HOME PURCHASE PROCESS

Are You on the Right Path?



FIND YOUR HOME

The Landsea Homes sales team will assist with finding you the right home in the right community to best fit your lifestyle needs.

INITIAL LOAN DISCLOSURE

Sign and return your initial disclosures as quickly as possible to prevent closing delays.

APPRAISAL & INSPECTIONS

Provide credit authorization to order a home appraisal as needed.

FINAL APPROVAL & INITIAL CD

When you receive the Closing Disclosure, it is CRITICAL that all borrowers on the loan sign and return as quickly as possible.

LOAN DOCUMENTS

After the loan has received final approval, we will prepare the loan documents and send them to escrow.

CLOSING FUNDING

Title will send the signed loan documents back to the lender. Once verified, lender will fund and record to close the loan.

PRE-QUALIFICATION

You will be asked for permission to run your credit and to provide income and asset documentation. You will also need to sign an eConsent form.

PROCESSING

Contact your insurance agent to set up your homeowners insurance and provide information to your loan originator.

UNDERWRITING

Income and assets will be verified. If additional documentation is requested, provide it immediately to prevent closing delays.

CD WAIT PERIOD

By law, loan documents cannot be signed before the CD wait period. This wait period is either three business days after all borrowers have signed the CD.

SIGNING

Review and sign all loan documents according to the title company instructions.

WELCOME HOME!



Scan this QR code to begin your application today and get one step closer to homeownership!

LandseaMortgage.com | (888) 577-5977



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