



**TruLoan Mortgage**

The lending experience you'll love.



**LENDING HAS CHANGED!**

Choose a lending experience you'll love!

**THE SMART  
GUIDE TO HOMEBUYING**

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**TruLoan Mortgage**  
The lending experience you'll love.

## HELPFUL STEPS LEADING TO YOUR NEW FRONT DOOR

The Smart Guide to Homebuying is provided to you as a tool to clarify the loan process. Use this easy-to-follow guidebook to write down your goals, understand your options and keep track of your progress. When you choose TruLoan Mortgage for homebuying, you gain a team of mortgage professionals who are dedicated to finding the right mortgage loan with the best rates and terms to meet your financial objectives.



# ABOUT TRULOAN MORTGAGE

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We founded TruLoan Mortgage to create a lending experience that everyone involved will love. With a fundamental belief that the American Dream includes home ownership and that home financing can be as positive and enjoyable an experience as choosing your dream home, we formed TruLoan Mortgage. We love working here and you'll love your home financing experience working with our team of experienced mortgage professionals.

What we do is residential mortgage finance, how we do it is with a delicate balance of great, personalized service and high tech, but why we do it is the reason we exist. Sure, we have a lot of loan programs to meet every need, sure we have highly competitive rates, but so do many others. Too many people report being stressed and worried through the home financing experience, which we find unnecessary. In fact, our entire existence is rooted in the fundamental belief that the lending experience can be great. At TruLoan Mortgage we deliver a lending experience you'll love.

# CUSTOMER FEEDBACK

## IN THEIR OWN WORDS

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"Matt is the best. Super joyful, and best of all very knowledgeable. We had many questions during the mortgage process and Matt was there to answer every single one. Not only did he answer them he did it very quickly. Overall, couldn't have asked for a better person to take us through this process. When we purchase any home in the future we will be going with Matt! Thanks Matt."

—Reviewed by **Ryan**



"Excellent communication! My questions were always answered very promptly and I really trusted the advice that I got. It made buying my house really easy. I've heard from so many that it was a stressful process, but for me it was really smooth and actually very quick process."

—Reviewed by **Meaghan**



"We worked with Matt on buying our first home and he was amazing at explaining how everything worked with getting a loan. He really talked us through all our numbers, and what they meant, to help us figure out what we could afford and even where to look to get value for our money! We would highly recommend Matt to anyone looking to buy a home, especially first-time buyers, we will certainly be recommending him to any of our friends who are looking to buy! Thanks so much!"

—Reviewed by **Elliott**



"There are not enough words to describe the genuine care we received throughout this stressful process of buying our first home. She is professional, genuine, knowledgeable, punctual, understanding, and caring. We spoke to numerous loan officers and by far Brenda was the best. Our situation was unique and she worked so hard for our family. I would, without question, send everyone I know to Brenda for all their home buying needs. Thank you again Brenda."

—Reviewed by **Terrance**



"Working with Brenda was a five-star experience through and through. Her communication was always quick and thorough. She was always willing to answer any questions I had along the way and was also quick to respond to any concerns I had... Putting your home purchase or refinance in Brenda's helpful hands doesn't just save dollars- it makes sense!!"

—Reviewed by **Mary**

# THE LOAN PROCESS

## SIX EASY STEPS: START TO FINISH

Buying your new home doesn't have to be stressful and confusing. To help you understand the process and feel comfortable with the decision you make, follow these 6 steps to make your experience hassle free.



### 1 Pre-Approval

You can do this over the phone or in person with me. We'll ask questions that help us determine how much you may borrow.

Click to: [Apply Now](#)



### 2 Purchase Contract

You've found your home and have accepted a purchase agreement.



### 3 Appraisal

A professional appraiser will visit your home, compare it to other home sales in your area, and determine its market value.

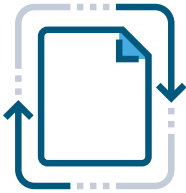
# THE LOAN PROCESS

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## 4 Underwriting

An underwriter is the person responsible for comparing your documents with the guidelines of the loan you wish to obtain, and determining that all conditions are being favorably met.



## 5 Quality Assurance

After reviewing your loan package, the underwriter may ask for additional or updated documents such as pay stubs or re-verification of employment.



## 6 Closing

Once the paperwork is complete and your loan is approved, we'll communicate with the closing agent to ensure the documents are recorded and funds are disbursed properly.



