



## A Note To Our Business Partners About COVID-19

From Teri Tarvin, Affiliate Member of Waco Association of Realtors

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We recognize and understand that there are growing concerns over the COVID-19 virus. The health and safety of our customers, employees and communities is paramount. Please know that PrimeLending continues to closely monitor the situation and review plans to ensure we align with recommendations from the Centers for Disease Control and Prevention and our federal, state and local governments.

**We are fortunate enough to be able to work with your borrowers virtually. Borrowers can apply online at my website, [teritarvin.com](http://teritarvin.com), or I can take their application over the phone. They can upload credit documents, email them to me, or take a picture with their cell phone and text them to me. Loan disclosures are sent to your borrowers electronically so they can esign them, but they also have the option to print a copy for their records.**

### ***Mortgage Processing Expectations***

- Processing your mortgage application is important to us. Currently, PrimeLending is set up to work remotely and we don't anticipate any significant delays in processing mortgage applications. However, we do rely on third party service providers, such as appraisers, inspectors, title companies/settlement agents, employers, and certain county/state government agencies, to perform critical functions during the mortgage process. Some states, counties and cities across our country have and are issuing orders and directives which may affect these third parties' ability to perform. While these are unprecedented times and there may be instances simply out of our control, please know the PrimeLending team is working hard to handle every situation. We will continue to monitor the situation daily and keep you apprised of any potential delays should they occur.
- While PrimeLending offers eClose for most of the loan documents, significantly streamlining and shortening the in-person closing process, current guidelines still require notarization by a licensed notary for some of the loan documents. Since customers will be required to attend

mortgage closings in person, we encourage you to connect directly with the settlement agent to discuss safety precautions and closing expectations in advance of your closing day.

## ***Doing Business with PrimeLending***

- We are conducting business during normal business hours. However, for the safety of our customers and employees right now, we prefer to provide service via technology. In person meetings are available by appointment. Please contact your loan officer or branch directly via phone or email for their specific hours or alternative means for conducting business. We will keep you informed if anything changes relative to this.

## ***General Preparedness and Awareness***

- We have a designated Business Continuity Team that meets daily and a formal Business Continuity Plan in place that we will continue to follow as the situation evolves.

**We understand that fraudsters may take advantage of the heightened emphasis put on the coronavirus. Please be aware that PrimeLending will never initiate an unsolicited request for personal information (e.g., Social Security number, user IDs or passwords) via email.**



**Teri Tarvin, Branch Manager, NMLS 442475, 4700 Bosque Blvd, Waco, TX 76710**