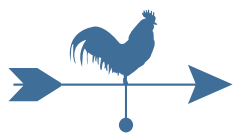


Mortgage Process 101

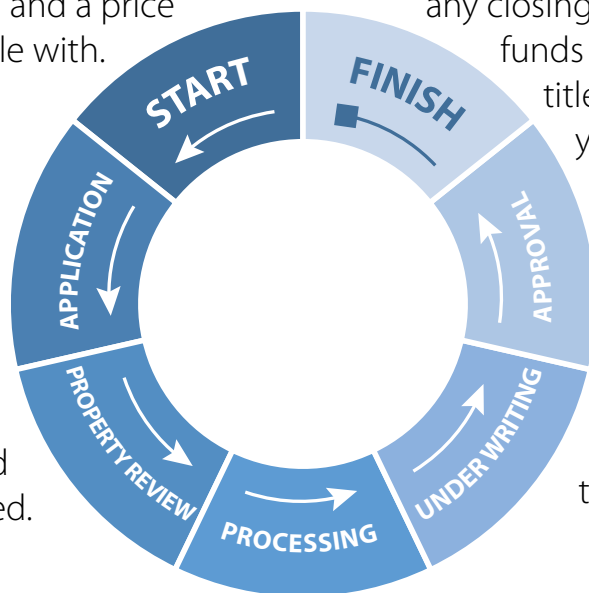


START – Get pre-qualified

Speak with a Mortgage Loan Officer to find out how much you can borrow on a home loan and a price range you're comfortable with.

FINISH

You'll attend a "closing" where all the final documents are reviewed and signed and any closing costs are paid. Finally, the funds will be disbursed to the title company and you'll get your keys!



Complete your application

Once you find the right home, your Mortgage Loan Officer will help you finish your application, letting you know any documents and information that is needed.

Clear to close

After the loan is officially approved*, you will be asked to provide final documentation.

Financial and property review

We will: 1) Review your application package, 2) Confirm the home's appraised value, 3) Perform a title search, and 4) Evaluate your credit to determine eligibility for the requested loan.



**Subject to credit application and approval*

For more information, visit northwaybank.com.



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