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1. PRE-APPROVAL

After I pre-qualify you, Jen, my loan partner, will work with me to review your application and collect documents so we can get your underwritten pre-approval. We will let you know how much you can afford and help you decide what loan programs may be best for you.

2. PREPARING THE LOAN

Monica, our loan processor, will reach out to you to collect any necessary documents required for submission to underwriting such as pay stubs, bank statement, W2s and others. She ensures your loan file is prepared for submission properly to help reduce the number of potential conditions the underwriter may need to approve your loan. Her job doesn't end there, she will also order the home appraisal and any re-inspections if needed.

I want your home financing experience to be a positive one, so I am providing this summary of what to expect during the loan process. I will be your primary point of contact. If you need anything at all, I would love to help.

I will review your unique financial information, finalize which product best suits your needs, get you locked in and keep you updated throughout the loan process.

I have a great loan partner that will be assisting me throughout the process. Be on the lookout for any communication from us by email, text or phone.

Below is a brief step-by-step guide of what Monica will doing to get your loan cleared for closing.



Monica Karnes
LOAN PROCESSOR
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monica@keystonealliancemortgage.com

3. PROCESSING THE LOAN

Almost done! Monica will work with the underwriter who issues the loan approval. Upon receipt of approval she will reach out to you and collect any additional items the underwriter requires and finalize your insurance.

4. TIME TO CLOSE

Once your file has been cleared to close, your attorney or title agent take control. They will schedule the day and time to sign all final documents.

Final Note: Be sure to sign all electronic documents sent to you as soon as you can. This will ensure you get to the closing table sooner if qualified.