

# YOUR PATH TO CLOSING A DSCR LOAN *with Gradient*



A clear overview of what to expect throughout the DSCR transaction process.



Typical Closing Timeline  
**30~45 Days**

## 1 LOI RECEIPT

*Complete the following to move to Processing:*

- ✓ LOI Received & Signed
- ✓ Appraisal and Title Contact Form Received



## 2 PROCESSING

*File & Reports*

Underwriting issues a conditions list while third-party items including appraisal and other required reports are ordered, insurance is requested, and all items are reviewed as received.



## 3 UNDERWRITING

*Review & Conditions*

Final approval is issued once value is confirmed and all conditions are satisfied.



## 4 CLOSING

*Funding*

Your loan is approved. Once documents are signed and final quality control is complete, funds are typically released within 24 hours of closing.



## How To Keep Your Transaction Moving

- Submit key contacts and required documents early to streamline underwriting.
- Use the Conditions Checklist to track outstanding items.
- Submit all required documents before appraisal to avoid delays.
- Stay in close communication with your loan specialist and account executive to address any issues that could delay closing.