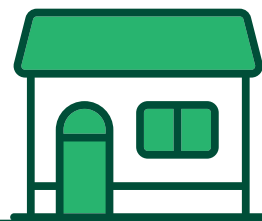


# REFINANCE ROAD MAP



# 1

## Processing Begins (1-3 business days)

Your file is assigned to a Processor, who orders a property valuation and title insurance search of the property. Your Processor will reach out to introduce themselves and share details on your upcoming steps.

# 2

## Awaiting Reports (7-10 business days)

You and your processor wait together to receive the title insurance and appraisal reports back. Once the reports are received, they are reviewed for compliance and your file is prepared for final underwriting.

# 3

## Underwriting (3-5 business days)

Your Underwriter confirms all loan documents meet federal and state guidelines and identifies if any additional documentation is required.

### How You Can Help

- ☐ Gather and provide all requested documents.
- ☐ Review and sign the loan disclosures.
- ☐ Obtain homeowners insurance quote.

# 4

## Out of Underwriting (1-3 business days)

Your Processor finalizes your employment reverification and homeowners insurance. It is important to closely monitor communications at this stage to reach the clear to close.

# 5

## Scheduling Closing

Once the clear to close email is received, your Closer obtains payoffs from other lenders and schedules the closing date, time, and location with you.

# 6

## Reviewing Closing Disclosure (5 business days)

Your Closer generates your closing documents, reviews with the title insurance company, and calculates your final figures. You then receive your final Closing Disclosure. You are required to review this document 3 business days prior to ensure your scheduled closing.

## CONGRATULATIONS!



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