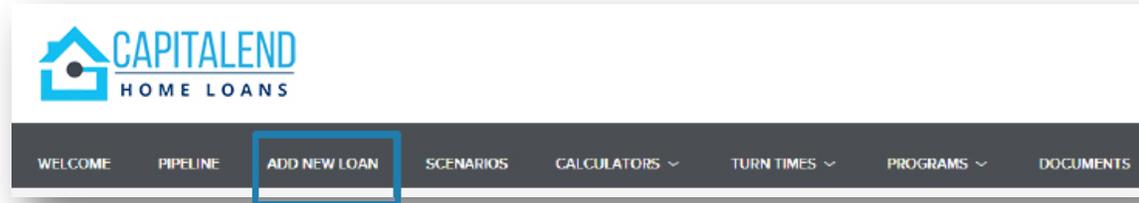




HOW TO SUBMIT A LOAN

1. Click **Add New Loan**.



2. Select **Loan Officer** and **Loan Processor**. Click **Next**.

The screenshot shows a "Register Wholesale Loan" dialog box with a grey title bar and a close button. The main content area is white and contains the following sections:

- Choose Contacts**: A heading for the contact selection section.
- LOAN OFFICER**: A section with two dropdown menus. The "Organization" dropdown is set to "Capitalend Home Loans/ Tester Corp". The "User Name" dropdown is set to "Tester Testington". This section is enclosed in a blue rectangular box.
- LOAN PROCESSOR**: A section with two dropdown menus. The "Organization" dropdown is set to "Capitalend Home Loans/ Tester Corp". The "User Name" dropdown is set to "Tester Testington". This section is also enclosed in a blue rectangular box.

At the bottom right of the dialog box, there are two buttons: a grey "Cancel" button and a blue "Next" button. The "Next" button is highlighted with a blue rectangular box.

3. To submit a loan you may **upload your MISMO 3.4 file** or **manually input the loan data**. Click **Next**. Note: FNM 3.2 files are accepted however will force you to upgrade to URLA format at registration step.

Register Wholesale Loan

Import Loan Data From FNMA 3.2 File or ULAD / iLAD (MISMO 3.4) File

Manual

Import from DO Casefile ID:

The selected Application Version must match the DO Version.

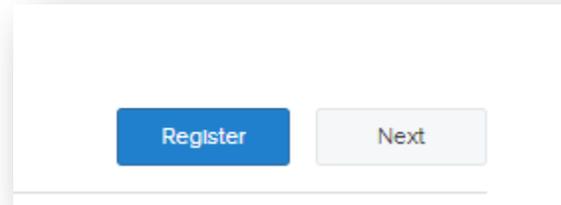
Import from LPA ID:

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

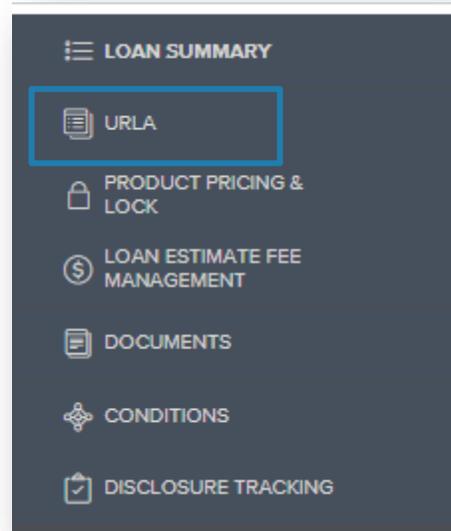
Please Note: Downgrading a 3.4 file to a 2009 URLA or upgrading a 3.2 file to a 2020 URLA may cause lost or inaccurate data.

