

Prior to Purchase Condition Upload

1 Navigate to your home screen to view your full pipeline.

The screenshot displays the Spring EQ B2B Portal home screen. At the top, the user's profile information is shown: Spring EQ, LLC, 1 West Elm Street, Conshohocken, PA 19428. Key identifiers include NMLS ID#: 1464945, Broker ID#: 4002656, and Approved For: CONV. The Channel is set to Correspondent - Non Delegated, and the Broker Status is Approved.

The main navigation menu on the left includes: Home (highlighted), View Pipeline, Loan Registration, Import Loan File, and Manual Loan Entry. Below the menu is a 'Recent Loans' section.

The central area features a 'Welcome to the B2B Portal' message and a 'Channel' dropdown menu currently set to 'Correspondent - Non Delegated'. To the right, the company address is displayed: Spring EQ, LLC, 1 West Elm Street, Suite 450, Conshohocken PA, 19428.

The 'Pipeline' section is the primary focus, showing a table of loan statuses and a corresponding bar chart. The table is filtered by 'Loan Officer: All'.

STATUS	COUNT	TOTAL LOAN AMT
Declined	2	\$200,000
Loan Registered	4	\$915,000
Submitted for Approval	1	\$100,000
Conditional Approval	1	\$190,000
Resubmittal	3	\$300,000
Clear to Close	1	\$275,000
Submitted for Closed Loan Review	1	\$100,000
Closed Loan Review - Suspense	1	\$100,000
Ready for Purchase - Suspense	2	\$375,000
Purchased Loan	1	\$175,000
Total	17	\$2,730,000

The bar chart visualizes this data, with the Y-axis representing the total loan amount from \$0 to \$1,000,000. The X-axis lists the statuses with their respective counts. The 'Loan Registered' status has the highest total loan amount at \$915,000. The 'Change Pipeline View' options are set to 'Amounts'.

2

Click on the number next to "Close Loan Review - Suspense" to view all loans in this status.

* Loan Officer:

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Submitted for Approval	1	\$100,000
Conditional Approval	1	\$190,000
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Closed Loan Review - Suspense	1	\$100,000
Ready for Purchase	2	\$375,000
Purchased Loan	1	\$175,000
Total	17	\$2,730,000

Change Pipeline View: Amounts

3

Click on the loan number for the loan you want to submit conditions for.

Loan Registration
 Import Loan File
 Manual Loan Entry

Lender Loan Number: Lock Expiration: Subject Property: Interest Rate: Program:
 LTV/CLTV: Occupancy: Ratios:

Loan Search Period: Status Group: Last Name: Loan Number: Loan Purp

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM
7000000008	Americaz, Andy	Primary Residence	Other	HELOAN Standalone 15 Yr Fixed	

4 Click on the "Loan Purchasing" drop-down.

View Pipeline

- Loan Details
- Short Application
- Full Application
- Lock Management
- Loan Submission
- Loan Processing
- Loan Purchasing**
- Contacts
- Import History
- Status History

Loan Status: Closed Loan Review - Suspense **Loan Prod Inter**

Lender Loan Number: 7000000008 **Lock Expiration:** 3/29/2024 **Borrower Name:** Americaz, Andy **Subject Property:** 500 Overland Ave Atlanta, GA 30310 **LTV/CLTV:** 20.00% / 62.06% **Occt**

1 Borrowers | Andy Americaz (Primary)

1 No of Units | Property Type: Detached
Occupancy: Primary Residence
Appraised Value: \$500,000.00
Refinance Purpose:

700 | Loan Term: 180
Escrows / Impounds: No

5 Click on "Purchase Conditions".

View Pipeline

- Loan Details
- Short Application
- Full Application
- Lock Management
- Loan Submission
- Loan Processing
- Loan Purchasing
- Purchase Conditions**
- Contacts
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- Status History

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1 Borrowers | Andy Americaz (Primary)

1 No of Units | Property Type: Detached
Occupancy: Primary Residence
Appraised Value: \$500,000.00
Refinance Purpose:

700 | Loan Term: 180
Escrows / Impounds: No
Documentation Type: Full Doc

6 Click on the green arrow next to the condition you want to upload.

Spring EQ, LLC
1 West Elm Street
Conshohocken, PA 19428

NMLS ID#: 1464945
Broker ID#: 4902556
Approved For: CONV

Channel: Correspondent - Non Delegated
Broker Status: Approved

Resources Kelly Martin Log Out

Lender Loan Number: 7000000008
Lock Expiration: 3/29/2024

Loan Status: Closed Loan Review - Suspense
Borrower Name: Americaz, Andy
Subject Property: 500 Overland Ave
Atlanta, GA 30310
LTV/CLTV: 20.00% / 62.06%

