

# 6

## Basic Steps to Mortgage Approval

### Step 1

#### Mortgage Pre-Approval

The lender reviews your financial situation to determine how much they are willing to lend.

### Step 2

#### House Hunting & Offer

The home buyer locates a home, negotiates the price, and signs a purchase agreement.

### Step 3

#### Loan Application

The borrower completes a loan application with information about the home being purchased.

### Step 4

#### Mortgage Processing

The loan processor gathers all of the information needed for the loan and creates a file.

### Step 5

#### Mortgage Underwriting

The underwriter analyzes the loan file to determine if it should be approved or denied.

### Step 6

#### Approval & Closing

The underwriter issues a final approval, and the home buyer attends closing to finalize the deal.



# Loan Processing Guide

**Sebastian Brünink**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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