



# HOME LOAN PROCESS

The 4 steps of the  
Home Loan Process

FROM YOUR FRIENDS AT

NETWORK  FUNDING<sup>LP</sup>

RESIDENTIAL MORTGAGE LENDER

# STEP 1 • ORIGINATION

○ YOU

○ US

1

## APPLY



Apply online to get pre-qualified! It's quick, secure, and will provide us with your identity, income, and assets.

3

## GATHER



We may ask for a few additional documents needed to **complete your application**. Gather them up, and attach them to your online application!

4

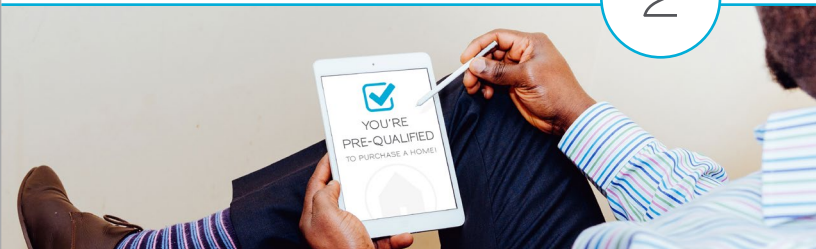
## FIND



With your Pre-Qualification Letter in hand, **get out there and find your home!** When you do, provide us the address to complete your application!

## ISSUE

2



Once we review your application, **we'll issue you an official Pre-Qualification Letter along with the Loan Estimate (LE)**. Your letter will show the maximum amount you could likely borrow, and the LE will provide you a breakdown of the loan cost.

# STEP 2 • PROCESSING

○ YOU

○ US



## SET UP

5



With your completed application, **we'll begin ordering the third-party services**, like your property appraisal.



## PROCESS

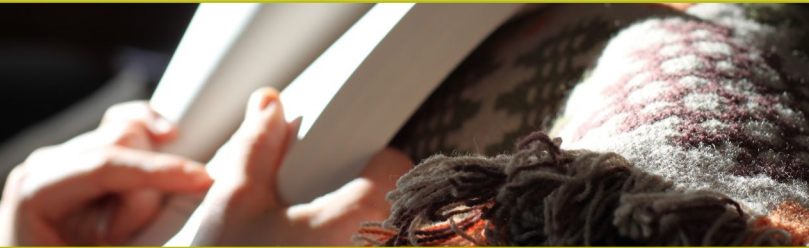
6



**We'll get your loan file nice and tidy**, before sending it to our Underwriters. We want to make sure we've crossed all our t's and dotted all our i's.



*JUST SIT BACK, RELAX,*  
AND WATCH US DO OUR THING.



# STEP 3 • UNDERWRITING

○ YOU

○ US



## UNDERWRITE

7



Our Underwriters will review your loan file and **formally approve or deny your loan.**



8

## SATISFY



It's possible **your loan could be approved with a few, small "conditions."** We'll help you provide the necessary information to satisfy any that pop up!



## CLEAR

9



Once all conditions are satisfied, your loan will get the (drumroll, please...) **"Clear to Close!"** We'll coordinate with a title company to set up a date that works best for you.



# STEP 4 • CLOSING

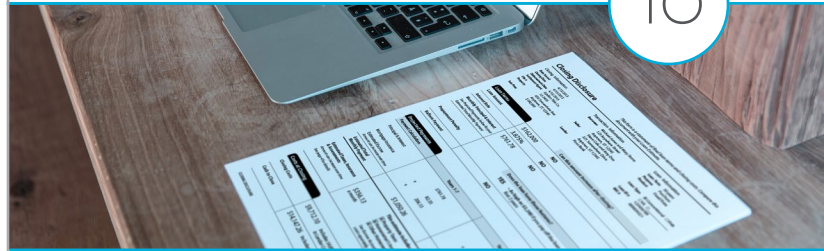
○ YOU

○ US



## DISCLOSE

10



At least 3 days before your closing date, **we'll send you the Closing Disclosure (CD)**. This doc will help make sure you fully understand your loan.



11

## SIGN



Once you've reviewed the CD, **just sign it** to show receipt and approval. If any questions come up, we're here for you.

12

## CLOSE



All that's left now is to sign the official paperwork with the title company and **get the keys to your new home!**

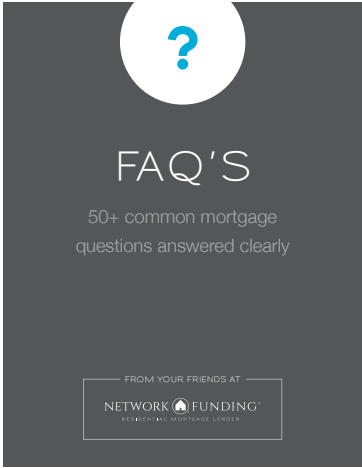
# HAVE MORE QUESTIONS?

CHECK OUT THESE OTHER RESOURCES!



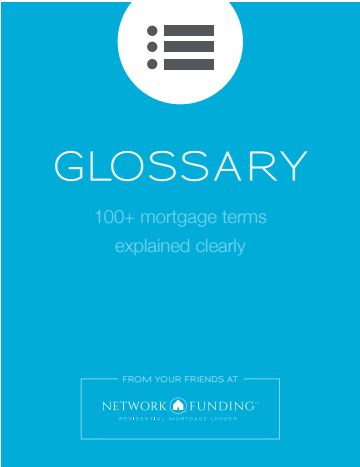
## YOUR HOME GOALS

5 QUESTIONS TO ANSWER BEFORE BUYING A HOME



## MORTGAGE FAQ'S

50+ COMMON MORTGAGE QUESTIONS ANSWERED CLEARLY



## MORTGAGE GLOSSARY

100+ MORTGAGE TERMS EXPLAINED CLEARLY



## THE COMMON SENSE LENDING INITIATIVE

5 "OUTSIDE-THE-BOX" LOAN PROGRAMS TO FIT YOUR NEEDS

# READY TO APPLY FOR A MORTGAGE?

APPLY TODAY

[NFLP.COM](http://NFLP.COM)

