



THE POWER OF YES.

User Manual

for Wholesale Brokers

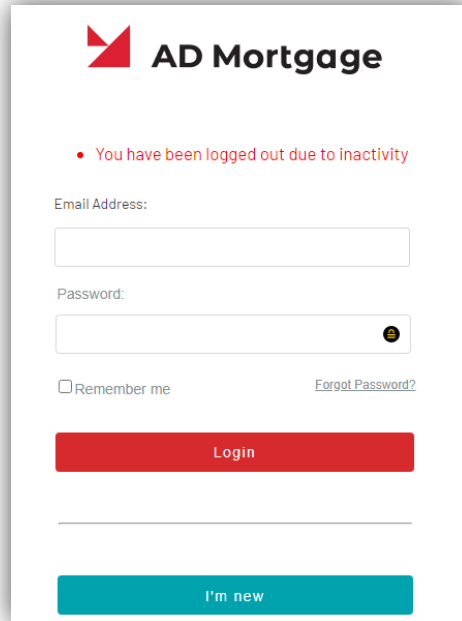
November 2022

Content

| | |
|----------------------------------|----|
| Log in | 3 |
| Users Administration | 3 |
| Add New User | 3 |
| User Password Reset | 5 |
| Company Administration | 6 |
| Loan Submission | 7 |
| Pipeline | 7 |
| Create a Loan | 8 |
| Price the Loan | 9 |
| Lock the Loan | 13 |
| Credit Report Reissue | 15 |
| Recording / Transfer Taxes | 16 |
| Fees..... | 16 |
| AUS Access..... | 19 |
| Mortgage Insurance..... | 20 |
| Initial Document Upload..... | 21 |
| Loan Comments..... | 23 |
| Submit Loan to A&D Mortgage..... | 24 |
| Approval and Conditions | 25 |
| 3-Day CD Request | 27 |
| Appraisal Order..... | 27 |
| Change request..... | 27 |

Log in

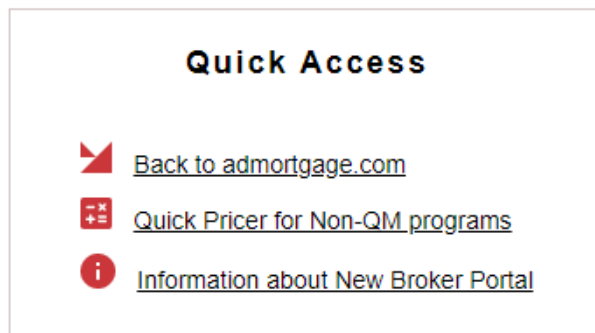
1. Access the A&D Mortgage Wholesale Portal website (partner.admortgage.com)
2. Login is the email address in user's account.



The screenshot shows the AD Mortgage login interface. At the top left is the AD Mortgage logo. Below it, a red notification message states: "You have been logged out due to inactivity". The login form includes an "Email Address:" label above a text input field, and a "Password:" label above a password input field with a toggle icon. Below the password field are two options: a checkbox labeled "Remember me" and a link labeled "Forgot Password?". A prominent red "Login" button is centered below the form. At the bottom of the page, 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.




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

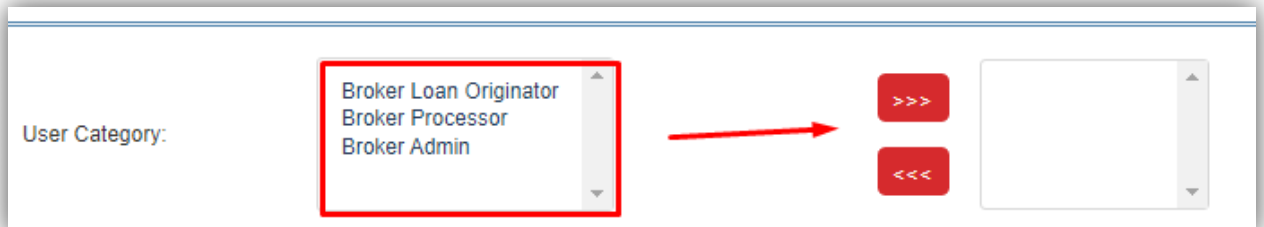
ADD NEW USER

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.

