



NEW BROKER PORTAL MANUAL

Welcome to the New Broker 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 New Broker 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 New Broker 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



<u>USER ACCESS</u>	p. 4	<u>1003</u>	p. 13	<u>FEES</u>	p. 23
<u>Log in to the New Broker Portal</u>		<u>Personal information</u>		<u>MORTGAGE INSURANCE</u>	p. 24
<u>Re-Login</u>		<u>Employment and income</u>		<u>DOCUMENT MANAGER</u>	p. 25
<u>Change password</u>		<u>Assets and Liabilities</u>		<u>CONDITIONS</u>	p. 26
<u>ADMINISTRATOR PERMISSIONS</u>	p. 6	<u>Real Estate Owned</u>		<u>CONTACTS</u>	p. 27
<u>User Administration</u>		<u>Housing Expenses</u>		<u>SUBMIT LOAN BUTTON</u>	p. 27
<u>Add a new user</u>		<u>Details of Transactions</u>		<u>MY TEAM</u>	p. 28
<u>Update User Information</u>		<u>Declarations</u>		<u>QUICK PRICER</u>	p. 28
<u>User Password Reset</u>		<u>Government Monitoring</u>		<u>RATESHEET</u>	p. 29
<u>Company Administration</u>		<u>PRODUCTS</u>	p. 18	<u>FAQ</u>	p. 30
<u>PORTAL NAVIGATION</u>	p. 10	<u>PRICE/RATE LOCK</u>	p. 20	<u>TECHNICAL LIMITATIONS</u>	p. 31
<u>Pipeline screen. Create a Loan</u>		<u>CREDIT REISSUE</u>	p. 21		
<u>WORKFLOW PAGES</u>	p. 12	<u>AUS</u>	p. 22		
<u>Loan Information</u>					




USER ACCESS

All Users will be granted access to the New Broker Portal by their System Administrator. Once access is granted, visit the New Broker Portal at the following web address: <https://partner1.admortgage.com/login>

Log in to the New Broker 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 “**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 make a registration there - by clicking the ‘**I’M NEW**’ (3) button.



If you have an account, please enter your details

1 → email

password

LOGIN

2 → forgot password?

If you are new to our portal, click button below

3 → I'M NEW

4 →

Broker Package

Important:

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.

Company Legal Name*

Channel*

A&D Mortgage Representative*

Address*

State*

City*

Zip*

Phone*

Email*

Please name our representative who was in contact with you (if any)

4 NEW BROKER PORTAL MANUAL | [GO TO TABLE OF CONTENTS](#)

USER ACCESS

Re-Login

- 1. You can use the Re-login option. To do this, please click on your nickname **(5)** and choose this option from the list **(6)**.
- 2. Then 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 **option ‘Change password’** from the list **(7)**.
- 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 **‘Change Password’ button (13)** to finish the process and save it.

The image displays three sequential screenshots of the AD Mortgage user interface, illustrating the steps for re-login and changing a password. Red arrows and numbers indicate the specific actions and elements to be interacted with.

Top Screenshot: Shows the user profile dropdown menu. The user's name, **Your Name** (with **Company Name** below it), is highlighted with a red box and labeled **5**. The dropdown menu is open, showing options: **Log out**, **Re-login** (labeled **6**), **Change password** (labeled **7**), and **Company administration**.

Middle Screenshot: Shows the **AD Mortgage** logo and a selection screen. A dropdown menu for **Account** is shown with **Your Name [Company Name]** selected, labeled **8**. Below it is a large red **CHOOSE** button, labeled **9**.

Bottom Screenshot: Shows the **Change password** form. The form title is **Change password**. Below it is the instruction **Use form below to change your password**. There are three input fields: **Current password** (labeled **10**), **New password** (labeled **11**), and **Confirm new password** (labeled **12**). At the bottom right, there are two buttons: **CANCEL** and **CHANGE PASSWORD** (labeled **13**).



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 **Brokers registration page (2)**.
3. Provide all required data about you here and submit it to Broker Support.
4. **'Submit' button (3)**.
5. A&D Mortgage will create your 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.

The image displays two screenshots from the A&D Mortgage portal. The top screenshot shows the login page with fields for email and password, a red LOGIN button, a forgot password link, and an I'M NEW button. A red arrow labeled '1' points to the I'M NEW button. The bottom screenshot shows the Broker Package registration form, which includes fields for Company Legal Name, Channel, A&D Mortgage Representative, Address, State, City, Zip, Phone, and Email. A red arrow labeled '2' points to the form fields. At the bottom of this form is a red Submit button, with a red arrow labeled '3' pointing to it. The form also includes a reCAPTCHA checkbox and a disclaimer about application review and withdrawal.

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

Important: 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.


Company Legal Name* Channel* A&D Mortgage Representative*
Please name our representative who was in contact with you (if any)

Address* State* City*

Zip* Phone* Email*

Once your application has been reviewed and approved, you will receive an approval email. In the event A&D Mortgage requires additional information for processing and it has not been received within 30 days, your application will be considered withdrawn.

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

☐ I'm not a robot 

Submit



ADMINISTRATOR PERMISSIONS

User Administration. Update User Information

To make any changes for users in your company ¹:

- 1. Open the New Broker Portal, Login.
- 2. Choose the **‘My Team’ page** from the top panel **(4)**.
- 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)**.
- 6. 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.

The screenshot shows the 'MY TEAM' page in a web application. The top navigation bar includes 'PIPELINE', 'MY TEAM' (highlighted with a red box and arrow labeled 4), 'QUICK PRICER', and 'RATESHEET'. On the left, a list of users is shown, with 'Test' highlighted (arrow labeled 5). On the right, the user details for 'Test' are displayed, including fields for First name, Middle name, Last name, Tel. Cell, Fax, Email address, Address (Address line 1, Address line 2, City, Country, County, State, Unit No., ZIP), and Credential (Login Name, Active checkbox, Disallow Floating Locks checkbox, This user can NOT Lock Loans checkbox). The 'User Category' section is also visible. A red arrow labeled 6 points to the 'Test' user in the list. A message at the bottom of the details section reads: '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 a 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

