

SOUTHERN FIDELITY MORTGAGE/SIGNATURE HOMES AND  
LAND DEVELOPMENT/MAGNOLIA REALTY

1. Do not create any new debt or do anything to affect your current credit status during the application and building process. Opening new accounts or increasing the balance on current accounts and increasing your monthly payments could cause your loan to be denied.
2. Sign upon line for the First Time Homebuyer class with the Keystone Challenge Fund in Lakeland at (keystonechallenge.org )or call 863-682-1025. Please fax a copy to Linda at 863-967-8529 or drop off a copy of the certificate to the Auburndale office. This class is MANDATORY.
3. Please inform Linda at 863-967-8527 of any letters received by you from USDA. We will get the signed documents to USDA. Anything that needs to be returned to USDA can be delivered to them by us. We also need copies for our files.
4. You will receive the first letter from USDA which will have the truth in lending statement and the credit score notice to be signed and if they need additional documents they will be requested in this letter. Please contact us when you receive. Don't be alarmed if it says that don't have funds (this is in every letter).
5. Second letter will be the interview letter which states the date of the interview. It is very difficult to change that date so you must try your very best to keep that appointment. Please contact us when you receive this notice. I will attend the interview with you.
6. Third letter will be the FUNDING COMMITMENT AND NOTIFICATION OF LOAN CLOSING letter with we will need to do the closing. VERY IMPORTANT- CONTACT US. We will also need from you the proof of the first year's homeowners insurance and the paid receipt (You must pay the premium in full out of your funds). Of course you need to have money for the deposits to turn your electric & water on.
7. Keep all your pay stubs, bank statements and any other documents which require a monthly payment (example-child support checks, if not court ordered, co maker payments on a vehicle). I have to update your documents thru the process.
8. Please let me know immediately if anything changes- for example, employment rental info, telephone#- I have to update these for USDA.
9. You must be patient. Sometimes the approval process moves slowly.

OFFICE PHONE; 863-967-8527 OFFICE FAX 863-967-8529  
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