



The
Springs Valley

Realtor

Scoop

Q3 : 2026

Helping with **Your** Home Loan **Process**



Applying for a home loan can feel like a confusing process for prospective buyers; but with a few guides to follow, Springs Valley will help to make the journey as smooth as possible.

REVIEW YOUR FINANCES AND CREDIT

Credit scores are a vital part of applying for a loan. Buyers should review their credit, estimate a comfortable monthly payment, and plan for a down payment, which is the upfront cash paid toward the purchase, along with closing costs, which are fees due at closing such as lender, title, and appraisal charges. It is also helpful to understand your debt-to-income ratio (DTI), which compares your monthly debt payments to your income.

GATHER DOCUMENTS

Multiple documents are needed to verify identity and financial standing which could include pay stubs, W-2s or tax returns, bank statements, government issued ID, or employment information.

FIND A LENDER

Springs Valley has lenders who are here to help you get started. At this stage, buyers can compare lenders, ask about loan options, and learn the difference between prequalification, which is a rough estimate of what you may be able to borrow, and preapproval, which is a more complete review of your finances.

GET PREAPPROVED

After meeting with the bank, you may receive preapproval, which is a lender's more formal review of your income, assets, debt, and credit. Preapproval can help you focus on homes within a realistic budget.

(continued on page 2)

Loans and Assistance programs for qualified applicants only. View Consumer or Mortgage loan rates online. For all other current rates, call one of our Loan Officers. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply. Lender is not affiliated with government agencies. Loans are subject to credit review and approval. Property insurance is required. Bank NMLS # 412076

START HOUSE HUNTING

Shop for homes within your preapproved price range and keep your finances stable during this period. Avoid new debt or making large purchases, because lenders may review your financial standing again later in the process.

ACCEPTING AN OFFER ON A HOME

Once a seller accepts your offer, the specific property details can be added to the loan file. This gives the lender a clearer picture of the purchase price, expected costs, and timeline for moving forward.

COMPLETE THE LENDER'S OFFICIAL APPLICATION

This is where a buyer may create an online application with Springs Valley Bank & Trust and submit additional paperwork and documentation. During this step, buyers may review important loan terms such as the principal, which is the amount borrowed, the interest rate, which is the cost of borrowing money, and the APR, which reflects the broader cost of the loan by including interest and certain fees.

LOAN PROCESSING AND UNDERWRITING

After the application is submitted, the loan enters processing and underwriting. This is when the lender

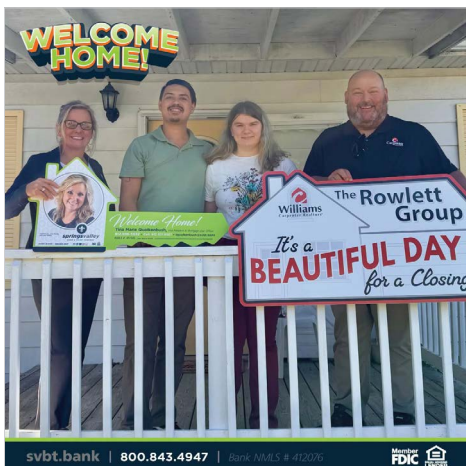
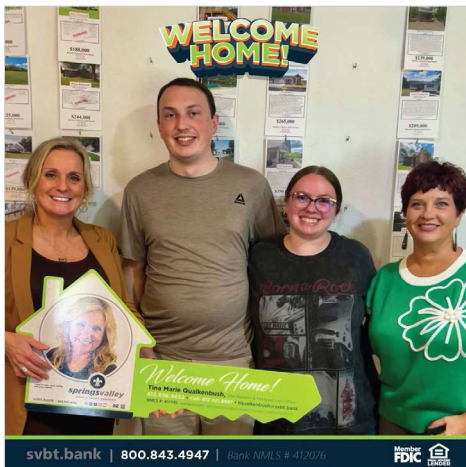
reviews documents, verifies financial information, and evaluates the overall risk of approving the loan. Buyers may be asked to provide additional paperwork during this stage.

APPRAISAL, TITLE, AND FINAL APPROVAL

The lender typically orders an appraisal, which is an estimate of the home's market value, and completes title work to confirm ownership details. Buyers may also receive a loan estimate, which outlines loan terms and costs, and may choose a rate lock to hold an interest rate for a set period. Once everything is approved, the loan can move to the final stage.

CLOSING

At closing, buyers sign the final paperwork and pay their cash to close by completing the final purchase. They may also learn how escrow works, which is an account often used to collect funds for property taxes and homeowners' insurance. Depending on the loan type and down payment amount, some buyers may also pay PMI, or private mortgage insurance.



Meet Our Mortgage Team!



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We offer the following home mortgage loans:

- Conventional Fixed Rate Loans
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SPRINGS VALLEY'S FINANCIAL CHECKLIST FOR FIRST-TIME HOME BUYERS

Buying your first home is exciting! However, first-time home buyers need to remember that it's more than just buying the home. This checklist can help First-Time Home Buyers keep their budget in check.

CLOSING COSTS

Closing fees include things like the attorney's fee, survey fees, and document preparation fees.



DOWN PAYMENT

Your down payment is the money you pay at closing. It's the difference between your mortgage amount and your purchase price of your home.



EARNST MONEY

Earnst money is an upfront deposit that gets applied to your down payment or closing costs.



APPLIANCE/FURNISHINGS

When budgeting for your new home, remember to set money aside for any appliances or furnishings that you will want to purchase upon closing.



INSURANCE

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowners insurance is also required.



PROPERTY TAX

This varies depending on the state you reside.



MAINTENANCE

It's suggested that homeowners put aside money to cover maintenance ranging from lawn equipment to household tools.



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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
- Post Frame • Construction Loans
- First-Time Home Buyer

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