



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 14 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- real estate. For the past 20 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 and we strive to work with our members to provide the best banking experience and the most comprehensive suite of banking products. 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 in Ann Arbor, 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*

Jason Robinson  
NMLS #533276  
Sr. Loan Officer  
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734.707.3337



Doctors, dentists, and orthodontists...

## The **Best** Place For Your **Mortgage** Is **Lake Michigan Credit Union**

### Here's why:

Lake Michigan Credit Union (LMCU) understands the unique challenges physicians, dentists and orthodontists often face when seeking to purchase a home. To help you save money, LMCU created a special mortgage program that delivers value and makes home ownership possible at an affordable cost.

### Features:

- Up to 100% LTV\* special financing of the household value
- Deferred student loan debt is not included in calculations
- No mortgage insurance requirements
- Low down payment requirements: 0% to 5%
- Loans available as large as \$1.5 Million +
- No minimum requirements of cash on hand after closing



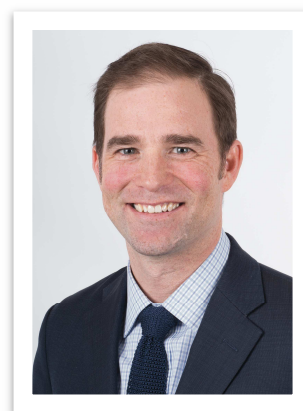
Ask me how you can save even more with our  
**Max Mortgage**

To be eligible for the Doctor/Dentist program, the Doctor/Dentist must be in a residency program, have completed a residency program within 5 years, or be an established Doctor/Dentist who is relocating or has relocated within 5 year. Doctor/Dentist must also establish an automated payroll deposit with LMCU to be eligible. \*Loan to value (LTV) ratios up to 100% with loan amounts up to \$650,000; 95% LTV up to \$1,000,000, 85% LTV for loan amounts over \$1,500,000 and 80% LTV for loan amounts up to \$2,000,000. \*\*APY=Annual Percentage Yield. Interest not paid on balances over \$15,000. Rate subject to change. Some requirements apply. Fees may reduce earnings. Federally insured by the NCUA.



[LMCU.org/Mortgage](http://LMCU.org/Mortgage)

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For information contact:

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Apply Online @ **A2LoanGuy.com**



# MORTGAGE APPLICATION CHECKLIST



## Basic Information required for Application:

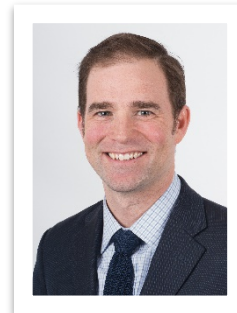
- ☐ Copy of Driver's license, front and back side
- ☐ W2's, 1099's and/or Social Security award letter for last two years
- ☐ Most recent one month pay stubs showing YTD income received
- ☐ Name, address and phone number of all employers over the last two years
- ☐ Most recent two months statements of all checking, savings and investment account statements. *\*These statements must show your name, account number and the name of the banking institution. Please include all pages, even if blank.*
- ☐ Purchase agreement, signed by all parties.
  
- ☐ Documentation for any large non-payroll deposits
- ☐ Documentation of any earned money payments
- ☐ Homeowner's insurance - agent's name and phone number.
- ☐ IF APPLICABLE: Mortgage statement if you are retaining current home or are refinancing along with insurance premium and taxes
- ☐ IF APPLICABLE: Divorce decree and Friend of the Court Support order, if applicable
- ☐ IF APPLICABLE: Copy of bankruptcy papers, including all schedules, discharge of debtor and letter explaining reason for bankruptcy
- ☐ IF YOU ARE A VETERAN, please provide the following: DD214, Certificate of Eligibility, verification of VA benefits, National Guard or Reservist statement, if applicable.

## If you own Rental Property:

- ☐ Copies of signed Federal income tax returns for the last two years, including all schedules
- ☐ Copy of lease per rental property
- ☐ Copy of mortgage statement, proof of insurance premium and annual property taxes

## If you are Self-Employed or have Commission based Income:

- ☐ Copies of signed Federal income tax returns for the last two years, including all schedules and 1099's, if applicable
- ☐ Copies of signed Corporate Federal income tax returns for the last two years, including all schedules and K-1's if applicable



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This mortgage application checklist may not be all inclusive. Additional information may be required. Loan approval is subject to program guidelines. Interest rates and program terms are subject to change without notice.

# Mortgage **DOs** and **DON'Ts**



## **DO:**

### **Keep all records in good order**

You'll need access to a number of financial documents and records. Keep them easily accessible and organized in case updates are needed on short order.

✓ **Track your income** – Underwriters will usually verify your income and tax documents through your employer, CPA and IRS tax records. Hang on to new pay stubs as you receive them.

✓ **Organize your asset records** – You'll need to continue collecting savings, checking and investment account statements. Keep all numbered pages of every statement.

✓ **Document any gifts of cash** – If any of your down payment or closing costs will be funded by gift money from an eligible donor, the donor will need to sign a gift letter (that we provide) and an account statement showing where the funds came from.

