

# THE MORTGAGE Concierge Program

The Mortgage Planning Package

We are *mortgage advisors.*

Our unique process, The Mortgage Concierge Program, provides services and strategies to simplify the mortgage process and help you achieve your personal and financial goals.



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MORTGAGE ADVISOR

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# The Chris Williamson Team

## Welcome to Guarantee Mortgage and The Chris Williamson Team!

Thanks again for contacting us. We look forward to assisting you on your upcoming loan. As we move through your transaction, I want to be sure I offer you the best service available.

In order to do so, I utilize a team structure. This format ensures that I am always available to answer your questions and handle your requests, while also allowing us to become experts in our own area. Let me explain a bit more about our concept...

As your Mortgage Advisor, it is my job to determine which loan structure best fits you and your ultimate scenario. I spend a great deal of time understanding the true needs and goals of each of my clients to ensure that you obtain the best financing available, without sacrificing your long-term goals.

**Kim** is our Mortgage Processor and will handle all your paperwork to check that it is properly completed and filed. She will be collecting the information and documentation needed to move forward with your loan request. Once the needed paperwork is completed, she will lock in your interest rate, prepare your application for processing, submit your application and clear any conditions she receives back from the underwriting department.

**Rebecca** is our Marketing Coordinator. You may be hearing from Rebecca from time to time after your loan closes as it is her job to alert you of any market changes that can save you money. She will work with you, prior to closure, to determine the best way to contact you and how often you'd like to be notified.

I hope that you find our team format to be an asset and that you tell your friends and family about the unparalleled service you've received. I look forward to a long and rewarding relationship with you!

Sincerely,

### Chris Williamson

Mortgage Advisor  
Guarantee Mortgage  
(650) 520-0915  
Chris@ChrisEWilliamson.com



# Our Relationship With You

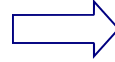
## The Mortgage Planning Package

This helps you gain greater clarity around how your financial situation impacts your home ownership goals.



## The Mortgage Needs Analysis

We prepare a detailed assessment to help streamline the mortgage process, reduce your paperwork, and create greater certainty.



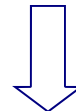
## The Strategic Planning Session

We develop a strategic evaluation that helps you integrate the loan you select into your long term and short-term financial plan, to minimize taxes, improve cash flow and minimize interest expense.



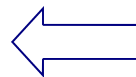
## The Complete Mortgage Plan

We prepare a detailed, step-by-step plan to obtain the right mortgage for your objectives.



## The Unique Mortgage Experience

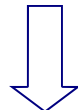
We provide a unique concierge experience designed to address any unforeseen obstacles and facilitate the smooth closing of your mortgage.



## The Client for Life Program

### The Mortgage Management System

We have designed a loan tracking and management process to ensure that your mortgage meets your changing needs and you have the most competitive loan terms over the life of your loan.



## The Client Appreciation Program

We provide ongoing communication, recognition, and added value to build and enhance our relationship with you.



# LOAN APPLICATION FORM

This is not a loan commitment form.

## BORROWER INFORMATION

Are You  Married  Single  Divorced

Full Name \_\_\_\_\_ Social Sec. Number \_\_\_\_\_

Current Home Address \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Do you  own or  rent?

Home Phone # \_\_\_\_\_ Work Phone # \_\_\_\_\_

Cell Phone # \_\_\_\_\_ Email \_\_\_\_\_

If you currently rent an apartment or home, what is your monthly payment? \$ \_\_\_\_\_

## EMPLOYMENT INFORMATION

Current Employer \_\_\_\_\_ Are you self-employed?  Yes  No

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Your title or job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_

How long have you worked for your current employer? \_\_\_\_\_ Years \_\_\_\_\_ Months

Please describe your compensation (hourly, salary, bonuses, commissions, etc.)

Hourly \$ \_\_\_\_\_/hour You Work \_\_\_\_\_ hours per week

Salary \$ \_\_\_\_\_/year Commission \$ \_\_\_\_\_ Terms \_\_\_\_\_

Bonuses \$ \_\_\_\_\_ Terms \_\_\_\_\_

Please list any secondary employment or previous employment (if you have not been at your current job two years).

