



## Key Players In The Loan Process

Your **STRATEGIC PHILANTHROPIST** is an authorized iCovest Capital Group third party Business Development Representative. While they are authorized to help you complete a Capital Needs Analysis and guide you through our online Borrower application portal, they will refer you to a qualified iCG Mortgage Loan Officer to complete your loan application process.

Your **MORTGAGE LOAN OFFICER** preapproves you to determine how much you can borrow to buy a home Explains all loan options before you make any big decisions Collects any necessary documentation to help fund your loan

Your **INSURANCE AGENT** assesses your needs to help you find the best homeowner's insurance for your situation Provides proof of insurance to your lender

Your **REAL ESTATE AGENT** listens to your needs and helps you find exactly what you're looking for in a home Researches market trends to help you make the right offer Keeps you informed on filling out paper work and meeting deadlines

Your **TITLE OFFICER** ensures that there are no discrepancies related to the title of deed of the home The Escrow Officer checks and finalizes documentation before funds for the sale are transferred

Your **APPRAISER** compares different criteria to determine the home's value Estimates the market value of the home Measures your chosen home up against surrounding homes

Your **HOME INSPECTOR** inspects the home for damages or issues Helps evaluate what needs to be fixed or replaced Provides reports that help determine whether you should move forward or re-evaluate the terms of the sale