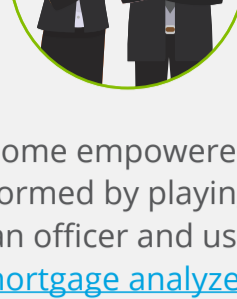


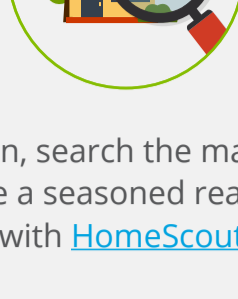
The Quick and Easy Process to Securing a Mortgage



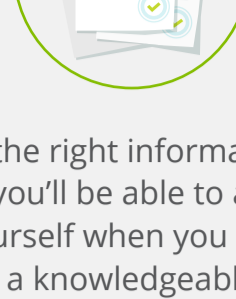
Securing a loan for your dream home can be a quick and easy process—if you know your mortgage milestones.



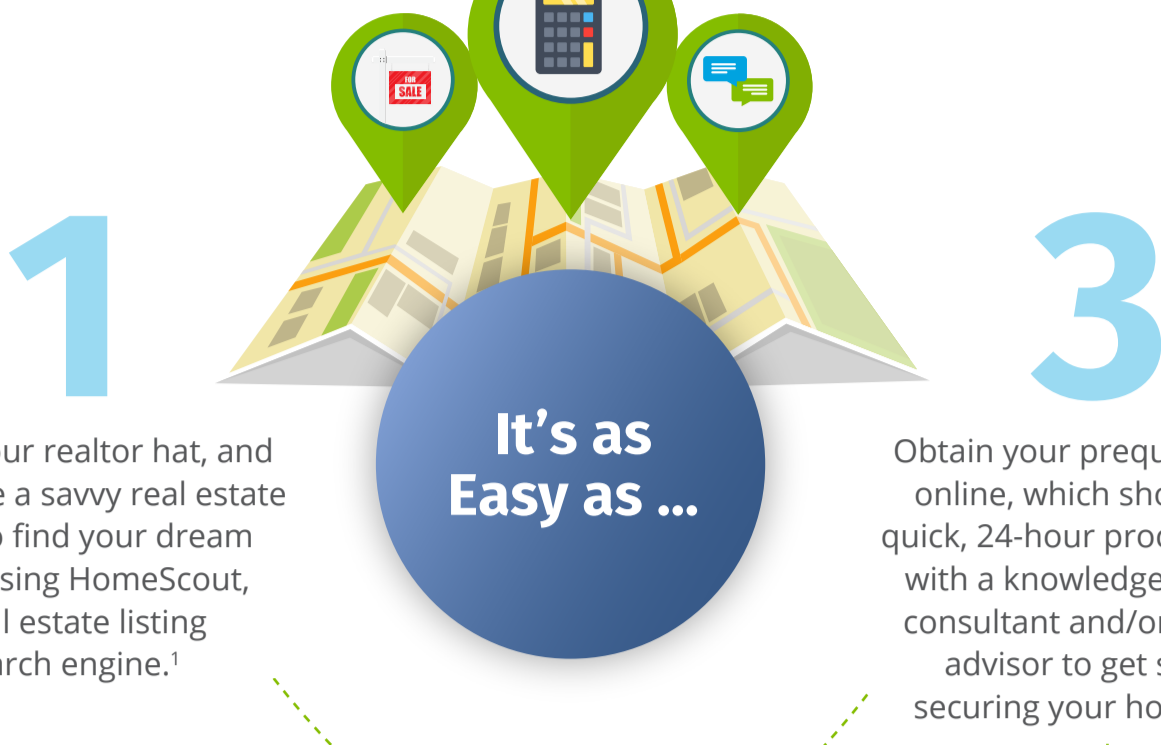
Become empowered and informed by playing the loan officer and using a [mortgage analyzer](#) to assess your options.



Then, search the market like a seasoned realtor with [HomeScout](#).



With the right information on hand, you'll be able to advocate for yourself when you sit down with a knowledgeable [loan consultant](#).



1 Put on your realtor hat, and search like a savvy real estate agent to find your dream home using HomeScout, a real estate listing search engine.¹

2 Put on your loan officer hat, and determine how much house you can afford by using a mortgage analyzer or [affordability calculator](#).²

3 Obtain your prequalification online, which should be a quick, 24-hour process. Speak with a knowledgeable loan consultant and/or financial advisor to get started securing your home loan.

If you don't receive prequalification within 24 hours, something is probably wrong.

-  Most lenders offer a fully digital lending process.
-  Many real estate agents need to see a loan prequalification letter before they'll even talk with you.
-  Watch market rate fluctuations! A "lock and shop" program lets you lock in a rate before you've even settled on a house.
-  Prequalification doesn't guarantee that you'll secure a home loan.

Meet Your Milestones

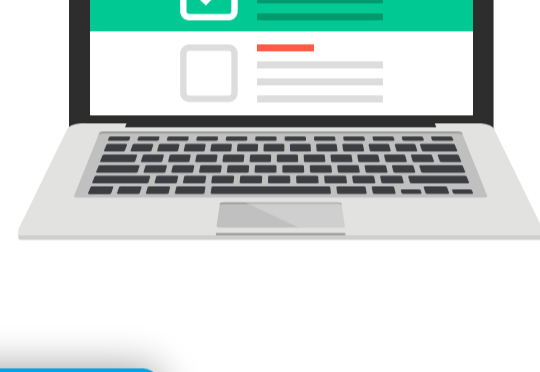
Once you've found a house, received prequalification, and spoken with a knowledgeable loan consultant, you're ready to make that house a home by getting approved for a mortgage.

