

**Start Here**



**Pre-Approval**

Submit preliminary financial documents to Marcy. She will then contact you with the best loan options for you.

**Find A Home**

Assess your wants & needs, then let your realtor help you find the perfect home to fit your lifestyle and budget.

**Make an Offer**

Make an offer on your new home. Review, accept, and sign the offer with your real estate agent. Notify Marcy of your accepted offer.

**Upfront Disclosures**

Watch for email instructions to receive initial e-disclosures. Some are esigned and some you will need to print, sign, and return.

**Application Process**

Send in any requested or updated documents, including a home owners insurance quote. Upfront disclosures MUST be completed.

**Quick Fact**

Home ownership allows for greater control over your living environment. Paint and decorate until your heart's content! Welcome Home!



**Marcy James  
Branch Manager**

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**Do's**

- Do save and submit all future pay stubs.
- Do save and submit all future bank statements (complete with all pages).
- Do continue to pay all your debt and loans on time.
- Do call me any time with questions or concerns.
- Do keep copies of all documents submitted to processing.
- Do discuss with us the transfer of gift funds before doing it.

**Don'ts**

- Do NOT make any cash deposits.
- Do NOT make any large purchase on your credit cards.
- Do NOT Co-Sign a loan for anyone.
- Do NOT allow your credit to be run by anyone
- Do NOT change Bank Accounts.
- Do NOT apply for new credit cards or finance anything.
- Do NOT change jobs.
- Do NOT refinance any loans.

**Appraisal Order**

Appraisal ordered . If your home is a condo we will need to get a HOA certification you will be notified of the cost.

**Processing**

Our processor will complete all verifications needed for employment and assets. We will request any supporting documentation needed.

**Appraisal Report**

You will receive an email copy of your appraisal as soon as it is available. Marcy will contact you with any value or condition concerns.

**Closing**

Escrow will contact you to schedule a time with a notary to sign your final loan documents.

**Final Walk Through**

You will complete a final walk-through with your real estate agent to preview the property before close of escrow.

**Schedule Closing**

Your loan will be sent to our Closing department for loan docs to be drawn and sent to Escrow after we receive the CTC.

**Clear to Close**

Upon receipt of all final documentation, we will resubmit your file to Underwriting for a (CTC) Clear to Close.

**Cond. Loan Approval**

Once Conditional Loan Approval has been received, notification will be sent to you for any final documentation needed.

**Underwriting**

Processor will submit your file to our Underwriting department for the Conditional Loan Approval.