



# The 5 Simple Steps in the Home Loan Process



PLATINUM  
HOME MORTGAGE

## THE 5 SIMPLE STEPS IN THE HOME LOAN PROCESS

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# The Home Loan Process in 5 Simple Steps

Applying for a mortgage may feel intimidating, but if you have a better understanding of the process from start to finish you will move forward quickly and stress free. Let's break it down to 5 simple steps.

## **1** Speak to an Experienced Mortgage Consultant

An experienced mortgage consultant can get you started by asking and answering questions about your specific financing needs. Your mortgage consultant can then advise you on your financing options. Platinum Home Mortgage offers more loan programs than many other lenders.

## **2** Application & Documentation

Completing the loan application and submitting all required documentation will be easier and faster if you are working with an experienced team like Platinum Home Mortgage. Our professional mortgage consultants will work with you to get all the paperwork completed accurately.

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### 3 Loan Processing

Your mortgage consultant and loan processor will collect all the necessary documents to obtain a home loan. They will also do a final review of your application and documentation before sending it to the underwriter.

### 4 Loan Review by Underwriter

Because underwriting reviews your loan application and documentation and renders a final decision, this step can seem scary, but don't be frightened. Our experienced team can help insure smooth sailing through underwriting. Our expertise and guidance means your loan will be well prepared for this step in the process.

### 5 Sign the Final Loan Documents

Once your loan is approved, our Closing Department will prepare final documents for signing. Once these documents are signed, the home loan process is complete.

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## CONGRATULATIONS!

The ebook you've just read has covered the home loan process in 5 simple steps... but that's only the beginning.

Every successful homebuyer has a team to feed them valuable information. Visit our website for videos, infographics and ebooks on the following topics:

- The 5 Simple Steps in the Home Loan Process
- How a Mortgage Pre-Approval Benefits You
- Questions to Expect During the Home Loan Process
- Document Requirements for Your Home Loan
- The Difference Between Home Inspection and Home Appraisal

We've been helping people just like you achieve the dream of homeownership since 1993. We've been fortunate to have enjoyed a lot of success in that time, but it took a lot of work and an intricate understanding of the mortgage marketplace.

We'd like to show you more...

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