

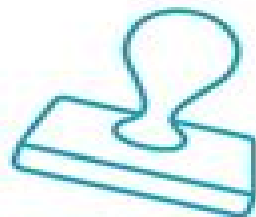
THE MORTGAGE PROCESS



Loan App

Lenders gather personal and employer info as well as recent residences

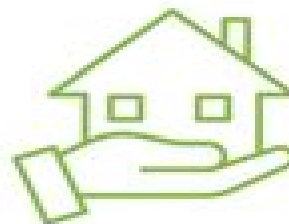
Prequalification letter, house hunt, offer accepted



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

Alfred Emanuel Smith, Francis Walton

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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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