



TOP TEN TIPS TO A QUICK CLOSING

- 1 Make sure the information in your initial application is complete and accurate.
- 2 Provide any requested documents to your loan processor or originator within 2 business days of the original request.
- 3 Make sure all of your documents are signed and dated.
- 4 Follow up with your loan processor or originator at least once per week to see if additional items are needed.
- 5 Upload your documents through our **consumer portal** for a secure delivery and quick review.
- 6 Don't make any major purchases or open new lines of credit during your loan application process.
- 7 Notify your loan originator if there are any changes with your income, job, marital status, etc. during your loan application process.
- 8 Have renovation bids (signed & dated by you and your contractor) to your loan originator within one week of your loan application. NFC will order your appraisal when we have your renovation bids. You should expect to close your loan within 30 days of submitting your final renovations bids.
- 9 Shop for homeowner's insurance and send in your quote as soon as possible.
- 10 Ask about cash needed to bring to closing and make sure you have those funds available.