



My Loan Detail - Wholesale

Presented to:

Confidential & Proprietary

Feb 2014

■ What is My Loan Detail?

- My Loan Detail provides a comprehensive review of the loan approval. It provides details and risk associated with the new loan. My Loan Detail will provide a breakdown of fees and payment.

■ Target Customer

- All Loans with a FICO < 640
- All first time homebuyers (All FICO's)

■ What's required by the borrower?

- Register
- Read and answer My Loan Detail questions

■ What required by the AE?

- AE responsible for training brokers on the required steps
- AE the point of contact for all questions

■ What required by the Broker LO/Processor

- Validate borrower receives the My Loan Detail email and provides support to borrower as needed
- Makes AM aware when the My Loan Detail complete

- To establish an account click **Register**



My Loan Detail

Welcome to My Loan Detail, Carrington's proprietary web-based mortgage education tool. This application is designed to give you a better understanding of your mortgage loan.

To begin using the My Loan Detail program please [Register](#) to establish an account and Log-in credentials.

Login to your account

User Name:

Password:

[Login](#)

[Forgot Your Password?](#) | [Forgot Your User Name?](#)

- Complete all fields

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Verify User Information

Last Name: *

Last 4 digits of SSN: *

Application Id
(Loan Number): *

Date of Birth: *

Cancel

Next

■ Complete all fields

Enter User Information

Basic Information

User Name: *

Password: *

Confirm Password: *

Email: *

Phone: *

Security Questions

Question 1: *

Answer 1: *

Question 2: *

Answer 2: *

Question 3: *

Answer 3: *

■ Create a password

** Password guide line. Your new Password:

- Cannot be the same as any of the last 24 passwords you've used
- Cannot contain the user's account name
- Must contain at least 8 characters in length
- Must include at least one digit number
- Must include at least one english lowercase characters (a-z)
- Must include at least one english uppercase characters (A-Z)
- Must include at least one Non-alphabetic characters (for example: !,\$,#,%)

My Loan Detail - Microsoft Internet Explorer provided by Carrington Mortgage Services

https://myloandetail.com/

File Edit View Favorites Tools Help

My Loan Detail

My Account Logout

Welcome qeriq. Your last login date: 01/27/2014 12:11 PM

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How do mortgages work?

- 1 ✓
- 2 ✓
- 3 ✓
- 4 ✓
- 5 ✓
- 6 ✓
- 7 ✓
- 8 ✓
- 9 ✓

> About your mortgage

1. Welcome to MyLoan Detail

Thank you for choosing Carrington Mortgage Services, LLC ("Carrington") for your mortgage loan. MyLoan Detail is a short program that explains the mortgage process, and confirms your understanding of your mortgage loan. The program takes just a few minutes to complete. This program is the final, required step in the loan application and approval process. Please click on the button below to begin.

[Next >](#)

Done Internet 100%

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My Account Logout

Welcome qerikq. Your last login date: 01/27/2014 12:11 PM

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- > How do mortgages work?
- ▼ About your mortgage
 - 10 ✓
 - 11 ✓
 - 12 ✓
 - 13 ✓
 - 14 ✓
 - 15 ✓
 - 16 ✓
 - 17 ✓
 - 18 ✓

12. Basic Terms of Your Mortgage Loan

Listed below are some basic terms of your mortgage loan:

1. The value of the home you are purchasing or refinancing is: \$650,000.00
2. Your down payment is: \$99,000.00
3. Your mortgage loan principal amount is: \$396,000.00
4. The term of your mortgage loan is: 30 years
5. Your interest rate is: 4.00 % per annum
6. Your monthly mortgage loan payment may include some or all of the following: principal, interest, real estate taxes, homeowner's insurance and mortgage insurance. Your first monthly mortgage loan payment is: \$2,290.56, and is due on 11/05/2013 and all subsequent monthly mortgage loan payments are on the first of every month after that.
 - **Principal and Interest:** A portion of the monthly mortgage loan payment is used to reduce the mortgage loan principal amount. In addition, a portion of the monthly mortgage loan payment is used to pay interest on the outstanding loan balance owed on the mortgage loan. Interest can be thought of as the "cost" paid for the use of borrowed money. Your first

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My Loan Detail

- > How do mortgages work?
- > About your mortgage
- ▼ Making your mortgage payments
 - 21 ✓
 - 22 ✓
 - 23 ✓
 - 24

