

## P.A.T.H. Loan Submission Stops Guide

P.A.T.H. displays errors regarding any missing or conflicting loan information when selecting Generate Initial Disclosures or Submit Loan 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.		<a href="#">Full Application</a>
Error	The Applicant Email must be provided before loan can be submitted.		<a href="#">Full Application</a>
Error	The applicant birth date must be entered before the loan can be submitted.	Ken Customer	<a href="#">Full Application</a>
Error	The applicant ethnicity must be entered before the loan can be submitted.	Ken Customer	<a href="#">Full Application</a>
Error	The applicant gender must be entered before the loan can be submitted.	Ken Customer	<a href="#">Full Application</a>
Error	The applicant race must be entered before the loan can be submitted.	Ken Customer	<a href="#">Full Application</a>
Error	The applicant tax id number must be entered before the loan can be submitted.	Ken Customer	<a href="#">Full Application</a>
Error	All Declaration questions for all Borrowers must be completed.		<a href="#">Full Application</a>
Error	Upload Initial Submission Package.		<a href="#">Upload / View Documents</a>
Error	Automated Underwriting must be requested.		<a href="#">Automated Underwriting - DU</a>
Error	Intent to Proceed date must be provided.		<a href="#">Submission</a>
Error	Select Broker Compensation type (Lender or Borrower Paid compensation).		<a href="#">Fees &amp; Closing Cost / Broker Compensation</a>
Error	AUS selected credit decision does not match Investor selected.		<a href="#">Short Application</a>
Error	Interest Rate is required.		<a href="#">Short Application</a>
Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.		<a href="#">Submission</a>
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.		<a href="#">Full Application</a>
Error	Income is required for Documentation Type selected.		<a href="#">Full Application</a>
<a href="#">Correct Loan Details</a>			

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

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## Submission Stop Fixes

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

## Error/Submission Stop

### 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](#)

## Fix

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

The screenshot shows the Borrowers screen with several fields highlighted in red boxes to indicate required information:

- Tax ID Number: 111-22-2555
- Date of Birth: 12/01/1995
- Yrs Of School: [dropdown]
- Marital Status: Married (with an Unmarried Addendum button)
- Citizenship: US Citizen
- Mobile Phone: (215) 555-1212

### 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](#)

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

The screenshot shows the Borrower Emails modal and the Borrowers screen. The email field in the modal is highlighted with a red box, showing the email address kelly.customer@gmail.com. The Borrowers screen also has the email field highlighted with a red box, showing the email address ken.c@fanniemae.com and a pencil icon to edit it.

## Error/Submission Stop

### 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](#)

## Fix

- 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](#)

### 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](#)

- 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  Unit #   
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:  2 years  0 months  
First Time Home Buyer: ☐ External Id:

Error/Submission Stop

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

Fix

- 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**

Add Fees

Search: recording

FEE DESCRIPTION	BORROWER...	SELLER AM...	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
<input type="checkbox"/> eRecording Fee	\$0.00	\$0.00	Title Insurance	Third Party Provider	Services You Can Shop For
<input type="checkbox"/> Recording Processing Fee	\$0.00	\$0.00	Title Insurance	Third Party Provider	Services You Can Shop For
<input type="checkbox"/> Recording Service Fee	\$0.00	\$0.00	Title Insurance	Third Party Provider	Services You Can Shop For
<input type="checkbox"/> Assignment Recording Fee	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
<input type="checkbox"/> Deed Recording	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
<input type="checkbox"/> Miscellaneous Recording Fees	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
<input type="checkbox"/> Mortgage Recording	\$75.00	\$0.00		Third Party Provider	Taxes and Other Governm...
<input type="checkbox"/> NY State Mig Recording Tax - Lender	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
<input type="checkbox"/> Release Recording Fee	\$0.00	\$0.00		Third Party Provider	Taxes and Other Governm...
<input type="checkbox"/> 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

7. Appraised Value is a required field

LTV/CLTV: null% / null% Occupancy: Primary Residence Rat

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	Appraised Value is a required field.		Short Application
Error	Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately.		Fees & Closing Cost

Correct Loan Details

- Go to **Loan Summary**→**Short Application**
- Enter **Purchase Price** (Purchase Loans only)
- Enter **Appraised Value**
- Click **Save**

Credit Scores

\* Qualifying Credit Score: 785

Financing Terms

Purchase Price: \$400,000.00 Down Payment Details

Cost of Renovation: \$0.00

\* Energy Improvements: \$0.00

Appraised Value: \$400,000.00

Base Loan Amount: \$316,000.00

Mortgage Insurance Financed: \$0.00 Mortgage Insurance

Total Loan Amount: \$316,000.00 LTV Ratio: 79.00%

Mortgage Credit Certificate: Yes No Mortgage Credit Certificate

Other Financing

Concurrent Liens: \$0.00 Max Credit: \$0.00

Remaining Closed-End Liens: \$0.00

Remaining HELOC Balance: \$0.00 Max Credit: \$0.00

Save Cancel & Close



Error/Submission Stop

8. As an Emerging Banker, Homebridge does not offer the option to generate Initial Disclosures

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	Complete the Anti Steering disclosure details by clicking the Anti Steering button on the bottom of the Loan Submission screen.		Loan Exceptions
Error	As an Emerging Banker, Homebridge does not offer the option to generate Initial Disclosures.		Submission

