

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

JG Myers



Mortgage Processing 101 Guide:

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The Handbook of Mortgage Banking James M. Kinney, Richard T. Garrigan, 1985 Monthly Catalogue, United States Public Documents , 1991 Federal Program Evaluations United States. General Accounting Office. Office of Program Analysis, 1977 Contains an inventory of evaluation reports produced by and for selected Federal agencies including GAO evaluation reports that relate to the programs of those agencies So Easy to Use America Online Internet Guide David Peal, 2001-11 **The National Guide to Educational Credit for Training Programs 2002** (Ace) American Council on Education, American Council on Education, 2005 For over 25 years this guide has been the trusted source of information on over 6 000 educational programs offered by business labor unions schools training suppliers professional and voluntary associations and government agencies These programs provide educational credit to students for learning acquired in noncollegiate settings Each entry in the comprehensive National Guide provides BL Course title as assigned by the participating organization BL Location of all sites where the course is offered BL Duration in contact hours and days or weeks BL The period during which the credit recommendation applies BL The purpose for which the course was designed BL The abilities or competencies acquired by the student upon successful completion of the course BL The teaching methods materials equipment and major subject areas covered BL College credit recommendations offered in four categories by level of degrees and expressed in semester hours and subject areas in which credit is applicable The introductory section includes the Registry of Credit Recommendations an ACE College Credit Recommendation Service transcript system *Secondary*

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