



Your home **IN FOCUS**™

The path to homeownership with





Welcome to Axia Home Loans

Thank you for the opportunity to get to know you. We look forward to helping you decide which home financing solution will be the best fit to achieve your personal goals, and bring clarity to your home buying experience.

The complexities of home financing have increased tremendously as a result of robust regulations, intensive underwriting requirements and a wide variety of lending programs. At Axia Home Loans, our goal is to help you navigate the mortgage process by asking you the right questions and truly listening to your responses. This allows us to give you the industry's best service experience.

We are dedicated to Restoring the American Dream[®] of homeownership by providing our clients with personalized mortgage advice, custom product solutions, in-house decision making, competitive rates and on-time loan closings.

The word "Axia" is Greek, meaning "value." We are committed to providing you with remarkable value as you make what may be the greatest financial decision for you and your family.

We have developed this informative book to help you learn about some of Axia's unique offerings and what to expect during every step of the home buying process. On behalf of the Axia team, we are honored to assist you and we appreciate your business.

Best regards,

Gellert Dornay, CEO
ceo@axiahomeloans.com



THE PATH TO HOMEOWNERSHIP *with Axia Home Loans*

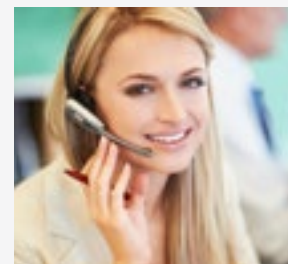
At Axia Home Loans, we help families in our community achieve financial security and build wealth through responsible and sustainable mortgage lending.

While there are many Axia team members working on your behalf, you will be assisted most frequently by a dedicated loan professional. Together, you will begin by working through the planning aspects of the process, addressing questions such as:


- What are your financial priorities?
- How long do you intend to own this real estate asset?
- What is most important to you about this mortgage?
- What information do you need to make the most informed decision?

We are committed to educating and advising you throughout the lending process, from initial consultation to processing, underwriting and closing. We'll keep you up to date each time a new milestone is reached, with detail about what to expect during the next step of the process.

Should you have questions or concerns at any point during or after closing, we are always available and you can contact us at the information below. Our goal is to provide a positive experience and earn the opportunity to become your trusted lender for life.



GET STARTED TODAY
to be connected with a local licensed mortgage professional

 **855.355.AXIA (2942)**

 **www.axiahomeloans.com/getstarted**

THE LOAN PROCESS

from start.....to finish

At Axia Home Loans, we're here to help. Our clients frequently tell us how much they appreciate our dedication to making sure they have a clear understanding of what happens during every stage of home financing.

There are 10 basic steps to the lending process, each of which is described here in top-level detail. As you read through this book, we are glad to answer any in-depth questions you might have about specific steps. Being well-prepared helps ensure a smooth lending experience. It's important to us that you feel fully empowered and informed when it comes to making decisions about your home loan. With that being said, let's begin!

1

GETTING PRE-APPROVED

Gaining pre-approval enables you to confidently search for a home that you know can afford based on your credit, income and assets. Pre-approval is started by submitting an online, in-person or over the phone application. Your mortgage professional will also need supporting financial documents and disclosures signed electronically.



Axia's Certified Homebuyer ProgramSM equips you with resources needed to succeed in this competitive market. As you prepare to make an offer on a home, there are three ascending levels of certification you can explore: (1) Pre-Qualification, (2) Pre-Approval and (3) Credit Approval.

Each level amplifies your Purchase Power by allowing you to move farther along in the process of obtaining financing. Our Credit Approval Certificate provides expedited close times once your offer is accepted, which sellers love! [Learn more by visiting CHBprogram.com](http://CHBprogram.com)



	Axia Recommended		
Homebuyer Guidebook	✓	✓	✓
Preliminary Analysis	✓	✓	✓
Verified Analysis		✓	✓
Underwriting Analysis			✓
Closing Speed	Good	Great	Excellent
Purchase Power	★	★★	★★★

Not all applicants will qualify. Certifications are based on applicant's income, debt, assets, credit information and their ability to repay the proposed loan. Preliminary Analysis is based on applicant's self-reported information, Verified Analysis is based on a credit report and other specific verifying documentation, and Underwriting Analysis is based on a comprehensive creditworthiness analysis. Closing Speed characterizations refer to the time between a fully executed purchase & sale agreement and closing. Closing speed is subject to delays caused by other parties.