Employer \_\_\_\_\_  Previous  Secondary Self Employed?  Yes  No

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Your title or job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_

What was your start date? \_\_\_\_\_ End Date? \_\_\_\_\_

Please describe your compensation (hourly, salary, bonuses, commissions, etc.)

Hourly \$ \_\_\_\_\_/hour You Work \_\_\_\_\_ hours per week

Salary \$ \_\_\_\_\_/year Commission \$ \_\_\_\_\_ Terms \_\_\_\_\_

Bonuses \$ \_\_\_\_\_ Terms \_\_\_\_\_

# LOAN APPLICATION FORM

This is not a loan commitment form.

## CO-BORROWER INFORMATION (if applicable)

Are You  Married  Single  Divorced

Full Name \_\_\_\_\_ Social Sec. Number \_\_\_\_\_

Current Home Address \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Do you  own or  rent?

Home Phone # \_\_\_\_\_ Work Phone # \_\_\_\_\_

Cell Phone # \_\_\_\_\_ Email \_\_\_\_\_

If you currently rent an apartment or home, what is your monthly payment? \$ \_\_\_\_\_

## CO-BORROWER EMPLOYMENT INFORMATION (if applicable)

Current Employer \_\_\_\_\_ Are you self-employed?  Yes  No

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Your title or job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_

How long have you worked for your current employer? \_\_\_\_\_ Years \_\_\_\_\_ Months

Please describe your compensation (hourly, salary, bonuses, commissions, etc.)

Hourly \$ \_\_\_\_\_/hour You Work \_\_\_\_\_ hours per week

Salary \$ \_\_\_\_\_/year Commission \$ \_\_\_\_\_ Terms \_\_\_\_\_

Bonuses \$ \_\_\_\_\_ Terms \_\_\_\_\_

Please list any secondary employment or previous employment (if you have not been at your current job two years).

Employer \_\_\_\_\_  Previous  Secondary Self Employed?  Yes  No

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Your title or job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_

What was your start date? \_\_\_\_\_ End Date? \_\_\_\_\_

Please describe your compensation (hourly, salary, bonuses, commissions, etc.)

Hourly \$ \_\_\_\_\_/hour You Work \_\_\_\_\_ hours per week

Salary \$ \_\_\_\_\_/year Commission \$ \_\_\_\_\_ Terms \_\_\_\_\_

Bonuses \$ \_\_\_\_\_ Terms \_\_\_\_\_



# Mortgage Planning Questionnaire

We have developed unique systems to evaluate your mortgage needs and assist you in determining the best mortgage for these needs based on certain qualifications, how long you expect to have the loan, initial expense, cash flow, taxes and overall total cost of the mortgage.

We are dedicated to providing you with the information you need to make an informed decision. This advisory service is much more than a competitive rate and points quote. Selecting the wrong mortgage person can cost you thousands of dollars and no single loan program is appropriate for every person.

Financing and acquiring real estate should be thought of as an integral part of your overall personal financial plan. To assist us in selecting the most appropriate and cost effective mortgage for your individual needs, please complete the questions below:

- How would you like us to stay in contact with you? (Check all that apply)  
 email    phone    fax    mail    cell phone
- Is this financing request for your  primary residence    second home    investment property?
- How soon are you thinking of  buying or  refinancing?    Immediately    2-6 months    >6months
- If your primary residence, what is the best estimate for how long you might live in this home?  
 1-3 years    3-5 years    5-7 years    7-10 years    10+ years
- How many years do you think you will have this loan?  
 6-12 months    1-3 years    3-5 years    5-7 years    7-10 years    10+ years
- Do you currently have any plans for major expenses in the next 12 months:  

\$ _____	New Car	\$ _____	Home improvements
\$ _____	College	\$ _____	Rental properties
\$ _____	Health	\$ _____	Other: _____
- Please check the following if they are priorities as it relates to your mortgage financing.  
 Determine maximum purchase price and/or loan I can qualify for  
 Determine purchase price and loan amount appropriate for my income and lifestyle  
 Obtain a targeted monthly mortgage payment amount \$ \_\_\_\_\_  
 Purchase a home within a specific budget, down payment and closing costs  
 Have ability to sell, pay down, pay off, or refinance home without penalty  
 Maximize tax benefits  
 Avoid mortgage insurance  
 Qualify for new home prior to, or without sale of existing home  
 Other \_\_\_\_\_
- Please check the following goals if they are a priority for you currently.  

