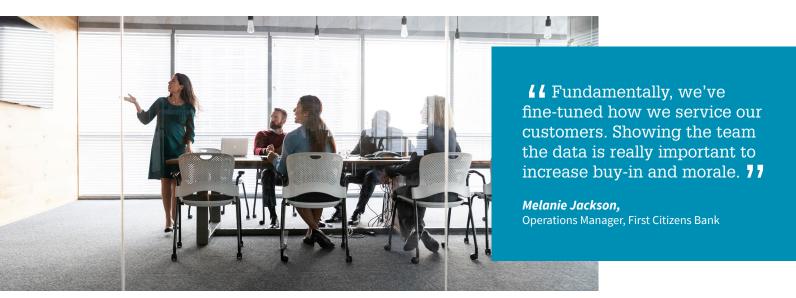


Best practices for a successful implementation

Implementing the Desktop Underwriter® (DU®) validation service requires adapting to technological, operational, and behavioral changes. Follow these tips to make getting set up quicker and easier.



Implementation checklist

Based on the best practices of lenders who have been successful with the DU validation service, this checklist can help you smoothly implement the tool in your organization.

STEP 1: COMMIT TO A NEW WAY OF WORKING



- Explore LOS and POS vendor integrations and understand process implications by channel
- Perform cost benefit analysis
- ☐ Choose data vendor(s), identify SLAs, and execute contract(s)
- Opt-in to receive Employment and Income validation from an asset report

STEP 2: OPERATIONAL READINESS



- Establish a third-party report waterfall process, beginning with the most affordable and effective reports
- Communicate the efficiencies of using the DU validation service/Day 1 Certainty® to loan officers, processors, underwriters, and QA/QC
- ☐ Take advantage of Day 1 Certainty materials and the DU Validation Service Resource Center
 - Develop a communication plan for realtors/builders that underscores the benefits of Day 1 Certainty
- ☐ Create a marketing plan (branding, etc.)



Implementation checklist (continued)

STEP 3: TRAIN YOUR SALES & OPS TEAMS



- Train staff on updated Day 1 Certainty process flows and procedures
- Develop scripts and FAQs to ensure loan officers are educated on how to speak to borrowers about verification of employment, income, and assets
- ☐ Explain how Day 1 Certainty benefits each staff position in the loan origination process

STEP 4: LAUNCH & MONITOR



- Establish pilot oversight to ensure participants adhere to new Day 1 Certainty process flows
- Measure progress compare established pre-Day 1 Certainty baseline metrics to post-Day 1 Certainty processing metrics
- Test and learn communicate wins, challenges, and key learnings

