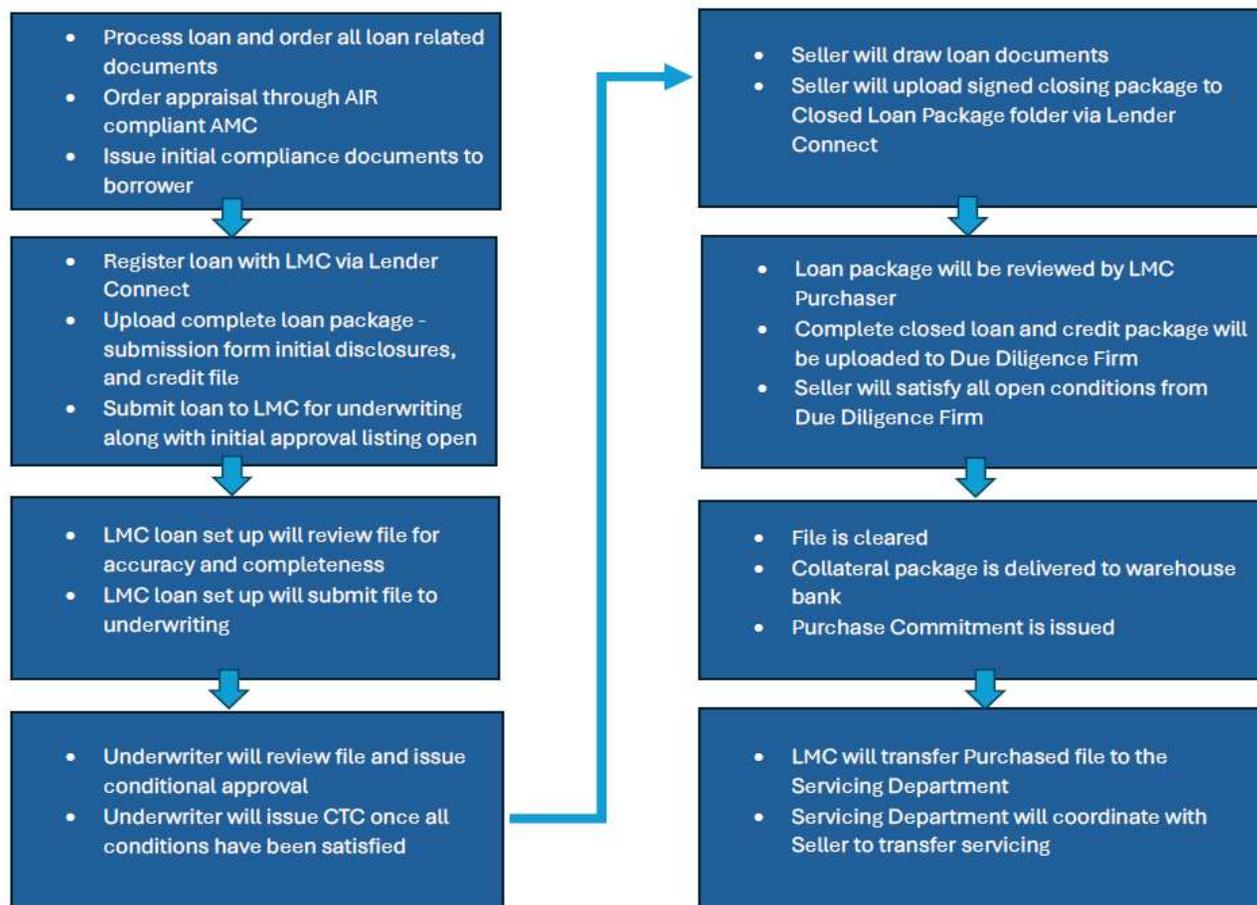


LENDER CONNECT GUIDE

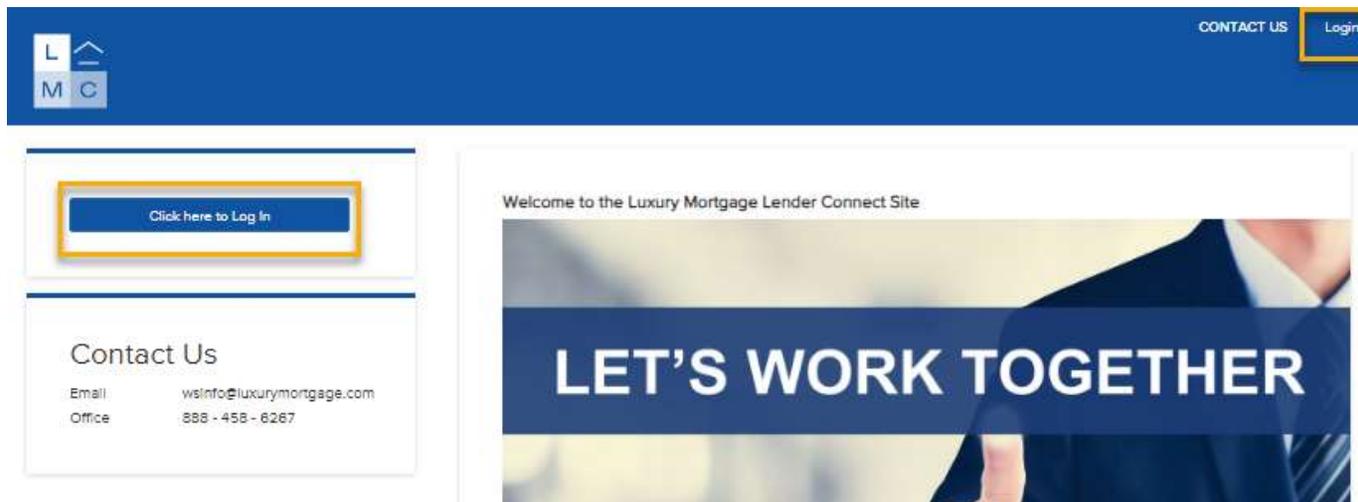
C O R R E S P O N D E N T N O N - D E L E G A T E D

NON-DELEGATED WORKFLOW



INVESTOR PORTAL

Upon relationship approval, our Client Services team will issue user credentials and a link to the portal to the contacts you provided during your onboarding process. Anyone set up as an ADMIN in your organization will be able to add or delete users through the portal.



https://lmclenderconnect.encompasstoconnect.com/#/content/home_115969

- All files to be delivered by lock expiration
- All Conditions must be cleared prior to purchase
- Purchase cut-off is 12PM (Noon) PST

DASHBOARD

The dashboard is your navigation panel to view your pipeline, submit loans, run pricing scenarios, request exceptions, access documents and resources.