<input type="checkbox"/> Improve Monthly Cash Flow	<input type="checkbox"/> Create a Comprehensive Financial Plan
<input type="checkbox"/> Maximize Education Savings	<input type="checkbox"/> Create a 6-12 Month Cash Reserve Account
<input type="checkbox"/> Maximize Retirement Savings	<input type="checkbox"/> Maximize Investment Contributions
<input type="checkbox"/> Live Comfortably on One Income	<input type="checkbox"/> Maximize Asset Portfolio Performance
<input type="checkbox"/> Live Comfortably on a Fixed Income	<input type="checkbox"/> Real Estate Investment Strategies
<input type="checkbox"/> Tax Reduction Strategies	<input type="checkbox"/> Asset Protection Strategies
<input type="checkbox"/> Other _____	

## THE MORTGAGE Concierge Program

9. If you currently rent, please provide us the name of your landlord and their contact information.

Name \_\_\_\_\_ Phone: \_\_\_\_\_

10. Would you like to establish an escrow account for property taxes and/or insurance as part of your new loan?  
 Yes  No, thanks (unless required)

11. If applicable, would you like information about repairing your credit?  Yes  No

12. Have you spoken with other lenders?  Yes  No

If yes, which program do you like best so far? Why? \_\_\_\_\_

13. Do you have life insurance?  Yes  No If yes, how much? \_\_\_\_\_ Term  Whole

14. Please rate your current level of satisfaction in the following areas, on a scale of 1 to 10 (10 being the best)

- \_\_\_\_\_ Attorney - Legal Advice
- \_\_\_\_\_ Estate plan - Asset protection
- \_\_\_\_\_ Insurance - Life/Auto/Home
- \_\_\_\_\_ Financial Advisor - Investment strategy
- \_\_\_\_\_ Income tax preparation and reduction strategies

15. If we can show you ways of building wealth faster or becoming debt-free more quickly, would you be interested?  
 Yes  No, thanks


16. Are you interested in buying real estate for investment purposes?  Yes  No, thanks

17. Have you attended any of our seminars listing on HomeBuyingTuesdays.com?  Yes  No, not yet  
 If yes, what did you like most about what you learned?

\_\_\_\_\_  
 \_\_\_\_\_

18. What is the maximum total monthly housing payment you would be comfortable with? \$ \_\_\_\_\_

19. The chart below illustrates the trade-off between fixed and adjustable interest rates. Please indicate the best match based on your preference between a fixed and adjustable interest rate, by placing an "X" in the appropriate box.

<b>A</b> <input style="width: 80px; height: 30px;" type="checkbox"/>	<b>B</b> <input style="width: 80px; height: 30px;" type="checkbox"/>	<b>C</b> <input style="width: 80px; height: 30px;" type="checkbox"/>
		
<b>Increasing Risk / Lower Interest Rates</b>		
<b>Conservative</b> 30 or 15 year fixed rate Long term - No volatility	<b>Moderate - Predictable</b> 3 to 10 year ARM Intermediate Fixed	<b>Aggressive</b> 1 month to 1 year ARM <b>Lowest Market Rate</b>

## THE MORTGAGE Concierge Program

20. Do you have children?  Yes  No If yes, how many? \_\_\_\_\_ Age(s) \_\_\_\_\_

21. What are your biggest challenges right now with respect to money?

Need to save more  Too much spending  
 Need to make more money  Too much credit card debt  
 I pay too much in taxes  Other \_\_\_\_\_

22. What is your current strategy for:

(a) Affording college for your children?  529 Plan  Other \_\_\_\_\_  
(b) Having enough money to retire?  401K  IRA  Other \_\_\_\_\_  
(c) Having the money necessary to get through a financial setback?  Savings  Other

23. Please let us know who we can thank for referring you to us? \_\_\_\_\_

24. What did you like most or least about the last loan officer you worked with?

\_\_\_\_\_

25. What else would you like to know about me/my company before you would consider allowing us to serve you?

\_\_\_\_\_

26. After you have closed your loan with Guarantee Mortgage, what criterial will need to be met for you to feel you have achieved your objectives (saved time and money and/or gained greater piece of mind)?

