

WHERE YOUR PAPERWORK IS OUR BUSINESS

COMMITTEE NAME:
Processing Committee

This playbook defines the mission, structure, roles, responsibilities, and operating standards of the AIME Processing Committee. It is the authoritative internal reference for all committee members and captains.

COMMITTEE MISSION

The Processing Committee exists to support, empower, and elevate mortgage processors by creating standardized practices, providing training and resources, and fostering collaboration across the mortgage industry.

PRIMARY OBJECTIVE

Bridge the gap between loan officers and processors by fostering collaboration, sharing best practices, and improving overall efficiency for smoother loan operations across the wholesale channel.

WHY THIS COMMITTEE EXISTS

Processors are the backbone of every transaction. Yet their role is consistently under-recognized, under-resourced, and misunderstood by other industry participants. The Processing Committee corrects that — by building standards, sharing knowledge, recognizing contribution, and advocating for the profession within AIME and across the industry.

CORE VALUES

Teamwork

Supporting each other to succeed together.

Respect

Recognizing and valuing the critical role processors play in every closed loan.

Excellence

Holding ourselves to the highest professional standards in our craft.

Advocacy

Speaking up for processors at every level of the industry.

Innovation

Continuously improving how we work, what we use, and how we teach.

COMMITTEE STRUCTURE

The Processing Committee operates through six specialized sub-committees, each led by a Captain. Together, these sub-committees cover the full lifecycle of processor support: from education and compliance to technology, marketing, engagement, and membership growth. The Committee Chair provides overall direction and serves as the primary relationship owner with AIME leadership.

Committee Chair

PR & Marketing Captain	External Visibility
Engage & Elevate Captain	Social Media & Community
Connect & Cultivate Captain	Community Growth
Train & Transform Captain	Education & Development
Advocate & Advance Captain	Standards, Compliance & Recognition
Innovate & Improve Captain	Tools & Technology

SUB-COMMITTEE ROLE DESCRIPTIONS

Each sub-committee is a focused unit within the Processing Committee. Captains are responsible for leading their sub-committee, owning their deliverables, and reporting updates to the Committee Chair. All captains operate with support from and coordination through AIME's BMR Team.

PR & Marketing

External Visibility

Purpose

Drive external visibility, branding, and public presence for the Processing Committee.

Responsibilities

- Create and manage external-facing marketing materials representing the committee.
- Oversee branding, logos, and visual identity standards for committee communications.
- Lead public announcements and press outreach at industry events.
- Represent the committee at AIME events and industry forums.
- Coordinate with AIME's broader marketing team to align committee messaging with organizational brand standards.

Engage & Elevate

Social Media & Community

Purpose

Keep the processor community active, connected, and engaged through consistent digital presence.

Responsibilities

- Create daily and weekly social media content for Facebook and committee-specific channels.
- Manage engagement posts, polls, updates, and value-highlight content.
- Coordinate all messaging with the PR & Marketing sub-committee for brand consistency.
- Track engagement trends and use data to guide future content strategy.
- Amplify member wins, milestones, and committee news across platforms.

Connect & Cultivate

Community Growth

Purpose

Grow the processor community and strengthen relationships within it.

Responsibilities

- Recruit new members and oversee community expansion efforts.
- Build and maintain onboarding welcome workflows and communication touchpoints for new members.
- Develop partnerships and networking opportunities within the wholesale mortgage industry.
- Maintain the membership roster and track member participation and engagement.
- Coordinate with Engage & Elevate on outreach campaigns and member recognition moments.

Advocate & Advance

Standards, Compliance & Recognition

Purpose

Grow the processor community and strengthen relationships within it.

Responsibilities

- Track and publish summaries of investor, lender, and regulatory updates affecting processors.
- Publish compliance alerts, guides, and best practice recommendations.
- Establish and promote recommended processing best practices across the AIME community.
- Highlight member wins, milestones, anniversaries, and achievements via recognition content.
- Create and manage recognition programs, awards, and appreciation initiatives.
- Coordinate recognition content with the Social Media sub-committee for publication.
- Champion the addition of a Processing category to the Hall of AIME awards program.

