



How-To Guide

Step-by-step instructions for navigating
the broker portal from submission to close.

For Broker Use |



**COMMUNITY
SAVINGS**



Click topic and jump to a section.

1. [Register A New Loan](#)
2. [URLA 2020](#)
3. [Order/Re-Issue Credit](#)
4. [Product & Pricing](#)
5. [Closing Cost Calculator](#)
6. [Loan Estimate Fee Management](#)
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8. [Conditions / Document Upload](#)
9. [Order The Appraisal](#)

01

REGISTER A NEW LOAN

*Step-by-Step Guide to
Registering a New Loan.*

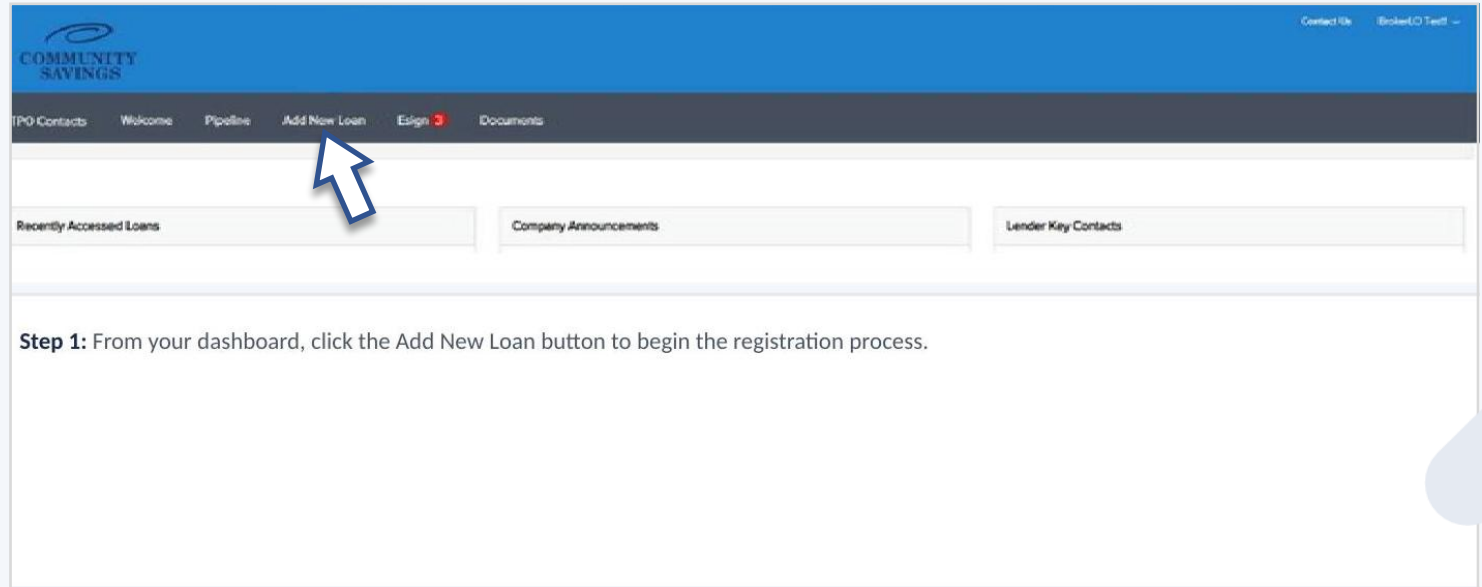
Next >

Register a New Loan

STEP 1



1. Login to www.cswholesale.com
2. Click on Add New Loan



Register a New Loan

STEP 2



- Select Contacts
- Click on the pencils to assign the Loan Officer and Loan Processor
- Once saved, click NEXT

The screenshot shows the 'Select Contacts' step in the loan registration process. The interface includes a navigation bar with 'TPO Contacts', 'Welcome', 'Pipeline', 'Add New Loan', 'Esign 3', and 'Documents'. A progress indicator shows '1 Select Contacts' and '2 Loan Data Source'. The main content area features a table with columns for 'ROLE', 'CONTACT NAME', 'COMPANY NAME', 'EMAIL', 'CELL #', 'OFFICE #', and 'FAX #'. The table lists 'Originator Contacts', 'Loan Officer', and 'Loan Processor'. A blue arrow points to the pencil icon in the 'Loan Processor' row. At the bottom right, there are 'Cancel' and 'Next' buttons.

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #
Originator Contacts						
Loan Officer				-	-	-
Loan Processor				-	-	-

Register a New Loan

STEP 3



1. Select the Loan Officer Company and Loan Officer.
2. Then click , Save.

The screenshot displays the Community Savings web application interface. At the top, there is a blue header with the 'COMMUNITY SAVINGS' logo. Below the header is a navigation bar with links: 'TPO Contacts', 'Welcome', 'Pipeline', 'Add New Loan', 'Esign 3', and 'Documents'. The main content area shows a progress indicator with two steps: '1 Select Contacts' and '2 Loan Data Source'. A modal dialog box titled 'Add Loan Officer Contact' is open in the center. The dialog has a close button (X) in the top right corner. It contains two dropdown menus: 'Loan Officer Company *' with '01 Test Company' selected, and 'Loan Officer *' with 'Select contact' selected. Below the dropdowns are two selection cards. The first card shows a person icon, '01 Test Company', and 'Company'. The second card shows a person icon, 'Loan Officer', and fields for 'Cell:', 'Office:', and 'Fax:'. At the bottom right of the dialog are 'Cancel' and 'Save' buttons. The background of the application is dimmed, showing a sidebar with 'ROLE', 'Origins', 'Loan Of', and 'Loan Pr'.

Register a New Loan

STEP 4



1. Select the Loan Processor Company and Loan Processor.
2. Click, Save



Helpful Hint:

If you don't see your processor, click the Loan Processor Company dropdown to view other branches.

Register a New Loan

STEP 5



- Loan Data Source
- Upload the URLA 3.4 (drag & drop) or click local drive to find your file.

