

A smiling couple, a man with a beard and a woman with long dark hair, are looking at a smartphone together. They are in a bright, modern interior with plants in the background. The text is overlaid on the left side of the image.

# The Mortgage Process: A Step-By-Step Guide

**1. PRE-QUALIFICATION**

**2. PROCESSING**

**3. UNDERWRITING**

**4. CLOSING**

**5. FUNDING**

# Mortgage Rates Step By Step

**Sanjay K. Nawalkha, Donald R.  
Chambers**



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