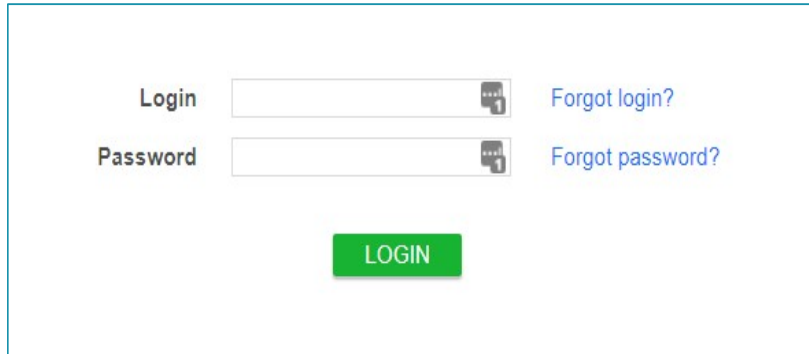




# How To Register a New Loan


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

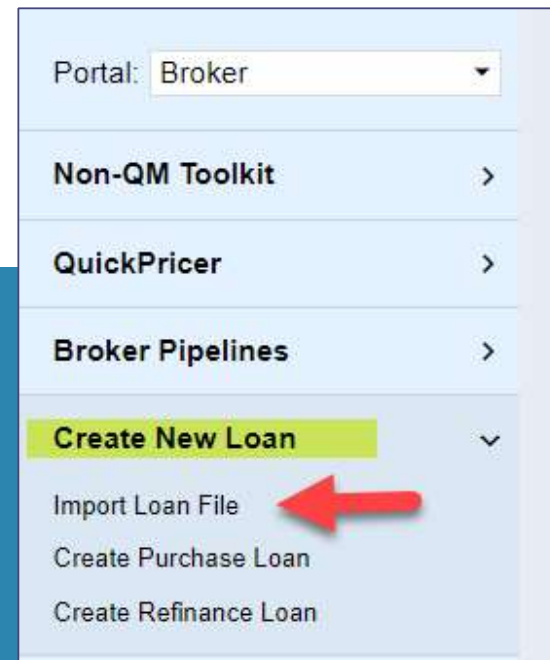


Login   [Forgot login?](#)

Password   [Forgot password?](#)

**LOGIN**

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



Portal:  ▾

**Non-QM Toolkit** >

**QuickPricer** >

**Broker Pipelines** >

**Create New Loan** ▾

Import Loan File ←

Create Purchase Loan

Create Refinance Loan



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

Import Loan File

\* Indicates required fields

Import Fannie Mae file

Import Calyx Point file

Import MISMO 3.4

No file chosen \*

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

Retrieve existing loan from DO/DU

Retrieve existing loan from LPA

**Status and Agents**

**Application Information**

**Closing Costs**

**Pricing**

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

Susan Testcase | Income Editor | APPLICATION MANAGEMENT

Personal Information - Susan Testcase

Name  Consumer has foreign addresses



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

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

**Status and Agents**

Credit Plus - Settlement Services Worksheet (SSW) Appraisal Firewall

Status

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

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

Agents

Assigned Agents in BrokertestCo.

Loan Officer <b>re-assign</b>	Processor <b>re-assign</b>
Name: Jeff Broker	Name: Jeff Broker
Email: [REDACTED]	Email: [REDACTED]
Phone: [REDACTED]	Phone: [REDACTED]

