

Colorado Veterans Advantage Program

An Exclusive Mortgage Planning Package

We are mortgage planners.

I have developed a special process called **“The Colorado Veterans Advantage.”**

It provides unique services and strategies to simplify the mortgage process and help you achieve your personal and financial goals.



Joe Massey
Mortgage Advisor
Castle and Cooke Mortgage
Direct: 303-501-1413
Cell: 303-809-7769
jmassey@castlecooke.com
www.coloradveteransadvantage.com

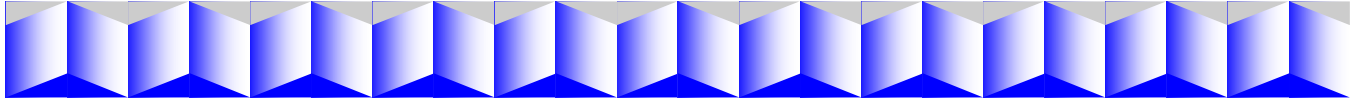


Castle & Cooke Mortgage, LLC

7400 E. Orchard Rd Ste 2900N
Greenwood Village, CO 80111



Colorado Veterans Advantage Program



Welcome to the Colorado Veterans Advantage Program!

I look forward to assisting you on your upcoming loan. I want to take a minute to introduce myself and my company. When I have exceeded your expectations, please feel free to tell your family, friends and colleagues about me!



Joe Massey. Joe is a graduate of the Colorado School of Mines with a degree in Economics and Business. Joe has been in the mortgage industry since 2004 and has been recognized as a "Million Dollar Loan Officer" since 2007. Prior to working with residential mortgages, Joe was a commercial lender, underwriter and financial analyst which prepared him for his mortgage career and taught him the specifics of how to get loans approved and how to find the best terms for the customer.

Joe takes a lot of pride in providing an exceptional lending experience and developing a lasting relationship with his clients. What sets Joe apart from other loan officers is his unique ability to get "tough loans" approved and his Advantage programs including the **Veterans Advantage Program**. When Joe is not originating mortgages, you can find him spending quality time with his wife, Stephanie and their two dogs, Chopper and Monroe; working out at 24 Hour Fitness®; or working on home improvement projects.



Castle & Cooke Mortgage, LLC

Castle and Cooke Mortgage, LLC. Castle and Cooke Mortgage is Billion Dollar mortgage lender based in Salt Lake City, Utah. Castle and Cooke Mortgage feels that we have a good idea of what people are looking for in today's cluttered and confusing home mortgage marketplace. We know it isn't merely a matter of finding a company that can deliver a better rate, it's also a matter of finding a team of people who can deliver a better mortgage experience. This is why we listen and understand exactly what you are looking for. We are interested in learning about your plans for the future and we are ready to partner with you and do whatever it takes to help achieve your long term goals.

After all, when it comes to home loans, we know that faster is better than slower.

Castle and Cooke Mortgage "Helping you find a quicker way home."

I know that we will offer the best service possible to benefit our clients. By utilizing our expertise, our efficient processes and our technology we will meet your needs and do it in record time. We look forward to a long and beneficial relationship with you.

Office: 303-501-1413

jmassey@castlecooke.com

Fax: 303-928-8359

Colorado Veterans Advantage Program Service Packet



A Message To The Client....

Hello! Thank you for allowing me the opportunity to pre-approve you for your new home loan. I am looking forward to serving you in the coming weeks. As soon as you review the enclosed information, please complete your online application at www.coloradoveteransadvantage.com or call me at **303-501-1413** to go through your full application. Once I have your application I will have your initial approval within 1 hour and we can begin the process of refinancing your loan or if you are purchasing a new home then you will be ready to go out and secure the perfect home with your Real Estate Agent. Buying or refinancing is definitely an exciting time, but it can be stressful as well. My goal is to make this process as easy as possible for you, so I would like to give you a brief overview of what I will need to process your loan and what happens next.

