FINANCING · FLORIDA PANHANDLE + COASTAL ALABAMA

The mortgage, step by step.

What your lender needs, when it matters, and what comes next.

THE CLIENT COLLECTION · SEPTEMBER 2026

Gregg Costin

Practical guidance for your next real estate decision.

(850) 266-5005 · GreggCostin.com

03

SEE THE WHOLE PROCESS FIRST

Your path, from start to finish.

The complete purchase, with a deeper look at this guide's subject.

01 **Preapproval + the money plan**

Verify borrowing capacity before searching or touring. Select the product, payment, cash and reserve plan. Cash buyers verify funds.

02 **Search + property-specific offer**

Compare suitable homes and real ownership costs. Agree on price, protections, deposit, dates and possession.

03 **Accepted contract + calendar**

Deliver the signed contract, confirm the deposit and open the lender and closing files. Calendar every actual deadline.

04 **Investigate + decide**

Inspection, specialist estimates, insurance, title and association review run alongside the loan. Decide before rights expire.

05 **Underwriting + final conditions**

The lender reviews the borrower and property, clears conditions and coordinates disclosures and funding.

06 **Review + close + receive possession**

Review final figures, verify funds, walk through, sign and confirm the contractual conditions for keys.

07 **Own + maintain + keep records**

Complete the servicing, tax, insurance and maintenance handoff. Plan for future costs and the eventual sale.

Read top to bottom; work can overlap.

The chapters follow this order. Property, lender and closing reviews often run in parallel. Your contract, loan product, required approvals and actual circumstances set the dates.

FOLLOW THE STEPS. KEEP THE REFERENCE.

The details behind each decision.

Mortgage approval progresses through borrower review, a property-specific application, processing, underwriting, disclosures, and funding. Complete documents and early questions reduce avoidable delays; the lender controls approval and loan timing.

INSIDE THIS GUIDE

Apply

Compare lenders using consistent assumptions.

Document

Keep income, assets and property evidence complete.

Confirm

Review the final terms before signing and funding.

Use this with your team

Examples are hypothetical. Your signed contract, lender, insurer, closing professional and applicable orders govern the actual work. Keep sensitive records in verified secure channels. Page-level references link the authorities; source dates are listed individually at the back.

STAGE 1 / 7 Preapproval + the money plan

01 First: preapproval. Then: the home search.

Before we book tours, turn a possible purchase into a budget that works in real life.

The order that protects your options

01 **Set a comfortable payment**

Include taxes after purchase, insurance, association dues, maintenance and the reserve you will keep.

02 **Ask the lender to verify the file**

Use a secure application and complete income, asset and credit documents. Ask what has actually been reviewed.

03 **Agree on the search brief**

Match price, property type, closing cash and timing to the lender's conditions and your household budget.

04 **Begin searching and touring**

Look at homes you can realistically pursue, then refresh the property-specific figures before each offer.

What happens before the first tour

01 You

Explain your move, income changes and source of closing money. Choose your comfort limit, even if approval is higher.

02 Loan officer + lender

Review documentation, identify conditions and discuss eligible products. Only the lender decides whether it can approve the loan.

03 Your agent

Turn the agreed payment and cash limits into a property brief. Flag condos, leaseholds, major repairs or an assumption for lender review.

THE HANDOFF

Ready to search: a conditional letter, a written payment/cash scenario, an expiration date and a list of outstanding requirements.

KEEP IN MIND

Why this is critical

Early review exposes documentation problems while time is flexible, prevents tours above your comfortable payment, tests whether your chosen property type fits the loan, and makes an offer's financing terms more credible. It does not guarantee approval or reserve an interest rate.

Reference desk: CFPB: Preapproval and its conditions · CFPB: Loan types, terms and rate structures

STAGE 1 / 7 Preapproval + the money plan

02 Choose the route your financing requires

Use this decision map with your loan officer before choosing which homes to tour.

Start with the money and the intended use

01 **Financing a purchase?**

Get product-specific preapproval first. Tell the lender whether this is your home, a second home or an investment.

02 **Taking over an existing loan?**

Ask the servicer for its assumption process and borrower review. Confirm the equity gap and seller protections before committing.

03 **Buying with cash?**

Verify accessible funds, ownership of the money and settlement timing before touring. Keep independent property and title reviews.

