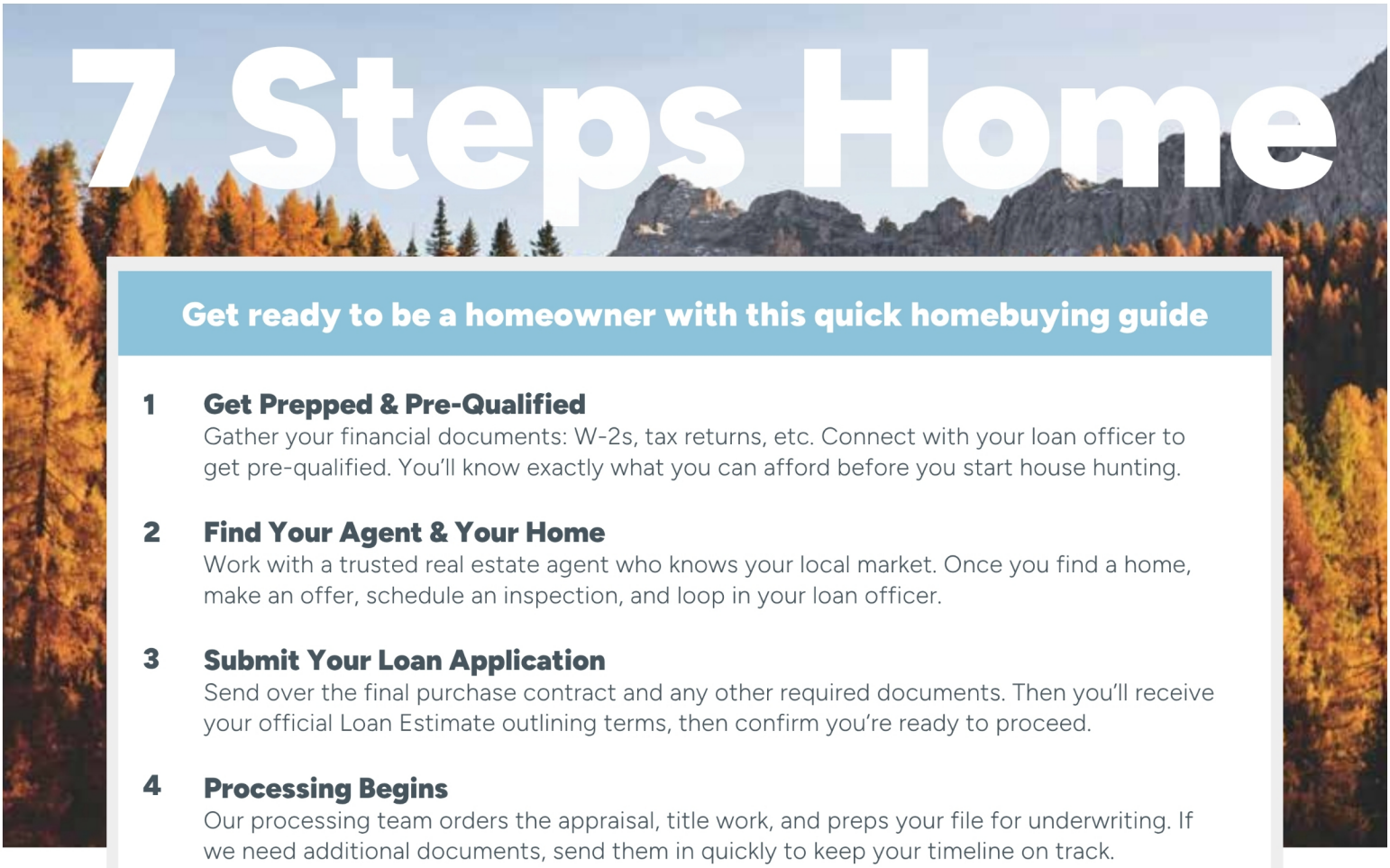

7 Steps Home

Get ready to be a homeowner with this quick homebuying guide

1 Get Prepped & Pre-Qualified
Gather your financial documents: W-2s, tax returns, etc. Connect with your loan officer to get pre-qualified. You'll know exactly what you can afford before you start house hunting.

2 Find Your Agent & Your Home
Work with a trusted real estate agent who knows your local market. Once you find a home, make an offer, schedule an inspection, and loop in your loan officer.

3 Submit Your Loan Application
Send over the final purchase contract and any other required documents. Then you'll receive your official Loan Estimate outlining terms, then confirm you're ready to proceed.

4 Processing Begins
Our processing team orders the appraisal, title work, and preps your file for underwriting. If we need additional documents, send them in quickly to keep your timeline on track.

5 Secure Homeowners Insurance
Start shopping early for homeowners insurance, it's required before you can close. Be sure your policy is ready in time for underwriting and closing day.

6 Underwriting Review
The underwriter reviews your full loan package and may request a few final items. Once approved, we'll send everything to the title company and prep for closing.

7 Review & Close
Your Closing Disclosure arrives at least three days before closing. Review the final terms, prepare your certified check or wire for closing costs, and get ready to sign. Then, it's official, you're a homeowner

Mary Steinmeyer
BRANCH MANAGER

NMLS 223552
msteinmeyer@altahl.com
M: 720.339.0526
altahl.com/loan-officers/mary-steinmeyer
815 Hawthorne St
Houston, TX 77006
Colorado Based – Licensed in CO, FL, & TX

alta HOME LENDING

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