



Caleb Hayes

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Typical Loan Process

1. Pre-Qualification: Borrower completes loan application and submits income and asset documentation for review by the loan officer.
2. Borrower receives pre-approval letter to submit with their offer to purchase.
- 3: Purchase offer is accepted. Home inspection scheduled and Earnest Money Deposit submitted to title company.
- 4: Legend Lending sends disclosures for loan application to be e-signed and any missing documents requested from borrower.
- 5: Appraisal is ordered. Homeowners Insurance ordered.
- 6: Loan is prepped for underwriting submission.

7: Underwriting approval is issued.

8: Underwriting conditions for clear to close requested.

9: Loan is submitted for final review and clear to close.

10: Closing department balances final figures with title company and sends documents to be e-signed along with Closing Disclosure 3 days prior to closing.

11: Closing day, borrower e-signs closing documents and the few that need an ink/wet signature are signed with the notary.

12: Closing complete! **Congratulations!**

 [Apply for a loan](#)

**CORPORATE
HEADQUARTERS**

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