

Registering a New Stand-alone Loan

4.15.24

Portal Address: <https://broker.springeq.com/portal/#/login>

Quick jump to these sections:

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Uploading URLA 3.4

1. Under “Loan Registration” on the left, click “Import Loan File” (URLA 3.4)
(If you do not have a 3.4, you can create a loan application with our “Manual Loan Entry” option)
2. Confirm the correct Company is selected
(Relevant if you register for multiple LO’s or companies)
3. Confirm the correct Branch is selected
(If associated with multiple branches, select ALL)
4. Registration Help link in Resource Tab. Direct link to our website for our live registration team to help with your registration.

Registration Help Number is 888-605-2588, option 1

The screenshot shows the Spring EQ Wholesale Portal interface. The top navigation bar includes 'Home', 'View Pipeline', 'Loan Registration', 'Import Loan File', and 'Manual Loan Entry'. The 'Loan Registration' menu is highlighted with a green box and a '1'. The 'Import Loan File' option is also highlighted. The 'Resources' tab is highlighted with a green box and a '4', showing 'Training', 'Order Appraisal', and 'Registration Help' options. The 'Company' dropdown menu is highlighted with a green box and a '2', showing 'Spring EQ, LLC' and 'Spring EQ, LLC dba NLL (1464945)'. The 'Branch' dropdown menu is highlighted with a green box and a '3', showing 'W. Matsonford Road, Radnor, PA 19087 (1464945)'. The 'Summary' section shows an alert: 'An error has occurred while generating fees. Some fees may be missing.' with a count of 5.

Spring EQ, LLC
100 W. Matsonford Road
Building 5, Suite 100
Radnor PA, 19087

NML S ID#: 1464945
Broker ID#: 4000001
Approved For: CONV

Guidelines Forms **4** Resources
Training
Order Appraisal
Registration Help

1 Home
View Pipeline
Loan Registration
Import Loan File
Manual Loan Entry

2 Spring EQ, LLC
100 W. Matsonford Road, Building 5, Suite 100
Radnor PA, 19087
Spring EQ, LLC dba NLL (1464945)

3 Spring EQ, LLC
100 W. Matsonford Road, Building 5, Suite 100
Radnor PA, 19087
W. Matsonford Road, Radnor, PA 19087 (1464945)
All Brokers, selected, (N/A)
100 W. Matsonford Road, Radnor, PA 19087 (1464945)
29 pebble beach dr., Livingston, NJ 07039 (13579)
123 Main street, Long Beach, CA 90801 (123445)

Welcome to the Wholesale Portal

Pipeline

* Loan Officer: All

STATUS	COUNT	TOTAL LOAN AMT
Wholesale PreApp - Registered	9	\$551,000
Working Contact	3	\$469,700
File Closed For Incompleteness	1	\$275,000
App Not Submitted	4	\$410,000
Wholesale App Registered	44	\$6,926,000
App Taken - Docs Needed	18	\$2,807,501
App Submitted	10	\$1,826,000
Initial Underwriting	21	\$2,438,000
Suspended	7	\$1,049,000
Conditional Approval	22	\$2,815,599
Conditional Approval - Ready For Investor Due Dilligence	1	\$30,000
Resubmittal	30	\$5,351,500
Clear to Close	4	\$687,500

Summary

ALERT TYPE	COUNT
An error has occurred while generating fees. Some fees may be missing.	5
Total:	5

Change Pipeline View: Amounts Counts

Uploading URLA 3.4 (cont.)

1. Select Import Loan File
2. Check MISMO 3.4 Submission
3. Click “Browse”

Find the 3.4 file on your computer to attach and upload

Spring EQ

Spring EQ, LLC
100 W. Matsonford Road
Building 5, Suite 100

NMLS ID#: 1464945
Broker ID#: 4000001
Approved For: CONY

Home
View Pipeline
Loan Registration
Import Loan File
Manual Loan Entry

MISMO 3.4 Submission

* File Location:

Proceed Cancel

Uploading URLA 3.4 (cont.)

- If exceptions appear, please just click the blue “Proceed” box.

(If there are too many exceptions, your 3.4 file may need to be completed and re-imported, but the system will usually let you proceed.)

MISMO 3.4 Submission

* File Location:
C:\fakepath\Better FNMA MISMO 3.4.xml

Exceptions

SEVERITY	ERROR MESSAGE
Warning	The monthly mortgage payment amount for a real estate asset must be greater than zero.
Warning	The property type for a real estate asset cannot be blank.
Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.

Complete Registration Fields

Transaction ID:

Your Loan Number:

* MLO Name:

* MLO NMLS ID:

* MLO Email:

* MLO Phone Number:

* Loan Application Date:

* Settlement Date (Est):

* Credit Order Consent Date:

First Payment Due Date:

MLO State License:

Emerging Banker: Yes No

* Type Of Loan:

Contingency Date:

Process Information

Must register and/or save before 3rd Party Processing Information or Concurrent Mortgage Details buttons are enabled.

Borrower Information

Number of Borrowers: One Two Three Four

Andy America

Primary Borrower

* First, Middle, Last, Name Suffix, Marital:

Middle (optional):

America

Name Suffix (optional):

Married

First Time Home Buyer:

Amy America

Co-Borrower

* First, Middle, Last, Name Suffix, Marital:

Middle (optional):

America

Name Suffix (optional):

Married

First Time Home Buyer:

Borrower Group *Must register and/or save any new borrower data prior to Borrower grouping button being enabled.*

Property Information

* Property Address:

Unit Type, Unit #:

* Zip, City & State:

* County:

Country:

* Occupancy:

* Property Type:

* Project Type:

* No. Units:

* CEMA: Yes No Unpaid Balance Amount:

Credit Scores

Qualifying Credit Score:

Financing Terms

Purchase Price:

Cost of Renovation:

Appraised Value:

* Base Loan Amount:

Mortgage Insurance Financed: **Mortgage Insurance**

Total Loan Amount: Ratio:

Mortgage Credit Certificate: Yes No **Mortgage Credit Certificate**

Other Financing

Concurrent Liens: Max Credit:

Remaining Closed-End Liens:

Remaining HELOC Balance: Max Credit:

Combined LTV Ratio:

Loan Interest Rate

* Lien Type:

* Mortgage Type:

* Amortization Type:

* Product:

* Loan Term Months: IO Term:

* Investor:

Complete all fields with **Red ***

- MLO name – Start typing the first name and pick the name when it appears, as this will populate directly from the NMLS, and will pull in the MLO's NMLS number
- Loan Application date = Today's Date
- Settlement Date = At least 14 plus days, but not more than 30 days from App. Date
- Credit Order Consent Date = Today's Date
- Type of Loan: Stand-alone.
- Contingency Date= Date final approval is needed
- Amortization Type: Fixed or ARM (HELOC)
- Product: Up to a 30 Year Fixed or 30 Year HELOC Term (should auto fill)
- Base Loan Amount= Loan amount for fixed or Initial draw amount for HELOC (min. \$50k or 50% of line amt.)
- Total Loan Amount=High Credit Line Amount (Leave blank for fixed or total HELOC line requested on HELOC)

Complete Registration Fields (cont.)

Complete all fields with **Red ***

1. Loan Interest Rate and qualifying rate (from rate sheets or Pricing Tool) =
 - Fixed (HELOAN) is the actual rate
 - Adjustable (HELOC) is the Index + Margin

(FYI: for Debt Ratio purposes on a HELOC, the qualifying rate is Index + Margin + 2%. Just input the loan interest rate, and the qualifying rate will auto populate)

(This rate must match the locked rate later in registration or your DTI could be off, and pricing may select a buydown to match this lower rate. Can come back after pricing to update this screen)

2. Click “Register”

The screenshot shows a loan registration form with the following fields and values:

- Product: 30 Year Standard Fixed ARM
- * Loan Term Months: 360 (dropdown) IO Term: (empty)
- * Investor: SpringEQ (dropdown)
- Program Type: (empty dropdown)
- ARM Plan: (empty dropdown)
- * Purpose of Loan: Other (dropdown)
- * Refinance Purpose: (empty dropdown)
- Refinance Type: (empty dropdown)
- * Documentation Type: Full Doc (dropdown)
- Prepayment: No Prepayment (dropdown)
- Subsidy Plan: (empty dropdown)

The "Loan Interest Rate" section contains:

- * Interest Rate: 10.775% (highlighted with a green box and a '1' in a circle)
- Qualifying Rate: 10.775%
- ARM Margin: 0.000% ARM Index: 0.000%

