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THE PLATINUM GUIDE TO HOME BUYING

Your Trusted Roadmap to Buying a Home in Oregon & Washington

By
STACY SCHLESINGER
PRESIDENT | MORTGAGE BROKER

Dream It.
Own It.
Finance It.

APPLY ONLINE

SCHEDULE A CONSULTATION

MORTGAGE CALCULATOR

HOME BUYING RESOURCES

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WELCOME

BUYING A HOME SHOULD FEEL EXCITING—NOT OVERWHELMING.

Buying a home is one of the biggest financial decisions you'll ever make, and having the right mortgage advisor can make all the difference.

For more than 25 years, I've helped homebuyers across Oregon and Washington navigate the mortgage process with confidence. My goal has always been simple—to provide honest advice, clear communication, and financing solutions tailored to your goals.

This guide was created to answer the questions I hear most often and give you a clear understanding of what to expect from pre-approval to closing.

Whether this is your first home or your fifth, I hope it becomes a resource you can return to throughout your home-buying journey.

Thank you for trusting Platinum Lending Solutions. I look forward to helping you every step of the way.

Stacy Schlesinger

President | Mortgage Broker
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Platinum Lending Solutions NMLS #251560

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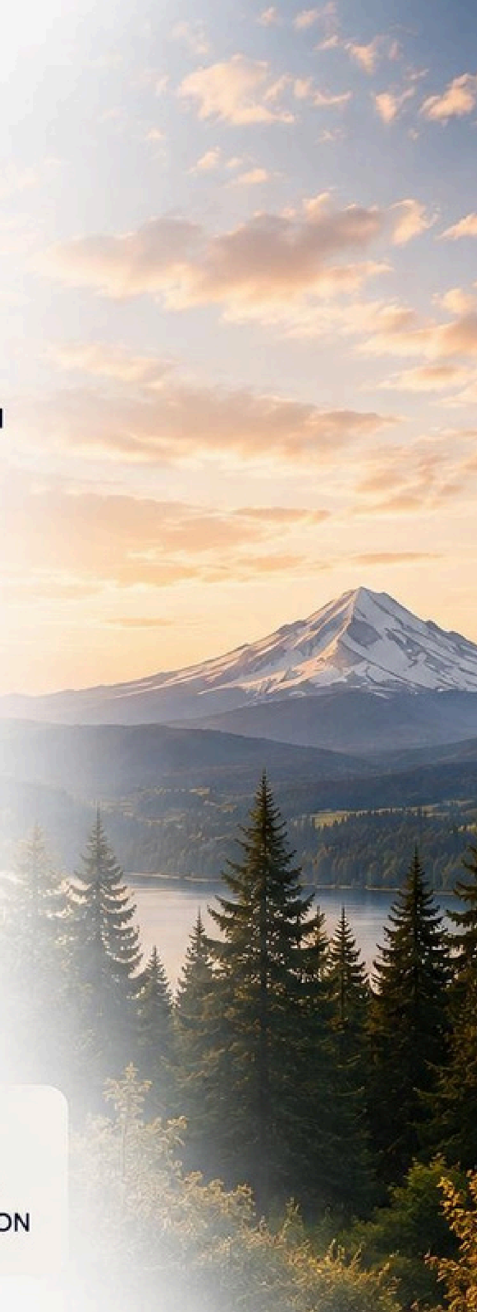

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WHY PLATINUM LENDING SOLUTIONS?

LOCAL EXPERTISE. PERSONAL SERVICE. PROVEN RESULTS.

Buying a home is about more than a loan—it's about your future. I combine decades of experience with local knowledge to deliver a smooth, stress-free experience from start to finish.

25+ YEARS OF EXPERIENCE

Decades of mortgage expertise helping buyers across Oregon and Washington.

LOCAL EXPERTISE

Deep knowledge of Oregon & Washington markets and lending guidelines.

PERSONALIZED SERVICE

You're never just a number. I take the time to understand your goals.

CLEAR COMMUNICATION

Straight answers, proactive updates, and support every step of the way.

COMPETITIVE SOLUTIONS

Access to a wide range of loan programs and lender options to fit your needs.

FOCUSED ON YOUR SUCCESS

My mission is simple—to help you achieve homeownership with confidence.

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MY PROMISE TO YOU

Honest advice. Local expertise. Lending solutions tailored to you.
I'm here to make your home loan experience a positive one.

