Homebuyer resources

First-time homebuyer basics
www.realtor.com/advice/buy

Credit counseling
www.nfcc.org

Fannie Mae homebuyer guide
www.neighborworks.org/Homes-Finances

APPLY ONLINE

ccm.com/Corina-Fiedler

ITEMS TO GATHER FOR THE LOAN APPLICATION

Identification

- ☐ Driver's license or other forms of ID*

Current bank statements

- ☐ Checking / Savings / CD
- ☐ Stocks / Bonds / Money Market / IRA/401(k)

Income and employment

- ☐ Last 2 years of employment history
- ☐ Last 2 years of W-2s and/or 1099s
- ☐ Last 2 years of federal tax returns (all schedules)
- ☐ Paystubs for the most recent 30 days
- ☐ Retirement / Social Security award letters

Property

- ☐ Homeowners insurance contact information
- ☐ Mortgage statements for current properties
- ☐ Landlord contact information

If applicable

- ☐ Last 2 years of business tax returns
- ☐ YTD P&L statement (including balance sheet)
- ☐ HOA dues statement
- ☐ Bankruptcy paperwork
- ☐ Divorce or child support documentation

*Driver's license not needed by underwriting.

THE FIEDLER TEAM
CROSSCOUNTRY MORTGAGE®

Section 184 Loans

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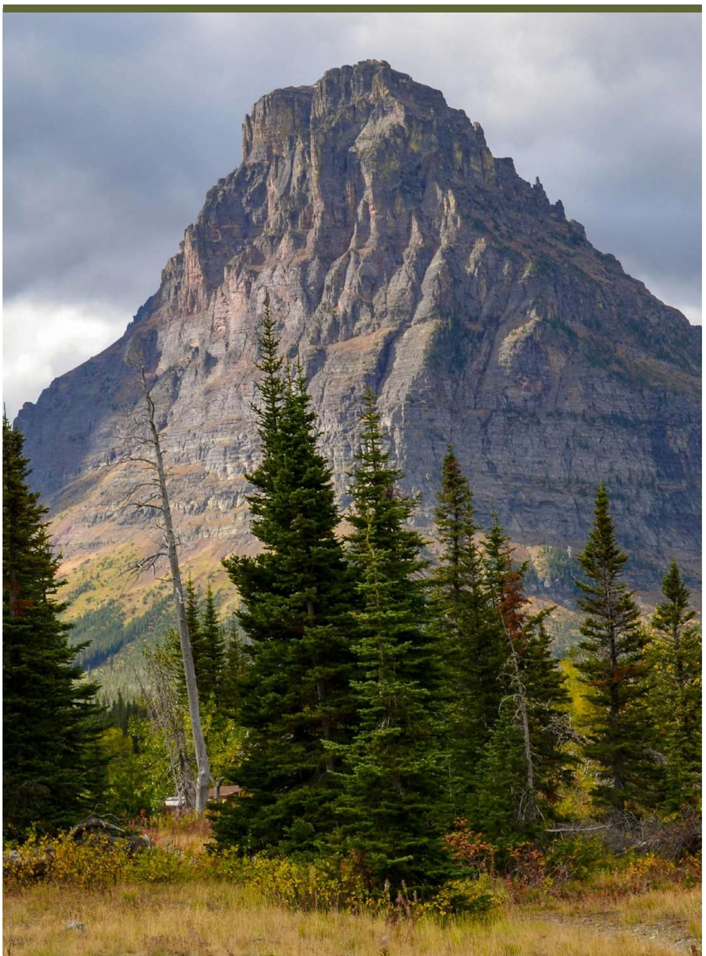
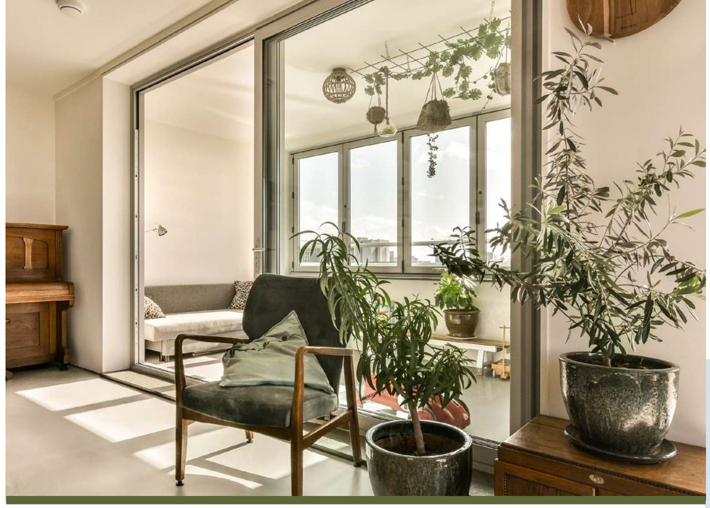
About CrossCountry Mortgage

Founded in Northeast Ohio in 2003, CCM is America's #1 Retail Mortgage Lender. We're on a mission to make your mortgage a win. Our licensed loan officers and dedicated support staff bring decades of proven performance and home financing experience. We work side-by-side with agents and financial professionals with the sole focus of helping clients achieve their homeownership dreams.



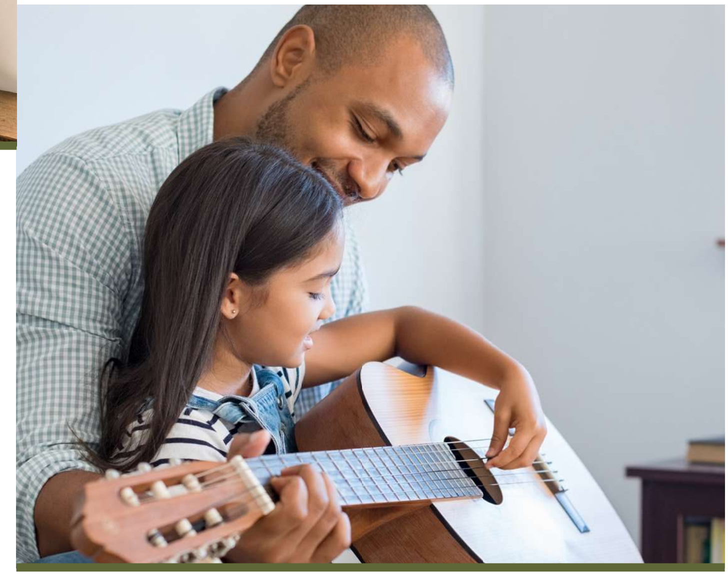


HUD 184 highlights

No credit score is required but your credit is important.

- Low down payment
  - 2.25% for loans >$50k
- Flexible approval process
- Affordable fixed interest rates (30 and 15-year terms available)
- Homes may be financed on or off reservation
- Purchase, refinance, new construction or renovation
- Manufactured homes are allowed
- Temporary buydowns available for home purchases
- No monthly mortgage insurance requirement
  - 1.0% loan guarantee fee is required, either paid at closing or financed into the loan

Who is eligible?



CrossCountry Mortgage can only originate in fully approved states.*

Eligible borrowers

- American Indians or Alaska Natives who are members of a Federally Recognized Tribe
  - **Full list:** www.bia.gov/service/tribal/leaders-director/federally-recognized-tribe

What can I do with HUD 184?

- Purchase a new home
- Build a custom home for you and your family
- Install a manufactured home on your land
- Refinance your existing home loan
- Consolidate high-interest debt

**Eligible States: AK, AZ, CA, CO, FL, ID, IN, KS, ME, MA, MI, MN, MT, NV, NM, NC, ND, OK, OR, SC, SD, UT, WA, WI*