



Fleur de Lis

Sentinel

SECOND QUARTER 2021

FOR REALTORS

June is Homeownership Month!

Whether you are a first-time buyer or an experienced homeowner, purchasing a new home can be an exciting but overwhelming process. Let Springs Valley help you purchase your dream home!

Here are 8 Steps to get you started!

1. Talk to your Mortgage Loan Officer

To find a Mortgage Loan Officer (MLO) near you, visit svbt.bank. Your MLO will discuss a variety of mortgage products and services with you to find the one(s) that best fit your needs.

2. Getting started and doing your homework

Locations, wants/needs, down payments, closing costs, budget – so much to consider! We are here to help!

3. Pre-approval process

When you are ready to start the process, you will want to get pre-approved. Your Mortgage Loan Officer will determine the amount you can finance. Remember that sometimes this amount is less than anticipated but it can also be more.

4. Start house hunting

It is usually recommended that the borrower work with an experienced real estate professional. They would be able to assist in looking for that perfect home, negotiate contracts, and provide advice and support throughout the process.

5. Making an offer on a home

You found the home you would like, and it is time to make an offer. You will work with your real estate professional to determine what is the best fair market price to offer for the home.

6. Accepted Offer

Once the seller accepts your offer and signs the purchase agreement, you need to contact your Mortgage Loan Officer and let them know. Your Mortgage Loan Officer will update your application and continue the loan process. They will need a copy of the signed contract and other financial information from you.

7. Loan Process

Once the inspection is complete and any issues are fixed to your standards, you will give us the intent to proceed. Springs Valley will then have the Loan Underwriter review and approve the file. Once all documentation is in the file, the Loan Underwriter will verify all information and clear the file to close.

8. Closing Process

Your Mortgage Loan Officer will let you know when the file is ready to set a closing date. She/he will work with you, your real estate professional, the seller and the title company to find a day that will work for everyone.

For more home buying and construction tips,
please visit svbt.bank.



Springs Valley On The Move!



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on the move

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Congrats Kabrea!

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Congrats Hunter!

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Home Mortgage Loans

Decisions made locally, flexible payments and terms, and minimal closing cost.

Visit the SVBT Online Mortgage Center at svbt.bank to get Pre-Approved or Approved in 20 minutes!

We offer the following home mortgage loans!

- Conventional Fixed Rate Loans • FHA • VA • USDA
- Conventional Adjustable Rate Loans • Pole Barn Homes

Contact one of our Mortgage Specialists today!

Loans for qualified applicants only. View Consumer loan rates online and for all other current rates, call one of our loan professionals. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply.

