



8 Steps to Your Front Door: From Start to Finish!

Step 1: Getting Started and Pre-Approval

- Reach out when you are ready to start the process of buying a home. Nice to meet you!
- Fill out an application online and determine what amount your comfortable using as your down payment
- We will have a 'discovery' call where I can answer your questions, discuss your wants and needs, and fill in any missing information in your application
- I'll provide you with a list of necessary documents (paystubs, NOAs, bank statements, etc.) that I will require for your pre-approval
- After reviewing all documents and information, I will give you a pre-approval letter and let you know your pre-approval amount

Step 2: House-Hunting

- You start house hunting while I manage the financing side of things
- I'll introduce myself to your realtor to ensure smooth communication, or I can refer you to a trusted realtor to find your perfect home
- When house hunting, be sure to stick within the budget you were pre-approved for

Step 3: Finding Your Home and Making an Offer

- Once you've found the right home, you will work with your Realtor to submit an offer!
- Arrange for a home inspection if necessary
- Remember to include a condition of financing in your offer
 - Best practice is to leave 10 business days for this

Step 4: Working together to obtain your mortgage

- Once your offer is accepted (woohoo!) I will need a copy of the offer to purchase and MLS listing. This can come from you or your Realtor
- Based on the rates and types of mortgages we've discussed, I'll go ahead and officially submit your application to a variety of lenders
- I might ask for additional or updated information/documents at this point to support your application



Step 5: (Conditional) Approval

- Once approved, the Lender will provide us with a Mortgage Commitment. This will likely include “conditions”
 - Conditions are the specific requirements that a lender needs to be fulfilled before they fully approve and fund your mortgage. These conditions can include things like providing additional documentation, securing insurance, completing a home appraisal, or clearing up any outstanding debts
- You will receive the commitment and can sign via E-signing
- I will work with you to satisfy any and all conditions
- Mortgage conditions are complete—congratulations!

Step 6: Final Details and Legal Prep

- Start preparing for your move and book a moving truck if required
- Your lawyer will receive the mortgage instructions and 2-5 days before closing you will meet with your lawyer to sign documents
 - Obtain a bank draft or other method of payment for the remaining down payment and closing costs

Step 7: Celebrate!

- Closing Day! Move into your new home and start settling in
- The stressful part is over- You did it!
- Congratulations!

Step 8: Post-Closing Support and Future Check-Ups

- I'll continue to support you with annual mortgage check-ups and rate updates
- Before your Mortgage is up for renewal, I will be in touch so we can find you the best option possible