

The Dan Keller

REFINANCE PLANNING *experience*



We are mortgage planners setting the expectations for a custom world class mortgage experience.

mymortgageguydan.com

Our refinance *planning* approach

All about YOU refinance saving experience.

Not just a home loan, but the right strategy for your home loan

Our unique refinance approach looks like this:

1. Review your refinance goals (reduce term, reduce rate, reduce debt, remove PMI...).
2. Review the market, your market, approval, and timing to build a winning savings strategy.
3. Identify your "strike rate" - the optimal rate to lock your loan at.
4. Post closing strategy to maximize savings to empower your financial plan for retirement.



Who is Dan Keller?

Hello!

My name is Dan Keller. I am a residential mortgage advisor, national speaker, branch manager, and writer (okay fine, blogger).

Buying a home is one of the largest financial decisions you will ever make and I'm honored to play a role in this exciting time!

What you're about to see in this guide is a formula I've created for providing both a **world-class** mortgage experience and the peace of mind that comes with making an **educated** financial decision!

I want to make sure that you understand ALL of your options, have clarity around the buying process, and **most importantly, you are positioned for financial freedom as a result of our relationship!**

My family is everything to me. When I'm not meeting with clients or teaching home buyer classes, I'm spending time on the Puget Sound **fishing**/crabbing with my son, dating my wife Jenny, or vacationing with my family.

I love supporting my wife's business, **Jenny Cookies**... www.jennycookies.com. If you love sweets then you'll want to check out her bake shop and lifestyle blog!

As a former college professor, and someone who was taught in my 20's how to manage money & invest, I enjoy teaching people how to become **debt free & wealthy**. I am the co-host of Financing the American Dream TV (seen on Bloomberg & CNBC) and host of the Happy Homeowner Podcast on Apple/Spotify. I also publish a weekly **Making Cents of YOUR Market video on Youtube**, so watch out for those!

I graduated with a Master's Degree from Eastern Washington University in 2000, and was a collegiate all-American baseball player in 1998. Needless to say, I love baseball... A lot. Go Mariners!



What clients are saying about Dan Keller

The top 1% loan officer in America since 2017.

★★★★★ 2 months ago

Trustworthy, Reliable, Efficient, Expert, Rest-Assuring. Those are the words that come to mind when I think of Dan and his team. I've had the pleasure of working with Dan and his team for my first home, and I cannot speak highly enough of their top-notch service.

In fact, their team came in at the last minute and saved our family's dream, when a big name bank botched the documentation during the underwriting process. Not only did they deftly navigate the tight closing timeline, they were able to do it with such care and attention - which gave us solace in an otherwise stressful situation for us.

Their outstanding client service truly sets Dan Keller and his team apart is their outstanding client service. They were always available to answer my questions, no matter how trivial, and provided clear, concise explanations that made the complex mortgage process palatable. Their communication was prompt and professional, ensuring I was kept in the loop at every stage.

If you're looking for a mortgage broker or trustworthy partner in the home-buying journey, look no further! Dan's the man!

★★★★★ over 7 years ago

My husband and I recently used Dan Keller & his team for the purchase of our first home and I could not recommend a better team! Dan and his team offer a very personal, education based approach to the mortgage process which was right up our alley. Dan takes the time to explain the process to you and has a wealth of resources so that you understand what is happening/what will happen throughout the process of buying a home, this is great for first time home buyers!

Everyone that we had the pleasure of working with on Dan's team was so helpful and would respond to emails immediately or call you right away if you had a question. It is clear he has put together a top notch team of mortgage professionals that all excel in their specific fields.

Once we had an offer accepted Dan's team was able to close the purchase in just 21 days and made everything so easy for us throughout that process! I would 100% recommend Dan & his team to anyone looking for a mortgage lender, you will be in the very best of hands.

★★★★★

Incredible Professional Strategic Lending--Dan Keller!

