

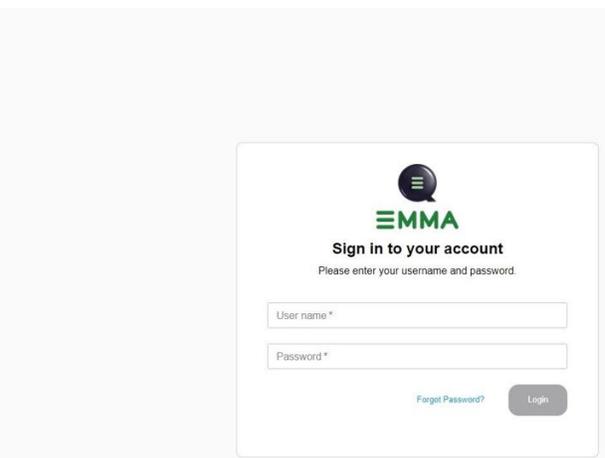
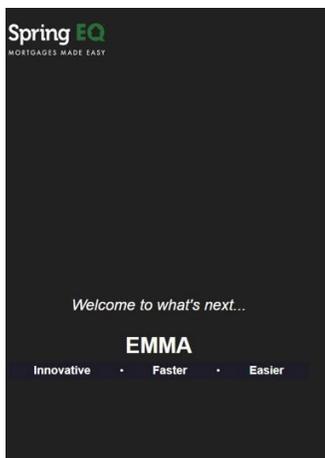
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 **Tip!** Login to the Broker Portal before starting your registration. This way, if you need to make changes to your loan or view something in the portal, once you **click** the "View In Portal" button, you will be taken straight to the loan!

## Logging in to EMMA

1. Go to [Spring EQ - EMMA](#) Hold down “CTRL” and **click** the link to enter the website.



# REGISTERING LOANS WITH EMMA



## 2. Sign in to your account.

1. To access the Broker Portal, **input** your Broker Portal username or work email address registered with Spring EQ.
2. **Input** your Broker Portal password. This is the same password you used for the QPT.
3. **Click** on Login. **Note: The login button will turn dark gray once you enter your username and password.**



### Sign in to your account

Please enter your username and password.

User name \*  
user name 1 ✓

Password \*  
..... 2 ✓

[Forgot Password?](#) 3

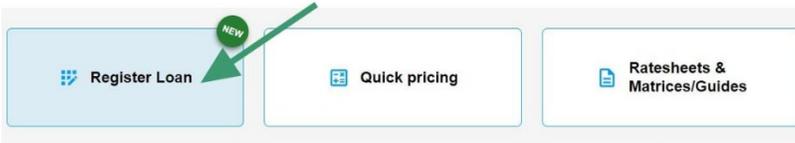
3. Your name, company name, and your dedicated Account Executive's contact information will appear on the screen's left.



# REGISTERING LOANS WITH EMMA



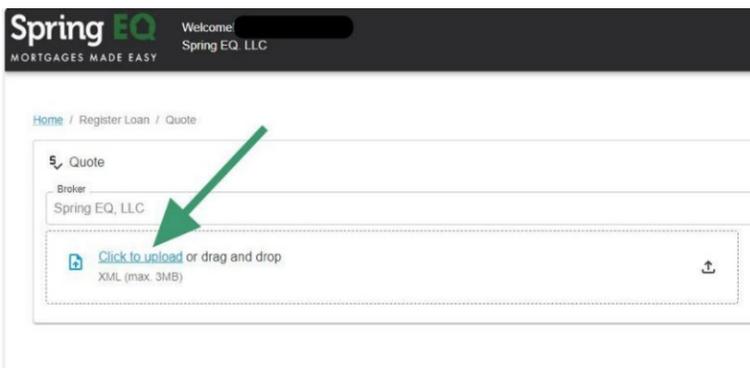
4. Click on "Register Loan."



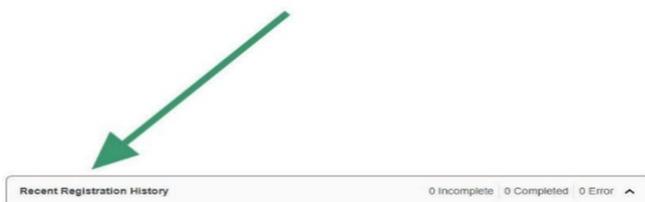
**TIP!** This page also gives you access to the Quick Pricing Tool and our Ratesheets & Matrices/Guidelines.

## Uploading the 3.4 file

5. Now, you want to upload your 3.4 file. The great thing is you can now **drag and drop** your 3.4 file! You can still **"click to upload"** and upload it from browsing your computer.



6. You can view your "Recent Registration History" at any time by **clicking** on the bar at the bottom right-hand side of the page.



# REGISTERING LOANS WITH EMMA



7. This will open up your recent loans and let you select a loan to continue working on. All available loans to work on through EMMA will have a "Continue" button. **Click** this button to return to the loan where you left off. You can go straight into the Broker Portal on any recent loan on this list by **clicking** "Open in Portal" as well.

