**Your Mortgage Process Roadmap**

**Step 1: Contact us for pre-qualification!**
- Provide pre-qualification information.
- We'll give you a list of financial documents needed.
- We'll determine what you may qualify for and go over your options with you!

**Step 2: Write a contract & make official loan application!**
- Sign official loan application with us and provide any outstanding financial documents requested.
- This is typically when you lock in an interest rate.
- We'll order your appraisal and title work. Please note that an appraisal fee is collected when appraisal is ordered.
- Schedule your home inspection as quickly as possible.
- Obtain quotes for homeowner's insurance and decide which agent you would like to work with.
- The loan process STARTS here.

**Step 3: Behind the Scenes Loan Underwriting & Processing**
- A Loan Underwriter reviews your loan file and issues a commitment to lend, provided required conditions are met.
- A Loan Processor obtains required conditions—including but not limited to employment verifications, IRS transcripts, updated bank statements and documentation required for gifts or liquidation of assets.
- Credit is monitored for new debt.
- Waiting on title work, appraisal, and insurance.
- We may need additional information or documentation during this stage.

**Step 4: Final Loan Approval**
- The Loan Underwriter has received & reviewed all items required for approval, including appraisal and final inspection (if applicable), title, and insurance.
- Note that changes (credit changes, employment changes, etc.) can still affect closing negatively at this stage!

**Step 5: Closing Disclosure**
- Lists actual settlement costs.
- A preliminary copy is issued a minimum of 3 days prior to closing.
- You receive one figure for closing, which includes your down payment and settlement costs. This is payable to the settlement office by wire or cashier's check, due at closing.

**Step 6: Closing — CONGRATULATIONS!**
Sign final closing disclosure and final loan paperwork.

**Step 7: Loan Servicing Transferred**
- 1-2 months after closing.
- "Goodbye letter" from us and introduction to new servicer.
- Welcome letter from new servicer with detailed contact information.

This guide is not all-inclusive. Information is accurate as of date of printing and is subject to change without notice.

Please contact us with questions about the home buying process.

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**Sheri Gunther**
Mortgage Consultant
NMLS#: 1160567
Cell: 561-699-9210
Sheri.Gunther@phmloans.com
SheriGunther.phmloans.com

**Prosperity Home Mortgage, LLC**
2500 N. Military Trail Suite 102
Boca Raton, FL 33431

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