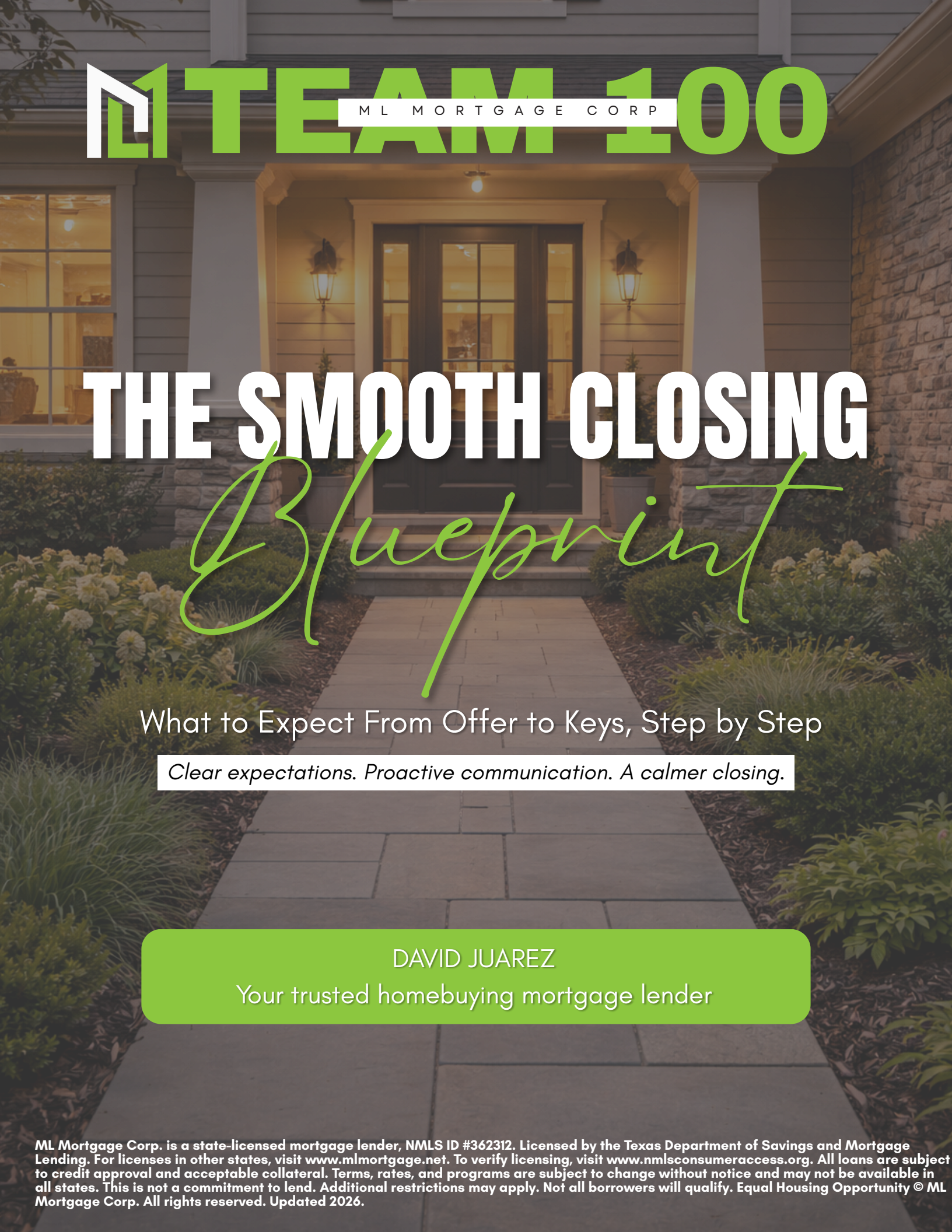

TEAM 100

ML MORTGAGE CORP

THE SMOOTH CLOSING *Blueprint*

What to Expect From Offer to Keys, Step by Step

Clear expectations. Proactive communication. A calmer closing.

DAVID JUAREZ
Your trusted homebuying mortgage lender

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Your Offer Was Accepted
Here's What Happens Next

Once your offer is accepted, your purchase enters a phase called escrow.
Think of escrow as the organized "middle" between accepted offer and getting your keys. During this time, the home is reviewed, your loan is finalized, and every detail is confirmed before closing.

Escrow Has 4 Main Stages

Stage 1: Confirm & Organize (Days 1–7)
- Your lender and escrow open your file and confirm key details
- Initial disclosures are sent and signed
- Your documentation is reviewed (income, assets, credit)
- You schedule inspections (if applicable)
- Your deposit/earnest money is handled per contract

Stage 2: Home & Value Review (Days 7–21)
- Home inspections happen (general + any specialty inspections)
- The appraisal is ordered and completed (if required by the loan)
- Title review begins (ownership history, liens, legal notes)

Stage 3: Underwriting & Loan Conditions (Days 14–30)
- Underwriting performs a detailed review of your file
- You may receive "conditions" (requested documents/clarifications)
- Updated documents may be required (paystubs, bank statements, explanations)

Stage 4: Final Approval & Closing (Final Week)
- "Clear to Close" is issued once all conditions are satisfied
- Final loan numbers are confirmed (Closing Disclosure)
- You sign closing documents
- Funds are wired / recorded, and the home becomes yours

This process is normal ,and we'll guide you through it step by step.



How We Help You Win **Before Problems Happen**

Strong closings start before the finish line is in sight. Our job is to help you avoid surprises by being thorough upfront and clear about what to expect.

