

# ENVOY

MORTGAGE

-NMLS# 6666 -

## JUSTUS ANDERSON

Loan Originator | NMLS #4382

Licensed in MA, FL, GA, NH, RI, NC

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[Envoymortgage.com/justus.anderson](http://Envoymortgage.com/justus.anderson)

416 Belmont St,  
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## ABOUT ME:

My mission is to help clients make informed decisions about buying, selling, and financing real estate while creating a housing plan that aligns clients' personal financial goals. In my experience, I have seen the ups and downs of the economy and housing market shifts and have worked in the mortgage industry, specializing in real estate financing since 2001. I have more than 20 years of experience as a successful mortgage lender and 2 years of past experience as a licensed realtor.

Every client has a story to tell and is much more than a transaction. I don't recommend real estate financing advice to my clients without first asking if that same advice would be suitable my family.

"Who you choose to work with when buying, selling and financing a property matters. I have always and will continue to grow my mortgage business one client and one referral at a time. I look forward to the opportunity to serve you!"



[Experience Testimonials](#)

# WHY ENVOY?

As an Envoy Mortgage customer, we want to provide you with the high standard service that you expect from a modern mortgage lender, and we do this with one goal in mind—making sure you love your mortgage experience. By listening to you and your financial goals, we provide you with a partnership you can count on for years to come.

## Digital Mortgage Application

Our intuitive digital mortgage application and user-friendly technology is combined with automatic asset verification and an efficient online closing alternative that shaves up to 12 days off your loan experience.

## Extensive Loan Programs

Mortgage loan programs are constantly evolving to reflect market conditions and we have some of the most competitive rates available. It is a great time to take advantage of these historically low rates.

## Expert Loan Advice

Your local Envoy loan originator specializes in mortgage lending and can provide you with a loan that fits your financial goals. They will be ready to meet with you to determine which loan program is the best for you.

## Customer Satisfaction

We are very proud of our strong customer satisfaction rating of 4.9 out of 5 and we maintain this score by sending real-time updates on your loan status through secure email communication and text alerts.



4.9/5 customer satisfaction score



9.5/10 customers state they would refer Envoy to family and friends



Envoy has served over 200,000 homeowners to date



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# NOT JUST ANOTHER MORTGAGE COMPANY

As a partner with Envoy Mortgage, we want to provide you with a high standard of service, support, tools and collaboration with one goal in mind—making sure you and your clients love their mortgage experience!

By listening to our loan originators and valued partners we continue to leverage our teams and resources to create a partnership that you can count on for years to come.

## Our Track Record

Of serving our local communities to achieve the dream of homeownership...

200K

Homebuyers Served

68+

Locations Nationwide

98+

Customer Satisfaction

WE HAVE THE **TECH**  
TO SET YOU APART!



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# BUY OR WAIT?

THERE IS A COST OF WAITING

**Assumptions:**

- Example below based on a 30 year conventional loan
- Modest 6% appreciation in home prices
- 90% financing, just 10% down
- Rates drop by 1.5 percentage points



## UNDERSTANDING THE COST OF WAITING

Waiting could save you monthly but it will cost you thousands more over the life of the loan.

	Buy Now	Purchase Price Change (% of increase or decrease)	Home Price Climbs Rates Drop
Purchase Price	\$500,000	APPRECIATION 6%	\$530,000
Down Payment	\$50,000		\$53,000
Loan Amount	\$450,000	Rate Change -1.50%	\$477,000
Interest Rate	7.125%		5.625%
Loan Payment	\$3,078		\$2,746
APR	8.32%		7.10%

<b>Down Payment Increase</b>	\$3,000
<b>Monthly Decrease</b>	\$332
<b>Annual Decrease</b>	\$3,980
<b>Missed Equity Opportunity</b>	\$30,000

Years to Recapture Lost Equity & Down Payment

**10**  
Years

Cost of waiting assumptions are for illustration purposes only



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# THE HOMEBUYING PROCESS

## From START to CLOSE



You and I will discuss your specific needs and analyze your resources. We will discuss your short and long term goals.



You complete the loan application and gather the requested documents.



I will educate you about the current mortgage market. We will discuss possible loan programs to fit your needs.



I will review the paperwork and submit to underwriting for pre-approval.



I then provide a Pre-Approval Letter to assist with an effective offer once you find a home.