# WELCOME HOME

ENJOY

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# STEP 1

# Pre-Approval

We can do the loan pre-approval process over the phone, online, or in person. First, we'll review your financial situation and objectives. Next, we'll go over questions about your employment, earnings, savings and other such information to help pre-qualify you. In addition, you'll need to provide documents such as W-2 forms, income tax returns and bank statements. We'll also check your credit report. Rest assured that all your information is kept confidential.

We'll use this information to see if you qualify for a mortgage and determine which loan options best suit your homebuying plans.

Please double check your paperwork for accuracy. Missing or inaccurate information may delay the loan process.

## DOs and DONTs

**DON'T** open or close new credit accounts or change banks in the months prior to applying for your loan. Although you may be eager to purchase new furniture or accessories for your new home, please hold off. Account changes can affect your credit rating.

**DO** tell me, or ask me, about anything that may affect your loan.

## YOUR TASKS:

- Apply:** Give us a clear picture of your financial situation so we can help you buy the home that's right for you.
- Provide Documents:** Gather the items on your Documents Worksheet.
- Questions:** Ask as many questions as you need to feel comfortable with the loan process.

## OUR TASKS:

- Listen:** We want to learn about your financial situation, and your homebuying wants and needs.
- The Details:** We'll take time to carefully complete your application and ensure we have the most up-to-date and accurate information for your situation.
- Review Credit:** We'll look at your credit and discuss it with you. Let's make certain the credit bureau has accurate information.
- Timeline:** We'll review all the steps in the application process and estimate when it will be complete.

Click to: [Apply Now](#) ↗

## STEP 2

# Purchase Contract

Now you've found your home and have an accepted purchase agreement in hand. Congratulations!

We'll send you disclosures specific to this home purchase. You'll receive a loan estimate statement that outlines the total cost of your loan. This is an opportunity for you to ask questions to make sure you understand how much you will pay for the loan you wish to obtain.

The initial paperwork does not finalize your loan. Rather, it is used to comply with government lending requirements. If anything on the application is not accurate, such as the year the house was built or your work telephone number, just let us know and we will fix the inaccuracy before the closing.

## DOs and DONTs

**DON'T** spend the money you have in the bank. Many mortgages are approved on the condition that you have a certain amount of money on reserve after closing.

**DON'T** take on new debt. We've got to mention this again! Sure, you may be tempted to take out more credit for new home purchases, but it's very important that you wait until the loan is closed and funded.

**DON'T** change jobs. Try not to make a career move until after your loan has closed. You want to demonstrate income stability.



## Rate Lock or Float Decision

A rate lock is a guarantee to "lock in" the interest rate at which you'll pay back your home loan. This protects you from rate fluctuations in the market during the loan process. If mortgage rates climb after the rate lock is in place, you benefit by getting the lower rate once your loan is approved. However, should rates fall after you lock, you have committed to your locked rate and it cannot be changed.

## YOUR TASKS:

**Review and sign immediately:** If you have any questions, call us. No further action may take place until you submit the signed disclosure.

## OUR TASKS:

**Be available:** Our most important duty in this step is to be ready and available to review all paperwork with you and provide answers to any questions you may have.

**Double-check:** Once your income documents are received, we will review and update all information to ensure you're application can be approved.

**Timeline:** Now we will go into more detail on the full homebuying process, timelines, and what we need from you.



## STEP 3

# Appraisal

The home appraisal is a key component of the loan process. TruLoan Mortgage contracts certified professional appraisers to establish the market value of the property you're interested in purchasing. The appraiser is licensed by the state with no financial or personal connection to you, or the seller, or us.

### The home's value is calculated by reviewing factors that include:

- The home's size
- The home's location
- The home's condition, inside and out
- The home's structural integrity
- The home's proximity to neighborhood amenities
- Sale and "ask" prices for comparable area homes

## DOs and DONTs

**DO** consider having a professional home inspection performed. You need to learn as much as you can about the home, and a home inspection can help identify the need for major repairs, maintenance issues or walk-through oversights.

**DO** ensure that the person you hire to conduct the home inspection is reputable and certified. You can access a list of inspectors through your Realtor or the American Society of Home Inspectors at [www.ashi.org](http://www.ashi.org).

## YOUR TASKS:

**Be patient:** As a potential buyer, you are not present when the appraisal is conducted. However, you may find it helpful to know it takes about an hour for the appraiser to conduct a full analysis, and the report is usually sent to TruLoan Mortgage in three-to-seven business days after the inspection.