**Re-Assign Processor**

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

Processor status:  Active  Inactive  Any Status

**SEARCH Q**

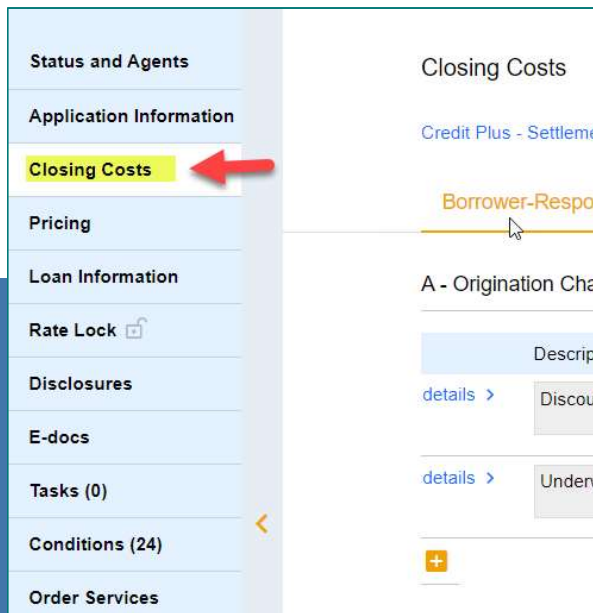
Processor

- Alexis Rose
- Jeff Broker

**CLOSE**

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

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



A screenshot of the 'Closing Costs' table. The table is titled 'Closing Costs' and has two tabs: 'Borrower-Responsible Closing Costs' and 'Non-P&I Housing Expenses' (the latter is highlighted with a red box). The table has columns for 'Estimated Closing Date', '1st Payment Date', and 'Aggregate Adjustment'. The table lists various closing costs, all with a monthly amount of '\$0.00/month' and a status of 'Escrowed'. Red arrows point to the 'Estimated Closing Date' (3/24/2022), '1st Payment Date' (5/1/2022), and 'Aggregate Adjustment' (\$0.00) fields.

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



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

Closing Costs

Credit Plus - Settlement Services Worksheet (SSW) Appraisal Firewall

Borrower-Responsible Closing Costs **Non-P&I Housing Expenses** Non Borrower-Responsible Closing Costs

**Hazard Insurance** \$0.00/month Escrowed

Summary

Description: Hazard Insurance  
Prepaid Amount for: 0 months \$0.00  
Calculation Source: Calculator  
Monthly Amount (Servicing): \$0.00  
Annual Amount: \$0.00  
Reserves Amount for: 0 months \$0.00  
Monthly Amount (PITI): \$0.00

Calculator

Monthly Amount (PITI)  $(( ( 0.000\% \text{ of Loan Amount } ) / 12 ) + \$0.0000 = \$0.00$

Prepaid?  Yes

Prepaid Months: 0 Prepaid Amount: \$0.00

**Escrowed?**  Yes

Payments repeat: Annual

Disbursement Schedule Months: Jan 0 Feb 0 Mar 0 Apr 0 May 0 Jun 12 Jul 0 Aug 0 Sep 0 Oct 0 Nov 0 Dec 0