Correct Loan Details

Fix

- Partner Status requires the Emerging Banker to deliver the Initial Disclosures
- Select **Submit Loan to Setup**
- Complete the **Compliance Cert**
- Click **Submit Loan**

Loan Submission

Reason for Loan Submission

Generate Initial Disclosures

**Submit Loan to Setup**

Loan Licensing Details

Name:

Company, 194 Wood Avenue South, Iselin, NJ 08830 (65'

DBA Name:

Address Line One:

194 Wood Avenue South

Address Line Two:

9th Floor

Zip City State:

08830 Iselin NJ

Company/Branch NMLS ID:

6521

Company/Branch License:

Mortgage Lender License - 22495

MLO NMLS ID:

963258

MLO License #:

Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received is:  

5/12/2025

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:  

5/12/2025

**Submit Loan**

Cancel

**Compliance Cert**

Anti-Steering Disclosure

Error/Submission Stop

9. 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:



## Error/Submission Stop

### 10. AUS selected credit decision does not match Investor selected

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 combined LTV ratio for the loan does not match the combined LTV ratio for the rate lock.		Short Application or Lock
Error	The loan amount for the loan does not match the loan amount for the rate lock.		Short Application or Lock
Error	The LTV ratio for the loan does not match the LTV ratio for the rate lock.		Short Application or Lock
Error	AUS selected credit decision does not match Investor selected.		Short Application

Correct Loan Details

## 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**

Mortgage Type

\* Lien Type:

First Mortgage

Position: 1

\* Mortgage Type:

Conventional Mortgage

\* Pricing Tier:

Conforming

\* Amortization Type:

Fixed Rate

\* Product:

Conv Conforming 30 yr Fixed

\* Loan Term Months:

360

IO Term: 0

\* Investor:

Fannie Mae

Specialty Program:

Other Financing

Concurrent Liens:

Remaining Closed-End Liens:

Remaining HELOC Balance:

Combined LTV Ratio:

Loan Interest Rate

\* Interest Rate:

Qualifying Rate:

- OR -

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

Fannie Mae Desktop Underwriter (DU)

Freddie Mac Loan Product Advisor (LPA)

Borrower(s)

Applicant

AUS Only Order: ☒

(Use the credit report already associated with the casefile)

Send Request

Credentials

Create DU MISMO 3.4

Create LPA File

DU Summary

Submitted By: 

Placeholder

Submitted Date-Time: 2/28/2024 9:41 AM

DU Case File ID: 

Placeholder

Note:

Response Files: [Underwriting Findings Html](#) [Underwriting Findings Pdf](#) [Credit Report Print](#) [Status Log](#)

LPA Summary

Submitted By: 

Placeholder

Submitted Date: 2/28/2024 9:42 AM

Loan Product Advisor Key Identifier: 

Placeholder

Loan Product Advisor Loan identifier: 

Placeholder

Note:

Documentation Level:

Response Files: [Full Feedback Certificate](#) [Full Feedback Certificate Pdf](#) [Documentation Checklist](#) [Merged Credit Report](#) [HVE](#)

Note the Submitted Date and Time

9

9/30/2025

## Error/Submission Stop

### 11. Borrower Paid Compensation is currently set to \$0.00

**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	Borrower Paid Compensation is currently set to \$0.00. Confirm compensation amount.	

[Correct Loan Details](#)

## Fix

If Broker Compensation should NOT be set to 0:

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Broker Compensation** button
- Select **Borrower Paid**
- Enter **Borrower Paid Broker Fee (\$)** -or- Select **BPC Paid as a Percentage** and enter %

**Broker Compensation**

Broker Compensation

\* Broker Comp Paid By: ☐ Lender Paid ☒ **Borrower Paid**

Lender Paid Compensation Applied: 0.000%

Lender Paid Compensation Amount: \$0.00

Borrower Paid Broker Fee:

BPC Paid as a Percentage: ☒

Credit / Points for Rate Chosen

Interest Rate: 7.250%

[Cancel](#) [Save](#)

[Generate Title & Recording Fees](#) [Quick Fees](#) [Broker Compensation](#) [Add New Fee](#) [Add New Escrow](#) [Add/Edit Credits](#)

## Error/Submission Stop

### 12. CDA Fee may be required based on Loan Product selected

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	CDA Fee may be required based on Loan Product selected.		<a href="#">Fees &amp; Closing Cost</a>
Error	Escrow Records Required.		<a href="#">Fees &amp; Closing Cost</a>

[Correct Loan Details](#)

## Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the hyperlink for **Collateral Desktop Analysis**
- Enter the applicable **Total Borrower Amount**
- Click **Save**

Fees and Closing Costs

Credit for Rate Chosen:

**Fees and Closing Cost** | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOU...
A	Underwriting Fees				5.00
B	<b>Collateral Desktop Analysis</b>				0.00
B	Flood Certification Fee	S		6.25	0.00
B	Tax Service Fee	C		0.00	0.00
C	Closing Coordination Fee	K		5.00	0.00
C	Closing Protection Letter	K		0.00	0.00
C	Closing Protection Letter - Borrower	K		0.00	0.00
C	E-Docs/E-Record/RecSvc Fee	K		3.00	0.00
C	Lender's Title Insurance	K		7.00	0.00
C	Title Cert/Opinion Fee	K		5.00	0.00
E	Deed Recording			5.00	0.00
E	Deed State Tax/Stamps			0.00	0.00
E	GA Residential Mortgage Fee			0.00	0.00
E	Mortgage Intangible Tax			0.00	0.00
E	Mortgage Recording			5.00	0.00
F	Daily Interest Charges			1.23	0.00
F	Homeowner's Insurance Premium			0.00	0.00
H	Owner's Title Insurance (optional)	K		8.00	0.00

