

Path Training Guide – Path User

To help you navigate through and perform some of the most common tasks in Path, here is a list of ways to do that in simple and easy-to-follow steps. Use these tips and tricks to take advantage of the vast resources provided in Path—what we call Path Training Guides.

This document is intended to walking Path users through some of the common tasks in Path.

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This section is intended to help loan officers navigate through Path and to walk them through the most common tasks in a typical LO workflow.

In Path, there are two common ways of generating new loan:1) creating a new loan via the **New Loan** button or 2) importing a new loan from Zip.

Note: The loan officer can enter information on the Quote screen, from which the data will flow to the appropriate sections within the main screens listed below in Figure 1: New loan by manual entry.

1. New loan > Manual Entry Overview

Loans					· 9 · · · · -						
Pip	eline	Help 찌									
Desk	Cabinet										
Ŷ			×Q	Ø							
Produc	ction (20)	Lock (24)	Compliance (24)	Condition (4)	All						
Loan	Number	Borrower	Subject Pro	perty	App Date	Loan Status	Compliance Status	LE Due Date	Initial LE Disclosed Appraisal Receive Lock Exp. Date	Loan Amount	Note Rate
8170	232458	Alice Test Firstimer	1234 Sample	St		PreQual	Not Disclosed			400,000.00	5.6
8170	230867	Andy Homeowner				PreQual	Not Disclosed			0.00	0.0
8170	230866	Alice Firstimer				PreQual	Not Disclosed			0.00	0.0
8170	220048	Alice Firstimer	3049 Magnu	m Dr	03/19/2020	Application	Change of Circumst	03/24/2020		360,000.00	4.1
8170	215967	Test 4506	123 Maple A	/e		Loan Denied					
K 4	1 1 V	→ →	Export				if a manua will cor	ai applic nplete th 3)	ation is being entered, L the following screens with 1) Borrower 2) Property Product and Pricing 4) Closing Costs 5) Transactions	in Path:	er

Figure 1: New loan by manual entry

To manually create a new loan in Path:

- 1. Go to Loans > Pipeline.
- 2. Click New Loan button.
- 3. Respond to the lightbox(es) and prompt(s).
- 4. Complete all applicable loan information for the **Borrower**, **Property**, **Product & Pricing**, **Closing Costs**, and **Transactions** screens.

2. New Loan > Zip Import Overview

I. Zip Application Process

Zip is a point-of-sale system, which imports loan applications into Path, to be further processed and closed. Via the loan officer's own Zip account/website, borrowers apply for loan applications, and upon completion, the loan applications are imported into Path.

For example, shown below is a loan officer's email signature, containing links to two Zip websites; one leads to the loan officer's own Zip site and the other to the company's main Zip site.



When the borrower clicks on either link, they are led to the Zip landing page of either the loan officer or the company, both of which feature the **Get Started** button.

Clicking the button leads the borrower to initiate the loan application, where they are prompted to enter loan, property, personal, financial, demographics, and other information.

Contact	Contact Informatio	n (* Required fi	ields)	
Loan and Property	First Name*	Middle Name	e Last Name*	Suffix
Personal				· · · ·
Financial	Email*		Phone*	
Declarations			Cell	
Demographic	Preferred Contact Metho	d		
Submit	Email	~		
Contact Us	I agree to share the a	above informatio	n with Calyx.	
	Next		By Selecting complete e liste	NEXT on each slide, borrower will ach section of the URLA that is ed on the left hand side.

Figure 3: Contact information

I authorize Calyx to obtain a consumer 999-99.**** What is your date of birth? November v / 29 v /	1974	zano 5
999.99.**** What is your date of birth? November <u>v</u> / 29 <u>v</u> /	1974	
What is your date of birth? November v / 29 v /	1974	
What is your date of birth?	1974	
November v / 29 v /	1974	
November V 29 V	1974	
What is your citizenship?	_	EYI:
US Citizen	~	ZIP application will NOT or
What is your marital status?		have option to proceed without inputing SSN for qu
Figure 5: So expedite your application's proc but do not have any, click Next.	ubmit section essing, upload any of	the following documents now. If
e types supported: PDF, JPG, GIF, PNG		
overnment-issued ID		
ote: Driver's License, ID Card, Passport.		
Upload 🕞		
	Bor	rower will also have option to
	upioa	ZIP
	US Citizen What is your marital status? Figure 5: S expedite your application's proc ou do not have any, click Next. e types supported: PDF, JPG, GIF, PNG overnment-issued ID ote: Driver's License, ID Card, Passport. Upload	US Citizen What is your marital status? Figure 5: Submit section expedite your application's processing, upload any of ou do not have any, click Next. e types supported: PDF, JPG, GIF, PNG overnment-issued ID ote: Driver's License, ID Card, Passport. Upload Bor uploa

After completing all sections of the application, the borrower is prompted to create a Zip account, where they can track their loan and upload documents requested by the loan officer.

	Figure 6: Borrower signup	
Sign In	Create Your Account	Sign Up Complete
bround	Last Name*	Do you want to sign in now?
Remember me Forgot password?		Sign In
Sign In	Mooke Number	Cancel
Cancel	Password* Le Between 8 and 15 characters	
Signup	Confirm Password	

After the borrower has completed the application in Zip, the loan officer receives an email notification about the new application, confirming that **Pipeline** has received a new loan. If the borrower does not complete the

application but chooses to **Save and Continue Later** (via the **Save and Continue Later** option shown in *Figure 5: Submit section*), the LO will also receive an email notification about a pending application that requires further action from the borrower.

			Thank you very much for the upo	date. (i) Feedback
EXTERNAL EMAIL]			5	
ear user,				
his is an automated ema	ail generated	I by Path System, please	do not reply to this email.	
our LoanSTAG20901000	01 Is Import	ed and Status is Applicat	ion and the Sub-Status is In Pro	cess
₽.				
ilbert Lozano				

Figure 7: Email notification to LO

The new loan application is listed in **Pipeline**.

Figure 8: New loan application from Zip in Pipeline	Figure 8: New	oan application f	from Zip in Pipeline
---	---------------	-------------------	----------------------

Pip	peline	Reports		rades	Help 지							
Desk	Cabinet	Role Desk	Role Cabinet	Active	a Archive Inac	tive						
♦				×	9.0							
Produ	ction (3)	Lock (3)	Compliance	(3)	Condition (0)	Ali						
Loan	Number	Loan Servicer #	LO Name	OU Name	Borrower First La	Subject Property	Loan Status	Loan Sub-Status Lock E	xpiration Loan Amount	Note Rate	Loan Type	Loan Purpo
STAG	52090100001	534	Gilbert Lozano	Tuan - Gen	2 Gilbert Lozano		Application Ta	k	405,000 00	0.000	Conventional	Purchase
STAC	2062900003	533	Gilbert Lozano	Tuan - Gen	2 Joe Rogan	3807 LOVERS	Application	Application Taken	405,000.00	4.875	Conventional	Purchase
STAC	32082500005	532	Gilbert Lozano	Tuan - Gen	2 LUKA MORTG		Application Ta	k	365,750.00	4.875	Conventional	Purchase
 	1 100	⊻ ≯ ¥										
<i>9</i> .	New Loan	Import	Export		Assign Un	lassign	Delete	Archive Ch	ange Loan O Copy to	Sandbo Ui	narchive	Сору

II. Loan Arrives from Zip

Production	Lock	Compliance	e Conditions		Documents		Checklist 5	Interface	s	Messages		
Send/Status Summar	y Quote 👻	Application	Closing Costs	Borrower	Product	& Pricing	Transaction	is Property	Loan Tra	insmittal 🗇		
Borrower Information					ſ	Z	ip info	will po	pulate	into C	uote	
Number	First Name	м	iddle Name	Last Name		Scre	en in	which L	.O will	be allo	owed	t
1	Gilbert			Lozano		rev	view in	put and fie	enter elds.	r any m	nissir	ıg
Personal Information			Current Addr	ess		_		Contact Info	mation			
First Name	Gibert		Address		9000 VANT/	AGE POINT	DR	Home Phone				
/liddle Name			Unit Type		Apartment		~	Cell Phone	1	(214) 797-7800		
ast Name	Lozano		Unit Number		1010			Work Phone		(469) 523-5622	Ext.	
Suffix	Jr		City		Dallas			Fax				
ISN	999-99-9999		2 State		TX v	ZIP 75	243	Email	1	glibert_lozano@v	calyxsoftwar	re.co
ante of Dirth	02/11/1974		County				~	Best Contact	1	Email		
Date of binn												

The loan officer can choose to order a credit report and/or mortgage insurance from the **Quote** screen. Credit and

MI can also be ordered from Interfaces > Credit and Interfaces > Mortgage Insurance, respectively.

	Figure 1	0: Credit order	r from Quote screen		
		Credit Order			×
	Same as Current Address	Borrower(s) Raina Negron			
Address		Order Information			
Unit Type	~	Credit Agency	MeridianLink, Inc Soft Pull 🗸 🗸	Equifax	
Unit Number		Credit Type	Credit Report 🗸	Experian	\checkmark
City	CHESTER	Request Type	Order New Report	Trans Union	
State	PA 💙 ZIP 19013	Report Type	Individual	Credit Pin Required	
County	~	Nepolit Type	11001910221		
Property Type Number of Units FYI: be	Credit/MI can also ordered through Interfaces	Opdate Password	Order	Pay by Credit Card	
Martagae Insurance	Save Dalate	Cradii Progra			

Once the borrower agrees to have their credit pulled, the LO can begin the application process. All information from the **Quote** screen is populated into the **Production** > **Borrower** screen. The LO then completes the rest of the **Borrower** screen to complete the loan application.

	Figure 11: Borrower screen											
Loans 🚽 () 202212500000	000013—Ken Cust	omer, JR 👻	Production 🚽	Borrower 👻	≣						
Send/Status	Summary	Application	Borrower	En paring Costs	URLA	Propert	y Product & Pricing	Transactions	Contacts	•		
VRLA			Personal In	formation	1					+		
Number F	First Name	Middle Name	Other Info	rmation	bant Mair	Contact	Non-Borrower					
1 H	Ken		Address									
Persona	ll Informati	ON Copy from	Credit Rep Present Pri	ort Data imary Housing Expense:	5		~					
First Name	Ken		Income		22-2222		Citizenship	US Citizen	~	•		
Middle Name			Assets			SU,	Preferred Language	English	~	•		
Last Name	Customer		Liabilities		:22-2222 E:	ct.	Other					
Suffix Nickname	JR		Property Y	ou Own ns and Demographics	0fanniemae.	om	TIP: Selecting dropd allow user to navigate	own next t e Ioan appli	o Borrower wi cation by goir	ill 1g		
SSN	500-50-700	0 🕜	Tax Transc	ript	Phone		directly to s	pecific sec	tions.	_ 1		
Date of Birth	01/01/1970) 🛗 Age 52	Homebuye	r Education	M		For an accurate AUS	reading, re	eview/complet	te		
			Military Se	rvice			Borrower t	ab in its en	tirety.	- 1		
			FHA/VA/US	DA								
Marital Status	Unmarried	l(Single, Divorced					 Number of Dependents 	0 Age	25			
Save	Delete Ma	in Contact S	wap Borrow	ers VOA Invite	Convert to	URLA	Copy Liability to Another B	orrower	Change Liability	Туре		

3. Credit Report and Borrower Screen

After the new loan has been created or imported, the loan officer pulls the borrower's credit.

Note: Before ordering the credit report, ensure that the **Credit Consent** checkbox is selected on the **Production** > **Borrower** > **Other Information** section.

	_	Figure	12: Credit Co	onse	ent checkbox			
Loans 🗸	(2) (3)	011802—Ja	mes Douglas, Jr. 🗸		Production 👻	Borro	ower 👻	≣
Send/Statu	is S	Summary	Borrower	Pro	duct & Pricing	Trans	actions	Pro
🕜 Other	Inforr	mation						
Application Ty	/pe		~		Shared With			
Borrower Ack	nowledge	ements			Non-Borrower	Acknow	ledgemen	ts
Credit Conser	nt				Co-Signer			
eConsent					Non-Purchasir Spouse	g		
First-Time Ho	meouyer				Non-Borrower Household Me	mber		

To order a credit report:

1. Go to Interfaces > Credit > Order tab.

							,				
Loans 🗸	② 202212	90000000000	—Suzi S Builder 👻	Interfaces 👻 C	redit 👻				•		
Summary	Credit	AUS	Initial/Closing Docs	Appraisal F	lood	Mortga	ge Insurance	Fraud	Audit	Verifications 🔹	
Borrower		Joint V	Vith	Credit Agency Credit Type			Status	Date		Reference Numbe	r
Suzi Build	er										
Other Par	ticipant	Joint V	Vith	Credit Agency	Credit	t Type	Status	Date		Reference Numbe	r
No records											
Credit Agency	Calv	v Tect 2	~	Fouifax	E.	/	۲				
Credit Type	Cree	dit Report	~	Experian		/	11				
Request Type	Ord	er New Report	×	Trans Union		/	User	will selec	t Credit	vendor from dropde	own along with request
Report Type	Indi	vidual		Credit Pin Requir	ed				loroun	type.	and along marroquoor
Update Passwor	rd			Pay by Credit Car	d		11	TIP:	Ensure	all 3 credit bureaus	are selected.
									_		

Figure 13: Interfaces > Credit



- 2. Select the **Credit Agency**, **Credit Type**, **Request Type**, and check the boxes corresponding to the three credit bureaus.
- 3. Click **Order** and follow the prompts from the lightbox.

	Co-Borrower
Suzi	First Name
S	Middle
Builder	Last Name
	Suffix
999-60-6666	SSN
01-01-1970	Date of Birth
52	Age,
	Previous Address
	Street Address
	City
	Suzi S Builder 999-60-6666 01-01-1970 52 5404 Pawnee Trail Louisville KY V ZIP 40207

Figure 14: Credit Report lightbox

4. Once the **Credit Report Request** lightbox appears, review the data for accuracy and click **Submit**. Once credit has been pulled, you will be able to import information into Path.

Suzi Builde	er Credit	.							>
Liabilities I	Excluded from Import	-têc		1	Liabilities 1	to Import			
Status	Creditor Ty	/pe Balance	e Payment		Status	Creditor	Туре	Balance	Payment
					Open	ACE MORTGAGE	Mortgage	\$ 98,514.03	\$ 746.07
			_		Open	BEST MORTGAGE	Mortgage	\$ 22,754.08	\$ 233.29
	User will have	ability to import all							
	liabilities or S	Select line by line		Ignore \$0 Balance					
				Ignore Closed					
	Borr	ower	Co-Bor	rower					
	Current Credit Scores	New Credit Scores	Current Credit Scores	New Credit Scores					
Equifax	620	620							
Experian	650	650							
TransUnion	639	639							
					_				
		View Report	Import All	Import Credit Scores	Import	Liabilities Do I	Not Import		

Figure 15: Importing credit information into Path

5. Click Import All.

The pulled credit will populate the following sections within Path:

Figure 16: Borrower screen > Alternate Names table

Alternate Names			
Alternate Name	Creditor	Account Number	Туре
KENTEST Y CUSTOMERTEST			
KEN CUSTOMER N CUSTOMER			
KEN N LOPEZ			
KEN ABCUSTOMER			
KENCUSTOMER BORROWER			

Credit Report Data					
Credit Report Date 01/09/2023		Experian	0	Bankruptcy? N	0
Credit Report Expires		Equifax	785	Discharge Date	
Representative Credit 785 🕑		TransUnion	795	Foreclosure? N	0
Score		Median	785	Foreclosure Date	
Nontraditional Credit					
Inquiries					
Bureau	Name		Туре	Date	
Experian					
TransUnion	COVIUS/ABC MORTG	AGE		07/21/2022	
TransUnion	ORION LENDING			05/24/2022	
TransUnion	ORION LENDING			11/29/2021	
TransUnion Equifax	ORION LENDING FUNDING SUITE			11/29/2021 07/21/2022	
TransUnion Equifax Equifax	ORION LENDING FUNDING SUITE CREDCO			11/29/2021 07/21/2022 07/18/2022	

Figure 17: Borrower screen > Credit Report Data

Own/Rent Rent	✓ ②		Credit Score	•					-					×
Monthly Rent \$	3,500.00			-										- p
Borrower Lives in a		R	Representative	Credit Sco	re 785		Disclose	Middle		~	Provided on Beh	alf of Lender		- I
Community Property State		R	Rep Credit Sco	re Agency	Equifax	0	Other Score				Credit Score Imp	airment		~
			Vin FICO		0		Number of Ing	uiries (last 120 da	vs) 0					- 1
									<i>j-i</i>					- I
		E	xperian						Б	quifax				- I
		N	Model Used						N	lodel Used	Equifax Beacon 5.0	0		- 1
Credit Report Date 01/09/2023	Expe	erian R	Range		to				R	ange	300 to 850	0		- I
Credit Report Expires	Equi	ifax 🛛	Iredit Score	0	Percentage		%		C	redit Score	785 Percent	tage	%	- I
Representative Credit 78	5 f22 Tran	sUnion F	actors					Ð	E	actors				
Score	Med	lian	Code	Te	xt					Code	Text			
Nontraditional Credit			No records						1	No records				
Inquiries	-	т	ransUnion											- 1
Bureau	Name	N	Model Used	TransUnio	n Empirica									- 1
Experian	CONTRACTOR	R	Range	300	to 850									- I
TransUnion			Iredit Score	795	Percentage		%							- I
		-	actors											- 1
			Code	Te	aut .			_						- 1
Equitax	CREDCO		20											- 1
Equifax			10	50										- 1
Equifax	YACTUS			PT		F BALANCE:		MITS IS 100						- 1
Equifax	XACTUS		14	LE	NGTH OF TIME	EACCOUNT	5 HAVE BEEN I	ESTABLISHED						- 1
Equifax	XACTUS		18	N	JMBER OF ACC	LOUNTS WI	TH DELINQUE	NCY						- 1
Equifax	XACTUS		8	N	JMBER OF ACC	COUNTS WI	TH DELINQUEN	NCY ALOS						- 1
Equifax	CREDCO													- 1
Equifax	XACTUS, LLC													
Equifax	CREDCO									0				
								Delete		Save				

Figure	19: Borrower screen > Liabilities section	

Liabilities								
Total Liabilities	121,268.11	Total Assets	\$ 2	65,000.00	Net Worth	\$	143,731.89	
Total Monthly Payment \$	0.00							
					Balance Subtotal	\$	0.00	
Credit Cards, Other Debts and L	eases				Payment Subtotal	\$	0.00	÷
Туре	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining PA	AC C)mit	
No records								
Other Liabilities and Expenses					Payment Subtotal	\$	0.00	Đ
Description		Туре		Monthly Payment	Months Remaining	C)mit	
No records								
					Balance Subtotal	\$	121,268.11	
Real Estate Liabilities					Payment Subtotal	\$	979.36	+
Type Lien Positio	n Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining P/	AC C	mit REO	ID
Mortgage	ACE MORTGAGE	478453	\$ 98,514.03	\$ 746.07	132			
Mortgage	BEST MORTGAGE	316157	\$ 22,754.08	\$ 233.29	98			

Figure 18: Borrower screen > Credit Score lightbox

					Figure	20: Docum	nents > Lis	st		
Loans 🗸 🛛 🧕	9 2022129	0000000001-	-Suzi S Builder 👻	Documents	List 🗸					
List Pend	ding (0)	Deleted								
									(1)15 5	
								+ File Drop Z	one (Add from Computer)	
∽				×Q						
Drag a column he	eader and dro	p it here to grou	ip by that column		3					
Docum	ment		Borrower	Category	: Туре	Description	÷Ву	Status	Status Date & Time	Upload Date & Time
Credit	: Report - (02/	5/2023 3:53:05		Credit	Credit Reor	art	bdomi	inguez Uploaded	02/15/2023 3:53:16 PM	02/15/2023 3:53:07 PM
PM)				creat	crearence		- Hoom	ngaer opicadea	0211312020 0.001101101	02110/2020 0.00.011
								Full Credit	Report will be uploade	d to <u>Documents</u>
								which will	allow you to view uplo	ad details along +
531/0	Add from C	moutor	Add from Librar	Poquost	Add Packad	70			wat the wing report	
Jave		Sinputer	Add from Elbrar	Request	Add Fackag	50				
				Figui	e 21: Do	cuments >	Documer	nt Detail		
		O Docu	ment Details	-						
		Document	Credit Report - (02/15/	2023 3:53:05 PM1	Status	Uploaded		Conditions Description	÷	
		Borrower			14 Date and T	Time 02/15/2023 3:53:16 Pi	М			
		Category	Credit		Document Due Date	Date				
		Description	Creak Report		By	hdominguez		Checklist	±	
					Sent To			Description		
		Active	Version Reviewe	i	Review Date/Time	Expiration Date	Commer	nts	0	
		M	(M))						U.	
		O Docu	ment Image View	v						
		۵.	/ 20 🗩 100% 🗸	🔞 🖗 Copy Memo	Edit eSign Details					
		Pa	age Thumbnails							
			All							
			Sec.				/			
						performance delivered	d	Caylx Instant	Merge Credit Report Add or Upgrade Product	
			A 1 V		Ref#: 50	04489	Supplement Upgrade	TID#: 1-12692-22905 07/09/201	8 15:41:06	
			and the second		Prepared For CENTRAL P 225 QUEEN	ACIFIC BANK Client Loan # STREET 5TH Account #	4463692	Prepared By: Calyx Software Require 6475 Camden Ave., STE 207 Delive	ested : EFX, XPN, TUC - J red : EFX, XPN, TUC	
					FLOOR HONOLULU Attention: CE	Notes I, HI 96813 USA ENTRAL PACIFIC		San Jose, CA 95120 Tel: Add/B (800) 952-9609 www.ca)yxsoftware.com	emove Credit Repository	
					BANK PATH	Address	APPLICANT INF	ORMATION	DOB or Age Applicant	
		4	2		LOANSEEK	ER, HOMER Current: 4420 D	DOUGLAS AVE. E. HIGLEY, A	AZ 85236 7999-60	1111 07/04/1949 APP1	
			Contraction of the second s							
			E Wisser		Possible See Frage	Incomplete Data. d Detection Section.	WAR	NING		
			▲ 3 ▼				INSTANT MERGE	CREDIT SUMMARY		
		:			ACCOUNT Account Ty Real Esta	DISTRIBUTION rpe Number nte 1	Balance Past Due \$0 \$0	CURRENT STATUS (Tradelines) Payments Current Closed \$0 0 1	Unrt 30 60 90+ 0 0 0 0	
					Installmer Revolving All Other	nt 2 3 14 Accounts 0	\$16,634 \$0 \$499 \$0 \$0 \$0	\$308 1 1 \$47 8 6 \$0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
			. 4 V		Total Accounts in	17 n Dispute: 0	\$17,133 \$0	\$355 9 8 Number of tradelines	0 0 0 0 with serious derogatory: 0	
			• 000		AVAILABLE Revolving	E CREDIT 9 99.0% \$53	,901	Authorized User Acc	ounts: 0	
					6-month 1 Elim Sam	Fotal 1 E e Day 0 X	POBLIC RECORDS	Account Type L Real Estate	ast Diq 30 60 90+	
			Electronic .		New Trad	les (6 mos) 0 L	ast 2 yrs N	Installment Revolving All Other Accounts		
			▲ 5 ▼		Oldest Tra Disclaimer:	de: 10/05 Or Only Applicant(s) information inclu	n file: 12/02 ded in the Summary.	Total	0 0 0	
		-					REPOSITO	DRY FILES	Data Application	
			E REFR		Item # Nam 1 HON	MESEEKER, HOMER	SSN# 999-60-1111	Score Date Generated Not provided by the	Source Identifier XPN APP1	
			▲ 6 ▼		2 KIM 3 KIM	BOOK BO OK	575-87-7887 575-87-7887	[811] 12-23-02 836	EFX APP2 XPN APP2	
						. BO OK Score] in bracket indicates the 'Mic	575-87-7887 ddle Score'.	/94 01-01-03	TJC APP2	
			110 R ***							
			Here Wolfer a 1				Page	1 of 2		
		View	Download Emai	eSign Clo	se					

6. After the credit report information has populated the **Borrower** screen, complete the rest of the applicable sections and fields on the **Borrower** screen.

4. Property Screen

Once the **Borrower** screen has been completed, the loan officer moves to the **Property** screen to complete all applicable sections and fields.

1. Go to **Production > Property** screen.

	Figure 22: Property screen											
Loans 👻 🛞 2	0221250000000013—Ken Cu	stomer, JR 👻	Production 👻	Property 🗸								
Send/Status	Summary Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts	•			
\delta Subject Pr	operty Information											
Prequalification	Same as Curren	t Address	Property Type		Single Famil	y Residence	✓ Estim Value	ated Property	\$	340,000.00		
Address	10655 Birch St		Attachment T	ype	Detached			ised Value	c	240.000.00		
Unit Type		~	Number of U	nits	1	Year Built 1965	Prop	erty Status	• Evicting	340,000.00		
Unit Number			APN				Prop	rty Location	Existing			
City	Burbank		Subdivision				Deste	a la Casa a	Urban		× I	
State	CA 💙 ZIP 91502		Lot Number			Block Number	Proje	t Information			6	
County	LOS ANGELES	~	Mixed-Use Pr	operty	No	t Situated in Jurisdiction	Bridg	e Loan Property			Ľ	
Country	United States	~	*				Subje	ct Property Renta	l Income			
Address Verification	Click to Verify Address						Antic	pated Gross Rent	\$			
Latitude			User wi	ll input Pro	perty Inform	nation in selected fi	elds. Occu	oancy Rate		%		
Longitude					TID-		Subje	ct Property	\$	0.00		
Verified by USPS?	~		User ca	n input an a	address or in	f TBD- simply input	t City, Cash	Flow				
Property Is in a				5	State, Zip, Co	ounty.						
State												

- 2. Complete the applicable fields in the **Subject Property Information** section, highlighted in *Figure 22: Property screen*.
- 3. Complete the applicable fields in the **Purchase Information**, **Seller**, and **Title and Legal** sections.

			Figure 23: P	roperty screen 2			
Purchase Inf Sale Price	s		Escrow Close Date			Contract Date Contract Expires	(iii) (iii)
Seller					Ð	IF this is a Purcl Purchase Contra	nase transaction and a ct is available, you may
Seller Name	Address					require	of to run AUS
Lee Thompson					Û	require	
Title and Leg	jal						
Current Title Holder(s)	Lee Thompson	e	Estate Held	Fee Simple	~	Legal Description Code	~
			Leasehold Expiration	P4		See Exhibit A	\checkmark
			Lease/Ground Rent	\$		Legal Description	SEE EXHIBIT "A" ATTACHED HERETO
Future Title Holder(s)	Ken N Customer Jr	¢	Trust Information		~		AND MADE A PART HEREOF
			Indian Country Land Tenure		~		
Manner Held	Sole Ownership 🗸						
Other							
Title Vesting Description	Ken Customer JR	¢					

5. Product & Pricing Screen

After completing the **Property** screen, the loan officer moves to the **Product & Pricing** screen to complete all applicable sections and fields.

1. Go to **Production > Product & Pricing** screen.

		Fig	ure 24: Prod	luct & l	Pricing sc	ree	n		
Loans 🗸 (🛞 20221	250000000013—Ken Cu	istomer, JR 👻	Production 👻	Product &	Pricing 👻				
Send/Status Sum	nmary Application	Borrower	Closing Costs	URLA	Property	P	Product & Pricing	Transactions	Contacts 🔹
	tion					7			
	luon								
Decupancy	Primary Residence	✓ Sales	Price	\$			Base LTV/CLTV	88.235	% 88.235%
ien Position	First	✓ Estim	ated Property Value	\$	340,000.00		Total LTV/CLTV	89.779	% 89.779%
.oan Purpose	Purchase	✓ Appra	ised Value	\$	340,000.00		HCLTV		89.779%
Other		Base	Base Loan Amount		300,000.00		Qualifying Rate	0.000	% \$ 1,665.42
Refinance Type		✓ Total	Total Loan Amount		305,250.00		Primary Housing/	18.301	% 22.147%
Refinance Program		✓ Note	Note Rate		0.000%	Total Obligations			
Other		Loan	Ferm/Due In (months)	360	360		Loan	Lien	
.oan Type	Conventional	✓ Mont	nly P&I	\$	847.92		Link Loan		2
Other		Down	Payment		% \$				
Amortization Type	Fixed	✓ UPMI	P/FF Financed	\$	5,250.00				
Other		Borro	wer Financed Fees	\$			User will se	lect dropdo	wns based on
							Loan	Program s	elected
Product Infor	mation								
Loan Program							Lock		
Loan Group							Lock Status	Not Locked	d .
Product Code		Progr	am Number				Lock Expiration Date	e	
Program Name							Lock Period		~
Product Type	Standard Products	~	•				Extension Period		~
Documentation Program	Full	Y					Lock Request Date		
Type						_			
Save Pricing	Programs Co	py from Link Lo	in						

- Click the Programs button to open the Loan Program lightbox and select a loan program for the loan.
 After a loan program is selected, it is populated in the Product Information section > Loan Program field.
- 3. Complete the rest of the applicable fields in the Loan Information and Product Information sections.
- 4. Review/complete the applicable fields in the Mortgage Insurance section.

	Figu	re 25: Product &	Pricin	a > Mortaaae	Insurance	
\Lambda Mortgage Ir	isurance			5 5 5		
Providers and Products						
Mortgage Insurance	\checkmark	VA Loan Assumption			MI Absence Reason	~
MI Provider	Arch MI 🗸 🗸	Previous VA Loan		~	Other Description	~
MI Premium Plan	Monthly 🗸	VA Vendee Loan			Premium Paid By	Borrower 🗸
MI Coverage	25%	Native American Direct			Calculated Based On	~
MI Refundable Type	~	Loan				
MI Paid By	Borrower 🗸					
MI Certificate ID					MI/UFMIP inform	ation will auto populate in
MI Activated Date	*				screen once MI	has been ordered through terfaces tab.
Upfront Mortgage Insu	rance Premium/Funding Fee/Guar	antee Fee				
Premium %	1.750000 % 🔏	Premium Paid in Cash	\$	0.00 🔒	Premium Amount	\$ 5,250.00
Premium Financed	\$ 5,250.00					
Monthly Mortgage Insu	rance Premium					
Renewal 1	0.850000%	Monthly Amount	\$	212.50	Months	359
Renewal 2	%	Monthly Amount	\$	0.00	Months	
Renewal 3	%	Monthly Amount	\$	0.00	Months	
Cancel At	%	Midpoint Cancellation			Cancel PMI Date	02/01/2053
Calculate Based on Remaining Balance	\checkmark					

Note: Additional loan information/options are available depending on the selected loan program.

		·	5	, ,	
🔂 Rate Adjustme	ents 🔓	Payment Adjustments]		
1st Period Cap	%	Interest Only	-	Graduated Payment Mortgage	
Months to 1st Rate		Interest Only		Rate % Term Years	
Adjustment		Interest Only Term			
Periodic Rate Cap	%	(months)		Down Payment Assistance Program	
Months Periodic		Initial Payment Rate	~	Down Payment	
Adjustment				Assistance Program	
Lifetime Cap	%	Initial Payment Rate	%	Principal Forgiven %	
Margin	%	Period (months)		Every Months	
Index	%	Interest Calculation Type	~	Bi-Weekly Payment	
Index Date	<u>00</u>	Buydown	~	Payment Deferred for	
Index Type	~	Type		At Least First 5 years	
Index Type Detail	~	1 %	Months		
Other		2 %	Months	Adjustment Cap %	
Alt. Index	%	3 %	Months	Adjustment Period (months)	
Floor Rate	%	4 %	Months	Recast Period (months)	
Rounding Type	~	5 %	Months	Recast Stop (months)	
Rounding Factor	%	Temporary Buydown	\$ 0.00	Max Loan Balance Percent %	
		Paid By		Qualifying at Max Adj.	
			Ť	Loan Balance	
		Date From	~		
		Temporary Subsidy		Additional Payment § For Every	Months

Figure 26: Product & Pricing > Rate Adjustments

5. Complete the applicable fields in the **Rate Adjustments** section.

6. Complete the Additional Product Information and Pricing sections.

Note: It is recommended that your system administrator set up an ARM template for your ARM programs, to remove potential errors in your ARM adjustments and caps.

Additional Product Information		y > Additional i i	ouuce mjorma	
Prepayment Penalty	Non-Prime		Convertible	
Prepayment Penalty Term 🗸	Refundable Finance Charg	;e	Conversion Fee	\$
Assumable	Hedge		Negative Amortization	
Balloon	Automat Payment		Expanded Approval Leve	· ·
HELOC	Conforming/	~	Interest Basis	~
Jumbo	Non-Conforming		Do Not Extend Loan Terr	n 📃
	Other Loan Feature		by Odd Days	
	Other			
Non QM Parameters Income Verification Type Housing Event Type Housing Event Type	VA Loan Parameter for Pri Veteran Type VA First Time Use Exempt from VA Funding	cing	Optimal Blue Custom fiel	ids Ē
Bankruptcy Type Bankruptcy Outcome Bankruptcy Outcome Bankruptcy Seasoning Mortgage Late 30 Days Mortgage Late 60 Days	Fee		TIP: Wh Type" w Fee (nen working on a VA loan the "Veteran vill allow you to change the VA Funding Calculation if it is a Subsequent Use
Mortgage Late 90 Days Mortgage Late 120 Days				

Figure 27: Product & Pricing > Additional Product Information and Pricing

6. Interfaces > Mortgage Insurance Screen

After completing the **Product & Pricing** screen, the loan officer moves to the **Mortgage Insurance** screen to order mortgage insurance.

1. Go to Interfaces > Mortgage Insurance screen.

	J	, , , , , , , , , , , , , , , , , , , ,
Loans 🗸 🕘 20221250000000013—Ken Custo	mer, JR 🚽 🛛 Interfaces 🕤	Mortgage Insurance
Summary Credit AUS Initial/Clos	ing Docs Appraisal	Flood Mortgage Insurance Fraud Audit Verifications 💌
MI Provider Arch MI 🗸	Premium Plan Mon	nthly V Rate Quote Number
Request Type Single Product Rate 🗸	Renewal Type Decl	clining V MI Certificate Number
Update Password	MI Coverage 25%	6 Copy MI Data to Loan
Vendor Specific Coverage Requirements $[1]$	Paid By Borr	rower
	MI Program	IMPORTANT:
User will select vendor from the dropdow with all other required dropdowns highli	n along ghted.	Ordering MI through Path will issue a MI <u>Certificate</u> and NOT a MI <u>quote</u>

Figure 28: Interfaces > Mortgage Insurance

- 2. Select the MI Provider, Request Type, Premium Plan, Renewal Type, MI Coverage, and Paid By.
- 3. Click **Order** and follow the prompts from the lightbox.

			Figure	29:010	er but	топ ор	ens lig	πιροχ			
Loans 👻	(2) 202	2125000000001	3—Ken Custo		Interf	aces 👻					
Summary	Crea	dit AUS	Initial/Closi	ing Docs	Apprai	isal	Flood	Mortgage In:	surance	Fraud	Audit
MI Provider Request Type Update Passwo Vendor Specifi	ord c Coverag	Arch MI Single Product F ge Requirements	v late v	Premium F Renewal Ty MI Coverag Paid By MI Program Special Pro Refundable	Plan ype Arch Usern Passw Maste Numb	Monthly Declining 25% MI Login name word ar Policy	3	× × ×	Rate MI C Cop	: Quote Num Certificate Nu v MI Data to	ber
Documents					Accou	int ID					
Documer	nt Name				Branc	:h ID					
No Document History	ts Added				Save I	Password					
<₽				×				Log In			
Save	Delete	e Order									

• After completing the prompts, the MI Certificate will automatically populate into Path along with **Quick View**, as shown below in *Figure 106: MI certificate*.

Figure 29: Order button opens lightbox

	Figure	30: MI certificate	
Quick View			×
escription: tatus: Uploaded			
	VII Cannot		
20221250000000013 Ref #: C187864864501528	No Master Po Our 90 day promise n	licy Number Ente	red uote Issued: 12/20/2022 Expires: 03/20/2023
	BORR M AMORTIZING NO	ROWER PAID 10NTHLY N-REFUNDABLE RATE SH	EET
	\$65.(Initial	DO Monthly Rate: 0.26%* Renewal Rate	
LO	AN	Et .	PROPERTY
Loan Purpose	Purchase	Property Value	\$340,000
Loan Amount S	\$300,000	Address	10655 Birch St
LTV 8	38.23%	Property City, State	Burbank, CA
✓ Prev	Lived Date Lived Daument	10 Code	Next >
	Revie	w Detail	

• Path sections that will be populated with MI information:

			riguic	J 1.110000000	011 - 110	uuce de l'h	icing			
Loans 🗸 🛛 🕲	20221250000	000013—Ken Cus	tomer, JR 🗕	Production 🚽	Product &	Pricing 🚽				
Send/Status	Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contact	is 🖪
Mortgage	e Insurano	ce								
Providers and Proc	ducts									
Mortgage Insurance	ce 🗸		VA L	oan Assumption			MI Absence Reas	ion		~
MI Provider	Arch N	11	✓ Prev	ious VA Loan		~	Other Descriptio	n		~
MI Premium Plan	Month	ly	VA V	endee Loan			Premium Paid By	Borro	wer	~
MI Coverage	25%		✓ Nativ	ve American Direct			Calculated Based	d On		~
MI Refundable Typ	be		✓ Loan	1						
MI Paid By	Borrow	ver	~							
MI Certificate ID										
MI Activated Date		00								
Upfront Mortgage	Insurance Prem	ium/Funding Fee/G	uarantee Fee							
Premium %		% 🔏	Pren	nium Paid in Cash	\$	0.00 🔒	Premium Amour	s \$	0.0	0
Premium Financeo	\$	0.00								
Monthly Mortgage	Insurance Prem	nium								
Renewal 1		0.260000%	Mon	thly Amount	\$	65.00	Months	359		
Renewal 2		%	Mon	thly Amount	\$	0.00	Months			
Renewal 3		%	Mon	thly Amount	\$	0.00	Months			
Cancel At		%	Midp	point Cancellation			Cancel PMI Date	02/01/	/2053	
Calculate Based or Remaining Balance	e V									

Figure 31: Production > Product & Pricing

Figure 32: Production > Transactions

Loans 🗸	② 20221250000 ③	000013—Ken Cus	tomer, JR 👻	Production 👻	Transactior	15 🗸		
Send/Statu	s Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions

Proposed Monthly Payment

First Mortgage (P&I)	\$ 1,475.82			
Subordinate Lien(s) (P&I)	\$ 0.00	Escrows (G)		
Homeowners Insurance	\$ 75.00 😰	Escrow Insurance	Yes	~
Supplemental Property Insurance	\$ 0.00 🕜			
Property Taxes	\$ 165.00 😰	Escrow Tax	Yes	~
Mortgage Insurance	\$ 65.00 🕜	Escrow MI	Yes	~
Association/Project Dues	\$ 365.00	Escrow HOA	No	~
Other	\$ 0.00 😰			
Total	\$ 2,145.82			

7. Transactions Screen

After ordering **Mortgage Insurance**, the loan officer moves to the **Transaction** screen.

1. Go to **Production > Transactions** screen.

			Figure 33: T	ransa	ctions so	creen		
Send/Status Sumr	mary Appli	ation Borrowe	r Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts 🔻
🕜 Reference Dat	es							
Application Date	12/15/2	022 🛗	Estimated Closing [Date	01/31/202	3	Originator Signature Da	ite 🔐
Interview Date	12/15/2	022 🛗	First Payment Date		03/01/202	3	MERS Registration Date	<u></u>
Proposed Mor First Mortgage (P&I) Subordinate Lien(s) (P&I)	nthly Paym	ent	Escrows (G)		-	LO will have abili Subordinate fin	ty to input figure: ancing etc for an	s for PITI, HOA, accurate DTI.
Homeowners Insurance	s	75.00 62	Escrow Insurance	Ves 🖌			ar an	
Supplemental Property Insu	urance §	0.00			5.00 62	Property Taxes		
Property Taxes	s	165.00 😰	Escrow Tax	Yes 🗸	2.50 (22	Trans	Property Tay	~
Mortgage Insurance	\$	212.50 🖓	Escrow MI	Yes 🗸	5.00	Type	s 165.00	1
Association/Project Dues	s	365.00	Escrow HOA	0 Y	00 62	Monthly Amount	3 105.00	
Other	s	0.00 😰			5.42	Annual Amount	\$ 1,980.00	Use Annual Amount
Total	S	1,665.42				Use Percentage		
						Percent	%	
Other Financia						Based On	~	
Other Financir	ıg				2.00	+ Add Tax		
Total Other Financing Balar	s	0.00	Total Credit Limit			Total Monthly Amount	\$ 165.00	
					New			
Liability Type	Lien Positio	n Nev	v Rate	Term	IVEN			
No records							Save	

- 2. Review/complete the applicable date fields in the Reference Dates section.
- 3. In the **Proposed Monthly Payment** section, click the edit icon (^(C)) to make the necessary changes to **Homeowners Insurance, Supplemental Property Insurance, Property Taxes, Mortgage Insurance**, and **Other**.
- 4. Complete the rest of the applicable sections and fields.

8. Closing Costs > Fees

After completing the **Transactions** screen, the loan officer moves to **Closing Cost** screen > **Fees** tab. Here, the LO can add fees and adjust prepaids to provide the borrower with an initial loan estimate.

- 1. Go to Production > Closing Costs > Fees tab.
- 2. To use a fee template, click the select icon (¹) corresponding to the **Template** field (at the top right corner of the tab), to opens the corresponding lightbox.
 - A. After the lightbox opens, select a fee template, as shown below in Figure 34: Closing Costs > Fees
 > Fee Templates.

Send/Status Summary Application	Borrower Closing Costs URLA Property	Product	& Pricing Trans	action	ns Contacts •	,		
Fees Summary Loan Estimate Ser	rvice Providers Closing Disclosure Summaries of T	ransaction	Payoffs/Payment:	5	Additional Information	Escrows		
Estimated Closing Date 01/31/2023 🌐 First Paym	ent Date 03/01/2023		Template					
	Fees Templates							×
A. Origination Charges	Name		Total Closing Costs		Paid to Lender	Paid by Lender	Paid by Borrower	
Charge Paid Tc	O Conventional Fixed 30 Year.23	s	3,405.50	s	1,200.00 \$	0.00	\$ 3,405.50	
Loan Discount	Copy of Copy of Copy of Joanna's Fee Template	s	1,425.00	\$	500.00 \$	0.00	\$ 1,200.00	
Loan Origination Fee Lender	Copy of Copy of Joanna's Fee Template	s	1,425.00	s	500.00 \$	0.00	\$ 1,200.00	
	Copy of Joanna's Fee Template	s	1,425.00	s	500.00 \$	0.00	\$ 1,200.00	
	🔿 Joanna's Fee Template	s	525.00	s				
B. Services Borrower Cannot Sh	🔿 LaTricia D. Test Template	s	3,805.00	s	1, User v	vill select a "Ter	nplate" of pre select	ed fees that
VA Funding Fee	O MV Fees	s	1,100.00	\$	1, Len	der has generat	ted. This will allow for	or Fees to
	Copy of Devons Fees - IN	\$	700.00	\$	popul	ate that are acro	ess the board for all a	applications
	₩ ♦ 1 2 3 10 ∨ ♦ ♦							_
O C. Services Borrower Can Shop								-
Charge Paid To								
Title Lender's Title Policy Other			Colort					
Title - Survey Lender			Select					

Figure 34: Closing Costs > Fees > Fee Templates

- B. After a fee template is selected, the fees are populated into their corresponding sections.
- 3. To add a fee that is not part of a template, click the add icon () corresponding to the appropriate section (at the top right corner of each section) to open its corresponding fee lightbox.

🚯 A. Origination Char	ges	rigure 55. Add new jee			Tota	l: \$	3,000.00 +
Charge	Paid To	Company	Paid By	APR	POC		Amount
Loan Discount			Borrower	Yes	No	\$	0.00
Loan Origination Fee	Lender	American Financing	Borrower	Yes	No	\$	3,000.00
B. Services Borrowe	er Cannot Shop For	Any fee that is NOT on Lender added using (+) s		Tota	l: \$	5,254 +	
Charge	Paid To			FR	POC		Amount
Mortgage Insurance Premium			Borrower	Yes	No	\$	5,250.00
VA Funding Fee			Borrower	Yes	No	\$	0.00

Figure	35:	Add	new	fee
--------	-----	-----	-----	-----

O C. Services Borrower C	Tota	l: \$	3,200.00 +				
Charge	Paid To	Company	Paid By	APR	POC		Amount
Title Lender's Title Policy	Other		Borrower	No	No	\$	3,000.00
Title - Survey	Lender		Borrower	No	No	\$	200.00

Note: In the following example C. Services Borrower Can Shop For is used.

A. In the **C. Services Borrower Can Shop For** lightbox, click the select icon ([‡]) of the **Fee Name** field to open the **Fee Select** lightbox. Select a fee and click **Select**.

	gare e e e							
	maries of C. Services	Borrower Can Shop For			×			
2023 🏼 Total Settlement Cha	Fee Name Fee Type Custom Fee			2 #		_		
Fee Select								×
3	Fee Time	Company Name		A	Mar. A	Daidhu	Delidar	-
Fee Name	гее туре	Company Name		Amoury	Max Amount	Paid by	Paid to	_
O Title - Closing/Escrow Fee	Settlement/Closing Fee		\$	\$	1,075.00	Borrower	Other	
O Title - Survey	Other		\$	\$		Borrower	Lender	. 1
O Title - Insurance Binder	Other		\$	\$		Borrower	Other	
O Title Lender's Title Policy	Lender's Title Insurance	2	\$	\$		Borrower	Other	
O Title - Settlement Agent F.	Other		\$	\$		Borrower	Lender	
🔿 Title - Chain	Other		\$	\$	125.00	Borrower	Other	
O Title - Courier Fee	Courier Fee		\$	\$	25.00	Borrower	Other	
O Tele Facilitation Dent	0-6	4 Sele	ect	*	0.00	D	O-6	•

Figure 36: C. Services Borrower Can Shop For > Fee Select

- B. To enter a custom fee that is not listed in the Fee Select lightbox, select the Custom Fee checkbox and enter the Fee Name.
- C. After a fee is selected or a custom fee entered, complete the rest of the fields and click the applicable Save button, highlight below in Figure 37: C. Services Borrower Can Shop For.

Figure 37: C. Sei	rvices Borrower Can Shop For	Shop For
c. services borrower curre		
Fee Name	Title - Survey	÷+
Fee Туре	Other	~
Custom Fee		
Paid To	Lender	~
Company	<u>.</u>	
Percent	%	
Based On		~
Adjustment Amount	\$	
Total Amount	\$ 0.00	
Maximum Amount	\$	
Paid By	Borrower	~
Responsible Party		~
Service Provider Source Type		~
APR	Withhold from Wir	e 🗌
РОС	Excludabl	e 🗌
Financed		
FHA Allowable		
QM		
Borrower Did Not Shop For		
G/L Number		
Changed Circumstance Reason		~
Date	00. :::	
Comments		
Save	& Now Sava & Clasa	

Fee Name	Title - Survey	
Fee Туре	Other	~
Custom Fee		
Paid To	Lender	~
Company	7	
Percent	%	
Based On		~
Adjustment Amount	\$	
Total Amount	\$ 0.00	
Maximum Amount	\$	
Paid By	Borrower	~
Responsible Party		~
Service Provider Source Type		~
APR	Withhold from Wire	

In the I Comment Day

4. Users can set up **F. Prepaids** and **G. Initial Escrow Payment at Closing** accounts in the respective sections show below in *Figure 38: F. Prepaids and G. Initial Escrow Payment at Closing* and *Figure 39: Initial Escrow Payment at Closing lightbox*, such as inputting information for the company, amount, disbursement dates, cushion amount, number of months collected, etc.

Figure 38: F. Prepaids and G. Initial Escrow Payment at Closing

ᢙ	F. Prepaids	<u>J</u>	-,		.,		Tota	l: \$	965.00 +	1
	Charge	Paid To		Company	Paid By	APR	POC		Amount	:
	Homeowner's Insurance Premium	Other		state farm	Borrower	No	No	\$	900.00	ī
	Mortgage Insurance Premium				Borrower	No	No	\$	0.00	ī
	Prepaid Interest	Lender		abc lender	Borrower	Yes	No	\$	0.00	Ī
	Property Taxes				Borrower	No	No	\$	0.00	Ī
	Homeowner's Association Dues				Borrower	No	No	\$	0.00	ī
	Mortgage Insurance Premium	Other			Borrower	No	No	\$	65.00	ī

🕜 G. I	Initial Escrow Payment a	at Closing				Total	:\$	1,215.00	+
Cha	rge	Paid To	Company	Paid By	APR	POC		Amo	unt
Mor	tgage Insurance			Borrower	No	No	\$	C).00
Prop	perty Taxes	Lender		Borrower	No	No	\$	990).00
Hom	neowner's Association Dues			Borrower	No	No	\$	C).00
Hom	neowner's Insurance	Other	state farm	Borrower	No	No	\$	225	5.00

Figure 39: Initial Escrow Payment at Closing lightbox

Initial Escrow Payment a	Closing				
Fee Name	Homeowner's Insurance		Months Cushion	2	~
Fee Type	Homeowner's Insurance		Cushion Amount	\$	150.00
Custom Fee		- 1	Frequency	Annually	~
Paid To	Other 🗸	- 1	1st Distribution Date	01/31/2024	
Company	state farm		1st Distribution	\$	900.00
Annual Amount	\$ 900.00		Edit Distribution Date		
Number of Months Collected	3		2nd Distribution Date		
Adjustment Amount	\$		2nd Distribution	\$	
Amount	\$ 225.00 Use Annual Cal	lculation	3rd Distribution Date		
Paid By	Borrower 🗸		3rd Distribution	\$	
Responsible Party	Borrower 🗸		4th Distribution Date		
Service Provider Source Type	Borrower Chosen Provider 🗸 🗸		4th Distribution	\$	
APR	Withhold from Wire		Months to Collect	3	
POC					
Financed					
FHA Allowable					
QM					
	Save & Clo	ose			

5. If applicable, add additional fees to the **H. Other** section.

6. To adjust a fee, click the fee's row to open its lightbox, and make the necessary adjustments.

Tip: If a discount point is applied, enter it in the Loan Discount/Credit field, which is then automatically calculated in the **Amount** column of the **Loan Discount** row.

	Figu	re 40: Loan Discount/Cre	dit			
Fees Summary Loar	Estimate Service Providers	Closing Disclosure Summari	ies of Transaction	Payoffs/Paymer	nts i	Additional Information
Estimated Closing Date 01/31/202	23 🎬 First Payment Date, 03/01	/2023 🛗 Total Settlement Charge	s \$ 13,630.00	Template		ţ1
A. Origination Charge	ges	TIP: If a Discount point is beir down the rate, this will populate which will carry down to Loan section A below	ng added to buy a in discount field Discount field in /.	Loan Discount	/Credi Total: \$	0.000000% 3,000.00 +
Charge	Paid To	Company	Paid By	APR P	ос	Amount
Loan Discount			Borrower	Yes N	o \$	0.00
Loan Origination Fee	Lender	American Financing	Borrower	Yes N	o \$	3,000.00

9. Interfaces > AUS

After complete **Closing Costs > Fees**, the loan officer moves to **Interfaces > AUS**.

Note: Complete the entire application as much as possible to ensure accurate AUS findings. Shown below in Figure 94: Property screen data for AUS and Figure 95: Product & Pricing screen data for AUS, are loan data needed within Path before running AUS.

				Figu	re 41:	Prope	rty sc	reen data	for AU	IS				
Loans 🗸	② 2022129000	00000001—Suzi S	Builder 🗸 📄	Production 🚽	Prope	rty 🗸								
Send/Status	Summary	Borrower	Property	Product &	Pricing	Closing C	osts	Transactions	Debt Conso	lidation	Loan Transmitta	FH	IA 🔻	
O Subject	t Property	Information	1											
Prequalification	n 🗌	Same as Currei	nt Address	Proper	ту Туре		Single Fa	amily Residence	~	1	Estimated Property	\$	375,000.00	
Address	1234 B	uilders Lane		Attach	ment Type		Detache	d	~		Appraised Value		275 000 00	
Unit Type			~	Numb	er of Units		1	Year Built	2000	1.	Appraised value	2	375,000.00	
Unit Number				APN						·	Property Status	Existing		~
City	Louisv	ille		Subdiv	ision					۰ı	Property Location	Urban		~
State	KV N	71P 40207		Lot Nu	mber	L.		Block Number			Project Information			Û
Country	155550			Mixed	Lise Proper			Net Situated in Juri			Bridge Loan Property			C
county	JEFFER	SON	Ť	ANIXED.	oserropen	-y		Not Situated in jun	succion					
Country	United	States	¥		T 11						Subject Property Rental	Income		
Address Verifica	ation <u>Click to</u>	Verify Address		User o	an run	 ΔΗς wi	ith no				Anticipated Gross Rent	\$		
Latitude				addres	s by sir	nply int	outting				Occupancy Rate		%	
Longitude				City,	State, 7	Zip, Col	inty				Subject Property	s	0.00	
Varified by USP						• *					Cash Flow			
Partice by 05P		~												
Community Pro	operty													
State														

Loans 🗸 🛛 🛞 20	2212900000000001	—Suzi S Bui	lder 🚽	Product	ion 🗕 🛛	roduc	t & Pricin	g 🗸					
Send/Status	Summary App	lication	Borr	ower C	losing Costs	l	URLA	Property	Product & Pricing	Transa	actions	Contacts	
🕜 Loan Inforr	nation												
Occupancy	Primary Reside	nce	~	Sales Price		s		300.000.00	Base LTV/CLTV		76.000%	86.000%	6
Lien Position	First		~	Estimated P	roperty Value	\$		375.000.00	Total LTV/CLTV		77.254%	87.254%	6
Loan Purpose	Purchase		~	Appraised V	alue	s		375.000.00	HCLTV			87.254%	6
Other				Base Loan A	mount	s		285.000.00	Qualifying Rate		0.000%	\$ 1.420.73	3
Refinance Type			~	Total Loan A	mount	\$		289.702.00	Primary Housing/		16.053%	16.053%	6
Refinance Program			~	Note Rate				0.000%	Total Obligations				
Other				Loan Term/[Due In (mont	15) 360	D	360	Simultaneous Sub	o-Lien			
Loan Type	VA		~	Monthly P&I		\$		804.73	Link Loan				12
Other			-	Down Paym	ent		5.000%	\$ 15.000.00					1-
Amortization Type	Fixed		~	UPMIP/FF Fi	nanced	\$		4,702.00					
Other			-	Borrower Fir	nanced Fees	\$							
🕜 Product Inf	ormation	1											
Loan Program		· · ·							Lock				
Loan Group									Lock Status		Not Locked		
Product Code				Program Nu	mber				Lock Expiration Da	ate			
Program Name				-					Lock Period			~	
Product Type	Standard Prod	ucts	~						Extension Period			~	
Documentation Progra	am Full		~						Lock Request Date	-			
type				Base Rat	e		%						
Rate Adjustments					Add	Adjustr	ment +						

Figure 42: Product & Pricing screen data for AUS

1. Go to Interfaces > AUS > Desktop Underwriter M3.4 tab.

			Figure 4.	3: AUS			
Summary Credit	AUS Initial/Closin	ng Docs Appraisal	Flood Mortgage I	nsurance Fraud Audit	Verifications 🔹		
Portfolio Underwriter	Desktop Originator	Desktop Underwriter	Desktop Originator M3.4	Desktop Underwriter M3.4	FHA Total Scorecard	EarlyCheck (GUS Loan Produ
User ID	w7845c1p	Submission Req	uest Credit & Und	erwriting 👻 Return Cor	nditions		
Password		Casefile ID		Merge with	Credit Liabilities		
Institution ID	754575	Property Data II	D				
Save Password		6					
Borrower's Credit					Ensure requ	ired fields in red	box are filled
		Borrower	Joint With	Credit Reference Number	out	properly to order	AUS
Credit Agency	DU Test Credit Vendo 🗸	Ken Customer	~	▶ 7933298			
Credit User ID	200		v	~			
Credit Password			~	~			
			•	~			
Validation Service Prov	iders				5	B 84	
Borrower	Se	rvice Provider	Service Type	Validation Number			
No records							
History							
<₽		×Q					
Date/Time	Recomments on Ca	ase Number Status	Messages	Ordered By	Credit Report	Findings Report	
Save Delete	Order						

Complete all required fields and click **Order**.
 The report is generated and appears in the **History** section at the bottom.

