



### Pre-Approval

Sit with a Loan Officer and Determine how much you can borrow and what is affordable for you and your family.

### Find a Home

Let your Realtor Find you the Perfect home.

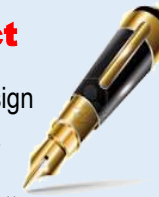


### Make An Offer

Offer accepted, sign the binder, schedule an engineer's inspection and contact your attorney.

### Contract

Review and sign Your contract With your Real Estate Attorney.



### Apply For Loan

Submit all requested documents with your completed application along with a copy of your signed contract.

### Post Closing

Enjoy the tax advantages of owning a home. Apply for STAR and any other tax exemption.



### Quick Fact

Homeownership allows for greater control over your living environment. Paint, decorate & rearrange to your heart's content!

### Documents needed for Application:

- Last 2 Years Tax Returns (All Schedules)
- Last 2 Years W-2's (Current & Previous)
- Paystubs for Last 30 days
- Last Bank Statement Include all accounts used for purchase

### Things to avoid:

- Don't make cash deposits
- Don't make large purchases for credit
- Don't Co-Sign a loan for anyone
- Don't change bank accounts
- Don't apply for new credit cards
- Don't change jobs

## South Shore Mortgage Makes Buying a Home Easy!



325 E Sunrise Hwy, Lindenhurst, NY 11757

Licensed Mortgage Banker/Lender/Broker: NJ, CT, ME, DE, MD, FL, IL, MN, CA

Banker, New Jersey Department of Banking & Insurance

Registered Mortgage Broker NYS Department of Financial Services

All Loans Arranged Through 3rd Party Lenders

NMLS#1310

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### Appraisal Order

Appraisal inspection is completed & report completed.



### Processing

Contact your Loan Processor to review any outstanding conditions needed. Review timeline for commitment.

### Closing

All parties sign closing documents. You are a Homeowner



### Appraisal Report

Received and reviewed. Copy sent to applicant.



### Underwriting

Loan Processor submits file to underwriting. Commitment letter issued and sent to your attorney.

### Final Walk Through

Borrowers do a final walk through the property 24 hrs before closing to approve the condition of the home before signing closing documents.

### Clear To Close

You & your attorney are notified that your file is clear to close and is scheduled with the attorneys and bank attorney.



### Final Review

Submit all closing conditions noted on commitment letter for final clearance.



### Homeowners Insurance

Contact your insurance agent about a policy for your new home.



### Title Report

Title report ordered by your attorney. Report delivered to South Shore for review and clearance.