AD Mortgage

THE POWER OF YES.

User Manual

for **Wholesale Brokers**

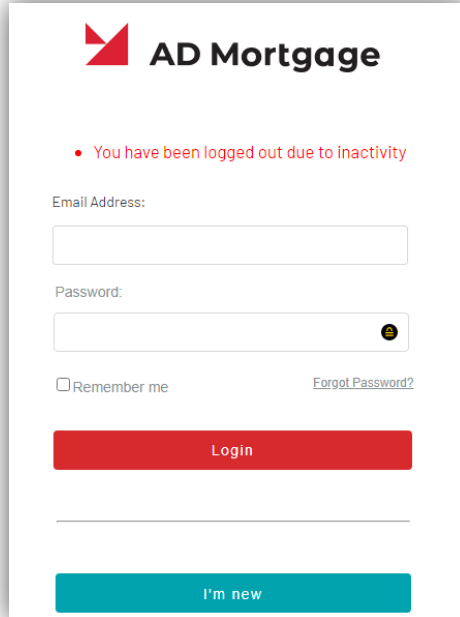# Content

Log in
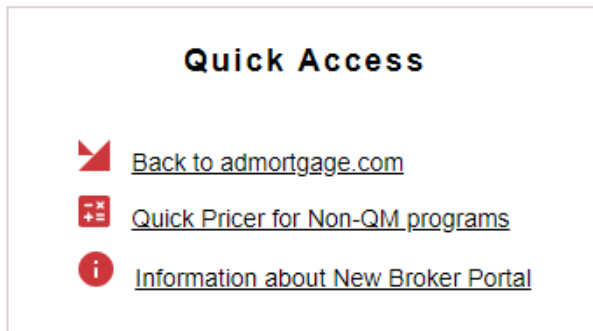
1. Access the A&D Mortgage Wholesale Portal website (partner.admortgage.com)
2. Login is the email address in user's account.

If you don't remember the password, click on "forgot password". You will get an email to complete the password reset.

At the bottom, there are links to access website, Quick Pricer and Broker portal's material.

Users Administration

Add New User

1. Once logged in, you will see your pipeline view.
2. On the left menu, click the Administration header, then User Administration

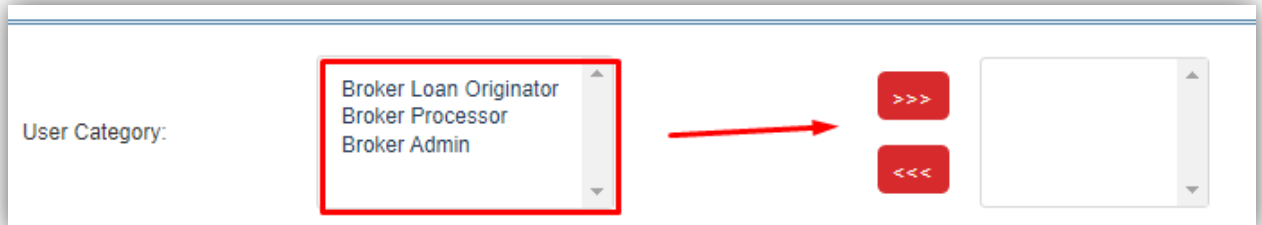3. Once in the User Administration screen, click the Add New User button

4. Select the appropriate user(s) category and whether or not user(s) is Active.
   Note: You can choose more than one user category.

5. Complete all applicable user fields, including Login Name and NMLS.
   Note: we recommend using email address for log in.
6. Password will be automatically generated.
   Please copy the system-generated password to paste into an email to send to your new user for them to access A&D mortgage portal for the first time. The system will NOT automatically email new users. Once the new user logs in, it will prompt them to change their password.
7. Add Bureau Credentials (if you don't use the corporate credentials that were setup under the Company)
8. Add Licensing. It's required if user is Originator.

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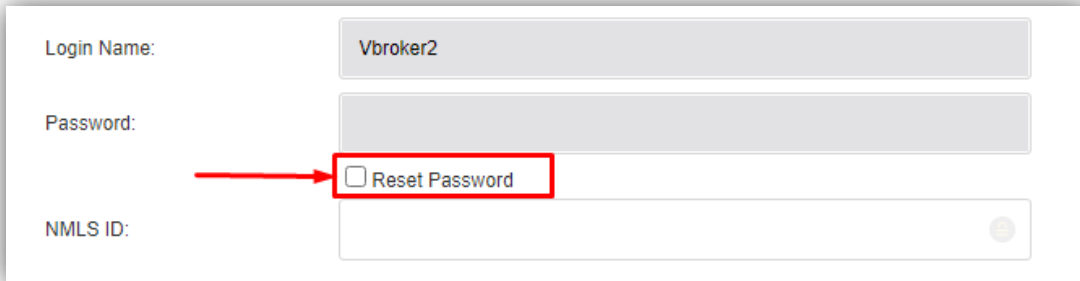
4

