

P.A.T.H. Loan Submission Stops

P.A.T.H. displays errors for any missing or conflicting loan information when selecting Generate Initial Disclosures or Submit to Setup from the Loan Submission screen. The pop-up will list the Action(s) Required and provide hyperlink(s) to the corresponding P.A.T.H. screens to resolve the submission stops.

Required Data Fields Missing			
The following field(s) are required to be completed before the loan can be submitted:			
SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Error	The Applicant Email must be provided before loan can be submitted.		Full Application
Error	The applicant birth date must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant ethnicity must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant gender must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant race must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant tax id number must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	All Declaration questions for all Borrowers must be completed.		Full Application
Error	Upload Initial Submission Package.		Upload / View Documents
Error	Automated Underwriting must be requested.		Automated Underwriting - DU
Error	Intent to Proceed date must be provided.		Submission
Error	Select Broker Compensation type (Lender or Borrower Paid compensation).		Fees & Closing Cost / Broker Compensation
Error	AUS selected credit decision does not match Investor selected.		Short Application
Error	Interest Rate is required.		Short Application
Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.		Submission
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.		Full Application
Error	Income is required for Documentation Type selected.		Full Application
Correct Loan Details			

Note: The pop-up can remain open while making the required changes, or can be closed out by clicking [Correct Loan Details](#)

1.	ALL DECLARATION QUESTIONS FOR ALL BORROWERS MUST BE COMPLETED.....	3
2.	APPLICANT BIRTH DATE/CITIZENSHIP/MOBILE PHONE/TAX ID NUMBER MISSING.....	3
3.	APPLICANT EMAIL MUST BE PROVIDED	4
4.	APPLICANT ETHNICITY, GENDER, AND/OR RACE MUST BE ENTERED	4
5.	APPLICANT PRESENT ADDRESS MUST BE ENTERED.....	5
6.	APPRAISAL FEE/COLLATERAL DESKTOP ANALYSIS FEE/CREDIT REPORT FEE/LENDER’S TITLE INSURANCE FEE/RECORDING FEE/SETTLEMENT FEE/TRANSFER TAXES REQUIRED.....	5
7.	AT LEAST ONE APPLICANT MUST BE A FIRST TIME HOMEBUYER.....	6
8.	AUS SELECTED CREDIT DECISION DOES NOT MATCH INVESTOR SELECTED	7
9.	BORROWER PAID COMPENSATION IS CURRENTLY SET TO \$0.00.....	8
10.	THE CLOSING IN ENTITY NAME SELECTION FOR THE LOAN DOES NOT MATCH THE CLOSING IN ENTITY NAME SELECTION FOR THE RATE LOCK.....	8
11.	COMPANY/BRANCH LICENSE IS A REQUIRED FIELD	9
12.	CONSTRUCTION TO PERM LOANS ARE NOT ELIGIBLE	9
13.	ESCROW RECORDS REQUIRED.....	10
14.	INCOME IS REQUIRED FOR DOCUMENTATION TYPE SELECTED.....	11
15.	IN CONNECTION WITH YOUR VA IRRRL SUBMISSION.....	12
16.	IN CONNECTION WITH YOUR VA REFINANCE SUBMISSION	13
17.	INTENT TO PROCEED	14
18.	INTEREST RATE FOR THE LOAN DOES NOT MATCH THE INTEREST RATE FOR THE LOCK.....	14
19.	INTEREST RATE IS REQUIRED.....	15
20.	LENDER PAID COMPENSATION IS CURRENTLY REFLECTING 0%.....	15
21.	LOAN AMOUNT AND LOAN PRODUCT/PROGRAM REQUIRES A SECOND APPRAISAL.....	16
22.	MLO EMAIL/PHONE IS REQUIRED FOR SUBMISSION	16
23.	MORTGAGE INSURANCE REQUIRED.....	17
24.	NEW YORK ATTORNEY/TEXAS DOC PREP FEE REQUIRED	17
25.	PROVIDE BANKER/BROKER CONTACT INFORMATION	18
26.	SELECT BROKER COMPENSATION TYPE.....	18
27.	SERVICE PROVIDER MUST BE LISTED FOR ALL SECTION C – SERVICES YOU CAN SHOP FOR.....	19
28.	SUBJECT PROPERTY HAS NOT BEEN SELECTED	19
29.	TRID APPLICATION DATE ENTERED IS OUTSIDE THE AVAILABLE TIMEFRAME.....	20
30.	UPDATE OTHER CREDITS - PURCHASE CREDIT SOURCE TYPE AND/OR OTHER CREDIT TYPE.....	20
31.	YOU HAVE SELECTED A PREPAYMENT PENALTY IN NJ, THIS REQUIRES YOU TO CLOSE IN THE NAME OF A LIMITED LIABILITY COMPANY.....	21

Error/Submission Stop

1. All Declaration questions for all Borrowers must be completed

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO
Error	All Declaration questions for all Borrowers must be completed.	

Correct Loan Details

Fix

- Go to **Full Application**→ **Declarations**
- Select Borrower Declarations
- Click **Save**

About this property and your money for this loan

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

If YES, have you had an ownership interest in another property in the last three (3) years?

(1) What type of property did you own?

(2) How did you hold title to the home?

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

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

If YES, what is the amount of this money?

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?

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

SAVE CANCEL

Ken N Customer Jr

No Yes

No Yes

Select Property Type

Select Title Manner

No Yes

No Yes

\$0.00

No Yes

No Yes

Kathy Customer

No Yes

No Yes

Select Property Type

Select Title Manner

No Yes

No Yes

\$0.00

No Yes

No Yes

2. Applicant birth date/Citizenship/Mobile Phone/tax ID number Missing

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Error	The applicant birth date must be entered before the loan can be submitted.	Sally Customer	Full Application
Error	The applicant tax id number must be entered before the loan can be submitted.	Sally Customer	Full Application
Error	The applicant citizenship type must be entered before the loan can be submitted.		Full Application

Correct Loan Details

- Go to **Full Application**→**Borrowers** screen
- Enter the required fields for all Borrowers
 - Tax ID Number**
 - Date of Birth**
 - Marital Status**
 - Citizenship**
 - Mobile Number**

Date of Birth: Yrs Of School:

7/04/1966

Unmarried Addendum

Dependent Ages(eg: 4,6,12): Lender Employee:

referred:

(818) 222-2222

(818) 444-1234

(999) 999-9999 Ext

Name Suffix (optional)

Tax ID Number: Date of Birth: Yrs Of School:

111-22-2555 12/01/1995

Married Unmarried Addendum

Citizenship: US Citizen

Dependents: Dependent Ages(eg: 4,6,12): Lender Employee:

