



-  **Prequalification and Pre-approval:** Meet with us so you know your budget for a home.
-  **Meet with Real Estate Agent or Builder:** Find a home you love and make an offer.
-  **Negotiate Purchase Price:** Once you and the seller agree on a price, a contract is created, and accepted.
-  **Earnest Money is Cashed:** A copy of the contract is sent to us.
-  **Inspection:** You may want to hire a licensed professional to inspect the home.
-  **Loan Disclosures:** Review mortgage documents with us.
-  **Appraisal & Title:** We order the appraisal, title, survey, and tax certification. You will select insurance provider of your choice.
-  **Underwriting:** An underwriter will review your loan application and determine if additional information is needed.
-  **Final Loan Approval:** Once all information has been approved, your loan is moved to "Clear to Close" status.
-  **Closing Documents:** Closing documents are sent to the title company.
-  **Closing Disclosure:** The title company prepares the Closing Disclosure .
-  **Money for Closing:** Your real estate agent and we will contact you with final figures.
-  **Closing:** Meet to sign closing documentation, usually at the title company. Bring a Cashier's Check and your photo ID!
-  **The Loan is then Funded! CONGRATULATIONS, YOU ARE NOW A HOMEOWNER!**