



# PARTNER PORTAL MANUAL

Welcome to the Partner Portal of A&D Mortgage.

We are excited to share this robust system with you, and we hope you'll agree that it is user-friendly and allows for transparency in tracking the life of your loans and flexibility in managing loans the way you want to work.

Please note that this guide was designed to familiarize you with our Partner Portal. It will be updated soon.





## ADM SUPPORT RESOURCES

Our team is dedicated to **supporting new users** with uploading, registering, and disclosing loans in the Partner Portal system

They can be reached at **(704) 444-0877** or **[brokersupport@admortgage.com](mailto:brokersupport@admortgage.com)**

We also have a team of dedicated professionals ready to assist you with technical support, such as password resets, in A&D Mortgage.

They can be reached at **[helpdesk@admortgage.com](mailto:helpdesk@admortgage.com)**



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# USER ACCESS

All Users will be granted access to the Partner Portal by their System Administrator. Once access is granted, visit the Partner Portal at the following web address:

[aim.admortgage.com/login](http://aim.admortgage.com/login)

## Log in to the Partner Portal

Access to the wholesale portal website.

1. **Login** — the email address is the user's nickname (1).
2. If you don't remember your password, click on **'Forgot password'** (2). You will receive an email to complete the password reset
3. At the bottom, there is a link to the [Broker Package](#) (4).
4. If you are a new broker, you need to register there by clicking the **'I'M NEW'** (3) button.



# USER ACCESS

## Re-Login

1. You can use the **'Re-login' option**. To do this, please click on **your nickname (5)** and select this option from the list **(6)**.
2. Next, you need to choose an **organization (8)** from the list and click the **'Choose' button (9)**.

## Change password

1. First, you need to click on your nickname on the **right side of the screen (5)**. Choose the option **'Change password' (7)** from the list.
2. Then, a new window will appear. Insert your **current password (10)**, then type your **new password (11)**, and **confirm it again (12)**
3. Click the **'Submit' button (13)** to finish the process and save it.

This screenshot shows the top navigation bar of the user interface. On the right side, there is a user profile section with a dropdown menu. The dropdown menu is open, showing several options. Red arrows and numbers point to specific elements: 'Your Name' (5), 'Re-login' (6), and 'Change password' (7). The navigation bar also includes 'Borrower App Link' and 'Support'.

This screenshot shows a selection screen for the 'AD Mortgage' organization. It features a dropdown menu labeled 'Account' with 'Your Name' selected. A red arrow and the number '8' point to the dropdown menu. Below the dropdown is a large red button labeled 'Choose', with a red arrow and the number '9' pointing to it.

This screenshot shows the 'Change password' form. It includes a message: 'Your password expired. Please reset the password.' Below the message are three input fields: 'Current password', 'New password', and 'Confirm password'. Red arrows and numbers point to each field: '10' for 'Current password', '11' for 'New password', and '12' for 'Confirm password'. At the bottom right, there are 'Cancel' and 'Submit' buttons, with a red arrow and the number '13' pointing to the 'Submit' button.



# ADMINISTRATOR PERMISSIONS

## User Administration. Add a new user

1. On the login page, you can see the **'I'M NEW' button (1)**.
2. Push this button to visit our **Broker registration page (2)**.
3. Provide all required data about yourself here and submit it to Broker Support.
4. **'Submit' button (3)**.
5. A&D Mortgage will create for you a new user account and send credentials to your email. Once your application has been reviewed and approved, you will receive an approval email. In the event that A&D Mortgage requests additional information for processing and it has not been received within 30 days, your application will be considered withdrawn.

**AD Mortgage**

If you have an account, please enter your details

email

password

**Login**

[forgot password?](#)

If you are new to our portal, click button below

**I'm New**

**Broker Package**

Please be attentive when completing all fields. Once the package has been completed and sent to the final stage for signature, edits will only be possible by contacting Broker Support. Kindly note that all fields marked with an asterisk (\*) are required.

**REQUEST DETAILS**

Company Legal Name \* Channel \* A&D Mortgage Representative \*

Address \* State \* City \*

I'm not a robot

**Submit**

Please wait a few moments while clicking the "Submit" button until the next Adobe Sign document form loads. This may take some time.



# ADMINISTRATOR PERMISSIONS

## User Administration. Update User Information

To make any changes for users in your company, please follow these steps <sup>1</sup>:

1. Open the Partner Portal and log in
2. Select the **'My Team' page (4)** from the top panel.
3. Select one of the users from the list on the left side of the screen **(5)**.
4. Provide all required information about the user on the right side of the screen **(6)**.
5. After A&D Mortgage makes changes, you will see them reflected on the **'MY TEAM' screen**.

The screenshot displays the 'My team' page in the Partner Portal. The top navigation bar includes 'Home', 'Pipeline', 'My team' (highlighted with a red box and a red arrow labeled '4'), 'Quick Pricer', and 'Ratesheet'. On the left side, a list of users is shown: Nick\_Broker, Hanah, MBTest, Max, Pavel, Nick, Nancy, Melissa, Onetime, Test, Test, and Test. A red box highlights this list, with a red arrow labeled '5' pointing to it. The right side of the page shows the details for 'Nick\_Broker', including fields for First name (Nick\_Broker), Middle name (I), Tel. Cell ((754) 236-3996), Fax, Address (1720 Harrison st, HOLLYWOOD, FL, Us), and Unit No. A red box highlights the entire details form, with a red arrow labeled '6' pointing to it. Below the address section, there is a note: 'Please contact support to make changes'. At the bottom, there is a 'Credentials' section.

<sup>1</sup> Only user admins have permission to change the user's data. Please contact support to make changes.



# ADMINISTRATOR PERMISSIONS

## User Administration. User Password Reset

If you have forgotten your password, you can restore it yourself.

1. Go to the login page.
2. Click the **'Forgot password' button (7)**.
3. Choose your organization from the **dropdown list (8)**.
4. Click the **'Choose' button (9)**.
5. A new **'Reset password' window** will open. Click **'Reset' (11)** to proceed or **'Cancel' (10)** to discard new changes.
6. If you choose the **'Reset' option (11)**, a new temporary password will be sent to your email address.
7. Update the password to the new one on the login page after the password reset.

**AD Mortgage**  
If you have an account, please enter your details

email

password

Login

7 → forgot password?

If you are new to our portal, click button below

I'm New

**AD Mortgage**

Account

Your Name

8 →

9 → Choose

Reset password

A new temporary password will be sent to the email address we have record for your user account. Do you wish to continue?

10 → Cancel

Reset ← 11





# ADMINISTRATOR PERMISSIONS <sup>1</sup>

## Company Administration

If you want to make any changes to your company's information, navigate to the **'Company Administration' screen** <sup>2</sup>.

