
Sage Home Loans YOUR BLUEPRINT FOR LOAN SUBMISSION



Creating a New Loan

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Creating a New Loan

PROCEED TO THE HOMEPAGE

1. Proceed to our website at <https://www.sagetpo.com/>.
2. Click “**BROKER LOGIN**” button.

The screenshot shows the Sage Wholesale website homepage. At the top left is the Sage Wholesale logo, which includes a house icon with a leaf and the text "Sage Wholesale HOME LOANS CORPORATION". To the right of the logo is a navigation menu with the following items: HOME, PRODUCTS, RESOURCES, ABOUT, GET APPROVED, and BROKER LOGIN. Below the navigation menu is a large banner with a green-to-blue gradient. The banner features the WesLend Wholesale Financial logo on the left, the text "is now" in the center, and the Sage Wholesale logo on the right. Below the banner is a white button that says "BECOME A PARTNER". At the bottom of the page are three green buttons: "TURN TIMES", "RATES", and "BROKER LOGIN". A red arrow with the number "2" points to the "BROKER LOGIN" button.

Creating a New Loan

PROCEED TO THE BROKER PORTAL

1. Please enter your username and password to log in.
2. If you need help with logging in, please contact your AE

[HOME](#) [ABOUT](#) [PRODUCTS](#) [RESOURCES](#) [GET APPROVED](#) [BROKER LOGIN](#)

BROKER CONNECTION LOGIN

Welcome to the WesLend Wholesale Portal.
Please login with your **Broker Connection** credentials.

Login

Password

[Forgot Login or Password](#)

Creating a New Loan

PROCEED TO THE BROKER PORTAL

1. The Dashboard is the central location once in the portal. ⁵
2. Click **Create New Loans** to create new a new loan.

Welcome, Rhett Hubbard!

Portal:

Dashboard

- Create New Loan >
- Broker Pipelines >
- QuickPricer >
- Program Guidelines
- My Profile

Sage
HOME LOANS CORPORATION

Welcome to the WesLend Broker Portal!

Please Note Some Important Changes to Your Navigation.

- All forms & docs have been moved to the WesLend website. **FORMS & DOCS**
- Appraisals are provided by Mercury Network. Order yours here. **ORDER APPRAISAL**
- Please continue to task your complete PTD conditions, when ready for underwriter reviews. **TASKING THE LOAN**

If you need further assistance, please [contact us](#) at anytime.

Creating a New Loan

PROCEED TO THE BROKER PORTAL

1. To start a new loan, click on the “**CREATE NEW LOAN**” link.
2. A new drop-down menu will open. You will want to click on the “**IMPORT LOAN FILE**” as you will be using an existing MISMO 3.4 file to create your new loan.
3. If you choose the “**Create**” link, you will manually be inputting the loan application. Best to avoid this.

The screenshot displays the Broker Portal interface. At the top, a dark blue header contains the text "Welcome," followed by a blurred area. Below the header, a sidebar on the left lists navigation options: "Portal:" with a dropdown menu set to "Broker", "Dashboard", "Broker Pipelines", "Wholesale Ratesheets", "QuickPricer", "Create New Loan" (highlighted with a red circle), and "Service Credentials". The "Create New Loan" dropdown menu is open, showing options: "Import Loan File" (highlighted with a red circle), "Create Purchase Loan", "Create Refinance Loan", "Create HELOC 1st Lien", and "Create HELOC 2nd Lien (Standalone)".

The main content area is titled "Import Loan File". It includes a legend: "* Indicates required fields". There are three radio button options: "Import Fannie Mae file", "Import Calyx Point file", and "Import MISMO 3.4" (which is selected). Below these is a "CHOOSE FILE" button and the text "No file chosen *". A checkbox is present with the text "I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *". Below this is an "IMPORT" button. At the bottom, there are two more radio button options: "Retrieve existing loan from DO/DU" and "Retrieve existing loan from LPA".

Creating a New Loan

PROCEED TO THE BROKER PORTAL - Is your MISMO 3.4 in your LOS correct? Please check before uploading

1. Click “**CHOOSE FILE**” to search for the MISMO 3.4 file on your computer.
2. This will open a new window. Please navigate to the folder where the MISMO 3.4 file is located, click on the file, and then click “**OPEN**”.
3. Click the “**I understand...**” checkbox and then click “**IMPORT**”.

The screenshot displays the 'Import Loan File' section of the Broker Portal. On the left, a navigation menu includes 'Welcome,' 'Portal: Broker', 'Dashboard', 'Broker Pipelines', 'Wholesale Ratesheets', 'QuickPricer', 'Create New Loan', 'Import Loan File', 'Create Purchase Loan', 'Create Refinance Loan', 'Create HELOC 1st Lien', 'Create HELOC 2nd Lien (Standalone)', 'Service Credentials', and 'My Profile'. The main content area is titled 'Import Loan File' and contains the following elements:

- A note: '* Indicates required fields'
- Three radio button options:
 - Import Fannie Mae file
 - Import Calyx Point file
 - Import MISMO 3.4** (selected)
- A '1.' arrow pointing to a 'CHOOSE FILE' button, with the text 'No file chosen *' to its right.
- A '3.' arrow pointing to a checked checkbox labeled 'I understand that applicants' Social Security Numbers', with an 'IMPORT' button below it.
- Two other radio button options:
 - Retrieve existing loan from DO/DU
 - Retrieve existing loan from LPA

Overlaid on the right is a Windows File Explorer window titled 'Open'. The address bar shows the path: '<< HDD (E:) > Work > Modules'. The search bar contains 'Search Modules'. The left sidebar shows a tree view with 'Work' selected. The main pane is empty with the message 'No items match your search.'. At the bottom, the 'File name:' field is empty, and the file type is set to 'XML Document'. A '2.' arrow points to the 'Open' button.

Version 4 - May 03, 2021

Creating a New Loan

PROCEED TO THE BROKER PORTAL

1. You can also retrieve an existing loan from DO/DU.
2. Please enter the required information in the boxes provided.
3. Click the “**I understand that...**” checkbox and click the “**SUBMIT**” button

Import Loan File

* Indicates required fields

Import Fannie Mae file

Import Calyx Point file

1. Retrieve existing loan from DO/DU

Casefile ID *

2. DO/DU User ID * Remember my User ID

DO/DU Password *

Get credit report from casefile (if any)

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

Retrieve existing loan from LPA

You cannot create a loan using Freddie Mac LPA. Create the loan using the MISMO 3.4. Be sure to release your LP feedback to Lenox Financial.

Creating a New Loan

APPLICATION INFORMATION - BORROWERS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - Personal Information
 - Employment
 - Income Editor



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

FILE TEST TEST | Income Editor **APPLICATION MANAGEMENT**

Personal Information - FILE TEST TEST

Name
First Name: FILE TEST Middle Name: Last Name: TEST Suffix:

Preferred Name
FILE TEST

Phone
Home: (818) 588-0197 Work: (855) 993-5893 Cell:

Email
john@mcfunding.com

SSN
555-55-5555

Date of Birth
9/17/1985

Age
30

Marital Status
Married

No. of Deps
0

Dependents' Ages

Military Service
 No Yes
Active Duty Expiration of service / tour No Yes
Retired / Dischard / Separated No Yes
Non-activated Reserve / National Guard Member No Yes

Surviving Spouse
 No Yes

Language Preference
 English Chinese Korean Spanish Tagalog Vietnamese
 Other
 Leave Blank
 Did not wish to respond

Consumer has foreign addresses

Current Address **COPY FROM PROPERTY ADDRESS**
Street view parsed City State ZIP
1234 Any St. Los Angeles CA 90001
Own/Rent \$ / month Months Start Date
Own \$3,532.39 12

Mailing Address Present Address
Street view parsed City State ZIP
1234 Any St. Los Angeles CA 90001

Address After Closing Subject Property Address
Street view parsed City State ZIP
22033 PLACERITA CANYC (NEWHALL ARE/ CA 91321

Prior Housing History
Street view parsed City State ZIP
1316 HIGHLAND AVE. GLENDALE CA 91202
Own/Rent \$ / month Months Start Date End Date
Rent 48

NOTE: It is very important that all information is accurate and correct as the input will impact DU findings

Creating a New Loan

APPLICATION INFORMATION - BORROWERS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - Personal Information
 - Employment
 - Please make sure “Ownership share of” is filled in.
 - Income Editor

▼ Employment - FILE TEST TEST

Employer	Position/Title	Start Date	End Date	Monthly Income
Test Company	PRESIDENT / TRUCKING	9/3/2017		\$0.00

<< PREV NEXT >> ADD DELETE EDIT VOE

Employer Contact Info

Company Name:

Country:

Street view parsed:

City: State: Zip:

Phone Number: Fax Number:

Employee ID (VOE): Employee Code (VOE):

Self-employed

Employed by a family member, property seller, real estate agent, or other party to the transaction?

Ownership share of:

Position or Title:

Currently Employed

Job Start Date:

Time at Job: Yrs Mos

Profession Start Date:

Time at Profession: Yrs Mos

Monthly Income

Income Type	Amount
<input type="text" value="+"/>	

Creating a New Loan

APPLICATION INFORMATION - BORROWERS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - Personal Information
 - Employment
 - Income Editor

The screenshot shows the 'Income Editor' interface. At the top left, an orange arrow points to the 'Income Editor' header. Below the header is a summary table with the following data:

Subtotal Excluded Income	\$0.00	Total Excluded Loan Income	\$0.00	Rental Income - subject property	\$0.00
Subtotal Included Income	\$50,000.00	Total Included Loan Income	\$50,000.00	Net Rental Income - other properties	\$0.00
Subtotal Verified Income	\$0.00	Total Verified Loan Income	\$0.00	Total Income	\$50,000.00

Below the summary table is a table with the following columns: Owner, Income Type, Description, Monthly Amount, Status, and Excluded?. The table contains one row:

Owner	Income Type	Description	Monthly Amount	Status	Excluded?
FILE TEST TEST	Base Income		\$50,000.00		No

Below the table are navigation buttons: << PREV, NEXT >>, INSERT, ADD, MOVE UP, MOVE DOWN, and DELETE. Below these buttons is a form for editing the selected income source. The form has the following fields:


- Owner: FILE TEST TEST (with an 'edit' link)
- Income Type: Base Income (dropdown)
- Description: (text input)
- Monthly Amount: \$50,000.00 (with a currency icon)
- Status: (dropdown)
- Exclude From Underwriting: (checkbox)
- Calculation Method: Entered Directly (dropdown)

Below the form are sections for 'Employment Records' and 'Supporting Documents'. The 'Employment Records' section contains the text 'No employment records associated with this income source.' and an 'edit' link. An orange arrow points to this 'edit' link. The 'Supporting Documents' section contains an 'associate doc' link. Below these sections is a 'Files to Upload (Max 12):' area with a dashed border, containing a button 'OR SELECT FILES TO UPLOAD', the text 'Drag and Drop Files Here to Upload', and an 'UPLOAD' button. A text box with an orange arrow pointing to the 'edit' link in the 'Employment Records' section contains the text: 'Please check if not correct, click edit to make the corrections'.

