

The PrimeLending Mortgage Process

Your Journey Home Starts Here

1. PRE-QUALIFICATION*



This important first step lets you know how much you've prequalified for, so you can stay within your home buying budget.

3. SUBMITTING PAPERWORK



Additional paperwork is often needed to streamline the process, such as two years of W2's, two months of bank statements and one month of paystubs.

5. HOME APPRAISAL



An appraisal is required to verify the value of the property to ensure you're not overpaying for your potential new home.

7. LOAN PROCESSING



We package all final documents and send to our processing department for review and approval. Your details are then sent to underwriting to ensure everything is complete.

9. CLOSING & FUNDING



With the underwriter's approval and all documents submitted, the packet is sent to the attorney or title company to be signed, funded by PrimeLending, and filed for records.

2. APPLICATION



Whether it's online or in person, we'll gather the necessary documents from you to complete your quick and seamless application.

4. FINDING YOUR HOME



Keep your prequalification range in mind while you search. When you find a home, remember closing costs, seller concessions and loan length are all important.

6. GETTING INSURANCE



Most mortgage lenders require home insurance that covers fire and other hazards, such as floods. Some loans also require mortgage insurance if your down payment is less than 20%.

8. UNDERWRITING



An underwriter will look over your loan application from start to finish. They will see if any additional information is required and then make the decision to approve your loan.

Contact me today to start your home buying experience.



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*A pre-qualification is not an approval of credit, and does not signify that underwriting requirements have been met. All loans subject to credit approval. Rates and fees subject to change. ©2019 PrimeLending, a PlainsCapital Company, (NMLS: 13649) Equal Housing Lender. PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in KS. V010918

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