Enclosed you will find the following documents:

- **Fast and Easy Documents Checklist**
- **Communication Checklist**
- **Fax Cover Page**
- **Interest Rate Lock Information**
- **The Loan Process Flow Chart**
- **Our Relationship With You**
- **Tips for a Smooth Loan Approval**
- **Shopping Around Guide—Part 1, 2 & 3**

Once you have completed the online application or completed a telephone application, I will get your initial approval within 1 hour and I will invite you to schedule a time to meet to go over your options. You can bring all of your documents with you to that meeting or you can use the **FAX COVER SHEET** to send everything to me prior to our meeting. After reviewing your documents and spending some time meeting with you, I am confident that I will be able to present you with a complete Mortgage Analysis that will

A mortgage is one of the largest financial decisions that you may ever make and therefore it is important that you are working with a financial professional. You may only obtain a mortgage 3-4 times in your lifetime, but I manage the mortgage process numerous times every single day and I want to use my expertise and experience to make you have a great experience and get the right loan. My #1 focus is to serve you vigilantly as your professional consultant, advisor and overseer of all transactional details **to ensure that you achieve an exceptional lending experience.** Together, I am confident that we can find the right loan for you and smoothly transition you into the right home and loan for you.

I have enclosed my contact information, so please feel free to call or e-mail me any time.

Sincerely,

Joe Massey

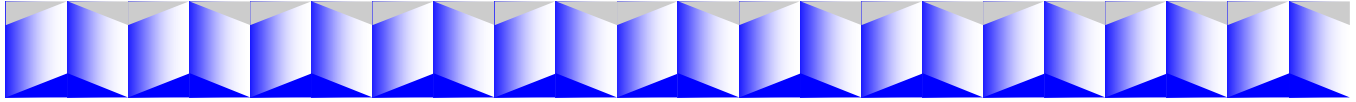
Colorado License #100017422 / NMLS #7538

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Fax: 303-928-8359

Fast and Easy Documents Checklist



Items that you will need to provide:

- DD214 Form (if retired)
- Statement of service (if active)
- Copy of your LES (if active)
- Proof of VA rated disability (if applicable)
- Copy of Driver's License and Social Security Card for all applicants
- 30 days most recent paystubs for all applicants
- 2008 and 2009 W-2 statements for all applicants
- 2008 and 2009 Tax returns for all applicants (all pages)
- 2 months most recent bank statements (all pages)
- Most recent statement for 401k, IRA, or other Retirement accounts
- Awards letters and 1099s for any Social Security, Pension or Disability Income
- Copy of Divorce Decree (if applicable)
- Copy of Bankruptcy Discharge (if applicable)
- Name and telephone number of your Real Estate Agent

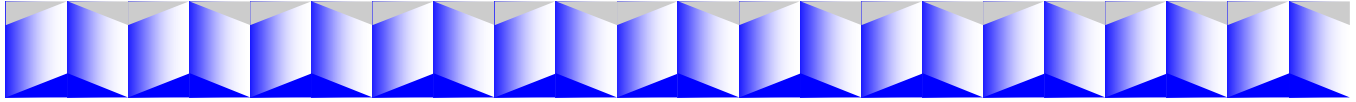
Once you have all of these items gathered, call **303-501-1413** or email jmassey@castlecooke.com and we can schedule a time to meet and go over all of the paperwork. You can use the enclosed **FAX COVER PAGE** to send all of your documents to me or you can bring your documents with you to our meeting.

Please note that while this list is considered complete, sometimes we may need additional details or additional documentation during the loan process. After our meeting, if I find that we will need something additional, I will contact you immediately to request those items so that we do not delay the closing of your loan.

I look forward to meeting with you and helping you with your new home loan!

