

9.0 Pending Pricing Approvals

Once the due diligence process is complete the loan will indicate a status of Pending Pricing Approval. At this point the loan Seller must approve the proposed pricing based on the results of the due diligence.

From the **Pipeline** section, select the required loan which has the **Status** of **Pending Pricing Approval**.

5. Pipeli	ne	Rate Lock	Seller Resol	urces								David	(OSS *
Pipeline	(8 Lo	ans)			Loan I	ID Go	Seller Loan ID	Go Borrower Last Nam	ie GoI	.oan Status		Go Reset Export to	Excel
Active	Inact	ive Relockable	Funded	Pairoffs	All								
Loan ID	- 5	seller Loan ID	Inv Loan ID	Loc	k Date	Final Exp Date	Last Name	Product	Loan Amt	Chg	Price	Status	1
200024072	3	0303		06/	19/2019	07/19/2019	Test	5/1 ARM (Released)	\$175,000		101.8750	Registered	- · ·
200024071	1	0101		06/	18/2019	07/18/2019	Test	Fixed 30 (Released)	\$200,000		102.0000	Rate lock	••
200024039	2	02520986		11/	07/2017	12/22/2017	Demo1	Fixed 30 (Released)	\$500,000		102.0000	Pending wire	
00024031	ι	JAT-5	AF-24685	10/	27/2017	12/26/2028	Estrada	Fixed 15 (Released)	\$1,246,132		101.8129	Rate lock	
200024030	ι	JAT-4	AF-24684	10/	27/2017	11/27/2028	Morgan	Fixed 15 (Released)	\$154,268		102.0000	Review in process	
200024029	L	JAT-3	AF-24683	10/	27/2017	12/26/2028	Williams	Fixed 15 (Released)	\$614,321		102.0000	Reviewed with exceptions	
200024028	L	JAT-2	AF-24682	10/	27/2017	12/26/2017	Jones	Fixed 15 (Released)	\$952,349	-	101.7491	Pending Pricing Approval	1
200024027		JAT-1	AF-24681	10/	27/2017	12/26/2017	Smith	Fixed 15 (Released)	\$486,267	-	99.6091	OK to fund	-

The system will take the Seller to the **Lock vs. Final Info** tab, which will display results from the due diligence review. Any difference between the **Lock Information** and the **Settlement Information** will be shown on this screen, including the **Total Adj**, **Max Price**, and **Final Price**.

Note: Any loan in a status beyond "Pending Price Approval", **Post File Submission Lock Extension(s)**, if applicable, will also be visible.

USENIA.	Loan Confirm MIGLQ Test Seller (300617)			Docu	Iment Inventory Loan Exception	ns Due Dingence Contacts	Status History				
unding Memos	Loan ID 200001321 Lock vs. Final Info	Final Loan Charact	ristics								
oan Exceptions Report	Loan ID 200001321		Characteristic	Lock Info Selection	Adj	Settlement Info Selection					
elock Report	Status		Product	Released)	NonPrime Fixed 30 (Released)						
	OK to fund		Coupon	4.5000%		5.0000%					
nward Communents	Basic Loan Info		Base Price		98.5000		99.5000				
ricing Exceptions	Seller Loan ID	321	1000	18 00000	0.0000	18 00000	0.0000				
	Investor Loan ID	321	Lock Tune	Bast Efforts	0.0000	Best Efforts	0.0000				
eports	Servicer Loan ID	321	Lock Term	30 Davis	0.0000	30 Davs	0.0000				
	Seller Name MTC	GLQ Test Seller	Loan Amount	\$987.654.00	-0.5000	\$987,654.00	-0.5000				
	Borrower Info		Qualifying Credit Score	789	1.3750	789	1.3750				
	First Market	÷	Occupancy	Owner	0.0000	Owner	0.0000				
	First Name	3	Purpose	Purchase	0.0000	Purchase	0.0000				
	Last Name		Property Type	SFR	0.0000	SFR	0.0000				
	55 #	303-301-7779	DTI	35.0000%	0.0000	15.0000%	0.0000				
	Property Info		Escrow Account	Yes	0.0000	Yes	0.0000				
	Address	123 D. CO 80249	PITI Reserves Months	11.0000	0.0000	12.0000	0.0000				
	Registration Date	01/30/2018	State	co	0.0000	со	0.0000				
	Lock Date	01/30/2018	Product	NonPrime Fixed 30 (Released) 0.0000	NonPrime Fixed 30 (Released)	0.0000				
	Oriz Exo Date	03/01/2018	Primary Housing Lates in Last 24 Months	Yes	0.0000	Yes	0.0000				
	Extension Request Date	01/30/2018									
	Extension 2 Request Date	01/30/2018	Total Adj		0.8750		0.8750				
	Extended Exp Date	03/15/2018	Max Price		102.5000		102.5000				
	Grace Exp Date	03/15/2018	Post File Submission Lock Extension - 7 days		-0.1250		-0.1250				
	Final Exp Date	03/15/2018	Post File Submission Lock Extension - 7 days		-0.1250		-0.1250				
	Post-Close Docs	Not Uploaded	Final Price		99.3750		100.1250				
	Post-Close Docs Received Date	01/15/2018									
	Collateral Received Date										
	Settlement Date										



