



AMERIS BANK

MORTGAGE SERVICES

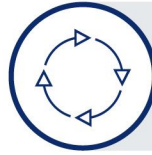
THE MORTGAGE LOAN PROCESS



1

Pre-Qualification

Get a quick, high-level estimate to determine how much you can afford to spend on a home.



7

Submitted to Processing
Your full loan application has been submitted to processing.



2

Accepted Offer

The seller has accepted your offer on the home.



8

**Initial Underwrite/
Initial Approval**
An underwriter from our team will review your file.



3

Under Contract

You have signed a purchase agreement for the home.



9

Clearing of Conditions
All conditions of your application have been met.



4

Home Inspection Completed

You have received a detailed overview of the home's condition



10

**Clear-to-Close/
Loan Commitment**
You are officially cleared to close. Keep an eye out for your initial closing disclosure.



5

Loan Documents/Application
Sign and submit loan application to receive Loan Estimate and show offer acceptance/intent to proceed.



11

Borrower Funds to Attorney
Your loan has been funded.



6

Title & Appraisal Ordered
You will receive an estimate of the value of the home.



12

Closing
Sign the final purchase and loan documents and pay any closing costs. Welcome home!

Let's work on this, together.



Richard Donohoe

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All loans subject to normal credit approval criteria. Certain program restrictions may apply. This document is not a complete description of all requirements. Ameris Bank Mortgage NMLS #408099. Rev. 8.10.20.

