



# LOAN PROCESS FLOW CHART

WHAT TO EXPECT DURING THE HOME MORTGAGE PROCESS



## STEP 1

**Pre-Qualification**  
Start out on the right foot. Provide financials to your loan officer to review your information and make a pre-qualification decision.



## STEP 2

**Loan Options**  
After you have received your pre-qualification you can discuss your financing options with your loan officer.



## STEP 3

**House Hunting**  
If you haven't already done so find a realtor to work with. Find your home, make and negotiate an offer on the house.



## STEP 4

**Home Inspections**  
With your accepted offer it's time to schedule the necessary home inspections.



## STEP 5

**Loan Application**  
Send Keystone Alliance Mortgage any requested documents. Its time to make the official mortgage application.



## STEP 6

**Electronic Signature**  
Loan disclosures will be sent to you via email. DocuSign all items in the application package.  
*\*Don't forget to acknowledge the loan estimate (LE) sent via email as well.*



## STEP 7

**File Processing**  
This is where we our team really gets moving:

- Title work is ordered
- Appraisal is ordered
- Loan Processing



## STEP 8

**Underwriter Review**  
At this point the loan underwriter reviews the mortgage application and all documents. **Additional conditions** may need to be met.  
*\*Please provide requested documents within 24 hours.*



## STEP 9

**Cleared For Closing**  
Once loan conditions are met the underwriter will issue a clear to close.



## STEP 10

**Schedule Closing**  
The attorney or title agent will typically schedule with all parties a closing day and time.  
*\*Be sure to DocuSign the disclosure package sent out via email.*



Keith Caughey  
Director of Sales  
NMLS 146620  
  
(814)873.5708  
keith@colablending.com  
www.colablending.com



*Attend your closing and then celebrate.*

# CONGRATULATIONS!

8795 Peach Street Erie, PA 16506  
colablending.com  
(800) 280.2022

