



# Lakeland Mortgage

A Division of Lakeland Bank®

## Managing the Loan Process & Setting Expectations



Ready to start your homeownership journey?

Our mortgage experts are here to help you every step of the way.

To learn more, visit [LakelandBank.com/Mortgage!](http://LakelandBank.com/Mortgage!)



## Earliest close dates determined by when & how the Closing Disclosure is sent & received.

CD Sent	With eSign Consent <i>(Earlier of the Date Received or Mailbox delivery date plus 3 business days)</i>	Without eSign Consent <i>(Mailbox delivery date plus 3 business days)</i>
Monday	Earliest close = Thursday Latest close = Monday	Monday
Tuesday	Earliest close = Friday Latest close = Tuesday	Tuesday
Wednesday	Earliest close = Saturday Latest close = Wednesday	Wednesday
Thursday	Earliest close = Monday Latest close = Thursday	Thursday
Friday	Earliest close = Tuesday Latest close = Friday	Friday

### Important Tips

- Provide us with your Settlement Agent as soon as possible. If you are using an attorney, have them provide us with the name of the specific settlement agent that will be closing your loan.
- If a federal holiday falls in the 3-day period, add a day for Closing Disclosure delivery.
- Some changes require a new Closing Disclosure which would reset the 3-day wait period & may change the closing date. These changes include a product change &/or when the APR changes more than 1/8% for most loans.