



BROKER WEB PORTAL GUIDE



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WELCOME



WELCOME TO AMWEST

Thank you for choosing AmWest Funding Corp as your wholesale lending partner. This guide serves to help you use our technology to submit loans, manage your pipeline, and answer frequently asked questions.

Our commitment is to offer competitive products, provide a seamless submission and underwriting experience, fund your loans quickly, and deliver unparalleled customer service and support.

If you need additional help, you can always access our online training guides or contact your Account Executive.

We look forward to a prosperous partnership for years to come.

OBJECTIVE

We know that the most successful mortgage brokers put a strong emphasis on growing relationships, therefore you'll need a set of solutions that can help you accomplish just that. AmWest provides an easy-to-use system that quickly directs you through each loan transaction. As an AmWest broker, you may anticipate cutting-edge technology and continuous assistance.

Our system will allow you to:

1. Submit loans and lock rates
2. Price loans and view rates
3. Access loan programs and information
4. Upload conditions
5. View and manage your pipeline
6. View disclosures, uploaded conditions, appraisals, etc.

ACCESSING THE WEB PORTAL

LOGGING INTO AMWEST WHOLESAL

AmWest ID and Password: Broker support will email your username, but we do not create passwords. To reset your password, please click **Login**, then the **Forgot password** link. The Forgot Password page will allow you to rest and create your new password.

1. Using your internet browser, access our wholesale website:
www.amwestwholesale.com/

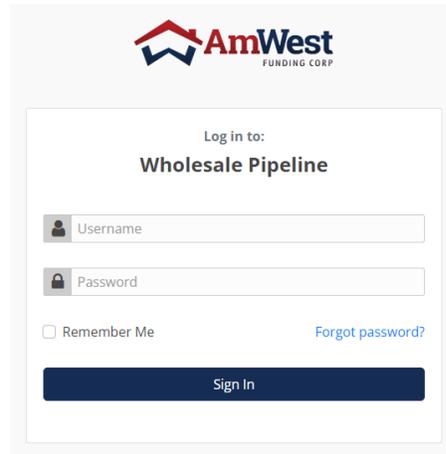


2. Click on **Login** located in the top right corner



3. Enter your credentials when prompted to Login

If you are having issues or need assistance logging in, contact your **Account Executive** or brokersupport@amwestfunding.com

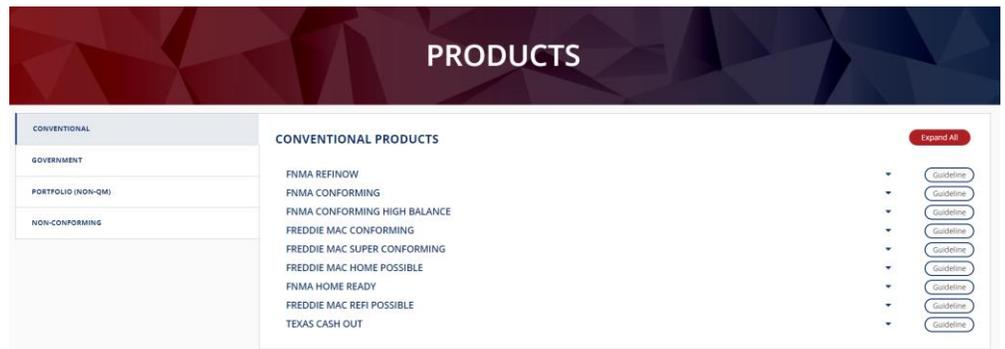


NAVIGATING THROUGH THE WEB PORTAL

PRODUCTS

The Products menu will provide you with all loan program guidelines offered by AmWest Funding

- **Conventional**
- **Government**
- **Portfolio (Non-QM)**
- **Non-Conforming (Jumbo)**



RATE SHEETS

The Rate Sheets menu allow individuals to download at any time

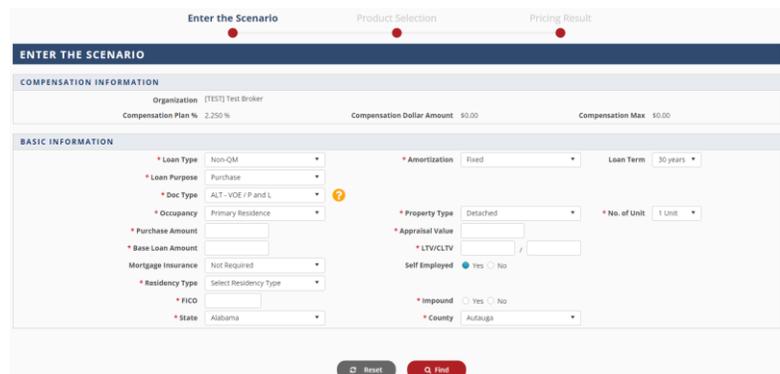
Midday Price Changes are also available



PRODUCT FINDER

To find the product to match complete all fields notated with a **red asterisk (*)** and click find.

This is for informational purposes only and does not guarantee accurate guideline eligibility. Please refer to product guidelines and/or your Account Executive



QUICK PRICER

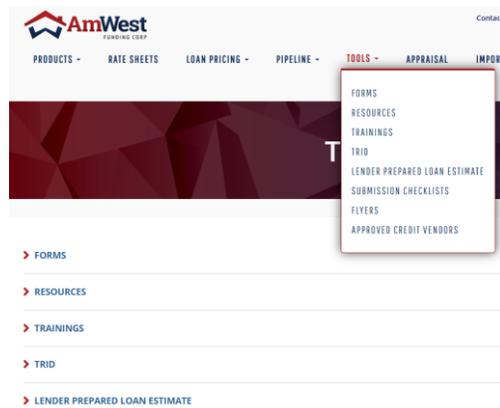
To price your loan scenario, complete all fields notated with a **red asterisk (*)** and click find.

All pricing results are provided for informational purposes only. This is **NOT** a commitment and does not guarantee accurate pricing or guideline eligibility. Please refer to our Product Guidelines for eligibility and contact your Account Executive and/or Secondary Marketing for Rate/Pricing confirmation.

TOOLS

Tools will give you access to:

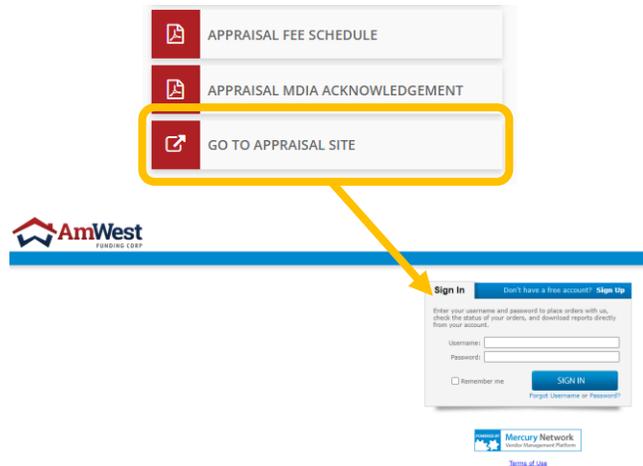
- Forms
- Resources
- Trainings
- TRID
- Lender Prepared Loan Estimate
- Flyers
- Approved Credit Vendors
- Webinars



APPRAISALS

The main AmWest Appraisal Portal is hosted and managed by the Mercury Network by clicking Go to Appraisal Site

All appraisal orders associated with AmWest must to be ordered using this portal.



