

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.		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](#)

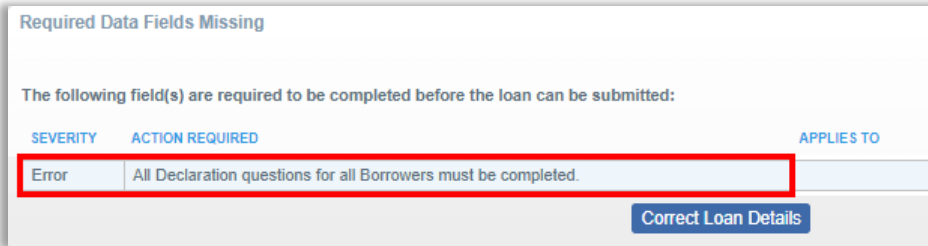
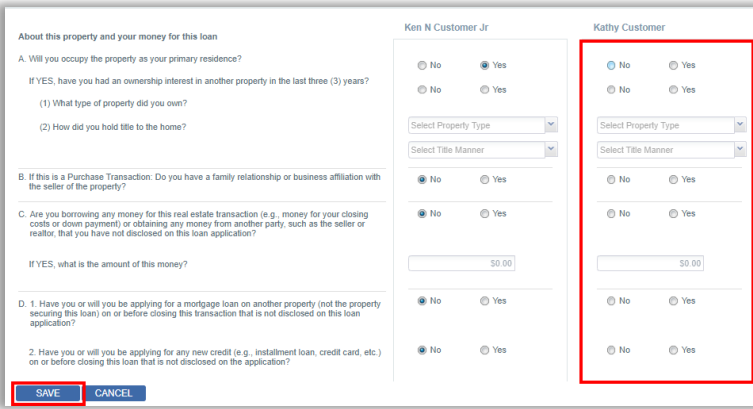
Note: The pop-up can remain open while making the required changes, or can be closed out by clicking [Correct Loan Details](#)

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Submission Stop Fixes

Error/Submission Stop	Fix
<p>1. All Declaration questions for all Borrowers must be completed</p> 	<ul style="list-style-type: none"> • Go to Full Application → Declarations • Select Borrower Declarations • Click Save 

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**

A screenshot of the 'Borrowers' form in the system. Several fields are highlighted with red boxes to indicate required information: Tax ID Number (111-22-2555), Date of Birth (12/01/1995), Marital Status (Married), Citizenship (US Citizen), and Mobile Phone ((215) 555-1212). Other visible fields include Name Suffix, Date of Birth (7/04/1966), Yrs Of School, Unmarried Addendum, Marital Status (Unmarried Addendum), Citizenship (US Citizen), Dependents, Contact Info (Home, Mobile, Work), and Preferred options.

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

A screenshot showing the 'Borrower Emails' dialog box open over the main form. The dialog box has a text input field containing 'kelly.customer@gmail.com' and a 'Prefer' radio button. A red box highlights this input field. In the background, the main form's 'Email Address' field is visible with a pencil icon next to it, also highlighted with a red box. Other form fields like 'Home', 'Mobile', and 'Work' phone numbers are also visible.

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@fanniema.com

* Present Address:
 10655 Birch St
 Unit Type Unit #
 Address Line 2
 91502-1234 Burbank
 CA United States

* Occupancy: Time at Address:
 Rent 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: Time at Address:
 Rent 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**

7. Appraised Value is a required field

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

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**

Error/Submission Stop

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

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/Branch NMLS ID:

DBA Name: Company/Branch License:

Address Line One: MLO NMLS ID:

Address Line Two: MLO License #:

Zip City State:

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:

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

Error/Submission Stop

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

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

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

DU Case File ID: [ID]

Note: [Icon]

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

LPA Summary Submitted By: [Name] Submitted Date: 2/28/2024 9:42 AM

Loan Product Advisor Key Identifier: [ID]

Loan Product Advisor Loan identifier: [ID]

Note: [Icon]

Documentation Level:

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

Note the Submitted Date and Time

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 %

The screenshot shows the 'Broker Compensation' dialog box. The 'Broker Comp Paid By' section has 'Borrower Paid' selected. Below, 'Lender Paid Compensation Applied' is 0.000% and 'Lender Paid Compensation Amount' is \$0.00. The 'Borrower Paid Broker Fee' is entered as \$6,512.00. The 'BPC Paid as a Percentage' checkbox is checked, with a value of 1.000%. The 'Interest Rate' is 7.250%. The 'Save' button is highlighted with a red box. A red arrow points from the 'Save' button back to the 'Borrower Paid' radio button. At the bottom of the main window, the 'Broker Compensation' button is also highlighted with a red box.

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.		Fees & Closing Cost
Error	Escrow Records Required.		Fees & Closing Cost

[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 Fee				5.00
B	Collateral Desktop Analysis				0.00
B	Flood Certification Fee				6.25
B	Tax Service Fee				0.00
C	Closing Coordination Fee				5.00
C	Closing Protection Letter				0.00
C	Closing Protection Letter - Borrower				0.00
C	E-Docs/E-Record/RecSvc Fee				3.00
C	Lender's Title Insurance				7.00
E	Deed Recording				5.00
E	Deed State Tax/Stamps				0.00
E	GA Residential Mortgage Fee				0.00
E	Mortgage Intangible Tax				0.00
E	Mortgage Recording				5.00
F	Daily Interest Charges				1.23
F	Homeowner's Insurance Premium				0.00
H	Owner's Title Insurance (optional)				8.00

Editing Fee

* LE/CD Section: Services You Cannot Shop For

* Fee Identifier: 0827

Fee description: Collateral Desktop Analysis

Service Provider Type: Freeform Provider

Pay To: Third Party Provider

Service Provider:

* Vendor Relationship: Services You Cannot Shop For

Finance Charge:

Total Amount: \$250.00 POC Amount: \$0.00

Total Borrower Amount: \$250.00 POC Amount: \$0.00

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

[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.		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

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

* Closing in Entity Name: Limited Liability Corporation

Mortgage Type

* Closing in Entity Name: Limited Liability Corporation

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)

Company/Branch NMLS ID: 6521

DBA Name:

Company/Branch License: Residential Mortgage Lending Act License - 4130749

Address Line One: 194 Wood Avenue South

MLO NMLS ID:

Address Line Two: 9th Floor

MLO License #:

Zip City State: 08830 Iselin NJ

Financing Law License - 6031908

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:

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 TO
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**

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	\$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

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 displays the 'Fees and Closing Costs' interface. An 'Editing Fee' dialog box is open, showing the following details:

- * 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** (Warning icon)
- Total Seller Amount: \$0.00 POC Amount: \$0.00

The 'Save' button is highlighted with a red circle. In the background, a table lists various fees with their descriptions and amounts. A red arrow points to a negative amount of -\$52.00 in the 'BORROWER AMO...' column.