Show Changes	9			Vew	4 Messages	~ *	~
Summary	of Findings						
Casafia ID 2004626273		Recommendation Approve/Eligit	ble		 Summary of Day 1 Certs Risk / Eligit 	of Findings linty lility	
Borrower 1	Gilbert Lozano Jr	Submission Number	1		Findings Verification Approval C	Messages	0
Lender Loan Number	Unassigned	Submission Date	09/02/2022 12:51PM		Observatio	ns	
DU Version	11,0	First Submission Date	09/02/2022 12:51PM		 Underwriti Report 	ng Analysis	
		Casefile Create Date	09/02/2022				
Mortgage Infor	mation					Q	
LTVICLTVIHCLTV	90.00% / 90.00% / 90.00%	Note Rate	4,875%				
Housing Expense Ratio	26.90%	Loen Type	Convertional				
Debt-to-income Ratio	30.81%	Loen Term	360				
Total Loan Amount	\$405,000.00	Amortization Type	Fixed Rate				

Figure 44: AUS findings

10. Prequalification Letter

After ordering AUS, the loan officer issues a prequalification letter.

1. Go to the **Documents** activity.

	Figure 45: Documents activity												
Loans 🚽	 ② 20221250000000 	0013—K	en Customer,	1	Document	ts 👻	List 👻						
List	Pending (0) Delet	ed											
											+ File Drop Zone (Ad	ld from Computer)	
❖				×	Q,								
Drag a co	blumn header and drop it here	to group l	by that column										
	Document	:	Borrower	:	Category	:	Туре	:	Description	Ву	Status	Status Date & Time 🕴 🕴	Upload Date & Time
	Complete Set				Disclosure		Disclosure Package			hdominguez	Uploaded	03/06/2023 8:16:30 AM	03/06/2023 8:15:57 AM
	Audit PDF				Disclosure		Disclosure Package			hdominguez	Uploaded	03/06/2023 8:15:59 AM	03/06/2023 8:15:56 AM
	4506-CForm 1040_2022, 20 2020	21,	Ken Customer JR		Form		4506-C			Haracely Dominguez	Added from Library	02/23/2023 11:32:48 AM	02/23/2023 11:32:47 AM
	ComplianceEase Audit Repor	t			Compliance		Audit Report			hdominguez	Downloaded	01/23/2023 12:35:39 PM	01/23/2023 12:35:29 PM
	Audit PDF	2			Disclosure		Disclosure Package			hdominguez	Uploaded	01/19/2023 10:09:13 AM	01/19/2023 10:09:09 AM
Save	Add from Compute	r /	dd from Library		Request	A	Add Package						

2. Click Add from Library, to open the Form Library lightbox.

	Figure 46: Fori	n Library lig	htbox	
Form Library				
Borrower Group	Ken Customer	~	Borrow	er Set Ken Cust
Borrower	Ken Customer	~	Borrow	er Ken Cust
Additional Borrower		~	Searc	h form
Form Library	Standard Forms	~	Select and m	ove>over to
1			selected to V	lew or add to
✓> Prequal		×Q	Docum	lentinst
Available			Soloctor	4
Proqualification Latte			Selected	
Frequaincation Lette				
				_
		View	Add	
		View	Add	

- 3. Select the **Prequalification Letter** and move it from the **Available** field to the **Selected** field.
- 4. Click Add.

	Figure 47: F	Prequalification letter		
Prequalification				
Prequalification For:	Ken Customer			
Property Address:	10655 Birch St Burbank, CA 91502		~	IE
Prepared For:			NY	
Provided By:	Haracely Dominguez Path 3500 Maple Dallas, TX 75219	St		
Loan Program:		Loan Type: First	Re	esidency: Primary Residence
Loan Summary				
Loan Summary		Income	Borrower	Co-Borrower
Purchase Price	\$	Income Base Income	Borrower \$ 5,000.00	Co-Borrower
Purchase Price Down Payment	\$	Income Base Income Overtime	Borrower \$ 5,000.00 1,000.00	Co-Borrower)
Purchase Price Down Payment Equity	\$ -300,000.00	Income Base Income Overtime Bonuses	Borrower \$5,000.00 1,000.00 750.00	Co-Borrower))
Purchase Price Down Payment Equity Loan Amount	\$ -300,000.00 305,250.00	Income Base Income Overtime Bonuses Commission	Borrower \$5,000.00 1,000.00 750.00	Co-Borrower))
Purchase Price Down Payment Equity Loan Amount Note/Qual Rate	\$ -300,000.00 305,250.00 0.000% / 0.000%	Income Base Income Overtime Bonuses Commission Dividend	Borrower \$ 5,000.00 1,000.00 750.00	Co-Borrower))
Purchase Price Down Payment Equity Loan Amount Note/Qual Rate Term (months)	\$ -300,000.00 305,250.00 0.000% / 0.000% 360 017 202	Income Base Income Overtime Bonuses Commission Dividend Net Rent	Borrower \$ 5,000.00 1,000.00 750.00	Co-Borrower
Purchase Price Down Payment Equity Loan Amount Note/Qual Rate Term (months) Monthly Payment	\$ -300,000.00 305,250.00 0.000% / 0.000% 360 847.92 4.665.62	Income Base Income Overtime Bonuses Commission Dividend Net Rent Other	Borrower \$ 5,000.00 1,000.00 750.00 2,350.00	Co-Borrower
Purchase Price Down Payment Equity Loan Amount Note/Qual Rate Term (months) Monthly Payment Prim H E Sub Einancing	\$ -300,000.00 305,250.00 0.000% / 0.000% 360 847.92 1,665.42	Income Base Income Overtime Bonuses Commission Dividend Net Rent Other Total Income	Borrower \$ 5,000.00 1,000.00 750.00 2,350.00 9,100.00	Co-Borrower
Purchase Price Down Payment Equity Loan Amount Note/Qual Rate Term (months) Monthly Payment Prim H E Sub. Financing If 2nd then 1st Min	\$ -300,000.00 305,250.00 0.000% / 0.000% 360 847.92 1,665.42	Income Base Income Overtime Bonuses Commission Dividend Net Rent Other Total Income	Borrower \$ 5,000.00 1,000.00 750.00 2,350.00 9,100.00	Co-Borrower
Purchase Price Down Payment Equity Loan Amount Note/Qual Rate Term (months) Monthly Payment Prim H E Sub. Financing If 2nd, then 1st Mtg. APR	\$ -300,000.00 305,250.00 0.000% / 0.000% 360 847.92 1,665.42 1.034%	Income Base Income Overtime Bonuses Commission Dividend Net Rent Other Total Income Housing Expenses	Borrower \$ 5,000.00 1,000.00 750.00 2,350.00 9,100.00	Co-Borrower
Purchase Price Down Payment Equity Loan Amount Note/Qual Rate Term (months) Monthly Payment Prim H E Sub. Financing If 2nd, then 1st Mtg. APR	\$ -300,000.00 305,250.00 0.000% / 0.000% 360 847.92 1,665.42 1.034%	Income Base Income Overtime Bonuses Commission Dividend Net Rent Other Total Income Housing Expenses First Mortgage	Borrower \$ 5,000.00 1,000.00 750.00 2,350.00 9,100.00	Co-Borrower
Purchase Price Down Payment Equity Loan Amount Note/Qual Rate Term (months) Monthly Payment Prim H E Sub. Financing If 2nd, then 1st Mtg. APR Closing Cost	\$ -300,000.00 305,250.00 0.000% / 0.000% 360 847.92 1,665.42 1.034%	Income Base Income Overtime Bonuses Commission Dividend Net Rent Other Total Income Housing Expenses First Mortgage Other Financing	Borrower \$ 5,000.00 1,000.00 750.00 2,350.00 9,100.00 \$	Co-Borrower

NOTE: If all 6 pieces of information are provided for an application, RESPA will be triggered and the 72-hour window to disclose the initial disclosure will begin.

The 6 pieces are:

- ✓ Name
- ✓ Income
- ✓ Social security number
- ✓ Property address
- ✓ Estimated value of property
- ✓ Mortgage loan amount sought

Tip: It is highly recommended that you view the initial loan estimate within Path before the initial disclosures are sent to the borrower. To view the LE, go to **Compliance > Closing Costs > Loan Estimate > View Form** button.

Figure 48: View Form button											
Loans 🗸 🕘 20	2212500000000	13—Ken C	Customer, JR 👻 🛛 Con	npliance 👻	Closing C	osts 👻					
Send/Status	Closing Costs	Other D	isclosures Disclos	ure Dates	Tolerance	QM	COC Reques	st COC (onfirm	Custom Screen41	Cu
Fees Summ	ary Loan Es	stimate	Service Providers	Closing Dis	closure	Summaries of 1	Fransaction	Payoffs/Pa	ayments	Additional Inform	ation
Application Date	12/15/2022										
Date Issued	01/05/2023		Delivery Method	Internet or E	imail 🗸	Date Rece	eived 0	1/10/2023)	Standard Form	Yes
Closing Costs Expire	02/28/2023		Time	9:00AM	~	Time Zone	e	~		Time Format	Dayli
Lock Expire		<u></u>	Time	9:30AM	~	Time Zone	e	~		Time Format	Dayli
Loan Terms Purpose	Purchase	~	Product Name	Fixed Rate							
Loan An	aount \$ 305.2	250.00	Can Increase?	No		As High As	s		Until		
Interes	t Rate 0.0	000 %	Can Increase?	No		As High As	-	%	In		
	Term 30 years		Adjusts Every			Starting In					
Monthly Principal & In	terest \$ 8	347.92	Can Increase?	No		As High As	\$		In		
			Adjusts Every			Starting In					
Interes	Only No		Interest Only Term	0							
Balloon Pay	ment No		Balloon Term (months)			Max Amount	\$				
Prepayment Penalty	No		Prepayment Term (m	ionths)		Max Ar	mount \$				
	_										
Save Issue	LE Intent 1	o Procee	d Confirmed Com	pare Fees	View Forr						

11. Interfaces > Initial Docs Disclosure

After issuing the prequalification letter, and if the loan officer is responsible for disclosing initial docs, the LO will take the following steps. Depending on the lender, this can be disclosed via Path through the preferred vendor. If there is no integration within Path for the preferred vendor, please refer to the company website.

1. Go to Interfaces > Initial/Closing Docs screen.

				rigui	c 45. II	incluity closhing L	1005				
Loans 🗸	② 202212	5000000001	3—Ken Customer, JR 👻	Interfaces 👻	Initial/	Closing Docs 👻					
Summary	Credit	AUS	Initial/Closing Docs	Appraisal	Flood	Mortgage Insurance	Fraud	Audit	Verifications	•	
Jocument Pro	ovider	DocMagic D	irect 🗸	Request Type		Initial Disclosures	~	Task		Process	~
Account Numb	ber 🚹	207916	2	Package Type		Initial Disclosures	~	Official Do	cuments		
Jsername	-	hoan_vong@	ocalyxsoftware.com	Supplement Lan	guage		~	Return Do	cument Packaging	All Forms in One Docur	nent 🗸
assword								Document	t Plan Code	DSI_CONV	
								Loan Prog	ram		
								Service Ty	pe		~
								Enable Ele	ctronic Signatures		
								Alternate	Lender Code		
								Business l	Jse		
History											
∿			×	< Q,							
sa 3	Order	Downloa	d Data							, ,	

Figure 49: Initial/Closing Docs

2. Complete all required fields and click **Order**.

The disclosure is stored in the History section and in the Documents activity.

Figure 50: Disclosure in History section

Hist ☆	History				Disclosures will populate in attachment and also stored in Documents tab				
4	Date/Time	Document Provider	Request Type	Package Type	Status	Reference Number	Message	Ordered By	
-	03/06/2023 8:15:56 AM	DocMagic Direct	Initial Disclosures	Initial Disclosures	Success	2022125000000013		Haracely Doming	
S	ave Order	Download Data							

12. Issuing an LE

Once fees have been added and the loan officer is ready to send an initial loan estimate (LE), complete the following steps.

1. Go to **Compliance > Closing Costs > Loan Estimate** tab.

Production Lock Compliance Documents Interfaces Messages Smd/Stat 2 Closing Costs Other Disclosures Disclosure Dates Tolerance QM COC Request COC Confirm Custom Screen41 <> Fees Summ 3 Loan Estimate Service Providers Closing Disclosure Summaries of Transaction Payoffs/Payments Additional Information Escrows Application Date 01/04/2023 Image: Delivery Method Date Received Image: Standard Form Yes Cosing Cosing Costs Expire Image: Time Torne Time Torne Time Torne Time Torne	
Synd/Stat 2 Closing Costs Other Disclosures Disclosure Dates Tolerance QM COC Request COC Confirm Custom Screen41 Image: Costa Cost	
Fees Summ 3 Loan Estimate Service Providers Closing Disclosure Summaries of Transaction Payoffs/Payments Additional Information Escrows Application Date 01/04/2023 Image: Closing Disclosure Date Received Image: Closing Disclosure Yes Obsing Obsis Expire Time Time Zone Time Zone Time Format Davident Saving	
Application Date 01/04/2023 Date Issued Date Received Date Received Standard Form Yes Closing Costs Expire Method Time Time Time Zone Time Format Devident Severation Time Format	
Lock Expire Time Time Zone Time Format Daylight Saving T	* i *
Intent to Proceed Intend to Proceed Received On Intend to Proceed Received By Bona Fide Personal Financial Emergency	
↔ Loan Terms	
Purpose V Product Name Fixed Rate	
Loan Amount \$ 144,993.00 Can Increase? No As High As \$ Until	
Interest Rate 3.250 % Can increase? No As High As % In	
Monthly Drinchall Marcel 5 631 00 Cran Increased No. A E-Hirth & S. 10	

2. If not already completed, enter the **Application Date**, **Date Issued**, the date when **Closing Costs Expire**, and select the **Delivery Method**.

	Figure 52: View Form button										
Send/Status	Closing Costs	Other Disclosures	Disclosure Dates	Tolerance	COC Confirm	Custom Screen41					
Fees Summary	Loan Estimate	Service Providers	Closing Disclosure S	Summaries of Transa	action	Payoffs/Payments	Additional Informat	ion Escrows			
Closing Costs	Details		~~~~	•							
Origination Charges		\$ 1,	781.00	Best	closing costs t	o ensure					
Services Borrower C	annot Shop For	\$ 2,4	194.00	accu	uracy.	Utitlize "View Fo	orm" to View L na.	E before			
Services Borrower C	an Shop For	\$	0.00			loouii	.9.				
Total Loan Costs \$ 4,275.00 K. Due from Borrower at Closing											
				02 Sales Pr	ice of An	y Personal Property I	ncluded in Sale \$				
				L. Paid Alre	ady by	or on Behalf of Bo	rrower at Closing	I			
Taxes and Other Go	vernment Fees	\$	0.00	03 Existing	Loan(s)	Assumed or Taken Su	bject To \$	0.00			
Prepaids		\$ 1,6	668.00								
Initial Escrow Payme	ent at Closing	\$	360.00	.00 Calculating Cash to Close							
Other		\$	0.00	Total Closing	Costs		\$	6,303.26			
Total Other Costs		\$ 2,0	028.26	Closing Cost	s Financ	ed	- \$	0.00			
				Down Payme	ent/Fund	s from Borrower	\$	6,007.00			
				Deposit			- \$	0.00			
Total Loan Costs		\$ 4,2	275.00	Funds for Bo	rrower		\$	0.00			
Total Other Costs		\$ 2,0	028.26	Seller Credits	5		- \$	0.00 🖉			
Lender Credits		- \$	0.00	Adjustments	Adjustments and Other Credits						
Total Closing Costs		303.26	Estimated Ca	ash to Cl	ose	\$	12,310.26				
				_							
Save	Issue LE	Intent To Proceed (Confirmed Compare	Fees View F	=orm						

3. After reviewing the LE, click on **View Form** button to ensure that loan estimate data from the screen will print to the form correctly.

Figure 51: Loan Estimate tab

The **Form Library** lightbox appears, which has the LE preselected. You can add additional documents to review if needed.

Figure 53: Form Library											
Form Library											
Borrower Group	Alice America	~			Borrower Set	Alice America	~				
Borrower	Alice America	~			Borrower	Alice America	\sim				
Additional Borrower		~									
Form Library	Standard Forms	~									
			_								
∽		×	Q								
Available					Selected						
_Amortization Schedu	ule_Test				Loan Estimate						
_TEST03				->							
_Test0616											
_testCSVBlankForm				←							
0528sunu											
0608sunu											
4506-C Old App											
4506-CForm 1040_	_2022, 2021, 2020										
4506-T Request for T	ranscript of Tax Return										
8821 Tax Information	Authorization										
Allidavit of Same Nar	he and Common Identity										
Alternative Document	-		-								
			View		Add						

4. Click **View** to open the LE form with loan data populated.

ummary Loan Es	timate	Service Providers	Closing Disclosure	Summaries of Transaction Other Considerations	Payoffs/Payments	Additional Information
Total Paid	\$	46,307.98		Assumption	Servicing	
Principal Paid	\$	15,504.52	2 Warni	ng		Х
entage Rate (APR)		4.206 %				
t Percentage (TIP)		56.674 %		Do you want to discl	ose the Loan Estima	ite?
us History				Yes	No	
S	tatus		Dat 3 Send	d and Status Notes		×
≥S			ISS	UE INITIAL LE		
1:22:31 PM LI	E Issued					
12:16:07 PM N	ot Disclo	sed				
			0(
1			all- 1550		Save	Dominguez
Issue L	E	Intent To Proceed	Confirmed Comp	are Fees View Form		

Figure 54: Issue LE button

After reviewing the LE form, click the Issue LE button and follow the prompts.
 Once LE has been issued, you will see a timestamp in the LE/CD Status History section with the status changed.

			I	igure 55: LE/	'CD Sta	atus His	tory			
Send	/Status	Closing Costs	Other Disclosures	Disclosure Da	tes T	olerance	QM	COC Request	COC Confirm	Custom Scr
Fees	Summary	Loan Estimate	Service Providers	Closing Disclosure	Summa	iries of Trans	action	Payoffs/Payments	Additional Information	Escrows
LE/CD S	Status Hist	tory								
Date/Ti	me	Status		Date Issued		Delivery I	Method	Notes		Ву
Current	Fees									
01/26/20	023 1:22:31	PM LE Issued				Internet o	r Email	issue LE		Haracely D
01/04/2023 12:16:07 PM Not Disclosed					Once Intent t C	borrower o procee step onfirm Ir	r has re ed has would ntent t	eviewed LE and been given, ney be to o Proceed	kt	Haracely D
Sa	ive	Issue LE	Intent To Proceed	Confirmed Comp	are Fees	View	Form			



13. Intent to Proceed

After issuing the LE to the borrower, who has confirmed the intent to proceed, the loan officer completes the following steps.

To complete the intent to proceed:

1. Go to **Compliance > Closing Costs > Loan Estimate** tab.

Figure 56: LE intent to proceed								
Send/Status	Closing Costs	Other Disclosures	Disclosure Date	es Tolerance	QM	COC Request	COC Confirm	
Fees Summary	Loan Estimate	Service Providers	Closing Disclosure	Summaries of Tra	ansaction Payo	offs/Payments	Additional Inf	format
Application Date	01/04/2023	<u></u>						
Date Issued		Deliv	rery Method Inter	rnet or Email 🗸	Date F	Received		
Closing Costs Expire		🛗 Time	•	~	Time Z	Ione	~	
Lock Expire		Time Time	•	~	Time Z	Ione	~	
Intent to Proceed Intend to Proceed Received Dn Intend to Proceed Received By Intend to Proceed								

2. Enter the date of the intent to proceed and select the method received.



Figure 57: Intent to Proceed Confirmed button

3. Once the data has been entered, click **Intent to Proceed Confirmed** and follow the prompts. Afterwards, you will see a timestamp in the **LE/CD Status History** section with the status changed.

Figure 58: LE/CD Status History

LE/CD Status History								
Date/Time	Status	Date Issued	Delivery Method Notes	Ву				
Current Fees								
01/26/2023 2:36:45 PM	Disclosed - Intend To Proceed	01/26/2023	Electronic	Haracely				
01/26/2023 2:35:30 PM	LE Issued	01/26/2023	Internet or Email	Haracely				
01/26/2023 1:22:31 PM	LE Issued		Internet or Email issue LE	Haracely				


Underwriter Workflow

1. Conditions

The underwriter has the ability to add conditions to a loan file, either by adding conditions from a list of preconfigured conditions or by creating new conditions.

Loans 🗸	(2) 202212	5000000013-	-Ken Customer, JR 🗙 🗸	Conditio	ons 🗸	My Conditions	•
My Conditi	ons All	Conditions					
∿			×	Q			
Туре	(Category	Description			Status	Date/Time
<u>Set [</u> condition	<u>Defaults:</u> You is as your de will d	r Admin Team faults for files efault several	has selected common across the board. One conditions.	click			
Pick: L	ist of pre-po	oulated Condit	ions user can select fr	ım.			
<u>Add</u> : Whe	n a condtion pick fro	is not a defau om, UW can ac	lt or on pre populated ld conditions	list to			
Save	Set Defau	lts Pick	Add Su	bmit			

- 1. Click the **Pick** button to see the default conditions from a list.
 - A. Common conditions are indicated in the **Default** column.

Pick List			×
\$	×Q		
Туре	Description	Issued To	Default
PTD	Copy of borrower W2	Assistant to Processor,	
PTD	Satisfactory title and 24 month chain of title.	Loan Officer,	
PTD	Tax Transcripts 4506T.		
PTF	Closer/Funder Condition		
PTC	Missing Bank Statements for Underwriting	Processor,	
	Select		

Add Condition								
Description			Description	n of Condition				
Туре	"Type" dropdown to be en	tered ID		Category	"Category	" dropdown to b	oe entered	v
Issued To	Select Role to assign	o condition to	÷+ îī □	Cleared By	Select Rol	es that can clea	ar condition	:+ 🛍 🗖
Due Date	🚆 Time	¥ T	îme Zone	× .	Automatically Re	eissue Revised Co	onditions	
Comments								
Documents	Description Statu	15	Add Date/Time	Document Date Ex	xpiration Date	Category	Туре	4
	No Records							
		I	Save & New	Save & Close				

B. Click the Add button to create a new condition via the Add Condition lightbox.

2. Status

After the condition is added, the status will be listed as **New**. Note the different statuses displayed in the column as the condition moves along.

Loans 👻	② 20221	250000000013—Ke	n Customer, JR 🗙 🚽	Conditions 👻	My Conditions				
My Condit	tions Al	Il Conditions							
❖			× C						
Туре		Category	Description		Status	Date/Time	Issued To	Issued Date/Time	Issuer
Proce	essing	Bank Statement	LOE for large deposit	- KN	New	04/25/2023 11:15:22 AM	Carmen LO,Loan O		
PTD		Income	Copy of borrower W2		Waived	04/25/2023 11:21:53 AM	Assistant to Proces	04/25/2023 11:21:02 AM	Underwriting
PTD		Income	Most recent 30 day p	aystub	Issued	04/26/2023 12:02:20 PM	Processor,	04/25/2023 11:21:02 AM	Underwriting
PTD		Income	Copy of borrower W2		Cleared	04/03/2023 2:28:03 PM	Assistant to Proces	04/03/2023 2:27:15 PM	Underwriting
PTC		Income	Missing Bank Stateme	ents for Underwriting	Issued	04/03/2023 1:19:24 PM	Processor,	04/03/2023 1:19:24 PM	Underwriting
					Ζ				
Save	Delete	Set Defaults	Pick Ad	d Issue	Submit	Clear Move Up	Move Down Ins	sert New Insert Pick	Store Conditi

1. Select the condition and click Issue.

2. After the condition has been issued and sent to processor, the processor attaches documentation to clear the condition.

Underwriter Workflow

Description	Most rec	ent <u>30 day</u> paystub				ĸ			
Туре	PTD	~	ID		Category	Income			~
Issued To	Processo	r		it 🌐 🗖	Cleared By	Underwriter			:1 🗇 🗖
						Underwriting			
Due Date		🛗 Time	~	Time Zone	~	Automatically F	Reissue Revised	Conditions	
C					_			ר	
					Do	cumentation to	be attached		
						10 00114			
Documents	Descripti	ion Status		Add Date/Time	Document Date	Expiration Date	Category	Туре	÷
History									
history				C 1.1					
Action Date/Time		Ву		Status	Comments	S			
04/25/2023 11:21	:02 AM	Haracely Dominguez		Issued					
04/03/2023 2:25:1	18 PM	Haracely Dominguez		New					
		Clea	ar Wa	ive f	Revise S	ave	Close		

A. The underwriter can change the status of that condition using the options below.

B. A timestamp is displayed in the My Conditions screen.

Loans 🗸	(2) 2022	21250000000013—Ke	en Customer, JR 🗙 👻 Conditions 🦄	My Conditi	ions 👻								
My Con	ditions	All Conditions											
\$			×Q										
Тур	e	Category	Description	Status	Date/Time	Issued To	Issued Date/Time	Issuer	Cleared Date/Time	Cleared By	Clearer	Days	Attached
PTC)	Income	Copy of borrower W2	Waived	04/25/2023 11:21:53 AM	Assistant to Proce	04/25/2023 11:21:02 AM	Underwriti					
PTC)	Income	Most recent 30 day paystub	Issued	04/26/2023 12:02:20 PM	Processor,	04/25/2023 11:21:02 AM	Underwriti				5	
PTC)	Income	Copy of borrower W2	Cleared	04/03/2023 2:28:03 PM	Assistant to Proce	04/03/2023 2:27:15 PM	Underwriti	04/03/2023 2:28:03 PM	Underwriting	Haracely Doming		
PT(Income	Missing Bank Statements for Underwrit	Issued	04/03/2023 1:19:24 PM	Processor,	04/03/2023 1:19:24 PM	Underwriti				28	

Save	Set Defaults	Pick	Add	Submit	Store Condition List

3. Screens Useful to the Underwriter

1. Production > Underwriting screen.

Underwriter Workflow

Loans 👻	(2) 202212	50000000	013—Ken Custo	omer, JR 🗙	 Production - 	Underwriting	· •			
Send/Status	Sumr	nary	Borrower	Property	Product & Pricing	Closing Cost	s Transactions	Debt Consolidation	Loan Transmitta	I FHA
Send/Status	 m [umber [e ID [[nary	Borrower	iii iii iii iiii iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Rates Note Rate Qualifying Rate Lock Interest Rate Max Approved Rate		s Transactions 0.000% 0.000% % %	Underwriting Decision Loan Exception Granted Exception Description Decision Decision Date By Approval Expiration Date	Approved wi 04/25/2023 Haracely Do	th Conditions
Flood Certificat Property in Floo Flood Zone Certification Typ Company Name Address 1 Address 2 City State Phone Contact Title Email	(C ~	ZIP]]]]]]]]]	Additional Tracking Escrow Holdback Required Final Inspection Required Appraiser Recertification Required Days to Final Inspection Completion Days to Appraiser Recertification Completior Days to Escrow Completion Escrow Completion Date Mortgage Rider Required	d		Appraisal Expiration Date Appraisal Commitment Expirati Date Credit Report Expiration Date Credit Grade Lock Expiration Date Notice of Incomplete Date Resubmission Date 2nd Notice of Incomplete Date 2nd Resubmission Date Decision History Date Decision 04/25/2023 Approved v	on	Image: Constraint of the second se
Save	Decision			Dect 0 0 0 0 0 0 0 0 0 0	Ision Decision Approved with Conditions Clear to Close Decline Suspend Withdrawn Approved Denied Cancelled	Select				

Figure 59: Production > Underwriting screen

- A. Use the **Decision** lightbox to log the decisions made on the loan, which is then tracked in the **Decision History** section.
- 2. Use the **Summary > Underwriting** screen to review underwriting information.

Loops -	@ 20221250099999	0012 Kon-Cur	tomar IP M	Braduction	Summany	lonuriting				
Loans 👻	@ 2022125000000	JUT3—Ken Cus	stomer, jk x 🗸		Summary - One	erwnung 👻				
Send/Status	Summary	Borrower	Property	Product & Pricing	Closing Costs	Transactio	ns Debt Cons	olidation	Loan Transmittal	FHA 🔻
Subject Prope	erty			Loan Inforn	nation			Risk Ass	essment	
	Address	10655 Birch S	ōt		Sales Price				Underwriting Method	AUS
	Unit Number			т	otal Loan Amount	\$ 305,250.00			AUS	Desktop Un
	City	Burbank			Total LTV/CLTV	89.779%	89.779%		AUS Recommendation	Submission
	State/ZIP	CA	91502	Loan Terr	n/Due In (months)	360	360	D	U Case ID/LPA Key Number	
	Property Type	Single Family	Residence		Note Rate	0.000%			LPA Doc Class (Freddie)	
Project Class	ification (Fannie Mae)				Occupancy	Primary Resider	nce	Rep	resentative Credit/Indicator	785
Project Classi	fication (Freddie Mac)				Loan Purpose	Purchase			Score	
Stable Month	ily Income			Underwritir	g			Appraisa	al Information	
	Borrower 1	\$ 9,100.00		Final In	spection Required				Appraised Value	
	Borrower 2	\$ 0.00			Decision	Approved with	Conditions		Appraisal Type	
	Borrower 3	\$ 0.00			Decision Date	04/25/2023			Appraisal Method	
	Borrower 4	\$ 0.00			Decision By	Haracely Domin	guez		Appraisal Form	
	Other Borrowers (5+)	\$ 0.00		Approv	al Expiration Date				Appraisal Date	
Rental Inco	me - subject property	\$ 0.00							Appraisal Expires	
Net	Rental Income - other	\$ 0.00		Property Re	view					
Т	otal Borrower Income	\$ 9,100.00			Review Level					
Proposed Mo	onthly Payment			Borrower F	unds to Close			Other Fi	nancing	
	First Mortgage (P&I)	\$ 847.92			Required	\$-355,820.00		То	tal Other Financing Balance	\$ 0.00
Sub	bordinate Lien(s) (P&I)	\$ 0.00			Verified Assets	\$ 346,200.00			Total Credit Limit	\$ 0.00
Ho	omeowners Insurance	\$ 75.00			Source of Funds				Total Monthly Payment	\$ 0.00
S	upplemental Property	\$ 0.00		Number of	Months Reserves	422				
	Property Taxes	\$ 165.00		Interested P	arty Contributions	0.000%		Down Pa	ayment Assistance Prog	ram
	Mortgage Insurance	\$ 212.50							Down Payment Assistance	False
Ass	ociation/Project Dues	\$ 365.00		Qualifying F	latios					
	Other	\$ 0.00			Primary Housing	18.301%				
	Total	\$ 1,665.42		Total Obliga	tions/Income (DTI)	20.224%				
Product Infor	mation			Lock Inform	ation			Current	Address and Date of Bi	rth
	Loan Program				Lock Status	Prospect			Address	10655 Birch
	Program Group				Lock Period				Unit Type	
	Loan Type	Conventional			ock Request Date				Unit Number	
	Amortization Type	Fixed			Lock Date				City	Burbank
	Lien Position	First		Lo	ck Expiration Date				State/ZIP	CA/91502
				Days Ur	itl Lock Expiration	0			County	LOS ANGELE
Originator					Lock Price	0.00000000			Country	United State
	Business Unit	Calyx Dallas		Loci	Extension Period				Date of Birth	01/01/1970
	Institution	Path			Lock Cancel Date					
	Originator Name	Haracely Don	ninguez		Float Down Date					

Figure 60: Production > Summary – Underwriting screen

3. **Production > Appraisals > Information** tab.

		riguic	orritoda	ction + 7	ppraisais		njonnatio	in cab			
Loans 👻	② 2022125000000	0013—Ken Custom	er, JR 🗙 👻 🛛 Pr	oduction 👻	Appraisals 🖣						
Send/Status	Summary	Borrower Pr	operty Prod	uct & Pricing	Closing Cos	ts	Transactions	Debt	Consolidation	Loan Transm	itta
Information	Notice of Valu	Je									
											R
Appraisal Type	Appraiser	Appra	isal Form	Appra	ised Value	Appra	isal Date	Expiration		Active	
No records											
Active Appraisal			Document File ID				Comments	[
Appraised Value	\$		Investor Collateral	Program		~					
Appraisal Type		~	Review Required			~					
Appraisal Metho	bd	~	Appraisal Date		60						
Other Description	on		Appraisal Expires		*		Due Date			00 111	
VM Model Nan	ne	~	Delivered to Borro	wer			Appraisal Rec	eived		<u>ش</u>	
Other Descriptio	on	~	Received by Borrow	ver	00 		Effective Date	• [<u>ش</u>	
ppraisal Form		~ []	Order Date				Signature Dat	te		<u>ش</u>	
0 Day Extens	sion		Sent Method			~	Clerical Waive	er Signed		۵. ۲	
)ate	ľ		Full Waiver Signed		<u></u>		Date Docs Sig	ned		<u>ش</u>	
Expiration Date	la la	H.	Appraisal Cancel D	ate	00 11		CU Risk Score	•		<u> </u>	
vroperty Stru	cture										
Building Count			Living Unit Count				Total Bedroo	m Count			
ffective Age			Property Structure	Built			Total Room C	ount			
Gross Building A	Area		Year								
Square Feet Cou	int		Stories Count								
aross Living Are Square Feet Cou	unt		i otal Bathroom Co	unt							
	Unit Number	r Bedroom Cou	unt Bathroom	Count Tota	Room Count	Gros	s Living Area Im	nproved Livir	ng Area	Market Rent	
									\$		
									\$		
									\$		
Total									\$		

Figure 61: Production > Appraisals > Information tab

- A. Click the add icon $(\textcircled{\bullet})$ to add appraisal information.
- 4. Use the **Production > Appraisals > Notice of Value** tab to select options is anything is needed, such as **Repairs, Final Inspection Required, Flood Insurance**, etc.

Underwriter Workflow

F	igure 62: Production > Ap	praisals > Notice of Value to	ab
Information Notice of Value			
VA Regional Office Reviewer Review Date	Appraised Value \$ Max Repayment Period	Issue Date Expiration Date	
Conditions/Requirements t	hat Apply to the Subject P	roperty	
1. Energy Conservation Improvements		11. Local Housing/Planning Authority Code Requirements	
2. Wood Destroying Insect Information	×	12. Not Inspected Acknowledgement	~
A. Homeowners Association Fee	c	13. Ten Year Insured Protection Plan	
Per	•	14. Energy Efficient Construction	
B. Other	S	15. Lead/Water Distribution System	
4. PUD/Condominium Requirements		16. Offsite Improvements	
5. Water/Sewage System Acceptability	□ ∨	17. Proposed Construction	
6. Connection to Public Water and Sewer	□ ✓	Construction Information	
7. Private Road/Common Used Driveway			
8. Flood Insurance		18. Construction Inspections	
9. Airport Acknowledgement		Construction Inspector	
10. Repairs	✓	Final Inspection Required	
Fee Appraiser Name		19. Construction Warranty	
Compliance Inspectors Name			
Describe Repairs Needed		UW can select options if anyti Inspection requi	hing is needed such as Repairs, Final red, In a flood zone, etc
Save			

5. **Production > Debt Consolidation** screen.

Loans - @ 203	2125000000000	2_Kon Cus		Production		Oobt Consolie	dation						
Send/Status S	Summary B	orrower	Property	Product & Prici	ng	Closing Costs	s ·	Transactio	ons D	ebt C	onsolidation	Loan Tra	Insmit
Loan Inform	ation												
Occupancy	Primary Reside	ence 🗸	Base Loan	Amount	\$	300,0	00.00	LTV				88.235%	
oan Purpose	Purchase	~	Total Loan	Amount	\$	305,2	250.00	CLT	V			88.235%	
ype of Refinance		~	Loan Term	n (months)	360			Prin	nary Housing	g		18.301%	
Note Rate		0.000%	Monthly P	ayment	\$	8	47.92	Tota	I Obligation	s		20.224%	
APR		1.034%											
Liphilition													
LIADIIILIES													
Borrower	Туре		Creditor	Account N	Number		Balance	e	Payment		Payoff Amount	Months	PA
Ken Customer									-				
	Mortg	gage	NORTHPTBK	50003733	323	\$ 16	60,615.00	0\$	782.00	\$		205	No
Ken Customer	Morte	gage Iment	NORTHPTBK Sallie Mae	50003733	323	\$ 16 \$	60,615.00 1,200.00	0 \$ 0 \$	782.00 100.00	\$ \$		205 12	No No
Ken Customer Ken Customer	Mortş İnstal Revol	gage Iment ving	NORTHPTBK Sallie Mae Wells Fargo	50003733	323	\$ 16 \$ \$	60,615.00 1,200.00 3,000.00	0 \$ 0 \$ 0 \$	782.00 100.00 25.00	\$ \$ \$		205 12 120	No No No
Ken Customer Ken Customer Ken Customer	Mortg Instal Revol Instal	gage Iment ving Iment	NORTHPTBK Sallie Mae Wells Fargo Chase	50003733	323	\$ 16 \$ \$ \$	60,615.00 1,200.00 3,000.00 5,000.00	0 \$ 0 \$ 0 \$ 0 \$	782.00 100.00 25.00 50.00	\$ \$ \$		205 12 120 100	No No No
Ken Customer Ken Customer Ken Customer	Mortg Instal Revol Instal	gage Iment ving Iment	NORTHPTBK Sallie Mae Wells Fargo Chase Total Mon	50003733	\$	\$ 16 \$ \$ \$	60,615.00 1,200.00 3,000.00 5,000.00	0 \$ 0 \$ 0 \$ 0 \$ Tota	782.00 100.00 25.00 50.00	\$ \$ \$ \$	S	205 12 120 100	No No No
Ken Customer Ken Customer Ken Customer Total Balance	Mortg Instal Revol Instal \$	gage Iment Ving Iment 169,815.00	NORTHPTBK Sallie Mae Wells Fargo Chase Total Mon Payoff Mo	50003733 thly Payments nthly Payments	\$ \$	\$ 16 \$ \$ \$ 9	60,615.00 1,200.00 3,000.00 5,000.00	0 \$ 0 \$ 0 \$ 0 \$ Tota Paye	782.00 100.00 25.00 50.00	\$ \$ \$ ount	\$	205 12 120 100 0.00	No No No
Ken Customer Ken Customer Ken Customer Total Balance Payoff Balance	Mortg Instal Revol Instal \$ \$	gage Iment ving Iment 169,815.00 0.00	NORTHPTBK Sallie Mae Wells Fargo Chase Total Mont Payoff Moi Monthly P.	50003733 thly Payments nthly Payments avment	\$ \$ \$	\$ 16 \$ \$ \$ 9	60,615.00 1,200.00 3,000.00 5,000.00 157.00 0.00	0 \$ 0 \$ 0 \$ Tota Payo Tota	782.00 100.00 25.00 50.00 Il Payoff Amount	\$ \$ \$ ount	\$ \$ \$	205 12 120 100 0.00 0.00	No No No
Ken Customer Ken Customer Ken Customer Total Balance Payoff Balance Cash-Out Amount Sorrower Closing Costs	Mortg Instal Revol Instal \$ \$ \$ \$	gage Iment Iment 169,815.00 0.00	NORTHPTBK Sallie Mae Wells Fargo Chase Total Mon Payoff Mo Monthly P. Monthly S.	50003733 thly Payments nthly Payments ayment avings	\$ \$ \$ \$	\$ 16 \$ \$ 9 	60,615.00 1,200.00 3,000.00 5,000.00 957.00 0.00 447.92	0 \$ 0 \$ 0 \$ 0 \$ Tota Payo Tota	782.00 100.00 25.00 50.00 off Amount al Payoff Amount al Payments	\$ \$ \$ ount	\$ \$ \$ \$	205 12 120 100 0.00 0.00 343,602.36	No No No
Ken Customer Ken Customer Ken Customer otal Balance ayoff Balance ash-Out Amount orrower Closing Costs ase Loan Amout	Mortg Instal Revol Instal \$ \$ \$ \$ \$ \$ \$ \$	zage Iment ving Iment 169,815.00 0.00 13,630.00	NORTHPTBK Sallie Mae Wells Fargo Chase Total Mon Payoff Mo Monthly Pa	50003733 thly Payments nthly Payments ayment avings	\$ \$ \$ \$ \$	\$ 16 \$ \$ 9 8 8 8	60,615.00 1,200.00 3,000.00 5,000.00 157.00 0.00 147.92	0 \$ 0 \$ 0 \$ 0 \$ 70tz 70tz Totz	782.00 100.00 25.00 50.00 off Amount Il Payments Il Payoff Cha	\$ \$ \$ ount	\$ \$ \$ \$	205 12 120 100 0.00 0.00 343,602.36	No No No
Ken Customer Ken Customer Ken Customer Otal Balance Payoff Balance Cash-Out Amount Borrower Closing Costs Base Loan Amout	Mortg Instal Revol Instal \$ \$ \$ \$ \$ \$ \$ \$	gage Iment Iment 169,815.00 0.00 13,630.00 300,000.00	NORTHPTBK Sallie Mae Wells Fargo Chase Total Mont Payoff Mo Monthly Pa	50003733 thly Payments nthly Payments ayment avings	\$ \$ \$ \$	\$ 16 \$ \$ 9 8 8 -8	60,615.00 1,200.00 3,000.00 5,000.00 957.00 0.00 147.92	0 \$ 0 \$ 0 \$ 70tz Payo Totz Totz	782.00 100.00 25.00 50.00 off Amount Il Payments Il Payoff Cha	\$ \$ sount	\$ \$ \$ \$	205 12 120 100 0.00 343,602.36 -343,602.36	No No No
Ken Customer Ken Customer Ken Customer Cotal Balance Payoff Balance Sash-Out Amount Sorrower Closing Costs Base Loan Amout Comments	Mortg Instal Revol Instal \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	zage Iment Ving Iment 169,815.00 0.00 13,630.00 300,000.00	NORTHPTBK Sallie Mae Wells Fargo Chase Total Mont Payoff Mo Monthly P. Monthly Sa	50003733 thly Payments nthly Payments ayment avings	\$ \$ \$ \$	\$ 16 \$ \$ 9 	60,615.00 1,200.00 3,000.00 5,000.00 0.00 0.00 147.92	0 \$ 0 \$ 0 \$ 70ta Payo Tota Tota	782.00 100.00 25.00 50.00 off Amount al Payoff Amount al Payments al Payoff Cha	\$ \$ \$ ount	\$ \$ \$ \$	205 12 120 100 0.00 0.00 343,602.36 343,602.36	No No No
Ken Customer Ken Customer Ken Customer otal Balance 'ayoff Balance ash-Out Amount forrower Closing Costs base Loan Amout comments	Mortg Instal Revol Instal \$ \$ \$ \$ \$ \$ \$ \$ \$	gage Iment Ving Iment 169,815.00 0.00 13,630.00 300,000.00	NORTHPTBK Sallie Mae Wells Fargo Chase Total Mon Payoff Moi Monthly Pi Monthly Si	50003733 thly Payments nthly Payments ayment avings	\$ \$ \$ \$	\$ 16 \$ \$ 9 8 8 -8	60,615.00 1,200.00 3,000.00 5,000.00 157.00 0.00 147.92	0 \$ 0 \$ 0 \$ 70tz Paya Totz Totz	782.00 100.00 25.00 50.00 al Payoff Amount al Payments al Payoff Cha	\$ \$ \$ ount	\$ \$ \$ \$	205 12 120 0.00 0.00 343,602.36	No No No

Save Delete Calculate Loan Amount Pay At Close

6. **Production > Income Calculation** screen.

Loans 🗸 🕘	202212500000	00013—Ken Cus	stom	er, JR 🗙 🗸	Produc	tion 🚽	Income Calculation	•		
Send/Status	Summary	Borrower	Pr	operty	Product &	& Pricing	Closing Costs	Transaction	s	Debt Consolidat
Self-Employme	nt A Self-	Employment B	S	elf-Employme	ent Shared					
Schedule Analysis M	lethod									
A. Individual Tax R	eturn						\square			
1. Schedule C:										
a. Net Profit or Lo	DSS			\$			\$		\$	
b. Depletion			(+)	\$		(+)	\$	(+)	\$	
c. Depreciation			(+)	\$		(+)	\$	(+)	\$	
d. Less: 50% Excl	usion for Meals	/Entertainment	(-)	\$		(-)	\$	(-)	\$	
2. Schedule D:										
Recurring Capital	l Gains		(+)	\$		(+)	\$	(+)	\$	
3. Schedule F:										
a. Net Profit or Lo	DSS			\$			\$]	\$	
b. Form 1120s In	come		(+)	\$		(+)	\$	(+)	\$	
4. Schedule K-1										
a. Form 1065 Inco	ome			\$			\$]	\$	
b. Form 1120s In	come			\$			\$		\$	
5. Schedule 2106										
Total Expenses			(-)	\$		(-)	\$	(-)	\$	
6. W2 income from	Corporation		(+)	\$		(+)	\$	(+)	\$	
7. Total				\$	0.00		\$ 0.00)	\$	0.00
Save										

Figure 64: Production > Income Calculation screen

- 7. **Production > Adverse Action** screen.
 - A. The Adverse Action screen can be used to:
 - i. Enter HMDA information.
 - ii. Make counter offers.

Underwriter Workflow

Loans 🗸 🙍	202212 <u>5000000</u>	00013— <u>Ken Cu</u>	istomer, IR X -	Production -	Adverse Action			
Send/Status	Summary	Borrower	Property	Product & Pricing	Closing Costs	Transactions	Debt Consolidatio	n Loan Trans
Tracking	Sammary	Sonomer		. roose of mentg			o cor consolidadio	
HMDA Action Taker	n			~	Reasons			
Action Date					Reason			v 🗊
Description of Acco	unt. Transaction.	or Application	nated n Approved Not A	Accepted				
Requested Credit		Application	n Denied			Bankruptcy Collection Act	ion or Judgment	
		File Closed	n Withdrawn I for Incompleten	less		Credit Applica	tion Incomplete	
Denial Mailed On		Loan Purc	hased by your In	stitution		Excessive Obl	igations in Relation to	Income
Details		Preapprov	al request denie al request Appro	ved Not Accepted		Foreclosure o	r Repossession	
					1	Income Insuff	icient for Amount of (Credit Requested
						Insufficient Ca	ash (downpayment, cl umber of Credit Refer	osing costs) rences Provided
Counter Made On			By			Length of Em	ployment	chees movided
Notice of Incomple	te Date		00			Length of Res	idence t Experience	
Expiration Date or	Provide Missing					No Credit File	experience	
Information By	0					No Credit Sco Number of Re	re cent Inquiries on Cre	dit Bureau Report
Comments						Poor Credit P	erformance with Us	
connents						Temporary or Temporary Re	· Irregular Employmer esidence	ιt
						<u> </u>		
Notification Given	On Behalf Of							
Name				:+				
Address 1								
Address 2								
City								
State		~	ZIP					
Phone			Fax					
Email								
Credit Informatio	n							
Credit Score	785	62		Federal Agency				
Our Credit Decision	n Was Based in W	– hole or in Part o	n Information	Company		ţ.	Delivery Type	
Obtained From:				Address 1			Delivery Date	ě
Consumer Rep	orting Agency			Address 2				
	e			City				
Other Commonts				State	V ZIP			
Other Comments				Phone				
				Fax				
				Email				
Reconciliati	on							
Amount Due To Bo	srrower			Date Funds Collecte	d	00		
Amount Due From	Borrower			Amount Collected	¢			
, anoune ode morn	Portower 0			Amount Collected	Ŷ			

Pricing > Programs and Pricing button

This section is intended to walking Path users through the most common tasks in a typical pricing workflow.

To lock a loan within Path, the pricing needs to be done first. Pricing can be done either through the **Product & Pricing** screen or **Lock** > **Request** screen.

Note: Best practice is to do pricing through the Product & Pricing screen and lock through Lock > Request screen.

Note: Pricing must be done first before locking a loan. For more information on locking a loan, see **Path Hacks** – *Lock Workflow*.

1. Open a loan and go to **Production** > **Product & Pricing** screen.

Loans 👻	② 20230	5400000000)5—Ken N (Customer, JR	×	Product & Pricir	ng 👻			
Send/Statu	s Sum	mary E	orrower	Property	Product & Pricing	Transactions	Contacts	Loan Transmittal FHA	A VA 🖣	,
🔂 Loan Ir	nformat	ion								
Occupancy		Primary Resi	dence	~	Sales Price	\$ 340,000.0	0	Base LTV/CLTV	88.235%	88.235 %
Lien Position		First		~	Estimated Property Value	\$ 340,000.0	0	Total LTV/CLTV	88.235%	88.235 %
Loan Purpose		Purchase		~	Appraised Value	\$ 340,000.0	0	HCLTV		88.235%
Other					Base Loan Amount	\$ 300,000.0	0 🖩	Qualifying Rate	4.250%	\$ 1,985.82
Refinance Typ	e			~	Total Loan Amount	\$ 300,000.0	0	Primary Housing/	14.084%	17.410 %
Refinance Pro	gram			~	Note Rate	4.250 %	6 🕞	Simultaneous Sub Liep		
Other					Loan Term/Due In	360 360		Loan		
Loan Type		Conventiona	I	~	(months)	C 475.0		Link Loan		2
Other					Down Powerst	1,475.8	2			
Amortization	Гуре	Fixed		~	UDMID/EE Financed	11.765% \$ 40,0	-00.00			
Other					D E L	\$ 0.0	0			
					Borrower Financed Fees	\$				

Product Information

Loan Program				Starting Adjusted Rate		%
Loan Group				Discount/Rebate at Start		%
Product Code		Program Number		PPE Credit Score	777	
Program Name						
Product Type	~	Select the Pric	ing button if			
Documentation Program Type	Full 🗸	Programs but Loan Program	ton if using ns in Path			
Base Rate			4.875%			
Rate Adjustments			Add Adjustment 🛨			
Save Pricing	Programs Payment Sche	dule				

- 2. If pricing is done through a PPE (OB, Mortech, LSC), click the **Pricing** button.
- 3. For non-PPE pricing, click the **Programs** button to access your company's loan programs in Path.

1. Select via the Programs Button

1. Click the **Programs** button to open the **Loan Program** lightbox is opened.

Loan Program					
Program Name		Program Code	Loan Type	Amortization	Loan Term
O 30 Yr. Fixed VA		V30F	VA	Fixed	360
O 30 Yr. Fixed USDA		U30F	USDA	Fixed	360
○ 30 Yr. Fixed FHA		F30F	FHA	Fixed	360
30 Yr. Fixed Conventional		C30F	Conventional	Fixed	360
25 Yr. Fixed FHA		F25F	FHA	Fixed	300
25 Yr. Fixed Conventional		C25F	Conventional	Fixed	300
20 Yr. Fixed VA		V20F	VA	Fixed	240
🔿 20 Yr. Fixed FHA		F20F	FHA	Fixed	240
20 Yr. Fixed Conventional		C20F	Conventional	Fixed	240
15 Yr. Fixed VA		V15F	VA	Fixed	180
I ◆ 1 2 10 ♥ ◆ ◆					
	Select				

- 2. In the **Program Name** column, select the radio button of the loan program.
- 3. Review the **Program Code**, **Loan Type**, **Amoritization**, and **Loan Term** columns to verify that is the loan program you want.
- 4. Click the **Select** button to pull the selected loan program infromation into the **Product & Pricing** screen.