Contact Info: Preferred:

Home Phone: (999) 999-9999

Mobile Phone: (215) 555-1212

Work Phone: (999) 999-9999 Ext

Error/Submission Stop

3. Applicant Email must be provided


Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Email must be provided before loan can be submitted.		Full Application

Correct Loan Details

Fix

- Go to **Full Application**→**Borrowers** screen
- Enter the required fields for all Borrowers
 - Email Address** – Click  pencil icon

Borrower

Unmarried

Unmarried Addendum

* Citizenship:

US Citizen

Married

Unmarried Addendum

* Citizenship:

US Citizen

Dependents:

Dependent Ages(eg: 4,6,12):

Lender Employee:

Contact Info:

Preferred:

Home Phone:

(999) 999-9999

Mobile Phone:

(215) 555-1212

Work Phone:


(999) 999-9999

Ext:

Email Address:

E-Mail

ken.c@fanniema.com



Borrower Emails

Home

kelly.customer@gmail.com

Preferred

OK

Cancel

4. Applicant ethnicity, gender, and/or race must be entered

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The applicant ethnicity must be entered before the loan can be submitted.	Add Borrower	Full Application
Error	The applicant gender must be entered before the loan can be submitted.	Add Borrower	Full Application
Error	The applicant race must be entered before the loan can be submitted.	Add Borrower	Full Application

Correct Loan Details

- Go to **Full Application**→**Demographic Info**
- Complete missing information

Demographic Info for Borrower:

Ken N Customer Jr

Add Borrower

Application Taken:

Face-to-Face interview

Telephone Interview

Fax or Mail

Email or Internet

Complete this section for all Face-to-Face Applications:

Was the ethnicity of the borrower collected on the basis of visual observation or surname?:

Yes

No

Was the sex of the borrower collected on the basis of visual observation or surname?:

Yes

No

Was the race of the borrower collected on the basis of visual observation or surname?:

Yes

No

Ethnicity:

Hispanic or Latino

Mexican

Puerto Rican

Cuban

Other Hispanic or Latino

Not Hispanic or Latino

I do not wish to provide this Information

Sex:

Female

Male

I do not wish to provide this information

Race:

American Indian or Alaska Native - enter name of enrolled principal tribe:

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian - enter race:

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian

Guamanian or Chamorro

Samoan

Other Pacific Islander - enter race:

White

I do not wish to provide this Information

Language Preference - Optional

English

Chinese

Korean

Spanish

Tagalog

Vietnamese

Other

I do not wish to respond

Interviewer Name:

Tan Scott Test

Interviewer Telephone Number:

(404) 333-3333

SAVE

CANCEL

Error/Submission Stop

5. Applicant Present Address must be entered

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The applicant present address must be entered before the loan can be submitted.	Add Borrower	Full Application
Error	The applicant present address city must be entered before the loan can be submitted.		Full Application
Error	The applicant present address state must be entered before the loan can be submitted.		Full Application
Error	The applicant present address postal code must be entered before the loan can be submitted.		Full Application
Error	The applicant present address occupancy type must be entered before the loan can be submitted.	Add Borrower	Full Application

Correct Loan Details

Fix

Go to **Full Application**→**Borrowers** screen.

Enter the required fields for all Borrowers.

Present Address

Occupancy

Email Address:
ken.c@fanniemae.com

* Present Address:
10655 Birch St
Unit Type
Address Line 2
91502-1234
Burbank
CA
United States
* Occupancy:
Rent
Time at Address:
3 years 7 months
First Time Home Buyer:
Counseling

Email Address:
kelly.customer@gmail.com

* Present Address:
123 Main Street
Unit Type
Unit #
Address Line 2
91502
Burbank
CA
United States
* Occupancy:
Rent
Time at Address:
0 years 0 months
First Time Home Buyer:
External Id:

6. Appraisal Fee/Collateral Desktop Analysis Fee/Credit Report Fee/Lender’s Title Insurance Fee/Recording Fee/Settlement Fee/Transfer Taxes required

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Transfer Taxes Fee required.		Fees & Closing Cost
Error	Recording Fee required.		Fees & Closing Cost
Error	Collateral Desktop Analysis Fee required.		Fees & Closing Cost
Error	Lender’s Title Insurance Fee required.		Fees & Closing Cost
Error	Settlement Fee required.		Fees & Closing Cost
Error	Appraisal Fee Required.		Fees & Closing Cost
Error	Credit Report Fee Required.		Fees & Closing Cost

Correct Loan Details

Go to **Loan Processing**→**Fees & Closing Costs**

Click the **Quick Fees** button

Use the **Search** to locate the missing fee(s)

Place a checkmark to select the applicable fee

Enter **Fee Amount** in Borrower or Seller Column

Repeat for each fee to be added

Click **Save**

Fees and Closing Costs

Search: recording

FEE DESCRIPTION	BORROWER...	SELLER AM...	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
Services You Can Shop For					
eRecording Fee	\$0.00	\$0.00	Title Insurance	Third Party Provider	Services You Can Shop For
Recording Processing Fee	\$0.00	\$0.00	Title Insurance	Third Party Provider	Services You Can Shop For
Recording Service Fee	\$0.00	\$0.00	Title Insurance	Third Party Provider	Services You Can Shop For
Taxes and Other Government Fees					
Assignment Recording Fee	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
Deed Recording	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
Miscellaneous Recording Fees	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
Mortgage Recording	\$75.00	\$0.00		Third Party Provider	Taxes and Other Governm...
NY State Mtg Recording Tax - Lender	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
Release Recording Fee	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
Subordination Recording Fee	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...

Cancel Save

Generate Title & Recording Fees

Quick Fees

Broker Compensation

Add New Fee

Add New Escrow

Add/Edit Credits

Error/Submission Stop

7. At least one applicant must be a First Time Homebuyer

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.	Full Application

Correct Loan Details

Fix

- Go to **Loan Summary**→**Short Application**
- When First Time Homebuyer is applicable: Select the **First Time Home Buyer** indicator

Ken Customer

Primary Borrower

* First, Middle, Last, Name Suffix, Marital, SSN:

Ken

N

Customer

JR

Unmarried

Tax ID Number:

500-50-7000

First Time Home Buyer: ☒

Contact Details

- OR -

- When First Time Homebuyer not applicable - Update **Documentation Type:** to **Full Doc**

Refinance Type:

* Documentation Type: Full Doc

Prepayment: Full Doc

Subsidy Plan: Full Doc with Area Median Income

* Subsidy Source:

Escrow Waivers:

Other Information

Apply Fee Buy Out:

Duty To Serve:

Fix

Ensure the Investor on the **Loan Summary→ Short Application** screen matches the Investor from the last AUS submission (Fannie Mae Desktop Underwriter (DU) or Freddie Mac Loan Product Advisor (LPA)).

