

The Mortgage Loan Process – From Start to Finish

1. Initial Consultation

We discuss your goals, budget, and timeline, and review high-level loan options that fit your situation.

2. Pre-Qualification

A quick look at your income, debts, and credit to estimate a comfortable price range.

3. Pre-Approval

We collect and review documentation, run credit, and issue a strong pre-approval letter you can use with your real estate agent when making offers.

4. Home Shopping

You work with your real estate agent to find the right home based on location, budget, and lifestyle.

5. Offer Accepted

When the seller accepts your offer, we finalize your loan strategy and send initial disclosures.

6. Loan Estimate

You review the interest rate, estimated payment, and closing cost details so there are no surprises.

7. Processing

Our team verifies employment, income, and assets, and orders the appraisal, title, and other required reports.

8. Underwriting

An underwriter reviews the full file to confirm it meets program guidelines and issues a conditional approval.

9. Clearing Conditions

Together, we provide any additional documents or explanations needed to clear conditions quickly.

10. Appraisal & Title

The appraisal confirms value and title ensures clean ownership transfer.

11. Final Approval

Once all conditions are satisfied, we receive a clear-to-close from underwriting.

12. Closing Disclosure

You receive and review the final numbers, including cash to close and total monthly payment.

13. Closing

You sign the final documents, funds are disbursed, and you receive the keys to your new home.

14. After Closing

We remain a resource for future questions, refinances, and new purchase opportunities.