HH-Snohomish County- from Bothell, WA

3/21/2022

Mr. Dan Keller and Team exceeded my expectation of professionalism, support and strategy. In an extraordinary competitive time to be a home buyer, Mr. Keller and his Team worked around the clock to provide my family a smart and safe financial mortgage service. At the beginning of knowing I needed to buy a home in December of 2021, I felt unbelievable stress about buying in today's market considering the rates and inflation of house sale prices in WA State. After one call with Mr. Keller, I felt immediate relief and hope given the strategy and wisdom Mr. Keller provided. Mr. Keller and Team made sure to help my family get into my dream home all while not being fiscally over extended. Even throughout the closing process, Mr. Keller and Team constantly reassessed numbers to guarantee the best possible outcome as far as rates, etc. I'm confident that no other financial institution would have done that. Mr. Keller is exceptional at what he does and cares about his clients. I never felt like "another number." I HIGHLY recommend Mr. Keller.

Loan Status Closed Jan 2022

Interest Rate Lower than expected

Close on time Yes

Loan Type Purchase

Fees/Closing costs As expected

30 YEAR FIXED

CONVENTIONAL LOAN

See for yourself!

Click a logo or scan the qr code to view our reviews.



a professional mortgage plan to personalize your mortgage mymortgageguydan.com

The Dan Keller Group

Meet your flight crew that's taking you home. Welcome to first class!
Sit back and relax. We are looking forward to taking great care of you!



Dan Keller *Mortgage Advisor, Educator, Industry Leader*

Dan oversees team function, the mortgage planning meeting, and rate lock advice/decisions. He updates your real estate agent. Dan makes sure that every client receives an education around financial literacy and how to retire wealthy.



Jason Hoskins *Senior Loan Processing Manager*

Jason oversees all loans from start to finish to ensure an accurate review of application and a smooth and on time loan process. Jason works along side every client during the pre-approval process with Dan Keller. He is an incredible resource!



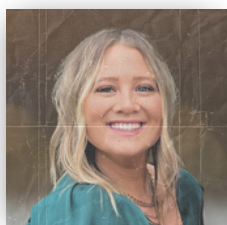
Katy Rosenlund *Loan Processing Partner*

Katie is a pre approval specialist. She helps gather income, asset, and credit docs for review. She helps set up the file to be reviewed by Dan Keller and Jason Hoskins.



Dan Dieterich *Senior Loan Processor*

Dan is our loan closing specialist. He manages loans from mutual acceptance to closing. Dan is a loan-guideline/loan processing guru!



Tabbi Tregoning *Marketing Coordinator & Client Concierge*

Tabbi manages Dans Kellers calendar, website, social media, events, and the client concierge program for the Dan Keller Group.



Our 3 promises

The Dan Keller Group makes these promises to you.

01 **Communication**

We proactively communicate every Friday.

02 **Quote Guarantee**

Finest client-care in the industry. I personally guarantee our numbers to match initial disclosures or I pay the difference.

03 **I am Your Financial Advocate For Life!**

My mission is your money! To save you money and help you grow your money through financial resources I've built over 19 years in the financial services industry! See more at BudgetWithDan.com

A man in a blue button-down shirt and dark pants is leaning over, helping a young girl with blonde pigtails move a large cardboard box. The girl is wearing a light pink long-sleeved shirt, grey pants, and patterned rain boots. They are standing on a brick walkway in front of a house with horizontal siding. The man is smiling and looking down at the girl. The girl is holding the box with both hands.

Mortgage terms to know

01 Appraisal

An informed estimate of the value of a property.

02 Closing Disclosure

A closing document which provides key information such as interest rate, monthly payments, and costs to close the loan. Consumers are required to receive this form no later than 3 business days before they close on the loan.

03 Equity

Equity is the amount your property is currently worth minus the amount of any existing mortgage on your property.

04 Debt-to-income ratio

Your debt-to-income ratio is all your monthly debt payments divided by your gross monthly income. This number is one way lenders measure your ability to manage the monthly payments to repay the money you plan to borrow.

05 Escrow

An escrow account is set up by your mortgage lender to pay certain property-related expenses, like property taxes and homeowner's insurance. A portion of your monthly payment goes into the account.

06 Homeowners insurance

Insurance to protect your home against damage from fire, hurricanes and other catastrophes. Usually, homeowners insurance also covers you against theft and vandalism, as well as personal liability in case someone is hurt or injured on your property.

