

# Our Mortgage Process



Inquiry

Originate

Process

Clear to  
Close

Review,  
Close, &  
Own

- Discovery Phase
- Answer questions regarding rates, terms, programs, costs

- Member submits online mortgage application
- CVF will review credit and prequalification data
- Disclosures get sent to Member

- Appraisals, Title, all verifications get ordered
- All documentation is reviewed for accuracy
- Application sent to Underwriting for review

- Application is approved & clear to close is established
- Closing date set

- Final review of all closing documents
- Members close at Title Company
- Payments made to NMS
- Happy Homeowner