- Navigate to the **Loan Summary→Short Application** screen to update the **Investor**

- OR -

- Go to **Loan Processing**→**Automated Underwriting** to resubmit to the correct AUS

7

Error/Submission Stop	Fix																		
<div>9. Borrower Paid Compensation is currently set to \$0.00</div> <div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>APPLIES TO</th></tr><tr><td>Error</td><td>Borrower Paid Compensation is currently set to \$0.00. Confirm compensation amount.</td><td></td></tr></table><div>Correct Loan Details</div></div> <tr><td><div>10. The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock</div><div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>APPLIES TO</th><th>PORTAL SCREEN</th></tr><tr><td>Error</td><td>The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock.</td><td></td><td>Short Application or Lock</td></tr><tr><td>Error</td><td>You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.</td><td></td><td>Short Application</td></tr></table><div>Correct Loan Details</div></div></td></tr>	SEVERITY	ACTION REQUIRED	APPLIES TO	Error	Borrower Paid Compensation is currently set to \$0.00. Confirm compensation amount.		<div>10. The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock</div> <div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>APPLIES TO</th><th>PORTAL SCREEN</th></tr><tr><td>Error</td><td>The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock.</td><td></td><td>Short Application or Lock</td></tr><tr><td>Error</td><td>You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.</td><td></td><td>Short Application</td></tr></table><div>Correct Loan Details</div></div>	SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN	Error	The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock.		Short Application or Lock	Error	You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.		Short Application
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<div>If Broker Compensation should NOT be set to 0:</div> <ul style="list-style-type: none">Go to Loan Processing→Fees & Closing CostsClick the Broker Compensation buttonSelect Borrower PaidEnter Borrower Paid Broker Fee (\$) -or- Select BPC Paid as a Percentage and enter % <div><div><div><div><div></div><div>Underwriting Fees</div></div><div><div></div><div>203(k) Inspection Fee - No Consultant</div></div><div><div></div><div>203k Title Update Fee</div></div><div><div></div><div>Flood Certification Fee</div></div><div><div></div><div>Mortgage Insurance Premium</div></div><div><div></div><div>Homeowner's Insurance Premium</div></div><div><div></div><div>Homeowner's Insurance</div></div><div><div></div><div>Property Tax Escrow</div></div></div><div><div>Generate Title & Recording Fees</div><div>Quick Fees</div><div>Broker Compensation</div><div>Add New Fee</div><div>Add New Escrow</div><div>Add/Edit Credits</div></div></div><div><div>Broker Compensation</div><div><div>Broker Compensation</div><div><div>Broker Comp Paid By:</div><div><div><div>Lender Paid</div><div>Borrower Paid</div></div></div></div><div><div>Lender Paid Compensation Applied:</div><div>0.000%</div></div><div><div>Lender Paid Compensation Amount:</div><div>\$0.00</div></div><div><div>Borrower Paid Broker Fee:</div><div>\$6,512.00</div></div><div><div>BPC Paid as a Percentage:</div><div><div><input checked="" type="checkbox"/></div><div>1.000%</div></div></div><div><div>Credit / Points for Rate Chosen</div><div></div></div><div><div>Interest Rate:</div><div>7.250%</div></div><div><div>Cancel</div><div>Save</div></div></div></div></div>	<div>Ensure the Closing in Entity Name on the Processing→Lock Management screen and the Closing in Entity Name on the Loan Summary→Short Application screen are the same.</div> <div><div><div>Lock Screen</div><div><div><div>Mortgage Type: Conventional Mortgage</div><div>Pricing Tier: Non QM</div><div>Amortization Type: Fixed Rate</div><div>Product: Access 30 yr Fixed</div><div>Loan Term Months: 360</div><div>Investor: Simple</div></div><div><div>Manual Underwriting: Yes No</div><div>Escrow Waivers: Taxes Insurance</div><div>Fee Buy-Out: Yes No</div><div>Closing in Entity Name: Limited Liability Corporation</div><div>Purchase Price: \$975,000.00</div><div>Cost of Renovation:</div></div></div></div><div><div>Mortgage Type</div><div><div><div>Lien Type: First Mortgage</div><div>Mortgage Type: Conventional Mortgage</div><div>Pricing Tier: Non QM</div><div>Amortization Type: Fixed Rate</div><div>Product: Access 30 yr Fixed</div><div>Documentation Type: Full Doc</div><div>Prepayment: 3 Year Prepayment</div><div>Subsidy Plan:</div><div>Subsidy Source:</div><div>Closing in Entity Name: Limited Liability Corporation</div></div></div><div><div>Other Financing</div><div><div>Concurrent Liens: \$0.00</div><div>Remaining Closed-End Liens: \$0.00</div><div>Remaining HELOC Balance: \$0.00</div><div>Combined LTV Ratio: 69.24%</div></div><div><div>Other Information</div><div><div>Apply Fee Buy Out: Yes No</div><div>Duty To Serve: Yes No</div></div></div></div></div></div>
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Error/Submission Stop	Fix								
<div>11. Company/Branch License is a required field</div> <div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>PORTAL SCREEN</th></tr><tr><td>Error</td><td>Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.</td><td>Submission</td></tr></table><div>Correct Loan Details</div></div>	SEVERITY	ACTION REQUIRED	PORTAL SCREEN	Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.	Submission	<div><ul style="list-style-type: none">Go to Loan Submission→Loan SubmissionSelect the Company/Branch License from the dropdown in the Loan Licensing Details section</div> <div><div>Loan Submission</div><div>Reason for Loan Submission</div><div><div><div><input type="radio"/> Submit for Loan Disclosures Only</div><div><input checked="" type="radio"/> Submit Loan to Setup</div></div></div><div>Loan Licensing Details</div><div><div><div><div>Name:</div><div>Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)</div></div><div><div>DBA Name:</div><div></div></div><div><div>Address Line One:</div><div>194 Wood Avenue South</div></div><div><div>Address Line Two:</div><div>9th Floor</div></div><div><div>Zip City State:</div><div><div>08830</div><div>Iselin</div><div>NJ</div></div></div><div><div>Company/Branch NMLS ID:</div><div>6521</div></div><div><div>Company/Branch License:</div><div><div>Residential Mortgage Lending Act License - 4130749</div><div>Financing Law License - 6031908</div></div></div><div><div>MLO NMLS ID:</div><div></div></div><div><div>MLO License #:</div><div></div></div></div></div></div>		
SEVERITY	ACTION REQUIRED	PORTAL SCREEN							
Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.	Submission							
<div>12. Construction to Perm loans are not eligible</div> <div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>APPLIES TO</th><th>PORTAL SCREEN</th></tr><tr><td>Error</td><td>Construction to Perm loans are not eligible. If this has been selected in error, please correct the New Construction indicator on the Purpose & Property screen.</td><td></td><td></td></tr></table><div>Correct Loan Details</div></div>	SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN	Error	Construction to Perm loans are not eligible. If this has been selected in error, please correct the New Construction indicator on the Purpose & Property screen.			<div>If New Construction was selected in error:</div> <div><ul style="list-style-type: none">Go to Full Application→ Purpose & PropertyScroll down to the Property Information sectionSelect New Construction: No</div> <div><div>Property Information</div><div>Property Hazard Insurance</div><div><div><div><div>Homestead Property:</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>CEMA Requested:</div><div><input type="radio"/> Yes <input type="radio"/> No</div></div><div><div>Rural Property:</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>Number of Units:</div><div>1</div><div>Number of ADUs:</div><div></div></div><div><div>Market Value:</div><div></div><div>\$0.00</div></div><div><div>Month/Year Built:</div><div></div><div>1965</div></div><div><div>Lot Size (Acres):</div><div></div><div>0</div></div><div><div>Square Feet:</div><div></div><div>0</div></div><div><div>Maintenance and Utilities:</div><div></div><div>\$0.00</div><div>Calc</div></div><div><div>New Construction:</div><div><input checked="" type="radio"/> No <input type="radio"/> Yes</div><div>New Construction</div></div><div><div>* Building Status:</div><div>Proposed</div></div></div><div><div>Description of Improvements:</div><div></div></div><div><div>Cost of Improvements:</div><div></div></div><div>Property Units Information</div><div><div><div>Number of Rooms:</div><div>Unit 1: 0</div><div>Unit 2: 0</div><div>Unit 3: 0</div><div>Unit 4: 0</div></div><div><div>Number of Bedrooms:</div><div>Unit 1: 0</div><div>Unit 2: 0</div><div>Unit 3: 0</div><div>Unit 4: 0</div></div></div></div></div>
SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN						
Error	Construction to Perm loans are not eligible. If this has been selected in error, please correct the New Construction indicator on the Purpose & Property screen.								

