

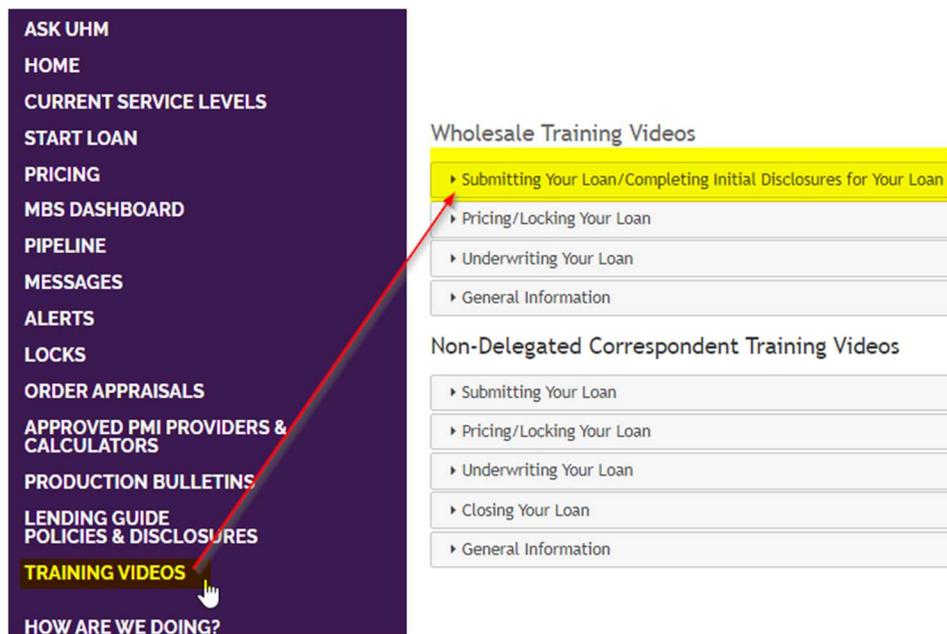
Wholesale Job Aid: UHMGo Submission with Initial Disclosures (01/03/23)

*****Be sure to use Chrome as browser*****

For Technical Support, reach out to UHMGo Support at:



Training Video of this process at: <https://vimeo.com/656268014/60afb6bd95>



*If you want to take advantage of our **Quick Lock** option (locking loan without uploading the 3.4 file, go into “Pricing” on the left menu bar and complete the screen. Click “Get Pricing” and select rate (green box with white check ). Select “Request Click Lock” green box. You can access the Quick Lock Job Aid in UHMGo and also view the training video.

Quick Lock in UHMGo:

Loan Scenario +

Mortgage Information 1

Loan type * Conventional ↖

Loan purpose * Purchase

Lien position * First

Doc type * Full Doc

Loan term * 30 Year

Amortization Fixed ARM

Low-Mid FICO * 750

Is there a Co-Borrower? No Yes

DTI * 35.00

Waive escrows No Yes

Mtg insurance No Yes

First Time Homebuyer? No Yes

Specialty Products N/A

Property Information

Property zip * 30064

Property state * GA

Property city * Marietta

Channel * Wholesale

Comp source Borrower Paid

My comp plan: BP: 2.750

Min: 1.500 Max: 15.000

Lender fee buyout * No Yes (Fee bought-out)

Purchase price * 500000

Est. value * 500000

Loan amount * 300000

Subordinate financing 0

LTV * 60.00

CLTV 60.00

Property type * SFD

Units * 1

Occupancy type * Primary

Pricing Details

Seller contribution: 0

100% of your compensation will be paid by the borrower: 7000

3rd party closing costs: 11883

Add lender fee: 1195

Total 3rd party costs: 13078

Total 3rd party and compensation costs: 20078

LC can

Remaining cash from borrower fo

Amou

Borrower paid broker comp: 7000 Summary cash to close

Base pricing: 100.000

Credit applied to 3rd party: 1.133

Target price: 101.133

Net Target price: 101.133

Rema

Lock Term: 30 Day GET PRICING 2

Rate	APR	30 Day Price	Rebate/Discount	P&I
Wholesale Conforming 30 year fixed				
4.875	5.195	96.432	\$10.704	1587
5.000	5.258	97.129	\$8.613	1610
5.125	5.318	97.859	\$6.423	1633
5.250	5.388	98.472	\$4.584	1656
5.375	5.470	98.954	\$3.138	1679
5.500	5.558	99.358	\$1.926	1703
5.625	5.634	99.898	\$306	1726
5.750	5.750	100.427	(\$1,281)	1750
5.875	5.875	100.815	(\$2,445)	1774
6.000	6.000	101.133	(\$3,399)	1798
6.125	6.125	101.399	(\$4,197)	1822
6.250	6.250	101.751	(\$5,253)	1847
6.375	6.375	102.111	(\$6,333)	1871
6.500	6.500	102.431	(\$7,293)	1896
6.625	6.625	102.661	(\$7,983)	1920

Pricing Snapshot

Program Name: Wholesale Conforming 30 year fixed

Comp Source: BorrowerPaid

Lock Term: 30 Day

P&I Payment: \$1798

MI Payment: \$0

Lender Fee Buyout: No

Applied lender credit: \$3399

Base	Rate	Price
	6	101.133

Final	Rate	Price
	6	101.133

CONTINUE
START QUICK LOCK 4

Disclosures:

Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.

3rd Party Closing Costs on this screen are provided for illustrative purposes only and are not intended to be disclosed to the consumer if the broker is providing disclosure. The broker is responsible for disclosing accurate fees on this Loan Estimate. If UHMG is certain disclosure on this broker's behalf, the broker

Quick Lock

Borrower Pair 1

Borrower First Name	Last Name	SSN	Co-Borrower First Name	Last Name	SSN
Joe	Smith	123456971	Jane	Smith	123-456972

Borrower Pair 2

Borrower First Name	Last Name	SSN	Co-Borrower First Name	Last Name	SSN

Property Street Address: * 123 Main Street,

Property City/State/Zip: Marietta, GA 30064

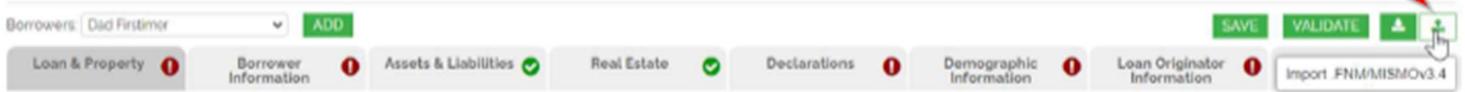
Assigned Loan Officer: * Jim Ford

Assigned Processor: * Jim Ford

REQUEST QUICK LOCK
CANCEL

After the loan is Quick Locked, you can go back into it to continue with the loan registration.

- To continue with the loan registration, click on "Continue"
- There will be many fields missing information on the 1003 but this is easy to correct. Just scroll down and click on the Import button



Snapshot from job aid on next page...

UNIONHOME
MORTGAGE

TPO
THIRD PARTY ORIGINATIONS

Quick Lock with Less Clicks!

Beat Market Volatility
Save Time
Don't miss a lock

Lock and Go with UHM TPO Quick Lock
Fast, Intuitive, Simple

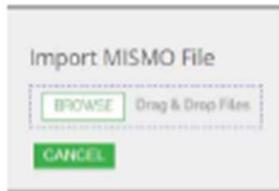
- Execute your lock in UHMGo!
- 3.4 file can be uploaded post lock
- Easily adjust your loan file parameters later

UHM TPO Quick Lock- Saving you
time and getting your borrower locked

Contact me today for Quick Lock options
UHM TPO – Built for Originators – Powered by Partnership

Quick Lock process to upload 3.4 file after locking the loan (from Job Aid):

- Browse or Drag & Drop the XML file



- Enter in the information for any remaining fields highlighted in red on the 1003
- Complete the Credit/AUS step as usual
- Complete the Fees/SSPL step as usual
- At the Confirm Lock step, the following values can be changed if desired:
 - Comp Source
 - Borrower Paid Comp amount
 - Lender Fee Buyout
 - Purchase Price
 - Estimated Value
 - Loan Amount
 - Subordinate Financing
 - # Of Units
- Click "Get Pricing"
- Click "Confirm Lock"
 - **NOTE: Even if no information is changed on this screen, click on "Confirm Lock" to complete this step**

Pricing Snapshot

Program Name: Wholesale Conforming 30 year fixed
Comp Source: BorrowerPaid
Lock Term: 30 Day
P&I Payment: \$2701
MI Payment: \$0
Lender Fee Buyout: Yes
Applied lender credit: \$843

	Rate	Price
Base	6.125	103.051
Adjustments		
LTV is 75.01 - 80%, And FICO is 650 - 679		-2.750
Final	6.125	100.301

CONFIRM LOCK 

- The system may require the user to re-run AUS. If that message appears
 - Go back to the Credit/AUS step to re-run findings
 - Complete the Fee Validation step again
 - Complete the Confirm Lock step again
- Complete the Disclosure Submission step as usual

TO REGISTER WITHOUT QUICK LOCKING:

***Click on Start Loan (left tool bar) and “File Upload” to download your 3.4 file. You will then work your way through the tabs.**

#1 - Validate 1003 (tab)

Kendra Chicago

Loan Amount: \$200,000 Loan Purpose: Purchase Loan Type: Conventional
Property Address: 14265 Pelican Ct Schiller Park IL
Loan Program:



IMPORTANT: Be sure that the 1003 Interview Date (on Loan Originator Information) is not more than 3 days from initial disclosures.

