

LOAN APPROVAL AND... CLOSING!

WITH ALL THE HEAVY LIFTING DONE UPFRONT WE ARE NOW ON THE HOME STRETCH AND THE GOAL IS TO HAVE AN ANTI-CLIMATIC LOAN CLOSING. THERE IS NO STRESS AT THE END WHEN YOU'VE DONE EVERYTHING CORRECTLY FROM THE BEGINNING.

LOAN IS APPROVED

Now that your loan has been approved Matt and Kristen will provide you a **list of any minor items underwriting would need** in order to go to closing. You would provide these items and Matt and Kristen will work with underwriting in order to obtain the **final sign off for closing**.

Matt will work with our disclosure department and have the final closing disclosure emailed to you. This document will show the **final loan terms** and you would need to **electronically sign it** in order for us to prepare loan documents.

There is a 3 day waiting period from the day you sign the closing disclosure to actually being able to close so we **recommend signing this as soon as it is received**.

CLOSING DISCLOSURE

THE CLOSING

Once everything has been signed off and loan documents have been prepared, Matt will contact you to help coordinate with the escrow officer a good time to **sign the loan documents with a notary**.

Once the loan documents have been signed, Christa will work with the escrow/ title company and our funding department to ensure an **on time closing**.

TEAM MEMBERS INVOLVED IN THE PROCESS (CONTACT US AT ANYTIME WITH QUESTIONS!)



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