The final loan data will also be available under the Final Loan Characteristics tab.

ban ID 200024028 Lock vs. Final Info	Final Loan C	haracteristics					
oan ID 200024028		Pricing Data Characteristics	Value				
his is a customizable content message for when iligence is complete for a loan	the Due	Address City	Denver				
		Address State	со				
		Address Street	234 Main				
		Address Zip	80249				
		Amortization Term	180				
		Borrower First Name	Bill				
		Borrower Last Name	Jones				
		Borrower SSN	xxx-xx-2222				
		HCLTV	79.3625				
		Escrow Account	1				
		First Payment Date	2017-10-01				
		Occupancy	0				
		Original Term	180				
		PITI Reserves Months	439.03				
		Property Type	SFR				
		Qualifying FICO	800				
		Coupon	3.375				
		DTI	68.332				
		AMC Diligence Data Characteristics	Value				
		Origination Channel	Retail				
		Mortgage Type	Conventional without MI				
		Documentation Type	Full				

Once all the information about the loan has been reviewed, the Seller can approve the final pricing by clicking the **Approve Pricing** button at the bottom of the **Lock vs. Final Info** tab.

	Base Price		100.6241		100.6241
Basic Loan Info					
Seller Loan ID U	VT-2 CLTV	24 76%	0.0000	74 26%	0.0000
Investor Loan ID AF-2	682 Lock Time	24.70%	0.0000	Mandatoni	0.0000
Seller Name Demo S	ller	45 Days	0.0000	45 Davis	0.3500
Porrower Info	Lock ferm	45 Days	-0.2500	45 Days	-0.2500
		\$952,549.45	0.2500	\$952,549.45	0.2500
First Name	BIII FICO	812	2.0000	800	1.0000
Last Name J	nes Occupancy	Owner	0.0000	Owner	0.0000
SS # XXX-XX-	222 Purpose	Purchase	0.1250	Purchase	0.1250
Property Info	Property Type	SFR	0.0000	SFR	0.0000
Address 234	DTI	35.00%	0.0000	48.33%	0.0000
Denver, CO 8	249 Escrow Account	Yes	0.0000	Yes	0.0000
County. De	PITI Reserves Months	11	0.0000	8	0.0000
Registration Date 10/2//.	017 State	со	0.0000	CO	0.0000
Lock Date 10/27/	017				
Exp Date 12/11/	017 Total Adi		2 1250		1 1250
Final Exp Date 12/26/	017 Max Price		103,0000		103,0000
Post-Close Docs Not Uplo	ded Final Price		102.0000		102.0000
Post-Close Docs Received Date	Final Price		102.0000		101.7491
Collateral Received Date					
Wire Account					
Investor Funded Date					
					Approve Pricing

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Once the pricing has been approved, the system will open a window asking which wire account to use. The Investor, based on the Seller's instructions, will have all requested wire accounts set up. They will appear in the **Wire Account** drop-down menu. This list will contain all the warehouse lenders where the Seller will need the loans funds wired. Once the **Wire Account** has been selected, click the checkbox next to **I Agree** then click **Approve**.

