



KWIKIE PORTAL MANUAL

Non-Delegated

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Introduction

This training manual is designed to assist you with using the KWIKE broker portal when submitting loans or managing your pipeline.

Objectives

At the end of this manual, the user should be able to:



Submit their loan



Access loan programs and information



View and manage your pipeline



Obtain real-time loan status



Review disclosures, appraisals, etc.



Manage conditions

Icons

The below icons will be utilized through this guide:



Kind Tip: Secrets or tips of the trade to assist you on your training journey.

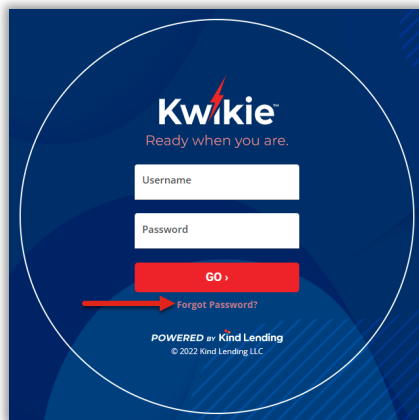


Kindly pay attention: Essential and significant information demanding your attention.

Logging In

Log into the portal using your established credentials.

- If you cannot remember your password, click on the Forgot Password link on the login screen.
- A popup window will allow you to enter your email address for reset instructions to be sent.



Forgot Password

Darn, looks like you forgot your password. That's ok, we can help get it reset for you.

If you would simply enter your email address below, we will email you a new temporary password.

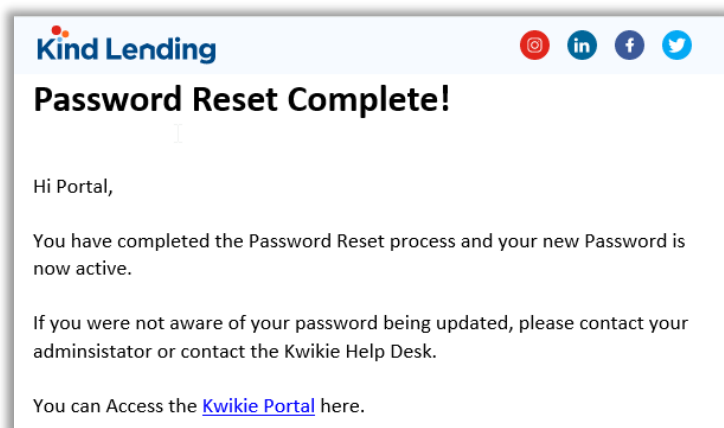
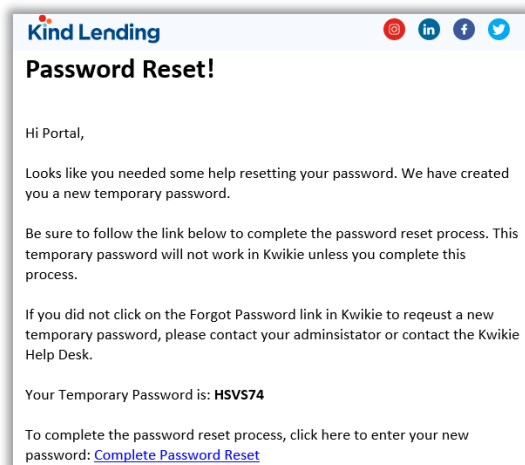
[My Email Address](#)
rherbert@you.me

[NEVERMIND](#) [RESET PLEASE](#)

An email is sent to the user with a temporary password and link to complete the reset.

- Click on the link to go to the reset page.
- Enter your email address, the temp password, a new password and confirm new password.
- The password must have at least:
 - 8 characters
 - 1 uppercase letter
 - 1 lowercase letter
 - 1 number
 - 1 special character

Once reset, you will receive the second email below and will be directed to the login page to enter the new password.

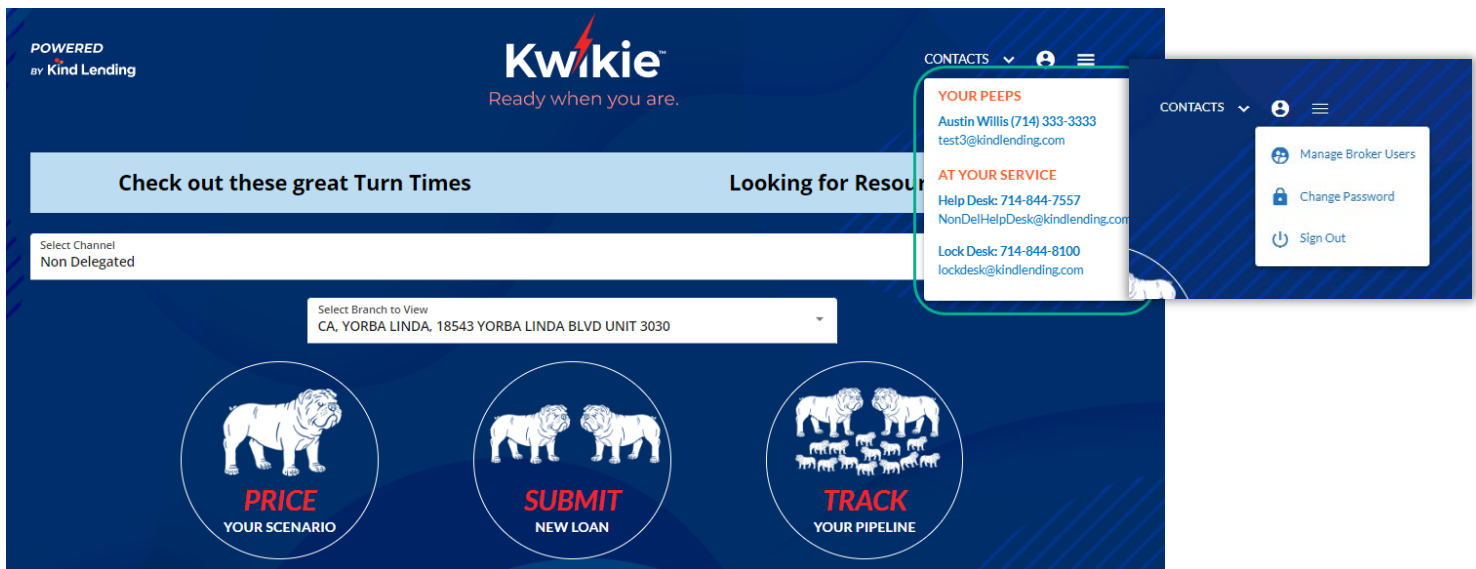


Home Screen Navigation

Log into the portal using your established credentials. Once you get in, you will be greeted by your home screen/landing page.

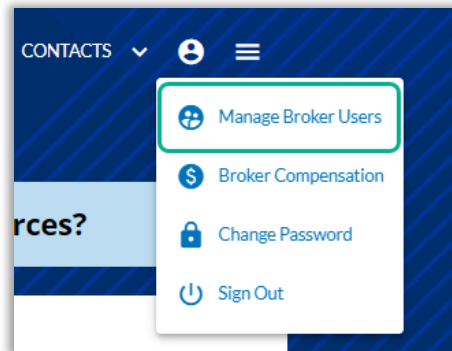
At the very top right of your screen, you'll see:

- A green banner that will link out to show current file turn times by status.
- A drop down where there is contact information for the AE, help, and lock desks.
- A person icon that will allow you to change your password, sign out, or manage users (if applicable).



Managing Users

To add a new user to the system, navigate to the **Manage Broker Users** area.



Click on the **New User** button.

- Enter the user's information.
- Ensure that the proper checkboxes have been selected: **Allow Access to Wholesale Loans** or **Allow Access to Non-Del Loans**. Select one or both based on the user's need.
- Then click **Create User**.

A new section will appear at the bottom of the screen.

- Select a branch location to associate the user with by clicking on the **Green Plus Sign** next to the location information.
- The user can be associated with multiple location, but at least one **must be** selected in order to complete the set-up process.
- Now click **Done**.

Associated Branches

Search Branches

Primary	Branch ID	Branch Name	Address	NMLS ID	Company Type	Remove
<input checked="" type="radio"/>	4100270	IMS Lending, Chico, CA Branch	120 W Second St Ste 2, Chico, CA	1865384	Branch	

Possible Broker Branches

Search Branches

Branch ID	Branch Name	Address	NMLS ID	Company Type	Add
4100259	IMS Lending	18543 YORBA LINDA BLVD UNIT 3030, YORBA LINDA, CA	1475570	Company	<input checked="" type="checkbox"/>
4100271	IMS Lending, Wasco, CA Branch	1001 7th Street Ste E, Wasco, CA	1765673	Branch	<input checked="" type="checkbox"/>
4100280	IMS Lending of CO	55 Hope St, Denver, CO		Branch	<input checked="" type="checkbox"/>

CANCEL

DONE

If needing to add an additional role to user after initial set up:

- go back into the user's profile and select **Manage User Roles**
- In the new window select **New Role**
- Select the new role from the drop down menu
- Click **Enable**
- Click **Create**.

User Info

First Name

Test

Last Name

MLO3

User ID

testmlo3

Email

testmlo3@test.com

Phone Number

(714) 555-1212

Extension

Type

Work

☐ SMS

NMLS Id *

111333

User Role

Wholesale Loan Officer

MANAGE USER ROLES

User Roles

NEW ROLE

Role	Enabled	Primary	Remove
Wholesale Loan Officer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Wholesale Portal Administrator	<input checked="" type="checkbox"/>		<input type="checkbox"/>

User Role

Wholesale Portal Administrator

Wholesale Loan Officer

Wholesale Processor

☒ Enabled

☐ Primary

Valid Through

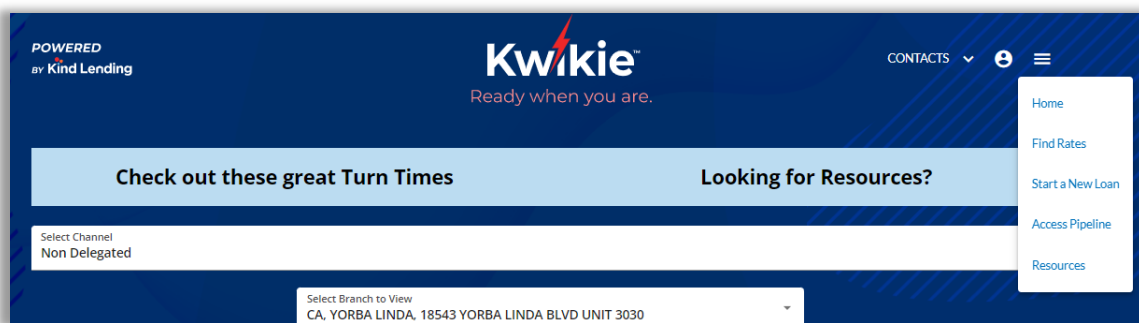
CANCEL

CREATE

Quick Links

Back on the home screen, the three horizontal lines will provide menu options that will:

- **Home:** Take you back to the home page
- **Find Rates:** Takes you to the Price Your Scenario, quick pricer
- **Start a New Loan:** Takes you to the Submit New Loan loan wizard
- **Access Pipeline:** Takes you to the Track Your Pipeline section
- **Resources:** Provides access to the forms, guidelines, how to guides, and rate sheets needed to successfully process a loan

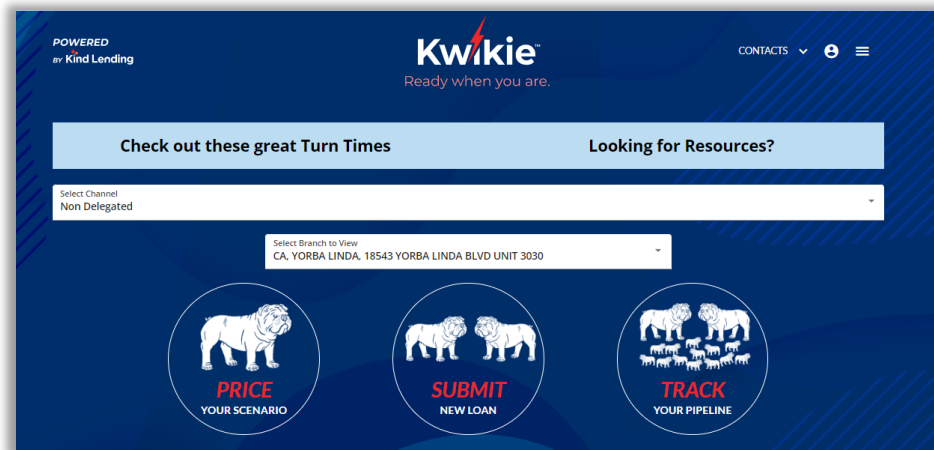


Along the top center navigation of the page, you have a drop-down menu(s) and 3 buttons:

- The drop-down menu allows you to switch between the Wholesale and Non-Delegated channels.
- If you are associated with more than one branch location, the second drop-down will allow you to view all the branches with which you're associated. Selecting one of those locations will update all screens and reflect data for that branch.

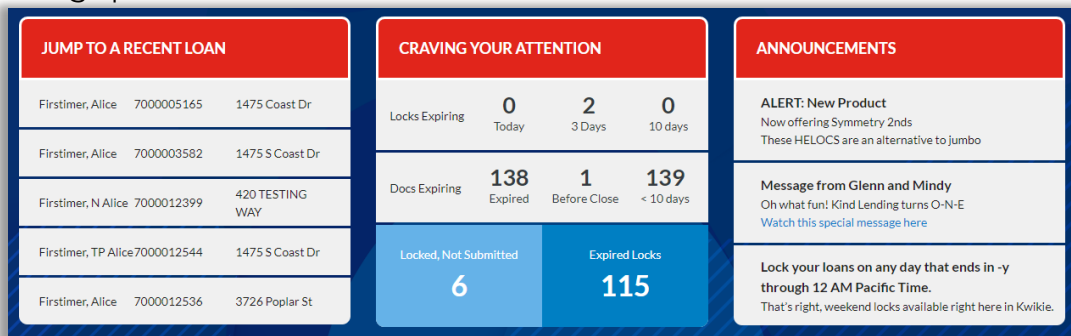
The 3 buttons allow you to:

- **Price Your Scenario:** where you'll be able to find a rate and forward lock.
- **Submit New Loan:** the import wizard that will allow you to submit your 3.4 file and
- **Track Your Pipeline:** viewing your active loan pipeline.



Below those buttons, will be 3 dashboards that will provide easy access to:

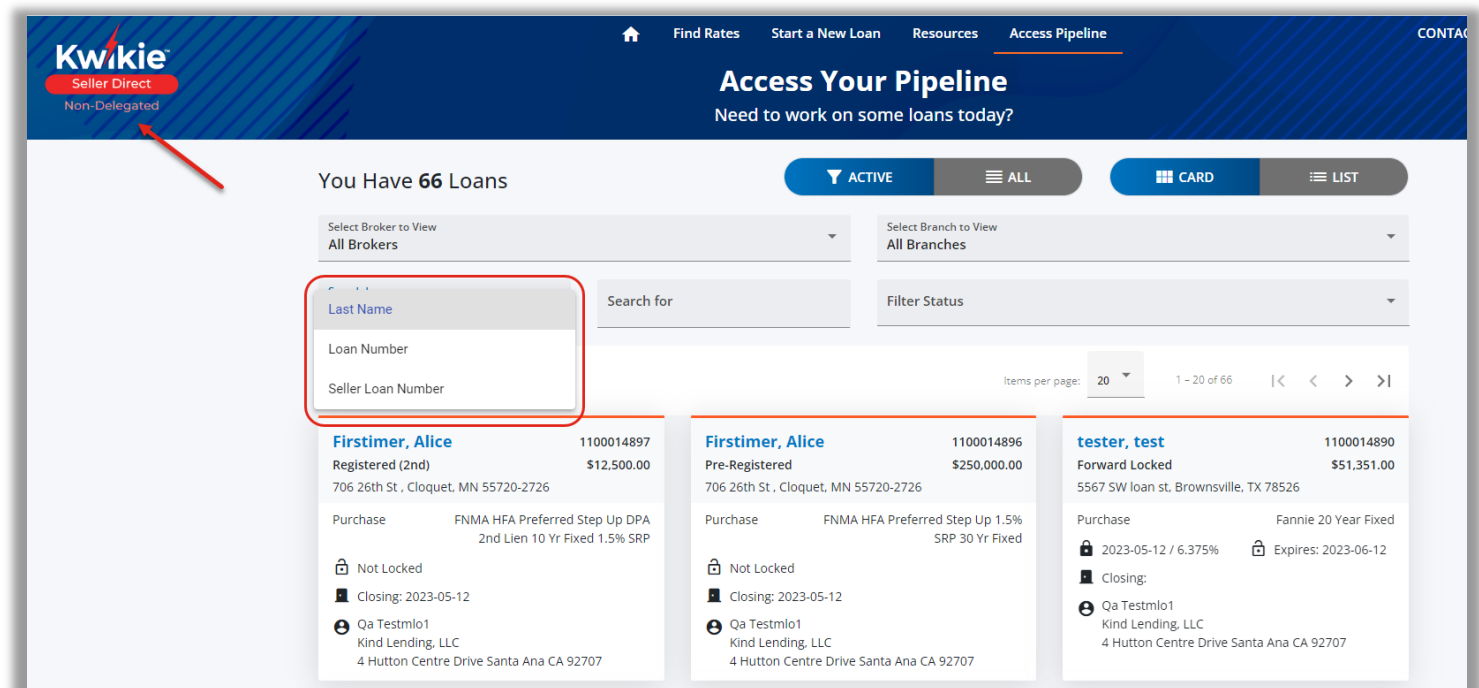
- **Jump to a Recent Loan:** The 5 most recently accessed loan files
- **Craving Your Attention:** Hot notifications on files like those that have locks or docs expiring soon, forward locked loans that need to be registered, and the number of files that have expired locks.
- **Announcements:** These can range in content from notifications on a new product launch to a pricing special.



Track Your Pipeline

The **Track Your Pipeline** section will provide access to your entire pipeline.

- When the Non-Delegated channel is selected, all subsequent screens will indicate that.
- The loans will automatically be filtered to display the **Active** files. Click on the **All** tab to see all loan files.
- The **Card/List** tabs allow you to change the way the files are displayed. By default, the files will display in card mode. Clicking the List tab displays the files in an “excel” format.
- The **Branch View** dropdown will automatically pull through the location selected on the home screen. However, clicking the drop down will allow you to select an alternate location and update the pipeline results to reflect the files for that location.
- The **Search** bar will allow you to locate a file by entering the Seller’s loan number, last four digits of the Kind Lending loan number, or a portion of the client’s name.
- The **Filter Status** allows file results to only reflect those within a specific status (i.e., forward locked, pre-registered, registered, etc.).



Kwikie
Seller Direct
Non-Delegated

Find Rates Start a New Loan Resources **Access Pipeline** CONTACT

Access Your Pipeline

Need to work on some loans today?

You Have **66** Loans

ACTIVE ALL CARD LIST

Select Broker to View: All Brokers

Select Branch to View: All Branches

Search for: Filter Status:

Items per page: 20 1 - 20 of 66

Client Name	Loan Number	Status	Amount	Address	Purchase	Not Locked	Closing	Qa Testmlo1
Firstimer, Alice	1100014897	Registered (2nd)	\$12,500.00	706 26th St., Cloquet, MN 55720-2726	FNMA HFA Preferred Step Up DPA 2nd Lien 10 Yr Fixed 1.5% SRP	Not Locked	Closing: 2023-05-12	Kind Lending, LLC 4 Hutton Centre Drive Santa Ana CA 92707
Firstimer, Alice	1100014896	Pre-Registered	\$250,000.00	706 26th St., Cloquet, MN 55720-2726	FNMA HFA Preferred Step Up 1.5% SRP 30 Yr Fixed	Not Locked	Closing: 2023-05-12	Kind Lending, LLC 4 Hutton Centre Drive Santa Ana CA 92707
tester, test	1100014890	Forward Locked	\$51,351.00	5567 SW loan st, Brownsville, TX 78526	Fannie 20 Year Fixed	Not Locked	Closing: 2023-05-12 / 6.375% Expires: 2023-06-12	Kind Lending, LLC 4 Hutton Centre Drive Santa Ana CA 92707

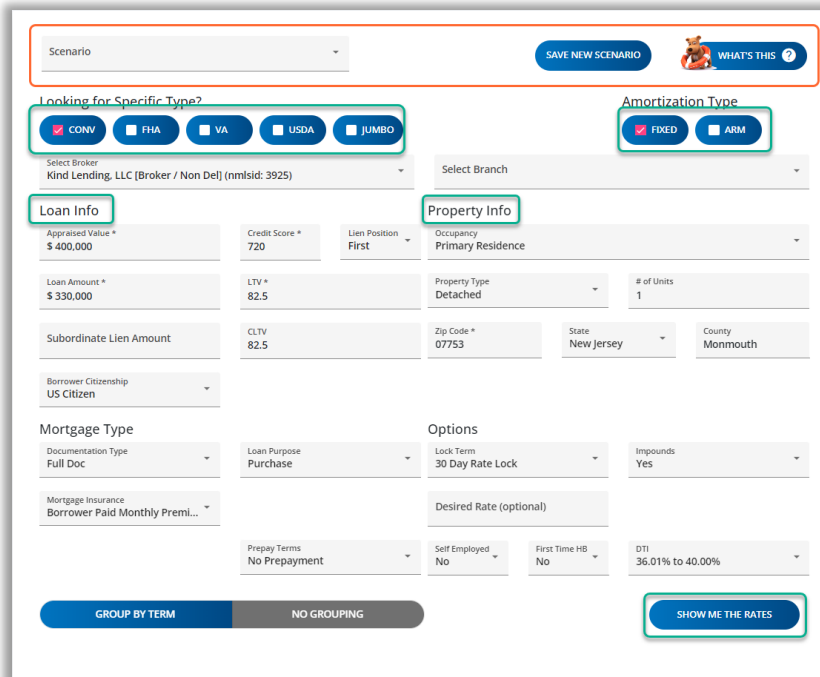
Price Your Scenario – Forward Lock

If you wish to forward lock, on the home screen, click on the **Price Your Scenario** button.

At the top of the new screen there are buttons that will allow you to select the type of product, and amortization you're looking for.

- If no selection is made, the pricer will return everything you're eligible for.
- Only **Conventional**, **VA**, **USDA**, **FHA**, and **Jumbo** product options are available for the Non-Delegated channel.
- If looking for other product options, go back to the home screen, select the Wholesale channel option, and broker the loan through Kind Lending.

Fill out the loan and property info, then click **Show Me the Rates**.



By default, all search results will be grouped by term and will feature the best deals on the day the scenario is run. If you click on the plus sign next to each term grouping, it will show all the individual products that the borrower qualifies for.

Voila! Check out what we found for you.

Filter Results

Product	Rate	Payment	Cost / Price Click Price for Rate Grid
30 YEAR			
<input type="radio"/> VA 30 Year Fixed	2.750%	\$1,224.72	\$465.00 / (0.155) + MORE
25 YEAR			
<input type="radio"/> VA 25 Year Fixed	2.750%	\$1,383.93	\$465.00 / (0.155) + MORE
20 YEAR			
<input type="radio"/> VA 20 Year Fixed	2.875%	\$1,645.08	\$1,503.00 / (0.501) + MORE
15 YEAR			
<input type="radio"/> Fannie 15 Year Fixed	2.750%	\$2,035.86	\$972.00 / (0.324) + MORE
10 YEAR			
<input type="radio"/> Fannie 10 Year Fixed	2.625%	\$2,845.18	\$1,122.00 / (0.374) + MORE

FORWARD LOCK

Voila! Check out what we found for you.

Filter Results

Product	Rate	Payment	Cost / Price Click Price for Rate Grid
30 YEAR			
VA 30 Year Fixed	2.750%	\$1,224.72	\$465.00 / (0.155) LESS
HomeReady	3.375%	\$1,326.29	\$294.00 / (0.098)
Home Possible	3.500%	\$1,347.13	\$1,164.00 / (0.388)
VA 21-30 Yrs	3.500%	\$1,347.13	\$186.00 / (0.062)
VA MH Advantage	3.500%	\$1,347.13	\$186.00 / (0.062)
HomeReady MH	3.500%	\$1,347.13	\$186.00 / (0.062)
VA 21-30 Yrs	3.625%	\$1,368.15	\$924.00 / (0.308)
VA 21-30 Yrs	3.625%	\$1,368.15	\$924.00 / (0.308)
VA 2-1 Buydown	3.625%	\$1,368.16	\$870.00 / (0.290)

If you'd like to save a scenario that was run, at the top of the screen, click on the **Save New Scenario** button.

Scenario [SAVE NEW SCENARIO](#) [WHAT'S THIS ?](#)

In the pop-up that appears, enter a name for the scenario, then hit **Save**.

✓

Create New Scenario

New Scenario Name *

Conv 30yr Fx

[CANCEL](#) [SAVE](#)


To save another scenario, repeat the steps above.

Now when selecting the **Scenario** drop down from the top, all saved scenario options will appear.

Conv 30yr Fx

FHA 30yr FX

SAVE NEW SCENARIO



WHAT'S THIS ?

Amortization Type



Kindly Pay Attention: Scenarios **cannot be deleted**. Instead update saved scenario with new details.


If the scenario triggers MI, then at the bottom of the screen, above the product options, a section will render that shows the possible MI companies that could be selected as well as a quote for their monthly premiums.

The user has the ability to adjust the premiums by updating the:

MI Coverage Percent MI Amortization Term Number of Borrowers MI Type

Scenario

SAVE NEW SCENARIO



WHAT'S THIS ?

Looking for Specific Type?

CONV

FHA

VA

USDA

JUMBO

Amortization Type

FIXED

ARM

Select Broker

Kind Lending, LLC [Broker / Non Del] (nmlsId: 3925)

Select Branch

Loan Info

Appraised Value *

\$ 400,000

Credit Score *

720

Lien Position

First

Loan Amount *

\$ 330,000

LTV *

82.5

Subordinate Lien Amount

CLTV 82.5

Borrower Citizenship

US Citizen

Mortgage Type

Documentation Type

Full Doc

Loan Purpose

Purchase

Mortgage Insurance

Borrower Paid Monthly Premi...

Property Info

Occupancy

Primary Residence

Property Type

of Units

ENTER A NEW RATE

Estimated Conventional Borrower Paid Monthly Premiums Rates. (Estimate is subject to AUS and MI approval)

DTI (before MI)

40

MI Coverage Percent

12 %

MI Amort Term

30 Year

Borrowers

1

REFRESH

Enact	MGIC	Essent
\$62.29	\$51.46	\$65.00

The MI estimate above is based on a single borrower

Voila! Check out what we found for you.

Filter Results

GROUP BY TERM

NO GROUPING

SHOW ME THE RATES

Page | 14 Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. Rev. 11/12/2023

There are 4 MI Types:

- **Borrower Paid Monthly Premium:** allows the MI to be split into smaller payments throughout the loan term.
- **Borrower Paid Single Premium:** allows the total amount of the MI that would be charged for the entire term of the loan to be paid upfront at closing by the borrower.
- **Lender Paid Single Premium:** the entire MI cost is paid by the lender to the MI company and the rate is increased to cover the cost.
- ***NEW* Borrower Paid Split Premium:** allows part of the MI costs to be paid at closing while the remaining total is broken up into monthly installments.

If selecting Borrower Paid Split Premium, a new drop down will appear with **Split Pct**. The system will default to a 1% split, allowing the customer to pay 1% of the total cost of the MI upfront, and the remaining amount will be split into the monthly cost. Click on the drop down to select a split between .5% to 1.75%.

