



Last Reviewed: 07/10/2023

Wholesale Road Map  
Submission to

**UHMGo!**

### Pre-UW Review (Pre-UW Review Milestone)

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

- Review minimum standards credit documentation as defined by AUS
- Flood certification ordered by UHM
- UHM follows up directly with Partner for any missing documentation
- Condominium conditions added if applicable
- Self-Employed Income Review, VOEs, and WVOEs ordered by UHM
- UHM orders pay-offs (UHM to UHM refi's only)
- Move file to "Assigned to UW" milestone
- Receipt of Credit Package'
- Begin Undisclosed Debt Monitoring
- Underwriting review
- UHM orders MI (when applicable)
- TPO Partner uploads credit documentation
- Self-employed income documentation is reviewed
- UHM reviews to ensure documentation is complete

### Assigned to Underwriter (Assigned to Underwriter Milestone)

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

### 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 to be released day of funding

### Final Approval Complete (Underwriting Approval Complete milestone)

- Partner to complete Closing Request Form in UHMGo! (2 days prior to closing date)
- All Prior to Doc received and cleared to All Prior to Approval (PTA) conditions cleared (PTDs outstanding)

### 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 (SCL) 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