



Pre Underwriting Review

2 Business Days

- Review of all required disclosures provided by the NDC to Borrower(s)
- Review program-specific required disclosure documents (FHA, VA, USDA, etc.)
 - Begin Undisclosed Debt Monitoring

- UHM reviews minimum standards credit documentation as defined by AUS (this documentation uploaded by NDC at time of loan submission)
 - · UHM orders flood certification
- UHM follows up directly with NDC for any missing documentation
 - All required documentation is uploaded through UHMGo!

Initial Underwrite

1-2 Business Days

- Underwriting review
- When applicable, Underwriter will order MI certification
- At conditional approval, all required underwriting conditions can be reviewed and uploaded through UHMGo!

Loan Closing: 3 Options

Option 1 - NDC generates documents in-house

- Once clear to close, NDC can proceed with closing
- All required closing conditions will be located on UHMGo!
 - Optional Pre-Closing Review available

Option 2 - NDC utilizes an approved third-party provider (NavPros, BMG, Focus, RAV)

- Once clear to close, NDC can proceed with closing
- All required closing conditions will be located on UHMGo!
 - Optional Pre-Closing Review available

Option 3 - NDC Full Service (UHM prepares Initial & Final Closing Disclosures, and Loan Closing Document Package)

- Pre-Closing Review required
- Initial Closing Disclosure will be issued within two days of receipt of Closing Request Form
- UHM will provide Closing Instructions to Title for balancing

Underwriting Resubmittal

1 Business Day

- Resubmittal to underwriting occurs once all conditions are received
- If provided conditions pass underwriting review, loan is approved, otherwiseloan returns to Conditional Approval

Post-Closing Review

2 Business Day

- Executed Closing Documents to be uploaded to UHMGo! for Purchase Review
- All required Prior to Purchase conditions can be reviewed and uploaded through UHMGo!
- 1 business day for review of Prior to Purchase conditions and processing of the Original Note

Conditional Approval

- UHM works directly with NDC to obtain required underwriting documentation
 - Optional Closing Program: Initial Closing Disclosure issued by UHM

Funding to NDC

Same or Next Business Day

- Purchase Advice will be issued to the approved email address
- Fee remittance & Insuring activities for gov. loans (USDA, VA, FHA) are processed by UHM following the loan purchase

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