

UNDERWRITING SERVICES



THE RIGHT FIT

Our capable underwriting team takes the time to get to know your team and learn how you work best. We are fully licensed in a majority of the U.S. and our limited warranty means less risk for you.

We are large enough to efficiently handle high volumes yet small enough to remain responsive and available. We understand your daily business challenges and can help you drive more business instead of focusing on operational issues.



BENEFITS INCLUDE

Direct access to your designated underwriting team • Equitable resubmission policy • Secure electronic upload • Transparency and visibility of work • Underwrite loans to specific investor guidelines • Job aid created for each client to allow for overlays and multiple specifications • Overcoming fluctuations in volume • Six Sigma workflow practices • One-stop resource for questions and consulting • Fully licensed in majority of U.S. • Limited warranty

PREQUALIFICATION SERVICES

INCOME ANALYSIS

- Thorough review of all income documentation
- Ensures borrower qualifies and meets secondary market criteria
- Stand-alone service to support busy processors and loan officers
- May be paired with contract underwriting services with credit and collateral package added at later date

COLLATERAL UNDERWRITING

- Solution to provide additional support for appraisal review teams, loan officers, processors and underwriters
- Increase efficiencies and productivity without increasing underwriting staff
- Stand-alone service can be paired with contract underwriting services
- Supplement existing quality control procedures

LOAN PRODUCTS INCLUDE

Conventional
Federal Home Loan Bank

Fannie Mae
Freddie Mac

USDA
Jumbo

Seconds / HELOC
Portfolio

New Construction
Renovation