Organization

!!ADM TEST Broker - 0001

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 ¹

Company Administration

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

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

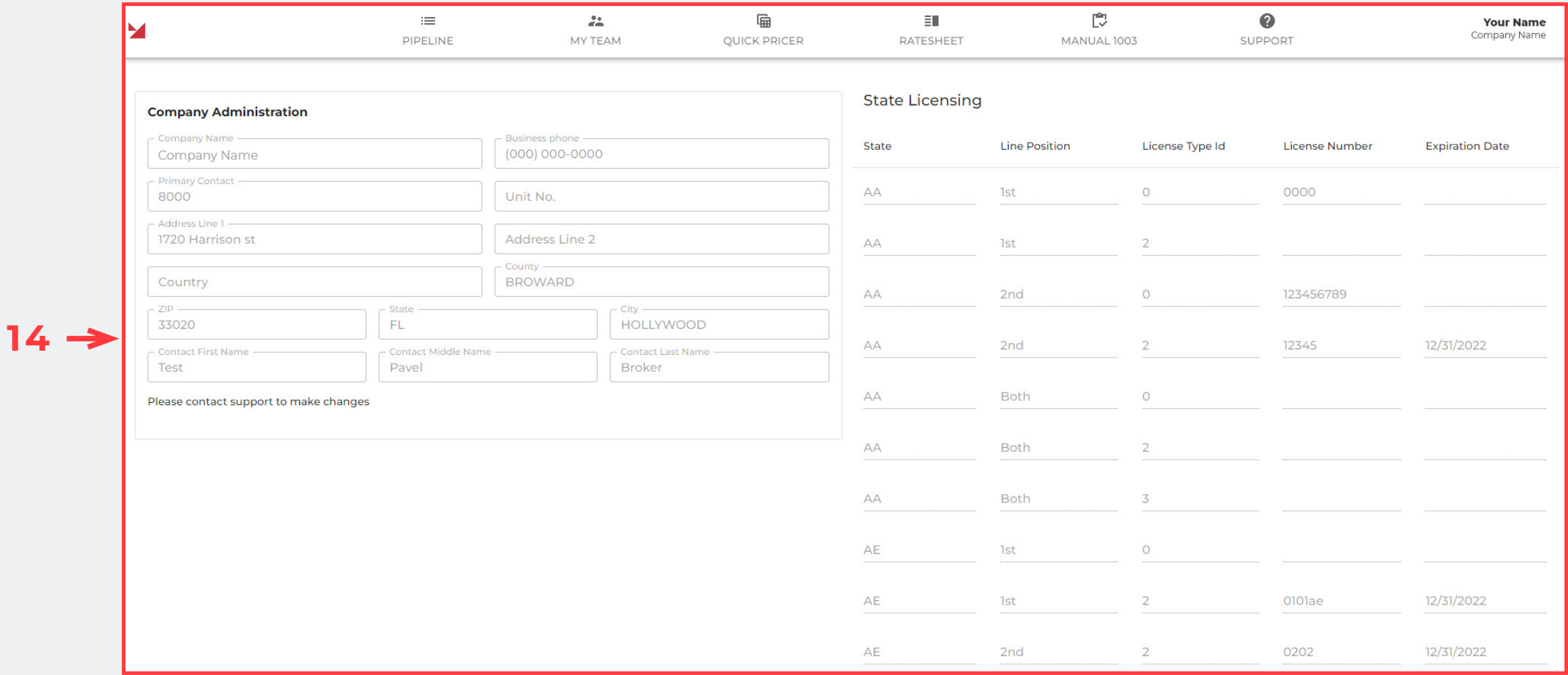
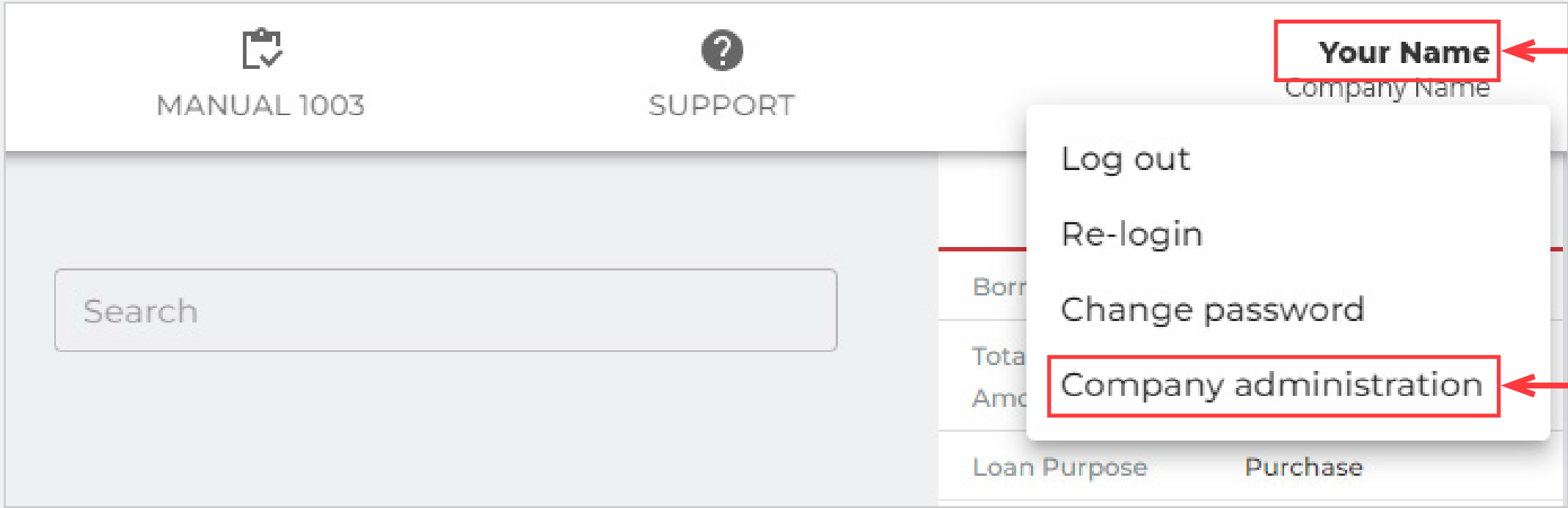
2. Choose the **'Company administration' option (13)** from the list.

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.

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.

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

Here you can see how this page is displayed:

To-do list (1) Here are displayed all the loans processed by specific users that need to be submitted.

‘My tasks’ panel (2, 3)

Here you can describe a new task 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

1 →

TO DO LIST

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

Finish submitting loan 9009745

2 →

MY TASKS

+ NEW TASK

3 →

Finish #9011504

Finish loan #9009713

PIPELINE

MY TEAM

QUICK PRICER

RATESHEET

MANUAL 1003

SUPPORT

Your Name
Company Name

NEW LOAN

Search

AllStartedLoanSetup

ID Loan	Borrower name	Loan Status	Conditions	Closing date	Lock Status	Lock expiration
Not Assigned	Borrower New	Started	Pending	12/9/2023	Float	
9011532	Customer Ken	Started	Pending	11/30/2023	Float	
9011531	Customer Ken	Started	Open 28	11/30/2023	Float	
9011530	Customer Ken	Started	Pending	11/30/2023	Float	
9011529	Customer Ken	Started	Pending	11/30/2023	Float	
9011528	Borrower New	Started	Pending	12/9/2023	Float	
9011527	Customer Ken	Started	Pending	11/30/2023	Float	
9011526	Customer Ken	Started	Open 28	11/30/2023	Float	
9011525	Borrower New	Started	Pending	12/9/2023	Float	
9011524	Customer Ken	Started	Pending	11/30/2023	Float	

SUMMARY

Borrower Name	Ken Customer
Total Loan Amount	\$300,000.00
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV	88.235%
CLTV	88.235%
Credit Score	639
DTI	22.422%
Est. Close	11/30/2023
Interest Rate	8.125%
Discount Per	3.995%
Discount Amt	\$11,985.00
PI Payment	\$2,227.50
PITIA	\$2,692.50
Escrow / Impound Waiver Type	
Prepayment	
Comp. Type	L
Address	TEST 10655 Birch St
City	Burbank
State	CA



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/LoanSetup) (5) Use these buttons to modify your search: for all loans, for started loans, and for loans created by a specific user or company (LoanSetup)

Loan Pipeline ¹ (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 ehe Pipeline page is displayed

PIPELINE

MY TEAM

QUICK PRICER

RATESHEET

MANUAL 1003

SUPPORT

Your Name
Company Name

TO DO LIST

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

Finish submitting loan 9009745

MY TASKS

+ NEW TASK

Finish #9011504

Finish loan #9009713

NEW LOAN

AllStartedLoanSetup

Search

ID Loan	Borrower name	Loan Status	Conditions	Closing date	Lock Status	Lock expiration
Not Assigned	Borrower New	Started	Pending	12/9/2023	Float	
9011532	Customer Ken	Started	Pending	11/30/2023	Float	
9011531	Customer Ken	Started	Open 28	11/30/2023	Float	
9011530	Customer Ken	Started	Pending	11/30/2023	Float	
9011529	Customer Ken	Started	Pending	11/30/2023	Float	
9011528	Borrower New	Started	Pending	12/9/2023	Float	
9011527	Customer Ken	Started	Pending	11/30/2023	Float	
9011526	Customer Ken	Started	Open 28	11/30/2023	Float	
9011525	Borrower New	Started	Pending	12/9/2023	Float	
9011524	Customer Ken	Started	Pending	11/30/2023	Float	

SUMMARY

Borrower Name

Ken Customer

Total Loan Amount

\$300,000.00

Loan Purpose

Purchase

Refi Purpose

Occupancy Type

Owner Occupied

Appraised Value

\$340,000.00

Sales Price

\$340,000.00

LTV

88.235%

CLTV

88.235%

Credit Score

639

DTI

22.422%

Est. Close

11/30/2023

Interest Rate

8.125%

Discount Per

3.995%

Discount Amt

\$11,985.00

PI Payment

\$2,227.50

PITIA

\$2,692.50

Escrow / Impound
Waiver Type

Prepayment

Comp. Type

L

Address

TEST 10655 Birch
St

City

Burbank

State

CA

¹ Sort in ascending and descending order is not working for now.



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 property¹.

