



# LUXURY LENDING & LIFESTYLE

Unlocking homeownership through education and empowerment, one mortgage at a time.

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# REEL Estate

*With Lyndee*

# L<sub>3</sub>



## FOLLOW ME

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AROUND ALL THINGS REAL ESTATE, WEALTH  
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# ABOUT

It's a challenging market but there are still ways to win.

Let me show you why you want me on your team in the sport of home buying

## SENIOR LOAN OFFICER

*Lyndee Paulus*

Born and raised in the heart of Northern Michigan, Lyndee Paulus's journey is one of relentless ambition and dedication, traits deeply rooted in her early affinity for winter activities and her impressive ski racing career. From her days as a proud member of the U.S. Ski Team to her leadership role as Team Captain and 5x NCAA All-American at the University of Vermont, Lyndee has always been driven by a commitment to excellence. This commitment was not just confined to the slopes; it was also evident in her academic pursuits, where she earned both an undergraduate and a doctorate degree.

Lyndee's transition from the competitive ski slopes to the dynamic world of mortgage lending is marked by the same vigor and precision that defined her athletic career. As a mortgage lender, she brings a unique blend of skills honed on the ski fields - exceptional communication, meticulous attention to detail, and an educator's approach to lending. These qualities ensure a seamless and efficient lending process for her clients.

Beyond her role in guiding clients through the intricacies of mortgage lending, Lyndee has expanded her reach to digital platforms. Through her engaging and informative content on Instagram and YouTube, she demystifies the world of finance, offering valuable insights and advice to a wider audience. Her commitment to financial education and empowerment reflects her deep understanding of the importance of sound financial decisions in achieving long-term goals.

In Utah, Lyndee is not just a mortgage professional; she is a financial educator and a community influencer, dedicated to enriching her clients' understanding of the mortgage process and broader financial principles. Whether you're interacting with her online or in person, Lyndee's goal remains the same: to help you navigate the path to homeownership with clarity, confidence, and personalized care.




# WHY

# L<sub>3</sub>

## LUXURY LENDING & LIFESTYLE

L3 Luxury, Lending and Lifestyle is dedicated to providing simple, affordable mortgage solutions. Our parent company Fairway Independent Mortgage Corporation have over 670 branches across the country offering hometown service backed by national strength. Whether you're buying your first home, a second home or refinancing your current mortgage, L3 offers a wide variety of home financing options that are designed to fit your unique needs and goals. Lyndee Paulus Senior Loan Officer is ready to guide your every step of the way, from application to closing and beyond. Speaking of closing, we have a reputation for closing on time — sometimes in as little as 7 days!

# TYPES OF LOANS

At  we offer 7 different types of loans.

Please see highlighted below a short summary of each loan we offer:



## Loan Types



### Conventional

Conventional loans are private mortgage loans not guaranteed by a government agency, typically benefit those higher credit scores and are great for vacation/investment homes too.



### FHA, USDA, VA

Government loans (FHA, USDA, VA) are mortgage programs backed by federal agencies, providing accessible financing options with specific eligibility requirements.



### Jumbo

Jumbo loan is a non-conforming mortgage that exceeds the maximum loan limits set by Fannie Mae and Freddie Mac, typically used for higher-priced homes, requiring larger down payments and stronger credit qualifications.



### Refinance

Refinance loan is a new loan taken out to replace an existing mortgage, often to secure better terms, lower interest rates, or tap into home equity.



### Renovation

Renovation loan is a type of financing that includes the cost of home improvements or repairs within the mortgage, making it possible for homeowners to fund renovations while refinancing or purchasing a property.



### Condo Hotel

Condo hotel loan is a financing option for purchasing a condominium unit within a hotel or resort complex, allowing owners to generate rental income by participating in a hotel's rental program while enjoying their unit for personal use.



### Non Warrantable Condo

Non-warrantable condo loan is a mortgage for condominium units in buildings that do not meet conventional lending criteria, often due to factors like high investor ownership, commercial space, or legal issues, requiring specialized financing solutions.



### Bank Statement

Bank statement loan, also known as a "self-employed" or "stated income" loan, is a mortgage program that allows borrowers to qualify based on their bank statements and income documentation, making it suitable for those with non-traditional income sources or self-employed individuals.



# CLIENT

These points provide a foundation for understanding the key aspects of working with a lender when buying a new home. It's also advisable to work closely with a qualified real estate agent who can help you navigate the process.

