

Quick Map to the Home Buying Process

Make an Offer

Work with your real estate agent to negotiate and sign the sales contract for your dream home.



Get a Home Inspection

Work with your real estate agent to order a home inspection.



Complete & Submit Loan Application



Shop for Your Dream Home!

Pool or no pool? Yard or condo? Your real estate agent will help you find your dream home!



Get Pre-Qualified

Let's meet to review your financial situation and understand your buying power.



Get Pre-Approved

Provide financial documents for each individual on the loan: past 2-year tax returns, paystubs, W2's, past 2-months bank statements, driver's license and social security card. Based on your credit score, debt-to-income ratio, and a review of your financial documents, we'll determine your pre-approval loan amount.



Underwriting I

Our Underwriting team will begin the initial review of your home loan application. They'll outline the conditions for your dedicated Client Manager to review and address any needs early on.



Final Underwriting

Underwriting reviews for the final time. All conditions have been met and the loan is ready for closing.



Processing

Your dedicated Client Manager will review all documentation and conditions outlined. Appraisal and title are ordered. They'll request any additional required documentation.

Signing & Closing

Meet with the closing agent to sign final loan documents. Congratulations, you're a homeowner!



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Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Maryland. Direct Mortgage Loans, LLC NMLS ID# is 832799 (www.nmlsconsumeraccess.org). Direct Mortgage Loans, LLC office is located at 111-D Fulford Avenue, Bel Air, MD 21014.