Contact Us Corry Correspondent ▾

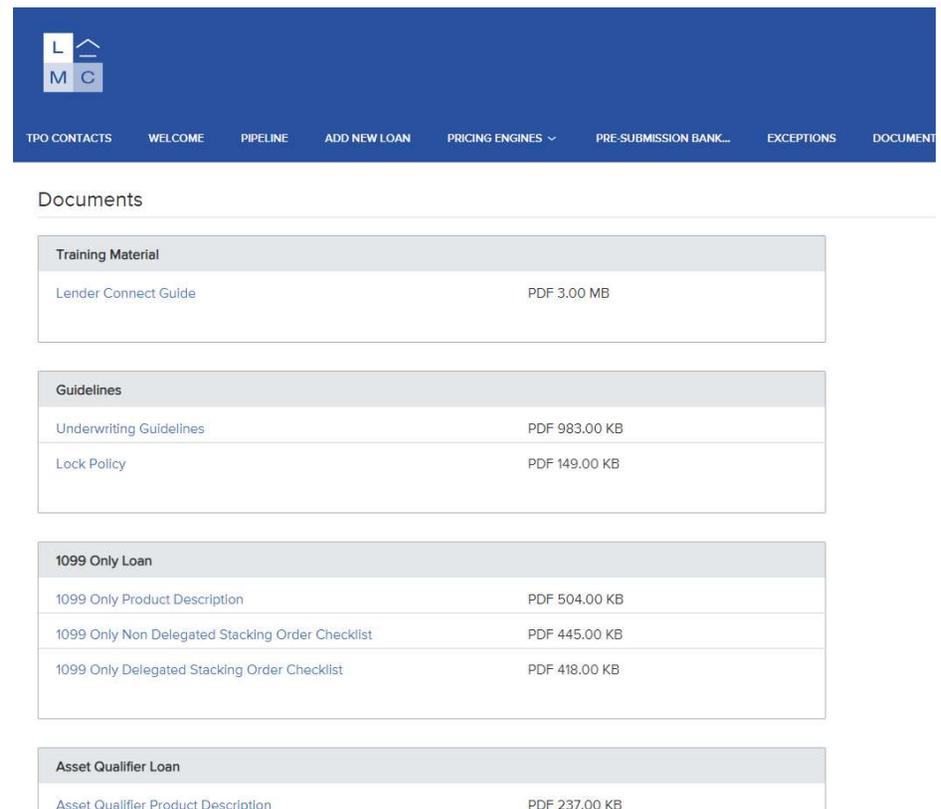
[TPO CONTACTS](#) [WELCOME](#) [PIPELINE](#) [ADD NEW LOAN](#) [PRICING ENGINES ▾](#) [PRE-SUBMISSION BANK...](#) [EXCEPTIONS](#) [DOCUMENTS](#) [COMPANY INFO](#) [COMPANY/BPL LICENSING](#) [ESIGN](#)

Recently Accessed Loans	Company Announcements	Lender Key Contacts
<p data-bbox="218 1044 583 1084">No data.</p>	<p data-bbox="751 943 884 974">Current Turn Times 06/10/2024 09:46 AM</p> <p data-bbox="751 1018 1024 1049">The Fast Pass - Initial Underwrite in 24 Hours -3 Hours Ago</p> <p data-bbox="751 1092 884 1123">*June Specials* 06/03/2024 12:48 PM</p>	<p data-bbox="1392 937 1614 984">Training User - Primary rdandekar+train@luxurymortgage.com</p> <p data-bbox="1392 1013 1619 1060">aalo test rdandekar+lotest@luxurymortgage.com</p> <p data-bbox="1392 1089 1575 1136">Bret Christopher Mosello 203-569-4245 bmosello@luxurymortgage.com</p>

DOCUMENTS AND RESOURCES

Once logged in, you will have access the following under the Documents tab:

- Correspondent Contact Directory
- Program Descriptions (Matrices)
- Underwriting Guidelines
- Stacking Orders
- Fee Schedule
- Correspondent Delegated Workflow
- Seller Guide
- Seller Guide Exhibit File
 - Due Diligence Review Checklist and Stacking Order
 - Data Tape Required Elements
 - Borrower Affirmations
 - Sample Allonge
 - Applicant Contact Consent Form
 - Condo Warranty Form
 - Exception Request Form
 - Trust Review Checklist
 - LLC Review Checklist
 - Business Purpose Loan Questionnaire
 - Underwriter Cover Letter



The screenshot shows the Lender Connect web application interface. At the top is a dark blue navigation bar with the Lender Connect logo (L, M, C icons) on the left and a menu of items: TPO CONTACTS, WELCOME, PIPELINE, ADD NEW LOAN, PRICING ENGINES (with a dropdown arrow), PRE-SUBMISSION BANK..., EXCEPTIONS, and DOCUMENTS. Below the navigation bar, the 'Documents' section is displayed. It contains four grouped lists of documents, each with a header and a table of document names and sizes.

Training Material	
Lender Connect Guide	PDF 3.00 MB

Guidelines	
Underwriting Guidelines	PDF 983.00 KB
Lock Policy	PDF 149.00 KB

1099 Only Loan	
1099 Only Product Description	PDF 504.00 KB
1099 Only Non Delegated Stacking Order Checklist	PDF 445.00 KB
1099 Only Delegated Stacking Order Checklist	PDF 418.00 KB

Asset Qualifier Loan	
Asset Qualifier Product Description	PDF 237.00 KB

EXCEPTIONS

1. Login to the portal and click on EXCEPTIONS from the top menu.
2. Select 'Create New Exception'
3. If you have already created the loan in the portal, enter in the LMC loan number. If you have not yet created the loan, your information will still be added in the contact section.
4. Complete all applicable fields, and select the reason for the exception request from the left column and the compensating factors from the right column.
5. Add any additional information in the 'Requestor Comments' box.
6. Upload the 1003, 1008 and Credit Report. Please be sure information on the 1003/1008 is correct as the exception will be based off this info.
7. Click on 'Create' to submit your exception request.

*you can check on the status of all your exceptions in your exceptions pipeline by clicking on EXCEPTIONS from the top menu.

The screenshot shows the 'Create New Exception' form in the Luxury Mortgage Lender Connect portal. The top navigation bar includes 'PRICING ENGINES', 'PRE-SUBMISSION BANK...', 'EXCEPTIONS', 'DOCUMENTS', and 'COMPANY INFO'. The main header reads 'Welcome to the Luxury Mortgage Lender Connect Site' and 'LET'S WORK TOGETHER'. The breadcrumb trail is 'Welcome > Pipeline > Add New Loan > Pricing Engines > Pre-Submission Bank... > Exceptions'. The form has a 'Create New Exception' button and a filter bar with 'Exception Track...', 'Exception ID', 'LMC Loan Num...', 'Borrower Last ...', and 'Loan An...'. The form is divided into two main sections: 'Reason for Exception' and 'Compensating Factors'. The 'Reason for Exception' section has a table with columns 'Description' and 'Explanation'. The 'Compensating Factors' section has a table with a 'Description' column. A 'Requestor Comments' box is located below the 'Reason for Exception' table. A note states '*Minimum Required: 1003, 1008, credit report'. A file upload section shows 'Choose Files' and 'No file chosen'. The form ends with 'Cancel' and 'Create' buttons.

