



# The Road to Homeownership

At Primary Residential Mortgage, Inc. we're dedicated to providing an efficient and stress-free mortgage process with all of the options, answers and expert guidance you need.

## START



### GET PREQUALIFIED

Shop smarter by knowing your budget in advance.



### SHOP AROUND

Work with a Realtor to find a great home that fits all your "must-haves."



### FIND THE PERFECT PLACE

Once your offer is accepted, schedule a home inspection.



### LOAN APPLICATION

Submit updated financial documentation and your Purchase & Sales Agreement.



### PROCESSING

Our team gets everything in order to get you approved.



### UNDERWRITING

Your application is reviewed, verified and conditionally approved.



### INSURANCE

Purchase a home insurance policy from a trusted provider.



### LOCK IT DOWN

Sort out any additional conditions so you're ready to close.



### CLOSING TIME

Once your file and title are in order, you set your closing date.



### HOME SWEET HOME

A final walkthrough, some final signatures, and you're ready to move-in!

## FINISH

Once you've been preapproved for your loan, here are a few helpful tips that can help make sure everything goes right until closing:

- Make sure you stay current on all of your existing payments (loans, credit cards, utilities, etc.).
- Avoid anything that might alter your credit such as large purchases or deposits, changes in employment or banking, or adding new debt.
- Save all of your financial documents such as bank statements and paystubs, and monitor your credit scores for any changes.
- Let us know if you have any questions or concerns that we can address.

**Call today for more information.**



**PRMI**

Primary Residential  
Mortgage, Inc.



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