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YOUR JOURNEY HOME

SEVEN SIMPLE STEPS FROM DREAM TO FRONT DOOR.

DREAM
Define your goals and vision.

PRE-APPROVAL
Get pre-approved so you can shop with confidence.

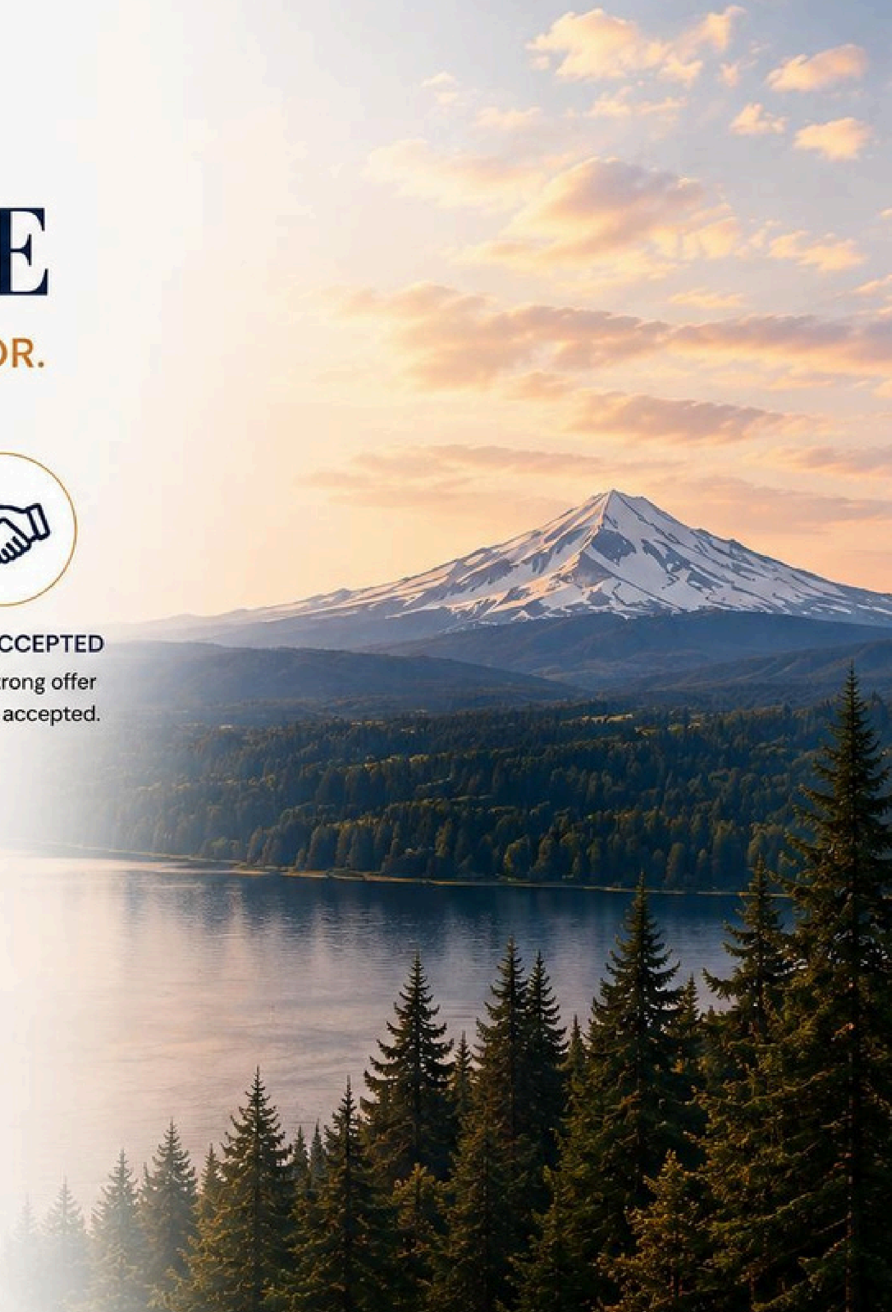
HOME SEARCH
Find the-right home that fits your needs and lifestyle.

OFFER ACCEPTED
Make a strong offer and get it accepted.

LOAN PROCESSING
We'll handle the details and keep things moving smoothly.

CLEAR TO CLOSE
Final approval is granted and you're almost there!

WELCOME HOME
Close the loan and get the keys to your new home.



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PRE-APPROVAL

Your First Step Toward Homeownership

Pre-approval shows sellers you're a serious buyer and helps you shop with confidence.

