



# MICHAEL BEAGAN

## HOME LOAN CHECKLIST



- Required items requested via email
- Our team updates any new information and reviews income documents
- 60-90 minute phone or in-person appointment to further assess financial situation and provide professional suggestions regarding loan options
- Select mortgage option and apply for loan approval or advise that you apply to become pre-approved
- You work with your Real Estate Agent to find a home you'd like to purchase
- Once in contract, you provide documents required to start the mortgage application, or include any updated items if you have been previously approved for the loan
- You provide us with required materials to process your home loan application
- After mortgage application is complete, attorney reviews the documents
- After legal review, we go over next steps and plan the home inspection and appraisal
- We establish two conditions on the commitment; 1) homeowner's insurance 2) documentation for deposit
- Once all conditions are provided, we submit the loan to underwriting for final review for official loan closing



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