

STEPS OF LOAN PROCESS

1. Cold calling
2. Lead generation by the sales team.
3. Documentation: The documents should contain all the required KYC documents of the main applicant and co-applicants, ITR of the main applicant, banking statement of the A/C from which the company will receive further payments, registry of property, ownership proof documents of the security which is to be kept.
4. TVR (Tele-verification): In TVR the information provided by the customer in the application of loan is verified by calling the references provided by the customer.
5. Login: After TVR, the loan is applied online or taken online for the first time. An identity for each loan application is created. This is a numeric identity code that gets generated after login. This LOS ID becomes the loan identity.
6. CIBIL check: After login the CIBIL score of the applicants are checked and the decision of processing the loan further is taken at this stage. If CIBIL is found OK, then the loan is processed further otherwise not.
7. FI verification: In FI verification, a vendor verifies the address of the customer and whether the information provided by the customer is true or not.
8. Initiation of legal and technical test on the very next day of login (In case of LAP, EBL and IMPL>5 lacs), the legal and technical verification is done by the company vendors to do valuation of the property and decide the loan amount on the basis of valuation.
9. PD (Personal Discussion with the customer) by BCM/CRM/ACM: PD is done by BCM/CRM/ACM of the branch in which he again verifies some information.
10. Creation of CAM: All the details related to the ITR, banking statements, EMI date, loan amount, interest etc. is mentioned in this sheet to find the average bank balance and balance of income in ITR.
11. Decision making (Acceptance/Rejection): Financial analysis of the person's business, salary etc. is done and decision is made on the basis of that whether to give loan or not. In some case in which some loans can be given with some exceptions, the mail is sent to the higher authorities containing all the deviations and mitigations. The loan amount to be given, the EMI amount, insurance amount, EMI dates etc. are decided at this stage and finally the loan gets sanctioned.
12. Collection of post approval docs: After any case gets approval, the documents required for final disbursement of loan needs to be filled and collected. These includes loan agreement, LOD, vetting of original registry etc.
13. Disbursal of loan: The loan here finally gets disbursed. The final schedule of repayment is prepared by BOM (Branch Operational Manager) and the loan amount is transferred into the bank account of the customer at this stage through RTGS/NEFT/FUND TRANSFER as applicable.

| PAYMENT OPTIONS | APPLICABILITY |
|-----------------|----------------------------|
| NEFT | Loan amount < INR 2,00,000 |
| RTGS | Loan amount >INR 2,00,000 |

Loan Processing Manual

Alex Johnson



Loan Processing Manual:

Mortgage Loan Processing Training Manual Heather Hegle, 2018-01-28 Have you thought about getting into Real Estate or Mortgage Lending but don't know where to start? If you want to start at the beginning where a borrower begins the qualification process, this easy-to-read loan processing training manual is for you. If you want to get your feet wet and learn all the basics of a loan processor, this loan processing training manual will help jump start your career. You will learn what a debt ratio means, how to prorate real estate taxes, and how to read a credit report. This is a step-by-step guide on how to set up a loan file from opening the escrow to submitting to the lender and getting the loan approved and closed in an efficient manner. Sample checklists and sample disclosures are available in this manual. We also will show you how to get a job in loan processing once you have completed the manual. This manual can also help out your Realtor so they understand what goes into the process to qualify their buyers. As a bonus, there are quizzes and other information such as useful websites and how to repair your own credit throughout this manual. Happy processing.

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FHA/VA Loan Processing Manual Institute of Financial Education, 1990 *Code of Federal Regulations*, 1984 Special edition of the Federal Register containing a codification of documents of general applicability and future effect with ancillaries.

The Code of Federal Regulations of the United States of America, 1989 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government.

