

LMC WHOLESALE Lender Connect

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Welcome to Luxury Mortgage Corp.! The intention of this guide is to provide instructions on how and where to access Luxury Mortgage’s (“LMC”) available tools and resources, including our secure investor portal, Lender Connect and is not intended for use as compliance guidance.

GETTING STARTED WITH LMC

Visit us at www.luxurymortgagewholesale.com.



ACCESS MADE SIMPLE

LMC's required forms, calculators, and program descriptions can all be located on our website at www.luxurymortgagewholesale.com with **no log-in required**.



ACCESSING THE LENDER CONNECT PORTAL

Upon account approval, our Client Services team will email credentials to our secure investor portal, Lender Connect, to the account administrator(s) designated by your company in advance. Save the provided link to favorites or access from the Portal Login button at the top right-hand corner of our website.



HOW CAN I GET ACCESS FOR MY TEAM?

The portal administrator designated by your company can establish new user accounts at his/her discretion. For additional assistance, contact your Sales Support Specialist or our client services department at TPOServices@luxurymortgage.com.



WHO CAN I CONTACT FOR ASSISTANCE?

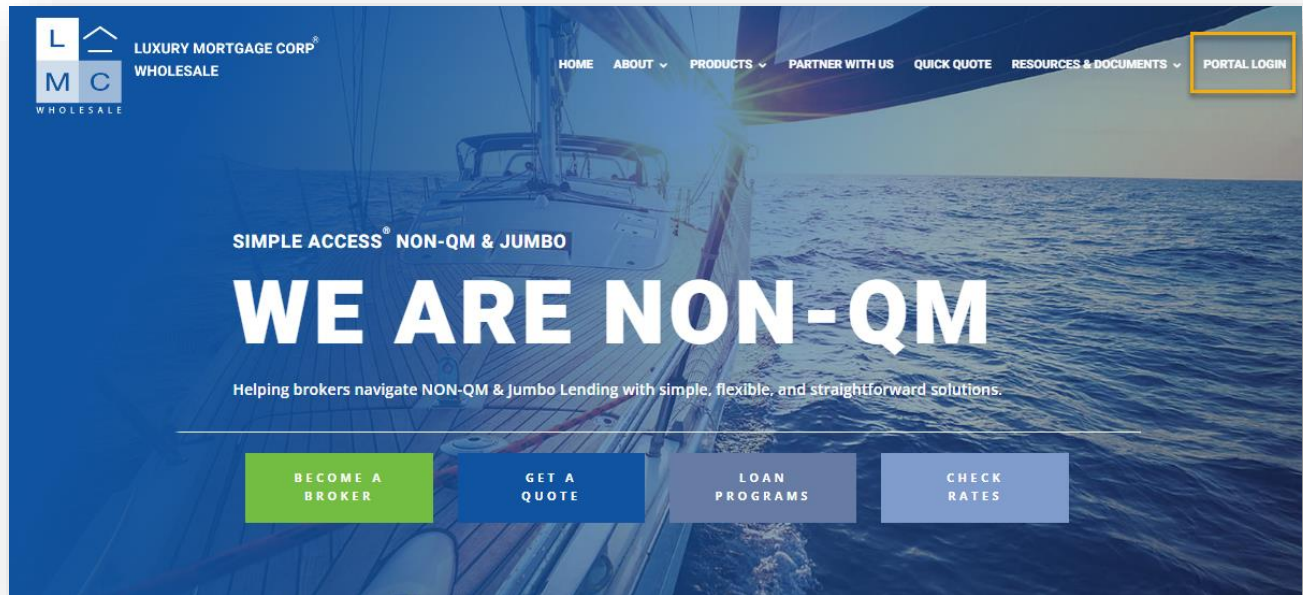
Our Sales Support Specialists are ready to help trouble-shoot portal-related issues and can assist in walking you through your scenario inquiries, loan submissions, status updates, rate locks, and more! For technical assistance, contact TPOTraining@luxurymortgage.com.

ACCESSING LENDER CONNECT

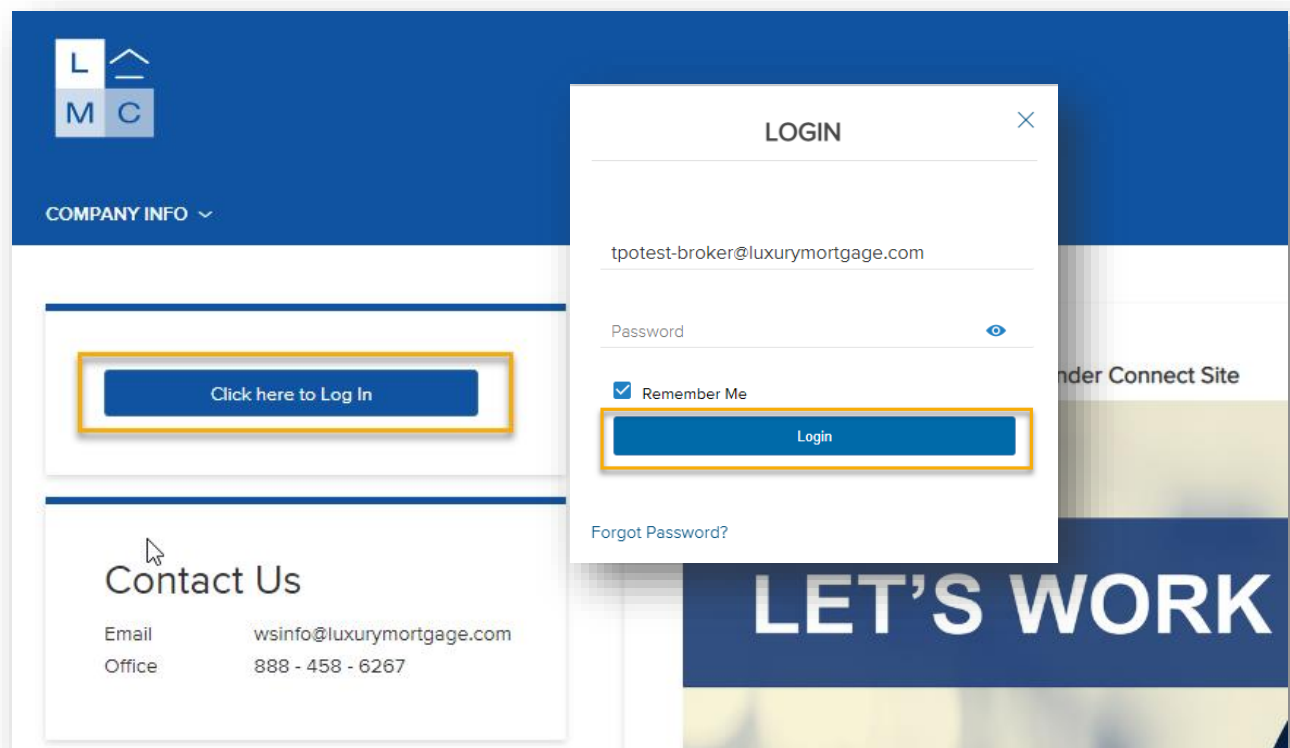
TPO Services

- Lender Connect credentials and link to the portal are provided by TPOServices@luxurymortgage.com at onboarding.
- Your designated company administrator has the capacity to add additional users and specify personas.

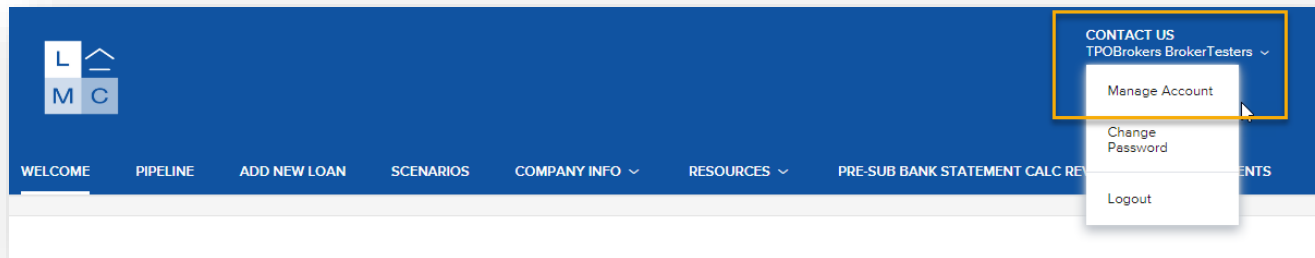
From www.Luxurymortgagewholesale.com



- Enter credentials.

