

The Clock Process

11:00 Customer for Life

Receive invitations for events & classes hosted by The Brian Smith Group.

10:00 Your New Home

Sign the legal documents and the home is yours! Enjoy your home and tell everyone you know about The Brian Smith Group!

9:00 Closing

Your legal documents are sent and money is wired to the title company. Scott or Brian call to prepare you for closing!

8:00 Condition

The underwriter approves your loan! We collect any final documents needed and schedule your loan closing.

7:00 Verification

We review all research on you and the property. We will email your appraisal when received.

12:00 Start Here!

Call The Brian Smith Group to start planning your money & finances.

1:00 The Facts

Di or Ken will gather your contact & financial information and schedule an appointment with Scott or Brian.

2:00 Pre-Approval

Meet with Di or Ken and Scott or Brian to answer questions, get direction and obtain your loan pre-approval.

3:00 The Search

Work with your Realtor to find your perfect home!

4:00 Negotiation

Make an offer & negotiate. Once the seller accepts, fax, email or bring your signed contract to our office.

5:00 Application

Di or Ken will update your application. Scott or Brian complete your financing application, lock in your payment, and collect updated documents from you.

6:00 Research

Jen and Lisa order your appraisal, title, home insurance, processing, and underwriting.

