

# Genworth MI Lender Stories

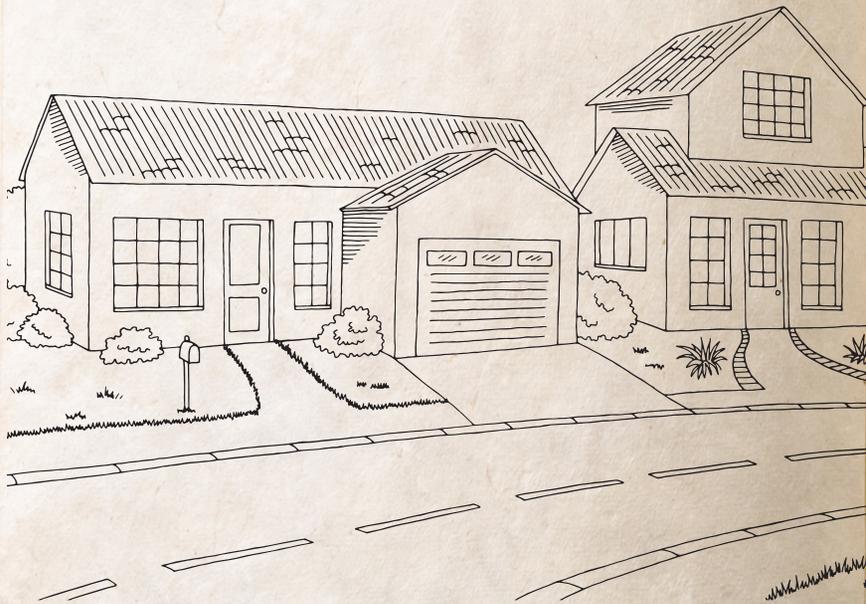


Volume 2  
2017



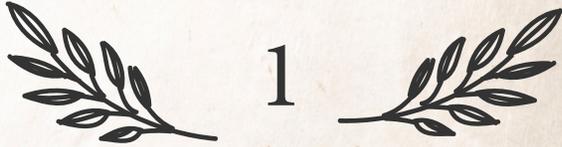
Genworth 

Please note these stories were submitted by our customers. The stories are unaltered, except for the removal of borrower names for privacy purposes.



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## IN LOVING MEMORY

This is my most moving homebuyer story this year. This family had been through some tough times. Foreclosure and BK in 2008 due to some devastating medical bills incurred during her husband's illness. The family was on the road to recovery when tragedy struck. Her son was diagnosed with a brain tumor. He died within 3 months. Obviously, she was devastated. The family did not want to stay in the house where their son had died. Since there was a small insurance policy, they decided to see if they could qualify for a new house loan. She came to me for help.

While we went through many boxes of Kleenex together, we were able to get her qualified for a good, low interest rate loan. We ran through multiple scenarios. We decided together that instead of putting all her money into a non-liquid asset, a lower down payment with MI made the most financial sense. Keeping the extra money in an accessible liquid account for emergencies gave her feelings

of comfort and stability. The small increase in her monthly payment was an acceptable trade off for the feeling of peace the savings gave her. The loan was approved and we went to closing.

She said she felt like her son was there watching over the family. While a tragedy facilitated the purchase, the whole family felt blessed and were so grateful. There was not a dry eye at the table. We are actually now almost neighbors. 4 blocks apart. They have put a memorial plaque on small corner of the house. I can see it every time I drive by. Customers like this are why I love my job. It makes me feel like I make a difference in people's lives. 😊

