



Homeownership made easy

STEPS TO HOMEOWNERSHIP



Becoming a homeowner is a long sought after achievement. Being prepared is one of the most important keys to having a smooth and seamless transaction. Here are the steps you can expect in the buying process.

- Home buyer obtains pre-qualification from lender*
- Home buyer shops for a home with a real estate agent*
- Offer is accepted and a Purchase & Sales Agreement contract is created*
- Loan application is submitted to lender*
- Lender orders title and property appraisals*
- Loan materials are reviewed & processed*
- Loan submitted to underwriting for approval*
- Closing agent coordinates insurance and prepares transfer of final materials*
- Loan documents are signed*
- The loan is funded and recorded*
- Home buyer gets the keys and moves into his/her new home*



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