Contact your Realtor and start your home search. The loan program may be an important factor so stay in touch with me during this process.



Contact me as soon as an offer has been accepted. Your Realtor will open escrow and deposit your earnest money with the Title Company.



Begin removing contingencies:

- Complete housing inspection(s)
- Appraisal Contingency
- Sellers' Transfer Disclosure Statement
- Preliminary Title Report
- Loan Contingency removed with loan approval



Loan approval may require submission of updated bank statements and pay stubs. I will keep you updated along the way. Timing is critical at this point so we will be in communication often.



Obtain Homeowners Insurance provide evidence to my team for your file.



Upon final underwriter review, additional items may be requested or loan documents can be ordered.



Escrow will schedule a signing for you once all documents are received from Envoy Mortgage. You will then transfer any balance of funds due for your down payment and/or closing costs to Escrow.



Documents sent to lender for funding and Escrow records your title with county - get your keys!



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# PRE-APPROVAL CHECKLIST

HERE ARE THE MOST COMMON DOCUMENTS  
NEEDED FOR A LOAN PRE-APPROVAL

## Residency

- Complete address for 2 years  
For renters: Landlord name, address and phone

## Employment

- Name(s), addresses and phone numbers of all employers for the past two years

## Income

- Past 2 years W-2 or 1099 forms
- Last 30 days pay stubs (including bonus pay)
- Past 2 years of complete tax returns
- Self-employed: year-to-date profit & loss statement

## Assets

- Two months original bank statements (all pages) on all checking, savings, credit union and investment accounts (including retirement)

## Divorce or Separated Persons

- Complete divorce petition (signed), recorded final decree and/or separate agreement

## Rental Properties

- Copies of current leases, mortgage statement, insurance and taxes



## VA Loans

- Copy of a DD214 if separated from service

## Other Documents

- Copy of Driver's License
- Copy of Social Security Card
- Copy of Resident Alien Card/Green Card (If applicable)



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# 8 STEPS TO HOMEOWNERSHIP

Buying a home is a major investment. At Envoy Mortgage, our goal is to help you understand the process and feel confident at all times.



## Here are the key steps toward your homebuying journey:

### 1. Do Your Homework Before Searching:

Investigate schools and local amenities to decide neighborhoods that are right for you. Also, determine the most important property features.

### 2. Get Your Finances in Order:

Review your credit report—be sure to have enough money for the down payment and closing costs.

### 3. Don't Wait to See What You Can Afford:

Get preapproved for a mortgage before looking at homes. You'll be taken more seriously.

### 4. Get Help:

Consider hiring a real estate agent to act on your behalf. Unlike a listing agent (whose first obligation is to the seller), a buyer's agent works for you. Their fee is often taken out of the seller's commission.

### 5. House Rich vs. House Poor:

Don't overextend yourself. Buying the most expensive home you can afford can make it harder to build up savings and pay for maintenance, repairs and decorating.

### 6. Make an Offer:

With your real estate agent, you'll make a offer detailing terms and conditions. If the seller accepts, it becomes a binding agreement. It's extremely important to carefully review it with your agent and speak up if anything isn't clear. Discuss with your agent if your contract should be contingent upon an inspection or mortgage loan as well as any next steps that arise from those contingencies.

### 7. Move Forward on Your Mortgage:

As a licensed loan originator, I can help you continue your mortgage journey. If you're preapproved, a large portion of the legwork is already done.

### 8. Close the Deal:

Closings are typically held at a title company or law firm. The closing officer will coordinate all document signings, recording, collecting and disbursing funds. Then, you'll get the keys to your new home.

## Contact me for homebuying assistance!



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# ENVOY MORTGAGE

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# MORTGAGE DOs and DON'Ts



## DOs

- ✓ **KEEP YOUR FINANCIAL RECORDS IN ORDER:** Examples of documents to have ready include W-2, pay stubs, bank statements, income tax filed and income account statements.
- ✓ **INCOME:** Be aware that underwriters typically verify your income and tax documents through your employer (s), CPA, and/or IRS tax transcripts. Hold onto new paystubs as received.
- ✓ **GIFT FUNDS:** If you're receiving any financial contributions, ask your Loan Originator what documentation is needed as rules vary.
- ✓ **CURRENT RESIDENCE:** If you're renting, continue paying your rent on time and save proof of payment. If you're selling your current residence, be prepared to show your Closing Disclosure/settlement statement.
- ✓ **KEEP YOUR CREDIT SHINING:** Continue to make your payments on time. Any change could have a negative impact during your homebuying process.