Train & Transform

Education & Development

Purpose

Provide training, resources, and professional development tools that elevate processor capability.

Responsibilities

- Host webinars, Title Talks, Table Talks, and live educational sessions for processors.
- Organize and host recurring Office Hours for member Q&A and peer learning.
- Build SOPs, checklists, templates, and resource libraries for processor use.
- Ensure all training content is accurate and aligned with current industry best practices.
- Collaborate with the Advocate & Advance sub-committee to develop training around regulatory updates.
- Develop materials educating loan officers on how to work effectively with a processor.
- Produce onboarding content for new broker/LO relationships (e.g., clean file submission standards).

Innovate & Improve

Tools & Technology

Purpose

Help processors work smarter through technology evaluation and workflow enhancements.

Responsibilities

- Identify tools, tech platforms, and automation opportunities relevant to processors.
- Build toolkits, vendor reference lists, and efficiency guides for member use.
- Recommend workflow improvements to reduce processor workload and friction.
- Collaborate with the Train & Transform sub-committee to deliver training on new technologies.
- Evaluate and vet technology vendors before sharing recommendations with the community.

OPERATING STANDARDS

Meeting Cadence

Frequency: Monthly — all committee members and captains

Format: Virtual (platform determined by the Committee Chair)

Agenda Owner: Committee Chair, in collaboration with sub-committee Captains

Minutes & Reporting: Key updates and recommendations shared with AIME leadership and the broader processor community after each meeting

Communication Standards

- Captains are responsible for communicating sub-committee updates to the Committee Chair prior to each monthly meeting.
- All external communications representing the Processing Committee must be reviewed by the PR & Marketing Captain before publication.
- Social media content must be coordinated with the Engage & Elevate Captain to maintain consistency.
- Internal member communications should be channeled through the Connect & Cultivate Captain for roster accuracy.

Accountability & Reporting

- Each sub-committee Captain is responsible for maintaining a brief monthly activity log covering: initiatives in progress, initiatives completed, and any blockers requiring Chair or AIME support.
- The Committee Chair aggregates sub-committee updates and presents a consolidated report to AIME's BMR Team on a regular cadence.
- Captains are expected to be active contributors to committee meetings and available for brief check-ins between meetings as needed.

Decision-Making

- Day-to-day decisions within a sub-committee are owned by the Captain.
- Decisions that affect the full committee, the AIME brand, or member-facing communications require Committee Chair approval.
- Escalations to AIME leadership are managed through the Committee Chair in coordination with AIME's BMR Team.

PROCESSOR & LOAN OFFICER RESPONSIBILITIES

A core function of the Processing Committee is establishing and promoting clear role boundaries between processors and loan officers. The following represents the standard delineation of responsibilities that the committee educates on and advocates for across the AIME community

Processor Responsibilities

1. Receive and review the file from the LO; return incomplete files before beginning work.
2. Notify the broker of any apparent qualifying issues discovered during pre-underwrite review.
3. Upload the 3.4 file, register and disclose the Loan Estimate and initial disclosures to borrower(s).
4. Run DU/LP through the lender website using the information on the File Set-Up Sheet.
5. Review all documents to confirm SSNs, dates of birth, and addresses match the loan application.
6. Send a welcome letter to the borrower listing all required documents.
7. Request lender re-disclosures within 48 hours of receiving written Change of Circumstance notification from LO.
8. Review credit reports and order updates (credit supplements) as required.
9. Order the appraisal when authorized by the broker; distribute the report to the LO, borrower, and agent.
10. Request title from the closing attorney listed on the Set-Up Sheet.
11. Order all third-party items: Condo Questionnaire, payoff, WVOE, and binder
12. Review the conditional loan approval and reach out to borrowers and agents with conditions needed.
13. Review suspended loans with the loan officer and discuss resolution.
14. Ensure the Initial Closing Disclosure has been requested, reviewed by the LO, and delivered to borrower(s).
15. Follow up to confirm borrowers sign the Initial Closing Disclosure.
16. Obtain the final loan approval (Clear to Close).
17. Coordinate with the lender and closing agents to confirm and schedule closing.
18. Confirm the closing package has been sent and received; ensure the LO has a copy of the Closing Disclosure.
19. Provide the closing agent with all required closing items: invoices, insurance binder, payoffs, and updated statements.
20. Keep all milestones updated in the LOS from loan set-up through closing.