07 Points

An amount paid to the lender, typically at closing, to lower (or buy down) the interest rate. One discount point equals one percentage point of the loan amount. For example, 2 points on a \$100,000 mortgage would cost \$2,000. Negative points indicate the amount to be credited at closing to reduce closing costs. Also called discount points or mortgage points.

The *loan* process

Mortgage Refinance Timeline (Example)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	Refinance Strategy Meeting w/ DK Meet with Dan Keller to establish savings strategy, strike-rate, and prep for refinance savings process!		Apply for new loan Meet with Dan Keller and provide the needed documents to complete your loan application.		You're approved! Congrats! Your refinance loan is pre-approved based on rate/savings and strategy.	
			Lock that loan If you have not discussed locking in a rate with Dan Keller, now is a good time to do so.			
		Appraisal It's time for your lender (Dan's Team) to order the appraisal.			Home insurance Contact a home owner's insurance agent and secure a quote for the premium.	Appraiser visit The appraiser will provide a property value based on comparable home sales in the area.
		Appraisal done The appraisal will be sent to Dan's Team for review.		Missing items Underwriting will request any missing items that may be needed for final loan approval.	Final review The appraisal and all updated income & asset documents will be reviewed by the underwriter.	
	Final approval You receive final loan approval! Your lender will now order loan docs and send them to the title co.	CD - 3-Day wait Lender issues your final closing disclosure & Dan will conduct a pre-closing review to go over final number.		Pre-Funding Review w/ DK We will review your new rate, any cash back, new pmnt, savings, and first payment on this call. Plus intro where/when to sign your closing docs.		
	Escrow signing This is where you sign your final closing documents at the title/escrow office.	Congrats! Your home loan has funded and your new mortgage is recorded.		Your First Mortgage Payment Once your loan funds, you will have 30-60 days before your first payment is due. For example, a loan that funds on September 18th will have a first payment due date of November 1st.		

Items *needed* to process your loan

In order to expedite the processing of your loan, we request that you scan or upload the following items to us for review within 24-hours of completing the online application

- ☐ Paystubs covering the most recent one month period (must be payroll or computer generated and show the YTD earnings and deductions)
- ☐ W2s for the most recent two years
- ☐ 1040s (personal federal tax returns) for the most recent two years. All pages/schedules please.
- ☐ Photo copy of a valid US picture ID
- ☐ Copy of your current lease agreement or copy of your most recent mortgage statement(s) as applicable.

If applicable

- ☐ Bankruptcy papers (including all pages and discharge paperwork).
- ☐ Divorce decree and/or child support court order

If self employed

- ☐ Last 2 years personal and business tax returns
- ☐ Year to date Profit and Loss Statement



These items can be uploaded directly into our secure online portal once you begin the online app process!

The do's & don'ts when applying for a refinance

It's simple: Do not give your social security number out for the next 30 days!

Don't

- make any major purchases: car, boat, furniture, jewelry, student loans, etc.
- apply for new credit – **PLEASE CALL ME IF YOU FEEL THE NEED TO OPEN NEW CREDIT**
- open any new accounts: gym memberships, etc.
- transfer any balances without letting us know first
- pay off any collections or accounts past due without first consulting with us
- close any credit card accounts
- change banks or open new bank accounts
- max out or overcharge your credit accounts
- draw on an open line of credit for closing costs or down payment funds
- consolidate your debt onto other open credit account without consulting us first
- take out a new auto loan or lease
- open a new cell phone account

Do

- continue to make your mortgage or rent payment on time
- stay current on all existing accounts (even if you are paying them off)
- continue to work for the same employer – try not to switch jobs or get fired
- continue to use the same insurance company
- continue to live at the same residence
- continue to use your credit cards as normal
- call us if you have ANY questions!

Please do

- tell your friends, co-workers, and family about us! We promise to take great care of you and the only thing we ask for in return is for you to introduce us to others we can help!

If you encounter a special situation, it's best to mention it to us right away so that we can help you determine the best way to handle it in order to achieve your financial goals!

Why is it so hard to get a home loan?

I get it, it's frustrating... The amount of documents, the details of the documents requested, the back-and-forth, the signing of SO many disclosures.... WHY????