1. It is located on the right side of the screen — click on **your name** (12).

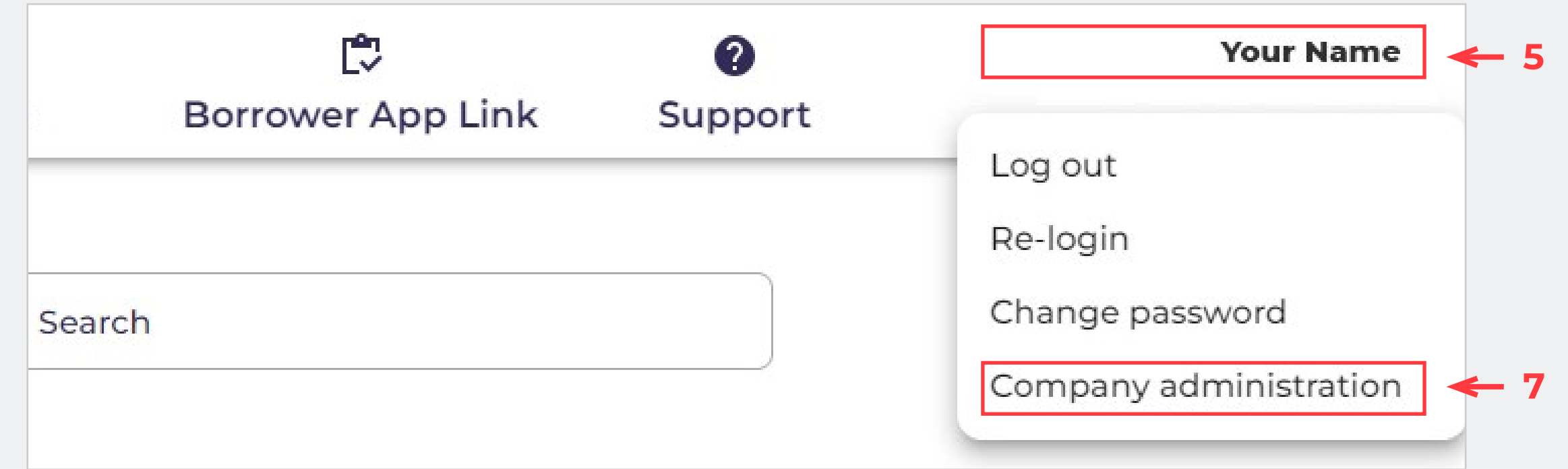
2. Choose the **'Company administration' option** (13) from the list.

3. Then a new **'Company administration' screen** will open:

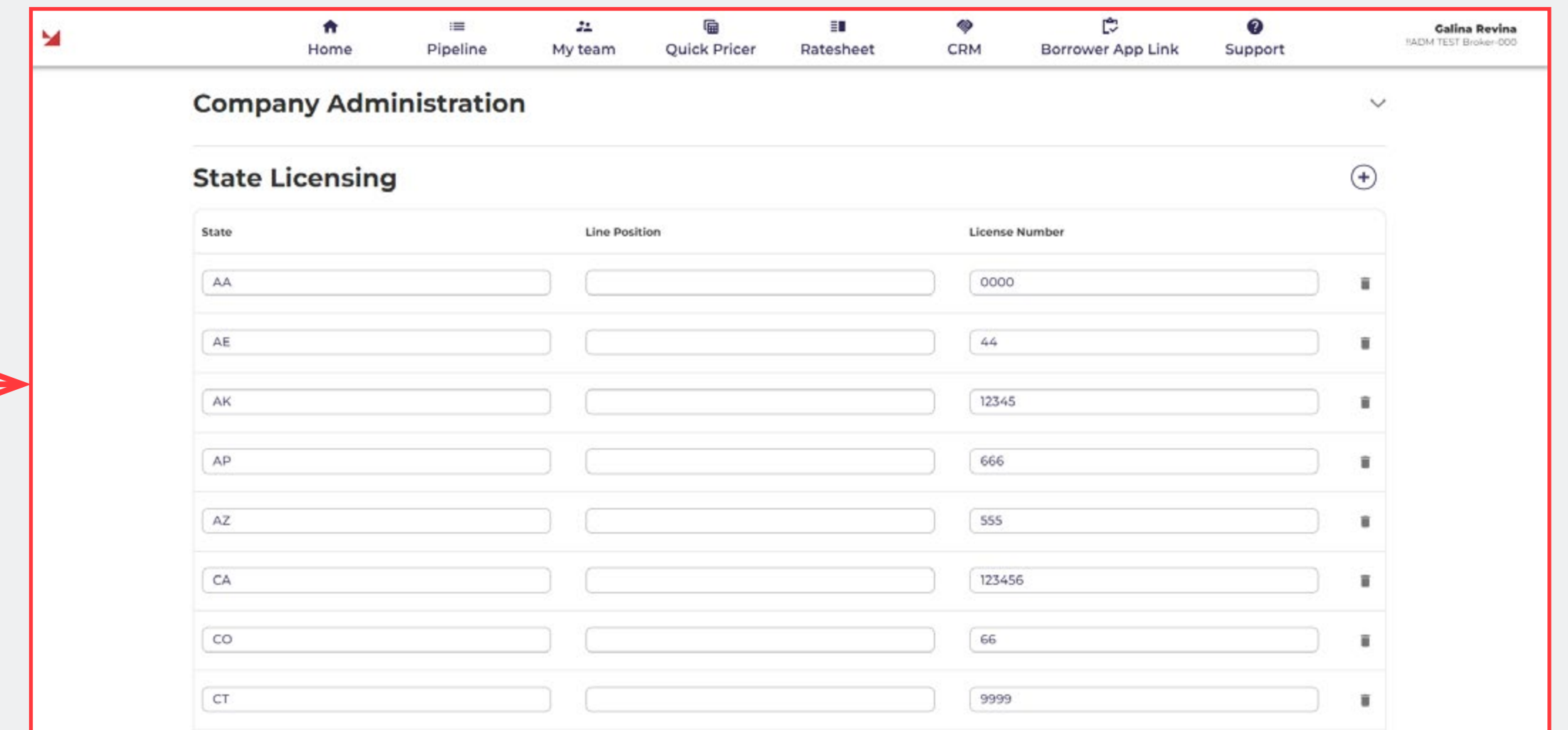
[AD Mortgage Portal 2.0](#). It looks like this (14).

4. Provide all required information about your company on the **'Company administration' screen**.

After saving, you will see your changes on the **'Company Administration' screen**.



14 →



<sup>1</sup> The page is available in view-only mode.

<sup>2</sup> Please contact support to make changes. Only user admins have permission to make changes.



# PORTAL NAVIGATION

## Pipeline screen. Create a Loan

After successfully logging in, you'll see your pipeline displayed on the screen.

A broker pipeline is utilized to select specific loans and create or upload new loans to the system.

Here is how this page is displayed:

**To-do list (1):** This section displays all the loans processed by specific users that need to be submitted.

### 'My tasks' panel (2, 3)

You can describe a new task here and set a deadline for it. Click **'Save'** to add a new task to your personal task list. All tasks will be displayed under the **'My Tasks' panel**.