COMMUNITY SAVINGS

Contact Us Broker/O Test

TPO Contacts Welcome Pipeline Add New Loan Esign 3 Documents

Select Contacts Loan Data Source

Loan Data Source

Data Format

Import Loan Data From ULAD / LAD (MSMO 3.4) File

Manual

Upload

Browse: LOCAL DRIVE

Drop Files here to upload

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost data

Back Go to Register Loan Form

02

URLA 2020

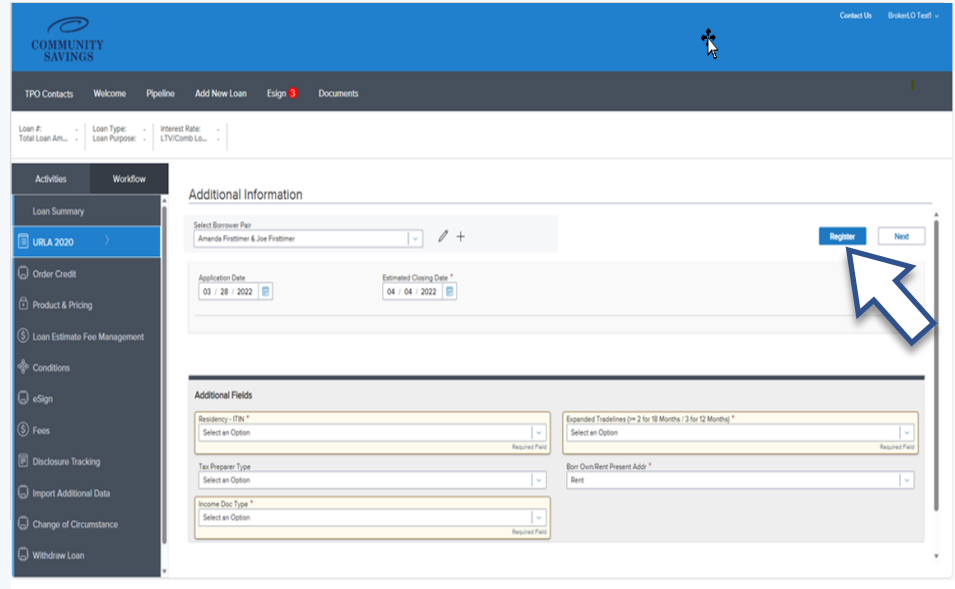
*Use the following steps and
screenshots as a guide.*

Next >

- Additional Information
- Complete all required fields highlighted in yellow.
- Once all fields are completed, click Register.

 **Helpful Hint**

Required fields are marked with an asterisk.



The screenshot shows the 'Additional Information' section of the URLA 2020 application. The form includes the following fields:

- Select Borrower:** Amanda Fratimer & Joe Fratimer
- Application Date:** 03 / 28 / 2022
- Estimated Closing Date:** 04 / 04 / 2022
- Additional Fields:**
 - Residency - ITIN *** (Required Field)
 - Expanded Tradelines (>= 2 for 18 Months / 3 for 12 Months) *** (Required Field)
 - Tax Preparer Type *** (Required Field)
 - Income Doc Type *** (Required Field)
 - Bot: Own/Best Present Addr *** (Required Field)

A blue arrow points to the **Register** button in the top right corner of the form.

- Click URLA 2020 to expand the menu
- This is your opportunity to update any loan information on the 1003.

The screenshot displays the 'URLA 2020 / Lender Loan Information' page. The left sidebar menu is expanded, with 'URLA 2020' highlighted in blue. A white arrow points to this menu item. The main content area shows a form for 'Lender Loan Information' with the following fields:

- Select Borrower Pair:** A dropdown menu with 'Amend' selected and a plus sign icon.
- Buttons:** 'Register' and 'Next' buttons.
- L1 Property and Loan Information:**
 - Street Address:** 4885 F
 - Estimated Value:** \$300,000.00
 - Appraised Value:** \$300,000.00
 - Unit Type:** Select an Option
 - Unit #:** [Empty]
 - Legal Description:** [Empty]
 - City:** New York
 - State:** New York
 - Zip Code:** 10155
 - County:** New York
 - Number of Units:** 1
 - Year Built:** 2000
- Community Property State:**
 - At least one borrower lives in a community property state
- Refinance Information:**
 - Refinance with Original Lender

Helpful Hint

Expanding the menu shows the URLA by section, making it easier to update loan information.

03

ORDER/ RE- ISSUE CREDIT

*Use the following steps and
screenshots as a guide.*

Next >

Click Order Credit

Helpful Hint

Do **not** interact with the AUS section on this screen.

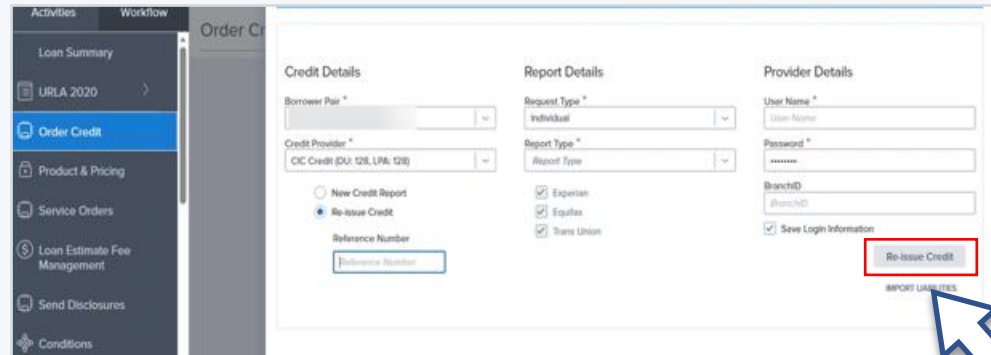
The screenshot displays the 'Order/Re-issue Credit' interface. At the top, there's a navigation bar with 'TPO Contacts', 'Welcome', 'Pipeline', 'Esign', and 'Documents'. Below this, a header section for 'Andy America' (4885 Apple Rd, New York, NY, 10155, 01 Test Company) provides loan details: Loan # 20125100145, Total Loan Amt \$4,000,000.00, LTV 80.000%, Loan Type Conventional, Loan Purpose Purchase, CLTV 80.000%, Interest Rate 9.125%, DTI 51.345%, and Decision FICO 739. A 'Started' indicator shows 'Wh' and 'list' with icons for a calendar, mail, and user profile.

The main content area is titled 'Order/Re-issue Credit' and features two buttons: 'Order Underwriting' and 'Order Credit'. A blue arrow points to the 'Order Credit' button. Below the buttons is a dropdown menu for 'AUS Preference' currently set to 'No Preference'. Further down, there are two columns of data: 'Fannie Mae / DU' and 'Freddie Mac / LPA'. Each column lists several risk-related items with dashes indicating their status.

