

### PRE-QUALIFICATION\*

Review Fairway's Document Checklist. Meet with a Loan Officer so you know your budget for a home.



### MEET WITH REAL ESTATE AGENT

Find the type of home you're looking for within your budget, then make an offer.



### APPLY FOR THE LOAN

Once you have a property address determined, provide it to us so we can begin your application process. See Fairway's Document Checklist for documents you will need to provide during this process.



### NEGOTIATING PURCHASE PRICE

Once you and the seller agree on a price, a contract is created, and accepted.



### EARNEST MONEY CASHED

A copy of the contract is sent to Fairway Independent Mortgage Corporation.



### CLOSING DISCLOSURE

Lender provides to Borrower, who can share with Realtor, or if prior consent is received Lender can share with Realtor directly.



### FINAL LOAN APPROVAL

Once all information has been approved, your loan is moved to "Clear to Close" status.



### UNDERWRITING

An Underwriter will review your loan application and determine if additional information is needed.



### APPRAISAL

Fairway will order your appraisal on your behalf and submit to underwriter for approval.



### DISCLOSURES

Loan Estimate & Federal/State disclosures are delivered to Borrower. Borrower must provide their "intent to proceed" to order services.

### CLOSING DOCUMENTS

Closing documents are sent to the Title Company.



### MONEY FOR CLOSING

Fairway will contact you with final figures and information.



### FINAL CLOSING STEP

Meet to sign closing documentation at the title company. Bring a Cashier's Check and your photo ID!



### THE LOAN IS THEN FUNDED

**YOU ARE NOW A HOMEOWNER!**



Martinez Realty