**Editing Fee**

\* LE/CD Section:

\* Fee Identifier:

Fee description:

Service Provider Type:

Pay To:

Service Provider:

\* Vendor Relationship:

Finance Charge: ☐

Total Amount:  POC Amount:

**Total Borrower Amount:**  POC Amount:

Total Seller Amount:  POC Amount:

[Cancel](#) [Save](#)

### Error/Submission Stop

#### 13. The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock

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.		<a href="#">Short Application or Lock</a>
Error	You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.		<a href="#">Short Application</a>

[Correct Loan Details](#)

### Fix

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.

**Lock Screen**

\* Mortgage Type: Conventional Mortgage  
\* Pricing Tier: Non QM  
\* Amortization Type: Fixed Rate  
\* Product: Access 30 yr Fixed  
\* Loan Term Months: 360  
\* Investor: Simple

Manual Underwriting: ☐ Yes ☒ No  
Escrow Waivers: ☐ Taxes ☐ Insurance  
\* Fee Buy-Out: ☐ Yes ☒ No  
Closing in Entity Name: Limited Liability Corporation  
\* Purchase Price: \$975,000.00  
\* Cost of Renovation:

**Mortgage Type**

\* Lien Type: First Mortgage  
\* 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

#### 14. Company/Branch License is a required field

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	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.	Submission

[Correct Loan Details](#)

- Go to **Loan Submission→Loan Submission**
- Select the **Company/Branch License** from the dropdown in the Loan Licensing Details section

**Loan Submission**

Reason for Loan Submission

☐ Submit for Loan Disclosures Only  
☒ Submit Loan to Setup

**Loan Licensing Details**

Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)  
DBA Name:  
Address Line One: 194 Wood Avenue South  
Address Line Two: 9th Floor  
Zip City State: 08830 Iselin NJ

Company/Branch NMLS ID: 6521  
Company/Branch License: Residential Mortgage Lending Act License - 4130749  
MLO NMLS ID:  
MLO License #:

## Error/Submission Stop

### 15. Construction to Perm loans are not eligible

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	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.		

[Correct Loan Details](#)

## Fix

If **New Construction** was selected in error:

- Go to **Full Application**→ **Purpose & Property**
- Scroll down to the **Property Information** section
- Select **New Construction: No**

Property Information

Property Hazard Insurance

Homestead Property: ☐ Yes ☒ No

CEMA Requested: ☐ Yes ☐ No

Rural Property: ☐ Yes ☒ No

Number of Units:  Number of ADUs:

Market Value:

Month/Year Built:

Lot Size (Acres):

Square Feet:

Maintenance and Utilities:  [Calc](#)

New Construction: ☒ No ☐ Yes

\* Building Status:

[New Construction](#)

### 16. 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.

- 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**

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](#)

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 Fee		\$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)	Third Party Prov...	\$425.00

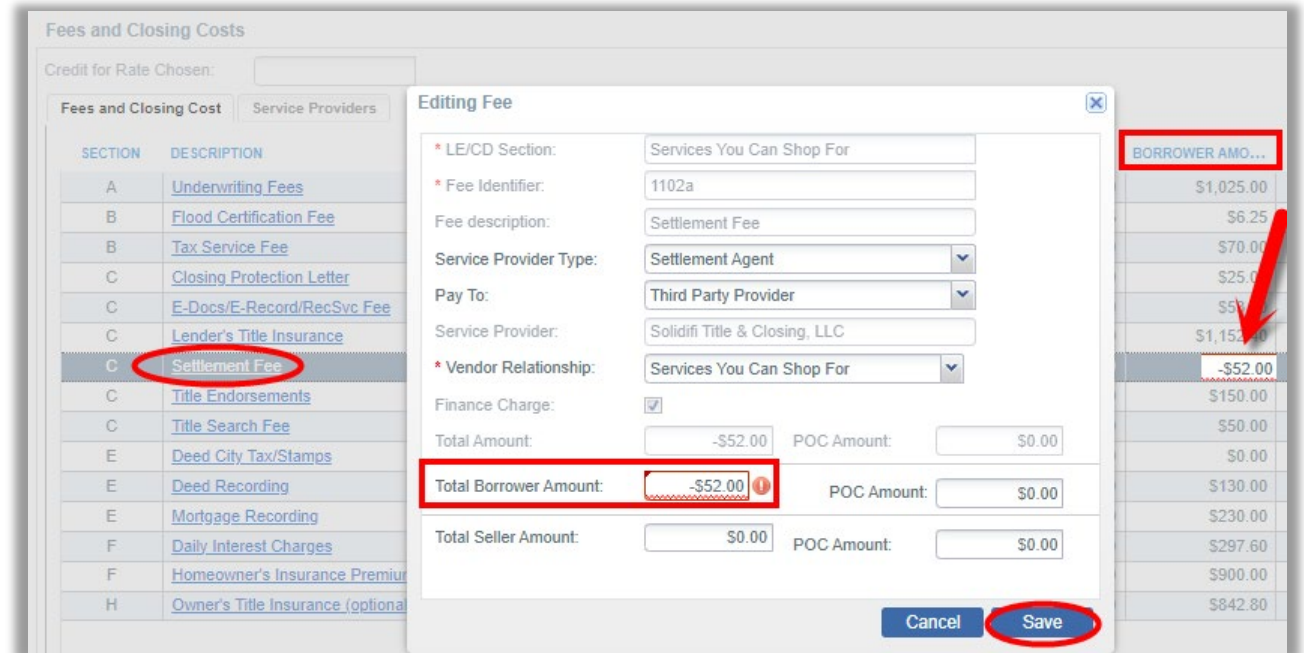
[Generate Title & Recording Fees](#) [Quick Fees](#) [Broker Compensation](#) [Add New Fee](#) [Add New Escrow](#) [Add/Edit C](#)

