

### C D R E A D Y T I M E L I N E

Conditional  
Approval

Client reviews  
for CD Ready

Client submits  
Closing Fee  
Sheet

Closer  
confirms if  
CD Ready

Closer  
prepares CD

Closing Fee Sheet and all invoices

Condition Approval through closing

Appraisal at value

Lock good through closing date

MI quote that matches Conditional Approval

All CIC's

Title and Preliminary CD

Homeowner's Insurance

Flood Insurance, if applicable

Purchase contract with all exhibits and addendums, if purchase

Payoffs, if refinance