

HOME Buyer's GUIDE





We are deeply grateful and humbled by the opportunity to earn your business and be a part of bringing your story to life. We understand that everyone has their unique story, goals, and dreams. It is our honor to assist you in honoring your story as you embark on the journey of purchasing a new home, building generational wealth, and safeguarding your assets for the future. We consider ourselves your lifelong lending partner, committed to serving you every step of the way.

The trust you have placed in us to guide you through the most significant purchase in most people's lives is invaluable. Our utmost goal is to exceed every expectation of all involved in the mortgage transaction. We have assembled a team of dedicated mortgage experts who approach each day with enthusiasm and professionalism. Their purpose is to provide guidance throughout the loan process as you achieve the dream of homeownership.

We are truly privileged to be your Lending Partner for Life.

Don't miss out on the opportunity to watch my latest episode on the Emmy-nominated lifestyle show.



Now Featuring Northeast Florida and Atlanta Markets



Content

MEET HOLLY & THE TEAM - - - - - 1

WHAT OTHERS ARE SAYING - - - - - 7

STEPS OF THE LOAN PROCESS - - - - - 9

MORTGAGE PROGRAMS - - - - - 11

MORTGAGE PRODUCTS - - - - - 12

OUR MISSION - - - - - 13

AWARDS AND RECOGNITION - - - - - 14

WHAT IS A PRE-APPROVAL - - - - - 15

DOCUMENTS CHECKLIST - - - - - 16

HOUSE HUNTING CHECKLIST - - - - - 17

STEPS FOR A SMOOTH CLOSING - - - - - 19

MORTGAGE FAQ'S - - - - - 20

Meet Holly

1



For as long as I can remember, I have desperately wanted to make a difference in the life of a child. Since I only had a brother, I begged my parents to consider adopting a sister for me. As a young child, I would go into vivid detail of how this process would change not only our lives, but the life of a deserving child. A few years ago, I got what I call a God-nudge reminding me of a desire I had deep down in my soul. My husband thought I was crazy, my boys laughed, and my parents told me this would result in major heart break and disappointment. I had no idea how to go about making this desire a reality, but in my heart, I knew there was a child out in the world and he or she needed me. Over the next year I struggled with research, interviews, appointments, and paperwork. My workdays were followed by sleepless nights and tireless efforts trying to put together the perfect plan. After about 6 months of intensive work, we were ecstatic to find out that we were finally approved. We were put on a waiting list and that's when we were told of a private adoption opportunity. We took a leap of faith and 6 months later were holding our new baby boy. A dream that started 35 years earlier, had now come true.

"I know everyone has their own dreams, every loan has real people behind it, and they all have a story."

Why am I sharing this story with you? Because I know everyone has their own dreams and every loan has real people behind it, and they all have a story. There are so many parts to each person's story that don't show up in this world where everything is online, and computers make important decisions. I have built my team around a promise of being there for our customers. We not only teach them about their options, but we are their advocate in the sea of red tape, supporting them so they can achieve their dreams - just like I did. We make sure we know your story, your hopes, and your dreams because they matter now, and they will matter in the future. This is more than a promise, it's my passion since 1998, and that means if you decide to be a part of our family of friends and work with us, you are getting one of the best teams in town. I am among the top mortgage loan producers in Georgia and have a 100% closing record of preapproved loans.



Whether you are a first-time homebuyer, building a new home, have purchased multiple homes, or are an investor purchasing investment properties, our exclusive concierge service, and systematic communication will keep you informed and involved every step of the way, ensuring a streamlined approval process.

Our team focuses on honesty, integrity, and a solution-based approach to any challenge that might arise during the lending process. We listen to your needs to identify the best financing scenario available.

From the beginning of the application through final closing, you can have confidence that all decisions are made locally and based on what is BEST for YOU and YOUR STORY.

Holly Watter

My Family



"Everybody has a why, this is mine."

