

Questions? We're here to help.

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he Green Loan

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Rate Guide

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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 What an outdated method of doing business!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 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?

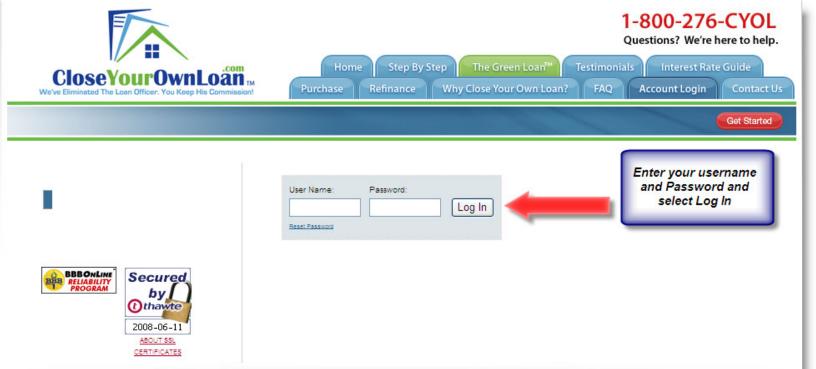
Most other mortgage companies have a generic "apply here" section on their websites. But, if you look closely, they are simply asking for you to give them all of your personal information so a salesman can call you and sell you a loan.

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...

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Questions? We're here to help.

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\$225,000.00

6.10%

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Get Started

Logout Your New Loan Amount: APR:

Appraisal to be received 6/7/2008 by:

Initial Sign Up Date:

and requested

Appraisal to be

scheduled by:

Application, disclosures

documentation to be returned by:

Submit for final approval: 6/7/2008

6/2/2008

6/5/2008

Final approval anticipated 6/10/2008

Important Dates

Review any missing or

additional items needed 6/12/2008 with processor:

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

NEW SAVINGS PROPOSAL

Your New Loan Program: 30 Year Fixed

Purchase Refinance Why Close Your Own Loan?

6% Your New Interest Rate:

\$1,348.99 Your New Loan Payment:

Points: 0

0.00 Total Monthly Payment Savings:

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 Received 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):



Important Dates

Appraisal to be received 6/7/2008

Submit for final approval: 6/7/2008

Final approval anticipated 6/10/2008

additional items needed 6/12/2008

Anticipated signing date: 6/14/2008

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with processor:

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6/2/2008

6/4/2008

6/5/2008

6/18/2008

6/19/2008

Initial Sign Up Date:

Application, disclosures and requested

documentation to be returned by:

Appraisal to be

scheduled by:

1-800-276-CYOL

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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. Your New Interest Rate:

Fixed 0.00

0

\$1,348.99 Your New Loan Payment:

Points:

APR: 6.10%

0.00 Total Monthly Payment Savings:

Savings Over Five Years:

Items Needed List | User Profile | Documents | Communications | Contact Info Items Needed List Received 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):



Account Login

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Important Dates

Initial Sign Up Date:

6/2/2008

Application, disclosures and requested documentation to be

6/4/2008

returned by:

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:	
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

Logout

NEW SAVINGS PROPOSAL

30 Year Fixed Your New Loan Program: \$225,000.00 Your New Loan Amount:

6% Your New Interest Rate:

\$1,348.99 Your New Loan Payment:

Points: 0 APR: 6.10% 0.00 Total Monthly Payment Savings:

Swings Over Five Years:

Items Needed List User Profile Documents Communications Contact Info	
Items Needed List	Received
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): 🗆

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

Logout

NEW SAVINGS PROPOSAL

Your New Loan Program: 30 Year Fixed \$225,000.00 Your New Loan Amount:

6% Your New Interest Rate:

\$1,348.99 Your New Loan Payment:

Points:

6.10% APR:

Total Monthly Payment Savings: 0.00

Savings Over Five Years:

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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\$1,348.99

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

funds are disbursed:

Logout

Your New Loan Program: 30 Year Fixed Your New Loan Amount: \$225,000.00

NEW SAVINGS PROPOSAL

6% Your New Interest Rate:

Points:

Your New Loan Payment:

6.10% APR:

Total Monthly Payment Savings: 0.00

Savings Over Five Years:

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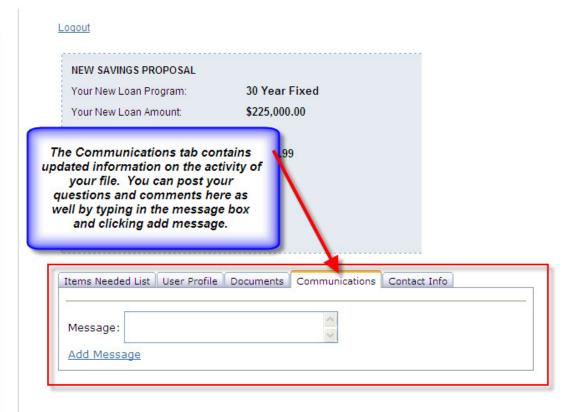
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Important Dates Initial Sign Up Date: 6/2/2008 Application, disclosures and requested 6/4/2008 documentation to be returned by: Appraisal to be scheduled by: Appraisal to be received 6/7/2008 Submit for final approval: 6/7/2008 Final approval anticipated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





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Loan is recorded and

funds are disbursed:



6/19/2008

Logout

	Name to a second	20 V Flood
Your New Loan Program:		30 Year Fixed
Your New Loan Amount: Your New Interest Rate:		\$225,000.00
		6%
Your	New Loan Payment:	\$1,348.99
Point	to:	0
AP		b contains all of the
AP Tot	direct contact inf	b contains all of the formation for any provider who will be
	direct contact int individual service p	formation for any

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