## DON'Ts

- ✓ **APPLY FOR NEW CREDIT:** Any changes could cause delays, alter the terms of your financing or even prevent closing. Please contact me first.
- ✓ **CHANGE JOBS:** Probationary periods, career or even status changes (such as from a salaried to a commissioned position, leave of absence or new bonus structure) can be subject to very strict rules.
- ✓ **MAKE UNDOCUMENTED DEPOSITS:** Make copies of checks and deposit slips. Keep these separate. Avoid depositing cash.
- ✓ **WAIT TO LIQUIDATE FUNDS FROM STOCK OR RETIREMENT ACCOUNTS:** If you need to sell investments, do it now and document the transaction. Don't take the risk that the market could move against you leaving you short of funds to close.

## ASK ME ANY QUESTIONS:

I'm here to help you through your homebuying process! Always feel free to ask me any questions you may have - even before you intend to buy.



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# LOAN TYPE

## Reference Guide

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### FHA

- 3.5% down payment with a 580 Fico score or higher
- Max Loan Amount: Based on County Limits
- Down Payment Assistance Available
- Owner Occupied Only
- SFR, 2-4 units, Condo, and Manufactured homes
- Full Income Documentation
- Minimum of 2 years employment required
- Mortgage Insurance is upfront and monthly

### DSCR

- No Tax Returns Required
- Min Fico Score is 640
- Min Loan Amount \$100k
- Max Loan Amount \$2.5 Million (amount above that must broker)
- Prepayment Penalty applies (Up to 5 Years)
- Investment Properties Only
- SFR, 2-4 Units, Condos, and PUD

### VA

- 100% Financing with 0 Down Payment Available
- Fico Score as low as 580
- Owner Occupied Only
- SFR, 2-4 units, Condo, PUD, & Manufactured homes
- Full Income Documentation
- Minimum of 2 years employment required
- DD214 and Certificate of Eligibility Required

### JUMBO

- Up to 89.99% LTV (\*Loan Amount Restrictions Apply)
- Min Loan Amount is \$1 Above the County Limit
- Max Loan Amount \$2.5 Million
- Min Fico Score is 680 (LTV Restrictions Apply)
- Income Documentation is Required
- Interest Loans Available
- Reserves Required
- SFR, 2-4 Units, and Condos

### CONVENTIONAL

- Min Fico Score is 620
- Max Loan Amount: Based on County Limits
- Minimum Down Payment is 3% for 1st time homebuyer at 620 FICO
- Full Income Documentation
- Minimum of 2 years of employment required
- Gift Funds Allowed for Down Payment
- Mortgage Insurance Applies above 80% LTV
- SFR, Condo, 2-4 units, and Manufactured homes

### BANK STATEMENT

- Qualify with Bank Deposits only (12-24 Months)
- Use Personal or Business Bank Statements
- No Tax Returns Required
- Must be Self Employed for 2 years or more
- Owner Occupied or Non Owner Occupied
- SFR, 2-4 units, and Condos
- Min Loan Amount \$100k
- Max Loan Amount \$2.5 Million (Reduced LTV)

### REVERSE MORTGAGE

- No Monthly Mortgage Payment is Required
- HUD Approved Counseling is Required
- Minimum Age: 55 (varies by state)
- Owner Occupied Only
- No Minimum Fico Scores Needed
- Monthly Insurance and Taxes are Required
- Financial Assessment Qualification Required
- SFR, 2-4 units, Condos, and Town Homes

### USDA

- Must use all income for the household and limits to apply
- 100% Financing Available
- Property Must Be Located in a Rural Area
- Mortgage insurance is up front and monthly
- Owner occupied Only
- Min Fico Score is 620
- Full Income Documentation
- Minimum of 2 years of employment required
- SFR, PUD, and Condos



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# Helping 1<sup>ST</sup> RESPONDERS FIND THEIR DREAM HOME

ENVOY  
MORTGAGE

The **HOMEReady** program offers flexibilities not found in other mortgages and may help you afford a home sooner than you think!

