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# Loan Operations Conversion Week Timeline

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For any questions or issues, please contact the Support Lines or Business Unit Teammates as listed below OR email the applicable Loan Operations' [Delivery Channels](#) on [Uconnect](#)

## COMMERCIAL LOAN UNDERWRITING PROCESS

- Sharon Carroll – Credit Administration Manager [Cell Phone 770.862.0685](#)

Effective **Monday, October 23, 2023**, all Commercial credit requests (TRE >\$500M) will be underwritten in CreditLens.

- The Entities and MMAS Spreads previously housed the FNBSM CreditLens platform will be migrated to United Community's CreditLens platform on Monday, 10/23/23.
- Covenants and Ticklers will be migrated from the FNBSM core system within 60 days post-conversion.
- All documents in Synergy will be migrated to Director within (+/-) 180 days post-conversion.
  - As new loans are entered in CreditLens, all documents related to the underwriting process (including, but not limited to, financial statements, tax returns, credit reports, risk rating reports, loan approval documentation, etc.) will be uploaded to CreditLens.
- All requests for internally-prepared LaserPro loan documents will require an LOA Worksheet be prepared from CreditLens, which will then be sent to the LOC Doc Prep team, along with all supporting documentation.

## SUPPORT

### Support Website

- The LOC has a support site on **UConnect** with the channels and services we provide. It also contains a repository of documents for your review and use.
- Loan Support has a site on **UConnect** as well with links to various documents and information, including information related to loans but outside of Loan Operations.

### Support Lines

- **LOC Assistance** – [UNET 8.001.5270/ 706.439.2970](#) (time sensitive questions). Refer to the [LOC-Channels-Quick-Reference-Guide](#) for options.
- **Loan Support Desk** – [UNET 8.001.2861/706.439.2861](#)
- **CreditLens and Credit Admin Support** – [UNET 8.469.0600/864.695.0600](#)

For any other issues or concerns, please contact:

- **Executive Director of Loan Operations** – [Christy L Foster](#) – [UNET 8.468.0848/864.239.0848](#)

## COMMERCIAL LOAN SERVICING

- **Shannan Campbell** – Manager [UNET 8.468.0849/864.239.0849](#)
- **Cindy Coleman** – Commercial Loan Servicing [UNET 8.468.0868/864.239.0868](#)
- **Julie Hamaker** – Commercial Loan Servicing [UNET 8.468.0929/864.239.0929](#)

## **Booking and Maintenance Processing**

Established "Stop" Dates for various loan servicing functions:

- Booking of new loans/renewals – Loans should be booked to the core system following your current process through end of day **Wednesday, October 18, 2023**.
- On **Friday, October 20, 2023**, closed loans may be funded following your current process.
- On **Monday, October 23, 2023**, please begin uploading your packages following procedures for booking loans as provided in the [Loan-Servicing-Submissions-QRG](#)
- Maintenance processing through end of day **Friday, October 20, 2023**
- Process Payments/Payoffs through end of day **Friday, October 20, 2023**
- Effective **Monday, October 23, 2023**, all loan payments (including coupons) and payoffs will have to be processed on the United Community LAS CREDIT ticket.

If you have any questions regarding Commercial Loan Servicing or Loan Maintenance, please contact [Shannan Campbell](#).

## **CONSUMER & MORTGAGE LOAN SERVICING**

- **Jennifer Wengert – Manager** [UNET 8.468.0798/864.335.0798](#)
- **Bianca Jameison-Tate - Consumer Loan Servicing** [UNET 8.364.7994/407.571.7994](#)
- **Cindy Lyon - Mortgage/Escrow Servicing** [UNET 8.468.0784/864.335.0784](#)

Established "Stop" Dates for various loan servicing functions:

- Booking of new loans/renewals – Loans should be booked to the core system following your current process through end of day **Wednesday, October 18, 2023**.
- On **Friday, October 20, 2023**, closed loans may be funded following your current process.
- On **Monday, October 23, 2023**, please begin uploading your packages following procedures for booking loans as provided in the [Loan-Servicing-Submissions-QRG](#)
- Maintenance processing through end of day **Friday, October 20, 2023**
- Process Payments/Payoffs through end of day **Friday, October 20, 2023**
- Effective **Monday, October 23, 2023**, all loan payments (including coupons) and payoffs will have to be processed on the United Community LAS CREDIT ticket.

If you have any questions regarding Consumer/Mortgage Loan Servicing or Loan Maintenance, please contact [Jennifer Wengert](#).

## **COMMERCIAL DOC PREPARATION**

- **Andrew Shull - Manager** [UNET 8.468.0952/864.335.0952](#)
- **Rhonda McDaniel – Manager** [UNET 8.551.9159/256.280.9159](#)
- **Nikki Frazier – Commercial Doc Prep** [UNET 8.468.0799/864.335.0799](#)

### **Commercial Doc Preparation**

Loan Department will prepare **Commercial** closing documents through **Friday, October 20, 2023**.

