

Loan Process Overview

Understanding Your Mortgage Journey

From pre-approval to receiving your keys, here's what to expect throughout the loan process so you can move forward with confidence.

1. Pre-Approval	Meet with your lender to review income, assets, credit, employment and determine your buying power.
2. Home Search	Tour homes, choose the right one, and submit a competitive offer.
3. Loan Processing	Your lender verifies documents, orders reports, and prepares your file.
4. Underwriting	Your financial profile and property are reviewed. Additional document requests are normal.
5. Appraisal	An appraiser confirms the home's market value for the lender.
6. Clear to Close	Sign final documents, fund closing, record the sale, and receive your keys!

Helpful Tips

- Avoid opening new credit accounts.
- Don't make large purchases before closing.
- Respond quickly to lender requests.
- Stay in close contact with your lender and Realtor.

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