

Home Refinance Timeline

This is a typical timeline for refinancing a home. Your loan officer will keep you in the loop, but feel free to ask questions at any point.

- 1. Complete a loan application, choose a loan program.**
This is all about what works best for you financially, in the short and long term.
- 2. eConsent and provide income and asset documentation.**
Your loan officer will let you know what documents required for your particular loan. Completing eConsent early in the process helps reduce delays later.
- 3. eSign and complete the Initial disclosures we send you.**
All the disclosures we send you will need your signature, but having this first set signed quickly allows us to get your appraisal ordered.
- 4. A home appraisal is scheduled.**
You pay for this separately from all the other fees and closing costs.
- 5. The UW reviews your documentation and issues a conditional approval.**
We may request additional information at this time.
- 6. The lender issues Final Approval.**
This is a happy day!
- 7. Acknowledge your CD and Final docs will be sent to escrow.**
You can sign your loan documents on the 4th day after acknowledging the Closing Disclosure.
- 8. Sign your documents at the escrow company.**
Everyone on the loan and title must be present.
- 9. Your loan has funded!**
This usually happens on the 4th business day after signing.
- 10. Closing Bells!**
Don't forget, no mortgage payment next month!

Questions? Give us a call at **(206) 789-8629**.

For more details, visit www.salmonbaylending.com.



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