Here you can see how the Pipeline page is displayed

The screenshot shows the Pipeline screen with a navigation bar at the top containing Home, Pipeline, My team, Quick Pricer, Ratesheet, CRM, Borrower App Link, and Support. The main content area is divided into three sections: a left sidebar, a central main area, and a right summary panel.

**1** → **To Do List**: A list of tasks to be submitted, including "Finish submitting loan 102", "Finish submitting loan 103", "Finish submitting loan 104", "Finish submitting loan 9009694", "Finish submitting loan 9009704", "Finish submitting loan 9009713", "Finish submitting loan 9009718", "Finish submitting loan 9009742", and "Finish submitting loan 9009745".

**2** → **My Tasks**: A panel with a "+ Add Task" button and a list of tasks including "Finish #9011504", "Finish #9011593", "Finish #9011596", "Finish #9011591", "Finish loan #9009713", "Finish #9011893", and "Finish #9011887".

**3** → **+ Add Task**: A button to add a new task to the My Tasks panel.

The central main area features a "New Loan" button, a search bar, and filter buttons for "All", "Started", and "Approved". Below this is a table of loans with the following columns: Loan ID, Borrower name, Loan Status, Conditions, Closing date, Lock Status, and Lock expiration.

Loan ID	Borrower name	Loan Status	Conditions	Closing date	Lock Status	Lock expiration
Not Assigne	Borrower New	Started	Pending	12/9/2023	Float	
9014118	Borrower New	Started	Pending	5/9/2024	Float	
9014117	Customer Ken	Started	Pending	3/2/2025	Float	
9014116	Customer Ken	Started	Pending	3/2/2025	Float	
9014115	Customer Ken	Started	Pending	3/2/2025	Float	
9014114	Customer Ken	Started	Pending	3/2/2025	Float	
9014113	Borrower New	Started	Pending	5/9/2024	Float	
9014112	America Amy	Started	Pending	4/26/2024	Float	
9014111	Borrower New	Started	Pending	5/9/2024	Float	
9014110	Firstimer Dad	Started	Pending	4/25/2024	Float	

The right summary panel displays various loan details under the heading "Summary", including Borrower Name, Loan Purpose, Refi Purpose, Occupancy Type, Loan Amount, Appraised Value, Sales Price, LTV / CLTV, Credit Score, DTI, Est. Close, Interest Rate, Discount, PI Payment, PITIA, Waive Escrow, Prepayment, Address, City, County, State, ZIP, Prop. Type, Program, Doc Type, and Product Status.



# PORTAL NAVIGATION

## Pipeline screen. Create a Loan

**New Loan button (4)** This button is used to add new loans. Two options are available: you can upload a MISMO 3.4 file or create a new loan manually from scratch.

### **Filter Buttons for pipeline (All/Started/Approved) (5):**

Use these buttons to modify your search. You can view all loans, started loans, or loans on approved status

**Loan Pipeline (6)** Started loans pipeline.

**Filter Panel and Search (7)** Insert the Loan Number in the search field. The search process will start automatically.

**Summary section (8)** It is located on the right side of the **'Pipeline'** screen. Select one loan from the pipeline by clicking on it, and the **'Summary'** will display values according to this loan.

Here you can see how the Pipeline page is displayed

The screenshot shows the Pipeline screen with the following components and annotations:

- 4:** New Loan button
- 5:** Filter buttons (All, Started, Approved)
- 6:** Loan Pipeline table
- 7:** Search field
- 8:** Summary section

Loan ID	Borrower name	Loan Status	Conditions	Closing date	Lock Status	Lock expiration
Not Assigned	Borrower New	Started	Pending	12/9/2023	Float	
9014118	Borrower New	Started	Pending	5/9/2024	Float	
9014117	Customer Ken	Started	Pending	3/2/2025	Float	
9014116	Customer Ken	Started	Pending	3/2/2025	Float	
9014115	Customer Ken	Started	Pending	3/2/2025	Float	
9014114	Customer Ken	Started	Pending	3/2/2025	Float	
9014113	Borrower New	Started	Pending	5/9/2024	Float	
9014112	America Amy	Started	Pending	4/26/2024	Float	
9014111	Borrower New	Started	Pending	5/9/2024	Float	
9014110	Firstimer Dad	Started	Pending	4/25/2024	Float	

Summary	
Borrower Name	New Borrower
Loan Purpose	0
Refi Purpose	
Occupancy Type	
Loan Amount	\$0.00
Appraised Value	\$0.00
Sales Price	\$0.00
LTV / CLTV	0.000 / 0.000 %
Credit Score	0
DTI	0.000%
Est. Close	05/09/2024
Interest Rate	0.000%
Discount	0.000% / \$0.00
PI Payment	\$0.00
PITIA	\$0.00
Waive Escrow	
Prepayment	
Address	To be determined
City, County	
State, ZIP	
Prop. Type	0
Program	
Doc Type	0
Product Status	Select Product



# WORKFLOW PAGES

## Loan Information

The **‘Loan Information’ screen** contains information about the loan purpose and the property the borrower is buying or refinancing.

**Loan information section (1).** Please insert the required information about the loan here. If needed, choose a category — Refinance or Purchase.

**Subject Property Information section (2).** This section contains information about the subject property.

**Source of Down Payment, Settlement Charges, and/or Subordinate Financing (3).** Additionally, this section contains information about the Source of Down Payment, Settlement Charges, and/or Subordinate Financing.

The screenshot displays the 'Loan Information' screen in a partner portal. The interface includes a top navigation bar with icons for Home, Pipeline, My team, Quick Pricer, Ratesheet, CRM, Borrower App Link, and Support. A sidebar on the left shows a list of menu items: Loan information (Started), 1003, Products and Pricing, Rate Lock, Credit Reissue, Fees, Points and Fees, Document Manager, Conditions, and Contacts. The main content area is divided into three sections, each highlighted with a red box and a red arrow pointing to it:

- Loan information (1):** This section contains fields for Purpose of Loan (Purchase), Document Type (NQM: 1Y Full Doc), Term (360 months), Loan Amount (\$300,000), and Estimated Closing Date (11/30/2023). A 'Submit Loan' button is located in the top right corner of this section.
- Subject Property Information (2):** This section contains fields for Address Line (TEST 10655 Birch St), Unit Type, Unit No., City (Burbank), State (CALIFORNIA), ZIP (91502), County (LOS ANGELES), Property Type (Single Family Residence), and Property will be (Owner Occupied). There is also a checkbox for 'Property include commercial space set aside to operate a business (Mixed Use)'.
- Source of Down Payment, Settlement Charges and/or Subordinate Financing (3):** This section contains checkboxes for Cash, Deposit on Sales Contract, Gift, Sale of Assets, Checking and Savings, Equity from Subject Property, Stocks, Bonds & Mutual Funds, and Other. The 'Cash' and 'Deposit on Sales Contract' checkboxes are checked.