2. Select via the Pricing Button

III. Search by Rate and Desired Note Rate

1. Click the **Pricing** button to open the **Pricing Search Parameters** lightbox.

Pricing > Programs and Pricing button

ck Period	30 🗸		Base Loan Amount	\$ 300	,000.00		Loan Type	Conventiona	al 🗸
Lock Type		Searchi	MIP/FF Financed/	\$	0.00		Loan Purpose	Purchase	~
Search by Type	Rate 🗸 🗸	by Rat	Borrower FF				Type of Refinance		~
Desired Price			Total Loan Amount	\$ 300	,000.00		Loan Term	360	Due In 0
Desired Note Rate	4.250 %]	Purchase Price	\$ 340	,000.00		Lien Position	First	~
Price Result Format	Price 🗸		Appraised Value	\$ 340	,000.00		Property Occupancy	Primary Res	sidence 🗸
			Subordinate Financing	\$	0.00		Documentation Program	Full	~
Product & Payment Inf	formation		Refinance Cash-Out Amount	\$	0.00		Туре		
Amortization Type	Fixed 🗸		Undrawn HELOC Amount	S	0.00		Subject Property Gross Rent	\$	0.00
ARM First Adjustment							Debt-Service Coverage		%
Product Type		~	Base LTV/CLTV	88.235 %	88.235 %	6	Ratio		
Waive Escrow	Conforming	;	Total LTV/CLTV	88.235 %	88.235 %	6	Underwriting Method		~
Interest Only	Non-Confor	ming	HCLTV	88.235 %			AUS Engine		~
HELOC	Non-Prime						AUS Recommendation		~
Mantana Income			Democratica				Description of a second second		
Mortgage insurance			Borrower mormation				Property information		
MI Premium Paid in Cash	\$ 0.0	0	Credit Score	777			Number of Stories		
MI Provider		~	Total Obligations	17.410 %			Number of Units	1	
MI Premium Plan		~	Citizenship	US Citizen		~	Year Built	1965	
MI Paid By		~	First Time Homebuyer	Employ	ee Loan		City	Burbank	
MI Coverage		~	Self-Employed	Commu	unity Seconds		State	CA 🗸	r
Non-OM			Automatic Payment				ZIP	91502-1234	
Housing Event Seasoning			VA Loan Parameters				County	LOS ANGEL	LES 🗸
Rankrunter Seasoning		•	Veteran Tune				Litation		~
Bankruptcy Outcome		•	VA First Time Lise			•	Ргор, ту Туре	Single Fami	ly Residence 🗸 🗸 🗸
Montrage Late 20 Dave		•	Exempt from VA				Non-Wale ontable Condo		
Mortgage Late 50 Days			Funding Fee					_	
Mortgage Late 00 Days									
Mortgage Late 90 Days			Custom Fields			Ente	r all sections in re	d. Reme	mber to also
Mortgage Late 120 Days			Custom Parameters	¢		enter	a credit score if o	ne is not	populated or
						nc	Search	button.	select the
			Close	Search	Save				

- 2. To search by rate, make sure that **Rate** is selected from the **Search by Type** dropdown menu and the **Desired Note Rate** is entered.
- 3. Complete all required and applicable fields and click **Search**.

Availa 🕀 Products					>
Eligible Products		Be sure to price before time expires. If Pricing expires, select the Reprice button or close out and Search again.	Price Sea	Pricing Valid For	<i>for 18 Seconds</i> 23 11:19:39 AM
30 Yr Fixed		Price Status	Lock Period	Rate	Net Price
Fifth Third Bank, N.A. Correspondent	Conforming 30 Year Fixed - DU	Available	30	4.875 %	94.5600
 Fifth Third Bank, N.A. Correspondent 	Conforming 30 Year Fixed - LP	Available	30	4.875 %	94.5600

Ineligible Products

Product Name	Findings
Citibank, N.A. Agency 30 Yr Fixed	• Borrower Pays MI (if required) is No, And LTV is >80%
Citibank, N.A. Agency 30 Yr Fixed Loan Balance Specified	• Borrower Pays MI (if required) is No, And LTV is >80% • 1st Mtg Loan Amt (Total) > 275000
Citibank, N.A. Agency 30 Yr Fixed New York Specified	Borrower Pays MI (if required) is No, And LTV is >80% State is not New York (NY)
Citibank, N.A. Agency Jumbo 30 Yr Fixed	 Borrower Pays MI (if required) is No, And LTV is >80% State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201
Custom Product Testing Conforming 30 Year Fixed Rate Adjustment	• Borrower Pays MI (if required) is No, And LTV is >80%
Fifth Third Bank, N.A. Correspondent Agency Super Conf 30 Year Fixed - DU	 State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201
Fifth Third Bank, N.A. Correspondent Agency Super Conf 30 Year Fixed - LP	 State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201
Integration Test Investor Correspondent FHLMC Conforming 30 Yr Fixed	 Borrower Pays MI (if required) is No. And LTV is > 80%



Note: When searching by rate, the rate will default to the rate regardless of what the pricing is, as shown below in Figure 67: Available Pricing: Searching by Rate.

4. Select a price listed in the **Eligible Products** section and click and **Select Product**.

Note: Be sure to select a price before time expires. If time expires, re-price or close out and search again.



Figure 67: Available Pricing: Searching by Rate

5. Click Select Price.

IV. Searching by Price and Desired Price of Par (100)

1. Click the Pricing button to open the Pricing Search Parameters lightbox.

Pricing > Programs and Pricing button

Lock Period	30 🗸	Searchin	gase Loan Amount	\$ 300,00	00.00	Loan Type	Conventional	~
Lock Type	~	by Price	UPMIP/FF Financed/	\$	0.00	Loan Purpose	Purchase	~
Search by Type	Price		Borrower FF			Type of Refinance		~
Desired Price	100.0000000		Total Loan Amount	\$ 300,00	00.00	Loan Term	360	Due In 360
Desired Note Rate	6.625%		Purchase Price	\$ 340,00	00.00	Lien Position	First	~
Price Result Format	Price 🗸		Appraised Value	\$ 340,00	00.00	Property Occupancy	Primary Resid	dence 🗸
			Subordinate Financing	\$		Documentation Program	Full	~
Product & Payment Inf	formation		Refinance Cash-Out	\$		Туре		
Amortization	Fixed	~	Amount			Subject Property Gross	\$	
ARM First Adjustment			ondrawn HELOC Amount	5		Rent		
Product Type		~	Base LTV/CLTV	88.235 %	88.235 %	Ratio	9	6
Waive Escrow	Conforming		Total LTV/CLTV	88.235 %	88.235 %	Underwriting Method		~
Interest Only	Non-Confor	ming	HCLTV	88.235 %		AUS Engine		~
HELOC	Non-Prime					AUS Recommendation		~
Mortgage Insurance			Borrower Information			Property Information		
MI Premium Paid in Cash	\$		Credit Score	777		Number of Stories	0	
MI Provider		~	Total Obligations	17.410 %		Number of Units	1	
MI Premium Plan		~	Citizenship	US Citizen	~	Year Built	1965	
MI Paid By		~	First Time Homebuyer	Employe	e Loa.	City	Burbank	
MI Coverage		~	Self-Employed	Commun	nity Secon	State	CA 🗸	1
			Automatic Payment			ZIP	91502-1234	1
Non-QM						County	LOS ANGELE	ES 🗸
Housing Event Seasoning		~	VA Loan Parameters			ocation		~
Bankruptcy Seasoning		~	Veteran Type		~	Projecty Type	Single Family	Residence 🗸
Bankruptcy Outcome		~	VA First Time Use			Non-W trantable Condo		
Mortgage Late 30 Days			Exempt from VA					
Mortgage Late 60 Days			Funding Fee					
Mortgage Late 90 Days			Custom Fields		Enter	all sections in red.	Rememb	er to also
Mortgage Late 120 Days			Custom Parameters	Ē	enter a	a credit score if one	is not po	pulated or
				ω.	no	results will return. L Search bu	astly, sele	ect the
						Gedicitibu	uon.	
			Close	Search	Save			
			0.000					

- 2. To search by price, make sure that **Price** is selected from the **Search by Type** dropdown menu and the **Desired Note Rate** is entered.
- 3. Complete all required and applicable fields and click Search.

Note: When searching by price, the rate will default to pricing closest to par (100), as shown in Figure 68: Available Pricing: Searching by Price.

	cing					
	Search by	Price - Will D	efault the rate	to the closest	Price Search Ran	On: 05/30/2023 12:21:02
Program: F	Fifth Third Bank, N	.A. Corresponden	t 30 Yr Fixed - Co	nforming 30 Year	Rate Calculation Detail	Lock Period : 30 Day
Rate	15 Day	30 Day	45 Day	60 Day	Base Rate:	6.625 %
.875 %	94.1850	O <u>94.0600</u>	93.9350	93.6850	Rate Adjustments	
000 %	94.8100	O <u>94.6850</u>	94.5600	94.4350	No adjustments	
125 %	95.4350	O <u>95.3100</u>	95.1850	94.9350	Adjusted Rate:	6.625 %
250 %	95.6850	O <u>95.5600</u>	95.4350	95.3100		
375 %	96.4350	<u>96.3100</u>	96.1850	96.0600	Base Price:	100.9350
500 %	97.0600	O <u>96.9350</u>	96.8100	96.6850		
625 %	97.5600	<u>97.4350</u>	97.3100	97.1850	Price Adjustments	
.750 %	97.8100	O <u>97.6850</u>	97.5600	97.4350	State is CA	-0.1250
.875 %	98.3100	O <u>98.1850</u>	98.0600	97.8100	LTV is 85.01 - 90.00, And Loan P	-0.5000
000 %	98.8100	O <u>98.6850</u>	98.5600	98.4350	Other Adjustments	
125 %	99.1850	O <u>99.0600</u>	98.9350	98.8100	No adjustments	
.250 %	99.4350	O <u>99.3100</u>	99.1850	99.0600	No adjustments	
375 %	99.6850	O <u>99.5600</u>	99.4350	99.3100	Adjusted Price:	100.3100
500 %	0 100.0600	O <u>99.9350</u>	99.8100	99.6850	Total Loan Amount	\$ 300,000.00
525 %	0 100.4350	<u>100.3100</u>	0 100.1850	99.9350	Net Price In Dollars	\$ -930.00
750 %	0 100.6850	○ 100.5600	0 100.4350	0 100 1850	Net File III Dollars	\$ 330.00

4. Select a rate and how many days for the lock period.

5. Click Select Price.

The loan program information is pulled into the **Product & Pricing** screen.

SenOtatus	Summary	Borrower	Property	Product & Pricing	Transactions	Contacts	Loan Transmittal P	HA	VA ·	•	
Loan Infor	mation										
locupancy	Primary	Residence	~	Sales Price	\$ 340,000.00		Base LTV/CLTV		88.235%		88.235
ien Position	First		~	Estimated Property Value	\$ 340,000.00		Total LTV/CLTV		88.235%		88.23
oan Purpose	Purchas	;e	~	Appraised Value	\$ 340,000.00		HCLTV				88.23
Other				Base Loan Amount	\$ 300,000.00	I	Qualifying Rate		4.250%	S	1,985
efinance Type			~	Total Loan Amount	\$ 300,000.00		Primary Housing/		14.084%		17.41
efinance Program			~	Note Rate	4.250 %	Ð	Total Obligations				
Other				Loan Term/Due In	360 360		Simultaneous Sub-Lien Loan				
oan Type	Convent	tional	~	(months)			Link Loan				
Other				Monthly P&I	\$ 1,475.82						
				Down Payment	11.765 % \$ 40,000	0.00					
mortization Type	Fixed		~								
Other	Fixed		*	UPMIP/FF Financed	\$ 0.00						
Other	Fixed		•	UPMIP/FF Financed Borrower Financed Fees	\$ 0.00						
Other Other Other	Fixed formation	n rd Bank, N.A. Co	orrespondent	UPMIP/FF Financed Borrower Financed Fees Conforming 30 Year Fixed.	\$ 0.00 \$		Starting Adjusted Rate		6.5000	00%	
Other Product In Dan Program Dan Group	Fixed formation Fifth Thi 30 Yr Fix	n rd Bank, N.A. Co	orrespondent	UPMIP/FF Financed Borrower Financed Fees Conforming 30 Year Fixed	\$ 0.00 \$ DU		Starting Adjusted Rate Discount/Rebate at Star	t	6.5000	00%	
Other Other Product In Dan Program Dan Group roduct Code	Fixed formation Fifth Thi 30 Yr Fix	N ird Bank, N.A. Co ied	prrespondent	UPMIP/FF Financed Borrower Financed Fees Conforming 30 Year Fixed Program Number	\$ 0.00 \$ DU		Starting Adjusted Rate Discount/Rebate at Star PPE Credit Score	t	6.5000	00%	
Other Other Product In san Program san Group roduct Code rogram Name	Fixed formation Fifth Thi 30 Yr Fix FTC30DU	N rd Bank, N.A. Co red	orrespondent	UPMIP/FF Financed Borrower Financed Fees Conforming 30 Year Fixed Program Number	s 0.00	up. and	Starting Adjusted Rate Discount/Rebate at Star PPE Credit Score Product	t777	6.5000	00%	
Other Other Product In San Program San Group roduct Code rogram Name roduct Type	Fixed formation Fifth Thi 30 Yr Fix FTC30DU	n rd Bank, N.A. Co ced	orrespondent	UPMIP/FF Financed Borrower Financed Fees Conforming 30 Year Fixed Program Number The Loan Pro Code, are	s 0.00 s ou ogram; Grou pplaced in t	ip, and	Starting Adjusted Rate Discount/Rebate at Star PPE Credit Score Product Suct	t777	6.5000	00%	
Other Other Product In San Program San Group roduct Code rogram Name roduct Type ocumentation Prog	Fixed formation Frith Thi 30 Yr Fix FTC300U	n rd Bank, N.A. Co red	v orrespondent	UPMIP/FF Financed Borrower Financed Fees Conforming 30 Year Fixed Program Number The Loan Pro Code are Information	s 0.00 s ogram, Grou placed in t section and	ip, and he Prod	Starting Adjusted Rate Discount/Rebate at Star PPE Credit Score Product duct afe, and	t	6.5000	00%	
Other Other	Fixed formation Fifth Thi 30 Yr Fix FTC30DU gram Full	n rd Bank, N.A. Co red	v orrespondent	UPMIP/FF Financed Borrower Financed Fees Conforming 30 Year Fixed Program Number The Loan Pro Code are Information Pricing info	s 0.00 s ogram, Grou e placed in t section and ormation is a	ip, and he Pro I the Ra Ilso imp	Starting Adjusted Rate Discount/Rebate at Star PPE Credit Score Product duct ate and oorted.	t	6.5000	20%	
Other Other Other Other Other Other Other Other oun Program oan Group roduct Code rogram Name roduct Type ocumentation Prog ppe ase Rate	Fixed formation Fifth Thi 30 Yr Fix FTC3001 Fith Full	n rd Bank, N.A. Co red	v orrespondent	UPMIPHF Financed Borrower Financed Fees Conforming 30 Year Flued Program Number The Loanj RTC Ecode arc Information Pricing Info	s 0.00 s ogram, Grou placed in t section and rmation is a 4875 %	ip, and he Pro I the Ra Ilso imp	Starting Adjusted Rate Discount/Rebate at Star PFE Credit Score Product duct ade, and ported.	t	6.5000	00 % 00 %	

Note: All loan programs pulled into the Product & Pricing screen, via the Pricing or Programs button, will automatically sync with Lock > Request screen, as shown below.

Pricing > Programs and Pricing button

Loans - @ 2023	50000000007—Ken N Customer, IR			
Send/Status Sur	imary Request			
Lock Request				
Request Type	Initial 🗸	Lock Request Date/Time	Lock Period	30 🗸
Lock Expiration	06/29/2023	Lock Date	Extension Period	~
Cancel Reason	*	Cancel Date	Float Down Option	
Float Down Date				
Lock Request Note				
Lock Confirmat	on			
Lock Confirmation Date				
Lock Confirmation Note				
				Loan Program and Pricing
				data automatically import into
				the Lock Request screen
Lock Price				
Loan Program			Starting Adjusted Rate	6 F P/
Program Group	Fifth Inird Bank, N.A. Correspondent	Conforming 30 Year Fixed - DU	Discount/Rebate at Start	0.5%
riogram Group	30 Yr Fixed		Discourro Rebate at Start	-0.3170

Note: The Base Rate, Adjusted/Note Rate, Base Price, and Adjusted/Lock Price, are also imported to the Lock > Request screen.

Base Rate	6.625%				
Rate Adjustments Adjusted/Note Rate	Add Adjustment +				
νζ.					
			Total Loan Amount		\$ 300,000.00
Base Price	100.93500000	+	\$	=	\$ 302,805.00
Price Adjustments	Add Adjustment +				
State is CA	-0.1250	+	\$ 0.00	=	\$ -375.00
LTV is 85.01 - 90.00, And Loan Purpose is Purchase, And FICO is 760 - 779, And Non-Stan	-0.5000	+	\$ 0.00	=	\$ -1,500.00

Service Release Premium 0.0000 + \$ 0.00 = \$ Adjustment Cap \$ Max Price 100.31000000 + \$ 0.00 = \$ 300,930.00 Adjusted/Lock Price

6. Pricing is now complete.

-375.00 前 -1,500.00 🍿

Ô

Lock Request/Confirm

This section is intended to help loan officers and lock desk users by walking them through the most common tasks in a typical lock workflow.

1. Loan Officer > Lock Request

1. After pricing is complete on **Production > Product & Pricing** screen, go to **Lock > Request** screen.

Loans 🗸 🛛 🛞 20	230500000000007—Ken N Customer, JR 🗙 👻	Lock 👻	Request 👻			
Send/Status	Summary Request					
Lock Request	1				2	
Request Type	Initial Lock	Request Date/Ti	ime	Lock Period		~
Lock Expiration	Initial Lock	Date		Extension Period		~
Cancel Reason	Relock	el Date		Float " Option		
Float Down Date						
Lock Request Note		Selec Lock Lastly	ct your Request Type, Period, and then Save. y, press Lock Request	Lock Period		
				Extension Period	15	
Lock Confirm	ation			Float Down Option	30 45	
Lock Confirmation Dat	e				60 90	
Lock Confirmation No	e				210 180 21 50 1 10 360	
Lock Price						
Loan Program	Fifth Third Bank, N.A. Correspondent Confe	orming 30 Year F	Fixed – DU	Starting Adjusted Rate	6.5	
Program Group	30 Yr Fixed			Discount/Rebate at Start	-0.31	
Program Code	FTC30DU					
Base Rate			%			
Rate Adjustments			Add Adjustment +			
Adjusted/Note Rate			0.0000 %			
Save 3	Lock Request Compare Lock History	Compare Lo	ock Request QM URLA Pricin	g Programs Copy	from Loan to Lock	Reset Lock

- 2. Select the (1) **Request Type**, the (2) **Lock Period**, the (3) **Save** button, then the (4) **Lock Request** button. The lock has officially been requested, as shown in the above image.
- Go to Lock > Send/Status screen, to see that lock has been requested and the loan file has been sent from the LO to lock desk.

Loans 🗸	@ 202305400000	00005—Ken N	I Customer, JR 🗙 👻	Lock 🗸	Send/Status 👻	
Send/Status	Summary	Request				
Lock Vali	dation					
All validations	are satisfied.					
Lock Sen	d History					
Action Date/T	ime By		Role		Sent To	Notes
05/24/2023 1	1:42:11 AM Kristop	oher Nelson	Kris Pricing - Loa	an Officer	Kris Pricing - Loo	ck Desk
Lock Stat	us History					
Action Date/T	ime By		Role		Status	Notes
05/24/2023 1	1:42:09 AM Kristop	oher Nelson	Kris Pricing - Loa	n Officer	Lock Requested	
05/24/2023 9:	56:39 AM Kristop	oher Nelson	Kris Pricing - Loa	n Officer	Not Locked - In	Process

2. Lock Desk > Lock Confirm

Next the loan file is sent to the **Role Desk** of the lock desk user, who is tasked with confirming lock requests.

 As the lock desk user, go to Pipeline > Role Desk, select the loan file's checkbox, and click the Assign button to assign the loan to yourself.

Loans 🗸	Pipeline 👻	Role Desk 👻										
Desk	Cabinet	Role Desk	Role Cabinet	Active	Archive	Inactive						
\$>				x Q ()								
Lock (1												
~	Loan Nur	iber	Loan Servicer #		LO Name		OU Name		Borrower First Last Name	Subject Property Street	Loan Status	Loan Sub-
	20230540	00000005	2703		Kristopher Nelso	on	Kris Pricing		Ken N Customer	10655 Birch St	Prospect - New Borro	
4 4 1	100 🗸 🍦	• ••										
								User User Marisol Michael	ier Nelson Vega McPhail 10 ♥ ♥♥	Assign		
	ASSI	Archive	mactive	Active	1							

2. Go to **Pipeline** > **Desk** and open the loan file to start confirming the lock request.

Loans 🗸	Pipeline 🗸	Desk 🗸								
Desk	Cabinet	Role Desk	Role Cabinet	Active	Archive	Inactive				
☆				× Q ()	3					
Lock (1))									
	Loan Num	nber	Loan Servicer #	ŧ	LO Name		OU Name	Borrower First Last Name	Subject Property Street	Loan Status
\times	20230540	00000005	2703		Kristopher Nelso	n	Kris Pricing	Ken N Customer	10655 Birch St	Prospect - New Borro
 4 4 1	100 🗸 🍦	*								
				Click on th Do not ch Ioar	ne file to ac neck box ne n number)	cess ext to				

 Go to Lock > Confirm screen, select (1) Confirm (from the Confirmation dropdown menu), (2) the Lock Period (if there are any changes from the lock request), (3) the Save button, and then (4) the Lock Confirm button, as shown in the below image.

Loans 👻 🙆 20230	0540000000005—Ken N Customer, J	R 🗙 🔻 Lock 👻 Confirm 👻		
Send/Status Sur	nmary Confirm Pricing Re	view Final Commitment		
Lock Confirmat	ion			
Confirmation Lock Expiration Cancel Date Lock Type Confirmation Note	Confirm Reject	Lock Date Extension Period Float Down Option Hedge	Lock Period Cancel Reason Float Down Date	30 V
Lock Request				
Request Type	Initial 🗸	Lock Request Date/Time		
Request Note				
Lock Price				
Loan Program	Fifth Third Bank, N.A. Corresponder	nt Conforming 30 Year Fixed - DU	Starting Adjusted Rate	6.5
Program Group	30 Yr Fixed		Discount/Rebate at Start	-0.31
Program Code	FTC30DU			
Base Rat 3 Rate Adjustments	4	4.875% Add Adiustment 41		
Compare Lock Reques	st	LOCK Reject LOCK Cancellation Reject Lock Extension	Profile Upda	Product Update Reje

4. Go to Lock > Send/Status screen, to see that the lock request has been confirmed, and the loan files has been officially locked in Path. The Send/Status screen also shows that the loan file is sent back to the LO to continue working on the file.

Loans 🗸	② 20230500	000000007—Ken N C	ustomer, JR 🗙 🗸	Lock 👻	Send/Status 👻	
Send/Status	Summar	y Confirm	Pricing Review	Final Comn	nitment	
Lock Vali	dation					
All validations	are satisfied.					
Lock Sen	d History					
Action Date/T	me B	y	Role		Sent To	Notes
05/30/2023 10	:56:05 AM K	ristopher Nelson	Kris Pricing - Loc	k Desk	Kris Pricing - Loan Officer	
05/30/2023 10	:53:28 AM K	ristopher Nelson	Kris Pricing - Loa	n Officer	Kris Pricing - Lock Desk	
		_				
Lock Stat	us History	У				
Action Date/T	me B	iy .	Role		Status	Notes
05/30/2023 10	:56:03 AM K	ristopher Nelson	Kris Pricing - Loc	k Desk	Lock Confirmed	
05/30/2023 10	:53:20 AM K	ristopher Nelson	Kris Pricing - Loa	n Officer	Lock Requested	
05/30/2023 10	:30:18 AM K	ristopher Nelson	Kris Pricing - Loa	n Officer	Not Locked - In Process	

5. After lock is confirmed, go to Lock > Summary screen and select the Copy from Lock to Loan button. This ensures that all necessary lock data matches the loan data after the loan is locked.

Loans 🗸	202305000000	00007—Ken N Custor	ner, JR 🗙 🗸	Lock 👻	Summary 👻	
Send/Status	Summary	Lock Verification	Request	Confirm	Pricing Review	Final Commitment
Current Lo	oan Status -	Role/User/Re	ceived Da	ite		
Kris Pricing - Loo	k Desk/Kristopherl	Velson	05/30/202	3 10:53:47 AM		
Kris Pricing - Loa	n Officer/Kristoph	erNelson	05/30/202	3 10:30:09 AM		
Validation	s	ઝે				
All validations a	e satisfied.					

Loan/Lock Discrepancies The following lock fields are different from their loan fields

Lock Data		Loan Data	
First Name		First Name	Ken
Middle Name		Middle Name	Ν
Last Name		Last Name	Customer
Suffix		Suffix	JR
Social Security #		Social Security #	500507000
Address		Address	10655 Birch St
City		City	Burbank
State		State	CA
Zip		Zip	91502-1234
Property Type		Property Type	Attached
Occupancy		Occupancy	Primary Residence
Base Loan Amount	0.00	Base Loan Amount	300,000.00
Total Loan Amount	0.00	Total Loan Amount	300,000.00
Loan Purpose		Loan Purpose	Purchase
Base CLTV	0.000	Base CLTV	88.235
Purchase Price	0.00	Purchase Price	340,000.00
Lien Position		Lien Position	First
Amortization Type		Amortization Type	Fixed
Compare Lock History Copy	from Lock to Loan Print		

6. The lock process is now complete.

This section is intended to walking Path users through the most common tasks in a typical workflow for OB pricing and lock.

1. Loan Officer > Lock Request

As a loan officer, pricing can be done either through **Production > Product & Pricing** screen or through **Lock > Request** screen. When pricing through the **Production > Product & Pricing** screen, the data is copied over to the **Lock > Request** screen.

Note: The **OB Lock Request** button can ONLY be accessed via the **Lock > Request** screen. This button is how the loan officer submits lock requests to the Lock Desk via Optimal Blue.

- To price a loan via Optimal Blue, go to either the Production > Product & Pricing screen or the Lock > Request screen.
- 2. Click the **Pricing** button, which is located on both screens.



3. After clicking the **Pricing** button, the **Pricing Search Parameters** lightbox is opened.

	Figu	ure 69: Pr	icin	g Search Parai	neters l	ightbox >	searching by ra	ite	
Pricing Search Paramet	ters		Ň				<u> </u>		×
Pricing				Loan Information					
Lock Period	30	~		Base Loan Amount	\$ 30	0,000.00	Loan Type	Conventional	~
Lock Type		~		UPMIP/FF Financed/	\$	0.00	Loan Purpose	Purchase	~
Search by Type	Rate	~		Borrower FF	-		Type of Refinance		~
Desired Price				Total Loan Amount	\$ 30	0,000.00	Loan Term	360 Due In 360	
Desired Note Rate		6.250%		Purchase Price	\$ 34	0,000.00	Lien Position	First	~
Price Result Format	Price	~		Appraised Value	\$ 34	0,000.00	Property Occupancy	Primary Residence	~
Product & Payment Inf	ormation	1		Subordinate Financing Refinance Cash-Out	s	0.00	Documentation Program Type	Full	~
Amortization Type	Fixed	~		Amount			Subject Property Gross	\$ 0.00	
ARM First Adjustment				Undrawn HELOC Amount	\$	0.00	Rent		
ProNuct Type			~	Base I TV/CI TV	00 775 %	00 775 %	Debt-Service Coverage	%	
Waive Escrow		Conforming		Total LTV/CLTV	00.235 %	00.233 %	Lindeowriting Method		
Interest Only		Non-Conforming		HCLTV	00.235%	00.233 70	ALIS Engine		¥
HELOC		Non-Prime		THE T	00.23370		ALIS Recommendation		¥
1122010		110111110					Noo Recommendation		•
Mortgage Insurance				Borrower Information			Property Information		
MI Premium Paid in Cash	\$	0.00		Credit Score	675		Number of Stories		
MI Provider			~	Total Obligations	15.495%		Number of Units	1	
MI Premium Plan			~	Citizenship	US Citizen	~	Year Built	1965	
MI Paid By			~	First Time Homebuyer	Emplo	yee Loan	City	Burbank	
MI Coverage			~	Self-Employed	Comm	unity Seconds	State	CA 🗸	
				Automatic Payment			ZIP	91502-1234	
Non-QM							County	LOS ANGELES	~
Housing Event Seasoning			~	VA Loan Parameters			Location		~
Bankruptcy Seasoning			~	Veteran Type		~	Property Type	Single Family Residence	~
Bankruptcy Outcome			~	VA First Time Use			Non-Warrantable Condo		
Mortgage Late 30 Days				Exempt from VA					
Mortgage Late 60 Days				Funding Fee					
Mortgage Late 90 Days				Custom Fields					
Mortgage Late 120 Days				Custom Parameters	¢				
				Close	Search	Save			

4. Make sure to complete all required fields and dropdowns, indicated by red outlines, and complete rest of all applicable fields.

Note: If you are searching by rate (when **Rate** is selected from the **Search by Type** dropdown), it will default to that rate regardless of the price, as shown in Figure 69: Pricing Search Parameters lightbox > searching by rate, Figure 70: Available Product lightbox > searching by rate, and Figure 71: Available Pricing lightbox > searching by rate. If you are searching by price (when **Price** is selected from the **Search by Type** dropdown), the rate will default to the closest to par (100).

5. Click **Search** to open the **Available Products** lightbox.

gible Products		Pricing Valid For 293 Secon Price Search Date: 06/05/2023 08:55:34 A
30 Yr Fixed		Price Status Lock Period Rate Net Price
Fifth Third Bank, N.A. Correspondent	Conforming 30 Year Fixed - DU	U Available 30 6.250 % 98.560
Fifth Third Bank, N.A. Correspondent	Conforming 30 Year Fixed - LP	Available 30 6.250 % 98.560
eligible Products		Endinge
Citibank N.A. Agency 30 Vr Eived		Borrower Pays MI (if required) is No. And LTV is \$80%
Citibank, N.A. Agency 30 Yr Fixed Loan Balan	ce Specified	Borrower Pays MI (if required) is No, And LTV is >80% 1st Mtg Loan Amt (Total) > 275000 1st Mtg Loan Amt (Total) > 275000
Citibank, N.A. Agency 30 Yr Fixed New York S	pecified	Borrower Pays MI (if required) is No, And LTV is >80% State is not New York (NY)
Citibank, N.A. Agency Jumbo 30 Yr Fixed		Borrower Pays MI (if required) is No, And LTV is >80% State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mig Loan Amt (Total) < 726201
Custom Product Testing Conforming 30 Year	Fixed Rate Adjustment	Borrower Pays MI (if required) is No, And LTV is >80%
Fifth Third Bank, N.A. Correspondent Agency	Super Conf 30 Year Fixed - DU	 State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201
Fifth Third Bank, N.A. Correspondent Agency	Super Conf 30 Year Fixed - LP	 State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201
		 Portours Days MI (if required) is No. And LT/ is > 2006

Figure 70: Available Product lightbox > searching by rate

6. Select a product displayed in the **Eligible Products** section and click **Select Product**.

Note: Be sure to select before time expires. If time expires, re-price or close out and search again.

7. After **Select Product** is clicked, the lightbox changes, to display available rate locks. Make the selection and click **Select Price** to select the price and close the lightbox.

								Price Search Ran	On: 06/05/2023 08:55:3
Program Fi	ifth Third Bank,	N.A. Corre	spondent	30 Yr	Fixed - Co	nform	ing 30 Yea	Rate Calculation Detail	Lock Period : 30 Da
Rate	15 Day	3	30 Day		45 Day		60 Day	Base Rate:	6.250 %
.875 %	93.5600	0 9	3.4350		93.3100		93.1850	Rate Adjustments	
000 %	94.3100	0 9	4.1850		94.0600		93.9350	No adjustments	
125 %	94.8100	0 2	4.6850		94.5600		94.4350	Adiusted Rate:	6.250 %
250 %	95.3100	0 2	5.1850		95.0600		94.9350		
375 %	95.9350	0 2	5.8100		95.6850		95.5600	Para Brica:	100.4350
500 %	96.5600	0 2	6.4350		96.3100		96.1850	base Frice.	100.4550
625 %	97.0600	0 9	6.9350		96.8100		96.6850	Price Adjustments	
750 %	97.3100	0 2	7.1850		97.0600		96.9350	State is CA	-0.1250
875 %	97.5600	0 9	7.4350		97.3100		97.1850	LTV is 85.01 - 90.00, And Loan P	-1.7500
000 %	98.0600	0 9	7.9350		97.8100		97.6850	Other Adjustments	
125 %	98.4350	0 9	8.3100		98.1850		98.0600	No adjustments	
250 %	98.6850	<u> </u>	8.5600		98.4350		98.3100		
375 %	98.8100	0 9	8.6850		98.5600		98.4350	Adjusted Price:	98.5600
500 %	99.3100	0 2	9.1850		99.0600		98.8100	Total Loan Amount	\$ 300,000.00
625 %	99.5600	0 9	9.4350		99.3100		99.1850	Net Price In Dollars	\$ 4,320.00
750.96	00 8100	°	9.6850		99 5600		00/1350	-	

Figure 71: Available Pricing lightbox > searching by rate

- After the lightbox closes, you are returned to either the Production > Product & Pricing screen or the Lock
 > Request screen.
 - A. If you are on the Lock > Request screen, click the OB Lock Request button.
 - B. If you are on the **Production > Product & Pricing** screen, go to **Lock > Request** screen and click the **OB Lock Request** button.
- After clicking the OB Lock Request button, you might be prompted about a price concession, select no if prompted.



10. Then a message appears, saying the loan file still needs to be sent to the Lock Desk. Click the **Lock Request** button to move the loan file to the Lock Desk to be confirmed.

Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Send to Lock Desk**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.

11. If auto-accept is enabled for lock requests, after saving the Lock > Request screen, click the refresh icon (
 to update the Lock Status to Lock Confirmed.

2. Lock Desk > Accept/Reject Lock Request

As the Lock Desk role, who is responsible for accepting/rejecting lock request, you will find the loan file in your **Role Desk**.

To accept or reject a lock request:

1. Select the checkbox of the loan file and click the Assign button to assign it to yourself.

Loan	s 🔹 🛛 P	ipeline 👻 Role De	sk 🕶	Arting Archive Inscrip	2			
Desi		Noie Desk	Kole cabinet					_
			×	4 0				
L	ock (2)							
		Loan Number	Loan Servicer #	# LO Name	OU Name	Borrower First Last Name	Subject Property Street	Loan Sta
		2023065000000002	2709	Kristopher Nelson	Kris Pricing	OB Test Lock	10655 Birch St	Prospect
		2023054000000005	2703	Kristopher Nelson	Users			×
					User Kristopher Nelson Marisol Vega Michael McPhali I 10 V	Assign		
3	Export	Assign Arc	chive Inactive	Active				

2. Next, go to your **Desk** and open the loan file.

Loans 🚽	Pipeline 👻	Desk 🗸								
Desk	Cabinet	Role Desk	Role Cabinet	Active	Archive	Inactive				
\$				× Q, Ø	G.					
Lock (1)										
	Loan Nun	nber	Loan Servicer #	•	LO Name		OU Name	Borrower First Last Name	Subject Property Street	Loan Status
\times	20230540	000000005	2703		Kristopher Nelso	on	Kris Pricing	Ken N Customer	10655 Birch St	Prospect - New Borro
 € € 1	100 🗸 🍦	+								
			(Click on th Do not ch Ioar	ne file to ac neck box ne n number)	cess ext to				

3. Go to Lock > Confirm screen.

Loans 🗸 🕘 2023	065000000002	—OB Test Lock 🗙 🗸	Lock 🖌 Co	nfirm 👻							
Send/Status Su	mmary Cor	nfirm Pricing Re	view Final Com	nmitment							
Lock Confirmat	tion										
Confirmation		~	Lock Date				Lock Period		30		~
Lock Expiration		iii 🔒 🔒	Extension Period			~	Cancel Reas	on			~
Cancel Date			Float Down Option	r			Float Down I	Date			
Lock Type		~	Hedge								
Confirmation Note											
Lock Request											
Locatioquest				_							
Request Type	Initial	~	LOCK Request Date	e/Time	06/05/2023 9:23:30 /	AM					
Request Note											
Lock Price											
Loan Program	Fifth Third Bar	nk, N.A. Corresponde	nt Conforming 30 Yea	ar Fixed -	DU		Starting Adju	usted Rate		7%	
Program Group	30 Yr Fixed						Discount/Re	bate at Start	0	065 %	
Program Code	FTC30DU										
Base Rate					6.250%						
Rate Adjustments					Add Adjustment 🛨						
Adjusted/Note Rate				[6.2500%						
						Total Loss	mount	e 200.0	00.00		
Base Price					100.06000000	+ \$	=	\$ 300,0	80.00		
C Save C	B Lock Desk	Lock Confirm	Lock Reject	Lock Can	cellation Reject	Lock Extensio	on Reject	Profile Upda	te Reject	Product Upo	date Reie

- 4. Click OB Lock Desk.
- 5. You are then prompted with a message confirming that pricing is active. Click **OK** to open Optimal Blue.



6. Once in Optimal Blue, click Validate Current Pricing to confirm pricing is active.

2ndary	▶ Lock Desk ▶ Changes ▶ Pip	velines > 2ndary Options - New	Search Admin Branches
Selected Loan: Loan ID: 2971 Statu	s: Lock Pending Borrower: Lock 👂 🔒	() II () () () () () () () () () () () () ()	R 🖆 🖻 🔂 🖶 🕄 📭
Loan Summary			
Loan # 2971 1st Mtg Loan Amt (Base) 300000 HOLTV 1st Mtg Loan Amt (Total) 300000	Borrower First Name OB 2nd Mtg Loan Amt 0 LTV 88.24	Borrower Last Name Lock HELOC Line Amt 0 CLTV New	Lender Loan ID Calyxaz1_2023065000000002 HELOC Drawn Amt 0
Loan Status Status Lock Pending Accept Lock/Save to LOS	Lock Expiration LO	Search Timestamp 6/5/2023 7:23:18 AM	Look Request TimeStamp 6/5/2023 7:23:19 AM
First Lien Options			
Fifth Third Ba Rate 6.23 Validate Current Price Apply Extension	Product (Set) Name k; N.A Correspondent - Conforming 30 Year Fixed - 1 98.185 Validation Look	DU ice Timestamp Ext's:	Product Code FTC30DU Look 30 Validation Price Adjustment

- 7. Then click Accept Lock/Save to LOS or Reject Lock/Save to LOS.
- 8. Go back to the **Lock > Confirm** screen in Path.

Loans - 🕲 20230	06500000000002—OB Te	st Lock 🗙 🗸	Lock 👻	Confirm 👻				
Send/Status Sun	nmary Confirm	Pricing Revi	iew Final	Commitment	t			
Lock Confirmati	ion							
Confirmation		~	Lock Date				Lock Period	30
Lock Expiration		(ii) 🔒	Extension Per	iod		~	Cancel Reason	
Cancel Date			Float Down O	ption			Float Down Date	
Lock Type		~	Hedge					
Confirmation Note								
Lock Request								
Request Type	Initial	~	Lock Request	Date/Time	06/05/2023 9:23:30 AI	M		
Request Note								
Lock Price								
Loan Program	Fifth Third Bank, N.A.	Correspondent	Conforming 30	0 Year Fixed -	DU		Starting Adjusted Rate	7 %
Program Group	30 Yr Fixed						Discount/Rebate at Start	0.065%
Program Code	FTC30DU							
Base Rate					6.250%			
Rate Adjustments					Add Adjustment 🕂			
Adjusted/Note Rate					6.2500 %			
-								
						Total Loan A	mount \$ 300,0	00.00
	6				100.06000000	+ \$	= \$ 300,1	80.00
Save OF	Lock Desk	Confirm	Lock Reject	Lock Car	cellation Reject	Lock Extensio	n Reject Profil <u>e Upda</u>	ate Reject Prod

- 9. Click the refresh icon (2), click the **Save** button, and click **Lock Confirm**.
- 10. After all locks are confirmed, go to the Lock > Summary screen and click the Copy from Lock to Loan button, to ensure loan and lock data match.
- 11. Next go to the Lock > Send/Status screen to review Lock Send History and Lock Status History.

@ 202306	50000000002—OI	3 Test Lock 🗙 🗸	Lock 👻	Send/Status 👻		
is Sumi	mary Confirm	Pricing Revie	w Fina	al Commitment		
idation						
s are satisfied						
nd Histor	ry -					
Time	Ву	Role		Sent To		Notes
0:22:05 AM	Kristopher Nelsor	Kris Pricin	g - Lock Desk	Kris Prici	ng - Loan Officer	
29:08 AM	Kristopher Nelsor	Kris Pricin	g - Loan Offic	cer Kris Prici	ng - Lock Desk	
tus Histo	ory					
Time	Ву	Role		Status		Notes
0:21:30 AM	Kristopher Nelsor	N Kris Pricin	g - Lock Desk	k Lock Cor	firmed	
0:05:26 AM		System		Lock Cor	firmed	
28:57 AM	Kristopher Nelsor	Kris Pricin	g - Loan Offic	cer Lock Red	uested	
9:23:29 AM	Kristopher Nelsor	Kris Pricin	g - Loan Offic	cer Lock Red	uested	OB Loan ID : 2971, Search ID : 93088710
8:29:33 AM	Kristopher Nelsor	Kris Pricin	g - Loan Offic	cer Not Lock	ed - In Process	
	© 202306 s Summ idation are satisfied. Ind Histon 10:22:05 AM 0:22:05 AM 10:22:05 AM 10:21:30 AM 10:05:26 AM 10:23:29 AM 10:23:29 AM 10:23:29 AM	20230650000000002—OF s Summary Confirm idation s are satisfied. M History Time By 0:22:05 AM Kristopher Nelsor tus History Time By 0:21:30 AM Kristopher Nelsor 0:5:26 AM 228:57 AM Kristopher Nelsor 22:33 AM Kristopher Nelsor 32:35 AM Kristopher Nelsor	O 2023065000000002—OB Test Lock × s Summary Confirm Pricing Review idation sare satisfied. History Time By Role 0:22:05 AM Kristopher Nelson Kris Pricin tus History Time By Role 0:21:30 AM Kristopher Nelson Kris Pricin 0:5:26 AM System 22:57 AM Kristopher Nelson Kris Pricin 22:29 AM Kristopher Nelson Kris Pricin 22:29 AM Kristopher Nelson Kris Pricin 22:33 AM Kristopher Nelson Kris Pricin 22:33 AM Kristopher Nelson Kris Pricin	Image: Summary Confirm Pricing Review Final State idation sare satisfied. Final State Final State Final State idation sare satisfied. Same State Final State Final State Final State idation sare satisfied. Same State Final State Final State Final State idation sare satisfied. Same State Final State Final State Final State idation Same State Same State Final State Final State Final State Final State idation Same State Same State Final State	@ 202306550000000002—OB Test Lock × Lock × Send/Status ▼ s Summary Confirm Pricing Review Final Commitment idation idation idation	Operation Send/Status s Summary Confirm Pricing Review Final Commitment idation sare satisfied. Sent To Sent To O:22:05 AM Kristopher Nelson Kris Pricing · Lock Desk Kris Pricing · Loan Officer V:29:08 AM Kristopher Nelson Kris Pricing · Lock Desk Kris Pricing · Lock Desk tus History Time By Role Status 0:21:30 AM Kristopher Nelson Kris Pricing - Lock Desk Lock Confirmed 0:21:30 AM Kristopher Nelson Kris Pricing - Lock Desk Lock Confirmed 0:21:30 AM Kristopher Nelson Kris Pricing - Lock Desk Lock Confirmed 0:05:26 AM System Lock Confirmed S2:57 AM Kristopher Nelson Kris Pricing - Loan Officer Lock Requested 1:23:29 AM Kristopher Nelson Kris Pricing - Loan Officer Lock Requested S2:32:3 AM Kristopher Nelson Kris Pricing - Loan Officer Lock Requested 1:23:29 AM Kristopher Nelson Kris Pricing - Loan Officer Lock Requested S2:29:33 AM Kristopher Nelson Kris Pricing - Loan Officer Lock Requested S2:33 AM

3. Loan Officer > Price Concession Change Request

1. To request a change in price concession, go to the **Lock > Request** screen.

Loans 🗸	@ 202306	570000000006—Ken N Custo	omer, JR 🗙 🗸	Lock 👻	Reque	est 👻				
Send/Status	s Sumi	mary Request								
Lock Req	quest									
Lock Channel		ОВ	*							
Request Type			V Lock	Request Date/1	Time (06/07/2023	iii 🔒	Lock Period	30	~
Lock Expiration	n	Update Profile	Lock (Date	C	06/07/2023		Extension Period		~
Cancel Reason	1	Extend	Cance	l Date				Float Down Option		
Float Down Da	ite	Cancel Price Concession								
Lock Request N	Note									

2. Click the **OB Lock Request** button at the bottom of the screen.



3. Next, the Available Price Concession Template lightbox is opened.

emplate Name	New		
Reason ID	Reason	Concession Type	Comments Required
0 1	Price Match	Branch	Yes
O 2	Concession	Corporate	No
О 3	Reason 3	Branch	Yes
djustment Percent r djustment Amount	96 \$		

4. Select the **Reason ID**, enter the **Adjustment Percent** or the **Adjustment Amount**, and enter any **Reason** and **Comments** if applicable.

Note: If the requested price concession is below the loan officer's accepted limit threshold, which was configured in Optimal Blue, the price concession will automatically be applied.

Note: If the price concession is above the loan officer's accepted limit threshold, the **Lock Status** will show **Price Concession Requested**, until the Lock Desk user accepts the request in Optimal Blue.

4. Lock Desk > Price Concession Change Request

 To accept or reject a price concession change request from the loan officer, as the Lock Desk user, go to the Lock > Confirm screen.

Save OB Lock Desk Lock Confirm Lock Reject Lock Cancellation Reject Lock Extension Reject Profile Update Reject Product Update Rejected Price Conces
--

2. Click the **OB Lock Desk** button to open Optimal Blue.

	2	ndary 🕨 🛛 Lock	Changes	s Pipelines	2ndary Options 🔻	New Search 🕨 Admin 🕨 Branches 🕨
Selected L	oan: Loan ID: 2980	Status: Locked	Borrower: Customer	P 🔒 🔂 🗷	Change History	. 6 2 5 🖻 🖻 🔁 🛼 🐍
loan	Summary					
	Loan #		Borrower First Name		Borrower Last Name	Lender Loan ID
	2980		Ken		Customer	Calyxaz1_2023067000000006
	1st Mtg Loan Amt (Base)		2nd Mtg Loan Amt		HELOC Line Amt	HELOC Drawn Amt
	300000		0		0	0
	HCLTV		LTV		CLTV New	
			88.24			
	1st Mtg Loan Amt (Total)					
	300000					

3. Once in Optimal Blue, select **Change History > View Details**.

	2ndary 🕨 🛛 Lock Desk 🕨	Changes Pipelines	Change Hi	story 🔻	New Search 🕨 🛛 Adr	min 🕨 Branches 🕨					
Selected Loan: Loan ID: 2980	Status: Locked Borrower:	Customer 🦻 🔒 😰 📧	6628	e e e e e e e e e e e e e e e e e e e	7 🛃 🖆 🖻 🕰						
	Change Request History										
Request Submitted	User	Туре	Status	Cost	Details	Pricing Trace					
6/8/2023 12:35:04 PM	Valerie Canon LO	Price Concession	Pending	0.000	View Details	1					
6/8/2023 9:56:59 AM	Valerie Canon LO	Price Concession	Accepted	0.000	<u>View Details</u>	1					



4. Review the details in the **Price Concession Request** and **Loan Notes** sections.

	Driginal Price	_		Price C	oncession Reasor	1	,			
	100.060	l	Concession				~			
Requested Amount 0.750% (\$2,250)		Comments								
Re	equested Price 100.810									
6	neession Type	L	Bra	unch		+ Corporate		To	tal \$	Final Price
			0/ -	- 00.00			00.050	0.750%	(\$2,250)	100.810
Corporate Conce	ession	~	% 0	R \$0.00	0.7	50% OR	\$2,250	0.75070	(32,230)	100.010
Amt (S)	\$375.00	\$0.00								
concession	ACTIVITY									
	Iotal Applied	Denied Reques	sts							
Amt (\$)	\$375.00	\$0.00								
Amt (bps)	0.125	0.000								
Loan Notes	5		Note							
_							🗆 Email S	econdary	Add Note	•
[Loan Status	Date/Ti
User				Note						6/8/2023 10:3
User Valerie Canon LC		AF	Price Concession cha	Note ange request has be	en submitted (Syst	em generated)			Locked	
User Valerie Canon LC Valerie Canon LC		AF	Price Concession cha Price after	Note ange request has be concession: 100.06	en submitted (Syst) (System generate	em generated) d)			Locked Locked	6/8/2023 7:5
User Valerie Canon LC Valerie Canon LC Valerie Canon LC		A F	Price Concession chi Price after Price Concession chi	Note ange request has be concession: 100.06 ange request has be	en submitted (Syst) (System generate en accepted (Syst	em generated) d) em generated)			Locked Locked Locked	6/8/2023 7:5 6/8/2023 7:5
User Valerie Canon LC Valerie Canon LC Valerie Canon LC Valerie Canon LC		AF Al	Price Concession chi Price after Price Concession chi Price befor	Note ange request has be concession: 100.06 ange request has be e concession: 99.93	en submitted (Syst 0 (System generate en accepted (Syst 5 (System generate	em generated) d) em generated) ed)		4- 42	Locked Locked Locked Locked	6/8/2023 7:5 6/8/2023 7:5 6/8/2023 7:5
User Valerie Canon LC Valerie Canon LC Valerie Canon LC Valerie Canon LC Lockdesk2 User(D D D D Loan fla	A F A l agged as looked wit	Price Concession chi Price after Price Concession chi Price befor th Fifth Third Bank, N	Note ange request has be concession: 100.06 ange request has be e concession: 99.93 I.A Correspondent	en submitted (Syst D (System generate en accepted (System 5 (System generate - Pricing as of 6/7)	em generated) d) em generated) ed) 2023 11:22:10 A	M (System gener:	ated)	Locked Locked Locked Locked	6/8/2023 7:5 6/8/2023 7:5 6/8/2023 7:5 6/8/2023 7:5 6/7/2023 9:2
User Valerie Canon LC Valerie Canon LC Valerie Canon LC Valerie Canon LC Lockdesk2 User? Lockdesk2 User?	0 0 0 2 2 2 2 2 2	A F A I agged as locked wit	Price Concession chi Price after Price Concession ch Price before th Fifth Third Bank, N Loan h	Note ange request has be concession: 100.06 ange request has be e concession: 99.93 I.A Correspondent tas been Locked (S)	en submitted (Syst 0 (System generate een accepted (Syst 5 (System generate - Pricing as of 6/7/ rstem generated) 25 (Combanagenerated)	em generated) d) em generated) ed) 2023 11:22:10 A	M (System genera	ited)	Locked Locked Locked Locked Locked	6/8/2023 7:5 6/8/2023 7:5 6/8/2023 7:5 6/7/2023 9:2 6/7/2023 9:1 6/7/2023 9:1
User Valerie Canon LC Valerie Canon LC Valerie Canon LC Lockdesk2 User2 Lockdesk2 User2 Lockdesk2 User2	2 Loan fla 2 2	A F A f	Price Concession chi Price after Price beforo Price beforo th Fifth Third Bank, N Loan h Current Valie	Note ange request has be concession: 100.06 ange request has be e concession: 99.03 I.A Correspondent tas been Locked (S) dation attempt: 99.9 superior university of C	en submitted (Syst 0 (System generate een accepted (Syst 5 (System generate - Pricing as of 6/7/ (stem generated) 35 (System genera	em generated) d) em generated) ed) 2023 11:22:10 A red)	M (System gener:	ited)	Locked Locked Locked Locked Locked Lock Pending	6/8/2023 7:5 6/8/2023 7:5 6/8/2023 7:5 6/7/2023 9:2 6/7/2023 9:1 6/7/2023 9:1 6/7/2023 9:1
User Valerie Canon LC Valerie Canon LC Valerie Canon LC Lockdesk2 User/ Lockdesk2 User/ Valerie Canon LC Rower –	2 Loan fla 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	A F A l agged as looked wit	Price Concession chi Price after Price Concession ch Price befor th Fifth Third Bank, N Loan h Current Valix Lock re	Note ange request has be concession: 100.06 ange request has be e concession: 99.93 I.A Correspondent has been Locked (S) dation attempt: 99.9 equest submitted (S)	en submitted (Syst 0 (System generate 5 (System generate - Pricing as of 6/7/ rstem generated) 35 (System generated) 	em generated) d) am generated) d) 2023 11:22:10 A red)	M (System genera	ited)	Locked Locked Locked Locked Locked Locked Lock Pending	6/8/2023 7:5 6/8/2023 7:5 6/8/2023 7:5 6/7/2023 9:2 6/7/2023 9:1 6/7/2023 9:1 6/7/2023 9:1

5. Select Accept or Reject.

- 6. Once you are back in Path, click the refresh icon (²) and click **Save**.
- 7. After all locks are confirmed, go to the Lock > Summary screen and click the Copy from Lock to Loan button, to ensure loan and lock data match.

Loan Officer > Updating Product/Profile, Extending and Cancelling Lock

I. Updating Product

 To update the product, go to the Lock > Request screen and select Update Product from the Request Type dropdown.



2. Next, click **OB Lock Request** at the bottom of the screen to submit the change request.

Э	Send to Lock Desk	Compare Lock History	Compare Lock Request	OB Lock Request	 Request History	Pricing	Save

3. Select a price.

						* updated 04/05/	/2021 3:29:28 F			
lem	30 Yr Fixed			Rate	Price	Lock Period	Price Statu			
0	Fifth Third Bank, N.A. Correspondent	Conforming 30 Year Fixed -	DU	2.750 %	(0.5650)	45	Availab			
0	Fifth Third Bank, N.A. Correspondent	Conforming 30 Year Fixed -	LP	2.750 %	(0.5650)	45	Availab			
0	Wells Fargo Mandatory	Conforming 30 Yr Fixed		3.375 %	(0.4240)	30	Availab			
0	Wells Fargo	Conforming 30 Yr Fixed		3.500 %	(0.3750)	45	Availab			
	Ineligible Products		Findings							
Citibank, N.A. Agency 30 Yr Fixed			 Borrower Pays MI (if required) is No, And LTV is >80% 							
	Citibank, N.A. Agency 30 Yr Fixed Loan	Balance Specified	Borrower Pays MI (if required) is No, And LTV is >80% State is not New York (NY) Borrower Pays MI (if required) is No, And LTV is >80%							
	Citibank, N.A. Agency 30 Yr Fixed New	/ork Specified								
		Citibank, N.A. Agency Jumbo 30 Yr Fixed			State is Continental U.S., And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 548251					
	Citibank, N.A. Agency Jumbo 30 Yr Fixe	d	548251							
	Citibank, N.A. Agency Jumbo 30 Yr Fixe	d	• Borrower Pays MI (if	required) is No, And	LTV is >80%					

4. Select a rate.

Conforming 30 1 Rate	/ear Fixed - D	30 Day	45 Day	60 Dav
Expiration Date	04/20/2021	05/05/2021	05/20/2021	06/04/2021
4.125 %	(<u>6.3150</u>)	(<u>6.1900</u>)	(<u>6.0650</u>)	(<u>6.0650</u>)
4.000 %	(<u>5.9400</u>)	(<u>5.8150</u>)	(<u>5.6900</u>)	(5.6900)
3.875 %	(<u>5.4400</u>)	(<u>5.3150</u>)	(<u>5.1900</u>)	(<u>5.1900</u>)
3.750 %	(<u>5.1900</u>)	(<u>5.0650</u>)	(<u>4.9400</u>)	(<u>4.8150</u>)
3.625 %	(<u>5.0650</u>)	(<u>4.9400</u>)	(<u>4.8150</u>)	(4.6900)
3.500 %	(<u>4.5650</u>)	(<u>4.4400</u>)	(<u>4.3150</u>)	(<u>4.1900</u>)
3.375 %	(<u>3.9400</u>)	(<u>3.8150</u>)	(<u>3.6900</u>)	(3.6900)
3.250 %	(<u>3.4400)</u>	(<u>3.3150</u>)	(<u>3.1900)</u>	(<u>3.0650</u>)
3.125 %	(<u>2.6900</u>)	(<u>2.5650</u>)	(<u>2.4400</u>)	(<u>2.3150</u>)
3.000 %	(<u>2.1900</u>)	O (2.0650)	(<u>1.9400</u>)	(<u>1.8150</u>)
2.875 %	(<u>1.5650</u>)	O (1.4400)	(<u>1.3150</u>)	(<u>1.1900</u>)
2.750 %	O (0.8150)	(<u>0.6900)</u>	(0.5650)	O (0.4400)

- 5. Next, click the **OB Lock Desk** button.
- 6. Then click the **Send to Lock Desk** button.