Ready To Serve You

Virginia Braswell | Loan Partner | NMLS # 1622689



I love to serve and take care of other people- it is my passion. From a very early age, I helped take care of my twin sister who was born with a non-life-threatening birth defect. Since then, I have walked through life with a servant's heart volunteering through various organizations. When our family was relocating right after we were married due to my husband's military orders, I knew I wanted to find a career that would allow me to utilize my passion and make a difference in other people's lives. I love my job because it allows me to provide excellent customer service while using fast-paced analytical thinking. I love numbers and puzzles, which aids me when putting together the best-suited loan package for our borrowers because I want our borrowers to be happy and satisfied knowing that they are getting the best loan scenario based on their story, wants needs, and goals.

Erika Warren | Loan Processor

I am the classic "people person" and have always sought career opportunities that are customer-service-driven. From an early age, I possessed a great enthusiasm for exploring new cultures, meeting new people, & seeing new things. After growing up in Alpharetta, Georgia, I spent most my early adulthood, moving around, and living in different areas across the states settling on the West Coast for a lengthy period. This is where I honed my customer service experiences working as a salon manager, and then had an exciting opportunity in a start-up software company that has now flourished. Over a year ago, I made the decision to move back home to Georgia to raise my young daughter. I am thrilled to be a part of the Holly Walther Lending Team and strive to be a part of their unparalleled commitment to customer service. I love to help people achieve their goals of homeownership and feel honored to play a role in this important milestone in their lives.



LauraLee Waters | Agent Liaison

In 1997, we purchased the 5th home in our 11-year marriage. I recall what it's like to purchase as a young and scared couple just making enough money to grab a piece of the American Dream. I remember what it was like to move to a brand-new city knowing no one and nothing about how to find doctors, churches, and good schools. I know that a conversation with a complete stranger can make such a difference and how a small and seemingly insignificant kindness matters. I want to hear people's stories and I want to know about their families and their joys. I want to know what makes them smile and what makes them sad. I want to be that "someone" to another person that can make "moving" less challenging and less frightening. I want their Realtors to feel at ease and comfortable with me because as a seasoned Realtor, I, too, know how the seemingly insignificant kindnesses can make all the difference.



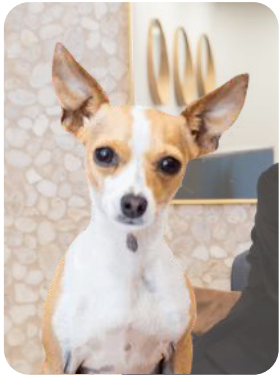
Ready To Serve You

Teresa Sargent | Director of First Impressions & Marketing

My passion for residential real estate began early, accompanying my father on his remodeling jobs. With over 20 years of competitive cheerleading experience, including time at the University of Kentucky and Columbus State University, I've also won two Silver Medals at The Cheerleading Worlds. This background has honed my ability to thrive in team environments, a trait that seamlessly translates into my professional life, where my collaborative spirit and energetic personality truly shine.

Born and raised in Woodstock, I now create wonderful memories with my daughter in the same beloved town. When I'm not immersed in work, I cherish spending quality time with my family, including our two beloved dogs, Billy and Lillie. My dedication also extends to caring for my paraplegic father, coaching at our local gymnastics gym, and actively volunteering at the Shepherd Center—demonstrating my deep commitment to making a difference in people's lives.

My story is one of passion, perseverance, and a profound love for community and family. I bring this heartfelt dedication to every aspect of my work, ensuring that every interaction is marked by warmth and genuine care.



Daisy | Mortgage Dog

I'm Daisy the Mortgage Dog, a tan and white Chihuahua. Although I may be small, I have a big personality and am very photogenic! I was born in Alabama and rescued by The Walther Family. I love spending time with my parents, human brothers, and animal siblings Louie, Hershey, Sophie, & Cleo!

- Favorite Foods: Steak, Seafood & Kibble
- Favorite Toys: Squeaky toys, tennis balls & stuffed animals
- Indoor or Outdoor: I live indoors but like playing outside

You must make a choice, to take a chance to make a change.