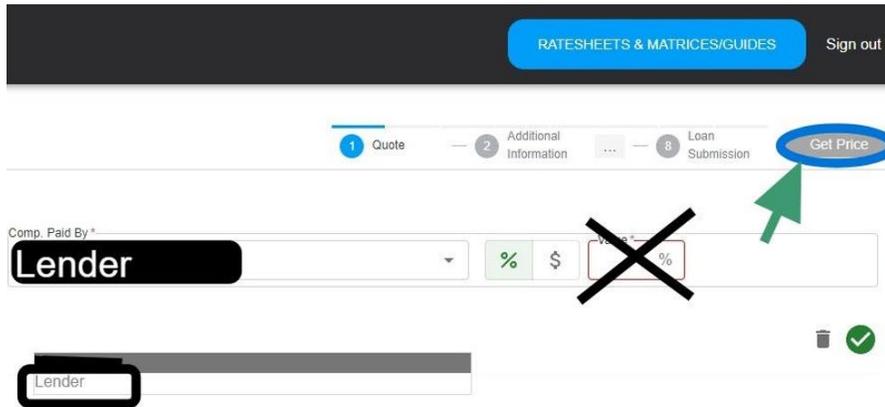
Recent Registration History				0 Incomplete   8 Completed   0 Error ^
Registration Stage	Loan Number	Borrower	Actions	
✓ Loan Submission	3000170952	Amy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Loan Submission	3000170951	Amy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Loan Submission	3000170949	Amy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Loan Submission	3000170948	Amy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Loan Submission	3000170947	Andy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Loan Submission	3000170946	Amy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Loan Submission	3000170944	Amy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Loan Submission	3000170942	Andy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Liabilities	3000170941	Amy America	<a href="#">Open in Portal</a> <span>Continue</span>	
✓ Liabilities	3000170938	Andy America	<a href="#">Open in Portal</a> <span>Continue</span>	

8. On this screen, you can **adjust** the loan amount by **moving** the dot left and right or **clicking** on the "Loan Amount" box and typing in a number up to the "Maximum Loan Amount" shown.

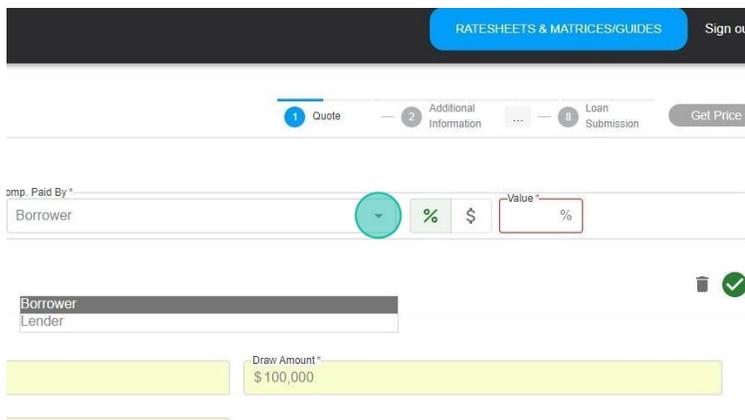
## Compensation

9. **Select** the type of compensation you would like on this loan. Please refer to our matrices to determine which loans offer what kind of compensation.

**10. Select** your compensation type in the top right-hand corner of the screen. **Click** on the "Comp. Paid By\*" dropdown. If you choose Lender-paid compensation, the system will default to your signed compensation agreement on file. Once Lender Paid is selected in the dropdown, the "Get Price" button will become blue, and you will **click** "Get Price." Contact your dedicated Account Executive if you have questions about the compensation.



**11. If choosing Borrower Paid Compensation**, you will **click** on the "Value" box and enter the percentage of BPC you'd like on the loan, based on state guidelines and High Cost and HMPL rules. Once the amount is input into the "Value" box, the "Get Price" button will become blue, and you will then **click** on "Get Price." Contact your dedicated Account Executive if you have questions about the compensation.



**Tip!**: Once you select the compensation type and price the loan, you must make any changes to compensation in the wholesale portal.

# REGISTERING LOANS WITH EMMA



## Product Pricing Prior to Registration

12. From here, you can **review** and change any incorrect information on the loan. However, revisions should not be required if the 1003 has been appropriately completed.

Loan Data

Loan/Line Amount\* \$100,000 Property Value\* \$400,000 Draw Amount\* \$100,000

First Mortgage Balance\* \$210,027 HGLTV\* 77.507% Property State\* Arizona

DTI\* 43 Credit Score\* 780 or Above

Advanced Options

Property Details: Property Use\* Primary Residence, Property Type\* Single Family, Flood Zone\* No

Housing Payment History: Mortgage Late Payments in last 6 Mos\* No, No more than 1-100/12 Mortgage Lates\* No

Other: Apply for/ simultaneous closing? No, Pricing Set Options\* Lowest Rate - No Points

13. Click "All Options" on any product shown to see the available pricing options.

3 Yr Draw HELOC Fixed	HELOAN	HELOC 3 yr Draw Variable
Loan/Line Amount \$100,000	Loan/Line Amount \$100,000	Loan/Line Amount \$100,000
Draw Amount \$100,000	Draw Amount N/A	Draw Amount \$100,000
Term 30 y	Term 30 y	Term 30 yr.
Rate 8.950%	Rate 8.950%	Rate 9.500%
Points \$0.00	Points \$0.00	Points \$0.00
Payment \$801.00	Payment \$801.00	Payment \$792.00
APR 9.444%	APR 9.445%	APR 9.950%
<b>All Options</b> Fees & More	All Options Fees & More	All Options Fees & More
Register Loan	Register Loan	Recent Registration History