(Estimate is subject to AUS and MI approval)

MI Type
Borrower Paid Split Premiums

Split Pct
1.00 %

Essent	Radian
00 (monthly: \$108.75)	\$4,500.00 (monthly: \$45.00)

(Estimate is subject to AUS and MI approval)

MI Type
Borrower Paid Split Premiums

Split Pct
0.50 %
0.75 %
1.00 %
1.25 %
1.50 %
1.75 %

Essent	Radian
(monthly: \$108.75)	\$4,500.00 (monthl

PLEASE NOTE: Under the **Forward Lock** button, there is a section that lists out the products your client did not qualify for and the reason why.

15 YEAR

☐ Freddie 15 Year Fixed 2.125% \$1,817.99 \$772.80 / (0.276)

FORWARD LOCK

Sorry, we couldn't make these work.

Minimize Results

Filter Results

Product	Reason
Fannie 30 Year High Balance	The Minimum Loan amount for a 1 Unit High Balance loan must greater than the conforming loan limit.
Fannie 15 Year High Balance	The Minimum Loan amount for a 1 Unit High Balance loan must greater than the conforming loan limit.

To adjust the rate or payment of a product, click on the **Cost/Price**. This will launch a popup window that will allow you to select the new rate and lock period. You also have the ability to change the view to reflect cost/rebate vs the price.

Simply click on the desired rate under the lock period and, then click **Apply**.

Voila! Check out what we found for you.

Filter Results

Product	Rate	Payment	Cost / Price Click Price for Rate Grid
30 YEAR			
<input type="radio"/> USDA Rural Housing 30 Year Fixed	5.625%	\$1,842.10	\$1,331.20 / (0.416)
<input type="radio"/> USDA Rural Housing 30 Year Fixed Streamline	5.625%	\$1,842.10	\$1,331.20 / (0.416)
<input type="radio"/> USDA Rural Housing 30 Year Fixed Streamline-Assist	5.625%	\$1,842.10	\$1,331.20 / (0.416)
<input type="radio"/> USDA 30 Year Fixed MH Pilot	5.625%	\$1,842.10	\$1,331.20 / (0.416)
<input checked="" type="radio"/> VA 30 Year Fixed	6.250%	\$1,970.30	\$547.20 / (0.171)
<input type="radio"/> Fannie 30 Year Fixed HomeReady	6.625%	\$2,049.00	\$435.20 / (0.136)

Pricing for: USDA Rural Housing 30 Year Fixed

To select a different rate or term, click the desired cell and click Apply

APPLY 6.000% AT 30 DAY

Show grid as: ☒ Price ☐ Cost / Rebate

Rate	15 Day	30 Day	45 Day	60 Day
5.625%	-0.431	-0.416	-0.402	-0.102
5.750%	-0.591	-0.591	-0.568	-0.268
5.875%	-0.724	-0.675	-0.596	-0.296
5.990%	-0.986	-0.920	-0.854	-0.554
6.000%	-1.048	-0.982	-0.916	-0.616
6.125%	-1.441	-1.426	-1.347	-1.047

EXPAND

LLPA Breakdown

Description	Rate	Points
Base Rate	5.625%	0.034
FICO >= 720 and <= 739, Loan Amount > 300,000 and <= 400,000	0.000%	-0.250
USDA State Adjustment - Tier 4	0.000%	-0.200
Total Rate and Points	5.625%	-0.416

This will update all the loan products with the new rate and lock period and reflect the updated price. Click the radio button next to the product you'd like to use, then click the **Forward Lock** button at the bottom of your screen.

Product	Rate	Payment	Cost / Price Click Price for Rate Grid	
30 YEAR				
<input checked="" type="radio"/> USDA Rural Housing 30 Year Fixed	6.000%	\$1,918.56	\$3,142.40 / (0.982)	+ MORE
25 YEAR				
<input type="radio"/> VA 25 Year Fixed	6.000%	\$2,061.76	\$950.40 / 0.297	+ MORE
20 YEAR				
<input type="radio"/> VA 20 Year Fixed	6.000%	\$2,292.58	\$1,142.40 / 0.357	+ MORE
15 YEAR				
<input type="radio"/> Fannie 15 Year Fixed	6.000%	\$2,700.34	\$912.00 / 0.285	+ MORE
10 YEAR				
<input type="radio"/> Fannie 10 Year Fixed	6.000%	\$3,552.66	\$934.40 / 0.292	+ MORE

FORWARD LOCK

A popup window will appear asking that enter basic information about the borrower and property be entered. Click **Lock**.

We'll need a little more info for your lock

First Name *

Alice

Last Name *

Firstimer

SSN *

999-99-9991

Street Address *

123 Main St

CANCEL

LOCK

This will submit the lock request, create a loan number, and start the file. You will automatically be pushed into the loan file to finish submitting information to register the loan.

- You can exit the file and complete it later by clicking on the **Track Your Kwikie** button, and search by your client's last name or the last 4 digits of your new loan number.



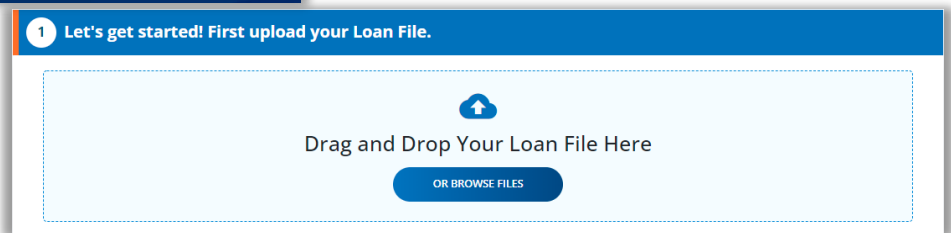
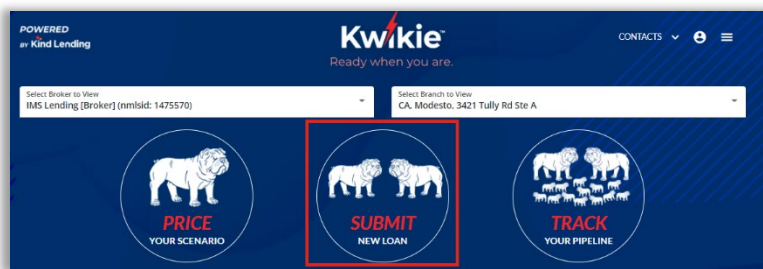
Kindly pay attention: No email notifications will be sent on the loans that have been forward locked, but not registered. Status of lock expiration is addressed in the **Craving Your Attention** dashboard on the home page.

Data Entry Seller Direct

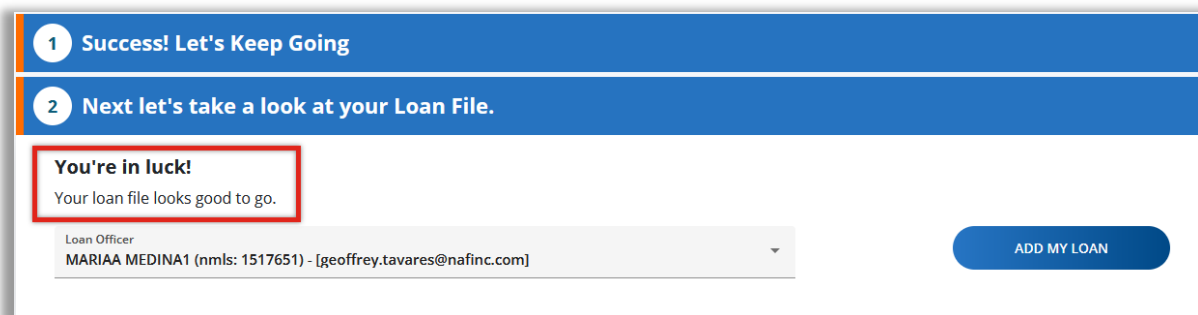
The steps below will outline the data entry required to input a non-delegated file through the Kwikie platform. The differences from the wholesale workflow are captured below through the quick upload wizard but are also reflected when going through the more manual loan submission process.

To view the wholesale workflow, reference the training manual found under the wholesale resources.

Step 1 Upload File: In the platform, click on the **Submit New Loan** button and upload the 3.4 file by dragging and dropping or clicking and searching for the file.



Step 2 Add Loan: The note on this screen has been updated to read that the file is good to go but no other changes have been made. Click the **Add My Loan** button.



Step 3 Summary: The file summary of the loan details are reflected here.

- Ensure that all required fields, as indicated by an asterisk, have been filled out.
- Then click **Save Loan Info**.
- The seller loan number will now pull into the display.
- The fields for broker fees and comp method have been removed as it will not be applicable to the Non-Delegated channel.

3 Let's fill in any empty fields

Loan Officer *
Dimitri Dritsas (nmls: 214147) - [testMLO1@kindlending.com]

Seller Loan Number
1100004267

Borrower: Alice Firstimer

Loan Terms

Loan Purpose
Purchase

Appraised Value *
\$ 650,000

Loan Amount *
\$ 450,000

Other Loan Amount
\$ 0

Purchase Price *
\$ 650,000

LTV *
69.23

CLTV
69.23

Other Lien Type

Property Info

Property Type
Attached

Occupancy *
Primary Residence

Address
888 Testing Lane

Zip Code
91801

City
Alhambra

State
California

of Units
1

County
Los Angeles

Loan Info

Mortgage Type
Conventional Mortgage

Documentation Type
Full Doc

Est Close Date *
11/25/2022

Other Info

Credit Score *
720

Impounds *
Yes

Address is not valid

FINISH LATER

SAVE LOAN INFO

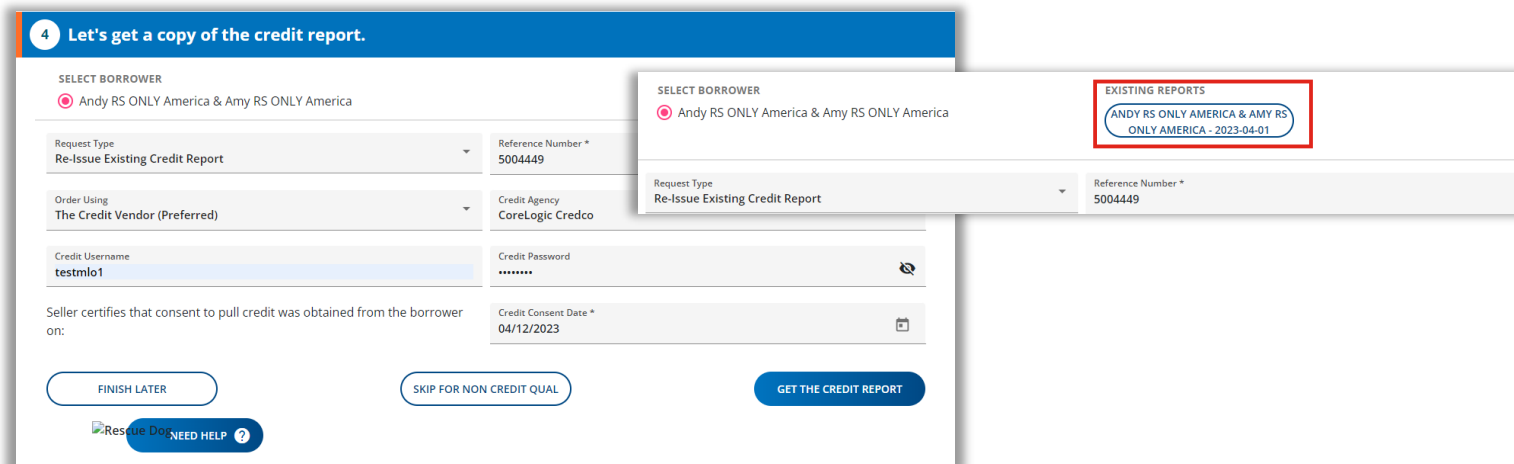
NEXT STEP »



Kindly pay attention: The message **Address Is Not Valid** may appear if the property isn't listed with USPS. Please double check the property address for any typos. If there are none, continue with the registration workflow.

Step 4 Credit: This screen is virtually unchanged from the wholesale view. However, the note now indicates that the Seller as opposed to the Broker obtained permission to pull credit.

- Ensure the radio button next to the borrower's name is selected.
- Choose your **Request Type**: Re-Issue Existing Credit Report.
 - For Reissue you must input a Reference Number.
- Enter who you are **Ordering Using**: Credit Vendor or Fannie Mae.
- Select the **Credit Agency** from the drop-down menu and input your Credit Account ID and Password.
 - The portal will retain the last credit agency and set of credentials used.
- Enter the date the applicant gave consent to order credit and click **Get the Credit Report**.
- If successful, you will be able to see the credit report, by clicking on the button with the customer's name under **Existing Reports**.



4 Let's get a copy of the credit report.

SELECT BORROWER
☒ Andy RS ONLY America & Amy RS ONLY America

Request Type
 Re-Issue Existing Credit Report

Reference Number *
 5004449

Order Using
 The Credit Vendor (Preferred)

Credit Agency
 CoreLogic Credco

Credit Username
 testmlo1

Credit Password

Seller certifies that consent to pull credit was obtained from the borrower on:

Credit Consent Date *
 04/12/2023

EXISTING REPORTS
 ANDY RS ONLY AMERICA & AMY RS ONLY AMERICA - 2023-04-01

Buttons: FINISH LATER, SKIP FOR NON CREDIT QUAL, GET THE CREDIT REPORT

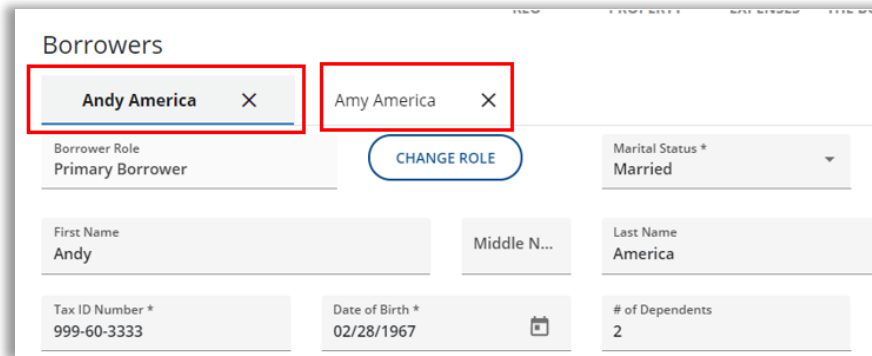
Rescue Docs **NEED HELP ?**

The sections below will go through each of the screens of the 1003 and call out items that should be paid particular attention to.

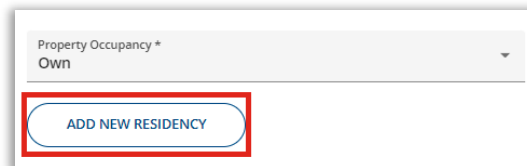
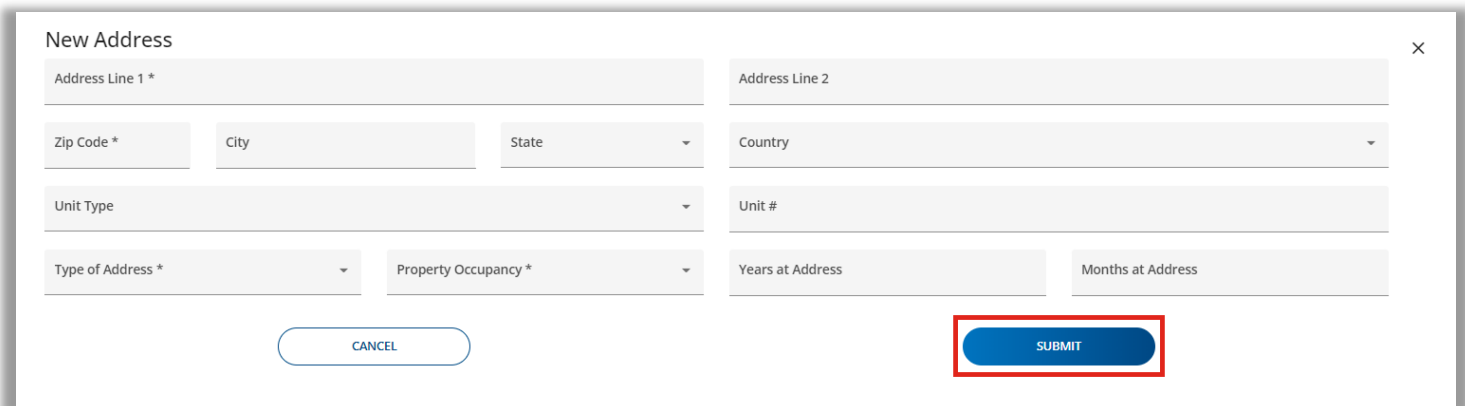
Borrowers

If you have married borrowers, you will need to:

- View/update information for each borrower on their individual screens/tabs.



- If there isn't at least 2 years of established residency at the current location, click the **Add New Residency** button, fill out all required information, then click **Submit**.
 - A new line item listing a previous place of residency will be listed at the bottom of the screen.

- Ensure that the borrower roles and groups are selected.
 - If the borrowers are out of order and need to be updated, select the correct role from the **Borrower Role** drop down, and update the sort order accordingly.
 - Repeat for the **Credit Application** Links.

Additional Residencies

Borrower	Address Type	Occupancy Type	Time at Residency
PO Box 1624, Someplace, MA		SHARE ADDRESS	DELETE ADDRESS
Andy America	MAILING		0 Years, 0 Months
Amy America	MAILING		0 Years, 0 Months

BORROWER ROLES

BORROWER GROUPS

SAVE

Borrower Roles

Andy America	Borrower Role Primary Borrower	Sort Order 1
Amy America	Borrower Role Co-Borrower	Sort Order 2

CANCEL

SAVE

Credit Application Links

Andy America (Married)	Credit Role Applicant	Group Group A
Amy America (Married)	Credit Role Co-Applicant	Group Group A

CANCEL

SAVE

Employment

For married borrowers, employment information will need to be entered individually on their respective tabs. This screen is where you will verify/modify income tied to employment.

Employment

Andy America

Amy America

☒ Currently Employed
 ☐ Not Employed

Employer Name *
Employer 1

Employment Type
Current Primary Employ...

Address Line 1 *
1 Emp way DEPT 11

Address Line 2

Zip Code *
90808

City *
Burbank

State *
California

Phone Number *
(111) 111-1111

Extension

Position or Title *
Test

Years at Employer *
4

Months at Employer *
4

Employed From *
03/01/2018

Years in Profession *
0

Months in Profession *
0

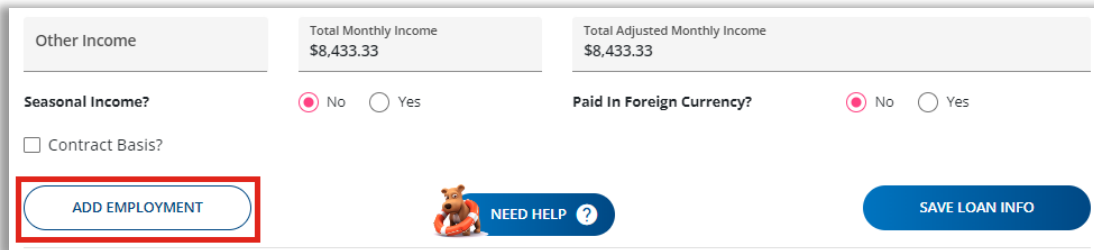
☐ Self Employed

Ensure that all employment information is filled out including:

Employer Name	Full address	Title/Position
Time with Employer	Time in Profession	Employment Time Frame/Date

A minimum of 2 years work history needs to be provided or an additional place of employment must be supplied.

- To add a previous job, click on the **Add Employment** button, fill out all required information, then click **Create**.



Other Income

Total Monthly Income \$8,433.33


Total Adjusted Monthly Income \$8,433.33

Seasonal Income? ☒ No ☐ Yes

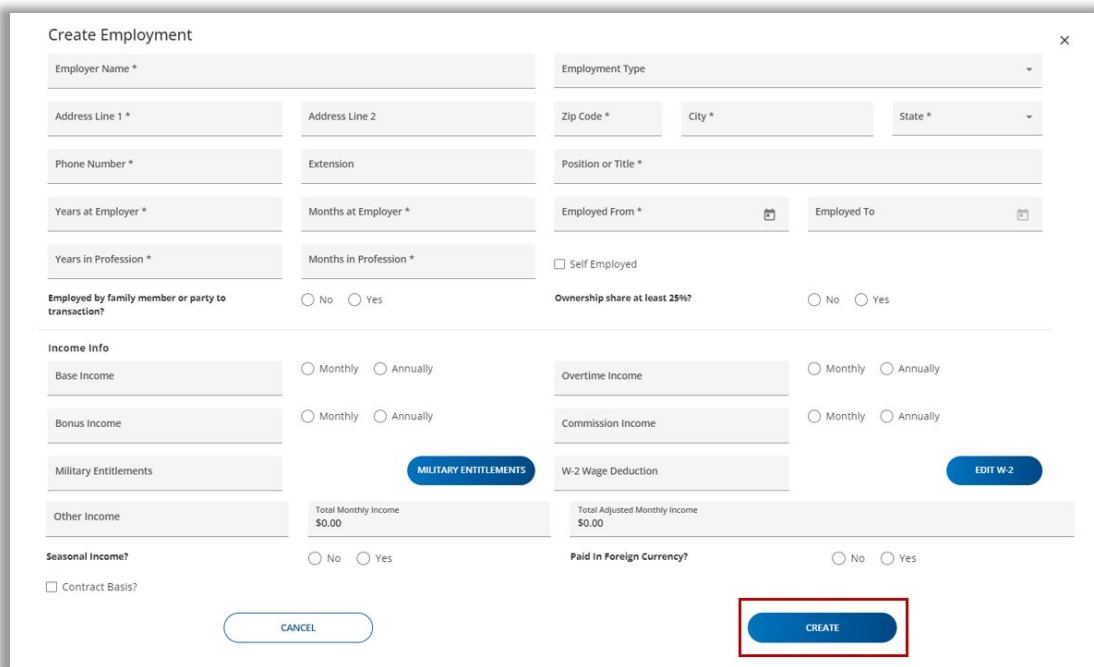
☐ Contract Basis?

Paid In Foreign Currency? ☒ No ☐ Yes

ADD EMPLOYMENT

 NEED HELP ?

SAVE LOAN INFO



Create Employment

Employer Name *

Address Line 1 * Address Line 2

Phone Number * Extension

Years at Employer * Months at Employer *

Years in Profession * Months in Profession *

Employment Type

Zip Code * City * State *

Position or Title *

Employed From * Employed To *

☐ Self Employed

Employed by family member or party to transaction? ☐ No ☐ Yes

Ownership share at least 25%? ☐ No ☐ Yes

Income Info

Base Income ☐ Monthly ☐ Annually

Bonus Income ☐ Monthly ☐ Annually

Military Entitlements **MILITARY ENTITLEMENTS**

Other Income

Overtime Income ☐ Monthly ☐ Annually

Commission Income ☐ Monthly ☐ Annually

W-2 Wage Deduction **EDIT W-2**

Total Monthly Income \$0.00

Total Adjusted Monthly Income \$0.00

Seasonal Income? ☐ No ☐ Yes

☐ Contract Basis?

CREATE

Income

Income not shared by married borrowers should be listed individually on their individual tabs. Income **NOT** generated through employment will be captured here.

Income

Andy America



Amy America

Base Employment Income \$ 7,500.00	Overtime \$ 0.00	Bonuses \$ 0.00	Commission \$ 0.00
Military Entitlements Income \$ 4,250.00	Other Income \$ 0.00	Total Employment Income \$ 11,750.00	W-2 Wage Deduction \$ 1,375.00
Total Adjusted Income \$ 10,375.00	Total Income Other Sources \$ 225.00	Total Income \$ 10,600.00	

To add a stream of income:

- Click the **Add Other Income** button.
- Select the **Income Type** from the drop down.
- Enter the **Amount**.
- Ensure to properly indicate if the amount is monthly or annually.
- Then click **Save**.

Additional Income for Andy America

Description	Amount	Frequency	Delete
Trust Income	\$2,500.00	MONTHLY	
Social Security	\$100.00	MONTHLY	

ADD OTHER INCOME

SAVE INCOME

Additional Income

Income Type *

Income Amount *

\$ 0.00

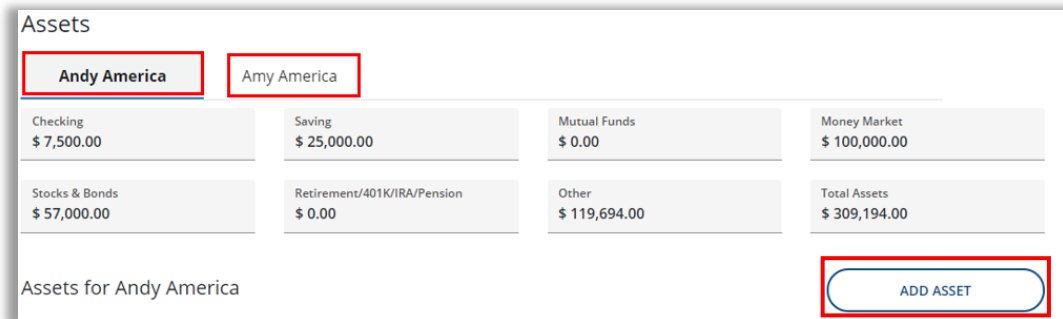
☒ Monthly
 ☐ Annually

CANCEL

SAVE

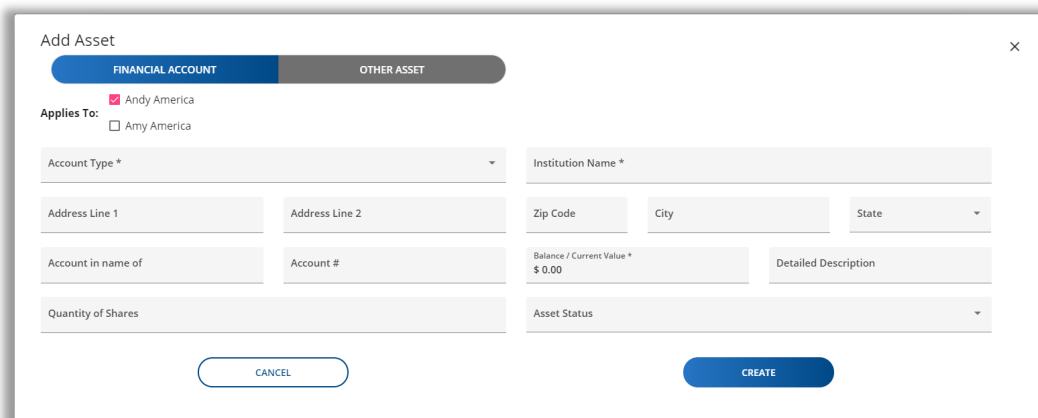
Assets

Any assets not shared by married borrowers should be itemized on the individual tabs.



To add an asset:

- Click on the **Add Asset** button on the main screen.
- In the popup that appears, choose the type of asset: **Financial Account** or **Other Asset**.
- Click the check box next to the customer to whom the asset belongs.
 - If the asset applies to both borrowers, check both boxes.
- Fill in the required information, then click **Create**.



PLEASE NOTE: You must indicate an **Asset Status** of **Liquidated** if the asset is to be used for closing.

Add Asset

FINANCIAL ACCOUNT

OTHER ASSET

Account Type *

Institution Name *

Address Line 1

Address Line 2

Zip Code

City

State

Account in name of

Account #

Balance / Current Value *

Detailed Description

Quantity of Shares

Liquidated

Deposited

Not Deposited

CANCEL

Liabilities & REO

Any liabilities not shared by married borrowers should be itemized on the individual customer tabs.