## LOAN PRODUCT AND FEATURES:

### DOWN PAYMENT AS LOW AS 3%

Ideal for homebuyers with limited savings. The down payment and closing costs can be paid from sources other than your own funds.

### QUALIFY FOR A MORTGAGE WITH HELP FROM CO-BORROWERS OR EXTENDED HOUSEHOLDS

HomeReady mortgage allows co-borrowers who don't live in the home to be included on the mortgage, such as parents or others who want to help. Also, extended family or other household members' income can help you qualify—even if they aren't on the mortgage.

### SAVINGS OVER THE LIFE OF THE LOAN

Private mortgage insurance that may cost less over time may be eligible to be canceled once 20% home equity is reached, unlike mortgage insurance on government-insured loans.

### HOMEOWNERSHIP EDUCATION TO SET YOU UP FOR SUCCESS

Convenient online education prepares you to buy and own a home for the long run.

Contact me today. Let's explore your options.



Justus Anderson

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# UNLOCK YOUR DREAM HOME WITH A VA LOAN

**100% Financing Available!**



Are you a veteran, active-duty, spouse or surviving spouse? Discover what is so special about your VA Loan Benefit.

## Why Use Your Benefit?

- 100% Financing: No need to worry about a hefty down payment
- Up to 4 Units: Whether you're buying a single-family home or a Multi-Unit property, you can purchase up to 4 units with a VA loan – perfect for multi-family living or generating rental income.
- No Private Mortgage Insurance (PMI): Unlike other loans, you won't be burdened with monthly PMI payments, helping you save more each month.
- Competitive Interest Rates: VA loans offer lower interest rates compared to conventional loans, which could save you thousands over the life of your loan.

## Who is Eligible?

Veterans | Active-duty service members | National Guard & Reserves | Eligible surviving spouses

## How Can You Benefit from a Multi-Unit Property?

- Live in one unit and rent the others to cover your mortgage
- Build wealth and equity while taking advantage of 100% financing

## Let's Get You Started!

Our team of Mortgage Loan Originators are here to guide you every step of the way. We will get you from dreaming to closing.

*\*A funding fee may be required unless you are exempt.*



Justus Anderson

Loan Originator

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**ENVOY**  
INVEST

**DSCR**

Debt Service Coverage Ratio



## Program Highlights

Our innovative products for real estate investors are collateral based business purpose loans. Traditional income verification is not required.

- DSCR less than 1.0x allowed on purchase only
  - Loan amounts up to \$3.5 million
  - FICO as low as 600
  - Up to 85% LTV on purchase, rate/term refinances and cash-out up to 80%
  - Cash-out up to \$1 million. Unlimited cash out for LTV under 60%. Proceeds can be used for reserve requirements
  - Long-term, short-term and vacation rentals
  - 30 year fixed and ARMs available.
  - Interest only options
- Gift funds allowed
  - LTV up to 70% for foreign nationals on purchase and rate/term refinances and 60% on cash-out transactions
  - First Time Home Buyer and First Time Investors allowed
  - Up to 6% seller concessions
  - Foreign nationals reserve 6 months PITIA
  - SFR, PUD, townhomes, 2-4 units, condos, Non-warrantable condos, condotels, manufactured homes and rural properties

Note: Products could be brokered to a third party



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# FIX & FLIP LOANS WITH OPTIONS TO MEET YOUR UNIQUE NEEDS



**ENVOY**  
MORTGAGE

Our Fix & Flip program offers the same common-sense underwriting and service levels you've come to expect from us.

- Decisions and term sheets issued in hours, not days
- Any level of investor experience
- Credit scores as low as 660
- Highly competitive rates
- Non-owner occupied Single Family, Multi Family up to 4 units property types
- Purchase Loan Amount – up to 85% of Cost
- Construction Loan Amount – up to 100% of Cost
- 12-month loan term with Interest Only payments

\*Loan program will be brokered to a third-party lender.

 **CONNECT TO LEARN MORE**



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# JUMBO LOAN DREAM HOME LOAN OPTIONS FOR LUXURY HOMES



Envoy Mortgage's Jumbo Program is designed for your creditworthy borrowers who desire a higher-balance loan amount with flexible guidelines and competitive pricing. The Envoy Jumbo Loan Program offers competitive rates and a number of other exceptional features.

