

# THE NEXT STEPS

## HERE'S WHAT YOU CAN EXPECT DURING THE HOME LOAN PROCESS AND WHAT YOU CAN EXPECT FROM US.

1. Prequalify online at [www.houseloan.com/bosmith](http://www.houseloan.com/bosmith)
2. Attend a pre-purchase consultation with our team
3. Find your dream home – Let us know once the contract's accepted to protect your interest rate
4. Gather and send all requested documents to our team
5. Schedule your property inspection
6. Our team orders your title commitment, appraisal, and survey flood certification
7. Our team updates you on your appraisal and survey status
8. Secure homeowners insurance and send us your insurance agent's contact information
9. Get ready for closing – Our team confirms closing costs and other details 7 days before your closing appointment

**YOU'VE ACHIEVED A SMOOTH AND ON-TIME CLOSING!**



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1000 Highland Colony Parkway, Suite 5203 | Office 217 | Ridgeland, MS 39157 | Branch NMLS 116346 | Not all transactions may follow the steps listed due to requirements and processes specific to the type of home loan the borrower qualifies for. Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity.