



Loan packages can feel overwhelming—but each document plays a vital role in protecting both borrower and lender.

Here's what clients often want to know:

- Why so many documents? Each form serves a legal, financial, or regulatory purpose. Together, they ensure transparency, compliance, and protection.
- **Do I need to read everything?** While not every document requires deep review, key items like the Promissory Note, Closing Disclosure, and Deed of Trust should be understood before signing.
- Can a notary explain the documents? Notaries can identify and describe the purpose of each form, but they cannot offer legal advice or interpret terms.
- What happens after signing? Once notarized, documents are returned to the lender or title company for processing. Copies are provided for your records.