



# Understanding the Loan Process

## 01 Loan Application

- Loan Officer meets with applicants in person, via phone, or online.
- Order credit report, pre-qualify, and send required disclosures.
- Customize loan products to meet individual needs.
- Maintain communication throughout the loan process.

## 02 Loan Set Up

- Order Residential Appraisal.
- Send Verification to Applicable Entities.

## 03 Loan Processing

- The processor is your contact during all processing and compiling of information for loan submission.
- Email all information for loan processing to your processor.

## 04 Underwriting

- Evaluation of credit and property in determining adherence to agency guidelines.

## 05 Closing

- Supreme Lending sends prepared instructions to the title company.
- Title company prepares and provides final closing figures.
- Loan Officer will then call borrower with final figures.

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