

## DAY 1 CERTAINTY

## **Streamline Your Loan Processing**

Correspondent Clients can receive Day 1 Certainty™ by using the DU validation service with Fannie Mae to quickly and easily validate Borrower income, assets, and employment for a more efficient Post-Closing process.



STEP ONE Consent from Borrower to pull electronic data and credit report



STEP TWO Lender orders report from vendors



**STEP THREE** Lender submits casefile to DU



STEP FOUR DU validates income, assets, and

employment



**STEP FIVE** Lender closes loan and delivers to Fannie Mae

Lender receives Day 1 Certainty™ for income, assets, and/or employment

DAY 1

CERTAINTY

## **BENEFITS**



**STEP SIX** 

Lender gets a more efficient post-closing QC process

- **Document Collection:** Electronic consent allows Borrower not to have to collect paper documents
- **Dynamic Underwriting:** confirms Fannie Mae requirements and validates key loan data up front
- No Reverification: Skip this step on most documents with assets, income, and employment
- Lower Fraud Risk: Data is gathered from the source
- **Certainty:** Receive certainty regarding important borrower information and receive freedom, accuracy, and integrity

## CONTACT US TODAY TO LEARN MORE!

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