Liabilities & REO

Andy America

Amy America

Liabilities for Andy America

NEED HELP ?

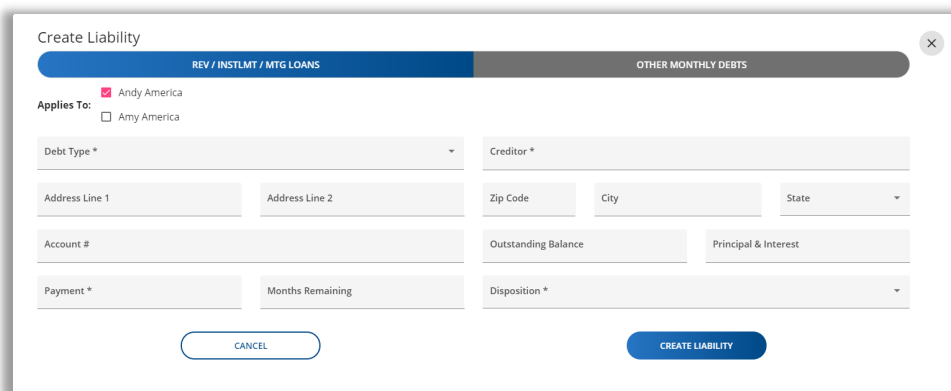
ADD LIABILITY

Debt Type	Creditor	Payment	Balance	Account #	Disposition
Installment Loan	RELENTLESS BANK	\$46.22	\$1,554.00	200021	Include in DTI
Real Estate Mortgage Loan	BEST EVER MORTGAGE	\$1,691.00	\$210,279.00	502088	Paid at Closing
Real Estate Mortgage Loan	CALLABLE MORTGAGE	\$1,671.00	\$210,027.00	757570	Include in DTI
Revolving Charge Account	CAPITAL BANK	\$10.00	\$29.00	529115	Include in DTI
Revolving Charge Account	PRIME VISA	\$40.00	\$450.00	411711911	Include in DTI
Revolving Charge Account	ALLEN BANK CARD	\$133.00	\$4,665.00	435617	Include in DTI
Revolving Charge Account	BURSTING CREDIT	\$27.00	\$1,357.00	171442	Include in DTI

PLEASE NOTE: You should confirm that the current/existing liabilities listed have the correct **Debt Type** category associated with them.

To add a liability:

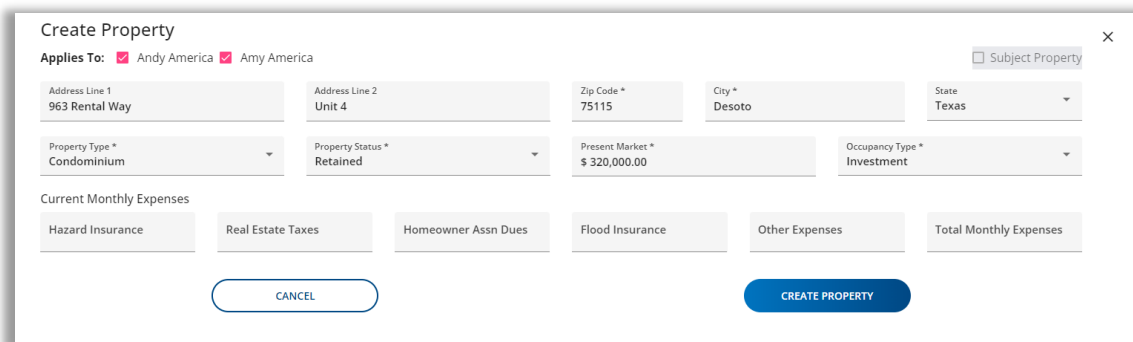
- Click on the **Add Liability** button on the main screen.
- In the popup that appears, choose the type of liability: **Rev, Instlmt, Mtg Loan** or **Other Monthly Debts**.
- Click the check box next to the customer to whom the liability belongs.
 - If the liability applies to both borrowers, check both boxes.
- Fill in the required information, then click **Create Liability**.



The 'Create Liability' form is divided into two tabs: 'REV / INSTLMT / MTG LOANS' (active) and 'OTHER MONTHLY DEBTS'. Under 'Applies To', 'Andy America' is selected with a checkbox. The form includes fields for 'Debt Type *', 'Creditor *', 'Address Line 1', 'Address Line 2', 'Zip Code', 'City', 'State', 'Account #', 'Outstanding Balance', 'Principal & Interest', 'Payment *', 'Months Remaining', and 'Disposition *'. At the bottom are 'CANCEL' and 'CREATE LIABILITY' buttons.

If adding a mortgage to the liabilities:

- Click the **Add Property** button first.
 - Select the checkbox next to whom that property applies.
 - If applicable to both borrowers, select the checkbox next to both names.
- Fill out all fields and then click **Create Property**.



The 'Create Property' form has a close button (X) in the top right. Under 'Applies To', both 'Andy America' and 'Amy America' are selected with checkboxes. There is also a 'Subject Property' checkbox. The form includes fields for 'Address Line 1' (963 Rental Way), 'Address Line 2' (Unit 4), 'Zip Code *' (75115), 'City *' (Desoto), 'State' (Texas), 'Property Type *' (Condominium), 'Property Status *' (Retained), 'Present Market *' (\$ 320,000.00), and 'Occupancy Type *' (Investment). A section for 'Current Monthly Expenses' includes 'Hazard Insurance', 'Real Estate Taxes', 'Homeowner Assn Dues', 'Flood Insurance', 'Other Expenses', and 'Total Monthly Expenses'. At the bottom are 'CANCEL' and 'CREATE PROPERTY' buttons.

- Click the **Add Liability** button.
 - Select **Real Estate Mortgage Loan** as the **Debt Type** and fill out all the required information.
 - Select the property address from the drop down under the **Associated Property** field.
 - Click Create Liability.

Create Liability

REV / INSTLMT / MTG LOANS

OTHER MONTHLY DEBTS

Applies To: ☒ Andy America ☒ Amy America

Debt Type *

Real Estate Mortgage Loan

Creditor *

ACME Bank

Address Line 1

963 Rental Way

Address Line 2

Unit 4

Zip Code *

75115

City

Desoto

State

Texas

Account #

Outstanding Balance

\$ 200,000.00

Principal & Interest

\$ 2,500.00

Payment *

\$ 2,500.00

Months Remaining

210

Disposition *

Include In Debt Calculations

Lien Types

First Mortgage

Lien Position

1

☐ Concurrent

Associated Property

Select a Property

963 Rental Way, Desoto, TX 75115

CANCEL

CREATE LIABILITY

PLEASE NOTE: When a REO is a rental property, ensure that the **Property Status** is set to **Rental**. Choosing Rental will allow the **Calculate Rental Income** button to appear.

Update Property

☐ Subject Property

Address Line 1

123 Main St

Address Line 2

Zip Code *

75115

City *

Desoto

State

Texas

Property Type *

Condominium

Property Status *

Rental

Present Market *

\$ 300,000.00

Occupancy Type *

Investment

Current Monthly Expenses

Hazard Insurance

Real Estate Taxes

Homeowner Assn Dues

Flood Insurance

Other Expenses

Total Monthly Expenses

Rental Income

Net Rental Income

-\$ 1,500.00

CALCULATE RENTAL INCOME

CANCEL

UPDATE PROPERTY

When you click on the **Calculate Rental Income** button, an additional section of the screen will appear that will automatically calculate the income based on the Lease Agreement.

If needing to manually calculate the rental income, click on the **Manual** button, and enter the required info.

Current Monthly Expenses

Hazard Insurance Real Estate Taxes Homeowner Assn Dues Flood Insurance Other Expenses Total Monthly Expenses

Rental Income

Net Rental Income
-\$ 1,500.00

[CALCULATE RENTAL INCOME](#)

Calculate Rental Income

USE LEASE AGREEMENT **MANUAL**

Unit 1 Rent \$ 0.00 + Use Percentage 75.00% X Adj. Gross Monthly Rent \$ 0.00 =

First Mortgage (P&I) \$ 0.00 - Other Financing (P&I) \$ 1,500.00 - Mortgage Insurance (P&I) \$ 0.00 -

Hazard Insurance \$ 0.00 - Property Taxes \$ 0.00 - HOA Fees \$ 0.00 - Flood Insurance \$ 0.00 - Other Expenses \$ 0.00 - Adj to Rental Income \$ 0.00 +

Total Net Rental Income = Alice Firsttimer Amount -\$ 1,500.00 +

[CANCEL](#) [UPDATE PROPERTY](#)

Calculate Rental Income

USE LEASE AGREEMENT **MANUAL**

Unit 1 Rent \$ 0.00 + Gross Monthly Rent \$ 0.00 =

Total Net Rental Income = Alice Firsttimer Amount -\$ 1,500.00 +

[CANCEL](#) [UPDATE PROPERTY](#)

If you find that there is a duplication, select one of the listings, zero out the payment and balance, and choose **Ignore** under the **Disposition** so that this does not negatively impact your CLTV.

Update Liability

Debt Type *
Revolving Charge Account

Creditor *
HEMLOCKS

Address Line 1 Address Line 2 Zip Code City State

Account #
98E543184026

Outstanding Balance
\$ 437.00

Payments *
\$ 44.00

Months Remaining
10

[CANCEL](#)

Principal & Interest

Omitted From Debt Calculations

Include in Debt Calculations

Resubordinated

Ignore

To Be Satisfied At Closing

Exclude based on # of months

Purpose & Property

Ensure that the Market Value, Year Built, Building Status, Name(s) Title Will be Held In, and Title Vesting fields are filled in this screen.

- Ensure to select the checkbox next to all names that will appear on title.
- After selecting a description from the **Vesting Samples** drop-down, click on the **Apply Sample to Title Vesting** to apply the description to the **Title Vesting to be Held As** field.

Subject Property Address

Address Line 1 *
14 test loan

Address Line 2

Unit Type

Unit #

Zip Code *
90808

City
Long Beach

State
California

County *
Los Angeles

Occupancy Type *
Primary Residence

Property Type
Detached

☐ Semi-Detached

Property Information

Market Value
\$ 500,000.00

Number of Units
1

Month Built

Year Built *
1990

Building Status *
Existing

Maintenance & Utiliti...
0

☐ New Construction

Estate Held In

☐ Fee Simple

☐ Leasehold (Expiration Date)

Leasehold (Expiration ...)

Proposed Monthly Expenses

Hazard Insurance
\$ 50.00

Property Taxes
\$ 450.00

Flood Insurance

HOA Fees
\$ 0.00

Other Expenses
\$ 0.00

Trust Info

☐ Inter Vivos

☐ Land Trust

☐ Revocable

Indian Country Land Tenure

Title Info

Name(s) Title Will Be Held In
Andy America,Amy America

NAMES ON TITLE

Title Vesting To Be Held As
Husband and Wife

Vesting Samples
Husband and Wife

APPLY SAMPLE TO TITLE VESTING

SAVE

Select Names on Title

Select	Borrower Name	Borrower Role
<input type="checkbox"/>	Andy America	Primary Borrower
<input type="checkbox"/>	Amy America	Co-Borrower

CANCEL

DONE

Housing Expenses

For married borrowers, ensure that any non-shared housing expenses are listed on the individual borrower tabs.

PLEASE NOTE: no field EXCEPT rent is editable on this screen. To update the values for all other fields, go back to the Liabilities & REO screen, and update the values there. All data will flow over to this screen.

Present Housing Expenses

Andy America

Amy America

Rent \$ 2,000.00	First Mortgage (P&I) \$ 0.00	Other Financing (P&I) \$ 0.00	Hazard Insurance \$ 0.00
Real Estate Taxes \$ 0.00	Mortgage Insurance \$ 0.00	Home Owner Assn.Dues \$ 0.00	Flood Insurance \$ 0.00
		Other Expenses \$ 0.00	Total Present Expenses \$ 2,000.00

SAVE LOAN INFO

Qualifying the Borrower

Review this screen to ensure that the data is reflecting the transaction and that the fees are accurate.

- Account for **Seller Credits** in section L.
- Click on the hyperlinked **Credit Details** in section M to input Earnest Money.

Qualifying the Borrower - Minimum Required Funds or Cash Back

Due from Borrower(s)

A. Sales Contract Price

\$ 500,000.00

B. Improvements, Renovations and Repairs

\$ 0.00

C. Land (if acquired separately)

\$ 0.00

D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction

\$ 0.00

E. Credit Cards and Other Debts Paid Off

\$ 210,279.00

F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)

\$ 2,181.04

G. Discount Points

\$ 0.00

H. TOTAL DUE FROM BORROWER(S) (TOTAL OF A through G)

\$ 712,460.04

Total Mortgage Loans

I. Loan Amount

\$ 0.00

J. Other New Mortgage Loans on the property the borrower is buying or refinancing

\$ 0.00

K. TOTAL OF MORTGAGE LOANS (Total of I and J)

\$ 300,000.00

Total Credits

L. Seller Credits

\$ 0.00

M. Other Credits

CREDIT DETAILS

\$ 0.00

N. TOTAL CREDITS (Total of L and M)

\$ 0.00

Calculation

TOTAL DUE FROM BORROWER(S) (Line H)

\$ 712,460.04

LESS TOTAL MORTGAGE LOANS (line K) AND TOTAL CREDITS (Line N)

\$ 300,000.00

CASH FROM/TO THE BORROWER (Line H minus Line K and Line N)

\$ 412,460.04

Other Credit

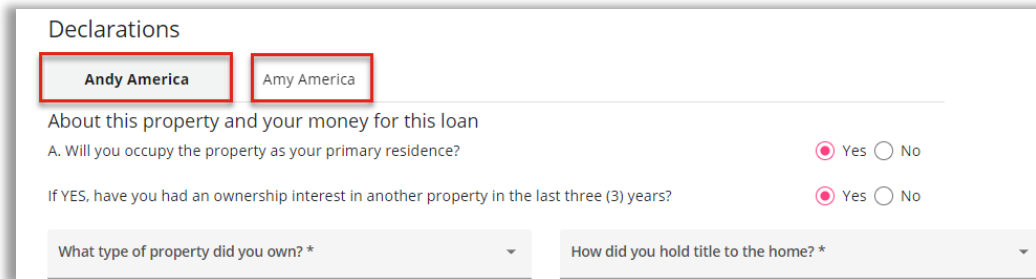
Other Credit Type	Purchase Credit Source Type	Amount
Credit for Rate Chosen		\$558.00
Earnest Money	Borrower Paid Outside Closing	\$ 0.00

CANCEL

SAVE

Declarations

For married borrowers, the declarations will need to be completed for both via their individual tabs.



Declarations

Andy America Amy America

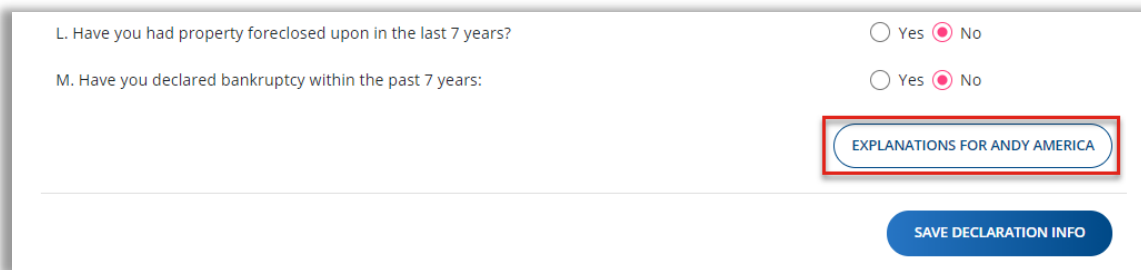
About this property and your money for this loan

A. Will you occupy the property as your primary residence? ☒ Yes ☐ No

If YES, have you had an ownership interest in another property in the last three (3) years? ☒ Yes ☐ No

What type of property did you own? * How did you hold title to the home? *

Ensure that any responses that require additional commentary are explained in the **Explanations** section for each borrower.



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

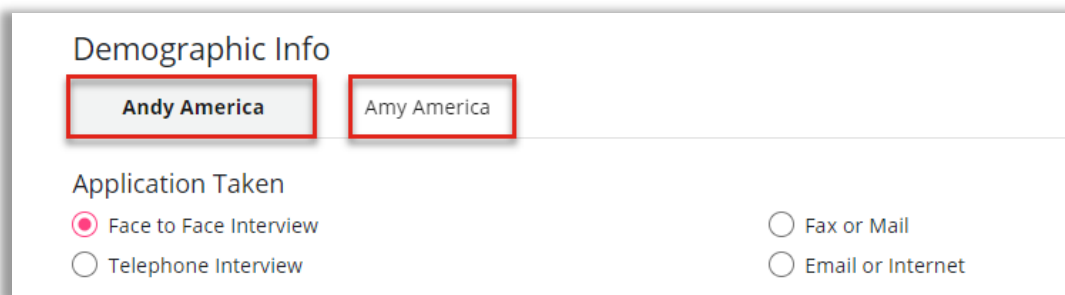
M. Have you declared bankruptcy within the past 7 years: ☐ Yes ☒ No

EXPLANATIONS FOR ANDY AMERICA

SAVE DECLARATION INFO

Demographic Info

All questions in the demographic screen are required. Ensure that it is filled out for both borrowers.



Demographic Info

Andy America Amy America

Application Taken

☒ Face to Face Interview ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

When looking at the **Language Preference** field, the borrower may choose to select **I do not wish to respond**, but a selection must be made.

- The 4 property/loan use questions below that must also be answered.

Language Preference - Select One

☐ English
 ☐ Chinese
 ☐ Korean
 ☐ Spanish
 ☐ Tagalog
 ☐ Vietnamese
 ☐ Other
 ☐ I do not wish to respond

Specify if Other

Is any portion of this loan being used to purchase another property?

Yes No

Will any of the proceeds from this loan be used for home improvement purposes?

Yes No

Is any portion of this loan being used to pay off an existing mortgage?

Yes No

Will you be using proceeds for something other than any of the 3 purposes listed above (purchase, refi, home improvement)?

Yes No

Once all screens in the Application section are filled out, click **Save Info**, then click the **Next** button to move to the next step in the workflow.

Interviewer Info

Interviewer Name
Dimitri Dritsas

Interviewer NMLS ID
214147

Interviewer Telephone Number
(714) 555-1212

Interviewer Email Address
testMLO1@kindlending.com

SAVE INFO FOR ANDY AMERICA

FINISH LATER

NEXT »

Step 6 Pricing: The pricing screen is unchanged and will allow you to select the product and price.

- You have the ability to adjust initial pricing results by clicking on the hyperlinked rate or cost.

6 Check product and pricing

We found products for you

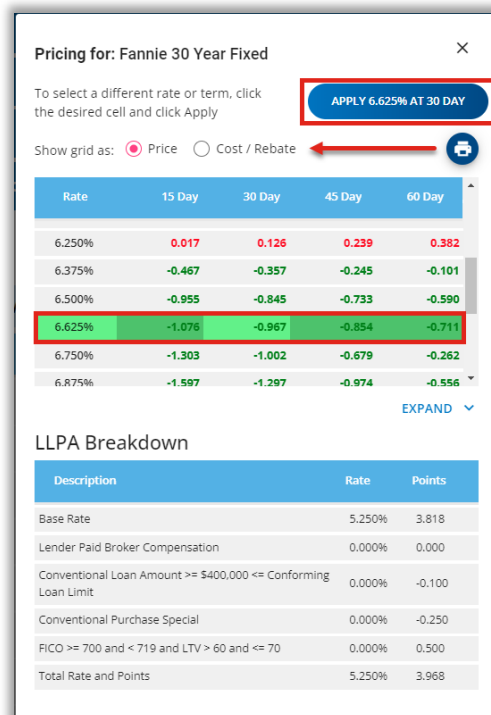
To see other term, just select what you want

Current Lock Term
30 Day Rate Lock

My Test Pricing Message. If you see this, it passes QA

Product	Rate	Payment	Cost / Price
<input type="radio"/> Fannie 30 Year Fixed	5.250%	\$2,484.92	\$17,856.00 / 3.968
<input type="radio"/> Fannie 25 Year Fixed	5.250%	\$2,696.61	\$18,670.50 / 4.149
<input type="radio"/> Fannie 20 Year Fixed	5.250%	\$3,032.30	\$15,750.00 / 3.500
<input type="radio"/> Fannie 15 Year Fixed	4.750%	\$3,500.24	\$12,721.50 / 2.827
<input type="radio"/> Fannie 10 Year Fixed	4.750%	\$4,718.15	\$11,970.00 / 2.660
<input type="radio"/> Freddie 30 Year Fixed	5.250%	\$2,484.92	\$18,981.00 / 4.218
<input type="radio"/> Freddie 25 Year Fixed	5.250%	\$2,696.61	\$20,106.00 / 4.468

- In the popup screen that appears you can select a new rate and desired lock term.
- You have the ability to switch between price (points) and cost/rebate (dollars).
- Once selected, both the rate and the points under the lock term will be highlighted a lighter green.
- The rate and lock term will also appear at the top of the screen as confirmation of what was selected.
- Click **Apply** to update all the products with the desired rate and term.



Pricing for: Fannie 30 Year Fixed

To select a different rate or term, click the desired cell and click Apply

APPLY 6.625% AT 30 DAY

Show grid as: ☒ Price ☐ Cost / Rebate

Rate	15 Day	30 Day	45 Day	60 Day
6.250%	0.017	0.126	0.239	0.382
6.375%	-0.467	-0.357	-0.245	-0.101
6.500%	-0.955	-0.845	-0.733	-0.590
6.625%	-1.076	-0.967	-0.854	-0.711
6.750%	-1.303	-1.002	-0.679	-0.262
6.875%	-1.597	-1.297	-0.974	-0.556

EXPAND

LLPA Breakdown

Description	Rate	Points
Base Rate	5.250%	3.818
Lender Paid Broker Compensation	0.000%	0.000
Conventional Loan Amount >= \$400,000 <= Conforming Loan Limit	0.000%	-0.100
Conventional Purchase Special	0.000%	-0.250
FICO >= 700 and < 719 and LTV > 60 and <= 70	0.000%	0.500
Total Rate and Points	5.250%	3.968

- Back in the pricing screen, you can select the product at the new rate and payment amount.
- Any price that is listed in green will be a credit to the client.
- Any price in red will be a cost to the client.

Product	Rate	Payment	Cost / Price
<input type="radio"/> Fannie 30 Year Fixed	6.625%	\$2,881.40	\$4,351.50 / (0.967)
<input type="radio"/> Fannie 25 Year Fixed	6.625%	\$3,073.67	\$3,865.50 / (0.859)
<input type="radio"/> VA 15 Year Fixed	6.125%	\$3,827.81	\$9,436.50 / 2.097
<input type="radio"/> USDA Rural Housing 30 Year Fixed Streamline	6.625%	\$2,881.40	\$8,181.00 / (1.818)

- Now scroll to the bottom of the screen and click the **Next Step** button.

- You will now be directed to the next screen.

FINISH LATER

NEXT STEP



Kindly pay attention: Clicking **Next Step** only applies the pricing during this workflow. Once you register the loan, you'll then be able to lock the loan on the Loan Dashboard page.

PLEASE NOTE: Under the **Finish Later** and **Next Step** buttons, there is a section that lists out the products your client did not qualify for and the reason why.

○

FHA 30 Year Fixed Streamline - Non-Credit Qual

3.000%

\$1,138.33

\$1,215.00 / 0.450

FINISH LATER

NEXT STEP

Sorry, we couldn't make these work

Expand to See Results

Product	Reason
Fannie 30 Year High Balance	The Minimum Loan amount for a 1 Unit High Balance loan must greater than the conforming loan limit.
Fannie 15 Year High Balance	The Minimum Loan amount for a 1 Unit High Balance loan must greater than the conforming loan limit.
Freddie 30 Year High Balance	The Minimum Loan amount for a 1 Unit High Balance loan must greater than the conforming loan limit.
Freddie 15 Year High Balance	The Minimum Loan amount for a 1 Unit High Balance loan must greater than the conforming loan limit.

Step 7 Fees: The fees screen has been updated to no longer reach out to Closing Corp. Instead the user will be directed to the fee schedule where they will need to enter all fees and amounts manually.

In the fee list, some fees are automatically inserted, however, the Seller must add all other fees to the list and **ensure that each amount entered matches the Seller's LE.**

- Click on the **Add Additional Fees** button.
- In this new screen, search for the desired fee.
 - Click on the check box next to the fee.
 - This will open up an editable text box for the amount to be added.
- Repeat for each applicable fee. Once complete, click the **Add Selected Fees** button.
- Then click the **Taxes & Ins** breadcrumb link.

7 Almost there! just enter and verify the fees

View Fees Taxes & Ins

Fees Providers

Search Fees **ADD ADDITIONAL FEES**

Fee Name	Amount	Borrower	Seller	Provider	My Affiliate
Section E Fees					
City Transfer Taxes - Deed	\$ 2,700.00	\$2,700.00	\$ 0.00		
County Transfer Taxes - Deed	\$ 660.00	\$660.00	\$ 0.00		
Deed Recording	\$ 46.00	\$46.00	\$ 0.00		
Mortgage Recording	\$ 137.00	\$137.00	\$ 0.00		
Section F Fees					
Daily Interest Charges	\$80.14	\$80.14	\$ 0.00		
Section G Fees					
Hazard Insurance Imprints	\$ 0.00	\$ 0.00	\$ 0.00		
Property Tax Imprints	\$ 0.00	\$ 0.00	\$ 0.00		

LE PROVIDER **SAVE FEES**

7 Almost there! just enter and verify the fees

View Fees Taxes & Ins

Select Your Additional Fees Below

Search Fees **1** broker

Select	Fee Description	LE Section	Amount
<input checked="" type="checkbox"/>	Broker Fee Paid by Borrower	Origination Charges	\$ 6,500.00 3
<input type="checkbox"/>	Broker Processing Fee	Origination Charges	
<input type="checkbox"/>	Document Preparation Fee	Origination Charges	
<input type="checkbox"/>	Wire Transfer - Correspondent	Origination Charges	
<input type="checkbox"/>	Rate Lock Fee	Origination Charges	

2 **4** **5**

CANCEL **ADD SELECTED FEE(S)**

The **Taxes & Insurance** screen will allow you to account for escrows and taxes for the property if you selected to include that in the beginning of the process.

- Input the amount and months collected for each.
- At the bottom of the screen the **Annual** and **Monthly** toggles will allow you to see the amount of the **Hazard Ins** or **Property Taxes** based on the time frame.
- If needing to account for additional tax or insurance line item, click on the **Add Tax & Insurance Item** button, select the type being accounted for, enter the annual amount and months collected.
- Once all tax and insurance line items have been accounted for, click **Done with Tax & Insurance**.

