

The Road to Home Ownership

Start

1. Loan Application & Pre-Approval

2. Select Your Home

After determining the features you desire, previews selected homes with your Realtor.



4. Processing
Escrow is coordinated and Loan Processor collects:

- Credit Report
- Appraisal
- Title Report
- Employment and Asset Verifications

5. Underwriting

3. Preliminary Disclosure

6. Final Approval

7. Closing

8. Moving Day!

Congratulations!

BASIC DOCUMENTATION

ADDITIONAL DOCUMENTS

1. Most recent 3 years tax returns
2. Most recent 2 years W2's
3. Most recent 1 months' worth of pay stubs
4. Complete 2 years job history & address history
5. 2 months bank statements

6. _____
7. _____
8. _____
9. _____
10. _____

Borrower Signature: _____

Co-Borrower Signature: _____



The Demorest Team

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