The "Escrows" section contains:

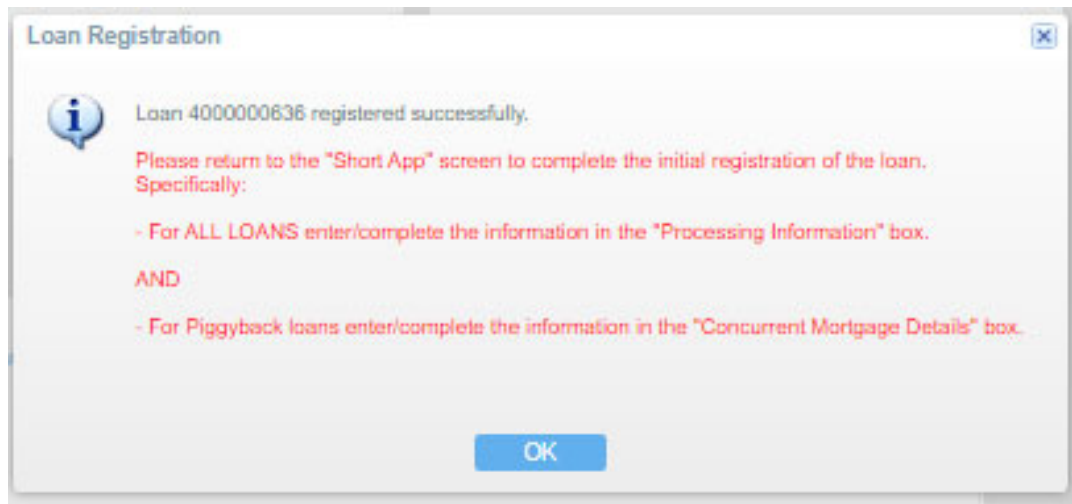
- Escrow Waivers: Taxes Insurance

At the bottom, the "Register" button is highlighted with a green box and a '2' in a circle, next to the "Cancel & Close" button.

“Short Application” Fields

Per the Pop Up:

- Next you must return to the “Short Application” to complete required information
- Click “OK” to proceed (**You’re not finished even after you click OK. See the note below in Green**)



- *****MUST READ***** At this point the TRID clock has started, but **Registration is Not Complete**. Follow this guide to complete registration. When registration is complete, the loan status will read: **Wholesale App – Registered**

Complete “Process Information” Fields

The remaining steps of the registration process will now flow from top to bottom, on the left

1. Enter “Short Application” on left
2. Enter Blue “Process Information” box on the right
3. Complete all required information: (**3rd Party Processing is not allowed at this time**),
4. Other contacts in your office, prior appraisal use, property free & clear. Say NO to using “borrower chosen title company” (we recommend using our title company for speed, tech integration, and typically lower costs)
Answer “Yes” on using prior appraisal if providing appraisal (acceptable if completed within 12 months of our loans funding date on piggyback & HELOC loans and was done for a prior mortgage loan – not a personal use appraisal)
5. Click “Save”

The screenshot displays a loan processing application with the following elements:

- Sidebar (Left):** A list of navigation options including 'View Pipeline', 'Loan Details', 'Short Application' (highlighted with a green box and number 1), 'New Credit Reports', 'Product & Pricing Checklist', 'Full Application', 'Lock Management', 'Loan Submission', 'Loan Processing', 'Contacts', 'Import History', and 'Status History'.
- Top Navigation Bar:** A blue bar with a 'Process Information' button highlighted by a green box and number 2. A large green arrow points down from this button towards the main form.
- Main Form Area:**
 - Loan Details:** Lender Loan Number: 4000002305, Lock Expiration: [blank], Loan Status: Wholesale PreApp - Registered, Borrower Name: America, Andy, Subject Property: 1315 Main Street, Beverly.
 - 3rd Party Processing Firm Form:**
 - Processing Firm Details:** 'Using third-party processing firm?:' Yes No (highlighted with a green box and number 3). Fields for Company Name, Company NMLS, Address Line 1, Address Line 2, Zip, City & State, First Name, Middle Name, Last Name, Email Address, Telephone Number, and Processing Fee.
 - Other Details:** 'Your Company's Preferred Contact Name:' [name here], 'Preferred Contact E-Mail:' [name@emailaddress.com], 'Preferred Contact Phone:' (123) 456-7890 (highlighted with a green box and number 4). Radio buttons for 'Using prior appraisal?:' (Yes/No), 'Property owned free and clear?:' (Yes/No), and 'Using borrower chosen title company?:' (Yes/No).
 - Buttons:** 'Save' (highlighted with a green box and number 5) and 'Cancel' buttons at the bottom of the form.

Ordering Spring EQ Credit

We only use a single Bureau (Experian 2)

1. Enter “New Credit Report” on left
2. Click Blue “Order Credit Report” Box

The screenshot shows the Spring EQ dashboard. On the left sidebar, the 'New Credit Reports' menu item is highlighted with a green box and a green arrow. In the main content area, the 'Credit Applicant Links' table has two rows: 'Andy America' and 'Amy America'. The 'Order Credit Reports' button is highlighted with a green box and a green arrow. The 'Select Applicants to Link' panel is also visible on the right.

Sometimes married couples will not auto populate, so you must link them before pulling credit:

1. Click the box before each name
2. Select “Create Link”

The screenshot shows the Spring EQ dashboard. The 'Select Applicants to Link' panel is highlighted with a green box and a green arrow. The 'Create Link' button is highlighted with a green box and a green arrow. The 'Credit Applicant Links' table is also visible.

Ordering Spring EQ Credit (cont.)

We only use a single bureau (Experian 2)

1. Check Box Next to Client(s) Name
2. Click "Add to Order" Box
3. Click "Submit Order" Box

The screenshot shows the 'Order Credit Reports' interface. The main section is titled 'Credit Report Order Applicants'. On the right, there is a panel titled 'Add Applicants to Order' containing a table with two rows:

Client Name	Status
Andy America	(No Authorization Received)
Amy America	(No Authorization Received)

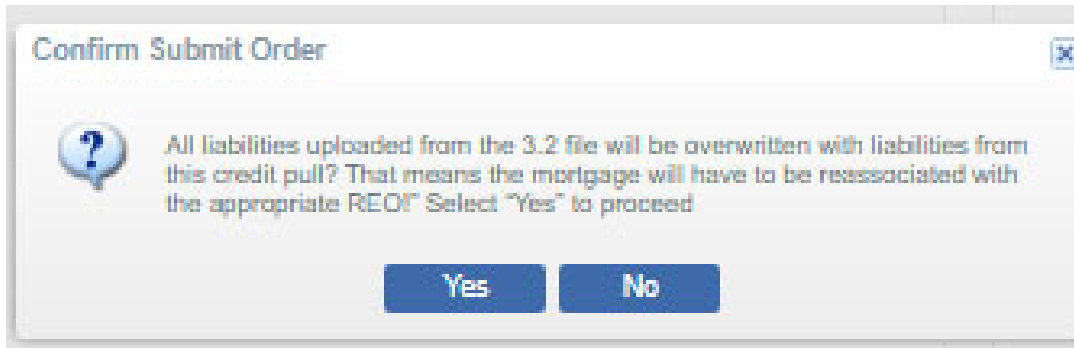
A green checkmark is visible in the first row, and a green box highlights the 'Add to Order' button below the table. A large green arrow points from the table to the button. Below the table, there is a 'Submit Order' button, also highlighted with a green box and a green arrow, with a 'Cancel' button next to it. A green circle with the number '3' is next to the 'Submit Order' button. The bottom section of the form contains various fields: EDI Provider (New orders/repull of credit issued after 3/1/23), Request Type, Credit Agency (Credit Plus by Xactus - MCL MeridianLink, Inc.), Credit Report Type (1 File Report Experian), Date Ordered (3/02/2023), Ordered By (Shawn O'Brien), and Special Instructions. A note at the bottom states: 'Broker certifies that consent was obtained from the applicant to order a credit report on the following date: 3/02/2023'.

***SEQ can not accommodate credit reissues, so please do not enter your credit reference number**

Ordering Spring EQ Credit (cont.)