2004-2006: **Greed**

The financial crisis was primarily caused by deregulation in the financial industry. That permitted banks to engage in hedge fund trading with derivatives. Banks then demanded more mortgages to support the profitable sale of these derivatives, initiating loosened mortgage approval guidelines. Essentially, anyone could qualify for ANY home loan amount.

2008-2010: **Collapse, Oh crap, President Obama**

Home prices drop 34%.. Stock market crashed Sept 2008. President Obama is elected. His #1 job was the economy. Inherited the worst economy since Great Depression. Started with Wall Street reform, the large banks, and mortgage/real estate industries. This began the over-regulation of the mortgage industry.

2010-2016: **Over-regulation, Bail-Outs, Bills, Recovery**

In 2010, the Dodd-Frank Act & the Consumer Protection Act was passed. This was the greatest legislation (laws) since the 1930's! This law placed strict regulations on banks to protect the consumer. Many "bad" mortgage/real estate people left the industry as a result. In 2015, the CFPB (Consumer Financial Protection Bureau) was formed to provide more laws/regulations to protect consumers. Appraisal practices, advertising, rates, and loan disclosures were impacted.

Fast forward to today

ALL of these guidelines are STILL in place! That's why it's important to work w/ a professional like me who knows the guidelines!

Refinance Planning Process

3 phases to an enhanced refinance savings *experience!*

01 Goals

Reduce Term ☐ Yes ☐ No
Reduce Payment ☐ Yes ☐ No
Remove PMI ☐ Yes ☐ No
Reduce Debt ☐ Yes ☐ No
Other goals:

Strategy & Loan Approval

Credit Score _____
Debt/2nd Mortgage _____
Income/Emp _____
Home Equity _____

02 Strike-Rate & Timing: Ideal Rate We Are Targeting/Timing

03 Process: Funding review call, Final loan disclosures, Sign at escrow, Funding, and First-payment Date

04 Your Circle of Wealth (where I am different... All About YOUR Money!)

Do you have an insurance agent? ☐ Yes _____ ☐ No
Do you have a financial planner? ☐ Yes _____ ☐ No
Do you have a real estate agent? ☐ Yes _____ ☐ No
Do you have an estate attorney (will)? ☐ Yes _____ ☐ No

I need your help. Can I count on you to introduce me to someone I can help save money on their mortgage in the coming 12-months?

I'm excited to be your mortgage guy and financial advocate for life!

Understanding Mortgage Rates

The top 30 factors that determine an accurate rate quote.

01	Loan amount (over \$647,200)	16	Debt tolerance ratio
02	Loan Type (Gov't, FHA, VA, Conv, Jumbo...)	17	Asset verification
03	Loan Term (30, 20, 15... 10/1, 7/1, 5/1 ARM)	18	Reserves
04	Amortization (30-yr or ARM)	19	Relocation
05	Purpose (refinance, purchase)	20	Gift Funds
06	Cash out/amount	21	Concessions
07	Loan to value (LTV)	22	Income Verification
08	CLTV (combined loan to value, 2nd mtg)	23	Employment Status
09	Property State	24	Employment Documentation
10	Property County	25	Co-Borrower
11	Property Type (condo, manufactured home)	26	Citizenship
12	Number of Units (1-4)	27	Lock Period (15, 30, 45, 60, 90...)
13	Occupancy (owner occupied/investment)	28	Mortgage Insurance
14	Credit Score	29	Automated UW System (DU, LP, Manual)
15	Credit History	30	Escrows Included or not (taxes & insurance)



You can't believe what you see online...
Not all mortgage loans are created the same!

Interest *rate lock* FAQ's

01 What is a rate lock?

A rate lock is an agreement between you (the borrower) and us (the lender) that a specific interest rate will be provided to you for a specific period of time (the rate lock period).

02 When is my rate locked?

We will confirm and lock your interest rate with your verbal or written authorization.

03 What if rates go up before I close my loan?

Once your rate is locked, we immediately purchase money from our investors for you at that specific rate. As long as your loan application is approved and all other terms and conditions or approval requirements are met, this money will be available to you at your loan closing regardless of market conditions after you have locked your rate. If interest rates have increased, you are protected and can be assured that your locked rate will be honored on your loan papers on the date of closing. We will NOT ask you to pay a higher interest rate simply because the market has worsened.

