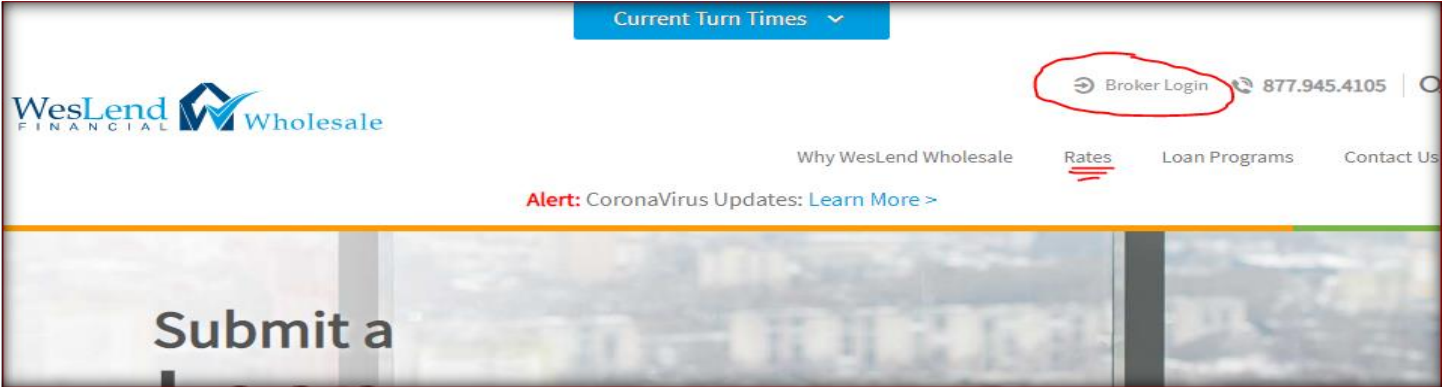




# SIGNING IN and OVERVIEW PAGE

Go to: [www.weslendwholesale.com](http://www.weslendwholesale.com)



NEW LOANS START HERE

APPRAISALS ORDER HERE

VIEW ALL LOANS HERE

# \*\*\*BEFORE STARTING, READ THIS PAGE, THEN CONTINUE TO NEXT PAGE\*\*\*

**ALSO!!! BE SURE to make 3.2 file Interview Date is today!**

**CREATE A LOAN:** USING DO CASEFILE IS THE VERY BEST WAY TO START A LOAN (see #1 below)

If you use OPTION #2 it is a 3.2 File and is less effective and prone to errors.

The screenshot shows the 'Import Loan File' interface. On the left is a navigation menu with items: Portal (Broker), Dashboard, Create New Loan (dropdown), Import Loan File, Create Purchase Loan, Create Refinance Loan, Create 2nd Lien (Standalone), Broker Pipelines, QuickPricer, Program Guidelines, and My Profile. The main content area is titled 'Import Loan File' and includes a legend: '\* Indicates required fields'. There are two radio button options: 'Import Fannie Mae file' (labeled #2) and 'Retrieve existing loan from DO/DU' (labeled #1). The 'Retrieve existing loan from DO/DU' option is selected. Below it are input fields for 'Casefile ID \*', 'DO/DU User ID \*', and 'DO/DU Password \*', all highlighted in yellow. A checkbox 'Remember my User ID' is present. A checked checkbox 'Get credit report from casefile (if any)' is also shown. An unchecked checkbox 'I understand that applicants' Social Security Numbers may be stored' is at the bottom. A yellow circle highlights the 'IMPORT' button. At the very bottom, the 'Retrieve existing loan from LPA' option is visible with a crossed-out radio button.

Once loan created, **CLICK ON APPLICATION INFORMATION**

The screenshot shows the 'Application Information' page. The left navigation menu has 'Application Information' highlighted in yellow. The main content area is titled 'Status and Agents'. It shows 'Matic Insurance' and 'Matic Insurance - Test'. Under 'Status', it displays 'Current Status: Registered' and 'Status Date'. A green progress bar shows 'Loan Open' (5/29/2020) and 'Pre-Qual'. The 'Agents' section is partially visible at the bottom.