Here are the mortgage milestones:

The Application

To trigger a loan application, you'll provide six points of data to the loan processor:

1. Your Name
2. Monthly Income
3. Social Security Number
4. The Property Address
5. Estimated of the Value of the Property
6. The Loan Amount



Choosing a lender that uses Day 1 Certainty™ can shorten the lending process, thanks to the built-in automated, electronic pre-verification process.



The Disclosure Package

Within three days of your application, you'll receive an electronic disclosure package that includes a loan estimate (LE) that needs to be e-signed and returned to the loan processor ASAP.

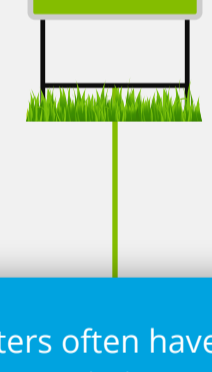
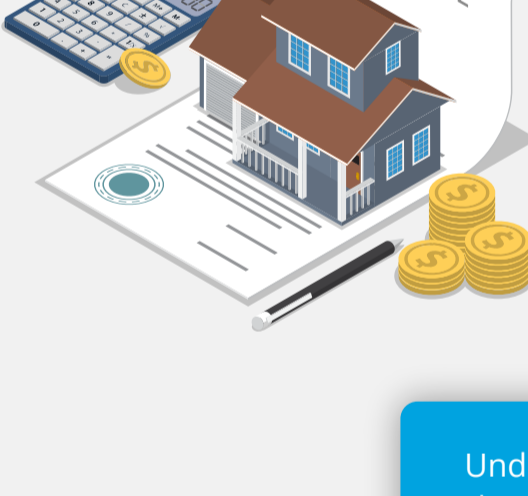
Timing is critical! E-signing your documents quickly will ensure a smooth, complication-free process. If your loan is not pre-approved within seven days, something is wrong.

The Appraisal

Within seven to 10 days after you start the loan application process, an appraiser will determine the value of the property you're eyeing through a quick in-person inspection that takes 20-45 minutes and comparing recently sold homes in the area.



If the appraisal is not back within two weeks, something is wrong.



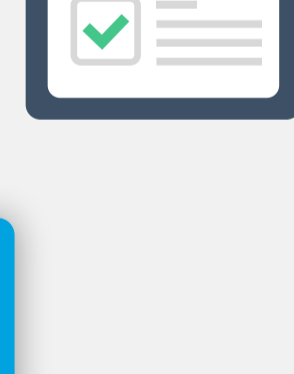
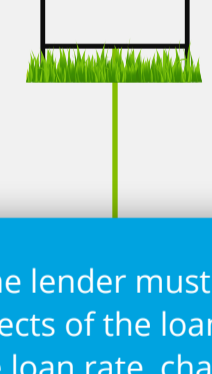
Underwriting

The loan processor will contact you to obtain any necessary documents and information to move your mortgage prequalification application and supporting documents into underwriting.

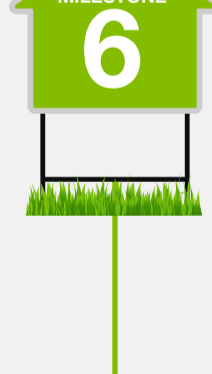
Underwriters often have questions about any gaps in income, on your credit report, and so on.

Conditional Approval

You should receive your pre-approval on the final loan within seven days, but you might have a list of additional documents to provide or questions from the underwriter to answer.



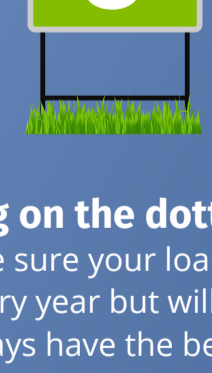
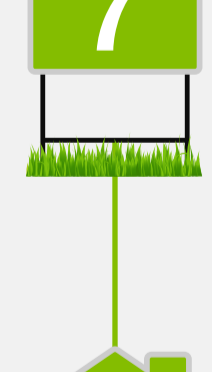
By law, the lender must redisclose when aspects of the loan, including the loan rate, change.



Final Approval

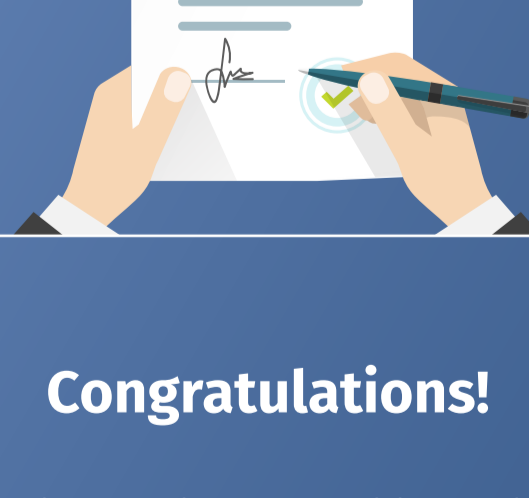
At last, you can breathe! The lender guarantees to issue the loan as you approach closing.

Closing Disclosures (CD)
The lender will generate an initial CD five to 10 days before closing and a final CD five days before closing.



Signing on the dotted line:

This isn't the end! Make sure your loan consultant will not only re-evaluate your loan every year but will also actively manage your mortgage to ensure you always have the best program for your situation.



Congratulations!

You've now got the tools to quickly and easily secure a mortgage and turn your dream house into a home.