



---

THE  
**Complete Home  
Buying Experience**

---



Alain Valles, President NMLS 7946  
Direct Finance Corp. NMLS 1535  
781-724-6221  
[av@dfcmortgage.com](mailto:av@dfcmortgage.com)

# The Pre-Qualification Process

Understanding what is important to you about your home loan

- 1 We'll have a conversation about your home goals and discuss the 4 criteria to obtaining the best loan program.
- 2 We'll have a follow up phone call to review your specific loan scenarios, needed documents, and your time schedule.
- 3 You're Fannie Mae "Approve/Eligible" Loan Certificate will be emailed to you and your real estate agent. You'll also be invited to meet in person to review the purchasing steps in detail.
- 4 I'll work closely with you and provide mortgage options to meet your goals.

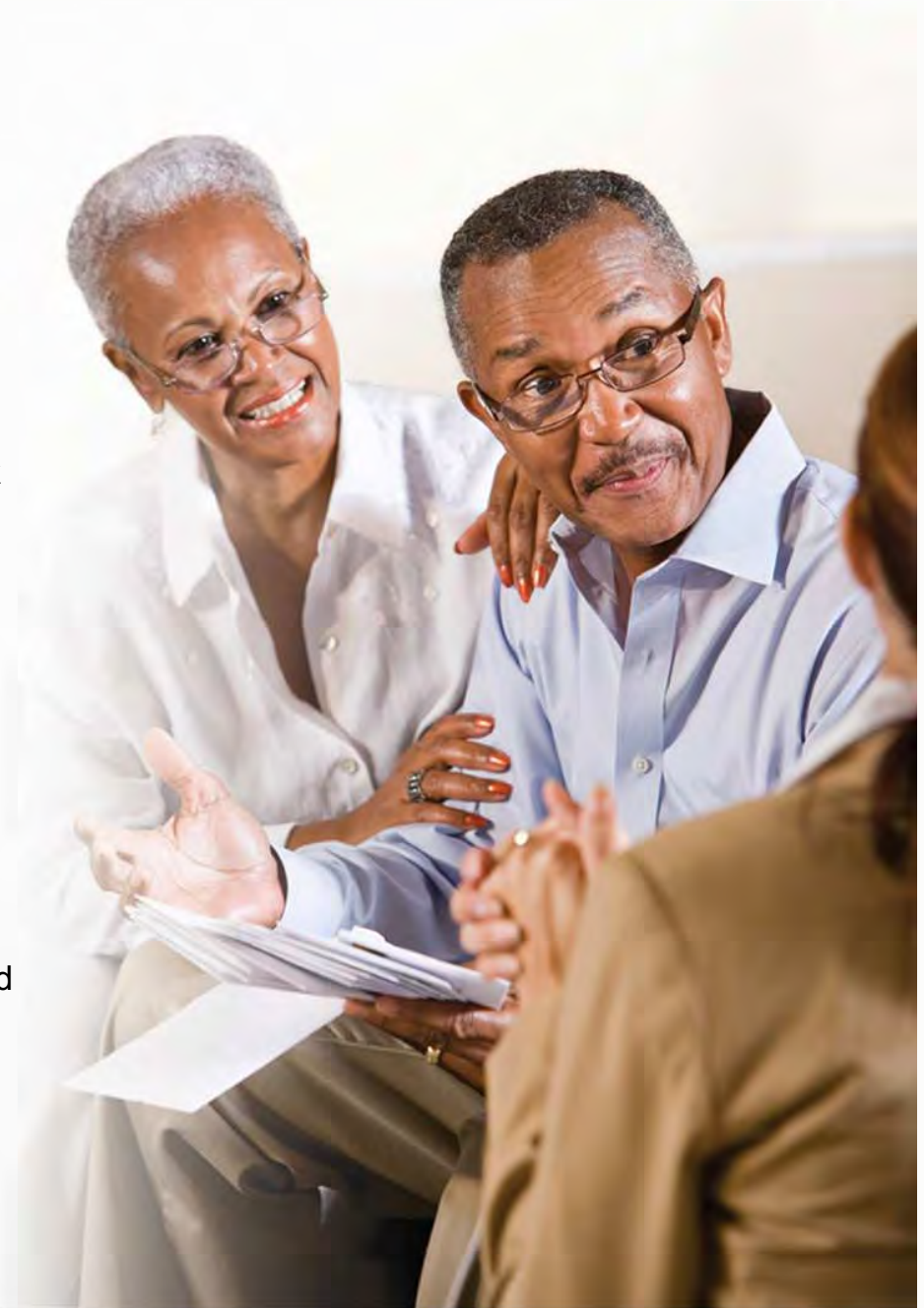
*Loan Approval Checklist:*

- ✓ Complete Tax Returns  
W2s  
Credit Card info
- ✓ Credit Report  
Credit History  
Bank Statements  
Paycheck Stubs



# Clear and Open Communication

- 1 You'll receive cost & payment estimates on all loan programs of interest
- 2 I'll call you weekly to check in and see how your home search process is going
- 3 We'll speak periodically over the phone to review current market conditions & answer any questions you may have
- 4 You'll have access to expert advice on home inspection, purchase & sale negotiation, hazard insurance, and other trusted professionals!
- 5 I can also refer you to a REALTOR® if you haven't already chosen one



# Helping your Agent Negotiate and Structure the Purchase

My promise to you:

1. Carefully review and work with your agent on all offers
2. Provide cost and payment sheets for the specific properties you are interested in
3. Provide a “Fannie Mae Approve/Eligible” Certificate for each offer you make to create a solid transaction that will close on time without any surprises



# Your Complete Transaction Team Is At Your Service!

I will:

---

1. Manage all the details of your purchase transaction on a daily basis
2. Stay on top of all financing matters to be sure your real estate transaction closes in a timely fashion and with as little stress as possible
