



Carrington

mortgage services, llc

Broker IQ Reference Guide

March 2025

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Loan Process Pre-Registration

Start a Loan

1. Navigate to: <https://brokeriq.carringtonwholesale.com/>
2. Enter your **BrokerIQ Login ID** and **Password** (supplied via email)
3. Click **Login**



Opt In for Messages!

Please indicate your preferences for receiving notifications and alerts.

Would you like to receive notices and alerts via Email? Yes No

Email Address:

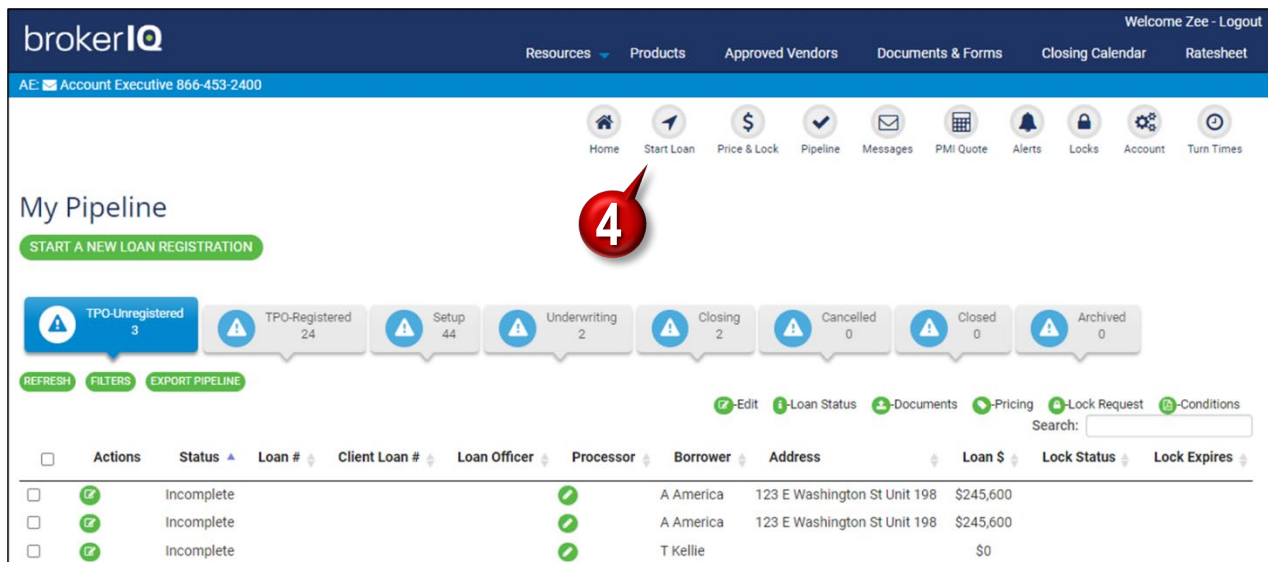
Would you like to receive notices and alerts via text message? Yes No

Note: Standard text messaging rates may apply.

Cell Phone:

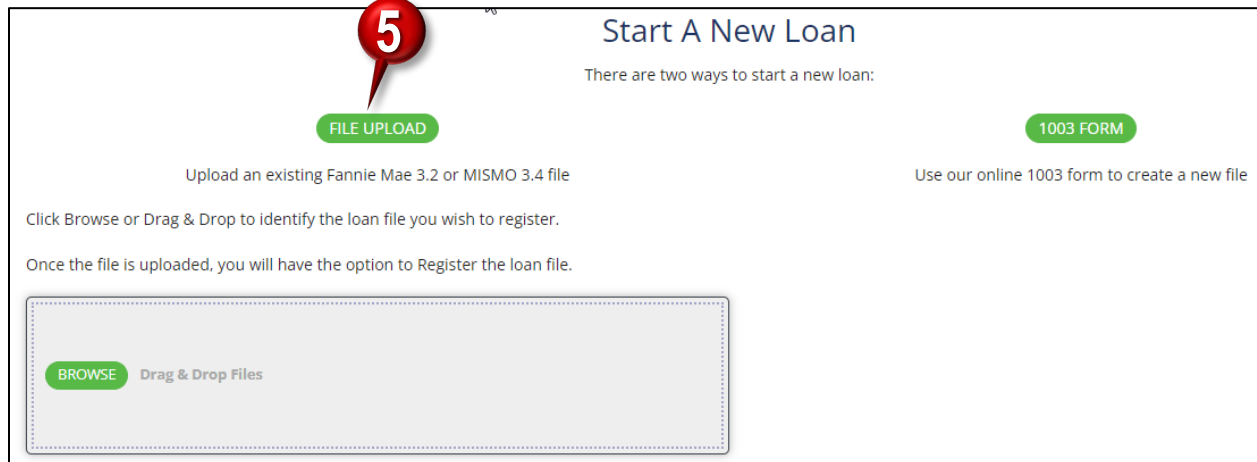
Decide to Opt In/Out

4. Click **Start Loan** from the Quick Action buttons

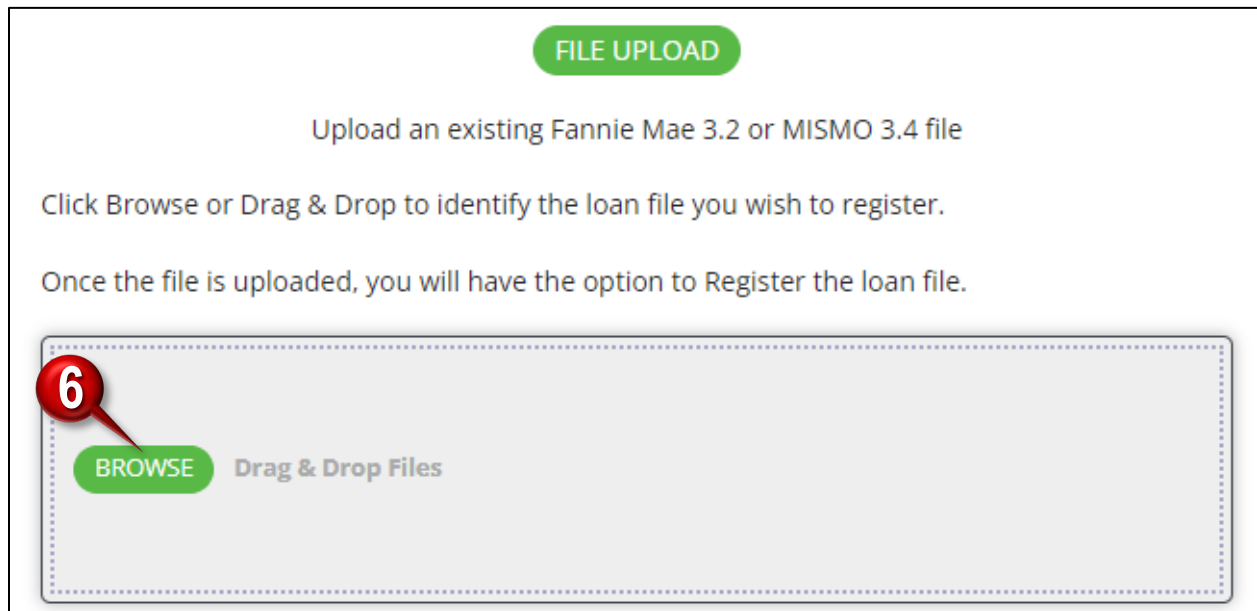


Actions	Status	Loan #	Client Loan #	Loan Officer	Processor	Borrower	Address	Loan \$	Lock Status	Lock Expires
<input type="checkbox"/>	✔ Incomplete				✔	A America	123 E Washington St Unit 198	\$245,600		
<input type="checkbox"/>	✔ Incomplete				✔	A America	123 E Washington St Unit 198	\$245,600		
<input type="checkbox"/>	✔ Incomplete				✔	T Kellie		\$0		

5. Click **File Upload** to start the process of importing a Fannie Mae 3.2 or MISMO 3.4 file
 - Click **1003 Form** to use Broker IQ's online form.



6. Click **Browse** to locate the file from your Desktop
 - You can also drag and drop files into Broker IQ



Note: Users can only upload documents one at a time or users can compile documents into one document to upload.

7. Select the appropriate file by double clicking

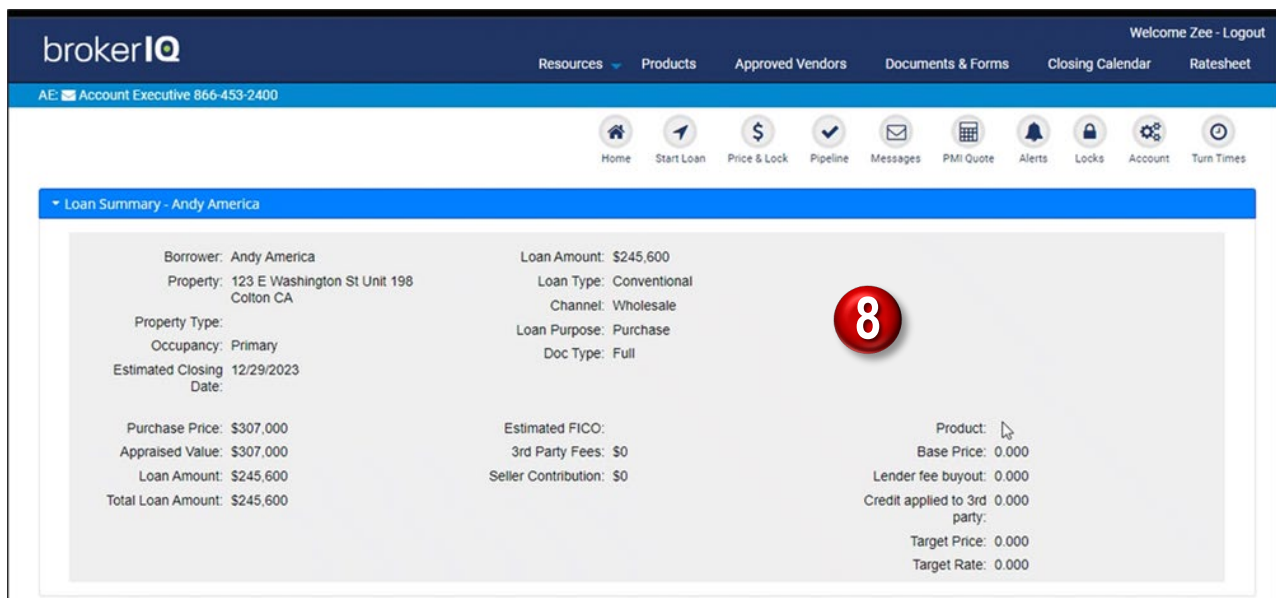
- This is the file that you exported from your current Loan Origination System (LOS). It will be an XML Document.



Loan is now imported into Broker IQ

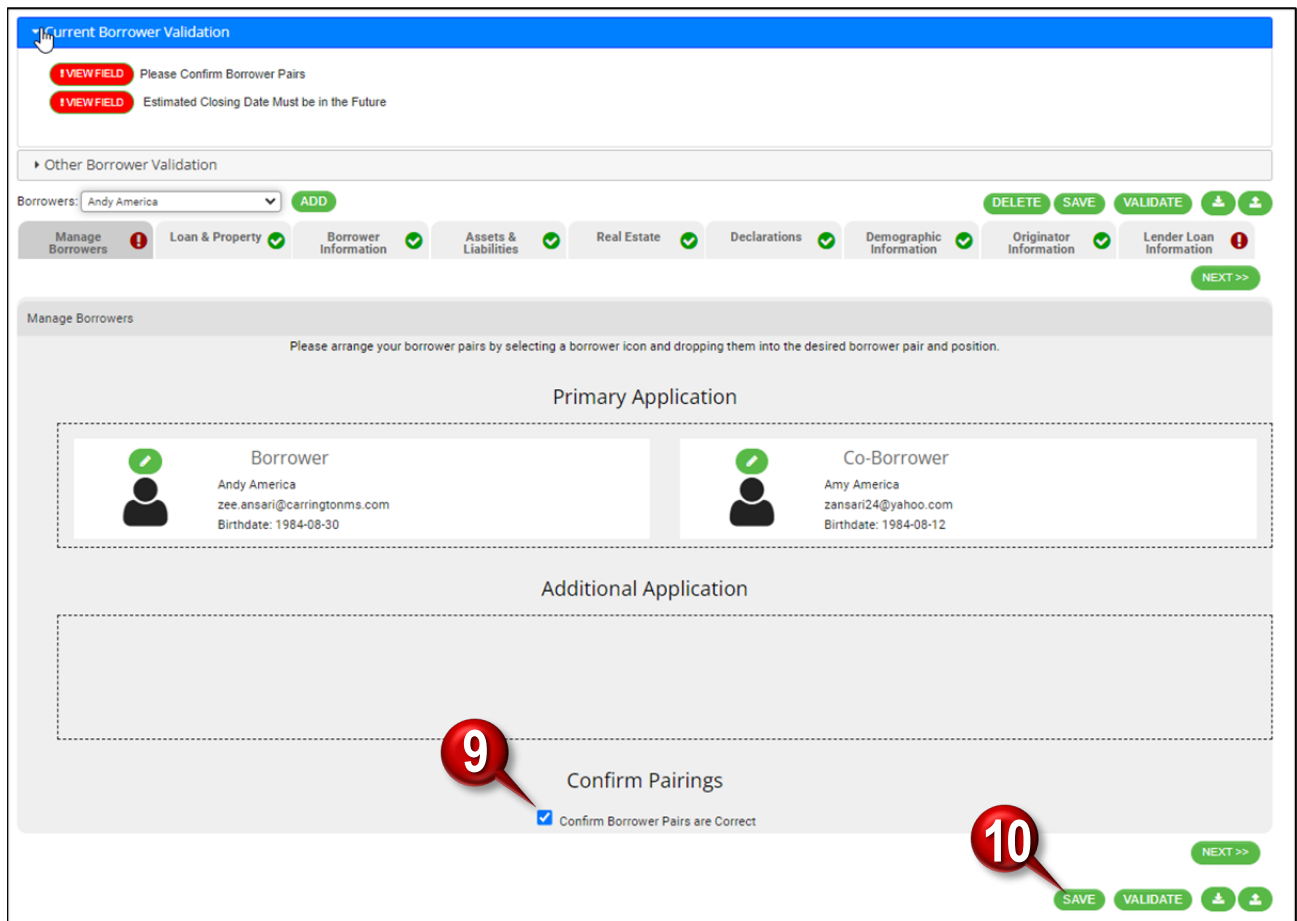
8. The **Loan Summary** reflects details of the loan including the following:

- Borrower Name
- Property Address, Type, and Occupancy
- Estimated Closing Date
- Purchase Price
- Appraised Value
- Loan Amount
- Loan Type
- Loan Purpose
- Doc Type
- FICO



9. Confirm Borrower Pairs

10. Click Save



Current Borrower Validation

- VIEW FIELD** Please Confirm Borrower Pairs
- VIEW FIELD** Estimated Closing Date Must be in the Future

Other Borrower Validation

Borrowers: **ADD** **DELETE** **SAVE** **VALIDATE**

Manage Borrowers **Loan & Property** **Borrower Information** **Assets & Liabilities** **Real Estate** **Declarations** **Demographic Information** **Originator Information** **Lender Loan Information** **NEXT >>**

Manage Borrowers

Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.

Primary Application

Borrower Andy America zee.ansari@carringtonms.com Birthdate: 1984-08-30	Co-Borrower Amy America zansari24@yahoo.com Birthdate: 1984-08-12
---	---

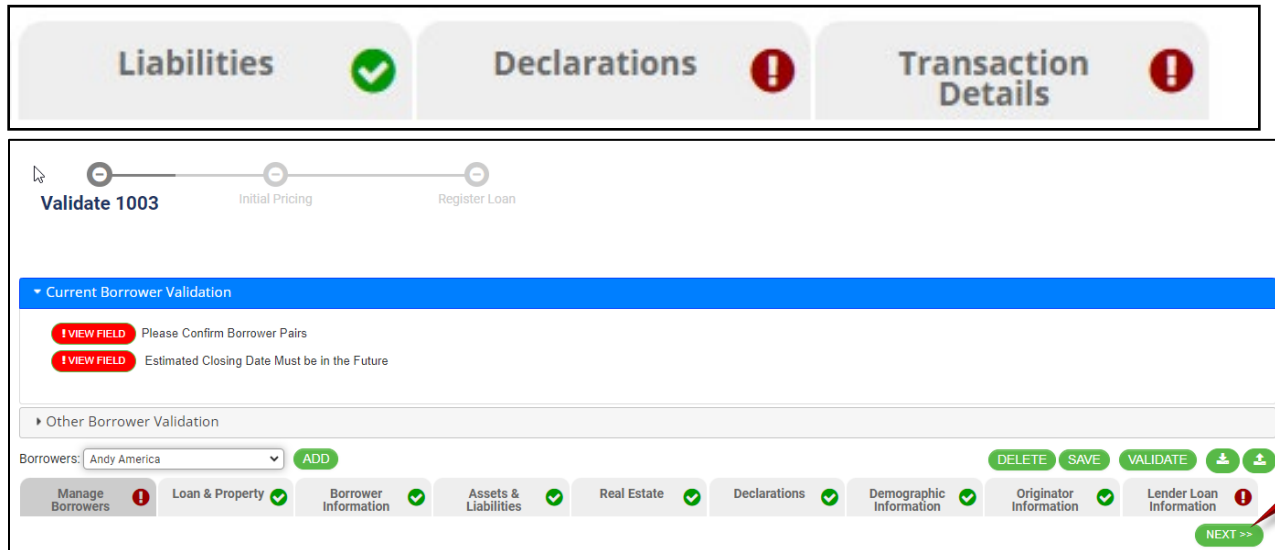
Additional Application

9 **Confirm Pairings**
 Confirm Borrower Pairs are Correct

10 **SAVE** **VALIDATE** **NEXT >>**

11. Click **Next** to validate the required fields in the 1003 Loan Application. Clicking **View Field** will bring your screen to any errors or missing information.

Note: When uploading the application file, the information will carry over to the 1003. If there is *missing* information, you will see a Red Exclamation Point(s) in the designated Tabs which indicate you will have to re-input information to validate the 1003 page.



The screenshot displays the loan application interface. At the top, three tabs are visible: 'Liabilities' with a green checkmark, 'Declarations' with a red exclamation mark, and 'Transaction Details' with a red exclamation mark. Below the tabs is a progress bar with three steps: 'Validate 1003' (active), 'Initial Pricing', and 'Register Loan'. The main content area is titled 'Current Borrower Validation' and contains two error messages, each with a red exclamation mark and a 'VIEW FIELD' button: 'Please Confirm Borrower Pairs' and 'Estimated Closing Date Must be in the Future'. Below this is the 'Other Borrower Validation' section, which includes a dropdown menu for 'Borrowers' (currently set to 'Andy America') and an 'ADD' button. At the bottom, there is a row of tabs for various sections: 'Manage Borrowers' (red exclamation mark), 'Loan & Property' (green checkmark), 'Borrower Information' (green checkmark), 'Assets & Liabilities' (green checkmark), 'Real Estate' (green checkmark), 'Declarations' (green checkmark), 'Demographic Information' (green checkmark), 'Originator Information' (green checkmark), and 'Lender Loan Information' (red exclamation mark). To the right of these tabs are buttons for 'DELETE', 'SAVE', 'VALIDATE', and two download icons. A 'NEXT >>' button is located at the bottom right. A red circle with the number '11' is overlaid on the 'NEXT >>' button.



Validate 1003

Overview

The Validate 1003 Function consists of the following Tabs:

- Loan & Property
- Borrower Information
- Assets & Liabilities
- Real Estate
- Declarations
- Demographic Information
- Loan Originator Information
- Lender Loan Information

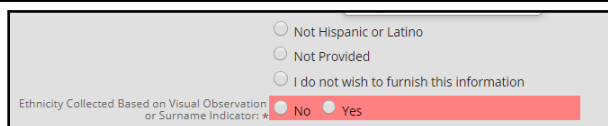
Edit the Loan Information in each of the Tabs prior to Validation:

- Use the Borrower drop-down to review the information for each Borrower
- Fields with red asterisk (*) are Required
- Green check mark means there are No Errors 
- Red exclamation point means there are Errors 

All Errors must be corrected prior to Validation (reflected in red)



The screenshot shows the 'Current Borrower Validation' section with two error messages: 'Please Confirm Borrower Pairs' and 'Estimated Closing Date Must be in the Future'. Below this is the 'Other Borrower Validation' section with a dropdown menu for 'Borrowers' set to 'Andy America' and an 'ADD' button. A navigation bar at the bottom contains icons for 'Manage Borrowers' (with a red exclamation point), 'Loan & Property' (with a green checkmark), 'Borrower Information' (with a green checkmark), 'Assets & Liabilities' (with a green checkmark), 'Real Estate' (with a green checkmark), 'Declarations' (with a green checkmark), 'Demographic Information' (with a green checkmark), 'Originator Information' (with a green checkmark), and 'Lender Loan Information' (with a red exclamation point). Action buttons for 'DELETE', 'SAVE', 'VALIDATE', and 'NEXT >>' are also visible.



The screenshot shows the ethnicity selection options: 'Not Hispanic or Latino', 'Not Provided', and 'I do not wish to furnish this information'. Below these is the text 'Ethnicity Collected Based on Visual Observation or Surname Indicators:' followed by radio buttons for 'No' and 'Yes'. The 'No' option is selected and highlighted in red.

Steps

1. Use the Borrower drop-down to review the information for each Borrower
2. Navigate between the Tabs by clicking each tab or using the Next and/or Previous buttons
3. Review the information within each of the Tabs
 - Fields with red asterisk (*) are Required
4. Make changes as necessary
5. Click Save if changes are made
6. Ensure the Tab has a green check mark

Borrowers: Andy America [ADD] [SAVE] [VALIDATE] [Download] [Upload]

Manage Borrowers [✓] Loan & Property [✓] Borrower Information [✓] Assets & Liabilities [✓] Real Estate [✓] Declarations [✓] Demographic Information [✓] Originator Information [✓] Lender Loan Information [✓]

<< PREVIOUS [3] [6] [5] [2] NEXT >>

Person Information

Borrower Name (First) * Andy
 Borrower Name (Middle) _____
 Borrower Name (Last) * America
 Borrower Name (Suffix) _____

Security Identification Type * SSN ITIN
 Social Security Number * 999-60-3333
 Date of Birth * 08/30/1984
 Citizenship * US Citizen
 Total Number of Borrowers 2
 Marital Status Married Separated Unmarried
 Dependents (Number) 2
 Home Phone (909) 936-2689
 Cell Phone (909) 936-2689
 Work Phone _____
 Work Phone Ext. _____
 Email zee.ansari@carringtonms.com
 Borrower lives in a community property state? NO Yes

DELETE SAVE VALIDATE [Download] [Upload]

Loan Originator Information [✓] Lender Loan Information [!]

NEXT >>

Buttons available at the top of each Tab

7. Verify that all eight Tabs contain **green checkmarks** and
8. Click **Validate**.

Borrowers: Andy America [ADD] [SAVE] [VALIDATE] [Download] [Upload]

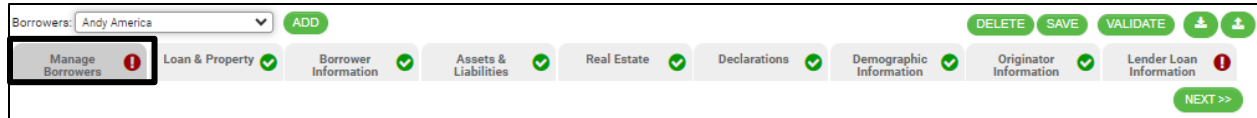
Manage Borrowers [✓] Loan & Property [✓] Borrower Information [✓] Assets & Liabilities [✓] Real Estate [✓] Declarations [✓] Demographic Information [✓] Originator Information [✓] Lender Loan Information [✓]

<< PREVIOUS [7] [8] NEXT >>

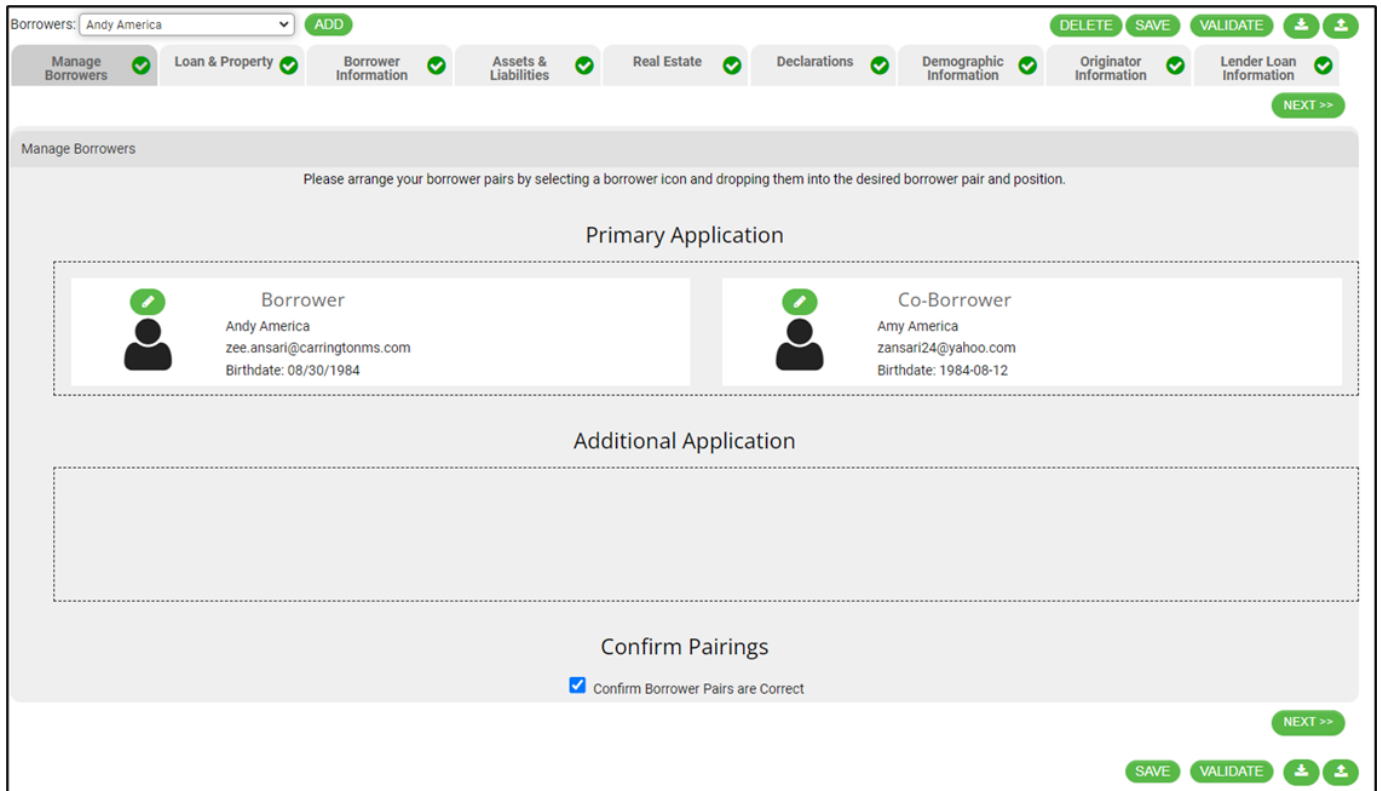
Tabs

Manage Borrowers

Manage and Edit **Borrower and Co-Borrower** Application information.



This screenshot shows the top navigation bar of the 'Manage Borrowers' page. It includes a dropdown menu for 'Borrowers' with 'Andy America' selected, an 'ADD' button, and a row of tabs: 'Manage Borrowers' (highlighted with a red box and an error icon), 'Loan & Property', 'Borrower Information', 'Assets & Liabilities', 'Real Estate', 'Declarations', 'Demographic Information', 'Originator Information', and 'Lender Loan Information' (with an error icon). Action buttons 'DELETE', 'SAVE', 'VALIDATE', and 'NEXT >>' are also present.



This screenshot shows the main content area of the 'Manage Borrowers' page. It features a navigation bar at the top with the same tabs as the previous screenshot, but 'Manage Borrowers' now has a green checkmark. The main content is titled 'Manage Borrowers' and includes instructions: 'Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.' Below this, there are three sections: 'Primary Application' with two borrower cards (one for 'Borrower' and one for 'Co-Borrower'), 'Additional Application' with a dashed box, and 'Confirm Pairings' with a checked checkbox 'Confirm Borrower Pairs are Correct'. Action buttons 'SAVE', 'VALIDATE', and 'NEXT >>' are at the bottom right.

Loan & Property Tab

The Loan & Property tab contains Loan, Property, as well as Gift information.

Borrowers: Andy America ADD

DELETE SAVE VALIDATE + +

Manage Borrowers Loan & Property Borrower Information Assets & Liabilities Real Estate Declarations Demographic Information Originator Information Lender Loan Information

NEXT >>

Heading

Lender Loan Identifier

Universal Loan Identifier

Agency Case No.

Underwriting Case Identifier

Loan and Property Information

Loan Purpose * Purchase Refinance

Street

Unit #

City

State *

Zip

County

Number of Units *

Property Value(Estimated Amount)

Property Value(Valuation Amount)

Occupancy * Investment Primary Residence Second Home

FHA Secondary Residence NO Yes

Mixed-Use Property NO Yes

Property Built Type Manufactured Other Site Built

FIPS State Identifier

FIPS County Identifier

Census Tract Identifier

MSA Identifier

Other New Mortgage Loans on the Property You Are Buying or Refinancing +

Creditor Name

Lien Type First Lien
 Other
 Second Lien

Monthly Payment

Loan Amount / Amount to be Drawn(NoteAmount)

Loan Amount / Amount to be Drawn(HELOCBalanceAmount)

Credit Limit

Is this a HELOC? NO Yes

Current Employment/Self-Employment +

Employer Name

Employer Phone

Street

Unit

City

State

Zip

Country

Position or Title

Start Date

Employment Classification Type Primary Secondary

How long in this line of work? * Years Months

I am employed by a family member, property seller, real estate agent, or other party to the transaction. NO Yes

I am a business owner or self-employed NO Yes

Income from Foreign Source NO Yes

Seasonal Income NO Yes

Verification Provider

Verification Reference Number

Verification Type

Income +

Type of Income

Income Amount (Monthly Income)

Previous Employment/Self-Employment +

Income from Other Sources +

Borrower Information Tab

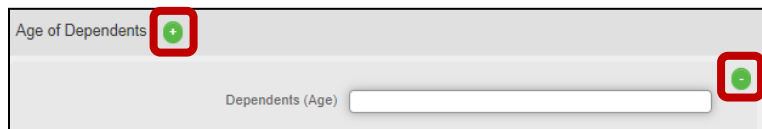
The Borrower Information Tab contains Applicant, Residence, Employment, and Income information.



The screenshot shows a navigation bar with a dropdown menu for 'Borrowers' set to 'Andy America' and an 'ADD' button. Below this is a row of tabs: 'Manage Borrowers', 'Loan & Property', 'Borrower Information' (highlighted with a red box), 'Assets & Liabilities', 'Real Estate', 'Declarations', 'Demographic Information', 'Originator Information', and 'Lender Loan Information'. Each tab has a green checkmark. At the end of the bar are buttons for '<< PREVIOUS', 'SAVE', 'VALIDATE', and 'NEXT >>'.

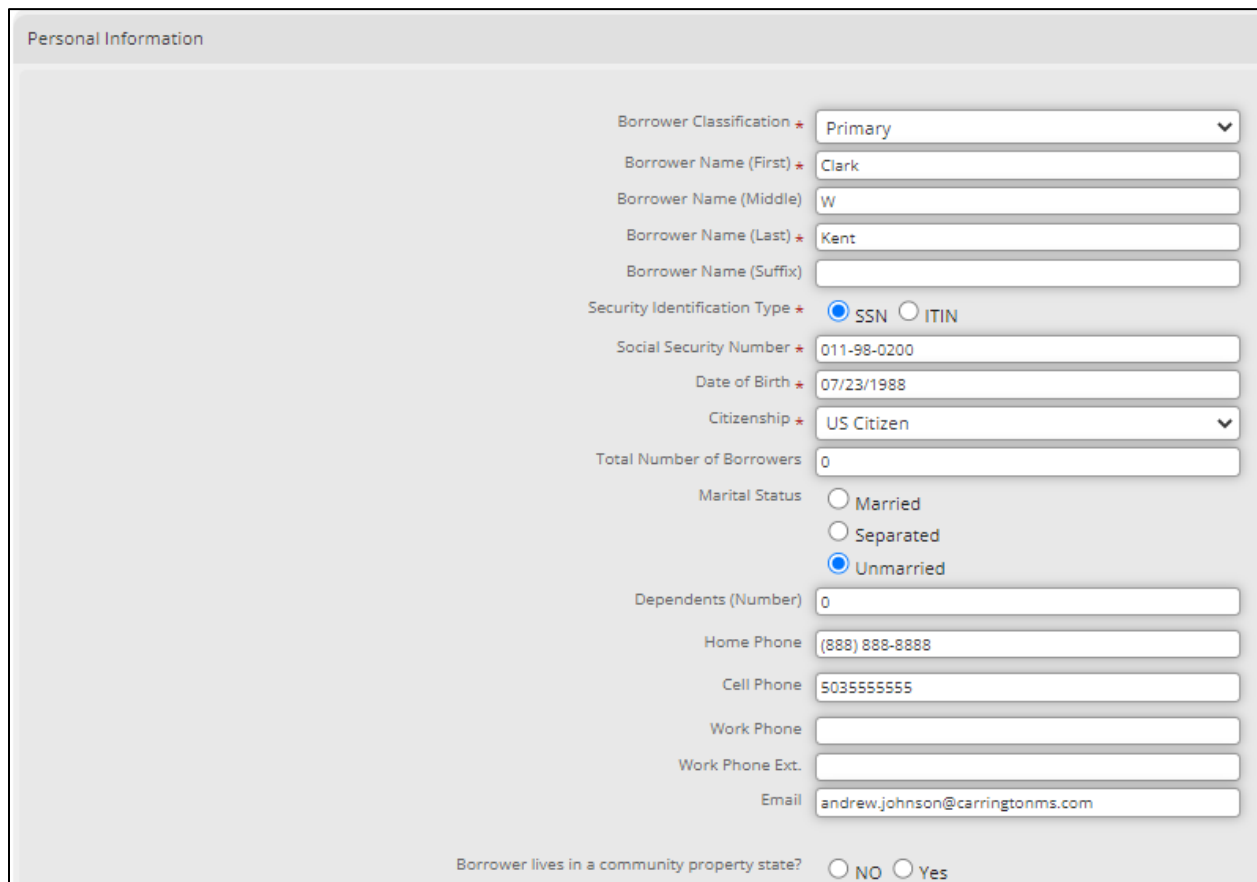
Tips:

- Use the Borrower drop-down to review the information for each Borrower
- Click the green plus icon next to a section in order to add additional entries
- Click the green minus icon next to a section to remove entries



This close-up shows the 'Age of Dependents' section. It features a header with a green plus icon in a red box. Below the header is a text input field labeled 'Dependents (Age)' with a green minus icon in a red box to its right.

Sections:



The screenshot shows the 'Personal Information' form. It includes the following fields and options:

- Borrower Classification: Primary (dropdown)
- Borrower Name (First): Clark
- Borrower Name (Middle): W
- Borrower Name (Last): Kent
- Borrower Name (Suffix):
- Security Identification Type: SSN ITIN
- Social Security Number: 011-98-0200
- Date of Birth: 07/23/1988
- Citizenship: US Citizen (dropdown)
- Total Number of Borrowers: 0
- Marital Status: Married Separated Unmarried
- Dependents (Number): 0
- Home Phone: (888) 888-8888
- Cell Phone: 5035555555
- Work Phone:
- Work Phone Ext.:
- Email: andrew.johnson@carringtonms.com
- Borrower lives in a community property state? NO Yes

Unmarried Addendum

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO Yes

If YES, indicate the type of relationship and the State

State: Domestic Partnership (dropdown menu open with options: -- Select --, Civil Union, Domestic Partnership, Other, Registered Reciprocal Beneficiary Relationship)

Age of Dependents

Dependents (Age) 10

Aliases or Alternate Names

Alternate Names (First)

Alternate Names (Middle)

Alternate Names (Last)

Alternate Names (Suffix)

Military Service

Military Service NO Yes

Duty status of current or former military personnel?

Active Duty

Reserve National Guard Never Activated

Veteran

Spousal VA Benefits Eligibility Indicator NO Yes

Projected expiration date of service/tour

Addresses

Current Employment/Self-Employment +

Employer Name:

Employer Phone:

Street:

Unit:

City:

State:

Zip:

Country:

Position or Title:

Start Date:

Employment Classification Type: Primary Secondary

How long in this line of work? * Years: Months:

I am employed by a family member, property seller, real estate agent, or other party to the transaction. NO Yes

I am a business owner or self-employed NO Yes

Income from Foreign Source NO Yes

Seasonal Income NO Yes

Verification Provider:

Verification Reference Number:

Verification Type:

Income +

Type of Income:

Income Amount (Monthly Income):

Previous Employment/Self-Employment +

Employer Name:

Street:

Unit#:

City:

State:

Zip:

Country:

Position or Title:

Start Date:

End Date:

Check if you were the Business Owner or Self-Employed NO Yes

Previous Gross Monthly Income \$____/month

Assets & Liabilities Tab

The Assets section documents any deposit accounts, earnest money deposits, or any other assets. The Liabilities section contains information on any mortgage, installment, revolving credit lines, or other liabilities.

Account Type	Financial Institution	Account Number	Cash or Market Value	
Checking Account	First Tech Federal Credit Union	12345	20000.00	+
Savings Account	Chase	12467	6000	+
Checking Account	Bank of America	01234	10000	+

Tips:

- **FHA Streamline** – Assets & Liabilities fields are left blank
- **Full Doc** – Assets & Liabilities fields are required
- Click the green plus icon next to a section in order to add additional entries
- Click the green minus icon next to a section to remove entries

Real Estate Tab

The Real Estate tab documents Property information as well as any mortgages associated with the property.

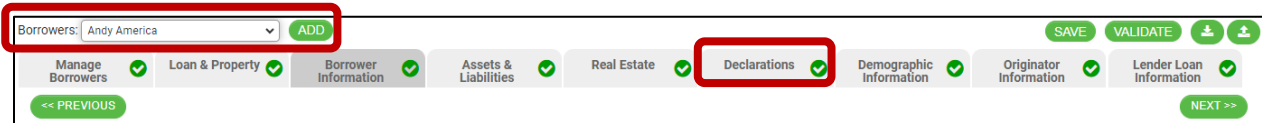
Tips:

- Use the Borrower drop-down to review the information for each Borrower
- Click the green plus icon next to a section in order to add additional entries
- Click the green minus icon next to a section to remove entries

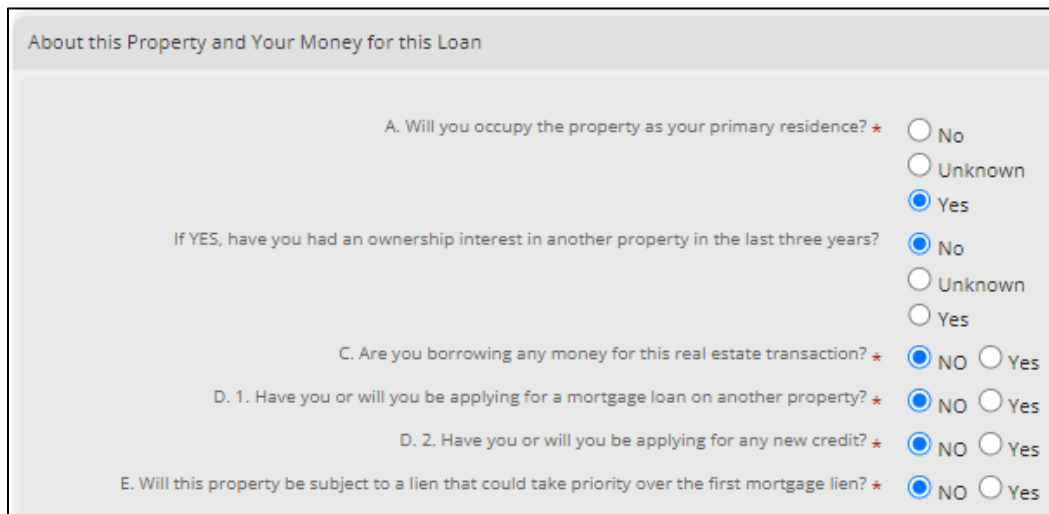
Declarations Tab

The Declarations tab must be completed in its entirety for each borrower.

