

LOANOPOLY

We'll help you go directly to – HOME!



	PRE-APPROVAL	UNDERWRITING	FIND A HOME	CONTRACT
	<p>We can approve you by phone, online or in person and review your credit report to ensure we're as accurate as possible. This allows you to shop with confidence!</p>	<p>Your loan application and all supporting documents are submitted to the underwriter for expedited underwriting (EU). This takes 24-48 hours.</p>	<p>Work with a Real Estate Agent to find your dream home.</p>	<p>Signed sales contract between you and seller provided to settlement agent and our team.</p> <p>Title insurance is ordered by lender.</p>
<p>CONGRATULATIONS!</p> <p>You are handed your keys...</p> <p>WELCOME HOME!</p>	<p>To begin playing, start at GO!</p> <p>And remember these important DON'TS during the homebuying process.</p> <ul style="list-style-type: none"> DO NOT change jobs, become self-employed or quit your job. DO NOT buy a car, truck or van (or you may be living in it!). DO NOT use credit cards excessively or let current accounts fall behind. DO NOT spend money you have set aside for closing. DO NOT omit debts or liabilities from your loan application. DO NOT buy furniture on credit. DO NOT originate any inquiries into your credit. DO NOT make large deposits. DO NOT change bank accounts. DO NOT co-sign a loan for anyone. <p>Please let your loan officer know if you have any questions!</p>			<p>INSPECTION</p> <p>You will have the property inspected by a certified home inspector.</p>
<p>CLOSING</p> <p>Parties sign closing documents and satisfy outstanding closing conditions. Takes about 1 hour.</p>				<p>PROCESSING</p> <p>Processor and loan officer will work with you to update any documents and order appraisal.</p> <p>You order your homeowners insurance.</p>
<p>FINAL WALK-THROUGH</p> <p>You do a final walk-through of the property with your agent to confirm the conditions of the house.</p>				<p>APPRAISAL</p> <p>An independent licensed appraiser will research and visit the property to determine its value.</p>
	<p>CLOSING DISCLOSURE</p> <p>Closing Disclosure (CD) delivered to you at least 3 business days before closing for your review.</p>	<p>CLOSING DOCUMENTS</p> <p>The lender's closing department works with the settlement agent to prepare closing documents.</p>	<p>LOAN APPROVED</p> <p>YOU'RE ALMOST HOME!</p>	<p>CLOSING CONDITIONS</p> <p>File docs are resubmitted to underwriting to get final approval. We arrange for collection of closing conditions from all parties.</p>

For all of your real estate and mortgage needs, call your trusted local professionals today!



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