

BROKER PARTNER ESSENTIALS

Handy Info About Common Questions & Fees

FEES & CLAUSES

Community Savings Fees UW Fee: \$1495
Doc Prep Fee: \$100

Mortgagee Clause Community Savings
ISAOA/ATIMA,
Po Box 320
Caldwell, OH 43724
Loan #

LINKS TO SAVE

[Community Savings Broker Portal](#)
[Ordering an Appraisal](#)

HOW-TO TRAINING RESOURCES



[Borrower E-Sign](#)



[How to Register a Loan](#)



[How to Send Initial Disclosures](#)



[How to Submit a Loan](#)



[How to Price a Loan](#)

JUNIOR UNDERWRITER

Name

Phone

Email

ACCOUNT EXECUTIVE

Name

Phone

Email

LOGIN CREDENTIALS

Username

Password



E-Sign Instructions

Disclosure Documents for Signature: MOTION LOCO| xxxxxxxx0044 Inbox

docmailer@solex.com ←

to me ▾

Hello LOCO MOTION,

The disclosure documents can be accessed electronically: [Click Here](#)

Reply

Forward



Borrowers will receive an email from docmailer indicating they have documents for signature. If you don't see this email, try checking your spam folder.



Each borrower on the loan will receive a separate email to sign.

Sign In

Property state

Last 4 of SSN

Subject Property Zip Code

SIGN IN

[Need help?](#)

PRIVACY NOTICE: Learn more about why we collect this information and how we use it.

A red arrow points to the SIGN IN button.

 To sign in the borrower will enter the last 4 of their social and the subject property state and zip.

 Then the borrower will accept to consent to e-sign.

Consent

Having read the Agreement, do you accept using electronic records and signatures?

[View Agreement](#)

DECLINE **ACCEPT**

A red arrow points to the ACCEPT button.

solex™

CONSENT SIGN DONE

Review and sign your docs.

- 1003 Uniform Residential Loan Application - 1-2021 (Loco Motion)
- NY Fair Credit Reporting Act Disclosure
- Patriot Act Information Disclosure
- Anti-Steering Disclosure of Loan Options
- NY Interest Rate Disclosure
- Privacy Policy Notice
- Taxpayer Consent Form
- TRID (TILA-RESPA Integrated Disclosure) Disclaimer
- Acknowledgment of Receipt of Loan Estimate
- NY Pre-Application Disclosure and Fee Agreement for Licensed Brokers
- Credit Score Disclosure - A-S-H-3 (Loco Motion)
- 4506-T-4506-C (Copy of Tax Form) (Loco Motion 1)
- Itemization of Fees (AAA Mortgage)
- ECOA Notice (AAA Mortgage)
- Loan Estimate (Loco Motion)

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) LOCO MOTION		Social Security Number (or Individual Taxpayer Identification Number)	
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		Date of Birth (mm/dd/yyyy)	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: ____ Each Borrower intends to apply for joint credit. Your initials: ____		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names	
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number 0 Ages	Contact Information Home Phone _____ Cell Phone _____ Work Phone _____ Ext. _____ Email _____	
Current Address Street _____ Unit # _____ City NEW YORK ZIP 10033 Country UNITED STATES OF AMERICA			

Start

Click Start in the lower right corner to begin signing. Once the document has been signed it will turn green on the left side.

solex CONSENT SIGN DONE

Click submit:

- Privacy Policy Notice
- Taxpayer Consent Form
- TRID (TILA-RESPA Integrated Disclosure) Disclaimer
- Acknowledgment of Receipt of Loan Estimate
- NY Pre-Application Disclosure and Fee Agreement for Licensed Brokers
- Credit Score Disclosure - A-7-H-3 (Loco Motion)
- 4506-T-4506-C (Copy of Tax Form) (Loco Motion, 1)
- Itemization of Fees (AAA Mortgage)
- ECOA Notice (AAA Mortgage)
- Loan Estimate (Loco Motion)
- Notice of Intent to Proceed with Loan Application
- List of Homeownership Counseling Organizations
- Occupancy Statement
- NY Prevailing Interest Rate Commitment
- Certification and Authorization (AAA Mortgage)

other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.

2. I authorize you to provide to **COMMUNITY SAVINGS**, to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **COMMUNITY SAVINGS**, any investor to whom a lender may sell my mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **COMMUNITY SAVINGS**, the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **N/A**

Execution

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

LOCO MOTION 04/12/2022 SSN: [REDACTED]

- BORROWER - LOCO MOTION - DATE -

Click to submit your docs and move on. **SUBMIT**

Once all the documents have been signed you will be prompted to submit everything. Once you click SUBMIT you are done e-signing. You will have the option to download or print all documents on the next page if you wish.



Contact Us

If you have any questions, please reach out to your loan officer or loan processor.





Contact Us

☪ If you have any questions, please reach out to your Junior Underwriter for assistance.



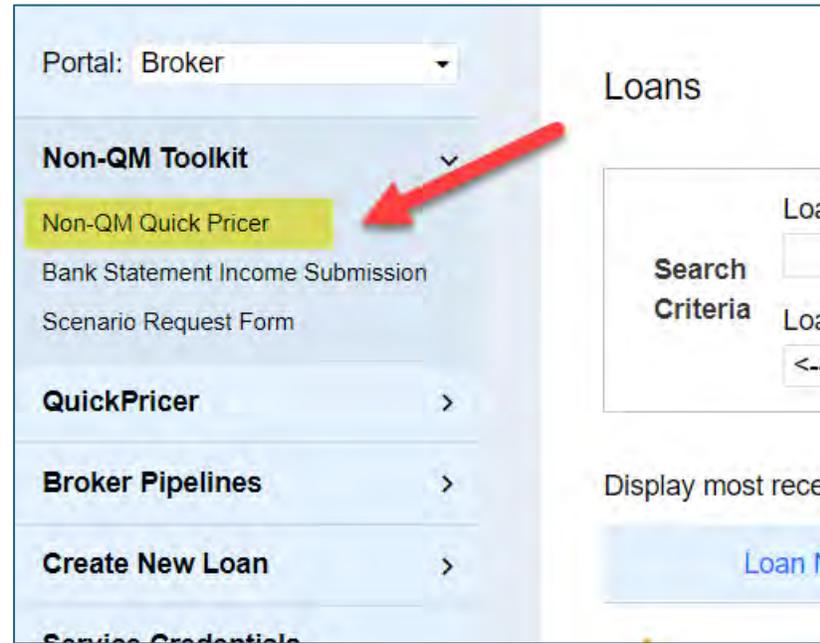


How to use the Non-QM QuickPricer Tool

Located in Broker Portal



This feature can be used to see pricing options for a client without submitting a full application.



You will find the Non-QM Quick Pricer tool in your broker portal on the left-hand side.

Login to the Community Savings broker portal and enter the required information (see next page)

**If you are pricing a P&L program select Full Document as the Income Doc Type and mark "Is P&L" as Yes.

Loan

Loan Amount*	<input type="text" value="\$0.00"/>
LTV %*	<input type="text" value="0.000%"/>
Loan Purpose	<input type="text" value="Purchase"/>
DTI %*	<input type="text" value="0"/>
Occupancy	<input type="text" value="Primary Residence"/>
Property Type	<input type="text" value="SFR"/>
Property State*	<input type="text"/>
ITIN Loan	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is P&L?	<input type="radio"/> Yes <input checked="" type="radio"/> No

Borrower

Credit Score*	<input type="text" value="0"/>
Housing History	<input type="text" value="0x30"/>
Housing Events	<input type="text" value="None"/>
Bankruptcy	<input type="text" value="None"/>
Citizenship	<input type="text" value="US Citizen"/>
Income Doc Type	<input type="text" value="Full Document"/>

 Any fields with a red * are required. The more information from your scenario you input the more accurate your pricing will be.