**Be aware:** It's important to know what the home is worth. Think of the appraisal as an investment in your time, money and house-hunting efforts.

## OUR TASKS:

**Order appraisal:** Our team will coordinate with the appraisal management company to set up the appraisal inspection of the home you're interested in buying.

**Follow up:** The appraisal management company and the loan officer will discuss the expected timeline to receive your appraisal back.

## STEP 4

# Underwriting

After the loan processor has compiled all your paperwork, it is handed over to the underwriter. An underwriter is responsible for comparing your documents with the guidelines of the loan you wish to obtain. The underwriter determines whether or not you meet all the conditions for the loan.

It is common for the underwriter to issue a conditional appraisal subject to you providing certain documentation prior to closing.

### DOs and DONTs

**DON'T** stop making your payments. Continue to make all your debt payments.

**DO** continue to collect and provide all requested documentation asap.

**DO** consider locking in your rate if you have not already done so.

### YOUR TASKS:

☑ **Satisfy Approval Conditions:** Our team will be in contact to review any additional documents needed. Please provide these as timely as possible so we may then receive the “clear to close”.

☑ **Make any and all payments:** Missed or late payments may affect your credit rating and lead to delays in approval.

### OUR TASKS:

☑ **Working with the loan processor:** We'll meet with the loan processor at the time of submission to underwriting for guidance as to what may be needed moving forward.

☑ **Income verification:** Our processing staff will reach out to your employer and/or other entities as needed to verify your employment and income.

☑ **Help with homeownership resources:** Along with your real estate agent, I'm happy to help you find a home insurance provider, reputable mover or lawn service — any servicer that can help you be ready to move into your new home.

STEP

5

# Quality Assurance

After the underwriter finishes, our quality assurance team will review your file to ensure it's ready for closing. They may make final documentation requests.

For instance, you may be asked to provide additional pay stubs or reverification of employment. We'll go over the conditions so you know exactly what is needed from you.

## DOs and DONTs

**DON'T** incur more debt! We cannot emphasize this enough. Hold off on that new car, boat or credit card. Any new debt could result in additional delays in the loan process.

**DO** ask questions. Turn to us to gain a better understanding of every detail and to get answers to your questions as they come up.

## YOUR TASKS:

### **Acknowledge Initial Closing**

**Disclosure:** This must be done to comply with federal regulations in advance of closing. You will receive a final closing disclosure reflecting any changes prior to closing.

**Prepare for settlement:** Check with your branch or credit union in advance to understand their procedure for wiring funds to the settlement agent for closing.

## OUR TASKS:

### **Double-check the final documents:**

We will thoroughly review all the final documents for accuracy and go over them with you.

### **Communicate to involved parties:**

We'll ensure that the parties involved are prepared for your closing.

**Schedule the closing:** Once we have the "Clear to Close," we will call you and celebrate the great news. Then we will verify the best time and location for settlement.

# Closing

This is exciting! The conditions of the loan have been met. The loan is clear to close and now proceeds to the closing table.

You'll be asked to sign closing documents which will be done with the settlement agent.

Once the closing is complete you'll receive the keys to your new home!

## DOs and DONTs

**DO** a happy dance! When your loan closes, it's time to celebrate and enjoy your new home!

**DO** refer me, please. Our business is built on providing high-quality service and satisfaction. If we did an excellent job for you, we'd be happy to assist any friends, family or colleagues who you think could benefit from our loan products.

## YOUR TASKS:

- Settlement:** Attend the closing at the assigned time and place.
- I.D. and payment:** Please be sure to bring a valid form of identification (driver's license) and ensure final funds have been wired.
- Performance review:** After your loan has closed, you will receive a survey via email. Feedback is essential as we continually strive to improve our service. We truly care what you think: please take a few minutes to tell us how we did.

## OUR TASKS:

- Gathering all parties:** We will confirm that all necessary parties — you, the seller, real estate agent and any lawyers — can sign the documents at an agreed-upon time and place. (Long-distance sellers may sign at another authorized location.)
- Closing questions:** We remain ready and available to answer all questions you may have, either during closing or after.

# YOUR LOAN HAS CLOSED BUT WE'RE STILL HERE FOR YOU

You can expect to receive a letter from our Rapid Customer Service Team soon after closing. The letter includes information about your new loan, including where to send your payments.