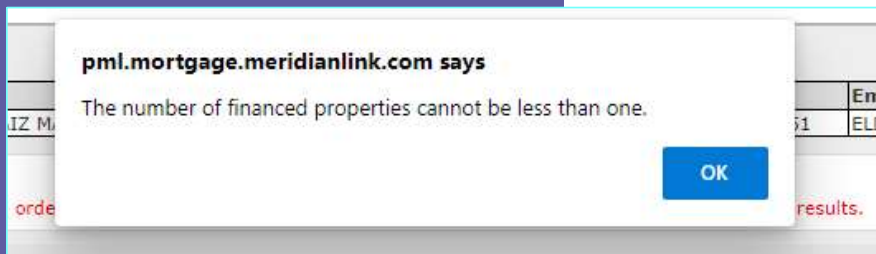
Reserve Months Cushion: 2 months

Reserve Months: 0 months Initial Reserve Amount: \$0.00

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



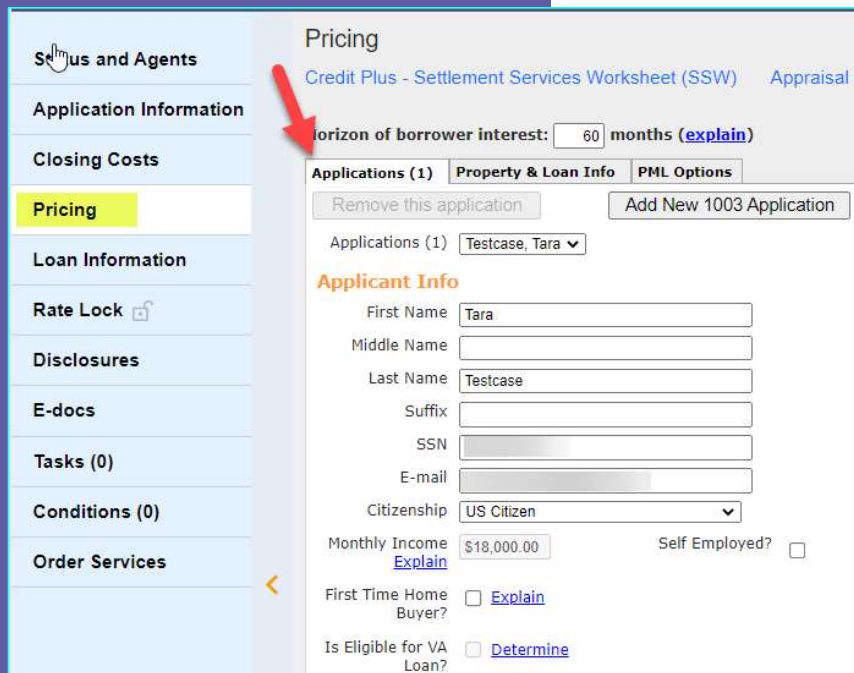
## When you click “Pricing” you may get this error.



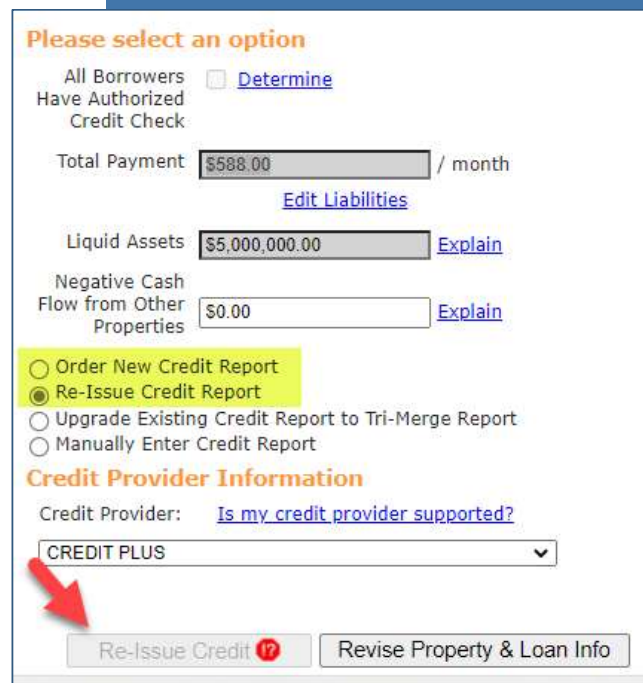
This field pulls from your Mismo 3.4 as the field “TotalMortgagedPropertiesCount”. If this field is zero, the error will pop up. You will need to manually add the number of financed properties. This seems to only happen on purchases where the borrower owns no other properties so you would update to 1.

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

6. Select "Pricing" on the left side of screen and select the "Applications" tab to pull/reissue credit. Select order new credit report if you wish to pull credit through our system using Credit Plus. If you would like to re-issue a previously pulled credit report, select Re-Issue Credit report and select the credit provider through the drop-down list. You will need to authorize credit prior to re-issuing/pulling. Select Determine and either upload the written authorization or select verbal authorization for each borrower and enter the appropriate date. \*\*Once credit is imported don't forget to double check the liabilities section.



The screenshot shows a web application interface with a left-hand navigation menu and a main content area. The navigation menu includes: "Select Agents", "Application Information", "Closing Costs", "Pricing" (highlighted in yellow), "Loan Information", "Rate Lock", "Disclosures", "E-docs", "Tasks (0)", "Conditions (0)", and "Order Services". The main content area is titled "Pricing" and contains a sub-header "Credit Plus - Settlement Services Worksheet (SSW) Appraisal". Below this, there is a field for "Horizon of borrower interest: 60 months (explain)". There are three tabs: "Applications (1)", "Property & Loan Info", and "PML Options". The "Applications (1)" tab is active, showing a list of applications with one entry: "Testcase, Tara". Below the application list is the "Applicant Info" section with fields for: First Name (Tara), Middle Name, Last Name (Testcase), Suffix, SSN, E-mail, and Citizenship (US Citizen). There are also fields for Monthly Income (\$18,000.00), Self Employed? (checkbox), First Time Home Buyer? (checkbox), and Is Eligible for VA Loan? (checkbox).



