

5 Steps to Homeownership!



Purchasing a home is one of the largest investments you will make. Integrity Home Mortgage Corporation wants to make sure you are well informed and prepared. Here are some basic steps to the home purchasing process.

1 Contact a Mortgage Loan Originator

- Check Credit
- Discuss financing & loan programs
- Get Pre-qualified

2 Find a Home

- Contact your real estate agent
- Make an offer on a home & get a signed contract
- Have a home inspection

3 Make Formal Application

- Sign initial loan disclosures
- Provide required documentation
- Pay appraisal fee
- Lock interest rate

4 Wait for Final Loan Approval

- An underwriter will verify income and assets
- Conditional approval issued additional documentation may be requested
- Receive final loan approval

5 Settlement on Home

- Final walk through with your real estate agent
- Sign final documents with settlement agent
- Move into your **NEW HOME!**



Integrity Home
MORTGAGE CORPORATION

NMLS ID # 208516

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