



THE HOME PURCHASE PROCESS

You need a good 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.

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!



BAY EQUITY
HOME LOANS

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