



*A Comprehensive Guide from pre-qualification to closing*

# **A Comprehensive Guide** **for Homebuyers**



# From Applying for a Pre-Qualification to Closing: *A Step-by-Step Guide*

Congratulations on taking the first step toward homeownership! Express Mortgage is here to guide you through the process, from applying for a pre-qualification to closing on your dream home. This comprehensive checklist and guide will help you stay organized and ensure a smooth home-buying experience. Let's get started!

## Step 1: Pre-Qualification

- Gather necessary documents, including proof of income, employment verification, and bank statements.
- Contact Express Mortgage or fill out an on-line application to start the pre-qualification process.
- Provide accurate information about your financial situation, assets, and debts.
- Await pre-qualification approval from Express Mortgage, which will give you an estimate of the loan amount you may be eligible for.

## Step 2: Loan Application

- Collect all required documents, including W-2 forms, tax returns, pay stubs, bank statements, and identification.
- Submit the completed loan application to Express Mortgage.
- Review and sign all necessary disclosure documents.

## Step 3: Loan Processing

- Work closely with your loan officer to ensure all necessary documentation is provided promptly.
- The loan processor will review your application, order a home appraisal, and verify your financial information.
- Respond promptly to any requests for additional documentation or information.

## Step 4: Loan Underwriting

- The underwriter will review your loan application, credit history, and supporting documents.
- Provide any additional documents or explanations requested by the underwriter.
- Await final loan approval from the underwriting team.

## Step 5: Closing Preparation

- Schedule a home inspection to assess the property's condition and identify any necessary repairs.
- Secure homeowner's insurance and provide proof of coverage to Express Mortgage.
- Coordinate with Express Mortgage, your real estate agent, and the closing agent to set a closing date.

## Step 6: Closing

- Review the Closing Disclosure, which outlines the final terms and costs of your loan.
- Schedule a final walkthrough of the property to ensure it is in the agreed-upon condition.
- Bring valid identification, funds for closing costs, and any additional documents requested by the closing agent.
- Sign all necessary loan and title documents.
- Complete the transfer of funds and officially become a homeowner!

## Document Checklist:

- Proof of income (pay stubs, W-2 forms, tax returns)
- Employment verification (letter from employer or recent pay stubs)
- Bank statements (recent months)
- Identification (driver's license, passport)
- Tax returns (previous two years)
- Purchase agreement and property information
- Homeowner's insurance policy and proof of coverage
- Home appraisal report
- Home inspection report
- Closing Disclosure and other loan-related documents

By following this step-by-step guide and ensuring you have all the necessary documents, you'll be well-prepared for each stage of the home-buying process. Express Mortgage is committed to providing you with individualized service and support throughout your home-buying journey.

Looking for your dream home can be overwhelming, but with the help of Express Mortgage, you can make the process smoother and stress-free. Our dedicated team of experts is committed to finding the right home mortgage option that suits your unique requirements and budget. We'll be your trusted guide in every step of your home mortgage journey. From applying for pre-qualification to closing on your dream home, we've got you covered.

**Our team of experienced Home Mortgage Loan Officers are here to help**  
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