

# 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

**United States. Internal Revenue  
Service**

**Step By Step Mortgage Rates:**

*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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