[Back](#) [Cancel](#) [Next](#)

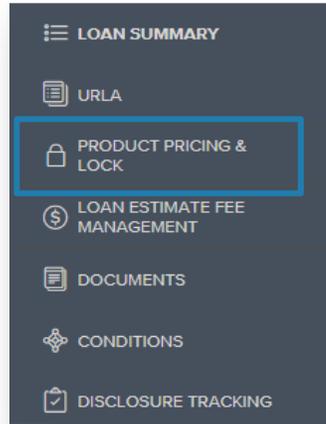
4. Once the file has uploaded , click **Register** on the top right of screen. This step will produce a loan #.



5. Changes may be made to the loan details by editing the **URLA** prior to loan submittal



6. Select a product for your loan by clicking on the **Product Pricing & Lock**.



7. Enter all asterisk data fields to enable clicking on **Search Product & Pricing**

The 'Search Product and Pricing' form is divided into two main sections: 'Eligibility and Pricing Criteria' and a right-hand column of criteria. The form includes the following fields and options:

- Eligibility and Pricing Criteria:**
 - 1. Representative Credit Score: 740
 - Loan Type: Conventional
 - Loan Documentation Type: (F) Full Document...
 - Loan Purpose: Purchase
 - 2. Purchase Price: \$1,000,000.00
 - Appraised Value: \$1,000,000.00
 - Term Months: 360
 - Amortization Type: Fixed Rate
 - Lock Period: 30
 - Lien Position: First
- Right-hand Column:**
 - 3. Base Loan Amount: \$500,000.00
 - MI, MIP, FF Financed: \$0.00
 - Amount Paid In Cash: \$
 - Total Loan Amount: \$500,000.00
 - LTV: 90.91 / CLTV: 90.91 / HCLTV: 90.91
 - Subject Property State: California
 - Postal Code: 93551
 - Number of Units: 1
 - Property Type: Detached
 - Occupancy Type: Primary
 - Front End DTI: [Empty]
 - Back End DTI: [Empty]
 - Total Monthly Income: \$
 - 4. Impound Waiver: No
 - Self-Employed: Yes
 - Prepayment Penalty: No
 - 12mo. Housing Payment History: Yes
 - Interest Only: No
 - Lender Paid MI: No
 - Lender Fee Waiver: No
 - 1st Time Home Buyer: No
 - LO Compensation Paid By: Borrower
 - Target: Rate (selected), 3.000 %
 - Channel: Wholesale

At the bottom right, there are 'Cancel' and 'Search Product & Pricing' buttons. The 'Search Product & Pricing' button is highlighted with a blue box.

8. A list of qualifying products and pricing will appear. Click on **Details** next to the target rate under desired product

Search Product and Pricing

Search Results

Change Search

Filters

Target Price
 Target Rate

Lock Period
30 days

Apply Filter

Program Name	Rate	Price	Price (\$)	Payment	
Agency 30 Year Fixed					
	1.750	95.463	-22685.00	1786.00	Details
	1.875	96.449	-17755.00	1817.00	Details
	2.000	97.409	-12955.00	1848.00	Details
	2.125	98.347	-8265.00	1879.00	Details
	2.250	99.186	-4070.00	1911.00	Details
	2.375	99.916	-420.00	1943.00	Details
	2.500	100.512	2560.00	1976.00	Details
	2.625	101.645	8225.00	2008.00	Details
	2.750	102.426	12130.00	2041.00	Details
	2.875	102.979	14895.00	2074.00	Details
	3.000	103.504	17520.00	2108.00	Details

9. To push only the product and rate to the loan, click **Float**. If you're ready to lock the loan, click **Request Lock**.

Search Product and Pricing

Product Details

Back to Results

Agency 30 Year Fixed

Adjustments	Rate	Price	Price(\$)
BASE	3.000	103.504	\$17520.00
FICO/LTV		0.000	\$0.00
Net	3.000	103.504	\$17520.00

Cancel Float Request Lock

Optional Loan Estimate Fee Management Tool

1. You use this feature to setup the itemization of fees based on your broker fee sheet and escrow estimated settlement statement.

