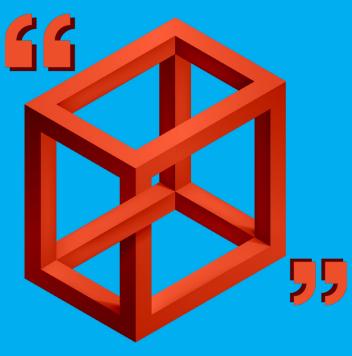
## Rate Quotes

If it sounds too good to be true...

It's not uncommon to see advertised mortgage rates well OUT of line with reality.



Whether the advertised options will be available for your transaction depends on too many variables to make the rates accurate. Chances are that some—if not all—of the following criteria will be considered before a "real" rate quote is offered:

LOAN PARAMETERS:

Loan Size/Amount Loan Types: Fixed/Adjustable Amortized/Interest Only Conforming/Jumbo FHA/VA/USDA LTV/CLTV/HCLTV Cash Out or Rate & Term **Closing Date/Lock Duration Documentation Type** Full Doc or Alternative Stated or No-Income

PROPERTY PARAMETERS:

Type of Property: Single-Family Multi-Family Detached Condo/Co-op Market Status:

Stable

Appreciating or Declining Condition

Repairs Needed Wells, Septic, etc. INCOME PARAMETERS:

Housing Ratios / Debt Ratios Time in Position Time in Career Type of Earnings Salaried or Self-Employed Seasonal vs. Steady Salary/Overtime **Bonus/Commission Social Security** Alimony/Child Support

**CREDIT PARAMETERS:** 

**Credit Scores / Inquiries** Late Payments **Collection Accounts** Judgments Tax or Other Liens Bankruptcy / Foreclosure Short Sale / Deed in Lieu

**OCCUPANCY: Primary** Second Home

Investment

**ASSET PARAMETERS:** 

Liquid Semi- or Non-Liquid **Own Funds** Gift or Grant **Borrowed Funds** Seasoned or Un-Seasoned Cash or On Deposit

**BOND & MBS MARKETS:** Rates are ever changing.

As you can see, many factors impact your interest rate. When things are not black and white, a quote can prove unreliable until a credit check, a property appraisal, title search and even thorough underwriting of your application have occurred.

Interest/Dividends/Gains

Rental Income

The good news is that this is what we do every day, and I will be happy to assist you through the process. Together, we will prevent unpleasant surprises and discover what is really available for your unique situation.



Ronald Siegel 217037 Branch Manager (949) 629-4203 Rsiegel@genevafi.com RonSiegelRadio.com



This is not a commitment to make a loan. Loans are subject to borrower qualifications, including income, property evaluation, sufficient equity in the home to meet LTV requirements for refinances, and final credit approval. Approvals are subject to underwriting guidelines, interest rates, and program guidelines, and are subject to change without notice based on applicant's eligibility and market conditions. Geneva Financial LLC is not acting on behalf of or at the direction of HUD/FHA or the Federal Government. Geneva Financial LLC is approved to participate in FHA programs but the products and services performed by Geneva Financial LLC are not coming directly from HUD or FHA. Geneva Financial LLC #42056 is an Equal Opportunity Lender and Equal Housing Lender. 3155 S. Price Road Suite 105 Chandler, AZ 85248 BK#0910215