Loan Officer Responsibilities

1. Complete a full loan application; call the borrower to confirm all information if applied online.
2. Pull and review credit report(s).
3. Collect all credit-qualifying documents needed to qualify the borrower. Income confirmation is the LO's responsibility.
4. Structure the file and identify the best loan program for the borrower's needs.
5. Own all income-related items throughout the entire loan process.
6. Own all rate-related decisions including locking and extending throughout the process.
7. Run DU/LP to confirm the file is compliant before submitting to the processor.
8. Call the borrower and review rates, payments, programs, and down payment requirements.
9. Submit a complete file to the processor using the Loan Submission Template with all notes and documents accessible.
10. Complete all contact information in the LOS (agents, title, WVOE contacts, HOI, condo).
11. Send an introduction email to all parties identifying the processor as the primary contact for all paperwork.
12. Assist the processor when needed to obtain items from the borrower, agents, or title.
13. Do not schedule a closing or promise a firm closing date without confirming CTC status with the processor.
14. Review and approve the final Closing Disclosure; escalate any issues directly.
15. Call the borrower after the final CD is balanced to walk through all closing costs.
16. Provide any required commitment letters or conditional approval letters to agents or closing agents.
17. Maintain compliance with all required broker disclosures; provide them to the processor as needed.
18. Maintain loan files for records after closing.
19. Have difficult conversations with borrowers (DTI too high, credit issues, debt payoff requirements, etc.).
20. Put all Change of Circumstance requests in writing; no changes can be made without written consent.
21. Own appraisal rebuttals if and when required.
22. Own any loan restructure required during the process.
23. Contact the processor before reaching out to the underwriter, account executive, or attorney.

CLEAN FILE SUBMISSION STANDARDS

One of the Processing Committee's primary educational priorities is establishing a clear, consistent standard for how loan officers submit files to processors. The following template represents the information that must accompany every file submission. The committee produces and maintains education materials that equip LOs with the knowledge to submit clean files — reducing delay, rework, and frustration on both sides.

Field	Notes
Submission Type	—
Borrower(s) Name	
Lender Name	—
File Registration Status	Is file registered/disclosed? If so, provide the loan number.
Loan Type / Program Name	Provide the specific program name and confirm it works for this file if not yet registered.
Doc Type	—
Property Type	—
Lender Paid or Borrower Paid & Comp Amount	Include both percentage and dollar amount.
Processing Fee Paid By	Broker or Borrower
Escrow	Full or Waived
Commitment Date & Closing Date	—
Title Held / Names on Title	—
Cash to Close Expectation	—
Title Order Timing	At loan submission or ITP?
Appraisal Order Timing	At ITP or loan submission? Include urgency: ASAP, Wait, or Rush.
Anti-Steering Information	Rate, cost, or credit — include dollar amounts.
Loan Story	Brief background, intended plan, anything out of the ordinary, and where borrower docs are located.
Special Considerations	Seller/realtor concessions, solar panels, HOA dues, payoff of debt to qualify, gifts, 401K movement, SIMO, rental retention.

KEY INITIATIVES & FOCUS AREAS

The following represent the Processing Committee's primary active focus areas. These are not aspirational — they are the deliverables and programs the committee is building and maintaining in service of the processor community.