✓ **Maintain your current rent or mortgage obligations** – If you're a renter, keep paying your rent on time and be sure to retain proof of payment. If you're selling your present home, be prepared to produce your Closing Disclosure.

✓ **Preserve your credit rating** – Your credit report may need to be revisited more than once. Be sure to keep making all your payments on time and in full. Negative changes to your score could cause a loss of approval, and could affect your rate and/or pricing.

✓ **Know that lending requirements have changed** – Mortgages require more documentation these days. Requests from underwriters may often seem redundant or unneeded, but just know that there's a purpose and reason for all requested materials.

## **DON'T:**

✗ **Apply for a new credit card or financing** – Changes in credit can impact the processing of your loan. It could change the terms of your mortgage or even prevent closing outright. If you must open a new account or borrow against investment or retirement funds, make sure to call me first to discuss.

✗ **Job hop** – Changes in employment, periods of probation, career resets and even bonus structure can throw a wrench into things. You want a period of employment calm during the processing stage.

✗ **Make undocumented transactions** – Money coming into and out of your possession can complicate matters. Even small deposits must be sourced unless they are identified. Make copies of all checks and deposit slips, and keep them organized and readily available. Keep your deposits separate and small, and avoid cash deposits.

✗ **Hold off cashing out investment funds or retirement accounts** – If you must, do it early in the underwriting process, and document all transaction. There is always a possibility that the market could decline, unexpectedly leaving you short of funds for closing.

✗ **Be shy about asking questions** – Mortgages are complex transactions. It's easy to get confused when so many moving parts are in play. Big or small, take all questions and concerns to your loan officer, sooner rather than later.



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**LMCU.org/Mortgage**

# LAKE MICHIGAN CU | 2018 | COMPANY HIGHLIGHTS

**1**  
No. 1  
in ROA in the nation, for CUs >\$1B (*Callahan*)

**1**  
No. 1  
in return to member in the nation (*NCUA insured*)

**1**  
No. 1  
home purchase lender in the State of Michigan (*MarketTrac*)

Money Magazine®\* rated our 3% APY\*\* Max Checking account



**BEST CHECKING ACCOUNT IN AMERICA**  
AMONG ACCOUNTS OFFERED BY CREDIT UNIONS

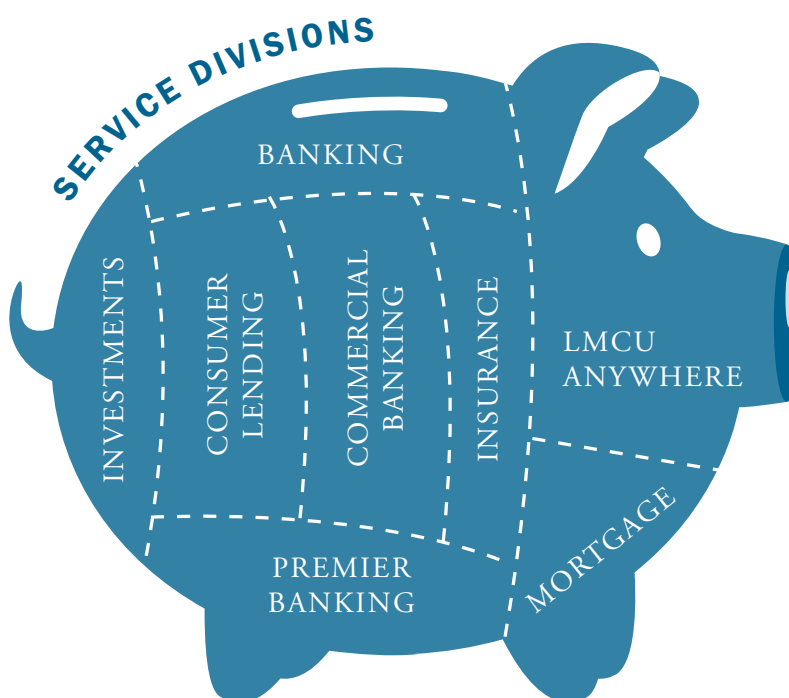
**\$6.0 B**  
ASSETS



**\$4.8 B**  
DEPOSITS



**\$4.9 B**  
LOANS



**53**  
BRANCHES



**430k**  
MEMBERS



**1,354**  
EMPLOYEES

**A+**

A+ rating for excellent financial strength from *Weiss Ratings*



5-star rating for financial stability from *Bauer Financial*



\$10+ B in serviced mortgages and over 50,000 loans.

**94%**

94% of members would recommend LMCU mortgage Services to family, friends, or associates.

**1933**

Founded by Lloyd F. Hutt as Grand Rapids Teacher's Credit Union

[LMCU.org/Mortgage](http://LMCU.org/Mortgage)

\*Money Magazine, "The Best Checking Accounts". Money Magazine is a registered trademark of Time Inc. \*\*APY= Annual Percentage Yield. Some requirements apply.

Inv: 12/2018

# Full-Service Branch Coming Soon!



**3201 S. State St. Ann Arbor MI**