

OUR PROMISE

MORTGAGE

INSURANCE

DESIGN STUDIO

Caring since 1881



WELCOME
TO WHAT SERVICE IS ALL ABOUT

Building new home communities of enduring value requires a high degree of excellence in planning, design, engineering, and construction. A house becomes a home when we help you secure and experience your dream. Every homeowner deserves the best, our Shea Platinum Service extends that promise to you for generations to come.

SheaFinancialServices

Caring since 1881

www.sheafinancialservices.com



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Shea Financial Services provides the perfect team for your home ownership needs and we have the resources to support your decisions each step of the way.



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This Is Our Promise

Shea Financial Services provides the perfect team for your home ownership needs. The prospect of purchasing a home is always an exciting time, and our staff of handpicked professionals is here with all the answers you need, so you can enjoy every step along the way. From mortgage to insurance to settlement, you'll appreciate the convenience and simplicity of our single-source homebuyer services.

KNOWLEDGE

EFFICIENCY

Caring since 1881



INNOVATION

QUALITY

OUR PROMISE

A Rich Heritage Of Understanding Your Needs

From the Outer Banks of the Carolinas to the coast of California, Shea Financial Services makes thousands of dreams come true. Today, Shea Financial Services is an independent family of companies, each one with the vision to support our communities for years to come.

At Shea, you'll immediately notice the benefit of trusting your business to us—you'll feel truly cared for and serviced at a level with which no other builder meets. When Shea is your single-source solution for your home and mortgage needs, we are able to provide a faster and better response than the rest of the industry.

We're familiar with your home purchase. We understand your financial needs, and we understand the home-buying process. So we're ready with all the right solutions, regardless of your particular needs. Keeping all your services under one roof also gives you more options such as the customization options available through our Design Studio. It simplifies your life, since you can rest assured that all involved parties have well-established lines of communication. And it provides greater value, by saving you time and money with our synchronized process, designed to help you close on time and realize your dream.

We truly appreciate your business. After all, you're the reason we're here. That's why we do everything we can to meet and exceed your expectations. So consolidate your business with Shea Financial Services, relax and watch your dreams come into focus.



The Shea family of companies began in 1881 in Portland, Oregon, and became renowned for its participation in such landmarks as the Hoover Dam and Golden Gate Bridge.



SheaEscrowServices Settlement Services

For smooth and efficient closing transactions, trust Shea. As a member of the Shea family of companies, it allows us to streamline communication between all involved parties. We promptly answer your questions throughout the process, and provide a very personalized settlement/escrow service experience.



SheaMortgage

We're one of the nation's leading full-service mortgage providers, specializing in new home financing and outside purchases. Working with Shea gives you access to a tremendous variety of loan programs, since we cooperate with more than 100 of the country's top lenders.



SheaFinancialInsuranceServices

Protect your property with Shea as your single source for coverage for home, automotive, life, umbrella and renter's insurance. Our familiarity with your home also helps ensure you're getting the right coverage for your needs.



SheaEquity

The perfect partner for equity, lines of credit, mortgage refinance and debt consolidation loans. Convenient arrangements can also be made with Shea Design Studio, to use your equity to help add all the finishing touches to your new home. The possibilities for equity loans are limitless.





[SheaEscrowServices](#)
[Settlement Services](#)

Settlement, Closing and Escrow, in a Nutshell

As soon as you buy your home, you need to begin the settlement process. Settlement, also known as "closing" or "escrow," is the part of the process where all the details are coordinated, and the loan closes.

In escrow and settlement, a third party is entrusted with making sure ownership is transferred from the seller to the buyer, according to the terms of the contract. The closing agent, escrow officer or attorney (the third party) holds funds and documents safely until all the details have been settled, and then disburses the documents and funds to the proper parties.

After everything's settled and all parties meet to sign the final documents, the seller provides title to the property and the buyer pays the fees needed to close the sale. If there's a mortgage, that loan also closes at that time.

Keep closing simple. Keep it with Shea.

Shea Escrow Services/Settlement Services is Here to Put Your Mind at Ease

If you're purchasing a Shea Home, the main advantage of working with Shea Escrow Services/Settlement Services is the seamlessness of the transaction. You can rest assured that our handpicked professionals are operating efficiently, through familiar channels of communication. We're all part of the same family, we know what it takes to get your home to close on time and we know how important that is to you.