...in APPLICATION INFORMATION:

**PAGE 1 of Application – MAKE SURE THESE BOXES ARE CHECKED CORRECTLY**

**ALSO BE SURE TO SCROLL DOWN TO SECTION III and ENSURE BORROWER EMAILS ARE CORRECT!!**

Application Information Page 1

The income or assets of a person other than the "Borrower" will be used...  The income or assets of the Borrower's spouse will not be used

**I. TYPE OF MORTGAGE AND TERMS OF LOAN**

Mortgage Applied for: Conventional  Lender Case Number

**PAGE 2 of Application – MAKE SURE THESE BOXES ARE CHECKED CORRECTLY**

**VI. ASSETS AND LIABILITIES**

Completed  Jointly  Not Jointly

Assets

Cash Deposit

**PAGE 2 of Application – MAKE SURE TO EDIT REOS and MAKE SURE PROPERTIES AND DEBTS LINE UP**

**VI. ASSETS AND LIABILITIES**

Completed  Jointly  Not Jointly

Assets

Cash Deposit

[EDIT ASSETS](#) [EDIT REOS](#)

**EDIT PROPERTIES CORRECTLY**

### Assets Editor

Real Estate Assets Total Real-Estate Assets: \$475,000.00

Ownership	Property Address	Status	Market Value	Gross Rent	Ins., Maint. & Taxes
<a href="#">reset</a> Borrower	44 E St Andrews St	Retained	\$475,000.00	\$0.00	\$0.00 <a href="#">cancel</a>

Ownership:

This property is primary residence.

This property is the subject property for this loan.

Property Address:

Property Zip Code:

Property City:

Property State:

Property Type:

Property Status:

Insurance, Maintenance, and Taxes:  / month

Asset Value:

[UPDATE ASSET](#)

---

Total Assets: \$475,000.00 [CANCEL](#) [SAVE](#)

....in APPLICATION INFORMATION:

**ON PAGE 2 of 1003 at BOTTOM, be sure to edit REO DEBT**

VI. ASSETS AND LIABILITIES

Completed  Jointly  Not Jointly

Assets

Cash Deposit     **EDIT ASSETS** **EDIT REOS**

Life Insurance Cash Value  Life Insurance Face Amount  Retirement Funds  Business

Non-Real Estate Assets

Liquid  Non-liquid  Real Estate Owned  (a) Total Assets

Liabilities

Monthly Payments  (b) Total Liabilities  Net Worth (a - b)  **EDIT LIABILITIES**

[Go to Page 1](#) [Go to Page 3](#)

**MOST CRITICAL is to make sure that on a refinance the current mortgage or credit debts are MARKED CORRECTLY if being paid off....AND the mortgages are LINKED to the correct properties**

Combined Monthly Housing Expense

**Liabilities Editor** **ADD LIABILITY**

	Exclude from ratio	Monthly Payment	Months Left
Alimony	<input type="checkbox"/> Exclude <input type="text"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0"/>
Child Support	<input type="checkbox"/> Exclude <input type="text"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0"/>
Job Expense	<input type="checkbox"/> Exclude <input type="text"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0"/>

Ownership	Debt Type	Company	Balance	Payment	Paid Off	Used in Ratio	Link with REO
Joint	Mortgage	CENTRAL LOAN ADMIN & R	\$297,327.00	\$1,966.00	<input checked="" type="checkbox"/>	***	REO Linked <b>UPDATE REO</b>
Joint	Installment	SCHOOLSFIRS T FCU	\$11,549.00	\$371.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Jennifer A	Installment	AMERICAN HONDA FINANCE	\$10,359.00	\$322.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Jennifer A	Revolving	SCHOOLSFIRS T FCU	\$7,607.00	\$153.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

\*\*\* Mortgage payments should be calculated into either the Total Income or Other Properties' Negative Cash Flow amount.

