








LOANOPOLY



We'll help you go directly to - **HOME!**

	PRE-QUALIFICATION	FIND A HOME	CONTRACT	UNDERWRITING			
CONGRATULATIONS!	<p style="text-align: center;">To begin playing, start at GO!</p> <p style="text-align: center;">And remember these important DON'TS during the homebuying process.</p> <ul style="list-style-type: none"> DO NOT change jobs, become self-employed or quit your job. DO NOT buy a car, truck or van (or you may be living in it!). DO NOT use credit cards excessively or let current accounts fall behind. DO NOT spend money you have set aside for closing. DO NOT omit debts or liabilities from your loan application. DO NOT buy furniture on credit. DO NOT originate any inquiries into your credit. DO NOT make large deposits. DO NOT change bank accounts. DO NOT co-sign a loan for anyone. <p style="text-align: center;">Please let your loan officer know if you have any questions!</p>			INSPECTION			
<p>You are handed your keys...</p> <p>WELCOME HOME!</p> 							<p>You will have the property inspected by a certified home inspector.</p> 
CLOSING							PROCESSING
<p>Parties sign closing documents and satisfy outstanding closing conditions. Takes about 1 hour.</p>							<p>Processor and loan officer will work with you to update any documents and order appraisal.</p> <p>You order your homeowners insurance.</p>
FINAL WALK-THROUGH							APPRAISAL
<p>You do a final walk-through of the property with your agent to confirm the conditions of the house.</p>				<p>An independent licensed appraiser will research and visit the property to determine its value.</p> 			
	CLOSING DISCLOSURE	CLOSING DOCUMENTS	LOAN APPROVED	CLOSING CONDITIONS			
	<p>Closing Disclosure (CD) delivered to you at least 3 business days before closing for your review.</p>	<p>The lender's closing department works with the settlement agent to prepare closing documents.</p> 	<p>YOU'RE ALMOST HOME!</p> 	<p>File docs are resubmitted to underwriting to get final approval. We arrange for collection of closing conditions from all parties.</p>			

For all of your real estate and mortgage needs, call your trusted local professionals today!



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Scan to Apply



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