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# WesLend Financial

## YOUR BLUEPRINT FOR LOAN SUBMISSION



# Creating a New Loan

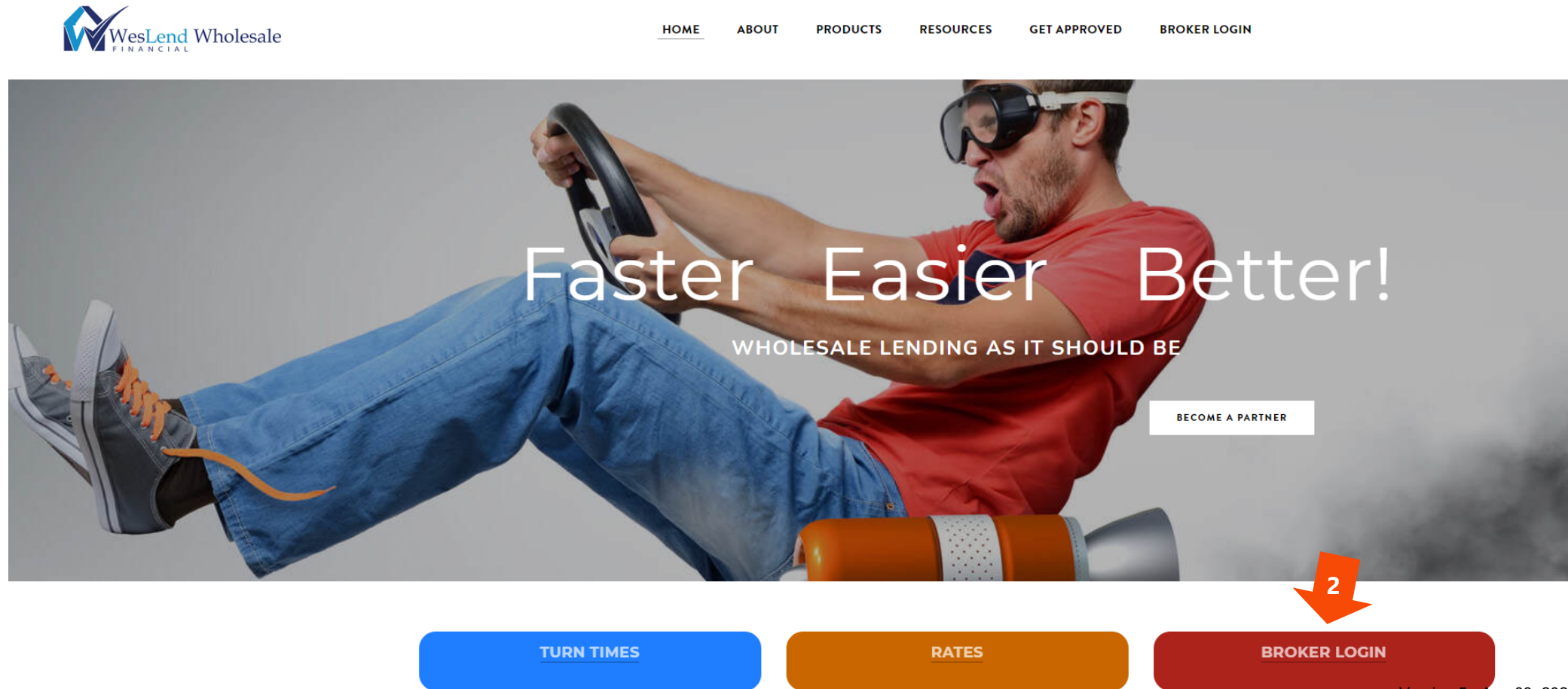
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# Creating a New Loan

## PROCEED TO THE HOMEPAGE

1. Proceed to our website at <https://www.weslendwholesale.com/>.
2. Click "**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.
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

**WesLend Wholesale**  
FINANCIAL

**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 a web application interface for creating a new loan. At the top, a dark blue header contains the text "Welcome,". Below this, a navigation sidebar on the left includes a "Portal:" dropdown menu set to "Broker". The sidebar menu items are: Dashboard, Broker Pipelines, Wholesale Ratesheets, QuickPricer, Create New Loan (which is expanded to show a sub-menu), and Service Credentials. The sub-menu under "Create New Loan" includes "Import Loan File", "Create Purchase Loan", "Create Refinance Loan", "Create HELOC 1st Lien", and "Create HELOC 2nd Lien (Standalone)". The "Import Loan File" option is highlighted with a red rounded rectangle. The main content area is titled "Import Loan File" and 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 the checkbox is an "IMPORT" button. At the bottom of the main content area, 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. The 'Portal' dropdown is set to 'Broker'. The 'Create New Loan' menu is expanded, showing 'Import Loan File' as the selected option. Under 'Import Loan File', the 'Import MISMO 3.4' radio button is selected. A 'CHOOSE FILE' button is highlighted with a red arrow labeled '1.'. Below it, a checkbox labeled 'I understand that applicants' Social Security Numbers' is checked, with a red arrow labeled '3.' pointing to it. An 'IMPORT' button is also visible. To the right, a Windows File Explorer window is open, showing the path 'HDD (E:) > Work > Modules'. The 'Open' button at the bottom right of the File Explorer is highlighted with a red arrow labeled '2.'. The File Explorer shows a list of folders and files, with a search bar at the top.