Property Address: 10655 Birch St Burbank CA
Loan Program: WHL CON Fixed Rate



File Passes Validation Tests.

Borrowers: Ken Test [ADD] [SAVE] [VALIDATE] [Download] [Download]

Loan & Property [✓] Borrower Information [✓] Assets & Liabilities [✓] Real Estate [✓] Declarations [✓] Demographic Information [✓] **Loan Originator Information [✓]** Lender Loan Information [✓]

<< PREVIOUS NEXT >>

Loan Originator Information

Loan Originator Organization Name: Paula Test Company
Street: 1795 Rosebrook Drive
Unit#:
City: York
State: Ohio
Zip: 44136

Loan Originator company license Type: Private Public State
State License Identifier: 123456789

Loan Originator First Name: Jim
Loan Originator Middle Name:
Loan Originator Last Name: Ford
Loan Originator Name Suffix:
Loan Originator license Type: Private Public State
State License Identifier:
Email:
Phone: (678) 429-9089
Application Interview Date: 04/16/2021

*****INITIAL DISCLOSURES MUST BE COMPLETED AND SENT TO BORROWER WITHIN 3 DAYS OF APPLICATION INTERVIEW DATE*****

When Validating the 1003, if it's a FHA/VA loan, go to the Lender Loan Information tab and make sure the "Mortgage Loan Information" and "Property and Loan Information" sections are completed correctly.

File Passes Validation Tests.

Borrowers: William Chalk

Loan & Property Borrower Information Assets & Liabilities Real Estate Declarations Demographic Information Loan Originator Information Lender Loan Information

<< PREVIOUS

Mortgage Loan Information

Mortgage Type Applied For: FHA
Note Rate: 2.750
Loan Term: 360
Mortgage Lien Type: First Lien Second Lien
Amortization Type: Fixed
Balloon: NO Yes
Interest Only: NO Yes
Negative Amortization: NO Yes
Prepayment Penalty: NO Yes
Temporary Interest Rate Buydown: NO Yes
National Housing Act Section: 203 B
HMDA Rate Spread:
HMDA HOEPA Status: NO
Community Lending Product: -- Select --
Community Second Repayment Structure: -- Select --
Estimated Closing Date: 05/14/2021

Property and Loan Information

The property is in a community property state: NO Yes
Construction/Conversion/Construction-to-Permanent: NO Yes
Conversion of Contract for Deed or Land Contract: NO Yes
Renovation: NO Yes

***Complete the Initial Pricing Scree (tab) – you are NOT locking the loan.**

*****IMPORTANT: Input Borrower Paid Comp (BPO) on this page***on right side of screen (See Below..)**

Kendra Chicago

Loan Amount: \$200,000 Loan Purpose: Purchase Loan Type: Conventional

Property Address: 14265 Pelican Ct Schiller Park IL

Loan Program:



Initial Pricing

- Pricing is based on the estimated FICO score. The model is overwriting data from the 3.2 upload to provide accurate terms prior to disclosing as a float or lock.
- Select the type of Compensation, either Lender paid or Borrower Paid to configure terms.
- You can edit your 3.2 by making changes to the loan terms in the pricer. As you make changes, the 3.2 & details of transaction will overwrite to the 1003.
- 'Live Price' tradeoff tables start with terms & end with a TRID Compliant LE & Details of Transaction that match. Click 'Get Pricing,' then click the Check Mark in the pricing table.

Loan Scenario	Pricing Details
Mortgage Information Loan type * <input type="text" value="Conventional"/> Loan purpose * <input type="text" value="Purchase"/> Lien position * <input type="text" value="First"/> Doc type * <input type="text" value="Full Doc"/> Loan term * <input type="text" value="30 Year"/> Amortization <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM Est. credit score * <input type="text" value=""/> Waive escrows <input type="text" value="No"/> Mtg insurance <input type="text" value="No"/> First Time Homebuyer? <input type="text" value="No"/> Specialty Products <input type="text" value="N/A"/> Property Information Property zip * <input type="text" value="60176"/> Property state * <input type="text" value="IL"/> Property city * <input type="text" value="Schiller Park"/> Channel * <input type="text" value="Wholesale"/> Comp source * <input type="text" value="Lender Paid"/> My comp plan: <input type="text" value="BP: 2.750"/> <input type="text" value="Min: 1,500"/> <input type="text" value="Max: 15,000"/> Lender fee buyout * <input type="text" value="Yes (Fee bought-out)"/> Purchase price * <input type="text" value="250000"/> Est. value * <input type="text" value="250000"/> Loan amount * <input type="text" value="200000"/> Subordinate financing <input type="text" value="0"/> LTV * <input type="text" value="80.00"/> CLTV <input type="text" value="80.00"/> Property type * <input type="text" value="PUD"/> Units * <input type="text" value="1"/> Occupancy type * <input type="text" value="Primary"/>	100% of your compe
Lock Term: <input type="text" value="30 Day"/> <input type="button" value="GET PRICING"/>	

Borrower paid broker comp:	<input type="text" value="6000"/>
Base pricing:	<input type="text" value="100.000"/>
Lender fee buyout:	<input type="text" value="0.283"/>
Credit applied to 3rd party:	<input type="text" value="0.000"/>
Target price:	<input type="text" value="100.283"/>
Net Target price:	<input type="text" value="100.283"/>

***IMPORTANT: BORROWER PAID COMP:**

You can change it in one of two places depending on whether you want to change it as a percentage or as an amount (highlighted below).

To make the change, click the padlock once. The field will then become editable. Make the edit. Do NOT click on the padlock again because if you do, the % or amount will just revert-back to what it was before it was edited.

Mortgage Information

Loan type: Conventional
Channel: Wholesale
Loan purpose: Purchase
Comp source: Borrower Paid
Lien position: First
My comp plan: BP: 2.750
Doc type: Full Doc
Loan term: 30 Year
Min: 1,500
Max: 15,000

By Seller

Seller contribution: 0
100% of your compensation will be paid by the borrower: 5500
3rd party closing costs: 11158
Total 3rd party costs: 11158
Total 3rd party and compensation costs: 16658

***Select your rate and the click on “Continue” on bottom right of screen**

Lock Term: 30 Day GET PRICING

Rate	APR	30 Day Price	Rebate/Discount	P&I
3.250	3.596	95.774	\$8,452	870
3.375	3.690	96.163	\$7,674	884
3.500	3.795	96.423	\$7,154	898
3.625	3.899	96.698	\$6,004	912
3.750	4.010	96.883	\$0,234	926
3.875	4.111	97.194	\$5,612	940
4.000	4.226	97.322	\$6,356	955
4.125	4.340	97.473	\$5,054	969
4.250	4.438	97.863	\$4,274	1043
4.375	5.044	98.085	\$3,830	1058
5.000	5.157	98.242	\$3,516	1074
5.125	5.259	98.501	\$2,998	1089

Wholesale Conforming 30 year HB Ineligible
Wholesale FNMA Home Ready Ineligible
Wholesale Home Possible 30 year Ineligible
Wholesale FHLMC HomeOne Ineligible
Wholesale MH Advantage Conforming 30 Yr Fixed Ineligible
Wholesale MELO Ineligible

Pricing Snapshot

Program Name: Wholesale Conforming 30 year fixed
Comp Source: LenderPaid
Lock Term: 30 Day
P&I Payment: \$1058
MI Payment: \$0
Lender Fee Buyout: Yes
Borrower discount: \$3830

	Rate	Price
Base	4.875	101,385
Adjustments		
LTV is 75.01 - 80%, And FICO is 620 - 639		-3,000
Waive UW fee is Yes, And Loan Amt (Total) is No UW \$175,001-\$200,000, And State is Region 1		-50
State is Illinois (IL)		20
Final	4.875	98,085

CONTINUE

***Run AU (DU):** You can choose DU, LP or run both and compare. For FHA, VA Streamlines and USDA ONLY – select “Manual Underwriting” in the drop down. For LP loans, select “Loan Prospector (LP).” Review and click on “Accept Findings.”