3. Make sure there are no closing surprises!

## Transaction Checklist:

- ✓ Financing
- ✓ Inspections
- ✓ vendor coordination
- ✓ ~~Disclosures~~
- ✓ Title
- ✓ Appraisals
- ✓ Home Repairs
- ✓ Final Walk-Thru
- ✓ Bylaws
- ✓ Association Documents
- ✓ Moving Coordination
- ✓ And More



# My Client Appreciation Program

Service before, during & after the loan

1. Even after your closing, I'll be there to assist you with all your lending needs and keep you informed by providing you valuable monthly information
2. Consider me your source for references to all types of businesses, from home improvement to estate planning. I know professionals in all areas who I'm willing to put my name to and who would be happy to serve you
3. My goals are to earn your trust & confidence as well as have you become another satisfied referring client who consistently refer their friends and family. Odds are – that's how I met you!!! Contact me today for your free loan review!

Thank you ...

re-invent your space

The recent volatility in the housing market has reminded us that modifying our current homes to accommodate changing needs and wants can be a practical solution. It is also clear that with more inventory to choose from, it has become increasingly important for sellers to ensure their homes stand out to potential buyers. Now is a great time to remodel, as many contractors are seeking new projects and can offer discounted rates. In addition, tax breaks increase the allure of making energy-efficient improvements sooner rather than later.

Midrange Projects		Upscale Projects	
<b>Greatest ROI</b>			
Entry Door Replacement-steel	128.9%	Siding Replacement-fiber cement	83.6%
Attic Bedroom	83.1%	foam backed vinyl	79.0%
Desk Addition-wood	80.6%	Window Replacement-vinyl	78.5%
		wood	71.5%
		Grand Entrance-fiberglass	68.8%
<b>Lowest ROI</b>			
Backup Power Generator	58.9%	Bathroom Addition	57.9%
Sunroom Addition	50.7%	Garage Addition	50.7%
Home Office Remodel	48.1%	Master Suite Addition	55.7%



Alain Valles  
President  
NMLS 7946  
Direct Finance Corp. NMLS 1535  
781-724-6221  
av@dfcmortgage.com

Oh, by the way® ...  
I'm never too busy for any of your referrals!