-Joe Massey

Commitment to Communicate



Have you ever heard one of those horror stories about from a friend or family member who had a terrible experience trying to purchase or refinance a home? I'll bet they were frustrated because their Loan Officer would not call them back, didn't answer the phone, didn't respond to e-mails and they really never knew what was going on with their loan. Hearing these stories for years is what inspired me to add this page to the **Veterans Advantage Program.**

My Commitment To Communicate:

After your pre-approval I will call you every week to see how your home search is going and to let you know the weekly forecast for interest rates.

Once you have selected your home, I will call you every 48 hours to update you on the progress of your loan. If you are refinancing then I will call you every 48 hours during the entire transaction to make sure you know exactly what is happening with your loan.

The Veterans Advantage Communication Checklist

Check off each item as we work toward a smooth & timely closing

- Loan application completed online or via telephone
 - Receive initial approval from Joe via telephone
 - Gather items from Fast and Easy Document Checklist, fax items to Joe or bring with you to meeting with Joe
 - Shop for homes with Real Estate Agent (skip if refinance)
 - Send copy of accepted purchase contract to Joe (skip if refinance)
 - Mortgage Analysis Consultation with Joe to choose best program to meet your needs, verify Joe has all documents requested and sign initial loan application and disclosures
 - Complete home inspection (skip if refinance)
 - Order appraisal and schedule with appraiser—Payment via Credit Card or Check
 - Joe complete all verifications of employment and income
 - Verify homeowner's insurance and update insurance company about new mortgage
 - Receive appraisal via email and review with Joe
 - Complete file submitted to underwriting for full approval
 - File approved from underwriting and provide any additional documentation requested
 - Receive Final Approval and issue "Clear to Close"
 - Schedule Closing
 - Review Settlement Statement with Joe prior to closing
 - Sign final documents during closing with title company
- ***Be sure to bring picture identification to closing****
- Celebrate new loan with a party at the house, be sure to invite Joe! ☺



Castle & Cooke Mortgage, LLC

Fax Transmittal Form

To:
Joe Massey
Castle and Cooke Mortgage
Phone: 303-501-1413
Fax: 303-928-8359
Email: jmassey@castlecooke.com

Urgent
 For Review
 Please Reply

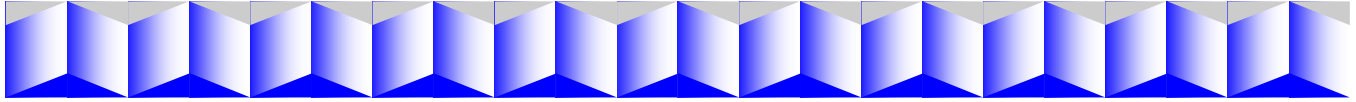
From:
Name: _____
Phone: _____
Email: _____
Date Sent: _____
Time Sent: _____
Number of Pages Including Cover: _____

PLEASE BE SURE TO ATTACH ALL OF THE DOCUMENTS LISTED BELOW:

- DD214 Form (if retired)
- Statement of service (if active)
- Copy of your LES (if active)
- Proof of VA rated disability (if applicable)
- Copy of Driver's License and Social Security Card for all applicants
- 30 days most recent paystubs for all applicants
- 2008 and 2009 W-2 statements for all applicants
- 2008 and 2009 Tax returns for all applicants (all pages)
- 2 months most recent bank statements (all pages)
- Most recent statement for 401k, IRA, or other Retirement accounts
- Awards letters and 1099s for any Social Security, Pension or Disability Income
- Copy of Divorce Decree (if applicable)
- Copy of Bankruptcy Discharge (if applicable)
- Name and telephone number of your Real Estate Agent (if applicable)

Confidentiality Notice: The information contained in this message and any attachments may contain confidential or proprietary material and is intended solely for the use of the person or entity to which it is addressed. Any unauthorized review, use, disclosure or distribution of this communication is strictly prohibited. If you have received this communication in error, please immediately notify the sender by reply e-mail and destroy all copies of this communication and any attachments.

