

# Your Refinance Journey



## STEP 1: Application (Day 1)

Visit [OneAZcu.com](http://OneAZcu.com), call 844.663.2928 or stop by any of our local branches to start your Mortgage Refinance application.

**NOTE:** To move to the next step of the refinance process, you must approve the loan estimate.

## Step 4: Underwriting (Day 3–10)

At the underwriting stage, we examine all your required loan documents and documents from other third parties. If more documentation is needed for an approval, we will contact you.



## STEP 2: Initiating the File (Day 3–5)

Following your application and approval, we will verify your stated information and will request financial documents from you such as W-2s, employee pay stubs and account statements.



**NOTE:** In order to move to the next step of the refinance process, you must submit the requested documents.



## Step 5: Pre-Closing and Closing (Day 15–20)

During pre-closing, your home owner's insurance is ordered, all approval contingencies and loan conditions must be met. We will contact you to review all the closing details and schedule a time for you to sign the loan documents.



## STEP 3: Processing (Day 3–10)

At the processing stage, the processor will combine the submitted documents along with any other necessary documents for underwriting. If more documentation is needed, we will contact you.

**NOTE:** During this time, we work with third parties on the title, mortgage insurance, verification of employment, and appraisal.

## Step 6: Signing Day (Day 20–25)

On signing day, you will sign the final loan documents. Please note, you must bring a valid form of identification (Driver's License, Passport, Military ID, etc.). After signing, your loan documents, a mandatory three day Right of Rescission takes place which allows you to cancel your loan for any reason.



## It feels good to be home, doesn't it?



NMLS 607456

For membership eligibility, visit [OneAZcu.com/membership](http://OneAZcu.com/membership).

To apply for a home equity loan, please visit [OneAZcu.com/equity](http://OneAZcu.com/equity). Federally insured by NCUA



**Let's bank together.**