The route changes the work

Route / Add this checkpoint to the timeline

Conventional / jumbo

Confirm the intended occupancy, reserve and documentation rules, mortgage insurance if applicable, and property or condo eligibility. Jumbo requirements vary by lender.

FHA

Ask about mortgage insurance, FHA property requirements and whether repairs must be completed before funding. A purchase appraisal does not replace an inspection.

VA

Confirm COE and entitlement, lender qualification, funding-fee treatment, occupancy and VA property review. Include the required VA contract protection.

USDA

Screen household income and the address for program eligibility early. This program is for an eligible primary residence; coordinate lender and USDA review.

KEEP IN MIND

Program choice is not a promise of speed

Your actual lender supplies the document list and achievable dates. A financing switch can change cash needs, property requirements, disclosures and the signed contract. Reconfirm those effects before agreeing to a change.

Reference desk: CFPB: Loan types, terms and rate structures · VA: Purchase process, appraisal and closing · USDA: Guaranteed housing eligibility and application

STAGE 1 / 7 Preapproval + the money plan

03 Your loan product changes the route

Read each row from left to right. All financed routes start with preapproval before property searches or tours.

Four purchase-loan paths

Conventional / jumbo	Lender preapproval + occupancy/reserve review →	Property and any condo review + insurance →	Lender conditions + disclosures + closing
FHA	FHA lender preapproval + mortgage-insurance budget →	FHA property review + any required repairs →	Lender conditions + disclosures + closing
VA	COE + lender preapproval + cash/fee plan →	VA contract clause + appraisal + independent inspection →	Borrower/property conditions + closing
USDA	Income screen + lender preapproval →	Eligible address + property review →	Lender and agency process + closing

Program and lender requirements control. The actual contract, underwriting and disclosure calendar must be confirmed for your file.

Reference desk: CFPB: Loan types, terms and rate structures · HUD: Section 203(k) rehabilitation mortgages · USDA: Guaranteed housing eligibility and application · VA: Purchase process, appraisal and closing · VA Form 26-10291: Assumption and entitlement acknowledgement

STAGE 1 / 7 Preapproval + the money plan

03 Your loan product changes the route

CONTINUED

Routes with different decision-makers

Renovation	Preapproval + work eligibility	→	Scope, bids, contractor and required consultant review	→	Purchase closing → approved repair draws → completion
Investment / DSCR	Product-specific preapproval + capital	→	Permitted use, rental evidence and lender property review	→	Loan closing → management handoff → operating review
Assumption	Servicer borrower review + cash capacity	→	Existing loan, equity gap, liability and entitlement decisions	→	Servicer approval → transfer → payment handoff
Cash	Verify accessible funds before tours	→	Inspect + insure + review title and intended use	→	Settlement → possession → ownership handoff

A second transaction, new construction, assistance program or unusual property may add more steps. Ask who approves each addition and what evidence it needs.

Reference desk: CFPB: Loan types, terms and rate structures · HUD: Section 203(k) rehabilitation mortgages · USDA: Guaranteed housing eligibility and application · VA: Purchase process, appraisal and closing · VA Form 26-10291: Assumption and entitlement acknowledgement

STAGE 1 / 7 Preapproval + the money plan

04 When the standard purchase path changes

Renovations, investment use and a second transaction add decisions before the normal closing sequence.

Renovation loan: add a construction track

01 **Before the offer**

Ask a lender that offers the product whether the property and proposed work fit.

02 **Before loan approval**

Develop the scope, contractor documents, bids and required contingency or consultant review with the lender.

03 **At purchase closing**

Confirm the approved repair escrow and the rules for access, draws and occupancy.

04 **After purchase**

Complete work, inspections and draw documentation under the loan agreement. Purchase closing is not the end of this route.

Investment financing: declare the use first

01 You + property manager

Provide a realistic rental plan, documented rent evidence, expenses, vacancy assumptions and reserves. Verify that the intended use is permitted.

02 Lender

Confirm investment occupancy, personal or rental-income underwriting, title/entity rules, cash requirements and any prepayment terms.

03 Agent + closing attorney

Coordinate contract protections and ownership documents. Do not promise that a later entity transfer or rental plan is permitted by the loan.

THE HANDOFF

Ask a DSCR lender for its actual rent, expense, payment and coverage calculation. A lender’s rental test is not the same as your household cash-flow analysis.