Creating a New Loan

APPLICATION INFORMATION – ASSETS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly.

Borrower  Assets Liabilities REOs Loan & Property Declarations Demographic Originator Lender Loan Info Continuation

Assets

Show Enter Cash Deposit, Life Insurance, Retirement Funds, and Business assets as ordinary assets below.

REO \$785,000.00 Subtotal Liquid \$218,564.81 Subtotal Verified Liquid \$0.00 Subtotal Other \$0.00 Total \$1,003,564.81 Total Credited at Closing \$0.00

Include Cash Deposit In Disclosures For:

Assets and Liabilities Completed:

FILE TEST TEST Jointly Not Jointly

Owner	Asset Type	Description	Credited at Closing?	Deposited?	Market Value
FILE TEST TEST	Checking		No	No	\$218,564.81

<< PREV NEXT >> INSERT ADD MOVE UP MOVE DOWN DELETE

Owner FILE TEST TEST [edit](#)

Type

Is Credited At Closing

Is Deposited

Status

Company Name

Department

Address

City

Phone Number

Description Value

Account Number Source

Calculation Method

Creating a New Loan

APPLICATION INFORMATION – LIABILITIES

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly.

Borrowers ▾ **Liabilities** REOs Loan & Property Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

Liabilities

Show All ▾

Balance \$1,315,001.00 Payment \$725.00

Paid Off \$540,000.00

Debts to be paid off with: This Lien Transaction ▾

View: Liability Details Debt Consolidation

Enter Alimony, Child Support, and Job Expenses as ordinary Liabilities below.

Assets and Liabilities Completed:

Tayylor Test Jointly Not Jointly

Owner	Debt Type	Company	Balance	Payment	Pd Off	Used in Ratio
Tayylor Test	Revolving	Visa	\$1,000.00	\$50.00	No	Yes
Tayylor Test	Revolving	MassCard	\$500.00	\$30.00	No	Yes
Tayylor Test	Installment	FUFUCU	\$50,500.00	\$645.00	No	Yes
Tayylor Test	Mortgage	Lender in the sky	\$540,000.00	\$2,198.00	Yes	See REO
Tayylor Test	Mortgage	Lender In the Blue Sky	\$723,001.00	\$3,328.00	No	See REO

<< PREV NEXT >> INSERT ADD MOVE UP MOVE DOWN DELETE

Owner Tayylor Test [edit](#)

Debt Type Revolving

Company Name Visa

Company Address

Company City

Description

Property Address <<-- Select a matched REO --> [ADD BAL / PMT INFO TO REO](#)

Account Holder Name Acc. Number 333333 Max Bal.

Bal. \$1,000.00 Pmt. \$50.00 Mos. Left Rate Term Due In

Will be paid off \$1,000.00 Payoff

Late 30

Late 60

Late 90+


Debt should be included in ratios Debt will be resubordinated Excl. from underwriting

Incl. in repossession Incl. in bankruptcy Incl. in foreclosure

Creating a New Loan

APPLICATION INFORMATION – REOs

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly.
2. Please make sure that “**Intended Occupancy**” is correctly filled out.

Borrowers ▾ Assets  **REOs** Loan & Property Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

REO

Show

	Market Value	Mtg Amount	Net Rental Income (Rental)	Net Rental Income (Retained)
Total	\$785,000.00	\$588,750.00	\$0.00	\$0.00

Owner	Address	Is Subj Prop?	Status	Cash Flow
FILE TEST TEST	1311 DOROTHY DRIVE, GLENDALE, CA 91202	No	Retained	\$0.00

<< PREV NEXT >> INSERT ADD MOVE UP MOVE DOWN DELETE

Owner: FILE TEST TEST [edit](#)

Is Primary Residence

Is Subject Property

Property Address

Country:

Street view parsed:

Type:

Status:

Current Occupancy:

Intended Occupancy:

Occ. Rate:

Calculate Cash Flow

Linked Liabilities

	Creditor Name	Balance	Payment
view	MEGA CAPITAL FUNDING	\$588,750.00	\$2,583.38

Market Value	Mtg Amount	Gross Rent	Mtg Payment	Ins/Maint/Taxes	Cash Flow
\$785,000.00	\$588,750.00	\$0.00	\$2,583.38	\$949.01	\$0.00

Creating a New Loan


APPLICATION INFORMATION – LOAN & PROPERTY

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - 4a. Loan and Property Information

Borrowers ▾ Assets Liabilities R **Loan & Property** Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

▾ 4a. Loan and Property Information

Loan Information

Loan Amount: \$500,000.00  Loan purpose: Purchase ▾

Property Information

Address [view parsed](#) City: (NEWHALL AREA/ State: CA ▾ ZIP: 91321

County: Los Angeles ▾ Number of Units: 1 Property Value: \$625,000.00

Mixed-Use Property: Project Type: Detached ▾

Property Occupancy

Loan Occupancy Type: Primary Residence ▾

Occupancy Type for FILE TEST TEST: Primary Residence ▾

Creating a New Loan

APPLICATION INFORMATION – LOAN & PROPERTY

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Borrowers ▾ Assets Liabilities REOs **Loan & Property** Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾


> 4a. Loan and Property Information

▾ 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Additional 2nd Lien

Additional financing is a new loan Additional financing is a line of credit in the draw period Interest only loan Amortization Method **Fixed Rate** ▾

Creditor Name Concurrent Financing Source

Original Balance	Current Balance	Rate	Term (months)	Payment Base	Monthly Payment
<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0.000%"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input style="background-color: #f0f0f0;" type="text" value="\$0.00"/> 

Creating a New Loan

APPLICATION INFORMATION – LOAN & PROPERTY

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - 4c. Rental Income on the Property You Want to Purchase

Borrowers ▾	Assets	Liabilities	REOs	Loan & Property	Declarations ▾	Demographic ▾	Originator	Lender Loan Info	Continuation ▾
-------------	--------	-------------	------	----------------------------	----------------	---------------	------------	------------------	----------------

> 4a. Loan and Property Information
> 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing
▾ 4c. Rental Income on the Property You Want to Purchase

Complete if the property is a 2-4 unit primary residence or an investment property.

Expected Monthly Rental Income	Expected Rental Occupancy Rate	Expected Net Monthly Rental Income
<input type="text" value="\$0.00"/>	<input type="text" value="100.000%"/>	<input type="text" value="(\$3,865.08)"/>

Creating a New Loan

APPLICATION INFORMATION – LOAN & PROPERTY

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

Borrowers ▾ Assets Liabilities REOs **Loan & Property** Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

> 4a. Loan and Property Information

> 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

> 4c. Rental Income on the Property You Want to Purchase


▾ 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

[Go to Assets](#)

Creating a New Loan

APPLICATION INFORMATION – DECLARATIONS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:

Borrowers ▾ Assets Liabilities REOs Loan & P  Declarations ▲ Demographic ▾ Originator Lender Loan Info Continuation ▾

FILE TEST TEST | Income Editor

▼ Declarations - FILE TEST TEST

A. Will you occupy the property as your primary residence? No Yes
Explanation:

If YES, have you had an ownership interest in another property in the last three years? No Yes

If YES, complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?

(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? No Yes

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? No Yes

If YES, what is the amount of this money?

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? No Yes

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? No Yes

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? No Yes

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? No Yes

G. Are there any outstanding judgments against you? No Yes

H. Are you currently delinquent or in default on a Federal debt? No Yes

I. Are you a party to a lawsuit in which you potentially have any personal financial liability? No Yes

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? No Yes

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? No Yes

L. Have you had property foreclosed upon in the last 7 years? No Yes


M. Have you declared bankruptcy within the past 7 years? No Yes

If YES, identify the type(s) of bankruptcy: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Creating a New Loan

APPLICATION INFORMATION – DEMOGRAPHIC

1. Before proceeding to the next step, please make sure that the following areas are filled in correctly.

Borrowers ▾ Assets Liabilities REOs Loan & Property Dec  Demographic ▾ Originator Lender Loan Info Continuation ▾

FILE TEST TEST

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

Demographic Info - FILE TEST TEST

Ethnicity

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - Enter origin:

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

Not Hispanic or Latino

I do not wish to provide this information

Sex

Female

Male

I do not wish to provide this information

Race

American Indian or Alaska Native - Enter name of enrolled or principal tribe:

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - Enter race:

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander - Enter race:

Examples: Fijian, Tongan, etc.

White

I do not wish to provide this information

This demographic info was provided through: Face-to-Face Telephone Interview Fax or Mail Email or Internet Leave Blank

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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? No Yes Leave Blank


Was the sex of the Borrower collected on the basis of visual observation or surname? No Yes Leave Blank

Was the race of the Borrower collected on the basis of visual observation or surname? No Yes Leave Blank

Creating a New Loan

APPLICATION INFORMATION – ORIGINATOR

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly.

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demograp  Originator Lender Loan Info Continuation ▾

Tayylor Test
-


To be Completed by Loan Originator

Loan Originator's Name	Loan Originator NMLS ID	Loan Originator's License Number	Loan Originator's Phone
Rhett Hubbard			(949) 813-5842
Loan Origination Company's Name	Loan Origination Company NMLS ID	Loan Origination Company's License Number	
Weslend Financial Demo Broker	654321		
Loan Origination Company's Address			
Street	City	State	ZIPCode
200 East Sandpointe Avenue #800	Santa Ana	CA ▾	92707
Loan Origination Company's Phone	Fax		
(877) 945-4105			



Creating a New Loan

APPLICATION INFORMATION – LENDER LOAN INFO

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - L1. Property and Loan Information

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demographic ▾ Origin  **Lender Loan Info** Continuation ▾

▾ L1. Property and Loan Information

<h3>Community Property State</h3> <p><input checked="" type="checkbox"/> At least one borrower lives in a community property state</p> <p><input checked="" type="checkbox"/> The property is in a community property state</p> <h3>Transaction Detail</h3> <p><input type="checkbox"/> Conversion of contract for deed or land contract</p> <p><input type="checkbox"/> Renovation</p> <p><input type="checkbox"/> Construction-Conversion/Construction-to-Permanent</p> <p>Property Type <input type="text" value="Detached"/></p>	<h3>Loan Information</h3> <p>Lender Case Number <input type="text" value="808785-Test-4X"/> </p> <h3>Refinance</h3> <p>Refinance Type <input type="text"/></p> <p>Refinance Program <input type="text"/> </p> <h3>Energy Improvement</h3> <p><input type="checkbox"/> Loan will finance energy-related improvements</p> <p><input type="checkbox"/> Property currently subject to clean energy priority lien</p>
--	--

Creating a New Loan


APPLICATION INFORMATION – LENDER LOAN INFO

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - L2. Title Information

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demographic ▾ Originator **Lender Loan Info** Continuation ▾

▾ L2. Title Information

Title and Trust

Name(s) in which Title will be held
FILE TEST TEST 


Trust Classification Type

Consumer(s) currently on title
FILE TEST TEST

Indian Country Land Tenure Status

Manner in which Title will be held
FILE TEST TEST

Estate will be held in
Fee Simple ▾


Expiration date
 

Source of Down Payment
Other Type of Down Payment ▾

Explanation for Source of Down Payment

Non-Obligate Borrowers

No non-obligate borrowers on file.



