How Do The Different Stages Of The Mortgage Process Work?

AmeriHome mortgage
A Western Alliance Bank Company

A CLEAR GUIDE TO WHAT TO EXPECT AND HOW YOU CAN HELP EVERY STEP OF THE WAY.

STAGE	WHAT USUALLY HAPPENS	WHAT BORROWERS CAN DO
OPERATIONS	The team helps move the file forward by collecting documents, coordinating third-party items, and preparing the loan for underwriting review.	Respond quickly to document requests, keep contact information current, and avoid major financial changes unless you have discussed them with your loan team.
UNDERWRITING	An underwriter reviews the loan file to determine whether it meets program, credit, income, asset, property, and documentation requirements.	Review any conditions carefully, send complete documents, and ask questions if a request is unclear.
CLOSING	Final documents are prepared, the Closing Disclosure is reviewed, and the borrower signs the required paperwork.	Compare key details, bring any requested items, and make sure you understand payment, term, and closing cost information before signing.
FUNDING	After signing and final checks, the lender releases funds when all requirements are satisfied.	Stay available for any last-minute questions and wait for confirmation before making plans that depend on final funding.

CALL **877.785.5422** OR VISIT **AmeriHome.com** to get your instant rate quote.