

This document will provide the steps that need to be taken to order **Day 1 Certainty** verification for income, assets, or both. It will also review the borrower's experience and selling points for the asset verification, which requires the borrower's engagement. This is for Conforming and High Balance loans only.

Lender Steps to Request Day 1 Certainty

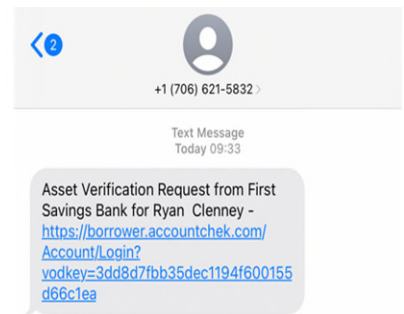
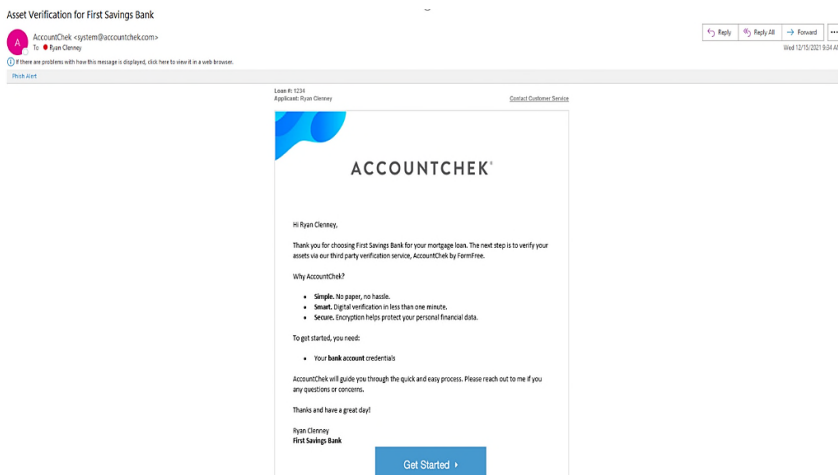
To take advantage of Day 1 Certainty, which will minimize your origination efforts and reduce turn times, the following steps must be taken **prior to submission**:

1. Email d1c@fsbmortgage.com with the loan number for the loan
2. Indicate in the email if you will be using Day 1 Certainty for income, assets, or both

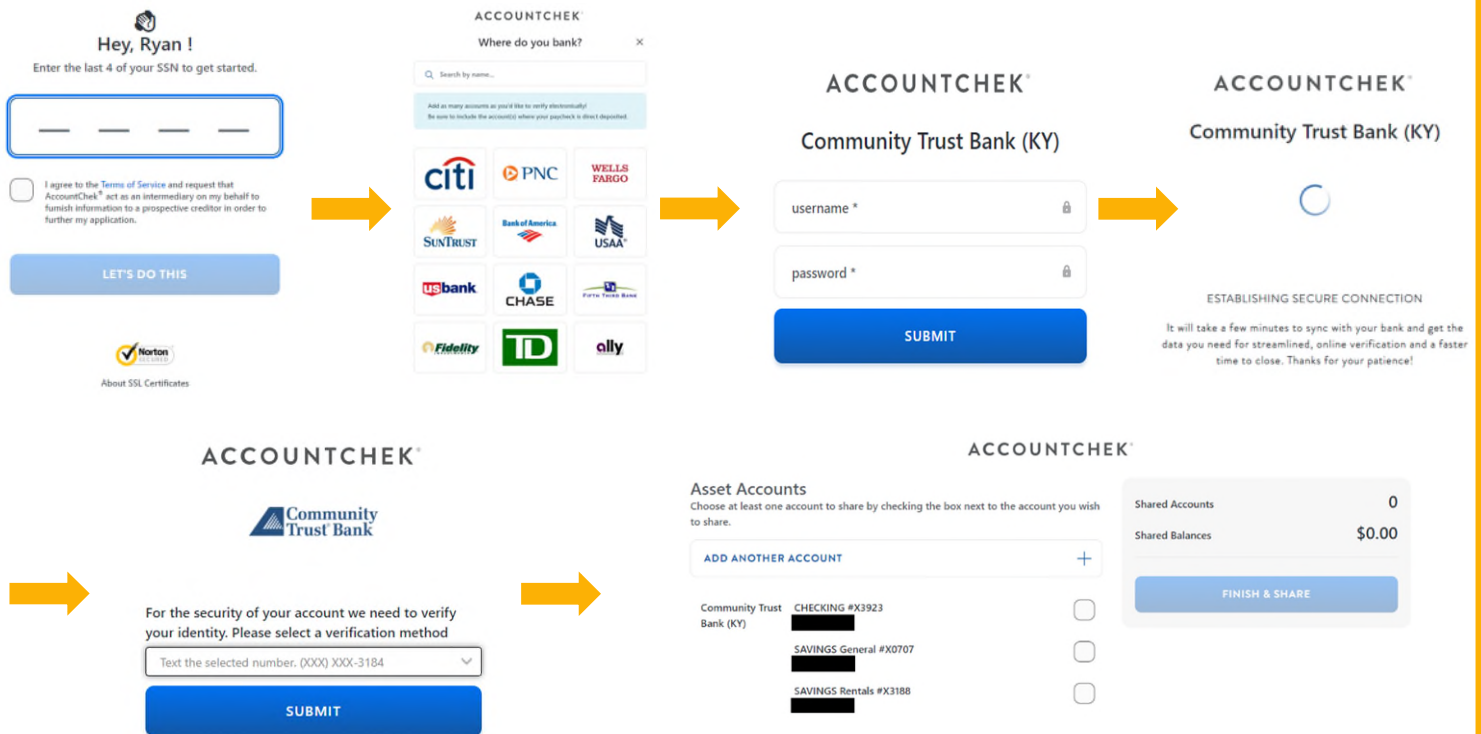
NOTE: Income Verification requires signed initial disclosures in the e-Doc Manager and is a transparent process for the borrower. Just indicate you want income included and we'll take it from there. See below for the borrower's experience with the Asset Verification process:

Borrower's Experience

- Borrower receives an email and text from ACCOUNTCHEK with links to begin the verification of their assets.



- After the borrower clicks the link in the email or text message, they'll be requested to complete the following:



Simple.

No paper, no hassle and works on any device.

Smart.

Digital verification in less than one minute.

Secure.

Encryption helps protect the borrower's financial data. More secure than sending sensitive financial documents via email, fax, or mail.

Contact your Account Executive for any questions.