Loan Summary - John Test

Validate 1003 Initial Pricing Credit / AUS Final Pricing Register Loan

Select from the following options

- Loan Product Advisor
- Desktop Underwriter
- Multi-System AUS
- Credit Only & Manual

Underwriting History

Review the Findings:

● Validate 1003 ● Initial Pricing ● **Credit / AUS** ● Final Pricing ● Register Loan

Select from the following options

- Loan Product Advisor
- Desktop Underwriter
- Multi-System AUS
- Credit Only & Manual

Underwriting History REFRESH HISTORY

Underwriting Service	Recommendation	Case Number	Request Date	Status	Findings
DESKTOP UNDERWRITER	✔ Approve/Eligible	1628154093	07/27/2022 09:31am	Complete	REVIEW FINDINGS

Underwriting Service	Recommendation	Case Number	Request Date	Status	Findings
DESKTOP UNDERWRITER	✔ Approve/Eligible	1628154093	07/27/2022 09:31am	Complete	Accept These Findings & Continue
CREDIT SCORES	KEN CUSTOMER	Experian: 650 TransUnion: 639 Equifax: 620			You must accept Findings.

NOTES & DETAILS

DUFindings.pdf CreditFindings.pdf Liabilities

PDF
ausGetDocument.php
Open

To View Findings.

***Go to Final Pricing Tab and click on "Get Pricing"**

Select rate (if it is the same-just click on "Continue") – you are NOT locking loan.

If score is different-would have to rerun DU/LP (just go back into Credit/AUS and rerun).

Click "Continue" on Final Pricing screen once you select the rate:

Lock Term: 30 Day GET PRICING

Rate	P&I	MI	PIMI
6.00	1703	223	1926
6.125	1726	223	1949
6.25	1750	223	1973
6.375	1774	223	1997
6.50	1798	223	2021
6.625	1822	223	2045
6.75	1847	223	2070
6.875	1871	223	2094
7.00	1896	223	2119
7.125	1920	223	2143
7.25	1945	223	2168
7.375	1970	223	2193
7.50	1995	223	2218
7.625	2021	223	2244

Pricing Snapshot

Program Name: Wholesale Conforming 30 year fixed
 Comp Source: BorrowerPaid
 Lock Term: 30 Day
 P&I Payment: \$1798
 MI Payment: \$223
 Lender Fee Buyout: Yes
 Applied lender credit: \$27

	Rate	Price
Base	6	103.459
Adjustments		
LTV is 85.01 - 90%. And FICO is 620 - 639		-3.250
[Waive UW fee is Yes. And 1st Mtg Loan Amt (Total) is No UW >\$300,001 - \$350,000]		-.35
[1st Mtg Loan Amt (Total) is \$300,001 - \$350,000]		.15
Final	6	100.009

CONTINUE

***Complete Register Loan Tab (Channel is Wholesale, input LO and Processor name)**
Complete the fields (#1-#4) and Complete and Click on "Save" and then "Register" to Register Loan
Click "OK" When asked Register this Loan File?

Edit 1003
Initial Pricing
Credit / AUS
Final Pricing
Register Loan

Loan Registration

This loan file is ready to be Registered. Click the "Register" button below to complete the process.

SAVE
DELETE
REGISTER

Loan Purpose: Purchase Loan Type: Conventional Estimated Closing Date: * 07/28/2022 Borrower FICO * 639 Underwriting Type DU Broker Compensation * Borrower Paid Lender Paid MI * No	Channel: * Wholesale 1 Loan Officer: * -- Select -- 2 Processor: * -- Select -- 3 Notes to UW: <div style="border: 1px solid #ccc; height: 30px; margin-top: 5px; display: flex; align-items: center; justify-content: center;"> 4 </div>
--	---

Ken Test

Loan Amount: \$300,000 Loan Purpose: Purchase Loan Type: Conventional
 Property Address: 10655 Birch St Burbank CA
 Loan Program: Wholesale Conforming 30 year fixed

Edit 1003
Initial Pricing
Credit / AUS
Final Pricing
Register Loan

Loan Registration

This loan file is ready to be Registered. Click the "Register" button below to complete the process.

Register this Loan File?
OK
CANCEL

Loan Type: Conventional
Channel: Wholesale

***You'll receive an email confirmation (ex. Below):**

Registration:

Hello Jim Ford,

Thank You for **registering** the following loan file with Union Home Mortgage Corp.! Please upload the appropriate document submission package to complete the submission process.

Please Note: If you intend to utilize UHM to render the initial application disclosure package, your loan must be submitted within one business day of the initial 1003 date.

Loan Number: 614779

Borrower(s): Kendra Chicago;

Registration Date: 2020-05-09

Click here [Loan Status](#) to access this loan in UHMG.

DO NOT REPLY to this email. This is a system generated email. If you have questions regarding the content of this email, please contact Union Home Mortgage Corp. via email at customercare@unionhomemortgage.com.

***Complete the Fees / SSPLS Tab – Click on “Fees/SSPL. Utilize the Smart Fees and choose a Service Provider.**

When you complete each tab, you can Register your loan.

**Loan #: 614779
Kendra Chicago**

Loan Amount: \$200,000 Loan Purpose: Purchase Loan Type: Conventional

Property Address: 14265 Pelican Ct Schiller Park IL

Loan Program: WHL CON Fixed Rate



Registration is Complete!



Registration is Complete!

Loan Purpose: Purchase
Loan Type: Conventional
Date Registered: 07/27/2022
Estimated Closing Date: * 07/28/2022

***Input Fees for this loan:**

IMPORTANT: Be sure these are accurate – do not under-disclose (these fees will be on the LE).

***Click on Fees/SSPL tab to go into SmartFees and complete the screen and click on “Continue to Fees” (blue box).**

Complete the Lot Size information by selecting one and then click “Continue to Fees.”

My Files

File Summary

SmartFees ID:
60308345

Loan Purpose:
Purchase

Lien Position:
First

Loan Number:
850353

Property Address:
3726 Poplar St.
Daly City, CA 94016

Map 2579-V1

File Data Questions Fees SmartFees Reports Audit Log

Required Fields

Total Loan Amount* \$135,000

Purchase Price* \$151,000

Loan amount of 2nd loan* \$4,500

Amortization Type* Fixed

Lot Size* Less than 1 acre
 I know the exact lot size
0.25 acres

Occupancy Type* Primary Residence

Tax Authority* San Mateo

** indicates tax authority with highest tax rate

Customize

CONTINUE TO FEES

View our Smart Fees Training Video at <https://vimeo.com/685575936/0408c21e94>.
Certify that these are correct by clicking on box in lower left and the click on "Save & Continue."

Snapshot from job aid on next page...

Note: If your closing agent is not listed, you can request to add them by clicking on “Submit a Provider” on the bottom of page 1. This process can take a few weeks as SmartFees must review, approve, and add them.

1 SmartFees
Create a SmartFees record

information in the window below, click "Done Updating Information" to import the latest data.

Click To Save Changes

Transfer Taxes Total [Edit Split](#)

County Tax Stamps

City Tax Stamps

State Tax Stamps

Mortgage

	Buyer	Seller
Documentary Stamp Tax	\$770.00	\$0.00
	\$770.00	\$0.00

Deed

	Buyer	Seller
Documentary Stamp Tax	\$1,925.00	\$0.00
	\$1,925.00	\$0.00

Intangible Tax

	Buyer	Seller
Intangible Tax	\$440.00	\$0.00
	\$440.00	\$0.00

To submit a new closing agent provider.

Unless explicitly stated otherwise, the rates, estimates, and other content made available on any and all C provided "as is", without warranty or representation, and are intended for hypothetical, illustrative, and certain portions of the real estate settlement process have been deemed to constitute the practice of law and, the fees associated with any such legal services may not be included in, and may be additional to, the full ClosingCorp's services.