- Use the Borrower drop-down to review the information for each Borrower



The screenshot shows the application navigation bar. At the top left, there is a dropdown menu for 'Borrowers' with 'Andy America' selected and an 'ADD' button next to it. Below this is a row of tabs: 'Manage Borrowers', 'Loan & Property', 'Borrower Information', 'Assets & Liabilities', 'Real Estate', 'Declarations', 'Demographic Information', 'Originator Information', and 'Lender Loan Information'. Each tab has a green checkmark. The 'Declarations' tab is highlighted with a red box. To the right of the tabs are buttons for 'SAVE', 'VALIDATE', and two download icons. At the bottom left is a '<< PREVIOUS' button and at the bottom right is a 'NEXT >>' button.



This section contains the following questions and options:

- A. Will you occupy the property as your primary residence? *
 No
 Unknown
 Yes
- If YES, have you had an ownership interest in another property in the last three years?
 No
 Unknown
 Yes
- C. Are you borrowing any money for this real estate transaction? *
 NO Yes
- D. 1. Have you or will you be applying for a mortgage loan on another property? *
 NO Yes
- D. 2. Have you or will you be applying for any new credit? *
 NO Yes
- E. Will this property be subject to a lien that could take priority over the first mortgage lien? *
 NO Yes



This section contains the following questions and options:

- F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? *
 NO Yes
- G. Are there any outstanding judgments against you? *
 NO Yes
- H. Are you currently delinquent or in default on a Federal debt? *
 NO Yes
- I. Are you a party to a lawsuit in which you potentially have any personal financial liability? *
 NO Yes
- J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? *
 NO Yes
- K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale? *
 NO Yes
- L. Have you had property foreclosed upon in the last 7 years? *
 NO Yes
- M. Have you declared bankruptcy within the past 7 years? *
 NO Yes

If YES, identify the type(s) of bankruptcy:

Acknowledgements and Agreements

<< PREVIOUS NEXT >>

Demographic Information Tab

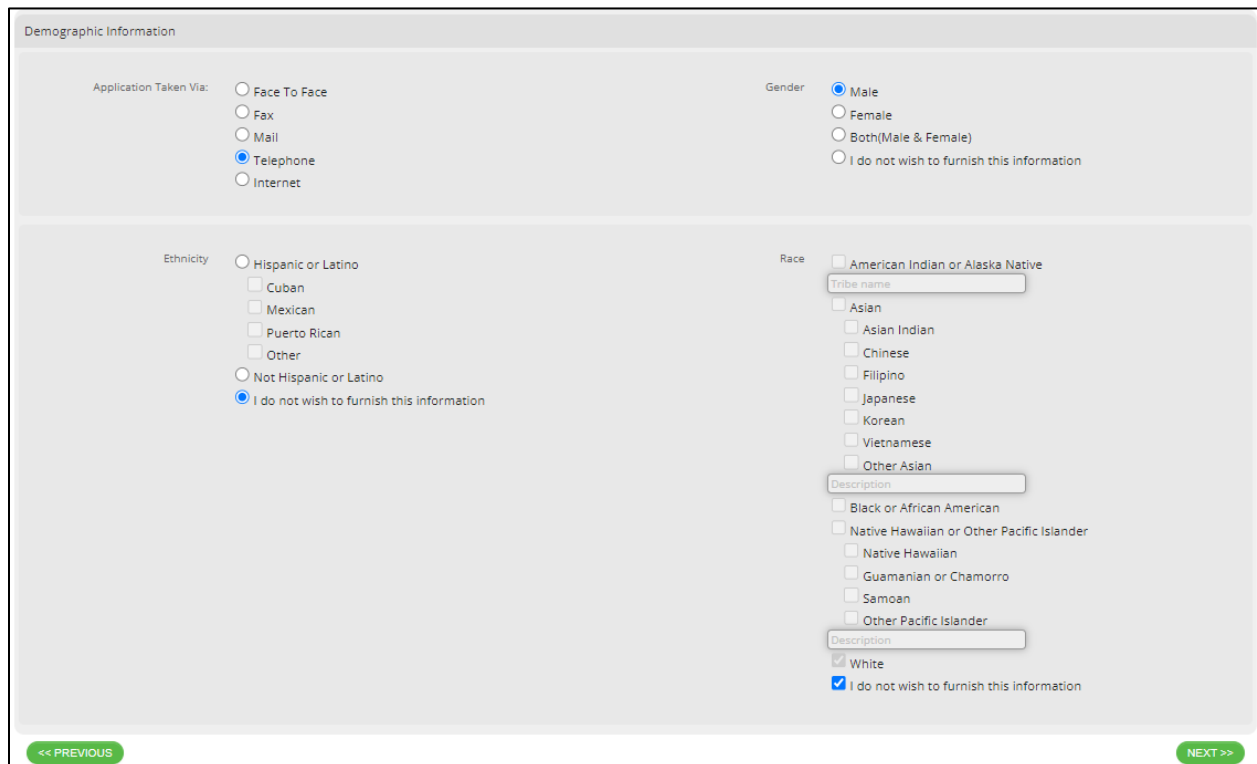
The Demographic Information must be completed for each borrower.

- Use the Borrower drop-down to review the information for each Borrower



Borrowers: Andy America

Manage Borrowers Loan & Property Borrower Information Assets & Liabilities Real Estate Declarations **Demographic Information** Originator Information Lender Loan Information



Demographic Information

Application Taken Via: Face To Face
 Fax
 Mail
 Telephone
 Internet

Gender: Male
 Female
 Both(Male & Female)
 I do not wish to furnish this information

Ethnicity: Hispanic or Latino
 Cuban
 Mexican
 Puerto Rican
 Other
 Not Hispanic or Latino
 I do not wish to furnish this information

Race: American Indian or Alaska Native
Tribe name:
 Asian
 Asian Indian
 Chinese
 Filipino
 Japanese
 Korean
 Vietnamese
 Other Asian
Description:
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian
 Guamanian or Chamorro
 Samoan
 Other Pacific Islander
Description:
 White
 I do not wish to furnish this information

Loan Originator Information Tab

The Loan Originator Information tab contains License as well as Contact information for the Originator.

Borrowers: Andy America ADD SAVE VALIDATE + -

Manage Borrowers Loan & Property Borrower Information Assets & Liabilities Real Estate Declarations Demographic Information **Originator Information** Lender Loan Information

<< PREVIOUS NEXT >>

Loan Originator Information

Loan Originator Organization Name:

Street:

Unit#:

City:

State:

Zip:

Loan Originator company license Type: Private Public State

State License Identifier:

Loan Originator First Name:

Loan Originator Middle Name:

Loan Originator Last Name:

Loan Originator Name Suffix:

Loan Originator license Type: Private Public State

State License Identifier:

Email:

Phone:

Application Interview Date:

Loan Originator EIN:

<< PREVIOUS NEXT >>

Lender Loan Information Tab

Ensure all information has been documented correctly on the Lender Loan Information tab.

Borrowers: Andy America ADD SAVE VALIDATE + -

Manage Borrowers ✓ Loan & Property ✓ Borrower Information ✓ Assets & Liabilities ✓ Real Estate ✓ Declarations ✓ Demographic Information ✓ Originator Information ✓ **Lender Loan Information ✓**

<< PREVIOUS NEXT >>

Mortgage Loan Information

Mortgage Type Applied For + FHA

Note Rate + 2.875

Loan Term + 360

Mortgage Lien Type + First Lien Second Lien

Amortization Type + Fixed

Balloon + NO Yes

Interest Only + NO Yes

Negative Amortization + NO Yes

Prepayment Penalty + NO Yes

Temporary Interest Rate Buydown + NO Yes

National Housing Act Section 203 B

HMDA Rate Spread 0.88

HMDA HOEPA Status NO

Community Lending Product -- Select --

Community Seconds Repayment Structure -- Select --

Estimated Closing Date + 01/20/2023

Property and Loan Information

The property is in a community property state NO Yes

Construction-Conversion/Construction-to-Permanent NO Yes

Conversion of Contract for Deed or Land Contract NO Yes

Renovation NO Yes

Construction/Improvements Costs

Lot Acquired Date

Original Cost

Refinance Type Cash Out
 Limited Cash Out
 No Cash Out

Refinance Purpose Debt Consolidation
 Home Improvement
 Other

Refinance Program

Mortgage loan will finance energy-related improvements NO Yes

Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes NO Yes

Property attachment type Attached Detached

Planned unit development NO Yes

Property in project NO Yes

FHA Lender Identifier

FHA Sponsor Identifier

Built Year

Energy Improvement Amount

Summary Amount Type Code

Property meets FHA/VA Energy Efficient Guidelines. NO Yes

Estate Will be Held in Fee Simple Leasehold

Leasehold Expiration Date

Which Native American land may be owned?

Other description for owned land?

Refinance Improvements Type Made
 To Be Made
 Unknown

Refinance Improvement Costs Amount

Title Information +

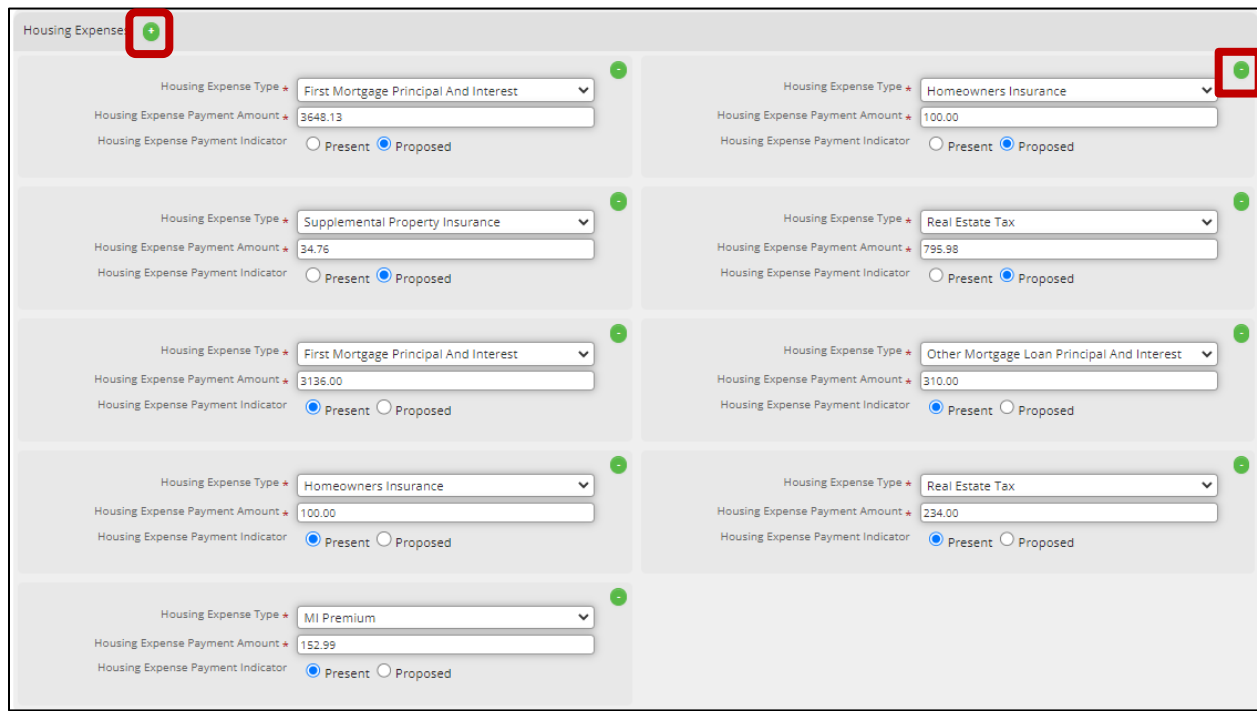
Title to the Property Will be Held in What Name(s) Proposed Current -

Title Holder Name

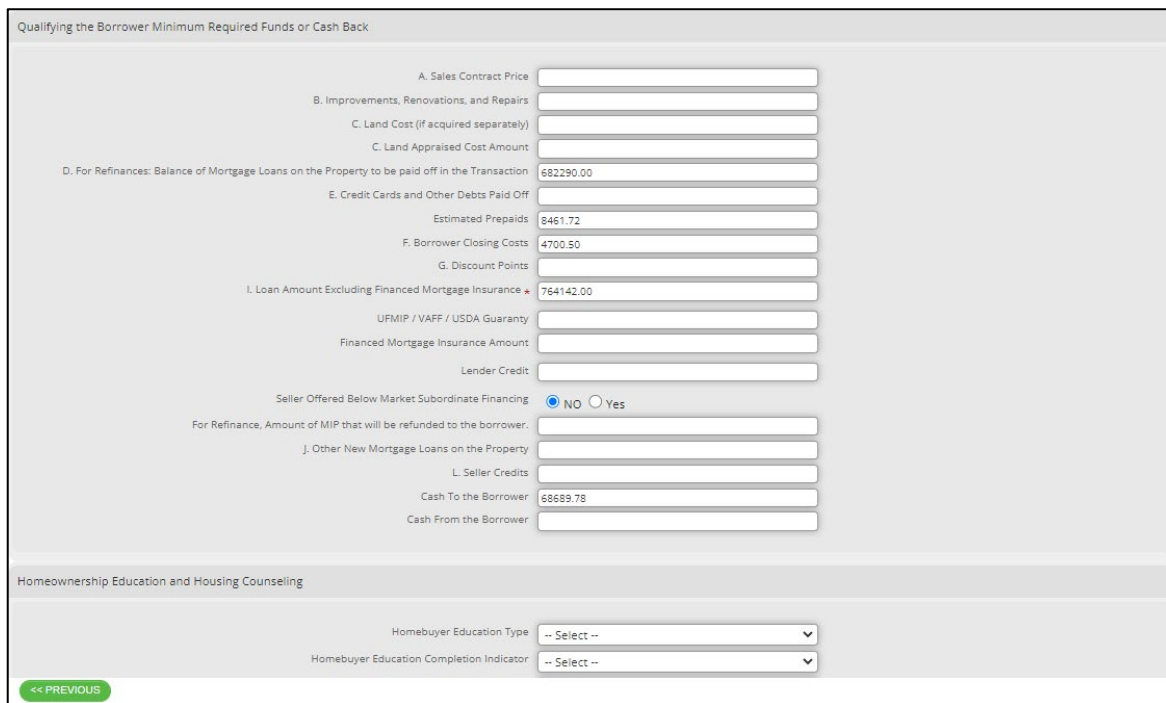
Manner in Which Title Will be Held

Tips:

- Click the green plus icon next to a section to add additional entries
- Click the green minus icon next to a section to remove entries



Housing Expense Type	Housing Expense Payment Amount	Housing Expense Payment Indicator
First Mortgage Principal And Interest	3648.13	<input type="radio"/> Present <input checked="" type="radio"/> Proposed
Homeowners Insurance	100.00	<input type="radio"/> Present <input checked="" type="radio"/> Proposed
Supplemental Property Insurance	34.76	<input type="radio"/> Present <input checked="" type="radio"/> Proposed
Real Estate Tax	795.98	<input type="radio"/> Present <input checked="" type="radio"/> Proposed
First Mortgage Principal And Interest	3136.00	<input checked="" type="radio"/> Present <input type="radio"/> Proposed
Other Mortgage Loan Principal And Interest	310.00	<input checked="" type="radio"/> Present <input type="radio"/> Proposed
Homeowners Insurance	100.00	<input checked="" type="radio"/> Present <input type="radio"/> Proposed
Real Estate Tax	234.00	<input checked="" type="radio"/> Present <input type="radio"/> Proposed
MI Premium	152.99	<input checked="" type="radio"/> Present <input type="radio"/> Proposed



Qualifying the Borrower Minimum Required Funds or Cash Back

A. Sales Contract Price

B. Improvements, Renovations, and Repairs

C. Land Cost (if acquired separately)

C. Land Appraised Cost Amount

D. For Refinances: Balance of Mortgage Loans on the Property to be paid off in the Transaction: 682290.00

E. Credit Cards and Other Debts Paid Off

Estimated Prepays: 8461.72

F. Borrower Closing Costs: 4700.50

G. Discount Points

I. Loan Amount Excluding Financed Mortgage Insurance: 764142.00

UFMIP / VAFF / USDA Guaranty

Financed Mortgage Insurance Amount

Lender Credit

Seller Offered Below Market Subordinate Financing: NO Yes

For Refinance, Amount of MIP that will be refunded to the borrower:

J. Other New Mortgage Loans on the Property

L. Seller Credits

Cash To the Borrower: 68689.78

Cash From the Borrower

Homeownership Education and Housing Counseling

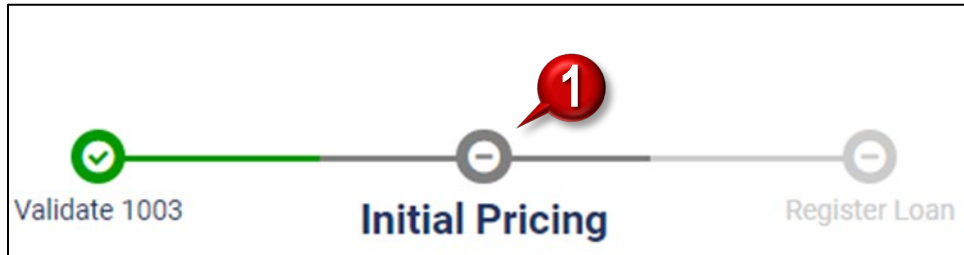
Homebuyer Education Type: -- Select --

Homebuyer Education Completion Indicator: -- Select --

<< PREVIOUS

Pricing

1. Click **Pricing**
 - Pricing is run before Registration.



2. Enter/Verify all **Loan Scenario** information.
 - Fields with red asterisk (*) are required.
 - Required fields will vary depending on **Loan Type**.
3. Apply **Seller Contribution** towards Discount Points (if applicable) by selecting YES (Can help in QM Fail situations by applying to QM Fees).
4. Select **Lock Term**
5. Click **Get Pricing**

Loan Scenario

Mortgage Information

Non-QM No Yes Comp Source * Lender Paid

Loan type * My comp plan: Comp %: 2.750

Loan purpose * Min: 1,500 Max: 0

Lien position First Second Lender fee buyout * No Yes (Fee bought-out)

Doc type * Purchase price * Est. value * Loan amount * Sub Financing LTV * CLTV

Loan term * Amortization * Fixed ARM Low-Mid FICO * DTI * Underwriting Result * Buydown Type

Is there a Co-Borrower? * No Yes Self Employed * No Yes Waive escrows * No Yes Mtg insurance \$0.00

First Time Homebuyer? * No Yes Agency Program Combined Monthly Income AMI / Limit: 115.41% / \$97500

Mortgage Lates? * No Yes HousingEvent? * No Yes Bankruptcy? * No Yes

Property Information

Property zip * Property type * Units * Occupancy type

Property state * Property city *

Lock Term: **GET PRICING**

Pricing Details

100% of your compensation will be paid by Carrington Mortgage Services: 6754

3rd party closing costs: 8055 Add lender fee: 799 Total 3rd party costs: 8854

Seller or other credits for 3rd party fees: 3000 Apply seller contribution to discount? No Yes

Amount available for lender credit: 5854 Applied lender credit: 0 Discount to buy the rate down: 4448

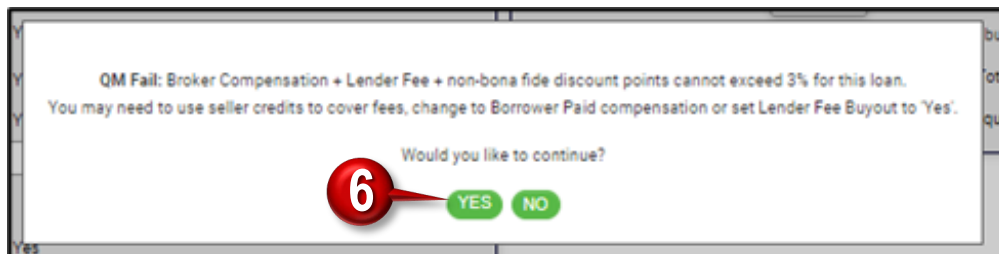
Lender paid broker comp: 6754 Summary cash to close Base pricing: 102,750 Down payment: 61,400

Charge to buy down rate: -1,811 Remaining cash for fees after credits: 5854

Target price: 100,939 Discount to buy the rate down: 4448

Net Target price: 98,189 Total cash to close: 71,702 Minimum required investment: 61,400

- If you're Failing Qualified Mortgage (QM), a warning popup is reflected. Click **YES** and **OK** to continue or **NO** to **CANCEL** and stop.



- Click **checkmark** next to desired Price. **Green** means it's passing QM. **Orange** means it is not and proceed with caution.

Lock Term: 45 Day
GET PRICING

Rate	APR	45 Day Price	Rebate/Discount	P&I
5.250	5.779	94.326 ✔	\$13,935	\$1,356
5.375	5.848	94.938 ✔	\$12,432	\$1,375
5.500	5.918	95.544 ✔	\$10,944	\$1,394
5.625	5.995	96.071 ✔	\$9,650	\$1,413
5.750	6.103	96.273 ✔	\$9,154	\$1,433
5.875	6.177	96.819 ✔	\$7,813	\$1,452
6.000	6.256	97.317 ✔	\$6,589	\$1,472
6.125	6.337	97.778 ✔	\$5,457	\$1,492
6.375	6.560	98.095 ✔	\$4,679	\$1,532
6.500	6.644	98.517 ✔	\$3,642	\$1,552
6.625	6.734	98.882 ✔	\$2,746	\$1,572
6.875	6.953	99.216 ✔	\$1,926	\$1,613
7.000	7.045	99.551 ✔	\$1,103	\$1,633
7.125	7.137	99.884 ✔	\$285	\$1,654
7.375	7.375	100.122 ✔	(\$300)	\$1,696
7.500	7.500	100.351 ✔	(\$862)	\$1,717

CONTINUE

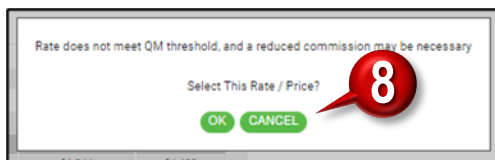
CONTINUE

Pricing Snapshot

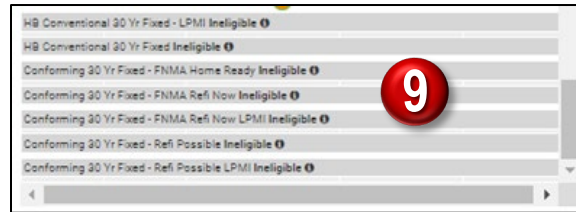
Program Name: Conforming 30 Yr Fixed - FNMA 97
Comp Source: BorrowerPaid
Lock Term: 45 Day
P&I Payment: \$1717
MI Payment: \$0
Lender Fee Buyout: Yes
Applied lender credit: \$862

	Rate	Price
Base	7.500	102.426
Adjustments		
LTV is 75.01-80, And Loan Purpose is Purchase, And FICO is 700-719, And Non-Standard Loan Term (Months) is > 15 Yrs		-1.375
Search Type is Buy-Side Search, And 1st Mtg Loan Amt (Total) is 150K - <250K, And Search Entity (#) is TEST WHOLESALE		-0.375
Search Type is Buy-Side Search, And Process IQ is No, And Fees In is Yes (Fees In), And State is ALL STATES (EXCL NC NJ)		-0.325
Final	7.500	100.351

- QM Popup occurs if rate is selected that is failing QM. Click **OK** to proceed or **Cancel** to stop.



9. Review **Ineligible Products** and click **Information icon** for additional information.



10. Review **Pricing Snapshot** Details

11. Click **Continue**

▼
GET PRICING

Pricing Snapshot

Program Name: Conforming 30 Yr Fixed - FNMA 97

Comp Source: BorrowerPaid

Lock Term: 45 Day

P&I Payment: \$1717

MI Payment: \$0

Lender Fee Buyout: Yes

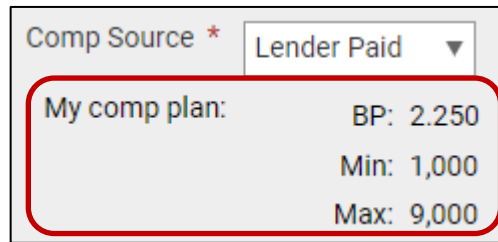
Applied lender credit: \$862

	Rate	Price
Base	7.500	102.426
Adjustments		
LTV is 75.01-80, And Loan Purpose is Purchase, And FICO is 700-719, And Non-Standard Loan Term (Months) is > 15 Yrs		-1.375
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Search Type is Buy-Side Search, And Process IQ is No, And Fees In is Yes (Fees In), And State is ALL STATES (EXCL NC NJ)		-0.325
Final	7.500	100.351

CONTINUE

Lender Paid vs Borrower Paid Comp

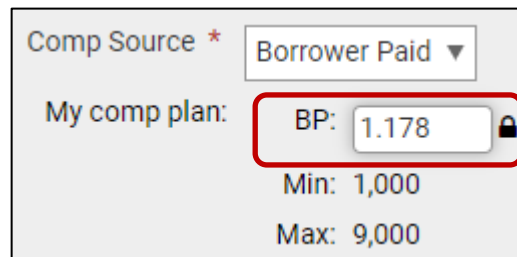
- **Lender Paid** – Reflects Broker’s Comp Plan




Comp Source * Lender Paid ▼

My comp plan: BP: 2.250
Min: 1,000
Max: 9,000

- **Borrower Paid** – Can be lowered (but not raised) the percentage OR enter a Flat Dollar Amount (but not both)



Comp Source * Borrower Paid ▼

My comp plan: BP: 1.178 
Min: 1,000
Max: 9,000

Non-Agency Pricing

When working with Non-Agency loans:

- Select **Yes** from the **Non-QM** field.

Loan Scenario -- Select --
Mortgage Information
Non-QM No Yes

- Enter **Non-Agency fields** as applicable. (**Prepay Period**, **Months of Reserves**, **Interest Only** (Yes/No), **ITIN Borrower** (Yes/No), **Mortgage Lates** (Yes/No), # of Lates, and Seasoning, **Housing Event** (Yes/No), Type and Seasoning, and **Bankruptcy** (Yes/No), Type, Resolution, and Seasoning)

Loan Scenario -- Select --

Mortgage Information

Non-QM No Yes

Loan purpose * -- Select --

Lien position First Second

Doc type * -- Select --

Loan term * -- Select --

Amortization Fixed ARM

Low-Mid FICO * []

DTI * []

Buydown Type None

Is there a Co-Borrower? No Yes

Prepay Period * None

Months of Reserves * Months

Self Employed * No Yes

Interest Only * No Yes

Waive escrows * No Yes

Mtg insurance None

Citizenship * -- Select --

ITIN Borrower? No Yes

Mortgage Lates? No Yes

# Lates	Seasoning
30 Day # []	Months []
60 Day # []	Months []
90 Day # []	Months []

HousingEvent? * No Yes

Type -- Select --

Seasoning -- Select --

Bankruptcy? * No Yes

Type -- Select --

Resolution -- Select --

Seasoning -- Select --

Property Information

Property zip * []

Property state * -- Select --

Property type * -- Select --

Units * 1

VA Pricing

When working with VA loans, complete the following:

Note: These fields will not display if you do not have a VA loan

- Exempt from VAFF
- First time VA Loan
- VA Service Type
- Finance the VAFF

Loan type *	VA
Loan purpose *	Purchase
Doc type *	Full
Loan term *	30 Year
Amortization *	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM
Low-Mid FICO *	741
DTI *	
Underwriting Result *	-- Select --
Buydown Type	None
Is there a Co-Borrower? *	<input type="radio"/> No <input type="radio"/> Yes
Self Employed *	<input type="radio"/> No <input type="radio"/> Yes
Are you Exempt from VAFF? *	<input type="radio"/> No <input type="radio"/> Yes
Is this a first time VA Loan? *	<input type="radio"/> No <input type="radio"/> Yes
Do you want to finance the VAFF? *	<input type="radio"/> No <input type="radio"/> Yes

Pricing – Mortgage Insurance (MI)

- MI Fields are only available on Conventional Conforming loans.
 - MI will automatically calculate if loan requires MI.
 - MI fields and functionality will not display for any other Loan Types
1. The lowest possible monthly MI Payment is automatically reflected. Click **MI** to see all MI providers Pricing.

2. Click **VIEW PDF** to see MI Pricing Details

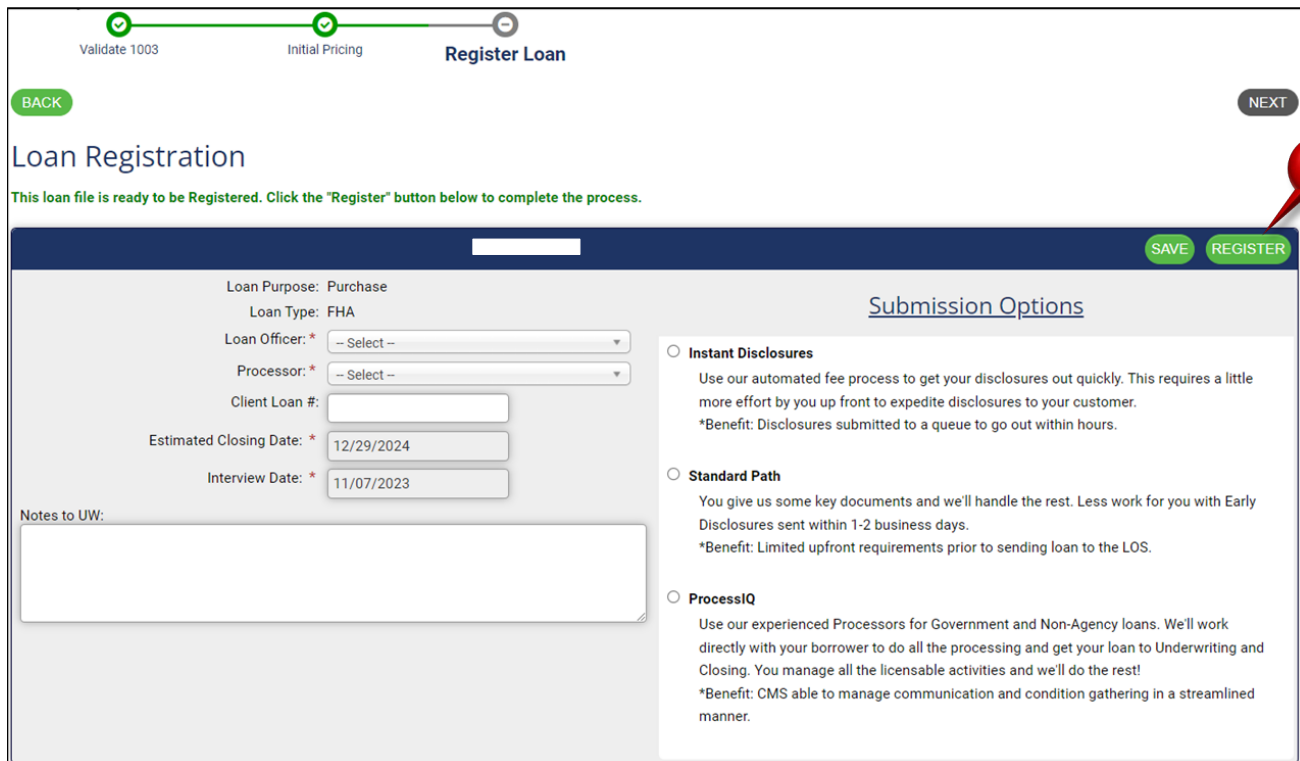
Your Borrower Paid Monthly request has 3 result(s).

NMI	\$31.25	VIEW PDF
MGIC	\$25.00 ★	VIEW PDF
RADIAN	\$25.00	VIEW PDF

3. **MI Pricing Details** from the **Provider** are reflected. Rate quote is automatically uploaded to BIQ Documents section.

Register Loan

1. From the Home Screen, click **Register Loan**



Validate 1003 Initial Pricing Register Loan

BACK NEXT

Loan Registration

This loan file is ready to be Registered. Click the "Register" button below to complete the process.

SAVE REGISTER

Loan Purpose: Purchase
Loan Type: FHA

Loan Officer: * -- Select --
Processor: * -- Select --
Client Loan #:
Estimated Closing Date: * 12/29/2024
Interview Date: * 11/07/2023

Notes to UW:

Submission Options

- Instant Disclosures**
Use our automated fee process to get your disclosures out quickly. This requires a little more effort by you up front to expedite disclosures to your customer.
*Benefit: Disclosures submitted to a queue to go out within hours.
- Standard Path**
You give us some key documents and we'll handle the rest. Less work for you with Early Disclosures sent within 1-2 business days.
*Benefit: Limited upfront requirements prior to sending loan to the LOS.
- ProcessIQ**
Use our experienced Processors for Government and Non-Agency loans. We'll work directly with your borrower to do all the processing and get your loan to Underwriting and Closing. You manage all the licensable activities and we'll do the rest!
*Benefit: CMS able to manage communication and condition gathering in a streamlined manner.

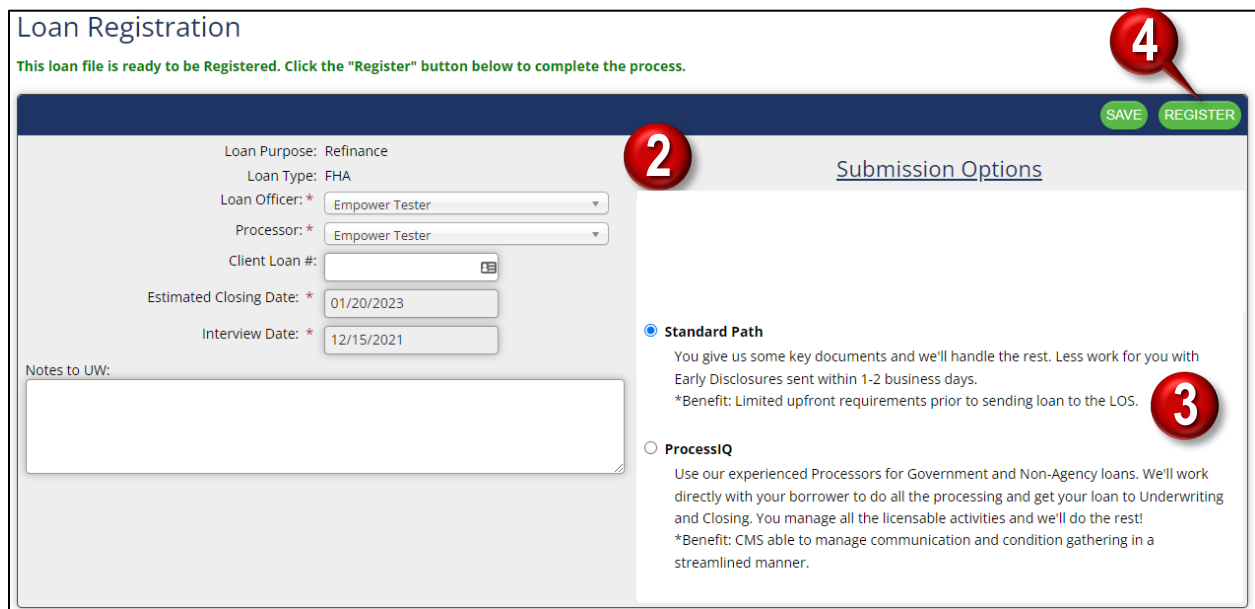
2. Enter the information as follows:

- Select the **Loan Officer**
- Select the **Processor**
- Enter any **Notes to UW** as appropriate

3. Select your **Submission Options**

- **Process IQ** – If Carrington is Processing the loan.
- **Standard Path** – If Carrington is NOT Processing the loan.

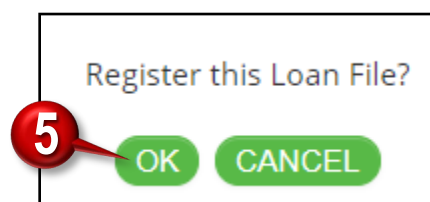
4. Click **Register**



The screenshot shows the 'Loan Registration' interface. At the top, a green message states: 'This loan file is ready to be Registered. Click the "Register" button below to complete the process.' In the top right corner, there are 'SAVE' and 'REGISTER' buttons, with a red callout '4' pointing to the 'REGISTER' button. The form fields include: Loan Purpose: Refinance; Loan Type: FHA; Loan Officer: * Empower Tester; Processor: * Empower Tester; Client Loan #: [empty]; Estimated Closing Date: * 01/20/2023; Interview Date: * 12/15/2021. A 'Notes to UW:' text area is present. On the right, the 'Submission Options' section has two radio buttons: 'Standard Path' (selected) and 'ProcessIQ'. A red callout '3' points to the 'Standard Path' description. A red callout '2' points to the 'Submission Options' header.

5. Click **Ok** to the pop-up message.

- A message will appear indicating "Registering Loan".



Loan Registration Pending

This loan is in the process of being registered. Please check back in a few minutes.

Registration Request Sent...

Registering Loan, Please wait...

BACK NEXT

Loan will move into Credit/AUS of the Post-Registration process

Home Start Loan Price & Lock Pipeline Messages PMI Quote Alerts Locks Account Turn Times

Loan Summary - Andy America

Loan #: 2410113613	Loan Amount: \$245,600	Underwriting Type: DU
Date Registered: 10/25/2024	Loan Type: Conventional	Broker Comp: Lender Paid
Borrower: Andy America	Channel: Wholesale	Lender Paid MI: No
Property: 123 E Washington St Unit 198 Colton CA	Loan Purpose: Purchase	Loan Officer: Jim Nudelman
Property Type: Detached	Doc Type: Full	Processor: Jim Nudelman
Occupancy: Primary/Residence		
Estimated Closing Date: 12/29/2024		
Purchase Price: \$307,000	LowMid FICO: 739	Product:
Appraised Value: \$307,000	DTI: 36.059	Lock Status: Not Locked
LTV: 80%	3rd Party Fees: \$8,055	Lock Price: 0.000
CLTV: 80%	Seller Contribution: \$0	Lock Rate: 7.500
Loan Amount: \$245,600	Borrower Discount: \$7424.49	
Total Loan Amount: \$245,600	Lender Paid Broker Comp: \$6754	

Edit 1003 Credit / AUS Price/Lock Loan Submission Form Package Upload Review & Finalize

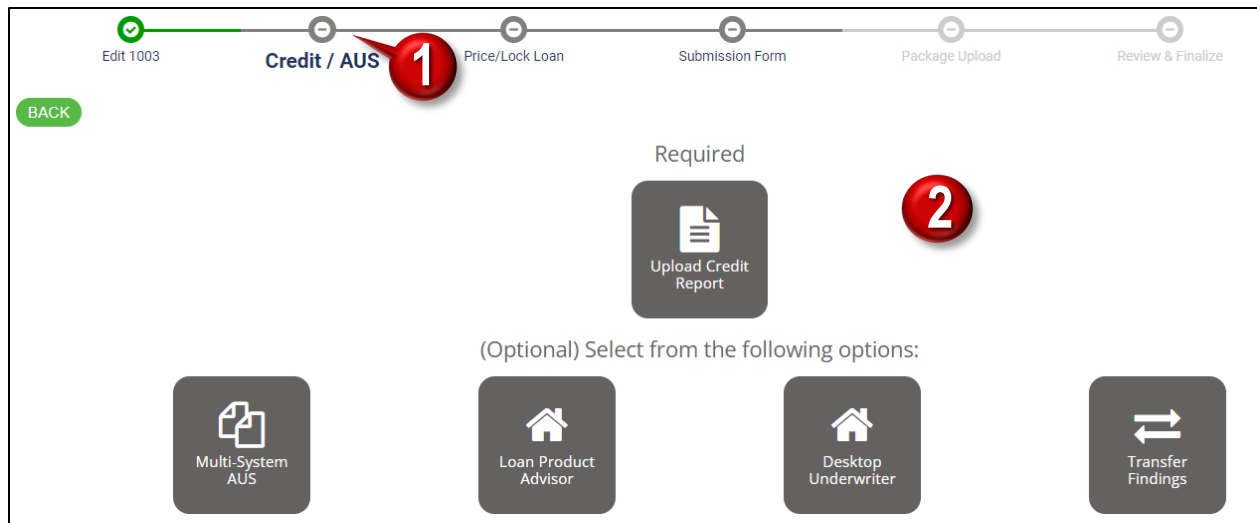
Loan Process Post-Registration

Credit / AUS

This step is required within the Post-Registration stage in Broker IQ. You will need to, at a minimum, Upload a Credit Report in the Post Registration Credit/AUS step.

