

Audio: curious about the mortgage process

Visual: How to get a mortgage loan text comes in front left hand side of screen stays momentarily and then the Text wipes off screen to the right.

Visual: two line drawing people, with a line drawing house appear.

Audio: Getting a mortgage can be scary but the right partner can make it smooth sailing

Visual: A line drawing sailboat slides across screen and wipes the drawings off the screen.

Audio: First let's get your application submitted so we can see what you qualify for. You can do that online in a branch or over the phone

Visual: Text at bottom of screen says: Apply online, in person or over the phone. There is a large orange 1 on the right hand side of the screen & a line drawing of a document drops into the screen from the top, then the document slides off of the left hand side of the screen and a line drawing person and computer screen and cell phone appear. Computer and phone screen have an orange checkmark appear. Arrows slides across screen and wipes everything off to a blank screen.

Audio: Next select the specific mortgage product for your unique situation you can do the research on our website or talk with one of our mortgage experts to find the best one for you

Visual: Large orange 2 on screen with words: Select the mortgage product that's right for you. We're happy to help at the bottom of blue screen. A line drawing of a computer screen with a moving orange mouse indicator appears on the screen. That disappears and a line drawing of a man with orange glasses appears. An arrow appears and wipes everything to a blank white screen.

Audio: Next comes the documentation, this part is not glamorous but it is important. Providing all the information your lender needs will help your loan move along smoothly

Visual: Orange 3 on white screen with text at bottom that says: You provide important documents and sign disclosures. There is a line drawing document with an orange x on it and a blue pen that moves like it is signing next to the x. An arrow appears and wipes screen to solid blue.

Audio: Now we'll order an appraisal of the home you want to buy. Then all that documentation you gathered goes to underwriting and they begin packaging up your loan.

Visual: Large orange 4 on screen and text that says: Macatawa Bank orders appraisal and begins underwriting process. A white line drawing house appears and an orange text bubble with a dollar sign drops from the top and lands on the house. The house disappears and three line drawing documents drop in from top stay for a moment and then float back up the screen. An arrow appears and wipes screen to solid white.

Audio: Your loan officer will get with you to tidy up any loose ends on your paperwork so we can finalize it for your loan approval

Visual: Large orange 5 and text that says: We tidy up paper work together to finalize your loan approval. A line drawing woman and man slide in from the sides. An orange checkmark appears in between the two. Then an arrow appears and wipes screen to solid blue.

Audio: Once your loan is approved we will schedule your closing.

Visual: Large orange 6 on screen with text: Macatawa Bank approves loan and schedules closing. All loans are subject to normal credit approval process. Delays in providing proper documentation will result in delay in approvals. A document appears with a line drawing of a rubber stamp that stamps the paper. An arrow appears and wipes screen to solid white.

Audio: We'll provide you with loan closing disclosures via mail email or in person. Your choice.

Visual: Large orange 7 with text that reads: Macatawa Bank provides loan closing disclosures. A line drawing envelope appears that has documents inside of it. A computer screen appears that has a picture of a document on it and then a line drawing of a man appears. An arrow appears and wipes screen to solid blue.

Audio: Don't worry you'll have a minimum of three days to review all the closing disclosures. We want to make sure you know exactly what you're signing.

Visual: Large orange 8 with text: You will have a minimum of three business days. (Required by federal law). A line drawing of a document appears with an orange magnifying glass floating around the document. An arrow appears and wipes screen to solid white.

Audio: Then we get together for the closing and you sign the documentation.

Visual: Large orange 9 with text: Sign mortgage documents. A line drawing of a document and a feather pen floating across the document like its signing. An arrow appears and wipes screen to solid blue.

Audio: And now the best part, you move into your new home.

Visual: Large orange 10 with text: Move into your new home! A line drawing of a house and a person slide onto screen. Everything slides off screen and screen remains blue.

Audio: Typically this whole process takes about 30 to 40 business days.

Visual: Line drawing of a stopwatch with orange hands appears on screen. Text at bottom of screen reads: Process usually takes around 30-40 business days. Screens wipes to solid orange.

Audio: And your loan officer is always available to answer any questions you have along the way.

Visual: Line drawing of two people with a question mark in between them. Image stays for a moment and disappears. Screen stays orange.

Audio: Visit [MacatawaBank.com/mortgages](http://MacatawaBank.com/mortgages) for all the information you need.

Visual: Macatawa Bank Logo appears on screen with text: [MacatawaBank.com/mortgages](http://MacatawaBank.com/mortgages). Talk to your Macatawa Bank Mortgage Lender today. Text stays for a moment and then disappears.

Audio: Our process can make you feel at home from application to closing. We've got you.

Video: Macatawa Bank logo and text: We've got you.