

Simplify Your *Homebuying Journey*



Are you ready to make a big move professionally? You might be ready to make a big move residentially too. If you are worried about whether or not now is the “right time” we have a tip for you — you have the power to make any time the right time to move with a few simple steps.

One of the best things you can do for yourself when you're getting ready to buy a new home is to know how much home you can afford. Talking to a PrimeLending loan officer about getting approved¹ for a mortgage as soon as you know you're ready to start looking can do three things for you:

1. **Narrow down home search.** By knowing exactly what you can afford on a mortgage, you can house hunt more efficiently by narrowing in on homes that fall within your budget.
2. **Make a quick offer.** The great thing about knowing exactly how much you can spend is that when you find your next home you can make an offer on the spot and gain some negotiating power.
3. **Stand out from other buyers.** An approval-backed offer can help you stand out to sellers who might not want to wait around for other buyers that still need financial approval.

When you get approved for a mortgage, you can also find the right mortgage product for your situation. You can be confident going into your home search when you know whether or not you are going to utilize a fixed- or adjustable-rate mortgage (ARM). What's the difference between a fixed-rate mortgage and an ARM?

Fixed-rate Mortgage

A fixed-rate mortgage locks in your loan at a set interest rate that will not change over the life of your loan, which makes it a great option. Since the rate won't change, it makes it easier to know your monthly budget.

Adjustable-rate Mortgage

An ARM has a set "introductory" interest rate that is typically lower than most rates and will stay the same for a certain amount of time. When the introductory period is over, the mortgage rate will fluctuate with the market, either up or down. ARMs may be a viable option when know you will move again in a few years.



Throughout your mortgage process with PrimeLending, you'll have an entire professional team on your side. These are your new friends to help you finance your home. Check out some of the key players in your homebuying journey:

Your PrimeLending Loan Officer

Your loan officer is your mortgage expert. They are the ones who spend time learning about you and your financial goals, make recommendations on loan programs that fit your needs and guide you through the application and approval process. Most importantly, they'll keep you up to date every step of the way.

PrimeLending Loan Processor

Working in tandem with your loan officer, the processor is responsible for collecting and processing your loan application paperwork to submit to mortgage underwriting. Their goal is to keep everything on schedule for a fast, hassle-free closing².

PrimeLending Underwriter

Your underwriter reviews and validates all your financial records and to authorize your loan. It's not uncommon for your underwriter to ask you to provide

additional documentation. They work closely with your loan officer and loan processor to provide clear, concise communication along the way

PrimeLending Closing Representative

This person coordinates and oversees the closing process. They are in charge of making sure you know exactly what to expect, including what to bring, to ensure a smooth, stress-free transaction. When the closing process is complete, you'll get your keys and can start moving in.

With this entire team working on your behalf, it's no wonder PrimeLending maintains a stellar 96% customer satisfaction rating³ and a national 4.9 star rating on Google. PrimeLending is honored to be a service partner with NEI Global Relocation (NEI) and provide mortgage financing throughout the U.S.

PrimeLending, a PlainsCapital Company, is a national mortgage lender with more than 35 years in the industry and a suite of more than 400 mortgage products to work with nearly any budget.

If you would like more information about how we can assist with mortgage lending, please reach out to NEI!



PrimeLending is not affiliated with NEI Global Relocation.

¹ All loans subject to final credit approval and acceptable property. Conditions and restrictions may apply.

² Fast processing and closing is dependent on many factors including receiving timely documentation from the borrower.

³ Survey administered and managed by an independent third party following loan closing. 96% satisfaction rating refers to the average rating our customers have given our loan officers for the period 01/01/22-12/31/22.

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NEI is proud to feature how our service partners support your employees and their families as they relocated and transition to all points of the globe. PrimeLending is a leading provider of home mortgage services.

If you would like more information on how we can assist with home mortgage services, please reach out to NEI.