User Password Reset

1. If a user forgets password, an account administrator can reset their password by Editing the user from the User Administrator pipeline by clicking the pencil icon

    next to their name

2. Then clicking the Reset Password button as shown below:

3. System will automatically generate a new temporary password. Share the system-generated password with the user. Once the user logs in with temporary password, it will prompt them to change it.
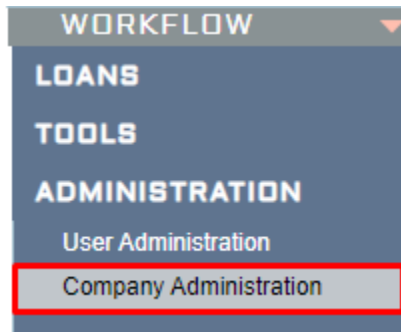

Note: Please contact Support at 305-760-7000 (Option 5555) or send an email to support@admortgage.com if any assistance is needed for user password help.

Company Administration

On the left menu, click the Administration header and select Company Administration to review and manage company information.

1. You can update company information (address, Phone, NMLS).
   Company name be updated by A&D Mortgage's administrator only.
2. In **State Licenses** section add and modify companies' licenses.
3. In **Credit Bureaus** section add your Credit Vendor to the preferred list. You can add more than if needed.

4. Highlight the added Credit Vendor to get the ability to add credit information (account#, login and password)
   1) Click on credit company name
   2) Add account number if exists
   3) If Company prefer to use global credentials, add Account number (User Name) and Password.
      Note: if you required to use personal credentials only, then add credentials to each User's profile.
   4) Add credit credentials to Desktop Underwriter credentials if different from the login credentials.
      Note: if you required to use personal credentials only, then add credentials to each User's profile.

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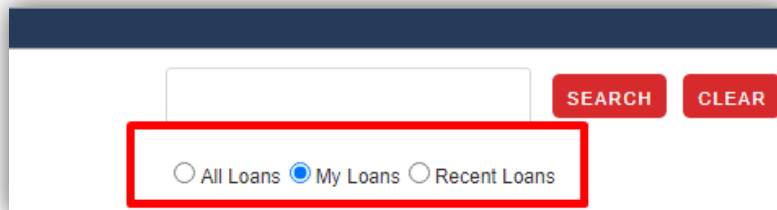
8

Loan Submission

Pipeline

When you logged in, you'll see the pipeline.

1. Loan assignment:
   - All Loans – all loans in the company
   - My Loans
   - Recent Loans

2. Filter by status:
   - **Started** - the loan has been created in the portal.
   - **LE Requested** - the loan action of requesting a LE was completed
   - **Submitted to UW** - Loan Submission Specialist sent the loan to UW for an initial decision. At minimum, the required documents for initial submission have been received at this point.
   - **Approved** - loan has been approved by Underwriting and conditions were issued.
   - **Clear to Close** - all Prior to Approval and Prior to Docs Conditions have been cleared, and the loan is now with our Closing Department.
   - **Docs Sent** - our Closing Department sent the closing package to the Closing/Settlement Agent, but the loan has not yet funded.
   - **Funded** - Our Funding Department has approved the loan for funding.
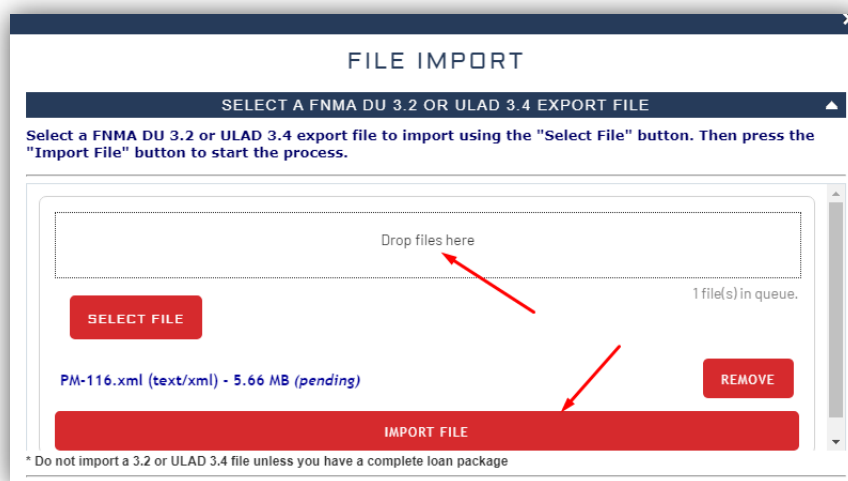   - **Locked Loans** – you can review all Locked Loans.
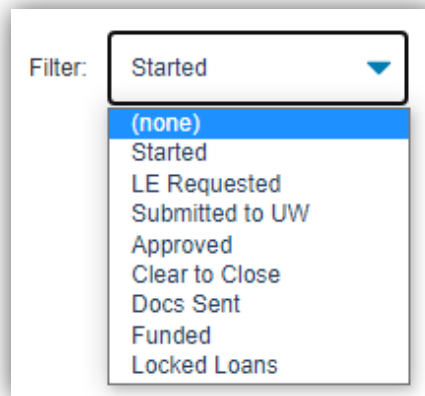
Create a Loan

