

# The South Shore Mortgage 5-Step Home Buying Plan

## Step 1: Education, Planning & Your Custom Numbers

We start with a face-to-face meeting where we walk you through the entire process in simple terms.

At this meeting, we:

- explain how buying a home works
- show down payment options (as little as 3% or more)
- explain how the bank qualifies you
- answer all your questions

You leave with:

- a **Qualification & Program Worksheet**
- a **Closing Cost Breakdown Worksheet**
- a **custom mortgage calculator built with your numbers**

👉 So before you even start looking, you already know your options, your costs, and your real payment.

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## Step 2: Game Plan & Strategic Pre-Approval

Next, we build a custom plan based on your comfort level.

We:

- determine a monthly payment you are comfortable with
- work backwards to calculate your maximum purchase price
- factor in taxes and insurance
- provide a **strategic pre-approval**

👉 You now have a clear budget, real numbers, and a strong position when making offers.

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## Step 3: Smart Home Search Tools

Using your custom calculator, you can:

- search homes online
- adjust purchase prices
- see real monthly payments instantly

👉 No guessing—just real numbers based on your situation.

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## Step 4: Offer, Loan Process & Rate Protection

Once you find a home, we stay involved every step of the way.

We:

- guide you during negotiations
- help you make smart decisions
- process your loan with a full team
- keep you informed throughout the process

Because of your initial meeting, the process is smoother—you already know what to expect.

Plus:

- we **lock your rate at application**
- and **float it down for free if rates improve**

👉 You are protected and supported the entire time.

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## Step 5: Closing Coordination & Final Steps

At the end, we handle the closing process and coordinate everything.

We work with:

- the bank's attorney
- your attorney
- all parties involved

👉 Ensuring your closing happens smoothly and on time.

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# Simple Summary

At South Shore Mortgage, we simplify the process by:

- educating you upfront
- giving you real numbers immediately
- building a clear strategy
- guiding you every step of the way
- protecting your rate
- coordinating your closing

**You are never guessing—you are always informed.**