

## Who we are

- Founded in 2003 by President and CEO Ronald J. Leonhardt, Jr.
- Headquartered in Ohio and licensed in all 50 states with branch locations nationwide
- Approved seller and servicer by Fannie Mae, Freddie Mac, and Ginnie Mae

## How we're different

- We listen to you, assess your needs and recommend the best loan option for you, not for us
- We offer a broad portfolio of traditional and niche loan products to serve virtually every mortgage situation
- We deliver closings in as few as 21 days with a highly efficient process driven by advanced mortgage technology

## Our team

- The biggest purchase of your life deserves the attention of the best mortgage professionals
- Our licensed loan officers bring decades of proven performance and integrity to the table, plus the experience and knowledge to ensure an easy, streamlined transaction
- Our sole focus is to help you achieve your homeownership goals and keep you informed throughout the process

## Contact me today!



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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act. 2006481 TE00592, 2r0mx7k (TE00592,2r0mx7k)



YOUR **HOMEBUYING**

# treasure map



**X** marks the spot

See how you'll get to your **new home** with your lender & agent

## PRE-APPROVAL

## HOME SEARCH

## CONTRACT TO CLOSE

1 Phone consultation/  
discovery meeting

3 Pre-approval  
letter issued

4 Find your  
home

6 Contract  
received by CCM

8 File sent to  
the underwriter

10 File & conditions  
sent to underwriting  
to sign off on  
conditions

12 Mortgage  
commitment  
sent, closing  
scheduled

14 Final closing  
disclosure sent  
to borrower &  
title company

### The mortgage loan process

2 Credit report analysis/  
income & assets review



5 Sign a purchase  
contract

7 Order & receive appraisal,  
title, homeowners insurance  
& employment verification

9 Conditions  
issued to  
be cleared

11 Receive clear  
to close

13 Initial closing  
disclosure &  
documents  
sent to title  
company

15 Pre-closing  
call



Attend  
Closing!

2 Find your  
home

4 Provide earnest  
money deposit

6 Send contract  
to CCM

8 Send home  
inspection report  
to attorney

10 Confirm  
mortgage  
commitment

### The real estate process

1 Pre-approval letter  
sent to your agent

3 Negotiate terms  
& receive verbal  
agreement  
from seller

5 Sign a  
purchase  
contract

7 Schedule &  
complete home  
inspection

9 Confirm appraisal  
is scheduled &  
inspection review  
is waived

11 Complete final  
walkthrough



Attend  
Closing!

The more you understand the whole process, the more efficiently we can work together to **make your dream a reality!**