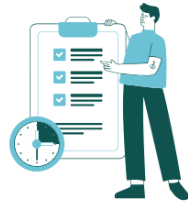


THE HOMEBUYING PROCESS



MEET WITH AN OLYFED LOAN OFFICER

to determine your budget and complete a prequalification.



DELIVER PREQUALIFICATION

to your chosen Real Estate Agent to discuss your property needs.



BEGIN SEARCHING FOR YOUR NEW HOME!

Your Real Estate Agent will help you review properties, write offers and negotiate.



PROVIDE YOUR ACCEPTED OFFER

to your Loan Officer to formalize your application. It must be a mutually accepted purchase & sales agreement.



CONTINUE WORKING WITH YOUR AGENT

to coordinate property inspections and negotiate and approve repairs. Secure homeowner's insurance.

MEANWHILE ...

your OlyFed Loan Officer is busy finalizing your applications, ordering a final credit report and property appraisal, verifying your income, assets & liabilities and assembling your loan package for submittal to your loan underwriter for approval!



OLYFED WILL COLLECT TITLE INFORMATION

through the Title Company chosen by the Seller's Agent. This includes a title search and commitment.

LOAN APPROVED!



OLYFED WILL SEND LOAN DOCUMENTS

to the Title Company to prepare for signing.



SIGN YOUR CLOSING DOCUMENTS

at an appointment scheduled by the Title Company. These legal documents fund your mortgage and create a new deed.

SELLER IS PAID



CONGRATULATIONS!
You're a new homeowner!

WE'RE HERE TO HELP

Call us at (360) 754-3400 or (800) 865-3470 and we'll connect you with a loan officer that will be happy to assist. You can also visit one of our 8 branch locations or start your loan application online at olyfed.com/home-loans.