



838 Eglin Parkway N.E.
Fort Walton Beach, FL. 32547-2781
eglinfcu.org

What to Expect Checklist

ORIGINATION

You will need to...	We will...
<input type="checkbox"/> Submit loan application	<input type="checkbox"/> Issue loan estimate and other initial loan disclosures
<input type="checkbox"/> Pay credit report fee, if applicable	<input type="checkbox"/> Complete initial review of loan application and documentation
<input type="checkbox"/> Sign and return initial loan disclosures	<input type="checkbox"/> Submit mortgage loan to underwriting for approval decision, if applicable
<input type="checkbox"/> Provide supporting documentation	<input type="checkbox"/> Advise you of approval decision
<input type="checkbox"/> Pay appraisal deposit, if applicable	<input type="checkbox"/> Move file to Processing

PROCESSING

You will need to...	We will...
<input type="checkbox"/> Submit additional documentation, if requested	<input type="checkbox"/> Review loan file for completeness and data consistency
	<input type="checkbox"/> Order necessary services from 3 rd parties
	<input type="checkbox"/> Submit mortgage loan to underwriting for final approval decision

UNDERWRITING

You will need to...	We will...
<input type="checkbox"/> Submit additional documentation, if requested	<input type="checkbox"/> Evaluate supporting documentation
	<input type="checkbox"/> Review file for completeness and data consistency
	<input type="checkbox"/> Issue a "clear to close" upon satisfaction of all conditions

PRIOR TO CLOSING

You will need to...	We will...
<input type="checkbox"/> Review closing disclosure, if applicable	<input type="checkbox"/> Verify closing date and time with the Title Company
<input type="checkbox"/> Wire funds for closing to title company, if applicable	<input type="checkbox"/> Issue/balance closing disclosure, if applicable
	<input type="checkbox"/> Notify you if funds are required for closing
	<input type="checkbox"/> Add EFCU as a mortgagee on insurance policies
	<input type="checkbox"/> Complete employment verification
	<input type="checkbox"/> Send closing package to Title Company

CLOSING

You will need to...	We will...
<input type="checkbox"/> Sign the closing documents	<input type="checkbox"/> Review executed closing documents for funding approval
<input type="checkbox"/> Pay funds needed for closing, if applicable	<input type="checkbox"/> Fund the loan
<input type="checkbox"/> Sign notice of non-rescission/right to cancel, if applicable	

