Application Submission & Loan Process Instructions

Submit initial applications for all loan programs to: Originations@triadfs.com.
Once approved, email conditions to: Conditions@triadfs.com
***** Submit closing doc request forms per the separate closing and funding process instructions. *****

Application Submission

- **All applications: Include the borrower's last name and loan type (HOME ONLY, LAND HOME or LAND PLUS) in the subject line.**
  Example: "Smith - Land Home application"
- **Dealers:** Email the signed credit application, Triad addendum and the figures worksheet to **originations@triadfs.com**.
  Brokers: Email the signed credit application (or std 1003), the figures worksheet and the signed broker certification form to **originations@triadfs.com** . **Application must be signed by the broker LO.**
- Only send to the **originations** email address. **Do not copy any other person or department at Triad.**
- **Make sure to select the correct box on the figure's worksheet for property type Home Only, Land Home or LandPlus.**
- Must include the home information: year, make, model, size **(by width & length)** and the sales price.
- We will not process applications without this information (we do not do max loan amount approvals). **Incomplete applications will not be processed.**
- **1976 or newer homes only. MUST be Hud Code.**
- **Please hold sending in conditions until after the loan is approved.** This keeps the processors from wasting time separating & sorting documents on loans that do not get approved.
- An exception would be for self-employed borrowers.
  If self-employed, send in the past 2 years personal and business tax returns. Complete, all pages, all schedules, signed tax returns & a current P&L statement **with** the application**.**
  Remember to put a note in the email or on the application that you have included complete tax returns and want them reviewed up front.

Submitting Conditions After Conditional Approval

- Send conditions **(as pdf documents, not jpegs)** to **Conditions@triadfs.com** only.
  Do not copy any other person at Triad.
- **Remember to put the loan number, the borrower's last name and "Conditions" in the subject line (we cannot locate a loan file by address or borrower's name only).**
  Example: "Smith 123456 – Conditions"
- When submitting conditions, remember to name the pdf document what it is. Examples: W-2's, paystubs, VOE, bank statements, SS awards letter, etc. and include a list of the conditions submitted in the body of the email. This will help the processor separate the documents quicker and place the documents in the correct loan folder.
- Do **NOT** piecemeal conditions in one at a time. This really slows down the process. Send in as many conditions as possible together. This helps the processors and underwriters be as efficient as possible.
- Remember if conditions are sent in separate emails at different times, there may be a lag in receiving an update. Please allow for the conditions to be reviewed in the order received.

Processing timeframes:

If you have not received a response within 48 hours after submitting an application for consideration or submitting conditions, please contact your Regional Manager immediately.
*****FOR BROKERS: Remember, your Triad Regional Manager is assigned based on where the broker loan officer is located, not where the broker's corporate office is located or where the home is located. Please refer to the Triad Regional Manager territory map.**

Closing & Funding

Please see the Closing & Funding Process Instructions.