



things to REMEMBER

1. ADDITIONAL DOCUMENTATION

As soon as you think we have every piece of paperwork we could have on you...we will ask you for something else! We'll need the most current documents like paystubs and bank statements until closing, so be prepared.

2. DOUBLE DOCUMENTATION

There are multiple internal audits that will be conducted. As a result, you may experience our team asking you to provide documentation that you have already provided. I promise we are not unorganized (although that may be your first thought).

3. APPROVAL vs CLEAR TO CLOSE

There are several "approval stages" in the loan process. While they are all exciting times (because we are one step closer to the finish line), please don't be discouraged when we come back and ask for even more documentation. The magic words are "CLEAR TO CLOSE!" When you see these words come across your email, it's time to celebrate!

4. CREDIT UNFROZEN

Please be sure all 3 bureaus are unfrozen the day of closing (Experian, Equifax, Transunion)

5. VERBAL VERIFICATION OF EMPLOYMENT

A verification from your employer that you are currently employed will be required on the day of or 5 days prior to closing.

6. DON'T QUIT OR CHANGE JOBS

Your loan approval is based on the employer you had when you started the process unless otherwise discussed with your processor. If you quit or changed jobs, your file will have to be re-approved with the new information which could delay your closing 30 days or more.

7. DO NOT WIRE

If someone asks you to send a wire, DO NOT DO SO. Please call us directly if you choose to wire funds for closing.

8. TURBULENCE

Remember this analogy? Getting a mortgage is like riding in an airplane. Expect *turbulence*, but know that we are great pilots and we will land the plane!

9. QUESTIONS? CALL US

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