



# ✓ Process Flow Checklist

**1**

## Build Your Team

☐

Interview Realtors

☐

Interview Mortgage Professionals

☐

COMMIT to working with the best  
and they will work their best for you





## 2 Pre-Qualify vs Pre-Approval

Don't go shopping until you know not only what you CAN afford, but what you are COMFORTABLE paying.

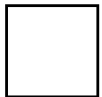
- ☐ ***Pre-qualification** is the first step. This can be done quickly by filling out a short form or having a conversation about your credit and finances to give you an IDEA what your price point will be.*
- ☐ ***Pre-Approval** is the next step. This means you provide all the documentation on the Loan Application checklist which is then reviewed and you are issued a **Pre-Approval***
- ☐ ***Refer to the Closing Cost Worksheet and go over the costs associated with your approval amount to be sure you know exactly how much you will need to bring to closing.***





# 3

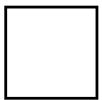
## Start Your Search



*Make a list of wants and needs to make sure you and your realtor are on the same page to find exactly what you are looking for that fits into your approval budget..*

# 4

## Make Your Offer



**MAKE YOUR OFFER**

*"The home you saw today and will think about tonight, someone else saw yesterday and thought about last night"*





## 5 Contract accepted

- ☐ *Sign and initial contract*
- ☐ *Refer to the **CRITICAL DATES checklist** and fill in the appropriate dates on your personal calendar. AKA Contingencies*
- ☐ *Refer to the **CONTACT LIST** and add all parties contact info for easy reference.*
- ☐ *Forward the fully executed contract to all parties to start the clock.*
- ☐ *Forward any missing or updated information from the loan application checklist*
- ☐ *Schedule the Inspections you are responsible for:  
Example home inspection & termite, etc per contract*







- ☐ ***Sign or E-sign Loan Application Disclosures***
- ☐ ***Discuss IF and WHEN to lock interest rate. %***
- ☐ ***Provide Payment to Order Appraisal If Applicable***
- ☐ ***Negotiate any repairs from home inspection with realtor/seller.***
- ☐ ***Sign Title/Escrow Disclosures***
- ☐ ***Sign off on Seller's Disclosures/National Hazards Disclosures and Home Inspection***
- ☐ ***Shop for Homeowners Insurance AKA Hazard/Fire/Flood insurance and provide quote***
- ☐ ***Once loan is approved, review approval conditions and provide anything outstanding***
- ☐ ***Contact Homeowners Ins. Co to bind the policy and have it sent to your title/escrow company***





- ☐ ***Refer to the Utilities checklist to start arranging the transfer and connection dates***
- ☐ ***Be prepared with your employer to take off if necessary to sign loan docs and/or for closing***
- ☐ ***Refer to the TESTIMONIAL/REFERRAL checklist - Did we help you? Are you excited? Will you help us?***
- ☐ ***Get prepared to wire the money or get a cashiers check depending on what your title/escrow company requires***
- ☐ ***CONFIRM WIRE INSTRUCTIONS DIRECTLY!!!!!!  
Don't confirm through email due to internet scams!!!!!!***
- ☐ ***Sign loan docs with notary or at closing table - wire money***
- ☐ ***Start changing your address - Refer to Change of Address checklist***
- ☐ ***Loan will fund and record - GET YOUR KEYS AND CELEBRATE***

