

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

Step By Step Mortgage Rates

Michael Brown

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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Federal Register ,1990-12-21 *1040 Federal Income Tax Forms and Instructions* United States. Internal Revenue Service,1987 **Standard & Poor's Creditweek** ,1991-04 Making Mortgages Work for You Robert Irwin,1987
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