

Welcome

To Your Journey Home

Meet The Team!



Chloe Ann McCombs

Licensed Mortgage Loan Originator | NMLS# 2012812

Cell: 505.609.3305

Chloe will help you fill out your mortgage loan application, pull your credit, organize all documents, get you prequalified, lock your rate, present your loan to the underwriter and take you to the closing table.



Kevin McCombs

Loan Officer Assistant/REALTOR®

Cell: 385.208.3664

Kevin is a Real Estate Agent who assists as a liaison in the mortgage process. He is also fluent in Spanish.



Jessica Vanegas

Loan Officer Assistant

Cell: 801.808.0423

Jessica is in constant communication with you. She offers assistance in all aspects of the loan process. She also helps with digital signatures and technical issues. She is fluent in Spanish.



Amanda Smith

Loan Officer Assistant

Cell: 801.940.4912

Amanda helps organize documents, requesting information from employers and assists in all aspects of the loan process as needed.



433 Ascension Way, 5th Floor, Salt Lake City, UT 84123
Branch NMLS# 3116 | Branch Phone: 801.264.8111

Kevin McCombs and Chloe Ann McCombs are husband and wife; you may shop for both services and are under no obligation to hire the services of either the agent or the loan originator. SecurityNational Mortgage Company complies with Section 8 of RESPA and does not offer marketing services in exchange for referrals or the expectation of referrals. This is not a commitment to make a loan. Loans are subject to borrower and property qualifications. Contact loan officer listed for an accurate, personalized quote. Interest rates and program guidelines are subject to change without notice.



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First-Time
Homebuyer



Who's Who In The Mortgage Process

Appraiser: An individual who is licensed to estimate the worth (fair market value) of the property you are purchasing.

Closing or Settlement Agent: The party who conducts the closing meeting. This role may be filled by an attorney, title company, or real estate agents depending upon the state where the property is located.

Loan Officer: A Loan Officer represents one lending institution and their loan programs. They help you choose the best mortgage loan based upon your situation and will help you complete the loan application.

Loan Servicer: The entity that collects mortgage payments, which may or may not be the lender who originated the loan. If your payment includes money for homeowners insurance, taxes, and similar (known as an escrow), the servicer will coordinate the payment of those in the future.

Mortgage Insurer: Mortgage Insurance, which covers losses incurred by a lender in the event of default, is often required to purchase a home without a 20% down payment.

Mortgage Lender: A financial institution, such as SecurityNational Mortgage Company that completes all tasks including underwriting, approval, and the funding of the loan. Mortgage brokers are not lenders.

Property Inspector: An individual certified to conduct an examination of the home. An inspector will look for issues that may affect the value of the property and can assess the condition of a property's roof, foundation, heating and cooling systems, plumbing, electrical work, water and sewage, and some safety issues.

Real Estate Agent: A real estate agent is a person who acts as an intermediary between sellers and buyers of real estate/real property and attempts to find sellers who wish to sell and buyers who wish to buy.

They can often provide helpful and specific community information such as shopping, transportation, and schools.

For questions please contact:



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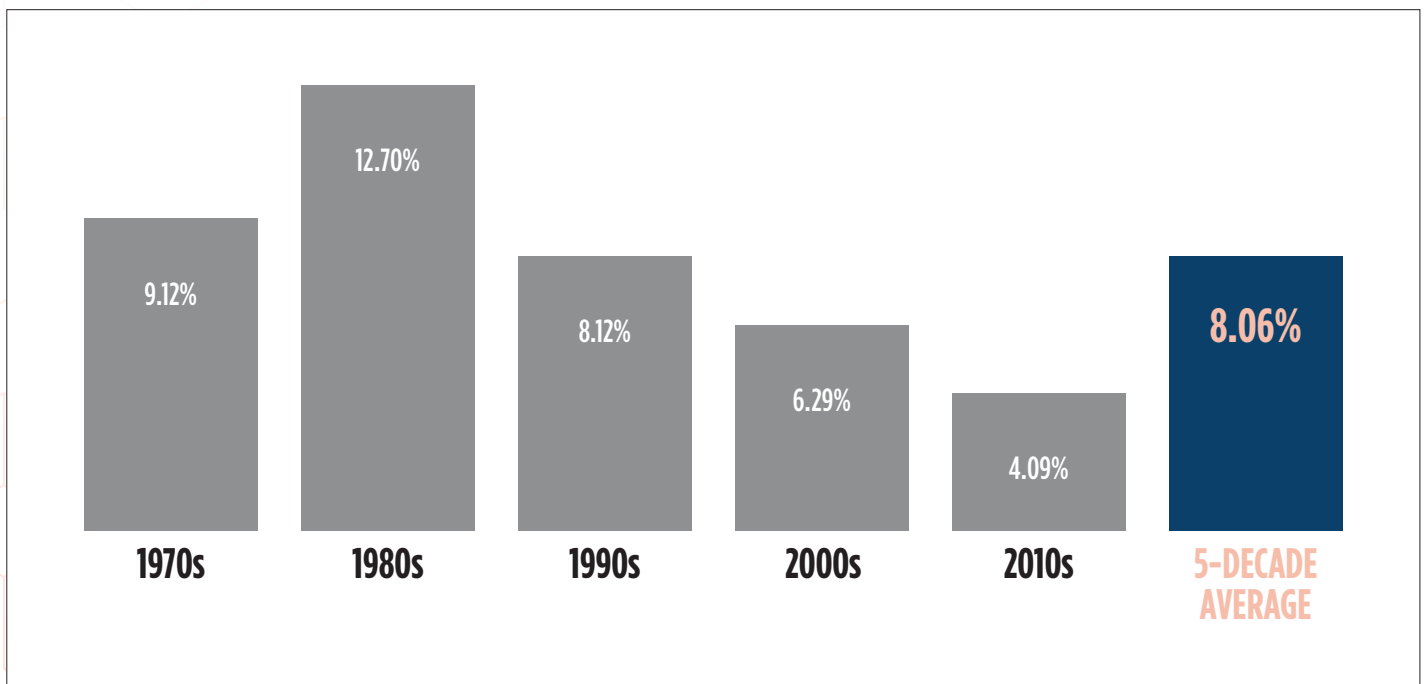
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Do you think rates are high? Here is what history has to say...