 Once all information has been entered click on PRICE.



Loan Program

Shows standard and Interest Only Program

Rate and corresponding discount points

Results

Eligible Loan Programs	RATE	POINTS	
- 10/6 MO NONCONFORMING 5/1/5 30 YR ARM			
CA 10/6 SOFR ARM View More <input type="checkbox"/>	11.125	0.000	select rate
CA 10/6 SOFR ARM IO View More <input type="checkbox"/>	11.375	0.000	select rate
- 30 YR FIXED NONCONFORMING			
CA 30 YR FIXED View More <input type="checkbox"/>	11.125	0.000	select rate
	11.000	0.375	select rate
	10.875	0.750	select rate
	10.750	1.125	select rate
	10.625	1.500	select rate
CA 30 YR FIXED IO View More <input type="checkbox"/>	11.375	0.000	select rate
- 40 YR FIXED NONCONFORMING			
CA 40 YR FIXED View More <input type="checkbox"/>	11.250	0.000	select rate
CA 40 YR FIXED IO View More <input type="checkbox"/>	11.500	0.000	select rate
- 5/6 MO NONCONFORMING 2/1/5 30 YR ARM			
CA 5/6 SOFR ARM View More <input type="checkbox"/>	11.000	0.000	select rate

The eligible program and rate options will generate for you to preview.

If you click "view more" it will expand to show you all rate/discount options.

Red rates indicate it is outside of Lock desk hours and the rate may not be current day pricing.



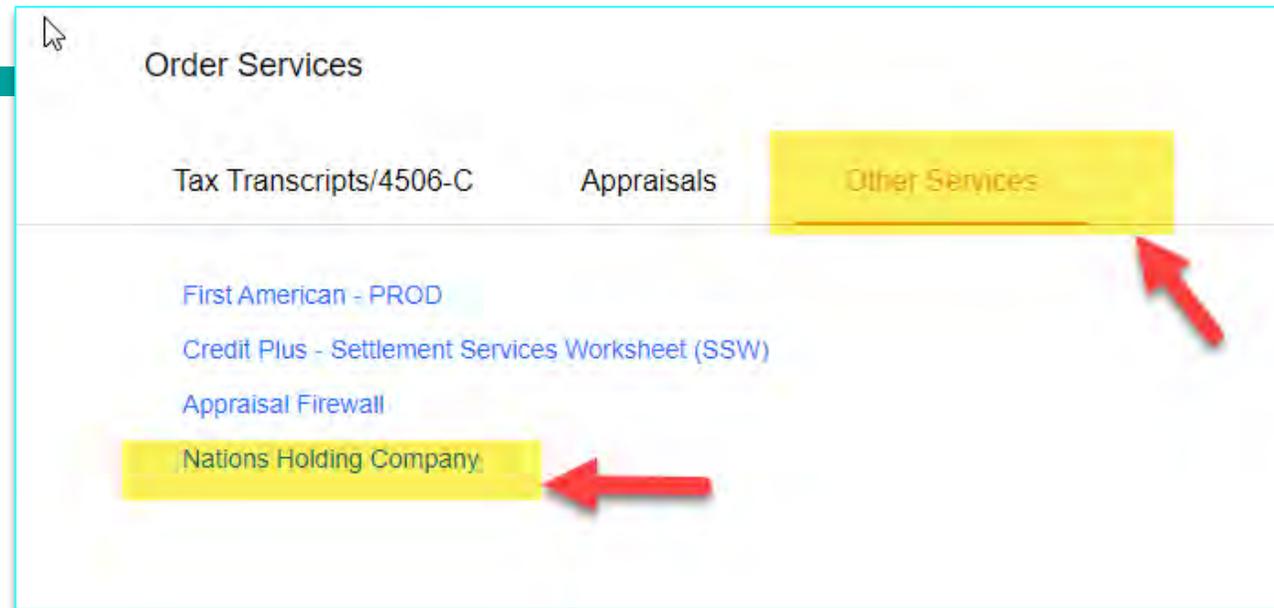
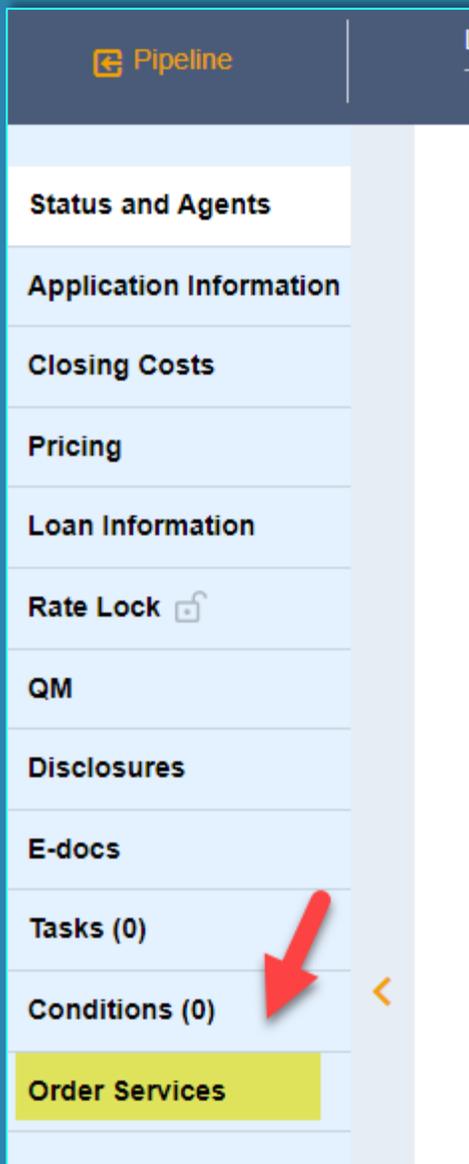
Contact Us

- ☉ If you have any questions, please reach out to your Junior Underwriter or Account Executive for assistance.





How To Order An Appraisal



1. Log into your broker portal and go into the loan you need to order the appraisal for.
2. Select "Order Services" on the left side
3. Click the "Other Services" option and select Nations Holding Company



4. Select “Create Appraisal Order”

**Once the Order is placed this option will change to “View Appraisal Order” and this is where you can see updates, ask questions and access the order.

5. Loan Type will always be Conventional
6. Select the Form Type you need to order according to the property type (1004, 1025, 1073 etc.)
7. If you need to add any appraisal options, select those as desired. (These are not common)
8. Click “Confirm Appraisal Type”

Appraisal Information

Loan Type: Conventional

Form Type: 1004

Appraisal Options:

- Construction
- Foreclosure
- 216
- Homestyle
- REO
- 1007
- As-is / As-renovated

Appraisal Type Selected: 1004 Full

Confirm Appraisal Type

Loan Information

Loan Purpose	Purchase	Estimated Value	0.00
Loan Type	Conventional	Loan Amount	360,000.00
Loan Number	TEST12022120012	Purchase Price	600,000.00

Subject Property

Address 1	15 Apple Lar	State	New Jersey	<input type="checkbox"/> Use Address As Entered Unknown Address
Address 2		Zip Code	08077	
City	Riverton	County	Burlington	
Lockbox				

9. Loan information should pull from the application in MLM.

10. The Subject Property information should pull from the application in MLM. If the address is different than USPS recognizes you may have to select which address you would like to use.

