

# THE HOME PURCHASE PROCESS

*You need a great mortgage professional you can count on to guide you along the way!*

## APPLICATION

Gather your information and get prequalified. Review and sign your loan estimate.

## LOAN OFFICER CONSULTATION

Talk to your loan officer and strategize the best loan product for your purchase and discuss rates.

## PROCESSING

Work with our highly qualified team members to gather and review your paperwork and prepare your transaction to be underwritten.

## UNDERWRITING

The Underwriter will review all aspects of your transaction. The Underwriter may ask us for more documentation or clarification before giving you loan approval.

## APPRAISAL

The valuation report performed by an independent 3rd party to ensure property value is sufficient for the purchase price. **This report can take 1-2 weeks to receive**, based on market volume. Once received it is reviewed by the underwriting team.

## CLOSING DISCLOSURE

After Loan Approval we will prepare your Closing Disclosure. This must be signed by the borrower(s) **3 DAYS BEFORE** signing your loan documents. There are no exceptions to this wait period.

## SIGNING DAY

When your loan documents are prepared, a notary will meet with you to sign and notarize your documents.

## FUNDING DAY

After reviewing your signed loan documents, escrow and your loan team will work closely to fund and close your loan.

**MOVING DAY!**  
Congratulations!

BEHL



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HOME LOANS  
**bay equity**<sup>®</sup>



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