Application Fee = Borrower Paid Only
Processing Fee = Must be accompanied by NMLS licensed 3rd party processing invoice for LPC. Allowed in house for BPC.
Underwriting Fee = \$1295
Borrower Paid Compensation = Enter % or \$ amount charged directly to borrower to be included in closing costs
Lender Paid Compensation = Enter % Compensation Plan with Capitalend Home Loans
Tax Service = N/A

Request Loan Estimate

Save Save and Request Loan Estimate

Loan and Property Data

Loan Program	Conventional Fixed- Wholesale 30 Year Fixed	Appraised Value	\$536,000.00
Interest Rate	3.125 %	LTV	66.60 %
Base Loan Amount	\$357,000.00	Loan Term	360
MI, MIP, FF Financed	\$0.00	Loan Type	Conventional
Total Loan Amount	\$357,000.00	Loan Purpose	NoCash-Out Refinance
Impound Waiver	Not Waived		

A. Origination Charges Total: \$9,330.00

Application Fees	\$
Processing Fees	\$ 895.00
Underwriting Fees	\$ 1,295.00
Borrower Paid Compensation	<input type="radio"/>
Lender Paid Compensation	<input type="radio"/>

Broker Fees 2,000 \$ + \$ 0.00 = \$7,140.00

Tax Service Fee Paid To Name Total Amount \$

+ Additional Fee Item

Loan Estimate Fee Management Tool Cont.

2. Enter fees to be populated to Section **B. Services you cannot shop for** on LE. These fees cannot increase without a valid COC once disclosed

- Appraisal Fee** = Please review LoanLock Prime Appraisal Fee Schedule to determine
- Credit Report Fee** = Amount on credit report invoice
- Tax Service Fee** = N/A
- Flood Cert Fee** = N/A
- VA Funding Fee** = will be determined internally. Leave blank
- Reinspection/1004d Fee** = \$200 prepopulated on every file
- Desk Review Fee** = \$250 prepopulated on every file

B. Services You Cannot Shop For Total: \$1,145.00

	Paid To Name	Total Amount
Appraisal Fee	Appraiser	\$ 595.00
Credit Report Fee	CTI	\$ 100.00
Tax Service Fee	Capitalend Home Loans	\$
Flood Certification Fee	ServiceLink National Flood	\$ 0.00
VA Funding Fee		\$
Reinspection Fee/1004D	Appraiser	\$ 200.00
Subordination Fee		\$
Desk Review Fee	Appraiser	\$ 250.00

[+ Additional Fee Item](#)

Loan Estimate Fee Management Tool Cont.

3. Enter Title/Escrow fees to be disclosed in Section C. **Services borrower can shop for** here. Can Shop should be left check marked. You may enter payee name in the **Paid To** Name fields.

B/C. Title Charges (Services Borrower Can/Cannot Shop for) Total: \$2,670.00

	Paid To Name	Can Shop	Total Amount
Settlement Fee	ABC Escrow	<input checked="" type="checkbox"/>	\$1,000.00
Closing Fee		<input checked="" type="checkbox"/>	\$
Escrow Fee		<input checked="" type="checkbox"/>	\$
Lender's Title Insurance	ABC Title	<input checked="" type="checkbox"/>	\$1,000.00
Title Endorsement Fee	ABC Title	<input checked="" type="checkbox"/>	\$100.00
Sub Escrow Fee	ABC Title	<input checked="" type="checkbox"/>	\$100.00
Recording Service Fee	ABC Escrow	<input checked="" type="checkbox"/>	\$20.00
Email/EDOC Fee	ABC Escrow	<input checked="" type="checkbox"/>	\$50.00
Overnight/Express Mail Fee	ABC Escrow	<input checked="" type="checkbox"/>	\$50.00
Select Fee Name		<input checked="" type="checkbox"/>	\$
Courier Fee	ABC Escrow	<input checked="" type="checkbox"/>	\$50.00
Wire Transfer Fee	ABC Escrow	<input checked="" type="checkbox"/>	\$50.00
Notary Fee	ABE Escrow	<input checked="" type="checkbox"/>	\$200.00
Loan Tie In Fee	ABC Escrow	<input checked="" type="checkbox"/>	\$50.00
Select Fee Name		<input checked="" type="checkbox"/>	\$
Select Fee Name		<input type="checkbox"/>	\$

[+ Additional Fee Item](#)

Loan Estimate Fee Management Tool Cont.