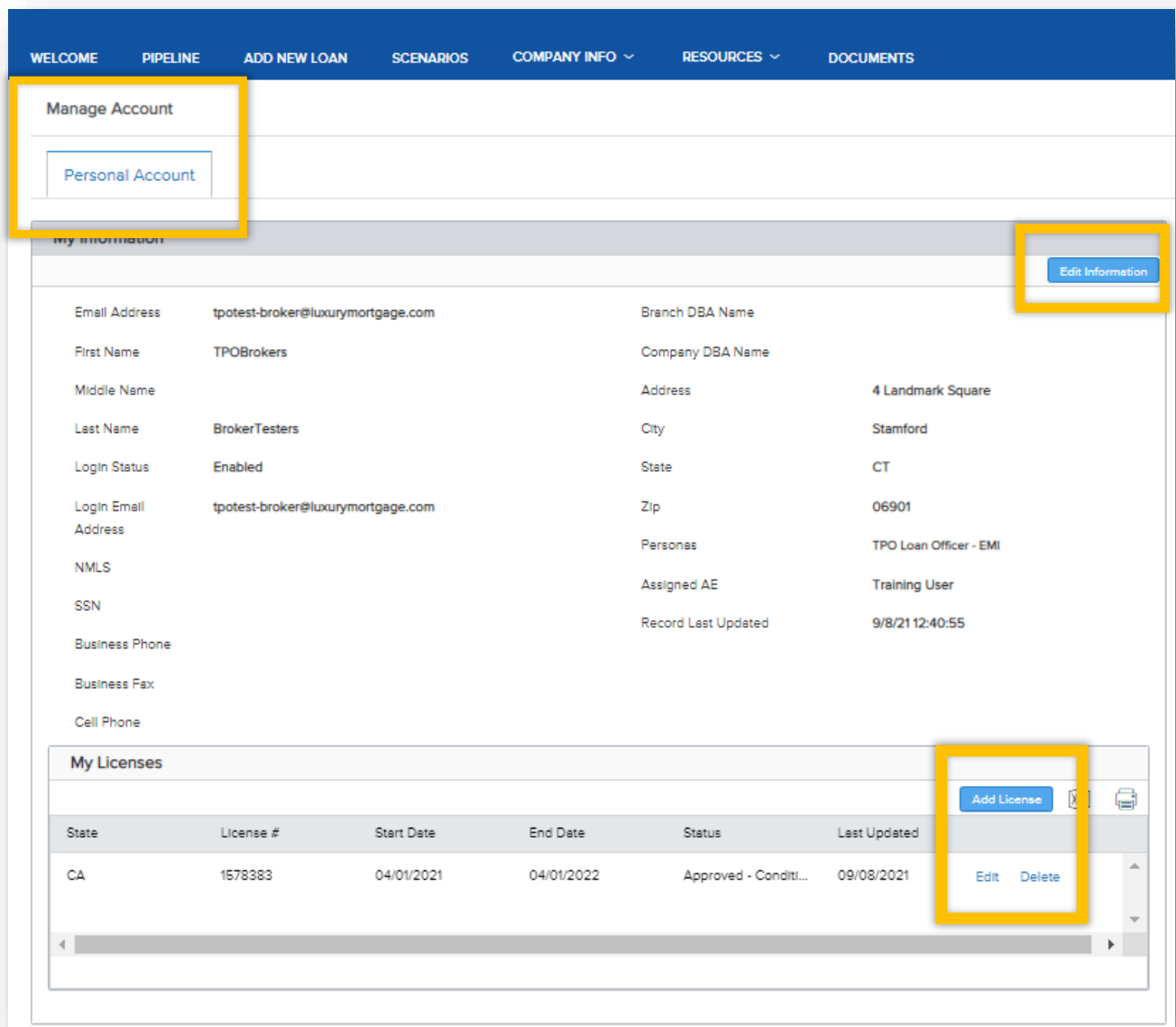


ADMIN CONTROLS



Manage Your Personal Account

- Click **Edit Information** to update and confirm your email address, persona, and address.
- You may also add or edit state license information.



Manage Your Company Account

- From the **Company Account** tab, you can view existing users, add additional users, or edit individual persona rights.
- To add users, click **Add Contact** to deploy the **Create New Contact** form.

The screenshot displays the 'Manage Account' interface. At the top, there is a navigation bar with tabs: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, COMPANY INFO, RESOURCES, and DOCUMENTS. Below this, the 'Manage Account' section has three tabs: Personal Account, Company Account (highlighted with a yellow box), and Branches. The 'Company Account' tab shows 'Company Information' with fields for Company DBA Name, Company Legal Name (LMC-Corr), NMLS ID, Last Loan Submitted Date, Price Group, and Originator Type. Below this is the 'Company Contacts' section, which includes a table with columns: First Name, Last Name, Address, Business Phone, Email, Login Status, and Personas. A row is visible for 'Corry' with address '1 Here Street' and email 'raj@luxurymortgage.com'. An 'Add Contact' button (highlighted with a yellow box) is located to the right of the table. Below the contacts is the 'Company Licenses' section with a table for State, License Type, License #, Start Date, and End Date. Overlaid on the right is the 'Create New Contact' form. It contains fields for *Email Address, *First Name, Middle Name, *Last Name, Login Status (set to Enabled), *Login Email Address, NMLS ID (masked), Social Security Number (masked), *Org (with a 'Choose' button highlighted by a purple circle), Address, Add (checkbox), City, *State (dropdown), Zip, Business Phone, and Ext. At the bottom of the form is an 'Add Persona' button (highlighted with a purple circle). Overlaid at the bottom is the 'Contact Persona' dialog. It has a title 'Contact Persona' and a section 'Personas' with a list of checkboxes: TPO test - EMI, TPO Loan Officer - EMI, TPO Loan Processor - EMI, TPO Administrator - EMI, TPO Administrator Corr - EMI, TPO Loan Operations Corr - EMI (highlighted with a yellow arrow), TPO Corr Loan Officer - EMI, TPO Secondary Corr - EMI, and TPO Post Close Funding Corr - EMI. At the bottom of the dialog are 'Cancel' and 'Save' buttons.

- From the **Create New Contact** Form, click **Choose** to select the applicable branch.
- Click **Add Persona** to delegate persona(s).
- Correspondents: ensure to select **"Corr"**

SUBMITTING LOANS THROUGH LENDER CONNECT

Add New Loan

- Select **Add New Loan** from the Dashboard to begin loan registration.
- Enter the two preferred file contacts in the Loan Officer and Loan Processor drop-downs.

Note: Automated status updates are sent via email to the file contacts selected.

Register Wholesale Loan

Choose Contacts

LOAN OFFICER

Organization: x LMC Mortgage (Wholesale)

User Name: Kimberly Testlo

LOAN PROCESSOR

Organization: x LMC Mortgage (Wholesale)

User Name: TPOBrokerLP BrokeTest

Cancel Next

- Drag and drop your **FNM 3.4** file from your desktop or **Click to Browse** to import from a file.
- Click **Next** to import the file.

Register Wholesale Loan

☒ Import Loan Data From ULAD / iLAD (MISMO 3.4) File

☐ Manual

UladDuExport-02162021.xml 31 KB 02/16/2021 09:19 AM TPOBrokers BrokerTesters

Drop Here to Upload or Click to Browse

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

Back Cancel Next

Register the Loan

- Once the 3.4 file has been mapped over, the landing page is the **Additional Information** page of the URLA.
- Click **Next** to advance through the URLA to make any corrections or adjustments.
- If no adjustments need to be made, click **Register** to generate a loan number.

Note: Corrections can be made until file submission

WELCOME PIPELINE ADD NEW LOAN SCENARIOS PRE SUB BANK STATEMENT REVIEW QUICK QUOTE RESOURCES & DOCUMENTS

Loan #: Total Loan Am... Loan Type: Loan Purpose: Interest Rate: Loan To Value...

LOAN SUMMARY
URLA
PRODUCT PRICING & LOCK
LOAN ESTIMATE FEE MANAGEMENT
LOAN ACTION FORM

Additional Information

Select Borrower Pair
Cindy Con Test

Register Next

Agency Case No Lender Case No MER's MIN Alternate Loan Number

Complete the Loan Action Form

- Toggle to the **Loan Action Form** tab on the left-side navigation panel.

WELCOME PIPELINE ADD NEW LOAN

Cindy Test
Beverly Hills, CA, 90210
x LMC Mortgage (Wholesale)

LOAN SUMMARY
URLA
PRODUCT PRICING & LOCK
LOAN ESTIMATE FEE MANAGEMENT
LOAN ACTION FORM

- The broker and basic borrower data will be imported from the 3.4 file.
- **Transaction Information** must be completed entirety to ensure the loan is properly disclosed.

L

M

C

Luxury Mortgage Corp.®

Loan Action Form - Registration

Broker Information

Company Name
 a LMC Mortgage (Wholesale)

Branch Address
 4 Landmark Square

City
 Stamford

State
 CT

Zip
 06901

Contact First Name
 TPOBrokerLP

Contact Last Name
 BrokerTest

Contact Phone

Contact Email
 tpobrokerlp@luxurymortgage.com

LMC Loan Number
 2387DM05G18G

After Registration

Transaction Information

Transaction Type
 Purchase

Loan Amount
 900000

Subordinate Financing

Estimated Value

Appraised Value
 2000000

Purchase Price

LTV
 40.00%

TLTV

CLTV

DTI

DTI

Loan Series
 Single Access

Loan Program
 Single Access Investor Cash Flow DSCR 15 Yr Fixed

Loan Term
 15 years

Debt Service Coverage Ratio
 DSCR > 1.00 to < 1.150

Credit Score
 780

Doc Type
 Investor - DSCR

Property Type
 Detached

Company Type
 Investor

Snow/Impounds
 No Impounds

Prepay Penalty
 5 Year

State
 CA

Bank Statement/1099 Method

Credit Event*
 Never

Using Departing Residence Rate?
 No

Borrower

Last Name
 Test

First Name
 Cindy

Email Address
 kbrown@luxurymortgage.com

Co-Borrower

Last Name

First Name

Email Address

Subject Address

Address

City
 Beverly Hills

State
 CA

Zip
 90210

Notes to LMC:

Please advise if loan is an exception, unusual/irrelevant circumstances, special pricing, etc.

- From **Loan Program, Pricing and Fees**, enter contingency/COE/estimated signing date as applicable.
- Enter the proposed **rate and price** for the transaction in Chosen Pricing.
- Utilize the **Type of Compensation** drop-down to indicate whether the broker compensation is borrower or lender paid and enter the amount in the applicable field.
- Enter any **discount points** to LMC.
- Enter any **3rd party fees**, such as processing fees, in the allotted fields.
- Lastly, answer the **affiliated business arrangement** question in the drop-down.
- Once you have completed the Loan Action Form in its entirety, click **Create**.

Note: Fees not captured during initial disclosures will not be eligible to be added later.

- A pop-up will deploy to confirm your submission. Click **Generate** to push to LMC.

Loan Program Pricing and Fees

Purchase Only:

Mortgage Contingency Date:

Close of Escrow Date:

All Transactions:

Estimated Doc Signing Date:

Type of Compensation:

Loan Fees:

Broker Compensation: %

Discount LMC: %

Appraisal: AMC Fee \$

Second Appraisal: AMC Fee \$

Departing Residence Appraisal: AMC Fee \$

Processing: \$ \$ \$

Luxury Mortgage Fees

Underwriting Fee:

Doc Prep Fee:

Credit Report Fee:

Flood Certification Fee:

\$ \$

Click button to Calculate Total:

Total Lender/TPO Fees:

Will any fees charged to the borrower be paid to an entity that the broker has an affiliate relationship with?

	Rate	Price	Margin
Chosen Pricing	<input type="text"/>	<input type="text"/>	<input type="text"/>
Final Pricing	0.000	0.000	0.000
Max Prices			

Generate PDF for LAF Form

Are you sure that you want to generate the LAF Form for Encompass?

Upload Documents

- Toggle to the **Documents** tab on the left-side navigation panel.
- Utilize the **submission checklists** located under **Documents and Resources** on our website to upload the minimum submission requirements (highlighted items) per program type.

Note: The initial 1003 must be signed/dated by the broker within 24 hours of submission. Additionally, if the file has an exception, include the exception approval at initial submission.

- Use the tabs on the right to drag and drop from your desktop or browse to import from a file.
- Required folders are:
 - Loan Action Form – Registration Submission
 - Registration Docs

Note: Clearly label/describe each item you are uploading to avoid any misconceptions.

Max attachment size is 200 MB. View Supported Files. Expand All Collapse All + Add Document Print Fax Cover Sheet

All Borrowers

[UNASSIGNED] Drag & Drop files here or Browse for files

Albert Pilot, Victoria Pilot

* CONDITIONS / SUPPORTING DOCS	Comments	Drag & Drop files here or	Browse for files
* CREDIT PACKAGE	Comments	Drag & Drop files here or	Browse for files
* LOAN ACTION FORM - REGISTRATION-SUBMISSION	Comments	Drag & Drop files here or	Browse for files
* LOCK CONFIRMATION	Comments	Drag & Drop files here or	Browse for files
* REGISTRATION DOCS	Comments	Drag & Drop files here or	Browse for files
BANKSTATEMENT REVIEW	Comments	Drag & Drop files here or	Browse for files

Note: LMC's intake team will review the loans for completeness. Once our internal team has confirmed minimum submission items are present, lock requests are enabled.