Creating a New Loan

APPLICATION INFORMATION – LENDER LOAN INFO

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - L3. Mortgage Loan Information

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demographic ▾ Originator **Lender Loan Info** Continuation ▾

▾ L3. Mortgage Loan Information

Mortgage Type Applied For	Terms of Loan and Mortgage Lien Type
Mortgage type applied for Conventional ▾	Note rate Term (months) Mortgage lien type 4.125% 360 1st Mortgage ▾
Amortization Type	Proposed Monthly Payment for Property
Amortization type Fixed Rate ▾	1st Mortgage P&I \$2,423.25
Loan Features	2nd Mortgage P&I \$0.00
<input type="checkbox"/> Balloon loan Balloon term 360	Homeowner's Insurance \$150.00
<input type="checkbox"/> Interest only Interest only term 0	Supplemental Property Insurance \$150.00
<input type="checkbox"/> Negative amortization	Property Taxes \$1,000.00
<input type="checkbox"/> Prepayment penalty Prepayment penalty term 0	Mortgage Insurance \$0.00
<input type="checkbox"/> Temporary interest rate buydown Initial buydown rate 0.000%	Association/Project Dues \$0.00
Other (explain)	Other \$291.83
	Total \$3,865.08
	Payment Shock \$332.69 9.418%

Creating a New Loan

APPLICATION INFORMATION – LENDER LOAN INFO


1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly: •
L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

Borrowers	Assets	Liabilities	REOs	Loan & Property	Declarations	Demographic	Originator	Lender Loan Info	Continuation
L4. Qualifying the Borrower - Minimum Required Funds or Cash Back									
DUE FROM BORROWER(S)									
A. SALES CONTRACT PRICE								\$850,000.00	
B. Improvements, Renovations, and Repairs								\$0.00	
C. Land (if acquired separately)								\$0.00	
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)								\$0.00	
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities -- Credit Cards, Other Debts, and Leases that You Owe)								\$4,195.00	
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)								\$11,382.08	
G. Discount Points								\$0.00	
H. TOTAL DUE FROM BORROWER(S) (TOTAL of A thru G)								\$665,577.08	
TOTAL MORTGAGE LOANS									
I. Loan Amount								\$500,000.00	
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)								\$500,000.00	
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount								\$0.00	
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)								\$0.00	
K. TOTAL MORTGAGE LOANS (Total of I and J)								\$500,000.00	
TOTAL CREDITS									
L. Seller Credits								\$0.00	
M. Other Credits								\$0.00	
N. TOTAL CREDITS (Total of L and M)								\$0.00	
CALCULATION									
TOTAL DUE FROM BORROWER(S) (Line H)								\$665,577.08	
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)								— \$500,000.00	
Cash From/To the Borrower (Line H minus Line K and Line N)								\$165,577.08	
Total Liquid Assets								\$218,564.81	
Total Verified Liquid Assets								\$0.00	

Creating a New Loan

APPLICATION INFORMATION – CONTINUATION

1. The Continuation section can be used if you need to add more information for the Residential Loan Application.

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demographic ▾ Originator Lender Loan  Continuation ▾

FILE TEST TEST

▾ Continuation - FILE TEST TEST

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

Creating a New Loan

PRICING AND REGISTERING THE LOAN

1. Click on the "PRICING" button.



Pipeline

Loan Number: DEMO21020370

Borrower Name: Ken N Customer, JR

Loan Amount: \$300,000.00

DTI: 20.580%

LTV: 88.236%

CLTV: 88.236%

HCLTV: 88.236%

Property Address: 10655 Birch St, Burbank, CA 91502

Loan Type: Conventional

Credit Score: 0

- Status and Agents
- Application Information
- Closing Costs
- Pricing
- Loan Information
- Rate Lock
- E-docs
- Tasks (0)
- Conditions (0)
- Order Services

Status and Agents

[Matic Insurance](#) [Matic Insurance - Test](#) [LodeStar](#)

Status

Current Status: Loan Open Status Date: 2/11/2021 Action: [view status certificate](#) [CHANGE LOAN STATUS](#)

Loan Open

Pre-Qual

Funded

Agents

Assigned Agents in Weslend Financial Demo Broker

Loan Officer re-assign Name: Rhett Hubbard Email: rhett.hubbard@weslend.com Phone: (949) 813-5842	Processor assign Name: Email: Phone:
---	---

Assigned Agents in LENOX FINANCIAL MORTGAGE CORPORATION

Junior Processor Name: Email: Phone:	Processor Name: Email: Phone:	Junior Underwriter Name: Email: Phone:	Underwriter Name: Email: Phone:
---	--	---	--

Lender Account Executive
Name: RHETT HUBBARD
Email: rhett.hubbard@weslend.com
Phone: (949) 428-5100

Creating a New Loan

PRICING AND REGISTERING THE LOAN

- Review all red **X** in the “**PROPERTY & LOAN INFO**” tab, indicates there is missing information.
 - a. Conventional/Government Loans: Review all red **X** in the “Property & Loan Info Tab”. Complete any missing info. If red **X** under DSCR enter “0”
 - b. DSCR Loans: put in the correct DSCR coverage level such as “1.09”
- Please do not click “DU seamless or LP seamless”.

Pipeline | Loan Number: | Borrower Name: | Loan Amount: | DTI: | Gross / Base LTV: | Gross / Base CLTV: | HCLTV: | Property Address: | Loan Type:

Pricing

Run Scenario in DO

Horizon of borrower interest: 60 months [\(explain\)](#)

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

Property Information

Street Address: 7156 Arlington Court

Zip Code: **X**

County: **X**

City: **X**

In Rural Area? Yes [explain](#)

Property Use: Primary Residence

Has Non-Occupant Co-Borrower? Yes

Property Type: SFR

Structure Type: Detached

New Construction? Yes

Additional Monthly Housing Expenses: \$681.30 [calculate](#)

Owner's Title Insurance: Use estimated title cost. Use cost quoted by borrower/realtor.

Loan Information

Impound? Yes

Doc Type: Full Document

Alert Messages

- Credit has not been ordered for Application: BORROWER1, TEST. Please order credit for more accurate results.
- Missing required data on "Property & Loan Info" tab. Please complete in order to price.

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

Run Price My Loan

Number of Programs: 14

Creating a New Loan

PRICING AND REGISTERING THE LOAN

1. Majority of the information will flood from the import. Take special care to correctly input the arrowed parameters.

The screenshot shows a web application interface for loan pricing and registration. On the left is a navigation menu with items: Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock, E-docs, Tasks (1), Conditions (4), and Order Services. The main content area is titled 'Pricing' and includes tabs for 'Matic Insurance', 'Matic Insurance - Test', and 'LodeStar'. Below the tabs are buttons for 'Submit to DU (Seamless)', 'Run Scenario in DU', 'Submit to LPA (Seamless)', and 'Submit to LPA'. An 'Alert Messages' section contains a red warning: 'Credit has not been ordered for Application: Test, Taylor. Please order credit for more accurate results.' The 'Applications (1)' section has sub-tabs for 'Property & Loan Info' and 'PML Options'. The 'Property Information' section includes fields for Street Address (12345 Best Address), Zip Code (92091), State (CA), County (Orange), and City (Mission Viejo). It also has checkboxes for 'In Rural Area?' and 'New Construction?'. The 'Loan Information' section includes 'Refinance Type' (Ref Rate Term), 'Current Loan P&I Payment' (\$0.00), 'Current MIP/Month' (\$0.00), 'Impound?' (checked Yes), 'Doc Type' (Full Document), 'Home Value' (\$1,000,000.00), 'Equity' (45.875% / \$458,750.00), '1st Lien' (54.325% / \$543,250.00), '2nd Financing?' (radio No selected), and 'Rate Lock Period' (30 days). The 'Other Information' section includes 'Loan Originator is Paid By' (radio Lender selected), 'Lender Fee Buyout Requested?' (No), 'Expected AUS Response' (DU Approve/Eligible), 'Is DU Refi Plus?' (checkbox Yes), 'Number of Financed Properties' (1), and 'Conv Loan PMI Type' (No MI). At the bottom, there are checkboxes for 'Is UFMP/FF Financed?' (checked Yes) and 'Override Auto-Calculated UFMP/FF?' (checkbox Yes), along with 'FHA UFMP' (1.750%) and 'VA Funding Fee' (0.000%) fields. A 'Run Price My Loan' button is visible, with a note below it: 'Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs' and 'Number of Programs: 86'. A text box on the right with an orange border contains the instruction: 'Please make sure these five (5) boxes are correct and accurate. This affects program selection and pricing'. Five orange arrows point from this text box to the following fields: 'Impound?' (checked Yes), 'Rate Lock Period' (30 days), 'Expected AUS Response' (DU Approve/Eligible), 'Number of Financed Properties' (1), and 'Loan Originator is Paid By' (radio Lender selected).

Creating a New Loan

PRICING AND REGISTERING THE LOAN

1. To attach a credit report to the file, click on the “APPLICATION #1” tab and scroll to the bottom of the screen.
2. Choose the “RE-ISSUE CREDIT REPORT” button to attach the credit report to the file.

The screenshot shows a web interface for loan pricing and registration. The page is titled "Pricing" and includes navigation links for "Matic Insurance", "Matic Insurance - Test", and "LodeStar". At the top, there are buttons for "Submit to DU (Seamless)" and "Submit to LPA (Seamless)". Below these, the "Horizon of borrower interest" is set to 00 months. The "Applications (1)" tab is active, showing a dropdown menu with "Test, Taylor" selected. The "Applicant Info" section contains fields for First Name (Taylor), Middle Name, Last Name (Test), Suffix, SSN (666-66-6666), E-mail (abctest@google.com), and Citizenship (US Citizen). The "Monthly Income" is \$10,578.00, and the "Self Employed?" checkbox is unchecked. The "Is Eligible for VA Loan?" checkbox is also unchecked. The "Please select an option" section includes a "Determine" button for "All Borrowers Have Authorized Credit Check". The "Total Payment" is \$725.00 / month, "Liquid Assets" are \$1,000,000.00, and "Negative Cash Flow from Other Properties" is \$500.00. The "Credit Provider Information" section has a dropdown menu for "Credit Provider" set to "CREDIT TECHNOLOGY, INC. (CA)". At the bottom, there are buttons for "Re-Issue Credit" and "Revise Property & Loan Info".