SECTION	DESCRIPTION	BORROWER AMO...
A	Undwriting Fees	\$1,025.00
B	Flood Certification Fee	\$6.25
B	Tax Service Fee	\$70.00
C	Closing Protection Letter	\$25.00
C	E-Docs/E-Record/RecSvc Fee	\$50.00
C	Lender's Title Insurance	\$1,150.00
C	Settlement Fee	-\$52.00
C	Title Endorsements	\$150.00
C	Title Search Fee	\$50.00
E	Deed City Tax/Stamps	\$0.00
E	Deed Recording	\$130.00
E	Mortgage Recording	\$230.00
F	Daily Interest Charges	\$297.60
F	Homeowner's Insurance Premium	\$900.00
H	Owner's Title Insurance (optional)	\$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.		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](#)

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	Underwriting Fees**					\$0.00	\$1,025.00
B	Flood Certification Fee	Service				\$0.00	\$6.25
B	Tax Service Fee	Coreloc				\$0.00	\$70.00
C	Closing Coordination Fee	Kennet				\$0.00	\$375.00
C	Closing Protection Letter	Kennet				\$0.00	\$50.00
C	Closing Protection Letter - Borrower	Kennet				\$0.00	\$53.00
C	E-Docs/E-Record/RecSvc Fee	Kennet				\$0.00	\$65.00
C	Title Cert/Opinion Fee	Kennet				\$0.00	\$0.00
E	Deed State Tax/Stamp					\$800.00	\$0.00
E	GA Residential Mortgage Fee					\$0.00	\$0.00
E	Mortgage Intangible Tax					\$0.00	\$0.00
F	Daily Interest Charges					\$0.00	\$762.72
F	Homeowner's Insurance Premium					\$0.00	\$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:

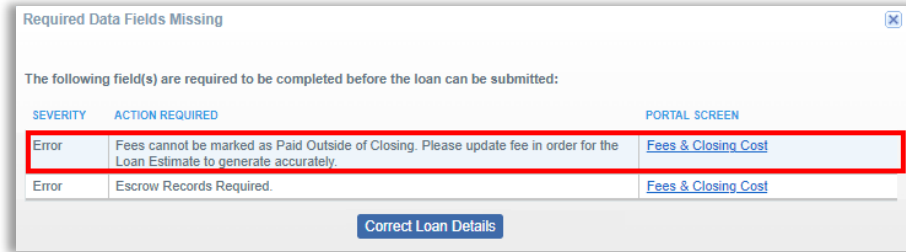
Total Borrower Amount: POC Amount:

Total Seller Amount: POC Amount:

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

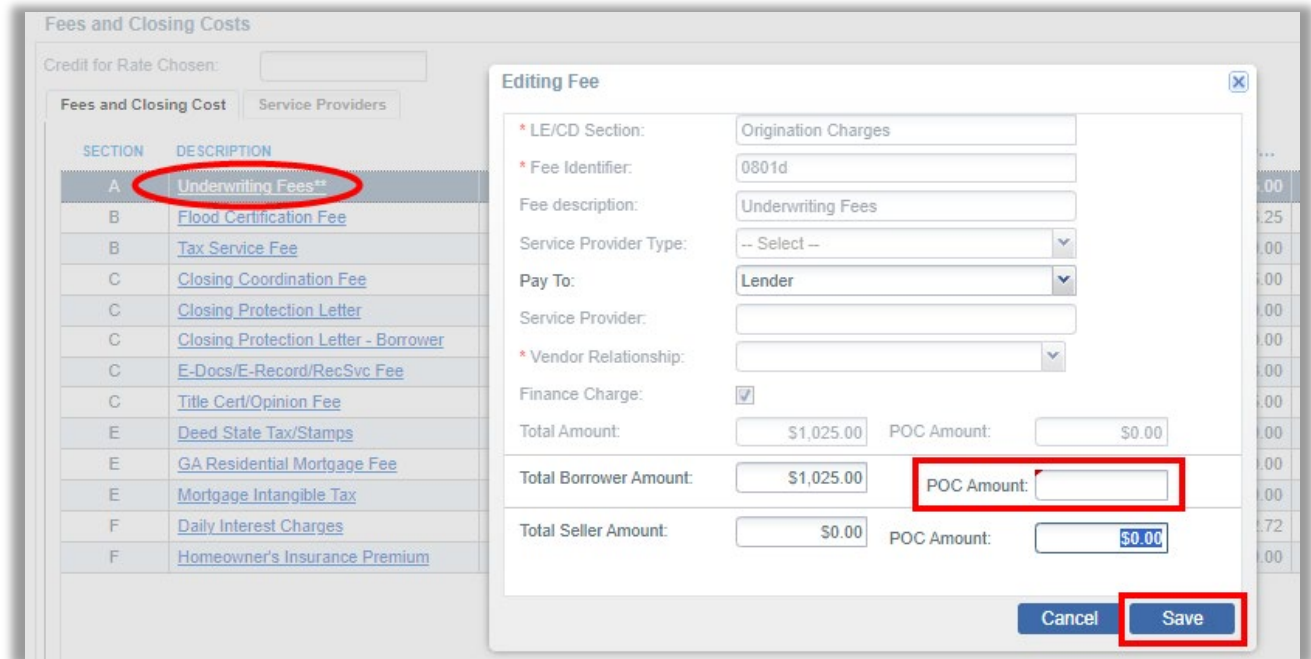
Error/Submission Stop

19. Fees cannot be marked as Paid Outside of Closing. Please update the fee in order for the Loan Estimate to generate accurately.