1. Import 3.4 file clicking on **Import Loan** on top left corner:
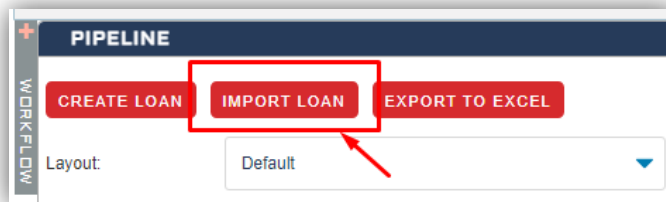
2. Select the file or drag file into the pop-up window and click **Import File**

3. When file is uploaded, you'll see the green message that it was imported 100%. You will eb automatically transferred to the uploaded loan. You can quickly find it in a pipeline – recent loans.
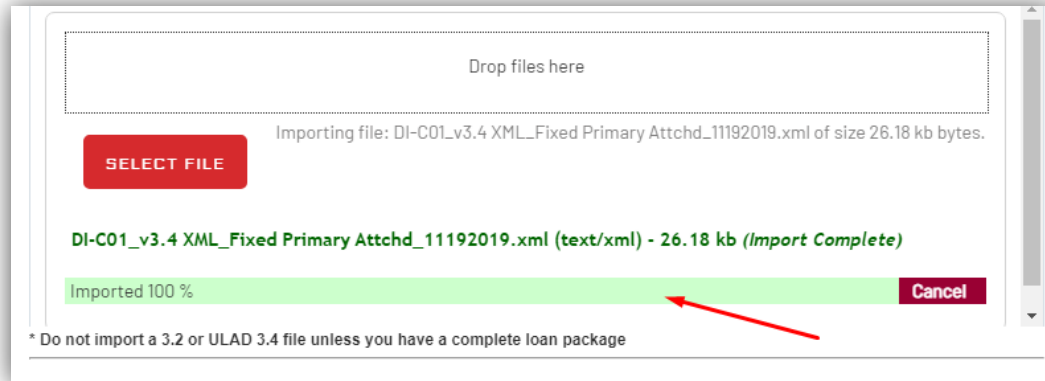
4. In the file, you'll the loan menu om the left side. On the right side, you can see the Loan information, Lock and Loan Statuses:

Price the Loan

1. Proceed to **Price/Lock** screen from the left menu

2. Complete the **Loan information** required fields (Loan Type, Document's type, Occupancy and etc)

3. Under **Products and Pricing**, in **Product List tab** click apply in front of the product you selected.

4. Under **Products and Pricing**, in **Compensation tab** select the Borrower Paid or Lender Paid type.

Please note: Lender Paid % is already setup in your company's account. Borrower Paid fee ($) should be added to the 'Mortgage Broker fee" in Fees screen (Section A).

5. Under **Products and Pricing**, in **Pricing List** click <u>apply</u> in front of the pricing you selected.

6. In **Rate Lock** tab you can review the product, pricing, and adjustments. Lock Status will be automatically Float approved.

AD Mortgage

PRODUCT AND PRICING

Product: Conventional 30 Year Fixed FNMA   Lock Status: **Float**

Lock Date: 08/02/2021   Lock Expiration: 09/01/2021   Lock Days Left: 30   Commitment: 30 Days ▼

