JM | JEREMY MCDONALD
YOUR MORTGAGE MENTOR

FOR HOMEOWNERS ALREADY WORKING WITH JEREMY

FHA Refinance

You're already working with me on an FHA refinance. Here's what to send me, how to handle your current mortgage payments near closing, and what to check before you sign.

Your refinance closing checklist

1 Send the documents I request

Start with your current mortgage statement. Tell me about second mortgages, HELOCs, or any changes to title. Flag a recent payment or an updated statement as soon as you have it. Upload documents through the secure portal, not by text or regular email.

2 Keep making your mortgage payments

Until the payoff is confirmed or your servicer tells you otherwise, make your scheduled payments. Your statement balance and the payoff amount can differ. Let me know if a payment is due close to signing, and call me before you change or stop autopay.

3 Check the figures before you sign

Compare your Closing Disclosure with your most recent Loan Estimate. Look at the loan amount, monthly payment, mortgage insurance, term, costs, and cash due or cash back if it applies. Tell me if anything looks different from what we already discussed.

4 Confirm the closing timeline

Confirm the signing, funding, and payoff timing for this file. If anything changes, call me. If funds are due at closing, confirm the amount and accepted method with settlement, and verify wire instructions using a phone number you already trust.

Page 2 covers payments near closing, what to review before you sign, and the full explanation on the website.

Jeremy McDonald, NMLS #1195266 | Equal Housing Opportunity

For education only. Not a commitment to lend. All loans are subject to credit approval and program guidelines.

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Before money moves, or you sign

We've already started your FHA refinance. These last checks help us catch a missing document, a changed figure, or unsafe payment instructions before you sign.

Payments near closing

A payment posted near closing can change the payoff. If you just paid, or a payment is coming due, tell me so we can check the figures. Keep making the payment unless the servicer gives you verified instructions not to. Don't assume the new loan has paid off the old one until that is confirmed.

What to review on the closing documents

Use the Closing Disclosure next to the latest Loan Estimate, not a comparison of different loan programs. Check the balance, term, payment, mortgage insurance, closing costs, and any cash you will bring or receive. Ask me about any change before you sign.

If funds are due, call me first

Confirm the amount and accepted method with settlement. Always verify wire instructions with a trusted phone number, not a number in a new email or text. Tell me before you transfer funds, deposit cash, or take on new debt.



VIDEO WALKTHROUGH COMING SOON

What to check before you sign

A short video with Jeremy will be added here after the script is approved. This artwork is a placeholder from an existing Mortgage Mentor video.

Want the full explanation?

Read the full refinance closing guide on my website › (page not live yet)
Until then, this current mortgage process page ›
Protect yourself from wire fraud (CFPB) ›

Questions about your situation?

Call or text Jeremy | (904) 442-3213

Ask me about your FHA file ›

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