# 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 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. \*

IMPORT

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. An orange arrow points to the 'Income Editor' header. Below the header, there are summary statistics for excluded and included income. A table lists income sources for 'FILE TEST TEST'. Below the table are navigation buttons: '<< PREV', 'NEXT >>', 'INSERT', 'ADD', 'MOVE UP', 'MOVE DOWN', and 'DELETE'. The 'FILE TEST TEST' entry is selected, showing details for 'Base Income'. A callout box with an orange arrow points to the 'edit' link under 'Employment Records', containing the text: 'Please check if not correct, click edit to make the corrections'. At the bottom, there is a 'Files to Upload (Max 12):' section with an 'OR SELECT FILES TO UPLOAD' button and an 'UPLOAD' button.

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

Owner: FILE TEST TEST  
Income Type: Base Income  
Description:   
Monthly Amount: \$50,000.00  
Status:   
Exclude From Underwriting:   
Calculation Method: Entered Directly

Employment Records  
No employment records associated with this income source.  
[edit](#)


Supporting Documents  
[associate doc](#)

Files to Upload (Max 12):  
  
Drag and Drop Files Here to Upload

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

# 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

#### Community Property State

- At least one borrower lives in a community property state
- The property is in a community property state

#### Transaction Detail

- Conversion of contract for deed or land contract
- Renovation
- Construction-Conversion/Construction-to-Permanent

#### Property Type

Detached ▾

#### Loan Information


##### Lender Case Number

808785-Test-4X 

##### Refinance

##### Refinance Type

##### Refinance Program



##### Energy Improvement

- Loan will finance energy-related improvements
- Property currently subject to clean energy priority lien

# 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									
<b>DUE FROM BORROWER(S)</b>									
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	
<b>TOTAL MORTGAGE LOANS</b>									
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	
<b>TOTAL CREDITS</b>									
L. Seller Credits								\$0.00	
M. Other Credits								\$0.00	
N. TOTAL CREDITS (Total of L and M)								\$0.00	
<b>CALCULATION</b>									
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](#)

```
graph LR; A[Loan Open  
2/11/2021] --> B[Pre-Qual]; B --> C[Funded]; style A fill:#4CAF50,stroke:#333,stroke-width:1px; style B fill:#ccc,stroke:#333,stroke-width:1px; style C fill:#ccc,stroke:#333,stroke-width:1px;
```

#### Agents

Assigned Agents in Weslend Financial Demo Broker

Loan Officer <a href="#">re-assign</a>	Processor <a href="#">assign</a>
Name: Rhett Hubbard	Name:
Email: <a href="mailto:rhett.hubbard@weslend.com">rhett.hubbard@weslend.com</a>	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](mailto: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”.

The screenshot displays the 'Pricing' section of a loan application system. On the left is a sidebar with navigation options: Pipeline, Status and Agents, Application Information, Closing Costs, Pricing, 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' dropdown, a 'Horizon of borrower interest' field set to 60 months, and a tabbed interface with 'Property & Loan Info' selected. This tab contains 'Property Information' and 'Loan Information' sections. Red 'X' marks are present next to the 'Property & Loan Info' tab, the 'Zip Code' field, the 'County' dropdown, and the 'City' field. An 'Alert Messages' section on the right lists two messages: 'Credit has not been ordered for Application: BORROWER1, TEST. Please order credit for more accurate results.' and 'Missing required data on "Property & Loan Info" tab. Please complete in order to price.' At the bottom right, there is a 'Run Price My Loan' button and a note: 'Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs'. Below the button, it says '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 several sections:

- Submit Buttons:** Submit to DU (Seamless), Run Scenario in DU, Submit to LPA (Seamless), and Submit to LPA.
- Alert Messages:** A red message states: "Credit has not been ordered for Application: Test, Taylor. Please order credit for more accurate results."
- Property Information:** Fields for Street Address (12345 Best Address), Zip Code (92091), State (CA), County (Orange), and City (Mission Viejo). Includes checkboxes for 'In Rural Area?' and 'New Construction?'. Property Use is set to 'Primary Residence', Property Type to 'SFR', and Structure Type to 'Detached'. Additional Monthly Housing Expenses are set to \$700.00.
- Loan Information:** Refinance Type is 'Ref Rate Term'. Current Loan P&I Payment is \$0.00. Current MIP/Month is \$0.00. Impound? is checked 'Yes'. Doc Type is 'Full Document'. Home Value is \$1,000,000.00. Equity is 45.875% (\$458,750.00). 1st Lien is 54.325% (\$543,250.00). 2nd Financing? is 'No'. Rate Lock Period is 30 days. Rate Lock Expiration Date is 4/8/2021.
- Other Information:** Loan Originator is 'Paid By Lender'. Lender Fee Buyout Requested? is 'No'. Expected AUS Response is 'DU Approve/Eligible'. Is DU Refi Plus? is 'No'. Number of Financed Properties is 1. Conv Loan PMI Type is 'No MI'. Is UFMP/FF Financed? is 'Yes'. Override Auto-Calculated UFMP/FF? is 'No'. VA Funding Fee is 0.000%.

Five orange arrows point from a text box to the following fields: 'Impound?', 'Rate Lock Period', 'Expected AUS Response', 'Number of Financed Properties', and 'Override Auto-Calculated UFMP/FF?'. The text box contains the instruction: "Please make sure these five (5) boxes are correct and accurate. This affects program selection and pricing".

At the bottom right, there is a 'Run Price My Loan' button and a note: "Select the Loan Program Options to the left then click 'Run Price My Loan' to find available loan programs". Below the button, it says "Number of Programs: 86".

# 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 application 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 and a "Total Payment" of \$725.00 / month. The "Liquid Assets" are \$1,000,000.00, and the "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.
- A blue arrow pointing to the "Credit Provider" dropdown menu.
- 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".

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

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

# 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 ACNANET as the provider

The screenshot shows a web application 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 60 months. The "Applications (1)" section shows 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). There are also fields for Monthly Income (\$10,578.00) and a checkbox for "Self Employed?". Below this, there is a "Please select an option" section with a "Determine" link. The "Total Payment" is \$725.00 / month, and "Liquid Assets" are \$1,000,000.00. The "Credit Provider Information" section shows "CREDIT TECHNOLOGY, INC. (CA)" selected. At the bottom, there are buttons for "Re-Issue Credit" and "Revise Property & Loan Info". A red arrow points to the "Applications (1)" section, and another red arrow points to the "Credit Provider" dropdown. A blue arrow points from a text box to the "RE-ISSUE CREDIT" button. An "Alert Messages" section on the right contains a red message: "Credit has not been ordered for Application: Test, Taylor. Please order credit for more accurate results." A "Run Price My Loan" button is visible on the right side of the interface.

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 displays a web application interface for loan pricing and registration. A modal window titled "Credit Report" is open, requiring the user to provide login credentials for a credit vendor. The modal includes the following fields:

- Login Name:** rmathubbardemo
- Password:** [Redacted]
- File ID:** [Redacted]
- Instant View Password:** [Redacted]

Below the input fields are two buttons: "Re-Issue Credit" and "Close".

Annotations on the screenshot:

- A box with an orange border points to the Login Name, Password, and File ID fields, containing the text: "Complete the three required fields. Do Not input Report ID unless your credit vendor".
- A box with an orange border points to the "Re-Issue Credit" button, containing the text: "The Click RE-ISSUE CREDIT".

The background interface shows the "Pricing" section with various application details and a "Credit Report" section with radio button options for ordering a new report, re-issuing a report, or upgrading an existing report.



# 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.

Pricing

Matic Insurance Matic Insurance - Test LodeStar

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

Horizon of borrower interest: 00 months [explain](#)

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 555-55-5555

E-mail abctest@google.com

Citizenship US Citizen

Monthly Income \$10,578.00 [Explain](#) Self Employ

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

Has Co-Applicant

**Please select an option**

All Borrowers  [Determine](#)

Have Authorized Credit Check

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?](#)

CREDITTECHNOLOGY, INC. (CA)

Re-Issue Credit Revise Property & Loan Info

**Alert Messages**

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

**Credit Report**

To proceed, please answer the following questions:

**Credit Provider Information**

Login Name

Password

Remember Login Name

File ID  [What is the file # on the credit report?](#)

Instant View Password  [What is an Instant View Password?](#)

Re-Issue Credit Close

Complete the required fields

This may be found in the Miscellaneous Information section of the credit report. Do No Input unless required by your credit vendor,

# 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 information: 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, under the 'Applications (1)' tab, there are buttons for 'Remove this application' and 'Add New 1003 Application'. Below these are dropdown menus for 'Applications (1)' and '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@[REDACTED]), 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?'. A 'Credit Scores' section shows XP: 830, TU: 825, and EF: 833. On the right, there is a large grey area with a magnifying glass icon and the text: 'Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs'. Below this text is a blue button labeled 'Run Price My Loan' and the text 'Number of Programs: 14'. An orange line connects the 'Credit Score: 830' field in the header to the 'Credit Scores' section on the left.