Fannie Mae / DU		Freddie Mac / LPA	
DU Recommendation	-	LPA Risk Class	-
CU Risk Score	-	LPA Purchase Eligibility	-
Appraisal Waiver Eligible	-	Appraisal Waiver Eligible	-

Re-Issue Credit

1. Complete all fields:
 - **Credit Provider** : Select your credit reporting agency
 - **Reference Number**: aka credit report file number
 - **Report Type** : Select **Merge**
 - **Provider Details**: enter CREDIT REPORT Credentials
 - Click Re-issue Credit.
2. Once credit is retrieved > Import Liabilities



The screenshot shows the 'Order Credit' form with the following details:

- Credit Details:**
 - Borrower Pair: [Dropdown]
 - Credit Provider: CIC Credit (DU, I2B, LPA, I2B)
 - Options: New Credit Report, Re-issue Credit
 - Reference Number: [Text Field]
- Report Details:**
 - Request Type: Individual
 - Report Type: Report Type
 - Options: Experian, Equifax, Trans Union
- Provider Details:**
 - User Name: [Text Field]
 - Password: [Text Field]
 - BranchID: [Text Field]
 - Options: Save Login Information

A red box highlights the 'Re-issue Credit' button, and a blue arrow points to it.

**Helpful Hint**

You must Re-issue Credit and Import Liabilities

After Importing Liabilities,

1. Select Delete & Replace Liabilities
2. Click Import

Helpful Hint

You must Re-issue Credit and Import Liabilities

Order/Re-issue Credit

Import Liabilities

Existing Liabilities: Borrower					New Liabilities: Borrower				
Account Number	Type	Balance	Payment	Months Left	Account Number	Type	Balance	Payment	Months Left
Existing Liabilities: Borrower					New Liabilities: Borrower				
BARCLAYS BANK DELAWA	Revolving	\$2,174.00	\$29.00	75	AFFIRM INC		\$0.00	\$0.00	0
CAPITAL ONE BANK USA	Revolving	\$1,195.00	\$29.00	42	AMERICAN EXPRESS		\$0.00	\$0.00	0
CITICARDS CBNA	Revolving	\$123.00	\$41.00	8	AMERICAN EXPRESS		\$0.00	\$0.00	0
DISCOVER CARD	Revolving	\$18.00	\$18.00	1	AMERICAN EXPRESS		\$0.00	\$0.00	0
JPMCB CARD SERVICES	Revolving	\$46.00	\$40.00	2	AMERICAN HONDA FINAN		\$0.00	\$569.00	0
TOYOTA FINANCIAL SER	Installment	\$66,806.00	\$1,676.00	43	BANK OF AMERICA		\$0.00	\$0.00	0
Existing Liabilities: Co-Borrower									
BARCLAYS BANK DELAWA		\$2,174.00	\$29.00	75	BARCLAYS BANK DELAWA		\$0.00	\$0.00	0
BARCLAYS BANK DELAWA		\$0.00	\$0.00	0					

Append Liabilities
 Delete and Replace Liabilities

04

PRODUCT & PRICING

Use the following steps and screenshots as a guide.

1. Click Product & Pricing
2. Click on the desired rate.

The screenshot displays the Community Savings Broker Portal interface. At the top, there is a navigation bar with 'Welcome', 'Pipeline', 'Add New Loan', 'eSign', and 'Documents'. Below this, a summary section shows loan details: Loan #, Total Loan Amt (\$440,000.00), LTV (66.672%), Loan Type (Conventional), Loan Purpose (No-Cash-Out Refinance), Interest Rate (6.620%), DTI (28.953%), and Decision FICO. A sidebar on the left contains a menu with items like 'Order/Re-issue Credit', 'Product & Pricing', 'Closing Cost Calculator', etc. The 'Product & Pricing' item is highlighted with a red box. The main content area shows a search filter for '30 Year Fixed' and a table of results. A blue arrow points to the first result with a rate of 6.620%.

PROGRAM NAME	RATE	PRICE	PRICE (\$)	PMT	OMDET
CSB NOM 30YR FIXED AD - Full Doc 30-day rate as of 03/17/2025 08:00 AM (30)	6.62%	99,025	(\$3,850)	\$2,817	details
LTV / CLTV / HCLTV 66.672 / 66.672 / 0	6.37%	98,250	(\$2,700)	\$2,745	details
	6.500	98,750	(\$5,500)	\$2,781	details
	6.62%	99,025	(\$3,850)	\$2,817	details
	6.750	99,500	(\$2,300)	\$2,854	details
	6.875	99,875	(\$950)	\$2,890	details
	7.000	100,000	\$0	\$2,927	details



Helpful Hint

This will bring you to the page where you can float or lock your rate.

1. Review rate is correct
2. Click Float or Request Lock



Helpful Hint:
We do NOT offer Lender Paid Compensation.

The screenshot displays the 'Product & Pricing' section of the Community Savings Broker Portal. The main heading is 'Lock Request: CSB NQM 30YR FIXED ITIN'. Key loan details include: Base Loan Amount of \$399,200, Total Loan Amount of \$399,200, and Purchase Price/Property Value of \$399,000. The interest rate is 8.125%, and the lock period is 30 days. A 'Request Lock' button is highlighted with a blue arrow at the bottom right of the interface.

NAME	RATE	PRICE
Base Price	8.125%	\$32,500
Adjustments		
PCD (-1TV)	-	-2,000
ITL P&L/100 (-75+82%)	-	-4,783
ITL Expanded Tranches	-	0,283

05

CLOSING COST CALCULATOR

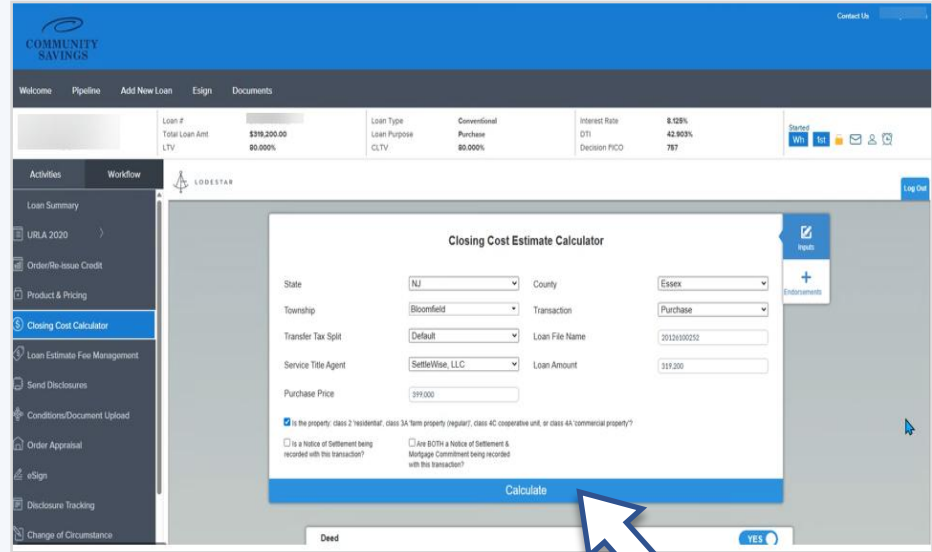
*Use the following steps and
screenshots as a guide.*

1. Click Closing Cost Calculator
2. Click Calculate



Helpful Hint

If borrower is paying the seller's transfer taxes, select Borrower Paid next to Transfer Tax Split



Closing Cost Estimate Calculator

State: County:

Township: Transaction:

Transfer Tax Split: Loan File Name:

Service Title Agent: Loan Amount:

Purchase Price:

Is the property: class 2 residential; class 3A farm property (regular); class 4C cooperative unit; or class 4A commercial property?