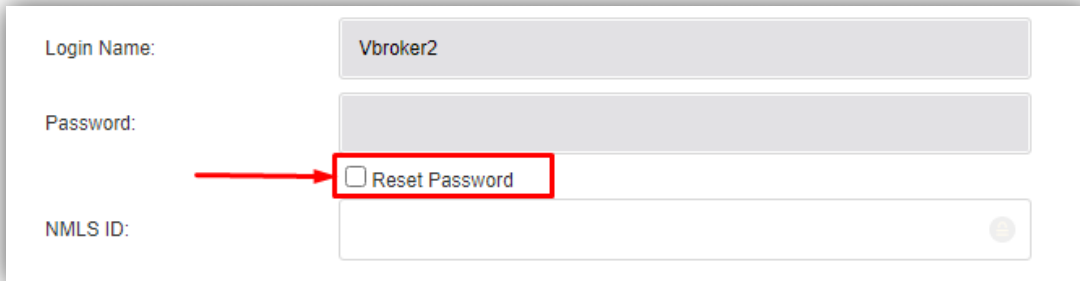
User Password Reset

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:



The screenshot shows a user management form with the following fields and controls:

- Login Name:** Vbroker2
- Password:** (Redacted)
- Reset Password:** A checkbox labeled "Reset Password" is highlighted with a red box, and a red arrow points to it from the left.
- NMLS ID:** (Empty field)

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

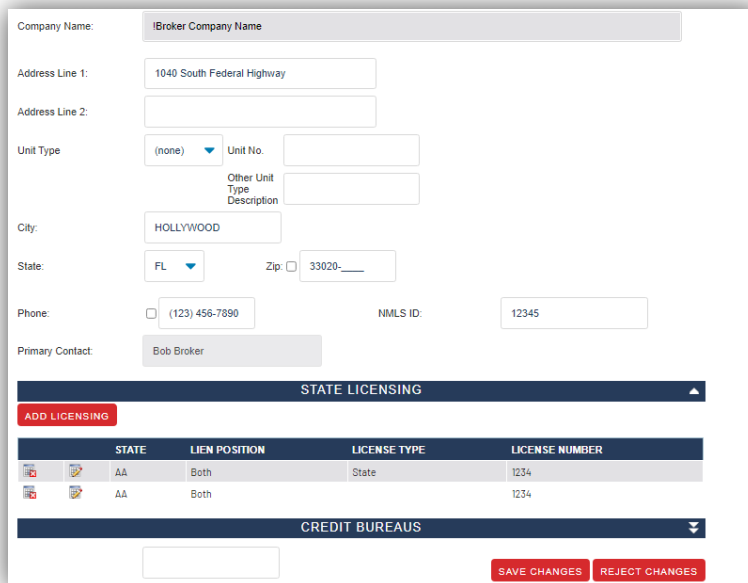
Note: Please contact Support at 305-760-7000 (Option 5555) or send an email to support@admortgage.com if any assistance is needed for user password help.

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.



Company Name:

Address Line 1:

Address Line 2:

Unit Type: Unit No.

Other Unit Type Description:

City:

State: Zip:

Phone: (123) 456-7890 NMLS ID:

Primary Contact:

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. Adding Credit company is not required, all agencies are available and credentials could be entered during submission.

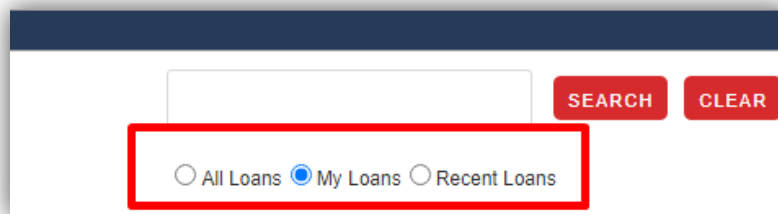
Loan Submission

Pipeline

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

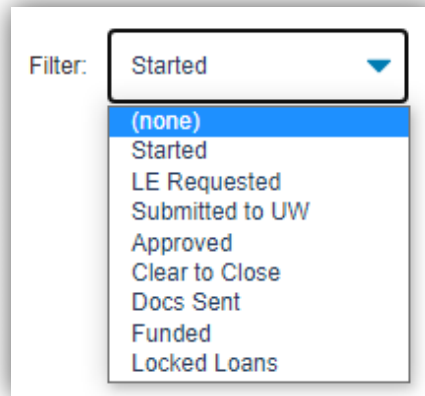
1. Loan assignment:

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



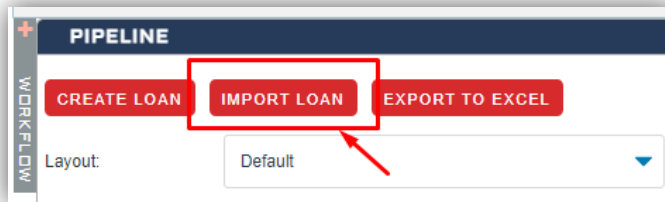
2. Filter by status:

- **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.