If you've selected Shea Escrow Services/Settlement Services to handle an outside loan, you'll also enjoy the same dedication to your satisfaction, and an unparalleled commitment to customer service.

The Benefits of Shea Escrow Services/Settlement Services



The overall benefit is a more informed homebuyer. More substantial benefits are also realized such as reduced interest carry, reduced cycle time and increased process control. That translates to a smooth process that saves you money.

Settlement services vary from state to state. Escrow is state-regulated, so the process varies a bit from state to state. But with Shea, part of the process is fixed: that is, our commitment to your satisfaction. Whether

you're closing through Shea Escrow Services or with one of our preferred settlement agents, you can rest assured that you are cared for by some of the best professionals in the business who want nothing more than your satisfaction.

Make the First Step the Right One

Let's look at the overall homebuying process. If you've purchased a Shea Home, you've already done yourself a big favor by taking the homework out of finding the right home. There are no worries. All of our communities are established in beautiful areas. We take great pride in planning and developing each neighborhood. So you can be certain that your home will be in a great neighborhood that's worth going home to.

The basic steps of homebuying:

- Step 1 Finalize your home selection
- Step 2 Consider different types of loan options
- Step 3 Submit your loan application
- Step 4 Go through the closing process with your Shea loan counselor

The Basics of Mortgage Lending

Helpful Hint: Fannie Mae, Freddie Mac and Ginnie Mae are the names given to the sources of government-secured loans. They aren't lenders, but they set the guidelines that lenders usually follow. Fannie Mae stands for the Federal National Mortgage Association, and primarily deals with conventional loans. Freddie Mac is short for the Federal Home Loan Mortgage Corporation, and they also deal with conventional loans. Ginnie Mae is short for the Government National Mortgage Association, and they deal with FHA and VA loans.

Shea Mortgage will shop the marketplace to find the best solution for you.

There are three basic types of loans: Conventional, FHA and VA.

Conventional loans aren't insured by the Federal Housing Administration (FHA) or the Veterans Administration (VA). A **conventional conforming loan** conforms to the standards set by Fannie Mae and Freddie Mac. A **conventional jumbo loan** is known as a non-conforming loan because it does not conform to government standards, or exceeds their maximum loan limits. Jumbo loans allow a greater amount of debt and let

Shea Mortgage provides financing solutions to Shea Homes buyers in California, Arizona, North and South Carolina, Washington and Colorado. Because Shea Homes and Shea Mortgage are independent members of one family, you'll find that documentation and communication are streamlined. And our staff has been hand-picked for their knowledge, expertise and steadfast dedication to customer service.

Each Shea Mortgage office location is a full-

service operation. Wherever you are, Shea Mortgage has loan counselors, processors, underwriters and closers right where you live, available to assist each and every customer every step of the way. We're here to make the whole process easy, and we're always happy to help. Give us a call—no question is ever too big or too small.

The Benefits of Shea Mortgage



[SheaMortgage](#)



[SheaMortgage](#)



We're going to give you something to smile about.

With a tremendous array of loan options to consider, have Shea Mortgage make sense of it all. Our team of experienced professionals is at your service, each and every one of us dedicated to your satisfaction.

you use more of your monthly income toward your home, allowing a higher debt ratio (the ratio of your gross monthly income to your monthly mortgage payment).

FHA loans also allow higher debt ratios and low down payments, but aren't available to many consumers due to their lower maximum loan amount. These loans are designed to help first-time homebuyers, and are not available for investor loans.

VA loans are available for active and retired members of the U.S. armed forces. Typically, the interest rates are quite good, and no down payment is required. Because the terms are so generous, these loans usually have lower loan amounts, and require that the home serve as a primary residence.

Rate Structures: Fixed, Adjustable and Buydown

The **fixed-rate mortgage** is the most popular, with a set interest rate and payment for the life of the loan. These are typically financed as 15- and 30-year mortgages.

Adjustable-Rate Mortgages (ARMs) have the advantage of helping consumers get in the door with a lower payment. A good ARM has caps, or limits, that set the high and low end of the mortgage payment. For these loans, the interest rate is determined by an index of current interest rates, and adjustments are made at pre-determined periods.

