

let us help you cross the threshold to your new home!



Congratulations!

You've signed a contract and you're on the way to owning your home! Now what?

USE THIS GUIDE TO HELP YOU NAVIGATE YOUR HOMEBUYING JOURNEY

Next steps:

- Apply for your mortgage now** and be ready to sign a number of documents! You can apply online at reliantcu.com, by calling 800-724-9282, or you can meet face-to-face with a Reliant loan officer.
- Be ready to provide information and supporting documents.** Your loan officer will inform you of any documents or information needed for your loan, such as paystubs and bank statements. Don't delay! These items are needed for the review and approval of your loan.
- Keep your loan officer informed of changes.** A decrease in income or increase in debt can affect your ability to qualify for a mortgage loan. Keep your loan officer informed of financial changes to ensure that you continue to qualify.

- Once your loan is approved,** review your commitment letter and provide any needed information without delay.
- Maintain contact with your loan officer, attorney, and real estate agent.** Communication is key to ensuring all parties are working together toward the same goal: your mortgage closing!
- Prepare for closing.** A closing disclosure will be provided to you at least three days before closing. It includes key details about the loan and shows the final purchase cost for your home. Your attorney will confirm the amount of funds that you need to bring to closing and how it has to be paid (e.g. certified bank check).
- Walk through.** Don't miss this last opportunity before closing.
- After closing,** enjoy your new home! Should you need any assistance after closing, our mortgage servicing team will be there to help you.

Other items to remember:

- Don't make any unnecessary financial changes or take on new debt** (e.g. don't buy a vehicle, refinance a loan, apply for a credit card, etc.) — these can wait!
- Need a moving company?** It's a good idea to check out the costs and schedule a date once you're ready to close.

- Don't move your money around unnecessarily**—ask if you are unsure.
- Shop for homeowner's insurance,** which will be your responsibility. Call one or more insurance agents to get estimates.