



YOUR HOME OWNERSHIP TEAM

We are working for you.



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Equal Housing Opportunity Lender
YOURHOMEOWNERSHIPTEAM.COM



ABOUT SILVERTON MORTGAGE

Get to know us

As an approved Direct-Endorsed (DE) lender by the United States Department of Housing and Urban Development and the Veterans Administration, Silvertown Mortgage Specialists is empowered to underwrite and fund loans securitized by government funds.

Silvertown recognizes that each borrower has unique circumstances. We proudly provide a wide variety of services for purchases, debt consolidation, rate reduction refinances and rehab financing for primary residences, second homes and investment properties.

Silvertown Mortgage Specialists has been making dreams of homeownership a reality since 1998. We're here to help you buy affordable homes with fixed rate Conventional, FHA, VA and USDA mortgages.

As a direct lender, Silvertown manages the entire loan process in-house—from processing to underwriting to funding. This ensures your loans close faster and that you are kept up to date throughout the entire loan process.

Our success is always a team effort. At Silvertown, we credit our years of award-winning success to the trust of our clients and the hard work of the many talented individuals who make up our team. Recent accolades:

- Customer satisfaction rating of 99.4%
- More than 500% growth over the past four years
- President Josh Moffitt named one of Atlanta's Business to Business Magazine's "Top 25 Entrepreneurs"
- Consistently named to Inc. Magazine's Fortune 5000
- Earned Pacesetter Award by the Atlanta Business Chronicle as one of Atlanta's 100 fastest-growing private companies
- Consistent recognition of many top-performing loan originators by the Mortgage Bankers Association Gold Awards.



THE HOME OWNERSHIP TEAM

How we work for you.

Welcome to Silverton Mortgage and the Home Ownership Team. We look forward to assisting you on your upcoming loan. Please meet our team below and when we have exceeded your expectations, feel free to tell your family and colleagues about us!

AMY WILEMON
NMLS 226390, GRMA 26403
Sr. Loan Originators

CARRIE POWERS
NMLS 152329A GRMA 24419



Both Amy and Carrie have more than 10 years of mortgage experience and the knowledge to answer your questions about home buying, financing, loan processing and loan closing. As a team they generate loans almost exclusively from personal and professional contacts and referrals from realtors and satisfied clients! They will consult with you about your short and long-term goals and then match you with the best loan product to fit your needs. You can count on them to set realistic expectations and to honor their promises.

JENNIFER HOLLIWAY, *Mortgage Processor*



Jennifer's job is to prepare your loan file for underwriting. She will review your loan application and all supporting documents, including income and asset documents, letters of explanation, the appraisal and much more. Jennifer also insures that your loan file is in compliance with lending guidelines. Jennifer is 100% committed to getting your loan to the closing on time. Your role in the processing of your file: responding to Jennifer's requests for documents and information immediately.

Lori Davis, *Loan Originator Assistant*



Lori will be your initial point of contact here at Silverton. Her job is to take your information, schedule your appointment with Amy or Carrie, and make sure you receive weekly updates throughout the loan process.

Laura Spight, *Processing Assistant*



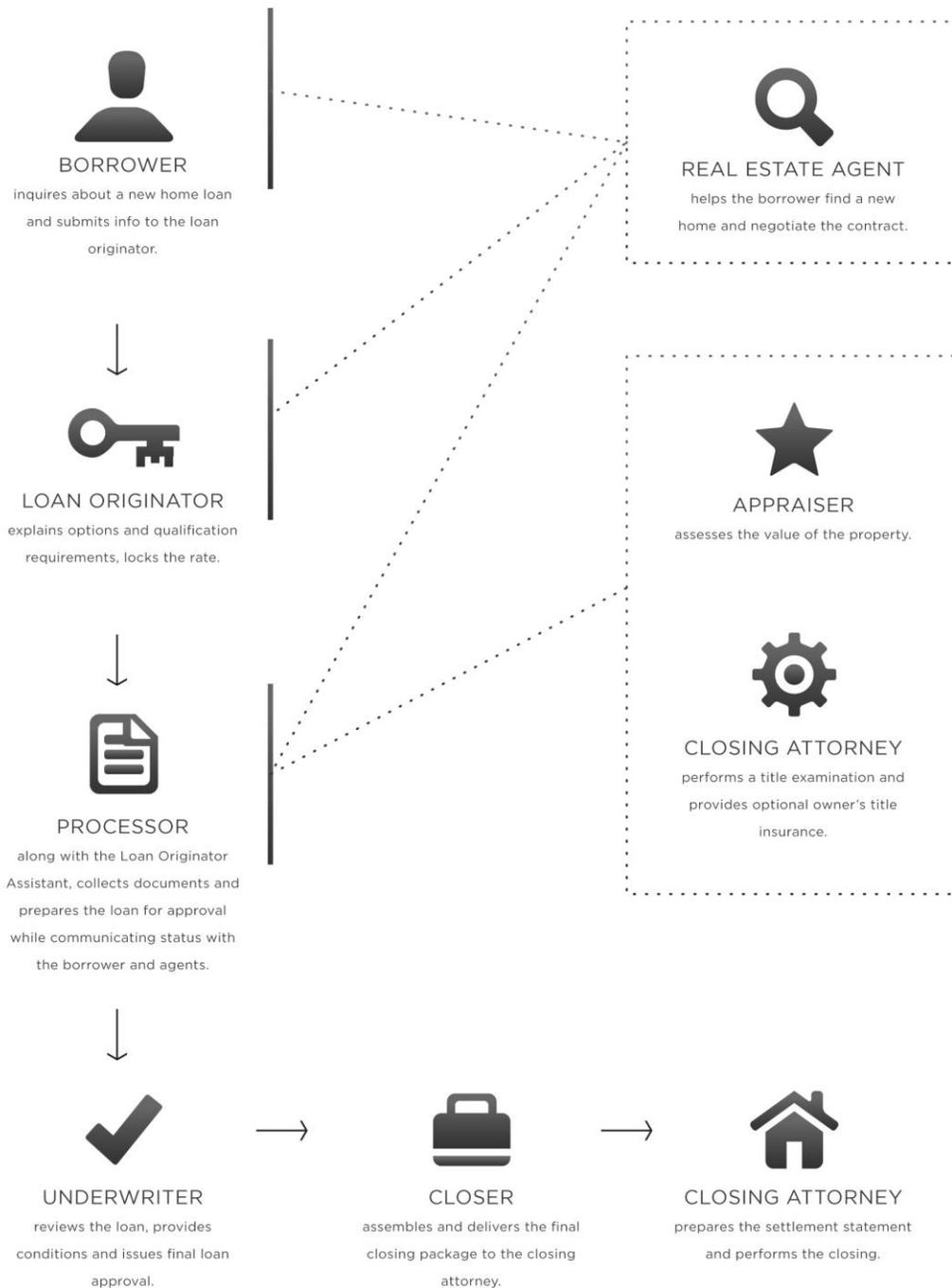
Laura works behind the scenes assisting with the processing of your loan. Her job is to gather and review all of your documents and order title, insurance, etc. in preparation for processing.