We only use a single bureau (Experian 2)

- Click “Yes” and the order will be complete. All tradelines from our Experian pull will then populate in the liabilities section



- It will take 15-30 seconds to pull in the credit and the screen will look as follows:

Credit Results

ORDER STAT...	CREDIT AGENCY	ORDER/CREATE DATE	REPORT DATE	REFERENCE NUMBER	APPLICANT	CO-APPLICANT	REPORT SCORE	APP SCORE USED FOR DECISION	CO-APP SCO... USED FOR DECISION	REPORT TYPE	DOCUMENT
	Credit Plus by Xactus - MCL Mer...	3/02/2023 1:10 PM	2/10/2023 12:00 AM	72719841	Andy America	Amy America	-	<input type="checkbox"/>	<input type="checkbox"/>	Order	


*** In order to have credit populate, you must refresh/reload the page (right click and hit reload)**

Refresh/Reload page to pull in the Credit

* In order to have credit populate, you must refresh/reload the page (right click and hit reload)


- You will see the “Completed” status and the credit score once credit pulls in.

Credit Results

ORDER STAT...	CREDIT AGENCY	ORDER/CREATE DATE	REPORT DATE	REFERENCE NUMBER	APPLICANT	CO-APPLICANT	REPORT SCORE	APP SCORE USED FOR DECISION	CO-APP SCO... USED FOR DECISION	REPORT TYPE	DOCUMENT
COMPLETE	Universal Credit Services, LLC.	11/21/2022 5:09 PM	11/21/2022 12:00 AM	2194324	Andy America	Amy America	728	<input type="checkbox"/>	<input type="checkbox"/>	Order	

Viewing Our Credit Report

- To view the full credit report, click on “**Order**” and it will download as a PDF at the bottom of your browser

REPORT SCORE	APP SCORE USED FOR DECISION	CO-APP SCO... USED FOR DECISION	REPORT TYPE	DOCUMENT
728	<input type="checkbox"/>	<input type="checkbox"/>	Order	

Product & Pricing Checklist

1. The Pricing and Product Checklist will populate as the only option, so no action is needed.
2. Answer the 8 questions as either “Yes” or “No”

NOTE: Answers to these questions will determine which Program is available to the borrower (Spring EQ Plus or Spring EQ)

View Pipeline

- Loan Details
- Short Application
- New Credit Reports
- Product & Pricing Checklist**
- Full Application
- Lock Management
- Loan Submission
- Loan Processing
- Contacts
- Import History
- Status History

Loan Summary:

- Lender Loan Number:** 4000002725
- Lock Expiration:**
- Loan Status:** Registration Incomplete
- Borrower Name:** America, Andy
- Subject Property:** 1315 Main Street Beverly Hills, CA 9021...
- Loan Purpose:** Other
- Product:** 30 Year Standalone Fixed 2nd
- Program:**
- Occupancy:** Primary Residence
- Loan Amount:** \$275,000.00
- Interest Rate:** 8.649%
- LTV/CLTV:** 36.67% / 64.71%
- Ratios:** 4.26% / 8.28%

Checklists

[Add Checklist Item](#) Show Detailed Description Type: Product and Pricing Checklist Category: All Status: All

CATEGORY	DESCRIPTION	PRIORITY	STATUTE	ITEM COMPLETE	
				YES	NO
Product Requirement	Have you been rejected from joining a Credit Union previously?		Test Statute	<input type="radio"/>	<input type="radio"/>
Product Requirement	Have you had a late payment on ANY MORTGAGE LOAN in the last 24 months?		Test Statute	<input type="radio"/>	<input type="radio"/>
Product Requirement	Is the 1st Mortgage on the subject property a loan you assumed or are in the process of assuming?			<input type="radio"/>	<input type="radio"/>
Product Requirement	Is the 1st Mortgage on the subject property an FHA, VA, or USDA loan?			<input type="radio"/>	<input type="radio"/>
Product Requirement	Is the 1st Mortgage on the subject property an Interest Only loan?		Test Statute	<input type="radio"/>	<input type="radio"/>
Product Requirement	Is the subject property in a Flood Zone that requires Flood Insurance?			<input type="radio"/>	<input type="radio"/>
Product Requirement	Will the Total Financing of all subject property liens be greater than \$2,000,000?		Test Statute	<input type="radio"/>	<input type="radio"/>
Product Requirement	Will the Total Financing of all subject property liens be greater than \$3,000,000?		Test Statute	<input type="radio"/>	<input type="radio"/>

Associate 1st Mortgage w/Spring EQ Credit

1. Enter "Full Application" and "Liabilities" on the left
2. Click on name of the existing first mortgage to start associating to property

This must be done for all mortgages on credit, even if already paid off

View Pipeline

Loan Details
Short Application
New Credit Reports
Product & Pricing Checklist
Full Application
Borrowers
E...ent/Income
In...
Assets
Liabilities
REO Information
Purpose & Property
Housing Expenses
Qualifying the Borrower
Declarations
Demographic Info
Ratios
Lock Management
Loan Submission
▶ Loan Processing
Contacts
Import History
Status History

Lender Loan Number: 4000002305
Lock Expiration:
Loan Status: Wholesale PreApp - Registered
Borrower Name: America, Andy
Subject Property: 1315 Main Street Beverly Hills, CA 9021...
Loan Purpose: Other
Product: 30 Year Standalone Fixed 2nd
Program:

	Total Payments	Total Balance	Total Payments	Total Balance
Mortgages:	\$3,362.00	\$420,306.00	\$3,362.00	\$420,306.00
Installment Loans:	\$46.00	\$1,554.00	\$46.00	\$1,554.00
Revolving Debt:	\$210.00	\$6,501.00	\$210.00	\$6,501.00
Child Support:	\$0.00	\$0.00	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00	\$0.00	\$0.00
Other:	\$0.00	\$0.00	\$0.00	\$0.00
Total Stated:	\$3,618.00	\$428,361.00	\$3,618.00	\$428,361.00

List of Liabilities

CREDITOR	TYPE	PAYMENT AMOUNT	OUTSTANDING BALAN...	ACCT NUMBER	HANDLING	CRE
Andy America / Amy						
ALLEN BANK CARD	Credit Card	\$133.00	\$4,665.00	435617	Include In Debt Calc...	
BEST EVER MORTG...	Real Estate Mortgage	\$1,691.00	\$210,279.00	502088	Include In Debt Calc...	
BURSTING CREDIT	Credit Card	\$27.00	\$1,357.00	171442	Include In Debt Calc...	
CALLABLE MORTG...	Real Estate Mortgage	\$1,671.00	\$210,027.00	757570	Include In Debt Calc...	

SAVE CANCEL

Associate 1st Mortgage w/Spring EQ Credit (cont.)

1. Complete "Principle & Interest" payment
2. Select the appropriate "Handling" definition
3. Select "Lien Type"
4. Click "Choose"

Edit Liability

Liability Details Additional Information Account History

Liability Type: Revolving Debt/Installment Loans/Mortgages Other Monthly Debts

* Debt Type: Real Estate Mortgage

* Name of Creditor: BEST EVER MORTGAGE

Address:

Zip, City & State:

Account Number: 502088

Phone Number: Fax Number:

Credit Report Balance: \$0.00

* Payment: \$1,691.00 Monthly Payment Remaining: 124

Outstanding Balance: \$210,279.00 * Handling: Include In Debt Calculations

Principal & Interest: Lien Type: Lien Position: Concurrent:

Source/EIN: Expiration Date:

Source of Financing:

In House Loan:

Associated Property

Choose... **New**

PROPERTY CURRENT VALUE

Closed Date Closed:

Associate 1st Mortgage w/Spring EQ Credit (cont.)

