

WHAT TO EXPECT DURING THE LOAN PROCESS

STEP 1: ELECTRONIC LOAN APPLICATION AND DOCUMENT PACKAGE

- You'll receive a secure link to eSign your documents, saving you valuable time.
- A Loan Estimate is included in this package. This is an itemized list of the fees that you may be charged for your home loan transaction.

STEP 2: LOAN APPROVAL

- Once your loan application is reviewed, you may be asked for additional documentation.
- Return the requested documentation as quickly as possible.

STEP 3: APPRAISAL

- A licensed appraiser will need to inspect the property and determine a value.
(If your loan application receives a Property Inspection Waiver, no appraisal will be needed.)
- The appraisal cost is typically paid prior to the inspection.

STEP 4: CLOSING DISCLOSURE

- This is the final list of fees that you will be charged for your loan.
- You will receive this document at least three days prior to your closing.

STEP 5: VERBAL VERIFICATION OF EMPLOYMENT

- A call will be placed to your employer; it's important they respond promptly.

STEP 6: FINAL CLOSING

- When your loan is fully approved, your employment has been verified, and you are ready to close on your home, we will schedule a convenient time to sign the final documentation.

CALL TODAY WITH ANY QUESTIONS

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