



**Right By You**  
**MORTGAGE** BY FIDELITY BANK



## The Right By You **MORTGAGE PROCESS**

**6** STEPS TO BUYING A HOME

[www.RightByYouMortgage.com](http://www.RightByYouMortgage.com)



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### The Right By You Advantage



Get *personalized guidance* from local loan officers.



Receive *frequent updates and rapid responses* to your questions.



Benefit from *multiple loan options* that offer flexibility on rates and pricing.



Meet all your deadlines with the strength of *our focused and efficient team.*

MEMBER FDIC • EQUAL HOUSING LENDER • NMLS #402136 • MORTGAGE LOANS ARE SUBJECT TO CREDIT APPROVAL.

# The Right By You MORTGAGE PROCESS



1

## Get Pre-Approved.



Share information with your loan officer on your income, assets, debts, and credit history. Your loan officer then will be able to:

- Help you understand how much house you can afford.
- Review preliminary loan programs, closing costs, and payment options with you so that you know what to expect.
- Provide a letter to give your future seller confidence in your offer.

2

## Find Your Home.



- For the most up-to-date listings and accurate prices, find a qualified Realtor.
- A Realtor can help you negotiate everything that should be included in your purchase agreement.

3

## Start Your Loan Application.



- Your loan officer will gather all of your documents needed for loan underwriting.
- Sign your Application, Loan Estimate, all applicable State and Federal Disclosures, and lock in your interest rate.
- Review your Loan Estimate and Disclosures carefully, and if you have any questions, ask your loan officer. We're here to help!

4

## Processing and Underwriting Begin.



The Right By You Mortgage team will start working to:

- Verify the documentation you provided.
- Order your appraisal, insurance and title work.
- Re-calculate your income and debt to confirm your eligibility.

5

## You're Approved!



Congratulations! Your loan has been fully approved and you can proceed to close on your new home!

Your Closing Disclosure should be issued at least three days prior to your closing. This document confirms your closing costs, payments, and cash needed for closing. Review it carefully and ask the Right By You Mortgage team if you have any questions. We're here to help!

6

## Closing is Here! Pick Up Your Keys!



- Sign your final Closing Disclosure, Note, Mortgage/Deed of Trust, and all of your applicable State and Federal Disclosures.
- Your loan officer will fund your loan and the attorney will help disburse that money to the seller and their bank as needed.
- You get to pick up your keys and start moving into your new home!

## WHAT'S NEEDED?

- 1 month of pay stubs
- 2 years of W-2s and tax returns
- 2 months of bank statements on all accounts
- Sales contract and copies of the due diligence and/or deposit checks for the home you're purchasing
- Contact information for your landlord, HR department, and any debts that you may be paying off
- Any applicable additional documents, such as:
  - Divorce Decree/Separation Agreement
  - Bankruptcy paperwork
  - Letters of explanation on any derogatory debts
  - Gift letter
  - P&L statements for self-employed borrowers

**Congratulations,  
You're a Home Owner!**

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