

## 1 Loan Origination

### What We Need From You:

- Submit your application
- Provide intent to proceed
- Submit income and asset documentation
- Request to lock in interest rate
- Establish Smart Financial membership, if not already a member

### What We'll Do:

- Advise best loan program and interest rates
- Provide loan estimate and disclosures
- Review loan application and documents
- Submit loan to Underwriting for conditional approval
- Lock in interest rate

## 2 Processing *One of our Loan Processors will work with you to complete this section.*

### What We Need From You:

- Sign and submit loan disclosures
- Submit additional documents, if requested
- Provide proof of homeowner's insurance and/or flood insurance, if required

### What We'll Do:

- Request necessary 3rd party documents such as appraisal, title work, and flood certificate
- Complete necessary verifications such as employment, assets, and liabilities

## 3 Underwriting

### What We Need From You:

- Submit additional/updated documents, as requested

### What We'll Do:

- Evaluate supporting documents
- Review file for completeness and data consistency
- Issue a 'Clear to Close' upon satisfaction of all conditions

## 4 Pre-Closing *One of our Closers will work with you to complete this section.*

### What We Need From You:

- Finalize homeowner's insurance and flood insurance, if required, at least 10 days prior to closing
- Review and sign initial closing disclosure
- Secure funds for closing, if required

### What We'll Do:

- Coordinate closing date and time
- Issue initial and final closing disclosures
- Disclose the amount of funds needed at closing, if required
- Send closing documents to title company or branch

## 5 Closing and Post-Closing

### What We Need From You:

- Sign loan closing documents
- Pay funds needed for closing, if required
- Bring valid ID to closing
- Fax or email signed Election Not to Cancel on 3rd day after closing

### What We'll Do:

- Review signed loan document for funding approval
- Fund the loan on the 4th day after closing