**Encompass Branch Underwriting Checklist**

* **To begin your Branch Manager cursory review:**
* Go to **Pipeline** and view **Branch Manager/Operations Manager – Assign Processor**
* **Conversation Log –** Review Notes & Comments
* Go to the **M/I Borrower Summary Origination** Page and **1003 URLA** pages to review the information
* Review the **Income and Credit Analyzer**
* Open **eFolder**:
  + Review documents: Open 1003, credit & AUS (current docs should be in file marked “current version” if sub to Cond Review by LS)
  + Add conditions (if needed)
* Update UW Stage on **M/I Borrower Summary Origination** to **Initial Approval**
* Assign processor on **Conditional Approval** milestone and assign closer on **Clear to Close** Milestone
* This will submit to processor pipeline so they can pick up loan and issue the commitment letter.
* **Throughout the loan process, the loan should be pre-UW by Branch UW while in process using the Pipelines 90- day closing.**
* Branch UW to update the **UW stage** to reflect the status.

**Prior to finishing the Processing milestone for Conditional Review from Branch UW Processors must:**

* Run update **AUS** and **vendors (5-day items)**
* Pull current **transmittal**
* Add comments to **conversation log** as needed
* Clean up the **eFolder** (marking docs as current, attaching docs and conditions)
* Select the **UW** and **Finish** the **Processing Milestone**
* **To begin your Branch UW Conditional Review (10-day review):**
* Go to Pipeline and view Branch **Manager/Operations Manager – Assign Branch UW**
* **Conversation Log** – Review Notes & Comments
* Go to the M/I **Borrower Summary Origination** Page and **1003 URLA** pages to review the information
* Review **Analyzers**
* Open **eFolder**:
  + Review conditions and documents attached by LS
    - Add, Clear, reject, waive (as appropriate)
  + Review documents: Open 1003, credit & AUS (current docs should be in file marked “current version” if sub to Cond Review by LS) and analyzers
  + Review Underwriting Summary pages in Tools
* Once all conditions are cleared, pending 5-day items, finish the **Cond Review Milestone**
* Once 5-day items are received and we are pending HTS, Final inspection, **finish** the **Clear to Close milestone**
* Once **all** conditions are cleared, **nothing is pending**, go to **UW P2** and enter **Clear to Close Date**. The clear to close date will function as our final CTC and alert the closing department they can release closing documents.
* **Closing documents will not be released until the file is completed and final Clear to close date is entered. Working ahead will be imperative to our new process flow!**

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