# 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".

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

QM

Disclosures

E-docs

Conditions (0)

Order Services

Pricing

Run Scenario in DO

Horizon of borrower interest: 60 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

# 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: 45.075% \$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

**Alert Messages**

• Credit has not been ordered for Application: Test, Tayllor. 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	
<b>- 30 YR FIXED CONFORMING</b>										
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	3.125	-2.538	2,327.15	27.263	3.145	✓	(\$8,611.89)	(\$12,611.89)	330.3	**1000-99 30 Year Fixed Weekend Conforming DU
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	2.500	0.469	2,146.49	25.952	2.555	✓	\$7,676.47	\$3,676.47	350.0	**1000-99 30 Year Fixed Weekend C
<a href="#">(+) register request lock</a>	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
<a href="#">(+) register request lock</a>	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 (36 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 36MO PPP 2/2/5 30 YR ARM								
+ 7/1 NONCONFORMING 36MO 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								
<b>**1001-99 30 Year Fixed Weslend Conforming LP</b> ** 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   <a href="#">**1001-99 30 Year Fixed Weslend Conforming LP</a>								
<b>**1011-99 30 Year Fixed Weslend Conforming DU LPMI</b> ** 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   <a href="#">**1011-99 30 Year Fixed Weslend Conforming DU LPMI</a>								
<b>**1012-00 30 Year Fixed Weslend Conforming High Balance DU LPMI</b>								

# 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.

The screenshot shows a web application interface for loan pricing and registration. The main window is titled "ConfirmationPageWrapper.aspx" and contains the following elements:

- Alert Messages:** A red message states: "Credit has not been ordered for Applications: Test, Taylor. Please order credit for more accurate results."
- Property Information:** Fields include Street Address (12345 Best Address), Zip Code (92591), County (Orange), and City (Mission Viejo).
- Loan Information:** Fields include Refinance Type (Ref Rate/Term), Current Loan P&I Payment (\$0.00), Current MIP/Month (\$0.00), Home Value (\$1,000,000.00), Equity (45.875%), 1st Lien (54.325%), and Rate Lock Period (45 days).
- Other Information:** Loan Originator is Paid By (Lender).
- Confirmation Page:** A central window with a "Warning" section in red text: "\*\*\*\*\* THIS DECISION/PRICING WAS RENDERED WITHOUT A CREDIT REPORT. ANOTHER EVALUATION WITH A TRI MERGE CREDIT REPORT IS REQUIRED TO SUBMIT FILE \*\*\*\*\*" and "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." Below this is an "Agreement" section with a scrollable text area and a "I Agree" checkbox. Two orange arrows point to the "I Agree" checkbox and the "Confirm" button.
- Table:** A table on the right side of the screen displays loan scenarios with columns for rate and term, and a "Generate Comparison Report" button.

# 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

**LENOX FINANCIAL** **WesLend FINANCIAL CORP**  
MORTGAGE CORPORATION

**\*\*1000-99 30 Year Fixed Weslend Conforming DU**

Certificate Date: 3/7/2021 12:13:33 PM PST Payment Type: **Principal & Interest**  
Certificate Reference #: DEMO21020558

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

**Underwriter Information**  
Underwriter: Phone:  
Email Address: Fax:

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

**Processor Information**  
Processor: Phone:  
Email Address: Fax:

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

**Loan Scenario**

Borrower Information		Subject Property Information	
Borrower	Taylor 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 with columns: Description/Memo, Paid to, Amount, Paid by, Payable, and Date paid. Annotations are placed on the interface: '1.' points to the amount field for 'Discount points' (0.00); '2.' points to the delete (-) icon for 'Underwriting fee'; '3.' points to the add (+) icon; and '4.' points to the 'Underwriting fee' row.

