



**AD Mortgage**

THE POWER OF YES.

# **User Manual**

## **for Wholesale Brokers**

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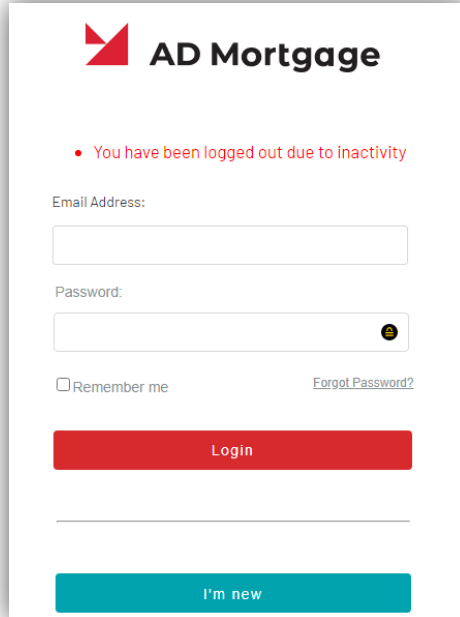
March 2022

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## Log in

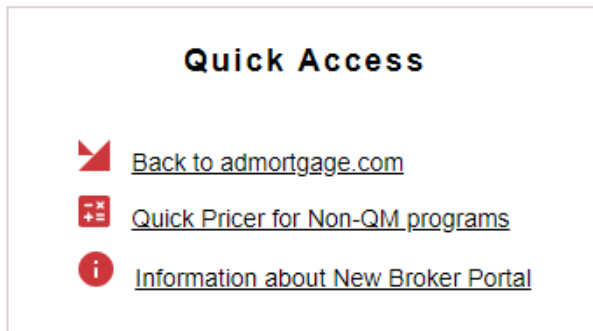
1. Access the A&D Mortgage Wholesale Portal website ([partner.admortgage.com](https://partner.admortgage.com))
2. Login is the email address in user's account.



The login form for AD Mortgage features the company logo at the top. Below the logo, a red notification message states: "You have been logged out due to inactivity". The form includes two input fields: "Email Address:" and "Password:". The password field has a toggle icon for visibility. Below the password field, there is a checkbox for "Remember me" and a link for "Forgot Password?". A red "Login" button is positioned below the input fields. At the bottom of the form, there is a teal button labeled "I'm new".

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.



The "Quick Access" section contains three links, each preceded by a small icon: a red arrow icon for "Back to [admortgage.com](https://admortgage.com)", a red icon with a plus sign for "Quick Pricer for Non-QM programs", and a red information icon for "Information about New Broker Portal".

## 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



- Once in the User Administration screen, click the Add New User button



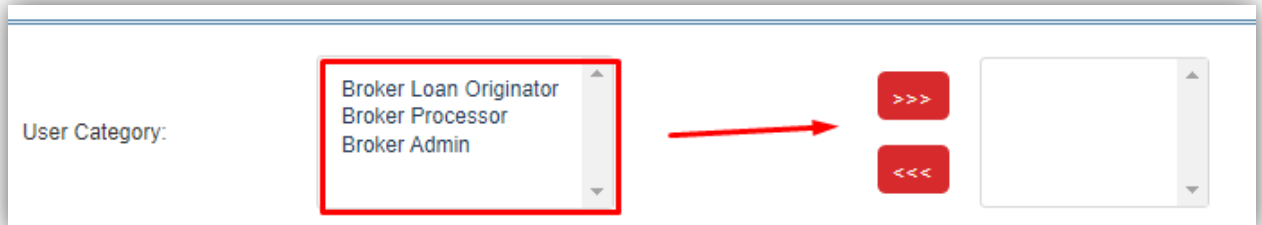
**USER ADMINISTRATION**

**ADD NEW USER**

Company:  Address:

	FIRST NAME	LAST NAME	EMAIL
	Bob	Broker	bob@email.com
	John	Broker	test@adm.com
	Victoria	TestBroker	vb2@email.com

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



User Category:

- Broker Loan Originator
- Broker Processor
- Broker Admin

>>> <<<

- Complete all applicable user fields, including Login Name and NMLS.  
Note: we recommend using email address for log in.
- 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.
- Add Bureau Credentials (if you don't use the corporate credentials that were setup under the Company)
- Add Licensing. It's required if user is Originator.

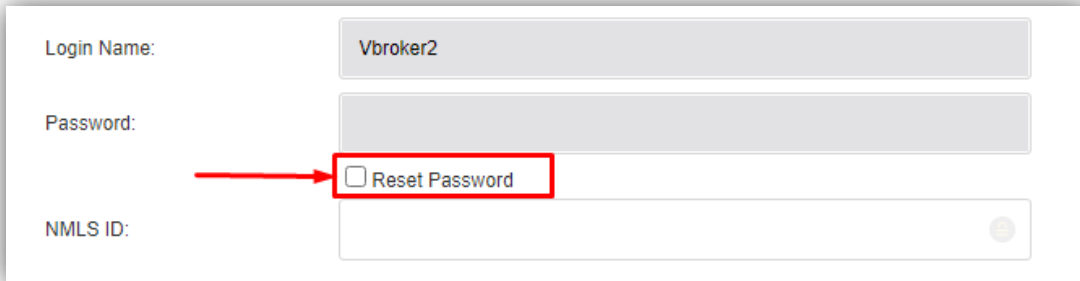
## User Password Reset

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:



Form fields and controls:

- Login Name: Vbroker2
- Password: [Redacted]
- ☐ Reset Password (highlighted with a red box and a red arrow)
- NMLS ID: [Redacted]

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.



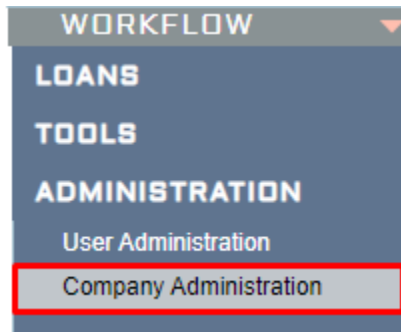
Form fields and controls:

- Login Name: Vbroker2
- Password: u8:KROPW (highlighted with a red box)
- ☒ Reset Password (checkbox highlighted with a red box)

Note: Please contact Support at 305-760-7000 (Option 5555) or send an email to [support@admortgage.com](mailto: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.

Company Name:

!Broker Company Name

Address Line 1:

1040 South Federal Highway

Address Line 2:

Unit Type

(none) ▼

Unit No.