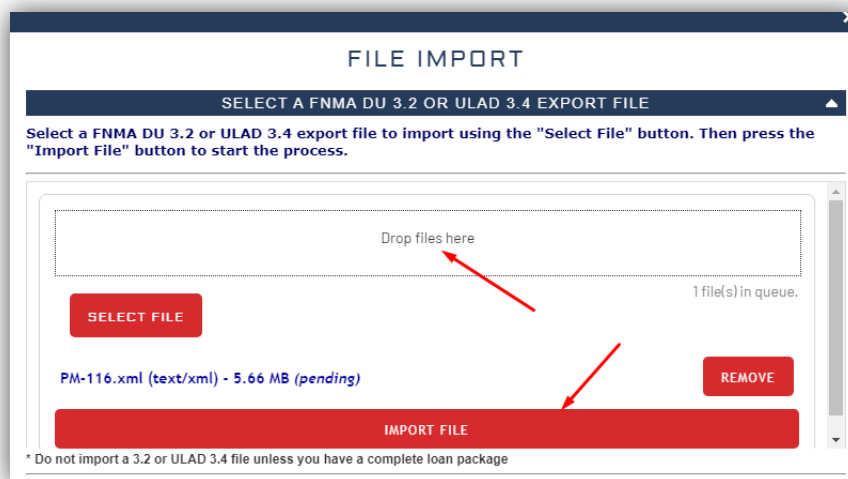


Create a Loan

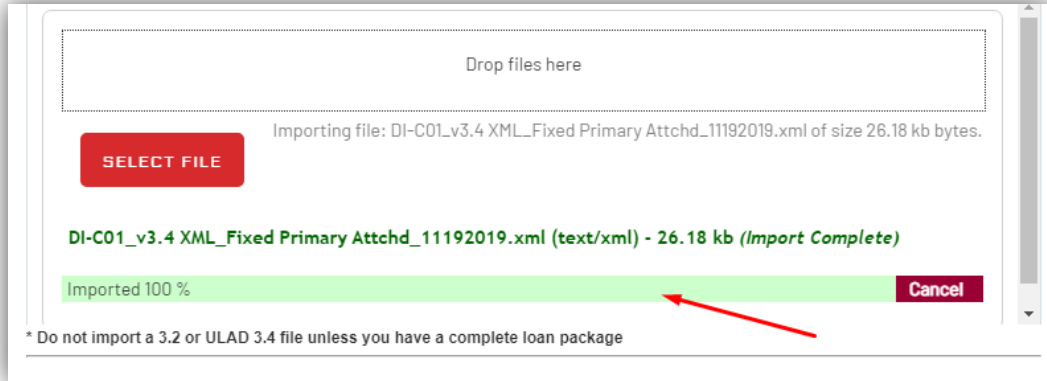
1. Import 3.4 file clicking on **Import Loan** on top left corner:



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

30 Years

| APPLY | CODE | DESCRIPTION | VALIDITY |
|--|--------------------------------------|----------------------------------|----------|
| <input type="checkbox"/> Apply | Conv30YrFix_FNMA | Conventional 30 Year Fixed FNMA | Valid |
| <input type="checkbox"/> Apply | HomeReady_30YrFix | HomeReady 30 Year Fixed FNMA | Valid |
| <input type="checkbox"/> Apply | HomePossible_30YrFix | 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:

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).

5. 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 | Apply |
| Conventional 30 Year Fixed FNMA | 2.375 | -0.342880 / (\$1,028.64) | 1.657120 / \$4,971.36 | \$1,165.96 | Apply |
| Conventional 30 Year Fixed FNMA | 2.500 | -0.982080 / (\$2,946.24) | 1.017920 / \$3,053.76 | \$1,185.37 | Apply |
| Conventional 30 Year Fixed FNMA | 2.625 | -1.850975 / (\$5,552.93) | 0.149025 / \$447.07 | \$1,204.96 | Apply |
| Conventional 30 Year Fixed FNMA | 2.750 | -2.776970 / (\$8,330.91) | -0.776970 / (\$2,330.91) | \$1,224.73 | Apply |
| Conventional 30 Year Fixed FNMA | 2.875 | -3.426090 / (\$10,278.27) | -1.426090 / (\$4,278.27) | \$1,244.68 | Apply |
| Conventional 30 Year Fixed FNMA | 3.000 | -3.874390 / (\$11,623.17) | -1.874390 / (\$5,623.17) | \$1,264.82 | Apply |

