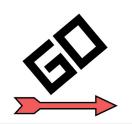
LOANOPOLY

We'll help you go directly to - HOME!



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!

PRE-QUALIFICATION

Work with a Real Estate Agent to find your dream home.



Signed sales contract between you and seller provided to settlement agent and our team.

CONTRACT

Title insurance is ordered by lender.

Your loan application and all supporting documents are submitted to the underwriter for expedited underwriting (EU).

CONGRATULATIONS!

You are handed your keys...





Parties sign closing documents and satisfy outstanding closing conditions. Takes about 1 hour.

FINAL WALK-THROUGH

You do a final walk-through of the property with your agent to confirm the conditions of the house.



FIND A HOME

And remember these important DON'TS during the homebuying process.

DO NOT change jobs, become self-employed or quit your job.

DO NOT buy a car, truck or van (or you may be living in it!).

DO NOT use credit cards excessively or let current accounts fall behind.

DO NOT spend money you have set aside for closing.

DO NOT omit debts or liabilities from your loan application.

DO NOT buy furniture on credit.

DO NOT originate any inquiries into your credit.

DO NOT make large deposits.

DO NOT change bank accounts.

DO NOT co-sign a loan for anyone.

Please let your loan officer know if you have any questions!

INSPECTION

You will have the property inspected by a certified home inspector.



Processor and loan officer will work with you to update any documents and order appraisal.

You order your homeowners insurance.

APPRAISAL

An independent licensed appraiser will research and visit the property to determine its value.



Closing Disclosure (CD) delivered to you at least 3 business days before closing for your review.

CLOSING DISCLOSURE

CLOSING DOCUMENTS

The lender's closing

department works with the settlement agent to prepare closing documents.



YOU'RE ALMOST HOME!

LOAN APPROVED



File docs are resubmitted to underwriting to get final approval. We arrange for collection of closing conditions from all parties.

CLOSING CONDITIONS

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



Emily Hart

Mortgage Loan Officer

NMLS# 1423138

Cell: 717.315.3806

emily.hart@homesalemortgage.com
homesalemortgage.com/emilyhart

131 Centerville Road, Suite A, Lancaster, PA 17603



Scan OR Code



