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**BUYING A HOME IN**

**2020**

***What You Need to Know***

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*Your 10-minute Power Guide*



**CHURCHILL**  
MORTGAGE®

[ChurchillMortgage.com](http://ChurchillMortgage.com)

*In 10 minutes you will learn:*

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# 3 Must-Have Tools for Buying a Home

1

Shop Smarter with HomeScout®

2

Become a Certified Home Buyer

3

Eliminate Fear of Rising Rates

In this 10-minute power guide, you'll learn how **becoming certified and secured** while searching for your home in 2020 can help you:

- Find your new home with the **most accurate home search app**
- **Eliminate the worry** of possible interest rate increases
- Submit your offer with the **ultimate confidence**
- **Win the bidding war** in a multiple-offer situation
- **Close faster** and move into your new home sooner

**THE WOW  
FACTOR**

Make sure to check out our Real-Life Stories (pg. 5) about how being a prepared home buyer with our must-have tools can make a difference in your 2020 home shopping.

# 1 Shop Smarter with HomeScout®

Most people start the process of looking on the internet to find information to support their home buying decisions. **But with so many property and real estate mobile apps available, how do you know which one has the most accurate and timely listings?** You can now find your perfect home with the HomeScout® app.

HomeScout® is the best way for you to search for houses because it's **free, convenient** and **private** (so there's no annoying calls or emails from third parties trying to get your business).

## It also:

- Provides nationwide access to the MLS (see more homes with the latest information)
- Gives details on every listing, including school information, photos, maps, and directions
- Puts you in a stronger negotiating position at contract time
- Real-time Updates (most home search apps are often multiple days behind on listings)
- Saves you money



**Download the HomeScout® app and create a new user account:**

- Use your Home Loan Specialist's VIP Code found in their email signature (or just ask!)
- Or if you're not working with a Churchill Home Loan Specialist yet, use:

VIP Code

**CHURCHILL**



# 2 Become a Certified Home Buyer

Unfortunately, for today's home buyer, a standard pre-qualification or pre-approval just isn't good enough anymore. With spending a little more time on the front end, you'll set yourself up for home buying success and even edge out your competition.

**The next best thing to paying cash for your home is becoming a Churchill Certified Home Buyer.** This ensures that once you're ready to make an offer on a home, you'll move fast and jump to the front of the line during negotiations. This 5-star pre-approval **works with all types of loans** and you'll be able to:



Shop with more peace of mind



Have more negotiating power



Close 2-3 weeks faster



Minimize surprises during the process



**CERTIFIED  
HOME BUYER**  
by Churchill Mortgage

# 3 Eliminate Fear of Rising Rates

As you're looking for a new home, we know you want the lowest possible interest on your mortgage. Who wouldn't? There's nothing more frustrating than having your interest rate go up before you close on your loan. **You can protect yourself from the fluctuating interest rates with Churchill's Rate Secured\* program. It's simple:**



Secure a low interest rate at no cost



Cap your rate for up to 90 days while you shop for a home



If rates go up, your rate stays the same



If rates go down, you'll have a one-time option to receive that lower rate



**RATE SECURED**  
by Churchill Mortgage

## PRO TIP

**Don't try and predict interest rates** — just focus on getting a rate you're comfortable with for your budget. If the rate and its resulting monthly payment work for you, then secure your rate with your Home Loan Specialist. The goal here is to protect yourself from rising rates and eliminate worry!

\* Rate Secured is not available on 30-year conventional conforming and high-balance fixed-rate loans. Rate Secured is also not available on investment property home loans or no score loans.

# Real-Life Heroes

## First-time Home Buyer Success

House hunting for the first time is exciting, but we also know that buying your first home can be overwhelming. So, how do you make sure your home buying process is a success...



Bo Railey getting a Churchill Checkup with Shannon Longjohn

**Talk to an actual human** — Computers are smart, but they don't know what the best thing is for your financial goals. At Churchill, we like to talk to our customers and make sure everyone is on the same page, every step of the way. This is the safest way to ensure you're on the smartest path.



Closing Day for Sal Torres

**Fall in love with the numbers before you all in love with the house** —it's important to know the number of what your real payment will be each month so you're able to budget and get a house you can really afford.

*"Being a Certified Home Buyer made the difference when looking for our home. It made our offer stand out from the rest, and our offer was accepted over five others."*

*-Jenni and Eddie G.*

# First-Time Home Buyers Can Look Like Pros by Becoming Certified



*"My husband and I recently moved into our first home. Being first-time home buyers, there was a lot of information we did not understand, and it quickly became overwhelming with advice of every kind coming at us from friends and family. We found Churchill Mortgage through an endorsement by Dave Ramsey, so we decided to contact them. By the end of the day, there was no doubt that we would go with Churchill.*

*Not only did they walk through the initial home buying process, they bent over backwards to make sure we both understood and knew exactly what to expect of it all. We learned how to choose the right mortgage for us, and how to understand all the information we had received. Their professionalism and the "teacher's heart" they expressed made us comfortable and at ease with the entire process. We knew exactly what we were getting into.*

*Being a Certified Home Buyer made the difference when looking for our home. It made our offer stand out from the rest, and our offer was accepted over five others.*

*We have already recommended Churchill Mortgage to a few friends on the verge of looking for a home because we know through experience they are trustworthy and willing to work with families wherever they are in the process. For ourselves, we know we won't be going with anyone else for our future home financing needs."*

*-Jenni and Eddie G.*



# Enjoy the Ability to Move Quickly on a Home

It's important to find a mortgage company and a Home Loan Specialist who can work with your personal situation. Churchill Mortgage is the only mortgage company that encourages debt-free living.

