

# You've been PreApproved!

With Semper’s **HomeEasy® Pre-Approval**, you have complete buying power and know exactly which program(s) you qualify for. Your HomeEasy® PreApproval gives an edge over the competition in this often tough market. See your Attached PreApproval for more information

## Your stats

Target Price Sweet Spot :	\$500,000
HomeEasy® Score* :	9.7 (Out of 10! Nice Work!)
Credit Score :	720
Loan Program :	VA One Time Close 30 yr fixed
Down Payment :	\$50,000
Down Payment % :	10%
Application Date :	10/02/2018
Property Address :	10 Post Rd, East Greenwich Rhode Island 02818

\*HomeEasy® Score is a proprietary metric used to determine the chances of an ontime closing. HomeEasy® scores are measured from 1-10 and take into account things like credit score and TDI

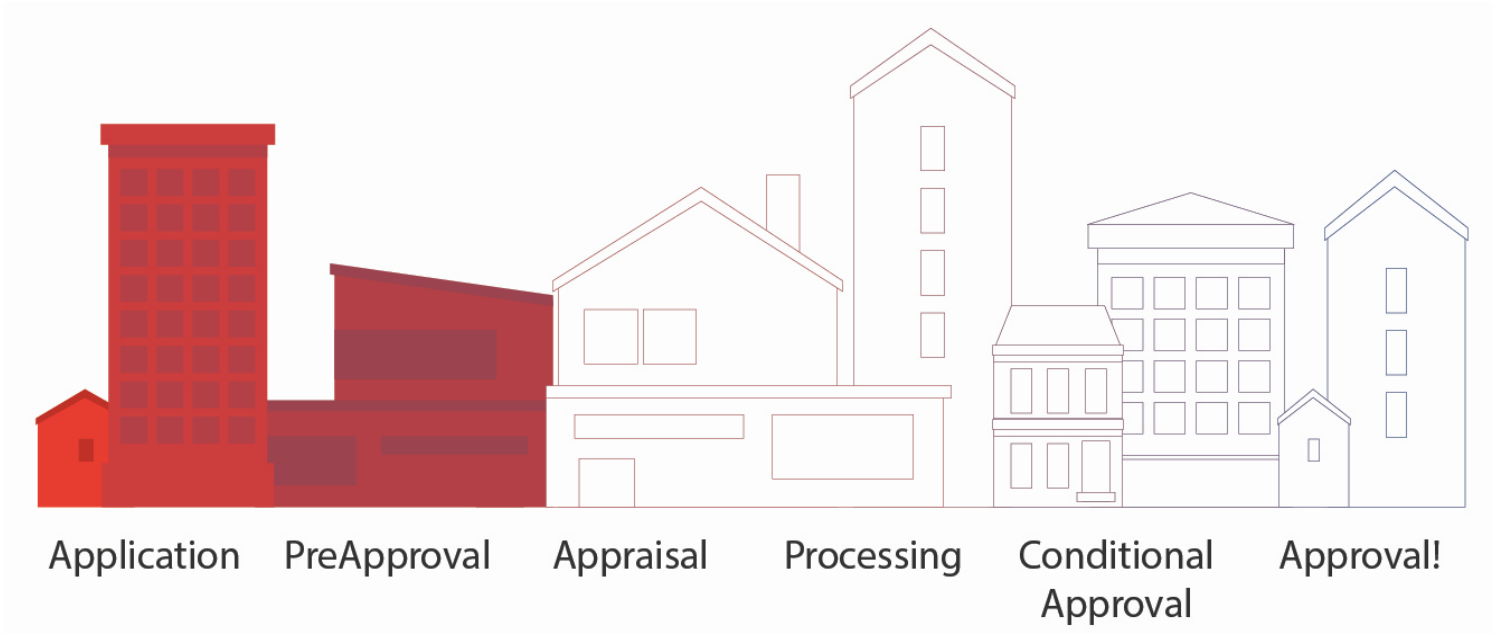
### Need to Upload or Sign Documents?

Check your borrower portal for any documents you may need to sign or submit.

**Check Documents**

Need help? Give us a call 1-888-817-6619

## Loan progress



### What's up next - Appraisal

Once you’ve found your dream home, we’ll scheduled an Appraiser to go out to make sure it is exactly as it appears to be.



