




## The Financing Process

Here's an easy way to understand the financial steps you'll need to take to guide you towards your new home. With a **Coldwell Banker®** Sales Associate, nothing is too complicated.

- Calculate your budget
- Apply for a mortgage/paperwork/loan application
- Lender begins processing application
- Lender provides booklet of estimated closing and related costs
- Lending institution requests an appraisal of home, a credit report and verification of employment and assets
- Estimate of your loan costs in form of initial Truth in Lending Disclosure Statement
- Lender evaluates the application and approves the loan
- Search begins – Sales Associate shows you multiple listings
- You find the house you want
- You make an offer
- Lender disburses funds to closing agent
- Sign closing documents and loan is funded
- Appropriate documents recorded at county recorder's office
- The home is sold and it is yours

This brochure is provided for informational purposes only and is not intended, nor shall it be deemed, to provide or offer legal or financial advice or guidance. You should always consult with your own advisor when dealing with any of the information visited herein.

If your property is listed with a real estate broker, please disregard. It is not our intention to solicit the offerings of other real estate brokers. We are happy to work with them and cooperate fully.

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