Pricing

Prepayment: None

RATE	15 DAYS	30 DAYS	45 DAYS	60 DAYS
2.250	2.250140	2.381134	2.474140	2.622140
2.375	1.478120	1.657120	1.698120	1.898120
2.500	0.883920	1.017920	1.111920	1.259920
2.625	0.043020	0.149025	0.303024	0.422030
2.750	-0.838974	-0.776970	-0.616974	-0.506970
2.875	-1.487080	-1.426090	-1.271090	-1.162090
3.000	-1.929380	-1.874390	-1.726390	-1.617386
3.125	-2.160225	-2.009224	-1.924225	-1.774220
3.250	-2.751140	-2.612140	-2.563130	-2.414130
3.375	-3.170730	-3.037730	-2.987730	-2.840730
3.500	-3.529205	-3.372210	-3.318210	-3.173210
3.625	-3.833290	-3.676290	-3.609290	-3.466286
3.750	-3.380226	-3.221230	-3.143230	-3.010220
3.875	-3.782940	-3.623950	-3.545944	-3.412940
4.000	-4.101880	-3.942890	-3.864880	-3.731880
4.125	-4.371124	-4.212120	-4.134125	-4.001120
4.250	-4.274410	-4.167404	-4.052410	-3.978400
4.375	-4.619280	-4.520280	-4.416275	-4.340280

Last Lock Action Taken: Lock Action: (SELECT ACTION)

None, Float Loan   (Select Action) ▼

LOCK HISTORY

LOCK CONFIRMATION

PRICING ADJUSTMENTS	RATE	PRICE	MARGIN	ORIGINATION
Base Price:	2.375	-0.592880	0	0.000000
FNMA/FHLMC FICO/LTV: 85.01-90.00 LTV, >=740	0.000	0.250000	0.000000	0.000000
*** Compensation ***	0.000	2.000000	0.000000	0.000000
Total Adjustments:	0.000	2.250000	0.000000	0.000000
Final Price:	2.375	1.657120	0	0.000000

Please note: Pricing will be automatically updated up to date. All adjustment, discount or credit changes will be reflected in this screen **until** loan is **lock**.

Lock the Loan

1. To lock the loan, go to Price/Lock screen.
2. In product and Pricing tab, click on field Lock Action and select **Lock Loan**
3. Click on **Lock Loan button**

4. Confirm your Lock by clicking **Submit**

5. Your loan is now locked. You can click "Lock Confirmation" to view your confirmation. You'll receive an email with Lock confirmation document.

Credit Report

1. In the Credit report screen, select the credit provider. (If credit provider is not in the list, contact your administrator)
2. Select three Credit Repositories
3. Select the Action:
   - Reissue (retrieve the existing credit)

     Please note: Submit option is available to order a new credit report.

