

10 Steps to Your New Home ...simple as that.®

imortgage understands that purchasing your new home is a complex process.

That's why we're committed to making your home buying experience as easy as possible. This guide provides a detailed outline of the process and partnership between you and your imortgage loan officer.

1 Pre-approval of home loan and application process with imortgage:

It's important to understand how much home you can afford BEFORE you shop. Your credit profile plays an important role in the mortgage approval process. Having a mortgage professional who can work with your individual situation will make your home buying experience a pleasant one.

Complete your loan application with imortgage – by phone, online or in person. You will need to provide:

- Copies of the last two years' W-2 forms for all applicants
- Copies of Social Security cards and driver's licenses
- One full month's pay stubs, showing year-to-date earnings
- Last two months' bank statements (all pages) on all open accounts
- If commissioned or self-employed, copies of the last two years' tax returns

2 Select your Realtor®

A real estate professional will be able to assist you in determining your wants and needs. His or her expertise will be helpful in writing the offer on your new home in a manner that is most beneficial for you.

3 Find your dream home

Your real estate agent will take you to preview homes to see what's available in different neighborhoods. Once you find the home of your dreams, your agent will guide you as you make an offer and sign the purchase agreement. Real estate laws differ throughout the country and the mechanics of making an offer and contingencies vary by location.

4 Four things to avoid before buying

These are some common mistakes that may hinder the loan process. Before applying for a loan and during the loan process:

1. Don't pay off bills
2. Don't change jobs
3. Don't move your money
4. Don't make major purchases

5 Meet with your loan officer to finalize your mortgage plan

Once you've selected your new home, it's time to finalize your home loan and select the terms. Review the purchase agreement and closing date. Your closing date will be shared so everyone can work toward closing your home on time. During this step, you'll need to gather the last few documents required for your final loan approval.

6 Notification of your full loan approval

You're well on your way to owning your new home! Your loan officer will be contacting you to give you the good news that your loan is approved.

7 Final documents for your loan

imortgage will arrange for the final documents to be delivered for your closing appointment for your signature.

8 Closing your home

Your closing appointment is typically held at the closing company. Here, you will sign all the documents related to purchasing your new home, including final loan documents.

9 Have funds available on your closing day

Bring all required documents to closing (i.e., driver's license, proof of homeowner's insurance, etc.) and a cashier's check, money order or wire made payable to the closing company.

10 Closing Day

Congratulations! Today is the day you become the proud owner of your new home. You can collect your keys and move in.

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Please call for more information

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