

Realtor

Look for new home.
Sign Contract.

Loan Officer

Decide on Loan Program.
Loan Application.
Pre-Qualification.

Contract Agreement.

Realtor assists in
Home Inspection.

Confirm Loan Program.
Receive a Good Faith Estimate.
Lock into a rate or choose to float.

When inspection results
are satisfactory, we will
order your appraisal.

Provide paperwork for Loan
Processing.
We order titlework and
insurance binder.

Paperwork is processed.
File is submitted to Underwriting.

THE LOAN PROCESS

Resolve Underwriting conditions.
Review appraisal / title work /
insurance.

Receive Final
Underwriting
Approvals.

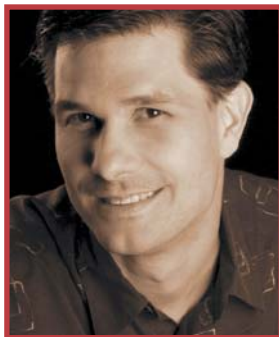
Our Closing Department sends
loan documents to title company.

We reconcile Settlement Statement
to the Good Faith Estimate.

We call you to discuss Settlement
Statement and final amount you
need to bring to closing.

Both your realtor and I will meet you
at your closing with NO surprises.

YOU MOVE IN!



John Hardimon

214.695.2175

**Experience • Ethics • Education
...all working for you!**