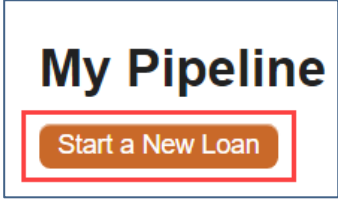
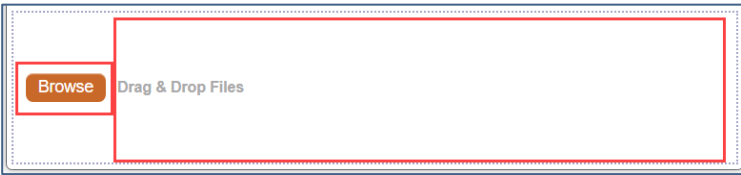
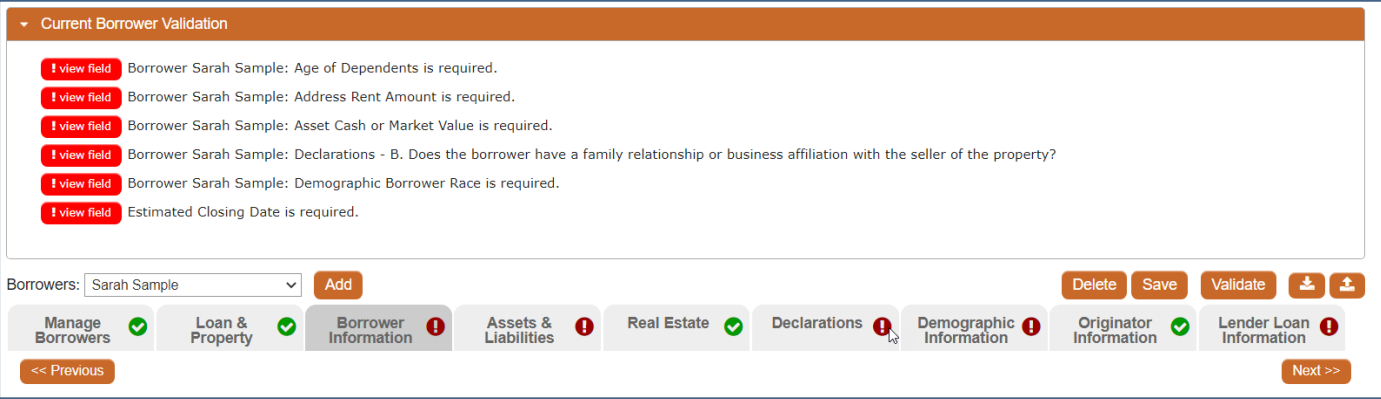
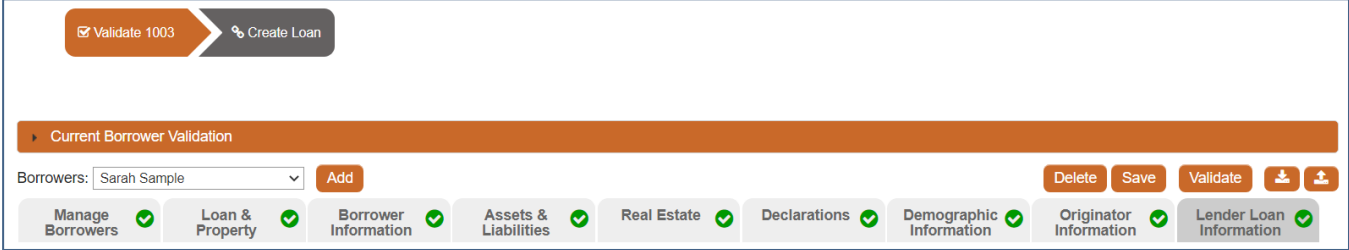


NEW FILE SUBMISSION

Non-Delegated Quick Guide

Introduction

This Quick Guide outlines the new file submission process. For complete details, refer to the [Non-Delegated Portal Guide](#) located on our website.

Step	How To	
1.	From the My Pipeline screen in the Portal, click on the Start New Loan button.	
2.	Export the MISMO 3.4 file from your LOS to your computer. Click to Browse or Drag & Drop the file to start the loan.	
3.	<p>Validation errors (if applicable) will be notated in the upper section of the 1003 editor. Click each !View Field button and updated field notated in red. Once all validation errors are clear, click Save and Validate.</p> 	
4.	<p>Once the validation errors are cleared, click Create Loan to continue.</p> 	

Loan Officers and Processors: Your name will show as both Loan Officer and Processor, this is intentional. Please leave as is. Select the appropriate person from the **Secondary** menu for locking purposes (mandatory). You may also select the Post Closer if known (optional).

Secondary: Your name will show as both Loan Officer and Processor, this is intentional. Please leave as is. You will also be assigned as the **Secondary** role for locking purposes (mandatory). You may also select the Post Closer if known (optional).

Post Closers: Your name will show as both Loan Officer, Processor and Post Closer, this is intentional. Please leave as is. Select the appropriate person from the **Secondary** menu for locking purposes (mandatory).

