

# Maple Tree Funding—The Mortgage Process

<b>Step One</b>	<b>The Pre-Qualification</b>	After reviewing your income, assets, credit score, & liabilities we will issue you a Pre-Qualification letter letting you know how much you can qualify for. This is the first step to start looking for homes and putting in a possible property bid with your realtor.
<b>Step Two</b>	<b>Applying for the Mortgage</b>	Once you have won your bid, Maple Tree Funding will research our lender partners to determine which lender is best for you. We will gather all of your documents and signed paperwork to submit to the lender for that specific property.
<b>Step Three</b>	<b>The Approval/Commitment</b>	After reviewing your initial submission, the lender will provide us with an approval (also known as commitment) that they will do the loan provided we satisfy the list of conditions they request.
<b>Step Four</b>	<b>Satisfying the Conditions</b>	Items such as the appraisal, a clean title, home-owners insurance are common conditions we see on approvals. Other conditions may exist based on questions the lender may have about your income and assets. A detailed list will be provided upon initial approval.
<b>Step Five</b>	<b>Clear to Close</b>	Once all conditions have been satisfied the bank will issue a Clear to Close. At this point, the bank has reviewed all of the conditions including the Appraisal & Title and has agreed to finance your loan.
<b>Step Six</b>	<b>Closing &amp; Funding</b>	A day, time, and location will be set for the buyer & seller, along with their attorney's to sign the final documents. At this time funds will be wired and the title/deed will be transferred and recorded.

## Documentation Needed for Mortgage Application

1. Two Years W2's (includes all jobs / 1099's)
2. Last two months bank statements (all pages)
3. 30 days worth of current paystubs
4. Drivers License / Social Security Card
5. Others if applicable (Retirement, Taxes, etc...)

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**Think Mortgage...  
Think Maple Tree**

Registered Mortgage Broker  
NYS Department of Financial Services  
All Loans Arranged Through Third Party Lenders