My Files

File Summary

SmartFees ID: 62636109

Loan Purpose: Purchase

Lien Position: First

Loan Number: 861309

Property Address: 10655 Birch St, Saint Augustine, FL 32080

Map 2579-V1

File Data | Questions | **Fees** | SmartFees Reports | Audit Log

Select a provider for each of the services below. The Smartfees Transaction Detail Report will be created once the data is exported to your system

[ADD ADDITIONAL SERVICES](#)

Title and Closing Services

Title Insurance	Home Solution Title, Inc. Details Select Provider ▶	\$2,592.50
Settlement Services	Home Solution Title, Inc. Details Select Provider ▶	\$590.00

Inspection and Other Services

Land Survey	Preece Land Surveying Incorporated Details Remove Select Provider ▶	\$375.00
-------------	--	----------

Recording Fees/Transfer Taxes

[Edit Recording Fees / Transfer Taxes](#)

Recording Fees Total		\$300.50
Deed	\$35.50	

***You can click on “ADD ADDITIONAL SERVICES” Box to select and add these (if applicable):**

ees ID: 09

urpose: se

sition:

umber:

y Address: Birch St, Augustine, FL 3208

v1

Select a provider for each of the services below. The Smartfees Transaction Detail Report will be created once the data is exported to your system

Which service would you like to add?

- Asbestos Inspection
- Chimney Inspection
- Consultants 203K
- EIFS Inspection
- Energy Audit and Weatherization
- Geotechnical Engineering
- Home Inspection
- Home Warranty
- Homebuyer Counseling
- HVAC Inspection
- Lead Inspection
- Mold Inspection

[SELECT PROVIDER](#)

[Select Provider ▶](#)

My Files

File Summary

SmartFees ID: 62636109

Loan Purpose: Purchase

Lien Position: First

Loan Number: 861309

Property Address: 10655 Birch St, Saint Augustine, FL 32080

Map 2579-V1

File Data | Questions | **Fees** | SmartFees Reports | Audit Log

◀ Back to Fees | Sort By: Distance | Search Providers

Select a Title Insurance Provider

St. Johns Law Group	St. Johns Law Group 104 Sea Grove Main Street, Saint Augustine, FL 32080 ▶ Details	\$3,342.50	Add To File
Action Title Services of St. Johns County, Inc.	Action Title Services of St. Johns County, Inc. ALTA ID: 1105470 3670 US 1 South Suite 110, Saint Augustine, FL 32086 ▶ Details	\$2,432.50	Add To File
Paradise Title of St. Augustine, LLC	Paradise Title of St. Augustine, LLC 2225 A1a S Ste C8, Saint Augustine, FL 32080 ▶ Details	\$2,532.50	Add To File

***Select a Provider and click on “Save & Continue at the bottom of the screen.
Complete section 2 of the Fees screen and click on “Save & Continue on bottom right.**

1 SmartFees Create a SmartFees record

2 Fee Validation & Disclosure Review & update closing costs

Loan Costs			Other Costs		
Fee Name	Provider	Cost	Fee Name	Details/Term	Cost (\$)
A. ORIGINATION CHARGES			E. TAXES AND OTHER GOVERNMENT FEES Cannot edit.		
Originator Compensation (Borrower Paid)		\$8250.00	Recording Fees		\$300.50
Administration Fee		Bought Out	State Tax/Stamps		\$4030.00
B. SERVICES YOU CAN'T SHOP FOR 1 Cannot edit.			F. PREPAIDS 2		
Credit Report Fee		\$101.00	1 Year Hazard Insurance	\$75.00 for 12 mos.	\$900.00
Verification of Employment / Verification Fee		\$100.00	1 Year Flood Insurance	\$0.00 for 0 mos.	\$0.00
Home Buyer Education Fee		\$250.00	G. INITIAL ESCROW PAYMENTS AT CLOSING 3		
Appraisal Fee		\$530.00	Hazard Insurance Reserves	\$75.00 for 3 mos.	\$225.00
C. SERVICES YOU CAN SHOP FOR Cannot edit.			Property Tax Reserves	\$165.00 for 3 mos.	\$495.00
Tax Status Research Fee	Home Solution Title, Inc.	\$115.00	Flood Insurance Reserves	\$0.00 for 0 mos.	\$0.00
Lender's Endorsements	Home Solution Title, Inc.	\$417.50	H. OTHER 4 Cannot edit.		
Land Survey	Preece Land Surveying Incorporated	\$375.00	Owner's Title Policy	Home Solution Title, Inc.	\$600.00
Lender's Title Policy	Home Solution Title, Inc.	\$1575.00	HOA Admin Transfer		\$50.00
Settlement or Closing Fee	Home Solution Title, Inc.	\$475.00	ADJUSTMENTS AND OTHER CREDITS 5		
6 Must check box.			Title Premium Adjustment		\$0.00
<input type="checkbox"/> I agree and understand that initial disclosures will be based on the above terms and fees, and that any restitution or under-disclosure is my responsibility.			City/Town Tax Adjustment		\$0.00
			County Tax Adjustment		\$0.00

◀ Back 7 **Save & Continue** ▶

***Click on disclaimer on bottom of screen (#6 above).**

SMART FEES REMINDER:

Remember, you are always able to choose the fees that work best for you even if the provider chosen is not the title company you end up using. When you choose Smart Fees and Close with the same provider selected you are subject to the 10% tolerance; however Smart Fees will certify your charges. If you close with a Title company that was not used for your Smart Fees you are no longer subject to the 10% and your fees can adjust as needed – no tolerance cure will apply for title fees.

***Price / Lock Screen tab (takes a minute to finish uploading)**



Click on “Get Pricing”

Select the rate (if you want to change it). If keeping same rate, just click on “Register as Lock” or “Register as Floating” (depending if you want to lock or float). You will have to run AU again since fees were updated. *You can lock here.*

***Go to “Disclosure Submission” Tab**

Complete Screen and click “Disclosure Submission”; complete screen, and then click “Save & Continue”

Loan #: 614779
Kendra Chicago
Loan Amount: \$200,000 Loan Purpose: Purchase Loan Type: Conventional
Property Address: 14265 Pelican Ct Schiller Park IL
Loan Program: Wholesale Conforming 30 year fixed



Price / Lock

Lock Status: Float Requested

Answer Questionnaire
Just a few more questions

Order Initial Disclosure Package
Order & Send Initial Disclosures with IDS

Loan Information

* Down Payment Assist. 1

DPA Name

Intent to Proceed

* This acknowledgement certifies that the Borrower or Borrowers have completed the Application in full, and have provided explicit "Intent to Proceed" verbally.

2

Anti-Steering Information

* Description of the loan product with the lowest rate:

Product Name	* Interest Rate	* Discount
WHL CON Fixed Rate	5.125	5151.00

* Description of the loan product with the lowest rate however, this product does not have any of the following features: Negative Amortization, a Prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, share equity, or shared appreciation:

Product Name	* Interest Rate	* Rebate
WHL CON Fixed Rate	6.000	-27.00

* Description of the loan product with the lowest total dollar amount for origination points or fees and discount points:

Product Name	* Interest Rate	* Rebate
WHL CON Fixed Rate	7.125	-6480.00

* This acknowledgement certifies that the borrower has been presented with loan options that fulfill the anti-steering safe harbor requirements contained in reg Z, and that compensation paid to the Loan Originator is in compliance with the prohibition on payments based on terms or a proxy for loan terms.

3

Mortgage Insurance

Private Mortgage Insurance will be disclosed using Borrower Paid Monthly "Rate Card" based premium. Underwriting will utilize Risk Based MI premiums after validation. Please choose your preference:

* Mortgage Insurance 4

Third Party Processing

* 3rd Party Processor (requires prior approval) 5

Appraisal Fee

I have reviewed the Appraisal Fee that is entered on the fee validation step and certify that I have made all adjustments to increase this fee for any additional relevant charges (Rush fee, Mileage, Accessory Units, etc.)

6

Borrower Spouse Information

* Is there a Non-Borrowing Spouse? 7

Non-Borrowing Spouse Name

Non-Borrowing Spouse E-mail

Non-Borrowing Spouse SSN

Non-Borrowing Spouse Birth Date

Notes to UW:

8 Save & Continue >

***Click on "Order Initial Disclosure Package"**



Answer Questionnaire
Just a few more questions

Order Initial Disclosure Package

→

Please Be Patient
We are currently waiting for an update.

- **Details:** Please select "Order Initial Disclosure Package". Once completed, return to this page to Complete Disclosure Submission.

