First time buying made easy.

1. Pre-Approval - Find out how much you can afford

2. Application - Just the basics, such as name, age, income, and bank statements.

3. Find your home and make an offer - Your realtor will write up the purchase contract and negotiate on your behalf .

4. Contract review

5. Schedule a home inspection

6. Finalize your loan application - Signatures and final document requests

7. Appraisal - An expert will determine your new home's value.

8. Underwriting - Finalizing details and funding commitment.

9. Closing - Your mortgage advisor will provide you with a closing disclosure 3 days prior to your closing date. At closing, you'll bring your homeowners proof of insurance, down payment, and a check for closing costs.

10. Move into your new home!

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eXp REALTY

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EQUAL HOUSING LENDER

Proud to serve those who served.

Whether active duty, a veteran, or an eligible surviving spouse you may be able to utilize a VA loan to buy a new home or refinance your existing one. Nations Lending is proud to offer our heroes options designed to lower the principal and interest payments of their home loan. With a VA Loan or refinance you can lock in a great rate for your home.

Benefits may include:

- Lower monthly interest rates than most conventional loans
- 100% financing on purchase options available
- No monthly MMI or PMI
- Limited charges for closing cost for new purchase

The appearance of U.S. Department of Defense visual information does not imply or constitute DOD endorsement.

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EQUAL HOUSING LENDER

Rates got you down?

Ask about a 3-2-1 Buydown!

Nations Lending is offering buyers a temporary rate reduction to help them achieve the home of their dreams without having to worry about the price tag.

With a temporary rate buydown, sellers can pay a fee to the lender to lower the interest rate on the mortgage for a certain period. This option is a win-win for both the buyer and seller.

Temporary rate reductions will win over buyers who are considering cheaper properties or those that might be priced out of the market.

Sellers don't have to worry about a price reduction on the property while buyers can save money in the long term with a lower rate. If rates drop, buyers will receive credit for what they paid to buy down their rate.

Reach out to a Nations Lending Personal Mortgage Advisor today to explore your options!

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