11. If a lockbox code needed to access the property you can enter that if you know it. (Not common)

☐ Borrower Information

First Borrower

First Name	Amy	Address 1	111 Ridge Rd	State	New Jersey
Last Name	America	Address 2		Zip Code	07059
E-mail	mImscenarios@gm	City	Warren	County	
Phone #					

Second Borrower

First Name		Address 1		State	--- SELECT ---
Last Name		Address 2		Zip Code	
E-mail		City		County	
Phone #					

12. The borrower information should pull from MLM, please make sure the email address is in there and correct so a copy can be emailed to the borrower.

13. If the transaction is a purchase the seller information will need to be added.

☰ Seller Information

First Seller

First Name	<input type="text"/>	Address 1	<input type="text"/>	State	--- SELECT ---	▼
Last Name	<input type="text"/>	Address 2	<input type="text"/>	Zip Code	<input type="text"/>	
E-mail	<input type="text"/>	City	<input type="text"/>	County	<input type="text"/>	
Phone #	<input type="text"/>					

Second Seller

First Name	<input type="text"/>	Address 1	<input type="text"/>	State	--- SELECT ---	▼
Last Name	<input type="text"/>	Address 2	<input type="text"/>	Zip Code	<input type="text"/>	
E-mail	<input type="text"/>	City	<input type="text"/>	County	<input type="text"/>	
Phone #	<input type="text"/>					

☐ Lender Contact Information

Primary Contact:

Primary Contact is required

First Name	<input type="text"/>	E-mail	<input type="text"/>	Mobile#	<input type="text"/>
Last Name	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>

Loan Officer:

First Name	Jeff	E-mail	mmscenarios@gm	Mobile#	<input type="text"/>
Last Name	Broker	Home#	<input type="text"/>	Work#	215-206-2100

Loan Processor:

First Name	<input type="text"/>	E-mail	<input type="text"/>	Mobile#	<input type="text"/>
Last Name	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>

14. Primary Contact will be the main contact for the file, this is typically your Junior Underwriter with Community Savings.

15. Loan Officer and Loan Processor will pull from who is listed on the loan application.

16. Access contact will be the person who can give the appraiser access to the property. (ex. Seller, Listing Agent, Borrower etc.)

Access Contact

Same as Seller?

First Access Contact

An access contact is needed if loan

First Name	<input type="text"/>	E-mail	<input type="text"/>	Mobile#	<input type="text"/>
Last Name	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>

Second Access Contact

First Name	<input type="text"/>	E-mail	<input type="text"/>	Mobile#	<input type="text"/>
Last Name	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>

☐ Additional Notification Recipients

Notification Recipient 1

First Name	<input type="text"/>	E-mail	<input type="text"/>	Mobile#	<input type="text"/>
Last Name	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>

Notification Recipient 2

First Name	<input type="text"/>	E-mail	<input type="text"/>	Mobile#	<input type="text"/>
Last Name	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>

Notification Recipient 3

First Name	<input type="text"/>	E-mail	<input type="text"/>	Mobile#	<input type="text"/>
Last Name	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>

☐ Additional Product Delivery Recipients

Product Delivery Recipient 1

First Name	<input type="text"/>	E-mail	<input type="text"/>	Mobile#	<input type="text"/>
Last Name	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>

17. If any additional contacts need to be notified of the appraisal activity or be sent a copy of the appraisal outside of the contacts already listed above in the order, they can be added here.

☐ Payment Information

Appraisal Amount 0

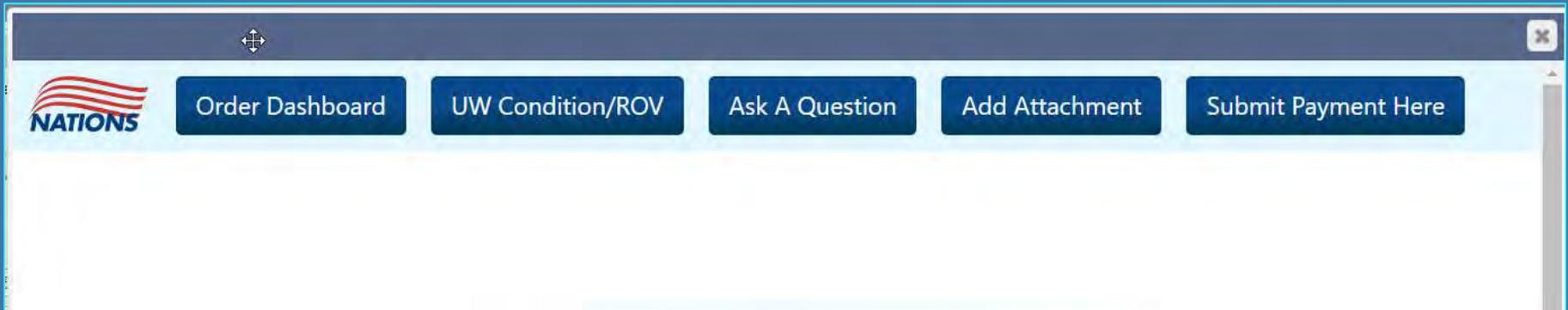
'Payment Method' must not be empty.

Payment Method --- SEL ▾

Special Instructions

Submit

18. Appraisal amount will generate according to the product forms selected.
19. Select payment method from the drop-down list. Payments can be made by credit/debit card, sending a payment link to the borrower or e-check.
20. Click “submit” to place to order and send to NVS.



21. Once the order is placed you can access the order by clicking “Nations Holding Company” under the Order Services – Other Services tab again.



22. This is where you can view all communication, add attachments such as purchase contracts etc.

23. Once the order is complete a copy will be sent to the borrower as well as to Community Savings.



Contact Us

 If you have any questions, please reach out to your Junior Underwriter for assistance.

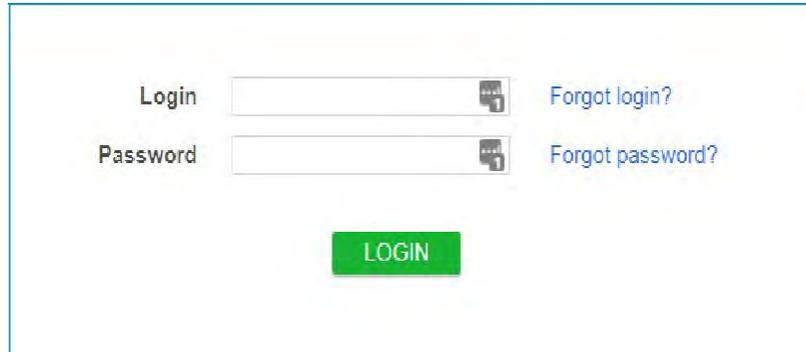




How To Register a New Loan

Last Update : 9/27/22

 1. Go to broker portal [by clicking HERE](#) and log in with your credentials.

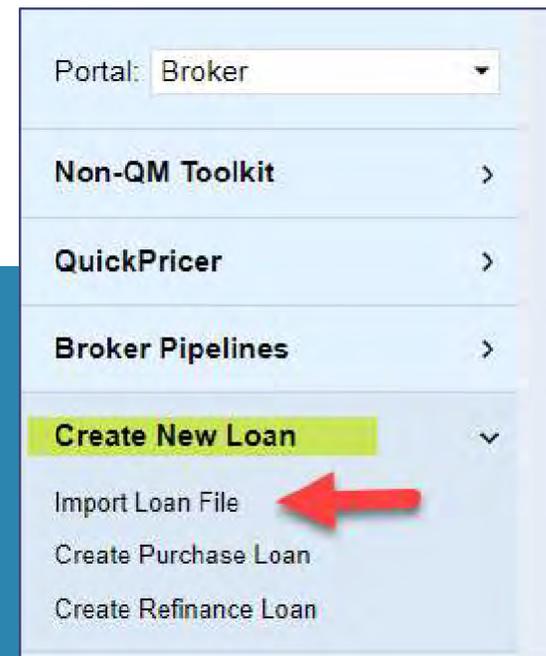


Login  [Forgot login?](#)

