



1st Signature
LENDING

REFINANCING YOUR HOME: STEP-BY-STEP PROCESS GUIDE

Refinancing your home is a great way to reconfigure your mortgage to meet your financial needs. The most common reasons to refinance may include - lowering the payment, shortening the term, or paying off debt.

OUR EXPERT LOAN OFFICERS WILL GUIDE YOU THROUGH THE PROCESS FROM START TO CLOSE. HERE'S WHAT YOU CAN EXPECT.

1

LEARN ABOUT YOUR OPTIONS

It is important for 1st Signature Lending to learn about your goals and why you wish to refinance. To understand your loan options, we must gather the following information, credit score, assets, income, and maybe more.

2

APPLY

Once you decide which loan program makes the most sense for you, we will go through an application to structure the loan to meet your goals. Additional information will be required for a complete application.

3

COMMUNICATION

The average time it takes to refinance is about 3-4 weeks. Throughout this process, you can be confident that your loan officer will be communicating with you about your loan status at least once a week.

4

AVOID DELAYS AND SURPRISES

The lender will request an appraisal, and other documents throughout the process. Make sure you are quick to respond to all inquiries to ensure everything stays on schedule. Avoid making credit purchases until the entire mortgage process is closed.

5

CLEAR TO CLOSE!

Once the appraisal is done, and all requirements and conditions are met you are ready to close on your new mortgage.



CONGRATULATIONS!

You have refinanced your home. We do our best to provide our customers with the highest level of communication and consideration as they go through a refinance experience. If you or someone you know is interested in learning more about refinancing your mortgage, please contact us.

CONTACT US

If you or someone you know is interested in learning more about our refinancing loan options please contact us at by phone or email.



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