INVESTOR ROADMAP · 5-STEP PROCESS

Investment Roadmap

The exact 5-step process we run for every investor file — documents and decisions required at each stage so nothing surprises you at closing.

> **Why we publish the process**
> Investors hate ambiguity. When the path is documented, you make better decisions faster and reserve your time for what actually moves the deal forward.

Step 01 — Strategy call (free, 30 min)

- Map your goal, timeline, target market and capital position.
- Identify the 2–3 program paths that fit.
- Deliverable: written strategy summary + document checklist.

Step 02 — Structuring & program selection

- Refine entity structure (personal name vs LLC).
- Run side-by-side cost comparison on shortlisted programs.
- Lock the program direction before any application is submitted.

Step 03 — Pre-qualification

- Submit verified income, asset and credit documents.
- Receive a conditional pre-approval letter within 48–72 hours.
- Use it to negotiate with confidence.

Step 04 — Underwriting & approval

- Property appraisal, title and insurance ordered.
- Conditions cleared in batches — never one at a time.
- Final Closing Disclosure delivered 3 business days before closing (federal rule).

Step 05 — Closing & beyond

- Remote or in-person signing.
- First payment scheduled and explained.
- Annual portfolio check-in to reassess refi or next acquisition.

Documents you will need (master list)

- Valid government ID + SSN/ITIN.
- Last 2 years tax returns + W-2/1099s.
- Last 2 months bank/asset statements (every page).
- If self-employed: YTD P&L; and business returns.
- If foreign national: passport, visa, two credit references, income proof.
- If investment property: lease(s), property tax bill, insurance declaration.

Ready to put this into action?

Book a free 30-minute strategy call. We will walk through your file, identify the right program, and define a realistic timeline. Email nayeli@range-mortgage.com or visit range-mortgage.com/contact.