

Loan Process

Purchasing a home can seem like a complex process, especially for a first-time homebuyer. Here's a simple breakdown of the 7 major milestones you'll navigate on the road to homeownership. As your Loan Officer, I'll be with you every step of the way.

01 Pre-approval

You need to know how much you can spend before you start looking for a home.

02 Find A Home

Your real estate agent will play a key role in helping you find the perfect house.

03 Offer Accepted

Once you've found your house, you'll work with your real estate agent to negotiate an offer.

04 Loan Application & Lock

Lower will work to get you a great rate that aligns with your financial goals for monthly payment and loan term.



05 Home Inspection

Having your home inspected will give you a total breakdown of the condition of your could-be home—the good and the bad.

06 Underwriting

A home appraisal will provide a value estimate of the house you're purchasing and ensure you're not overpaying.

07 Closing

Time to celebrate! After the paperwork is signed, you'll receive the keys to your new home.



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