IMPORTANT DATES

The Important Dates menu is updated daily with a breakdown of dates to follow:

- Last Day to Order Initial CD
- Last Day to Order Loan Doc
- Last Day to Return
- Last Day to Fund

Important Dates To Follow			
June DOCS Cut-Off Dates		August 1st Payments (West)	
Last Day To Order Initial CD		Last Day To Order Loan Doc	
Purchase (CONV)	6/24/2022	Purchase (CONV)	6/29/2022
Refinance (CONV)	6/23/2022	Refinance (CONV)	6/28/2022
Purchase (GOV)	6/24/2022	Purchase (GOV)	6/29/2022
Refinance (GOV)	6/23/2022	Refinance (GOV)	6/28/2022
FHA Streamline	6/17/2022	FHA Streamline	6/22/2022
Last Day To Return		Last Day To Fund	
Purchase (CONV)	7/1/2022	Purchase (CONV)	7/5/2022
Refinance (CONV)	7/1/2022	Refinance (CONV)	7/5/2022
Purchase (GOV)	7/1/2022	Purchase (GOV)	7/5/2022
Refinance (GOV)	7/1/2022	Refinance (GOV)	7/5/2022
FHA Streamline	6/27/2022	FHA Streamline	6/29/2022

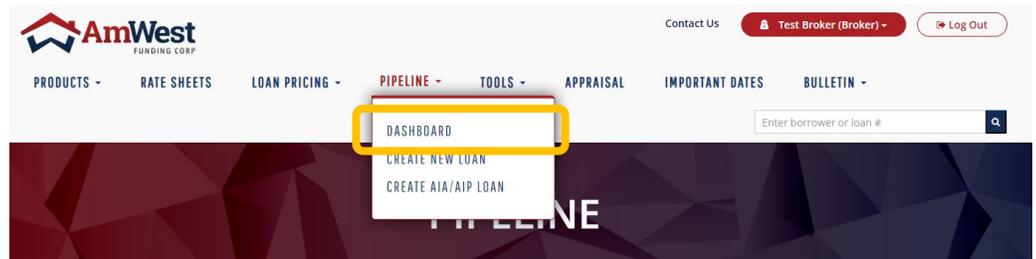
BULLETIN

The Bulletin Menu is a library of every Disaster Bulletin and Product Announcement

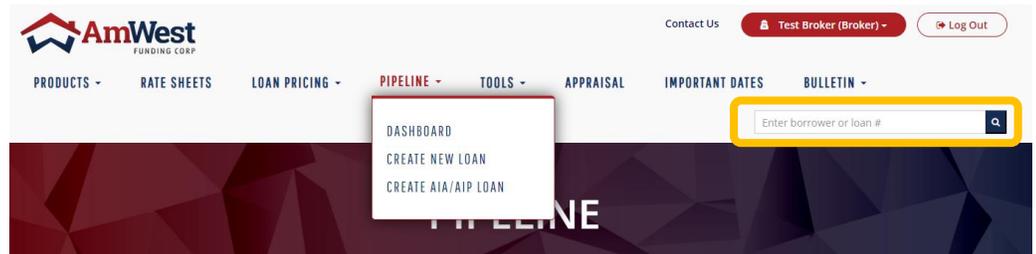
TITLE
2022.05.05 AmWest-Disaster-Bulletin 5-5-2022-
2022.01.18 AmWest-Disaster-Bulletin 1-18-2022-
2022.01.18 AmWest-Disaster-Bulletin 1-14-2022-
2022.01.07 AmWest-Disaster-Bulletin 1-7-2022-
2022.01.06 AmWest-Disaster-Bulletin 1-6-2022-
2022.01.03 AmWest-Disaster-Bulletin 1-3-2022-
2021.12.27 AmWest-Disaster-Bulletin 12-27-2021-

NAVIGATING THROUGH YOUR PIPELINE

1. Select **Dashboard** under Pipeline in the top menu bar



2. To find a specific loan, enter the Loan Number or Borrower's Name in the search function



- You may also use the Advanced filter to narrow your search.

LOAN NO.	BROKER	STATUS	BORROWER		ADDRESS	PROGRAM	AMOUNT	PURPOSE	LOCK EXP	LOCK	APPRD	CD REQ	DOC	HOLD
			FIRST NAME	LAST NAME										
TEST002229	Test Broker	UW Approved w/ Cond	SAMPLE	SAMPLE	321 Fake St	AAA711	\$50,000	Purchase		PRICE	APPRD	Not Ready Not Locked	Not Ready	
TEST002226	Test Broker	Registered	SAMPLE	SAMPLE	321 Fake St	AAA711	\$50,000	Purchase		Pre-Lock not Allowed	APPRD	Not Ready Not Locked	Not Ready	

- You can narrow down your pipeline view by the statuses of your loans by clicking on **Pipeline Summary**.

This will also show how many loans are in that status and the sum of the loan amounts.

LOAN STATUS	# OF LOANS	AMOUNT
Not Assigned	9	\$4,638,487
Prospect	151	\$55,966,279
Pre-Locked	1	\$420,000
Registered	120	\$40,583,422
Disclosure Desk	4	\$1,569,000
Processing	3	\$993,000
U/W Received	10	\$2,883,050
UW Approved w/ Cond	41	\$13,035,650
Docs-Out	2	\$1,008,000
Total	341	\$121,096,888

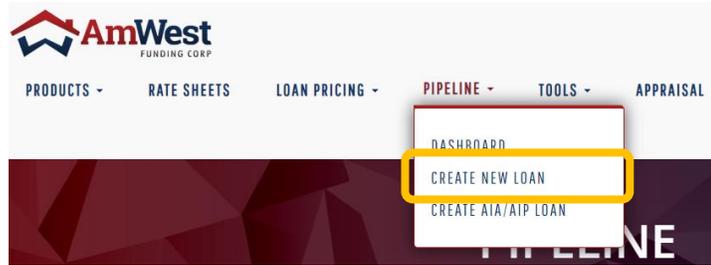
SUBMITTING A LOAN

CREATE A NEW LOAN

To create a new loan, you will need to follow these steps

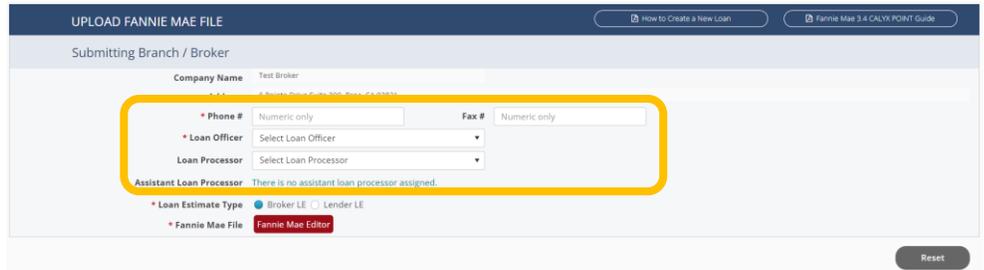
1. Click **Create New Loan**

If you are submitting an AIA/AIP Loan, click **Create AIA/AIP Loan**. The loan submission process is the same.

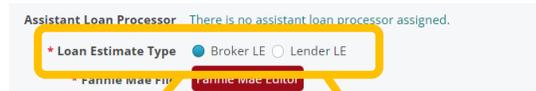


2. Fill out your Contact information and choose your assigned users for this loan.

If there is a Loan Officer or Loan Processor, that is not among the options available, contact Broker Support



3. Choose the **Loan Estimate Type**.



- Minimum requirement for Broker LE**
- URLA sign and dated by Loan Officer and Borrower
 - Settlement Service Provider List (SSPL)
 - Fee Sheet
 - Intent to Proceed
 - Broker Disclosed LE

- Minimum requirement for Lender LE**
- URLA sign and dated by Loan Officer

4. Click **Fannie Mae Editor** to upload your Fannie Mae or manually create a Fannie Mae File.



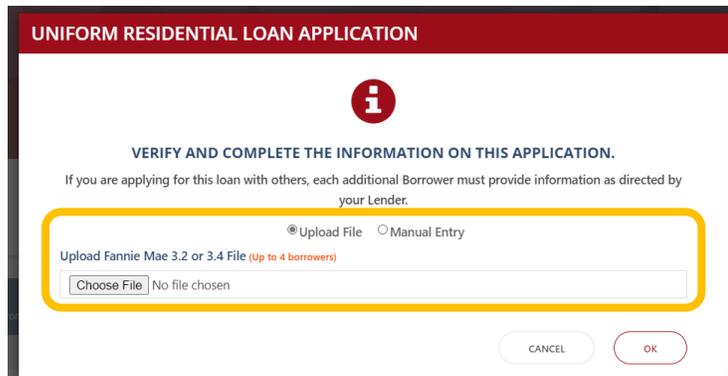
5. Select whether you will **uploading your own Fannie Mae file** or if you will be **creating a Fannie Mae file manually from scratch**.

If you selected **Upload File**, the file may be either a 3.2 or 3.4 file.