4. Enter Recording Fees and Transfer Taxes in Section **E. Taxes and Other Government Fees** here. SB2 or Affordable Housing Recording Fee will automatically populate to every CA refinance transaction. Please make sure transfer taxes are accurate. There is zero tolerance for these items disclosed in section E.

E. Taxes and Other Government Fees Total: \$225.00

Recording Fee	\$	
Transfer Taxes	\$	
City/County/Stamp	\$	
State Tax/Stamp	\$	
Total Amount	\$	
	\$	\$225.00

Transfer Taxes: San Bernardino County

Recording Fee: San Bernardino

City/County/Stamp: San Bernardino

State Tax/Stamp: San Bernardino

Paid To Name: San Bernardino

Select Fee Name: Affordable Housing Recording Fee

+ Additional Fee Item

5. In Section **F. Prepays** enter the number of days of interest to collect (# days from doc closing to first payment date). Also enter amount for Hazard Insurance Premium. This section has no tolerance, fees may change up until closing.

F. Prepays Total: \$1,819.79

Daily Amount	Number of Days	Total Amount
Interest \$30.99	X 20	= \$619.79

Mortgage Insurance Premium	Paid To Name	Total Amount
		\$

Homeowner's Ins Premium	Paid To Name	Total Amount
	ABC Insurance	\$1,200.00

Flood Insurance	Paid To Name	Monthly Amount	Number of Months	Total Amount
		\$	X	= \$0.00

Homeowner's Monthly Assoc...	Homeowner's Association	Monthly Amount	Number of Months	Total Amount
		\$	X	= \$0.00

+ Additional Fee Item

Loan Estimate Fee Management Tool Cont.

6. If impounds will not be waived, follow the subject state tax impound schedule and enter in the amount of months to collect for taxes as well as insurance in Section **G. Initial Escrow Payment at closing**. In section **H. Other** enter amount for Owner's title policy for purchases, if seller will pay you may leave blank. Any additional misc. fees such as Home Warranty can also be disclosed here. This section has no tolerance and fees may change up until closing.

G. Initial Escrow Payment at Closing			Total: \$1,636.66
	Monthly Amount	Number of Months	Total Amount
Homeowner's Ins.	\$98.33	2	\$196.66
Mortgage Ins.	\$	0	\$0.00
Property Taxes	\$240.00	6	\$1,440.00
City Property Tax	\$	0	\$0.00
Flood Insurance Reserve	\$	0	\$0.00

H. Other			Total: \$1,520.00
	Paid To Name	Total Amount	
Owner's Title Insurance	ABC Title	\$1,000.00	
Commission		\$	
Commission		\$	
Home Warranty Fee	CRES Old Republic	\$520.00	
Legal Fee		\$	
Admin Fee to RE		\$	
Home Repair Fee		\$	

[+ Additional Fee Item](#)

Loan Estimate Fee Management Tool Cont.

7. Once you have completed all sections of the Loan Estimate you may click **Save and Request Loan Estimate** to validate your fees. Our internal disclosures team will validate fees against estimated settlement statements and reach out to you with any discrepancies before issuing disclosures.

I. TOTAL LOAN COSTS (E + F + G + H)	Total: \$5,201.45
J. TOTAL CLOSING	Total: \$18,346.45

Are you sure you want to save and request loan estimate at this time?

Uploading Submission Documents

1. Click on **Documents**. Please upload documents for your initial submission to **TPO – Submission Package** folder only. We will sort and file the documents internally.

