

# **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.