Password  [Forgot password?](#)

LOGIN

 2. Select “Create New Loan” on the left side of screen, then select “Import Loan File” from drop list



Portal: ▾

Non-QM Toolkit >

QuickPricer >

Broker Pipelines >

Create New Loan ▾

Import Loan File ←

Create Purchase Loan

Create Refinance Loan



3. Select “Import MISMO 3.4” and choose the file from where it was saved from LOS system

Import Loan File

* Indicates required fields

Import Fannie Mae file

Import Calyx Point file

Import MISMO 3.4

No file chosen *

I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *

Retrieve existing loan from DC/DU

Retrieve existing loan from LPA

Borrowers Assets Liabilities REOs Loan & Property Declarations Demographic Originator Lender Loan Info

Susan Testcase Income Editor APPLICATION MANAGEMENT

Personal Information - Susan Testcase

Name Consumer has foreign addresses



4. The loan information will generate into the system, look through the “Application Information” tab to ensure all loan information looks correct.

5. To select the Loan Officer and Processor who will be the point of contact on the file click on Status and Agents, then if you need to change the Loan Officer or Processor click “re-assign” and select the desired person.

Status and Agents

Credit Plus - Settlement Services Worksheet (SSW) Appraisal Firewall

Status

Current Status: Registered Status Date: 3/23/2022

Loan Open 3/23/2022 Registered 3/23/2022

Agents

Assigned Agents in BrokertestCo

Loan Officer re-assign	Processor re-assign
Name: Jeff Broker	Name: Jeff Broker
Email: [redacted]	Email: [redacted]
Phone: [redacted]	Phone: [redacted]

Re-Assign Processor

Search for: [input] ("s" for John Smith or Sam Cash, "b s" for Bob Smith)

Processor status: Active Inactive Any Status

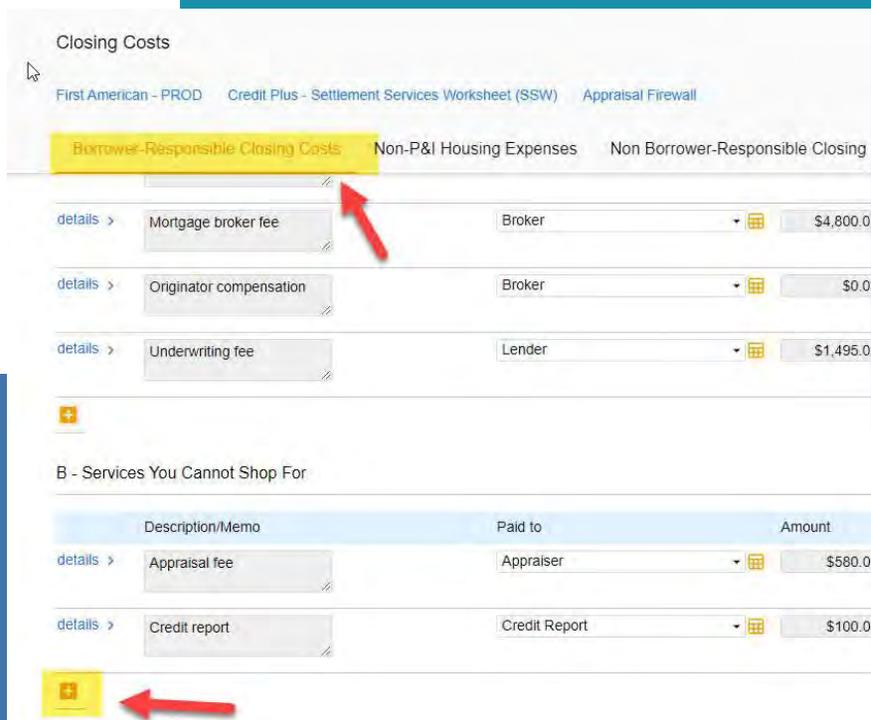
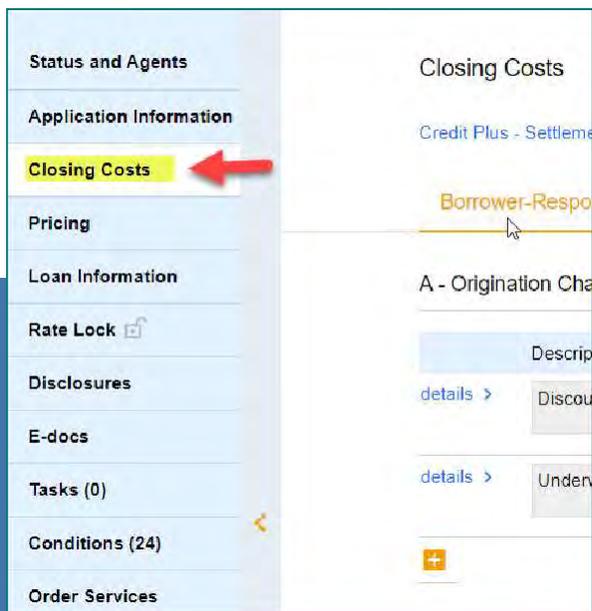
SEARCH Q

Processor Alexis Rose

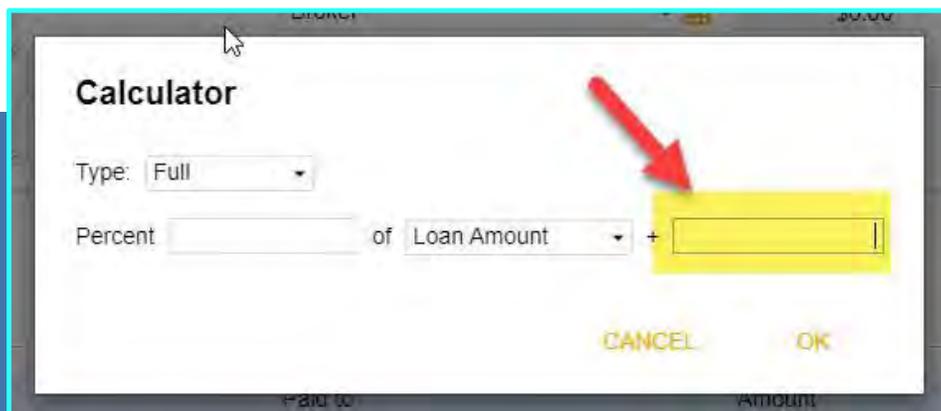
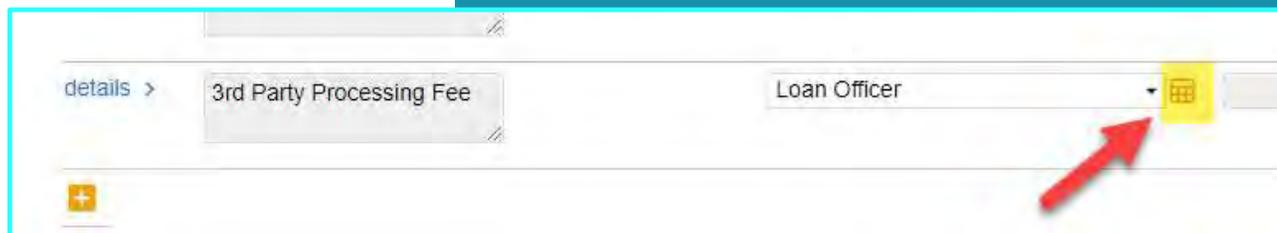
Jeff Broker