Matthew Sullivan  
Sr. Loan Originator | NMLS # 1234556  
e: msullivan@semperhl.com  
o: (401)123-4567  
c: (401)678-9012

**Your Loan Application Info**  
JENNIFER KOVATS  
10 Post Rd East Greenwich, Rhode Island 02818  
[Visit your Application Portal](#)

# We ordered an appraisal!

We're realligning kicking it off now! Now that you've found your dream home, we've scheduled an Appraiser to go out to make sure it is exactly as it appears to be. At this stage you don't really have to do anything, just sit back and relax while an appraiser we trust makes sure you're getting the home you expect.

## Don't Forget the Following



**The Average appraisal takes about 10-14 days to be returned.**

But don't worry- we'll get as much done during that time as we can. We'll start processing your file as soon as possible, in many cases before the Appraisal comes back.

**Est. Days Until Return: 10-14      Est. Appraisal Return Date: 10/25/2018**

## Your stats

<b>Purchase Price :</b>	\$500,000
<b>Home Value :</b>	TBD
<b>HomeEasy® Score* :</b>	9.7 (Out of 10! Nice Work!)
<b>Credit Score :</b>	720
<b>Loan Program :</b>	VA One Time Close 30 yr fixed
<b>Loan Amount :</b>	\$450,000
<b>Down Payment :</b>	\$50,000
<b>Down Payment % :</b>	10%
<b>Quoted Rate :</b>	4.75%
<b>Application Date :</b>	10/02/2018
	10 Post Rd, East Greenwich



**Est. Approval/: 11/12/2018\***

Est. Days Until Approval: 20\*



**Est. Commitment Date: 11/12/2018\***

Est. Days Until Commitment: 20\*



**Est. Closing Date: 11/30/2018\***

Est. Days Until Closing: 26\*

\*Please note, Semper Home Loans will do everything in our power to meet these dates but extenuating circumstances may cause delays outside of this window.

## Loan progress



### What's up next - Processing

Your loan may head to Processing before the Appraisal is returned. We like to make sure we do everything as soon as possible so that you get home faster and easier - so you may receive Processing notifications before we hear back from the Appraiser.



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# Your loan is in Processing!

During the processing stage of the HomeEasy journey, your loan is reviewed by our processing department. We'll get everything organized and in order for approval. This is where you can really start to feel the excitement

## Your stats

Purchase Price :	\$500,000
Home Value :	TBD
HomeEasy® Score* :	9.7 (Out of 10! Nice Work!)
Credit Score :	720
Loan Program :	VA One Time Close 30 yr fixed
Loan Amount :	\$450,000
Down Payment :	\$50,000
Down Payment % :	10%
Quoted Rate :	4.75%
Application Date :	10/02/2018
	10 Post Rd, East Greenwich



**Est. Approval: 11/12/2018\***  
Est. Days Until Approval: 20\*



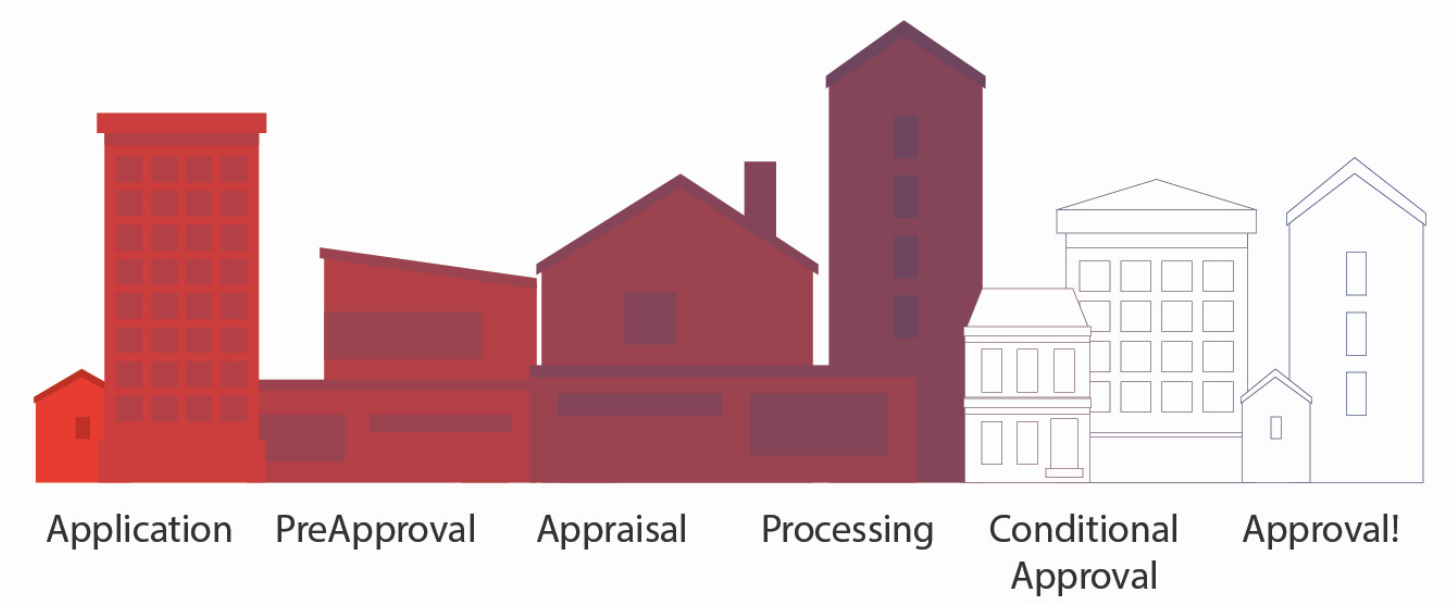
**Est. Commitment Date: 11/12/2018\***  
Est. Days Until Commitment: 20\*