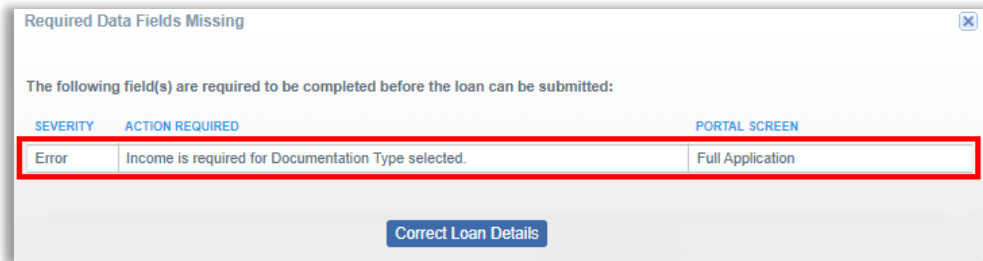
Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Review **Description** column for fee(s) with **
- Click hyperlink in **Description** to edit the fee
- Remove value in **POC Amount**
- Click **Save**



Error/Submission Stop

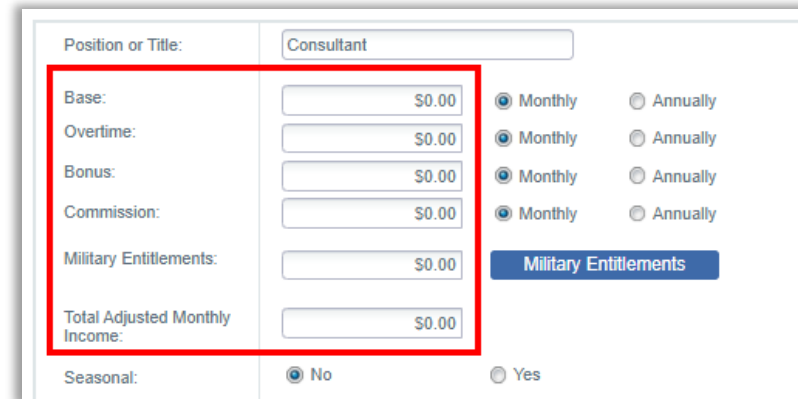
20. Income is required for Documentation Type selected



Fix

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

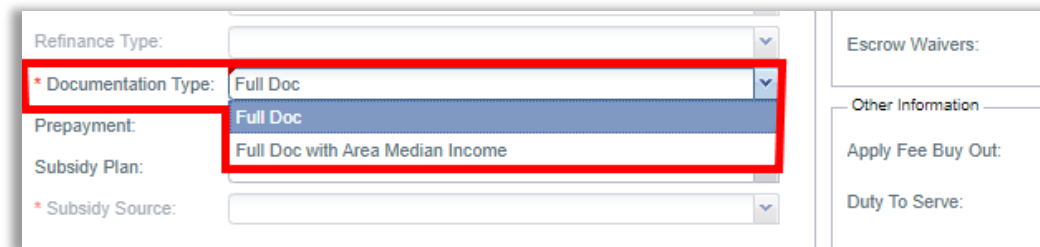
- Go to **Full Application**→**Employment/Income** screen
- Enter the applicable Income



- OR -

If FTHB is not applicable:

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



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.		Full Application
Error	Escrow Records Required.		Fees & Closing Cost

[Correct Loan Details](#)

Fix

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

Position or Title:

Base: Monthly Annually

Overtime: Monthly Annually

Bonus: Monthly Annually

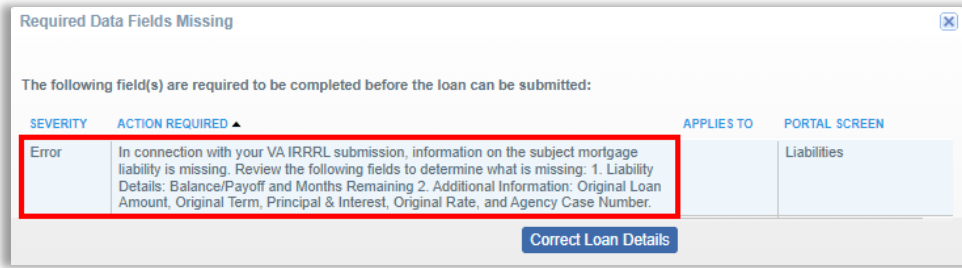
Commission: Monthly Annually

Military Entitlements: [Military Entitlements](#)

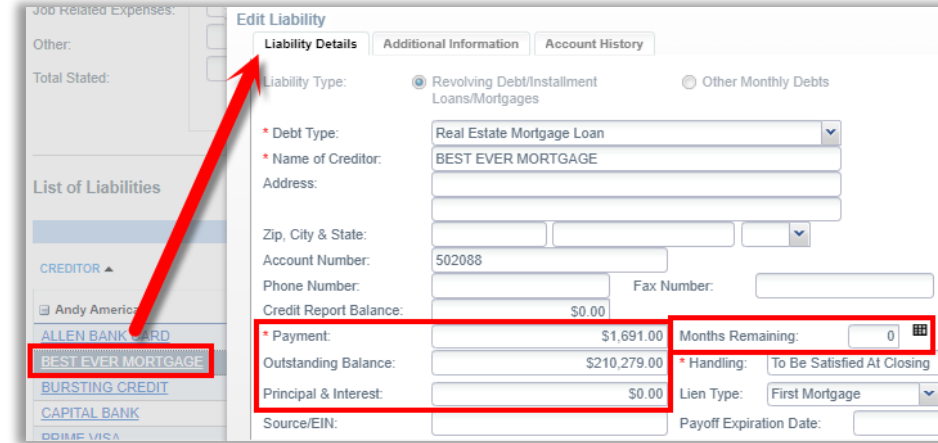
Total Adjusted Monthly Income:

Seasonal: No Yes

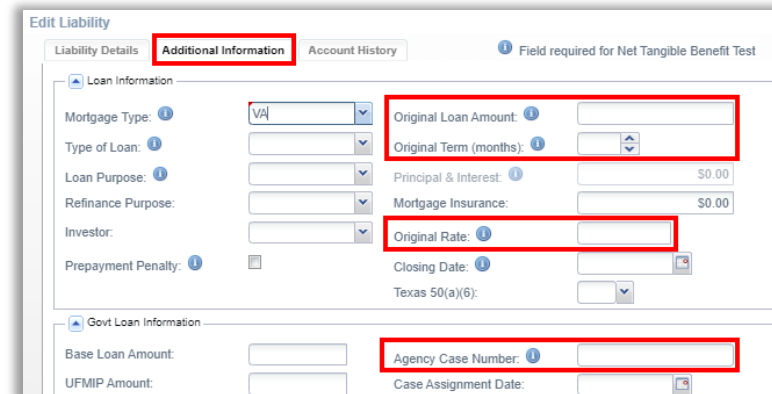
22. In connection with your VA IRRRL submission