CLOSE

****If you have any fees that YOU charge the borrower directly (i.e. Third Party Processing Fee, condo questionnaire fee etc.) you will need to add them at this stage. Once the initial disclosures go out, we cannot add certain fees. Go into your closing costs tab, select borrower-responsible closing costs, click the orange + to add a fee.**



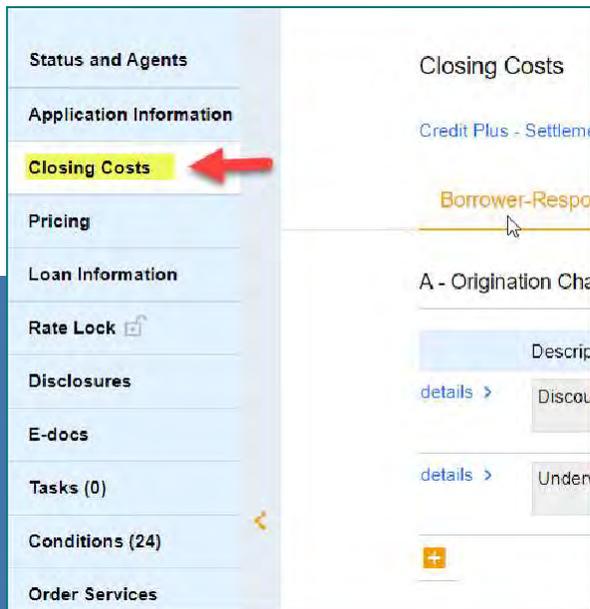
Select 3rd Party Processing Fee from the options and then you can select who the fee is paid to and if you click on the orange calculator it will allow you to add the amount of the fee and then select "ok"



****Please note**** All the title fees will auto populate with our Title Provider's fees for the service provider list once you run pricing later in the training. You **DO NOT** have to add your own title fees.

****Non-P&I Housing Expense tab is where you adjust for escrows and prepaids. Select Closing Costs on the left side of your screen.**

Click “Non- P&I Housing Expenses” and you will see all the Tax, HOI, HOA, etc payment options listed. You will see the expense item, the monthly amount and if it is escrowed or not from here.



This screenshot shows the 'Closing Costs' table. The 'Non-P&I Housing Expenses' tab is highlighted in yellow. The table lists various closing cost items with their monthly amounts and escrow status. Red arrows point to the 'Estimated Closing Date', '1st Payment Date', and 'Aggregate Adjustment' fields, which are all set to 3/24/2022, 5/1/2022, and \$0.00 respectively. The table also includes a 'Borrower-Responsible Closing Costs' section and a 'Non Borrower-Responsible Closing Costs' section.

Borrower-Responsible Closing Costs		Non-P&I Housing Expenses	Non Borrower-Responsible Closing Costs			
Estimated Closing Date	3/24/2022		1st Payment Date	5/1/2022	Aggregate Adjustment	\$0.00
Mortgage Insurance		\$0.00/month				Escrowed
Hazard Insurance		\$0.00/month				Escrowed
Flood Insurance		\$0.00/month				Escrowed
Windstorm Insurance		\$0.00/month				Escrowed
Condo HO-6 Insurance		\$0.00/month				Escrowed
Property Taxes		\$0.00/month				Escrowed
School Taxes		\$0.00/month				Escrowed
Other Tax Expense 1		\$0.00/month				Escrowed
Other Tax Expense 2		\$0.00/month				Escrowed
Other Tax Expense 3		\$0.00/month				Escrowed
Other Tax Expense 4		\$0.00/month				Escrowed
Homeowner's Association Dues		\$0.00/month				Escrowed
Ground Rent		\$0.00/month				Escrowed



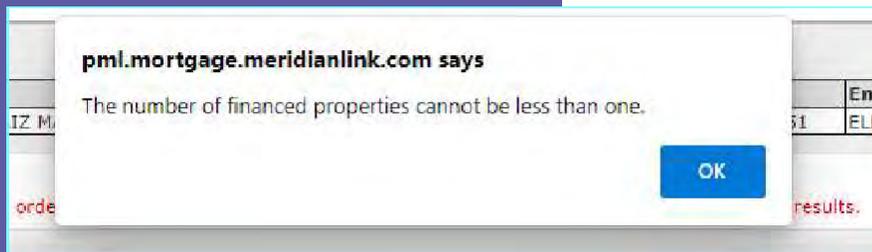
Select the expense you want to add an amount for, and it will expand to give you more options. Here you can add the monthly payment amount either by a percentage of the loan amount or an exact dollar figure. You can also choose if you want the expense to be escrowed or not by using the checkbox. ****YOU ONLY NEED TO WORRY ABOUT THE MONTHLY AMOUNT, PREPAID AND ESCROWED BOXES****

The screenshot shows the 'Closing Costs' interface with the following details:

- Section: **Hazard Insurance** (highlighted with a red box)
- Monthly Amount: \$0.00/month
- Escrowed: Escrowed
- Summary:
 - Description: Hazard Insurance
 - Prepaid Amount for: 0 months, \$0.00
 - Calculation Source: Calculator
 - Monthly Amount (Servicing): \$0.00
 - Annual Amount: \$0.00
 - Reserves Amount for: 0 months, \$0.00
 - Monthly Amount (PITI): \$0.00
- Calculator:
 - Monthly Amount (PITI): $((0.0000\% \text{ of Loan Amount}) / 12) = \0.0000 (highlighted with a red box)
 - Prepaid? Yes
 - Prepaid Months: 0, Prepaid Amount: \$0.00
 - Escrowed? Yes (highlighted with a red box)
 - Payments repeat: Annual
 - Disbursement Schedule Months: Jan 0, Feb 0, Mar 0, Apr 0, May 0, Jun 12, Jul 0, Aug 0, Sep 0, Oct 0, Nov 0, Dec 0
 - Reserve Months Cushion: 2 months
 - Reserve Months: 0 months, Initial Reserve Amount: \$0.00

By adding a fee to this section and marking Yes to Escrowed? This will add the escrows section to the Loan Estimate correctly to reflect in the closing costs. *The prepaid section is defaulted for the initial disclosures; this will be updated once we get the HOI invoice and tax cert back.

When you click “Pricing” you may get this error.



This field pulls from your Mismo 3.4 as the field “TotalMortgagedPropertiesCount”. If this field is zero, the error will pop up. You will need to manually add the number of financed properties. This seems to only happen on purchases where the borrower owns no other properties so you would update to 1.

A screenshot of a mortgage pricing form titled "Other Information" with a yellow header. The date is 8/15/2022 (Assumes a 21-day lock.). The form includes fields for "Loan Originator is Paid By" (radio buttons for Lender and Borrower), "Lender Fee Buyout Requested?" (No), "Expected AUS Response" (DU Approve/Eligible), "Is DU Refi Plus?" (No), "Number of Financed Properties" (1), "MI Need LTV" (68.750%), "Conv Loan PMI Type" (No MI), "Is UFMIP/FF Financed?" (No), "Override Auto-Calculated UFMIP/FF?" (No), "FHA UFMIP" (1.750%), "VA Funding Fee" (0.000%), "USDA Rural Guarantee Fee" (1.000%), "Credit Seasoning" (N/A), "Housing Event" (N/A), and "ITIN Loan" (No). A red arrow points to the "Number of Financed Properties" field. At the bottom, there is a "Run Price My Loan" button and "Number of Programs: 1".