1. Click on the property address you want to associate the mortgage with
2. Then, "Save"

Liability Details Additional Information Account History

Liability Type: Revolving Debt/Installment Loans/Mortgages Other Monthly Debts

* Debt Type: Real Estate Mortgage Applies To
* Name of Creditor: BEST EVER MORTGAGE Andy America
Address: Amy America

Zip, City & State:

Account Number: 502

Phone Number:

Credit Report Balance:

* Payment:

Outstanding Balance:

Principal & Interest:

Source/EIN:

Source of Financing:

In House Loan:

Associated Property

Select an Asset

PROPERTY	CURRENT VALUE
1315 Main Street Beverly Hills, CA 90210	\$750,000.00

Liability Details Additional Information Account History

Liability Type: Revolving Debt/Installment Loans/Mortgages Other Monthly Debts

* Debt Type: Real Estate Mortgage Applies To
* Name of Creditor: BEST EVER MORTGAGE Andy America
Address: Amy America

Zip, City & State:

Account Number: 502088

Phone Number: Fax Number:

Credit Report Balance: \$0.00

* Payment: \$1,691.00 Months Remaining: 124

Outstanding Balance: \$210,279.00 * Handling: Include In Debt Calculations

Principal & Interest: \$1,200.00 Lien Type: First Mortgage Lien Position: 1 Concurrent:

Source/EIN: Payoff Expiration Date:

Source of Financing:

In House Loan:

Associated Property

PROPERTY	CURRENT VALUE
1315 Main Street Beverly Hills, CA 90210	\$750,000.00

Closed Date Closed:

Adding a New Liability

(Only if Mortgage Not Showing on Credit)

1. Enter "Full Application" on the left
2. Select "Liabilities"
3. Select "Add Liability"

[View Pipeline](#)

- Loan Details
- Short Application
- New Credit Reports
- Product & Pricing Checklist
- Full Application** 1
- Borrowers
- Employment/Income
- Income
- Assets 2
- Liabilities**
- REO Information
- Purpose & Property
- Housing Expenses
- Qualifying the Borrower
- Declarations
- Demographic Info
- Ratios
- Lock Management
- Loan Submission
- Loan Processing
- Contacts
- Import History
- Status History

Loan Status: Wholesale PreApp - Registered **Loan Purpose:** Other

Borrower Name: America, Andy **Product:** 30 Year Standalone Fixed 2nd

Subject Property: 1315 Main Street Beverly Hills, CA 9021... **Program:**

Lender Loan Number: 4000002305 **Lock Expiration:**

	Total Payments	Total Balance	Total Payments	Total Balance
Mortgages:	<input type="text" value="\$3,362.00"/>	<input type="text" value="\$420,306.00"/>	<input type="text" value="\$3,362.00"/>	<input type="text" value="\$420,306.00"/>
Installment Loans:	<input type="text" value="\$46.00"/>	<input type="text" value="\$1,554.00"/>	<input type="text" value="\$46.00"/>	<input type="text" value="\$1,554.00"/>
Revolving Debt:	<input type="text" value="\$210.00"/>	<input type="text" value="\$6,501.00"/>	<input type="text" value="\$210.00"/>	<input type="text" value="\$6,501.00"/>
Child Support:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Alimony:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Job Related Expenses:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Other:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Total Stated:	<input type="text" value="\$3,618.00"/>	<input type="text" value="\$428,361.00"/>	<input type="text" value="\$3,618.00"/>	<input type="text" value="\$428,361.00"/>

Add Liability

Add Liability

List of Liabilities

CREDITOR ▲	DEBT TYPE	PAYMENT AMOUNT	OUTSTANDING BALAN...	ACCT NUMBER	HANDLING	CRE
Andy America / Amy America						
ALLEN BANK CARD	Credit Card	\$133.00	\$4,665.00	435617	Include In Debt Calc...	
BEST EVER MORTG...	Real Estate Mortgage	\$1,691.00	\$210,279.00	502088	Include In Debt Calc...	
BURSTING CREDIT	Credit Card	\$27.00	\$1,357.00	171442	Include In Debt Calc...	
CALLABLE MORTG...	Real Estate Mortgage	\$1,671.00	\$210,027.00	757570	Include In Debt Calc...	

SAVE

CANCEL

Adding a New Liability (cont.)

(Only if Mortgage Not Showing on Credit)

1. Debt Type – From pulldown, Select “Real Estate Mortgage”
2. Complete all the information on the mortgage, including “handling”
3. Including “handling”
4. Associate property to address, by clicking on “**Choose**” – click on address, then “**save**”

***If property is not showing, proceed to REO section, page 22, and add property

Add Liability

Liability Details | Additional Information | Account History

Liability Type: Revolving Debt/Installment Loans/Mortgages Other Monthly Debt **1**

* Debt Type: Real Estate Mortgage **2**

* Name of Creditor: 123 Lending **2**

Address: 5656 Jones Road **2**

Zip, City & State: 60126 Elmhurst IL **2**

Account Number: 123456

Phone Number: Fax Number:

Credit Report Balance:

* Payment: \$2,400.00 Months Remaining: 360 **3**

Outstanding Balance: \$56,000.00 **2** Handling: Include In Debt Calculations **3**

Principal & Interest: \$1,800.00 Lien Type: First Mortgage Lien Position: 1 Concurrent:

Source/EIN: Payoff Expiration Date:

Source of Financing:

In House:

4

Associated Property

Choose... **New**

PROPERTY

Closed Date Closed:

Marking Liabilities to be Paid Off or Excluded

1. Enter the "Liabilities" section on left
2. Click on each Creditor name

View Pipeline

Loan Details
Short Application
New Credit Reports
Product & Pricing Checklist
Full Application
Borrowers
Employment/Income
Income
Assets
Liabilities
REO Information
Purpose & Property
Housing Expenses
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1

Loan Status: Wholesale PreApp - Registered
Loan Purpose: Other

Lender Loan Number: 4000002305
Lock Expiration:
Borrower Name: America, Andy
Product: 30 Year Standalone Fixed 2nd
Subject Property: 1315 Main Street
Beverly Hills, CA 9021...

	Total Payments	Total Balance	Total Payments	Total Balance
Mortgages:	\$3,362.00	\$420,306.00	\$3,362.00	\$420,306.00
Installment Loans:	\$46.00	\$1,554.00	\$46.00	\$1,554.00
Revolving Debt:	\$210.00	\$6,501.00	\$210.00	\$6,501.00
Child Support:	\$0.00	\$0.00	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00	\$0.00	\$0.00
Other:	\$0.00	\$0.00	\$0.00	\$0.00
Total Stated:	\$3,618.00	\$428,361.00	\$3,618.00	\$428,361.00

Add Liability

List of Liabilities

CREDITOR	DEBT TYPE	PAYMENT AMOUNT	OUTSTANDING BALAN...	ACCT NUMBER	HANDLING	CRE
Andy America / Amy						
ALLEN BANK CARD	Credit Card	\$133.00	\$4,665.00	435617	Include In Debt Calc...	
BEST EVER MORTG	Real Estate Mortgage	\$1,691.00	\$210,279.00	502088	Include In Debt Calc...	
BURSTING CREDIT	Credit Card	\$27.00	\$1,357.00	171442	Include In Debt Calc...	
CALLABLE MORTG...	Real Estate Mortgage	\$1,671.00	\$210,027.00	757570	Include In Debt Calc...	

2

SAVE **CANCEL**

Marking Liabilities to be Paid Off or Excluded (cont.)

1. Change "Handling" to detail (satisfy with proceeds, include in DTI, etc.)
2. Then, "Save"

IMPORTANT: Do this for every liability being paid off or excluded

Edit Liability ✕

Liability Details | Additional Information | Account History

Liability Type: Revolving Debt/Installment Loans/Mortgages Other Monthly Debts

* Debt Type: Credit Card

* Name of Creditor: BURSTING CREDIT

Address:

Zip, City & State:

Account Number: 171442

Phone Number: Fax Number:

Credit Report Balance: \$0.00

* Payment: \$27.00 Months Remaining: 50

Outstanding Balance: \$1,357.00 * Handling:

Closed Date Closed: Payoff Expires:

Applies To

Andy America

Amy America

Include In Debt Calculations

Omitted From Debt Calculations

Include In Debt Calculations

Resubordinated

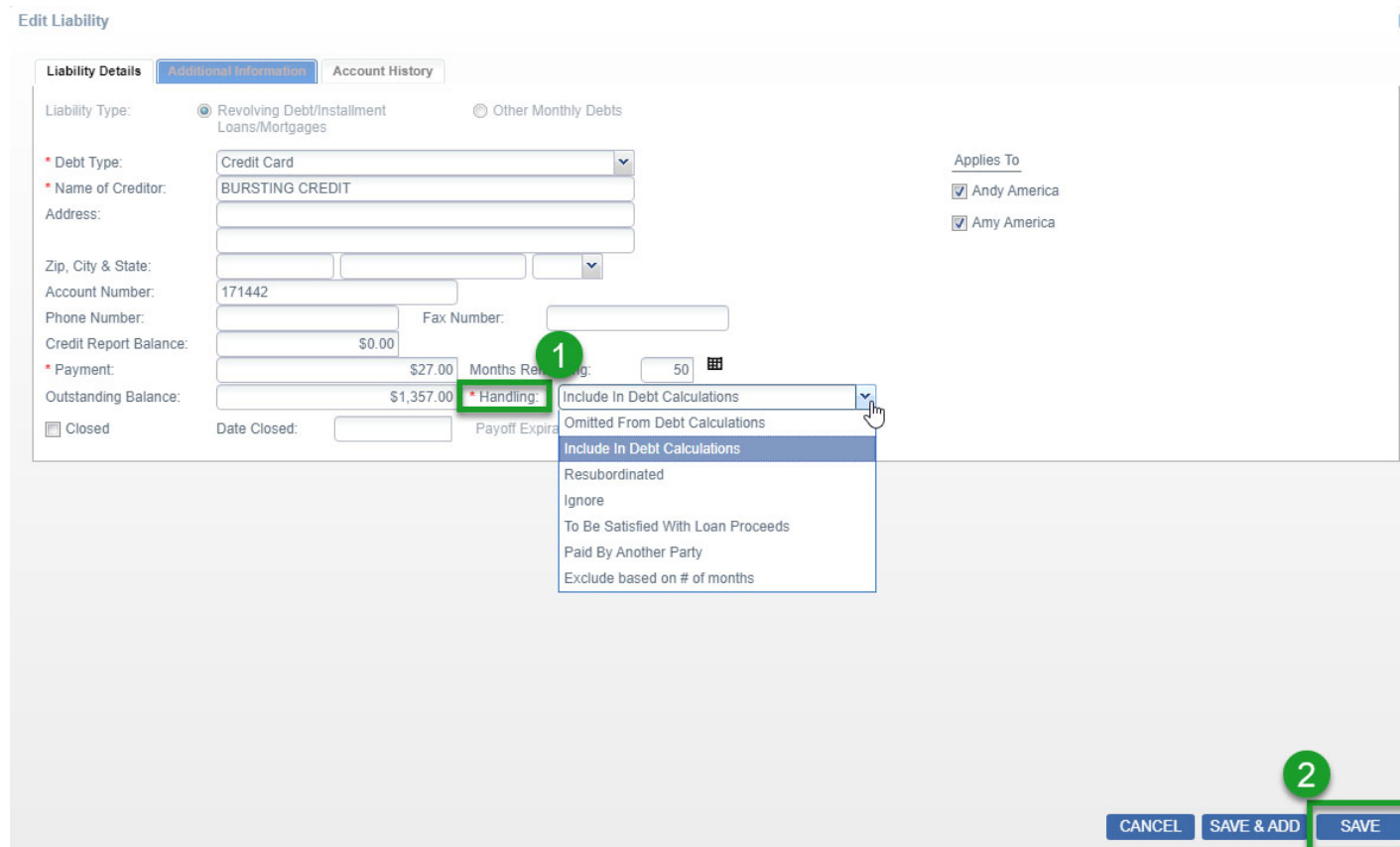
Ignore

To Be Satisfied With Loan Proceeds

Paid By Another Party

Exclude based on # of months

CANCEL SAVE & ADD SAVE

The screenshot shows a web form titled "Edit Liability" with a close button in the top right. The form has three tabs: "Liability Details" (active), "Additional Information", and "Account History". Under "Liability Details", there are two radio buttons for "Liability Type": "Revolving Debt/Installment Loans/Mortgages" (selected) and "Other Monthly Debts". Below this are several input fields: "Debt Type" (dropdown menu showing "Credit Card"), "Name of Creditor" (text field with "BURSTING CREDIT"), "Address" (text field), "Zip, City & State" (three text fields), "Account Number" (text field with "171442"), "Phone Number" and "Fax Number" (text fields), "Credit Report Balance" (text field with "\$0.00"), "Payment" (text field with "\$27.00") and "Months Remaining" (text field with "50"), "Outstanding Balance" (text field with "\$1,357.00") and "Handling" (dropdown menu). The "Handling" dropdown is open, showing options: "Include In Debt Calculations", "Omitted From Debt Calculations", "Include In Debt Calculations", "Resubordinated", "Ignore", "To Be Satisfied With Loan Proceeds", "Paid By Another Party", and "Exclude based on # of months". A green circle with the number "1" is next to the "Handling" dropdown. At the bottom right, there are three buttons: "CANCEL", "SAVE & ADD", and "SAVE". A green circle with the number "2" is next to the "SAVE" button.

REO Information

1. Select REO Information on the left
2. If adding a property, click "Add Property"
3. Fill out the property detail, select borrower it applies to and
4. Select Choose
5. For subject properties, click on the property and
6. Ensure it is marked as "subject" and "same as present address" if applicable.

The screenshot displays the Spring EQ REO Information interface. On the left, a sidebar contains navigation options, with 'REO Information' highlighted (1). The main area shows a 'Property Info' form (2) with fields for address, unit type, and occupancy. The 'Subject Property' and 'Same as Present Address' checkboxes are highlighted (3). Below the form is an 'Associated Liabilities' section with a 'Choose...' button (4). A 'List of Properties' table is visible, with one row selected (5). The 'Property Info' form for the selected property shows it is marked as a 'Subject Property' and 'Same as Present Address' (6).

Property Info

Subject Property Same as Present Address

Address Line One: _____
 Unit Type, Unit #: _____
 Address Line Two: _____
 * Zip, City & State: _____
 Country: _____
 Property Type: _____
 * Property Status: _____
 * Present Market Value: _____
 * Occupancy Type: Primary Residence Former / Future Primary
 Second Home Investment
 Number of Units: 1 Owned Free & Clear

Associated Liabilities

List of Properties

PROPERTY ADDRESS	PROPERTY STATUS	PROPERTY TYPE	PRESENT MARKET VALUE	TOTAL MORTGAGE & LIE...	GROSS RENTAL INCOME	MORTGAGE PAYMENTS
Andy America						
1315 Main Street Beverly Hills, CA 90210	Retained	SINGLE				

Property Info

Subject Property Same as Present Address

Address Line One: 1315 Main Street
 Unit Type, Unit #: _____
 Address Line Two: _____
 * Zip, City & State: 90210 Beverly Hills CA
 Country: United States
 Property Type: Single Family
 * Property Status: Retained
 * Present Market Value: \$750,000.00
 * Occupancy Type: Primary Residence Former / Future Primary
 Second Home Investment
 Number of Units: 1 Owned Free & Clear

Associated Liabilities

Confirm Purpose & Property

1. Go into "Full Application", "Purpose & Property"
2. Double check that the highlighted "Property Status" & "Building Status" fields are filled in
3. If not, pick the status and then "Save"
4. Need to add the amount of taxes and insurance in this section or DTI will be wrong.

View Pipeline

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Lender Loan Number: 4000002305

Lock Expiration:

Loan Status: Wholesale PreApp - Registered

Borrower Name: America, Andy

Subject Property: 1315 Main Street Beverly Hills, CA 9021...

Loan Purpose: Other

Loan Amount: \$275,000.00

Semi-Detached: Yes No

* Property Status: Retained **2**

Mixed Use:

FHA Secondary Residence:

Property is currently subject to a Clean Energy Lien:

Conversion of Contract for Deed:

Property Information

Property Hazard Insurance

Homestead Property: Yes No

CEMA Requested: Yes No

Number of Units: 1

Market Value: \$750,000.00

Month/Year Built: /

Lot Size (Acres): 0

Square Feet: 0

Maintenance and Utilities: (null per Sq. Ft.) 0 **Calc**

New Construction: No Yes **New Construc. 2**

* Building Status: Existing **3**

Estate Held In: Fee Simple Leasehold **Leasehold Info**

Proposed Monthly Expenses **4** **Copy Present Expenses**

* Hazard Insurance: \$100.00

* Property Taxes: \$391.00

Flood Insurance:

Homeowner Assn Dues: \$0.00

Other Expenses: \$0.00 **Add Other Expenses**

Refinance Information

Title Currently Held in What Name(s):

Year Acquired: /

Original Cost: \$0.00

Improvements Made: Made To Be Made

Description of Improvements:

Cost of Improvements: \$0.00

Property Units Information

	Number of Rooms:	Number of Bedrooms:	Number of Baths:	Gross Monthly Rent:	Estimated Rent:
Unit 1:	0	0	0	\$0.00	\$0.00
Unit 2:	0	0	0	\$0.00	\$0.00
Unit 3:	0	0	0	\$0.00	\$0.00
Unit 4:	0	0	0	\$0.00	\$0.00

SAVE CANCEL

Confirm Declarations

1. Enter "Declarations" on left
2. Make sure all questions are answered
3. Then, **"Save"** (you must save even if already completed)

[View Pipeline](#)

Lender Loan Number: 4000002305 **Lock Expiration:** **Loan Status:** Wholesale PreApp - Registered **Loan Purpose:** Other **Loan Amount:** \$275.00
Borrower Name: America, Andy **Product:** 30 Year Standalone Fixed 2nd **Interest Rate:** 8.649%
Subject Property: 1315 Main Street Beverly Hills, CA 90211... **Program:** **LTV/CLTV:** 36.67%

About this property and your money for this loan

A. Will you occupy the property as your primary residence?

If YES, have you had an ownership interest in another property in the last three (3) years?