Meet the Team

3



"To be a team, you must be a family"

Awards & Recognition

13



"My team gives 150% each day to changing the lives of others."

What Others Are Saying About 6



"HOLLY AND HER TEAM ARE ABSOLUTELY AMAZING!"

More than a team -- they are a truly well-oiled machine. We've dealt with multiple members of this winning team and each has been pleasant, attentive, patient, knowledgeable, and professional. If I ever buy another home, I wouldn't consider financing with anyone else!" -Daniels Family

"TOP-NOTCH QUALITY CUSTOMER SERVICE FROM BEGINNING TO END!!"

I work with several lenders on a daily basis and no one does it better. She is on top of every detail at all times and provides timely, informative updates throughout the whole process. I always know that we will close on time with no issues. I highly recommend the Holly Walther Lending Team! -Shiana Butler | The Closing Table



"HOLLY & HER TEAM GO ABOVE AND BEYOND!"

They not only make sure you get the best rate and close the loan but the service along the way is just second to none. A pleasure to always work with such an amazing team and most importantly... the client is always happy!"

- Isaac Jordan | Realtor

The Holly Watter Lending Team

"HOLLY & HER TEAM OFFER AMAZING SUPPORT THAT CAN'T BE BEAT!"

Holly and her team do not miss a beat and are always there to answer questions. That being said, they are super friendly and helpful. The last thing I'll say is, Holly goes the extra mile and doesn't just make you feel like a customer or number. She is super personable and takes the time to get to know you and understand your needs. -Biggs Family



"IT'S ALWAYS SUCH A PLEASURE WORKING WITH HOLLY AND HER ENTIRE TEAM."

They help our clients throughout the entire process in understanding their financing and helping our clients from the very beginning to even after closing. -Jassey Hilotin | Realtor

"HOLLY IS BEYOND AMAAAAZING!!!"

Her attention to detail is SO ABOVE & BEYOND! From her team, office, and personal touches & MORE you KNOW you have someone SPECIAL in your corner! Her energy & care is PHENOMENAL....check her out for ALL your mortgage needs TODAY!!!" -Dr.Julie



Steps of the



Consultation with the Holly Walther Lending Team

We will schedule a time that is convenient for you to speak with a member of our team. After listening to your story and goals, we will advise you and structure the perfect loan product designed specifically to meet your needs.

Complete Your Full Application

To complete the Loan Application, you may choose to call our office and we will take your application over the phone, or you may choose to visit www.hollywalther.com to complete your application online. You will be asked to sign a series of disclosures to comply with agency regulations.

Gather Supporting Documents

You will need to supply copies of your bank statements, tax returns, pay stubs, state-issued ID's, and other documents for us to review. Gathering these items upfront will help to ensure a successful closing.

Have Your Loan Underwritten

Our Certified Preapproved Homebuyer Underwrite provides you a full underwritten loan approval! This underwritten approval, subject to finding the perfect home, gives you leverage and buying power. Sellers know that you are serious and qualified to close on their home.

Mortgage Process

Under Contract

Once you are “under contract” on your new home, we will need a copy of your dated and signed Purchase and Sale Agreement. If there are any changes made to the terms of the contract throughout the loan process, we will need a copy of the addendums and/or amendments.



5.

Loan Submission & Processing

We will process and review your loan application to verify the information. If we have further questions, we will reach out to you and ask that you respond to all inquiries within 24 hours of the request. This will keep your loan moving in a timely fashion.



6.

Loan Final Approval

The underwriter will review any remaining conditions and update your approval per the terms of your Purchase and Sales Agreement. Additional items may be required before your loan is “clear to close!”

7.



Closing Details

We will provide the final Closing Disclosure (CD) with a summary of the costs a few days before closing so you can prepare. Closing funds must be wired to the attorney's office prior to closing. Please remember to bring two forms of ID and your checkbook to closing in the event the final numbers change slightly.

8.



