

LET THE TRIDENT GROUP HELP YOU BUY YOUR DREAM HOME



1

Obtain Mortgage Prequalification

Your first step should be to contact a **Trident Mortgage Consultant** who will work with you to review your financial documentation and circumstances to get you prequalified for your home loan.

2

Select a Real Estate Agent

Contact a **Berkshire Hathaway Home Services Agent**. They'll help find you the perfect home. Once you find it, you will put in your offer and negotiate with the seller.

3

Sign the contract

Review and sign your agreement of sale with your Realtor. Your earnest money will be deposited. **Trident Land Transfer** will handle your title work and order title.

4

Application and Loan Review

Your financial documentation and loan application will be submitted to **Trident Mortgage** to be processed and underwritten. An appraisal will be ordered promptly. Additional documentation may be required. **Trident Insurance** will put your homeowners insurance in place.



5

Final Approval

Once your loan is clear to close, **Trident Land Transfer** will schedule your closing date. You will then do a final walk-through to approve the condition of the property.

6

Closing

Your closing agent will coordinate and distribute all the paperwork and funds for the closing. You then take possession of your new home. Congratulations!



Fox & Roach LP ("Fox & Roach") and Fox & Roach (PHILA) LP, both doing business as Berkshire Hathaway HomeServices Fox & Roach, REALTORS®, Trident Mortgage Company LP ("Trident Mortgage"), Trident Insurance Agency Company LP, and Trident Land Transfer Company LP and Trident Land Transfer Company (NJ) LLC (both, "Trident Land Transfer") are part of a family of companies (collectively, the "Affiliated Companies"). All are under common ownership, either directly or through one or more subsidiaries, by Fox & Roach/Trident Limited Partnership ("F&R/T"). Because of this relationship, the referral of a customer (including you) by any of the Affiliated Companies to another may provide the referring company, its affiliates, and/or their employees with a financial or other benefit. **YOU ARE NOT REQUIRED TO USE ANY OF THESE SERVICE PROVIDERS AS A CONDITION OF THE SALE OF THE SUBJECT PROPERTY OR TO OBTAIN ACCESS TO ANY SETTLEMENT SERVICE. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**



Milagros Crespo, Mortgage Consultant

Cell: 856-993-4963

Email: milagros.crespo@tridentmortgage.com

1601 Market Street, 19th Floor, Philadelphia, PA 19103

<https://tridentmortgage.com/milagroscespo>

NMLS # 346601