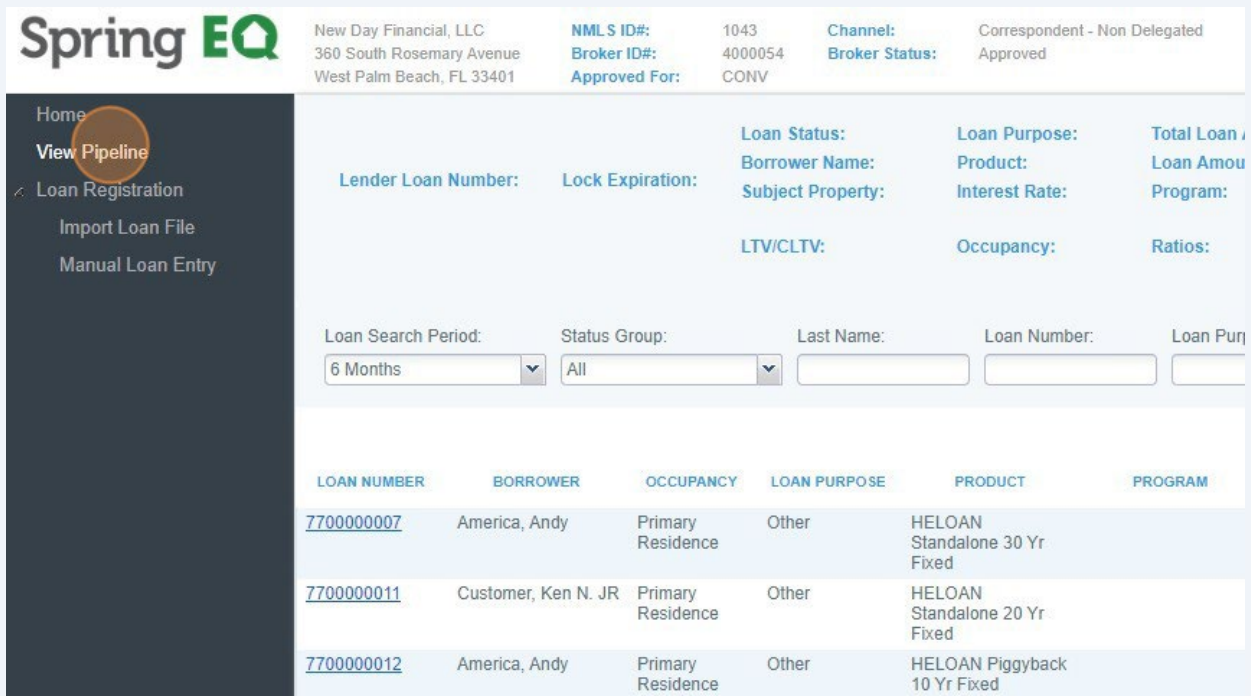


# Non-Delegated step-by-step guide to uploading the credit package for initial underwriting.

**1** Navigate to [Correspondent Portal](#)

**2** Click on "View Pipeline"



The screenshot shows the Spring EQ Correspondent Portal interface. At the top left is the Spring EQ logo. To its right is the company information: New Day Financial, LLC, 360 South Rosemary Avenue, West Palm Beach, FL 33401. Further right are fields for NMLS ID#: 1043, Broker ID#: 4000054, Approved For: CONV, Channel: Correspondent - Non Delegated, and Broker Status: Approved.

On the left is a dark navigation menu with the following items: Home, View Pipeline (highlighted with a red circle), Loan Registration, Import Loan File, and Manual Loan Entry.

The main content area displays various filters and a table of loans. The filters include: Lender Loan Number, Lock Expiration, Loan Status, Borrower Name, Subject Property, LTV/CLTV, Loan Purpose, Product, Interest Rate, Occupancy, Ratios, Total Loan Amount, and Program. Below these are search filters: Loan Search Period (6 Months), Status Group (All), Last Name, Loan Number, and Loan Purpose.

