

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

Michael Rajnik

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located on the right side of the slide.

Loan Processing Guide:

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