***How To Reissue Credit

6. Select “Pricing” on the left side of screen and select the “Applications” tab to pull/reissue credit. You will need to authorize credit prior to re-issuing/pulling. Select Determine and either upload the written authorization or select verbal authorization for each borrower and enter the appropriate date

Pricing
Credit Plus - Settlement Services Worksheet (SSW) Appraisal

Horizon of borrower interest: months [\(explain\)](#)

Applications (1) **Property & Loan Info** PML Options

[Remove this application](#) [Add New 1003 Application](#)

Applications (1) Testcase, Tara ▼

Applicant Info

First Name

Middle Name

Last Name

Suffix

SSN

E-mail

Citizenship ▼

Monthly Income [Explain](#) Self Employed?

First Time Home Buyer? [Explain](#)

Is Eligible for VA Loan? [Determine](#)

Please select an option

All Borrowers Have Authorized Credit Check [Determine](#)

Total Payment / month
[Edit Liabilities](#)

Liquid Assets [Explain](#)

Negative Cash Flow from Other Properties [Explain](#)

Order New Credit Report

Re-Issue Credit Report

Upgrade Existing Credit Report to Tri-Merge Report

Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

▼

[Re-Issue Credit](#) ! [Revise Property & Loan Info](#)

Select order new credit report if you wish to pull credit through our system using Credit Plus. If you would like to re-issue a previously pulled credit report, select Re-Issue Credit report and select the credit provider through the drop-down list.. **Once credit is imported don't forget to double check the liabilities section.

7. Once credit is imported move to the “Property and Loan Info Tab” and confirm subject property information is correct, change Doc Type to income calculation method. Next enter your **borrower paid compensation amount**.

Applications (1) **Property & Loan Info** PML Options

Property Information

Street Address: 555 TBD Lane
Zip Code: 15106 State: PA
County: Adams
City: Carnegie
In Rural Area? Yes [explain](#)
Property Use: Primary Residence
Property Type: Condo
Structure Type: Attached
New Construction? Yes
Non-Warrantable Project? Yes Condotel? Yes
FHA Condo Approval Status: Yes Condo Stories: 1
Additional Monthly Housing Expenses: \$833.33 [calculate](#)
Owner's Title Insurance: Use estimated title cost. Use cost quoted by borrower/realtor.

Loan Information

Impound? Yes
Doc Type: VOE
Appraised Value: \$0.00
Sales Price: \$600,000.00
Down Payment: 25.000% \$150,000.00
1st Lien: 75.000% \$450,000.00
2nd Financing? No Yes
Rate Lock Period: 15 days
Rate Lock Expiration Date: 5/2/2022 (Assumes a 15-day lock.)

Other Information

Loan Originator is Paid By: Lender Borrower
0.000% of Loan Amount + \$0.00
Expected AUS Response: DU Approve/Eligible
Number of Financed Properties: 1 [explain](#)
Prior Sales Date: mm/dd/yyyy [explain](#)
Conv Loan PMI Type: NEM
Is UFMIP/FF Financed? Yes No
Override Auto-Calculated UFMIP/FF? Yes No
FHA UFMIP: 1.750% VA Funding Fee: 0.000%
USDA Rural Guarantee Fee: 1.000%
Credit Seasoning: N/A
Housing Event: N/A
ITIN Loan: Yes No
Is P&L?: Yes No
Non-Warrantable Condo: Yes No
[Run Price My Loan](#)
Number of Programs: 10

****If you are registering an ITIN loan, Non -Warrantable Condo or registering the file as a P&L only loan please be sure to select “Yes” for the corresponding option.****

8. Eligible Loan Programs and rates will show at the top of the screen and you can choose your program and rate from the options.

Eligible Loan Programs

** - The costs displayed are the borrower's
*** - e

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED NONCONFORMING										
pin register request lock	6.750	0.000	2,918.69	19.966	6.783	1	\$7,484.62	\$157,484.62	836.9	CA 30 YR FIXED
pin register request lock	6.625	0.250	2,881.40	19.782	6.682	1	\$8,611.19	\$158,611.19	844.5	CA 30 YR FIXED
- 40 YR FIXED NONCONFORMING										
pin register request lock	7.000	0.000	2,796.44	19.357	7.029	2	\$7,481.50	\$157,481.50	863.3	CA 40 YR FIXED
pin register request lock	6.875	0.250	2,755.68	19.153	6.925	2	\$8,608.06	\$158,608.06	872.2	CA 40 YR FIXED
- 5/6 MO 30 DAY AVG SOFR NONCONFORMING 2/1/5 30 YR ARM										



Ineligible Loan Programs

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
+ 10/6 MO NONCONFORMING 5/1/5 30 YR ARM										
- 30 YR FIXED NONCONFORMING										
CA 30 YR FIXED										
*** 1 YR TAX RETURNS, ASSET UTILIZATION, 12M BK STMTS, OTHER BK STMTS, OR VOE REQUIRED										
View More <input type="checkbox"/>										
register request lock	7.375	0.000	2,085.84	13.906	N/A		\$5,078.74	\$103,078.74	1628.5	CA 30 YR FIXED
CA 30 YR FIXED IO										
*** 1 YR TAX RETURNS, ASSET UTILIZATION, 12M BK STMTS, OTHER BK STMTS, OR VOE REQUIRED										
View More <input type="checkbox"/>										
register request lock	7.625	0.000	1,918.96	12.793	N/A		\$5,082.93	\$103,082.93	1770.1	CA 30 YR FIXED IO



***If your desired loan program is listed under the Ineligible Loan Programs click the (+) to expand the options and see ineligibility reasons

9. Once you have chosen a program and rate select "Register" or "Request Lock"

Loan Program Results (240 Programs)

Eligible Loan Programs

	RATE	POINTS	PAYMENT	DTI	APR	QM
- 30 YR FIXED NONCONFORMING						
pin register request lock	6.000	1.000	2,398.20	<u>21.220</u>	6.168	✘
pin register request lock	5.875	1.250	2,366.15	<u>21.042</u>	6.065	✘
pin register request lock	5.750	1.500	2,334.29	<u>20.865</u>	5.961	✘
pin register request lock	5.625	1.750	2,302.63	<u>20.689</u>	5.857	✘
pin register request lock	5.500	2.000	2,271.16	<u>20.514</u>	5.753	✘

10. To finish registering/locking the loan, when the pop-up appears make sure your request type is correct and click the "I Agree" box at the bottom then "Confirm".

Rate Lock Expiration Date: 7/7/2022 (Assumes a 30-day lock.)

WARNING: Worst case pricing will apply if lock is broken. Register now and lock about the closing date.

Request Type Register Loan Lock Rate

Message to Lender

Warning

*******THIS DECISION/PRICING WAS RENDERED WITHOUT A CREDIT REPORT. A WITH A TRI MERGE CREDIT REPORT IS REQUIRED TO SUBMIT FILE*******

Agreement

Pricing indicated in PriceMyLoan should not be interpreted as a way. The pricing module is intended to be an estimate of current lock confirmation received from [COMPANY NAME] shall indicate a commitment. All scenario quotes are subject to review by [COMPAN

I Agree

Confirm Cancel



11. Once you click confirm your loan will finish registering to the portal. At this time you will be emailed a Loan Registration Certificate. You can also see the status bar has updated to show Registered now under the “Status and Agents” on the left side of your screen.