Input Your Taxes and Insurance

4 Taxes & Ins

Input Your Taxes and Insurance

Tax & Insurance Item	Annual Amount as	Months Collected	Cushion	Total Months
Hazard Insurance	\$ 2,000.00	2	2	4
Property Tax	\$ 10,000.00	2	2	4
Tax & Insurance	\$ 0.00	Months Collected	2	2

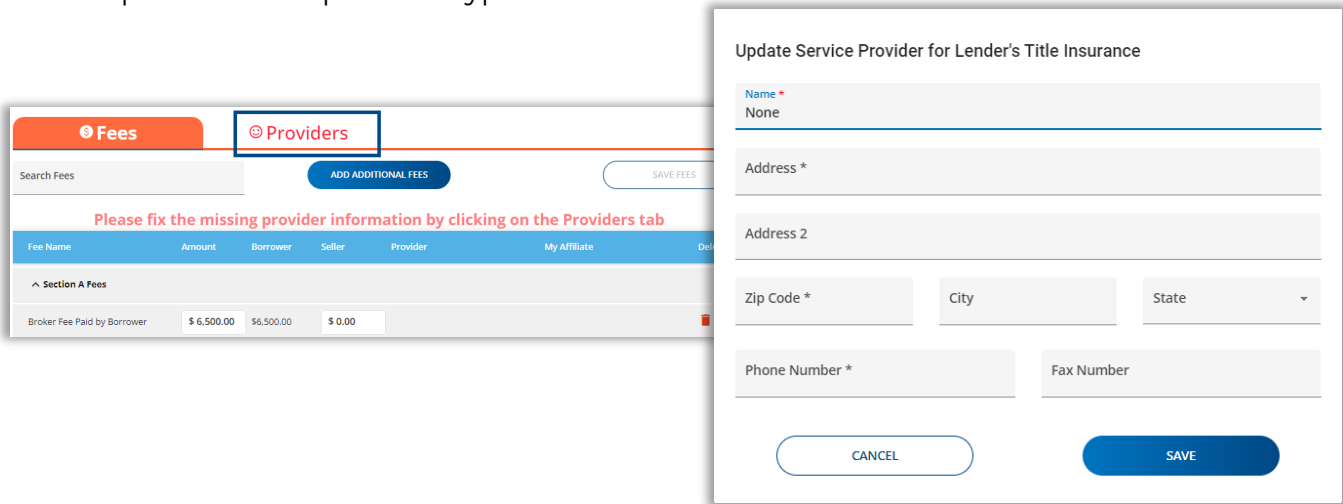
Annually **Monthly**

ADD TAX & INSURANCE ITEM **DONE WITH TAX & INSURANCE**

Once you finish adding the Taxes and Insurance, you'll be pushed back to the list of fees. The error message **Please fix the missing provider information by clicking on the Providers tab** will prompt the user to associate a provider for each fee type.

- Click on the **Provider** tab.

- Select the provider type.
- In the pop-up window that appears, update provider information then click **Save**.
- Repeat for each provider type.



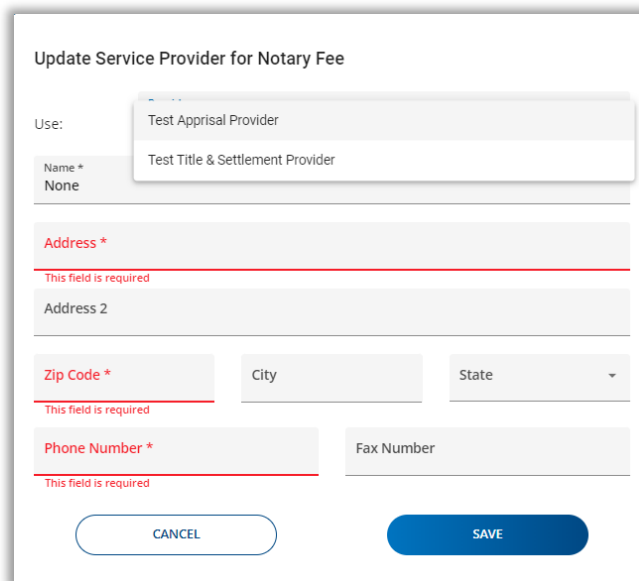
The screenshot shows the 'Providers' tab selected in the top navigation bar. A red message states: 'Please fix the missing provider information by clicking on the Providers tab'. Below this is a table with columns: Fee Name, Amount, Borrower, Seller, Provider, My Affiliate, and Del. The table contains one row: 'Broker Fee Paid by Borrower' with amounts of \$6,500.00, \$6,500.00, and \$0.00.

The pop-up window is titled 'Update Service Provider for Lender's Title Insurance'. It contains the following fields:

- Name * (Dropdown menu with 'None' selected)
- Address *
- Address 2
- Zip Code *
- City
- State (Dropdown menu)
- Phone Number *
- Fax Number

At the bottom of the pop-up are two buttons: 'CANCEL' and 'SAVE'.

PLEASE NOTE: If you are using the same provider across provider types, you can select their name from the drop down menu that will appear at the top of the screen. This will populate the previously added information and apply it to the new provider type.







The screenshot shows a pop-up window titled 'Update Service Provider for Notary Fee'. It contains the following fields:

- Use: (Dropdown menu with 'Test Appraisal Provider' and 'Test Title & Settlement Provider' options)
- Name * (Dropdown menu with 'None' selected)
- Address * (Red text: 'This field is required')
- Address 2
- Zip Code * (Red text: 'This field is required')
- City
- State (Dropdown menu)
- Phone Number * (Red text: 'This field is required')
- Fax Number

At the bottom of the pop-up are two buttons: 'CANCEL' and 'SAVE'.






Back in the **View Fees** screen, **Fees** tab:

- To remove a fee that erroneously added, click on the red trash can icon next to the fee.
- If needing to adjust the price of the fee, click on the cost box in the **Amount** column and update the price.
- If the seller is contributing funds to the total cost of that fee, enter the dollar amount they are contributing under the **Seller** column.
 - The total amount will stay the same, but the amount the borrower is responsible for will update to show the reduced total for them.

^ Section C Fees						
Lender's Title Insurance	\$ 2,150.00	\$2,150.00	\$ 0.00	Typical Title Company	<input type="checkbox"/> NO	
Notary Fee	\$ 200.00	\$100.00	\$ 100.00	Simple Settlement	<input type="checkbox"/> NO	
Settlement/Closing Fee	\$ 1,375.00	\$1,375.00	\$ 0.00	Simple Settlement	<input type="checkbox"/> NO	
Wire Fee - Escrow	\$ 100.00	\$100.00	\$ 0.00	Simple Settlement	<input type="checkbox"/> NO	

The slider toggle next to each provider allows the user to indicate if the provider is an affiliate. By default the toggle will be to the left in the no/off position.

- If the provider is an affiliate, click the toggle to turn it to the yes/on position.

^ Section C Fees						
Doc Prep	\$ 250.00	\$250.00	\$ 0.00	7 Star Escrow, Inc.	<input type="checkbox"/> NO	
Endorsement Fee	\$ 25.00	\$25.00	\$ 0.00	Advantage Title, LLC	<input checked="" type="checkbox"/> YES	
Lender's Title Insurance	\$ 1,381.00	\$1,381.00	\$ 0.00	Advantage Title, LLC	<input checked="" type="checkbox"/> YES	
Loan Tie In Fee	\$ 150.00	\$150.00	\$ 0.00	7 Star Escrow, Inc.	<input type="checkbox"/> NO	
Messenger/Courier Fee - Title	\$ 60.00	\$60.00	\$ 0.00	7 Star Escrow, Inc.	<input type="checkbox"/> NO	

When all changes are made, click the **Save Fees** button at the bottom of the screen.

- Below the Save Fees button, you have the ability to see a draft LE and review the charges in that format.
- **Click Next Step** to move on.

^ Section H Fees

Owner's Title Insurance (Optional)
\$ 947.00
\$ 947.00
\$ 0.00
Advantage Title, LLC
NO

LET'S VIEW THE LE

SAVE FEES

FINISH LATER

NEXT STEP

1 of 4

200

BROKER SOLUTIONS, INC. DBA KIND LENDING
14111 WILSON ROAD, SUITE 100, TUSTIN, CA 92780

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
09/07/2021

APPLICANTS
JOHN DO NOT TOUCH HOMEOWNER
3 PENNY LANE
COSTA MESA, CA 92626

PROPERTY
3 PENNY LANE
COSTA MESA, CA 92626
\$595,000

LOAN TERM
30 years

PURPOSE
Purchase

PRODUCT
Fixed Rate

LOAN TYPE
30 Conventional ☐ FHA ☐ VA ☐

LOAN ID#
1100009005

RATE LOCK
1-YR 32 YES, until 06/07/2021 AT 08:00 P.M. PDT
Before closing, your interest rate, points, and lender credits can change unless you fix the interest rate. All other estimated closing costs expire on 06/07/2021 AT 08:00 P.M. PDT

Loan Terms

Can this amount increase after closing?

Loan Amount

\$200,000

NO

Interest Rate

2.75%

NO

Monthly Principal & Interest
See Required Payments below for your Estimated Total Monthly Payment

\$816.48

NO

Prepayment Penalty

NO

Balloon Payment

NO

Projected Payments

Payment Calculation

Years 1-30

Principal & Interest

\$816.48

Mortgage Insurance

+

0

Estimated Escrow
Amount can increase over time

+

0

Estimated Total Monthly Payment

\$816.48



Kindly pay attention: This LE is a draft and for informational purposes only. **Do not** send this out as it is not the final version.

Step 8 AUS: There are no changes to the AUS process.

- Enter your DU or LP credentials and click the **See What They Say** button.
 - The **Credit Reference No** will pull through from the step 4.

8 Let's see what the old AUS says.

Request Type
DU Only

DU Casefile No

DU Credit Agency
Fannie Mae Test Credit Agency

Credit Username
testmlo1

Credit Password

Borrower
Alice Firstimer

Credit Reference No *
5004469

FINISH LATER

NOT NEEDED NOW

SEE WHAT THEY SAY

NEED HELP ?

- Result info (eligible or ineligible result) will pop up.
- View findings by clicking the green download icon next to PDF.
- Click **Next Step** to continue.

8 Let's see what the old AUS says.

Type	Date / Time	Casefile / LP Key	Result	Waiver	View Findings
DU	10-25-2022 09:37	2004946120	Approve/Eligible	Not Eligible	Log Credit PDF HTML

ORDER NEW AUS

NEXT STEP »

Step 9 Registration: On the submission screen, insert the **Application** and **Initial LE dates** as well as indicating if you will submit the credit package now or later.

- If submitting the credit package at registration, drag and drop or click and search your computer to add it to the screen.
- Then click **Register**.

9 Finally! Let's get it registered!

Confirm Important Dates

Application Date *

10/25/2022

Initial LE Date *

10/24/2022

Submit your Credit Package

☒ I am ready to submit my credit package
 ☐ I will submit my credit package later

Upload Files

Drag and Drop Files Here

Documents Already Uploaded

Name	Uploaded By	Date
2022-10-25T16:38.11.000Z.pdf	Rachel Herbert	10-25-2022 09:38
Credit Pkg.pdf	Rachel Herbert	10-25-2022 09:39

By selecting Register, you confirm that loan will be submitted to Kind Lending as indicated above.

FINISH LATER

REGISTER

PLEASE NOTE: This screen will also show a summary of the documents that have been created or uploaded during the previous steps prior to registration (e.g. credit or AUS reports).

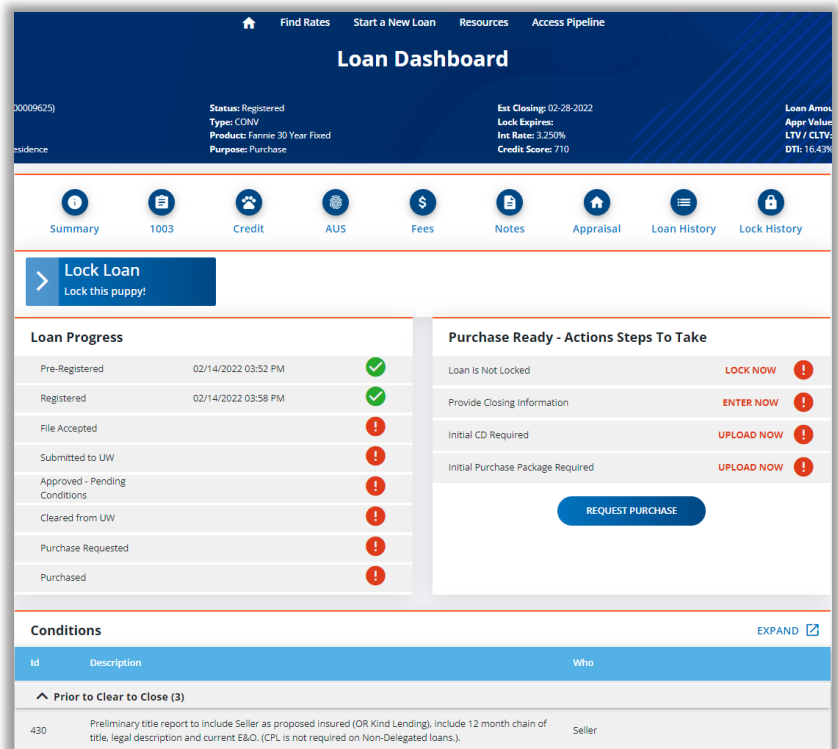
Page | 42 Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. Rev. 11/12/2023

Loan Dashboard

Once the loan is registered, you will be directed into the loan dashboard for that file.

- At the very top of the screen will be buttons that allow you to view various section of your loan file such as the 1003 and credit report.
- Below those buttons are links to action items that require resolution for the loan to be able to close.
 - As the loan goes through its stages, additional action items will appear once corresponding actions have been completed.
- As you go down the screen, there are a number of mini dashboards:

- [Loan Progress](#)
- [Purchase Ready Action Items](#)
- [Conditions](#)
- [Documents](#)
- [Loan Contacts](#)



The screenshot shows the 'Loan Dashboard' interface. At the top, there are navigation links: Home, Find Rates, Start a New Loan, Resources, and Access Pipeline. The dashboard title 'Loan Dashboard' is prominently displayed. Below the title, there is a summary section with loan details: Loan ID (0009625), Status (Registered), Type (CONV), Product (Fannie 30 Year Fixed), Purpose (Purchase), Est Closing (02-28-2022), Lock Expires, Int Rate (3.250%), Credit Score (710), Loan Amount, Appr Value, LTV / CLTV, and DTI (16.43%).

Below the summary, there is a row of icons for different sections: Summary, 1003, Credit, AUS, Fees, Notes, Appraisal, Loan History, and Lock History. A 'Lock Loan' button with the text 'Lock this puppy!' is also present.

The main content area is divided into two columns. The left column is titled 'Loan Progress' and shows a list of steps with their completion status: Pre-Registered (02/14/2022 03:52 PM, green checkmark), Registered (02/14/2022 03:58 PM, green checkmark), File Accepted (red exclamation mark), Submitted to UW (red exclamation mark), Approved - Pending Conditions (red exclamation mark), Cleared from UW (red exclamation mark), Purchase Requested (red exclamation mark), and Purchased (red exclamation mark). The right column is titled 'Purchase Ready - Actions Steps To Take' and shows a list of actions: Loan is Not Locked (LOCK NOW, red exclamation mark), Provide Closing Information (ENTER NOW, red exclamation mark), Initial CD Required (UPLOAD NOW, red exclamation mark), and Initial Purchase Package Required (UPLOAD NOW, red exclamation mark). A 'REQUEST PURCHASE' button is located at the bottom of this column.

Below the main content area, there is a 'Conditions' section with an 'EXPAND' button. It shows a table with columns: Id, Description, and Who. The table has one row with Id 430, Description 'Preliminary title report to include Seller as proposed insured (OR Kind Lending), include 12 month chain of title, legal description and current E&O. (CPL is not required on Non-Delegated loans.)', and Who 'Seller'.

Loan Progress

The Loan Progress dashboard outlines all of the different stages of the loan. As the file passes each stage, a green check mark will appear and the date/time the file progressed to that stage will be noted.

Loan Progress		
Pre-Registered	12/09/2021 12:27 PM	✓
Registered	12/09/2021 12:38 PM	✓
File Accepted		!
Submitted to UW		!
Approved - Pending Conditions		!
Cleared from UW		!
Purchase Requested		!
Purchased		!

Purchase Ready Action Items

The action items listed will need to be satisfied and the corresponding loan status reached before being able to request the purchase.

Click the **Upload Now** link to append supporting documentation to the outstanding item.

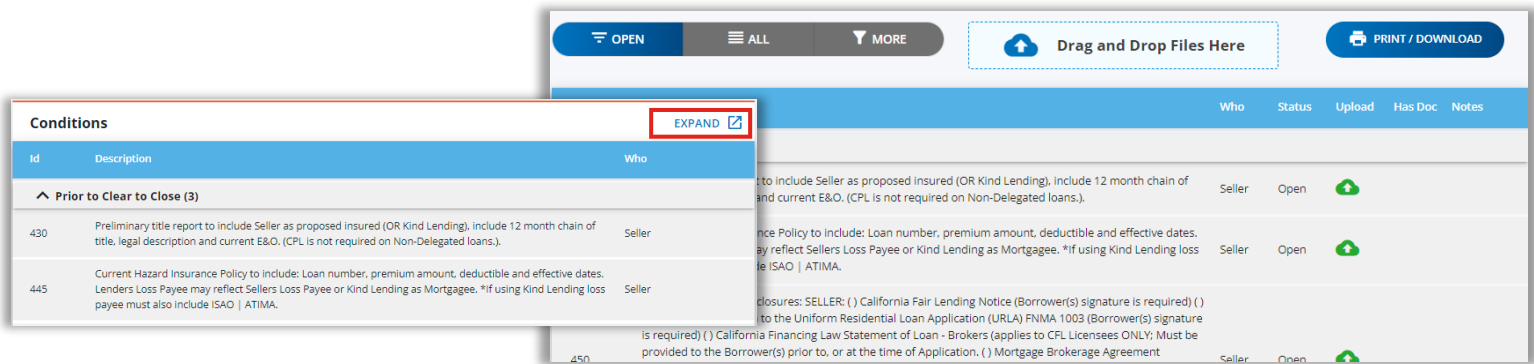
Once all outstanding action items have been addressed, click **Request Purchase**.

Purchase Ready - Actions Steps To Take		
Loan is Not Locked	LOCK NOW	!
Provide Closing Information	ENTER NOW	!
Initial CD Required	UPLOAD NOW	!
Initial Purchase Package Required	UPLOAD NOW	!
REQUEST PURCHASE		

Conditions

The Conditions Dashboard shows the outstanding conditions that must be cleared for the loan to close.

- To see all the conditions, click on the **Expand** link at the top right of the dashboard.
- To upload documentation to the condition, click on the green cloud. And a pop-up box will appear.
- Drag and drop or click and search for the documentation.
- Once the doc has been uploaded, the status for that action item will change from **Open** to **Submitted**. There will also be a paper clip icon under the **Has Doc** column.
- Repeat for each condition.

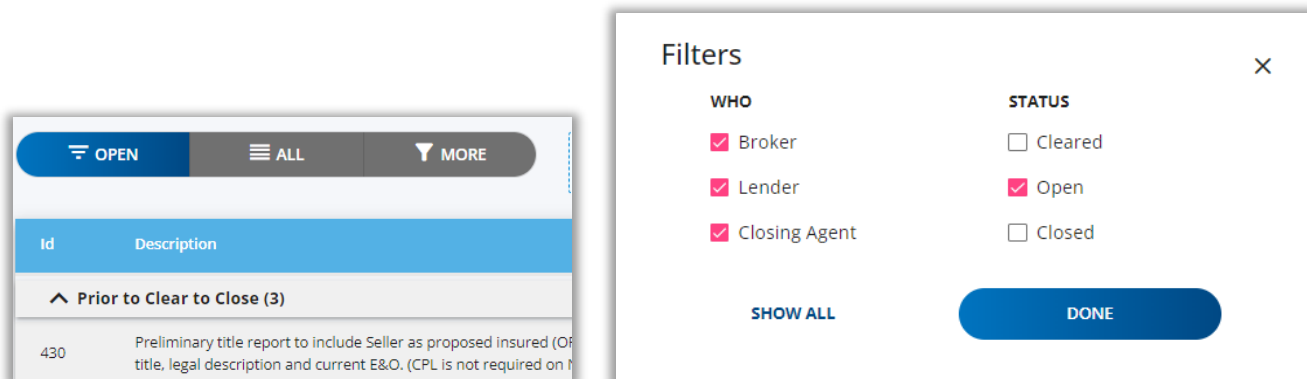


The screenshot shows the Conditions Dashboard with a table of conditions. The 'Expand' link is highlighted. The expanded view for condition 430 shows details about the preliminary title report and the seller's role.

Id	Description	Who	Status	Upload	Has Doc	Notes
Prior to Clear to Close (3)						
430	Preliminary title report to include Seller as proposed insured (OR Kind Lending), include 12 month chain of title, legal description and current E&O. (CPL is not required on Non-Delegated loans.).	Seller	Open			
445	Current Hazard Insurance Policy to include: Loan number, premium amount, deductible and effective dates. Lenders Loss Payee may reflect Sellers Loss Payee or Kind Lending as Mortgagee. *If using Kind Lending loss payee must also include ISAO ATIMA.	Seller	Open			

The **More** button will allow filter options to appear.

- Selecting the check boxes next to the **Who** or **Status** will refine the visible conditions to only show the ones applicable to the selected filter criteria.



The screenshot shows the Filters pop-up box with two sections: 'WHO' and 'STATUS'. The 'WHO' section has checkboxes for Broker, Lender, and Closing Agent, all of which are checked. The 'STATUS' section has checkboxes for Cleared, Open, and Closed, with 'Open' checked. There are 'SHOW ALL' and 'DONE' buttons at the bottom.

WHO	STATUS
<input checked="" type="checkbox"/> Broker	<input type="checkbox"/> Cleared
<input checked="" type="checkbox"/> Lender	<input checked="" type="checkbox"/> Open
<input checked="" type="checkbox"/> Closing Agent	<input type="checkbox"/> Closed

SHOW ALL **DONE**



Kindly pay attention: A new appraisal **must be** ordered for loans submitted by the banker. No Exceptions.

Documents

The documents dashboard will consolidate all of the documents for the loan.

- Docs that are pulled/created during the course of registering the loan will be found here (i.e. DU findings)
- You can download any of the files by clicking on the green cloud.
- To download all of your documents at one time, click on the **Download All** button.
- If you need to upload supporting documentation NOT specifically requested in another section (i.e. Conditions) you can also add that here.

Documents

Drag and Drop Files Here

Types ↑	Name	Uploaded By	Date	View
DU Findings - AUS	2022-10-25T16:38.11.000Z.pdf	Rachel Herbert	10-25-2022 09:38	
Miscellaneous	Credit Pkg.pdf	Rachel Herbert	10-25-2022 09:39	

DOWNLOAD ALL

Loan Contacts

The Loan Contacts displays all contacts that touch the loan (from registration to closing) and should be notified of important milestones, upcoming dates, and warnings.

Click the **Add Contact** button to search the list of users that have been added via the **Manage Broker Users** section or manually add a new contact.

Loan Contacts

Notifications will be sent to the Loan Officer and All Additional Contacts shown below

Type	Role	Name	Email
K	Account Executive	Austin Willis	test3@kindl
B	Wholesale Loan Officer	Dimitri Dritsas	testmlo1@k

ADD CONTACT

Add Additional Contact

Enter contact details or select from known list

CANCEL

Known Contacts

Search Known Contacts

	Name	Email	Phone
<input type="radio"/>	Alexander Hamilton	ahamilton@you.me	5555556563
<input type="radio"/>	Alexis Faust	MizElenaCineSweetBrokerC	(618) 555-1212
<input type="radio"/>	Alexus Holmes	Testmlo14@kindlending.cor	(928) 555-1212

SAVE

To return to the beginning of the self-service registration workflow [click here](#).

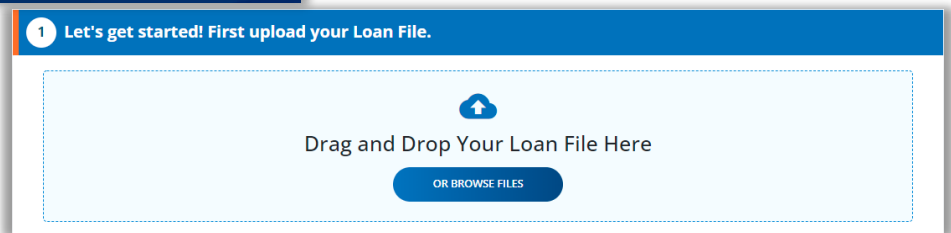
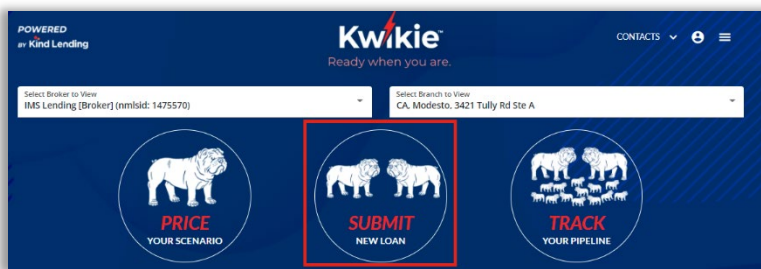
To return to the beginning of this manual [click here](#).

Full-Service Registration Workflow

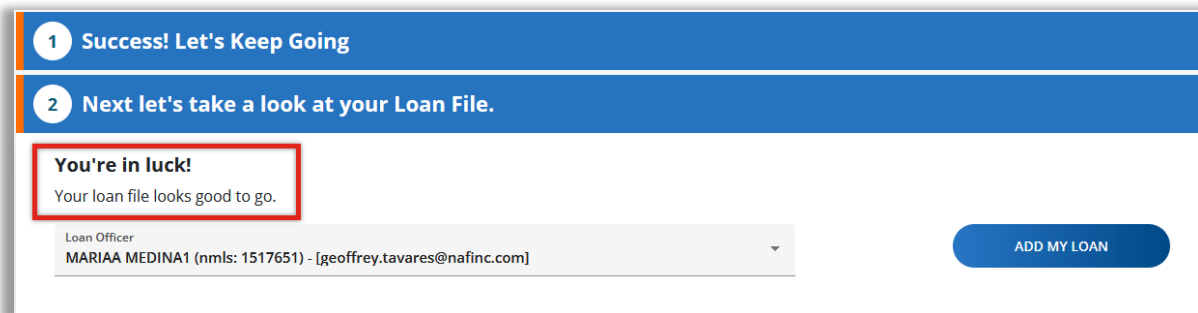
The steps below will outline the data entry required to input a non-delegated file through the Kwikie platform for a seller who is using our full-service features. The differences from the wholesale workflow are captured below through the quick upload wizard but are also reflected when going through the more manual loan submission process.

To view the wholesale workflow, reference the training manual found under the wholesale resources.

Step 1 Upload File: In the platform, click on the **Submit New Loan** button and upload the 3.4 file by dragging and dropping or clicking and searching for the file.



Step 2 Add Loan: The note on this screen has been updated to read that the file is good to go but no other changes have been made. Click the **Add My Loan** button.



Step 3 Summary: The file summary of the loan details are reflected here.

- Ensure that all required fields, as indicated by an asterisk, have been filled out.
- Then click **Save Loan Info**.
- The seller loan number will now pull into the display.
- The fields for broker fees and comp method have been removed as it will not be applicable to the Non-Delegated channel.

