

THE MORTGAGE EXPERIENCE*

WE STRIVE TO OFFER THE SMOOTHEST CLOSING EXPERIENCE POSSIBLE

1. LET'S TALK

Whether you're months away or went to a few open houses this weekend, the crucial first step is talking to one of our expert team members. We'll go over your income, assets, and credit score to get a picture of your financial readiness and home buying power.



3. APPRAISAL

We will order your home appraisal for you as soon as you are under contract. Appraisers are a 3rd party company that reviews the property to make sure you're paying the right price for the home.



5. APPROVAL

Congratulations, you are now approved! Our average clear to close is 17 days. Sometimes you will be required to give more documentation at this time & it will be resubmitted to the underwriter.



2. APP & DOCUMENTS

You'll submit a thorough collection of information online in order to give us a head start on underwriting. Pro tip: The more accurate you are with your documents the easier the entire process will be!



4. UNDERWRITING

Once you find your home the first submission will be completed. The underwriter will review your documents. For example: W'2, bank statements, tax returns and credit information, along with the results of the appraisal.



6. CLOSING DAY!

Our operations department works with your closing attorney and realtors and get the paper work for you and the sellers to sign. We strive to ensure this will be a smooth & exciting experience. Woo hoo! It's time to close and grab the keys!



*This is a simplified version of the process and is for illustrative purposes only. Not all loans follow the same format, some steps aren't shown on here. Speak to your mortgage professional for more information

