



Dear House Officers,

My name is Jason Robinson and I am excited to introduce myself and offer insight into the special benefits available to Physicians thru Lake Michigan Credit Union. I have been living, working, and raising a family in Ann Arbor for the last 20 years. I live on the Old West Side with my wife Rachel and two children; Abigail and Benjamin. We enjoy and appreciate all that Ann Arbor has to offer, such as; great restaurants, numerous parks and access to a variety of activities.

Before I planted my roots in Ann Arbor, I attended Michigan State University where I earned a Bachelor in Earth Science. After graduation, I realized that my real passion was in the family business of real estate. For the past 25 years, I have worked as a loan officer assisting home buyers with their financial goals.

I am proud to work for Lake Michigan Credit Union- ***a financial institution that is committed to providing members with the highest level of service.*** Our goal is excellence! We strive to work with our members to provide the best banking experience and the most comprehensive suite of banking products in the market. At Lake Michigan Credit Union you are not just an account number, we are dedicated to our members and their needs.

As a Physician you have specific financial needs. Your time is valuable and often it is not your own. The home buying process can be scary and challenging if you do not have the right team working for you. We want to be part of your team! ***Lake Michigan Credit Union has a complete suite of products designed for Physicians. We can support your financing needs from Residency to Fellowship and beyond with Loans for up to 100% of the purchase price.*** Whether you are buying your first home or building a new one, we have you covered.

As your Loan Officer, I will work around your schedule and guide you through the home buying process. I believe that a comfortable and confident borrower is the key to a stress-free home purchase. ***I will listen to your needs and wants, and provide advice on how to best achieve your financial objectives.*** I have helped many of your colleagues buy their first home, and move up to the next one. I work locally at the Ann Arbor LMCU Branch, so please feel free to reach out via text, email or phone. I look forward to the opportunity to earn your business!

Warm regards,

Jason Robinson

Sr. Mortgage Loan Office, NMLS #533276

Lake Michigan Credit Union

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Apply Online: <http://www.AnnArborDoctorLoans.com>

Read My Reviews: [Google](#) | [Zillow](#) | [LinkedIn](#)



From App To Close

What to expect



The Initial Meeting

LO B



Meet with a licensed mortgage professional to define your home buying needs and options. Prequalifying may help you land the home you want. We'll review your:

- Total assets
- Credit rating
- Financial condition
- Total income
- Liabilities and other obligations

The Application

LO B



Your loan officer reviews your loan options:

- Loan details – rate, term, type
- Determine down payment amount
- Consider private mortgage insurance (PMI) to reduce your down payment
- Review Required documentation
- Expectations and responsibilities – yours and ours

The Packaging

LO B P



Your loan processor will prepare and send your loan documentation to a LMCU underwriter.

You'll need to provide:

- Income and asset statements
- Purchase agreement from your realtor
- Miscellaneous supporting documents

We will secure and schedule:

- Appraisal
- Obtain employment verification

The Underwrite

U



A LMCU underwriter will review your credit and property info to verify that you qualify for your chosen loan.

B The Borrower - You

LO The Loan Officer

P The Processor

U The Underwriter

TC The Title Company



The Wrap Up

LO B P TC

A loan processor final reviews all materials for closing and sends the package to the title company. Your loan officer schedules and prepares you for the closing process.



The Close

B TC

A title company or attorney prepares all legal documents for signing. Your review and signatures will finalize the transaction. You're there! Keys are waiting...



Relying on gift money to help fund your mortgage?

What you need to know:

If someone is giving you a gift of money to help you meet mortgage lending requirements, you'll need to understand the terms, requirements and documents needed to make it happen.

The Donor

The donor is the provider of the monetary gift. That person must be a family member, domestic partner or fiancé. The donor must first demonstrate their ability to actually provide you with the gift. Documentation might include a copy of their cancelled check, or it can come as a signed letter from their bank that confirms the availability of funds in their account. An underwriter may require more than one form of documentation.

Gift Letter

LMCU will provide a form that the donor will need to complete and sign. It will ask for the donor's name, address and relationship to you, the donor's bank account information, the amount of the gift, and a signed statement that the monetary gift carries no expectation of repayment.

Transfer

Documenting the gift transfer is very important and should be done by check or wire transfer. If by check, be sure to make a copy before depositing the money in the account you use to verify funds needed to close. Don't combine this deposit with any other transactions. Keep a copy of the deposit slip or confirmation, as well as an online transaction update or the next account statement to show that the funds did indeed make it into your account.

Sometimes a monetary gift can be used for your entire down payment, depending on the loan program. Other programs may require that at least 5% of the purchase price come from your own funds (unless the down payment is 20% or more of the purchase price). Rules can often vary or change at any time. Be sure to ask us if you have any questions or concerns.

We reassure you that our team is here for you to walk you through the process and ensure that the money is coming from acceptable sources and meets all industry rules.



Contact me today.

Jason Robinson

Mortgage Loan Officer
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How to **Limit Solicitations** After a Credit Inquiry.



Why am I being solicited by other lenders after I apply for a mortgage?

When your credit report is pulled for a mortgage, the national credit bureaus flag it. Other mortgage lenders can be notified of the flagging, and they use this information to contact you. The institution obtaining the credit report (in this case, LMCU) is unable to prevent the flagging or the solicitations, but there are some steps you can take to minimize them.

How can I limit solicitations/spam calls?

There are several resources that can help you:

- **OptOutPrescreen.com:** This is the official website where you can opt out of being included on lists used by creditors or insurers to make firm offers that are not initiated by you.
- **DoNotCall.gov:** Sign up for the National Do Not Call Registry online or by calling (888) 382-1222. Your number should appear on the list in 24 hours, but it may take 31 days for you to stop receiving solicitations.
- **DMAchoice.org:** You can request to stop mail solicitation via DMAchoice, a tool developed by the Direct Marketing Association (DMA). Online registration costs \$4 and lasts for 10 years.

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Contact me today.


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*Money Magazine, October 2018. **Money Magazine, November 2018. ***APY = Annual Percentage Yield. Rate as of 3/1/19 and subject to change after account opening. Membership required. No minimum balance required. Interest not paid on balances over \$15,000. Fees may reduce earnings. Some requirements apply. Federally insured by the NCUA.