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

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
Appraisal fee	Appraisal Management Company	650	borr pd	at closing	1/20/2017
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
<a href="#">details &gt;</a> <input type="text" value="Appraisal fee"/>	Appraisal Management Company	<input type="text" value="650"/>	borr pd	at closing	5/11/2018
<a href="#">details &gt;</a> <input type="text" value="Credit report"/>	Credit Report	<input type="text" value="\$50.00"/>	borr pd	at closing	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	
<a href="#">details &gt;</a> Archive Fee	Escrow	\$50.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a> Closing/Escrow fee	Escrow	\$2,200.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a> Document preparation fee	Escrow	\$100.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a> Endorsement Fee	Title	\$150.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a> Lender's title insurance	Title	\$500.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a> Loan Tie In Fee	Escrow	\$300.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a> Messenger Fee	Title	\$100.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a> 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	
<a href="#">details &gt;</a>	Deed recording fee	Other	\$50.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a>	Mortgage recording fee	Other	\$245.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a>	Release recording fee	Other	\$0.00	borr pd	at closing	5/11/2018	-
<a href="#">details &gt;</a>	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.

### Closing Costs

**Borrower-Responsible Closing Costs**

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

F - Prepaids



	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
<a href="#">details &gt;</a>	Homeowner's Insurance	Lender	\$600.00	borr pd	at closing	5/11/2018
<a href="#">details &gt;</a>	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	<b>Non-P&amp;I Housing Expenses</b>	Non Borrower-Responsible Closing Costs	
Estimated Closing Date <input type="text" value="5/11/2018"/>  	1st Payment Date <input type="text" value="7/1/2018"/>  	Aggregate Adjustment <input type="text" value="\$0.00"/> 	Total Escrow Collected at Closing <input type="text" value="\$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		\$526.04/month Escrowed

Summary

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

Calculator

Monthly Amount (PITI)  $(( 0.000\% \text{ of Purchase Price } ) / 12 ) + \$526.04 = \$526.04$

Prepaid?  Yes

Prepaid Months 0 Prepaid Amount \$0.00

Escrowed?  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
<a href="#">details &gt;</a>	Hazard Insurance Reserves	Lender	\$110.52	borr pd	at closing	5/11/2018
<a href="#">details &gt;</a>	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	<b>SAVE</b>
------------------------	------------------------------------	------------------------------	-----------------	-----------------	------------------	-------------------	--	----------------------------	----------------------	-------------

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
<a href="#">details &gt;</a> Hazard Insurance	Homeowner Insurance	\$700.00	borr pd	at closing	1/20/2017
<a href="#">details &gt;</a> Per-diem interest	Lender	\$383.33	borr pd	at closing	1/20/2017
+					
G - Initial Escrow Payment At Closing					
H - Other					
Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
<a href="#">details &gt;</a> 1ST HALF PROPERTY TAXES	Other	\$0.00	borr pd	at closing	1/20/2017
<a href="#">details &gt;</a> 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	
<b>- 30 YR FIXED CONFORMING</b>									
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.125	-4.979	848.14	36.541	4.149	\$3,235.77	\$333,235.77	44.9	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.745	-4.745	835.48	36.330	4.023	\$3,223.01	\$333,223.01	45.3	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	4.875	-4.729	822.91	36.120	3.897	\$3,210.25	\$333,210.25	45.7	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	3.750	-4.356	810.45	35.912	3.772	\$3,389.49	\$333,389.49	45.9	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	3.625	-4.716	798.09	35.706	3.646	\$3,184.73	\$333,184.73	46.5	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	3.500	-4.740	785.83	35.502	3.520	\$3,171.97	\$333,171.97	46.9	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	3.375	-4.321	773.67	35.300	3.394	\$3,412.46	\$333,412.46	47.1	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	3.250	-3.797	761.61	35.098	3.269	\$4,316.70	\$334,316.70	46.9	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	3.125	-3.871	749.66	34.899	3.143	\$4,174.44	\$334,174.44	47.3	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	3.000	-3.574	737.81	34.702	3.017	\$4,681.43	\$334,681.43	47.4	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	2.875	-2.959	726.06	34.506	2.892	\$5,744.92	\$335,744.92	47.0	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	2.750	-2.446	714.42	34.312	2.766	\$6,629.91	\$336,629.91	46.8	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	2.625	-2.131	702.89	34.120	2.640	\$7,168.40	\$337,168.40	46.8	MAX30
+ <a href="#">pin</a> <a href="#">register</a> <a href="#">request lock</a>	2.500	-1.630	691.46	33.929	2.515	\$8,032.39	\$338,032.39	46.5	MAX30

**Ineligible Loan Programs**

# 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

**Navigation Menu:** 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 (2/11/2021) → Pre-Qual → [Progress Bar] → Funded

#### Agents

Assigned Agents in Weslend Financial Demo Broker

Loan Officer <a href="#">re-assign</a> Name: Rhett Hubbard Email: <a href="mailto:rhett.hubbard@weslend.com">rhett.hubbard@weslend.com</a> Phone: (949) 813-5842	Processor <a href="#">assign</a> Name: Email: Phone:
---	---