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM
<a href="#">7700000007</a>	America, Andy	Primary Residence	Other	HELOAN Standalone 30 Yr Fixed	
<a href="#">7700000011</a>	Customer, Ken N. JR	Primary Residence	Other	HELOAN Standalone 20 Yr Fixed	
<a href="#">7700000012</a>	America, Andy	Primary Residence	Other	HELOAN Piggyback 10 Yr Fixed	

**3** Click on the locked loan you are wanting to upload the credit package for.

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM
<a href="#">7700000007</a>	America, Andy	Primary Residence	Other	HELOAN Standalone 30 Yr Fixed	
<a href="#">7700000011</a>	Customer, Ken N. JR	Primary Residence	Other	HELOAN Standalone 20 Yr Fixed	
<a href="#">7700000012</a>	America, Andy	Primary Residence	Other	HELOAN Piggyback 10 Yr Fixed	
<a href="#">7700000015</a>	America, Andy	Primary Residence	Other	HELOAN Standalone 15 Yr Fixed	
<a href="#">7700000016</a>	T. Sea, Jess	Primary Residence	Other	HELOAN Standalone 30 Yr Fixed	
<a href="#">7700000026</a>	America, Andy	Primary Residence	Other	HELOAN Standalone 10 Yr Fixed	
<a href="#">7700000031</a>	America, Andy	Primary Residence	Other	HELOAN Standalone 30 Yr Fixed	
<a href="#">7700000032</a>	America, Andy	Primary Residence	Other	HELOAN Standalone 30 Yr Fixed	
<a href="#">7710000008</a>	America, Andy	Primary Residence	Other	HELOAN Piggyback 10 Yr Fixed	
<a href="#">7700000003</a>	America, Andy	Primary	Other	Closed End 30 Year	

**Recent Loans**

[7700000016](#)  
T. Sea, Jess  
306 Sandcastle Ln  
Bryn Mawr, PA 19010

[7700000011](#)  
Customer, N Ken  
10655 Birch St

**4** To ensure the declarations section is saved correctly from the 3.4 file, **click** on “Full Application.”

New Day Financial, LLC  
360 South Rosemary Avenue  
West Palm Beach, FL 33401

**NMLS ID#:** 1043  
**Broker ID#:** 4000054  
**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

Contacts

Import History

Status History

**Lender Loan Number:** 7700000011

**Lock Expiration:**

**Loan Status:** Loan Registered

**Borrower Name:** Customer, Ken N. JR

**Subject Property:** 10655 Birch St  
Burbank, CA 91502-1234

**LTV/CLTV:** 14.71% / 14.71%

**Loan Purpose:**

**Product:**

**Interest Rate:**

**Occupancy:**

**1** Borrowers

Ken Customer (Primary)

**1** No of Units

**Property Type:** Attached

**Occupancy:** Primary Residence

**Appraised Value:** \$340,000.00

**Refinance Purpose:**

## 5 Click on "Declarations".

- Borrowers
- Employment/Income
- Income
- Assets
- Liabilities
- REO Information
- Purpose & Property
- Housing Expenses
- Qualifying the Borrower
- Declarations
- Demographic Info
- Ratios
- Lock Management
- ▶ Loan Submission
- ▶ Loan Processing
- ▶ Loan Purchasing
- Contacts
- Import History
- Status History

1 Borrowers	Ken Customer (Primary)
1 No of Units	Property Type: Attached Occupancy: Primary Residence Appraised Value: \$340,000.00 Refinance Purpose:
710 Credit Score	Loan Term: 240 Escrows / Impounds: No Documentation Type: Full Doc ARM Margin: 0.000% ARM Index: 0.000%

## 6 Click on "Save".

- Ratios
- Lock Management
- ▶ Loan Submission
- ▶ Loan Processing
- ▶ Loan Purchasing
- Contacts
- Import History
- Status History

