



HOME LOAN

QUICKEN LOANS GUIDE

Becoming a Power Buyer



Home Loan U is a free educational series from Quicken Loans, created to help you make the most of your home, and home financing, at every stage of life.



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Welcome to the Home Loan U course in How to Become a Power Buyer, from Quicken Loans. Here, you'll learn the important advantages of becoming a Power Buyer, as well as information about mortgages and the home buying process. If you're looking for the tools you need to find the right kind of mortgage and achieve your financial goals, you're in the right place. Here's what you can expect to learn:

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WHAT IS A POWER BUYER?

WHAT IT MEANS TO BE PREPARED TO STEP INTO THE HOUSING MARKET.

Imagine that you're house-hunting and you find your dream home. With fingers crossed, you scramble around to find the right mortgage and get approved for the right price before your dream slips away. Nerve-wracking, right? Now imagine you're a Power Buyer—meaning you've already been approved* for a home loan before you even started shopping. You know exactly what you can afford, and when you find your dream home, you're already approved to act fast!

Naturally you're eager to get out there and start looking at available homes. But the best way to guarantee that you'll have the financing to buy the home you really want is with a Quicken Loans exclusive Power Buyer approval on whichever [Power Buyer Loan](#) is right for you.

Power Buyer, Defined:

A Quicken Loans Power Buyer approval is far more valuable than the ordinary pre-approval other lenders offer. When you're Power Buyer Approved, you will be fully approved for a home loan up to a certain amount BEFORE you go house-hunting. You'll know exactly which homes fit your budget and what mortgage payment you're approved for, so you can shop more efficiently. And once you find a home you want to place an offer on, you're in a better position to negotiate with sellers because they know you can back up your bid, and move fast—sellers like a buyer who can move quickly. The advantages of being a Power Buyer are similar to the advantages of being a cash buyer. Your Power Buyer approval will be good for four months—which will give you plenty of time to find a new home.

*With a Power Buyer® approval, your loan will close as long as satisfactory title and appraisal is received on the property and your financial situation remains the same.

Power Buyer Loan Options:

If you decide to become a Power Buyer, you'll have several loan options to choose from. To find which loan option is right for you, think about what you're looking for in your mortgage payment. Flexible payment options? Zero down? Do you have additional debt you'd like to pay off? How long do you want your mortgage term to be? Talk to a home loan expert at Quicken Loans about your financial goals so that you can secure the home loan that works best for you—before you explore the housing market.

Regardless of which loan option you choose, every one of our [Power Buyer mortgages](#) will help turn your new home into an investment. Your home will be one of the largest purchases you make in your lifetime, and it's important to manage your mortgage as a working part of your portfolio—just as you manage your stocks and bonds, IRAs and 401ks. As a Quicken Loans client, you'll gain access to our ongoing financial training tools, educational materials and helpful communications such as our *Home Advantage* magazine, offered exclusively to closed clients.

How Will Becoming a Power Buyer Help Me?

Let's sum up the advantages of getting approved* for your home loan BEFORE you hit the housing market.

- Your house-hunting process will be more efficient.
- You will know exactly how much you can spend.
- You will gain negotiating muscle.
- You can shop with the confidence that you practically have cash in your hands.
- You'll get a jump over other offers.
- You can close on your dream home quickly.
- You'll enjoy stress-free bidding.



The best way to guarantee that you'll have the financing to buy the home you really want is with a Quicken Loans exclusive Power Buyer approval.

*With a Power Buyer® approval, your loan will close as long as satisfactory title and appraisal is received on the property and your financial situation remains the same.

I Want to Become a Power Buyer! What Do I Do?

It's our privilege to help you realize your dream of home ownership. Our home loan experts are always ready to talk with you about your financial goals. We want you to choose a smart mortgage so you can begin the search for your next home.

Call a home loan expert at 800-979-4922 today and tell them you want the most buying power on the market. They'll help you become a Power Buyer, and make your house-hunting a success.

CRIB NOTES: WHAT YOU'LL TALK ABOUT WITH YOUR HOME LOAN EXPERT.

How Much Home Can You Afford?

When you talk to your home loan expert, have an idea of how much you'd like to spend every month on a house payment. Take a look at your budget to see if it allows for any flexibility. Are you looking to reduce your monthly housing costs, keep them steady, or do you have the extra monthly spending to move up?