KEEP IN MIND

Selling before buying, or building new?

A sale contingency adds a second contract and proceeds handoff. New construction adds builder deadlines, selections, completion and inspection milestones. Put those dependencies on both calendars before committing to a closing date.

Reference desk: HUD: Section 203(k) rehabilitation mortgages · CFPB: Loan types, terms and rate structures

STAGE 1 / 7 Preapproval + the money plan

05 The mortgage path

Know the difference between a planning milestone and a legal waiting period.

An illustrative 30- to 45-day purchase schedule

Planning window / Typical work in the file

01
Before contract
Budget, credit and income review, preapproval, loan options

02
Contract days 1-3
Send contract, complete application, receive disclosure instructions

03
Days 3-10
Choose lender, process documents, order appraisal, obtain insurance

04
Days 7-25
Underwriting review and borrower/property conditions

05
Final week or longer
Resolve conditions, confirm rate lock, review closing figures

06
Required disclosure period
Receive Closing Disclosure at least three business days before consummation for covered loans

07
Closing / funding
Sign, satisfy lender funding requirements, disburse and record as applicable

The day ranges are illustrative workflow assumptions, not market averages, lender commitments, or contract deadlines. Some loans take substantially longer.

Several steps run at the same time. Appraisal timing, insurance eligibility, a condominium project review, a job change, or a delayed home sale can affect the critical path. Ask which remaining item currently prevents closing and who owns the next action.

KEEP IN MIND

Start before you have a contract

An early lender conversation gives you time to address documentation or credit issues without spending your inspection period on basic financing questions.

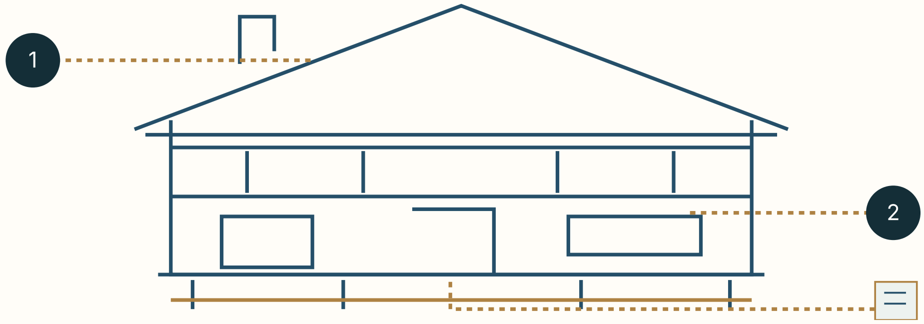
Reference desk: CFPB: Get a preapproval letter · CFPB: Documents before closing · CFPB: What is a Closing Disclosure?

STAGE 2 / 7 Search + property-specific offer

06 Search with a purpose; offer with evidence

Preapproval is complete enough to guide the search. Each actual property still needs its own review.

What a tour can and cannot tell you



Condition 01

Observe roof, moisture, systems and maintenance clues. An inspector or specialist investigates them.

Ownership cost 02

Obtain address-specific insurance, tax and association figures. An attractive list price is only one input.

Fit and use 03

Test your route, layout and intended use. Confirm restrictions and financing compatibility.

Conceptual illustration. It does not diagnose defects or represent a particular property.

Reference desk: CFPB: Preapproval and its conditions · NAR: What goes into pricing a home

STAGE 2 / 7 Search + property-specific offer

06 Search with a purpose; offer with evidence

CONTINUED

From a shortlist to an offer

01 You

Record must-haves, concerns and the total cost you can carry. Choose acceptable tradeoffs before the offer conversation.

02 Agent

Research comparable sales and competition, clarify included items and prepare price, protections, deposit and timing options.

03 Lender + insurance professional

Check the property, quoted payment, cash need and coverage constraints. Update the letter when the offer calls for it.

