

# Our Homeowner's Guide to Financing



866.338.4677



877.237.9694

On-Call Service, Extensive Real Estate and Mortgage Knowledge.

# HOUSE IN HAND

## LOAN APPROVAL PROGRAM

- 1 — Complete our loan application & document upload.
- 2 — Receive full underwriter approval in 24 hours or less.
- 3 — Obtain loan commitment & approval letter with [Deposit Protection](#).\*
- 4 — Submit confident offer with [No Loan Contingencies](#).
- 5 — Include closing in as little as 10 calendar days.
- 6 — Add a \$100 per diem guarantee\* to seller.
- 7 — Agent-negotiated rent-back as needed to seller.



# 7 Steps to Homeownership

## We Make the Loan Process Simple & Easy From Your Initial Application to Receiving Your Keys



1

*Start your application by phone, online, or mobile phone application.*



2

*Schedule your mortgage consultation with JJ Mazzo in person or by web conference.*



3

*Congratulations! The underwriter has approved your loan!*



4

*Our processing team will check that all conditions of the loan are statisfied and send to the underwriter for funding.*



5

*Offer accepted! Contact us so we can get your loan process started.*



6

*Receive your loan approval letter to submit with your purchase offer.*



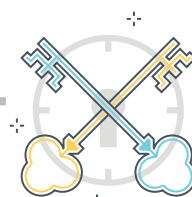
7

*Funders draw up your docs and schedule your signing.*



8

*Funds are wired and disbursements are made to all parties.*



9

*House in Hand! Congratulations on your new home purchase.*

## Complete In-House Operations

*"The Doherty Real Estate Group were so helpful with the purchase of our first home. They not only gave us great advice, but were willing to educate us during the process. We felt they had our best interests in mind and advised us on how to get the deal during such a tough market for buyers. They helped us find "the one" and got us the deal. We are very pleased with our experience and would highly recommend working with them."*







## Product Offerings:

- Minimum FICO 550
- FHA & Conventional Loans with as little as 0% down
- Jumbo "Bank Statement" Loans for Self-Employed \$2 Million +
- 95% Loan To Value WITH NO Mortgage Insurance
- One day out of Foreclosure, Short Sale or Bankruptcy Loans
- Foreign National Loans
- FHA & VA Loan Specialists

*If you are applying for a VA Loan please provide:*

- Certificate of Eligibility from VA.
- Copy of Form DD 214.
- Name & contact of your nearest living relative.

- Hundreds of out-of-the-box programs available

We are a proud member of




The Mazzo Group at CrossCountry Mortgage, Inc. is committed to our local and global community. We donate a portion of our proceeds from funded loans to provide needing families the opportunity to have a safe and clean place to call home.


# BUYING A HOME IS A BIG DECISION. WHY CHOOSE THE DOHERTY TEAM?


## 10 Ways *The Doherty Real Estate Group* provides exceptional value to a buyer:

- Evaluate specific needs through a tailored buyer consultation
- Assist in determining most effective property search
- Preview properties for the buyer to eliminate those that don't fit the discussed criteria
- Show selected properties to the buyer
- Discuss offer strategies and advise how to write a winning offer
- Present the offer to the listing agent
- Negotiate on behalf of the buyer
- Facilitate a smooth transaction from contract to close
- Superb communication with buyer and all parties throughout the transaction
- Most important: fully represent the buyer throughout the real estate transaction

*"Devin Doherty has to be the best. He listened to our needs, did his homework, and showed us houses that would meet our interest. Then, best of all, his negotiating strategy was excellent and we got the house we wanted despite multiple bidders!"*  5 star Yelp reviewed

*"Devin and his team have always been a blessing to our family. We have been working with the Doherty Real Estate Group off and on for over 8 years. Devin's knowledge of the market and his desire to mentor his clients through the process is unique. After working with another realtor for almost one year we gave up, switched to Doherty Real Estate Group, and then found our home at an amazing price within a month. Devin's team is driven to succeed, attentive to details, and always prompt about following up with clients. Not only has Devin guided us through the purchase of a home, but he has empowered us in our own process of learning to manage our own rentals. Thank you Doherty Real Estate Group!"*  5 star Yelp reviewed