Annotations on the screenshot include:

- A red arrow pointing to the "Applications (1)" tab.
- A red arrow pointing to the "Re-Issue Credit" button.
- An orange box containing the text: "It is best to use a FannieMae approved credit vender".
- An orange box containing the text: "Click here to choose your credit provider", with a blue arrow pointing to the "Credit Provider" dropdown menu.
- A blue button labeled "Run Price My Loan" with the text "Number of Programs: 98" below it.
- An "Alert Messages" section at the top right with a red message: "Credit has not been ordered for Application: Test, Taylor. Please order credit for more accurate results."
- A search icon and text: "Select the Loan Program Options to the left then click 'Run Price My Loan' to find available loan programs".

Creating a New Loan

PRICING AND REGISTERING THE LOAN

Please note that there are two potential processes for this depending on your specific provider. In this first example, we have chosen ACANET as the provider

Pricing
Matic Insurance Matic Insurance - Test LodeStar

Submit to DU (Seamless) Submit to LPA (Seamless)

Horizon of borrower interest: 60 months [explain](#)

Alert Messages
• Credit has not been ordered for Application: Test, Taylor. Please order credit for more accurate results.

Applications (1) Property & Loan Info PML Options

Remove this application Add New 1003 Application

Applications (1) Test, Taylor

Applicant Info

First Name: Taylor
Middle Name:
Last Name: Test
Suffix:
SSN: 666-66-6666
E-mail: abc@test@google.com
Citizenship: US Citizen

Monthly Income: \$10,578.00 Self Employed?
[Explain](#)

Is Eligible for VA Loan? [Determine](#)

Has Co-Applicant:

Please select an option

All Borrowers Have Authorized Credit Check: [Determine](#)

Total Payment: \$725.00 / month
[Edit Liabilities](#)

Liquid Assets: \$1,000,000.00 [Explain](#)

Negative Cash Flow from Other Properties: \$500.00 [Explain](#)

Order New Credit Report
 Re-Issue Credit Report
 Upgrade Existing Credit Report to Tri-Merge Report
 Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)
CREDIT TECHNOLOGY, INC. (CA)

Re-Issue Credit Revise Property & Loan Info

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

Run Price My Loan
Number of Programs: 98

After choosing the credit provider, click on RE-ISSUE CREDIT

Creating a New Loan

PRICING AND REGISTERING THE LOAN

1. Once you have chosen your provider and clicked on “**RE-ISSUE CREDIT**” you will see one of two screens. Both are similar but ask for credentials in screens that are slightly different. Below is the first example.
2. These required fields are from your credit vendor.
3. If you are having issues with your login and password, you will need to call your credit vendor.

The screenshot shows a web application interface for loan pricing. A modal window titled "Credit Report" is open, prompting the user to answer questions to proceed. The modal contains the following fields and options:

- Login Name:** rmathubardemo
- Password:** [Redacted]
- Remember Login Name
- File ID:** [Redacted] (with a red error icon and the text "Where is the file # on the credit report?")
- Instant View Password:** [Redacted] (with a red error icon and the text "What is an Instant View Password?")
- Buttons: Re-Issue Credit, Close

Annotations on the image:

- A red-bordered box on the right contains the text: "Complete the three required fields. Do Not input Report ID unless your credit vendor". Blue arrows point from this box to the Password, File ID, and Instant View Password fields.
- A red-bordered box at the bottom center contains the text: "The Click RE-ISSUE CREDIT". A blue arrow points from this box to the "Re-Issue Credit" button.

The background application shows "Applicant Info" (First Name: Taylor, Last Name: Test, SSN: 555-55-5555, E-mail: abctest@google.com) and "Credit Provider Information" (Credit Provider: CREDIT TECHNOLOGY, INC. (CA)).

Creating a New Loan

PRICING AND REGISTERING THE LOAN

1. The other potential screen you may see is the following. This screen comes up if the provider is part of the Mortgage Credit Link Network which provides an Instant View Password for each credit report.
2. These required fields are from your credit vendor.
3. If you are having issues with your login and password, you will need to call your credit vendor.

The screenshot shows a web application interface for loan pricing and registration. The main page is titled "Pricing" and includes navigation links for "Matic Insurance", "Matic Insurance - Test", and "LodeStar". It features buttons for "Submit to DU (Seamless)" and "Submit to LPA (Seamless)", and a field for "Horizon of borrower interest: 00 months (explain)". Below this are tabs for "Applications (1)", "Property & Loan Info", and "PML Options". The "Applications (1)" tab is active, showing a dropdown for "Applications (1) Test, Taylor" and a button for "Add New 1003 Application".

The "Applicant Info" section contains fields for First Name (Taylor), Middle Name, Last Name (Test), Suffix, SSN (555-55-5555), E-mail (abctest@google.com), and Citizenship (US Citizen). It also includes a "Monthly Income" field (\$10,578.00) and a "Self Employ" checkbox. Below this is a "Please select an option" section with radio buttons for "All Borrowers", "Have Authorized Credit Check", and "Determine".

The "Credit Provider Information" section includes a "Credit Provider" dropdown menu set to "CREDIT TECHNOLOGY, INC. (CA)".

A "Credit Report" pop-up window is overlaid on the main page. It contains the following fields: "Login Name", "Password", "Remember Login Name" (checkbox), "File ID", and "Instant View Password". Each of these fields has a red "X" icon next to it, indicating they are required. A text box with the text "Complete the required fields" has arrows pointing to each of these fields. Below the fields are buttons for "Re-Issue Credit" and "Close".

A text box with the text "This may be found in the Miscellaneous Information section of the credit report. Do No Input unless required by your credit vendor," has an arrow pointing to the "Instant View Password" field.

Creating a New Loan

PRICING AND REGISTERING THE LOAN

After re-issuing the credit or after manually entering credit scores, see that the credit scores have now been populated. This will allow you to proceed with the pricing and registration of your loan.

The screenshot displays a loan application interface. At the top, a dark blue header bar contains the following loan details: Loan Number: 828655, Borrower Name: TEST BORROWER1, Loan Amount: \$175,000.00, DTI: 36.120%, Gross / Base LTV: 34.654% / 38.889%, Gross / Base CLTV: 34.654% / 38.889%, HCLTV: 34.654%, Property Address: 7156 Arlington Court, Fontana, CA 92336, Loan Type: Conventional, and Credit Score: 830. Below this header, the interface is divided into two main sections. On the left, the 'Applications (1)' tab is active, showing 'Property & Loan Info' and 'PML Options'. Under 'Property & Loan Info', there are buttons for 'Remove this application' and 'Add New 1003 Application'. Below these, a dropdown menu shows 'Applications (1) BORROWER1, TEST'. The 'Applicant Info' section includes fields for First Name (TEST), Middle Name, Last Name (BORROWER1), Suffix, SSN (111-80-2222), E-mail (NOREPLY@...), and Citizenship (US Citizen). There are also checkboxes for 'Monthly Income Explain' (\$6,000.00), 'Self Employed?', 'First Time Home Buyer?', and 'Is Eligible for VA Loan?'. At the bottom of this section, a box highlights 'Credit Scores XP: 830 TU: 825 EF: 833'. On the right, the 'PML Options' section is partially visible, showing a search icon and a button labeled 'Run Price My Loan'. Below the button, it says 'Number of Programs: 14'. An orange line connects the 'Credit Score: 830' field in the header to the 'Credit Scores' box in the applicant info section.

Loan Number:	Borrower Name:	Loan Amount:	DTI:	Gross / Base LTV:	Gross / Base CLTV:	HCLTV:	Property Address:	Loan Type:	Credit Score:
828655	TEST BORROWER1	\$175,000.00	36.120%	34.654% / 38.889%	34.654% / 38.889%	34.654%	7156 Arlington Court, Fontana, CA 92336	Conventional	830

Applicant Info

First Name: TEST
Middle Name:
Last Name: BORROWER1
Suffix:
SSN: 111-80-2222
E-mail: NOREPLY@
Citizenship: US Citizen

Monthly Income: \$6,000.00 [Explain](#) Self Employed?
First Time Home Buyer? [Explain](#)
Is Eligible for VA Loan? [Determine](#)

Credit Scores XP: 830 TU: 825 EF: 833

Has Co-Applicant

Please select an option

All Borrowers [Determine](#)

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

Run Price My Loan

Number of Programs: 14

Creating a New Loan

PRICING AND REGISTERING THE LOAN

Now that you have imported your credit, you can proceed to the “**PML OPTIONS**” tab to price and register your loan. Please make the appropriate selections for the loan and click “**RUN PRICE MY LOAN**”.

The screenshot displays the 'Pricing' section of a loan application system. On the left is a navigation menu with the following items: Status and Agents, Application Information, Closing Costs, Pricing (highlighted), Loan Information, Rate Lock, QM, Disclosures, E-docs, Conditions (0), and Order Services. The main content area is titled 'Pricing' and includes a 'Run Scenario in DO' button. Below this is a field for 'Horizon of borrower interest: 60 months (explain)'. There are three tabs: 'Applications (1)', 'Property & Loan Info', and 'PML Options' (selected). The 'PML Options' tab contains the following sections:

- Loan Program Options** (highlighted with a red circle):
 - Term:** 10 Year, 15 Year, 20 Year, 25 Year, 30 Year, Other
 - Amortization:** Fixed, 3 Year ARM, 5 Year ARM, 7 Year ARM, 10 Year ARM, Other
 - Product:** Conventional, HomeReady, Home Possible, FHA, VA, USDA
 - Payment:** P&I, I/O
- [Advanced Options](#)
- Run Price My Loan** button (highlighted with a red arrow)
- Number of Programs: 14

Creating a New Loan

PRICING AND REGISTERING THE LOAN

All available pricing will be displayed for the terms and product types you have selected. Please find the rate and pricing that you would like to use and click “REGISTER” next to the rate. The best price program appears. Click on the “+” to see other programs.

Pricing

Matic Insurance Matic Insurance - Test LodeStar

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

Horizon of borrower interest: 60 months [\(explain\)](#)

Applications (1) Property & Loan Info PML Options

Property Information

Street Address: 12345 Best Address
Zip Code: 92891 State: CA
County: Orange
City: Mission Viejo
In Rural Area? Yes [\(explain\)](#)
Property Use: Primary Residence
Property Type: SFR
Structure Type: Detached
New Construction? Yes
Additional Monthly Housing Expenses: \$700.00 [calculate](#)

Loan Information

Refinance Type: Ref Rate/Term
Current Loan P&I Payment: \$0.00 Modify
Current MIP/Month: \$0.00
Impound? Yes
Doc Type: Full Document
Home Value: \$1,000,000.00
Equity: 45.675% \$456,750.00
1st Lien: 54.325% \$543,250.00
2nd Financing? No Yes
Rate Lock Period: 45 days
Rate Lock Expiration Date: 4/23/2021 (Assumes a 45-day lock.)

