



BUY YOUR NEW HOME WITH
Financial Confidence





WHY INTERLINC?

- Renovation loans (Primary and Investment)
- VA, FHA, USDA
- Weekly update calls to all parties involved
- In house Processing & Underwriting

About Us

At InterLinc Mortgage we believe that in order to deliver the “service without exception” experience we must have the ability to control every aspect of the mortgage process. As a mortgage banker, InterLinc Mortgage provides in-house origination, processing, underwriting, and closing. What that means to you as a customer or Real Estate friend is that we do not have to rely on anyone but our own team members to get your loan closed “on time and as agreed”.

The InterLinc Lending Difference

At InterLinc Mortgage our clients are our family. We build lasting relationships with every single client so that we may continue providing excellent service for generations to come for you, your children and your children’s children. Our family of Mortgage Professionals ALWAYS provides the hands-on, personal and prompt attention you deserve because we understand that for many of us, buying a home is the single largest investment decision we will ever make.

The InterLinc Mortgage family is committed to providing you with exceptional service and quality loans because satisfied clients are the foundation of our success for generations to come!

John Reese
Loan Originator | NMLS# 417021
AL# 58138 | FL# LO27757
(334) 524-7923 cell
JReese@linloan.com
www.JohnReeseLoans.com



InterLinc Mortgage Services, LLC. NMLS ID: 205696. Alabama Consumer Credit License ID #21702. InterLinc is an Equal Housing Lender. DISCLAIMER: This is not a commitment to lend. Credit and collateral are subject to approval. Other restrictions may apply. Programs, rates, terms and conditions are subject to change without notice. www.nmlsconsumeraccess.org



WELCOME TO THE MORTGAGE CONDITIONAL PRE-QUALIFICATION PROCESS!

It is our pleasure to help assist you through all the stages of the conditional pre-qualification process to achieve the best possible outcome in a timely manner. As we begin, your loan officer, production assistant and processor will alert you to some of the items needed for this process. We try to get as much primary information upfront to avoid delays in the underwriting of your loan. It would be advantageous to you if these documents are received by us no later than **3 business days from the date of application**. Although we are not a party to your sales contract, our goal will be to make sure you meet the obligation of the closing date if at all possible. Your cooperation in providing complete and legible documents will be essential to our success, along with a fully completed loan application. Attached documents will be the following:

- **FICO SCORE**
- **12 FACTORS THAT DRIVE INTEREST RATES**
- **WHAT COSTS CAN I EXPECT?**
- **ITEMS WHICH MAY BE REQUIRED - IF YOU DECIDE TO PROCEED WITH YOUR LOAN APPLICATION**
- **FULL ACCESS TO THE LATEST PRODUCTS**
- **16 STEPS TO HOME OWNERSHIP - THE TYPICAL PURCHASE HOME LOAN PROCESS**
- **TOP 10 THINGS NOT TO DO WHEN APPLYING FOR A MORTGAGE**
- **DOCUMENTING YOUR FUNDS TO CLOSE**
- **NEW CONSTRUCTION IMPORTANT INFORMATION**
- **LOAN INQUIRY WORKSHEET**
- **MOVING DAY CHECKLIST**
- **HOME EVALUATION NOTES**
- **DREAM HOME WISH LIST**

If you have any questions about any of the items in this packet, or any part of the mortgage process, please feel free to contact us as soon as possible. If you will be unable to provide any of the documentation needed, please let us know immediately. Thank you for the opportunity to work with you on this transaction!

