

Your Mortgage Process Roadmap

Step 1: Contact us for pre-qualification!

- Provide pre-qualification information.
- We'll give you a list of financial documents needed.
- We'll determine what you may qualify for and go over your options with you!

Step 2: Write a contract & make official loan application!

- Sign official loan application with us and provide any outstanding financial documents requested.
- This is typically when you lock in an interest rate.
- We'll order your appraisal¹ and title work. Please note that an appraisal fee is collected when appraisal is ordered.
- Schedule your home inspection as quickly as possible.
- Obtain quotes for homeowner's insurance and decide which agent you would like to work with.
- The loan process **STARTS** here.

Step 5: Closing Disclosure

- Lists actual settlement costs.
- A preliminary copy is issued a minimum of 3 days prior to closing.
- You receive one figure for closing, which includes your down payment and settlement costs. This is payable to the settlement office by wire or cashier's check, due at closing.

This guide is not all-inclusive. Information is accurate as of date of printing and is subject to change without notice.

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Step 4: Final Loan Approval

- The Loan Underwriter has received & reviewed all items required for approval, including appraisal and final inspection (if applicable), title, and insurance.
- Note that changes (credit changes, employment changes, etc.) can still affect closing negatively at this stage!

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Step 6: Closing — CONGRATULATIONS!

Sign final closing disclosure and final loan paperwork.

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Step 7: Loan Servicing Transferred

- 1-2 months after closing.
- "Goodbye letter" from us and introduction to new servicer.
- Welcome letter from new servicer with detailed contact information.

Please contact us with questions about the home buying process.



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