Other Unit Type Description

City:

HOLLYWOOD

State:

FL ▼

Zip:

☐ 33020-\_\_\_\_

Phone:

☐ (123) 456-7890

NMLS ID:



12345

Primary Contact:

Bob Broker

STATE LICENSING ▲

ADD LICENSING

	STATE	LIEN POSITION	LICENSE TYPE	LICENSE NUMBER
	AA	Both	State	1234
	AA	Both		1234

CREDIT BUREAUS ▼

SAVE CHANGES

REJECT CHANGES

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.

CREDIT BUREAUS <span style="float: right;">▲</span>	
SUPPORTED BUREAUS	PREFERRED BUREAUS
<span style="background-color: #e74c3c; color: white; padding: 2px 10px; border-radius: 3px;">ADD TO PREFERRED LIST &gt;</span>	<span style="background-color: #e74c3c; color: white; padding: 2px 10px; border-radius: 3px;">&lt; REMOVE FROM PREFERRED LIST</span>
<div style="border: 1px solid #ccc; padding: 5px; min-height: 200px;"> <div style="background-color: #f3f3f3; padding: 2px; margin-bottom: 5px;">1 SOURCE DATA [ML]</div> <div style="padding: 2px; margin-bottom: 5px;">Acclaim Data / SARMA [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">Accudata/Jefferson City Credit Bureau [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">Accurate Financial Services [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet CARS Branch [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet CDS Branch [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet Choice Data [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet Dynamic Information Services Branch [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet Financial Dimension Inc [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet Fort Walton Beach Branch [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet Fredericksburg Branch [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet Global M.R.C. [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet Heartland Credit Services [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">ACRAnet Spokane Branch [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">Advanced Reporting [SL]</div> <div style="padding: 2px; margin-bottom: 5px;">Advantage Credit Bureau [SL]</div> </div>	<div style="border: 1px solid #ccc; padding: 5px; min-height: 200px;"> <div style="background-color: #2980b9; color: white; padding: 2px; margin-bottom: 5px;">UNIVERSAL CREDIT SERVICES [ML] <span style="float: right;">1</span></div> </div> <div style="text-align: right; margin-top: 10px;"> <span style="background-color: #e74c3c; color: white; padding: 5px 15px; border-radius: 3px; margin-bottom: 5px;">MOVE UP</span> <span style="background-color: #e74c3c; color: white; padding: 5px 15px; border-radius: 3px;">MOVE DOWN</span> </div>
<div style="display: flex; justify-content: space-between;"> <div> <p>Business Channel: <span style="border: 1px solid #ccc; padding: 2px 10px;">All ▼</span></p> <p>LPA Branch Number: <span style="border: 1px solid #ccc; width: 150px; height: 25px;"></span></p> <p>2) Associated Account Number: <span style="border: 1px solid #ccc; width: 150px; height: 25px;"></span></p> <p>3) Account Number (or User Name): <span style="border: 1px solid #ccc; width: 150px; height: 25px;"></span></p> <p> <span style="color: red; font-size: small;">*</span> </p> <p>Password: <span style="border: 1px solid #ccc; width: 150px; height: 25px;"></span></p> <p> <span style="color: red; font-size: small;">*</span> </p> <p>4) <span style="background-color: #2c3e50; color: white; padding: 2px 5px; border-radius: 3px;">Desktop Underwriter Credentials (if different)</span></p> <p>Account Number: <span style="border: 1px solid #ccc; width: 150px; height: 25px;"></span></p> <p>Password: <span style="border: 1px solid #ccc; width: 150px; height: 25px;"></span></p> </div> <div style="text-align: right; margin-top: 20px;"> <span style="background-color: #e74c3c; color: white; padding: 5px 15px; border-radius: 3px; margin-bottom: 5px;">SAVE CHANGES</span> <span style="background-color: #e74c3c; color: white; padding: 5px 15px; border-radius: 3px;">REJECT CHANGES</span> </div> </div>	

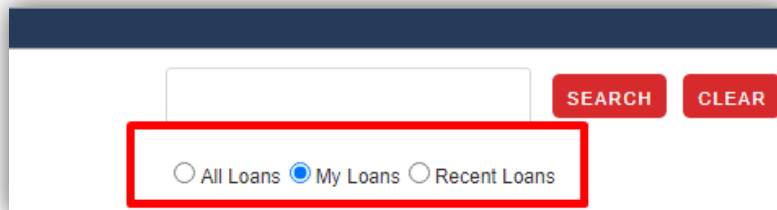
## Loan Submission

### Pipeline

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

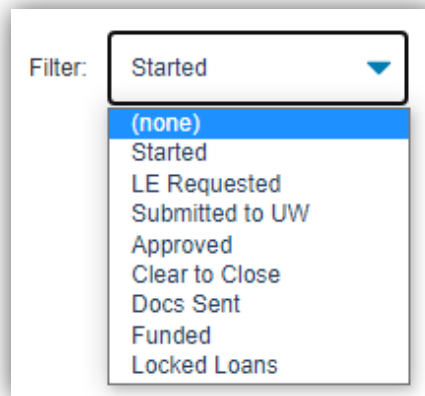
1. Loan assignment:

- All Loans – all loans in the company
- My Loans
- Recent Loans



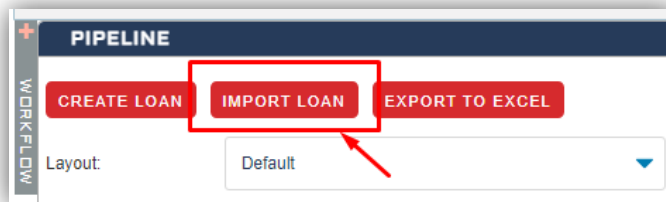
2. Filter by status:

- **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.

