

**CONGRATULATIONS!!!!!!!!!!!!!!  
YOUR LOAN IS**



**WELCOME TO THE TEAM!  
CLEAR 2 CLOSE HOME LOANS ~  
ONBOARDING TRAINING**

3 Day Workshop

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**YOUR LOAN IS**

**HUMAN RESOURCES – BENEFITS- 401K –  
PAYROLL - FUNDING DEPARTMENT**

Paola Hernandez

**CLEAR TO CLOSE**

# *Welcome to Clear 2 Close Home Loans!*

DIGITAL MORTGAGE POS & E-CLOSINGS.  
PROCESSOR PIPELINES ARE MAXED AT 18 LOANS.  
TOP TIER PRICING  
18 DAYS CLOSINGS  
OPTIMAL BLUE PRICING  
UNIFY CRM  
MARKETING FLYERS  
THE FASTEST GROWING SEGMENT IN THE MORTGAGE  
INDUSTRY

CORP. NMLS#1700825

## Providing Support for Your Success!

- Email Support – Go Daddy - 480-268-8389 Customer number 176132907 ~ Pin 4418
- Local Tech Support – RedCell Tech – Carmi Gross – 561-702-6500 & ( laptop vendor – support)
- Encompass Support – Resource Center – Pull Ticket  
<https://resourcecenter.elliemae.com/resourcecenter/casenew.aspx>
- Fannie Mae Support – 800-232-6643 - FNMA ID # a5re7mnn – 2222 ( pin)
- Credit Support – Doug Sarma – 813-299-2611
- Investors – Refer to Broker Out List for AE information
- Unify – Customer Support ( optional )
- Optimal Blue – Customer Support
- Corporate Fax # - 833-872-5225
- HR, Benefits & Payroll – Paola Hernandez 954-534-2686 – Palmer/Lewis

# IMPORTANT CONTACT NUMBERS

## Products & Options

- ▶ Conventional Loans – ( Low rates)- **BANKED**
- ▶ Mi down to .25% ( UWM)
- ▶ Multiple investors to place loans
- ▶ Ability to compare pricing
- ▶ FHA – **Always Brokered**
- ▶ VA no score - **BANKED**
- ▶ Stated Investor Loans
- ▶ Bank Statement Loans
- ▶ Jumbo Loans - **BANKED or Brokered**
- ▶ Nationwide Hi Balance Loans - **BANKED**

## Review Items

- Borrower Paid
- Pricing Thresholds
- Haircuts
- LO referral Bonus Program



All loans need to adhere to pricing threshold established.

Corp Generated - Conventional Loans need to be 185+

FHA & VA ( all Govie loans)      275 BPS

Broker Out Loans      275 ( total charged BPC)- \$595 processing ( 2 Points min)

Corporate Floor      \$995 – does not include \$595 processing

Closing cost reductions      These will be deducted from final commissions

## PRICING AND THRESHOLDS

# Investor Spotlight

Jan 6th 11:00 Am (Freedom)

Lunch Sponsored 12:00 AM (Flagstar)

Jan 7th Breakfast Sponsored 9:00 AM (A&D)

Lunch Sponsored 12:00 PM (UWM )

2:00 PM (Caliber)

Jan 8th 10:30 AM (Landhome)



HOME LOANS CORP.

CORP. NMLS#1700825

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# PROCESSOR WORKFLOW.....

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Learn how to succeed and get better results, at time of submission



Your processors will make the difference in your success!



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# FLOIFY & 3.2 EXTRACTION

## FNMA 3.2

<https://www.bing.com/videos/search?q=floify&&view=detail&mid=01FE6CDAE5582D66D54701FE6CDAE5582D66D547&&FORM=VRDGAR>

<https://www.bing.com/videos/search?q=floify&&view=detail&mid=815F9F6FCDACE7405056815F9F6FCDACE7405056&&FORM=VRDGAR>

<https://intercom.help/pre-approve-me/en/articles/1413817-encompass-importing-exporting-fannie-mae-3-2-file>

<https://app.floify.com/>

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YOUR LOAN IS**

**CLEAR  CLOSE**

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WALKING THRU QUICK QUOTE AND PRICING ENGINE.

LOAN SHIFTER – TELLS YOU WHERE YOU CAN PLACE A LOAN.

LOAN PRICING – WHO IS GOING TO GIVE YOUR CLIENT THE BEST PRICING.

STAY IN ENCOMPASS TO PRICE RATE, LAUNCH OUT WHEN YOU NEED TO LOCK

