

Your 10-Step Homebuying Game Plan™

A Clear Path from Dreams to Keys

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Dreams & Goals Call

Step 1 of 10

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Step 2 of 10

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Step 3 of 10

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Step 9 of 10

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Welcome Home!

Key Milestone

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#AskTheLoanDude

Book a Call

WELCOME

Welcome to Your Journey

Your clear, transparent roadmap from first conversation to closing day.

For 29 years, I've guided thousands of families to homeownership. This 10-Step Game Plan is your roadmap—a clear, transparent process that takes you from your first conversation to the moment you hold the keys to your dream home. Unlike most lenders who leave you guessing, this gameplan shows you exactly where you are, what to expect, and how we'll work together every step of the way. No confusion, no surprises—just a proven path forward.

Why This Process Works

Transparency Over Secrets

You'll know exactly what's happening at every stage. No jargon, no hidden steps, no surprises at any point.

Education Over Sales

My role is to guide you, not sell you. Every decision you make will be informed, confident, and aligned with your goals.

Partnership Over Transaction

Buying a home is one of the biggest decisions of your life. I'm here as your partner and trusted advisor throughout.

WHAT MAKES OUR PROCESS DIFFERENT?

Most Lenders Do Not Deliver an Initial Loan Approval, Unless You Are Under Contract.

I will deliver certainty, and you will have peace of mind. The key elements will be reviewed and signed off once any conditions are met.

THE JOURNEY

The 10-Step Homebuying Game Plan™

A clear, proven process from your first conversation to closing day.

1

Dreams & Goals Call

Day 1

WHAT HAPPENS

This is where your journey begins. An open, pressure-free conversation about your vision—your dreams, goals, timeline, and what matters most to you.

YOUR ROLE

Come prepared to share your thoughts honestly. There are no wrong answers. This conversation is about understanding your unique situation.

WHAT YOU'LL LEARN

The complete 10-step process, realistic timelines, what to expect at each stage, and how we'll work together.

NEXT STEP

Schedule your First Look Call and begin gathering documents for your Purchase Analysis.

2

Gathering the Puzzle Pieces

3-4 Days

WHAT HAPPENS

Time to gather the financial documents that paint a complete picture—pay stubs, W-2s, asset statements, and credit authorization.

YOUR ROLE

Complete your secure loan application and upload the requested documents. The faster you act, the sooner we prepare your Purchase Analysis.

WHAT YOU'LL LEARN

Exactly what documents are needed and why each one matters. I'll guide you through every step.

NEXT STEP

Once I have everything, I'll prepare your Purchase Analysis and schedule your First Look Call within 24 hours.

THE JOURNEY

The Journey Continues

A clear, proven process from your first conversation to closing day.

3

Your First Look Call

Day 5-8

WHAT HAPPENS

This is where we reveal your personalized Purchase Analysis—loan options side-by-side, buying now vs. waiting, and long-term benefits in plain language.

YOUR ROLE

Ask questions, challenge assumptions, and make sure you understand every option. This is your decision.

WHAT YOU'LL LEARN

Your exact buying power, monthly payment scenarios, and the long-term financial benefits of homeownership vs. renting.

NEXT STEP

Review the options and choose the loan program that best fits your goals and comfort level.

4

Choosing Your Path

1-2 Days

WHAT HAPPENS

With all information in hand, choose the loan program that best fits your goals. There's no wrong answer—only the path that feels right for your family.

YOUR ROLE

Review the options one final time, consider your comfort level and long-term goals, and let me know which program to move forward with.

WHAT YOU'LL LEARN

How to evaluate loan options based on your priorities, trade-offs between programs, and how to make a confident decision.

NEXT STEP

Once you've chosen, we submit your application to underwriting for Full Initial Loan Approval.

THE JOURNEY

The Journey Continues

A clear, proven process from your first conversation to closing day.

5

Full Initial Loan Approval

2-3 Days

MILESTONE

WHAT HAPPENS

This is where we separate from 90% of lenders. A real underwriter reviews and approves your income, credit, and assets BEFORE you make an offer—giving you the power of a cash buyer.

YOUR ROLE

Respond quickly to any final questions from underwriting. Typically minimal since we gathered everything upfront.

WHAT YOU'LL LEARN

The difference between standard pre-approval and Full Loan Approval—and why this makes you a Power Buyer in any market.

NEXT STEP

With your Full Loan Approval in hand, you're ready to start house hunting with complete confidence.

6

Let's Go House Hunting!

1-12 Weeks

WHAT HAPPENS

The fun part! With your Full Loan Approval, you shop with complete confidence. You're not a 'maybe'—you're a 'yes.'

YOUR ROLE

Work with your realtor to tour properties, refine your must-haves, and stay patient. The right home is coming.

WHAT YOU'LL LEARN

What to look for in a home, how to evaluate properties, red flags to watch for, and how to stay motivated.

NEXT STEP

When you find the right home, we'll move quickly to craft a winning offer.