Stronger Offers
Stand out to sellers with a pre-approval letter.

Know Your Budget
Understand how much home you can comfortably afford.

Save Time
Focus on homes that fit your budget.

Peace of Mind
Know your financing is in good shape.

WHAT YOU'LL NEED

- Proof of income (Pay stubs, W-2s)
- Tax returns (last 2 years)
- Bank statements (last 2 months)
- Photo ID
- Other assets or debt information

STACY'S INSIGHT

Getting pre-approved before you start house hunting saves time, reduces stress, and puts you in the strongest position when you find the right home.

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CREDIT SCORES

Your Score Opens Doors

Your credit score plays a big role in the loan options and interest rates available to you.
Let's make sure it works in your favor.

CREDIT SCORE RANGES

760 - 850	Excellent
700 - 759	Very Good
620 - 699	Good
580 - 619	Fair
300 - 579	Poor

Higher scores can help you qualify for better rates and more loan options.

FACTORS THAT IMPACT YOUR SCORE

Payment History
Pay bills on time.

Credit Utilization
Keep balances low relative to your limits.

Length of Credit History
A longer history helps.

Credit Mix
A mix of credit types can help.

New Credit
Too many new accounts can lower your score.

STACY'S INSIGHT

Even small improvements in your credit score can save you thousands over the life of your loan. If your score isn't where you want it, let's create a plan to strengthen it before you buy.

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KNOW YOUR BUDGET

Your Foundation for a Smart Purchase

INCOME
Understand your monthly income before shopping.

MONTHLY EXPENSES
Know your current debt obligations.

DOWN PAYMENT
Determine how much you want to invest.

MONTHLY COMFORT
Buy the payment—not the maximum approval.

STACY'S INSIGHT
One of the biggest mistakes I see is buyers shopping based on the maximum amount they're approved for instead of the monthly payment they're truly comfortable with. Before we ever look at homes, I like to help clients establish a budget that supports their long-term financial goals—not just today's purchase.

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MORTGAGE PROGRAMS

THE RIGHT LOAN. THE RIGHT FIT. YOUR FUTURE.

Every homebuyer has unique needs. I offer a wide range of mortgage programs to help you find the financing solution that fits your goals and your life.

STACY'S INSIGHT

The best loan isn't always the lowest rate—it's the one that fits your current situation and supports your long-term plans.

COMMON LOAN OPTIONS

CONVENTIONAL LOANS

A flexible option with competitive rates and a variety of down payment choices.

FHA LOANS

Great for first-time buyers with lower credit scores and low down payment options.

VA LOANS

Available to eligible veterans and active-duty members—often with no down payment required.

USDA LOANS

Designed for rural homebuyers—100% financing may be available in eligible areas.

JUMBO LOANS

Financing for higher-priced homes that exceed conforming loan limits.

RENOVATION LOANS

Finance your home purchase and renovations with one convenient loan.

NOT SURE WHICH PROGRAM IS RIGHT FOR YOU?

Let's review your goals, budget, and timeline to find the loan that makes the most sense for you.

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Personalized guidance. Local expertise. Solutions tailored to you.

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COMPARING LOAN OPTIONS

FIND THE LOAN THAT FITS YOUR GOALS.

Every loan is different. Let's compare the key features so you can make a confident, informed decision.

STACY'S INSIGHT

The lowest rate isn't always the best choice.
I look at the big picture—your monthly payment, total costs, and long-term plans.

LOAN TYPE	BEST FOR	DOWN PAYMENT	INTEREST RATE	MONTHLY PAYMENT	FLEXIBILITY	THINGS TO CONSIDER
CONVENTIONAL LOANS	Buyers with good credit and stable income	As low as 3% (some options require 5–20%)	Competitive	Typically moderate	★★★★☆ High	May require PMI with less than 20% down payment.
FHA LOANS	First-time buyers or those with lower credit scores	As low as 3.5%	Generally lower	Typically lower	★★★☆☆ Moderate	Mortgage insurance required for life of loan (in most cases).
VA LOANS	Eligible veterans, active-duty, and some family members	0%	Very competitive	Typically lower	★★★★★ Very High	Funding fee may apply. No PMI required.
USDA LOANS	Buyers in eligible rural and suburban areas	0%	Competitive	Typically lower	★★★★☆ High	Income and location limits apply.

NOT SURE WHICH OPTION IS RIGHT FOR YOU?

