

THE PATHWAY TO YOUR NEW HOME



01
LOAN OFFICER
Your Pre-Approval

REAL ESTATE AGENT
Find Your Home
02

03
REAL ESTATE AGENT
Make an Offer

04
**REAL ESTATE AGENT +
TITLE/ESCROW OFFICER**
Opening Title and Escrow

REAL ESTATE AGENT
Home Inspections
(if required)
05

LOAN OFFICER
Receive Title + Escrow
Fees, Lock Interest Rate
and Send Disclosures
06

07
INSURANCE AGENT
Securing Your
Homeowner's Insurance

LOAN OFFICER
Receive Signed Disclosures
and Order Appraisal
08

APPRAISER
Appraise and
Inspect Property
09

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LOAN OFFICER
Submission for
Underwriting

LOAN OFFICER
Receive Approval and
Gather Conditions
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LOAN OFFICER
Submit Conditions with
the Completed Appraisal
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LOAN OFFICER
Sign Off on
Conditions
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LOAN OFFICER
Order and Send Out
Closing Disclosure (CD)
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LOAN OFFICER
Receive Signed Closing
Disclosure (CD) –
3-Day Wait Period
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LOAN OFFICER
Order Loan
Documents
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17
ESCROW OFFICER
Receive Loan Documents
and Schedule Loan
Document Signing

BORROWER
Sign Loan Documents
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**ESCROW OFFICER
+ LOAN OFFICER**
Funding Review and
Fund Loan
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REAL ESTATE AGENT
Record Deed of Trust –
OFFICIALLY
A NEW HOMEOWNER

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BORROWERS
Move into Your
New Home!



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HOME LOANS
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