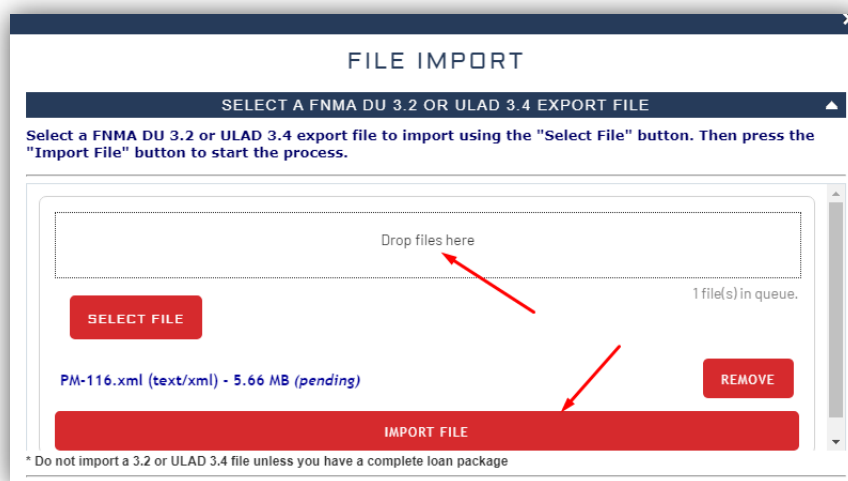


## Create a Loan

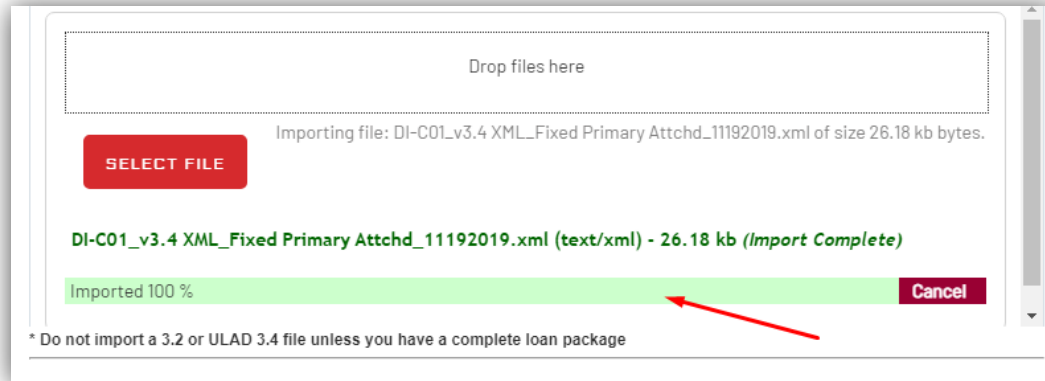
1. Import 3.4 file clicking on **Import Loan** on top left corner:



2. Select the file or drag file into the pop-up window and click **Import File**



- When file is uploaded, you'll see the green message that it was imported 100%. You will be automatically transferred to the uploaded loan. You can quickly find it in a pipeline – recent loans.



- In the file, you'll see the loan menu on the left side. On the right side, you can see the Loan information, Lock and Loan Statuses:

**WORKFLOW**

**LOANS**

Loan: Ken N Customer, JR

☐ Alphabetize
 Price / Lock

**Loan Summary**
1003 Page 1
 1003 Page 2
 1003 Page 3
 1003 Page 4
 AUS Access
 Fees
 Initial Document Upload
 Loan Contacts
 Loan Comments
 Exit Loan

**TOOLS**
**ADMINISTRATION**

**STATUS**

**LOAN INFORMATION**

Loan Number	1003487
View Only	False
Loan Amount	\$300,000.00
LTV	88.235%
CLTV	88.235%
Credit Score	0
DTI	15.850%
Est. Close	8/17/2021
Lock Exp.	
Rate	4.250%
Discount	0.000%
Term	360
PI Payment	\$1,475.82
Housing Pmt	\$1,765.82
Commitment	
Prepayment	
Other Financing	\$0.00
Address	10655 Birch St
State	CA
Product	
Product Status:	Invalid
Lock Status	Float
Status	Submission

**EXPORT 3.4 FILE**
**SUBMIT TO A&D**

## Price the Loan

- Proceed to **Price/Lock** screen from the left menu

**LOANS**

Loan: Ken N Customer, JR

☐ Alphabetize  
 1003 Page 1  
 1003 Page 2  
 1003 Page 3  
 1003 Page 4  

Price / Lock

  
 Credit Report  
 Recording / Transfer Taxes

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.

PRODUCT LIST				
<i>30 Years</i>				
APPLY	CODE	DESCRIPTION	VALIDITY	
<input type="checkbox"/> <a href="#">Apply</a>	<a href="#">Conv30YrFix_FNMA</a>	Conventional 30 Year Fixed FNMA	Valid	
<input type="checkbox"/> <a href="#">Apply</a>	<a href="#">HomeReady_30YrFix</a>	HomeReady 30 Year Fixed FNMA	Valid	
<input type="checkbox"/> <a href="#">Apply</a>	<a href="#">HomePossible_30YrFix</a>	HomePossible 30 Year Fixed FHLMC	Valid	

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

**COMPENSATION**

☐ Borrower Paid    ☐ Lender Paid

Effective	Loan Amount Percentage	Plus	Additional Amount	Minimum	Maximum
<input type="text" value="___/___/___"/>	<input type="text" value="0.000000%"/>	<input type="checkbox"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>

Your final Lender Paid Compensation for this loan is: 
  
 which comes to

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).

- Under **Products and Pricing**, in **Pricing List** click apply in front of the pricing you selected.

PRICING LIST

☒ Show All Rates

Commitment: 

30 Day Standard Lock

Prepayment Penalty: 

None

Desired (Rate/Price): ☒ Rate ☐ Price 

4.2500%

PRODUCT DESCRIPTION	RATE	BORROWER PAID	LENDER PAID	PAYMENT	APPLY
Conventional 30 Year Fixed FNMA	2.250	0.381134 / \$1,143.40	2.381134 / \$7,143.40	\$1,146.74	<a href="#">Apply</a>
Conventional 30 Year Fixed FNMA	2.375	-0.342880 / (\$1,028.64)	1.657120 / \$4,971.36	\$1,165.96	<a href="#">Apply</a>
Conventional 30 Year Fixed FNMA	2.500	-0.982080 / (\$2,946.24)	1.017920 / \$3,053.76	\$1,185.37	<a href="#">Apply</a>
Conventional 30 Year Fixed FNMA	2.625	-1.850975 / (\$5,552.93)	0.149025 / \$447.07	\$1,204.96	<a href="#">Apply</a>
Conventional 30 Year Fixed FNMA	2.750	-2.776970 / (\$8,330.91)	-0.776970 / (\$2,330.91)	\$1,224.73	<a href="#">Apply</a>
Conventional 30 Year Fixed FNMA	2.875	-3.426090 / (\$10,278.27)	-1.426090 / (\$4,278.27)	\$1,244.68	<a href="#">Apply</a>
Conventional 30 Year Fixed FNMA	3.000	-3.874390 / (\$11,623.17)	-1.874390 / (\$5,623.17)	\$1,264.82	<a href="#">Apply</a>

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

**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
<b>2.375</b>	<b>1.478120</b>	<b>1.657120</b>	<b>1.698120</b>	<b>1.898120</b>
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

1 **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	-4.528288	-4.416275	-4.340280

Last Lock Action Taken: None, Float Loan

Lock Action:

Lock Loan ▼  
 (Select Action)  
Lock Loan

LOCK LOAN

LOCK HISTORY

LOCK CONFIRMATION

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


### Lock Loan


Are you sure you wish to submit this lock action?

