

We have a morning meeting every day that you are invited to, this is at 9 AM Central time, 8 AM mountain time, you will be emailed the link daily but here it is. Every other Tuesday we get on the LO Marketing club meeting instead. These meetings are **optional with the exception of Thursdays**. Nancy would like everyone on the Thursday meetings please. Link is the same daily and it is:

<https://us06web.zoom.us/j/83138862779?pwd=TkZLeU1MY2d5eUpqeTJ5WUJTRHIVUT09>

Meeting ID: 831 3886 2779 **Passcode: 1**

www.learnmortgagesense.com is a website created by Nancy and it has lots of videos and training on it, you should be able to create a log in and PW using your US Mortgage email address. You can get lot's of different training on here including how to request exceptions, procedures on 2-1 buydowns, commonly missed items by LO's and much more. Please utilize this, there is even a training video on how to make property sites.

FLYERS AND MARKETING MATERIAL, help with texts, property sites, anything in Surefire etc.

Any marketing materials of any kind have to be run through our marketing department. This applies to all forms of advertising. To request Realtor flyers you need to send an email to Marketing@USMortgage.com, give the mls# of the listing and any information that needs changed from MLS, for example if the realtor wants their pic, or if they are partners and want the other partner on the flyer, anything. Let her know how many you want and if you want post cards and flyers.

SCENARIO QUESTIONS: Help pre-qualifying a loans email ScenarioSW@USMortgage.com

Please email all scenario questions or any questions or help you need on a loan prior to it being disclosed on to ScenarioSW@USMortgage.com be sure to put in the email all the particulars including loan type and LTV. Do not email your processor unless the loan has been disclosed on, they are too busy to help with files prior to disclosures being sent, these are answered quickly but if for some reason one question gets missed call or text Nancy & she will help you. Nancy's cell is 918-344-9848 her email is nancy.woods@usmortgage.com nancy@usmortgage.com goes to multiple people so it is best to use the nancy.woods one.

Renovation Loan Questions email renohelpdesk@usmortgage.com Be sure Lee and Chico are listed at the Reno co-ordinators on the loan or they cannot view it. Under Tool file contacts reno coordinator Chico Fisher.

Loan Officers, Never put Subject Property address in encompass. Do not put a value on the URLA where it triggers the 6th TRID piece, let the disclosure desk do this please.

Do not put anything under subject property address line, except TBD; you can, and should put the City, State and zip When you turn file in for disclosures you may put this in if you have a USPS on the property, if not the set up person will do this for you. If your file is in a state you are not licensed in and Nancy (for states she is licensed will be LO, leave the state one you are licensed in until right before you turn in, then fix the state and change LO to Nancy, be sure you are listed as the referrer)

Never print anything out of encompass from print menu

Do not ever print anything unless you are in the view documents screen, DO NOT PRINT anything from the regular print menu, this triggers disclosure requirements. 100% of the time no exceptions ever at any time should you print documents unless you are in the view documents folder. This is especially true for the LE.

Emails-Always put the borrower's last name on subject line of ALL emails, spelled correctly and completely.

On any email you send to anyone in the company be sure you always have the borrower's last name spelled completely and correctly on the subject line of the email. No exception as this is how we search for your email when reviewing a file. Helpdesk@usmortgage.com for anything related to computer or software issues.

Processing Issues, handle with your processor first and if need more help email Director of Branch Operations Manager Sarah.Honegger@USMortgage.com

Do not contact corporate in NY regarding anything to do with Loan files, all contact needs to go through your processor, this is especially true for the closing department, even though they copy you on the email they do not have time to answer your processor and you, processing will deal with any question or concerns regarding UW & closing, if you feel your matter is urgent or you cannot get ahold of your processor, or it is after hours please contact Nancy, up until 10 PM at night she is available to help you.

File Submissions: Once a file is ready to submit and you have everything in encompass then email processingSW@USMortgage.com and put on subject line, "Gonzales, Frank file ready for disclosures"

Lock questions please email lockdesk@usmortgage.com, please do not email Ira directly, this desk is covered by a couple of people.