

HOME LOAN PROCESS

Start Here!



Get Pre-Approved & Make an Offer

*Home Loan Advisor & Realtor



Home Under Contract!!

*Realtor



Order Home Inspection & Home Appraisal

Realtor helps with inspection. Lender orders appraisal. Home inspection is **not** required but recommended.

Sign Loan Estimate & Initial Documents

*Home Loan Advisor & Loan Assistant



Submit Loan to Underwriting

*Processor



Conditional Loan Approval

*Processor & Underwriter



Final Loan Approval & Review Closing Disclosure

Time to schedule Closing Date (3-Day Waiting Period)



Gather Clarifying Documents

*Loan Assistant & Processor



Signing & Closing

*Title Agent, Home Loan Advisor & Borrower



Funding & Recording!

*Title Agent, Home Loan Advisor & Realtor

CONGRATULATIONS!



SUN AMERICAN
MORTGAGE

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EQUAL HOUSING
OPPORTUNITY