



CARRINGTON

MORTGAGE SERVICES, LLC

CarringtonCorrespondent.com



Correspondent IQ (CorrIQ)

SellerWorkspace

Reference Guide

Sellers

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TITLE - 000021 - WH/CM000 NMLS 2600



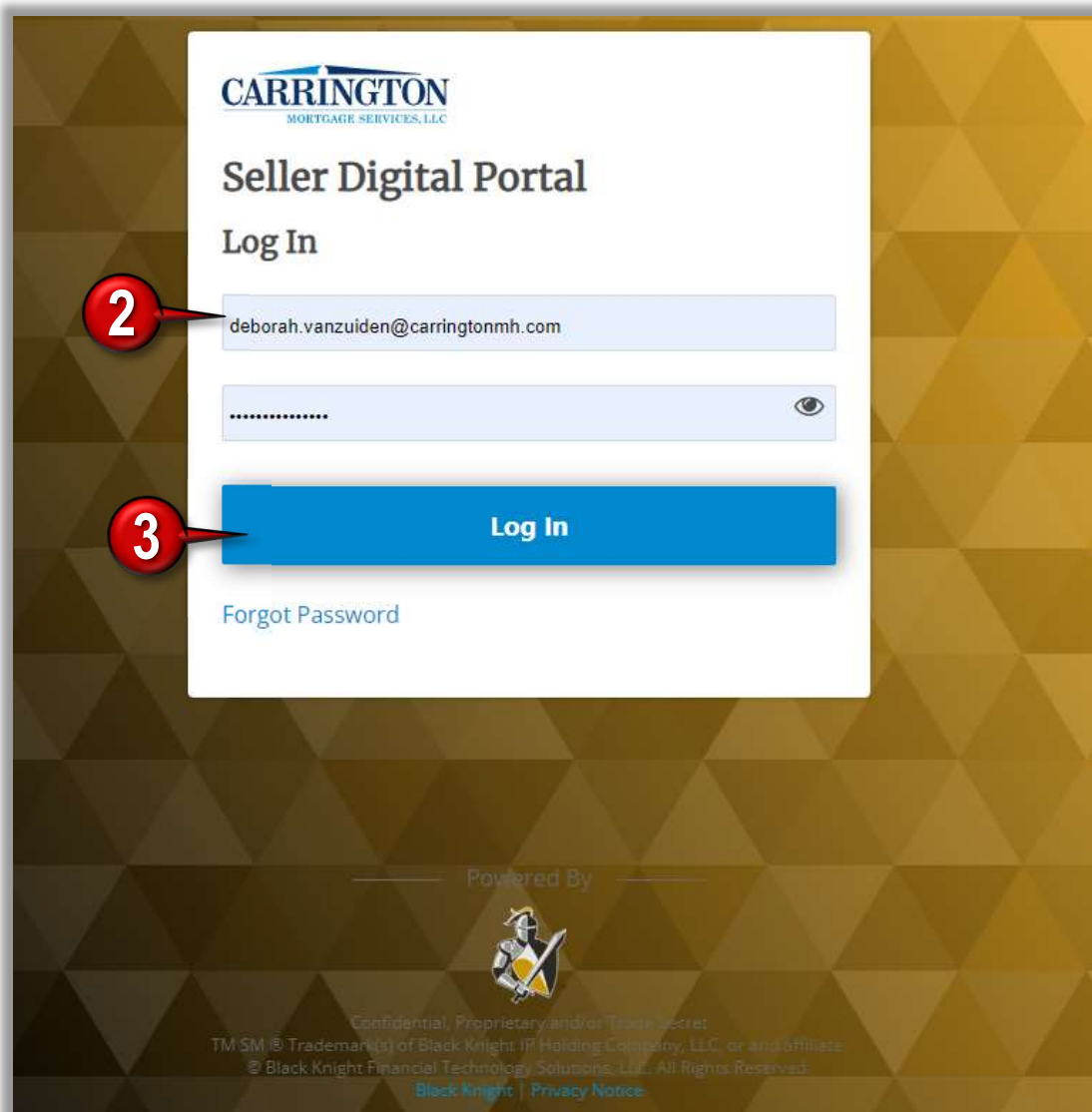
Navigation and Overview

Seller Web Access

1. Navigate to : [SellerWorkspace \(bkicloudtest.com\)](https://uat1-cms-portal.co2.otdigitals.bkicloudtest.com/login?returnUrl=%2Fresources)

