

There is no doubt about it – we are in the midst of our “BUSY SEASON”!

We continue to review our processes and look for better, more efficient ways of doing things. Going forward we are changing the following:

1. All files and e-mails are reviewed in the order that we receive them – **NO EXCEPTIONS** can or will be made! A “received” file is one that is fully complete and correct!
2. If, when we review your file initially and it is complete and ready to go (see #1 above) it will be placed in line as of the date that the file was submitted. “Submission date” is the date the file was finalized in GUS (assuming all required documents were uploaded at the same time) or when the file was submitted via e-mail for manual files.
3. If, when we review your file initially and find something is missing or there are errors that need to be corrected, and you get those items back to us within 24 hours, your file will be placed in line **as of the day after** the submission date.
4. If, when we review your file initially and find something is missing or there are errors that need to be corrected, and you take more than 24 hours to get those items to us, your file will be placed in line **that many days after the submission date.**

FYI – Do not finalize your file in GUS until you have a fully underwritten and complete file – including **all required documentation** is complete and ready to upload.

When your file is reviewed, you will receive an e-mail from us telling you either:

1. Your file is complete and in line as of XXXXXXXXXXXX date.
2. Your file has been received but was found to be incomplete. A list of what is missing or needs to be corrected will be provided. You are not in line - the file is held in an incomplete queue until you provide what was missing and or make required corrections.

All files that are still in process will be re-dated according to the above. PLEASE NOTE – This will not alleviate the volume of files that we have to complete and does not mean that your file will get done immediately. It looks like it will take us a day or two to catch up on the backlog. So in watching our website you will notice the date doesn’t change until that happens.