Other Information

Loan Originator is

Alert Messages

• Credit has not been ordered for Application: Test, Taylton. Please order credit for more accurate results.

Loan Program Results (86 Programs)

Number of Pinned Results to Compare : 0 [Generate Comparison Report](#)

Eligible Loan Programs

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

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED CONFORMING										
register request lock	4.125	-4.000	2,632.86	29.486	4.148	🟢	(\$16,478.76)	(\$20,478.76)	300.0	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	4.000	-4.000	2,593.56	29.200	4.022	🟢	(\$16,488.19)	(\$20,488.19)	303.6	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	3.875	-4.000	2,554.56	28.917	3.897	🟢	(\$16,497.63)	(\$20,497.63)	307.2	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	3.750	-4.000	2,515.88	28.636	3.772	🟢	(\$16,507.06)	(\$20,507.06)	310.9	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	3.625	-4.000	2,477.50	28.357	3.646	🟢	(\$16,516.49)	(\$20,516.49)	314.7	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	3.500	-4.000	2,439.44	28.081	3.521	🟢	(\$16,525.92)	(\$20,525.92)	318.5	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	3.375	-3.724	2,401.69	27.806	3.396	🟢	(\$16,535.35)	(\$20,535.35)	322.4	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	3.250	-3.173	2,364.26	27.534	3.271	🟢	(\$16,552.10)	(\$20,552.10)	326.3	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	3.125	-2.538	2,327.15	27.263	3.145	🟢	(\$6,611.89)	(\$12,611.89)	330.3	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	3.000	-2.072	2,290.36	26.997	3.020	🟢	(\$6,089.79)	(\$10,089.79)	334.4	**1000-99 30 Year Fixed Weekend Conforming DU
register request lock	2.875	-1.519	2,253.90	26.732	2.895	🟢	(\$3,095.03)	(\$7,095.03)	338.5	**1000-99 30 Year Fixed Weekend C
register request lock	2.750	-0.779	2,217.77	26.470	2.770	🟢	\$915.57	(\$3,084.43)	342.7	**1000-99 30 Year Fixed Weekend C
register request lock	2.625	-0.087	2,181.97	26.210	2.644	🟢	\$4,665.43	\$665.43	346.7	**1000-99 30 Year Fixed Weekend C
register request lock	2.500	0.469	2,146.49	25.952	2.535	🟢	\$7,676.47	\$3,676.47	350.0	**1000-99 30 Year Fixed Weekend C
register request lock	2.375	1.452	2,111.36	25.697	2.505	🟢	\$13,007.19	\$9,007.19	352.4	**1000-99 30 Year Fixed Weekend C
register request lock	2.250	2.270	2,076.55	25.444	2.442	🟢	\$17,441.55	\$13,441.55	355.3	**1000-99 30 Year Fixed Weekend C

To view pricing hits, click on the product code hyperlink.

Creating a New Loan

PRICING AND REGISTERING THE LOAN

If your preferred program is not displayed, you can review the reasons for ineligibility under “**Ineligible Loan Programs**”.

Alert Messages
 • Credit has not been ordered for Application: Test, Taylor. Please order credit for more accurate results.

Loan Program Results (86 Programs) Number of Pinned Results to Compare : 0 [Generate Comparison Report](#)

Eligible Loan Programs

* - The costs displayed are the borrower's non-financed settlement charges.
 ** - exceeds the MAX DTI / No Income

RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS
- 30 YR FIXED CONFORMING								

Ineligible Loan Programs

RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS
- 30 YR FIXED CONFORMING								
- 30 YR FIXED NONCONFORMING								
- 5/1 NONCONFORMING 30MO PPP 2/2/5 30 YR ARM								
- 7/1 NONCONFORMING 30MO PPP 5/2/5 30 YR ARM								
- 30 YR FIXED NONCONFORMING 12MO PPP								
- 30 YR FIXED NONCONFORMING 24MO PPP								
- 30 YR FIXED NONCONFORMING 36MO PPP								

Click the “+” to open the reason why the loan is ineligible

Alert Messages
 • Credit has not been ordered for Application: Test, Taylor. Please order credit for more accurate results.

Loan Program Results (86 Programs) Number of Pinned Results to Compare : 0 [Generate Comparison Report](#)

Eligible Loan Programs

* - The costs displayed are the borrower's non-financed settlement charges.
 ** - exceeds the MAX DTI / No Income

RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS
+ 30 YR FIXED CONFORMING								

Ineligible Loan Programs

RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS
- 30 YR FIXED CONFORMING								
**1001-99 30 Year Fixed Weslend Conforming LP ** LP ACCEPT/ELIGIBLE REQUIRED * LP ACCEPT/ELIGIBLE REQUIRED View More <input type="button" value="v"/> register request lock 2.625 -0.212 2,181.97 <u>26.210</u> N/A <u>\$4,540.94</u> <u>\$540.94</u> 346.7 **1001-99 30 Year Fixed Weslend Conforming LP								
**1011-99 30 Year Fixed Weslend Conforming DU LPMI ** LPMI REQUIRED View More <input type="button" value="v"/> register request lock 2.625 -0.212 2,181.97 <u>26.210</u> N/A <u>\$4,540.94</u> <u>\$540.94</u> 346.7 **1011-99 30 Year Fixed Weslend Conforming DU LPMI								
**1012-00 30 Year Fixed Weslend Conforming High Balance DU LPMI								

Creating a New Loan

PRICING AND REGISTERING THE LOAN

A new window will open. Please read the Agreement terms, click the “I AGREE” check box, and then the “CONFIRM” button.

Pricing

Matic Insurance Matic Insurance - Test LodeStar

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

Alert Messages
• Credit has not been ordered for Applications: Test, Taylor. Please order credit for more accurate results.

Horizon of borrower interest: 60 months (expand)

Applications (1) Property & Loan Info PML Options

Property Information

Street Address 12345 Best Address
Zip Code 92591 State CA
County Orange
City Mission Viejo
In Rural Area? Yes [explain](#)
Property Use Primary Residence
Property Type SFR
Structure Type Detached
New Construction? Yes
Additional Monthly Housing Expenses \$700.00 [calculate](#)

Loan Information

Refinance Type Ref Rate Term
Current Loan P&I Payment \$0.00 Modify
Current MIP/Month \$0.00
Impound? Yes
Doc Type Full Document
Home Value \$1,000,000.00
Equity 45.875% \$458,750.00
1st Lien 54.325% \$543,250.00
2nd Financing? No Yes
Rate Lock Period 45 days
Rate Lock Expiration Date: 4/23/2021 (Assumes a 45-day lock.)

Other Information

Loan Originator is Paid By Lender Borrower

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Product Name **1000-99 30 Year Fixed Wesland Conforming DU
Rate Lock Expiration Date 4/23/2021 (Assumes a 45-day lock.)

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.

Request Type Register Loan Lock Rate

Message to Lender

Warning

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

THE LOAN OFFICER MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.

THE ORIGINATING COMPANY MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.

Agreement

Programs, pricing, rates and terms cannot be guaranteed. The pricing model is intended to be an estimate of current pricing and provided solely for your convenience. The pricing should not be interpreted as a commitment in any way. Only a lock confirmation received from Wesland Financial shall indicate a pricing

I Agree

Generate Comparison Report

Rates shown in red are displayed are the borrower's non-financed settlement charges ** - exceeds the MAX DTI / No Ir

Rate	Term
300.0	**1000-99 30 Year Fixed Wesland Conforming DU
303.6	**1000-99 30 Year Fixed Wesland Conforming DU
307.2	**1000-99 30 Year Fixed Wesland Conforming DU
310.9	**1000-99 30 Year Fixed Wesland Conforming DU
314.7	**1000-99 30 Year Fixed Wesland Conforming DU
318.5	**1000-99 30 Year Fixed Wesland Conforming DU
322.4	**1000-99 30 Year Fixed Wesland Conforming DU
326.3	**1000-99 30 Year Fixed Wesland Conforming DU
330.3	**1000-99 30 Year Fixed Wesland Conforming DU
334.4	**1000-99 30 Year Fixed Wesland Conforming DU
338.5	**1000-99 30 Year Fixed Wesland Conforming DU
342.7	**1000-99 30 Year Fixed Wesland Conforming DU
346.7	**1000-99 30 Year Fixed Wesland Conforming DU
350.0	**1000-99 30 Year Fixed Wesland Conforming DU
352.4	**1000-99 30 Year Fixed Wesland Conforming DU
355.3	**1000-99 30 Year Fixed Wesland Conforming DU

Creating a New Loan

PRICING AND REGISTERING THE LOAN

1. A registration confirmation page will open where you can view the details of the newly registered loan. You have the option to print the registration details or just review the data and then click close.
2. The green status bar will change from loan opened to registered . The setup department will now see it in their pipeline.

PRINT ... CLOSE

Sage
HOME LOANS CORPORATION

***1000.99 30 Year Fixed Sage Home Loans Conforming DU
Payment Type: **Principal & Interest**
Certificate Date: 3/7/2021 12:13:33 PM PST
Certificate Reference #: DEMO21020558

Loan Officer Information
Company: Weslend Financial Demo Broker
Company Phone: (877) 945-4105
Company Fax:
Loan Officer: Rhett Hubbard
Loan Officer Email Address: rhett.hubbard@weslend.com
Loan Officer Phone: (949) 813-5842
Loan Officer Fax:

Underwriter Information
Underwriter:
Email Address:
Phone:
Fax:

Junior Underwriter Information
Junior Underwriter:
Email Address:
Phone:
Fax:

Processor Information
Processor:
Email Address:
Phone:
Fax:

Junior Processor Information
Junior Processor:
Email Address:
Phone:
Fax:

Loan Scenario

Borrower Information		Subject Property Information	
Borrower	Tayylor Test	Property State	CA
Borrower SSN	***-**-5555	Property Type	SFR
Borrower Citizenship	US Citizen	Structure Type	Detached
Spouse		Number of Stories	1
Spouse SSN		Is in Rural Area	No
Spouse is Primary Wage Earner		Is Condotel	No
Primary Wage Earner Middle Score	733 *	Is Non-Warrantable Proj	No

Creating a New Loan

CLOSING COSTS

1. Fees are pre-populated with an **Estimate** of common charges as per a Purchase transaction. The fees need to be edited by the Broker for accuracy.
2. **ORIGINATION CHARGES:** These fees cannot increase after initial disclosure.
3. Fees can be adjusted, added or deleted as needed by the following:
 - a) Clicking the **"CALCULATOR"** icon to input fees.
 - b) Delete by clicking the **"-"** icon.
 - c) Add by clicking the **"+"** icon.
4. If you are buying out the Lender Fee, please use the **"-"** button to delete the fee. If a borrower paid the transaction, the origination fee will automatically generate based on the figures inputted on the pricing screen.

