

Tips to Navigate the Mortgage Process in 2021

Buying a house is one of the largest purchases your customers will ever make. Jim Sherbo, Senior Vice President of Consumer Lending at PeoplesBank, shares a few tips on the mortgage process:

1. Encourage customers to “buy local”.

Just as it’s important for them to work with a local real estate agent, it is equally important to work with a local lender. We live here, we know the market, and we can make adjustments to the changing needs of our customers quickly.

2. Talk to a lender early.

As soon as they start thinking about financing a home, an initial conversation with a lender is helpful so that we can prepare them for the process and make it as simple as possible. PeoplesBank offers a fully digital experience where customers can apply for a loan—- 24/7.

3. Local servicing of your mortgage.

Local servicing gives your customer the ability to talk with someone right here in their local community if they have a question or need help solving a problem.

Customers are changing their buying and financing habits and community banks are best able to adjust to these changes.

For more information, please [click here](#).



Jim Sherbo