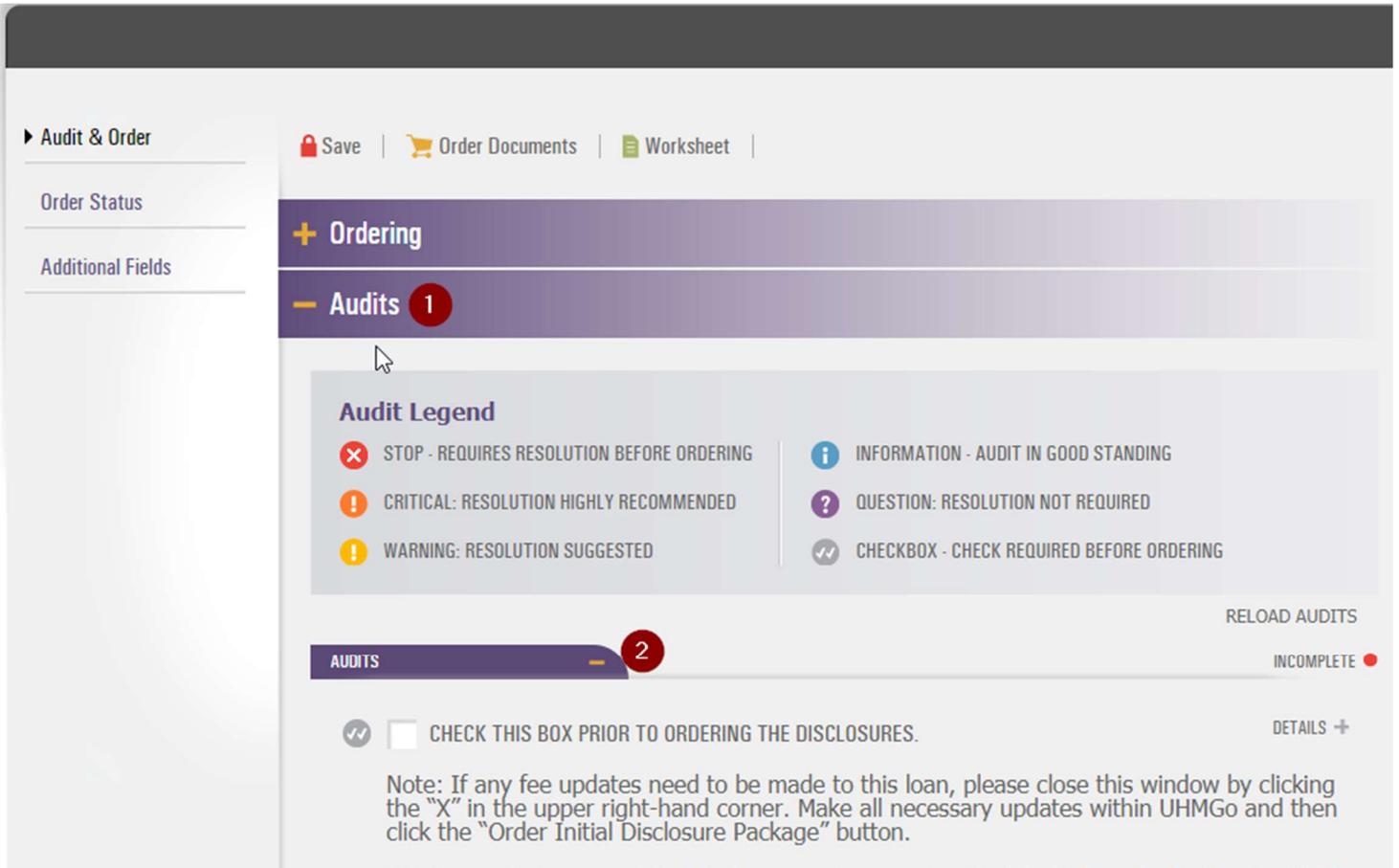
*****YOU WILL THEN GO INTO THE IDS PART OF THE PROCESS*****

Training Video for Completing Disclosures: <https://vimeo.com/645227135/e27c047c19>

A new tab will open on your Chrome browser for IDS. (You only have to enter IDS user name and password when you are eSigning the disclosures).



***Click on "Audits" and then the plus sign next to Audits below to view the broker disclosures that are required.**



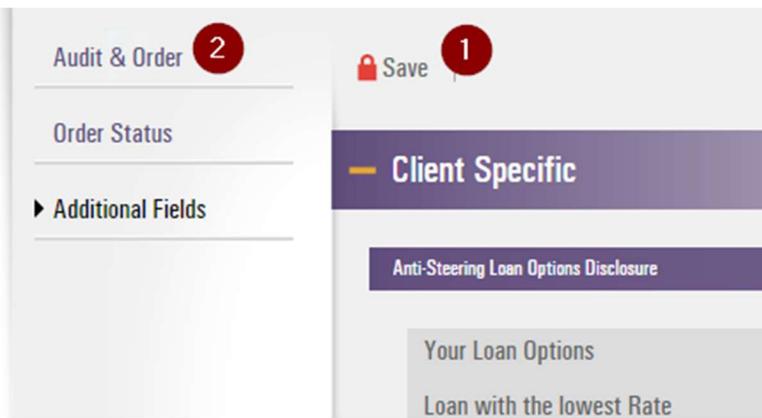
***Click on "Additional Fields" on the left and then the + sign next to Client Specific and then the + sign next to each required client specific folder (for details).**

Audit Legend => the red X are the ones that you need to complete:

Kendra Chicago - 614779



Click "Save" and then "Audit & Order"



*Click on +Ordering, +Audits and +Audits (below) and click box to certify and then click on "Order Docs" on top. You will be ordering **Preview** Package of docs.

***Click on Link to view disclosure docs – preview package (PDF)**

Audit & Order

Worksheet

Packages will be stored for 10 days after which they are removed from the Order Status Screen

Completed

Initial Disclosures

To View Docs **Preview**

Doc Package	Type	Last Modified	Links	Ordered By
CHICAGO KENDRA (5-9-20 41655564).PDF	DOC	5/9/2020 6:37 pm		UHMGo Stage

OPTIONS

***Check disclosure documents carefully – especially LE to confirm ALL fees included and your Borrower Paid Comp Origination charge (if applicable) is accurate.**

Chicago Kendra (5-9-20 41655564).pdf - Adobe Acrobat Reader DC

File Edit View Window Help

Home Tools Chicago Kendra (5-... x)

35 / 74 47%

Bookmarks

- 1003 Application 1
- Addendum to Loan Application (Civil Union)
- Anti-Steering Loan Options Disclosure
- COVID 19 Employment and Debt Certification
- Credit Score Disclosure Exception Notice-B1
- Disclosure Notices
- Flood Insurance Coverage Subject to Change Disclosure
- Hazard Insurance Authorization and Requirements
- Homeownership Counseling List
- IL Application Disclosure
- IL Borrower Information Document
- IL Description of

Union Home Mortgage Corp.

8241 Dow Circle West • Strongsville, OH 44136

Loan Estimate

Save this Loan Estimate to compare with your Closing Disclosure.

DATE ISSUED	5/9/2020	LOAN TERM	30 years
APPLICANTS	Kendra Chicago 10915 Abercrombie Street Schiller Park, IL 60176	PURPOSE	Purchase
PROPERTY	14255 Pulaski Ct Schiller Park, IL 60176	PRODUCT	Fixed Rate
SALE PRICE	\$250,000	LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA
		LOAN ID #	654779
		RATE LOCK	BYO <input checked="" type="checkbox"/> YES, until before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All offer estimated closing costs expire on 5/22/2020 at 5:00 pm EDT.

Loan Terms		Can this amount increase after closing?
Loan Amount	\$200,000	NO
Interest Rate	4.875%	NO
Monthly Principal & Interest	\$1,058.42	NO
See Projected Payments below for your Estimated Total Monthly Payment.		

Prepayment Penalty		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		Years 1-30
Payment Calculation		
Principal & Interest	\$1,058.42	
Mortgage Insurance	0	
Estimated Escrow	694	
Amount can increase over time		
Estimated Total Monthly Payment	\$1,752	

Estimated Taxes, Insurance & Assessments		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments	\$694 a month	<input checked="" type="checkbox"/> Property Taxes	YES
Amount can increase over time		<input checked="" type="checkbox"/> Homeowner's Insurance	YES
		<input type="checkbox"/> Other:	
		See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.	

Costs at Closing		
Estimated Closing Costs	\$19,612	Includes \$6,864 in Loan Costs + \$12,748 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$69,612	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information.

LOAN ESTIMATE PAGE 1 OF 3 • LOAN ID # 654779

Closing Cost Details

Loan Costs	Other Costs
A. Origination Charge	E. Title and Other Government Fees

VERIFY FEES!

If all fees and comp are good (accurate), it's time to order final disclosures (if changes needed, close IDS and go back into UHMGo Chrome tab).
Click on Audit & Order, +Ordering, +Audits, +Audits and click on box to certify and then go back up top to click on "Order Documents." **Be sure to remove the check next to "Order Preview"** and check box #5 (below) and then Click "Save"!

