



Community Mortgage
"In Touch. On Time."



*Discover the difference - more than
 35,000 neighbors already have.*

With the Strength of Community Behind You, Home Loans Happen On Time.

Our experts understand the inner-workings of your loan and believe it is important for you to understand it too. The loan lifecycle is more than process and procedures. Community Mortgage is about personal care that is always right around the corner—that's why we created the In Touch Process. Through our proprietary In Touch Process, we provide all parties—on both sides—clear and concise email communication every step of the way, so you know where you stand in the loan process. From pre-qualification, underwriting, loan approval, funding and on time closings, our one-of-a-kind In Touch Process means we are unyielding in our follow-through.

IN TOUCH TO CLOSE ON TIME:



WELCOME

Our goal is to provide the best service in the industry. Through local underwriting and superior customer service, we are committed to providing a smooth, on-time closing. Throughout the process, we will keep you informed every step of the way and are only a phone call away to answer any questions.



YOUR TEAM

The loan officer and processor are your team for a successful closing. They will work with you to ensure all necessary documents and information have been collected and submitted to the closing agent for a smooth closing experience.



APPRAISAL

We order the appraisal. In coordination with the Realtor(s) involved in the transaction, the appraisal appointment is set and a current market value of the property is presented in the Appraisal Report—a value that must, at the very least, meet with the contract sales price.



UNDERWRITING

Your loan officer receives the appraisal and assesses the documentation provided by you, in addition to the credit report, the appraisal, and if applicable, down payment assistance documentation to complete the your file. It is then submitted to the Community Mortgage Underwriting Department, which is entirely in-house, helping ensure a timely close.



CLOSING

Your loan package is electronically sent to the Closing Agent/Title Company. The Closing Agent reviews the documents to create the Final Settlement Statement known as the HUD-1, which shows the accounting of each cost and credit related to the sale of the property. The HUD-1 is sent to the realtors representing both you and the seller for review, to ensure that the financial terms and conditions set forth in the purchase contract are met. You are then scheduled for the closing appointment at the Closing Agent's office and notified of the amount needed in certified or wired funds.



CONGRATULATIONS

As you enjoy your home, remember your Community Mortgage team is still there every day to provide answers to your questions.

Connect with a loan officer and discover the Community Mortgage difference. In Touch. On Time. Visit us at www.communitymtg.com.

Community Mortgage Corporation (CMC) is required to tell consumers how we collect, share, and protect your personal information. Federal law gives consumers the right to limit some, but not all sharing. The type of personal information we collect and share depends on the product or service you are requesting. For everyday purposes, such as to process your transaction, maintain accounts, or respond to court orders and legal investigations, we share your personal information. We do not share your personal information for the following purposes: marketing, joint marketing with other financial companies, affiliates or non-affiliates. CMC collects your personal information when you apply for a loan. CMC protects your personal information from unauthorized access and use with computer safeguards, secured files and buildings, per federal law.