Loan Purpose: Other
Product: HELDAN Standalone 15 Yr Fixed
Interest Rate: 9.800%

Total Loan Amount: \$100,000.00
Loan Amount: \$100,000.00
Program:
Ratios: 25.49% / 27.44%

Occupancy: Primary Residence

Loan Conditions

Filter: All - Open/Submitted/Received

DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
Pre-Purchase								
We are missing a verbal verification of employment required to be dated 10 days prior to closing.	Open	Seller						
Please provide updated Insurance declaration, showing the effective date as on or prior to 2/12/24. The current declaration has an effective date of 3/1/2024.	Open	Seller						
Provide a current payment history on subject loan consistent with the requirements listed in the Seller Guide.	Open	Seller						
Pre-Purchase Collateral								
Ship Collateral Package per Seller Guide to Computershare 275 Commerce Drive, Suite 120, Fort Washington, PA 19034 and provide Shipping Tracking # in the Condition Note	Open	Seller						
The executed Allonge is missing from the executed closing package.	Open	Seller						

7 Click the blue "Browse" button to find the document on your computer you wish to upload.

ence Ratios: 25.49% / 27.44%

Manage Conditions ?

Disclosure Date:

File Name: Browse

Browse

Browse

Browse

Browse

Browse

UPLOAD	ATTACHMENTS	NOTE	SUBMIT

8 Once you've **selected** the document, click the blue "Upload" button.

The screenshot shows a web interface for uploading documents. It features a table with four columns: 'Doc Type', 'Description', 'Disclosure Date', and 'File Name'. Each row contains a dropdown menu with 'PPR Specific Docs' selected, followed by empty text boxes for the other three columns. At the bottom of the table, there are two buttons: 'Upload' (highlighted with an orange circle) and 'Cancel'.

9 Click the blue "Okay" button in the pop up screen.

This screenshot shows the same document upload interface as in step 8, but with a 'Success' pop-up dialog box overlaid. The dialog box contains an information icon, the text 'Documents uploaded successfully.', and an 'OK' button (highlighted with an orange circle). The 'Upload' and 'Cancel' buttons from the interface are visible at the bottom of the screen.

10

Navigate to <https://broker.springeq.com/portal/#/loan/297407/conditions?section=8>

11

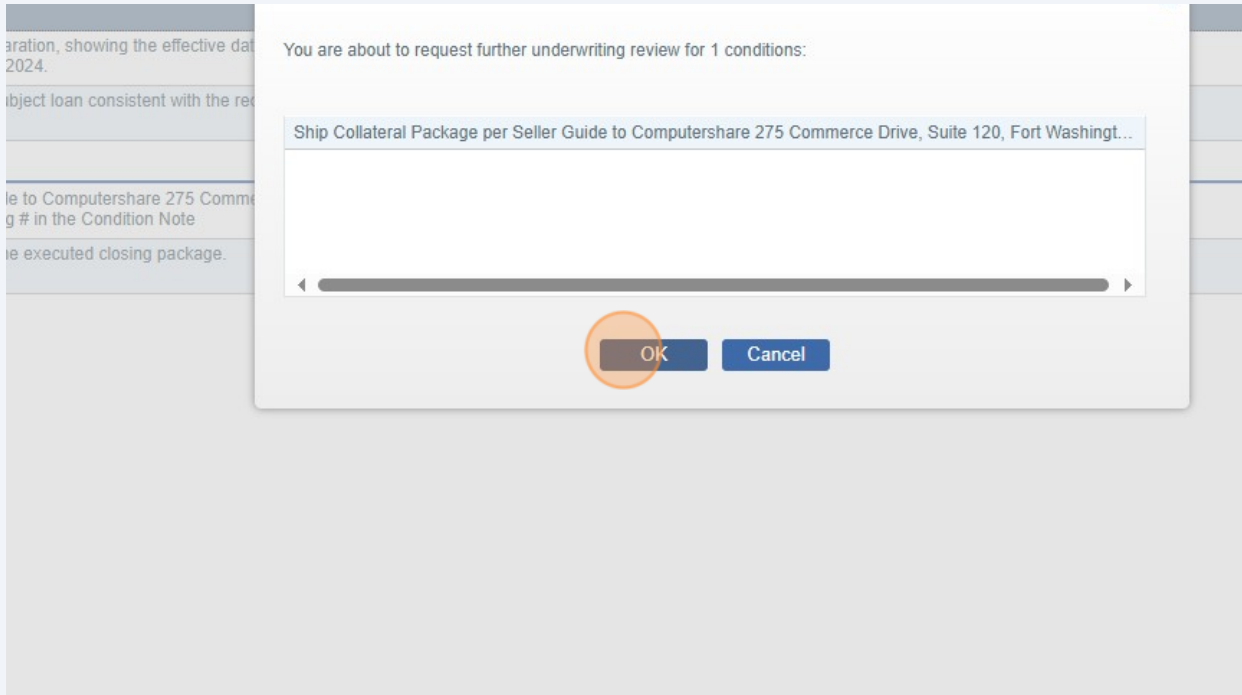
Click on "Submit for Review"..