*E.J. White,  
BANK OF COLORADO*



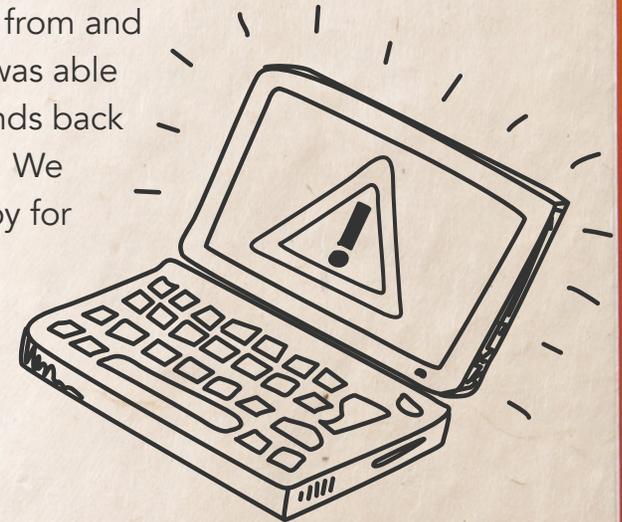
# 2

## Crossed Wires

We had a borrower who was relocating from another state and selling their home. The wife was pregnant and stayed behind until the house sold. Everything went great during the loan process, but when it was time to do the wire transfer, some hackers intercepted their wiring instructions and had the borrower send the wire transfer directly to them.

When he got to the closing table the attorney was asking where his wire was. Come to find out it was fraud. The borrower cried at the table...pregnant wife, all his funds he had were stolen and he didn't know what to do. We had to move the closing to later in the month and we all had to wait and see if Wells Fargo could get the money back.

In the mean time his home sold back home. We were able to re-underwrite where funds were coming from and Wells Fargo was able to get the funds back after closing. We were so happy for this couple. Never have we had a situation like that!



*Terri Pringle,  
FIDELITY BANK*





## PARKING LOT PARTY

**W**e worked with a borrower on her VA home loan. She was a first time homeowner and is military veteran. During the loan process, she was living with many different friends as her apartment had been flooded and contained mold, which was making her sick. She also has a boxer named Flower, who was not able to be with her due to her living situation.

There were many hurdles to overcome during the loan process, but every single

time I called her and asked for another piece of documentation, she delivered it immediately and was so, so grateful. She was (and is still) always very kind, thankful, and appreciative. When I told her we were clear to close, she cried and screamed in the middle of a parking lot!

She was the greatest borrower I have ever worked with and she couldn't be more deserving of winning! How better to honor one of our finest?



*Stacy Tatiarsky,*  
*FLAT BRANCH HOME LOANS*





## FIRST HOMEOWNER IN THE FAMILY

I've been a Mortgage Loan Originator for 26 years, clearly experiencing a multitude of change and meeting Buyers from every walk of life! Most are delightful to work with, some challenging or combative, and then there are the occasional amazing Buyers who inspire me, who move me, who appreciate me so much for helping them accomplish the proverbial American Dream of buying a home who remind me why I continue working in this tumultuous, demanding job with long hours and significant stress!

Recently that Buyer walked into my office. In her 50th year, she bought her first home. No one in her family had ever accomplished this. Our first meeting was at least two hours long, she had so many questions. But her enthusiasm was contagious and I enjoyed educating her.



When we met again she brought me the documentation for her home loan application. She shared again how excited and scared, how emotionally overwhelming this was for her and she broke down in tears, happy tears of joy.

Throughout the transaction, she mentioned several times how proud she was to be doing this on her own. She shared briefly the physically abusive marriage she had been in, never able to get ahead. Having the courage to get out of that situation, get a solid job, and raise her son as a single Mom gave her significant confidence.

She thought it would take months to find a home. Her budget was very low, a tough price range to compete with so many Investors who pay cash. Yet she was in escrow within a month of starting her search, over and over exclaiming, I can't believe this, I really can't believe this, I'm buying a home!

She didn't tell anyone she was buying a home, no one at work, not her friends, not even her family, only her son. When I called to tell her we had approved her loan, she was so excited, her voice wavering with emotion. She

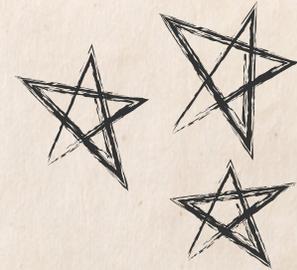
stopped by my office on the way to work bursting in unexpectedly to give me a big hug and say thank you. This time, I had tears in my eyes.

Throughout the process, she never stopped asking a multitude of questions, often repeating the same questions. I learned to expect long conversations and respected her enthusiasm to understand everything she was signing, everything about the loan programs, her desire to know everything about the process.

When we met at the Title Company to sign loan documents, she walked in with such excitement, still marveling that she was really buying a home. There were more tears when she finished signing and we took a photo together that will always remind me of why I have survived the mortgage industry for 26 years. When I can help someone achieve a dream so intensely special to them, see the joy and happiness on their face when we close escrow, it makes it all worthwhile.

