



What Is It?	Who?	Pronto Status	What Gets Done?	Timeframe To Complete?	Communication
<u>Initial Loan Submission Start</u> 	BROKER	<ul style="list-style-type: none"> Open Registered 	<p>Broker uploads 3.4 to Pronto</p> <ul style="list-style-type: none"> Price and register loan-Run AUS is program Requires and Reissues Credit at this Time <ul style="list-style-type: none"> Update closing costs Upload initial submission package, including the Unite Mortgage Submission Form <ul style="list-style-type: none"> Change status to Loan Submission in Pronto 	Broker is in control of this process.	The Loan Officer/Processor will receive an automated notice from Pronto when a new loan is registered or locked with Unite Mortgage.
<u>Loan Opening</u> 	LOAN OPENER	<ul style="list-style-type: none"> Loan Submission 	Unite Team will prep the file for Initial Disclosures, Order any 3rd party services for example FHA Case File, Flood, 4506. ect. At the same time Unite Mortgage Set Up team will be reviewing the file for Initial UW. If all Items are met for submission Unite will sent the loan Status to "In Underwriting"	24 Hours	The Loan Officer/Processor will receive an email from the DocMagic system once the disclosures are sent to the borrower.
<u>Loan Opening</u> 	LOAN OPENER	<ul style="list-style-type: none"> Loan on Hold 	File will The Unite Opening team will setup the loan for submission to the Underwriter. If any required items are missing from the file, the Broker will be notified of what is needed before submitting to the Underwriter. Loan will be placed "On Hold" for 10 business days before being canceled. Missing loan items will need to be uploaded by Broker Into Pronto and loan status changed back to "Loan Submission"	Done at same time as disclosures.	The Unite Mortgage Opener will send an email to the Loan Processor and Loan Officer on the file, identifying the missing item(s) still required to submit the file for Initial UW.
<u>Initial Underwriting Decision</u> 	UNDERWRITER	<ul style="list-style-type: none"> In Underwriting 	Once the loan is received in Underwriting, the loan status will indicate "In Underwritng" and will be assigned to an Unite Mortgage Underwriter . The loan will remain in this status until the Underwriter has changed the loan status to either "Approved or moved the file back to "Oh Hold" because items were missing to make a credit decision.	24-48 Hours	The Loan Officer and Processor will receive an email from the Underwriter indicating that the loan status has changed, and a decision has been rendered (Approved, on Hold or Denied). The loan approval will be available within Pronto portal pipeline view, and the Conditions screen will reflect any new Conditions included for the decision. To access the loan approval click on the loan in the pipeline and go to the Edoc Folder.

<u>Appraisal Order</u> 	BROKER	Appraisals may be ordered in Registered or Approved status, ITP required (Not Required on DSCR Loans)	After the Intent to Proceed date is populated in Pronto (all parties to the transaction have signed the initial disclosure package and 1003), the Broker will place an appraisal order through Pronto by clicking on the Order Appraisal Tab. To Locate the ITP date and any other disclosure data inside of the loan click on the "Disclosures" Tab	Broker is in control of this process.	Broker may send a payment link for the appraisal to the borrower via Class Valuation site. Broker may view the appraisal order, attach documents, update credit card details, set notifications and cancel the order from the Notifications on appraisal status are set in the Class Valuation Site.
<u>Condition Review</u> 	BROKER	<ul style="list-style-type: none"> • Approved 	Broker to upload CTC conditions in Pronto and change the loan status to "Condition Review". Broker will need to hit "Resolve" on the condition to send back to the Account Manager for review. Not doing so or changing loan stats to "Condition Review" will delay the loan file.	Broker is in control of this process. Once the Account Manager sends to the underwriter expected turn time is 24 hours.	Account Manager may reach back out to the Broker if there is something that requires clarification or additional documentation. Otherwise, the loan will be moved forward for final underwriting review. If items are missing the loan status will stay in "approval Status"
<u>COC Process (If Applicable)</u> 	BROKER	Approved Condition Review Final Underwriting Clear to Close	If broker elects to do a COC process the Unite Mortgage COC form must be completed and uploaded in Pronto in the loan file. Click on Disclosures and then Change of Circustance and upload form.	Broker is in control of this process.	Account Manager may reach back out to the Broker if there is something that requires clarification or additional documentation. Otherwise the loan will be processed for the COC.
<u>Initial CD Request</u> 	BROKER	<ul style="list-style-type: none"> • Approved 	*Broker may move forward if 85%-90% complete. Unite UW to complete a Partial Review. More conditions will be requested if needed before an updated certificate is sent to broker. This will be completed as time allows* If Initial CD request is being requested broker must complete the Unite Mortgage Initial CD/Docs request form and Upload in Pronto in the specific loan folder the completed form and all required documents. *Loan must be in approved status and locked*	Broker is in control of this process. Once requested CD could take up to 24 hours from the time of request.	Account Manager may reach back out to the Broker if there is something that requires clarification or additional documentation. Otherwise the loan will be sent to the Initial CD team to issue the CD.
<u>Underwriter Review</u> 	UNDERWRITER	Final Underwriting	Although this status is called "Final Underwriting," it is a part of the Condition Review process. The Unite Mortgage UW will review all uploaded conditions and either CTC File or condition and move the file back in to "Approved " status.	24 Hours	The Loan Officer and Processor will get an notification with the Underwriter's decision (Approved or CTC)
<u>Pre-Doc QC</u> 	UNDERWRITER	Pre-Doc QC	When all prior to doc conditions have been cleared, the Unite Mortgage Underwriter will submit the loan for QC review. If there are no new conditions resulting from the QC review, the loan is moved to CTC. *Any files needed for Pre-Doc QC from Broker must be provided within 48 hours maximum. Only then can all pre-doc conditions be cleared*	24 Hours	Loan status will show as "Pre-Doc QC" in Pronto. Any new prior to CTC conditions will be added to Pronto and the updated Loan Approval will be provided.
<u>CTC</u> 	UNDERWRITER	Clear to Close	Loan is ready for Loan Documents-Pre Funding QC is done at this time.	Timing is depending on Unite mortgage Doc Department but expedited turn times are 24 Hours	An automated email notification will be sent to the LO and Processor to indicate the loan has entered CTC, and when the loan has moved to "Docs Ordered" status.
<u>Docs Orderd and Docs Drawn</u> 	Loan Closer	Docs Ordered and Docs Drawn	Loan is ready for Loan Documents. DRY states will be in Docs Ordered and WET states will move to Doc Drawn	Timing is depending on Unite mortgage Doc Department but expedited turn times are 24 Hours	An automated email notification will be sent to the LO and Processor to indicate the loan has entered CTC, and when the loan has moved to "Docs Ordered" status or "Docs Drawn" status.
<u>Closing & Funding</u> 	LOAN CLOSER	<ul style="list-style-type: none"> • Docs Out • Docs Back • Funded 	The Unite Mortgage Loan Closer will change the status to "Docs Out" and prepare the loan for closing. The Pronto loan status will also update at "Docs Back" and "Funded".	TBD	An automated email notification will be sent to the LO and Processor to indicate when the loan has entered "Docs Ordered", "Docs Out", and "Funded". The Title Company will inform the Loan Officer and Processor of status of closing docs.