Do You Have a Specific Location You Want To Buy In?

Consider having a couple areas that you like in mind. Is there a particular town, neighborhood or county you're looking in? This will also help you and your home loan expert ballpark your projected taxes, and make sure they're accounted for when determining your price range.

Your home loan expert will be able to help figure out exactly what price range you should be shopping in based on your down payment, desired monthly payment, desired location and credit rating.

POP QUIZ

Where Would You Like to Live?

Take a minute to write down the county, city, or even the neighborhood you'd ideally like to move to. (This will help your home loan expert determine your taxes, which will be figured into your monthly housing expenses.)

How Much Would You Like to Spend on Housing Costs Every Month?

Take a look at your budget and write down a comfortable range. This will help your home loan expert determine the sale prices you should be looking at, and the mortgage amount you'd like to get approved for.

MORTGAGE 101: A CRASH COURSE IN MORTGAGE SPEAK

If you're new to the housing market, this course load will help you improve your home loan know-how.

MORTGAGE TERMINOLOGY

Let's start with some terms you might hear more often now that you're in the market. You can also bet they'll come up in your first conversation with your home loan expert.

Mortgage

Simply put, a mortgage is a loan taken out to finance the purchase of a home. The paperwork that documents the mortgage is also a legal contract which states that you, the client, promise to pay back the loan on a monthly basis. Your monthly payment typically goes toward paying back the principal (or the amount of the loan) and interest. Your monthly payment may also include taxes and insurance.

Term

The term of your mortgage is the number of years you have to pay back the loan.

Fixed-Rate Mortgage

These loans have a payment amount and an interest rate that stay constant over the entire term of the loan. Your payment and interest will never change, nor will your interest rate.

Adjustable Rate Mortgages (ARMs)

These home loans are different from fixed rate loans, in that the interest rate can fluctuate over the life of your loan, which will make your payment fluctuate. They typically start off with a low interest rate that is fixed for an introductory period (1, 3, 5, 7 years) after which the rate adjusts based on market conditions.

Equity

The equity you have in your home is the monetary difference between your mortgage balance and the actual market value of your home.

Down Payment

The down payment is the amount of money you pay up front, in cash, when you buy a home. Similar to putting money down on a car to lower your monthly finance/lease payment, the same occurs here. The more money you put down, the lower your monthly payment will be and the less interest you'll accrue. However, if you don't have money to put down, there are several loan options that don't require any down payment at all.

Credit Score

Your mortgage payment, interest rate and ability to qualify for a home loan can be dictated by your credit score. How much do you know about your credit history? In order to find out your credit score, your home loan expert will pull your credit report from each of the three major credit bureaus (equifax.com, experian.com, and transunion.com). You can also go to freecreditreport.com and pull your own credit report, or contact the three major credit bureaus through annualcreditreport.com or by calling 877-322-8228. Check the report carefully for errors, discrepancies and anything that you can do to help improve your score. The higher your score, the more likely you are to qualify for a low monthly payment. If you'd like to raise your score, check out the [Home Loan U Guide to Managing Your Credit](#) on HomeLoanU.com.

Purchase Agreement

The Purchase Agreement is a binding document that indicates the amount of your offer. (Your agent will supply this.) It may also include details like which appliances will stay with the house, and when you'd like to take possession.

Earnest Money

Earnest money is a deposit to show that you're committed to buying the home. Typically, the deposit is a small percentage of the asking price which is later applied to your down payment. Your agent will hold the check/deposit (made out to the seller) until the offer has been accepted.

Counteroffer

The Counteroffer is the seller's response to your offer—made in part to continue their negotiations toward a purchase agreement. When your agent presents the seller with your offer, sellers can counteroffer with their desired amount—typically within 24 to 48 hours. This process continues until you come to an agreement.

For more information on which type of loan is right for you—fixed rate, ARM, zero down, etc.—call your Quicken Loans home loan expert at 1-800-979-4922 today. With over 100 different loans to choose from, you can be certain we can find the perfect loan to fit your specific needs.

THE IMPORTANCE OF A GOOD PROFESSOR: AN EXPERIENCED AGENT CAN HELP GUIDE YOU HOME

A great real estate agent can keep you focused, narrow your search, and help you find homes you may not have found on your own. It's a huge advantage to work with a real estate expert—especially if you're a first-time buyer.