**Est. Closing Date: 11/30/2018\***  
Est. Days Until Closing: 26\*

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## Loan progress



### What's up next - Conditional Approval

Your loan may head to Processing before the Appraisal is returned. We like to make sure we do everything as soon as possible so that you get home faster and easier - so you may receive Processing notifications before we hear back from the Appraiser.

### Don't Forget the Following



**Your Appraisal may not have been returned yet - That's ok!**

The Average appraisal takes about 10-14 days to be returned. We ordered your Appraisal on **10/04/2018**. We're still working on your loan file and will update you with any changes.

**Est. Days Until Return: 10-14      Est. Appraisal Return Date: 10/25/2018**



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# Your home appraisal is complete

We sent an Appraiser to the property on your application to determine value and inspect the home. They looked at things like the foundation, roof condition, and interior and exterior conditions. You may have already recieved the home appraisal but we just wanted to make sure you stayed up to date!

## Your Appraisal Has Been Returned



Results for:  
10 Post Rd, East Greenwich  
Rhode Island, 02818

**Appraised Value: \$347,000**

Have Questions? Give us a call [1-888-817-6619](tel:1-888-817-6619)

**Appraisal Ordered : 10/04/2018**      **Appraisal Returned: 10/25/2018**

## Your stats

Purchase Price :	\$500,000
Home Value :	\$347,000
HomeEasy® Score* :	9.7 (Out of 10! Nice Work!)
Credit Score :	720
Loan Program :	VA One Time Close 30 yr fixed
Loan Amount :	\$450,000
Down Payment :	\$50,000
Down Payment % :	10%
Quoted Rate :	4.75%
Application Date :	10/02/2018
	10 Post Rd, East Greenwich Rhode Island 02818



**Est. Approval: 11/12/2018\***  
Est. Days Until Approval: 20\*



**Est. Commitment Date: 11/12/2018\***  
Est. Days Until Commitment: 20\*



**Est. Closing Date: 11/30/2018\***  
Est. Days Until Closing: 26\*

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# Your loan has been conditionally approved!

In this part of the process, our underwriters will give everything one last look-over. If we discover there's anything else we may need we'll let you know ASAP.

