

**COMPETE** *with*  
**CASH**  
**OFFERS**

MAKE YOUR OFFER STAND OUT  
IN TODAY'S CROWDED MARKET



**CHURCHILL**  
**MORTGAGE**®

[ChurchillMortgage.com](http://ChurchillMortgage.com)

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**CERTIFIED  
HOME BUYER**  
by Churchill Mortgage

# Churchill Certified Home Buyer Program

## Why it's critical to today's home buyer

**How do you stand out from the crowd if you don't have a cash offer for a home?** The Churchill Certified Home Buyer program positions you almost as if you're a cash buyer, giving you an advantage when the competition is high. Not only does this help you shop for your new home with more confidence, but we're finding that offers from Certified Home Buyers are getting accepted more quickly than other buyers.

**Unfortunately, a standard pre-approval provides a false sense of security and just isn't good enough anymore.** With the housing inventory remaining low, there's simply no better way to guarantee that you're taking the right steps to help you get to the closing table faster.



# Mortgage Lingo Can Be Confusing!

Here's what you need to know about  
your three main options when it comes  
to securing a home loan:

GOOD



PRE-QUALIFICATION

BETTER



STANDARD  
PRE-APPROVAL

BEST



CHURCHILL CERTIFIED  
HOME BUYER



# PRE-QUALIFICATION

Any loan officer can say you are “pre-qualified.” **A pre-qualification is based on information you provide, not a verification of your income and assets.** While this may seem like the quickest and easiest option, you’re not actually approved for financing. This is a big problem if you’ve invested weeks or even months of your time and effort finding the right home and it’s sold from underneath you while you’re trying to get your loan approved.

“

**...you’re not  
actually approved  
for financing...**

”



## STANDARD PRE-APPROVAL

This option takes a little more time than a pre-qualification since you'll need to submit financial documents to your lender for review. A standard pre-approval can help you determine how much you can afford before you start looking for a house but doesn't mean a mortgage underwriter has reviewed your file, resulting in **a less reliable approval.**

“

...doesn't mean a  
mortgage underwriter  
has reviewed your file...

”



# CHURCHILL CERTIFIED HOME BUYER

You've submitted your financial documents to be reviewed by an actual underwriter and you've been conditionally approved for financing on a new home, subject to the approval of your desired property. You've done a bulk of the leg work up front, making the home buying process quick and smooth once you've found the right home. **This gives both you and the seller of the home you wish to buy peace of mind that your funds will be approved when it's time to sign on the dotted line.** Going through this process up front helps catch many of the hiccups early on and prevents any issues from arising at the last minute.

As a Churchill Certified Home Buyer, you're taking the first step in owning a new home. In many housing markets, there are often multiple offers on one home. **This program allows you to get a head start on securing your funding so when you're ready to present your offer, you have increased your odds of having it selected.**

“  
...your funds will be  
approved when it's time to  
sign on the dotted line.  
”



# How does this help **YOU?**



**Get a specific loan amount** so you know exactly which homes and price range to include in your home search.



Greatly reduce and **possibly eliminate the likelihood of losing the home you've made an offer on** due to setbacks that may be discovered during the loan process (i.e. finding incorrect data on your credit report). The time it takes to correct issues could cause the seller to go with another offer.



**Maximum credibility**—show the seller you're serious about buying because you've taken the time in the beginning of your home search to become a Churchill Certified Home Buyer. If the sellers receive multiple offers which one do you think will catch their attention?

## PRO TIP

Don't try and predict interest rates—just focus on getting a rate you're comfortable with for your budget. If the rate and its resulting monthly payment work for you, then lock your rate with your Home Loan Specialist. The goal here is to protect yourself from rising rates and eliminate worry!





# Get started with these **3 SIMPLE STEPS:**

1



Talk to a Home Loan Specialist (HLS) from Churchill Mortgage to figure out your desired loan amount.

2



Return a signed application, disclosures, and supporting documentation to your HLS for review.

3



Receive your written Churchill Certified Home Buyer letter.\*

Make a confident offer by becoming a Churchill Certified Home Buyer. You'll have peace of mind knowing that your loan approval will not be an obstacle in buying your home. With the real estate market remaining hot, **it's important to make sure you get this gold-standard of pre-approvals and set yourself apart from other house hunters.**

## **DID YOU KNOW**

In some cases, becoming a Churchill Certified Home Buyer could take a week or more off your closing time!





**RATE SECURED**  
by Churchill Mortgage

# Protect Yourself from Fluctuating Rates

**Rate Secured is another benefit of becoming a Churchill Certified Home Buyer. So how does it work?**

As you're looking for a new home, we know you want to pay the lowest possible interest on your mortgage. Who wouldn't? There's nothing more frustrating than having your interest rate go up before you close on your loan. No need to lay awake at night wondering what the market will do. You can now protect yourself from the fluctuating interest rates with Churchill's Rate Secured program. It's simple:



**Secure a low interest rate at no cost**



**Cap your rate for up to 90 days while you shop for a home**

## **What Happens if Rates Go Up or Down with Rate Secured?**

Your interest rate helps determine your monthly mortgage payment so when you cap your rate, think of it as securing your savings on your mortgage. Just remember if rates go up, your rate stays the same. If you don't find a home in the first 90 days, reset your rate for another 90 day period.

**DON'T FORGET**

There are no additional costs for either of these programs so you have nothing to lose but time and money!





**CHURCHILL**  
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**NEED MORE INFORMATION?**  
Just reach out to your local Home Loan Specialist

888.562.6200

[churchillmortgage.com](http://churchillmortgage.com)



Rate Secured is not available on government high balance, construction to permanent, or investment property home loans.

The Churchill Certified Home Buyer program is not a commitment to lend funds and is not an approval but is a conditional approval subject to your acceptance of the terms and the conditions being fully satisfied prior to closing. All conditions are subject to final underwriting and final investor approval. The certification is subject to the financial status and credit report(s) of everyone on the application remaining substantially the same until closing, an acceptable contract of sale on a suitable property, collateral (the appraisal, title, survey, condition, and insurance) satisfies the requirements of the lender and loan selected is still available in the market. All closing conditions of the lender must be satisfied including the clear transfer of the title, acceptable and adequate title and hazard insurance, flood certification, and any inspections that are required by the real estate contract.

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