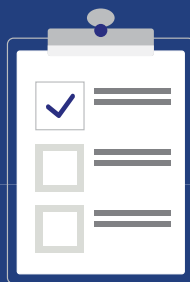


# A CINFED MORTGAGE

## LOAN PRE-APPROVAL 1

Meet with us to discuss your financing options before you begin your home search. It is important to get pre-qualified for a loan **before** you start shopping, so you have a clear idea of what you can afford.

To get started, you will need to submit a selection of documents. We will use these to determine the loan program that is the best fit for your needs and budget.



## 2 BEGIN SHOPPING

Once you've submitted all pre-qualification documents, we begin the underwriting process to determine the best loan type for you.

The time to complete the underwriting process varies; during this time, you should begin working with a realtor to shop for your new home.



## LOAN APPROVAL 3



After your offer has been accepted, we will order an inspection and appraisal to be completed. These are used to evaluate the condition of the home, and also to ensure the value of the property alligns with the contract price.

If you are satisfied with the inspection, the closing process begins. At this point, you should start shopping for home insurance.

## 4 CLOSING

At closing, you, your agent, the seller, the sellers agent (in most cases), and the settlement agent, will sit down to review the legal documents regarding your new home. After all the paperwork is signed, you will pay closing cost money and down payment to the settlement agent.