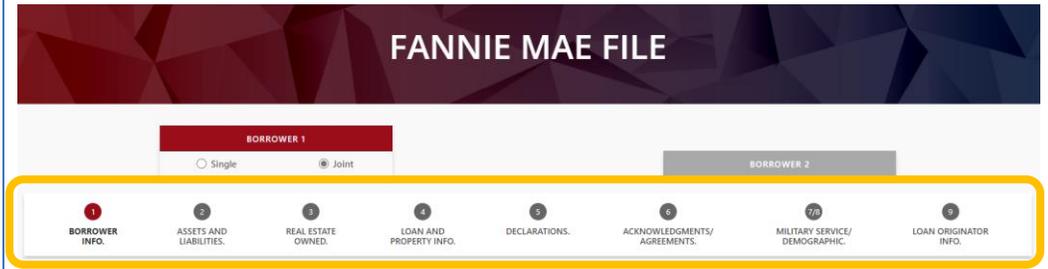
If you selected **Manual Entry**, you will need to specify the number of borrowers on your loan.

You may only have up to 4 borrowers on the loan whether you are uploading a Fannie Mae or manually inputting the information.

Then click **OK**



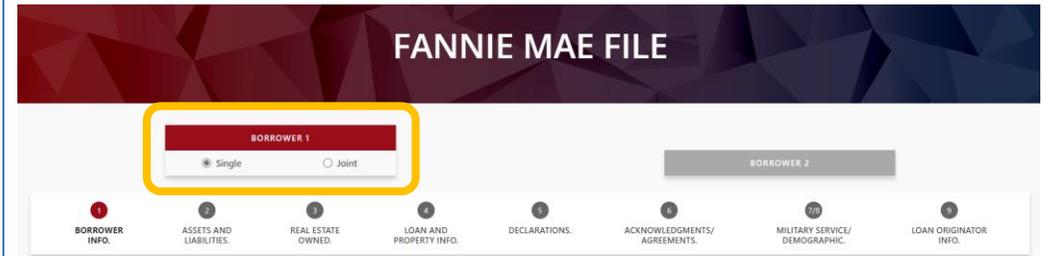
6. You can navigate through the URLA and make any necessary changes.
- If this is a manual entry you will need to fill out each of the 9 Sections.



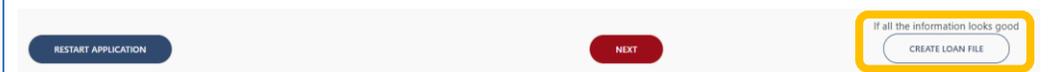
If you have more than one borrower, remember to indicate whether the borrowers are **Single** or **Joint** status.

If you select **Joint**, the corresponding borrower will automatically be changed to Joint status.

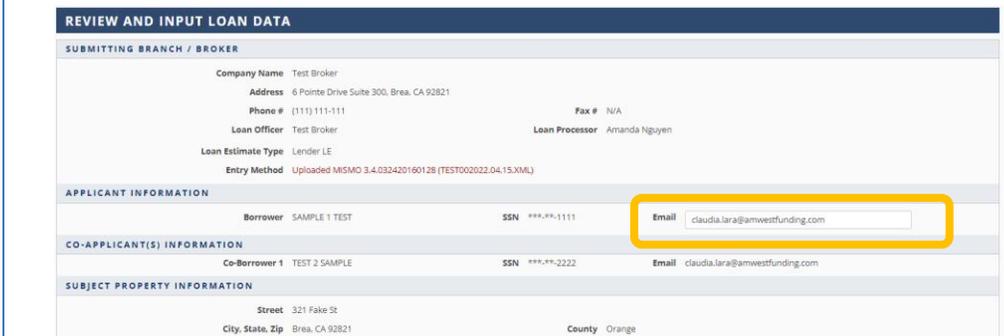
Remember to fill out the information for both borrowers.



7. Once you have reviewed all the information on the URLA click on **Create Loan File** to create the URLA.



8. Review loan information and update the borrower's email information necessary.



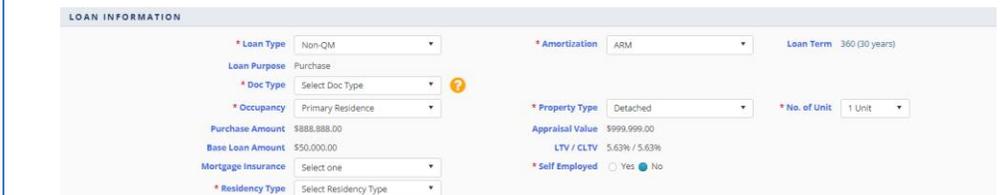
9. Review **Compensation Plan**, which indicates the current LPC (Lender Paid Compensation) Plan the company has selected.

The option to choose BPC (Borrower Paid Compensation) will be available after the product is selected



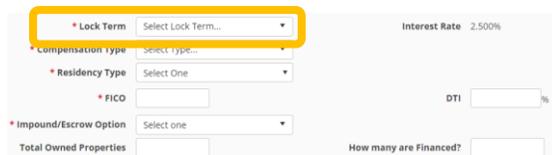
10. Select or enter all required information that are indicated by a **red asterisk (*)**

All information is defaulted from what the XML file indicated



Lock Term is for pricing.

You are **NOT** locking the loan.



11. Once all information is completed, click **Review Pricing**. This will generate the Loan Number.



ERROR Message

When a required field is not filled out properly, or there is conflicting data, an error message will appear.



12. Although you have a Loan Number, your loan is still in Prospect status and not yet fully registered.

Once done reviewing, click **Continue to LE** to fully register your loan.

The LE process will depend on whether you chose:

- [Lender LE](#)
- [Broker LE](#)

REVIEW PRICE & SUBMIT

LOAN SCENARIO

Product	CAS/SHR - FINRA CONF HOME READY 5/6m SOFR ARM	Amortization	ARM	Loan Term	30 years
Loan Type	Conventional				
Loan Purpose	Purchase				
Doc Type	Full				
Occupancy	Primary Residence	Property Type	Detached		
Purchase Amount	\$88,888.00	Appraisal Value	\$99,999.00		
Loan Amount	\$50,000.00	MI	0%		
LTV/CLEV	5.62% / 5.62%	DTI	0%		
FICO	660	How many are Financed?	1		
Total Owned Properties	1	Property County	Orange		
Property State	CA	Mortgage Insurance	No		
Self Employed	No	Lender Fee Waiver	No		
Impound	No	Interest Rate	2.500%	Origination Fee	2.250%
Residency Type	US Citizen				
Lock Term	30 days				

ADJUSTMENT

No records to display.

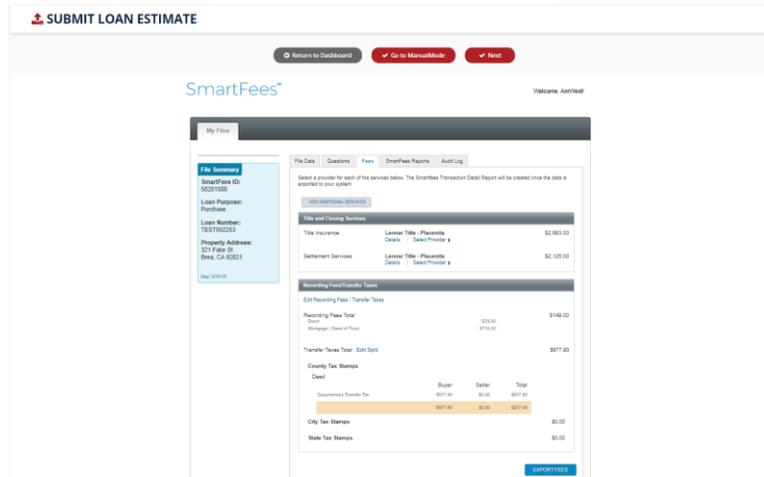
Processed at 4/18/2022 9:08:39 AM. Pricing updated daily (08:00 AM PST). Subject to market movement.

PRICE AFTER ADJUSTMENT - BORROWER PAID

RATES	PRICE	CREDIT/COST	MO. PAYMENT
3.125	2,619	\$1,309.50	\$214.19
3.000	2,978	\$1,489.00	\$210.80
2.875	3,347	\$1,673.50	\$207.45
2.750	3,733	\$1,876.50	\$204.12
2.625	4,147	\$2,079.50	\$200.83
2.500	4,591	\$2,249.50	\$197.58
2.375	4,956	\$2,418.00	\$194.32
2.250	5,188	\$2,594.00	\$191.12
2.125	5,539	\$2,769.50	\$187.95
2.000	5,891	\$2,945.50	\$184.81
1.875	6,242	\$3,121.00	\$181.70

Buttons: Save/Exit, Continue to DU, **Continue to LE**

- SmartFees will open and be populated with preselected providers based on SmartFees configuration



- If you need to change a fee, click **Select Provider** and click on the provider closest to your expected fees

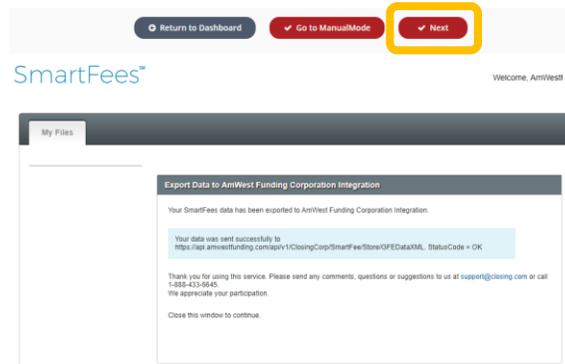


- Once all fees are correct, click on **Export Fees**

This export process takes about 30 seconds. Do not refresh your screen during the process.



- After the data was sent successfully, click **Next**



5. Review or enter the fees in the Loan Estimate including the following (if applicable):

- Processing Fee
- Broker Fee
- Appraisal Fee
- Credit Report Fee
- Appraisal Field Review Fee
- Third Party Processing Fee
- Appraisal Inspection and Review Fee
- HOA Certificate Fee

ORIGINATION CHARGES	
Lender Credits	
Origination Fee - Borrower Paid Comp	\$1,100.00
Processing Fee	
Underwriting Fee	\$1,000.00
Broker Admin Fee	

SERVICES YOU CANNOT SHOP FOR	
Appraisal Fee	\$600.00
Credit Report Fee	\$140.00
Tax Service Fee	\$85.00
Appraisal Field Review Fee	
Third Party Processing Fee	
Appraisal Inspection and Review Fee	
HOA Certificate Fee	
TX - Attorney Review Fee (Limited)	
TX - Attorney Review Fee (Unlimited)	
HOA Certification	\$0.00

SETTLEMENT FEES	
Title - Lender's Title Policy	\$475.00
Title - Owner's Title Policy - optional	\$2,100.00
Title - Messenger/Courier Fee	\$25.00
Recording Fee	\$140.00
Transfer Tax	\$577.50
Title - Underpayments	\$25.00
Title - Escrow/Commission Agent Fee	\$1,000.00
Title - Loan Tie In Fee	\$300.00
Title - Notary Fee	\$175.00
Title - Recording Service Fee	\$25.00

6. If you need to input additional fees, input them in the **Additional Request/Notes** section at the bottom

ADDITIONAL REQUESTS/NOTES

PLEASE ADD ANY NOTES OR REQUEST FOR ADDITIONAL FEES TO BE ADDED TO THE NOTE SECTION

ConversationNote

Return to ClosingCorp Submit LE

7. Click and upload your **URLA signed and dated by the Loan Officer** in Section 9

LOAN ESTIMATE REQUIREMENTS

MINIMUM REQUIREMENTS TO SEND OUT THE INITIAL LE

LOAN ESTIMATE TYPE: LENDER LE

- For All Disclosed Loan Estimates:
 - Initial 1003 signed and dated by the Loan Officer

UPLOAD REQUIRED DOCUMENTS TO SEND OUT THE INITIAL LE/DISCLOSURES

1 LE Documents

Saved File

_SmartIGFE_TEST002253_58201588.pdf

Drop files here to upload

8. Once completed and reviewed, Click on **Submit LE**

ADDITIONAL REQUESTS/NOTES

PLEASE ADD ANY NOTES OR REQUEST FOR ADDITIONAL FEES TO BE ADDED TO THE NOTE SECTION

ConversationNote

Return to ClosingCorp Submit LE

9. You will have the option to submit your credit package now.

Choosing **Yes** will take you to the upload documents screen and click **Submit Credit Package**

Choosing **No** will only send out the LE disclosures

CREDIT PACKAGE

Would you like to submit Credit Package now?

Yes No

CONGRATULATIONS!

You have successfully submitted a loan

SUBMIT BROKER LE

1. Check and upload all the requested documents
 - Initial URLA signed and dated by the Loan Officer
 - Settlement Service Provider List
 - Fee Sheet
 - Intent to Proceed
 - Broker Disclosed LE

SUBMIT LOAN ESTIMATE

LOAN ESTIMATE REQUIREMENTS

MINIMUM REQUIREMENTS TO SEND OUT THE INITIAL LE

LOAN ESTIMATE TYPE: BROKER LE

For All Disclosed Loan Estimates:

- Initial 1003 signed and dated by the Loan Officer
- Settlement Service Provider List (SSPL)
- Fee Sheet

AmWest Fee Sheet Broker Fee Sheet Escrow Fee Sheet

ADDITIONAL Requirements For Broker Disclosed LE:

- Intent to Proceed
- Broker Disclosed LE

2. Click **Submit LE**

UPLOAD REQUIRED DOCUMENTS TO SEND OUT THE INITIAL LE/DISCLOSURES

LE Documents

Drop files here to upload

Return to Dashboard Save File **Submit LE**

NOTES

PLEASE NOTE: Only select Submit once all documents have been uploaded. Would you like to upload additional documents now?

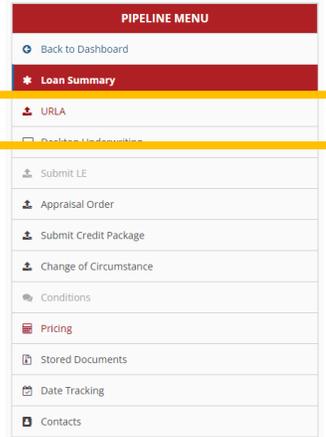
Add additional documents **Submit and Upload**

CONGRATULATIONS!

You have successfully submitted a loan

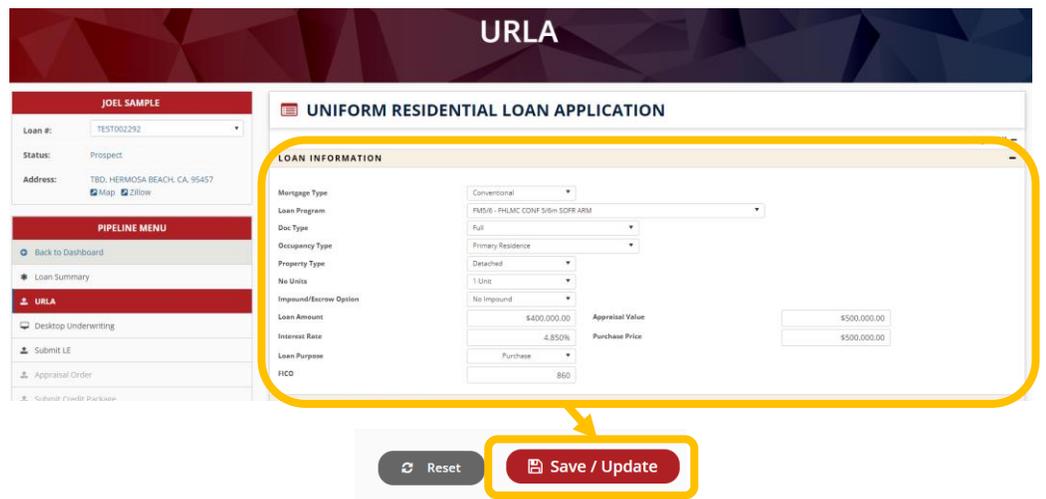
URLA

1. If you need to make an adjustment or view your URLA, you can click on **URLA** in the **Pipeline Menu**



2. Make any necessary changes and click on **Save/Update** once completed.

Changes to the URLA can only be made at the Prospect stage before the LE has been sent out.