Is a Notice of Settlement being recorded with this transaction? Are BOTH a Notice of Settlement & Mortgage Commitment being recorded with this transaction?

Calculate

1. Click Export to Encompass



Helpful Hint

Click anywhere in Section E to view the breakdown of recording fees and transfer taxes.

Loan Info: 20126100226, Loan Type: Conventional Purchase, Interest Rate: 7.750%, LTV/Comb L.o.: 88.00% / 88.00%

Client: Alice Firsttimer, 4885 Perth St., Canowell, OH, 43724, 01 Test Company

Buttons: Email Quote, Export to Encompass, Attach EDoc

Closing Cost Details

Section	Item	Amount
A. Loan Costs	A. Origination Charges	\$0
	Title - ALTA 4 Condominium	\$50
	Title - ALTA 8.1-98 - Environmental Protection Lien	\$50
	B. Services You Cannot Shop For	\$0
C. Services You Can Shop For	C. Services You Can Shop For	\$2,132
	Title - ALTA 4 Condominium	\$50
	Title - ALTA 8.1-98 - Environmental Protection Lien	\$50
	Title - ALTA 9-98 Restrictions, Easements, Minerals	\$150
	Title - Closing Protection Letter	\$40
	Title - E-Recording Fee	\$11
	Title - Lender's Title Policy	\$1,016
	Title - Notary Fee	\$150
	Title - OTIRB ER-112 - Deletion of General Exceptions for Mechanics Liens (Lender)	\$25
	Title - OTIRB OH-101 - Survey Coverage, Loan Policy	\$350
D. TOTAL LOAN COSTS	D. TOTAL LOAN COSTS	\$2,132
	E. Taxes and Other Recording Fees and Transfer Taxes	\$335
	F. Prepays	\$0
H. Other	H. Other	\$790
	Title - Owner's Title Policy(optional)	\$790

06

LOAN ESTIMATE FEE MANAGEMENT

*Use the following steps and
screenshots as a guide.*

Loan Estimate Fee Management

STEP 15



1. Enter your Mortgage Broker Fee.
2. Review or update the Credit Report Fee.
3. Add your 3rd party Processing Fee, if applicable.
4. Click Save.



Helpful Hint

If you also collect a processing fee from the borrower, enter the dollar amount in the Processing Fees field

COMMUNITY SAVINGS

Welcome Pipeline Add New Loan Esign Documents

Loan # [redacted] Loan Type Conventional Interest Rate 7.875%
Total Loan Amt \$262,500.00 Loan Purpose Cash-Out Refinance DTI 15.456%
LTV 75.000% CLTV 75.000% Decision FICO 744

Send Disclosures Request Loan Estimate Save

Loan Estimate Fee Management

Application Fees [redacted]
Processing Fees [redacted]
Underwriting Fees \$1,495.00

Broker Fees 2.500% + \$ = \$6,562.50
Origination/Discount Points 0.250% + \$ = \$656.25

Administration Fee \$
Wire Transfer Fee \$
Inspection Fee \$
Commitment (Est.) \$
Order Doc Prep \$100.00

Total: \$1,874.00

Appraisal Fee \$1,000.00
Credit Report Fee \$200.00
Tax Service Fee \$99.00
Flood Certification Fee \$
VA Funding Fee \$
Wire Transfer Fee \$
Verification Fee \$
Third Party Processing Fee \$
Appraisal Admin Fee \$

07

SEND DISCLOSURES

*Use the following steps and
screenshots as a guide.*

Send Disclosures

STEP 16



1. Click Send Disclosures.

Warning Don't forget to send disclosures for Alice Firstimer & Andy Firstimer

Package(s) | 0

SEND DATE/TIME	PACKAGE STATUS	SIGNING STATUS
----------------	----------------	----------------

No packages have been created for this loan.



Helpful Hint

You will have an opportunity to review the disclosures before they are sent to the borrower.

Send Disclosures

STEP 17



1. Select the radio button next to Generic.
2. Click Next.

COMMUNITY SAVINGS

Welcome Pipeline Add New Loan Esign Documents

Loan # [redacted]
Total Loan Amt \$319,200.00
LTV 80.000%

Loan Type Conventional
Loan Purpose Purchase
CLTV 80.000%

Interest Rate 8.125%
DTI 42.903%
Decision FICO 787

Started
Wh list [icons]

Activities Workflow

Send Disclosures

1 Order Info 2 Loan Audit 3 Documents 4 Sender & Recipients

Order Info

Borrower Pair [dropdown]
Borrower Signing Options eSign + Ink Sign [dropdown]
Data Type Loan Data [dropdown]

Plan Code

Loan type	Conventional x	Amortization type	Fixed x	Lien position	FirstLien x	ENCOMPASS PLAN ID	ORDER TYPE	LOAN TYPE	LIEN POSITION	AMORTIZATION TYPE	BALLOON	INTEREST ONLY	CLEAR
<input type="radio"/>	Generic	All Fixed Rate	Conventional	1st	Lien Loans	00000001	Both	Conventional	FirstLien	Fixed	No	No	

Cancel Back Next

Send Disclosures

STEP 18



1. Click Next.

COMMUNITY SAVINGS

Welcome | IPollino | Add New Loan | eSign | Documents

Loan #
Total Loan Amt: \$262,500.00
LTV: 75.000%

Loan Type: Conventional
Loan Purpose: Cash-Out Refinance
CLTV: 75.000%

Interest Rate: 7.875%
DTI: 19.450%
Decision FICO: 744

Started: [Wh] [St] [M] [E] [C] [A] [D]

Metchor Taday Petag | eSign + Ink Sign | Loan Data

Plan Code

Loan type	Amortization type	Lien position	PLAN CODE	ENCOMPASS PLAN ID	ORDER TYPE	LOAN TYPE	LIEN POSITION	AMORTIZATION TYPE	BALLOON	INTEREST ONLY
INVESTOR	Generic	All Fixed Rate Conventional for Lien Loans		00000001	Both	Conventional	FirstLien	Fixed	No	No

Cancel Next

Send Disclosures

STEP 19



1. Click on the Loan Estimate and carefully review the figures to ensure your fees saved to the loan file.
2. Click Next.