### Error/Submission Stop

#### 17. Fee Amounts cannot be less than \$0

### Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Review **Borrower Amount** column for negative fee amount
- Click hyperlink in **Description** to edit the fee
- Update **Total Borrower Amount** to correct fee amount
- Click **Save**



The screenshot shows the 'Fees and Closing Costs' interface. On the left, a table lists various fees with their sections and descriptions. The 'Settlement Fee' is highlighted. An 'Editing Fee' modal is open, showing details for the selected fee. The modal includes fields for LE/CD Section, Fee Identifier, Fee description, Service Provider Type, Pay To, Service Provider, and Vendor Relationship. It also displays the Total Amount, Total Borrower Amount, and Total Seller Amount. The Total Borrower Amount is highlighted in red, and the 'Save' button is circled in red. A red arrow points to the 'BORROWER AMOUNT' column in the background table.

SECTION	DESCRIPTION
A	<a href="#">Underswriting Fees</a>
B	<a href="#">Flood Certification Fee</a>
B	<a href="#">Tax Service Fee</a>
C	<a href="#">Closing Protection Letter</a>
C	<a href="#">E-Docs/E-Record/RecSvc Fee</a>
C	<a href="#">Lender's Title Insurance</a>
C	<a href="#">Settlement Fee</a>
C	<a href="#">Title Endorsements</a>
C	<a href="#">Title Search Fee</a>
E	<a href="#">Deed City Tax/Stamps</a>
E	<a href="#">Deed Recording</a>
E	<a href="#">Mortgage Recording</a>
F	<a href="#">Daily Interest Charges</a>
F	<a href="#">Homeowner's Insurance Premium</a>
H	<a href="#">Owner's Title Insurance (optional)</a>

**Editing Fee**

\* LE/CD Section: Services You Can Shop For

\* Fee Identifier: 1102a

Fee description: Settlement Fee

Service Provider Type: Settlement Agent

Pay To: Third Party Provider

Service Provider: Solidifi Title & Closing, LLC

\* Vendor Relationship: Services You Can Shop For

Finance Charge: ☒

Total Amount: -\$52.00 POC Amount: \$0.00

Total Borrower Amount: -\$52.00 POC Amount: \$0.00

Total Seller Amount: \$0.00 POC Amount: \$0.00

Cancel Save

BORROWER AMOUNT
\$1,025.00
\$6.25
\$70.00
\$25.00
\$50.00
\$1,152.00
-\$52.00
\$150.00
\$50.00
\$0.00
\$130.00
\$230.00
\$297.60
\$900.00
\$842.80

Error/Submission Stop

18. Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately

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	Number of Units is a required field.		<a href="#">Short Application</a>
Error	Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately.		<a href="#">Fees &amp; Closing Cost</a>

Correct Loan Details

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Review the **Seller Amount** column
- Click hyperlink in **Description** to edit the fee
- Move **Total Seller Amount** to **Total Borrower Amount** (Do not use POC)
- Click **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost

Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARGE...
A	<a href="#">Underwriting Fees**</a>					\$0.00	\$1,025.00
B	<a href="#">Flood Certification Fee</a>	Service				\$0.00	\$6.25
B	<a href="#">Tax Service Fee</a>	Corelog				\$0.00	\$70.00
C	<a href="#">Closing Coordination Fee</a>	Kennet				\$0.00	\$375.00
C	<a href="#">Closing Protection Letter</a>	Kennet				\$0.00	\$50.00
C	<a href="#">Closing Protection Letter - Borrower</a>	Kennet				\$0.00	\$50.00
C	<a href="#">E-Docs/E-Record/RecSvc Fee</a>	Kennet				\$0.00	\$53.00
C	<a href="#">Title Cert/Opinion Fee</a>	Kennet				\$0.00	\$65.00
E	<a href="#">Deed State Tax/Stamp</a>					\$800.00	\$0.00
E	<a href="#">GA Residential Mortgage Fee</a>					\$0.00	\$0.00
E	<a href="#">Mortgage Intangible Tax</a>					\$0.00	\$0.00
F	<a href="#">Daily Interest Charges</a>					\$0.00	\$762.72
F	<a href="#">Homeowner's Insurance Premium</a>					\$0.00	\$0.00

Editing Fee

\* LE/CD Section: Taxes and Other Government Fees

\* Fee Identifier: 1208

Fee description: Deed State Tax/Stamps

Service Provider Type: -- Select --

Pay To: Third Party Provider

Service Provider:

\* Vendor Relationship:

Finance Charge: ☐

Total Amount: \$800.00 POC Amount: \$0.00

Total Borrower Amount: \$800.00 POC Amount: \$0.00

Total Seller Amount: \$0.00 POC Amount: \$0.00

Cancel Save



Error/Submission Stop	Fix																																					
<div>19. Fees cannot be marked as Paid Outside of Closing. Please update the fee in order for the Loan Estimate to generate accurately.</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><thead><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>PORTAL SCREEN</th></tr></thead><tbody><tr><td>Error</td><td>Fees cannot be marked as Paid Outside of Closing. Please update fee in order for the Loan Estimate to generate accurately.</td><td><a href="#">Fees &amp; Closing Cost</a></td></tr><tr><td>Error</td><td>Escrow Records Required.</td><td><a href="#">Fees &amp; Closing Cost</a></td></tr></tbody></table><div>Correct Loan Details</div></div></div></div>	SEVERITY	ACTION REQUIRED	PORTAL SCREEN	Error	Fees cannot be marked as Paid Outside of Closing. Please update fee in order for the Loan Estimate to generate accurately.	<a href="#">Fees &amp; Closing Cost</a>	Error	Escrow Records Required.	<a href="#">Fees &amp; Closing Cost</a>	<div><div><div><div><div><div>Go to <b>Loan Processing</b>→<b>Fees &amp; Closing Costs</b></div><div>Review <b>Description</b> column for fee(s) with <b>**</b></div><div>Click hyperlink in <b>Description</b> to edit the fee</div><div>Remove value in <b>POC Amount</b></div><div>Click <b>Save</b></div></div></div></div></div><div><div><div><div><div>Fees and Closing Costs</div><div>Credit for Rate Chosen: <input type="text"/></div><div><div>Fees and Closing Cost</div><div>Service Providers</div></div><table><thead><tr><th>SECTION</th><th>DESCRIPTION</th></tr></thead><tbody><tr><td>A</td><td><b>Underwriting Fees**</b></td></tr><tr><td>B</td><td><a href="#">Flood Certification Fee</a></td></tr><tr><td>B</td><td><a href="#">Tax Service Fee</a></td></tr><tr><td>C</td><td><a href="#">Closing Coordination Fee</a></td></tr><tr><td>C</td><td><a href="#">Closing Protection Letter</a></td></tr><tr><td>C</td><td><a href="#">Closing Protection Letter - Borrower</a></td></tr><tr><td>C</td><td><a href="#">E-Docs/E-Record/RecSvc Fee</a></td></tr><tr><td>C</td><td><a href="#">Title Cert/Opinion Fee</a></td></tr><tr><td>E</td><td><a href="#">Deed State Tax/Stamps</a></td></tr><tr><td>E</td><td><a href="#">GA Residential Mortgage Fee</a></td></tr><tr><td>E</td><td><a href="#">Mortgage Intangible Tax</a></td></tr><tr><td>F</td><td><a href="#">Daily Interest Charges</a></td></tr><tr><td>F</td><td><a href="#">Homeowner's Insurance Premium</a></td></tr></tbody></table><div><div>Editing Fee</div><div><div><div>* LE/CD Section:</div><div>Origination Charges</div></div><div><div>* Fee Identifier:</div><div>0801d</div></div><div><div>Fee description:</div><div>Underwriting Fees</div></div><div><div>Service Provider Type:</div><div>-- Select --</div></div><div><div>Pay To:</div><div>Lender</div></div><div><div>Service Provider:</div><div></div></div><div><div>* Vendor Relationship:</div><div></div></div><div><div>Finance Charge:</div><div><input checked="" type="checkbox"/></div></div><div><div>Total Amount:</div><div>\$1,025.00</div><div>POC Amount:</div><div>\$0.00</div></div><div><div>Total Borrower Amount:</div><div>\$1,025.00</div><div>POC Amount:</div><div></div></div><div><div>Total Seller Amount:</div><div>\$0.00</div><div>POC Amount:</div><div>\$0.00</div></div><div><div>Cancel</div><div>Save</div></div></div></div></div></div></div></div></div>	SECTION	DESCRIPTION	A	<b>Underwriting Fees**</b>	B	<a href="#">Flood Certification Fee</a>	B	<a href="#">Tax Service Fee</a>	C	<a href="#">Closing Coordination Fee</a>	C	<a href="#">Closing Protection Letter</a>	C	<a href="#">Closing Protection Letter - Borrower</a>	C	<a href="#">E-Docs/E-Record/RecSvc Fee</a>	C	<a href="#">Title Cert/Opinion Fee</a>	E	<a href="#">Deed State Tax/Stamps</a>	E	<a href="#">GA Residential Mortgage Fee</a>	E	<a href="#">Mortgage Intangible Tax</a>	F	<a href="#">Daily Interest Charges</a>	F	<a href="#">Homeowner's Insurance Premium</a>
SEVERITY	ACTION REQUIRED	PORTAL SCREEN																																				
Error	Fees cannot be marked as Paid Outside of Closing. Please update fee in order for the Loan Estimate to generate accurately.	<a href="#">Fees &amp; Closing Cost</a>																																				
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C	<a href="#">Title Cert/Opinion Fee</a>																																					
E	<a href="#">Deed State Tax/Stamps</a>																																					
E	<a href="#">GA Residential Mortgage Fee</a>																																					
E	<a href="#">Mortgage Intangible Tax</a>																																					
F	<a href="#">Daily Interest Charges</a>																																					
F	<a href="#">Homeowner's Insurance Premium</a>																																					

## Error/Submission Stop

### 20. Income is required for Documentation Type selected

A screenshot of a web application error message titled "Required Data Fields Missing". The message states: "The following field(s) are required to be completed before the loan can be submitted:". Below this, there is a table with three columns: "SEVERITY", "ACTION REQUIRED", and "PORTAL SCREEN". The first row of the table is highlighted with a red border and contains the following text: "Error", "Income is required for Documentation Type selected.", and "Full Application". At the bottom of the error box is a blue button labeled "Correct Loan Details".

