

ACC MORTGAGE LOAN PROCESS



STEP 1

PRE-QUALIFICATION

Run through LoanNex <https://accmortgage.loannex.com/>

For any *pricing* or *product exceptions*, please send an email to: prequalsubmissions@accmortgage.com.

Be sure to include the following: borrower(s) 1003 and broker credit report



STEP 2

BANK STATEMENT AND INCOME CALCULATIONS

If you are using bank statements for income qualification, please email complete 12 or 24 months of the most recent bank statements (*with all pages*) to: ida@accmortgage.com and CC your AE.

Our bank statement review team will review and analyze the statements within 24 hours.



STEP 3

DISCLOSURES

When you are ready for the loan to be disclosed, please upload the completed ACC Submission Form along with the required supporting documentation to our portal:

<https://www.accwholesaleportal.com/>



STEP 4

PROCESS

Borrower(s) have electronically signed all disclosures from ACC Mortgage (*including the intent to proceed*)

Appraisal will be ordered

AMC will provide payment link to the borrower(s) for direct payment



STEP 5

UNDERWRITING

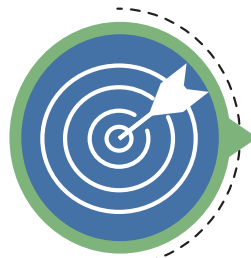
Conditional Loan Approval (CLA) will be issued

Account Manager will communicate the CLA to the Broker

Supporting documentation will be requested by the Account Manager to ensure all outstanding conditions have been satisfied

Closing Date (CD) will be requested based on estimated settlement date

Final approval will be issued upon receipt of all outstanding conditions



STEP 6

CLOSING

The closing team will prepare final closing documents for settlement, which is **typically 48 hours** from the time of receipt from the Account Manager



ACC Mortgage is a US Treasury Certified Community Development Financial Institution (CDFI)

Revised 04/22/21

© 2021 All Credit Considered Mortgage, Inc. d/b/a ACC Mortgage · NMLS ID 176724 · 1801 Research Blvd., Suite 410, Rockville, MD 20850 · (877) 349-0501. Not all loan programs are available in all areas. Program restrictions may apply. All rights reserved. This is not an offer or extension of credit or a commitment to lend. Licenses are held as follows: Arkansas combination Mortgage-Banker-Broker-Servicer license number 119499; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act License #41DBO-102821; Connecticut Mortgage Lender License ML-176724; Delaware Lender License #020786; Florida Mortgage Lender Servicer #MLD953; Georgia Mortgage Lender License #46424; Idaho Mortgage Broker/Lender License #MBL-2080176724; Illinois Residential Mortgage License MB 6761111; Indiana-DFI Mortgage Lending License #40794; Maryland Mortgage Lender License #6625; Michigan 1st Mortgage Broker/Lender License #FL0022183; Minnesota Residential Mortgage Originator License # MN-MO-176724; Nevada Mortgage Lender License 4619; New Jersey Residential Mortgage License; North Carolina Mortgage Lender License L-164875; Oklahoma Mortgage Lender License #ML012740; Oregon Mortgage Lending License #ML-5825; Pennsylvania Mortgage Lender License 51566; South Carolina-BFI Mortgage Lender/Servicer License MLS-176724; Tennessee Mortgage License #181409; Texas SML Mortgage Company License; Utah-DFI Residential First Mortgage Notification; Virginia Lender Licensed by the Virginia State Corporate Commission as MC-1856; Washington Consumer Loan Company License #CL-176724; District of Columbia Mortgage Dual Authority License #MLB176724.

