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:

Getpre-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:

Letthehouse 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:

Reviewthe 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 maybe 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:

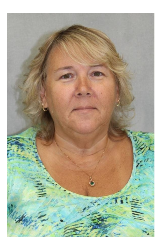
It's closing time. Sign closing documents to transfer funds and ownership. Get your keys and enjoy your new home!

REACH OUT TODAY TO GET STARTED ON YOUR JOURNEY!

Vicky Karpiw
Loan Officer

OCALA COMMUNITY CREDIT UNION

Direct: 352.509.3201
victoriak@ocalaccu.com
2675 SE 36 Ave Ocala FL 34471



Melanie Stevens
Loan Officer
NMLS #2235026
Direct: 352-209-5231
MelanieStevens.SupremeLending.com
Melanie.Stevens@SupremeLending.com
10480 Spring Hill Dr. | Spring Hill, FL 34608

SUPREME LENDING