

*The mortgage process involves five main steps. Knowing these can help make your home purchasing experience less stressful.*

## 1. Preparing

- Know your credit score
- Organize financial documents (income, assets, debits)

## 2. Pre-Approval

- Apply online at [www.partners1stcu.org](http://www.partners1stcu.org) or with a Partners 1st representative at your local office
- Review credit and qualifications
- Obtain pre-approval letter

## 3. Purchase

- Find a realtor
- Begin house search
- Negotiate an offer and get signed offer

## 4. Loan Processing

- Review preliminary numbers
- Underwriting performed by staff
- Approval by credit union

## 5. Closing

- Review final numbers
- Sign required documents
- Set up automatic payments