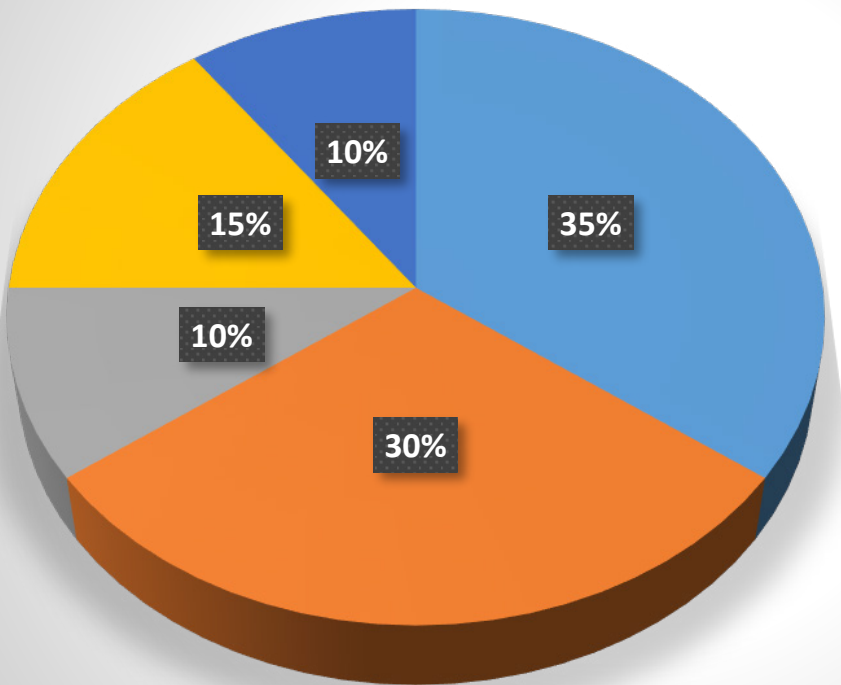
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FICO SCORE

The FICO score was first introduced in 1989 by FICO, then called Fair, Isaac, and Company. The FICO model is used by the vast majority of banks and credit grantors, and is based on consumer credit files of the three national credit bureaus: Experian, Equifax, and TransUnion. Because a consumer's credit file may contain different information at each of the bureaus, FICO scores can vary depending on which bureau provides the information to FICO to generate the score.

FICO Score Breakdown



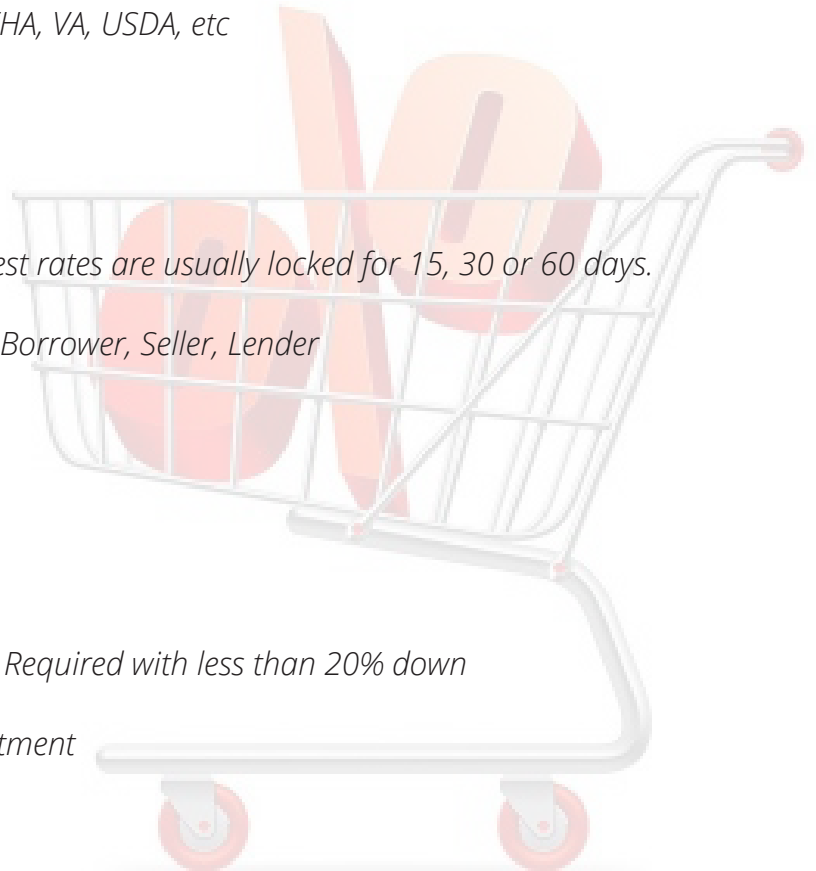
- Payment History
- Amounts Owed
- New Credit
- Length of Credit History
- Types of Credit Used



12 FACTORS THAT DRIVE INTEREST RATES

With all the recent changes to mortgages, one that stands out is how underwriting guidelines are reverting back to more traditional approaches. Instead of a one-size-fits-all method of pricing loans, interest rates are now driven more by the individual characteristics of the borrower and other factors of the loan application.

