



HELLO AND WELCOME TO

The Kimi Does Mortgages family

we are so excited to work with you!

Our clients are the best part of what we do here at the Kimi Does Mortgages Team at Amnet Mortgage. I know you had many choices when it came to your home loan, and I want this decision to be one of your best and most memorable! Our process is designed so that you feel loved and informed from your very first phone call until well after you've closed your loan with us. I want you to be a client for life!

Here's some background information on me: I have been in the mortgage industry since 2008! I have a broad banking background having worked in the subprime sector of the real estate industry as well as at two of the largest financial institutions, JPMorgan Chase, and Wells Fargo. I have lived in Texas my entire life and have lived in Fort Worth since 2011. I am a service-oriented person with a passion for helping people. When I am not helping my clients, I enjoy spending time and traveling with my husband and two stepdaughters, Erika and Emma. You can also catch me on any given weekend cooking in the kitchen, sipping some wine, or playing with my dogs.

I have carefully curated my team of wonderful individuals that each embody all of our core values here at the Kimi Does Mortgages Team. In working with us, you will experience working with mortgage professionals who have the heart of teachers. We welcome and encourage all questions and truly enjoy educating people on their mortgage options.

In this packet you will find important steps, terms, and things to do and not to do during the loan process. I promise it's worth the read! My team will review everything with you in detail and guide you every step of the way throughout your homebuying journey. It is truly an honor to be a part of your journey! Please know I take your home loan as seriously as I would take my own and promise to do everything I can to make this an awesome experience for you.

Sincerely,

Kimi Ortega



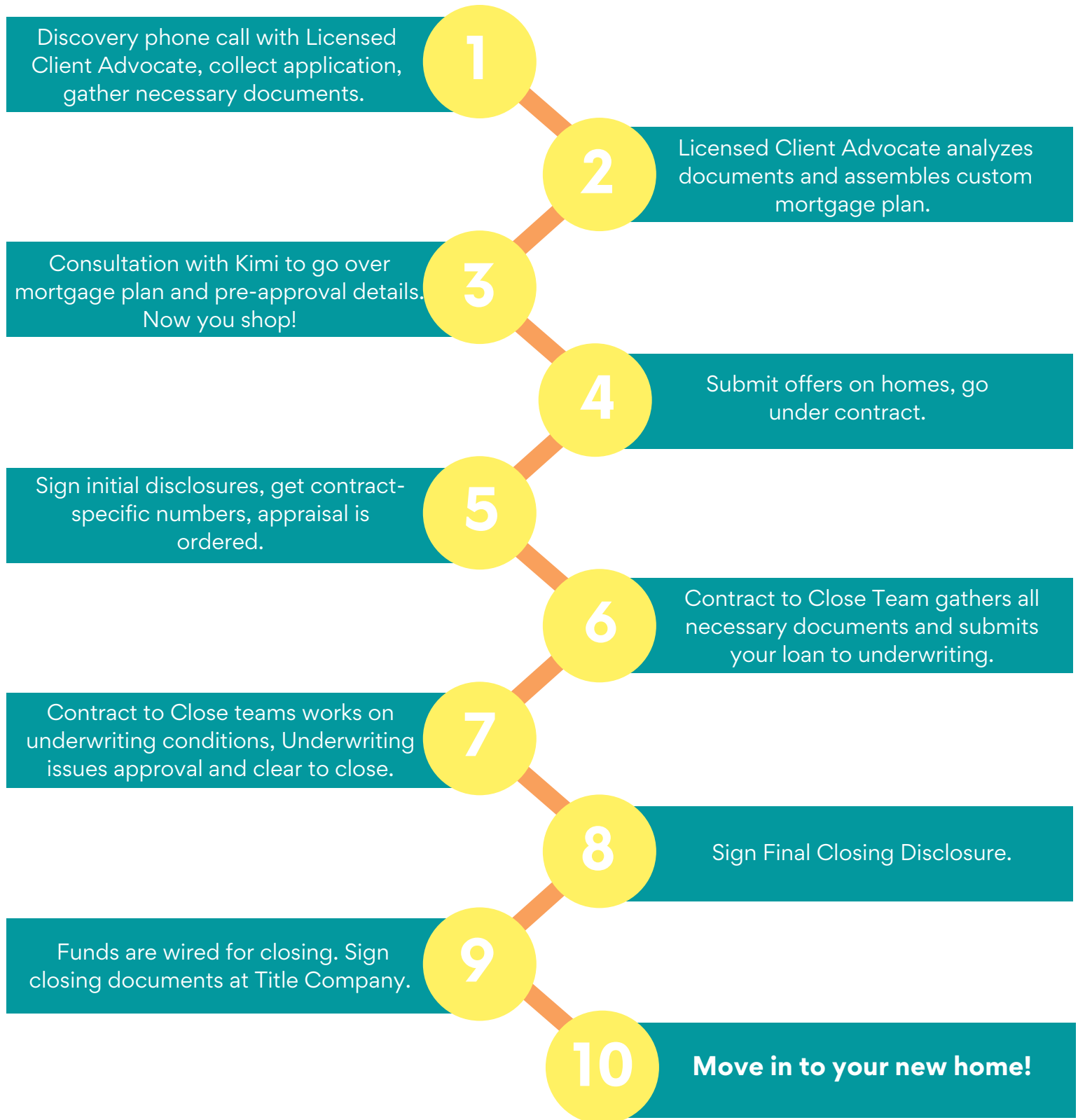
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THE HOMEBUYING PROCESS

