



### APPRAISAL

Gives the reasonable market value of the home. This protects you against paying too much.

### PRE-CLOSING

Settlement costs and closing documents are drafted and forwarded to the title company. This takes up to 48 hours.

### CLOSING DISCLOSURE

Your final settlement statement is reviewed and approved by all parties.

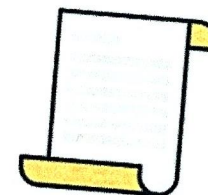


### WALK-THROUGH

You do a final tour of the property to approve the condition of the home prior to signing your closing documents.

### TITLE COMPANY

The title company compiles all final documents to be signed by all parties.



### APPROVAL

Underwriter provides a list of any items that will be needed to close such as an updated paystub or additional bank statements.

# LOANOPOLY

*Let us help you win the loan game.*

### CLOSING

Final closing documents are signed by all parties, funds are transferred, and final paperwork is sent back to us. This takes about 30-45 minutes.

### UNDERWRITING

Your loan application and all supporting documents are submitted to the underwriter for review. This takes 2-3 days. Title insurance, income, and housing verifications are ordered. You need to order homeowners insurance.

**DON'T** change jobs, become self-employed, or quit your job

**DON'T** buy a car, truck, or van

**DON'T** use charge cards excessively or be late on payments

**DON'T** spend money you have set aside for closing

**DON'T** omit debts or liabilities from your loan application

**DON'T** buy furniture or appliances

**DON'T** allow any inquiries to be made on your credit

**DON'T** make large deposits without first checking with your mortgage banker

**DON'T** change bank accounts

**DON'T** co-sign a loan for anyone

**DON'T** roll the dice with just any mortgage banker

### CONGRATS

You're now a homeowner and are handed your keys. Time to celebrate.



### HOME INSPECTION

A home inspection of the property outlines any potential issues such as structural, electrical, and plumbing. Although not required, it's highly recommended.

### CONTRACT

Your signed sales contract is provided to the title company and us.

### FIND A HOME



### LOAN APPLICATION

Meet with us to review and sign your loan application.

### PRE-PROCESSING

We request all items from you and prepare your application.

### PRE-QUALIFY

We pre-qualify you by phone, online, or in person and review your credit report to ensure we're as accurate and helpful as possible.