Our Home Ownership Team can offer the best service possible. By utilizing our team approach, there is always someone available to meet your needs. We look forward to a long and rewarding relationship with you!



THE HOME OWNERSHIP PROCESS

Demystifying the journey.





THE HOME OWNERSHIP PROCESS

Financial and Logistical Considerations

TO AVOID 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 decide on your insurance
- 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, jewelry, etc.)
- DON'T buy any furniture
- DON'T apply for new credit (credit cards or loans even if you're pre-approved)
- DON'T open a new credit card
- DON'T close any credit card accounts
- DON'T max out or over charge on your credit card accounts
- DON'T take out a new loan
- DON'T start any home improvement projects
- DON'T pay off collections of charge offs without a discussion with us first
- DON'T pay off any loans or credit cards without discussing it with us

OWNER'S TITLE INSURANCE

Owner's title insurance is optional, not required, but it is worth the investment. Owner's title insurance can inform and protect you against any unknown interests in the property. The policy also pays for any legal fees involved in defending a claim to title. The owner's title insurance policy is a one-time fee, but coverage lasts for the duration of ownership.

SURVEY

A survey is another optional, not required, investment to consider. A survey discloses any easements or encroachments on the property. An example of an easement is a sewer line or pipe running under the property. An example of an encroachment is when a neighboring property builds over onto another property, such as a driveway that is too wide. The survey also defines the boundaries of the property and provides the exact acreage. If you would like a survey, please contact your real estate agent, originator or attorney for options.

TERMITE INSPECTION AND BOND

It is the buyer's responsibility to inspect a property for termites. Previously, this was an obligation of the seller, but it is now the obligation of the buyer. Although some lenders do not require a termite letter, please consult with your Loan Originator to determine if one is necessary. It is in your best interest to perform a termite inspection and receive a termite letter prior to purchasing a new home.

THE CLOSING

Silverton will give you an estimate of the funds required to close. Most closing attorneys require that all funds for closing MUST be in the form of a bank wire. Your processor will provide you with the wiring instructions and directions for your closing.

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



THE HOME OWNERSHIP PROCESS

Communication and Communities

COMMUNICATION DURING THE PROCESS

You will receive the following contacts throughout the loan process so that you are informed every step of the way.

1. **WEEKLY UPDATES:** Our staff will contact you each week to update you on the status of your loan.
2. **SET UP CLOSING:** Once the loan is approved, we'll be in contact with you to set up the closing.
3. **DAY PRIOR TO CLOSING:** We'll contact you the day before the closing to go over your settlement statement and make sure you understand all the numbers.

We want you to always know what is happening during your loan approval process!

LOCAL COMMUNITIES

Here are links for many of the surrounding communities:

Fulton County:

www.fultoncountyga.gov

Cobb County:

www.cobbcounty.org

Cherokee County;

www.cherokeega.com

Gwinnett County:

www.co.gwinnett.ga.us

Dekalb County:

www.co.dekalb.ga.us

Forsyth County:

www.forsythcounty.com

North Fulton Cities:

Johns Creek: www.johnscreekga.gov

Mountain Park: www.mountainpark-ga.gov

Roswell: www.roswellgov.com

Alpharetta: www.alpharetta-ga.gov

Milton: www.accessmilton.com