14. Once you review the options, click on the "X" in the right-hand corner of the box.

30 Year Fixed Rate HELOC with 3 Year Draw Period

Columns: FILTERS DENSITY COMPARE EXPORT

	Product	Loan Amt.	Draw Amt.	Term	Rate	Points	Payment	Fees	Prepaid I...	APR	Actions
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.950%	\$0.00	\$801.00	\$0.00	\$0.00	9.444%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.900%	\$125.00	\$797.00	\$0.00	\$0.00	9.408%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.850%	\$250.00	\$794.00	\$0.00	\$0.00	9.371%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.800%	\$375.00	\$790.00	\$0.00	\$0.00	9.334%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.750%	\$500.00	\$787.00	\$0.00	\$0.00	9.298%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.700%	\$625.00	\$783.00	\$0.00	\$0.00	9.261%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.650%	\$750.00	\$780.00	\$0.00	\$0.00	9.224%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.600%	\$875.00	\$776.00	\$0.00	\$0.00	9.187%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.550%	\$1,000.00	\$772.00	\$0.00	\$0.00	9.150%	⋮
<input type="checkbox"/>	3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 yr.	8.500%	\$1,125.00	\$769.00	\$0.00	\$0.00	9.113%	⋮
<input type="checkbox"/>	3 Yr Draw	\$100,000	\$100,000	30 yr.	8.450%	\$1,250.00	\$765.00	\$0.00	\$0.00	9.076%	⋮

Spring EQ (QPT) - 8/5/24, 10:33:44 PM (EDT) Total Rows: 17

# REGISTERING LOANS WITH EMMA



15. Click "Fees & More" to review the fees on this loan product.

Product	Loan/Line Amount	Draw Amount	Term	Rate	Points	Payment	APR
3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 y	8.950%	\$0.00	\$801.00	9.444%
HELOAN	\$100,000	N/A	30 y	8.950%	\$0.00	\$801.00	9.445%
HELOC 3 yr Draw Variable	\$100,000	\$100,000	30 yr.	9.500%	\$0.00	\$792.00	9.950%

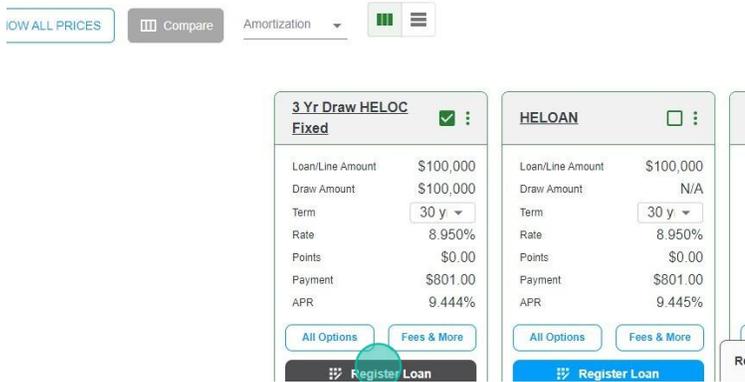
1. You can view all the fees by **clicking** on the caret in the fees section next to the fees you want to review.
2. Once you review the fees, **click** the "X" in the main box to close it.

Type	Description	Amount
Borrower	Included in APR	\$5,020.97
Borrower	Excluded from APR	\$396.10

17. By **clicking** the "Term" box, you can change the loan product term.

Product	Loan/Line Amount	Draw Amount	Term	Rate	Points	Payment	APR
3 Yr Draw HELOC Fixed	\$100,000	\$100,000	30 y	8.950%	\$0.00	\$801.00	9.444%
HELOAN	\$100,000	N/A	30 y	8.950%	\$0.00	\$801.00	9.445%
HELOC 3 yr Draw Variable	\$100,000	\$100,000	30 yr.	9.500%	\$0.00	\$792.00	9.950%

18. Once you've decided on the loan you'd like to register, **click** "Register Loan" on your selected program. It is not necessary to **click** on the check box.



## E-Consent, Processing, Contact Information, and Use of Proceeds

19. The next screen shows you the following.

1. E-Consent email address. If this is incorrect, you can update it on the right-hand side of the screen under the "Borrower Email" box.
2. Processing information: Please review and **click** the appropriate radial button for each question.
3. Preferred contact information. This will remember your information after your first registration, but you must always **click** the "Verified" box to the right of the email address to confirm it is correct.

**1 E-Consent**

An email of the e-consent form will be sent to the following borrowers:

Borrower Name  
Amy America

---

**2 Processing Information**

Using prior appraisal?  Yes  No

Property owned free and clear?  Yes  No

Using borrower chosen title company?  Yes  No

---

**3 Preferred Contact Information**

Preferred Contact Name  
Joe Loanman

Preferred Contact E-Mail  
joe@loanmanemail.com  Verified

Preferred Contact Phone  
(555) 111-2222

# REGISTERING LOANS WITH EMMA



20. 4. The "Use of Proceeds" questions are also on this screen. At least one must be answered "Yes." Click on the radial button to answer all questions. They all require a response.

Borrower Email  
jhalteman@springeq.com

**Use of Proceeds 4**

Is any portion of this loan being used to purchase another property?  Yes  No

Will any of the proceeds from this loan be used for home improvement purposes?  Yes  No

Is any portion of this loan being used to pay off an existing mortgage on the subject property?  Yes  No

Will you be using any amount of the loan proceeds for something other than the 3 purposes listed above?  Yes  No

Recent Registration History 0 Incomplete | 1 Completed | 1 Error

21. Once you've reviewed all the information on this screen and confirmed its accuracy, click on the "Next" button on the top right-hand side of the screen. This will be gray until you complete the next screen and click "Next" again.