**SUBMIT****CANCEL**

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

#### Lock Confirmation Notification: Loan 1003473 - Purchaser

 ADM Lock Form  
To: ADM Lock Desk;

 LockConfirmation.pdf  
92 KB


Please review the attached lock confirmation. Thank you for your business!

## 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

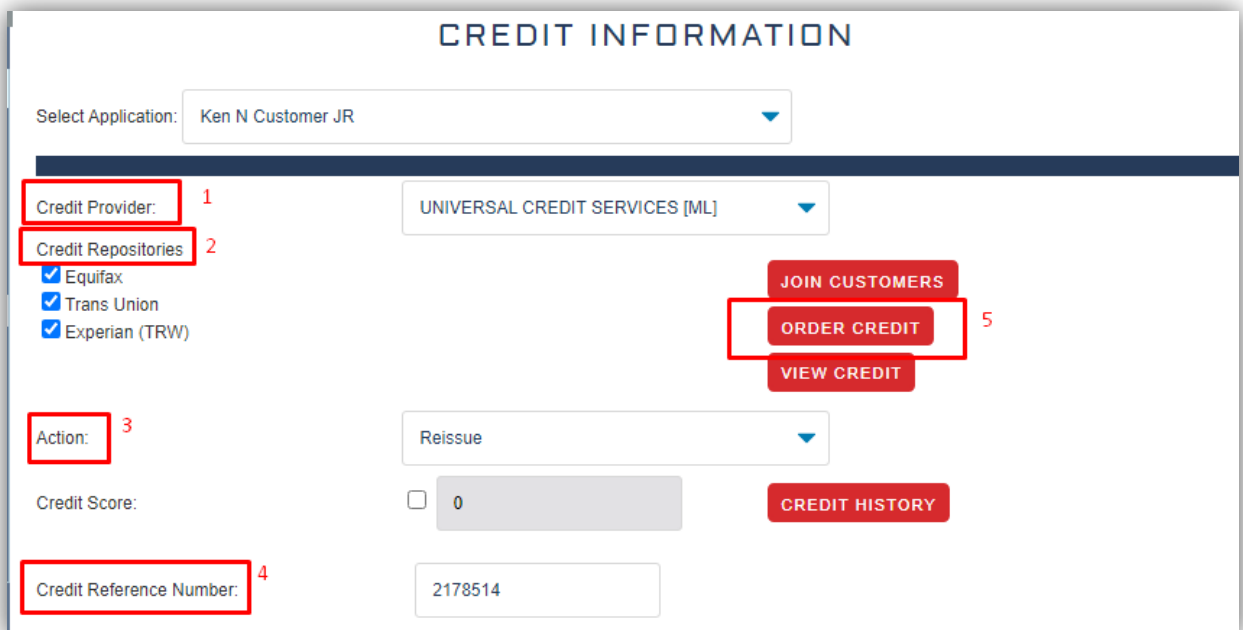
☒ **Manually Enter Credentials** 

Login

Password

Note: user should use the log in set of credentials.

6. Click **Order Credit**.



**CREDIT INFORMATION**

Select Application: Ken N Customer JR

Credit Provider: 1 UNIVERSAL CREDIT SERVICES [ML]

Credit Repositories: 2

- ☒ Equifax
- ☒ Trans Union
- ☒ Experian (TRW)

