



## We've eliminated the Loan Officer. You keep his commission!

Most homeowners don't realize that 25 to 90% of all origination fees on a typical home loan go to pay a Loan Officer's commission. Most other mortgage companies charge you a higher interest rate and larger fees to pay that commission. What an outdated method of doing business! You don't need a salesman and you don't want to be sold anything. You want to Close Your Own Loan.

If you are ready to see your new rate and learn how much you can save in monthly payments, click get started and see how easy it is to Close Your Own Loan.



**APPLY NOW >>>>**

To log into your secure account go to  
**[www.closeyourownloan.com](http://www.closeyourownloan.com)**  
and select **Account Login**

**Get Started**

### Many different websites promise quotes from several different lenders. Isn't this the same thing?

Do you know someone who has made the mistake of applying on one of these "get multiple quotes now" websites? I bet they were surprised when they were overwhelmed with phone calls from different mortgage brokers trying to sell them a loan. [Read More...](#)

### I have been hearing ads about applying online for years now. Isn't this the same thing?

Most other mortgage companies have a generic "apply here" section on their websites. But, if you look closely, they are simply asking for you to give them all of your personal information so a salesman can call you and sell you a loan. [Read More...](#)

I have previously used a loan officer. How can I do myself what I used to pay a fee for someone to do? Here at Close Your Own Loan, we use a state of the art automated underwriting engine. This sophisticated computer underwriting system took several years, dozens of computer programmers, thousands of man hours and millions of dollars. [Read More...](#)

User Name:  Password:    
[Reset Password](#)

**Enter your username  
and Password and  
select Log In**



#### Important Dates

Initial Sign Up Date:	6/2/2008
Application, disclosures and requested documentation to be returned by:	6/4/2008
Appraisal to be scheduled by:	6/5/2008
Appraisal to be received by:	6/7/2008
Submit for final approval:	6/7/2008
Final approval anticipated by:	6/10/2008
Review any missing or additional items needed with processor:	6/12/2008
Anticipated signing date:	6/14/2008
3 Day Rescission period:	6/17/2008
Loan is funded:	6/18/2008
Loan is recorded and funds are disbursed:	6/19/2008

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#### NEW SAVINGS PROPOSAL

Your New Loan Program:	30 Year Fixed
Your New Loan Amount:	\$225,000.00
Your New Interest Rate:	6%
Your New Loan Payment:	\$1,348.99
Points:	0
APR:	6.10%
Total Monthly Payment Savings:	0.00
Savings Over Five Years:	

*You secure account contains the terms of the home loan you selected. The loan amount, type, or interest rate can be modified by simply calling 1800-276-CYOL, or contacting your processor directly.*

Items Needed List User Profile Documents Communications Contact Info

#### Items Needed List

Signed and dated disclosures:	<input type="checkbox"/>
Copy of homeowners insurance policy on property we are refinancing:	<input type="checkbox"/>
Current mortgage statements on all mortgages to be paid off:	<input type="checkbox"/>
Copy of driver's license for all borrowers:	<input type="checkbox"/>
Most recent 2 paystubs:	<input type="checkbox"/>
2006 and 2007 W2's or 1099's:	<input type="checkbox"/>
Most recent 2 months bank statements(all pages):	<input type="checkbox"/>
Verification of all assets listed on application(stocks, IRA, 401(k), etc):	<input type="checkbox"/>

#### Received



#### Important Dates

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*The important dates section is designed to approximate the date of each milestone in your loan that must be completed. The loan processor will update your account after each milestone is met. The darkened line indicates your progress and status.*

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Copy of driver's license for all borrowers:	<input type="checkbox"/>
Most recent 2 paystubs:	<input type="checkbox"/>
2006 and 2007 W2's or 1099's:	<input type="checkbox"/>
Most recent 2 months bank statements(all pages):	<input type="checkbox"/>
Verification of all assets listed on application(stocks, IRA, 401(k), etc):	<input type="checkbox"/>

##### Received

#### Important Dates

Initial Sign Up Date: 6/2/2008

Application, disclosures and requested documentation to be returned by: 6/4/2008

*The items needed tab indicates which items have been received to close your loan, and which items are outstanding to close your loan. A checkmark under the recieved column indicates that CYOL has received the necessary items.*

by: 6/10/2008

Review any missing or additional items needed with processor: 6/12/2008

Anticipated signing date: 6/14/2008

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Items Needed List User Profile Documents Communications Contact Info

#### Items Needed List

Signed and dated disclosures: ☐  
Copy of homeowners insurance policy on property we are refinancing: ☐  
Current mortgage statements on all mortgages to be paid off: ☐  
Copy of driver's license for all borrowers: ☐  
Most recent 2 paystubs: ☐  
2006 and 2007 W2's or 1099's: ☐  
Most recent 2 months bank statements(all pages): ☐  
Verification of all assets listed on application(stocks, IRA, 401(k), etc): ☐

#### Received

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*The User Profile Tab contains all of your contact information. This information may be updated at any time by selecting the edit link.*

Items Needed List **User Profile** Documents Communications Contact Info

**Title:**  
**First Name:** Brenda  
**Last Name:** Caudell  
**Address 1**  
**Address 2:**  
**Address 3:**  
**City**  
**State:**  
**Zip:**  
**Phone:**  
**Fax:**  
**Email:**

[Edit](#)



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*The Documents tab will contain all of the important documents involved in closing your own loan, including a copy of your good faith estimate, your appraisal, your final closing statements and more.*

Items Needed List User Profile **Documents** Communications Contact Info

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Your New Loan Amount: \$225,000.00

*The Communications tab contains updated information on the activity of your file. You can post your questions and comments here as well by typing in the message box and clicking add message.*

Items Needed List User Profile Documents **Communications** Contact Info

Message:

[Add Message](#)



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Your New Interest Rate: 6%  
Your New Loan Payment: \$1,348.99  
Points: 0

*The Contact Info tab contains all of the direct contact information for any individual service provider who will be involved in your loan transaction.*

Items Needed List User Profile Documents Communications **Contact Info**

### Processor Contact Info:

Name:  
Address:  
Phone:  
Fax:  
Backup Fax:  
Email:

### Branch Manager Contact Info:

Name:  
Address:  
Phone:  
Fax:  
Email:

### Appraiser Contact Info:

Name:  
Phone:



2008-06-11