Helpful Hint: ARMs usually have the option to convert to a fixed-rate mortgage within the first five years of the loan.

Buydown loans allow buyers to lower the interest rates by paying additional points at loan closing. (A point is equal to 1% of the loan, or \$1,000 per \$100,000 home value.) For example, a 2/1 buydown reduces your interest rate by 2% the first year and 1% the second, which would lower your monthly payment at that time.

Helpful Hint: Want to pay off your loan sooner? Simply make additional payments. They'll go straight to the principal. This strategy can dramatically shorten the life of your loan.

Watch as Your Dream Becomes a Reality

While Shea is processing your loan, you'll have the opportunity to look at some of your home's construction options. We'll show you the layout options, and give you a chance to look it over before we hammer the walls into place. It can be truly exciting, watching your home being built and being able to participate in this process.

Before you know it, it will be time to lock in your loan, prepare to close and order your closing documents. Once the upgrade options and construction elements are all together, it will be time for your final home orientation and buyer walk-through. We'll cover a few last details such as evidence of insurance and your signing appointment. At this point, you'll really know your dreams are becoming a reality. Finally, after much anticipation, we'll be ready to offer you a warm welcome home.

Insuring the Dream, Securing the Future

Whether you're in the market for home, renter's, auto or life insurance, count on Shea for the best insurance solutions and exceptional customer service.

Shea Financial Insurance Services has formed alliances with Fidelity National Insurance Services to offer home, renter's and auto insurance, and Jenkins Financial Insurance Agency for life insurance. We selected these companies for their outstanding customer relations, comprehensive coverage, financial stability and fast, fair claims handling.



[SheaFinancialInsuranceServices](#)

Your paperwork is already on file, so it makes the whole process easier.

Easy, Affordable Home Insurance

PEACE OF MIND OVER YOUR HOME

Make the home insurance process easy. All we need to know is who you are, what you're buying and when you're closing. It's that simple.

If you've purchased a Shea Home, nobody knows your home better than Shea. We built it, and we're your best partner to ensure you get the proper insurance. We know your home's size, its features, amenities and more. Having Shea Financial Insurance Services also helps keep everything simple. We've already got most of your information on file, so there are no lengthy applications and no unnecessary paperwork. Our streamlined process just takes a few minutes, like you know it ought to be.

Your policy will be based on new construction standards, so these policies are great values for your hard-earned dollars, too. We know you're in a well-built home in an exceptional neighborhood, and that minimized risk translates into savings for you.

Efficient Service

- No-cost quotations
- Same-day coverage
- Online requests
- Seamless loan closing

Savings Opportunities

- New home discount
- New loan discount
- Alarm credit
- Loss-free renewal credit

The Benefits of Shea Financial Insurance Services





[SheaFinancialInsuranceServices](#)

Your Many Valuables Are Worth Protecting
PEACE OF MIND FOR RENTERS AND CONDOMINIUM
UNIT OWNERS

Isn't it great to know that for a few dollars a month, you can protect the possessions that have taken you years to acquire?

When you stop to think about it, the value of your possessions really adds up. Your wardrobe, for example, may have just cost a few hundred dollars here and there, but it's probably worth thousands upon thousands if you had to replace it all at once. So don't overlook how valuable your things are. For a modest annual premium, you can insure your possessions against fire, theft, flood and other unforeseen circumstances. With insurance, you're more in control, knowing that even under unfortunate situations, you'll have the coverage to minimize your loss. Insurance is a small price to pay for a lot of peace of mind.



Your family is life's greatest investment. Life insurance is one of the easiest ways to make sure that their future is secure.

Product and services may not be available in all states.

The Fun Part—Visualizing Your New Home

When you purchase a new Shea Home, you'll really enjoy participating in the creation. Shea Design Studios makes selecting your custom appointments fun, by offering a huge variety of top-grade materials from which to choose. Our proven design counselors have hands-on knowledge of your new home's unique floor plan. So they already have a few good ideas to get you started. At your design appointment, you'll be able to develop an image of your home that reflects your individual style and personality.