Here Are Some Advantages of Working With a Real Estate Agent:

- Help to Stay Focused—agents work from your list of “Most Desirables.”
- Narrow Your Search—agents ONLY show you the homes in your price range that meet your needs.
- A New View—agents have the professional tools to find homes that you may not find on your own.
- Insider Information—because of their expertise, they may open your eyes to missed opportunities and fast-growing locations you hadn't considered.
- It's Free for Buyers!—sellers are responsible for paying the real estate agent, not buyers. Take advantage of the free expertise!

Taking the Time to Find the Right Real Estate Agent.

You'll be working with your agent closely during the home shopping process, so it's important to make sure your real estate agent is right for you. To guarantee you're using a reliable agent, ask your home loan expert about In-House Realty real estate services. Our In-House Realty team will connect you with preferred pre-screened agents who are familiar with your desired location. See the side panel for more information on our real estate-savvy staff.

Have you been referred to an agent by friends or family? Don't settle right away. Make sure to “interview” the agent before committing to work with him or her. A good agent will communicate with you frequently, suggesting homes and neighborhoods for you to scout.

A Few Questions to Ask an Agent:

- How long have you worked in real estate?
- Is this your full-time job?
- Are you familiar with the area where I want to look?
- How many home sales did you participate in last year?
- Will you be present at closing?

STUDY HALL: IN-HOUSE REALTY, WHERE TO FIND A REALTOR YOU CAN TRUST

Ask your home loan expert about In-House Realty, partner to Quicken Loans Inc.

In-House Realty provides real estate agent services in all 50 states exclusively to Power Buyers and Quicken Loans Team Members. So you can be confident that you're getting the best service in the industry.

Why Do People Love Working with In-House Realty?

It's ONE PROCESS, ONE TRANSACTION, ALL IN-HOUSE. We act as a liaison between your home loan expert, your real estate agent selected from our preferred network, and you, the client.

Benefits to You, the Home Buyer:

- Your In-House Realty agent will be an expert on real estate in your specific area of interest.
- Your agent, along with In-House Realty, is trained to handle Power Buyer clients.
- Your agent will negotiate the best possible price for your new home.
- At initial contact, your agent will already know what you are looking for in your dream home.
- An In-House Realty team member will make sure that you are receiving the best possible service from your agent during the entire process.

I Want to Work with In-House Realty! Now What?

Tell your Quicken Loans home loan expert that you want to find a realtor to suit your needs. We'll contact you within 24 hours and match you with a preferred agent in our nationwide network. Then, you close on the home of your dreams!



Your In-House Realty agent will be an expert on real estate in your specific area of interest.

APPLIED KNOWLEDGE: IT'S TIME TO START SHOPPING. LET'S TAKE WHAT YOU'VE LEARNED TO THE STREET.

Since you're a Power Buyer, you already know which price range to target. That's important to keep in mind so you only fall in love with the house that can help you REACH your financial goals—rather than set you back.

WHAT ELSE ARE YOU LOOKING FOR IN A HOME?

Grab your good old-fashioned pen and paper. It's time to make your shopping list. We use grocery lists to help us stay focused at the supermarket. Your list of "most desirables" will help you stay focused in the housing market. Use the worksheets located in the back of this guide to list your wants and needs in a home. Here are some thoughts:

Location

- Proximity to work—how close do you want to be?
- Distance to shopping or restaurants
- Medical care availability—do you need hospitals close by?
- Traffic flow, especially during high-volume hours
- Quality of schools/school district—for your children, AND for resale value
- Distance to schools, parks and libraries
- Accessibility to expressways and family
- Desirability of the area (are homes holding their value?)—important for resale.

Lifestyle Considerations

- Room for office space—will you work from home?
- Guest quarters/parents' suite—do you have long-term guests often?
- Layout of house for entertaining—open floor plans, fireplace?
- Outdoor patio or deck for outdoor entertaining
- The backyard—fenced for pets? Big enough for kids to play?
- Size and ease of use of kitchen—important for entertaining and resale value
- Are you looking for a home to grow into?
- Breathing room—does your family need lots of open space?

EXTRA CREDIT

Keep a Big Picture Mindset

Think like a buyer AND like a seller. It's never too early to consider the resale value of a home. For instance, quality of school systems may not be important to you if you don't have children; however, it could be a great selling point for resale down the road.

