

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 your **National Account Executive**.

Our 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

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