Interest Rate Lock Information



You are probably already aware that interest rates change every single day (sometimes several times per day). This is why I always recommend that you lock in your interest rate as soon as you select your home and we decide on the right mortgage for you. This way you aren't subject to any of the changes in the market, which can be quite volatile these days. Please review the information below to see the Frequently Asked Questions about locking your interest rate.

BE INFORMED—Before You Lock Your Interest Rate

What does a rate lock mean?

A Rate Lock is an agreement between you (the borrower) and us (the lender) that a specific interest rate will be provided to you for a specific period of time (the rate lock period).

When is my rate locked?

We will confirm and lock your interest rate with your written authorization when we sign your initial disclosures.

What if rates go up before I close my loan?

Once your rate is locked, we immediately purchase money from our investors (VA, FHA, FNMA) for you at that specific rate. So long as your loan application is approved and all other terms & conditions of the approval requirements are met, this money will be available to you at your loan closing regardless of market conditions after you have locked your rate. If interest rates have increased, you are protected and can be assured that your locked rate will be honored on your loan papers on the date of closing. We will NOT ask you to pay a higher interest rate simply because the market has worsened.

What if rates go down before I close my loan?

Because we have already purchased money to fund your loan at a specific interest rate, we have difficulty going back to our investors and asking to buy your mortgage at a lower rate. Think of it like buying a stock. If you purchased a stock at \$45/share and the price goes to \$43 the next day, you cannot call your broker and tell them you want the stock at the lower price. In essence, you own the rate lock you have agreed to. It is important to note, however, that in the event interest rates drop significantly during the processing of your loan (pre-closing), that we can and will restructure your loan again subject to this agreement. Showing our commitment to you, our client, we will facilitate the restructure if rates fall 0.75% or more during this period. This can only be done once during this rate lock period.

If rates appear to be dropping, why shouldn't I wait to lock a rate?

An important question for you to ask is this: What would be more disappointing; Locking a rate and finding that you may have missed the lower rate or NOT locking your loan and rates go up? Be very careful here. It is our objective as advisors to assist you in determining an optimal time to lock an interest rate given our professional assessment of market conditions and your objectives. We may not be able to catch the bottom every time; however, trying to time the market is a risky game. Far too often the market can and does spike sharply higher leaving many clients wishing they would have locked in. Remember, if rates continue to fall, you can always refinance your loan again, subject to our Post-Closing Refinance Policy.

How soon can I refinance my rate after closing? (Post-Closing Refinance Policy)