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This is an overview of what your loan process will look like!



LOAN PROCESS DO'S AND DON'TS

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Here are some tips to follow to avoid hiccups throughout your loan process:

Don't buy furniture before your loan closes.

Don't move your money from one account to another without speaking with us first.

Don't quit your job, change your job or become self-employed.

Don't close any accounts without checking with us first.



Don't co-sign for anyone.

Don't apply for any new credit. Even if your favorite store is giving you an extra 10% off "just for applying"!

Don't make any large cash deposits into your bank accounts without confirming with us first.

Don't buy a car, truck or boat unless you plan to live in it.

Don't spend your down payment money!

Do make all payments on time.

Do keep working with your employer. I'm sorry if you hate your job...just hold on until we are closed!

Do call us if you have any questions or want to change your financing in any way. We do this all day, every day. We truly have your best interest at heart.



Do tell us about any property you own. House, condo, land, cabin, yurt, etc. Even if it's owned free and clear.

Do ask us to run custom payments quote for you.

Do communicate with us - all questions are great questions. There is no such thing as a dumb question.

Do keep a positive attitude and celebrate the successes throughout your journey!

I have read the above and do solemnly swear to behave myself throughout the homebuying or refinancing process.

Hint: If you sign this and send us a photo of it signed, we will send you a fun gift!

Signature: _____

MEET THE TEAM

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Kimi Ortega

Producing Branch Manager

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Sabrina Martin

Team Captain &

Licensed Client Advocate

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Contract to Close Team

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TEAM BREAKDOWN

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Licensed Client Advocates

Comprised of Garrett Nall and Sabrina Martin



Our Licensed Client Advocates (LCAs) will be the very first people that you speak with and will guide you through every step of the home-buying process. They are licensed and specially trained on helping you through the intake and pre-approval stages. The LCAs will start out with an introductory phone call where they get an understanding of goals, get application information, and pull credit. After this call, your assigned LCA will then gather supporting documents up front. If credit qualifies and sufficient documents are in, your LCA will be working on assembling a custom mortgage plan. The LCA will analyze everything an underwriter would look at down the road to assemble a mortgage plan that is tailored to you and your financial situation. They will analyze W2s, paystubs, and bank statements, and other supporting documents. They will cash flow tax returns if you are self-employed to ensure your income is being calculated correctly. Your LCA will look for any and all possible landmines to protect you. They will determine the best options that are available including loan programs such as FHA, VA, or conventional. They will also look at any down payment assistance programs such as TSHAC or SETH if needed. Once this is complete, your Licensed Client Advocate will call you to go over high-level details of the mortgage plan and they will also schedule a zoom consultation with Kimi. Then the LCA will send your pre-approval letter to you and your real estate agent. Your LCA will be your go-to resource while you're out shopping for any payment quotes or number questions.

Contract to Close

Lily Campos is the expert!



