

# **Buying a Home Is NOT Like Buying a Pair of Jeans!**



**Remember that purchasing a home is a process!**

At Pulaski Bank Home Lending, we are delighted to help you with the purchase of your next home. We strive to make our systems and our process both streamline and efficient, so we can get you approved quickly. We want to be as flexible as we can be to assist you.

It is imperative that we follow a series of actions, many of which you may not be aware of in purchasing a home. Our process includes verifying your income, verifying your assets, discovering your work history and residence history. In addition, we have to obtain an appraisal from an independent third party to confirm the value of the home you are purchasing.

There are some “invisible” steps we do behind the scenes, such as to confirm that your ownership, i.e. the title policy is correct and accurate.

While all of these steps are part of our job as your mortgage company, hopefully you can see that this is a defined process to get the total transaction approved. There are no short cuts when you make the biggest purchase of your life. So, when you think that you might want to make any changes to your loan, the time is early in the process, not the day before closing to let us know how we can



help you with that potential change. When it comes to buying a home, we can't just replace one pair of pants for another on the day of closing. As we mentioned before, buying a home is NOT like buying a pair of jeans!



**A Federal Savings Bank**

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