



Thank you for your interest in A Smooth Process, we offer Full-Service Mortgage Contract Processing. See the attached contract for your review.

Here is a list of activities that we undertake on behalf of our clients. We typically set up the loan within 24 hours from the time it is received from the loan officer and also send out an "Additional items Needed List".

1. Upload the received soft file Fannie mae 3.4 MISMO
2. Review the package for completeness
3. Verify Ratios, Income Documents, Collateral, Source of Funds, Reserves,
4. Order Title
5. Follow up on Title if required
6. Run updated AUS (if Applicable)
7. Review and comply with AUS checklist
8. Order Appraisal as per AUS Findings (where applicable)
9. Follow up on Appraisal if required
10. Order Condo Questionnaire (where Applicable)
11. Order Payoffs
12. Order VOE, VOR, VOD, VOM
13. Submit file to Lender
14. Follow up with the Lender/Investor's Processor for Loan Approval
15. Review Conditions
16. Review/Order Documents required to fulfill conditions
17. Submit the conditions to the Lender
18. Obtain Clear to Close or Final Approval
19. Schedule Closing
20. Validate payoff documents
21. Prepare Fee Sheet & acquire Closing Documents
22. Order/verify Prelim/LE/CD
23. Send a copy of Final LE/CD to LO for Review
24. Coordinate Closing
25. Confirm Funding
26. Forward closing results to Client LO
27. Follow up with closing agent for disbursement of the processing fees
28. Deliver Final Documentation in an electronic format to Customer
29. Resubmit to 1 other lender in case the file is declined at no charge. Each subsequent will result in a \$250 fee (steps 14-29 repeated)

Services we DO NOT provide:

- Lock Rates
- Change Fees on LE/CD
- Choose Lender for Loan Officer
- For pricing and Frequently asked questions (FAQ) go to www.asmoothprocess.com
- A Smooth Process NMLS# 1904501