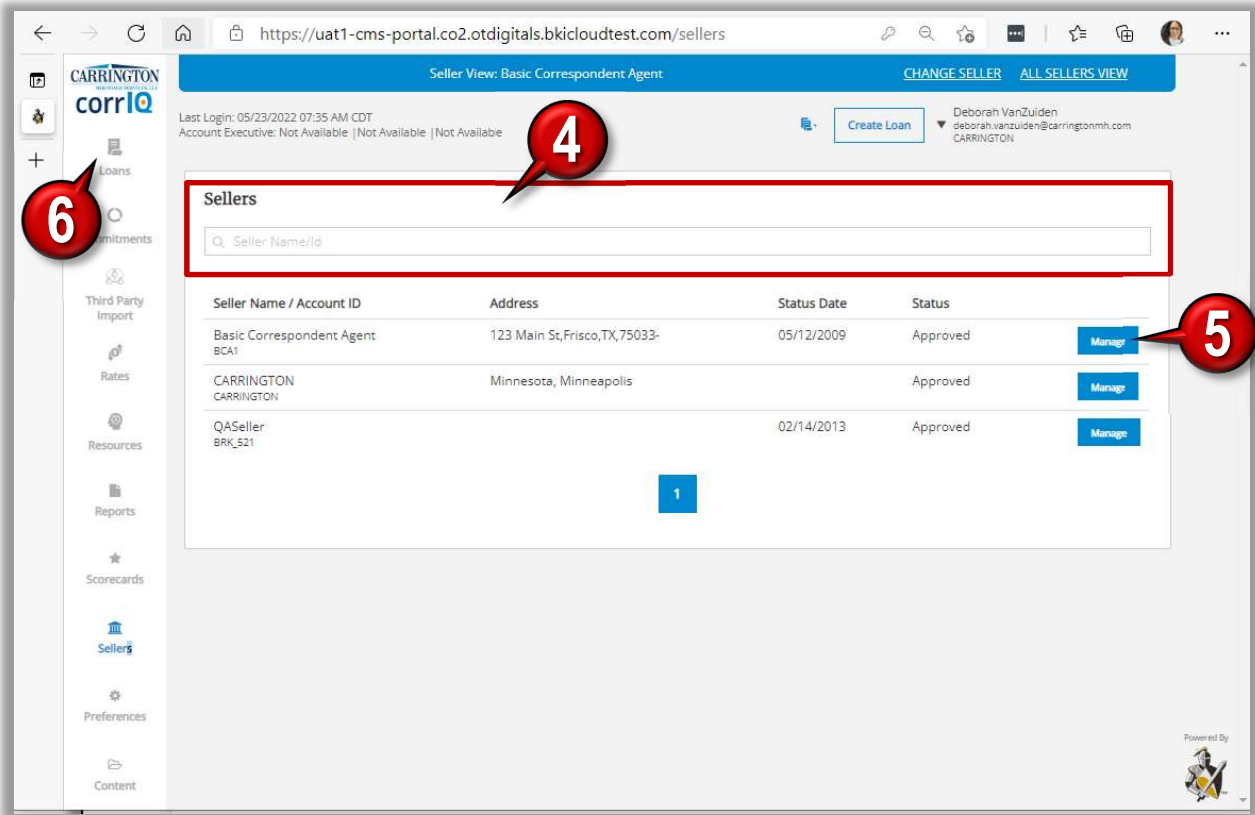
https://uat1-cms-portal.co2.otdigitals.bkicloudtest.com/login?returnUrl=%2Fresources

