

THE MORTGAGE REFINANCE PROCESS

The application process begins! Apply in person at any branch location, by calling us at 866-SUNMARK, or by visiting Sunmark.org.



Sunmark's Mortgage
Underwriter reviews all received income
documentation, appraisal & title work.

Sunmark will contact you to complete the application.



Upon approval, Sunmark's Mortgage Processor contacts you to collect any outstanding items needed.

A Mortgage Loan Officer will review the application, send you initial disclosures, and request income documentation or additional information.





Final underwriting review occurs, including final compliance audit. At least 3 days before closing, you receive a closing disclosure for your review covering all lender fees.

Once all information is received, Sunmark orders appraisal and title work.





The file is sent to the Mortgage Closer, who will contact you to schedule your loan closing.

Appraisal is completed by Sunmark's third party appraiser.





Sunmark's Mortgage Closer will issue you the final closing disclosure with the final amount that you will need to close.

Approximately 7-10 days after the appraisal is completed, the appraiser sends the report to Sunmark. You will receive a copy of the appraisal as well.





For closing, bring a cashier's check with final cash to close and two forms of identification.

Questions about closing? Just ask!