## Conditionally approved details

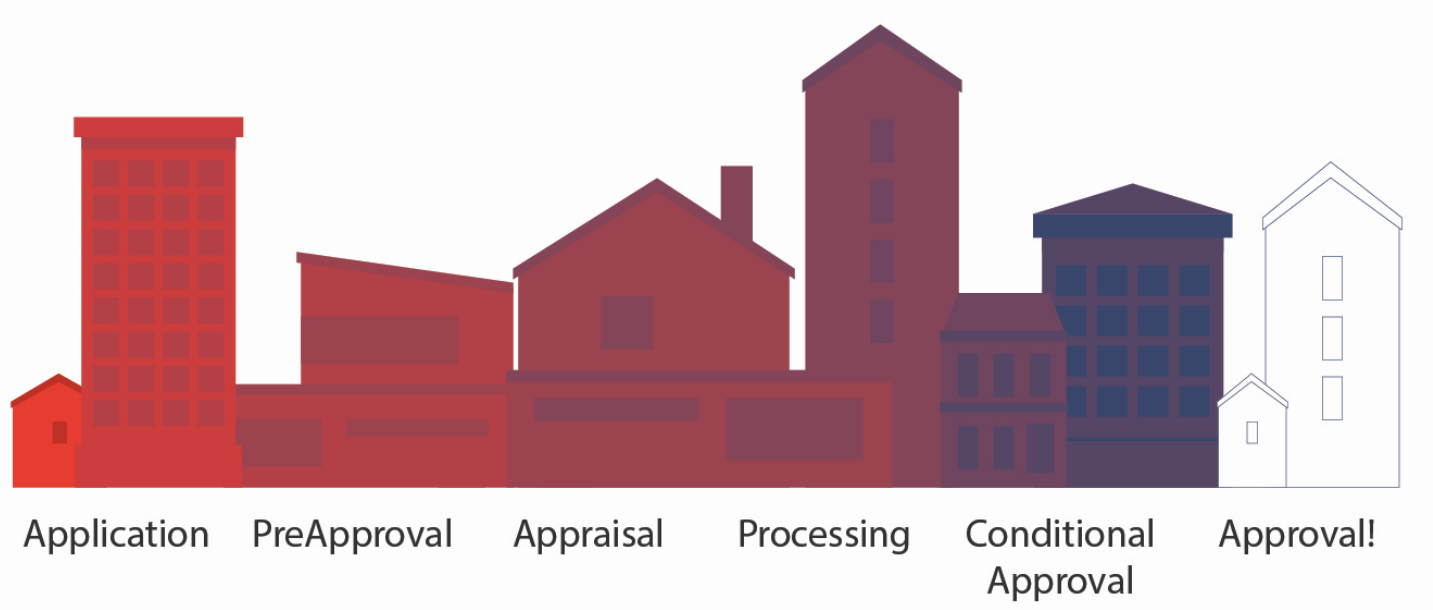
Purchase Price :	\$500,000
Home Value :	TBD
HomeEasy® Score* :	9.7 (Out of 10! Nice Work!)
Credit Score :	720
Loan Program :	VA One Time Close 30 yr fixed
Loan Amount :	\$450,000
Down Payment :	\$50,000
Down Payment % :	10%
Quoted Rate :	4.75%
Application Date :	10/02/2018
	10 Post Rd, East Greenwich



**Est. Closing Date: 11/30/2018\***  
Est. Days Until Closing: 26\*

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## Loan progress



### What's up next - Approval and Closing

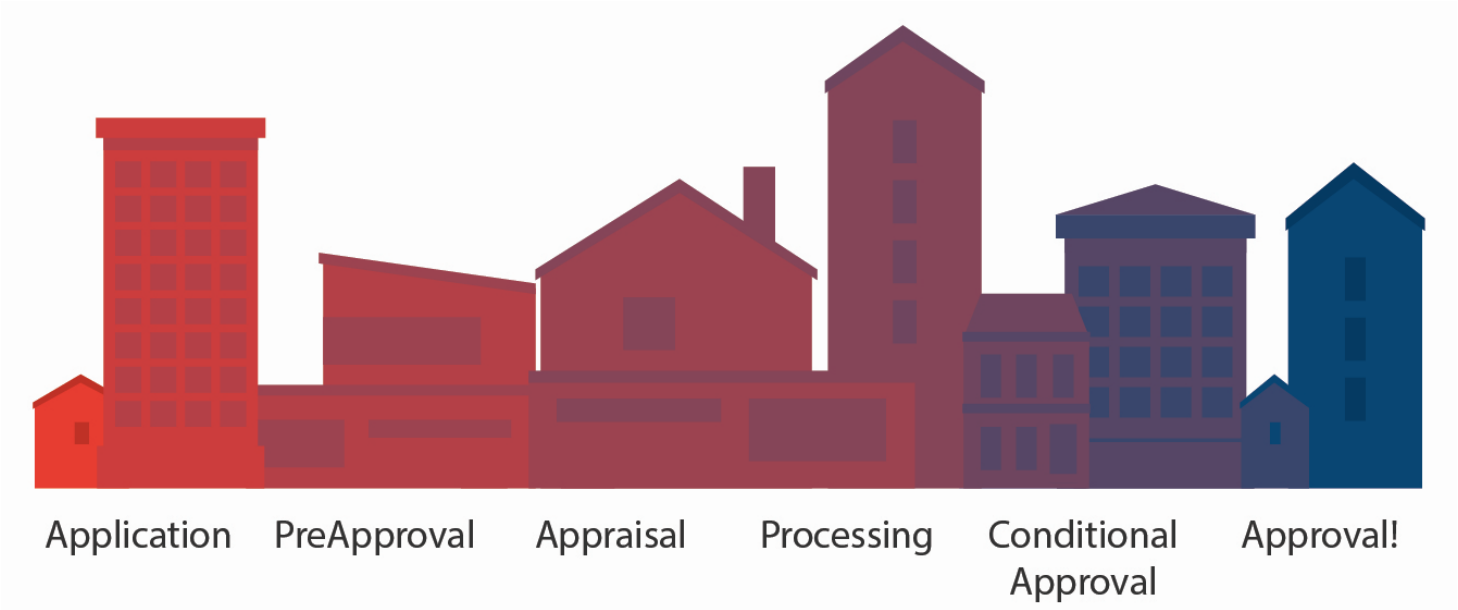
We'll give everything a final once over and get any last items we may need from you. If everything is still in order, we'll submit your loan as Cleared to Close - which is a lot of loan talk for approved and all set! Once your loan is Cleared to Close, we'll help schedule your closing and get you on your way to your new home!