Ordering

User Information

YOUR NAME: Jim Ford
YOUR PHONE: 678-429-9089
YOUR EMAIL: jimfordga@gmail.com

Package Information

SEND DOCS TO: Web
PACKAGE TYPE: Initial Disclosures
SEND TO FULFILLMENT WHEN DOCS ORDERED:
FULFILLMENT DELIVERY: eDisclosure
EDISCLOSURE METHOD: eSign
NOTES TO IDS: ORDER PREVIEW: WEBPUSH:
INCLUDED DOCUMENTS: FULL PACKAGE CHOOSE SPECIFIC DOCS

Audits

Audit Legend

- STOP - REQUIRES RESOLUTION BEFORE ORDERING
- CRITICAL: RESOLUTION HIGHLY RECOMMENDED
- WARNING: RESOLUTION SUGGESTED
- INFORMATION - AUDIT IN GOOD STANDING
- QUESTION: RESOLUTION NOT REQUIRED
- CHECKBOX - CHECK REQUIRED BEFORE ORDERING

AUDITS

CHECK THIS BOX PRIOR TO ORDERING THE DISCLOSURES.

Note: If any fee updates need to be made to this loan, please close this window by clicking the "X" in the upper right-hand corner. Make all necessary updates within UHMGo and then click the "Order Initial Disclosure Package" button.

*Click on PDF link to open disclosures.

LO will receive email with link to sign disclosures or can access directly in UHMGo.

Audit & Order

Worksheet

Order Status

Additional Fields

Packages will be stored for 10 days after which they are removed from the Order Status Screen

Completed

Initial Disclosures

Do NOT sign here!

Doc Package	Type	Last Modified	Links	Ordered By
CHICAGO KENDRA (5-9-20 41655586).PDF	DOC	5/9/2020 6:50 pm		UHMGo Stage
CHICAGO KENDRA (5-9-20 41655575).PDF	DOC	5/9/2020 6:45 pm		UHMGo Stage
CHICAGO KENDRA (5-9-20 41655584).PDF	DOC	5/9/2020 6:37 pm		UHMGo Stage

***Documents No Longer Indicate “Preview” (these are the real disclosures)**

You can use “bookmarks” to go right to LE.

Chicago Kendra (5-9-20 41655575).pdf - Adobe Acrobat Reader DC

File Edit View Window Help

Home Tools Chicago Kendra (5-... x

35 / 74 100%

Bookmarks

- IL Rate and Points Lock-Float Agreement
- IL Title Insurer Disclosure
- Intent to Proceed
- IRS 4506-T Authorization B1
- IRS 4506-T B1
- Loan Disclosure Acknowledgment
- Loan Estimate
- Loan Estimate - Service Provider List (No Estimates)**
- Loan Quality Initiative Disclosure
- Mortgage Fraud is Investigated by the FBI
- Notice of Right to Receive Copy of Appraisal Report
- Patriots Act Disclosure B1

Union Home Mortgage Cor
8241 Dow Circle West • Strongsville, OH 44136

Loan Estimate

DATE ISSUED 5/9/2020
 APPLICANTS Kendra Chicago
 10915 Abercrombie Street
 Schiller Park, IL 60176

PROPERTY 14265 Pelican Ct
 Schiller Park, IL 60176

SALE PRICE \$250,000

Loan Terms

Loan Amount	\$200,000
Interest Rate	4.875%
Monthly Principal & Interest	\$1,058.42
<i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
Prepayment Penalty	
Balloon Payment	

Projected Payments

Payment Calculation	
Principal & Interest	
Mortgage Insurance	

***Sign-into IDS (NOT UHMGo) with IDS User Name and Password.**

You can also get link on the email that you receive to access sign-in screen.

IMPORTANT: Whoever signs into IDS will have their signatures on disclosures (must be LO)!!!

Loan Officer Authentication (Not the Loan Officer?)

Please enter your user name and password:

User Name

Password

*****Use IDS Password*****

[Forgot your Username?](#)

[Forgot your Password?](#)

Email you'll receive:

Initial Disclosures Sent: Kendra Chicago Inbox x

notifications@idsdoc.com

to me

Dear Jim Ford,

The initial disclosures that were requested for Kendra Chicago have been electronically sent. If you would like to review these documents or sign the loan officer portion of the documents click on this link: <https://esign.idsdoc.com/Esign.aspx?id=UHM-906A1ELOF> and you will be directed to the sign-in page.

Subsequent to this message you will receive notifications when the Borrower(s) complete the following steps.

1. Each borrower associated with the loan consents to receiving the documents electronically and views the documents
2. The borrower e-signs the package
3. All borrowers have e-consented, viewed and e-signed all applicable documents

Once you receive the final notification email you can login again (using the link above) to view, print, save or email the signed documents. If you have questions or need assistance with the disclosure signing process please contact our Customer Contact Center.

Sincerely,

Union Home Mortgage

Customer Care Center
Hours 9:00 a.m. - 5:00 p.m. M-F
855-803-9832

customercare@unionhomemortgage.com

LINK

Instructions

Document Signing Instructions

Select a document from the "Documents to Review/Sign" list.

Review all pages of the document and sign by clicking on the



Some documents require data fields to be completed. Enter the applicable information or N/A in all data fields on the form and click Save.



Documents labeled **INK SIGN** must be printed, physically signed and delivered to your loan officer (*not applicable on all packages*).

Some documents may not require a signature and will be marked signed after scrolling to the very bottom of the document and clicking the **"Acknowledge current document"** button.

Documents requiring signatures will be marked signed when the last available "Click to Sign" button has been selected for that document.

Do not show again

[*Click on disclosure](#)

Documents to Review/Sign

SIGNED	DOCUMENT NAME
<input checked="" type="checkbox"/>	1003 Application 1
<input type="checkbox"/>	Anti-Steering Loan Options Disclosure
<input type="checkbox"/>	IL Loan Brokerage Agreement and Disclosure Statement
<input type="checkbox"/>	IL Rate and Points Lock-Float Agreement
<input type="checkbox"/>	Patriots Act Disclosure B1

[*Complete the eSign Process.](#)

You can click on "View next document to be signed" to sign all documents together.

LOAN OFFICER - 1003 APPLICATION 1						Print	Help				
Paula Test Company, NMLS# 12345 Originator: Jim Ford, NMLS# 123456											
UNIFORM RESIDENTIAL LOAN APPLICATION											
<p>This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when <input type="checkbox"/> the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or <input checked="" type="checkbox"/> the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.</p> <p>If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):</p>											
Borrower				Co-Borrower							
I. TYPE OF MORTGAGE AND TERMS OF LOAN											
Mortgage Applied for:			Agency Case Number		Lender Case Number						
<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other(explain):					614779						
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service											
Amount	Interest Rate	No. of Months	Amortization Type:		Other (explain):						
\$200,000.00	4.875 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type):								
			<input type="checkbox"/> GPM								
II. PROPERTY INFORMATION AND PURPOSE OF LOAN											
Subject Property Address (street, city, state & ZIP)					No. of Units						
14265 Pelican Ct, Schiller Park, IL 60176					1						
Legal Description of Subject Property (attach description if necessary)					Year Built						
See attached legal description					1965						
See attached legal description											
Purpose of Loan:			Property will be:								
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):			<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment								
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent											
Complete this line if construction or construction-permanent loan.											
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)						
	\$	\$	\$	\$	\$						
Complete this line if this is a refinance loan.											
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made						
	\$	\$		Cost \$							
Title will be held in what Name(s):			Manner in which Title will be held		Estate will be held in:						
Kendra Chicago			Single woman		<input checked="" type="checkbox"/> Fee Simple						
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					<input type="checkbox"/> Leasehold (show expiration date)						
CheckingSavings											
Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)							

Jump to next signature item

View next document to be signed

Close

Signature Items Remaining **1**

Currently signing as: Loan Officer
Click-Sign Documents Remaining: 5 / 5
Ink Sign Documents Remaining: 0 / 0

***You can print and save or click on Close.**

Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (revised 1/05)
Mortgage Lenders, Inc. - 35485

Form1() (9)

Use this continuation sheet if you need more space to complete the Residential Loan Application.