Available Pricing

Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.

II. Updating Profile

 To update the profile, go to the Lock > Request screen and select Update Profile from the Request Type dropdown.
Optimal Blue > Pricing/Lock

Loans 🗸 🛞 202306	670000000006—Ken N Customer, Jl	R 🗙 👻 Lock 👻 Rec	juest 👻			
Send/Status Sum	mary Request					
Lock Request						
Lock Channel	OB 🗸					
Request Type	Update Profile 🗸 🗸 🗸 🗸 🗸 🗸 🗸	Lock Request Date/Time	06/07/2023	iii 🔒	Lock Period	30 🗸
Lock Expiration	Update Profile Update Product	Lock Date	06/07/2023		Extension Period	~
Cancel Reason	Extend	Cancel Date			Float Down Option	
Float Down Date	Cancel Price Concession					
Lock Request Note						
Lock Confirmation	on					
Lock Confirmation Date	06/07/2023					
Save Loc	k Request Lock Update Reque	est Relock Request	Lock Cancellation Reque	st	Lock Extension Requested	Price Concession Requested
OB Lock Request	OB Change Request History	Pricing Programs	Reset Lock			

- 2. Next, click the **OB Lock Request** button, to submit the request to update the profile.
- 3. In the opened lightboxes, select the price and then select the rate.
- 4. Then, click the **Send to Lock Desk** button to send the loan file to the Lock Desk.

Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.

III. Extending Lock

1. To extend a lock, go to the Lock > Request screen and select Extend from the Request Type dropdown.

Loans 👻 🛞 20230	670000000006—Ken N Customer, J	IR 🗙 🚽 🛛 Lock 👻 Req	uest 👻			
Send/Status Sum	imary Request					
Lock Request						
Lock Channel	OB 🗸					
Request Type	Update Profile 🗸 🗸	Lock Request Date/Time	06/07/2023	🔒 Lock Period	30	~
Lock Expiration	Update Profile	Lock Date	06/07/2023	Extension Period		~
Cancel Reason	Extend	Cancel Date		Float Down Option		
Float Down Date	Cancel Price Concession					
Lock Request Note						

2. Select the length of the lock extension from the **Extension Period** dropdown.

Send to Lock Desk Compare Lock His	story Compare Lock Request	OB Lock Request	Red
------------------------------------	----------------------------	-----------------	-----

- 3. Next, click the **OB Lock Request** button at the bottom of the screen to submit the lock extension request.
- 4. In the opened lightbox, click **Cost Calculation** and then click **Extension Request**.

	10 🗸	
Cost Calculation Result: Suc	cess	
	Current	Calculated
Calculated Lock Price	101.0650	101.065
Calculated Lock Expiration Date	05/24/2021	06/01/2021
Calculated Lock Extension Cost		0
Status		
Status		
Status Price		
Status Price Rate		
Status Price Rate Lock Period		
Status Price Rate Lock Period Lock Expiration Date		
Status Price Rate Lock Period Lock Expiration Date Extension Cost		

5. In the prompt that opens, confirm the lock extension request.



6. Next, click the Send to Lock Desk button on the bottom of the screen to send the loan to Lock Desk.

Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.

Note: The Lock Status will show Lock Extension Requested until the Lock Desk user accepts the lock extension request in Optimal Blue.

- 7. If auto-accept is enabled for lock requests, after saving the Lock > Request screen, click the refresh icon (
 to update the Lock Status to Lock Confirmed.
 - A. If auto-accept is not enabled, click the **OB Lock Request** button, then click the **Send to Lock Desk** button to move the loan file to the Lock Desk to be confirmed.

Optimal Blue > Pricing/Lock

IV. Canceling Lock

1. To cancel lock, go to the Lock > Request screen and select Cancel from the Request Type dropdown.

Loans 🗸 🕘 20230	67000000006—Ken N Customer, J	R 🗙 👻 🛛 Lock 👻 🛛 Req	uest 👻			
Send/Status Sum	imary Request					
Lock Request						
Lock Channel	OB 🗸					
Request Type	Update Profile 🗸 🗸	Lock Request Date/Time	06/07/2023	*	Lock Period	30
Lock Expiration	Update Profile Update Product	Lock Date	06/07/2023		Extension Period	
Cancel Reason	Extend	Cancel Date			Float Down Option	
Float Down Date	Cancel Price Concession					
Lock Request Note						

- 2. Select the Cancel Reason.
- 3. Next, click the **OB Lock Request** button on the bottom of the screen.

Э	Send to Lock Desk	Compare Lock History	Compare Lock Request	OB Lock Request	Requ

4. A prompt opens, informing you that the loan file needs to be sent to the Lock Desk to complete the cancel lock request. Confirm the prompt.

OB Lock Request Warning	X
To complete Cancel request, send loan to Lock Desk.	
ок	

5. Click the Send to lock Desk button.



Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.

6. Lock Desk > Updating Product/Profile, Extending/Canceling Lock

 To accept a request to update the profile, product, and extension, go to the Lock > Confirm screen and click the OB Lock Desk button.



2. Once in Optimal Blue, go to the **Changes** tab.

	/	2ndary >	Lock Desk	> Chang	es 🕶	Pipelines >	Selected	Loan > 1	New Search >	Admin >	Branches
Selected Loan:	Loan ID: 1072	Status: Lod	ked Borrows	r: Freddie	80	0 🖩 🛙 (6 6 7	a 🖪 🖾	2 0 5		
O Queue Of Change R ☑ Lock I ☑ Produ ☑ Float ☑ Profile	equest Type Extension ct Change Down e Change	Date Ran Last Day From: 02 To: 02	-16-2021	- A	Iter by En Il Entities Il Loans	ntities/Hedge	d Loans	Search Te:	ĸt	Action	er Queue
	ĸ										
Seloci	Concession										
Reloci	Concession	0 Borr	ower (LNF)	Lock Requi	ad Lo	Status Lo	an Amt	Loan Amt (Tot	al) <u>Rate</u> 4.125	Price	Edit

3. Click the change history icon highlighted in red in the above image.

	/ /	2ndary 🕨 🕹 Loc	k Desk 🕨 Chang	ges 🕨 Pipelines 🕨	Change History	New S	earch 🕨	Admin ▶	Branche
Selected Loan:	Loan ID: 1072	Status: Locked	Borrower: Freddie	282 60	3 6 8 8	- 6 -			
			2	Change Request History					
Reques	t Submitted		User	Change Request History Type		Status	Cost		Details

- 4. Click View Details.
- 5. In the following screen, click **Accept** or **Reject**.

Selected Loan: Loan ID: 1072	Sources Council				and the second se	
		Summary				
Request Submitted		User	Туре	Status		Cost
16/2021 6:13:47 PM PST	man	ual1 retail1	Profile Change	Pending	0.50	00
		Ourcent Loop Jefer	malion			
Field		Current Loan Infor	Current Value			
rrower First Name	Amy					
rrower	Freddie					
the second s						
1LUD	Locked					
wo Mtg Loan Amt (Base) Optimal Blue will add or delete any adjustn	Locked \$360,000 hents directly from the LO Total need to be m	Price field. We will not take int anually reviewed and adjusted First Lien	o consideration any rounding rule by the Secondary department.	s, max price rules, or price cap a	adjustment rule	es. These v
wo Mtg Loan Amt (Base) Optimal Blue will add or delete any adjustn	Locked \$360,000 nents directly from the LO Total need to be n	Price field. We will not take int ianually reviewed and adjusted First Lien Existing Adjustm	e consideration any rounding rule by the Secondary department.	s, max price rules, or price cap i	adjustment rule	is. These v
uus Mtg Loan Amt (Base) Dotimal Blue will add or delete any adjustn Loan Level Adjustments	Locked \$360,000 nents directly from the LO Total need to be in Points	Price field. We will not take int nanually reviewed and adjusted First Lien Existing Adjustm SRP	e consideration any rounding rule by the Secondary department.	s, max price rules, or price cap i Margin	adjustment rule Static	es. These s Action
itus Mtg Loan Amt (Base) Optimal Blue will add or delete any adjustn Loan Level Adjustments Irofile Change Request Cost	Locked \$360,000 nents directly from the LO Total need to be n Points 0.500	Price field. We will not take int lanually reviewed and adjusted First Lien Existing Adjustm SRP 0.000	o consideration any rounding rule by the Secondary department.	s, max price rules, or price cap i Margin 0.000	adjustment rule Statsc	Action
Wig Loan Amt (Base) Dytimal Blue will add or delete any adjustn Loan Level Adjustments rofile Change Request Cost tate is WA	Locked \$360,000 hents directly from the LO Total need to be in Points 0.500 -0.125	Price field. We will not take int nanually reviewed and adjusted First Lien Existing Adjustm SEP 0.000	e consideration any rounding rule by the Secondary department.	Margin	adjustment rule Static	Action
Wig Loan Amt (Base) Optimal Blue will add or delete any adjustn Loan Level Adjustments rofile Change Request Cost tate is WA stal Adjustments:	Locked \$360,000 hents directly from the LO Total need to be in Points 0.500 -0.125 0.375	Price field. We will not take int tanually reviewed and adjusted First Lien Existing Adjustm SRP 0.000 0.000 0.000	e consideration any rounding rule by the Secondary department.	s, max price rules, or price cap i Margin 0.000 0.000	adjustment rule Static	Action
uus Mtg Loan Amt (Base) Jostimal Blue will add or delete any adjustn Loan Level Adjustments rofile Change Request Cost tate is WA tal Adjustments: nal LO Price	Locked \$360,000 hents directly from the LO Total need to be in Points 0.500 -0.125 0.375 103.365	Price field. We will not take int tanually reviewed and adjusted First Lien Existing Adjustm SRP 0.000 0.000 0.000	e consideration any rounding rule by the Secondary department.	s, max price rules, or price cap i Margin 0.000 0.000 0.000 0.000	adjustment rule Static	Action
Wig Loan Amt (Base) Pptimal Blue will add or delete any adjustn Loan Level Adjustments rofile Change Request Cost tate is WA stal Adjustments: nal LO Price	Locked \$360,000 hents directly from the LO Total need to be in Points 0.500 -0.125 0.375 103.365	Price field. We will not take int nanually reviewed and adjusted First Lien Existing Adjustm SRP 0.000 0.000 0.000 New Adjustment	a consideration any rounding rule by the Secondary department.	Margin 0.000 0.000 0.000	adjustment rule Static	Action a x a x
Mtg Loan Amt (Base) Pptimal Blue will add or delete any adjustn Loan Level Adjustments rofile Change Request Cost tate is WA stal Adjustments: nal LO Price Loan Level Adjustments	Locked \$360,000 hents directly from the LO Total need to be in Points 0.500 -0.125 0.375 103.365 Points	Price field. We will not take int ianually reviewed and adjusted First Lien Existing Adjustm SRP 0.000 0.000 0.000 New Adjustmen SRP	o consideration any rounding rule by the Secondary department.	s, max price rules, or price cap i Margin 0.000 0.000 0.000 0.000 Margin	adjustment rule Static Static	Action

- 6. Back in Path, if the request is accepted in Optimal Blue, click the refresh icon (²) and the **Save** button. The **lock Status** is updated.
 - A. If the request is rejected, select **Reject** from the **Confirmation** dropdown to send the loan file back to the loan officer.
- After confirmation/rejection, go to the Lock > Summary screen and click the Copy from Lock to Loan button, to ensure loan and lock data match.

I. Canceling Request

- To accept or reject lock cancelation requests, go to the Lock < Confirm screen and click the OB Lock Desk button.
- 2. Once in Optimal Blue, click the Cancel Lock/Save to LOS button.
- 3. Back in Path, click the refresh icon (²) and the **Save** button. The **lock Status** is updated.

7. Loan Officer > Relocking a Canceled or Expired Lock

- To relock a canceled or expired lock, go to the Lock > Request screen and select Relock from the Request Type dropdown.
- 2. Next, click the **OB Lock Request** button.

Optimal Blue > Pricing/Lock

3. In the opened lightbox, select a new rate.

roducts					
	Paralant	2.4			D.:
Investor	Product	Rate	Price	Lock Period	Price Status
Fifth Third Bank NA	Corresponse Fifth Third Bank N.A Correspondent - Conforming 3	2.750 %	103.815	30	Available

4. Next, select a price.

ReLock Request					
Products Availa	ble Pricing				
Investor		Product	Rate	Price	Lock Period
Fifth Third Bank, N.	A Correspo	Fifth Third Bank, N.A Correspondent - Conforming 30 Year	2.750 %	103.815	30
Rate	30 Day				
Expiration Date	05/19/2021				
4.125%	(109.315)				
4.000%	(108.940)				
3.875%	(108.440)				
3.750%	(108.190)				
3.625%	(108.065)				
3.500%	(107 565)				

- 5. If auto-accept is enabled, after the new pricing and rate are selected and saved, click the refresh icon (²²) the status will update to **Lock Confirmed**.
- 6. If auto-accept is not enabled, click the **OB Lock Request** button. A message appears, saying the loan still needs to be sent to the Lock Desk.
 - A. Click the Send to Lock Desk button to move the file to the Lock Desk Role to confirm.

Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.

8. Lock Desk > Relocking a Canceled or Expired Lock

To accept or reject a request to relock a canceled or expired lock:

- 1. Go to the Lock > Confirm screen and click the OB Lock Desk button.
- 2. Once in Optimal Blue, select the Change History tab and click View Details.

		2ndary Loc	k Desk 🕨 Change	s 🕨 Pipe	elines 🕨 Cha	inge History 🔻 🚺	New Search 🕨	Admin 🕨	Branches
Selected Loan:	Loan ID: 1072	Status: Locked	Borrower: Freddie	2 8 0	• 6 6] 🕫 🛤 🖬 🖾	* 0 5		
			cł	ange Request	History				
Request	t Submitted		User		Туре	Status	Cost		Details
2/16/2021	1 8:13:47 PM		manual1 retail1	p	Profile Change	Pending	0.500		iew Details

3. Next click Accept or Reject.

		Summary				
Request Submitted		User	Туре	Status		Cost
16/2021 6:13:47 PM PS1	man	uall retail	Profile Change	Pending	0.50	00
		Current Loan Infor	nation			
Field			Current Value			
rrower First Name	Amy					
rrower	Freddie					
101101						
atus	Locked					
trus LNtg Loan Amt (Base) Optimal Blue will add or delete any adjustn	Locked \$360,000 ments directly from the LO Total need to be n	Price field. We will not take int nanually reviewed and adjusted First Lien Existing Adjustm	consideration any rounding rule by the Secondary department.	is, max price rules, or price cap a	djustment rule	es. These
Loan Level Adjustments	Locked \$360,000 ments directly from the LO Total need to be in Points	Price field. We will not take initi nanually reviewed and adjusted First Lien Existing Adjustmi SRP	consideration any rounding rule by the Secondary department.	s, max price rules, or price cap a Margin	djustment rule Static	es. These Actic
t Ntg Loan Amt (Base) Optimal Elue will add or delete any adjustn Loan Level Adjustments Profile Change Request Cost	Locked \$366,000 ments directly from the LO Total need to be in Points 0.500	Price field. We will not take intr nanually reviewed and adjusted First Lien Existing Adjustm SRP 0.000	consideration any rounding rule by the Secondary department.	s, max price rules, or price cap a Margin 0.000	djustment rule Static	es. These Actic
Cotton tus t Mtg Loan Amt (Base) Optimal Blue will add or delete any adjustn Loan Level Adjustments Profile Change Request Cost State is WA	Locked \$360,000 nents directly from the LO Total need to be in Points 0.500 -0.125	Price field. We will not take intr anually reviewed and adjusted First Lien Existing Adjustmi SRP 0.000	consideration any rounding rule by the Secondary department.	s, max price rules, or price cap at Margin 0.000	djustment rule Static	es. These Action all X all X
Coptimal Blue will add or delete any adjustn Loan Level Adjustments Profile Change Request Cost State is WA 'otal Adjustments:	Locked \$360,000 ments directly from the LO Total need to be n Points 0.500 -0.125 0.375	Price field. We will not take intr ansully reviewed and adjusted First Lien Existing Adjustme SRP 0.000 0.000	consideration any rounding rule by the Secondary department.	Margan 0.000 0.000 0.000	djustment rule Static	es. These Actio
Control of the second s	Locked \$366,000 ments directly from the LO Total need to be in Points 0.500 -0.125 0.375 103.365	Price field. We will not take intr nanually reviewed and adjusted First Lien Existing Adjustm SRP 0.000 0.000 0.000	consideration any rounding rule by the Secondary department.	Margin 0.000	djustment rule Static	Actio
Control of the second s	Locked \$366,000 ments directly from the LO Total need to be in Points 0.500 -0.125 0.375 103.365	Price field. We will not take intr nanually reviewed and adjusted First Lien Existing Adjustm SRP 0.000 0.000 0.000 New Adjustmer	consideration any rounding rule by the Secondary department.	Margin 0.000 0.000 0.000	djustment ruk Static	es. These Actic C X C X
Constants trus t Ntg Loan Amt (Base) Optimal Blue will add or delete any adjustm Loan Level Adjustments Profile Change Request Cost State is WA otal Adjustments: inal LO Price Loan Level Adjustments	Locked \$360,000 ments directly from the LO Total need to be n Points 0.500 -0.125 0.375 103.365 Points	Price field. We will not take intr anually reviewed and adjusted First Lien Existing Adjustm SRP 0.000 0.000 0.000 New Adjustmer SRP	consideration any rounding rule by the Secondary department.	Margin 0.000 0.000 0.000 0.000 Margin	djustment rule Static Static Static	es. These Actio d X d X Actio

4. Once back in Path, click the refresh icon (²) and **Save**.

9. Lock Desk > 2ndary Best Ex

To perform 2ndary Best Ex:

- 1. Go to the Lock > Confirm screen and click the OB Lock Desk button.
- 2. Once in Optimal Blue, go to **2ndary Options** > **BE button**.

2ndar	y ▶ Lock Desk ▶ Changes ▶	Pipelines > 2ndary Options > New	v Search 🕨 Admin 🕨 Branches 🕨						
🔸 Selected Loan: Loan ID: 1057 Status: Lock Pending Borrower: Freddie 🦻 🔒 🕼 📧 🕼 🕼 🕼 况 🖓 🔐 😨 🖄 🔛									
Loan Summary									
Loan #	Borrower First Name	Borrower Last Name	Lender Loan ID						
1057	Amy	Freddie	Calyx2222_122533						
1st Mtg Loan Amt (Base)	2nd Mtg Loan Amt	HELOC Line Amt	HELOC Drawn Amt						
360000	5	0	0						
HCLTV	LTV	CLTV New							
	56.05	56.05							
1st Mtg Loan Amt (Total)	Hedge								
364300	No 🗸								
Loan Status									
Status Lock Pending	Lock Expiration LO	Search Timestamp 2/11/2021 10:20:57 PM	Lock Request TimeStamp 2/11/2021 10:21:01 PM						
Accept Lock/Save to LOS	Reject Lock/Save to LOS Can	cel Lock/Save to LOS Save Updates	s to LOS						

3. Select the **Eligible Products** tab and select the product for the Best Ex.

Optimal Blue > Pricing/Lock

블 Print				Current Product Eligible Products Ineligible Products					
Links	Investor	Eligible Product	Rate	Price	<u>Days</u>	Spread	Profit	Detail	
0	Gateway First Bank - Correspondent -	Fannie Mae HomeReady 30 Yr Fixed	4.250	100.143	30	4.143	\$13,465	Show	
0	US Bank Correspondent -	Conforming FNMA HomeReady 30 Yr Fixe	<u>d</u> 4.250	100.084	30	4.084	\$13,273	Show	
0	JPMorgan Chase Bank, N.A Correspondent -	FNMA HomeReady 30 Year Fixed	4.250	99.974	30	3.974	\$12,916	<u>Show</u>	
0	JPMorgan Chase Bank, N.A Delegated V3 -	FNMA HomeReady 30 Yr Fixed	4.250	99.974	30	3.974	\$12,91 6	Show	
0	Pennymac -	Fannie Mae HomeReady >250K 30 Yr Fix	ed 4.250	99.896	30	3.896	\$12,662	Show	
0	Pennymac - Correspondent V2 -	Fannie Mae HomeReady 30 Yr Fixed >250K 4.250		99.896	30	3.896	\$12,662	Show	
0	Gateway First Bank - Correspondent -	Fannie Mae Conforming 30 Yr Fixed	4.250	99.893	30	3.893	\$12,652	Show	
0	US Bank Correspondent -	Conforming FHLMC 30 Yr Fixed	4.250	99.834	30	3.834	\$12,461	Show	

4. Select the desired pricing.

블 Print									Current Produ	uct Eligib	le Products 🔻	Ineligib	le Products
Links	į	investor		Eligible	Product			Rate	Price	Days	Spread	Profit	Detail
00	Gateway First Bar	nk - Corresponder	nt -	Fannie M	annie Mae HomeReady 30 Yr Fixed			4.250	100.143	30	4.143	\$13,465	Show
0	US Bank Correspo	ndent -		Conform	Conforming FNMA HomeReady 30 Yr Fixed				100.084	30	4.084	\$13,273	Show
0	JPMorgan Chase I Correspondent -	3ank, N.A		ENMA H	NMA HomeReady 30 Year Fixed				99.974	30	3.974	\$12,916	Hide
			<mark>.</mark>							Sea	rch Timestan	np: 04/13/	22 3:54 PM
Rate	15 Day	30 Day	45 C	Day	60 Day	75 Day	90 Day	120 Day	150 Day	180 D	ay 270	Day	360 Day
	04/28/22	05/13/22	05/28	8/22	06/12/22	06/27/22	07/12/22	08/11/22	09/10/22	10/10/	/22 01/0	18/23	04/08/23
3.750	97.761	97.666	97.4	198	97.366	97.191	97.003	96.691	96.441	96.19	95.	441	94.691
3.875	98.386	98.291	98.1	122	97.991	97.815	97.627	97.315	97.065	96.81	.5 96.	065	95.315
4.000	98.941	98.846	98.6	577	98.547	98.371	98.183	97.871	97.621	97.37	1 96.	621	95.871
4.125	99.442	99.347	99.1	178	99.047	98.871	98.683	98.371	98.121	97.87	' 1 97.	121	96.371
4.250	100.089	99.974	99.7	756	99.602	99.375	99.187	98.875	98.625	98.37	75 97.	625	96.875
4.375	100.638	100.523	100.3	304	100.150	99.922	99.734	99.422	99.172	98.92	2 98.	172	97.422
4.500	101.123	101.008	100.3	789	100.636	100.407	100.219	99.907	99.657	99.40)7 98.	657	97.907
4.625	101.520	101.405	101.	186	101.033	100.804	100.616	100.304	100.054	99.80	99.	054	98.304
4.750	102.108	101.972	101.	740	101.563	101.318	101.130	100.818	100.568	100.3	18 99.	568	98.818

5. The 2ndary Best Ex option is listed with the investor of choice.

Selected Loan: Loan ID: 56287	Status: Lock Pending Borrower: Jordan) 🎬 🔚 🚳 👪 🛍 🔂 🕯	
Best Ex Options				
LO Investor Pennymac -	LO Product Pennymac - Fannie Mae 30 Yr Fixed > \$250K	LO Rate 4.25	LO Price 96	LO Lock Period 30
Investor JPMorgan Chase Bank, N.A Correspondent -	Investor Product Name FNMA HomeReady 30 Year Fixed	Investor Rate 4.250	Investor Price 99.974	Inv Lock Period 30
Lo	ck With Investor		Save Updates to LOS	

6. Click the **Lock with Investor** button and a confirmation message appears.



7. Select the **2ndary Options** button (next to the BE button).



8. Next, click the Save Updates to LOS button.

2ndary 🕨 L	ock Desk 🕨 Changes 🕨 Pi	pelines 🕨 2ndary Options 🔻 New S	earch 🕨 Admin 🕨 Branches 🕨
Selected Loan: Loan ID: 2980 Status: Locked	Borrower: Customer 🦻 🔒	() E () () () () () () () () () () () () ()	
Loan Summary			
Loan # 2990 1st Mig Loan Ant (Base) 300000 HCLTV 1st Mig Loan Amt (Total) 300000	Borrower First Name Ken 2nd Mtg Loan Amt 0 LTV 88.24	Borrower Last Name Customer HELOC Line Antt 0 CLTV New	Lender Loan ID Calyxaz1_2023057000000006 HELOC Drawn Amt 0
Loan Status			
Status Locked	Lock Expiration LO 7/6/2023 9:59:00 PM	Search Timestamp 6/7/2023 9:15:22 AM	Lock Request TimeStamp 6/7/2023 9:15:23 AM
Accept Lock/Save to LOS Reject Lo	ck/Save to LOS Cancel Lock/S	Save to LOS Save Updates to LOS	

- 9. Once back in Path, click the refresh icon (2) and Save.
- 10. Review the Lock Confirmation and Lock Status History sections to see the updated status.

Loans 🗸		Lock 🗸 🚺	Confirm 👻						
Send/Status Summary Confirm Pricing Review Final Commitment									
Lock Confirmation									
Confirmation	Confirm	Lock Date	06/07/2023	Lock Period	30 🗸				
Lock Expiration	07/07/2023	Extension Period	~	Cancel Reason	~				
Cancel Date		Float Down Option		Float Down Date					
Lock Type	Best Effort	/ Hedge							
Confirmation Note									

•

Loc	k Status	History

Action Date/Time	Ву	Lock Status	Notes	Lock Period	Adjusted Rate	Lock Price	Float Down	Channel
Current Lock Request								
06/07/2023 12:10:11 PM	Kristopher Nelson	Lock Confirmed		30	6.250 %	99.9350	No	OB
06/07/2023 11:25:05 AM	System	Investor Lock Update		30	6.250 %	99.9350	No	OB
06/07/2023 11:23:40 AM	System	Investor Lock Update		30	6.250 %	99.9350	No	OB
06/07/2023 11:23:08 AM	System	Investor Committed		30	6.250 %	99.9350	No	OB
06/07/2023 11:18:12 AM	System	Lock Confirmed		30	6.250 %	99.9350	No	OB
06/07/2023 11:16:08 AM	Kristopher Nelson	Lock Requested		30	6.250 %	99.9350	No	OB
06/07/2023 11:15:36 AM	Kristopher Nelson	Lock Requested	OB Loan ID : 2980. Sea	30	6.250 %	99,9350	No	OB

11. Click the applicable actions buttons at the bottom of the screen, to give the loan file the applicable status and send it back to the loan officer to continue the necessary loan processes.

3 Lock Confirm Lock Reject Extension Confirm Extension Reject Update Confirm Update Reject OB Lock Desk Compare Lock Request Pricing Programs Sav												
	3	Lock Confirm	Lock Reject	Extension Confirm	Extension Reject	Update Confirm	Update Reject	OB Lock Desk	Compare Lock Request	Pricing	Programs	Save

12. Importantly, go to the Lock > Summary screen and click the Copy from Lock to Loan button, to ensure loan and lock data match.

10. Viewing Buy/Sell Side Data

I. Loan Officer

As the loan officer, you can view the buy-side data adjustment via the Lock > Summary screen.

Lock Confirmed Inform	Lock Confirmed Information									
Lock Status Details		Lender Program/Price Details								
Lock Status	Lock Confirmed	Loan Program	Fifth Third Bank, N.A Correspon							
Lock Period	30	Program Group	Conforming 30 Year Fixed - DU							
Lock Request Date	05/25/2023	Loan Type	Conventional							
Lock Date	05/25/2023	Conforming/Non-Conforming								
Lock Expiration	06/24/2023	Amortization Type	Fixed							
Days Until Lock Expiration	9	Loan Term	360							
Lock Extension Period		Due In	360							
Lock Cancel Date		Base Price	100.81000000							
Lock Cancel Reason		Total Price Adjustments	-0.62500000							
Float Down Date		Lock Price	100.18500000							

II. Lock Desk

As the Lock Desk user, you can view buy-side data via the Lock > Confirm screen and/or the buyside and sell-side data via the Pricing Review screen.

Loans 🗸 (2023055000000	00026—Ken N	Customer, JR 🗙 🗸	Lock 👻	Pric	ing Review 👻							
Send/Status	Summary	Confirm	Pricing Review	Final Comm	nitmen	t							
Buy Side F	Pricing Price												
Anticipated Buy I	Price												
Starting Adjusted	d Rate	6.750%	Discount/Re	ebate at Start R	late	-0.18500000 %		Total L	oan Amount		S	300,000.00	
Loan Program	Fifth Thi	rd Bank, N.A	Correspondent - Conf	orming 30 Year	r Fixed	- DU							
Program Code	Conform	ning 30 Year Fix	ed - DU	0									
								-			-		1
Base Price						100.81000000	+	5		=	\$	302,430.00	
Price Adjustmen	its					Add Adjustment 🛨							
State is CA						-0.12500000	+	\$	0.00	=	\$	-375.00	Û
LTV is 85.01 - 90	0.00, And Loan Purp	ose is Purchase	, And FICO is 760 - 77	9, And Non-Star	n	-0.50000000	+	s	0.00	-	\$	-1,500.00	Û
Service Release	Premium					0.0000000	+	s	0.00	=	\$		Û
Max Price Cap							+			=	s	0.00	
Net Buy Price						100.18500000	+			=	s	300,555.00	
Realized Buy Price	ce							1	Conios	D			
Loan Program									Pric	e E	25e		
Program Code									Inform	ati	on		
													1
Base Price							+	s		-	\$	0.00	
Price Adjustmen	its					Add Adjustment 🛨							
No Adjustments	5						+			=			
Realized Buy Pric	ce					0.0000000	+			=	s	0.00	

Benchmark pricing is also available on the **Pricing Review** screen.

Benchmark Price	e							
Loan Program					1			
Program Code								
Benchmark Price					1.	s	s	0.00
benefitien en e						•	Ŷ	0.00
				_				
Loans - (2) 2023055	50000000026—Ken I	N Customer, JR 🗙 👻	Lock 👻	Pricing Review 👻				
Send/Status Summ	nary Confirm	Pricing Review	Final Commit	tment				
Sell Side Price								
Anticipated Sell Price								
Loan Program								
Program Code								
Base Price					+	\$ =	\$	0.00
Price Adjustments				Add Adjustment 🕂				
Max Price Cap					+	=	\$	0.00
Anticipated Sell Price				0.00000000	+	=	\$	0.00
Spread				0.00000000				
						Anticipated Gross Sale	\$	-300,000.00
						Anticipated Net Sale	\$	-300,555.00
Realized Sell Price						Conico P	~~	
Investor Name					ļţ	Price	as	=
Investor Code						Informat	ion	
Principal Amount Purchased	1			2		-		
Base Price					+	s =	S	
Price Adjustments				Add Adjustment 🛨			_	
No Adjustments					+	=		
Anticipated Sell Price				0.0000000	+	=	\$	0.00
Execution Variance				100 10500000			2	0.00
spread				-100.18500000		Pealized Groce Sala	e.	-300.000.00
						11001200 01033 3010	9	200,000.00

11. Optimal Blue Search ID

When a lock is requested through Optimal Blue, the Loan ID, Search ID, and Product ID can be viewed on either the Lock > Request screen or Lock > Confirm screen under Lock Status History.

Lock Status Hi	istory							
Action Date/Time	Ву	Lock Status	Notes	Lock Period	Adjusted Rate	Lock Price	Float Down	Channel
05/25/2023 12:21:28 PM	Kristopher Nelson	Lock Confirmed	confim	30	6.750%	100.1850	No	ОВ
05/25/2023 12:18:05 PM	System	Lock Confirmed		30	6.750%	100.1850	No	ОВ
05/25/2023 12:14:05 PM	Kristopher Nelson	Lock Requested	lock soon	30	6.750%	100.1850	No	ОВ
05/25/2023 12:13:24 PM	Kristopher Nelson	Lock Requested	OB Loan ID : 2952, Sea	30	6.750%	100.1850	No	ОВ
05/25/2023 12:13:07 PM	Kristopher Nelson	Loan Registered	OB Loan ID : 2952	OB Loan ID + 29	52 Search ID - 747018	38E168503478	Reproduct ID	· 44126595
05/25/2023 12:02:32 PM	Kristopher Nelson	Not Locked - In Process		00 200110 12	%	502100505410	NO	Manual

Note: The **Search ID** is needed to research any issues with a pricing discrepancy.

12. Discrepancy Report > Loan vs Lock

If the loan data changes after locking a loan and pricing is affected, the discrepancy can be viewed in two locations within Path.

• Lock > Summary screen > Lock/Lock Discrepancies section

Loans - (2) 2023055000000	0026—Ken N	Customer, JR 🗙 🗸	Lock 👻	Summary 🗸					
Send/Status Summary	Confirm	Pricing Review	Final Comn	nitment					
Current Loan Status - F	Role/Use	r/Received Da	te						
Kris Pricing - Lock Desk/KristopherNelson 05/25/2023 12:16:23 PM									
Kris Pricing - Loan Officer/KristopherNelson 05/25/2023 12:02:30 PM									
Validations All validations are satisfied. Loan/Lock Discrepance The following lock fields are different	<mark>es</mark> from their loa	n fields							
Lock Data			Loan Da	ta Gradit Second	0				
Credit Score		EC		Credit Score	U Los Apgeles				
Primary Housing	12 160	E5		Primary Housing	18 602				
Total Obligations	15.495			Total Obligations	22.594				

Lock > Summary screen/Confirm screen > Compare Lock History button



- Click the button to open the **Compare Lock History lightbox**.

Optimal Blue > Pricing/Lock

Compare Lock History			×
Action Date/Time	Ву	Lock Status	
05/25/2023 12:21:28 PM	Kristopher Nelson	Lock Confirmed	
05/25/2023 12:18:05 PM	System	Lock Confirmed	
05/25/2023 12:14:05 PM	Kristopher Nelson	Lock Requested	
05/25/2023 12:13:24 PM	Kristopher Nelson	Lock Requested	
05/25/2023 12:13:07 PM	Kristopher Nelson	Loan Registered	
05/25/2023 12:02:32 PM	Kristopher Nelson	Not Locked - In Process	
Changed			
Lock Field	Old Value	New Value	
Expiration Date		06/24/2023	
		Compare	

13. Copy Lock to Loan/Loan to Lock

After confirming a lock, the user must click the **Copy from Lock to Loan** button on the **Lock > Summary** screen to ensure that loan and Lock match.



Liabilities > Change Type

This section is intended to walking Path users on how to change a liabiliy's type.

To change the liability type, ensure that the **Change Liability Type** button is enabled for your role by your system administrator.

Note: In the following example, the tradeline is changed from an installment to an REO trade.

- 1. Go to **Production > Borrower > Liabilities** section.
- 2. Select the tradeline to be changed and click the **Change Liability Type** button.

Loans - (2) 202306600	0000002-DOUG BORROW	ER 🗙 🗧 Production		•				
Send/Status Summary	Application Borro	ower Closing Costs	URLA Pro	Product a	& Pricing Transactio	ins Conta	cts 👻	
ther Credits					Subtotal	\$	5,000.00	
Туре	Descript	tion				Amount	Source Amoun	
Earnest Money	EARNES	T MONEY				\$ 5,000.00	S	
ift Funds					Subtotal	\$	0.00	1
Туре	Donor	Relat	ionship	Deposited		Amount	Source Amoun	
√o records								
otal Liabilities \$ otal Monthly Payment \$	556,000.00	Total Assets	\$ 1.055.00	0.00	Net Worth Balance Subtotal	\$ 45 \$ 3	9.000.00	4
redit Cards, Other Debts and L	eases				Payment Subtotal	\$	660.00	
Туре	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit	
Pervolving	BANK OF AMERICA	65410641	\$ 23,000.00	\$ 450.00	51	No	No	
Installment Loan	DE MAEDICA	1901961	\$ 2,500.00	\$ 85.00	29	No	No	
Revolving	DISCOVER	8056	3 5,500	s 125.00	44	No	No	
ther Liabilities and Expenses					Payment Subtotal	5	0.00	In order for the User to Chan Liability Type a check mark mu
Description		Type		Monthly Payment	Months Remaining		Omit	put in the line item requested to
lo records								changed
					Balance Subtotal	\$ 52	5.000.00	

3. In the Change Liability Type lightbox, make the new selection and click Next.



4. In the following lightbox, the loan type is defaulted to the selection made from the previous lightbox. Complete the rest of the applicable fields and click **Save & Close**.

Loans 👻	202306600000	00002-DOUG BORROWE	R 🗙 👻 Production 👻	Real Estate Liabilities		×	☆ =
Send/Statu	is Summary	Application Borro	wer Closing Costs U				
Other Credits				Туре	Mortgage 🗸 🗸	H	r e e e e e e e e e e e e e e e e e e e
Туре		Description	on	Creditor	BANK OF AMERICA	rce Amount	
Earnest	: Money	EARNEST	MONEY	Address			
CID Funda				Unit Type	~		
Gift Funds		2	Delationalia	Unit Number		M .	
No records		Donor	Relationship	City		rce Amount	
Notecords				State	✓ ZIP	and the second se	
				Account Number	65410641		
	tion			Monthly Payment	\$ 450.00		
Liabilit	lies			Months Remaining	51		
Total Liabilitie	5 5	556.000.00	Total Assets	Unpaid Balance	\$ 23,000,00		
Total Monthly	Payment s	210.00		Pay at Closing	Not Paid from Loan Amount		
				Omit			
Credit Cards,	Other Debts and Lease	25		REO Asset	~		
Туре		Creditor	Account Number Un	Lien Position	~	1000	
Revolvin	ng	BANK OF AMERICA	65410641 \$	Resubordinate		- 5	
Installm	nent Loan	BANK OF AMERICA	1901961 \$	Loan Type	~		
Revolvin	ng	DISCOVER	8056 \$	Other Loan Type			The Type will be change depending on the selection
				HELOC Credit Limit	\$		from the User. The remaining fields will need to be
Other Liabiliti	es and Expenses			HELOC Undrawn Amount	s	•	completed to tie the REO property together.
Descrip	ition		Туре	Notes			
No records							
				Request Verification			
				Request Payoff - Creditor Info	ormation		
Save	Delete Mair	n Contact Swap Bori	rowers VOA Invite 0		Sava & Class	e Save	
					Save & Cluse		

5. Back in the **Borrower** screen > **Liabilities** section, the liability has changed type and moved to it new table.

tal Liabilities	ummary	Application Bor	rower Closing Costs	U	RLA Prop	erty	Product 8	Pricing Transaction	s Ci	ontacts 👻	
rai Liaumities	5	556,000.00	Total Assets	s	1,055,000	.00		Net Worth	s	499,000.00	
tal Monthly Payment	5	210.00									
								Balance Subtotal	s	8,000.00	
edit Cards, Other Deb	ts and Leas	es						Payment Subtotal	s	210.00	
Туре		Creditor	Account Number	Unp	baid Balance	Month	ly Payment	Months Remaining	PAC	Omit	
] Installment Lo		BANK OF AMERICA	1901961	\$	2,500.00	s	85.00	29	No	No	
Revolving		DISCOVER	8056	\$	5,500.00	S	125.00	44	No	No	
her Liabilities and Exp	enses							Payment Subtotal	\$	0.00	
Description	1		Туре			Month	ly Payment	Months Remaining		Omit	
al Estate Liabilities				_				Balance Subtotal Pavment Subtotal	5	548,000.00 4,600.00	
Type Lie	n Position	Creditor	Account Number	Unp	baid Balance	Month	ly Payment	Months Remaining	PAC	Omit	REO ID
Mortgage		BANK OF AMERICA	65410641	5	23,000.00	\$	450.00	51	No	No	
Mortgage		BANK OF AMERICA	9019494	\$	525,000.00	S	4,150.00	127	No	No	
Property Vol	ı Own										
Froperty for	\$	725,000.00	Total Monthly Payment	5	0.	00		Total Gross Rent	\$	0.00	
tal Market Value			Total Tax, Insurance,	5	600.	00		Total Net Rental Income	5	0.00	
al Market Value al Liens	\$	0.00	Maintenance								

Liabilities > Copy to Another Borrower

This section is intended to walking Path users on how to copy the liabilities of one borrower to another borrower.

To move the liability to another borrower, ensure that the **Copy Liability to Another Borrower** button is enabled for your role by your system administrator.

- 1. Go to **Production > Borrower > Liabilities** section.
- 2. Select the tradeline to be copied and click Copy Liability to Another Borrower.

Loans 🗸 🔹 🛞 202	2301400000	000001-DORIAN	SMITH 🗙 🗸	Production 👻	⊞ Borrow	er 🚽					
Send/Status S	iummary	Application	Borrower	Closing Costs	URLA	Property	Product &	Pricing Transac	tions Co	ontacts •	
O Liabilities											
Total Liabilities	5	25,500.00	Tota	al Assets	5 4	12,500.00		Net Worth	s	387.000.00	
Total Monthly Payment	5	535.00									
Credit Cards, Other Del	bts and Leas	ses						Balance Subtotal Payment Subtotal	5 5	25,500.00 535.00	
Туре		Creditor	Accou	unt Number	Unpaid Balan	ce M	onthly Payment	Months Remaining	PAC	Omit	
Installment Loan	1	CU OF TX	6541	0641	\$ 23,000.	00	\$ 450.00	51	No	No	
Revolving		CU OF TX	1901	961	Copy Liabili	ty to And	ther Borrower				×
Other Liabilities and Exp Description No records	penses		Туре		JANE SMITH	H	ave clabinty	•			
Real Estate Liabilities								Сору	_		
Type Li	ien Position	Creditor	Accou	unt Number	Unpaid Balan	ce M	onthly Payment	Months Remaining	PAC	Omit	REO ID
No records											
Property You Total Market Value Total Liens	u Own s	0.00	Tota Tota Mai	al Monthly Paymer al Tax, Insurance, ntenance	nt <u>\$</u> 5	0.00		Total Gross Rent Total 2 Rental Incon	s s	0.00	
Save Delete	e Ma	in Contact S	wap Borrowers	VOA Invite	Convert to	URLA	Copy Liability	to Another Borrowe	r Chan	ge Liability Ty	pe Save

3. Select the borrower to whom the liability will go.

4. Click on the **Copy** button.

Note: The loan file needs to have two or more borrowers in order for the liability to be successfully moved to another borrower.

Messages

The **Messages** activity can be used as a conversation log by users, with the option of having important subjects/messages viewable from the **Pipeline** for easy access.

1. Open a loan and select the **Messages** activity.

		Figu	re 72: I	Messa	ges a	ctivity		
Loans 👻	@ 20221290000000001—Suz	zi S Builder 👻	Messag	ges 👻				
List								
∿			×Q					
Subject		Message	Count	Date/T	ime	Ву	Role	Pipeline
No records								
I4 •	10 👻 🔶 🎽							
Messa an ema	ge can be exported into il format and sent within Path	Message the Doo Note: Simp will save t and no	can be s cuments Documer bly savin to Messa t add a s documer	stored i tab as nt. g mess age scro eparato nt	nto a sage een e		User w	ill click (+) to add message
Email	Store Subject							

2. Click the add icon (1 to open the **Message** lightbox.



×Q					1
Count D	ate/Time	Ву	ł	Role	Pipeline
Message			2		
Pipeline					
Subject	Borrower out of town				
Borrower wi	II be out of <u>town</u> 4/1/-4/14.		· .		
			TIP [.] Pipe	line check box	will allow
		Ť	message to	be viewable v	via pipeline
			versus	naving to jump	in file.
		-			
				3_	
				-	Save

3. Enter the **Subject** and body of the message.

Messages

- 4. For the subject to be viewable in the **Pipeline**, select the **Pipeline** checkbox.
- 5. Click Save.

The message is saved to the **History** section.

Figure	74.	Messar	IPS	liahthox	> add	more	messages
rigure	/4.	IVIESSUL	1031	IIGIILDUA	<i>- uuu</i>	IIIUIE	messuges

Message								
Pipeline Subject Cash to Close	User can add multiple messages to One specific subject to create a thread that is easy to follow versus several subjects as individual messages. User will click on existing subject and add new message. This will increase Message Count in main view.							
History								
Message	Date/Time	Ву	Role					
borrower ok with 30k ctc	04/18/2023 11:33:33 AM	Haracely Dominguez	Loan Officer					
Borrower bringing \$25k Cash to close	03/28/2023 2:00:59 PM	Haracely Dominguez	Loan Officer					

Save	Store Message

6. To add more messages to the subject, enter the body of the message and click **Save**.

To store a individual message to the **Documents** activity, select the checkbox of the message and click **Store Message**.

All messages are stored in the **Messages** activity.

List					
\Diamond	×Q				Ð
Subject	Message Count	Date/Time	Ву	Role	Pipeline
Cash to Close	2	04/18/2023 11:33:33 AM	Haracely Dominguez	Loan Officer	\checkmark
Borrower out of town	2	04/17/2023 1:03:43 PM	Haracely Dominguez	Loan Officer	\checkmark
Borrower out of town	1	03/28/2023 1:59:01 PM	Haracely Dominguez	Loan Officer	\checkmark
₩ 4 1 10 ¥ → →					
Email Store Subject					

To store a subject to the **Documents** activity, select its checkbox and click **Store Subject**.
 If the Pipeline checkbox was selected for this subject/message, it will be indicated in the **Pipeline**, as shown below in *Figure 75: Subject/message indicated in the Pipeline*.

Messages

	Figure 75: Subject/message indicated in the Pipeline															
Loans -	Pipeline 👻	Desk •	-													
Desk	Cabinet	Role Desk	Role C	abinet	Active	Archive	Inactive	Role De	sk <process< td=""><td>Role D</td><td>esk<path -="" al<="" td=""><td></td><td></td><td></td><td></td><td></td></path></td></process<>	Role D	esk <path -="" al<="" td=""><td></td><td></td><td></td><td></td><td></td></path>					
∽				×	Q, ()											
Prod	luction (6)															
	LO Name		Loan Number		Borrower		Subject Prope	rty	Loan Status		Loan Amount	Note Rate	Loan Type	Loan Purpose	Message	
	Haracely Dominguez		20221290000	000001	Suzi S Build	ler	1234 Builders	Lane	Application - In Pr	rocess	289,275.00	0.000	VA	Purchase	Cash to more	
I+ +	1 100 🕶 🔶	*														
•														-		
7 1	New Loan Imp	port	Assign	Archive	Copy t	o Sandbox	Сору	Inactiv	Active							

NOTE: To enable the **Message** column in the **Pipeline**, your system admin needs to enable it in **Configuration > Roles > Pipelines > Views**.

						Pipelines		
							X	
ews Action Button								
Туре	Fields for Desk							
Desk						_		
Desk				×Q				
Desk	The second							
Desk	Display Name			Display Length	Field Name	Table	Pipeline Rule	
Desk	Loan Type			10	LoanType	Product	12	
Cabinet	Loan Purpose			10	LoanPurpose	Loan	C2	
Cabinet	Lock Expiratio	n Date		10	LockExpirationDate	Loan	C2	
Cabinet	Message			10	Message	Message	2	
Cabinet	I ♦ 1 2 10	~ * *						
Cabinet				Field Selection	1		×	
Role Desk	_			1.122.02	10.2 Block & Martin (20.000)			
Role Desk				Field Name	Message.Message	~		
Role Desk	A CONTRACTOR			Display Name	Message			
Role Desk		14	Role Di	Display Length	10			
Role Desk	All		Role Di					
Role Cabinet	Production		Role Ca					
Role Cabinet	Lock	17	Role Ca		Save			
Role Cabinet	Compliance	18	Role Ca	100			(BCR)	
Role Cabinet		19	Role Cat	binet				
Role Cabinet	All	20	Role Cab	binet				
Active	Active	21	Active					
Archive	Archive	22	Archive					
			Inactive					

Figure 76: How to enable the Message column

8. In the **Pipeline**, click the **more** link of the subject/message to view it in detail.

			rigure	77. Subjet	<i>LUMESSU</i>	iye ili uctu			
Loans	🗸 Pipeline 👻	Desk 🖥							
Desk	Cabinet	Role Desk	Role Cabinet	Active	Archive	Inactive	Role Des	k <process< th=""><th>Role Desk<path -="" al<="" th=""></path></th></process<>	Role Desk <path -="" al<="" th=""></path>
∿				×Q¢					
Pro	duction (6)								
	LO Name		Loan Number	Borrower		Subject Prope	rty	Loan Status	Loan Amount
	Haracely Domingue	z	20221290000000001	Suzi S Build	der	1234 Builders	Lane	Application - In Proce	ss 289,275.00
	Haracely Domingue	z	20221260000000004	Current	Messages	per Thread			
	Haracely Domingue	z	2022125000000013						
4 4	1 100 🗸	→		Subject	Cash to	o Close			
- 2010 - 201					Borrow	ver bringing \$25k	Cash to clos	e	
				Subject	Borrow	er out of town			
					Borrow	ver will be out of t	town 4/1/-4/1	4.	

Figure 77: Subject/message in detail

Documents

Documents

All borrower documentation is stored in the **Documents** activity. See the figures below.

		FIG	ure 78: Docum	ients activity t	Dasics		
Loans 👻	② 2023048000000001 × ·	Documents					
List	Pending Deleted	Α					
GES						B + File Drop Zone ((Add from Computer)
PACKA ↓			×Q				
	Document	Borrower	Category	Туре	Description	Ву	Status
Per	Section List: View of all D nding: Borrower uploaded of Deleted: Folder contain	on A: Documents in file locs via Portal p ing deleted doc	e bending review cuments				
Add fr Add fr File	Sectio rom Computer: Ability to u om Library: Add document Drop Zone: Drag and drop	on B: pload document ation/forms pop documentation	ts from Computer ulated within Path from computer]			
User	Sections of the section of the secti	on C: ation from borro	ower within Path]			
Cre	Secti d ating bundles of specific do (income, disclosu	on D: cuments and lat ures, assets,etc	beling Package)				
	B		0				
Save	Add from Computer A	dd from Library	Request Ac	ld Package			

When a document is selected, more button options will become available.

					Figure 2	79: .	Select a	docı	ımen	t to	en	able more	e bi	itton opt	ions					
	Loans	• 🛞 20	022125000000	0013—Ke	n Customer, Ji	∶× -	Docume	nts 👻	List 🖣											
	List	VOE	Pending	Delete	d															
GES														+ File Dro	p Zone	(Add from Cor	mpu	uter)		
PACKA	4					×	Q,													
	Drag a c	olumn heade	r and drop it here	to group by	y that column															
		Document		:	Borrower	:	Category	:	Туре		:	Description	:	Ву	Sta	us	:	Status Date & Time 斗	:	Up
		VOE					Form		VOE					Haracely Dominguez	Sig Per	ature Request ding		04/26/2023 11:21:16 AN	1	04/
	R	teview: ⊺ E	Me his will chanç E dit: Opens d Esign: Se	rge: Sel ge the St Email: D ocument end docu	ecting multip tatus column View: Oper Download irectly email with ability t umentation re	le do from sele Sav docu o edit quirit	cs and com uploaded, a cted docum re to comput ments/ form t name, cate ng Esignatu	bining i added fi ent ier is within agory ty re direc	nto one rom libr I Path pe, des ctly to bo	ary, et criptio prrowe	c to n, e r	Reviewed								
	Save	Dele	ete Add f	from Com	puter Ad	ld fror	m Library	Merg	• /	Add Pac	kag	e Review	Γ	View D	ownloa	d Ema	iil	Edit	eSign]

Figure 78: Documents activity basics

Documents

1. Document Package

By selecting multiple documents to be packaged into separate folders, the user will see all packages on the left side orange banner labeled **PACKAGES**.

	Loans 👻	(2) 202	2212500000	0013—Ke	n Custome	r, JR 🗙 👻	Documents 👻	List	-						
	List	VOE	Pending	Deleted	ł										
GES				G									+ File D	rop 2	Zone (Add from
PACKA						×	2								
	Drag a colu	mn header	and drop it here	to group by	that column										
		Document		:	Borrower	: 0	Category	Туре	:	Descript	ion	:	Ву	:	Status
		/OE				F	form	VOE					Haracely Dominguez		Signature Requ Pending
	Loans 👻	(2) 20	22125000000)0013—Ke	n Custome	er, JR 🗙 🚽	Documents 👻	List	•						
	List	VOE	Pending	Delete	d										
	All Docume	nts			• 🌣					×	Q,				
	Document I	Package(s)				Docun	nent	:	Borrower	:	Category	:	Туре		Description
	Income Doo Disclosures	IS .		20 00 00		comple	eted wvoe				Form		VOE		
						2021 V	V2		Ken Custom	ner JR					
						2022 V	V2		Ken Custom	ner JR					
						Paystu	b		Ken Custom	ner JR	Income		Pay Stub		Borr 1

To package documents together, select their checkboxes and click Add Package.

This document reviews the workflow for adding request forms in **Documents** and their corresponding areas in Path where information maps to and is printed on the corresponding request forms.