Action: 3 Reissue

Credit Score: ☐ 0

Credit Reference Number: 4 2178514

5

JOIN CUSTOMERS

ORDER CREDIT

VIEW CREDIT

CREDIT HISTORY

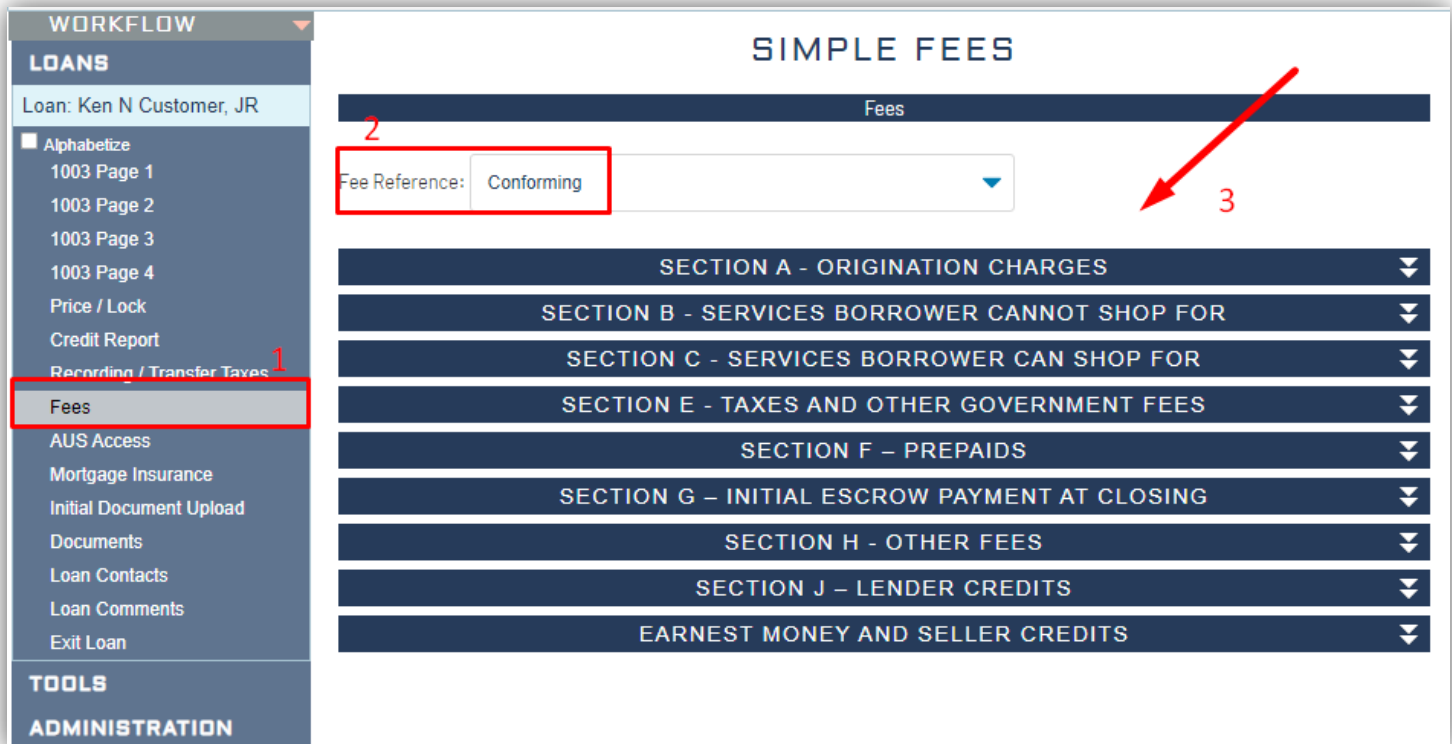
## Recording / Transfer Taxes

**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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Timios, Inc	Borrower	\$0.00	\$575.00
 Lender's Title Insurance	<input type="checkbox"/>	<input type="checkbox"/>	Timios, Inc	Borrower	\$0.00	\$1,002.00
 Title - Endorsements	<input type="checkbox"/>	<input type="checkbox"/>	Timios, Inc	Borrower	\$0.00	\$100.00
 Doc Prep Fee	<input type="checkbox"/>	<input type="checkbox"/>	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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	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

☐ (323) 842 4544

Ext

OK

CANCEL

Service Providers

Search:

SEARCH

PROVIDER	ADDRESS	DISTANCE
California Title Company	100 North First Street, Burbank, CA, 91502	0.201147192837
North American Title Company	700 N Central Ave. Suite 300, Glendale, CA, 91203	3.295614119382
First American Title Company	207 Goode Avenue, Suite 410, Glendale, CA, 91203	3.342739547296
Equity Title Company	801 N. Brand Blvd, Suite 400, Glendale, CA, 91203	3.359991107481
Progressive Title Company	801 N. Brand Blvd., Suite 400, Glendale, CA, 91203	3.359991107481
WFG Los Angeles Office	700 North Brand Boulevard, Suite 1100, Glendale, CA, 91203	3.465277467211

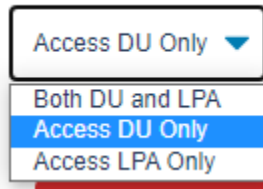
OK

CANCEL

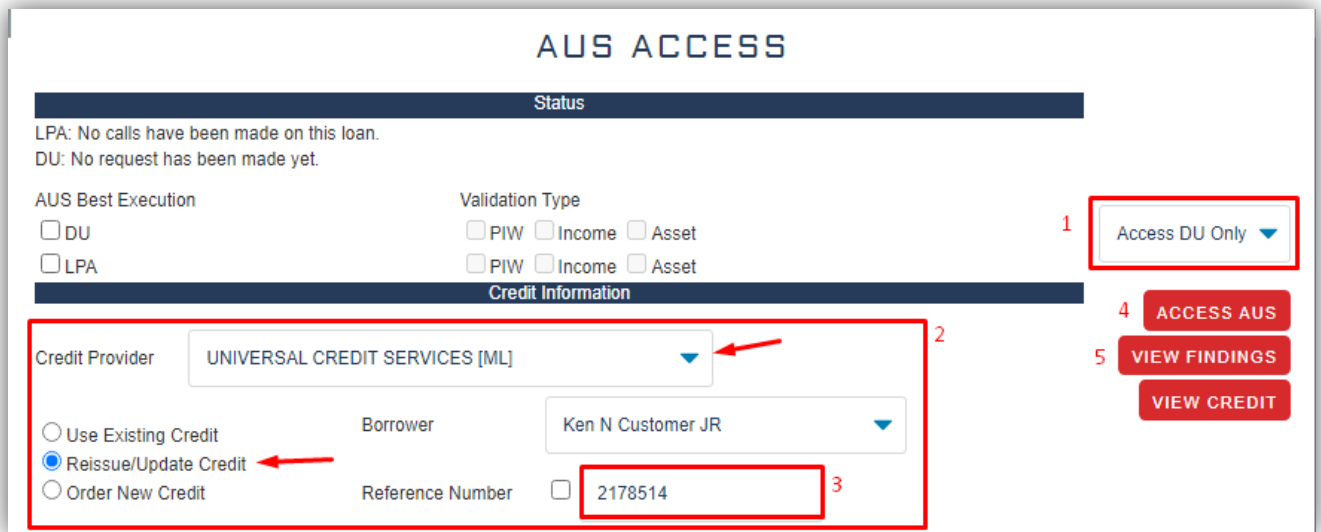
- When Provider is selected, system will recalculate the estimates based on the selected company.
- If Agency is not in the list, you can highlight the fee and type the name of the provider and update the \$ amount.

## 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.



**AUS ACCESS**

**Status**

LPA: No calls have been made on this loan.  
DU: No request has been made yet.

