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.