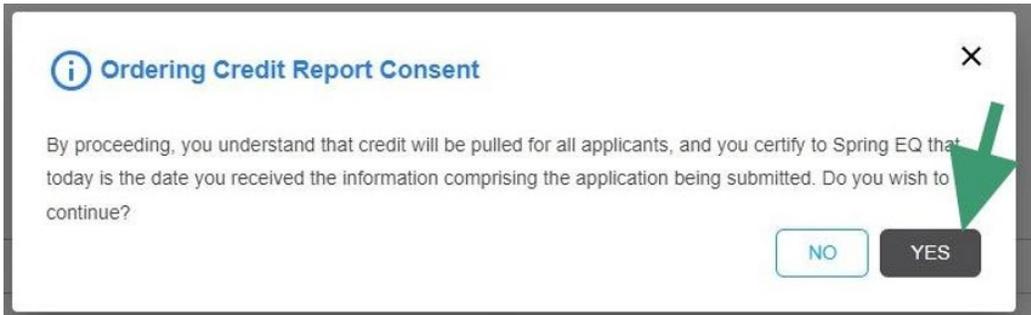
Quote — 2 Additional Information — 3 Credit Report — ... — 8 Loan Submission — **Next**

Loan Application Date: 08/05/2024 | Loan Credit Order Consent Date: 08/05/2024

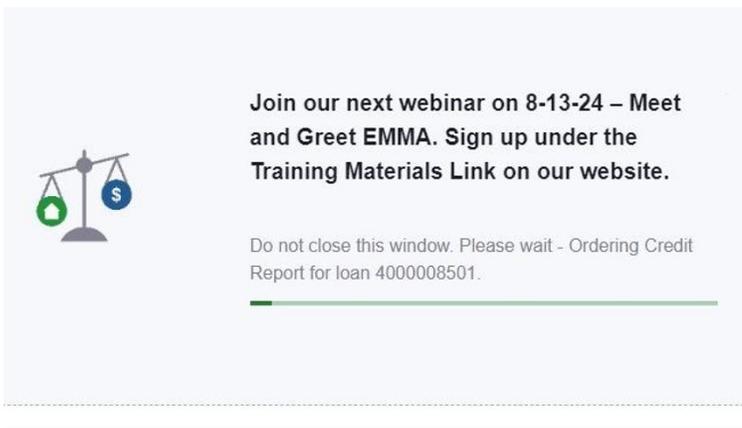
\$100,000	30 yr.	9.500%	\$0.00	\$792.00	\$1,381.47	9.608%
Draw Amount	Term	Rate	Points	Payment	Fees	APR

## Pulling Credit

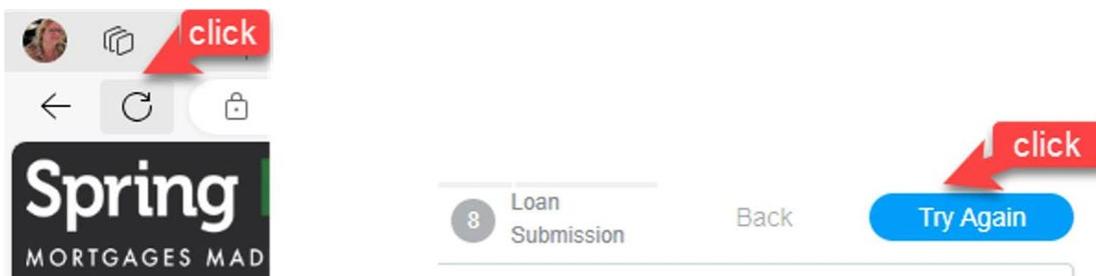
22. The screen asks you to verify the borrower's consent to pull credit. **Click "Yes"** if you are ready to proceed with the credit pull. Please remember that all credit being used must be pulled through our website.



23. You will see a progress bar for the credit pull. Please read the notes with the status bar, as it will provide great information and updates.



 **Tip!:** If you see a lag in the credit report, **click** the "refresh" button at the top left-hand side of the screen to retry, next to the website in the address bar. You may also see the "Try Again" button light up.



# REGISTERING LOANS WITH EMMA



## Updating the Liabilities

**TIP!** If you do not correctly set up the escrows on the 1003, you will see the message below.

**! Complete the property tax and insurance fields before proceeding. [Click here to continue.](#)**

To correct this, **click** the "[Click here](#)" link, and the REO section will pop up. You can then **input** the correct amount from the HOI statement and the tax bill or mark the boxes showing that taxes and insurance are escrowed. Then **click** the "Save" button.

**24.** All liabilities will be pulled in from the credit report. If a single property is listed on the 1003, all the mortgages will automatically attach to them. You'll need to verify that they are correctly marked "First Mortgage" or "Second Mortgage" under "Lien Type" if there are multiple. If there are multiple properties, you must **click** on the "Attached Property" dropdown to ensure mortgages are correctly matched.