The screenshot displays the Community Savings Broker Portal interface. At the top, the logo and navigation menu are visible. Below the header, a summary section shows loan details: Loan #, Total Loan Amt (\$319,200.00), LTV (80.000%), Loan Type (Conventional), Loan Purpose (Purchase), Interest Rate (8.125%), DTI (42.903%), and Decision FICO (787). The main area is a table of documents with columns for Document Title, Signature Type, and Document Type. The 'Loan Estimate' document is highlighted with a red box. A blue arrow points to the 'Next' button at the bottom right of the document list.

DOCUMENT TITLE	SIGNATURE TYPE	DOCUMENT TYPE
1003 URLA	eSignable	Standard Form
Borrower's Certification & Authorization	eSignable	eDisclosure
Loan Estimate	Informational	eDisclosure
Acknowledgement of Receipt of Loan Estimate	eSignable	Standard Form
Acknowledgement of Intent to Proceed	eSignable	eDisclosure
2015 Settlement Service Provider List	Informational	eDisclosure
HUD Approved Homeownership Counseling Org List	Informational	Standard Form
Acknowledgement of Receipt of RESPA's Homeownership Counseling Organization List	eSignable	Standard Form
NJ Disclosures Form Estimated Settlement Service Fees	eSignable	eDisclosure
Borrower Consent to the Use of Tax Return Information	eSignable	eDisclosure
Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real Property	Informational	eDisclosure
Supplemental Consumer Information Form	Informational	eDisclosure
Notice of Right to Receive Copy of Written Appraisal/Valuation	eSignable	eDisclosure

Send Disclosures

STEP 20



1. Click Send.
- This pushes the disclosures out to the borrowers to sign and date.
 - The loan officer will receive an email to sign the 1003.

The screenshot displays the 'Send Disclosures' workflow in the Community Savings Broker Portal. The top navigation bar includes 'Welcome', 'Pipeline', 'Add New Loan', 'Esign', and 'Documents'. The main content area shows loan details: Loan #, Total Loan Amt (\$319,200.00), LTV (80.000%), Loan Type (Conventional), Loan Purpose (Purchase), Interest Rate (8.129%), DTI (42.903%), and Decision FICO (787). A 'Send' button is highlighted in blue. Below this, there are fields for Name and Email, and a checkbox for 'When borrower does not access by'. The 'Recipients' table lists 'Borrower' and 'Originator' with their respective contact information and 'Not Sent' status. The 'Fulfillment' section includes a checked option for 'Send Print Fulfillment to Every Borrower/NBO' and scheduled dates for 'Scheduled Fulfillment Date' (03 / 24 / 2026) and 'LE Application Date' (03 / 20 / 2026). At the bottom, there are 'Shipping From' and 'Shipping To' fields, and 'Cancel', 'Back', and 'Send' buttons. A blue arrow points to the 'Send' button.



Helpful Hint

The emails come from
Noreply-mortgagetech@ice.com

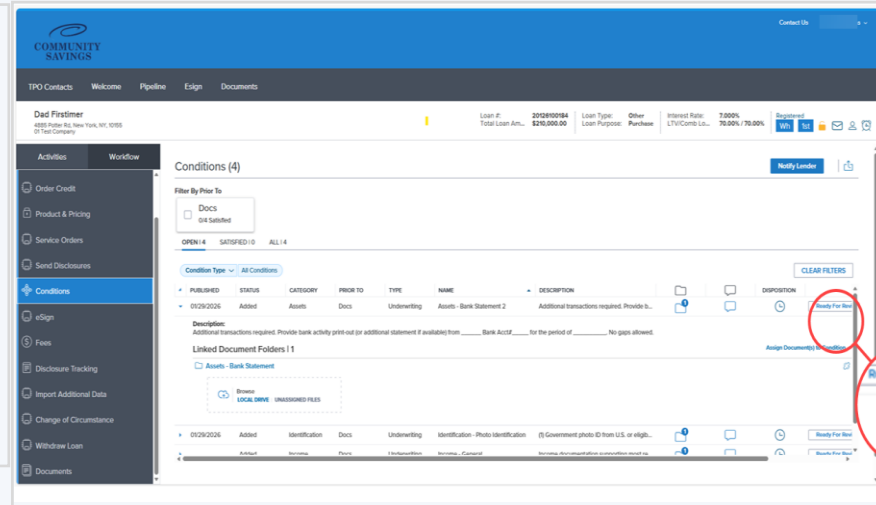
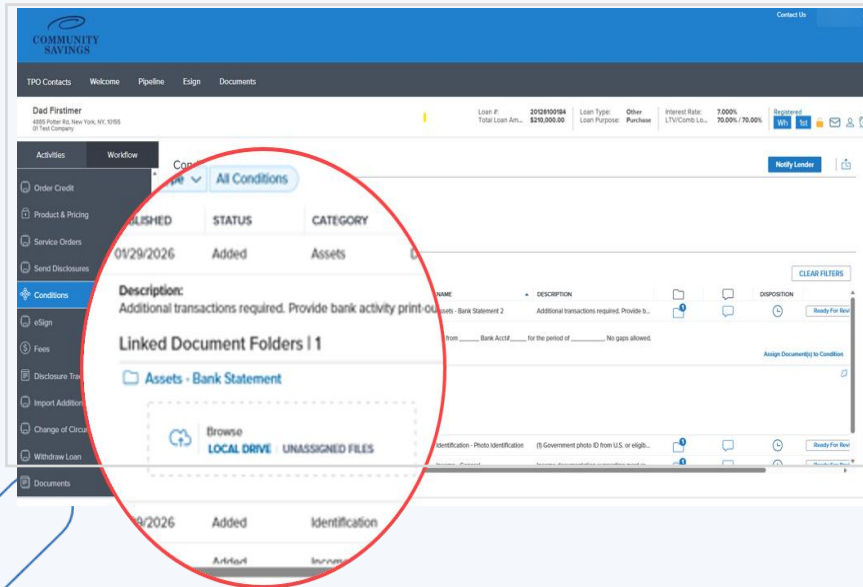
08

