

# THE ROAD TO YOUR REFINANCE



*We'll Guide  
You Home*

At Residential Mortgage Services (RMS), our experienced team of dedicated mortgage specialists will be there every step of the way to guide you through the financing process. Working together, we'll explore and discuss your loan options and help you make a well-informed decision about taking that next step.

*"Our mission is to consistently deliver an exceptional home financing experience by educating and simplifying the process for our clients."*

— Jim Seely, CEO, RMS

Experience has also shown us that there are certain actions that can impact every home financing journey. Follow these simple but important "Rules of the Road" and you'll have a better chance of avoiding potential roadblocks.

## RULES OF THE ROAD

### STAY CURRENT

*Continue to make timely payments on all existing debt and household services/utilities.*

### STAY CONSISTENT

*Continue to use credit and debit cards as normal, but avoid making large purchases or large deposits into your bank account (if you must, be sure to document the source). Don't change your employment status, apply for new credit, switch banks or co-sign a loan for someone else.*

### STAY CAUTIOUS

*Join a credit watch program, be wary of requests for personal information, and save complete copies of your bank statements and pay stubs.*

### STAY CONNECTED

*Let us help with your questions or concerns.*

APPLY ONLINE AT [RMSmortgage.com](https://RMSmortgage.com)

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START



### START WITH THE END IN MIND

When you begin working with a loan officer at RMS, the first thing we'll figure out together is how your home fits into your overall financial plan and what you are trying to accomplish – both in the short term and long term. We'll work together to clarify your current situation, identify your ultimate destination and then put together a route to get you there.



### GET IT TOGETHER

If it's been a while since you purchased or last refinanced, you will need to start collecting updated financial documents, such as tax returns and pay stubs, and we'll pull your credit report. Not only will this provide a clearer picture of your current financial situation, you will also be able to identify (and correct) any unforeseen errors that could affect your credit score or some other qualifying calculation.



### DO THE MATH

Even though a lower rate is certainly part of the equation, it's not the only factor to consider when deciding to refinance – *and we can help!* With numerous programs, various interest rates, credit ratings, term lengths, closing costs and housing values, the only way to truly determine if the pros outweigh the cons is to let RMS do the math.



### FIND THE RIGHT FIT

There are many loan options to consider: the type of program, a variable or fixed rate and the term length. Rest assured because our experienced loan experts are trained to match you with the loan package that works best for you.



### CLOSING IN ON CLOSING DAY

After selecting a type of loan and determining the terms that work best, there is often some lag time between when your application is submitted and your closing date. Rest assured; at RMS, we'll keep you informed throughout the entire process. Should there be any additional information needed, we'll let you know immediately.

FINISH