Collaboration & Communication Tools

- Time-Savers Toolkit – Batch email templates, keyboard shortcuts, and LOS system hacks for processors.
- "What Processors Wish You Knew" Guide – A resource for loan officers and brokers that demystifies the processor role and explains how to set files up for success.
- LO Onboarding Packet / Video – A short-format resource (e.g., Loom video) titled "How to Send Me a Clean File," designed to be used by processors when onboarding new LO relationships.

Standards & Best Practices

- Establish and publish documented best practices for common processing workflows.
- Develop compliance guides and alerts to help processors stay current with changing guidelines.
- Create SOPs and checklists that processors can adopt and adapt for their own businesses.

Training & Development

- Monthly educational sessions: webinars, Title Talks, and Table Talks.
- Office Hours: recurring open Q&A format for member peer learning.
- Cross-role training: educating LOs and brokers on what processors do, what they shouldn't be asked to do, and how to work with them effectively.

Recognition & Industry Advocacy

- Recognition programs celebrating member wins, anniversaries, and professional achievements.
- Coordination with AIME to introduce a dedicated Processing category at the Hall of AIME.
- Amplification of the processor voice across AIME channels and industry forums.

Technology & Innovation

- Ongoing identification and vetting of tools and platforms that reduce processor workload.
- Published vendor and tool reference guides for member use.
- Workflow improvement recommendations updated as new technology is evaluated.

THE CASE FOR PROCESSORS

The Processing Committee is built on the conviction that processors are not support staff — they are core to every transaction. This section articulates the value proposition of a professional processor, and serves as a foundation for the committee’s advocacy and education work.

“Processors are the backbone of every transaction.”

— Gina Wariebi, AIME Processing Committee Chair

What a Professional Processor Delivers

- File management from submission through closing — every step, every detail.
- Expertise across all loan types: FHA, VA, Conventional, DSCR, and more.
- Compliance monitoring: guidelines, technology updates, and loan structures tracked continuously.
- Speed: files are worked immediately upon receipt; pipelines move faster as a result.
- Professionalism: borrowers, agents, and title receive consistent, expert communication.
- Cost efficiency: third-party processors carry no overhead for the LO or broker.
- Work/life balance: processors free LOs to focus on origination, client relationships, and sales.

What Processors Should & Should Not Do

Processor DOES	Processor Does NOT
<ul style="list-style-type: none">• Manage the file from submission through closing	<ul style="list-style-type: none">• Determine loan structure or program (that’s the LO)
<ul style="list-style-type: none">• Order appraisals, title, and third-party items when authorized	<ul style="list-style-type: none">• Make income decisions or qualify borrowers
<ul style="list-style-type: none">• Communicate with borrowers, agents, and title on paperwork	<ul style="list-style-type: none">• Lock or extend rates without LO direction
<ul style="list-style-type: none">• Review conditional approvals and collect conditions	<ul style="list-style-type: none">• Submit files to underwriting without a complete package
<ul style="list-style-type: none">• Coordinate and schedule the closing	<ul style="list-style-type: none">• Promise closing dates without CTC confirmation
<ul style="list-style-type: none">• Keep the LOS updated at all milestones	<ul style="list-style-type: none">• Handle broker compliance disclosures (LO’s responsibility)

CONTACTS & ESCALATIONS

Committee Contacts

Role	Name	Contact
Committee Chair	Gina Wariebi	508.731.6178 innovativeedgeprocessing.com
PR & Marketing	Michelle Hewitt	
Connect & Cultivate	Rebecca Penner	
Train & Transform	Kaylee Frech	
Advocate & Advance	Kerry Webb	
Innovate & Improve	Cassie Lucier	
Engage & Elevate	Seat on Hold	
AIME BMR Team	Broker & Processor Relations	Via AIME member portal

Escalation Path

#	Level	When to Use
1	Sub-Committee Captain	Day-to-day decisions, sub-committee-specific questions or blockers
2	Committee Chair (Gina Wariebi)	Cross-committee issues, member concerns, brand or communications decisions
3	AIME BMR Team	Issues requiring AIME organizational involvement, policy questions, or formal escalations