2

SEARCHING FOR YOUR HOME

Once pre-approved, you then start shopping with your real estate agent. When you decide on a home you want to purchase, the terms of sale are negotiated and your agent presents your offer to the seller.



LOCK TODAY & SHOP AROUND

Take advantage of today's low rates with Axia's Lock & Shop program. With pre-approval, you can lock in your rate today, and shop around for up to 180 days. If rates drop during your search, you're protected with our float down option.

Certain restrictions apply

Learn more about Axia's Lock & Shop Program at: axiahomeloans.com/tools

CUTTING EDGE RESOURCES

creating a better, more streamlined loan experience



Axia APP

Streamlining the path to homeownership

Axia Home Loans is streamlining the home buying process by offering clients a convenient mobile solution.

VISIT MY WEBSITE TODAY TO



- Easily stay connected
- Loan status is communicated instantly
- Interactive calculator tools
- Automated push notifications
- Scan and send documents from your phone!
- Stay informed even after your loan closes with rate updates
- Market updates are easily accessible

3

SELECTING YOUR LOAN PRODUCT

After you've submitted an offer with your real estate agent, and the seller accepts your offer, you then contact your loan professional to formally apply for financing on your new home. Additional documents and disclosures may be required before locking, then it's on to loan processing.

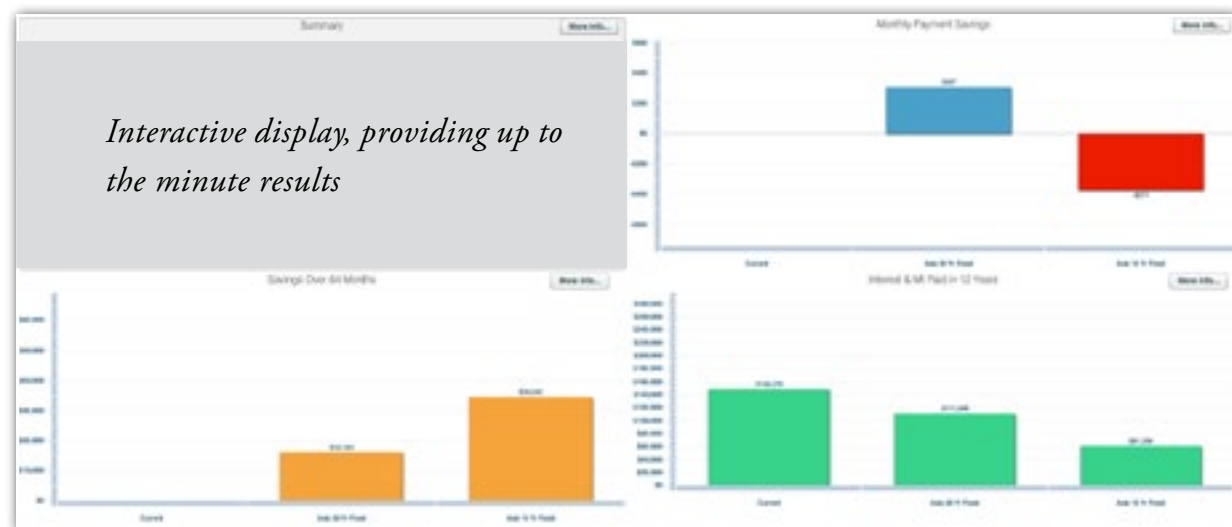
THE RIGHT PRODUCT FOR YOU

As a direct lender with Fannie Mae, Freddie Mac and Ginnie Mae, Axia offers you competitive rates and a wide array of mortgage products:

- Federal Housing Administration (FHA) • Veteran's Administration (VA) • Conventional Mortgages
- Jumbo/Non-Conforming Mortgages • Reverse Mortgages • United States Department of Agriculture (USDA)
- State Housing Finance Commission Loan Programs



- Know your monthly savings and your debt free point!
- See the effects of earlier payoff and interest savings!
- All-in-one, easy to read and navigate presentation!
- Request your FREE personalized Home Loan ePlan report today!