Average mortgage rates over the last five decades.



DON'T WAIT...Now is the time to buy!
Contact me today for more details.

Source: themortgagereports.com and Freddie Mac. 30-year rate trends over time.



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Want To Know The Cost Of Waiting To Buy A House?

	IF YOU BUY A HOUSE AT A 6% RATE TODAY	YOU WAITED A YEAR TO BUY Home values have decreased Rates increased
Home price	\$500,000	\$450,000
Rate	6%	8%
5% down payment	\$25,000	\$22,500
Loan term	30 years fixed	30 years fixed
Estimated tax and insurance	\$666.67	\$600
Private Mortgage Insurance	\$309	\$278
Total monthly payment	\$3,824	\$4,015
Total Interest Paid	\$579,191	\$ 738,699

*In this example, waiting could cost you almost **\$200 MORE per month!**
These rates and numbers are examples/estimates only. They don't include HOA fees, or other fees that may be incurred.*

Now is the time to buy!

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Common Documents Needed Prior To Closing Your Loan

- Last 2 Years W2's
- Last 2 years Tax Returns with all schedules (if applicable)
- 1099s and Copy of Business License (if self-employed)
- Most Recent Pay Stubs (minimum of 30 days)
- 2 months most recent bank statements (all accounts and all pages)
- Explanation of Any Inquires on Credit Report (signed and dated)
- Copy of Earnest Money Check and Purchase Contract (for purchase transactions)
- Mortgage Statement (for refinance transactions)
- Most Recent Homeowners Insurance Policy and Tax Statement for All Properties Owned (if applicable)
- Trust documentation (if applicable)
- Bankruptcy Papers (if applicable)
- Divorce Decree/Separation Agreement and Child Support Order (if applicable)
- Identification documentation, such as Driver's License, Permanent Resident Alien Card, etc.

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The Do's And Don'ts When Getting A Mortgage

Do

- Do keep paying bills on time
- Do let us know of any significant changes (job, new expenses)
- Do get us all documentation requested on a timely basis
- Do tell us of large new deposits to bank accounts
- Do keep a paper trail of new deposits/transfers into bank accounts that are not payroll related
- Do use funds for closing from only the asset accounts we have verified

Don't

- Refrain from changing jobs, becoming self-employed or quitting your job
- Refrain from buying a new vehicle or other large purchases (furniture, appliances) on credit
- Refrain from using credit cards excessively and increasing credit card balances
- Refrain from accepting cash gifts from employers, friends and family or making large deposits or changing banks without first checking with your loan officer

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Terms You Should Know

Amortization: Repayment of loan principal over time with scheduled payments that consist of both principal and interest. The loan balance declines by the amount of the principal in the scheduled payment.

Annual Percentage Rate (APR): The APR shows the costs of your mortgage loan as a yearly rate. The APR includes up-front fees (such as points) as well as interest and is intended to show you the true cost of your loan. When comparing one loan to another, be sure to compare APR's to get a true picture of what each one will cost you.

Closing Costs: The cost of getting a mortgage in addition to the down payment. Usually 3-6% of the total loan amount.

Credit Bureau: An agency that collects statistics on individual payment records on loans, credit cards and other debts.

Debit-To-Income (DTI) Ratio: The percentage of gross monthly income that goes toward paying all monthly debts, such as mortgage loans, car loans, student loans, credit cards, etc.

Equity: Equity is the difference between the value of a property minus any outstanding loans or liens. The longer you stay in your house, the more equity you are likely to have.

Escrow: An account set up on your behalf in which a portion of your monthly payment is held to pay property taxes and Insurance.

Gross Income: Amount earned before taxes or types of payroll deductions. Gross income includes overtime, commissions, dividends and any other sources for which a steady history can be shown.

Points: Percentage points of the loan amount. Often in order to get a lower interest rate, lenders will allow borrowers to lower the rate by paying points upfront.

Prequalification: While not an approval, this gives borrowers an estimate of how much money they could borrow to purchase a home.

Pre-Approval: A commitment from the Lender to make a loan to a specified borrower prior to identification of the specific property.

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