Process & FOLLOW TO APPROVAL

(INCLUDES PRE-APPROVALS)

Broker:

Email <u>B&WP</u> Job Sheet / Servicing calc & all supporting docs in Nexus or Shared drive.

(Broker to have already discussed Fact find / <u>A&Ls</u> & Declared Living expenses)

B&WP:

Within 24hr preparation commenced. Complete all required fields in Nexus & AOL/LoanApp. Produce all NCCP docs, Lender application. Follow up sigs & any missing items

B&WP:

Upon receipt of missing info & signed application upload documents into AOL/LoanApp, ensure all appropriate docs are stored in Nexus. Inform broker deal is ready for checking and press Lodge / submit when happy.

Broker:

Check deal / add broker notes if needed / email <u>B&WP</u> of any corrections, minor changes etc & press submit. Inform <u>B&WP</u> deal submitted

B&WP:

Email Supporting docs to bank if not via AOL / Track deal with all stake holders (lender, Valuer). Chase up any additional documents required from borrower. Provide updates to borrower & broker via email, phone &/or SMS each step of the way to Approval

B&WP:

Job Complete

Note: Pre-approvals End at conditional

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Refi & purchases with COS End at unconditional

Note:

Number of follow ups will be up to 3 times with stakeholders and customers via phone / email or SMS. If no response than broker intervention will be required.