To run Credit / AUS:

1. From the Home Screen, click **Credit / AUS**
2. **Select one of the five options. For DU, click Desktop Underwriter**

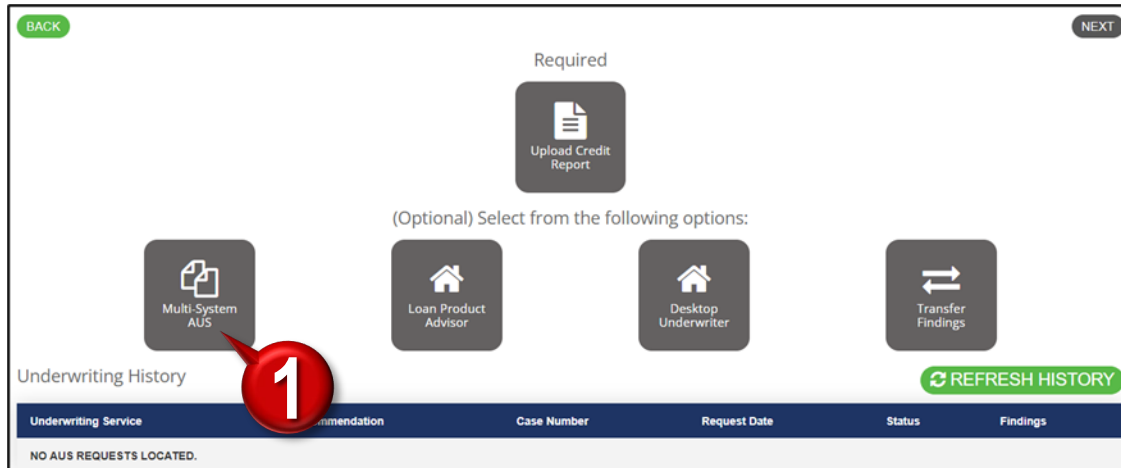


The process and functionality available within Broker IQ will differ depending on running Desktop Underwriter (DU) or Loan Product Advisor (LPA).

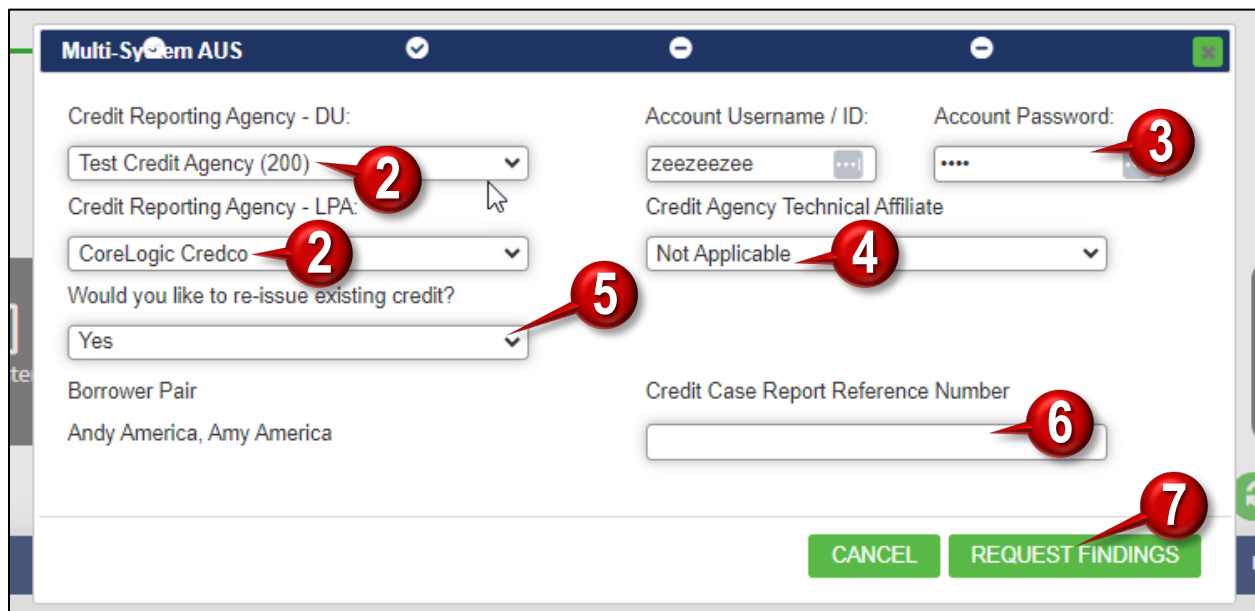
- **DU** and LPA are fully integrated within Broker IQ. Both can be run directly within Broker IQ and the results can be viewed within Broker IQ

Multi-System AUS

1. Click **Multi-System AUS**



2. Select your **Credit Reporting Agency** for both DU and LPA
3. Enter your **Account Username and Password**
4. Enter **Credit Agency Technical Affiliate** (if applicable)
5. Select **Yes/No reissue existing Credit**.
6. Enter **Credit Case Report Reference Number** (if applicable)
7. Click **Request Findings**



8. Both LPA and DU Findings are reflected
9. Click Compare Findings

Underwriting History REFRESH HISTORY

Underwriting Service	Recommendation	Case Number	Request Date	Status	Findings
MULTI-SYSTEM AUS			10/09/2024 03:29pm	Complete	COMPARE FINDINGS
LOAN PRODUCT ADVISOR	✓ Accept / Ineligible	AA700273	10/09/2024 03:29pm	Complete	REVIEW FINDINGS
DESKTOP UNDERWRITER	✓ Approve/Eligible	1683313082	10/09/2024 03:29pm	Complete	REVIEW FINDINGS

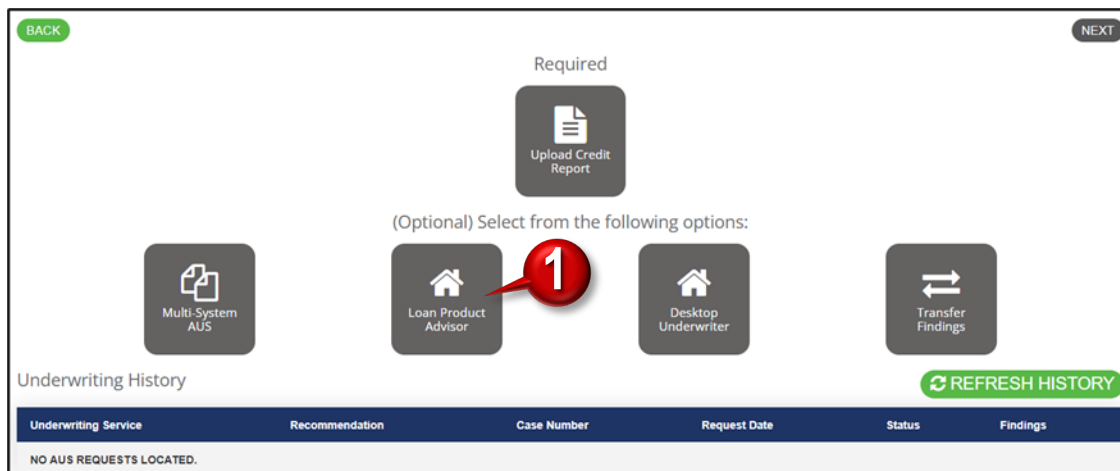
10. Side by side LPA and DU are available.

Underwriting Service	Recommendation	Case #	Date
LPA	✓ Accept Ineligible	AA700273	10/09/2024 03:29pm
CREDIT SCORES	ANDY AMERICA Equifax: 724 Experian: 742 TransUnion: 740 AMY AMERICA Equifax: 750 Experian: 728 TransUnion: 739		
ACE/PIW	✗ No ACE/Property Inspection Waiver located.		
NOTES & DETAILS	Document Requirements A 10-day pre-closing verification (10-day PCV) is required for AMY AMERICA's Lineage Logistics employment income. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. The verification must be retained in the loan file. A 10-day pre-closing verification (10-day PCV) is required for ANDY AMERICA's Isuzu Logistics North America, Inc. employment income. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. The verification must be retained in the loan file. A Uniform Residential Appraisal Report desktop appraisal (Form 70D) is the minimum assessment required. Base non-fluctuating earnings or fluctuating hourly earnings for		

Underwriting Service	Recommendation	Case #	Date
DU	✓ Approve/Eligible	1683313082	10/09/2024 03:29pm
CREDIT SCORES	ANDY AMERICA Equifax: 724 TransUnion: 740 Experian: 742 AMY AMERICA Equifax: 750 TransUnion: 739 Experian: 728		
ACE/PIW	✗ No Property Inspection Waiver located.		
NOTES & DETAILS	Document Requirements Document Amy America's income using a paystub and a W-2 from the prior year, or using a standard Verification of Employment (1005). The paystub must be dated no earlier than 30 days prior to the initial loan application date, include all year-to-date earnings, and include sufficient information to appropriately calculate income. Otherwise, additional documentation must be obtained. If a W-2 is not available from the prior year, the lender must determine if the income would still be acceptable per the Selling Guide. If a standard Verification of Employment (1005) will be obtained it must include all year-to-date earnings as well as prior year earnings if a W-2 is not being provided. Direct verifications provided by a third party employment verification vendor are acceptable if completed in accordance with the Selling Guide.		

Run Loan Product Advisor (LPA)

1. Click **Loan Product Advisor (LPA)**



2. Select your **Credit Reporting Agency**.
3. Select **Credit Agency Technical Affiliate** (if applicable)
4. Select **Re-issue existing credit (Yes/No)**
5. Enter **Credit Case Report Reference Number** (if re-issuing)
6. Click **Request Findings**

7. Click Review Findings

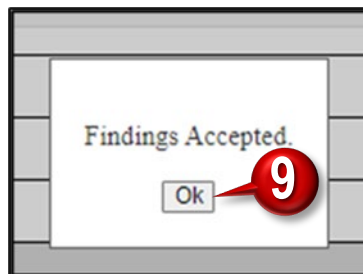
Underwriting History REFRESH HISTORY

Underwriting Service	Recommendation	Case Number	Request Date	Status	Findings
LOAN PRODUCT ADVISOR	✔ Accept / Ineligible	AA693688	10/07/2024 02:27pm	Complete	REVIEW FINDINGS 7
DESKTOP UNDERWRITER	✔ Approve/Eligible	1683097554	10/07/2024 11:42am	Complete	REVIEW FINDINGS
DESKTOP UNDERWRITER	❗ Error		10/07/2024 11:32am	Error	VIEW ERRORS
DESKTOP UNDERWRITER	❗ Error		10/07/2024 11:28am	Error	VIEW ERRORS
DESKTOP UNDERWRITER	❗ Error		10/07/2024 11:27am	Error	VIEW ERRORS
DESKTOP UNDERWRITER	❗ Error		10/07/2024 11:26am	Error	VIEW ERRORS

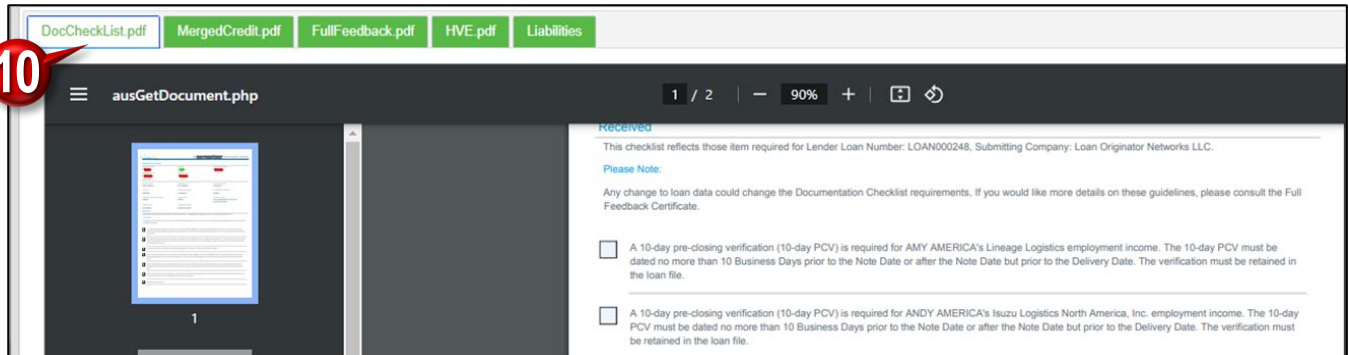
8. Click Accept These Findings & Continue

The screenshot shows the underwriting details for case AA693688. The recommendation is 'Accept / Ineligible'. Below the table, there are tabs for 'DocCheckList.pdf', 'MergedCredit.pdf', 'FullFeedback.pdf', 'HVE.pdf', and 'Liabilities'. A document viewer is open, displaying a 'FreddieMac Loan Product Advisor® Documentation Checklist' with an 'Assessment Summary' section. The summary includes categories like 'PURCHASE ELIGIBILITY', 'INCOME RISK RELIEF', 'ASSET RISK RELIEF', 'COLLATERAL RISK RELIEF', and 'Loan Data' with various status indicators (e.g., 'RELIABLE', 'ACCEPT', 'NOT RELIABLE').

9. Click OK



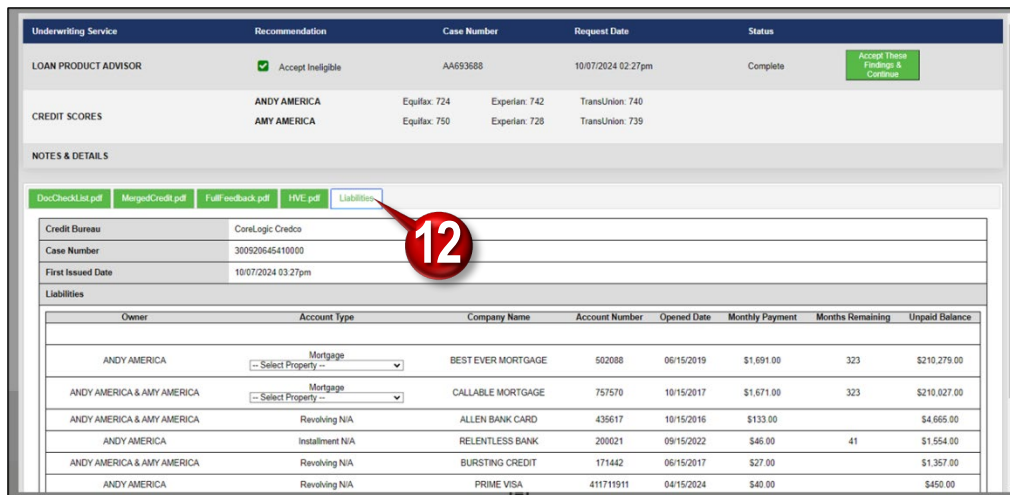
10. Click **DocCheckList.pdf** to review the Document Checklist



11. Click **MergedCredit.pdf** to view the Credit Report

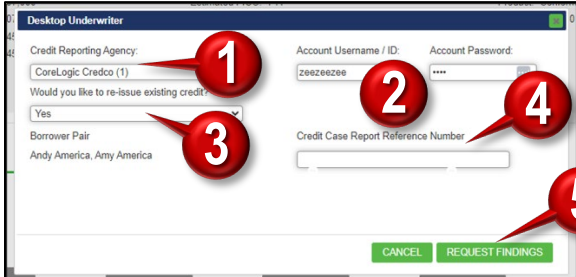


12. Click **Liabilities** to review the list



Run Desktop Underwriter (DU)

1. Select your **Credit Reporting Agency**
2. Enter your **Account Username and Password**
3. Select **Yes/No reissue existing Credit**.
4. If Yes, then enter your **Credit Case Report Reference Number**
5. Click **Request Findings**



Desktop Underwriter

Credit Reporting Agency: CoreLogic Credco (1)

Account Username / ID: zezezeze

Account Password: ****

Would you like to re-issue existing credit? Yes

Borrower Pair: Andy America, Amy America

Credit Case Report Reference Number

CANCEL REQUEST FINDINGS

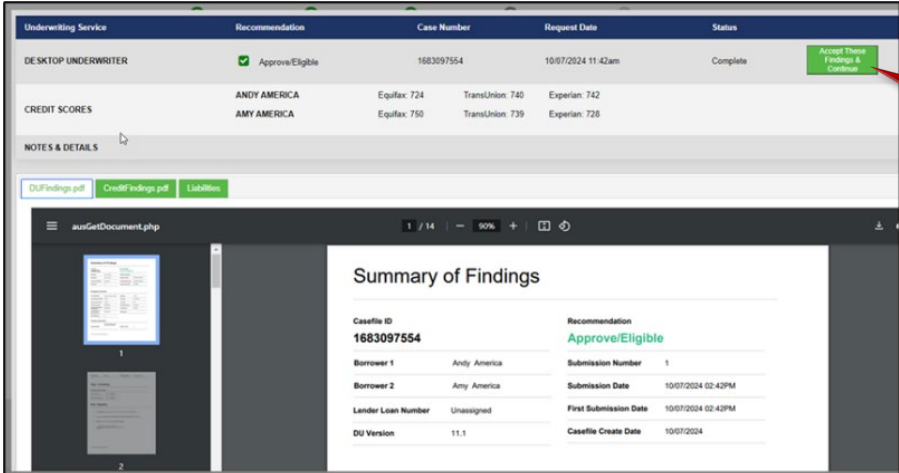
6. Click **Review Findings**



Underwriting History REFRESH HISTORY

Underwriting Service	Recommendation	Case Number	Request Date	Status	Findings
DESKTOP UNDERWRITER	Approve/Eligible	1683097554	10/07/2024 11:42am	Complete	REVIEW FINDINGS

7. Click **Accept These Findings & Continue**



Underwriting Service: DESKTOP UNDERWRITER

Recommendation: Approve/Eligible

Case Number: 1683097554

Request Date: 10/07/2024 11:42am

Status: Complete

Accept These Findings & Continue

CREDIT SCORES

	ANDY AMERICA	Equifax: 724	TransUnion: 740	Experian: 742
AMY AMERICA	Equifax: 750	TransUnion: 739	Experian: 728	

NOTES & DETAILS

DUFindings.pdf Credit findings.pdf Labels

Summary of Findings

Casefile ID: 1683097554

Recommendation: Approve/Eligible

Borrower 1: Andy America

Borrower 2: Amy America

Lender Loan Number: Unassigned

DU Version: 11.1

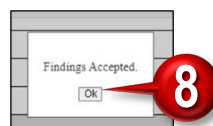
Submission Number: 1

Submission Date: 10/07/2024 02:42PM

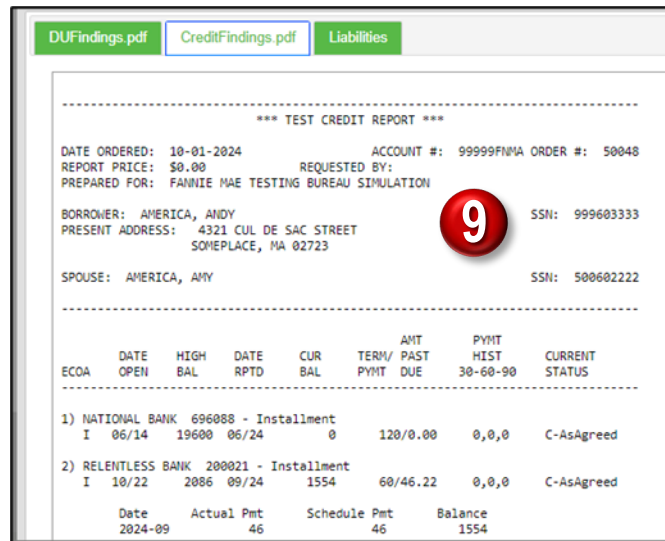
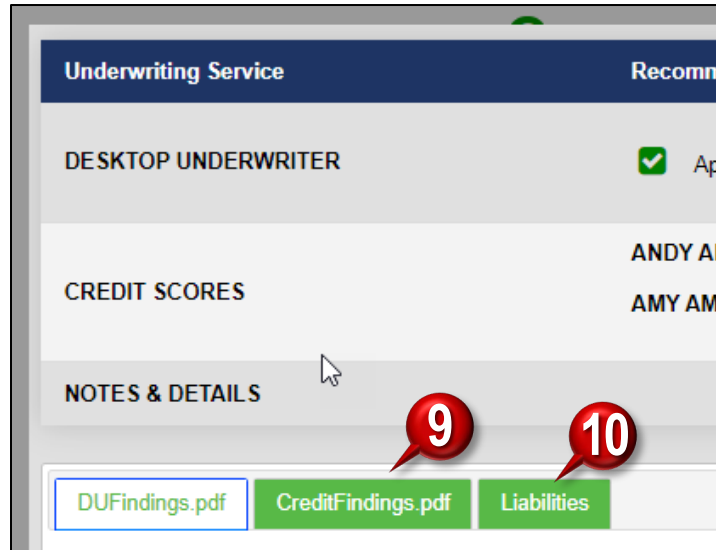
First Submission Date: 10/07/2024 02:42PM

Casefile Create Date: 10/07/2024

8. Click **Ok**



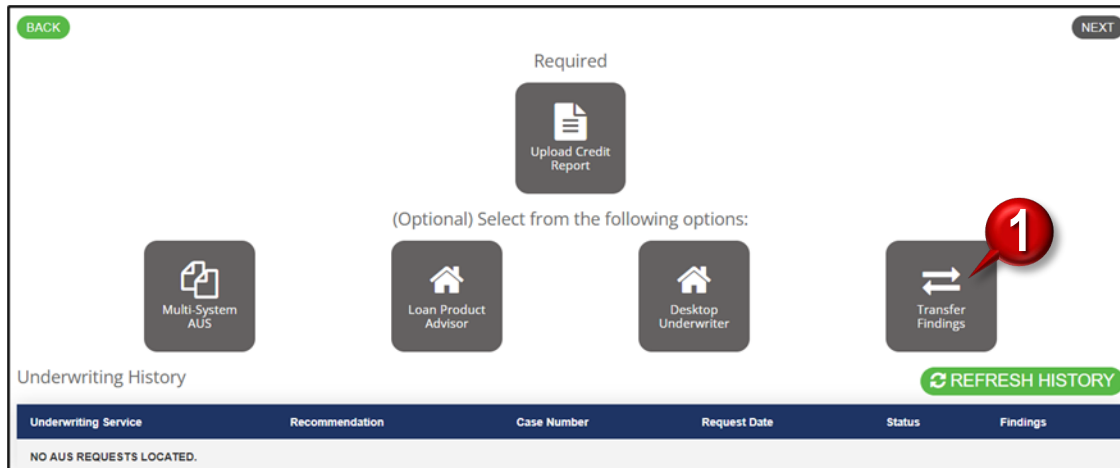
9. Click **CreditFindings.pdf** to populate Report.
10. Click **Liabilities** to populate.



Owner	Account Type	Company Name	Account Number	Opened Date	Monthly Payment	Months Remaining	Unpaid Balance
ANDY AMERICA	Installment N/A	RELENTLESS BANK	200021	10/01/2022	\$46.22	42	\$1,554.00
ANDY AMERICA & AMY AMERICA	Revolving N/A	ALLEN BANK CARD	435617	11/01/2016	\$133.00		\$4,665.00
ANDY AMERICA & AMY AMERICA	Revolving N/A	BURSTING CREDIT	171442	07/01/2017	\$27.00		\$1,357.00
ANDY AMERICA & AMY AMERICA	Revolving N/A	CAPITAL BANK	529115	06/01/2017	\$10.00		\$29.00
ANDY AMERICA	Revolving N/A	PRIME VISA	411711911	05/01/2024	\$40.00		\$450.00
ANDY AMERICA	Mortgage	BEST EVER MORTGAGE	502088	07/01/2019	\$1,691.00	324	\$210,279.00

Transfer Findings

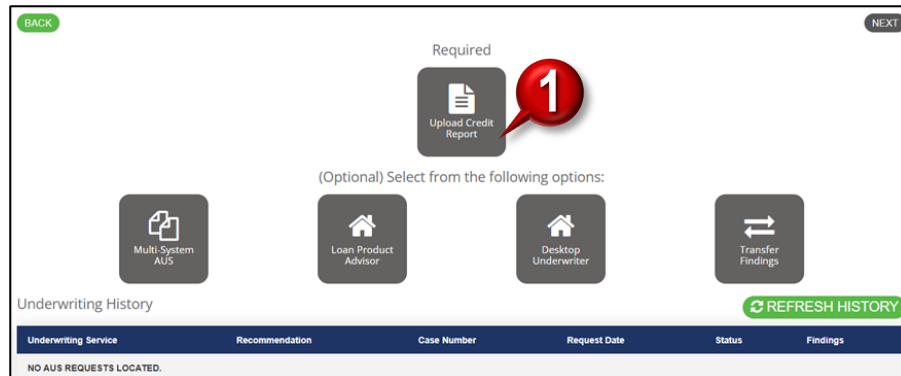
1. Click **Transfer Findings**



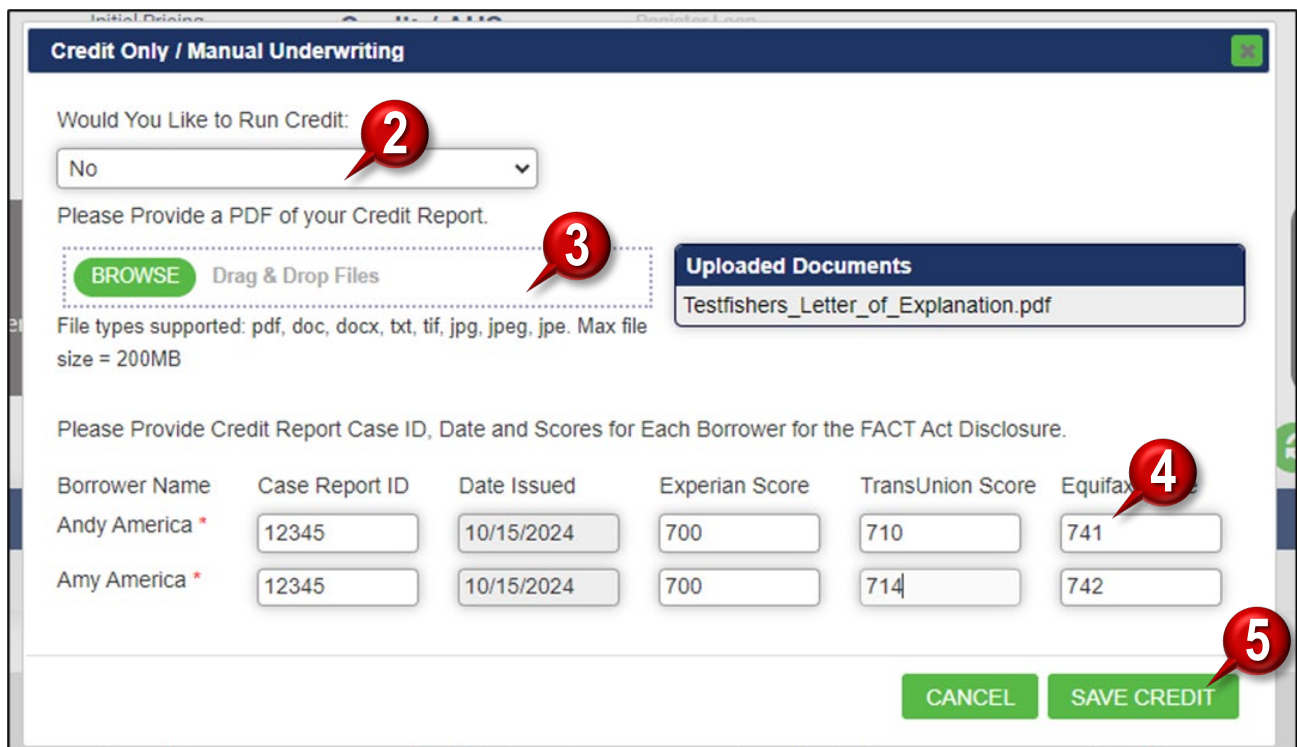
2. Select **Service** (i.e. DO) and fill in all fields.
3. Click **Request Findings**

Upload Credit Report

1. Click **Upload Credit Report**



2. Select **Yes** if you would like to run new Credit or **No** if you are just uploading existing.
3. Browse or Drag & Drop to **upload Credit Report**
4. Enter **Case Report ID, Date Issued, and Credit Scores**
5. Click **Save Credit**



6. Click **Review Findings** to access Credit Report



Price/Lock Loan

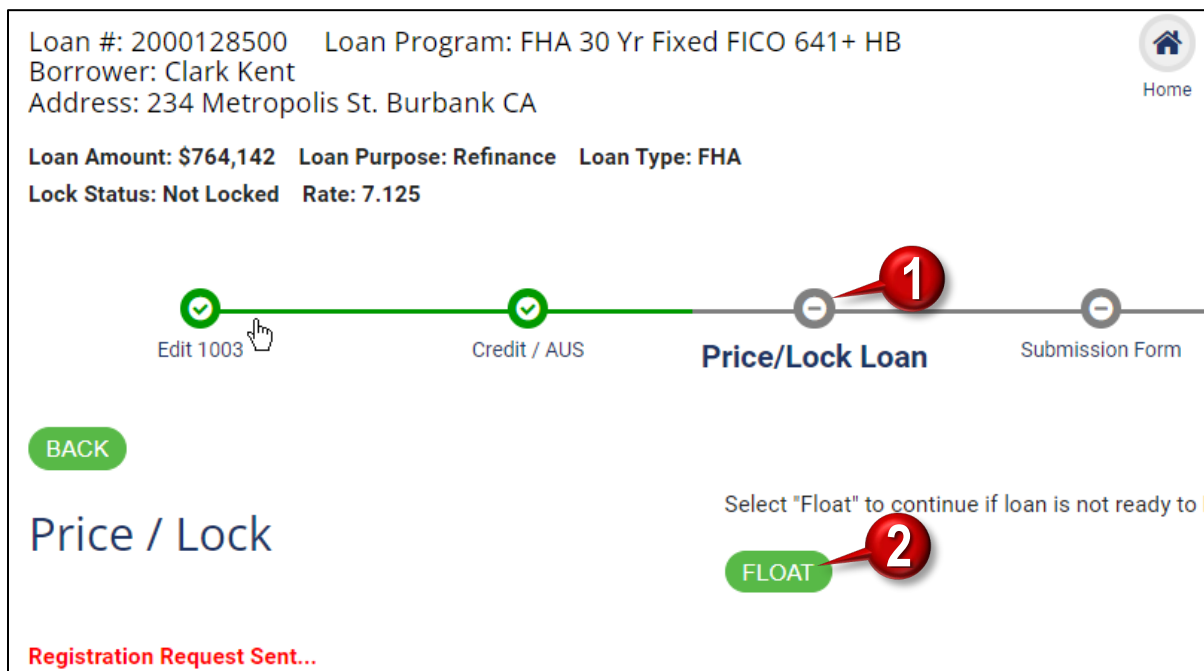
The BrokerIQ pricing engine is called **Optimal Blue**.

You will **Price/Lock** the loan if you did NOT Quick Lock in the Quick Pricer.

You would **Confirm Lock** if you DID Quick Lock in the Quick Pricer.

BrokerIQ allows pricing for various loan scenarios. Once pricing displays, select either the **Float Loan** or **Request Lock** option. This updates fields such as the interest rate, UFMIP and MIP for FHA loans, and the funding fee for VA loans. After registering the loan, follow these steps for pricing in Optimal Blue.

1. Click the **Price/Lock Loan** bubble in the legend.
2. Click **Float** to Float the Loan if you're not ready to Request a Lock.



Loan #: 2000128500 Loan Program: FHA 30 Yr Fixed FICO 641+ HB
Borrower: Clark Kent
Address: 234 Metropolis St. Burbank CA

Loan Amount: \$764,142 Loan Purpose: Refinance Loan Type: FHA
Lock Status: Not Locked Rate: 7.125

Home

Edit 1003 Credit / AUS **Price/Lock Loan** Submission Form

BACK

Price / Lock

Select "Float" to continue if loan is not ready to lock

FLOAT

Registration Request Sent...

The screenshot shows a loan details page with a progress bar. The progress bar has four steps: 'Edit 1003' (checked), 'Credit / AUS' (checked), 'Price/Lock Loan' (selected with a red circle '1'), and 'Submission Form'. Below the progress bar, there is a 'BACK' button and a 'Price / Lock' section. In the 'Price / Lock' section, there is a 'FLOAT' button highlighted with a red circle '2'. A message 'Registration Request Sent...' is displayed at the bottom left.

Rate Stack

1. Click the Green Check Mark next to the Price corresponding to the Rate you're selecting.
2. To Lock, click **Request Lock**.
3. To Float, click **Float Loan**.
4. Click **OK**.

Rate	APR	45 Day Price	Rebate/Discount	P&I	MI	PIMI
6.375	7.405	96.724 ✓	\$25,033	4767	446	5213
6.500	7.485	97.176 ✓	\$21,579	4829	446	5275
6.625	7.569	97.593 ✓	\$18,393	4892	446	5338
6.750	7.676	97.807 ✓	\$16,758	4956	446	5402
6.875	7.759	98.220 ✓	\$13,602	5019	446	5465
7.000	7.846	98.605 ✓	\$10,660	5083	446	5529
7.125	7.935	98.965 ✓	\$7,909	5148	446	5594

Pricing Snapshot

Program Name: FHA 30 Yr Fixed FICO 641+ HB
 Comp Source: BorrowerPaid
 Lock Term: 45 Day
 P&I Payment: \$5148
 MI Payment: \$446
 Lender Fee Buyout: No
 Borrower discount: \$7909

	Rate	Price
Base	7.125	99.090

Adjustments	Rate	Price
State is California, And Search Entity (#) is TEST WHOLESALE		-0.125

	Rate	Price
Final	7.125	98.965

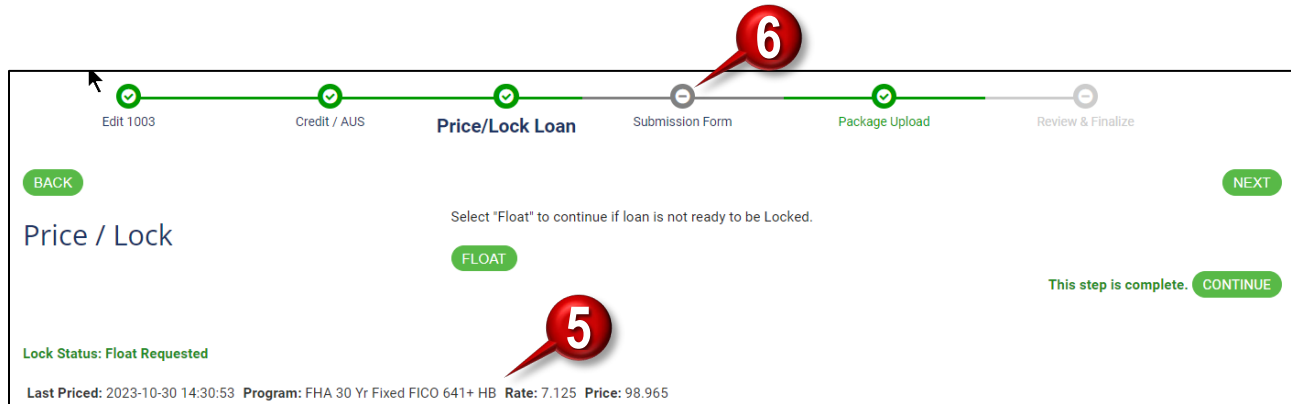
Buttons: GET PRICING, REQUEST LOCK, FLOAT LOAN

Disclosure: Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.

Register this loan as a Float?

Buttons: OK, CANCEL

5. Pricing Details reflecting **Float Requested** are below.
6. Now, the Loan is ready for the next step **Submission Form**.



Price / Lock

Lock Status: Float Requested

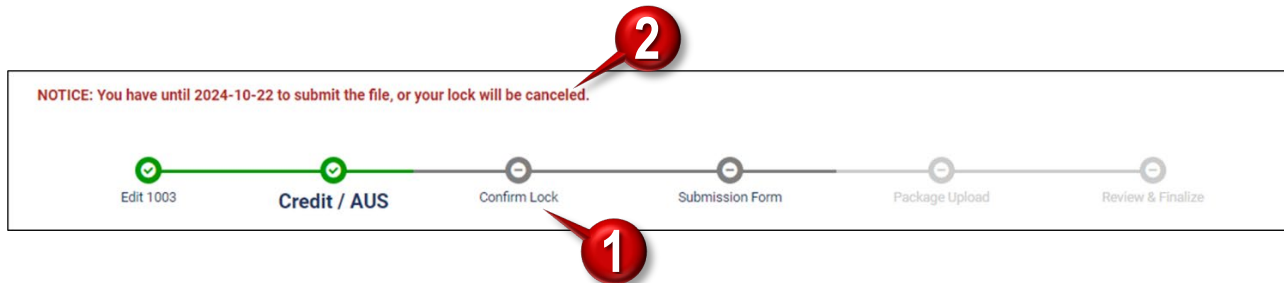
Last Priced: 2023-10-30 14:30:53 Program: FHA 30 Yr Fixed FICO 641+ HB Rate: 7.125 Price: 98.965

Confirm Lock

1. Click **Confirm Lock** (if you DID Quick Lock in Quick Pricer).
2. Lock cancelled if loan is not submitted within two business days.

NOT: Confirm Lock screen will also happen if:

- Broker locks a loan after registration but before submitting the loan.
- Broker changes Loan Terms and is required to re-price.
- If Loan terms change, the Broker will receive an alert suggesting they run AUS and re-price.



3. **Total cash to close** is highlighted.
4. Click **Get Pricing**.

Confirm Lock

Lock Status: Locked

Loan Scenario		Pricing Details																																																																												
Mortgage Information Non-QM: <input type="radio"/> No <input type="radio"/> Yes Loan type: FHA Loan purpose: Purchase Doc type: Full Loan term: 30 Year Amortization: <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM Low-Mid FICO: 739 DTI: 45.82 Underwriting Result: DU Approve/Eligible Buydown Type: None Is there a Co-Borrower?: <input type="radio"/> No <input checked="" type="radio"/> Yes Self Employed?: <input type="radio"/> No <input checked="" type="radio"/> Yes Do you want to finance the upfront MIP?: <input type="radio"/> No <input checked="" type="radio"/> Yes Agency Program: N/A Mortgage Lates?: <input checked="" type="radio"/> No <input type="radio"/> Yes HousingEvent?: <input type="radio"/> No <input checked="" type="radio"/> Yes Bankruptcy?: <input checked="" type="radio"/> No <input type="radio"/> Yes Property Information Property zip: 92124 Property state: CA Property city: San Diego Property type: SFD Units: 1 Occupancy type: Primary		Compensation & Pricing Comp Source: Borrower Paid My comp plan: Comp %: 0.311 Min: 1,500 Max: 0 Lender fee buyout: <input checked="" type="radio"/> No <input type="radio"/> Yes (Fee bought-out) Purchase price: 500000 Est. value: 500000 Loan amount: 482500 Sub Financing: 0 LTV: 96.500 CLTV: 96.500 Gross loan amount: 490943																																																																												
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Paid By Seller</th> <th>Remaining</th> </tr> </thead> <tbody> <tr> <td>Seller contribution:</td> <td>0</td> <td></td> </tr> <tr> <td>Apply seller contribution to discount?</td> <td><input checked="" type="radio"/> No <input type="radio"/> Yes</td> <td></td> </tr> <tr> <td>100% of your compensation will be paid by the borrower:</td> <td>1526</td> <td>0</td> </tr> <tr> <td>3rd party closing costs:</td> <td>11844</td> <td></td> </tr> <tr> <td>Add lender fee:</td> <td>799</td> <td></td> </tr> <tr> <td>Total 3rd party costs:</td> <td>12643</td> <td>0</td> </tr> <tr> <td>Total 3rd party and compensation costs:</td> <td>14169</td> <td>0</td> </tr> <tr> <td>Allowable lender credit: LC cannot be applied to Compensation</td> <td>12643</td> <td></td> </tr> <tr> <td>Amount to be applied:</td> <td>0</td> <td></td> </tr> <tr> <td>Discount to buy the rate down:</td> <td>1062</td> <td></td> </tr> <tr> <td>Remaining cash from borrower for fees after lender credit:</td> <td>14169</td> <td></td> </tr> <tr> <td>Amount to be built into pricing:</td> <td>0</td> <td></td> </tr> <tr> <td>Borrower paid broker comp:</td> <td>1526</td> <td></td> </tr> <tr> <td>Base pricing:</td> <td>100.000</td> <td></td> </tr> <tr> <td>Charge to buy down rate:</td> <td>-0.216</td> <td></td> </tr> <tr> <td>Target price:</td> <td>99.784</td> <td></td> </tr> <tr> <td>Net Target price:</td> <td>99.784</td> <td></td> </tr> <tr> <td>Summary cash to close</td> <td></td> <td>17500</td> </tr> <tr> <td>Down payment:</td> <td></td> <td>17500</td> </tr> <tr> <td>Remaining cash for fees after credits:</td> <td></td> <td>14169</td> </tr> <tr> <td>Discount to buy the rate down:</td> <td></td> <td>1062</td> </tr> <tr> <td>UFMIP Not Financed:</td> <td></td> <td></td> </tr> <tr> <td>Total cash to close:</td> <td></td> <td>32731</td> </tr> <tr> <td>Minimum required investment:</td> <td></td> <td>17500</td> </tr> </tbody> </table>			Paid By Seller	Remaining	Seller contribution:	0		Apply seller contribution to discount?	<input checked="" type="radio"/> No <input type="radio"/> Yes		100% of your compensation will be paid by the borrower:	1526	0	3rd party closing costs:	11844		Add lender fee:	799		Total 3rd party costs:	12643	0	Total 3rd party and compensation costs:	14169	0	Allowable lender credit: LC cannot be applied to Compensation	12643		Amount to be applied:	0		Discount to buy the rate down:	1062		Remaining cash from borrower for fees after lender credit:	14169		Amount to be built into pricing:	0		Borrower paid broker comp:	1526		Base pricing:	100.000		Charge to buy down rate:	-0.216		Target price:	99.784		Net Target price:	99.784		Summary cash to close		17500	Down payment:		17500	Remaining cash for fees after credits:		14169	Discount to buy the rate down:		1062	UFMIP Not Financed:			Total cash to close:		32731	Minimum required investment:		17500
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Lock Term: 45 Day GET PRICING																																																																														

Disclosure: Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.

