PURCHASE ROAD MAP



Processing Begins (1-3 business days)

Your file is assigned to a Processor, who orders an property valuation and title insurance search of the property. Your Processor will reach out to introduce themselves and share details on your upcoming steps.

2

Awaiting Reports (7-10 business days)

You and your processor are waiting together to receive the title and appraisal reports back. Once the reports are received, they will be reviewed for compliance and your file will be prepared for final underwriting.

3

Underwriting (3-5 business days)

Your Underwriter confirms all loan documents meet federal and state guidelines and if any additional documentation is required.

How You Can Help

- Gather and provide all requested documents.
- Review and sign the loan disclosures.
- Obtain homeowners insurance quote.

4

Out of Underwriting (1-3 business days)

Your Processor will obtain reverification of employment, finalize homeowners insurance, and clear the required conditions to approve your file for closing. It is important to closely monitor communications at this stage to reach the clear to close.

5

Closing (5 business days)

Once the clear to close is issued, your realtor and title insurance company work with you to schedule the closing date, time, and location. Your Closer generates your closing documents, reviews with the title insurance company, and calculates your final figures. You receive your final Closing Disclosure to review prior to closing.

CONGRATULATIONS!

