

Your 30-DAY CLOSING loan guide

START

GET PREQUALIFIED

After you have filled out your prequalification form, we will discuss your options.

BUSINESS DAY 1

We will review your sales contract or refinance application.

BUSINESS DAY 2

We will meet with you to review your loan program and interest rate; rate lock may be available.

We will provide your initial loan disclosures; underwriting will review your file and may request additional documents.*
*24-48 Hour Turnaround Time

BUSINESS DAY 3 OR 4

Underwriting may ask for additional documents, including: Order-outs, Appraisal**, Title, Escrow, Insurance, VOR, VOE(s), Tax Transcripts, Payoff Statement(s), Condo Approval & Subordination, Flood Certificate, etc. *7-10 Day Turnaround Time

BUSINESS DAY 5

After your appraisal report and other order-out documents are processed, underwriting will review your file for approval.

We will receive Conditional Approval from underwriting; additional documents may be requested.*
*24 Hour Turnaround Time

BUSINESS DAY 6 THROUGH 10

We will submit your file to be processed by Underwriting; additional documents may be requested.*
*24 Hour Turnaround Time

BUSINESS DAY 11

Your loan closes within 30 business days.

Loan documents are finalized and sent to escrow. Once you are approved, you will be ready for your signing appointment!

BUSINESS DAY 14

Underwriting will review and finalize your file; we will initiate your closing documents.

FINISH

BUSINESS DAY 16 OR 17

BUSINESS DAY 15 & 16



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*Turnaround times listed are estimates.

30-Day Closing applies to business days only. Not a commitment to lend. Borrower must meet qualification criteria. This information is meant as a guide to show the steps of the financing transaction. Due to the borrower's specific needs and the type of loan the borrower qualifies for, not all transactions may follow this illustration.