Once you find a home, your offer is accepted, and you go under contract, our Contract To Close Team will help get you to the finish line that is the closing table. They will gather updated documents and submit your loan to underwriting. They will order the appraisal, coordinate with the title company on closing details and will coordinate with your chosen homeowners insurance company. They will clear any underwriting conditions that come up and will continually work with you and underwriting to ensure your loan is on track. The Contract to Close Team focuses on consistent communication to keep you and your real estate agent up to date on your loan and the details associated with it while it is in process. Once underwriting issues the final approval and clear to close for your loan, the Contract to Close Team will button up your final numbers and send you your final Closing Disclosure, documents will be sent to the Title Company and you will get the keys to your new home. Woo!

Mortgage terms related to buying/selling/refinancing a home:



Appraisal

An appraisal is a rough estimate of how much your home is worth. Mortgage lenders typically require that you get an appraisal before you sign on a home loan. The appraisal assures the lender that they aren't loaning you more money than what your home is worth. Your lender may help you by scheduling an appraisal, done by an independent third party.



APR

Annual percentage rate (APR) is the interest rate you'll pay on your loan annually plus any additional lender fees. You'll usually see APR expressed as a percentage.



Closing Disclosure

A Closing Disclosure is a document that tells you the final terms of your loan. This document includes your interest rate, loan principal and the closing costs you must pay.



Debt-To-Income (DTI) Ratio

Your debt-to-income ratio is equal to your total fixed, recurring monthly debts divided by your total monthly gross household income. Mortgage lenders look at your DTI when they consider you for a loan to make sure that you have enough money coming in to make your payments.



Down Payment

Your down payment is the first payment you make on your mortgage loan. You'll usually see your down payment listed as a percentage of your loan value.



Earnest Money Deposit

An earnest money deposit is a check that you write to a seller when you make an offer on a home. Most earnest money deposits are equal to 1 – 3% of the home's value. An earnest money deposit tells the seller that you're serious about buying their home. If the seller accepts your offer, your earnest money deposit goes towards your down payment at closing.



Escrow

Most people who have a mortgage have an escrow account where their lender holds money for property taxes or homeowners insurance. This allows you to split taxes and insurance over 12 months instead of paying it all at once. Your lender may add escrow payments to your monthly mortgage dues along with principal and interest payments.

Mortgage terms related to buying/selling/refinancing a home continued:



Final Loan Approval

Once you apply for a loan, it is common to receive requests to provide additional documents and meet certain conditions. But once you satisfy all conditions of the loan, you will receive final loan approval, which means the loan is ready to be funded.



Funding & Recording

This is the very last step in the loan process! At this point you have signed your closing documents, and you have provided your total funds needed to close via cashier's check or wire. The loan funds are sent to the title company via wire from our closing department. Once the wire is received by the title company, they will then send the Deed of Trust to the county recorder office for recording. Once the recording is confirmed, you are now the official owner of your new home and your agent will coordinate with you on where to pick up your keys!



Home Inspection

A home inspection is different from a home appraisal. An appraisal gives you a rough estimate of how much a home is worth, but an inspection tells you about specific problems in the home. An inspector will walk around the home you want to buy and test things like the heating and cooling system, light switches and appliances. They will then give you a list of everything that needs to be repaired or replaced in the home. Most mortgage lenders (Amnet Mortgage Included) don't require an inspection as a condition of getting a loan, but it's a good idea to get an inspection to make sure that your home doesn't have any pressing issues before you buy it.



Homeowners Insurance

Homeowners insurance is a type of protection that compensates you if your home gets damaged during a covered incident. Common damages that are covered include fires, burglaries and windstorms. In exchange for coverage, you pay your insurance provider a monthly premium.



Initial Loan Disclosures

This document will itemize the estimated terms of your new loan based on your new contract and preapproved loan application. The documents, which are sent to you for signature, give you an expectation of your new monthly mortgage payment and the approximate funds required at closing. The documents can be signed via DocuSign or in person. Once we have your signatures, we can order your Appraisal and Title Documents



Loan Application

One of the initial steps of home buying. A loan application is a document filled out and then submitted by one or more persons who are trying to borrow money to purchase property. A similar type of application is used when looking to refinance an existing mortgage.