Error/Submission Stop

13. Escrow Records Required

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES
Error	Escrow Records Required.	

Correct Loan Details

Note: This value determines escrow collected at closing and monthly escrow payment.

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click **Add New Escrow**
- Select **Escrow Item** from the dropdown list
- Enter **Annual Amount Due**
- Enter **Months Collected**

B	Appraisal Fee		Third Party Prov...	\$675.00
B	Credit Report Fee		Third Party Prov...	\$125.00
B	Flood Certification Fee			\$6.25
B	Tax Service Fee			\$70.00
C	E-Docs/E-Record/RecSvc Fe			\$35.00
C	Lender's Title Insurance			\$675.00
C	Settlement Fee			\$695.00
C	Title Endorsements			\$235.00
E	Deed Recording			\$18.50
E	Deed State Tax/Stamps			\$800.00
E	Mortgage Intangible Tax			\$640.00
E	Mortgage Recording			\$214.00
E	Mortgage State Tax/Stamps			\$120.00
E	Transfer Taxes			\$675.00
F	Daily Interest Charges		Lender	\$712.27
F	Homeowner's Insurance Premium		Third Party Prov...	\$2,400.00
H	Owner's Title Insurance (optional)	Solidifi Title & Closing, LLC	Third Party Prov...	\$425.00

Add an Escrow

LE/CD Section: G - Initial Escrow Payment At Closing

* Escrow Item: 1002 - Homeowner's Insurance

Escrow Description: Homeowner's Insurance

Annual Amount Due: \$1,200.00

Months Collected: 2

Cushion Months: 2

Cancel

Save

Generate Title & Recording Fees

Quick Fees

Broker Compensation

Add New Fee

Add New Escrow

Add/Edit C

Error/Submission Stop	Fix
<div>14. Income is required for Documentation Type selected</div> <div><div><div>Required Data Fields Missing</div><div><div>The following field(s) are required to be completed before the loan can be submitted:</div><div><div>SEVERITY</div><div>ACTION REQUIRED</div><div>PORTAL SCREEN</div></div><div><div>Error</div><div>Income is required for Documentation Type selected.</div><div>Full Application</div></div><div>Correct Loan Details</div></div></div></div>	<div>When Documentation Type is Full Doc with Area Median Income, Total Monthly Income cannot be \$0.00.</div> <div><div><div>Go to Full Application→Employment/Income screen</div><div>Enter the applicable Income</div></div></div> <div><div><div>Position or Title:</div><div>Consultant</div></div><div><div>Base:</div><div>\$0.00</div><div><div>Monthly</div><div>Annually</div></div></div><div><div>Overtime:</div><div>\$0.00</div><div><div>Monthly</div><div>Annually</div></div></div><div><div>Bonus:</div><div>\$0.00</div><div><div>Monthly</div><div>Annually</div></div></div><div><div>Commission:</div><div>\$0.00</div><div><div>Monthly</div><div>Annually</div></div></div><div><div>Military Entitlements:</div><div>\$0.00</div><div>Military Entitlements</div></div><div><div>Total Adjusted Monthly Income:</div><div>\$0.00</div></div><div><div>Seasonal:</div><div><div>No</div><div>Yes</div></div></div></div> <div>- OR -</div> <div><div>If FTHB not applicable:</div><div><div><div>Go to Loan Summary→Short Application</div><div>Update the Documentation Type: to Full Doc</div></div></div><div><div><div>Refinance Type:</div><div></div></div><div><div>* Documentation Type:</div><div>Full Doc</div></div><div><div>Prepayment:</div><div>Full Doc</div></div><div><div>Subsidy Plan:</div><div>Full Doc with Area Median Income</div></div><div><div>* Subsidy Source:</div><div></div></div><div><div>Escrow Waivers:</div><div>Other Information</div><div>Apply Fee Buy Out:</div><div>Duty To Serve:</div></div></div></div>

15. In connection with your VA IRRRL submission

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED ▲	APPLIES TO	PORTAL SCREEN
Error	In connection with your VA IRRRL submission, information on the subject mortgage liability is missing. Review the following fields to determine what is missing: 1. Liability Details: Balance/Payoff and Months Remaining 2. Additional Information: Original Loan Amount, Original Term, Principal & Interest, Original Rate, and Agency Case Number.		Liabilities