\_\_\_\_\_

27. Who else do you know that is thinking of buying or refinancing real estate?

Someone who wants/needs to refinance?

Someone who wants to buy investment properties?

Do you know anyone paying more than \$2,000 per month in rent?

Please provide their name and phone number if you would like us to contact them.

Name \_\_\_\_\_ Phone: \_\_\_\_\_

### THESE NEXT QUESTIONS ONLY APPLY IF YOU ARE REFINANCING

28. If property taxes are due, do you want to incorporate them into the loan amount or would you prefer to pay them out-of-pocket?  in the loan  out-of-pocket

29. If there are closing costs, would you like to incorporate them into the loan amount or would you prefer to pay them out-of-pocket?  in the loan  out-of-pocket

30. Do you want to receive any "cash out" as a result of this transaction (paying off credit cards, home improvements, investments, assisting a family member, etc.)? If yes, how much? \$ \_\_\_\_\_

31. Would you like to set up a home equity line of credit as part of this transaction?  Yes  No, thanks

32. Do you currently have a 2nd or 3rd mortgage or a home equity line of credit secured by your home?  Yes  No

If yes, do you want to keep this loan/line to be paid off as part of the transaction or do you wish to keep it if possible?

Keep it  Pay off & close it  Set up new loan/line after

33. Is there a certain time of day that is better for you to meet?  Yes  No If yes, when? \_\_\_\_\_

# Beat Other Buyers to the Best New Listings

Return this form for our free priority email notification of every new and updated listing from every licensed Real Estate company in your price range and area.

You'll get the fullest details on every property listed for sale complete with MLS#'s prices, addresses, maps, driving directions, pictures, school and demographic information, virtual and audio tours provided free of charge by a local licensed Real Estate specialist

## Preferred Location (County)

Alameda     Marin     San Francisco     Santa Clara     Sonoma  
 Contra Costa     Napa     San Mateo     Solano

Do you have a preferred suburb you would like to live? \_\_\_\_\_

Is being close to work important?     Yes     No

If yes, what city do you work in? \_\_\_\_\_

## Type of Housing Preferred

Single Family Residence     Condominium/Townhouse     Multi-Family Residence

## Minimum Bedrooms

One     Two     Three     Four     Five     Six +

## Minimum Bathrooms

One     1 1/2     Two     2 1/2     Three     3 1/2     4+

Minimum SquareFeet \_\_\_\_\_

Price Range    From \$ \_\_\_\_\_ to \$ \_\_\_\_\_

Preferred Garage     1 or more     2 or more     3 or more     4 or more

Preferred School District \_\_\_\_\_ Private School \_\_\_\_\_

Preferred Schools     Elementary     Middle     High     Other

When are you planning to move?     Within the Next 6 Months     More than 6 Months

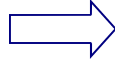
Would you like me to refer you to an outstanding real estate agent?     Yes     No

## How often do you wish to receive the free email notification of new and updated listings?

- Continuously - Recommended for serious buyers who want the earliest, priority notification
- Daily - Recommended for active buyers
- Weekly - Recommended for those prospective buyers just starting to look
- Monthly - Recommended for those who simply wish to monitor market activity

# THE PROCESS - For Buying a Home

Your **Loan Application** is Completed and All Pre-Approval Checklist Items are Collected



We **Order Your Credit Report** and Gather Any Missing Documents



We **Issue Your Pre-Approval** and You Begin Looking at Homes with a Professional Realtor®



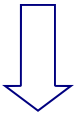
We **Order** Appraisal, Title Report, Insurance Binder and Other **Necessary Documents**



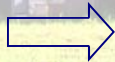
We **Meet with You** and Determine Loan Structure Based on Your Financial Goals and Needs



You **Find Your Home** and Your Realtor® Presents an Offer on Your Behalf—The Offer is Accepted & Closing Date is Set



We Submit Complete File to Underwriter for **Final Loan Approval**



**Final Approval is Issued** - Any Final Conditions are Collected and Satisfied



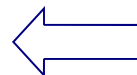
**Loan is Clear to Close** and Closing Documents are Sent to the Title Company



We **Stay in Touch** to Make Your Debt Become Wealth



**CONGRATULATIONS!** You Go To the Closing and Become the **Owner of Your New Home**



We Send You and Your Realtor® a Copy of the **Final Settlement Statement** for You to **Review** in Advance

# Tips for a Smooth Loan Approval

Here is a list of helpful tips to ensure an effortless loan process. These DOs and DON'Ts will help avoid any delays with your loan approval.

