



## Pre Approval

- By completing an application and faxing or emailing your personal documentation you can be completely approved for a home loan before you write a contract to buy a home.
- It will take a few hours to a few days depending on your financial situation.
- This process will allow you to understand all your financing options and pick a loan program suitable for you

## Finding a home

- You will have a Pre Approval letter so that when you find a home, the seller will know you are qualified.
- Once you write a contract you can lock-in your interest rate and start preparing to move!

## Loan Processing

- The appraisal, title work, survey, tax information and insurance information will be obtained to secure your final loan approval.
- Since you were already Pre-Approved this process mainly involves approving the home you are buying and updating your personal income and asset documentation.

## Closing and Funding

- After your loan has been approved the loan papers are prepared and sent to your title company along with the money you are borrowing.
- At this point you will be instructed to get a cashier's check or certified funds payable to your title company for the money you need for your down payment and closing costs.
- When you and the sellers have signed all the papers; the title company will fund your loan and you will be the proud owner's of a new home!

## WR Starkey Mortgage

*"A different kind of company where people come first."*

With more than a billion dollars in loans funded annually, WR Starkey is the largest privately owned mortgage company in Texas. On site processing, underwriting, and closing ensures each client has a terrific experience and closes on time.

- Mortgage Banker and Broker
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