

START



HERE

PRE-APPROVAL

Quick profile form - Submit preliminary documents & schedule consultation.

FIND A HOME

Assess your wants & needs, then let your Realtor help you find the perfect home to fit your lifestyle.

MAKE AN OFFER

Negotiate. If offer accepted, then sign binder. Schedule inspection & send inspection report to your Real Estate Attorney.

CONTRACT

Review & sign your contract with your Real Estate Attorney.

APPLICATION PROCESS

Gather remaining documents to submit with the completed and executed loan forms & disclosures. Upon receipt of fully executed contract of sale, the loan is submitted to the processing department.

POST CLOSING

Grieve your property taxes. Apply for STAR and any Veteran exemptions you are entitled to.

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APPRAISAL ORDER

Ordered within hours of contract. Appraisal inspection is conducted & report is furnished within 5 days

QUICK FACT

You can take possession of your new home anywhere from the day of closing to 5 days after. This depends on what is stated in your contract.

PROCESSING

Processor completes all verifications for credit, employment and assets,

CLOSING

All parties sign closing documents with bank attorney. Certified: check instructions provided 24 hours prior.

APPRAISAL REPORT

Received & reviewed Processor updates you on outstanding conditions pending your loan approval.

FINAL WALK THRU

Borrowers do a final walk-through of the property to approve conditions of the house prior to signing closing documents

SCHEDULE A CLOSING

You & your attorney are notified that your file is clear to close & a closing date is scheduled by attorneys with a bank attorney.

CLEAR TO CLOSE

Submit all closing conditions noted on commitment letter for final clearance.

HOME OWNERS INSURANCE POLICY

Copy of appraisal & mortgage clause provided so you can secure a home owners insurance policy

TITLE REPORT

Your attorney submits the title report to the bank attorney for review.

UNDERWRITING

Processor submits file to underwriting department for final review. Commitment letter issued and sent to you and your attorney for review.