

STEP 2:

House hunt and make an offer

Once you have found your dream home and are ready to buy, review your planned offer with your Loan Officer before submitting it to the owner of the property. Your realtor will help with this.

STEP 1:

Get pre-qualified

Consult with a Mortgage Loan Officer to confirm you meet the credit requirements needed for a mortgage. Set your home-buying budget and learn how much of a down payment you should be prepared to bring to closing.

STEP 3:

Submit your loan application

Gather information about you, your property, and your finances, then work with your Loan Officer to complete the loan application.

STEP 4:

Application processing

KeyBank's loan processing team will review the application and determine if more information is needed, based on what you have provided. An appraiser visits the property to determine its value.

STEP 5:

Receive initial loan approval

KeyBank's underwriting team will review the application, the property appraisal, your credit report, and other financial details to confirm that you are eligible for the loan.

STEP 6:

Prepare for your loan closing

Your loan approval might have some conditions that you need to complete before signing your loan, such as obtaining property insurance. A title company or attorney will work with KeyBank's team of professionals to prepare the mortgage note, deed, and title work required to transfer the property.

STEP 7:

Close and sign final paperwork

Working with a title company or attorney, you will sign all of the paperwork related to your loan. Any additional down payment and closing costs will be due at this time.

STEP 8:

Get the keys to your new home!

Once all funds are collected and the contract is verified, you will receive the keys to your new home. KeyBank's closing team will make sure that the property is legally transferred and purchase funds are given to the seller.

Now you're a homeowner. Congratulations!

Learn more at key.com/mortgage.

KeyBank 
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See reverse for important disclosure information.



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