



Last Reviewed: 10/01/2024

Wholesale Road Map: Submission to **UHMGo!**

PRE-UNDERWRITING REVIEW (Pre-Underwriting Review Milestone)

For current operational service levels, please refer to the "Current Service Levels" link in *UHMGo!*

- Self-employed borrowers must be reviewed by the Self-Employment Income team.
- W-2 borrowers are sent straight to the underwriter.



ASSIGNED TO UNDERWRITER (Assigned to UW Milestone)

- The loan is assigned to a TPO Underwriter and placed in the queue for underwriting.



UNDERWRITING RESUBMITTAL (Initial UW Completed & Final UW Review Milestone)

For current operational service levels, please refer to the "Current Service Levels" link in *UHMGo!*

- Resubmittal to UW occurs when TPO Partner uploads Prior to Approval (PTA) conditions and clicks to submit conditions to UHM.
- Resubmittal to Senior Loan Coordinator (SLC) occurs when TPO Partner uploads Prior to Docs (PTD) conditions and clicks to submit conditions to UHM.
- If uploaded documents satisfy condition review by SLC/UW, loan is approved; otherwise, loan returns to Conditional Approval.



FINAL APPROVAL COMPLETE (Underwriting Approval Complete Milestone)

- Partner to complete Closing Request Form in *UHMGo!* two days prior to the closing date.
- All Prior to Doc received and cleared to All Prior to Approval (PTA) conditions cleared (PTDs outstanding).



CLOSING (Clear to Close, Closing Docs, Generated & Funding Milestone)

For current operational service levels, please refer to the "Current Service Levels" link in *UHMGo!*

- UHM will provide final closing instructions.
- UHM will provide final closing package with Final Closing Disclosure.
- Wire will be released day of funding.