The screenshot shows a dialog box titled "Please select an option". It contains several sections: "All Borrowers Have Authorized Credit Check" with a "Determine" button; "Total Payment" set to \$588.00 / month with an "Edit Liabilities" link; "Liquid Assets" set to \$5,000,000.00 with an "Explain" link; and "Negative Cash Flow from Other Properties" set to \$0.00 with an "Explain" link. Below these are four radio button options: "Order New Credit Report", "Re-Issue Credit Report" (selected and highlighted in yellow), "Upgrade Existing Credit Report to Tri-Merge Report", and "Manually Enter Credit Report". The "Credit Provider Information" section includes a link "Is my credit provider supported?" and a dropdown menu currently set to "CREDIT PLUS". At the bottom, there are two buttons: "Re-Issue Credit" (with a red question mark icon) and "Revise Property & Loan Info". A red arrow points to the "Re-Issue Credit" button.



7. Once credit is imported move to the “Property and Loan Info Tab” and confirm subject property information is correct. Check box if taxes and insurance will be impounded, change Doc Type to loan program of choice and update the Rate Lock Period to **21 days**. Next, enter your borrower paid comp amount, update the lender fee buyout if needed and select Run Price My Loan to get rates.

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

**Property Information**

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

**Loan Information**

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

**Other Information** 8/15/2022 (Assumes a 21-day lock.)

Loan Originator is Paid By:  Lender  Borrower  
0.000% of Loan Amount + \$0.00  
Lender Fee Buyout Requested?  Yes  No  
Expected AUS Response: DU Approve/Eligible  
Is DU Refi Plus?  Yes  
Number of Financed Properties: 1 [explain](#)  
MI Need LTV: 68.750%  
Conv Loan PMI Type: No MI  
Is UFMIP/FF Financed?  Yes  No  
Override Auto-Calculated UFMIP/FF?  Yes  No  
FHA UFMIP: 1.750%  
VA Funding Fee: 0.000%  
USDA Rural Guarantee Fee: 1.000%  
Credit Seasoning: N/A  
Housing Event: N/A  
ITIN Loan:  Yes  No

**Run Price My Loan**  
Number of Programs: 1

**\*\*If you are registering an ITIN loan please be sure to select “Yes” for the ITIN option.\*\***

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

**Eligible Loan Programs**

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

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
<b>- 30 YR FIXED NONCONFORMING</b>										
<a href="#">pin</a> <a href="#">register</a> <a href="#">request</a> <a href="#">lock</a>	6.750	0.000	2,918.69	19.968	6.783	1	\$7,484.62	\$157,484.62	836.9	CA 30 YR FIXED
<a href="#">pin</a> <a href="#">register</a> <a href="#">request</a> <a href="#">lock</a>	6.625	0.250	2,881.40	19.782	6.682	1	\$8,611.19	\$158,611.19	844.5	CA 30 YR FIXED
<b>- 40 YR FIXED NONCONFORMING</b>										
<a href="#">pin</a> <a href="#">register</a> <a href="#">request</a> <a href="#">lock</a>	7.000	0.000	2,796.44	19.357	7.029	2	\$7,481.50	\$157,481.50	863.3	CA 40 YR FIXED
<a href="#">pin</a> <a href="#">register</a> <a href="#">request</a> <a href="#">lock</a>	6.875	0.250	2,755.68	19.153	6.925	2	\$8,608.06	\$158,608.06	872.2	CA 40 YR FIXED
<b>- 5/6 MO 30 DAY AVG SOFR NONCONFORMING 2/1/5 30 YR ARM</b>										



**Ineligible Loan Programs**

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



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

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

Loan Program Results (240 Programs)

Eligible Loan Programs

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

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

Rate Lock Expiration Date 9/7/2022 (Assumes a 30-day lock.)

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

Request Type  Register Loan  Lock Rate

Message to Lender

Warning

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

Agreement

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

I Agree

Confirm Cancel



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

Status

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

Loan Open      Registered      Doc Check      Funded

3/8/2022      3/8/2022

Agents