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

#9011529

Started

Loan information

1003

Products

Price/Rate Lock

Credit Reissue

Fees

Document Manager

Conditions

Contacts

Points and Fees Test

SUBMIT LOAN

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Loan information ⓘ

Purpose of Loan*

Purchase

Purchase Price*

340000

Document Type*

NQM:1Y Full Doc

Term, months*

360

Appraised Value*

340000

Loan Amount*

300000

Financed Fees

0

Total Loan Amount

300000

Estimated Closing Date

11/30/2023

Subject Property Information

Address Line

TEST 10655 Birch St

Number of Units

1

Year Built*

1965

Unit Type

Unit No.

Burbank

CITY*

CALIFORNIA

ZIP*

91502

County*

LOS ANGELES

Renovation

Property Type*

Single Family Residence

Type

Attached

Property will be*

Owner Occupied

☐ Property includes commercial space set aside to operate a business (Mixed Use)

Title Information

Title will be held in what name(s)*

Kenneth N Customer JR

Manner in which title will be held*

Sole Ownership

Source of Down Payment, Settlement Charges and/or Subordinate Financing

☒ Cash

☒ Deposit on Sales Contract

☐ Gift

☐ Sale of Assets

☐ Checking and Savings

☐ Equity from Subject Property

☐ Stocks, Bonds & Mutual Funds

☐ Other

DISCARD

SAVE

SUMMARY

Borrower Name	Ken Customer
Total Loan Amount	\$300,000.00
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV	88.235%
CLTV	88.235%
Credit Score	639
DTI	22.422%
Est. Close	11/30/2023
Interest Rate	8.125%
Discount Per	3.995%
Discount Amt	\$11,985.00
PI Payment	\$2,227.50
PITIA	\$2,692.50
Escrow / Impound Waiver Type	
Prepayment	
Comp. Type	L
Address	TEST 10655 Birch St
City	Burbank

¹ The functionality of automatically filling in information via ZIP has not yet been implemented.





Assets and Liabilities (5)

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

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

Liabilities (7). 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 here. Use the **‘+’ button** to add other REO’s.

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

1003

Assets and Liabilities

Real Estate Owned

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Assets

Account Type	Asset Belongs To	Financial Institution	Account Number	Balance
Checking	BOR.1 Ken Customer	Bank of Noosh	3456	\$12000
CD	BOR.1 Ken Customer	Bank of Noosh	4567	\$100000
Seller Credit	BOR.1 Ken Customer	Fidelity Investments	5456	\$50000
Mutual Fund	BOR.1 Ken Customer	UBS	5555	\$120000

Total: 262000

Liabilities

1. Revolving HEMLOCKS

Liability Belongs to*

Ken Customer

Account Number*

98E543184026

Account Name*

HEMLOCKS

Include Payment

Payment*

44

Remaining Term

10

Include Balance

Balance*

0

Payoff

0

Payoff Required

Real Estate Owned

10655 BIRCH ST

Primary Residence

Occupancy Type*

Owner Occupied

Property Status*

Remain/Become Primary

Property Type*

Single Family Residence

Subject Property

Address line*

10655 BIRCH ST

Unit Type

Unit No

City*

BURBANK

State*

CALIFORNIA

Zip*

91502

Country

United States

Market Value*

30000

Insurance. Maintenance. Taxes and Misc

Hazard

0

Taxes

0

Flood

0

Lease/Ground Rent

0

Chgs

0

Insurance

0

Other

0

Total

0

Gross Rental Income

75

%

Gross Rental Income

0

Adjusted Income

0

Net Rental Income

0

Override Net Rent

SUMMARY

Borrower Name	Ken Customer
Total Loan Amount	\$300,000.00
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV	88.235%
CLTV	88.235%
Credit Score	639
DTI	22.422%
Est. Close	11/30/2023
Interest Rate	8.125%
Discount Per	3.995%
Discount Amt	\$11,985.00
PI Payment	\$2,227.50
PTIA	\$2,692.50
Escrow / Impound Waiver Type	
Prepayment	
Comp. Type	L
Address	TEST 10655 Birch St
City	Burbank
State	CA

1003

Real Estate Owned

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Real Estate Owned

10655 BIRCH ST

Primary Residence

Occupancy Type*

Owner Occupied

Property Status*

Remain/Become Primary

Property Type*

Single Family Residence

Subject Property

Address line*

10655 BIRCH ST

Unit Type

Unit No

City*

BURBANK

State*

CALIFORNIA

Zip*

91502

Country

United States

Market Value*

30000

Insurance. Maintenance. Taxes and Misc

Hazard

0

Taxes

0

Flood

0

Lease/Ground Rent

0

Chgs

0

Insurance

0

Other

0

Total

0

Gross Rental Income

75

%

Gross Rental Income

0

Adjusted Income

0

Net Rental Income

0

Override Net Rent

SUMMARY

Borrower Name	Ken Customer
Total Loan Amount	\$300,000.00
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV	88.235%
CLTV	88.235%
Credit Score	639
DTI	22.422%
Est. Close	11/30/2023
Interest Rate	8.125%
Discount Per	3.995%
Discount Amt	\$11,985.00
PI Payment	\$2,227.50
PTIA	\$2,692.50
Escrow / Impound Waiver Type	
Prepayment	
Comp. Type	L
Address	TEST 10655 Birch St
City	Burbank
State	CA
Zip	91502



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 →



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 →

#901529

Started

Loan information

1003

Personal information

Employment and income

Assets and Liabilities

Real Estate Owned

Housing Expenses

Details of Transactions

Declarations

Government Monitoring

Products

Price/Rate Lock

Credit Reissue

Fees

Document Management

Conditions

Contacts

PIPELINE

MY TEAM

QUICK PRICER

RATESHEET

MANUAL 1003

SUPPORT

Your Name
Company Name

Points and Fees Test

SUBMIT LOAN

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Declarations

Borrower type
BOR, 1 Ken Customer

DELETE BORROWER

ADD COBORROWER

ADD BORROWER

About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence?

no

yes

If YES, have you had ownership interest in another property in the last three years?

1. What type of property did you own?

Not Provided

2. How did you hold title to the home?

Not Provided

no

yes

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

no

yes

C. Are you borrowing any money for this real estate transaction?

no

yes

If YES, what is the amount of this money?

0

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?

no

yes

D. 2. Have you or will you be applying for new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this transaction?

no

yes

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?

no

yes

About Your Finances

F. Are you a co-signor or guarantor on any debt that is not disclosed on this application?

no

yes

G. Are there any outstanding judgments against you?

no

yes

H. Are you currently delinquent or in default on a federal debt?

no

yes

DU Explanation
(none)

I. Are you party to a lawsuit in which you potentially have any personal financial liability?

no

yes

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

no

yes

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?

no

yes

L. Have you had a property foreclosed upon in the last 7 years?

no

yes

DU Explanation
(none)

M. Have you declared bankruptcy within the past 7 years?

no

yes

DU Explanation
(none)

If YES, identify the types of bankruptcy (can check any or all):

Chapter 7

Chapter 11

Chapter 12

Chapter 13

N. Are any of the occupant borrowers first time homebuyers?

no

yes

O. Have you been convicted of arson within the last 10 years?

no

yes

SUMMARY

Borrower Name

Ken Customer

Total Loan Amount

\$300,000.00

Loan Purpose

Purchase

Refi Purpose

Occupancy Type

Owner Occupied

Appraised Value

\$340,000.00

Sales Price

\$340,000.00

LTV

88.235%

CLTV

88.235%

Credit Score

639

DTI

22.42%

Est. Close

11/30/2023

Interest Rate

8.125%

Discount Per

3.995%

Discount Amt

\$11,985.00

PI Payment

\$2,227.50

PI TA

\$2,692.50

Escrow / Impound Waiver Type

Prepayment

Comp. Type

L

Address

TEST 10655 Birch St

City

Burbank

State

CA

Zip

91502

DISCARD

SAVE



Government Monitoring (14)

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

Ethnicity, Race, and Sex (15). Questions about the borrower’s ethnicity, sex, and race can be found and answered here.

Be Completed by Financial Institution (for application taken in person) and This application was taken by (16).