3 Let's fill in any empty fields

Loan Officer *
Dimitri Dritsas (nmls: 214147) - [testMLO1@kindlending.com]

Seller Loan Number
1100004267

Borrower: Alice Firstimer

Loan Terms

Loan Purpose
Purchase

Appraised Value *
\$ 650,000

Purchase Price *
\$ 650,000

Loan Amount *
\$ 450,000

LTV *
69.23

Other Loan Amount
\$ 0

CLTV
69.23

Other Lien Type

Property Info

Property Type
Attached

of Units
1

Occupancy *
Primary Residence

Address
888 Testing Lane

Zip Code
91801

City
Alhambra

State
California

County
Los Angeles

Loan Info

Mortgage Type
Conventional Mortgage

Documentation Type
Full Doc

Est Close Date *
11/25/2022

Other Info

Credit Score *
720

Impounds *
Yes

Address is not valid

FINISH LATER

SAVE LOAN INFO

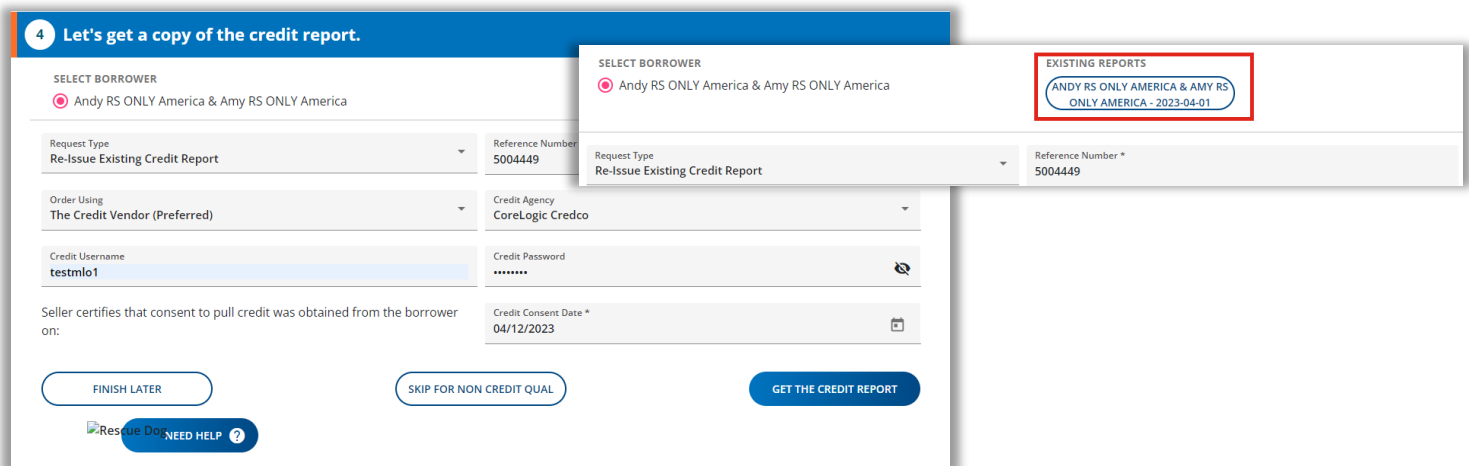
NEXT STEP »



Kindly pay attention: The message **Address Is Not Valid** may appear if the property isn't listed with USPS. Please double check the property address for any typos. If there are none, continue with the registration workflow.

Step 4 Credit: This screen is virtually unchanged from the wholesale view. However, the note now indicates that the Seller as opposed to the Broker obtained permission to pull credit.

- Ensure the radio button next to the borrower's name is selected.
- Choose your **Request Type**: Re-Issue Existing Credit Report.
 - For Reissue you must input a Reference Number.
- Enter who you are **Ordering Using**: Credit Vendor (Preferred).
- Select the **Credit Agency** from the drop-down menu and input your Credit Account ID and Password.
 - The portal will retain the last credit agency and set of credentials used.
- Enter the date the applicant gave consent to order credit and click **Get the Credit Report**.
- If successful, you will be able to see the credit report, by clicking on the button with the customer's name under **Existing Reports**.



4 Let's get a copy of the credit report.

SELECT BORROWER
☒ Andy RS ONLY America & Amy RS ONLY America

Request Type
 Re-Issue Existing Credit Report

Reference Number
 5004449

Order Using
 The Credit Vendor (Preferred)

Credit Agency
 CoreLogic Credco

Credit Username
 testmlo1

Credit Password

Seller certifies that consent to pull credit was obtained from the borrower on:
 04/12/2023

EXISTING REPORTS
 ANDY RS ONLY AMERICA & AMY RS ONLY AMERICA - 2023-04-01

Buttons: FINISH LATER, SKIP FOR NON CREDIT QUAL, GET THE CREDIT REPORT

NEED HELP?

Step 5 Application: will show the entire 1003. It is **strongly recommended** that you review all pages to ensure information is accurate before continuing as to prevent errors upon reaching the registration page.

5 Now the Application

BORROWERS

EMPLOYMENT

INCOME

ASSETS

LIABILITIES & REO

PURPOSE & PROPERTY

HOUSING EXPENSES

QUALIFYING THE BORROWER

DECLARATIONS

DEMOGRAPHIC INFO

Borrowers

Andy America

X

Amy America

X

+

Borrower Role

Primary Borrower

CHANGE ROLE

Marital Status *

Married

UNMARRIED ADDENDUM

First Name

Andy

Middle Name

RS ONLY

Last Name

America

Suffix

Social Security Number *

999-60-3333

Date of Birth *

01/01/1980

of Dependents

2

Dependents Ages (e.g. 4,12)

8,12

Yrs of Sch...

Citizenship *

US Citizen

1st Time Home Buyer

Lender Employee

Borrower/Deceased Spouse is Veteran *

No

VA INFO

Contact

Preferred

Phone Contact

Home Phone

Mobile Phone *

(555) 555-5555

Work Phone

Extension

Preferred

Email Contact

Email 1 *

qa.test.testing00@gmail.com

Type

HOME

Email 2

Type

Email 3

Type

Present Address

Address Line 1 *

14 test loan

Address Line 2

Zip Code *

90808

City

Long Beach

State

California

Unit Type

Unit #

Property Occupancy *

Own

Years at Address

5

Months at Address

5

ADD NEW RESIDENCY

SHARE PRESENT ADDRESS

All Residencies

Borrower	Address Type	Occupancy Type	Time at Residency
14 test loan, Long Beach, CA			
Andy America	PRESENT	OWN	5 Years, 5 Months
Andy America	MAILING		0 Years, 0 Months
Amy America	PRESENT	OWN	5 Years, 5 Months
Amy America	MAILING		0 Years, 0 Months

SHARE ADDRESS

DELETE ADDRESS

BORROWER ROLES

BORROWER GROUPS

SAVE

FINISH LATER

NEXT »



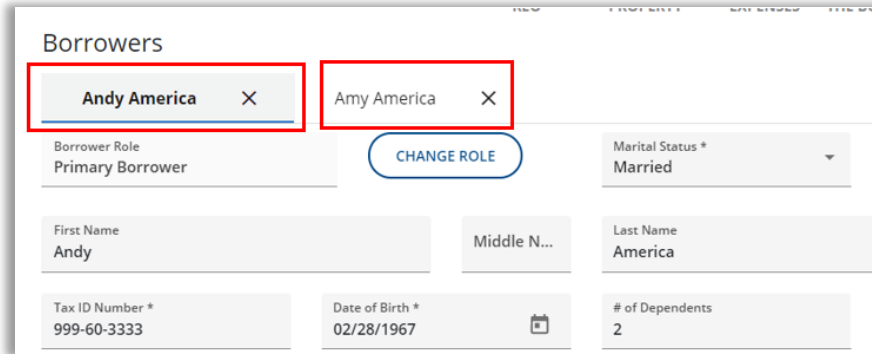
Kindly pay attention: In order to see each screen of the 1003, you **MUST** click the next circle in the breadcrumb trail at the top of the screen and **NOT** the Next button at the bottom of screen. Clicking Next will progress you to Step 6, and not the next page of the 1003.

The sections below will go through each of the screens of the 1003 and call out items that should be paid particular attention to.

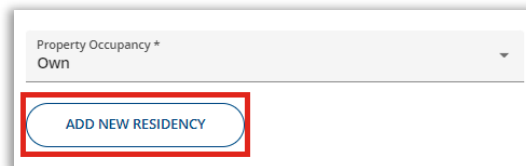
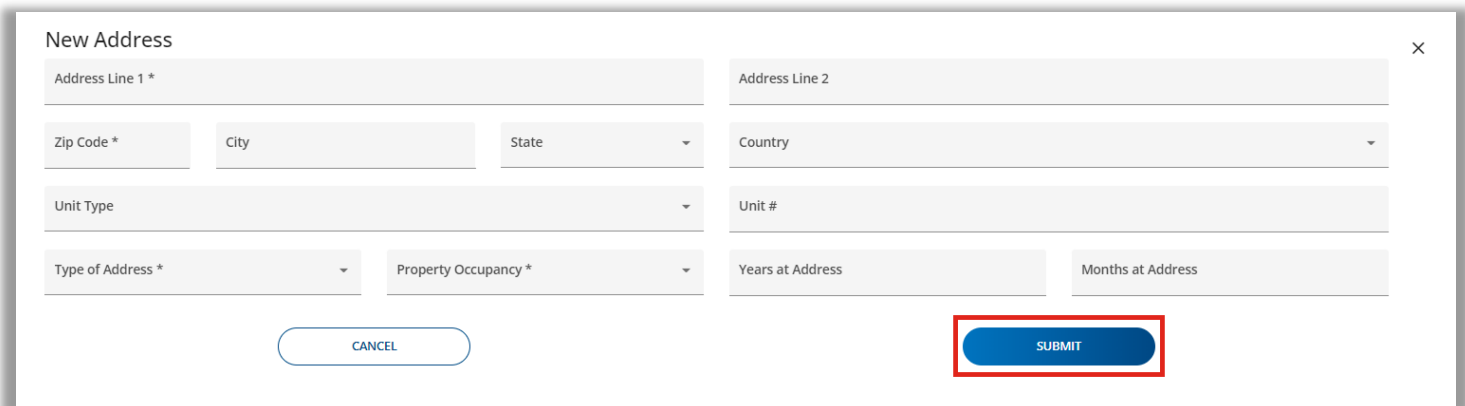
Borrowers

If you have married borrowers, you will need to:

- View/update information for each borrower on their individual screens/tabs.



- If there isn't at least 2 years of established residency at the current location, click the **Add New Residency** button, fill out all required information, then click **Submit**.
 - A new line item listing a previous place of residency will be listed at the bottom of the screen.

- Ensure that the borrower roles and groups are selected.
 - If the borrowers are out of order and need to be updated, select the correct role from the **Borrower Role** drop down, and update the sort order accordingly.
 - Repeat for the **Credit Application** Links.

Additional Residencies

Borrower	Address Type	Occupancy Type	Time at Residency
PO Box 1624, Someplace, MA		SHARE ADDRESS	DELETE ADDRESS
Andy America	MAILING		0 Years, 0 Months
Amy America	MAILING		0 Years, 0 Months

BORROWER ROLES

BORROWER GROUPS

SAVE

Borrower Roles

Andy America	Borrower Role Primary Borrower	Sort Order 1
Amy America	Borrower Role Co-Borrower	Sort Order 2

CANCEL

SAVE

Credit Application Links

Andy America (Married)	Credit Role Applicant	Group Group A
Amy America (Married)	Credit Role Co-Applicant	Group Group A

CANCEL

SAVE

Employment

For married borrowers, employment information will need to be entered individually on their respective tabs. This screen is where you will verify/modify income tied to employment.

Employment

Andy America

Amy America

☒ Currently Employed ☐ Not Employed

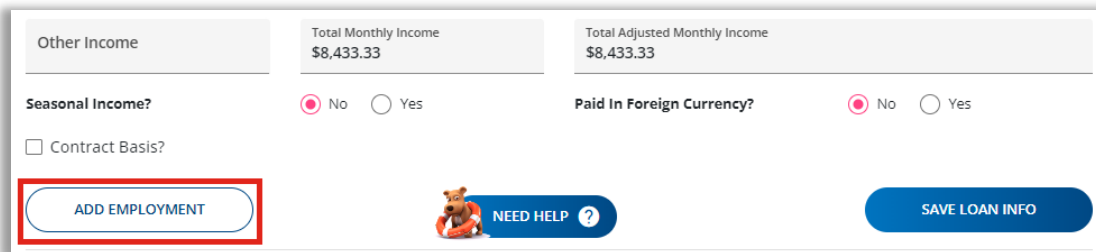
Employer Name *		Employment Type		
Employer 1		Current Primary Employ...		
Address Line 1 *	Address Line 2	Zip Code *	City *	State *
1 Emp way DEPT 11		90808	Burbank	California
Phone Number *	Extension	Position or Title *		
(111) 111-1111		Test		
Years at Employer *	Months at Employer *	Employed From *		
4	4	03/01/2018		
Years in Profession *	Months in Profession *	<input type="checkbox"/> Self Employed		
0	0			

Ensure that all employment information is filled out including:

Employer Name	Full address	Title/Position
Time with Employer	Time in Profession	Employment Time Frame/Date

A minimum of 2 years work history needs to be provided or an additional place of employment must be supplied.

- To add a previous job, click on the **Add Employment** button, fill out all required information, then click **Create**.



Other Income

Total Monthly Income \$8,433.33


Total Adjusted Monthly Income \$8,433.33

Seasonal Income? ☒ No ☐ Yes

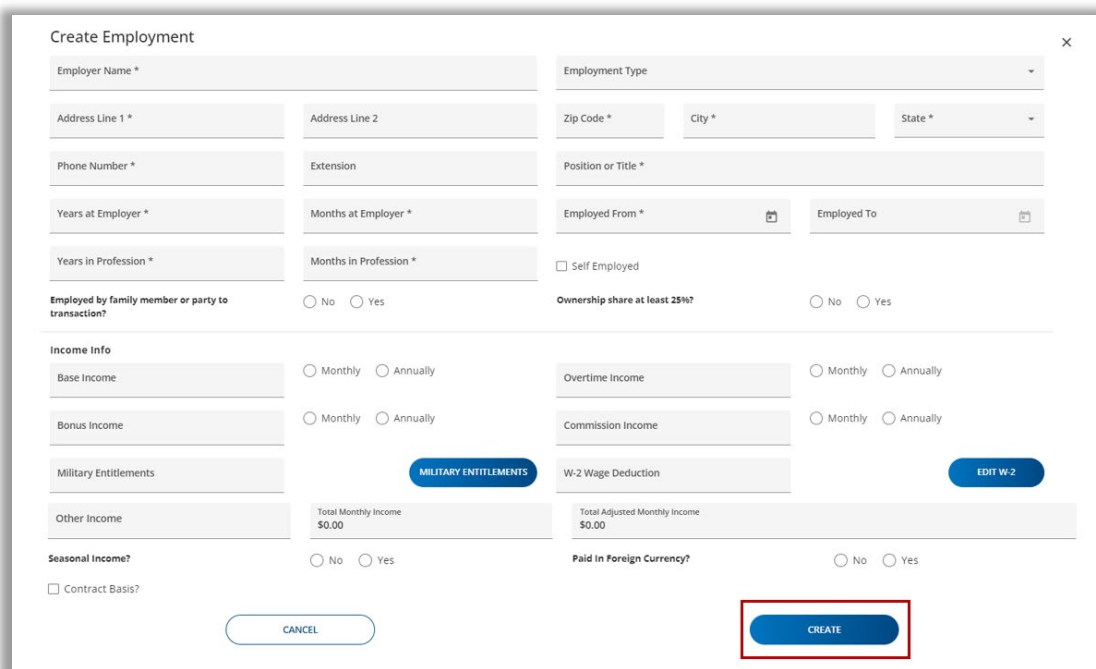
☐ Contract Basis?

Paid In Foreign Currency? ☒ No ☐ Yes

ADD EMPLOYMENT

 NEED HELP ?

SAVE LOAN INFO



Create Employment

Employer Name *

Address Line 1 * Address Line 2

Phone Number * Extension

Years at Employer * Months at Employer *

Years in Profession * Months in Profession *

Employment Type

Zip Code * City * State *

Position or Title *

Employed From * Employed To *

☐ Self Employed

Employed by family member or party to transaction? ☐ No ☐ Yes

Ownership share at least 25%? ☐ No ☐ Yes

Income Info

Base Income ☐ Monthly ☐ Annually

Bonus Income ☐ Monthly ☐ Annually

Military Entitlements **MILITARY ENTITLEMENTS**

Other Income

Overtime Income ☐ Monthly ☐ Annually

Commission Income ☐ Monthly ☐ Annually

W-2 Wage Deduction **EDIT W-2**

Total Monthly Income \$0.00

Total Adjusted Monthly Income \$0.00

Seasonal Income? ☐ No ☐ Yes

☐ Contract Basis?

CANCEL

CREATE

Income

Income not shared by married borrowers should be listed individually on their individual tabs. Income that is **NOT** tied to employment will be reviewed.

Income

Andy America



Amy America

Base Employment Income \$ 7,500.00	Overtime \$ 0.00	Bonuses \$ 0.00	Commission \$ 0.00
Military Entitlements Income \$ 4,250.00	Other Income \$ 0.00	Total Employment Income \$ 11,750.00	W-2 Wage Deduction \$ 1,375.00
Total Adjusted Income \$ 10,375.00	Total Income Other Sources \$ 225.00	Total Income \$ 10,600.00	

To add a stream of income:

- Click the **Add Other Income** button.
- Select the **Income Type** from the drop down.
- Enter the **Amount**.
- Ensure to properly indicate if the amount is monthly or annually.
- Then click **Save**.

Additional Income for Andy America

Description	Amount	Frequency	Delete
Trust Income	\$2,500.00	MONTHLY	
Social Security	\$100.00	MONTHLY	

ADD OTHER INCOME

SAVE INCOME

Additional Income

Income Type *

Income Amount *

\$ 0.00

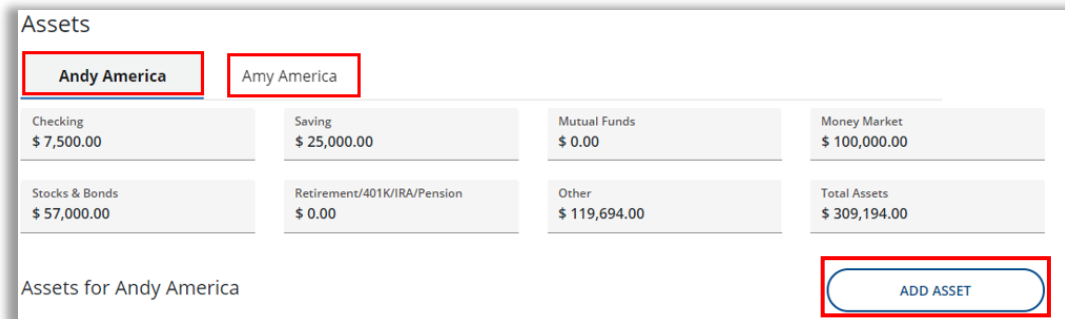
☒ Monthly
 ☐ Annually

CANCEL

SAVE

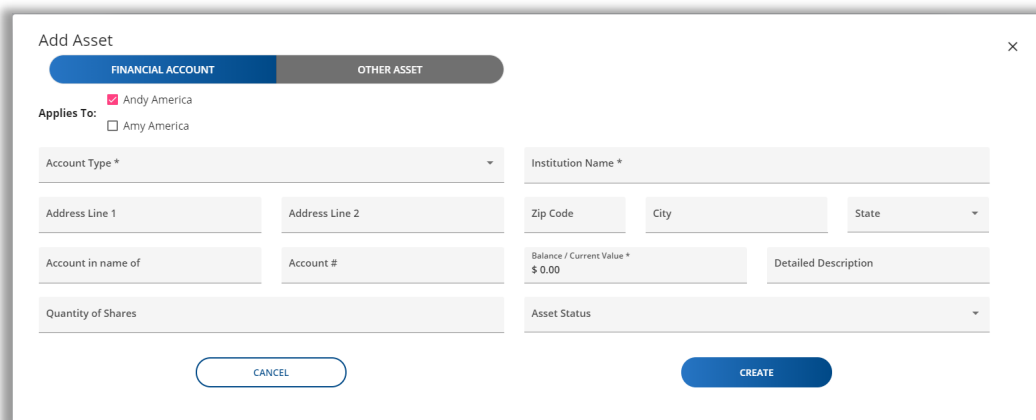
Assets

Any assets not shared by married borrowers should be itemized on the individual tabs.



To add an asset:

- Click on the **Add Asset** button on the main screen.
- In the popup that appears, choose the type of asset: **Financial Account** or **Other Asset**.
- Click the check box next to the customer to whom the asset belongs.
 - If the asset applies to both borrowers, check both boxes.
- Fill in the required information, then click **Create**.



PLEASE NOTE: You must indicate an **Asset Status** of **Liquidated** if the asset is to be used for closing.

Add Asset

FINANCIAL ACCOUNT

OTHER ASSET

Account Type *

Institution Name *

Address Line 1

Address Line 2

Zip Code

City

State

Account in name of

Account #

Balance / Current Value *

Detailed Description

Quantity of Shares

Liquidated

Deposited

Not Deposited

CANCEL

Liabilities & REO

Any liabilities not shared by married borrowers should be itemized on the individual customer tabs.

Liabilities & REO

Andy America

Amy America

Liabilities for Andy America

NEED HELP ?

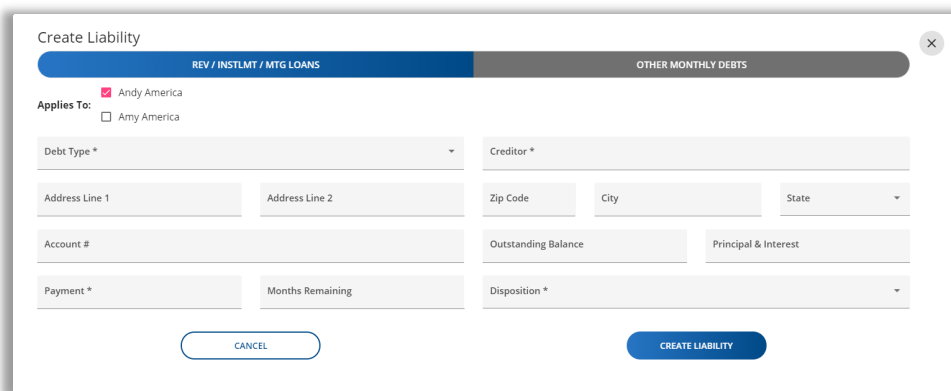
ADD LIABILITY

Debt Type	Creditor	Payment	Balance	Account #	Disposition
Installment Loan	RELENTLESS BANK	\$46.22	\$1,554.00	200021	Include in DTI
Real Estate Mortgage Loan	BEST EVER MORTGAGE	\$1,691.00	\$210,279.00	502088	Paid at Closing
Real Estate Mortgage Loan	CALLABLE MORTGAGE	\$1,671.00	\$210,027.00	757570	Include in DTI
Revolving Charge Account	CAPITAL BANK	\$10.00	\$29.00	529115	Include in DTI
Revolving Charge Account	PRIME VISA	\$40.00	\$450.00	411711911	Include in DTI
Revolving Charge Account	ALLEN BANK CARD	\$133.00	\$4,665.00	435617	Include in DTI
Revolving Charge Account	BURSTING CREDIT	\$27.00	\$1,357.00	171442	Include in DTI

PLEASE NOTE: You should confirm that the current/existing liabilities listed have the correct **Debt Type** category associated with them.

To add a liability:

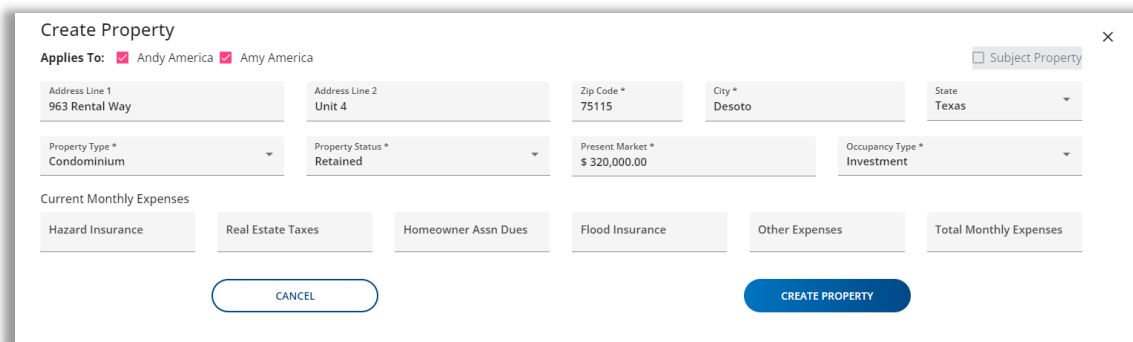
- Click on the **Add Liability** button on the main screen.
- In the popup that appears, choose the type of liability: **Rev, Instlmt, Mtg Loan** or **Other Monthly Debts**.
- Click the check box next to the customer to whom the liability belongs.
 - If the liability applies to both borrowers, check both boxes.
- Fill in the required information, then click **Create Liability**.



The 'Create Liability' form is a modal window with a close button (X) in the top right corner. It features two tabs: 'REV / INSTMT / MTG LOANS' (active) and 'OTHER MONTHLY DEBTS'. Under the active tab, there is a section 'Applies To:' with checkboxes for 'Andy America' (checked) and 'Amy America' (unchecked). Below this are several input fields: 'Debt Type *' (dropdown), 'Creditor *' (text), 'Address Line 1' and 'Address Line 2' (text), 'Zip Code' (text), 'City' (text), 'State' (dropdown), 'Account #' (text), 'Outstanding Balance' (text), 'Principal & Interest' (text), 'Payment *' (text), 'Months Remaining' (text), and 'Disposition *' (dropdown). At the bottom are two buttons: 'CANCEL' and 'CREATE LIABILITY'.

If adding a mortgage to the liabilities:

- Click the **Add Property** button first.
 - Select the checkbox next to whom that property applies.
 - If applicable to both borrowers, select the checkbox next to both names.
- Fill out all fields and then click **Create Property**.



The 'Create Property' form is a modal window with a close button (X) in the top right corner. It features a section 'Applies To:' with checkboxes for 'Andy America' (checked) and 'Amy America' (checked). There is also a checkbox for 'Subject Property' (unchecked). Below this are several input fields: 'Address Line 1' (963 Rental Way), 'Address Line 2' (Unit 4), 'Zip Code *' (75115), 'City *' (Desoto), 'State' (Texas), 'Property Type *' (Condominium), 'Property Status *' (Retained), 'Present Market *' (\$ 320,000.00), and 'Occupancy Type *' (Investment). Below these are 'Current Monthly Expenses' fields: 'Hazard Insurance', 'Real Estate Taxes', 'Homeowner Assn Dues', 'Flood Insurance', 'Other Expenses', and 'Total Monthly Expenses'. At the bottom are two buttons: 'CANCEL' and 'CREATE PROPERTY'.

- Click the **Add Liability** button.
 - Select **Real Estate Mortgage Loan** as the **Debt Type** and fill out all the required information.
 - Select the property address from the drop down under the **Associated Property** field.
 - Click Create Liability.

Create Liability

REV / INSTLMT / MTG LOANS

OTHER MONTHLY DEBTS

Applies To: ☒ Andy America ☒ Amy America

Debt Type *

Real Estate Mortgage Loan

Creditor *

ACME Bank

Address Line 1

963 Rental Way

Address Line 2

Unit 4

Zip Code *

75115

City

Desoto

State

Texas

Account #

Outstanding Balance

\$ 200,000.00

Principal & Interest

\$ 2,500.00

Payment *

\$ 2,500.00

Months Remaining

210

Disposition *

Include In Debt Calculations

Lien Types

First Mortgage

Lien Position

1

☐ Concurrent

Associated Property

Select a Property

963 Rental Way, Desoto, TX 75115

CANCEL

CREATE LIABILITY

PLEASE NOTE: When a REO is a rental property, ensure that the **Property Status** is set to **Rental**. Choosing Rental will allow the **Calculate Rental Income** button to appear.