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?  No

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?  No

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?  No

---

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)?  No

---

**About your Finances**

F. Are you a co-signor or guarantor on any debt or loan that is not disclosed on this application?  No

SAVE
CANCEL

**7** Once in the loan, **Click** on "Loan Submission".

**Spring EQ** New Day Financial, LLC 360 South Rosemary Avenue West Palm Beach, FL 33401  
**NMLS ID#:** 1043 **Channel:** Correspondent - Non Delegated  
**Broker ID#:** 4000054 **Broker Status:** Approved  
**Approved For:** CONV

**View Pipeline**

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

**Lender Loan Number:** 7700000016 **Lock Expiration:** 4/1/2024 **Loan Status:** Loan Registered  
**Borrower Name:** T. Sea, Jess **Product:**  
**Subject Property:** 306 Sandcastle Ln Bryn Mawr, PA 19010 **Interest Rate:**  
**LTV/CLTV:** 24.00% / 45.03% **Occupancy:**

**1** Borrowers | Jess T. Sea (Primary)

**1** No of Units | Property Type: Detached  
Occupancy: Primary Residence  
Appraised Value: \$0.00  
Refinance Purpose:

**8** Click on "Upload / View Documents".

**Spring EQ** 360 South Rosemary Avenue West Palm Beach, FL 33401  
**Broker ID#:** 4000054 **Broker Status:** Approved  
**Approved For:** CONV

**View Pipeline**

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

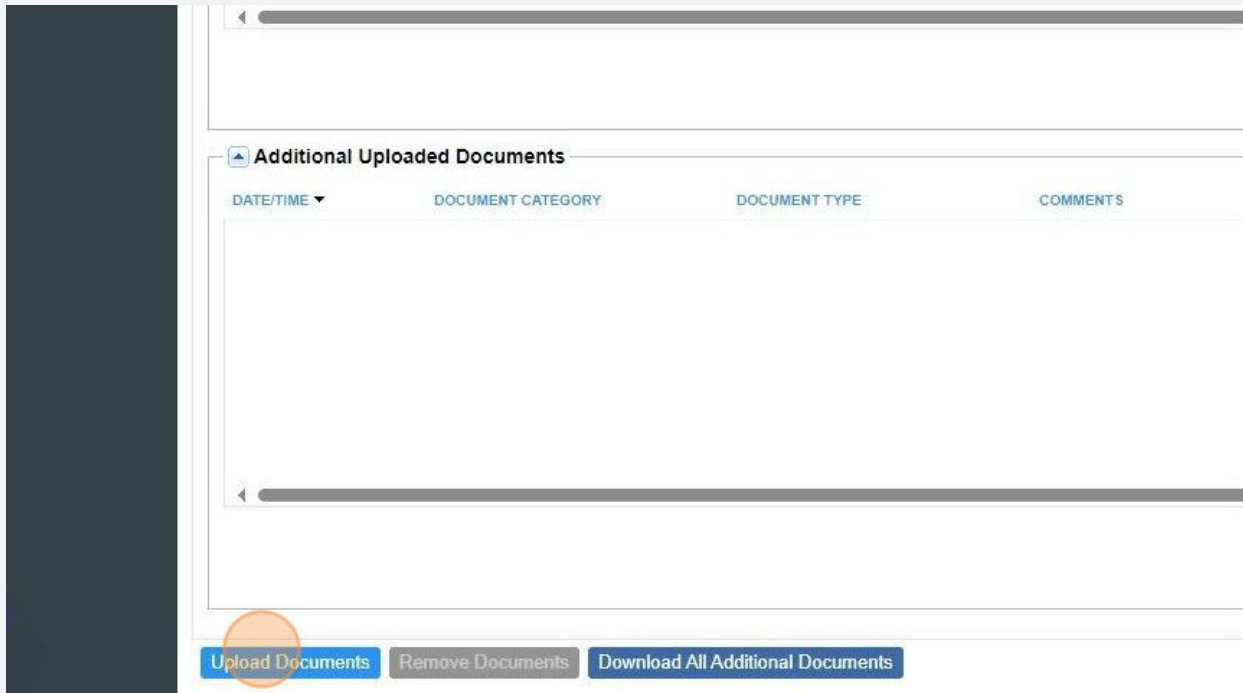
**Lender Loan Number:** 7700000016 **Lock Expiration:** 4/1/2024 **Loan Status:** Loan Registered  
**Borrower Name:** T. Sea, Jess **Product:**  
**Subject Property:** 306 Sandcastle Ln Bryn Mawr, PA 19010 **Interest Rate:**  
**LTV/CLTV:** 24.00% / 45.03% **Occupancy:**

