

7 Steps Home

Get ready to be a homeowner with this quick homebuying guide

1 Get Prepped & Pre-Qualified

Gather your financial documents: W-2s, tax returns, etc. Connect with your loan officer to get pre-qualified. You'll know exactly what you can afford before you start house hunting.

2 Find Your Agent & Your Home

Work with a trusted real estate agent who knows your local market. Once you find a home, make an offer, schedule an inspection, and loop in your loan officer.

3 Submit Your Loan Application

Send over the final purchase contract and any other required documents. Then you'll receive your official Loan Estimate outlining terms, then confirm you're ready to proceed.

4 Processing Begins

Our processing team orders the appraisal, title work, and preps your file for underwriting. If we need additional documents, send them in quickly to keep your timeline on track.

5 Secure Homeowners Insurance

Start shopping early for homeowners insurance, it's required before you can close. Be sure your policy is ready in time for underwriting and closing day.

6 Underwriting Review

The underwriter reviews your full loan package and may request a few final items. Once approved, we'll send everything to the title company and prep for closing.

7 Review & Close

Your Closing Disclosure arrives at least three days before closing. Review the final terms, prepare your certified check or wire for closing costs, and get ready to sign. Then, it's official, you're a homeowner



Zack Fix
TEAM LOAN OFFICER

NMLS 2289981
682.321.3420
zfix@altahl.com
mrfixyourloan.com
3216 Napier Park Dr. Ste 208
San Antonio, TX 78231



Candy King
REALTOR

Real
buyurdreamhome@gmail.com
M: 757.344.0055
blinq.me/clumz19kg13w7clnwnxv86sgh

alta HOME
LENDING

real
Real Broker, LLC



For additional information about Alta Home Lending, visit altahl.com.
Republic State Mortgage Co. d/b/a Alta Home Lending, NMLS ID # 62411.
www.nmlsconsumeraccess.org.