Approve Pricing	Wire Acco	unt: Select wire account Select wire account
		Seller - ABC Bank
	[Agree	

9.1 Load Funding Memo Approval

Once the price has been approved, the loan will step to Pending Wire while a funding memo is being generated. Funding memos are generated per instructions from the Investor and will be based upon the dates the Seller is set to receive wires. Once the memo is generated, it must be approved. The Seller will receive an email notifying them of a funding memo pending approval.

oss 🔹	David F									irces	Seller Resou	Rate Lock 📜	ne 🔒 R	S Pipelir
xcel	Export to E	Go Reset		an Status	e GoLoa	Go Borrower Last Nan	eller Loan ID	Go	Loan ID)	(8 Loans)	Pipeline
									All	Pairoffs	Funded	Relockable	Inactive	Active
		Status	Price	Chg	Loan Amt	Product	Last Name	Final Exp Date	k Date	Loc	Inv Loan ID	r Loan ID	• Seller	Loan ID
•••		Registered	101.8750		\$175,000	5/1 ARM (Released)	Test	07/19/2019	9/2019	06/1		3	30303	200024072
•••		Rate lock	102.0000		\$200,000	Fixed 30 (Released)	Test	07/18/2019	8/2019	06/1		1	10101	200024071
1		Pending wire	102.0000		\$500,000	Fixed 30 (Released)	Demo1	12/22/2017	07/2017	11/0		20986	20252	200024039
		Rate lock	101.8129		\$1,246,132	Fixed 15 (Released)	Estrada	12/26/2028	27/2017	10/2	AF-24685	5	UAT-5	200024031
	ess	Review in proce	102.0000		\$154,268	Fixed 15 (Released)	Morgan	11/27/2028	27/2017	10/2	AF-24684	1	UAT-4	200024030
	exceptions	Reviewed with	102.0000		\$614,321	Fixed 15 (Released)	Williams	12/26/2028	27/2017	10/2	AF-24683	3	UAT-3	200024029
	g Approval	Pending Pricing	101.7491		\$952,349	Fixed 15 (Released)	Jones	12/26/2017	27/2017	10/2	AF-24682	2	UAT-2	200024028
		OK to fund	99.6091		\$486,267	Fixed 15 (Released)	Smith	12/26/2017	27/2017	10/2	AF-24681		UAT-1	200024027



To approve the funding memo, the Seller can access the loan one of two ways. This first is to select the **Loan ID** from the **Pipeline** section with the status **Pending Wire** as in the picture above.

Click the Funding memo button at the bottom of the page.

Pending wire		Coupon	4.5000%		4.5000%	
Participant of the		Base Price		101.7536		101.7536
Basic Loan Info						
Seller Loan ID	202520986	CLTV	80.00%	0.0000	32.17%	0.0000
Investor Loan ID		Lock Type	Mandatory	0.0000	Mandatory	0.0000
Seller Name	Demo Seller	Lock Term	30 Days	0.0000	30 Days	0.0000
Borrower Info		Loan Amount	\$500,000.00	0.0000	\$500,000.00	0.0000
First Name	Test1	FICO	800	0.0000	800	2.0000
Last Name	Demo1	Occupancy	Owner	0.0000	Owner	0.0000
SS #	xxx-xx-4857	Purpose	Purchase	0.0000	Purchase	0.0000
Property Info		Property Type	SFR	0.0000	SFR	0.0000
Address	123 Main St	DTI	35.00%	0.0000	39.76%	0.0000
	Denver, CO 80246	Escrow Account	Yes	0.0000	Yes	0.0000
Registration Date	11/07/2017	PITI Reserves Months	2	0.0000	6	0.0000
Lock Date	11/07/2017	State	со	0.0000	со	0.0000
Exp Date	12/07/2017					
Final Exp Date	12/22/2017	Total Adj		0.0000		2.0000
Post-Close Docs	Processed	Max Price		102.0000		102.0000
Post-Close Docs Received Date	11/07/2017	Final Price		101.7536		102.0000
Collateral Received Date						
Wire Account	Warehouse - Test123					
Investor Funded Date						
						Funding Memo