The Loan Operations team will begin preparing documents for your **Commercial** loan requests on **Monday, October 23, 2023**. If you have any questions or need help submitting a request, please contact [Andrew Shull](#) or [Rhonda McDaniel](#).

## CONSUMER DOC PREPARATION - RETAIL CREDIT CENTER

Loan Department will prepare **consumer** closing documents through **Friday, October 20, 2023**. For remaining loans in the pipeline **after October 20, 2023**, coordinate preparation of closing documents with the **Retail Credit Center**.

Beginning **Monday, October 23, 2023**, new consumer applications and document preparation will be processed through Meridian Link. If you have questions regarding the Consumer process, contact the **Retail Credit Center**

- **Ken Bentley – Underwriting UNET 8.468.0855/864.239.0855**
- **Cynthia Brown – Underwriting UNET 8.468.0880/864.239.0880**
- **Kate Lassiter – Application Process UNET 8.468.0864/864.239.0864**
- **Bailie Weaver – Loan Fulfillment Manager UNET 8.001.2725/706.835.3957**
- **Melissa Mashburn –Regulatory and QC Manager UNET 8.001.2728/706.439.2728**
- **MeridianLink Consumer loan system user access issues – HelpDesk 1-800-870-8504**

## SMALL BUSINESS DOC PREPARATION – SMALL BUSINESS GROUP (SBG)

South Miami Loan Department will prepare **small business** closing documents through **Friday, October 20, 2023**. For remaining loans in the pipeline **after October 20, 2023**, coordinate preparation of closing documents with **Commercial LOC Doc Prep**.

**Beginning Monday, October 23, 2023**, new small business applications and document preparation will be processed through the SBG system, AppLink. If you have questions regarding the Small Business loan process under SBG, contact the Small Business Group.

- **Ken Bentley – Underwriting UNET 8.468.0855/864.239.0855**
- **Travis Andrews – Underwriting UNET 8.468.0878/864.239.0878**
- **Tim Weisner – Underwriting UNET 8.468.0930/864.239.0930**
- **Beth Diksen – AppLink & Application Process UNET 8.001.0865/864.239.0865**
- **Bailie Weaver – Loan Fulfillment Manager UNET 8.001.2725/706.835.3957**
- **Melissa Mashburn –Regulatory and QC Manager UNET 8.001.2728/706.439.2728**
- **AppLink loan system user access issues – HelpDesk 1-800-870-8504**

## EXCEPTIONS REVIEW

- **Stephanie Knight – Manager UNET 8.468.0870/864.239.0870**
- **Jonathan Hood – Team Lead UNET 8.001.2130/706.439.2130**

### Exception Review

Exceptions review of loan documents may continue through end of day **Friday, October 20, 2023**. The Loan Operations team will assume exceptions review function after this date.

If you have any questions regarding Exception Review, please contact **Stephanie Knight**.

## FILE MANAGEMENT

- **Justin Grizzle - Manager (Scanning/Indexing)** [UNET 8.001.3944/706.835.3944](tel:800139447068353944)
- **Donna Hedden – Manager (Collateral Control)** [UNET 8.001.6583/706.439.6583](tel:800165837064396583)

### **Original Closed Loan Document Packages**

Effective **Friday, October 20, 2023**, begin shipping all original closed loan packages to the Blairsville LOC via UPS. (Each Lender and LOA should have to access UPS). All packages must include a [File Delivery Record - Loan Files](#) form located on Uconnect > [LOC Support Site](#). Refer to the “Example” tab for additional details.

### **Critical/Non-Critical Exception Loan Documents**

Effective **Friday, October 20, 2023**, begin shipping critical exception loan documents to the Blairsville LOC via UPS and utilizing a [File Delivery Record - Exceptions](#) form.

If the document is considered “non-critical”, it may be emailed to the **LOC Scanning** mailbox instead with no need for shipping the original hard copy to the Blairsville LOC. Refer to the list of [Critical Documents To Be Retained In The Loan File](#) for guidance in determining what can be emailed vs. what must be shipped.

**Critical document** = ship original (do not email to LOC Scanning mailbox);

**Non-critical document** = email to LOC Scanning mailbox (do not ship original)

### **Paid Out Loan Processing/ Collateral Release**

Loan File Management will begin processing of releasing collateral for paid out loans effective **Monday, October 23, 2023**. All remaining active files will be delivered to Loan Operations, Blairsville LOC **the week of conversion**.

### **Mailed Payments**

Effective **October 23, 2023**, all loan billing notices and statements (Mortgage, Consumer and Commercial) will include the UCB mailing address - **P.O. Box 249 Blairsville, GA 30514** and will be processed by Loan Operations – Collateral Control.

If you have any questions regarding Loan File Management, please contact [Donna Hedden](#) or [Justin Grizzle](#)