On the right side of the screen, there is a 'Summary' table with the following data:

Summary	
Borrower Name	Ken Customer
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Loan Amount	\$300,000.00
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV / CLTV	88.23% / 88.23%
Credit Score	639
DTI	22.422%
Est. Close	11/30/2023
Interest Rate	8.125%
Discount	3.995% / \$11,985.00
PI Payment	\$2,227.50
PITIA	\$2,692.50
Waive Escrow	
Prepayment	
Address	TEST 10655 Birch St
City, County	Burbank / LOS ANGELES
State, ZIP	CA / 91502
Prop. Type	Single Family Residence

At the bottom right of the screen, there are 'Discard' and 'Save' buttons.



# 1003

## Personal information (1)

On the '1003' page, you can find information related to the 1003 form.

Please select the borrower from the dropdown list and fill in the required information below in the 'Mailing Address' section, as well as the borrower's contact and title.

## Employment and income (2)

**Type of Employment (3).** Here you can choose the borrower's primary, current, and previous employers and provide information about the borrower's other sources of income.

**Income from other sources (4).** Please provide information about all of the borrower's income sources, including a description and the amount of income.

The screenshot shows the 'Personal Information' section of the 1003 form. The left sidebar has a red arrow labeled '1' pointing to the 'Personal Information' section. The main form area has a red box around the 'Personal Information' section. The form includes fields for Borrower Type (BOR: 1 Ken Customer), First Name (Ken), Middle Name (Customer), Last Name (Customer), Suffix, SSN (500-50-7000), Date of Birth (07/03/1966), Citizenship (Citizen), Tel. Cell (888) 444-1234, Tel. Home (000) 000-0000, Tel. Work (555) 555-5555, Email Address (1425131@123.123), Marital Status (Unmarried (Single, Divorced, Widowed)), Dependents, and Dependents Age (AgeN). There are checkboxes for 'Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?' (checked) and 'Mailing address is the same as current address' (checked). The 'Current Address' section includes fields for Address Line (10655 BIRCH ST), City (BURBANK), State (CALIFORNIA), Zip (91502), and Country (United States).

The screenshot shows the 'Employment and Income' section of the 1003 form. The left sidebar has a red arrow labeled '2' pointing to the 'Employment and Income' section. The main form area has a red box around the 'Employment and Income' section. The form includes fields for Borrower Type (BOR: 1 Ken Customer), Primary Current Employer, Type of Employment (National Consulting), Employer or Business Name (National Consulting), Phone (555) 555-5555, Position or Title (Consultant), Address Line 1 (1236 Main St), Address Line 2, Unit, City (Burbank), State (CALIFORNIA), Zip (91502), Country (United States), Business Type, Start Day (05/31/2004), Self-Employed (0), and Years on the Job (19).

The screenshot shows the 'Income from other sources' section of the 1003 form. The left sidebar has a red arrow labeled '4' pointing to the 'Income from other sources' section. The main form area has a red box around the 'Income from other sources' section. The form includes a table with columns for Income Type, Description, and Amount. The table has four rows: Pension (Dividends/Interest, \$1000), Automobile/Expense Acco... (Car/Expense Account, \$100), Notes Receivable/Instalim... (Notes Receivable, \$250), and Trust Income (Trust Income, \$1000).



## Assets and Liabilities (5)

Here is where all assets and liabilities are recorded. You need to choose all required options from the dropdowns below.

**Assets (6).** Provide all the information about the borrower's assets here.

**Liabilities (7).** Additionally, provide all the information about the borrower's liabilities here. Use the **'+' button** to add other types of liabilities.

## Real Estate Owned (8)

Provide all the information about the borrower's Real Estate Owned (REO) here. Use the **'+' button** to add other REOs.

Please pay attention to the **'Insurance. Maintenance. Taxes and Misc'** section — if needed, add information about Hazard, Taxes, Flood, etc.

5 →

6 →

7 →

8 →



# 1003

## Housing Expenses (9)

Here we have two blocks to input Housing Expenses — Present and Proposed. In these fields, enter any information about the borrower's current and proposed properties.

## Details of Transactions (10)

Here you will find information about PMI, Purchase Price, Total Costs, and other details of transactions. Please provide all the required information below. The **'Total Cash From/To Borrower'** field will automatically calculate the total amount of all payments.

9 →

9 →

10 →

10 →



# 1003

## Declarations (11)

Ensure that you fill in every field and select all necessary radio buttons in the form regarding declarations. It is crucial to check the declarations for each borrower and co-borrower. Remember, all fields must be completed.

**About this Property and Your Money for this Loan (12).** Located here are all questions about the borrower's property.

**About Your Finances (13).** All questions related to the borrower's finances should be answered here.

11 →

12 →

13 →

The screenshot shows the 1003 loan declaration form. The top navigation bar includes Home, Pipeline, My team, Quick Pricer, Ratesheet, CRM, Borrower App Link, and Support. The left sidebar contains a checklist of sections: Loan information (Started), 1003, Personal information, Employment and income, Assets and Liabilities, Real Estate Owned, Housing Expenses, Details of Transactions, Declarations (11), Government Monitoring, Products and Pricing, Rate Lock, Credit Reissue, Fees, Points and Fees, Document Manager, Conditions, and Contacts. The main content area is titled 'Declarations' and shows the 'About this Property and Your Money for this Loan' section (12) and the 'About Your Finances' section (13). The 'About this Property and Your Money for this Loan' section includes questions A through E. The 'About Your Finances' section includes questions F through O. The right sidebar contains a 'Summary' table with the following data:

Summary	
Borrower Name	Ken Customer
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Loan Amount	\$300,000.00
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV / CLTV	88.235 / 88.235 %
Credit Score	639
DTI	22.422%
Est. Close	11/30/2023
Interest Rate	6.125%
Discount	3.995% / \$11,985.00
PI Payment	\$2,227.50
PITIA	\$2,692.50
Waive Escrow	
Prepayment	
Address	TEST 10655 Birch St.
City, County	Burbank / LOS ANGELES
State, ZIP	CA / 91502
Prop. Type	Single Family Residence





## Government Monitoring (14)

Please fill in all blocks according to the borrower's preferences.

**This application was taken by and Be Completed by Financial Institution (for application taken in person) (15).**

**Ethnicity, Race, and Sex (16).** Questions about the borrower's ethnicity, sex, and race can be found and answered here.

**Homeownership education and Housing counseling (17).** To ensure compliance with FHA requirements, this section must be completed if your borrower currently has an FHA loan. You will need to provide information regarding their homeownership education. If their answer is 'Yes', please respond to all the newly displayed questions.

