

Start

Pre-Approval

Speak with a loan officer to determine how much mortgage you qualify for

Find a Home



Make an offer

Negotiate with sellers, sign ratified contract & order home inspection

Mortgage Application

Decide on loan amount, lock interest rate, sign intent to proceed & submit updated documents

**Congratulations
You Are Now
a Homeowner!**

Road to Homeownership

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Appraisal/Title Order

Only after receipt of Intent to Proceed. Meet appraisal contingency

Closing Day



Processing

Processor reviews all documentation, completes verification of credit, employment & assets

Final Walk-Through

Ensure condition of property matches when you signed contract

Sign CD

Review closing costs & prepaids. Confirm amount of money needed for closing

Commitment

Submit ALL outstanding loan conditions items for final clearance. Verbal verification of employment completed

Homeowner's Insurance

Pick insurance carrier. Finalize policy with Min. Coverage, Mortgagee Clause & Loan Number

Underwriting

