

Resource Guide

LOAN PROCESS



CHECKLIST OF THE DOCUMENTATION THAT WILL BE NEEDED

01



Contact a Loan Officer and determine how much house you can afford, your monthly payment amount and your down-payment requirements.

02



Once you're ready to proceed, we can either email you a link to apply online, take your application by phone or complete your application in person – whatever works best for you!

03



Once your application has been processed and pre-qualified, you'll be sent the required loan paperwork and a checklist of items needed. Once these requirements are received by us, the loan will be transferred into underwriting and the appraisal and title work will be ordered.

04



Underwriting will review the documentation provided and let you know if any additional documentation is required. The appraisal and title work will also be reviewed to make sure there are no issues.

05



Once underwriting has reviewed the borrower supplied documentation, as well as the appraisal and title work, and determined they have all the needed documentation for loan approval, the loan will be cleared for closing and the file will be transferred to the Closing Department. The Closing Department will send the loan package to the attorney.

