



6.0 Image Upload

The Rate Lock system allows the Seller to upload loan-specific diligence related document directly to a loan or to an exception on a loan.

From the **Pipeline** heading, select the **Loan ID** for the loan that requires an image upload.

Pipeline	Rate Lock	Seller Resources	David Ross ▾									
Pipeline (8 Loans)			Loan ID	Go	Seller Loan ID	Go	Borrower Last Name	Go	---Loan Status---	Go	Reset	Export to Excel
Active	Inactive	Relockable	Funded	Pairoffs	All							
Loan ID	Seller Loan ID	Inv Loan ID	Lock Date	Final Exp Date	Last Name	Product	Loan Amt	Chg	Price	Status		
200024072	30303		06/19/2019	07/19/2019	Test	5/1 ARM (Released)	\$175,000		101.8750	Registered	...	
200024071	10101		06/18/2019	07/18/2019	Test	Fixed 30 (Released)	\$200,000		102.0000	Rate lock	...	
200024039	202520986		11/07/2017	12/22/2017	Demo1	Fixed 30 (Released)	\$500,000	▲	102.0000	Pending wire		
200024031	UAT-5	AF-24685	10/27/2017	12/26/2028	Estrada	Fixed 15 (Released)	\$1,246,132		101.8129	Rate lock	...	
200024030	UAT-4	AF-24684	10/27/2017	11/27/2028	Morgan	Fixed 15 (Released)	\$154,268		102.0000	Review in process	...	
200024029	UAT-3	AF-24683	10/27/2017	12/26/2028	Williams	Fixed 15 (Released)	\$614,321		102.0000	Reviewed with exceptions	...	
200024028	UAT-2	AF-24682	10/27/2017	12/26/2017	Jones	Fixed 15 (Released)	\$952,349	▼	101.7491	Pending Pricing Approval		
200024027	UAT-1	AF-24681	10/27/2017	12/26/2017	Smith	Fixed 15 (Released)	\$486,267	▼	99.6091	OK to fund		
Total Active Pipeline: \$4,328,338										Loans Per Page: 100	▾	

Once the loan is open, click the **Upload Loan File** button.

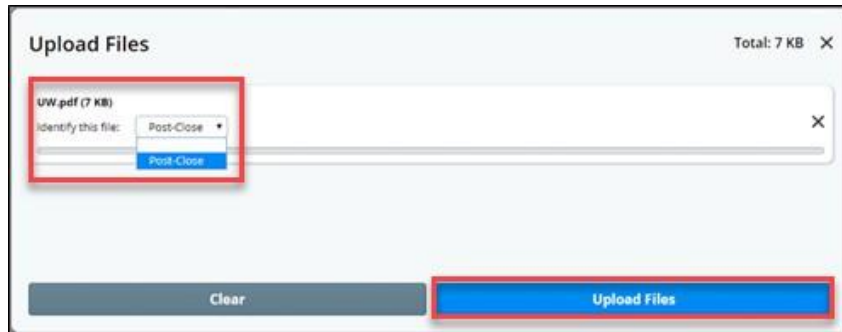
Note: Files can only be uploaded to loans that are in the **Rate Lock** and **Registered** status. Once the loan reaches the **Review in Process** status, the **Upload Loan File** button will no longer be available.

Loan Confirm Demo Seller (301665)			Document Inventory	Loan Exceptions	Due Diligence Contacts	Status History
Loan ID 200024071						
Loan ID 200024071		Characteristics	Selection	Adj	Extend	
Status		CLTV	2.00%	0.0000	Cancel	
Rate lock		Lock Type	Mandatory	0.0000	Edit Locked Loan	
Basic Loan Info		Lock Term	30 Days	0.0000	Submit Exception	
Seller Loan ID	10101	Loan Amount	\$200,000.00	0.0000	Upload Loan File	
Investor Loan ID		FICO	750	2.0000		
Seller Name	Demo Seller	Occupancy	Owner	0.0000		
		Purpose	Purchase	0.0000		



Once the Seller has selected the files to upload using the **Click to Select Files** button, the system will ask them to identify the file. The options from the drop-down menu are:

- **Appraisal** – Pre-close appraisal(s).
- **Post-Close** – Post-close loan file



For Appraisals:

- The Seller can upload up to three appraisals (or appraisal related) documents at once.
- Assign each image as "Appraisal".
- Rate Lock will pull them in separately and code them correctly.

For Post-Close Documents:

- Rate Lock is designed to take a single, unsecured PDF as a Post-Close file.
- If the Seller's system is not able to combine documents into one PDF, they can combine multiple documents into a compressed or zipped file for upload.

Once the Seller has selected and labeled the files, click the **Upload Files** button.

Note: The Seller can also upload a Bid Tape (Data Tape) in XLS or XLSX format.



The **Upload Files** screen will appear and, when the file has been uploaded, **COMPLETE** will appear. Click the **OK** button.

Upload Files

Total: 38 MB X

Appraisal.pdf (2 MB) — COMPLETE

OK

Or, drag files onto this window

The Seller can view the status of the image uploads below the Property Info section of the loan detail screen.

Loan ID 200024039		Characteristic	Lock Info Selection	Adj	Settlement Info Selection	Adj
Status		Product	Fixed 30 (Released)		Fixed 30 (Released)	
Pending wire		Coupon	4.5000%		4.5000%	
Basic Loan Info		Base Price		101.7536		101.7536
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 Denver, CO 80246	DTI	35.00%	0.0000	39.76%	0.0000
Registration Date	11/07/2017	Escrow Account	Yes	0.0000	Yes	0.0000
Lock Date	11/07/2017	PITI Reserves Months	2	0.0000	6	0.0000
Exp Date	12/07/2017	State	CO	0.0000	CO	0.0000
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						