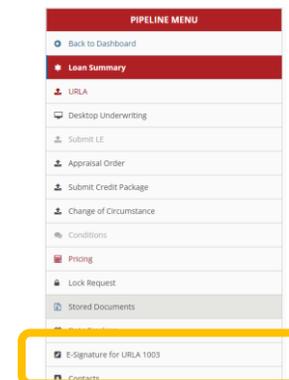
E-SIGN URLA

1. To e-sign the URLA, make sure that you are signed in as a **Loan Officer credential**.

Only a Loan Officer may e-sign an URLA



2. In the loan you are planning on signing, click on **E-Signature for URLA 1003** in the Pipeline Menu



- Acknowledge the e-signature by clicking on the check box and clicking Submit

UNIFORM RESIDENTIAL LOAN APPLICATION

I acknowledge that the e-signature will be captured and processed

Loan Originator:

*Once submitted, the URLA will be signed with the loan originator name and today's date

Cancel Submit

- You will be taken to the **Stored Documents** where you will find a copy of your URLA that now has a **Signature Certificate** at the end.

STORED DOCUMENTS

All Unfiled Search

STATUS	CATEGORY	TYPE	DESCRIPTION	EXPIRES	CREATED
Not Reviewed	Unfiled	1003 (mteah)	1003 (mteah)		6/15/2022 4:54:22 PM

20 Items per page 1 - 1 of 1 items

SIGNATURE CERTIFICATE

Information on this Uniform Residential Loan Application has been verified and completed.

Signer Name: Test Broker
Signed Date: 06/15/2022 04:54:11
Email Address: TestBroker@FakeEmail.com
Organization Name: Test Broker
IP Address: 172.16.101.20
Reference Number: BF97E36F-CF0F-49B3-9D00-CCBDDFC16F9

WEB PORTAL FEATURES

LOAN SUMMARY

Within the left navigation, select **Loan Summary** to view loan highlights

SAMPLE 1 TEST

Loan #: TEST00232

Status: Prospect

Address: 321 Fake St, Brea, CA, 92821

PIPELINE MENU

- Loan Summary
- Submit LE
- Appraisal Order
- Submit Credit Package
- Change of Circumstance
- Conditions
- Pricing
- Stored Documents
- Date Tracking
- Contacts

LOAN SUMMARY

General Information	
Loan Number	TEST00232
Loan Status	Prospect
Broker	Test Broker
LD / Reg	Test Broker
Broker LO	
Processor	Amanda Nguyen
Loan Estimate Type	Broker LE
Submitted	
Estimated Closing	

Borrower Information	
Primary Borrower	SAMPLE 1 TEST
Date of Birth	11/11/1911 (Age: 110)
Work Phone	
Home Phone	
Fax e	
E-Mail	claudia.lara@amwestfunding.com
Street	123 Fake St
City, State, Zip	Brea, CA 92821
Credit Score	720

Loan Information	
Purpose of Loan	Purchase
Loan Program	CAS/6HR - FNMA CONF HOME READY 5/1in SOFR ARM
Mortgage Type	Conventional
Amortization	ARM
Loan Term	360 months
Interest Rate	2.500%
Base Loan Amount	\$50,000.00
Loan Amount	\$50,500.00
LTV / CLTV	5.68% / 5.68%
Compensation Type	Borrower Paid
DTI	15.73%
Cash To Close	\$842,792.88
Impound	No

Property Information	
Street	321 Fake St
City, State, Zip	Brea, CA 92821
County	Orange
Occupancy	Primary Residence
Property Type	Detached
Number of Units	1 unit
Appraised Value	\$999,999.00
Estimated Value	\$888,888.00
Appraisal Completed	
Appraisal To Borrower	
Appraisal Sent Method	
Received By Borrower	

DATE TRACKING

Within the Pipeline Menu, select **Date Tracking** to review important dates

SAMPLE 1 TEST

Loan #: TEST00232

Status: Prospect

Address: 321 Fake St, Brea, CA, 92821

PIPELINE MENU

- Back to Dashboard
- Loan Summary
- Desktop Underwriting
- Submit LE
- Appraisal Order
- Submit Credit Package
- Change of Circumstance
- Conditions
- Pricing
- Date Tracking
- Contacts

DATE TRACKING

Loan Status	
Prospect	04/15/2022
Pre-Locked	
Registered	
Disclosure Desk	
Processing	
Submit to LW	
U/W Received	
Resubmitted To LW	
U/W Suspended	
U/W Adverse	
U/W Approved w/ Cond	
U/W Final Approval	
Docx-Ordered	
Docx-Drawn	
Docx-Out	
Docx-Back	
Funding	

Important Dates	
Date File Created	04/15/2022 10:00 AM
Preapproval App. Date	
Application Date	04/15/2022
Scheduled Approval Date	
Signing Appl Date/Time	
Scheduled Closing Date	
Scheduled Funding Date	
RESPA Date	
Initial LW Approval Date	

Lock Information	
Rate Locked	2.500%
Net Pricing	100.000%
Lock Days	
Date Locked	
Lock Exp. Date	
Date Cancelled	
First Payment	
Closed Date/Time	

Quality Assurance Status

Wage Earner VOE
Self Employed VOE
Verification of Asset

Disclosure History

No records to display.

DESKTOP UNDERWRITING

1. In the Pipeline Menu, click **Desktop Underwriting**

PIPELINE MENU

- Back to Dashboard
- Loan Summary
- Desktop Underwriting
- Submit LE
- Appraisal Order
- Submit Credit Package
- Change of Circumstance
- Conditions
- Pricing
- Stored Documents
- Date Tracking
- Contacts

- Fill out all loan information and click **Save/Next** when completed.

Application 1

	Borrower	Co-Borrower
a. Any outstanding judgments against you?	No	Not Assigned
b. Declared bankrupt within the past 7 yrs?	No	Not Assigned
c. Property foreclosed in the last 7 yrs?	No	Not Assigned
Fannie Mae Explanations		
d. Are you a party to a lawsuit?	No	Not Assigned
e. Obligated on a foreclosed loan ...	Not Assigned	Not Assigned
f. Delinquent on any Federal debt ...	No	Not Assigned
g. Pay alimony, child support, sep. main?	Not Assigned	Not Assigned
h. Any part of the down payment borrowed?	No	Not Assigned
i. Co-maker or endorser on a note?	No	Not Assigned
Citizenship / Residency		
j. Are you a U.S citizen?	US Citizen	Not Assigned
k. Are you permanent resident alien?	No	Not Assigned
l. Will you occupy as your primary residence?	Yes	Not Assigned
m. Had ownership interest in last 3 years?	Yes	Not Assigned
(1) What type of property did you own?	RM Principal Residence	Not Assigned
(2) How did you hold title to the home?	S Solely	Not Assigned

Save / Next

- Fill out your **Credit Vendor** information

Please note that the credit vendor must be from one of our approved credit vendors.

If you are unsure of whether your credit vendor is among them, please check our **Approved Credit Vendor** document located in the Tools section

SERVICE PROVIDER & DESKTOP UNDERWRITING CREDENTIAL

DU Case File ID: []

Credit Vendor: CoreLogic Credco

Credit Vendor Username: []

Credit Vendor Password: []

Credit Reference No.: []

SAMPLE TEST and TEST SAMPLE: []

Confirm Verbal Authorization Received

Return to Desktop Underwriting Information

Submit

AmWest FUNDING CORP

PRODUCTS - RATE SHEETS LOAN PRICING - PIPELINE - TOOLS - APPRAISAL IMPORTANT

FORMS RESOURCES TRAININGS TRID LENDER PREPARED LOAN ESTIMATE SUBMISSION CHECKLISTS

DESKTOP UNDERWRITING

APPROVED CREDIT VENDORS

CASH FILE ID STATUS STATUS DESCRIPTION

- Once you have filled out all the necessary information, click **Submit**.

