

SMOOTH SAILING

INTO CLOSING DAY...

HERE'S HOW!

Closing on a new home or a refinance may seem daunting. Understanding the process will help alleviate stress and allow you to be fully prepared when your closing day approaches. Here are a tips to help you get started.

- 1** Begin your path to homeownership with a reliable PrimeLending loan officer in your area. Complete your loan application and provide all required documents within 24 hours.
- 2** Open communication is key. Stay in touch with your loan officer and be responsive when documents are requested. Download the PrimeLending Consumer Mobile App to stay in-the-know wherever you are..
- 3** Budget for closing costs. All assets should be in your account 10 days prior to closing.
- 4** Read the fine print. Understand all documents prior to signing.
- 5** Maintain (or improve) your credit score throughout the entire loan process. Avoid making large purchases or opening new lines of credit.
- 6** Don't switch jobs...unless it's for a promotion. Consistent job and income history is important.
- 7** Schedule a home inspection and a final walk-through prior to closing. Make sure all issues (if any) are addressed by the seller.
- 8** Show up to your closing prepared. You'll need money for your down payment, closing costs, homeowner's insurance policy and any remaining balances.
- 9** If possible, try to avoid closing on a Friday or last day of the month as those are the busiest days for title companies.
- 10** Don't make any large purchases, open up new credit, or move money between bank accounts.

PrimeLending strives to make the home loan process simple and timely. Contact us today!



Home Loans Made SimpleSM

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