

# LOANOPOLY



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

	<p><b>PRE-QUALIFICATION</b></p> <p>We can qualify you by phone, online or in person and review your credit report to ensure we're as accurate as possible. This allows you to shop with confidence!</p>	<p><b>FIND A HOME</b></p> <p>Work with a Real Estate Agent to find your dream home.</p>	<p><b>CONTRACT</b></p> <p>Signed sales contract between you and seller provided to settlement agent and our team.</p> <p>Title insurance is ordered by lender.</p>	<p><b>UNDERWRITING</b></p> <p>Your loan application and all supporting documents are submitted to the underwriter for expedited underwriting (EU).</p>
<p><b>CONGRATULATIONS!</b></p>	<p style="text-align: center;"><b>To begin playing, start at GO!</b></p> <hr/> <p style="text-align: center;"><b>And remember these important DON'TS during the homebuying process.</b></p> <ul style="list-style-type: none"> <li><b>DO NOT</b> change jobs, become self-employed or quit your job.</li> <li><b>DO NOT</b> buy a car, truck or van (or you may be living in it!).</li> <li><b>DO NOT</b> use credit cards excessively or let current accounts fall behind.</li> <li><b>DO NOT</b> spend money you have set aside for closing.</li> <li><b>DO NOT</b> omit debts or liabilities from your loan application.</li> <li><b>DO NOT</b> buy furniture on credit.</li> <li><b>DO NOT</b> originate any inquiries into your credit.</li> <li><b>DO NOT</b> make large deposits.</li> <li><b>DO NOT</b> change bank accounts.</li> <li><b>DO NOT</b> co-sign a loan for anyone.</li> </ul> <p style="text-align: center;">Please let your loan officer know if you have any questions!</p>			<p><b>INSPECTION</b></p> <p>You will have the property inspected by a certified home inspector.</p>
<p>You are handed your keys...</p> <p>WELCOME HOME!</p>				<p><b>PROCESSING</b></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>
<p><b>CLOSING</b></p> <p>Parties sign closing documents and satisfy outstanding closing conditions. Takes about 1 hour.</p>				<p><b>APPRAISAL</b></p> <p>An independent licensed appraiser will research and visit the property to determine its value.</p>
<p><b>FINAL WALK-THROUGH</b></p> <p>You do a final walk-through of the property with your agent to confirm the conditions of the house.</p>				<p><b>CLOSING CONDITIONS</b></p> <p>File docs are resubmitted to underwriting to get final approval. We arrange for collection of closing conditions from all parties.</p>
				<p><b>CLOSING DISCLOSURE</b></p> <p>Closing Disclosure (CD) delivered to you at least 3 business days before closing for your review.</p>

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



**Jennifer White**

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TOWNE BANK MORTGAGE

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