










# LOANOPOLY

We'll help you go directly to – HOME!



	<b>PRE-QUALIFICATION</b> We can qualify you by phone, online or in person and review your credit report to ensure we're as accurate as possible. This allows you to shop with confidence!	<b>FIND A HOME</b> Work with a Real Estate Agent to find your dream home. 	<b>CONTRACT</b> Signed sales contract between you and seller provided to settlement agent and our team. Title insurance is ordered by lender. 	<b>UNDERWRITING</b> Your loan application and all supporting documents are submitted to the underwriter for expedited underwriting (EU).
<b>CONGRATULATIONS!</b>	<p style="text-align: center;">To begin playing, start at GO!</p> <hr/> <p style="text-align: center;">And remember these important <b>DON'TS</b> during the homebuying process.</p> <p><b>DO NOT</b> change jobs, become self-employed or quit your job.  <b>DO NOT</b> buy a car, truck or van (or you may be living in it!).  <b>DO NOT</b> use credit cards excessively or let current accounts fall behind.  <b>DO NOT</b> spend money you have set aside for closing.  <b>DO NOT</b> omit debts or liabilities from your loan application.  <b>DO NOT</b> buy furniture on credit.  <b>DO NOT</b> originate any inquiries into your credit.  <b>DO NOT</b> make large deposits.  <b>DO NOT</b> change bank accounts.  <b>DO NOT</b> co-sign a loan for anyone.</p> <p style="text-align: center;">Please let your loan officer know if you have any questions!</p>			<b>INSPECTION</b> You will have the property inspected by a certified home inspector. 
You are handed your keys... <b>WELCOME HOME!</b> 				<b>PROCESSING</b> Processor and loan officer will work with you to update any documents and order appraisal. You order your homeowners insurance.
<b>CLOSING</b>				<b>APPRAISAL</b> An independent licensed appraiser will research and visit the property to determine its value. 
Parties sign closing documents and satisfy outstanding closing conditions. Takes about 1 hour.				<b>CLOSING CONDITIONS</b> File docs are resubmitted to underwriting to get final approval. We arrange for collection of closing conditions from all parties.
<b>FINAL WALK-THROUGH</b>	<b>CLOSING DISCLOSURE</b> Closing Disclosure (CD) delivered to you at least 3 business days before closing for your review.	<b>CLOSING DOCUMENTS</b> The lender's closing department works with the settlement agent to prepare closing documents. 	<b>LOAN APPROVED</b> YOU'RE ALMOST HOME! 	
				

For all of your real estate and mortgage needs, call your trusted local professionals today!



**Emily Hart**

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