THE JOURNEY

The Journey Continues

A clear, proven process from your first conversation to closing day.

7

Crafting a Winning Offer

1 Day

- WHAT HAPPENS** You found it! Your realtor submits the offer and I personally call the listing agent to explain your Full Loan Approval—no contingency, 10-day close, rock-solid certainty.
- YOUR ROLE** Work with your realtor on price and terms. Trust the process and let your Full Loan Approval do the heavy lifting.
- WHAT YOU'LL LEARN** How to structure a competitive offer, the power of your approval in negotiations, and what happens after submission.
- NEXT STEP** Wait for the seller's response. Your Full Loan Approval gives you a decisive edge over competing offers.

8

Offer Accepted! What's Next?

Day 1-2

- WHAT HAPPENS** Congratulations! Your offer was accepted. Now we move quickly to order the appraisal and coordinate with the title company.
- YOUR ROLE** Celebrate this milestone! Then respond promptly to any requests from the title company or appraiser.
- WHAT YOU'LL LEARN** The appraisal process, what the title company does, and the timeline for closing.
- NEXT STEP** We'll keep you updated every 48 hours as we move through the final stages.

THE JOURNEY

The Journey Continues

A clear, proven process from your first conversation to closing day.

9

The Final Stretch

10-45 Days

- WHAT HAPPENS** We're in the home stretch! Appraisal complete, title work finalized, and we receive 'Clear to Close' from underwriting.
- YOUR ROLE** Stay responsive to final requests, complete your final walk-through, and prepare for closing.
- WHAT YOU'LL LEARN** What 'Clear to Close' means, what to expect at closing, and how to prepare for moving day.
- NEXT STEP** Closing day! Sign the final documents and receive the keys to your new home.

10

Welcome Home!

Closing Day

MILESTONE

- WHAT HAPPENS** This is it—the moment you've been working toward. Keys in hand, a new chapter of your life begins. Congratulations!
- YOUR ROLE** Sign the final closing documents, receive your keys, and celebrate this incredible achievement.
- WHAT YOU'LL LEARN** What to do in your first days as a homeowner, how to protect your investment, and how we stay connected.
- NEXT STEP** Enjoy your new home! You've earned it. Tag me: #AskTheLoanDude

THE COMPETITIVE EDGE

The Full Loan Approval Advantage

Only 10% of lenders offer this. Here's what separates our clients from everyone else.

Most lenders offer a pre-approval based on self-reported information that has NOT been reviewed by an underwriter. A Full Initial Loan Approval means a real underwriter has reviewed and approved ALL your income, credit, and assets BEFORE you make an offer—giving you the power of a cash buyer.

Side by Side: Pre-Approval vs. Full Loan Approval

STANDARD PRE-APPROVAL

What 90% of Lenders Offer

- ✗ Based on self-reported information
- ✗ No underwriter review before offer
- ✗ Financing contingency required
- ✗ 30–45 day closing timeline
- ✗ Risk of financing falling through
- ✗ Weaker position in multiple offers

OUR ADVANTAGE

Full Initial Loan Approval

- ✓ Complete underwriter review upfront
- ✓ All income, credit & assets verified
- ✓ No financing contingency needed
- ✓ Close in as little as 10 days
- ✓ Rock-solid certainty for sellers
- ✓ Competitive edge in any market

Why Everyone Wins

For Buyers

- Confidence of a cash buyer
- Waive financing contingencies
- Close in as little as 10 days
- Win in multiple-offer situations

For Sellers

- Certainty the deal will close
- No financing-related delays
- Faster, more attractive offer
- Peace of mind at every step

For Realtors

- Competitive edge for clients
- Higher offer win rate
- Stronger lender partnership
- Smooth, on-time closings

The Numbers: Only 10% of lenders offer Full Loan Approval—90% of buyers don't have this edge. In a competitive market, this single advantage is often the difference between winning and losing your dream home.

YOUR ROADMAP

What to Expect Along the Way

Timelines, communication, and my personal promise to you.

Typical Timelines

Dreams & Goals Call Full Application Submitted	3-5 Days
Initial Loan Approval	2-3 Days
Home Shopping & Offer	1-12 Weeks (Avg 4 Weeks)
Offer Accepted & Closing	10-45 Days (Avg 25 Days)

How We Stay Connected

<p>Text</p> <p>Quick updates, reminders, and milestone alerts throughout your journey so you always know what's next.</p>	<p>Email</p> <p>Detailed summaries, document requests, and step-by-step guidance delivered directly to your inbox.</p>	<p>Phone</p> <p>Personal calls for important conversations, answering every question, and celebrating your milestones.</p>
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My Promise to You

For 29 years, I've guided thousands of families to homeownership. My commitment is simple: transparency, education, and a Ritz-Carlton experience at every step. I'm here to guide you, not sell you. Your dream home is within reach—let's make it a reality together.

- Teach First
- Simplify the Path
- Tell the Truth
- Build the Plan
- Serve with Heart
- Create Generational Wealth

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