

# Road Map to Home Ownership

1

## PRE-APPROVAL

We'll get to know you by gathering information, discussing your options as well as budgeting & debt elimination strategies. Congratulations! You're on the right track to home ownership!

2

## HOUSE HUNTING

Get ahold of your realtor (if you don't have one, we can help you find one) and start searching for your dream home. When you find it, reach out to us right away so we can review your file and get a pre-approval letter to your realtor.

3

## AN ACCEPTED OFFER

In a competitive market, a pre-approval letter from Michigan Mortgage will help to get your offer accepted. Once your offer is accepted, order a property inspection (if desired) and start researching homeowners insurance policies.

4

## PREPARING & UNDERWRITING

You're more than halfway there! We prepare the loan for underwriting; if any conditions to the approval pop up, we will notify you. Please respond quickly as this is a critical time in the process.

5

## PROCESSING

The property appraisal and title work will be ordered. You will receive an on-track form with your estimated close date. We will verify your employment at this time.

6

## CLEAR TO CLOSE

Your dream home will be yours in no time. The closing documents will be sent to the title company and borrower at least three days before closing for your review. Please acknowledge the receipt of the closing documents promptly.

7

## CLOSING

The final - and possibly most exciting - stop on your journey is here! Closings normally take less than an hour. Remember to bring a picture ID to verify identity of the loan signers.

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## AFTER YOU CLOSE

We believe in clients for life. If you have any questions or concerns after moving into your dream home, we are here to help.

**Congratulations! Welcome to your new home!**

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