(1) What type of property did you own?

(2) How did you hold title to the home?

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

If YES, what is the amount of this money?

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on the application?

E. 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)?

Andy America

No Yes

No Yes

Select Property Type

Select Title Manner

No Yes

No Yes

\$0.00

No Yes

No Yes

No Yes

Amy America

No Yes

No Yes

Select Property Type

Select Title Manner

No Yes

No Yes

\$0.00

No Yes

No Yes

No Yes

1

2

SAVE **CANCEL**

Home Equity Specific Demographic Questions

1. Enter "Demographic Info" on left
2. Answer these 4-home equity related questions not included in your 3.4 (at least 1 of these questions needs to be answered "YES")
3. Then, "Save"

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Lender Loan Number:	4000002305	Lock Expiration:		Loan Status:	Wholesale PreApp - Registered	Loan Purpose:	Other	Loan Amount:	\$275,000.00
Borrower Name:	America, Andy	Subject Property:	1315 Main Street Beverly Hills, CA 9021...	Product:	30 Year Standalone Fixed 2nd	Interest Rate:	8.649%	LTV/CLTV:	36.67% / 64.71%

Demographic Info for Borrower: Andy America Amy America

Application Taken: Face-to-Face interview Telephone Interview Fax or Mail Email or Internet

Ethnicity:

Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino

Not Hispanic or Latino I do not wish to provide this Information

Sex:

Female Male I do not wish to provide this information

Complete this section for all Face-to-Face Applications:

Was the ethnicity of the borrower collected on the basis of visual observation or surname? Yes No

Was the sex of the borrower collected on the basis of visual observation or surname? Yes No

Was the race of the borrower collected on the basis of visual observation or surname? Yes No

Race:

American Indian or Alaska Native - enter name of enrolled principal tribe:

Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - enter race:

Black or African American Native Hawaiian or Other Pacific Islander Samoan

Native Hawaiian Guamanian or Chamorro Other Pacific Islander - enter race:

White I do not wish to provide this Information

2

3

* 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?: Yes No

Will you be using proceeds for something other than any of the 3 purposes listed above (purchase, refi, home improvement)?: Yes No

Ratios Screen and Important Data Fields

1. Enter "Ratios" on left
2. This section shows you the current CLTV based on loan entry details
3. This section shows you the current DTI based on loan entry details
4. This section shows you the Loan Summary based on loan entry details

By clicking on the blue 3 dots, you can expand the detail in each section

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Loan Status: Wholesale PreApp - Registered **Loan Purpose:** Other

Lender Loan Number: 4000002305 **Lock Expiration:** **Borrower Name:** America, Andy **Product:** 30 Year Standalone Fixed 2nd

Subject Property: 1315 Main Street Beverly Hills, CA 9021... **Program:** **Loan Amount:** \$275,000.00

Interest Rate: 8.649% **LTV/CLTV:** 36.67% / 64.71%

Loan Terms	Equity Ratios 2	AUS LTV	Other Financing
Lien Type/Position: <input type="text" value="Second Mortgage"/> <input type="text" value="2"/>	LTV: <input type="text" value="36.67%"/>	<input type="text" value="37.00%"/>	Concurrent Liens: <input type="text" value="\$0.00"/> Max Credit: <input type="text"/>
Note Rate: <input type="text" value="8.649%"/>	CLTV: <input type="text" value="64.70%"/>	<input type="text" value="65.00%"/>	Remaining Closed-End Liens: <input type="text" value="\$210,279.00"/>
Qualifying Rate: <input type="text" value="8.649%"/>	HCLTV: <input type="text" value="64.70%"/>	<input type="text" value="65.00%"/>	Remaining HELOC Balance: <input type="text" value="\$0.00"/> Max Credit: <input type="text"/>
Loan Term: <input type="text" value="360"/> I/O Term: <input type="text" value="0"/>			
Base Loan Amount: <input type="text" value="\$275,000.00"/>			
Financed MI: <input type="text" value="\$0.00"/>			
Total Loan Amount: <input type="text" value="\$275,000.00"/>			
Purchase Price/Mkt. Value: <input type="text" value="\$750,000.00"/>			
Improvements: <input type="text" value="\$0.00"/>			
Appraised Value Used: <input type="text" value="\$0.00"/>			

Loan Summary 4	Qualifying Ratios 3	Borrower Funds to Close
Total Income: <input type="text" value="\$90,000.00"/> <input type="text" value="..."/>	Housing Expense (FE): <input type="text" value="3.72%"/> <input type="text" value="..."/>	Required Funds: <input type="text" value="\$0.00"/>
Present Housing Expense: <input type="text" value="\$1,200.00"/> <input type="text" value="..."/>	Debt Ratio (BE): <input type="text" value="5.86%"/> <input type="text" value="..."/>	Required Reserves: <input type="text" value="\$0.00"/>
Proposed Housing Expense: <input type="text" value="\$3,343.62"/> <input type="text" value="..."/>	Financed Properties	Total Funds Required: <input type="text" value="\$0.00"/>
Other Obligations: <input type="text" value="\$1,927.00"/> <input type="text" value="..."/>	Number Of Financed Properties: <input type="text" value="1"/>	Verified Assets: <input type="text" value="\$0.00"/>
Total Obligations: <input type="text" value="\$5,270.62"/> <input type="text" value="..."/>		Total Available Reserves after Closing: <input type="text" value="\$0.00"/>

Pricing and Locking Loans

1. Enter "Lock Management" on the left
2. Click "Lock"

NOTE: All Loans are **required to be locked** at registration. There is no float option.

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Lender Loan Number: 4000002305
Lock Expiration:
Loan Status: Wholesale PreApp - Registered
Borrower Name: America, Andy
Subject Property: 1315 Main Street
Beverly Hills, CA 9021...
Loan Purpose: Other
Product: 30 Year Standalone Fixed 2nd
Program:
Loan Amount: \$275,000.00
Interest Rate: 8.649%
LTV/CLTV: 36.67% / 64.71%

Loan Lock History

Lock Management | Rate Lock Activity History

Lock Status: Lock Expires:
Locked Rate: Points:

Lock Price History

ACTIVITY | DATE & TIME | NOTE RATE

Lock | Update Lock | Extend Lock | Relock | Print Lock Confirmation | Lock History | Print Decision

Pricing and Locking Loans (cont.)

1. Select your lock period. Option of 45 or 60 day locks. (45 is same price as 30, so choose at least 45 day lock)
2. On all fixed rate HELOAN's our system defaults to Lender Paid Compensation (LPC.)
You do have the option to go Borrower Paid Compensation (BPC) on all our products.
3. If you wish to go BPC, you have flexibility on your compensation. Change Lender Paid Compensation to "NO", (**THIS IS REQUIRED ON ALL HELOC's as LPC is not allowed**), enter your compensation % of the loan amount, which can be 0% to 3%.
4. Click "Price to Lock"

Lock Screen

* Mortgage Type:	Conventional Mortgage	Manual Underwriting:	<input type="radio"/> Yes <input checked="" type="radio"/> No
* Amortization Type:	Fixed Rate Mortgage	Escrow Waivers:	<input checked="" type="checkbox"/> Taxes <input checked="" type="checkbox"/> Insurance
* Product:	30 Year Standalone Fixed 2nd	Closing in Entity Name:	
* Loan Term Months:	360	* Purchase Price:	\$0.00
* Investor:	SpringEQ	* Appraised / Adjusted Value:	\$750,000.00
Loan Program:		* Base Loan Amount:	\$275,000.00
ARM Plan:		Mortgage Insurance Financed:	\$0.00
* Interest Rate:	8.649%	Total Loan Amount:	\$275,000.00 LTV: 36.67%
Margin:		Concurrent Liens:	\$0.00 Max Credit: \$0.00
* Lock Days:		Remaining Closed-End Liens:	\$210,279.00
* Qualifying Credit Score:	728 DTI: 5.860% DSCR: 0.00%	Remaining HELOC Balance:	\$0.00 Max Credit: \$0.00
* Occupancy:	Primary Residence	Combined LTV Ratio:	64.70% HCLTV: 64.70%
* Property Type:	Detached	PMI Plan Type:	
* Project Type:	Not in a project or development	PMI Coverage Pct:	0%
* Number of Units:	1	Credit Event:	
* Loan Purpose:	Other	Lender Paid Compensation:	<input checked="" type="radio"/> Yes <input type="radio"/> No
Reason for Refinance:		Broker Comp & Date:	1.525% 2022
* Documentation Type:	Full Doc	Borrower Paid Compensation:	\$0.00
Prepayment:	No Prepayment	BPC Paid as a Percentage:	
Emerging Banker:	<input type="radio"/> Yes <input checked="" type="radio"/> No		

Pricing and Locking Loans (cont.)