5. Click **Confirm Lock**

Lock Term: 45 Day **GET PRICING**

Rate	APR	45 Day Price	Rebate/Discount	P&I	MI	PIMI
5.000	5.913	97.892	\$10,349	\$2,635	\$221	\$2,856
5.125	5.991	98.399	\$7,860	\$2,673	\$221	\$2,894
5.250	6.082	98.768	\$6,048	\$2,711	\$221	\$2,932
5.375	6.157	99.305	\$3,412	\$2,749	\$221	\$2,970
5.500	6.242	99.730	\$1,326	\$2,788	\$221	\$3,009
5.625	6.341	100.222	(\$1,090)	\$2,826	\$221	\$3,047
5.875	6.594	100.677	(\$3,324)	\$2,904	\$221	\$3,125
6.000	6.720	100.997	(\$4,895)	\$2,943	\$221	\$3,164
6.125	6.846	101.357	(\$6,662)	\$2,983	\$221	\$3,204
6.375	7.099	101.435	(\$7,045)	\$3,063	\$221	\$3,284
6.500	7.225	101.696	(\$8,326)	\$3,103	\$221	\$3,324
6.625	7.351	102.003	(\$9,834)	\$3,144	\$221	\$3,365
6.875	7.604	102.097	(\$10,295)	\$3,225	\$221	\$3,446
7.000	7.730	102.296	(\$11,272)	\$3,266	\$221	\$3,487
7.125	7.857	102.548	(\$12,509)	\$3,308	\$221	\$3,529

Pricing Snapshot

Program Name: FHA 30 Yr Fixed
 Comp Source: BorrowerPaid
 Lock Term: 45 Day
 P&I Payment: \$2788
 MI Payment: \$221
 Lender Fee Buyout: No
 Borrower discount: \$1326

	Rate	Price
Base	5.500	99.655

Adjustments	Rate	Price
FICO <> 301, And FICO <> 0, And Search Type is Buy-Side Search, And Search Entity (#) is TEST WHOLESALE, And FICO is 720-739		0.075

	Rate	Price
Final	5.500	99.730

CONFIRM LOCK 5

Disclosure: Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.

6. Click **OK**

Confirm this lock?

OK **CANCEL**

6

7. **Change Request** Submitted Reflected.

8. This step is complete means the Lock is confirmed. Click Continue.

NOTICE: You have until 2024-10-22 to submit the file, or your lock will be canceled.

BACK 7 NEXT 8

Confirm Lock

Change Request Submitted.

Lock Status: Locked

This step is complete. **CONTINUE**

Last Priced: 2024-10-18 10:55:22 Program: FHA 30 Yr Fixed Rate: 5.500 Price: 99.730

Re-Run AUS

AUS is required to be re-run when any of the following change:

- Property Value
- Loan Amount
- Other Sub/Financing
- Loan Type
- Waive Escrows
- Seller Credit
- Comp Source
- LTV
- Rate > 0.25%

Submission Form

1. Click **Submission Form**

Submission Form

Loan #: 2012666511
 Borrower: Ken Customer
 Address: 10655 Birch St Burbank CA

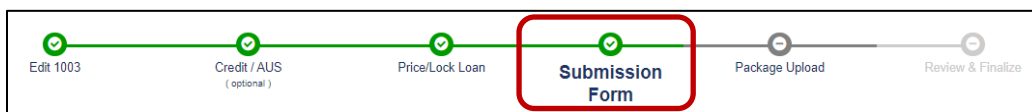
Loan Officer: Zee Ansari
 Requested Account Exec: Account Executive
 Processor: Precilla Diversa

2. Complete **Agent Information** section
3. Select your **AE** (Defaults to Assigned AE after first loan)
4. Complete **Additional Information** section
5. Loan information reflects **Lender/Borrower Paid** and **Compensation Plan**
6. Click **Save**

Purchase

Refinance

- The Submission Form step will show as **Completed**



Package Upload

1. Click **Package Upload**

▼ Loan Summary - Andy America

Loan #: 2410113603 Date Registered: 10/22/2024 Borrower: Andy America Property: 123 E Washington St Unit 198 Colton CA Property Type: Detached Occupancy: Primary Residence Estimated Closing Date: 10/31/2024	Loan Amount: \$245,600 Loan Type: Conventional Channel: Wholesale Loan Purpose: Purchase Doc Type: Full Documentation	Underwriting Type: Manual Underwriting Broker Comp: Lender Paid Lender Paid MI: No Loan Officer: Zee Ansari Processor: Zee Ansari
Purchase Price: \$307,000 Appraised Value: \$307,000 LTV: 80.000% CLTV: 80.000% Loan Amount: \$245,600 Total Loan Amount: \$245,600	LowMid FICO: 750 DTI: 36.059 3rd Party Fees: \$8,055 Seller Contribution: \$0 Borrower Discount: \$4,946.38 Lender Paid Broker Comp: \$6,754.00	Product: Conforming 30 Yr Fixed Lock Status: <input checked="" type="checkbox"/> Not Locked Lock Price: 0.000 Lock Rate: 7.500

2. Select **Full Submission Package** or **Early Disclosure Pkg**

Required documents are listed first and Optional documents are listed below.

- Use the **Other Documents** field to upload documents with customized Titles

3. Click **Browse** or drag and drop files

Select a submission package: Full Submission Package

Package Documents	Full Submission Package	Status
<input type="checkbox"/> AUS Results (run in Bro)	<input checked="" type="checkbox"/>	Required
<input type="checkbox"/> Assets - Most recent bal	<input checked="" type="checkbox"/>	Required
<input type="checkbox"/> Assets Section Completed	<input checked="" type="checkbox"/>	Required
<input type="checkbox"/> Broker Initial 1003 - Signed by LO	<input checked="" type="checkbox"/>	Required
<input type="checkbox"/> Broker Fee Itemization	<input checked="" type="checkbox"/>	Required
<input type="checkbox"/> Broker Credit Report	<input checked="" type="checkbox"/>	Required
<input type="checkbox"/> Letter of Explanation for All Derog Credit	<input type="checkbox"/>	Optional
<input type="checkbox"/> Acknowledgement of Receipt of Loan Estimate	<input type="checkbox"/>	Optional
<input type="checkbox"/> Anti-Steering Disclosure Signed and Dated a Time of Lock (Lender Paid Transaction Only)	<input type="checkbox"/>	Optional
<input type="checkbox"/> E-sign Certificate (Required when broker uses e-sign service to obtain borrower signatures)	<input type="checkbox"/>	Optional
<input type="checkbox"/> Other Description	<input type="text"/>	

BROWSE Drag & Drop Files

UPLOAD

File types supported: pdf, txt, tif, jpg, jpeg, jpe. Max file size = 200MB

1. Check the documents from the list that are included in your file
2. Click "Browse" or Drag & Drop your file in the box below.
3. Click the "Upload" button

4. Select the **pdf** which contains all necessary borrower documents

Name	Date modified	Type	Size
11-12-14 Loan Approval.docx	11/12/2014 2:47 PM	Microsoft Word D...	51 KB
11-12-14 Loan Approval.pdf	11/12/2014 2:49 PM	Adobe Acrobat D...	376 KB
Dotson Approval.pdf	1/20/2015 10:32 AM	Adobe Acrobat D...	30 KB
Nancy Testfisher Sub Package Large.pdf	9/30/2013 2:11 PM	Adobe Acrobat D...	12,008 KB

- The pdf file with all necessary documents will be reflected

5. Check the **Document** boxes

6. Click **Upload**

Select a submission package: Full Submission Package

Package Documents	Status
<input checked="" type="checkbox"/> AUS Results (run in BrokerIQ or attach Broker AUS)	Required
<input checked="" type="checkbox"/> Assets - Most recent bank statement(s) or 1003 w/ Assets Section Completed	Required
<input checked="" type="checkbox"/> Broker Initial 1003 - Signed by LO	Required
<input checked="" type="checkbox"/> Broker Fee Itemization	Required
<input checked="" type="checkbox"/> Broker Credit Report	Required
<input type="checkbox"/> Letter of Explanation for All Derog Credit	Optional
<input type="checkbox"/> Acknowledgement of Receipt of Loan Estimate	Optional
<input type="checkbox"/> Anti-Steering Disclosure Signed and Dated a Time of Lock (Lender Paid Transaction Only)	Optional
<input type="checkbox"/> E-sign Certificate (Required when broker uses e-sign service to obtain borrower signatures)	Optional
<input type="checkbox"/> Other Description	

1. Check the documents from the list that are included in your file
2. Click "Browse" or Drag & Drop your file in the box below.
3. Click the "Upload" button

BROWSE Drag & Drop Files

1). Nancy Testfisher Sub Package Large.pdf

Cancel

UPLOAD

File types supported: pdf, txt, tif, jpg, jpeg, jpe. Max file size = 200MB

- The Package Upload step will indicate complete
- The uploaded pdf files will be reflected

Progress: Edit 1003 → Credit / AUS → PriceLock Loan → Submission Form → **Package Upload** → Review & Finalize

BACK **NEXT**

Select a submission package: Full Submission Package

Package Documents	Status
AUS Results (run in BrokerIQ or attach Broker AUS)	✓
Broker Credit Report	✓
1003 DI Addendum	✓
Broker Initial 1003 - Signed by LO	✓
Broker Fee Itemization	✓
<input type="checkbox"/> Purchase Agreement	Optional
<input type="checkbox"/> Assets - Most recent bank statement(s) or 1003 w/ Assets Section Completed	Optional
<input type="checkbox"/> Two Years Tax Returns or Minimum Per AUS Findings	Optional
<input type="checkbox"/> E-sign Certificate (Required when broker uses e-sign service to obtain borrower signatures)	Optional
<input type="checkbox"/> Anti-Steering Disclosure Signed and Dated a Time of Lock (Lender Paid Transaction Only)	Optional
<input type="checkbox"/> Income - Paystubs, Written VOE or W2s	Optional
<input type="checkbox"/> Letter of Explanation for All Derog Credit	Optional
<input type="checkbox"/> Two Years Business Tax Returns When Ownership is Greater than 24%	Optional
<input type="checkbox"/> Other Description	

1. Check the documents from the list that are included in your file
2. Click "Browse" or Drag & Drop your file in the box below.
3. Click the "Upload" button

BROWSE Drag & Drop Files

UPLOAD

File types supported: pdf, doc, docx, txt, tif, jpg, jpeg, jpe. Max file size = 200MB

Uploaded Documents	
aus_findings.pdf	AUS Findings
credit_report.pdf	Credit Findings
Nancy_Testfisher_Sub_Package_Large.pdf	AUS Results (run in BrokerIQ or attach Broker AUS) Broker Credit Report 1003 DI Addendum Broker Initial 1003 - Signed by LO Broker Fee Itemization

Scroll down for Loan Information, Carrington Contacts, Application Dates, TRID Dates, Closing Dates, and Document Dates

Loan Information		
Borrower: Clark Kent	Loan Purpose: CashOut	
Property Address: 234 Metropolis St. Burbank, CA 91506	Loan Status: Submitted	
Loan Officer: Empower Tester Phone: (555) 555-5555		
Broker Processor: Empower Tester Phone: (555) 555-5555		
My Loan Detail No Certification Complete		
Key Lender Contacts		
Application Dates	TRID Dates	Closing Dates
1003 Date: 12/15/21	eSign Consent Date:	Closing Disclosure Mailed Deadline:
Disclosure Compliance Completed:	Intent To Proceed:	Closing Disclosure Received Deadline:
Document Dates	Initial LE Date:	Clear To Close Date:
Approval Date:	LE Received Date:	Estimated Closing Date: 01/20/23
Approval Expiration:	Revised LE Date:	First Payment Date: 03/01/23
Appraisal Received:	Revised LE Received Date:	Closing Package Reviewed Date:
Appraisal Ordered:	Closing Docs Ordered Date:	Closing Date/Time:
	Initial CD Date:	Wired Date:
	CD Received Date:	Funded Date:
	Revised CD Date:	
	Revised CD Received Date:	

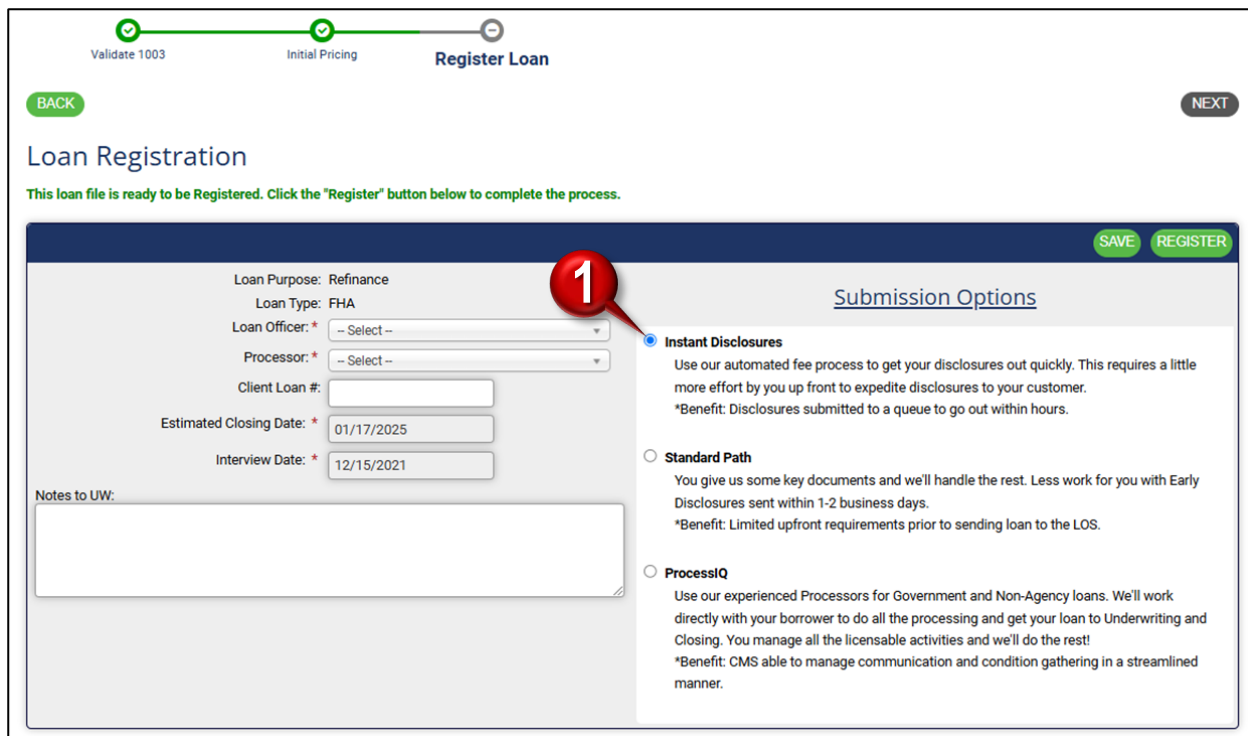
Initial Disclose Fees

Register Loan

- From the Loan Registration page, select **Broker Initial-Disclosed (Instant Disclosures)**
 - Broker issues Disclosures from BrokerIQ.

Other Possible Paths if NOT choosing Instant Disclosures:

- **Lender Disclosed (Standard Path)** – Loan Set Up issues disclosures on the Broker’s behalf.
- **Broker Disclosed (Standard Path)**– Broker issues disclosures from their own LOS system.
- **Process IQ** – Carrington processes the loan for the Broker.

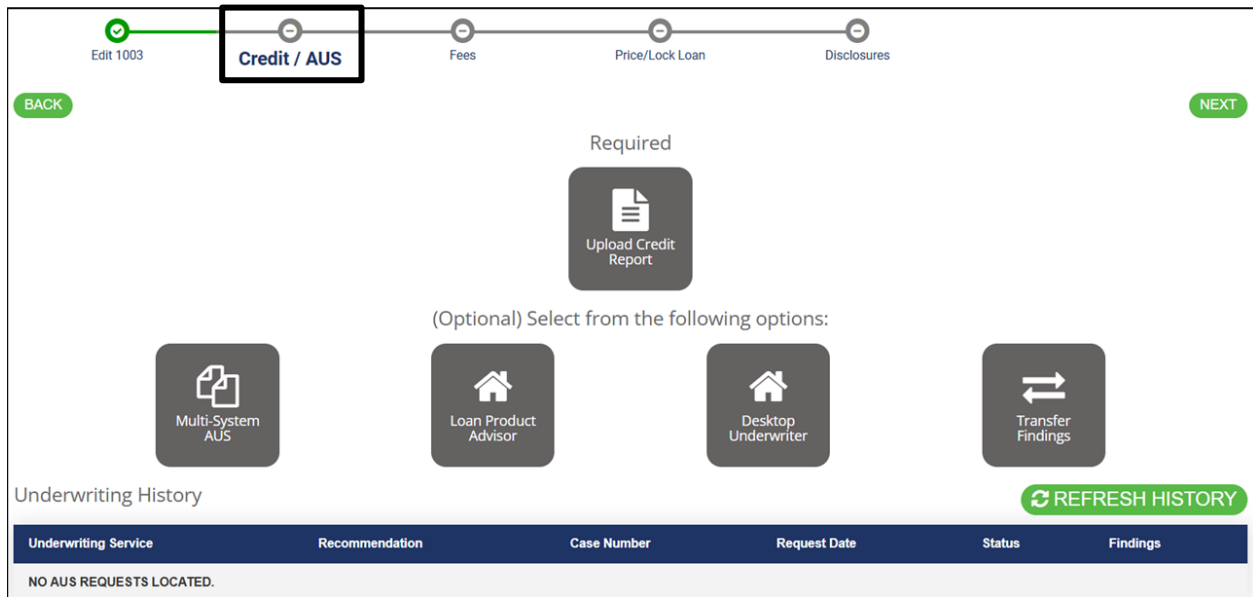


The screenshot shows the 'Loan Registration' page with a progress bar at the top indicating 'Validate 1003', 'Initial Pricing', and 'Register Loan'. A red circle with the number '1' highlights the 'Instant Disclosures' radio button under the 'Submission Options' section. The form includes fields for Loan Purpose (Refinance), Loan Type (FHA), Loan Officer, Processor, Client Loan #, Estimated Closing Date (01/17/2025), and Interview Date (12/15/2021). There is also a 'Notes to UW' text area and 'SAVE' and 'REGISTER' buttons.

Credit-AUS

Credit-AUS step – Immediately after Registration, system drops you into the Credit/AUS step if you leave the loan record.

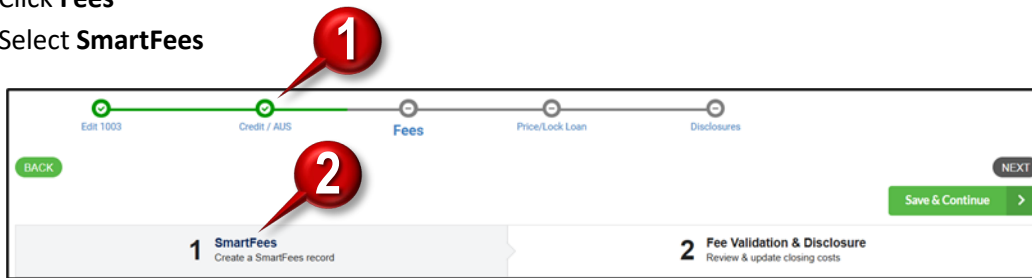
See **Credit-AUS** section in the BIQ Reference Guide for more details.



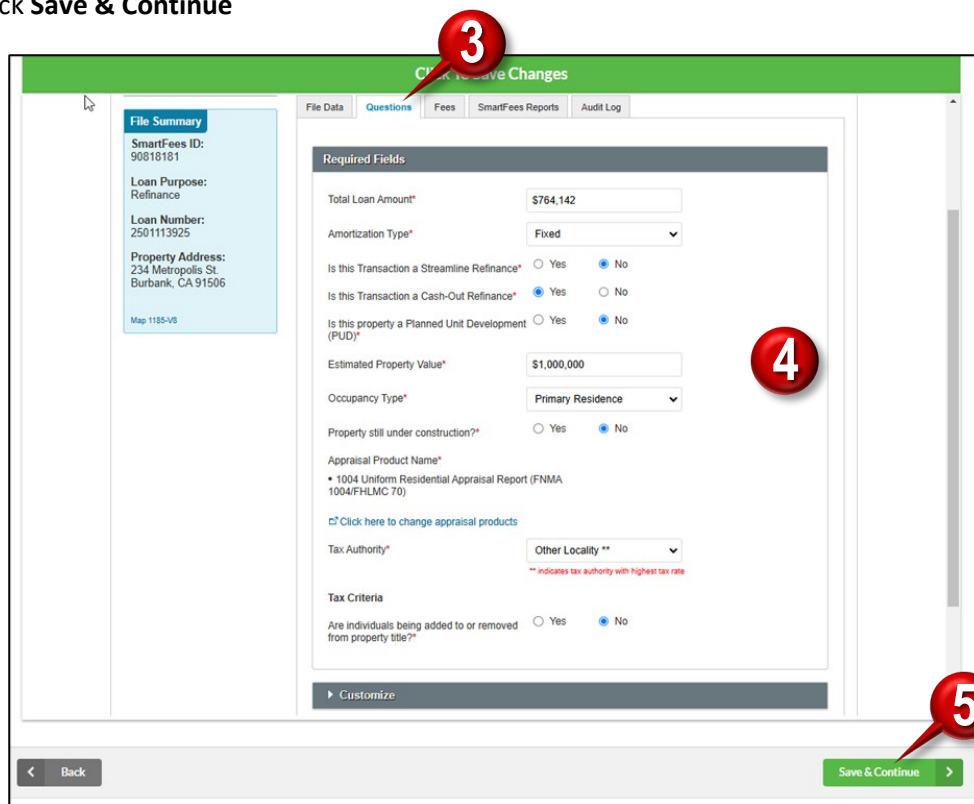
The screenshot shows a progress bar at the top with five steps: Edit 1003 (checked), Credit / AUS (highlighted with a black box), Fees, Price/Lock Loan, and Disclosures. Below the progress bar are 'BACK' and 'NEXT' buttons. The main area is titled 'Required' and contains an 'Upload Credit Report' button. Below this, it says '(Optional) Select from the following options:' and lists four options: 'Multi-System AUS', 'Loan Product Advisor', 'Desktop Underwriter', and 'Transfer Findings'. At the bottom, there is an 'Underwriting History' section with a 'REFRESH HISTORY' button and a table with columns: Underwriting Service, Recommendation, Case Number, Request Date, Status, and Findings. The table currently shows 'NO AUS REQUESTS LOCATED.'

SmartFees Setup

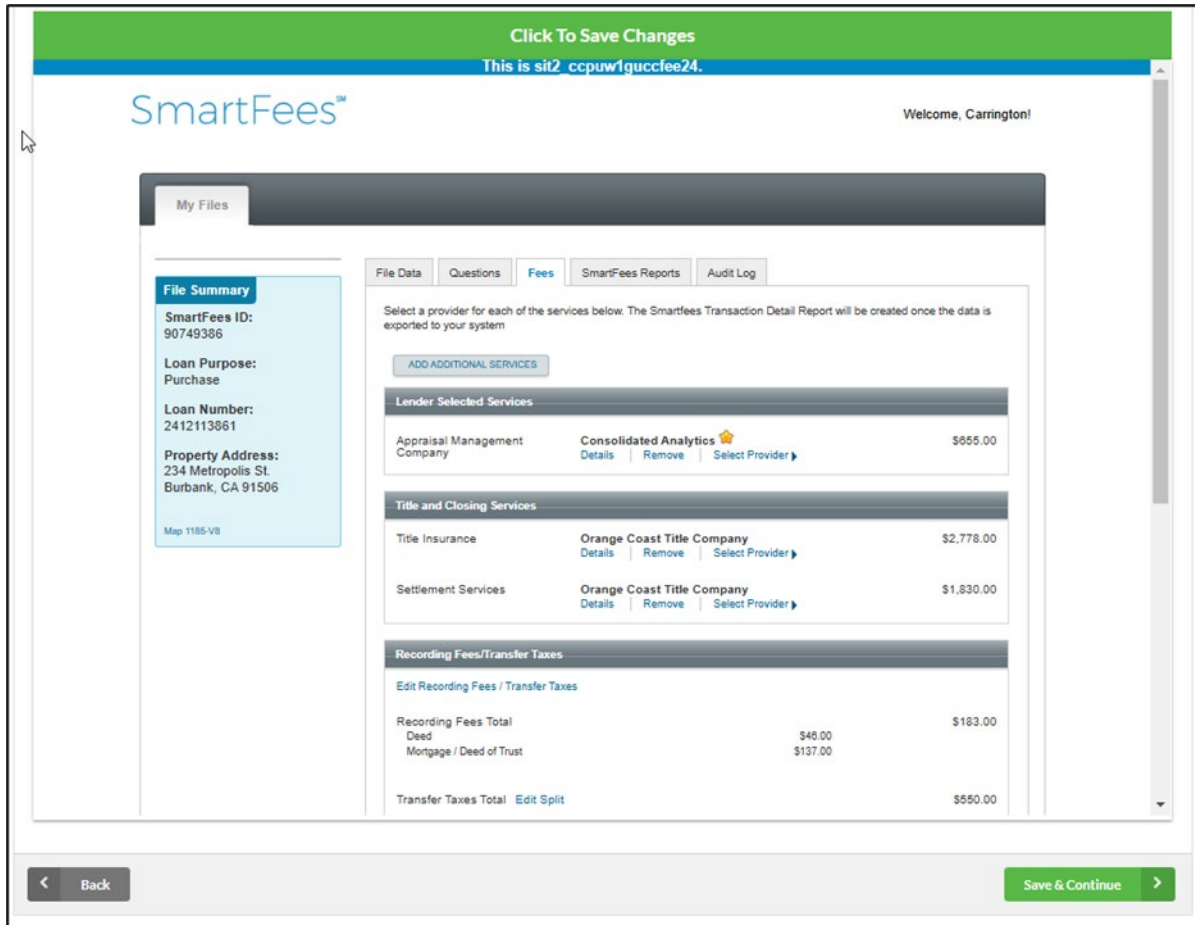
1. Click **Fees**
2. Select **SmartFees**



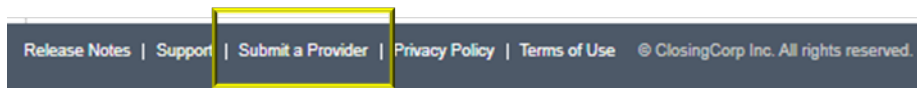
3. Select **Questions** tab.
4. Fill out SmartFees **Questions Form (Required *)**
5. Click **Save & Continue**



Displays ALL Fees. Select desired Vendor and review all corresponding Fees!

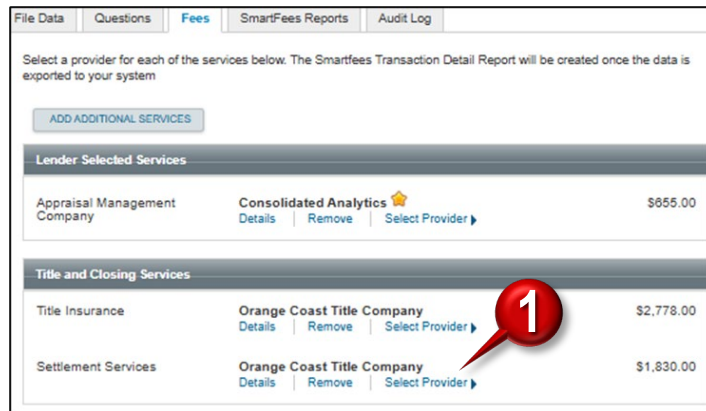


NOTE: Additional providers can be requested by clicking the **Submit a Provider** link at the bottom of the screen. Enter the provider's name and contact.

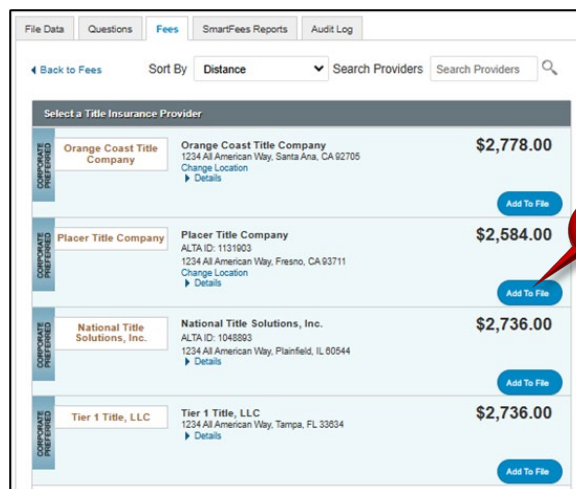


Changing Provider:

1. Click **Select Provider**



2. Click **Add to File** next to chosen Provider.

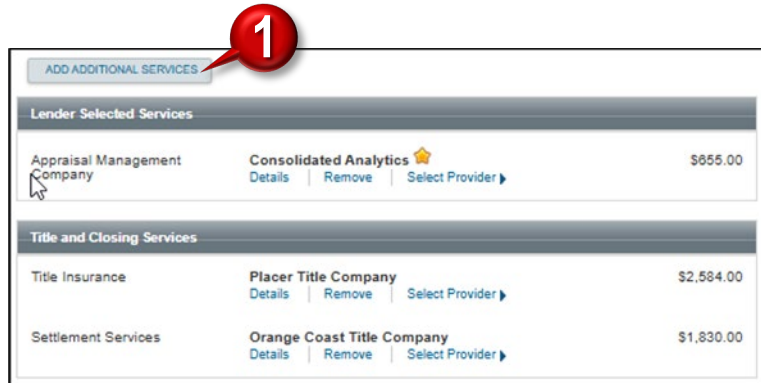


3. **Provider** is now changed.

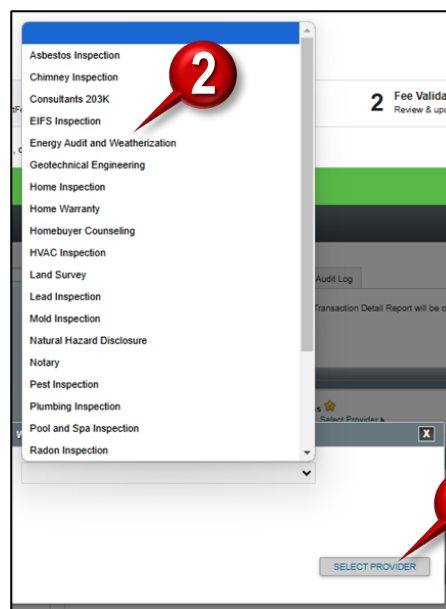


Add Additional Services

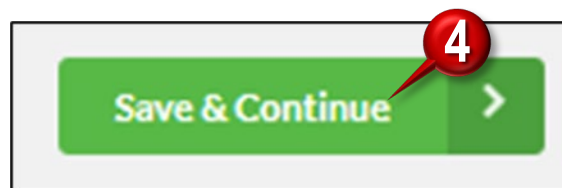
1. Click **ADD ADDITIONAL SERVICES**



2. Select **Service**
3. Click **Select Provider**



4. When satisfied with all Fees, click **Save & Continue**.



Fee Validation & Disclosure

1. Click **Fee Validation & Disclosure**

Review **each** section to validate each Fee.

2. Appraisal Fee **defaulted to \$700** unless vendor verifies >\$700
3. Broker can **add Fees** to certain sections (i.e. B and H)
4. Defaults to **2 months cushion**
5. Fees in **grey** cannot be changed
6. Check **box** which certifies Broker Fees are correct
7. Click **Save & Continue**

The screenshot shows the 'Fee Validation & Disclosure' section of the Carrington SmartFees interface. It is divided into two main panels: '1 SmartFees' and '2 Fee Validation & Disclosure'. The 'SmartFees' panel contains sections A through H, each with a table of fees. The 'Fee Validation & Disclosure' panel contains sections E through G, each with a table of costs. A red box at the bottom contains a certification checkbox and instructions. Numbered callouts (1-7) point to specific UI elements: 1 points to the 'Save & Continue' button at the top right; 2 points to the 'Appraisal Fee' row in section B; 3 points to the 'Add Section B Fee' button; 4 points to the 'Hazard Insurance' row in section F; 5 points to the 'Add Section H Fee' button; 6 points to the certification checkbox; and 7 points to the 'Save & Continue' button at the bottom right.

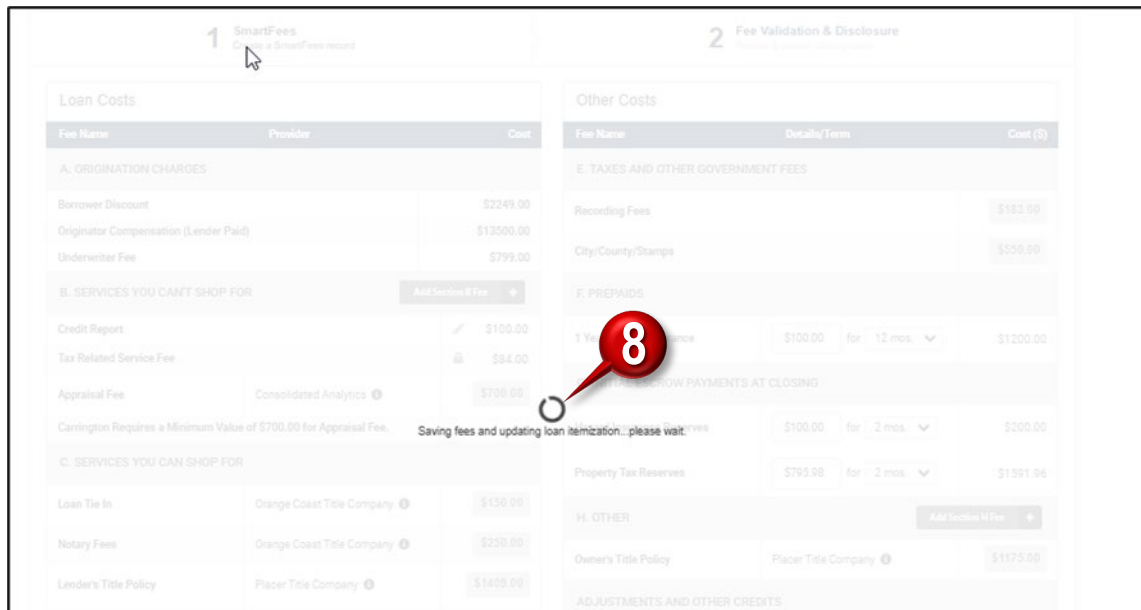
Fee Name	Provider	Cost
A. ORIGINATION CHARGES		
Borrower Discount		\$2249.00
Originator Compensation (Lender Paid)		\$13500.00
Underwriter Fee		\$799.00
B. SERVICES YOU CANT SHOP FOR		
Credit Report		\$100.00
Tax Related Service Fee		\$84.00
Appraisal Fee	Consolidated Analytics	\$700.00
Carrington Requires a Minimum Value of \$700.00 for Appraisal Fee.		
C. SERVICES YOU CAN SHOP FOR		
Loan Tie In	Orange Coast Title Company	\$150.00
Notary Fees	Orange Coast Title Company	\$250.00
Lender's Title Policy	Placer Title Company	\$1409.00
Settlement or Closing Fee	Orange Coast Title Company	\$1180.00

Fee Name	Details/Term	Cost (\$)
E. TAXES AND OTHER GOVERNMENT FEES		
Recording Fees		\$183.00
City/County/Stamps		\$550.00
F. PREPAIDS		
Hazard Insurance	\$100.00 for 12 mos.	\$1200.00
G. INITIAL ESCROW PAYMENTS AT CLOSING		
Hazard Insurance Reserves	\$100.00 for 2 mos.	\$200.00
Property Tax Reserves	\$795.98 for 2 mos.	\$1591.96
H. OTHER FEES		
Owner's Title Policy	Placer Title Company	\$1175.00
ADJUSTMENTS AND OTHER CREDITS		
Title Premium Adjustment		\$0.00
City/Town Tax Adjustment		\$0.00
County Tax Adjustment		\$0.00

Broker certifies the settlement fees provided are made based on the best information available. Any increase in a broker provided actual settlement fees, subject to a tolerance cap over the provided estimate, will result in a reduction of the Broker's compensation, by the amount of any tolerance violation. Note: Fees provided by SmartFees will not result in a cure charged to the Broker.

Fee Instructions: Click Add Fee button to add additional fees to Loan Estimate sections.

8. Screen indicates **Saving fees and updating loan itemization...please wait.**

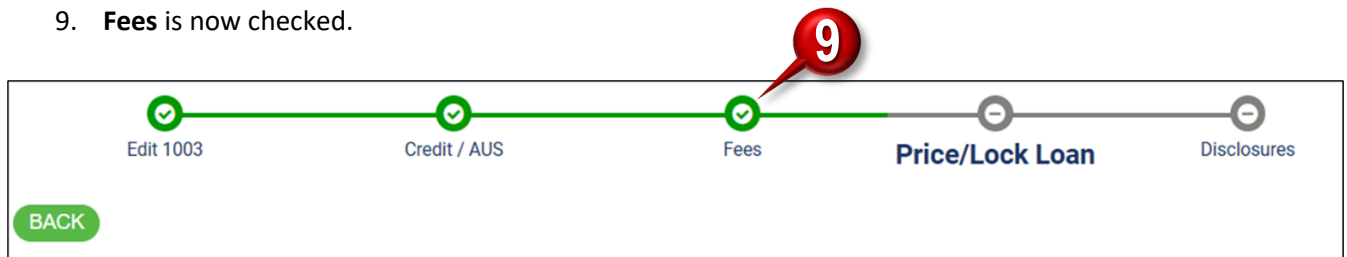


The screenshot shows a two-column interface. The left column is titled '1 SmartFees' and contains a table of 'Loan Costs'. The right column is titled '2 Fee Validation & Disclosure' and contains a table of 'Other Costs'. A red callout with the number '8' points to a loading message: 'Saving fees and updating loan itemization...please wait.' The 'Loan Costs' table includes items like 'Borrower Discount', 'Originator Compensation', and 'Appraisal Fee'. The 'Other Costs' table includes 'Recording Fees', 'City/County/Stamps', and 'Property Tax Reserves'.

