

# 7 STEPS TO GET A LOAN



## Compare Rates

Get instant rate quote by using our mortgage calculator here.

1



## Upload Supporting Documents

Securely upload all your documents to Sammamish Mortgage through our secure data encrypted inbox here.

2



## Loan Application

Complete an application via our website, or over the telephone. Once your application is complete, a Loan Officer will contact you to review it.

3



## Get Pre-Approved

Once your documents are received, we will review them and determine an approvable purchase price and down payment, as well as the various mortgage loan programs available to you. The preapproval will also let you know the interest rates you qualify for based on your credit. Your Loan Officer can now issue a preapproval letter to include with your purchase offers. The letter indicates your income, assets and credit have all been verified, and will provide assurance to the seller of your ability to obtain a mortgage.

4



## Rate Lock and Final Approval

After a seller accepts your offer, it is important you get us the Purchase and Sale contract as soon as possible. Once you are under contract, you and your Loan Officer will review your loan options and discuss the various rate and cost scenarios available. At this point in the mortgage loan process, you have the option of locking in your rate and closing costs.

5



## Closing

The closing agent coordinates all the documents that need to be reviewed and signed. The seller will execute the deed to the property, funds will be collected and disbursed, and the closing agent will record the necessary instruments to give you legal ownership of the property. When all is signed and the transfer of funds is complete, you receive the keys to your new home!

6



## Get Loan Documents

Upon receipt of final underwriter approval, we draw your loan documents and submit them to the closing agent.

7



**SAMMAMISH**  
MORTGAGE

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Great Rates - Great Service