

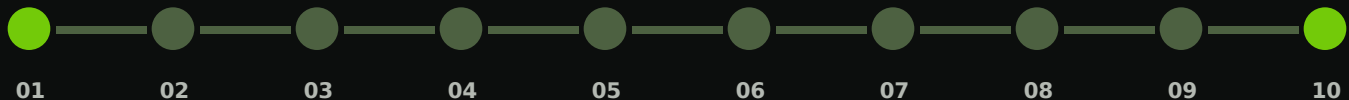


THE BRIDGEPOINT

HOMEBUYER ROADMAP

From your first conversation to the keys in your hand. A clearer path to homeownership starts here.

10 MILESTONES. ONE CLEARER JOURNEY.



YOUR GUIDE TO A MORE INFORMED PURCHASE

Understand the process. Know what to prepare. See how your BridgePoint loan team supports each step - from planning through closing and beyond.

INTERACTIVE VERSION / BRIDGEPOINTMTG.COM/RESOURCES/HOMEBUYER-ROADMAP



THE JOURNEY / MILESTONES 01-05

Your Path, Step by Step.

01

Connect & Plan

Begin with your goals, timeline, budget, and priorities.

YOUR MOVE

Identify a comfortable payment and available savings.

BRIDGEPOINT SUPPORT

Discuss financing paths and what comes next.

NEXT / Start pre-approval

02

Get Pre-Approved

Review income, assets, credit, and debts for possible loan options.

YOUR MOVE

Provide requested documents and discuss total housing costs.

BRIDGEPOINT SUPPORT

Evaluate programs and explain preliminary terms.

NEXT / Find your home

03

Find Your Home

Explore homes based on lifestyle and realistic affordability.

YOUR MOVE

Consider taxes, insurance, HOA, and repairs.

BRIDGEPOINT SUPPORT

Update payment scenarios for specific properties.

NEXT / Prepare an offer

04

Offer & Contract

An accepted offer sets deadlines and transaction terms.

YOUR MOVE

Share the signed contract; track contingencies.

BRIDGEPOINT SUPPORT

Review financing terms and coordinate the timeline.

NEXT / Review disclosures

05

Disclosures & Documents

Review estimated loan terms and provide supporting records.

YOUR MOVE

Read your Loan Estimate and ask questions.

BRIDGEPOINT SUPPORT

Explain estimated costs and collect needed documents.

NEXT / Processing & appraisal



THE JOURNEY / MILESTONES 06-10

Your Path, Step by Step.

06

Processing & Appraisal

Your loan file and property information are assembled and reviewed.

YOUR MOVE

Respond quickly; arrange insurance when appropriate.

BRIDGEPOINT SUPPORT

Coordinate title, valuation, and outstanding items.

NEXT / Underwriting

07

Underwriting

An underwriter reviews borrower, loan, and property eligibility.

YOUR MOVE

Provide clarifications; avoid major financial changes.

BRIDGEPOINT SUPPORT

Work through conditions toward final approval.

NEXT / Closing preparation

08

Clear to Close

Final underwriting approval allows closing preparation to proceed.

YOUR MOVE

Review Closing Disclosure and verify cash to close.

BRIDGEPOINT SUPPORT

Coordinate documents and remaining closing steps.

NEXT / Closing day

09

Closing Day

Signing, funding, recording, and possession can be separate events.

YOUR MOVE

Bring ID; independently verify wiring instructions.

BRIDGEPOINT SUPPORT

Coordinate final documents and loan funding.

NEXT / Keys & beyond

10

Keys & Beyond

Complete your purchase and transition into homeownership.

YOUR MOVE

Confirm first payment details and plan maintenance.

BRIDGEPOINT SUPPORT

Remain available for future mortgage questions.

NEXT / Enjoy your home