







<h1>START</h1> 	<p>Pre-Approval</p> <p>Preliminary documents include: W-2s, pay stubs, bank statements & tax returns.*</p>	 <p>Find A Home</p> <p>Assess your wants & needs, then let your Realtor help you find the perfect home to fit your lifestyle.</p>	<p>Make an Offer</p> <p>Offer accepted, sign binder & schedule inspection.</p>	<p>Application Process</p> <p>Submit updated documents from pre-approval prior to obligating yourself on contract.</p>	 <p>Contract</p> <p>Review & sign your contract with your Real Estate Attorney</p>
<p>Post Closing</p> <p>Enjoy the tax advantages of owning a home. Review your property taxes & apply for STAR exemption.</p>	<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <h2>Home Financing Best Practices</h2> <ul style="list-style-type: none"> • Get pre-approved for your home loan • Let me know if your down payment is are gifted funds • Prepare to verify your income and assets: save & submit all future pay stubs and bank statements (all pages) • Keep copies of all documents as they are submitted to processing • Continue to pay all of your bills on time • Contact me if you have any questions or concerns regarding the loan process or current financial situation </div> <div style="width: 48%;"> <h2 style="color: red;">Avoid These Common Mistakes</h2> <ul style="list-style-type: none"> • Avoid changing jobs, quitting your job or becoming self-employed • Avoid making any larger purchases on credit cards or through loan financing • Avoid making cash deposits without source documentation of the funds • Avoid cosign a loan for anyone • Avoid changing bank accounts • Avoid apply for new credit or financing </div> </div>				<p>APPRAISAL ORDER</p> <p>Ordered within the first week of contract, appraisal inspection is completed.</p>
 <p>Congratulations! You are now a homeowner!</p>					<p>Processing</p> <p>Processor completes all updated information verifications for credit, employment & assets.</p>
<p>Closing</p> <p>You are at the finish line! All parties sign closing documents with a bank attorney.</p>					<p>Appraisal Report</p> <p>Received & reviewed; processor updates you of outstanding items needed for approval</p>
 <p>Final Walk-Through</p> <p>Borrowers do a final walkthrough of the property to approve the condition of the house prior to signing closing documents.</p>	<p>Clear-to-Close</p> <p>If all conditions are met, you and your attorney are notified that your file is clear-to-close and a closing date is scheduled.</p>	<p>Title Report</p> <p>Your attorney submits the title report to the bank attorney for review and approval.</p>	<p>Commitment</p> <p>Submit ALL outstanding closing condition items for the commitment letter prior to final approval.</p>	 <p>Home Inspection</p> <p>Negotiations may be entered into between buyers and sellers to arrange for further prevention and repairs.</p>	<p>Underwriting</p> <p>Processor submits file to underwriting department for review & commitment letter. If approved, a commitment letter is issued and sent to you and your attorney for review.</p>

*Borrowers are not obligated to provide any documents before receiving a Loan Estimate and indicating an intent to proceed. This is a summary of the documents you may need, please contact your loan officer for a complete list of documentation needed specifically for your situation. This is for illustrative purposes only and does not represent the exact steps that each loan applicant will experience.



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