The screenshot displays a web application interface. On the left side, there is a dark vertical sidebar with a blue circular icon at the bottom. The main content area features a table with two rows of data. The first row contains the text "Ship Collateral Package per Seller Guide to Computershare 275 Commerce Drive, Suite 120, Fort Washington, PA 19034 and provide Shipping Tracking # in the Condition Note" in the left column and "Up" in the right column. The second row contains the text "The executed Allonge is missing from the executed closing package." in the left column and "Sut" in the right column. Below the table, there is a large empty white rectangular area. At the bottom of the interface, there is a blue button labeled "Submit for Review" with an orange circle highlighting it.

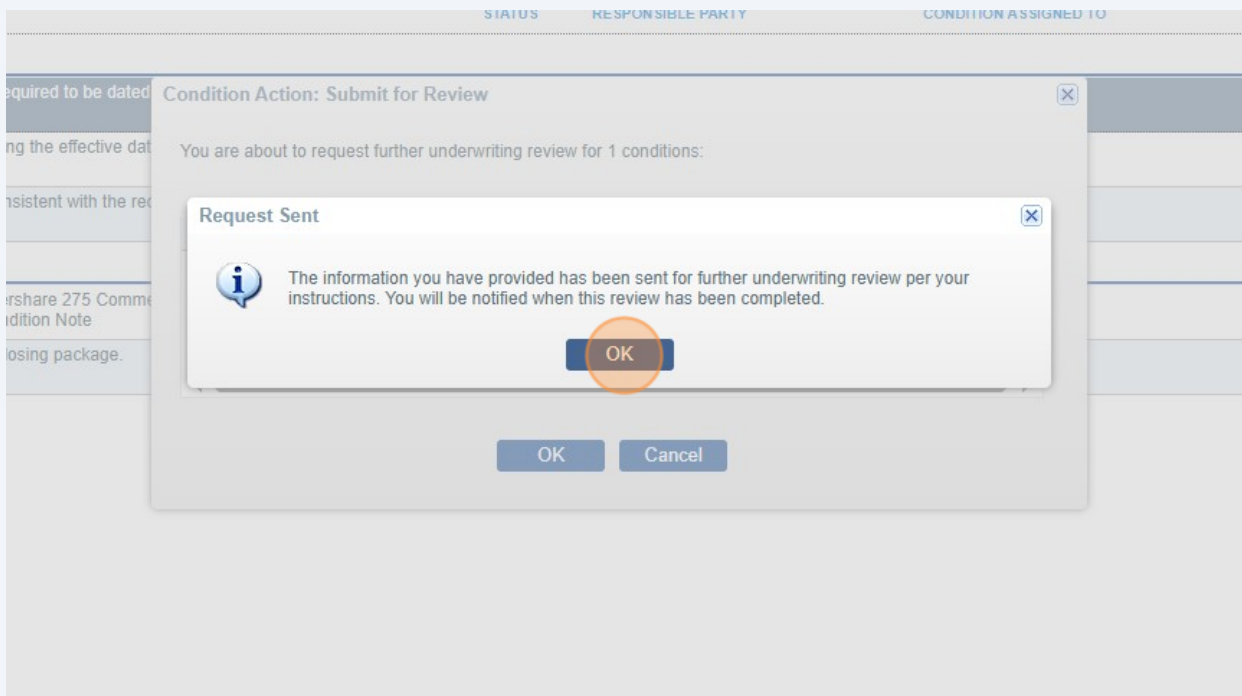
Ship Collateral Package per Seller Guide to Computershare 275 Commerce Drive, Suite 120, Fort Washington, PA 19034 and provide Shipping Tracking # in the Condition Note	Up
The executed Allonge is missing from the executed closing package.	Sut

