



TAKE

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with
1st Priority
MORTGAGE, Inc.

www.1stPriorityMortgage.com



Real Estate Mortgage Title Insurance



A Howard Hanna Company



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Delivering the Home Loan Experience™



The Clarity Builder™
Clarify your wants and needs.



The Tailored Solution™
Finding the right fit.



The Green Light Gameplan™
You're approved - Go!



The Welcome Home Experience™
Closing Process.



The Raving Fans Report™
Your opinion matters.





The Clarity Builder™

Clarify your wants and needs.

You are unique. We want to **understand your wants and needs and help you understand your best options**. The Clarity Builder™ stage is a discovery process between you and your personal Mortgage Consultant. This stage is complete when you have a clear understanding of your mortgage choices. It is during this stage that you will obtain your **Pre-Qualification certificate**, allowing you to complete your house-hunting/shopping with confidence.





The Tailored Solution™ Finding the right fit.

You have found the home of your dreams and have a clear understanding of your mortgage options. We are ready **to tailor the mortgage that makes sense for you** based on the specific home you chose. We consider the complete picture in order to personalize a mortgage that is in line with your needs. This stage includes **meeting with your personal Mortgage Consultant and applying for your mortgage**. Then, you will be ready to begin work with your Loan Coordinator who will guide you through the paperwork, helping you through the gate to the next stage.





The Green Light Gameplan™ You're approved – Go!

Your mortgage has been approved! Your Loan Coordinator will continue to work with you in order to **confirm the details and gather any final information or documents needed**. Once everything is in place, your Loan Coordinator will let you know that you have been cleared to move on to the next stage – Welcome Home™.





The Welcome Home Experience™ Closing Process.

This is it, **almost home!** Each of the requirements has been satisfied and you are ready to close on your home. Now the legal documents come into play. Once the **attorneys have coordinated their efforts, they will schedule your closing** with 1st Priority.

Welcome Home!





The Raving Fans Report™

Your opinion matters.

Our goal is to Deliver the Home Loan Experience™, creating Raving Fans by exceeding your expectations. Once you complete our survey, you will receive access to our Homebuyer's Privileges Program, real savings and discounts for your every day life. All feedback is good—please share yours with us.

- Agent survey available May 2017



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START

The Clarity Builder™
Clarify your wants and needs

MORTGAGE PRE-APPROVAL
Learn about programs, qualifying, and what you can afford.

PURCHASE OFFER SIGNED/ACCEPTED

BUYER'S & SELLER'S ATTORNEY APPROVAL OF PURCHASE OFFER

HOME INSPECTIONS SCHEDULED

The Tailored Solution™
Finding the right fit

Meet with Mortgage Consultant for mortgage application

FINISH

Raving Fans, you're home! TELL US WHAT YOU THINK!

CLOSING OCCURS AT ATTORNEY OR COUNTY CLERK'S OFFICE AND TITLE TRANSFER IS RECORDED.

LENDER PREPARES CLOSING DISCLOSURE AND DELIVERS IT TO YOU ELECTRONICALLY FOUR OR MORE DAYS PRIOR TO CLOSING.

LENDER GIVES CLEAR TO CLOSE APPROVAL AND ATTORNEY'S SCHEDULE CLOSING DATE.

BUYER'S ATTORNEY FORWARDS THE DEED, TITLE INSURANCE, ABSTRACT, SURVEY, PAID TAX BILLS AND HOMEOWNER'S INSURANCE TO THE BANK ATTORNEY

BUYER'S ATTORNEY REVIEWS TITLE DOCUMENTS AND ORDERS TITLE INSURANCE

SELLER'S ATTORNEY PROVIDES UPDATED ABSTRACT, PROPOSED DEED, NEW SURVEY AND PAID TAX BILLS TO BUYER'S ATTORNEY.

LENDER ORDERS APPRAISAL AND VERIFIES CREDIT DOCUMENTATION NEEDED FOR APPROVAL.

The Green Light Gameplan™
You're approved-Go!

MORTGAGE COMMITMENT ISSUED

BUYER SELECTS AN INSURANCE COMPANY AND PROVIDES LENDER WITH BINDER AND PAID RECEIPT

BUYER SATISFIES COMMITMENT LETTER CONDITIONS

The Path to Home Ownership

Steps you will be taking on your journey to closing.



www.1stPriorityMortgage.com
NMLS#29600

The Welcome Home Experience™

Closing Process



Delivering The Home Loan Experience™

Your Expectation
+ 1st Priority Process
= Peace of Mind

For all your mortgage needs, please contact one of our Mortgage Consultants:
1st Priority Mortgage, Inc.





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