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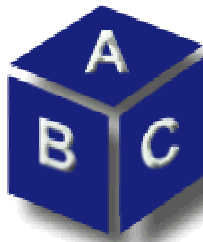
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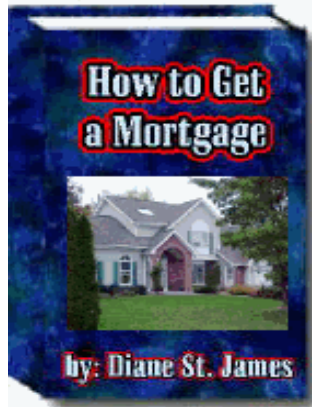
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WELCOME



Hi! I am Diane St. James

Background and Experience

My name is Diane St. James. I started in the residential mortgage business in 1979 after earning a Bachelor's Degree in Business from Purdue University, and I am still going strong! Now with 20 years of experience, I have gained vast knowledge in every facet of residential mortgage lending.

I started out as a loan processor and closer, gaining the knowledge of what is needed to get a mortgage loan closed. During this time I successfully completed several educational courses from the Mortgage Bankers Association of America. My strengths are a result of this training along with working in depth on a daily basis with borrowers and realtors.

In 1985, I was promoted to Operations Supervisor and opened up a thriving branch office. This was the time when I got a taste of underwriting and how to develop some creative lending solutions.

Then as an Account Executive, I helped thousands of borrowers qualify for their first home or see how much they could save if they re-financed.

The last 6 years of my career have been very rewarding as an Underwriter. This responsible position involves making the final decision on a borrower's mortgage. Continuing education and seminars have kept me up to date on the constant changes to guidelines and new financing programs.

Currently, I am contract underwriter for one of the top ranking PMI (Private Mortgage Insurance) companies in the United States. I travel from company to company helping to fill the need for a quality underwriter.

I am a member of the NAFE and have been awarded with the RMU designation by the National Association of Review Appraisers & Mortgage Underwriters.

Let me use my vast experience to help you Understand and prepare for your mortgage today!

[Next: Chapter One](#)

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Your Marketing Team Center

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So Many Mortgage Options

My goal here is to broaden your understanding about mortgages, maybe make you smile along the way, and help you to get your first mortgage or the next mortgage feeling confident and good about the whole thing! Many lenders in the mortgage industry like to be on the cutting edge so they are constantly coming up with new mortgage programs, and changing existing ones, all the time. The maximum loan amount for a conforming conventional mortgage at least lately has been changing every year. You should see all the sticky notes I have around my computer monitor. One of them is for the current maximum loan limits for conforming loans. Right now, the maximum mortgage amount for a 1 unit conforming loan just went up to \$275,000 as of January 1st, 2001.

Some of the more common mortgage types available are Conventional, FHA Federal Housing Administration), VA (Veterans Affairs), non-conforming and sub prime mortgages. I will explain each of these but I don't want to put you to sleep with extensive details. If you want to know more about each, you can visit my site and ask me at: <http://www.abcmortgage.net>.

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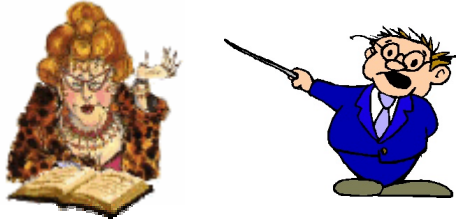


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Helpful Mortgage Terms

There is a lot of mortgage jargon used in the residential lending industry. I am going to list what I feel are the most important ones for you to know. You can refer back to this chapter as needed. Beside the definition of these words, there are some examples and explanations included. I wouldn't skip over this chapter if I were you. If there are other terms you want explained just contact me;

<http://www.abcmortgage.net> or write to me;

<mailto:diane@abcmortgage.net>. 😊

ADJUSTABLE RATE MORTGAGE - This was already explained but since it is one of the more popular types of loans, here it is again. This is a mortgage in which the interest rate changes or adjusts periodically during the life of the loan based on an index and margin associated with the loan. It usually has rate caps included that help prevent the interest rate from going to unbearable extremes.

APPRAISAL - An inspection and written report done on a property in order to determine its fair market value. An appraiser is someone who does these appraisals and has access to market data and recent sales information to help in his or her analysis. This is different from an appraisal a realtor may provide which is an estimate of value using comparable homes that have sold or are listed in the general proximity of a property and may not be nearly as accurate.

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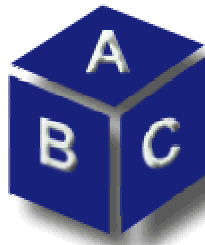
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How Much Do I Qualify For...Really?

Okay, now that you have some idea of the types of mortgages and some of the terminology, your next question may be "How much do I qualify for?" With all the advanced mortgage technology available, and thanks to the speed of communication via the Internet, a lender can find out in a matter of minutes how much house you qualify for.

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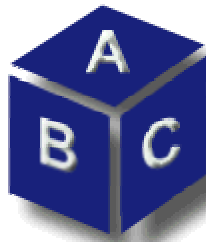
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What To Do Before You Apply

One of the first things you should do before you even think about a mortgage is get a copy of your credit report. You can contact any one of the major credit bureaus and request a copy. The fee, if any, for getting it will be well worth it. I've included toll free phone numbers for some of the better known credit reporting agencies below:

Equifax: 1-800-405-0081

Experian: 1-888-397-3742

Trans Union: 1-800-888-4213

Your credit history is one of the most important parts of the mortgage decision. Mortgage companies rely heavily, (sometimes more than they should), on what your credit score is.

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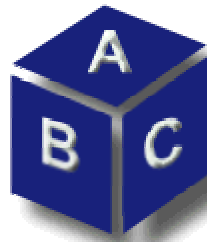
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What Do You Need When You Apply?

The best thing to do, when you are ready, is to get pre-approved for a mortgage as I mentioned before. This is different from being pre-qualified which may not really be worth too much. Some people get pre-qualified by just stating what their income is, and the lender getting a quick in file credit report from one bureau pulled. They may be told they are pre-qualified for up to a certain loan amount. Unless you get something in writing that says you are approved subject to certain conditions, it won't help you much in negotiating with a seller.

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Wait? Wait?



What To Do After You Have Applied

When you have applied for your mortgage loan, hopefully you walked away feeling that you were well prepared. Now that you've applied, here is some good advice for you. Don't DO anything!! Don't run out and buy a new car, co-sign for your daughter's car, change jobs...don't breath!! Well, okay you have to breath.

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Why Can't You Close TOMORROW!!

You applied for your loan and supplied everything I told you they'd need and then some, so why can't you close tomorrow?

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Diane St. James



**Andy B. Consult
ABC for short.**

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