Files submitted with missing information will be suspended for 1 business day for attempted remediation. If missing items are not received within 1 business day, the file will be rejected back to the submitter with instructions to resubmit once the file is complete.

Import Credit

- Toggle to the **Reissue Credit** tab under **Loan Actions**
- Borrower pair will default in most cases however be mindful to reissue credit for all borrowers/borrower pairs in scenarios with multiple 1003s.
- Select a radio button **New Credit Order** or **Reissue Credit**
- To Reissue:
 - Select your **credit provider** from the drop-down
 - If your current provider is not listed, please reach out to TPOTraining@luxurymortgage.com for assistance.
 - Enter the credit **Reference Number** from the existing report.
 - Enter the **Username** and **Password** for the credit vendor selected above to enable the import of the existing report from the credit reporting agency.
 - Click **Reissue Credit**

Order Credit

Select Borrower Pair
(1) Albert Pilot & Victoria Pilot

Choose Provider

Credit Provider: Credit Plus (DU: 17, LPA: 17)

☐ New Credit Order
☒ Reissue Credit

Reference Number: 123456

Request Type: Joint

Report Type: Tri-Merge

Credit Bureaus: ☒ Experian ☒ Equifax ☒ Trans Union

Provider Details

User Name: ltest Password: [masked] ☒ Save Login Information

Branch ID: [empty]

Borrower Information

Borrower	Present Address	Co-Borrower	Present Address
Albert Test Pilot	1 Buckingham Way Beverly Hills, CA 90210	Victoria Pilot	1 Buckingham Way Beverly Hills, CA 90210
Date of Birth: 01/01/1949		Date of Birth: 01/01/1950	

Reissue Credit

Note: Written Borrower's Authorization is only required when pulling a new credit report through LMC and is not required when reissuing existing credit.

Import Credit Continued...

- Once the import is complete, a temporary green “Success” Status message will appear.
- View Credit Report and/or Import Liabilities from the Reissue Credit tab.

WELCOME PIPELINE ADD NEW LOAN SCENARIOS COMPANY INFO RESOURCES DOCUMENTS

Lucas Testcase
523 Main Place, Beverly Hills, CA, 90210

Lender Case #: 2009EM040902 Total Loan Am... \$800,000.00
Loan #: 771 VA Loan Sum...
Loan Type: Conventional
Loan Purpose: Cash-Out Refinance
Interest Rate: 3.875%
Loan To Value: 66.67% / 66.67%

Started

LOAN SUMMARY
URLA
PRODUCT PRICING & LOCK
DOCUMENTS

LOAN ACTIONS
Import Additional Data
Reissue Credit
Submit Loan
Withdraw Loan

The credit report for Lucas Testcase is now available.

Order Credit

Select Borrower Pair
(1) Lucas Testcase

Choose Provider

Credit Provider: Credit Plus (DU: 17, LPA: 17)
Request Type: Individual
Report Type: Tri-Merge
Credit Bureaus: Experian, Equifax, Trans Union

Reference Number: 63760869

Last Order

Borrower: Lucas Testcase
Order Date: 07-15-2021 04:59:22 PM
Requested By: Cory Correspondent

Provider Details

User Name: K9reutrain Password: *****
Save Login Information

View Credit Report Import Liabilities

General Liabilities

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
Account8888888888888888	Mortgage	\$263,168.00	\$1,235.00	343	Borrower
Account7777777777777777	Mortgage	\$32,249.00	\$250.00	0	Borrower
Accoun4	Installment	\$0.00	\$0.00	0	Borrower
Inq5	Revolving	\$0.00	\$0.00	0	Borrower
NOVUS - UNIV	Revolving	\$0.00	\$0.00	0	Borrower

Cancel Import Liabilities

- Import Liabilities to push to investor portal.

Submit Loan to Underwriting

- Toggle to the **Submit Loan** tab under **Loan** Actions to submit to Underwriting for review.

The screenshot shows a 'LOAN SUMMARY' dashboard. On the left is a sidebar with navigation links: URLA, PRODUCT PRICING & LOCK, LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS, FEES, and LOAN ACTIONS. Under LOAN ACTIONS, 'Submit Loan' is highlighted with an orange box. The main content area displays loan details: a total of \$650,000.00 at 65.00% / 75.00% / 75.00%, a 'Not Locked 4.125%' status, and credit information. A table shows 'Base Loan Amount' (\$650,000.00) and 'MI, FF, MIP Financed' (\$0.00). Another table shows 'Down Payment' (\$450,000) and 'P & I' (\$3,150.22). A third table shows 'Reserves' (\$2,717,144.02) and 'DTI' (0.000%/43.514%). The 'Submit Loan' button is highlighted with an orange box.

- If there are any missing required fields on the URLA or missing documentation, you will receive the following hard stop.
- Complete missing required fields and/or uploads and click **Update**.

The screenshot shows a 'Missing required fields and documents' dialog box. It has a red header bar with a warning icon and the text 'Required Fields'. Below this is a table with three columns: FIELD ID, DESCRIPTION, and a value field. The table contains three rows: 1041 (Subject Property Type is a required field) with 'Detached', 11 (Subject Property Address is a required field) with '123 Main', and 33 (Subject Property Manner Held is a required field) with 'Joint tenants'. At the bottom right, there are two buttons: 'Review Loan' and 'Update'. The 'Update' button is highlighted with an orange box.

- Click **Continue** to move forward with the submission.

The screenshot shows a confirmation dialog box with the text 'Are you sure you want to submit this loan at this time?'. At the bottom, there are two buttons: 'Cancel' and 'Continue'. The 'Continue' button is highlighted with an orange box.

Loan Summary: Started Status

- From the **Loan Summary** tab, you can view the status of the loan throughout the remainder of the process.
- The loan will be in **Started** status until reviewed by LMC's Intake team.

The screenshot shows the 'Loan Summary' page for a loan with ID 2206EM054715. The loan is in 'Started' status as of 06/28/2022. The loan amount is \$650,000.00 with a rate of 65.00% / 75.00% / 75.00%. The base loan amount is \$650,000.00 and the sub-financing is \$0.00. The loan type is 'Conventional Purchase' and the interest rate is 4.125%.

Loan #:	2206EM054715	Loan Type:	Conventional Purchase	Interest Rate:	4.125%
Total Loan Am...	\$650,000.00	Loan Purpose:	Purchase	Loan To Value...	65.00%

LOAN SUMMARY

\$650,000.00
65.00% / 75.00% / 75.00%

Base Loan Amount: \$650,000.00
Sub. Financing: \$0.00

ML, FF, MIP Financed: \$0.00

Started
06/28/2022

Conditions: Open 0
[Show Details](#)

Key Data: Application, Registered, LE Sent, Revised L

- Once the Intake team has confirmed that all required docs are present, the file will move forward to the Disclosure team.
- Lock requests are enabled at **Loan Submission** status.

The screenshot shows the 'Loan Summary' page for the same loan, now in 'Loan Submission' status as of 06/28/2022. The loan amount remains \$650,000.00 with the same rate. The base loan amount is \$650,000.00 and the sub-financing is \$0.00. The loan type is 'Conventional Purchase' and the interest rate is 4.125%.

Loan #:	2206EM054715	Loan Type:	Conventional Purchase	Interest Rate:	4.125%
Total Loan Am...	\$650,000.00	Loan Purpose:	Purchase	Loan To Value...	65.00%

LOAN SUMMARY

\$650,000.00
65.00% / 75.00% / 75.00%

Base Loan Amount: \$650,000.00
Sub. Financing: \$0.00

ML, FF, MIP Financed: \$0.00

Loan Submission
06/28/2022

Conditions: Open 0
[Show Details](#)

Down Payment: \$450,000
P & I: \$3,150.22

Reserves: \$2,750,000.00
DTI: 0.00%

Not Locked 4.125%

Key Data: Application, Registered, LE Sent, Revised, CD Sent, Revised, AUS On

Product, Pricing & Lock

- Go to the **Product, Pricing & Lock** tab on the left-side navigation panel.
- Click **Search Product & Pricing**

WELCOME PIPELINE ADD NEW LOAN SCENARIOS COMPANY INFO RESOURCES PRE-SUB BANK STATEMENT CALC REVIEW DOCUMENTS

Albert Pilot
123 Main, Beverly Hills, CA, 90210
x LMC Mortgage (Wholesale)

Loan #: **2206EM054715** Loan Type: **Conventional** Interest Rate: **4.125%**
Total Loan Am... **\$650,000.00** Loan Purpose: **Purchase** Loan To Value... **65.00% / 75.00%**

Limited Loan Access
Loan Submission **Wh** **1st**

LOAN SUMMARY
URLA
PRODUCT PRICING & LOCK
LOAN ESTIMATE
FEE MANAGEMENT
DOCUMENTS
FEES

Product, Pricing & Lock

Product Details

This loan does not have a loan program selected.
Simply select the "Search Product & Pricing" button to continue

Search Product & Pricing

- Enter any missing required criteria marked with red asterisks.
- Note that the Broker comp selected earlier (BPC or LPC) has carried over to the pricing engine.
- Click **Search Product & Pricing** to deploy Optimal Blue

Search Product and Pricing

1 * Borrower First Name: Albert
* Borrower Last Name: Pilot
* Borrower SSN: ***-**-6545
* Borrower Citizenship Status: U.S. Citizen

2 * Representative Credit Score: 769
* Loan Type: Conventional
* Loan Documentation Type: (A) Alternative
* Loan Purpose: Purchase

3 * Purchase Price: \$1,100,000.00
* Appraised Value: \$1,000,000.00
* Term Months: 360
* Due In: 360
* Amortization Type: Fixed Rate
* Lock Period: 45
Subordinate Financing Balance: \$

4 * Base Loan Amount: \$650,000.00 + \$ = \$650,000.00
* Address: 123 Main
* Subject Property State: California * County: Los Angeles
* Property Type: Detached
* City: Beverly Hills
* Postal Code: 90210 * Number of Units: 1
* Occupancy Type: Secondary
Front End DTI: Back End DTI: 43.51
Total Monthly Income: \$36,000.00
AUS Findings: Engine: Select One
FHA Total Scorecard: Select One

5 Impound Waiver: Yes
Prepayment Penalty: No
Self-Employed: Yes
Interest Only: No
* LO Compensation Paid By: Lender
* Target: Rate Price 6.500 %
Channel: Wholesale