Borrower:
Kendra Chicago

Agency Case Number

Close

Document Signed

Currently signing as: Loan Officer
Click-Sign Documents Remaining: 0 / 5
Ink Sign Documents Remaining: 0 / 0

***If borrower is with you, click on "Change Signer" at top of screen and select the borrowers name and then they can go through the eSign process. This is also where you can highlight URL and email to borrower (if they are not with you).**

ELECTRONIC CONSENT SIGN DOCUMENTS SIGNING PROGRESS CHANGE SIGNER LOG OUT

Union Home Mortgage Corp. : 855-803-9832

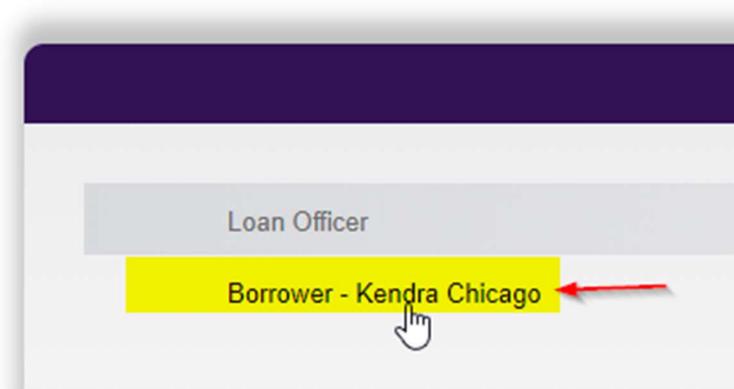
Documents to Review/Sign

SIGNED	DOCUMENT NAME
<input checked="" type="checkbox"/>	1003 Application 1
<input checked="" type="checkbox"/>	Anti-Steering Loan Options Disclosure
<input checked="" type="checkbox"/>	IL Loan Brokerage Agreement and Disclosure Statement
<input checked="" type="checkbox"/>	IL Rate and Points Lock-Float Agreement
<input checked="" type="checkbox"/>	Patriots Act Disclosure B1

Print/Save Package

***Choose "Borrower" if they are with you (i.e. they can sign immediately on your laptop).**

Select a Signer



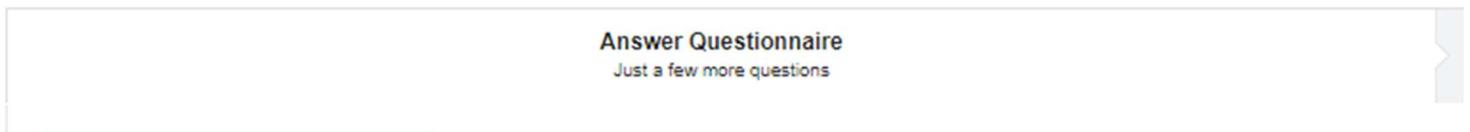
***After signing all Broker Required Disclosures...**

***GO BACK INTO UHMGO TAB TO FINISH SUBMISSION PROCESS.**

Click on Disclosure Submission Tab on the right.

Loan #: 614779
Kendra Chicago

Loan Amount: \$200,000 Loan Purpose: Purchase Loan Type: Conventional
Property Address: 14265 Pelican Ct Schiller Park IL
Loan Program: WHL CON Fixed Rate

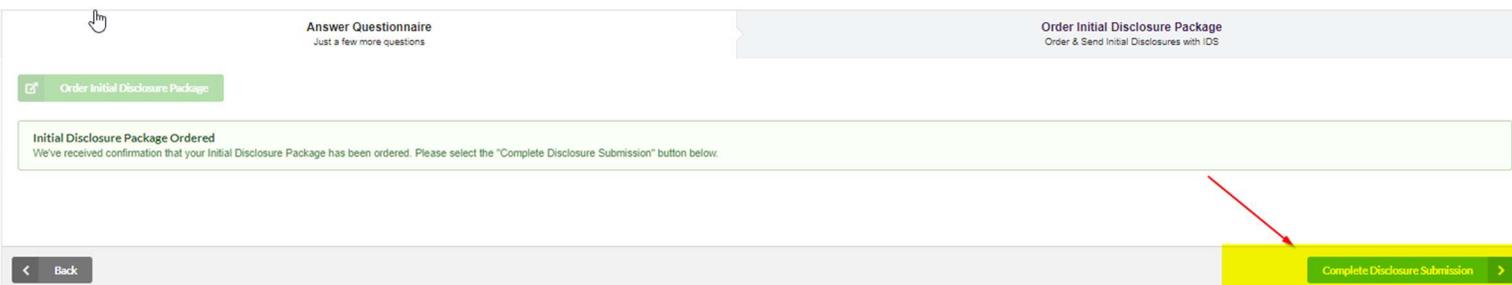


***Click on "Complete Disclosure Submission"**

IMPORTANT: This step submits your loan to UHM TPO.

Loan #: 614779
Kendra Chicago

Loan Amount: \$200,000 Loan Purpose: Purchase Loan Type: Conventional
Property Address: 14265 Pelican Ct Schiller Park IL
Loan Program: WHL CON Fixed Rate



***Loan will indicate Submitted and you will receive a confirmation email.**

Loan #: 614779
Kendra Chicago

Loan Amount: \$200,000 Loan Purpose: Purchase Loan Type: Conventional
Property Address: 14265 Pelican Ct Schiller Park IL
Loan Program: WHL CON Fixed Rate
Channel: Wholesale



[View 1003](#) [Loan Details](#) [UW Package](#) [Loan Documents](#) [Open Conditions](#) [Price &](#)

The following information was last updated on **05/09/2020**.
If you have any questions about the status of your loan, please contact your account executive.

Loan Information	
Borrower: Kendra Chicago	Loan #: 614779
Property Address: 14265 Pelican Ct Schiller Park, IL 60176	MERS/MIN #: 100074500006909020
Property County: Cook	FHA/VA Case #:
Loan Officer: Jim Ford	Loan Purpose: Purchase
Company: Paula Test Company	Property Type: PUD
Phone: (678) 429-9089	Occupancy Type: PrimaryResidence
Broker Processor: Jim Ford	Loan Status: Submitted
Phone: (678) 429-9089	Loan Program: WHL CON Fixed Rate
	Loan Term: 360
	Monthly P&I Payment: \$1,058.42

If you want to resend initial disclosures to borrower → go into Disclosure History tab in UHMGo and click on “Click Here to View/Print Save/E-Sign” => Sign into IDS and click on Change Signer at top of screen and click on Borrowers name and then copy URL (screen that asks for last 4 digits of their social and year born). Send that URL to borrower via email.

Training Video for resending disclosures to borrower: <https://vimeo.com/687226850/7ef3f81dad>

***Disclosure History tab provides history and can also take you directly to disclosure (i.e. if borrower did not receive email or you want to check status). All initial disclosures come from IDS.**

Loan # [REDACTED]
Sonia [REDACTED]

Loan Amount: \$397,000 Loan Purpose: Refinance Loan Type: Conventional
Property Address: 513 [REDACTED]
Loan Program: WHL CON Fixed Rate
Channel: Wholesale



- View 1003
- Loan Details
- UW Package
- Loan Documents
- Open Conditions
- Price & Lock
- Appraisal
- Lock Extensions
- Closing Form
- Disclosure History

Disclosure Package	Event Date	Event Type	Description
Initial Disclosures	03/09/2020 01:29pm	SentToFulfillment	Initial Disclosures Sent to Fulfillment. CLICK HERE TO E-SIGN
Initial Disclosures	03/09/2020 01:30pm	ESignCompletedBySigner	Broker Sanju Mathew Esign Complete.
Initial Disclosures	03/09/2020 01:30pm	EConsentObtained	Borrower Sonia Eapen granted EConsent.
Initial Disclosures	03/09/2020 01:33pm	ESignCompleted	Esign Completed by Broker and Borrowers.
Initial Disclosures	03/09/2020 01:33pm	ESignCompletedBySigner	Borrower Sonia Eapen Esign Complete.
Redisclosures	03/31/2020 10:14pm	SentToFulfillment	Redisclosures Sent to Fulfillment. CLICK HERE TO E-SIGN
Redisclosures	04/01/2020 08:52am	ESignCompletedBySigner	Broker Sanju Mathew Esign Complete.
Redisclosures	04/01/2020 08:53am	EConsentObtained	Borrower Sonia Eapen granted EConsent.
Redisclosures	04/01/2020 08:53am	ESignCompleted	Esign Completed by Broker and Borrowers.
Redisclosures	04/01/2020 08:53am	ESignCompletedBySigner	Borrower Sonia Eapen Esign Complete.
Initial Closing Disclosures (CD)	04/06/2020 09:12am	SentToFulfillment	Initial Closing Disclosures (CD) Sent to Fulfillment. CLICK HERE TO E-SIGN
Initial Closing Disclosures (CD)	04/06/2020 09:20am	EConsentObtained	Borrower Sonia Eapen granted EConsent.
Initial Closing Disclosures (CD)	04/06/2020 09:20am	ESignCompletedBySigner	Borrower Sonia Eapen Esign Complete.
Initial Closing Disclosures (CD)	04/06/2020 09:21am	EConsentObtained	Borrower Prince Eapen granted EConsent.
Initial Closing Disclosures (CD)	04/06/2020 09:21am	ESignCompleted	Esign Completed by Broker and Borrowers.
Initial Closing Disclosures (CD)	04/06/2020 09:21am	ESignCompletedBySigner	Borrower Prince Eapen Esign Complete.

