

What to Expect

**We've built the most convenient home loan service ever!
Here's how it works:**

1. You'll complete our online application.

The application will ask you questions about the home and your finances and takes less than 20 minutes to complete.

After your application is completed, a Mortgage Lender will contact you to introduce themselves and to answer any questions you may have. Your Mortgage Lender is a mortgage expert and will provide help and guidance along the way.

If you are purchasing a new home, the Mortgage Lender will also contact the real estate broker or the seller so that they'll know who to contact with questions.

Preliminary underwriting will be completed. Borrowers who don't meet underwriting requirements will receive an Adverse Action letter.

2. We'll send you an application package and prepare your loan for closing.

The application package will be sent to you and will contain disclosures for you to review and sign. Upon receiving signed disclosures from you, we will continue processing your application by verifying the information you provided about your finances during the online application.

We'll order the appraisal from a licensed appraiser who is familiar with home values in your area.

3. We'll contact you to coordinate your closing date.

After we receive your application package, the appraisal, and the title work, we'll contact you to schedule your loan closing. If you are purchasing a home, we'll also schedule the closing with the real estate broker and the seller.

A few days before closing your Mortgage Lender will contact you to walk through the final information.

That's all there is to it! Apply Now and you will be on your way to the most convenient home loan ever!