Your Path to *Homeownership* Starts Here.

A step-by-step guide
to the home loan process
from your lender's perspective.

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MEET YOUR LENDER

Luis Lopez

LOAN ORIGINATOR

NMLS #935995

I'm here to simplify the loan process and help you make confident financial decisions on your journey to homeownership.

With transparency, expertise, and personalized service, you're in the right hands.

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BILINGUAL SERVICE
Hablo Español

My mission is simple:
To guide you with clarity, integrity, and results.

1

Why Pre-Approval Matters

Know your budget

Understand what you can comfortably afford.

Stronger offers

Sellers take pre-approved buyers more seriously.

Smoother process

We identify potential roadblocks before you fall in love with a home.

2

Understanding Your Buying Power

Income

We review all sources of income.

Debts

We evaluate monthly obligations to determine affordability.

Assets & Down Payment

We explore your savings and down payment options.

The goal is simple:
Find the right loan for your goals and lifestyle.

3

Down Payment vs. Closing Costs

Down Payment

The upfront amount you put toward the purchase price. Typically 3%–20%, depending on the loan type.

Closing Costs

Fees to close the loan, including lender fees, title insurance, appraisals, and prepaids.

The key is not just how much you pay, but how you plan for both.

4

Loan Options Explained

FHA Loans
Low down payment options.

Conventional Loans
Great for strong credit borrowers.

VA Loans
Exclusive benefits for Veterans and active duty.

Down Payment Assistance
Programs available to help reduce upfront costs.

We'll help you choose the loan that fits **your needs.**

6

Finding the Right Home

You focus on finding the right home.
I'll focus on the financing.

We'll work with your real estate agent
as a team to support your goals.

I'm here to answer questions
and provide guidance every step of the way.

7

Making an Offer

- Your pre-approval shows sellers you're a serious buyer.
- We help structure your financing to strengthen your offer.
- We'll review key terms like earnest money, contingencies, and closing timeline.

Strong financing = Stronger offer.

8

Escrow & Loan Processing

- Escrow is opened with a title company.
- We order the appraisal and title.
- We collect and verify all documents.
- We monitor all deadlines and contingencies.

We handle the details behind the scenes so you don't have to.

9

Appraisal & Underwriting

The appraisal ensures the home is worth the purchase price.

Underwriting reviews your file to confirm you meet all loan guidelines.

If conditions are needed, we'll work quickly to clear them.

Communication and quick response keep your loan on track.

10

Final Approval & Closing

Once conditions are cleared, you'll receive final approval.

We'll provide a clear-to-close and closing disclosure.

You'll sign documents, fund the loan, and get the keys!

You're almost home!

11

Welcome Home!

Enjoy your new home and the memories you'll create.

I'm here for you long after closing for future needs.

Let's build a lasting relationship focused on your financial success.

Thank you for trusting me to be part of your journey.

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LET'S GET YOU HOME.

Scan to apply or connect with me today!

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