

PRE-QUALIFICATION*

Review Fairway's Document Checklist. Meet with a Loan Officer so you know your budget for a home.



MEET WITH REAL ESTATE AGENT

Find the type of home you're looking for within your budget, then make an offer.



APPLY FOR THE LOAN

Once you have a property address determined, provide it to us so we can begin your application process. See Fairway's Document Checklist for documents you will need to provide during this process.



NEGOTIATING PURCHASE PRICE

Once you and the seller agree on a price, a contract is created, and accepted.



EARNEST MONEY CASHED

A copy of the contract is sent to Fairway Independent Mortgage Corporation.



CLOSING DISCLOSURE

Lender provides to Borrower, who can share with Realtor, or if prior consent is received Lender can share with Realtor directly.



FINAL LOAN APPROVAL

Once all information has been approved, your loan is moved to "Clear to Close" status.



UNDERWRITING

An Underwriter will review your loan application and determine if additional information is needed.



APPRAISAL

Fairway will order your appraisal on your behalf and submit to underwriter for approval.



DISCLOSURES

Loan Estimate & Federal/State disclosures are delivered to Borrower. Borrower must provide their "intent to proceed" to order services.

CLOSING DOCUMENTS

Closing documents are sent to the Title Company.



MONEY FOR CLOSING

Fairway will contact you with final figures and information.



FINAL CLOSING STEP

Meet to sign closing documentation at the title company. Bring a Cashier's Check and your photo ID!



THE LOAN IS THEN FUNDED

YOU ARE NOW A HOMEOWNER!



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