The Funding Memo screen will open. A separate funding memo is generated for each wire account requested. The funding memo screen for each wire account will contain the data concerning the total number of loans that require approval along with the gross weighted average coupon, weighted average, and funds to be wired.

<< Back to Fund	ing Memos List				
05/09/2019 L	oan Details				
Date 05/09/201	9 Admin Approved Proceeds No	Seller Approved Proc	eeds No		Approve Funding Memo
Loan No. 200024039	Borrower Demo1, Test1	Original Balance \$500,000.00	Scheduled Balance \$487,762.89	Product Fixed 30 (Released)	Export to Excel
Total Balances:		\$500,000.00	\$487,762.89		Export to CSV
Purchasing		\$487,762.89	Tax Contract Fee	-\$85.00	Export Summary
Gross WAC		4.5000%	Flood Cert Fee	-\$15.00	
WA Price		102.0000	MERS Fee	\$0.00	
Gross Proceeds		\$497,518.15	Processing Fee	-\$500.00	
ccrued Interest		\$487.76	Approval Fee	\$0.00	
Scrow Balance		\$0.00	Funding Adjustment	\$0.00	
Wiring Instructior	15				
Funds to be Wired	1	\$497,405.91	Account Type	Warehouse	
Address			Account Name	Test123	
Huur C33			ABA Number	123456789	
hone			Account Number	963852741	



To view the breakout of the loans in the funding memo, select the Loans Details tab. This screen displays all loans included in the funding memo and corresponding data including scheduled balance, rate lock price, gross proceeds, days interest, accrued interest, fees, and total proceeds.

05/09/2019	Loan Details	
		Loan ID 200024039
	Seller Loan ID	202520986
	Borrower	Demo1, Test1
	Original Balance	\$500,000.00
Sc	heduled Balance	\$487,762.89
	Interim Balance	\$487,762.89
	Gross Coupon	4.5000
	Net Coupon	4.5000
	Rate Lock Price	101.7536
	Funding Price	102.0000
	Gross Proceeds	\$497,518.15
	Days Interest	8
	Accrued Interest	\$487.76
	Tax Contract Fee	-\$85.00
	Flood Cert Fee	-\$15.00
	MERS Fee	\$0.00
	Processing Fee	-\$500.00
Fun	ding Adjustment	\$0.00
	Total Proceeds	\$497,405.91
Fir	st Payment Date	12/01/2017
Interest Pa	aid Through Date	05/01/2019
	Elapsed Months	
Dis	sbursement Date	

When the Seller is ready to approve the funding memo, return to the Funding Memo screen and select **Approve Funding Memo**. If there is a loan in the funding memo that the Seller does not wish to approve, the Seller must contact the Investor and they will regenerate a new funding memo excluding the particular loan.

<< Back to Funding N	/lemos List				
5/09/2019 Loan E	Details				
Date 05/09/2019	Admin Approved Proceeds No	Seller Approved Proc	eeds No		Approve Funding Memo
oan No. 00024039	Borrower Demo1, Test1	Original Balance \$500.000.00	Scheduled Balance \$487,762.89	Product Fixed 30 (Released)	Export to Excel
otal Balances:		\$500,000.00	\$487,762.89		Export to CSV
Purchasing		\$487,762.89	Tax Contract Fee	-\$85.00	Export Summary
iross WAC		4.5000%	Flood Cert Fee	-\$15.00	
VA Price		102.0000	MERS Fee	\$0.00	
iross Proceeds		\$497,518.15	Processing Fee	-\$500.00	
ccrued Interest		\$487.76	Approval Fee	\$0.00	
scrow Balance		\$0.00	Funding Adjustment	\$0.00	
Wiring Instructions					
Funds to be Wired		\$497,405.91	Account Type	Warehouse	
Address			Account Name	Test123	
		÷	ABA Number	123456789	
hone			Account Number	963852741	

Note: The Seller can also export the loan to Microsoft Excel, to a CSV, and export a summary of the loan from this page.