The following request forms are covered:

- Request for Appraisal
- Request for Evidence of Insurance
- Request for Payoff
- Request for Title Commitment

1. Adding the Request Forms to Documents

1. Open a loan file and go to the **Documents** activity.

		2023066000000002—DOUG BORRON	WER 🗙 🗸 🛛 Docume	ents 🗸 List 🗸 🚹				
	List	Pending Deleted						
ES			Form Library					×
PACKAG	➡ Drag a col	umn header and drop it here to group by that column	Borrower Group Borrower Additional Borrower	DOUG BORROWER DOUG BORROWER	~ ~	Borrower Set Borrower	DOUG BORROWER	~ ~
		Complete Set	Form Library	Standard Forms	<u>3</u>		Type in REQUEST to brin	g all the forms in
		Audit PDF	Available			Selected	the form libr	ary
		Complete Set	4506-T Request for IRS 4506 Request fo	Transcript of Tax Return r Copy of Tax Return		Request for Evide Request for Payo	ence of Insurance (CF-REQINS) ff (CF-REQPOFF)	
		Audit PDF	RD 3555-21 USDA R Guarantee	equest for Single Family Housing Loan		Request for Title Request for Appr	Commitment (CF-REQTTLCOM) aisal (CF-REOAPR)	
		Complete Set	Request for Apprais Request for Evidenc	al (CF-REQAPR) e of Insurance (CF-REQINS) 4				
		Audit PDF	Request for Payoff (Request for Survey	CF-REQPOFF)				ß
		RUSH CLOSING FOR CLIENT (MSG- Individual)	Request for Title Col VA Request for Certi VA Request for Certi	mmitment (CF-REQTTLCOM) ficate of Eligibility (VA 26-1880) ficate of Veteran Status (VA 26-8261a)				
		RUSH CLOSING FOR CLIENT – All (MSG-Subject)			5			
		RUSH CLOSING FOR CLIENT – All (MSG-Subject)			View	Add		
I	Save	RUSH CLOSING FOR CLIENT (MSG 2)	ary Request	Messages Add Package	P20 - 1	Added from	AC (20, 20, 20, 20, 20, 20, 20, 20, 20, 20,	C 100 10 0 2 0 40 00 00 4

- 2. Select the Add from Library button to open the Form Library lightbox.
- 3. Enter "request" into the search box to filter for all request forms.
- 5. Click Add.
- 6. Now the request forms are added to the **Documents** activity.
- 7. Next, we navigate to the areas in Path to enter information which will then be populated in the corresponding request forms selected in the above steps.

2. Request for Appraisal

To enter information that will populate the Request for Appraisal form:

- 1. Staying in the loan file, go to **Production** activity > **Contacts** screen.
- 2. Complete the Title Company section.



3. Next complete the Purchase Contacts section.



- 4. Click Save for the Contacts screen.
- 5. Staying in the **Production** activity, next go to the **Appraisals** screen > **Information** tab.

Loans 🗸	② 2	02306600000	00002—DOI	JG BORROWER	× -	Productic	on 👻	Appraisals 👻	5				
Send/Stat	us	Summary	Quote	Borrower	Clos	sing Costs	URI	LA Property	Product & Pric	cing Transactions	5 Contacts	Appraisals	-
Informa	tion	Notice of Va	lue										Đ
Appraisal Ty	/pe	Apprais	ser	Apprais	al Form			Appraised Value	Appraisal Date	e Expiration	A	ctive	
Primary							\$						Û
Active Appra Appraised Va Appraisal Typ Appraisal Me Other Descri AVM Model I Other Descri	isal alue pe thod ption Name ption	6 S Primary Second Review Previou	, / S	, k	Docur Progra Review Appra Delive	ment File ID or Collateral am w Required isal Date isal Expires ered to Borro	wer		~ ~	Comments Due Date Appraisal Received Effective Date			
Appraisal Fo	rm			v []	Receiv	ved by Borro Date	wer		1	Signature Date		*	

- 6. Select the Active Appraisal checkbox.
- 7. Select the appropriate options from the **Appraisal Type** and **Appraisal Method** dropdown menus.

Loans 🗸 🕘 20	0230660000000002—DO	JG BORROWER 🗙 🗸	Productio	n 👻 🧳	Appraisals 👻						
Send/Status	Summary Quote	Borrower	Closing Costs	URLA	Property	Product &	Pricing	Transactions	Contacts	Appraisals	-
Information	Notice of Value										
											+
Appraisal Type	Appraiser	Appraisal For	m	,	Appraised Value	Appraisal D	ate	Expiration	Act	ive	
Primary				\$							Û
Active Appraisal	\checkmark	Do	cument File ID				Con	nments			
Appraised Value	\$	Inv	estor Collateral			×	•				
Appraisal Type	Primary	× PI	view Required								
Appraisal Method	Full Appraisal	~ <mark>\ 8</mark>	araical Data		•	69					
Other Description							Due	Date		*	
AVM Model Name	Automated Valuation	n Model Ap	praisai Expires			# #	Арр	raisal Received		*	
Other Description	Drive By	De	livered to Borro	wer			Effe	ctive Date		ŝ	
Appraisal Form	Full Appraisal	Re	ceived by Borrov	wer		*	Sign	ature Date		 	
Approbarionn	Prior Appraisal Use	d Or	der Date			*	Clor	ical Waiver Signed			
30 Day Extension	Land Appraisal	Se	nt Method								
Date	Otner	Fu	II Waiver Signed			1	Dat	e Docs Signed		H	
Expiration Date	(fit	An	praisal Cancel D	ate		69	CUI	Risk Score			

8. Complete the Appraisal Company section.

Loans 👻 🙎	20230660000	000002—DO	JG BORROWER	× - Productio	on 👻	Appraisals 👻				
Send/Status	Summary	Quote	Borrower	Closing Costs	URL	A Property	Product & Pricing	Transactions	Contacts	Арри
Information	Notice of V	/alue								
									\$	
									S	
Total									\$	
Appraisal Comp	any		9	Appraiser						
Company	ABC AI	PPRASIAL	11	Appraiser						
Address 1	333 M	AIN STREET		License Number						
Address 2				License State		~				
City	Dallas			License Expiration						
State	TX	✓ ZIP		Code						
Phone	(555) 5	55-5555								
Fax										
Contact	appras	sier								
Email	apprai	ser@yahoo.co	m							
Website						63				
Supervisory App	oraiser			-						
Appraiser										
License Number										
10										
Enve										
Save										

- 9. Click Save for the **Appraisals** > **Information** tab.
- 10. Now that you have completed the **Contacts** screen and the **Appraisals** > **Information** tab, the Request for Appraisal form will be populated with the information you have entered in the above steps when you go to the **Documents** activity and open the Request for Appraisal form.

3. Request for Evidence of Insurance

To enter information that will be populated the Request for Evidence of Insurance form:

1. Staying in the loan file, go to the **Production** activity > **Insurance** screen.

Loans 🗸	@ 2023092801—JO	HN PURCHASE 🗙 🗸	Production 👻	Insurance 👻						
Send/Status	s Summary	Borrower Prope	erty Product 8	Pricing Tran	sactions	Loan Transmittal	Contacts	FHA VA	Insurance	
Туре	Company	Phone	Agent	Policy / Binder #	Coverage	Deductible	Premium	Effective Date	Renewal Date	
Hazard	USAA		JOHN AG	INS 7800512	FULL	\$ 5,000.00	\$ 1,500.00	10/27/2023	10/27/2024	C

2. Click the add icon (¹) to open the **Add Insurance** lightbox.

Add Insurance)
Туре		4 Loss Payee	e	
Company	li la contra de la	Name	:+	
Address	Fire	Address		
City	Flood Wind	City		
State	Earthquake	State	✓ ZIP	
Country	Lava Hurricane	Country	· · · · · · · · · · · · · · · · · · ·	
Phone	Other HO-6 Condo	Phone	Fax	
Email		Email		
Agent		Comments	2	
Policy/Binder Number				
Coverage				
Deductible	\$	Request Ve	/erification	
Replacement Value	\$	nequest re		
Premium	\$			
Paid By	~			
Effective Date	#			
Renewal Date	00		5	
		Add		

- 3. Select the type of insurance from the Type dropdown menu and complete all applicable fields.
- 4. Click Add.
- 5. The insurance record is added to the table and the information entered in it will be populated in the Request for Evidence of Insurance form when it is opened in the **Documents** activity.

4. Request for Payoff

To enter information that will be populated in the Request for Payoff form:

1. Staying in the loan file, go to the **Production** activity > **Borrower** screen > **Liabilities** section.

Loans - 🕲 202309280	1—JOHN PURCHASE 🗙 👻	Production 👻	🗄 Borrower 👻			
Send/Status Summary	/ Borrower Prop	Product &	Credit Cards, Other Deb	ots and Leases	×	Additional Tracking
	Lanna de la constante de la co	<u> </u>	Unpaid Balance	\$ 800.00		
2			Pay at Closing	3 Not Paid from Loan Amount		
O Liabilities			Payoff Amount	\$ 700.00		
Total Liabilities	152,400.00	Total Assets	Remaining Unpaid Balance	\$ 100.00		450,600.00
Total Monthly Payment \$	50.00		New Monthly Payment	\$ 50.00		
			Omit			2,400.00
Credit Cards, Other Debts and I	Leases		Notes			50.00
Туре	Creditor	Account Number				Omit
Revolving	VISA	609494				No
Revolving	TARGET	9804994	Request Verification			No
Revolving	DISCOVER	049948	Verified Date	0	- 12	No
			Request Payoff - Creditor Info	rmation 4	- II	
Other Liabilities and Expenses			Contact	TEST		0.00 +
Description		Туре	Phone	(648) 091-9489 x81		Omit
No records			Fax		- 12	
			Email	pay@company,com	- II	
			Respond Via	×		150,000.00
Real Estate Liabilities			Other			2,700.00
Type Lien Positio	on Creditor Ac	count Number U	Special Instructions	E-mail		OID Verified Date
Mortgage First	CALIBER HOME LO64	09494		Mail		1
			ß	30 DAYS		
	Main Constant		Savol	Close Open Verification		
Save Delete	Wain contact Swap E	VUA	Save a	citate cpoin ronneadon		

- 2. From the list of liabilities in this section, open the lightbox of the liability to be paid off.
- 3. In the liability's lightbox, select the **Pay at Closing** checkbox and complete the **Request Payoff** section.
- 4. Click Save & Close.
- 5. The payoff request information for this liability has been entered and will be populated in the Request for Payoff form when it is opened in the **Documents** activity.

5. Request for Title Commitment

To enter information that will be populated in the Request for Title Commitment form:

1. Staying in the loan file, go to **Production** activity > **Contacts** screen > **Loan Contacts** tab.

Loans 🗸 🕘 202	3092801—JOHN PURCHASE 🗙 🗸	Production 👻 Contac	ts 🗸 🚺
Send/Status S	ummary Borrower Proper	ty Product & Pricing	Transactions Loan Transmittal
Loan Contacts	All Contacts		
Title Compar	ny 2	Settlement Agent	Same as Title Information
Company	Fidelity National Title Agency,	L Company	Fidelity National Title Agency,
Branch Name	, <u> </u>	Branch Name	
Branch Number		Branch Number	
Address	5339 Spring Valley Rd.	Address	5339 Spring Valley Rd.
Unit Type	· · · · · · · · · · · · · · · · · · ·	• Unit Type	×
Unit Number		Unit Number	
City	Dallas	City	Dallas
State	TX 🗸 ZIP 75254	State	TX → ZIP 75254
Phone	(972) 248-7992	Phone	(972) 248-7992
Fax		Fax	
Email	nppdallas@aol.com	Email	nppdallas@aol.com
Company License	1876657	Company License	1876657
License Authority		License Authority	
Authority URL		Authority URL	
Contact	Nancy Phelps Patterson	Contact	Nancy Phelps Patterson
3			Data saved.
Save Delete	e		

2. Complete the **Title Company** section.

Note: you can use the select icon (**) next to the **Company** field to have the title company's information populated in the **Title Company** section in a few clicks, if your system administrator has already added the title company in Settings.

3. After the **Title Company** section is completed, click **Save** and go to the **Property** screen.

Send/Status Sun	nmary Borre	ower	Property	Product & Pricing	Transactions	Loan Transmittal	Contacts	FHA	VA Insurance	
Manner Held	Single man		~							
Other										
Title Vesting Description	JOHN PURCHAS	SE	¢							
	6									
Request for Title Commitr	nent		6							
Title Request Date	10/15/2023	1		Escrow Number			Comments			
Type of Policy	CLEAR			Attachment	Prior Title Policy					
Order Number					Title Insurance					
Effective Date	11/15/2023				Survey Co	ontract				
Title Expiration	02/15/2024	(10) (11)		Mail Away						
				Affixture Date	1	1				
• Flood										
Flood Zone			~	No NFIP Map			LOMA/LOMR		~	
Certification Number				Panel/Map Effective Date	1) I	LOMA/LOMR Date		<u>.</u>	
Determination Date				NFIP Community Name			Federal Flood Insuran	ce		
				NFIP Map Number			Participating Commun	nity		
Community Number				NFIP Community		~				
Community Number Community-Panel										

- 4. Complete the **Request for Title Commitment** section and click **Save**.
- After completing the Contacts > Loan Contacts tab and the Property screen, the information entered herein will be populated in the Request for Title Commitment form when it is opened in the Documents activity.

Conditions

As a processor, the **Conditions** activity lists conditions pertaining to the loan.

• In the All Conditions screen, click the column headers to sort the conditions listed in the table.

Figure 80: Conditions > All Conditions

21250000000013—Ker	n Customer, JR 🗙 👻 Conditions 👻	All Conditions									1
All Conditions		-						N			
	×Q							*0			
Category	Description	Status 🕶	Date/Time	Issued To	Issued Date/Time	Issuer	Cleared Date/Time	Cleared By	Clearer	Days	Attached
Income	Copy of borrower W2	Walved	04/25/2023 11:21:53 AM	Assistant to Proces	04/25/2023 11:21:02 AM	Underwriting					
Income	Tax Transcripts 4506T.	New	04/27/2023 11:10:08 AM								
Income	Copy of borrower W2	New	04/27/2023 11:09:19 AM	Assistant to Proces							
Income	Most recent 30 day paystub	Issued	04/26/2023 12:02:20 PM	Processor,	04/25/2023 11:21:02 AM	Underwriting				5	
Income	Missing Bank Statements for Underwriting	Issued	04/03/2023 1:19:24 PM	Processor,	04/03/2023 1:19:24 PM	Underwriting				28	
Income	Copy of borrower W2	Cleared	04/03/2023 2:28:03 PM	Assistant to Proces	04/03/2023 2:27:15 PM	Underwriting	04/03/2023 2:28:03 PM	Underwriting	Haracely Do		Ø

• Click on a condition to open its **Edit Condition** lightbox to edit the condition and/or attach documents to the condition.

Edit Condition	1					>
			A			
Description	Most r	acent <u>30 day</u> paystub	V			
Туре	PTD	✓ ID		Category	Income	•
Issued To	Proces	sor	:+ 🏛 🗖	Cleared By	Underwriter	:+ 🏛 🗖
					Underwriting	
Due Date		🛗 Time	✓ Time Zone	~	Automatically Reissue Revised Conditions	_
Comments	[Processor/UW can make com certain condition.	ments on a		Processor can attach documents to condition for review	
Documents	Descri	ption Status	Add Date/Time	Document Date	Expiration Date Category Type	t t
	No Red	cords				
History						
Action Date/Time	9	Ву	Status	Comment	s	
04/26/2023 12:02	2:20 PM	Haracely Dominguez	Issued			
04/25/2023 11:21	1:02 AM	Haracely Dominguez	Issued			
04/03/2023 2:25:	18 PM	Haracely Dominguez	New			

Figure 81: Edit Condition lightbox

- Once conditions have been met, the processor submits to the underwriter for review via the Send/Status screen.
 - Click the **Set Status** button to open the corresponding lightbox and select the next status for the loan.
 - Click the **Send To** button to open the corresponding lightbox and select the underwriter role.

Conditions

Figure 82: Production > Send/Status screen

Loans 👻	(2) 20221250000	000013—Ken Cı	ustomer, JR 🗙 🗸	Production 👻	Send/Status 👻		
Send/Statu	s Summary	Borrower	Property	Product & Pricing	Closing Costs	Transactions	Debt

Production Validation

All validations are satisfied.

Production Send/Assign History

Action Date/Time	Ву	Role	Sent To	Assign To
04/18/2023 2:42:31 PM	Haracely Dominguez	Processor		Haracely Dominguez
04/18/2023 2:06:23 PM	Haracely Dominguez	Underwriting	Processor	
03/28/2023 4:13:01 PM	Latricia Davis	System Administrator-G2 PSG Suppo	rt Underwriting	
03/28/2023 4:11:28 PM	Latricia Davis	System Administrator-G2 PSG Suppo	rt Loan Officer	
03/28/2023 4:05:35 PM	Haracely Dominguez	Loan Officer	Underwriter, Ops Manage	r
12/15/2022 1:29:35 PM	Haracely Dominguez	Loan Officer		Haracely Dominguez

Production Status History

Action Date/Time	Ву	Role	Status	Notes
04/25/2023 9:06:15 AM	Haracely Dominguez	Path - System Admin	In Underwriting	
04/18/2023 2:11:40 PM	Latricia Davis	System Administrator-G2 PSG Sup	In Processing	
03/28/2023 4:12:25 PM	Latricia Davis	System Administrator-G2 PSG Sup	In Underwriting	
03/28/2023 4:09:52 PM	Haracely Dominguez	Path - System Admin	Submitted to Underwriting - U	nderwriting
03/28/2023 4:09:09 PM	Haracely Dominguez	Path - System Admin	Submitted - In Process	
03/28/2023 4:05:32 PM	Haracely Dominguez	Loan Officer	Submit to Underwriting	
01/05/2023 2:04:56 PM	Haracely Domingu	Loan Officer	Application - In Process	
12/15/2022 1:29:36 PM	Haracely Dominguez	Loan Officer	Prospect	
Archieve Inactive	Inactive Send	To Set Status Convert t	TO LIBLA	

Closing Costs - Adding Payoffs

To add payoffs:

1. Go to **Production > Borrower > Liabilities** section.

Note: Notice the PAC (pay at closing) column has no debts selected.

Production		Lock	Compliance	Docun	nents	ম	Interfaces		Messages				
Send/Status S	Summary	Application	Borrower -	Closing Cost	ts	URLA	Property	Product	& Pricing	Transactio	ons	Contacts 💎	
Total Liabilities	\$	187,115.00	Total	Assets		\$	346,200.00		Net Worth		\$	159,085.00	
Total Monthly Payment	\$	400.00											
									Ba	alance Subtot	al \$	26,500.00	
Credit Cards, Other	Debts and	Leases							Pa	ayment Subto	tal \$	400.00	+
Туре		Creditor	Accour	nt Number	Unpa	id Balance	Monthly	Payment	Months Re	emaining	PAC	Omit	
Installment Loan		Chase			\$	2,000.00	\$	50.00	40		No	No	
Revolving		Wells Fargo			\$	13,000.00	s	225.00	58		No	No	
Installment Loan		Sallie Mae			\$	5,000.00	\$	25.00	200)	No	No	
Revolving		CITI			\$	6,500.00	s	100.00	65		No	No	

2. Click the row of the liability to edit, which opens its lightbox.

Credit Cards, Other Debts a	ind Leases			×
Туре	Installmen	t Loan	~	-
Creditor	Chase		11	
Address				
Unit Type			~	
Unit Number				
City				
State	~	ZIP		
Account Number	1234			
Monthly Payment	s	50	.00	
Months Remaining	40			
Unpaid Balance	s	2,000	.00	
Pay at Closing	\checkmark	Not Pa	aid from Loan Amoun	
Payoff Amount	s	2,000	.00	
Remaining Unpaid Balance	S	109		<u> </u>
New Monthly Payment	S	50	Once "Pay at Closing" t checked this box will c	oox is
Omit			up- DO NOT CHECK	Clf
Notes			appear on Summary	of
			Iransaction screen	L.
Denvert Verification				_
Request vernication				-
	Save &	Close		

3. Select the **Pay at Closing** checkbox, then click **Save & Close**, to close the lightbox.

Liabilities											
Total Liabilities	\$	187,115.00	Total Assets		\$	346,200.00		Net Worth	5	159,085.00	
Total Monthly Payme	ent s	350.00									
								Balance Subtot	al \$	26,500.00	
Credit Cards, Othe	er Debts an	d Leases						Payment Subto	tal \$	350.00	+
Туре		Creditor	Account Number	Unp	aid Balance	Monthly	Payment	Months Remaining	PAC	Omit	
Installment Loa	an	Chase	1234	s	2,000.00	S	(50.00)	40	Yes	No	
Revolving		Wells Fargo		\$	13,000.00	5	225.00	58	No	No	
Installment Loa	an	Sallie Mae		s	5,000.00	s	25.00	200	No	No	
Revolving		CITI		\$	6,500.00	s	100.00	65	No	No	

Note: The **PAC** column now has the debt indicated.

4. Next, go to Production > Closing Costs > Payoffs/Payments tab.

Productio	n	Lock	Compliance	Documer	nts 지	Interfaces	Messa	ges		
Send/Status	Summary	Application	Borrower Clo	osing Costs	URLA	Property	Product & Pricir	ng Transactions	Contacts	∻
Fees Sumn	ary Loan Estir	nate Service Pro	oviders Closing Discl	osure Sumi	maries of Tra	nsactic Payo	offs/Payments A	dditional Information	Escrows	
										Ŧ
То		Adjustment Type	Subject	Property	Туре	Paid	By Paid	Ву Туре	Amount	Prepay Penalty
No records										
K. Total Payo	fs and Payments	5						\$	0.00	

5. Click Copy Liabilities.

Copy Liabilities Save

Once imported, you will see liabilities copied over, as shown below.

	Production	Lock	Compliance	Docume	nts 🎵	Interfaces	Messa	iges			
	Send/Status	Summary Application	Borrower	Closing Costs	URLA	Property	Product & Prici	ng Transactions	Contacts	✨	
	Fees Summary	Loan Estimate Service	Providers Closing	Disclosure Sum	maries of Trar	nsaction Pay	offs/Payments	Additional Information	Escrows		
				L'S	2						+
	То	Adjustment Ty	pe Su	bject Property	Туре	Paid	By Paid	Ву Туре	Amount		Prepay Penalty
Г	Chase							\$	2,000.00	\$	
	K. Total Payoffs a	nd Payments						\$	2,000.00		
_										_	
							Liabiliti	es to be paid off have b	een imported.		
	Copy Liabilities	Save									

6. Next, go to **Production > Closing Costs > Summaries of Transaction** tab.

	Production		Lock	Compl	iance	Documents		Interf	aces	Messages				
Se	nd/Status	Summary	Applica	ation Borro	wer	Closing Costs	JRLA	Prop	erty Product	& Pricing	Transactions	cor	itacts	∿
-												_		
Fees	s Summary	Loan Estir	mate Ser	vice Providers	Closing	Disclosure Summarie	es of Trans	saction	Payoffs/Paymer	nts Additio	nal Information	Escrow	s	
Borr	ower's Trar	nsaction						Selle	er's Transactio	n				
K. Du	e from Borro	wer at Clos	sing					M. Di	e to Seller and lo	osing				
01	Sale Price of	Property				\$		01	Sale Price of Prop	erty				\$
02	Sale Price of	Any Personal	Property In	cluded in Sale		S		02	Sale Price of Any	Personal Pro	perty Included in	n Sale	POC	\$
03	Closing Costs	Paid at Clos	ing (J)		POC	\$ 8,180.00		03						\$
04						\$			Adjustment Type			~		
	Liability Type			~			1	04						S
	Name								Adjustment Type			~		
Adju	ustment							05						S
05						\$			Adjustment Type			~		
	Adjustment Ty	/pe		~				06						S
06						S			Adjustment Type			~		
	Adjustment T	/pe		~				07						\$
07						S			Adjustment Type			~		
	Adjustment T	/pe		~				08						S
	Additional A	djustments				\$ 0.00	0		Adjustment Type			~		
Adju	ustments for	Items Paid	by Seller in	n Advance				Adji	ustments for Iten	ns Paid by S	Seller in Adva	nce		
80	City/Town Tax	es	(11)	to		s		09	City/Town Taxes		🏥 to		<u></u>	\$
09	County Taxes		1	to		s		10	County Taxes		🏥 to		<u></u>	\$
10	Assessments		1	to		s		11	Assessments		🏥 to		<u></u>	S
11						\$		12						\$
2	Adjustment T	/pe		~					Adjustment Type			~		
Con	v from Applica	tion	Save											
oop:	, nonnapplica		ouro											

7. Click **Copy from Application** to copy over the data.

	Production		Lock	Compliance	Docume	nts 🛛	Interfa	aces Me	essages	
Se	nd/Status	Summary	Application	Borrower	Closing Costs	URLA	Prope	erty Product & F	Pricing Transaction	s (
Fee	s Summary	Loan Esti	imate Service Pr	roviders Closing	Disclosure Sum	maries of Trai	nsaction	Payoffs/Payments	Additional Information	Esc
Borr	ower's Tran	saction					Selle	r's Transaction		
(. Di	ie from Borro	wer at Clo	sing				M. Du	e to Seller at Closi	ng	
01	Sale Price of P	Property			\$		01	Sale Price of Propert	у	
02	Sale Price of A	ny Persona	I Property Included	in Sale	\$		02	Sale Price of Any Pe	rsonal Property Included	in Sale
03	Closing Costs	Paid at Clos	sing (J)	POC	\$ 8,1	30.00	03			
04	Total Debts to	be Paid Off	f		\$ 2,0	00.00		Adjustment Type		
	Liability Type			~			04			
	Name									
Adj	ustment				On	re data is	transfe	erred Liability		
05					s Ty	be will be	a field	that will need		
						to be m	e nu sellur	entered		
	Adjustment Ty	pe		~		to be ma	anualiy	entereu.		
06	Adjustment Ty	ре		~	5	to be in	anualiy			
06	Adjustment Ty Adjustment Ty	pe			\$	to be ma	anualiy 07	лајастель туре		
06 07	Adjustment Ty Adjustment Ty	pe			\$		o7	Adjustment Type		
06 07	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty	pe			\$		07 08	Adjustment Type		
06 07	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty	pe pe pe			\$ \$	0.00 62	07 08	Adjustment Type		
06 07	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad	pe pe justments		~ ~	\$ \$	0.00	07 08	Adjustment Type		
06 07 Adj	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad	pe pe ijustments tems Paid	by Seller in Adva	~	\$	0.00 ⁽²⁾	07 08 Adju	Adjustment Type	Paid by Seller in Adva	ince
06 07 Adj i 08	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad ustments for I City/Town Taxe	pe pe justments tems Paid	by Seller in Adva	→ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	\$ \$ \$	0.00 🖉	07 08 Adju 09	Adjustment Type Adjustment Type Adjustment Type Curve City/Town Taxes	Paid by Seller in Adva	ince
06 07 Adj i 08 09	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad ustments for I City/Town Taxe County Taxes	pe pe pe ijustments tems Paid es	by Seller in Adva	→ → → ance ∰	\$ \$ \$ \$	0.00	07 08 Adju 09 10	Adjustment Type Adjustment Type stments for Items City/Town Taxes County Taxes	Paid by Seller in Adva	ince
06 07 Adj i 08 09	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad ustments for I City/Town Taxe County Taxes Assessments	pe	by Seller in Adva mit to mit to mit to	→ · · · · · · · · · · · · · · · · · · ·	\$ \$ \$ \$ \$	0.00	07 08 Adju 09 10 11	Adjustment Type [Adjustment Type] Adjustment Type] Istments for Items City/Town Taxes] County Taxes] Assessments]	Paid by Seller in Adva	ince
06 07 Adj i 08 09 10 11	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad ustments for I City/Town Taxe County Taxes Assessments	pe	by Seller in Adva mit to mit to mit to		\$ \$ \$ \$ \$ \$	0.00	07 08 Adju 09 10 11 12	Adjustment Type [Adjustment Type] Adjustment Type] Istments for Items City/Town Taxes] County Taxes] Assessments]	Paid by Seller in Adva	Ince

- 8. Select from the Liability Type dropdown menu and click Save.
- 9. Finally, go to **Production** > **Transactions** screen to review/confirm that all data has been copied over.

Production	Lock	Compliance	Document	s Д	Interfaces	Messages		
Send/Status Summ	nary Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts
수 Minimum Required Fu	inds or Cash Back							
Due from Borrower(s)			Total Mortgage I	oans			Calculation	
A. Sales Contract Price	\$		I. Loan Amount		\$	300,000.00	Total Due from Be	prrower(s) (H)
B. Improvements, Renovation Repairs	ns, and \$		J. Other New Mort on the Property the	gage Loans e Borrower Is	\$	0.00	Less Total Mortga Total Credits (K a	ige Loans and nd N)
C. Land (if acquired separate	ely) \$		Buying or Refinance	cing			Cash from/to Bor	rower
D. Refinance: Balance of Mo Loans on the Property to Be	rtgage Paid Off	0.00	K. Total Mortgage	Loans (I and	J) \$	300,000.00		
E. Credit Cards and Other D	ohte	0.000.00	Total Credits					
Paid Off	5	2,000.00	L. Seller Credits		\$	0.00		
F. Borrower Closing Costs	\$	8,180.00	M. Other Credits		\$	64,200.00		
G. Discount Points	\$	0.00	N. Total Credits (L	and M)	\$	64,200.00		
H. Total Due from Borrower (A through G)	\$ 1	10,180.00						

Changing Title Company Name

To change the company name for one or multiple title fees in (section **C. Services Borrower Can Shop For**) follow the steps below.

1. Go to **Production** > **Closing Costs** > **Fees** and select the checkbox(es) of the title fee(s).

2. Click the Change Contact button.

Note: Only select fees that start with Title.

Send/Status Su	mmary	Borrower	Property	Product &	Pricing	ransactions	Closing Co	osts Pro	file Cont	acts	Loan	Transmittal	∿
Fees Summary L	.oan Estimate	Service Pro	viders Clo	sing Disclosure	Summarie	s of Transaction	Payoffs/Pay	yments Ac	Iditional Inform	ation E	Escrow	s	
Final Inspection Fe	e	0	ther					Borrower	No	No	\$	200	.00
C. Services Borro	ower Can Sh	op For								Total	l: \$	1,477.00	Ŧ
arge		P	aid To		Cor	npany		Paid By	APR	POC		Amo	unt
Closing/Escr	ow Fee	0	ther		Fide	elity Abstract & T	itle	Borrower	No	No	s	450	.00
/ Title - Lender's Title	e Insurance	0	ther		Fide	elity Abstract & T	itle	Borrower	No	No	s	0	.00
/ Title - State Guarar	nty Fee	0	ther		Fide	elity Abstract & T	itle	Borrower	No	No	s	2	.00
Title - Due and Not	Payable Endo	orsement O	ther		Fide	elity Abstract & T	itle	Borrower	No	No	s	5	.00
Title - Courier Fee		0	ther		Fide	elity Abstract & T	itle	Borrower	Yes	No	\$	50	.00
Title - Notary Fees		0	ther		Fide	elity Abstract & T	itle	Borrower	Yes	No	\$	250	.00
Survey		0	ther					Borrower	No	No	\$	600	.00
/ Title - T-30 Tax Del	etion Endorse	ment O	ther		Fide	elity Abstract & T	itle	Borrower	No	No	\$	20	.00
/ Title - T-17 PUD Er	ndorsement	0	ther		Fide	elity Abstract & T	itle	Borrower	No	No	\$	25	.00
Title - T-36 Environ	mental Endors	sement O	ther		Fide	elity Abstract & T	itle	Borrower	No	No	\$	25	.00
Title - T-19 Survey	Deletion Endo	rsement O	ther		Fide	elity Abstract & T	itle	Borrower	No	No	\$	50	.00
Title - Wire Transfe	r Fee	0	ther					Borrower	Yes	No	\$	C	.00
Title - T 42 Endorse	ement	0	ther	-				Borrower	No	No	\$	C	.00
Title - T 42.1 Endor	sment	0	ther	3				Borrower	No	No	\$	C	.00
D. Total Loan Co	sts (A + B +	C)								Total	: \$	5 112 10	

After the **Change Contact** button is clicked, the **Select Contact** lightbox appears.

3. Enter *Title* into the search field at the top of the lightbox and click **Enter** on your keyboard. Next, the title companies are displayed in the table.

E	Select Contact						>
	TITLE		←0 ∢	Тур	e In TITLE to rev	iew contact list	
c	Category	Company	Address	Contact	Title	Address	
Ľ	Appraisal	Apprasial INC	3505 Maple Ave, Grand Prarie, TX	Contact 206	Title208	Address1208, City1208, CA 32423	
	O Realtor	Realty Company	3506 Maple Ave, Arlington, TX 75654	Contact 207	Title209	Address1209, City1209, CA 32423	
	 Settlement Agent 	Highland Lakes Ti	100 Ave H, Marble Falls, TX 78654	Charlie McCasland	Escrow Officer	100 Ave H, Marble Falls, TX 78654	
	O Title Company	Clear Title of Mason	124 Ft McKavitt St, Mason, TX 76856				
or	O Title Company	Frontier Title	4372 N Loop 1604 W #216, San A				
	O Title Company	Guardian Title Co	508 8th St, Blanco, TX 78606				
	O Title Company	Kendall County A	103 N Saunders, Boerne, TX 78006				
	O Title Company	Kimble County Title	1802 Main St, Junction, TX 76849				
r	O Title Company	Mason County Titl	100 Westmoreland St, Mason, TX				
	 Title Company 	Service Title Com	117 Main St, Marble Falls, TX 78654				
se	♦ ♦ 1 2 3 4 5	6 10 🗸 🔶 🔶					
on		2					
		-		Select			
Tip: Use the dropdown menu at the bottom of the table to select how many companies to display in the table on one page.

4. Select the title company and click on the **Select** button.

	0	Title Company*	Infinity Title Comp	950 Echo Lane , Houston, TX 77024	Amanda Martinez	Escrow Officer	950 Echo Lane , Houston, TX 77024	
	0	Title Company*	Kerr County Abstr	712 Earl Garrett St, Kerrville , TX 7	Front Desk	Front Desk	712 Earl Garrett St, Kerrville , TX 7	
	0	Title Company*	Kerr County Abstr	712 Earl Garrett St, Kerrville , TX 7	Jarrod Gale Hamil	Escrow Officer	712 Earl Garrett St, Kerrville , TX 7	
Ι.	0	Title Compar	Kerr County Abstr	712 Earl Garrett St, Kerrville , TX 7	Kimberly Clarkson	Escrow Officer	712 Earl Garrett St, Kerrville , TX 7	
G	0	Title Company*	Kerr County Abstr	712 Earl Garrett St, Kerrville, TX 7				
	0	Company*	Kerrville Title Com	290 Thompson Dr, Kerrville , TX 78	Tammy Mulliniks	Escrow Officer	290 Thompson Dr, Kerrville , TX 78	
	0	Title Company*	Kerrville Title Com	290 Thompson Dr, Kerrville , TX 78	James C Robertson	Escrow Officer	290 Thompson Dr, Kerrville , TX 78	
	0	Title Company*	Kerrville Title Com	290 Thompson Dr, Kerrville, TX 78				
\$	0	Title Company*	Old Republic Nati	777 Post Oak Blvd, Houston, TX 7	Joyne Samnaneveth	Escrow Officer	777 Post Oak Blvd, Houston, TX 7	
Ι.	0	Title Company*	OSN Texas LLC	2701 Dallas Pkwy, Plano, TX 75093	Sarah Sanchez	Escrow Officer	2701 Dallas Pkwy, Plano, TX 75093	
ι.	0	Title Company*	OSN Texas LLC	2701 Dallas Pkwy, Plano, TX 75093	Donna Baculis	Escrow Officer	2701 Dallas Pkwy, Plano, TX 75093	
Ι.	0	Title Company*	Presidio Title	1202 W Bitters Rd, San Antonio, T	Delia Araujo	Escrow Officer	1202 W Bitters Rd, San Antonio, T	
	0	Title Company*	RSW Title	14757 West FM 1431, Kingsland, T	Karen Sirgo	Escrow Officer	14757 West FM 1431, Kingsland, T	
0	0	Title Company*	Select Titles, LLC	150 E Main ST Ste 201, Fredericks	Pam Zotyka	Escrow Officer	150 E Main ST Ste 201, Fredericks	
F	0	Title Company*	Select Titles, LLC	150 E Main ST Ste 201, Fredericks	Jennifer Bryla	Escrow Officer	150 E Main ST Ste 201, Fredericks	
0	0	Title Company*	Stewart Title	8739 Bandera Rd, San Antonio, TX	Roy Sullivan	Escrow Officer	8739 Bandera Rd, San Antonio, TX	
	0	Title Company*	Stewart Title	8739 Bandera Rd, San Antonio, TX	Nita Hauser	Escrow Officer	8739 Bandera Rd, San Antonio, TX	
	0	Title Company*	Succession Title	18410 US Hwy 281 N #111, San A	Misty Greget	Escrow Officer	18410 US Hwy 281 N #111, San A	
ι.	0	Title Company*	Texas American Ti	18477 West Lake Houston Pkwy, H	Elizabeth Orosco	Escrow Officer	18477 West Lake Houston Pkwy, H	
Ι.	0	Title Company*	Texas Title Network	449 US Hwy 83 S, Leakey, TX 78873	Shanna LeAnn C	Escrow Officer	449 US Hwy 83 S, Leakey, TX 78873	
Ι.	0	Title Company*	THE Title Company	8235 Shoal Creek, Austin, TX	Misha Ceshker	Escrow Officer	8235 Shoal Creek, Austin, TX	
	H	🔶 1 🛛 100 🗸 🔶	*			0		
1						2		
					Select			

NOTE: After clicking Select, the Contact Details lightbox appears, displaying the selected title company's information.

Category	Title Company	/*		Contact Name	James C Robe	rtson	
Company	Kerrville Title	Company		Title	Escrow Officer		
Address	290 Thompso	n Dr		Address	290 Thompson	Dr	
Unit Type		 Unit Num 	iber	Unit Type	~	Unit Numl	per
City	Kerrville			City	Kerrville		
State	TX	ZIP	78028	State	TX	ZIP	78028
Phone	830-896-5811			Phone	(830) 896-5811		
foll Free Phone				Fax			
Fax	830-792-3949			Email	crobertson@ke	rrvilletitle.com	1
Email				License Number	1304697		
Website				License Expiration			
license Number	1876996			License State			
Account Number				Appraiser Code			
Company Code				Supervisor Name	James C Robe	rtson	
				Title	Escrow Officer		
				Address	290 Thompson	Dr	
				Unit Type	~	Unit Numl	ber
				City	Kerrville		
				State	TX	ZIP	78028
				Phone	(830) 896-5811		
	_			Fax			
	1			Email	crobertson@ke	rrvilletitle.com	1
				License Number	1304697		

5. Review the displayed information and click **Save**.

The company name has changed to the selected title company.

Production	Lock		Compl	iance		Conditions	R	Docun	nents 🛛	1	Checklist	Я	Interfa	ces	N	lessage
Send/Status	Summary E	orrower	Prope	rty Pr	oduct &	Pricing	Trans	actions	Closing Co	osts	Profile	Conta	cts	Loan 1	Fransmittal	\$
Fees Summary	Loan Estimate	Service Pro	oviders	Closing Di	sclosure	Summa	aries of T	ransaction	Payoffs/Pa	yment	s Additio	nal Informa	tion	Escrows		
VA Funding Fee										Re	rrower	Vac	No	6		0.00
Tax Service Fee	,	0	ther				Lereta			Bo	rrower	Ves	No	s		95.00
Credit Report E	, 88	0	ther				Equifax I	Vortgage S	ervices	Bo	rrower	No	No	s	1	05.00
Elood Certificati	on Fee	0	ther							Bo	rrower	Yes	No	s		10 10
Attorney Doc Pr	rep Fee	0	ther				PPDocs	Inc		Bo	rrower	Yes	No	5	2	50.00
Appraisal Fee		0	ther							Bo	rrower	No	No	s	8	50.00
Final Inspection	Fee	0	ther							Bo	rrower	No	No	\$	20	00.00
				1												
A C Consiste P	C 6h															_
C. Services D	birower can sho	рног								1			lota	1: \$	1,477.00	+
Charge		Р	aid To				Compan	У		Pa	id By	APR	POC		Am	ount
Title - Closing/E	scrow Fee	0	ther		-		Kerrville	Title Compa	any	Bo	rrower	No	No	\$	4	50.00
Title - Lender's	Title Insurance	0	ther		-		Kerrville	Title Compa	any	Bo	rrower	No	No	\$		0.00
Title - State Gu	aranty Fee	0	ther		-		Kerrville	Title Compa	any	Bo	rrower	No	No	\$		2.00
Title - Due and	Not Payable Endor	sement O	ther		-		Kerrville	Title Compa	any	Bo	rrower	No	No	\$		5.00
Title - Courier F	66	0	ther		-		Kerrville	Title Compa	any	Bo	rrower	Yes	No	\$		50.00
Title - Notary Fe	es	0	ther		-		Kerrville	Title Compa	any	Bo	rrower	Yes	No	\$	25	50.00
Survey		0	ther		-					Bo	rrower	No	NO	\$	61	00.00
Title - 1-30 Tax	Deletion Endorsem	ent O	ther		-		Kerrville	Title Compa	any	BO	rrower	NO	NO	\$		20.00
Title - 1-17 PUL	Endorsement	0	ner		-		Kerrville	Title Compa	any	BO	rrower	NO	NO	\$		25.00
Title - 1-36 Envi	ronmental Endorse	ment O	mer		-		Kerrville	Title Compa	any	Bo	rrower	NO	NO	3		15.00
The - 1-19 Surv	rey Deletion Endors	ement 0	uner		-		Kerrville	Title Compa	any	BO	rrower	NO	N0	3		00.00
Title - wire Tran	ISTER FOO	0	runer		1					Bo	rrower	Yes	NO	3		0.00
Title - 1 42 End	orsement	0	nner							BO	rrower	NO	NO	\$		0.00
True - 1 42.1 En	laorsment	0	mer					_		BO	rrower	NO	NO	\$		0.00
D. Total Loan	Costs (A + B + C							2					Tota	I: S	5,112.10	
Restore Fees	Compare Fees	Change C	ontact	Dele	te	Sa	ve	Form L	ibrary							

6. If a title company is not found through the above steps, you can add it to the loan via **Production** > **Contacts** > **Loan Contacts**.

Production		Lock	Complian	се	Conditio	ns 쥐 Docu	ments 🛛	Checklist 🏼	Interfaces	s Messa
Send/Status	Summary	Borrower	Property	Pr	oduct & Pricing	Transactions	Closing Costs	Profile	Contacts Lo	an Transmittal 🛛 🖑
Loan Contacts	All Contacts									
Comment										
					6					
					- 4					
다 Title Company	(I	Settlement Agent	Same as	Title Information		
Company					34 - E	Company				÷1
3ranch Name						Branch Name				
Branch Number						Branch Number				
Address						Address				
Unit Type				``	·	Unit Type			~	
Unit Number						Unit Number				
City						City				
State		✓ ZIP			I	State	~	ZIP		
Phone			Fax			Phone		Fax		
Email						Email				
Company License						Company License				
License Authority						License Authority				
Authority URL						Authority URL				
Contact						Contact				
Contact Phone						Contact Phone				
Contact License						Contact License				
Order Number						Escrow Number				
Comment						Comment				
		0			_					
Doloto	Save	-3	Loop Originat		Tomplato					

Note: Adding a title company (or any entity) to your organization's contact list requires your system administrator to add it via **Settings > Contacts**. After it has been added to **Settings > Contacts**, you will be able to search for and find it via the above steps.

Issuing an LE

To issue a loan estimate:

1. Go to Compliance > Closing Costs > Loan Estimate tab.

Production	Lock	1	Compliance	Documents	지 Interfa	aces Me	ssages			
Sand/Stat 2 Closi	ng Costs	Other Disc	closures Disclosure	e Dates To	plerance QN	I COC Request	t C	DC Confirm	Custom Screen41 🔿	
Fees Summ 3 Loa	in Estimate	Service Pro	viders Closing Disclos	ure Summar	ies of Transaction	Payoffs/Payments	Additi	onal Information	Escrows	
Application Date Date Issued Closing Costs Expire Lock Expire	01/04/2023		Delivery Method Time Time		~ ~	Date Received Time Zone Time Zone		*	Standard Form Time Format Time Format	Yes V Daylight Saving Ti V Daylight Saving Ti V
Intent to Proceed	1 On	Û	Intend to Proceed Re-	ceived By		♥ Bona Fide F	Personal	Financial Emerg	ency	
A Change of Circumsta	Ince		Reason					Notes		
 ↔ Loan Terms Purpose 	Purchase	~	Product Name	Fixed Rate						
Loan Amou	int \$ 144	,993.00	Can Increase?	No	,	As High As \$			Until	
Interest Ra	ite 3 m 30 vears	3.250 %	Can Increase?	No	,	As High As Starting In	%		In	
Monthly Principal & Intere	est \$	631.02	Can Increase?	No	,	As High As \$			In	

2. If not already completed, enter the **Application Date**, **Date Issued**, the date when **Closing Costs Expire**, and select the **Delivery Method**.

Send/Status	Closing Costs	Other Disclosures	Disclosure Dates	Tolerance	QM	COC Request	COC Confirm	Custom Screen41
Fees Summar	y Loan Estimate	Service Providers 0	Closing Disclosure Si	ummaries of Trans	action F	Payoffs/Payments	Additional Informatio	n Escrows
Closing Costs	Details		~~~~					
Origination Charge	S	\$ 1,78	1.00	Bes	t Practi	ce: Review all o	losing costs to	ensure
Services Borrower	Cannot Shop For	\$ 2,49	4.00	acc	uracy. L	Jtitlize "View Fo issuin	orm" to View LE ig.	before
Services Borrower	Can Shop For	\$	0.00					
Total Loan Costs		\$ 4,27	5.00	K. Due fror	n Borrow	er at Closing		
				02 Sales P	rice of Any	Personal Property In	s sale	
				L. Paid Alro	eady by c	or on Behalf of Bor	rrower at Closing	
Taxes and Other G	overnment Fees	\$	0.00	03 Existing	Loan(s) A	ssumed or Taken Sul	bject To \$	0.00
Prepaids		\$ 1,66	8.00					
Initial Escrow Paym	nent at Closing	\$ 36	0.00	Calculating	g Cash to	Close		
Other		\$	0.00	Total Closing	g Costs		\$	6,303.26
Total Other Costs		\$ 2,02	8.26	Closing Cost	ts Finance	d	- \$	0.00
				Down Paym	ent/Funds	from Borrower	\$	6,007.00
				Deposit			- \$	0.00
Total Loan Costs		\$ 4,27	5.00	Funds for Bo	prrower		\$	0.00
Total Other Costs		\$ 2,02	8.26	Seller Credit	S		- \$	0.00 😰
Lender Credits		- \$	0.00 🕐	Adjustments	and Other	Credits	\$	0.00 🖉
Total Closing Costs		\$ 6,30	3.26	Estimated C	ash to Clo	se	\$	12,310.26
Save	Issue I F	Intent To Proceed Co	nfirmed Compare	Fees View	Form			
Oave	1350C LL	Intent for foceed co	Compare	View				

3. After reviewing the LE, click on **View Form** button to ensure that loan estimate data from the screen will print to the form correctly.

The **Form Library** lightbox appears, which has the LE preselected. You can add additional documents to review if needed.

Form Library						
Borrower Group	Alice America			Borrower Set	Alice Amorice	
bollower Gloup	Alice America	~		Donower Set	Alice America	~
Borrower	Alice America	~		Borrower	Alice America	~
Additional Borrower		~				
Form Library	Standard Forms	~				
<i>т</i> ь		×	٥			
Available			~	Selected		
Amortization Sched	ule_Test			Loan Estimate		
_TEST03						
_Test0616						
_testCSVBlankForm						
0528sunu				-		
0608sunu						
4506-C Old App						
4506-CForm 1040	_2022, 2021, 2020					
4506-T Request for T	ranscript of Tax Return					
8821 Tax Information	Authorization					
Affidavit of Same Nar	me and Common Identity					
Alternative Documen	tation Checklist		-			
Aussistic ation Oak adu	-					

4. Click **View** to open the LE form with loan data populated.

ummary	Loan B	Estimate	Service Providers	Closing Disclosure	Summaries of Transaction	Payoffs/Payments	Additional Informati
ns					Other Considerations		
1	Total Paid	i \$	46,307.98		Assumption	Servicing	
Princ	cipal Paid	\$	15,504.52	2 Warni	ing		X
entage R	ate (APR	.)	4.206 %				
t Percenta	age (TIP)		56.674 %		Do you want to disclo	ose the Loan Estima	ate?
					Yes	No	
						-	
us Histo	ory						
		Status		Dat 3 Sen	d and Status Notes		×
es							
1:22:31 F	PM	LE Issued	1	185	UE INITIAL LE		
12:16:07	PM	Not Disclo	osed				
				00			
						Save	
1				ail 1350			Dominguez
	leeuo	IE	Intent To Proceed	Confirmed Comr			
	issue	LL.		Commed Comp	view Portiti		

5. After reviewing the LE form, click the **Issue LE** button and follow the prompts.

Once LE has been issued, you will see a timestamp in the **LE/CD Status History** section with the status changed.

Send/St	tatus	Closing Costs	Other Disclosures	Disclosure Date	es Tolerance	QM	COC Request	COC Confirm	Custom Scr
Fees S	Summary	Loan Estimate	Service Providers	Closing Disclosure	Summaries of Trans	action	Payoffs/Payments	Additional Information	Escrows
LE/CD Sta	atus Histo	ory							
Date/Time	÷	Status		Date Issued	Delivery	Method	Notes		Ву
Current Fe	ees								
01/26/202	3 1:22:31 F	PM LE Issued	1		Internet o	r Email	issue LE		Haracely D
Save	2	Issue LE	Intent To Proceed C	konfirmed Compa	step Confirm Ir are Fees View	would ntent t	be to o Proceed		7
		2	IMP	ORTANTI	NFORMA	ΤΙΟΝ	4:		
	" IS:	SUE LE" fui	button DO	DES NOT ply <u>captur</u>	send out a res LE da	an L <u>ta</u> wi	E to borro ithin Path	ower. This	
	O pr	once Use oceed to	r has com whicheve get LE do	pleted abo er Doc Ver ocumentat	ove steps ndor being tion out to	with g uti bor	hin Path, L lized by L rower.	Jser will ender to	ļ

1. Intent to Proceed

To complete the intent to proceed:

1. Go to **Compliance > Closing Costs > Loan Estimate** tab.

Send/Status Clo	osing Costs	Other Disclosures	Disclosure	Dates Tolerar	nce QM	COC Request	COC Confir	m
Fees Summary L	oan Estimate	Service Providers	Closing Disclosu	re Summaries of	Transaction	Payoffs/Payments	Additional Inform	nal
Application Date	01/04/2023							
Date Issued		Deliv	ery Method	Internet or Email	✓ D	ate Received	<u>e</u>	ļ
Closing Costs Expire		1 Time			✓ TI	ime Zone	~	
Lock Expire		Time Time			✓ TI	ime Zone	~	
						_		
Intent to Proceed								
Intend to Proceed Receiv	ved On	🟥 Inter	d to Proceed Rece	eived By	~	Bona Fide Pe	ersonal Financial B	Ξm
	stance							

Issuing an LE

2. Enter the date of the intent to proceed and select the method received.

			6	ther Considerations	
Total Paid	\$	46,307.98	4	Warning	
ncipal Paid	S	15,504.52	Li		2007 - 20
Rate (APR)		4.206 %	Li	This action will acknowledge the borrower's intent Do you wish to continue?	t to proceed.
ntage (TIP)		56.674 %			
			Б	Yes No	
			Li		
				Send and Status Notes	×
				pb	
tory					
S	Status		Date Issued		Ву
				Stre	
PM L	E Issued		01/26/2023		Harace
PM L	.E Issued .E Issued		01/26/2023	Internet or Email issue LE	Harace

Once the data has been entered, click Intent to Proceed Confirmed and follow the prompts.
 Afterwards, you will see a timestamp in the LE/CD Status History section with the status changed.

LE/CD Status History									
Date/Time	Status	Date Issued	Delivery Method Notes	Ву					
Current Fees									
01/26/2023 2:36:45 PM	Disclosed - Intend To Proceed	01/26/2023	Electronic	Haracely					
01/26/2023 2:35:30 PM	LE Issued	01/26/2023	Internet or Email	Haracely					
01/26/2023 1:22:31 PM	LE Issued		Internet or Email issue LE	Haracely					

2. Creating a COC

To create a change of circumstance:

1. Go to **Compliance > COC Request** screen.

Production	Lock	c 🚺 Complia	ance Docum	ents A Interfaces	Messaç	ges				
Send/Status	Closing Costs	Other Disclosures	Disclosure Dates	Tolerance QM 2	COC Request	COC Confirm	ı C	ustom	Screen41	1
hanged Date		m								
etails of Reason			Notes		ar					
					.0					
stimated Closing I	02/28/2023	B First Payment D	04/01/2023	Iotal Settlement Charges	\$ 6,303.26	Template				
	0	Make	changes to Fees	in its respective sec	tion below	Loan Disc	count/Cr		0.000000	1%
A. Originatio	n Charges					J	Tota	al: \$	1,781.2	5
				-						
Charge		Paid To		Company	Paid By	APR	POC		A	m
Charge	on Eee	Paid To		Company	Paid By Borrower	APR Yes	POC No	S	A	m(
Charge Loan Discount Loan Originati	on Fee	Paid To Lender Lender		Company	Paid By Borrower Borrower	APR Yes Yes Yes	POC No No	S S S	Ai : 1.	mo 35
Charge Loan Discount Loan Originati Underwriting F	on Fee ee	Paid To Lender Lender		Company	Paid By Borrower Borrower	APR Yes Yes Yes	POC No No No	S S S	Ai : 1,-	mc (35(42)
Charge Loan Discouni Loan Originati Underwriting F B. Services E	on Fee ee Gorrower Cannot	Paid To Lender Lender Shop For		Company	Paid By Borrower Borrower	APR Yes Yes Yes	POC No No	S S S	Ai	350 422
Charge Loan Discoun Loan Originati Underwriting F B. Services E Charge	on Fee ee lorrower Cannot	Paid To Lender Lender Shop For Paid To		Company	Paid By Borrower Borrower	APR Yes Yes Yes	POC No No Tot:	s s s	Ai 1, 2,493.7	35 42 5
Charge Loan Discoun Loan Originati Underwriting F B. Services E Charge Mortgage Insu	on Fee ee forrower Cannot	Paid To Lender Lender Shop For Paid To		Company Company	Paid By Borrower Borrower Paid By Borrower	APR Yes Yes APR Yes	POC No No No Tota POC No	\$ \$ \$ al: \$	Ai : 1,- 2,493.7 Ai 2,-	5 19:
Charge Loan Discoun Loan Originati Underwriting F B. Services B Charge Mortgage Insu VA Funding Fe	on Fee ee lorrower Cannot rance Premium e	Paid To Lender Lender Shop For Paid To		Company Company	Paid By Borrower Borrower Paid By Borrower Borrower	APR Yes Yes APR Yes Yes	POC No No No Tota POC No No	s s s al: \$ s s	An : 1,- 2,493.7 An 2,-	5 193 193 193
Charge Loan Discour Loan Originati Underwriting F B. Services E Charge Mortgage Insu VA Funding Fe	on Fee ee iorrower Cannot rance Premium e	Paid To Lender Lender Shop For Paid To		Company Company	Paid By Borrower Borrower Paid By Borrower Borrower	APR Yes Yes Yes Yes Yes Yes	POC No No Tot: POC No	\$ \$ al: \$ \$ \$	Ai 1,- 2,493.7 Ai 2,-	5 19:
Charge Loan Discour Loan Originati Underwriting F B. Services E Charge Mortgage Insu VA Funding Fe C. Services E	ee ee rance Premium e iorrower Can Shc	Paid To Lender Lender Shop For Paid To		Company	Paid By Borrower Borrower Borrower Borrower	APR Yes Yes Yes Yes Yes Yes	POC No No No Tot: POC No No	s s s al: \$ s s	Ai 1,- 2,493.7 Ai 2,- 0.0	5 0
Charge Loan Discour Loan Originati Underwrtling F B. Services E Charge Mortgage Insu VA Funding Fe C. Services E Charge	on Fee ee Horrower Cannot rance Premium e Horrower Can Sho	Paid To Lender Lender Shop For Paid To		Company Company Company	Paid By Borrower Borrower Borrower Borrower Borrower	APR Yes Yes Yes APR Yes Yes	POC No No Tot: POC No No Tot: POC	S S S S S S S S	A : 1, 2,493.7 A 2, 0.0	m(35) 42: 5 mc 49: (0 mc

- 2. Enter the **Changed Date** and **Details of Reason** respectively.
- 3. After the fees are adjusted/added, click **Compare Fees** button to open the corresponding lightbox.

id Interest		Compare Foor			
rty Taxes	Other	Compare rees			
owner's Association Dues	6	Action Date/Time	Ву	Compliance Status	
	6	Current Fees			
tial Escrow Payment at Closing		01/26/2023 2:36:45 PM	Haracely Dominguez	Disclosed - Intend To Proceed	
je N	Paid	01/26/2023 2:35:30 PM	Haracely Dominguez	LE Issued	
age Insurance	Othe	01/26/2023 1:22:31 PM	Haracely Dominguez	LE Issued	
rty Taxes	Othe	01/04/2023 12:16:07 PM	Haracely Dominguez	Not Disclosed	
owner's Association Dues					
owner's Insurance		Added Fees			
		Fee Section	Fee Name	Fee Туре	Amount
her		No Fees			
je	Paid	Deleted Fees			
		Fee Section	Fee Name	Fee Туре	Amount
		No Fees			
al Other Costs (E + F + G + H)		Updated Fees			
al Closing Costs		Fee Section	Fee Name	Fee Туре	Old Amount
ng Costs Subtotals (D + I)		No Fees			
nder Credits (Cost to Cure \$0.00)			3		
0			Compare Fees (Create COC	
Fees Compare Fees Del	ete	Save			

Select Current Fees and the last disclosed fees, then click Compare Fees.
 The differences will be displayed in Added/Deleted/Updated Fees sections.