*Jody Reese,  
VITEK MORTGAGE GROUP*

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## Home in the USA

**A** Burmese Refugee family that I worked with for 9 months bought a home. He used HomeReady so he had to take the 1st Time Homebuyer class. He wanted to wait until he finished his class for citizenship in the Spring. I took my computer to him so he could sign the CD & he told me that he had become a citizen the day before; 12-18. He closed on his house 12-22, 5 days later! Heartwarming!!!

*Louisa Coons,  
CATALYST LENDING, INC.*



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## Space to Mow... and Entertain

**M**y favorite story is about an elderly gentleman who made his very first home purchase - now in his retirement years. In a very small town, luckily a few good comps, with a home needing repairs. The deal was off and on as the parties negotiated how and who might complete the repairs.

Finally the parties agreed to reduce seller paid costs in lieu of seller completing required repairs to make the home loanable. The man ended up using his very limited tax return funds as funds to close and did indeed close on the purchase of his first home.

He wanted to retire to a small community, among his old friends, and finally have that garden and small space to mow and tend and call his own. And to share time with his lady friends 😊 He was a character and I felt joy knowing I had a small hand in his lasting happiness through mortgage lending.

*Nicole McCallister,  
CENTRAL NATIONAL BANK*



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## Special Home For The Holidays



Our first time home buyer was a single mother of a special needs child, who searched for the perfect home. After months of looking she found the one. Her loan was cleared for closing, other than the repairs on the home. The sellers would not make repairs, the deal fell through. With disappointment, she searched again, only to find a great home with a quick closing! We were able to get her & her son into their perfect home 5 days before Christmas, it was the perfect present for them!

*Kelly Quinn,  
ALLIED MORTGAGE GROUP*

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## Toothless

Mr. and Mrs. H. - wonderful borrowers. My first call to introduce myself woke him up and he told me he had to put his teeth in. We laughed and from that moment on he would call and say "Hi Caron this is toothless". We went through many items back and forth and when they were finally clear to close I received a Thank you balloon and flowers and they were from Mrs. H. and "toothless". It made my day every time he called and it is borrower's like these that make my job worthwhile.

*Caron Durham,  
CRESCOM BANK*



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## One Sweet Mama

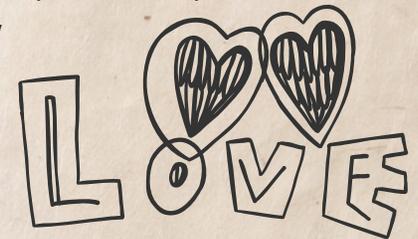
In May 2017, I closed a loan with a borrower who turned out to be the sweetest lady I've had the pleasure of working with thus far in my loan originator career. She was in urgent need to buy a new home because the month before, in April, she had sold the home she'd lived in for nearly 20 years to her son and daughter in law. They were a young couple with a growing family and needed a bigger house that they could afford the payments on. They weren't able to afford the size they needed in our town listed on the open market, as house prices have been rising fast and steadily the past year.

So this sweet mama sold her house to them for the price she had left remaining to pay on it, not making any profit on it and selling it for way under market value just to help her family out and so they could have a clean, safe place to live with enough room for their kids and a baby on the way! I can't think of many parents who would sell their house for zero profit, especially without having a

new house of her own to move right away! Where was she going to live after they bought her house from her?!

Luckily, the kids let her continue to stay with them for a few weeks and as fate would have it a great house popped up for sale that she was able to make an offer on, and we were able to close her loan in about 30 days so she could move in as soon as possible. She was so thankful to find a great house - and fast!

And while she was so selfless and sweet to her own kids by helping them get into the size of house they needed that they could afford, I was so thankful to be able to work with her on her new home loan. It really touched my heart to see her kindness day in and day out, and the sacrifice she made for her kids so they and the grandkids had a great house. Her kids are so fortunate to have her as their mom! I was so thankful to work with such a sweet, caring, and exceptional buyer in 2017. I wish for her to have many happy years and memories ahead in her new home! She deserves it!