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Income is required for Documentation Type selected.	Full Application

## Fix

When Documentation Type is Full Doc with Area Median Income, Total Monthly Income cannot be \$0.00.

- Go to **Full Application**→**Employment/Income** screen
- Enter the applicable Income

A screenshot of the "Employment/Income" screen in the application. The "Position or Title" field is set to "Consultant". A red box highlights the income fields: "Base:", "Overtime:", "Bonus:", "Commission:", "Military Entitlements:", and "Total Adjusted Monthly Income:". All these fields currently show "\$0.00". To the right of these fields are radio buttons for "Monthly" (selected) and "Annually". Below the income fields is a blue button labeled "Military Entitlements". At the bottom, there is a "Seasonal:" field with "No" selected.

- OR -

If FTHB is not applicable:

- Go to **Loan Summary**→**Short Application**
- Update the **Documentation Type:** to **Full Doc**

A screenshot of the "Loan Summary" screen. The "Refinance Type:" field is set to "Full Doc". A red box highlights the "Documentation Type:" field, which is currently set to "Full Doc" and has a dropdown menu open showing "Full Doc" and "Full Doc with Area Median Income". Other fields visible include "Prepayment:", "Subsidy Plan:", and "Subsidy Source:". On the right side, there are sections for "Escrow Waivers:", "Other Information", "Apply Fee Buy Out:", and "Duty To Serve:".

Error/Submission Stop

21. Income is required for Loan Program selected.

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	Income is required for Loan Program selected.		<a href="#">Full Application</a>
Error	Escrow Records Required.		<a href="#">Fees &amp; Closing Cost</a>

Correct Loan Details

Fix

- Go to **Full Application**→**Employment/Income** screen
- Enter the applicable **Income**

Position or Title:

Consultant

Base:

\$0.00

☒ Monthly ☐ Annually

Overtime:

\$0.00

☒ Monthly ☐ Annually

Bonus:

\$0.00

☒ Monthly ☐ Annually

Commission:

\$0.00

☒ Monthly ☐ Annually

Military Entitlements:

\$0.00

Military Entitlements

Total Adjusted Monthly Income:

\$0.00

Seasonal:

☒ No ☐ Yes

## 22. 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

Outstanding Balance: \$210,279.00

Principal & Interest: \$0.00

Source/EIN:

Months Remaining: 0

\* Handling: To Be Satisfied At Closing

Lien Type: First Mortgage

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

Type of Loan:

Loan Purpose:

Refinance Purpose:

Investor:

Prepayment Penalty: ☐

Original Loan Amount:

Original Term (months):

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:

### 23. 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

**Type of Loan:**

Loan Purpose:

Refinance Purpose:

Investor:

Prepayment Penalty:

Original Loan Amount:

Original Term (months):

Principal & Interest: \$0.00

Mortgage Insurance: \$0.00

**Original Rate:**

Closing Date:

Texas 50(a)(6):

## Error/Submission Stop

### 24. Intent to Proceed

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 Please remove Intent to Proceed date. Submission

Correct Loan Details

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 Intent to Proceed date must be provided. Submission

Correct Loan Details

## Fix

- Go to **Loan Submission**→**Loan Submission**
- To **Generate Initial Disclosures** – Intent to Proceed Date must be blank
- To **Submit to Setup** – Enter Intent to Proceed Date

Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003

1/02/2024

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

### 25. Interest Rate for the loan does not match the interest rate for the lock

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 The interest rate for the loan does not match the interest rate for the rate lock. Short Application or Lock

Correct Loan Details

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.

Loan Interest Rate

\* Interest Rate: 7.125%

Qualifying Rate: 7.125%

ARM Margin: 0.00%

Escrows

Escrow Waivers: ☐ Taxes ☐ Insurance

Other Information

Apply Fee Buy Out

Duty To Serve:

Save Cancel & Close

Lock Screen

\* Mortgage Type: Conventional Mortgage

\* Pricing Tier: Conforming

\* Amortization Type: Fixed Rate

\* Product: Conforming 30 yr Fixed

\* Loan Term Months: 36

\* Investor: Fannie Mae

Specialty Program:

ARM Plan:

\* Interest Rate: 5.250%

Manual Underwriting:

Escrow Waivers:

\* Fee Buy-Out:

Closing in Entity Name:

Purchase Price:

Cost of Renovation:

\* Appraised / Adjusted Value:

\* Base Loan Amount:

Mortgage Insurance Financed:

Total Loan Amount:

Error/Submission Stop

26. Interest Rate is Required

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	Interest Rate is required.	Short Application

Correct Loan Details

Fix

- Go to **Loan Summary**→**Short Application**
- Scroll down and enter the **Interest Rate**

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%

27. Lender Paid Compensation is currently reflecting 0%

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	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

Correct Loan Details

The Broker's **Wholesale Portal Administrator** must set compensation via the Set Compensation link. [Click here](#) for instructions.