1. Credit Scores
2. Loan-To-Value (LTV)
3. Type of loan program - *Conventional, FHA, VA, USDA, etc*
4. Escrow Account
5. Discount Points
6. How soon you will be closing? - *Interest rates are usually locked for 15, 30 or 60 days.*
7. Who is paying your closing costs? - *Borrower, Seller, Lender*
8. Term of Loan - *15, 20, 25 or 30 year*
9. Loan Amount
10. Type of Home - *Single Family or Condo*
11. Private Mortgage Insurance (PMI) - *Required with less than 20% down*
12. Occupancy - *Primary, Secondary or Investment*



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WHAT COSTS CAN I EXPECT?

- 1. Earnest Money Deposit** – This is done up front at the time of contract offer.
- 2. Appraisal Cost** - This is done up front at the disclosure appointment with the lender.
- 3. Down Payment** - Minimum investment required. *(if applicable)*
- 4. Closing Cost** - Costs incurred to get your loan approved and closed, i.e. appraisal, underwriting fee, title fees, AL State Tax and Title insurance.
- 5. Prepaid** - Upfront property taxes, insurance and prepaid interest. If you have less than 20% down (or do an FHA, USDA or VA loan) you are required to set up an escrow account for your future tax and insurance bills. You are also required to pay for a one year insurance policy to the company of your choice along with some prepaid interest which is like a partial mini house payment for the remaining days in the month that you close on your new home.
- 6. Home Inspection Cost** - This is an optional charge. Please review with your agent to decide. Not credited to down payment, closing costs or prepaids.
- 7. Warranty Cost** - This is an optional charge. Please review with your agent at the time of contract offer. Not credited to down payment, closing costs or prepaids.
- 8. Update Approval Letter Process & Seller Paid Closing Cost** - At the time of offer please call for updated pre-approval letter at offer price if changes are needed.



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ITEMS WHICH MAY BE REQUIRED

IF YOU DECIDE TO PROCEED WITH YOUR APPLICATION

ALL BORROWERS:

1. Copies of W-2's for the last two years.
2. Copies of paycheck stubs for the last 30 days (most current).
3. Copies of checking and saving account statements for last two months (all pages).
4. Copies of quarterly or semi-annual statements for checking, savings, IRA's, CD's, money market fund, stock, 401K, profit sharing, etc.
5. Copy of sales contract when ratified.
6. Employment history for the last two years (address any gaps of employment).
7. Residency history over the last two years, with name, phone number, address and account number of Land or Mortgage Company. Rental property copies of leases plus mortgage information.
8. Canceled earnest money check when it clears or corresponding bank statement, if applicable.
9. Commissioned or bonused income -- if 25% or more of base, must have tax returns.
10. Refinance Copy of Note, Deed of Trust, Settlement Statement, Survey, and Insurance information.
11. Any assets used for down payment, closing cost, and cash reserves must be documented by a paper trail.
12. If paid off mortgage in the last 2 years, need copies of HUD1.
13. Copy of drivers license for applicant and co-applicant.
14. Copies of most recent 2 years tax returns (with all schedules including K-1's if applicable).

SELF-EMPLOYED BORROWERS:

1. Copies of most recent 2 years tax returns (with all schedules including K-1's if applicable).
2. Copy of current profit & loss statement and balance sheet.
3. Copy of corporate/partnership tax returns for most recent 2 year period if owning 25% or more of company -- copies of W-2's and/or 1099 forms.

DOCUMENTS WHICH MAY BE REQUIRED:

1. Previous bankruptcy, need copies of petition for bankruptcy and discharge, including supporting schedules
2. Divorce Decree if applicable.
3. Documentation supporting moneys received from social security/retirement trust income, i.e. copies of direct deposit bank statements, awards letter.