The second way to access the funding memo that requires approval is to select the **Funding Memos** under the **Pipeline** heading.

🔘 Sit	usAMC	September 2018 Pipeline Rate Lock	Pipeline Rate Lock Eller Resources								
Pipeline	Funding Memos (1 Total)										
Funding Memos	Date -	Seller Approved Proceeds									
Loan Exceptions Report	08/08/2019	Warehouse	Test123	\$495,179.79	1	No					
Relock Report						Memos Per Page: 100					
Pricing Exceptions											
Reports											
Correspondents											

This will open a screen with all funding memos that require approval.

10.0 Funded Loans

Once a loan has been funded it can be accessed under the **Funded** tab in the **Pipeline** heading.

🔘 Sit	usAl	MC	В Р	ipeline	Rate Lock	E Seller Resc	urces							David Ross 🔹
Pipeline	Pipelin	e (0 Lo	oans)				Loan ID	Go Seller Loan	ID Go E	Borrower Last Name	GoLoan Status	Go	Reset	Export to Excel
Funding Memos	Arthus Insething De			lockable Funded Pairoffs All										
Loan Exceptions Report	Loan ID	•	Seller Loan ID	Inv Loa	an ID	Lock Date	Relock Date	Fund Date	Last Name	Product	Loan Amt	Chg	Price	Status
Relock Report												- 0		

The Seller can access any of these loans by click on the **Loan ID**. The Seller will have access to the **Lock vs. Final** and **Final Loan Characteristics** tabs to reference any of the loan review and lock details.

Loan ID 200024028 Lock vs. Final Info Final Loan Characteristics					
Loan ID 200024028	Characteristic	Lock Info Selection	Adj	Settlement Info Selection	Adj
Status	Product	Fixed 15 (Released)		Fixed 15 (Released)	
Pending Pricing Approval	Coupon	3.3750%		3.3750%	
Brain Long July	Base Price		100.6241		100.6241
Seler Loan ID UAT-2	0.75	74 764	0.0000	74.968	0.0000
Investor Loan ID AF-24682	Lash Tana	14.70%	0.0000	Mandatana	0.0000
Seller Name Demo Seller	Lock Type	45 Dars	0.0000	45 Dave	0.0000
Borrower Info	Lock renn	45 Days	-0.2500	NO DOYS	-0.2500
	Coan Amount	\$752,547,45	0.2500	\$752,547.43	0.2500
First Name Bill	Pico Pico	B12	2,0000	BAN Detter	0,0000
Last Name jones	Burnote	Durbale	0.0000	Durchasa	0.1250
55.4 xxxxxxx2222	Purpose Bronarti Tuna	Furchase	0.1250	Furchase	0.1230
Property Info 234 Main Address Deriver, C0 80249 County: Deriver	on	35 000	0.0000	48.336	0.0000
	Erroren Adda.utt	33.00%	0.0000	40.33%	0.0000
	ESCION ACCOUNT	163	0.0000	ies .	0.0000
	PTTI Reserves months	11	0.0000		0.0000
Registration Date 10/27/2017	state		0.0000	0	0.0000
Lock Date 10/27/2017	Transland				1.1364
Exp Date 12/11/2017	total Adj		2.1250		1.1230
Final Exp Date 12/26/2017	Max Price		102.0000		102.0000
Post-Close Docs Not Uploaded	Pinal Price		102.0000		191,7491
Post-Close Docs Received Date					
Collateral Received Date					
Wire Account					