



# YOUR NEW BUILD MORTGAGE PROCESS

Purchasing a home is a big deal! Like any worthwhile venture, the right guidance is absolutely crucial in seeing you through your home building journey with ease. Our simple mortgage process saves time and allows you to finance your home with confidence.

## 01 GET PRE-QUALIFIED

Discover how much home you can afford by getting pre-qualified with our simple and secure Digital Mortgage application. You'll be armed with the knowledge of exactly what loan amount you can expect to be approved for.

## 02 SELECT YOUR FLOOR PLAN

Find your dream home with the help of your real estate agent or on-site sales agent at the community. When you find the right home and your offer is accepted, the home will go under contract.

## 03 PROVIDE DOCS & PROCESSING

We will collect and verify all documents necessary to prepare your loan file for review. Provide any documents requested as quickly as possible to ensure that the process advances quickly and smoothly.

## 04 UNDERWRITING

Your loan package will be submitted to the underwriting team for review. You'll be notified if you have any conditions that need to be cleared in order to receive a final approval

## 05 FINAL DETAILS

Contact your Loan Officer to lock in a rate and order an appraisal. You'll also need to select homeowners insurance if you have not yet done so. Your builder will let you know when your closing date is scheduled.

## 06 CLOSING DAY!

It's time to close your loan and get the keys to your new dream home! We'll send you the closing package the day before your appointment where you'll sign the remaining documents and pay any amount owed.

**Ready to see how much home you can afford? Let's set up a time to chat.**



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### GET IN TOUCH

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## THE DO'S AND DON'TS FOR YOUR NEW MORTGAGE

This list of 'Do's and Don'ts' will help you prepare to apply for a home loan. We want you to go through your homebuying journey with confidence.



**DO** continue making debt payments (if applicable).

**DO** submit all items requested within 3 days.

**DO** notify your Loan Officer of any changes in employment or marital status.

**DO** obtain insurance no less than 5 days prior to closing.

**DO** notify your Loan Officer of any special circumstances with the closing of your new home.  
(i.e. Using a Power of Attorney or sending closing docs to you at a location other than the title company.)

**DON'T** change jobs or employers without speaking with your Loan Officer\*

**DON'T** overdraft any accounts\*

**DON'T** attempt to open or increase any liabilities, including credit cards, loans, or financing a new car\*

**DON'T** obtain and/or deposit unusually large sums of money from a bonus, insurance settlement or a gift without proper documentation\*\*

**DON'T** close, open or transfer any asset accounts without first discussing with your loan officer.  
(i.e. If you transfer all the funds in your stock account to your savings account.)

\*This may impact your ability to qualify. \*\*Additional documentation may be required for your loan file.

Homeownership is in reach! To discover how much you can pre-qualify for, contact me today.



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