**CANCEL** **SAVE**

**PAGE 3 OF 1003 – Be sure to review and BE SURE to complete Section VIII “Declarations”**

**See next page**

...in APPLICATION INFORMATION:

PAGE 3 OF 1003 – Be sure to review and BE SURE to complete Section VIII “Declarations”

Application Information IMPORT FNM 3.2 FILE ADD NEW APPLICATION

Matic Insurance Matic Insurance - Test

Applicant(s): SAJID / JENNIFER A 1003 Page: Page 1 | Page 2 | **Page 3** | Page 4

▼ VII. DETAILS OF TRANSACTION

a. Purchase price <input type="text" value="\$0.00"/>	j. Subordinate financing <input type="text" value="\$0.00"/>
b. Alterations, improvements, repairs <input type="text" value="\$0.00"/>	k. Borrower's closing costs paid by Seller <input type="text" value="\$0.00"/>
c. Land (if acquired separately) <input type="text" value="\$0.00"/>	l. <input type="text" value=""/>
d. Refi (incl. debts to be paid off) <input type="text" value="\$297,327.00"/>	<input type="text" value=""/>
e. Estimated prepaid items <input type="text" value="\$591.83"/>	<input type="text" value=""/>
f. Estimated closing costs <input type="text" value="\$1,165.00"/>	<input type="text" value=""/>
g. PMI, MIP, Funding Fee <input type="text" value="\$0.00"/>	Lender credit <input type="text" value="\$0.00"/>
h. Discount (if Borrower will pay) <input type="text" value="\$476.16"/>	Other financing closing costs <input type="text" value="\$0.00"/>
i. Total costs (add items a to h) <input type="text" value="\$299,559.99"/>	m. Loan amount (exclude PMI, MIP, FF financed) <input type="text" value="\$372,000.00"/>
	n. PMI, MIP, Funding Fee financed <input type="text" value="\$0.00"/>
	o. Loan amount (add m & n) <input type="text" value="\$372,000.00"/>
	p. Cash from / to Borr (subtract j, k, l & o from i) <input type="text" value="(\$72,440.01)"/>

▼ VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please provide the explanation below

	Borr	Co-borr
	Y/N	Y/N
a. Are there any outstanding judgments against you?	<input type="text" value="N"/>	<input type="text" value="N"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="text" value="N"/>	<input type="text" value="N"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="text" value="N"/>	<input type="text" value="N"/>
d. Are you a party to a lawsuit?	<input type="text" value="N"/>	<input type="text" value="N"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including if any, and reasons for the action.)	<input type="text" value="N"/>	<input type="text" value="N"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? If "Yes", give details as described in the preceding question.	<input type="text" value="N"/>	<input type="text" value="N"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="text" value="N"/>	<input type="text" value="N"/>
h. Is any part of the down payment borrowed?	<input type="text" value="N"/>	<input type="text" value="N"/>
i. Are you a co-maker or endorser on a note?	<input type="text" value="N"/>	<input type="text" value="N"/>
j. Are you a U.S. citizen?	<input type="text" value="Y"/>	<input type="text" value="Y"/>
k. Are you a permanent resident alien?	<input type="text" value="N"/>	<input type="text" value="N"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below	<input type="text" value="Y"/>	<input type="text" value="Y"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="text" value="Y"/>	<input type="text" value="Y"/>
(1) Type of property: (PR - Principal Residence, SH - Second Home, IP - Investment Property)	<input type="text" value="PR"/>	<input type="text" value="PR"/>
(2) Title held: (S - Solely by Yourself, SP - Jointly w/ Spouse, O - Jointly w/ Another Person)	<input type="text" value="SP"/>	<input type="text" value="SP"/>

**EXPLANATIONS**

....in APPLICATION INFORMATION:

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. **Instructions to the borrower:** You may select one or more "Hispanic or Latino" origins and one or more designations for "Race". If you do not wish to provide some or all of this information, select the applicable check box.