4. Enter credit reference number. It's required to retrieve the existing credit.
5. If you don't have credentials preset in your account, you can enter them manually:
   - Click on checkbox to open Login and password fields
   - Type your login and password
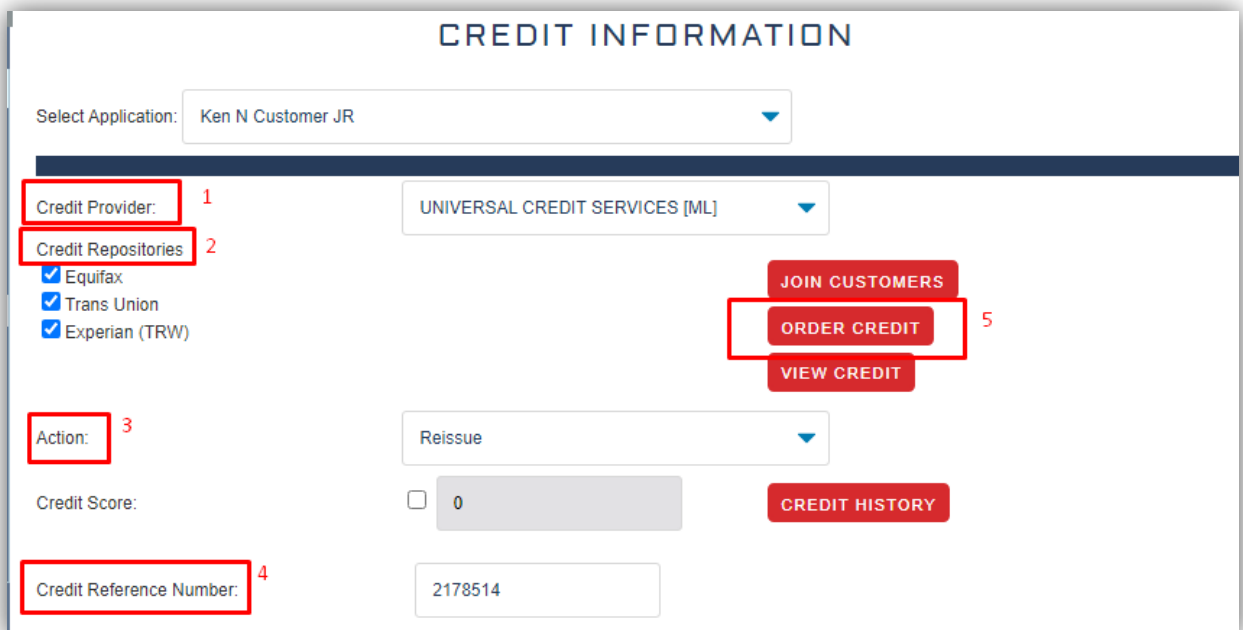
Note: user should use the log in set of credentials.
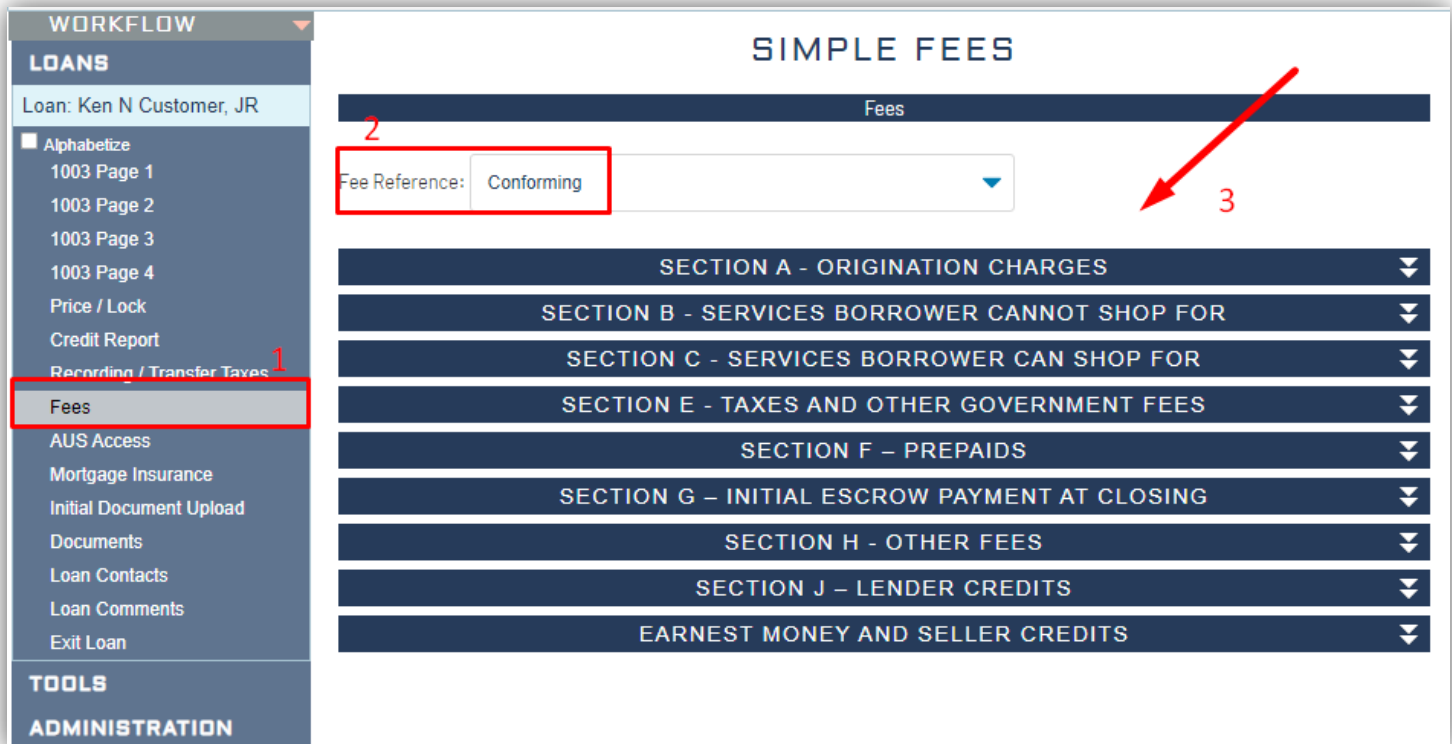
6. Click **Order Credit**.

Recording / Transfer Taxes

Smart Fees provides the fees on real-time, actual information that helps reduce the risk of compliance variance violations and burdensome operational costs.

1. In the **Recording/Transfer Taxes** screen**,** click **submit** to auto generate *recording fees, transfer taxes* and *title fees.*
2. Additional questions may appear on the screen. Review and answer if needed.
3. Upon submission proceed to the **Fees** screen to review and input the fees.

Fees

1. To complete the fees section, proceed to the Fees menu.
   Fees may be edited by clicking on the Total Amount figure and typing in the amount, then pressing Tab to save.

2. Fee reference will automatically populate when loan is priced (in a Float or Locked status).

3. **Origination Charges:**
   Lender Paid compensation will be added to Fees worksheet automatically from pricing.

Borrower Paid compensation should be add to "Mortgage Broker Fee" in a section A - Origination Charges.

