

# STEP-BY-STEP

## LOAN PROCESS GUIDE

SUCCESS

Getting a mortgage doesn't have to be complicated. At Cornerstone Home Lending, we do everything we can to make the process as effortless as possible. You can count on us to be there for your client at each step – and beyond.

### START

Client should prequalify with a loan officer

Borrower will let their Loan Officer know they have found their dream home

Borrower should promptly sign initial loan disclosure and send back to their loan officer

Borrower provides all required items for their loan application



Borrower finalizes homeowners insurance 10 days before their closing date

Underwriting approves the loan, pending any conditions to clear

Borrower starts shopping for homeowners insurance

Borrower's loan is in process and appraisal is ordered

Our team sends documents to the title company for the borrower's closing appointment

## HERE'S A QUICK LOOK AT WHAT YOUR CLIENT CAN EXPECT FROM START TO HOME




**THE CLIENT IS ALMOST THERE!**

Borrower signs a lot of documents, pays any closing costs and gets the keys

**HOME**  
Borrower is now a homeowner!

**IS YOUR CLIENT READY TO GET STARTED?** CONTACT **THE BERMEJO TEAM** TODAY!



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Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity. This information is meant as a guide to show the general steps of the financing transaction. Not every transaction may follow these steps due to the borrower's specific needs and the type of loan the borrower qualifies for.