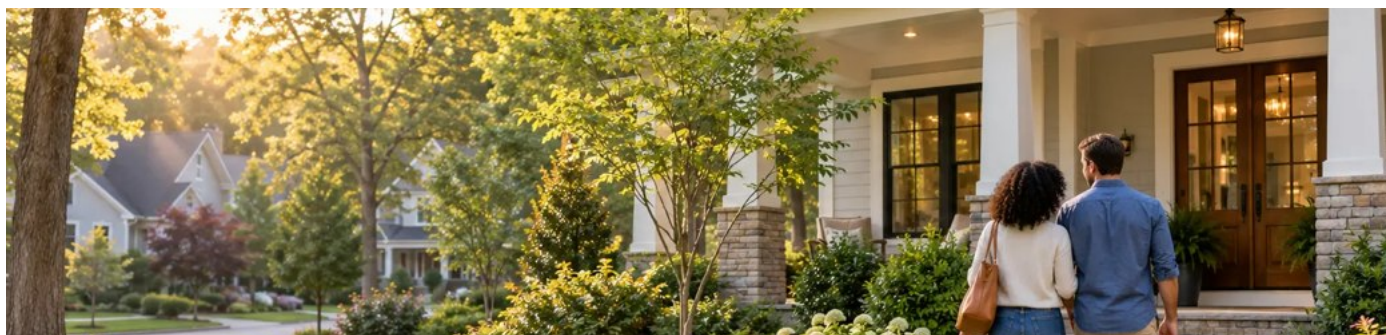


The agent coordination guide

Practical financing conversations and a shared path to closing.



FOR REAL ESTATE PARTNERS / AGENTS

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Plain-language explanations. A practical worksheet. Room for your questions.

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Begin with a useful financing handoff

A clear introduction establishes ownership without exposing private borrower information.

Focus the first conversation

With the buyer’s permission, identify the purchase goal, expected timing, property type and contact preference. Ask the mortgage team to clarify what financing review is appropriate before shopping or making an offer.

Respect the information boundary

A status update does not require bank statements, Social Security numbers or detailed credit information. Agree on what the borrower authorizes you to receive. Keep private records in the mortgage team’s secure process.

Clarify the letter

Pre-approval standards vary. Ask what review supports the letter and which assumptions could change, without seeking information beyond borrower authorization. A letter remains conditional and should not be described as final approval. ¹

Useful coordination detail	Keep with the appropriate professional
Target property, dates and transaction contacts	Personal income, asset and credit documents
Stage and outstanding action owner	Underwriting details beyond permission
Change affecting the transaction timeline	Private explanations for borrower circumstances

TAKE THIS INTO YOUR NEXT CONVERSATION

Communication should be specific enough to coordinate and limited enough to respect privacy.

Discuss financing before contract deadlines

Property and transaction details can affect the loan path.

Identify the facts that can change the review

Ask the buyer to discuss occupancy, property type, intended repairs and available closing funds with the mortgage team. Condominiums, investment uses or unusual property conditions may require additional review.

Confirm the target date together

Before relying on a short timeline, ask what documentation and third-party work remain. Describe timing as a target supported by a plan, not as a guarantee that financing or property conditions cannot affect.

Explain contract money through the right professionals

North Carolina due diligence fees and earnest money have different treatment under commonly used contracts. The buyer should understand payment obligations and potential losses before committing. The agent and attorney should explain the actual contract.²

Make changes visible

Share executed amendments, price or credit changes, repair agreements and revised dates promptly. Ask the mortgage team to evaluate their financing effect rather than assuming the earlier scenario still applies.

TAKE THIS INTO YOUR NEXT CONVERSATION

Never make a contract or financing assurance that depends on an unverified assumption.

Use milestones to reduce uncertainty

Choose updates that identify action rather than simply reporting activity.

Application and documentation

Clarify whether the borrower has supplied what is requested and whether any next action affects contract timing. Do not equate documents received with documents approved.

Valuation, title and insurance

Track the responsible parties and access needs. A valuation order is not a completed appraisal. A received report is not necessarily a resolved property review. Ask about the next milestone rather than inferring completion.

Underwriting and final preparation

Conditional approval means requirements remain. Ask for an update on the impact and action owner. As the file approaches closing, confirm disclosure review, signing arrangements and remaining dependencies.

If a date is at risk

Ask what changed, the expected effect and when the next meaningful update will occur. Coordinate potential responses with the borrower, attorney and transaction parties. Avoid promising a new date before the team has checked it.

Less useful	More useful
Everything is moving.	Which milestone is complete?
We need a document.	Who needs to act and by when?
We should close soon.	What conditions remain before the target date?

TAKE THIS INTO YOUR NEXT CONVERSATION

Use one written recap: current stage, next action, owner and next update.

Close the communication loop

A clear final handoff supports the client beyond the transaction.

Review readiness without rushing

The borrower needs time to understand final terms. For covered loans, Closing Disclosure timing generally includes a three-business-day period before consummation. Coordinate with the mortgage team and attorney rather than calculating legal deadlines from assumptions.³

Reinforce trusted payment instructions

Encourage buyers to verify wiring details through independently established contacts. Do not forward last-minute payment changes as if they are verified. If suspicious instructions arrive, stop and contact the closing team through a known number.⁴

Confirm possession and the first follow-up

Ask the attorney about funding, recording and access. After closing, confirm the buyer has the right contacts for loan servicing, insurance and outstanding property items.

Debrief the transaction

Ask what communication helped and where an earlier explanation would have improved the experience. Record one improvement for the next transaction. Reliable support becomes visible in how questions and changes are handled.

TAKE THIS INTO YOUR NEXT CONVERSATION

Questions about a Unity financing handoff? Call Jason Hill at 919-352-8938.

Transaction handoff worksheet

Record coordination details only. Do not include sensitive borrower financial information.

Borrower-approved contact method / update recipients

Property and contract date

Target closing / key contract deadlines

Agent and closing attorney contacts

Milestone	Action / owner	Target / status
Initial financing review		
Requested records		
Valuation / access		
Title and insurance		
Final review and disclosure		
Signing / recording / possession		

What is the next milestone? / Who owns the next action? / When is the next update?

Print and write, or fill in with a compatible PDF reader. Save your completed copy privately.

Keep learning. Ask clearly.

Use these references to explore a question further, then ask how it applies to your transaction.

[01 CFPB | Get a preapproval letter](#)

[02 NC Real Estate Commission | Due diligence fees](#)

[03 CFPB | Closing Disclosure explainer](#)

[04 CFPB | Mortgage closing scams](#)

References reviewed September 7, 2026. Source links are clickable. Program requirements and individual circumstances can change. These organizations do not endorse Unity Mortgage Group.

Bring your questions to Unity.

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