6. 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 | 2.250160 | 2.381136 | 2.476160 | 2.622160 |
| 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 | -3.529206 | -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 |
| <i>FNMA/FHLMC FICO/LTV: 85.01-90.00 LTV, >=740</i> | 0.000 | 0.250000 | 0.000000 | 0.000000 |
| <i>*** Compensation ***</i> | 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: Lock Status:

Lock Date: Lock Expiration: Lock Days Left: Commitment:

Prepayment:

Pricing

| 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 | -1.467080 | -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 | -4.520200 | -4.416275 | -4.340280 |

Last Lock Action Taken:

Lock Action: (Select Action)

LOCK LOAN

LOCK HISTORY

LOCK CONFIRMATION

2

3

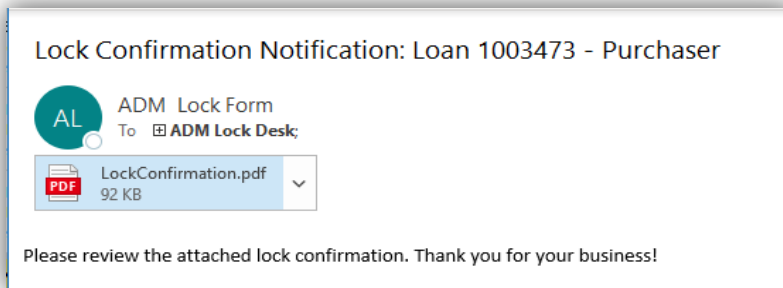
4. Confirm your Lock by clicking **Submit**

Lock Loan

Are you sure you wish to submit this lock action?

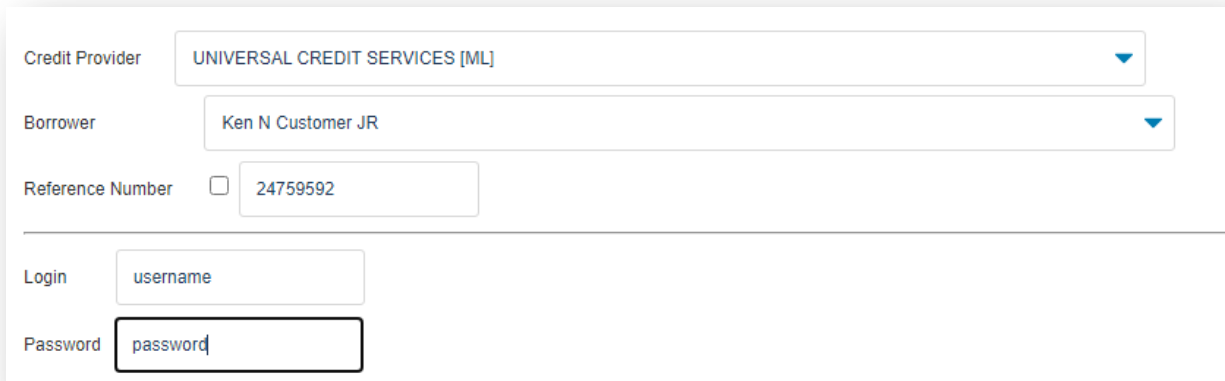
SUBMIT **CANCEL**

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



Credit Report Reissue

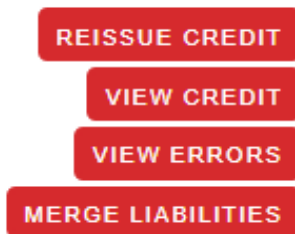
1. Proceed to “Credit Reissue” screen:
 - Select the **Credit provider** name
 - Select **Reference number** for each Borrower
 - Enter **Login** and **Password**.



The screenshot shows a web form for issuing a credit report. It includes the following fields and controls:

- Credit Provider:** A dropdown menu with "UNIVERSAL CREDIT SERVICES [ML]" selected.
- Borrower:** A dropdown menu with "Ken N Customer JR" selected.
- Reference Number:** A checkbox followed by a text input field containing "24759592".
- Login:** A text input field containing "username".
- Password:** A text input field containing "password".

2. Click on “Reissue Credit” button to finish the request.



3. If the Error message is returned, you will see it on top of the screen in section *Status*. You can check the details clicking on “View Errors” button.

| | | Status |
|----------------|---------------------------------------|---|
| Credit Status: | The last request was made by Victoria | on Thursday, May 12, 2022 at 7:57 PM. Status: Error |

Note: If it's grayed out, please click on Credit reissue screen again to refresh it.

4. When reissue is successfully done, the Status on top of the screen will be **Completed**. Click on “View Credit” button to see the finding.

5. Credit scores will be automatically updated in the system for each Borrower. Credit report document will be in Documents screens.
6. You can merge liabilities clicking on “Merge Liabilities” button.
Note: this function will be unavailable when loan has been Approved. To update liabilities after loan approval, please do the “Change request”.