The screenshot shows the 'Closing Costs' section of a loan application. On the left is a navigation menu with 'Closing Costs' highlighted. The main area is titled 'Closing Costs' and has three tabs: 'Borrower-Responsible Closing Costs' (selected), 'Non-P&I Housing Expenses', and 'Non Borrower-Responsible Closing Costs'. Under 'Borrower-Responsible Closing Costs', there are two sections: 'A - Origination Charges' and 'B - Services You Cannot Shop For'. Each section contains a table of fees with columns for Description/Memo, Paid to, Amount, Paid by, Payable, and Date paid. Annotations 1-4 point to specific elements: 1. The amount field for 'Discount points' (\$0.00). 2. The delete button (-) for 'Underwriting fee'. 3. The add button (+) for a new entry. 4. The details link for 'Underwriting fee'.

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
details > Discount points	Lender	0.00	borr pd	at closing	1/20/2017
details > Underwriting fee	Lender	\$1,140.00	borr pd	at closing	1/20/2017

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
details > Appraisal fee	Appraisal Management Company	650	borr pd	at closing	1/20/2017
details > Credit report	Credit Report	\$50.00	borr pd	at closing	1/20/2017

Creating a New Loan

CLOSING COSTS

1. **SERVICES YOU CANNOT SHOP FOR:** These fees can never increase after initial disclosure.
2. You can find the fees for all AMC's available to you on the "[APPRAISAL SCREEN](#)".
3. Click on the " + " to find acceptable fees to add in this section, i.e. subordination fee, third party processing fee, 1004D.

Closing Costs

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

B - Services You Cannot Shop For

	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	
details >	<input type="text" value="Appraisal fee"/>	<input type="text" value="Appraisal Management Company"/>	<input type="text" value="650"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	
details >	<input type="text" value="Credit report"/>	<input type="text" value="Credit Report"/>	<input type="text" value="\$50.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	



Creating a New Loan

CLOSING COSTS

1. **SERVICES YOU CAN SHOP FOR:**
2. Fees can increase aggregately by 10% max **IF** the borrower uses the Service Providers disclosed on the Service Provider List (SPL).
3. **If** the Borrower chooses **DIFFERENT** Service Providers than what is disclosed on SPL, there is **NO** limit to an increase in fees.
4. **The costs shown are defaults for a purchase** Please edit the fees in the section accordingly.
5. Use the “-” button to remove unwanted fees.

Closing Costs

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

C - Services You Can Shop For

	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	
details >	Archive Fee	Escrow	\$50.00	borr pd	at closing	5/11/2018	-
details >	Closing/Escrow fee	Escrow	\$2,200.00	borr pd	at closing	5/11/2018	-
details >	Document preparation fee	Escrow	\$100.00	borr pd	at closing	5/11/2018	-
details >	Endorsement Fee	Title	\$150.00	borr pd	at closing	5/11/2018	-
details >	Lender's title insurance	Title	\$500.00	borr pd	at closing	5/11/2018	-
details >	Loan Tie In Fee	Escrow	\$300.00	borr pd	at closing	5/11/2018	-
details >	Messenger Fee	Title	\$100.00	borr pd	at closing	5/11/2018	-
details >	Notary fees	Escrow	\$250.00	borr pd	at closing	5/11/2018	-

Creating a New Loan

CLOSING COSTS

- TAXES AND OTHER GOVERNMENT FEES:**
 - Recording fees have a 10% tolerance.
 - Transfer Taxes have ZERO tolerance.
 - Remove the transfer taxes as necessary when submitting a refinance.
- The costs shown are defaults for a purchase Please edit the fees in the section accordingly.

Closing Costs

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

E - Taxes And Other Government Fees



	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	
details >	Deed recording fee	Other	\$50.00	borr pd	at closing	5/11/2018	-
details >	Mortgage recording fee	Other	\$245.00	borr pd	at closing	5/11/2018	-
details >	Release recording fee	Other	\$0.00	borr pd	at closing	5/11/2018	-
details >	Transfer Taxes	Other	\$1,000.00	borr pd	at closing	5/11/2018	-


Creating a New Loan



CLOSING COSTS

1. **PREPAIDS – NO TOLERANCE LIMIT**
 1. Hazard Insurance is shown from the broker system and can be edited on the non-P&I Housing Expense tab.
 2. The per diem interest is automatically calculated based on the close date from your system.
2. The costs shown are defaults for a purchase Please edit the fees in the section accordingly. Version 4 - May 03, 2021

Closing Costs

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

F - Prepays 

	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	
details >	Homeowner's Insurance	Lender	\$600.00	borr pd	at closing	5/11/2018	
details >	Per-diem interest	Lender	\$395.57	borr pd	at closing	5/11/2018	



Creating a New Loan



CLOSING COSTS



1. INITIAL ESCROW PAYMENT AT CLOSING – NO TOLERANCE LIMIT



- If the loan is impounded, you will need to click on the **NON-P&I HOUSING EXPENSES** tab

Closing Costs

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

Estimated Closing Date: 5/11/2018  

1st Payment Date: 7/1/2018  

Aggregate Adjustment: \$0.00  

Total Escrow Collected at Closing: \$0.00

> Mortgage Insurance	\$0.00/month	Not Escrowed
> Hazard Insurance	\$55.26/month	Not Escrowed
> Flood Insurance	\$0.00/month	Not Escrowed
> Windstorm Insurance	\$0.00/month	Not Escrowed
> Condo HO-6 Insurance	\$0.00/month	Not Escrowed
> Property Taxes	\$526.04/month	Not Escrowed
> School Taxes	\$0.00/month	Not Escrowed
> Other Tax Expense 1	\$0.00/month	Not Escrowed
> Other Tax Expense 2	\$0.00/month	Not Escrowed
> Other Tax Expense 3	\$0.00/month	Not Escrowed
> Other Tax Expense 4	\$0.00/month	Not Escrowed

Creating a New Loan

CLOSING COSTS

1. HAZARD INSURANCE

- Please be sure the calculation source is calculator.
- Click the check box for "ESCROWED?"
- The renewal date is defaulted to June. Broker should input "12" in the correct renewal month.

Borrower-Responsible Closing Costs	Non-P&I Housing Expenses	Non Borrower-Responsible Closing Costs
▼ Hazard Insurance		\$55.26/month Escrowed

Summary	
Description	Hazard Insurance
Calculation Source	Calculator
Annual Amount	\$663.12
Monthly Amount (PITI)	\$55.26
Prepaid Amount for	0 months \$0.00
Monthly Amount (Servicing)	\$0.00
Reserves Amount for	0 months \$0.00

Calculator	
Monthly Amount (PITI)	$((0.000\% \text{ of Loan Amount}) / 12) + \$55.2600 = \$55.26$
Prepaid?	<input type="checkbox"/> Yes
Prepaid Months	0
Escrowed?	<input checked="" type="checkbox"/> Yes
Payments repeat	Annual
Disbursement Schedule Months	Jan 0 Feb 0 Mar 0 Apr 0 May 0 Jun 12 Jul 0 Aug 0 Sep 0 Oct 0 Nov 0 Dec 0
Reserve Months Cushion	2 months
Reserve Months	0 months
Initial Reserve Amount	\$0.00

Creating a New Loan

CLOSING COSTS

1. PROPERTY TAXES

- Please follow the same process for Property Taxes.
- There is no need to edit the Disbursement Schedule for the state of California.

Borrower-Responsible Closing Costs	Non-P&I Housing Expenses	Non Borrower-Responsible Closing Costs
▼ Property Taxes		Escrowed
\$526.04/month		

Summary	
Description	Property Taxes
Tax Type	
Calculation Source	Calculator
Annual Amount	\$6,312.48
Monthly Amount (PITI)	\$526.04
Prepaid Amount for	0 months \$0.00
Monthly Amount (Servicing)	\$526.04
Reserves Amount for	4 months \$2,104.16

Calculator	
Monthly Amount (PITI)	$((0.000\% \text{ of Purchase Price}) / 12) + \$526.04 = \$526.04$
Prepaid?	<input type="checkbox"/> Yes
Prepaid Months	0
Escrowed?	<input checked="" type="checkbox"/> Yes
Payments repeat	Annual
Disbursement Schedule Months	Jan: 0, Feb: 0, Mar: 0, Apr: 6, May: 0, Jun: 0, Jul: 0, Aug: 0, Sep: 0, Oct: 0, Nov: 6, Dec: 0
Reserve Months Cushion	2 months

Creating a New Loan

CLOSING COSTS

1. Once the impound figures have been inputted, the impound amounts will flood to Section G.

Closing Costs

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs



G - Initial Escrow Payment At Closing

	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
details >	Hazard Insurance Reserves	Lender	\$110.52	borr pd	at closing	5/11/2018
details >	Property Taxes Reserves	Lender	\$2,104.16	borr pd	at closing	5/11/2018

Creating a New Loan

CLOSING COSTS

1. OTHER-NO TOLERANCE LIMIT

- The Broker can add other changes that pertain to the transaction.
- The costs shown are defaults for a purchase Please edit the fees in the section accordingly.
- Click "SAVE" in the upper right-hand corner of the screen

Loan Number: 844820	Borrower Name: test 12312312312	Loan Amount: \$200,000.00	DTI: 20.527%	LTV: 50.000%	CLTV: 50.000%	HCLTV: 50.000%	Property Address: tbd, Costa Mesa, CA 92626	Loan Type: Conventional	Credit Score: 750	SAVE
------------------------	------------------------------------	------------------------------	-----------------	-----------------	------------------	-------------------	--	----------------------------	----------------------	-------------

Closing Costs

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

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
details > Hazard Insurance	Homeowner Insurance	\$700.00	borr pd	at closing	1/20/2017
details > Per-diem interest	Lender	\$383.33	borr pd	at closing	1/20/2017
+					
G - Initial Escrow Payment At Closing					
H - Other					
details > 1ST HALF PROPERTY TAXES	Other	\$0.00	borr pd	at closing	1/20/2017
details > Owner's title insurance	Title	\$2,000.00	borr pd	at closing	1/20/2017
+					



Creating a New Loan

LOCKING THE LOAN

1. The loan must have the credit reissued. The loan must already be registered. (Refer to required status for prelocking depending on Broker Channel).
2. On the "Pricing" screen, click on the "PML Options" and then click "Run Price My Loan".
3. Find the rate and pricing, then click "Request lock" next to the rate.

Pricing

Run Scenario in DO

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

Applications (1)
Property & Loan Info
PML Options

Loan Program Options

Term

10 Year 20 Year 30 Year

15 Year 25 Year Other

Amortization

Fixed 5 Year ARM 10 Year ARM

3 Year ARM 7 Year ARM Other

Product

Conventional Home Possible VA

HomeReady FHA USDA

Payment

P&I I/O

[Advanced Options](#)

Run Price My Loan

Number of Programs: 14

Alert Messages

- Credit has not been ordered for Application: BORROWER1, TEST. Please order credit for more accurate results.

