

## *About our Founder, Shawn Phillips*

Backed with over ten years of industry experience, Legacy Funding was founded in 2001 by Shawn Phillips. Phillips has a well-rounded background that blends the integrity and honesty from his accounting experience with the customer service and creative skills he developed during his years in sales.

Phillips believes that Legacy Funding's team approach is what makes the company unique. He doesn't believe each loan officer should stand alone so he has engaged a strong and committed management staff for additional support and to shorten the response time to you.

In addition to Legacy Funding's experienced staff, their customer service and integrity are matched only by their low-cost approach to lending. Every Legacy Funding employee realizes that your business must be earned, and their network of loyal, satisfied customers speaks for itself.

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If you are looking to buy a new home, refinance your current home, or consolidate debt, Legacy Funding can help! Contact us for more information. We look forward to serving you.



5400 Ward Road  
Building I, Suite 200  
Arvada, Colorado 80002

303.469.3810 (main) 303.469.3816 (fax)

[www.legacy-funding.com](http://www.legacy-funding.com)



*not all  
mortgage companies*

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**are  
created  
equal**

## About Legacy Funding Corp.

Legacy Funding Corp. is Colorado's Premier Mortgage Firm specializing in residential home loans. We provide more than 50 loan programs for the following:

- Purchases
- Refinances
- Second Mortgages
- Home Equity Lines of Credit
- 0% Down and First Time Homebuyer Programs

First and foremost, Legacy Funding is committed to building a long-lasting relationship with every client. Our customer-centric approach creates an environment of client trust, satisfaction, and loyalty.

As refreshing as the company is new, Legacy Funding's focus on high-quality customer service to new and existing property owners has proven to be the cornerstone and most noted attribute of its success.

Complimenting its focus on customer service, Legacy Funding works with over 25 lenders (both private and public) to ensure that the consumer is provided with the best loan program at the lowest interest rate available.

**Check your loan status online at [www.legacy-funding.com](http://www.legacy-funding.com).**

## Our Seven-Step Loan Process

At Legacy Funding Corp., we know your time is valuable. In order to conserve your time (and save you money), we have developed a simple, seven-step loan process.

### 1 - Pre-Qualification

During the Pre-Qualification Stage we explore your employment history, your credit profile, and your savings and down payment options. After analyzing your financial profile we will determine the price of home you should be targeting and issue a Pre-Qualification Letter.

### 2 - Loan Application

Your Mortgage Counselor will personally review the Uniform Credit Application with you. The application contains all of your personal information, financial information, and the details of the loan that you are applying for. You will also go over all regulatory disclosures, the Good Faith Estimate, and Truth in Lending. You should plan on one hour to complete the application process.

### 3 - Automated Approval

At Legacy Funding, we have access to a number of automated underwriting programs that will review your loan application and credit report in determining which loan programs you qualify for. Note that your approval is only as good as the information you provide!

### 4 - Processing the Loan

During the processing of your loan, we will be verifying the information you supplied on the loan application with your employer, your banks, and credit bureaus. We will also order the appraisal on the home you are purchasing or refinancing, order title work, and collect any additional information requested by the automated system.

### 5 - Underwriting

Your loan file will be submitted to an underwriter who will match the application and the supporting documentation with the underwriting guidelines for the specific loan program you have applied for. Upon review, the underwriter will approve, suspend, or deny your file.

### 6 - Full Loan Approval

Once your file has been reviewed and approved by the underwriter, a Full Loan Approval will be issued and the file will be forwarded to the closing department in preparation for the closing.

### 7 - The Closing

Legacy Funding will coordinate a time and place to sign the closing documents. You will need to bring a photo ID to the closing so that documents can be notarized. The loan closing lasts about one hour.