Issuing an LE

C	om	npare Fees			
		Action Date/Time	By	Compliance Status	
	/	Current Fees	су	complance status	
	/	01/26/2023 2:36:45 PM	Haracely Dominguez	Disclosed - Intend To Proceed	
		01/26/2023 2:35:30 PM	Haracely Dominguez	LE Issued	
e		01/26/2023 1:22:31 PM	Haracely Dominguez	LE Issued	
e [01/04/2023 12:16:07 PM	Haracely Dominguez	Not Disclosed	
Ad	lde	d Fees			
		Fee Section	Fee Name	Fee Туре	Amount
		Services Borrower Cannot Shop For	Appraisal Fee	Appraisal Fee	\$ 500.00
De	elet	ed Fees			
		Fee Section	Fee Name	Fee Туре	Amount
N	o F	Fees			
Up	oda	ted Fees			
		Fee Section	Fee Name	Fee Type	Old Amount
N	lo F	Fees			
				1	
			Compare Fees	Create COC	

- 5. After reviewing that the numbers are correct, click **Create COC**.
- 6. Next go to **Compliance** > **COC Confirm** screen and enter comments on approval in the **Notes** field at the top of the screen.

Loans @ 2023014000000002-	-Alice America - Compliance -							
nanged Date 01/26/2023 🖄								
tails of Reason Final inspection fe	e Note:	Add approve comments	d					
stimated Closing Date 02/28/2023	First Payment Date 04/01/2023	Total Settlement Charges \$	6,803.26	Template				1
				Loan Disco	unt/Cre	dit	0.00000.94	
A. Origination Charges				2001101200	Tota	ıl: \$	1,781.25	E
Charge	Paid To	Company	Paid By	APR	POC		Amo	unt
Loan Discount			Borrower	Yes	No	\$	C	0.00
Loan Origination Fee	Lender		Borrower	Yes	No	\$	356	5.25
Underwriting Fee	Lender			Yes	No	\$	1,425	5.00
B. Services Borrower Ca	annot Shop For				Tota	ıl: \$	2,993.75	E
Charge	Paid To	Company	Paid By	APR	POC		Amo	unt
Mortgage Insurance Premium			-				2.497	3.75
			Borrower	Yes	NO		4,777	
VA Funding Fee			Borrower	Yes	No	\$	2,402	0.00
VA Funding Fee	Other	Appraisal Dee	Borrower Borrower Borrower	Yes Yes Yes	No No Yes	5 5 5	2,43- 0 500	0.00
VA Funding Fee Appraisal Fee C. Services Borrower Ca	other an Shop For	Appraisal Dee	Borrower Borrower Borrower	Yes Yes Yes	No Yes Tota	s s il: s	0.00	0.00
VA Funding Fee Appraisal Fee C. Services Borrower Ca Charge	Other an Shop For Paid To	Appraisal Dee Company	Borrower Borrower Borrower Paid By	Yes Yes Yes APR	No Yes Tota POC	s s il: s	0.00 Amo	0.00 0.00
VA Funding Fee VA Funding Fee Appraisal Fee C. Services Borrower Ca charge o records D. Total Loan Costs (A +	Other an Shop For Paid To + B + C)	Appraisal Dee Company	Borrower Borrower Borrower Paid By	Yes Yes Yes	No Yes Tota POC	s s l: \$	0.00 4,775.00	0.00 0.00
VA Funding Fee VA Funding Fee Appraisal Fee C. Services Borrower Ca charge Io records D. Total Loan Costs (A + E. Taxes and Other Gov	Other an Shop For Paid To + B + C) /ernment Fees	Appraisal Dee Company	Borrower Borrower Borrower Paid By	Yes Yes Yes	No Yes Tota POC Tota	s s s ll: s ll: s	0.00 4,775.00 0.00	0.00 0.00 unt
VA Funding Fee VA Funding Fee Appraisal Fee C. Services Borrower Ca Charge To records D. Total Loan Costs (A + E. Taxes and Other Gov Charge	Other an Shop For Paid To + B + C) /ernment Fees Paid To	Appraisal Dee Company Company	Borrower Borrower Paid By Paid By	Yes Yes Yes APR APR	No No Yes Tota POC Tota POC	s s s l: \$ l: \$	4,775.00 0.00 4mo	
C. Services Borrower Ca C. Services Borrower Ca Charge O. Total Loan Costs (A + E. Taxes and Other Gov Charge F. Prepaids	Other an Shop For Paid To + B + C) vernment Fees Paid To	Appraisal Dee Company Company	Borrower Borrower Paid By Paid By	Yes Yes Yes APR APR	No No Yes Tota POC Tota POC	s s s ll: s ll: s ll: s	0.00 500 Amo 4,775.00 0.00 Amo 1,668.00	
V A Funding Fee V A Funding Fee C. Services Borrower Co Charge o records D. Total Loan Costs (A + E. Taxes and Other Gov Charge o records F. Prepaids Charge Charg	Other an Shop For Paid To + B + C) vernment Fees Paid To Paid To	Appraisal Dee Company Company	Borrower Borrower Paid By Paid By Paid By	Yes Yes Yes APR APR	No No Yes Tota POC Tota POC	s s s il: s il: s il: s	0.00 Amo 4,775.00 Amo 1,668.00	
V Funding Fee V Funding Fee V Funding Fee C. Services Borrower Cr Charge o records D. Total Loan Costs (A + E. Taxes and Other Gov Charge o records F. Prepaids Charge Charge Homeowner's Insurance Premium	Other an Shop For Paid To F B + C) Paid To Paid To Paid To Other	Appraisal Dee Company Company Company ACI TITE	Borrower Borrower Paid By Paid By Paid By Borrower	Yes Yes APR APR APR APR	No No Yes Tota POC Tota POC Tota POC	s s s ll: \$ ll: \$ ll: \$	4,775.00 0.00 4,775.00 0.00 Amo 1,668.00 638	
V Funding Fee V Funding Fee C. Services Borrower Cr Charge o records D. Total Loan Costs (A + E. Taxes and Other Gov Charge o records F. Prepaids F. Prepaids Charge Homeowner's Insurance Premium	Other an Shop For Paid To Paid To Paid To Paid To Other	Appraisal Dee Company Company Company ABC TITLE	Borrower Borrower Paid By Paid By Paid By Borrower Borrower	Yes Yes Yes APR APR APR No No	No No Yes Tota POC Tota POC Tota POC No No	s s s s s s s s s s s	4,775.00 0.00 4,775.00 0.00 Amo 1,668.00 Amo 6.36	
V A Funding Fee V A Funding Fee Appraisal Fee C. Services Borrower C. Charge o records D. Total Loan Costs (A + E. Taxes and Other Gov Charge o records F. Prepaids Charge Homeowner's Insurance Premium Prepaid Insurance Premium Prepaid Inserest	Other Paid To Paid To Paid To Paid To Other	Appraisal Dee Company Company ABC TITLE	Borrower Borrower Paid By Paid By Paid By Borrower Borrower Borrower Borrower	Yes Yes Yes APR APR APR No No Yes	No No Yes Tota Tota Tota POC Tota POC No No No	s s s s s s s s s s s s s	0.00 Amo 4,775.00 0.00 Amo 1,668.00 Amo 636 0.00 0.00	E unt unt 5.00 0.00 0.00
V A Funding Fee V A Funding Fee Appraisal Fee C. Services Borrower C. Charge o records D. Total Loan Costs (A + E. Taxes and Other Gov Charge o records F. Prepaids Charge Homeowner's Insurance Premium Morgage Insurance Premium Prepaid Insurance Premium	Other an Shop For Paid To E B + C) Paid To Paid To Paid To Other Other	Appraisal Dee Company Company ABC TITLE DAWSON COUNTY	Borrower Borrower Paid By Paid By Borrower Borrower Borrower Borrower	Yes Yes Yes APR APR APR No No No No	No No Yes Tota POC Tota POC No No No No	s s s s s s s s s s s s s s s	4,775.00 4,775.	E unt 5.00 0.00 0.00 0.00

7. After revieing that numbers are correct, click Save.Once COC has been completed, you will need to reissue the LE. Follow the steps on how to issue an LE.

3. Sending a Revised LE

1. Revise any applicable changes and proceed through the same steps as issuing an LE.

Issuing a CD

To issue a closing disclosure:

1. Go to Compliance > Closing Costs > Closing Disclosure tab

Loans 🗸 🛞 20	2301400000000	2—Alice America	Compliance 2	Closing Costs 👻		
Fees Sumn	nary Loan E	stimate Service P	rovide 3 Closing I	Disclosure Summ	naries of Transaction	Payoffs/P
Application Date Date Issued Closing Date Disbursement Date	01/04/2023	自 LE Date Is: Delivery M 論	sued 01/26/2023 lethod	Da	ite Received	
Revised Clos Date	sing Disclos	ure				Notes

2. If not already completed, enter the **Date Issued**, **Closing Date**, **Disbursement Date**, and select the **Delivery Method**.

Fees Summa	У	Loan Estimat	e Service Provide	rs Closing C	Disclosure	Summaries of Trai	nsaction f	ayoffs/Payments	Additional Informat
pplication Date	12/15	/2022 🟥	LE Date Issued	01/05/2023	11				
ate Issued	01/23	/2023 🟥	Delivery Method	Internet or	Email 🗙	Date Received	01/23/2	023 🟥	Standard Form
osing Date	01/26	/2023		SH4					
sbursement Date		1			Best	Practice:	Review	all closinc	costs
				-	to ens	sure accur	acv. Utit	lize "View	Form"
Revised Closi	ng D	isclosure				to View I	E befor	e issuina	
	_								
<i>i</i> te	01/23	/2023 🗐	Reason	new cd					
		•							
Loan Terms		22							
	-	- 0	Desident Name						
rpose	Purch	nase	Froduct Name	Fixed Rate					
Loan Amou	nt \$	300,000.00	Can Increi	ase? No		As High As \$		Until	
Interest Ra	te	4.250 %	Can Incre	ase? No		As High As	%	In	
Monthly Principal	m 303 2. s	1 475 87	Adjusts E	very ase7 No		As High As S		In	
Intere	st	1,112.02	Adjusts E	verv		Starting In			
Interest Or	ily No		Interest-Only T	erm 0		Ū.			
Balloon Payme	nt No		Balloon Term (mon	ths)		Max Amount \$			
repayment Penalty	No		Prepayment Ter	m (months)		Max Amour	nt 🗌		
Projected Pay	mer	its							
Payment Calculati	on	Year 1 to 30		Year to		Year to		Year to	
Principal & Interest - N	in S	1,475.82	\$		s		s		
Principal & Interest - M	ax \$	1,475.82	\$		S		S		
Interest Or	ily	No							
Mortgage Insuran	ce S	64.50	5		S		S		
Estimated ESCIO	m o	240.00	\$		3		3		
timated Taxes,	\$	605.00 Es	stimate Includes: 👽 Pr	operty Taxes		Escrow Tax	Yes 🗸		
surance & Assessments			VН	omeowner's Insur	ance	Escrow Insurance	Yes 🗸		
			V0	ther Homeowner	's Asso	Escrow Other	No 🐱		
				dditional Other					

3. After reviewing the CD, click on **View Form** button to ensure that closing disclosure data from the screen will print to the form correctly.

The **Form Library** lightbox appears, which has the CD preselected. You can add additional documents to review if needed.

Form Library							
Borrower Group	Ken Customer	~		Borrower Set	Ken Custo	omer	~
Borrower	Ken Customer	~		Borrower	Ken Custo	omer	~
Additional Borrower		~					
Form Library	Standard Forms	~					
Ŷ		×	0			45	
Available				Selected			
_Amortization Sched	ule_Test		A	Closing Disclosure			
_TEST03			→				
_Test0616			—				
_testCSVBlankForm				-			
0528sunu							
0608sunu							
4506-C Old App							
4506-C_customer_Fo	orm 1040_2022, 2021, 2020						
4506-T Request for T	ranscript of Tax Return						
0004 Terri I. Commission	n Authorization		-				

4. Click **View** to open the LE form with loan data populated.

Loan Amount	3	300,000.00	Car	increase:	0/1		AS HIS	n As 🤉		U
Interest Rate		4.250 %	Car	Incr	lo		As Hig	h As	%	
Loan Term	30 ye	1	Ad	justs 🖊	Warnir	ng				×
Monthly Principal &	s	AT,475.82	Car	Increased		0				
Interest			Ad	justs Every		-	o vou want to	disclose the	CD2	
Interest Only	No		Interest	Only Term		5	o you want to	alsclose the	0.0	
Balloon Payment	No		Balloon Terr	n (months)						
Prepayment Penalty	No	te	Prepayme	nt Term (r			Yes	No		
Payment Calculation	lien	Year 1 to 30		_	Year to		Ye	ar to		Year to
Principal & Interest - Min	S	1,475.82		S	2				_	
Principal & Interest - Max	s	1,475.82		S	0	Send and S	tatus Notes			×
Interest Only		No								
Mortgage Insurance	s	64.50		S	ph	ISSU	E INITIAL	. CD		
Estimated Escrow	\$	240.00		5						
Estimated Taxes, Insurance & Assessments	5	605.00 E	stimate Includes:	Prope Home Other	erty Taxes eowner's Homeo ional Other	es = 8		Save		
Save Issu	e CD	Com	pare Fees	View For	m					

After reviewing the CD form, click the Issue CD button and follow the prompts.
 Once CD has been issued, you will see a timestamp in the LE/CD Status History section with the status changed.

Issuing a CD

LE/CD Status History

Date/Time Current Fees	Status	Date Issued	Delivery Method	Notes	Rev Co
01/23/2023 12:54:07 PM	CD Disclosed	01/23/2023	Internet or Email	new cd	Haracely Dor
01/05/2023 3:03:02 PM	Disclosed - Intend To Proceed	01/05/2023	Electronic		Haracely Dom
01/05/2023 2:20:58 PM	LE Issued	01/05/2023	Internet or Email	Test	Latricia Davis
12/15/2022 1:29:36 PM	Not Disclosed				Haracely Dom



- 1. Sending a Revised CD
- 1. Revise any applicable changes and proceed through the same steps as issuing a CD.

Wire Calculation Steps

To calculate the wire amount:

1. Open a loan and go to **Production > Closing information > Wire.**

Production 1	Lock	Compliance	Documents	5 A	Interfaces	Messages			2
Send/Status Sur	mmary Applica	ation Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Closi	ng Information 🛛 🕂
General Legal Fer	es Insurance & E	scrows Summaries of T	rans. Closing Dis	closure	Wire Verify E	mployment Payoffs/	Payments Additior	nal Info.	Also Known As P
4 Settlement Agent									
Company	First American Titl	e	÷+						
Address	123 Main st								
City	Dallas								
State	TX 🗸 ZIP	75226							
Country	United States	~							
Phone	(214) 222-2222	Fax							
Email	firstamerican@title	e.com							
Contact	John Doe				Importan	nt: Fields must be	filled in.		
Escrow Number	1234567								
🕹 Bank									1
Company			÷	Furth	er Credit to Bar	nk			
Address			1 1	Compa	any			÷	
City				Addres	SS				
State	✓ ZIP		1 1	City					
Country		~		State		✓ ZIP			
Credit To				Countr	у			-	
ABA Number	**9 digits**			Furthe	r Credit To				
Account Number				ABA N	umber				
Reference Number				Accou	nt Number				

- 2. Complete the **Bank** and **Further Credit to Bank** sections.
- 3. To deduct fees from the **Wire Calculation**, select **I** of the **Deduction** table.

↔ Wire Calculation		
Deduction		Amount
No records		
Total Loan Amount	\$ 282,292.00	Date Requested
Draw Amount	\$	Funds Requested By
Total Deductions from Wire	\$ 0.00	Amount Requested
Total Additions to Wire	\$ 0.00	
Net Wire Amount	\$ 282,292.00	

The Fees Deduction lightbox appears.

Wire Calculation Steps

Fees Deduction			
- ∽		×	Q,
Fee		Amount	Deductions from Wire Withhold from Wire (from Fees)
Title - CPL Fee	\$	75.00	
Mortgage Recording Charge	\$	180.00	Fees selected in
Title - Closing/Escrow Fee	\$	450.00	"Withhold from
Transfer Taxes	\$	700.00	Wire" need to mirror
Mortgage Insurance Premium	\$	4,855.15	"Deductions from
Mortgage Insurance Premium	\$	0.00	Wire"
VA Funding Fee	\$	0.00	
Prepaid Interest	\$	54.14	Image: A state of the state
Title - Lender's Title Insurance	\$	150.00	
Homeowner's Insurance Premium	\$	1,080.00	
Loan Origination Fee	\$	2,774.37	Image: A state of the state
Property Taxes	\$	0.00	
Homeowner's Association Dues	\$	0.00	
Processing Fee	\$	250.00	
Property Taxes	\$	1,750.00	
Mortgage Insurance	\$	0.00	
Homeowner's Insurance	\$	270.00	
Homeowner's Association Dues	\$	0.00	
Loan Discount	\$	0.00	
* TIP: select 100 to view all f	fees		
		Sa	ve

NOTE: When a fee's checkbox is already selected in the **Withhold from Wire** column, it indicates that the fee's **Withhold from Wire** checkbox was selected beforehand in **Closing Costs > Fees**.

- 4. Select the fees to deduct from the wire calculation, by checking their corresponding boxes in **Deductions** from Wire column.
- 5. Click Save.

The deductions are added to the **Deduction** table. The total sum is populated in the **Total Deductions** from Wire field and the **Net Wire Amount** is adjusted accordingly.

↔ Wire Calculation											
Se	elected F and	ees are now li I calculated	isted		it 🖬						
Deduction				Amount							
Loan Origination Fee	\$	2,774.37									
Mortgage Insurance Prem	\$	4,855.15									
Prepaid Interest	\$	54.14									
Property Taxes	\$	1,750.00									
Total Loan Amount	\$ 2	282,292.00		Date Request	ed						
Draw Amount	\$			Funds Reques	sted By						
Total Deductions from Wire	\$	9,433.66		Amount Requ	ested						
Total Additions to Wire	0.00										
Net Wire Amount	272,858.34										

6. To add fees to the wire transfer amount, click **I** of the **Addition** table.

Addition	Amount
No records	

The Fees Addition lightbox appears.

Fees Addition		
☆	×	Q
Fee	Amount	Lender Credit
Title - CPL Fee	\$ 75.00	
Mortgage Recording Charge	\$ 180.00	
Title - Closing/Escrow Fee	\$ 450.00	
Transfer Taxes	\$ 700.00	
Mortgage Insurance Premium	\$ 4,855.15	
Mortgage Insurance Premium	\$ 0.00	
VA Funding Fee	\$ 0.00	
Prepaid Interest	\$ 54.14	
Title - Lender's Title Insurance	\$ 150.00	
Homeowner's Insurance Premium	\$ 1,080.00	
Loan Origination Fee	\$ 2,774.37	
Property Taxes	\$ 0.00	
Homeowner's Association Dues	\$ 0.00	
Processing Fee	\$ 250.00	
Property Taxes	\$ 1,750.00	
Mortgage Insurance	\$ 0.00	
Homeowner's Insurance	\$ 270.00	
Homeowner's Association Due	\$ 0.00	
Loan Discount	\$ 0.00	

7. Select the fee to add by checking its corresponding box in the **Lender Credit** column.

8. Click Save.

The additions are added to the **Addition** table. The total sum is populated in the **Total Additions to Wire** field and the **Net Wire Amount** is adjusted accordingly.

↔ Wire Calculation

			54 🗄	l				it 🗄
Deduction			Amount	Add	ition		Amount	
Loan Origination Fee			\$ 2,774.37	Proc	essing Fee		\$ 250.00	
Mortgage Insurance Pre	mium		\$ 4,855.15					
Prepaid Interest			\$ 54.14					
Property Taxes			\$ 1,750.00					
Total Loan Amount	\$	282,292.00	Date Requested		<u></u>	Date Approved	00 	
Draw Amount	\$		Funds Requested By			Funds Approved By		
Total Deductions from Wire	\$	9,433.66	Amount Requested	\$		Amount Approved	\$	
Total Additions to Wire	\$	250.00						
Net Wire Amount	\$	273,108.34			2			

This section is intended to help closers by walking them through the most common tasks in a typical closer workflow.

- 1. Open a ready-to-be-closed loan and go to **Production > Closing Information** screen.
- 2. Complete and review all applicable closing information, which are organized in the **General**, **Legal**, **Fees**, **Insurance & Escrows, Summaries of Trans.**, and **Closing Disclosure** tabs.

Loans 👻	② 20230490	000000001	—ЈОНИ С	Losing 🗙 🗸	Production 👻	Closing Info	rmation 👻						☆
Send/Status	Summa	ry Bo	rrower	Property	Product & Pricing	Closing C	Tosts	Transactions	Debt Consolidation	Loan Transmittal	FHA	Closing Information	•
General	Legal	Fees	Insuranc	e & Escrows	Summaries of Trans.	Closing	g Disclosure	Wire	Verify Employment				
🕜 General	l Closing	Informa	ation										
Closing Date	l.)3/14/2023	**		Note Date	03/14/2	2023		Closing Time	12:00PM	~		
Funding Date	()3/14/2023			First Payment Date	05/01/2	2023 🛗		Closing Trustee		2	2	
Signing Date	(03/14/2023	# ©		Recording Date		<u></u>		Escrow Holdback	C			To access the Closing Information Tab
Disbursement D	Date	03/14/2023			Rescission Date								click on the drop down arrow and select
• Borrowe	er: JOHN	CLOSIN	١G										the Closing Information and it will allow you to complete the reqired tabs for closing. The required tabs for closing are
First Name	J	OHN			Marital Status	Unmar	ried(Single, D	Divorce 🗸	Unmarried Addendum	1			Escrow Summaries of Trans Closing
Middle Name					Married To			~	Borrower has a re	lationship with some	one who current	tly	Disclosure)
Last Name	•	LOSING			Number of Dependent	5 1	Ages	15	has real property	rights similar to those	e of a legal spous	se	
Suffix									Type of relationship			~	
									Other				
									State Relationship Was Formed	5 4			
Alternat	to Namo	_											
W Alternat	te Name	5										Ð	
Borrower		,	Alternate N	Name		Creditor		A	ccount Number	Туре			
JOHN CLO	SING	J	OHN WAY	NE CLOSING									
Cours.													

1. Closing Information > General Tab

1. In the **General** tab, as the closer, enter general closing information, the most important of which involves the closing and funding dates to print on the closing documents.

Loans 👻 🛞 20)230490000000000		Production 🗸 🛛	losing Information 🗣				
Send/Status	Summary Bo	rrower Property	Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Transmittal	FHA
General	gal Fees	Insurance & Escrows	Summaries of Trans.	Closing Disclosure	e Wire	Verify Employment		
General Clo	sing Inform	ation						
Closing Date	03/14/2023	#	Note Date	03/14/2023		Closing Time	12:00PM	~
Funding Date	03/14/2023	#	First Payment Date	05/01/2023		Closing Trustee		2
Signing Date	03/14/2023	# 6	Recording Date			Escrow Holdback	12	
Disbursement Date	03/14/2023	*	Rescission Date	*				
First Name Middle Name	JOHN		Marital Status Married To	Unmarried(Single,	Divorce 🛩	Unmarried Addendum	ationship with someone	who current
Last Name	CLOSING		Number of Dependents	1 Ages	15	has real property r	ights similar to those of	a legal spous
Suffix						Type of relationship		
						Other		
						State Relationship Was Formed	~	
	lamos							
	lames							
Alternate N				reditor	Acc	ount Number	Type	
Borrower		Alternate Name	ŭ	euitoi	71001		1360	

Note: The closer is responsible for reviewing the data entered by loan officer, processors, and underwriters.

- 2. Review the borrower's Information.
- Review the borrower's alternate names, which should have come from the credit report. To add additional alternate names, click the corresponding add icon (¹).

Loans 🗸 🛛 🛞 20230	490000000001—JOHN CLOSING 🗙 🗸	Production 👻 🚽	Closing Information 👻				
Send/Status Sum	mary Borrower Property	Product & Pricing	Closing Costs Trans	sactions Debt Consolidation	Loan Transmittal FHA	Closing Information	•
General Legal	Fees Insurance & Escrows	Summaries of Trans.	Closing Disclosure	Wire Verify Employment			
General Closir	g Information						
Closing Date	03/14/2023	Note Date	03/14/2023	Closing Time	12:00PM 🗸		
Funding Date	03/14/2023	First Payment Date	05/01/2023	Closing Trustee	C'		
Signing Date	03/14/2023 🏥 🕞	Recording Date	*	Escrow Holdback	2		
Disbursement Date	03/14/2023	Rescission Date	<u></u>				
Borrower: JOH First Name Middle Name Last Name Suffix	I CLOSING	Marital Status Married To Number of Dependents	Unmarried(Single, Divor	Unmarried Addendum Borrower has a rel has real property r Type of relationship Other	lationship with someone who current ights similar to those of a legal spouse	y 2	
• Alternate Nam	les			State Relationship Was Formed	~	+	The Alternate Names should carry over from the credit teport. If you need to add a Alternate Name you can click on the PLUS icon
Borrower	Alternate Name	C	Treditor	Account Number	Туре		
JOHN CLOSING	JOHN WAYNE CLOSING						
Save							

Note: If a POA is being used for closing, make sure the names match the POA.

4. To add the grantee's name, click 🛨 corresponding the **Power of Attorney** section.

General Legal Fees	Insurance & Escrows	Summaries of Trans.	Closing Disclosure	Wire Verify Employment				
O Power of Attorney						Г	0	
Borrower	Grantee	Address	City	State	ZIP F	Phone		
No records								
			Power of Atto	rney				
⊙ Trust			Borrower	JOHN CLOSING	~			
Primary			Grantee	JOHN MORTGAGE			•	
Туре	Name		Address			due bliched		
No records			Unit Type		~			
Secondary			Unit Number				+	If a POA is being used make sure the names match the POA. The borrower's name should carry over
Туре	Name		City			ate Established		and you will just need to type in the Grantee's
No records			State	✓ ZIP				Name
Trustee			County		~		Ð	
Туре	Trustee	Address	Phone			ounty		
No records								
Grantor				Save				

NOTE: If a trust is being used on the loan. The processor should enter the trust information in **Production** > **Property** > **Title and Legal** > **Trust Information**.

Loans - 🛞 202	30490000000001—JOHN CL	.OSING 🗙 🗸	Production -	Property 🗸							
Send/Status Su	immary Borrower	Property	Product & Pricing	Closing Cost	ts Transaction	is Debt Consoli	dation Lo	an Transmittal	FHA	•	
Seller Name MARK CUBAN		Address				Û					
✤ Title and Leg	al							Proc	essor to sek Tn	ect the Trust Inform ist or Tittle Commitr	tion based off the nent
Current Title Holder(s)	MARK CUBAN	Ē) Estate Held	F	Fee Simple	~	Legal Des	cription Co			
Future Title Holder(s) Manner Held Other Title Vesting Description	JOHN CLOSING as Trustees, Closing Family Trust, Dated JOHN CLOSING as Trustees, Closing Family Trust, Dated	of The 08/21/2018	Estate Held Leasehold Exp Lease/Ground Trust Informat Indian Country	Iration Rent S	Title will be held by s	an Inter Vivos (Living) a Land Trust	See Exhib Lear Des L	cription	EE EXHIBIT "A	V ATTACHED HERETO PART HEREOF	
Request for Title Commi	tment										
Title Request Date	10/03/2022		Escrow Numb	er 6	5735473		Comment	ts			
Type of Policy	CLEAR		Attachment		Prior Title Policy	Title Insurance					
Order Number	6735473				Contract	▼ Jarvey					
Effective Date	10/03/2022		Mail Away								
Save											

If a trust is being used to close a loan. The closer should enter the trust information under the Trust section, by clicking the corresponding

Loans 🗸				Production 🚽 C								
Send/Status	Summary	/ Borrower	Property	Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Transr	nittal FH	A (Closing Information	•
General	Legal	Fees Insura	nce & Escrows	Summaries of Trans.	Closing Disclosure	: Wire	Verify Employment					
OTrust												
Trast											1	
Primary		Namo					State		Data Establisha			
No records		Warne			Primary		9000		X	u		
Horecords											1	
Secondary					Туре			N.	-	•		
Туре		Name			Name	Deverable			lishe	d		
No records						Irrevocable						
Trustee						Family	Chinging					
Туре		Trustee		Address	State	Qualified P	ersonal Residence					
No records					Date Established	Irrevocable Qualified te	Life Insurance rminable interest property	,			Whe	n a TRUST is being used the closer must select the Trust Type on the Primary Field
16. 5						Quantes a						
Grantor										÷		
Туре		Grantor		Address								
No records												
Beneficiary					-					E		
Туре		Beneficia	ry	Address			Save					
No records												
O Closing	, Lender											
				Servicer			Subservicer					
Company	neth			Servicer Name			Subcender Name			1.,		
Save												

- 6. The primary trust requires an option selected from the **Type** dropdown.
- 7. Review the **Trust** section, and if needed enter the names of the **Trustee**, **Grantor**, **and Beneficiary**.

Note: The names of all required fields must match for the trust verbiage to be added to the signature line of the required closing documents.

Loans 🗸	② 20230490000	0000001—JOHN CLOSIN	G 🗙 🚽 🛛 Production 👻 📿	osing Information 👻					\$
Send/Status	Summary	Borrower Pro	perty Product & Pricing	Closing Costs Trai	nsactions	Debt Consolidation	Lo	an Transmittal FHA	Closing Information 👻
General	Legal F	ees Insurance & Esc	crows Summaries of Trans.	Closing Disclosure	Wire	Verify Employment			
∩ Trust									¬ 🍹
Primary									Closer should review the Note,
Туре		Name				State		Date Established	Mortgage, Riders to make sure
Family		Closing Family Tru	st, Dated 8/21/2023			TX		08/21/2023	the vesting and the signature
Secondary									line has the correct Trust
Type		Name				State		Date Established	verbiage on the signature line
No records									
								_	
Trustee									The Names for each of the
Type		Trustee	Address	City		State	ZIP	County	required fields Trustes
Family		JOHN CLOSING							required fields trustee,
Grantor									Grantor, and Beneficiary must
Туре		Grantor	Address	City		State	ZIP	County	match the names for all
Family		JOHN CLOSING							borrowers listed on the trust.
Beneficiary									
Туре		Beneficiary	Address	City		State	ZIP	County	Note: If the trust verbiage
Family		JOHN CLOSING							does not appear on the
									signature line check the
O Closing	Lender								spelling of the names and
						Data saved.			spacing.
Save									

8. The **Closing Lender** section will be populated with the corresponding data, and if needed complete the **Servicer**, **Future Servicer**, and **Subservicer** subsections with their corresponding data.

General	Legal Fee	es Insurance & Escrows	Summaries of Trans.	Closing Disclosure	Wire	Verify Employment	
Туре		Beneficiary	Address	City		State ZIF	County
No records							
o Clo≌ng Le	ender						
Company	Path	11	Servicer Servicer Name		1	Subservicer Subservicer Name	:
Address	3500 Maple		Servicer Number			Subservicer Number	
Unit Type	bboo mapre	~	Servicer Loan Number			Subservicer Loan Numbe	r
Unit Number			Address				
City	Dallas		Phone Number				
State	TX 🐱	ZIP 75219	Toll Free Phone				
Country		~	Business Hour	✓ To	~		
Phone							
Email			Future Servicer		54		
Lender License	985219		Transfer Date				
State License			Address				
Contact			Phone Number				
			Toll Free Phone				
			Transfer Contact				
			Phone Number				
			Business Hour	✓ To	~		
Save							

9. Review the Property Information and Loan Information sections, edit if necessary.

Loans 🚽 🛛 🛞 20	20230490000000001—JOHN CLOSING 🗙 🗸		Production 👻 Clo	sing Information 👻					
General Le	gal Fees Insuran	ice & Escrows	Summaries of Trans.	Closing Disclosure	Wire	Verify Employment			
Property Inf	ormation								
Address	4141 CHAMP DRIVE		Property Type	Single Family Resid	ence 🗸	Property Status	Existing		~
Unit Type		~	Attachment Type	Detached	~	Planned Development Unit			
Unit Number			Number of Units	1 Year Bu	ilt 2000	Name	_		
City	Dallas		APN			Mortgage Rider Required			
State	TX 🗸 ZIP 75206		Subdivision			PUD	1	to 4 Family	
County	DALLAS	~	Mixed-Use Property			ARM	C	ondo	
Country	United States	~				Balloon	2r	nd Home	
						Manufactured Home	Tr	rust Rider	
Address Verification	Click to Verity Address					USDA			
Property is in a commu	unity property state					Other			
O Loan Inform	nation								
Occupancy	Primary Residence	~	Sales Price	\$ 500,000.	00	Monthly P&I	\$	0.00	
Lien Position	First	~	Estimated Property Value	\$ 500,000.	00	Down Payment %		20.000 %	
Loan Purpose	Purchase	~	Appraised Value	\$ 500,000.	00	Down Payment	\$	100,000.00	
Other Purpose			Base Loan Amount	\$ 400,000.	00 🖩	Base LTV/CLTV	80.000 %	80.000%	
Refinance Type		~	Total Loan Amount	\$ 400,000.	00	Total LTV/CLTV	80.000 %	80.000%	
Refinance Program		~	Note Rate	5.875	%	HCLTV		80.000 %	
Other			Loan Term/Due In (months	360 360		Qualifying Rate		5.875 %	
Simultaneous Sub-Lier			UPMIP/FF Financed	\$ 0.	00	Qualifying Amount	\$	2,303.13	
Loan Linked Loan			Borrower Financed Fees	\$		Primary Housing/Total Obligations	27.096 %	32.390%	
Save									

Note: If the loan is closing as a refinance, the data reviewed by your processor would be populated in the **Refinance Information** section.

10. As the closer, review the **Refinance Information** and **Product Information** sections, edit if necessary.

Loans 🚽	@ 2023049000000001-	-John Closing 🗙 🗸	Production 👻 Clo	osing Information 👻			
General	Legal Fees	Insurance & Escrows	Summaries of Trans.	Closing Disclosure	Wire	Verify Employment	\$ 2,303.13
Loan Linked Loan			Borrower Financed Fees	\$		Primary Housing/Total Obligations	27.096 % 32.390 %
Refinar	nce Information						
Year Acquired		-	Describe Improvements				
Original Cost	\$		Improvements	~			
Amount Existin	g Liens 💲		Cost	\$			
Type of Refinar	nce	~					
Produce Loan Type Other	Conventional	~	Loan Program Program Group	Conventional 30 Year	Fixed		
Amortization T	ype Fixed	~	Program Number			Product Code	C30F
Other			Program Name			Product Type	~
						Documenation Program	~
🕜 Additio	nal Product Infor	mation				iype	
Prepayment Pe	enalty		Automatic Payment			Expanded Approval Level	~
Prepayment Pe Assumable	enalty Term	~	Conforming/ Non-Conforming		~	Down Payment Assistance Program	
Balloon			Other Loan Feature			Principal Forgiven	%
Save							

11. If any **Additional Product Information** is required, complete the applicable fields, checkboxes, and dropdown menus.

General Legal	Fees	Insurance & Escrows	Summaries of Trans.	Closing Disclosure	Wire	Verify Employment	
						ijpe	
Additional Pro	duct Info	rmation					
Prepayment Penalty			Automatic Payment			Expanded Approval Level	~
Prepayment Penalty Term		~	Conforming/		~	Down Payment Assistance	
Assumable			Non-Conforming			Program	
Balloon			Other Loan Feature			Principal Forgiven	%
HELOC			Other Description			Every	Months
lumbo			Convertible			Agency Case Number	
Jambo			Conversion Fee	S		Lender Case Number	
Non-Prime			Negative Amortization			MERS MIN Number	11111111230419059
Refundable Finance Charg	e		Pelocation Loan				1111111230413033
Hedge			Relocation Loan				
			Employee Loan				

Note: Conventional loans with loan-to-value ratios of over 80% require mortgage insurance. As the closer, review the MI data that should match the MI certificate. The data is from the MI company used for mortgage insurance. For FHA/VA loans the **Upfront Mortgage Insurance Premium/Funding Fee** is based on FHA/VA Guidelines.

12. Review the MI information, edit if necessary.

General Lega	Fees	Insurance & Escr	ows Summaries of Trans.	Closing Disclosure	Wire	Verify Employment			
Mortgage Ins	urance								
Mortgage Insurance	>								
MI Provider	Arch MI	~	MI Coverage	25%	~	MI Certificate ID	65016160		
MI Premium Plan	Monthly	~	MI Paid By	Borrower	~	MI Activated Date	05/05/2023		
Upfront Mortgage Insura	nce Premium/ F	unding Fee							
Premium %	0	.000000 % 🔒	Premium Paid in Cash	\$ 0.00	6				
Premium Amount	s	0.00	USDA Paid in Cash						Upfront MIP/VA Funding Fee will default
Premium Financed	\$	0.00							FHA/VA loans.
Monthly Mortgage Insura	nce								
Renewal 1	s	0.26	Monthly Amount	\$ 65.00		Months			
Renewal 2	s	0.26	Monthly Amount	\$ 65.00		Months			
Renewal 3	s	0.20	Monthly Amount	\$ 50.00		Months			
Midpoint Cancellation			MI Absence Reason		~	Previous VA Loan		~	
Calculate Based on Rema	ning Balance	\checkmark	Other Description		~	Native American Direct	Loan		
Cancel at		96	Calculate Based on		~	VA Vendee Loan			
Cancel PMI Date	02/01/2053		Premium Paid By	Borrower	~	VA Loan Assumption			

13. Review the **Proposed Monthly Payment** section, and edit, if necessary, by click the corresponding edit icon (^(C)) of **Homeowner's Insurance**, **Supplemental Property Taxes**, **Property Taxes**, **Mortgage Insurance**, and **Other**.

Loans 🗸 🕘 202304		-JOHN CLOSIN		Production 👻	Closing Information					
Send/Status Summ	nary Bori	rower Pr	operty	Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Transmittal F	HA Closing Informati	ion 🔻
General Legal	Fees	Insurance & E	scrows	Summaries of Trar	ns. Closing Disclo:	sure Wire	Verify Employment	Homeowner's Insu	Irance	×
Proposed Mon First Mortgage (P&I) Subordinate Llens(s) (P&I) Homeowners Insurance Supplemental Property Insurance	thly Paym s s s	0.00 0.00 150.00 @ 0.00 @		Escrow- (C	Yes 🗸		2 Other Financing Total Other Financing Balance Total Credit Limit	Type Monthly Amount Annual Amount Use Annual Amount Total Monthly Amount	Homeowner's Insurance \$ 150.00 \$ 1,800.00 \$ 150.00	*
Property Taxes	5	75.00 😰		Escrow Tax	Yes 🗸				Save	
Mortgage Insurance	5	0.00		Escrow MI	~					
Association/Project Dues	\$			Escrow HOA	~					
Other	\$	0.00 😰								
Total	\$	225.00								

14. If the borrower wants to waive escrows, go to the **Escrows (G)** subsection and change the dropdowns to **No**.

Note: If you waive escrows, confirm whether your company charges an escrow waiver fee.



Note: For special loan programs like ARM, interest-only, or buydown loans, the closer should confirm the required fields. Path offers additional guides for ARM, interest-only, and buydown loans for review.

Loans 🗸	@ 2023038000000	003-GILBERT FLO	IOD 🗙 🗸	Production 👻	Closing In	formation 👻									☆
Send/Statu:	Summary	Application E	Borrower	Closing Costs	URLA	Property	Product & Pricin	g Tra	ansactions	Contacts	Closing Information	•			
General	Legal Fees	Insurance & Es	scrows	Summaries of Trans.	Clos	ing Disclosure	Wire Veri	fy Employn	nent	Payoffs/Payments	Additional Info.	Also Known As	Power of Attorney	Escrows	Flood
Total	s	5,515.84													
🛛 Payme	nt Informatior	ı													
Rate Adjustme	nts	-	[Payment Adjustments											
1st Period Cap		%	1	Interest Only			Bu	/down Type	e		~				
Months to 1st	Rate			Interest Only Term			Rat	e 1	96	Term 1 (months)		· 🔴			
Periodic Rate	ap	%		Initial Payment Rate		~	Rat	e 2	%	Term 2 (months)					
Months Period Adjustment	lic			Initial Payment Rate Per	iod	%	Rat	e 3 e 4	¹ % %	Term 3 (months) Term 4 (months)		It is recom	mended that if	you are c	losing a
Lifetime Cap		%		Interest Only During Init	ial		Rat	e 5	%	Term 5 (months)		Admin to ha	tments you sho	uld get w	ith your a default
Margin		%		Adjustment Can		96	Bu	/down Paid	d By		~	in order	for the correct	informati	on to
Index Type			~	Adjustment Period		70	Bu	down Date	e From		~	po	pulate on a AR	M loan.	011 00
Index Type De	tail		~	Recast Period			Bu	/down Tem osidy	porary			Interest Onl	y or Buydown	Type loar	ns follow
Index Type Ot Description	her			Recast Stop			Gra	duated Pa	yment		%	Compa	ny Guidelines a	nd Progra	ams.
Index		%		Max Loan Balance Perce	ent	%	Mo	rtgage (Rat	te)						
Index Date		(Qualifying at Max Adj Lo	an 🗌		Mo	rtgage (Yea	ars)						
Alt. Index		%		Dalatice			Bi-	Weekly Pay	ment Scheo	dule					
Floor Rate		%													
Rounding Type	•		~												
Rounding Fact	or	%													
Lead Days Cou	int		_												

 Once you have completed all applicable sections in the General tab, click Save and go to Closing Information > Legal tab.

2. Closing Information > Legal Tab

1. As the closer, review the data in the **Purchase Information** section in the **Legal** tab, which comes from the sales contract.

General Legal	Fees	Insurance & Escrows	Summaries of T	rans. (Closing Disclosure	Wire	e Verify Employment	Payoffs/Pa
O Purchase Inform	nation							
Contract				Seller				+
Purchase Price	\$ 80	00,000.00		Seller Nam	ne		Address	
Contract Date	12/15/2022	*		ARTHUR O	DLIVA		5000 NEW ROAD	Û
Contract Expires	02/28/2023	#						
Escrow Close Date	02/15/2023	*						
Buyer's Agent				Seller's Age	ent			
Company	ABC REALTO	R	i t	Company		ABC REAL	TOR	11
Address	9222 CHURC	HROAD		Address		9222 CHU	JRCH ROAD	
City	Dallas			City		Dallas		
State	TX 🗸	ZIP 75231		State		TX 🗸	ZIP 75231	
Country	United States	s 🗸		Country		United St	ates 🗸	•
Phone	(469) 236-520	00 Fax (469) 236-5201		Phone		(469) 236	-5200 Fax (469) 236-5201	
Email	john@abcrea	altor.com		Email		john@ab	crealtor.com	
Company License				Company l	License			
License Authority				License Au	thority			
Authority URL				Authority l	JRL			

2. The information in the **Title and Legal** section comes from the sales contract and title commitment.

Title and Legal				5
Current Title Holder(s)	MARK CUBAN	¢	Estate Held Fee Simp	ble 🗸
			Leasehold Expiration	
			Lease/Ground Rent \$	
Future Title Holder(s)	JOHN CLOSING	¢	Trust Information	~
			Indian Country Land Tenure	~
Manner Held	Sole Ownership 🗸		See Exhibit A	
Other Description			Legal Description Code	~
Title Vesting Description	JOHN CLOSING	¢	Legal Description SEE EXHI MADE A	BIT "A" ATTACHED HERETO AND PART HEREOF

Note: When the **See Exhibit A** box is checked the **Legal Description** verbiage will default to: "SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF."

3. In the **Title Endorsements**, **Special Instructions**, **Tax Messages**, and **Document Requirements** sections, click the corresponding add icon (E) to add required items to each of the corresponding sections.

Send/Status Summary Borrower Property Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmit General Legal Fees Insurance & Escrows Summaries of Trans. Closing Disclosure Wire Verify Employment MADE A PART HEREOF MADE A PART HEREOF	Loans 👻 🤇	2023049000000	0001—JOHN C	Losing 🗙 🗸	Production 👻 🕻	losing Information 👻			
General Legal Fees Insurance & Escrows Summariles of Trans. Closing Disclosure Wire Verify Employment MADE A PART HEREOF MADE A PART HEREOF MADE A PART HEREOF Title Endorsements Image: Straws Image: Straws Image: Straws Image: Straws Type Endorsement Image: Straws Image: Straws <th>Send/Status</th> <th>Summary</th> <th>Borrower</th> <th>Property</th> <th>Product & Pricing</th> <th>Closing Costs</th> <th>Transactions</th> <th>Debt Consolidation</th> <th>Loan Transmitt</th>	Send/Status	Summary	Borrower	Property	Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Transmitt
Title Endorsements Image: A part HEREOF Type Endorsement ALTA 8.1-06 Environmental Protection Lien Special Instructions :a Description Type Description Type Payoffs	General	Legal Fees	Insuran	e & Escrows	Summaries of Trans.	Closing Disclosure	Wire	Verify Employment	/
Title Endorsements Type Intra ALTA 8.1-06 Environmental Protection Lien Special Instructions Special Instru							MADE A PART	HEREOF	
Title Endorsements Endorsement Type Endorsement ALTA 8.1-06 Environmental Protection Lien Special Instructions Image: Comparison of the second									
Type Endorsement ALTA 8.1-06 Environmental Protection Lien Special Instructions	Title End	orsements							
AtTA 8.1-06 Environmental Protection Lien Special Instructions Description Type to records Payoffs Account Balance to records Tax Messages Type Year Document Requirements	Туре			End	orsement				
Special Instructions Description Type Payoffs Account Balance Account Balance Tax Messages Tax Messages Type Year Year Document Requirements Document	ALTA			8.1-(06 Environmental Protect	ion Lien			
o records Payoffs Account Balance o records Tax Messages Type Year o records Document Requirements	Description	istructions		Туре	:				:+
Description Type to records Payoffs Account Balance to records	Special Ir	istructions							1 I
I vecords Payoffs Account Balance Account Balance Tax Messages Tax Messages Type Year Type Year Do records Document Requirements Document	Description			Туре	1				
Payoffs Account Balance to records Tax Messages Type Year to records Document Requirements	lo records								
Payoffs Account Balance No records Tax Messages Type Year No records									
Account Balance No records Tax Messages Type Year No records	Payoffs								
No records Tax Messages Type Year No records Document Requirements Document	Account				Balance				
Tax Messages Type Year Type Year No records Document Requirements	lo records								
Tax Messages Type Year Type Year No records Document Requirements									
Type Year Type Year No records Document Requirements	Tay Mess	sades							
No records Document Requirements Document	Type	Juges		Vear					
Document Requirements				Tear					
Document Requirements	No records								
Document Cequirements	No records								
	No records	nt Requirem	ionts						
	Document	nt Requirem	ients						

For example: Once the **Title Endorsements** section's **I** is selected, the corresponding light box opens for you to enter the required title endorsement.

Endors	ement		
	Title En	Endorsement	×
Туре	Туре	ALTA 🗸	
Year	Name	Commitment Form Plain Language Commitment Form 1-06 Street Assessments 2-06 Truth-In-Lending 3-06 Zoning Unimproved Land 3.1-06 Condominium 4.1-06 Condominium 5-06 Planned Unit Development 5.1-06 Planned Unit Development 6-06 Variable Rate 6-2-06 Variable Rate - Negative Amortization 7-06 Manufactured Housing Unit - Conversion; Loan 7.2-06 Manufactured Housing Unit - Conversion; Owner's 8.1-06 Environmental Protection Lien	You have several Title Endorsements to choose from the drop down list

4. Once you have finished entering the required items in each section, click **Save** and go to **Closing Information** > **Fees** tab.

3. Closing Information > Fees Tab

1. As the closer, review, add, adjust, or delete any fees in **Closing Information > Fees** tab.

_				r							
Loans 👻 🤇	② 202304900000	00001—JOHN	Closing 🗙 🗸	Production -	Closing Information	on 🗸					
Send/Status	Summary	Borrower	Property	Product & Pricing	Closing Costs	Transaction	IS	Debt Conso	lidation		Loan Transmittal
General	Legal Fee	es Insura	nce & Escrows	Summaries of Tra	ans. Closing Disc	losure Wir	e V	/erify Emplo	yment		
Descent a			o en en			001					450.00
Property 1a	axes		Juner	2	STEWART HILE	Bor	ower	NO	NO	\$	450.00
Homeowne	er's Association Due	25				Bor	ower	NO	NO	\$	0.00
🛛 G. Initia	al Escrow Pa	yment at	Closing						Tota	: \$	225.00 +
Charge		P	aid To	(Company	Paid	Ву	APR	POC		Amount
Aggregate	Adjustment					Bor	ower	No	No	\$	-825.00
Property Ta	axes	L	ender	l	LEND USA	Bor	ower	No	No	\$	600.00
Mortgage I	nsurance					Bor	ower	No	No	\$	0.00
Homeowne	er's Insurance	L	ender	l	LEND USA	Bor	ower	No	No	\$	450.00
Homeowne	er's Association Due	es				Bor	ower	No	No	\$	0.00
									Tete		20.000.00
O H. Othe	er								lota	:\$	30,000.00
Charge		Р	aid To	(Company	Paid	Ву	APR	POC		Amount
Real Estate	Commission	C	Other	F	REALTOR	Sell	er	No	No	\$	30,000.00
I Total	Other Costs	s (F + F +)	G + H)						Tota	: \$	33.804.72
1. 1000	other cost	5(2 1 1 1	0 1 1)								
L Total	Closing Cos	ts							Tota	: \$	43,586.72
j. rotar	closing cos										
Closing Cos	sts Subtotals (D + I)									\$	43,586.72
L. Lender C	Credits (Cost to Cure	e \$0.00)								\$	0.00 😰
LE/CD Stat	tus History										

- 2. In each section, click the corresponding add icon (1) to add a fee.
 - A. To adjust a fee, click its row to open its lightbox and edit the applicable fields.
 - B. To delete a fee (with an enabled checkbox), select its checkbox and click **Delete**. Fees with disabled checkboxes (greyed out), cannot be deleted, but they can be modified.
- 3. In the H. Other section, add real estate commissions and adjust any fees based on fees from the title.
- After adding and adjusting all applicable fees, click Save and go to Closing Information > Insurance & Escrows tab.

4. Closing Information > Insurance & Escrows Tab

1. As the closer, in the **Insurance** and **Flood** sections, review the hazard insurance policy and flood information, coming from the processor.

Loans 🗸 🛛 🛞 202304	90000000001—JC)HN CLOSING 🗙 🗸	Production 👻	Closing Informatio	n 👻							
Send/Status Sumr	nary Borrow	er Property	Product & Pricing	Closing Costs	Transa	actions	Debt Co	onsolio	dation	Loan Transmitta	al FHA	Clo
General Legal	Fees Ins	urance & Escrows	Summaries of Trans	s. Closing Disclo	sure	Wire	Verify Err	nploym	ient			
Insurance												Đ
Type Con	npany	Phone	Agent	Policy / Binder #	Coverage		Deductible		Premium	Effective Date	Renewal Date	
Hazard USA	A			7800512	500000	s	5,000.00	\$	1,800.00	03/14/2023	03/14/2024	
• Flood Certification Number	0505A5738	F	lood Zone	X	~	LO	MA/LOMR			~		
Determination Date	03/01/2023	N	IFIP Community Name	TREE TOPS II		LO	MA/LOMR D	ate				
Community Number	510100	Ν	IFIP Map Number	0006		Fe	deral Flood Ir	nsuran	ice	J.		
Community Map Number	510100006B	N	IFIP Community		~	Pa	rticipating Co	ommur	nity			
Panel/Map Effective Date	00	P	articipation Status									

2. The data populated in the Escrows section comes from the Months Collected, Frequency, and Months Cushion of the fees from the Fees tab.