Mortgage Programs

CONVENTIONAL

- Most homebuyers choose conventional mortgages
- Great interest rates and loan terms—usually resulting in a lower monthly payment
- Most people choose a fixed-rate loan over an adjustable-rate mortgage
- A conventional mortgage refers to a loan that is not insured or guaranteed by the federal government. A conventional, or conforming, mortgage adheres to the guidelines set by Fannie Mae & Freddie Mac

VA

- VA loans help service members, Veterans, and eligible surviving spouses become homeowners
- Attractive rates
- No down payment requirement
- VA Home Loans are provided by private lenders, such as banks and mortgage companies
- VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms

JUMBO

- A jumbo mortgage is a home loan for an amount that exceeds conforming loan limits established by federal regulation. Interest rates and loan terms may be stricter than a conforming loan.

FHA

- Less stringent and more flexible qualification requirements
- Attractive interest rates
- Small down payment requirement
- Insured by the Federal Housing Administration
- Borrowers with FHA loans pay for mortgage insurance, which protects the lender from a loss if the borrower defaults on the loan
- The FHA is an agency within the U.S. Department of Housing and Urban Development

USDA

- The USDA program offers a loan that you may be able to get 100% financing on if you qualify
- Closing costs may be financed in some cases
- This program may help to provide the dream of homeownership to people that may not qualify under normal circumstances
- USDA eligibility is geographically based
- If you have a high income for your area, or 20% down available, you will not qualify for USDA

Mortgage Products

FULL PRODUCT MENU

- Fannie Mae, Freddie Mac
- 30-Year Fixed
- 20-Year Fixed
- 15-Year Fixed
- FHA
- VA
- USDA
- 100% Financing with Down Payment Assistance
- Conventional 97% LTV Purchase
- Fannie Mae 97% LTV Limited Cash Out
- Fannie Mae HomeReady
- Fannie Mae HomeStyle Renovation
- Freddie Mac Home Possible
- ITIN
- DSCR
- Construction Perm (1 x Close)
- FHA Streamline Refinance
- FHA Standard 203K
- Jumbo
- Manufactured Homes
- TBD Property
- Non-Warrantable Condo's
- VA IRRRL
- Bank Statement Program
- No Income/Asset Verification
- 1 Year Tax Return
- 4 Years Seasoning for Foreclosure, Short Sale, Bankruptcy or Deed in Lieu

We are always adding new products!

Our Mission

My team and I are honored to be a part of this exciting time in your life. We are raising the bar by setting a new standard of homebuyer expectations. Our team works diligently to ensure that you have the best experience during your loan process.

We are here to support, guide, and inform you through each step of your loan. We are committed to providing professional, courteous, and knowledgeable service so that you are an educated homebuyer. Please do not hesitate to reach out to us with any questions.

Thank you for choosing the Holly Walther Lending Team powered by Success Mortgage Partners. We appreciate the trust and confidence that you have placed in our team, and we look forward to assisting you as your lender partner!

Success Mortgage Partners, Inc.

Trying to find the right home loan can be difficult. Finding the right company to help you get your loan can be even more confusing. With thousands of lenders to choose from, borrowers can easily become overwhelmed.

Fortunately, at Success Mortgage Partners, Inc., our mission is to set a high standard in the mortgage industry. We are committed to quality customer service - putting the people we serve first. Take advantage of our expertise in the residential lending industry by applying online today. You will find that the skill, professionalism, and consideration we give to each of our clients make getting your loan a successful endeavor.

We are a family of trusted mortgage professionals who, through high integrity, take pride in creating lifelong relationships by dedicating ourselves to your mortgage needs. We offer the assistance you need to help in all your mortgage endeavors. Whether you are consolidating your debt, refinancing your home, or buying your first house, we have the expertise to make it a fast, easy, and enjoyable process. Our website offers a variety of online application options, and our experienced professionals offer superior quality support throughout the entire experience.



Am I Pre-Qualified Or Pre-Approved?

