Home Mortgage Consultant • Buyer completes pre-approval application with **REALTOR®** Home Mortgage Consultant (in person, by • Buyer and REALTOR® begin shopping for a phone or online). home. • Buyer discusses customized financing options • Make offer on property. with Home Mortgage Consultant. • Sign Purchase Agreement. Home Mortgage Consultant sends preapproval letter and Good Faith Estimate to Buyer and REALTOR®. REALTOR® sends accepted Purchase Agreement and MLS listing to Mortgage Consultant. Buyer makes final decision on Home Mortgage Consultant ob-Home Mortgage Consultant ortains necessary documents from ders appraisal and title work. loan program with Home Mortgage Consultant, and decides to Buyer and sends to Processing lock or float interest rate. Buyer's file goes to underwriting Buyer arranges for homeowner's insurance. Insurance agent sends for final approval. Additional ina copy of binder to Home Mortformation may be requested. gage Consultant. Underwritten file is sent to closing department. Buyer receives closing information. Buyer receives final numbers Underwritten file is sent to closfrom Home Mortgage Consultant ing department. the day before closing. Buyer and Seller attend the closing at the title company. Buyer moves into new home!



