

## **Mortgages –**

The concept of a mortgage is quite simple. It's basically a loan for a home wherein the property itself is used as collateral. Securing a mortgage, however, can be complex. The process may take more than a month, as several parties – from the escrow officer to the loan underwriter – work behind the scenes to put it all together.

A trusted real estate agent can recommend a reputable mortgage broker or lender and help you navigate through the process.