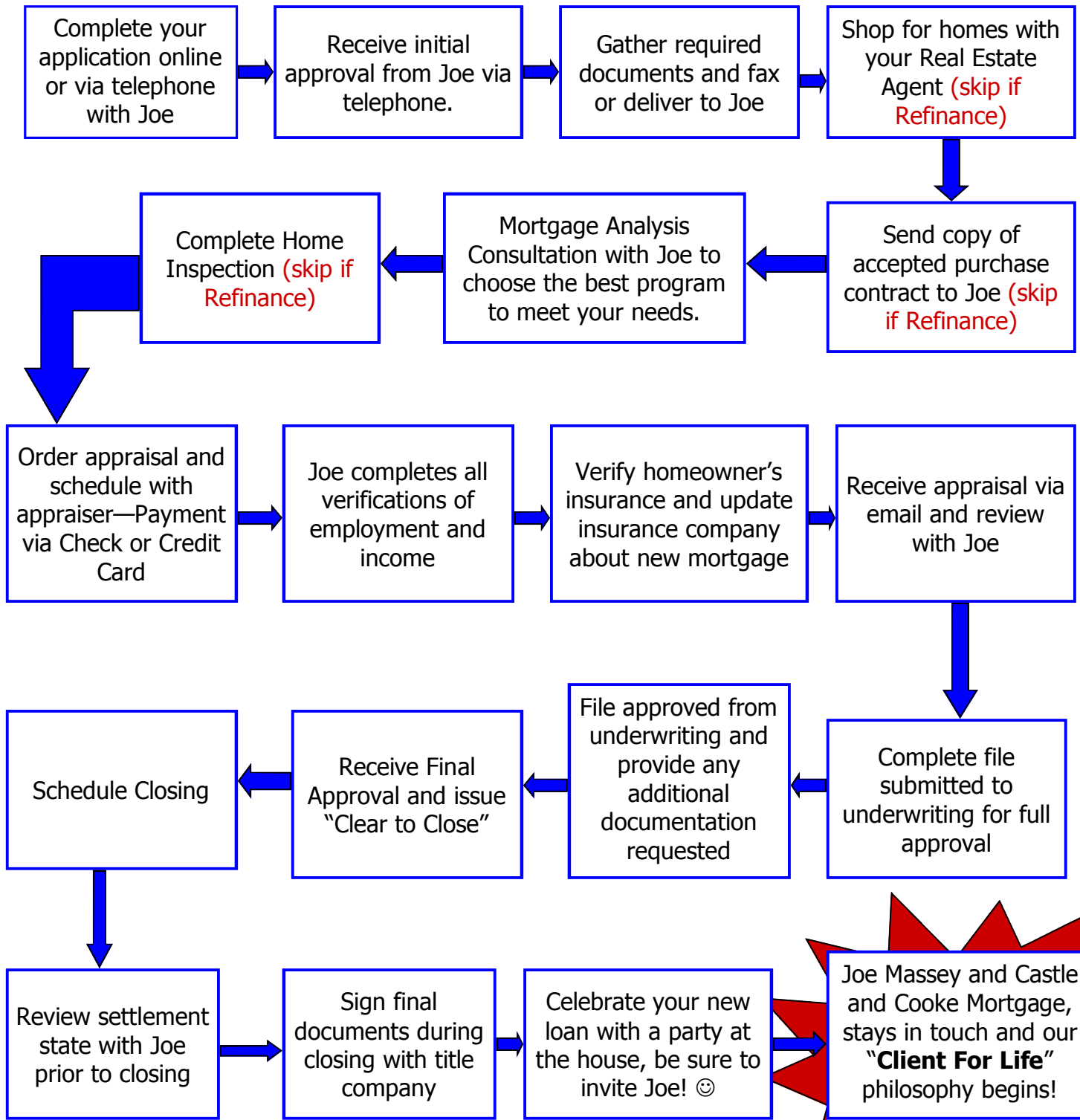
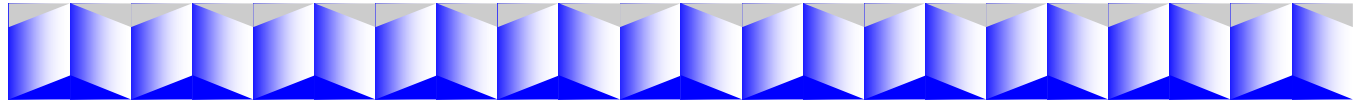
As mortgage bankers, we receive our compensation through what is called Service Release Premiums which is a commission paid to us for releasing your loan to our investors to service (collecting payments, etc.). Our contractual agreement with our investors is to ensure that any loans we originate stay on their books for a minimum of 120 days from the date the investor purchases the loan. If the loan is paid off in any way, shape or form within 120 days we receive what is called a charge-back which basically means we pay back any Premiums received for our services on the initial loan. Although we surely cannot demand or require you to hold the loan for that period of time, as a valued client we can only in good faith ask you to consider doing so. The 120 day window does not prohibit us from locking an interest rate in during that time; It only says we cannot close the loan within that period. It is our practice to complete a Post-Closing Review approximately 60 days after closing so as to determine if rates have fallen further at which point we will contact you to discuss your individual situation and plan accordingly. We hope this helps your decision to lock in your rate. If you have further questions, you can call or email us anytime for market updates.

