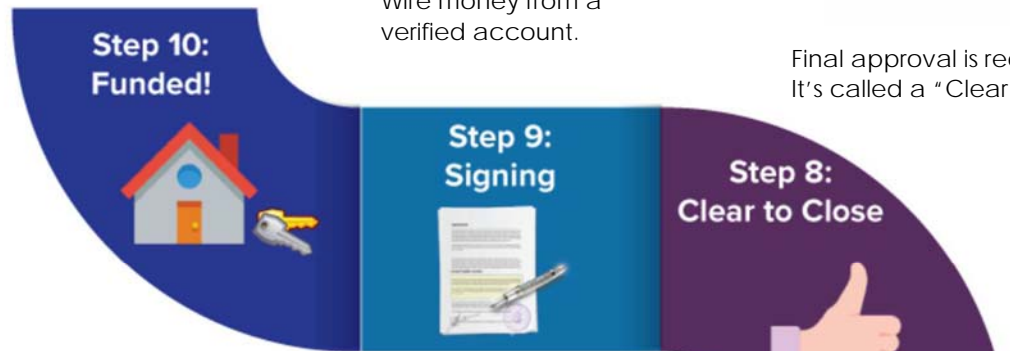


The Mortgage Journey



Sign loan documents at the title company. Wire money from a verified account.

Final approval is received. It's called a "Clear to Close!"



Contract is in! Lock the rate with your Loan Officer.

Find that home and get the contract accepted with your Realtor.



Sign the Closing Disclosure the same day you receive it in your email.

Work with your processor to get remaining items needed to close your loan.

The processor needs items having to do with the property (ie: title work and appraisal).



Wise Approval is issued which means that we have all your stuff reviewed and signed off.



Your file is assigned to your Processor who will be your contact from start to finish.

The processor gathers supporting documents from you in order to get your file fully underwritten and approved.

A Loan Officer reaches out to you and completes the mortgage application and a credit report is run.

We go over estimated amounts you can qualify for, how much funds will be needed for you to buy and go over payment options.

Prequalification has begun!



Kari Phillips
Director - Mortgages
 Email: kari.p@ratewisemortgage.com
 Office: (702) 500-1695
 Cell: (702) 375-3401
 NMLS # 309701

Loan Officer: Takes initial applications, prequals clients, locks the rate

Processor: Your "go to" after the prequal letter goes out