

LOAN APPLICATION GUIDE

- 1. **Gather important documents** relating to income, assets, debt and employment
- 2. Call Velocity Lending to complete an application over the phone with our staff, or head to our website to complete the application online
- 3. **Upload the documents** that were requested by our staff, or within the online application.
- 4. **Meet with our branch manager**, Josh, or our team lead, Dakota, to go over loan options and monthly payment.
- 5. The team will issue a preapproval letter, detailing your maximum offer amount. You will use this when writing offers on homes with your real estate agent.
- 6. Look for homes with your agent and when you write an offer, your loan will move forward into underwriting and begin the under contract process.