The screenshot displays a web application interface for loan management. At the top, the loan details for 'Marisol Testcase' are shown, including the address, loan number (2105045010), total loan amount (\$500,000.00), loan type (Conventional Purchase), interest rate (3.000%), and loan-to-value ratio (90.91% / 90.91%). A navigation sidebar on the left contains several menu items, with 'DOCUMENTS' highlighted in blue. The main content area shows a list of document categories for upload, including 'All Borrowers', 'Marisol Testcase', and 'TPO - SUBMISSION PACKAGE'. Each category has a 'Browse for files' button and a 'Drag & Drop files here or' prompt. The 'TPO - SUBMISSION PACKAGE' category is highlighted with a blue box, and its 'Browse for files' button is also highlighted.

Marisol Testcase
2122 Tanagerine Street, Palmdale, CA, 93551
Loanlock Prime/10 Test Company

Loan #: 2105045010
Total Loan Am... \$500,000.00
Loan Type: Conventional
Loan Purpose: Purchase
Interest Rate: 3.000%
Loan To Value... 90.91% / 90.91%

Started
Wh 1st

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

LOAN ESTIMATE FEE MANAGEMENT

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Import Additional Data

Order Credit

Disclosures

Submit Loan

Change of Circumstance

Withdraw Loan

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](#)

Marisol Testcase

APPRaisal Comments Drag & Drop files here or [Browse for files](#)

CREDIT - REFRESH REPORT Comments Drag & Drop files here or [Browse for files](#)

CREDIT REPORT Comments Drag & Drop files here or [Browse for files](#)

DOC - DOC REQUEST Comments Drag & Drop files here or [Browse for files](#)

DOC - INVOICES Comments Drag & Drop files here or [Browse for files](#)

DOC - SIGNED AT CLOSING Comments Drag & Drop files here or [Browse for files](#)

▶ PPE REPORT Comments Drag & Drop files here or [Browse for files](#)

PRE-UNDERWRITE WORKSHEETS Comments Drag & Drop files here or [Browse for files](#)

TPO - SUBMISSION PACKAGE Comments Drag & Drop files here or [Browse for files](#)

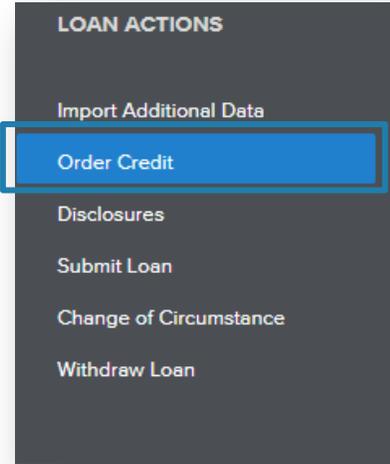
UNDERWRITING Comments Drag & Drop files here or [Browse for files](#)

UNDERWRITING - DECISION Comments Drag & Drop files here or [Browse for files](#)