14 →

15 →

16 →

17 →

The screenshot shows the 1003 Government Monitoring form. The left sidebar contains navigation options: Loan Information (1003), Personal information, Employment and Income, Assets and Liabilities, Real Estate Owned, Housing Expenses, Details of Transactions, Declarations (15), Government Monitoring (14), Products and Pricing, Rate Lock, Credit Reissue, Fees, Points and Fees, Document Manager, Conditions, and Contacts. The main content area is titled "Government Monitoring" and includes a "Submitted" status indicator. A "Summary" table on the right lists borrower details and loan terms. The form is divided into several sections, with red boxes and arrows highlighting specific areas:

- Section 14:** "Government Monitoring" section, which includes a "Submitted" status indicator and a "Submit Loan" button.
- Section 15:** "Declarations" section, which includes a "Face-to-face interview" section and a "Be Completed by Financial institution (for application taken in person)" section.
- Section 16:** "Ethnicity, Race, and Sex" section, which includes "Ethnicity", "Race", and "Sex" sub-sections.
- Section 17:** "Homeownership education and Housing counseling" section, which includes two questions about borrower education and counseling.

The "Summary" table on the right contains the following data:

Summary	
Borrower Name	Ken Customer
Loan Purpose	Purchase
Ref Purpose	
Occupancy Type	Owner Occupied
Loan Amount	\$300,000.00
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV / CLTV	88.23% / 94.12%
Credit Score	635
DTI	22.42%
Est. Close	1/26/2023
Interest Rate	3.25%
Discure	3.99% / \$1,985.00
Payment	\$2,227.90
MVA	\$2,492.50
Water Invoice	
Payment	
Address	1237 1055 Birch St
City, Country	Huntington / CA
State, ZIP	CA / 95002
Prop. Type	Single Family Residence



# PRODUCTS AND PRICING

Here is information about the loan product: Subject Property Information, Loan Information, Product selection.

**Subject Property Information subsection (1).** Please provide information in the following fields (fields marked with \* are required)

**Loan Information subsection (2).** Please provide information in the following fields (fields marked with \* are required).

**Select Product button (3).**

The screenshot displays the 'Products and Pricing' section of a loan application. The interface includes a navigation menu on the left with items like 'Loan information', '1003', 'Products and Pricing', 'Rate Lock', 'Credit Reissue', 'Fees', 'Points and Fees', 'Document Manager', 'Conditions', and 'Contacts'. The main content area is titled 'Products and Pricing' and contains two sub-sections: 'Subject Property Information' and 'Loan Information'. The 'Subject Property Information' sub-section includes fields for 'Address Line\*', 'ZIP\*', 'Country\*', 'City\*', 'State\*', 'Occupancy\*', and 'Property Type\*'. The 'Loan Information' sub-section includes fields for 'Loan Purpose\*', 'Purchase Price\*', 'Appraised Value\*', 'Base Loan Amount\*', 'LTV\*', 'CLTV (To recalculate CLTV, click SAVE)\*', 'Sub Financing', 'Document Type\*', 'DTI\*', 'FICO', 'Buydown Plan\*', and checkboxes for 'First Time Homebuyer', 'Short-Term Rent', 'Affordable', and 'Waive Escrow'. A 'Select Product' button is located at the bottom of the 'Loan Information' sub-section. A 'Summary' table is visible on the right side of the interface, providing a overview of the loan details.

Summary	
Borrower Name	Ken Customer
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Loan Amount	\$300,000.00
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV / CLTV	88.235 / 88.235 %
Credit Score	639
DTI	22.422%
Est. Close	11/30/2023
Interest Rate	8.125%
Discount	3.995% / \$11,985.00
PI Payment	\$2,227.50
PITIA	\$2,692.50
Waive Escrow	
Prepayment	
Address	TEST 10655 Birch St
City, County	Burbank / LOS ANCELES
State, ZIP	CA / 91502
Prop. Type	Single Family Residence



# PRODUCTS AND PRICING

If a product was not selected, press the Select Product button and a new window titled **'Products'** will open (4):

- Explore the four filter dropdowns provided to easily customize your search.
- Keep your product list up to date by clicking the Refresh List button.
- Find the perfect product from the available options by selecting and accepting one in the products table.

**To complete your application, follow these steps:**

- After confirming all requirements, navigate to the product list and choose a valid product.
- Decide whether you (the homebuyer) or the lender will pay.
- Select your preferred interest rate and loan term.
- Click on the preferred option, which will be highlighted in green.
- Finally, press the **'Float'** button (5) to confirm your choice.

4 →

Code	Description	Validity
Conv_5-6_ARM_SOFR	Conventional ARM 5-6 SOFR	Valid
Conv_7-6_ARM_SOFR	Conventional ARM 7-6 SOFR	Valid
NQM_5/6ARM_IO (SuperPrime)	NonQM 5/6 ARM IO (SuperPrime)	Invalid <a href="#">Reasons</a>
NQM_5/6ARM_IO (Prime)	NonQM 5/6 ARM IO (Prime)	Invalid <a href="#">Reasons</a>

Rate	15 DAYS	30 DAYS	45 DAYS	60 DAYS
5.625	5.662 / \$3,963.60 Payment: 402.97	5.666 / \$3,965.98 Payment: 402.97	5.674 / \$3,971.79 Payment: 402.97	5.682 / \$3,977.60 Payment: 402.97
5.75	4.967 / \$3,476.81 Payment: 408.51	4.970 / \$3,479.12 Payment: 408.51	4.979 / \$3,485.00 Payment: 408.51	4.987 / \$3,490.74 Payment: 408.51
5.875	4.449 / \$3,114.27 Payment: 414.09	4.452 / \$3,116.58 Payment: 414.09	4.461 / \$3,122.46 Payment: 414.09	4.469 / \$3,128.20 Payment: 414.09
6	3.935 / \$2,754.68 Payment: 428.7	3.949 / \$2,764.13 Payment: 428.7	3.957 / \$2,770.01 Payment: 428.7	3.965 / \$2,775.75 Payment: 428.7

Type	Description	Rate	Price
Adjustment	FNMA/FHLMC Investment Property: 70.01-75.00 LTV 2.125 changed 3.6	0	2.125
Adjustment	FNMA/FHLMC Purchase: 70 .01-75.00 LTV, 700-719 Term > 15 Y 0.875 changed 3.6	0	0.875

5 ↓



# RATE LOCK

Here you can lock the loan <sup>1</sup> (change the status from Float to Locked).

Provide all the required information about the pricing to lock the loan:

- **'Price Details' button (1)** — click to open a new window with Broker Paid Compensation or Lender Paid Compensation
- **'Pricing list' table (2)** — you need to choose one appropriate option here (it will be green if it is selected)
- **'Adjustment' table (3)** — consists of such elements as Type, Description, Rate, Price

<sup>1</sup> The functionality of the following buttons is not ready yet:

- Extension.
- Request Relock.
- Lock History.
- Cancel lock (not added).

It will be updated soon.

The screenshot shows the 'Rate Lock' interface. On the left, a sidebar lists various sections: Loan information, Products and Pricing, Rate Lock, Fees, Points and Fees, Mortgage Insurance, Document Manager, Conditions, and Contacts. The 'Rate Lock' section is active. The main area shows the 'Rate Lock' status as 'Float' and a 'Submit Loan' button. A 'Price Details' button is highlighted with a red arrow and the number 1. Below this, there are input fields for 'Lock Status: Float', 'Commitment: 15 Days', 'Final Rate: 6.25 %', and 'Final Price: 4,867,600'. There are also buttons for 'Lock Loan', 'Extension', 'Request Relock', and 'Lock History'.