THINGS TO AVOID

when purchasing a home

Once you've found a home and selected a mortgage product that works with your specific financing needs, we can begin processing your loan. To avoid unnecessary bumps in the road, there are certain things that you should not do during the lending process:

- Changing jobs, becoming self-employed/commissioned or quitting your job.
- Using credit cards excessively or making any late payments.
- Co-signing a loan for anyone.
- Buying a vehicle.
- Having your credit pulled.
- Throwing away bank statements or paystubs.
- Making large bank account deposits without first conferring with your loan originator.
- Paying off collection accounts or charge-offs without first consulting with your loan originator.

4

HOME INSPECTION & APPRAISAL

After your offer is accepted, but before you finalize your purchase, a home inspection is performed to make sure the house is in good condition. If the property is deemed to be acceptable, an appraisal is ordered to determine the fair market value of the property.

5

UNDERWRITER'S REVIEW

Your loan processor reviews the entire loan file and sends all pertinent information to an Axia underwriter for final approval. The underwriter makes sure that you are in good financial standing, and that all tax, title, insurance, appraisal and closing documentation is satisfactory.

IN-HOUSE DECISION MAKING

A majority of Axia's loans are underwritten internally, allowing for quick loan decisions, clear communication and enhanced accountability.

6

FINAL LOAN APPROVAL

The underwriter will review and clear each of the items they requested during their review. If all underwriting conditions are met, the loan is approved and you proceed to closing.

IN-PROCESS UPDATES

at each loan milestone

Our in-process loan updates will keep you as informed as possible. As you reach new milestones with your loan, you will receive emails from your loan originator explaining what was accomplished, and details about the next steps in the process.



7

LOAN DOCUMENTS SENT FOR SIGNING

After your loan has been approved, Axia will work up final loan documents and send them to the closing company. The closing agent will prepare your final documents, as well as the seller's. The closing company will make arrangements to obtain signatures on these papers either through a mobile notary or at the closing office.

8

LOAN FUNDING

Once documents are signed, they are sent back to Axia for final verification. Upon approval, your loan funds are wired to the closing company. Any residual monies due from you will need to be provided to the closing agent via a wire transfer or cashier's check. All funds are then distributed by the closing company.

ON-TIME LOAN CLOSINGS¹

By providing internal processing, underwriting and funding, Axia is able to deliver quick turn times as well as a seamless borrowing experience.

¹ As an added benefit, Axia offers the ability to broker loans to other financial institutions to be able to accommodate more unique financial situations. This, however may change some of the steps involved with closing your loan.



9

CONFIRMATION OF RECORDING

The final documentation step is the recording of the Deed of Trust and Warranty Deed in your name by the county clerk. Once this is done, you are the proud new homeowner of the property. Keys will likely be provided by the real estate agent.

10

Congratulations!
You can move into your new home!

WHAT TO EXPECT

After you close your loan

At your document signing meeting, you will receive a packet of information including a payment letter and two payment coupons which specify when and where to send your first payments.

It is common for home loans be transferred to new lenders or servicers. On loans not serviced by Axia, you will receive a "Goodbye" letter from Axia Home Loans with the new lender's or servicer's information, in addition to a "Welcome" letter from the new lender or servicer.

Please be sure to carefully review the information in these letters as they will specify the future date and address to start making payments to the new lender or servicer.

HOME LENDER *for* LIFE SM

A RELATIONSHIP YOU CAN TRUST *Axia Home Loans*

Our team wants to hear from you. After your loan closes, we will contact you with the opportunity to leave feedback about your loan originator and your lending experience. We place great value in our surveys as they help us grow as a company and provide the best services for our clients.



Based on client satisfaction surveys

Today and for the long-term, we are here for you. After you are settled in your new home, we will stay in touch to make sure you are aware of any positive market trends or opportunities for lower payments that may benefit you.