Update Property

☐ Subject Property

Address Line 1

123 Main St

Address Line 2

Zip Code *

75115

City *

Desoto

State

Texas

Property Type *

Condominium

Property Status *

Rental

Present Market *

\$ 300,000.00

Occupancy Type *

Investment

Current Monthly Expenses

Hazard Insurance

Real Estate Taxes

Homeowner Assn Dues

Flood Insurance

Other Expenses

Total Monthly Expenses

Rental Income

Net Rental Income

-\$ 1,500.00

CALCULATE RENTAL INCOME

CANCEL

UPDATE PROPERTY

When you click on the **Calculate Rental Income** button, an additional section of the screen will appear that will automatically calculate the income based on the Lease Agreement.

If needing to manually calculate the rental income, click on the **Manual** button, and enter the required info.

Current Monthly Expenses

Hazard Insurance Real Estate Taxes Homeowner Assn Dues Flood Insurance Other Expenses Total Monthly Expenses

Rental Income

Net Rental Income
-\$ 1,500.00

CALCULATE RENTAL INCOME

Calculate Rental Income

USE LEASE AGREEMENT MANUAL

Unit 1 Rent \$ 0.00 + Use Percentage 75.00% X Adj. Gross Monthly Rent \$ 0.00 =

First Mortgage (P&I) \$ 0.00 - Other Financing (P&I) \$ 1,500.00 - Mortgage Insurance (P&I) \$ 0.00 -

Hazard Insurance \$ 0.00 - Property Taxes \$ 0.00 - HOA Fees \$ 0.00 - Flood Insurance \$ 0.00 - Other Expenses \$ 0.00 - Adj to Rental Income \$ 0.00 +

Total Net Rental Income = Alice Firsttimer Amount -\$ 1,500.00 +

CANCEL UPDATE PROPERTY

Calculate Rental Income

USE LEASE AGREEMENT MANUAL

Unit 1 Rent \$ 0.00 + Gross Monthly Rent \$ 0.00 =

Total Net Rental Income = Alice Firsttimer Amount -\$ 1,500.00 +

CANCEL UPDATE PROPERTY

If you find that there is a duplication, select one of the listings, zero out the payment and balance, and choose **Ignore** under the **Disposition** so that this does not negatively impact your CLTV.

Update Liability

Debt Type *
Revolving Charge Account

Creditor *
HEMLOCKS

Address Line 1 Address Line 2 Zip Code City State

Account #
98E543184026

Outstanding Balance
\$ 437.00

Payments *
\$ 44.00

Months Remaining
10

Principal & Interest

Omitted From Debt Calculations

Include In Debt Calculations

Resubordinated

Ignore

To Be Satisfied At Closing

Exclude based on # of months

CANCEL

Purpose & Property

Ensure that the Market Value, Year Built, Building Status, Name(s) Title Will be Held In, and Title Vesting fields are filled in this screen.

- Ensure to select the checkbox next to all names that will appear on title.
- After selecting a description from the **Vesting Samples** drop-down, click on the **Apply Sample to Title Vesting** to apply the description to the **Title Vesting to be Held As** field.

Subject Property Address

Address Line 1 *
14 test loan

Address Line 2

Unit Type

Unit #

Zip Code *
90808

City
Long Beach

State
California

County *
Los Angeles

Occupancy Type *
Primary Residence

Property Type
Detached

☐ Semi-Detached

Property Information

Market Value
\$ 500,000.00

Number of Units
1

Month Built

Year Built *
1990

Building Status *
Existing

Maintenance & Utiliti...
0

☐ New Construction

Estate Held In

☐ Fee Simple

☐ Leasehold (Expiration Date)

Leasehold (Expiration ...)

Proposed Monthly Expenses

Hazard Insurance
\$ 50.00

Property Taxes
\$ 450.00

Flood Insurance

HOA Fees
\$ 0.00

Other Expenses
\$ 0.00

Trust Info

☐ Inter Vivos

☐ Land Trust

☐ Revocable

Indian Country Land Tenure

Title Info

Name(s) Title Will Be Held In
Andy America, Amy America

NAMES ON TITLE

Title Vesting To Be Held As
Husband and Wife

Vesting Samples
Husband and Wife

APPLY SAMPLE TO TITLE VESTING

SAVE

Select Names on Title

Select	Borrower Name	Borrower Role
<input type="checkbox"/>	Andy America	Primary Borrower
<input type="checkbox"/>	Amy America	Co-Borrower

CANCEL

DONE

Housing Expenses

For married borrowers, ensure that any non-shared housing expenses are listed on the individual borrower tabs.

PLEASE NOTE: no field EXCEPT rent is editable on this screen. To update the values for all other fields, go back to the Liabilities & REO screen, and update the values there. All data will flow over to this screen.

Present Housing Expenses

Andy America

Amy America

Rent \$ 2,000.00	First Mortgage (P&I) \$ 0.00	Other Financing (P&I) \$ 0.00	Hazard Insurance \$ 0.00
Real Estate Taxes \$ 0.00	Mortgage Insurance \$ 0.00	Home Owner Assn.Dues \$ 0.00	Flood Insurance \$ 0.00
		Other Expenses \$ 0.00	Total Present Expenses \$ 2,000.00

SAVE LOAN INFO

Qualifying the Borrower

Review this screen to ensure that the data is reflecting the transaction and that the fees are accurate.

- Account for **Seller Credits** in section L.
- Click on the hyperlinked **Credit Details** in section M to input Earnest Money.

Qualifying the Borrower - Minimum Required Funds or Cash Back

Due from Borrower(s)

A. Sales Contract Price

\$ 500,000.00

B. Improvements, Renovations and Repairs

\$ 0.00

C. Land (if acquired separately)

\$ 0.00

D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction

\$ 0.00

E. Credit Cards and Other Debts Paid Off

\$ 210,279.00

F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)

\$ 2,181.04

G. Discount Points

\$ 0.00

H. TOTAL DUE FROM BORROWER(S) (TOTAL OF A through G)

\$ 712,460.04

Total Mortgage Loans

I. Loan Amount

\$ 0.00

J. Other New Mortgage Loans on the property the borrower is buying or refinancing

\$ 0.00

K. TOTAL OF MORTGAGE LOANS (Total of I and J)

\$ 300,000.00

Total Credits

L. Seller Credits

\$ 0.00

M. Other Credits

CREDIT DETAILS

\$ 0.00

N. TOTAL CREDITS (Total of L and M)

\$ 0.00

Calculation

TOTAL DUE FROM BORROWER(S) (Line H)

\$ 712,460.04

LESS TOTAL MORTGAGE LOANS (line K) AND TOTAL CREDITS (Line N)

\$ 300,000.00

CASH FROM/TO THE BORROWER (Line H minus Line K and Line N)

\$ 412,460.04

Other Credit

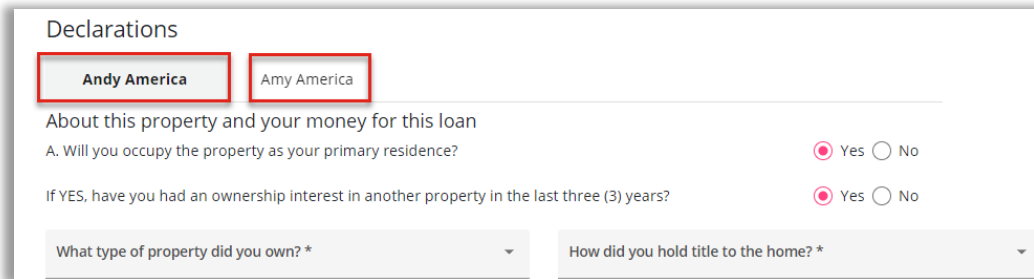
Other Credit Type	Purchase Credit Source Type	Amount
Credit for Rate Chosen		\$558.00
Earnest Money	Borrower Paid Outside Closing	\$ 0.00

CANCEL

SAVE

Declarations

For married borrowers, the declarations will need to be completed for both via their individual tabs.



Declarations

Andy America Amy America

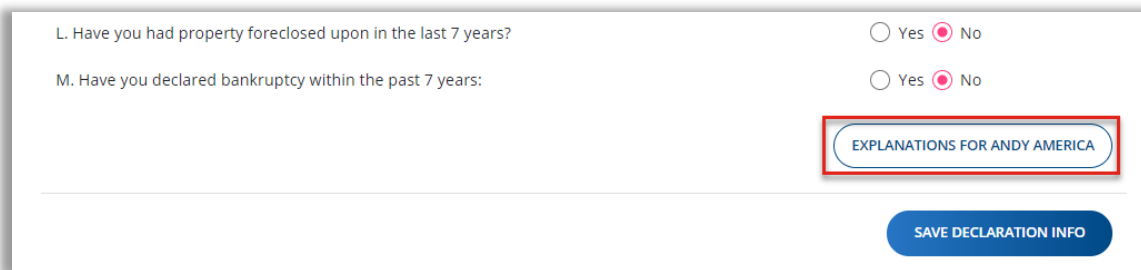
About this property and your money for this loan

A. Will you occupy the property as your primary residence? ☒ Yes ☐ No

If YES, have you had an ownership interest in another property in the last three (3) years? ☒ Yes ☐ No

What type of property did you own? * How did you hold title to the home? *

Ensure that any responses that require additional commentary are explained in the **Explanations** section for each borrower.



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

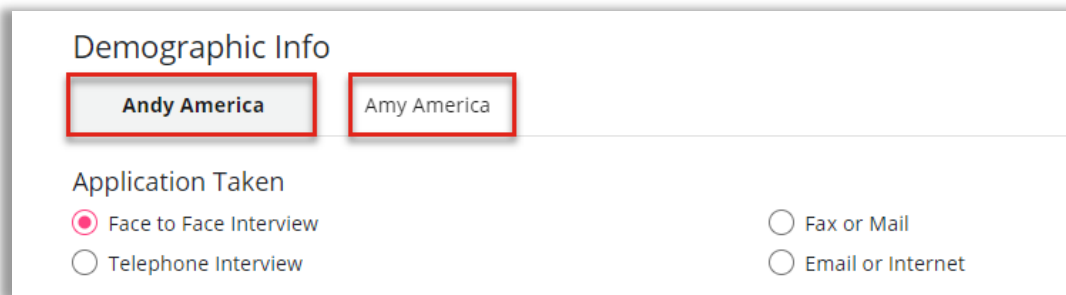
M. Have you declared bankruptcy within the past 7 years: ☐ Yes ☒ No

EXPLANATIONS FOR ANDY AMERICA

SAVE DECLARATION INFO

Demographic Info

All questions in the demographic screen are required. Ensure that it is filled out for both borrowers.



Demographic Info

Andy America Amy America

Application Taken

☒ Face to Face Interview ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

When looking at the **Language Preference** field, the borrower may choose to select **I do not wish to respond**, but a selection must be made.

- The 4 property/loan use questions below that must also be answered.

Language Preference - Select One

☐ English
 ☐ Chinese
 ☐ Korean
 ☐ Spanish
 ☐ Tagalog
 ☐ Vietnamese
 ☐ Other
 ☐ I do not wish to respond

Specify if Other

Is any portion of this loan being used to purchase another property?

☐ Yes
 ☐ No

Will any of the proceeds from this loan be used for home improvement purposes?

☐ Yes
 ☐ No

Is any portion of this loan being used to pay off an existing mortgage?

☐ Yes
 ☐ No

Will you be using proceeds for something other than any of the 3 purposes listed above (purchase, refi, home improvement)?

☐ Yes
 ☐ No

Once all screens in the Application section are filled out, click **Save Info**, then click the **Next** button to move to the next step in the workflow.

Interviewer Info

Interviewer Name
Dimitri Dritsas

Interviewer NMLS ID
214147

Interviewer Telephone Number
(714) 555-1212

Interviewer Email Address
testMLO1@kindlending.com

SAVE INFO FOR ANDY AMERICA

FINISH LATER

NEXT »

Step 6 Pricing: The pricing screen is unchanged and will allow you to select the product and price.

- You have the ability to adjust initial pricing results by clicking on the hyperlinked rate or cost.

6 Check product and pricing

We found products for you

To see other term, just select what you want

Current Lock Term
30 Day Rate Lock

My Test Pricing Message. If you see this, it passes QA

Product	Rate	Payment	Cost / Price
<input type="radio"/> Fannie 30 Year Fixed	5.250%	\$2,484.92	\$17,856.00 / 3.968
<input type="radio"/> Fannie 25 Year Fixed	5.250%	\$2,696.61	\$18,670.50 / 4.149
<input type="radio"/> Fannie 20 Year Fixed	5.250%	\$3,032.30	\$15,750.00 / 3.500
<input type="radio"/> Fannie 15 Year Fixed	4.750%	\$3,500.24	\$12,721.50 / 2.827
<input type="radio"/> Fannie 10 Year Fixed	4.750%	\$4,718.15	\$11,970.00 / 2.660
<input type="radio"/> Freddie 30 Year Fixed	5.250%	\$2,484.92	\$18,981.00 / 4.218

- In the popup screen that appears you can select a new rate and desired lock term.
- You have the ability to switch between price (points) and cost/rebate (dollars).
- Once selected, both the rate and the points under the lock term will be highlighted a lighter green.
- The rate and lock term will also appear at the top of the screen as confirmation of what was selected.
- Click **Apply** to update all the products with the desired rate and term.

Pricing for: Fannie 30 Year Fixed ×

To select a different rate or term, click the desired cell and click Apply

APPLY 6.625% AT 30 DAY

Show grid as: ☒ Price ☐ Cost / Rebate

Rate	15 Day	30 Day	45 Day	60 Day
6.250%	0.017	0.126	0.239	0.382
6.375%	-0.467	-0.357	-0.245	-0.101
6.500%	-0.955	-0.845	-0.733	-0.590
6.625%	-1.076	-0.967	-0.854	-0.711
6.750%	-1.303	-1.002	-0.679	-0.262
6.875%	-1.597	-1.297	-0.974	-0.556

EXPAND

LLPA Breakdown

Description	Rate	Points
Base Rate	5.250%	3.818
Lender Paid Broker Compensation	0.000%	0.000
Conventional Loan Amount >= \$400,000 <= Conforming Loan Limit	0.000%	-0.100
Conventional Purchase Special	0.000%	-0.250
FICO >= 700 and < 719 and LTV > 60 and <= 70	0.000%	0.500
Total Rate and Points	5.250%	3.968

- Back in the pricing screen, you can select the product at the new rate and payment amount.
 - Any price that is listed in green will be a credit to the client.
 - Any price in red will be a cost to the client.

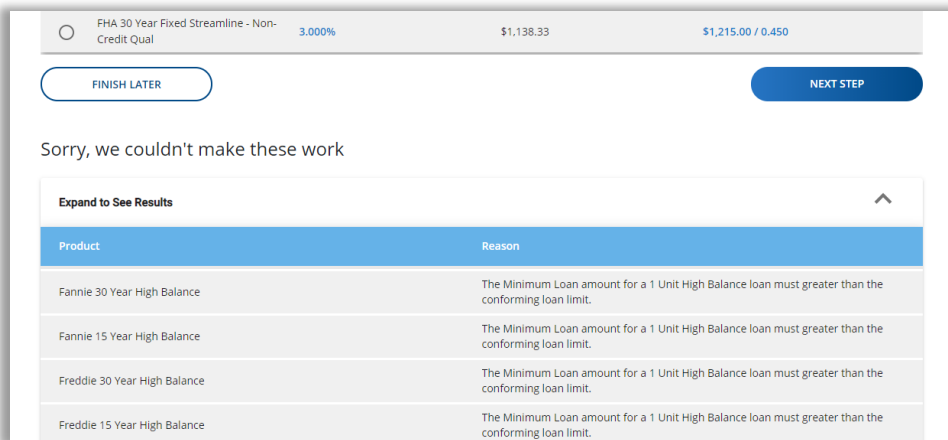
Product	Rate	Payment	Cost / Price
<input type="radio"/> Fannie 30 Year Fixed	6.625%	\$2,881.40	\$4,351.50 / (0.967)
<input type="radio"/> Fannie 25 Year Fixed	6.625%	\$3,073.67	\$3,865.50 / (0.859)
<input type="radio"/> VA 15 Year Fixed	6.125%	\$3,827.81	\$9,436.50 / 2.097
<input type="radio"/> USDA Rural Housing 30 Year Fixed Streamline	6.625%	\$2,881.40	\$8,181.00 / (1.818)

- Now scroll to the bottom of the screen and click the **Next Step** button.
- You will now be directed to the next screen.



Kindly pay attention: Clicking **Next Step** only applies the pricing during this workflow. Once you register the loan, you'll then be able to lock the loan on the Loan Dashboard page.

PLEASE NOTE: Under the **Finish Later** and **Next Step** buttons, there is a section that lists out the products your client did not qualify for and the reason why.



Step 7 Fees: When you enter the fees screen, you will be guided through adding the service providers to the fee schedule in order for their fees to pull through.

- Scroll and select or search for the desired provider and click the **Select** radio button next to their name.
- Once the selection has been made, a green check will appear next to the provider type and the system will automatically advance you to the next option.
- Repeat those steps for the remaining provider types.
 - In the Seller screen on Step 3, ensure that all seller required fees are entered, then hit **Next**.

7 Almost there! Just enter and verify the fees

1 Title

2 Settlement

3 Seller

4 Taxes & Ins

Select Your Title Provider

SKIP FEE WIZARD - ADD MANUALLY >

Search Providers

Name	Address	Amount	Select Provider
Advantage Title, LLC	1234 All American Way	\$2,919.00	<input type="radio"/> SELECT
All Star Title	1234 All American Way	\$2,636.00	<input type="radio"/> SELECT
American Freedom Assurance, Inc.	1234 All American Way	\$3,036.10	<input type="radio"/> SELECT
Armour Settlement Services, LLC	1234 All American Way	\$1,760.00	
Ascendant National Title LLC	1234 All American Way	\$2,726.00	
Atlas Title Company	1234 All American Way	\$2,275.00	

✓ Title

✓ Settlement

3 Seller

4 Taxes & Ins

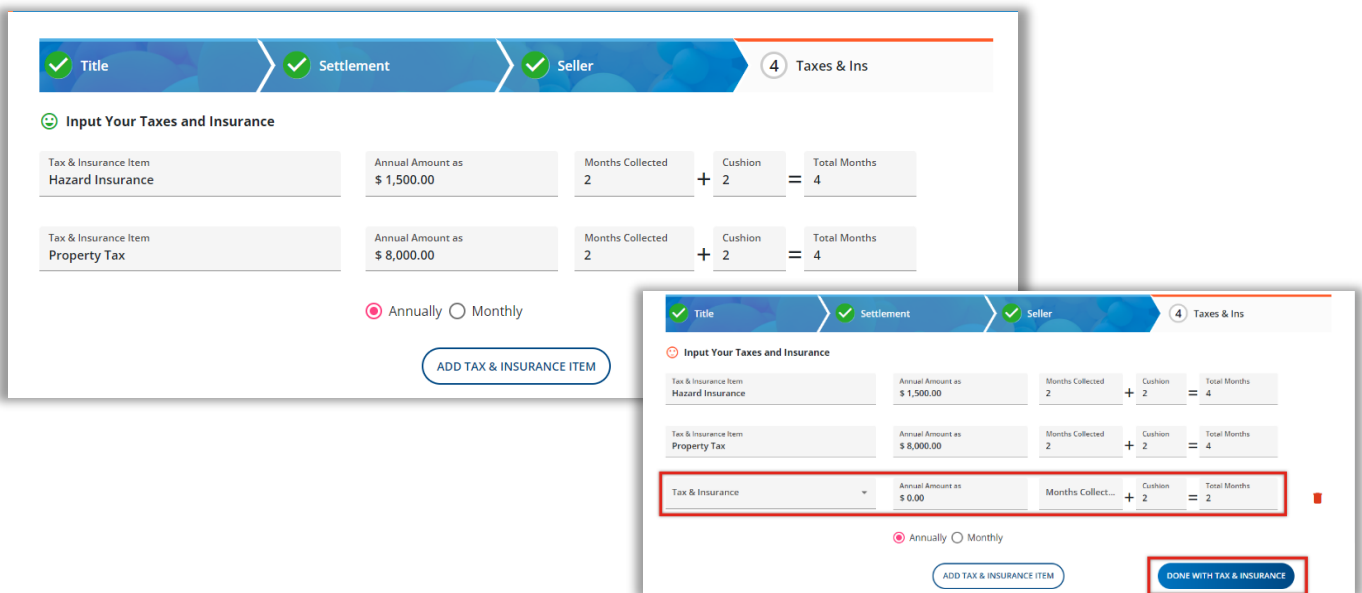
Input Your Seller Fees

Fee Name	Amount	Borrower	Seller
Discount Points	\$ 0.00	\$0.00	\$ 0.00
Loan Origination Fee	\$ 3,000.00	\$3,000.00	\$ 0.00
Processing Fee	\$ 1,500.00	\$1,500.00	\$ 0.00
Credit Report Fee	\$ 50.00	\$50.00	\$ 0.00

NEXT

The **Taxes & Insurance** screen will allow you to account for escrows and taxes for the property if you selected to include that in the beginning of the process.

- Input the amount and months collected for each.
- At the bottom of the screen the **Annual** and **Monthly** toggles will allow you to see the amount of the **Hazard Ins** or **Property Taxes** based on the time frame.
- If needing to account for additional tax or insurance line item, click on the **Add Tax & Insurance Item** button, select the type being accounted for, enter the annual amount and months collected.
- Once all tax and insurance line items have been accounted for, click **Done with Tax & Insurance**.



The screenshots show the 'Taxes & Insurance' screen in a multi-step process. The top navigation bar indicates the current step is '4 Taxes & Ins'. The main section is titled 'Input Your Taxes and Insurance'. It contains a table with columns for 'Tax & Insurance Item', 'Annual Amount as', 'Months Collected', 'Cushion', and 'Total Months'. The table lists 'Hazard Insurance' with an annual amount of \$1,500.00 and 'Property Tax' with an annual amount of \$8,000.00. Below the table are radio buttons for 'Annually' (selected) and 'Monthly'. A button labeled 'ADD TAX & INSURANCE ITEM' is at the bottom. The right screenshot shows the same screen with a third row added, 'Tax & Insurance', with an annual amount of \$0.00. This row is highlighted with a red box. The 'Done with Tax & Insurance' button is also highlighted with a red box.

Tax & Insurance Item	Annual Amount as	Months Collected	Cushion	Total Months
Hazard Insurance	\$ 1,500.00	2	2	4
Property Tax	\$ 8,000.00	2	2	4
Tax & Insurance	\$ 0.00	2	2	2

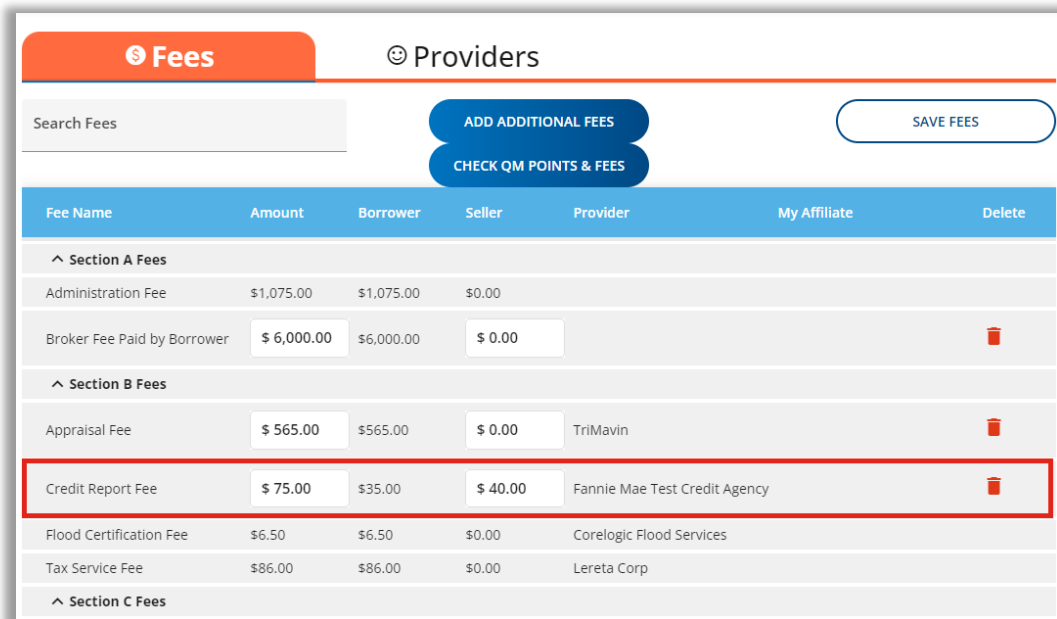
Annually ☒ Monthly ☐

ADD TAX & INSURANCE ITEM

DONE WITH TAX & INSURANCE

Once you finish adding the Taxes and Insurance, you'll be pushed back to the list of fees.

- Review all fees and ensure that all fees have an associated cost.
- To remove a fee that doesn't apply, click on the red trash can icon next to the fee.
- If needing to adjust the amount of the fee, click on the cost box in the **Amount** column and update the price.
- If the seller is contributing funds to the total cost of that fee, enter the dollar amount they are contributing under the **Seller** column.
 - The total amount will stay the same, but the amount the borrower is responsible for will update to show the reduced total for them.
- If any changes were made to the dollar amounts in the fee schedule, click on the **Save Fees** button.



Fee Name	Amount	Borrower	Seller	Provider	My Affiliate	Delete
Section A Fees						
Administration Fee	\$1,075.00	\$1,075.00	\$0.00			
Broker Fee Paid by Borrower	\$ 6,000.00	\$6,000.00	\$ 0.00			
Section B Fees						
Appraisal Fee	\$ 565.00	\$565.00	\$ 0.00	TriMavin		
Credit Report Fee	\$ 75.00	\$35.00	\$ 40.00	Fannie Mae Test Credit Agency		
Flood Certification Fee	\$6.50	\$6.50	\$0.00	Corelogic Flood Services		
Tax Service Fee	\$86.00	\$86.00	\$0.00	Lereta Corp		
Section C Fees						

To add any fees not captured through selecting the Title or Settlement Providers, click on the **Add Additional Fees** button.

- Search for or scroll through the list to find the desired fee.
- Select the check box next to the fee.
- A text box will open next to the listed fee. Enter the dollar amount.
- Repeat for all additional fees. Once complete, click **Add Selected Fee(s)**.
- If no additional fees are required, click **Cancel** to go back to the fee schedule.

Select Your Additional Fees Below

Search Fees
mo

Select	Fee Description	LF Section	Amount
<input checked="" type="checkbox"/>	Mobile Notary Fee	Services You Can Shop For	<input type="text"/>
<input type="checkbox"/>	CEMA Fee	Services You Can Shop For	
<input type="checkbox"/>	eDoc Fee - Mortgage	Services You Can Shop For	
<input type="checkbox"/>	City Transfer Taxes - Mortgage	Taxes and Other Government Fees	
<input type="checkbox"/>	County Transfer Taxes - Mortgage	Taxes and Other Government Fees	
<input type="checkbox"/>	State Transfer Taxes - Mortgage	Taxes and Other Government Fees	
<input type="checkbox"/>	City Tax Stamp - Mortgage	Taxes and Other Government Fees	
<input type="checkbox"/>	County Tax Stamp - Mortgage	Taxes and Other Government Fees	
<input type="checkbox"/>	State Tax Stamp - Mortgage	Taxes and Other Government Fees	

To update the information for a one-time use provider or switch existing providers, click on the **Provider** tab.

- Select the provider type.
- In the pop-up window that appears, update the existing provider information then click **Save**.
- If just switching the provider to another one already used in the file, select the provider from the drop down menu.