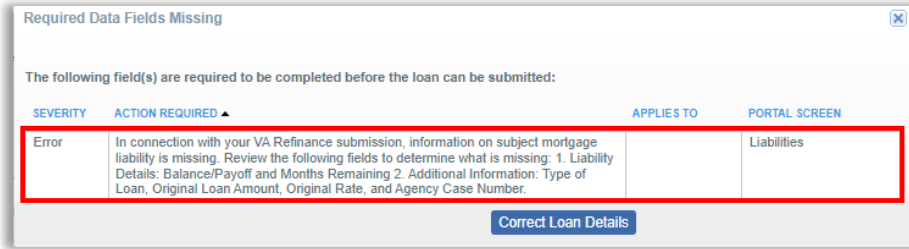
- Go to **Full Application**→**Liabilities** screen
- Click the **Creditor** [hyperlink](#) for the applicable mortgage
- Enter or update:
 - **Payment**
 - **Outstanding Balance**
 - **Principal & Interest**
 - **Months Remaining**



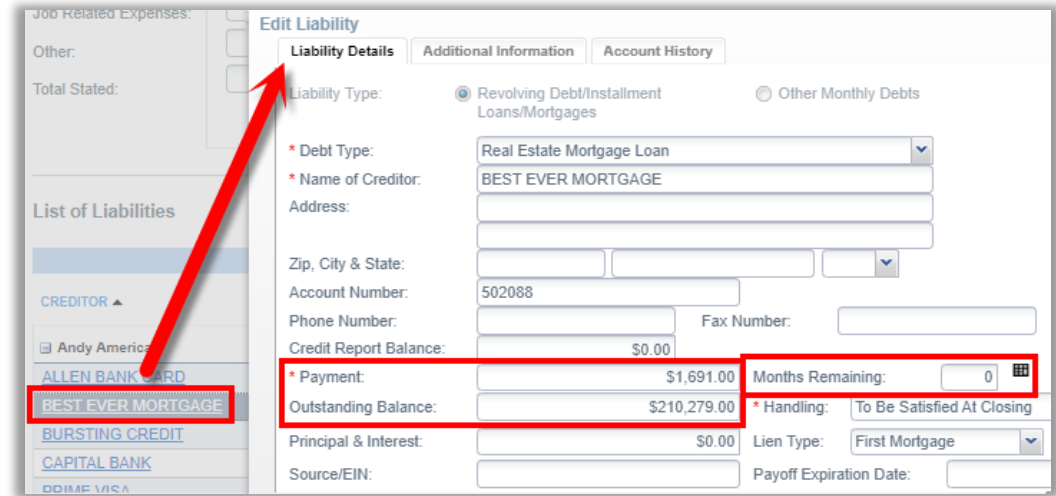
- Click the **Additional Information** tab and enter or update:
 - **Original Loan Amount**
 - **Original Term (months)**
 - **Original Rate**
 - **Agency Case Number**



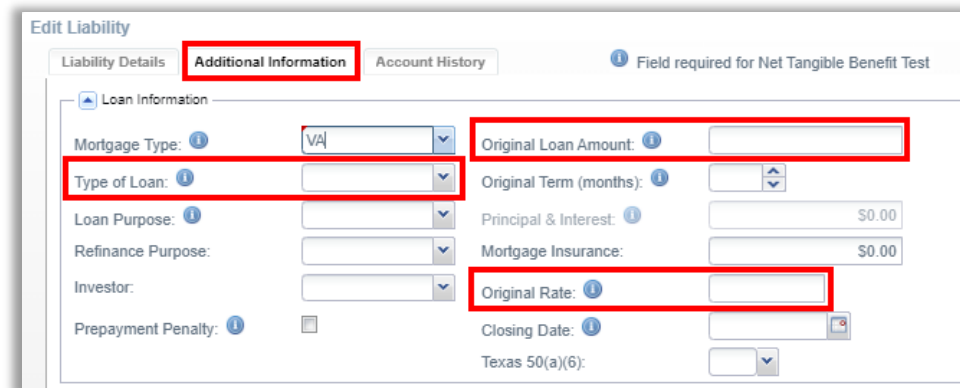
23. In connection with your VA Refinance submission



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



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



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: Cony 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:

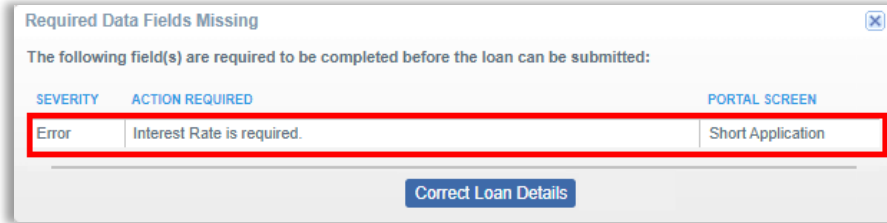
* Base Loan Amount:

Mortgage Insurance Financed:

Total Loan Amount:

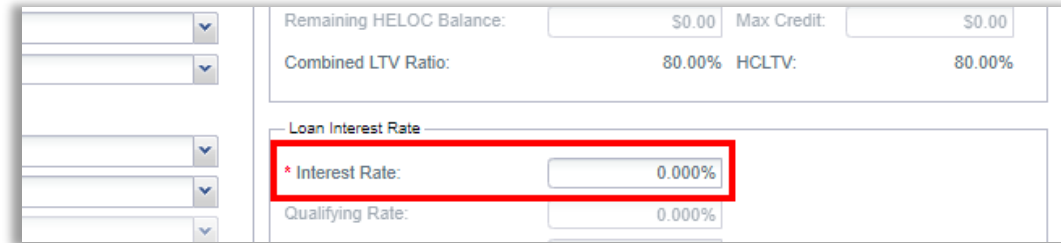
Error/Submission Stop

26. Interest Rate is Required



Fix

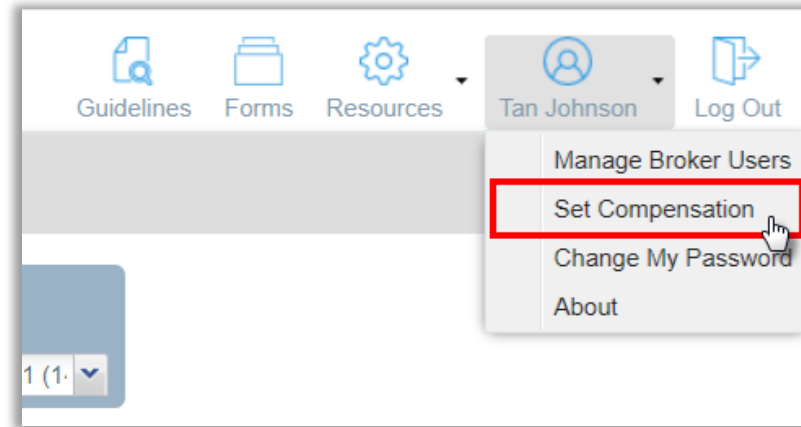
- Go to **Loan Summary**→**Short Application**
- Scroll down and enter the **Interest Rate**