5.

Create Loan

Validate 1003 Create Loan

Borrower: Sarah Sample
Address: 9326 West Murray Court Carlsbad CA
Loan Purpose: Purchase
Purchase Price: 0
Appraised Value: 800,000
Loan Amount: 480,000

Loan Officer: Lance Originator
Processor: * Lance Originator
Secondary: * -- Select --
Post Closer: -- Select --

Save Delete Create Loan

Enter **Loan Scenario** details. Once all fields are entered, click the **Get Pricing** button.

6.

Select Program

Edit 1003 Select Program Document Upload Submit

Last Priced On: Program:

Loan Scenario

Doc type * Full
Self-Employed Income Used to Qualify? No Yes
Self-Employed Definition
Loan term 30 Year
Amortization Fixed ARM
Lien position First
Transaction type * Purchase
Purchase price * 0
Property value * 800000
LTV 0.0000
Loan amount * 480000
Subordinate financing
CLTV
Est. credit score *
Qualifying Score info
Occupancy type * Primary
Property type * SFA
Mixed Use Property No
Rural No
DTI * 29.96
AUS findings * None/Not Submitted
Citizenship US Citizen
Hybrid Appraisal No
What is this?
Interest only No Yes
First time homebuyer? No Yes
Credit event? No Yes
Credit event info
Mortgage lates? No Yes
Waive escrows? No Yes
Pricing Term * 30 Day 45 Day 60 Day

Get Pricing

Loan Officers, Processors, Post Closers:
 You will **not** see complete rate and pricing details. This is intentional. Select the loan program and click **Continue**.



7.

Secondary: You will see complete complete rate and pricing details. Click **Select** next to the rate under the appropriate program.
 Click **Continue**.

Left Column View:

	Rate	Price	P&I
PLUS CONNECT 30 YR FIXED			
<input type="button" value="Select"/>	4.000	99.500	2,291.59
<input type="button" value="Select"/>	4.125	100.000	2,326.32

Right Column View:

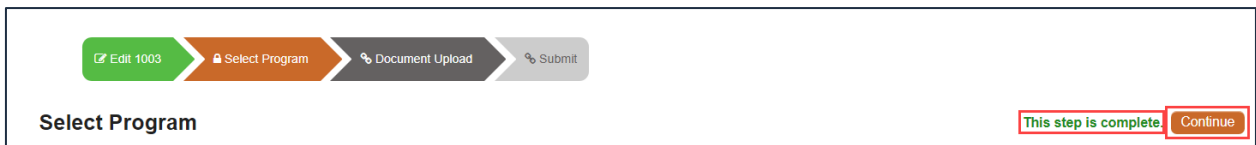
CLTV > 55, CLTV <= 60		
	Rate	Price
Final	4.125	100.000

Final Price: The pricing engine compares the adjusted price after LLPAs/adjustments and caps at the Max Price allowable per program. LPC (if applicable) is then deducted to calculate the Final Price.



8.

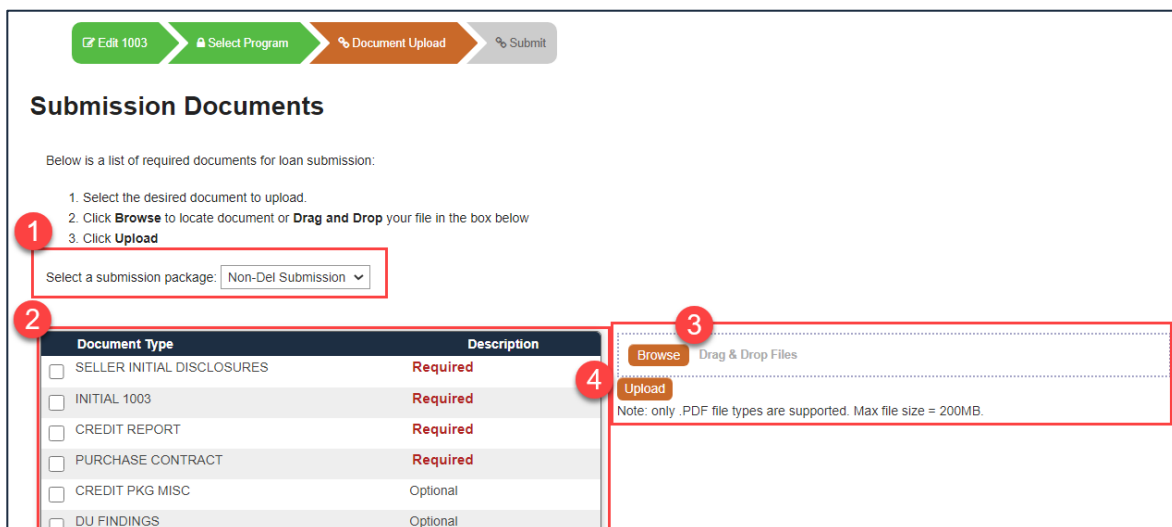
Once the program is selected, the message **This step is complete** will appear, click **Continue**.