*Rebecca Kelln-Oberto,  
AAMCAP MORTGAGE, LTD. D/B/A MAJOR MORTGAGE*



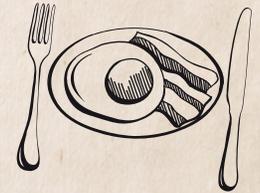
## Scrambled Eggs Loan

I had a couple that submitted an application to buy a home in May 2017. This couple had 3 children the oldest of which was a Junior in high school. They were currently renting and had found a house on line that they were interested in. I worked their application and let them know that they were pre-qualified to move forward. Because they had submitted a subject property, I sent them all of their disclosures.

Within minutes the wife texted my cell phone and said that they were going to withdraw for now. I called her immediately and I could tell she was overwhelmed and felt like everything was happening too fast. I told her that I could definitely withdraw their application if that was what they wanted but before I did, would they meet me the next morning (Saturday) and let me buy them breakfast, no strings attached. She agreed.

The next morning both borrowers and I met for breakfast at a local restaurant and I soon learned that they had applied for mortgage loans every year for the past several years and every time, they had become fearful about

everything, the process, the closing money, the down payment money, basically they had no faith in their own ability, which had left them to raise their family in rental properties all of their adult life. The husband said, maybe if we save for a year. This had been their scenario for years. As we sat over breakfast, I laid out the entire process. On paper I showed them how they could save enough prior to closing to have what they needed without depleting everything they had. I also showed them if they looked for a property at a little lower price that their housing expense would be less than what they were renting for. I showed them what they could ask for from the seller. I encouraged them that with a goal and a deadline, they would rise to the occasion and get there.



We discussed times in their lives where they had done just that. Two hours later and with my encouragement they came up with a very manageable plan. They met with a Realtor, decided on a house a little less expensive, (that they liked better) and within two months of their original application, they closed on their very first home. The co-borrower cried and the borrower, who keeps most people at arms length, hugs me every time he sees me. While I don't advocate pushing people who aren't ready to buy a home, this couple was more than ready, they just had no faith in themselves.

*Janice Schornick,  
FIRST BANK AND TRUST COMPANY*

## Big Approval

**E**arly in the year a single mom came to me for preapproval. She'd gone through a rough and unexpected divorce. And while she had a great job, she wasn't able to save up for her own down payment; her parents had agreed to gift funds to her. She was approved for a sales price of \$225,000 - a tough price in our market.

A month or so later she sought me out at church and said she'd found a home - when she identified the area the home was in, I thought "right, the prices are much higher in that neighborhood". Here's the cool thing: Upon meeting with her to confirm the home she'd chosen... the home was

owned by parents of her daughter's friend. The home was an "in between" home for them while they were constructing a new home. They offered to sell the home to her for what she was approved - despite the fact that they'd recently paid \$485,000 for the home \$260,000 MORE than what she was approved for - and that the home would then appraise for \$530,000! She was in tears telling me this, in awe that she could be so blessed. Her young daughter's words: Mom, I always wanted to live in a home like my friend, but I never dreamed it would be HIS ACTUAL home!



If that doesn't restore your faith in humanity I can't imagine what possibly could. We were all blessed by this generous gesture!

*Linda Fisher-Berlanga,  
EVERGREEN HOME LOANS*

## Unforgettable

**A**lthough this is not a 2017 story my all time favorite story is and will always be an elderly couple in their mid 70's who had never thought that owning their own home was a reality. They had been told no on so many things most of their lives that they never believed the day would come that they could own their own home. No one was patient enough to explain the process

or to make them feel comfortable with proceeding with the process. The borrowers had limited formal education but had worked hard their entire lives and they had always paid their bills on time. They had limited traditional credit but they always paid rent and the few other bills that did have as agreed. When closing day arrived I'll never forget the look on both of their faces, tears of joy, still in disbelief, etc...

No other transaction has made me feel so good inside as that particular one. I've been involved with other borrowers that didn't believe that they could own a home but that couple stands out to most. Again it was quite some time ago but that one is my best story to date.



