

**PROCESSING TIPS:**

1. Be sure to comply with all additional information request(s), if any, in a timely manner. **All conditions must be met and complied with at least one week prior to closing so that the final underwriting** "clear to close" can be issued, a closing package prepared and delivered to the title company. This process can take several days.
2. Check in with us periodically during the processing to ensure you are compliant with needed information. It is a good idea to be proactive and **contact us at least one week before closing at the latest**. We will make all reasonable attempts to keep you posted on needed information as well.
3. **Do not incur any additional debt or take on any loans** while your loan is being processed. Avoid transferring credit card balances between cards.
4. **Document all deposits in to your accounts**. When you apply for a mortgage, your assets can sometimes be under close scrutiny in an effort to determine proper minimum investment requirements. Please call us before making any deposits that are from non-traditional sources so we can instruct you how to document the transaction.
5. Avoid transferring money among different accounts.
6. **Keep us abreast of any changes** in closing dates, mortgage amounts, sale price (especially new construction). It is ultimately your responsibility to inform us of any changes.

**CLOSING PROCEDURES:**

1. Closing will occur at a title company's office. Make sure your appointment is set with them and communicate with us the date the closing is set up for.
2. If you are selling another home, bring a copy of the Settlement Statement on your former home to the closing.
3. Obtain a one-year paid receipt and binder for homeowners insurance for at least the amount of your new home loan. Instruct your insurance agent to call our Operations Center at 952-838-8747.
4. Bring a certified cashiers' check made out to you for the amount shown on the Good Faith Estimate of Closing Costs. Also bring your checkbook if additional funds are needed. If your certified check is too large the title company will give you a refund.

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DATE

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APPLICANT

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