

The steps to a perfect loan

An overview of what you can expect from your home purchase.



HOME SHOPPING

- Check out rates and see if now is the right time to buy
- Reach out to a realtor and mortgage professional
- Get pre-approved
- Begin house hunting
- Find the perfect home and submit your earnest money with a contract to buy

MORTGAGE APPLICATION

- Shop for a loan program and submit a formal application
- Home purchase contract is accepted and will be executed
- Receive your Loan Estimate

PROCESSING YOUR LOAN

- Submit all paperwork your mortgage professional requests
- Schedule all inspections—get repair estimates and renegotiate with sellers
- Guaranteed Rate Affinity's appraisal desk will order an appraisal if required
- Loan file submitted to underwriting

CONDITIONAL APPROVAL

- Notice of Conditional Approval
- Receive your Initial Closing Disclosure
- Address any questions or requests for additional documentation
- Receive clear to close

CLOSING

- Final walk through of the property
- Gather your closing costs
- Receive your Final Closing Disclosure
- Close your loan
- Enjoy your new home!

Contact me today to learn more!



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EQUAL HOUSING LENDER NMLS#NMLS ID:182530 LO#: MD - 14618 - 22715 • 101.6
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