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FULL ACCESS TO THE LATEST PRODUCTS

InterLinc offers full-service lending support from start to finish, updates throughout your transactions, great underwriting turn times, and a wide selection of loan products to match you with the perfect loan!



Conventional: The “traditional” loan. Low rates, low down payment.



FHA: A great government-backed loan for first-time homebuyers or those with higher debt to income ratios.



Investment: For those looking to finance property they don’t plan to occupy, and will rent out to others.



Down Payment Assistance: For individuals needing help with a down payment. Many options available.



Freddie Mac “Home Possible”: Home Possible® mortgages offer low down payments for low- to moderate-income homebuyers or buyers in high-cost or underserved communities.



Fannie Mae “Home Ready”: Designed for creditworthy, low- to moderate-income borrowers, with expanded eligibility for financing homes in designated low-income, minority, and disaster-impacted communities.



ARM: Adjustable Rate Mortgage



USDA: 100% financing, no down payment for homes located in an approved rural area as defined by USDA.



VA: A product tailored to individuals who are serving/have served in the military.



Refinance: For individuals who currently own a property and are looking to either improve their financial situation or take cash from their property’s equity.



Conventional Renovation: For individuals who need to finance in the cost of renovations into their mortgage.



FHA 203K: Permits homebuyers to finance additional funds into their mortgage to improve or upgrade their home before move-in.



Jumbo: For larger loan amounts up to \$2.5 million.

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16 STEPS TO HOME OWNERSHIP

THE TYPICAL PURCHASE HOME LOAN PROCESS





CONDITIONAL PRE-QUALIFICATION

Should you decide to proceed with your loan application and provide the necessary documentation we may issue a Conditional Pre-Qualification. This information determines an approximate amount you are eligible to borrow. This is not a guarantee of a loan approval. The key to getting pre-qualified is to provide your entire credit history. Neglecting to mention any outstanding debt, obligations or previous credit problem can nullify the pre-qualification.

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CONDITIONAL-APPROVAL *(within 3 days of receiving all requested documents)*

Conditional-approval is similar to pre-qualification, except your debt, income and credit are all verified (by an underwriter) and you are actually pre-approved for a loan, up to a specific amount and under certain conditions and terms. Becoming pre-approved means you can search for your dream home knowing approximately what price range to shop for.

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THE HUNT *(up to you!)*

Now ask your Real Estate Agent to search the MLS (Multiple Listing Service) daily for homes that meet your specific criteria.

- **Realtor** *(To Be Determined)*



PURCHASE & SALES AGREEMENT

When you find the right home, the terms of the sale are negotiated, including the sales price, repair requests, move-in date, etc. Your agent will present your offer to the sellers. Your pre-qualification or conditional-approval letter will usually be submitted with your offer since it can tilt the sale in your favor, especially in a competitive market.

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- **Realtor**



FULL LOAN APPLICATION/ UPDATED DOCUMENTATION *(within 2 days of contract)*

Once the seller accepts your offer, you will need to obtain your mortgage. Unless you have been conditionally-approved you will need to complete a loan application. Paperwork supporting the application must be submitted. This normally includes pay stubs, two years tax returns and account statements verifying the source of the down payment, funds to close and reserves. If you were conditionally-approved, this step has already been completed.



INITIAL DISCLOSURES SENT *(within 3 business days of contract)*

Borrower to sign/ return all disclosures within 2 days of receipt of disclosures

- **Borrower**



PROPERTY INSPECTION *(within 10 days of contract)*

Most purchase loans require an inspection of the property for termite and water damage as well as possible safety hazards. Some problems may need to be repaired before finalizing the sale.

- **Property Inspector** *(To Be Determined)*
- **Realtor**



TITLE SEARCH *(within 10 days of contract)*

This is a time when a search for any liens against the property is conducted. A lien may have been placed on the property to ensure payment of outstanding debts by the owner. All liens must be cleared before a title transfer can be completed.

- **Settlement Agent** *(To Be Determined)*
- **Realtor**



APPRAISAL *(ordered once inspections are complete or approved by buyer)*

Lenders require an appraisal on all home sales. The Appraiser will conduct a comparative market analysis to determine the fair market value and condition of the property.