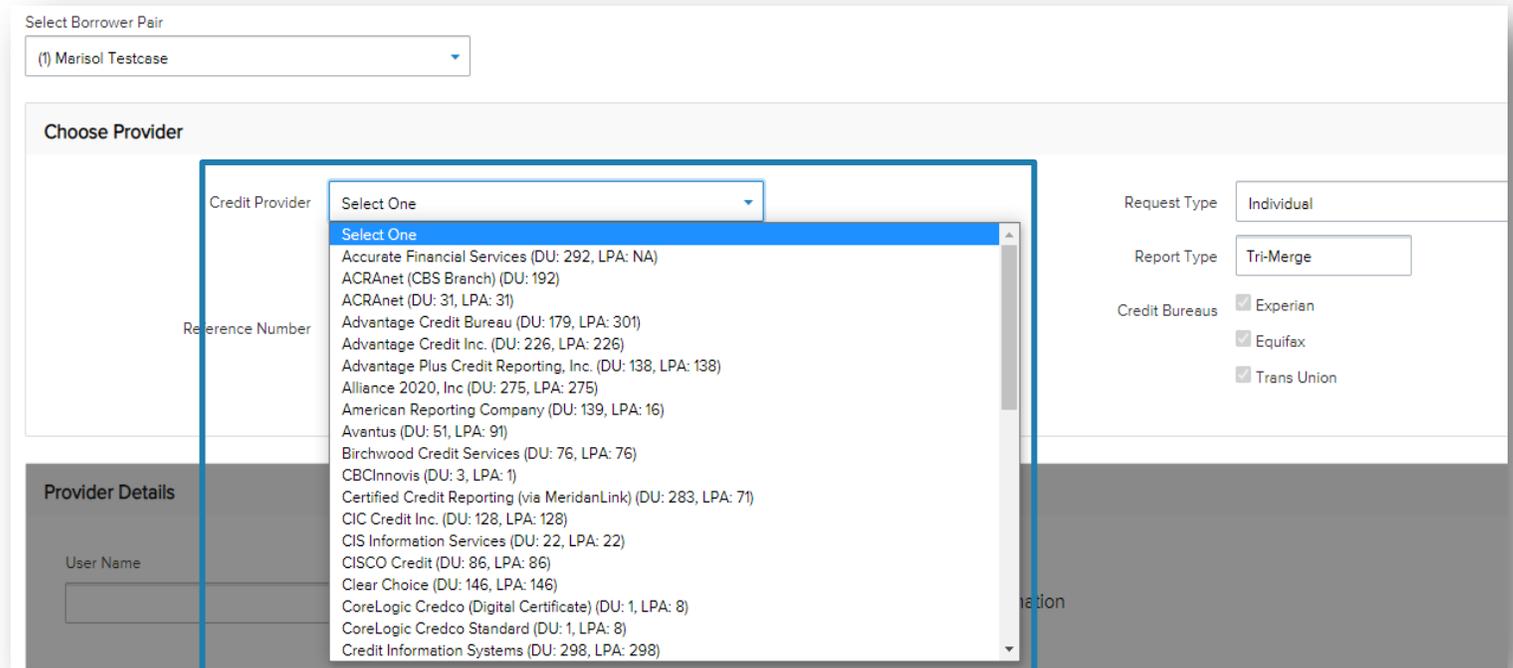
VERBAL AUTHORIZATION TO RUN CREDIT Comments Drag & Drop files here or [Browse for files](#)

Ordering and Reissuing Credit

1. To reissue credit click on **Order Credit** under the **Loan Actions** menu.



2. Select the **Credit Provider** from the drop-down list you used to run the borrower's credit. If you do not see your credit provider available, Capitalend Home Loans may have to order credit with an approve credit vendor.



3. Click **Reissue Credit** and input the Credit **Reference Number**. Select your Credit **Request Type** as *individual* or *joint*. Capitalend Home Loans requires **Report Type** to be **Tri-Merge report** with all 3 credit bureaus. Next, enter your credentials issued by your credit provider. Lastly, click **Reissue Credit**.

Order Credit

Select Borrower Pair
(f) Marisol Testcase

Choose Provider

Credit Provider: CTI, Credit Technology, Inc (DU: 161, LPA: 161)

New Credit Order
 Reissue Credit

Reference Number: 4144427

Request Type: Individual

Report Type: Tri-Merge

Credit Bureaus: Experien, Equifax, Trans Union

Provider Details

User Name: testCTI Password:

Save Login Information

Borrower Information [Edit Info](#)

Borrower Marisol L Testcase	Present Address 12345 Fake Street Palmdale, CA 93551
Date of Birth 05/27/1980	
SSN *** ** 0001	

Reissue Credit

4. To Order New Credit directly on TPO Connect portal, click **New Credit Order**. Select your Credit **Request Type** as *individual* or *joint*. Capitalend Home Loans requires **Report Type** to be **Tri-Merge report** with all 3 credit bureaus. Next, enter your credentials issued by your credit provider. Lastly, click **Order Credit**.

