

## Operations/Underwriting Touch Points

- Email will be sent to Broker and AE will be copied on all received new files letting them know their file has been received. **Loan notes will be updated.**
- Email will be sent to Broker and AE will be copied on any missing documents or issues with the submission. **Loan notes will be updated.**
- Email will be sent to Broker and AE will be copied when loan goes into Underwriting. **Loan notes will be updated.**
- Email will be sent to Broker and AE will be copied when Underwriter completes file. **Loan notes will be updated.**
- Underwriter will attempt to call Broker (Loan Officer) to discuss any Suspended or Declined files. If unable to reach leave message with your contact information. **Loan notes to be updated.**
- Once conditions are received Coordinator will email Broker and copy AE letting them know conditions have been received. **Loan notes will be updated**
- Coordinator will email Broker and copy AE if any items are missing or there are issues. **Loan notes will be updated.**
- Coordinator will email Broker and copy AE when conditions are resubmitted to Underwriting for review. **Loan notes will be updated.**
- Underwriter will review conditions and email broker and copy AE once loan is completed and moved to coordinator to prepare for final approval. **Loan notes will be updated.**
- Coordinator will email Broker and copy AE requesting any final documentation needed in order to move the loan to closing. **Loan notes will be updated.**
- Once all documents are received Coordinator will email Broker and copy AE requesting closing date and time. **Loan notes will be updated.**
- Coordinator will email Broker and copy AE on closing confirmation and handoff to closing department. **Loan notes will be updated.**