Submit for Review

12 Click the "OK" button.



13 Click "OK" on the next pop up..



14 Click on the filter drop-down to see the conditions categories.

1 West Elm Street
Conshohocken, PA 19428

Broker ID#: 4002656
Approved For: CONV

Broker Status: Approved

Loan Status: Closed Loan Review - Suspense
Loan Purpose: Other

Borrower Name: Americaz, Andy
Product: HELOAN S

Subject Property: 500 Overland Ave
Atlanta, GA 30310
Interest Rate: 9.800%

LTV/CLTV: 20.00% / 62.06%
Occupancy: Primary Re

Lender Loan Number: 7000000008
Lock Expiration: 3/29/2024

Loan Conditions

Filter: All - Open/Submit/Received

DESCRIPTION	STATUS	RESPONSIBLE P
Pre-Purchase		
We are missing a verbal verification of employment required to be dated 10 days prior to closing.	Submitted	Seller
Please provide updated Insurance declaration, showing the effective date as on or prior to 2/12/24. The current declaration has an effective date of 3/1/2024.	Submitted	Seller
Provide a current payment history on subject loan consistent with the requirements listed in the Seller Guide.	Submitted	Seller
Pre-Purchase Collateral		
Ship Collateral Package per Seller Guide to Computershare 275 Commerce Drive, Suite 120, Fort Washington, PA 19034 and provide Shipping Tracking # in the Condition Note	Submitted	Seller

15 Click "All" to see all conditions regardless of status.

1 West Elm Street
Conshohocken, PA 19428

Broker ID#: 4002656
Approved For: CONV

Broker Status: Approved

Loan Status: Closed Loan Review - Suspense
Loan Purpose: Other

Borrower Name: Americaz, Andy
Product: HELOAN S

Subject Property: 500 Overland Ave
Atlanta, GA 30310
Interest Rate: 9.800%

LTV/CLTV: 20.00% / 62.06%
Occupancy: Primary

Lender Loan Number: 7000000008
Lock Expiration: 3/29/2024

Loan Conditions

Filter: All - Open/Submit/Received

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We are missing a verbal verification of employment required to be dated 10 days prior to closing.	Submitted	Seller
Please provide updated Insurance declaration, showing the effective date as on or prior to 2/12/24. The current declaration has an effective date of 3/1/2024.	Submitted	Seller
Provide a current payment history on subject loan consistent with the requirements listed in the Seller Guide.	Submitted	Seller
Pre-Purchase Collateral		
Ship Collateral Package per Seller Guide to Computershare 275 Commerce Drive, Suite 120, Fort Washington, PA 19034 and provide Shipping Tracking # in the Condition Note	Submitted	Seller
The executed Allonge is missing from the executed closing package.	Submitted	Seller

16 Click "View Pipeline".



Spring EQ, LLC
1 West Elm Street
Conshohocken, PA 19428

NMLS ID#: 1464945
Broker ID#: 4002656
Approved For: CONV

Channel: Correspondent - Non Delegated
Broker Status: Approved

View Pipeline

- Loan Details
- Short Application
- ▶ Full Application
- Lock Management
- ▶ Loan Submission
- ▶ Loan Processing
- ◀ Loan Purchasing
- Purchase Conditions**
- Contacts
- Import History
- Status History

Lender Loan Number: 7000000008
Lock Expiration: 3/29/2024

Loan Status: Closed Loan Review - Suspense
Borrower Name: Americaz, Andy
Subject Property: 500 Overland Ave
Atlanta, GA 30310
LTV/CLTV: 20.00% / 62.06%

Loan Prod Inter
Occu

Loan Conditions

Filter: All

DESCRIPTION

STAT

Prior to Approval

Provide a copy of the most recent pay stub(s) showing the borrower as the employee, the employer's name, gross earnings covering the most recent 30-day period, average hours worked per pay period and hourly rate (when applicable), the pay period start and end dates, year to date earnings, and all payroll deductions	Clea
Provide all W-2 forms from all employers in the two most recent tax years.	Waiv
Provide a copy of the current and fully executed lease agreement for each investment/rental property owned that is included in your loan application.	Clea
Provide the most recent mortgage statement for all real estate owned showing the property address and a breakdown of the monthly mortgage payment.	Waiv

17

Review all conditions, both Pre Purchase and Pre Purchase Collateral. If there are outstanding conditions in the Pre Purchase Collateral section, repeat steps 6-9. ***Note - some of the conditions may remain open such as the "Ship the Collateral Package" condition.