Cancel **Search Product & Pricing**

Optimal Blue

- Complete any additional missing required fields marked with red asterisks.
- Ensure **Expanded Guideline Eligibility** is selected.
 - Enter the desired program in the Income Verification Type field.
- Click **Search**

*Note: The **Income Verification Type** selected will drive the products displayed upon search*

Search Product and Pricing

LuxuryMortgage®

User: T. Wholesale200

Time Zone: EST

Pipeline

Product Search

New Search

RateSheet

Selected Loan: Loan ID: 234399 Status: Registered Borrower: Pilot

Save As Prospect

Submit

Lien Information

☒ Search for First Lien

☒ 1st Mtg Loan Amt (Base)

650000

☐ Search for Second Lien

☒ 2nd Mtg Loan Amt

0

☐ Search for HELOC Second Lien

☒ HELOC Line Amt

100000

☒ HELOC Drawn Amt

100000

Loan Information

☒ Price/Estimated Value

1100000

☒ LTV

65.00

☐ Waive Escrows

Yes

☒ Appraisal Amount

1000000

☒ CLTV New

75.00

Loan Purpose

Purchase

☒ HCLTV

75.00

☒ Cash-Out Amount

0

Borrower Information

Borrower First Name

Albert

Citizenship

U.S. Citizen

☒ Title Held

Individual

Borrower Last Name

Pilot

First Time Home Buyer

No

☒ Months of Reserves

24

☒ FICO

765

☒ Non-Occupant Coborrower

No

☒ Properties Financed

1

☒ Self Employed

Yes

☒ DTI Ratio

43.514

Property Information

Occupancy

Second Home

State

California (CA)

Property Type

Single Family

☒ County

Los Angeles

Number of Units

1 Unit

Property Zip

90210

☒ Number of Stories

1

First Lien Search Criteria

Loan Type:

☒ Conforming

☐ NonConforming

Loan Term(s):

☒ 30 Yr

☐ 20 Yr

☐ 15 Yr

☐ 40 Yr

Max: 3

Amortization Type(s):

☒ Fixed

☐ ARM

ARM Fixed Term(s):

☒ 5 Yr

☐ 7 Yr

☐ 10 Yr

Product Type(s):

☒ All

☒ Standard

☒ Expanded Guidelines

Desired Price

Borrower Pays MI (if required)

Yes

☒ PHA Case = Assigned

On or after 1/1/2022

Desired Rate

6.5

☒ Automated U/W System

Not Specified

☒ Reduced MI

No

Desired Lock Period

Optimal Blue

- Optimal Blue will display a list of eligible products (green) and ineligible products (red).

Search Product and Pricing

User: T. Wholesale200 Time Zone: EST

Pipeline Search Results New Search RateSheet

Selected Loans: Loan ID: 23099 Status: Registered Borrower: Pilot

Re-Submit Options

Re-Submit Revise Search

1st Mtg Loan Amt (Base): 650000 LTV: 65 CLTV New: 75 Desired Rate: 6.5 Desired Price: Desired Lock: 45
 Interest Only: No Waive Escrows: Yes AUS Not Specified Buydown: None Prepayment Penalty: None DTI Ratio: 43.514
 Property Zip: 90210 1st Mtg Loan Amt (Total): 650000

Loan Type: Conforming Loan Term(s): 30 Yr Amortization Type(s): Fixed ARM Fixed Term(s): 5 Yr Exp. App. Level(s): N/A
 Product Type(s): Multiple

Print Full Product Listing...

Eligible Product	Rate	Margin	P&I	Compensation(%)	Price	Discount/Rebate(%)	Lock	Detail
Simple Mae 30 Yr High Balance Fixed	6.125	0.000	\$3,949	2.000	96.875	3.125	45	Show
Simple Access 24 Month Bank Statement 30 Yr Fixed	6.500	0.000	\$4,108	2.000	92.375	7.625	45	Show

Ineligible Product

Ineligible Product	Detail
Simple Access 24 Month Bank Statement 30 Yr Fixed IO	Show
Simple Access Full Doc 30 Yr Fixed	Show
Simple Access Full Doc 30 Yr Fixed I/O	Show
Simple Access Investor Cash Flow (DSCR <1.000) 30 Yr Fixed	Show
Simple Access Investor Cash Flow (DSCR <1.000) 30 Yr Fixed I/O	Show
Simple Access Investor Cash Flow (DSCR >=1.000) 30 Yr Fixed	Show
Simple Access Investor Cash Flow (DSCR >=1.000) 30 Yr Fixed I/O	Show
Simple Mae 30 Yr Fixed	Show
Simple Prime 30 Yr Fixed	Show

- Click **Show** on the right-hand side to view why the loan is disqualified for a particular product.
 - Utilize the revise search button to make corrections and update the search criteria.

Ineligible Product

Simple Access 24 Month Bank Statement 30 Yr Fixed IO

Disqualifiers:

1. Interest Only is not Yes

Simple Access Full Doc 30 Yr Fixed Show

Simple Access Full Doc 30 Yr Fixed I/O Show

Detail Hide

- Click on the desired eligible product to see pricing options.
- Click on the **Blue Lock Icon** next to the desired pricing to initiate a lock request.

Search Product and Pricing

Print Full Product Listing...

Eligible Product	Rate	Margin	P&I	Compensation(%)	Price	Discount/Rebate(%)	Lock	Detail
Simple Mae 30 Yr High Balance Fixed	6.125	0.000	\$3,949	2.000	96.875	3.125	45	Show
Simple Access 24 Month Bank Statement 30 Yr Fixed	6.500	0.000	\$4,108	2.000	92.375	7.625	45	Hide

View Pricing for lock period: 30 45 | Expiration: 08/11/22

Pricing Last Updated: 06/28/22 10:08 AM
 Search Timestamp: 06/28/22 6:23 PM

Rate	LockPeriod	Price	Discount/Rebate(%)	Select
6.500	45	92.375	7.625	
6.625	45	92.875	7.125	
6.750	45	93.375	6.625	
6.875	45	93.875	6.125	

Request Rate Lock

- Click **Request Lock** to send the request to LMC's lock desk.

The screenshot shows the 'Request Rate Lock' form in the LuxuryMortgage system. At the top, there's a header with the 'LuxuryMortgage' logo, user information (User: T. Wholesale200, Time Zone: EST), and navigation tabs (Pipeline, Lock Form New, New Search, RateSheet). Below this, a status bar shows 'Selected Loan: Loan ID: 234399', 'Status: Registered', and 'Borrower: Pilot'. A red warning message states: 'Changes made on the Lock Form will not be evaluated by the product and pricing engine.' The form includes a 'Printer Friendly Version' link, a 'Request Lock' button (highlighted with a yellow box), and a 'Save As Prospect' button. The 'Borrower Information' section contains fields for Borrower First Name (Albert), Borrower Last Name (Pilot), FICO (765), DTI Ratio (43.514), Self Employed (Yes), and Citizenship (U.S. Citizen). It also shows the Encompass Loan Number (2206EN054715) and Properties Financed (1).

- The status will update to **Lock Requested**
 - The Lock Confirmation will be available for review and download from the Documents tab when ready.

The screenshot displays the 'Product, Pricing & Lock' section. On the left is a sidebar with navigation options: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK (highlighted with a yellow box), LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS, FEES, and LOAN ACTIONS. The main content area shows 'Product & Lock Details' for 'Simple Access Alt Doc 30 Yr Fixed - EG'. A 'Current Lock Status' box (highlighted with a yellow box) indicates 'Lock Requested'. Below this is a table with columns: ADJUSTMENTS, RATE, PRICE, and PRICE(\$).

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base	6.875	93.375	\$(43062.50)
LTV is 60.01-65, And FICO is 760+		0.500	\$3250.00
LTV is 60.01-65, And Occupancy is Second Home		-0.500	\$(3250.00)
LTV is 60.01-65, And Income Verification Type is 24 Mos Bank Stmt/2Y 1099		0.250	\$1625.00
30 Yr Fixed Adj		-0.250	\$(1625.00)
LTV is 60.01-65, And Loan Purpose is Purchase		0.500	\$3250.00
Net	6.875	93.875	\$(39812.50)

Submit a Change Request (COC)

- From the **Loan Summary** tab, click **Search Product and Pricing**

Michael Corbin
55 WARRINGTON ROUND, DANBURY, CT, 06810
Silver Fin Capital Group LLC

Loan #: 2306EM056044
Total Loan Am... \$385,000.00

Loan Type: Conventional
Loan Purpose: Cash-Out Refinance

Interest Rate: 8.875%
Loan To Value... 70.64% / 70.64%

Underwriting Disposition: Wh 1st

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

LOAN ACTION FORM

DOCUMENTS

DISCLOSURE TRACKING

LOAN ACTIONS

Release Credit

Submit Conditions

Withdraw Loan

\$385,000.00
70.64% / 70.64% / 70.64%

Base Loan Amount \$385,000.00
Sub. Financing \$0.00

MI, FF, MIP Finan... \$0.00
Purpose of ReFi Cash-Out Other

Underwriting Disposition
08/02/2023

Conditions
Open 6
[Show Details](#)

P & I \$3,063.23
Reserves \$0
DTI 21.049%/26.803%

Key Dates

Event	Date
Application Disclosure	06/27/2023
Registered	06/28/2023
LE Sent	06/27/2023
Revised LE Sent	07/26/2023
CD Sent	07/27/2023
Revised CD Sent	-
AUS Ordered	-
Submit to UW	-
Estimated Closing	08/11/2023
UW Suspended	-
UW Approval	06/30/2023
UW Clear to Close	-
Funds Released	-

Locked 8.875%
07/07/2023 - 08/04/2023 (299)
[Search Product and Pricing](#)

Amortization Type Fixed Rate
Amortization Term 360
Loan Program Simple Access Alt Doc 30 Yr Fixed

Decision FICO 669

Borrower Michael Corbin
Experien/TransUnion/Equifax 669 660 678

- From Product, Pricing & Lock, click **Change Request**

Michael Corbin
55 WARRINGTON ROUND, DANBURY, CT, 06810
Silver Fin Capital Group LLC

Loan #: 2306EM056044
Total Loan Am... \$385,000.00

Loan Type: Conventional
Loan Purpose: Cash-Out Refinance

Interest Rate: 8.875%
Loan To Value... 70.64% / 70.64%

Underwriting Disposition: Wh 1st

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

LOAN ACTION FORM

DOCUMENTS

Product Pricing & Lock

[View Lock History](#) [Change Request](#)

Product & Lock Details

Simple Access Alt Doc 30 Yr Fixed

Current Lock Status: Locked

- Select the radio button per type of change being requested.
- Click **Profile Change** to launch Optimal Blue

LuxuryMortgage®

User: T. Wholesale125 Time Zone: EST

Pipeline [Change Request New](#) [New Search](#)

Selected Loan: Loan ID: 238108 Status: Locked Borrower: Corbin

Submit a change request

Select type of change request:

☐ Lock Extension

☐ Product Change

☒ Profile Change

☐ Relock

1. [Profile Change](#)

2. Select Lien: First Lien

3. [Profile Change](#)

- Update Optimal Blue to reflect the requested details of the transaction (Loan amount, appraised value, etc.)
- Click **Submit** to launch Optimal Blue pricing engine.

