# the next steps

## In Your Home Purchase



### 1. Offer Accepted

You will be hearing from us once we receive the purchase agreement from your Realtor to set up an appointment to review & sign your mortgage documents with your Loan Officer.

### 2. Home Inspection

You and your Realtor will advise us of any addendums or amendments to the original purchase contract/repairs etc.

Authorize us to order your appraisal. Typical turn time is 7-10 calendar days.

### 3. Sign Disclosures

Meet face-to-face or virtually with your Loan Officer to sign disclosures. If you meet in person make sure to bring your required documentation. You will also be introduced to your processing team, who will be working with you throughout the process with updates and requests of any additional items requested from underwriting.

Our team will begin ordering title work, insurance, transcripts, and verifications.

### 4. Homeowner's Insurance

Contact your homeowner's insurance agent to get a quote. If you don't have one—no problem, we can connect you with a great one. Once selected, please provide us with their name and phone number so we can contact them.

### 5. Underwriting

We submit your loan to underwriting and will receive a conditional approval. We will let you know if additional documentation is required by underwriting and update you.

If you have friends or co-workers needing mortgage loan help, this is a good time to let us know!

### 6. Appraisal

Once we receive the appraisal you will get an email from our processing team with a copy of the appraisal in a PDF form.

### 7. Final Approval

Final approval is generally within 48 hours of submission with the appraisal and all requested documents. You will be notified by your processor if there are any pending items due before closing.

Your Realtor will contact you to coordinate the best time & day for your closing. Closing will take place at the title company.

### 8. Closing

Our goal is to have the final settlement statement for your review 24 hours in advance of closing. Your processor will email you with instructions for closing.


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