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. In Fees screen, you have to run Recording/ Transfer Tax.
System will update the government fees based on loan scenario and open other fee sections.

FEEES

Fees

Fee Reference:

RECORDING/TRANSFER TAX

Click on Recording/Transfer Tax to update government fees and proceed to other sections.

| |
|---|
| SECTION A - ORIGATION CHARGES |
| SECTION B - SERVICES BORROWER CANNOT SHOP FOR |
| SECTION C - SERVICES BORROWER CAN SHOP FOR |
| SECTION E - TAXES AND OTHER GOVERNMENT FEES |
| SECTION F - PREPAIDS |
| SECTION G - INITIAL ESCROW PAYMENT AT CLOSING |
| SECTION H - OTHER FEES |
| SECTION J - LENDER CREDITS |
| EARNEST MONEY AND SELLER CREDITS |

2. Add the fees that should be disclosed during submission
Example: Estimate of Appraisal fee, Third-Party Processing Fee, Broker’s Credit Report, etc.

Note:

- If you don’t charge the specific fees or don’t have an estimate, you csn leave the fee blank and keep using our estimates.
- A&D’s fees will be automatically included in fees worksheet.

- Fees may be edited by clicking on the Total Amount figure and typing in the amount, then pressing Tab to save.

| SECTION B - SERVICES BORROWER CANNOT SHOP FOR | | | | | | |
|---|-------------------------------------|--------------------------|---------------------------|----------|--------|------------|
| DESCRIPTION | APR | PAID TO AFFILIATE | PAID TO | PAID BY | POC | TOTAL |
| Appraisal Fee | <input type="checkbox"/> | <input type="checkbox"/> | Appraisal Co | Borrower | \$0.00 | \$800.00 |
| Credit Report Fee | <input type="checkbox"/> | <input type="checkbox"/> | Universal Credit Services | Borrower | \$0.00 | \$150.00 |
| Flood Certification Fee | <input checked="" type="checkbox"/> | <input type="checkbox"/> | DataVerify Flood | Borrower | \$0.00 | \$12.00 |
| Lenders Attorney Fee | <input checked="" type="checkbox"/> | <input type="checkbox"/> | | Borrower | \$0.00 | \$1,500.00 |
| Tax Related Srvs Fee | <input checked="" type="checkbox"/> | <input type="checkbox"/> | CoreLogic | Borrower | \$0.00 | \$80.00 |
| Broker's Credit Report | <input type="checkbox"/> | <input type="checkbox"/> | Broker's Credit Agency | Borrower | \$0.00 | \$100.00 |
| Third Party Processing Fee | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Loan Processing Co | Borrower | \$0.00 | \$200.00 |
| MERS Fee | <input checked="" type="checkbox"/> | <input type="checkbox"/> | MERS | Borrower | \$0.00 | \$24.95 |

- 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.

- Service You Can Shop For:**
 - In section C, when you run Recording and Transfer taxes, system provides the Title estimate from Timios by default.

| 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"/> | <input type="text" value="Timios, Inc"/> <input type="button" value="?"/> | 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 UPDATE PROVIDERS

Address Line 1

Address Line 2

Unit Type Unit No.

City State

Zip Code

Country

Contact

Phone Fax

OK
CANCEL

Service Providers
✕

Search: SEARCH

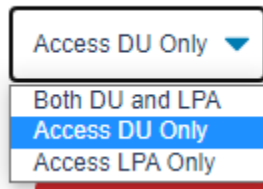
| PROVIDER | ADDRESS | DISTANCE |
|------------------------------|--|----------------|
| California Title Company | 100 North First Street, Burbank, CA, 91502 | 0.201147192837 |
| North American Title Company | 700 N Central Ave. Suite 300, Glendale, CA, 91203 | 3.295614119382 |
| First American Title 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] 1