2. Enter **Login Credentials**
 - Sent by two separate emails
3. Click **Login**



Seller Workspace will Open

- 4. Search for a seller by **Seller Name or ID**
- 5. When found, click **Manage**



Password Management

Password Notifications

Password and Account management

- Administration password remains valid for 30 days
- Standard User password will remains valid for 90 days

User Password Requirements

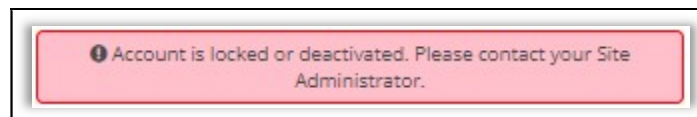
Privileged Users	Non-Privileged Users
<ul style="list-style-type: none"> • Minimum 15 characters • One uppercase letter • One lowercase letter • One number • One special character(!@#\$\$&*) • Password History 	<ul style="list-style-type: none"> • Minimum 8 characters • One uppercase letter • One lowercase letter • One number • One special character (!@#\$\$&*) • Password History

Error Messages

- If the user enters the wrong username or password information, the below message will display



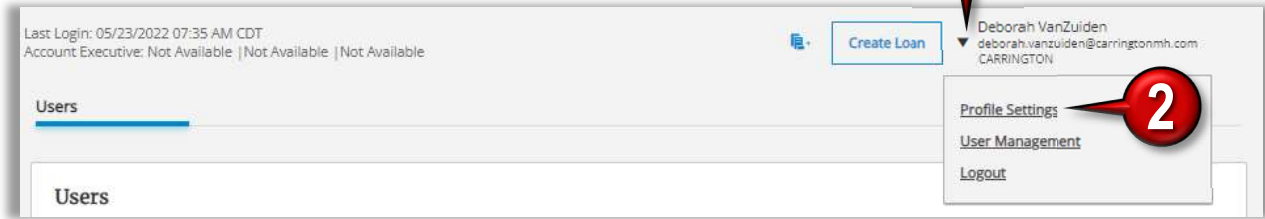
- If the user enters the wrong password information 5 times or what is configured in preferences, the account becomes locked and the below message will display. The same message appears if the account is deactivated due to inactivity