The Demographic Information Was Provided Through:

Borrower	Co-Borrower
<input type="radio"/> Face-to-Face Interview (includes Electronic Media w/ Video Component) <input type="radio"/> Telephone Interview <input type="radio"/> Fax or Mail <input checked="" type="radio"/> Email or Internet <input type="radio"/> Leave Blank	<input type="radio"/> Face-to-Face Interview (includes Electronic Media w/ Video Component) <input type="radio"/> Telephone Interview <input type="radio"/> Fax or Mail <input checked="" type="radio"/> Email or Internet <input type="radio"/> Leave Blank
<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: <input type="text"/> <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input checked="" type="checkbox"/> Not Hispanic or Latino <input checked="" type="checkbox"/> I do not wish to provide this information	<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: <input type="text"/> <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input checked="" type="checkbox"/> Not Hispanic or Latino <input checked="" type="checkbox"/> I do not wish to provide this information
<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native - Enter name of enrolled or principal tribe: <input type="text"/> <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: <input type="text"/> <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: <input type="text"/> <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input checked="" type="checkbox"/> I do not wish to provide this information	<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native - Enter name of enrolled or principal tribe: <input type="text"/> <input checked="" type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: <input type="text"/> <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: <input type="text"/> <i>Examples: Fijian, Tongan, etc.</i> <input checked="" type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
<b>Sex</b> <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	<b>Sex</b> <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information

USE TODAY DATE FOR INTERVIEW DATE

To Be Completed by Financial Institution (for application taken in person)

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank	Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank
Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank	Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank
Was the race of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank	Was the race of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank

Fallbacks for Old Exports

Do not wish to furnish for 1003 <input checked="" type="checkbox"/>	Do not wish to furnish for 1003 <input checked="" type="checkbox"/>
---	---

To Be Completed by Loan Originator

This application was taken by **Interview Date**  
by internet

Loan Originator's Name Adam Tr	Loan Originator NMLS ID 289	Loan Originator's License Number	Loan Originator's Phone (626) 825-2?
Loan Origination Company's Name Mark Mortgage	Loan Origination Company NMLS ID 11263	Loan Origination Company's License Number 0194	
Loan Origination Company's Address Street 1342 East C	City Inge	State CA	ZIP Code 92866
Loan Origination Company's Phone (714) 752-5	Fax		

[Go to Page 2](#) [Go to Page 4](#)

....in PRICING:

GO TO PRICING to register

**Pipeline** | Loan Number: WC20052064 | Borrower Name: Sajjid Ali | Loan Amount: \$372,000.00 | DTI: 27.489% | LTV: 80.000% | CLTV: 80.000% | HCLTV: 80.000% | Property Address: 1144 E St Andrews St, Ontario, CA 91761

**Status and Agents**

Matic Insurance | Matic Insurance - Test

**Status**

Current Status: Registered | Status Date: 5/29/2020 | Action: [view status certificate](#)

Loan Open (5/29/2020) → Pre-Qual → Registered (5/29/2020) → Pre-Processing

**Agents**

Assigned Agents in Mark 1 Real Estate, Inc

Loan Officer [re-assign](#)  
Name: Adam Tice  
Email: adam@adamtice.com  
Phone: (626) 825-2326

Processor [re-assign](#)  
Name: Marina Moreno  
Email: mmoreno@m1m.com  
Phone: (909) 941-0637

### PRICING OVERVIEW

Submit to DU (Seamless) | Run Scenario in DU | Submit to LPA (Seamless) | Submit to LPA

No Pinned Results to Compare

Results Filter

**Term**  
 10 Year  25 Year  30 Year  15 Year  20 Year  Other

**Amortization Type**  
 Fixed  7 Year ARM  10 Year ARM  3 Year ARM  5 Year ARM  Other

**Product Type**  
 Conventional  FHA  HomeReady  VA  Home Possible  USDA

**Payment Type**  
 P&I  I/O

Advanced Filter Options

Price

Horizon of borrower interest: 60 months (explain)