27. Lender Paid Compensation is currently reflecting 0%



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



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:

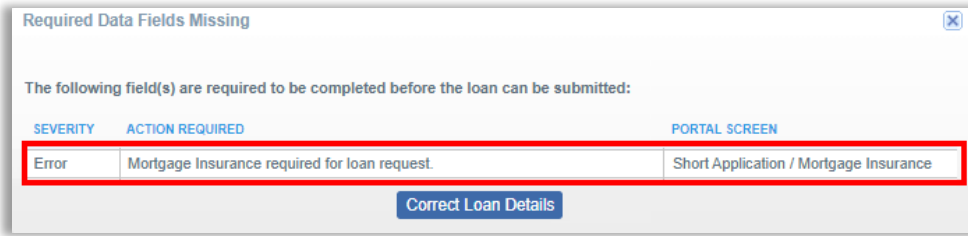
MLO Phone Number:

Borrower Information

Number of Borrowers: One Two Three Four

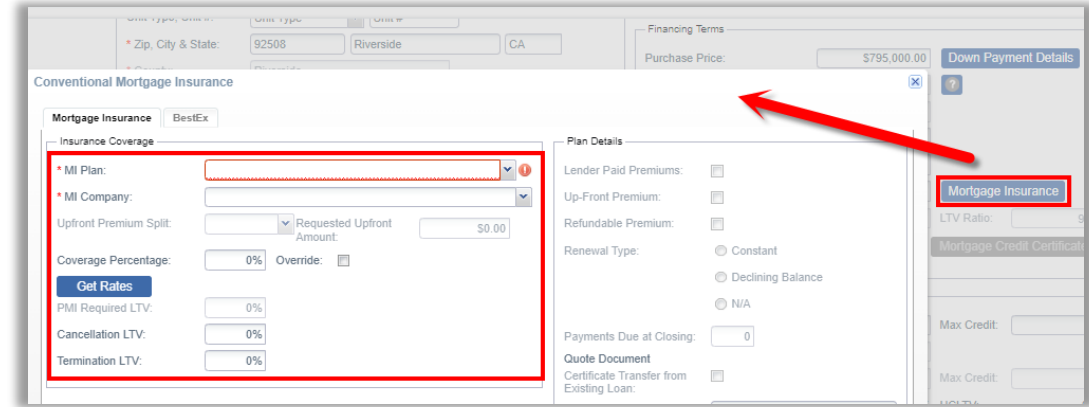
Error/Submission Stop

30. Mortgage Insurance required

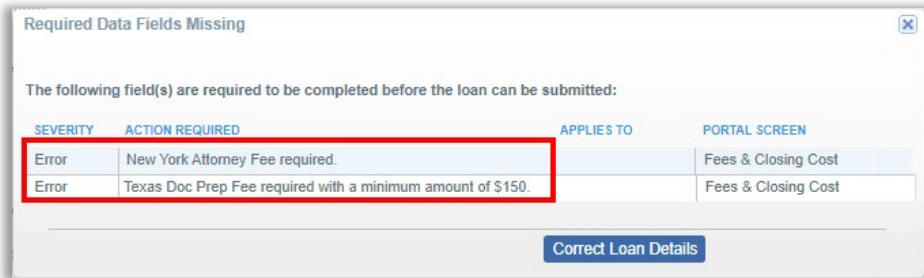


Fix

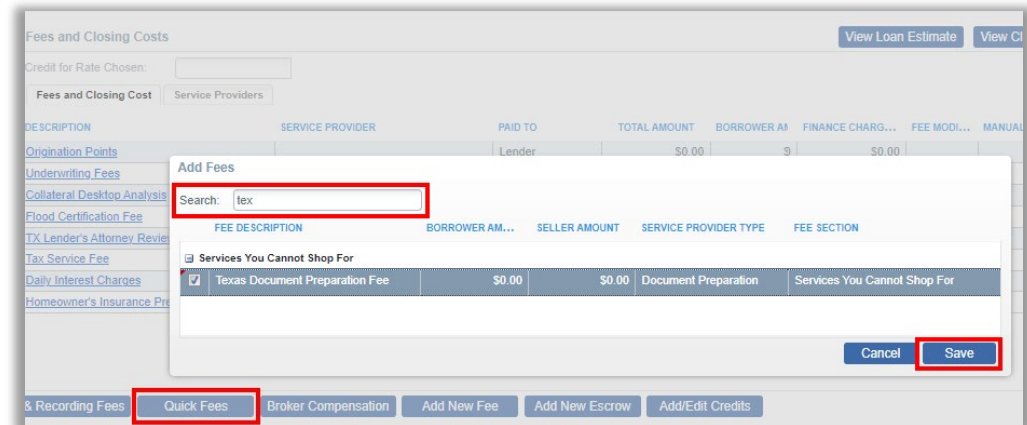
- Go to **Loan Summary**→**Short Application** screen
- Click the **Mortgage Insurance** button
- Select the **MI Plan** and **MI Company**
- Click the **Get Rates** button