PROCESSOR'S REVIEW *(typically sent to Underwriter within 3 days of receiving signed disclosures)*

A loan processor will package all pertinent information to be sent to the underwriter, including any explanation that may be needed, such as reasons for derogatory credit.



UNDERWRITER'S REVIEW *(usually within 2 days of receiving file from processor)*

Based on the information put together by both the loan officer and processor, the underwriter makes the final decision on whether or not the loan is pre-approved. Lenders are looking for borrowers who will make their payments on time and for a property that will cover the cost of the investment, if a buyer defaults.

- **Underwriter** *(To Be Determined)*



FINAL LOAN APPROVAL *(must be obtained before you close)*

In most cases, when your credit and debt-to-income ratio is good, your loan will be pre-approved. However, in some cases, you may need to put more money down to improve the debt-to-income ratio. In addition, if the property appraises for less than the purchase price, you may want to re-negotiate your contract or increase your down payment to cover the difference. In some cases, repairs or improvements on the property may be required. There may also be other conditions to meet before the final approval or loan documents are issued.

(working with processor to clear conditions)



INSURANCE

Lenders require fire, hazard and wind insurance on the replacement value of the structure. Flood insurance may also be required if the property is located in a flood zone. In some areas, earthquake and hurricane insurance are a possible requirement.

- **Insurance Company** *(To Be Determined)*



SIGNING

Final loan and escrow documents are signed by you (the buyer) and the seller. Documents transferring title are recorded with the County Recorder.

- **Settlement Agent** *(To Be Determined)*



FUNDING

A wire or check for the amount of the loan will be sent to the title company.

- **Settlement Agent** *(To Be Determined)*



MOVE IN!

Now you get to move in to your new home!
Make sure you replace all the locks for safety.



TOP 10 THINGS NOT TO DO WHEN APPLYING FOR A MORTGAGE:

10. Do **NOT** change jobs or become self-employed.
9. Do **NOT** buy a car, truck or van unless you plan to live in it.
8. Do **NOT** use your credit cards or get behind in your payments.
7. Do **NOT** spend the money you have saved for your down payment.
6. Do **NOT** buy new furniture before you buy your new house.
5. Do **NOT** originate any new inquiries on your credit report.
4. Do **NOT** make any unusually large deposits into your bank account.
3. Do **NOT** co-sign for anyone on ANYTHING.
2. Do **NOT** change bank accounts.
1. Do **NOT** purchase ANYTHING until after closing.

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DOCUMENTING YOUR FUNDS TO CLOSE

After 9/11, the government instilled the USA PATRIOT ACT to facilitate the prevention of money laundering with regards to financing a mortgage. This has caused lenders and banks nationwide to go beyond what seems normal, to insure the funds you document for your down payment and other costs for closing are from an allowable source according to the guidelines set forth by Fannie Mae / Freddie Mac / FHA / VA / Jumbo loan guide lines. Every deposit on every bank statement we require, must be documented as an allowable source of funds. This means we have to go through every singly deposit on each statement and review deposits with you. We will need an explanation for each deposit if it's not self-explanatory, such as a pay check that auto-deposited. It seems over bearing and we apologize, but it is a requirement and we want you to be prepared and close your loan on-time.

Acceptable sources:

- Properly documented gift funds on some programs
- Regular pay checks
- Reimbursement checks
- Bonus or overtime checks
- IRS refund
- Funds from selling a home, stocks, mutual funds, 401K loans, social security and pension checks
- Alimony/child support
- There are other acceptable sources, but documenting them can be very tricky. (*ie. selling a car or wedding gift funds*)

Unacceptable sources:

- Cash at home
- Borrowing money from a friend
- Someone is "paying you back" from lending money to them earlier
- Selling items on eBay or Craigslist when value or ownership cannot be established or proven
- Cash advances on credit cards

EVERY printout from your bank must show the http URL at the bottom. If you go to your bank to get printouts, you must have the bank teller stamp and sign every page. When sending a bank statement that has 5 pages, we need ALL pages, even the useless pages with no information on them.

Be prepared: Copy every check you deposit outside of auto-payroll deposits. Be prepared to explain every deposit. Provide the exact statement or printouts we request.