## PROGRAM HIGHLIGHTS

- Experienced and efficient service
- Competitive pricing
- In-House quality underwriting
- Flexible guidelines
- Loan amounts up to \$2,000,000
- Fixed-rate 15 & 30 years
- Cash out refinance up to 55% LTV to \$2MM with a 740 FICO

Experience the difference exceptional mortgage professionals make.  
Contact me today. It would be a pleasure to help!



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# NOT ALL PRE-APPROVAL LETTERS ARE THE SAME...

*Here's how we are different.*

The accompanying Pre-Approval letter is our commitment to partner with you during the entire loan process. The checks and balances we have gone through ensure a smooth and timely closing for you and your client. Our Pre-Approval letter criteria are extensive, and we certify the following:

- Loan Application has been received and reviewed.
  - Automated approval has been received and all applicable conditions have been addressed.
  - A credit report has been received and reviewed.
  - Income documents have been received and reviewed.
  - Funds for down payment, closing costs, and reserves have been verified and are accessible.
  - The applicant has received detailed options, outlining down payment closing costs, and total monthly payment.
  - The applicant accepts the monthly mortgage payment amount specific to the offer.
- You can trust that our approval letter was written with you in mind.... our reputation depends on it! We also promise during this transaction:
- To order the appraisal right away. We use an appraisal management company who lets us hand-pick our Own local appraisers that are added to their panel. Our appraisers are knowledgeable in the counties in which they appraise. Envoy has had wonderful experience using these appraisers who also have many years of experience.
  - To provide regular email and phone status updates about your client's loan.

**A borrower can contact an Envoy Loan Originator to get a pre-qualification letter or choose to get an approval letter, which consists of the file being reviewed and approved by an Envoy Underwriter.**



Justus Anderson

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**ENVOY**  
GUARANTEED CLOSE



# ENVOY'S GUARANTEED ON TIME CLOSE

Envoy now offers an On Time Close Guarantee to give you and your buyer(s) more confidence to closing on time. Program ensures pre-approved\* buyers have closing documents released to the title company for closing within 21 calendar days of an executed Purchase and Sale Agreement submitted to Envoy Mortgage, subject to the conditions below.

**Our guarantee is backed by a \$2,000 credit to you if we don't close on time.**

**Important Dates:** Now that you have received your underwritten pre-approval\*, 21 days starts upon identification of the property and submitting the executed Purchase and Sale Agreement to Envoy Mortgage. The underwritten pre-approval\* was issued based on a review of income and asset information that you provided and your credit report and may expire after 90 days.

**Excluded Products:** Specifically excluded from the guarantee are co-ops, condominiums, refinances, brokered, jumbo, or non-delegated products, manually underwritten transactions, USDA loans, VA loans, FHA loans, bond programs, reverse mortgages, renovation loans, employee loans, non-warrantable condominiums, properties located in a flood zone, manufactured homes, non-QM loans, down payment assistance loans, consolidation, extension and modification agreements (CEMAs), and short sale transactions.

^The \$2,000 Credit will be provided at closing and applied to the borrower(s) closing costs. The Credit will only apply if Envoy fails to meet the 21-day guarantee after receipt of the accepted purchase agreement if the borrower has been pre-approved and received a pre-approval guarantee certificate.

\*PLEASE NOTE THAT ISSUANCE OF A PREAPPROVAL LETTER IS NOT A LOAN COMMITMENT OR A GUARANTEE YOU WILL BE APPROVED FOR A LOAN. WE MAY OFFER A LOAN COMMITMENT AFTER YOU SUBMIT AN APPLICATION AND WE PERFORM A FINAL UNDERWRITING REVIEW, INCLUDING VERIFICATION OF ANY INFORMATION PROVIDED, PROPERTY VALUATION AND INVESTOR APPROVAL (IF APPLICABLE), WHICH MAY RESULT IN A CHANGE TO THE TERMS OF YOUR PREAPPROVAL. ENVOY RESERVES THE RIGHT TO AMEND, TERMINATE OR WITHDRAW THE CLOSING GUARANTEE AT ANY TIME WITHOUT PRIOR NOTICE.



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# ENVOY MORTGAGE

-NMLS# 6666 -



## JUSTUS ANDERSON

Loan Originator | NMLS #4382

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