Correct Loan Details

- Go to **Full Application**→**Liabilities** screen
- Click the **Creditor** [hyperlink](#) for the applicable mortgage
- Enter or update:
 - Payment**
 - Outstanding Balance**
 - Principal & Interest**
 - Months Remaining**

Job Related Expenses:

Other:

Total Stated:

List of Liabilities

CREDITOR ▲

Andy American

ALLEN BANK CARD

BEST EVER MORTGAGE

BURSTING CREDIT

CAPITAL BANK

PRIME VISA

Edit Liability

Liability Details

Additional Information

Account History

Liability Type:

Revolving Debt/Installment Loans/Mortgages

Other Monthly Debts

* Debt Type:

Real Estate Mortgage Loan

* Name of Creditor:

BEST EVER MORTGAGE

Address:

Zip, City & State:

Account Number:

502088

Phone Number:

Fax Number:

Credit Report Balance:

\$0.00

* Payment:

\$1,691.00

Months Remaining:

0

Outstanding Balance:

\$210,279.00

* Handling:

To Be Satisfied At Closing

Principal & Interest:

\$0.00

Lien Type:

First Mortgage

Source/EIN:

Payoff Expiration Date:

- Click the **Additional Information** tab and enter or update:
 - Original Loan Amount**
 - Original Term (months)**
 - Original Rate**
 - Agency Case Number**

Edit Liability

Liability Details

Additional Information

Account History

Field required for Net Tangible Benefit Test

Loan Information

Mortgage Type:

VA

Original Loan Amount:

Original Term (months):

Loan Purpose:

Refinance Purpose:

Investor:

Prepayment Penalty:

Principal & Interest:

\$0.00

Mortgage Insurance:

\$0.00

Original Rate:

Closing Date:

Texas 50(a)(6):

Govt Loan Information

Base Loan Amount:

UFMIP Amount:

Agency Case Number:

Case Assignment Date:

16. In connection with your VA Refinance submission

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	In connection with your VA Refinance submission, information on subject mortgage liability is missing. Review the following fields to determine what is missing: 1. Liability Details: Balance/Payoff and Months Remaining 2. Additional Information: Type of Loan, Original Loan Amount, Original Rate, and Agency Case Number.		Liabilities

Correct Loan Details

- Go to **Full Application**→**Liabilities** screen
- Click the **Creditor** [hyperlink](#) for the applicable mortgage
- Enter or update:
 - Payment**
 - Outstanding Balance**
 - Months Remaining**

Job Related Expenses:

Other:

Total Stated:

List of Liabilities

CREDITOR

Andy American

ALLEN BANK CARD

BEST EVER MORTGAGE

BURSTING CREDIT

CAPITAL BANK

DOMS VISA

Edit Liability

Liability Details

Additional Information

Account History

Liability Type:

Revolving Debt/Installment Loans/Mortgages

Other Monthly Debts

* Debt Type:

Real Estate Mortgage Loan

* Name of Creditor:

BEST EVER MORTGAGE

Address:

Zip, City & State:

Account Number:

502088

Phone Number:

Fax Number:

Credit Report Balance:

\$0.00

* Payment:

\$1,691.00

Months Remaining:

0

Outstanding Balance:

\$210,279.00

* Handling:

To Be Satisfied At Closing

Principal & Interest:

\$0.00

Lien Type:

First Mortgage

Source/EIN:

Payoff Expiration Date:

- Click the **Additional Information** tab and enter or update:
 - Type of Loan**
 - Original Loan Amount**
 - Original Rate**

Edit Liability

Liability Details

Additional Information

Account History

Field required for Net Tangible Benefit Test

Loan Information

Mortgage Type:

VA

Original Loan Amount:

Type of Loan:

Original Term (months):

Loan Purpose:

Principal & Interest:

\$0.00

Refinance Purpose:

Mortgage Insurance:

\$0.00

Investor:

Original Rate:

Prepayment Penalty:

Closing Date:

Texas 50(a)(6):

Error/Submission Stop	Fix
<div><div>17. Intent to Proceed</div><div><div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><div><div>SEVERITY</div><div>ACTION REQUIRED</div><div>PORTAL SCREEN</div></div><div><div>Error</div><div>Please remove Intent to Proceed date.</div><div>Submission</div></div><div>Correct Loan Details</div></div><div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><div><div>SEVERITY</div><div>ACTION REQUIRED</div><div>PORTAL SCREEN</div></div><div><div>Error</div><div>Intent to Proceed date must be provided.</div><div>Submission</div></div><div>Correct Loan Details</div></div></div></div> <div><div><ul style="list-style-type: none">Go to Loan Submission→Loan SubmissionTo Generate Initial Disclosures – Intent to Proceed Date must be blankTo Submit to Setup – Enter Intent to Proceed Date<div><div>Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003</div><div>1/02/2024</div><div>Broker Certifies that an <u>Intent to Proceed</u> was signed by the Borrower(s) on the following date:</div><div></div></div></div></div>	
<div><div>18. Interest Rate for the loan does not match the interest rate for the lock</div><div><div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><div><div>SEVERITY</div><div>ACTION REQUIRED</div><div>PORTAL SCREEN</div></div><div><div>Error</div><div>The interest rate for the loan does not match the interest rate for the rate lock.</div><div>Short Application or Lock</div></div><div>Correct Loan Details</div></div></div></div> <div><div>Ensure the interest rate on the Loan Summary→Short Application screen and the interest rate on the Loan Processing→Lock Management screen are the same.</div><div><div><div>Loan Interest Rate</div><div>* Interest Rate: 7.125%</div><div>Qualifying Rate: 7.125%</div><div>ARM Margin: 0.00%</div><div>Escrows</div><div>Escrow Waivers: <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance</div><div>Other Information</div><div>Apply Fee Buy Out</div><div>Duty To Serve:</div><div>Save Cancel & Close</div></div><div><div>Lock Screen</div><div>* Mortgage Type: Conventional Mortgage</div><div>* Pricing Tier: Conforming</div><div>* Amortization Type: Fixed Rate</div><div>* Product: Conforming 30 yr Fixed</div><div>* Loan Term Months: 36</div><div>* Investor: Fannie Mae</div><div>Specialty Program:</div><div>ARM Plan:</div><div>* Interest Rate: 5.250%</div><div>Margin:</div><div>Manual Underwriting:</div><div>Escrow Waivers:</div><div>* Fee Buy-Out:</div><div>Closing in Entity Name:</div><div>Purchase Price:</div><div>Cost of Renovation:</div><div>* Appraised / Adjusted Value:</div><div>* Base Loan Amount:</div><div>Mortgage Insurance Financed:</div><div>Total Loan Amount:</div></div></div></div>	