Loan Program Results (14 Programs)

Number of Pinned Results to Compare : 0 [Generate Comparison Report](#)

Eligible Loan Programs

Rates shown in red are expired

* - The costs displayed are the borrower's non-financed settlement charges.
** - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED CONFORMING									
+ pin register request lock	4.125	-4.979	848.14	36.541	4.149	\$3,235.77	\$333,235.77	44.9	MAX30
+ pin register request lock	4.745	-4.745	835.48	36.330	4.023	\$3,223.01	\$333,223.01	45.3	MAX30
+ pin register request lock	4.875	-4.729	822.91	36.120	3.897	\$3,210.25	\$333,210.25	45.7	MAX30
+ pin register request lock	3.750	-4.356	810.45	35.912	3.772	\$3,389.49	\$333,389.49	45.9	MAX30
+ pin register request lock	3.625	-4.716	798.09	35.706	3.646	\$3,184.73	\$333,184.73	46.5	MAX30
+ pin register request lock	3.500	-4.740	785.83	35.502	3.520	\$3,171.97	\$333,171.97	46.9	MAX30
+ pin register request lock	3.375	-4.321	773.67	35.300	3.394	\$3,412.46	\$333,412.46	47.1	MAX30
+ pin register request lock	3.250	-3.797	761.61	35.098	3.269	\$4,316.70	\$334,316.70	46.9	MAX30
+ pin register request lock	3.125	-3.871	749.66	34.899	3.143	\$4,174.44	\$334,174.44	47.3	MAX30
+ pin register request lock	3.000	-3.574	737.81	34.702	3.017	\$4,681.43	\$334,681.43	47.4	MAX30
+ pin register request lock	2.875	-2.959	726.06	34.506	2.892	\$5,744.92	\$335,744.92	47.0	MAX30
+ pin register request lock	2.750	-2.446	714.42	34.312	2.766	\$6,629.91	\$336,629.91	46.8	MAX30
+ pin register request lock	2.625	-2.131	702.89	34.120	2.640	\$7,168.40	\$337,168.40	46.8	MAX30
+ pin register request lock	2.500	-1.630	691.46	33.929	2.515	\$8,032.39	\$338,032.39	46.5	MAX30

Creating a New Loan

LOCKING THE LOAN

1. Confirm Impound question.
2. Click "I AGREE".
3. Click "Confirm".

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about closing date.

Request Type Register Loan Lock Rate (30/45-DAY LOCK: LOAN STATUS MUST BE IN UNDERWRITING)

Lock Desk Questions

1. Impounds? None/Taxes & Insurance/Taxes Only

Previous Message to Lender

6/4/2019

test

Message to Lender

Warning

***** AT LEAST ONE OF THE BORROWER ON THE LOAN FILE HAS LESS THAN 2 CREDIT SCORES. A RE-EVALUATION MAY BE NECESSARY.*****

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

THE LOAN OFFICER MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.

THE ORIGINATING COMPANY MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.

THE RESULTS OF THIS LOAN SCENARIO ARE CONTINGENT UPON THE SELECTED AUS RESPONSE MATCHING RESPONSE ACTUALLY RECEIVED FROM DO, DU, OR LP. PLEASE VERIFY.

Agreement

Registrations are held in our system for 5 business days. Submission packages need to be uploaded within that timeframe or the loan will be moved to Loan Open Status.

I Agree

Confirm Cancel

Creating a New Loan

SUBMITTING TO DU

1. Click on the “PRICING” button.



Pipeline

Loan Number: DEMO21020370 Borrower Name: Ken N Customer, JR Loan Amount: \$300,000.00 DTI: 20.580% LTV: 88.236% CLTV: 88.236% HCLTV: 88.236% Property Address: 10655 Birch St, Burbank, CA 91502 Loan Type: Conventional Credit Score: 0

- Status and Agents
- Application Information
- Closing Costs
- Pricing**
- Loan Information
- Rate Lock
- E-docs
- Tasks (0)
- Conditions (0)
- Order Services

Status and Agents

[Matic Insurance](#) [Matic Insurance - Test](#) [LodeStar](#)

Status

Current Status: Loan Open Status Date: 2/11/2021 Action: [view status certificate](#) [CHANGE LOAN STATUS](#)

Agents

Assigned Agents in Weslend Financial Demo Broker

Loan Officer re-assign	Processor assign
Name: Rhett Hubbard	Name:
Email: rhett.hubbard@weslend.com	Email:
Phone: (949) 813-5842	Phone:

Assigned Agents in LENOX FINANCIAL MORTGAGE CORPORATION

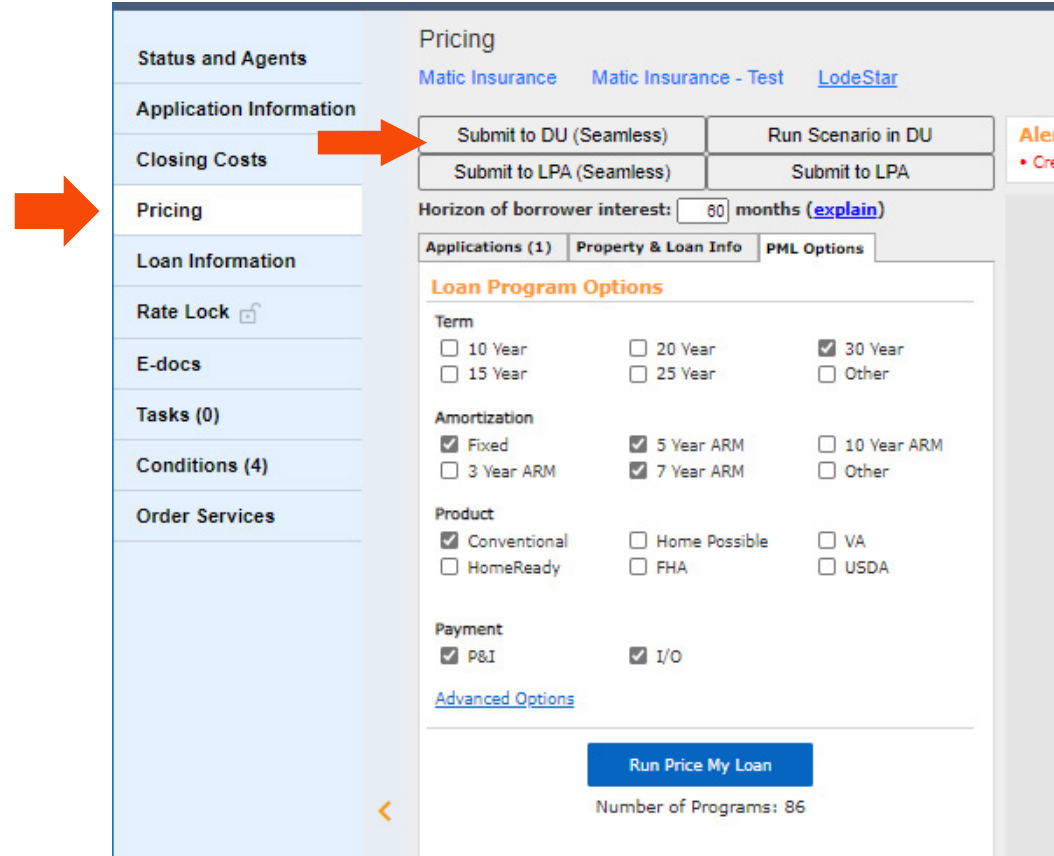
Junior Processor	Processor	Junior Underwriter	Underwriter
Name:	Name:	Name:	Name:
Email:	Email:	Email:	Email:
Phone:	Phone:	Phone:	Phone:

Lender Account Executive
Name: RHETT HUBBARD
Email: rhett.hubbard@weslend.com
Phone: (949) 428-5100

Creating a New Loan

SUBMITTING TO DU

1. Click **PRICING** ⁵³
2. Click “**Submit to DU (Seamless)**”.

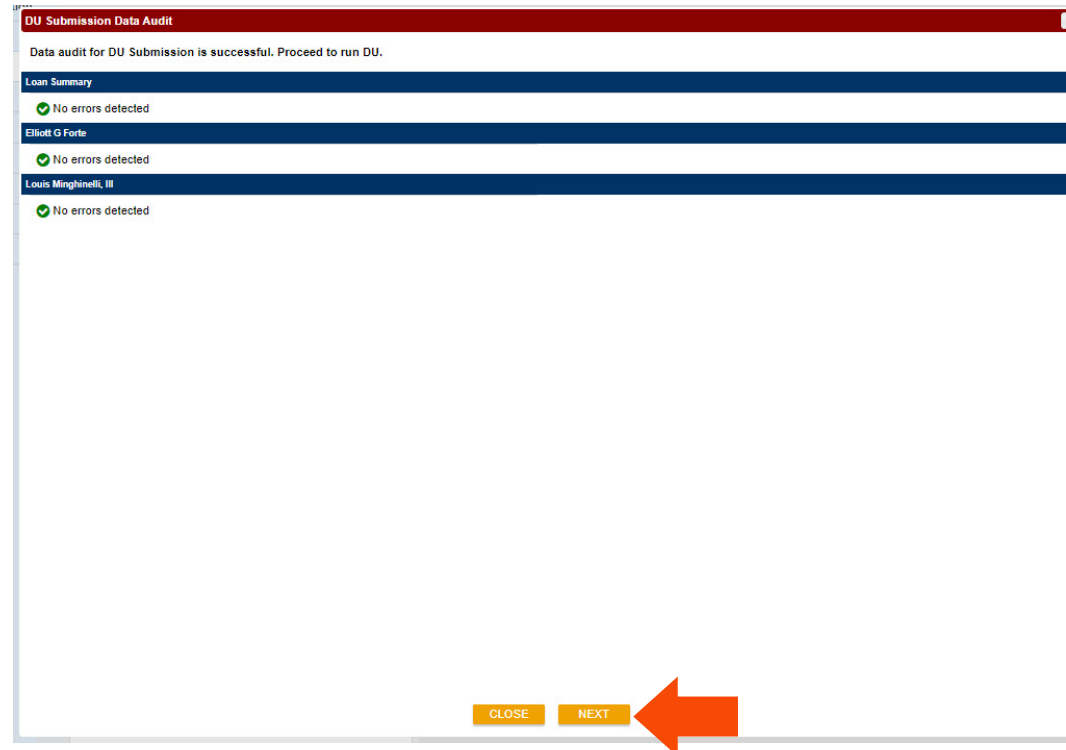


The screenshot shows a web application interface for loan pricing. On the left is a vertical navigation menu with the following items: Status and Agents, Application Information, Closing Costs, Pricing (highlighted in white), Loan Information, Rate Lock, E-docs, Tasks (0), Conditions (4), and Order Services. Two orange arrows point from the left towards the 'Submit to DU (Seamless)' button in the main content area. The main content area is titled 'Pricing' and includes links for 'Matic Insurance', 'Matic Insurance - Test', and 'LodeStar'. Below these are two buttons: 'Submit to DU (Seamless)' and 'Run Scenario in DU'. Underneath are two more buttons: 'Submit to LPA (Seamless)' and 'Submit to LPA'. A text field shows 'Horizon of borrower interest: 60 months' with an 'explain' link. There are three tabs: 'Applications (1)', 'Property & Loan Info', and 'PML Options'. The 'Loan Program Options' section contains several groups of radio buttons: Term (10 Year, 15 Year, 20 Year, 25 Year, 30 Year, Other), Amortization (Fixed, 3 Year ARM, 5 Year ARM, 7 Year ARM, 10 Year ARM, Other), Product (Conventional, HomeReady, Home Possible, FHA, VA, USDA), and Payment (P&I, I/O). At the bottom, there is a blue button labeled 'Run Price My Loan' and the text 'Number of Programs: 86'.