We understand that most people cannot pay cash for a home and need to get a mortgage to buy a home. **So we help you focus on setting your budget and show you how you can have your home paid off sooner than later!** We work with you to create a plan to pay off your mortgage debt as soon as possible and to make sure you're comfortable throughout the whole process.



*"My husband, Shane, and I had been looking for a home for about 2 years before working with Churchill Mortgage. We were unsure of what we could truly afford and found ourselves scrambling to get pre-qualified. We lost to buyers with all cash offers and often couldn't even get an offer in on time because we couldn't get our paperwork together.*

*The biggest loss was when we had an offer accepted, only to find out during the loan process that we could not actually qualify for the loan we thought we could. Overall, the whole home buying dream was more of a nightmare and the idea of owning a home seemed to be slipping through our fingers...*

*Real-life Story Cont. —>*



# Reduce Stress by Using an Experienced Mortgage Team

If you're looking for peace of mind while you're looking for a home, it's important to get certified and secured with Churchill Mortgage. There's no better way to shop for a home—you'll worry less knowing you can **close faster, lock in the best possible interest rate,** and be able to **set up a new budget with confidence.**

"A lot of you are struggling with this housing market – there's very low inventory so competition among buyers is high! Before you begin searching for a home, **become a Certified Home Buyer through Churchill Mortgage to give yourself every advantage possible.**"

*-Dave Ramsey*

"Our listing agent said the seller had over 20 offers over the weekend—some higher than ours. But **they chose us because we were Churchill Certified Home Buyers** and could close in 2 weeks. In fact, it turned out to be less than 2 weeks!"

*-Eulalia N.*

"I am a person who likes to be completely informed during the process. I was able to call or email at anytime and always had an answer within 24hrs. Churchill performed flawlessly and is staffed well so that there was always someone who could help and provide me information or answer any questions. **Because of Churchill we were able to get approved quickly which turned into being a deciding factor in our offer being accepted.**"

*-Connor M.*

"No lender has ever provided the level of comfort and follow-thru with everything they promised as my Home Loan Specialist, Kraig, and his team of experts provided at Churchill Mortgage. Furthermore, **no lender has ever offered to continue working in the best interest of their clients to find new programs and opportunities to make homeownership a viable investment.** Thank you Churchill Mortgage for the professionalism, promises kept and seamless operations."

*-Michael K.*



# CHURCHILL MORTGAGE®

**NEED MORE INFORMATION?**  
Just reach out to your local Home Loan Specialist

888.562.6200

[churchillmortgage.com](http://churchillmortgage.com)



The certification is subject to the financial status and credit report(s) of everyone on the application remaining substantially the same until closing, an acceptable contract of sale on a suitable property, collateral (things like the appraisal, title, survey, condition, and insurance) satisfies the requirements of the Lender and loan selected is still available in the market. All closing conditions of Lender must be satisfied including the clear transfer of the title, acceptable and adequate title and hazard insurance, flood certification, and any inspections that are required by the real estate contract. The Churchill Certified Home Buyer is not a commitment to lend funds and is not an approval, but it is a conditional approval subject to your acceptance of the terms and the conditions being fully satisfied prior to closing. All conditions are subject to final underwriting and final investor approval.

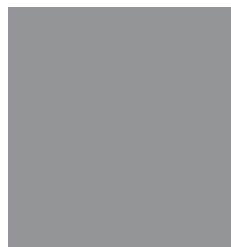
In the initial 90-day period. Rate Secured is available on 30-year conventional conforming and high-balance fixed-rate loans. Rate Secured is not available on investment property home loans or no score loans.

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**CHURCHILL**  
MORTGAGE®

## NEED MORE INFORMATION?



### FIRST LAST

HOME LOAN SPECIALIST NMLS: XXXXXX

Office: xxx.xxx.xxxx

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[first.last@churchillmortgage.com](mailto:first.last@churchillmortgage.com)

[www.ChurchillMortgage.com/FirstLast](http://www.ChurchillMortgage.com/FirstLast)



The certification is subject to the financial status and credit report(s) of everyone on the application remaining substantially the same until closing, an acceptable contract of sale on a suitable property, collateral (things like the appraisal, title, survey, condition, and insurance) satisfies the requirements of the Lender and loan selected is still available in the market. All closing conditions of Lender must be satisfied including the clear transfer of the title, acceptable and adequate title and hazard insurance, flood certification, and any inspections that are required by the real estate contract. The Churchill Certified Home Buyer is not a commitment to lend funds and is not an approval, but it is a conditional approval subject to your acceptance of the terms and the conditions being fully satisfied prior to closing. All conditions are subject to final underwriting and final investor approval.

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