Reason for Exception *	
At least 1 reason must be selected and an explanation provided	
Description	Explanation
<input type="checkbox"/> Loan Amount	
<input type="checkbox"/> LTV	
<input type="checkbox"/> CLTV	

Compensating Factors *
At least 1 compensating factor must be selected
Description
<input type="checkbox"/> Loan To Value 10% or more under requirement
<input type="checkbox"/> FICO 20 points or more under requirement

Requestor Comments

*Minimum Required: 1003, 1008, credit report

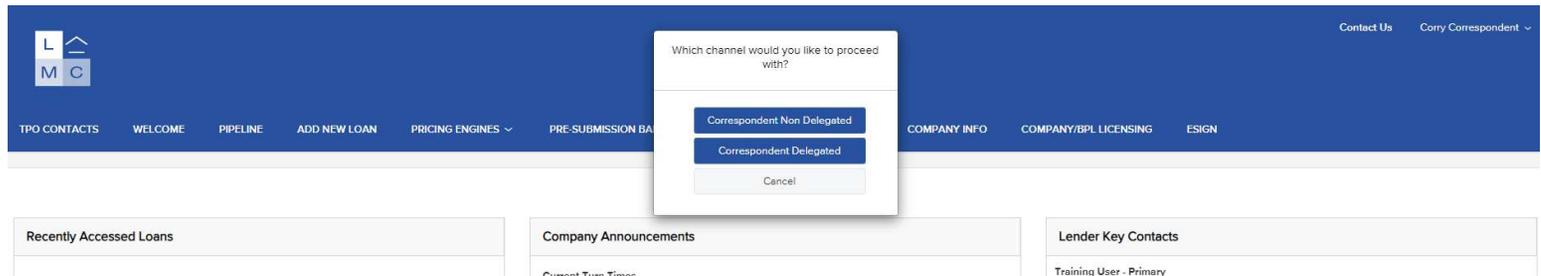
Choose Files No file chosen

Cancel Create

REGISTERING A NEW LOAN

Select ADD NEW LOAN to deploy a pop-up and select Correspondent Non-Delegated.

It is critical to select the proper business channel to guarantee the loan follows the right workflow and the relevant parties are informed of the submission. **



Select two file contacts from the drop-downs. They will be the main contacts who will receive the automated status updates.

Click "Next".

A screenshot of the 'Register Non-Delegated Loan' dialog box. The dialog has a title bar and a close button. It contains two sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each section has a dropdown for 'Organization' (both set to 'xLMC- (Correspondent)') and a dropdown for 'User Name'. In the 'LOAN OFFICER' section, the 'User Name' dropdown is set to 'Corry Correspondent'. In the 'LOAN PROCESSOR' section, the 'User Name' dropdown is set to 'Ip test'. At the bottom right of the dialog, there are 'Cancel' and 'Next' buttons. The 'Next' button is highlighted with a yellow border.

TRANSFERRING YOUR DATA

Click to browse files to locate and upload the 3.4 File. Click “Next”.

Once the 3.4 File has uploaded, you will be directed to the Additional Information page of the digital URLA. Click “Register” to generate a loan number.

A temporary green Success message will appear to indicate your file was registered successfully.

Register Non-Delegated Loan

Import Loan Data From ULAD / ILAD (MISMO 3.4) File

Manual

UladDuExport-09282023.xml 17 KB 09/28/2023 09:39 AM Corry Correspondent

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](#)

CONTACT US Corry Correspondent

WELCOME PIPELINE ADD NEW LOAN PRICING ENGINES PRE-SUBMISSION BANK... DOCUMENTS COMPANY INFO

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

Loan Summary

URLA 2020

Product Pricing & Lock

Additional Information

Select Borrower Pair

Corry Con-Test

[Success](#)
Loan saved successfully...

[Register](#) [Next](#)

REISSUING CREDIT

From the left-side navigation panel, toggle to Reissue Credit.

1. Select your credit vendor from the drop-down.
2. Check the “Reissue Credit” radio button and enter the credit report reference number.
3. Enter your credentials under Provider Details and click the Reissue Credit button from the bottom right-hand side.
4. Once the credit report reissue is complete, click Import Liabilities to import to LMC.

The screenshot shows the 'Reissue Credit' interface. At the top, a navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'PRICING ENGINES', 'PRE-SUBMISSION BANK...', 'DOCUMENTS', and 'COMPANY INFO'. Below this, a header displays loan details for 'Carrie Con-Test', including location (Irvine, CA), collateral tracking, lender case number (2310EM056484), total loan amount (\$800,000.00), loan type (Conventional Purchase), and interest rate (7.990%).

The main content area is divided into several sections:

- Select Borrower Pair:** A dropdown menu showing '(f) Carrie Con-Test'.
- Choose Provider:** A section with a 'Credit Provider' dropdown (highlighted with a '1'), radio buttons for 'New Credit Order' and 'Reissue Credit' (the latter is selected and highlighted with a '2'), and a 'Reference Number' field containing '123456' (highlighted with a '2').
- Provider Details:** A section with 'User Name' (containing 'lbreue', highlighted with a '3'), 'Password' (masked with dots), and a checked 'Save Login Information' checkbox (highlighted with a '3'). A 'Branch ID' field is also present.
- General Liabilities:** A table with columns: Company Name, Liability Type, Balance, Monthly Payment, Months Left, and Account Holder. It lists various liabilities such as mortgages and revolving accounts.

At the bottom right, there are 'Cancel' and 'Import Liabilities' buttons (highlighted with a '4'). A 'Reissue Credit' button is located at the bottom center, with a dashed arrow pointing to it from the '3' callout.

PRODUCT PRICING & LOCK

Toggle to Product, Pricing & Lock on the navigation panel and click Search Product & Pricing.
Our Lock Desk hours of operation are 9AM-5PM PST, and they can be reached at corrlockdesk@luxurymortgage.com.

