

# START HERE



# PERFECT LOAN PROCESS

Our experienced, licensed team is ready to work with you - from application to closing - to ensure a smooth and efficient loan acquisition process.

We would love to work together to make your mortgage experience a success! Our Perfect Loan Process (PLP) ensures effective communication between all parties in a mortgage transaction during the 30 day closing process.



## 1. MEET WITH YOUR LOAN ORIGINATOR

Meet with your VanDyk Loan Originator and get an immediate pre-approval with a Tri-merge Credit Report and complete online application.

## 2. PREPARE YOUR LOAN

Gather all the necessary documentation and provide to your LO. Documents will be reviewed and submitted to processing. Loan disclosures will be sent to you to review & sign.

## 3. PROCESSING REVIEWS DOCUMENTATION

Documents will be reviewed for completeness. Processor will call/email with any additional needs. \*\*

## 4. APPRAISAL

Appraisal ordered within 24 hours of formal loan application and processing will make introductory call.

## 5. SUBMIT LOAN TO UNDERWRITING

Loan submitted to underwriting within 5 calendar days and is underwritten within 24-48 hours.

## 6. CONDITIONAL APPROVAL

Loan "conditionally" approved by underwriter. Processor will request any additional items needed for a clear to close. Processor sends weekly updates.

## 7. GET HOMEOWNER'S INSURANCE

Borrower secures hazard insurance. This could delay closing so get this done within 24hrs of conditional approval.

## 8. FINAL APPROVAL

Processor submits conditions to underwriter and final approval is issued.

## 9. CLEAR TO CLOSE

Loan is clear to close & closing disclosure is sent 3 days prior to scheduled closing.

## 10. CLOSING DAY

Documents are signed, loan is recorded, and keys are exchanged. Welcome Home!



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OVER 100,000  
LOANS CLOSED



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