

Your Roadmap to Homeownership



9 steps from “I think I’m ready” to “Welcome home.”

1

Preapproval

Your lender reviews your income, assets, and credit to tell you what you can comfortably afford.

Tip: Skip new credit and big purchases from here on.



2

Realtor

A good agent knows your market, finds homes that fit, and negotiates on your behalf.

Tip: Interview a couple of agents before you commit.



3

Shopping

Tour homes with your must-haves and nice-to-haves in hand — and your budget in mind.

Tip: Price the full monthly payment, not just the loan.

4

Offer

With your agent, you submit an offer and negotiate. Once accepted, you’re under contract and the loan process officially begins.

Tip: Send your accepted contract to your loan officer right away.



5

Underwriting

An underwriter verifies your documents and finances to confirm the loan meets guidelines.

Tip: Respond to document requests the same day.



6

Appraisal

An independent appraiser confirms the home’s value supports the price and the loan.

Tip: Your lender orders it — you just help with access.

7

Final Underwriting

The underwriter reviews the appraisal and any last items, then issues the final approval.

Tip: Don’t change jobs or open new accounts now.



8

Clear to Close

Every condition is met. You’ll review your Closing Disclosure and do a final walk-through.

Tip: Review your numbers early and ask questions.



Keys!

You sign, the loan funds, and the keys are yours. Welcome home!

Tip: Bring a photo ID and your closing funds as instructed.

Ready to dial in your mortgage strategy?

Talk to one of our loan officers who can help you map it out

sullivanhomeloans.com

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