31. New York Attorney/Texas Doc Prep Fee required

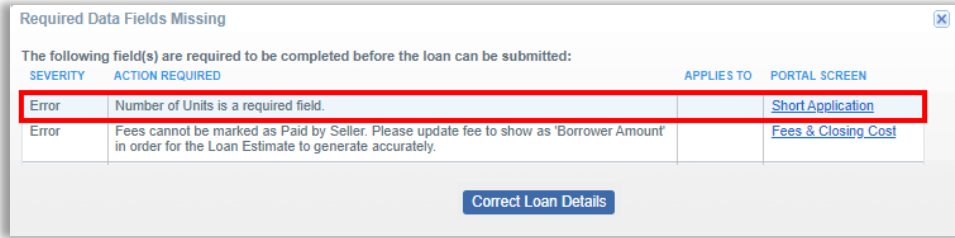


- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Quick Fees** button
- Use the **Search** to locate the missing fee
- Place a checkmark to select the applicable fee
- Enter **Fee Amount** in Borrower or Seller Column
- Click **Save**



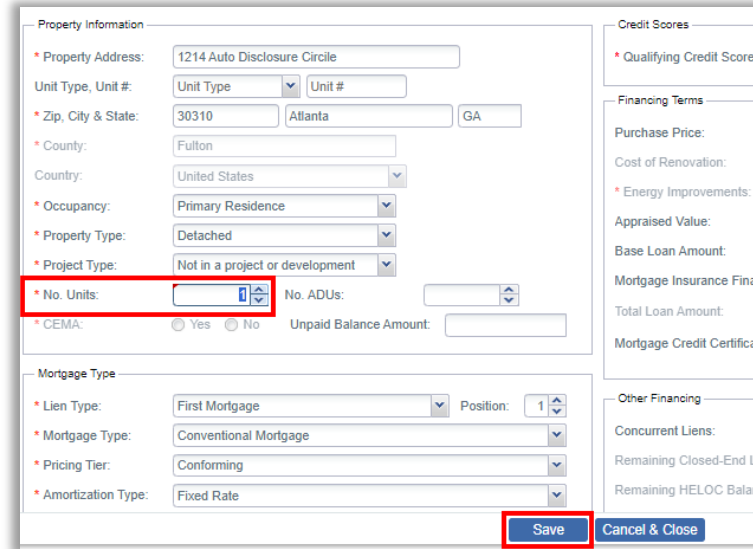
Error/Submission Stop

32. Number of Units is a required field

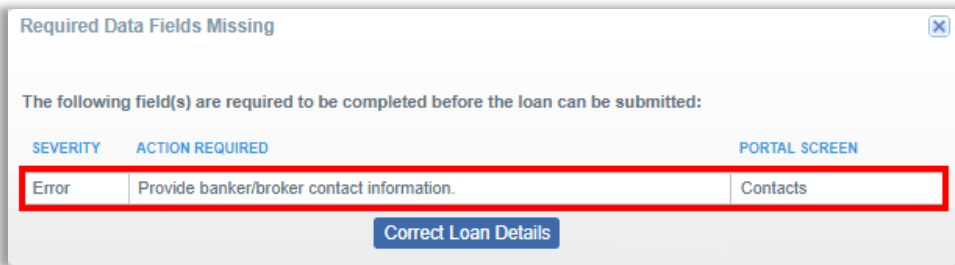


Fix

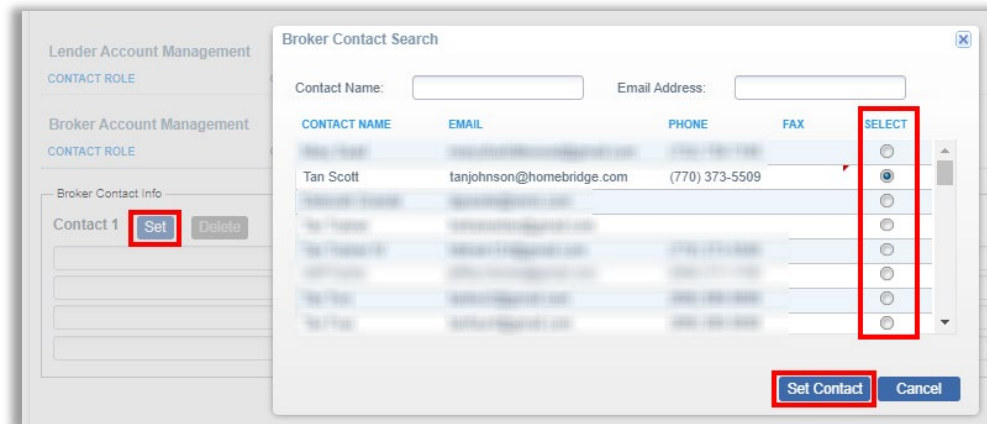
- Go to **Loan Summary**→**Short Application**
- Update **No. Units** as applicable
- Click **Save**



33. Provide banker/broker contact information

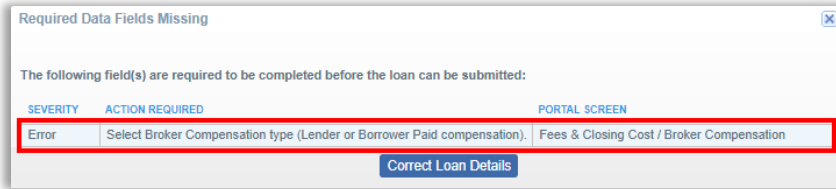


- Go to **Loan Summary**→**Contacts**
- Click the **Set** button
- Select the Broker Contact from the list
- Click **Set Contact**



