



## Loan Application Frequently Asked Questions

### **1. Who do I contact for general information and questions?**

If you have any inquiries prior to filing an application, please call (800) 659-REFI or email [loans@fremontbank.com](mailto:loans@fremontbank.com). Our hours are Monday through Friday, 9:00am to 6:00pm PST.

### **2. What should I expect after I submit my loan application? How quickly will my loan be approved?**

Once you submit the application, the loan underwriting process begins. We will send you a conditional approval letter. This letter will outline the steps we must take to complete the process, as well as any additional documentation that we need from you.

### **3. What kind of documentation will I need to provide to the lender for verification?**

At Fremont Bank we do our best to minimize the number of documents required. The documents you need to provide will vary based on your situation. Your conditional approval letter outlines the exact documentation that we'll need from you.

### **4. Where do I send my documentation for lender verification?**

You may deliver documentation by either: a) returning it in the self-addressed envelope enclosed with the conditional approval letter (if applicable); b) e-mailing it to [firstprocessing@fremontbank.com](mailto:firstprocessing@fremontbank.com); c) faxing it to (510) 259-4621; or d) delivering it to any of our branch locations.

### **5. Can I change my application after I've submitted it?**

Yes. You can make changes at any time until you lock your interest rate. However, be aware that any changes may delay the closing date or affect your loan costs.

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