General	Legal	Fees	Insurance & I	scrows	Summaries	of Trans.	Closing Discl	osure	Wire	Verify Emp	oloyment	:			
Escrows]														Ð
Туре		Ar	inual Amount	Monthly	Amount M	onths Collecte	ed T	otal Due	Frequency	Next I	Due	Months Cu	shion	Cushio	n Amount
Property Ta	axes	s	900.00	\$	75.00	8	\$	600.00	Annually	12/01	/2023	2		s	150.00
Mortgage Ir	nsurance	s		\$	0.00		\$	0.00						s	0.00
Homeowne	er's Insurance	s	1,800.00	\$	150.00	3	\$	450.00	Annually	03/14	/2023	2		\$	300.00
Homeowne	er's Association	n \$		\$	0.00		\$	0.00						\$	0.00
Aggregate Adji	ustment				Payment Sc	hedule									
Total Cushion An	nount	\$	450.00		Month	Pa	aid into Escrow		Paid out of E	scrow		Trial Balance		Adjusted A	ggregate
Total Collected	_	\$	225.00		2023 May	\$	225.00	\$		0.00	\$	1,275.00	\$		450.00
Aggregate Adjust	tment	\$	-825.00		2023 June	\$	225.00	\$		0.00	\$	1,500.00	\$		675.00
Edit Aggregate A	lustmunt				2023 July	\$	225.00	\$		0.00	\$	1,725.00	\$		900.00
Total Tax Annual	mount	\$			2023 August	\$	225.00	\$		0.00	\$	1,950.00	\$		1,125.00
Total Monthly Es	c r w	\$	225.00		2023 Septem	iber \$	225.00	\$		0.00	\$	2,175.00	\$		1,350.00
Next Due Date		2/01/202	23		2023 Octobe	r \$	225.00	\$		0.00	\$	2,400.00	\$		1,575.00
Next Due Amour	nt	\$	900.00		2023 Novem	ber \$	225.00	\$		0.00	\$	2,625.00	\$		1,800.00
					2023 Decem	ber \$	225.00	\$	9	900.00	\$	1,950.00	\$		1,125.00
	•				2024 January	\$	225.00	\$		0.00	\$	2,175.00	\$		1,350.00
		2			2024 Februa	ry \$	225.00	\$		0.00	\$	2,400.00	\$		1,575.00
	- 1				2024 March	\$	225.00	\$		0.00	\$	2,625.00	\$		1,800.00
	- Y				2024 April	\$	225.00	\$		0.00	\$	2,850.00	\$		2,025.00
_				_											
Save	alculate Aggr	regate	Copy to Fee	es											

- A. The Aggregate Adjustment automatically generates the required credit.
- B. If the Aggregate Adjustment credit is blank, click on the Calculate Adjustment and then Copy to Fees.
 - The Aggregate Adjustment is populated to the Fees tab (as shown in *Figure 83:* Aggregate Adjustment copied to the Fees tab) and ensure the review the Closing Disclosure before sending it to the borrower.

0	G. Initial Escrow Pay	ment at Closing	jate Aajustment copied (o the Fees tob		Tota	:\$	225.00 +
	Charge	Paid To	Company	Paid By	APR	POC		Amount
	Aggregate Adjustment			Borrower	No	No	\$	-825.00
-	Property Taxes	Lender	LEND USA	Borrower	No	No	\$	600.00
	Mortgage Insurance			Borrower	No	No	\$	0.00
	Homeowner's Insurance	Lender	LEND USA	Borrower	No	No	\$	450.00
	Homeowner's Association Dues			Borrower	No	No	\$	0.00

Figure 83: Aggregate Adjustment copied to the Fees tak

 After completing the Insurance & Escrows tab, click Save and go to Closing Information > Summaries of Trans. tab.

5. Closing Information > Summaries of Trans. Tab

1. As the closer, the **Summaries of Trans.** tab is where you review or edit any adjustments, credits, or payoffs to be added to the Closing Disclosure and URLA.

Loa	ns 🗸 🛛 🥝	202304900	00000001—JOH	N CLOSING	ו	Production 👻	Closing Information	in 👻				1	☆
Ser	d/Status	Summary	Borrower	Prop	erty	Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Tra	nsmittal FHA	Closing Information -	
	General	Legal	Fees Insu	rance & Escr	ows	Summaries of Tra	Ins. Closing Disc	osure Wire	Verify Employment				
11	Adjustment Paid By Adjustment	nt Type		~		\$	12 Typ Adj 13 Typ	e		> > > >			
	r and by						Adj	ustment Type		~			
Adju	City/Town 1	Taxes	by Seller		(th)	s	Adjustme	ents for Items Unpaid	to to	<u>69</u>			
13	County Tax	xes	to		<u>ت</u>	s	14 City 15 Cot	inty Taxes	m to	iii s			
14	Assessmen	nts	🛗 to		00 :::	\$	16 Ass	essments	to	iii s			
15						\$	17			\$			
	Adjustmen	nt Type	🏥 to	~	Ê		Adj	ustment Type	🛱 to	~		5	
16						\$	18			\$			
	Adjustmen	nt Type	🏥 to	~	6		Adj	ustment Type	🏥 to	~		Note: After all adjustments and credits an listed on the Summaries of Trans. Confir	te m
17						\$	19			\$		the Cash to Close will match the URLA	
	Adjustmen	nt Type		~	00		Adj	ustment Type		~		Application.	
L. Pa	id Already b	by or on Behalt	of Borrrower at (Closing		\$ 402,500.	00 N. Due fr	om Seller at Closing	to to	S	30,000.00		
Calcu	ation						Calculatio	n					
Total	Due from B	Borrower at Clo	sing (K)			\$ 513,586.	72 Total Due	to Seller at Clang (I	VI)	5	500,000.00	N	
Total Cash	Paid Already	ly by or on Beh	alf of Borrower at	t Closing (L)	r.	\$ 402,500.	72 Cash from	om Seller at Closin	g (N)	\$	30,000.00	6	
Sush							Casil Iton	o o o o o o o o o o o o o o o o o o o		3	470,000.00		

 Any changes made to the Summaries of Trans. must also be updated on the URLA. To do this, go to Production > Closing Costs > Summaries of Transactions > Sync with Application button.

Note: If the **Cash to Close** does not match the Closing Disclosure and URLA, it could be the **Sync with Application** button was not clicked.

 As the closer, confirm the Cash to Close on the Closing Disclosure and URLA match, by going to Transactions screen > Cash from/to Borrower field.

Loans 🗸 🛛 🕲 202304900	000000001—JOI	HN CLOSING 🗙 🗸	Production 👻	Transactions						
Send/Status Summar	y Borrowe	r Property	Product & Pricing	Closing Cos	ts Transactio	ns Debt Co	onsolidation	Loan Transmit	ttal FHA	•
Total	\$	225.00								
Other Financing										
Other Financing										
Total Other Financing Balance	S	0.00	Total Credit Limit	\$	0.0) Tota	al Monthly Payme	ent :	\$ (0.00
										+
Liability Type	Lien Position	New	Rate	Term	Balance	Credit Limit	Monthly	Amount		
Liability Type No records	Lien Position	New	Rate	Term	Balance	Credit Limit	Monthly	Amount		
Liability Type No records	Lien Position	New	Rate	Term	Balance	Credit Limit	Monthly	Amount		
Liability Type No records	Lien Position	New or Cash Bac	Rate	Term	Balance	Credit Limit	Monthly	Amount		
Liability Type No records Minimum Requir Due from Borrower(s)	Lien Position	New or Cash Bac	Rate K Total Mortgage Loa	Term	Balance	Credit Limit	Monthly .	Amount		
Liability Type No records Minimum Requir Due from Borrower(s) A. Sales Contract Price	Lien Position	New or Cash Bac	Rate K Total Mortgage Loa I. Loan Amount	Term Ins	Balance 400,000.01	Credit Limit	Monthly , culation al Due from Borro	Amount wwer(s) (H)	\$ 513,586	6.72
Liability Type No records Minimum Requir Due from Borrower(s) A. Sales Contract Price B. Improvements, Renovations	Lien Position	New or Cash Bac	Rate K Total Mortgage Loa I. Loan Amount J. Other New Mortg	ns age Loans	Balance 400,000.00	Credit Limit Calc Tota Less	Monthly, culation al Due from Borro s Total Mortgage I	Amount	\$	6.72
Liability Type No records Minimum Requir Due from Borrower(s) A. Sales Contract Price B. Improvements, Renovations, Repairs	Lien Position	New or Cash Bac	Rate K Total Mortgage Loa I. Loan Amount J. Other New Mortg on the Property the	ns age Loans Borrower Is	Balance 400,000.00	Credit Limit Calc Tota Less	Monthly, culation al Due from Borro 5 Total Mortgage I al Credits (K and N	Amount wer(s) (H) Loans and -	\$ 513,580 \$ 402,500	6.72
Liability Type No records Minimum Requir Due from Borrower(s) A. Sales Contract Price B. Improvements, Renovations, Repairs C. Land (if acquired separately)	Lien Position	New or Cash Bac	Rate K Total Mortgage Loa I. Loan Amount J. Other New Mortg on the Property the Buying or Refinanci	ns § age Loans § Borrower Is ng	Balance 400,000.00	Credit Limit Calc Calc Calc Calc Casc Casc	Monthly, culation al Due from Borro s Total Mortgage I al Credits (K and N h from/to Borrow	Amount ower(s) (H) [Loans and -] V) rer [\$ 513.588 \$ 402,500 \$ 111.086	6.72

Note: If the Cash to Close does not match the Transactions screen, check the Closing Costs > Summaries of Transactions tab.

6. Compliance > Closing Costs > Closing Disclosure Tab

1. As the closer, go to **Compliance > Closing Costs > Closing Disclosure** tab to issue the Closing Disclosure.

Loans 🗸 🛛 🕲 20230490000000001—JC	DHN CLOSING 🗙 🗸 Compliance 🗸	Closing Costs 👻			
Send/Status Closing Costs Oth	er Disclosures Disclosure Dates	Tolerance QM COC Reque	st COC Confirm	Summary	
Fees Summary Loan Estimate	e Service Providers Closing Disc	Summaries of Transaction	Payoffs/Payments	Additional Information	Escrows
Application Date 01/04/2023 Date Issued 04/19/2023 Closing Date 03/14/2023 Disbursement Date 03/14/2023	LE Date Issued 04/18/2023 Delivery Method Internet or En	ail 🗸 Date Received 👔	14/24/2023	Standard Form Yes	~
Revised Closing Disclosure	2				
Date 🗎	Reason		Notes		
Loan Terms					
Purpose Purchase	✓ Product Name Fixed Rate				
Loan Amount \$ 400,000.00	Can Increase? No	As High As \$	Until		It is recommended that the Closer view the CD prior to
Interest Rate 5.875 %	Can Increase? No	As High As	% In		issuing the CD from PATH or from a Doc Vendor.
Loan Term 30 years	Adjusts Every	Starting In			
Monthly Principal & Interest \$ 0.00	Can Increase? No	As High As \$			
Save Issue CD Preview CD	Compare Fees View Form				

- 2. Enter the Date Issued, Closing Date, and Disbursement Date.
- 3. Click the **View Form** button to view how data is populated in the Closing Disclosure form, prior to issuing the Closing Disclosure.
- 4. In the **Calculating Cash to Close** section, review the latest data from the latest Loan Estimate sent to the borrower.

Loans 🗸 🛛 🕲 20230490000000	01—John Closing :	K 🗕 🛛 Ca	ompliance 👻	Closing (losts 👻			
Send/Status Closing Costs	Other Disclosures	Disclo	sure Dates	Tolerance	QM	COC Request	COC Confirm	Summary
Fees Summary Loan	Estimate Service	Providers	Closing Disc	losure	Summarie	s of Transaction	Payoffs/Payments	Additior
Lender Credits			\$	0.	00 🕜			
J. Total Closing Costs			\$	13,586	72			
Calculating Cash to Clo	ose 3		4		c			
Total Classing Costs (I)	Loan Estimate	0 5	12 596 7	Voc	Change	Total Closing	Costs ()) Summary	No
Total Closing Costs ()	φ 15,567.0	•	15,560.72	res		Total Loan C	osts (D) Change	NO
Closing Costs Paid Before Closing	- \$ 0.0	0 - \$	0.00	No		Total Other 0	Costs (I) Change	No
Closing Costs Financed	- \$ 0.0	0 - \$	0.00	No		Increase exc	eeds legal limits by	\$
Down Payment/Funds from Borrower	\$ 100,000.0	\$	100,000.00	No				
Deposit	- \$ 2,500.0	0 - \$	2,500.00	No				
Funds for Borrower	\$ 0.0	\$	0.00	No				
Seller Credits	- \$ 0.0	0 - \$	0.00	No				
Adjustments and Other Credits	\$ 0.0	\$	0.00	No				
Cash to Close	\$ 111,087.0	\$	111,086.72	9				

Note: The updated data from the **Fees** and **Summaries of Transactions** tabs are populated to the **Final** column.

5. After reviewing the data, click the **Issue CD** button, to capture the data for the Closing Disclosure, to be sent from Path or ordered via a document vendor.

Fees	Summary	Loan Estimate	Service Providers	Closing Disclos	sure Summa	aries of Transaction	Payoffs/Payments	Additional Informatio
Lender Credits				\$	0.00 😰			
J. Total Closing C	Costs			\$	13,586.72			

Calculating Cash to Close

	Loan Estimate		Final	Change	Total Closin	ng Costs (J) Summary	
Total Closing Costs (J)	\$ 13,587.00		\$ 13,586.72	Yes	Total Loan	Costs (D) Change	No
Closing Costs Paid Before Closing	\$ 0.00	-	\$ 0.00	No	Total Other	⁻ Costs (I) Change	No
Closing Costs Financed -	\$ 0.00	-	\$ 0.00	No	Increase ex	ceeds legal limits by	\$
Down Payment/Funds from Borrower	\$ 100,000.00		\$ 100,000.00	No			
Deposit -	\$ 2,500.00	-	\$ 2,500.00	No			
Funds for Borrower	\$ 0.00		\$ 0.00	No	After	filling in the Date I	ssued, Closing Date, and
Seller Credits -	\$ 0.00	-	\$ 0.00	No	Disb Le	ursement Date. Key oan Estiamte and Fir	newing the data from the nal Column. Closer is
Adjustments and Other Credits	\$ 0.00		\$ 0.00	No	recor	nmended to View F	orm before the Issue CD
Cash to Close	\$ 111,087.00		\$ 111,086.72			button is	sciected.
✿ Loan Disclosures							
Assumption				Escrow Account		Yes	
Demand Feature	5			Escrowed Property Costs ov	ver Year 1	\$ 2,70	00.00
Late Charge Days				Non-Escrowed Property Co	sts over Year 1	\$ 0.00	
Late Charge Percentage	%		~	Initial Escrow Payment		\$ 225.00)
Save Issue CD Preview	w CD Compare F	ees	View Form				

6. Once the Issue CD button is clicked, it is recorded in the LE/CD Status History section, displaying the Date/Time, Status, Date Issued, Delivery Method, Notes, and By whom.

Fees Summary	Loan Estimate Se	rvice Providers	Closing Disclosure	Summaries of Transaction	Payoffs/Payments	Additional Informa
Total of Payments	\$ 1,115,890.52		Annual P	ercentage Rate (APR)	6.023 %	
Finance Charge	\$ 711,308.52		Total Inte	erest Percentage (TIP)	176.527 %	
Amount Financed	\$ 393,690.28					
Other Disclosu	res					
LE/CD Status His	tory					
Date/Time	Status	Date Issued	d Delivery I	Method Notes		Ву
Current Fees						
04/27/2023 12:01:09 PM	CD Disclosed	04/19/2023	Internet (or Email REVIEW CD WILL OR	DER FROM DM	Gilbert Lozano
04/19/2023 2:14:18 PM	CD Disclosed	04/19/2023	Internet (or Email FIRST CD SENT TO C	LIENT	Gilbert Lozano
04/19/2023 2:07:32 PM	Disclosed - Intend To Procee	d 04/18/2023	Electroni	CORRECTING ITP DA	TE	Gilbert Lozano
04/19/2023 2:06:45 PM	Disclosed - Intend To Procee	d 01/04/2023	Electroni	ITP CONFIRMED		Gilbert Lozano
04/19/2023 2:06:02 PM	LE Issued	04/18/2023	Internet of	or Email 1ST LE SENT OUT		Gilbert Lozano
04/19/2023 1:58:55 PM	Init Disclosure Prep - New					Gilbert Lozano

Note: The **Issue CD** button does not send the Closing Disclosure to the borrower, it just captures the CD data. You still need to send the Closing Disclosure to the borrower from Path or a document vendor.

Funder/Shipper Workflow

This topic is intended to help funders and shippers navigate through Path and to walk them through the most common tasks in a typical funder/shipper workflow.

1. The funder can issue a funding number in the **Production > Request Funding** screen.

Note: It is recommended that all fields are completed by the funder, or whichever role that can issue a funding number, be it funder or closer.

Loans 🗸 🔵 2023	0490000000001—JC	ohn Closing 🗙 🗸	Production 🗸	Request Funding 👻	1
Send/Status Sur	mmary Borrow	ver Property	Product & Pricing	Closing Costs	Transactions
Funding Date	09/08/2023	00 			
Wire Priority	High	~			
Comments/Instructions	Funding number is	sued to Title: 409499)		
Funds Requested By	FUNDER'S NAME				
Phone	(555) 555-555				
Email	funder@lender.cor	n			

Note: The **Request Funding** screen can be used to issue a funding number to the settlement agent. You can enter the funding number in the **Comments/Instructions** field. The funding number can be tracked here and be reported in the funding report.

 After the original closing package is returned to the lender, the funder can go to the Production > Package Receipt screen to confirm receipt of the closing package.

Loans 🗸 🤇	© 20230490000000001—JOHN C	Losing 🗙 🗸	Production 👻	Package Receipt 👻
Send/Status	Summary Borrower	Property	Product & Pricing	Closing Costs
Date Received	09/27/2023 🛗 Time	12:00AM	~ 2	
Received By	CLOSER /FUNDER			
Settlement Age	nt	•		
Company	FIRST AMERICAN TITLE	54		
Address 1	500 Elm Street			
Address 2				
City	Dallas			
State	TX 🗸 ZIP 75243	3		
Phone	(469) 523-5622			
Fax				
Email	title@firstam.com			
Contact	CLOSER			
Escrow Number	6735473			

- Date Received
- Time
- Received By
- If you are required to send the original collateral package, signed closing documents, and trailing documents to the investor or servicer, Path can track the package for reports and items being shipped. The funder can go to Production > Shipping > Shipping to track documents.
- 4. Click on the Add button and select Investor or Trailing Document.

Loans • (2) 2023049000000001-	John Closing 🗙	 Production + 	Shipping 👻				
Send/Status Summary Borro	ower Property	Product & Pricing	Closing Cost	s Transactions	Debt Consolida	ation Loan Trar	nsmittal FHA
Shipping Package Late Fee	5						_
-2-							
Ship To							
Shipped To		Attention	Phone	Fax	Email		
Caliber . 5678 LBJ Freeway Suite 300 . In	rving , TX , 75063	Jimmy Johnson	(972) 553-2500				
Trailing Documents	Date Requested	Requested By	Date Received	Received By	Date Last Sent	Sent By	Package
Trailing Documents Trailing Document COLLATERAL PACKAGE TO INVESTOR	Date Requested 08/18/2023	Requested By Gilbert Lozano	Date Received 08/18/2023	Received By Gilbert Lozano	Date Last Sent	Sent By	Package
Trailing Documents Trailing Document COLLATERAL PACKAGE TO INVESTOR CORRECTED NOTE	Date Requested 08/18/2023 09/27/2023	Requested By Gilbert Lozano Gilbert Lozano	Date Received 08/18/2023 09/27/2023	Received By Gilbert Lozano Gilbert Lozano	Date Last Sent	Sent By Gilbert Lozano	Package CORRECTED NO

				To add a Trailing Document you ha to click on the Add Tab	/e
	Investor Trailing Document				_
Delet	e Add 🗅 Request	Receive Se	nd		

- A lightbox appears to add the trailing docs.

Loans - (2) 20230490000000001-								
Send/Status Summary Borro	wer Property	Product & Pricing	C	Closing Costs Tra	insactions	Debt Consolidation	Loan Transmittal	
Shipping Package Late Fee:	1							
Ship To			ĺ	Add Trailing Doo	cument	_	_	×
Shipped To		Attention	Phon					
Caliber , 5678 LBJ Freeway Suite 300 , In	ving . TX . 75063 J	immy Johnson	(972)	Trailing Document	REVSIED C	CD FOR BORROWER TO S	IGN	1
COLLATERAL PACKAGE TO INVESTOR	Date Requested	Requested By Gilbert Lozano	Date 08/1	Requested From	CLOSER O	R POST CLOSER		
Trailing Document	Date Requested	Requested By	Date	Requested From	CLOSER O	R POST CLOSER		-
COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/1	Reference Number	LOAN NUM	BER		
CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/2	Date Shipped	10/11/2023	66 		
CORRECTED CD	09/29/2023	Gilbert Lozano	09/2	Shipped By	CLOSER O	R POST CLOSER		
				Tracking Number	FED EX NU	MBER	3	
				Due Date	10/13/2023	1		
						Save		

5. To track the request date of trailing documents, the shipper must go to Production > Shipping > Shipping.

Funder/Shipper Workflow

		640 C	110					
Loans - (2) 2023049000000000000000000000000000000000		 Production + 		ping 👻				
Send/Status Summary Borr	ower Property	Product & Prici	ing (Closing Costs Tran	sactions Debt Consolidation	Loan Transmittal	FHA S	hipping 👻
Snipping Package Late Fee	:5	_		_		_	_	
Ship To								
Shipped To		Attention	Phon	e Fax	c Email			
Caliber . 5678 LBJ Freeway Suite 300 .	Irving, TX, 75063	Jimmy Johnson	(972)	552 2500				
				Requested From		×		
Trailing Documents				Requested From	CLOSER OR POST CLO			
Trailing Document	Date Requested	Requested By	Date	Reference Number	LCAN NUMBER	-3	2	
COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/1				-	
CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/2				TED NO	Complete the required Fields and
CORRECTED CD	09/29/2023	Gilbert Lozano	09/2				TED CD	Save
State CD FOR BORROWER TO SIGN								
						-4	-	
					Cancel Save			
						_		
	For the menu	s to open at the						
	bottom the u	iser must put a						₽
	check mark	i nthe Trialing						
6								
	Deserve	Tread						
Delete Add D Request	Receive	Send						

- Select the trailing document
- Click Request
- Complete the **Request From** lightbox
- Save
- 6. To track the received date of trailing documents, the shipper must go to **Production** > **Shipping** >

Shipping.

Loans + 🛞 20230490000000001—JOHN CLOSING >	< <p>✓ Production •</p>	Shipping 👻				
Send/Status Summary Borrower Proper	ty Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Transmittal	FHA
Shipping Package Late Fees						
Ship To						
Shipped To	Attention	Phone	Fax	Email		
Caliber , 5678 LBJ Freeway Suite 300 . Irving . TX . 75063	Jimmy Johnson	(972) 553-2500				

Trailing Documents

Trailing Document	Date Requested	Requested By	Date Received	Received By	Date Last Sent	Sent By	Package
COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/18/2023	Gilbert Lozano			
CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	CORRECTED NO
CORRECTED CD	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	CORECTED CD
REVSIED CD FOR BORROWER TO SIGN	10/11/2023	Gilbert Lozano	10/11/2023	Gilbert Lozano			
1000							
and the second s				User p De	outs a check mark ocument and click	(in the Box of the k on the Receive T	Trailing Fab
	.2			User p De	outs a check mark ocument and click	(in the Box of the k on the Receive	Contraction of the second s

- Select the trailing document
- Click Receive
- 7. To track the send date of trailing documents, the Shipper must go to **Production** > **Shipping** > **Shipping**.

Loans • (2) 20230490000000001	ohn Closing 🗙 🗸	Production +	Shipp	oing 👻					
Send/Status Summary Borro	wer Property	Product & Pricing		losing Costs Tra	ansactions	Debt Consolidation	Loan Transmittal	FHA	Shipping 👻
Shipping Package Late Fees	S								
Ship To									
Shipped To	Atte	ention	Phone	e Fi	ax	Email		_	
Caliber . 5678 LBJ Freeway Suite 300 . In	ving . TX . 75063 Jim	my Johnson	(972)	Package			>	<	
• Trailing Documents				Package Name Method	REVSIED (CD TO BORRO	-		
Trailing Document	Date Requested	Requested By	Date	Tracking Number	FED EX NU	IMBER	13	2	
COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/1	0	Constanting of the				
CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/2					TED NO	If you need to overnight something for
CORRECTED CD	09/29/2023	Gilbert Lozano	09/2					ED CD	a wet signature you can track it by
REVSIED CD FOR BORROWER TO SIGN	10/11/2023	Gilbert Lozano	10/1						clicking on the Send Tab
1 *********	•••••	2				Add			
Delete Add 🗖 Request	Receive Se	nd							

- Select the trailing document
- Click Send
- Complete the required fields in the **Package** ligthbox
- Click Add
- 8. You can also review the list of trailing documents in **Production > Shipping > Shipping**.

Funder/Shipper Workflow

Loans 🗸	② 20230490000	000001—JOHN (Closing 🗙 🚽	Production 👻	Shipping -					
Send/Status	Summary	Borrower	Property	Produce & Pricing	ciosing costs	Transactions	Debt Consolidation	Loan Transmittal	FHA	
Shipping	Package	Late Fees								
Ship To	<u>,</u>									
Shipped	То		Att	ention	Phone	Fax	Email			
Caliber .	5678 LBJ Freeway Su	ite 300 , Irving , T	X.75063 Jim	imy Johnson	(972) 553-2500					

Trailing Documents

~							
Trailing Document	Date Requested	Requested By	Date Received	Received By	Date Last Sent	Sent By	Package
COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/18/2023	Gilbert Lozano			
CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	CORRECTED NO
CORRECTED CD	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	CORECTED CD
REVSIED CD FOR BORROWER TO SIGN	10/11/2023	Gilbert Lozano	10/11/2023	Gilbert Lozano	10/11/2023	Gilbert Lozano	REVSIED CD TO

2

						Data saved.	
Delete	Add 🖻 R	equest	Receive	Send			

9. You can review all final documents in **Production > Final Documents**.

Loans 👻	20230490000000001—JOHN	I CLOSING 🗙 🗸	Production 🚽	Final Documents 👻				
Send/Status	s Summary Borrower	Property	Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Transmit	tal FHA
File Archived	04/28/2025							
Investor	Package Name	Method	Tracking Number	Trailing Document			Date Sent	Sent By
Caliber	REVSIED CD TO	FedEx	FED EX NUMBER	REVSIED CD FOR BC	ORROWER TO SIGN		10/11/2023	Gilbert Lozano
Caliber	CORECTED CD	FedEx	FED EX NUMBER	CORRECTED CD			09/29/2023	Gilbert Lozano
Caliber	CORRECTED NO	FedEx	FED EX NUMBER	CORRECTED NOTE			09/27/2023	Gilbert Lozano
Caliber	COLLATERAL PA	FedEx	FED EX NUMBER	Note			08/18/2023	Gilbert Lozano

10. You can go to the **Production > Additional Tracking** to fill in the dates for tracking purposes.

Loans 🗸 🕘 20230	9490000000001—j	John Closing 🗙 🗸	Production 👻	Additional Tracking	-			
Send/Status Sun	nmary Borro	wer Property	Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Transmittal	FHA
Additional Tracl	king							
Investor Fund Date		*	FHA Lender Record	, i	1	Escrow Completion Date	03/14/2023	
First Payment Date	05/01/2023	<u>00</u>	RD Lender Record Chan	ge	1	Days to Escrow Completion		
Commitment Expiration			Complete MIC Issued	ě	1	Trailing Docs Delinquent Date	60 :::	
Date Desired Ship Date			MIC Sent to Doc Custodian		1	Days Trailing Docs Delinquent		
Investor Suspension Date			LNG Sent to Doc Custodian	ė.	1	Welcome Letter Complete	00	
Investor Suspension Clear Date		*	LGC Sent to Doc	l.		Welcome Letter Completed By		
Purchased by Investor		*	Final Inspection Require	d		Welcome Letter Sent to Borrower	60	
Delivery Name	Gilbert Lozano		Quality Assurance Revie	w		Case Binder Submitted	\$111	
Early Check Complete		***	Sent to Quality Assurance	e	ð	Case Binder Submitted By		
Shipped to Investor	10/11/2023	°	Servicing Released Loan	Ê		Servicing Released Loan		
Tracking Number	FED EX NUMBER		Payoff Complete		_	Payoff Completed By		
			Servicing Release Fee Pa	id \$		Special Feature Code		
			Servicing Release Fee Date	l.		Affixture Date	00 	

VA > Child Care

This section is intended to walking Path users through VA home loans when a child care cost must be completed on the VA Loan Analysis form.

1. Go to **Production > VA > Worksheet** tab.

Send/Status	Summary	Borrower	Property	Product & Pricing	Closing Costs Tran	sactions	Debt Consolio
Summary A	Addendum	Worksheet	2 IRRRL	Reasonable Value	Loan Comparison		
🔁 Loan Data							
		Borrower		Co Borrower	Loan		
First Name		IOHN			Base Loan Amount	\$	400.000.00
Middle					Cash Down Payment	\$	182,500.00
Last Name		MARINE			Funding Fee %		2.150000%
Suffix					Funding Fee	\$	8,600.00
N							
SSN		333-33-3333			Funding Fee Paid in Cash	\$	0.00
SSN CAIVRS Number		333-33-3333 6940164691			Funding Fee Paid in Cash Total Loan Amount	\$	0.00 408,600.00
CAIVRS Number BORTOWER'S Applicant's Age Occupation	Person	48 POLICE OFFICER	ncial Stat	us	Funding Fee Paid in Cash Total Loan Amount Spouse's Age Occupation of Spouse	5	0.00
CAIVRS Number BORTOWER'S Applicant's Age Occupation Years with Present Em	Person	al and Final 48 POLICE OFFICER	ncial Stat	us	Funding Fee Paid in Cash Total Loan Amount Spouse's Age Occupation of Spouse Years with Present Employ	\$ \$	0.00 408.600.00
CAIVRS Number CAIVRS Number BORTOWER'S Applicant's Age Occupation Years with Present Em Liquid Assets	Person	al and Final 48 POLICE OFFICER 5 180,000	ncial Stat	US	Funding Fee Paid in Cash Total Loan Amount Spouse's Age Occupation of Spouse Years with Present Employ Age of Dependents	\$ \$ ver	0.00 408.600.00

2. Go to **Debts and Obligations** > **Job-Related Experience** > add icon (

Send/Status Summary Maintenance/Utiliti Ither otal Primary Hous	Summary Addendum es \$ \$	Borrower	Property IRRRL Edit Utilit	Product & Pri	icing	Closing Costs	Transaction	ne Del	he cam	a distant		
Summary laintenance/Utiliti ither otal Primary Hous	Addendum es \$	Worksheet	IRRRL Edit Utilit	Reasonable Va				is Dei	ot Con	solidation	Loan Trai	nsmitt
laintenance/Utiliti nther otal Primary Hous	es §		Edit Utilit		alue	Loan Comparisor	i.					
otal Primary Hous	5			ies								
otal Primary Hous		0.00										
	ing \$	3,199.68										
Debts and	d Obligations	5										
				Total Liabilities	\$	42,733.00	Total M	onthly Paym	ents	\$	1,270.00	
D Liabilities		3		alance Subtotal	\$	42,733.00		Payment Sub	ototal	\$	770.00	1
Alimony								Payment Sub	ototal	5	0.00	0
Child Support				4	_			Payment Sub	ototal	\$	0.00	1
Job nelated E	kpense							Payment Sub	ototal	s	500.00	
Borrower		Description						Pay	ment	Months	Remaining	
JOHN MARINI		CHILD CARE CO	ST					\$ 5	00.00		36	

3. The Job-Related Experience lightbox opens. Completed all applicable information and click Save.

Total Liabilities	\$	42,733.00	Total Mo	nthly Payments \$ 1,27	0.00	
Balance Subtotal	5	42,733.0	Job Related Expe	ense	×	
			Borrower	JOHN MARINE	× 🙀	
			Description	CHILD CARE COST		•
			Monthly Payment	\$ 500.00	± 7	
			Months Remaining	36	•	
				Save		Fill in the required data as provided by the Veteran
				6		

4. Go to **Production** > **Documents** > **Add from Library** button > **Form Library** lightbox, to add the VA Loan Analysis form 26-6393 to view how the information is printed in Section D > field 29.

Read	d aloud		- +	¢.)	3 of 4 🥥 1	[]B					Q 🛱 🖺 Z 🅸
PRIV Act o memb Guara VA, p	ACY ACT INFOR f 1974 or Title 5, C per of Congress or st inty Home, Condom published in the Fede	MATION: The VA wi ode of Federal Regulat aff person acting for the inium and Manufactures ral Register. Your oblig	Il not disclose informations 1.526 for routing e member when the red d Home Loan Applic pation to respond is re-	nation ne user request ant Re equired	collected on this form to any sou s as (i.e., the record of an individ t is made on behalf of the individu cords, Specially Adapted Housing I in order to determine the veteran	rce other dual who ual) identi Applicar 's qualific	than what is covered ified in the nt Records, ations for t	has been au by this sys VA system and Vendee he loan.	thorized em may of record Loan Aj	under the Privacy be disclosed to a ds, 55VA26, Loan pplicant Records -	
RESI collec canno this m 1-800	CONDENT BURDE tion of this informa of conduct or sponso umber is not display 827-1000 to get inf	N: This information is tion. We estimate that r a collection of informa ed. Valid OMB control formation on where to se	needed to help deter you will need an aw ation unless a valid O numbers can be locat end comments or sug	rmine erage OMB c ted on gestior	a veteran's qualifications for a Va of 30 minutes to review the instru- ontrol number is displayed. You a the OMB Internet Page at: <u>www.r</u> as about this form.	A guarant uctions, fi are not re- reginfo.go	teed loan. T ind the info quired to re ov/public/d	Fitle 38, US formation, ar espond to a o/PRAMain	C, section d complication collection f desir	n 3710 authorizes lete this form. VA n of information if red, you can call	
			S	ECTION A - LOAN DATA							
1. NAM	ME OF BORROWER				2. AMOUNT OF LOAN	3. CASH DOWN PAYMENT ON PURCHASE PRICE				I PURCHASE	
		0507			\$ 408,600.00		\$ 182,3	500.00			4
4 4 00	DUCANT'S AGE	SECTION OF A	ON B - BORRON	VER	S PERSONAL AND FINAN	NCIAL STATUS				TMONTHLY	
48	B B B B B B B B B B B B B B B B B B B	POLICE OFFIC	0.	PRESENT EMPLOYMENT	savings, b 180,000	onds, etc.)	s, 0.0	OUSING	G EXPENSE 800.00		
9. UTI	UTILITIES INCLUDED 10. SPOUSE'S AGE 11. OCCUPATIO				JSE 12.	NUMBER PRESEN	OF YEARS	S AT 13. MENT	AGE OF	DEPENDENTS	1
	YES X NO								0		4
NOT	E: ROUND ALL	DOLLAR AMOUNT	S BELOW TO N	EAR	EST WHOLE DOLLAR						
s	SECTION C- ESTIMA	(This Property)	ER EXPENSES		SECTION D - DEBTS AND OBLIGATIONS (Itemize and indicate by (-) which debts considered in Section E, Line 40) (If additional space is needed, please use reverse or attach a separate sheet)					Line 40) sheet)	L3
	ITEN	IS	AMOUNT		ITEMS		(~)	MO. PAY	MENT	UNPAID BAL.	
14.	TERM OF LOAN:	30.00 YRS.		22.	CHASE		×	\$	85.00	\$ 933.00	
45	MORTGAGE PAYN	IENT		23.	CU OF TX		×	6	50.00	41,000.00	
10.	(Principal and Intere	st) @ <u>6.000</u> %	\$ 2,279.68	24.	CU OF TX		×		35.00	800.00	
16.	REALTY TAXES		800.00	25.							
17.	HAZARD INSURAN	ICE	120.00	26.							
18.	SPECIAL ASSESS	MENTS		27.							When a Veteran has a child that is 12 and
19.	MAINTENANCE & I	JTILITIES		28.							Under and they pay for Child Care VA
20.	OTHER (HOA, Con	do fees, etc.)	0.00	29.	JOB RELATED EXPENSE (e.g., child care)		x	5	00.00		requires you count that as a Debt against
21.		TOTAL	\$ 3,199.68	30.		тс	DTAL	s 1,2	70.00	\$ 42,733.00	the veteran.
			SECTION E - M	ONTI	HLY INCOME AND DEDUC	TIONS					
			ITEMS			SPO	OUSE	BORRO	NER	TOTAL	
_	31. GROSS SALARY OR EARNINGS FROM EMPLOYMENT							0.00 7,500.00 \$ 7,500			
31.	GROSS SALARY O	R EARNINGS FROM EN	MPLOYMENT				0.00	7,5	00.00	\$ 7,500.00	

1. Summary screen

The **Interfaces** > **Summary** screen displays all orders in one place, including attachments (\square), reference numbers, statuses, and other information on all orders upfront.

NOTE: All orders will attach supporting documents on the Summary screen, specific Interface tabs on selected orders, and stored in the **Documents** activity.

Loans 👻	2022125000000013—Ken Customer, JR		en Customer, JR 👻	Interfac	es 🗸	Summa	ry 🚽							
Summary	Credit	AUS Ir	nitial/Closing Docs	Appraisa	al f	lood	Mortgage Insurar	nce Fra	aud	Audit	Verifications	-		
Appraisal														
Date/Time		Appraisal Agency	/	Status		Referenc	e Number			Ordered B	3у		Sent	Received
No records														
Audit														
Date/Time		Provider	Request Type	Doc	ument T	ype	Disclosed Date	CE	ID		Disclosure ID	Version	Ordered By	
01/23/2023 12	01/23/2023 12:45:16 PM ComplianceEase Closing Disclos		re wi				4Y	U06D1K9	Ε	4YU04ERIVE	3	Haracely Dom	inguez	
Credit	_				_									
Date/Time		Credit Agency		Status		Referenc	e Number				Ordered By			
01/09/2023 11	1:24:19 AM	Calyx Test 2		Received		7933298					Haracely Domingue	z		g
Disclosure														
Date/Time		Document Provid	der Request Ty	/pe l	Package	Туре	Status	Reference	Number		Message		Ordered By	
03/13/2023 11	1:55:37 AM	DocMagic Direct	Initial Disc	osures	Initial Dis	closures	DMDirect Req						Haracely Dom	inguez
Flood														
Date/Time		Flood Agency		Status		Flood Ce	rtification				Ordered By			
01/09/2023 10	0:32:33 AM	Calyx Flood Test		Success		0505A57	388				Haracely Domingue	z		G

2. Credit Report

To order a credit report:

NOTE: Before ordering a credit report, ensure that the Credit Consent box is checked in **Production** > **Borrower** screen.

Figure 8	34: Production > Borrower scr	een > Credit C	Consent cheo	ckbox
Loans 🗸	② C3011802—James Oh Douglas, Jr. →	Production 👻	Borrower 👻	∷≡
🕜 Other	Information			
Application Ty	rpe 🗸 🗸	Shared With		
Borrower Ack	nowledgements	Non-Borrower Ack	nowledgements	
Credit Conser	nt 🔽	Co-Signer		
eConsent		Non-Purchasing		
First-Time Ho	mebuyer	Spouse		
		Non-Borrower		

1. Go to Interfaces > Credit > Order tab.

(2) 20221290000000001—Suzi S Builder ▼ Interfaces 👻 AUS Initial/Closing Docs Flood Verifications 🔹 Summary Appraisal Mortgage Insurance Fraud Audit Credit Joint With Reference Number Borrower Credit Agency Credit Type Status Date Suzi Builder Other Participant Joint With Reference Number Credit Agency Credit Type Status Date No records Calyx Test 2 ~ Credit Agency Equifax \checkmark ~ Credit Type Credit Report Experian \checkmark Request Type Order New Report ~ Trans Union \checkmark User will select Credit vendor from dropdown along with request Report Type Individual Credit Pin Required type. Update Password Pay by Credit Card TIP: Ensure all 3 credit bureaus are selected.

Save	Order

- 2. Select the **Credit Agency**, **Credit Type**, **Request Type**, and check the boxes corresponding to the three credit bureaus.
- 3. Click **Order** and follow the prompts from the lightbox.



and the second se		Co-Borrower
First Name	Suzi	First Name
Middle	S	Middle
Last Name	Builder	Last Name
Suffix		Suffix
SSN	999-60-6666	SSN
Date of Birth	01-01-1970	Date of Birth
Age	52	Ase.
	10/ 7/0 40207	State V ZIP
State	KY ♥ ZIP 40207	
State Previous Address	KY ♥ ZIP 40207	Previous Address
State Previous Address Street Address	KY ♥ 21P 40207	Previous Address Street Address
State Previous Address Street Address City	KY ♥ 21P 40207	Previous Address Street Address City
resent Address treet Address ity	5404 Pawnee Trail	State V ZIP
evious Address	KY ♥ ZIP 40207	Previous Address
State Previous Address Street Address Sitv	s	Previous Address Street Address City
State Previous Address Street Address City State	KY ▼ ZIP 40207 S V ZIP	Previous Address Street Address City State V ZIP
State Previous Address Street Address City State	s	Previous Address Street Address City State VIP

Figure 86: Credit Report lightbox

4. Once the **Credit Report Request** lightbox appears, review the data for accuracy and click **Submit**. Once credit has been pulled, you will be able to import information into Path.

		Figur	e 87: importir	ig creait info	rmatic	on into Path					
Suzi Builde	er Credit	¢.									>
Liabilities E	Excluded from Import	v		1	Liabilities to	o Import					٦
Status	Creditor Ty	pe Balance	e Payment		Status	Creditor	Туре	I	Balance	Payment	
					Open	ACE MORTGAGE	Mortgage	\$	98,514.03	\$ 746.0	7
			_		Open	BEST MORTGAGE	Mortgage	\$	22,754.08	\$ 233.2	9
	User will have	ability to import all									
	liabilities or S	elect line by line		Ignore \$0 Balance							-
				Ignore Closed							
	Borre	ower	Co-Bor	rower							
	Current Credit Scores	New Credit Scores	Current Credit Scores	New Credit Scores							
Equifax	620	620									
Experian	650	650									
TransUnion	639	639									
											_
		View Report	Import All	mport Credit Scores	Import	Liabilities Do I	Not Import				

Figure 87: Importing credit information into Path

- 5. Click Import All.
 - The pulled credit will populate the following sections within Path:

1	Alternate Names			
1	Alternate Name	Creditor	Account Number	Туре
	KENTEST Y CUSTOMERTEST			
	KEN CUSTOMER N CUSTOMER			
	KEN N LOPEZ			
	KEN ABCUSTOMER			
	KENCUSTOMER BORROWER			

	Figure 89: Bor	rower screen > (Credit Report	Data section
Credit Report D	ata			
Credit Report Date 01/09. Credit Report Expires Representative Credit Score	/2023 (∰) (∰) 785 (27)	Experian Equifax TransUnion Median	0 785 795 785	Bankruptcy? No Discharge Date Foreclosure? No Foreclosure Date
Bureau	Name		Туре	Date
Experian				
TransUnion	COVIUS/ABC I	MORTGAGE		07/21/2022
TransUnion	ORION LENDI	NG		05/24/2022
TransUnion	ORION LENDI	NG		11/29/2021
Equifax	FUNDING SUI	TE		07/21/2022
Equifax	CREDCO			07/18/2022
Equifax	FUNDING SUI	TE		06/27/2022

Figure 90: Borrower screen > Credit Score lightbox

	Renc	• 18		Credit Scor										\times
Monthly Rent	\$ 3,5	00.00											-	
Borrower Lives in a				Representativ	e Credit Sco	ore 785	Disclose	1	Viddle	~	Provided on Behalf of I	ender		
State				Rep Credit Sco	ore Agency	Equifax	Other Score				Credit Score Impairme	nt	-	
				Min FICO		0	Number of	Inquiries	(last 120 day	/s) 0			-	
Credit Ren	ort Data			Experian						Equifax				
• create Rept	ort Dutu			Model Used						Model Used	Equifax Beacon 5.0			
Credit Report Date	01/09/2023		Experian	Range		to				Range	300 to 850			
Credit Report Expires	00		Equifax	Credit Score	0	Percentage	%			Credit Score	785 Percentage	%		
Representative Credit	785 🕼		TransUnion	Factors					+	Factors				
Score			Median	Code	Те	ext				Code	Text			
Nontraditional Credit				No records						No records				
Inguisies														
nquines		Manua		TransUnion										
Everian		Name		Model Used	TransUnic	on Empirica								
		COVILIS/ABC MORTI	SAGE	Range	300	to 850								
		ORION LENDING		Credit Score	795	Percentage	96							
TransUnion		ORION LENDING		Factors					+					
Equifax		FUNDING SUITE		Code	Te	ext								
Equifax		CREDCO		39	SE	ERIOUS DELINQ	UENCY							
Equifax		FUNDING SUITE		10	PI	ROPORTION OF	BALANCES TO CREDI	T LIMITS	IS TOO					
Equifax		XACTUS		14	LE	ENGTH OF TIME	ACCOUNTS HAVE BE	EN ESTA	BLISHED					
Equifax		XACTUS		18	N	UMBER OF ACC	OUNTS WITH DELING	UENCY						
Equifax		XACTUS		8	N	UMBER OF ACC	OUNTS WITH DELING	UENCY A	LOS					
Equifax		XACTUS												
Equifax		CREDCO												
Equifax		XACTUS, LLC											 _	
Equifax		CREDCO							Delete	Save				

Figure 88: Borrower screen > Alternate Names table

O Liabilities		_							
Total Liabilities	\$	121,268.11	Total Assets	\$ 2	65,000.00	Net Worth	\$	143,731.89	
Total Monthly Paymer	nt Ş	0.00							
						Balance Subtotal	\$	0.00	
Credit Cards, Other D	ebts and Le	ases				Payment Subtotal	\$	0.00	÷
Туре		Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit	
No records									
Other Liabilities and E	xpenses	7				Payment Subtotal	\$	0.00	+
Description			Туре		Monthly Payment	Months Remaining		Omit	
No records									
						Balance Subtotal	\$	121,268.11	
Real Estate Liabilities						Payment Subtotal	\$	979.36	+
Type Li	en Position	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit REC	DID
Mortgage		ACE MORTGAGE	478453	\$ 98,514.03	\$ 746.07	132			
Mortgage		BEST MORTGAGE	316157	\$ 22,754.08	\$ 233.29	98			

Figure 91: Borrower screen > Liabilities section

Figure 92: Documents > List screen

Loans •	• (2) 20221290000000001—Suzi S Builder ▼	Documents 👻	List -
List	Pending (0) Deleted		
			+ File Drop Zone (Add from Computer)
❖		×Q	
Drag a co	olumn header and drop it here to group by that column	\$	
	Document Borrower	Category	Type : Description : By : Status : Status Date & Time : Upload Date & Time
	Credit Report - (02/15/2023 3:53:05 PM)	Credit	Credit Report Holominguez Uploaded 02/15/2023 3:53:16 PM 02/15/2023 3:53:07 PM
			Full Credit Report will be uploaded to <u>Documents</u> which will allow you to view upload details along with viewing report.
Save	Add from Computer Add from Library	Request	Add Package