SERVICE PROVIDER & DESKTOP UNDERWRITING CREDENTIAL

DU Case File ID: []

Credit Vendor: CoreLogic Credco

Credit Vendor Username: []

Credit Vendor Password: []

Credit Reference No.: []

SAMPLE TEST and TEST SAMPLE: []

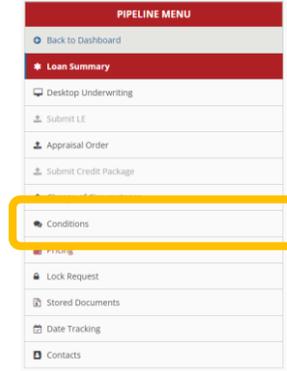
Confirm Verbal Authorization Received

Return to Desktop Underwriting Information

Submit

UPLOADING CONDITIONS

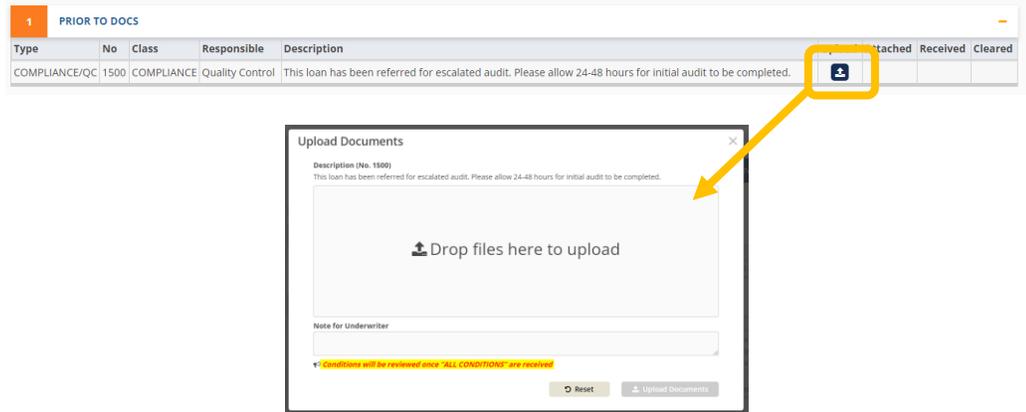
1. In the Pipeline Menu, Click **Conditions**



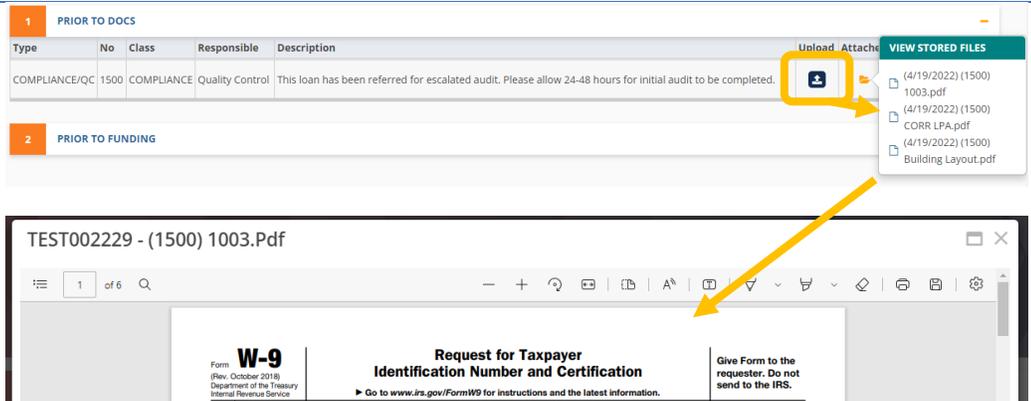
2. Locate the Condition Number associated with the document(s) you are about to upload and click the **Upload Icon**

You can upload single or multiple files by dragging one or more documents into a single submission. Please make sure documents are in PDF format.

Click **Upload Documents**



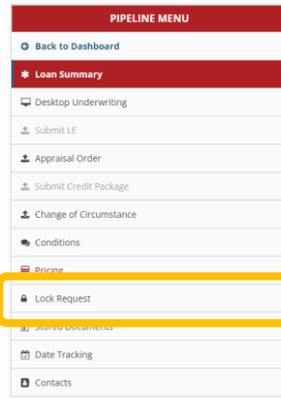
3. If you would like to review the documents you have just uploaded, click **Attached Icon** to view the uploaded documents.



LOCK REQUEST

1. In either the Pipeline Menu, click on **Lock Request**

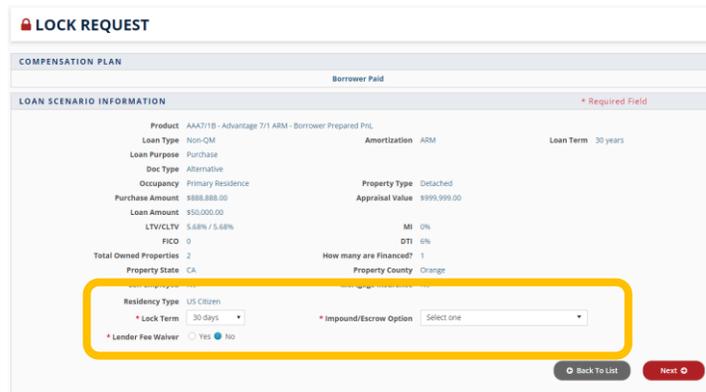
Another option is to click **Price** in the dashboard next to the loan



OR

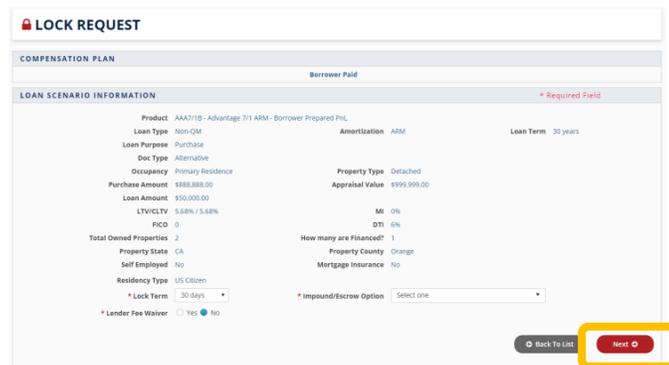


2. Select **Lock Term, Lender Fee Waiver, and Impound/Escrow Option**



3. Confirm all loan information on this page is correct **PRIOR** to requesting lock.

When all information is confirmed, click **Next**



4. Select the desired **Price** for the rate lock

Any pricing adjustments will appear depending on the loan scenario

ADJUSTMENT

No records to display.

Processed at 4/20/2022 9:19:01 AM. Pricing updated daily (08:00 AM PST); Subject to market movement

PRICE AFTER ADJUSTMENT - BORROWER PAID

	RATES	PRICE	CREDIT/COST	MO. PAYMENT
<input type="radio"/>	3.125	2.751	\$1,375.50	\$214.19
<input type="radio"/>	3.000	3.095	\$1,547.50	\$210.80
<input type="radio"/>	2.875	3.445	\$1,722.50	\$207.45
<input type="radio"/>	2.750	3.820	\$1,910.00	\$204.12
<input type="radio"/>	2.625	4.190	\$2,095.00	\$200.83
<input type="radio"/>	2.500	4.542	\$2,271.00	\$197.56
<input type="radio"/>	2.375	4.893	\$2,446.50	\$194.33
<input type="radio"/>	2.250	5.245	\$2,622.50	\$191.12
<input type="radio"/>	2.125	5.595	\$2,797.50	\$187.95
<input type="radio"/>	2.000	5.938	\$2,969.00	\$184.81
<input type="radio"/>	1.875	6.284	\$3,142.00	\$181.70

Please select the rate to request lock

- Once a lock pricing has been selected, enter the **Email** and **Name of the Requestor**.

You may enter any additional notes or comments about the Lock Request

* Required Field

LOCK REQUEST INFORMATION

* Email

* Request By

Note

* Acknowledgement Please check the box if all the information above are accurate. If you need to change any of the information, please request COC.

Back
Submit Lock Request

- Once finished, click **Submit Lock Request**

Please do not click the Request button more than once.

* Required Field

LOCK REQUEST INFORMATION

* Email

* Request By

Note

* Acknowledgement Please check the box if all the information above are accurate. If you need to change any of the information, please request COC.

Back
Submit Lock Request

- You will receive a confirmation email to the provided email address when the lock request has been received AND when it has been locked.

