



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.



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