Liabilities

Loan Number: 400008501 Name: Amy America Address: 15792 Cinnabar Drive, Surprise, AZ 85374 Credit Score: 728 Calculated DTI: 30.03%

Amy America (4)

Actions	Creditor	Debt Type	Input Category	Payment Amount	Outstanding Balance	Acct #	Handling	Attached Property	Lien Type
	CALLABLE MORTGAGE	Real Estate Mortgage	Credit Report	\$ 1,671.00	\$ 210,027.00	757570	Include In Debt Cal...	Surprise, AZ 85374	First Mortgage
	ALLEN BANK CARD	Credit Card	Credit Report	\$ 133.00	\$ 4,665.00	435617	Include In Debt Cal...	15792 Cinnabar Drive, Surprise, AZ 85374	First Mortgage
	BURSTING CREDIT	Credit Card	Credit Report	\$ 27.00	\$ 1,367.00	171442	Include In Debt Cal...	Attached Property	First Mortgage
	CAPITAL BANK	Credit Card	Credit Report	\$ 10.00	\$ 29.00	529115	Include In Debt Cal...	Attached Property	First Mortgage
<b>total</b>				\$ 1,841.00	\$ 216,078.00				

# REGISTERING LOANS WITH EMMA



**25.** All debts will be marked as "Include In Debt Calculation." You can **click** the "Handling" dropdown and update how it should be handled.

Calculated DTI: 30.03%

Amount	Acct #	Handling	Attached Property	Lien Type
\$ 210,027.00	757570	Include In Debt Cal...	Surprise, AZ 85374	First Mortgage
\$ 4,665.00	435617	Include In Debt Cal...	Attached Property	First Mortgage
\$ 1,367.00	171442	Include In Debt Cal...	Attached Property	First Mortgage
\$ 29.00	529115	Include In Debt Cal...	Attached Property	First Mortgage

**26.** Initially, all debts will be marked as "Include In Debt Calculations." You can **click** the "Handling" dropdown and update how it should be handled. Your options are:

1. Omitted From Debt Calculations—This will add a condition for you to upload documentation or a letter explaining why this debt is being omitted.
2. **Include in Debt Calculations (Default Status)** - will be left alone and included in the DTI.
3. Resubordinated - This should not be used as we do not allow liens to be subordinated behind us.
4. Ignore - this should not be used.
5. To Be Satisfied With Loan Proceeds—This should be selected if we are paying the debt with the loan.  
*\*Note: An easier way to select this is to **click** on the **green sprocket** to the right of the "Handling" field. See the next step.*
6. Paid By Another Party—This would be used for co-signer accounts. Please see the guidelines for more information.
7. Exclude based on the # of months—this **MAY** be used on Non-Auto Lease installment debt. Please see the guidelines for more information.

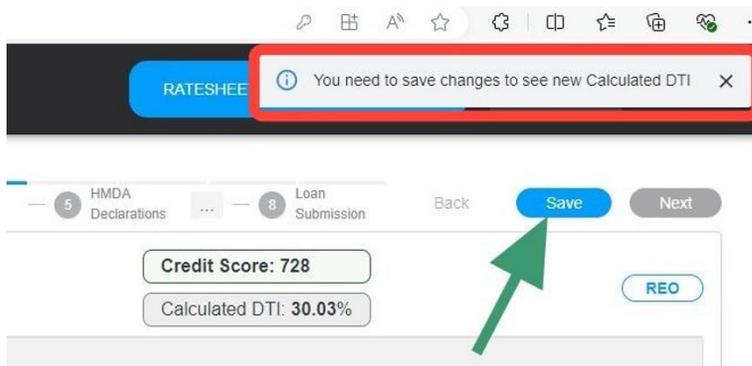


27. If you click the **green sprocket**, you can see what it does. It automatically changes to "To Be Satisfied with Loan Proceeds."

Handling	Attached Property	Lien Type
Handling* Include In Debt Cal... 	Attached Property* 15792 Cinnaba... 	Lien Type* First Mortgage
Handling* Omitted From Debt... 	Attached Property* 15792 Cinnaba... 	Lien Type* First Mortgage
Handling* To Be Satisfied Wit... 	Attached Property* Attached Property 	Lien Type* First Mortgage
Handling* Include In Debt Cal... 	Attached Property* Attached Property 	Lien Type* First Mortgage

 **Tip!** If you need to update the REO section, **click** the "View in Portal" button on the bottom left-hand side of the screen. This will take you to this section in the broker portal to update the REO. Once finished, **click** save and exit the file. Then, refresh the EMMA screen by **clicking** the refresh icon next to the website URL.

28. **Note\*** Once you update any information on this screen with how debt is being handled, it will prompt you to **click** the "Save" button so the system can update. The DTI will not update correctly if you miss hitting this button.



The image shows a browser notification bar with the text: "You need to save changes to see new Calculated DTI". Below the notification, the loan submission interface is visible, showing a "Save" button highlighted with a green arrow. The interface also displays "Credit Score: 728" and "Calculated DTI: 30.03%".

