

## ***Correspondent Lending Division***

August 11, 2025 Edition



Welcome to the *Correspondent Angle* — your monthly digest of Click n' Close Correspondent Lending updates, insights, and announcements designed specifically for our valued sellers. Let's dive in:

### **Product Announcements**

We're excited to announce the following **product enhancements** effective with all new commitments beginning **August 18, 2025**:

- **5/1 FHA ARM with SmartBuy DPA** – Now available for borrowers purchasing new construction, with full support for **Builder Forward Commitments** to help you meet demand with confidence.
- **Expanded Forgivable DPA Options** – In addition to our popular 5-Year Forgivable program, we're introducing a **3-Year Forgivable Option**. Both are competitively priced and, like all SmartBuy programs, feature **no income limits** and **no first-time homebuyer requirements**, making them accessible to a wide borrower base.

With these offerings, **we're helping you find more ways to say "yes"**—giving you greater flexibility, more choices, and more opportunities to serve your borrowers.

### **Technology Improvements for Clients on ICE Mortgage Technology (Encompass)**

Effective August 8, 2025

Click n' Close documents are now available directly within the ICE Mortgage Technology (Encompass) system. This enhancement enables you to access and generate our documents without leaving Encompass, streamlining your workflow and removing the need for manual uploads.

## Team Update

Please join us in welcoming our newest team member:

**Jenny Starr - Correspondent Relationship Manager**

You can reach her at - [Jenny.starr@clicknclose.com](mailto:Jenny.starr@clicknclose.com)

Jenny brings valuable industry experience and is an additional resource to your Regional Sales Manager, ensuring you have even more support to grow your business.



## Exception Requests – Now Easier Than Ever

At Click n' Close, we understand that not every quality loan fits neatly “in the box.” That’s why we consider exceptions to our program overlays when significant compensating factors are present.

To request an exception, please follow the steps below:

1. ☒ Loan must be registered with Click n' Close (CnC)
2. ☒ Complete the Exception Request Form (attached) and email it to:
  - Travis Sharpe – [Travis.Sharpe@clicknclose.com](mailto:Travis.Sharpe@clicknclose.com)
  - Candice Gooding – [Candice.Gooding@clicknclose.com](mailto:Candice.Gooding@clicknclose.com)
3. ☒ For FICO-related exceptions, a Credit Report must be uploaded to the loan in Mortgage Machine.

We typically provide a decision within a few hours. If approved, the exception request must be included with the rest of the loan documents at delivery.

📌 **Note:** Some exceptions may include a pricing adjustment to account for added risk.

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## **New Delivery Technology & Procedures – Click n’ File**

**We’re excited to announce our migration from Doc V to our new internal Document Management System – Click n’ File. This upgrade is designed to streamline and enhance your experience.**

**All sellers must transition to Click n’ File by September 1st.**

**If your team hasn’t moved over yet, please reach out to:**

 **Candice Gooding – [Candice.Gooding@clicknclose.com](mailto:Candice.Gooding@clicknclose.com)**

**We are actively scheduling training sessions to support this transition.**

**Please also note:**

 **An updated/final ULAD (3.4) file is now required to be delivered with the loan documents in Click n’ File.**

## **We want to Hear from You**

Have a topic you’d like us to cover in future editions of the Correspondent Angle? Let us know—we’re here to support your success with clarity, consistency, and actionable tools. .

## **Need assistance? We’ve got you covered!**

For pricing, products, or new opportunities – contact our Sales team at:

**[Correspondent@Clicknclose.com](mailto:Correspondent@Clicknclose.com)**

For conditions, collateral, or operational support – reach our Operations team at:

**[Conditions@Clicknclose.com](mailto:Conditions@Clicknclose.com)**

## **Thank you for being a valued Click n’ Close partner.**

Let’s continue building success—together—by delivering smart solutions and powerful tools that expand access to homeownership.