**AUS Best Execution**

☐ DU  
☐ LPA

**Validation Type**

☐ PIW ☐ Income ☐ Asset  
☐ PIW ☐ Income ☐ Asset

**Credit Information**

**Credit Provider** UNIVERSAL CREDIT SERVICES [ML] Access DU Only ▼ <sup>1</sup>

☐ Use Existing Credit ☒ **Reissue/Update Credit** Ken N Customer JR <sup>2</sup>

☐ Order New Credit

**Borrower**

**Reference Number** ☐ 2178514 <sup>3</sup>

**Buttons:**

- ACCESS AUS <sup>4</sup>
- VIEW FINDINGS <sup>5</sup>
- VIEW CREDIT

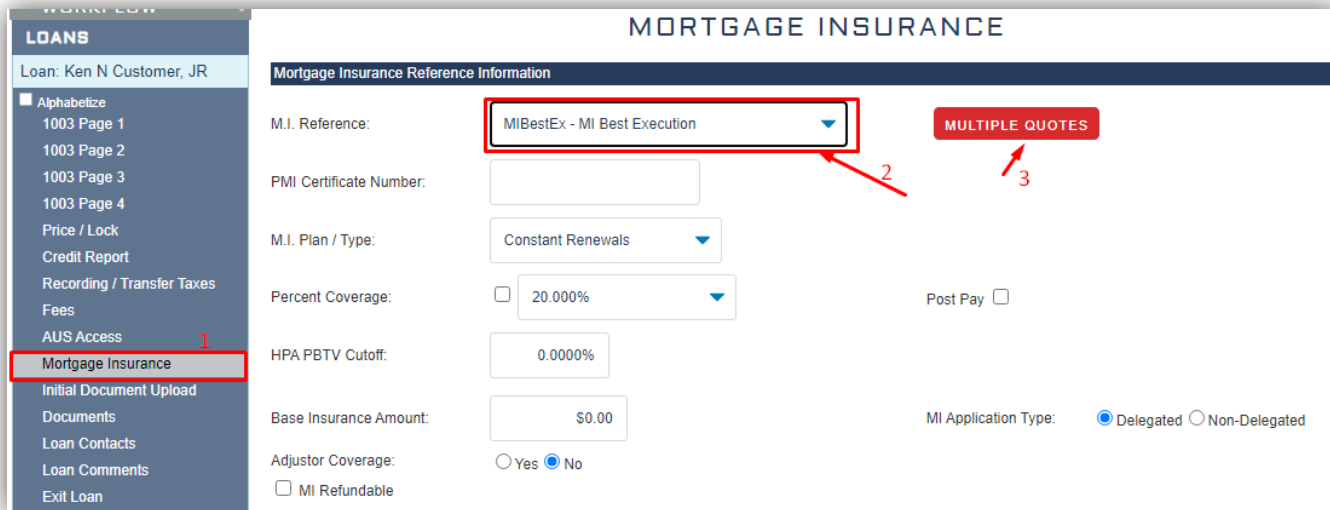
Please note: credit credentials should be added to the user's profile or on a company level in order to provide the credit to Fannie Mae.

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



**MORTGAGE INSURANCE**

Loan: Ken N Customer, JR

**Mortgage Insurance Reference Information**

M.I. Reference: MIBestEx - MI Best Execution 2

PMI Certificate Number:

M.I. Plan / Type: Constant Renewals ▼

Percent Coverage: ☐ 20.000% ▼ Post Pay ☐

HPA PBTV Cutoff: 0.0000%

Base Insurance Amount: \$0.00

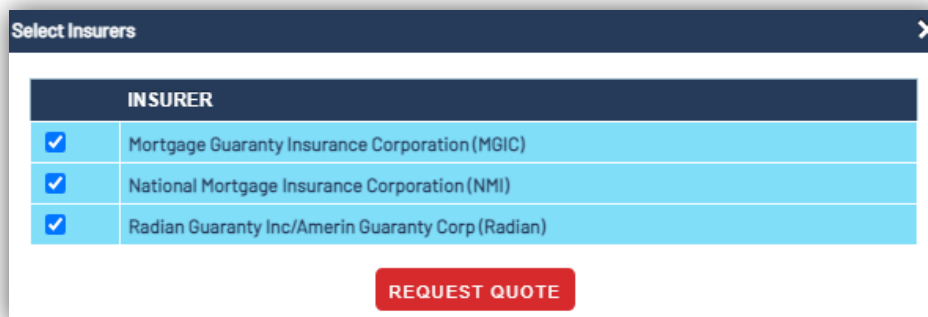
Adjustor Coverage: ☐ Yes ☒ No

☐ MI Refundable

MI Application Type: ☒ Delegated ☐ Non-Delegated

MULTIPLE QUOTES 3

4. Pick the MI agency (You can pick more than one at a time), click request quote.



**Select Insurers** ✕

INSURER	
<input checked="" type="checkbox"/>	Mortgage Guaranty Insurance Corporation (MGIC)
<input checked="" type="checkbox"/>	National Mortgage Insurance Corporation (NMI)
<input checked="" type="checkbox"/>	Radian Guaranty Inc/Amerin Guaranty Corp (Radian)

REQUEST QUOTE

- When Quotes are ready, highlight the one you want to proceed with and click 'Accept'.



**MI Best Execution**

**ACCEPT**

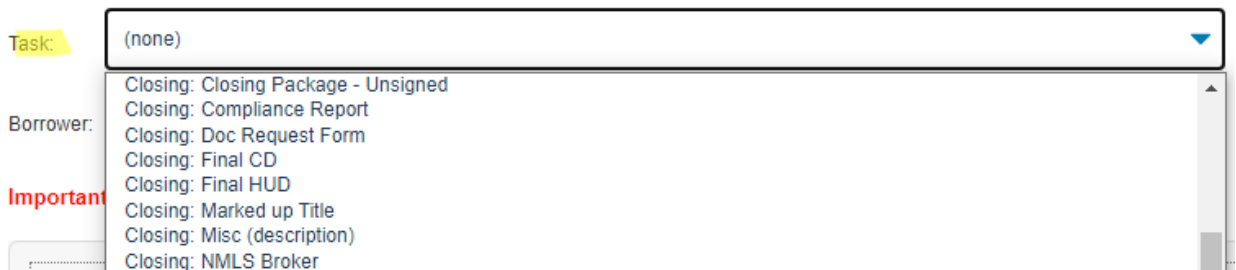
COMPANY	QUOTE NUM	PAYMENT	RATE	USE STATE RATE	STATE RATE	USE PREMIUM RATE	PREMIUM RATE
National Mortgage Insurance Corporation (NMI)		\$192.50	0.770%	<input type="checkbox"/>	0.000%	<input type="checkbox"/>	0.000%
Radian Guaranty Inc/Amerin Guaranty Corp (Radian)		\$200.00	0.800%	<input type="checkbox"/>	0.000%	<input type="checkbox"/>	0.000%
Mortgage Guaranty Insurance Corporation (MGIC)		\$215.00	0.860%	<input type="checkbox"/>	0.000%	<input type="checkbox"/>	0.000%

- 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.

- To Upload the documents, select the type of the document



**Task:** (none)

**Borrower:**

**Important:**

- Closing: Closing Package - Unsigned
- Closing: Compliance Report
- Closing: Doc Request Form
- Closing: Final CD
- Closing: Final HUD
- Closing: Marked up Title
- Closing: Misc (description)
- Closing: NMLS Broker

- Select or drop file.