29. Click on the "Next" button to move to the next screen.

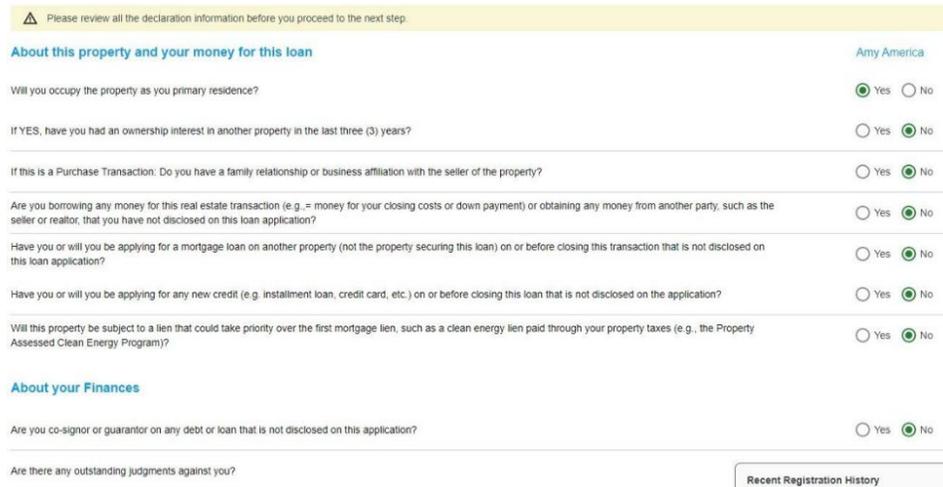
 **Tip!:** you can see that the registration statuses are updating to blue as you move along, showing you what you've completed and what is next.



The screenshot shows a progress bar with steps: Credit Report, Liabilities (highlighted in blue), HMDA Declarations, Loan Submission, and Back. Below the progress bar, there are buttons for "Save" and "Next" (highlighted with a green arrow). Below the buttons, there are input fields for "Credit Score: 728" and "Calculated DTI: 17.82%".

## HMDA Screen

30. The HMDA information pulls in directly from the 1003. You should not need to update anything here.



The screenshot shows the HMDA screen with a yellow warning banner: "Please review all the declaration information before you proceed to the next step." Below the banner, there are two sections: "About this property and your money for this loan" and "About your Finances". Each section contains several questions with radio button options for "Yes" and "No".

**About this property and your money for this loan**

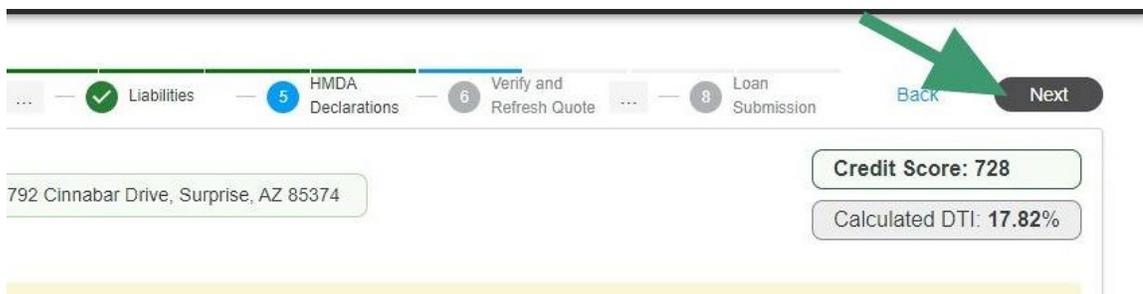
- Will you occupy the property as your primary residence?  Yes  No
- If YES, have you had an ownership interest in another property in the last three (3) years?  Yes  No
- If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?  Yes  No
- Are you borrowing any money for this real estate transaction (e.g., = money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?  Yes  No
- Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?  Yes  No
- Have you or will you be applying for any new credit (e.g. installment loan, credit card, etc.) on or before closing this loan that is not disclosed on the application?  Yes  No
- Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?  Yes  No

**About your Finances**

- Are you co-signor or guarantor on any debt or loan that is not disclosed on this application?  Yes  No
- Are there any outstanding judgments against you?  Yes  No

Recent Registration History

31. Click "Next" to move to the "Verify and Refresh Quote" screen.



The screenshot shows a progress bar with steps: Liabilities (checked), HMDA Declarations (highlighted in blue), Verify and Refresh Quote (highlighted in blue), Loan Submission, and Back. Below the progress bar, there are buttons for "Back" and "Next" (highlighted with a green arrow). Below the buttons, there are input fields for "Credit Score: 728" and "Calculated DTI: 17.82%".

## AVM Pull and Review of Changes in the Loan

**32.** On this screen, you will see what value the AVM pulled in, as it's now ordered **PRIOR** to disclosures. If there is no hit, the system will tell you.

1. Shows the quote's score and the credit report's verified value.
2. Shows the first mortgage balance from the 3.4 and the verified balance from the credit report.
3. Shows the property value from the 3.4 versus the value pulled through on the AVM.
4. Shows the HCLTV you started at based on the 3.4 and what it is now with the updated information.
5. Shows the DTI you started at based on the 3.4 and what it is now with the updated information.
6. This shows the maximum loan amount using the AVM.
7. This shows the maximum loan amount if you order a drive-by or full appraisal and it hits the stated property value from the 3.4 file.

ⓘ Your property value has been verified using an Automated Valuation Model (AVM), your loan could close 3 - 5 days earlier.

