**[xxx] The Mystery Of X-Files… (Email #13)**

Hi {FIRST NAME},

Today I’m wearing a cape.

Believe it or not, I have a superpower that will interest you.

Though to most it won’t be nearly as exciting as the superpowers of your favorite comic book heroes, but to you they might just be…

My power is to help people get through the tedious paperwork that refinancing deals are so famous for.

And to help you out here’s my secret checklist to make sure you have everything you need.

- [ ] HUD-1 Settlement Statement (Closing Disclosure for loan applications August 1, 2015)

- [ ] Final loan application aka 1003

- [ ] Truth in Lending

- [ ] Good Faith Estimate with intent to proceed

- [ ] Itemized fee worksheet

- [ ] Risk-based Pricing Notice

- [ ] Notice of Copy to Appraisal

- [ ] 4506T

- [ ] Note, mortgage, or, deed depending on the state where the property is located

- [ ] Itemization of amount financed

- [ ] First payment letter

- [ ] Amortization schedule (initial)

- [ ] Initial escrow account disclosure statement

- [ ] Hazard insurance authorization

- [ ] Requirements and disclosure

- [ ] Hazard insurance endorsement letter

- [ ] Flood hazard determination

- [ ] Signature/name affidavit

- [ ] Borrower's certification and authorization

- [ ] Social security authorization verification form

- [ ] DW-9

- [ ] Credit score disclosure

- [ ] Servicing disclosure statement

- [ ] Notice of furnishing negative information form

- [ ] Compliance agreement

- [ ] And, if your loan is a government one… \*\*many, many\*\* more!

- [ ] If your loan is a refinance for a primary residence, you will also sign the right of rescission form which gives you 3 days to execute and return if you change your mind and decide you do not want to close on the refinance of your home.

So, what do you think of the list?

Some say it’s scary and tedious…

I say **bring it on**!

I’ve helped dozens of people find and secure all of the above papers so you don’t need to.

Give me a shout **{SCHEDULING TOOL}** and you will be well on your way.

Cheers,

{REAL NAME FROM CLIENT COMPANY}

**P.S.**

Remember the hidden fees from free loans?

Tomorrow I’ll tell you where to look for them.