

The Home Buying Process

Know What's Next



Meet With A Loan Officer And Get Pre-Approved

- Know how much you can qualify for, how much money you will need, and what monthly mortgage payment you can expect.



Meet With A Real Estate Agent And Start Your Home Search

- Having been pre-approved you will know the home price range you qualify for, which will make your home search much easier.



Get Your Offer Accepted And Open Escrow

- This is when the buyer and the seller have reached an agreement and the purchase contract is signed.



Home Inspections Take Place

- Buyer does their home inspections, and the lender orders the appraisal inspection.



Loan Process And Underwriting Review

- The buyer's loan package and property information is submitted to underwriting for review.



Home Loan Approval

- The loan is fully approved, and the buyer will sign the legal loan documents.



The Loan Closes, And The Deed And Note Are Recorded! Congratulation, You Are A New Homeowner!

Give me a call. I am here to help you!



Rene Ramos

Sr. Loan Officer

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