14

Many buyers are under the misconception that a pre-qualification from a mortgage lender means they have been pre-approved for a home loan. These two terms refer to separate steps in the mortgage application process and there is a huge difference between being pre-qualified vs. being pre-approved. Before you and your Realtor begin shopping for a home, you will want to be at least pre-approved for the price range you are seeking. We take it one step further with our Certified Homebuyer Program.

So, what's the difference?

Pre-Qualification is based on limited financial information that a buyer has shared. After evaluating the information provided, we can give you an "idea" of the size of the mortgage amount for which you may qualify. Loan pre-qualification does not include an analysis of your credit or an in-depth look at your ability to purchase a home.

Pre-Approval is based on a more comprehensive and thorough review of your financial background and credit rating. You will be asked to complete a loan application and present copies of financial documents such as tax returns, W-2's, bank statements, etc. From this, we will be able to tell you the specific loan amount for which you are approved.

Our Certified Underwritten Homebuyer Program is the strongest approval in the industry. The significant difference between this and a pre-approval is your income, assets, and credit are verified and approved by an underwriter so the new mortgage is well on it's way. With our Certified Homebuyer Program, you will receive a written conditional commitment letter which will allow you to begin shopping for a home at or below your approved loan amount. Our Certified Homebuyer Program *puts you at an advantage* when negotiating with a potential seller as they will know you are one step closer to actually obtaining a mortgage.



Mortgage Loan Application Checklist 15

Everything You May be Required to Provide to Process Your Loan

- Copy of your Driver's License
- 30 Days Most Recent Paystubs
- 2 Years W2's and 2 Years of Full Tax Returns (if self-employed, 1099 or contract)
- Contact Name & Phone Number for Human Resources to Verify Employment
- Most Recent 2 Months Bank Statements (all pages on all accounts)
- Obtain pre-approval or proof of funds
- Most Recent Statements Covering a 60 Day History for Your 401K, IRA, Retirement etc.

If you are Self- Employed and receive a K1, we will need 2 years of Business Returns in addition to the above.

If you are applying for a VA Loan, please include a copy of your DD214 and Certificate of Eligibility.

Examples of Things to Avoid While Applying for a Mortgage

- Name changes
- Changing or quitting your job
- Non-payroll deposits greater than 25% of your monthly income
- Not filing tax returns
- Making large purchases (buying a car or boat)
- Multiple addresses (Driver's License, W-2, Pay Stub, Tax Return)
- Opening new credit accounts
- Last minute requests for Power of Attorney
- Withdrawing money from a credit account for a down payment

House Hunting Checklist

My Wish List

Your Wish List

The Minimum Must-Haves

House Hunting Checklist

17

Address:

First impression rating
(1-10) of exterior:

First impression rating
(1-10) of interior:

List 3 pros of the home:

List 3 cons of the home:

Took video tour of home

Circle one: No way | Maybe | Very interested | It's the one!

Address:

First impression rating
(1-10) of exterior:

First impression rating
(1-10) of interior:

List 3 pros of the home:

List 3 cons of the home:

Took video tour of home

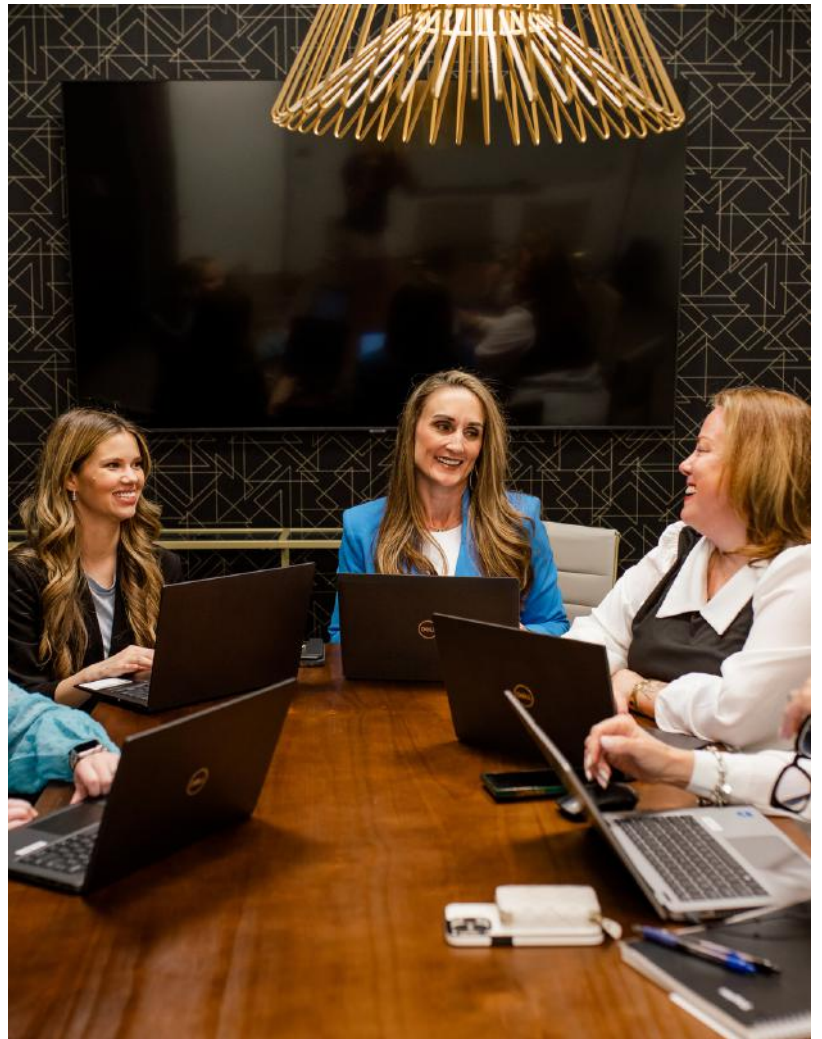
Circle one: No way | Maybe | Very interested | It's the one!

Steps for a Smooth Closing

Our closing department will prepare and generate the final paperwork you will sign on the day of closing. This closing loan package is sent securely to the closing attorney/title company. Many of the documents will be identical to the initial loan package you signed at the beginning of the process.

Once the attorney receives the closing package from our team, will draft the final numbers for closing. This is commonly referred to as the CD and/or closing disclosure which provides the amount of money you need to bring to closing, as well as a summary of all costs.

At this point, if not already completed, you will need to ensure that a wire is established from your account to the attorney's account for any funds needed from you at closing. It is important you contact the closing attorney for their wiring instructions. Funds must be withdrawn from an account that has been verified by Success Mortgage Partners during the underwriting process.



Be sure to bring 2 forms of photo ID and a personal checkbook to closing, just in case any of the numbers change slightly.

Daisy's Tips for Moving with Kids

20

Daisy wants your kids to be excited about their move and new home!

- Take your kids to visit their new home if possible!
- Look for new places for kids to do their favorite activities.
- Attend special events and festivals in your new area.
- Ask the local YMCA and Library for a tour.
- Go online to learn about the community.

A move can present many challenges and good things too! Your family will grow closer and you may even learn more about each other going through this process together. Kids may need some time and special attention during a move. We've compiled some tips to help make the process a little less stressful for everyone.

- No matter the circumstances, kids don't always understand the need to move and most likely focus on fear or change. Involving kids as much as possible is the best thing you can do to ease emotions.
- It is important to talk about the move with your children and to answer their questions as clearly as possible.
- Use toy trucks and furniture to act out moving.
- Try to get your child's room in order before the rest of the house



Mortgage FAQs

Q: What does it mean to “lock in” your rate?

A: Mortgage interest rates can change daily and sometimes hourly. If your interest rate is locked, your rate will not change between when you get the rate lock and closing, as long as you close within the specified time frame and there are no changes to your application.

Q: When should I lock in my rate?