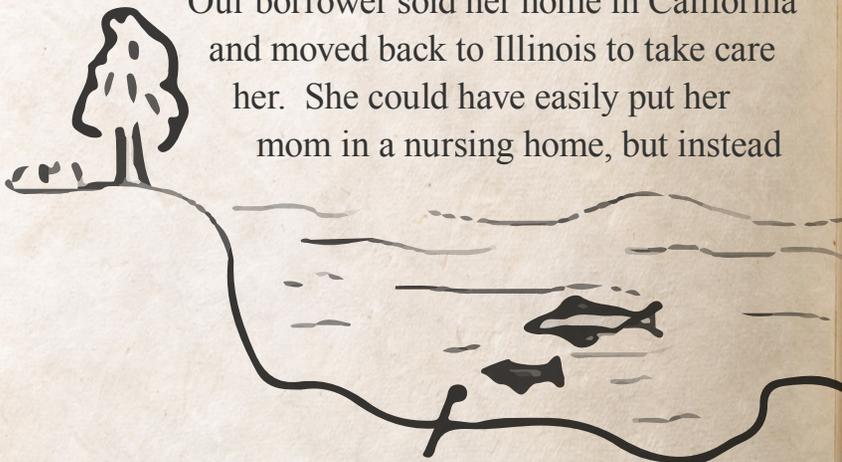
*Richard Colbert,  
NORTH AMERICAN SAVINGS  
BANK, F.S.B.*



## Moving for Mom

**M**y favorite story from 2017 is from a borrower who sold her home in California to move all the way back to Illinois just to be with her mom. Her mom was diagnosed with dementia and was having a hard time living alone. Although she had other family members helping her out, it became increasingly difficult for her to be on her own.

Our borrower sold her home in California and moved back to Illinois to take care of her. She could have easily put her mom in a nursing home, but instead

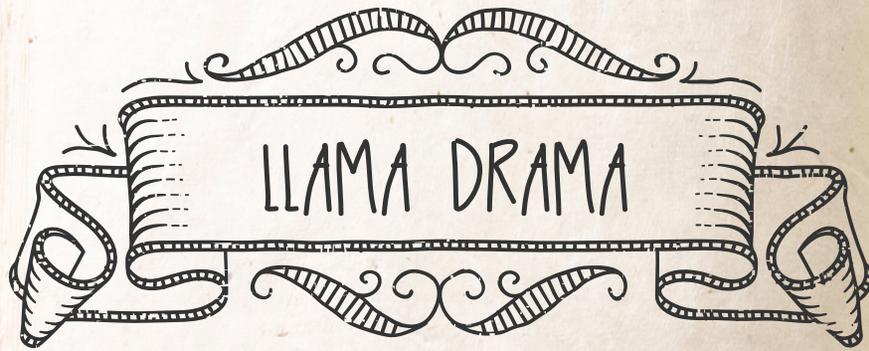


decided to purchase a beautiful lakeside property for them both to live in. Even though the loan posed several issues, we were able to get creative to get the loan done.

There are not too many people that would do this nowadays so it really touched my heart. I hope our borrowers are very happy with their new home!

*Christine Carlstrom,  
HEARTLAND CREDIT UNION*





## LLAMA DRAMA

I went out to sign my client with the title rep one sunny afternoon. They raise Llamas and had offered to introduce them to us. SO we met their llamas and walked their property - it was a very hot day. We eventually sat down at the table outside to sign the documents and when we got to the second page, the borrowers pen glided off the page, and his eyes rolled back into his head, and he slumped over! I looked at the title rep and we called 911. Because we were in a remote area, I knew we (I) were going to have to administer CPR. So without talking, my title rep and I grabbed the chair he was sitting in and cradled his head and got him on the ground. He was not breathing. I spoke to the

person on the 911 call, and gave them brief info about the borrower. I leaned in to start CPR and with that he started breathing again. Then he was talking to us as we insisted he stay down until the paramedics got there. We stayed with him and his wife for a bit after the paramedics arrived, then gave them their privacy - later they invited us to dinner and we became friends - llamas and all

*Jeanne Sickel,*  
HOMESTREET BANK



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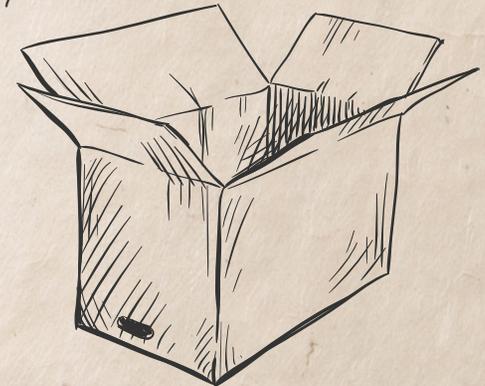
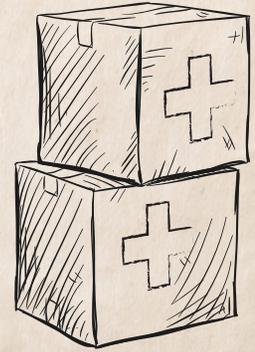
## The Humanitarian