Document Upload

Important: Maximum file upload size is 976562.4990234375 MB

Drop files here

SELECT FILE

Please select file to upload.

Comment:

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

Document History					
		DATE CREATED	DOCUMENT TYPE	FILE NAME	COMMENT
		8/30/2021 6:45:30 PM	Income Documents	SSA Form.gif	
		8/30/2021 6:45:29 PM	Income Documents	Screen_Shot_2014-11-12_at_4.50.14_PM_t600.png	
		8/30/2021 6:45:28 PM	Income Documents	Sample Verification of Income.pdf	
		8/30/2021 6:45:28 PM	Income Documents	paystubs.png	
		8/30/2021 6:45:27 PM	Income Documents	BankStatement.png	

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

WORKFLOW

LOANS

Loan: Ken N Customer, JR

Alphabetize

1003 Page 1

1003 Page 2

1003 Page 3

1003 Page 4

Price / Lock

Credit Report

Recording / Transfer Taxes

Fees

AUS Access

Mortgage Insurance

Initial Document Upload

Documents

Loan Contacts

Loan Comments

Exit Loan

THIRD PARTY IMAGING

(all)

☒ All
☐ Not Sent
☐ Sent
☐ Only Show Most Recent Images

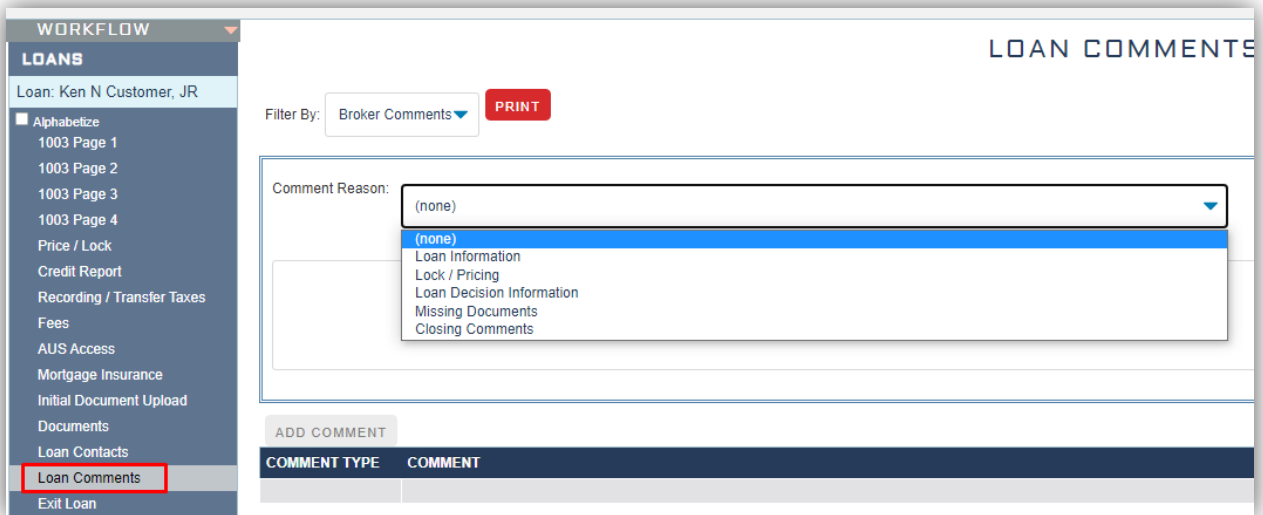
REFRESH DOCUMENT LIST

		DATE CREATED	DESCRIPTION	NAME	CONTENT TYPE
<input type="checkbox"/>		8/30/2021 6:45:30 PM	Income Documents	Income Documents	image/gif
<input type="checkbox"/>		8/30/2021 6:45:29 PM	Income Documents	Income Documents	image/png
<input type="checkbox"/>		8/30/2021 6:45:28 PM	Income Documents	Income Documents	application/pdf
<input type="checkbox"/>		8/30/2021 6:45:28 PM	Income Documents	Income Documents	image/png
<input type="checkbox"/>		8/30/2021 6:45:27 PM	Income Documents	Income Documents	image/png
<input type="checkbox"/>		8/30/2021 6:44:27 PM	Asset Documents	Asset Documents	image/png
<input type="checkbox"/>		8/30/2021 6:44:26 PM	Asset Documents	Asset Documents	image/jpeg
<input type="checkbox"/>		8/30/2021 6:44:24 PM	Asset Documents	Asset Documents	image/gif
<input type="checkbox"/>		8/30/2021 12:14:14 PM	100010888	MI Certificate	application/pdf

## 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



**WORKFLOW**

**LOANS**

Loan: Ken N Customer, JR

- Alphabetize
- 1003 Page 1
- 1003 Page 2
- 1003 Page 3
- 1003 Page 4
- Price / Lock
- Credit Report
- Recording / Transfer Taxes
- Fees
- AUS Access
- Mortgage Insurance
- Initial Document Upload
- Documents
- Loan Contacts
- Loan Comments**
- Exit Loan

Filter By: Broker Comments PRINT

Comment Reason: (none)

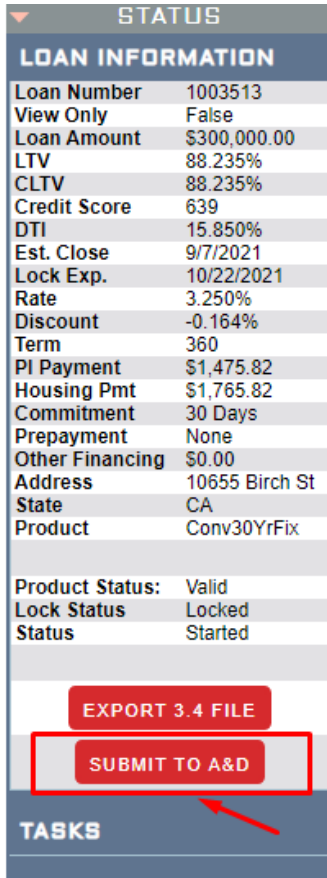
- (none)
- Loan Information
- Lock / Pricing
- Loan Decision Information
- Missing Documents
- Closing Comments

ADD COMMENT

COMMENT TYPE	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.



