INCOME ANALYSIS REQUESTS

The Pre-Screen role in the File Assignments section of the Home Screen is used for both Full Income Doc reviews and 12 or 24 month bank statement reviews.

Pre-Screen	[Not Assigned]	⌄

FULL DOC INCOME ANALYSIS

UW – JP Income Analysis Request
Task can be set by the UW to request PRE-SCREEN / INCOME CALCULATION for full doc loans (NP and JP)

File Assignment on Home Screen should reflect:

Pre-Screen	MichaelH	⌄

Trigger the task from the ULA Screen by completing the "Income Analysis Requested" field

JUMBO PRIME		
Income Analysis Requested		•
Income Analysis Completed		•

An auto note will identify that the request for income analysis has been submitted.

▽	05/02/2021 8:07 PM		Jumbo Prime- Income Analysis Requested

UP – JP Income Analysis Completed
The income analyst will complete the "Income Analysis Completed" date field on the ULA screen. A task will auto create for the UW as notification that the income has been reviewed.

An auto note will identify that the request for income analysis has been completed.

▽	05/02/2021 8:10 PM		Jumbo Prime- Income Analysis Completed

| *JUMBO PRIME*		
Income Analysis Requested	05/02/2021	•
Income Analysis Completed	05/02/2021	•

BANK STATEMENT ANALYSIS

The ULA screen will identify if the file has been through the Pre-Screen process. It is the UWs responsibility to review and validate the income calculated.

An UW should notify UW Management, Pre-Screen Desk, and Operations Management IF a pre-screen review was completed and the UW's income calculation varies significantly form the Pre-Screen review.

The UW should review the Pre-Screen notes and reference the Pre-Screen excel document for any additional overview on how the income was calculated on the front end.

To avoid a poor customer experience, it may be necessary for a file to be approved with a "subject to re-qual" condition added for items that support income calculations on files that have a Pre-Screen review completed in advance of submission.

NP 12 / 24 MBS		
Pre-Screen Request Completed		
UW Pre-Screen Requested		•
UW Pre-Screen Completed		•

==UW – Pre-Screen Requested==

IF the Pre-Screen Request Completed Date is BLANK, the UW can trigger the task from the ULA Screen by completing the date in the UW Pre-Screen Requested date field.

An auto note will identify that the request for income analysis has been submitted.

05/19/2021 7:06 AM		UW Dept request for Bank Statement Analysis prep pending

TASK: PS – Ocrolus Bank Statements Ready for Review
Task can be set by the UW to request PRE-SCREEN by using the UW Pre-Screen Requested

An auto note will identify that the request for pre-screen BSA analysis has been completed.

▽	05/19/2021 7:42 AM		BSA Analysis completed; ready for UW review

ADDITIONAL MANUAL TASKS TO BE USED BY THE PRE-SCREEN DESK SPECIALIST.

LSU – Upload Bank Statement to Ocrolus
Task set for LSU to upload bank statements to Ocrolus for processing.

PCS – BSA ready for data entry
Task set by PRE-SCREEN desk for clerk to complete Bank Statement Summary data entry for the Underwriter.