Order Credit

Select Borrower Pair
(f) Marisol Testcase

Choose Provider

Credit Provider: CTI, Credit Technology, Inc (DU: 161, LPA: 161)

New Credit Order
 Reissue Credit

Reference Number: [Redacted]

Request Type: Individual

Report Type: Tri-Merge

Credit Bureaus: Experian, Equifax, Trans Union

Provider Details

User Name: testCTI Password: [Redacted] Save Login Information

Borrower Information [Edit Info](#)

Borrower Marisol L Testcase	Present Address 12345 Fake Street Palmdale, CA 93551
Date of Birth 05/27/1980	
SSN ***-**-0001	

Order Credit

5. Once the credit has been reissued or ordered it may be viewed by clicking **View Credit Report**. Liabilities may be added or updated on the URLA by clicking **Import Liabilities**.

Last Order	
Borrower Marisol L Testcase	Order Details CTI, Credit Technology, Inc.
Order Date 6/4/2021 4:50 PM	Requested By Jessica Smialkowski

[View Credit Report](#) [Import Liabilities](#)

Ordering AUS

To order Fannie Mae Desktop Underwriter click **Order DU**. Enter your credit vendor credentials. Click **Order DU** for results.

Order DU

DU Order

Request Type: New

Credit Provider: CTI, Credit Technology, Inc. (DU 161)

* Credit Provider User Name: testCTI

* Credit Provider Password:

Save Login Information

Marisol Testcase

Borrower Pair 1 Reference Number: 4144427

Product Description: Standard LCOR

(1) Marisol Testcase

[View Credit Report](#) [Import Liabilities](#)

[Order DU](#)

Ordering AUS Continued

To order Freddie Mac Loan Product Advisor click **Order LPA**. **Property Type** is a required field, enter if blank. Click **Order LPA Underwriting** for results.

The screenshot displays the Freddie Mac Loan Product Advisor interface. At the top, the user is identified as 'Marisol Testcase' with address '2122 Tangerine Street, Palmdale, CA, 93551' and 'Loanlock Prime/70 Test Company'. Loan details include: Loan #: 2105045010, Total Loan Am...: \$500,000.00, Loan Type: Conventional, Loan Purpose: Purchase, Interest Rate: 3.000%, and Loan To Value...: 90.91% / 90.91%. The interface is divided into a left sidebar and a main content area.

LOAN SUMMARY

- URLA
- PRODUCT PRICING & LOCK
- LOAN ESTIMATE FEE MANAGEMENT
- DOCUMENTS
- CONDITIONS
- DISCLOSURE TRACKING

LOAN ACTIONS

- Import Additional Data
- Order Credit
- Order DU
- Order LPA**
- Disclosures
- Submit Loan
- Re-Submit Loan
- Change of Circumstance
- Withdraw Loan

Order Loan Product Advisor

LPA Order

Request Type: New

Processing Point: Application/Processing

* Property Type: Single Family Detached

Appraisal Form Type: FNM 1004 / FRE 70 = Uniform Residential Apprais...

Appraisal Method: Full Appraisal

(1) Marisol Testcase [Import Liabilities](#) [View Credit Report](#)

Last Credit Ordered

Credit Provider	CTI, Credit Technology, Inc.
Reference Number	4144427
Date Ordered	05-11-2021 06:13:21 PM

[Order LPA Underwriting](#)

To recap the following steps should have been completed prior to loan submission

- Upload Loan
- Register Loan
- Review URLA
- Select Product & Pricing
- Loan Estimate Fee Input
- Upload Documents
- Order Credit
- Order AUS

You are now ready to submit your loan.

Click on **Submit loan** under Loan Actions menu, when prompted “**Are you sure you to submit this loan at this time**” click **Continue**.