Mortgage terms related to buying/selling/refinancing a home continued:



Loan Estimate

This is a 3-page document that lists all lender fees, estimated title fees, appraisal fees, estimated homeowners insurance premiums, estimated mortgage insurance premiums (if applicable), estimated property taxes, any HOA fees/dues, any credits being applied and your estimated monthly payment breakdown. You may receive this document multiple times throughout the process as fees or loan terms change. This document is time sensitive and must be signed upon receipt, which by law is your official acknowledgement of any changes or updates to the loan terms.



Mortgage Term

Your mortgage term is the number of years you'll pay on your loan before you fully own your home. For example, you may take out a mortgage loan with a 15-year term and that means that you'll make monthly payments on your loan for 15 years before the loan matures.



Pre-qualified

As an initial step, your loan officer does an evaluation of your overall financial picture and gives you an idea of how much money you can borrow. This process does not include an analysis of your credit report and is not as complete as being pre-approved.



Pre-approved

With a pre-approval, it's time to home shop with confidence! Being pre-approved for a loan, which is a more stringent process than being pre-qualified, gives you an edge over other buyers. HOW? A pre-approval means your loan officer has done an extensive analysis on your financial situation before determining how much house you can afford to buy. That tells buyers and agents that you are the real deal. Plus, you don't have to waste your time looking at homes that are out of your price range.



Principal

Your principal balance is the amount that you take out in a loan.



Private Mortgage Insurance (PMI)

Private mortgage insurance (PMI) is a type of insurance that protects your lender in the event that you default on your loan. Your lender will usually require you to pay PMI if you have less than a 20% down payment. PMI will automatically be removed from your loan when you reach 20% equity in your property.



Processing

After your LO prepares your loan application and other departments, the paperwork goes to a loan processor who verifies, preps and organizes the documents before they go to underwriting. When a loan has conditions that must be met before being approved, the loan processor will work with your LO to help meet those conditions.

Mortgage terms related to buying/selling/refinancing a home continued:



Property Taxes

You'll be required to pay property taxes to your local government. The amount you pay in property taxes depends on your home's value and where you live. Property taxes fund public needs such as police departments, roads, libraries and community development projects. Don't forget to factor in property taxes when you shop for a home!



Seller Concessions

Seller concessions are clauses in your offer that ask the seller to pay certain closing costs. For example, you might ask the seller to cover elements like appraisal fees or your title search. The seller can reject your concessions or send you a counteroffer with concessions removed. Limitations on the percentage of your closing costs sellers can cover varies by property type.



Signing and Closing

This is what everyone worked so hard for! When you are a seller closing on a home, you are signing documents that transfer property ownership from seller to buyer. Buyers typically sign documents related to the mortgage agreement and pay any closing costs and escrow payments.



Title

A title is proof that you own a home. Your title includes a physical description of your property, the names of anyone who owns the property and any liens on the home. When someone says that they're "on the title" of a home, it means that they have some kind of legal ownership of the property.



Title Insurance

Title insurance is a common closing cost. You buy title insurance to protect yourself against outside claims to your property. Unlike other types of insurance, you don't need to pay for title insurance every month. Instead, you make a single payment at closing that protects you for as long as you own the home.



Underwriting

A lender's Underwriting Department receives your loan documents from the loan processor and verifies all submitted information. The underwriter determines if a borrower's risk falls within acceptable parameters of being approved for a loan. Underwriters approve or deny borrowers based on credit reports, income, analysis, and collateral.

This information is specific to our wonderful team!

Special programs we work with include:

Down Payment Assistance (DPA) Programs

TSAHC

SETH

Other Programs

Renovation
Loans

VA Loans

Mobile
Home
Financing

Homes for
Heroes

ITIN

MCC

Bank
Statement
Loans

Investor
Loans

What are some other reasons to work with The Kimi Does Mortgages Team?

We have a weekend warrior!

This means that if you need assistance on the weekend, we got your back!

A weekend warrior will:

- Provide updated payment quotes & updated pre-approval letters while you're out shopping
- Answer the phone and return any voicemails or texts
- If you make any offers and notify us, we will call the listing agent and piggy back on the email to brag about you!

We have a personalized approach compared to other lenders.

This not only means that we have **significantly** more consistent communication compared to other lenders but we also tailor every single mortgage plan to **YOU!**

We are mortgage planners who use strategy to help you win in this market.

