

# THE MORTGAGE APPLICATION PROCESS

FROM PRE-QUALIFICATION TO CLOSING

## Step 1 – Get pre-qualified

- Your Fulton Mortgage Company loan officer will help determine how much you can afford and what mortgage programs work best for you.

## Step 2 – Search for Your dream home

- Along with your Realtor get out there to find the home that's best for you!
- Continue to maintain good credit and check with your loan officer about any financial decisions that may affect your pre-qualification.
- Work with your loan officer to customize a home financing plan for the home you want.

## Step 3 – Make an offer with your realtor

- Work with your Realtor to get an accepted offer!

## Step 4 – Make a full loan application

- Once a contract is accepted, reach out to your loan officer to set up home financing.
- Provide all required documents in a timely fashion.
- Your loan officer will order an appraisal.
- Select a closing agent early on in the process. They will handle your title services and closing.

## Step 5 – Application approval

- Our processors and underwriters will work to formally approve your loan.
- Upon approval, we may need additional items from you. Again, it's important that you provide these in a timely manner.
- You will need to obtain homeowners insurance for your new home.

## Step 6 – Settle on your new home

- Meet at the settlement table, sign on the dotted line and walk out with the keys to your new home!

*Contact me to get started today!*



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