- DO continue making your mortgage or rent payments
- DO stay current on all existing accounts
- DO keep working at your current employer
- DO keep your same insurance company
- DO continue living at your current residence
- DO continue to use your credit as normal
- DO call us if you have any questions
  
- DON'T make a major purchase (car, boat, fur, jewelry, etc.)
- DON'T apply for new credit (even if you seem pre-approved)
- DON'T open a new credit card
- DON'T transfer any balances from one account to another
- DON'T pay off charge offs without discussing it with us first
- DON'T pay off collections without discussing it with us first
- DON'T buy any furniture
- DON'T close any credit card accounts
- DON'T change bank accounts
- DON'T max out or over charge on your credit card accounts
- DON'T consolidate your debt onto one or two credit cards
- DON'T take out a new loan
- DON'T start any home improvement projects
- DON'T finance any elective medical procedure
- DON'T open a new cellular phone account
- DON'T do anything that will run your credit (e.g. join a fitness club)
- DON'T pay off any loans or credit cards without discussing it with us

**If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.**

# Testimonials

## Read what others are saying about The Chris Williamson Team...

“We worked with Chris to finance the purchase of our first home. Chris and his team definitely delivered the WOW factor we were promised. He walked us through every step of the process, helping us to understand each point so that we were comfortable moving forward, and even meeting with us numerous times post close to ensure our package was still the best available. They are truly the best there is.”

Roberto and Alisha

"Chris helped us through our last transaction and it couldn't have gone smoother. Chris orchestrated the entire process flawlessly and we always felt as though our loan was being handled professionally and competently. The service that Chris and his team offered us was first-rate. They were friendly, dependable, timely and fun to work with. We wholeheartedly endorse Chris."

Jimmy and Laurie

“As someone with a portfolio of over 25 properties, you would probably think we would have no need of assistance from Chris and his team. Not true. Chris expertly walked us through the process of both new loans and refinances several times and presented several different options for our financial goals. He patiently answered all of our questions and helped us come up with a sound financial plan. We recommend him to all of our friends and family!”

Alex and Jennifer

“Chris and his team always look out for your best interests. We used him for our first home purchase and just received a call from him to say that we could save \$300/month if we refinanced. We love how we don't have to worry about checking mortgage rates because we can count on Chris and his team to follow the market for us and let us know when it will be beneficial for us to refinance. Thanks to Chris and his entire team!”

Bob and Jill

# Shopping Around?

## Here's the Inside Scoop on How to Do It Right!

First: make sure you are working with an experienced, professional loan officer. The largest financial transaction of your life is far too important to place in the hands of someone who is not capable of advising you properly and troubleshooting the issues that may arise along the way. But how can you tell?

Here are four simple questions your lender absolutely must be able to answer correctly. If they don't know the answers, RUN... DON'T WALK....RUN to a lender that does!

1) What are mortgage interest rates based on?

The only correct answer is Mortgage Backed Securities or Mortgage Bonds, NOT the 10-year Treasury Note. While the 10-year Treasury Note sometimes trends in the same direction as Mortgage Bonds, it is not unusual to see them move in completely opposite directions. DO NOT work with a lender who has their eyes on the wrong indicators.

2) What is the next Economic Report or event that could cause interest rate movement?

A professional lender will have this at their fingertips. For an up-to-date calendar of weekly economic reports and events that may cause rates to fluctuate, give us a call and we will provide them to you.

3) When Ben Bernanke and the Fed "change rates", what does this mean... and what impact does this have on mortgage interest rates?

The answer may surprise you. When the Fed makes a move, they are changing a rate called the "Fed Funds Rate." This is a very short-term rate that impacts credit cards, credit lines, auto loans and the like. Mortgage rates most often will actually move in the opposite direction as the Fed change, due to the dynamics within the financial markets. For more information and explanation, just give us a call.