Assigned Agents in LENOX FINANCIAL MORTGAGE CORPORATION

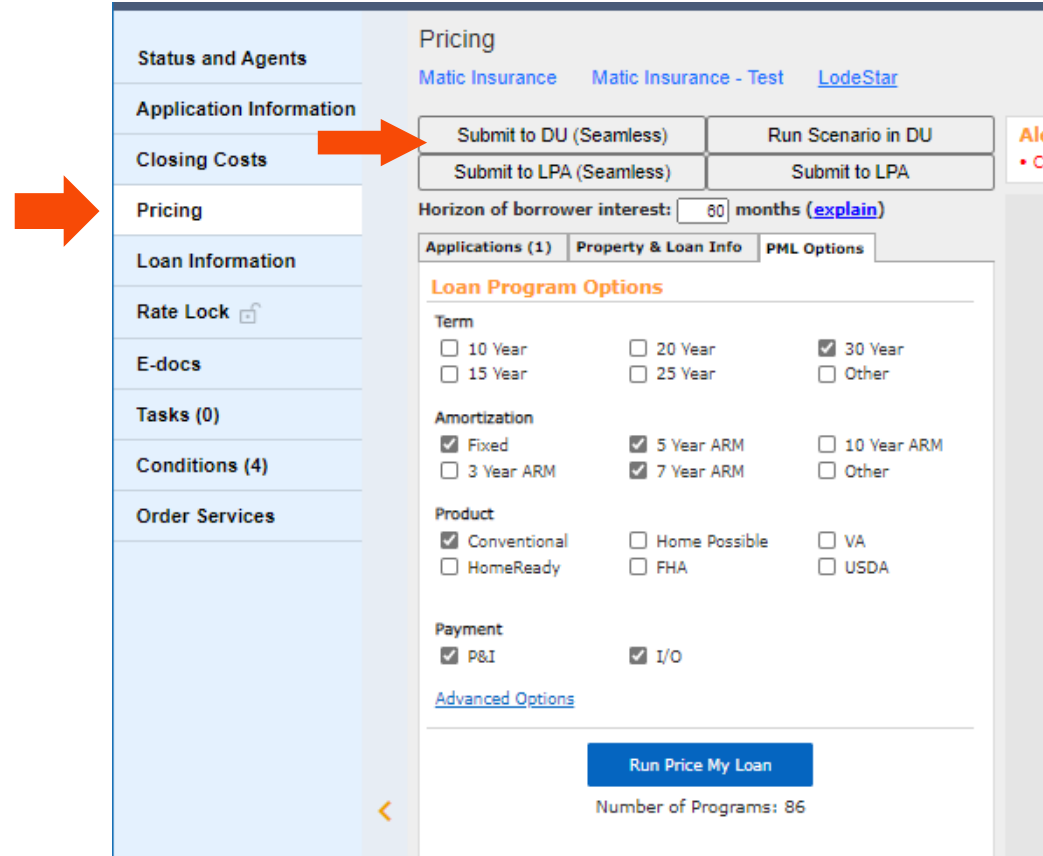
Junior Processor Name: Email: Phone:	Processor Name: Email: Phone:	Junior Underwriter Name: Email: Phone:	Underwriter Name: Email: Phone:
---	--	---	--

