

WHAT TO EXPECT WHEN:

FINANCING A HOME

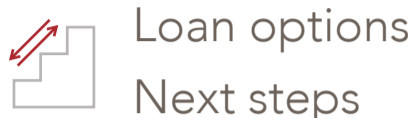
Whether you're a first-time buyer or just need a refresher, here's a brief overview of the mortgage loan process.

1. Talk to a loan officer.

GIVE INFO ABOUT YOUR:



GET INFO ABOUT YOUR:



Need one? We know a few: **866.400.7126**

2. Prequalify.

HAVE ON HAND:



It's pretty painless when you do it online:
HomeAmericanMortgage.com/Prequalify

Soon after you apply, you'll get a loan estimate detailing your estimated:

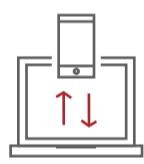
Interest rate
Monthly payment
Closing costs

3. Wait for your loan to process.

The lender has to verify all the financial and employment info you've given—and more!



SPEED THINGS UP BY:



Answering all questions promptly
Providing all requested documentation
Following up

Get a head start with our Borrower's Checklist:
RichmondAmerican.com/Mortgage

4. Look for your commitment letter.

You're almost done!

THIS LETTER:



Firms up the info from your loan estimate
Outlines pre-closing conditions as needed



5. Final approval.

Once all conditions are met, your loan officer will tell you that you're ready to close on your home.

CLOSING TIME!

Before your closing date, you'll get a closing disclosure which summarizes your closing costs & lets you know how much money to bring to the table.

Not sure what else you'll need at closing?
We have another infographic for that!

RichmondAmerican.com/ClosingTable

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