



You **Deserve** a **Home** You **Love**



We'd love to help guide you through the mortgage process and find the financing you need.



PRMI

Primary Residential
Mortgage, Inc.

The A&E Home Loan Team



Your Loan, Quick and Easy

The loan process can seem complicated, but you can keep it simple by giving us the following documents as soon as possible:

- Paystubs showing the last 30 days of wages
- W-2s from past two years
- Tax returns from past two years (if applicable)
- Bank statements from past two months
- Veterans: DD214, LES, or NGB22
- Most recent quarterly 401(k) or other asset statement (if applicable)

With these documents in hand, we can process your loan quickly.





Homebuyer Dos and Don'ts

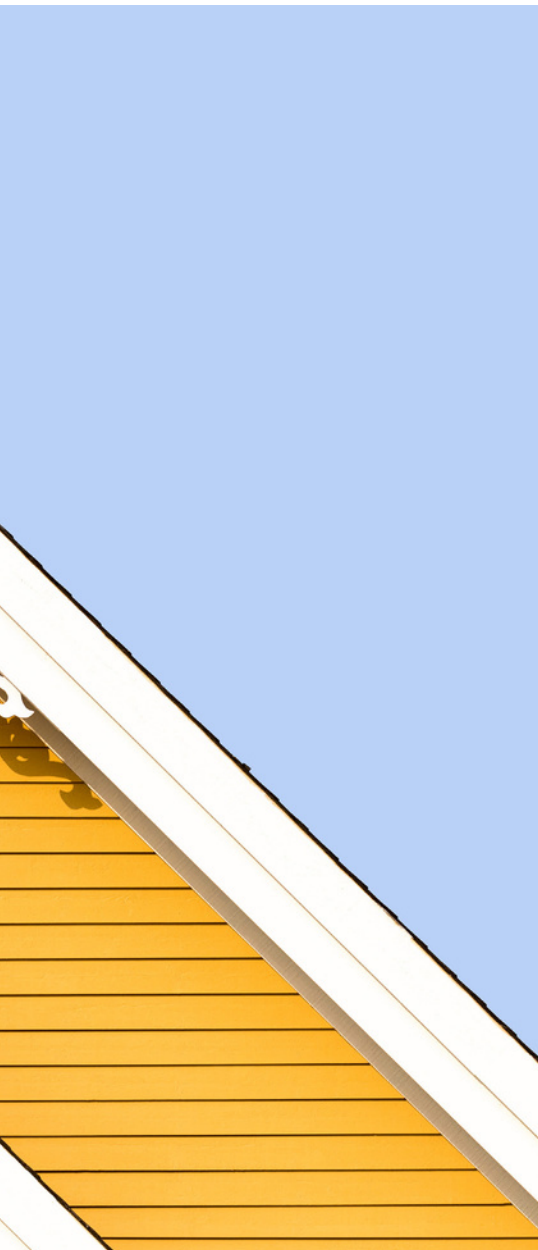
Follow these tips to improve the chances of your home purchase going smoothly.

Don't

- Don't apply for new credit of any kind.
- Don't pay off collections or charge offs after your loan application has been submitted without consulting your loan officer.
- Don't close credit card accounts or consolidate debt.
- Don't change your current employment status.
- Don't max out or overcharge existing credit cards.
- Don't co-sign on another person's loan, or change your name or address.
- Don't accept gift money without consulting your loan officer.
- Don't deposit large sums of cash into your accounts without talking to your loan officer.

Do

- Do get pre-approved for a loan before setting your heart on a specific house.
- Do ask your loan officer about financing options that suit your goals and budget.
- Do stay current on all existing accounts and bills.
- Do continue to use your credit as you normally would.
- Do notify your loan officer if you receive a notification from a collection agency or creditor.
- Do call your loan officer if you have questions about whether or not something could affect your loan.





There's a **Loan** Out There **for You**

Loan Options for Almost Every Situation

Conventional

"Traditional" loan with low rates and low down payment options.

FHA

Government-backed loan for first-time homebuyers or those with higher debt-to-income ratios.

Renovation

Variety of renovation loans to choose from for your specific renovation needs

Down Payment Assistance Programs

Variety of down payment assistance programs with flexible options.

NON QM Loans

Wide range of loan options that aren't considered a qualified mortgage (Ex: Banks Statement Loans)

USDA

Area-specific rural and suburban property financing with no down payment.*Closing costs and fees may still apply.

VA

Little-to-no down payment* loans specifically for those who have served, or are currently serving in the military.

Jumbo

Finances home purchases up to \$3 million with options for low down payment and no mortgage insurance.

We offer a wide selection of loan programs to meet just about every customer's needs, whether you're looking for a low down payment option, remodeling your kitchen, or investing in a high-value property.

Manufactured Home Loans

Special loan programs for either built or unbuilt manufactured homes.

Investment

Options to finance investment property using rental income or asset depreciation as qualifying income.

Refinance

Allows property owners to lower their monthly payments or withdraw equity.

Adjustable Rate Mortgage (ARM)

Designed for those who wish to start with a low introductory monthly payment.

5 Steps of the Home Financing Process

Step 1.

Explore your options

At Primary Residential Mortgage, Inc., we offer over 300 loan programs so you can find one that meets your needs. The A&E Home Loan Team takes the time to understand your financial goals because we know getting a mortgage has a lasting impact on your future.

Step 4.

Complete the loan process

We will walk you through the loan process. If we ask you for more documents or information, send it over as quickly as possible to keep the process moving along.

Step 2.

Get pre-approved

We'll look at your credit score, income, liabilities and assets to give you an idea of how much money you may be qualified to borrow. This rough estimate can help you set a budget, shop for a house and improve your chances of having an offer accepted.

Step 5.

Close on your home

Review the loan documents and be sure to ask questions. We are here to support you and make sure you fully understand the terms of your new loan.

Step 3.

Shop for a home

Start looking for your dream home within the price range specified in your pre-approval letter. Once you've settled on a home, schedule home inspections.





Moving Checklist

We want your move to go as smoothly as possible. Use this checklist to keep track of important moving tasks.

Things to schedule

- Movers or truck rental
- Childcare and pet care
- Professional cleaning of old or new home (carpets, windows, etc.)

Supplies to get

- Sturdy boxes
- Packing tape
- Bubble wrap
- Permanent markers
- Box cutter

Places to change your address

- Post office
- Banks and credit cards
- Employer
- Insurance company
- Doctors
- Schools
- Subscriptions
- Department of Motor Vehicles
- Cell phone provider

Services to disconnect /transfer

- Electricity
- Gas
- Internet
- Cable
- Phone
- Water
- Sewer
- Trash and recycling



Our Primary Focus Is You

At The A&E Home Loan Team, we believe everyone deserves a home. We have the right tools, expertise and a wide selection of loan products to help homebuyers in almost any situation.

Contact us today to get started!

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