



StateSide Global Fulfillment Centers, Inc.

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Mortgage Operations

Discussion Topics

Vendors and System Requirements

Staff

Product Types

Investors

Office Requirements

Operations Management



Vendors and System Requirements

- IVES / 4506-T
- Fraud Report
- Compliance Report
- MERS MIN
- Appraisal Management Company
- Flood Certificates
- DO or DU / LP / Total ScoreCard / GUS
- Mortgage Insurance Providers
- Warehouse Lines
- Investors
- Title / Closing Agents: List of Acceptable / Unacceptable
- Corporate Insurance Requirements
- NMLS Registration
- Audited Financials
- LOS System
- Pricing Engine
- P&Ps and SOP's: BSA/AML, Fair Lending, HMDA, Dodd Frank Act, Work from Home, Compliance, Underwriting, Disclosures, Final Docs, Shipping, & Trailing Docs
- Pre-Fund & Post-Close Audits

Staff

Chief
Operating
Officer (COO)

Compliance
Officer

Opening Desk

Loan
Processors

Underwriting
Manager

Underwriters
(Contract and
/ or Staff)

Closers /
Funders

Shipping /
Purchase /
Insuring

Trailing
Documents

Lock Desk

Secondary
Marketing

Product Types

Fannie
Mae

Freddie
Mac

Non-QM

FHA

VA

USDA

HELOC /
Seconds

Investors



Choosing
Investors



Negotiating Buy
/ Sell Agreement



Negotiate
Drawing Closing
Documents



Purchasing /
Loan Advice



Trailing
Documentation

Office Requirements



ON SITE STAFF
VS REMOTE
STAFF



SHREDDERS



LOCKING
CABINETS



ELECTRONIC
STORAGE / LOAN
FILE BACKUPS



SAFES



DOCUMENT
RETENTION

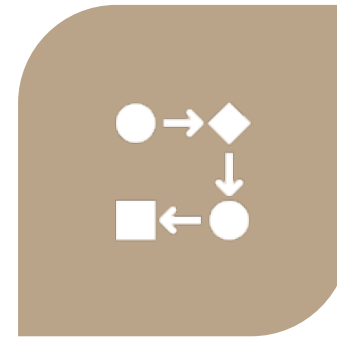
Operations Management



COMPLIANCE



STAFFING



WORKFLOW

Thank You!

Here is a
condensed list of
our current
services:

- Underwriting: FNMA / FHLMC / Non-QM
- Loan Level Auditing / Repurchase Reviews / Indemnification Reviews
- Condominium Review Services: FHA HRAP / FHA SUA / FNMA & FHLMC Full Review
- Scenario Desks
- Audits (State & Agency)
- Disclosures: Initial Disclosures / Loan Estimates / Closing Disclosures
- Closing / Funding / Shipping / Insuring
- Compliance / Policies and Procedures / Standard Operating Procedures
- Operations / Consulting

For a full detailed list of StateSide Global's current services, please see our website at www.statesideglobal.com