



## UW MISSING ITEMS REQUEST

For **Jumbo Prime loans**, we are introducing a missing items process whereby an UW may reach out to the AE directly for an item needed to render an UW decision. This process may be used on **NP loans** only when the borrower has placed a 'credit freeze' with the bureau(s), that is preventing the UW from pulling a tri-merged report.

In the event an Underwriter (UW), has identified a missing item that justifies a quick request to an Account Executive (AE), the "Missing Items" fields located on the ULA Screen should be completed to track these items.

The UW should use email communication as the means to document the request for missing items. The email should be sent to the AE and cc the TM, UW Lead, and Trudy Barton.

The AE will deliver the items to their assigned Transaction Manager / Asst TM. The TM department will be responsible for uploading the items to Doc Velocity (DV) and setting a task for the UW notifying the UW that the items have been added to the file.

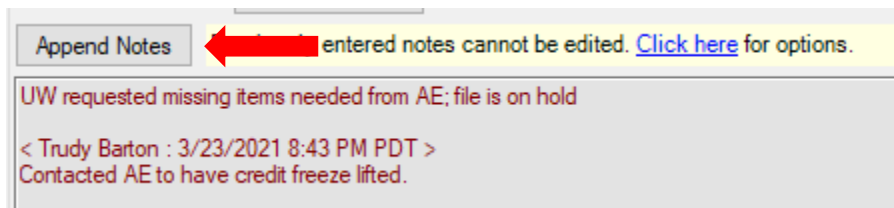
### ULA SCREEN:

The UW should input the date the missing items were requested and select the missing item(s) from the dropdown list(s). UW should use the drop down to identify the primary missing items needed. This will be used for reporting purposes.

Inputting the date will trigger an automatic note to be added to the conversation log.

03/23/2021 8:41 PM		UW requested missing items needed from AE; file is on hold
-----------------------	--	--

Double click to open the note on the convo log and select “APPEND NOTES” to add the specific items requested.



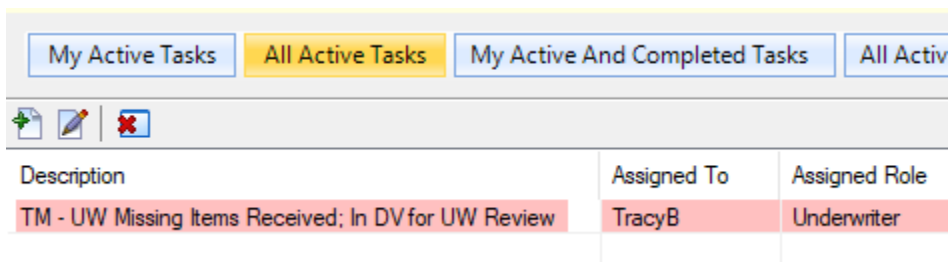
Append Notes

entered notes cannot be edited. [Click here](#) for options.

UW requested missing items needed from AE; file is on hold

< Trudy Barton : 3/23/2021 8:43 PM PDT >  
Contacted AE to have credit freeze lifted.

The TM department will upload items requested into DV and set a task for the UW.



My Active Tasks All Active Tasks My Active And Completed Tasks All Active

Description	Assigned To	Assigned Role
TM - UW Missing Items Received: In DV for UW Review	TracyB	Underwriter

The UW should document when the missing items have been received and continue with their standard UW process.



**Missing Items**

UW Missing Items Requested 03/23/2021

**Missing Items #1** Frozen Credit

**Missing Items #2**

UW Missing Items Received 03/23/2021

The AE will have the opportunity to deliver the items for review and consideration. Items should be delivered the same day the request is made, but no later than 12pm PT the next business day. Items received outside of this timeline will be advanced to the second sign queue for suspense recommendation.

Receipt of missing items does not guarantee that a loan approval will be issued, but simply allows the UW to issue their decision and advance the file to the UW Second Sign queue.

A file flagged for “Missing Items” fall outside of the quoted turn time and the AE should manage the broker in advance.

Apart from this initial missing items request, the **Transaction Manager** remains the primary point of contact between the AE/Broker and our UW team.