**HELPFUL TIP:** Keep your customer service letter in a safe and accessible place. It's a great reference tool and contains contact information for your Customer Service Manager, who will be happy to answer any concerns you may have.

## LET'S DO IT AGAIN!

When the times comes, we'd love to work with you again. Whether you'd like our help with a home refinance or you're ready to buy another home, we'll assist you in every way possible.



# DO YOUR HOMEWORK

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DON'T WAIT UNTIL THE LAST MINUTE TO PREPARE TO MOVE INTO YOUR NEW HOME. HERE ARE TIPS TO HELP YOU PLAN AHEAD.

☑ **Schedule utilities stop/start:** Create a list of all the utilities and services you will need to turn off and on so you will have power on your first day in your new home — gas, electric, cable, phone, alarm system, etc. Some services will transfer. Find utility providers at [moving.com](https://moving.com).

☑ **Change address:** Make sure your mail delivery isn't interrupted by visiting [moversguide.usps.com](https://moversguide.usps.com). Let your magazine and newspaper providers know, too.

☑ **Hire a mover:** Get recommendations from friends, colleagues and real estate agents. Check reputations on Yelp. Obtain an in-person, written estimate of how much your move will cost from at least three potential movers before you choose one.

☑ **Transfer schools:** If you have children, collect the necessary paperwork from the district you're leaving, and then visit the new school(s) to enroll each child. Ask about bus routes, lunch costs, dress codes, and any immunizations required.

☑ **Source services:** To find recommended dry cleaners, lawn service providers, roofers, remodelers or furnace technicians, check out [angieslist.com](https://angieslist.com) or [homeadvisor.com](https://homeadvisor.com).

☑ **Choose caregivers:** You can find and review housekeepers, babysitters, pet-care providers, elder-care providers and tutors at [care.com](https://care.com) or [sittercity.com](https://sittercity.com).

☑ **Discover best routes:** Try different ways to get from your new house to your job, sitter, church, gas stations, grocery stores and other frequently visited locations to learn the best routes.

☑ **Find great food:** Don't fret about cooking the first night in your new house! Visit Postmates, UberEats, DoorDash, or GrubHub to find popular pizza shops and dining destinations in your new neighborhood.

# THE HOMEBUYERS GO-TIME CHECKLIST

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## INSTRUCTIONS:

Answer the questions and share with your real estate agent in preparation for a targeted home search. Remember: There are no right answers. Only your answers.

## SECTION #1 | WHY YOU WANT TO BUY

Check all that apply.

- I've always wanted to own a home
- For the tax benefits
- Tired of my rent going up
- I'm getting married/we want a place to raise a family
- To get into a good school district
- To build a nest egg for retirement
- We need more space
- To rent it out/extra income

### Any other reasons?

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### In your own words, what's the most important thing to you about owning a home?

The feeling of accomplishment? The yard? Entertaining? The garage? The spare bedroom?

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### How would you describe the right neighborhood for you right now?

Quiet? Bustling? Filled with lots of same-age families?

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# SECTION #2 | THE PROPERTY

Which of these most closely resembles the house you're looking for?



- Craftsman
- Modern
- Victorian
- Townhouse/Condo
- Split level



- Colonial
- Tudor
- Cape Cod
- Ranch
- Other

**Describe the ideal house you want to buy.**

Does it have a two-car garage? A chef's kitchen? A big yard?

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**Which neighborhoods are you interested in?**

Rank in order of preference.

1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

4 \_\_\_\_\_

5 \_\_\_\_\_

6 \_\_\_\_\_

**Do you have any must-haves?**

Rank in order of preference.

1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

4 \_\_\_\_\_

5 \_\_\_\_\_

6 \_\_\_\_\_

**Which of the following features do you want?**

Number of Bedrooms:  1                       2                       3                       4                       \_\_\_\_\_

Number of Bathrooms:  1                       2                       3                       4                       \_\_\_\_\_

Approximate Square Footage: \_\_\_\_\_



**Indicate your preferences for each below:**

	WANT	NEED	NOT IMPORTANT
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dedicated parking or garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deck	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Patio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Central air	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fenced-in yard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Porch/sunroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garden	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hardwood floors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Open concept	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stone countertops	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Light-filled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lots of storage space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Walkable neighborhood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Close to parks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Close to pool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Close to public transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Most important room or specialty room?**

Rec room? Formal dining room? Workout room?

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**Anything else?**

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## SECTION #3 | FINANCES

Objective: Get a handle on your financial situation.

