

Your Renovation Journey

The renovator's journey can be both overwhelming and exciting! We developed this path to help you know where you are and what comes next. Remember that every path will be a little different, and it's not always a linear process. The good news is we're here to personally guide you every step of the way.

Keys to Success

- 1 Get pre-approved* before you start looking at houses.
- 2 Set up email notifications and check your texts frequently! Your response speed keeps us on track.

Start here if you are looking for a house and want to understand the mortgage process.

The Pre-Approval

Even if you are just thinking about buying a house, getting pre-approval will jumpstart your homebuying process.



Introductory Call

We learn where you hope to go.



Financial Overview

We'll pull your credit, ask about income and debts, confirm your income and assets, and talk through loan types.



Budget Worksheets

We'll create scenarios to help you know what to expect financially.



Submit your Offer

Work with your real estate agent to craft a competitive offer.



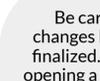
Offer Accepted

Negotiate a closing date at least 60 days from your offer to allow time to organize your mortgage and project.



Call us!

Call us immediately when your offer has been accepted.



Be careful of financial changes before your loan is finalized. This could include opening a new credit card, big purchases, or big deposits.

The Launch Sequence

Now the fun starts! Gather your financial documents and sign your initial loan disclosures.



Send Your Documents

Your punch list will include paystubs, W2s, and bank statements.



Submit Your Application

A mortgage goes through a series of approvals. We submit your loan application to our team once we have your documents and signed disclosures.



Pay Appraisal Fee

We'll send you a link.



Shop for Insurance

You'll need a homeowners insurance policy at least two weeks before closing.



Interview Contractors

You need a contractor and bid you're happy with while working within a budget and timeline. This is perhaps the trickiest part of the adventure—hang in there!



Submit Contractor Bid

You need a clear estimate of what's being done, including all labor & materials (sorry—no DIY in the budget). If you're moving walls or adding space, you'll need drawings for the appraiser.



Order Appraisal

The appraiser will value the home based on it's post-renovated state.



Approval & Contractor Validation

With the bid and appraisal, our project team will confirm that your contractor is in good standing and we'll approve the project.



Appraisal Is In!

We check the value and see if any other work needs to be addressed in the bid.



Contractor Coordination

We collect contractor insurance, licenses, and other basic info to validate them in our system.



Submit your Docs

Even after loan approval, we may need to send in more documentation. Moving quickly is the key!



Closing Disclosures

At least three days before closing, you'll receive draft documents to review & sign. Not your final numbers yet, but a pretty close approximation.



Plan Your Down Payment

Choose either a cashier's check or wire transfer for your payment to the title company.

The Final Preparation

You're almost there. Make sure you have these two items in place before you schedule your closing.



The Closing

You've made it. You'll pay your cash to close, sign your final documents, and pick up your keys!



Prepare Your Payment

We'll tell you the final amount that you owe, and you can pick up your cashier's check or schedule your wire.



Meet With the Title Company

Bring your photo ID and your cashier's check (or get the wire transfer sent). You'll review and sign forms with a title agent guiding you through.



Receive Your Keys

Congratulations! You are officially a home owner.



Renovation Starts

Your contractor can start work after closing.



Meet Your Draw Specialist

Your Draw Specialist will e-mail to introduce themselves and let you know what to expect in the draw phase.



Have Fun!

Work with your contractor to make plans a reality and enjoy your new home.

Post-Closing

Once all the documents are signed and the home is yours, the renovation work starts!