Application #1 | Property & Loan Info

SEE NEXT PAGE

Address: 1144 E St Andrews St | Code: 91761 | State: CA | County: San Bernardino | City: Ontario

In Rural Area?  Yes [explain](#)  
 Property Use: Primary Residence  
 Has Non-Occupant Co-Borrower?  Yes  
 Property Type: SFR  
 Structure Type: Detached  
 New Construction?  Yes  
 Additional Monthly Housing Expenses: \$412.00 [calculate](#)

**Loan Information**

Refinance Type: Refinance Cashout  
 Student Loan Cashout?   
 Cashout Amount: \$61,727.00  
 Current Loan P&I Payment: \$1,968.00  Modify  
 Current MIP/Month: \$0.00  
 Impound?  Yes  
 Doc Type: Full Document  
 Home Value: \$465,000.00  
 Equity: 20.000% (\$93,000.00)  
 1st Lien: 80.000% (\$372,000.00)  
 2nd Financing?  No  Yes  
 Rate Lock Period: 30 days  
 Rate Lock Expiration Date: 6/29/2020 (Assumes a 30-day lock.)

**Other Information**

Loan Originator is Paid By:  Lender  Borrower  
 Lender Fee Buyout Requested? No  
 Expected AUS Response: DU Approve/Eligible  
 Number of Financed Properties: 1 [explain](#)  
 Conv Loan PMI Type: No MI  
 Is UFMIP/FF Financed?  Yes  
 Override Auto-Calculated UFMIP/FF?  Yes  
 FHA UFMIP: 1.750% | VA Funding Fee: 0.000%  
 USDA Rural Guarantee Fee: 1.000%  
 Is NY CEMA? NO  
 DEBT CONSOLIDATION? NO

DU can be run from here later if a 3.2 file was used to create the new loan...but must REGISTER first....see next panel

**MERGE CREDIT FIRST** if using 3.2 file to create loan

**CHECK ALL YOUR INFORMATION FOR ACCURACY**

- 30 DAY LOCKS ONLY AT THIS TIME ONLY
- MARK DU ELIGIBLE
- LEAVE THESE four "X" FIELDS DEFAULTED

THEN HIT **Price**

CASHOUT AS RESERVES? NO

TRANSFERRED APPRAISAL? NO

THIRD PARTY PROCESSING? YES

OPA? NO

MADE BY? NO

DSCR: N/A

Price



MERGING CREDIT IN PRICING – BEFORE YOU CAN PRICE THE LOAN

Submit to DU (Seamless) Run Scenario in DU  
Submit to LPA (Seamless) Submit to LPA

No Pinned Results to Compare

Results Filter  
**Term**  
 10 Year  25 Year  30 Year  Other  
 15 Year  3 Year ARM  5 Year ARM  
 20 Year  
**Amortization Type**  
 Fixed  
 I/O

Payment Type

Horizon of borrower interest: 60 months

Application #1 Property & Loan Info  
Remove this application Add New 10

**Applicant Info**  
First Name Sajid  
Middle Name  
Last Name A  
Suffix  
SSN 614-4-338  
E-mail ss...@yahoo.com  
Citizenship US Citizen  
Monthly Income \$8,216.66 Explain Self Employed?   
Is Eligible for VA Loan?  Determine  
Credit Scores XP: TU: EF:

Has Co-Applicant

**Co-Applicant Info**  
First Name Jennifer  
Middle Name Mari  
Last Name A  
Suffix  
SSN 558-3-334  
E-mail saji...@yahoo.com  
Citizenship US Citizen  
Monthly Income \$3,273.33 Explain Self Employed?   
Is Eligible for VA Loan?  Determine  
Credit Scores XP: TU: EF:

**Please select an option**  
All Borrowers Have Authorized Credit Check  Determine  
Total Payment \$1,076.00 / month  
No Public Records Edit Liabilities View Credit Report  
Liquid Assets \$10,683.00 Explain  
Negative Cash Flow from Other Properties \$0.00 Explain  
 Use Credit Report on File  
 Order New Credit Report  
 Re-Issue Credit Report  
 Upgrade Existing Credit Report to Tri-Merge Report  
 Manually Enter Credit Report

**Credit Provider Information**  
Credit Provider: Is my credit provider supported?  
<- Select Credit Provider ->  
Report ID:  
Revise Property & Loan Info

**Annotations:**  
- A blue box with a red arrow points to the "Property & Loan Info" tab, containing the text: "AFTER MERGING CREDIT RETURN TO THIS TAB".  
- A blue box with an arrow points to the "Determine" link for "Is Eligible for VA Loan?" for the applicant, containing the text: "VA DETERMINATION IS DONE HERE".  
- A blue box with an arrow points to the "Re-Issue Credit Report" radio button, containing the text: "IF USING EQUIFAX AS YOUR CREDIT YOU MAY HAVE ISSUES GETTING THE SCORES TO POPULATE INTO THE CORRECT BOXES".

GO BACK TO PROPERTY AND LOAN INFO AND PRICE THE LOAN AND REGISTER



THEN REGISTER FILE at desired rate (**Do NOT attempt to lock yet**)

**Eligible Loan Programs**

Rates shown in red are expired  
\* - The costs displayed are the borrower's non-financed settlement charges.  
\*\* - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
<b>- 30 YR FIXED CONFORMING</b>										
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	5.125	-0.625	2,025.49	30.579	5.153	!	\$165.04	(\$72,584.96)	4.3	**1000-99 30 Year Fixed Weslend Conformi...
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	5.000	-0.625	1,996.98	30.331	5.028	!	\$166.33	(\$72,583.67)	4.4	**1000-99 30 Year Fixed Weslend Conformi...
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.875	-0.625	1,968.65	30.084	4.902	!	\$167.62	(\$72,582.38)	4.4	**1000-99 30 Year Fixed Weslend Conformi...
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.750	-0.625	1,940.53	29.839	4.777	✓	\$168.92	(\$72,581.08)	4.5	**1000-99 30 Year Fixed Weslend Conformi...
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.625	-0.625	1,912.60	29.596	4.652	✓	\$170.21	(\$72,579.79)	4.5	**1000-99 30 Year Fixed Weslend Conformi...
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.500	-0.625	1,884.87	29.355	4.527	✓	\$171.50	(\$72,578.50)	4.6	**1000-99 30 Year Fixed Weslend Conformi...
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.375	-0.625	1,857.34	29.115	4.402	✓	\$172.79	(\$72,577.21)	4.7	**1000-99 30 Year Fixed Weslend Conformi...
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.250	-0.625	1,830.02	28.877	4.276	✓	\$174.08	(\$72,575.92)	4.7	**1000-99 30 Year Fixed Weslend Conformi...
<a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.125	-0.625	1,802.90	28.641	4.151	✓	\$175.37	(\$72,574.63)	4.7	**1000-99 30 Year Fixed Weslend Conformi...

**CLICKING HERE:** Will show LENDER PAID & BORROWER PAID PRICING SUMMARY  
CLICK AND WAIT for Pop Up Screen

**HOT TIP:**

After registered – **RUNNING DU at WESLEND:**

**IF DESIRED, RUN Desktop Underwriter (DU) (only if file was created with a FNM 3.2 file)**

**Submit to DU (Seamless)**    Run Scenario in DU

~~Submit to LPA (Seamless)~~    ~~Submit to LPA~~

No Pinned Results to Compare

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

Application #1    Property & Loan Info

**Property Information**

Street Address:

**Results Filter**

**Term**

10 Year     25 Year     Am

15 Year     30 Year   

20 Year     Other   

**Payment Type**

P&I     I/O

[Advanced Filter Options](#)

**Eligible Loan Programs**

**MAKE SURE ALL FIELDS LOOK LIKE THE BELOW AND CREDIT PROVIDER USER/PASSWORD IS ENTERED CORRECTLY**

**DU Submission**

DU Information

DU Institution ID   

DU Casefile ID

Credit Report Options

Please select one of the following options.