Rate Lock\*  
45

Loan Amount  
\$ 100,000

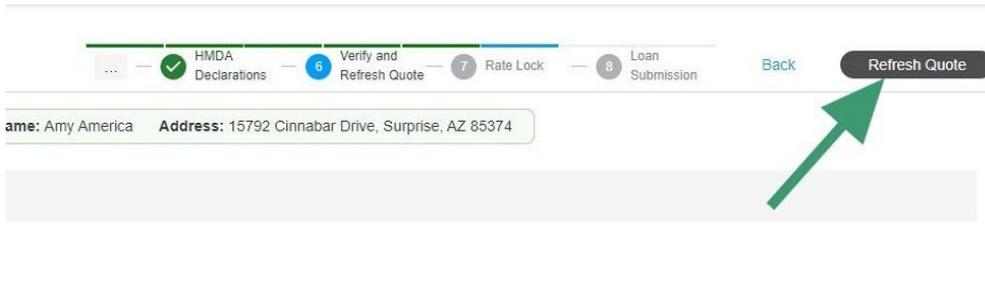
Draw Amount  
\$ 100,000

	Stated		Verified
Credit Score	780	1	728 ↓
First Mortgage Balance	\$ 210,027.00	2	\$ 210,027.00
Property Value	\$ 400,000.00	3	\$ 372,693.00 ↓ (AVM)
HCLTV	77.51%	4	83.19% ↑
DTI	43.00%	5	17.82% ↓
Max Loan Amount - AVM using Verified Amount	N/A	6	\$ 125,396.00
Max Loan Amount - Drive-by/Full Appraisal Required using Stated Property Value	N/A	7	\$ 149,973.00

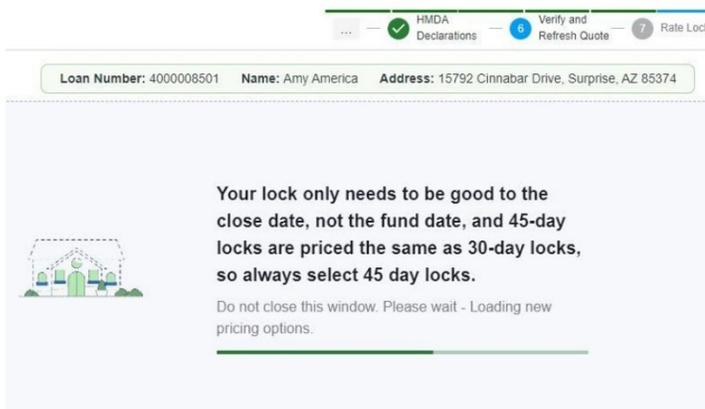
View Loan In Portal    Make sure to login to Portal prior to clicking the "View Loan In Portal" button.

**33.** Since values have changed, the next step is to **click** "Refresh Quote" so the system can review the new information before it processes the final rate lock.

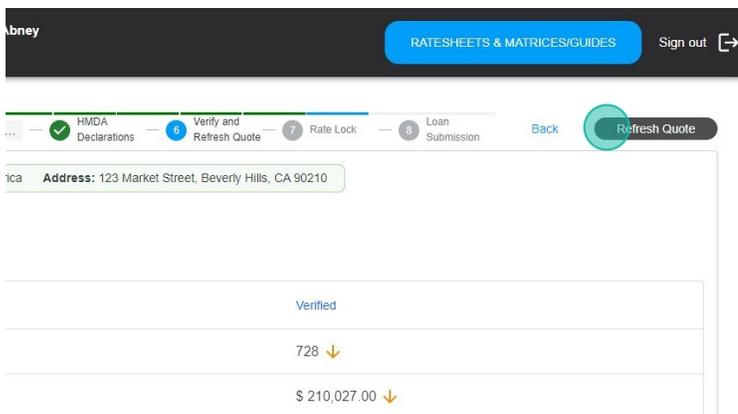
# REGISTERING LOANS WITH EMMA



34. You will see a progress box. This lets you know it's loading your new pricing options.



35. Click the "Refresh Quote" button.



## Locking the Loan and Completing Registration for Review for Disclosures

36. Click the "RATE LOCK AND REGISTER" button. It is not necessary to click in the check box.

# REGISTERING LOANS WITH EMMA



3 Yr Draw HELOC Fixed		HELOAN	
Loan/Line Amount	\$190,000	Loan/Line Amount	\$190,000
Draw Amount	\$190,000	Draw Amount	N/A
Term	30 y	Term	30 y
Rate	8.575%	Rate	8.575%
Points	\$0.00	Points	\$0.00
Payment	\$1,471.00	Payment	\$1,471.00
APR	8.872%	APR	8.873%

[RATE LOCK AND REGISTER](#) [RATE LOCK AND REGISTER](#)

portal Make sure to login to Portal prior to clicking the "View Loan in Portal" button.

37. Click "Accept And Continue" to confirm the pricing you want to lock at.

8.575 %	8.325 %	
0.000 %	0.000 %	
Payment:	\$1,471.00	\$1,437.00
1 Compensation:	2.000%	2.000%

Total Rows: 7

[Cancel](#) [Accept And Continue](#)

Recent Registration History

38. Click "Accept Rate And Register" to confirm you are ready to register and lock this loan.

8.325%	
Estimated Value	\$1,000,000.00
Score	728

[Cancel](#) [Accept Rate And Register](#)

Recent Registration History

39. Click "View Rate Lock Confirmation" to view the rate lock. You can download and save it to your desktop or print it from here.

# REGISTERING LOANS WITH EMMA



✓ Congratulations, your loan has been rate locked and registered.

**Next Step**

[Upload documents](#)

[View Rate Lock Confirmation](#) [View Loan in Portal](#) Make sure to login to Portal prior to clicking the "View Lo

**40.** Your file will now be reviewed for disclosures. **Note\*** *Best Practice is to upload your conditions immediately so that once disclosures are back, your file will be reviewed for submission to underwriting without delay. If you cannot do it at this time, you can upload them later through EMMA or the Broker Portal.*

## Uploading the “Prior to Underwriting” Conditions

**41.** To continue and upload the documents, **click "Upload documents"**. If you are not already logged in to the Broker Portal, this will prompt you to do so.

