



The Windsor Process

- 1. Application Submission:**
The customer submits their application to Windsor.
- 2. Initial Review and Commitment:**
Windsor reviews and pre-approves the application, then sends a commitment letter to the Mortgage Loan Originator (MLO) for discussion with the customer.
- 3. Property Selection and Disclosure:**
Working with the MLO, the customer selects a property and chooses the appropriate product. Windsor provides all necessary disclosures for the customer's review.
- 4. Disclosure Signing and Order of Services:**
Once the customer signs the disclosures, they are returned to Windsor. At this point, title and appraisal services are ordered from Windsor's approved providers.
- 5. Loan Processing:**
The loan file is forwarded to a dedicated processor, and a weekly needs list is sent to the MLO to ensure all required documentation is in order.
- 6. Underwriting and Approval:**
The loan is underwritten, the underwriter contacts the POC to discuss the approval, final conditions are addressed, submitted to Windsor, and the loan is approved for closing.
- 7. Final Disclosures:**
Windsor issues the closing disclosure to the MLO for the customer's review.
- 8. Receipt of Final Documents:**
The closing disclosure, along with the RESPA form, is returned to Windsor.
- 9. Funding and Compensation:**
With final approval for funding, compensation is then sent to the institution.
- 10. Closing:**
The customer and MLO attend the closing, which is conducted with an approved title company or attorney.