Pre-Purchase					
We are missing a verbal verification of employment required to be dated 10 days prior to closing.	Open	Seller			🟢
Please provide updated Insurance declaration, showing the effective date as on or prior to 2/12/24. The current declaration has an effective date of 3/1/2024.	Open	Seller			🟢
Provide a current payment history on subject loan consistent with the requirements listed in the Seller Guide.	Open	Seller			🟢
Pre-Purchase Collateral					
Ship Collateral Package per Seller Guide to Computershare 275 Commerce Drive, Suite 120, Fort Washington, PA 19034 and provide Shipping Tracking # in the Condition Note	Open	Seller			🟡
The executed Allonge is missing from the executed closing package.	Open	Seller			🟡

18

Navigate to the notes section on the "Ship the Collateral Package" condition and input the tracking number for the Collateral Package.

19

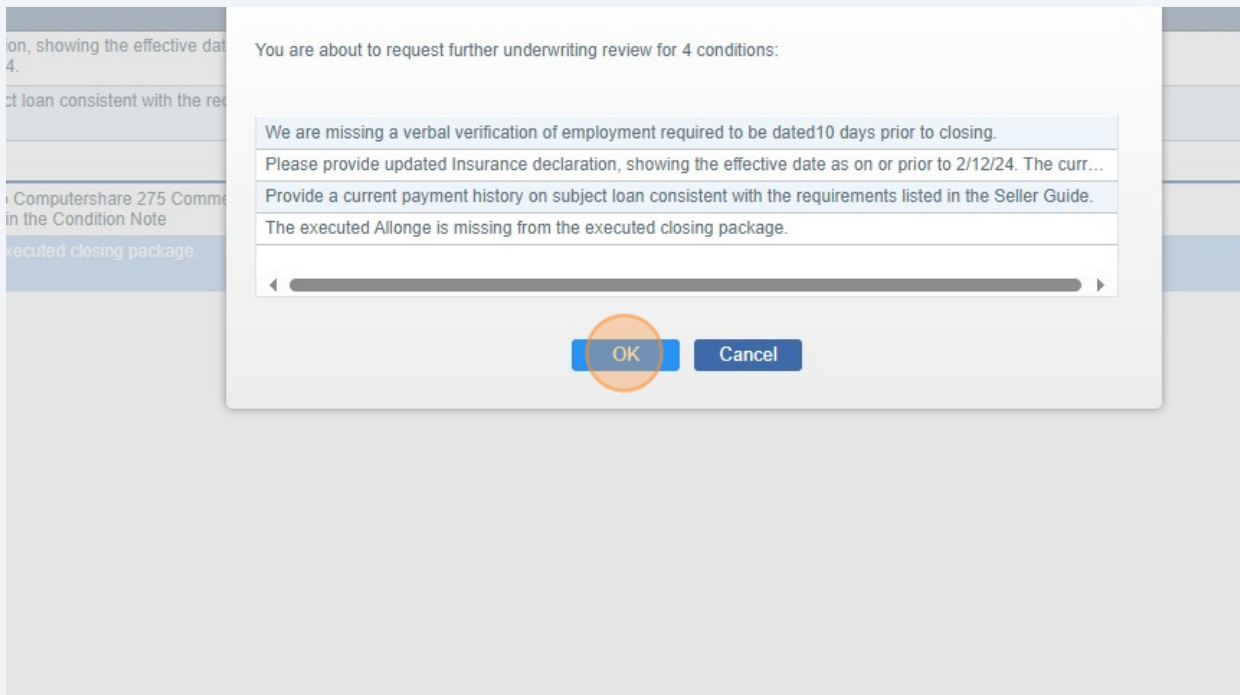
After all conditions have been uploaded, **click** the blue "Submit for Review" button.

The screenshot shows a software interface with a table of conditions. The table has columns for condition description, status, and assignee. The 'Submit for Review' button is highlighted with a blue circle.