Office: 303-501-1413

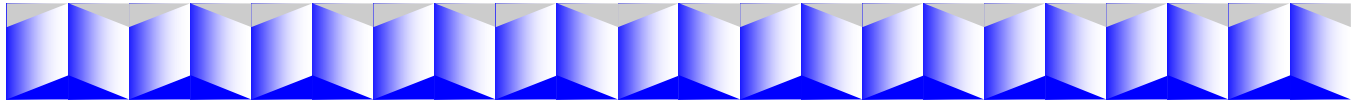
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Fax: 303-928-8359

The Loan Process for Buying or Refinancing A Home



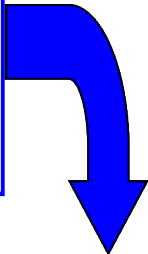
Our Relationship With You



The Veterans Advantage website.
This site tells you about who we are, what we do and how we can help you.



The Veterans Advantage Package.
This package shows you everything that you need to know to have a great mortgage experience.



We want to be **The Mortgage Advisors** you refer your family and friends to:

“Our goal is to take such great care of you and your loan that we earn not only your loyal business, but your referrals to family and friends. Our success has been built by referral, one happy client at a time.”

Mortgage Analysis Consultation
We go through a detailed plan of your mortgage options and cover any other important aspects of your financial success.

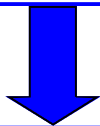


Veterans Advantage Partners
You will have full access to my preferred partners including:

- Real Estate Agents
- Home Inspectors
- Title Companies
- Cleaning Agencies
- Insurance Consultants
- CPAs
- Financial Planners



The Veterans Advantage Mortgage Experience
We will provide a unique experience designed to address any unforeseen obstacles and facilitate the smooth closing of your mortgage.

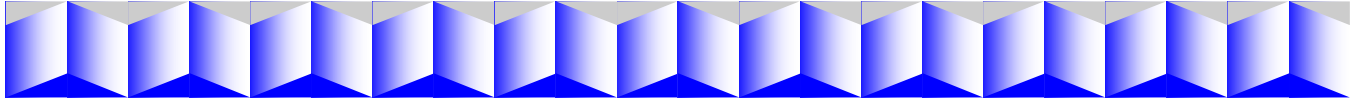


Joe Massey's Clients for Life Program
We have designed a loan tracking process to ensure that your mortgage always meets your changing needs and that you have the most advantageous loan terms over the entire life of your loan. This includes and **Annual Mortgage Review.**



Client Appreciation Program.
We provide ongoing communication, recognition and added value to build and enhance our relationship with you. Call us with ANY questions ANY time!

Tips For A Smooth Loan Approval



Here is a list of helpful tips to ensure an effortless loan approval process. These DO's and DON'Ts will help avoid any delays with your loan approval.

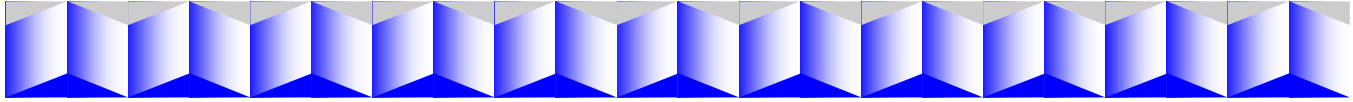
#1: DO NOT GIVE YOUR SOCIAL SECURITY # OUT FOR THE NEXT 30 DAYS!!!