I'll help you compare the options side by side and create a plan that matches your budget, timeline, and future goals.

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SHOPPING FOR A HOME

SMART STRATEGIES. STRONG DECISIONS. THE RIGHT HOME.

Finding the right home is about more than what you love—
it's about what makes sense for your lifestyle and your future.

STACY'S INSIGHT

The perfect home isn't just about today. Think about your next 5–10 years—your needs will evolve, and your home should grow with you.

TIPS FOR A SUCCESSFUL HOME SEARCH

DEFINE YOUR PRIORITIES

Make a list of must-haves versus nice-to-haves. Focus on what matters most for your lifestyle.

CHOOSE THE RIGHT LOCATION

Consider your commute, schools, amenities, and the long-term value of the area.

STICK TO YOUR BUDGET

Factor in property taxes, insurance, HOA dues, and maintenance—not just the price.

RESEARCH THE MARKET

Understand current market conditions, inventory levels, and how long homes are staying on the market.

WORK WITH A PROFESSIONAL

A trusted real estate agent will guide you, negotiate on your behalf, and help you avoid costly mistakes.

TRUST YOUR INSTINCTS

Numbers matter, but so does how a home feels when you walk through the door.

I'M HERE TO HELP

From your must-have list to the closing table, I'll guide you every step of the way.

LET'S FIND YOUR HOME

Schedule a consultation and let's create a plan to get you home.

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MAKING AN OFFER

A STRONG OFFER TODAY CAN LEAD TO THE KEYS TOMORROW.

The offer process is more than just price. It's about terms, timing, and strategy. I'll help you put together the most competitive offer possible while protecting your best interests.

STACY'S INSIGHT

In today's market, the details can matter just as much as the price. A well-structured offer shows sellers you're serious and prepared.

THE OFFER PROCESS

1. REVIEW & STRATEGIZE
We'll review the property, market conditions, and comparable sales to determine a strong, competitive offer strategy.

2. DETERMINE THE TERMS
Price is important, but so are your terms—earnest money, contingencies, closing date, and any special conditions.

3. PREPARE THE OFFER
I'll prepare a complete offer package that presents you as a qualified, serious buyer ready to move forward.

4. SUBMIT WITH CONFIDENCE
We'll submit your offer and negotiate on your behalf, keeping your goals and best interests front and center.

5. NEGOTIATE & RESPOND
The seller may counter your offer. We'll evaluate the options and adjust our strategy to create the best possible outcome.

6. OFFER ACCEPTED!
Once your offer is accepted, we'll move quickly into contract and start the path toward closing on your new home.

LET'S CRAFT A WINNING OFFER

I'll guide you through every detail so you can feel confident in your offer—and excited about your next step.

SCHEDULE A CONSULTATION

Let's build a strategy that helps you win the home you love, on your terms.

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EARNEST MONEY

A SMALL DEPOSIT THAT SHOWS SERIOUS COMMITMENT.

Earnest money is a good faith deposit you make when submitting an offer to buy a home. It shows the seller you're serious and helps protect everyone involved.

STACY'S INSIGHT

In competitive markets, thoughtful earnest money amounts and terms can make your offer stand out for all the right reasons.

THE BASICS

WHAT IT IS

A deposit made with your offer that shows the seller you are serious about purchasing their home.

HOW IT WORKS

It's held in a secure escrow account until closing. It is applied toward your down payment or closing costs.

TYPICAL AMOUNT

Usually 1%–2% of the purchase price, but it can vary based on the market and the property.

IF THE DEAL CLOSES

Your earnest money goes toward your closing costs or down payment.

IF THE DEAL FALLS APART

It may be refunded to you, depending on the terms of the contract and the reason the deal didn't close.

WHY IT MATTERS

Earnest money builds trust, strengthens your offer, and helps protect both you and the seller throughout the transaction.

HAVE QUESTIONS?

I'll walk you through what a fair amount looks like in our market and how it fits into your overall home buying strategy.

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UNDERWRITING

A CLOSER LOOK TO CONFIRM YOU'RE GOOD TO GO.

Underwriting is when the lender reviews your complete financial picture to make sure the loan meets their guidelines and you're able to repay it. It's a key step that protects both you and your lender.

STACY'S INSIGHT

A smooth underwriting process starts with strong preparation and clear communication. The more complete and accurate your documents, the smoother and faster it goes.