The screenshot displays a web application interface for mortgage management. At the top, a blue navigation bar contains the following menu items: WELCOME, PIPELINE, ADD NEW LOAN, PRICING ENGINES (with a dropdown arrow), PRE-SUBMISSION BANK..., DOCUMENTS, and COMPANY INFO. Below the navigation bar, the main content area is divided into several sections. On the left, a dark grey sidebar contains a list of navigation options: Loan Summary, URLA 2020, Product Pricing & Lock (highlighted with a yellow box), Documents, Import Additional Data, Reissue Credit, and Submit. The main content area is titled 'Product Pricing & Lock' and features a 'Product Details' section. This section contains a message: 'This loan does not have a loan program selected. Simply select the "Search Product & Pricing" button to continue.' Below this message, a blue button labeled 'Search Product & Pricing' is highlighted with a yellow box. Above the main content area, there is a header section for the loan 'Carrie Con-Test' with the address 'Irvine, CA, 92620' and 'xLMC- (Correspondent)'. To the right of this header, there are several data fields: 'Collateral Trac...', 'Lender Case #: 2310EM...', 'Total Loan Am... \$800,000.00', 'VA Loan Sum...', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Interest Rate: 7.990%', and 'Loan To Value... 61.54% / 61...'. On the far right, there is a 'Started' section with a blue 'C' button, a '1st' button, a lock icon, and an envelope icon.

PRICING YOUR LOAN

A pop-up interim page will appear containing information imported from the 3.4 file.

The following data must be manually entered:

- Loan Documentation Type
- Target Rate

Complete all remaining required data points and click the Search Product & Pricing button to deploy Optimal Blue.

LO compensation should reflect 'Lender Paid'

The screenshot shows a web form titled "Search Product and Pricing" with various input fields and sections. Key elements highlighted with yellow boxes include:

- Representative Credit Score:** A text input field containing the value "765".
- Loan Documentation Type:** A dropdown menu currently set to "(A) Alternative".
- Target:** A section with radio buttons for "Rate" (selected) and "Price", and a text input field containing "7.875 %".
- Search Product & Pricing:** A blue button at the bottom right of the form.

Other visible fields and sections include:

- Borrower Information:** Borrower First Name (Carrie), Borrower Last Name (Con-Test), Borrower SSN (***-**-1242), Borrower Citizenship Status (U.S. Citizen).
- Loan Details:** Purchase Price (\$1,300,000.00), Appraised Value (\$1,300,000.00), Loan Documentation Type (Purchase), Lock Period (30).
- Property Information:** Address (4061 Robon Dr), City (Irvine), Subject Property State (California), County (Orange), Postal Code (92620), Number of Units (1), Property Type (Detached), Occupancy Type (Primary).
- Financials:** Base Loan Amount (\$800,000.00), Total Loan Amount (\$800,000.00), LTV (61.54), CLTV (61.54), HCLTV (61.54), Front End DTI (24.30), Back End DTI (35.46), Total Monthly Income (\$30,000.00).
- Other Options:** Impound Waiver (Yes), Prepayment Penalty (No), Self-Employed (Yes), Interest Only (No), LO Compensation Paid By (Borrower).

PRICING YOUR LOAN

Optimal Blue Pricing Engine will extract details from the file. You can modify the scenario in this OB screen as well by opening the section where you want to make changes.

Complete these additional fields within OB:

- Title Held: Choose the suitable option from the dropdown.
- Months of Reserves: Input the number of months' reserves as per program guidelines.
- Expanded Guidelines: Tick the "Expanded Guidelines" box to input extra features.
- Prepayment Penalty (if applicable)
- Income Verification Type: Choose the documentation type/qualifying method from the drop down.
- *if DSCR, be sure DTI shows as 1 and enter in the DSCR in the bottom Expanded Guidelines section.

Note: Income Verification Type will determine eligible programs **

- Click Submit to see pricing options.

The screenshot displays the 'Search Product and Pricing' interface for 'LuxuryMortgage®'. The user is logged in as 'User: T. Correspondent' and the time zone is 'EST'. The selected loan is 'Loan ID: 229340' with a status of 'Registered' and borrower 'Con-Test'. The interface is divided into several sections:

- Lien Information**
- Loan Information**
- Borrower Information**: Includes fields for Borrower First Name, Last Name, SSN, DTI Ratio (35.462), and Monthly Qualifying Income (30000.00).
- Title Held**: A dropdown menu set to 'Individual'.
- Months of Reserves**: A text input field containing '36'.
- Property Information**
- First Lien Search Criteria**: Includes Loan Type (Conforming), Loan Term (30 yr), Amortization Type (Fixed), ARM Fixed Term (7 yr), Product Type (All), and a checked box for 'Expanded Guidelines'.
- Total Loan Amount**
- Expanded Guideline Eligibility and Pricing (Not Evaluated for other Product Types)**: Includes a dropdown for 'Income Verification Type' set to 'Personal Bank Stmt: 24 Mo', DSCR, and other eligibility criteria.

Buttons for 'Save As Prospect' and 'Submit' are visible at the bottom of the form.

PRICING ENGINE

Click the hyperlink of the desired Eligible Product to view pricing options.

Ineligible products will display in red at the bottom. -
-Click "Show" to view the disqualifier impacting eligibility.

To move forward and request the lock, click the blue lock icon to send the lock request to our lock desk at corrlockdesk@luxurymortgage.com.

Search Product and Pricing

[Pipeline](#) | [Search Results](#) | [New Search](#) | [RateSheet](#)

User: T. Correspondent | Time Zone: EST

Selected Loans: Loan ID: 239213 | Status: Registered | Borrower: Con-Test

Re-Submit Options

1st Mtg Loan Amt (Base): 800000 | LTV: 01.34 | CLTV: New
 Interest Only: No | Waive Escrows: Yes | AIS: Not Specified
 Property Zip: 92620 | 1st Mtg Loan Amt (Total): 800000

Desired Rate: 7.875 | Desired Price: | Desired Lock: 30
 Buydown: None | Prepayment Penalty: None | DTI Ratio: 35.462

Loan Type(s): 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	Price	Lock	Discount/Rebate(\$)	Detail
Simple Access Series Alt Doc 30 Yr Fixed - EG - NEW	7.875	0.000	\$5.801	100,750	30	-\$6,000	Hide

Pricing Last Updated: 09/28/23 10:37 AM
 Search Timestamp: 09/28/23 5:35 PM

Rate	Price	LockPeriod	Discount/Rebate(\$)	Select
6.500	96.750	30	\$26,000	
6.625	97.125	30	\$23,000	
6.750	97.500	30	\$20,000	
6.875	97.875	30	\$17,000	
6.999	98.250	30	\$14,000	

