



METRO DETROIT AND SOUTHEAST MICHIGAN

Agent Partner Playbook

For real estate agents. How I work with you,
from first showing to closing day.

For professional real estate agent use only. Not for distribution to consumers.



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Why agents work with me

You put your name on the line every time you point a client to a lender. Here's what you can count on.

I'm Greg Goddard, a Senior Mortgage Consultant with CrossCountry Mortgage. I lead the Goddard Group here in Metro Detroit, and I've built my business around one idea: make the agent's job easier and the buyer's path clearer.

That means real numbers before your client falls for a house, fast answers when you're writing an offer, and no surprises between acceptance and closing.

Let's close some deals,

Greg

How I work with agents

- ✓ **Fast pre-approvals.** I move quickly on complete files and tell you exactly what's missing when a file isn't.
- ✓ **Evenings and weekends too.** Offers don't wait for Monday, and neither do I.
- ✓ **Clear communication.** Updates at every milestone, to you and your client.
- ✓ **Real numbers early.** Scenarios on actual listings, so you're showing homes that fit.



Put me in your phone

734.540.2332. Text is the fastest way to reach me when you're writing an offer. Evenings and weekends too.



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Meet the loan team

A small team with one plan. Here's who does what, and who to call for what.

**Greg Goddard****SR. MORTGAGE CONSULTANT**

Your main contact on every shared client. I set the loan strategy, choose the right program with the buyer and step in on anything that could affect the deal.

**Kelli DeGrendel****LOAN PARTNER**

Kelli collects documents, updates pre-approval letters and runs the numbers on homes while your client shops. Call her directly for an updated letter.

**Tonya Pinard and Megan Koby****CONTRACT TO CLOSE**

Once there's an accepted offer, Tonya and Megan prepare the loan disclosures, order the appraisal and guide the file through underwriting to closing.

Who to call for what

You need	Call	Why
A new client, or a strategy question	Greg	I'll set the plan and the program.
An updated letter for a specific offer	Kelli or Greg	Written to the offer price and address.
Numbers on a specific listing	Kelli or Greg	Taxes, insurance and cash to close for that home.
Status after acceptance	Tonya or Megan	Disclosures, appraisal and conditions.
Anything urgent or off track	Greg	I'll get it solved or tell you straight.

**You'll get the team's direct contacts on day one**

When a shared client starts a file, the team reaches out to you directly. Not sure who to ask? Call or text me. I'll get you the answer.



How we communicate

On shared clients, you should never have to chase a status. Here are the milestones we track and when you'll hear from us.



Milestone	What it means	Who updates you
Application	Your client has applied and we're reviewing the file.	Greg or Kelli
Pre-approval	Credit, income and assets reviewed. Letter issued.	Greg or Kelli
Accepted offer	We have the purchase agreement and the file moves to contract to close.	Greg
Disclosures	Loan disclosures sent to your client for review and signature.	Tonya or Megan
Appraisal	Ordered, then received, with a heads-up on value.	Tonya or Megan
Conditional approval	Underwriting approved with a list of conditions.	Tonya or Megan
Clear to close	Final approval. Closing Disclosure on its way.	Tonya, Megan or Greg
Closing	Signed, funded and recorded. Keys in hand.	Greg

Every Tuesday and Friday

A status update on every in-process file, so you can keep your client, seller or the other agent in the loop.

A call when it matters

Anything that could affect the closing date or terms gets a phone call, not an email.

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Pre-approval you can trust



A letter is only as good as the work behind it. Here's what I review before one goes out.

Credit

A full credit report, reviewed by me. Not a guess based on what the buyer thinks their score is.

Income

Pay stubs, W-2s and tax returns when needed. Self-employed and commission income calculated the way underwriting will.

Assets

Bank statements for the down payment, closing costs and reserves. Large deposits sourced up front.

Updated letters for specific offers

- ✓ Letters can match the offer price and address, so you don't show your buyer's ceiling.
- ✓ Call or text Kelli or me before you write. Evenings and weekends too.
- ✓ Tell us about seller credits or escalation terms so the letter fits the offer.

