



# OUR GOAL WAS **SIMPLE**

**Simple Process**

**Simple Communication**

**Simple Steps**

*Here's how we did it...*



# We asked. You responded. We listened.

## 7 ways we're delivering the simpler, faster mortgage process you helped design.

### Simple, Quicker Processing.

#### 1. Fewer Conditions.

FLCB will underwrite to Fannie Mae and Freddie Mac findings, now eliminating over conditioning of files – making it easier to work with us.

#### 2. Seamless, Faster Appraisal Ordering.

Brokers can now order all appraisals, field reviews and desk reviews within our system. You enter the data into our system one time; the data is pulled directly from our system for the order, and the reports are returned back into our system – no need to access a separate platform. Best of all, when the appraisal comes back, FLCB will send the borrower a copy of the appraisal by email. At the same time, the appraisal documents automatically upload into FLCB's ImageFlow system.

#### 3. Simplified Verbal Verification of Employment.

Moving forward, FLCB's Closing Department will handle the Verbal Verification of Employment (VVOE) for loans when the initial CD is sent. This eliminates the requirement to have one VVOE in underwriting and another one done at closing – saving time in the loan process. For our NDC customers who prepare their own initial CD and/or Closing Docs, we will order the VVOE for you once HOI, title and taxes have been cleared.

### Simple, Faster Communication.

#### 4. Improved Loan Information Screen.

We're giving you the flexibility to input more information about a loan earlier in the process. Under the Forms and Docs tab you will find a new screen called Broker/NDC Contact Information, where two contacts can be added on the loan to receive emails throughout the loan process. The same screen can be used to input specifics of the loan you want the Underwriters to know prior to the loan decision – no longer requiring a separate letter as it is part of the initial upload, improving communication.

#### 5. Automatic Loan Decision Notifications.

Loan decisions with conditions are now automatically sent out via email to the contacts provided on the Broker/NDC Contact Information screen. Each time a condition is uploaded and accepted by FLCB, our system will automatically release the updated loan decision. You are no longer required to log in to see the status of conditions, saving you time and speeding up the process.

### Simpler, Fewer Steps.

#### 6. Simpler, Faster Transcript Ordering.

FLCB will now order tax transcripts on all loans where applicable at initial loan approval – taking a step out of the process and helping brokers close loans faster. Plus, transcripts are no longer required for W-2 or Social Security income borrowers on FNMA, Freddie Mac, VA or FHA loans. We do, however, still require them for USDA, Jumbo and other non-agency loans.

#### 7. Simplified, Resource Center Access.

We're changing the location of the FLCB Resource Center to allow access without a required log in. This makes it easier than ever to find the documents you need – creating a less cumbersome, frustration-free experience. You won't have to worry about who in your office has a log in and who doesn't – everyone will have access.





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