

Mortgage Pre-Approval

Pre-approvals don't take long. The process entails pulling a three-bureau credit report (referred to as a tri-merge) that shows your credit score and credit history as reported by reliable third parties.

Closing

The closing is the moment you've been waiting for. It's time to sign the documents and purchase your home!

Underwriting

Underwriters are the key decision-makers. They carefully examine all the documentation prepared by the loan processor. Borrowers and properties are cross-checked to see if they meet the eligibility requirements for the loan product.



House Shopping

At this stage, you can start working with a buyer's agent and viewing homes.

Mortgage Loan Application

To get a loan file through underwriting, a few documents are required. Most of it will already be listed on documents you provide, such as the employer's address or a pay stub.

Loan Processing

Loan processors review all information and assemble an orderly and complete package for the underwriter.

They'll get the following wheels in motion: Order credit report

Start verifying employment (VOE) and bank deposits (VOD)

Order property inspection if required | Order property appraisal

Order title search

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the first step then keep walking You can only grow from here

The Practical Guide to Loan Processing - 2019 Thomas A Morgan,2019-08-12 Most mortgage companies and referral sources correctly believe that they live and die based on customer service and service delivery The loan originator is a big part of this in that he or she is responsible for taking a good application to start with But while the loan officer is the customer s representative the processor ultimately has his or her hands on the loan file only the processor can see the file as it progresses and fully understand the real time status of a loan and work to move towards closing Beginning in 2006 the mortgage industry began to experience an upheaval that would ultimately bring the financial system to its knees This meant that many mortgage lenders who previously could casually package loan applications became forced to diligently meet the most stringent guidelines and documentation requirements seen since the late sixties The capabilities necessary to meet these stringent documentation requirements come from a qualified mortgage loan processor who in addition to an eye for detail has the skills and knowledge that encompass the entire mortgage process Despite years of automation improvements the biggest problem mortgage companies report with respect to their operations is incomplete or problematic loan documentation This is where the human factor in the application process impacts us because we are relying on people borrowers real estate agents closing agents and loan officers to provide what we need to complete the loan The reader learns the functions challenges and career path of the processing position Detailed step by step instructions cover loan intake loan file set up regulatory disclosure requirements vendor management file status reporting borrower communication file readiness determination pre underwriting review working with automated underwriting satisfying loan stipulations pre closing preparation and file audit preparation It s important to note that many textbooks address compliance in the mortgage industry This text is not intended as a compliance resource Compliance resources should come from your company since the company determines its own policies for compliance

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