Ineligible Product

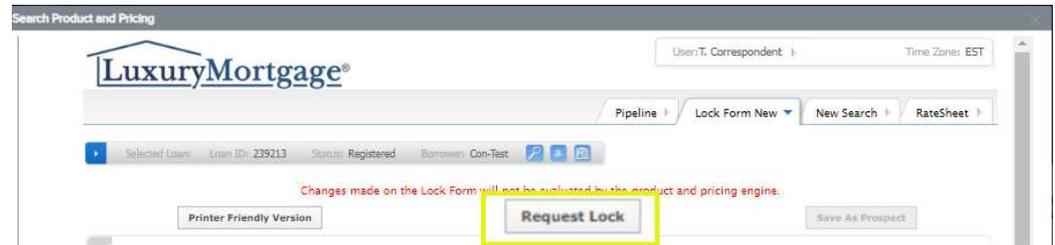
Simple Access Full Doc 30 Yr Fixed

Disqualifiers:
 1. Income Verification Type is Business Bank Stmt: 24 Mos

Simple Access Full Doc 30 Yr Fixed I/O | Show
 Simple Access Series Alt Doc 30 Yr Fixed I/O - EG - NEW | Show
 Simple Access Series Investor Cash Flow DSCR 30 Yr Fixed - EG - NEW | Show
 Simple Access Series Investor Cash Flow DSCR 30 Yr Fixed I/O - EG - NEW | Show

PRICING ENGINE

Click the Request Lock button to confirm your request.



The status of the lock will update as progress is made.

****If you need to make changes after the lock is locked -- the Change Request button will take you back to the OB screen where you can make your adjustments and resubmit the lock change.**

Carrie Con-Test 4061 Robon Dr, Irvine, CA, ...
xLMC (Correspondent)

Collateral Trac... Lender Case #: Total Loan Am... Loan Type: Interest Rate: Started

Loan #: VA Loan Sum... Loan Purpose: Loan To Value...

2309EMO... Conventional 7.990% C 1st

Alternate Loan...

View Lock History **Change Request**

Loan Summary

URLA 2020

Product Pricing & Lock

Documents

Import Additional Data

Submit

Withdraw Loan

Product Pricing & Lock

Product & Lock Details

Simple Access Series Alt Doc 30 Yr Fixed - EG - NEW

Current Lock Status: **Lock Requested**

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base	6.625	97.000	\$(24000.00)
Waive Escrows is Yes, And Income Verification Type is Not DSCR		-0.125	\$(1000.00)
Income Verification Type is Not DSCR, And Max of LTV/CLTV/HCLTV is 60.01-65, And Income Verification Type is Full Doc, And FICO is 760+		0.250	\$2000.00
Net	6.625	97.125	\$(23000.00)

Lock Requested Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period
09/28/2023	Individual Best Efforts	//	//	30 days

LOCK CONFIRMATION

Please note that the loan is not locked until you receive confirmation of the rate lock– you will receive an automated email, and the lock confirmation will be located in the Documents section.

The screenshot shows a web dashboard for loan management. At the top, there is a navigation bar with options: WELCOME, PIPELINE, ADD NEW LOAN, PRICING ENGINES, PRE-SUBMISSION BANK..., DOCUMENTS, and COMPANY INFO. Below this, a header section displays loan details: 'Carrie Con-Test', '123 Street, Irvine, CA, 92620', 'JLMC-(Correspondent)', 'Collateral Trec...', 'Lender Case #: 231EM056627', 'Total Loan Am...: \$800,000.00', 'VA Loan Sum...', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Interest Rate: 7.990%', 'Loan To Value...: 61.54% / 61.54%', and 'Submitted' with a 'C' icon and '1st' label. A sidebar on the left contains menu items: Loan Summary, URLA 2020, Product Pricing & Lock, Documents (highlighted with a blue box), and Import Additional Data. The main content area shows a progress bar for 'Initial Disclosures.pdf' (10.16 KB) at 100% completion. Below it, a document titled '* LOCK CONFIRMATION' is listed with a PDF icon, 'Lock Confirmation.pdf', '2 KB', '11/01/2023 11:48 AM', and 'Kimberly Breuer'. A 'Close and Refresh' button is visible. On the right, an email preview is shown with the following content:

From: @luxurymortgage.com <noreply@luxurymortgage.com>
Sent: Monday, October 28, 2024 3:19 PM
To: L.Martin@luxurymortgage.com;
Cc: secondary@luxurymortgage.com;
Subject: LMC Loan Action: Lock Confirmation - Loan # 59382

Please be advised that the loan for [redacted] has been locked and will expire on 11/26/2024. A copy of the rate lock confirmation is now available on our website in the document portal.

Subject Property Address: [redacted]

Transaction Type: Purchase

Loan Amount: 504000.00

TPO Company Name: [redacted]

Mortgage Loan Originator: [redacted]

Comments from Secondary:

10/28/2024 12:10 PM >> Simple Access Alt Doc 30 Yr Fixed 12 Month Bank Statement Condo Escrow Waiver CorrConduit Locked at 7.375% at 102.375

Feel free to reach out to your Support Team with any questions.

Please do not reply directly to this automatically generated email message.

INITIAL SUBMISSION DOCUMENTATION

Upload the Submission Checklist, Initial Disclosures, and the Credit File into the designated folders.

The screenshot displays a loan management interface. At the top, a navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'PRICING ENGINES', 'PRE-SUBMISSION BANK...', 'DOCUMENTS', and 'COMPANY INFO'. Below this, the loan details for 'Carrie Con-Test' are shown, including location (Irvine, CA, 92620), collateral tracking, lender case and loan numbers, total loan amount (\$800,000.00), loan type (Conventional), loan purpose (Purchase), interest rate (7.990%), and loan-to-value ratio (61.54%).

The main area features a sidebar on the left with menu items: 'Loan Summary', 'URLA 2020', 'Product Pricing & Lock', 'Documents' (highlighted with a blue bar), 'Import Additional Data', 'Relssue Credit', 'Submit', and 'Withdraw Loan'. The central panel lists document categories for upload, each with a 'Comments' link, a 'Drag & Drop files here or' prompt, and a 'Browse for files' button. The categories are: 'CLOSED LOAN PACKAGE', 'CONDITIONS / SUPPORTING DOCS', 'CREDIT FILE', 'INITIAL DISCLOSURES', 'LOCK CONFIRMATION', 'LOCK REQUEST', and 'SUBMISSION CHECKLIST'. The 'CREDIT FILE', 'INITIAL DISCLOSURES', and 'SUBMISSION CHECKLIST' categories are highlighted with orange boxes, indicating where the required documents should be uploaded.

