

Mortgage Pre-Approval

Pre-approvals don't take long. The process entails pulling a three-bureau credit report (referred to as a tri-merge) that shows your credit score and credit history as reported by reliable third parties.

Closing

The closing is the moment you've been waiting for. It's time to sign the documents and purchase your home!

Underwriting

Underwriters are the key decision-makers. They carefully examine all the documentation prepared by the loan processor. Borrowers and properties are cross-checked to see if they meet the eligibility requirements for the loan product.



House Shopping

At this stage, you can start working with a buyer's agent and viewing homes.

Mortgage Loan Application

To get a loan file through underwriting, a few documents are required. Most of it will already be listed on documents you provide, such as the employer's address or a pay stub.

Loan Processing

Loan processors review all information and assemble an orderly and complete package for the underwriter.

They'll get the following wheels in motion: Order credit report

Start verifying employment (VOE) and bank deposits (VOD)

Order property inspection if required | Order property appraisal

Order title search

Mortgage Processor Guide

RJ Alexander



Mortgage Processor Guide:

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