



CHURCHILL
MORTGAGE®



5 STEPS TO BUYING A HOME IN 2024



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THE #1 DETAIL YOU NEED TO KNOW WHEN BUYING A HOME IN 2024

Buying a Home in 2024

Congratulations on taking the steps to buy a home in 2024! Homeownership is one of the best ways to build lasting wealth. It can also be an overwhelming process but doesn't have to be. If you want to know how to successfully purchase a home this year (without all the stress) this quick guide is for you.

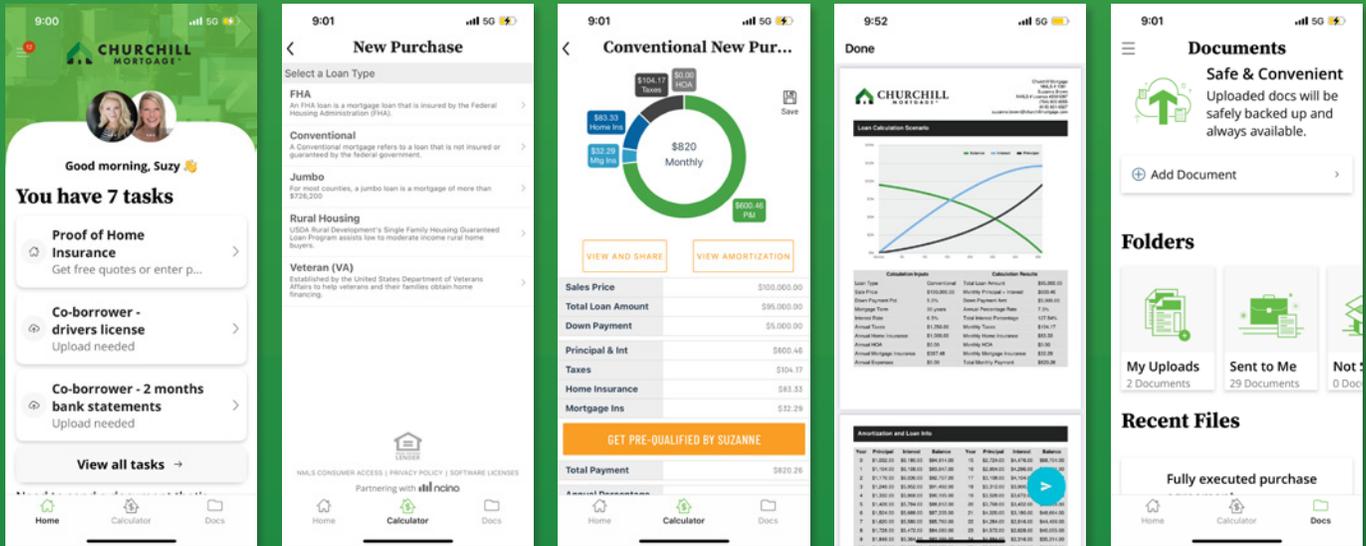
The most important thing you can do for yourself when buying a home in 2024 is to make sure you get an edge up on your competition. So, what's the easiest way to do that? Use the Home Buyer Edge program, exclusive to Churchill Mortgage clients!

The Home Buyer Edge encompasses each part of the home buying process, ultimately setting you up to make a successful offer. There are just five easy steps to follow once you're ready to move forward with purchasing a new home. Let's get started!



STEP 1: GET A LIGHTNING-FAST PRE-APPROVAL

Using the Churchill Mortgage App, you can apply for your home loan, get pre-approved, and start shopping for your new home all in the same day. You can also speak to a Churchill Home Loan Specialist and connect with a trusted Realtor in the app!





STEP 2: SCHEDULE A HOME BUYER CONSULTATION

Your Home Loan Specialist is your advisor in the home buying process. They're here to learn all about your short- and long-term goals so you can build wealth through homeownership.

Your Home Buyer Consultation will give you the opportunity to discuss your current financial situation, budget for buying, and share your goals. You'll also learn about your buying power and be able to move forward with a home purchase with confidence.