04 If rates appear to be dropping, why shouldn't I wait to lock a rate?

Ask yourself what would be more disappointing: locking a rate and finding out that you may have missed a lower rate or NOT locking your rate and finding that rates have increased? It is our objective as advisors to assist you in determining an optimal time to lock an interest rate given our professional assessment of market conditions as well as your objectives as our client. We may not be able to catch the very lowest rate every time, however, trying to time the market is a risky game. Far too often the market spikes sharply, leaving many clients wishing they would have locked in a rate. Keep in mind that if rates continue to fall, you can always refinance your loan (subject to our post-closing refinance policy).

05 How soon can I refinance my rate after closing?

As lenders, our contractual agreement with our investors requires that the loans we originate stay on their books for at least 120 days. If the loan is paid off within that period of time (i.e. through a refinance), we must return the compensation we received for our services on the initial loan. While we cannot prevent you from refinancing during the first 120 days, we can only ask you in good faith if you would refrain from doing so.



Financial *benefits* of owning a home

Example based on a \$350K purchase price.

01 Tax write-off*:

Loan Amount	\$320,000
Interest (6%)	\$19,000
Property Taxes	\$4,375*
Tax Rate	30%*

Monthly Savings \$590

*For illustration purposes only. If you want specific tax guidance, please consult your tax advisor.

02 Forced savings

Monthly Principle Reduction \$300

03 Appreciation

4% Appreciation = \$14,000 per year

Monthly Appreciation = \$1,166 per month

Tax write off + Forced Savings + Appreciation = Total Monthly Savings

(\$590)

(\$300)

(\$1,166)

\$2,056 monthly savings

How to pay *less* interest over time

The power of 1 extra payment a year!

This example uses an original loan amount of \$320,000, a 30 year fixed term, and an interest rate of 4.5%

Additional mortgage payments matter

Making one additional mortgage payment per year can save you thousands of dollars and help you pay off your loan quicker than your loan term.

Total Loan Payment



Total Interest



Time Paying Loan



Early payoff!

How can you find money for this extra payment?

I have designed a debt analysis worksheet with my financial planner to assist you in freeing up an additional mortgage payment annually. You can download it for free at budgetwithdan.com.

My gift to you: The circle of *wealth*

Today, a HOME is our greatest source of wealth at retirement. How you manage your home & money will pay off big in 20-30 years! This is more than a “just a mortgage” and I am not just a “mortgage broker”

01 Understanding the value of “Circle of Wealth”

Understanding the value of the “Circle of Wealth” is step one. I created this for you because I had a financial mentor create this for me 15-years ago, and it changed my life! At 46-years of age, I am on track to retire well-off because I have subscribed to exactly what I teach you here.



02 Budget with Dan

Step 2 is going to budgetwithdan.com to learn more about financial awareness.



The Wealth Accumulator

Simple, 20-25 year plan to make you a multi-millionaire. What they forgot to teach you in high school and college...



Based on conservative appreciation and average returns, if you buy a home, max out your 401k each year (\$19,500/yr), and invest a min of \$6000/yr in the stock market **for 20-25 years** you'll have a conservative total net worth greater than **\$4,000,000** when you want to retire.

Follow this plan, own more homes, invest more than \$500/month in the stock market and you can increase that number even more!

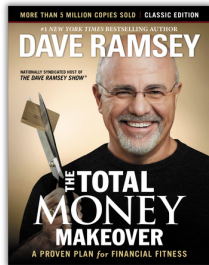
This is All FREE information for you that I've gathered from my financial planners and mentors... NO, I am not a financial planner, just a mortgage/finance guy that practices what he preaches and did what he was told to do with money... (Simple plan!)

For more information, go to **budgetwithdan.com**.

a professional mortgage plan to personalize your mortgage mymortgageguydan.com

Top 4 books on money and wealth

In my opinion, over the last 20 years, these are the top 4 books I've read on money, investing, and wealth. All 4 have very simple principles for us to follow!