**1** Borrowers | Jess T. Sea (Primary)

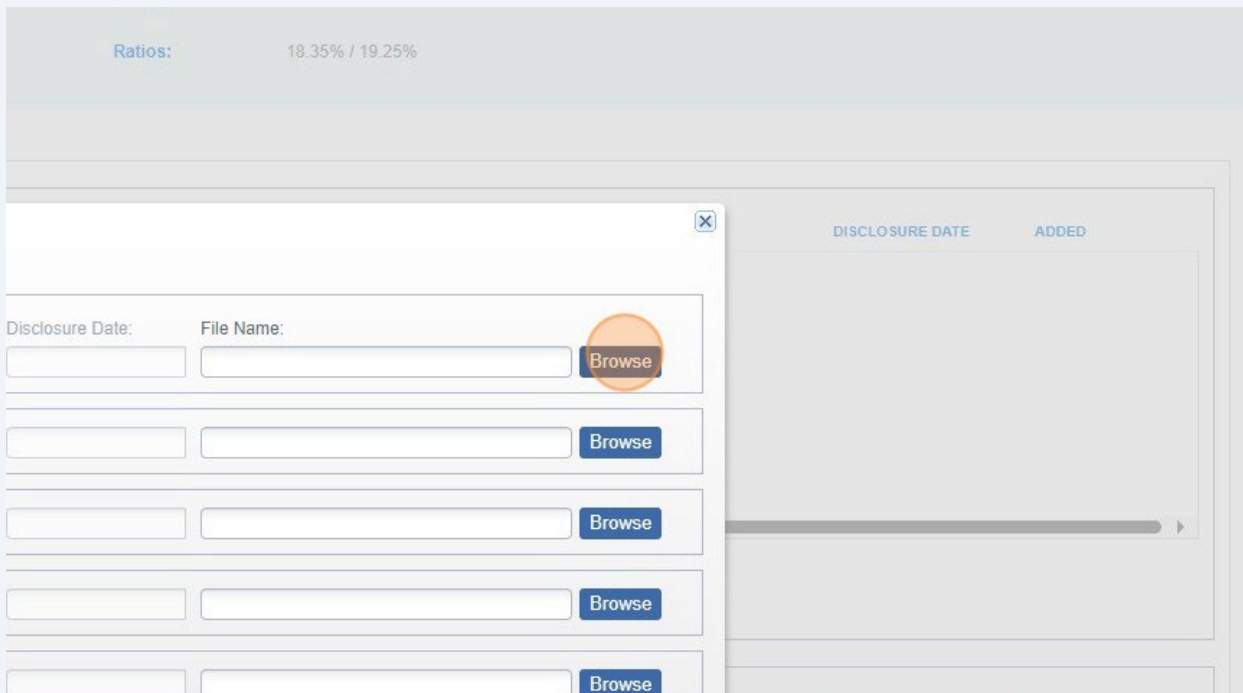
**1** No of Units | Property Type: Detached  
Occupancy: Primary Residence  
Appraised Value: \$0.00  
Refinance Purpose:

**Loan Term:** 360

**9** Click on "Upload Documents".



**10** Click on "Browse" to search for the file you want to upload.



**11** Once you've added the file, **click** on "Upload".

ad

Documents, TXT, HTM, HTML and XML can be uploaded

Doc Type:	Description:	Disclosure Date:	File Name:
Documents	Credit Package		C:\fakepath\Credit Package Amer
Documents	Credit Package		
Documents	Credit Package		
Documents	Credit Package		
Documents	Credit Package		

**Upload** **Cancel**

**12** Once the documents have been uploaded, this box will appear. **Click** on "OK" To close the box.

Doc Type:	Description:	Disclosure Date:	File Name:

**Success**

Documents uploaded successfully.

**OK**

**Upload** **Cancel**

**13** Next, **navigate** to the left-hand side of the portal screen and **click** on "Loan Submission".

**View Pipeline**

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

**Loan Status:** Loan Registered

**Borrower Name:** T. Sea, Jess

**Subject Property:** 306 Sandcastle Ln  
Bryn Mawr, PA 19010

**LTV/CLTV:** 24.00% / 45.03%

**Loan Purpose:**

**Product:**

**Interest Rate:**

**Occupancy:**

**Lender Loan Number:** 7700000016

**Lock Expiration:** 4/1/2024

**Upload / View Documents**

**Broker Uploaded Documents**

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS

**14** Click on "Submit Loan".

DBA Name:

Address Line One:

Address Line Two:

Zip City State:

Company/Branch License:

MLO NMLS ID:

MLO License #:

Note: TRID Application Date below:

Partner certifies that consent was obtained from the applicant to order a credit report on the following date:

By selecting Submit, you confirm that loan 7700000016 will be submitted to the lender. As part of the submission process, indicate the action t

Click Cancel to stop the submission process

**Submit Loan** **Cancel**

15

To confirm you want to submit the loan, **click** on "Yes" when asked if you are sure you want to submit the loan.

The screenshot shows a web form for loan submission. A modal dialog box titled "Confirm Submission" is centered on the screen. The dialog contains a question mark icon and the text "Are you sure you want to submit the loan?". Below the text are two buttons: "Yes" and "No". The "Yes" button is highlighted with an orange circle. In the background, the form includes a dropdown menu with "60 South Rosemary Avenue, West Palm Beach" selected, a text input field with "Rosemary Avenue", and a dropdown menu with "West Palm Beach" and "FL" selected. Other form elements like "MLO License #:" and a date field are partially visible.

16


You will receive confirmation the loan has been submitted. **Click** on "OK" to close this box.

The screenshot shows the same loan submission form as in the previous image. A modal dialog box titled "Loan Submission Confirmation" is centered on the screen. The dialog contains an information icon and the text "Thank you, loan 7700000016 has been submitted successfully.". Below the text is a single button labeled "OK", which is highlighted with an orange circle. The background form elements are the same as in the previous image.



**17** The loan will now show in your pipeline in the "Submitted for Approval" status.

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT	PI
<a href="#">700000016</a>	T. Sea, Jess	Primary Residence	Other	HELOAN Standalone 30 Yr Fixed		Submitted for Approval	2/16/2024	\$240,000.00	Det
<a href="#">000000014</a>	America, Andy D.	Investment	Other	Closed End 30 Year Fixed Rate		Submitted for Approval	1/16/2024	\$275,000.00	Det
<a href="#">700000003</a>	America, Andy	Primary Residence	Other	Closed End 30 Year Fixed Rate		Application Created	1/25/2024	\$275,000.00	Det
<a href="#">700000025</a>	America, Andy F.	Primary	Other	HELOAN		Application	1/26/2024	\$200,000.00	Det

 Tip! You can view all of your recently accessed loans on the left-hand side of the pipeline view screen to easily go back to loans you've recently worked on.