Listing agents can verify with me

- ✓ With the buyer's permission, I'll talk with the listing agent about what's been reviewed.
- ✓ Share my cell on your offer: 734.540.2332.
- ✓ A two-minute call from the lender can settle a seller's nerves.

What a pre-approval is, and isn't

It is A written review of verified credit, income and assets for a price range and program.

It isn't A commitment to lend. Final approval still depends on the appraisal, title, final verification and no big changes in the buyer's finances.

Keep it strong Remind buyers: no new credit, no job changes and no surprise deposits until closing.



On the listing side

Holding an offer with another lender's letter? Ask what was reviewed: a credit report, income documents, assets and automated underwriting. A letter without those is only a starting estimate.



Loan programs agents should know

You don't need to be the lender. Knowing the basics helps you set expectations and spot the right fit early.

Conventional

Fannie Mae and Freddie Mac guidelines. Flexible for buyers with solid credit, with low down payment options. Mortgage insurance can come off as equity builds.

Agent tip: seller credit limits depend on the down payment.

HomeReady and Home Possible

Conventional options for buyers with limited savings and income within area limits. Can lower mortgage insurance costs.

Agent tip: send me the address and I'll check the income limit.

FHA

More flexible on credit history. A common choice for first-time buyers. Includes mortgage insurance.

Agent tip: flag peeling paint, missing handrails or roof issues early.

VA

For eligible veterans, service members and some surviving spouses. Very low cash-to-close options and no monthly mortgage insurance.

Agent tip: the VA appraisal has its own standards. Plan for access.

USDA

For eligible homes in designated rural and suburban areas, with household income limits. Parts of Southeast Michigan qualify.

Agent tip: check the address before you assume it doesn't.

Jumbo

Loan amounts above the conforming limit, which is updated every year. Stronger credit and more reserves expected.

Agent tip: build extra appraisal time into the contract.

CCM Signature Expanded Bank Statement

For self-employed buyers. Qualifies on 12 to 24 months of personal or business bank statements instead of tax returns.

Agent tip: a fit when write-offs shrink taxable income.

CCM Signature Expanded 1099

Qualifies contractors and commission earners on 1099 income instead of tax returns. A fit for many real estate agents, too.

Agent tip: terms differ from standard loans. Call me early.

Program availability, guidelines and terms change. Call me for current guidelines on any scenario before your client writes an offer.



Michigan homebuyer program

Plus down payment help that can turn a renter into a buyer. Here's how to spot a good candidate.

MICHIGAN HOMEBUYER PROGRAM (MSHDA)

A lower-rate option plus up to \$10,000 toward the purchase

The MI Home Loan is a fixed-rate first mortgage that may carry a lower rate than standard options. Paired with the MI 10K DPA, buyers can get help with the down payment, closing costs and prepaids.

- ✓ Up to \$10,000 in assistance, with no monthly payment on it
- ✓ Repaid on sale, refinance, payoff or move-out
- ✓ First-time buyers statewide, repeat buyers in targeted areas
- ✓ Works with FHA, conventional and Rural Development loans
- ✓ Homebuyer education course required
- ✓ Buyer brings a small minimum contribution

Income limits, purchase price limits and a minimum credit score apply.

Washtenaw County

Targeted countywide, so repeat buyers can qualify anywhere in the county. Its income limits are among the highest in the state.

Livingston County

Income limits run higher than much of the state, and parts of the county, including Howell, are targeted areas.

Targeted cities

Detroit, Pontiac and Southfield are among the targeted areas. Targeted status is set by census tract, so check the address.

Spot a candidate

- ☐ Hasn't owned a home in the last three years, or is buying in a targeted area
- ☐ Household income within the county limit
- ☐ Price within the statewide limit
- ☐ Credit that meets the program minimum
- ☐ Willing to finish homebuyer education early, before writing offers
- ☐ Needs help with cash to close more than with the monthly budget



Writing stronger offers

Options to weigh with your client. Some carry real risk, so talk them through, and bring in a real estate attorney when it matters.

01 Lead with a strong pre-approval

Credit, income and assets reviewed up front. I'll call the listing agent on request.

02 Underwritten approval before the offer

When the file allows, underwriting can review it before you write, so the seller sees fewer unknowns.

