



SOUTH CENTRAL BANK

A BANK THAT'S ALL YOUR OWN

Getting a Mortgage Checklist

Use this checklist as a tool to help facilitate this process. It outlines the recommended steps to take, but be sure to check with your lender to see whether any additional steps are required.

We suggest you print this worksheet, then check each box next to the items you've completed.

- Step 1: Work with your lender to provide financing for your home purchase.
You can:
 - Get pre-qualified
 - Get pre-approved
- Step 2: Select a home
- Step 3: Get a ratified sales contract on a home
- Step 4: Select the type of mortgage you want
- Step 5: Select a lender
- Step 6: Apply for a mortgage
 - Complete loan application
 - Participate in a loan interview. You can do so either over the telephone, online, or in person
 - Review the Loan Interview materials checklist
 - Within 3 days of loan application, receive good faith estimate
 - Receive Trust in Lending Disclosure
 - Loan submitted for final review
- Step 7: Closing
 - Closing agent reviews whether conditions of loan are met
 - Make final inspection (walk-through) of home
 - Closing agent sets closing meeting
 - Sign documents
 - Documents recorded