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 →

PIPELINE

MY TEAM

QUICK PRICER

RATESHEET

MANUAL 1003

SUPPORT

#9011529

Started

Loan information

1003

Personal information

Employment and income

Assets and Liabilities

Real Estate Owned

Housing Expenses

Details of Transactions

Declarations

Products

Price/Rate Lock

Credit Release

Fees

Document Manager

Conditions

Contacts

Points and Fees Test

SUBMIT LOAN

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Government Monitoring

BOR, 1 Ken Customer

DELETE BORROWER

ADD COBORROWER

ADD BORROWER

Ethnicity

☐ I do not wish to furnish this information

☒ Hispanic or Latino

☐ Mexican

☐ Puerto Rican

☐ Cuban

☐ Other - Enter Origin:

☐ Not Hispanic or Latino

Language Preference

English

Sex

☐ I do not wish to furnish this information

☒ Male

☐ Female

Race

☐ I do not wish to furnish this information

☐ American Indian or Alaska Native:

Enter name of enrolled or Principal Tribe:

☐ Asian

☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other - Enter Race

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

☒ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian

☐ Guamanian or Chamorro

☐ Samoan

☐ Other - Enter Race

Examples: Fijian, Tongan, etc.

☐ White

Be Completed by Financial Institution (for application taken in person)

☐ Was the ethnicity collected based on the basis of visual observation or surname?

☐ Was the race collected based on the basis of visual observation or surname?

☐ Was the sex collected based on the basis of visual observation or surname?

This application was taken by

☒ Face-to-face interview (including Electronic Media w/Video Component)

☐ Telephone

☐ Mail

☐ Internet

☐ Email

☐ Fax

Homeownership education and Housing counseling

Has the Borrower(s) completed homeownership education (group or web-based) within the last 12 months ?

☐ Yes

☒ No

Has the Borrower(s) completed housing counseling (customized counselour-to-client services) within the last 12 months ?

☐ Yes

☒ No

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

DISCARD

SAVE

SUMMARY

Borrower Name

Ken Customer

Total Loan Amount

\$300,000.00

Loan Purpose

Purchase

Belt Purpose

Owner Occupied

Appraised Value

\$340,000.00

Sales Price

\$340,000.00

LTV

88.235%

CLTV

88.235%

Credit Score

639

DTI

22.422%

Est. Close

11/30/2023

Interest Rate

6.125%

Discount Per

3.995%

Discount Amt

\$11,985.00

PI Payment

\$2,227.50

PIFA

\$2,692.50

Escrow / Impound

Water Type

Prepayment

Comp. Type

L

Address

TEST 10655 Birch St

City

Burbank

State

CA

Zip

91502

17 NEW BROKER PORTAL MANUAL | [GO TO TABLE OF CONTENTS](#)

PRODUCTS

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).

#9011559

Started

Loan Information

1003

Products

Price/Rate Lock

Fees

Document Manager

Conditions

Contacts

PIPELINE

MY TEAM

QUICK PRICER

RATESHEET

MANUAL 1003

SUPPORT

Your Name
Company Name

Points and Fees Test

SUBMIT LOAN

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Products

Subject Property Information

Address Line*
To be determined

ZIP*
00000

Country
United States

City

State

Occupancy

Property Type*
Condominium

Loan Information

Loan Purpose*
Purchase

Purpose of Refinance

Purchase Price
0

Appraised Value
0

Base Loan Amount*
0

LTV
NaN

CLTV (To recalculate CLTV, click SAVE)
0

Sub Financing
0

Total Loan Amount
0

Document Type*
NQM: 1099

DTI
0

FICO
0

Buydown Plan
No Buydown

☐ First Time Homebuyer

☐ Short-Term Rent

☐ Affordable

Prepayment Penalty

Waive Escrow

SELECT PRODUCT

Selected Product

DISCARD

SAVE

SUMMARY

Borrower Name
New Borrower

Total Loan Amount
\$0.00

Loan Purpose

Refi Purpose

Occupancy Type

Appraised Value
\$0.00

Sales Price
\$0.00

LTV
0.000%

CLTV
0.000%

Credit Score
0

DTI
0.000%

Est. Close
12/11/2023

Interest Rate
0.000%

Discount Per
0.000%

Discount Amt
\$0.00

PI Payment
\$0.00

PITIA
\$0.00

Escrow / Impound
Waiver Type

Prepayment

Comp. Type

Address
To be determined

City

State

Zip

18 NEW BROKER PORTAL MANUAL | [GO TO TABLE OF CONTENTS](#)

PRODUCTS

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 →

Products

Loan type

Conventional

Amortization type

All

Terms

Years 30

Interest Only

All

☐ Show Invalid Products

REFRESH LIST

Please select and accept one of the available product

Code	Description	Validity
Conv30YrFix	Conventional 30 Year Fixed	Valid
Conv_5-6_ARM_SOFR	Conventional ARM 5-6 SOFR	Valid
Conv_7-6_ARM_SOFR	Conventional ARM 7-6 SOFR	Valid
Conv_10-6_ARM_SOFR	Conventional ARM 10-6 SOFR	Valid

Selected product

Conventional 30 Year Fixed

CANCEL

CONFIRM

Price Details (Conventional 30 Year Fixed)

Compensation

Compensation type

Lender

Loan Amount Percentage, %

0.87

+ Additional Amount, \$

0

Your Final Compensation

2610

☐ Buy out administration Fee

Pricing list

Rate	15 DAYS	30 DAYS	45 DAYS	60 DAYS
6.25	5.992600 / \$17,977.80 Payment: 1847.16	5.987600 / \$17,962.80 Payment: 1847.16	6.021600 / \$18,064.80 Payment: 1847.16	6.016600 / \$18,049.80 Payment: 1847.16
6.375	5.466200 / \$16,398.60 Payment: 1871.61	5.473200 / \$16,419.60 Payment: 1871.61	5.500200 / \$16,500.60 Payment: 1871.61	5.503200 / \$16,509.60 Payment: 1871.61
6.5	5.014500 / \$15,043.50 Payment: 1896.21	5.024500 / \$15,073.50 Payment: 1896.21	5.038200 / \$15,114.60 Payment: 1896.21	5.049900 / \$15,149.70 Payment: 1896.21
6.625	4.546300 / \$13,638.90 Payment: 1920.94	4.564300 / \$13,692.90 Payment: 1920.94	4.580000 / \$13,740.00 Payment: 1920.94	4.591800 / \$13,775.40 Payment: 1920.94

Adjustment

Type	Description	Rate	Price
Adjustment	FNMA/FHLMC Purchase: 85.01-90.00 LTV, <= 639 Term > 15 Y 2.625 changed 3.6	0	2.625
Adjustment	*** Compensation ***	0	0.87

Commitment

30 DAYS

Total:

0

Final Rate

6.5

Final Price

5.024500

CANCEL

FLOAT

5 ↓



PRICE/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.

#9011542

Started

Loan information

1003

Products

Price/Rate Lock

AUS

Fees

Mortgage Insurance

Document Manager

Conditions

Contacts

Points and Fees Test

SUBMIT LOAN

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Price/Rate Lock

PRICE DETAILS

Selected product
Conventional 30 Year Fixed

Lock Status: Float

Commitment
15 Days

Final Rate
6.25

Final Price
4.8676

Lock Date

Lock Expiration

Lock Days Left

LOCK LOAN

EXTENSION

REQUEST RELOCK

LOCK HISTORY

SUMMARY

Borrower Name

Ken Customer

Total Loan Amount

\$300,000.00

Loan Purpose

Purchase

Refi Purpose

Occupancy Type

Owner Occupied

Appraised Value

\$340,000.00

Sales Price

\$340,000.00

LTV

88.235%

CLTV

88.235%

Credit Score

639

DTI

19.725%

Est. Close

11/30/2023

Interest Rate

6.250%

Discount Per

4.868%

Discount Amt

\$14,602.80

PI Payment

\$1,847.16

PMTA

\$2,312.16

Price Details (Conventional 30 Year Fixed)