LuxuryMortgage® User: T. Wholesale125 Time Zone: EST

Pipeline Selected Loan New Search

Selected Loan: Loan ID: 238108 Status: Locked Borrower: Corbin

Submit

Lien Information

Search for First Lien Search for Second Lien Search for HELOC Second Lien

1st Mtg Loan Amt (Base) 381500 2nd Mtg Loan Amt 0 HELOC Line Amt 0 HELOC Drawn Amt 0

Loan Information

Price/Estimated Value \$25000 LTV 70.00 Appraisal Amount \$45000 CLTV New Loan Purpose Refi Cashout HCLTV Cash-Out Amount \$60046.36

Waive Escrows No

- Select updated pricing by clicking the **Blue Lock Icon** to the right of the desired pricing.
 - Existing locked pricing will be highlighted in orange.

LuxuryMortgage® User: T. Wholesale125 Time Zone: EST

Pipeline Search Results New Search

Selected Loan: Loan ID: 238108 Status: Locked Borrower: Corbin

Historical Pricing Research

Re-Submit Revise Search

Product: Simple Access Alt Doc 30 Yr Fixed

Status: Locked Lock Expiration: 8/4/2023

1st Mtg Loan Amt (Base): 381500 LTV: 70.00

1st Mtg Loan Amt (Total): 381500

Loan Type: NonConforming Loan Term(s): 30 Yr Amortization Type(s): Fixed ARM Fixed Term(s): Exp. App. Level(s): N/A

Product Type(s): Expanded Guidelines

Select a rate/price to submit a Profile Change.

Full Product Listing...

Links	Eligible Product	Rate	Margin	PB1	Compensation(%)	Price	Discount/Rebate(\$)	Lock	Detail
	Simple Access Alt Doc 30 Yr Fixed	8.875	0.000	\$3,035	.000	100.875	-\$3,338	30	Hide

View Pricing for lock period: 30 Search Timestamp: 08/03/23 4:49 PM

Rate	LockPeriod	Price	Discount/Rebate(\$/%)	Select
7.875	30	98.875	1.125% (\$4292)	
8.750	30	100.625	-0.625% (-\$2384)	
8.875	30	100.875	-0.875% (-\$3338)	
8.999	30	101.125	-1.125% (-\$4292)	
9.125	30	101.375	-1.375% (-\$5246)	
9.250	30	101.500	-1.500% (-\$5722)	

The following loan level adjustments have already been applied to pricing.

Reason	Points	SRP	Rate	Margin
Income Verification Type is Not DSCR, AND Max of LTV/CLTV/HCLTV is 65.01-70, AND Income Verification Type is Alt Doc, AND FICO is 660-679	-1.250	0.000	0.000	0.000
Income Verification Type is Not DSCR, AND Max of LTV/CLTV/HCLTV is 65.01-70, AND Loan Purpose is Cashout Refi	-0.750	0.000	0.000	0.000
Total Adjustments	-2.000	0.000	0.000	0.000

Notes/Advisories:

1. Annual Qualifying Income of \$235031.64 is 164.59% of Fairfield County June 2023 AMI of \$142800.
2. Declining Markets are subject to a maximum LTV of 80% and maximum loan amount of \$2,000,000. Please contact lender for additional details.
3. Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.

- Review **Original Value** and **Change Request Values** to ensure accuracy.
- Click **Submit**

LuxuryMortgage® User: T. Wholesale125 Time Zone: EST

Pipeline Change Request Submit New Search

Selected Loan: Loan ID: 238108 Status: Locked Borrower: Corbin

Submit Change Request

Loan Field	Original Value	Change Request Value
Search Timestamp		7/07/23 1:16 PM
1st Mtg Loan Amt (Base)	\$385,000	\$381,500
1st Mtg Loan Amt (Total)	\$385,000	\$381,500
LTV	70.64	70.00
Price	100.000	100.875
Discount/Rebate (\$/%)	0.000% (-\$0)	-0.875% (-\$3338)
Exempt from Funding Fee	Unknown	No
P & I Pmt	\$3,063	\$3,035
Par Price	100.000	100.125
Par Rate	8.875	8.500
QM Loan Amount	385000	381500
VA Veteran Type/History	Unknown	Active Duty - 1st use

First Lien

Reason	Points	SRP	Rate	Margin
Income Verification Type is Not DSCR, And Max of LTV/CLTV/HCLTV is 65.01-70, And Income Verification Type is Alt Doc, And FICO is 660-679	-1.250	0.000	0.000	0.000
Income Verification Type is Not DSCR, And Max of LTV/CLTV/HCLTV is 65.01-70, And Loan Purpose is Cashout Refi	-0.750	0.000	0.000	0.000
Total Adjustments:	-2.000	0.000	0.000	0.000

Notes/Advisories:

1. Annual Qualifying Income of \$235031.64 is 164.59% of Fairfield County June 2023 AMI of \$142800.
2. Declining Markets are subject to a maximum LTV of 80% and maximum loan amount of \$2,000,000. Please contact lender for additional details.
3. Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.
4. Please note that you must complete the "First-Time Home Buyer" field as "Yes" if any borrower is a first-time home buyer, as this may impact eligibility and/or pricing.
5. Pricing is provided based on the DTI entered in the search, if interest rate selected impacts DTI, accurate pricing and/or eligibility can only be ensured by correcting the DTI and running the search again.
6. Rural properties are subject to additional eligibility restrictions. Please contact Lender for more details.

Loan Notes

Note

☐ Email Secondary

User	Note	Loan Status	Date/Time
Kennedy Nguyen	A Profile Change request has been Accepted. (System generated)	Locked	7/21/2023 5:11:31 PM
TPO Wholesale125	A Profile Change request has been submitted. (System generated)	Locked	7/21/2023 4:35:43 PM
Kennedy Nguyen	Loan has been Locked (System generated)	Locked	7/7/2023 1:19:18 PM
Kennedy Nguyen	Lock request submitted (System generated)	Lock Pending	7/7/2023 1:16:11 PM

Rates are subject to change without notice
Send mail to lockdesk@luxurymortgage.com with questions or comments

- Change Request History will deploy and status will update to Pending until processed by the lock desk.

LuxuryMortgage® User: T. Wholesale125 Time Zone: EST

Pipeline Change History New Search

Selected Loan: Loan ID: 238108 Status: Locked Borrower: Corbin

Change Request History

Request Submitted	User	Type	Status	Cost	Details
8/3/2023 3:51:59 PM	TPO Wholesale125	Profile Change	Pending	0.000	View Details
7/21/2023 3:35:43 PM	TPO Wholesale125	Profile Change	Accepted	0.000	View Details

Conditional Approval

- **Underwriting Disposition** indicates a conditional approval has been issued.

The screenshot shows the 'LOAN SUMMARY' page. The left sidebar contains links: URLA, PRODUCT PRICING & LOCK, LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS (highlighted with an orange box), and FEES. The main content area displays loan details: a loan amount of \$650,000.00, interest rates of 59.09% / 68.18% / 68.18%, a base loan amount of \$650,000.00, and sub-financing of \$0.00. On the right, the 'Underwriting Disposition' is shown as 'Open' with a date of 06/28/2022 and a count of 1. Below this, the 'Down Payment' is \$450,000 and 'P & I' is \$4,270.04.

- Toggle to the **Documents** tab
- Download or export the conditional approval from the LMC Approval folder.

The screenshot shows the 'DOCUMENTS' tab in the loan summary. The left sidebar is the same as the previous screenshot. The main content area shows a list of documents for 'Albert Pilot, Victoria Pilot'. The document 'APPROVAL: LMC APPROVAL/ COMMITMENTS' is highlighted with an orange box. Below it, a preview of the document is shown, titled 'Underwriting Conditional-Approval Notice'. The preview includes a table with loan details and a section for 'CREDIT CONDITIONS'.

Loan Detail	Conventional	Conventional - 10% 5 Simple Access Investor ID 3000
Loan Purpose	Refinance	Refinance
Occupancy	Investor	Investor
Property Type	Detached	Detached
Number of units	1	1
Doc Type	Investor	Investor
LTVC/LTV	67.50% / 67.50%	67.50% / 67.50%
Credit Score	670	670
Escrow	Escrow	Escrow
Taxes and Insurance	Yes	Yes
Notes	7%	7%
OSCR Percent	0.85%	0.85%
OSCR Rental Income	\$1,500.00	\$1,500.00
Loan Amount	\$ 3,750,000.00	\$ 3,750,000.00
Appraised Value	\$ 2,600,000.00	\$ 2,600,000.00
Purchase Price	\$ -	\$ -
Second Loan	\$ -	\$ -
Loans to be paid off(s)	\$ 1,660,000.00	\$ 1,660,000.00
Esc Closing Costs	\$ 26,768.00	\$ 26,768.00
Esc Pre Paid Items	\$ 14,968.72	\$ 14,968.72
Cash To Borrower At Close	\$ -	\$ -
Maximum Cash From You	\$ -	\$ -
Maximum Cash To You	\$ 5,000.00	\$ 5,000.00

DOCUMENTS HAVE EXPIRATION DATES: All documents in a loan transaction have expiration dates and it is important that we receive any additional information your team prior to these expiration dates.

Document	Expiration Date	Document	Expiration Date
Approval Expiration	07/06/2022	Asset Expiration	06/28/2022
Appraisal Expiration	//	Income Expiration	//
Credit Expiration	07/06/2022	Verbal Expiration	//
Final Cash Expiration	06/28/2022	Title Expiration	//

CREDIT CONDITIONS: The following must be submitted to LMC at least 10 days prior to the estimated closing date. All conditions should be uploaded through the secure Broker Portal at www.luxurymortgage.com/brokerportal.