4. **Service You Can Shop For:**
   - In section C, Smart Fees provides the Title estimate from Timios.

DESCRIPTION	APR	PAID TO AFFILIATE	PAID TO	PAID BY	POC	TOTAL
Settlement or Closing Fee	☑	☐	Timios, Inc	Borrower	$0.00	$575.00
Lender's Title Insurance	☐	☐	Timios, Inc	Borrower	$0.00	$1,002.00
Title - Endorsements	☐	☐	Timios, Inc	Borrower	$0.00	$100.00
Doc Prep Fee	☐	☐	Timios, Inc	Borrower	$0.00	$75.00

   - You can update title provider selecting your agency.
   - Click on Provider name and then click on "question" button.

DESCRIPTION	APR	PAID TO AFFILIATE	PAID TO	PAID BY	POC	TOTAL
Settlement or Closing Fee	☑	☐	Timios, Inc [?]	Borrower	$0.00	$575.00

   - Click on Update Providers, select the Title/Settlement Company and click ok.

Item 1102 Provider Information

Policy Number	
Provider Name	Timios, Inc **UPDATE PROVIDERS**
Address Line 1	5716 Corsa Ave. Ste 102
Address Line 2	
Unit Type	(none) ▼ Unit No.
City	Westlake Village State CA ▼
Zip Code	☐ 91362-____
Country	(none) ▼
Contact	
Phone	☐ (220) 012 4611 Ext

OK   **CANCEL**
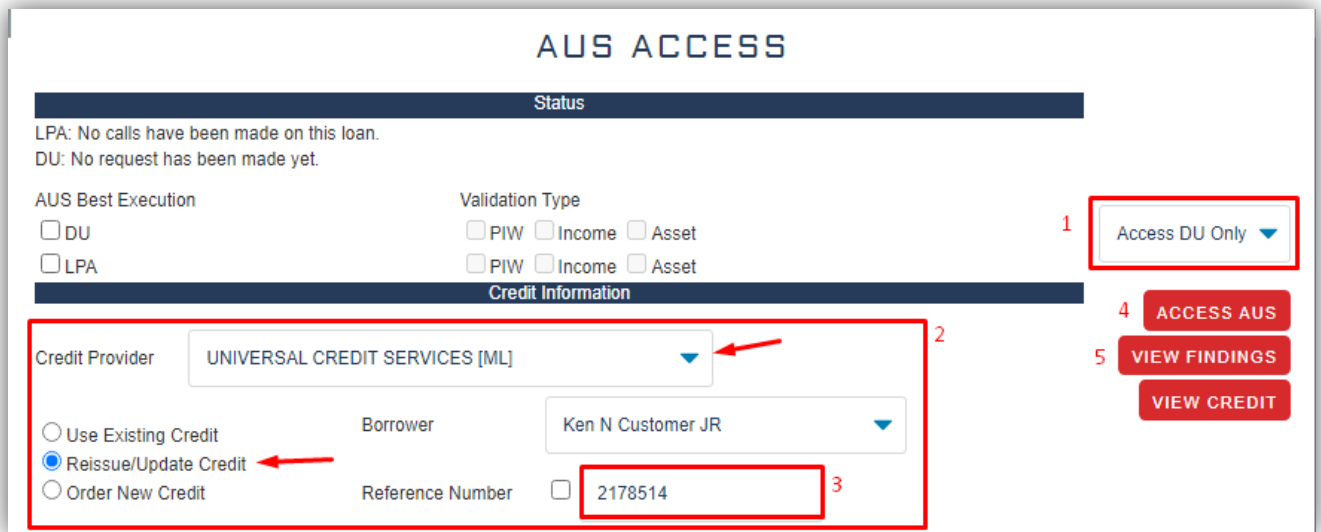
- When Provider is selected, system will recalculate the estimates based on the selected company.

- If Agency is not in the list, you can highlight the fee and type the name of the provider and update the $ amount.