The screenshot shows the 'Price Details (Conventional 30 Year Fixed)' window. It includes a 'Compensation' section with a dropdown for 'Borrower', 'Loan Amount Percentage, %' set to 2, 'Additional Amount, \$' set to 0, and 'Your Final Compensation' set to 1400.02. Below this is the 'Pricing list' table, which is highlighted with a red box and the number 2. The table has columns for 'Rate', '15 DAYS', '30 DAYS', '45 DAYS', and '60 DAYS'. The row for rate 5.875 is highlighted in green. Below the pricing list is the 'Adjustment' table, which is highlighted with a red box and the number 3. It has columns for 'Type', 'Description', 'Rate', and 'Price'. The table contains two rows of adjustments. At the bottom, there are input fields for 'Commitment', 'Final Rate', and 'Final Price', and buttons for 'Cancel' and 'Float'.

Rate	15 DAYS	30 DAYS	45 DAYS	60 DAYS
5.625	5.662 / \$3,963.60 Payment: 402.97	5.666 / \$3,965.98 Payment: 402.97	5.674 / \$3,971.79 Payment: 402.97	5.682 / \$3,977.60 Payment: 402.97
5.75	4.967 / \$3,476.81 Payment: 408.51	4.970 / \$3,479.12 Payment: 408.51	4.979 / \$3,485.00 Payment: 408.51	4.987 / \$3,490.74 Payment: 408.51
5.875	4.449 / \$3,114.27 Payment: 414.09	4.452 / \$3,116.58 Payment: 414.09	4.461 / \$3,122.46 Payment: 414.09	4.469 / \$3,128.20 Payment: 414.09
6	3.935 / \$2,754.68 Payment: 410.5	3.949 / \$2,764.13 Payment: 410.5	3.957 / \$2,770.01 Payment: 410.5	3.965 / \$2,775.75 Payment: 410.5

Type	Description	Rate	Price
Adjustment	FNMA/FHLMC Investment Property: 70.01-75.00 LTV 2.125 changed 3.6	0	2.125
Adjustment	FNMA/FHLMC Purchase: 70 .01-75.00 LTV, 700-719 Term > 15 Y 0.875 changed 3.6	0	0.875



# CREDIT REISSUE

## Here you can request a Credit Reissue (1) <sup>1</sup>

Provide all the required information to initiate a Credit Reissue:

- **'Reference number' field** — add it here
  - **'Last Report' button** — shows the last credit reissue document in PDF format. Click on the File pictogram to open it.
  - **'Merge Liabilities' button** — click to merge liabilities (to update all documents with information about borrower's FICO scores). It is necessary for UW and other documentation. Press it after credit has been reissued.
  - **'Credit Provider' dropdown** — for the test Credit Reissue, we chose the 'ADVANTAGE CREDIT [ML]' option and used special credentials.
  - **'Login'** — provide your login here.
  - **'Password'** — provide your password here.
  - **'View Credit Reissue History' button** — shows the **Credit Reissue history (2)**. Click on the File pictogram to open the previous Credit Reissue PDF- document.
- Example of **Credit Reissue document** fragment (3):
- **'Reissue Credit Report' button** — active only if you have provided the Reference Number, chosen Credit Provider, and provided your Login and Password. Click this button when all the required information is provided.

<sup>1</sup> You cannot do this before a credit report has been issued because you must provide a reference number.

**1** →

The main interface shows a 'Credit Reissue' form with fields for 'Borrower / Co-Borrower' (Ken Customer), 'Reference number' (222754-83), and 'Last Report'. It includes a 'Credit Provider' dropdown set to 'ADVANTAGE CREDIT [ML]', 'Login' and 'Password' fields, and buttons for 'Merge Liabilities', 'View Credit Reissue History', and 'Reissue Credit Report'. A 'Submit Loan' button is also visible.

**2** →

**Credit Reissue History**

DU	Request ID	Date of Request	User Name	File	Borrower Name
DU	202404050000028	4/5/2024, 08:07 AM	Galina Revina		Ken Customer

**3** →

**CREDIT AGENCY:** ID : 10006  
**REPOSITORIES :** LOAN NUMBER: TEST-LOAN-NUMB  
**PREPARED FOR :** TEST CUSTOMER ORDER DATE :  
 1 MAIN ST REPORT DATE:  
 TEST CITY, CA 92333 RQD' BY : GOOFY

-----  
**APPLICANT:** CO-APP:  
 SSN : CO-SSN:  
 ADDRESS :

-----  
 SCORE MODELS

KEN CUSTOMER - 500507000	
EQUIFAX/FICO CLASSIC V5 FACTA	620
KEN CUSTOMER - 500507000	
EXPERIAN/FAIR, ISAAC (VER. 2)	650
KEN CUSTOMER - 500507000	
TRANSUNION/FICO CLASSIC (04)	639

-----  
 ALERT

KEN CUSTOMER  
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED  
 SSN AFFIRM: INQUIRY SSN IS ASSOCIATED WITH THE CONSUMER (THE SOCIAL SECURITY NUMBER PROVIDED IN THE INQUIRY MATCHES TO THE REQUESTED CONSUMER)  
 EQUIFAX OFAC ALERT: NOTHING TO REPORT - KEN CUSTOMER - 500507000  
 NO MATCH FOUND IN CDC'S OFAC DATABASE.

-----  
 OPEN ACCOUNTS

\*\*\* NO RECORD FOUND \*\*\*

-----  
 DEROGATORY ACCOUNTS

E W CREDITOR	TERM	REPORT	HIGH	STATUS
ACCOUNT NUMBER	TYPE	OPEN	BALANCE	MR 30 60 90
		ACTV	PAYMENT	SOURCE



# AUS

Here you can run AUS (1) <sup>1</sup>

Provide all required information to Run AUS (2).

The screenshot displays the AUS interface. On the left, a sidebar contains navigation items: Loan information, 1003, Products and Pricing, Rate Lock, AUS, Fees, Points and Fees, Document Manager, Conditions, and Contacts. The 'AUS' section is highlighted with a red arrow labeled '1'. The main content area shows the 'AUS' workflow with steps: Submitted, Disc. Signed, Approved (01/31/2024), Appraisal (01/31/2024), Locked, 3-Day CD, CTC, and Funded. Below the workflow, there are checkboxes for 'Access DU' and 'Access LPA', and input fields for 'DU case files id', 'LPA keys', and 'LPA Tran'. A table for 'To reissue credit reports, fill the reference numbers of all borrowers' is also present. A 'Findings History' modal is open at the bottom, highlighted with a red arrow labeled '2'. The modal contains a table with the following data:

DU	Request ID	Date of Request	User Name	File	Borrower Name
LPA	202404050000032	4/5/2024, 08:14 AM	Galina Revina		Ken Customer
DU	202404050000031	4/5/2024, 08:13 AM	Galina Revina		Ken Customer

<sup>1</sup> You cannot do this before a credit report has been issued because you must provide a reference number.



