VOE EMAIL

Hi \_\_\_\_,

My name is \_\_\_, I’m with Ez HomeLoans and we are in the process of financing a home loan for **\_\_\_**, and need a Verification of Employment please. I have attached 2 sheets, one will need the employment information; I have circled everything that needs to be filled out (if the question is not applicable, please write N/A. All circle questions must be filled out). I have also attached the borrower’s authorization to release their employment information to us.

Please let me know if you have any questions,

New Lead Email

Hi \_\_\_\_\_,

My name is \_\_\_\_\_\_, with EzHomeLoans. Thank you for submitting your loan application, I will be reaching out to you shortly to over your application with you.

In the meantime we will need to collect some documents from you

1. 30 Days of Paystubs
2. 1 Month of Bank Statements (Just the account that the cash to close will be coming from)
3. Copy of your 2019 Tax Returns
4. Copy of your Driver Licenses

Please let us know if you have any questions or concerns

TBD EMAIL

HI \_\_\_\_\_.

My name is \_\_\_\_, I work with \_\_\_ at Ez HomeLoans. Thank you for submitting your loan application.

Next Step, is we will need to collect some documents from you.

* Recent 2 paystubs
* if the cash to close is coming from a bank account/401K please send a copy of the most recent statement.

Please let me know if you have any questions or concerns. 😊

FHA AMENDATORY

Hello Agent!

 My name is \_\_\_  and I’m working with \_\_\_ on the purchase transaction for  ,   Dr.  I’ve attached the FHA amendatory clause form that requires the signature of all parties to this transaction.  If you could please sign and help with obtaining the signature(s) of the seller(s) and return we would very much appreciate it.  Once signed you please email to the document back to me.

All signatures are not required to be on the same form.

 Thank you very much for your attention to this.  Let me know if there are any questions.

AGENT EMAIL

Hello Agents,

My name is \_\_\_\_l, I will be working with Brice on this transaction.

 I just wanted to touch base on a few items for this property.

Can you please send me a copy of the earnest money check collected on this property along with the earnest receipted page of the contract?

Will the closing take place at the Title office or a different location? If a different location, please provide.

Is there an existing survey on the property?

Can you please forward the HOA annual fee amount (if any) ?

Is there an existing FHA appraisal for this address?

When did the Seller take ownership of the property?

Are there any known conditions or repairs agreed upon, that we need to have addressed prior to sending out an FHA appraiser with the new FHA regulations (see attached) regarding appliances and chipped paint and etc. to prevent a second trip and an additional charge to our borrower?

Thank you kindly for your assistance, and I look forward to a smooth closing!

Processor Intro Email to Borrowers:

Thank you for choosing Ez HomeLoans to meet your financing needs. My name is \_\_\_\_\_ and I will be the processor on your file. I will be contacting you throughout the process with emails and phone calls keeping you informed of the progress of your file.

I have submitted your file to underwriting and this is what I need so far:

**\*\*\*Please email any and all requested documentation to me directly. Please be sure to provide all necessary items within 24-48 hours of receipt of this email so I can review in a timely manner.\*\*\***

The loan process from this point until closing is as follows:

* The underwriter reviewing your file will review the items that have been provided and determine if a conditional approval can be issued.
* If the underwriter determines that any additional documents are needed from you, I will contact you; these items will be sent to the underwriter to be reviewed for final approval.
* Once a final approval is issued, your loan will be sent to our Closing Department and a time will be coordinated with you for a closing. At this time, documents will be issued to the title company.
* The title company will issue a final Closing Disclosure for your review and you must acknowledge receipt 3 days prior to closing.

***\*\*\*DO NOT OPEN OR INQUIRE ABOUT ANY NEW CREDIT DURING YOUR LOAN PROCESS\*\*\****

I look forward to working with you to purchase your new home.

Have a wonderful day!

Loan Approval – Conditions Email

Congratulations ,

I hope this finds you doing well. Per our phone conversation, your loan has received conditional approval from our underwriting department; there are some additional items that are needed to get your loan into final approval, they are listed as follows:

**\*\*\*Please email any and all requested documentation to me. *Please be sure to email or call me and advise when items will be provided so I can review in a timely manner.***

The loan process from this point until closing is as follows:

* Once the above items are received, your loan will be submitted back to underwriting to be reviewed for final approval.
* Once a final approval is issued, I will coordinate closing date with you for a closing and the closing department will ensure documents will be issued to the title company.
* The title company will issue a final Closing Disclosure You must review and acknowledge 3 days prior to closing.

***\*\*\*DO NOT OPEN OR INQUIRE ABOUT ANY NEW CREDIT DURING YOUR LOAN PROCESS\*\*\****

My contact information is listed below so please do not hesitate to reach out at any time with any questions you may have; I will be more than happy to assist you. Thank you again and I look forward to getting your loan closed as quickly as possible.  Have a wonderful day.

**Initial Documents Email From LO**

Hello (borrower)!

Thank you for the opportunity to finance your property at (address). We are all very excited to be working with you! **Processor Name** will be reaching out to you very soon to help you begin the loan process.

**Today, you will be receiving a set of documents via *DocuSign/DocMagic*. To avoid delays with your loan application, these documents must be signed immediately. Be sure to check your email for the invitation from DocuSign. If you do not receive the email from DocuSign within the next 2 hours, please let me know (check your SPAM folder, as well).**

***\*\*IT IS IMPORTANT THAT WE RECEIVE THESE SIGNED DOCUMENTS WITHIN THE NEXT 24 HOURS\*\****

After Processor Name has had a chance to review your file, she will reach out to you to introduce herself and to go over the remainder of the loan process.

Finally, please verify the following information we have for you:

**Client Name:**

**Client Preferred Phone Number:**

**Client Email:**

**Co-Borrower Name:**

**Co-Borrower Preferred Phone Number:**

**Co-Borrower Email:**

If you have any immediate needs, please do not hesitate to email **Processor Name (**processor email **)**  at any time. We are here to make this a smooth, easy process for you!

Thank you!

What’s Next Email

Hi Mr./Mrs. \_\_\_\_,

My name is \_\_\_\_ and I’m working with \_\_\_ on your Purchase/Refinance transaction. Just wanted to give you an update, I have submitted your file to underwriting they will review your file.

In the meantime, here is some information/items we need from you

1. Phone or email for the HR/Payroll Dept, we need them to complete a Vertification of Employment
2. Copy of your Child Suport Order or if the order the from 2010 is still the most recent order please let me know
3. Are you in a HOA Community?

“If you have recently placed any mortgage into forbearance, please contact us immediately

Title Temp

Good Evening,

I have attached a title request for Property: 5908 Walraven Cir., Fort Worth, TX 76133, along with the contract.

Estimate Closing Date: 12-23-2020

Please let me know if you need anything else.