

WHY PEOPLE CHOOSE  
**ASSURANCE  
FINANCIAL**

**OUR CUSTOMERS**

love our competitive rates, quick turnarounds on their loans, and really great, personal customer service.

**REAL ESTATE AGENTS**

love how well we take care of their clients and the fact that we handle underwriting and processing in-house.

**EVERYONE**

loves our technology that allows us to handle the loan process electronically, making the whole experience smooth and seamless.

Angel  
**LEWIS**

MORTGAGE  
**101**

Apply in 15 minutes at  
[AssuranceMortgage.com/alewis](https://AssuranceMortgage.com/alewis)

[alewis@assurancemortgage.com](mailto:alewis@assurancemortgage.com)

**(225) 413-6049**

**Assurance Financial Prairieville**

16044 Highway 73  
Building 107  
Prairieville, LA 70769

From Your  
**HOME LOAN  
EXPERT**

Angel Lewis  
Loan Officer



- ✓ **PURCHASE**
- ✓ **REFINANCE**
- ✓ **CONSTRUCTION**

Conventional | FHA | VA | USDA RD  
Jumbo | Construction & Renovation  
Down Payment Assistance  
HELOC & Second Mortgage



 NMLS# 70876  
NMLS# 700876



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**(225) 413-6049**



## HOMEBUYING MADE EASY



Get pre-qualified with Assurance Financial to determine how much you can afford.



Meet with a Realtor and start searching for the perfect home.



Make an offer, negotiate, and sign the purchase agreement.



It's time for a home inspection and appraisal. Your Realtor will let you know if anything comes up.



Your loan is now in underwriting. Your Loan Officer will keep you informed of the progress.



Final loan approval is next. This is where Assurance Financial tells you "YES, you're good to go!"



Close the deal. Your signature + funding transfers = closed! Congratulations!

## DOCUMENTATION CHECKLIST

- ✓ Last 2 years' complete personal filed tax returns
- ✓ Last 2 years' business tax returns including all K1's and 1099's (if applicable)
- ✓ Most recent pay stubs showing a 30-day pay period
- ✓ Copy of valid driver's license
- ✓ Last 2 years' W2s
- ✓ Most recent 2 months' bank statements to verify funds for down payment

## DO'S & DON'TS

### DON'T

apply for new credit of any kind

### DO

keep all existing credit card accounts open

### DON'T

max out or overcharge credit cards

### DO

keep your current employment

### DON'T

consolidate debt to minimal credit cards

### DO

stay current on payments for existing monthly obligations

## WHAT'S IN A PAYMENT?

Your monthly mortgage payment could include the following:

**Principal** - Amount of money borrowed, not including interest, to purchase the home

**Interest** - Percentage charged for the use of borrowed money

**Taxes** - Decided by the municipality you live in and is based on the property's value

**Homeowners Insurance** - Pays for losses and damage to your property if something unexpected happens, like a fire or burglary

**Mortgage Insurance** - Protects mortgage companies in case a borrower fails to pay a home loan and is typically required by a lender on mortgages with a down payment of less than 20% of the purchase price

## CREDIT 101

Knowing how your credit is factored can help you build and maintain your score so it's in good shape when you apply for a home loan. Remember to keep paying your bills on time and your balances below 30%.