We Value Your Feedback



We are genuinely committed to helping homeowners in our local community and would appreciate if you could take a moment to share your thoughts about Axia by posting a review on Zillow. *To post your review, visit: www.zillow.com/profile/Axia-Home-Loans/*

We Reward Your Loyalty

In an effort to make Axia your “Lender for Life”, we will be offering our borrowers significant savings on all purchase and refinance business you entrust Axia with moving forward. Savings start in your first year, applied as a credit toward closing costs, and those savings accumulate each year you remain an Axia client. Certain restrictions apply.

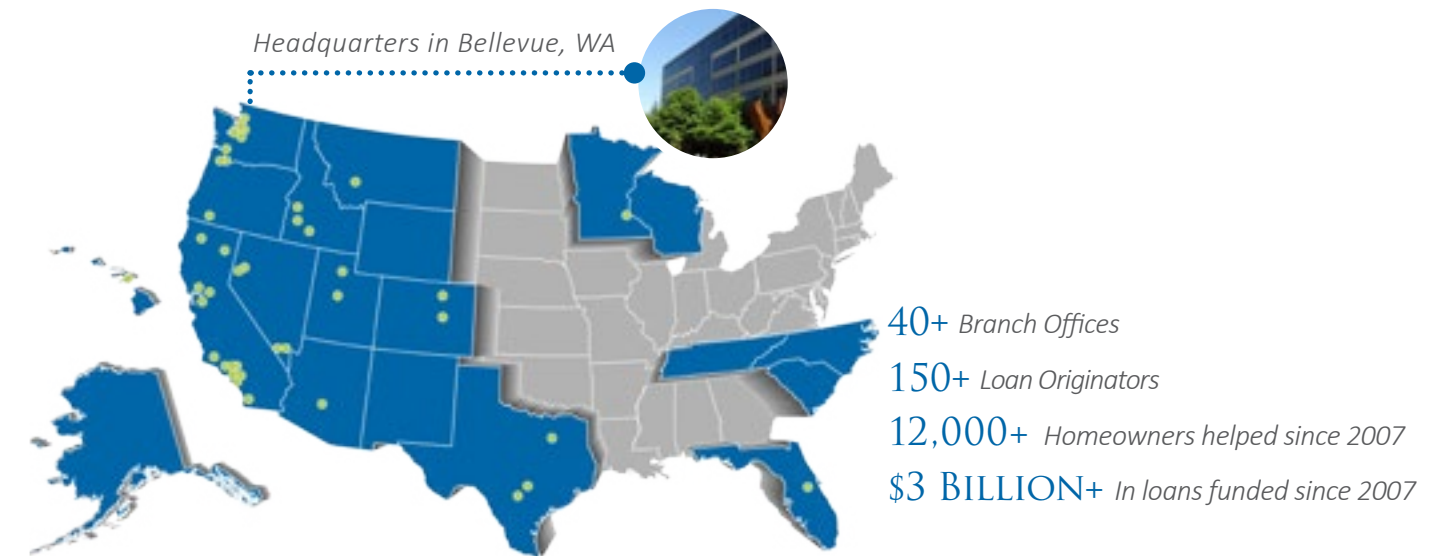
For more details visit: axiahomeloans.com/tenureprogram



Hopefully by now you can see that we are dedicated to delivering the best lending experience possible. We welcome referrals, and look forward to the opportunity to work with you, your family and friends in the future! *Send your referrals here: axiahomeloans.com/apply*

About Axia Home Loans

Axia is one of the fastest growing full-service mortgage banking firms in the nation. Founded in 2007 and privately owned, Axia provides access to a wide array of products and customized lending solutions, offers superior customer service and adheres to the highest ethical standards.



Four Pillars of Axia

ADVOCACY EXCELLENCE INTEGRITY ACCOUNTABILITY

Thank you for taking the time to learn about Axia!

OUR MISSION

To create SUSTAINABLE HOMEOWNERSHIP through RESPONSIBLE LENDING in the communities in which we live and work.

Let's get you home.



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