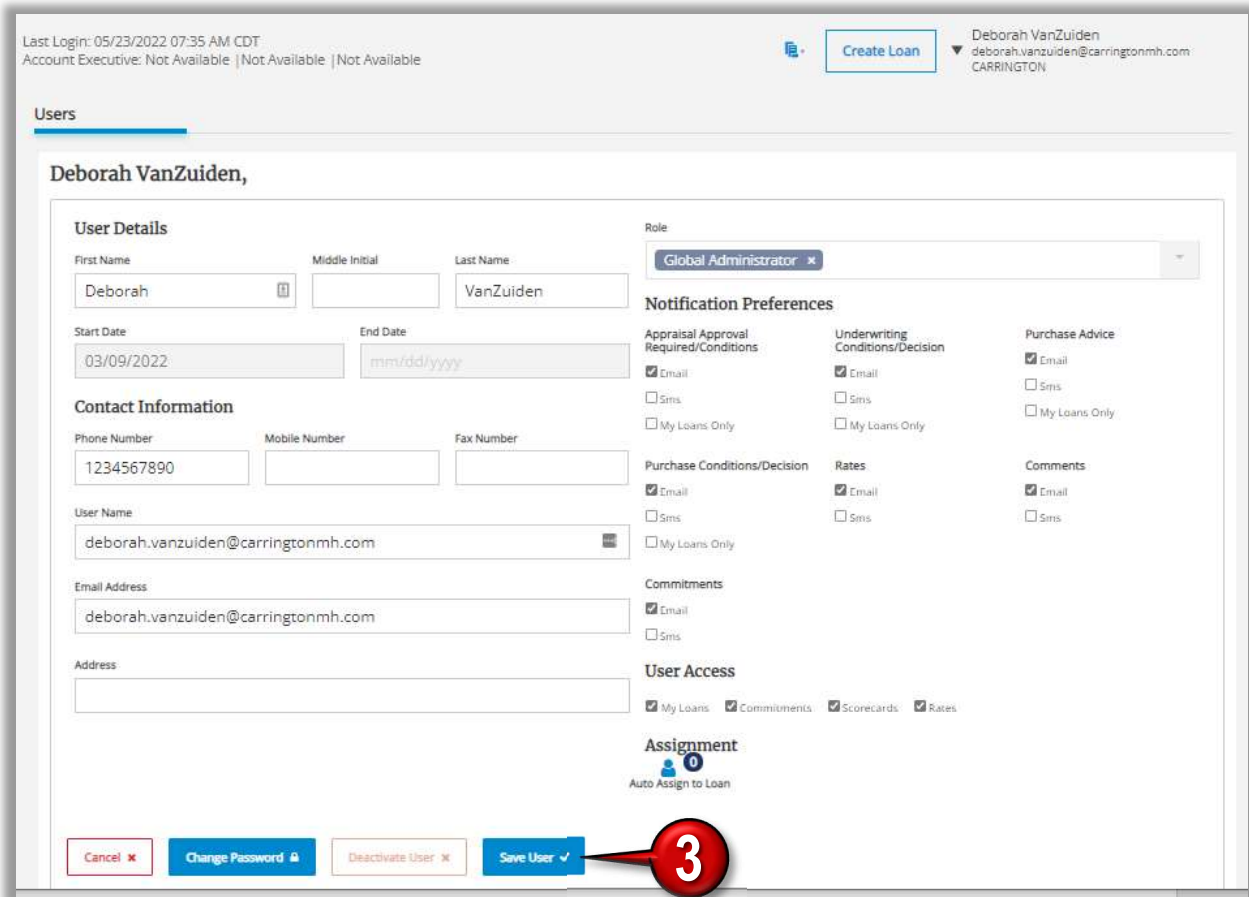
Profile Settings

Profile Settings can be updated from the drop-down list for individual users

1. Click **Arrow** for Drop Down Menu
2. Go to **Profile Settings**



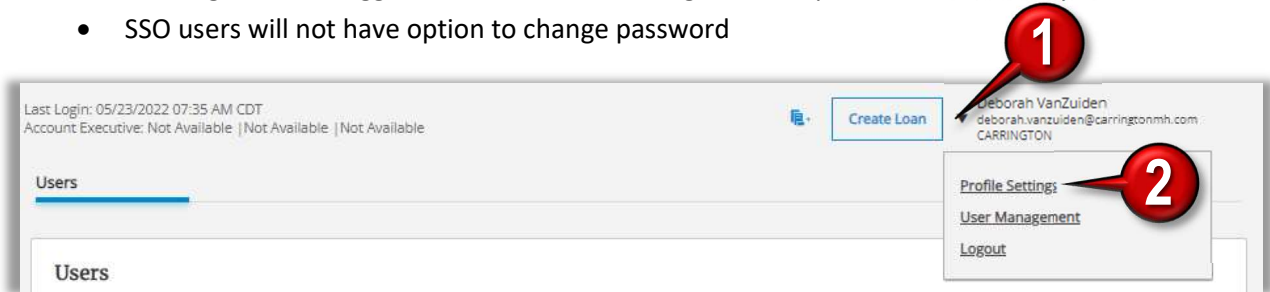
3. Make any applicable changes and click **Save User**