Compensation

Compensation type
Lender

Loan Amount Percentage, %
0.87

+ Additional Amount, \$
0

Your Final Compensation
2610

☐ Buy out administration Fee

Pricing list

Rate	15 DAYS	30 DAYS	45 DAYS	60 DAYS
6.25	5.992600 / \$17,977.80 Payment: 1847.16	5.987600 / \$17,962.80 Payment: 1847.16	6.021600 / \$18,064.80 Payment: 1847.16	6.016600 / \$18,049.80 Payment: 1847.16
6.375	5.466200 / \$16,398.60 Payment: 1871.61	5.473200 / \$16,419.60 Payment: 1871.61	5.500200 / \$16,500.60 Payment: 1871.61	5.503200 / \$16,509.60 Payment: 1871.61
6.5	5.014500 / \$15,043.50 Payment: 1896.21	5.024500 / \$15,073.50 Payment: 1896.21	5.038200 / \$15,114.60 Payment: 1896.21	5.049900 / \$15,149.70 Payment: 1896.21
6.625	4.546300 / \$13,638.90 Payment: 1920.94	4.564300 / \$13,692.90 Payment: 1920.94	4.580000 / \$13,740.00 Payment: 1920.94	4.591800 / \$13,775.40 Payment: 1920.94

Adjustment

Type	Description	Rate	Price
Adjustment	FNMA/FHLMC Purchase: 85.01-90.00 LTV, <= 639 Term > 15 Y 2.625 changed 3.6	0	2.625
Adjustment	*** Compensation ***	0	0.87
		Total: 0	3.495
- Commitment 30 DAYS	Final Rate 6.5	Final Price 5.024500	

CANCEL

FLOAT



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.

1003

Products

Price/Rate Lock

Credit Reissue

AUS

Fees

Mortgage Insurance

Document Manager

Conditions

Contacts

Points And Fees

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Credit Reissue

To reissue credit reports, fill the reference numbers of all borrowers

Borrower (Co-borrower	Reference number	Last Report	Merge Liabilities
No rows			

Credit Provider

Login vladislavremichg

Password *****

VIEW CREDIT REISSUE HISTORY

REISSUE CREDIT REPORT

SUMMARY

Interest Rate 5.62%

Lock Expiration 01/01/2024

DTI 46.87%

HTH \$1,781.97

LTV 68.23%

Program Conventional 30 Year Fixed

Product Status Valid

Occupancy Type Owner Occupied

Total Loan Amount \$240,000.00

Appraised Value \$340,000.00

Sales Price \$340,000.00

Escrow / Impound Waiver Type

Comp. Type

Disclosures NO

Borrower Name Ken Customer

Credit Reissue History

DU	Request ID	Date of Request	User Name	File
DU	2023061600000120	06/16/2023	0001_dlermontov	

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 :

S C O R E M O D E L S

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

A L E R T

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.

O P E N A C C O U N T S

*** NO RECORD FOUND ***

D E R O G A T O R Y A C C O U N T S

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) ¹

Provide all required information to Run AUS (2).

Example of a Credit Reissue document fragment (3).

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

1 →

AUS

Desktop underwriter

Loan product advisor

Result

Approve/Eligible

AUS report

Select

☐ DU

☒ Access DU

DU case files id

164975770

☒ Access LPA

LPA keys

LPA Tran

☐ Underwriting Only

To reissue credit reports, fill the reference numbers of all borrowers

Borrower Co-borrower	Reference number	Last Report	Merge Liabilities
Ken Customer	21092116		

Credit Provider

ALLIANCE CREDIT SERVICES [ML]

Login

Testuser50

Password

VIEW CREDIT REISSUE HISTORY

ACCESS AUS

2 →

Credit Reissue History				
DU	Request ID	Date of Request	User Name	File
DU	2023061600000120	06/16/2023	0001_dlermontov	

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



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 (1)** — Press the ‘Add a Fee’ button to open a new window 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 (2).

1



2



#9011540

Started

Loan Information

1003

Products

Price/Rate Lock

AUS

Fees

Mortgage Insurance

Document Manager

Conditions

Contacts

Points and Fees Test

SUBMIT LOAN

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Fees

REQUEST FEES

PREVIEW FEES

A. Origination Charges

\$18,207.80

Discount Fee

A&D Mortgage

\$14,602.80

Lender Paid Compensation

A&D Mortgage

\$2,610.00

Underwriting Fee

A&D Mortgage

\$995.00

Mortgage Broker Fee

!!ADM TEST Broker - 0001

\$0.00

B. Services You Cannot Shop For

\$1,015.95

Appraisal Fee

Appraisal Co

\$900.00

Flood Certification Fee

DataVerify Flood

\$11.00

Tax Related Srvs Fee

CoreLogic

\$80.00

Broker Credit Report

Broker's Credit Agency

\$0.00

Third Party Processing Fee

\$0.00

MERS Fee

MERS

\$24.95

SUMMARY

Borrower Name

Ken Customer

Total Loan Amount

\$300,000.00

Loan Purpose

Purchase

Refi Purpose

Occupancy Type

Owner Occupied

Appraised Value

\$340,000.00

Sales Price

\$340,000.00

LTV

88.235%

CLTV

88.235%

Credit Score

639

DTI

19.725%

Est. Close

11/30/2023

Interest Rate

6.250%

Discount Per

4.868%

Discount Amt

\$14,602.80

PI Payment

\$1,847.16

PITIA

\$2,312.16

Escrow / Impound Waiver Type

Prepayment

None

Comp. Type

L

Address

TEST 10655 Birch St

City

Burbank

Add Fee

Fee type

Insurance

Paid to

☐ Split fee

☒ Override

Total

5

CANCEL

SAVE

3



MORTGAGE INSURANCE

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

Please request the new quotes and then accept one of the available Mortgage Insurance quotes.

This is how MI Quotes look like (3).

#1029180Started

Loan information

1003

Products

Price/Rate Lock

Credit Reissue

AUS

Fees

Mortgage Insurance

Document Manager

Conditions

Contacts

Points And Fees

SUBMIT LOAN

SubmittedDisc. SignedApprovedAppraisalLocked3-Day CDCTCFunded

Mortgage Insurance

REQUEST QUOTES

Please request the new quotes and then accept one of the available Mortgage Insurance quotes

Company	MI premium	Initial (1st Yr) Rate	Date
Radian Guaranty Inc/Amerin Guaranty Corp (Radian)	\$232.50	0.93	10/19/2023, 10:47:22 AM
National Mortgage Insurance Corporation (NMI)	\$275.00	1.1	10/19/2023, 10:47:07 AM
Mortgage Guaranty Insurance Corporation (MGIC)	\$235.00	0.94	10/19/2023, 10:46:57 AM
Genworth MI (Now Enact)	\$250.00	1	10/19/2023, 10:46:47 AM
Essent Guaranty, Inc (Essent)	\$232.50	0.93	10/19/2023, 10:46:37 AM
Arch Mortgage Insurance Company (Arch)	\$357.50	1.43	10/19/2023, 10:46:18 AM

SUMMARY

Interest Rate	5.62%
Lock Expiration	
DTI	18.872%
PITIA	\$2,191.97
LTV	88.235%
Program	Conventional 30 Year Fixed
Product Status	Valid
Occupancy Type	Owner Occupied
Total Loan Amount	\$300,000.00
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
Escrow / Impound Waiver Type	
Comp. Type	
Disclosures	NO
Borrower Name	Ken Customer

MI Rate Quote

radian

Quoted on 06/23/2023Valid through 09/21/2023Submission Channel: Integra Software Systems

MI Base Rate:0.99%

MI Rate:0.99%

Premium:\$247.50

Renewal Yr 2-10:0.99%

Renewal Yr 11-Term:0.2%

Calculated Loan Criteria

DTI including MI Premium:19.35%

Quote Criteria

Submitting Lender MP #: A3125-000

Submitting Lender Loan #: 1028529

Loan Originator's Name: [Closer]

Quote Name:

Loan Originator Identifier (NMLS):

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%

☒First-Time Homebuyer

☐Non-Traditional Credit

☐Prior Bankruptcy

☐Self Employed

☐Medical Professional

☐Prior Foreclosure

Loan Details

Loan Term: 30 Years

Loan Amount: \$300,000.00

Loan Purpose: Purchase

Loan Program:

☒Automated Underwriting

AU System: Fannie Mae Desktop Underwriter

AU Response: Approve/Eligible

Amortization Type:

LTV: 88.23%

Lender CLTV: 88.23%

MI Coverage: 25%

☐Relocation

☐Buydown

Contact Information

Radian Account Manager:

Thurman Gaskins

(215) 231-1745

thurman.gaskins@radian.com

Customer Care:

877.723.4261

customercare@radian.com

This rate quote ("Quote") is only an estimate and does not constitute an application for or offer of insurance. Additional taxes, assessments, or fees may be required. The Quote is based on the information and loan attributes you provided and may make assumptions about information or attributes you did not provide or that you were not able to provide. If you did not provide a credit score, this Quote is based on non-traditional credit sources. For loans in compliance with Radian's Underwriting Guidelines, Radian will honor this Quote for 90 days based on the loan attributes and Master Policy number you provided. However, if the information you provided or loan attributes change, or if Radian receives additional information when you apply for mortgage insurance coverage, the premium rate may change. To obtain a final rate, please complete and submit an Application to Radian through a Radian-supported submission channel. By using this rate calculator, you agree that Radian is not responsible, and has no liability, for any discrepancy between this Quote and the final premium rate after final review of an Application.



