

THE MORTGAGE PROCESS



Loan App

Lenders gather personal and employer info as well as recent residences

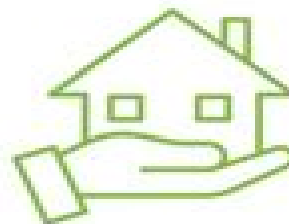
Prequalification letter, house hunt, offer accepted



Underwriting

Lender review, if approved terms and documentation is created

~30 days



Closing

When all documents are signed and legal transfer of the property happens

Mortgage Processing 101 Guide

Commerce Clearing House



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