Error/Submission Stop

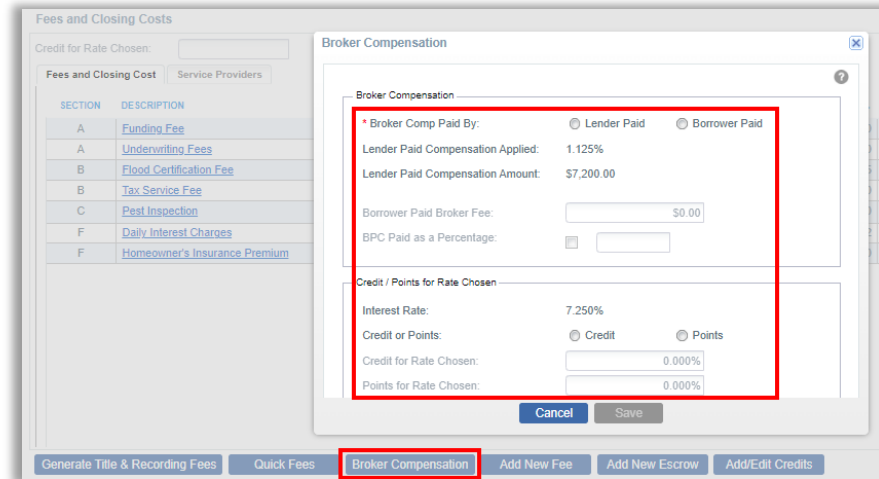
34. Select Broker Compensation type



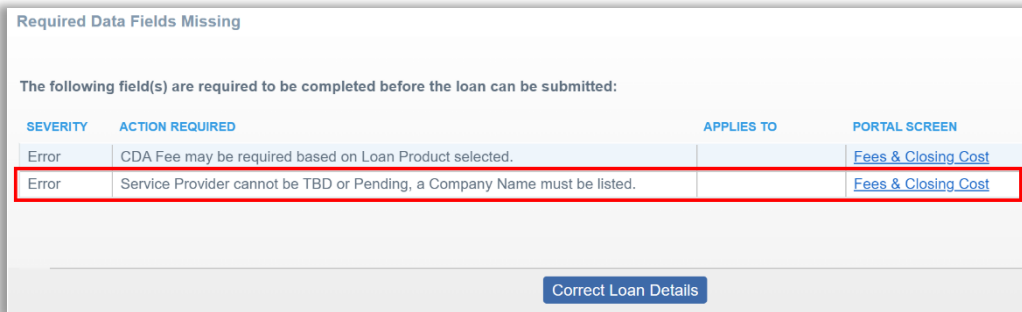
Fix

For submitting Unlocked Loans:

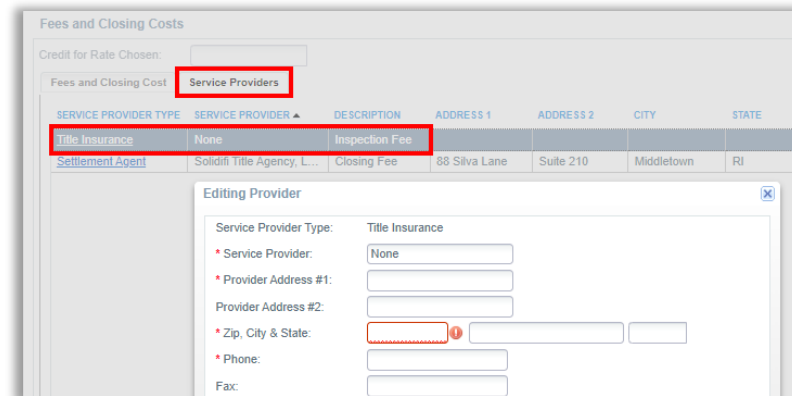
- Go to **Loan Processing**→**Fees & Closing Costs**
- Click **Broker Compensation**
- Select **Compensation Type**
- Enter **Credit** or **Points for Rate Chosen** and **Save**



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

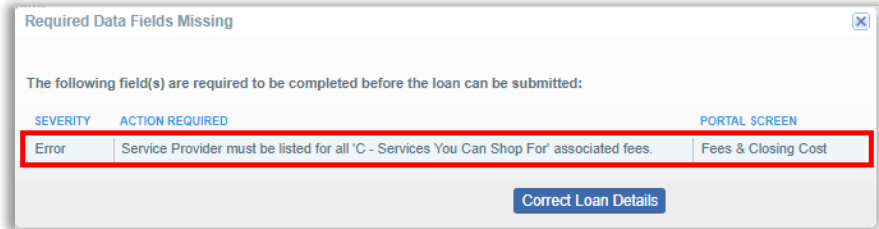


- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Service Providers** tab
- Click the **Service Provider Type** [hyperlink](#)
- Enter required information and **Save**