When all conditions are uploaded please be sure to check for Submit to verify LMC:
www.luxurymortgage.com/brokerportal

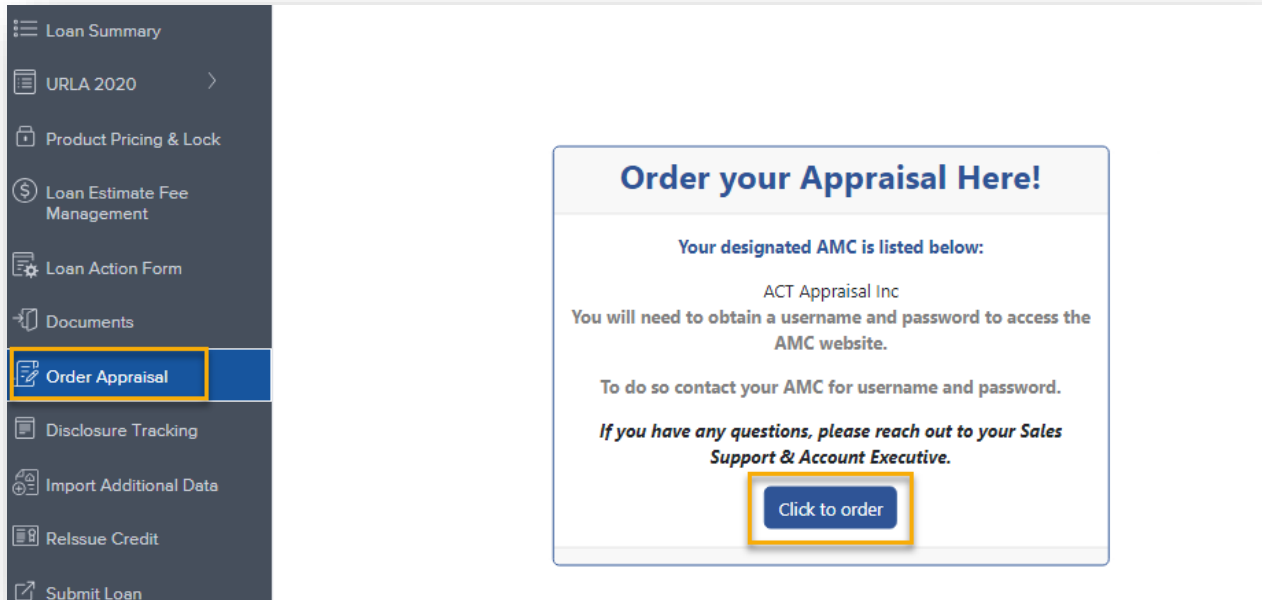
CREDIT CONDITIONS: The following conditions must be cleared by LMC at or prior scheduling a closing:

1. **** Minimum OSCR = 1.0% - If the file does not currently OSCR based on rental agreement of \$10,000, WTA currently exceeds must use full payment for qualifying OSCR - Broker to provide work.
2. Application include application corrections - 1000 corrections: Remove debts to be paid off except for mortgage as file is submitted as rate term reference. If paying off additional debts, file to be corrected to cash out. Add Optimum Mortgage listed on credit, and not on liability, research current liabilities on credit and ensure all match on borrower initial 2022 Tax Optimum Mortgage to correct 2022 on Schedule of RTO. Complete Declaration section 10 (if borrower has had ownership of properties in last three years).
3. Appraisal Acknowledgment - Fully executed appraisal acknowledgment by all borrowers.

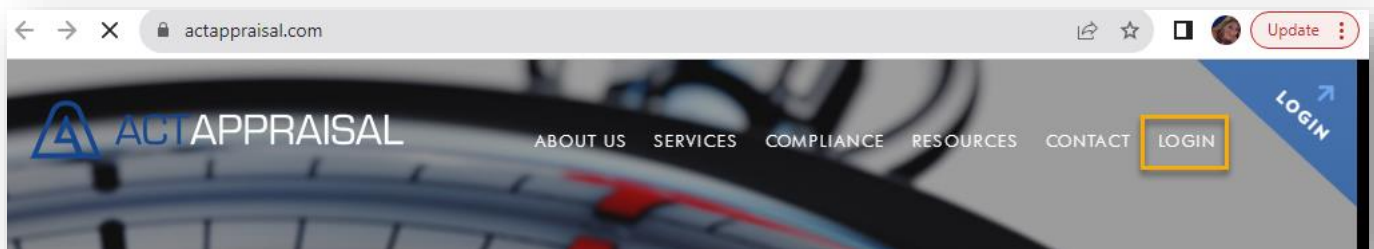
CM3001020-01

Requesting the Appraisal

- To request an appraisal, click the **Order Appraisal** tab from the navigation panel.
- Click to order will deploy the home page of the AMC designated on your behalf.



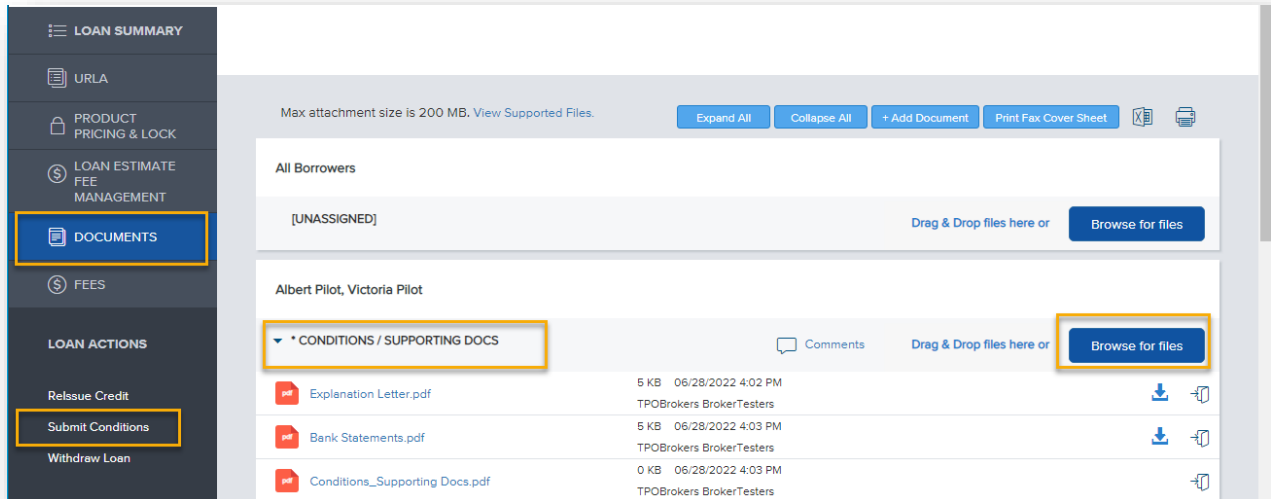
- Log in to create the appraisal order.
- If you do not already have an established account with your designated AMC, you will need to create one by registering as a new client.



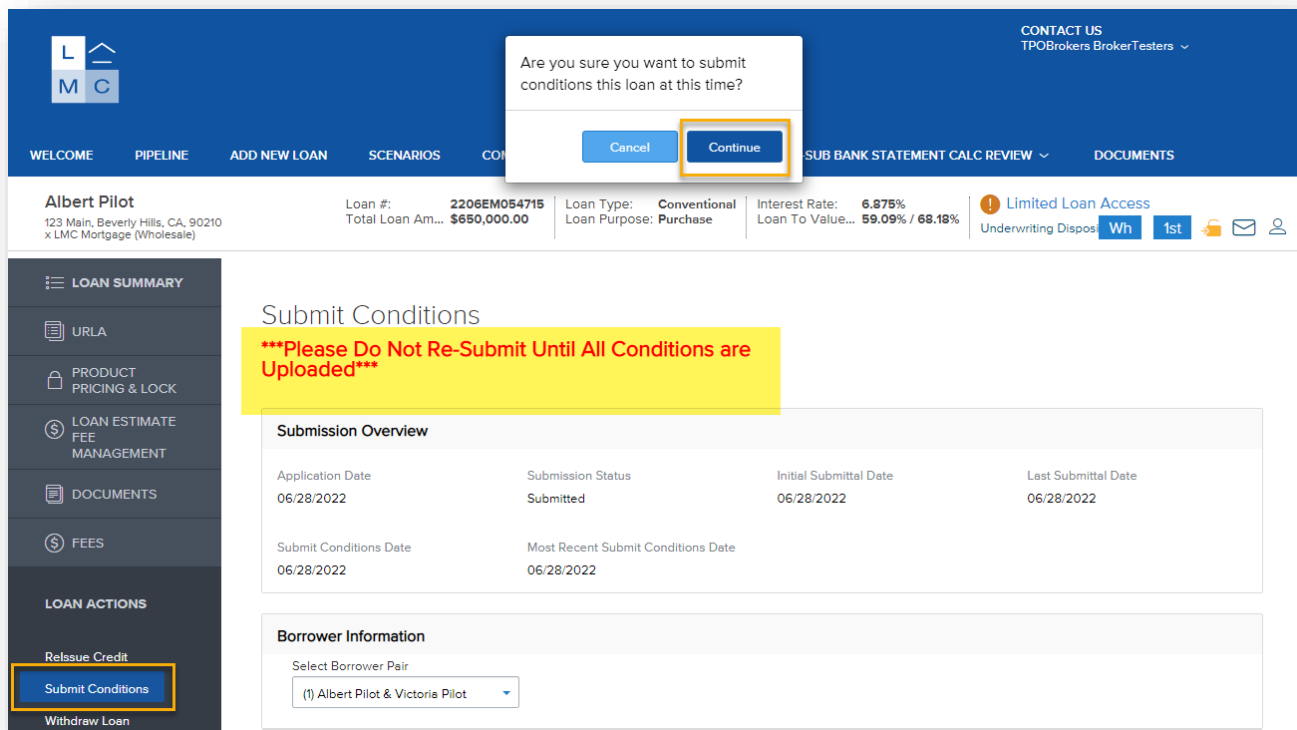
- Note that the new client registration may vary between approved AMCs.

Upload Conditions

- Toggle to the **Documents** tab
- Upload conditions to the Conditions-Supporting Docs folder
 - Ensure conditions are labeled clearly and numbered per the conditional approval.



- Click **Submit Conditions** under **Loan Actions** to push back to Underwriting for review..
 - A message will appear to ensure all conditions have been uploaded prior to resubmittal.
- Click **Continue** to submit conditions to Underwriting.



- Status will update to **Re-Submittal** during conditions review/sign-off.

The screenshot shows the 'LOAN SUMMARY' interface. On the left is a sidebar with navigation links: URLA, PRODUCT PRICING & LOCK, LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS, and FEES. The main content area displays loan details for a \$650,000.00 loan with rates of 59.09% / 68.18% / 68.18%. The status is 'Re-Submittal' as of 06/28/2022. Below the status, it shows 'Purchase Stips' with 'Open' at 1. The loan details include a Base Loan Amount of \$650,000.00, Sub. Financing of \$0.00, and MI, FF, MIP Financing of \$0.00.

- **Approval** status indicates a **Clear to Close**
- Provide the Settlement Agent Form and Fee Schedule/Doc Request form (available at www.luxurymortgagewholesale.com) if not already provided.

