



Certified Mortgage Planners is focused on helping our clients build a strong financial position through careful management of equity, the proper use of capital, and a dedication to maximizing their rate of return.

## YOUR LOAN FROM START TO FINISH

### Get Pre-Qualified



#### Find your Dream Home

Get a free credit analysis from your trusted Certified Mortgage Planner Professional and determine how much home you are qualified to purchase.



#### Loan Application

Execute the contract and have your realtor provide us with the title company/HOA information. Our team will provide a Loan Estimate within 3 business days.



Sign all initial disclosures and provide loan professional with all necessary documentation to process your loan: 2 years tax returns, 2 months bank statements, 30 days paystubs, 2 years W2's, and 2 forms of ID.

Initial Orders



#### Underwriting Submission

We order the appraisal, title work, and all other required third party information.



#### Conditional Approval

Allow 3-4 business days for your file to be reviewed by an Underwriter.



The Underwriter outlines the requirements for final approval.

Clearing Conditions



#### Final Approval

Our team will gather the required items from all parties to allow the Underwriter to review and finalize approval.



#### Closing Disclosure

Loan Commitment issued. Title Company to confirm each fee in the transaction. Lender to complete Closing Disclosure. APPROVED!



Must be emailed and acknowledged by all borrowers 3 business days prior to closing. If mailed, the waiting period extends to 6 business days.



This is not an offer for extension of credit or a commitment to lend. All loans must satisfy company underwriting guidelines. Interest rates and APR's are based on recent market rates, are for informational purposes only, are subject to change without notice and pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score, and other variables. Call for details. Terms and conditions apply. Additional loan programs may be available. Not everyone will qualify.