

Aloha New Broker!

We would love to help you out! We have a full staff of processors that are ready to assist! We are all very well versed with over 20 lenders and are currently closing loans at a very fast pace! Refinances sometimes in 8 days with same day clear to closes, however typically between 12-15 days and purchase between 14 & 18 days ahead of COE!

I cannot stress enough that a completed 1003 and 3.4 file is most important. We will take it from there. Any information that is pertinent to the file is very helpful and can be added in the note section of our processor handoff form. You can find that link in the body of my email below. Here is a little run down of our process, please reach out if you have further questions!

1. See link below in signature line for new submissions. It is the processor handoff form giving us the details of your loan that we require on every loan. This link will take you to a JotForm fill out to be completed.
2. Please send a 3.4 and completed 1003 with any borrower slips you've received up front. You can email or send a link to pull them off Google docs or Dropbox, whichever you use or you can let me know if you need me to send a link to our DropBox. I'm more than happy to assist there.
3. We will upload, disclose and submit the file to UW. – If you upload to portal to lock up front, just let me know the loan number and we'll go in and make sure the file is 100% before sending out disclosures.
4. We have milestones that we hit for each file starting with the welcome email. We send the borrower a nice email with directions on how to complete the ESigned disclosures with a job aid and borrower's authorization in case we need a wet signature. Also, I also attach a "Tips for a smooth closing" doc for them as a reminder of what not to do during the loan process! 😊
5. We will open title and escrow on your refinances. – We order the insurance and payoff at opening in cases where the payoff takes longer than the approval. Let me know if you have any issues with that. I have been getting one day approvals, and some one-day CTC's! We use Title Connect for title and escrow for a streamlined process and the best fees and service in the business, however if you have your own title & escrow company, please provide their contact information and we will reach out for ordering process. For purchases, we will reach out to escrow and request fees upon receipt of the purchase contract. It is important that you send us the escrow contact information as soon as possible so that we can get disclosures out in a timely manner.
6. We also have loan submitted, loan approval emails, Initial CD sent, Appraisal ordered emails etc. for the borrowers in order to keep them in the loop. You are copied on all correspondence with the borrower to keep you informed as well. Of course, there will other correspondence between us throughout the process however we try to keep you on the phones and selling while we process the loans.
7. We will coordinate closing with escrow and get your approval on the estimate before signing appointment is set. We will then make sure that if there are any PTF conditions, they are met and push the closing agent to close asap!

Below is the link for the processor handoff or submission form to processing. This form is required to be completed in full on all submissions. It is also located in all of our signature in all our emails. I have also attached a copy of our loan processing agreement for your review. It does list all our fees for the loans that we process as well as our new client info sheet and our purchase contact sheet that assists with a purchase transaction.

For new loan submissions, please [CLICK HERE](#) to send Processor Handoff!

Hope that helps you with a process that we all follow as a guideline. We do a lot more behind the scenes but that would take me all day to itemize! Let me know if you have any questions! I have also copied the team on my email as we will all be here to assist you! 😊 Please also take a moment to view our website at www.clmortgageprocessing.com. Hope to hear from you soon!