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THE KERKHOFF KEY

YOUR MORTGAGE FIRST RESPONDER

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WHERE WE ARE NOW

Summer is over. I know this because the flannels came out of the cupboard, there are Halloween decorations up on my street in September, and somebody has already put a Christmas advert on my television.

Hunting season started and I have been out in the woods for a couple of weeks, which is the only part of this list I am pleased about.

The other thing that happened is that the calendar filled up overnight. Basketball tryouts, football on Friday nights, a Saturday with more than one game on it. And the worst four words of my day, which arrive at about six in the evening: what's for dinner. I have eaten a handful of almonds and a glass of water since breakfast and now I have to feed these people.

If that is your October too, this one is for you.

SAME TOWN, SAME WEEK

A friend of mine dropped his daughter off at college this year.

He is a big guy who does a serious job and he was in absolute pieces about it, and the thing he said afterward has stuck with me: **nobody prepares you for that.**

Nobody prepares you for it. So you find out on the day, in a parking lot, on your own.

That is true of the send-off and it is true of a lot of things. The big emotional moments and the big money moments run on the same feeling, which is that something is happening and you would have liked more warning.

I cannot do much about the first kind. The second kind I can absolutely do something about, and that is what the rest of this is.

EIGHT MONTHS ON THE JOB

When the phone went off for a negotiator call-out, the clock started before I stood up.

Check my gear. Check it again. Make sure the radio works, because finding out that it does not at the scene is finding out too late. Fuel in the car.

Then you arrive and it is all coordination. Find out what the scene actually is. Find a phone number that rings inside. Work out who is in there, whether there are kids, whether there is a dog, anything at all that gives you something to work with.

All of that is fast. None of it is rushed. The difference between those two words is a checklist I ran days earlier in a parking lot with nothing happening.

Here is the mortgage version.

Sometimes a window opens where it makes sense to refinance, which just means replacing the loan you have with a different one. The people who miss it are almost never the people who did not want it. They are the people who needed two weeks to find their paperwork.

The window is not two weeks long. It has never once been two weeks long.

If you are paid through payroll, **I need seven things.** Your most recent mortgage statement. Your current homeowner's insurance. Your last two W-2s, which is the wage summary your employer sends you each January. Thirty days of pay stubs. Your year to date stub if you work overtime, because overtime counts but only when I can show it has been landing for two years. Your homeowners association dues if you pay them. And that is it.

If you work for yourself, swap the W-2s and the stubs for two years of business tax returns, your business bank statements, and a current profit and loss statement.

Send it while nothing is happening. I build the file and it sits there finished. When your number comes up I need an updated statement and updated stubs, because your insurance has not

changed and neither have your W-2s.

None of that is a prediction. I do not do predictions. That is just what is on my desk this month.

ON MY DESK · OCTOBER 2026

Seven

documents, and that is the entire list I need to build a file out in advance.

From my own files, not a published figure.

BACK TO THE FIREFIGHTER

I will tell you the part I am not proud of, which is that loan officers miss these windows too.

We do not all have a good way of telling people in advance. So a file that could have been finished and waiting is instead a scramble, and sometimes the scramble does not beat the clock.

That is a me problem and I have made it my problem. If you send me your seven things, you go on a list, and the list is the entire point.

SOMEBODY ELSE'S WORDS

I am not going to sit here and tell you I am good at this. Here is a note from a couple who just closed on their first house.

“As first time homebuyers, my significant other and I had a lot of questions about the process, and Thad took the time to explain each step clearly and make sure we understood what to expect along the way. With my hectic work schedule, I really appreciated how accommodating he was to work around my availability. He took the time to understand our financial goals and was flexible with our budget, helping us explore and explain our options that made sense for us without making us feel pressured.”

FIRST TIME BUYERS • KITSAP COUNTY • CLOSED OCTOBER 2026

The line I want you to notice is the hectic work schedule one. Working around somebody's hours is not a favor I do. **It is the whole job.**

THE ONE TAKEAWAY

A short window only helps the person who already packed. Go and find the seven things.

It is one evening with a drawer and a scanner. Put a program on and do it while you are half watching.

Then it is done, and the next time something moves you are a phone call away from acting on it rather than two weeks away.

Bring me your scenario.

Send me your question

First responders and veterans. Family and community.
Mortgages in plain English.
That's all I write about.

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