

THE ROAD TO YOUR *New Home*



*We'll Guide
You Home*

At Residential Mortgage Services (RMS), our experienced team of dedicated mortgage specialists will be there every step of the way to guide you through the financing process. Working together, we'll explore and discuss your loan options and help you make a well-informed decision about taking that next step.

"Our mission is to consistently deliver an exceptional home financing experience by educating and simplifying the process for our clients."

Jim Seely, CEO, RMS

Experience has also shown us that there are certain actions that can impact every home financing journey. Follow these simple but important "Rules of the Road" and you'll have a better chance of avoiding potential roadblocks.

RULES OF THE ROAD

STAY CURRENT

Continue to make timely payments on all existing debt and household services/utilities.

STAY CONSISTENT

Continue to use credit and debit cards as normal, but avoid making large purchases or large deposits into your bank account (if you must, be sure to document the source). Don't change your employment status, apply for new credit, switch banks or co-sign a loan for someone else.

STAY INFORMED

Join a credit watch program and save complete copies of your bank statements and pay stubs.

STAY CONNECTED

Let us help with your questions or concerns.

APPLY ONLINE AT RMSmortgage.com

For informational purposes only and is not a commitment to lend. Programs, rates, terms and conditions are subject to change at any time. Availability dependent upon approved credit and documentation, acceptable appraisal, and market conditions. Not all programs available in all areas. Residential Mortgage Services, Inc. is a Maine Corporation headquartered at 24 Christopher Toppi Drive, South Portland ME 04106. NMLS# 1760; www.nmlsconsumeraccess.org; Visit www.RMSmortgage.com/pages/states-licensed for a complete list of our state licenses.



START



PRE-QUALIFY

Shop with confidence since you'll know how much you can realistically afford to offer.



HOUSE HUNT

Discuss your "must-haves" with your real estate agent and attend open houses.



FIND "THE ONE"

Your offer is accepted and you sign on the dotted line; schedule home inspection.



SUBMIT APPLICATION

Provide updated financial documents and Purchase & Sales Agreement.



PROCESSING

The RMS team organizes your updated financial information and appraisal report.



UNDERWRITING

Your loan application file is reviewed and verified; conditional approval issued.



GET INSURED

Obtain a Homeowners Insurance policy from the provider of your choice.



DON'T DELAY

Provide any additional conditions as soon as possible or your closing could be delayed.



CLEAR TO CLOSE

Title and application file are in order and your closing date is officially set; almost there!



WELCOME HOME

After your final walk-through and closing documents are signed, get ready to move in!

FINISH