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)** — here are placed all available documents generated by the system or uploaded on the previous file. You can edit the ‘Comment’¹ field by double-clicking on this field.

#9011531

Started

Loan Information

1003

Products

Price/Rate Lock

AUS

Fees

Mortgage Insurance

Document Manager

Conditions

Contacts

Points and Fees Test

SUBMIT LOAN

SubmittedDisc. SignedApprovedAppraisalLocked3-Day CDCTCFunded

Document Manager

Please upload only PDF and image files. The upload limit is 150 megabytes.

Choose Files

No file chosen

UPLOAD FILE

Type	Category	Date Created	File Name	Comment
DU Findings		11/24/2023, 07:28 AM	DU Findings	<div><div></div><div></div></div>
Credit Report (DU)		11/24/2023, 07:28 AM	Credit Report (DU)	<div><div></div><div></div></div>
MI Quote	Insurance	11/27/2023, 05:24 AM	Insurance: MI Quote	<div><div></div><div></div></div>
MI Quote	Insurance	11/27/2023, 05:24 AM	Insurance: MI Quote	<div><div></div><div></div></div>
MI Quote	Insurance	11/27/2023, 05:24 AM	Insurance: MI Quote	<div><div></div><div></div></div>
MI Quote	Insurance	11/27/2023, 05:24 AM	Insurance: MI Quote	<div><div></div><div></div></div>
MI Quote	Insurance	11/27/2023, 05:25 AM	Insurance: MI Quote	<div><div></div><div></div></div>

SUMMARY

Borrower Name

Ken Customer

Total Loan Amount

\$300,000.00

Loan Purpose

Purchase

Refi Purpose

Occupancy Type

Owner Occupied

Appraised Value

\$340,000.00

Sales Price

\$340,000.00

LTV

88.235%

CLTV

88.235%

Credit Score

639

DTI

19.725%

Est. Close

11/30/2023

Interest Rate

6.250%

Discount Per

4.868%

Discount Amt

\$14,602.80

PI Payment

\$1,847.16

PITIA

\$2,312.16

Escrow / Impound Waiver Type

Prepayment

None

Comp. Type

L

Address

TEST 10655 Birch St

Type

Category

Date Created

File Name

Comment

DU Findings

11/24/2023, 07:28 AM

DU Findings

Credit Report (DU)

11/24/2023, 07:28 AM

Credit Report (DU)

MI Quote

Insurance

11/27/2023, 05:24 AM

Insurance: MI Quote

MI Quote

Insurance

11/27/2023, 05:24 AM

Insurance: MI Quote

MI Quote

Insurance

11/27/2023, 05:24 AM

Insurance: MI Quote

MI Quote

Insurance

11/27/2023, 05:24 AM

Insurance: MI Quote

MI Quote

Insurance

11/27/2023, 05:25 AM

Insurance: MI Quote

MI Quote

Insurance

11/27/2023, 05:25 AM

Insurance: MI Quote

1

→

2

→

3

→

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’ (2)**.
- The **‘Partner conditions’ table** contains all the conditions that need to be obtained by the broker and the borrower.
- The **‘Conditions being obtained by the lender’ table (2)** contains all the conditions that need to be obtained by A&D Mortgage as a lender.
- The **‘Submit conditions’ button** (in development) — 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 to complete the saving process. All files will be displayed in the table below **(3)**.

1 →

Conditions[?]

Partner conditions

☐ show approved

SUBMIT CONDITIONS

Approved	Category	Condition	Type	Status	Comments	Responsibility
	DU Findings	X months complete bank statements to source funds to close (\$x.xx) and reserves (\$x.xx).	CTC	New		Senior Underwriter
	Assets	Two months complete bank statements to source funds to close (\$x.xx) and reserves (\$x.xx).	CTC	New		Senior Underwriter
	Borrower	Photo ID is required for all borrowers. For a Foreign National, a photocopy of the passport and valid Visa are required.	CTC	New		Underwriter 1
	Income	Dividends and Interest income must have all of the following items: Most recent 2 years income tax returns along with most recent months statements to confirm there is no decline of income	CTC	New		Senior Underwriter
	Property	Appraisal with full interior and exterior property inspection and SSRs to support this loan request. SFR/PUD: 1004.	CTC	New		Underwriter 1
	Property	Lead-Based Paint Addendum in contract for properties built prior to 1978	CTC	New		Senior Underwriter
	Title	Closing documents request form "https://admortgage.com/wp-content/uploads/Closing-Request-3-days-CD-Form.pdf" is required prior to clear to close along with a copy of ALL applicable invoices.	CTC	New		Underwriter 1
	Title	Prelim CD is required for A&D to issue 3 day CD - Primary / Second Home	CTC	New		Underwriter 1
	Title	Errors and Omission policy, Wire Instructions and Closing Protection Letter with accurate mortgagee and loan number are required. Address must match LOS system.	CTC	New		Underwriter 1
		Title commitment along with a 24-month chain of				

2 →

Conditions being obtained by the lender

Approved	Description
	Property is Condotel and eligible for Limited review. Complete the A&D Non-QM Limited Questionnaire for U...
	The Flood determination with results disclosed is required.

3 →

Condition details

Provide one of the following to document the primary rental expense for the borrower's present address: 1.) Direct verification from a management company or individual landlord, 2.) Six months cancelled checks/equivalent payment source, 3.) Six months bank statements reflecting a clear and consistent payment to an organization or individual, 4.) Or a copy of a current fully executed lease agreement and two months cancelled checks/equivalent payment source.

Comment

Choose Files

No file chosen

Document type

UPLOAD FILE

File Name	Type	Comment	Date Created
No rows			

OK



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)** 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.

#9011572

Started

Loan information

1003

Products

Price/Rate Lock

AUS

Fees

Mortgage Insurance

Document Manager

Conditions

1

Contacts

Points and Fees Test

3

SUBMIT LOAN

Submitted

Disc. Signed

Approved

Appraisal

Locked

3-Day CD

CTC

Funded

Contacts

Companies

Category	Name	Address	City	State
Originating Lender	A & D Mortgage	1040 South Federal Hwy	HOLLYWOOD	FL
Wholesale Broker	!!ADM TEST Broker - 0001	1720 Harrison st	HOLLYWOOD	FL
Account Executive	A&D Mortgage Team	1040 South Federal Hwy	HOLLYWOOD	FL

A & D Mortgage contacts

Category	Name	Phone	Email
Closer	[Closer]		
Senior Underwriter	[Senior Underwriter]		
Underwriter 1	[Underwriter 1]	(000) 000-0000	

SUMMARY

Borrower Name	Ken Customer
Total Loan Amount	\$300,000.00
Loan Purpose	Purchase
Refi Purpose	
Occupancy Type	Owner Occupied
Appraised Value	\$340,000.00
Sales Price	\$340,000.00
LTV	88.235%
CLTV	88.235%
Credit Score	639
DTI	18.872%
Est. Close	12/12/2023
Interest Rate	5.625%
Discount Per	0.000%
Discount Amt	\$0.00
PI Payment	\$1,726.97
PITIA	\$2,191.97
Escrow / Impound Waiver Type	
Prepayment Comp. Type	
Address	TEST 10655 Birch St

2 →

Fees Submission Confirmation

Fee Name	Amount
Appraisal Fee	\$900.00
Mortgage Broker Fee	\$0.00
Broker's Credit Report	\$0.00
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

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.



