



Your Steps to Close on Time

(In business days)

Application Day

Complete Mortgage Application, receive welcome email from your Loan Officer Assistant, and accept E-consent. This allows us to send you documents electronically throughout the process.

DAY 1

Contract Day

Loan officer reviews documentation to determine qualification/eligibility.

DAY 2

Finalize Loan Disclosures

You will need to log in and sign the disclosures. Please save your username and password as these will be needed later in the process.

DAY 3

Submittal

My assistant will submit loan disclosures and documentation to processing.

DAY 4

Send To Underwriting

Your processor reviews and sends your loan to underwriting. This typically takes 48 to 72 hours. Your processor may require additional documentation after their review.

DAY 5

Underwriting Review

Underwriter to review your loan and determine if it is approvable. By this day, please ensure you have a Home Owner's Insurance Policy as this will need to be finalized in 3 days.

DAY 9

Receive Conditional Approval On Your Loan

Your processor will reach out to you with any additional items that are needed to get your loan clear to close.

DAY 10

Finalize Insurance

Finalize insurance and submit all conditions requested by your processor so that your file can be sent back to the Underwriter. Please reconfirm the closing date and time with your attorney.

DAY 12

Final Underwriting Review

Underwriter to review the remaining conditions. This usually takes 24 to 48 business hours.

DAY 13

Final Approval

Receive final approval on your loan once the Underwriter clears the submitted conditions.

DAY 15

Sign Initial Closing Disclosure

We will need you to sign your initial closing disclosure at least 3 business days before closing. This will have your estimated cash to close. You will be contacted when this disclosure is sent by Homeside.

DAY 16

Balance Closing Disclosure

Our closer and your attorney will balance the final closing disclosure. This document will not require your signature. However, it will have the final amount that is needed for closing.

DAY 18

Wire Transfer Funds

Complete the wire transfer to the attorney based on the final cash to close. Please confirm with your attorney the details on how to get the funds for closing to them.

DAY 20

Closing Day

Arrive at the attorney and close your loan.

DAY 21



David Rose

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