



the home loan process

EVERYTHING YOU'LL NEED TO KNOW

UAMCSM

UNIVERSAL AMERICAN MORTGAGE COMPANY

TIME FRAME

NEXT STEPS

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| Within 3 days of your Purchase Agreement | Complete your loan application with UAMC. |
| Within 5 days of your Loan Application | Provide all documentation requested by your Loan Officer. |
| Within 5 days of receipt of Conditional Approval Letter | Work with your UAMC Processor to obtain all your loan conditions. |
| Within 10 days of receipt of Conditions | UAMC will fully approve your loan when all conditions are received and satisfied. |
| Every 30 days | UAMC will stay in touch as you move toward closing. |
| 60 days before closing | Should you have any outstanding conditions, now it is critical to provide these to your Processor. |
| 30 days before closing | Make arrangements for Homeowner's Insurance and secure Insurance Binder. Also, liquidate funds required for closing. |
| 15 days before closing | If you have not yet done so, lock-in interest rate. |
| 5 days before closing | Communicate with Title regarding your final closing statement. |
| 2 days before closing | Arrange for a cashier's check for the amount due at closing. |
| Closing Day | Sign your documents and get the keys to your new Lennar Home! |

AZ: Mortgage Banker License #BK-0904844; **CA:** Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; **CO:** Universal American Mortgage Company, LLC; Matt Wolf - NMLS #155562, 9781 S Meridian Blvd, Suite 120, Englewood, CO 80112, 330-200-1970, Supervised Lender License #987996. To check the license status of your mortgage loan originator, visit <http://www.dora.state.co.us/real-estate/index.htm>; **DE:** Licensed Lender # 8488; **FL:** Mortgage Lender License #ML0700915; **GA:** 750 Hammond Drive NE, Bldg. 6, Suite 200, Atlanta, GA 30328. Branch NMLS#315634, Branch License # 53893. "Georgia Residential Mortgage Licensee"; **IL:** Illinois Residential Mortgage Licensee #MB0002095, Branch NMLS # 244332 (1300 East Woodfield Road, Suite 650, Schaumburg, IL 60173) "For questions related to state law contact Division of Mortgage Banking, 122 South Michigan Avenue, Suite 1900, Chicago, IL 60603. (312)793-1409, (312) 814-7138 TDD"; **MD:** Mortgage Lender License #8101; **MN:** Company NMLS #1058; **NV:** Mortgage Banker License #1310 and Mortgage Broker License #1055, 2490 Paseo Verde Parkway, Suite 120, Henderson, NV 89074 (702) 868-3952; **NV:** Mortgage Banker License 3243 and Mortgage Broker License 3244, 10345 Professional Circle, Suite 120, Reno, NV 89521 (775) 852-9980; **NJ:** Licensed by the New Jersey Department of Banking and Insurance, Qualified Individual NMLS#: 131418, 800 West Main Street, Freehold, NJ 07728 (732) 625-2314.; **NC:** NC Raleigh Branch NMLS #69333 / Charlotte Branch NMLS #69343; **PA:** Licensed by the Pennsylvania Department of Banking pursuant to the Mortgage Act. Branch NMLS #133968; **SC:** SC Myrtle Beach Branch NMLS #104168 / Charleston Branch NMLS #313773; **TX:** Branch NMLS #268074, 12301 Research Blvd, Bldg 4, Suite 125, Austin, TX 78759; Branch NMLS #268069, 1707 Market Place Blvd., Suite 230, Irving, TX 75063; Branch NMLS #268068, 550 Greens Parkway, Suite 210, Houston, TX 77067 and Branch NMLS #346824, 1015 Central Parkway North, Suite 100, San Antonio, TX 78232. **VA:** Mortgage Lender/Broker License #MC-2325, licensed by the "Virginia State Corporation Commission".



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