





-  **Prequalification and Pre-approval:** Meet with us so you know your budget for a home.
-  **Meet with your Builder:** To design the home you love.
-  **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.
-  **Construction loan approval:** We present your loan file to construction bank.
-  **Construction loan closing:** Meet at the title company for construction loan closing. Bring your ID's.
-  **House is built and completed:** Enjoy and take lots of pictures. Keep us informed of progress
-  **Our Disclosures:** Update financial documents and 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:** The title company and we prepare the Closing Documents.
-  **Money for Closing:** The title company 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!**