



Your Mortgage Process

Loan Process

Application

- Once the application has been submitted your information will be sent our real estate department and reviewed by one of our mortgage loan officers.
- Once the information has been reviewed the loan officer will then send you disclosures for your new mortgage.

Disclosures

- The disclosures you receive will need to be signed and returned to the real estate department.
- With the disclosures you will also receive a letter that outlines the necessary paperwork that is needed to begin processing your mortgage.
- Note: Your mortgage cannot begin to be processed until all paperwork is received.

Processor

- Once all the paperwork has been returned the processor will order (if necessary) a survey, title search, flood certificate, and appraisal.
- Upon receipt of the items ordered your file will then be sent to our underwriter for final credit approval.

Underwriter

- Our underwriter will review all the documentation in the file to ensure that the loan has all the necessary information.
- Our underwriter will then make the final approval recommendation and send your file to the closing officer.

Closing Officer

- Our closing officer will review the title search, survey, marital status & insurance.
- The closing officer will then contact you to set up your closing date or request any outstanding items needed
- Once the closing date has been set she will prepare the closing packages, coordinate with title agencies, and upon request, review the final figures with you.