	C 100			Seamon	11.1. T.T.			Description						
menic	Credit Kepd	ort - (02/15/2023 3:53:05 P	MI	Status	Upicaded			Description	on					
iwer			14	Date and Time	02/15/2023 3:53	:10 PM								
lory	Credit		*	Document Date	1									
	Credit Repo	ort	~	Due Date	8			-						
iption				Ву	hdominguez			Checklist						
				Sent To				Description	on					
tion	Version	Reviewerd	Review D	ate/Time	Evolution	Date	Comp	wante						
7	1	nevered	nemen o		Copilation	U u u	contra	ALT LA						(2
Move Pi	All	Σ.		Refit: 5004489 Prepared For: CENTRAL PACIFIC		Vered	lement Uppras	t TiDe: 1-12 Prepared By:	Caylx	Instant I	Merge (Cred	lit Rep	ort Produc
	i i			225 QUEEN STREI FLOOR HONOLULU, HI 96 Attention: CENTRA BANK PATH	ET 5TH Account Notes 813 USA L PACIFIC	446369	2	Calyx Software 6475 Camden Ave San Jose, CA 951: (800) 952-9609 www.calyxsoftware	., STE 201 20 Tel: e.com	Reque 7 Deliver Add/Re	isted red encive Cred	EFX EFX	, XPN, TU , XPN, TU collory	IC - 1
1000 A 1000	2 7			225 QUEEN STREE FLOOR HONOLULU, HI 96 Attention: CENTRA BANK PATH Name LOANSEEKER, HC	ET STH Accoun Notes B13 USA L PACIFIC Address OMER Current	446369 446369 4420 DOUGLAS A	2 PPLICANT I WE. E. HIGLE	Calju Software 6475 Camden Ave San Jose, CA 851: (800) 552-5609 www.calyssoftware NFORMATION 7, AZ 65236	Address	7 Reque Deliver Add/Re 5 SSN 999-60-	ned interve Cred	EFX EFX III Rep 104/194	, XPN, TU , XPN, TU 2011212 Iden 19 APP	IC - J IC licant tifier
	2			225 QUEEN STREE FLOOR HONOLULU, HI 96 Aberdian: CENTRA BANK PATH Name LOANSEEKER, HC	ESTATA Account Notes B13 USA L PACIFIC Address MER Current Address	4463693	2 PPLICANT I WE. E. HIGLE	Catry Software 6475 Camden Ave San Jone, CA 655 (800) 982-9609 INVIC Catrix Content INFORMATION INFORMATION	Address	 Reque Deliver Add/Rd SSN 999-60- 	nted :: red :: prove Cres DO 11111 07/	B or A	, XPN, TU XPN, TU osilory Ige App Iden 19 APP	IC - J IC licant tifler
Tin A SI Imperi	2 V			225 QUEEN STREE FLOOR HONOLULU, HENRA BANK PATH Name LOANSEEKER, HC	Erona Account Notes B13 USA L PACIFIC Address DMER Current Address	4463693 4460 DOUGLAS A 1N ST/	2 PPLICANT I W/E. E. HIGLE W/A	Catr Software 6475 Camben Ave San Jose, CA 851 (600) 952-9609 9294, Catr Software NEORMATION 7, AZ 85236 IRNING E CREDIT SUMM	Address Address Type	 Reque Deliver Add/Rd SSN 999-60- 	Inted :: red :: po 1111 07/	B or A	, XPN, TU XPN, TU collocy liden 9 APP	licant tifler 1
	2 ¥			225 QUEEN STREE FLOOR HONOLULU, HENRA BANK PATH Name LOANSEEKER, HC • Possible incomp • See Fraud Date ACCOUNT DISTRI ACCOUNT DISTRI	EVOID Cleffel Account Notes 813 USA L PACIFIC Address DMER Current Address DMER Current Address DMER Current Number	AP 4463693 4420 DOUGLAS A IN ST/ Balance	2 PPLICANT I W/E. E. HIGLE W/A ANT MERG Past Due	Catr Software 6475 Camben Ave San Jose, CA 851 (600) 952-9609 9799, Catr Software NEORMATION 7, AZ 85236 IRNING E CREDIT SUMM CURRENT STATU Payments	Address Type	Reque Delver Add Pa	unt	EFX EFX BIR Rep 06 or A 04/194	APN, TU XPN, TU Contory Iden 9 APP 60	IC - J IC ilicant tifier 11
Total A St Dataset	2			225 QUEEN STREE FLOOR HONOLULU, HIG Aberdion, CENTRA BANK PATH Name LÖANSEEKER, HC See Fraud Date ACCOUNT DISTRE Account Type Real Estate Installment	Account PS STH Account PS STA Account PS ST	4463693 4420 DOUGLAS A 1N ST/ Balance 515.534	2 PPLICANT I W.V.E. E. HIGLE WA ANT MERG Past Due 50 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Cairs Software 6475 Camben Ave San Jose, CA 801 (800) 952-4609 mm, Caixas Software NFORMATION r, AZ 85236 ARNING ECREDIT SUMM CURRENT STATU Paynes \$306	Address Type Address Type MARY S (Tradel Current 0 1	Reque 7 Deliver 8 SSN 999-60- Ines) Closed 1	Unrt 0 0 0	EFX EFX BB or A 04/194	CONTRACTOR	IIC - J IIC ant tilfier 11
Total A Additional A Advantage	2 V 3 V 3 V			220 QUEEN STREE FLOOR HONOLULU HIE BANK CENTRA BANK CENTRA LOANSEEKER, HC - Possible Income - See Fraud Date ACCOUNT DISTRI Account Type Real Eader Read Eader Read Eader	EUTON Account B13 USA Notes B13 No	AF 440 300 AF 4420 DOUGLAS A INST/ Balance 50 516 534 5499 5499 5499 5499 5499 5499 5499 5499 5499 540 540 540 540 540 540 540 540	2 PELICANT I W/E. E. HIGLE W/ANT MERG Past Due 50 50 50 50 50 50 50 50 50 50 50 50 50	Cairs Softwise 6475 Camden Ave San Jose, CA 801 (800) 952-4609 www.caivacoftware receivacoftware www.caivacoftware wwww.caivacoftware wwww	Address Type Address Type AARY JS (Tradel Current 0 1 8 0	Reque Desiver Add/Re 999-60- 0 0 0 0 0	Unrt 0 0 0 0 0	EFX. EFX. EFX. BB or A 04/194 04/194	400 0000000000000000000000000000000000	JC - J JC dicant tiffer 1
The second				225 QUEEN STREE FLOOR HONOLULU, HB Abendian: CEBTRA BARK PATH Name LOANSEEKER, HC - Possible income - See Fraid Date ACCOUNT DISTR Account Type Real Estate Installment Revolution Revolution	Account P3 USA P3 USA PACIFIC Address Addre	AS AS 4420 DOUGLAS A 1NST7 Balance 5490 5490 5490 5490 5490 5490 5490 5490	2 PELICANT I W/F. E. HIGLE W/A ANT MERG 9 9 Past Due 30 50 50 50 50 50 50 50 50 50	Calts Softwise 6475 Camben Ave San Jose, CA 801 (800) 852-4609 mms. Calvasoftware NEORMATION 7, AZ 85236 RNING E CREDIT SUMM CURRENT STATU Payments 530 5308 535	Address Type Address Type S (Tradel Current 0 1 8 0 9	Reque Desiver Add/Re 999-60- 999-60- 0 0 0 0 0 0 0 8	Unrt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	EFX EFX BB or A 004/194 04/194 004/194 004/194 00 00 0 0 0 0 0 0 0 0	60 0 0 0 0	90+ 0 0 0 0
				225 QUEEN STREE FLOOR HONOLIL UI HI BR HONOLIL UI HI BR HONOLIL UI HI BANK PATH ANNE LÖANSEEKER, HO LÖANSEEKER, HO LÖANSEEKER, HO COUNT DISTRI ACCOUNT DISTRI	Account Account Account Account Account Account Account Account Account and Address Its USA. Address MAER Carrent I Address Address Account	Image: 1 4463092 AP 4420 DOUGLAS A INIST: Balance Balance 500 String Solution 500 String Solution 500	2 PPLICANT I VVE. E. HIGLE W/A ANT MERG Past Due 3 50 3 50 3 50 3 50	Call Software 6475 Cunden Kall San Jone, CA 185 1000 185-460 1000 1000 1000 100000000000000000000	Address Type Address Type Address Type S (Tradel Current 0 1 8 8 0 9 9	Reque Detwork Add/Rd S SSN 999-60- Closed 1 1 6 0 8 (tradelines +	Unit Unit Unit with serious with serious	200 04/194	хРА, ТЦ хрА, ТЦ iden i9 Арр 60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	90+ 10 10 11 11 11
				2/3 OUREN STREET, STORE FLOOR HONOLULU, HI BIG HONOLULU, HI BIG HONOLULUU, HI BIG HONOLULUU HONOLULUU HONOLULUU HONOLULUU HONOLULUU HONOLULUU HONOLULUU HONOLUUU HONOLUUU HONOLUUU HONOLUUU HONOLUUU HONOLUUU HONOLUUU HONOLUUUU HONOLUUUUU HONOLUUUUUUU HONOLUUUUUUUUUUUUUUUUUUUUUUUUUUUUUUUUUUU	Note: Account	AP AP	2 PLICANT I WE E. HIGLE WA ANT MERG Past Due 50 50 50 50 50 50 50 50 50 50	Call Software 6475 Cumient Neg 6475 Cumient Neg Jaco Rang, CA 851 Jaco Rang, CA 851 Jaco Res CA 851 Jaco Res Call Software Res Call Software Softwa	Address Type Address Type IS (Tradel Current 0 1 8 0 9 Number o	Reque Detwork AddRd SSN 999-60- Ines) Closed 1 6 8 f tradelines + d User Accord	Unrt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	хрч, т. хрч, т. хрч, т. іде ідея ідея ідея ідея ідея ідея ідея	90+ 0 0 0 0 0 0
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				225 OUERN STREET. TOOR TOOR TOOR TOOR TOOR TOOR TOOR TO	Kerner Account Accou	III 4453992 AE 4420 DOUGLAS A 4420 DOUGLAS A 50 S0 50 S0 51 S0 50 S0 20	2 2 2 2 2 2 2 2 2 2 2 2 2 2	Caji Solveni e d'Al Cambio Nei data Cambio Nei anno California Internationality of the Review of the California Control of the Solution of the	Address Type Address Type S(Trade S(Trade S) Number o Authorize Estate ment Wing	s SSN 999-60- ines) Closed 1 1 6 0 8 f tradelines u d User Account	Unit Unit 077	EFX EFX 004/194 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	XPH, TL xPH, TL <td< td=""><td>90+ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td></td<>	90+ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
and and any and a statements				225 OUERN STREET TOOR TOOR TOOR TOOR TOOR TOOR TOOR	EF 371 Accurs EF 371 Accurs Is JUBA	4465892 4465892 4465892 4465892 4420 DOUGLAS A 4420 DOUGLAS A 45587 515389 517333 553.901 PURL PURL PURL 24529 2452 2452 2452 245	2 PLICANT I VE E HIGLE W/A ANT MERG Past Due 50 50 50 50 50 50 ECORDS N/A N/A N/A N/A 500 500 500 500 500 500 500 500 500 50	Calis Stotware data Science and Alian Science and account of the science and account and account of the science and science account of the science account of the science account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the account of the science account of the science account of the science account of the account of the science account of the science account of the science account of the account of the science account of th	Address Address Type Address Type Current 0 1 S(Tradel Current 0 1 8 0 9 Number 0 Authorize Estate intent Factorize	Require Response AddEs SSN 999-60- 999-60- 999-60- 1 1 1 1 1 0 0 0 8 8 4 1 4 1 8 4 1 8 1 8 1 8 1 8 1 8 1 8	Unit 0 0 11111 077	EFX EFX 04/194 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	SPIN, TU ige App ige Identified ige App ige Identified ige App ige Identified ige Identi	IIC - J IIC -
A sub-moved A - Decision				225 OUERN STREET TOORING TOORING TOORING TOORING TOORING TOORING Amendes CONTRA Amendes CONTRA Amendes CONTRA Amendes CONSELECTRA HE CONSELECTRA HE CONTRA AMENDES A CONTRA DESTINATION A CONTRA DESTINATIONATIONATIONATIONATIONATIONATIONAT	Additional	4465002 4465002 4420 DOUGLAS A 4420 DOUGLAS A 4420 DOUGLAS A 450 517 518	2 PELICANT I VE E HIGLE W/A ANT MERG Past Due 50 50 50 50 50 50 50 50 50 50 50 50 50	Cali Solvers ATS Candian bear and a second second and a second se	ARTY Address Address Type Address Type Current 0 1 8 0 9 9 Number 0 Authorize Estate imment Wrg her Accourt	Required to the second	Unit Unit Unit Office O	200 Contraction Co	SPIN, TU ige App isolatox Identification 60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	IC - J IC dicant tiffer 1 1 90+ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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A Sul Inverse A Supervise A Supervise				225 OUERN STREE TOOM TOOM TOOM TOOM TOOM TOOM Name LOANSERFER HC Passed Room Construction Passed Room Construction Constru	EF 971 Accurs to Accurs 15 UIA	IF 4465392 ARD ARD HIST ARD HIST ARD Balance S S	2 PPLICANT I PPLICANT	Cayl Software 475 Cambo Are 475 Cambo Are 175 Ca	ASTE 2017 20 Tet: 20 T	Require the second seco	Unit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	EFX EFX 04/194 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	SPIP, TL SPIP, TL ge App identified Applicant	1C - J 1C 1C 1C 1C 1C 1C 1C 1C 1C 1C
The second second second				225 OLERA STREE TOOR TOOR TOOR TOOR TOOR TOOR TOOR	EF 3TH Account of a sector of a s	# 4463000 AP 4420 DOUGLAS A INST Balance 55 56 57 57 S3,901 POLICE POLICE XPN TVN Last 2 yrs On Bit moduled in the 5	2 PPLICANT I VVE E HIGLEP W/ ANT MERGO Past Due 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Cali Solvers ATS Candio Net 2475 Candio Net 24	Address 20 Tet 20 Tet 2	Require Balance Data Data Data Data San San San San San San San San San Sa	Unrt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	SPIN, TU, SPIN, TU, SPIN, TU, SSIPIN, TU, S	IIC - J IIC IIC IIC IIC IIC IIC IIC IIC IIC II
				225 OUERN STREET TOOL TOOL TOOL TOOL TOOL TOOL TOOL T	EF 971 Accurs Accurs EF 971 Accurs	If 44930900 AP AP H420 DOUGLAS A A Balance B S53,901 PUBLIC R PUBLIC R SPN TUC SPN TUC Leaf 2 yrs On Bar Publicked in the 5	2 PILICANT I PILICANT I PILICANT I PILICANT I ANT MERCI ANT MERCI S S S S S S S S S S S S S S S S S S S	Cali Solvers AT Canado Net AT Canado Net AT Canado Net Research Canado Canado Service Construction Constructi	Address 20 Tet 20 Tet 2	Require * SSM 099-00- * SSM 099-00- * SSM 099-00- * SSM 099-00- * SSM * SSM <	Unit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	App App ige App identified App identified App	IC - J IC
The second strained strained strained				225 OUERN STREET TOORING TOORING TOORING TOORING TOORING TOORING Amendes CONTRA Amendes CONTRA Amendes CONTRA TOORING Amendes Tooring Tooring Tooring ACCOUNT OBJECT TO ACCOUNT OBJECT TOORING ACCOUNT A	EF 371. Accurs 15 UGA Accurs 1	IF 44630900 AP AP 4420 DOUGLAS A AP INST. Balance S15.00 S15.00 EVALUE S15.00 EVALUE EVALUE JOHN DUCK AP INST. Balance S15.300 EVALUE EVALUE EVALUE JOHN DUCK EVALUE INST. DANS INST.<	2 PLICANT I PLICANT I VVE E HOLE VVA ANT MERCO PASC D S S S S S S S S S S S S S S S S S S S	Calis Software ATT Control Net 2015 2015 Con	Address 20 Tet 20 Tet 2	Require the second sec	Unit Unit IIII 07/ Unit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	EFX EFX 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	spen, tr. ige Appp ige App	IIC - J IIC IIC IIC IIC IIC IIC IIC IIC IIC II
The second second second				2/2 OUREN STREET 1/2/00/11/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/	EF 3Th Account material Account materi		2 PILICANT I PILICANT I VIVE E HIGLE VIV ANT MERCI O PILICANT I PILICANT I VIVE ECORDS NA N N N N N N N N N N N N N N N N N N	Cali Solvers ATS Candio Net ATS Candio Net ATS Candio Net Manual Science Control Contr	Address Type Address Type S(Trade S) S(Trad)	Require 22-23-02 Total variable 22-23-02 Total variable 22-23-02 Total variable 22-23-02	Unit 07	500 004/194	Ige Appp. ige Iden ige Iden <td>IIC - J IIC IIC IIC IIC IIC IIC IIC IIC IIC II</td>	IIC - J IIC IIC IIC IIC IIC IIC IIC IIC IIC II
The surface of the su				225 OUERA STREE TOOM TOOM TOOM TOOM TOOM TOOM TOOM TO	EF 971 Accurs EF 971 Accurs II SUGA III SUGA III SUGA III SUGA III SUGA	If 4463090 AP AP H420 DOUGLAS A A INST. Balance S15,525 S16,524 S16,524 S16,524 S17,533 S17,533 S13,901 PURLIC R PURLIC Last 2 yrs Don Re: Nociolador in the 5 S16,524 Instructure of the second of the secon	2 PILICANT II W/E E HIGLE W// ANT MERCO PACOPY PACOPY State	Cali Sothers Cali Sothers Edit Control to A 2005 (Size Account and Control and Control Con	Address 20 Tet 20 Tet 2	Require 9 2 3 5 5 9 9 9 9 9 9 9 9 9 9 9 9 0 </td <td>Unit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>EFX EFX 04/194 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td></td> <td>IIC - J IIC IIC III IIC III III III III III III</td>	Unit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	EFX EFX 04/194 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		IIC - J IIC IIC III IIC III III III III III III

Figure 93: Documents > Document Detail

6. After the credit report information has populated the **Borrower** screen, complete the rest of the applicable sections and fields on the **Borrower** screen.

3. AUS

After complete **Closing Costs** > **Fees**, the loan officer moves to **Interfaces** > **AUS**.

NOTE: Complete the entire application as much as possible to ensure accurate AUS findings. Shown below in *Figure 94: Property screen data for AUS* and *Figure 95: Product & Pricing screen data for AUS*, are loan data needed within Path before running AUS.

			Figure	94. PTOP	erty sc	reenuutu	JUI AUS	>				
Loans 🚽 (🙆 202	221290000000001—Suzi S E	uilder 🚽 🛛 Pr	oduction 🚽	Property 👻								
Send/Status	Summary Borrower	Property	Product & Pri	cing Closinį	g Costs	Transactions	Debt Consolio	dation Loan Transmittal	FHA	•		
Subject Pro	perty Information											
Prequalification	Same as Curren	t Address	Property	Гуре	Single Fa	amily Residence	~	Estimated Property	\$	75,000.00		
Address	1234 Builders Lane		Attachme	nt Type	Detache	d	~	Approised Value		75 000 00		
Unit Type		~	Number o	of Units	1	Year Built	2000	Appraised value	\$	75,000.00		1
Unit Number			APN					Property Status	Existing		~	L
City	Louiprillo		Subdivisio	n				Property Location	Urban		~	
State			Lot Numb	ier 🗟		Block Number		Project Information				2
County		N	Mixed-Lie	a Property		Net Situated in Jusi		Bridge Loan Property				Ľ
county	JEFFERSON	ĭ	Wilked-Os	erroperty		Not Situated in Juri	salction					
Country	United States			TID.				Subject Property Rental	Income			
Address Verification	Click to Verify Address		User ca	n run AUS v	with no			Anticipated Gross Rent	\$			
Latitude			address	by simply i	putting			Occupancy Rate		%		
Longitude			City, S	tate, Zip, Co	ounty			Subject Property	\$	0.00		
Verified by USPS?	~							Cash Flow				
Property Is in a Community Property State												

Figure 94: Property screen data for AUS

Figure 95: Product & Pricing screen data for AUS

Loans 🗸 🕘 2022	1290000000001—Suzi S E	Builder 👻	Production 🚽	Product	& Pricin	g 👻				
Send/Status Sur	nmary Application	Borro	wer Closing Cost	ts L	IRLA	Property	Product & Pricing	Transact	ions	Contacts
O Loan Informa	ation									
Occupancy	Primary Residence	~	Sales Price	\$		300,000.00	Base LTV/CLTV		76.000%	86.000%
Lien Position	First	~	Estimated Property Val	ue \$		375,000.00	Total LTV/CLTV		77.254%	87.254%
Loan Purpose	Purchase	~ /	Appraised Value	\$		375,000.00	HCLTV			87.254%
Other		1	Base Loan Amount	\$		285,000.00	Qualifying Rate		0.000%	\$ 1,420.73
Refinance Type		~	Total Loan Amount	\$		289,702.00	Primary Housing/		16.053%	16.053%
Refinance Program		~ 1	Note Rate			0.000%	Total Obligations	lian 🗌		
Other			Loan Term/Due In (mor	nths) 360		360	Loan	-Lien		
Loan Type	VA	~	Monthly P&I	\$		804.73	Link Loan			2
Other			Down Payment		5.000%	\$ 15,000.00				
Amortization Type	Fixed	~	UPMIP/FF Financed	\$		4,702.00				
Other			Borrower Financed Fee	\$						
Product Infor	mation									
Loan Program							Lock	_		
Loan Group							Lock Status	N	ot Locked	
Product Code			Program Number				Lock Expiration Da	te		
Program Name							Lock Period			~
Product Type	Standard Products	~					Extension Period			~
Documentation Program Type	Full	*					Lock Request Date			
			Base Rate		%					
Rate Adjustments			Ac	dd Adjustn	nent +					

1. Go to Interfaces > AUS > Desktop Underwriter M3.4 tab.

							Figure 96	: AU	IS							
Summary	Credit	AUS	Initial/Closing	g Docs	Appraisal	Flood	Mortgage In:	surance	Fraud	Audit	Verifica	ations	•			
Portfolio Un	derwriter	Desktop	Originator	Desktop Un	derwriter	Deskto	p Originator M3.4	De	esktop Underv	vriter M3.4	FHA Tot	al Scorecard		EarlyCheck	GUS	Loan Produ
User ID		w7845c1p		Su	bmission Rec	luest	Credit & Under	writing	~	Return Con	ditions					
Password				Ca	sefile ID					Merge with	Credit Liabi	lities				
Institution ID		754575		Pro	operty Data II	D										
Save Password				G							_					
Borrower's Cred	it											nsure re	quire	d fields in re	d box ar	e filled
				Borrower		Joint	With	C	redit Referenc	e Number		OL	it pro	perly to orde	erAUS	
Credit Agency		DU Test Cre	dit Vendo 🗸	Ken Custor	ner	~		~ 7	7933298							
Credit User ID		200				~		~								
Credit Password						~		~								
						~		~								
Validation Ser	vice Provi	ders											E B			
Borrower			Ser	vice Provider		Service	Туре	Va	lidation Numb	ber						
No records																
History																
∽				×Q	L.											
Date/Time		Recommen	V. on Ca	se Number	Status		Messages			Ordered By	Cr	edit Report	Fir	ndings Report		
Save	Delete	Order														

Complete all required fields and click **Order**.
 The report is generated and appears in the **History** section at the bottom.

Figure 97: AUS findings

Show Changes 0	9			View	Al Messages	~
Summary	of Findings					
Casafia ID 2004626273		Recommendation Approve/Eligit	ble		 Summary of I Day 1 Certain Risk / Eligibili 	Findings Tr
Borrower 1	Gilbert Lazano Jr	Submission Number	1		Findings Venification M Approval Con	lessages / 3
Lender Loan Number	Unassigned	Submission Date	09/02/2022 12:51PM		Observations	
DU Version	11.0	First Submission Date	09/02/2022 12:51PM		 Underwriting Report 	Analysis
		Casefile Create Date	09/02/2022			
Mortgage Infor	mation					2
LTVICLTVIHCLTV	90.00% / 90.00% / 90.00%	Note Rate	4,875%			
Housing Expense Ratio	26.90%	Loan Type	Conventional			
Debt-to-income Ratio	30.81%	Loan Term	360			
Total Loan Amount	\$405,000.00	Amortization Type	Fixed Rate			
Sales Price (purchase transactions)	\$450,000.00	Loan Purpose	Purchase			

4. Initial/Closing Docs

To order Initial/Closing documents:

1. Go to Interfaces > Initial/Closing Docs screen.

					Figure .	90. 1111	tiul/ Closin	y Docs	scre	en				
Loans 👻	② 2022125	0000000013-	–Ken Customer, J	R -	Interfaces 👻	Initial/	Closing Docs 👻							
Summary	Credit	AUS	Initial/Closing Do	s	Appraisal	Flood	Mortgage Insura	nce l	Fraud	Audit	Verifications	•		
Document Pro	ovider	DocMagic Dire	ect 🗸		Request Type		Initial Disclosures	5	~	Task Official D	ocuments	Process	~	
Username	Del	207916			Supplement Lar	guage	Initial Disclosures	5	~	Return Do	ocument Packaging	All Forms in One Document	~	
Password		•••••							_	Documen Loan Pros	it Plan Code zram	DSI_CONV	¢	Ŵ
	Official Do generate w <u>Ret</u>	<u>Task:</u> Se <u>cuments:</u> if ith a "PREV urn Docum	elect Process a fuser wants to p IEW'' watermar ent packaging	s it wi previe k. Oth I: Use	ll also have an w packet, do r erwise, checki er can select al	audit of a lot check ng box w l in one d	any errors box and docum rill generate offic oc or individually	ents will ial docs /		Service Ty Enable Ele Alternate	, pe ectronic Signatures Lender Code		~	
	<u>Docu</u> Service 1	iment Plan ype: If seled	Code: Click or cting ESIGN, er	sure '	y" icon next to ' enable electr	field to au onic signa	utopopulate Coc atures" box is ch	le Iecked		Business	Use			
Save	Order	Download	Data											

Figure 98: Initial/Closing Docs screer

- 2. Select the Request Type, Package Type, and Supplement Language (if applicable).
- 3. Complete the rest of the applicable fields, dropdown menus, checkboxes, and click Order.
- 4. Afterwards, the History section will list the results, including the packet attached (²), which can also be found in the **Documents** activity.

Figure 99:	Initial/Closir	ig Docs >	History section
------------	----------------	-----------	-----------------

н	story	_							Ν
4	ל			×Q					1/3
	Date/Tin	ne	Document Provider	Request Type	Package Type	Status	Reference Number	Message	Ordered By
	03/28/20	023 10:35:33 Al	M DocMagic Direct	Initial Disclosures	Initial Disclosures	Success	2022125000000013		Haracely Doming
	03/28/20	023 10:34:57 Al	M DocMagic Direct	Initial Disclosures	Initial Disclosures	DMDirect			Haracely Doming
	03/28/20	023 10:34:56 Al	M DocMagic Direct	Initial Disclosures	Initial Disclosures	Ordered			Haracely Doming
	Save	Order	Download Data						

Figure 100: Initial/Closing documents also in the Documents activity

Loans -	 (2) 20221250 	000000013—H	(en Customer, J	JR 🗸	Documer	nts 👻	List 👻									
List	Pending (0)	Deleted														
											+ Fil	e Drop Zone (Add	l fro	m Computer)		
				×	Q,											
Drag a co	lumn header and drop	it here to group	by that column													
	Document	:	Borrower	:	Category	:	Туре	:	Description	Ву	:	Status	:	Status Date & Time	:	Upload Date & Time 斗
	Complete Set				Disclosure		Disclosure Package			hdominguez		Uploaded		03/28/2023 10:36:05 AM		03/28/2023 10:35:33 AM
	Audit PDF				Disclosure		Disclosure Package			hdominguez		Uploaded		03/28/2023 10:35:35 AM		03/28/2023 10:35:33 AM
Save	Add from Co	mputer	Add from Libra	ary	Request	A	dd Package									

5. Flood Certificate

To order a flood certificate:

- 1. Go to Interfaces > Flood > Order tab.
- 2. Select from all applicable dropdown menus and select the applicable checkboxes.

NOTE: Orders can be new, reissue, disputed, changed, etc.

			Figure 101	<u>l: Interj</u>	faces > Flood	1 > Orde	er tab			
Loans 🗸	(2) 202212500	0000013	—Ken Custome	r, JR 👻	Interfaces 👻	Flood				
Summary	Credit	AUS	Initial/Closing [Docs	Appraisal	Flood	Mortgag	e Insurance	Fraud	Audit
Order	History									
Request Info	rmation									
Flood Agency		Calyx F	lood Test		~		Contact	Curren	t User	~
Request Type		Origina	I		~		Name	Harace	ly Domingue:	z
Report Type		Life of l	oan 💛	11.	~		Email	harace	ly_domingue:	z@calyxsof
Copy Flood In	formation to Loan			-			Phone	(800) 2	22-2222	
Flood Certifica	ation Number			marke	isure спеск bo ed so informati	on can	Fax			
Update Passw	vord			po	opulate into Pa	ith.				
Save	Order 🔶									

3. After the order is submitted, go to Interfaces > Flood > History tab, which will list the document.

NOTE: If the property is located in a flood zone, the 2nd page disclosure will be attached and will need to be manually sent to the borrowers for their signatures.

			Figu	re 102:	Interfa	ces >	Flood	> HI.	story	tab			
_oans 👻	② 202212	250000000013	-Ken Custom	er, JR 👻	Interfaces 🚽	Flo	od 👻						
Summary	Credit	AUS	Initial/Closing	Docs	Appraisal	Flood	Mo	rtgage In	surance	Fraud	Audit	Verifica	tions 🔹
Order													
Order	History												
te/Time		Flood Certific	ation Bo	orrower	Flood A	gency	Reques	t Type	Report 1	Type Me	sage		Ordered By
09/2023 11	:32 AM	0505A57388	Ke	n Customer	Calyx F	lood Test	Origina	l	Life of L	oan 1. * FOF PUF Tes	*** THIS CEI DEMONST RPOSES ONI t case PDF F	RTIFICATION RATION _Y ***(Andy Report)	Haracely D
Qui	ck View											2	\times
Descri	iption: Certific	ate_0505A57388											
						1/1							
												50	
1												<u> </u>	
		FEDERAL EN	IERGENCY M		NT AGENCY	, I	See	The Attaci	hed	O.M.B No.	1660-0040		
	ат <i>і</i>						,	struction		Expires Octo	her 31 2008		
			LOOD HAZ		ECTION L. LO			130 000011	°	Expires Otto	507 51, 2000	-11	
	1. LENDE ABC Le 1234 1 Dallas	ER NAME AND A ander Lender Lane s, TX 75230	DDRESS 9)		2.COLLATER (Legal Descrip 7601 Riv Dallas, Borrower	AL (Buildir btion may b rerbroo TX 752 (s): Sau	ng/Mobile H e attached) ok Driv 230 m Green	ne/Pers	onal Propen Sally Gi	ty) PROPERTY	ADDRESS		
	3. LENDE	ER ID. NO.		4. LOAN	I IDENTIFIER		5. AMOUN	IT OF FLO	OOD INSUR	ANCE REQUIR	ED	-11	
				22222	SEC	TION II	ş					-11	
	A. NAT	ONAL FLOOD I	SURANCE PRO	GRAM (NFIP)	COMMUNITY J	JURISDICT	ION						
		1. NF	IP Community Name			2. Count	(ies)		3. State	4. NFIF N	Community umber	_	
	DALLAS	S, CITY OF			DA	LLAS			тх	510	0100		
	B. NATI	ONAL FLOOD II	NSURANCE PRO	GRAM (NFIP)	DATA AFFECT	ING BUIL	DING/MOB	LE HOM	E				
	1. N	FIP Map Number (Community Nam	or Community Pa e, if not the same	nel Number as "A")	2. NFIP N	Map Panel Revised Dat	Effective/ te	3. LOM	A/LOMR	4. Flood Zone	5. No NF Map	IP	
		5101	00 0006B		05	5/15/8	30			с			
								Yes	Date			_	
	C. FEDE	RAL FLOOD INS	URANCE AVAILA	BILITY (Chec	k all that apply)				2	(NEID	_	
	1. X	Federal Flood Ins	urance is available	e (community)	participates in N	v⊢iP). X	Regular Pro	ogram	Em	ergency Progra	n of NFIP		
	2. Fe	deral Flood Insu	rance is not avail	able because	community in r	not particip	ating in the	NFIP.					
	3. Bui	ilding/Mobile Hon available	ne is in a Coastal B	Barrier Resour	ces Area (CBR/	A) or Other	wise Protec	ted Area	(OPA), Fed	eral Flood Insur	ance may no	t 🗸	
						1/1							1

Figure 102: Interfaces > Flood > History tab

4. The information from the order also populates **Production > Property** screen.

			Fig	ure 103:	Flood info	rmation ii	n the Pr	operty screen	1		
Loans 🗸	(2022	12500000	00013—Ken Cus	tomer, JR 👻	Production 🚽	Property 👻					
Send/Stati	us Su	mmary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts	•
Flood Zone		C		~	Panel/Map Ef	fective Date	05/15/1980	20	LOMA/LO	DMR	~
Certification	Number	0505A573	88		NFIP Commu	nity Name	BLACKSBURG	5, TOWN OF	LOMA/LO	OMR Date	
Determinatio	n Date	05/20/200)5 🟥		NFIP Map Nu	mber	0006		Federal F	lood Insurance	TRUE
Community I	Number	510100			NFIP Commu	nity Participation			 Participa 	ting Community	1
Community I Number	Иар	51010000	06B		Status						

6. Mortgage Insurance

After completing the **Product & Pricing** screen, the loan officer moves to the **Mortgage Insurance** screen to order mortgage insurance.

1. Go to Interfaces > Mortgage Insurance screen.

ŀ	igure 104: li	nterfaces >	> Mortgage In	surance	
Loans 🗸 🛞 20221250000000013—Ken Custo	mer, JR 👻 🛛 Interfa	ices 🚽 Mortga	age Insurance 👻 🧲		
Summary Credit AUS Initial/Closi	ing Docs Apprais	al Flood	Mortgage Insurance	Fraud Audit Verificati	ons 🔻
MI Provider Arch MI Request Type Single Product Rate Update Password Variate Secretify Converse Requirements	Premium Plan Renewal Type MI Coverage	Monthly Declining 25%		2 Quote Number	:+
User will select vendor from the dropdow with all other required dropdowns highli	MI Program gram n along ghted.	Borrower		IMP(Ordering MI thro MI <u>Certificate</u> a	DRTANT: rugh Path will issue a and NOT a MI <u>quote</u>

- 2. Select the MI Provider, Request Type, Premium Plan, Renewal Type, MI Coverage, and Paid By.
- 3. Click **Order** and follow the prompts from the lightbox.

	Tigure 105. 01	der button oper	15 lightbox	
Loans 🗸 🔵 20221250000000	13—Ken Customer, JR 👻	Interfaces 👻 🛛 🕅	Mortgage Insurance 👻	
Summary Credit AUS	Initial/Closing Docs	Appraisal Floo	d Mortgage Insuranc	e Fraud Audit
MI Provider Arch MI	✓ Premium	Plan Monthly	~	Rate Quote Number
Request Type Single Product	Rate 👻 Renewal	Type Declining	~	MI Certificate Number
Update Password	MI Covera	age 25%	~	Copy MI Data to Loan
Vendor Specific Coverage Requirement:	s [] Paid By MI Progra Special Pr Refundab	Arch MI Login Username Password Master Policy Number		
		Account ID		
Document Name		Branch ID		
History Save Delete Order	×	Save Password	Log In	

Figure 105: Order button opens lightbox

After completing the prompts, the MI Certificate will automatically populate into Path along with **Quick View**, as shown below in *Figure 106: MI certificate*.

	Figure 10	6: MI certificate	
Quick View			X
Description: Status: Uploaded			
	N (1)	1 / 2	Next 🕨
Archi	IVII Cannot be	used for Pricing	RATESTAR
20221250000000013 Ref #: C18786486450152	8 No Master Polic Our 90 day promise may	Cy Number Enter not apply to your Rate Qu	red Issued: 12/20/2022 Expires: 03/20/2023
	BORRO	WER PAID	
	MC	ONTHLY	
	AMORTIZING NON-F	REFUNDABLE RATE SHE	ET
	\$65.00 Initial R 1st Re	Monthly ate: 0.26%*	
		0.26	
L	.OAN	1	PROPERTY
Loan Purpose	Purchase	Property Value	\$340,000
Loan Amount	\$300,000	Address	10655 Birch St
LTV	88.23%	Property City, State	Burbank, CA
I Prev	Eived Bate Eived Baument	1 / 2	Next 🕨
	Review	Detail	

• Path sections that will be populated with MI information:

			Figure	107: Product	1011 > PTC	σάμει & Ρι	icing			
Loans 🗸 🕘 20	22125000000	013—Ken Cus	tomer, JR 🗸	Production 🚽	Product &	Pricing 🚽				
Send/Status	Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts	,
Mortgage II	nsurance									
Providers and Product	s									
Mortgage Insurance	\checkmark		VA	oan Assumption			MI Absence Reas	ion		~
MI Provider	Arch MI		✓ Pre	vious VA Loan		~	Other Descriptio	n		~
MI Premium Plan	Monthly		VA VA	/endee Loan			Premium Paid By	/ Borro	wer	~
MI Coverage	25%		✓ Nat	ive American Direct			Calculated Based	i On		~
MI Refundable Type			✓	n						
MI Paid By	Borrower		~							
MI Certificate ID										
MI Activated Date										
Upfront Mortgage Insu	urance Premium	1/Funding Fee/G	uarantee Fee							
Premium %		% 🔏	Pre	mium Paid in Cash	\$	0.00 🔒	Premium Amour	s \$	0.00	
Premium Financed	\$	0.00								
Monthly Mortgage Inst	urance Premiur	n								
Renewal 1		0.260000%	Mo	nthly Amount	\$	65.00	Months	359		
Renewal 2		%	Mo	nthly Amount	\$	0.00	Months			
Renewal 3		%	Mo	nthly Amount	\$	0.00	Months			
Cancel At		%	Mid	point Cancellation			Cancel PMI Date	02/01	/2053	0
Calculate Based on Remaining Balance	\checkmark									

Figure 107: Production > Product & Pricing

Figure 108: Production > Transactions

Loans 🗸	② 20221250000 ③	000013—Ken Cus	tomer, JR 👻	Production 👻	Transactior	15 🗸		
Send/Statu	s Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions

• Proposed Monthly Payment

First Mortgage (P&I)	\$ 1,475.82			
Subordinate Lien(s) (P&I)	\$ 0.00	Escrows (G)		
Homeowners Insurance	\$ 75.00	Escrow Insurance	Yes	~
Supplemental Property Insurance	\$ 0.00 😰			
Property Taxes	\$ 165.00 😰	Escrow Tax	Yes	~
Mortgage Insurance	\$ 65.00	Escrow MI	Yes	~
Association/Project Dues	\$ 365.00	Escrow HOA	No	~
Other	\$ 0.00 😰			
Total	\$ 2,145.82			

7. Verifications

1. To order The Work Number, SSN, and 4506 Tax transcripts through Equifax, go to Interfaces > Verifications screen.

		Fig	ure 109: Ti	he Work Num	ber VOE and V	OI reque	st			
Loans 👻 🙁 2	2022125000000001	3—Ken Cu	stomer, JR 🗙 🗸	Interfaces 👻	Verifications 👻					
Summary (Credit AUS	Initial/C	losing Docs	Appraisal H	ood Mortgage	Insurance	Fraud	Audit	Verification	s 🔻
Order Me	essage									
Date/Time	Name on Ta	ax Return	Borrower	Provider	Request Type	Form	Order T	ype S	Status	Order N
No records										
Provider	Equifax - TWN		~							
Request Type	VOE and VOI		~		_					
Order Type			~			User will s	select drop	down spec	cific to	
Order Number	Instant VOE		÷+			their	request an	nd hit Orde	r	
Update Password	Instant VOI				_					
	Researched VOE Researched VOI									
	Reverify VOE	tue								
	Retrieve Report									
Save Or	der									
			F	iguro 110, CCN	1 90 Paguast					
Loans 🗸 🔘	202212500000000	13—Ken C	ustomer. IR 🗙		Verifications	•				
Summary	Credit AUS	Initial/	Closing Docs	Appraisal	Flood Mortga	ige Insurance	Fraud	Audit	Verific	ations
						-				
Order M	essage									
Date/Time	Name on T	Tax Return	Borrower	Provider	Request Typ	be For	m Ord	der Type	Status	Or
No records										
Provider	Equifax - SSN		~							
Request Type	SSN Verification	1	~							
Order Type			~							
Order Number	Order New Pre-	ort	it.							
Update Password	Check Report St	tatus								
Save O	rder									

8. 4506-C Transcripts

To order a 4506-C tax transcript:

- 1. Open a loan and go to **Production** > **Borrower** screen.
- 2. Scroll down to the **Tax Transcript** section and click the corresponding add icon (¹) to open the **Tax Transcript** lightbox.

	Fig	gure 111: Tax Tı	ranscript lightbox	
Tax Transcript				
Main				Spouse
Current Information	Legal Entity	Current Address		Current Information
First Name	Alice	Address	9991 Warford	First Name
Middle Name		Unit Type		Middle Name
Last Name/ BMF Company Name	America	Unit Number		Last Name
Suffix		City	Dawson	Suffix
Tax ID	991-91-9991	State	IA 💙 ZIP 50066	Tax ID
Title		Ensure Nam	e and address mat	ches
Phone		exactly as it a	ppears on Tax Retu	urns to
		d	Vold Tejection	
Frevious Tax Return Into	rmation (if different)	Previous Tax Return /	Address(It different)	Spouse Previous Tax Return Information (if diff
First Name		Address		
Middle Name		Unit Type	``````````````````````````````````````	/ Middle Name
Last Name		Unit Number		Last Name
Suffix		City		Suffix
		State	V ZIP	
Transcript Information		Request Year(s	Transcript Fees	
Transcript Request	Form 1040 🗸	2022	Cost	S
Transcript Type	Record of Account	2021	Number of Returns	
Wage and Income Transcript	V	2020	Total Cost	\$ 0.00
Transcipt Forms	1040		Return Refund to 3rd Party	
			Ensure all dro	ndowns/checkhoves
			are	selected.
Transcript Requesting For	Main 🗸			
IRS Records Consent	\checkmark			
			lf ur	sure what " transcript type"
			e to	select, refer to 4506-c form
			Lir	ne 6 (a, b,c) for breakdown
		Save &	New Save & Close	

3. Enter the Transcript Information and Request Year(s).

anscript Information		
ranscript Request	Form 1040 Record of Account	~
Vage and Income Transcript	Return Transcript	
Transcipt Forms	Account Transcript	
Transcript Requesting For	Main	~
RS Records Consent	\checkmark	

Figure 112: Tax Transcript lightbox > Transcript Information section

- 4. For the business 4506-C request:
 - A. Check the **Legal Entity** box.
 - B. Enter the Last Name/BMF Company Name.
 - C. Enter the **Tax ID** and **Titl**e.
 - D. Enter the Current Address.

Ī	Tax Transcript			
	Main	1	5	
	Current Information	Legal Entity 🗸	Current Address	
	First Name		Address	10655 Birch St
6	2 Niddle Name		Unit Type	~
1	Last Name/	ABC Realty	Unit Number	
	BMF Company Name		City	Burbank
3	Suffix		State	CA ¥ 7IP 91502
	Tax ID			
Л	Tax ID	500-50-7000	A17,	
4	Title	500-50-7000 President	ö	
4	Title Phone	President	<u> </u>	
4	Title Phone Previous Tax Return Informa	President ation (if different)	1. Clicking Legal form populates Co fi	Entity box will ensure 4506-C ompany name versus Borrower irst/last name.
4	Title Phone Previous Tax Return Informa First Name Middle Name	President ation (if different)	1. Clicking Legal form populates Co fi 2. Name of Bus	Entity box will ensure 4506-C ompany name versus Borrower irst/last name. siness as listed on tax return
4	Title Phone Previous Tax Return Informa First Name Middle Name Last Name	S00-50-7000 President ation (if different)	1. Clicking Legal form populates Co fi 2. Name of Bus 3. Tax ID = E	Entity box will ensure 4506-C ompany name versus Borrower irst/last name. siness as listed on tax return Business EIN on tax return
4	Title Phone Previous Tax Return Informa First Name Middle Name Last Name Suffix	S00-50-7000 President stion (if different)	1. Clicking Legal form populates Co fi 2. Name of Bus 3. Tax ID = E 4. Title = Next to	Entity box will ensure 4506-C ompany name versus Borrower irst/last name. siness as listed on tax return Business EIN on tax return o signature line on tax return

I. Generating the 4506-C Form

To generate the 4506-C form, which can be printed, emailed, and/or eSigned from within Path:

- 1. Open a loan and select the **Documents** activity.
- 2. Click the **Add from Library** button, to open the **From Library** lightbox.

Loans		
Het Dalatard Panding (A)		
Form Library		
❖		
Borrower Group Ken Customer 🗸	Borrower Set	Ken Customer
Drag a column header and drop it here to group by that column Borrower Ken Customer	Borrower	Ken Customer
Document Borrower Additional Borrower		
VOE Ken Customer JR Form Library Standard Forms		
VOE - Telephone ☆ 4506 × Q		
VOE - Telephone Available	3 elected	
4506-T Request for Transcript of Tax Return	4506-CForm 104	40_2022, 2021, 2020
VOE - Telephone IRS 4506 Request for Copy of Tax Return	→	
IRS 4506T-EZ Short Form Request for Individual Tax Return Transcript	—	
VOC - relepinone		
VOE - Telephone		
ComplianceEase Audit Report		
ComplianceEase Audit Report		
ComplianceEase Audit Report		
Credit Report - (12/20/2022 10:52:52		
AM)	<u> </u>	
Credit Report - (01/09/2023 11:24:19	4	
AM) View	Add	
Audit PDF Discussine noominguez	upioaded UT/	19/2025 10.05.57 AW
Complete Set 2 Disclosure Disclosure hdominguez	Downloaded 01/	19/2023 10:09:43 AM
Save Add from Computer Add from Library Request Add Package		

Figure 113: Form Library lightbox

- 3. Enter 4506-C into the search bar and click the search icon (\bigcirc) or hit Enter on your keyboard.
- 4. Select the 4506-C from in the **Available** field and click the right arrow to move it to the **Selected** field.
- 5. Click Add.
- 6. After it the 4506-C form is added, to send it for eSign, select its checkbox and click **eSgin**, to open the **eSign** lightbox.

					<u> </u>	1		j j	-							_	
Loans •	• (20221250000	0000013—Ke	en Customer, JR	-	Documents 🚽	List -											
List	Deleted Pend	ing (0)															
												+ File Drop Zo	one (Ad	ld from C	iomputer)		
₽				×	Q.												
Drag a co	olumn header and drop it h	iere to group b	by that column														
	Document	:	Borrower	:	Category :	Туре	:	Description	:	Ву		Status	:	Status I	Date & Time 斗	1	Upload I
~	4506-CForm 1040_202 2020	2, 2021,	Ken Customer JR		Form	4506-C				Haracely Dominguez		Added from Library		02/23/2	023 11:32:48 AM		02/23/20
	VOE - Telephone	eSign	*														>
	VOE - Telephone	Ken Custor	mer	ken	.c@fanniemae.co	m											
		Due Date			1												
	ComplianceEase Audit F	Package Na	ame	450	6-CForm 1040_	2022, 2021,	2020										
	ComplianceEase Audit F	Document	s	De	scription	Borrow	/er	Category	Т	vpe	5	Status	Due [Date	Comment		
	Complete Set			450	06-C_Form 1040_	20 Ken Cu	istom	er Form	4	506-C)	Added from Li					Î
	Audit PDF																
	Audit PDF							-									
								4	1.14								

Figure 114: eSign lightbox

7. Enter the **Due Date** and click **Send**.

Loans	• (@ 20221250000	000013—Ke	n Customer, JR	-	Documer	nts 👻	List 🗸												
List	Deleted Pend	ling(0)																	
													+ File Drop Zo	one (Ad	d from C	Computer)			
\$>				×	Q														
Drag a o	olumn header and drop it h	nere to group by	y that column																
1	Document	:	Borrower	:	Category		Туре	:	Description	1	Ву	:	Status	:	Status I	Date & Time 🗍	-	Upload Dat	e & Time
-	4506-CForm 1040_202 2020	2, 2021,	Ken Customer JR		Form	2	4506-C				Haracely Dominguez		Added from Library		02/23/2	2023 11:32:48 AM	6	02/23/2023	11:32:47 AM
	VOE - Telephone	eSign	~															×	:26:00 PM
	VOE - Telephone	Ken Custon	ner	ken.	c@fanniema	ae.com													-:24:53 PM
		Due Date			Č.														2:45:18 PM
	ComplianceEase Audit F	Package Na	ime	4506	6-C_Form 1	1040_2	022, 2021, 2	2020											2:39:56 PM
	ComplianceEase Audit F	Documents		Des	cription		Borrow	er	Category	٦	ype	St	atus	Due [Date	Comment			2:35:29 PM
	Complete Set			450	6-C_Form 1	040_2	0 Ken Cu	stom	er Form		1506-C	A	dded from Li					Û	0:09:09 AM
	Audit PDF																		0:09:09 AM
	Audit PDF																		0:07:53 AM
	Audit PDF	_			_		Fackage		• ·	Send				_	_	0	_	_	0:05:36 AM
Save	Delete Ad	dd from Com	nputer Add	fron	n Library	M	lerge	Add	l Package	Review	HaracaM Down	load	Email	Ι	Edit	eSign	I		

After the borrower has signed the 4506-C form, the user can order the tax transcripts from within Path, if the lender has selected a vendor that is integrated with Path.

8. Go to Interfaces > Verifications. Then select through the applicable dropdown menus and click Order to open the Request Tax Transcripts lightbox.

	@ 2022125000	0000013_	Ken Customer IR	Interfaces -	Verifica	tions -					
Summany	Gradit	ALIS	Initial/Closing Docs	Appraical	Flood	Mortango logi	10000	Fraud	2	Varifications	
Summary	Credit	A05	Initial/closing Docs	Арргаізаі	HOOD	wortgage mst	anance	Hauu	Audit	venications	
Order	Message										
Date/Time	Na	me on Tax l	Return Borrower	Provide	r Re	quest Type	Form	Order Typ	e	Status	Order Nu
3 cords				Requ	est Tax Tra	anscripts					×
Provider	Equifax	- Tax Trans	cripts 🗸	_							
Request Type	Tax Tran	nscripts	~	Name	on Tax Retur	n Custom	er - Form 104	0	~		
Order Type	Order N	ew Report	~	Tax ID	(SSN/EIN/TIN	500-50-	7000				
Order Number			11	Tax Tra	inscripts						
Update Passwo	ord			Form	Terrentine	Form 10	040		~		
				Accourt	Transcript						
_				Record	of Account						
				Inform	ation Form	\checkmark					
				Series	Transcript						
				Tax Ye	ar	2022	2021	2020			
				Author	ization Form	(4506/4506C/45	506T)				
				From (Iomputer						
				Or					Ð		
				From	Document Lis	st			÷		
						0	Subn	nit			
	4										
Save	Order										

9. Complete all applicable fields, attach the 4506-C form, and click Submit.

9. VOR, VOM, and WVOE/VOE Requests

The following will identify where to select each request type on the **Borrowers** screen, to create the verification form and to store the verification in the **Documents** activity.

- I. Verification Requests from Borrower Screen
 - A. VOR Request
- 1. Go to **Production > Borrowers > Address** section.

			1	-igure 115:	VUR re	quest				
Loans 🗸	② 202212500000	000013—Ken Cus	tomer, Ji	R 🗙 🚽 🛛 Prod	uction 👻	Bor	rower 👻	∷		
Send/Status	Summary	Application	Born	ower Closi	ng Costs	URI	.A Pr	operty	Product & Pricing	Transactio
Address	5 <i>M</i>	atch Address of Bo	rrower						~	
Current Address	s			Mailing Address	✓ 5.	ame as (urrent Add	ress	Previous Address	
Address	10655 Birch	h St		Address	10	555 Birch	n St		Address	123 mair
Unit Type			~	Unit Type				~	Unit Type	
Unit Number				Unit Number					Unit Number	
City	Burbank			City	Bu	rbank			City	Burbank
State	CA 🗸	ZIP 91502		State	CA	~	ZIP 91	502	State	CA 🗸
County	LOS ANGEL	LES	~	Country	Un	ited Stat	es	~	Country	United S
Country	United Stat	tes	~						Years at Address	M
Years at Addres	s 7 Mon	ths at Address 3							Own/Rent	
Own/Rent	Rent	✓ 2							Monthly Rent	\$
Monthly Rent	\$	3,500.00							Tax Return Address	\checkmark
Borrower Lives Community Pro State	in a operty								+ Add Previous Add	dress
Save	Delete Ma	in Contact	ōwap Bo	rrowers V	DA Invite	Co	nvert to Uf	RLA C	opy Liability to Another	Borrower

Figure 115: VOR request

2. Click the edit icon (^{CC}) of **Own/Rent** to open the **Verification – Current Address** lightbox.

Address	Match Address of Borrower		~
urrent Address		Verification - Current Address	;
ddress	10655 Birch St		
Init Type	~	Attention	
Init Number		Name	
ity	Burbank	Address	
tate	CA V ZIP 91502	Unit Type	~
ounty	LOS ANGELES V	Unit Number	
ountry	United States	City	
ears at Address	7 Months at Address 3	State V ZIP	
)wn/Rent	Rent V 12	Phone	
Ionthly Rent	\$ 3,500.00	Email	
		Information to Verify	~
User will in	nput Landlord/Building	Account Number	
information	that will populate onto	Include Coborrower	
VOICION	ini to be completed.	Request Verification 🗸	
User will th Req	en select check box to uest Verification		
redit Report Date	04/24/2023	Save	1

Figure 116: Verification - Current Address lightbox

- 3. Select the Request Verification checkbox.
- 4. Complete the rest of the applicable fields and click **Save**.

B. VOM Request

1. Go to Production > Borrowers > Liabilities > Real Estate Liabilities table.

2. Click the row of the liability to open its lightbox.

Total Liabilities \$ 169.815.00 Total Assets \$ 346.200.0	Real Estate Liabilities	⊕ ×
Total Monthly Payment s 175.00	Туре	Mortgage 🗸
	Creditor	NORTHPTBK
	Address	
Credit Cards, Other Debts and Leases	Unit Type	v
Type Creditor Account Number Unpaid Balance Month	Unit Number	
S	City	
If a VOM is required, User can click on Liability and request	State	71P
s	Account Number	5000373323
If Mortgage is not reporting on Credit, User will manually add	Maathly Revenues	c 702.00
Other form.	Monthly Payment	3 762.00
Monti	Months Remaining	
Unce filled out, User will select Request Verification	Unpaid Balance	\$ 160,615.00
	Pay at Closing	Not Paid from Loan Amount
	Omit	
	REO Asset	~
Real Estate Liabilities	Lien Position	~
Type Lien Position Creditor Account Number Unpaid Balance Month	Resubordinate	
Mortgage NORTHPTBK 5000373323 \$ 160,615.00 \$	Loan Type	~
	Other Loan Type	
O Property You Own	HELOC Credit Limit	\$
Tanal Mandula Manada Da ana	HELOC Undrawn Amount	\$
	Notes	
lotal Liens <u>\$ 0.00</u> lotal Tax, insurance, <u>\$ 0.00</u> Maintenance		
REO ID Address Subject Current Status Type Mark	Request Verification	
No records		
	Request Payoff - Creditor Infor	mation
O Declarations and Demographics		Save & Close

Figure 117: Real Estate Liabilities lightbox

3. Select the **Request Verification** checkbox and click **Save & Close**.

C. WVOE/VOE Request

- 1. Go to Production > Borrowers > Income section.
- 2. Either open an employment entry that has already been added or click the corresponding add icon (to open the **Employment Income** lightbox.

6 Income	Figure 11	.8. Employment mcom		
Total Income \$ 9,100. Employment Income \$ 6,750.	00 00 Other Sources Income	\$ 2,350.00 N	let Rental Income	0.00
Employment Income			Subtotal \$ 6,	750.00 +
Company	Start Date End Date	Status	Self Employed/Owner Monthly	Income Total
National Consulting	01/01/2000	Current (Primarv)	No S	6.750.00
L	Employment Income			
Other Income	New Status	Current (Priman)		
Dividends/Interest	INd	ourien (rinnary)		
Other Income	Employer			
	Company	National Consulting	Start Date	01/01/2000 🛱 End Date
.	Address	1236 Main St	Years on this Job	23 Months 0
	Unit Type	~	Years in Profession	22 Months 11
User will Request Verification via	ia Unit Number		Monthly Base Income	\$ 5,000.00
Employment Income section.	City	Burbank	Monthly Overtime Income	\$ 1,000.00
	State	CA 🗸 ZIP 91502	Monthly Bonus Income	\$ 750.00
The second s	Country	United States 🗸 🗸	Monthly Commission Income	\$
Checking Account	Phone	Fax	Monthly Military Entitlements	\$ 0.00
Certificate Of Deposit Time Deposit	Email		Monthly Other Income	\$
Mutual Fund	Position/Title	consultant	Monthly Income Total	\$ 6,750.00
Trust Account	Type of Business	finance	Notes	
	Self Employed/Owner	No 🗸		
Other Assets	Ownership Share	%	1	
Туре	Employed by family member or [Request Verification	
No records	other party to the transaction			
Other Credits	Searconal Jocome			
Туре				
Save Delete Main Contac			0	
		Save & C	Close Open Verification	

Figure 118: Employment Income lightbox

- 3. Select the **Request Verification** checkbox and complete/review all applicable fields.
- 4. Click the **Open Verification** button to open the **Verification** lightbox and view additional information that will populate the WVOE/VOE form.

Critication	5		5	
Description	Current (Primary)			
Туре	Written ~			
Request Date	(10) (11)		Category	Employment ~
Receive Date	00 :::		Verify Date	01/03/2023
Borrower	Ken Customer 🗸 🗸		Verified Via	~
Include Co-Applicant			Other Description	
Verifying Party		- 1	Return Verification To	
Copy My Information	(c)	- 1	Copy My Information	(p)
Company	National Consulting	54 [•]	Company	100 000
Address	1236 Main St		Address	(100 (100))
Unit Type	~		Unit Type	~
Unit Number			Unit Number	
City	Burbank		City	Dallas
State	CA 🗸 ZIP 91502		State	TX 🗸 ZIP 75219
Phone			Phone	
Fax			Fax	
Contact			Contact	Haracely Dominguez
Title			Title	Loan Officer
Email			Email	haracely_dominguez@calyxsoftware.com
Account Number			License Number	
Comments				
Date of Hire	01/01/2000			
Employee ID				
Current Position	consultant			
Active Employee	Yes 🗸			
Monthly Income	\$ 6,750.00			
Good Standing	~			
Bonus & Overtime Continuance	~			
Ownership Share	%			
	Vorifi		Save	Store Verification
	veniy		Ouve	otore venileation

Figure 119: Verification lightbox

- 5. Use the **Verification** lightbox to enter additional information, such as contact information, verifying party information, and select written or verbal VOE.
- 6. Once all applicable data has been entered, click **Store Verification**.

D. Verifications Screen

1. Go to **Production > Verifications** screen.

			Fig	ure 120: Verif	ications screen	1				
Loans 🗸	② 202212500000	00013—Ken Custon	ner, JR 🗙 🗸	Production 👻	Verifications 👻					
Send/Status	Summary	Borrower F	Property	Product & Pricing	Closing Costs	Transactions	Deb	ot Consolidation	Loan Tran	smittal
∿		N	× 0	2						Ð
1 Туре	Category	Description	Verify	ing Party	Borrower	Reque	est Date	Receive Date	Verify Date	
Written	Employment	Current (Primary)	Natio	nal Consulting	Ken Custo	mer			01/03/2023	Ø
Verbal	Benefits	Dividends/Interes	st		Ken Custo	mer				
Verbal	Mortgage	Verify Mortgage	NORT	НРТВК	Ken Custo	mer	User	will select ve	rification be	ing
Verbal	Rent	Verify Rental Pres	sent A		Ken Custo	mer		requested a	nd store	
Written	Mortgage	Verify Mortgage	NORT	НРТВК	Ken Custo	mer	This	will populate	form into the	he
2		_						Documen	ts Tad	_
Delete	Store Verification	Merge & Stor	e Move	Up Move Dov	vn Verify	Save Sequence	2			

- 2. Select the checkbox(es) of the verification(s) to be requested and click the Store Verification button.
- 3. Go to the **Documents** activity and select from the applicable action buttons.

Figure 121: Verification stored in the Documents activity

Loans	· (g) 20221.	250000000013—Ke	en custome	г, јк х ₹	Docume	enus 🔻	LIST	-								
List	Pending	Deleted														
											+ File [Drop Z	one (Add f	from Comp	outer)	
❖				×	Q,											
Drag a c	olumn header and	drop it here to group b	by that column	1												
	Document	:	Borrower	:	Category	:	Туре	e – E	Description	:	Ву	:	Status	:	Status Date & Tim	e ↓ 🚦
	VOE				Form		VOE				Haracely Dominguez		Added fro Library	m	04/25/2023 3:02:25	5 PM
1 1						_	_							_	_	
Save	Delete	Add from Con	nputer	Add fror	n Library	Merge	2	Add Packa	ge Review		View	Dow	nload	Email	Edit	eSign