LOCK REQUEST CONFIRMATION			
LOCK REQUEST INFORMATION			
Lock Date	04/20/2022 12:00 AM	Rate Sheet Price	2.751
Lock Term	30 days	Total Adjustment	0.000
Lock Expiration	05/20/2022	Net Buy Price	2.751
Interest Rate	3.125%		
LOAN SCENARIO INFORMATION			
Product	CAS/WR - FIMA CONF HOME READY 5/6m SOFR ARM		
Loan Type	Conventional	Amortization	ARM
Loan Purpose	Purchase		Loan Term 30 years
Doc Type	Full		
Occupancy	Primary Residence	Property Type	Detached
Purchase Amount	\$888,888.00	Appraisal Value	\$999,999.00
Loan Amount	\$50,000.00		
LTV/CLTV	5.68% / 5.68%	MI	0%
FICO	660	DTI	11%
Total Owned Properties	2	How many are Financed?	1
Property Status	CA	Property County	Orange
Self Employed	No	Mortgage Insurance	No
Imposed	No	Lender Fee Waiver	No
Residency Type	US Citizen		

NOTIFICATION

Loan Number: TEST002253 TEST - Your **Lock** Request has been Received

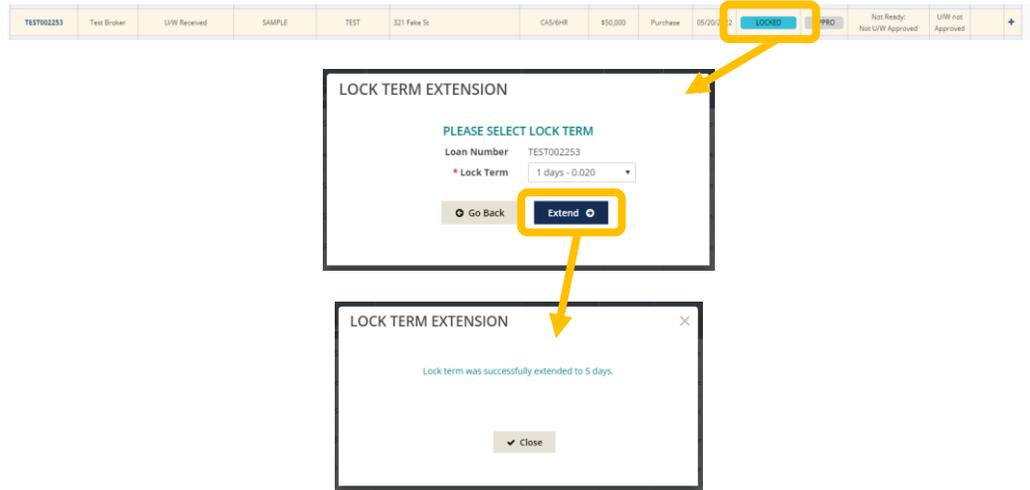
Requested at 4/20/2022 9:21 AM

Company Information			
Company: Test Broker			
Street: 4 Paines Drive Suite 300			
City, State & Zip: Brea, CA 92813			
Phone #: (714) 933-3333		Fax #: (714) 905-5077	
Requested By: Test Broker			
Compensation			
Compensation Type: Borrower Paid			
Request Information			
Loan #: TEST002253			
Interest Rate: 3.125 % • Price: 2.751 % • Base Price: 2.751 %			
Adjustment		Rate	
No Adjustment		No Adjustment	
Note			
TEST			

Thank you for your business.
 Please contact **Lock** Desk if you have any questions regarding **Lock** Request.
 Please do not reply to this message.

AmWest Funding Corp.
 4 Paines Drive Suite 300
 Brea, CA 92813
 Tel: (714) 933-3333, Fax: (714) 905-5077

If you need to extend your lock, in the dashboard, next to your loan, you can now click on **LOCKED**

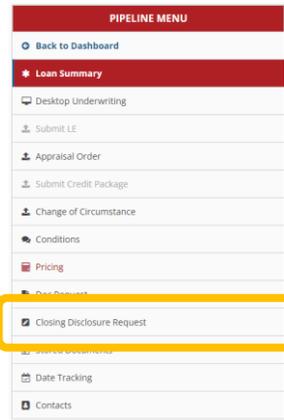


CLOSING DISCLOSURE REQUEST

1. In the Pipeline Menu, click on Closing Disclosure Request

To Activate CD Request:

- Loan must be Locked
- Loan must be at U/W Approved status



2. Fill out the electronic Request form by making sure that the **red asterisk (*)** information is completed

CLOSING DISCLOSURE REQUEST FORM - WET STATES

Loan Number: TEST002116 Closing Date: Closing Time: Subject Property: 321 Fake Street, Brea, TX, 92821 Borrower(s) Name: Test SAMPLE

Settlement email to send the CD to: _____

VESTING

Escrow State: We will follow Escrow Vesting Amendment
 Non-Escrow State: (Enter Vesting Here): _____

Most updated Fee Sheet

Property Tax Info Available in BytePro and matches info below

Invoices uploaded for each item listed below to BytePro

	TITLE COMPANY	SETTLEMENT COMPANY
* Company Name		
* Company License		
* Agent Name		
* Agent License		
* Address		
* Phone		
* Email		

3. Click **Submit** once completed

DOC REQUEST

1. In the Pipeline Menu click Doc Request

To activate Doc Request:

- CD has to have been acknowledged

2. Once in the Doc Request screen, provide an email address to **Forward Escrow Loan Docs to** be sent

It must be the closing agent

3. Select **1st Payment Due Date**

Loan Number TEST002116
 Borrower Name Test SAMPLE
 Co-Borrower Name
 Docs Requested By
 Account Executive Joel Azurin (714) 831-3280 joel.azurin@amwestfunding.com
 Account Manager
 Property Address 321 Fake Street, Brea, TX 92821
 Requested 1st Payment Due April-2022
 Rate Lock Information Lock Date : 4/8/2022 12:00:00 AM Lock Expiration : 5/9/2022 12:00:00 AM
 Lock must be good for a minimum of 5 business days at the time of Docs Ordered status
 Loan Program FNMA CONF 15Y FIXED (FCF15)
 Base Loan Amount \$260,000.00 Note Loan Amount \$260,000.00
 Interest Rate 4.500 % Property Type Detached Number of Units 1

4. Verify that the **Impound** information is correct.

This field will be auto populated based off the Lock confirmation. Please provide COC and contact your AM if it needs to be changed/updated

Loan Number TEST002116
 Borrower Name Test SAMPLE
 Co-Borrower Name
 Docs Requested By
 Account Executive Joel Azurin (714) 831-3280 joel.azurin@amwestfunding.com
 Account Manager
 Property Address 321 Fake Street, Brea, TX 92821
 Forward Docs to Email to Escrow
 Requested 1st Payment Due April-2022
 Impound No Impounds Taxes Only Insurance Only Both Tax/Ins
 Rate Lock Information Lock Date : 4/8/2022 12:00:00 AM Lock Expiration : 5/9/2022 12:00:00 AM
 Lock must be good for a minimum of 5 business days at the time of Docs Ordered status
 Loan Program FNMA CONF 15Y FIXED (FCF15)
 Base Loan Amount \$260,000.00 Note Loan Amount \$260,000.00
 Interest Rate 4.500 % Property Type Detached Number of Units 1

5. Confirm if the amount is correct, confirm by clicking **Confirm Amount**

If the amount is incorrect, click **Change Request** and provide the revised amount under the **Request Amount**

If the amount needs to be removed, click **Change Request** and input **\$0.00** with a note **Waived**

BROKER FEE (PAID TO BROKER)	AMOUNT	CONFIRM AMOUNT	CHANGE REQUEST	REQUEST AMOUNT	NOTE
* Origination Fee - Borrower Paid Comp					You can type a note
TOTAL	\$5,850.00				

6. All 3rd party fees **MUST** match the amount on the doc request

Specify **Due at Closing, POC, and Reimbursement**

Any additional notes can be added under the **Note** Section

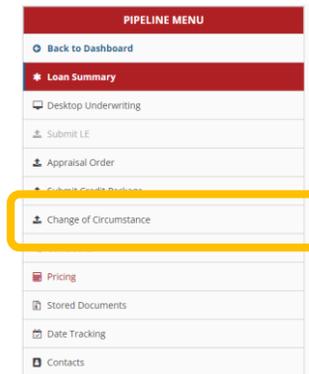
3RD PARTY SERVICES	AMOUNT	PAYABLE TO	CONFIRM AMOUNT	CHANGE REQUEST	REQUEST AMOUNT	DUE AT CLOSING	POC BY BORROWER	POC BY BROKER	POC BY OTHER	OTHER'S NAME	REIMBS.	REIMBURSE TO	NOTE
There are no 3rd party services.													
* <input type="checkbox"/> By checking this box, you agree all 3rd party fees are correct and will provide invoices to match.													
MANNER	VESTING	CONFIRM	CHANGE REQUEST	NEW VESTING	NOTE								
*					You can type a note								
* <input type="checkbox"/> By checking this box, you agree all the information above are accurate. If you need to change any of the information, please request COC and contact your AM.													
												Back To List	Submit