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

# Creating a New Loan

## SUBMITTING TO DU

1. Click **PRICING**
2. Click "Submit to DU (Seamless)".

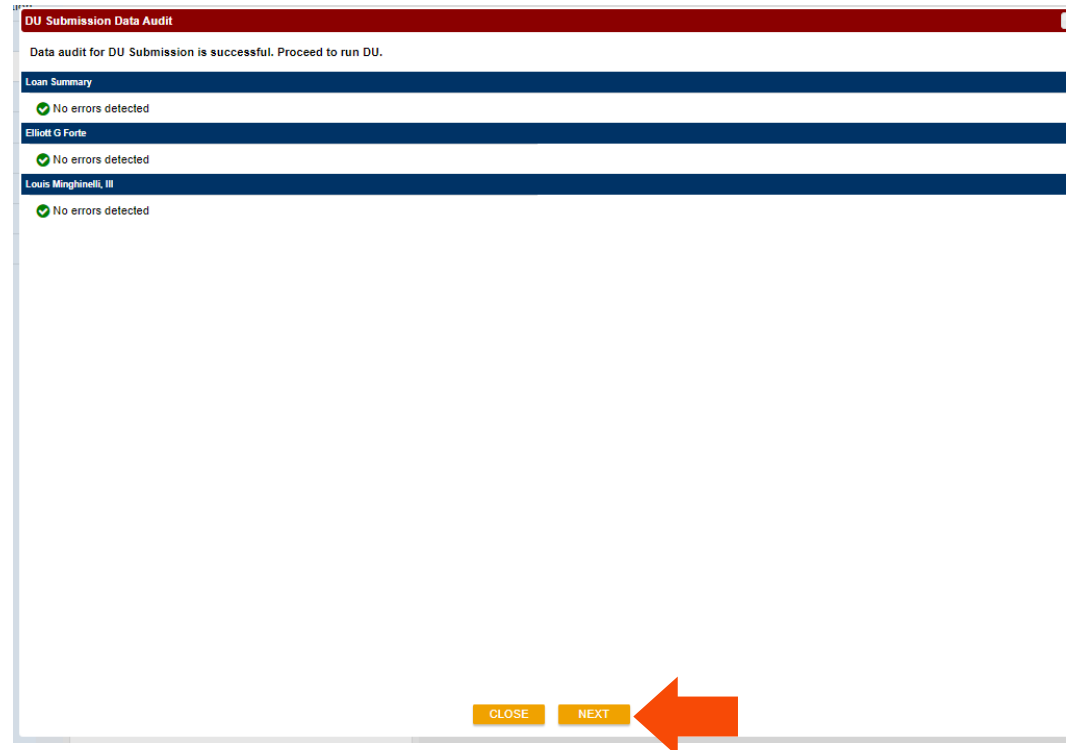


The screenshot shows a web application interface for loan pricing. On the left is a vertical navigation menu with the following items: Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock, E-docs, Tasks (0), Conditions (4), and Order Services. The 'Pricing' item is highlighted, and a large orange arrow points from it to the right. 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'. A second orange arrow points from the 'Submit to DU (Seamless)' button to the left. Below the buttons are two more buttons: 'Submit to LPA (Seamless)' and 'Submit to LPA'. Further down, there is a field for 'Horizon of borrower interest:' set to '60 months' with an '(explain)' link. Below this are three tabs: 'Applications (1)', 'Property & Loan Info', and 'PML Options'. The 'Property & Loan Info' tab is active, showing 'Loan Program Options' with sections for Term, Amortization, Product, and Payment. The 'Term' section has checkboxes for 10 Year, 15 Year, 20 Year, 25 Year, 30 Year (checked), and Other. The 'Amortization' section has checkboxes for Fixed (checked), 3 Year ARM, 5 Year ARM (checked), 7 Year ARM (checked), 10 Year ARM, and Other. The 'Product' section has checkboxes for Conventional (checked), HomeReady, Home Possible, FHA, VA, and USDA. The 'Payment' section has checkboxes for P&I (checked) and I/O (checked). At the bottom of the main content area is a blue button labeled 'Run Price My Loan' and the text 'Number of Programs: 86'. A small orange arrow points from the 'Closing Costs' menu item to the 'Submit to DU (Seamless)' button.

# 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 CREDIT 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**
7. **Once DU is completed be sure to click UPDATE so the findings will download into EDocs**

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 a dropdown menu for "Credit Provider" (set to "MFI Credit Solutions (277)"), and input fields for "CRA User ID" and "CRA Password". An orange arrow labeled "3" points to the "Credit Provider" dropdown.
- Credit Report Resubmit ID:** A section with the instruction "Please enter the report ID for the credit reports to be resubmitted." and a list of names: "Elliott G Forte" and "Louis Minghinelli, III". An input field is provided for the report ID. An orange arrow labeled "4" points to this 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.
- Navigation:** At the bottom right, there are "Close" and "Next" buttons. An orange arrow labeled "6" points to the "Next" button.

# Creating a New Loan

## SUBMITTING TO DU

DU Results will be downloaded in **E-docs** under "**DOCUMENT LIST**" after you have clicked UPDATE after DU has completed

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 vertical navigation menu with items: 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" (active), "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 "Drag and Drop Files Here to Upload" area with a cloud icon, an "OR SELECT FILES TO UPLOAD" button, and a status "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 "[ select Doctype ] scan barcodes", and a selected application of "Tayylor Test". At the bottom left, it says "1 document uploaded." and "UPLOAD DOCS".

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

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## 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 three tabs: 'Upload Docs', 'Fax Docs', and 'Document List'. The 'Upload Docs' tab is active, showing a file upload area with a dashed border and a cloud icon. Below the upload area is a table with columns 'File Name' and 'Doc Type \*'. The first row contains 'Sample Loan.pdf' and a dropdown menu with '[ select Doctype ] scan barcodes'. Below the table are two text input fields, each with a '0 of 200 characters' label. A yellow 'UPLOAD DOCS' button is at the bottom left.

