

## Seven Steps to a Simplified Mortgage Loan Process

At Elevations Credit Union, we know that the mortgage lending process can be confusing. That's why our knowledgeable Lending Team is here to answer all of your mortgage questions. Here's some basic information that will help you get started. Remember, we're here for you every step of the way.

- 1) Purchaser (you)** — Contacts an Elevations Credit Union Loan Officer and completes a basic loan application.
- 2) Elevations Mortgage Loan Officer** — Explains everything from loan options and the qualifying process, to monthly payments and interest rates.
- 3) Elevations Mortgage Loan Specialist** (the Loan Officer's assistant) — Gathers necessary items to prepare your loan for approval.
- 4) Elevations Underwriter** — Determines whether you're approved or if additional information is needed.
- 5) Elevations Mortgage Closer** — Once given the green light, the closer assembles the documentation needed for Closing Day and sends it to the Title Company.
- 6) Title Company Closer** — Receives the loan documentation from Elevations Credit Union and prepares the Settlement Statement which details the loan, down payment, etc. for your review ahead of closing.
- 7) The Closing** — This normally takes place at the Title Company offices. You will need to bring a government issued form of ID. The amount due at closing reflected on the Settlement Statement will need to be provided to the title company in a form they require, which is preferably wired funds.

**Call today and discover just how easy home ownership can be.**



**Your Elevations Credit Union Mortgage Team**  
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[elevationscu.com/mortgageloan](http://elevationscu.com/mortgageloan)