Document Category	Comments	Upload Action
* CLOSED LOAN PACKAGE	Comments	Drag & Drop files here or Browse for files
* CONDITIONS / SUPPORTING DOCS	Comments	Drag & Drop files here or Browse for files
* CREDIT FILE	Comments	Drag & Drop files here or Browse for files
* INITIAL DISCLOSURES	Comments	Drag & Drop files here or Browse for files
* LOCK CONFIRMATION	Comments	Drag & Drop files here or Browse for files
* LOCK REQUEST	Comments	Drag & Drop files here or Browse for files
* SUBMISSION CHECKLIST	Comments	Drag & Drop files here or Browse for files

SUBMITTING YOUR LOAN

Once all required items have been uploaded, click “Submit” to submit to our loan set up team. A pop-up will deploy prompting you to confirm your submission. Click “Continue”.

The screenshot shows the top navigation bar with options: WELCOME, PIPELINE, ADD NEW LOAN, PRICING ENGINES, PRE-SUBMISSION BANK, DOCUMENTS, and COMPANY INFO. Below this, the loan details for 'Carrie Con-Test' are displayed, including location (Irvine, CA), lender case number (2310EM...), total loan amount (\$800,000.00), and interest rate (7.990%). A sidebar on the left contains a menu with options: Loan Summary, URLA 2020, Product Pricing & Lock, Documents, Import Additional Data, Relissue Credit, Submit (highlighted with a yellow box), and Withdraw Loan. The main content area shows a 'Submit for Non-Delegated Review' pop-up with a confirmation message: 'Are you sure you want to proceed?'. The pop-up includes a 'Cancel' button and a 'Continue' button (highlighted with a yellow box). Below the pop-up, there is a 'Borrower Information' section with a dropdown menu for 'Select Borrower Pair' showing '(1) Carrie Con-Test'.

The screenshot shows a 'Missing required fields and documents' pop-up. It has two main sections: 'Required Fields' and 'Documents Missing Attachments'. The 'Required Fields' section contains a table with the following data:

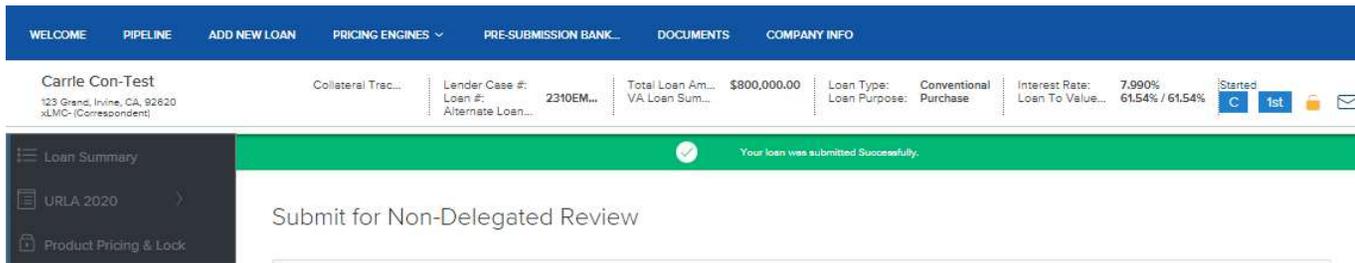
FIELD ID	DESCRIPTION
763	Est Closing Date

Below the table, there is a date input field with a calendar icon and the text 'MM / DD / YYYY', which is highlighted with a yellow box. The 'Documents Missing Attachments' section shows a message: 'Document * Submission Checklist is missing an attachment'. Below this, there is a 'Required Documents' section with a list of documents: '* SUBMISSION CHECKLIST'. There is a 'Browse for files' button (highlighted with a yellow box) and a 'Comments' field. At the bottom of the pop-up, there are 'Review Loan' and 'Update' buttons, with the 'Update' button highlighted with a yellow box.

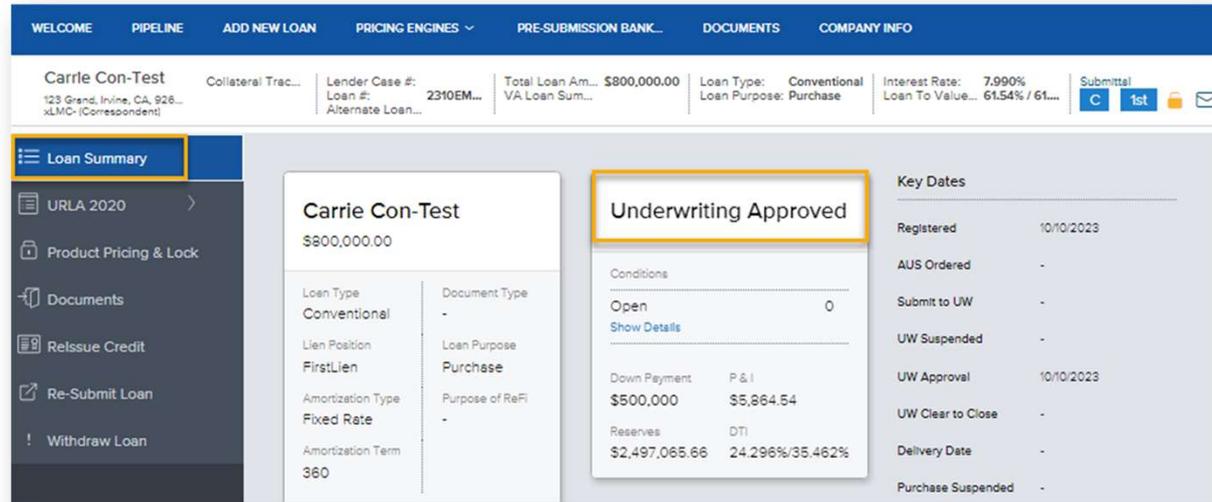
If you are missing any critical data points or attachments, a red message will appear and prompt you to provide the missing items. You can complete missing items and documents directly from this screen without having to exit the submission process. Once all items are completed, click “Update” to continue your submission.

SUBMITTING YOUR LOAN

A temporary green status bar will appear indicating your loan was submitted successfully.



The Loan Summary tab will reflect updated status throughout the process of the file.



CONDITIONAL APPROVAL

The Conditional Approval will be published to the Documents section under the Approval: LMC Approval/Commitments folder. (From the right-hand side, you can conveniently download or export the approval to your desktop.)

Your Account Manager will also send a copy of your Conditional Approval to you via email along with any other information/documentation you will need for Approval

The screenshot displays a web application interface for loan management. At the top, a navigation bar includes links for WELCOME, PIPELINE, ADD NEW LOAN, PRICING ENGINES, PRE-SUBMISSION BANK..., DOCUMENTS, and COMPANY INFO. Below this, the loan details for 'Carrie Con-Test' are shown, including the address '123 Grand, Irvine, CA, 92620', lender case number '2311EM...', total loan amount '\$800,000.00', and interest rate '7.990%'. A 'Submittal' section shows 'C' and '1st' buttons. A sidebar on the left contains 'Loan Summary', 'URLA 2020', 'Product Pricing & Lock', and 'Documents' (highlighted with a yellow box). The main content area shows a document list under the heading 'APPROVAL: LMC APPROVAL/ COMMITMENTS'. The document 'Approval LMC Approval Commitments.pdf' (2 KB, 11/01/2023 11:47 AM, Kimberly Breuer) is highlighted with a yellow box, and its download and share icons are also highlighted with a yellow box. Other documents include 'Submission Checklist.pdf' (5 KB, 11/01/2023 11:33 AM, Corry Correspondent).