24. Thank You

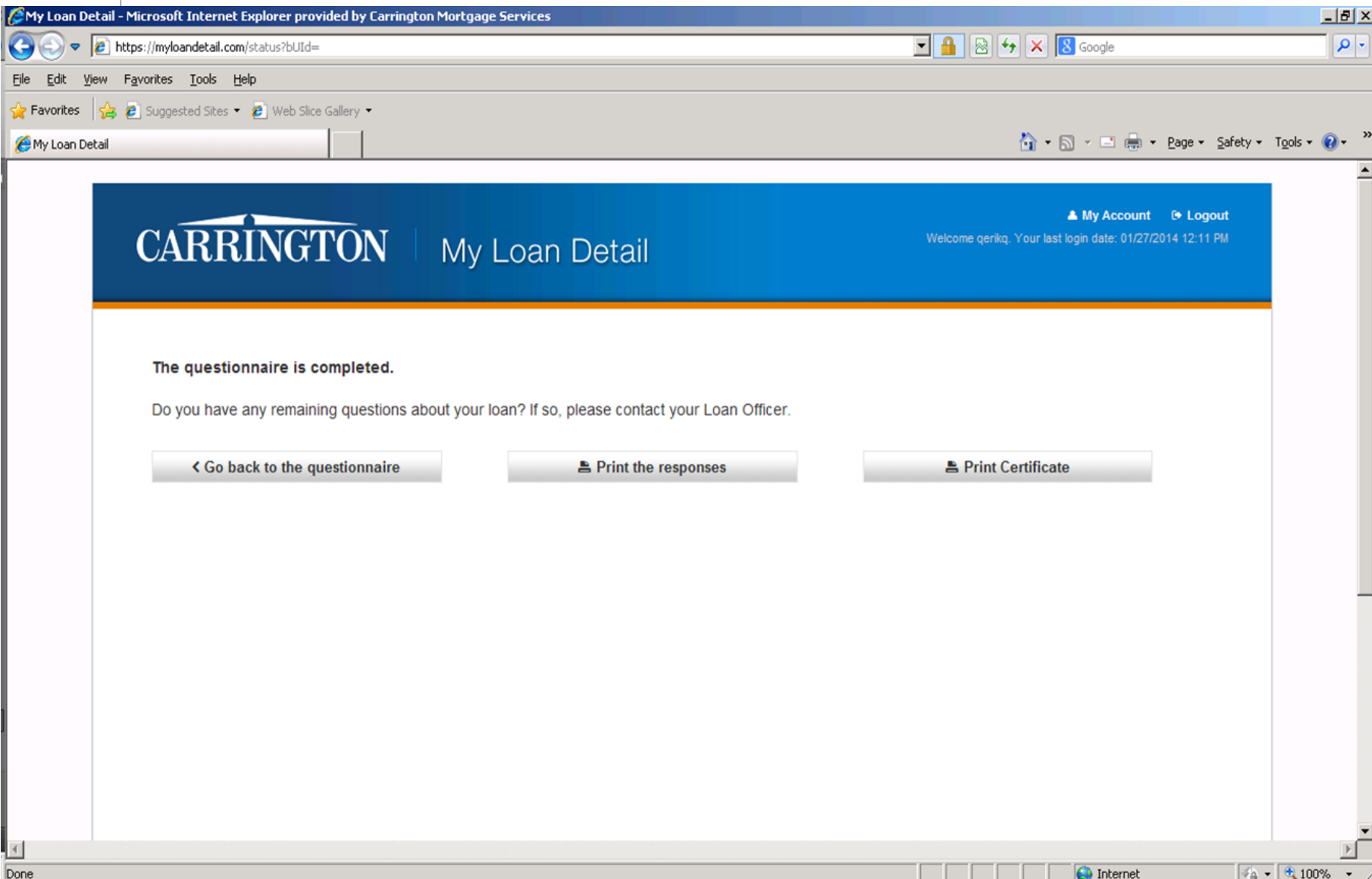
Thank you for completing the My Loan Detail program. We look forward to our relationship together. **If you have further questions please contact your loan officer, Geoff Messerschmidt, at 949-517-6044 or by email at geoff.messerschmidt@carringtonms.com.**

To confirm completion of this program you MUST respond to the next three statements:

1. I have read and understood the My Loan Detail program. **Yes**
2. I have completed this program on my own, without coaching from anyone affiliated with Carrington Mortgage Services. **Yes**
3. I know that I can contact my Carrington Loan Officer anytime by phone or email with any questions I may have. **Yes**

< Previous Next >

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https://myloandetail.com/status?bUIId=

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The questionnaire is completed.

Do you have any remaining questions about your loan? If so, please contact your Loan Officer.

[Go back to the questionnaire](#) [Print the responses](#) [Print Certificate](#)

Done Internet 100%

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https://myloandetail.com/Home/ViewCertificate?bUIId=e1dce012-e276-45db-9be3-d1d30b6f7beb

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My Account Logout

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Certificate of Completion

www.Carringtonhomeloans.com

Print

Attendee: **GEOFF TESTDISC**

Course: **My Loan Detail**

Type: **Online Mortgage Education Course**

Completed: **01/16/2014 8:43 PM**