Fee Name	Provider	Cost
A. ORIGINATION CHARGES		
Borrower Discount		\$2249.00
Originator Compensation (Lender Paid)		\$13500.00
Underwriter Fee		\$799.00
B. SERVICES YOU CAN'T SHOP FOR		
Credit Report		\$100.00
Tax Related Service Fee		\$84.00
Appraisal Fee	Consolidated Analytics	\$700.00
C. SERVICES YOU CAN SHOP FOR		
Loan Tie In	Orange Coast Title Company	\$150.00
Notary Fees	Orange Coast Title Company	\$250.00
Lender's Title Policy	Placer Title Company	\$1400.00

Fee Name	Details/Term	Cost (\$)
E. TAXES AND OTHER GOVERNMENT FEES		
Recording Fees		\$183.00
City/County/Stamps		\$506.00
F. PREPAIDS		
1 Year	\$100.00 for 12 mos.	\$1200.00
G. MONTHLY PAYMENTS AT CLOSING		
Property Tax Reserves	\$100.00 for 2 mos.	\$200.00
	\$795.98 for 2 mos.	\$1591.96
H. OTHER		
Owner's Title Policy	Placer Title Company	\$1175.00

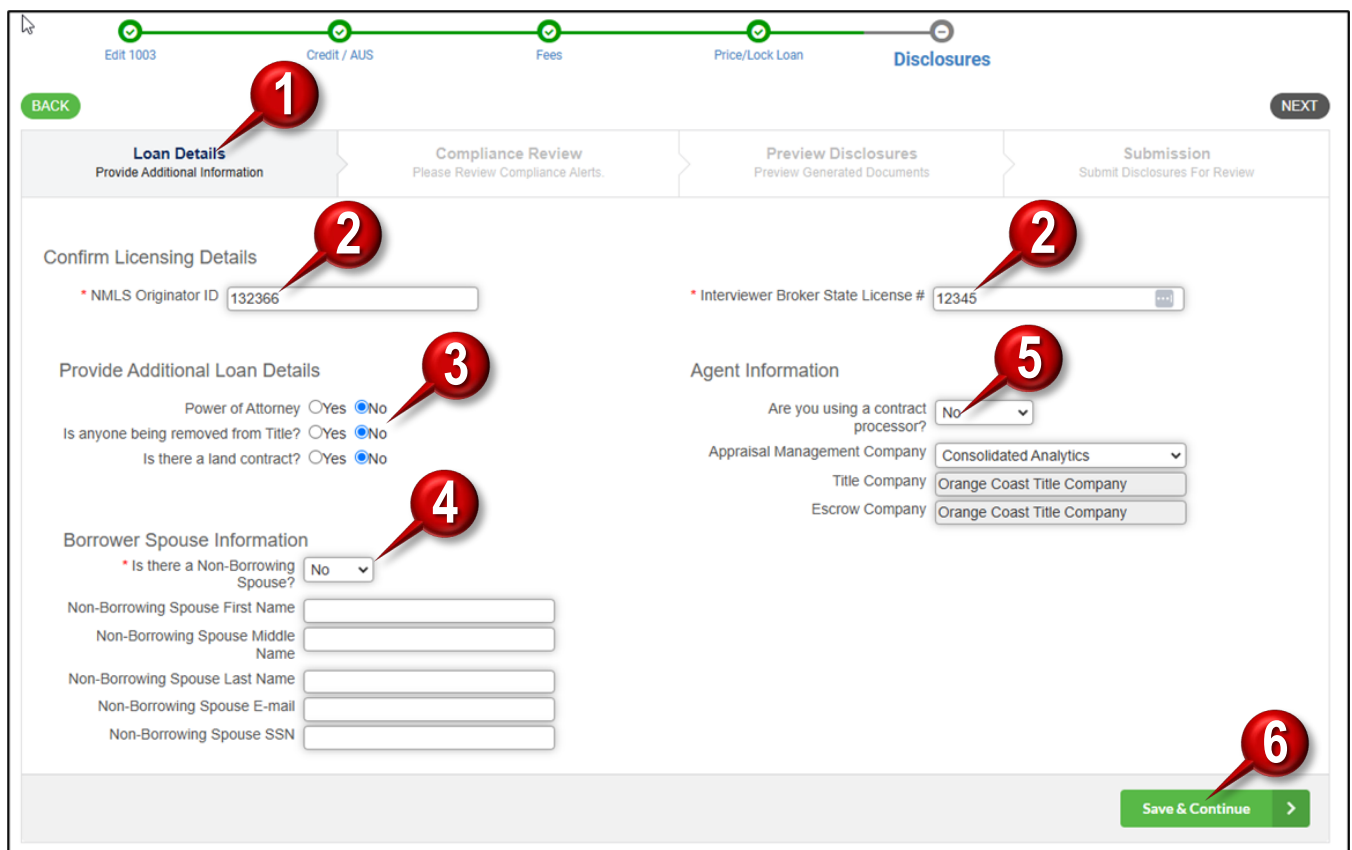
9. **Fees** is now checked.



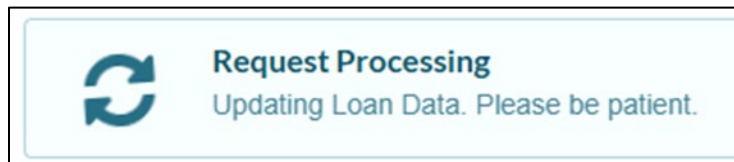
Self-Disclosures

Loan Details

1. Click **Loan Details** tab.
2. **Confirm Licensing Details**
3. Fill out **Additional Loan Details** section.
4. If **Borrowing Spouse**, complete section.
5. Select **Yes/No** Third-Party Processing.
6. Click **Save & Continue**



The screenshot shows a multi-step form for self-disclosures. At the top, a progress bar indicates the current step is 'Disclosures', with previous steps 'Edit 1003', 'Credit / AUS', 'Fees', and 'Price/Lock Loan' completed. The form is divided into four tabs: 'Loan Details' (selected), 'Compliance Review', 'Preview Disclosures', and 'Submission'. The 'Loan Details' section contains several sub-sections: 'Confirm Licensing Details' with fields for 'NMLS Originator ID' (132366) and 'Interviewer Broker State License #' (12345); 'Provide Additional Loan Details' with radio buttons for 'Power of Attorney', 'Is anyone being removed from Title?', and 'Is there a land contract?'; 'Borrower Spouse Information' with a dropdown for 'Is there a Non-Borrowing Spouse?' (No) and input fields for name and SSN; and 'Agent Information' with dropdowns for 'Are you using a contract processor?', 'Appraisal Management Company', 'Title Company', and 'Escrow Company'. A 'Save & Continue' button is located at the bottom right. Red callout boxes with numbers 1 through 6 point to the 'Loan Details' tab, the 'Confirm Licensing Details' section, the 'Provide Additional Loan Details' section, the 'Borrower Spouse Information' section, the 'Agent Information' section, and the 'Save & Continue' button, respectively.



Compliance Review

1. Click **Compliance Review** tab.
2. Review **Mavent Compliance Report**.
3. Click **Save & Continue**.

Informational only. Brokers will be able to move forward in BIQ with Compliance Fails Audit Results.

1

2

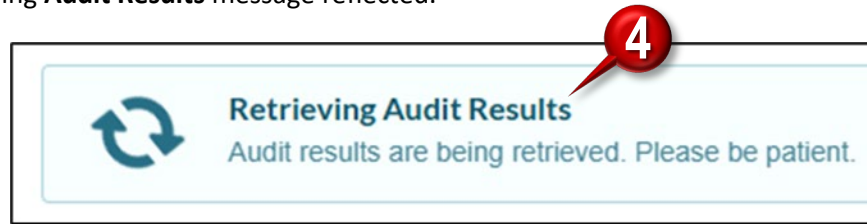
3

Save & Continue

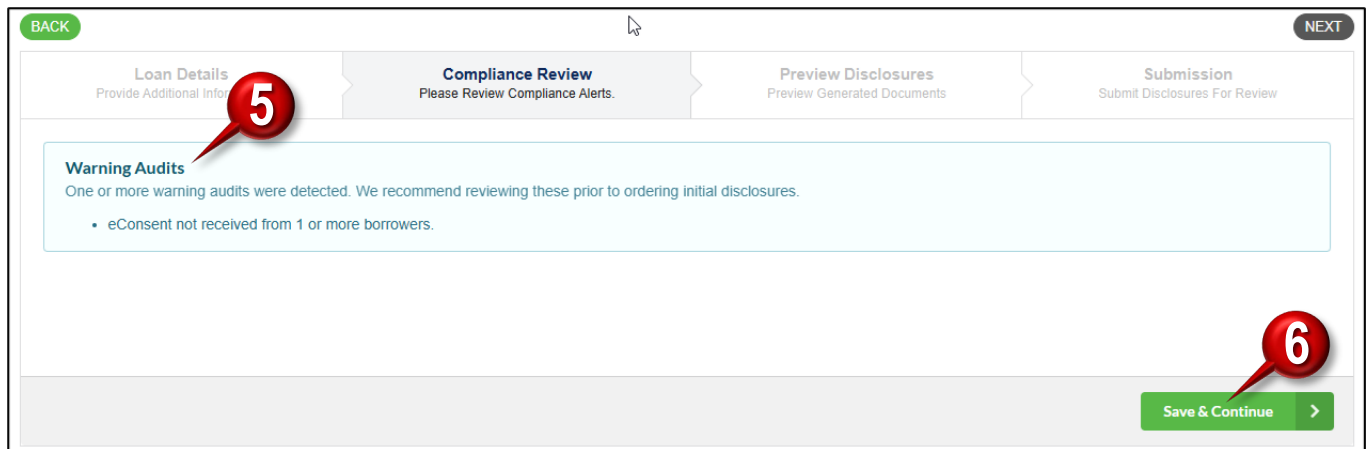
ATR/QM	TILA/ RESPA	High Cost	Higher Priced	State Rules	License	NMLS	GSE	Enterprise Rules	HMDA	Other
FAIL	Not Processed	PASS	WARNING	PASS	PASS	Not Processed	Not Processed	WARNING	ALERT	WARNING

Retrieving Audit Results
Audit results are being retrieved. Please be patient.

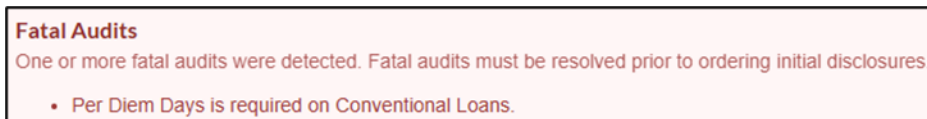
- Retrieving **Audit Results** message reflected.



- Review **Warning Audits**.
- Click **Save & Continue**.

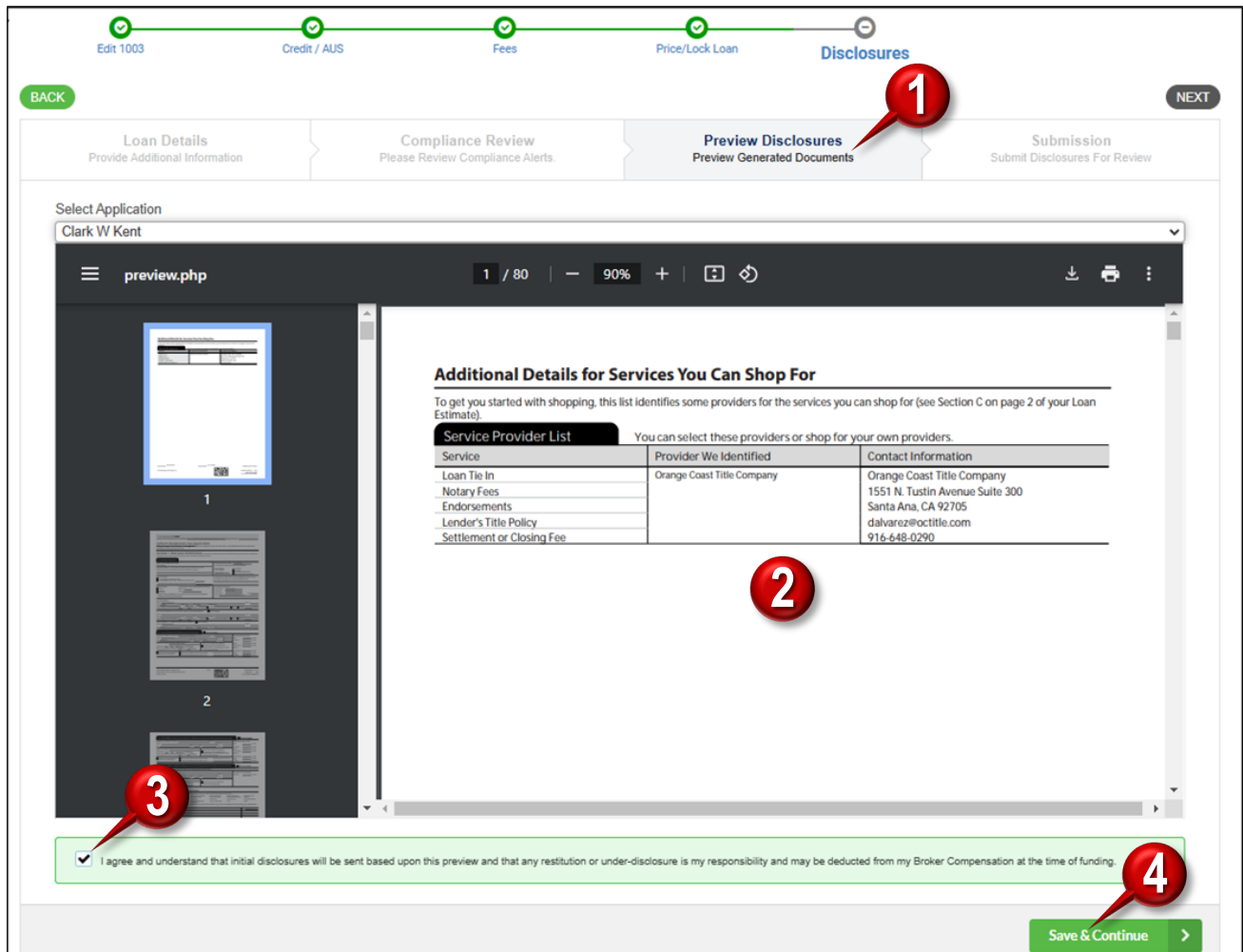


Fatal Audits – Unable to proceed with Self-Disclosures until Fatal is addressed. Broker must reach out to CMS to assist.



Preview Disclosures

1. Select **Preview Disclosures**
2. Review **Loan Estimate** and all initial Disclosures.
3. Click **Check Box** confirming understanding and acceptance of Disclosures to be sent to Borrowers.
4. Click **Save & Continue**



1

2

3

4

BACK NEXT

Loan Details Provide Additional Information

Compliance Review Please Review Compliance Alerts.

Preview Disclosures Preview Generated Documents

Submission Submit Disclosures For Review

Select Application

Clark W Kent

preview.php 1 / 80 90%

Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

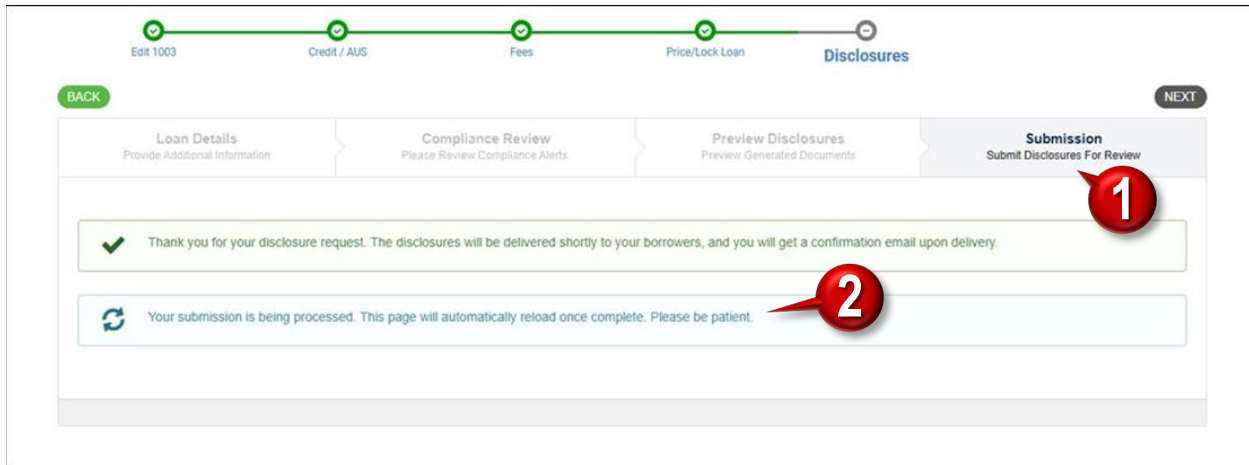
Service Provider List		
Service	Provider We Identified	Contact Information
Loan Tie In	Orange Coast Title Company	Orange Coast Title Company
Notary Fees		1551 N. Tustin Avenue Suite 300
Endorsements		Santa Ana, CA 92705
Lender's Title Policy		dalvarez@octitle.com
Settlement or Closing Fee		916-648-0290

I agree and understand that initial disclosures will be sent based upon this preview and that any restitution or under-disclosure is my responsibility and may be deducted from my Broker Compensation at the time of funding.

Save & Continue

Submission

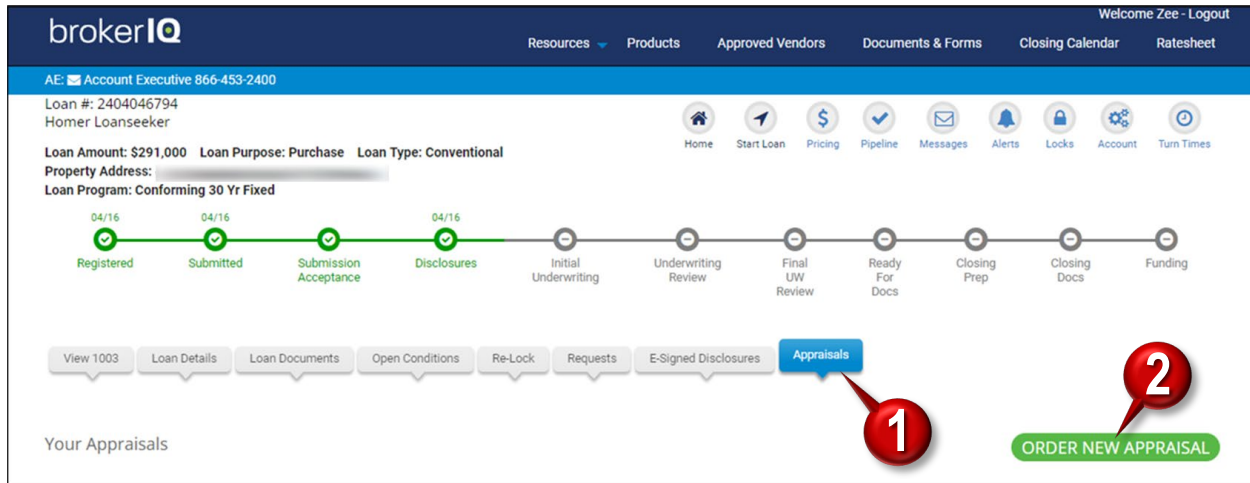
1. Select **Submission**.
2. Review **Submission Complete Message**.



Order and Manage Appraisals

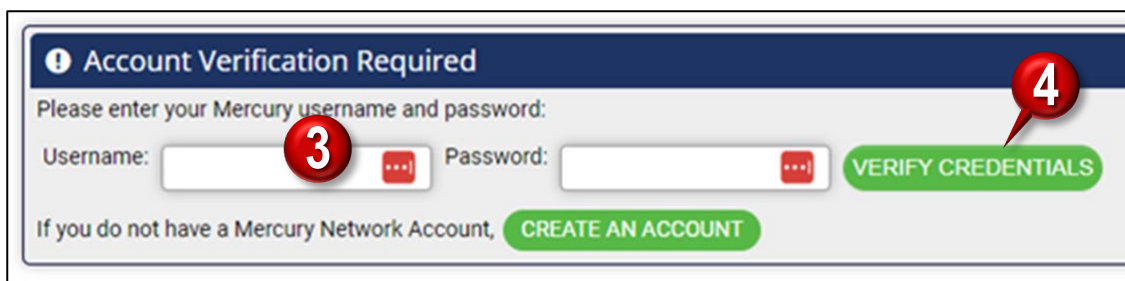
Order Appraisal

1. Click the **Appraisals** tab
2. Click **Order New Appraisal**



Account Verification Required Popup:

3. First time user only: Enter **Mercury username and password**.
4. Click **Verify Credentials**
 - If Verified – Credentials will be stored
 - If Logout and start a new session – BIQ will attempt to validate credentials
 - If Successful – BIQ will proceed through the ordering process
 - If Broker does not have an Account, they can create a new one

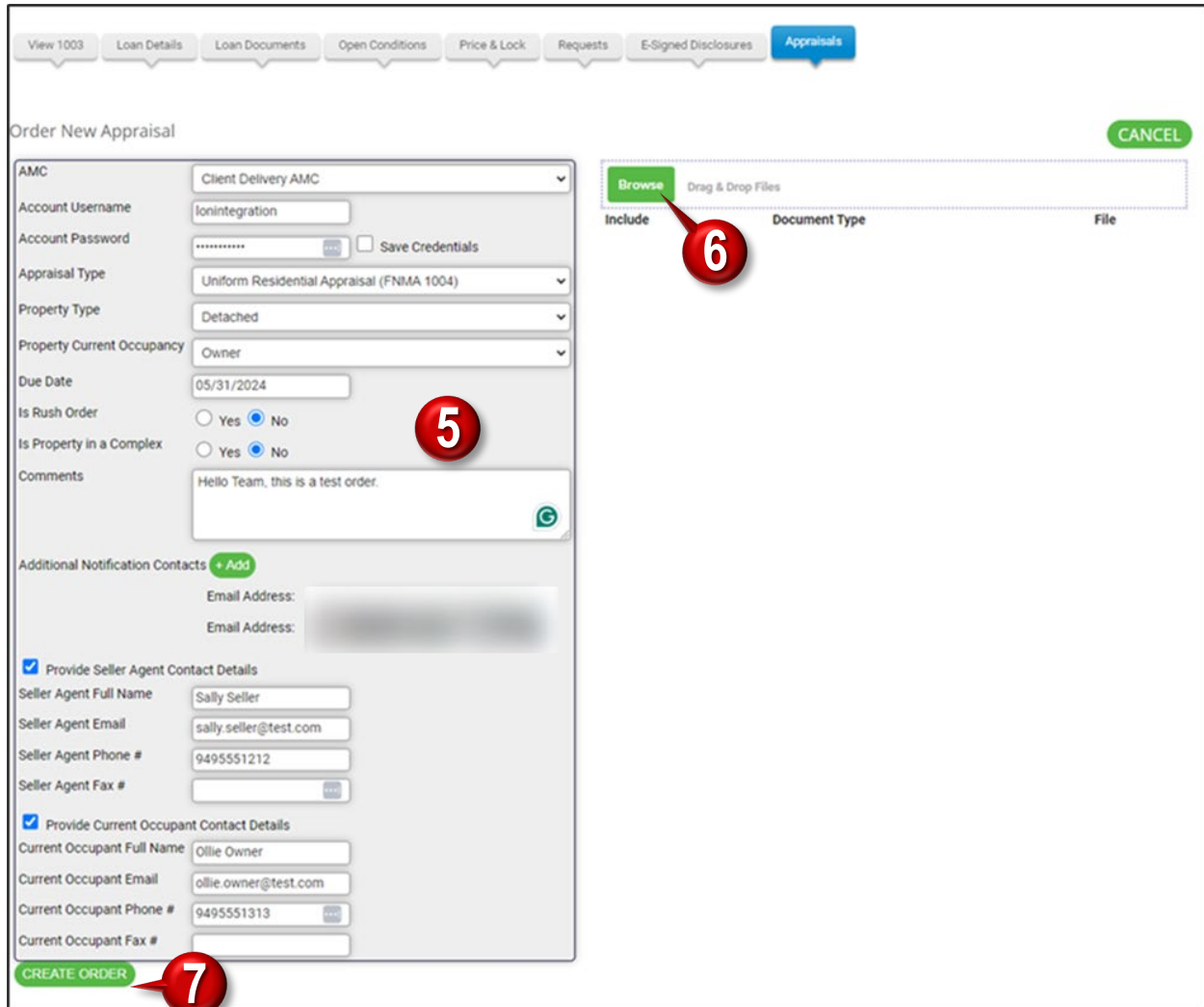


Note: If Unsuccessful – BIQ will prompt for valid credentials

Broker Accounts: Appraisal Username and Password fields are included on the credentials screen.

TIP: Check Broker Accounts Details to verify whether Brokers have entered their Mercury credentials.

5. Enter information into the **Order New Appraisal** fields
 - Use existing credentials
 - Enter Comments, Seller Agent Contact, and Current Occupant Contact
6. Click **Browse** to Add Documents (i.e. Invoices, etc.)
7. Click **Create Order**



The screenshot shows the 'Order New Appraisal' form in the Carrington system. The form is divided into several sections:

- AMC:** Client Delivery AMC (dropdown)
- Account Username:** Ionintegration
- Account Password:** [Redacted] with a 'Save Credentials' checkbox.
- Appraisal Type:** Uniform Residential Appraisal (FNMA 1004)
- Property Type:** Detached
- Property Current Occupancy:** Owner
- Due Date:** 05/31/2024
- Is Rush Order:** No (selected)
- Is Property in a Complex:** No (selected)
- Comments:** Hello Team, this is a test order.
- Additional Notification Contacts:** + Add button, Email Address: [Redacted]
- Provide Seller Agent Contact Details:** (checked)
 - Seller Agent Full Name: Sally Seller
 - Seller Agent Email: sally.seller@test.com
 - Seller Agent Phone #: 9495551212
 - Seller Agent Fax #: [Redacted]
- Provide Current Occupant Contact Details:** (checked)
 - Current Occupant Full Name: Ollie Owner
 - Current Occupant Email: ollie.owner@test.com
 - Current Occupant Phone #: 9495551313
 - Current Occupant Fax #: [Redacted]

At the bottom left is a **CREATE ORDER** button (callout 7). On the right, there is a file upload area with a **Browse** button (callout 6), a 'Drag & Drop Files' area, and a **CANCEL** button. The file upload area has columns for 'Include', 'Document Type', and 'File'.

Select AMC

Conventional Conforming:

- Defaults to **FastApp AMC**
- That is the only possible selection and cannot be changed

Order New Appraisal

AMC: Fastapp AMC

Appraisal Type: -- Select --

Property Type: -- Select --

Property Current Occupancy: -- Select --

Due Date: [Text Field]

Is Rush Order: Yes No

Is Property in a Complex: Yes No

Comments: [Text Area]

Additional Notification Contacts: + Add

All Other Loan Types:

- Select any approved **Appraisal Management Company (AMC)**

Loan Amount: \$210,000 Loan Purpose: Purchase Loan Type: Conventional

Property Address: 4

Loan Program: Inv Adv - 30 Yr - Fixed

05/21 Registered 05/21 Submitted Submission Acceptance Disclosures Initial Underwriting Underwriting Review Final UW Review Ready for Docs Suspe

View 1003 Loan Details Loan Documents Open Conditions Price & Lock Requests E-Signed Disclosures Appraisals

Order New Appraisal

AMC: -- Select --

Appraisal Type: -- Select --

Property Type: -- Select --

Property Current Occupancy: -- Select --

Due Date: [Text Field]

Is Rush Order: Yes No

Is Property in a Complex: Yes No

Comments: Borrower avail. Bet. 12 and 3 Friday. Access house from back stairs.

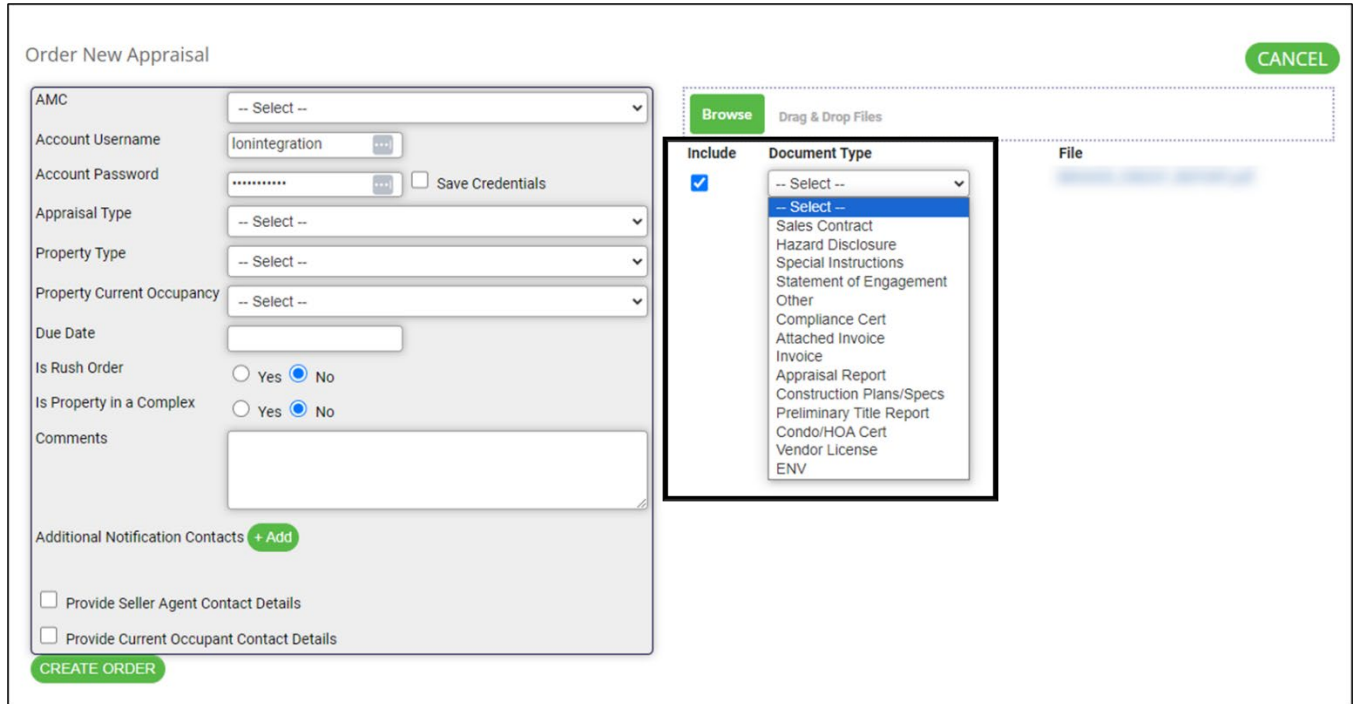
Additional Notification Contacts: + Add

Include: [Browse] [Drag & Drop Files]

Document Type: [Text Field]

Appraisal Document Types

When uploading a Document, select any of the Document types reflected below:



The screenshot shows the 'Order New Appraisal' form. On the left, there are several input fields: AMC (dropdown), Account Username (text), Account Password (password), Appraisal Type (dropdown), Property Type (dropdown), Property Current Occupancy (dropdown), Due Date (text), Is Rush Order (radio buttons), Is Property in a Complex (radio buttons), and Comments (text area). Below these are checkboxes for 'Provide Seller Agent Contact Details' and 'Provide Current Occupant Contact Details', and a 'CREATE ORDER' button. On the right, there is a 'Browse' button and a 'Drag & Drop Files' area. A dropdown menu for 'Document Type' is open, showing a list of document types: Sales Contract, Hazard Disclosure, Special Instructions, Statement of Engagement, Other, Compliance Cert, Attached Invoice, Invoice, Appraisal Report, Construction Plans/Specs, Preliminary Title Report, Condo/HOA Cert, Vendor License, and ENV. A 'CANCEL' button is in the top right corner.

Include	Document Type	File
<input checked="" type="checkbox"/>	-- Select --	
	-- Select --	
	Sales Contract	
	Hazard Disclosure	
	Special Instructions	
	Statement of Engagement	
	Other	
	Compliance Cert	
	Attached Invoice	
	Invoice	
	Appraisal Report	
	Construction Plans/Specs	
	Preliminary Title Report	
	Condo/HOA Cert	
	Vendor License	
	ENV	

Appraisal History

1. Click the **Appraisal History** tab
2. Displays all events including dates associated with the order

Order Details

Order # 2404046802|240503010529 Date 05/03/24 01:06pm Status Order completed. [301000: Completed] AMC Client Delivery AMC Phone 555-555-5555

Date	Event	Data	Source
05/03/24 03:27pm	Order completed. [301000: Completed]	CLGGU22358951	Mercury
05/03/24 03:19pm	Inspection Completed. [201050: Inspection Complete] Note: Inspected on 05/3/2024 3:30 PM Inspection has been completed	CLGGU22358951	Mercury
05/03/24 03:19pm	Note from vendor. [201040: Inspection Scheduled] Note: Inspection date is 05/3/2024 3:30 PM Inspection has been scheduled	CLGGU22358951	Mercury
05/03/24 01:06pm	Order assigned to AMC by VMP Client Note: AMC selected by the VMP Client	CLGGU22358951	Mercury
05/03/24 01:06pm	Order accepted by Vendor.	CLGGU22358951	Mercury

Appraisal Notes

1. Click the **Appraisal Notes** tab
2. Shows all **Comments** to/from Mercury and all parties associated with appraisal order
3. Broker can **Enter Comments**
4. Click **Add Comments / Notes**

Order Details

Order # 2404046802|240503010529 Date 05/03/24 01:06pm Status Order completed. [301000: Completed] AMC Client Delivery AMC Phone 555-555-5555

Appraisal History **Appraisal Notes** Appraisal Documents Modify Order

Account Username: lonintegration
 Account Password:
 Save Credentials

Enter Comments: Enter Comments

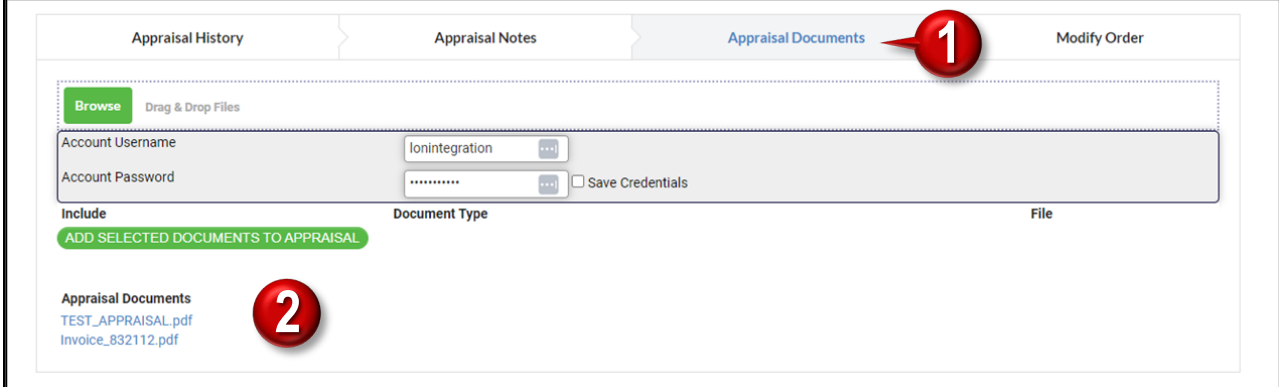
ADD COMMENTS/NOTES

Date	Event	Data	Source
05/03/24 03:19pm	Inspection Completed. [201050: Inspection Complete] Inspected on 05/3/2024 3:30 PM Inspection has been completed	CLGGU22358951	Mercury
05/03/24 03:19pm	Note from vendor. [201040: Inspection Scheduled] Inspection date is 05/3/2024 3:30 PM Inspection has been scheduled	CLGGU22358951	Mercury
05/03/24 01:06pm	Order assigned to AMC by VMP Client AMC selected by the VMP Client	CLGGU22358951	Mercury

Brokers Account Login Resources Printable Forms Broker Resources Product Profiles Loan Products Rate Sheets Company About Us Contact Us

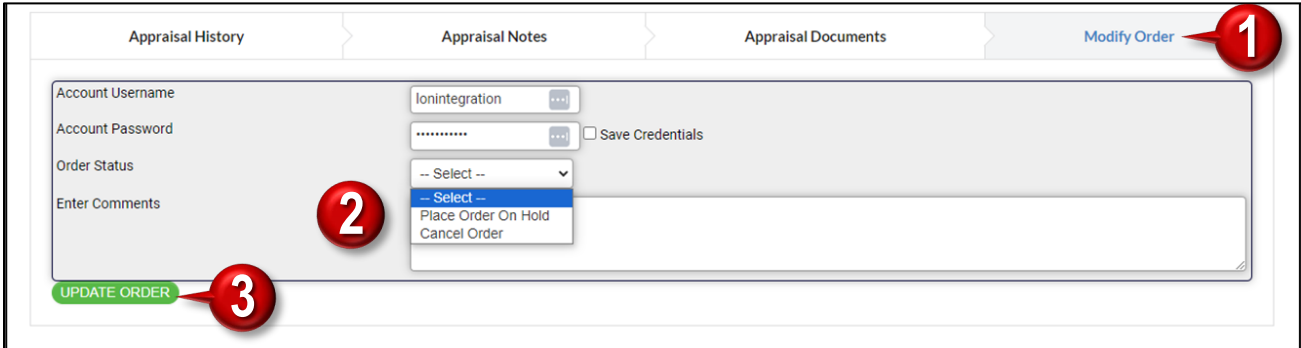
Appraisal Documents

1. Click the **Appraisal Documents** Tab
2. Displays all documents associated with the appraisal order (i.e. Appraisals, Invoices, etc.)



Modify or Cancel Order

1. Click the **Modify Order** tab
2. From the **Order Status** drop down, select **Place Order on Hold** or **Cancel Order**
3. Click **Update Order**



Payment Link

1. Click the **Appraisal History** tab
2. Click Payment **LINK** and send to Borrower in a separate email

The screenshot shows the Carrington Appraisal History interface. At the top, there are navigation tabs: View 1003, Loan Details, Loan Documents, Open Conditions, Price & Lock, Requests, E-Signed Disclosures, and Appraisals. Below the tabs is the 'Order Details' section with a 'BACK' button. The order information includes Order # 2404046791|240510015028, Date 05/10/24 01:52pm, Status Note from vendor, [900000: Message], AMC Client Delivery AMC, and Phone 555-555-5555.

The main section is titled 'Appraisal History' and contains a table with columns for Date, Event, and Source. A red circle with the number '1' highlights the 'Appraisal History' tab. Another red circle with the number '2' highlights a 'Send Payment Link Successful' event in the table, which includes a green 'LINK' button.