Use Existing Credit **Borrower** Ken N Customer JR

Reissue/Update Credit 2

Order New Credit **Reference Number** 2178514 3

4 ACCESS AUS

5 VIEW FINDINGS

VIEW CREDIT

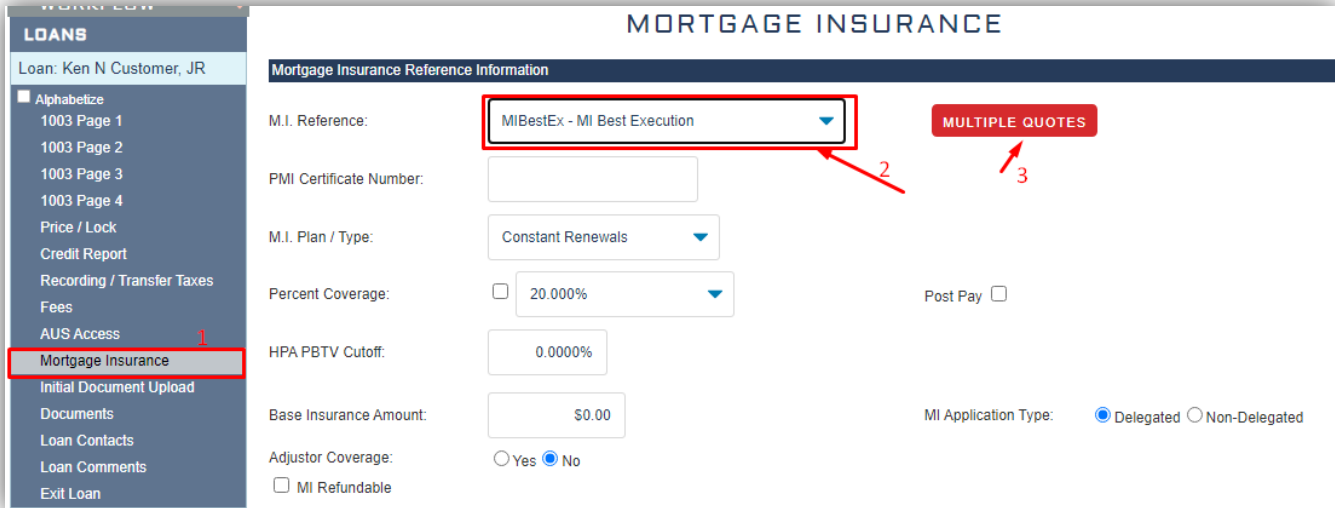
Please note: credit credentials should be added to the user's profile or on a company level in order to provide the credit to Fannie Mae.

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

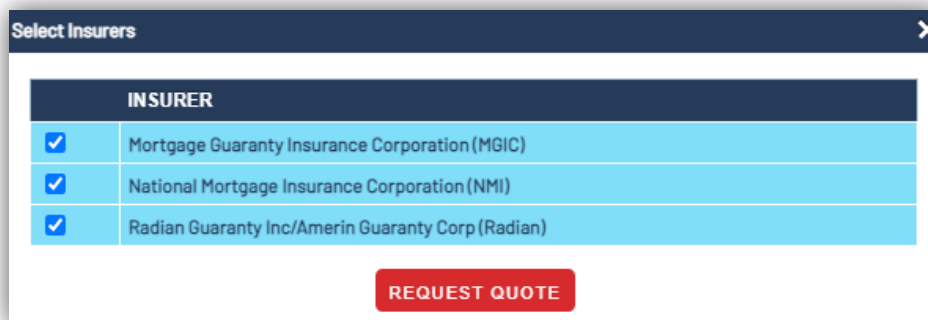
Mortgage Insurance

If Loan is required the MI, there 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.



| 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) |

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



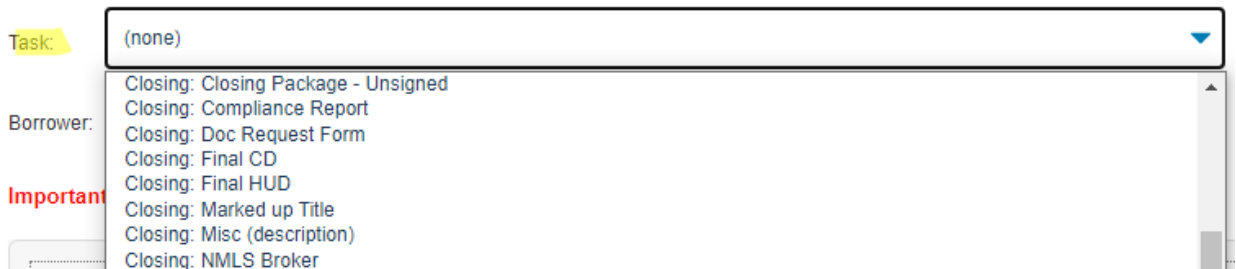
| COMPANY | QUOTE NUM | PAYMENT | RATE | USE STATE RATE | STATE RATE | USE PREMIUM RATE | PREMIUM RATE |
|---|-----------|----------|--------|--------------------------|------------|--------------------------|--------------|
| National Mortgage Insurance Corporation (NMI) | | \$192.50 | 0.770% | <input 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

Please select file to upload.