**M**y first time home buyer had worked hard and dreamed of home ownership for a very long time. He indicated to me many times that his wife and kids were his sole motivation. He was such a nice individual, I found it a pleasure to speak with him on each and every call. Initially, I had a hard time pronouncing his last name, and he graciously granted me permission to use his middle name throughout our communications. He frequently had questions, and he was very appreciative that I remembered him

upon answering his phone calls. Our rapport led to him sharing with me his personal endeavor to help the Puerto Rican Community (recently devastated by natural disaster.) He personally led a group of volunteers to assist with delivery of assistance and emergency rations to Puerto Rico, very close to the time his own home purchase was due for closing. He was concerned about not being able to do enough for those in need because he was attending to the needs of his own family. It made me feel really good to be able to help him achieve his dream of owning a home, knowing that he and his family were giving back in such a powerful and selfless way.

*Beth Snyder,*  
*DHI MORTGAGE COMPANY*



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## Rain, Rain, Got a House

**M**y favorite story is from a young couple who came in to see me spur of the moment because their son's field trip got cancelled because of the rain. They thought that they would be unable to get approved because of some credit issues. I took their application and I was able to give them a preapproval.

They sat in my office in disbelief. We went through the process and during the process, they kept saying we never thought that we would be able to afford our own home. They walked through a home and their 4 year old son said, mom this is the house, I found my room. They made an offer and it was accepted.

We were able to close in just a few weeks and the most touching part is that he is a military veteran and we were able to close the Monday following veterans day, as it was on a Saturday. I can't describe what a great feeling it was to help these people, who thought their dream wasn't an option for them at the time. To help a veteran was just icing on the cake!!

*Christy Linn,  
RUOFF MORTGAGE  
COMPANY, INC.*



## Happily Ever After

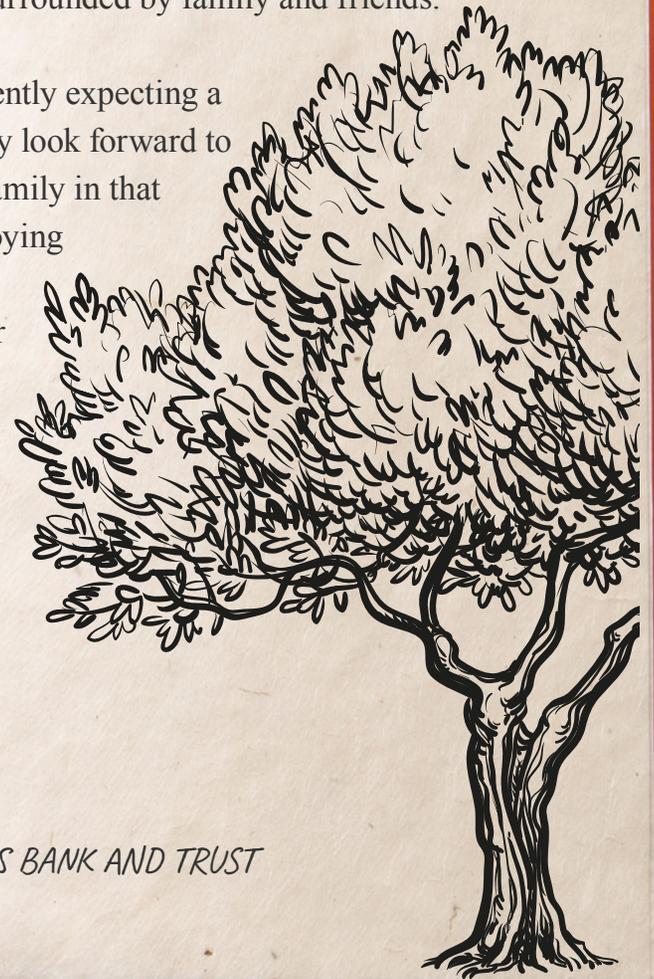
This borrower was a single working mom who had multiple purchase agreements fall through. Supply was very low in the area at the time and she had looked at pretty much every home for sale in the county. She saw an open house listed and asked her boyfriend to go with her. They went and walked through the home, liked what they saw, then walked the yard and land that came with it.

