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Homebuilders
Association
Vancouver

*Bridgestone Financing Pros
is a proud award winning
member of HAVAN.*

Supplier Member of the Year 2016

*Rooftopper of the Year - Supplier
Member 2015, 2016 & 2017*

Handshake Award - Supplier 2018

*Volunteer Member of the Year 2014
& 2018.*

*Alisa is an Executive Director on the
Board and Immediate Past Chair of
the Suppliers' Council.*



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DLC Origin Mortgages

1. **Initial call or meeting.** During this call or meeting, we talk about your needs and financial situation. I explain my services, the approval process and answer any question or concern that you might have.
2. **Application.** This can be filled out during the interview or later and sent to me in order to begin the process. This includes the consent to obtain the credit report.
3. **Obtaining the credit report.** Once I enter the information into the system, I obtain the credit report, which is analyzed in conjunction with the application to determine the specific financial situation.
4. **Mortgage pre-approval.** Some lenders work with pre-approvals and others do not. The pre-approval is issue once the lender does a general review of the application. With this pre-approval, the lender is locking up the interest rate for a period between 45 to 120 days for this particular client and transaction. If during this period the rate changes, the client will get the lowest interest rate available.
5. **Obtaining documents.** I obtain all necessary documents to support the application information. As a Mortgage Expert, I have the legal responsibility to confirm that the data and documents obtained from the client are valid and be able to answer any possible questions that the lender might have.
6. **Selection of the Lender.** Once this analysis is done and based on your situation, I select which is the most appropriate lenders for you. I always look for the best option for you.
7. **Commitment letter.** Once you have a contract of purchase of the property, I submit your application to the lender and the lender sends a commitment letter with the specific information of the property and the final conditions to be met. This commitment is just mandatory of compliance on the part of the lender, provided that all the conditions of this letter are fulfilled in their entirety and in accordance with the lender, they will approve your mortgage.
8. **Financing.** Once the conditions of the commitment letter are met, at the date of closing of the purchase according to the contract, the lender send funds and instructions to the notary or lawyer (usually selected by the client), to finalize the transaction.
9. **Registration.** Once the transaction is completed, the title of the property is registered in the name of the client and the lender, and normally a day later the realtor gives you the keys to your new home.