The Kimi Does Mortgages Team works exceptionally hard to make your homeownership dreams come true. We want to ensure that we are creating an experience so incredible that you want to refer us to your family, friends, and coworkers.

These are the commitments we promise to you:

- All texts, calls, emails, faxes, snail mail letters, telegrams, pony express, etc. will be responded to within a timely fashion.
- We will listen to your needs and concerns and always be transparent with you.
- We will always assemble a detailed loan analysis showing a comprehensive strategy on the most cost-effective ways to maximize your investment and accomplish your home loan goals.
- We will offer competitive rates, fees and mortgage products.
- While your loan is in process, you will receive detailed updates weekly from our Contract to Close team.
- You will have unlimited use of our interactive mortgage calculator app, Mortgage Coach, which helps us stay connected to your home search.
- We will be your cheerleader no matter what and show you the love throughout your journey with us.

Thank you for choosing The Kimi Does Mortgages Team. We know you have many options and we are committed to making sure you have a top-notch experience. If you ever feel like we are not upholding these commitments to you, please let us know.

OUR CORE VALUES

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These are the principals that guide what we do and how we do it.

WISDOM

We have a passion to educate.

EXPERIENCE

We provide a personalized experience for every single borrower we work with.

HONESTY

We believe in doing the right thing, always!

ATTENTIVE

We will provide you with transparent communication every step of the way.

VALUE

We value you and will, in turn, add value for you throughout our journey together.

EMPOWERMENT

We will give you the tools needed to put you on the path to homeownership and financial freedom.

FAMILY

We will treat you like our own!

UNDERSTANDING

We will never judge you for the situation that you are in.

NEVER SAY NO

We believe there is a solution for everyone.

WHAT OUR CLIENTS ARE SAYING!

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Not to brag but...

"Y'all just made everything so simple and smooth. Any questions I had were answered immediately and was a zero stress process. Thank yall"

- Chris B; Past Client

"We refinanced our house a few months ago with this team and I couldn't be happier! Genuinely caring people who worked hard to get us the best rate possible and lower our monthly payment. Also, Kimi's team made sure everything was done in such a professional timely manner. I can't imagine using anyone else again."

- The Borland Family; Past Clients

"Kimi and her team have taken care of me during the mortgage process twice and it was amazing both times. They are amazing and I highly recommend them to anyone looking to purchase a home."

- The McInerney Family; Past Clients

"Great with communication, everyone was super professional! Staff explained everything with great detail."

- Yaya Valencia; Real Estate Partner

"Kimi and her team legitimately saved us. After working with so many horrible lenders and having so many bad experiences, we gave her a call. She was able to do what every lender we worked with before said they couldn't do. I had one lender tell me to kick rocks when I told him we wanted to go USDA and another lender that had no idea what he was doing and told us we had to bring \$16,878 to closing because he kept adding fees to our loan. Kimi and her team got us approved in 3 days. Not only did her and her team help us, they treated us like family. They treated us like friends, like a actual person. They listened to us, and guided us, I couldn't of wished for a better experience. I've referred many many people to her and she's helped them as well. I wouldn't hesitate to call her and get started with them. Thank you so much for everything that y'all have done. Y'all have earned my business for the rest of my life and ill refer everyone to y'all. Y'all are truly amazing!"

- The Kraft Family; Past Clients

HOW TO CONTACT US

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These are the best ways to give us a shout! We would love to hear from you.



Call or Text

(682) 226-7440



Email

Kimi@KimiDoesMortgages.com



Address

4700 Boat Club Rd.
Ft. Worth, TX 76135
Office Hours:
9:00AM - 5:00PM Mon-Fri
10:00AM - 3:00PM Sat-Sun (Remote)



Website

www.KimiDoesMortgages.com

Follow us on
Facebook &
Instagram!



@KimiDoesMortgages

See how we put the
fun in funding.

Do you know anyone as awesome as
you that is tired of renting?

Someone who needs more space for a
furry friend or growing family?

Maybe someone that wants
to see if they can lower their
current monthly mortgage
payment?

**CLICK
HERE!**

<https://forms.gle/EQ49yiZzX14QZJut7>

