



## CLOSING DISCLOSURE CHECKLIST

Whether you are working on a purchase or refinance transaction, knowing what to expect and being prepared for an Orion Closing will **expedite the process**. We **understand how important this transaction is to you**, and we are committed to consistently providing a level of service that prepares your for this final step.

Purchase Transactions	
	Loan is Approved
	Loan is Locked
	Tax Certification or Equivalent on Subject Property
	Hazard Insurance
	Flood Insurance (If Applicable)
	Current Closing Fee Sheet from Escrow/Title

Refinance Transactions	
	Loan is Approved
	Loan is Locked
	Current Closing Fee Sheet from Escrow/Title