Fees
Providers

Type	Provider Name	Fee Item	City	State	Phone
Title Insurance	Advantage Title, LLC	Lender's Title Insurance	Bay Saint Louis	MS	(858) 551-1500
Title Insurance	Advantage Title, LLC	Endorsement Fee	Bay Saint Louis	MS	(858) 551-1500
Settlement Agent	Advantage Title, LLC	Settlement/Closing Fee	Bay Saint Louis	MS	(858) 551-1500
Settlement Agent	Advantage Title, LLC	Deed Preparation	Bay Saint Louis	MS	(858) 551-1500

Update Service Provider for Lender's Title Insurance

Use:

Name *

Address *





Address 2

Zip Code * City State

Phone Number * Fax Number






Back in the **View Fees** screen, **Fees** tab:

- To remove a fee that erroneously added, click on the red trash can icon next to the fee.
- If needing to adjust the price of the fee, click on the cost box in the **Amount** column and update the price.
- If the seller is contributing funds to the total cost of that fee, enter the dollar amount they are contributing under the **Seller** column.
 - The total amount will stay the same, but the amount the borrower is responsible for will update to show the reduced total for them.

^ Section C Fees						
Lender's Title Insurance	\$ 2,150.00	\$2,150.00	\$ 0.00	Typical Title Company	<input type="checkbox"/> NO	
Notary Fee	\$ 200.00	\$100.00	\$ 100.00	Simple Settlement	<input type="checkbox"/> NO	
Settlement/Closing Fee	\$ 1,375.00	\$1,375.00	\$ 0.00	Simple Settlement	<input type="checkbox"/> NO	
Wire Fee - Escrow	\$ 100.00	\$100.00	\$ 0.00	Simple Settlement	<input type="checkbox"/> NO	

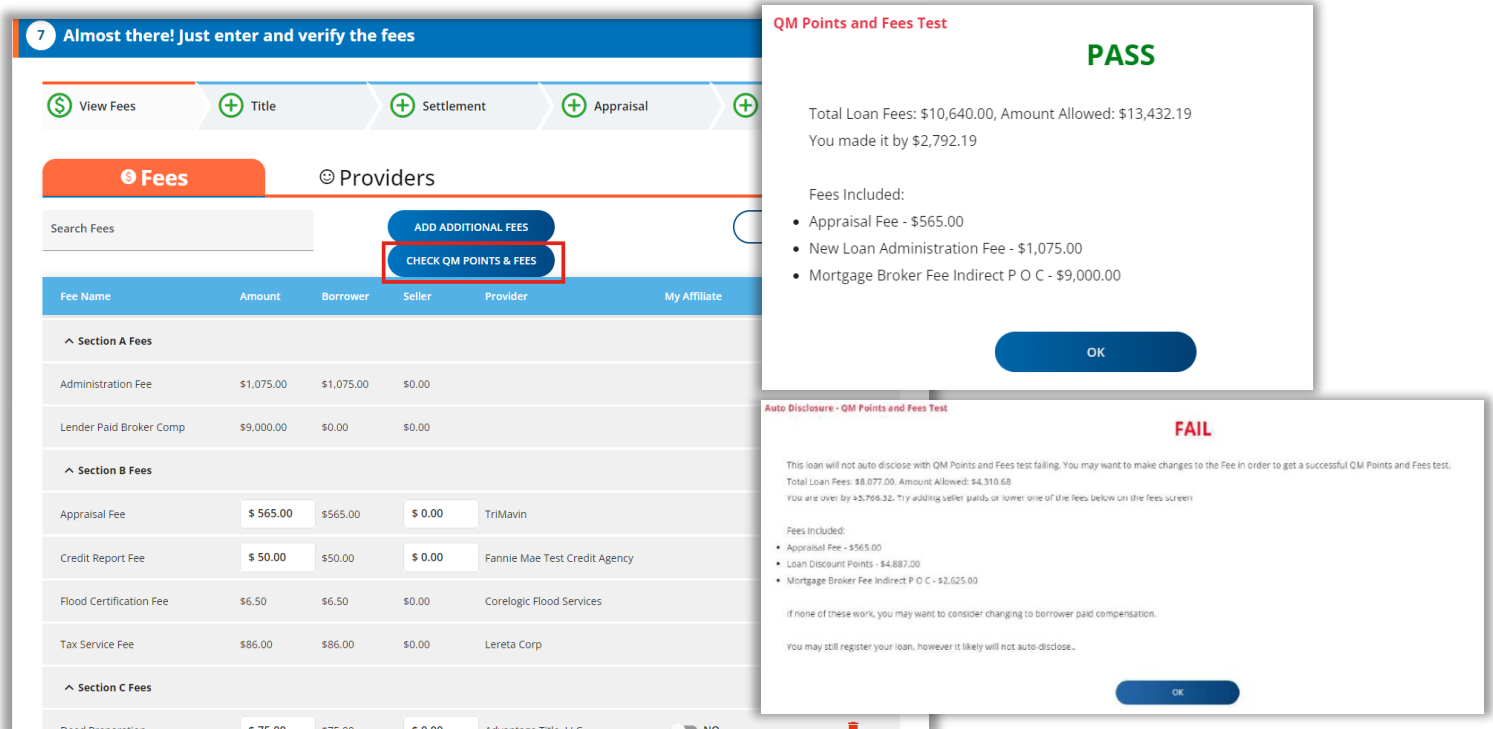
The slider toggle next to each provider allows the user to indicate if the provider is an affiliate. By default the toggle will be to the left in the no/off position.

- If the provider is an affiliate, click the toggle to turn it to the yes/on position.

^ Section C Fees						
Doc Prep	\$ 250.00	\$250.00	\$ 0.00	7 Star Escrow, Inc.	<input type="checkbox"/> NO	
Endorsement Fee	\$ 25.00	\$25.00	\$ 0.00	Advantage Title, LLC	<input checked="" type="checkbox"/> YES	
Lender's Title Insurance	\$ 1,381.00	\$1,381.00	\$ 0.00	Advantage Title, LLC	<input checked="" type="checkbox"/> YES	
Loan Tie in Fee	\$ 150.00	\$150.00	\$ 0.00	7 Star Escrow, Inc.	<input type="checkbox"/> NO	
Messenger/Courier Fee - Title	\$ 60.00	\$60.00	\$ 0.00	7 Star Escrow, Inc.	<input type="checkbox"/> NO	

Once all fees have been added/adjusted, you may click on the **Check QM Points & Fees** button to have the system run ComplianceEase in the background.

- If it passes, and the file/product allow for auto-disclosures, this will happen automatically.
- If it fails, the system will provide feedback as to why so that adjustments can be made. If adjustments are not made to mitigate the findings, registration will still be able to occur.



7 Almost there! Just enter and verify the fees

View Fees Title Settlement Appraisal

Fees Providers

Search Fees

ADD ADDITIONAL FEES

CHECK QM POINTS & FEES

Fee Name	Amount	Borrower	Seller	Provider	My Affiliate
Section A Fees					
Administration Fee	\$1,075.00	\$1,075.00	\$0.00		
Lender Paid Broker Comp	\$9,000.00	\$0.00	\$0.00		
Section B Fees					
Appraisal Fee	\$565.00	\$565.00	\$0.00	TriMavin	
Credit Report Fee	\$50.00	\$50.00	\$0.00	Fannie Mae Test Credit Agency	
Flood Certification Fee	\$6.50	\$6.50	\$0.00	Corelogic Flood Services	
Tax Service Fee	\$86.00	\$86.00	\$0.00	Lereta Corp	
Section C Fees					
Loan Origination Fee	\$75.00	\$75.00	\$0.00	Advantage Title, LLC	NO

QM Points and Fees Test

PASS

Total Loan Fees: \$10,640.00, Amount Allowed: \$13,432.19
You made it by \$2,792.19

Fees Included:

- Appraisal Fee - \$565.00
- New Loan Administration Fee - \$1,075.00
- Mortgage Broker Fee Indirect P O C - \$9,000.00

OK

Auto Disclosure - QM Points and Fees Test

FAIL

This loan will not auto disclose with QM Points and Fees test failing. You may want to make changes to the Fee in order to get a successful QM Points and Fees test.

Total Loan Fees: \$8,077.00, Amount Allowed: \$4,310.68
You are over by \$3,766.32. Try adding seller paid, or lower one of the fees below on the fees screen

Fees Included:

- Appraisal Fee - \$565.00
- Loan Discount Points - \$4,887.00
- Mortgage Broker Fee Indirect P O C - \$2,625.00

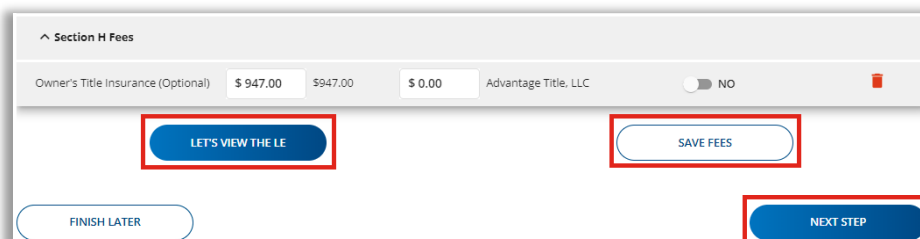
If none of these work, you may want to consider changing to borrower paid compensation.

You may still register your loan, however it likely will not auto disclose.

OK

When all changes are made, click the **Save Fees** button at the bottom of the screen.

- Below the Save Fees button, you have the ability to see a draft LE and review the charges in that format.
- **Click Next Step** to move on.



Section H Fees

Owner's Title Insurance (Optional) \$947.00 \$947.00 \$0.00 Advantage Title, LLC NO

LET'S VIEW THE LE

SAVE FEES

FINISH LATER

NEXT STEP

BRICKER SOLUTIONS, INC. DBA KIND LENDING
14111 MIDWAY ROAD, SUITE 100, TUSTIN, CA 92780

Save this Loan Estimate to compare with your Closing Disclosure

Loan Estimate

DATE ISSUED: 05/07/2021
APPLICANTS: JOHAN DO NOT TOUCH HOMEOWNER
PROPERTY: 3 PENNY LANE, COSTA MESA, CA 92626
SALE PRICE: \$500,000

LOAN TERM: 30 years
PURPOSE: Purchase
PRODUCT: Fixed Rate
LOAN TYPE: ☒ Conventional ☐ FHA ☐ VA ☐
LOAN ID#: 1100005005
RATE LOCK: ☐ NO ☒ YES, until 06/07/2021 AT 08:00 P.M. PDT
Before closing, your interest rate, points, and lender credits can change unless you fix the interest rate. All other estimates closing costs expire on 05/16/2021 AT 08:00 P.M. PDT

Loan Terms		Can this amount increase after closing?
Loan Amount	\$200,000	NO
Interest Rate	2.75%	NO
Monthly Principal & Interest <small>See Requested Payment section for your Estimated Total Monthly Payment</small>	\$816.48	NO
Prepayment Penalty		NO
Balloon Payment		NO

Does the loan have these features?

Projected Payments		Years 1-30
Payment Calculation		
Principal & Interest		\$816.48
Mortgage Insurance	+	0
Estimated Escrow <small>Amount can increase over time</small>	+	0
Estimated Total Monthly Payment		\$816.48



Kindly pay attention: This LE is a draft and for informational purposes only. **Do not** send this out as it is not the final version.

Step 8 AUS: There are no changes to the AUS process.

- Enter your DU or LP credentials and click the **See What They Say** button.
 - The **Credit Reference No** will pull through from the step 4.

8 Let's see what the old AUS says.

Request Type
DU Only

DU Casefile No

DU Credit Agency
Fannie Mae Test Credit Agency

Credit Username
testmlo1

Credit Password

Borrower
Alice Firstimer

Credit Reference No *
5004469

FINISH LATER

NOT NEEDED NOW

SEE WHAT THEY SAY

NEED HELP ?

- Result info (eligible or ineligible result) will pop up.
- View findings by clicking the green download icon next to PDF.
- Click **Next Step** to continue.

8 Let's see what the old AUS says.

Type	Date / Time	Casefile / LP Key	Result	Waiver	View Findings
DU	10-25-2022 09:37	2004946120	Approve/Eligible	Not Eligible	Log Credit PDF HTML

ORDER NEW AUS

NEXT STEP »

Step 9 Registration: On the submission screen, select the check button next to the desired choice of submitting the credit package now or later.

- If submitting the credit package at registration, drag and drop or click and search your computer to add it to the screen.
- You must also **Preview the LE** and select the check box attesting to the correctness of its contents.
 - A message at the bottom of the screen will also call out that Kind Lending will disclose the file based on the contents of the LE.
- Then click **Register**.

9 Finally! Let's get it registered!

Submit your Credit Package

☒ I am ready to submit my credit package

☐ I will submit my credit package later

Review your Loan Estimate

☒ I have reviewed my Loan Estimate and confirm it is correct.

PREVIEW LE

Upload Files

Drag and Drop Files Here

Documents Already Uploaded

Name	Uploaded By	Date
2023-04-25T22.16.44.739Z.pdf	Dimitri Dritsas	04-25-2023 15:16
2023-04-25T22.14.15.000Z.pdf	Dimitri Dritsas	04-25-2023 15:14

By selecting Register, you confirm that loan 1100014578 will be disclosed by Kind Lending as indicated above.

FINISH LATER **REGISTER**

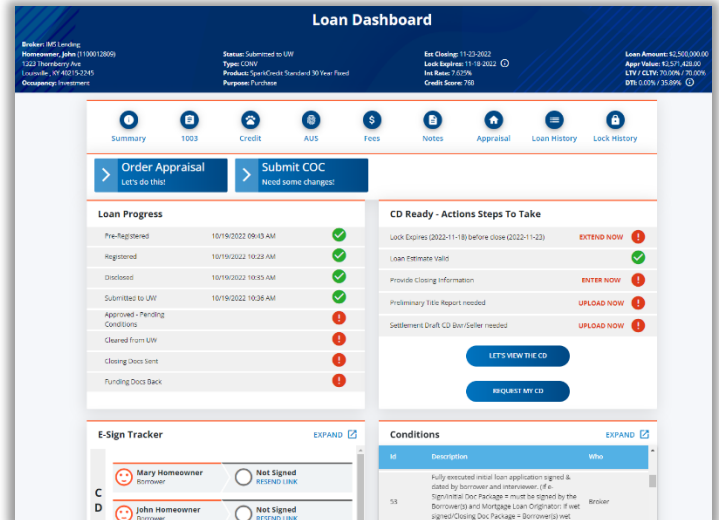
PLEASE NOTE: This screen will also show a summary of the documents that have been created or uploaded during the previous steps prior to registration (e.g. credit or AUS reports).

Full-Service Loan Dashboard Screen

Once the loan is registered, you will be directed into the loan dashboard for that file.

- At the very top of the screen will be buttons that allow you to view various section of your loan file such as the 1003 and credit report.
- Below those buttons are links to action items that require resolution for the loan to be able to close.
 - As the loan goes through its stages, additional action items will appear once corresponding actions have been completed (i.e. initial disclosures sent out, now the Submit COC button is visible and can be requested).
- As you go down the screen, there are a number of mini dashboards:

- [Loan Progress](#)
- [CD Ready](#)
- [Purchase Ready](#)
- [E-Sign Tracker](#)
- [Conditions](#)
- [Documents](#)
- [Loan Contacts](#)



The screenshot displays the 'Loan Dashboard' interface. At the top, there's a header with loan details: Borrower (ME Lending), Homeowner (John T190013809), Status (Submitted to UW), Type (CDW), Product (Special Credit Standard 30 Year Fixed), Purpose (Purchase), Est Closing (11-23-2022), Lock Expires (11-18-2022), Loan Amount (\$1,500,000.00), Appr Value (\$1,517,438.00), LTV 103.7% / 70.00% / 75.40%, and DTI 0.05% / 35.89%.

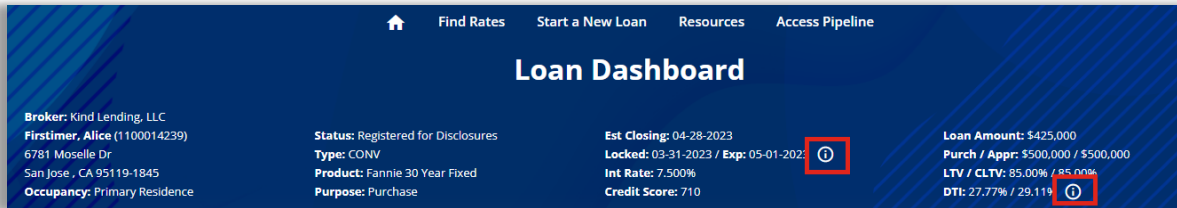
Below the header is a navigation bar with icons for Summary, 1003, Credit, A/S, Fees, Notes, Appraisal, Loan History, and Lock History. Two main action buttons are visible: 'Order Appraisal' (Let's do this) and 'Submit COC' (Need some changes).

The main content area is divided into several sections:

- Loan Progress:** A table showing the loan's status through various stages: Pre-Registered, Registered, Disclosed, Submitted to UW, Approved - Pending Conditions, Cleared from UW, Closing Docs Sent, and Funding Docs Back. Each stage has a date, time, and a status indicator (green checkmark for success, red exclamation mark for issues).
- CD Ready - Actions Steps To Take:** A list of tasks that need to be completed before closing, such as 'Lock Expires (2022-11-18) before close (2022-11-23)', 'Loan Estimate Valid', 'Provide closing information', 'Preliminary Title Report needed', and 'Settlement Draft CD User/Seller needed'. Each task has a status indicator and a button to 'EXTEND NOW', 'ENTER NOW', or 'UPLOAD NOW'.
- E-Sign Tracker:** A section showing the signing status of the loan documents. It lists the borrower (Mary Homeowner) and the lender (John Homeowner) and indicates whether they have signed or not. There are buttons for 'Net Signed' and 'REQUEST LINK'.
- Conditions:** A table listing the conditions that must be met for the loan to be closed. It includes a description of the condition and the person responsible for it.

Loan Dashboard Header

The loan dashboard header features highlights of the file including the borrower, loan type, purpose, amount, etc.



Loan Dashboard

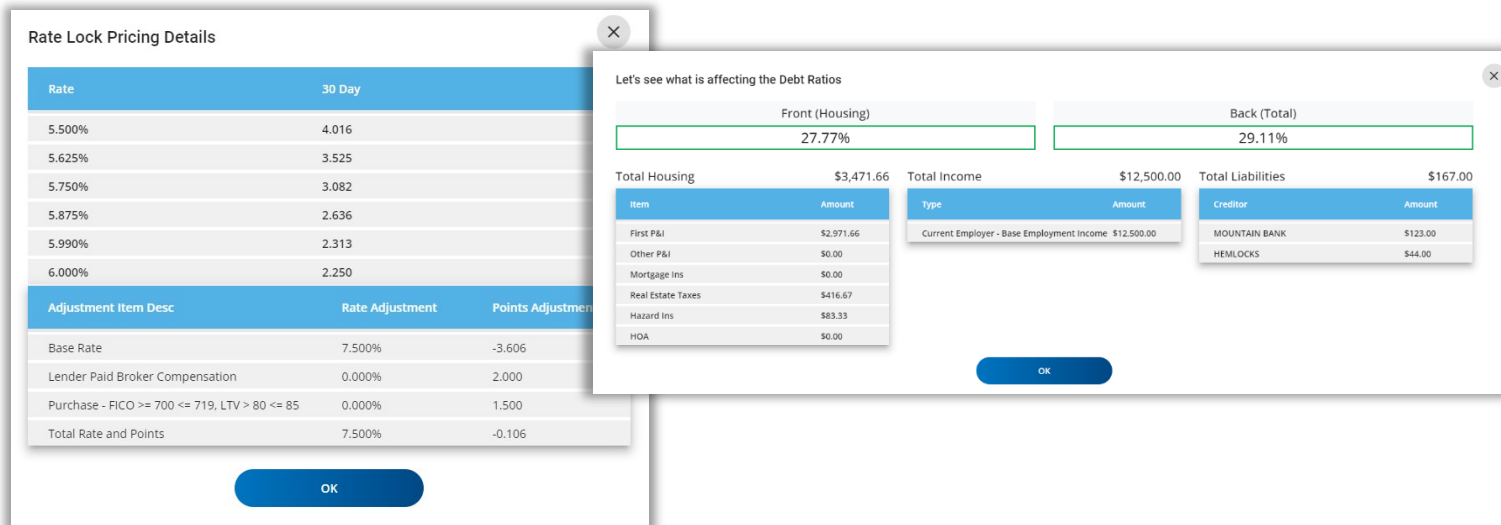
Broker: Kind Lending, LLC
 Firsttimer, Alice (1100014239)
 6781 Moselle Dr
 San Jose, CA 95119-1845
 Occupancy: Primary Residence

Status: Registered for Disclosures
 Type: CONV
 Product: Fannie 30 Year Fixed
 Purpose: Purchase

Est Closing: 04-28-2023
 Locked: 03-31-2023 / Exp: 05-01-2023
 Int Rate: 7.500%
 Credit Score: 710

Loan Amount: \$425,000
 Purch / Appr: \$500,000 / \$500,000
 LTV / CLTV: 85.00% / 85.00%
 DTI: 27.77% / 29.11%

To see more information around the lock and DTI, click on the information icon next to each data point.



Rate Lock Pricing Details

Rate	30 Day
5.500%	4.016
5.625%	3.525
5.750%	3.082
5.875%	2.636
5.990%	2.313
6.000%	2.250

Adjustment Item Desc	Rate Adjustment	Points Adjustment
Base Rate	7.500%	-3.606
Lender Paid Broker Compensation	0.000%	2.000
Purchase - FICO >= 700 <= 719, LTV > 80 <= 85	0.000%	1.500
Total Rate and Points	7.500%	-0.106

Let's see what is affecting the Debt Ratios

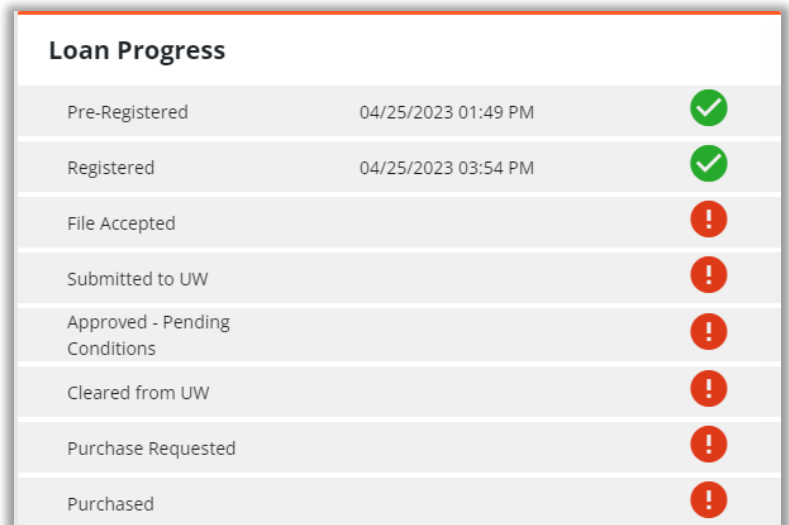
Front (Housing): 27.77%
 Back (Total): 29.11%

Total Housing		Total Income	Total Liabilities
Item	Amount	Type	Amount
First P&I	\$2,971.66	Current Employer - Base Employment Income	\$12,500.00
Other P&I	\$0.00		
Mortgage Ins	\$0.00		
Real Estate Taxes	\$416.67		
Hazard Ins	\$83.33		
HOA	\$0.00		

Creditor	Amount
MOUNTAIN BANK	\$123.00
HEMLOCKS	\$44.00

Loan Progress Dashboard

The Loan Progress dashboard outlines all of the different stages of the loan. As the file passes each stage, a green check mark will appear and the date/time the file progressed to that stage will be noted.



Loan Progress

Pre-Registered	04/25/2023 01:49 PM	✓
Registered	04/25/2023 03:54 PM	✓
File Accepted		!
Submitted to UW		!
Approved - Pending Conditions		!
Cleared from UW		!
Purchase Requested		!
Purchased		!

CD Ready – Action Steps to Take

The CD Ready dashboard outlines outstanding tasks that must be satisfied in order for the CD to be requested and sent to the borrower.

- To clear each outstanding condition, click on the red exclamation point
- You can drag and drop or click and browse to find the necessary documentation.
- Once uploaded, click **Done**. A green check mark will now appear next to the action item.
- Repeat for each outstanding requirement.

CD Ready - Actions Steps To Take

Loan is Not Locked	LOCK NOW	!
Loan Estimate Valid		✓
Provide Closing Information	ENTER NOW	!
Preliminary Title Report needed	UPLOAD	!
Settlement Draft CD Bwrr/Seller needed	UPLOAD	!

Upload your Preliminary Title Report here.

Drag and Drop Files Here

DONE

LET'S VIEW THE CD

REQUEST MY CD



Kindly pay attention: The **Let's View the CD** and **Request My CD** buttons will always appear at the bottom of the dashboard. However, you will only be able to request the CD once all outstanding action items have been satisfied **and** the corresponding loan status is reached.

Once all conditions have been cleared:

- Fill in the missing information and then click **Yes, Send CD**.
 - Only the requested closing and first payment date is required. All other fields may be left blank if not applicable.
 - However, it is *strongly recommended* that the user request to preview their CD before it's sent out to ensure it's balanced.
- This will send a task over to the CD preparer team to release the disclosure.

CD Ready - Actions Steps To Take

Loan Is Locked	✓
Loan Estimate Valid	✓
Provide Closing Information	VIEW INFO ✓
Preliminary Title Report provided	✓
Settlement Draft CD Bwr/Seller - Got It	✓

LET'S VIEW THE CD
REQUEST MY CD

Request your CD confirmation

Requested Closing Date
Re-imbursed CD fees:
Fee Amount
\$ 0.00

Are you using a POA or Trust?
Confirm First Payment Date
Do you have any affiliate fees?

I want to preview the CD before it is issued?
Are there any Non Borrowing entities?

Requested Closing Date *
mm/dd/yyyy
Fee Names
POA or Trust
First Payment Date *
mm/dd/yyyy
Affiliate Fees
Preview CD
Non Borrowing

NEVERMIND
YES, REQUEST CD



Kindly pay attention: All fields must be completed in the **Provide Closing Information** action item section if the loan is for a purchase. If the transaction is a refinance, select the No Buying Agent and No Selling Agent options to bypass these requirements.

Purchase Ready Action Items

Once the CD has been sent, the CD Ready Action Items Dashboard will update to now reflect the Purchase Ready Action Items Dashboard.

Satisfy all outstanding action items by click the **Upload Now** link to append supporting documentation to the outstanding item.

Then click **Request Purchase**.

Purchase Ready - Actions Steps To Take

Loan is Locked	✓
Provide Closing Information	VIEW INFO ✓
Initial Purchase Package Required	UPLOAD NOW !

REQUEST PURCHASE

E-Sign Tracker

The E-Sign Tracker shows the progress of disclosures that are out for signatures. When the disclosure is signed, the row will turn green and have a check mark along with the date and time it was signed.

- Click on the **Expand** link to see each date and time of each stage of the signing: Sent, Consented, Signed.

The screenshot shows the 'E-Sign Tracker' interface. On the left, there's a sidebar with 'I D P' and a list of users: Alice Firstimer (Borrower) and MARIAA MEDINA1 (Loan Officer). Both are marked as 'Not Signed'. The main area shows a detailed timeline for each user. For Alice Firstimer, the timeline shows 'Sent' (4/30/21, 3:59 PM), 'Consented' (4/30/21, 4:00 PM), and 'Signed' (4/30/21, 4:01 PM). For MARIAA MEDINA1, the timeline shows 'Sent' (4/30/21, 3:59 PM), 'Consented' (4/30/21, 4:01 PM), and 'Signed' (4/30/21, 4:02 PM). A 'DONE' button is at the bottom right.