***At this point, you may choose to move forward with signing, or wait for the Clear to Close from our Underwriters at your discretion.

UPLOADING CONDITIONS

Upload all conditions to the *Conditions/Supporting Docs folder for Underwriter review and sign-off. Once all conditions have been attached, click on 'Re-Submit Loan' from the left-hand side navigation panel. A pop-up will deploy asking you to confirm your re-submission. Click 'Continue'

The screenshot shows the 'Documents' section of the loan management interface. The 'Conditions / Supporting Docs' folder is highlighted with a yellow box. A 'Conditions.pdf' file is being uploaded, also highlighted with a yellow box. The upload progress bar is at 100% and is labeled 'Completed'.

****be sure to number each condition as a separate pdf**

The screenshot shows the 'Re-Submit Loan' confirmation pop-up. The 'Continue' button is highlighted with a yellow box. Below the pop-up, the 'Re-Submit Loan' section is visible, including a warning message and a 'Submission Overview' table.

Re-Submit Loan
*****Please Do Not Re-Submit Until All Conditions are Uploaded*****

Submission Overview			
Application Date	Submission Status	Initial Submittal Date	Last Submittal Date
09/28/2023	Submitted	11/01/2023	11/01/2023
re-submit Date	Most Recent re-submit Date		
11/01/2023	11/01/2023		

CLEAR TO CLOSE

A Clear to Close / Final Approval along with a final 1003 & 1008 will be available for your review in the documents section once all Underwriting conditions have been cleared.

**Please be sure to review the Approval for any prior to funding conditions which you will upload with your closed loan package



Underwriting Clear to Close Notice

Correspondent:

[Redacted]

Borrower(s):

[Redacted]

Date:

[Redacted]

LMC Loan #:

[Redacted]

LMC Branch:

[Redacted]

LMC Account Exec:

[Redacted]

Entity ID:

[Redacted]

Subject Property Address:

[Redacted]

Production Analyst:

[Redacted]

Originator:

[Redacted]

NMLS:

[Redacted]

Loan Detail

Conventional - 30 Yr Fixed Simple Access Bank Statement NonIO 30AM

TRANSACTION DETAILS Conventional

FINANCIAL DETAILS

Loan Purpose: Purchase

Loan Amount: \$ [Redacted]

PENDING PURCHASE

Before your lock expiration, upload the Closed Loan Package in the appropriate folder within the Documents section. Please utilize the stacking order per program selected to ensure all relevant documents are provided.

****Please be sure to include any disclosures that have been sent since the Initial Disclosure package, along with any prior to funding conditions in the same package**

The screenshot displays a loan management interface for a loan titled "Carrie Con-Test". The top navigation bar includes "WELCOME", "PIPELINE", "ADD NEW LOAN", "PRICING ENGINES", "PRE-SUBMISSION BANK...", "DOCUMENTS", and "COMPANY INFO".

Key loan details are shown in a header area:

- Collateral Trac...
- Lender Case #: 2311EM...
- Total Loan Am...: \$800,000.00
- VA Loan Sum...
- Loan Type: Conventional
- Loan Purpose: Purchase
- Interest Rate: 7.990%
- Loan To Value...: 61.54% / 61.54%
- Submission: C 1st

The left sidebar contains a menu with the following items:

- Loan Summary
- URLA 2020
- Product Pricing & Lock
- Documents** (highlighted with a yellow box)
- Relssue Credit
- Re-Submit Loan
- Withdraw Loan

The main content area shows two document upload sections:

- The top section is titled "* CLOSED LOAN PACKAGE" and contains a "Browse for files" button (highlighted with a yellow box). A file upload progress window is visible, showing a file named "Closed Loan Packs..." (10.16 KB) with a 100% completion status and a green checkmark.
- The bottom section is titled "* CONDITIONS / SUPPORTING DOCS" and also contains a "Browse for files" button.

Buttons for "Comments", "Drag & Drop files here or", and "Close and Refresh" are also present in the interface.

PURCHASE SUSPENSE

Our Purchase Review Team will issue a Pre-Purchase Suspense Notice containing any conditions from Due Diligence and the following LMC Purchase Conditions:

1. Signed Allonge to Note with Luxury Mortgage Corp. listed
2. Bailee Letter/Wiring Instructions (or Lien Release Letter if applicable)
3. Proof of Collateral delivery/tracking information
4. Goodbye Letter
5. Payment History
6. Warehouse Wire Verification Form

The notice will appear in the Documents section of the portal, labelled as Pre-Purchase Suspense Notice.

Carrie Con-Test Collateral Trac... Lender Case #: 2309EMO... Total Loan Am.: \$900,000.00 Loan Type: Conventional Interest Rate: 7.990% Purchase Approval: C 1st

4061 Robon Dr, Irvine, CA, ...
xLMC - (Correspondent) VA Loan Sum: 765 Loan Purpose: Purchase Loan To Value: 61.54% / 61.54%

Loan Summary
URLA 2020
Product Pricing & Lock
Documents
Re-Submit Loan
Withdraw Loan

- * LOCK CONFIRMATION
- * LOCK REQUEST
- * SUBMISSION CHECKLIST
- APPROVAL: LMC APPROVAL/ COMMITMENTS
- APPROVAL: LMC PRE-PURCHASE NOTICE**
 - TPO PrePurchase Suspense
- BANKSTATEMENT REVIEW
- QC: 1003-URLA-FINAL

191 KB 10/03/2023 2:03 PM
Kimberly Breuer

TPO PrePurchase Suspense

Page 1 of 1

LuxuryMortgage
Correspondent Lending

Pre-Purchase Suspense Notice

Correspondent:
xLMC - (Correspondent)
1 Here Street
Jefferson Twp, NJ 07438

Borrower(s):
Carrie Con-Test

Date: 10/3/2023
LMC Loan #: 2309EM056448
LMC Account Exec: Training User

Entity ID: 2745

Subject Property Address:
4061 Robon Dr
Irvine, CA 92620

Purchase Reviewer: Training User

Loan Detail		Conventional -	
TRANSACTION DETAILS	Conventional	RATE LOCK AND LOAN PROGRAM	Conventional
Loan Purpose:	Purchase	Loan Program	
Occupancy:	PrimaryResidence	Interest Rate:	7.990%
Property Type:	Detached	Rate Type:	Fixed
Number of Units:	1	Loan Term:	360 Months
Doc Type:		Lock Expiration Date:	//
LTV/CLTV	61.538% / 61.538%	Interest Only: N	Months
Credit Score	765	Index	%
Loan Amount:	\$800,000.00	Margin	%
		Caps	% - % - %