Status

Current Status: Registered Status Date: 3/8/2022 Action: [view status certificate](#) [CHANGE LOAN STATUS](#)

Loan Open Registered Doc Check Funded

3/8/2022 3/8/2022

Agents



How To Send Initial Disclosures

****PLEASE NOTE ****If you selected to lock the rate at registration you will not be able to send the Initial Loan Estimate, we will send them out for you once we confirm the rate lock.

Rate Lock Expiration Date 9/7/2022 (Assumes a 90-day lock.)

WARNING: Worst case pricing will apply if lock is broken. Register now and lock about the closing date.

Request Type Register Loan Lock Rate

Message to Lender

Warning

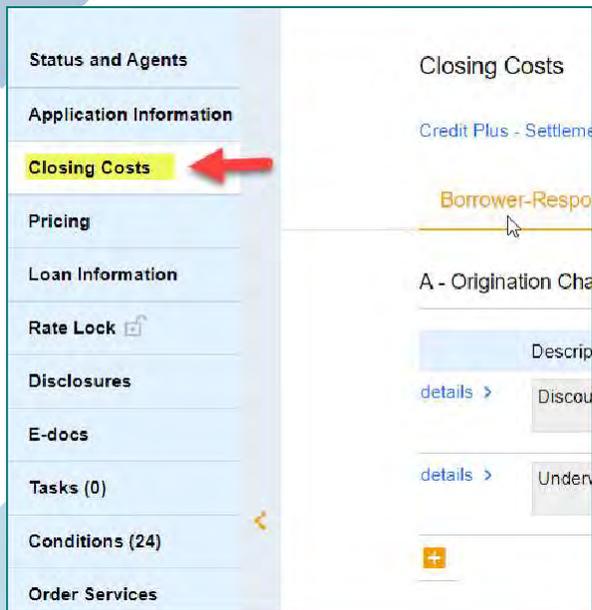
*******THIS DECISION/PRICING WAS RENDERED WITHOUT A CREDIT REPORT. A WITH A TRI MERGE CREDIT REPORT IS REQUIRED TO SUBMIT FILE*******

Agreement

Pricing indicated in PriceMyLoan should not be interpreted as a commitment. The pricing module is intended to be an estimate of current market conditions. A lock confirmation received from [COMPANY NAME] shall indicate a commitment. All scenario quotes are subject to review by [COMPANY NAME]

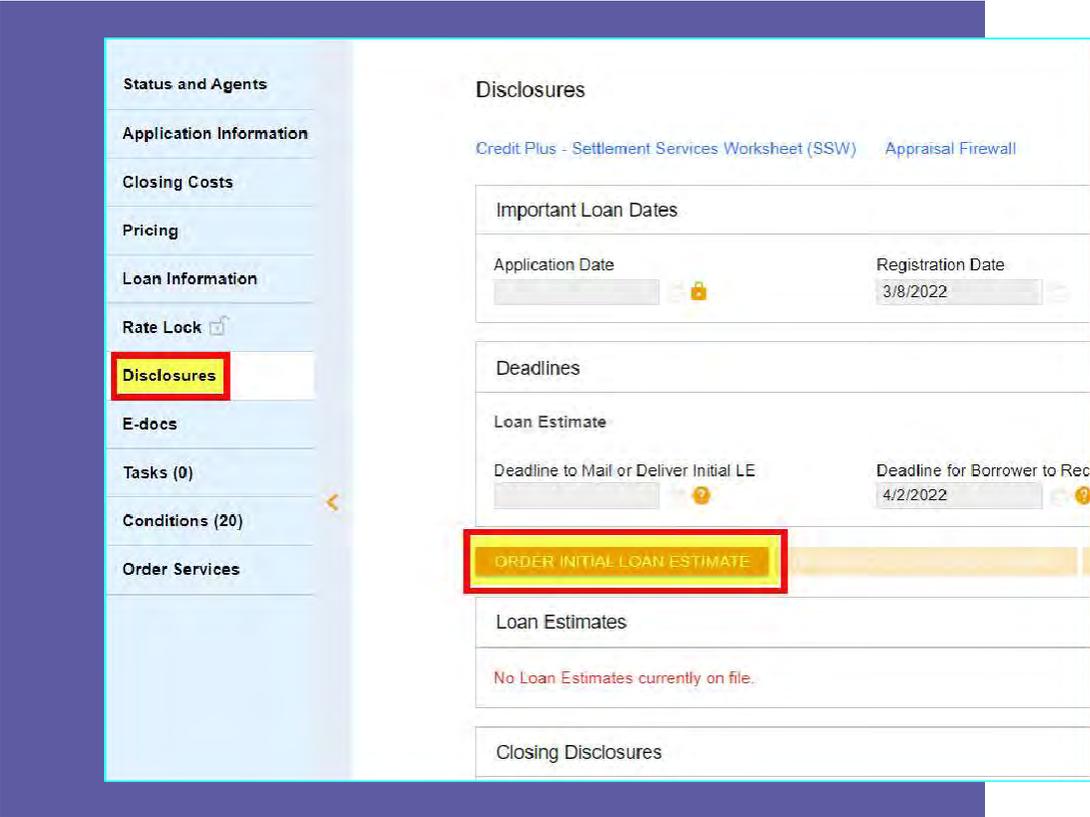
I Agree

Confirm Cancel



Before sending disclosures, click on Closing Costs and confirm the mortgagee broker fee is correct as well as any third-party fees in section B. Once disclosed we cannot increase this.

Once the loan is registered and you double check the closing costs you will order the “Initial Loan Estimate” which is the initial disclosure package the borrower will sign with required disclosures, including the Intent to Proceed. To do this, click on “Disclosures” on the left side of your screen and then select “Order Initial Loan Estimate”



The screenshot shows a web application interface with a left-hand navigation menu and a main content area. The navigation menu includes the following items: Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock, Disclosures (highlighted with a red box), E-docs, Tasks (0), Conditions (20), and Order Services. The main content area is titled "Disclosures" and contains several sections: "Credit Plus - Settlement Services Worksheet (SSW) Appraisal Firewall", "Important Loan Dates" with fields for Application Date and Registration Date (3/8/2022), "Deadlines" with a "Loan Estimate" section containing "Deadline to Mail or Deliver Initial LE" and "Deadline for Borrower to Rec" (4/2/2022), and a prominent yellow button labeled "ORDER INITIAL LOAN ESTIMATE" (highlighted with a red box). Below this are sections for "Loan Estimates" (showing "No Loan Estimates currently on file.") and "Closing Disclosures".



The first step is to enter the Service Providers. We default to First American Title at this point. You will choose First American in the dropdown box for Assigned Providers.

Disclosures

Disclosures > Order Initial Loan Estimate

1. Enter SSPL

CANCEL ORDER

All fees in Section C must have at least one suggested settlement provider.

Available Providers

ADD NEW SELECT FROM CONTACTS

Title

First American Title 3 First American Way Santa Ana, CA 92707

Assign Providers

Title Fees

Settlement Provider

Title - Closing/Escrow fee

Title - Lender's title insurance

Estimated Cost Amt. \$50.00

Estimated Cost Amt. \$11,072.03

Disclosures

Disclosures > Order Initial Loan Estimate

1. Enter SSPL

CANCEL ORDER

NEXT - REQUEST REVIEW

Available Providers

ADD NEW SELECT FROM CONTACTS

Title

First American Title 3 First American Way Santa Ana, CA 92707

Assign Providers

Title Fees

Settlement Provider

First American Title Jod...

Title - Closing/Escrow fee

Title - Lender's title insurance

Estimated Cost Amt. \$50.00

Estimated Cost Amt. \$11,072.03

Once that is selected you will notice the red X turns to a green check and the button for Next-Request Review is now available to continue.