**STATUS**

**LOAN INFORMATION**

Loan Number	1003513
View Only	False
Loan Amount	\$300,000.00
LTV	88.235%
CLTV	88.235%
Credit Score	639
DTI	15.850%
Est. Close	9/7/2021
Lock Exp.	10/22/2021
Rate	3.250%
Discount	-0.164%
Term	360
PI Payment	\$1,475.82
Housing Pmt	\$1,765.82
Commitment	30 Days
Prepayment	None
Other Financing	\$0.00
Address	10655 Birch St
State	CA
Product	Conv30YrFix

Product Status: Valid  
Lock Status: Locked  
Status: Started

**EXPORT 3.4 FILE**

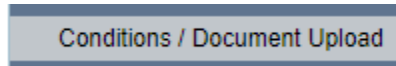
**SUBMIT TO A&D**

**TASKS**

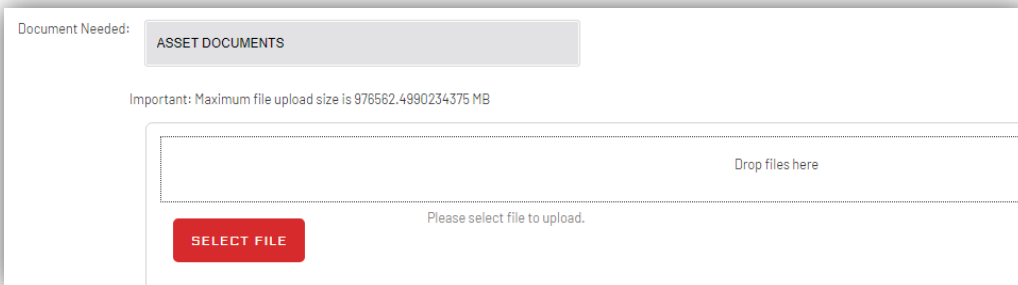
## Approval and Conditions

When loan is Approved:

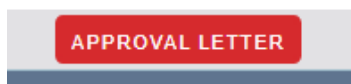
1. New screen “Conditions / Documents Upload” will be available in Loan menu




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).

A screenshot of a web interface for uploading documents. At the top, it says "Document Needed:" followed by a dropdown menu showing "ASSET DOCUMENTS". Below this, a message states: "Important: Maximum file upload size is 976562.4990234375 MB". The main area is a large rectangle with a dotted border and the text "Drop files here". Below this area is a red button labeled "SELECT FILE" and the text "Please select file to upload."

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



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



**AD Mortgage**  
The power of yes.

**Prepared For:** !Broker Company Name  
**Contact Name:** Javier Sample  
**Email:** test@admortgage.com  
**Phone:** (111) 111-1111  
**Approved Date:** February 11, 2022

**Account Executive:** Nasser Alvarado  
**Account Manager:** Vika Operation  
**Underwriter:** [Select UW]  
**Closer:** [Select Closer]

**LOAN INFORMATION**

<b>Borrower</b>	Ken N Customer JR		
<b>Property</b>	10655 Birch St Burbank, CA 91502-1234		
<b>Transaction Type</b>	Purchase	<b>Occupancy</b>	Owner Occupied
<b>Property Type</b>	Single Family Residence	<b>Loan Program</b>	NonQM 30YF (SuperPrime)
<b>Loan Amount (Base/Total)</b>	\$238,000.00 / \$238,000.00		
<b>Status</b>	In QC review	March 20, 2022	
<b>Appraised Value</b>	\$340,000.00	<b>Note Rate</b>	0.000%
<b>Purchase Price</b>	\$340,000.00	<b>Housing / Debt Ratios</b>	2.482% / 7.227%
<b>LTV / CLTV</b>	70.000% / 70.000%	<b>Proposed PITI</b>	\$550.00
<b>Compensation Type</b>	Lender Paid	<b>Escrow Waiver</b>	No
		<b>Term</b>	360
		<b>Submission Date</b>	
		<b>Estimated Closing Date</b>	
		<b>Rate Lock Status</b>	Float

**DOCUMENT EXPIRATION DATES**

Lock Expiration	Appraisal	Assets	Credit	Income	VVOE
			June 18, 2022		

\* If a document expires before closing, a new document must be submitted and may result in additional requirements or conditions.

**CONDITIONS**

CTC	
Borrower	Letter of explanation, signed and dated by the borrower(s) for:
Credit	Third-party evidence of residence to indicate where the borrower lives

**STATUS**

**LOAN INFORMATION**

Loan Number	1003636
View Only	False
Loan Amount	\$238,000.00
LTV	70.000%
CLTV	70.000%
Credit Score	640
DTI	7.227%
Est. Close	2/26/2022
Lock Exp.	
Rate	0.000%
Discount	0.000%
Term	360
PI Payment	\$0.00
Housing Pmt	\$550.00
Commitment	15 Days
Prepayment	None
Other Financing	\$0.00
Address	10655 Birch St
State	CA
Product	NQM_30YF

Product Status: Valid  
Lock Status: Float  
Status: Sub To UW

[EXPORT 3.4 FILE](#)

[EXPORT 3.2 FILE](#)

[APPRAISAL](#)

[APPROVAL LETTER](#)

**TASKS**

[CHANGE REQUEST](#)


[3-DAY CD REQUEST](#)

**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.*

View Filter: Unapproved Conditions

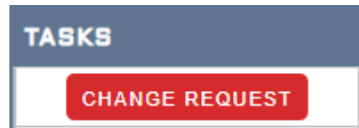
[SUBMIT CONDITIONS](#)

PARTNER CONDITIONS						
APPROVED	CATEGORY	TYPE	CONDITION	STATUS	COMMENT	ATTACHMENT
	No	Borrower	CTC	Letter of explanation, signed and dated by the borrower(s) for:	New	
	No	Credit	CTC	Third-party evidence of residence to indicate where the borrower lives	New	
	No	Credit	CTC	Signed SSA 89 verification form is required to validate Social Security numbers – results required	New	
	No	Income	CTC	Letter from a licensed CPA providing income for the last 2 years and YTD earnings. All documents must be translated in English by a certified translator.	New	
	No	Property	CTC	Fully executed Purchase Agreement including all pages and addendums.	New	
	No	Title	CTC	CD is required prior to 3 day CD being issued - Primary / Second Home	New	

**CONDITIONS BEING OBTAINED BY THE LENDER**

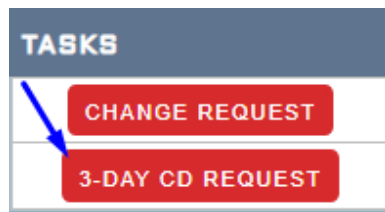
## Change request

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.