NEW CONSTRUCTION

Important Information

Earnest Money

- All earnest money deposits required through the building process must be fully sourced from acceptable sources for down payment

Down Payment

- Down payments coming from savings, gift funds, 401K, etc. must meet all acceptable documentation to be able to get credit
- Please consult with us before transferring, liquidating, or making deposits
- All earnest money deposits required through the building process must be fully sourced from acceptable sources for down payment

Credit

- Your credit report will expire 120 days from the date that it is pulled
- New credit will be pulled prior to closing, assuming the build time is in excess of 120 days of initial credit pull
- We ask that you keep everything the same-no new accounts, drastic changes in balances, new inquiries, etc
- If your credit score is lower when it is re-pulled, program options and rates are subject to change

Documentation

- You will go through several document requests all the way up until you close
- All documents will need to be updated before your closing-these updates could lead to more conditions (*mainly if your bank accounts have non-payroll sourced deposits*)
- We recommend to not have any miscellaneous or non payroll deposits within 90 days of close (*as well as no changes in work hours, income pay, or employment*)

Non-Activity Period

- Initially you will go through a full pre-approval, fully execute your contract, and then will need to sign all the paperwork officially applying for the loan. After that there is no work or activity on your loan for several months. When you are about 60 days from closing that is when we will need to start up the full loan process again and we will then be on a tight timeline to get everything done for closing day. The reason for this is because there were recent changes in the mortgage industry that require the most recent documentation prior to closing. So again, that is why it is so important to understand your role in making sure you don't jeopardize your approval and/or closing.



MOVING DAY CHECKLIST

Four to six weeks before the move

1. Create a master list of everything you need to do, and keep it handy to jot down things that occur to you in the coming days. Make note of special tasks like booking piano movers, sending change of address forms out, cancelling newspapers and utilities, special packing and storage needs.
2. Clean out closets, drawers, cupboards, chests, shelves, garage, attic and basement. Divide everything into four groups: Throw Away; Recycling; Giveaway/Yard Sale; Keep.
3. Hold a yard sale to get rid of things that are too valuable to throw away or recycle, but that you don't want to take to your new home. Check your municipal website for items that can be donated for recycling or reuse: electronics, leftover paint, appliances and reusable building materials are a few items that can be dropped off there. Charities will often times pick up old furniture and mattresses at no charge and give you a tax receipt.
4. Send out change-of-address forms to magazines and other correspondents. (Many periodicals now allow you to do this online.) Arrange with Post Office to have mail forwarded to your new address starting on moving day. Begin changing over driver's license and registration, passport, health cards, and other official forms.
5. Notify utilities, cable company, alarm companies, lawn service companies and other service providers of your moving dates.
6. Plan to use up as much of your food as possible, especially frozen items.
7. Call your insurance company to set up insurance for your new home and cancel your old policy on moving day.
8. Research schools in your new neighborhood and register your kids at the new school.
9. Have upholstery and rugs cleaned; book window and eavestrough cleaning services.
10. Begin researching moving companies and getting estimates. Once you have chosen the company you want, confirm and sign the contract. If you are doing the packing, obtain boxes and other packing materials from your mover, or a moving supply or discount store.
11. Start packing less used items and storing the boxes in a convenient but less central room, such as den or family room. (Avoid storing them in the basement, which will just make headaches for the movers on moving day.)
12. If possible, visit your new home and make note of any special issues for the movers, such as narrow hallways or steep or winding staircases.

Two to three weeks before moving day

1. Keep records of all your moving expenses; in some cases, you can deduct them on your income taxes.
2. Continue packing boxes. Be sure to label all boxes clearly with the rooms they are going to.
3. If you live in (or are moving to) a condo, book the freight elevator for moving day.
4. Make sure appliances and house are in good working order and make any repairs agreed upon in your house sale.

One week before moving day

1. Defrost (if necessary) and clean out refrigerator, and clean oven. If you have a wood fireplace, have the chimney cleaned.
2. Start cleaning the house as much as possible, to minimize this task on moving day.
3. Finish packing all but the essentials you'll need right before and right after the move.
4. Arrange to have pets and small children spend moving day with a sitter.
5. Start to plan for changes to the new house, such as booking painters or contractors.
6. Take down artwork and mirrors and pack them in special boxes or crates designed for this purpose.
7. Be sure arrangements have been made to ensure a smooth handover of keys to both the old house and the new house on moving day; usually these are given to the buyers' and sellers' lawyers.

