



Capital Mortgage Funding The Best Mortgage Banker

Capital Mortgage Funding, a Leader in the Mortgage Banking Industry, and one of the largest independent mortgage banking firms in southeast Michigan, is offering flexible financing plans to all **employees and physicians of Botsford General Hospital**. This corporate mortgage program is a tremendous way to take advantage of current market rates, and save hundreds of dollars in transaction costs.

Capital Mortgage illustrates flexibility in the mortgage community by offering a variety of services to its clientele. As a Fannie Mae (FNMA) and Freddie Mac (FMIC) Approved Seller/Service, this allows us to process, underwrite, close, fund and service our own accounts. We are also directly endorsed from HUD for FHA and VA transactions.

As residential mortgage specialists, Capital Mortgage prides itself in offering individualized, personal attention to each client's needs. Whether you qualify under conforming, non-conforming, or FHA guidelines; we have the lending resources to handle your particular concerns. Because of our extensive alternative lending resources, we can also offer a variety of mortgage programs for borrowers with bruised credit.

If you are in the market to purchase a new home, or refinance an existing mortgage, call Steve Rotenberg and ask about our many programs and no-obligation pre-approval.

To view all of the discounts and waivers that will be offered to the **Botsford General Hospital family**, click on the links below to get started.

[Free Credit Reporting
Discounts and Waivers
Mortgage Pre-approval](#)

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[Application Checklist](#)

**Capital Mortgage Funding
Corporate Headquarters**

**Steve Rotenberg – Senior Mortgage Banker
20475 West 10 Mile Road Southfield, Michigan 48075
(800) LOW – RATE (248) 569 – 7283 ext. 309 (248) 762 – 1800 cell
srotenberg@lowrateonline.com email address**

Free Credit Reporting

Have your credit checked once a year to secure your obligations from others, and protect yourself from identity theft.

Discounts and Waivers

- Discounts and waivers on all purchase and refinance transactions; a \$500.00 dollar value
- Home warranties on purchase transactions (Check on availability for new construction)
- Contributions to The Botsford Foundation (Not to exceed \$200.00 per Donation)

All discounts and waivers offered have a maximum allowable dollar amount not to exceed a total of \$500.00 on any one transaction

Mortgage Pre-approval

Capital Mortgage Funding has the capability to pre-approve you, whether you have chosen a property or not. Contact Steve Rotenberg to schedule an appointment at (248) 569-7283 ext. 309, (248) 762-1800 cell, or srotenberg@lowrateonline.com

Purchasing a new home

Once you have made a decision to purchase a new home, contact Steve Rotenberg at Capital Mortgage Funding. Steve will sit down with you at your convenience, go over mortgage guidelines in detail, and help you choose the mortgage program that is right for you.

Capital Mortgage Funding has tailored a variety of home financing programs to meet the needs of our customers. What works best for you depends on your personal circumstances. Answering the following questions can help you make your loan choice:

- How large of a down payment can I provide?
- How much do I want to spend each month on a mortgage payment?
- Do I want fixed monthly mortgage payments over the life of the loan?
- How long do I plan on living in my new home?

Refinancing

your home

Capital Mortgage Funding has many options for refinance transactions. A few of the reasons why you may want to consider refinancing:

- Lower total monthly payments
- Pay off high interest rate credit cards
- Take “cash out” from the equity in your home for investments, retirement, college tuition, home improvements, credit card debt, etc.

Refinance

- Payoff land contracts
- Bruised credit
- Divorce/legal settlements
- No income verification
- Debt Consolidation
- Payoff back taxes
- Past Bankruptcies OK
- Self-employed borrowers

Mortgage Programs

- Fixed Rate Mortgages
40, 30, 20, 15, 10 years
- Adjustable Rate Mortgages
- HUD Endorsed F.H.A. loan financing
- Interest Only Programs
- Conventional/Non-conforming
(Excellent to poor credit)
- Loan amounts up to \$2,000,000
- Fast Pre-approvals
- Guaranteed Mortgage Approval
- In-house underwriting

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Checklist

Items for a smooth application

- √ Full tax returns (1040's), schedules and W2's for previous two years. If income includes rental properties, commissions or bonuses; include all 1040 schedules.
- √ 1 month of most recent paycheck stubs.
- √ Copy of Drivers license.
- √ List of employers for the previous 2 years, including full address, phone # and title
- √ List of banks and 2 months of current bank statements for all checking, savings, money market, retirement/401K or asset accounts.
- √ Name, address and account numbers of all creditors (i.e. charge accounts, open loans, mortgages) along with balances owed and payment amounts.
- √ Account number of current mortgage(s) and address of lender or landlord.
- √ Approximate annual taxes on the property.
- √ Copy of purchase agreement and all signed disclosures.
- √ Copy of MLS listing ticket for new home.
- √ Copy of cancelled earnest money deposit check (front and back), along with a copy of the bank statement showing withdrawal of funds.
- √ Copy of purchase agreement for present home or a copy of a lease if not selling home.
- √ Application fee of \$350.00; accepted by personal check or credit card. With Capital Mortgage Funding's "**Guaranteed Mortgage Approval**", this fee is refundable if we cannot secure financing.
- √ **If applicable:** Copy of Divorce Decree.
- √ **If applicable:** Gift letter completely filled out with documentation to prove funds origination.
- √ **If applicable:** Supply a Friend of the Court arrearage letter verifying that child support is current. If deductions come from paycheck, supply supporting information from your employer.
- √ **If applicable:** If you filed for a chapter 7 or 13 bankruptcy, supply documentation of the complete filing and discharge.
- √ **If applicable:** If self-employed, please provide 1040's from previous two years, 1120 corporate tax returns, or previous two years 1065 partnership forms, YTD profit and loss statements, and balance sheet signed by your accountant.

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