03 Appraisal gap coverage

Buyers with extra cash can agree to cover some or all of a gap between price and value. Confirm the dollars with me before you write it.

04 Simpler inspection terms

Some buyers choose an informational inspection. It shifts risk to the buyer, so make sure they understand it.

05 Stronger earnest money

A larger deposit signals commitment. Make sure the buyer knows when it could become non-refundable.

06 A closing date that fits the seller

Ask the listing agent what the seller needs. We'll build the loan timeline around it.

07 Seller rent-back after closing

Giving the seller time to move can win a deal. It has to fit the loan's occupancy rules, so call me before offering one.

08 Credits instead of price

Sometimes a credit toward costs or a buydown helps the buyer more than a price cut. I'll run both.



Before you write it, text me

Send the price, the terms you're considering and any credits. I'll confirm the loan supports it and update the letter to match.



Buydowns and seller credits

In a slower market, how the seller's money is used can matter more than the price. Here's the short version.

The tools

2/1 buydown	Seller-paid funds lower the buyer's rate in year one, a little less in year two, then the full note rate from year three on.
1-year buydown	A reduced rate for year one only, then the full note rate.
Seller-paid closing costs	A credit toward the buyer's closing costs and prepaids. Lowers cash to close.
Permanent buydown	Discount points paid at closing to lower the rate for the life of the loan.

How to position it

- ✓ Ask for a credit the buyer can apply to a buydown or closing costs, instead of only a price cut.
- ✓ Write it as a dollar amount toward costs, prepaids or a buydown, as the loan allows.
- ✓ On listings, a buydown credit can widen the buyer pool without cutting the list price.
- ✓ Buyers qualify at the full note rate, so a temporary buydown is breathing room, not a stretch.

Watch the limits

- ✓ Seller credit limits depend on the loan type and down payment.
- ✓ Seller credits follow program guidelines.
- ✓ Tell us about any change to credits right away so disclosures stay accurate.



Ask me to run the numbers

Send me the price and the credit amount. I'll send back side-by-side scenarios with the right disclosures, so you and your client can compare a price cut, a closing cost credit and a buydown.



Contract to close timeline

The purchase agreement sets the dates. Here's what happens along the way and how you can keep the deal on track.

1

Offer accepted

Send us the signed purchase agreement, addenda and contacts for title and the other agent.

2

Earnest money and inspection

Schedule the inspection right away. Send repair addenda or credits the day they're signed.

3

Disclosures and full application

Tonya or Megan sends the loan disclosures. A nudge from you helps your client sign fast.

4

Appraisal

Make sure the appraiser can get in and utilities are on. Listing agents can share recent sales and upgrades.

5

Homeowners insurance

Push your client to shop early. We need the policy before clear to close.

6

Conditional approval

We clear conditions with your client. Send any contract change, like a new credit or date, as soon as it's signed.

7

Clear to close and closing

The Closing Disclosure goes out at least three business days before closing. Then walkthrough and keys.

**Remind every client about wire fraud**

Scammers watch real estate email. Clients should confirm wiring instructions by phone with the title company, using a number they look up themselves. Our team will never email a client asking them to wire money to a new account.



Marketing support

Tools that help buyers understand financing. Every piece goes through CCM Marketing Compliance before it's used.

Listing flyers

One-page leave-behinds that show buyers financing options for a listing, with the required disclosures.

Program graphics

Social graphics that explain the Michigan homebuyer program in plain English.

Buyer education

Plain-English resources, like my Homebuyer Guide, that help buyers understand the loan process.



Ask me what's available

Tools change over time, so ask me what fits your listing or buyer. Ask me about co-marketing, too. Any joint piece is subject to CCM Marketing Compliance approval, and marketing support is never tied to referrals.



Send me a client.

However you reach out, my team follows up with your client, and you hear from me along the way.

- 1 **Call or text me** at 734.540.2332 with your client's name and what they're looking for.
- 2 **Or send an intro text** with your client's name and number. Loop them in so they expect the call.
- 3 **My team follows up** to gather documents and get the pre-approval moving. I keep you posted.

GREG'S CELL

Call or text anytime, evenings and weekends too

734.540.2332

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