MY TEAM ¹

This page contains information about all brokers in your team. It is view only.

It looks like this:

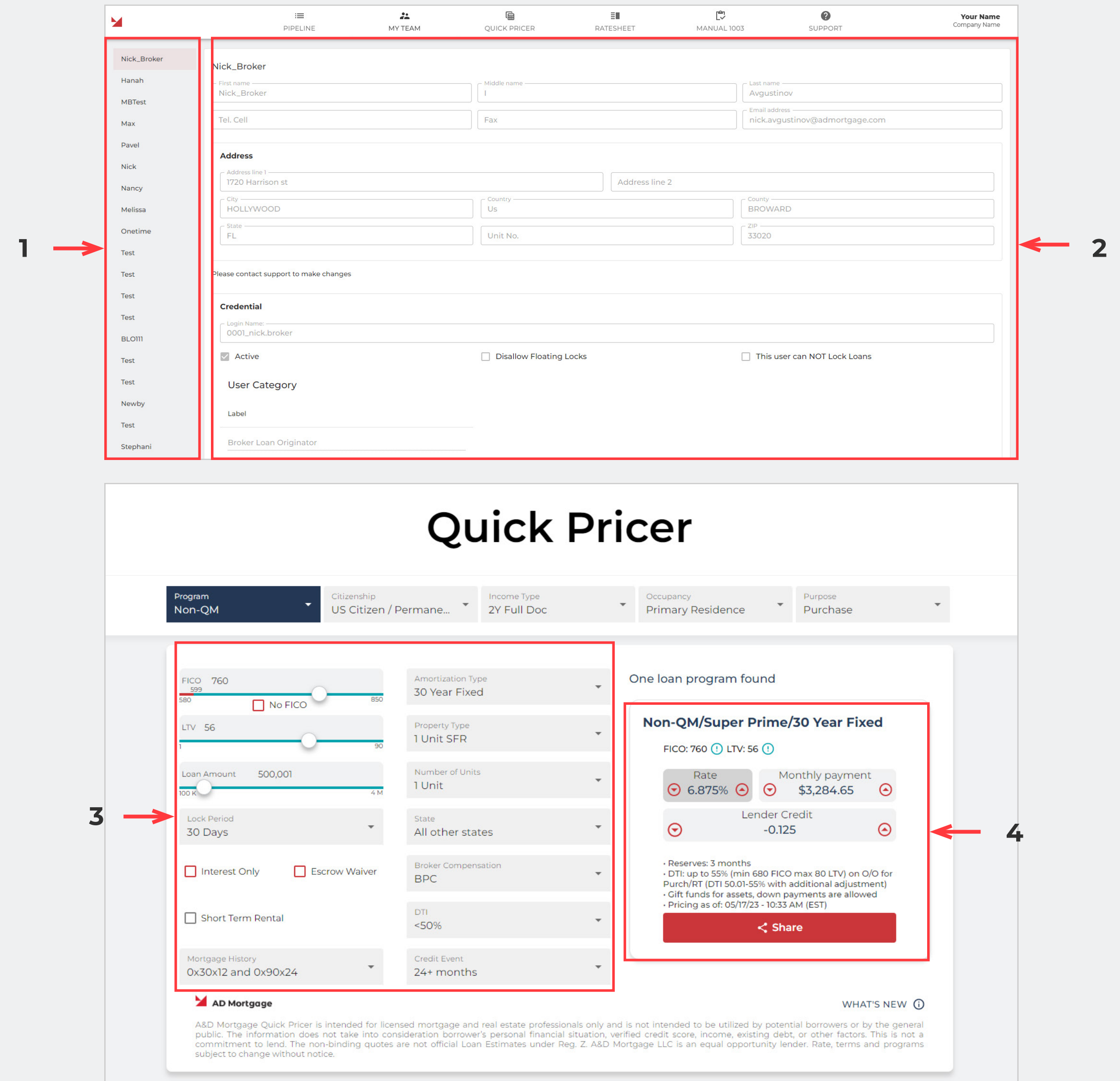
On the left side of the screen (grey part) **(1)**, you can see the list of all brokers in your team.

On the right side **(2)** you can see information about the selected broker. Select one from the list.

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 **(3)**. On the right side of the screen **(4)**, you will see all the programs that match the provided conditions.



¹ This page is under development.



