

PREMIER OUTSOURCED CLOSING ONLY SERVICES

Titan Lenders Corp meets mortgage lenders’ and community financial institutions’ need for industry expertise, elasticity, and scalability. We provide **closing services, mortgage post closing, and other back-end loan processing services** to correspondent, wholesale, and retail residential mortgage lenders. We are also a strong and viable alternative for credit unions and community banks that want to offer mortgages without shouldering the back office details.

Unlike many firms offering outsource mortgage services, we are an American business operating in the continental U.S. Our values include exemplary customer service, process management, and web-based technology. Our mission is to serve, support, and dominate **mortgage back-office fulfillment** including closing services, mortgage document production, post closing, and other back-end loan processing services in the residential lending industry on a national level.

- Office Hours: 9 am EST to 5 pm PST
- National Services: Wet & dry funding states, attorney states, niche production states (TX)

**Should I Become a Correspondent?**

In the current regulatory environment, wholesale/broker origination will be increasingly challenged to maintain a profitable business model.

A common myth is that becoming a correspondent is “exactly the same” as being a broker; that the only difference is having a warehouse line. That is not an accurate depiction of the transition. As a correspondent, you have a lot more freedom, and with that freedom is increased responsibility. Correspondents also have a public relations, lead generation and recruiting advantage.

Having a team of experts to help you manage your risk and understand the true consequences of your actions prior to funding the loans on your line is the reason you contract with a fulfillment company like Titan Lenders Corp.

WHOLESALE CLOSING ONLY



Broker clients used to having access to lender closing departments may struggle with time constraints in the production of closing documents and delays associated with funding due to HUD review with the title/escrow agent.

Titan Lenders Corp provides a wholesale closing service to meet these needs:

- Production of loan closing documents, to include the facilitation of eligible e-closings
- Full HUD review, to include comparison of the final GFE with the HUD

If there are HDIA or RESPA issues, the Broker Client will be able to address them prior to close and ensure a smooth funding for their borrower.

- Online ordering
- Full customer support
- No setup fees
- No minimums
- Get started in a couple of days

12 STEPS TO A SMOOTH CLOSING



1. Create your file in the Titan Cerberyx System and upload required documentation for closing
2. Receive your New File confirmation
3. Receive your Closer Confirmation, includes discrepancies and/or missing information report
4. TLC completes pre-closing quality control audit, prepares figures and loan documents
5. TLC delivers preliminary figures to Settlement Agent
6. TLC proofs figures and documents
7. Settlement agent prepares final settlement statement and provides copy to TLC
8. Final review of HUD upon receipt of final, unexecuted settlement statement
9. TLC releases loan documents to settlement agent
10. Settlement agent performs physical close with borrower
11. TLC provides funding number to settlement agent and clears closing conditions if applicable
12. Settlement agent delivers loan documents to investor