

## The Loan Process

Gary Welch Home Loans works diligently to ensure that the loan process is simple and the closing smooth. With their **service, experience and expertise**, you will **S.E.E.** the difference!

### **The Team**

Through each step of the loan process, one of our home loan professionals will assist you within his/her area of expertise.

#### **Gary Welch**

*Vice President*

770-888-2232 Phone

678-587-0249 Fax

[gary@garywelchhomeloans.com](mailto:gary@garywelchhomeloans.com)

Gary reviews your personal information and provides expert advice on creating the most comprehensive mortgage package that gives you the right down payment, the right monthly payment and the best tax advantage.

#### **Allison Hamil**

*Loan Officer Assistant*

678-293-1410 Phone

678-587-0249 Fax

[allison.hamilton@thebank.com](mailto:allison.hamilton@thebank.com)

Allison collects your personal documents, builds your loan file, and secures your rate.

#### **Tiffini Acee**

*Mortgage Operations*

678-293-1403 Phone

678-587-0249 Fax

[tiffini.acee@thebank.com](mailto:tiffini.acee@thebank.com)

Tiffini processes the loan file after it is underwritten and schedules the closing.

#### **Channon Weeks**

*Sales & Marketing Administrator*

678-293-1446 Phone

678-587-0249 Fax

[channon.weeks@thebank.com](mailto:channon.weeks@thebank.com)

Channon is always available to answer questions and help you get in touch with the right member of our team.

Throughout the process each member of the team is empowered to assist you. We are here to deliver world class service during this very important time so that you are able to relax and let us handle the details of financing your home.

## The Process

### Step 1

The **first step** is completing your personal information. The quickest, most secure method of providing your information is through Community and Southern Bank's (CSB) convenient online application. Simply visit Gary's CSB [webpage](#).

Click "Apply Now" underneath his contact information to begin the online application process.

MY ACCOUNT  
APPLY ONLINE  
CONTACT US

[Conventional Loans](#)

**Gary Welch**

Gary Welch is a graduate of Furman University. He has 20 years of residential mortgage experience in the Atlanta area. The cornerstone of his business is delivering world class service to his customers as well as business partners. Gary has the expertise to educate his buyers, builders and Realtors on financing options that best suit their needs.

As Vice President, Gary has earned a position of high esteem for his outstanding sales performance. Gary has also received numerous awards for his service and expertise in the mortgage industry. He has consistently ranked among the top 200 mortgage bankers in the United States.

Gary has the expertise to educate his buyers and deliver a fast, easy and hassle-free home loan experience. He welcomes you to "S.E.E the difference" for yourself.

4800 Ashford Dunwoody Road, Suite 120  
Dunwoody, GA 30338  
Phone: 770-314-0873  
Fax: 678-587-0249  
[gary.welch@thccsbank.com](mailto:gary.welch@thccsbank.com)

[Apply Now](#)

To build the best loan program for your needs, please take the time to complete each item in the online application as accurately as possible.

Once you have completed the form, click "SUBMIT." **Gary** will be notified that your information is ready for review.

### Step 2

**Gary** personally reviews your information and sets-up a time to call and discuss the specifics of your home financing needs.

### Step 3

Once the right loan program has been chosen, we need to obtain copies of your personal documents to support the information you provided on the internet submission.

In order to better serve you, we have provided a “Checklist” of the items needed below:

- Sales contract signed by purchaser and seller
- If renting, landlord’s name & phone number for past two years
- Copy of 1 month current pay stubs (2) - Gross monthly income
- Copy of most recent 2 years W-2’s
- Copy of most recent 2 years completed tax returns with schedules
- Copy of most recent 2 months statements from all asset accounts (checking, savings, money market, brokerage, etc.)
- Copy of most recent retirement plan statement
- \$400.00 check for credit report and appraisal fee
- Other items that may be required:
  - Contract for sale of current residence
  - Copy of closing statement on your previous residence if closing occurred within last two years
  - Certification of disability, retirement or Social Security income
  - Copy of Divorce Decree
  - If Self-employed or own 25% of company you must provide two years business tax returns and a year-to-date profit and loss statement.
  - Warranty or Security Deed



Please fax or deliver your items to **Allison** as quickly as possible. The faster we are able to obtain all the documents on the list, the faster we will be able to get your application approved.

#### Step 4

Once your information is received, **Allison** submits your file to a CSB set-up team who then orders the appraisal and title.

#### Step 5

**Allison** sends an email attachment or fax with your loan documents which includes your Good Faith Estimate\*, appraisal, rate, etc.

*\*The Good Faith Estimate (GFE) is based on sales price of your home and does not include any property specific fees such as Home Owners or Condo Association Fees, etc.*

If you have any questions about the paperwork, interest rate, or the required documentation **in Steps 3 - 5**, please contact **Allison** directly. Her knowledge of your files allows her to provide you the fastest service during this stage of the loan process.

#### Step 6

You will receive a package of information for you to keep as well as some important documents that need to be **signed and returned**. Please verify with **Allison** that you have received the package and sign and initial the appropriate paper work in **blue ink**.



Once you have signed the loan documents and Good Faith Estimate, you may fax them back to: **678-587-0249**.

Step 7

Next, your file is reviewed by **underwriting** who adds conditions and approves the loan.

Step 8

After underwriting, **Tiffini** processes the file. Please note that she may need to contact you for additional documentation once she reviews the underwriter's comments.

Prompt receipt of any additional paperwork will enhance Tiffini's ability to get you to the closing table in a timely fashion.

Step 9

Once the file is complete, **Tiffini** schedules the closing.

If you have any questions about the processing of your loan, please contact **Tiffini** directly. She has the knowledge and expertise to provide the fastest, most accurate answers during this stage of the loan process.

**Delivering a World Class Closing:**

It is our job and our pleasure to ensure all your needs are met prior to the loan closing. If you have any **special requirements** such as *Power of Attorney, title held in trust, etc.*; please contact any of our team members. By notifying us of your needs as soon as possible, we can proactively prepare and make the proper arrangements so that your closing will go as smooth as possible.

As a result of recent changes in the financial and banking markets, many law firms have altered their procedures for funds for closing (wire transfers, source of funds, subordination agreements, etc.). For example, many firms now require all funds for closing to be delivered by **wire transfer** and will no longer accept **certified funds, cashier's checks, etc.** We want to make sure you are properly prepared for your closing and that there are no surprises! So, please **contact your closing attorney directly** to verify how their firm handles funds for closing and to obtain the necessary wiring instructions.

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**Other important information:**

**Mortgagee Clause**

Community & Southern Bank  
ISAOA/ATIMA  
4800 Ashford Dunwoody Rd.  
Suite 120  
Dunwoody, GA 30338

**Note:** Any loans that close in Flagstar's name (for the time being this is FHA and VA), the mortgage clause is:

Flagstar Bank, FSB  
ISAOA/ATIMA  
PO Box 7026  
Troy, MI 48007-7026

**What to Bring to Closing**

- Certified Funds
- Photo ID
- 1 Year Home Owner's Policy

We thank you in advance for your cooperation and for opportunity to serve you. We appreciate your business!

If you know of anyone else we can help with their home financing needs, please provide their contact information by simply visiting [www.garywelchhomeloans.com](http://www.garywelchhomeloans.com) and selecting the [ReferFriend](#) button. We would be happy to provide them the best service imaginable.