- **DO** continue making your mortgage or rent payments
- **DO** stay current on all existing accounts (even if you are paying them off)
- **DO** keep working at your same employer
- **DO** keep your same insurance company
- **DO** continue living at your current residence
- **DO** continue to use your credit cards as normal
- **DO** call us if you have **ANY** questions

- **DON'T** make a major purchase (car, boat, fur, jewelry, etc.)
- **DON'T** apply for new credit (even if you seem pre-approved)
- **DON'T** open a new credit card
- **DON'T** transfer any balances from one account to another
- **DON'T** pay off charges without a discussion with us first
- **DON'T** pay off any collections without a discussion with us first
- **DON'T** buy any furniture
- **DON'T** close any credit card accounts
- **DON'T** change bank accounts
- **DON'T** max out or over charge on your credit card accounts
- **DON'T** consolidate your debt onto 1 or 2 credit accounts
- **DON'T** take out a new loan
- **DON'T** start any home improvement projects
- **DON'T** finance any elective medical procedure
- **DON'T** open a new cellular phone account
- **DON'T** join a fitness club
- **DON'T** pay off anything without discussing it with us first

If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your financing goals.

The Veterans Guide To Shopping Around



Shopping Around? Here's the inside scoop on how to do it right!

First: Make sure that you are working with an experienced, professional loan officer. The largest financial transaction of your life is far too important to place into the hands of someone who is not capable of advising you properly and troubleshooting any issues that may arise along the way. But, how can you tell?

Here are **FOUR SIMPLE QUESTIONS YOUR LENDER ABSOLUTELY MUST BE ABLE TO ANSWER CORRECTLY**. IF THEY DO NOT KNOW THE ANSWERS... **RUN**...DON'T WALK... RUN... TO A LENDER THAT DOES!

1. What Are Mortgage Interest Rates Based On?

The only correct answer is Mortgage Backed Securities or Mortgage Bonds, NOT the 10-year Treasury Note. While the 10-year Treasury Note sometimes trends in the same direction as Mortgage Bonds, it is not unusual to see them move in completely opposite directions. DO NOT work with a lender that has their eyes on the wrong indicators.

2. What Is The Next Economic Report Or Event That Could Cause Interest Rate Movement?

A professional lender will have this at their fingertips (or know off the top of their head). For an up-to-date calendar of weekly economic reports and events that may cause rates to fluctuate, you can visit <http://www.nationalmortgagenews.com/calendar/>

3. When Ben Bernanke And The Fed "Change Rates", What Does This Mean...And What Impact Does This Have On Mortgage Interest Rates?

The answer may surprise you. When the Fed makes a move, they are changing a rate called the "Fed Funds Rate". This is a very short-term rate that impacts credit cards, credit lines, auto loans, and the like. Mortgage rates most often will actually move in the opposite direction as the Fed changes, due to dynamics within financial markets. For more information and explanation, just give me a call.

4. What Is Happening In The Market Today, And What Do You See In The Near Future?

If a lender cannot explain how Mortgage Bonds and interest rates are moving at the present time, as well as what is coming up in the near future, you are talking with someone who is still reading last week's newspaper, and probably not a professional with whom to entrust your home mortgage financing.

Be smart... Ask questions... Get answers!

More than likely, this is one of the largest and most important financial transactions you will ever make. You might do this only 3-4 times you entire life... but we do this every single day. It's your home and your future. It's our profession and passion. We're ready to work for your best interest!

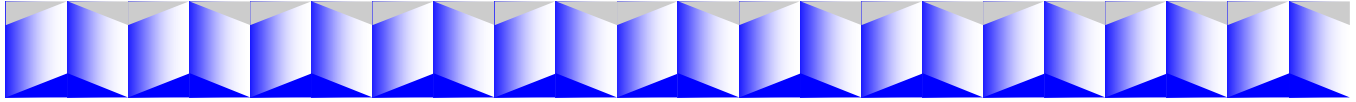
- Joe Massey

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The Veterans Guide To Shopping Around (Part II)



Shopping Around? Here's the inside scoop on how to do it right! (Part II)

Once you are satisfied that you are working with a top-quality professional mortgage advisor, here are the rules and secrets you must know to "shop"

IF IT SEEMS TOO GOOD TO BE TRUE THEN IT PROBABLY IS.

