

YOUR HOME FINANCING ROAD MAP

PLEASE AVOID THE FOLLOWING DURING THE LOAN PROCESS:

- Applying for any new credit.
- Changing jobs, becoming self-employed or quitting your job.
- Closing any current credit accounts.
- Using credit cards excessively or letting current accounts fall behind.
- Spending money you have set aside for closing costs.
- Creating a payment plan on collection accounts.
- Changing banks or bank accounts.
- Making big deposits, especially cash deposits.
- Disputing anything on your credit report.
- Co-signing a loan for anyone.



START HERE



PREAPPROVAL

Complete a free, no cost, no obligation mortgage application so you can get preapproved to be in a better position when negotiating with the seller.

[CLICK HERE TO START YOUR PREAPPROVAL](#)

FIND A HOME

Work with a knowledgeable and experienced Realtor.®



QUICK FACT

Do you qualify for a government loan that offers homebuyers a lower down payment option?

CONTRACT

A signed contract between you and the seller is provided to your loan officer and a title company of your choice.



APPLICATION
Complete and sign the application and initial disclosures.



CONDITIONAL APPROVAL
Once underwriting is complete a conditional approval is received and a list of conditions needed are requested from all parties.

UNDERWRITING

Your file is submitted to underwriting for full approval. Underwriting usually takes about 24-48 hours.

APPRAISAL

Once you are satisfied with your home inspection, we will order your appraisal with an independent appraiser.

INSPECTION

We highly recommend a home inspection by a licensed inspector.

PROCESSING
Our processor reviews your supporting documents in relation to the information provided on the mortgage application.

LOAN APPROVED!



CLOSING DEPARTMENT

The initial closing disclosure (CD) is prepared by the title company and must be received by the borrower at least 3 business days before closing.

DOCS SENT TO TITLE

Closing documents are sent to the title company at the earliest possible day before closing.

FINAL WALK-THROUGH

Borrowers do a final walk-through of the property to approve the home's condition prior to signing closing documents.



TITLE COMPANY
The title company compiles all the documents that are needed for the closing.



GET YOUR KEYS!



FUNDING

All signed and dated closing documents are sent to the lender for the release of funds to finalize the transaction.



QUICK FACT

Homeownership can be a unique tool for building wealth and may offer tax benefits as well as building equity.

CLOSING
The title company completes and closes the borrower(s) by getting the closing documents signed by all parties.

[CLICK HERE TO START YOUR PREAPPROVAL!](#)

[CLICK HERE TO READ CUSTOMER REVIEWS.](#)



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