Turning a House into Your Home

Our design counselors are delighted to assist you in selecting materials to create the aesthetic finish that reflects your lifestyle. Their extensive experience allows them to offer great ideas that tastefully complement your home. Our broad array of flooring, window treatments, countertops, appliances, lighting, cabinetry and much more will help you transform your new house into the home of your dreams.

All of our materials have been selected for their quality construction and durability, making your upgrades through our Design Studio an added benefit on which you can depend.



[SheaDesignStudio](#)

Visit our Design Studio to fully appreciate how many options there are.

We Offer:

- Appliances
- Audio and Video Systems
- Alarm Systems
- Bathroom Wall Tile
- Closet and Garage Organizers
- Countertops and Cabinets
- Custom Built-ins
- Finish Carpentry
- Flooring
- Intercom Systems
- Lighting
- Mirrored Wardrobe Doors
- Tub/Shower Enclosures
- Water Treatment
- Window Coverings
- **AND MUCH MORE!**

The Benefits of Shea Design Studio





[SheaEquity](#)

Instant Equity: Put It To Work!

Chances are, you'll have equity as soon as you buy your home. If you'd like to put custom appointments in your home or make other improvements, don't overlook this tremendous asset. The benefits of using an equity loan or line of credit are substantial.

You can use equity funds any way you want; a lot of customers take advantage of the Shea Design Studio to help make their home just the way they've always imagined it. People also tap into their equity for landscaping, hardscaping or other improvements. Still others seize the opportunity to start a business from home or take a long-overdue dream vacation. And of course, debt consolidation is often an excellent use of equity funds including paying for educational expenses.

Equity loans are easy to secure, and they're a lot more cost-effective than credit cards. The interest rate for this type of financing is often the lowest rate available for consumer financing. Since you're already a Shea Homes/Mortgage customer, the

Lower processing fees means there's more money for you.

process is streamlined, because we already have your information. Working with Shea means lower processing fees, and this translates to more money for you in the long run.

Helpful Hint: The interest paid on loans is potentially tax-deductible. Check with your tax accountant to determine if your equity loan interest will qualify as a deduction.

All this and more is possible, while maintaining or reducing your monthly expenses and increasing the value of your home. When you consider the benefits of an equity loan, and realize the ease with which it's available through Shea Equity, it simply makes a lot of sense to take a closer look at this opportunity.

Shea Equity Makes Dreams Come True



- **Backyard Oasis** – Complete with lush landscaping, a serene waterscape and maybe even a built-in fire pit.
- **Professional Twist** – Give the interior designer an opportunity to create a model home furnished and decorated with your personal taste and style.
- **Home Whims** – Expand the space you live in. The extended game room for the kids, a workout room to get fit, an office to get organized; it's a value that can't be measured.
- **Bill Simplifier** – Take a deep breath and make life a little easier by consolidating debts into one monthly payment.
- **Escape Revitalizer** – Soak up the sun on a secluded tropical beach and listen to the peaceful sound of Mother Nature.
- **Smart Start** – Graduate first in your class with a desire to live the good life right away.

SheaFinancialServices

Caring since 1881

Office Locations

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26840 Aliso Viejo Parkway
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Phone: 800.620.SHEA (7432)

[SheaEscrowServices](#)

San Diego Office
9948 Hibert Street
Suite 103
San Diego, California 92131
Phone: 858.536.1170

Southern California Office

603 South Valencia Avenue
Suite 110
Brea, California 92823-1509
Phone: 714.985.4330

[SheaMortgage](#)

Arizona Office
8800 North Gainey Center Drive
Suite 355
Scottsdale, Arizona 85258
Phone: 888.404.SHEA (7432)

Colorado Office

9135 South Ridgeline Boulevard
Suite 120
Highlands Ranch, Colorado 80129
Phone: 888.909.SHEA (7432)

Corporate Office

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North Carolina Office

7401 Carmel Executive Center
Suite 100
Charlotte, North Carolina 28226
Phone: 704.544.1460

Northern California Office

2580 Shea Center Drive
Livermore, California 94550
Phone: 800.790.SHEA (7432)

Quality Assurance Division Office

9968 Hibert Street
Suite 201
San Diego, California 92131
Phone: 858.635.2221

San Diego Office

10721 Treena Street
Suite 113
San Diego, California 92131
Phone: 800.929.0037

Secondary Marketing Division Office

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