CONDITIONS / DOCUMENT UPLOAD

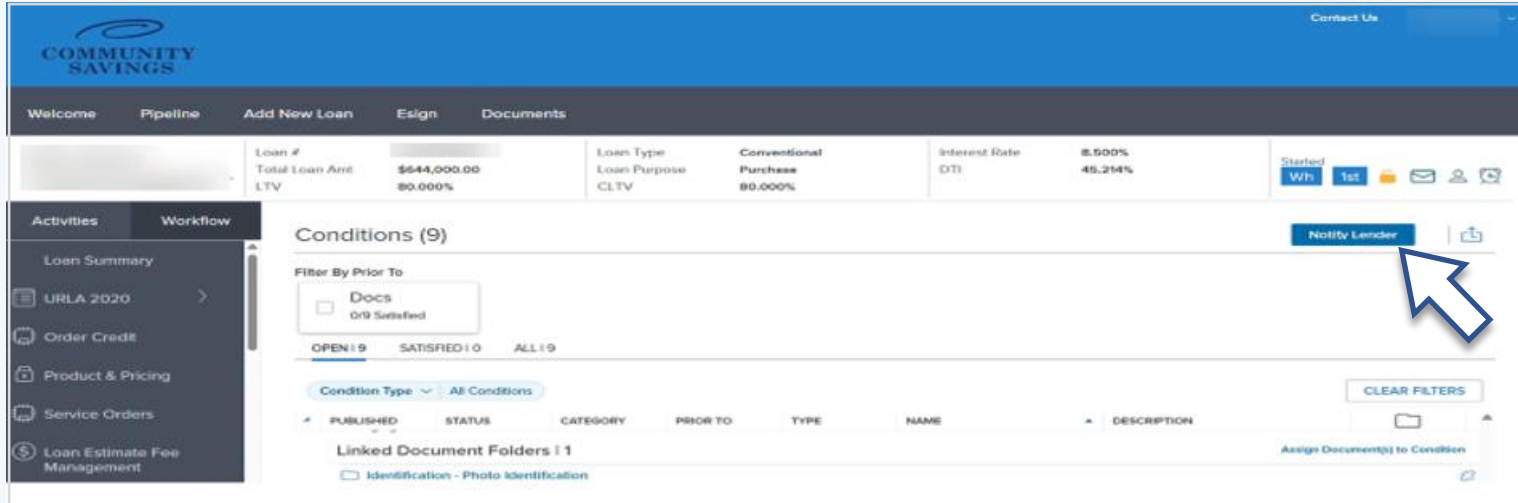
*Use the following steps and
screenshots as a guide.*

Click Conditions/Document Upload

1. Click on a folder to either drag & drop or upload the corresponding item you have for that condition.
2. Once you've finished uploading documents to that folder, select Ready for Review.



Click Notify Lender once you have finished uploading all the documents to the file.



The screenshot shows the Community Savings Broker Portal interface. At the top, there's a navigation bar with 'Welcome', 'Pipeline', 'Add New Loan', 'Esign', and 'Documents'. Below this, a summary card displays loan details: Loan #, Total Loan Amt (\$644,000.00), LTV (80.000%), Loan Type (Conventional Purchase), Loan Purpose (Purchase), Interest Rate (8.500%), and DTI (45.214%). A 'Notify Lender' button is highlighted with a blue arrow. The main section is titled 'Conditions (9)' and includes a 'Filter By Prior To' section with a 'Docs' filter (0/9 Satisfied). Below this, there's a table with columns for PUBLISHED, STATUS, CATEGORY, PRIOR TO, TYPE, NAME, and DESCRIPTION. A 'CLEAR FILTERS' button is visible. At the bottom, there's a section for 'Linked Document Folders | 1' with a sub-section for 'Identification - Photo Identification'.



Helpful Hint

This step notifies the Lender conditions are in for review.

09

ORDER THE APPRAISAL

*Use the following steps and
screenshots as a guide.*

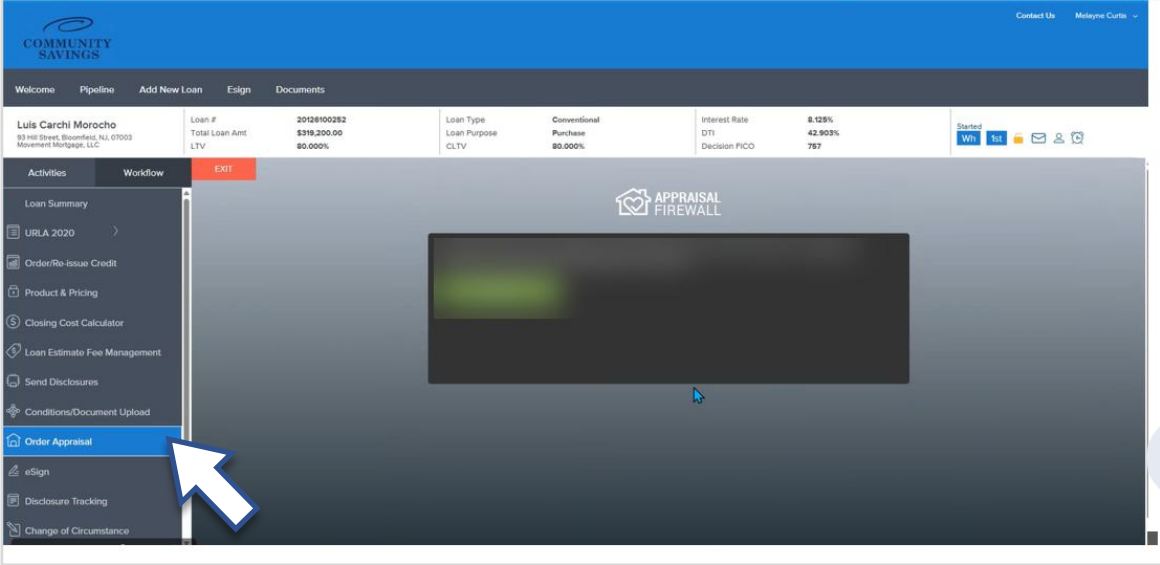
Next >

Order The Appraisal

STEP 23

Click Order Appraisal

The first time you click the Order Appraisal button, you'll be prompted to enter your Appraisal Firewall credentials.



 **Helpful Hint**

After your first order, you shouldn't need to re-enter your credentials for future orders.

BROKERS: Please use the applicable link below when placing your first appraisal order with Community Savings.