AUS Access

1. In AUS Access screen click select DU, LP or Both.
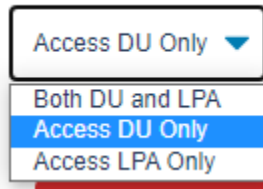
2. Select **Credit Provider** and check the check mark **Reissue/Update credit.**
3. **Reference number** will appear automatically if credit has been retrieved already. Otherwise, it should be added manually.
4. Click **Access AUS**
5. When finding is ready, click on **View Findings** to review the response.
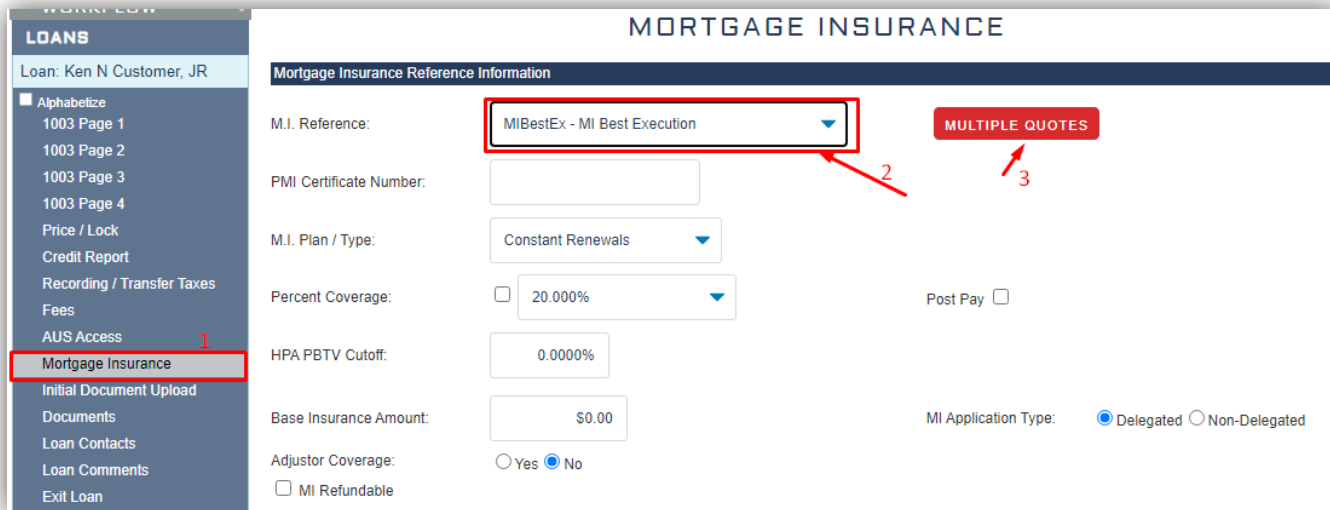
Please note: credit credentials should be added to the user's profile or on a company level in order to provide the credit to Fannie Mae.

Please contact your administrator or A&D support to set it up.

Mortgage Insurance

If Loan is required the MI, the are 3 MI companies to get the quote.

1. Proceed to Mortgage Insurance screen.
2. Select MI Best Execution in MI Reference
3. Click on multiple quotes button
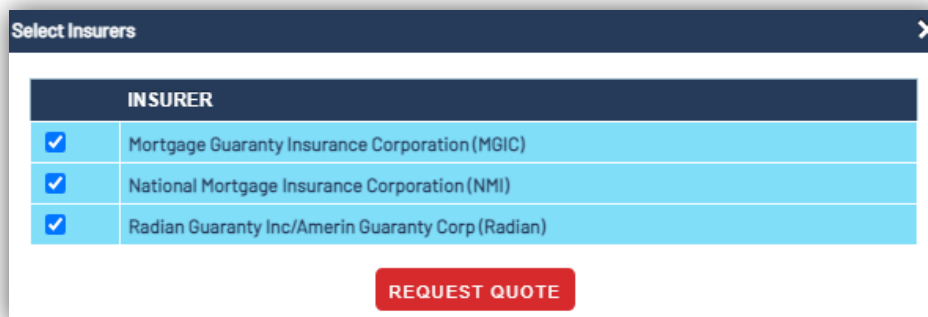
4. Pick the MI agency (You can pick more than one at a time), click request quote.

5. When Quotes are ready, highlight the one you want to proceed with and click 'Accept'.
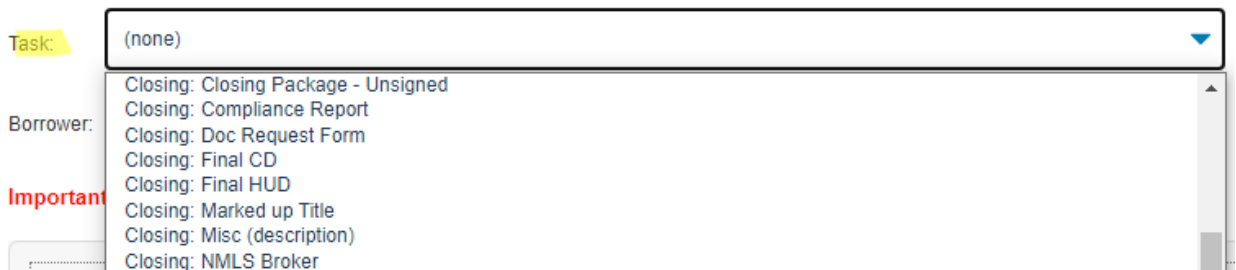
6. MI information will be automatically updated with MI fee and MI Rates/Renewal rates.

