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## What to Expect Checklist

### Origination

#### You will need to...

- Submit loan application
- Sign and return initial loan disclosures
- Provide supporting documentation
- Pay appraisal deposit, if applicable

#### We will...

- Issue loan estimate and other initial loan disclosures
- Complete initial review of loan application and documents
- Submit mortgage loan to underwriting for approval decision, if applicable
- Advise you of approval decision
- Move file to Processing

### Processing

#### You will need to...

- Submit additional documentation, if requested

#### We will...

- Review loan file for completeness and data consistency
- Order necessary services from 3<sup>rd</sup> parties
- Submit mortgage loan to Underwriting for final approval decision

### Underwriting

#### You will need to...

- Submit additional documentation, if requested

#### We will...

- Evaluate supporting documents
- Review file for completeness and data consistency
- Issue a "clear to close" upon satisfaction of all conditions

### Prior to Closing

#### You will need to...

- Review closing disclosure, if applicable
- Wire funds for closing to Title Company, if applicable

#### We will...

- Verify closing date and time with the Title Company
- Issue/balance closing disclosure, if applicable
- Notify you if funds are required for closing
- Add EFCU as a mortgagee on insurance policies
- Complete employment verification
- Send closing package to Title Company

### Closing

#### You will need to...

- Sign the closing documents
- Pay funds needed for closing, if applicable
- Sign notice of non-rescission/right to cancel, if applicable

#### We will...

- Review executed closing documents for funding approval
- Fund the loan