Investor Conditions:

1. Legal- Allonge - Signed Allonge to Note with Luxury Mortgage Corp. listed
2. Legal- Bailee Letter - Bailee Letter/ Wiring Instructions (or Lien Release Letter if applicable)
3. Legal- Collateral - Proof of Collateral delivery/ tracking information
4. Legal- Goodbye Letter -
5. Legal- Payment History -
6. Legal- Signed Forbearance Attestation -
7. Legal- Warehouse Wire Verification Form -

PURCHASE CONDITIONS

Upload all purchase conditions to the Conditions/Supporting Docs folder in the Documents tab.

The screenshot shows the top navigation bar with loan details: **Carrie Con-Test**, Lender Case #: 2309EMO..., Total Loan Am...: \$800,000.00, Loan Type: Conventional, Interest Rate: 7.990%, and Purchase Approval: C 1st. The left sidebar has 'Documents' highlighted. The main content area shows a folder named 'CONDITIONS / SUPPORTING DOCS' with a 'Browse for files' button highlighted.

Once all Purchase conditions have been uploaded, proceed to re-submit the loan.

You will be prompted to confirm your submission.
Click Continue.

The screenshot shows the 'Re-Submit Loan' option highlighted in the left sidebar. The main content area displays 'Submit Conditions' with a red warning: *****Please Do Not Re-Submit Until All Conditions are Uploaded*****. Below is a 'Submission Overview' table:

Application Date	Submission Status	Initial Submittal Date	Last Submittal Date
09/28/2023	Submitted	09/28/2023	09/28/2023

A confirmation dialog box is shown in the foreground with the text: 'Are you sure you want to re-submit this loan at this time?' and two buttons: 'Cancel' and 'Continue'.

PURCHASE ADVICE

LMC will issue a Purchase Advice for Seller review and approval upon receipt of final Purchase conditions.

It will be labelled Purchase Advice and may be located under the Documents section.

Carrie Con-Test
4061 Robon Dr, Irvine, CA, ...
xLMC- (Correspondent)

Collateral Trac... Lender Case #: **2309EM0...** Total Loan Am... **\$800,000.00** Loan Type: **Conventional** Interest Rate: **7.990%** Cleared
Loan #: **2309EM0...** VA Loan Sum... Loan Purpose: **Purchase** Loan To Valu... **61.54% / 61.54%** **C** **1st**

Loan Summary
URLA 2020
Product Pricing & Lock
Documents
Re-Submit Loan
Withdraw Loan

* SUBMISSION CHECKLIST
APPROVAL: LMC APPROVAL/ COMMITMENTS
APPROVAL: LMC PRE-PURCHASE NOTICE
BANKSTATEMENT REVIEW
PURCHASE ADVISE
Purchase Advice V2
QC: 1003-URLA-FINAL

Purchase Advice V2
Page 1 of 1

Luxury Mortgage Corp
Correspondent

Correspondent Operations Purchase Advice

Correspondent #:	5856786894	Interest Rate:	7.990
Correspondent Name:	xLMC- (Correspondent)	Loan Type:	Conventional
Client Loan #:	2309EM056448	Term:	360
Correspondent Contact Name:		CLTV:	61.538
Our Loan #:	2309EM056448	Registration Date:	09/28/2023
Master Commitment:		Lock Expiration:	10/29/2023
Commitment Number:		Purchase Date:	10/03/2023
Commitment Type:		Wire Date:	10/03/2023
Borrower Name:	Con-Test	Wire Confirmation:	
Property Address:	4061 Robon Dr Irvine, CA 92620	Bank Name:	
		Bank Account:	
		Bank ABA:	

Loan Amount:	800,000.00	Note 1 st Payment Date:	12/01/2023
Paid to Date:	//	1 st Payment due us:	//
Current Principal:		Current Impounds:	

Pricing Reconciliations:

Buy Price:	
Additional Adjusters:	
Late Fee Price Adjust:	

Final Buy Price: _____
SRP Percentage _____

Purchase Details:

Purchased Principal:		Days: 29
Interest:		
Impounds:		
Final Buy Amount:		
SRP Amount:		
Remaining Buydown:		
Late Fee:		
Additional Fee(s):		
Total Due:	_____	

Notes:

CONTACT DIRECTORY

The below directory will be provided to you and is also located under the Documents tab of the portal.

- Lock Requests 9AM-5PM PST: corrlockdesk@luxurymortgage.com
- General Inquiries: corrsupport@luxurymortgage.com
- Exception Requests: correxceptions@luxurymortgage.com

Servicing Payment Address:

Selene Finance
P.O. Box 660369
Dallas TX 75266-0369

Servicing Correspondent Address:

Selene Finance LP
Attn: Customer Service
P.O. Box 8619
Philadelphia, PA 19101-8619
(877) 735-3637 Mon-Thurs 8:00am-7:00pm CST; Fri 8:00am-5:00pm CST

Servicer Mortgagee Clause

Selene Finance LP
ISAOA ATIMA
P.O. Box 461470
San Antonio, TX 78246

MERS:

TOB/TOS: 1003126

Custodian:

Jenifer Burns
Banc Of California, Warehouse Lending
3 MacArthur Place
Santa Ana, CA 92707

Trailing Docs:

Luxury Mortgage Corp. c/o Doc Probe
Attn: Final Documents Department
1125 Ocean Ave
MAILSTOP: DP6933
Lakewood, NJ 08701
723-806-4665
finaldocuments@luxurymortgage.com
myteam@docprobe.net

Promissory Note Allonge: SAMPLE

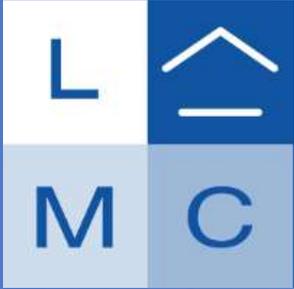
For Purpose of Further Endorsement of the Following Note:

Borrower's Names: xxxxxxxxxxxx
Lender Name: xxxxxxxxxxxx
Property Address: xxxxxxxxxxxx
Note Date: xxxxx/xx/20xx

PAY TO THE ORDER OF
LUXURY MORTGAGE CORP, ISAOA
WITHOUT RECOURSE.

Seller,

By _____



WE ARE NON-QM

C O R R E S P O N D E N T N O N - D E L E G A T E D