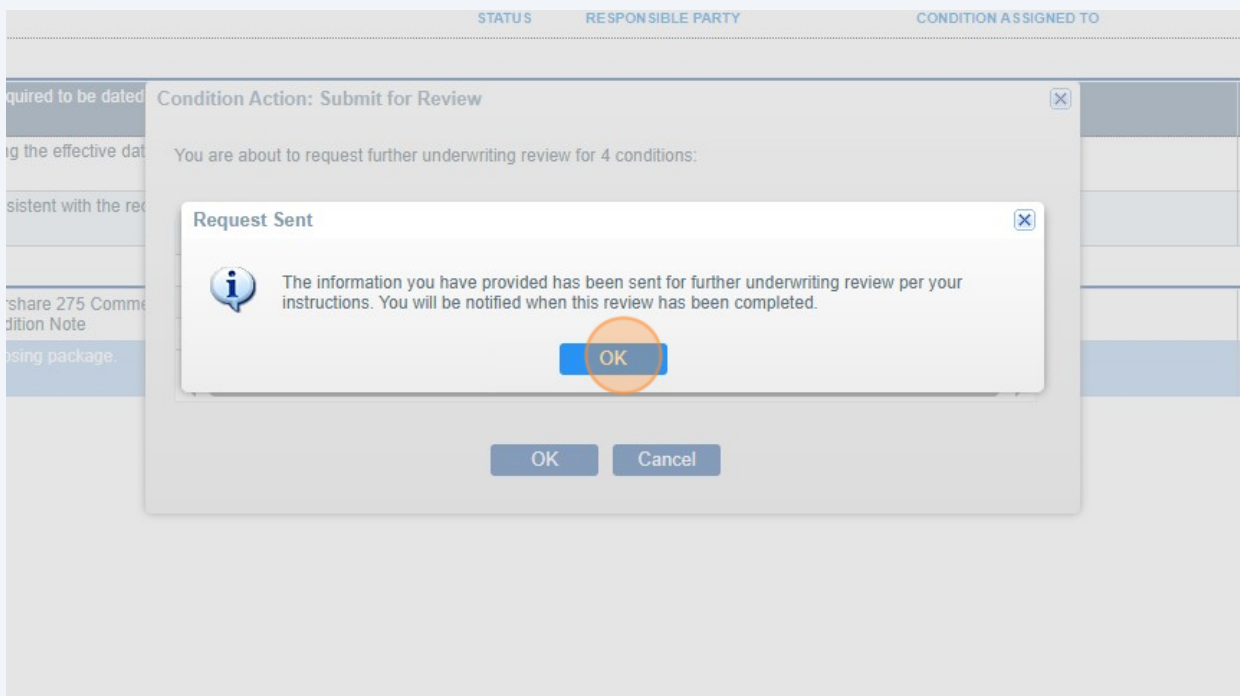
Ship Collateral Package per Seller Guide to Computershare 275 Commerce Drive, Suite 120, Fort Washington, PA 19034 and provide Shipping Tracking # in the Condition Note	Open	Seller
The executed Allonge is missing from the executed closing package.	Open	Seller

[Submit for Review](#)

20 Verify the conditions you are submitting, and then click the blue "OK" button.



21 Click the blue "Okay" button on the Request Sent pop-up box.



22

The "Loan Status" will remain as "Closed Loan Review - Suspense", but a notification gets sent to the operations team that there are documents ready to review.

Spring EQ, LLC 1 West Elm Street Conshohocken, PA 19428	NMLS ID#: 1464945 Broker ID#: 4002656 Approved For: CONV	Channel: Correspondent - Non Delegated Broker Status: Approved
Lender Loan Number: 7000000008	Lock Expiration: 3/29/2024	Loan Status: Closed Loan Review - Suspense
	Subject Property: 500 Overland Ave Atlanta, GA 30310	LTV/CLTV: 20.00% / 62.06%

Loan Conditions

Filter: All - Open/Submit/Received

DESCRIPTION

Pre-Purchase

We are missing a verbal verification of employment required to be dated 10 days prior to closing.

Please provide updated Insurance declaration, showing the effective date as on or prior to 2/12/24. The current declaration has an effective date of 3/1/2024.

Provide a current payment history on subject loan consistent with the requirements listed in the Seller Guide.

Pre-Purchase Collateral