**How much do you currently spend on housing each month?**

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**How much more or less do you want to spend once you buy?**

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**How much of your monthly income are you planning to spend on your home?**

- All of it       Most of it       Some of it       A little of it

**How's your credit?**

- Exceptional  
800+       Very Good  
740 to 799       Below Average  
580 to 669       Poor  
579 and lower

**Have you been pre-approved for a mortgage yet?**

- Yes, I have been pre-approved     No, I haven't been pre-approved     I need some help understanding pre-approval.

## SECTION #4 | YOUR OUTLOOK

**How are you feeling about the following aspects of the process?**

	WANT	NEED	NOT IMPORTANT
Research	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working with an agent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shopping online for homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Getting a loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Open houses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Making an offer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Moving in	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**ALL DONE!**

Share these pages with your Realtor to help focus your home search.

FOR A SMOOTH MOVE

# MEASUREMENTS WORKSHEET



Accurate measurements can go a long way in planning a move. To assist you in this process, we've provided this handy worksheet.

## BED/MATTRESS

TWIN	39 x 75 Inches (99 x 190cm)
X-LONG TWIN	39 x 80 Inches (99 x 203cm)
QUEEN	60 x 80 Inches (153 x 203 cm)
KING	76 x 80 Inches (198 x 203cm)
CALIFORNIA KING	72 x 84 Inches (182 x 213cm)

## STANDARD APPLIANCES

	HEIGHT	WIDTH	DEPTH
REFRIGERATOR	66-70"	24-36"	24-34"
DISHWASHER	33-35"	23-24"	23-26"
MICROWAVE	13-18"	21-23"	14-22"
RANGE	36"	30-48"	25-28"
WALL OVEN (SINGLE)	23-25"	21-24"	21-23"
WALL OVEN (DOUBLE)	39-50"	21-24"	21-23"
TRASH COMPACTOR	33-35"	12-15"	18-24"
FRONT LOADING WASHER OR DRYER	36"	27"	27"
TOP LOADING WASHER OR DRYER	42"	27"	25.57"

## APPLIANCE OPENING

	HEIGHT	WIDTH	DEPTH
REFRIGERATOR	_____	_____	_____
DISHWASHER	_____	_____	_____
MICROWAVE	_____	_____	_____
COOKTOP	_____	_____	_____
RANGE HOOD	_____	_____	_____
RANGE (WITH OVEN)	_____	_____	_____
RANGE (DROP IN)	_____	_____	_____
WALL OVEN (SINGLE)	_____	_____	_____
WALL OVEN (DOUBLE)	_____	_____	_____
TRASH COMPACTOR	_____	_____	_____
WASHER/DRYER	_____	_____	_____
FRONT LOADING	_____	_____	_____
TOP LOADING	_____	_____	_____

## KITCHEN

	HEIGHT	WIDTH	DEPTH
DIMENSIONS	_____	_____	_____
COUNTERTOP	_____	_____	_____
CABINETS	_____	_____	_____
PANTRY	_____	_____	_____
WINDOW	_____	_____	_____
WINDOW	_____	_____	_____
WINDOW	_____	_____	_____

## ADDITIONAL ITEMS

	HEIGHT	WIDTH	DEPTH
AIR FILTER	_____	_____	_____
AIR FILTER	_____	_____	_____
AIR FILTER	_____	_____	_____
OTHER	_____	_____	_____
OTHER	_____	_____	_____
OTHER	_____	_____	_____

## ROOM 1

	HEIGHT	WIDTH	DEPTH
DIMENSIONS	_____	_____	_____
CLOSET	_____	_____	_____
WINDOW	_____	_____	_____
WINDOW	_____	_____	_____
OTHER	_____	_____	_____

## ROOM 2

	HEIGHT	WIDTH	DEPTH
DIMENSIONS	_____	_____	_____
CLOSET	_____	_____	_____
WINDOW	_____	_____	_____
WINDOW	_____	_____	_____
OTHER	_____	_____	_____

## ROOM 3

	HEIGHT	WIDTH	DEPTH
DIMENSIONS	_____	_____	_____
CLOSET	_____	_____	_____
WINDOW	_____	_____	_____
WINDOW	_____	_____	_____
OTHER	_____	_____	_____

## ROOM 4

	HEIGHT	WIDTH	DEPTH
DIMENSIONS	_____	_____	_____
CLOSET	_____	_____	_____
WINDOW	_____	_____	_____
WINDOW	_____	_____	_____
OTHER	_____	_____	_____

# MEET THE TEAM



**Daniel Jacobs**  
Founder | Managing Director

[djacobs@mytruloan.com](mailto:djacobs@mytruloan.com)  
704.703.6864

Daniel started in the mortgage business in 1996, a year after having a grueling first-time home buying experience in the historic Plaza-Midwood neighborhood of Charlotte and feeling there must be a better way.

