

# 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

**Lingsheng Yao**

## 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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