



The Trident Group

With You for Every Step of Your Home Buying Journey



Obtain Mortgage Prequalification: First, 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.



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.



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.



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.



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.



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.



Trident Mortgage Company, LP is licensed by the Pennsylvania Department of Banking and Securities as a Mortgage Lender. Licensed by the New Jersey Department of Banking and Insurance as a Licensed Lender. Licensed by the Office of the Delaware State Bank Commissioner as a Licensed Lender. Licensed by the Maryland Department of Labor, Licensing & Regulation as a Maryland Mortgage Lender. All loans subject to credit approval. Trident Mortgage Company, LP NMLS ID: 111942. MKT.2019.58.01



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