THE HANDOFF

You approve the complete proposed terms. A signed agreement starts the actual deadline calendar; touring itself does not approve the property.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Bring to the offer conversation

Price / payment / closing cash for this address:

Inspection, financing and appraisal protections requested:

Deposit / closing / possession dates proposed:

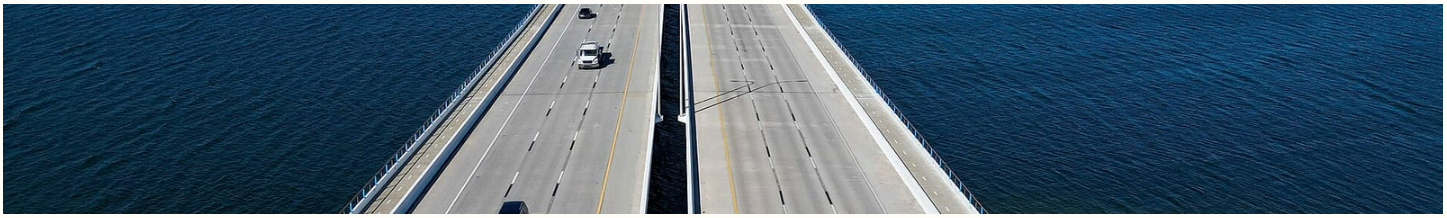
Unresolved question / person responsible / answer due:

Reference desk: CFPB: Preapproval and its conditions · NAR: What goes into pricing a home

STAGE 3 / 7 Accepted contract + calendar

07 Application and lender comparison

A preapproval letter and a Loan Estimate serve different purposes.



For a covered mortgage, the six pieces of information that trigger the Loan Estimate requirement are your name, income, Social Security number to obtain a credit report, property address, estimated property value, and the mortgage amount sought. The creditor generally must deliver or mail the estimate within three business days after receiving those items.

Required verification documents are a separate matter.

Compare like with like

Compare / Hold these assumptions consistent

Loan structure

Product, term, fixed versus adjustable rate, loan amount, and down payment

Pricing

Interest rate, APR, points, lender credits, and lock period

Closing cash

Lender fees, third-party charges, prepaid items, escrow, and credits

Monthly cost

Principal/interest, mortgage insurance, tax and insurance assumptions

Execution

Communication, property eligibility, documentation, appraisal and closing expectations

Ask for estimates on the same property and similar dates, since pricing can change. A lender credit usually trades upfront cost against loan pricing. A lower cash-to-close figure is not automatically the less expensive loan over your expected ownership period.

KEEP IN MIND

Rate-lock question

Ask whether the rate is locked, the expiration date, extension cost, float-down terms if offered, and what changes could invalidate the pricing. Keep the lock confirmation.

Reference desk: CFPB: TILA-RESPA disclosure FAQs · CFPB: Get a preapproval letter · CFPB: Closing Disclosure explainer

STAGE 5 / 7 Underwriting + final conditions

08 Processing: turn documents into evidence

The file needs a traceable explanation of income, assets, debts, and the property.

Your processing checklist

Document stream / What commonly delays it

Pay and employment
Missing pages, unexplained gaps, bonuses/commission history, or an upcoming job change

Self-employment
Incomplete returns, business cash-flow questions, and late profit-and-loss statements

Assets and gifts
Undocumented transfers, large deposits, gift-source questions, or inaccessible funds

Property
Incomplete contract/addenda, appraisal access, condo documents, title or survey issues

Insurance
Late quotes, roof questions, wind/flood requirements, or a binding restriction

Current home
Missing sale contract, payoff details, closing evidence, or lease documentation

Make every upload usable

- [ ] Include all pages and retain original document dates.
- [ ] Use descriptive filenames and answer the exact request.
- [ ] Ask whether an explanation requires supporting evidence or a signed statement.
- [ ] Tell the loan officer if a requested document does not exist; agree on an acceptable alternative.
- [ ] Keep one list of outstanding conditions, due dates, and responsible people.

A condition request is not itself a denial. It identifies information or work needed to support the credit decision. Ask which items are required before approval, before documents, and before funding.

Reference desk: CFPB: Get a preapproval letter · CFPB: Documents before closing

STAGE 5 / 7 Underwriting + final conditions

09 Inside underwriting: how a file moves

The processor organizes the evidence. The underwriter decides whether it meets the program and lender requirements.

The approval loop

? Has the lender accepted all required borrower and property evidence?

Yes: the lender authorizes the next closing steps. Confirm any remaining conditions before documents, signing and funding.

↓ Continue to closing preparation

Not yet: identify the exact condition, document or correction. The responsible person supplies it; the lender reviews the response again.

