

The Home Loan Process

WHO'S WHO

**Licensed Mortgage Professional:**

Provides expert analysis of mortgage products after reviewing your financial needs and ability to repay the home loan

**Title Officer:**

Assists in preparing final paperwork to transfer ownership of the property to the buyer

**Realtor:**

Helps you search for the perfect home and negotiates the terms of purchase on your behalf

**Escrow Agent:**

Oversees the transfer of funds from buyer to seller

**Home Inspector:**

Examines the home's conditions prior to purchasing so you know what you are buying

**Insurance Agent:**

Provides monetary protection by issuing home insurance

**Appraiser:**

Assesses the market value of the home based on similar property sales in the area

**Loan Servicer:**

Handles the management of your mortgage loan after the home purchase is complete