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LOAN WRAP UP

INTERCAP LENDING

PRESENTED BY:

LO First Last

Loan Officer

NMLS #874000

CONGRATULATIONS

THE HOME IS YOURS!

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FIRST PAYMENT

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- First Payment Date
- Payment Amount
- Online Payment Portal

(Servicing website/app, not the same as MyLoanPortal)

LOAN SERVICING

- Loan Servicer may change
- Our team would still be your main point of contact

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JUNK MAIL

- Expect a lot of junk mail
- Do not send money
- Email us a pic if you'd like help identifying

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IMPOUND ACCOUNT

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- Home Owners Insurance
- Mortgage Insurance
- Secured Property Taxes

SUPPLEMENTAL TAXES

- Only occur in roughly first year of ownership
- Open all bills from County
- Servicer does NOT get copy
- Inform Servicer when you receive one

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HOMESTEAD EXEMPTION

- Go to County website for application
- Primary residence only
- Small annual tax savings
- Other advantages vary by state

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ANNUAL IMPOUND ANALYSIS

- Reviews actual payments vs expected payments
- If you receive large refund and/or your payment goes down, contact us ASAP

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HOME INSURANCE

- Changes to insurance coverage are now common
- Alert your Servicer of changes
- Upload your new declarations page

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MONTHLY HOME VALUE EMAIL

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- Estimates value based on recent sales in your neighborhood
- You can tune your value
- Early paydown calculator
- Keep an eye on rates

FUTURE REFINANCING

- Understanding your “Strike Rate”
- When does it make sense to utilize equity

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LENDER FOR LIFE

- Your home is your largest investment
- Upsizing, downsizing, major life events
- Home renovations, paying off debt

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5-STAR SERVICE

- Our goal is to always provide 5-Star Service
- All feedback is welcome
- Google reviews greatly appreciated
- We will take great care of your referrals!

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THANK YOU FOR TRUSTING US WITH YOUR HOME FINANCING. IT WAS A PLEASURE!

-The Drysdale Team

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