

# Loan Process – Start to Finish

How Much Should This  
Pay Per-HR?

Should I Do This? Or Can I  
Delegate?

LP1 or LP2  
Job Duties?

1. Initial Phone Call with Client
2. Pull Initial Numbers & Data Entry as Much Known as Possible
3. Set Up in Floify – Request Documents Needed
4. Call Borrower to Fill-In Any Blanks, Go Over Red Flag, Detailed Questions
5. Send Pre-Qualification Email
6. Test Agent Price Range
7. Add Lead Tracker & Calendar – In Live Time – Never Wait
8. Go Through Received Documents in Detail
9. Set-Up Perfectly in Encompass – Most Time
10. Checklist Saved in File
11. COE Ordered
12. Go Over Checklist to Ensure No Red Flags / Guidelines. etc.
13. Send Pre-Approval Letter to Client & Agent
14. Offer Received: Set Up Details in Encompass – File Put into Application Status
15. Request Appraisal Fee be Paid Via Email
16. Congratulation Under Contract Templates Emailed to Buyer
17. Options Template: Rate/ Closing Costs Email to Buyer
18. Add Any Missing Items to Encompass & Prepare for Minimum Standard
19. File is Locked & Disclosed
20. Disclosure Directions Template Sent to Buyer
21. Appraisal Paid For
22. Order Appraisal / Title / HOI

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- 23. Disclosed Forms Signed & Imported
- 24. Conversation Log Filled in Detail & Put into Minimum Standards
- 25. File Sent to Processing
- 26. Double Check VOE & Any Orders Are Done Accurately
- 27. Review List of Processor Conditions & Organize Who Should Request What: 1 Note
- 28. Request Documents from Agent Via Email
- 29. Request Documents from Borrower
- 30. Once Received; Send Highlight Email to Processor (2-3 Days Max)
- 31. File Sent to Underwriting
- 32. Underwriter Send Conditions List
- 33. Save List in 1N & Requests Items Missing
- 34. Once Received: Send Highlight Email to Processor 5 Days Prior to Closing
- 35. Request P2A & P2D at The Same Time
- 36. File Put in Final Approval
- 37. Go Through Prior to Doc Details
- 38. Review VOE
- 39. Confirm Insurance
- 40. Review CD
- 41. Send CD to Parties