9.

Complete the Document Upload Process:

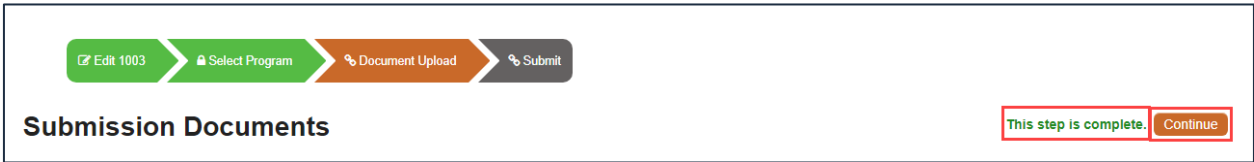
1. Select **Non-Del Submission** from the drop-down menu
2. Select the checkbox next to the document for upload
3. **Browse** or **Drag & Drop** the PDF
4. Click **Upload** to complete the upload



You may also select multiple checkboxes and upload 1 PDF with all the submission documents.

Once the documents are uploaded, **This step is complete** will appear, click **Continue**.

10.

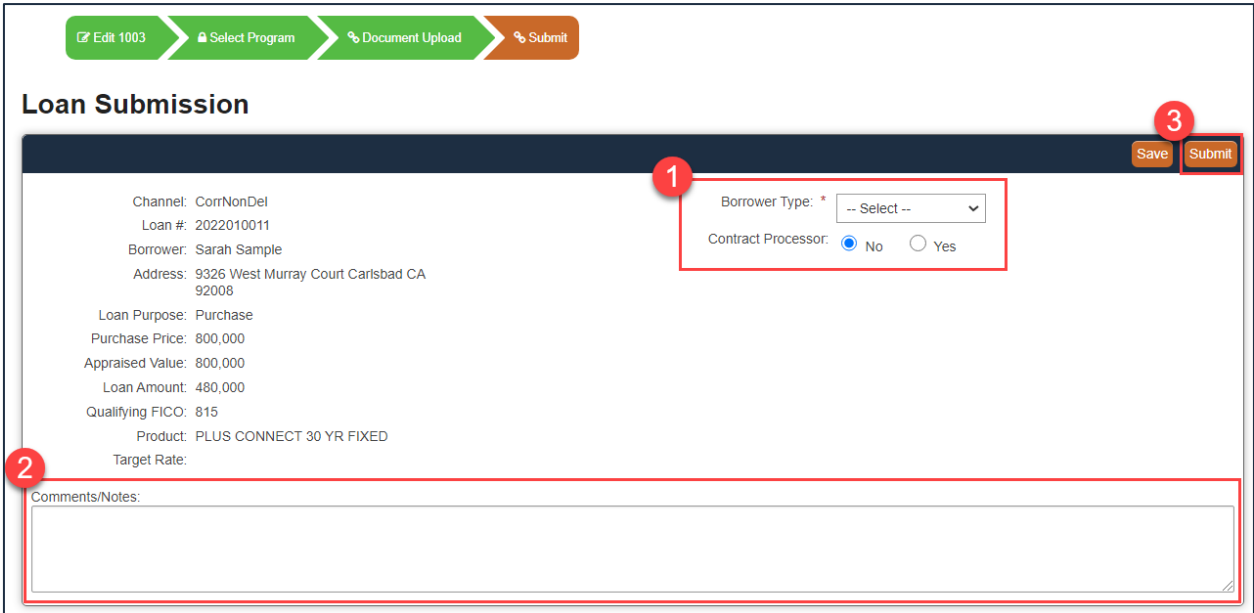


The screenshot shows a progress bar with four steps: 'Edit 1003' (checked), 'Select Program', 'Document Upload', and 'Submit'. Below the progress bar, the text 'Submission Documents' is displayed. On the right side, a red box highlights the text 'This step is complete.' and a 'Continue' button.

Complete the **Loan Submission** details:

1. Select the **Borrower Type** from the drop down menu
2. Enter any loan details you would like our team to consider as they review the file
3. Click **Submit**

11.



The screenshot shows the 'Loan Submission' form. At the top, there is a progress bar with four steps: 'Edit 1003', 'Select Program', 'Document Upload', and 'Submit'. The form contains the following details:

- Channel: CorrNonDel
- Loan #: 2022010011
- Borrower: Sarah Sample
- Address: 9326 West Murray Court Carlsbad CA 92008
- Loan Purpose: Purchase
- Purchase Price: 800,000
- Appraised Value: 800,000
- Loan Amount: 480,000
- Qualifying FICO: 815
- Product: PLUS CONNECT 30 YR FIXED
- Target Rate:

At the bottom, there is a 'Comments/Notes' text area. On the right side, there are 'Save' and 'Submit' buttons. Red circles with numbers 1, 2, and 3 highlight the 'Borrower Type' dropdown menu, the 'Comments/Notes' text area, and the 'Submit' button, respectively.

Congratulations, you have submitted your loan!

**SOLUTION
ORIENTED.
SERVICE
DRIVEN.**