Error/Submission Stop	Fix								
<div>19. Interest Rate is Required</div> <div><div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><thead><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>PORTAL SCREEN</th></tr></thead><tbody><tr><td>Error</td><td>Interest Rate is required.</td><td>Short Application</td></tr></tbody></table><div>Correct Loan Details</div></div></div>	SEVERITY	ACTION REQUIRED	PORTAL SCREEN	Error	Interest Rate is required.	Short Application	<div><ul style="list-style-type: none">Go to Loan Summary→Short ApplicationScroll down and enter the Interest Rate<div><div><div></div><div></div><div></div><div></div><div></div><div></div></div><div><div>Remaining HELOC Balance:</div><div>\$0.00</div><div>Max Credit:</div><div>\$0.00</div><div>Combined LTV Ratio:</div><div>80.00%</div><div>HCLTV:</div><div>80.00%</div><div>Loan Interest Rate</div><div><div>* Interest Rate:</div><div>0.000%</div></div><div>Qualifying Rate:</div><div>0.000%</div></div></div></div>		
SEVERITY	ACTION REQUIRED	PORTAL SCREEN							
Error	Interest Rate is required.	Short Application							
<div>20. Lender Paid Compensation is currently reflecting 0%</div> <div><div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><thead><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>APPLIES TO</th><th>PORTAL SCREEN</th></tr></thead><tbody><tr><td>Error</td><td>Lender Paid Compensation is currently reflecting 0%. Add LPC amount in the 'Set Compensation' section of the Portal, or change loan to Borrower Paid.</td><td></td><td>Fees & Closing Cost / Broker Compensation</td></tr></tbody></table><div>Correct Loan Details</div></div></div>	SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN	Error	Lender Paid Compensation is currently reflecting 0%. Add LPC amount in the 'Set Compensation' section of the Portal, or change loan to Borrower Paid.		Fees & Closing Cost / Broker Compensation	<div>The Broker's Wholesale Portal Administrator must set compensation via the Set Compensation link. Click here for instructions.</div> <div><div><div>Guidelines</div><div>Forms</div><div>Resources</div><div>Tan Johnson</div><div>Log Out</div></div><div><div>Manage Broker Users</div><div>Set Compensation</div><div>Change My Password</div><div>About</div></div></div>
SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN						
Error	Lender Paid Compensation is currently reflecting 0%. Add LPC amount in the 'Set Compensation' section of the Portal, or change loan to Borrower Paid.		Fees & Closing Cost / Broker Compensation						

Remaining HELOC Balance:

\$0.00

Max Credit:

\$0.00

Combined LTV Ratio:

80.00%

HCLTV:

80.00%

Loan Interest Rate

* Interest Rate:

0.000%

Qualifying Rate:

0.000%

Go to **Loan Summary**→**Short Application**

Scroll down and enter the **Interest Rate**

Error/Submission Stop

21. Loan Amount and Loan Product/Program requires a Second Appraisal

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Loan Amount and Loan Product/Program selection Requires a Second Appraisal.		Fees & Closing Cost

Correct Loan Details

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Quick Fees** button
- Use the **Search** to locate the Second Appraisal Fee
- Place a checkmark to select the Second Appraisal Fee
- Enter **Fee Amount** in Borrower or Seller Column
- Click **Save**

Fees and Closing Cost

Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG.
A	Broker Compensation		Broker	\$7,500.00	\$0.00	\$0.00	\$0.00
A	Origination Points		Lender	\$4,596.00	\$4,596.00	\$0.00	\$4,596.00
A	Underwriting Fees		Lender	\$1,095.00	\$1,095.00	\$0.00	\$1,095.00
B	Appraisal Fee						
B	Flood Certification Fee						
B	Tax Service Fee						
C	Closing Protection Letter						
C	Lender's Title Insurance						
C	Notary Fee						
C	Short Form Policy Fee						
E	Deed County Tax/Stamp						
E	Deed Recording						
E	Deed State Tax/Stamp						

Add Fees

Search: sec

FEE DESCRIPTION	BORROWER AMO...	SELLER AMO...	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
Services You Cannot Shop For					
<input checked="" type="checkbox"/> Second Appraisal Fee	\$600.00	\$0.00	Appraisal	Third Party Provider	Services You Cannot Shop For

CancelSave

Generate Title & Recording FeesQuick FeesBroker CompensationAdd New FeeAdd New EscrowAdd/Edit CreditsHUB Help

22. MLO Email/Phone is required for submission

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	MLO Email Address is required for submission.	Short Application
Error	MLO Phone Number is required for submission.	Short Application

Correct Loan Details

- Go to **Loan Summary**→**Short Application**
- Enter **MLO Email/MLO Phone Number**

Transaction ID: 2402005810

Your Loan Number: 2400007395

* MLO Name: Tan Scott MLO

* MLO NMLS ID: 963258

* MLO Email:

MLO Phone Number:

* Loan Application Date:

* Settlement Date (Est):

First Payment Due Date:

MLO State License:

Emerging Banker:

Borrower Information

Number of Borrowers: One Two Three Four

Error/Submission Stop

23. Mortgage Insurance required

Fix

- Go to **Loan Summary**→**Short Application** screen
- Click the **Mortgage Insurance** button
- Select the **MI Plan** and **MI Company**
- Click the **Get Rates** button

24. New York Attorney/Texas Doc Prep Fee required

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Quick Fees** button
- Use the **Search** to locate the missing fee
- Place a checkmark to select the applicable fee
- Enter **Fee Amount** in Borrower or Seller Column
- Click **Save**