7. Click **Submit** once completed

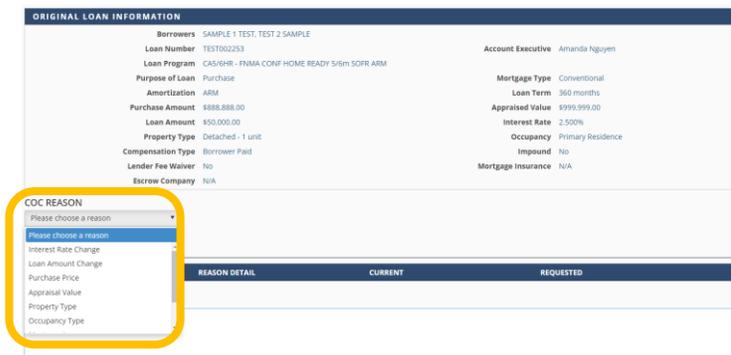
[Back To List](#) [Submit](#)

CHANGE OF CIRCUMSTANCE

1. In the Pipeline Menu, click Change of Circumstance



2. In COC Reason, select COC reason from the options available:
 - Interest Rate Change
 - Loan Amount Change
 - Appraisal Value
 - Property Type
 - Occupancy Type
 - Mortgage Insurance
 - Compensation Change
 - Impound



3. Once selected, fill out the updated information as indicated and click **Add to List**

Loan Amount Change

Please click the "Add to List" button after changing the request field.

Current: \$50,000.00 Request: \$60,000.00

Cancel **Add to List**

4. If needed, add a comment in the **Comments** section

REQUEST LIST

REASON	REASON DETAIL	CURRENT	REQUESTED
Loan Amount Change	Increased	\$50,000.00	\$60,000.00
Compensation Type Change	Changed	Borrower Paid	Lender Paid
Origination Fee Percent Change	Changed	0.000%	2.250%

COMMENTS

Back to Dashboard Go to Manual COC Submit

5. If you need to remove a request, click **Delete**

REQUEST LIST

REASON	REASON DETAIL	CURRENT	REQUESTED
Loan Amount Change	Increased	\$50,000.00	\$60,000.00
Property Type	Changed	Detached	Attached

6. Click **Submit** to proceed with your COC request

REQUEST LIST

REASON	REASON DETAIL	CURRENT	REQUESTED	
Loan Amount Change	Increased	\$50,000.00	\$60,000.00	
Compensation Type Change	Changed	Borrower Paid	Lender Paid	
Origination Fee Percent Change	Changed	0.000%	2.250%	

COMMENTS

[Back to Dashboard](#)

[Go to Manual COC](#)

[Submit](#)

If you wish to provide a **Manual COC**, you are still able to by clicking on **Go to Manual COC**

You will then upload the form which is below the document drop.

Once it is uploaded, click on **Attach**

[Back to Dashboard](#)

[Go to Manual COC](#)

[Submit](#)

COC - CHANGE OF CIRCUMSTANCE

Drop files here to upload

Change of Circumstance Request Form

[Go to Online COC](#)

[Reset](#)

[Attach](#)

QUICK REFERENCE GUIDE

CONTACTS



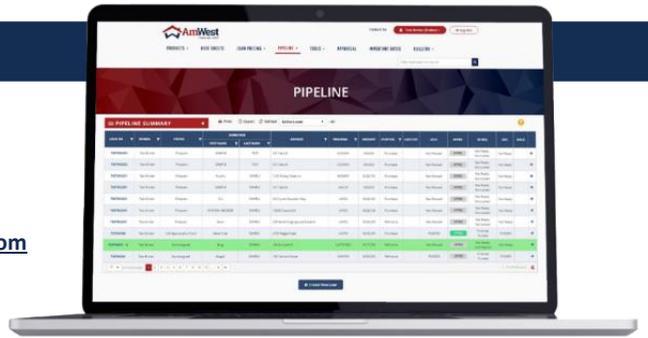
Submission
Appraisal
LE / CD Disclosure Desk
FHA Case Request
Docs

submission@amwestfunding.com
appraisals@amwestfunding.com
redisclosure@amwestfunding.com
FHACaseRequests@amwestfunding.com
docs@amwestfunding.com



Monday - Friday

8:30 AM – 5:30 PM PST



LOCK DESK

Submit all locks online through our portal. For all relocks, please complete a manual lock form, and send to lockdesk@amwestfunding.com



Lock Extensions

2 bps per Day (Max of 30 Days)

Extensions are done online through our portal



Have a problem locking?

Please contact your account Executive or lockdesk@amwestfunding.com



Monday - Friday

7:00 AM – 5:00 PM PST

FREQUENTLY ASKED QUESTIONS

Q Why is my loan's status still showing Prospect?

A To finish the loan registration, click Submit LE and complete the steps that follow

Q Can I submit a loan without a 3.4 XML file?

A Yes, you may also submit a loan with a 3.2 XML file or through manual entry.

Q I can't find my provider on SmartFees, what should I do?

A Select a provider that is closest to your prospective fees. Once an escrow fee sheet has been provided and your file is ready for CD, our team then will update accordingly

Q How do I notify my Underwriter to review my conditions?

A All PTD conditions must be uploaded to the file via the Portal to be tasked to the Underwriter for review

Q How should my vesting appear?

A Vesting must match name(s) reflected on credit report

Q Can vesting be in a trust?

A Yes, please contact your Account Executive for details

Q Will I be notified when my file is in Funding stage?

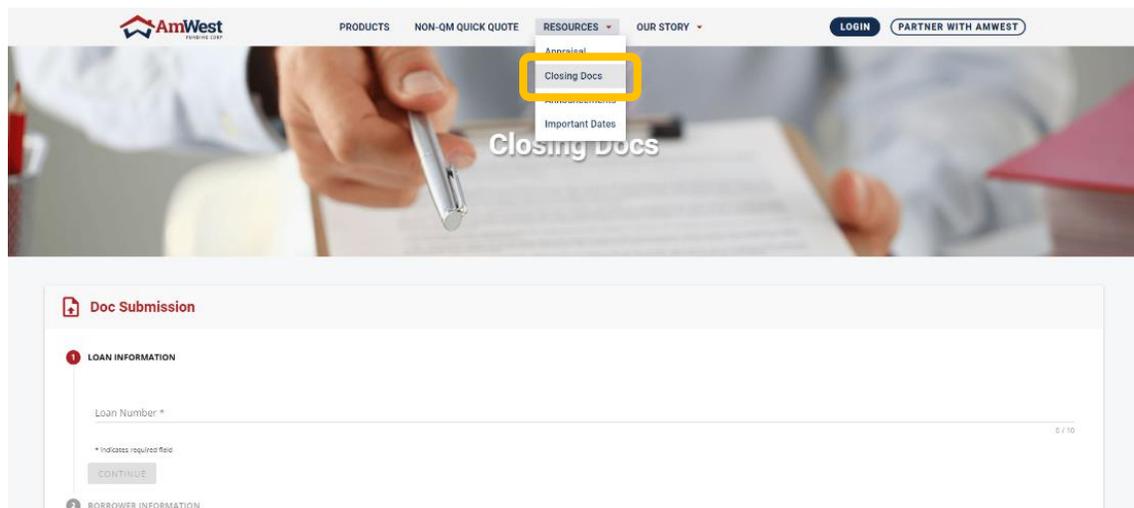
A Yes, a funder will contact you as soon as they have been assigned to your file

Q Do you need original Docs to Fund?

A Yes, original collateral must be received to Fund

Q Can the Escrow company email loan documents?

A No, Escrow cannot email loan documents. Loan documents must be uploaded via AmWest website under Closing Docs. Escrow companies can upload Closing Document(s) if the current loan status is Docs-Out





Amwestwholesale.com



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