



WHAT TO EXPECT

Our job is to make the home loan process as easy and seamless as possible. We are experts in closing loans on time and are proud of our impeccable on-time closing percentage.

We pride ourselves in our strong commitment to communicate throughout every step of the home loan process. Our borrowers become our family and we are just as excited now at each closing as when our first loan closed many years ago.

Our Process:

1. Meet and Greet

Our personal and caring service approach starts with an information and fact gathering call or in-person meeting where information is shared.

2. Home Loan Application

We will help you complete your home loan application, request for documents, and order a credit report to obtain your FICO scores.

3. Disclosures

You will receive a series of written disclosures, including a Loan Estimate (LE) within three business days of completed application.



4. Appraisal Ordered

The appraiser will inspect the home to find out how much it's worth.

This includes a visual inspection inside and out, an analysis of comparable properties recently sold in the neighborhood along with a review of market trends.

5. Underwriting

This step takes place after our Processing department reviews your file and assists with any missing or additional documentation that might be needed.

6. Conditional Approval

Your Underwriter reviews the documentation provided, if all parameters are met, they will issue a conditional approval.

7. Closed and Funded

Upon conditions being met, the underwriter will issue a final approval. Loan documents will be signed, followed by funding, and closing.