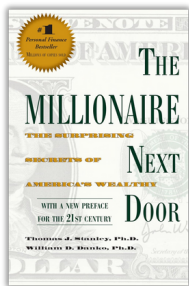


The Total Money Makeover

by Dave Ramsey

Key takeaways:

Budgeting, saving, investing

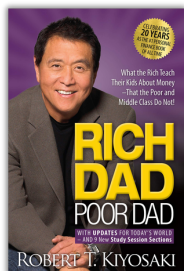


The Millionaire Next Door

by Thomas J. Stanley and William D. Danko

Key takeaways:

The value of investing, anyone can be a millionaire!

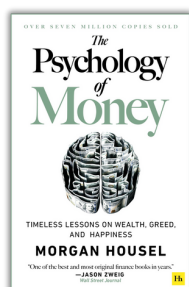


Rich Dad Poor Dad

by Robert T. Kiyosaki

Key takeaways:

How money works. Anyone can be wealthy. Money works harder than any human can...



The Psychology of Money

by Morgan Housel

Key takeaways:

Mindset around saving. Investing for life... A new life!



Our commitment & values statement

01 Our promise

- An unbelievable Mortgage Planning Consultation: (I trust that you enjoyed this...)
- Tons of follow-up: **proactive communication**
- We close on time with the competitive rate and fees promised, guaranteed!

02 Our mission

- To help our clients have a comfortable mortgage payment so that they are able to save money for retirement, and retire well-off.
- To help our clients understand the importance of financial awareness: Retirement is **NOT** an age, it's a number!

03 Our goal

I run a referral based mortgage team, our goal is to turn our clients into advocates for us by providing a World-Class experience **before, during, and after** the funding of your home loan! Our focus is your money!



When you find our process & advice valuable, can I count on you to recommend us to at least one person in the coming 12-months?

Happy Homeowner Program

Our Happy Homeowner program is how we fulfill our promise, mission, and our goals to you, our clients!

01 Homebot homebot

A monthly e-mail updating you on your home's value, and how to track housing stats in your area! Think of your home as your 401k or investment account statement: You like to see how it's performing, right? Homebot helps me keep you up to speed on managing your home's equity & wealth! (I pay for this service for you)

02 Househappy househappy

A home maintenance concierge service! A website is made for you and your house to keep up on maintenance, a log of appliance make/models, flooring, paint... Also, weekly reminders on how to best maintain your home to get the greatest return when you sell one day! You buy an iPhone and get a user manual, you buy a house and you get nothing! HouseHappy is a lifetime homeownership partner to help you get the most out of homeownership!

03 Annual mortgage reviews with Dan Keller

Quick call/meeting to make sure the mortgage I put you in is still in line with your short-term and long term financial goals!

04 Social Media

Follow me on Youtube and Instagram, and tune into the HappyHomeowner podcast for tips on ***Mortgage, Money, and Mindset!***



It's All About YOU!

We strive to develop a strong professional relationship with each of our clients. This form will help us better serve you during and after the refinance process!

Name: _____ Spouse/Co-borrower: _____

Are currently living in your dream home? _____

What are the main reasons you are looking to refinance your home loan? _____

What are your biggest concerns entering this process? _____

What is the most important quality you are looking for in a mortgage professional? _____

Who can we thank for introducing you to us _____

More About You – (Some of your favorite things...)

Your B-day: _____ Spouse's B-day: _____ Wedding Anniv.: _____
children living with you: _____ *their birthday (mon/day):* _____

Pets/Names? _____

Fav soda or cold drink? _____ Spouse/Co: _____

What college did you attend? _____ Spouse/Co: _____

Fav. restaurant? _____ Spouse/Co: _____

Fav. adult beverage? _____ Spouse/Co: _____

Favorite charity? _____

Fav. dessert? _____ Spouse/Co: _____

Fav. candy/snack _____ Spouse/Co: _____

We're Excited To Be Your Mortgage Partner!

Who Else Do You Work With? (If "yes", please rank them...)

	YES/NO	rank on a scale of 1-5 (5 being best)				
Financial Planner	_____	① 1	② 2	③ 3	④ 4	⑤ 5
Insurance Agent	_____	① 1	② 2	③ 3	④ 4	⑤ 5
Accountant	_____	① 1	② 2	③ 3	④ 4	⑤ 5

👤 We Need Your Help! 👤

When we do a great job and exceed your expectations, can we count on you to recommend us to at least ONE person who may benefit from our services in the coming 12-months?

📄 Yes 📄 No