HOME FINANCING OPTIONS

Buying a home and obtaining a mortgage can be a lengthy process, but there's no reason to get overwhelmed. We strive to make our loan process as easy and stress-free as possible. With our informative loan process guide, we're outlining everything step-by-step.

PRE-APPROVAL PROCESS

01

We collect all necessary documents for your pre-approval

02

We meet with you and determine the best loan structure based on your financial goals & needs.

03

We issue your formal pre-approval. You begin making offers on homes with your real estate agent.

04

Once an offer is accepted, you're officially in contract. A closing date and terms of the contract are set.

LENDING PROCESS

05

We'll contact you to discuss locking your interest rate and send over initial disclosure forms for you to sign.

06

Our team orders the appraisal, title, and other necessary documents for your loan.

07

We submit your complete file to underwriting for review and approval.

08

We issue your final approval and any remaining loan conditions are collected and cleared for closing.

CLOSING PROCESS

09

Loan documents are ordered & sent to the title and escrow company where they're prepared and await your signature.

10

After you sign, closing documents are sent back to us for final review and funding.

11

We fund the loan and the title company records the new lien. Congratulations!

12

Our Client for Life Philosophy begins and we maintain contact with you.



CONTACT ME WITH ANY FURTHER QUESTIONS!

CROSSCOUNTRY MORTGAGE™

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