Creating a New Loan

SUBMITTING TO DU

1. You will get a **POP UP** and you will click **NEXT**



Creating a New Loan

SUBMITTING TO DU

1. DU Information:
 - a. DU Institution ID **MUST** be blank
 - b. DU Casefile ID **MUST** be blank
2. Credit Report Options: Select - "**REISSUE AN EXSITING CREIDT REPORT FROM CREDIT PROVIDER**".
3. CRA Information:
 - a. Select your credit prover
 - b. Input your User-ID and Password
4. Credit Report Resubmit ID:
 - a. Input the credit report file number "**UPLOAD DOCUMENTS (BROKER USE ONLY)**" folder.
5. Import Options: You may leave blank or check the box.
6. Then click **NEXT**

The screenshot shows a web form titled "DU Submission" with the following sections and fields:

- DU Information:** Two input fields for "DU Institution ID" and "DU Casefile ID". An orange arrow labeled "1" points to the "DU Institution ID" field.
- Credit Report Options:** A section with the instruction "Please select one of the following options." and three radio button options:
 - Order a new credit report from a credit provider
 - Reissue an existing credit report from a credit provider
 - Use credit report from previous submissionAn orange arrow labeled "2" points to the "Reissue an existing credit report from a credit provider" option.
- CRA Information:** A section with three input fields:
 - "Credit Provider" is a dropdown menu showing "MFI Credit Solutions (277)". An orange arrow labeled "3" points to this dropdown.
 - "CRA User ID" is an input field.
 - "CRA Password" is an input field with a red "x" icon to its right.
- Credit Report Resubmit ID:** A section with the instruction "Please enter the report ID for the credit reports to be resubmitted." and two input fields:
 - The first input field contains "Elliott G Forte".
 - The second input field contains "Louis Minghinelli, III".An orange arrow labeled "4" points to the first input field.
- Import Options:** A section with a checkbox labeled "Autopopulate liabilities from the credit report to the 1003?". An orange arrow labeled "5" points to this checkbox.


At the bottom of the form, there are two buttons: "Close" and "Next". An orange arrow labeled "6" points to the "Next" button.

Creating a New Loan

SUBMITTING TO DU

DU Results will be downloaded in **EDocs** under "**DOCUMENT LIST**"


E-docs

[Upload Docs](#) [Fax Docs](#) [Document List](#) 

[SUBMIT TO DOCUMENT CHECK](#)

You may upload up to 12 documents at a time with a total upload size of 100MB.

Sample Loan.pdf



Drag and Drop Files Here to Upload

[OR SELECT FILES TO UPLOAD](#)

1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
Sample Loan.pdf	[select Doctype] scan barcodes *UPLOAD DOCUMENTS (BROKER USE ONLY) : 1. SUBMISSION PACKAGE	<input type="text"/> 0 of 200 characters	<input type="text"/> 0 of 200 characters	TEST BORROWER1 ▾

[UPLOAD DOCS](#)

Creating a New Loan

UPLOADING SUBMISSION PACKAGE - E-DOCS

1. In the “FILES TO UPLOAD” box, please click the “OR SELECT FILES TO UPLOAD BUTTON” to upload your file.
2. You can also Drag and Drop the files into the big box.
3. Please select .pdf; or .xml files to upload.

The screenshot shows a web application interface for uploading documents. On the left is a sidebar with navigation options: Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock, E-docs (highlighted with a red arrow), Tasks (1), Conditions (4), and Order Services. The main content area is titled 'E-docs' and includes a 'SUBMIT TO DOCUMENT CHECK' button. Below this are tabs for 'Upload Docs', 'Fax Docs', and 'Document List'. A message states: 'You may upload up to 12 documents at a time with a total upload size of 100MB.' A large dashed box contains a cloud upload icon and the text 'Drag and Drop Files Here to Upload', 'OR SELECT FILES TO UPLOAD', and '1 of 12 files selected for upload'. Below this is a table with columns: File Name, Doc Type *, Description, Internal Comments, and Selected Application. The table contains one row with the file 'DU-Creating-a-New-Loan.pdf', a doc type selection '[select Doctype] scan barcodes', and a selected application of 'Tayylor Test'. At the bottom, it says '1 document uploaded.' and has an 'UPLOAD DOCS' button.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

E-docs

Tasks (1)

Conditions (4)

Order Services

E-docs

Matic Insurance Matic Insurance - Test LodeStar SUBMIT TO DOCUMENT CHECK

Upload Docs Fax Docs Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

DU-Creating-a-New-Loan.pdf

Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
DU-Creating-a-New-Loan.pdf	[select Doctype] scan barcodes	0 of 200 characters	0 of 200 characters	Tayylor Test

1 document uploaded.

UPLOAD DOCS

Creating a New Loan

UPLOADING SUBMISSION PACKAGE

1. Click on “**SELECT DOCTYPE**” to select a Doc Folder.
2. Please choose “***UPLOAD DOCUMENTS (BROKER USE ONLY)**” folder.
3. Please choose “**SUBMISSION PACKAGE**”.

The screenshot displays the 'E-docs' interface with the 'Upload Docs' tab selected. A file upload area is visible with the text 'Drag and Drop Files Here to Upload' and 'OR SELECT FILES TO UPLOAD'. Below this, a table header shows 'File Name' and 'Doc Type *'. A file named 'Sample Loan.pdf' is listed with a dropdown menu showing '[select Doctype] scan barcodes'. Two modal windows are overlaid on the interface:

- Select a Doc Folder:** This modal has a search bar and a list of folders. The folder '1** WHOLESALE BROKER USE ONLY' is highlighted, with a red arrow pointing to it.
- Select a Doc Type:** This modal has a search bar and a list of doc types. The doc type 'LOAN SUBMISSION PACKAGE' is highlighted, with a red arrow pointing to it.

At the bottom of the interface, there is an 'UPLOAD DOCS' button.

Creating a New Loan

UPLOADING SUBMISSION PACKAGE

1. Comments can be added in the “**DESCRIPTION**” button if needed.
2. Click on “**UPLOAD DOCS**” ONCE to finish uploading your document.
3. Please be patient while documents are being uploaded into the system as it doesn't have a progress bar to show its progress, but here are two ways to tell if the documents are in the system.
4. Please note that **CLOSING** or **MOVING** to another page while the file is being uploaded will CANCEL the uploading process and THE FILE WILL BE LOST.


E-docs

SUBMIT TO DOCUMENT CHECK

Upload Docs Fax Docs Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Sample Loan.pdf




Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
Sample Loan.pdf	[select Doctype] scan barcodes *UPLOAD DOCUMENTS (BROKER USE ONLY): 1. SUBMISSION PACKAGE	<input type="text"/> 0 of 200 characters	<input type="text"/> 0 of 200 characters	TEST BORROWER1 ▾

UPLOAD DOCS 

Creating a New Loan

UPLOADING SUBMISSION PACKAGE

1. When the documents are uploaded, the PDF and “**UPLOAD DOCS**” will disappear from the box, but will show 1 document uploaded.
2. You will see "Waiting for Files" - means the system is ready to accept more document uploads

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

E-docs

Tasks (1)

Conditions (4)

Order Services

E-docs

Matic Insurance Matic Insurance - Test LodeStar **SUBMIT TO DOCUMENT CHECK**

Upload Docs Fax Docs Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Files to Upload:

Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

0 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
			Waiting for files...	

1 document uploaded.

Creating a New Loan

UPLOADING SUBMISSION PACKAGE - CHECKING FOR UPLOADS VALIDATION

1. Another way to check is by clicking on the "DOCUMENT LIST" tab.
2. Everything that you upload or Weslend Financial uploads into the system will be visible.

The screenshot displays a web interface for loan management. On the left is a vertical sidebar with navigation tabs: Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock (with a lock icon), E-docs, Tasks (1), Conditions (4), and Order Services. The main content area is titled "E-docs" and contains several tabs: Matic Insurance, Matic Insurance - Test, LodeStar, and a yellow "SUBMIT TO DOCUMENT CHECK" button. Below these are three document upload options: "Upload Docs", "Fax Docs", and "Document List" (which is highlighted with a red rectangular border). Underneath the "Document List" tab is a table with the following data:

Status	Folder	Doc Type	Application	Description	Last Modified Date	Pages
view PDF	1** WHOLESALE BROKER USE ONLY	LOAN SUBMISSION PACKAGE	Tayylor Test		3/9/21 10:21 AM	5
view PDF	1** WHOLESALE BROKER USE ONLY	LOAN SUBMISSION PACKAGE	Tayylor Test	DU	3/9/21 10:16 AM	5

Creating a New Loan

UPLOADING SUBMISSION PACKAGE

1. After uploading the files you are complete.
2. The Setup Department will be alerted to work on your file.

The screenshot shows a web interface for loan submission. On the left is a vertical navigation menu with items: Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock (with a lock icon), E-docs (highlighted), Tasks (1), Conditions (4), and Order Services. The main content area is titled 'E-docs' and contains several tabs: 'Matic Insurance', 'Matic Insurance - Test', 'LodeStar', and a highlighted 'SUBMIT TO DOCUMENT CHECK' button. Below these are three tabs: 'Upload Docs', 'Fax Docs', and 'Document List' (highlighted). Under the 'Document List' tab is a table with the following data:

Status	Folder	Doc Type	Application	Description	Last Modified Date	Pages
view PDF	1** WHOLESALE BROKER USE ONLY	LOAN SUBMISSION PACKAGE	Tayylor Test		3/9/21 10:21 AM	5
view PDF	1** WHOLESALE BROKER USE ONLY	LOAN SUBMISSION PACKAGE	Tayylor Test	DU	3/9/21 10:16 AM	5

CONGRATULATIONS!

Your Loan is Registered and once all Submission Documents uploaded the loan will be submitted

Our Loan Set-Up Team will review and contact you if any items are needed



THANK YOU FOR YOUR BUSINESS

PLEASE CONTACT YOUR ACCOUNT EXECUTIVE IF YOU
HAVE ANY QUESTIONS.