

LET'S GET STARTED

THE MORTGAGE PROCESS

START

PRE-QUALIFY

01



THE FIRST STOP BEFORE YOU SHOP!
COMPLETE INITIAL LOAN APPLICATION
REVIEW CREDIT, ASSET, & EMPLOYMENT DOCUMENTATION

TEAM UP WITH YOUR REALTOR AND FIND A NEW HOME!
NEGOTIATE
EXECUTE A SALES CONTRACT!



02

HOME SHOPPING!

PROCESSING

03



COMPLETE FILE REVIEW
ADDITIONAL INFORMATION REQUESTED IF NEEDED
EMPLOYMENT, INCOME, ASSET, 3RD PARTIES VERIFIED

FINAL FILE REVIEW FOR ADDITIONAL INFORMATION NEEDED
FILE REVIEWED TO ENSURE INFO PROVIDED MEETS
ALL CURRENT MORTGAGE GUIDELINES



04

UNDERWRITING

APPROVAL!

05



FILE IS CLEARED TO CLOSE!
REALTOR SCHEDULES TIME AND DAY OF CLOSING
FINAL FUNDS TO CLOSE REVIEWED

BRING VALID DRIVERS LICENSE
BRING CASHIERS CHECK OR WIRE
GET THE KEYS!



06

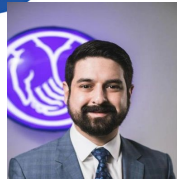
CLOSING!

NEW HOME!



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