



WILLOW BEND
MORTGAGE

Our Mortgage Process

Way. Better. Mortgage.

Once you select WBM to obtain your home loan, you'll be amazed at how quickly and simply the mortgage process moves. Before you know it, you'll have a mortgage that suits your lifestyle and saves you money.

Throughout the loan-application process, we provide you with automated and customizable communication options, including text or email alerts and milestone notifications. You can also email us with questions or new information. And if you want assistance, a mortgage expert who can answer questions is always a phone call away.

Submit Your Applications & Documents

STEP ONE

Our application will guide you through all of the documents that you need to collect to begin the mortgage process. By using our application as your checklist, you'll be able to submit items such as tax documents, proof of income, bank account information, and so on.

Appraisal & Approval

STEP TWO

At WBM, one of the ways we streamline the mortgage process by partnering with a leading appraiser who can rush the appraisal process. (This step can be very time-consuming otherwise.) You will first receive a preliminary approval based on the initial information collected. Once the complete loan package is received, the underwriting process begins.

The Underwriting Process

STEP THREE

Your loan's underwriter (the lender) will review your application, our appraisal information, and confirm that all necessary conditions have been met. At this point, the mortgage application process is complete and your loan is ready for closing.

Closing

STEP FOUR

We coordinate with the closing attorney to compile all of the required paperwork and confirm the amount of funding to be underwritten in the mortgage. We help make sure that this process goes as quickly and smoothly as possible, to get your funds fast. We then work with the escrow team and meet with you at their office to sign off on all of the paperwork.

Once everything is signed, the title agent hands you the keys to your new home!



WBM

www.wbm.com



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