- If you **have not** previously been issued Appraisal Firewall credentials, use this link to create a new account. [TPO/Broker Brand New User Credentials Link](#)
- If you already **have** Appraisal Firewall credentials and use them to place orders with another lender, use this link to **add Community Savings to your account**. [TPO/Broker Sign-In for Existing Appraisal Firewall Accounts](#)

⚠ Important: You must complete one of the steps above **before** attempting to order an appraisal through TPO Connect. **You must select Community Savings from the lender dropdown in Appraisal Firewall before placing your order.**



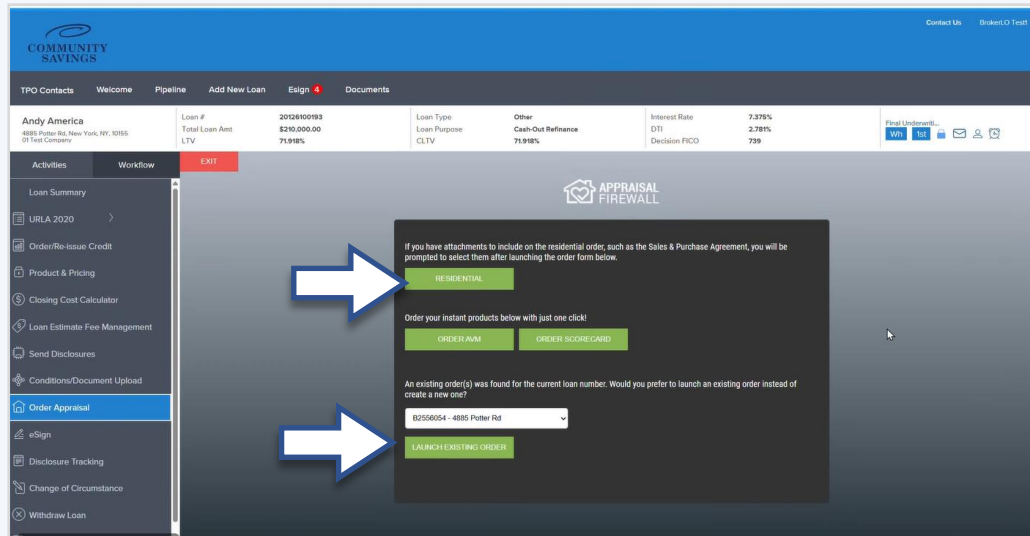
Helpful Hint

Remember — appraisal orders are placed through TPO Connect, not directly through Appraisal Firewall.

The links above are only necessary one time. Once you have signed in/created a new account, Community Savings will automatically be added to your lender dropdown list going forward. All appraisal orders must be placed through **TPO Connect** not directly through the Appraisal Firewall website. Placing orders outside of TPO Connect will result in the order not being integrated with your loan file.

If this is your first appraisal order for the file, click Residential

If you're checking the status of a previous appraisal order or requesting a revision to an existing order, click "Launch Existing Order."



The screenshot shows the Community Savings appraiser portal. The top navigation bar includes 'TPO Contacts', 'Welcome', 'Pipeline', 'Add New Loan', 'Esign 4', and 'Documents'. The main content area displays loan details for 'Andy America' (4885 Pottler Rd, New York, NY, 10155) with a loan number of 2012810093, a total loan amount of \$210,000.00, and an LTV of 71.91%. The loan type is 'Other' with a purpose of 'Cash-Out Refinance' and a CLTV of 71.91%. The interest rate is 7.375%, DTI is 2.78%, and the decision FICO is 739. A sidebar on the left lists various activities, with 'Order Appraisal' highlighted. A modal window titled 'APPRAISAL FIREWALL' is open, providing instructions on attachments and offering two main options: 'RESIDENTIAL' and 'LAUNCH EXISTING ORDER'. A dropdown menu shows 'B2556054 - 4885 Pottler Rd' selected. Two blue arrows point to the 'RESIDENTIAL' and 'LAUNCH EXISTING ORDER' buttons.

In the Lender Division dropdown, select Community Savings.
Confirm that all fields in each section of this page are completed.
Select any user who should be notified when the appraisal report is completed or if there are any updates.

The screenshot shows the 'Order Appraisal' form in the Community Savings Broker Portal. The form is divided into several sections: 'LOAN' and 'PROPERTY'. The 'LOAN' section includes fields for 'Lender Division*' (set to 'Third Party Origination'), 'Borrower(s) First Name*', 'Last Name*', 'Borrower's Email*', and 'Loan Purpose*'. The 'PROPERTY' section is partially visible at the bottom. A green checkmark is present in the upper right corner of the form area, indicating that all required fields are completed. A blue arrow points to the 'Lender Division*' dropdown menu.

Helpful Hint

A green checkmark will appear in the upper-right box once all required fields are completed.

Order The Appraisal

STEP 26



In the Property section, be sure to include both a phone number and a cell number, along with an email address.

The screenshot displays the 'Order Appraisal' form in the Community Savings Broker Portal. The form is divided into several sections:

- Loan Information:** Loan # 20124500193, Total Loan Amt \$210,000.00, LTV 71.918%, Loan Type Other, Loan Purpose Cash-Out Refinance, Interest Rate 7.375%, DTI 2.781%, Decision FICO 739.
- Property Information:** Property Address* 4885 Potter Rd, City* New York, State* NY, Zip* 10155, County* New York.
- Contact Information:** Contact Name* (Link = borrower) TBD, Contact is* Owner, Phone* (888) 888-____, Cell _____, Email* _____.

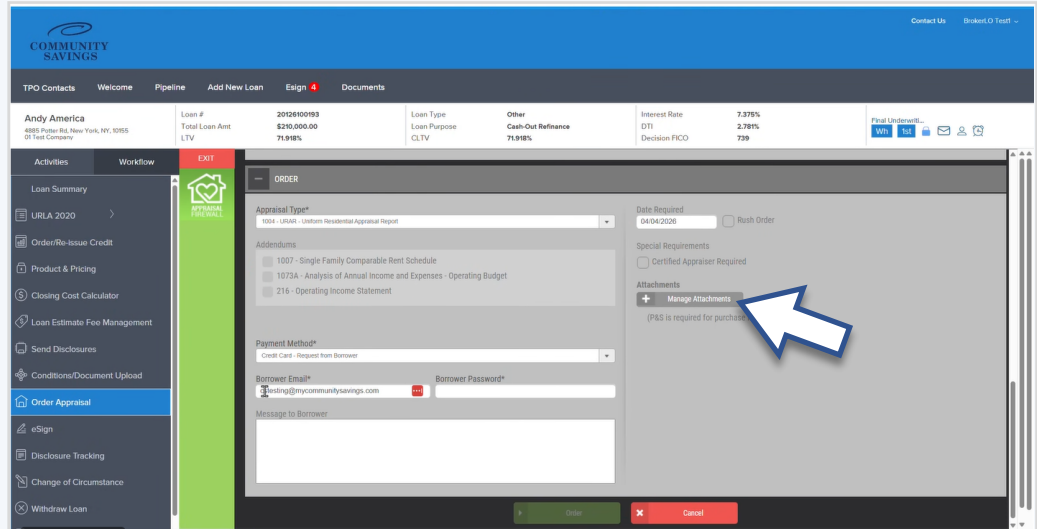
The 'PROPERTY' section is highlighted in green, indicating the current step in the workflow. The 'ORDER' button is visible at the bottom of the form.

