

Your path to your first home

Six steps from first call to keys, and who helps you at each one.

1

Get pre-approved with Greg

A quick call about your goals, budget and timing. Then Greg reviews your credit, income and savings and issues your pre-approval letter.

Greg and Kelli

2

Shop with your agent

Tour homes with your agent. Kelli DeGrendel, Loan Partner, updates your letter and runs the numbers on homes you like.

Your agent, Greg and Kelli

3

Offer accepted

Your agent negotiates the deal. Your loan disclosures arrive right after acceptance to review and sign.

Your agent, Tonya and Megan

4

Processing, appraisal and underwriting

Tonya Pinard and Megan Koby order the appraisal and guide your file through underwriting. Send anything they ask for quickly.

Tonya and Megan

5

Clear to close

Your loan is approved. Your Closing Disclosure arrives at least three business days before closing so you can review your final numbers.

Tonya, Megan and Greg

6

Closing day

Do your final walkthrough, sign your documents and get your keys. Welcome home.

Everyone

Greg stays your main point of contact the whole way.

YOUR LOAN TEAM

Greg Goddard, Sr. Mortgage Consultant | Kelli DeGrendel, Loan Partner | Tonya Pinard and Megan Koby, Contract to Close

What to have ready

- ☐ Photo ID for each borrower
- ☐ Pay stubs for the most recent 30 days
- ☐ W-2s for the last two years
- ☐ Bank statements for the last two months, every page
- ☐ Tax returns, if self-employed or paid on commission
- ☐ Gift letter, if family is helping

Clear, complete PDFs speed up your approval.

Between pre-approval and closing

DO

- + Keep paying every bill on time.
- + Talk to Greg before any job change.
- + Answer document requests quickly.
- + Tell Greg about gift funds before they're deposited.

DON'T

- x Apply for new credit: cars, furniture or store cards.
- x Make large cash deposits.
- x Move or spend your closing funds.
- x Co-sign a loan for anyone.

Programs to consider

There's no single right loan. The right fit depends on your credit, your savings, the home and your plans. Here are the programs first-time buyers ask about most.

Conventional

Fannie Mae and Freddie Mac

Low down payment options for first-time buyers, including HomeReady and Home Possible. Mortgage insurance can come off as you build equity.

Often a fit for: solid credit, steady income

FHA

Federal Housing Administration

More flexible on credit history and a common choice for first-time buyers. Low down payment options. Includes mortgage insurance.

Often a fit for: rebuilding or thinner credit

VA

Department of Veterans Affairs

For eligible veterans, service members and some surviving spouses. Options with little or no down payment for eligible borrowers, and no monthly mortgage insurance.

Often a fit for: those who served

USDA

Rural Development

For eligible homes in designated rural and suburban areas, with household income limits. Options with little or no down payment for eligible borrowers.

Parts of Southeast Michigan qualify. Ask for an address check.

Michigan homebuyer program

MSHDA

The MI Home Loan can pair with MSHDA down payment assistance toward your down payment, closing costs and prepaids. A homebuyer education course is required.

Income, purchase price and credit limits apply.

Other down payment help

Grants and local programs

Other down payment assistance and grant programs may be available depending on the area and your qualifications. Family gift funds can help too.

Programs change often. Ask what's open now.



Michigan property taxes reset after you buy

In the year after a sale, your home's taxable value uncaps and resets to its state equalized value, so your taxes may be higher than the seller's. Greg estimates your taxes on the likely uncapped value, not the seller's bill. After closing, file your Principal Residence Exemption (Form 2368) with your assessor.

Your agent: Name _____ Brokerage _____ Phone _____

Ready to start? Let's talk about your first home.

Call, text or scan to connect. We'll compare your options side by side, start to finish.



Greg Goddard

Sr. Mortgage Consultant | NMLS #1478824

734.540.2332

Greg.Goddard@ccm.com

CrossCountry Mortgage, LLC | NMLS3029
43252 Woodward Ave, Suite 202
Bloomfield Hills, MI 48302



Scan to connect with Greg

Greg Goddard, Sr. Mortgage Consultant, NMLS #1478824. CrossCountry Mortgage, LLC, NMLS3029 (www.nmlsconsumeraccess.org). Branch: 43252 Woodward Ave, Suite 202, Bloomfield Hills, MI 48302. Equal Housing Opportunity. For informational purposes only. This is not a commitment to lend or an offer to extend credit. All loans are subject to credit approval, underwriting approval and property eligibility. Programs are subject to eligibility requirements and may change without notice; not all borrowers will qualify. Down payment assistance is subject to program availability, funding, eligibility, income limits and purchase price limits. CrossCountry Mortgage, LLC is a private mortgage lender and is not affiliated with or endorsed by FHA, VA, USDA, MSHDA or any government agency. Michigan property tax information is general in nature and is not tax or legal advice. Goddard Group is a team of CrossCountry Mortgage, LLC. Real estate agent information is provided for the buyer's convenience; the agent's brokerage is a separate company from CrossCountry Mortgage, LLC.