OneTouch

TURN TIMES, UPDATES AND WHO DOES WHAT

What to expect when you hand off a file

Updated November 18, 2026

A file handed to OneTouch moves on a schedule you can plan around. Here is what happens, how fast, and who hears about it.

Turn times we hold ourselves to

- Intake: same business day. Your file lands in your LOS and we pull, index and flag what is missing the same day.
- File review: within one business day of a complete submission.
- Conditions: every condition logged in your LOS the same business day the approval lands.
- Clear to close: your loan officer, the borrower and the title company hear from us within two business hours.
- Borrower follow-up: on a set schedule, with a person stepping in on the second miss.

Who hears from us

- Your loan officer gets status at every milestone, without having to ask.
- Your borrower gets a clear needs list and plain-language updates.
- The title company gets what it needs to close on time.
- Everything we do is logged in your LOS, so your team can see it at any time.

What we do

- Intake and file setup in your LOS
- Confirm your initial disclosures went out
- Document collection and borrower follow-up
- Third-party orders: appraisal, title, VOE, payoffs
- Pre-submission review by a processor with an underwriting background
- Lender submission and condition tracking through clear to close
- Closing coordination, CD review and funding follow-through

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WHAT TO EXPECT · CONTINUED

What we do not do

- We do not originate loans, quote rates or take applications.
- We do not send initial disclosures. You send them; we confirm they went out.
- We do not guess. Every judgment call on a file is made by a person, not software.
- We do not bill until the loan funds. No retainer, no monthly minimum, no setup fee.

Turn times are measured in business days and hours and start when a submission is complete. Lender and third-party turn times are outside our control, and we tell you when they are the holdup.

Ready? **Hand off your next file** at myonehome.com/send-us-one-file or call 313-744-0033.