Guidelines Forms Resources Tan Johnson Log Out

Manage Broker Users

Set Compensation

Change My Password

About



Error/Submission Stop

28. 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
<input checked="" type="checkbox"/> Second Appraisal Fee	\$600.00	\$0.00	Appraisal	Third Party Provider	Services You Cannot Shop For

Cancel Save

Generate Title & Recording Fees Quick Fees Broker Compensation Add New Fee Add New Escrow Add/Edit Credits HUB Help

29. 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 \* Loan Application Date:

Your Loan Number: 2400007395 \* Settlement Date (Est):

\* MLO Name: Tan Scott MLO First Payment Due Date:

\* MLO NMLS ID: 963258 MLO State License:

\* MLO Email: Emerging Banker:

MLO Phone Number:

Borrower Information

Number of Borrowers: ☒ One ☐ Two ☐ Three ☐ Four

Error/Submission Stop

30. Mortgage Insurance required

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	Mortgage Insurance required for loan request.	Short Application / Mortgage Insurance

Correct Loan Details

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

Conventional Mortgage Insurance

Mortgage Insurance BestEx

Insurance Coverage

\* MI Plan:

\* MI Company:

Upfront Premium Split:  Requested Upfront Amount:  \$0.00

Coverage Percentage:  0% Override: ☐

Get Rates

PMI Required LTV:  0%

Cancellation LTV:  0%

Termination LTV:  0%

Plan Details

Lender Paid Premiums: ☐

Up-Front Premium: ☐

Refundable Premium: ☐

Renewal Type: ☐ Constant ☐ Declining Balance ☐ N/A

Payments Due at Closing:  0

Quote Document

Certificate Transfer from Existing Loan: ☐

Mortgage Insurance

31. New York Attorney/Texas Doc Prep Fee 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	New York Attorney Fee required.		Fees & Closing Cost
Error	Texas Doc Prep Fee required with a minimum amount of \$150.		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
- Place a checkmark to select the applicable fee
- Enter **Fee Amount** in Borrower or Seller Column
- Click **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost Service Providers

DESCRIPTION SERVICE PROVIDER PAID TO TOTAL AMOUNT BORROWER AM... FINANCE CHARG... FEE MOD... MANUAL

Origination Points

Underwriting Fees

Collateral Desktop Analysis

Flood Certification Fee

TX Lender's Attorney Review

Tax Service Fee

Daily Interest Charges

Homeowner's Insurance Pre

Add Fees

Search:  tex

FEE DESCRIPTION BORROWER AM... SELLER AMOUNT SERVICE PROVIDER TYPE FEE SECTION

Services You Cannot Shop For

☒ Texas Document Preparation Fee \$0.00 \$0.00 Document Preparation Services You Cannot Shop For

Cancel Save

Quick Fees

Error/Submission Stop

32. Number of Units is a required field

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	Number of Units is a required field.		<a href="#">Short Application</a>
Error	Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately.		<a href="#">Fees &amp; Closing Cost</a>

[Correct Loan Details](#)

Fix

- Go to **Loan Summary**→**Short Application**
- Update **No. Units** as applicable
- Click **Save**

Property Information

\* Property Address: 1214 Auto Disclosure Circle

Unit Type, Unit #: Unit Type Unit #

\* Zip, City & State: 30310 Atlanta GA

\* County: Fulton

Country: United States

\* Occupancy: Primary Residence

\* Property Type: Detached

\* Project Type: Not in a project or development

\* No. Units: No. ADUs:

\* CEMA: Yes No Unpaid Balance Amount:

Mortgage Type

\* Lien Type: First Mortgage Position: 1

\* Mortgage Type: Conventional Mortgage

\* Pricing Tier: Conforming

\* Amortization Type: Fixed Rate

Credit Scores

\* Qualifying Credit Score:

Financing Terms

Purchase Price:

Cost of Renovation:

\* Energy Improvements:

Appraised Value:

Base Loan Amount:

Mortgage Insurance Finan

Total Loan Amount:

Mortgage Credit Certificate

Other Financing

Concurrent Liens:

Remaining Closed-End Lie

Remaining HELOC Balanc

[Save](#) [Cancel & Close](#)

33. Provide banker/broker contact information

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	Provide banker/broker contact information.	<a href="#">Contacts</a>

[Correct Loan Details](#)

- Go to **Loan Summary**→**Contacts**
- Click the **Set** button
- Select the Broker Contact from the list
- Click **Set Contact**

Lender Account Management

CONTACT ROLE

Broker Account Management

CONTACT ROLE

Broker Contact Info

Contact 1 [Set](#) [Delete](#)

Broker Contact Search

Contact Name: Email Address:

CONTACT NAME	EMAIL	PHONE	FAX	SELECT
Tan Scott	tanjohnson@homebridge.com	(770) 373-5509		<input checked="" type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>

[Set Contact](#) [Cancel](#)

Error/Submission Stop

34. Select Broker Compensation type

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	Select Broker Compensation type (Lender or Borrower Paid compensation).	Fees & Closing Cost / Broker Compensation