THE UNDERWRITING PROCESS

1. SUBMIT COMPLETE DOCUMENTS

We collect and submit all required documents including income, assets, credit, and employment information.

2. UNDERWRITER REVIEW

The underwriter reviews your file to verify information, assess risk, and ensure the loan meets program guidelines.

3. CONDITIONS ISSUED

If additional information is needed, you'll receive conditions. These are common and a normal part of the process.

4. CONDITIONS CLEARED

We provide the requested items quickly and accurately so the underwriter can finish their review.

5. FINAL APPROVAL

Once everything meets requirements, the loan is fully approved and cleared to move forward to closing.

6. ON TO CLOSING!

With underwriting complete, we finalize documents and prepare for a smooth, successful closing day.

WHY IT MATTERS

Underwriting confirms the loan is a good fit based on your financial picture and protects you from future surprises.

HOW I HELP

I stay on top of the process, communicate clearly, and work with you every step of the way to keep things moving.

HAVE QUESTIONS?

I'm here to help! Let's keep the process simple, clear, and stress-free from start to finish.

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APPRAISAL

AN IMPORTANT STEP TO CONFIRM VALUE.

An appraisal is an unbiased assessment of the property's market value. It protects you, your lender, and everyone involved in the transaction.

STACY'S INSIGHT

An appraisal isn't about what you paid, it's about what the home is worth today. That's why pricing it right from the start is so important.

THE APPRAISAL PROCESS

1. ORDERED BY THE LENDER

Once your offer is accepted, your lender orders the appraisal through a licensed appraiser.

2. APPRAISER VISITS THE PROPERTY

The appraiser inspects the home inside and out, takes photos, and notes its condition and features.

3. MARKET RESEARCH

The appraiser compares recent sales of similar homes in the area to determine market value.

4. APPRAISAL REPORT COMPLETED

The appraiser prepares a detailed report and provides their opinion of the home's market value.

5. REVIEWED BY THE LENDER

Your lender reviews the report to make sure the property value supports the loan amount.

6. ON TO CLOSING!

If the appraisal supports the contract, we move forward. If not, we'll work together on next steps.

WHY IT MATTERS

An accurate appraisal ensures you're not overpaying and helps protect your investment for years to come.

HOW I HELP

I coordinate every detail with your lender and appraiser, keep you informed, and help address any questions quickly.

QUESTIONS?

I'm here to help! Let's make sure this step is smooth, clear, and stress-free.

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INSPECTION

KNOWING THE CONDITION. PROTECTING YOUR INVESTMENT.

A home inspection gives you a clear picture of the property's condition so you can make informed decisions with confidence. It helps uncover potential issues before you close.

STACY'S INSIGHT

A good inspection isn't about scaring you—it's about giving you the knowledge to negotiate wisely and plan ahead with peace of mind.

THE INSPECTION PROCESS

1. SCHEDULE THE INSPECTION

Typically scheduled within 7–10 days after your offer is accepted. I'll help coordinate with your agent and the seller.

2. INSPECTOR EVALUATES THE HOME

A licensed professional inspects the property from top to bottom—inside and out—checking major systems and structure.

3. RECEIEVE THE INSPECTION REPORT

You'll get a detailed report with findings, photos, and recommendations so you know exactly what to consider.

4. REVIEW & DISCUSS OPTIONS

We'll review the results together and talk through your options based on what's most important to you.

5. NEGOTIATE IF NEEDED

You may request repairs, a credit, or other terms. I'll help you negotiate fairly and strategically.

6. MOVE FORWARD WITH CONFIDENCE

Once any agreed-upon items are addressed, we stay on track for closing your new home.

WHY IT MATTERS

An inspection protects your investment, helps you avoid surprises, and gives you leverage to negotiate when needed.

I'M HERE TO HELP

I'll guide you through the process, explain the findings, and help you make the best decision for your future.

HAVE QUESTIONS?

I'm here to help! Let's make sure you have the information and support you need every step of the way.

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HOMEOWNERS INSURANCE

PROTECTING YOUR HOME. PROTECTING YOUR FUTURE.

Homeowners insurance protects your home and belongings from unexpected events like fire, theft, storms, and more. It's required by your lender and provides peace of mind long after you get the keys.

STACY'S INSIGHT

Don't wait until the last minute. Shopping early gives you more options and can prevent delays at closing.

THE INSURANCE PROCESS

1. SHOP EARLY

Start shopping for insurance as soon as you're under contract. It ensures you're prepared for closing.

