

# LOANOPOLY

START  
HERE



## PRE-APPROVAL

Quick Profile Form  
Submit Preliminary  
Documents & Schedule  
Consultation

## FIND A HOME

Assess your wants &  
needs, then let your  
realtor help you find the  
perfect home to fit your  
lifestyle

## MAKE AN OFFER

Offer Accepted/  
Sign Binder Schedule  
Inspection & send  
Inspection Report to your  
Real Estate Attorney

## CONTRACT

Review and Sign your  
Contract with your Real  
Estate Attorney

## APPLICATION PROCESS

Gather remaining documents;  
submit with completed  
and executed loan forms &  
disclosures. Upon receipt of  
fully executed contract of  
sale from seller the loan is  
submitted to the processing  
department.

## POST CLOSING

Grieve your Property  
Taxes, Apply for STAR

## APPRAISAL ORDER

Ordered within 48 hours  
of contract, appraisal  
inspection is completed  
& report completed with  
5 days.

## QUICK FACT

Home ownership allows  
for greater control over  
your living environment.  
Paint, Decorate,  
Rearrange to your hearts  
content!

## PROCESSING

Receive your Welcome  
Package, Processor  
completes all verifications  
for credit, employment  
and assets.

## CLOSING

All parties sign closing  
documents with bank  
attorney. Certified check  
instructions provided 24  
hours prior.

## APPRAISAL REPORT

Received & Reviewed;  
Processor updates you of  
outstanding conditions  
pending a loan approval.

Do ask if your mortgage professional is  
Federally and State licensed.

Do save and submit all future pay stubs.

Do save and submit all future bank statements  
(complete with all pages)

Do keep copies of all documents  
submitted to processing.

Do continue to pay all your debt and loans on time.

Do call me at anytime with any questions or concerns.

Do Not Make Any Cash Deposits

Do Not Make any large purchases on  
your credit cards.

Do Not Co-Sign a loan for anyone.

Do Not Change Bank Accounts.

Do Not Apply for new credit cards.

Do Not close any credit card accounts.

Do Not Change Jobs.



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All loan programs may not be available to all applicants. Applicants must meet loan program requirements to qualify.  
Contour Mortgage Corporation | Corporate: 990 Stewart Avenue, Suite 660, Garden City, NY 11530. | Tel: 516.385.6900. | This is not a commitment to lend.  
Restrictions apply. Licensed Mortgage Banker – NYS Department of Financial Services Mortgage Banker License #B500843. |  
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## FINAL WALK THRU

Buyers do a final walk-  
through of the property  
to approve condition of  
the house prior to signing  
closing documents.

## SCHEDULE A CLOSING

You & your attorney  
are notified that your  
file is clear to close & a  
closing date is scheduled  
by attorneys with Bank  
Attorney.

## CLEAR TO CLOSE

Submit all closing  
conditions noted on  
commitment letter for  
final clearance.

## HOME OWNERS INSURANCE POLICY

Copy of appraisal  
and mortgage clause  
provided to you to secure  
Homeowners Insurance  
Policy.

## TITLE REPORT

Your attorney submits  
the title report to the  
bank attorney for review  
& clearance.

## UNDERWRITING

Processor submits file to  
underwriting department  
for final review &  
commitment letter.  
Commitment letter issued  
& sent to you & your  
attorney for review.