

The Loan Process

Real Estate Contract

Your real estate agent will send a copy of your fully executed sales contract to us

01

Loan Disclosures

Loan disclosures will be emailed to e-sign. The disclosures are preliminary and will contain some items that are estimated and are not final. The purpose of the e-sign is to record that you have received a copy of the disclosures.

03

Underwriting

The file will come out of underwriting, typically within 1 day. It may have conditions that will need to be cleared. Examples of conditions are submitting updated banking information to verify that your earned money has cleared, and a verification of employment from your employer.

05

02

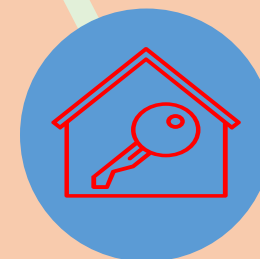
Rate Options

We will prepare official loan disclosures (LD) and go over rate options

04

Title and Appraisal

Once the disclosures are e-signed, we will order title work and appraisal. Your file will then move to underwriting for the official approval.



Home Ownership!!

Once we receive title and appraisal, and your conditions have been cleared, you will receive a Clear to Close (CTC) and we will get the completed document package to the attorney