Disclosures

Disclosures > Order Initial Loan Estimate

1. Enter SSPL 2. Request Review 3. Vendor Audit 4. Document Preview 5. Request Complete

Please review the information below. All requirements must pass to proceed with the order.

[CANCEL ORDER](#) [NEXT - DOCUMENT VENDOR AUDIT](#)

Requirements Checklist

- ✓ Loan is in Loan Open or Registered state
- ✓ User is a loan officer or processor
- ✓ Loan is not in the Correspondent channel

Borrower Information

Name	
Writer Title	miscenarios@gmail.com

Loan Officer Information

Name	Jeff Under
NMLS#	454545
License ID	555
Email	miscenarios@gmail.com
Phone Number	(215) 206-2100

The next step is Request Review, the system will do a few internal checks and those are listed on the left. You should see green check mark. If anything has a red X next to it, that item will need to be corrected before it will allow you to proceed. Click Next – Document Vendor Audit to continue

The system will complete a vendor audit at this time and may spin for a few moments. Warnings will populate if any item needs to be brought to your attention, but warnings will not prevent you from moving forward. If a red **Fatal Warning** is showing, that will need to be resolved before you can proceed. Click Next – Order Document Preview to continue.

Disclosures

Disclosures > Order Initial Loan Estimate

1. Enter SSPL 2. Request Review 3. Vendor Audit 4. Document Preview 5. Request Complete

Please review the results of the audit from our document vendor below. If there are any fatal audit results, you will need to submit to the lender for disclosure.

[CANCEL ORDER](#) [NEXT - ORDER DOCUMENT PREVIEW](#)

Document Vendor Audit Findings

Type	Message
Warning	The Application Date is empty on this loan. Today's Date will be used to determine which versions of the disclosures print in this document package.
Warning	Field 'Disclosure Date' is optional

The initial disclosures will now generate for you to review before sending. Make sure to check the little box to confirm you have reviewed and accept the previewed disclosures. Click Next – Complete Request to continue.

Disclosures

Disclosures > Order Initial Loan Estimate

1. Enter SSPL 2. Request Review 3. Vendor Audit 4. Document Preview 5. Request Complete

CANCEL ORDER NEXT - COMPLETE REQUEST

I have reviewed and accept the previewed Initial Disclosure PDF. *

Disclosures

Disclosures > Order Initial Loan Estimate

1. Enter SSPL 2. Request Review 3. Vendor Audit 4. Document Preview 5. Request Complete

✔ Congratulations, your order has been completed!

Once your disclosures have been successfully sent to the borrower you will see the following message. At this time your borrowers will receive their initial disclosure package via email and you will receive an email letting you know the package was sent to them. You can also see a copy under the E-Docs tab



An email will be sent to the borrowers to e-sign the initial disclosures along with an email to the loan officer to e-sign the 1003.

All documents will be sent from Solex and may go to spam folders.

If you receive a notice that documents were sent to Jeff Sherwood to sign. He is our EVP of Operations, and some states require the lender to sign certain disclosures. This is a valid notice.





How To Submit to Initial Underwriting



When you have the necessary documents required for submission you can proceed with moving the loan into submission for Initial Underwrite. Select "Conditions" from the left side of your screen and a new window will open with the pre-populated conditions for the selected loan program (Conditions will generate according to which Doc Type was selected in Pricing) The documents required for submission will be listed as PTA under the Condition/Category. Anything marked PTD will be required to obtain the Clear to Close but can be uploaded now as well.

- Status and Agents
- Application Information
- Closing Costs
- Pricing
- Loan Information
- Rate Lock
- Disclosures
- E-docs
- Tasks (0)
- Conditions (20)**
- Order Services

<input type="checkbox"/>	7	Active		CXGXPHD /	PTA	COPY OF THE PURCHASE CONTRACT, ALL PAGES AND ADDENDUMS
<input type="checkbox"/>	8	Active		CXGXPHF /	PTD	Executed Occupancy Certificate

The screenshot displays a task card on the left and an upload area on the right. The task card includes a checkbox, the number '3', the status 'Active', a yellow 'RESOLVE' button, the identifier 'CXGLNH7 / PTD', and the text 'Opened and assigned by Jeff Broker 3/8/2022 8:41 AMPT' with a 'view all' link. The upload area on the right features a 'Requirement: None' label, an 'Association: None' label, the date '04/07/2022', and the name 'Jeff Broker'. A blue link 'associate previously uploaded' is also present. A red dashed box highlights the upload area, which contains a 'Drag and Drop Files Here' instruction, a 'Files to Upload (Max 12):' label, and a yellow 'OR SELECT FILES TO UPLOAD' button. A red arrow points from the task card towards this upload area.

To upload a condition, find the desired condition in the conditions list and you can then drag and drop from your computer or select to upload a file and find it in your documents.

Once you upload a document a new window will pop up and you will select Doc Type from list. It does not really matter what you select here, We re-classify it once it get uploaded.

Select a Doc Folder

Search for:

Choose a Doc Folder:

Folder
11 APPRAISAL
12 DISCLOSURES
13 PRE CLOSING DOC REQUEST
15 ORIGINATOR LOCK CONFIRMATION
21 TPO
GENERATED DOCUMENTS
LENDINGQB
UNCLASSIFIED



Select a Doc Type

Folders > 21 TPO

Search for:

Choose a Doc Type:

Doc Type
FHA/VA/USDA CASE # REQUEST
INITIAL CREDIT PACKAGE UPLOAD
INITIAL LOAN ESTIMATE
SUSPENSE CONDITIONS
TPO APPRAISAL
TPO INITIAL DISCLOSURES
UW CONDITIONS

2

Active
RESOLVE

D9KL6WW /
PTA

COMPLETE CHECKING ACCOUNT
STATEMENTS FROM THE MOST RECENT 2
MONTHS SHOWING SUFFICIENT FUNDS TO
CLOSE AND 6 MONTHS RESERVES

Opened and assigned by *Jeff Broker* 1/4/2023 10:49 AM PT
[view all](#)

Requirement: None

Association:

[unlink](#) GENERATED DOCUMENTS : INITIAL 02/03/2023
DISCLOSURE Jeff Broker

[associate previously uploaded](#)

Drag and Drop Files Here Files to Upload (Max 12):
OR SELECT FILES TO UPLOAD

You will see the document has been linked to that condition. You can upload up to 12 documents to one condition at a time.

Repeat this process for all conditions that are required for submission (anything that is PTA) and any other conditions you would like to have reviewed at this time.

The “resolve” on the left side you do not have to worry about, this does not affect anything.

Once you have uploaded and resolved all conditions click on “Status and Agents” on the left hand side and select “Change Loan Status”

Status and Agents

Credit Plus - Settlement Services Worksheet (SSW) Appraisal Firewall

Status

Current Status: Registered Status Date: 3/8/2022 Action: view status certificate

Loan Open 3/8/2022 Registered 3/8/2022 Doc Check Future

Agents

Assigned Agents in BrokertestCo.

Loan Officer re-assign Processor re-assign

Assigned Agents in Community Savings

The New Loan Status will be “Document Check” and select Change Status.

Please Note: Document Check and Loan Submitted are basically the same thing, we just use the Document Check status.

Change Loan Status

Current Loan Status: Registered

New Loan Status: Document Check Loan Submitted

CANCEL CHANGE STATUS

The Jr Underwriter assigned to the loan will receive notification that you have submitted this file and will review the documents. After review the Jr Underwriter will either push the loan to Underwriting or reach out to you if documents are missing. Nothing further is needed from you at this point in





Contact Us

🌀 If you have any questions, please reach out to your Junior Underwriter for assistance.

