

Your Home Loan Process explained, in a **blink**

Step 1

🕒 Step 1 Timeline: 3 – 27 minutes

Instant Pre-Approval

- Introduction & exchange of pleasantries
- Explore Loan Options - Low Rate / Cost, Blended
- Receive your Instant Pre-Approval Letter

No Documents or Credit Inquiry Necessary!

➔ Next Steps Before Step 2

- Complete your Online Profile
- Provide your Documents
 - Pay Stubs + W-2's + IRS Returns
 - Asset Statements
 - Valid ID



Step 2

🕒 Step 2 Timeline: up to 4 hours

Loan Commitment

- Analyze your Profile & Documents
- Confirm your Loan Options
- Consider Lock & Shop
 - Lock now, shop later

Low Rate

Low Cost

Blended

Always 3+ Options

➔ Next Steps Before Step 3

- Choose a Local Realtor
- Shop for Homeowners Insurance
- Visit our office & meet your Blink Team



Step 3

🕒 Step 3 Timeline: Instantly – TBD

House Shopping

- Receive Weekly Updates
- Follow our Home Buying Do's & Don't's
- Ask questions, *Think Escrows + PMI*

➔ Next Steps Before Step 4

- Sign your Purchase Contract
- Schedule your Home Inspection
- Meet your Loan Processor



Step 4

🕒 Step 4 Timeline: 12 – 24 days

Underwriting

- eSign Loan Documents and Lock Your Rate
- Request, Review & Approve 3rd Party Items
- Update & Finalize Information

Appraisal, Title, Survey & Insurance

➔ Next Steps Before Step 5

- Confirm final amount to closing
- Schedule day & time of closing
- Complete your Final Walk Through



Step 5

🕒 Step 5 Timeline: 26 – 49 minutes

Funding

- Celebrate Final Approval
- Wire or bring cashiers check to Title Company
- Sign the final documents & get your new keys!

➔ Next Steps After Step 5

- Move in & have a BIG party!
- Setup your Auto Draft account
- Consider leaving us a review



And now that you're all closed it doesn't mean we're unavailable. If you ever have any questions about your mortgage, call us 1st.