**Recent Loans**

[7700000016](#)  
T. Sea, Jess  
306 Sandcastle Ln  
Bryn Mawr, PA 19010

[7700000011](#)  
Customer, N Ken  
10655 Birch St  
Burbank, CA 91502-1234

[7700000007](#)  
America, Andy  
1315 Main Street  
Beverly Hills, CA 90210

[7700000014](#)  
America, Andy  
345 Sail Lane  
Culver City, CA 90230

<a href="#">8000000009</a>	America, Andy	Primary Residence	Other
<a href="#">8000000010</a>	America, Andy	Primary Residence	Other
<a href="#">8000000011</a>	America, Andy	Primary Residence	Other
<a href="#">8000000012</a>	Bahama, Tommy	Primary Residence	Other
<a href="#">8000000017</a>	America, Andy	Primary Residence	Other
<a href="#">7700000007</a>	America, Andy	Primary Residence	Other
<a href="#">7700000011</a>	Customer, Ken N. JR	Primary Residence	Other

Page 2 of 2 | Displaying

# Non Delegated Correspondent

Minimum Required Documents for Initial Underwriting



Last Updated: 2/15/2024

Standard Requirements		Required Documentation
1	<b>APPRAISAL PRODUCT</b>	<ul style="list-style-type: none"> <li>• AVM or Drive-By</li> <li>• Full Appraisal order Receipt</li> </ul>
2	<b>PHOTO IDENTIFICATION</b>	<ul style="list-style-type: none"> <li>• US Citizen Permanent Resident</li> <li>• Non-Permanent Resident</li> </ul>
3	<b>SUBJECT PROPERTY - FIRST LIEN</b>	<ul style="list-style-type: none"> <li>• Mortgage Statement</li> </ul>
4	<b>SUBJECT PROPERTY - EXPENSES</b>	<ul style="list-style-type: none"> <li>• HOI Policy</li> <li>• Condo Master Policy (if applicable)</li> <li>• HOA Statement (if applicable)</li> <li>• Flood Policy (If applicable)</li> </ul>
5	<b>INCOME USED FOR QUALIFICATION</b>	
	<b>a. Wage Earner Income:</b>	<ul style="list-style-type: none"> <li>• Current Paystub with YTD earnings</li> <li>• W2s - most recent 2 years</li> </ul>
	<b>b. Self-Employed Income:</b>	<ul style="list-style-type: none"> <li>• Personal Tax Returns - Most Recent 2 Years</li> <li>• Business Tax Returns - Most Recent 2 Years</li> </ul>
	<b>c. Long-Term Rental Income:</b>	<ul style="list-style-type: none"> <li>• Current Lease Agreement</li> <li>• Personal Tax Returns - Most Recent 2 Years</li> </ul>
	<b>d. Other Income:</b> (document options per guidelines)	<ul style="list-style-type: none"> <li>• Auto Allowance</li> <li>• Capital Gains</li> <li>• Child Support/Alimony</li> <li>• Dividend/Interest</li> <li>• Foster Care</li> <li>• Housing or Parsonage</li> <li>• IRA (Newly Established)</li> <li>• Note Receivable Pension</li> <li>• Retirement/Annuity/IRA Royalty Payment</li> <li>• Short Term Rental</li> <li>• Social Security Trust</li> <li>• Union Members VA Benefits</li> </ul>
<b>ADDITIONAL REQUIREMENTS</b>		
6	<b>REO PROPERTY - EXPENSES (if applicable)</b>	<ul style="list-style-type: none"> <li>• Mortgage Statement</li> <li>• HOA Statement</li> <li>• If owned free/clear - Taxes, HOI, HOA, Flood</li> </ul>
7	<b>CREDIT INQUIRY LETTER</b>	Letter addressing all recent inquiries
8	<b>TITLE PRODUCT</b>	Property Report or Full Title Policy
9	<b>EXPLANATION FOR ANY OMITTED/IGNORED LIABILITIES</b>	All tradelines omitted/ignored require the reason explanation
10	<b>CREDIT REPORT</b>	All pages of the credit report