SELECT FILE

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

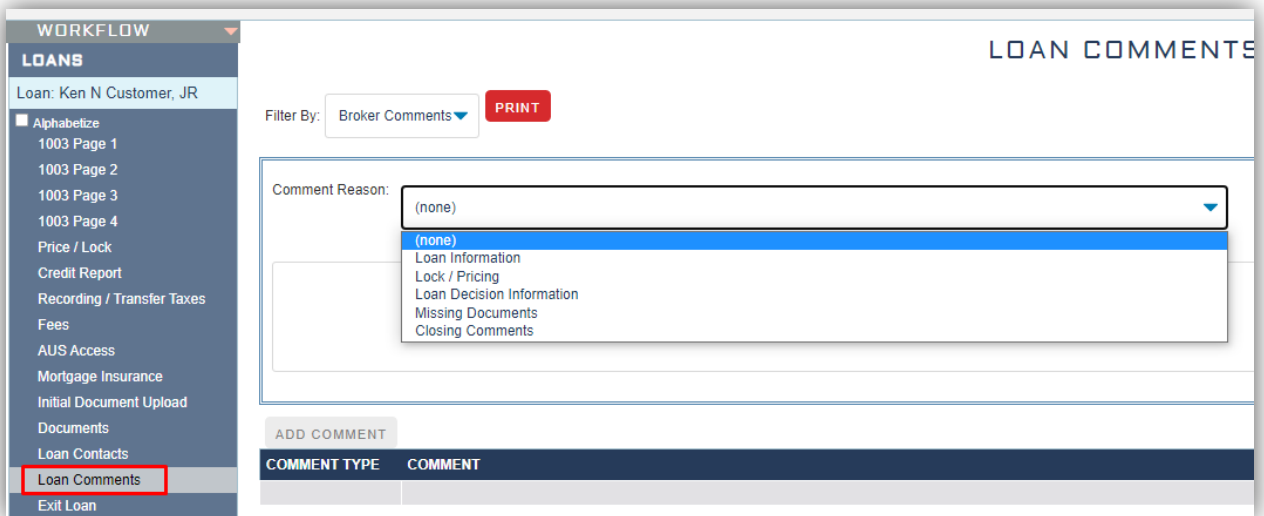
[Select All](#) [Clear All Selections](#)
REFRESH DOCUMENT LIST

| | 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

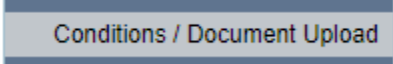
When loan is completed, to submit loan click on Submit to A&D button on the right side of the screen under the Loan Information screen.

| 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

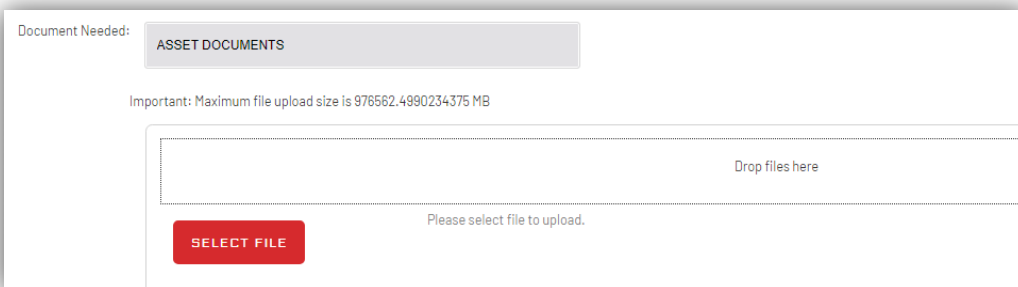
When loan is Approved:

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



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

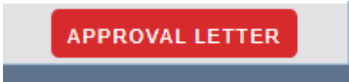
Important: Maximum file upload size is 976562.4990234375 MB

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.



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

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

TASKS

EXPORT 3.4 FILE

EXPORT 3.2 FILE

APPRAISAL

APPROVAL LETTER

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

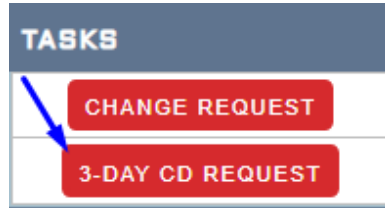
SUBMIT CONDITIONS

| PARTNER CONDITIONS | | | | | | |
|--------------------|----------|------|---|--------|---------|-------------------------------------|
| APPROVED | CATEGORY | TYPE | CONDITION | STATUS | COMMENT | ATTACHMENT |
| No | Borrower | CTC | Letter of explanation, signed and dated by the borrower(s) for: | New | | <input type="checkbox"/> |
| No | Credit | CTC | Third-party evidence of residence to indicate where the borrower lives | New | | <input checked="" type="checkbox"/> |
| No | Credit | CTC | Signed SSA 89 verification form is required to validate Social Security numbers – results required | New | | <input checked="" type="checkbox"/> |
| 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 | | <input checked="" type="checkbox"/> |
| No | Property | CTC | Fully executed Purchase Agreement including all pages and addendums. | New | | <input type="checkbox"/> |
| No | Title | CTC | CD is required prior to 3 day CD being issued - Primary / Second Home | New | | <input checked="" type="checkbox"/> |