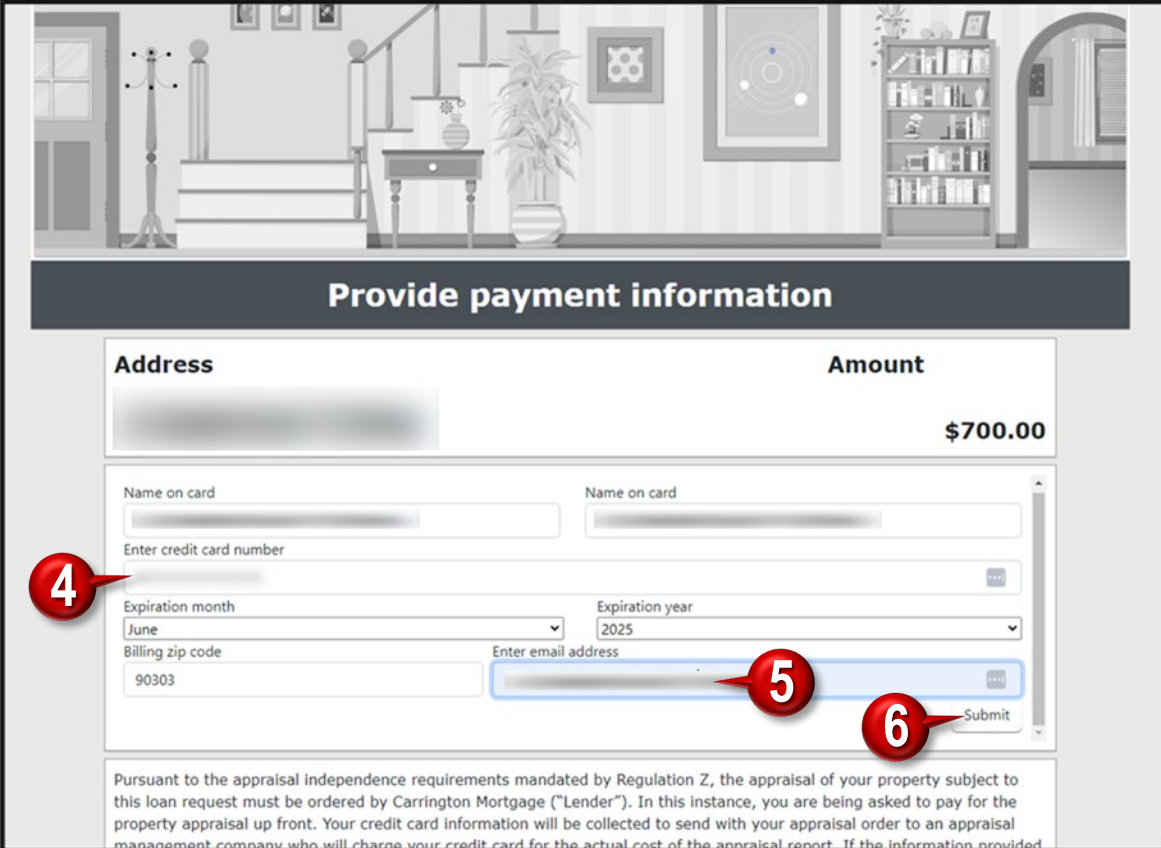
Date	Event	Data	Source
05/10/24 02:24pm	Note from vendor. [900000: Message] Note: Message from Appraisal Desk (Carrington Test)	CLGGU22696692	Mercury
05/10/24 02:23pm	Note from vendor. [900000: Message] Note: 3rd message from AMC (Client Delivery)	CLGGU22696692	Mercury
05/10/24 02:17pm	Add Document Accepted by Vendor.	CLGGU22696692	Mercury
05/10/24 02:14pm	Note from vendor. [900000: Message] Note: Msg from appraisal desk	CLGGU22696692	Mercury
05/10/24 02:12pm	Note from vendor. [900000: Message] Note: 2nd message from AMC.	CLGGU22696692	Mercury
05/10/24 02:08pm	Note from vendor. [900000: Message] Note: Message from AMC.	CLGGU22696692	Mercury
05/10/24 02:07pm	Note from vendor. [900000: Message] Note: Message from Mercury	CLGGU22696692	Mercury
05/10/24 02:07pm	Note from vendor. [900000: Message] Note: Zee is the _____	CLGGU22696692	Mercury
05/10/24 02:05pm	Note accepted by vendor.	CLGGU22696692	Mercury
05/10/24 02:05pm	Note added By User	CLGGU22696692	LON
05/10/24 02:03pm	Document added by vendor. [202000: Document Uploaded] Note: Invoice attached for _____	CLGGU22696692	Mercury
05/10/24 02:03pm	Payment Processed Note: Amount: 700 Card Holder Name: _____ TransactionID: 53305	CLGGU22696692	Mercury
05/10/24 02:03pm	System Alert	CLGGU22696692	Mercury
05/10/24 01:59pm	Send Payment Link Successful Note: Make a payment LINK sent to _____	CLGGU22696692	Mercury
05/10/24 01:58pm	Update by Vendor. [203000: Order Changed] Note: Set by: Carrington Test	CLGGU22696692	Mercury
05/10/24 01:53pm	Order assigned to AMC by VMP Client Note: AMC selected by the VMP Client	CLGGU22696692	Mercury
05/10/24 01:53pm	Order accepted by Vendor.	CLGGU22696692	Mercury

3. Payment Link will be sent directly to the Borrower and Broker via email. Click **Pay Now**.

The screenshot shows an email titled 'Appraisal Payment Due' from Carrington Mortgage Services, LLC. The email body contains the Carrington logo and a message: 'Pay for your appraisal'. Below this, it says 'Dear Homer Loomeeeker, We have initiated your appraisal order for the property at _____ East. To move forward with the appraisal, please click the Pay Now link below and enter the required payment information.' A red circle with the number '3' highlights the 'Pay Now' button.

Thank you,
Carrington Mortgage
p: (866) 453-2400

4. Enter **Credit Card Number**
5. Enter **Email Address**
6. Click **Submit**

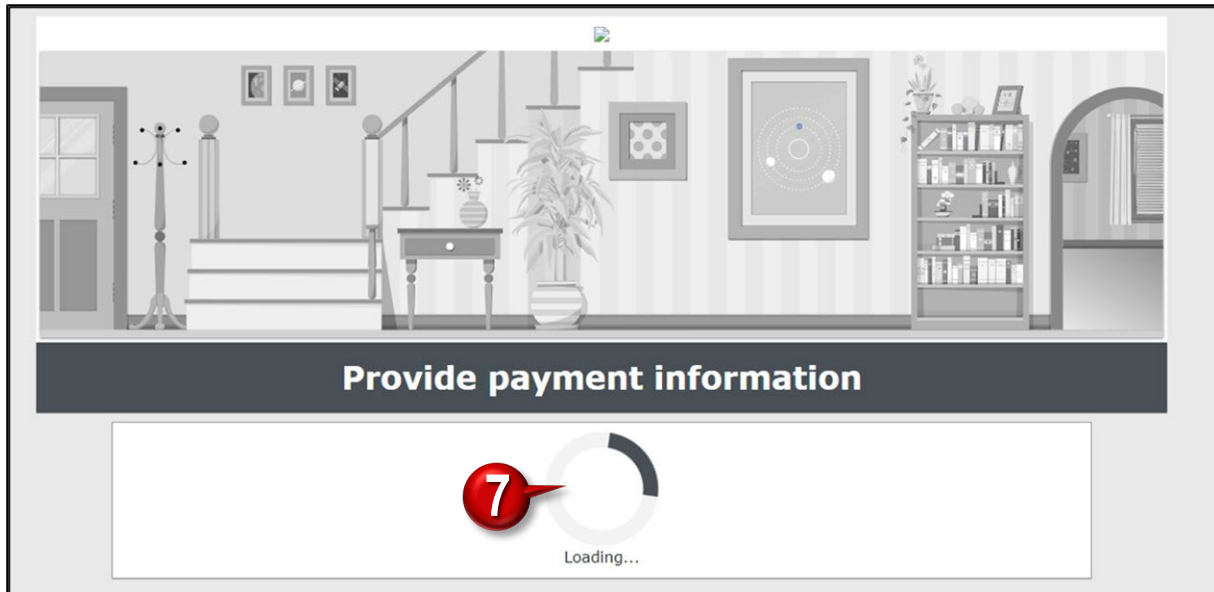


The screenshot shows a web form titled "Provide payment information" set against a background illustration of a modern interior. The form is divided into several sections:

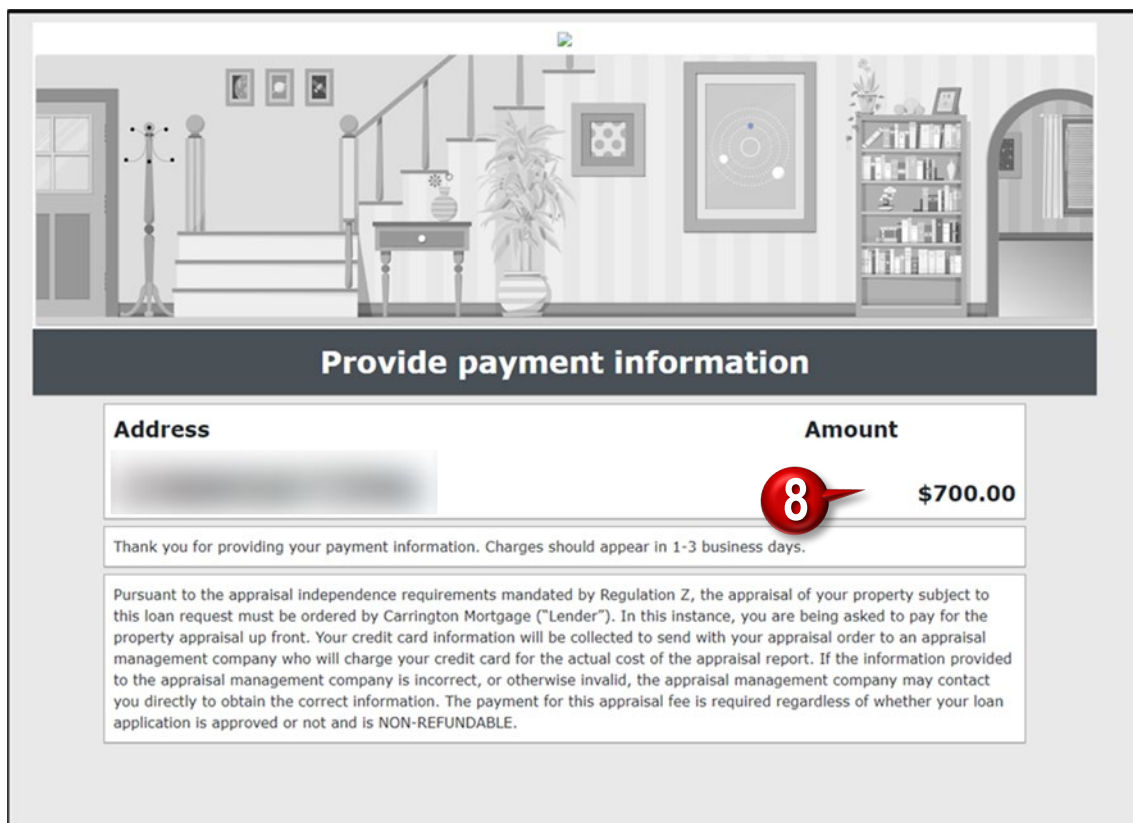
- Address** and **Amount** fields, with the amount displayed as **\$700.00**.
- Name on card** fields.
- Enter credit card number** field, with a red callout **4** pointing to it.
- Expiration month** (dropdown menu showing "June") and **Expiration year** (dropdown menu showing "2025").
- Billing zip code** field (showing "90303").
- Enter email address** field, with a red callout **5** pointing to it.
- Submit** button, with a red callout **6** pointing to it.

Below the form, there is a disclaimer: "Pursuant to the appraisal independence requirements mandated by Regulation Z, the appraisal of your property subject to this loan request must be ordered by Carrington Mortgage ("Lender"). In this instance, you are being asked to pay for the property appraisal up front. Your credit card information will be collected to send with your appraisal order to an appraisal management company who will charge your credit card for the actual cost of the appraisal report. If the information provided"

7. Payment information will load.



8. Payment confirmation will display



Email Notifications

Email Notifications will be received for the following:

- Xsite Order
- Inspection Scheduled
- Order Completed
- Order Status Update
- Appraisal Payment Receipt
- Payment Processed
- New Document Invoice

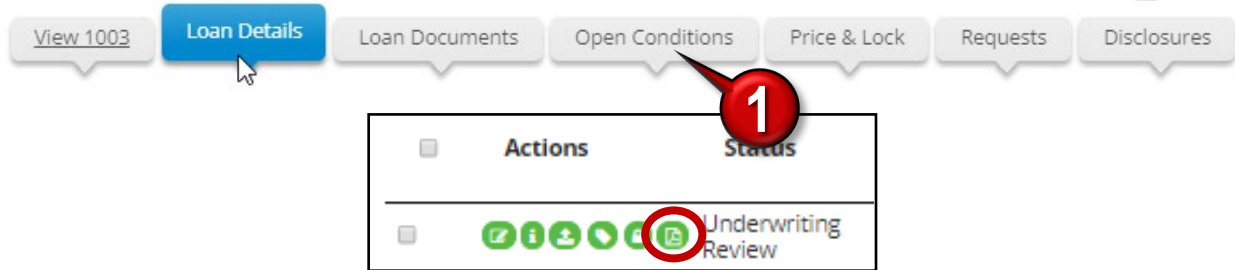
Client Order on behalf of ndr.vsg... Order Completed - File #: [REDACTED]	Fri 5/3/2024 3:26 PM
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... Inspection Complete for Homer Loanseeker	Fri 5/3/2024 3:19 PM
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... Inspection Scheduled for Homer Loanseeker	Fri 5/3/2024 3:19 PM
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Mercury Network XSite Order - [REDACTED]	Fri 5/3/2024 2:58 PM
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments Appraisal Order Placed	
Mercury Network XSite Order - [REDACTED]	Fri 5/3/2024 1:07 PM
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments Appraisal Order Placed	

Client Order on behalf of ndr.vsg... Order message for [REDACTED]	Fri 5/10/2024 2:09 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... Order message for [REDACTED]	Fri 5/10/2024 2:07 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... Order message for [REDACTED]	Fri 5/10/2024 2:07 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
CARRINGTON MORTGAGE SERVICES New Document Attached to Order - Type: Attached Invoice	Fri 5/10/2024 2:03 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... System Alert for Homer Loanseeker	Fri 5/10/2024 2:03 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... Payment Processed for Homer Loanseeker	Fri 5/10/2024 2:03 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... System Alert for [REDACTED]	Fri 5/10/2024 2:03 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
donotreply@corelogic.com Appraisal payment receipt	Fri 5/10/2024 2:03 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... Order Status Update for Homer Loanseeker	Fri 5/10/2024 1:59 ...
Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments	
Client Order on behalf of ndr.vsg... Order Status Update for [REDACTED]	Fri 5/10/2024 1:59 ...

Conditions Management

1. Click the **Open Conditions** Tab

- Alternatively, from the Pipeline, search for the Loan and click the Conditions button



Underwriting Conditions

Condition Information is shared between Broker IQ and Carrington’s LOS in real time.

Condition Status:

- Added** – Condition has been added
- Reviewed** – Carrington Account Manager has accepted your condition
- AM Re-Requested** – Carrington Account Manager / Underwriter has rejected your condition
- UW Re-Requested** – Carrington Underwriter has rejected your condition
- Cleared** – Carrington Account Manager / Underwriter has accepted and cleared the condition
- Waived** – Carrington Underwriter has waived the condition

Note: Use the **Filter Conditions** drop-down to review conditions in a particular status.

Filter Conditions: Show All		Prior to	Uploaded	Status	Status Date
UPLOAD FILES					
Miscellaneous Conditions					
Missing CMS Disclosure Package Please encourage bwr to eSign the eDisclosure pkg, including the Intent to Proceed. If bwr cannot eSign, the entire disclosure pkg is available in BrokerIQ for download/wet-signing purposes.*addtl conditions may apply if entire pkg is not returned signed*		Approval		Added	09/19/22
Revised LE and CoC (Survey) Please provide ONE of the following: A Revised LE and CoC issued within 3 business days of loan submission to Carrington adding the required Survey fee OR Confirmation via Email that a Title Affidavit showing no survey required will be ordered/provided.		Approval		Added	09/19/22
UPLOAD FILES					
Anti Steering Form					
Anti-Steering Disclosure Fully completed and executed Anti-Steering Disclosure		Documents	09/13/22	Updated Documentation Needed	11/22/22
Broker Anti-Steering Disclosure Fully completed and executed broker provided Anti-Steering disclosure.		Approval	09/13/22	Updated Documentation Needed	11/22/22
UPLOAD FILES					
Bank Statements					
Assets-Bank Statements Provide All Pages Of Banks Statements For Account At [insert Bank Name]. Document and trail source of funds for any large non-payroll deposits.		Documents	09/13/22	Received	09/14/22
UPLOAD FILES					
Closing Protection Letter					
Title-Closing Protection Letter Carrington Mortgage Services to show as loss payee and letter to include Carrington loan number. For non-CPL states, provide the closer's fidelity bond with minimum coverage of \$500,000.		Documents	09/13/22	Submitted for Review	11/22/22

Re-requested Conditions may contain Notes pertaining to the re-request.

Assets – Letter of Explanation		Prior to	Uploaded	Status	Status Date
[A-003] Assets-Access to Funds Provide signed letter from [] verifying borrower has 100% access to joint assets	**Borrower didn't sign letter.	Documents	09/01/19	Rerequested	09/05/19

Cleared and Waived Conditions appear at the bottom and no longer allow Uploaded Files.

Cleared/Waived Conditions		Prior to	Uploaded	Status	Status Date
[P-072] Property-Sales Contract Provide fully executed Sales Contract with all addendums.		Documents	09/01/19	Cleared	09/03/19
[C-010] Credit – Inquiries LOE Provide signed letter of explanation to explain the credit inquiries shown on the borrower's credit report.		Documents		Waived	09/01/19

Requesting Condition Review

Requesting a condition review is a two-step process. Be sure to complete both steps so that the Account Manager will be notified of the condition review request.

1. [Upload Conditions](#) - uploading documents and attaching to an open condition
2. [Request Condition Review](#) – requesting either an Interim, Final, or Suspense Condition Review

Upload Conditions

1. Click **Upload Files**

Assets – Letter of Explanation	Prior to	Uploaded	Status	Status Date
[A-003] Assets-Access to Funds Provide signed letter from [] verifying borrower has 100% access to joint assets.	Documents		Added	09/05/19

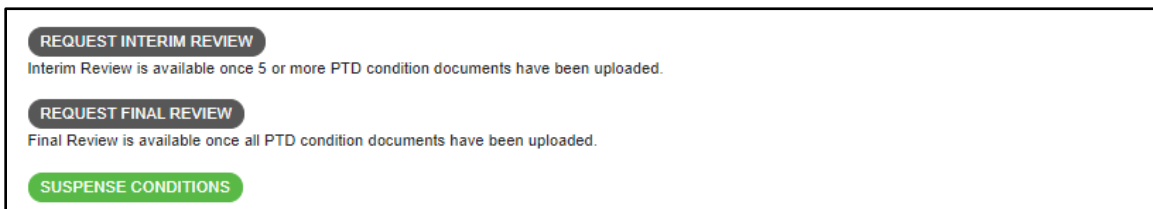
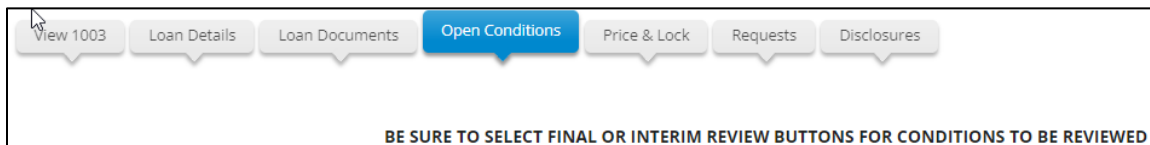
2. Click the **Checkmark** next to the condition
3. Click **Browse** to locate files
 - Can also drag & drop files
4. Enter any **Comments**, if applicable
5. Click **Start Upload**
 - Documents uploaded into BIQ are available for review within Empower (Carrington’s LOS in real time)

Assets – Letter of Explanation	Prior to	Uploaded	Status	Status Date
<input checked="" type="checkbox"/> [A-003] Assets-Access to Funds Provide signed letter from [] verifying borrower has 100% access to joint assets. Comments (optional)	Documents		Added	09/05/19

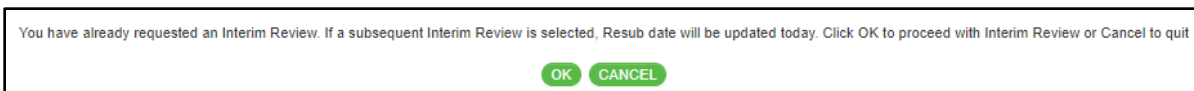
Request Condition Review

- a. Click either:
- **Request Interim Review** – Use this option to submit an interim condition review request. A minimum of 5 uploaded conditions are required for this option to be available.
 - **Request Final Review** – Use this option to submit a final review request. All conditions must be uploaded for this option to become available.
 - **Suspense Conditions** – Use this option when submitting suspense conditions. Option will display and is available when a loan has been reviewed and suspended by an underwriter.

Tip: These options will turn **Green** when available. If no option becomes available after uploading conditions, then refresh your screen by clicking F5. A minimum of 5 conditions must be uploaded for the Interim Review button to be available and turn green.



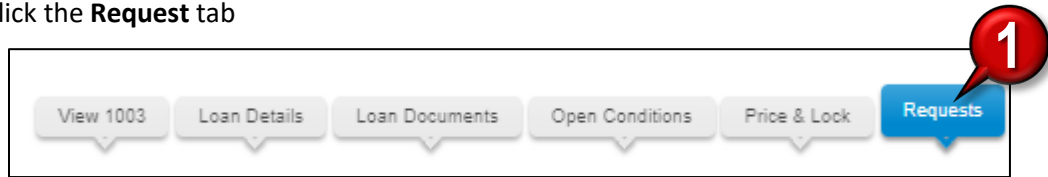
Important: If a subsequent Interim Review is requested, then an informational message will display. Selecting OK will reset the resubmission date to the current date. This will push the loan back in the Account Manager’s condition review queue.



Requests

Use the Request tab to request a Change of Circumstance, Closing Disclosure, or Closing Documents.

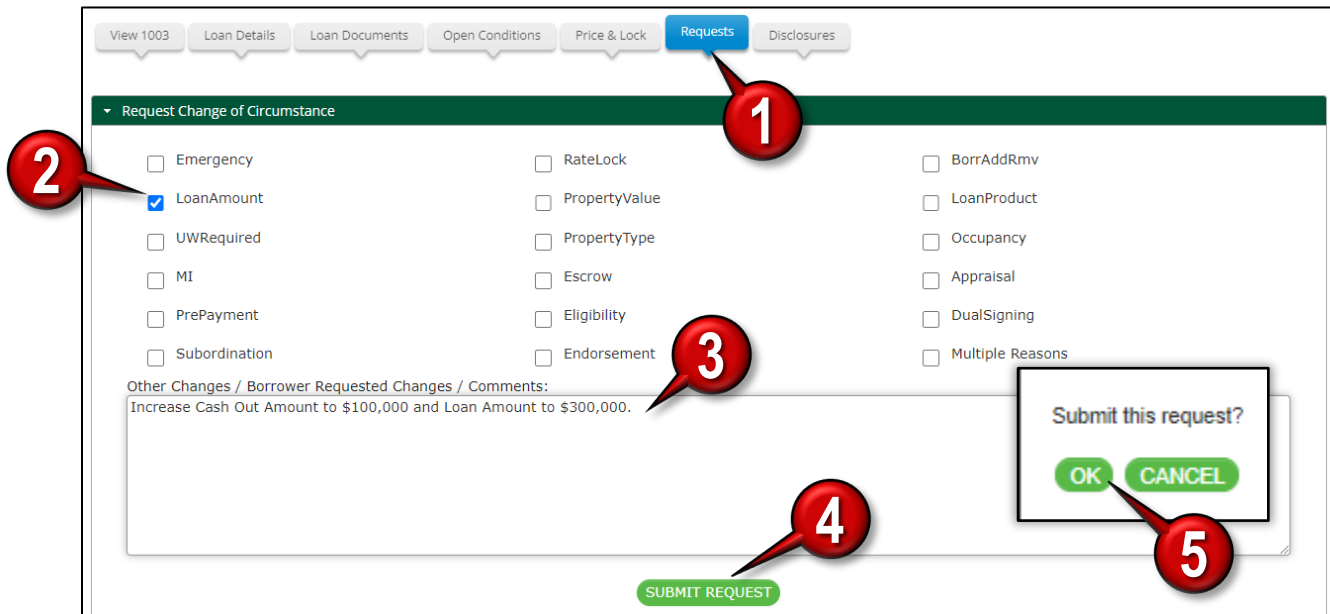
1. Click the **Request** tab



Change of Circumstance

1. Click the **Request Change of Circumstance** header to expand the section
2. Click the **Checkmark** next to the item being updated
 - Multiple items can be selected
3. Enter any **Comments** to clarify specifics of the change
4. Click **Submit** request
5. Click **OK** to confirm request or **Cancel** to cancel request

Note: Upon submission, an email will be sent to the assigned Account Manager notifying them of the request.



Request Closing Disclosure

The Request Closing Disclosure option is available once the loan is **Locked** and **Approved**.

1. Click the **Request Closing Disclosure** header to expand the section
2. Enter all information
 - Fields with red asterisk (*) are Required
3. Check the **Document** boxes
4. Click **Browse** to locate files
 - Can also drag & drop files
5. Click **Upload**
 - Documents uploaded into BIQ are available for review within Encompass 360 in real time

1. Click the **Request Closing Disclosure** header to expand the section.

2. Enter all information. Fields with red asterisk (*) are Required.

3. Check the **Document** boxes.

4. Click **Browse** to locate files. Can also drag & drop files.

5. Click **Upload**. Documents uploaded into BIQ are available for review within Encompass 360 in real time.

6. Click **Request CD**
7. Click **OK** to confirm request or **Cancel** to cancel request

Note: Upon submission, an email will be sent to the assigned Account Manager notifying them of the request.

6. Click **Request CD**

7. Click **OK** to confirm request or **Cancel** to cancel request

Request Closing Docs

The Request Closing Docs option is available once the loan is in **Closing Preparation status**.

1. Click the **Request Closing Docs** header to expand the section
2. Enter all information
 - Fields with red asterisk (*) are Required
3. Check the **Document** boxes
4. Click **Browse** to locate files
 - Can also drag & drop files
5. Click **Upload**

Documents uploaded into BIQ are available for review within Encompass 360 in real time

The screenshot shows the 'Request Closing Docs' form in a web application. The form is divided into several sections:

- Section 1:** A navigation bar at the top with tabs for 'View 1003', 'Loan Details', 'Loan Documents', 'Open Conditions', 'Price & Lock', 'Requests', and 'E-Signed Disclosures'. The 'Requests' tab is selected.
- Section 2:** A list of document categories: 'Request Change of Circumstance', 'Request Closing Disclosure', and 'Request Closing Docs'. The 'Request Closing Docs' category is expanded.
- Section 3:** A red warning message: 'This loan is not yet Clear to Close. The loan must be Clear To Close before requesting closing documents.'
- Section 4:** Input fields for 'Estimated Closing Date', 'Target Note Date', 'Power Of Attorney' (Yes/No), 'Title Only Borrowers/Email Addresses', and a 'Vesting' dropdown menu.
- Section 5:** A large text area for 'Comments'.
- Section 6:** A list of required documents to upload, with instructions: '1. Select the desired document to upload. 2. Click **Browse** to locate document or **Drag and Drop** your file in the box below. 3. Click **Upload**'.
- Section 7:** A table of documents with checkboxes, status, and template information.
- Section 8:** A file upload area with 'BROWSE' and 'UPLOAD' buttons, and a note: 'Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported. Max file size = 20MB'.

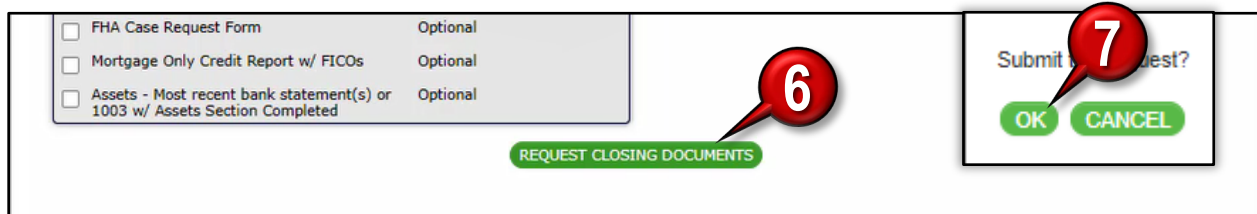
Numbered callouts (1-5) point to the following elements:

- 1:** The 'Request Closing Docs' header.
- 2:** The 'Comments' text area.
- 3:** The document list table.
- 4:** The 'BROWSE' button.
- 5:** The 'UPLOAD' button.

Documents	Status	Template
<input type="checkbox"/> E-sign Certificate (Required when broker uses e-sign service to obtain borrower signatures)	Optional	
<input type="checkbox"/> Anti-Steering Disclosure Signed and Dated a Time of Lock (Lender Paid Transaction Only)	Optional	
<input type="checkbox"/> Letter of Explanation for All Deroq Credit	Optional	
<input checked="" type="checkbox"/> Broker Initial 1003 - Signed by LO	Required	
<input checked="" type="checkbox"/> 1003 DI Addendum	Required	
<input checked="" type="checkbox"/> Broker Fee Itemization	Required	
<input checked="" type="checkbox"/> Broker Credit Report	Required	
<input checked="" type="checkbox"/> AUS Results (run in BrokerIQ or attach Broker AUS)	Required	
<input type="checkbox"/> FHA Case Request Form	Optional	
<input type="checkbox"/> Mortgage Only Credit Report w/ FICOs	Optional	
<input type="checkbox"/> Assets - Most recent bank statement(s) or 1003 w/ Assets Section Completed	Optional	

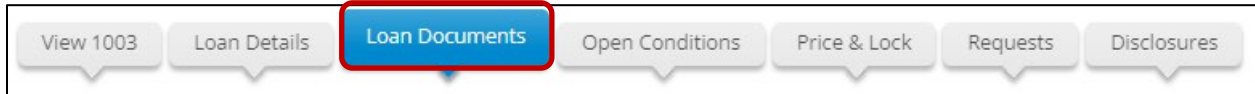
6. Click **Request Closing Documents**
7. Click **OK** to confirm the request or **Cancel** to cancel the request

Note: Upon submission, an email will be sent to the assigned Account Manager notifying them of the request.



Stored Loan Documents

All documents uploaded to a loan file (including Condition Documents) can be viewed within the **Loan Documents** tab.



Broker Uploaded Documents	Received	Size	Description
Bank_Statements(2).pdf	09/04/2019	33Kb	Recent Bank Statements Thru 8/31/19
Bank_Statements.pdf	09/04/2019	33Kb	Recent Bank Statements Thru 8/31/19
IT_FORM(2).pdf	09/03/2019	287Kb	Test comment for P-015
Test_1003.docx	09/03/2019	12Kb	This is for A-005 Condition Only - test
IT_FORM.pdf	09/03/2019	287Kb	This is for A-004 Condition Only - test
Test_Ephesoft_Package.pdf	08/16/2019	9128Kb	Purchase Agreement Assets - Most recent bank statement(s) or 1003 w/ Assets Section Completed Two Years Tax Returns or Minimum Per AUS Findings Income - Paystubs, Written VOE or W2s Broker Initial 1003 - Signed by LO 1003 DI Addendum Broker Fee Itemization Broker Credit Report

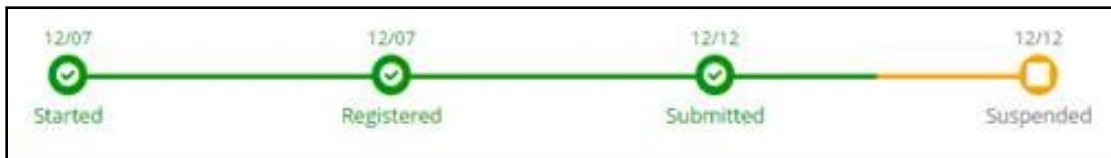
Document	File name	Received	Size	Description	Download
Lock Form	Lock form 8/16/2019 2:33:18 PM	2019-08-16 12:33:18 PDT	55Kb		
Broker Conditions	Test_Ephesoft_Package.pdf	2019-08-16 12:33:18 PDT	7363Kb		

Milestones

- Green check mark indicates milestone has completed
 - This loan is in Submission Acceptance milestone



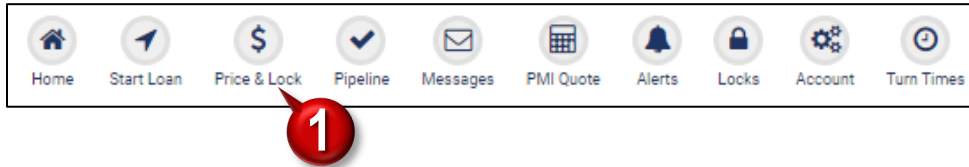
- Suspended will only appear if file is in a suspended status



Quick Pricer

Note: All pricing is displayed as Borrower-Paid Compensation

1. Click **Price & Lock** icon.



2. Enter short **Loan Parameter** fields.
3. Click **Get Pricing**

Quick Pricer

Home Start Loan Price & Lock Pipeline Messages PMI Quote Alerts Locks Account Turn Times

Loan Scenario -- Select --

Mortgage Information

Non-QM No Yes

Loan type * FHA

Loan purpose * Purchase

Doc type * Full

Loan term * 30 Year

Amortization * Fixed ARM

Low-Mid FICO * 741

DTI * 36.06

Underwriting Result * DU Approve/Eligible

Buydown Type None

Is there a Co-Borrower? * No Yes

Self Employed * No Yes

Do you want to finance the upfront MIP? * No Yes

Agency Program N/A

Mortgage Lates? * No Yes

HousingEvent? * No Yes

Bankruptcy? * No Yes

Property Information

Property zip * 92124

Property state * CA

Property city * San Diego

Property type * SFD

Units * 1

Occupancy type * Primary

Pricing Details

100% of your compensation will be paid by Carrington Mortgage Services: 13500

3rd party closing costs: 11844

Add lender fee: 799

Total 3rd party costs: 12643

Seller or other credits for 3rd party fees: 0

Apply seller contribution to discount? No Yes

Amount available for lender credit: 12643

Applied lender credit: 0

Discount to buy the rate down: 0

Lender paid broker comp: 13500

Summary cash to close

Base pricing: 102.750 Down payment: 17500

Credit applied to 3rd party: 0.000 Remaining cash for fees after credits: 12643

Target price: 102.750 Discount to buy the rate down: 0

Net Target price: 100.000 Total cash to close: 30143

Minimum required investment: 17500

Lock Term: 45 Day
GET PRICING

Today's pricing has expired and is no longer available. Pricing will be available from 9:30am CST to 7:00pm CST the following business day. Please come back during that time to request the lock

4. Review Pricing Results and click check mark to choose.

5. Three Methods:

- **Start New Loan** – Starts file in Pre-Registration and invites you to upload MISMO 3.4 File or
- **Start Quick Lock** – Lock immediately, auto Register, then import 3.4.
- **Email** – Emails Pricing Results

The screenshot shows the Carrington Quick Pricer interface. At the top, there is a 'Lock Term' dropdown set to '45 Day' and a 'GET PRICING' button. Below this is a table of pricing results for 'FHA 30 Yr Fixed' loans. The table has columns for Rate, APR, 45 Day Price, Rebate/Discount, P&I, MI, and PIMI. A red callout with the number '4' points to a green checkmark in the 45 Day Price column for a rate of 6.218. To the right of the table is a 'Pricing Snapshot' section with fields for Program Name, Comp Source, Lock Term, P&I Payment, MI Payment, Lender Fee Buyout, and Applied lender credit. Below this are three summary tables: 'Base', 'Adjustments', and 'Final'. A red callout with the number '5' points to the 'Final' row, which shows a Rate of 5.500 and a Price of 100.077. At the bottom right, there are three buttons: 'START NEW LOAN', 'START QUICK LOCK', and 'EMAIL', each with a red callout containing the number '5'.

Rate	APR	45 Day Price	Rebate/Discount	P&I	MI	PIMI
4.750	5.720	97.285	\$13,100	\$2,516	\$221	\$2,737
4.875	5.792	97.857	\$10,340	\$2,553	\$221	\$2,774
5.000	5.876	98.302	\$8,193	\$2,590	\$221	\$2,811
5.125	5.954	98.809	\$5,747	\$2,627	\$221	\$2,848
5.250	6.051	99.115	\$4,270	\$2,664	\$221	\$2,885
5.375	6.126	99.652	\$1,679	\$2,701	\$221	\$2,922
5.500	6.218	100.077	(\$372)	\$2,739	\$221	\$2,960
5.625	6.344	100.569	(\$2,745)	\$2,777	\$221	\$2,998
5.875	6.597	101.008	(\$4,864)	\$2,854	\$221	\$3,075
6.000	6.723	101.328	(\$6,408)	\$2,892	\$221	\$3,113
6.125	6.849	101.688	(\$8,145)	\$2,931	\$221	\$3,152
6.500	7.228	101.887	\$9,105	\$3,049	\$221	\$3,270
6.625	7.355	102.194	(\$10,586)	\$3,089	\$221	\$3,310
7.000	7.734	102.284	(\$11,020)	\$3,210	\$221	\$3,431
7.125	7.860	102.536	(\$12,236)	\$3,250	\$221	\$3,471

Pricing Snapshot

Program Name: FHA 30 Yr Fixed
 Comp Source: BorrowerPaid
 Lock Term: 45 Day
 P&I Payment: \$2739
 MI Payment: \$221
 Lender Fee Buyout: No
 Applied lender credit: \$372

	Rate	Price
Base	5.500	99.952

	Rate	Price
Adjustments		0.125

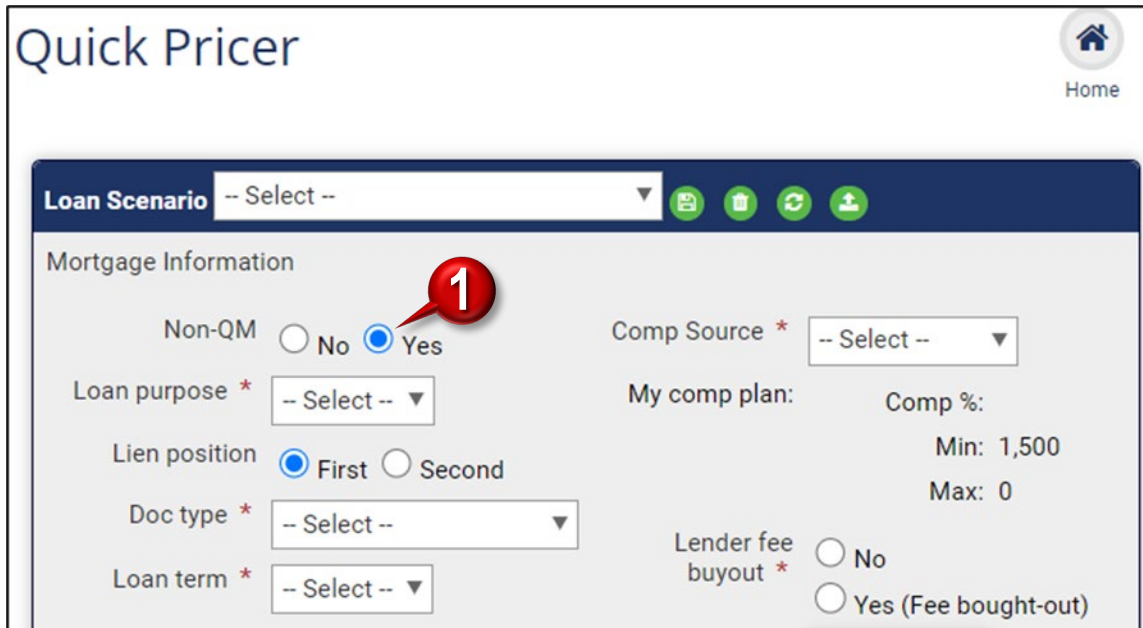
	Rate	Price
Final	5.500	100.077

Buttons: START NEW LOAN, START QUICK LOCK, EMAIL

Non-Agency Loans - Quick Pricer

When working with Non-Agency loans:

1. From the **Non-QM** section under Loan Scenario heading, select the **Yes** bubble



Quick Pricer

Home

Loan Scenario -- Select --

Mortgage Information

Non-QM No Yes

Loan purpose * -- Select --

Lien position First Second

Doc type * -- Select --

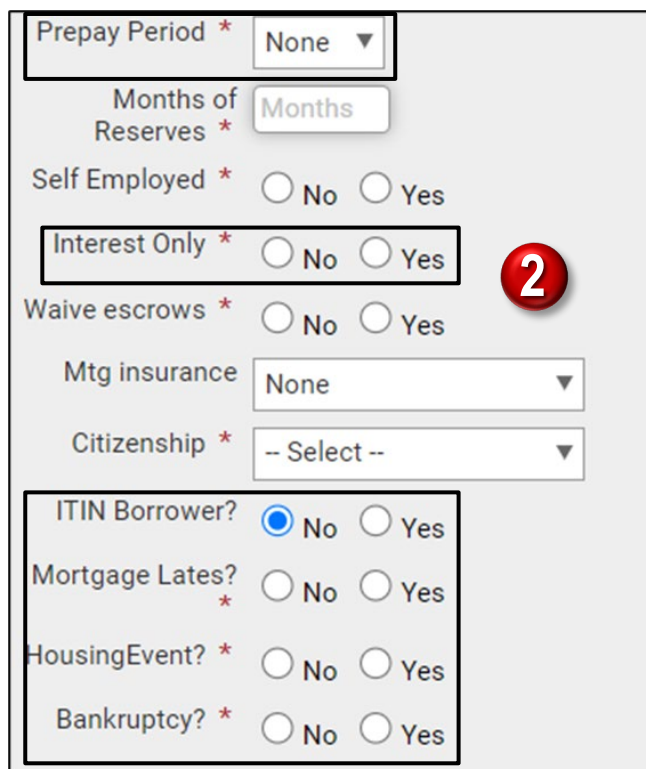
Loan term * -- Select --

Comp Source * -- Select --

My comp plan: Comp %:
Min: 1,500
Max: 0

Lender fee buyout * No Yes (Fee bought-out)

2. Complete all **Non-Agency UW** information.



Prepay Period * None

Months of Reserves * Months

Self Employed * No Yes

Interest Only * No Yes

Waive escrows * No Yes

Mtg insurance None

Citizenship * -- Select --

ITIN Borrower? No Yes

Mortgage Lates? * No Yes

HousingEvent? * No Yes

Bankruptcy? * No Yes

Quick Pricer – Start New Loan

1. Click **START NEW LOAN**

Lock Term: 45 Day
GET PRICING

Rate	APR	45 Day Price	Rebate/ Discount	P&I	MI	PIMI
FHA 30 Yr Fixed						
4.750	5.720	97.285	\$13,100	\$2,516	\$221	\$2,737
4.875	5.792	97.857	\$10,340	\$2,553	\$221	\$2,774
5.000	5.876	98.302	\$8,193	\$2,590	\$221	\$2,811
5.125	5.954	98.809	\$5,747	\$2,627	\$221	\$2,848
5.250	6.051	99.115	\$4,270	\$2,664	\$221	\$2,885
5.375	6.126	99.652	\$1,679	\$2,701	\$221	\$2,922
5.500	6.218	100.077	(\$372)	\$2,739	\$221	\$2,960
5.625	6.344	100.569	(\$2,745)	\$2,777	\$221	\$2,998
5.875	6.597	101.008	(\$4,864)	\$2,854	\$221	\$3,075
6.000	6.723	101.328	(\$6,408)	\$2,892	\$221	\$3,113
6.125	6.849	101.688	(\$8,145)	\$2,931	\$221	\$3,152
6.500	7.228	101.887	(\$9,105)	\$3,049	\$221	\$3,270
6.625	7.355	102.194	(\$10,586)	\$3,089	\$221	\$3,310
7.000	7.734	102.284	(\$11,020)	\$3,210	\$221	\$3,431
7.125	7.860	102.536	(\$12,236)	\$3,250	\$221	\$3,471
FHA 30 Yr Fixed Streamline Refinance						

Pricing Snapshot

Program Name: FHA 30 Yr Fixed
 Comp Source: BorrowerPaid
 Lock Term: 45 Day
 P&I Payment: \$2739
 MI Payment: \$221
 Lender Fee Buyout: No
 Applied lender credit: \$372

	Rate	Price
Base	5.500	99.952
Adjustments		
FICO <= 301, And FICO <= 0, And Search Type is Buy-Side Search, And Search Entity (#) is TEST WHOLESALE, And FICO is 740+		0.125
Final	5.500	100.077

START NEW LOAN
START QUICK LOCK
EMAIL

2. You will be invited to upload a MISMO 3.4 File

Start A New Loan

There are two ways to start a new loan:

FILE UPLOAD
 Upload an existing Fannie Mae 3.2 or MISMO 3.4 file

2

1003 FORM
 Use our online 1003 form to create a new file

Quick Pricer – Start Quick Lock

1. Click START QUICK LOCK

Lock Term: 45 Day GET PRICING

Rate	APR	45 Day Price	Rebate/Discount	P&I	MI	PIMI
4.750	5.720	97.285	\$13,100	\$2,516	\$221	\$2,737
4.875	5.792	97.857	\$10,340	\$2,553	\$221	\$2,774
5.000	5.876	98.302	\$8,193	\$2,590	\$221	\$2,811
5.125	5.954	98.809	\$5,747	\$2,627	\$221	\$2,848
5.250	6.051	99.115	\$4,270	\$2,664	\$221	\$2,885
5.375	6.126	99.652	\$1,679	\$2,701	\$221	\$2,922
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5.625	6.344	100.569	(\$2,745)	\$2,777	\$221	\$2,998
5.875	6.597	101.008	(\$4,864)	\$2,854	\$221	\$3,075
6.000	6.723	101.328	(\$6,408)	\$2,892	\$221	\$3,113
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6.500	7.228	101.887	(\$9,105)	\$3,049	\$221	\$3,270
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Pricing Snapshot

Program Name: FHA 30 Yr Fixed
 Comp Source: BorrowerPaid
 Lock Term: 45 Day
 P&I Payment: \$2739
 MI Payment: \$221
 Lender Fee Buyout: No
 Applied lender credit: \$372

	Rate	Price
Base	5.500	99.952
Adjustments		0.125
FICO <- 301, And FICO <- 0, And Search Type is Buy-Side Search, And Search Entity (#) is TEST WHOLESALE, And FICO is 740+		
Final	5.500	100.077

START NEW LOAN START QUICK LOCK EMAIL

2. Click REQUEST QUICK LOCK

Quick Lock

Primary Borrower (Additional borrowers can be added after the quick lock is completed)

Borrower First Name: Andy
 Last Name: America
 SSN: 999603333

Property Street Address: 4321 Cul De Sac Street, Somplace, MA 02723

Assigned Loan Officer: Jim Nudelman
 Assigned Processor: Jim Nudelman

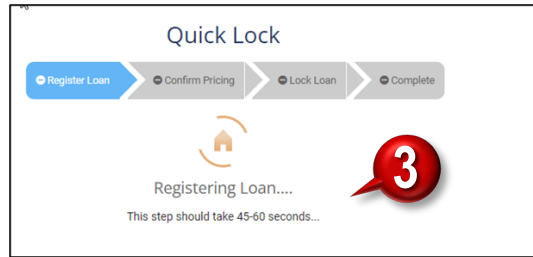
Submission Options

Standard Path
 You give us some key documents and we'll handle the rest. Less work for you with Early Disclosures sent within 1-2 business days.
 *Benefit: Limited upfront requirements prior to sending loan to the LOS.

