

1. Funding Team Hours
 - 7AM EST to 7 PM EST
2. Funding Cut off
 - Funding must have file in our funding que by 4:00 PM. Exceptions can be granted upon request, however 4:30 is the very latest we can receive file in funding for same day.
3. Funding Team Workflow
 - Closer sends Encompass loan to funder once CD is approved
 - Funder orders wires based on the closing time/date entered into Encompass
 - Wire detail is sent with detailed instructions to title for funding approval requirements
4. Methods funding can accept funding docs for review/funding approval?
 - Documents should be uploaded to the custom funding website. <https://funding.nlcapp.com> . If title is unable to upload to our funding website we will accept documents in a secured email only or they may also upload to Ellie Mae.
5. Funding Approval turn time
 - Generally speaking, if title uploads all documents requested in our funding email, docs will be reviewed and approved within about 15 minutes. Please allow more time during month end.
6. Funding auth numbers
 - Title is not permitted to disburse until the NLC funding team has issued a funding authorization number
7. Funding Document Requirements
 - NLC prefers to have the entire closing package for funding/disbursement approval, however for table funded purchase transactions, we will give approval based off a shortened partial list
8. Common Funding Roadblocks
 - Title company not registered with funding website (requested during processing)
 - Loan specific UW items necessary for funding approval missed being signed at closing (LOX's tax returns, contract addendums)
 - Title companies not following NLC instructions
 - Commonly missed documents by title
 - § Proof of borrower's funds received by title for the closing. Confirming funds came from source documented in file. Funds must be certified of wired
 - § Sellers signed closing docs (Deed, CD, FHA Sellers Cert, etc
9. Funding group email
 - funding@nationslending.com
 - Assistant manager – Andrea Power – Andrea.power@nationslending.com
 - Manager – Christine Palcisco – Christine.palcisco@nationslending.com



10. Funding Team Contacts

- Andrea Power 440-781-1839 (asst manager – primary contact)
- Suzanne Gourley 216-487-6139 Ext 6755 (team lead)
- Jessi Weintz 216-393-6760
- Angelene Strauchon 216-324-0994
- Mari-Joan McGovern 216-503-0909
- Latasha Blackwell 216-503-2158
- Cedric Marshall 440-816-1220
- Shauna Lyzen 216-393-3242
- Christine Palcisco (Manager) 216-233-9928