

The Trident Mortgage Process

Mortgage Consultant will:

- Discuss qualifying, monthly payments, and cash needed for closing
- Gather your vital (i.e. Social Security Number, Date of Birth) and financial information and pull your credit report
- Explain various loan programs available and quote interest rates
- Prepare options to ensure you choose the best rate/closing cost combination and provide a prequalification letter for your offer
- Find out what is important to you.
- Work with your Realtor from home search through closing.

Underwriter will:

- Evaluate loan application and supporting documentation for eligibility and approval.

Processor will:

- Guide your loan, once approved, through to Closing. They may ask for additional documentation to satisfy underwriting requirements.

Home Buyer/Borrower will:

- Provide honest and accurate information
- Provide all documentation required in a timely fashion.
- Make formal mortgage application within 7 days of accepted offer.
- Schedule & complete inspections elected in Agreement of Sale within contracted timeframe.
- Get Homeowner's Insurance quote. Finalize policy no later than 2 to 3 weeks prior to closing.
- Be available to review your situation and answer any questions.
- Arrange for wire transfer or get certified check from bank within 24 to 48 hours of closing.

Preparing for Settlement:

- Once final approval is given, the loan is sent to the title company/closing attorney who schedules closing and reviews funds needed for settlement.



COMMUNICATION is key to a successful transaction!

We will keep you informed of the progress of your loan throughout the process.

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Speak with Mortgage Consultant
Get Prequalified

Document Collection

Find your home
Negotiate offer

Formal Mortgage Application
Meet with Mortgage Consultant

Upon application we will order the appraisal & title work

Underwriter Review and
Approval Determination

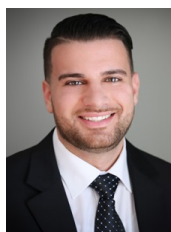
Loan Sent to Processor

Loan Prepared for Settlement

CLOSING



Trident Mortgage Company, LP is licensed by the Pennsylvania Department of Banking and Securities as a Mortgage Lender. Licensed by the New Jersey Department of Banking and Insurance as a Licensed Lender. Licensed by the Office of the Delaware State Bank Commissioner as a Licensed Lender. Licensed by the Maryland Department of Labor, Licensing & Regulation as a Maryland Mortgage Lender. All loans subject to credit approval. Trident Mortgage Company, LP NMLS ID: 111942



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