*After the loan has been submitted, you can upload the UW credit package:

***Upload credit docs in the UW Package tab:**

Loan #: 861309
John Test

Loan Amount: \$300000 Loan Purpose: Purchase Loan Type: Conventional
Property Address: 10655 Birch St Saint Augustine FL
Loan Program: WHL CON Fixed Rate
Channel: Wholesale



- View 1003
- Loan Details
- UW Package
- Loan Documents
- Open Conditions
- Price & Lock

Package Documents	Status
<input checked="" type="checkbox"/> Most Recent 30 Days Paystubs For All Borrowers (if applicable)	Required
<input checked="" type="checkbox"/> W-2 or WVOE for all borrowers per AUS findings	Required
<input checked="" type="checkbox"/> Fully executed legible Purchase Agreement & all addendums (if applicable)	Required
<input checked="" type="checkbox"/> AUS Findings Final Submitted to UHM	Required
<input type="checkbox"/> Short Sale Agreement (if applicable)	Optional
<input type="checkbox"/> Original Termite, Well & Septic, and/or other required inspections or Contingency Waiver	Optional

1. Check the doc
2. Click "Browse"
3. Click the "Upload" button
4. Drag & drop files

[BROWSE](#) Drag & drop files here
[UPLOAD](#) File types supported

Uploaded Document

***Once uploaded, Click on “Submit UW Package”:**

Status
✓
✓
✓
✓
Optional
Optional
Optional
Optional

1. Check the documents from the list that are included in
2. Click "Browse" or Drag & Drop your file in the box below
3. Click the "Upload" button

BROWSE Drag & Drop Files

UPLOAD

File types supported: pdf, doc, docx, txt, tif, jpg, jpeg, jpe. Max

SUBMIT UW PACKAGE

Uploaded Documents

***You'll see confirmation that UW Package has been submitted:**

View 1003 Loan Details **UW Package** Loan Documents Open Conditions Pri

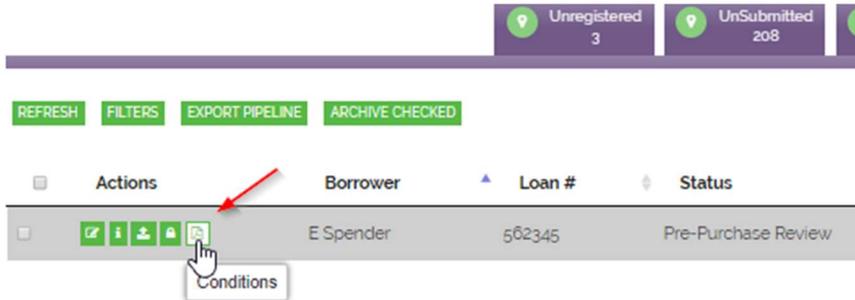
Your UW Package has been submitted. Document uploads must now be done on the "Loan Documents" tab.

Package Documents	Status
Most Recent 30 Days Paystubs For All Borrowers (if applicable)	✓
W-2 or WVOE for all borrowers per AUS findings	✓
Fully executed legible Purchase Agreement & all addendums (if applicable)	✓
AUS Findings Final Submitted to UHM	✓

Additional Information:

UPLOADING CONDITIONS:

After loan is UW, a new green box (on the right) is where you can view and upload conditions.



*Loan Status Screen: very important screen for loan information

The loan status screen gives you important information including a timeline of loan stages on top green timeline, UHM personnel working on your loan, expiration date, loan status, TRID dates and much more.

Loan Status



Loan #: 562345

The following information was last updated on .
If you have any questions about the status of your loan, please contact your account executive.

Loan Information			
Borrower: Elizabeth Spender	Loan #: 562345	Loan Amount: \$152,000	
Property Address: 1234 Country Rd Wooster, OH 44691	Loan Purpose: Refinance	Appraised Value: \$250,000	
Property County: Ashland	Property Type: Detached	DTI: 9.988/20.810	
Loan Officer: Maureen Dostal	Occupancy Type: Primary Residence	FICO: 650	
Company: Paula Test Company	Loan Status: Pre-Purchase Review	Look Date: 10/23/19	
Phone: (440) 420-4887	Loan Program: WHL MELO	Lock Expiration: 11/07/19	
Broker Processor: Maureen Dostal	Loan Term: 360	Lock Rate: 4.250%	
Phone: (440) 420-4887	Monthly P&I Payment: \$747.75	Compensation: Borrower Paid	
Disclosure Desk Coordinator: Marina Sivilar	Total Monthly Payment (PITI): \$972.75	Lock Price: 100.000	
Phone: 440-297-2457			
Broker Coordinator: Marina Sivilar			
Phone: 440-297-2457			
Underwriter: Test Correspondent Underwriter			
Phone: 440-234-4300			
Closer: Marina Sivilar			
Phone: 440-297-2457			

Gross Monthly Income			Details of Transaction		
	Borrower	Co-Borrower			
Base	10,000.00		a. Purchase Price	195501	j. Subordinate financing
Overtime			b. Alterations	0.00	k. CC paid by seller
Bonuses	1,500.00		c. Land	0.00	l. CashDepositOnSalesContract
Commissions			d. Refinance	145,000.00	m. SellerCredit
Div. / Interest			e. Estimated prepaid items	1,700.00	n. CC paid by Broker, Lender, Oth.
Net Rent Inc.			f. Estimated closing costs	4,065.00	o. Loan Amount
Other			g. PMI, MIP, Funding Fee		p. n. PMI, MIP Financed
			h. Discount (if Borrower will pay)		q. Loan Amount (m + n)
Other	2,000.00		i. Total Costs (a through h)	348,198.00	

Smart Buttons in Pipeline View:

My Pipeline

START A NEW LOAN REGISTRATION

The screenshot shows a table of loans in a pipeline view. At the top right, there is a status indicator 'Unregistered 4'. Below this are four green buttons: 'REFRESH', 'FILTERS', 'EXPORT PIPELINE', and 'ARCHIVE CHECKED'. The table has columns for 'Actions', 'Borrower', and 'Loan #'. A row is highlighted for 'K Chicago' with loan number '614779'. Several icons in the 'Actions' column are highlighted with red boxes and labels: 'Edit', 'Status', 'lock request', and 'Docs'. A mouse cursor is pointing at the 'K Chicago' borrower name.

***Once the loan has reached CTC (and the initial CD has gone out) - Complete the Closing Form Tab at least 2 days prior to closing.**

The screenshot shows a horizontal navigation bar with several tabs: 'View 1003', 'Loan Details', 'Loan Documents', 'Open Conditions', 'Price & Lock', 'Appraisal', 'Lock Extensions', 'Submit Closed Loan Package', and 'Closing Form'. The 'Closing Form' tab is highlighted with a yellow background and a red arrow pointing to it.

***You can view Current Service Levels and access our QuickPricer on the left tool bar:**

The screenshot shows a vertical navigation menu on the left side of the interface. The menu items are: HOME, CURRENT SERVICE LEVELS, START LOAN, THIRD PARTY FEES, MANAGE SSPL, PRICING, MBS DASHBOARD, PIPELINE, MESSAGES, ALERTS, LOCKS, ORDER APPRAISALS, APPROVED PMI PROVIDERS & CALCULATORS, PRODUCTION BULLETINS, LENDING GUIDE, and POLICIES & DISCLOSURES. Two items are highlighted with red boxes and labels: 'CURRENT SERVICE LEVELS' is labeled 'SLA' and 'PRICING' is labeled 'Quick Pricer'. At the bottom of the menu, there is a section titled 'Need Assistance?' with contact information for the Customer Care Center.

***For Manual UW:**

Change to "Manual Underwriting"

AUS Type: Desktop Underwriter (DU) ▾
Desktop Underwriter (DU) (8)
Loan Prospector (LP)
Manual Underwriting

Credit Reporting Agency: ▾

Account Username / ID: paulc

Account Password:

Re-Issue Credit? Yes ▾

Credit Report Case ID

Jonathan Cox *
Maryn Cox *

Is Joint Credit No ▾
No ▾

SUBMIT TO DESKTOP UNDERWRITER

THANK YOU FOR YOUR BUSINESS AND PARTNERSHIP!