↑ Return to lender review

If requirements cannot be met: discuss permitted alternatives, timing and contract rights with the lender and your agent or attorney.

Make the next request the last incomplete upload

01 You

Send complete, current records through the secure portal. Explain financial changes before acting, including gifts, debt and job changes.

02 Processor + loan officer

Reconcile documents, track requests and tell you which unresolved item prevents approval. Coordinate lock and closing dates.

03 Underwriter + property reviewers

Evaluate the evidence, appraisal, insurance and applicable project review. A condition is not automatically a denial.

THE HANDOFF

Keep a condition log with the request, owner, due date and acceptance confirmation. Uploading a document and having it accepted are separate events.

KEEP IN MIND

Common timing dependencies

An appraisal correction, condominium document, insurance binding restriction or current-home sale may take longer than a pay-stub upload. Ask about dependencies early; a promised signing appointment is not lender approval.

Reference desk: CFPB: Preapproval and its conditions · VA: Purchase process, appraisal and closing

STAGE 5 / 7 Underwriting + final conditions

10 Underwriting, appraisal and insurance

Three independent reviews must work together.

Underwriting evaluates the borrower and the loan against program and lender requirements. An appraisal supports the value and property review. Insurance must satisfy the lender's coverage requirements and be available for the specific property. Approval in one area does not settle the others.

If this happens...

Situation / Productive next question

Value below price

What does the contract allow, what value-review process exists, and what cash or renegotiation options are permitted?

Required property repair

Who completes it, who verifies it, and must it be done before funding?

Insurance quote increases

Does the revised payment still qualify, and can coverage be bound on time?

Condo project issue

Which project requirement is unmet, and what acceptable documentation or alternative product exists?

New debt or income change

Does the lender need to rerun the approval and update disclosures?

Do not waive a protection simply because someone says the issue is "probably fine." Get the relevant professional's answer and document any contract change. Financing and appraisal contingencies are not interchangeable.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Your condition tracker

Condition / source of request:

Required evidence / responsible person:

Due date / confirmation of acceptance:

Reference desk: VA: Buying with a VA-backed loan · Florida DBPR: Condominium FAQs

STAGE 6 / 7 Review + close + receive possession

11 Disclosure, signing and funding

The final week should confirm the transaction you already understand.

The Closing Disclosure states final loan terms, projected payments, transaction costs, and cash to close. For most covered purchase mortgages, you must receive it at least three business days before consummation. Ask your lender to confirm the applicable calendar; different disclosure rules use different definitions of business day.

Review before signing

- [ ] Borrower names, address, purchase price, loan amount, term, rate, and payment.
- [ ] Points, lender credits, seller credits, deposits already paid, and third-party charges.
- [ ] Prepaid interest, tax/insurance escrows, assessments, and items paid outside closing.
- [ ] Any balloon payment, prepayment penalty, adjustable-rate feature, or unusual term.
- [ ] The amount and verified method for closing funds; never rely on changed email instructions alone.

Under the CFPB's TRID guidance, an inaccurate APR beyond the permitted tolerance, a loan-product change, or adding a prepayment penalty can trigger a new three-business-day waiting period after a corrected disclosure. Many other corrections do not, but the lender must make that determination.

KEEP IN MIND

Keys follow the agreement

Ask what must happen after signing: lender funding authorization, disbursement, recording, and contractual possession. Do not promise a mover access based only on a signing appointment.

Reference desk: CFPB: What is a Closing Disclosure? · CFPB: TILA-RESPA disclosure FAQs · CFPB: Closing Disclosure explainer

STAGE 6 / 7 Review + close + receive possession

12 The last handoffs: figures, funds and keys

Closing is several coordinated events. Confirm the order for this contract and jurisdiction.

Follow the handoff all the way to possession

01 **Review the figures**

Compare the Closing Disclosure with the Loan Estimate and explain changes. Covered mortgages require receipt at least three business days before consummation.

02 **Walk through the property**

Check agreed repairs, included items and condition. Escalate a new issue before signing; ask about any timeline effect.

03 **Sign and satisfy funding conditions**

Use the approved signing method and independently verified payment instructions.

04 **Confirm disbursement, recording and possession**

The closing professional explains what has occurred and what remains. Receive keys when the agreement allows it.

