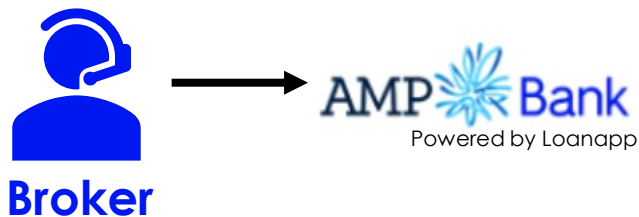













# Communication Touch Points



Lodgement	Conditional Approval	Unconditional to Settlement	Post Settlement
 Consent Email to Customer	 Conditional Approval email to Direct Home Loan Specialists	 Unconditional Approval email to Customer & Direct Home Loan Specialists	 Loan setup letter sent to Customer
 Verification of Identity SMS to Customer	 Information Requests	 Loan Contracts DocuSign	
 Notification email to Direct Home Loan Specialists when Consent & VOI completed		 Settlement Ready & Booked Emails	
		 Enact Settlement email to Customer	 Enact Settlement SMS