The screenshot shows the 'LOAN SUMMARY' interface with the status updated to 'Approval' as of 06/15/2022. The loan amount is now \$575,000.00 with rates of 66.86% / 66.86% / 66.86%. The sidebar now includes 'LOAN ACTIONS' with options: Reissue Credit, Submit Conditions, and Withdraw Loan. The main content area shows 'Conditions' with 'Open' at 13 and a 'Show Details' link. Below this, it displays 'P & I' of \$3,729.44, 'Reserves' of \$16,032.95, and 'DTI' of 0.000%/0.000%. A 'Locked 6.750%' badge is shown with the period 06/10/2022 - 07/08/2022 (29d) and a 'Search Product and Pricing' link. The right sidebar lists various document types like Key D, Applica, Register, LE Sen, Revis, CD Ser, Revis, AUS O, Submit, and Estim.

- Statuses will continue to update to:
 - Docs Out
 - Docs Back
 - Docs Reviewed
 - Funded

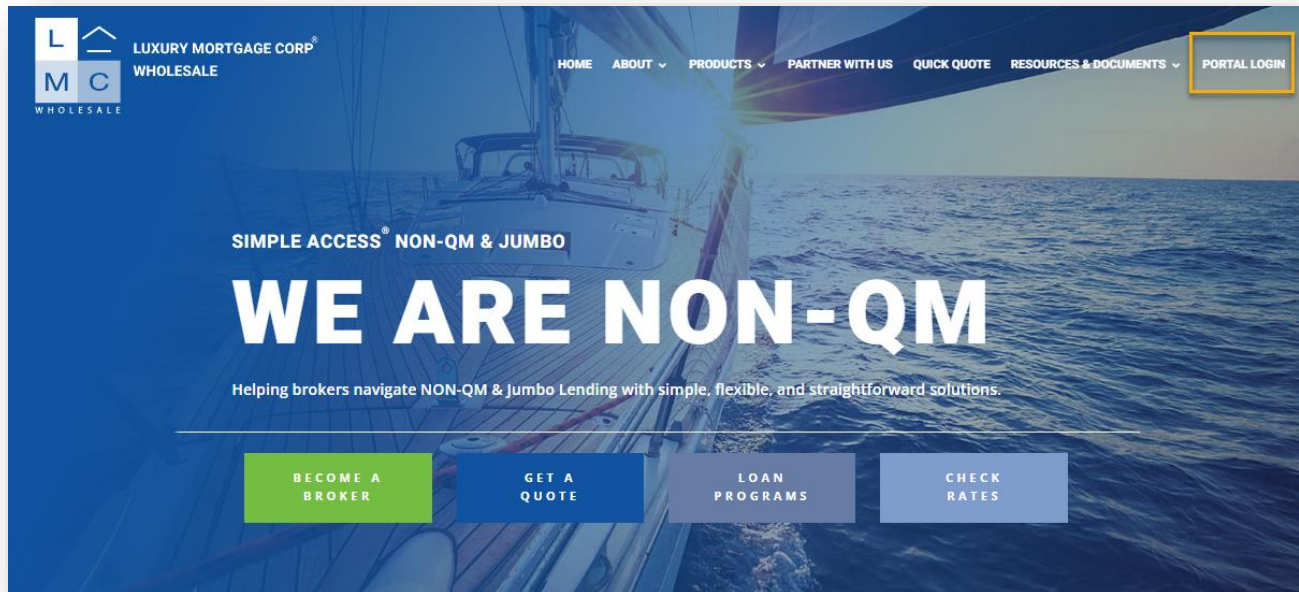
LMC WHOLESALE Bank Statement Analysis Service

Welcome to Luxury Mortgage Corp.! The intention of this guide is to provide instructions on how and where to submit bank statements for analysis and is not intended to be used as compliance guidance.

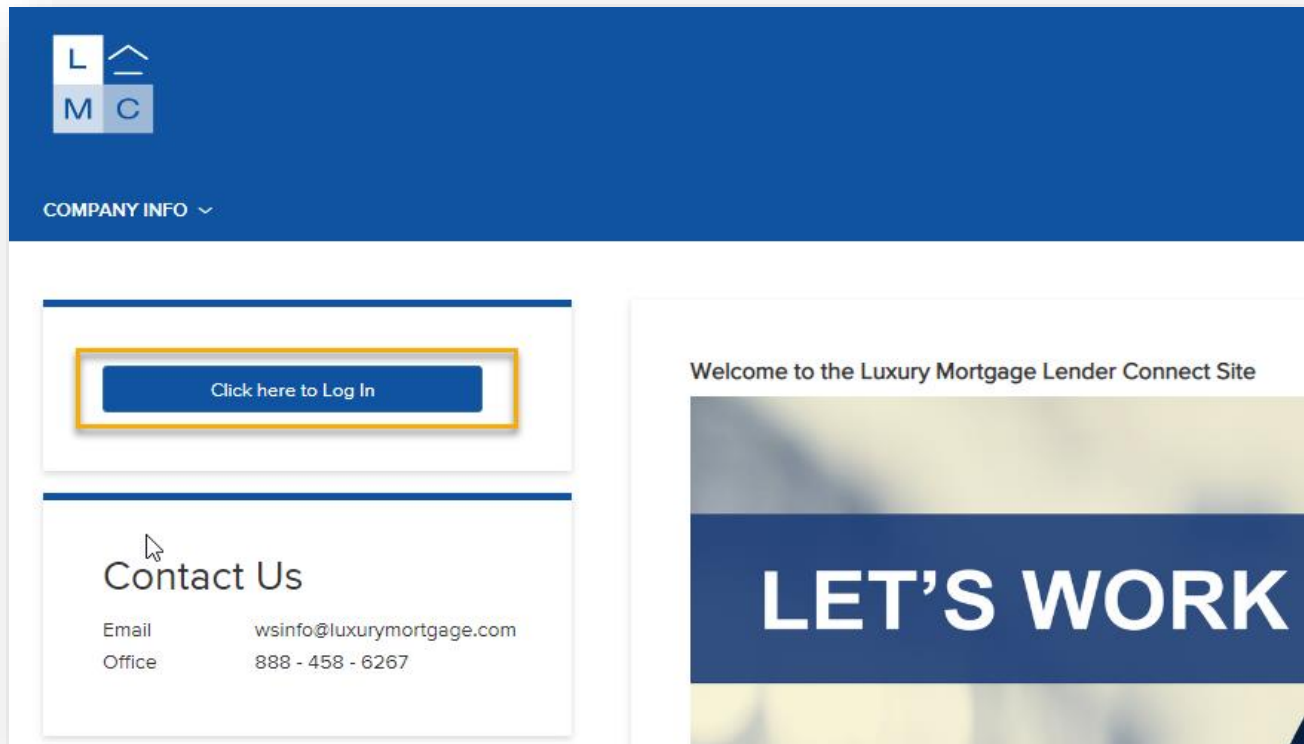
SUBMITTING BANK STATEMENTS FOR REVIEW

From www.luxurymortgagewholesale.com...

- Go to the Portal Login page.



- Log in utilizing credentials issued by LMC's Client Support team or by your company's administrator.



Request a Bank Statement Analysis

- From the landing page, hover over the **PRE-SUB BANK STATEMENT CALC REVIEW** tab to select the **Pre-Submission Bank Statement Calculation** drop-down.

*Note: Access levels are set upon account creation and can be changed by LMC's Client Services team, your Sales Support Specialist, or by an admin determined by your company. Select the **TPO Bank Statement v2** persona to limit access to Bank Statement Analysis requests ONLY.*

The screenshot shows the LMC dashboard with a blue header. The navigation bar includes: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, COMPANY INFO, RESOURCES, **PRE-SUB BANK STATEMENT CALC REVIEW** (highlighted with a green background and a dropdown arrow), and DOCUMENTS. A yellow dropdown menu is open under the highlighted tab, showing 'Pre-Submission Bank Calculation'. The main content area is divided into three columns: 'Recently Accessed Loans' (listing five loans with details like ID, name, and amount), 'Company Announcements' (listing three announcements with dates), and 'Lender Key Contacts' (listing five contacts with names, phone numbers, and email addresses). Each column has a pagination bar at the bottom.

- Click **Start Pre-Submission Bank Statement Calculation Review** button to initiate the request.

The screenshot shows the LMC dashboard with the same navigation bar as the previous image. The 'PRE-SUBMISSION BANK CALCULATION' tab is selected, and a blue button labeled 'Start Pre-Submission Bank Statement Calculation Review' is highlighted with a yellow border. Below the button, a note reads: '(Note: This action is for the initial request for pre-submission review of potentially eligible deposits. This action is not for uploading Bank Statements to active/ existing loans)'. The main content area is currently empty.

Bank Statement Analysis Request Form

- Step 1: Complete all required fields and click **Create** prior to uploading documents.
 - In the Loan Officer and Loan Processor fields, enter **two file contacts** who will receive automated status updates.
 - Select the **calculation method** you wish to use (Personal, Business 1,2 or 3).
 - Ensure accuracy when selecting your **business channel** as this will impact the file down-stream when you are ready to move forward.

The screenshot displays a web application interface for 'Pre-Submission Bank Statement Uploads'. The top navigation bar includes links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, PRE SUB BANK STATEMENT REVIEW (active), QUICK QUOTE, RESOURCES & DOCUMENTS, and COMPANY INFO. The main heading is 'Pre-Submission Bank Statement Uploads'. Below this, two steps are outlined: Step 1 (complete information) and Step 2 (upload files). The interface is split into two panels. The left panel, titled 'Pre-Submission Bank Statement Review', contains a form with the following fields: Company Name (x LMC Mortgage (Wholesale)), TPOC User (TPOBrokers BrokerTesters), Loan Officer (File Contact #1), Loan Processor (File Contact #2), Borrower's First Name (Sandy), Borrower's Last Name (Shor-Test), Property City (Irvine), Type of Business (Consulting), Ownership Percentage (%) (100), Method of Qualifying (a. Method 1: Uniform Expense Ratio of 50%), Contact Email (broker@gmail.com), Channel (Wholesale), and CPA Expense Factor/Comments (Please see LOE regarding large deposits). A green 'Success!!' message states 'The Loan has been created!! You can now upload documents.' and a blue 'CREATE' button is at the bottom. The right panel, titled 'Upload Files', shows a file selection area with 'Choose Files' and 'No file chosen' buttons, a drag-and-drop instruction, and a large blue 'UPLOAD DOCUMENTS' button. A yellow callout box with an arrow points to the success message, containing the text: 'Note: Wait for the green **Success** message to appear prior to uploading documents'.