Order a new credit report from a credit provider

Reissue an existing credit report from a credit provider

Use credit report from previous submission

CRA Information

Credit Provider   

CRA User ID   

CRA Password

Credit Report Resubmit ID

Please enter the report ID for the credit reports to be resubmitted.

Sajid ~~AB~~ & Jennifer Marie ~~AB~~

Import Options

Autopopulate liabilities from the credit report to the 1003?

**UPLOAD CENTER – Uploading INITIAL LE, INCOME/ASSETS, PTD’s, PTF’, etc.**

**Using “E-docs”**

USE E-docs tab for all SECURE UPLOADING

DU RESULTS, DISCLOSURES AND UPLOADS WILL SHOW HERE until processed

**-OVERVIEW PAGE-**

“waiting for files” simply means system is hungry for more files to be uploaded

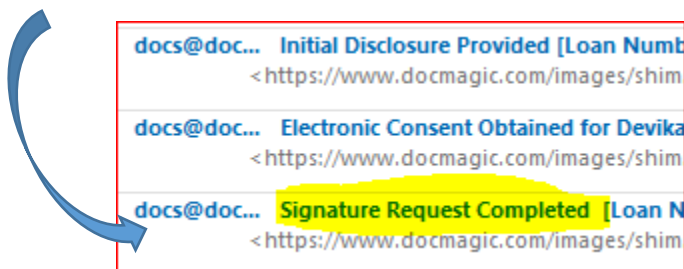
**HOW TO: UPLOAD DOCS**

- > **Upload in one PDF the initial disclosure package:** \*Unsigned 1003, \*Broker fees & Title fees, \*Submission Form
- > **Then upload all income and assets hopefully immediately, or within 3 business days**

## INITIAL DISCLOSURES

**Make sure 3.2 Interview Date is today!!! Once the loan is registered the Weslend team will reach out for any missing disclosure items needed.**

- **ONCE DISCLOSED – Have borrowers sign disclosures ASAP!!**
- **Borrowers should look for an email from DocMagic.**
- **USERGUIDE for borrowers on DISCLOSURE SIGNING: [CLICK HERE](#)**
- **Brokers will be notified electronically of:**
  - **1) borrower consent 2) review 3) signatures complete.**
- **Borrowers must FINISH the entire process**



### **FINAL TIPS:**

- **Release the broker run DO casefile to LENOX in the DU dropdown menu.** Broker must have requested DO sponsorship from LENOX/WESLEND to be able to release the DU

### **TASKING LOANS AT WESLEND:**

**TASK/RESOLVE is a CRITICAL STEP USED TO ALERT WESLEND THAT FILE NEEDS ATTENTION**

**TASK/RESOLVE** is in the TASKS tab either in the loan or in the pipeline view.

- a. **IF the tab shows "0" tasks in Pipeline view, click on it anyway** as there may be an open task to RESOLVE
- b. **TASKING/RESOLVE** puts an **ALERT** on our screens to **tell us to work on your PTD's.**

The below task is used after ALL PTD conditions are uploaded into the Portal by the broker

Tasks

Matic Insurance Matic Insurance - Test

ADD NEW TASK REFRESH Display Task assigned to: Anyone Task # SEARCH

Open Tasks

Status	Subject	Due Date	Assigned To
Active	Resolve this task when all Approval conditions have been uploaded to the file	06/15/2020	Adam Tice

**Weslend uses TASKING to tell us that you want Weslend to work on your loan PTD's NOW!!**