

Refinance Process

Ready to refinance? How will this all work?

Initial Consultation — Your first meeting with us is to give you a good understanding of the home refinance process so you know what to expect. We will get to know each other, and verify some of your information to help you select what mortgage program is best to meet your goals (*lower payments, receive cash out, do home improvements, lower your interest rates, or pay your house off more quickly*).



Application — The next step we will gather information regarding your income and liabilities. This may be done in person or by using fax or email. We will need copies of information such as W2 statements, bank statements drivers license. You will also sign the initial paperwork that allows us to begin processing your loan.

Appraisal — Now that we know you are pre-qualified based off your finances and credit history, we need to prove that the property qualifies. We will request an appraisal with our third party appraisal management company. They will contact you to schedule an appointment to meet at your property for inspection. A full report will be given to you after completion for your records.

Underwriting — Now that we have all the required information, we will submit your loan to our investor's underwriters to verify all information is correct and accurate. Sometimes additional information may be required. Once you are fully approved, you will be issued a Clear to Close. We will then schedule a date for the closing to take place. We can have one or our representatives drive out to meet you at home or any place of your choice.

Closing — This is the final step in the refinance process. You will review and sign the final documents that will lock in your savings. Congratulations! You are now on the path to financial success!