# FEES

Here you can see information about all fees in the system (1). You need to provide information about all fees before the loan is submitted.

**Smart Fees** provides the fees on real-time, actual information that helps reduce the risk of compliance variance violations and burdensome operational costs. Whenever new information is added to the fields in New BP, a Smartfees request occurs. Therefore, we have renewed data about all the fees on our Fees screen.

- **'Add a Fee' button (2)** — Press the **'Add a Fee' button** to open a **new window (3)** where you can easily add a fee. Within the window, you will find a dropdown menu labeled **'Fee type'** and a text field labeled **'Paid to'** for specifying payment recipient. Additionally, there is a checkbox labeled **'Split fee'** and a **'Total' field** where you can enter the fee amount. If you decide not to proceed, simply click **'Cancel'** to discard any changes made. To save your changes, click the **'Save' button (4)**.

1 →

2 →

3 →

4 →



# MORTGAGE INSURANCE

Here you can see information about mortgage insurance (1).

Please request new quotes and then accept one of the available mortgage insurance quotes.

This is how MI Quotes look like (3).

The screenshot shows the Radian Partner Portal interface. On the left, a sidebar lists various stages of a loan process, with 'Mortgage Insurance' highlighted. The main area displays a progress bar with stages: Submitted, Disc. Signed, Approved, Appraisal, Locked, 3-Day CD, CTC, and Funded. Below this, a 'Mortgage Insurance' section features a 'REQUEST QUOTES' button with a red arrow pointing to it, and a 'Submit Loan' button. A table lists several mortgage insurance companies with their respective premiums and rates.

Company	MI premium	Initial (1st Yr) Rate	Date
Radian Guaranty Inc/Amerin Guaranty Corp (Radian)	\$45.00	0.18 %	4/5/2024, 7:06:01 AM
National Mortgage Insurance Corporation (NMI)	\$47.50	0.19 %	4/5/2024, 7:05:46 AM
Mortgage Guaranty Insurance Corporation (MGIC)	\$70.00	0.28 %	4/5/2024, 7:05:26 AM
Genworth MI (Now Enact)	\$70.00	0.28 %	4/5/2024, 7:05:14 AM
Essent Guaranty, Inc (Essent)	\$55.00	0.22 %	4/5/2024, 7:04:53 AM
Arch Mortgage Insurance Company (Arch)	\$62.50	0.25 %	4/5/2024, 7:04:42 AM

3 →

The screenshot shows a 'MI Rate Quote' document from Radian. It includes a table of rates, quote criteria, property and borrower information, and loan details.

MI Base Rate:	0.99%
MI Rate:	0.99%
Premium:	\$237.50
Renewal Yr 5-10:	0.99%
Renewal Yr 11-Term:	0.2%
Calculated Loan Criteria	
DTI including MI Premium:	19.36%

**Quote Criteria**  
 Submitting Lender MP #: A3125-000  
 Submitting Lender Loan #: 1028529  
 Loan Originator's Name: [Closer]

**Property**  
 Occupancy: Primary Residence  
 Property Type: Single Family Detached (includes PUD)  
 City: Burbank  
 State: CA  
 ZIP: 915021234

**Borrower**  
 Number of Borrowers: 1  
 Credit Score: 639  
 Total Monthly Income: \$14,100.00  
 DTI without MI %: 17.59%

**Loan Details**  
 Loan Term: 30 Years  
 Loan Amount: \$300,000.00  
 Loan Purpose: Purchase  
 Loan Program: [X] Automated Underwriting  
 AU System: Fannie Mae Desktop Underwriter  
 AU Response: Approve/Eligible

**Contact Information**  
 Radian Account Manager: Thurman Gaskins (215) 231-1745, thurman.gaskins@radian.com  
 Customer Care: 877.723.4261, customercare@radian.com





# DOCUMENT MANAGER

Here you can see all the documents provided for the current loan (1).

This screen consists of such elements:

- **‘Choose Files’ and ‘Upload file’ buttons (2)** — choose the doc from the browse window, click ‘Upload’, and approve the selection.
- **‘Document Manager Queue’ (3)**. This section contains all available documents generated by the system or uploaded in the previous file. You can edit the ‘Comment’ field by double-clicking on it

The screenshot shows the Document Manager interface for loan #9013966. The interface includes a navigation bar at the top with links for Home, Pipeline, My team, Quick Pricer, Ratesheet, CRM, Borrower App Link, and Support. A sidebar on the left lists various loan components like Loan information, 1003, Products and Pricing, Rate Lock, AUS, Fees, Points and Fees, Mortgage Insurance, Document Manager, Conditions, and Contacts. The main area displays the Document Manager section with a 'Submit Loan' button and a file upload area. A table below shows a list of documents with columns for Type, Category, Date Created, File Name, and Comment. A 'Summary' panel on the right provides loan details.

Annotation 1 points to the sidebar menu. Annotation 2 points to the 'Choose Files' and 'Upload File' buttons. Annotation 3 points to the document table.

Type ↑	Category	Date Created	File Name	Comment
Credit Report (DU)		4/5/2024, 08:13 AM	Credit Report (DU)	
DU Findings		4/5/2024, 08:13 AM	DU Findings	
MI Quote	Insurance	4/5/2024, 08:22 AM	Insurance: MI Quote	
MI Quote	Insurance	4/5/2024, 08:22 AM	Insurance: MI Quote	

Summary	
Borrower Name	Ken Customer
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Loan Amount	\$300,000.00
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV / CLTV	88.23% / 88.23%
Credit Score	639
DTI	22.422%
Est. Close	11/30/2023
Interest Rate	8.125%
Discount	3.995% / \$11,985.00
PI Payment	\$2,227.50
PITIA	\$2,692.50
Waive Escrow	
Prepayment	
Address	TEST 10655 Birch St
City, County	Burbank / LOS ANGELES
State, ZIP	CA / 91502
Prop. Type	Single Family Residence

<sup>1</sup> Comments in comment column isn't merged with eDoc.



# CONDITIONS

Here you can see all conditions with docs available for the current loan.

To upload documents to a condition, click on a condition and you will be able to drop documents there. Please upload documents to each relevant condition instead of bulk uploading to one. Do not click the 'Submit Conditions' button until you have uploaded documents to the conditions you want to be reviewed, otherwise the relevant underwriters may not receive the file for review and this could cause delays.

- The **'Conditions screen'** consists of 2 subsections: **'Partner conditions' (1)** and **'Conditions being obtained by the lender' (4)**.
- The **'Partner conditions' table (3)** contains all the conditions that need to be obtained by the broker and the borrower.
- The **'Conditions being obtained by the lender' table (5)** contains all the conditions that need to be obtained by A&D Mortgage as a lender.
- The **'Submit conditions' button (2)** — click this button to submit all conditions.