4) What is happening in the market today and what do you see in the near future?

If a lender cannot explain how Mortgage Bonds and interest rates are moving at the present time, as well as what is coming up in the near future, you are talking with someone who is still reading last week's newspaper. They are probably not a professional with whom to entrust your home mortgage financing!

Be smart... Ask questions... Get Answers!

More than likely, this is one of the largest and most important financial transactions you will ever make. You might do this only four or five times in your entire life...but we do this every single day. It's your home and your future. It's our profession and our passion. We're ready to work for your best interest!

# Shopping Around? (Part II)

## Here's the Inside Scoop on How to Do It Right!

Once you are satisfied that you are working with a top-quality professional mortgage advisor, here are the rules and secrets you must know to “shop” effectively.

### IF IT SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS.

But you didn't really need us to tell you that, did you? Mortgage money and interest rates all come from the same places, and if something sounds really unbelievable, you better ask a few more questions and find the hook. Is there a prepayment penalty? If the rate seems incredible, are there extra fees? What is the length of the lock in? If fees are discounted, is it built into a higher interest rate?

### YOU GET WHAT YOU PAY FOR.

If you are looking for the cheapest deal out there, understand that you are placing a hugely important process into the hands of the lowest bidder. Best case, expect very little advice, experience and personal service. Worst case, expect that you may not close at all. All too often, you don't know until it's too late that cheapest isn't BEST and lose the home of your dreams in the process. Just, remember that the cheapest rate on the wrong strategy can cost you thousands more in the long run. This is the largest financial transaction most people will make in their lifetime. We are not always the cheapest but we are a value. Our rates and costs are very competitive, and by working with us you will also get the top quality experience that you deserve.

### MAKE CORRECT COMPARISONS.

When looking at estimates, don't simply look at the bottom line. You absolutely must compare lender fees to lender fees, as these are the only ones that the lender controls. (And make sure lender fees are not “hidden” down amongst the title or state fees.) A lender is responsible for quoting other fees involved with a mortgage loan, but since they are third party fees—they are often under-quoted up front by a lender to make their bottom line appear lower. (Especially since they know that many consumers are not educated to NOT simply look at the bottom line!) APR? Easily manipulated as well, and worthless as a tool of comparison.

### UNDERSTAND THAT INTEREST RATES AND CLOSING COSTS GO HAND IN HAND.

This means that you can have any interest rate that you want—but you may pay more in costs if the rate is lower than the norm. On the other hand, you can pay discounted fees, reduced fees, or even no fees at all—but understand that this comes at the expense of a higher interest rate. Either of these balances might be right for you, or perhaps somewhere in between. It all depends on what your financial goals are. A professional lender will be able to offer the best advice and options in terms of the balance between interest rate and closing costs that correctly fits your personal goals.

### UNDERSTAND THAT INTEREST RATES CAN CHANGE DAILY, EVEN HOURLY.

This means that if you are comparing lender rates and fees - this is a moving target. For example, if you have two lenders that you just can't decide between and want a quote from each - you must get this quote at the exact same time on the exact same day with the exact same terms or it will not be an accurate comparison. You also must know the length of the lock you are looking for, since longer rate locks typically have slightly higher rates.

Again, our advice to you is to be smart. Ask questions... Get answers!

We encourage you to shop around so you can be as confident as we are that our team is equipped to give you the best service around!

*Chris Williamson*

# Fax Transmittal Form

To:

**Chris Williamson**

Mortgage Advisor  
Guarantee Mortgage

Phone: (650) 520-0915

Fax: (866) 374-4953

Urgent

For Review

Please Comment

Please Reply

From:

**Name:**

Phone:

Fax:

Email:

Date Sent:

Time Sent:

Number of pages including cover page:

**The first step in the Mortgage Concierge Program is for you to review the attached Mortgage Planning Package, complete the confidential financial overview and fax it to my office as soon as possible. This will start your loan approval process.**

**My team will follow-up personally with you and schedule a convenient phone appointment for the Mortgage Needs Analysis. This step in the program is designed to help you better understand the loan process and determine which loan best meets your financial needs.**

**I am looking forward to the opportunity to discuss your loan options in greater detail.**

**Thank you,**

**Chris Williamson**  
**Mortgage Advisor**

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