What each person confirms

01 You + agent

Review walkthrough results, possession terms and the household move. Keep any change in writing.

02 Lender + closing professional

Coordinate disclosures, final figures, funding authorization, payoffs, recording and distribution as applicable.

03 Seller / listing agent

Deliver agreed condition, access items and documents. Confirm possession requirements before turning over access.

THE HANDOFF

Save the final signed package, settlement statement, insurance evidence and repair records. Verify servicing and first-payment instructions from reliable documents.

Reference desk: CFPB: Closing Disclosure and review period · CFPB: Documents before closing

KEEP HANDY · YOUR REFERENCE DESK

13 Your mortgage control sheet

Keep the current version with the lender and closing professional.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Track the file

Loan officer / processor / closing professional:

Loan type / amount / down payment / target payment:

Rate lock / expiration / extension terms:

Appraisal ordered / expected / accepted:

Insurance quote / binding date / remaining requirements:

Outstanding underwriting conditions / owners / dates:

Closing Disclosure received / lender-confirmed earliest consummation:

Signing / funding / possession / first-payment date:

KEEP IN MIND

After closing

Keep the signed note, security instrument, settlement documents, and insurance evidence. Confirm the servicer's identity before sending money. Continue reviewing tax and insurance escrow changes; a fixed interest rate does not freeze the entire housing payment.

Reference desk: CFPB: Documents before closing · CFPB: Closing Disclosure explainer

FOLLOW THE EVIDENCE

The original guidance.

Consult the source before relying on a changing amount, deadline, policy or contact. Individual source review dates appear below.

01

CFPB: Preapproval and its conditions

https://www.consumerfinance.gov/owning-a-home/explore/get-a-preapproval-letter/
Reviewed 2026-09-08

02

CFPB: Loan types, terms and rate structures

https://www.consumerfinance.gov/owning-a-home/explore/understand-the-different-kinds-of-loans-available/
Reviewed 2026-09-08

03

VA: Purchase process, appraisal and closing

https://www.va.gov/housing-assistance/home-loans/home-buying-process/
Reviewed 2026-09-08

04

USDA: Guaranteed housing eligibility and application

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program
Reviewed 2026-09-08

05

HUD: Section 203(k) rehabilitation mortgages

https://www.hud.gov/hud-partners/single-family-mortgage-programs-203k
Reviewed 2026-09-08

06

VA Form 26-10291: Assumption and entitlement acknowledgement

https://www.vba.va.gov/pubs/forms/VBA-26-10291-ARE.pdf
Reviewed 2026-09-08

Apply the rule to your situation

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07

CFPB: Get a preapproval letter

https://www.consumerfinance.gov/owning-a-home/explore/get-a-preapproval-letter/
Reviewed 2026-09-06

08

CFPB: Documents before closing

https://www.consumerfinance.gov/ask-cfpb/what-documents-should-i-receive-before-closing-on-a-mortgage-loan-en-181/
Reviewed 2026-09-06

09

CFPB: What is a Closing Disclosure?

https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/
Reviewed 2026-09-06

10

NAR: What goes into pricing a home

https://www.nar.realtor/the-facts/consumer-guide-what-goes-into-pricing-your-home
Reviewed 2026-09-08

11

CFPB: TILA-RESPA disclosure FAQs

https://www.consumerfinance.gov/compliance/compliance-resources/mortgage-resources/tila-respa-integrated-disclosures/tila-respa-integrated-disclosure-faqs/
Reviewed 2026-09-06

12

CFPB: Closing Disclosure explainer

https://www.consumerfinance.gov/owning-a-home/closing-disclosure/
Reviewed 2026-09-06

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13

VA: Buying with a VA-backed loan

https://www.va.gov/housing-assistance/home-loans/home-buying-process/
Reviewed 2026-09-06

14

Florida DBPR: Condominium FAQs

https://condos.myfloridalicense.com/faqs/
Reviewed 2026-09-06

15

CFPB: Closing Disclosure and review period

https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/
Reviewed 2026-09-08

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RECOGNITION

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Buyer clients

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SRS® Seller Representative Specialist

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FMS® Florida Military Specialist

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Performance figures provided by Gregg Costin, September 6, 2026.
Credentials & recognition: Brokerage profile · Biography · Reviewed September 6, 2026. All contact links.
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