Stay Flexible

While you're out shopping, your priorities may change. After you make your list of "most desirables" for your future home, rank them in order of importance. Consider that you may not find everything that you want in your price range—but if you're prepared to prioritize, you'll have a much more efficient search.

HARD WORK PAYS OFF: WHEN YOU'VE FOUND THE HOUSE YOU WANT

You've found the house you want to call "home." Now it's time to make an offer. You and your agent will weigh several factors before settling on an amount (see Seller's Concessions on the next page). Keep in mind, your agent will have expert advice, but it's you who will make the ultimate decision on how much to offer.

Here Are the Factors That Will Affect Your Offer:

- The home's asking price
- Recent home sales in the area
- Market conditions: Has the home been on the market for a while?
- How badly do you want the house?
- What is the condition of the home? Is it a fixer-upper?

Here are a few purchase-related terms that you can expect to hear next. (You can find these and other mortgage terms in "Mortgage 101" on page 5-6.)

Purchase Agreement

The purchase agreement is a binding document that indicates the amount of your offer. (Your agent will supply this.) It may also include details like which appliances will stay with the house, and when you'd like to take possession.

Earnest Money

Earnest money is a deposit to show that you're committed to buying the home. Typically, the deposit is a small percentage of the asking price, which is later applied to your down payment. Your agent will hold the check/deposit (made out to the seller) until the offer has been accepted.

Counteroffer

The counteroffer is the seller's response to your offer—made in part to continue negotiations toward a purchase agreement. When your agent presents the seller with your offer, sellers can counteroffer with their desired amount—typically within 24 to 48 hours. This process continues until you come to an agreement.

BONUS POINTS

Flex Your Power Buyer Muscle

You have the negotiating power of a cash buyer! Make sure the seller KNOWS you're a Power Buyer. Let the seller know you have full approval when you're making your offer. A seller is more likely to eagerly accept an offer from a fully approved buyer.

ACE THE BUYER'S MARKET: WHAT YOU SHOULD KNOW ABOUT SELLER'S CONCESSIONS

If you really want to take advantage of the buyer's market, asking for seller's concessions will send you straight to the head of the class. Why? Because seller's concessions can allow you to purchase a property with nothing down. That's zero out of pocket! In a buyer's market, neglecting to at least ask for seller's concessions could be a missed opportunity.

Seller's Concessions: Let Your Seller Pay Your Closing Costs!

Seller's concessions, also called seller contributions, are the amount or percentage of closing costs that the seller agrees to contribute in order to help the sale. That's right, the seller can help pay for YOUR closing costs!

When Should You Ask for Them?

When you sit down with your real estate agent to write an offer on a home, ask your real estate agent about working seller's concessions into the offer. Your agent will need to include that in the offer paperwork. Consider telling your seller about the **Quicken Loans Power Rate Option**, the sellers' concessions that lets you, the buyer, ease into your new mortgage payments for the first two years. With the Power Rate Option, sellers can buy down your interest rate to give you a lower monthly payment for up to the first two years, while you still enjoy the security of a fixed rate for the life of your loan. In some cases, sellers will even advertise up front—when they put their home on the market—that they are willing to contribute to the buyer's closing costs. Keep an eye out for these listings, as they are usually indicative of a very motivated seller.



In a buyer's market, neglecting to at least ask for seller's concessions could be a missed opportunity.

There Are No Dumb Questions.

When you ask for Sellers' Concessions, don't be afraid to ask for what you want. If the seller agrees, typically they will contribute between 3% and 6% of the total amount of your new mortgage, OR the purchase price of the home. That money can be used for any and all closing costs in order to potentially buy a property for nothing (and we mean nothing) down. Another alternative for sellers is to lower your monthly payments for up to the first two years by buying down your interest rate with the new Power Rate Option (mentioned on page 11).

Example: \$200,000 home purchase price with 6% Sellers concession.

The Buyer would make an offer for somewhere up to \$200,000 with the seller's contributing up to \$12,000 in closing costs. The offer would look like this:

Purchase Price	\$200,000
Seller's Concessions	– \$12,000
	<hr/>
Seller Net	\$188,000

What If the Seller Is Unwilling?

If you're confident you want the house but you'd still like to pay nothing out of pocket at closing, you could consider raising the purchase price to accommodate the amount you need.

In the example above, you could raise the purchase price to \$212,000 and then get that amount given back to you to cover your closing costs.

