



The Yvette Clermont Team

Serving Florida & Wisconsin · FL 941.201.5847 · WI 920.347.1245

How to Get Approved for a Home Loan in 2017

Choose your mortgage team wisely - Now more than ever having an experienced, knowledgeable team to navigate through the sometimes muddy waters to loan approval is key. Like any service provider, not all lenders are created equal or have the know-how to take you where you want to go.

Understand your credit - Your credit score can be the deciding factor on your home loan approval, your interest rate and ultimately your house payment. It's important to have your credit reviewed in advance of finding your perfect home to be ready to buy. Team Clermont of Inlanta Mortgage offers a no cost consultation to give you peace of mind while you are home shopping.

Be 100% honest with your lender - If we don't know about it, we can't help. Let us know of any concerns and all details regarding your finances. The underwriting process consists of many verifications and holding back on important details could slow down the process or end in denial.

Get all requested documents in as fast as possible - The financial markets have responded to the troubles in our economy with adding more regulations and disclosures as well as additional documentation. To ensure your loan is processed quickly, send in requested documents quickly.

Do not open any new accounts or allow your credit to be obtained during the approval process - Changes in credit can cause delays, change the terms of your financing or even prevent closing. If you must open a new account (or even borrow against an asset), please discuss with us.

Continue to pay all bills on time - Continue making payments on time. Your credit may be pulled again before closing and any negative change to your report could cause a loss in approval.

Be prepared to submit documentation on all deposits around the time of the application and through the full approval process - Primarily large, but sometimes even small deposits must be sourced. Avoid depositing cash without discussing with us first and keep copies of checks deposited.

Plan accordingly for the approval process to take a little time - Obtaining a true pre-approval in advance of finding your perfect home can speed up the process once you make an offer. This process can take some time so it's best to plan accordingly with scheduling your closing date.

Be aware of your budget - Although we will work within the budget of income and liabilities we know of when recommending and approving a specific price range, only you know your spending habits. We recommend completing a monthly budget to ensure you are comfortable with your new house payment based on your current spending. We want you to be a successful homeowner.

Choose your mortgage team wisely - Again, not all lenders have the experience, education and systems, built over 20 years to ensure the homeownership path is smooth. Educating, updating and contacting all parties along the way and being a true resource is what brings our clients back. Allow us to show you what we can do for you and anyone you know who needs good mortgage advice!

Who is Team Clermont?

Team Clermont has two offices staffed full time to serve our clients; one in De Pere, Wisconsin and the other in Lakewood Ranch, Florida. Our Wisconsin office is in an historic East De Pere building and our Florida office is in a comfortable business center, central to Bradenton/Sarasota. We always have the coffee on at either location so feel free to stop in anytime!

Since 1997, we have learned that what our clients need most while financing real estate is a team who listens well, is extremely organized, and knows the current rules and regulations to ensure a smooth path from application through closing. We have proven time and time again we do not disappoint.

We are part of Inlanta Mortgage, a Mortgage Banker with headquarters outside of Milwaukee, Wisconsin. Inlanta is licensed in 16 states and has been in the mortgage banking business since 1993. What makes us unique is we handle the entire mortgage transaction from initial application through final loan funding. This gives us complete control over the process and better ability to meet sensitive timelines for our clients.

Yvette leads the team with 20 years of experience, a top producer within Inlanta Mortgage who has earned the designation of CMPS, listed on the Top 1% by Mortgage Executive Magazine, received the distinguished award of Elite Women in Mortgage, and was awarded the Five Star Mortgage Professional in 2015. She serves on her local board of the MBA, FAMP as well as the Mortgage Bankers Association Political Action Committee.



The Yvette Clermont Team - Your Mortgage Consulting Team for Life
YvetteClermont@Inlanta.com • www.MyTeamClermont.com

9015 Town Center Pkwy Ste 110
Lakewood Ranch, FL 34202
(941) 201-5847

1039 West Mason Street
Green Bay, WI 54303
(920) 347-1245