- For HELOC Loans, you may get this error message below. **If no error message, continue to page 32 of this guide**
- This is based on the Product and Pricing Checklist answers which means this loan qualifies for the other HELOC program.
- To select the correct program, follow the message (see next 3 pages for screen shots)**

The screenshot shows a loan application form with a modal window titled "Lock Validations" overlaid on top. The modal contains a table with the following content:

SEVERITY	EXPLANATION
Error	Spring EQ HELOC Product Unavailable based on eligibility requirements. Please return to the "Short Application Screen" and in the "Mortgage Type" section, update the "Investor" to be "Spring EQ Plus"

Below the table is a button labeled "Correct Lock Details".

The background form shows the following fields:

- Mortgage Type: Conventional Mortgage
- Amortization Type: Adjustable Rate Mortgage (ARM)
- Manual Underwriting: Yes (selected), No
- Escrow Waivers: Taxes (checked), Insurance (checked)
- LTV: 36.67%
- Max Credit: \$0.00
- HCLTV: 64.67%

Pricing and Locking Loans (If Error Message)

1. Go to the Short Application tab
2. Select the "Investor" drop down box and select the correct "program" from the error message
3. Confirm the Product field is filled in from the dropdown box.

Click "Save" and then return to the "Lock Management" tab and redo do the lock request

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- Ratios

Lender Loan Number: 4000002309	Lock Expiration: 1/5/2023	Loan Status: Wholesale PreApp - Registered	Loan Purpose: Other
		Borrower Name: America, Andy	Product: 30 Year HELOC With 10
		Subject Property: 1315 Main Street Beverly Hills, CA 9021...	Program:

Project Type:

* No. Units:

* CEMA: Yes No Unpaid Balance Amount:

Mortgage Type

* Lien Type:

* Mortgage Type:

* Amortization Type:

3 * Product:

* Loan Term Months: IO Term:

2 * Investor:

Program Type:

* ARM Plan:

* Purpose of Loan:

Loan/Draw Amount:

* High Credit Line Amount:
Mortgage Credit Certificate

Other Financing

Concurrent Liens:

Remaining Closed-End Lie

Remaining HELOC Balance

Combined LTV Ratio:

Loan Interest Rate

* Interest Rate:

Qualifying Rate:

ARM Margin:

Pricing and Locking Loans (cont.)

1. Enter "Lock Management" on the left
2. Click "Lock"

NOTE: All Loans are **required to be locked** at registration. There is no float option.

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Lender Loan Number: 4000002305
Lock Expiration:

Loan Status: Wholesale PreApp - Registered
Borrower Name: America, Andy
Subject Property: 1315 Main Street
Beverly Hills, CA 9021...

Loan Purpose: Other
Product: 30 Year Standalone Fixed 2nd
Program:

Loan Amount: \$275,000.00
Interest Rate: 8.649%
LTV/CLTV: 36.67% / 64.71%

Loan Lock History

Lock Management | Rate Lock Activity History

Lock Status: Lock Expires:
Locked Rate: Points:

Lock Price History

ACTIVITY | DATE & TIME | NOTE RATE

Lock | Update Lock | Extend Lock | Relock | Print Lock Confirmation | Lock History | Print Decision

Pricing and Locking Loans (cont.)

1. Select your lock period. Option of 45 or 60 day locks. (45 is same price as 30, so choose at least 45 day lock)
2. On all fixed rate HELOAN's our system defaults to Lender Paid Compensation (LPC.)
You do have the option to go Borrower Paid Compensation (BPC) on all our products.
3. If you wish to go BPC you have flexibility on your compensation. Change Lender Paid Compensation to "NO", **(THIS IS REQUIRED ON ALL HELOC's as LPC is not allowed)**, enter your compensation % of the loan amount, which can be 0% to 3%.
4. Click "Price to Lock"

Lock Screen

* Mortgage Type:	Conventional Mortgage	Manual Underwriting:	<input type="radio"/> Yes <input checked="" type="radio"/> No
* Amortization Type:	Fixed Rate Mortgage	Escrow Waivers:	<input checked="" type="checkbox"/> Taxes <input checked="" type="checkbox"/> Insurance
* Product:	30 Year Standalone Fixed 2nd	Closing in Entity Name:	
* Loan Term Months:	360	* Purchase Price:	\$0.00
* Investor:	SpringEQ	* Appraised / Adjusted Value:	\$750,000.00
Loan Program:		* Base Loan Amount:	\$275,000.00
ARM Plan:		Mortgage Insurance Financed:	\$0.00
* Interest Rate:	8.649%	Total Loan Amount:	\$275,000.00 LTV: 36.67%
Margin:		Concurrent Liens:	\$0.00 Max Credit: \$0.00
* Lock Days:		Remaining Closed-End Liens:	\$210,279.00
* Qualifying Credit Score:	728 DTI: 5.860% DSCR: 0.00%	Remaining HELOC Balance:	\$0.00 Max Credit: \$0.00
* Occupancy:	Primary Residence	Combined LTV Ratio:	64.70% HCLTV: 64.70%
* Property Type:	Detached	PMI Plan Type:	
* Project Type:	Not in a project or development	PMI Coverage Pct:	0%
* Number of Units:	1	Credit Event:	
* Loan Purpose:	Other	Lender Paid Compensation:	<input checked="" type="radio"/> Yes <input type="radio"/> No
Reason for Refinance:		Broker Comp & Date:	1.525% 2022
* Documentation Type:	Full Doc	Borrower Paid Compensation:	\$0.00
Prepayment:	No Prepayment	BPC Paid as a Percentage:	<input type="checkbox"/>
Emerging Banker:	<input type="radio"/> Yes <input checked="" type="radio"/> No		

Pricing and Locking Loans (HELOC)

This screen shot shows a HELOC example of locking

1. Choose the rate (HELOC will only have 1 option)
2. Shows your lock period
3. Click "Lock", "Lock" "OK".

FYI - Print Lock Confirmation (you can always reenter to view/print again)

Pricing Details

Lock Days: 45 Day Rate Lock 2

30 Year HELOC With 10 Year Draw Period

Rate Price

RATE	INT ONLY PAYME...	30 DAY	45 DAY	60 DAY
11.125%	\$2,549.48	0.000%	0.000%	0.000%

*Loans priced below the minimum price require a pricing exception.

Minimum Points: 0.000% Maximum Points: 0.000%

Pricing Adjustments

ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS
Base Rate	7.000%	0.000%
CA Property State Adjustment \$300,000+	0.000%	0.000%
FICO/HCLTV Adjustment - FICO Score (720-739) HCLTV	4.125%	0.000%

ARM Notes:

Margin: 0.000% Floor: 4.000%

Lock Cancel 3

Lock Confirmation

Lock Confirmation

LOAN ATTRIBUTES	REQUESTED LOCK
Lock Date	11/21/2022 5:14 PM
Lock Expiration	1/05/2023
Lock Days	45
Lock Days	45
Lock Action	Approved
Days Extended	
Interest Rate	11.125%
Discount Points	0.000%
ARM Margin	0.000%
Product	30 Year HELOC With 10 Year Draw Period
Program	
Loan Amount	\$275,000.00
Mortgage Insured Financed Amount	\$0.00
Total Loan Amount	\$275,000.00
Other Financing	\$0.00
Cash Out Amount	\$0.00
Occupancy	Primary Residence
Loan Purpose	Other
Reason for Refinance	

Lock Cancel 3

Pricing and Locking Loans (HELOAN)

•This screen shot shows a HELOAN example of locking

1. Choose the rate and lock period. Top Rate should be selected when LPC. (LPC: 0% = par to client but includes your LPC compensation) Better pricing is shown as discount points/rate buy down to client if available in the state.
2. This shows you your lock period
3. Click "Lock", "Lock" "OK".
4. Print Lock Confirmation (you can always reenter to view/print again)

Pricing Details

Lock Days: 45 Day Rate Lock 2

30 Year Standalone Fixed 2nd

Net Rate & Pri

RATES	P & I PAYMENT	30 DAY	45 DAY	60 DAY
10.775%	\$2,572.24	0.000%	0.000%	0.500
10.725%	\$2,561.91	0.125%	0.125%	0.625
10.675%	\$2,551.58	0.250%	0.250%	0.750
10.625%	\$2,541.27	0.375%	0.375%	0.875
10.575%	\$2,530.97	0.500%	0.500%	1.000
10.525%	\$2,520.67	0.625%	0.625%	1.125
10.475%	\$2,510.39	0.750%	0.750%	1.250

*Loans priced below the minimum price require a pricing exception.