She fell in love with the old growth trees, the small patch of woods, and the magnolia tree in the half circle drive in front of the home. When they stopped in the orchard to discuss what kind of fruit trees were there, he kissed her and it started snowing. She made an offer and the loan process began.

During processing, she discovered that one of the longest running owners of the home had actually worked at her place of work, and she sat in his office.

It felt very serendipitous. Soon she was closing on the home and moving in with her son. Four months after their snowy kiss in the orchard, her boyfriend asked her to walk the grounds with him, and when they reached the orchard, he dropped to one knee and proposed. A month after that, they got married in that orchard surrounded by family and friends.

They are currently expecting a baby girl. They look forward to raising their family in that home and enjoying the fruit from the orchard for years to come.



*Heather Killie,  
FIRST FARMERS BANK AND TRUST*



## There's Snow Place Like Home

A borrower came to me by referral and knew nothing about buying a home, she was told by another lender she did not qualify. She wanted a small home with a yard and in a better neighborhood as her children could not go outside. It was too dangerous in her current apartment and there was only the street to play in. We did get her qualified and closed. She recently called and told me she had woken up to a quiet house and was very nervous about the snow storm and to her delight she looked outside and the children were playing and laughing and making a snowman and she could not have been more happier with the new home. This is the reason I do what I do!

*Charlene Kareta,  
MONSON SAVINGS BANK*

## 19 Santa's Surprise

We had the pleasure of working with a young veteran who served our country during Desert Storm. "Mike" came to our branch manager in early December, stating that he wanted to surprise his wife with her dream house for Christmas. We had all the players lined up including realtors, attorney and our team here to put this into motion, while being very discreet. "Mike's" wife was devastated to learn the house she fell in love with was sold. Our processor, assistants and manager worked to get the VA loan submitted at record pace. We not only got the loan approved in less than 3 weeks but clear to close!! We bought "Mike" prop keys, a bow and a Santa hat & took pictures of him in front of their soon to be home. The gift, the surprise and our team truly was a Christmas miracle and we all felt a sense of pride & emotion that we could give this young family our service for the sacrifice that they made for us!



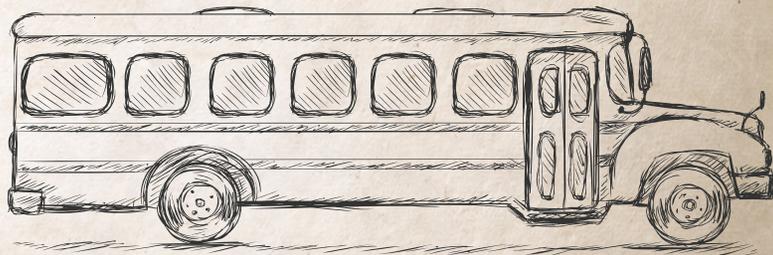
*Tracey Vegliante,  
PRIMELENDING*

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# Semper Fi-nancing

A platoon of Marines were in a desert training PT in California. Of course it is a hurry up and wait. One of the young Marines called me and said that when they came home from Iraq they all wanted to buy a house, what do we do?

He placed the phone to the bus loud speaker. I gave a 101 on building credit, what to do, etc. Many paid attention and did exactly what I told them to do.



When they returned from deployment, 5 of them were ready to buy a house. The SGGT Major appreciated how well I took care of them and came to me for his loan. Subsequently, a Marine that was transferring to the White House detail financed his house with me. I drove to Camp LeJeune, in Jacksonville, NC, to take his application.

Many years have passed and they still call me for advice and financing. When I call them they always stop what they are doing and answer the phone. I am unofficially part of the Brotherhood. Semper FI!



This is just one story out of hundreds I have had with Military personnel over the past 35+ years.

*Susan Huestis,*  
**TOWNEBANK MORTGAGE**

*We would like to sincerely thank  
our customers for reminding us  
of the importance of what we do  
every day.*

*- Genworth Mortgage Insurance*

*The End*