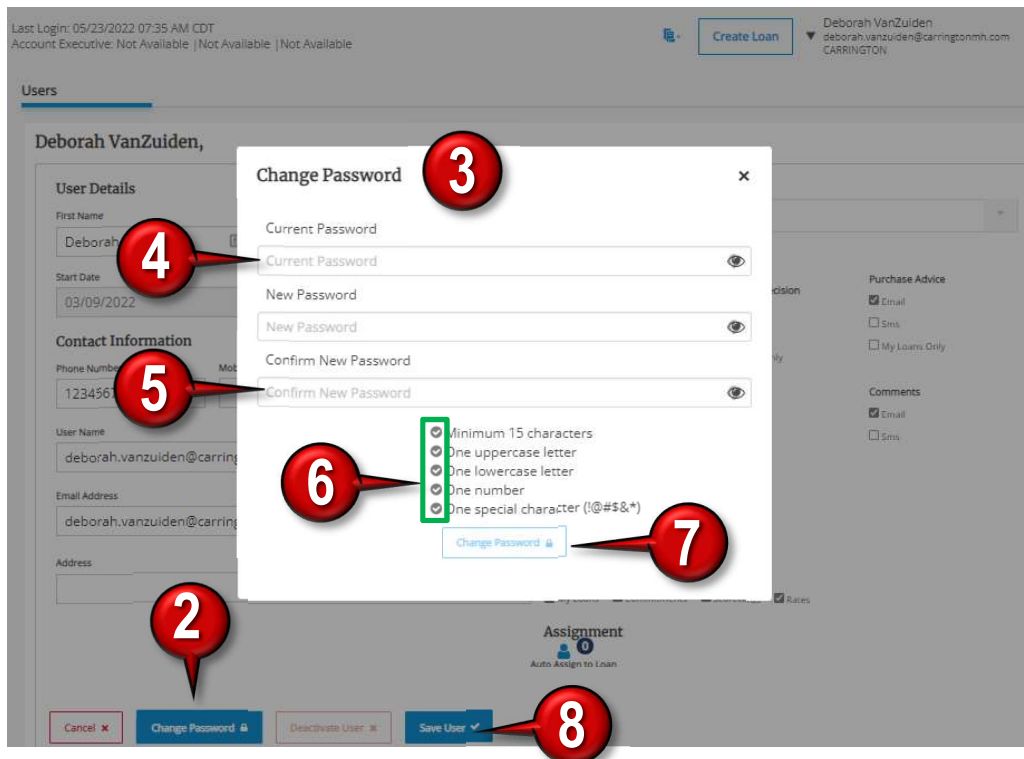
Change Password

Change Password allows the user to change password

1. Click **Arrow** for Drop Down Menu
2. Go to **Profile Settings**
 - If configured, the logged in user’s Profile Settings can be updated from the drop-down list.
 - SSO users will not have option to change password



- Click Change **Password**
- **Password Box** will Open in same screen
- Enter the **Current Password**
- **Enter New Password and Confirm New Password**
- **Password Requirements Displayed** on the screen
 - Checkmarks turns Green to Confirm
- **Change Password** becomes Active
- Make any applicable changes and click **Save User**



Forgot Password

Forgot password will allow user to re-set password

1. Go to **Login Screen**
2. Click **Forgot Password**
3. Box will pop up, Input your email and click **Send Verification Code**
4. A system generated email will be sent to the user with a **temporary passcode**
5. Enter the code and Click **Reset Password**
 - The user will be prompted to **change the password** at login

The screenshots show the following steps:

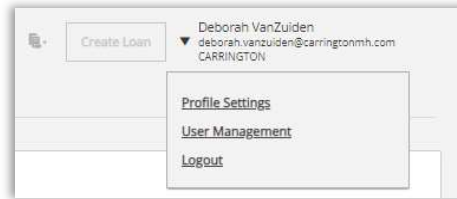
- 1:** The user is on the Carrington Seller Digital Portal login screen. They have entered their email address (deborah.vanzuiden@carringtonmh.com) and a masked password. A red circle with the number '1' points to the 'Log In' button. A 'Forgot Password' link is visible below the password field.
- 2:** After clicking 'Forgot Password', the user is taken to a screen where they must enter their username (deborah.vanzuiden@carringtonmh.com) and click the 'Send Verification Code' button. A red circle with the number '2' points to this button.
- 3:** An email notification is received from 'no-reply@bkfs.com' to 'Deborah VanZuiden'. The subject is 'Seller Digital | Your one time temporary password'. The email contains a warning: 'Attention: This message was sent by an external sender. Please be mindful before clicking a link or opening attachments'. It includes a link to the portal and a one-time temporary password: 'qq\$RR22'. A red circle with the number '3' points to the email content.
- 4:** The user returns to the login screen and enters the temporary password. A red circle with the number '4' points to the 'Reset Password' button.
- 5:** After clicking 'Reset Password', the user is prompted to create a new password. The screen shows fields for 'New Password' and 'Confirm New Password'. A red circle with the number '5' points to the 'Reset Password' button at the bottom.

