

Section 3: Arranging Your Loan

1. Loan Application Checklist—lists the documents and information typically needed to complete the loan application form
2. Loan Application Paperwork—an overview of the forms involved in processing your application
3. Loan Underwriting—key points to be aware of regarding the loan approval process; take special note of contingencies that may apply
4. Loan Lock—lock your loan only after Hartman Homes has provided you with a written delivery date confirmation
5. Loan Closing—avoid changes to your financial circumstances to protect your loan approval
6. *Down Payment Worksheet*—to assist you in determining the amount you have available for your down payment
7. *Monthly Payment Worksheet*—to assist you in estimating the monthly payment amount for your new home mortgage