RATESHEET

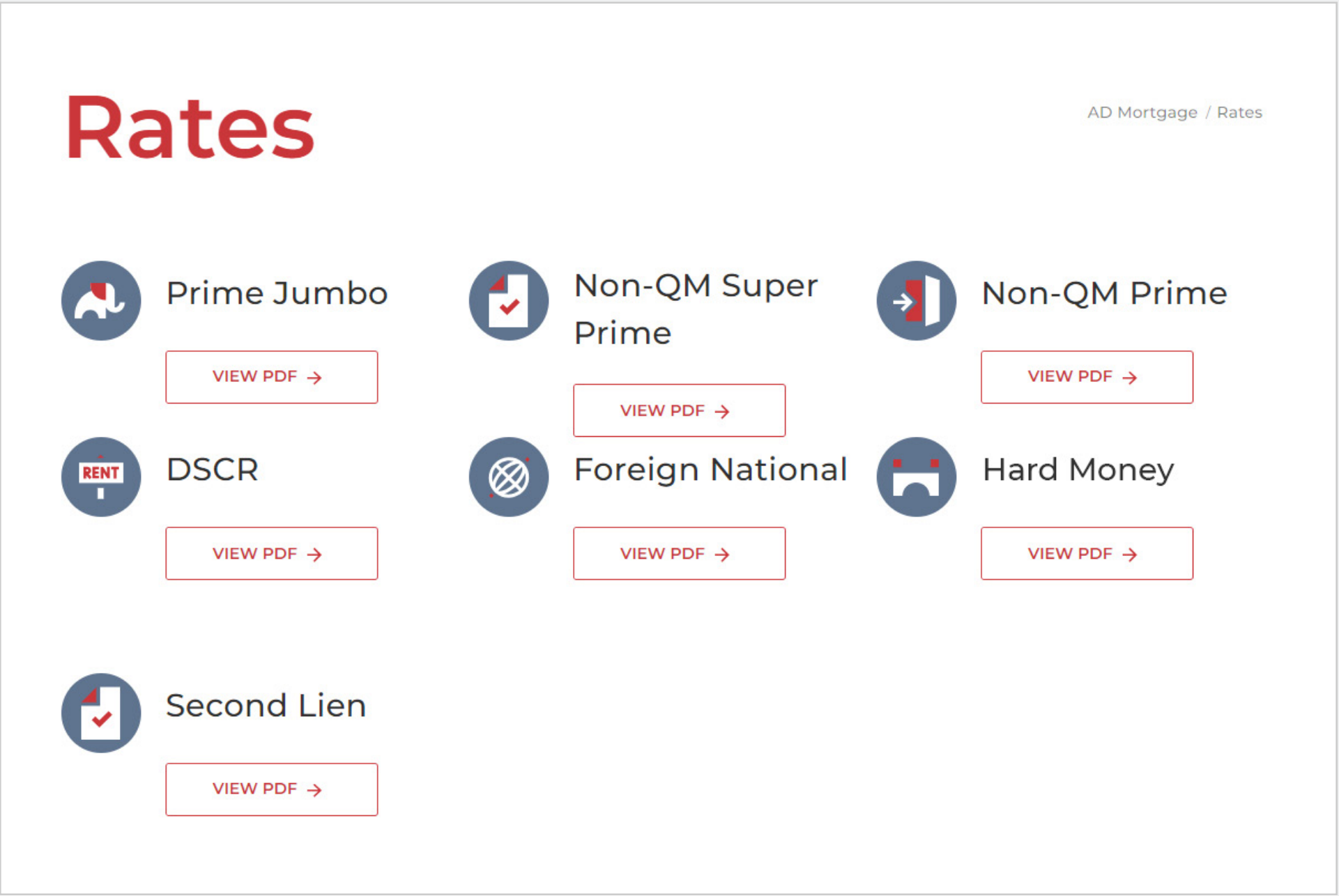
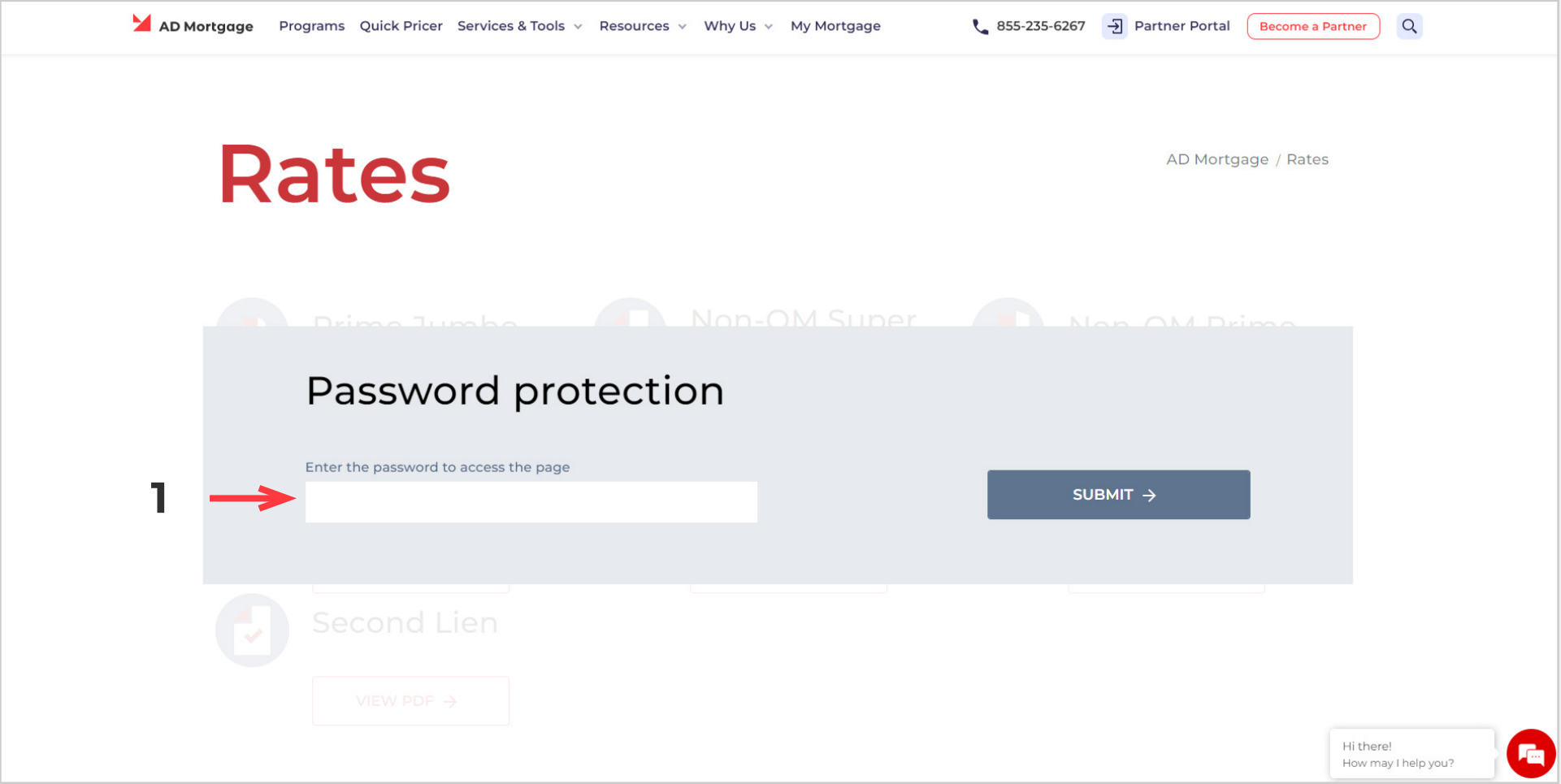
This page redirects users to our Ratesheet page here: [Rates – A&D Mortgage](#).

You need to provide a password to access these materials **(1)**.

Here are 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 is useful to check our website for updated versions: [Rates – A&D Mortgage](#).

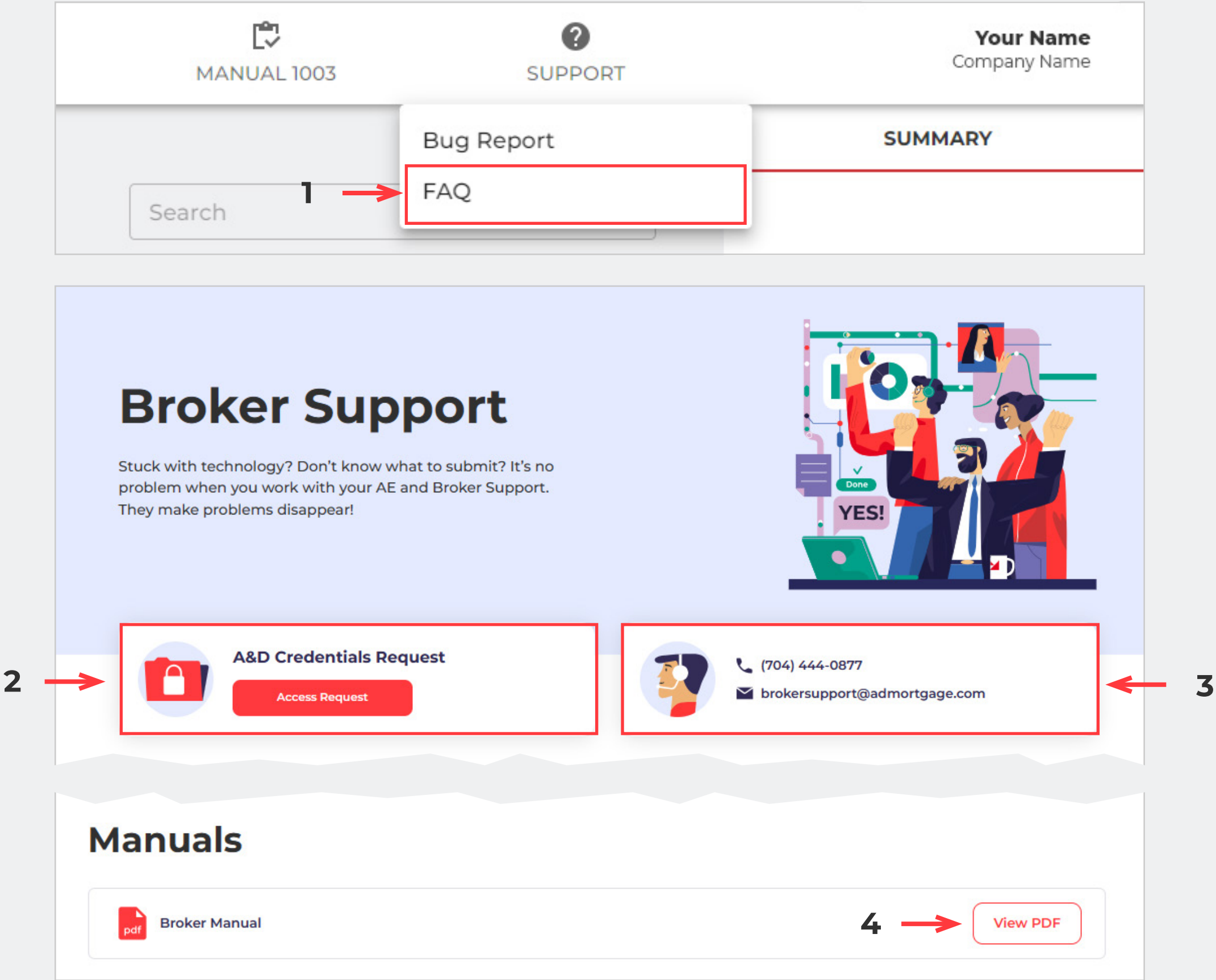


FAQ

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)**.



TECHNICAL LIMITATIONS

Export MISMO file

The functionality to export a MISMO file from the New Broker Portal has not been developed yet.

Cancel Loan button

The functionality of Cancel Loan has not been developed yet.

3 Days CD button

The functionality has not been developed yet.
It will be updated soon.

