Start Here

PRE-QUALIFY

Quick Profile Form
Submit Preliminary Documents &
Schedule Consultation

FIND A HOME

Assess your wants & needs, then let your Realtor help you find the perfect home to fit your lifestyle

MAKE AN OFFER

Offer Accepted/Sign Binder
Schedule Inspection & send Inspection Report to your Real Estate Attorney.

CONTRACT

Review & Sign your Contract with your Real Estate Attorney

This is the time you give your attorney your contract deposit.

Order termite report.

APPLICATION PROCESS

Gather remaining documents to submit with the completed and executed loan forms & disclosures. Upon receipt of fully executed contract of sale from seller the loan is submitted to the processing department.

POST CLOSING

Grieve your Property Taxes, Apply for STAR

QUICK FACT:
Home ownership allows for greater control over your living environment. Paint, Decorate, Rearrange to your hearts content!

CLOSING

All parties sign closing documents with bank attorney. Certified check instructions provided 24 hours prior.

Do save and submit all future pay stubs.

Do save and submit all future bank statements (complete with all pages)

Do keep copies of all documents submitted to processing.

Do continue to pay all your debt and loans on time.

Do call me at anytime with questions or concerns.

Vivian Prato

NMLS# 57451

313 Hempstead Avenue
West Hempstead, NY 11552

OFFICE: 516.483.9000
Cell: 516.236.4945
FAX: 516.489-9858
Email: vp4loans@aol.com

SEACOAST LENDING CORP.

REGISTERED MORTGAGE BROKER
NYS BANKING DEPARTMENT

Do Not Make Any Cash Deposits

Do Not Make any large purchases on your credit cards.

Do Not Co-Sign a loan for anyone.

Do Not Change Bank Accounts

Do Not Apply for new credit cards.

Do Not Change Jobs.

All loan programs may not be available to all applicants. Applicants must meet loan program requirements to qualify.

EQUAL HOUSING OPPORTUNITY

APPRAISAL ORDER
Ordered within 48 hours of contract, appraisal inspection is completed & report completed within 5 days

PROCESSING
Receive you Welcome Package. Processor completes all verifications for credit, employment and assets.

APPRAISAL REPORT
Received & Reviewed; Processor updates you of outstanding conditions pending a loan approval

FINAL WALK THRU

Borrowers do a final walk-through of the property to approve condition of the house prior to signing closing documents.

SCHEDULE A CLOSING

You & your attorney are notified that your file is clear to close & a closing date is scheduled by attorneys with Bank Attorney.

Call utility companies to transfer service.

CLEAR TO CLOSE

Submit all closing conditions noted on commitment letter for final clearance.

HOME OWNERS INSURANCE POLICY

Copy of appraisal & mortgagee clause provided to you to secure Homeowners Insurance Policy.

TITLE REPORT

Your attorney submits the title report to the bank attorney for review & clearance.

UNDERWRITING

Processor submits file to underwriting department for final review & commitment letter. Commitment letter issued & sent to you & your attorney for review.