Minimum Points: 0.000% Maximum Points: 0.000%

Pricing Adjustments

ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS
Base Rate	5.649%	-1.625%
Loan Amount \$275,000 - \$300,000	-0.250%	0.000%
CA Property State Adjustment \$275,000 - \$300,000	0.000%	0.000%

Lock 3

Lock Confirmation

Lock Confirmation

LOAN ATTRIBUTES	REQUESTED LOCK
Lock Date	11/21/2022 2:52 PM
Lock Expiration	1/05/2023
Lock Days	45
Lock Action	Approved
Days Extended	
Interest Rate	10.775%
Discount Points	0.000%
ARM Margin	0.000%
Product	30 Year Standalone Fixed 2nd
Program	
Loan Amount	\$275,000.00
Mortgage Insured Financed Amount	\$0.00
Total Loan Amount	\$275,000.00
Other Financing	\$0.00
Cash Out Amount	\$0.00
Occupancy	Primary Residence
Loan Purpose	Other
Reason for Refinance	

Lock 3

Loan 2000000568 locked successfully

Congratulations, your Loan Lock Request has been fully submitted.

OK Print Confirmation 4

Pricing and Locking Confirmation

After selecting your lock, you must confirm the rate entered during initial registration screen is the same – if not, fix it on the “Short Application”. If you do not confirm the rate matches, your Debt Ratio will be off.

1. Confirm rate on lock is same as rate on “Short Application”
2. Click on short application and make sure the Interest Rate matches your locked interest rate.

Pricing Details

Lock Days: 45 Day Rate Lock

30 Year Standalone Fixed 2nd

Net Rate & P

RA	P & I PAYMENT	30 DAY	45 DAY	60 DAY
10.775%	\$2,572.24	0.000%	0.000%	0.500
10.725%	\$2,561.91	0.125%	0.125%	0.625
10.675%	\$2,551.58	0.250%	0.250%	0.750
10.625%	\$2,541.27	0.375%	0.375%	0.875
10.575%				
10.525%				
10.475%				

View Pipeline

Loan Details

Short Application

New Credit Reports

Product & Pricing Checklist

Full Application

Lock Management

Loan Submission

Loan Processing

Contacts

Import History

Status History

*Loans priced below the

Minimum Points: 0.0

Pricing Adjustments

ADJUSTMENT DESCRIPTION

Base Rate

Loan Amount \$275,000 -

CA Property State Adjust

Lender Loan Number: 4000002308

Lock Expiration:

Loan Status: Wholesale PreApp - Registered

Borrower Name: America, Andy

Subject Property: 1315 Main Street Beverly Hills, CA 9021...

Loan Purpose: Other

Product: 30 Year Standalone Fixed 2nd

Program:

Loan Amount: \$275,000.00

Interest Rate: 10.775%

LTV/CLTV: 36.67% / 64.71%

Total Loan Amount: \$275,000.00 LTV Ratio: 36.67%

Mortgage Credit Certificate: Yes No Mortgage Credit Certificate

Other Financing

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

Remaining Closed-End Liens: \$0.00

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

Combined LTV Ratio: 36.67% LTV: 36.67%

Loan Interest Rate

Interest Rate: 10.775%

Qualifying Rate: 10.775%

ARM Margin: 0.000% ARM Index: 0.000%

Escrows

Escrow Waivers: Taxes Insurance

Lock Confirmation



Lock Confirmation

4000002589

Borrower Name:	Andy America	Lock Date:	02-08-2023 04:03:14 PM
Subj Address:	2063 Mill Rd.	Lock Expiration:	03-27-2023
City, State, Zip:	Norristown, PA 19403	Locked Rate:	9.375%
Account Executive:	Kevin Schultz	Total Points:	0.000%
Lock Days:	45		

Spring EQ, LLC

Compensation – 1.525%

The following lock attributes were used to determine your lock contract:

Product:	20 Year Standalone Fixed 2nd	Occupancy:	Primary Residence
Program:		Property Type:	Detached
ARM Margin:	0.000%	Number of Units:	1
Purchase Price:	\$0.00	Loan Purpose:	Other
Appraised Value:	\$750,000.00	Reason for Refinance:	
Base Loan Amount:	\$275,000.00	Manual Underwriting:	No
Mortgage Ins Financed:	\$0.00	Escrows / Impounds:	N/A
Other Financing:	\$0.00	Fees Buy-Out:	No
Total Loan Amount:	\$275,000.00	PMI Plan Type:	
LTV:	36.667%	PMI Coverage Pct:	0.000%
CLTV:	64.704%	Days Extended:	0
Qualifying Credit Score:	728	Compensation Type:	

The following adjustments were made to determine the above Total Points:

Adjustment Item Description	Rate Adjustment	Points Adjustment
Base Rate and Points	4.999%	0.000%
FICO/CLTV Adjustment - FICO Score (720-739) CLTV (60-65%)	4.626%	0.000%
Loan Amount \$275,000 - \$300,000	-0.250%	0.000%
PA Property State Adjustment \$275,000 - \$300,000	0.000%	0.000%
Total Points	9.375%	0.000%

Submit The Loan

1. Enter "Loan Submission" on left
2. "Submit Loan for disclosures only" (will be preselected)
3. Click "**Submit loan**" – a submission confirmation box will pop up. Click "**Yes**".
4. **Your Loan Registration is not complete until you get this Confirmation box (example below) and loan status will be Wholesale App Registered.**

FYI*** Spring EQ will send all disclosures to your client(s) electronically

Client(s) must acknowledge disclosures within 3 days of our credit pull or the loan will need to be restarted and resubmitted.

The screenshot displays the 'Loan Submission' interface. At the top, a summary bar shows loan details: Lender Loan Number (4000002305), Lock Expiration (1/5/2023), Loan Status (Wholesale PreApp - Registered), Borrower Name (America, Andy), Subject Property (1315 Main Street, Beverly Hills, CA 9021...), Loan Purpose (Other), Product (30 Year Standalone Fixed 2nd), Program, Loan Amount (\$275,000.00), Interest Rate (10.775%), and LTV/CLTV (36.67% / 64.71%).

The main section is titled 'Loan Submission' and contains several fields:

- Reason for Loan Submission:** Radio buttons for 'Submit for Loan Disclosures Only' (selected) and 'Submit for Loan Processing'.
- Loan Licensing Details:** Fields for Name, DBA Name, Address Line One, Address Line Two, Zip City State, Company/Branch NMLS ID, Company/Branch License, MLO NMLS ID, and MLO License #.
- TRID Application Date:** A date field set to 11/21/2022.
- Broker certifies that consent was obtained from the applicant to order a credit report on the following date:** A date field set to 11/21/2022.

At the bottom, there is a 'Submit Loan' button and a 'Cancel' button. A green arrow points to the 'Submit Loan' button, labeled with a '2'. A confirmation dialog box titled 'Confirm Submission' is overlaid, asking 'Are you sure you want to submit the loan?' with 'Yes' and 'No' buttons. A green arrow points to the 'Yes' button, labeled with a '2'. Another dialog box titled 'Loan Submission Confirmation' is overlaid, displaying the message 'Thank you, loan 4000002305 has been submitted successfully.' and an 'OK' button. A green arrow points to the 'OK' button, labeled with a '4'.

THANK YOU FOR YOUR VALUED BUSINESS!!!