2. COMPARE QUOTES

Compare coverage, deductibles, limits, and premiums from multiple insurance companies to find the best fit.

3. CHOOSE YOUR POLICY

Select a policy that meets your lender's requirements and provides the right protection for your home and belongings.

4. PROVIDE TO YOUR LENDER

Share your insurance declaration page with your loan officer so it can be reviewed and approved before closing.

5. PAID IN FULL

Your first year's premium is typically due at closing and will be included in your closing costs.

6. STAY PROTECTED

Keep your policy active and review it annually to make sure your coverage still fits your needs.

WHAT IT COVERS

Protects the structure, your personal belongings, and provides liability coverage if someone is injured on your property.

LENDER REQUIREMENTS

Your policy must meet your lender's minimum coverage requirements. I'll guide you through exactly what is needed.

I'M HERE TO HELP

I'll connect you with trusted insurance professionals and make sure everything is in place for a smooth closing.

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CLOSING COSTS

UNDERSTAND WHAT YOU PAY. KNOW WHERE IT GOES.

Closing costs are the fees and expenses paid at closing to finalize your home purchase. They cover important services that protect you, your lender, and your investment.

STACY'S INSIGHT

Closing costs typically range from 2%–5% of the loan amount. I'll walk you through every detail so there are no surprises—just clarity and confidence at the closing table.

WHERE YOUR MONEY GOES

1. LOAN FEES
Covers lender charges such as origination, processing, underwriting, and application fees.

2. TITLE & ESCROW
Includes title search, title insurance, escrow fees, and attorney or closing agent fees.

3. INSURANCE
Typically includes homeowners insurance and other required insurance.

4. RECORDING FEES
Paid to state and local governments to record your loan and transfer of ownership.

5. PREPAIDS
Covers prepaid items like property taxes, interest, and anlmeowners insurance.

6. TAXES
Includes transfer taxes and any other required state or local taxes.

TYPICAL RANGE

- Varies based on loan type, property location, and individual circumstances.
- You'll receive a Loan Estimate early on and a Closing Disclosure at least 3 business days before closing.
- I'm here to explain every line item and answer your questions.

KEEP IMIND

NEGOTIABLE
Some closing costs can be negotiated by the seller or covered with lender credits.

SHOP & COMPARE
Comparing Loan Estimates helps you understand fees and choose the best offer.

DISCLOSURE MATTERS
The Closing Disclosure is your final breakdown—review it carefully!

NO SURPRISES
My goal is a smooth, transparent process from contract to closing day.

"My goal is that there are no surprises on closing day—only the excitement of getting the keys to your new home!" – Stacy

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CLOSING DAY

THE FINAL STEP TO OWNING YOUR NEW HOME.

Closing day is when everything comes together. You'll sign your documents, your loan funds, and the home officially becomes yours! My team and I will guide you every step of the way to make the experience smooth, exciting, and stress-free.

STACY'S INSIGHT

You've worked hard to get here—I'll make sure closing day feels just as good as getting the keys to your new home!

WHAT TO EXPECT ON CLOSING DAY

1. **ARRIVE & CHECK IN**
   You'll arrive at the title company or attorney's office and provide your ID to verify your identity.
2. **REVIEW & SIGN**
   We'll review the closing documents together. You'll sign the necessary paperwork to finalize your loan and purchase.
3. **FUNDS ARE SENT**
   Once documents are signed, your lender sends the funds to the title company and the transaction is recorded.
4. **YOU'RE OFFICIALLY A HOMEOWNER!**
   The deed is recorded in your name and the keys (and the excitement) are finally yours!
5. **GET YOUR KEYS**
   Time to celebrate! You now own a home where memories will be made.
6. **WE'RE STILL HERE**
   After closing, I'm here for any questions and to help with your future home goals.

What to Bring

- Valid Photo ID
- Proof of Homeowners Insurance
- Funds for Any Remaining Amount Due
- Any Additional Documents Requested

You're not just getting a home—you're building your future.

A LETTER FROM STACY

Closing day is the finish line of your home buying journey—and the start of an incredible new chapter. I'm honored to have been part of it and can't wait to see all the amazing things ahead for you in your new home!

– Stacy

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YOUR FIRST PAYMENT

WHAT TO EXPECT AND HOW TO BE PREPARED.

Your first mortgage payment is an important milestone—and it's normal to have questions! Here's what you need to know so there are no surprises.