Error/Submission Stop	Fix																																																																						
<div>25. Provide banker/broker contact information</div> <div><div><div>Required Data Fields Missing</div><div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>PORTAL SCREEN</th></tr><tr><td>Error</td><td>Provide banker/broker contact information.</td><td>Contacts</td></tr></table><div>Correct Loan Details</div></div></div></div> <tr><td><div>26. Select Broker Compensation type</div><div><div><div>Required Data Fields Missing</div><div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>PORTAL SCREEN</th></tr><tr><td>Error</td><td>Select Broker Compensation type (Lender or Borrower Paid compensation).</td><td>Fees & Closing Cost / Broker Compensation</td></tr></table><div>Correct Loan Details</div></div></div></div><tr><td><div><div>Go to Loan Summary→Contacts</div><div>Click the Set button</div><div>Select the Broker Contact from the list</div><div>Click Set Contact</div><div><div><div><div>Lender Account Management</div><div>CONTACT ROLE</div></div><div><div>Broker Account Management</div><div>CONTACT ROLE</div></div><div><div>Broker Contact Info</div><div>Contact 1 <div>Set</div> <div>Delete</div></div></div></div><div><div>Broker Contact Search</div><div><div>Contact Name: <input type="text"/></div><div>Email Address: <input type="text"/></div></div><table><tr><th>CONTACT NAME</th><th>EMAIL</th><th>PHONE</th><th>FAX</th><th>SELECT</th></tr><tr><td>Tan Scott</td><td>tanjohnson@homebridge.com</td><td>(770) 373-5509</td><td></td><td><input checked="" type="radio"/></td></tr><tr><td></td><td></td><td></td><td></td><td><input type="radio"/></td></tr><tr><td></td><td></td><td></td><td></td><td><input type="radio"/></td></tr><tr><td></td><td></td><td></td><td></td><td><input type="radio"/></td></tr><tr><td></td><td></td><td></td><td></td><td><input type="radio"/></td></tr><tr><td></td><td></td><td></td><td></td><td><input type="radio"/></td></tr><tr><td></td><td></td><td></td><td></td><td><input type="radio"/></td></tr></table><div><div>Set Contact</div><div>Cancel</div></div></div></div></div><tr><td><div><div>For submitting Unlocked Loans:</div><div><div>Go to Loan Processing→Fees & Closing Costs</div><div>Click Broker Compensation</div><div>Select Compensation Type</div><div>Enter Credit or Points for Rate Chosen and Save</div><div><div><div><div>Fees and Closing Costs</div><div>Credit for Rate Chosen: <input type="text"/></div></div><div><div>Fees and Closing Cost</div><div>Service Providers</div><table><tr><th>SECTION</th><th>DESCRIPTION</th></tr><tr><td>A</td><td>Funding Fee</td></tr><tr><td>A</td><td>Underwriting Fees</td></tr><tr><td>B</td><td>Flood Certification Fee</td></tr><tr><td>B</td><td>Tax Service Fee</td></tr><tr><td>C</td><td>Pest Inspection</td></tr><tr><td>F</td><td>Daily Interest Charges</td></tr><tr><td>F</td><td>Homeowner's Insurance Premium</td></tr></table></div></div></div><div><div>Broker Compensation</div><div><div>Broker Compensation</div><div><div>* Broker Comp Paid By: <input type="radio"/> Lender Paid <input type="radio"/> Borrower Paid</div><div>Lender Paid Compensation Applied: 1.125%</div><div>Lender Paid Compensation Amount: \$7,200.00</div><div>Borrower Paid Broker Fee: <input type="text"/> \$0.00</div><div>BPC Paid as a Percentage: <input type="checkbox"/> <input type="text"/></div></div><div><div>Credit / Points for Rate Chosen</div><div>Interest Rate: 7.250%</div><div>Credit or Points: <input type="radio"/> Credit <input type="radio"/> Points</div><div>Credit for Rate Chosen: <input type="text"/> 0.000%</div><div>Points for Rate Chosen: <input type="text"/> 0.000%</div></div><div><div>Cancel</div><div>Save</div></div></div></div><div><div>Generate Title & Recording Fees</div><div>Quick Fees</div><div>Broker Compensation</div><div>Add New Fee</div><div>Add New Escrow</div><div>Add/Edit Credits</div></div></div></div></td></tr></td></tr></td></tr>	SEVERITY	ACTION REQUIRED	PORTAL SCREEN	Error	Provide banker/broker contact information.	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Error/Submission Stop	Fix																											
<div>27. Service Provider must be listed for all Section C – Services You Can Shop For</div> <div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><td>SEVERITY</td><td>ACTION REQUIRED</td><td>PORTAL SCREEN</td></tr><tr><td>Error</td><td>Service Provider must be listed for all 'C - Services You Can Shop For' associated fees.</td><td>Fees & Closing Cost</td></tr></table><div>Correct Loan Details</div></div>	SEVERITY	ACTION REQUIRED	PORTAL SCREEN	Error	Service Provider must be listed for all 'C - Services You Can Shop For' associated fees.	Fees & Closing Cost	<div><ul style="list-style-type: none">Go to Loan Processing→Fees & Closing CostsClick the Service Providers tabClick the Service Provider Type hyperlinkEnter required information and Save</div> <div><div>Fees and Closing Costs</div><div>Credit for Rate Chosen:</div><div><div>Fees and Closing Cost</div><div>Service Providers</div><table><tr><th>SERVICE PROVIDER TYPE</th><th>SERVICE PROVIDER</th><th>DESCRIPTION</th><th>ADDRESS 1</th><th>ADDRESS 2</th><th>CITY</th><th>STATE</th></tr><tr><td>Title Insurance</td><td>None</td><td>Inspection Fee</td><td></td><td></td><td></td><td></td></tr><tr><td>Settlement Agent</td><td>Soliditi Title Agency, L...</td><td>Closing Fee</td><td>88 Silva Lane</td><td>Suite 210</td><td>Middletown</td><td>RI</td></tr></table><div><div>Editing Provider</div><div><div>Service Provider Type:</div><div>Title Insurance</div><div>* Service Provider:</div><div>None</div><div>* Provider Address #1:</div><div></div><div>Provider Address #2:</div><div></div><div>* Zip, City & State:</div><div></div><div></div><div></div><div>* Phone:</div><div></div><div>Fax:</div><div></div><div>Save</div><div>Cancel</div></div></div></div></div>	SERVICE PROVIDER TYPE	SERVICE PROVIDER	DESCRIPTION	ADDRESS 1	ADDRESS 2	CITY	STATE	Title Insurance	None	Inspection Fee					Settlement Agent	Soliditi Title Agency, L...	Closing Fee	88 Silva Lane	Suite 210	Middletown	RI
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<div>28. Subject Property has not been selected</div> <div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><td>SEVERITY</td><td>ACTION REQUIRED</td><td>PORTAL SCREEN</td></tr><tr><td>Error</td><td>The Subject Property has not been selected. Navigate to the REO Information screen and choose Subject Property and select checkbox on the Property Information.</td><td></td></tr></table><div>Correct Loan Details</div></div>	SEVERITY	ACTION REQUIRED	PORTAL SCREEN	Error	The Subject Property has not been selected. Navigate to the REO Information screen and choose Subject Property and select checkbox on the Property Information.		<div><ul style="list-style-type: none">Go to Full Application→REO Info screenClick the Property Address hyperlinkSelect Subject Property on the Property Info pop-up</div> <div><div><div>Schedule of Real Estate for:</div><div>Add Property</div><div>List of Properties</div><div>PROPERTY ADDRESS</div><div><div>Ken Customer</div><div>123 Some Street</div><div>Atlanta, GA 30303</div></div></div><div><div>Property Info</div><div><div><input checked="" type="checkbox"/> Subject Property</div><div><input type="checkbox"/> Same as Present Address</div></div><div><div>Address Line One:</div><div>123 Some Street</div><div>Unit Type, Unit #:</div><div></div><div>Address Line Two:</div><div></div><div>* Zip, City & State:</div><div>30303</div><div>Atlanta</div><div>GA</div><div>Country:</div><div>United States</div><div>Property Type:</div><div></div><div>* Property Status:</div><div>Rental</div><div>* Present Market Value:</div><div>\$800,000.00</div><div>* Occupancy Type:</div><div><div><input type="radio"/> Primary Residence</div><div><input type="radio"/> Second Home</div><div><input checked="" type="radio"/> Investment</div><div><input type="checkbox"/> Will be Primary Residence</div><div><input type="checkbox"/> Owned Free & Clear</div></div></div></div></div>																					
SEVERITY	ACTION REQUIRED	PORTAL SCREEN																										
Error	The Subject Property has not been selected. Navigate to the REO Information screen and choose Subject Property and select checkbox on the Property Information.																											

