



The Practical Guide to Loan Processing (Practical Guide to Finance)

Thomas A. Morgan

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Processor Training - The Practical Guide to Processing - 2015 This product is designed to give the new or entry level processor all information necessary to be able to quickly learn to manage a pipeline. Most processors learn the job in segmented pieces, moving from loan file set-up, data entry, and clearing conditions to managing a pipeline. This book allows the processor to learn, step-by-step, the functions they are expected to execute. Processing has been described as the life blood of the mortgage business - a company lives or dies based on its ability to deliver excellent service. Most of the burden for providing excellent service falls on the processing function. Few companies have formal processing training. This product is designed to help processors manage larger pipelines more efficiently. The reader learns the functions, challenges and career path of the processing position. Detailed, step-by step instructions cover loan intake, loan file set-up, regulatory disclosure requirements, vendor management, file status reporting, borrower communication, file readiness determination, pre-underwriting review, working with automated underwriting, satisfying loan stipulations, pre-closing preparation and file audit preparation. Specific treatment of various specialty programs is included, such as construction loans, FHA and VA loans, streamline refinances, debt consolidation, brokered loans versus in-house underwritten loans. Time management techniques, automation integration other management techniques.

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