Expired Password

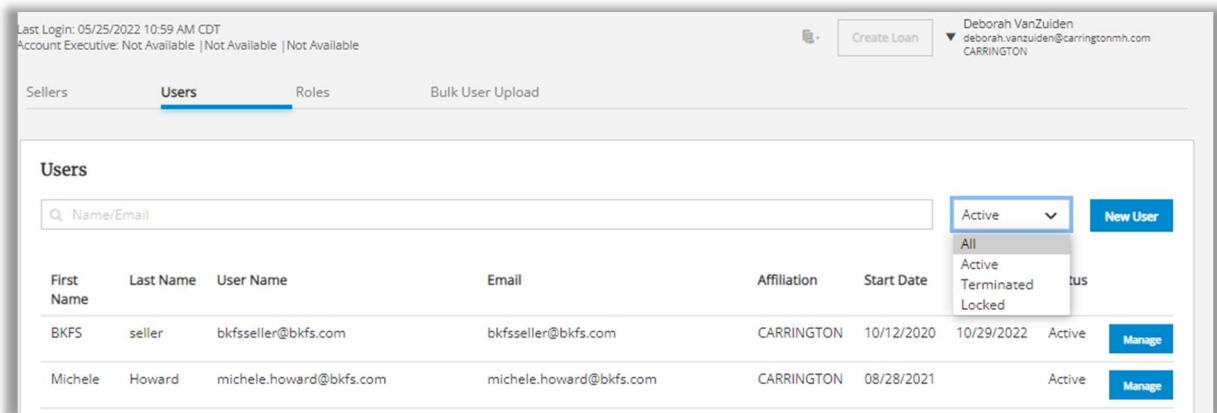
Administration

Administrators can Unlock, Deactivate, Update general users from this screen

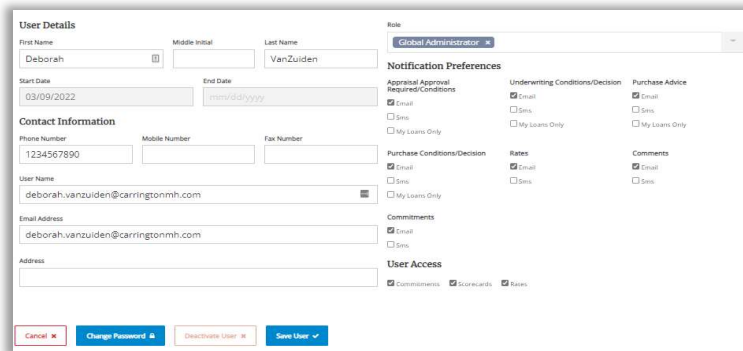
- **The password will remains valid for 30 days**
 - **Email Reminder** received to change password on the 20th and 28th day
1. Open **Menu** by drop down arrow in upper right corner
 2. Select **User Management**



3. Select **All Users** from drop down menu
4. Search **Username** first or last name
5. Click **Manage** to open User Details