Error/Submission Stop	Fix																													
<div>29. TRID Application Date entered is outside the available timeframe</div> <div><div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><td>SEVERITY</td><td>ACTION REQUIRED</td><td>PORTAL SCREEN</td></tr><tr><td>Error</td><td>The TRID Application Date entered is outside the allowable timeframe to properly issue initial disclosures.</td><td>Submission</td></tr></table><div>Correct Loan Details</div></div></div>	SEVERITY	ACTION REQUIRED	PORTAL SCREEN	Error	The TRID Application Date entered is outside the allowable timeframe to properly issue initial disclosures.	Submission	<div><div><ul style="list-style-type: none">Go to Loan Submission→Loan SubmissionUpdate the Application Date<ul style="list-style-type: none">For Generating Initial Disclosures - the Application Date cannot be greater than one day prior to the Submission Date</div><div><div><div>Broker acknowledges that all six (6) items, that define an <u>Application</u>, were received at the time the Borrower signed the 1003 (URLA)</div><div>1/02/2024</div><div>Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:</div><div></div></div></div></div>																							
SEVERITY	ACTION REQUIRED	PORTAL SCREEN																												
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<div>30. Update Other Credits - Purchase Credit Source Type and/or Other Credit Type</div> <div><div><div>Required Data Fields Missing</div><div>The following field(s) are required to be completed before the loan can be submitted:</div><table><tr><td>SEVERITY</td><td>ACTION REQUIRED</td><td>PORTAL SCREEN</td></tr><tr><td>Error</td><td>Update Other Credits - "Purchase Credit Source Type" and/or "Other Credit Type" on the Qualifying the Borrower screen located in the Full Application section.</td><td>Full Application/Qualifying the Borrower/Other Credits</td></tr></table><div>Correct Loan Details</div></div></div>	SEVERITY	ACTION REQUIRED	PORTAL SCREEN	Error	Update Other Credits - "Purchase Credit Source Type" and/or "Other Credit Type" on the Qualifying the Borrower screen located in the Full Application section.	Full Application/Qualifying the Borrower/Other Credits	<div><div><ul style="list-style-type: none">Go to Full Application→Qualifying the BorrowerClick the Other Credits ... button<ul style="list-style-type: none">Note: you may need to zoom out to 90% to see the buttonSelect Purchase Credit Source Type from the dropdown for each creditClick Save</div><div><div><div>Escrow Payments:</div><div>\$3,922.01</div><div>\$0.00</div><div>\$203,922.01</div><div>TOTAL CREDITS</div><div>L. Seller Credits: \$4,750.00</div><div>M. Other Credits: \$14,200.00</div><div>Other Credit</div><table><tr><th>OTHER CREDIT TYPE</th><th>PURCHASE CREDIT SOURCE TYPE</th><th>AMOUNT</th><th>PAID BY THIRD PARTY</th><th>EXPLANATION</th></tr><tr><td><div>Earnest Money</div></td><td></td><td>\$10,000.00</td><td></td><td></td></tr><tr><td><div>Lease Purchase Fund</div></td><td><div>Borrower Paid Outside Closing</div><div>Builder / Developer</div><div>Employer</div><div>Federal Agency</div><div>Lender</div><div>Local Agency</div><div>Non-Parent Relative</div><div>Parent</div><div>Real Estate Agent</div><div>State Agency</div><div>Unrelated Friend</div><div>Employer Affiliate</div><div>Lender Affiliate</div></td><td>\$4,200.00</td><td></td><td></td></tr><tr><td></td><td></td><td>\$14,200.00</td><td></td><td></td></tr></table><div>Closing Cost Credits</div><table><tr><th>CREDIT TYPE</th><th>DESCRIPTION</th><th>AMOUNT</th></tr></table><div>AddSaveCancel</div></div></div></div>	OTHER CREDIT TYPE	PURCHASE CREDIT SOURCE TYPE	AMOUNT	PAID BY THIRD PARTY	EXPLANATION	<div>Earnest Money</div>		\$10,000.00			<div>Lease Purchase Fund</div>	<div>Borrower Paid Outside Closing</div> <div>Builder / Developer</div> <div>Employer</div> <div>Federal Agency</div> <div>Lender</div> <div>Local Agency</div> <div>Non-Parent Relative</div> <div>Parent</div> <div>Real Estate Agent</div> <div>State Agency</div> <div>Unrelated Friend</div> <div>Employer Affiliate</div> <div>Lender Affiliate</div>	\$4,200.00					\$14,200.00			CREDIT TYPE	DESCRIPTION	AMOUNT
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CREDIT TYPE	DESCRIPTION	AMOUNT																												

Error/Submission Stop

31. You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock.		Short Application or Lock
Error	You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.		Short Application

Correct Loan Details

Fix

- Go to **Loan Summary**→**Short Application**
- Update the **Closing in Entity Name** to **Limited Liability Corporation** when a Prepayment Penalty is selected in NJ

Mortgage Type

* Lien Type:

First Mortgage

Position:

1

* Mortgage Type:

Conventional Mortgage

* Pricing Tier:

Non QM

* Amortization Type:

Fixed Rate

* Product:

Access 30 yr Fixed

* Documentation Type:

Full Doc

Prepayment:

3 Year Prepayment

Subsidy Plan:

* Subsidy Source:

Closing in Entity Name:

Limited Liability Corporation

Other Financing

Concurrent Liens:

\$0.00

Remaining Closed-End Liens:

\$0.00

Remaining HELOC Balance:

\$0.00

Combined LTV Ratio:

69.24%

Other Information

Apply Fee Buy Out:

☐ Yes

☒ No

Duty To Serve:

☐ Yes

☒ No

Save

Cancel & Close