Purchase Price	\$212,000
Cash Out to Buyer to Cover Closing Costs	– \$12,000
	<hr/>
Seller Net	\$200,000

(Caution: If you do this there is a risk the property won't appraise for the amount necessary to qualify for the mortgage. The offer should always include a contingency for appraisal at or above purchase price.)

DOES YOUR NEW HOME MAKE THE GRADE? GETTING THE BEST HOME INSPECTION

Once the seller has accepted your offer, it's time for the home inspection. The sale of the home is contingent upon a successful home inspection. Our advice? Don't chintz. This is for your protection. Hire a qualified professional who will give your prospective home a thorough inspection to forecast any issues that exist now or may crop up in the future.

To Find an Inspector:

Ask friends and family for referrals or consult your agent for recommendations. You can also search inspectors in your area on the American Society of Home Inspectors website at ashi.com. Look for level of experience and references, and make sure the inspector is licensed and insured. Costs vary, but typically hover around \$250 to \$600 depending on the quality of inspection.

What Will Be Inspected?

A thorough inspection will include: heating, cooling, septic systems, plumbing and electrical systems, walls, floors, ceilings, foundation, roof, gutters, downspouts, insulation and ventilation, major appliances and the garage. You may opt to pay extra for tests such as radon or carbon monoxide levels—which is smart.

Should I Be There for the Inspection?

Yes, yes and yes. An inspection might take a few hours, but you'll learn valuable information about the condition of the house. We encourage you to ask questions as you go along. You'll want to know everything that the inspector can tell you about the quality of your home.

BONUS POINTS

When it Comes to the Inspection, Don't Cheat Yourself!

Most homeowners say that a thorough home inspection is worth every penny spent.

EXTRA CREDIT

Bring a Tape Measure!

The inspection is a great opportunity to take an unhurried look at your new home.

You can take measurements for window treatments, carpet or appliances you plan on replacing.

Take Action:

After the inspection, you'll be left with an "action list" of tasks/chores that will need attention after you move in. Rest assured that there are very few perfect homes, so don't be afraid of fixable "to-do"s.

Renegotiate the Purchase Price

Let's say your new home needs a new roof. It's nothing you should ignore—whether your state has a rainy season or not. As the buyer, you can request that larger, more costly problems revealed during the inspection are either taken care of by the seller prior to your move-in, or accounted for in a new sale price.

Withdrawing Your Offer

Turns out the only thing stable in this house is the ground it was built on. Don't worry. If the inspection reveals extensive repairs or damage, you can withdraw your offer, get your deposit back and resume house-hunting.

Rest assured that there are very few perfect homes, so don't be afraid of fixable "to-do"s.



A LESSON IN HOMEOWNER'S INSURANCE

You must provide proof of homeowner's insurance at the closing. Lenders will not complete the closing process without it. Why? It's important to the lender that their investment is fully insured, as it should be important to you that your home's equity and your possessions are protected.

Where Should I Look?

"Shop, shop around." A good place to start your search is with your current auto insurance company. Typically you can qualify for a discount if you hold more than one policy with them. But don't stop there. Let several companies compete for your business, and compare coverage "apples to apples" so you can make the right decision.



It's important to the lender that their investment is fully insured, as it should be important to you that your home's equity and your possessions are protected.

GOOD STUDENTS COME PREPARED: WHAT TO DO BEFORE THE CLOSING

Get prepared for your closing (and get excited). Here are some things to think about before you close. Additionally, you'll need to bring a valid driver's license, a certified check (if applicable) and any additional documents your circumstances may require.

The Final Walk-Through

Here's your last look before ownership. It's customary and recommended to take a final walk-through of the property shortly before the closing to make sure the home is in the condition you expect it to be.

Vacated or Not?

Clarify before the closing whether the seller will be vacated from the home at the time of closing. In not, you are entitled to negotiate rent payment for any time after closing that they remain.

Moving Out Before Moving In?

Will you be moving out of a home or an apartment that you're currently renting? You may want to schedule your closing near the end of your lease to avoid paying unnecessary rent. Some buyers enjoy an overlap, giving them time to paint or install new flooring—projects that are easier to tackle before the arrival of furniture.

Closing Costs

Before your closing, you'll receive a document that outlines the costs you'll pay at closing. Lenders are required by law to disclose your estimated closing costs and fees in writing—it's known as a good faith estimate.