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# Your loan has been approved and cleared to close!



## What does Cleared to Close Approval mean?

Clear to Close Approval, or CTC Approval means our underwriters have approved all of your documents necessary for the title company to schedule your closing. We also have everything we need to start drafting the Closing Disclosure, which outlines the final or near-final costs for both you and the seller. We'll be in touch when it's time to sign.

## Loan details

Purchase Price :	\$500,000
Home Value :	\$347,000
Loan Program :	VA One Time Close 30 yr fixed
Loan Amount :	\$450,000
Down Payment :	\$50,000
Down Payment % :	10%
Quoted Rate :	4.75%
Funds Required to Close :	\$65,000
Property Address :	10 Post Rd, East Greenwich Rhode Island 02818



**Est. Closing Date: 11/30/2018\***  
Est. Days Until Closing: 26\*




\*Please note, Semper Home Loans will do everything in our power to meet these dates but extenuating circumstances may cause delays outside of this window.



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# Get ready for your closing!

-  What happens at closing? Closing involves the transfer of ownership from the seller to you
-  It's wise to request a formal walkthrough of the home 24 hours before closing
-  You'll need to bring identification, proof of your homeowner's insurance, a copy of the purchase contract, and your checkbook to closing

## Need to Sign Closing Disclosures?

Check your borrower portal for any documents you may need to sign or submit, including Closing Disclosures

[Check Documents](#)

Need help? Give us a call [1-888-817-6619](tel:1-888-817-6619)

## Know where you're going



[Click to Navigate](#)

**Your closing is scheduled for:**  
1:30pm est on Wednesday, Nov. 1th 2018

**Location:**  
Starbucks, 17 Post Rd East Greenwich, RI 02818

Have Questions? Give us a call [1-888-817-6619](tel:1-888-817-6619)

# Contact information

<b>Title Attourney :</b>	Michael Lima, Lima Law Offices <a href="tel:(401)123-4567">(401)123-4567</a>   <a href="mailto:mlima@limalaw.com">mlima@limalaw.com</a>
<b>Seller's Agent :</b>	Dianne Burke, BHHS East Greenwich <a href="tel:(401)567-8902">(401)567-8902</a>   <a href="mailto:sagent@bhhseg.com">sagent@bhhseg.com</a>
<b>Buyer's Agent :</b>	Howard Taft, Re/Max Whatever DBA <a href="tel:(401)567-6372">(401)567-6372</a>   <a href="mailto:bagent@remaxdba.com">bagent@remaxdba.com</a>
<b>Loan Originator :</b>	Matthew Sullivan, Semper Home Loans <a href="tel:(401)782-2999">(401)782-2999</a>   <a href="mailto:msullivan@semperhl.com">msullivan@semperhl.com</a>

# Loan details

<b>Final Sales Price :</b>	\$500,000
<b>Home Value :</b>	\$347,000
<b>Loan Program :</b>	VA One Time Close 30 yr fixed
<b>Loan Amount :</b>	\$450,000
<b>Down Payment :</b>	\$50,000
<b>Down Payment % :</b>	10%
<b>Final Rate :</b>	4.75%
<b>Funds Required to Close :</b>	\$65,000
<b>Property Address :</b>	10 Post Rd, East Greenwich Rhode Island 02818



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# Congratulations on your closing!!



Our HomeEasy Process was build from scratch with the goal of getting our clients home faster, smarter, and most importantly: easier. We want you to know it's been our pleasure working with you!



## Congratulations on achieving your homeownership goals!

We hope to work with you or your neighbors in the future!



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## Your Loan Application Info

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