

Your Personalized Loan Process in Five Easy Steps!



Step 1: Loan Application & Pre-approval

Our professional Mortgage Bankers will take an application by asking you questions about your needs, products of interest, your financial situation, and the property. This step will include obtaining a credit report for each applicant. If pre-approved, you will receive an approval letter the same day.



Step 2: Loan Estimate & Disclosures

Once we receive a signed purchase agreement, you will be provided with a customized loan estimate and other disclosures designed to give you information about the loan terms, fees, and other important information. We encourage you to accept our secure electronic delivery option to speed up the loan disclosure process.



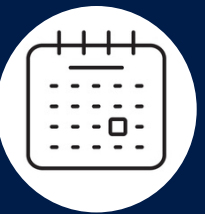
Step 3: Processing

We will confirm your intent to proceed. Processing includes steps such as ordering an appraisal, a title policy, and a flood zone review. Any supporting documentation to complete your application will be required at this time (see checklist). Obtaining these items quickly will expedite the process.



Step 4: Final Underwriting

Once all information on the checklist and other third-party items are received, a final credit decision will be made.



Step 5: Closing Disclosure & Loan Closing

We will work with you to schedule a closing date, when documents will be signed and funds disbursed (timing depends on whether a rescission period applies). You can expect to receive a “Closing Disclosure” at least three days before the scheduled closing. This document will provide you with all final terms, costs, and figures for your review.