After moving into management in 2000 he helped grow a modest regional mortgage company into a national brand with \$4 billion in annual production and has since launched other national mortgage platforms. Daniel lead the development of custom technology management solutions to best integrate teams and create a unified culture and consistent consumer experience. In 2017 and 2018 his team was awarded prestigious national customer satisfaction awards among mid-sized national mortgage companies. Daniel has been a featured expert at industry events, in the Wall Street Journal and other national publications, has served on various Mortgage Banker's Association committees, and is an approved TREC Instructor.

Daniel is joined at TruLoan Mortgage by key executives he has worked for nearly two decades to create a local, boutique experience and focus on the communities it serves.

A graduate of UNCC Daniel lives in the Myers Park neighborhood of Charlotte, NC with his wife and three teenage children. Dining, traveling and music are Daniel's passions when he isn't focused on creating a lending experience to love!

**Favorite Coffee Drink: French Press Dark Roast**



**Brenda Jarvis**  
Founder | EVP Business Development

[bjarvis@mytruloan.com](mailto:bjarvis@mytruloan.com)  
704.703.6884

A chance encounter with a friend in 1998 propelled Brenda from the restaurant business into the mortgage business where she quickly realized the positive impact she could make in her community. Brenda has spearheaded sales and operational infrastructure, training programs, and instituted high-impact sales initiatives for national mortgage brands. These initiatives have resulted in both dynamic sales growth and award-winning customer satisfaction levels on a national level.

An active industry participant, Brenda has been a featured panelist and columnist in industry publications and events. Brenda is also a licensed mortgage loan originator, working closely in the local community experiencing the most current market trends in real time.

A resident of Charlotte's historic SouthEnd, Brenda is also a co-owner in SouthEnd's favorite pet store. At home (and at the store) you will find Agnes, a very happy mixed breed pup, and two cats, one of which plays fetch. A graduate of University of Evansville, Brenda lived in Ohio for years prior to moving to Charlotte. Brenda enjoys playing games (cards, poker, board), traveling, great food and friends almost as much as she enjoys the exciting journey of helping provide the means for first-time homeowners to turn the keys to their front door for the very first time.

**Favorite Coffee Drink: Iced Almond Milk Latte**



**Matt Wise**  
Founder | Branch Manager

[mattwise@mytruloan.com](mailto:mattwise@mytruloan.com)  
704.703.6908

When Matt graduated from UNCC in the mid 90's with a degree in Economics and wanted to continue living in Charlotte, he followed the natural career path into banking. After a few years of working hard, advancing, and learning a lot, he realized he absolutely hated banks as much as their customers do and needed to do something different. In 2000 he began working with Daniel Jacobs as a Loan Officer, with no real experience in residential finance. Within two years he was the Branch Manager and was enjoying teaching the industry to others.

The constants in Matt's mortgage career have been creating award winning customer experiences through direct customer interaction as well as providing support and training to others to be great mortgage professionals. At TruLoan Mortgage Matt is harnessing this national experience to serve, primarily, his local community of Charlotte, NC.

Those who know Matt, know he is obsessive. When he is not creating a lending experience to love, he can be found on a tennis court somewhere in the Southeast, or holed up in his home music studio working on some idea, or chasing a toddler around the yard. He lives in Plaza Midwood with his beautiful wife and daughter.

**Favorite coffee drink: Cappuccino**

# IMPORTANT TELEPHONE NUMBERS

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USE THIS WORKSHEET FOR QUICK REFERENCE

LOAN OFFICER \_\_\_\_\_

REAL ESTATE AGENT \_\_\_\_\_

PROCESSOR \_\_\_\_\_

TITLE COMPANY \_\_\_\_\_

CLOSING AGENT \_\_\_\_\_

HOUSE INSPECTOR \_\_\_\_\_

OTHER \_\_\_\_\_

OTHER \_\_\_\_\_

OTHER \_\_\_\_\_

OTHER \_\_\_\_\_

OTHER \_\_\_\_\_

# NOTES



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