What Are Closing Costs?

It's one of the top questions asked by home buyers. Closing costs are the costs and fees charged by your lender in order to close your home loan. Costs vary depending on your state, your loan product and your down payment amount. Some states require title companies to handle your closing, however some states require an attorney to conduct the closing. In those states, borrowers are not required to pay a title company closing fee.

The following is a brief summary of possible closing costs you might have to pay depending on the loan program you select.

SAMPLE CLOSING COSTS

Appraisal	\$225-\$500
Credit Report	\$15-\$30
Processing Fee.....	\$575-\$1,000
Escrow Deposit for Taxes and Insurance	Varies widely
Transfer of Taxes	Varies widely by state and municipality
Loan Discount Points.....	Generally 0-2% of loan
Title Company Closing Fee	\$150-\$400
Buyer's Attorney Fee.....	\$400 and up
Lender's Attorney Fee	\$150-\$500
Title Insurance (Lender's Policy)	Generally \$175-\$875
Homeowner's Insurance	Varies, \$300 and up
Underwriting Fee	\$195-\$795
Survey Fee	\$150-\$400
Home Inspection	\$225-\$600
Pest Inspection	\$75
Down Payment.....	Varies widely
Flood Determination/Life of Loan Coverage	\$19.50
Recording Fees	Varies, generally \$50-\$150
Courier Fee	\$30
Prepaid Interest.....	Varies on loan amount, interest rate, closing time
Application Fee	\$0-\$500 (Fee applied toward closing costs)

FINAL EXAM: WHAT YOU'LL DO DURING THE CLOSING

What It Is and What to Expect

The closing is the completion of both the real estate sale and the mortgage transaction. In other words, the transfer of possession of the home from the seller to the buyer. Your closing may include the seller, the lender, you, the seller's mortgage holder, your respective attorneys, the real estate agent, the transfer agent (if it's a co-op), the managing agent (if it's a condo) and the title company representative.

Sign Here

You'll sign several documents—some that put you in possession of your new home and some regarding your mortgage. Your mortgage company will pay the seller on your behalf. You'll get the keys to your new house and the payment information for your mortgage.

What to Bring:

- I.D.—valid driver's license, passport or official state I.D. card
- Certified check (if applicable)
- Any additional documents your circumstances require

The closing is the completion of both the real estate sale and the mortgage transaction.



THE DOG ATE MY HOMEWORK: THE IMPORTANCE OF KEEPING YOUR PAPERWORK SAFE

Keep your important closing paperwork in order, and in a safe place, for your own security and to reference it for financial matters later. Especially make sure you have a designated place for your documents during your move. That way, you'll be able to find and access it easily when you need it for tax time, if you want to refinance or if you want to take out a home equity loan.

A great solution is a fire-proof/weather-proof safe, usually available at your local hardware store, retail supercenter or discount store.



Keep your important closing paperwork in order, and in a safe place, for your own security and to reference it for financial matters later.

NEVER STOP LEARNING: COUNT ON QUICKEN LOANS FOR LIFE

Your Quicken Loans home loan expert is not only here to help you manage your home financing now, but can make sure your financial situation is also helping you to achieve your long-term goals. After all, life changes, and your mortgage should change with it.

As a service to our clients, we will keep you informed of industry trends and new home financing options long after your closing. Your mortgage will be a large piece of your financial portfolio, and we want to help you manage it just as you would manage any investment. You'll also receive our *Home Advantage* magazine in the mail, published exclusively for our valued clients.

Any time you have questions regarding home financing, we encourage you to contact your home loan expert. Quicken Loans will continue to give you the service you deserve.

A referral is the best compliment. If you had a great experience with Quicken Loans, tell someone you know. We can proudly say that 9 out of 10 clients are pleased with Quicken Loans enough to refer us. We'd be glad if you would, too.



CONTACTS AT A GLANCE

The following is a list of the resources included in this guide:

CREDIT BUREAUS AND INFORMATION

annualcreditreport.com • 877-322-8228

Equifax

equifax.com • 800-685-1111

Experian

experian.com • 888-397-3742

TransUnion

transunion.com • 877-322-8228

HOME INSPECTION

Home Inspectors website

ashi.com • 800-322-4237

QUICKEN LOANS

quickenloans.com • 800-979-4922

[Home Loan U Guide to Managing Your Credit](#)

HomeLoanU.com

