HOW DOES THE LOAN APPLICATION PROCESS WORK?

1 APPLICATION

You can start the process by filling out an application online, giving us a call, or even stopping by one of our branches. Together, we'll evaluate your financial details to find the most beneficial home loan solution.

In order to provide you with the best financial benefits, we get to know your unique situation and financial goals. This involves looking at various pieces of information from your financial history. After we get a clear picture of your finances, we'll match your goals to a home loan option that is right for you.

START today – apply online, over the phone or stop by!

2 PROCESSING

We gather the required information to help you obtain your specific loan. We'll order any necessary services, such as an appraisal or preliminary title.

Call Today! Your Mortgage Banker can help you gather information required to obtain a loan!

going back

3 UNDERWRITING

Next, we underwrite your loan*. One of our professional underwriters will carefully go through each document submitted and verify the information. The underwriters' job is to make sure that all of the necessary information is included and each "i" is dotted and every "t" is crossed. At this point, you may be required to submit more documentation depending on your specific loan requirement.

4 FUNDING

Then, we schedule the signing of your loan documents. During the closing, you'll sign the final loan documents and the funding will typically occur in 24 to 72 hours.

Lastly, we celebrate! Whatever your goal—saving money, buying your first home, retiring sooner—we celebrate the fact that we reached it!

During the closing, you will sign the final loan documents and the funding will typically occur in 24 to 72 hours.

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Summit Mortgage Corporation | NMLS 3236. *Certain Guidelines apply. Licensed in CA by the Department of Business Oversight under the Residential Mortgage Act. Questions and Concerns may be directed to support@go-summit.com, 13115 NE 4th Street, Ste. 160 Vancouver, WA 98684. www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/3236. Other restrictions or limitations to any program may apply. Not all applicants will qualify. This is not a commitment to lend. Additional conditions can and will be placed on your loan as required up to your loan funding date. Robert Williams Home Loans is a division of Summit Mortgage Corporation. Robert Williams is licensed to originate loans in OR/WA.

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