

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

DAY 1 CERTAINTY

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



STEP SIX

Lender gets a more efficient post-closing QC process

BENEFITS

- **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

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TO LEARN MORE!**