But you didn't really need me to tell you that, did you? Mortgage money and interest rates ALL come from the same places, and if something sounds really unbelievable, better ask a few more questions and find the hook. Is there a prepayment penalty? If the rate seems incredible, are there extra fees? What is the length of the lock-in? If fees are discounted, is it built into a higher interest rate?

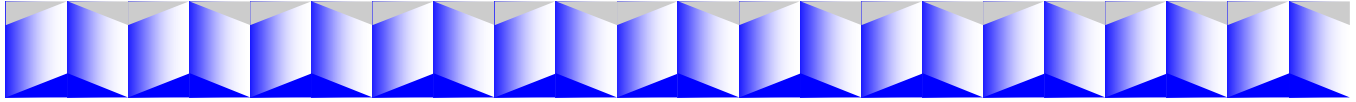
YOU GET WHAT YOU PAY FOR.

If you are looking for the cheapest deal out there, understand that you are placing a hugely important process into the hands of the lowest bidder, that in the end while saving you a couple of dollars, could cost you thousands! Best case, expect very little advice, experience, and professional service. Worst case, expect you may not close at all, and if you do, you may lose thousands of dollars over the life of the loan. All too often, you don't know until it's too late that cheapest isn't BEST. But if you want the cheapest quote, head on out to the Internet, and we wish you good luck! Just remember, that if you've heard any horror stories from family members, friends, or co-workers about missed closing dates, or big surprise changes at the last minute on interest rate or costs...these are often due to working with discount or Internet lenders who may have a serious lack of experience and knowledge. MOST IMPORTANTLY, REMEMBER THAT THE CHEAPEST RATE ON THE WRONG STRATEGY CAN COST YOU THOUSANDS MORE IN THE LONG-RUN. This is the largest financial transaction that most people will make in their lifetime. That being said – we are not the cheapest. Of course our rates and costs are extremely competitive, but we have also invested in the systems and team we need to ensure the top quality experience that you deserve

MAKE CORRECT COMPARISONS.

When looking at estimates, don't simply look at the bottom line. You absolutely must compare lender fees, as these are the only fees that a lender controls. And make sure that lender fees are not "hidden" amongst the title or state fees. A lender is responsible for quoting other fees involved in a mortgage loan, but since they are third party fees – they are often under-quoted upfront by a lender to make their bottom line appear lower, since they know that many consumers are not educated to NOT simply look at the bottom line! APR??? Easily manipulated as well, as worthless as a tool of comparison.

The Veterans Guide To Shopping Around (Part III)



Shopping Around? Here's the inside scoop on how to do it right! (Part III)

UNDERSTAND THAT INTEREST RATES AND CLOSING COSTS GO HAND-IN-HAND.

This means that you can have any interest rate that you want – but you may pay more in costs if the rate is lower than the norm. On the other hand, you can pay discounted fees, reduced fees, or even no fees at all - but understand that this comes at the expense of a higher interest rate. Either of these balances may be right for you, or somewhere in between. It all depends on what your financial goals are. A professional lender will be able to offer the best advice and options in terms of the balance between interest rate and closing costs that correctly fit your personal financial goals.

UNDERSTAND THAT INTEREST RATES CAN CHANGE DAILY, EVEN HOURLY.

This means that if you are comparing lender rates and fees – this is a moving target on an hourly basis. For example, if you have two lenders that you just can't decide between and want a quote from each, you must get this quote at the EXACT same time, on the EXACT same day, with the EXACT same terms or it will not be an accurate comparison. You must also know the length of the lock you are looking for, since longer rate locks typically have slightly higher rates.

Again, our advice to you is to be smart... Ask questions... Get answers!

As you can imagine, we wouldn't be encouraging you to shop around if we weren't pretty confident that we feel that we can give you a great value and serve you the very best. Thanks for taking your time to review this package. Please call me with any questions and I look forward to working with you!

Sincerely,

- Joe Massey
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