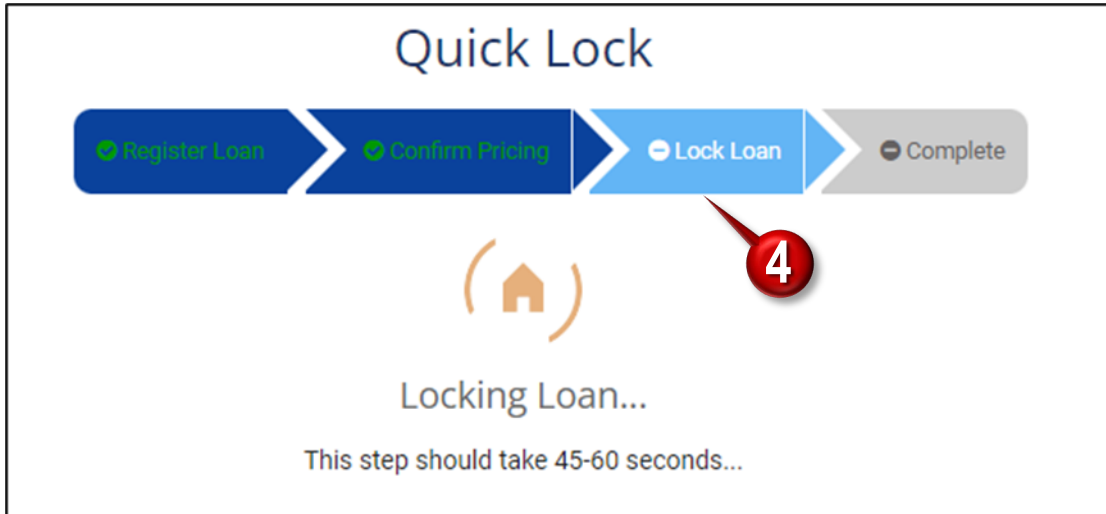
ProcessIQ
 Use our experienced Processors for Government and Non-Agency loans. We'll work directly with your borrower to do all the processing and get your loan to Underwriting and Closing. You manage all the licensable activities and we'll do the rest!
 *Benefit: CMS able to manage communication and condition gathering in a streamlined manner.

REQUEST QUICK LOCK CANCEL

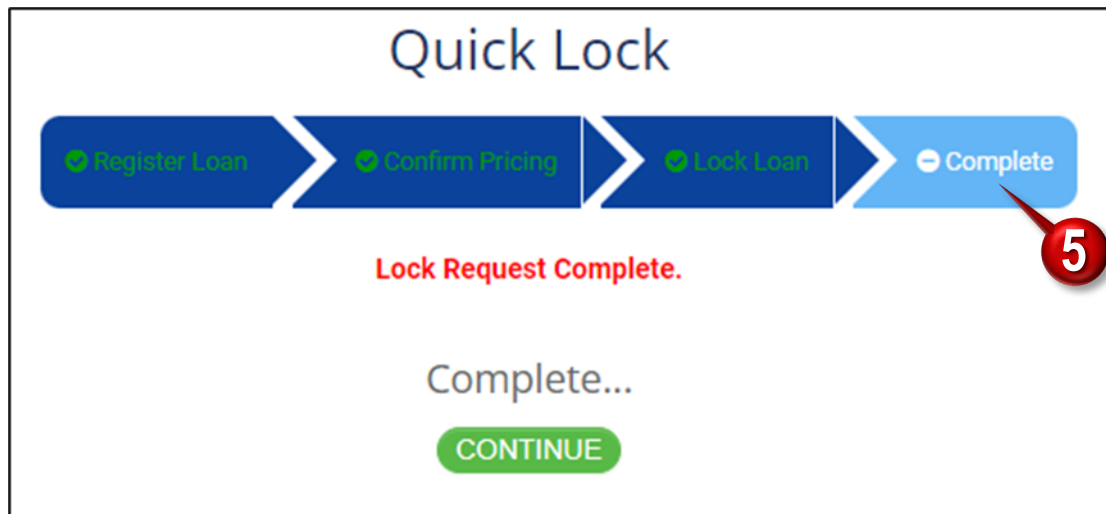
3. The Quick Lock Legend is now reflected



4. Once Pricing is Confirmed, system **Lock Loan** step is reflected.



5. Lock Request Complete



6. Loan Summary Lock Status reflects **Locked**.
7. Since loan is now Registered, the loan automatically in Post-Registration with **Confirm Lock** step.
8. Two business days to Submit loan before Lock is cancelled.

Loan Summary - Andy America

Loan #: 2410113593 Date Registered: 10/18/2024 Borrower: Andy America Property: 4321 Cul De Sac Street; Someplac San Diego CA Property Type: Detached Occupancy: PrimaryResidence Estimated Closing Date: 11/17/2024 Purchase Price: \$500,000 Appraised Value: \$500,000 LTV: 96.5% CLTV: 96.5% Loan Amount: \$482,500 Total Loan Amount: \$482,500	Loan Amount: \$482,500 Loan Type: FHA Channel: Wholesale Loan Purpose: Purchase Doc Type: FullDocumentation LowMid FICO: 741 DTI 3rd Party Fees: \$11,844 Seller Contribution: \$0 Borrower Paid Broker Comp: \$1500	Broker Comp: Borrower Paid Lender Paid MI: No Loan Officer: Jim Nudelman Processor: Jim Nudelman Product: Lock Status: Locked Lock Term: 46 Days Lock Date: 10/18/2024 Lock Expires: 12/02/2024 Lock Price: 99.780 Lock Rate: 5.500
---	---	--

NOTICE: You have until 2024-10-22 to submit the file, or your lock will be canceled.

⊖

Edit 1003

⊖

Credit / AUS

⊖

Confirm Lock

⊖

Submission Form

⊖

Package Upload

⊖

Review & Finalize

9. Lock Status is **Locked**
10. Cash to Close is Highlighted

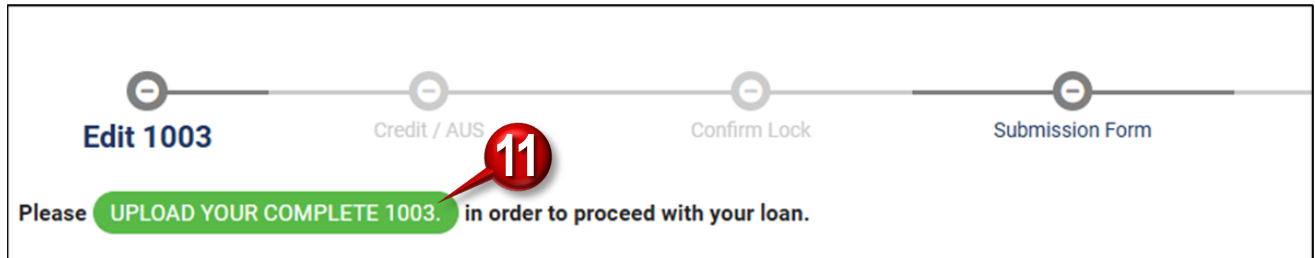
Confirm Lock
 Lock Status: **Locked**

<p>Loan Scenario</p> <p>Mortgage Information</p> <p>Non-OM <input type="radio"/> No <input checked="" type="radio"/> Yes Loan type * FHA Loan purpose * Purchase Doc type * Full Loan term * 30 Year Amortization * Fixed <input checked="" type="checkbox"/> ARM Low-Mid FICO 739 DTI 45.82 Underwriting Result DU Approver/Eligible Buydown Type None Is there a Co-Borrower? <input type="radio"/> No <input checked="" type="radio"/> Yes Self Employed * <input type="radio"/> No <input checked="" type="radio"/> Yes Do you want to finance the upfront MIP? <input type="radio"/> No <input checked="" type="radio"/> Yes Agency Program N/A Mortgage Lates? <input checked="" type="radio"/> No <input type="radio"/> Yes HousingEvent? <input type="radio"/> No <input checked="" type="radio"/> Yes Bankruptcy? <input checked="" type="radio"/> No <input type="radio"/> Yes</p> <p>Property Information</p> <p>Property zip * 92124 Property state * CA Property city * San Diego Property type * SFD Units * 1 Occupancy type * Primary</p>	<p>Pricing Details</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Paid By Seller</th> <th>Remaining</th> </tr> </thead> <tbody> <tr> <td>Seller contribution: 0</td> <td></td> <td></td> </tr> <tr> <td>Apply seller contribution to discount? <input checked="" type="radio"/> No <input type="radio"/> Yes</td> <td></td> <td></td> </tr> <tr> <td>100% of your compensation will be paid by the borrower: 1526</td> <td>0</td> <td>1526</td> </tr> <tr> <td>3rd party closing costs: 11844</td> <td></td> <td></td> </tr> <tr> <td>Add lender fee: 799</td> <td></td> <td></td> </tr> <tr> <td>Total 3rd party costs: 12643</td> <td>0</td> <td>12643</td> </tr> <tr> <td>Total 3rd party and compensation costs: 14169</td> <td>0</td> <td>14169</td> </tr> <tr> <td>Allowable lender credit: 12643</td> <td></td> <td></td> </tr> <tr> <td>LC cannot be applied to Compensation</td> <td></td> <td></td> </tr> <tr> <td>Amount to be applied: 0</td> <td></td> <td></td> </tr> <tr> <td>Discount to buy the rate down: 1062</td> <td></td> <td></td> </tr> <tr> <td>Remaining cash from borrower for fees after lender credit: 14169</td> <td></td> <td></td> </tr> <tr> <td>Amount to be built into pricing: 0</td> <td></td> <td></td> </tr> <tr> <td>Borrower paid broker comp: 1526</td> <td></td> <td></td> </tr> <tr> <td>Summary cash to close</td> <td></td> <td></td> </tr> <tr> <td>Base pricing: 100,000</td> <td></td> <td>Down payment: 17500</td> </tr> <tr> <td>Charge to buy down rate: -0.216</td> <td></td> <td>Remaining cash for fees after credits: 14169</td> </tr> <tr> <td>Target price: 99.784</td> <td></td> <td>Discount to buy the rate down: 1062</td> </tr> <tr> <td>Net Target price: 99.784</td> <td></td> <td>UFMIP Not Financed:</td> </tr> <tr> <td></td> <td></td> <td>Total cash to close: 32731</td> </tr> <tr> <td></td> <td></td> <td>Minimum required investment: 17500</td> </tr> </tbody> </table>		Paid By Seller	Remaining	Seller contribution: 0			Apply seller contribution to discount? <input checked="" type="radio"/> No <input type="radio"/> Yes			100% of your compensation will be paid by the borrower: 1526	0	1526	3rd party closing costs: 11844			Add lender fee: 799			Total 3rd party costs: 12643	0	12643	Total 3rd party and compensation costs: 14169	0	14169	Allowable lender credit: 12643			LC cannot be applied to Compensation			Amount to be applied: 0			Discount to buy the rate down: 1062			Remaining cash from borrower for fees after lender credit: 14169			Amount to be built into pricing: 0			Borrower paid broker comp: 1526			Summary cash to close			Base pricing: 100,000		Down payment: 17500	Charge to buy down rate: -0.216		Remaining cash for fees after credits: 14169	Target price: 99.784		Discount to buy the rate down: 1062	Net Target price: 99.784		UFMIP Not Financed:			Total cash to close: 32731			Minimum required investment: 17500
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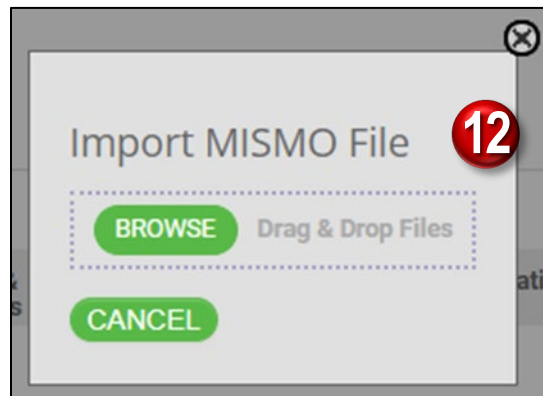
Lock Term: 45 Day GET PRICING

Disclosure: Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.

11. Click **Import Button**

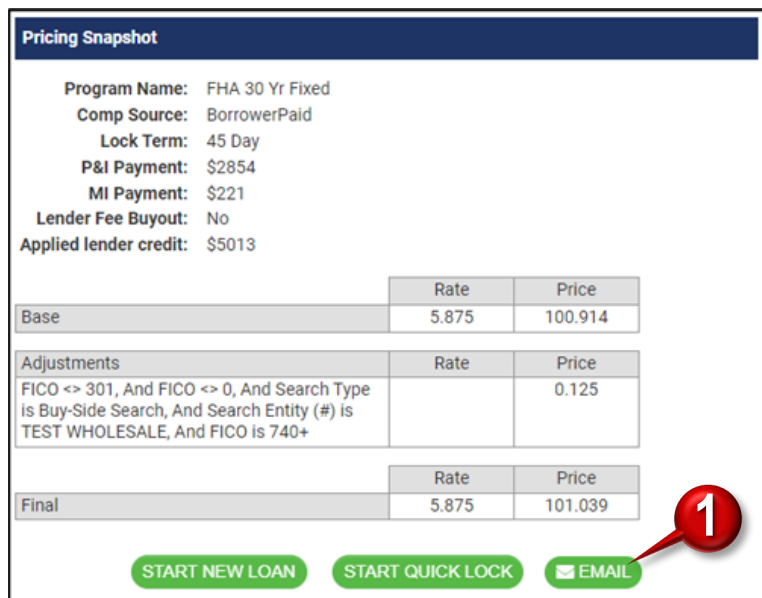


12. Import **MISMO File**



Quick Pricer Email

1. Click **EMAIL**

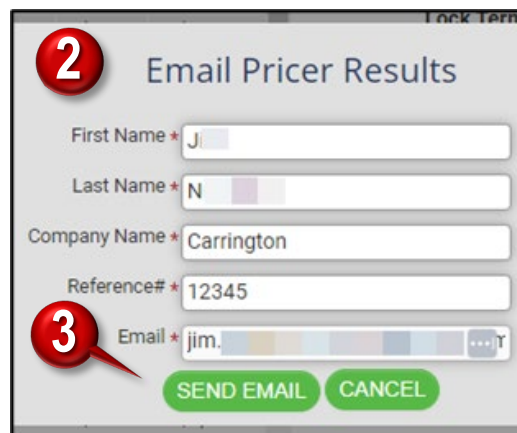


Pricing Snapshot		
Program Name:	FHA 30 Yr Fixed	
Comp Source:	BorrowerPaid	
Lock Term:	45 Day	
P&I Payment:	\$2854	
MI Payment:	\$221	
Lender Fee Buyout:	No	
Applied lender credit:	\$5013	
	Rate	Price
Base	5.875	100.914
Adjustments	Rate	Price
FICO <> 301, And FICO <> 0, And Search Type is Buy-Side Search, And Search Entity (#) is TEST WHOLESALE, And FICO is 740+		0.125
	Rate	Price
Final	5.875	101.039

1

START NEW LOAN START QUICK LOCK EMAIL

2. Fill out **Email Pricer Results Form**
3. Click **SEND EMAIL**



2 Email Pricer Results

First Name * J

Last Name * N

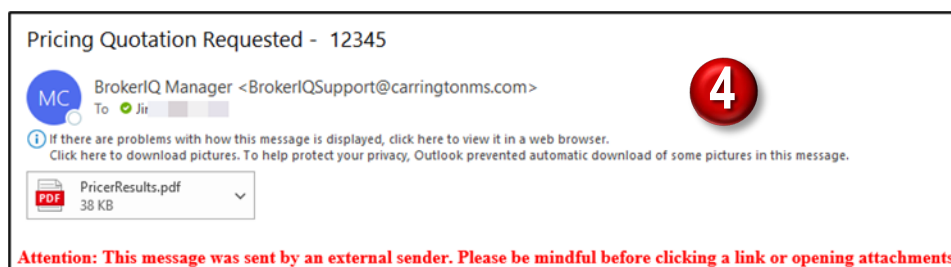
Company Name * Carrington

Reference# * 12345

3 Email * jim.

SEND EMAIL CANCEL

4. Email received with **Pricing PDF**



Pricing Quotation Requested - 12345

4

MC BrokerIQ Manager <BrokerIQSupport@carringtonms.com>
To: Jim

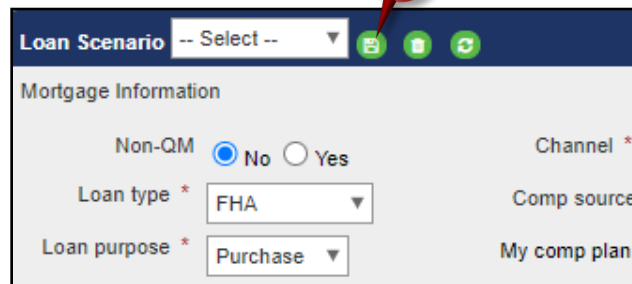
If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

PricerResults.pdf
38 KB

Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments

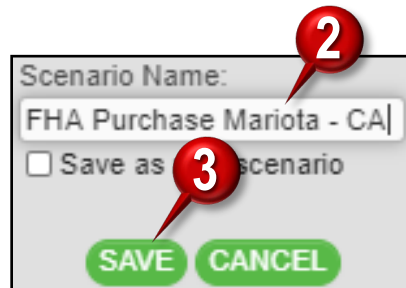
Save Quick Pricer Scenario

1. Click the **Save** icon



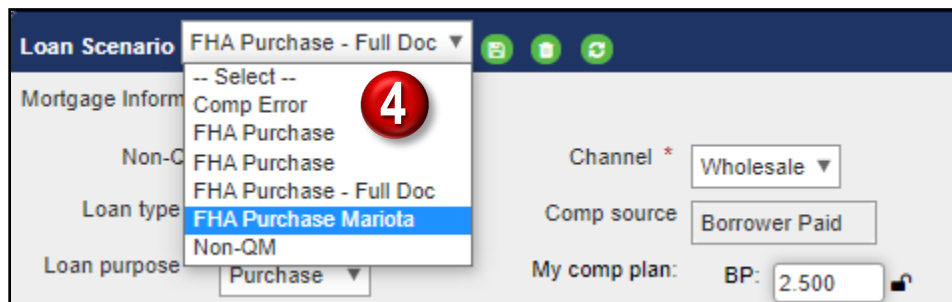
The screenshot shows the 'Loan Scenario' form. At the top, there is a dropdown menu labeled 'Loan Scenario' with the text '-- Select --'. To the right of this dropdown are three icons: a document with a plus sign (Save), a trash can (Delete), and a refresh icon. A red callout bubble with the number '1' points to the Save icon. Below the dropdown is the 'Mortgage Information' section, which includes fields for 'Non-QM' (radio buttons for No and Yes), 'Loan type' (dropdown menu showing 'FHA'), 'Loan purpose' (dropdown menu showing 'Purchase'), 'Channel *', 'Comp source', and 'My comp plan'.

2. Enter a **Scenario Name**
3. Click **Save**



The screenshot shows a dialog box for entering a scenario name. It has a text input field containing 'FHA Purchase Mariota - CA'. Below the input field is a checkbox labeled 'Save as scenario'. At the bottom of the dialog are two buttons: 'SAVE' and 'CANCEL'. A red callout bubble with the number '2' points to the input field, and another red callout bubble with the number '3' points to the 'SAVE' button.

4. Use the **Loan Scenario** drop-down to locate the Scenario



The screenshot shows the 'Loan Scenario' form with the dropdown menu open. The dropdown menu lists several options: '-- Select --', 'Comp Error', 'FHA Purchase', 'FHA Purchase', 'FHA Purchase - Full Doc', 'FHA Purchase Mariota', and 'Non-QM'. The 'FHA Purchase Mariota' option is highlighted in blue. A red callout bubble with the number '4' points to this highlighted option. The background form shows the 'Mortgage Information' section with 'Channel *' set to 'Wholesale', 'Comp source' set to 'Borrower Paid', and 'My comp plan' set to 'BP: 2.500'.

Lock Extension

1. Select **Lock Extension** tab (Only visible on Locked loans)
2. Review **Current Lock** information
3. Select **timeframe** to **Extend Lock**
4. Click **Calculate Cost** (Extension details reflected below)
5. Click **Request Extension**

Lock Extension

Current Lock

Loan Program: FHA 30 Yr Fixed
Rate: 6.875
Price: 99.035
Lock Date: 11/19/2024
Expires: 01/02/2025

Change Request History

Date	Change	Cost	Status
2024-11-19 13:08:22	ProfileChange	0	Accepted

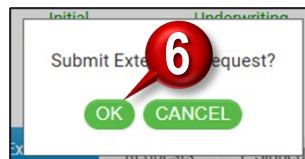
Request Extension

Extend Lock: 7 Days

CALCULATE COST **REQUEST EXTENSION**

Extension Cost: -0.125
New Price: 98.91
New Expire Date: 2025-01-09

6. Click **OK** to Submit Extension Request



7. User will receive a **status update** indicating if the **Lock Extension** was **accepted**
8. **Change Request History** displays details of past change requests

Lock extension request Accepted

Current Lock

Loan Program: FHA 30 Yr Fixed
Rate: 6.875
Price: 98.910
Lock Date: 11/19/2024
Expires: 01/09/2025

Change Request History

Date	Change	Cost	Status
2024-11-19 13:08:22	ProfileChange	0	Accepted
2024-11-19 13:12:09	LockExtension	-0.125	Accepted

Request Extension

Extend Lock: 7 Days

CALCULATE COST **REQUEST EXTENSION**

Loan Program: FHA 30 Yr Fixed
Rate: 6.875
Extension Cost: -0.125
New Price: 98.91
New Expire Date: 2025-01-09

9. Error message if requesting more than four Lock Extension requests

View 1003 Loan Details Loan Documents Open Conditions **Lock Extension** Requests E-Signed Disclosures Appraisals CD Preview

Lock Extension

9

Lock Extension not allowed :
You have exceeded the maximum number of lock extensions allowed on this loan

Current Lock

Loan Program: Conforming 30 Yr Fixed
Rate: 7.000
Price: 99.419
Lock Date: 10/17/2024
Expires: 12/30/2024

Request Extension

Extend Lock: 7 Days

CALCULATE COST **REQUEST EXTENSION**

Change Request History

Date	Change	Cost	Status
2024-11-18 14:48:20	LockExtension	-0.125	Accepted
2024-11-18 15:44:23	LockExtension	-0.125	Accepted
2024-11-18 15:54:11	LockExtension	-0.125	Accepted
2024-11-18 15:58:08	LockExtension	-0.125	Accepted

CD Preview

Process Flow

1. Broker **Requests CD** for preparations and uploads documents.
2. RM or CD Specialist **prepares CD** and Broker receives email alert to begin previewing the CD (**CD Preview button activated in BIQ**)
3. Broker **reviews CD** in Broker IQ
4. Broker **requests updates** via BIQ to the CD or **approves the CD** as is to be **sent**.
5. RM/CD Specialist is **notified (CD Review Discrepancy document)** and either **accepts or requests additional information (possible conversation with Broker)**
6. Once updates are input, **Broker re-reviews** for final acceptance.
7. If Broker wants to see the CD Again, Carrington will send to Broker to re-review.

CD Details

1. Select **CD Preview**
2. Click **Details** (Provide Closing Details)
3. Review Closing Information, Vesting Information, Hazard Insurance, and Non-Borrower Person (if applicable) details
4. Make any necessary updates as needed
5. Click **Save Details**

The screenshot shows the 'CD Preview' form with the following sections and callouts:

- 1**: Callout pointing to the 'CD Preview' tab in the top navigation bar.
- 2**: Callout pointing to the 'Details' sub-tab under 'Provide Closing Details'.
- 3**: Callout pointing to the 'Estimated Closing Date' field (09/27/2024).
- 4**: Callout pointing to the 'Reference #' field (104522249) under Hazard Insurance.
- 5**: Callout pointing to the 'SAVE DETAILS' button at the bottom.

The form contains the following data:

Closing Information	
Estimated Closing Date	09/27/2024

Vesting Information	
Title will be held in What Name(s)	HOMER SIMPSON, SOLE

Hazard Insurance	
Company Name	Goosehead Insurance
Contact Name	Chris Scavo
Address	1500 Solana Blvd Bldg 4
Reference #	104522249
City	Westlake
State	TX
zip	76262
Phone	800-474-1377

Non-Borrowing Person	
First Name	
Middle Initial	
Last Name	
Email	
Vesting	--Select--

6. If Changing Tabs without Saving updates, Click **Save & Continue** or **Continue without Saving** (on all tabs)

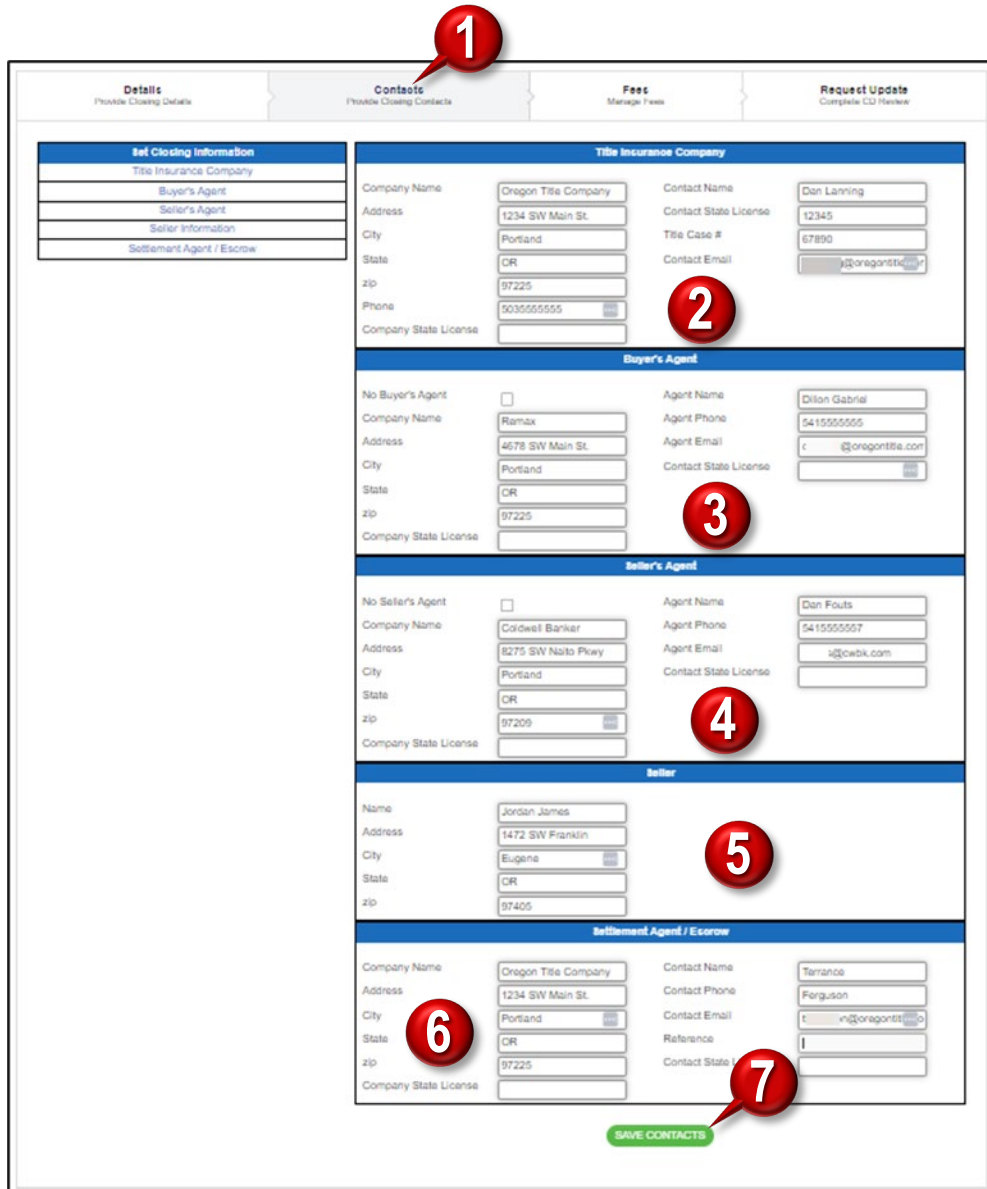
Are you sure you want to leave without saving your changes?

6 Callout pointing to the 'Save & Continue' button.

Buttons: Save & Continue, Continue without Saving

Contacts

1. Select **Contacts**
2. Enter **Title Insurance Company** Details
3. Fill out **Buyer's Agent** Information
4. Enter **Seller's Agent** Information
5. Enter **Seller** Information
6. Fill out **Settlement Agent/Escrow** Details
7. Click **Save Contacts**



1

2

3

4

5

6

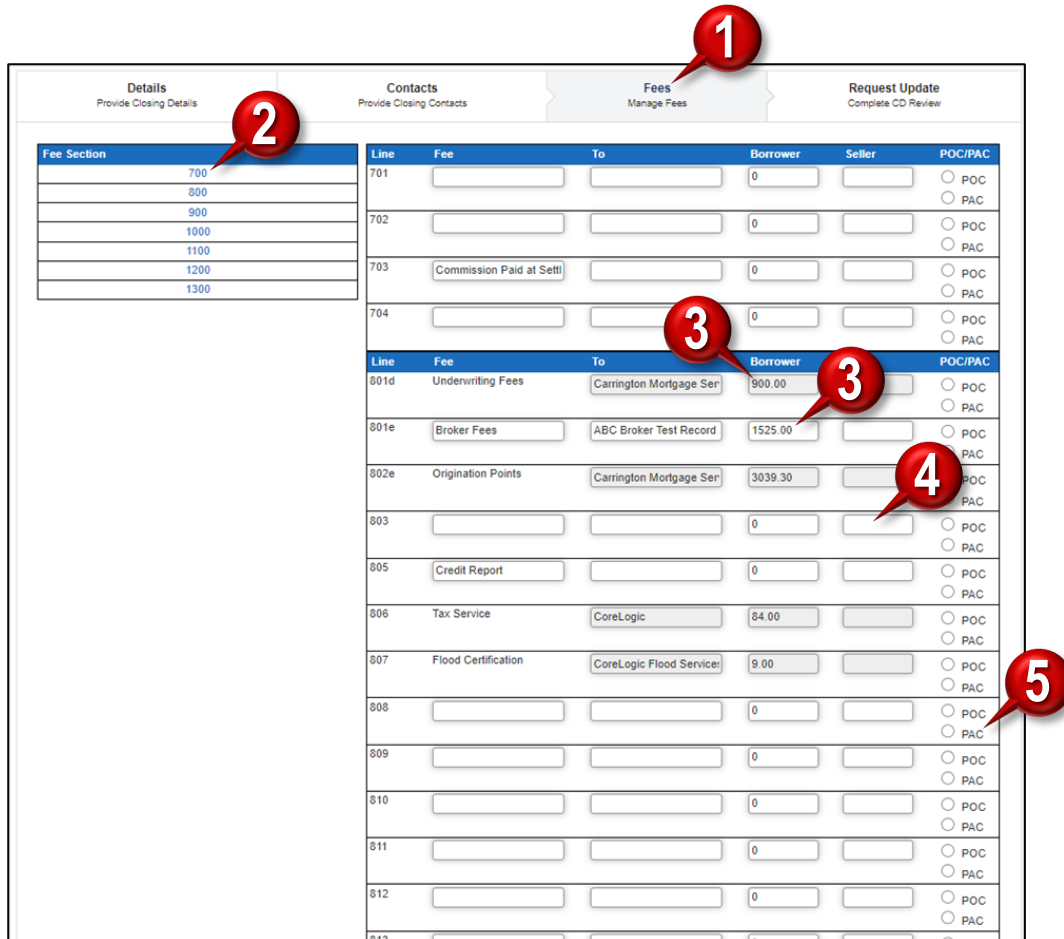
7

SAVE CONTACTS

Details Provide Closing Details	Contacts Provide Closing Contacts	Fees Manage Fees	Request Update Complete CD Review
Set Closing Information Title Insurance Company Buyer's Agent Seller's Agent Seller Information Settlement Agent / Escrow	Title Insurance Company Company Name: Oregon Title Company Address: 1234 SW Main St. City: Portland State: OR Zip: 97225 Phone: 5035555555 Company State License: Contact Name: Dan Lanning Contact State License: 12345 Title Case #: 67890 Contact Email: 2		
	Buyer's Agent No Buyer's Agent: <input type="checkbox"/> Company Name: Ramax Address: 4678 SW Main St. City: Portland State: OR Zip: 97225 Company State License: Agent Name: Dillon Gabriel Agent Phone: 5415555555 Agent Email: c@oregontitle.com Contact State License: 3		
	Seller's Agent No Seller's Agent: <input type="checkbox"/> Company Name: Coldwell Banker Address: 8275 SW Naito Pkwy City: Portland State: OR Zip: 97209 Company State License: Agent Name: Dan Fouts Agent Phone: 5415555557 Agent Email: dg@cwbc.com Contact State License: 4		
	Seller Name: Jordan James Address: 1472 SW Franklin City: Eugene State: OR Zip: 97405 5		
	Settlement Agent / Escrow Company Name: Oregon Title Company Address: 1234 SW Main St. City: Portland State: OR Zip: 97225 Company State License: Contact Name: Terence Ferguson Contact Phone: Contact Email: t@oregontitle.com Reference: Contact State: 6		
			7

Fees

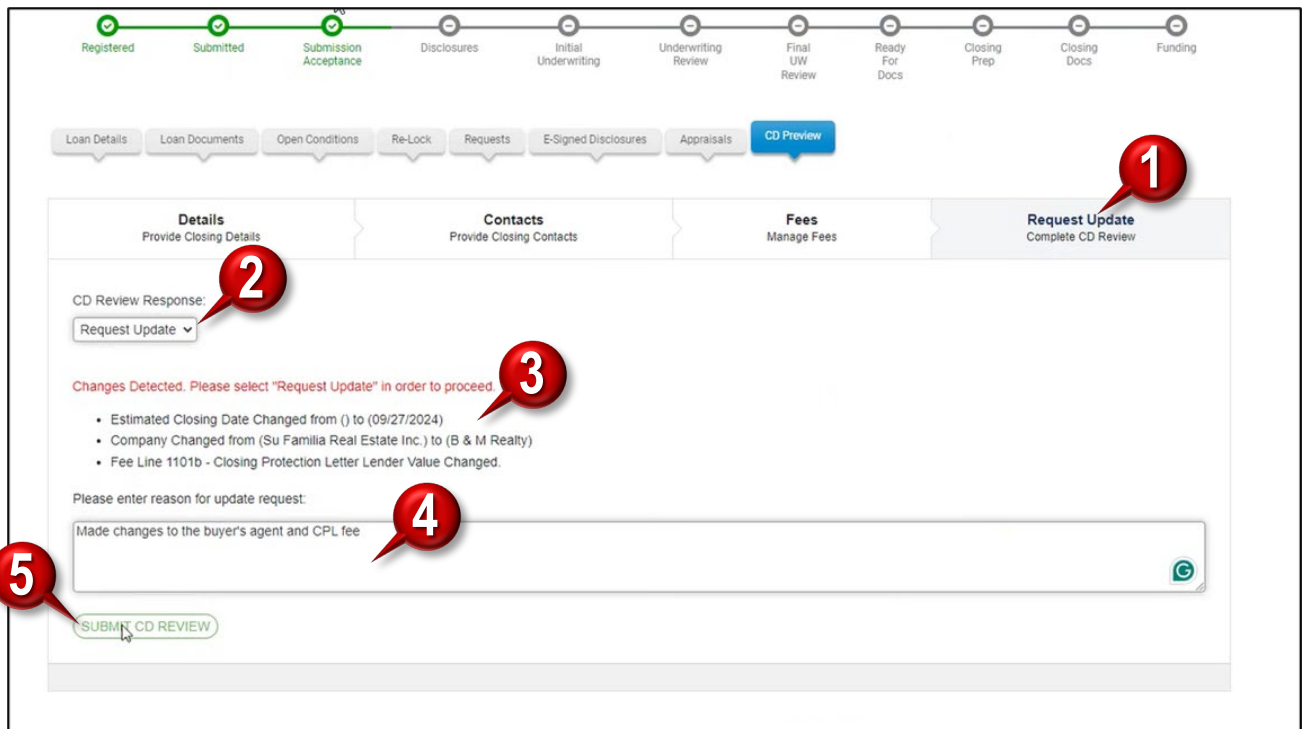
1. Select **Fees** (Manage Fees)
2. Click a **number in the Fee Section** to navigate to those Fees (i.e. 700)
3. Fees in **white fields** can be adjusted while those in **grey** cannot.
4. Enter Fee under appropriate column (whether **Borrower** or **Seller** is paying)
5. Select bubble whether fee is **paid outside of Closing (POC)** or **at closing (PAC)**



Fee Section	Line	Fee	To	Borrower	Seller	POC/PAC
700	701			0		<input type="radio"/> POC <input type="radio"/> PAC
800	702			0		<input type="radio"/> POC <input type="radio"/> PAC
900	703	Commission Paid at Sett		0		<input type="radio"/> POC <input type="radio"/> PAC
1000	704			0		<input type="radio"/> POC <input type="radio"/> PAC
1100	801d	Underwriting Fees	Carrington Mortgage Ser	900.00		<input type="radio"/> POC <input type="radio"/> PAC
1200	801e	Broker Fees	ABC Broker Test Record	1525.00		<input type="radio"/> POC <input type="radio"/> PAC
1300	802e	Origination Points	Carrington Mortgage Ser	3039.30		<input type="radio"/> POC <input type="radio"/> PAC
	803			0		<input type="radio"/> POC <input type="radio"/> PAC
	805	Credit Report		0		<input type="radio"/> POC <input type="radio"/> PAC
	806	Tax Service	CoreLogic	84.00		<input type="radio"/> POC <input type="radio"/> PAC
	807	Flood Certification	CoreLogic Flood Services	9.00		<input type="radio"/> POC <input type="radio"/> PAC
	808			0		<input type="radio"/> POC <input type="radio"/> PAC
	809			0		<input type="radio"/> POC <input type="radio"/> PAC
	810			0		<input type="radio"/> POC <input type="radio"/> PAC
	811			0		<input type="radio"/> POC <input type="radio"/> PAC
	812			0		<input type="radio"/> POC <input type="radio"/> PAC
	813			0		<input type="radio"/> POC <input type="radio"/> PAC

Request Update

1. Select **Request Update** (Complete CD Review)
2. Dropdown under CD Review Response should reflect Request Update if changes (Approved if no changes).
3. All Changes made should be under the **Detected** section.
4. Type Comments (optional)
5. Click **Submit CD Review**



Registered Submitted Submission Acceptance Disclosures Initial Underwriting Underwriting Review Final UW Review Ready For Docs Closing Prep Closing Docs Funding

Loan Details Loan Documents Open Conditions Re-Lock Requests E-Signed Disclosures Appraisals CD Preview

Details Provide Closing Details Contacts Provide Closing Contacts Fees Manage Fees Request Update Complete CD Review

CD Review Response: Request Update

Changes Detected. Please select "Request Update" in order to proceed.

