

What to Expect

We've built the most convenient home loan service ever! Here's how it works:

1. You'll complete our on-line application.

The application will ask you questions about the home and your finances and takes less than 20 minutes to complete. As soon as you've finished the application we'll review your request for approval. If your application is approved on-line we'll ask you for a deposit to cover the cost of the appraisal on your home so that we can begin to process your request immediately.

After your application is completed, a Loan Advisor will contact you to introduce themselves and to answer any questions you may have. Your Loan Advisor is a mortgage expert and will provide help and guidance along the way. If your request wasn't approved on-line, they'll ask you for any information required to make a decision about your loan.

If you are purchasing a new home, the Loan Advisor will also contact the Real Estate Broker or the seller so that they'll know who to contact with questions.

2. We'll send you an application kit and prepare your loan for closing.

The application kit will be sent to you and will contain papers for you to sign and a list of items we'll need to verify the information you provided about your finances during the on-line application.

We'll order the appraisal from a licensed appraiser who is familiar with home values in your area. Depending on your finances and the loan amount requested, different types of appraisals are used. Sometimes the appraiser will need to view the home; sometimes they are able to do their evaluation from the street.

Title insurance will be necessary, if you are purchasing a home we'll work with the Real Estate Broker or seller to ensure the title work is ordered as soon as possible. If you are refinancing we'll take care of ordering the title work for you. We'll use the title insurance policy to confirm the legal status of your property and to prepare the closing documents.

3. We'll contact you to coordinate your closing date.

After we receive your application kit, the appraisal, and the title work, we'll contact you to schedule your loan closing. If you are purchasing a home, we'll also schedule the closing with the real estate broker and the seller.

The closing will take place at the office of a title company or attorney in your area who will act as our agent. A few days before closing your Loan Advisor will contact you to walk through the final information.

That's all there is to it! [Apply Now](#) and you will be on your way to the most convenient home loan ever!