To edit conditions, you need to click on any condition and a new window will open. You can edit condition comment, drop files, and choose document type. Click the 'Upload file' button **(6)** to complete the saving process. All files will be displayed in the table below **(7)**.

The screenshot shows the 'Conditions' section of a loan portal. On the left, a sidebar lists loan details: #9013966 (Approved), 1003, Products and Pricing, Rate Lock, AUS, Fees, Points and Fees, Mortgage Insurance, Document Manager, Conditions, and Contacts. The main area displays a progress bar with stages: Submitted, Disc. Signed, Approved (04/05/2024), Appraisal, Locked, 3-Day CD, CTC, and Funded. Below this is the 'Conditions' section with a 'Submit Conditions' button and a 'show approved' checkbox. A table titled 'Partner conditions' is highlighted with a red box and callout 3. It has columns: Approved, Category, Condition, Type, Status, Sending Date, and Approve. The table contains four rows: Borrower, Credit, Income, and Property. Below this is the 'Conditions being obtained by the lender' section, also highlighted with a red box and callout 4. It has columns: Approved and Description, with two rows of conditions. Callout 1 points to the 'AUS' field, callout 2 to the 'Submit Conditions' button, callout 5 to the 'Conditions being obtained by the lender' table, and callout 6 to the 'Submit Loan' button.

The screenshot shows the 'Condition details' form. It includes a text area for a comment, a 'Choose Files' button, and a 'Document type' dropdown menu set to 'Income: Income Documents'. A red 'UPLOAD FILE' button is highlighted with callout 6. Below the form is a table with columns: File Name, Type, Comment, and Date Created. The table is currently empty, with 'No rows' displayed. A red box highlights the table area with callout 7. An 'OK' button is located at the bottom right of the form.



# CONTACTS

Here you can find and edit all information about contacts assigned to the current loan.

The upper table (1) displays three main title options: Originating Lender, Wholesale Broker, and Account Executive. The second table (2) displays all contacts attached to the chosen company.

# SUBMIT LOAN BUTTON

When the loan is complete, click the **'Submit Loan' button (3)** located on the top right of the screen to submit the loan.

Before the loan has been submitted, the system will display a **'Fees Submission Confirmation' (4)**. Confirm the fee information to proceed.

The screenshot shows the loan management interface. The top navigation bar includes Home, Pipeline, My team, Quick Pricer, Ratesheet, CRM, Borrower App Link, and Support. The left sidebar shows loan details for #9013984, including Loan information, Products and Pricing, Rate Lock, AUS, Fees, Points and Fees, Mortgage Insurance, Document Manager, Conditions, and Contacts. The main content area displays a progress bar with stages: Submitted, Disc. Signed, Approved, Appraisal, Locked, 3-Day CD, CTC, and Funded. Below the progress bar is the 'Contacts' section, which includes a 'Submit Loan' button (3) and two tables. The first table, 'Companies', is highlighted with a red box (1) and contains three rows: Originating Lender (A & D Mortgage), Wholesale Broker (ADM TEST Broker-000), and Account Executive (A&D Mortgage Team). The second table, 'A & D Mortgage contacts', is highlighted with a red box (2) and contains three rows: Closer, Senior Underwriter, and Underwriter 1. The right sidebar shows a 'Summary' section with various loan details.

4 →

The 'Fees Submission Confirmation' dialog box displays the following fee information:

Fee Name	Amount
Appraisal Fee	\$900.00
Mortgage Broker Fee	\$0.00
Broker's Credit Report	\$125.00
Third Party Processing Fee	\$0.00
Recording Deed/Mortgage/Release	\$183.00
City/County/State Transfer Tax	\$0.00
State Tax/Stamps	\$0.00
Deed Stamps	\$0.00
SB2 Recording Fees CA	\$225.00
Lender Paid Compensation	\$5,250.00

Buttons: Cancel, Confirm

Broker acknowledges that in the event of avariance in the fee(s) disclosed to the above referenced borrower(s) on the initial Loan Estimate versus the Final Closing Disclosure, any and all under disclosed amount of funds required to cure will be required to be paid by the Broker at closing via a borrower credit.



# QUICK PRICER

This page redirects users to our [Quick Pricer](#).

First select FICO score, LTV, Loan Amount, and other metrics to modify the Quick Pricer search **(1)**. On the right side of the screen **(2)**, you will see all the programs that match the provided conditions.

The screenshot displays the 'Quick Pricer' interface. At the top, there are dropdown menus for 'Program' (Non-QM), 'Citizenship' (US Citizen / Perman...), 'Income Type' (2Y Full Doc), 'Occupancy' (Primary Residence), and 'Purpose' (Purchase). Below these are several filter sections. A red box labeled '1' highlights the search filters, including: FICO score (760), LTV (56), Loan Amount (500,001), Lock Period (30 Days), Amortization Type (30 Year Fixed), Property Type (1 Unit SFR), Number of Units (1 Unit), State (All other states), Broker Compensation (BPC), DTI (<50%), and Credit Event (24+ months). To the right, a red box labeled '2' highlights the results for 'One loan program found', specifically 'Non-QM/Super Prime/30 Year Fixed'. The results show a Rate of 6.875%, a Monthly payment of \$3,284.65, and a Lender Credit of -0.125. A 'Share' button is visible below the results. At the bottom, there is a disclaimer for A&D Mortgage and a 'WHAT'S NEW' link.




# RATESHEET















Below are the published Ratesheets for the following programs:

- **Prime Jumbo**
- **Non-QM Super Prime**
- **Non-QM Prime**
- **DSCR**
- **Foreign National**
- **Hard Money**
- **Second Lien**

All Ratesheets are renewable, so it's advisable to check our website for updated versions.



## Rates

 <b>Prime Jumbo</b> 	 <b>Super Prime</b> 
 <b>Prime</b> 	 <b>DSCR</b> 
 <b>Foreign National</b> 	 <b>Hard Money</b> 
 <b>Second Lien</b> 	



# FAQ

This page **(1)** redirects users to our [Support and FAQ page](#).

In the upper section you will find contacts of our Broker Support **(2)** and a link to request A&D credentials **(3)**.

In the bottom section you can find A&D Mortgage Broker Manual in PDF format **(4)**.

The screenshot shows the top navigation bar with 'Borrower App Link' and 'Support' (with a question mark icon). A dropdown menu is open under 'Support', with 'FAQ' highlighted and a red arrow labeled '1' pointing to it. Below this is a 'Broker Support' section with an illustration of three people. It contains two boxes: one for 'A&D Credentials Request' with an 'Access Request' button (labeled '2') and another for contact information: '(704) 444-0877' and 'brokersupport@admortgage.com' (labeled '3'). The bottom section is titled 'Manuals' and features a 'Broker Manual' PDF icon with a 'View PDF' button (labeled '4').

