

Your Mortgage Loan Steps

Steps required for a typical residential mortgage.

Timing and steps vary according to your personal circumstances.

Step 1

Credit Pre-qualification Review

Credit Report Ordered

Income, Assets, Credit Documents Requested & Received.

Pre-Qualification Provided

Step 2

Purchase Contract Received

Submit Loan Application

Borrower Receives Loan Estimates

Home Inspection Completed

Appraisal & Title Ordered

Step 3

Lock Interest Rate

Appraisal & Title Work Received

File Reviewed by Loan Processor

Loan Package Submitted to Underwriting

Gather Conditions

Receive Final Loan Approval

Borrower Receives Closing Disclosures

Notify Realtors, Borrowers & Escrow

Loan Documents Ordered

Step 4

Loan Documents Prepared & Sent to Escrow

Loan Documents Signed & Returned

Loan Funds

Loan Records

Move in



Congratulations!
You're a homeowner!



Ready to get started? Contact us today!



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