

9 STEPS OF THE HOMEBUYING PROCESS

Purchasing a home is an exciting and pivotal moment, but the mortgage process may feel overwhelming at first. That's where we come in—to help simplify the process and guide you every step of the way.



STEP 1:

Get pre-qualified to show sellers that you're a capable and serious buyer. This provides an initial estimate on what you can afford based on submission of assets, income, and credit.

STEP 2:

Let the house hunting begin! Work with a real estate agent and view properties based on your location, style, and budget.

STEP 3:

Found your dream home? Make an offer and negotiate a contract based on agreed upon price and terms.

STEP 4:

Complete a full loan application by notifying the lender of your intent to proceed with the loan. At this time, you will submit additional supporting financial documents such as pay stubs, tax returns, and account statements.

STEP 5:

Review the Loan Estimate (LE) to understand initial disclosures and transaction terms.

STEP 6:

Is the property ready for purchase? An appraisal is ordered to determine the home's value, an inspection is completed to ensure the home's systems are up to code, and a title search is conducted to confirm a clear transfer of ownership.

STEP 7:

Underwriting will review the loan file to ensure all program guidelines are met. Additional conditions may be requested for final approval.

STEP 8:

Clear-to-Close is issued when all conditions are approved. Review the Closing Disclosure. Final closing documents are prepared and confirmed.

STEP 9:

It's closing time. Sign closing documents to transfer funds and ownership. Get your keys and enjoy your new home!

REACH OUT TODAY TO GET STARTED ON YOUR JOURNEY!



Victoria Karpiv
Mortgage Loan Originator, 567683
Direct: 3525093201
victoriak@ocalaccu.com
<https://www.ocalacommunitycu.com/home-loans/>
2675 S.E. 36th Ave Ocala FL 34471



Dianne Perkins
Loan Officer
NMLS #1410743
Direct: 352.464.0719
DiannePerkins@SupremeLending.com
Dianne.Perkins@SupremeLending.com
715 S. Adolph Point | Lecanto, FL 34461