Correct Loan Details

Fix

For submitting Unlocked Loans:

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click **Broker Compensation**
- Select **Compensation Type**
- Enter **Credit** or **Points for Rate Chosen** and **Save**

Fees and Closing Costs

Credit for Rate Chosen: [ ]

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION
A	Funding Fee
A	Underwriting Fees
B	Flood Certification Fee
B	Tax Service Fee
C	Pest Inspection
F	Daily Interest Charges
F	Homeowner's Insurance Premium

Broker Compensation

\* Broker Comp Paid By: ☐ Lender Paid ☐ Borrower Paid

Lender Paid Compensation Applied: 1.125%

Lender Paid Compensation Amount: \$7,200.00

Borrower Paid Broker Fee: [ ] \$0.00

BPC Paid as a Percentage: ☐ [ ]

Credit / Points for Rate Chosen

Interest Rate: 7.250%

Credit or Points: ☐ Credit ☐ Points

Credit for Rate Chosen: [ ] 0.000%

Points for Rate Chosen: [ ] 0.000%

Cancel Save

Generate Title & Recording Fees Quick Fees **Broker Compensation** Add New Fee Add New Escrow Add/Edit Credits

35. Service Provider cannot be TBD or Pending, a Company Name must be listed

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	CDA Fee may be required based on Loan Product selected.		Fees & Closing Cost
Error	Service Provider cannot be TBD or Pending, a Company Name must be listed.		Fees & Closing Cost

Correct Loan Details

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Service Providers** tab
- Click the **Service Provider Type** [hyperlink](#)
- Enter required information and **Save**

Fees and Closing Costs

Credit for Rate Chosen: [ ]

Fees and Closing Cost **Service Providers**

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

Editing Provider

Service Provider Type: Title Insurance

\* Service Provider: [None]

\* Provider Address #1: [ ]

Provider Address #2: [ ]

\* Zip, City & State: [ ] [ ] [ ]

\* Phone: [ ]

Fax: [ ]

## Error/Submission Stop

### 36. Service Provider must be listed for all Section C – Services You Can Shop For

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	Service Provider must be listed for all 'C - Services You Can Shop For' associated fees.	Fees & Closing Cost

[Correct Loan Details](#)

## Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Service Providers** tab
- Click the **Service Provider Type** [hyperlink](#)
- Enter required information and **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost **Service Providers**

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

**Editing Provider**

Service Provider Type: Title Insurance

\* Service Provider: None

\* Provider Address #1:

Provider Address #2:

\* Zip, City & State:

\* Phone:

Fax:

[Save](#) [Cancel](#)

### 37. Subject Property has not been selected

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	The Subject Property has not been selected. Navigate to the REO Information screen and choose Subject Property and select checkbox on the Property Information.	

[Correct Loan Details](#)

- Go to **Full Application**→**REO Info** screen
- Click the **Property Address** [hyperlink](#)
- Select **Subject Property** on the Property Info pop-up

Schedule of Real Estate for:

[Add Property](#)

List of Properties

PROPERTY ADDRESS

☒ Ken Customer

**123 Some Street**  
Atlanta, GA 30303

**Property Info**

☒ Subject Property ☐ Same as Present Address

Address Line One: 123 Some Street

Unit Type, Unit #:

Address Line Two:

\* Zip, City & State: 30303 Atlanta GA

Country: United States

Property Type:

\* Property Status: Rental

\* Present Market Value: \$800,000.00

\* Occupancy Type: ☒ Primary Residence ☐ Will be Primary Residence ☐ Second Home ☐ Owned Free & Clear ☒ Investment

### Error/Submission Stop

#### 38. TRID Application Date entered is outside the available timeframe

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	The TRID Application Date entered is outside the allowable timeframe to properly issue initial disclosures.	Submission

Correct Loan Details

### Fix

- Go to **Loan Submission**→**Loan Submission**
- Update the **Application Date**
  - For Generating Initial Disclosures - the **Application Date** cannot be greater than one day prior to the Submission Date

Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA)

1/02/2024

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

#### 39. Update Other Credits - Purchase Credit Source Type and/or Other Credit Type

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	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

Correct Loan Details

- Go to **Full Application**→**Qualifying the Borrower**
- Click the **Other Credits** ... button
  - Note:** you may need to zoom out to 90% to see the button
- Select **Purchase Credit Source Type** from the dropdown for each credit
- Click **Save**

Escrow Payments: \$3,922.01 \$0.00 \$203,922.01

TOTAL CREDITS  
L. Seller Credits: \$4,750.00  
M. Other Credits: \$14,200.00

Other Credit

OTHER CREDIT TYPE	PURCHASE CREDIT SOURCE TYPE	AMOUNT	PAID BY THIRD PARTY	EXPLANATION
Earnest Money		\$10,000.00		
Lease Purchase Fund	Borrower Paid Outside Closing	\$4,200.00		
	Builder / Developer			
	Employer			
	Federal Agency			
	Lender			
	Local Agency			
	Non-Parent Relative	\$14,200.00		
	Parent			
	Real Estate Agent			
	State Agency			
	Unrelated Friend			
	Employer Affiliate			
	Lender Affiliate			

Closing Cost Credits

CREDIT TYPE

SAVE

### Error/Submission Stop

**40. 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.		<a href="#">Short Application or Lock</a>
Error	You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.		<a href="#">Short Application</a>

[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](#)