

LO uploads Fannie Mae 3.2 and Full PDF file in MortgageBot Portal with Fees Worksheet (See Video)

Full file is disclosed to borrower to eSign. Once borrower eSigns the loan officer is sent a copy for their records and a link is emailed to the borrower and loan officer for CC information so appraisal can be ordered. Once link is received back appraisal is ordered. Any questions regarding disclosures or appraisals please email Ray Ahern at raya@spfs.com

File is sent to Set-Up where Processor confirms all needed items are in for UW. If items are missing then LO is notified of missing items via email. Any missing items should be mailed to Angelica Reid at angelicar@spfs.com

File is submitted to Underwriting and Underwriter issues approval or Denial and will email PDF UW Decision directly to LO.

Conditions are uploaded into the portal. Any question on conditions should be emailed to Angelica Reid at angelicar@spfs.com. Also LO needs to contact Angelica Reid and notify her of expected closing date so final locked LE and CD can be sent to borrower in appropriate time frame. Any questions regarding locks or lock extensions need to go to lockdesk@spfs.com

Once file is CTC, Final LE and CD have been acknowledged Angelica Reid will put the file in closing and LO is notified via email the file is in closing.