

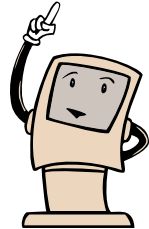
# Home Mortgage Road Map

## Guide to Financing or Refinancing Your Home

To Start, Link to:

[www.PickMyMortgage.com](http://www.PickMyMortgage.com)

(see box: Need a Mortgage?)



**Start**



### Step 1. Mortgage Lending Steps

Go over this quick review of the mortgage lending process to understand process

[link to site: click on "LENDING PROCESS"](#)



### Step 5. Watch Interest Rates

Watch your rates. They change daily. Be prepared to lock-in your rate when it is your advantage.

[link to site: click on "RATES"](#)



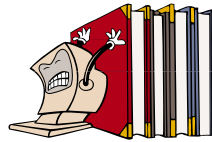
### Step 2. What's Needed to Qualify

Four items needed to qualify: home appraisal, credit rating, capacity ratios, and employment. See each.

[link to site: click on "LENDING PROCESS"](#)

### Home Mortgage Tools:

[link to site: click on "TOOLS"](#)



### Step 3. Understand Full Costs

Understand the full costs of a mortgage that includes the mortgage and escrow payments.

[link to site: click on "LENDING PROCESS"](#)



### Step 4. View Type Mortgage Loans

There are fixed rate mortgages, ARMs, hybrids, interest only and many more. Learn and compare.

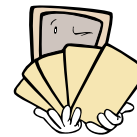
[link to site: click on "LOAN PRODUCTS"](#)



### Refinancing Your Home?

We have three areas you should look into to maximize your refi benefits.

[link to: www.PickMyMortgage.com/mortgage-refinance.html](http://www.PickMyMortgage.com/mortgage-refinance.html)



### Step 6. Submit Your Application

Download this mortgage shopping sheet to help you shop and compare mortgage loan offers

[link to site: click on "APPLY NOW"](#)