

HOME BUYING PROCESS

1. GET PREQUALIFIED

Working with a loan officer to obtain your pre-qualification letter will let you know exactly what price range to shop for your home in. It also allows you to secure a contract on the home of your dreams quickly before someone else chooses it.



SCAN HERE TO APPLY

2. WORK WITH YOUR REALTOR TO FIND YOUR DREAM HOME

Choose your dream home and secure a purchase contract.



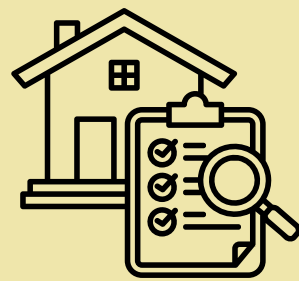
3. START LOAN PROCESS

We will work together to be sure we have gathered all of the necessary financial documents and your purchase agreement. These will be submitted to the underwriters to start the loan process.



4. ORDER SITE INSPECTIONS

The loan officer and realtor will work together to order appraisals, home inspections, and surveys as required.



5. OBTAIN CONDITIONAL APPROVAL

After reviewing the documents submitted, the underwriters issue a conditional pre-approval that creates a checklist of any additional items they may need in order to issue final approval.



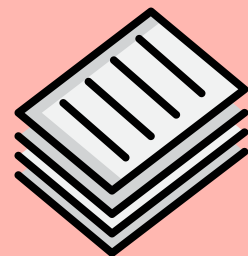
6. CLEAR TO CLOSE

Once the checklist has been fulfilled, the underwriters issue a clear to close which is the final loan approval.



7. TITLE PREP

The closing team and title company work together to finalize the final amount needed to be brought to the closing table.



8. CLOSING DAY

Once all the items are balanced with the title company, the closing day is scheduled. Everyone meets to sign the final documents so you can take ownership of your new home!

