



GOLD FINANCIAL SERVICES
YOUR LOCAL MORTGAGE LENDER

THE HOME LOAN PROCESS

Pre-Qualify



Speak with one of our loan originators about your specific mortgage needs.

Documentation



Provide documents requested from your Loan Originator. This can include Tax Returns, Pay Stubs, and Bank Statements.

PreApproval



Congratulations! You have provided proof that you can buy and the Loan Officer has given you the green light to go shopping!

Internal Set-Up



All documentation transferred internally to "Set-up Department." Appraisal is then ordered.

Inspections



Schedule a Real Estate Inspection through your licensed Realtor or with your own preferred Home Inspector. Then, re-negotiate the terms of the Sale with your Realtor after reviewing the Inspection Report.

Find a Home



Shop for the home of your dreams based off your Pre-Approved amount! Negotiate the terms of the Sale with your Realtor and sign a Real Estate Contract.

Sign Initial Loan Docs



Confirm and review the estimated amount to be financed and estimated costs to close.

Processing



Processor reviews your file for underwriting and issues final list of required items before Underwriting.

Appraisal is In



Third party determination of value is completed and Appraisal Report is delivered to you.

Close and Fund



Sign all final closing documents at the Title Company and go get your keys to your new home!

Clear Conditions



Final requests for documents required from the Underwriter prior to FINAL APPROVAL!

Underwriting



The Underwriter will review your Loan Application and all documents to ensure lending guidelines are met.



NICHOLAS SMITH

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Gold Financial Services | Branch NMLS# 1014698 | 4757 S. Jackson Road Edinburg TX 78539 | Branch Phone 956-687-8500 | Gold Financial Services is a division of AmCap Mortgage, Ltd. NMLS# 129122 | Equal Housing Lender Effective date: 06/01/2020 | Loan product availability is subject to many factors including loan amount and qualifications of borrower. Not every applicant qualifies or is eligible for every loan program. Some loan products may not be available in all states in which the company holds licenses. Loan approval, note rate and annual percentage rate ("APR") are dependent on factors including, but not limited to: loan program selected, credit, collateral, income, assets and overall financial history. Not all applicants will be approved for a loan. All loan programs, terms and interest rates are subject to change without notice.