VA Catalog 1-P Publications Log 1, September, 2003, 2004 Conventional Loan Processing Anna DeSimone, 1993 Loan Officer's Practical Guide to Residential Finance 2016 Thomas A. Morgan, 2016-07-26 This is the Updated 2016 Edition of the first book in the Practical Guide series for the mortgage industry. The July 2016 Version has been updated to meet the requirements of the TRID Rules, SAFE Act, CFPB, Dodd-Frank, and many other changes. We have also made many of the changes recommended by Amazon readers and reviewers. With all of the changes in the industry, keeping this product up to date is a full-time job. The book covers all of the vocational skills required of the loan originator but also includes all Federal law, ethics, predatory lending, and fraud components required by the Federal SAFE loan originator licensing Act of 2008. Published since 1992 and updated annually, this 390-page textbook was written as an answer to the sink or swim training methods of many mortgage firms. The format is designed to give the newly initiated loan officer, agent, lender, processor, or other initiate the practical information they need to do the loan officer's job. The reader learns how to understand rate and point quotes, how to use a financial calculator, how to make basic computations customers require, how to understand loan programs and compare product features. The student progresses through understanding loan specifications: Conventional, Conforming, Jumbo, FHA, VA, and Sub

Prime program guidelines to a practical understanding of ratios income assets and closing costs debts and credit history This is then placed in the context of the loan application how to collect all the required documents and disclosures and supervise a loan from application to closing Beyond the basics students learn how to finance various property types condos PUDs new construction and investment property A detailed chapter on refinancing addresses the issues which most often confront the loan officer in a period of heavy refinancing 10 reasons to refinance Finally understanding how loans are made in the secondary market and the basics of interest rate quoting and behavior are covered This product is submitted for approval for use in continuing education in all states which have or are adopting a requirement Many companies use this product as a handout to prospective new loan officers Many loan officers give this product to their referral sources to help educate them to the requirements of the industry

Financial Services and General Government Appropriations for 2013: Dept. of the Treasury FY 2013 budget justifications United States. Congress. House. Committee on Appropriations. Subcommittee on Financial Services and General Government,2012

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The Practical Guide to Loan Processing - 2019 Thomas A Morgan,2019-08-12

Most mortgage companies and referral sources correctly believe that they live and die based on customer service and service delivery The loan originator is a big part of this in that he or she is responsible for taking a good application to start with But while the loan officer is the customer s representative the processor ultimately has his or her hands on the loan file only the processor can see the file as it progresses and fully understand the real time status of a loan and work to move towards closing Beginning in 2006 the mortgage industry began to experience an upheaval that would ultimately bring the financial system to its knees This meant that many mortgage lenders who previously could casually package loan applications became forced to diligently meet the most stringent guidelines and documentation requirements seen since the late sixties The capabilities necessary to meet these stringent documentation requirements come from a qualified mortgage loan processor who in addition to an eye for detail has the skills and knowledge that encompass the entire mortgage process Despite years of automation improvements the biggest problem mortgage companies report with respect to their operations is incomplete or problematic loan documentation This is where the human factor in the application process impacts us because we are relying on people borrowers real estate agents closing agents and loan officers to provide what we need to complete the loan 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 It s important to note that many textbooks address compliance in the mortgage industry This text is not intended as a compliance resource Compliance resources should come from your

company since the company determines its own policies for compliance *Handbook of Mortgage Processing* Cheryl J. Diehl,1993 **Automatic Data Processing Handbook** Diebold Group,1977 **The Practical Guide to Loan Processing** Thomas A. Morgan,2006 Guide to Real Estate & Mortgage Banking Software ,1990 **Moody's Manual of Investments** John Sherman Porter,1929 American government securities 1928 53 in 5 annual vols v 1 Railroad securities 1952 53 Transportation v 2 Industrial securities v 3 Public utility securities v 4 Government securities 1928 54 v 5 Banks insurance companies investment trusts real estate finance and credit companies 1928 54 **Feasibility Study for a Colorado Education Information Center** Lynn M. Israel,1988 **Moody's Bank and Finance Manual** ,1995 *Oregon Administrative Rules Compilation* ,2004

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In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Loan Processing Manual**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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