- Estimated Closing Date Changed from () to (09/27/2024)
- Company Changed from (Su Familia Real Estate Inc.) to (B & M Realty)
- Fee Line 1101b - Closing Protection Letter Lender Value Changed.

Please enter reason for update request:

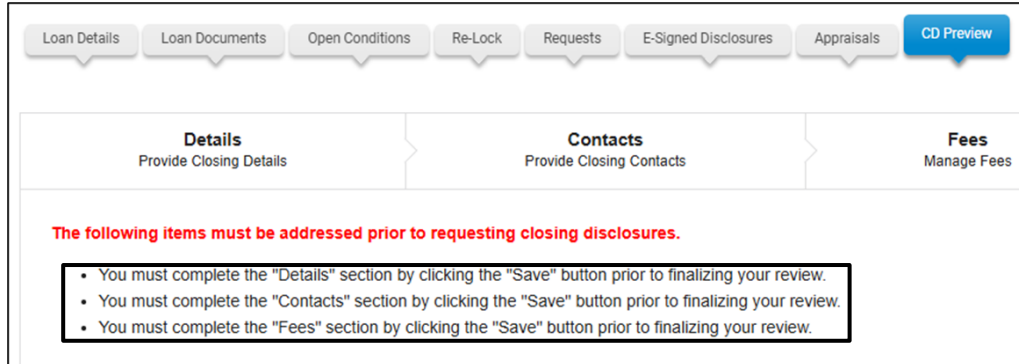
Made changes to the buyer's agent and CPL fee

SUBMIT CD REVIEW

Discrepancy Document – BIQ

- If a discrepancy between BrokerIQ and Carrington, then **Request Update** is the only selection and **Changes detected**.
- When all tabs have been **Saved**, the **Approve** button is active.
- Click **Submit CD Review**

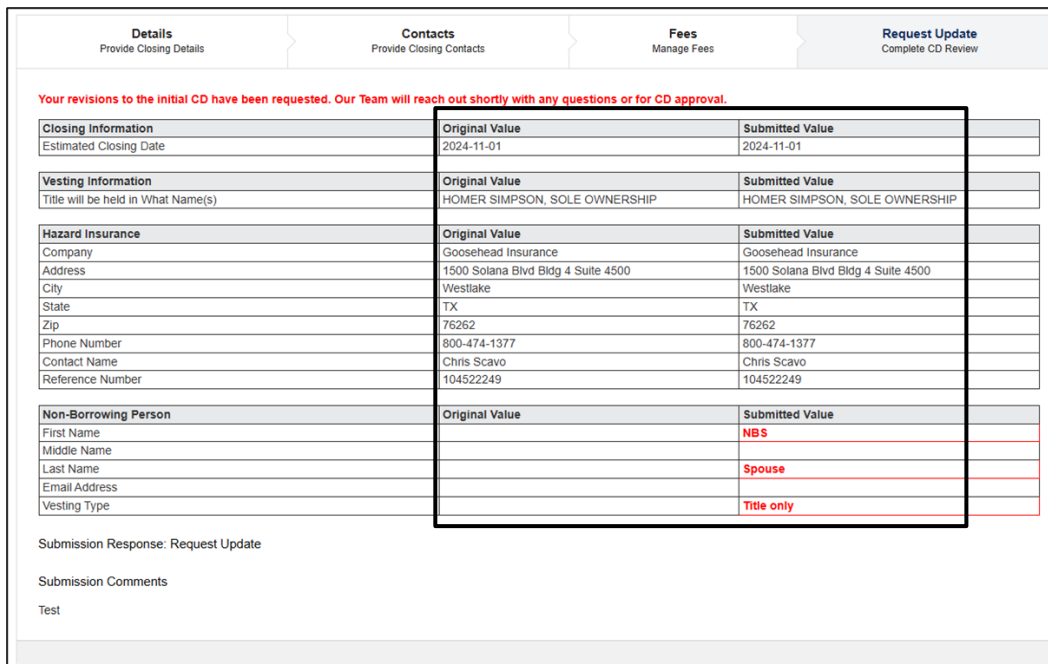
- Message if it's not **Saved** on each tab.
- Reminder: Broker must:
 - Visit **Each Tab**
 - Click **Save**



The screenshot shows a navigation bar with tabs: Loan Details, Loan Documents, Open Conditions, Re-Lock, Requests, E-Signed Disclosures, Appraisals, and CD Preview (highlighted in blue). Below the tabs are three main sections: Details (Provide Closing Details), Contacts (Provide Closing Contacts), and Fees (Manage Fees). A red warning message states: "The following items must be addressed prior to requesting closing disclosures." Below this, a box contains three bullet points:

- You must complete the "Details" section by clicking the "Save" button prior to finalizing your review.
- You must complete the "Contacts" section by clicking the "Save" button prior to finalizing your review.
- You must complete the "Fees" section by clicking the "Save" button prior to finalizing your review.

- Summary of displayed **detected changes**.
- Reflects **difference** between what was **originally entered** vs. **recently submitted**.
- Example: Added Non-Borrowing Spouse



The screenshot shows the "Request Update" section with the sub-header "Complete CD Review". A red message reads: "Your revisions to the initial CD have been requested. Our Team will reach out shortly with any questions or for CD approval." Below this is a table comparing "Original Value" and "Submitted Value" for various fields. A box highlights the "Non-Borrowing Person" section where changes are visible.

	Original Value	Submitted Value
Closing Information		
Estimated Closing Date	2024-11-01	2024-11-01
Vesting Information		
Title will be held in What Name(s)	HOMER SIMPSON, SOLE OWNERSHIP	HOMER SIMPSON, SOLE OWNERSHIP
Hazard Insurance		
Company	Goosehead Insurance	Goosehead Insurance
Address	1500 Solana Blvd Bldg 4 Suite 4500	1500 Solana Blvd Bldg 4 Suite 4500
City	Westlake	Westlake
State	TX	TX
Zip	76262	76262
Phone Number	800-474-1377	800-474-1377
Contact Name	Chris Scavo	Chris Scavo
Reference Number	104522249	104522249
Non-Borrowing Person		
First Name		NBS
Middle Name		
Last Name		Spouse
Email Address		
Vesting Type		Title only

Submission Response: Request Update
 Submission Comments
 Test

Document Retrieval

1. Click **Request Document** icon next to desired document

Loan Documents

To Upload Documents:
 1. Select a document type
 2. Drag a file into the area to the right or click "Select File"
 3. Click the "Upload" button

Description
Browse Drag & Drop Files
Upload

Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported. Maximum file size is 100MB.

Broker Uploaded Documents	Received	Size	Description
Test DU PIW(2).pdf	09/24/2018	3668Kb	test
Test DU PIW.pdf	09/24/2018	3668Kb	1003 - Signed and dated by Loan Officer Fee Worksheet Broker Credit Report TRID Service Provider List CMS Borrower Authorization VA 26-1880 Eligibility Certificate AVM
aus_findings.pdf	09/24/2018	14Kb	DU Results from 2018-09-24 14:09:21

Document	File name	Received	Size	Description	Download
SSA Signed Form	Test DU - PIW.pdf	2018-10-09 14:09:02 PDT	838Kb		Request Document
Underwriter Cover Letter	Test disclosure package - TEBE auto assign test 1.pdf	2018-10-09	56Kb		Request Document

- "Requesting Document" message will appear



2. Once document has been retrieved from Encompass, click **Download** icon

Loan Documents

To Upload Documents:
 1. Select a document type
 2. Drag a file into the area to the right or click "Select File"
 3. Click the "Upload" button

Description
Browse Drag & Drop Files
Upload

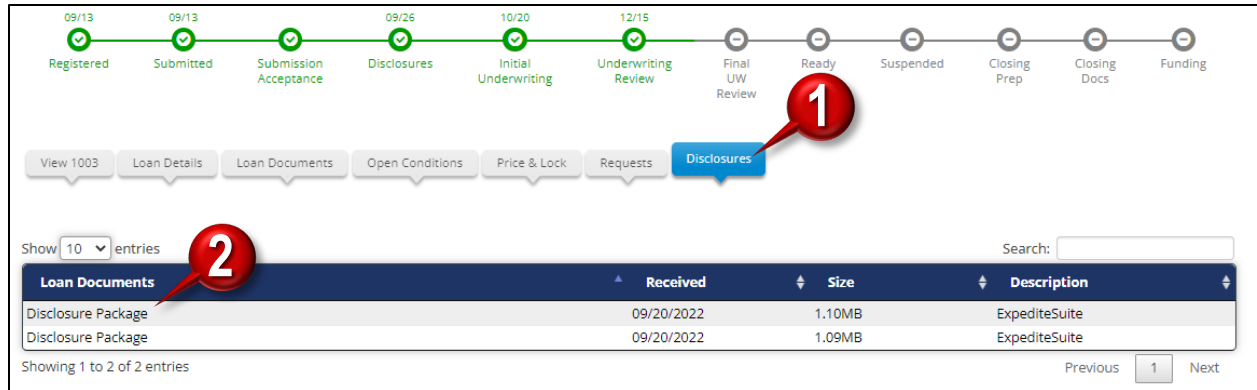
Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported. Maximum file size is 100MB.

Broker Uploaded Documents	Received	Size	Description
Test DU PIW(2).pdf	09/24/2018	3668Kb	test
Test DU PIW.pdf	09/24/2018	3668Kb	1003 - Signed and dated by Loan Officer Fee Worksheet Broker Credit Report TRID Service Provider List CMS Su Borrower Authorization VA 26-1880 Eligibility Certificate AVM
aus_findings.pdf	09/24/2018	14kb	DU Results from 2018-09-24 14:09:21

Document	File name	Received	Size	Description	Download
SSA Signed Form	Test DU - PIW.pdf	2018-10-09 14:09:02 PDT	838Kb		Request Document Download

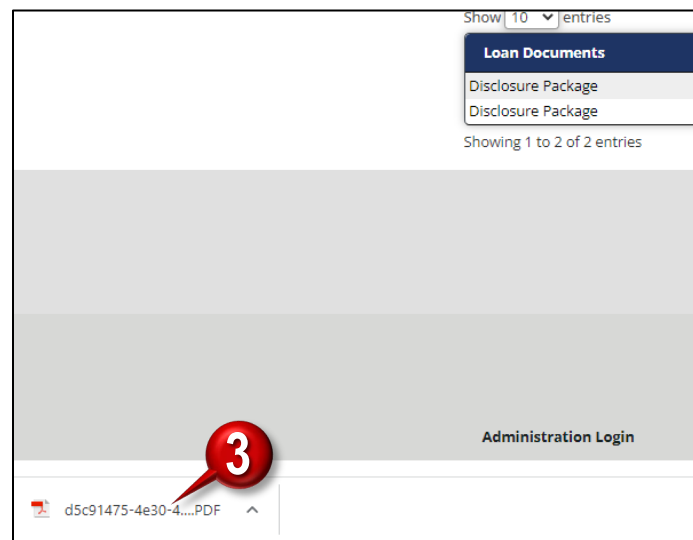
Disclosures

1. Click **Disclosures**
2. Click the **Disclosure Package** you would like to open



Loan Documents	Received	Size	Description
Disclosure Package	09/20/2022	1.10MB	ExpediteSuite
Disclosure Package	09/20/2022	1.09MB	ExpediteSuite

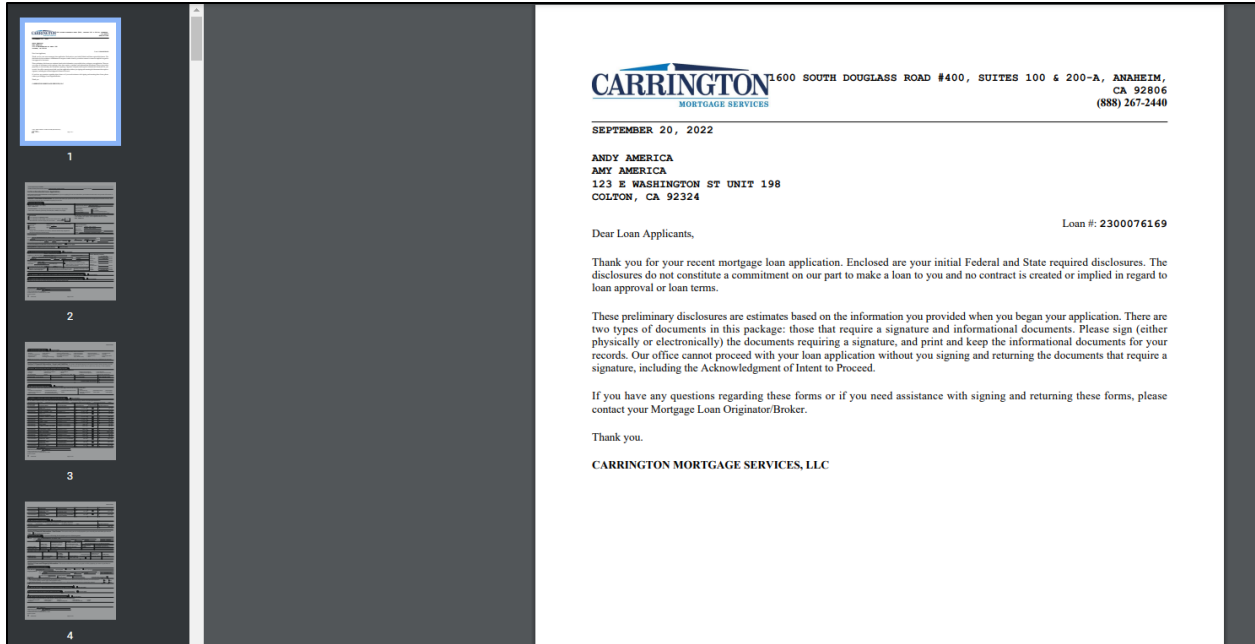
3. PDF is reflected in bottom left-hand corner. Click it to open the Document



Administration Login

NOTE: Disclosure Tab Reflects:

- Initial Disclosure Package
- Re-Disclosure Package
- Pre-Closing Package
- Revised Pre-Closing Package



The screenshot displays a document retrieval interface. On the left side, there is a vertical list of document thumbnails, with the first one highlighted in blue and labeled '1'. Below it are three more thumbnails labeled '2', '3', and '4'. The main area on the right shows a preview of a letter from Carrington Mortgage Services. The letter is dated September 20, 2022, and is addressed to Andy America and Amy America at 123 E Washington St Unit 198, Colton, CA 92324. The letter includes a loan number (2300076169) and provides instructions regarding the required disclosures and the need to sign and return certain documents.

CARRINGTON 1600 SOUTH DOUGLASS ROAD #400, SUITES 100 & 200-A, ANAHEIM, CA 92806
MORTGAGE SERVICES (888) 267-2440

SEPTEMBER 20, 2022

ANDY AMERICA
AMY AMERICA
123 E WASHINGTON ST UNIT 198
COLTON, CA 92324

Loan #: 2300076169

Dear Loan Applicants,

Thank you for your recent mortgage loan application. Enclosed are your initial Federal and State required disclosures. The disclosures do not constitute a commitment on our part to make a loan to you and no contract is created or implied in regard to loan approval or loan terms.

These preliminary disclosures are estimates based on the information you provided when you began your application. There are two types of documents in this package: those that require a signature and informational documents. Please sign (either physically or electronically) the documents requiring a signature, and print and keep the informational documents for your records. Our office cannot proceed with your loan application without you signing and returning the documents that require a signature, including the Acknowledgment of Intent to Proceed.

If you have any questions regarding these forms or if you need assistance with signing and returning these forms, please contact your Mortgage Loan Originator/Broker.

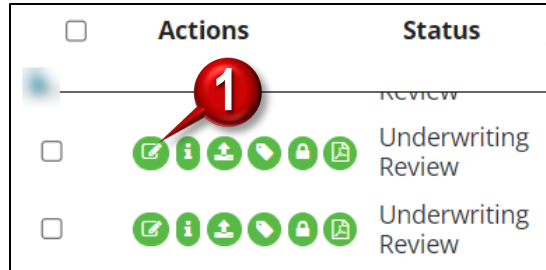
Thank you.

CARRINGTON MORTGAGE SERVICES, LLC

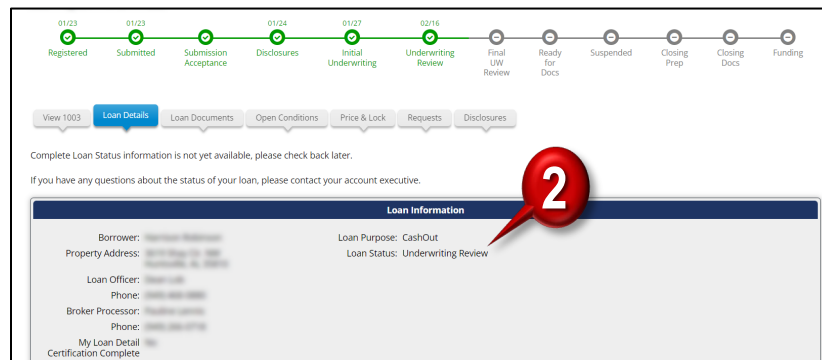
Important Tabs

Loan Details Tab

1. Click the **Edit** button



2. Review **Loan Status**

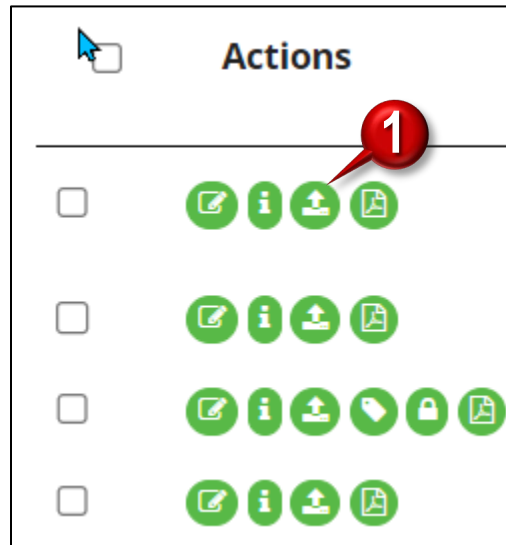


3. Review **TRID Dates**



Loan Documents

1. Click the **Loan Documents** (third button) from the left

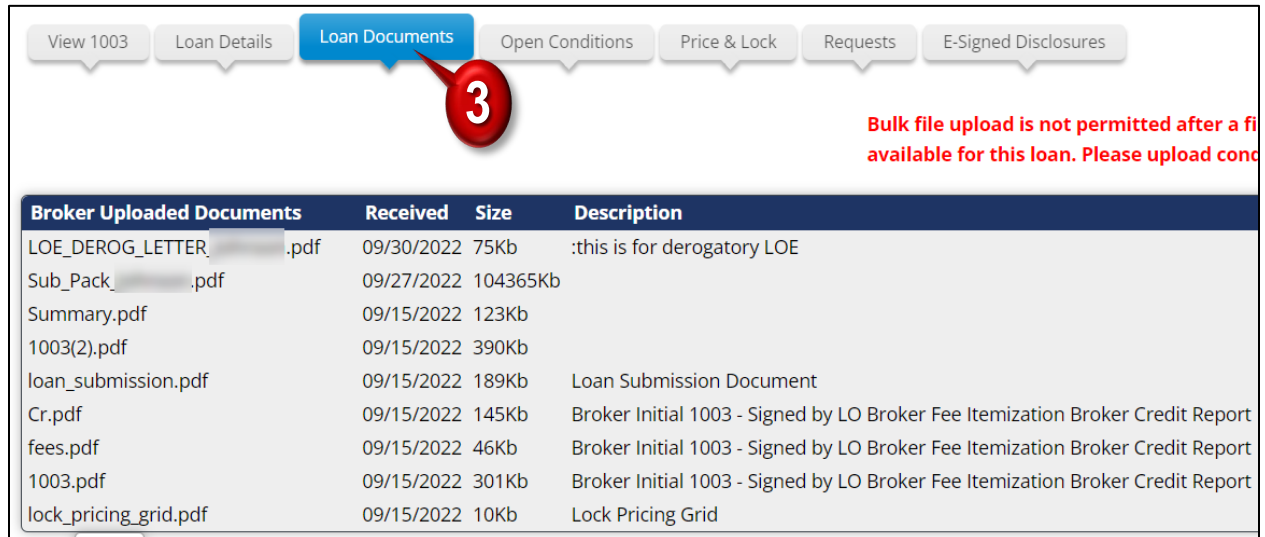


2. Review all pdf **Documents** that have been uploaded with date received. Click pdf to open document

Loan Documents

Broker Uploaded Documents	Received	Size	Description
LOE_DEROG LETTER .pdf	09/30/2022	75Kb	:this is for derogatory LOE
Sub Pack .pdf	09/27/2022	104365Kb	
Summary.pdf	09/15/2022	123Kb	
1003(2).pdf	09/15/2022	390Kb	
loan_submission.pdf	09/15/2022	189Kb	Loan Submission Document
Cr.pdf	09/15/2022	145Kb	Broker Initial 1003 - Signed
fees.pdf	09/15/2022	46Kb	Broker Initial 1003 - Signed
1003.pdf	09/15/2022	301Kb	Broker Initial 1003 - Signed
lock_pricing_grid.pdf	09/15/2022	10Kb	Lock Pricing Grid

3. Another way to get to the Documents is to click the **Loan Documents** tab within the loan




View 1003 Loan Details **Loan Documents** Open Conditions Price & Lock Requests E-Signed Disclosures

Bulk file upload is not permitted after a file is available for this loan. Please upload conc

Broker Uploaded Documents	Received	Size	Description
LOE_DEROG_LETTER_...pdf	09/30/2022	75Kb	:this is for derogatory LOE
Sub_Pack_...pdf	09/27/2022	104365Kb	
Summary.pdf	09/15/2022	123Kb	
1003(2).pdf	09/15/2022	390Kb	
loan_submission.pdf	09/15/2022	189Kb	Loan Submission Document
Cr.pdf	09/15/2022	145Kb	Broker Initial 1003 - Signed by LO Broker Fee Itemization Broker Credit Report
fees.pdf	09/15/2022	46Kb	Broker Initial 1003 - Signed by LO Broker Fee Itemization Broker Credit Report
1003.pdf	09/15/2022	301Kb	Broker Initial 1003 - Signed by LO Broker Fee Itemization Broker Credit Report
lock_pricing_grid.pdf	09/15/2022	10Kb	Lock Pricing Grid

4. You can look for a specific document by typing in the **Search** box

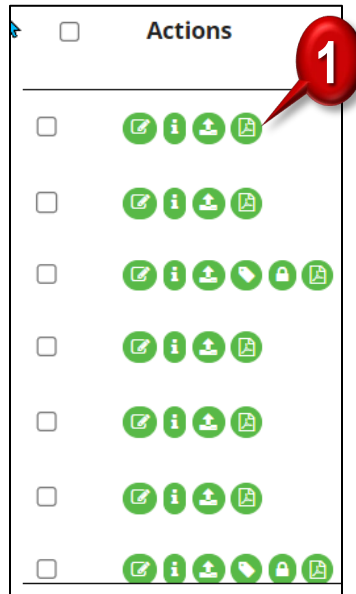


Show 10 entries Search: Credit

Document	File name	Received	Size	Description	Download
Equal Credit Opportunity Act Notice	Equal Credit Opportunity Act Notice	2022-09-19 10:57:51 PDT	22Kb		
Fair Credit Reporting Act	Fair Credit Reporting Act	2022-09-19 10:57:45 PDT	154Kb		
Income - Calculation Worksheet(s)	... credit.pdf	2022-09-29 15:06:39 PDT	575Kb		
Underwriting	...CREDITPRINTFILE	2022-09-29 11:46:25 PDT	1380Kb		

Open Conditions

- When a Loan comes back from Underwriting with a Conditional Approval, you will have the **Conditions** radial button. It will be the last button on the right. It could be the 4th, 5th, or 6th button.



- You can also access Conditions by clicking the **Open Conditions** tab



- Prior to** (Docs or Funding) is reflected
- Updated **Status** and **Status Dates** are shown

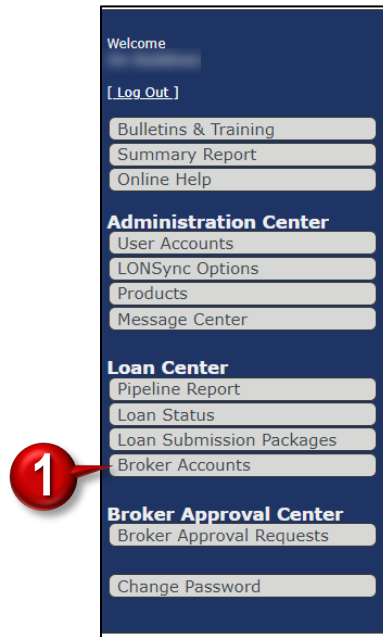
Filter Conditions: Show All

Miscellaneous Conditions	Prior to	Uploaded	Status	Status Date
[M-012] Closing- PITI Total New Housing Payment Including Taxes and Insurance Cannot Exceed \$	Funding		Added	09/29/22
[M-013] Closing: AKA Affidavit To be completed for all borrowers	Funding		Added	09/29/22
[M-042] VA-Final Typed App & Addendum Borrower Signed Initial 1003 Please provide the initial 1003 signed and dated by the borrower on or after 09/15/2022	Funding		Added	09/29/22
Compliance No history of	Documents		Added	09/16/22
Mortgage Loan Origination Agreement/Mortgage Broker Agreement Please provide executed applicable state disclosure.	Documents		Added	09/19/22
	Documents		Added	09/16/22

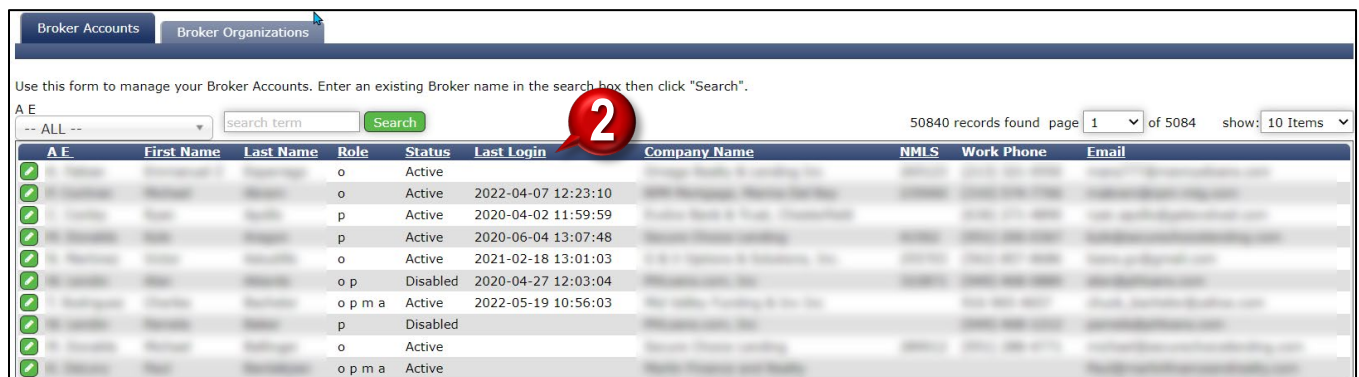
UPLOAD FILES

Last Login

1. Click **Broker Accounts** on the left side



2. Sixth column from Left **Last Login** reflects the last time each associate (i.e. your Loan Officers or Processors) accessed Broker IQ

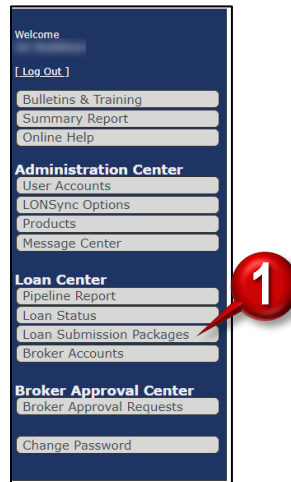


The screenshot shows the 'Broker Accounts' page with a search bar and a table of accounts. The table has the following columns: A E, First Name, Last Name, Role, Status, Last Login, Company Name, NMLS, Work Phone, and Email. The 'Last Login' column is highlighted with a red circle and the number '2'.

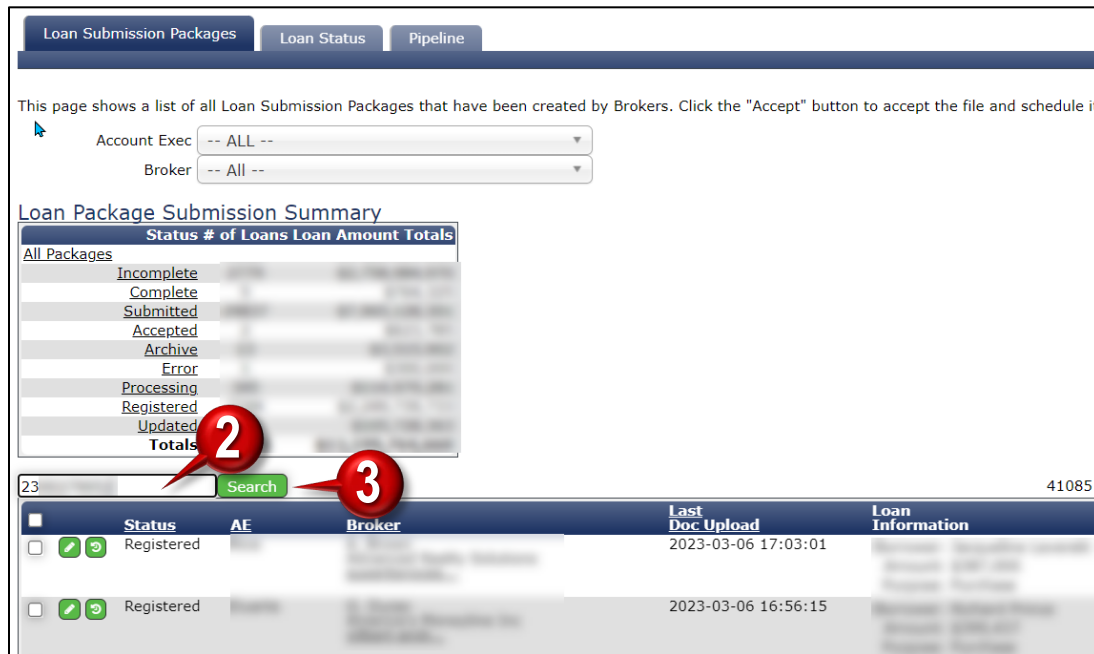
A E	First Name	Last Name	Role	Status	Last Login	Company Name	NMLS	Work Phone	Email
✓			o	Active					
✓			o	Active	2022-04-07 12:23:10				
✓			p	Active	2020-04-02 11:59:59				
✓			p	Active	2020-06-04 13:07:48				
✓			o	Active	2021-02-18 13:01:03				
✓			o p	Disabled	2020-04-27 12:03:04				
✓			o p m a	Active	2022-05-19 10:56:03				
✓			p	Disabled					
✓			o	Active					
✓			o p m a	Active					

Loan Number Search

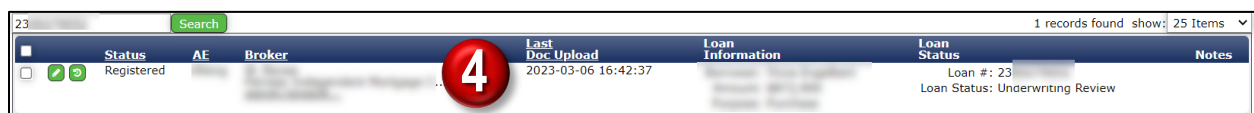
1. Click **Loan Submission Packages**



2. Type **Loan Number** in the Search field
3. Click **Search**



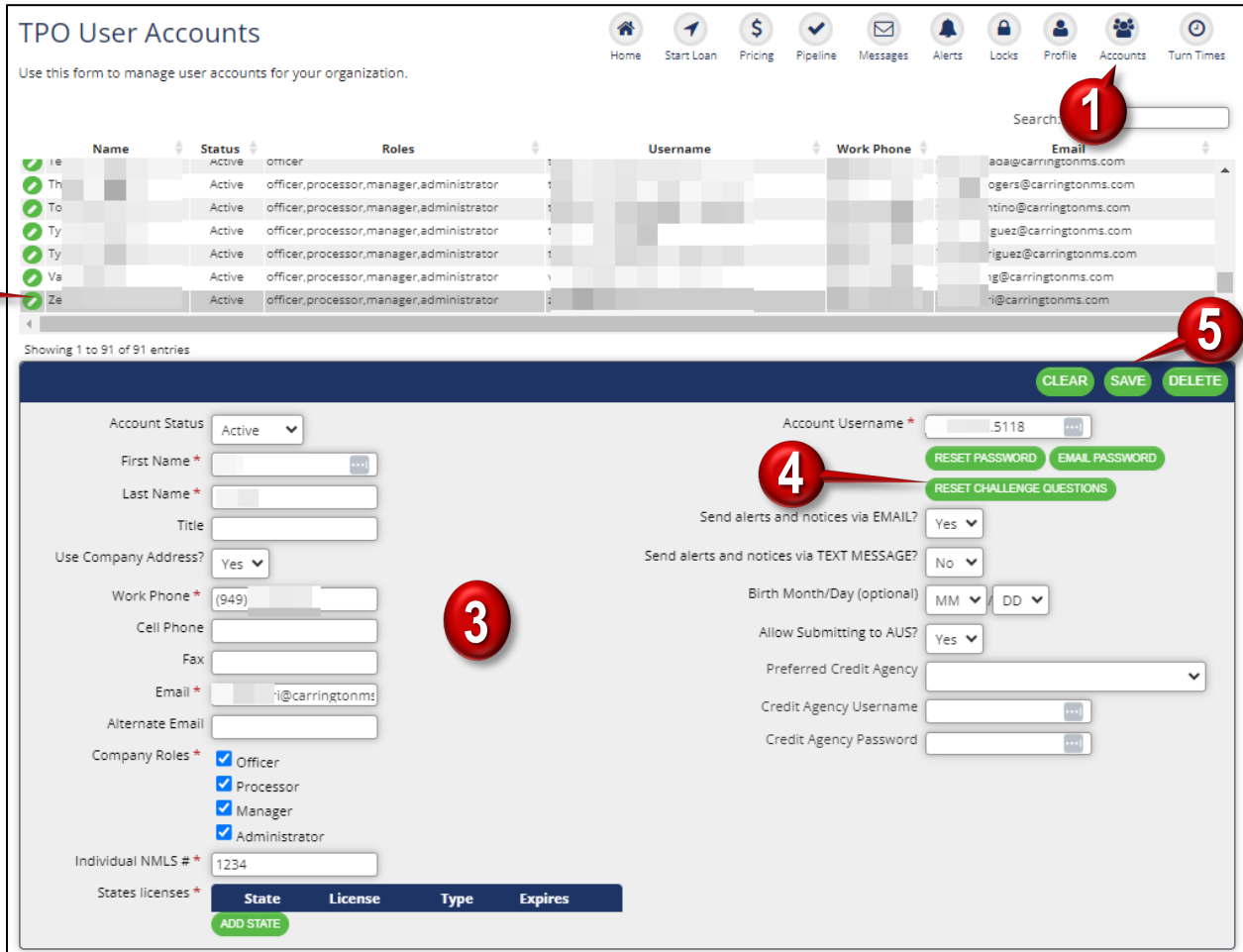
4. **Loan** you are searching for is now isolated



User Support

Modify Account Profile

1. Click **Accounts**
2. Click **Edit** button next to your Account
3. Modify **Account Information** such as Name, Phone number, etc.
4. You can also reset and change your account **Password**.
5. Click **Save**



The screenshot shows the 'TPO User Accounts' management interface. At the top, there is a navigation bar with icons for Home, Start Loan, Pricing, Pipeline, Messages, Alerts, Locks, Profile, Accounts, and Turn Times. Below the navigation bar is a search bar (callout 1) and a table of user accounts. The table has columns for Name, Status, Roles, Username, Work Phone, and Email. A red callout '2' points to the 'Edit' button next to the first account. Below the table, there is a form for editing a user account. The form includes fields for Account Status (Active), First Name, Last Name, Title, Use Company Address? (Yes), Work Phone, Cell Phone, Fax, Email, Alternate Email, Company Roles (Officer, Processor, Manager, Administrator), Individual NMLS # (1234), and States licenses. There are also dropdowns for Account Username (5118), Send alerts and notices via EMAIL? (Yes), Send alerts and notices via TEXT MESSAGE? (No), Birth Month/Day (optional), Allow Submitting to AUS? (Yes), Preferred Credit Agency, Credit Agency Username, and Credit Agency Password. There are buttons for CLEAR, SAVE, and DELETE (callout 5). There are also buttons for RESET PASSWORD, EMAIL PASSWORD, and RESET CHALLENGE QUESTIONS (callout 4). A red callout '3' points to the 'Work Phone' field.

Name	Status	Roles	Username	Work Phone	Email
ie	Active	omicer			aaa@carringtonms.com
Th	Active	officer,processor,manager,administrator			ogers@carringtonms.com
To	Active	officer,processor,manager,administrator			otino@carringtonms.com
Ty	Active	officer,processor,manager,administrator			guez@carringtonms.com
Ty	Active	officer,processor,manager,administrator			iguez@carringtonms.com
Va	Active	officer,processor,manager,administrator			ig@carringtonms.com
Ze	Active	officer,processor,manager,administrator			ii@carringtonms.com

Broker IQ Support

For assistance with Broker IQ, send an Email to BrokerIQSupport@CarringtonMS.com

