

8 Steps to Homeownership

From the first point of contact, all the way through closing, Supreme Lending is dedicated to partnering with you through the entire homeownership process. With Supreme Lending, you can count on timely and informed communication throughout your personalized loan process. Here are the 8 steps to homeownership:



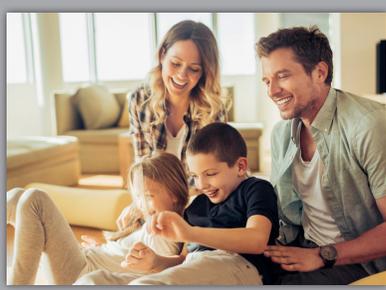
01

Loan Pre-Qualification: Pre-qualification is a verification of credit, income, assets, etc. Pre-qualification allows you to search for a home that is affordable for you. An application and supporting financial documents, such as pay stubs, tax returns and account statements, must be submitted to your Loan Officer.



02

Property Search: Once you are pre-qualified and you know what price range fits your personal affordability, start shopping for a new home with your real estate agent.



03

Appraisal and Property Inspections: Once you find a home the offer to purchase is made. Price is negotiated with seller, buyer writes the offer and the seller accepts. Once the seller accepts your offer, an appraisal is ordered to identify any discrepancies between the sale price and the appraisal value. Properties are also inspected for damage and safety hazards.

04

Processor's and Underwriter's Review: A loan processor will review the full file, gather all information needed for credit worthiness and send all information to an underwriter who will make the final decision to approve the loan.

05

Final Loan Approval: Keep in mind; should your loan receive approval or conditional approval, there may be certain financial conditions or property conditions that must be met before your loan receives final approval.

06

Signing: Loan documents, including any escrow documents and ownership transfer deed, get sent to escrow to be signed by you, the buyer, and the seller at closing.

07

Funding: A wire for the amount of the loan will be sent to the Escrow Company.

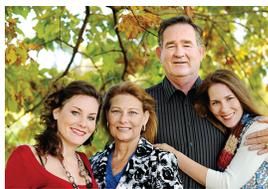
08

Confirmation of Record: The Escrow company confirms receipt of funds from all parties; Trust Deed and Ownership Transfer Deed are recorded with the county and the funds are disbursed to the seller and any and all appropriate parties.



Call **TODAY** for mortgage information and let **Supreme Lending** help make your homeownership dreams become a reality.

Call Today for Property Information



Suzanne Athey
REALTOR®
Realt Estate Broker
Re/Max Dallas Suburbs-Team Athey
Direct: 469.916.1222 Cell: 214.808.3531
suzanne@teamathey.com



Call Today for Mortgage Information



Nick Patton
Producing Branch Manager NMLS #194713
Direct: 972.447.5586
Cell: 214.641.9836 Fax: 469.461.1357
www.SupremeLending247.com
Nick.Patton@SupremeLending.com
700 Central Expressway South, Suite 400, Office 5, 7, 8 and 65 | Allen, TX 75013