## Things to consider



### Credit Score and Financial Health

Understand that your credit score and financial history play a significant role in loan approval and interest rates. A higher credit score can lead to better loan terms, so it's crucial to maintain good financial health.



### Loan Pre-Approval

Consider getting pre-approved for a mortgage before house hunting. Pre-approval not only helps you understand your budget but also makes your offers more attractive to sellers.



### Mortgage Types

Be aware of the various mortgage types available, such as fixed-rate and adjustable-rate mortgages. Each has its advantages and disadvantages, so it's essential to choose the one that best fits your long-term financial goals.



### Down Payment and Closing Costs

Save for the down payment and be prepared for closing costs. These upfront expenses can vary, so ensure you have a clear understanding of how much you need to bring to the table.



### Communication and Documentation

Stay in close communication with your lender throughout the process. Be prepared to provide financial documents, and respond promptly to any requests. Good communication helps keep the process on track and ensures a smoother home purchase.

# PURCHASE PROCESS

The process of purchasing a new home and securing a mortgage involves five crucial steps.

Here are the purchase and loan process summarized into 5 steps:



## **Pre-Approval**

The client coordinates with mortgage lender with Zoom phone all with financial over view, followed by online application and uploading supporting documents.



## **Home Search and Offer**

The client works with a real estate agent to find a suitable property, makes an offer. Lender and Real Estate strategize to meet both your downpayment & monthly housing expense needs when crafting the offer and communicating with the listing agent on your prospective purchase.



## **Under Contract**

Once all parties have signed the real estate contract we can proceed with a formal underwriting process



## **Underwriting and Approval**

The lender assesses the client's creditworthiness, evaluates the property, and grants final loan approval.



## **Closing and Ownership**

The client signs necessary documents, pays any remaining costs, and officially becomes the property owner, ready to move in. Remote closings possible with advance communication between Reator, lender and titel company.



# DEBT CONSOLIDATION

Debt consolidation can be an effective strategy for simplifying your finances and reducing the burden of multiple debts, but it's crucial to choose the right approach and stay committed to your repayment plan.



Here are the purchase and loan origination process summarized into 5 steps:



## Assess Your Debts

Start by gathering all your debt statements, including credit cards, loans, and other outstanding balances. Know the total amount you owe and the interest rates on each debt.



## Create a Budget

Develop a comprehensive budget that outlines your monthly income, expenses, and necessary financial commitments. This will help you determine how much you can allocate towards debt repayment.



## Choose a Consolidation Method

Explore various debt consolidation options, such as personal loans, balance transfer credit cards, home equity loans, or debt consolidation programs. Select the method that best suits your financial situation and goals.



## Apply for Consolidation

Once you've chosen the right consolidation method, apply for the new credit or loan. If approved, use the funds to pay off your existing debts, leaving you with a single, more manageable monthly payment.



## Stick to Your Plan

Maintain discipline in your finances and commit to making on-time payments for your new consolidation loan or credit card. Avoid accumulating new debts and monitor your progress as you work towards becoming debt-free.

# YOUR NEXT STEPS

Buying a home in a challenging market isn't easy, but with the right team you will save yourself time and money.

If you would like to go over specific opportunities, put together your game plan, and/or get answers to your questions - the next step would be to set up a short buyer strategy call.

**Sign up below for a FREE mortgage consultation**

Book call here  [www.lyndee.paulus.com](http://www.lyndee.paulus.com)


**Follow me on Instagram, TikTok, LinkedIn, and Youtube**  
**@lyndee.paulus**

# HOW TO CONTACT *L*<sub>3</sub>

## Email, Phone, Text

Call, e-mail or text to talk to me and my team, to figure out the correct financing for your home

 [lyndee.paulus@fairwaymc.com](mailto:lyndee.paulus@fairwaymc.com)

 970-389-0494

 @lyndee.paulus

## Business Hours

*L*<sub>3</sub> is located at 1389 Center Dr Suite 200,  
Park City UT, 84098

### OFFICE HOURS

Monday - Friday  
9am - 6pm MT

\*available on weekends  
and evenings upon  
request

## Response Time

We pride ourselves in having a quick response time and a sense of urgency when it comes to serving our clients. Our response time is less than 2 hours except for Sundays.



# DISCLOSURES

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