- Use the **Resend Link** to verify the customer's email address and resend the disclosures.

This screenshot shows the 'E-Sign Tracker' interface with Alice Firstimer (Borrower) highlighted. The 'Not Signed' status is shown, and the 'RESEND LINK' button is highlighted with a red box.

The dialog box asks: 'Do you want to update this email address before resending?'. It shows the email 'afirstimer@gmail.com'. There are two buttons: 'NO, USE EXISTING EMAIL.' and 'YES, SAVE MY CHANGES.'.

- The broker will use the **Sign Now** link to execute their portion of the disclosures.

This screenshot shows the 'E-Sign Tracker' interface with MARIAA MEDINA1 (Loan Officer) highlighted. The 'Not Signed' status is shown, and the 'SIGN NOW' button is highlighted with a red box.

The 'Sign in' form has two input fields: 'Borrower 1 last name' and 'Subject Property Zip Code'. Both fields have a password icon (an eye) to the right. A 'SIGN IN' button is at the bottom right, and a 'Need help?' link is at the bottom left.

The 'Consent' form asks: 'Having read the Agreement, do you accept using electronic records and signatures?'. There is a 'View Agreement' link. At the bottom, there are two buttons: 'DECLINE' and 'ACCEPT'.

Kind Lending

CONSENT

REVIEW

SIGN

DONE

Review your docs.

Disclosure Cover Sheet

Written List of Providers

1003 Uniform Residential Loan Application - 1-2021 (Alice IM Firsttimer)

1003 Uniform Residential Loan Application Bilingual (Alice IM Firsttimer)

Anti-Steering Loan Options Disclosure

IN Mortgage Broker Agreement

IN Notice to Borrower

Notice to Borrowers about Language

Privacy Policy Notice

Privacy Policy Notice

Your New Home Loan Tool Kit

KIND LENDING, LLC

4 HUTTON CENTRE DRIVE SUITE 1000, SANTA ANA, CA 92707

Disclosure Cover Sheet

FIRSTIMER

Loan #: 1100010936

MIN: 100330711000109364

JUNE 2, 2022

ALICE IM FIRSTIMER

3284 APRICOT LN, SANTA ROSA, CA 95407 US

Dear ALICE IM FIRSTIMER:

The following documents are enclosed to assist you with any questions you may have regarding your loan. **These are important documents that you should retain for your records.**

Disclosure Cover Sheet

Loan Estimate (Alice IM Firsttimer)

Spanish Loan Estimate (Alice IM Firsttimer)

Written List of Providers

Acknowledgment of Receipt of Loan Estimate

1003 Uniform Residential Loan Application - 1/2021 (Alice IM Firsttimer)

1003 Uniform Residential Loan Application Bilingual (Alice IM Firsttimer)

4506-T/4506-C (Copy of Tax Form) (Alice IM Firsttimer, 1)

Affiliated Business Disclosure

Anti-Coercion Insurance Disclosure (Kind Lending, LLC)

Anti-Steering Disclosure of Loan Options

Anti-Steering Loan Options Disclosure

Certification and Authorization (Kind Lending, LLC)

Credit Score Disclosure - A-3/H-3 (Alice IM Firsttimer)

ECOA Notice (Kind Lending, LLC)

Review all docs to begin signing.

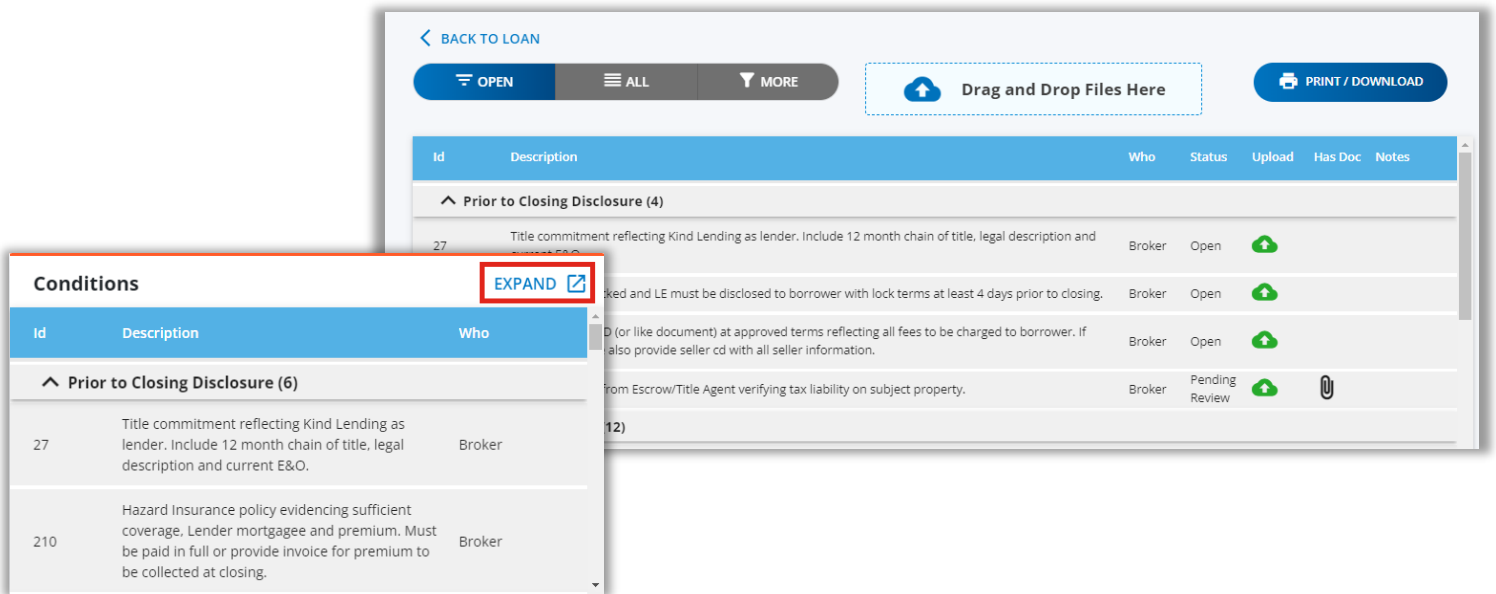
NEXT DOC

Page | 81 Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. Rev. 11/12/2023

Conditions

The Conditions Dashboard shows the outstanding conditions that must be cleared for the loan to close.

- To see all the conditions, click on the **Expand** link at the top right of the dashboard.
- To upload documentation to the condition, click on the green cloud. And a pop-up box will appear.
- Drag and drop or click and search for the documentation.
- Once the doc has been uploaded, the status for that action item will change from **Open** to **Pending Review**. There will also be a paper clip icon under the **Has Doc** column.
- Repeat for each condition.



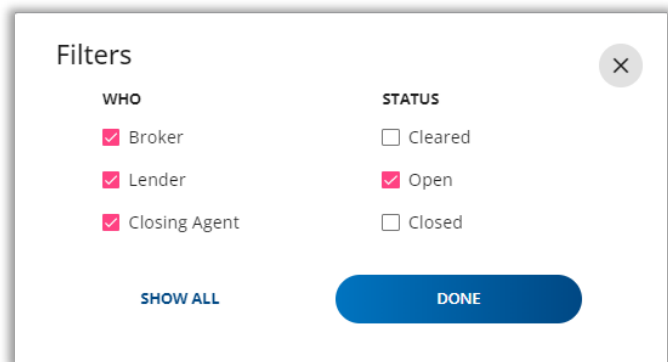
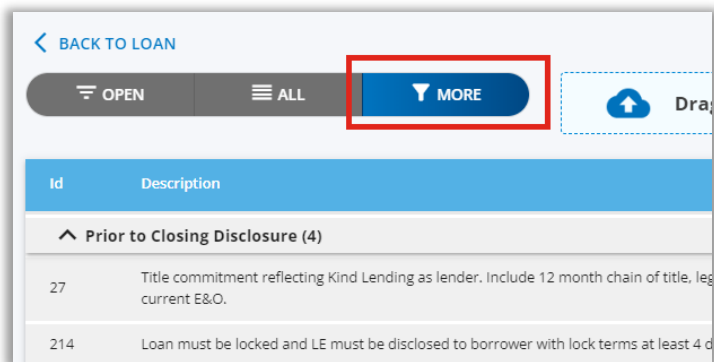
The screenshot shows the Conditions Dashboard with a table of conditions. A pop-up window titled "Conditions" is open, showing a detailed view of condition 27. The main dashboard has a "BACK TO LOAN" link, filters for "OPEN", "ALL", and "MORE", a "Drag and Drop Files Here" area, and a "PRINT / DOWNLOAD" button. The table has columns: Id, Description, Who, Status, Upload, Has Doc, and Notes.

Id	Description	Who	Status	Upload	Has Doc	Notes
^ Prior to Closing Disclosure (4)						
27	Title commitment reflecting Kind Lending as lender. Include 12 month chain of title, legal description and current E&O.	Broker	Open			
	Brokered and LE must be disclosed to borrower with lock terms at least 4 days prior to closing.	Broker	Open			
	D (or like document) at approved terms reflecting all fees to be charged to borrower. If also provide seller cd with all seller information.	Broker	Open			
	from Escrow/Title Agent verifying tax liability on subject property.	Broker	Pending Review			
12)						

The expanded view shows condition 27 with a description: "Title commitment reflecting Kind Lending as lender. Include 12 month chain of title, legal description and current E&O." and is assigned to a "Broker". The status is "Open".

The **More** button will allow filter options to appear.

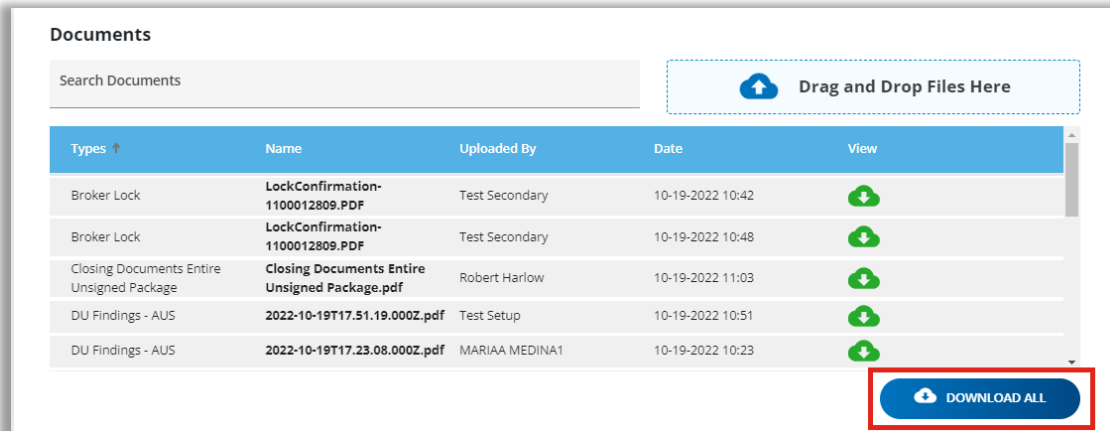
- Selecting the check boxes next to the **Who** or **Status** will refine the visible conditions to only show the ones applicable to the selected filter criteria.



Documents

The documents dashboard will consolidate all of the documents for the loan.

- Docs that are pulled/created during the course of registering the loan will be found here (i.e. DU findings)
- You can download any of the files by clicking on the green cloud.
- If you'd like to download all documents, click on the **Download All** button.
- If you need to upload supporting documentation NOT specifically requested in another section (i.e. Conditions) you can also add that here.



Loan Contacts

The Loan Contacts displays all contacts that touch the loan, from registration to closing (i.e. underwriter, doc drawer, etc.) and should be notified of important milestones, upcoming dates, and warnings.

The AE and broker will be attached to every file automatically.

Click the **Add Contact** button to search the list of users that have been added via the **Manage Broker Users** section or manually add a new contact.

Loan Contacts

Notifications will be sent to the Loan Officer and All Additional Contacts shown below

Type	Role	Name	Email
K	Account Executive	Austin Willis	test3@kindlending.com
B	Wholesale Loan Officer	Dimitri Dritsas	testmlo1@kind.com

ADD CONTACT

Add Additional Contact

Enter contact details or select from known list

CANCEL

Known Contacts

Search Known Contacts

	Name	Email	Phone
<input type="radio"/>	Alexander Hamilton	ahamilton@you.me	5555556563
<input type="radio"/>	Alexis Faust	MzElenaCineSweetBrokerC	(618) 555-1212
<input type="radio"/>	Alexus Holmes	Testmlo14@kindlending.com	(928) 555-1212

SAVE

MS Lending

Borrower: Tate (1100008060)

Address: 10000 S. Main St
CA 95119

Property: Primary Residence

Status: Disclosed

Type: CONV

Product: Fannie 30 Year Fixed

Purpose: Purchase

Est Closing: 11-19-2021

Lock Expires: 01-28-2022

Int Rate: 3.250%

Credit Score: 710

Loan Amount: \$45,000

Appr Value: \$0.00

LTV / CLTV: 90.00%

DTI: 18.14% / 19.48%

Summary

1003

Credit

AUS

Fees

Appraisal

Loan History

Lock History

> Submit Loan

You can do it!

> Order Appraisal

Let's do this!

> Submit COC

Need some changes!

Find Rates

Start a New Loan

Forms

Access Pipeline

Change of Circumstance

Select the items you need to be changed.

BACK TO LOAN

NEW COC

HISTORY

Loan Data Changes

Item	Current Value	Change To:
Loan Amount	\$300,000.00	
Purchase Price	\$340,000.00	
Appraised Value	\$0.00	
Interest Rate	3.50%	
Term	360	
Doc Type	Full Doc	
MIP Financed	\$0.00	
Occupancy Status	Primary Residence	
Property Type	Attached	
Property Address	10655 Birch St Burbank, CA 91502-1234	
FICO Score	639	
Impounds	No	

Fee Changes

Item	Current Borrow Amt	Current Seller Amt	New Borrow Amt	New Seller Amt
Administration Fee	\$1,050.00	\$0.00	<input type="text"/>	<input type="text"/>
Discount Points	\$213.00	\$0.00	<input type="text"/>	<input type="text"/>
Lender Paid Broker Comp	\$0.00	\$0.00	<input type="text"/>	<input type="text"/>
Appraisal Fee	\$565.00	\$0.00	<input type="text"/>	<input type="text"/>
Credit Report Fee	\$0.00	\$0.00	<input type="text"/>	<input type="text"/>
Flood Certification Fee	\$6.50	\$0.00	<input type="text"/>	<input type="text"/>
Tax Service Fee	\$86.00	\$0.00	<input type="text"/>	<input type="text"/>
Endorsement Fee	\$25.00	\$0.00	<input type="text"/>	<input type="text"/>
Lender's Title Insurance	\$1,050.00	\$0.00	<input type="text"/>	<input type="text"/>
Loan Tie in Fee	\$250.00	\$0.00	<input type="text"/>	<input type="text"/>
Messenger/Courier Fee - Title	\$135.00	\$0.00	<input type="text"/>	<input type="text"/>
Recording Release/Service Fee	\$50.00	\$0.00	<input type="text"/>	<input type="text"/>
Settlement/Closing Fee	\$1,250.00	\$0.00	<input type="text"/>	<input type="text"/>

Provider Changes

Item	Current Provider	New Provider:
Appraisal Fee	TriMavin	<input type="text"/>
Settlement/Closing Fee	Agency Escrow Inc.	<input type="text"/>
Lender's Title Insurance	All Star Title	<input type="text"/>
Endorsement Fee	All Star Title	<input type="text"/>
Loan Tie in Fee	Agency Escrow Inc.	<input type="text"/>
Messenger/Courier Fee - Title	Agency Escrow Inc.	<input type="text"/>
Recording Release/Service Fee	Agency Escrow Inc.	<input type="text"/>

Miscellaneous Reason

Now click the **Request COC** button. This will trigger a task for the RESPA team for redisclosure. In the confirmation pop-up, you can click on the **Print COC** button, or click **OK** to be returned to your loan dashboard.

Your Changed Circumstance request has been submitted and will be processed.

If applicable, upload the following documents:

- Updated / New Fee Invoices

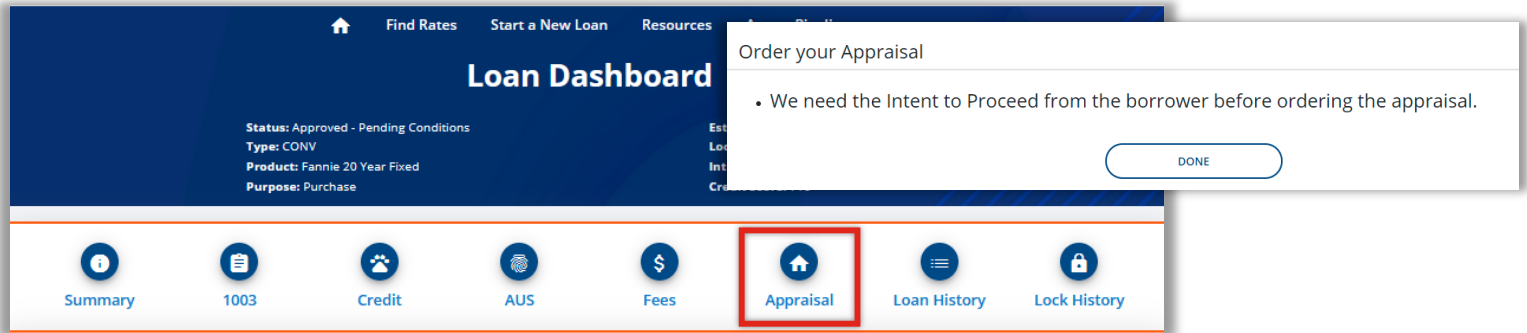


Kindly pay attention: If you need to add a fee not currently listed, enter in the **Misc Reason** section at the bottom of the screen.

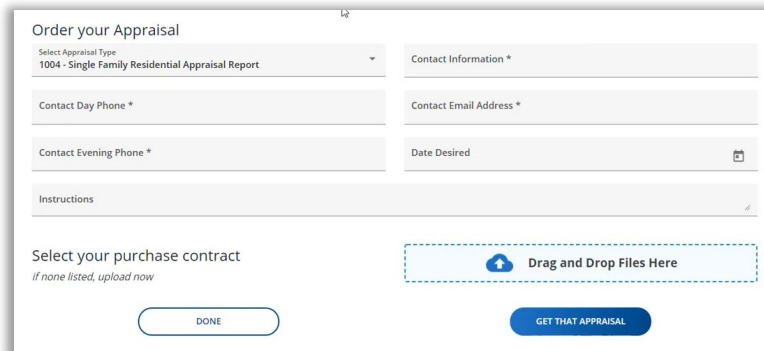
Ordering An Appraisal

To order an appraisal, click on the **Appraisal** icon at the top of the **Loan Dashboard** screen.

- The Intent to Proceed (ITP) must first be received. If not, then the error message below will populate.
- If the file has an FHA loan, and the ITP has not been received, the error message will also indicate that the FHA case number must also be obtained to proceed.

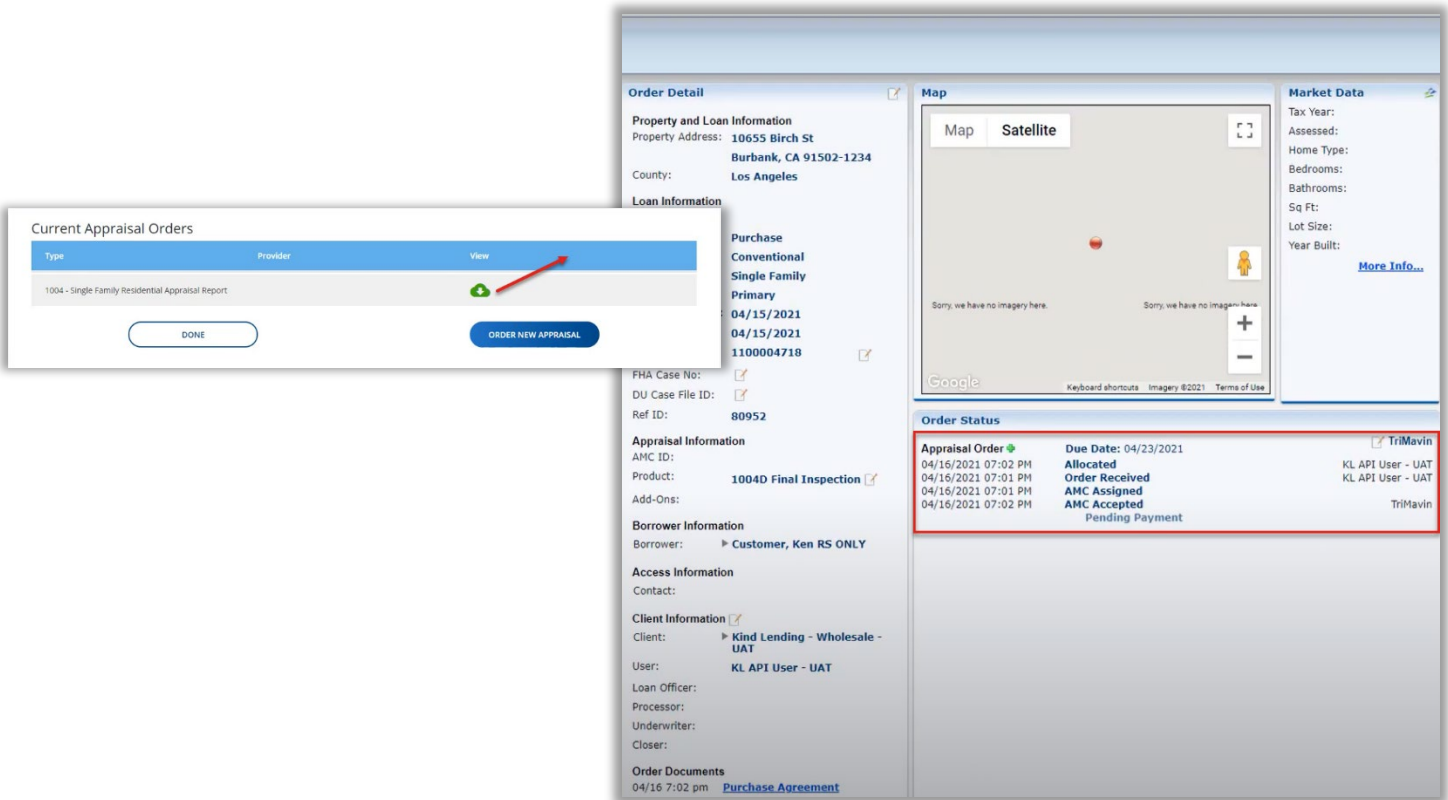


- Once the ITP is received, on the appraisal screen, select the **Appraisal Type** from the drop-down menu, and fill in all other required fields.
- Ensure that the purchase contract is uploaded for all purchase loans.
- Then click **Get That Appraisal**.



The screen will refresh to show **Current Appraisal Orders**. From here, you can click the green cloud to be taken to Closing Corp where you can review the details, invoices, and status of the appraisal.

- Users can pay invoices, add notes, send/upload additional docs, and request revisions.
- Order Management will not be available until the appraisal is submitted.



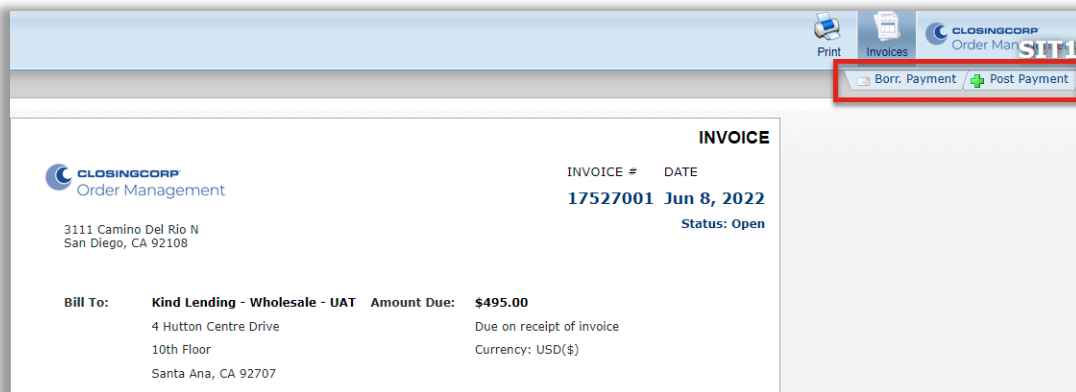
The screenshot displays the 'Current Appraisal Orders' modal on the left, which lists a single order: '1004 - Single Family Residential Appraisal Report'. A red arrow points from the 'View' button in this modal to the 'View' button in the 'Order Detail' screen on the right.

The 'Order Detail' screen is divided into several sections:

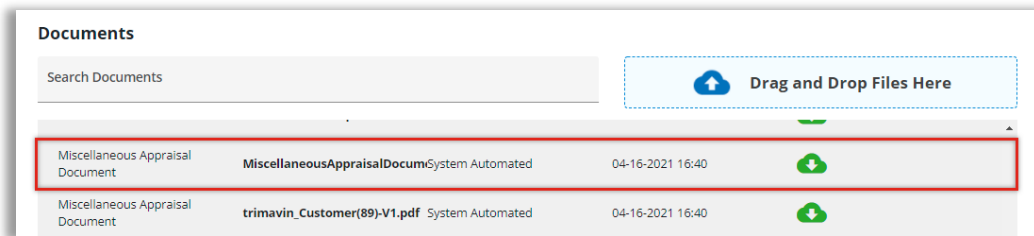
- Order Detail:**
 - Property and Loan Information:** Property Address: 10655 Birch St, Burbank, CA 91502-1234, County: Los Angeles.
 - Loan Information:** Purchase Conventional Single Family Primary, 04/15/2021, 04/15/2021, 1100004718.
 - FHA Case No:** DU Case File ID: Ref ID: 80952.
 - Appraisal Information:** AMC ID: Product: 1004D Final Inspection, Add-Ons: Borrower Information: Customer, Ken RS ONLY.
 - Access Information:** Contact: Client Information: Kind Lending - Wholesale - UAT, User: KL API User - UAT, Loan Officer: Processor: Underwriter: Closer: Order Documents: 04/16 7:02 pm, Purchase Agreement.
- Map:** A map showing the property location with a red pin. Text below the map reads: 'Sorry, we have no imagery here.' and 'Sorry, we have no imagery here.'.
- Market Data:** Tax Year: Assessed: Home Type: Bedrooms: Bathrooms: Sq Ft: Lot Size: Year Built: More Info...
- Order Status:**
 - Appraisal Order:** 04/16/2021 07:02 PM, 04/16/2021 07:01 PM, 04/16/2021 07:01 PM, 04/16/2021 07:02 PM.
 - Due Date:** 04/23/2021.
 - Order Status:** Allocated, Order Received, AMC Assigned, AMC Accepted, Pending Payment.
 - TriMavin:** KL API User - UAT, KL API User - UAT, TriMavin.

In order to pay the invoice:

- Click on the **Invoices** link
- In the pop-up that appears, the user can click the **Borr. Payment** tab and an email will be sent to the borrower with a link to pay the invoice. Or, the broker can pay the invoice by clicking on the **Post Payment** tab.



Once the appraisal report has been returned, you can access it by retrieving the report from the **Documents** section of your loan dashboard.



To return to the top of the Full-Service Loan Dashboard section, click the [link here](#).

To return to the top of the Full-Service workflow, click the [link here](#).

To return to the very beginning of the manual, click the [link here](#).