

Smile
more.
Worry Less.

The Douglas Nedimyer Team at Ephrata National Bank

Pre-Qualification

- Initial conversation
- Do preliminary credit check
- Issue Pre-Qualification letter
- Provide cost sheet
- Obtain documentation for underwriting

Loan Application

- Loan estimate issued
- Initial applications to be signed
- Order appraisal & collect appraisal fee

4-5 Days

Processing & Underwriting

- Mortgage Specialist introduction email
- Loan commitment letter
- Collect additional documentation

15-30 Days

Prepare for Settlement

- Verification of employment
- Final credit review
- Final underwriting conditions cleared
- Clear to close

15-30 Days

Settlement

- Closing Disclosure with final numbers issued
- Items Needed at Settlement:*
- Photo ID
 - Certified check or wire transfer to title company
- 1 Day

Meet the team:



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