AD Mortgage

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**

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**

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**

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.

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.

ADMINISTRATOR PERMISSIONS

User Administration. Update User Information

To make any changes for users in your company, please follow these steps [1]:

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.**

[1] 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.

ADMINISTRATOR PERMISSIONS [1]

Company Administration

If you want to make any changes to your company's information, navigate to the **'Company Administration' screen** [2].

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**.
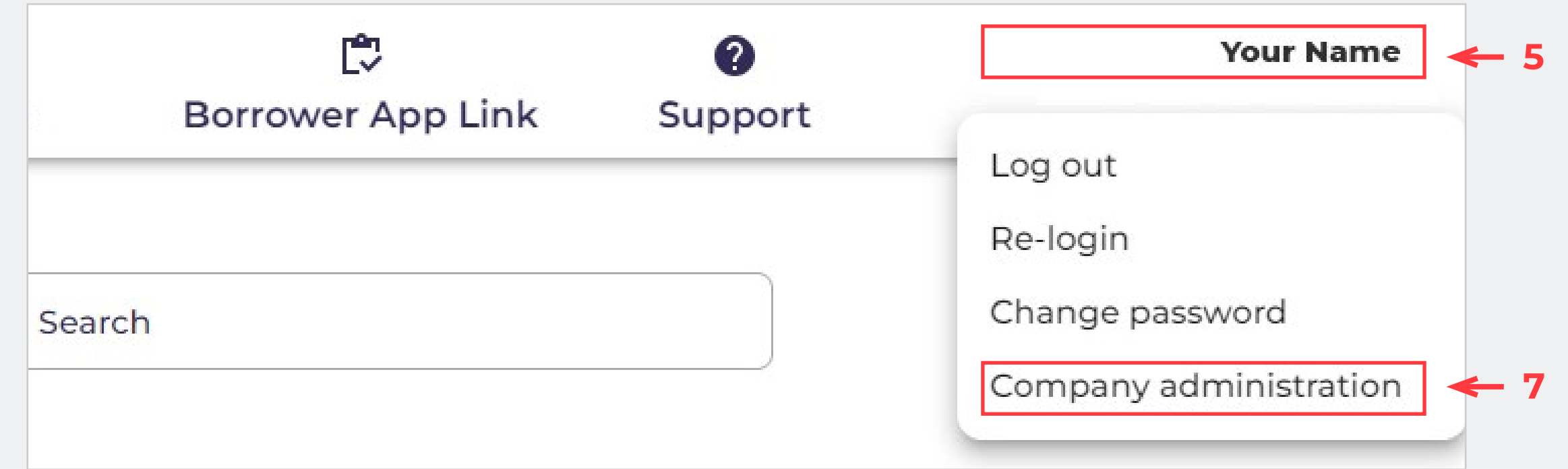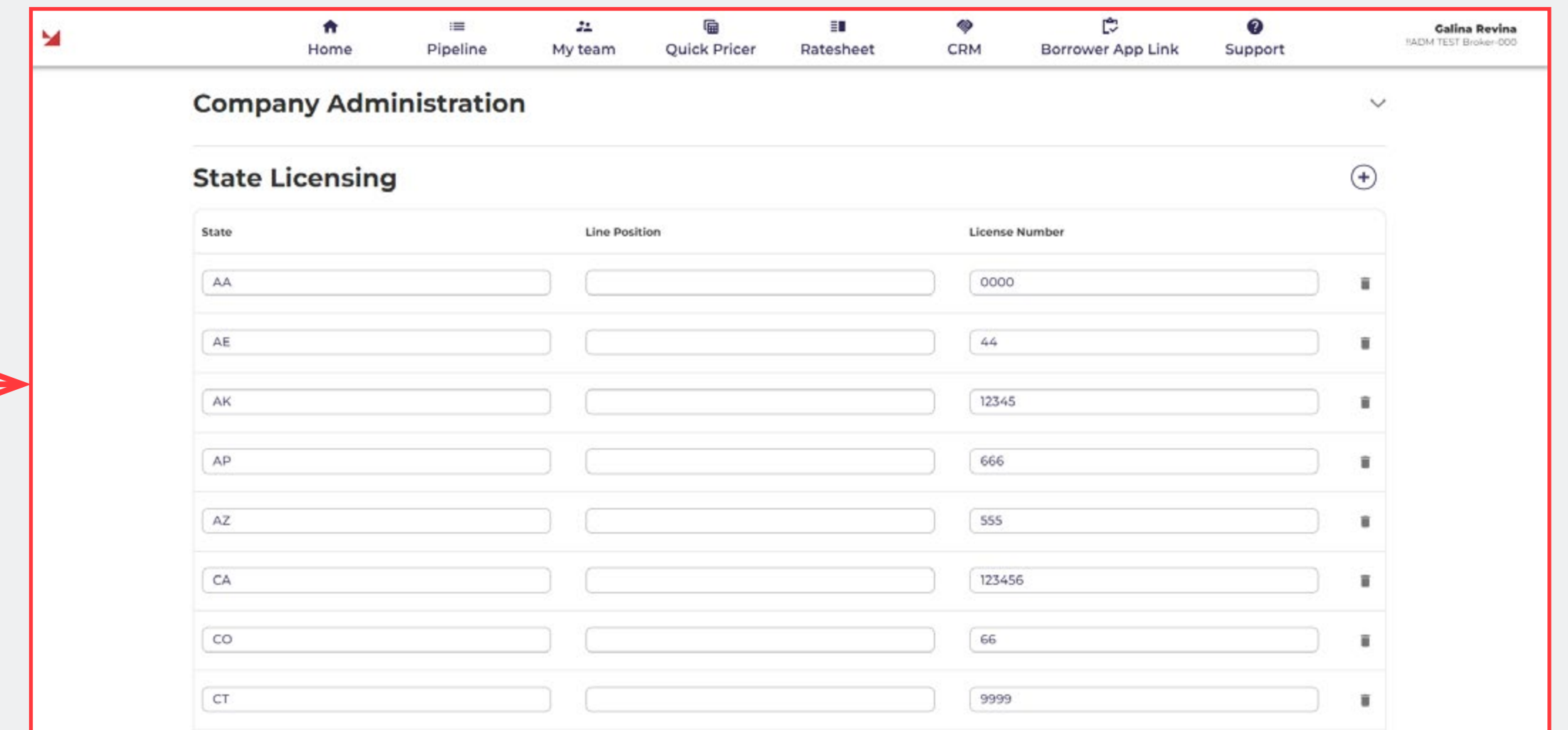
[1] The page is available in view-only mode.

[2] 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 ehe Pipeline page is displayed

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

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.

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.

1003

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.

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.

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.

1003

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.

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).

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.

RATE LOCK

Here you can lock the loan [1] (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

[1] The functionality of the following buttons is not ready yet:
• Extension.
• Request Relock.
• Lock History.
• Cancel lock (not added).

It will be updated soon.

CREDIT REISSUE

Here you can request a Credit Reissue (1) [1]

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.

[1] You cannot do this before a credit report has been issued because you must provide a reference number.

AUS

Here you can run AUS (1) [1]

Provide all required information to Run **AUS (2)**.

[1] 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)**.

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)**.

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

[1] 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).**

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.

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.

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.

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)**.