*"The Doherty Real Estate Group were so helpful with the purchase of our first home. They not only gave us great advice, but were willing to educate us during the process. We felt they had our best interests in mind and advised us on how to get the deal during such a tough market for buyers. They helped us find "the one" and got us the deal. We are very pleased with our experience and would highly recommend working with them."*  5 star Yelp reviewed

*"Professional. Knowledgeable. Honest. Organized. Dependable. The Doherty team delivered on their plan and promises. Their plan worked like a charm and their communication was phenomenal throughout the process. When we had a hurdle to overcome, they were there with solutions every time and I mean every time!"*  5 star Yelp reviewed

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### Devin Doherty

CCIM, ABR, PSC, CDPE, EPRO, ASSOCIATE BROKER  
CA BRE ID# 01323878

DohertyRealEstateGroup.com  
FiveDoorsRealEstate.com



KELLERWILLIAMS  
*Luxury*  
INTERNATIONAL



*"Creating Generational Wealth Through Real Estate"*

# EXPERIENCE & RESULTS MATTER

JJ Mazzo is a Scotsman Guide and Mortgage Executive nationally ranked Top 100 producing Sr. Vice President and Sr. Mortgage Advisor. With two decades of experience and as the #1 Ranked Purchase Loan Originator in Orange County for 2015 & 2016, JJ Mazzo has expert knowledge in all facets of the home loan process.

His focus on speed and a commitment to customer satisfaction have earned him a Five Star Mortgage Professional customer service award, the past four years. "JJ" was the first in Orange County to create the 10-day escrow close guarantee, which allows borrowers to have the same advantage as cash buyers when competing for an accepted offer on a home purchase.



Schedule Your Mortgage Consultation Today

877.237.9694

Apply Online at: [TheMazzoGroup.com](http://TheMazzoGroup.com)

*Personalized Service / 7am to 7pm, 7 days per week*

**JJ Mazzo** - Sr. Vice President / Sr. Mortgage Advisor / NMLS186548 / AZ MLO Lic# 0913442

CrossCountry Mortgage, Inc. NMLS3029, 31351 Rancho Viejo Road, Suite 201, San Juan Capistrano, CA 92675 NMLS1790854. \*This 10-Day Close Guarantee ("Guarantee") is subject to and conditioned on the following terms: The Guarantee applies to purchase products only which include FHA, VA, Conforming and High Balance Loans. This Guarantee is not applicable to Brokered Loans. Delegated products ONLY. 10-day closing must be written into the Purchase and Sales Agreement. The 10 days are calendar days not including Sundays or Holidays and shall commence under the Guarantee when: (a) consumer indicates an intent to proceed; and (b) consumer submits to CrossCountry Mortgage, Inc. all of the documents required by CrossCountry Mortgage, Inc. to close the loan ("Guarantee Trigger Date"). CrossCountry Mortgage, Inc. is not liable for delays ("Delays") which are caused by events beyond the control of CrossCountry Mortgage, Inc. which prevents CrossCountry Mortgage, Inc. from complying with any of its obligations under this Guarantee, including but not limited to, delays caused by the consumer or other third parties. Accordingly, this Guarantee is not enforceable if such Delays occur and the loan closes after the Guarantee time period. If there are no Delays and all the foregoing conditions are satisfied and the loan doesn't close within 10 calendar days of the Guarantee Trigger Date, then CrossCountry Mortgage, Inc. will credit the consumer (at the time of closing) the penalty amount as specified in the related Purchase and Sale Agreement up to \$100 per day ("Credit"). The consumer is not entitled to the Credit if the loan doesn't close for any reason. Consumer not required to provide documentation and may obtain a Pre-Qualification. This is not a commitment to lend; subject to credit and underwriter approval, all promotions are subject to change or cancellation without notice. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

