



RIDING HOMES

A PREFERRED EXPERIENCE... FOR EVERYONE

If more than 25 years as a leader in the homebuilding industry has taught us anything, it's this: Securing the right loan for your new home is a big deal... for everyone!

As a Buyer: It's PREFERRED to receive a straight forward approach to lending, including the lowest rates available, fast, friendly, convenient service, and respect for your privacy.

As a Builder: It's PREFERRED to work with a lender that is familiar with our building processes and paperwork, and who has a loan ready to close when the home is complete.

When a Riding Homes Sales Agent asks if you plan to use Academy Mortgage as a lender, it isn't because there are hidden fees, kickbacks, or higher rates that help us make more money. It's because with more than 25 years of experience in the homebuilding industry, we've found a lender who offers a PREFERRED experience for you as the Buyer and Riding Homes as the Builder.

Academy Mortgage has committed to help create this PREFERRED experience by helping walk you through the home buying process, from pre-qualification to closing. Staffed by mortgage professionals dedicated to providing you with personal, one-on-one service helps to ensure that you stay informed every step of the way toward homeownership.

So what else is in it for you to use Academy Mortgage? In addition to the items above, Riding Homes will:

- Install Central Air Conditioning in your home for FREE (a \$6,000 value)
- Ask you to bring in only \$2,000 to begin your new home*
- See the keys to your brand new home are given to you at the settlement table

You might ask, "What if I have my own lender?" or "What if I switch lenders during construction?" No problem. The following would apply:

- A payment of \$7,500 to begin the process**
- The price of the Central Air (\$6,000) will be added to your total purchase price
- Keys will be made available after closing (typically 2-3 days after settlement)
- A Pre-Qualification Letter from Academy Mortgage
- \$200 per day late fee for the first 7 days, then a \$400 per day late fee is added to the REPC

There's a huge advantage and peace of mind that comes from working with a proven combination: Riding Homes and Academy Mortgage. Now that's a PREFERRED Experience, for everyone!

Sincerely,
Riding Homes

* (\$500 Lot Reservation Fee and a \$1,500 Construction Deposit at time of contract)

** (\$500 Lot Reservation Fee and a \$7,000 Construction Deposit at time of contract)

*** Loans subject to credit and property approval. The credit report offer is not redeemable for cash and will be paid as a lender credit at closing for the cost of the credit report up to \$32.

20150121 - UTAH COUNTY



FACT: Riding Homes and Academy Mortgage are NOT affiliated business. "Affiliated" in the homebuilding and lending industry refers to ownership. Neither company owns a percentage of the other.

FACT: Riding Homes will not make one dollar from a loan that goes through Academy Mortgage.

FACT: Academy Mortgage will make an effort to match or beat any legitimate loan offer. Make an appointment with Academy Mortgage to review any offers you've received.

FACT: Academy Mortgage will never charge a Riding Homes buyer for a credit report even if they have already talked with another lender.***

FACT: Academy Mortgage offers complimentary credit and mortgage analysis.

Riding Homes - A PREFERRED EXPERIENCE

Loan Officer | NMLS #304388

(801) 376-5033 - Mobile

Mindy.Ashdown@AcademyMortgage.com

academymortgage.com/MindyAshdown

339 W 13490 S, Draper, UT 84020

