## EXCHANGE BANK HOME LOAN PROCESS



## **PRE-QUALIFICATION**

Discuss home afford-ability & Mortgage options with your Exchange Bank Loan Officer. We will do our best to find a Mortgage product that meets your financial needs.

## **APPLICATION**

documentation (tax returns, pay stubs, bank statements, etc).

You will work with your Exchange Your Loan Officer will guote interest Bank Loan Officer to complete the rates/fees, and provide the loan application and provide all initial estimate & disclosures to you.

## underwriting decision. **INITIAL UNDERWRITING**

Our Exchange Bank Underwriter will review all initial documentation for credit qualification and will issue conditional approval subject to any additional documentation needed.