WELCOME PIPELINE ADD NEW LOAN SCENARIOS PRE SUB BANK STATEMENT REVIEW QUICK QUOTE RESOURCES & DOCUMENTS COMPANY INFO

Pre-Submission Bank Statement Uploads

Step 1: Please complete all information below. Once all fields are complete, hit 'Create' and wait for the Success Confirmation Prior to completing Step 2

Step 2: Choose the 12/24 Months Bank Statement files to upload. Once all are selected, hit 'Upload Documents' button

Pre-Submission Bank Statement Review

Company Name
x LMC Mortgage (Wholesale)

TPOC User
TPOBrokers BrokerTesters

Loan Officer
File Contact #1

Loan Processor
File Contact #2

Borrower's First Name
Sandy

Borrower's Last Name
Shor-Test

Property City
Irvine

Type of Business
Consulting

Ownership Percentage (%)
100

Method of Qualifying
a. Method 1: Uniform Expense Ratio of 50%

Contact Email
broker@gmail.com

Channel
Wholesale

CPA Expense Factor/Comments
Please see LOE regarding large deposits

Success!! The Loan has been created!! You can now upload documents.

CREATE

Upload Files

Choose Files No file chosen

(or) Drag and Drop files here.

UPLOAD DOCUMENTS

Note: Wait for the green **Success** message to appear prior to uploading documents

Bank Statement Analysis Request Form

- Step 2: Click **Choose Files** to upload from a folder or drag and drop from your desktop 12 or 24-month bank statements.
 - When there are multiple accounts, provide the desired calculation method in the comments section.
 - Once all desired bank statements are uploaded, click **Upload Documents** to push the file to our Bank Statement Review queue.

The screenshot shows the 'Pre-Submission Bank Statement Uploads' form. The form is divided into two main sections: 'Step 1: Please complete all information below. Once all fields are complete, hit 'Create and wait for the Success Confirmation Prior to completing Step 2' and 'Step 2: Choose the 12/24 Months Bank Statement files to upload. Once all are selected, hit 'Upload Documents' button'.

Step 1: Form Fields

- Company Name: x LMC Mortgage (Wholesale)
- TPOC User: TPOBrokers BrokerTesters
- Loan Officer: File Contact #1
- Loan Processor: File Contact #2
- Borrower's First Name: Sandy
- Borrower's Last Name: Shor-Test
- Property City: Irvine
- Type of Business: Consulting
- Ownership Percentage (%): 100
- Method of Qualifying: a. Method 1: Uniform Expense Ratio of 50%
- Contact Email: broker@gmail.com
- Channel: Wholesale
- CPA Expense Factor/Comments: Please see LOE regarding large deposits

Step 2: Upload Files

The 'Upload Files' section shows a 'Choose Files' button and a 'BANK STATEMENTS.pdf' file. Below this is a large blue button labeled 'UPLOAD DOCUMENTS'.

Open File Dialog Box

An 'Open' file dialog box is overlaid on the form, showing the 'Test Cases' folder. The 'Bank Statements' folder is selected, and the 'BANK STATEMENTS.pdf' file is highlighted. The 'Open' button is visible at the bottom of the dialog.

Bank Statement Analysis Request Form

- A temporary green Success message will appear to confirm your upload is complete, and the data previously entered will clear for the next request.

Important: *Visibility will be momentarily unavailable while the review and analysis are pending. This is normal and access will resume within the 48-hour SLA.*

L

M

C

CONTACT US

Kimberly Test

WELCOME

PIPELINE

ADD NEW LOAN

SCENARIOS

COMPANY INFO

RESOURCES

PRE-SUBMISSION BANK CALCULATION

DOCUMENTS

Pre-Submission Bank Statement Uploads

Step 1: Please complete all information below. Once all fields are complete, hit 'Create and wait for the Success Confirmation Prior to completing Step 2

Step 2: Choose the 12/24 Months Bank Statement files to upload. Once all are selected, hit 'Upload Documents' button

Pre-Submission Bank Statement Review

Company Name
ABC Brokers

Borrower's First Name

Borrower's Last Name

Property Address

City

State

Zip

Type of Business

FICO

LTV

Estimated Property Value

Method of Qualifying

Contact Email

Channel

Comments

CREATE

Upload Files

Choose Files | No file chosen

(or) Drag and Drop files here.

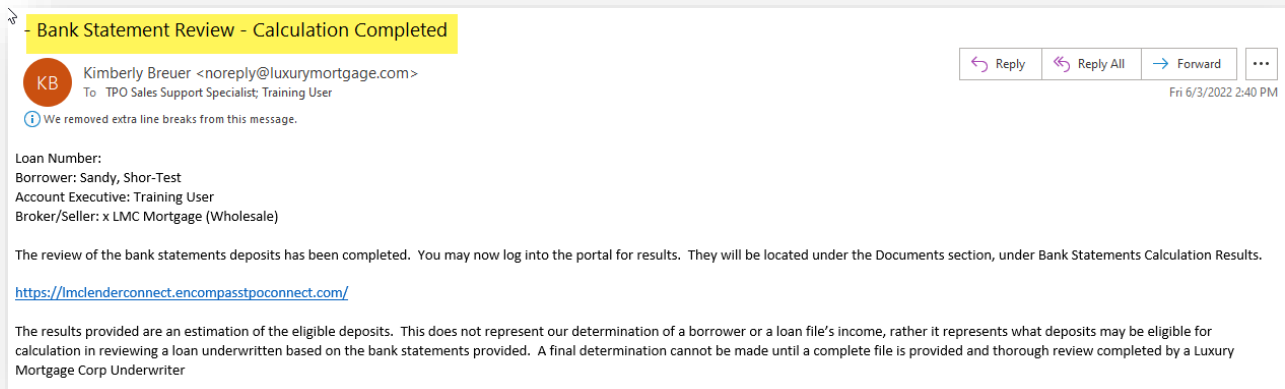
Success!! The files have been uploaded!! You are all done now!!

UPLOAD DOCUMENTS

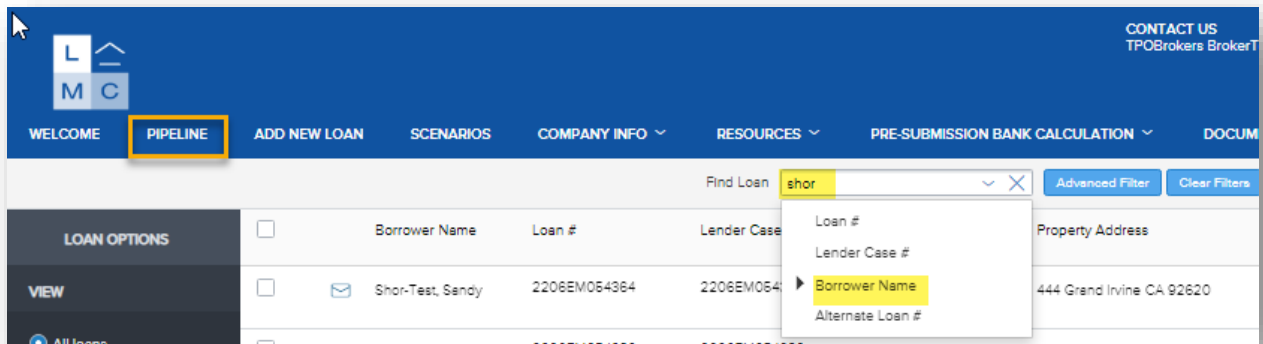
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Retrieving Calculation Results

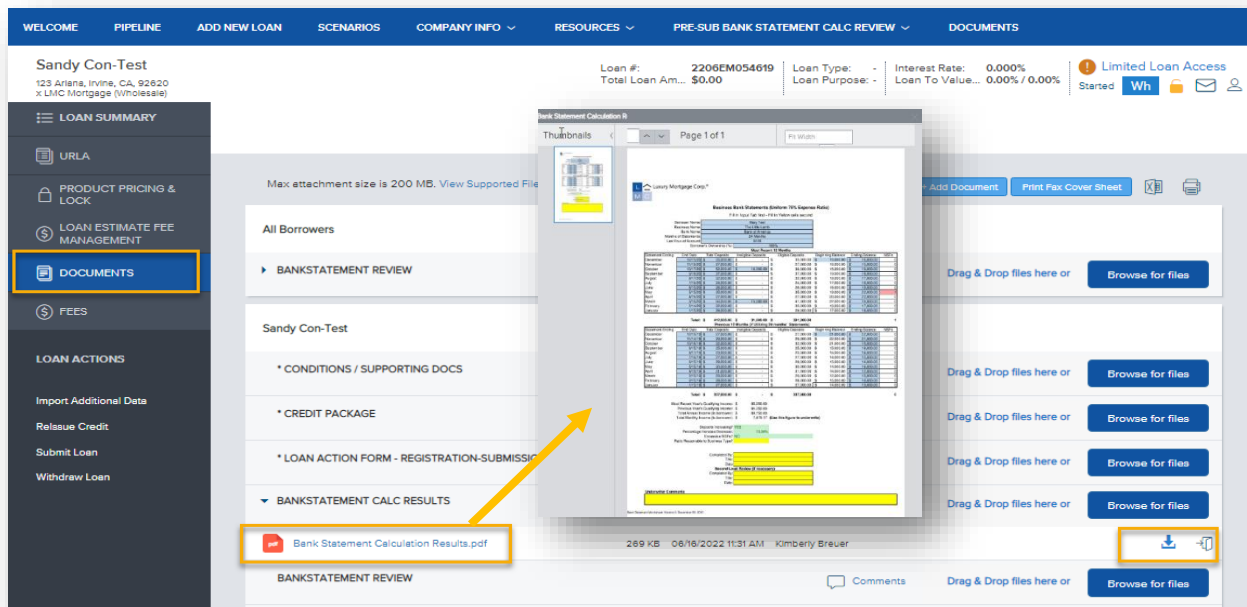
- The two file contacts listed on the request form will receive email notifications with a link to the portal and results once the analysis is complete.



- From the **Pipeline** tab, utilize the drop-down to search by Borrower Name



- Open the file and toggle to the **Documents** tab.
 - Results will be posted in the **Bank Statement Calculations Results** folder. Click the arrow on the right-hand side to download or export to your desktop.



MOVING THE LOAN FORWARD

Registering a Bank Statement Review as a Loan Submission

- Toggle to the **Import Additional Data** tab under the **Loan Actions** on the left-side navigation panel.
- Select radio buttons **Import all fields** and **Delete existing lists before importing**.
- Attach the 3.4 file.
- Click **Import**

Import Additional Data

Import Options

Which fields would you like to import?

☒ Import all fields

☐ Import only non-blank fields

Would you like to retain existing lists? (residences, liabilities, etc)

☒ Delete existing lists before importing

☐ Add to existing lists

Upload FNMA 3.2 File or ULAD (DU MISMO 3.4) File ⓘ

UledDuExport-02162021.xml 31 KB

Drop Here to Upload or [Click to Browse](#)

Please Note: Downgrading a 3.4 file to a 2009 URLA or upgrading a 3.2 file to a 2020 URLA may cause lost or inaccurate data.

[Import](#)

- Click **Continue** and proceed to upload the required registration forms and re-issue credit.

Loan data including locked fields might be overwritten.

Do you want to continue?

[Cancel](#) [Continue](#)