- Complete the Appraisal Type, Payment Method, and Date Required fields.
- Create a password and enter it in the Borrower Password field. The borrower will receive two emails, one with the payment link and another with the password to access it.
- Click Manage Attachments to upload the Purchase Contract.



Helpful Hint

For purchase loans, you must upload the Purchase Agreement when placing the order.



The screenshot displays the 'ORDER' form in the appraiser portal. The form includes the following fields and sections:

- Appraisal Type***: 1004 - Uniform Residential Appraisal Report
- Date Required**: 04/04/2026
- Special Requirements**: Certified Appraiser Required (checkbox)
- Attachments**: Manage Attachments (button with a plus icon)
- Payment Method***: Credit Card - Request from Borrower
- Borrower Email***: [redacted]
- Borrower Password***: [redacted]
- Message to Borrower**: [text area]

The 'Manage Attachments' button is highlighted with a white arrow, indicating the next step in the process.

Appraisal Firewall

STEP 28



After clicking Manage Attachments, the eFolder will open. Select the Purchase Agreement, then click Upload. Then click Done.

The screenshot shows the 'Select Documents and Files' interface in the Community Savings Broker Portal. The interface includes a sidebar with navigation options, a top navigation bar, and a main content area with a table of documents. A blue arrow points to the 'Done' button at the bottom right.

Activities | **Workflow**

Loan Summary

- URLA 2020
- Order/Re-issue Credit
- Product & Pricing
- Closing Cost Calculator
- Loan Estimate Fee Management
- Send Disclosures
- Conditions/Document Upload
- Order Appraisal**
- eSign
- Disclosure Tracking
- Change of Circumstance
- Withdraw Loan

Andy America
4855 Potter Rd, New York, NY, 10155
01 Test Company

Loan # 20126100193
Total Loan Amt \$210,000.00
LTV 71.918%

Loan Type Other
Loan Purpose Cash-Out Refinance
CLTV 71.918%

Interest Rate 7.375%
DTI 2.781%
Decision FICO 739

Final Underwrit...
Wh, fsl, mail, people, settings

Select Documents and Files

Document Groups
No document group selected

Browse: LOCAL DRIVE
Drop files here to upload

Version: All

ALL DOCUMENTS | 0 Selected

DOCUMENT FOLDER	DESCRIPTION	FOR BORROWER PAIR	DOCUMENT STATUS	STATUS DATE
<input type="checkbox"/>	Appraisal Proof of Delivery(RDV)	All		02/13/2026
<input type="checkbox"/>	Credit Report	Andy America and Amy America		02/09/2026
<input type="checkbox"/>	Flood Certificate	All		02/09/2026
<input type="checkbox"/>	Income Calculation Worksheet	Andy America and Amy America		02/17/2026
<input type="checkbox"/>	Other Services	Additional Services	All	02/09/2026

Attachments | 1

FILE NAME	UPLOAD DATE	FILE SIZE	CURRENT VERSION	SOURCE	UPLOAD STATUS
<input type="checkbox"/> LodeStar_Closing_Costs.pdf	02/09/2026	339.43 KB	YES	EFolder	Complete

Product and Pricing | Product and Pricing | All | 02/09/2026

System Invoice | System Invoice | All | 02/13/2026

Underwriting Decision | Underwriting Decision | Andy America and Amy America | 02/17/2026

Cancel Done



Helpful Hint

Look for **“Complete”** next to the folder to confirm the purchase agreement has been successfully uploaded.

Appraisal Firewall

STEP 29



Once all information is complete, the Order button will turn green. Click the Order button to submit the appraisal order.

The screenshot shows the 'ORDER' form in the Community Savings app. The form is titled 'ORDER' and contains the following fields and options:

- Appraisal Type***: 1004 - URAR - Uniform Residential Appraisal Report
- Date Required**: 04/04/2026 Rush Order
- Special Requirements**: Certified Appraiser Required
- Attachments**: LodeStar_Closing_Costs.pdf, [+ Manage Attachments](#) (P&S is required for purchase loan)
- Payment Method***: Credit Card - Request from Borrower
- Borrower Email***: cstesting@mycommunitysavings.com
- Borrower Password***: 123
- Message to Borrower**: (Empty text area)

The 'Order' button at the bottom right is green, and a white arrow points to it. The 'Cancel' button is red. The left sidebar shows the 'Order Appraisal' option selected.

Appraisal Firewall

STEP 30



The Appraisal Firewall page will appear, displaying the order details.

COMMUNITY SAVINGS

Contact Us Broken LO Test

TPO Contacts Welcome Pipeline Add New Loan **Esign 4** Documents

Andy America
4885 Potter Rd, New York, NY, 10555
Of Test Company

Loan # **20126100193**
Total Loan Amt **\$210,000.00**
LTV **71.91%**

Loan Type **Other**
Loan Purpose **Cash-Out Refinance**
CLTV **71.91%**

Interest Rate **7.375%**
DTI **2.781%**
Decision FICO **739**

Final Underwrit...
Whi Test

Activities Workflow **EXIT**

Loan Summary
URLA 2020
Order/Re-Issue Credit
Product & Pricing
Closing Cost Calculator
Loan Estimate Fee Management
Send Disclosures
Conditions/Document Upload
Order Appraisal
eSign
Disclosure Tracking
Change of Circumstance
Withdraw Loan

refresh B2556054 20126100193 Refinance done Andy America 4885 Potter Rd Hagaina GU Guam \$200000.00 02/13/2026

COMMUNICATIONS View All +

FROM: System Type: Email 2/15/2026 2:00:46 AM
Sent Message email notification to Danielle Mullen and copied csappraisals@mycommunitysavings.com 0 of 2

FROM: Customer Service TO: Originator Type: Borrower Copy Not Viewed 2/15/2026 2:00:45 AM
The borrower has not yet viewed the electronic delivery

FROM: System Type: Email 2/15/2026 2:00:45 AM
Sent Message email notification to Danielle Mullen and copied csappraisals@mycommunitysavings.com 0 of 2

FROM: Customer Service TO: Originator Type: Borrower Copy Not Viewed 2/15/2026 2:00:44 AM
The borrower has not yet viewed the electronic delivery

FROM: System Type: Email 2/13/2026 3:36:04 PM

done \$1.00

COMMUNICATE

SEND MESSAGE
HOLD ORDER
REQUEST REVISIONS
REV/DISPUTE
ORDER 2ND APPRAISAL
ORDER REINSPECTION
SEND TO LICOP
INVOICE
SEND STATUS
CANCEL ORDER
PRINT COMMUNICATIONS LOG
RUN SCORECARD