

RoundHouse Lending works closely with the Homeownership Agreement Team, Tule River, and the title/closing agent to coordinate document preparation, funding, and closing. The following steps provide an overview of the Equity Builder (DreamBuilder) closing process.

### Step 1: Balance the Closing Documents

- The RoundHouse Lending closer and the title/closing representative will balance the Closing Disclosure (CD) and Settlement Statement.

### Step 2: Coordinate Homeownership Agreement Documents

- The RoundHouse Lending closer will create an email between the Homeownership Agreement Team and the title/closing representative to request the lease paperwork to be prepared. The CD and Settlement Statement must be balanced.

### Step 3: Deliver Homebuyer Closing Documents

- The Homeownership Agreement Team will email the title/closing representative the Homebuyer closing documents and instructions for the Homebuyer closing.

### Step 4: Complete Document Signing

#### Tule River Signing

- The title/closing representative will send a FedEx air bill and all title affidavits and lender closing docs to Tule River so they can sign the docs.
- Tule River will email the signed docs to the title/closing representative.

#### Tenant Signing

- The title/closing representative will schedule the signing for the Homebuyer and coordinate the funds to close to be wired to Tule River.
- The Homebuyer funds to close will be listed on the Closing Cost Disclosure provided by the Homeownership Agreement Team

### Step 5: Funding & Final Disbursement

- Tule River will wire the funds to close from the lender CD when they receive the Homebuyer funds to close via wire.
- Once all documents are signed, the title/closing representative will email the RoundHouse Lending closer a copy of all signed lender documents along with a wire receipt from Tule River for the funds to close.
- The RoundHouse Lending closer will wire funds to title and approve for disbursement.

### Important Notes:

- Homebuyer does not sign the lender documents
- Tule River will sign the lender documents and lease documents
- Homebuyer must wire funds to close to Tule River
- Tule River will wire funds to close to title
- Homebuyer and Tule River cash to close will not be the same