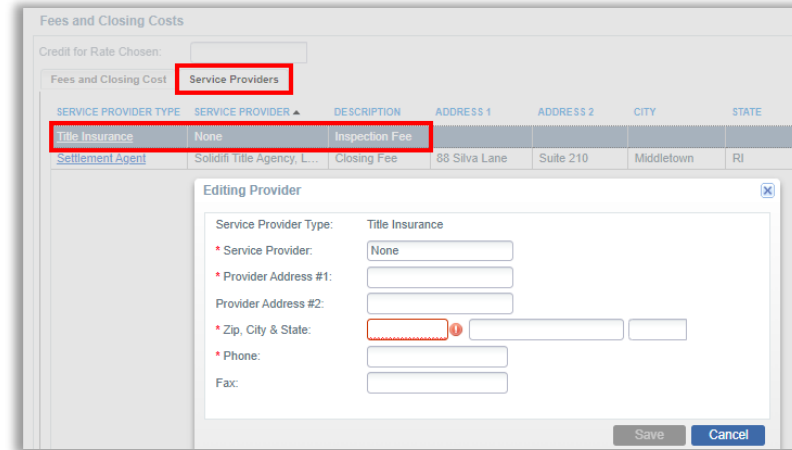
Error/Submission Stop

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

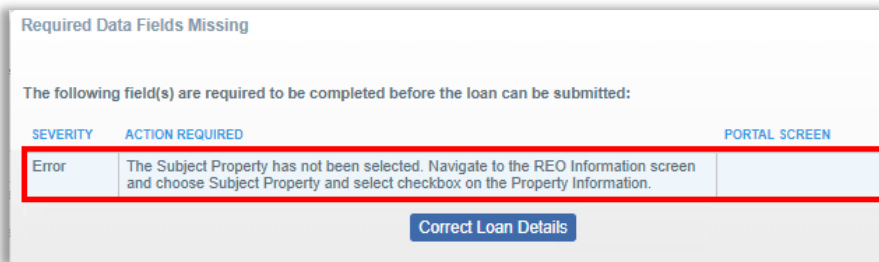


Fix

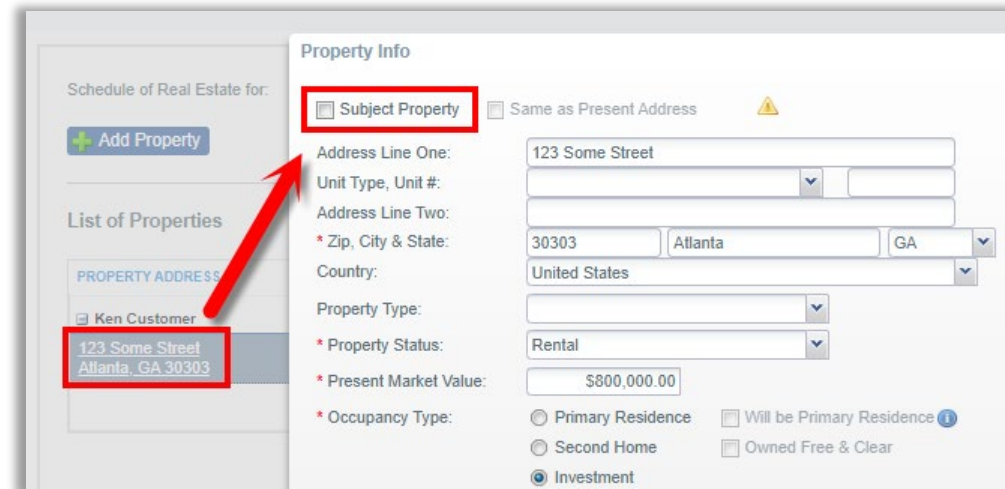
- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Service Providers** tab
- Click the **Service Provider Type** [hyperlink](#)
- Enter required information and **Save**



37. Subject Property has not been selected

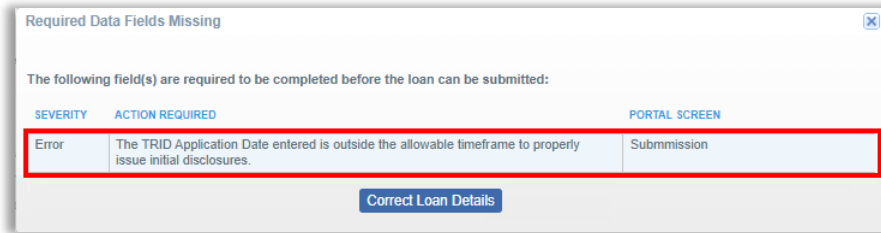


- Go to **Full Application**→**REO Info** screen
- Click the **Property Address** [hyperlink](#)
- Select **Subject Property** on the Property Info pop-up



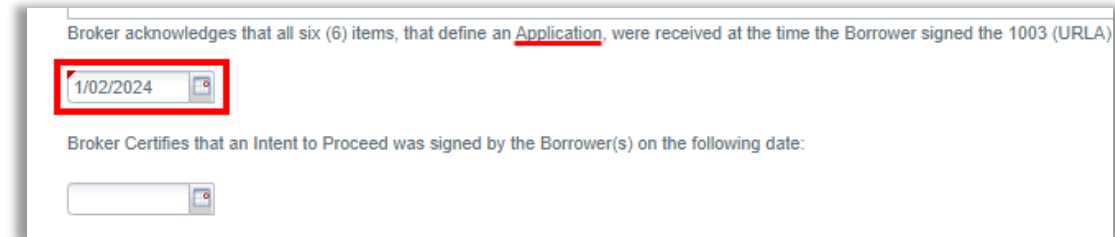
Error/Submission Stop

38. TRID Application Date entered is outside the available timeframe

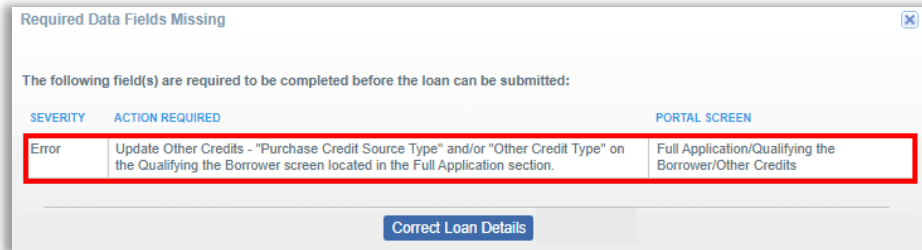


Fix

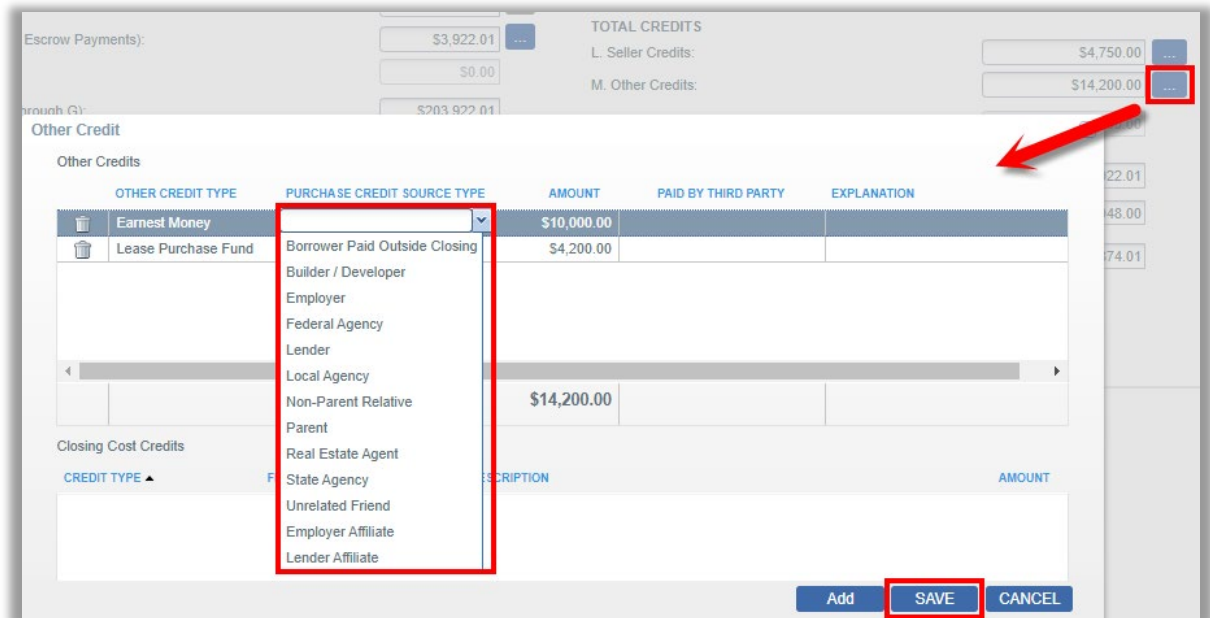
- Go to **Loan Submission**→**Loan Submission**
- Update the **Application Date**
 - For Generating Initial Disclosures - the **Application Date** cannot be greater than one day prior to the Submission Date



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



- 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**



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.		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](#)