



# LOAN PROCESS GUIDE

1. Complete an application either over the phone or online
2. Upload all requested documents
3. Meet with our team to go over loan programs
4. Obtain a preapproval letter from our team
5. Meet with a real estate agent and shop for homes
6. Submit an offer with the preapproval letter
7. Notify our team of offers submitted and accepted, so we can get you into underwriting and get your loan started
8. Our team leader will submit your loan into underwriting when an offer has been accepted, and send disclosures for you to sign and return.
9. Our processing team will take over from here, helping to clear loan conditions and obtain any additional documentation requested by the underwriting team.
10. Once your loan is clear to close, you will receive an email and a phone call from our branch manager to go over numbers, like closing costs and final documents. You will need to get a wire scheduled or a cashier's check for the funds owed at closing.
11. Attend the closing, disburse the funds you are responsible for and get the keys for your new home