

HOME PURCHASE Loan Process

START

FOLLOW THESE TIPS TO GET YOUR HOME LOAN FUNDED ON TIME

PRE-APPROVAL

You will be asked for permission to run credit and requested to provide income and asset documentation. You will also be requested to sign an eConsent form.

FIND A HOME

Provide the purchase property address to your Loan Advisor to finalize your loan application.

INITIAL LOAN DISCLOSURES

Sign and return your initial disclosures as quickly as possible to prevent closing delays.

PROCESSING

Contact your insurance agent to set up your homeowners insurance and provide information to your loan advisor.

APPRAISAL & INSPECTIONS

Provide credit authorization to order a home appraisal as needed.

TAKE A COFFEE BREAK
WE'RE TAKING CARE
OF THE REST!

SIGNING CLOSING FUNDING

Review and sign all loan documents according to the Title Company instructions.

LOAN DOCUMENTS

After the loan has received final loan approval, we will prepare the loan documents and send them to Escrow.

CD WAIT PERIOD

By law, loan documents cannot be signed before the CD wait period. This wait period is either 3 business days after all borrowers have signed the CD, or 6 business days after the CD was provided to you, whichever is less.

FINAL APPROVAL & INITIAL CLOSING DISCLOSURE (CD)

When you receive the Closing Disclosure, it is **CRITICAL** to have all borrowers on the loan sign and return as quickly as possible.

UNDERWRITING

If additional documentation is requested, provide it right away to prevent closing delays.

FINISH



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