STACY'S INSIGHT

I'll stay in touch after closing to make sure everything is going smoothly. Don't hesitate to reach out if you have any questions!

TIMELINE: WHEN TO EXPECT YOUR FIRST PAYMENT

1 — 30–45 DAYS AFTER CLOSING

Most lenders set your first payment 30 to 45 days after your closing date. The exact date will be shown on your Closing Disclosure.

2 — LOOK FOR YOUR WELCOME PACKET

You'll receive information from your loan servicer with details on how to set up your online account and payment options.

3 — PAYMENT DUE DATE

Your due date is the same day each month. Payments are considered on time if received by the end of the grace period (usually 15 days).

4 — SET UP AUTO-PAY (IF YOU CHOOSE)

Automated payments can help you stay on track and avoid late fees. You can usually set this up through your servicer's online portal.

Keep in Mind

- You'll receive a statement each month.
- Your payment may include principal, interest, taxes, and insurance (if applicable).
- Escrow (tax & insurance) amounts may change—your servicer will notify you.
- Save your servicer's contact information for future reference.

I'M HERE TO HELP

If you're unsure about anything—your payment amount, due date, or who your servicer is—just reach out. I'm always here to help make homeownership a smooth experience!

– Stacy

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MORTGAGE DO'S & DON'TS

SMART MOVES TODAY. A SMOOTH CLOSING TOMORROW.

Your financial picture matters from the time you apply until after you close. Follow these simple guidelines to help keep your loan on track.

STACY'S INSIGHT

Lenders look at consistency. When in doubt, ask first! I'm always here to help you make confident decisions.

DO'S

DO MAKE PAYMENTS ON TIME
Keep up with all credit, loan, and other financial obligations.

DO KEEP YOUR JOB
Stable employment is key. If a change is unavoidable, let me know.

DO TELL ME ABOUT CHANGES
Let me know about any changes to your income, assets, or credit.

DO KEEP ACCOUNTS OPEN
Keep your bank accounts open and avoid large or unexplained deposits.

DO ASK BEFORE YOU ACT
Not sure if something is okay? Just ask! I'd rather answer a quick question than fix a preventable issue.

DON'TS

DON'T OPEN NEW CREDIT ACCOUNTS
Avoid opening new credit cards or lines of credit.

DON'T MAKE LARGE PURCHASES
Hold off on big purchases, like furniture, appliances, or electronics.

DON'T MAKE LARGE DEPOSITS
Avoid large cash deposits or transfers between accounts.

DON'T BUY A NEW CAR
New debt can affect your loan approval and timing.

DON'T CHANGE JOBS
Changing jobs or becoming self-employed can delay or impact your loan.

Remember:

Lenders need everything to stay consistent from application to closing. Following these do's and don'ts helps protect your approval and gets you to the closing table without delays.

Thank you!

I'M HERE TO HELP
Your success is my priority. Reach out anytime with questions—I'm just a call or text away!

25+ YEARS OF EXPERIENCE

2,000+ FAMILIES HELPED

SERVING OREGON & WASHINGTON

Dream It. Own It. Finance It.

PLATINUM
LENDING SOLUTIONS

OREGON & WASHINGTON
BUYER TIPS

LOCAL INSIGHT. SMART DECISIONS. A SMOOTHER HOME BUYING JOURNEY.

Every state has its own rules, timelines, and unique perks.
Here are key tips to keep in mind as you buy a home in Oregon or Washington.

STACY'S INSIGHT

Understanding the local market can save you time, money, and stress. I'm here to help you navigate the details with confidence.

OREGON BUYER TIPS

PROPERTY TAXES	Property taxes are assessed and billed annually, with payment due in two installments: November 15 and May 15.
HOMEOWNERS INSURANCE	Flood insurance is not typically required, but coverage is a good idea if your home is in a flood-prone area.
FIRST-TIME HOME BUYER PROGRAMS	Oregon offers down payment assistance and low down payment loan options for qualified buyers.
CLOSING TIMELINE	Closings are typically handled by a title company or attorney and average 30–45 days.
LOCAL NOTE	Oregon's seasons bring beauty—and rain! Plan ahead for inspections and moving during wetter months.