The day before you move

1. Take down your perfect curtains, rods and rings (if you are taking these with you).
2. Pack sheets and pillows in a dresser drawer, for easy access on your first night in the new house.
3. Pack a special box with essentials such as toiletries, pajamas, a change of clothing, food and serving utensils, and anything else you might need on the first night. Be sure important documents, including real estate documents and moving company documents, are readily accessible and safe.

Moving day

1. Compare the movers' inventory with yours to ensure nothing has been left out. Plan to be there while the movers are loading, to make sure they take everything and that there are no problems. Ensure the movers have your cell phone number, or a number where you may be reached if there are any problems.
2. Once the old house is empty, do any final cleaning and sweeping up. Walk through all rooms, ensuring that nothing has been left behind, and that windows are locked and lights turned off. (Check outside as well.)
3. At the new house, check to make sure nothing is broken or missing; if so, notify the moving company immediately.
4. Check to make sure appliances, furnace, hot water heater, and air conditioning unit in the new house, and anything else specified in the buyer's agreement, is in good order; notify your real estate agent if anything is amiss.

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HOME EVALUATION NOTES:

Date Visited: _____
Property Address: _____
Price: _____
Association/ Maintenance: _____
Property Taxes: _____
Type of Construction: _____
Condition: _____
Square Footage: _____
Lot Size: _____
Garage/ Carport: _____
Kitchen: _____
Dining Room: _____
Family Room: _____
Living Room: _____
Master Bedroom: _____
Guest Bedrooms: _____
Master Bathroom: _____
Guest Bathrooms: _____
Other Rooms: _____
Type of A/C: _____
Type of Heat: _____
Fireplace: _____
Flooring/Carpeting: _____
Paint/ Wall Treatments: _____
Fixed Appliances: _____
Neighborhood: _____
Schools: _____
Transportation: _____
Stores/ Shopping: _____
Parks/Recreation: _____
Churches: _____
Other Notes: _____

DREAM HOME WISH LIST

COMPLETE THIS FORM & RETURN TO YOUR REAL ESTATE AGENT

What part of town, neighborhood or county do you want to live in? _____

What is your price range? _____

If schools are a factor, what are your requirements? _____

Do you want an older or newer home? _____

Check the type of homes you are willing to see?

One Story Two Story Split Foyer Bi-Level
 Tri-Level Townhouse Condo

What style house appeals to you most?

Contemporary Traditional Southwestern
 Colonial Spanish No Preference

Are you willing to do renovations? Yes No

Do you need to be close to public transportation? Yes No

Do you need wheelchair access or any other special needs? Yes No

Do you have any animals that will need special facilities? Yes No

How many Bedrooms? One Two Three Four Five+

How many Bathrooms? One Two Three Four Five+

What square footage are you looking for? _____

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The Lot:

Must Have

Would Like to Have

One Acre or More	_____	_____
Less than one Acre	_____	_____
Fenced Yard	_____	_____
Garage	_____	_____
Carport	_____	_____
Patio/Deck	_____	_____
Pool	_____	_____
Outdoor Spa	_____	_____
Extra Parking	_____	_____
Barn/Shed	_____	_____
Special View	_____	_____

View of what? _____

What features **MUST** you have?

Air Conditioning	_____
Wall-to-Wall Carpet	_____
Ceramic Tile	_____
Hardwood Floors	_____
Eat-In Kitchen	_____
Formal Dining Room	_____
Family Room	_____
Great Room	_____
Separate Den	_____
Library	_____
Basement	_____
Separate Laundry Room	_____
Fireplace	_____
Workshop	_____
No Interior Steps	_____
In-Law Suite	_____
Spa in Bathroom	_____
Lots of Windows	_____

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(866) 318-4508 fax

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www.JohnReeseLoans.com



1810 East Glenn Ave. Ste #150, Auburn, AL 36830 | Branch NMLS# 1212068

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