Two modal windows are overlaid on the interface:

- Select a Doc Folder:** This modal has a search bar and a 'SEARCH' button. Below it is a list of folders: '1\*\* WHOLESALE BROKER USE ONLY', '1\*\*\* AUS', '7.INITIAL DISCLOSURES', '7A.TRID INITIAL', 'GENERATED DOCUMENTS', 'TRID CLOSING', 'TRID LOAN ESTIMATE', and 'UNCLASSIFIED'. A red arrow points to the '1\*\* WHOLESALE BROKER USE ONLY' folder.
- Select a Doc Type:** This modal has a search bar and a 'SEARCH' button. Below it is a list of doc types: 'CONDITIONS - PRIOR TO DOC', 'CONDITIONS - PRIOR TO FUNDING', 'CONDITIONS - SUSPENSE', 'INITIAL DISCLOSURES', and 'LOAN SUBMISSION PACKAGE'. A red arrow points to the 'LOAN SUBMISSION PACKAGE' doc type.

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## 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

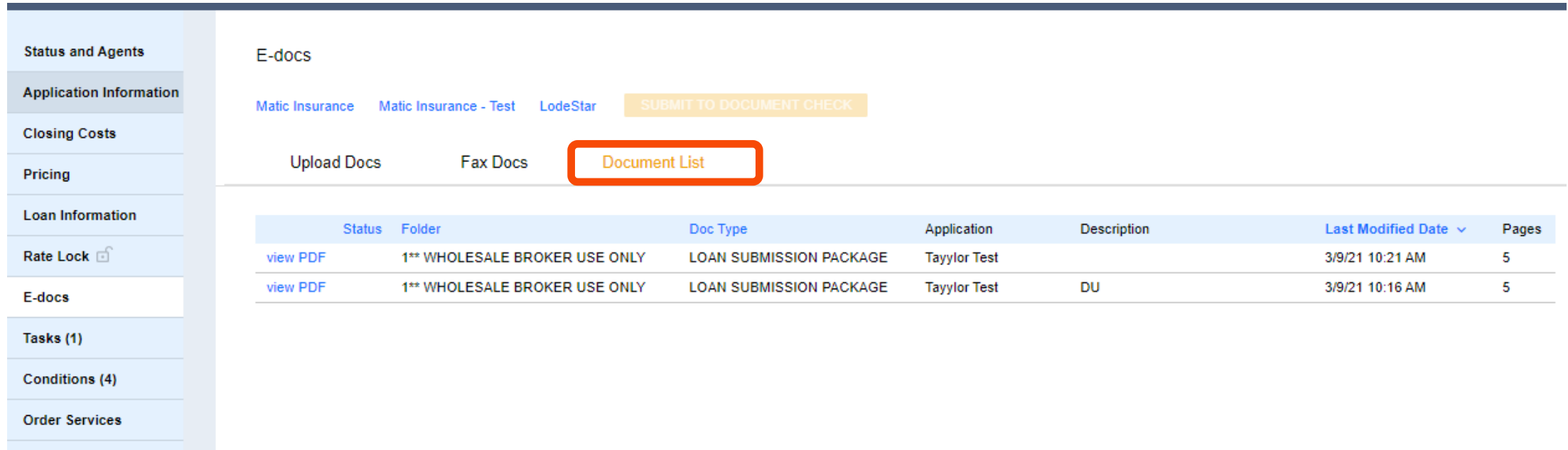
File Name	Doc Type *	Description	Internal Comments	Selected Application
			Waiting for files...	

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 application interface for loan management. On the left is a vertical sidebar with menu items: 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 tabs: 'Upload Docs', 'Fax Docs', and 'Document List', which is highlighted with a red rectangular border. Underneath the tabs is a table with the following data:

Status	Folder	Doc Type	Application	Description	Last Modified Date	Pages
<a href="#">view PDF</a>	1** WHOLESALE BROKER USE ONLY	LOAN SUBMISSION PACKAGE	Tayylor Test		3/9/21 10:21 AM	5
<a href="#">view PDF</a>	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 displays a web interface for loan submission. On the left is a vertical navigation menu with the following items: Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock (with a lock icon), E-docs (highlighted in white), Tasks (1), Conditions (4), and Order Services. The main content area is titled 'E-docs' and contains several elements: links for 'Matic Insurance', 'Matic Insurance - Test', and 'LodeStar'; a yellow button labeled 'SUBMIT TO DOCUMENT CHECK'; and three tabs: 'Upload Docs', 'Fax Docs', and 'Document List' (which is selected and underlined). Below the tabs is a table with the following data:

Status	Folder	Doc Type	Application	Description	Last Modified Date	Pages
<a href="#">view PDF</a>	1** WHOLESALE BROKER USE ONLY	LOAN SUBMISSION PACKAGE	Tayylor Test		3/9/21 10:21 AM	5
<a href="#">view PDF</a>	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.