

Mortgage Getting Started

Video Transcript

Buying a home is a big step.

Even though it seems complicated, it doesn't have to be. We're here to help you through the process. Here are some tips.

First, choose your team. You'll want to work with a qualified mortgage banker and real estate agent.

Then, get pre approved.

This means applying for a mortgage loan before you've even found your dream house. You'll know in advance what you can afford, and it shows sellers that you're serious when you make an offer. Then, start house hunting. Your team will help you find just the right one for you.

Once you've made an offer, it's time to take the next step. Begin the loan approval process. You'll submit your signed contract to your lender and discuss locking in your interest rate. Then you'll need to submit things like pay stubs, bank statements, and other financial documents to your lender.

After your loan is reviewed and an offer is accepted, you'll order a home inspection and your lender will order an appraisal of the home. Once everything is complete and your loan is approved, your team will schedule a closing for you to sign paperwork and get your keys to your new home. If you have any questions about the process, just ask your mortgage banker.