A: Locking in an interest rate is one of the most talked about topics anywhere and quite frankly, I believe in locking the rate in when a contract goes live and we know a closing date. The reason for this is: We generally have very little predictive knowledge of what will happen with interest rates over time. The old quote, “A bird in hand is worth two in the bush” applies here.

Q: What’s the difference between a home inspector and an appraiser?

A: A home inspector is one who has a background in home building/remodeling who inspects the home to determine its structural integrity and if any repairs or deficiencies need to be corrected. These are performed after first going under contract to make sure the home is in a condition that is suitable to follow through with the purchase.

A home appraisal is an unbiased estimate of the true (or fair market) value of what a home is worth. All lenders order an appraisal during the mortgage loan process so that there is an objective way to assess the home's market value and ensure that the amount of money requested by the borrower is appropriate.

Q: What happens at closing?

You'll sit at a table with your Realtor, the Realtor for the seller, probably the seller, and a closing attorney. The attorney will have a stack of papers for you and the seller to sign. While he or she will give you a basic explanation of each paper, you may want to take the time to read each one and/or consult with your agent to make sure you know exactly what you're signing. Before you go to closing, we will go over your closing costs

Q: What is an offer letter?

A: A letter we send to your Realtor when you make an offer on a home. This letter is different than your initial pre-approval letter in that the price listed on this letter matches the price on your purchase agreement. This is done to ensure the strength of your stance throughout the negotiation period.

Q: Can I have more than one mortgage at once?

A: If you can financially afford to carry two mortgages and meet credit requirements, we can approve financing to purchase a second home. If you are not going to sell the property you already own, depending on the loan program, you will be required to document access to three to six months of reserves for both the existing and new mortgage, in addition to your other financial obligations.

Q: What is Underwriting?

A: The Underwriting process is basically a deep-dive review of your loan file. The Underwriter will be looking at your current income, assets, and debts with a fine-tooth comb. They will be checking for accuracy and to ensure that you meet all of the guidelines required by your selected loan program.

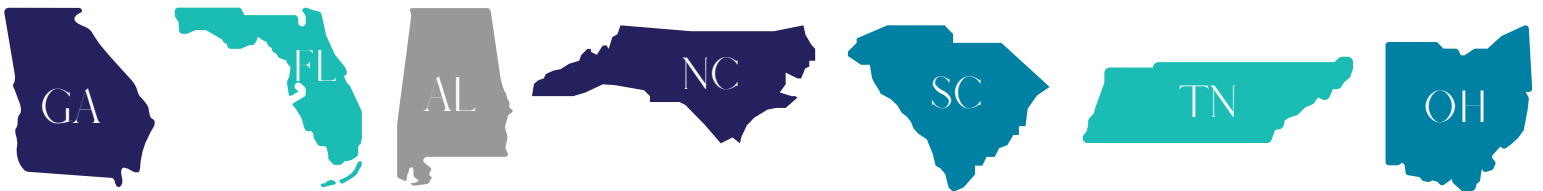
 *Holly Walther* LENDING TEAM



Holly Walther, Branch Manager NMLS #507972
3100 Interstate North Circle SE Ste. 200 Atlanta, GA 30339
354 Paseo Reyes Drive St. Augustine, FL 32095
GA 404.436.0013 FL 904.902.0220
hollyw@hollywaltherteam.com
www.hollywalther.com

Our business is 100% referral based. Who do you know that we can help?

We serve all of Georgia, Florida, Alabama, North Carolina, South Carolina, Tennessee and Ohio.



Success Mortgage Partners, Inc. supports Equal Housing Opportunity. NMLS ID# 130562. This is informational only and is not an offer of credit or commitment to lend. Interest rates, products, and loan terms are subject to change without notice and may not be available at the time of loan application or loan lock-in. Contact Success Mortgage Partners, Inc. to learn more about your eligibility for its mortgage products. Loans are subject to buyer and property qualification. Cash reserves may be required. Success Mortgage Partner's Inc. is not acting on behalf of or at the direction of HUD/FHA or the Federal Government. Georgia Residential Mortgage Licensee, #51275