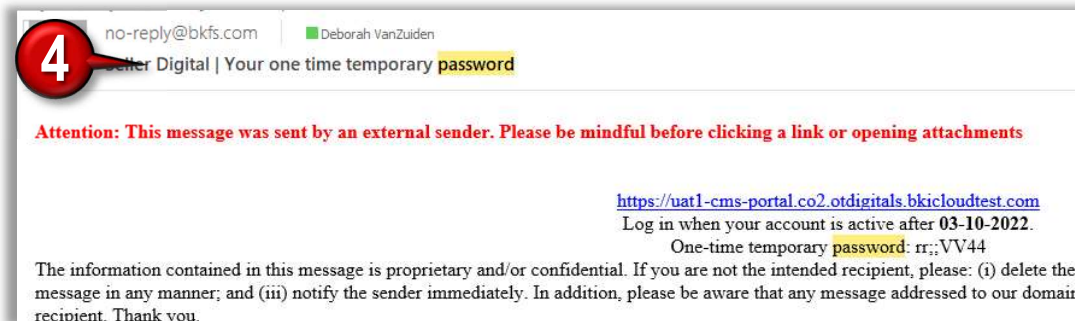
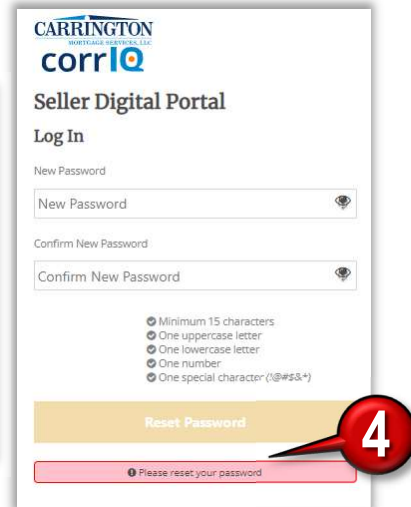
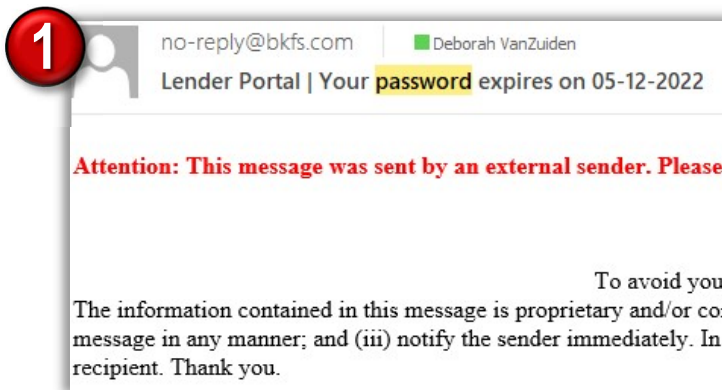
6. Make any applicable changes
 - Deactivate to limit access
 - Unlock to reset
 - Save for update



Standard User

The password will remain valid for 90 days

1. Standard user will receive **Email Reminder** on the 80th and 88th
 - Notification at 10 days and again at 2 days before their account is deactivated
 - Upon login Box will pop up, Seller Digital will display the following message when the user attempts to log in after 90 days of inactivity: "**Account is locked or deactivated. Please contact your site administrator.**"
 - Users who do not log in and create a new password by the expiration date will need to contact an administrator to Reactivate Account
 - Administrator will unlock account
2. A system generated email will be sent to the user with a **Temporary Password**
3. The user will be prompted to **change the password** at login
4. Enter the code and Click **Reset Password**



