

Timothy Baron

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A Message from Timothy Baron:

"Good stuff."

How to Ensure a Stressful Closing: Borrower Edition

There are copious resources available on what you **should do** during the loan process to expedite your closing. Your loan officer probably gave you a "to do" list; your realtor may have as well. Today we're going to take a lighthearted (read: "sarcastic") look at the top ways to NOT have a smooth closing, since knowing **what to avoid** can be just as important as knowing what you should do during your loan process.

Stressful Closing Tip #1: Don't sweat organization

Your loan officer needs lots of documentation during the loan process, but don't worry about having any of it ready in advance. Those tax returns are somewhere in the basement, and they'll turn up eventually. You haven't logged into your bank account in months, don't get paper statements, and never print your paystubs? No biggie, you can always deal with them tomorrow, which brings us to Tip #2.

Stressful Closing Tip #2: Procrastinate early and often

Your life is busy enough; you've got packing household goods and transferring your cable service on your mind. You can always answer that email from your lender tomorrow. He/she says you need homeowners' insurance by Friday? No need to start on it until Thursday. After all, there's no bonus points for finishing your tasks early, right?

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.97	+0.16
10 YR Treasury	4.8858	-0.0441
30 YR Treasury	5.2586	-0.0496

Pricing as of: 11/2 9:51AM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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Stressful Closing Tip #3: Expect perfection
Remember, when you're buying a house, it's not over 'til it's over. Just because the inspection contingency has passed, don't think you can't find more items to contest. Dissect that inspection report repeatedly, preferably with different family members each time. Your seller won't mind if you ask him or her to repair several more items, and your realtor will surely appreciate your initiative and resolve.

Stressful Closing Tip #4: Remember, timelines are flexible, (except yours)
Just because your lender asks you to complete your loan disclosures by Monday doesn't mean he or she really means it. After all, there's still 3 weeks until closing, so no hurry. The offer on your dream house was just accepted? What better time to head out for that well-deserved camping trip in the Grand Tetons! A week off the grid shouldn't impact your closing, you have a realtor and lender to take care of that.

Stressful Closing Tip #5: Can't hurt to look around, right?
You may be several weeks into the loan process, with closing on the horizon, but why not see what other lenders are offering? Call a few, have them run your credit, and strongly consider changing lenders if one quotes a lower rate. This same logic applies to homeowner's insurance. Just be sure you send your lender the new policy by the morning of your closing.

Most borrowers dislike drama, delays, and uncertainly. If you do too, avoiding these "stressful closing tips" will get you in your new home as planned--hopefully with your sanity intact and smiles on everyone's faces.

Experienced. Trusted. Local.

The Arizona Loan Baron is at your service!

I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

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