CONDITIONS BEING OBTAINED BY THE LENDER

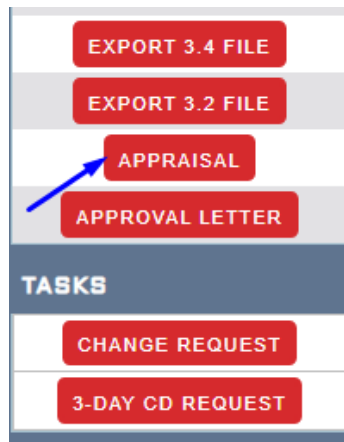
3-Day CD Request

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



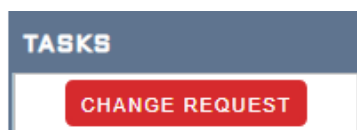
Appraisal Order

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

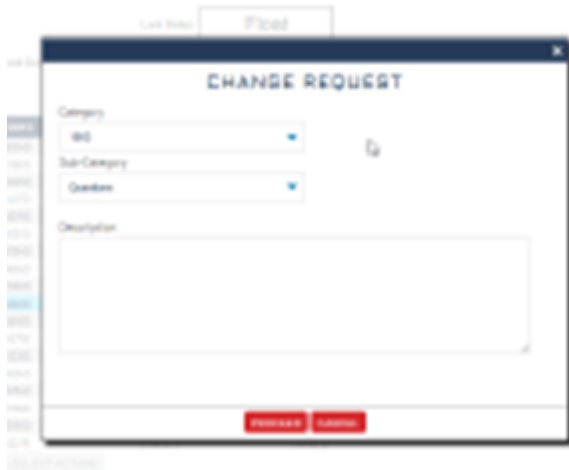


Change request

For all questions and request please use the button “Change Request”. You may see it at the right side of the screen. Button available since the loan have status Submitted. Kindly remind that at the status “Started” you have ability to change any information, as loan has not been submitted yet.



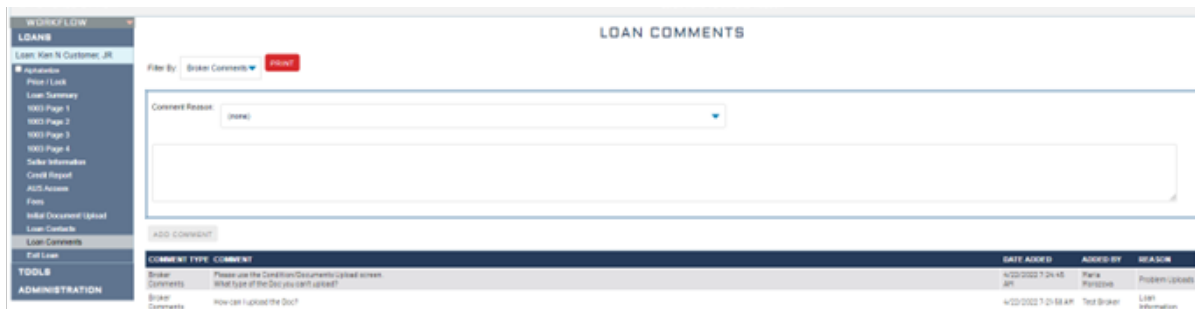
Once you have clicked the button the new window popup:



Here you can choose the Category and Sub-Category for your question/ request and text some description. Then you click “Proceed” your request will be goes directly to the Underwriting.

The loan status will change to “Change request” – it means that ADM are working on your request, but loan remain at the same stage and responsible team is keep working no it.

Loan status change on ordinary status in the page “Loan Comments” you will see your request and responses if it was added:



| COMMENT TYPE | COMMENT | DATE ADDED | ADDED BY | REASON |
|-----------------|--|----------------------|----------------|-----------------|
| Broker Comments | Please use the Condition Documents upload screen. What type of the Docs you want upload? | 4/22/2022 7:24:45 AM | Marka Pirovich | Problem Upload |
| Broker Comments | How can I upload the Doc? | 4/22/2022 7:21:48 AM | Test Broker | LRM Information |