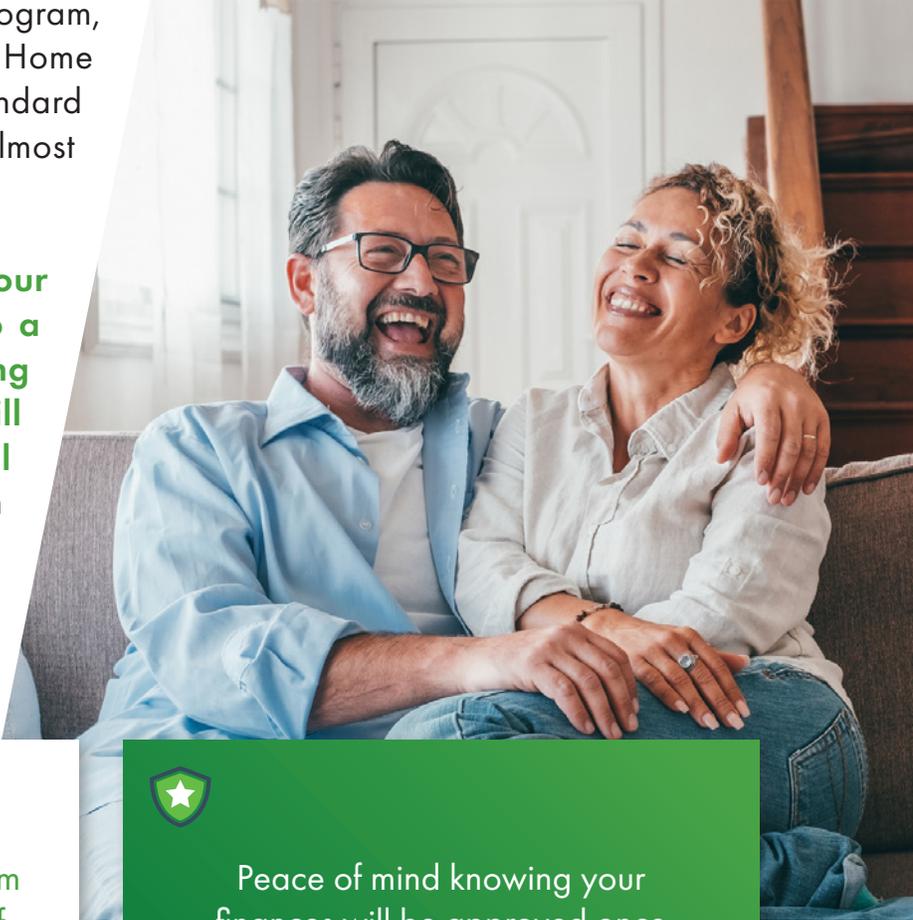
This was our first time buying a home, and our first time learning all the terms and ins and outs of how things worked. We had a lot of questions, and your team didn't make us feel bad for asking for explanations of how things worked... We appreciated how proactive Churchill was, like EXTREMELY proactive! Not to mention everyone was so kind, and we could feel the good energy from everyone.

-Amelia G., TX

STEP 3: BECOME A CERTIFIED HOME BUYER

As part of the Home Buyer Edge program, you'll become a Churchill Certified Home Buyer. This is considered the gold standard of pre-approvals and sets you up almost like a cash buyer.

As a Certified Home Buyer your offer will look more attractive to a seller, especially during a bidding war because your home loan will be pre-underwritten by an actual underwriter. Remember, you can get pre-approved the same day you apply, but becoming a Certified Home Buyer will only strengthen your offer when the time comes!



Conditional financing approval from an underwriter at the beginning of your home search.



Peace of mind knowing your finances will be approved once you make an offer.



You are positioned like a cash buyer, so negotiations are easier and happen more quickly.



Quicker closing times due to a lot of the legwork being done up front.

STEP 4: GET RATE SECURED

Interest rates fluctuate which can cause stress levels to fluctuate as well. Once you cap your rate with Rate Secured, you'll protect your rate for 90 days while you shop. Your rate won't rise, but if rates go down, yours will too. And if you don't find a home in the first 90 days of shopping, we'll reset your rate for another 90 days.



A secured interest rate at no extra cost.



90 days with a capped interest rate, so you can shop for your new home with ease.



Ability to reset your interest rate for an additional 90-day period if you don't find your dream home in the first 90 days.



No change in your rate if rates go up, but if rates go down you will receive the lower rate.



STEP 5: TAKE ADVANTAGE OF THE \$10,000 SELLER GUARANTEE

Buying a home in today's market can be challenging, so we've raised the bar with a \$10,000 Seller Guarantee to help you get into the home you want. This Guarantee gives more peace of mind by providing a higher level of confidence for both buyers and sellers. Your offer will immediately look more attractive when there's a financial incentive attached.

How it works:

The seller will receive \$10,000 if your loan doesn't close due to financing issues.

This money is in addition to your earnest money, giving sellers an added incentive to accept your offer.

Your offer will look more attractive with a \$10,000 financial incentive attached to it.

Prompt communication, ease of uploading documents via app, smooth certified pre-approval process, and the seller guarantee was amazing!

-Bethany, OK



Buying a home in 2024 may require a little patience, but it doesn't have to be intimidating or stressful. You deserve to have an edge over your competition when you go to negotiate and make an offer so you can win the deal! So, if you're looking to purchase a home this year, let us know how we can help.



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NEED MORE INFORMATION?
Just reach out to your local Home Loan Specialist

888.562.6200

churchillmortgage.com



The Churchill Certified Home Buyer program is not a commitment to lend funds and is not an approval but is a conditional approval subject to your acceptance of the terms and the conditions being fully satisfied prior to closing. All conditions are subject to final underwriting and final investor approval. The certification is subject to the financial status and credit report(s) of everyone on the application remaining substantially the same until closing, an acceptable contract of sale on a suitable property, collateral (the appraisal, title, survey, condition, and insurance) satisfies the requirements of the lender and loan selected is still available in the market. All closing conditions of the lender must be satisfied including the clear transfer of the title, acceptable and adequate title and hazard insurance, flood certification, and any inspections that are required by the real estate contract.

Rate Secured is available on 30-year conventional conforming and high-balance fixed-rate loans. Rate Secured is not available on investment property home loans.

Seller Guarantee is for qualifying borrowers and select loan types only and are not available in all states or locations. Offer only valid on home loans closing on or before March 31st, 2024.

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