Initial Document Upload

Initial Document Upload contains the list of conditions where you can upload documents.

1. To Upload the documents, select the type of the document

2. Select or drop file.

3. To review the document, scroll down the page and double click on the documents.

4. To review all the findings, generate on a file and all documents, proceed to **Documents** tab on the left navigation menu

Loan Comments

Loan Comments can be used to leave the message for Lender if needed. When loan is assigned to the appropriate department, Lender representative will review the section and respond to it if any actions are required.

To leave the comment, proceed to Loan Comment section, select comment reason and leave the message clicking Add Comment
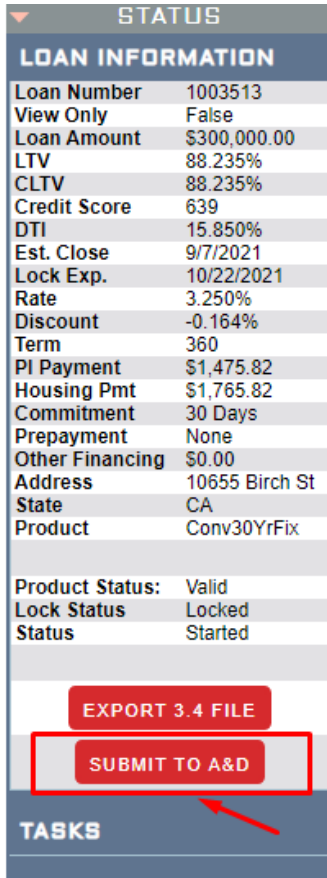
Submit Loan to A&D Mortgage

When loan is completed, to submit loan click on Submit to A&D button on the right side of the screen under the Loan Information screen.
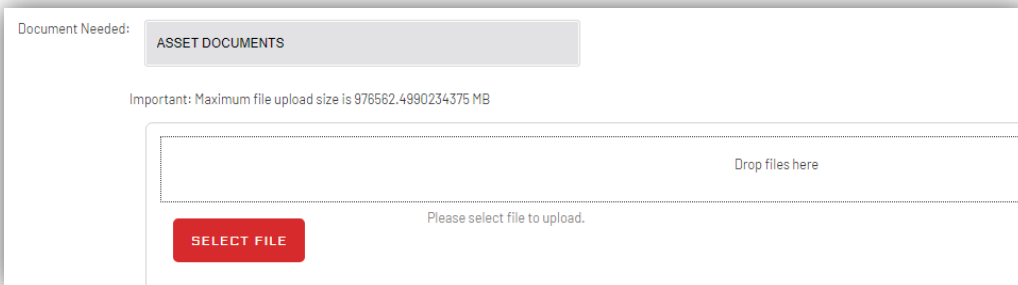
Approval and Conditions

When loan is Approved:

1. New screen "Conditions / Documents Upload" will be available in Loan menu

   Conditions / Document Upload
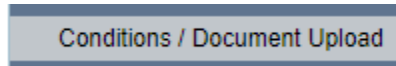
2. In this screen documents can be attached to every condition.
   Note: there is no other place to upload any documentation.

3. To upload the document, click on the pencil to open condition and drop the document(s).

   Document Needed: ASSET DOCUMENTS

   Important: Maximum file upload size is 976562.4990234375 MB

   Drop files here

   Please select file to upload.

   SELECT FILE

4. When done click 'Close'.
5. On the right side of the screen, you will see the "Approval Letter "
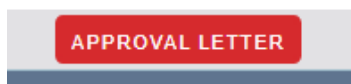
   APPROVAL LETTER

6. Approval letter shows the outstanding conditions assigned to brokers.

Important: As soon as conditions are cleared, you can submit them to UW. Click on "Submit to Conditions".

Please note that submitting less than 80% of outstanding conditions may negatively impact your AD Status.
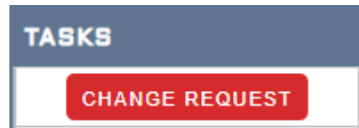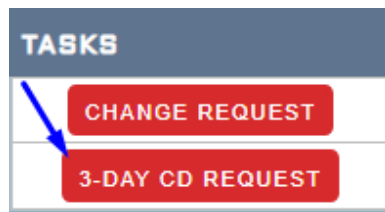
Change request

On the right-side menu, there is a button "Change Request". If you need to request any loan changes, please complete that form to send your request.

3-Day CD Request

On the right-side menu, there is a button "3-Day CD Request". It will be available when loan is ready and locked.

Appraisal Order

Appraisal order remains on appraisal portal, but you can get into that portal clicking on "Appraisal button" on right-side menu.