Local Knowledge Matters

WASHINGTON BUYER TIPS

PROPERTY TAXES	Property taxes are assessed annually and typically mailed in February, due April 30 and October 31.
HOMEOWNERS INSURANCE	Flood insurance may be required in certain areas, especially if your lender requires it.
FIRST-TIME HOME BUYER PROGRAMS	Washington offers down payment assistance and home buyer programs for those who qualify.
CLOSING TIMELINE	Closings are typically handled by a title company and average 30–45 days.
LOCAL NOTE	From waterfront to mountains, Washington real estate moves fast—be ready to act when you find the one!

YOU DON'T HAVE TO NAVIGATE THIS ALONE.

Local knowledge and the right guidance make all the difference.
Let's make your home buying experience a great one!

– Stacy

LOCAL EXPERTISE

TRUSTED GUIDANCE

FOCUSED ON YOUR GOALS

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2,000+ FAMILIES HELPED

SERVING OREGON & WASHINGTON

EXPERT GUIDANCE.
LOCAL EXPERTISE.
CLEAR SOLUTIONS.
PROVEN RESULTS.

PLATINUM
LENDING SOLUTIONS

FREQUENTLY ASKED QUESTIONS

STACY'S INSIGHT

The more informed you are, the more confident you'll feel. Never hesitate to reach out—I'm always here to help!

CLEAR ANSWERS. CONFIDENT DECISIONS.

Buying a home comes with a lot of questions. Here are some of the most common ones I hear from buyers in Oregon and Washington.

1. HOW MUCH HOME CAN I AFFORD?

We look at your income, debts, credit, and down payment to determine a comfortable price range that works for your budget and goals.

2. WHAT IS PRE-APPROVAL?

Pre-approval is a written commitment from a lender showing how much you qualify to borrow. It shows sellers you're a serious, qualified buyer.

3. HOW LONG DOES THE PROCESS TAKE?

It varies, but most loans close in 30–45 days after you're under contract—sometimes sooner!

4. WHAT ARE CLOSING COSTS?

Closing costs are fees paid at closing for things like appraisal, title, taxes, insurance, and lender fees. They typically range from 2%–5% of the loan amount.

5. DO I NEED 20% DOWN?

No! Many loan programs allow for down payments as low as 3%, and some even 0% for qualified buyers. Let's find the right fit for you.

6. CAN MY CREDIT SCORE IMPROVE BEFORE I BUY?

Absolutely. Even small improvements can help your rate and options. I'm happy to review your credit and offer tips to strengthen it.

STILL HAVE QUESTIONS?
I'm here to help!

REACH OUT ANYTIME.
Let's talk about your goals and make your homeownership dream a reality.

— Stacy

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2,000+ FAMILIES HELPED

SERVING OREGON & WASHINGTON

EXPERT GUIDANCE.
LOCAL EXPERTISE.
CLEAR SOLUTIONS.
PROVEN RESULTS.

MEET *Stacy*

25+ YEARS HELPING OREGON & WASHINGTON HOMEBUYERS

Buying a home is one of life's biggest decisions. My job is to make sure you have the right information, the right loan strategy, and a lender who truly puts your goals first.

> I believe every client deserves honest advice, clear communication, and a mortgage strategy built around their goals.
>
> – *Stacy*

Why Clients Choose Me

25+
YEARS OF EXPERIENCE
Decades of industry knowledge on your side.

2,000+
FAMILIES HELPED
Proud to have helped thousands achieve the dream of homeownership.

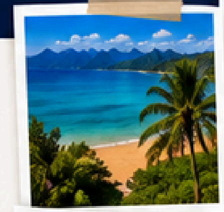
PURCHASE & REFINANCE EXPERT
Solutions tailored to your unique needs and goals.

SERVING OREGON & WASHINGTON
Local expertise. Local commitment. Proven results.

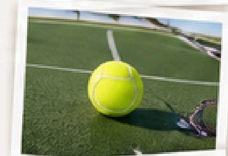
REFERRAL PARTNER YOU CAN COUNT ON
Built on trust, relationships, and results.

BEYOND THE OFFICE

Traveling
Exploring new places and creating memories.



On the tennis court
It's where I recharge, focus, and have fun.



Family & friends
Cherishing time with the people who matter most.

CREDENTIALS & COMMITMENT

- NMLS #251560
- Licensed in Oregon & Washington
- Reverse Mortgage Specialist
- Continuing education & industry training
- Committed to compliance & client protection

EXPERIENCE ★★★ INTEGRITY ★★★ RESULTS

Let's make your **DREAM HOME** *a reality.*

I'M HERE WHEN YOU'RE READY.
Let's connect and create a plan that gets you into your dream home.

– *Stacy*