1. Client decides to Purchase a Home
2. Client find a reputable lenders, typically online or through a trusted friend / resource
3. Sets an appointment to either meet with that Lender / Loan officer in person, or speaks on the phone
4. Review credit and borrower documents
5. Pre Qualification so we stay within the budget of the client or a plan is put in place to help borrower qualify for the purchase they are seeking
6. Find a trust Realtor to search for homes
7. Tour homes to find the right fit for the client and their family
8. Make an offer
9. Ratify the contract & sign loan disclosures
10. Go into underwriting
11. Loan Approval
12. Sign final loan documents
13. Fund and move in!