**Loan submission**

✓ **Loan has been Rate Locked and Registered**  
Congratulations, your loan has been rate locked and registered.

**Next Step**

[Upload documents](#)

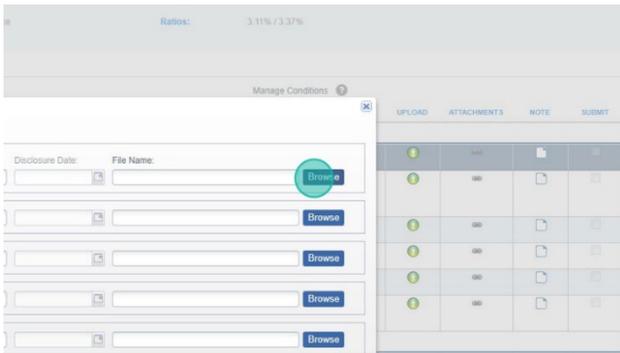
[View Rate Lock Confirmation](#) [View Loan in Portal](#) Make sure to login to Portal prior to clicking the "View Lo

**42.** You will now be on the screen to upload conditions to complete your registration. **Click the green up arrow** under the "Upload" column.

IMR/Received	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS
1st mortgage statement for all real estate owned (showing the property address and a fully amortized payment)	Open	Borrower				
Homeowner's insurance policy. This is referred to as the declarations page and can be provided by the insurance agent. This document should include the agent's contact info, coverage amount, and policy number. Please ensure you are providing a policy that has not expired and the insured value is at least equal to the existing 1st mortgage and your proposed loan amount with Spring EQ.	Open	Borrower				
Report omitting the following liability/liabilities from your credit report: [INSERT]	Open	Borrower				
RECENT photo I.D. Acceptable forms of ID must include a photo such as a valid state ID, or US passport.	Open	Borrower	Andy America			
RECENT photo I.D. Acceptable forms of ID must include a photo such as a valid state ID, or US passport.	Open	Borrower	Amy America			
Document to document the Child Support and/or Alimony Income: (1) A copy of the written agreement describing the payment terms, amount, and period of time the income will be received for the most recent 6 months.	Open	Borrower	Andy America			

**43.** Once you've **clicked** the arrow, you will come to the screen to browse for the document needed to fulfill each condition required to complete the registration. Note\* Some conditions will be added based on the 1003, such as an LOX for omitting debit or a child support order if that type of income is selected on the 1003.

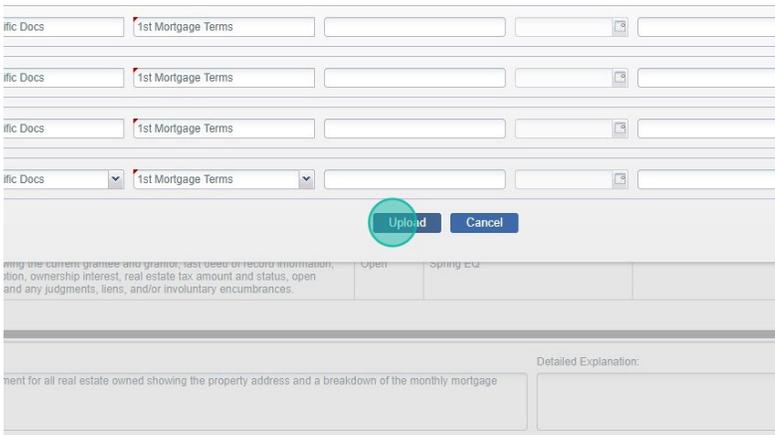
# REGISTERING LOANS WITH EMMA



**44. Select the correct document from your PC to upload.**

Example Documents					
Name	Status	Date modified	Type	Size	
appraisal	✓	2/21/2024 12:27 PM	Microsoft Word D...	13 KB	
Drivers License	✓	2/27/2024 11:52 AM	Microsoft Word D...	13 KB	
HOI	✓	2/21/2024 12:26 PM	Microsoft Word D...	13 KB	
LOX	✓	8/5/2024 11:59 PM	Microsoft Word D...	14 KB	
Mortgage Statement	✓	8/5/2024 3:04 PM	Microsoft Word D...	14 KB	
Paytubs	✓	2/21/2024 12:26 PM	Microsoft Word D...	13 KB	
pre-purchase condition	✓	2/21/2024 12:27 PM	Microsoft Word D...	13 KB	
W-2	✓	2/21/2024 12:26 PM	Microsoft Word D...	13 KB	

**45. After selecting the document, click the "Upload" button.**



**46. Click "Okay" in the "Success" box that pops up. Repeat this step for all "Prior to Approval" conditions currently showing on the file.**



# REGISTERING LOANS WITH EMMA



STATUS RESPONSIBLE PARTY CONDITION ASSIGNED TO

Condition Action: Submit for Review

You are about to request further review for 6 conditions:

**Request Sent**

The information you have provided has been sent for further review per your instructions. You will be notified when this review has been completed.

as you will be required to update the 2nd lien holder on effect: Shelpoint Mortgage Servicing ISAOA/AT/IMA P.O. registration, copy and paste the following URL into the <a href="http://eq.com/hubfs/Loss%20Payee%20Update%20Form.pdf">eq.com/hubfs/Loss%20Payee%20Update%20Form.pdf</a>	Open	Borrower	
rent grantee and grantor, last deed of record information, ship interest, real estate tax amount and status, open guments, liens, and/or involuntary encumbrances.	Open	Spring EQ	