

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

Wes Lovell

Senior Loan Officer

NMLS #633218

7783 North Ingram Avenue

Fresno, CA 93711

Cell: 559-325-4010

wlovell@bayeq.com

HOME LOANS
bay equity[®]



Bay Equity LLC. Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 770 Tamalpais Drive, Suite 207 Corte Madera, CA 94925; NMLS ID#76988 | NMLS consumer access: www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/76988. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act- #4150077