What We Confirm Early (So Your Closing Stays Smooth)

1. **Your Income & Employment Make Sense on Paper**

We review how you're paid (salary, hourly, commission, self-employed, etc.) and what documentation is needed to support it. If anything is unusual, we plan for it upfront.

2. **Your Funds Are Verified and Easy to Document**

We help you confirm what you'll need for:

- down payment
- closing costs
- reserves (if required)

...and how those funds should be shown**.**

3. **Your Credit Stays Stable Through Closing**

Your credit is reviewed at the beginning, and it can be checked again before closing. We'll guide you on what to avoid so your score and approvals stay protected.

4. **Your Payment Comfort Is Clear**

We don't just approve you — we make sure you're comfortable with the monthly payment and expectations, including insurance, taxes, and any HOA.

5. **Your Strategy Matches Your Timeline**

Buying fast? Competing with offers? Need seller credits? We align strategy early so you're not scrambling mid-escrow.

Preparation isn't extra, it's how we protect your contract once it's accepted.

During Escrow: **What to Do (and What to Avoid)**

Once escrow opens, your loan file goes through final verification. That means your **income, assets, and credit** are reviewed closely. Even "small" financial changes can create delays — not because you did anything wrong, but because lending rules require updated documentation**.**

DO NOT (until you close):

- Do not open new credit cards (even store cards)
- Do not finance furniture, appliances, or a vehicle
- Do not cosign for anyone (family included)
- Do not change jobs or pay structure without calling us first
- Do not move money between accounts unless your loan officer approves it
- Do not make large cash deposits (they can be hard to document)
- Do not miss deadlines for requested documents or signatures

DO (to keep everything smooth):

- Reply quickly when documents are requested (same day when possible)
- Keep funds where they are until we confirm what's needed and when
- Ask before you act if you're unsure whether something affects your loan
- Tell us immediately if anything changes with employment, income, or funds
- Stay reachable (phone/text/email) during underwriting and final week

If you tell us early, we can usually solve things early





UNDERWRITING SIMPLIFIED (WHAT IT IS, WHY IT EXISTS, WHAT YOU'LL SEE)

Underwriting isn't a "gotcha." It's the step where the lender confirms the loan meets required guidelines and that your documentation supports what's in your file.

What Underwriting Typically Verifies

- Income & employment (pay, stability, consistency)
- Assets (bank statements, available funds, large deposits)
- Credit activity (no major new debt, no unexpected changes)
- Property details (appraisal, title review, insurance requirements)
- Documentation (clarifications, letters of explanation, missing pages)

What "Conditions" Mean

You may hear the word conditions. Conditions are simply requests for items underwriting needs to finalize approval. Examples include:

- updated paystub or bank statement
- explanation letter for a credit inquiry or deposit
- proof that an account belongs to you
- verification of employment (VOE)
- additional pages of a document

Conditions are normal **and they don't mean something is wrong.**

Call Us Immediately If Any of These Happen

- You're considering a job change, or your pay structure changes
- You need to move funds or receive a large deposit
- You open new credit (even "just to check")
- You're unsure how to document a transfer, gift, or expense
- You're feeling confused — we'd rather explain it than let you stress

Fast answers + clear documents = faster underwriting decisions.



Your Homebuying Team: Who Does What

A smooth closing happens when your team is aligned. You shouldn't have to chase updates or wonder who's handling what, *so here's how the roles work*.

[REALTOR NAME] — Your Real Estate Advocate

Your realtor's role is to protect your contract and manage the transaction timeline, including:

- negotiating your offer and terms
- guiding inspections and repair requests
- helping you interpret disclosures
- coordinating with escrow/title and the seller's side
- keeping the transaction moving and protecting your interests

Johnny Shallop — Your Mortgage Strategy & Approval Lead

Your loan officer's role is to finalize and protect your financing, including:

- choosing the best loan strategy for your goals
- collecting and organizing documentation
- communicating with processing and underwriting
- monitoring loan milestones and timing
- explaining numbers clearly (payment, cash to close, options)
- guiding you to final approval and closing

We stay proactive so you feel confident, **not surprised.**

The Confidence **Difference**

Not just a loan approval, *a guided experience from start to finish.*

Our goal is simple: keep your closing predictable, well-communicated, and on track. That means we set expectations early, communicate clearly, and stay ahead of the details that can cause delays.

- Thorough upfront review so you're not blindsided later
- Clear expectations so you always know what's next
- Fast response times when questions come up
- Proactive communication across your full homebuying team
- Problem-solving mindset if anything shifts (timeline, appraisal, documents)
- Multiple solutions available based on your situation and goals

We don't just close loans.
We help you close with confidence.





Ready for Your Next Step?
Let's Build Your Game Plan.

Whether you're just starting to explore or you're already writing offers, the right plan makes everything easier. If you want clarity on your buying power, your monthly payment, and your best loan options, we're here.

Choose Your Next Step:

1) Get Pre-Approved (The Right Way)
A full review so you can shop with confidence, not guesswork.

2) Get a Payment Breakdown
We'll walk you through: rate options, taxes/insurance, HOA, and cash to close.

3) Use Our Buyer Tools
Scan to download:

- Buyer Document Checklist
- Payment calculator
- Offer-to-Keys Timeline

Loan Approved, Stress Removed!

Scan to get started on your journey towards homeownership



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ML Mortgage Texas

Questions welcome. We'd rather you ask early than worry quietly.

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