



# MORTGAGE FULFILLMENT

## End-to-End Fulfillment at Every Stage of Origination

Whether you require application intake, underwriting, quality control, pre-close or post-close support, Consolidated Analytics can help optimize every step.

We provide:

✓ Tenured mortgage professionals

✓ Proven cost-reduction

✓ Improved timelines

✓ Highly compliant

✓ Focused on quality

✓ Customizable solutions

✓ Reduction in overall deficiencies

[consolidatedanalytics.com](https://consolidatedanalytics.com)

## WE DELIVER MORTGAGE FULFILLMENT SO YOU CAN FOCUS ON YOUR CORE OBJECTIVES

The mortgage market is known for its volatility and the pandemic has certainly shifted the focus for originators. As the pandemic comes to end, the winds may shift again. Business scalability and sustainability are more important than ever before.

A leading provider of mortgage business process services, Consolidated Analytics is ready to provide your team with mortgage fulfillment solutions that boost back-office productivity, increase business scale, and offset operating costs.

Our fulfillment talent operates as an extension of your team, quickly embracing your processes and technology to reduce churn, improve production timelines, and free up your front-office to focus on pipeline demands.

# BACK-OFFICE OPTIMIZATION FOR BOTTOM LINE RESULTS



## Our Services

Built from decades of mortgage industry experience, Consolidated Analytics is equipped to support any size origination operation. When rapid market change occurs, our teams are ready to quickly adopt your processes and technology and help you remain agile, efficient, and customer-focused.

## Pre & Post Close Origination Fulfillment

### Processing



- LO assignment
- Meticulous document preparation
- Detailed data review
- Loan file set up
- Third-party order entry & follow up
- Order & evaluate credit
- Submit to LOS

### Closing



- Prepare loan docs and disclosures
- Initial closing disclosure
- Issue closing instructions
- Deliver final closing disclosure
- Review preliminary funding docs
- Request title corrections
- Prepare wire or order wire

### Post-Closing & Funding



- Prepare documents
- Review & approve CD
- Wire/fund requests
- Authorize funding

### Underwriting



- Review credit, collateral & compliance
- AUS validation
- Review lender requirements/overlays
- Communicate loan level findings
- Submit conditions
- Resubmit loans for review
- Condition clearing/ clear-to-close

### Quality Control



- Pre-funding & post-closing reviews
- Assess for accuracy & completion
- AUS verification/ re-verification
- Analyze income, assets & fraud
- Evaluate credit & compliance risk
- Review valuation accuracy
- As-needed or ongoing reviews

### Investor Delivery



- Purchase exception tracking
- Investor report reconciliation
- Custody tracking, error correction
- Government insuring
- Audit, stack, submit to investors
- Trailing docs
- MERS / HMDA review & submission