

The journey to your new home

Buying a house is a major milestone — whether you're a first-timer or you've done it before.

At UBT, we want you to feel at home while buying one. That's why we've streamlined our mortgage process to make it as hassle-free as possible. We've put together this handy flowchart to guide you through your entire mortgage process, from pre-house hunting to moving day.

Step 1: Meet with a loan officer

Your first step is to contact one of our mortgage loan officers, who will act as a concierge for your entire house purchase. Your loan officer will do a comprehensive look at your complete financial picture to help you determine exactly what you can afford — giving you a prequalification based on your credit, income, and debt.



Step 2: House hunting

Now that you and your loan officer have determined your appropriate price point and you're equipped with a prequalification letter, it's time for the fun part: The hunt begins for that perfect home! As you're viewing homes with your real estate agent, we're going to equip you and your agent with tools you can use to gain the upper hand over other shoppers. Our handy tools allow you to adjust your prequalification letter to give you a chance to compete in a housing market where time is of the essence. Put in your offer and cross your fingers for acceptance!

Step 3: Apply for your mortgage

Congratulations! Your offer has been accepted and you're buying a house! After the proverbial ink has dried (or more likely eSigned) on your purchase agreement, it's time to work on the mortgage process. You'll begin by completing our quick and easy online application, after which our team will equip you with a user-friendly online portal where you'll conveniently upload documents, sign disclosures and other documents, and regularly review your loan status. Don't worry — our service-driven team here at UBT will walk you through this entire process!



Step 4: Close on your new house

You've given us all we need to get your mortgage ready to close, and now it's time to officially own your house! How does eClosing on your house from anywhere you can get a Wi-Fi signal sound? Ask your loan officer if it's an option for you! Whether you close virtually or with us in person, we make the process quick, easy, and fun. Then it's time to celebrate and enjoy your new home!

Let's get moving! You've got a house to make a home!

Ready to get started? Contact one of our mortgage loan officers today or visit ubt.com/newhome to learn more.



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UBT Union Bank & Trust[®]