Conditions

1. Click Conditions

Seller View: Basic Correspondent Agent

Loans Pipeline

LOAN # / LOCK EXPIRATION DATE	BORROWER NAME / SELLER LOAN NUMBER	PROPERTY ADDRESS	LOCK TYPE / COMMITMENT NUMBER	CONDITIONS / LOAN AMOUNT	FINAL PRICE / INTEREST RATE	MILESTONE
2000048666 05-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH2	9991 Warford Street, Dawson, IA	Best Efforts	0 \$300,000.00	98.335 4.500	Submitted for Purchase
2000048658 05-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH1	Documents	Best Efforts	Conditions	98.108 4.575	Manage
2000048633 04-13-2022	Tester, Smoke	1234 any st, Addison, TX	Best Efforts	0 \$150,000.00	98.353 4.250	Submitted for Purchase
2000048625 04-13-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA		0 \$300,000.00	98.728 4.250	Underwriting
2000048617 04-13-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA	Best Efforts	0 \$300,000.00	98.486 4.250	Submitted for Purchase
2000048609 04-13-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA		0 \$300,000.00	98.486 4.250	In Underwriting
2000048591 05-20-2022	Customer JR, Ken N AH9029402	10655 Birch St, Burbank, CA	Best Efforts	0 \$300,000.00	98.270 4.250	Locked
2000048583 04-28-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA		0 \$300,000.00	98.343 4.250	Underwriting
2000048567 04-13-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA	Best Efforts	0 \$300,000.00	98.486 4.250	Submitted for Purchase
2000048310 04-11-2022	America, Andy	1234 Ocean Pines, Rehoboth, MD	Best Efforts	0 \$250,400.00	101.366 4.750	Submitted for Underwriting
2000048286 04-08-2022	Homeowner, John	175 13th Street, Baltimore, MD	Best Efforts	0 \$120,000.00	98.473 3.335	Locked

2. Conditions side panel will open

3. Documents can be uploaded from the panel to clear conditions

Seller View: Basic Correspondent Agent

2000048666

Submitted for Purchase

Borrower Name: FIRSTIMER, ALICE DORIS
Product: 61816 Conforming 30 Yr Fixed
Commitment ID: 3292022-MH2
Final Rate: 4.500
Final Price: 98.335
Lock Days: 60
Lock Exp Date: 2022-05-31

Drag and drop docs here to upload or browse.

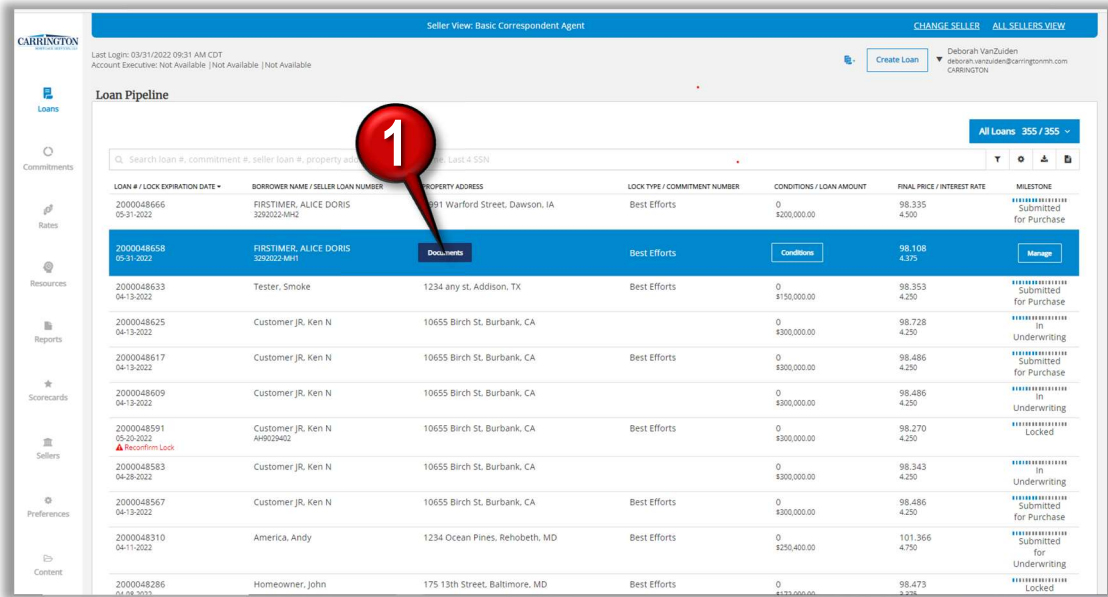
Condition Type: [Dropdown]

SATISFIED AND WAIVED **OH!**
PRINT CONDITIONS

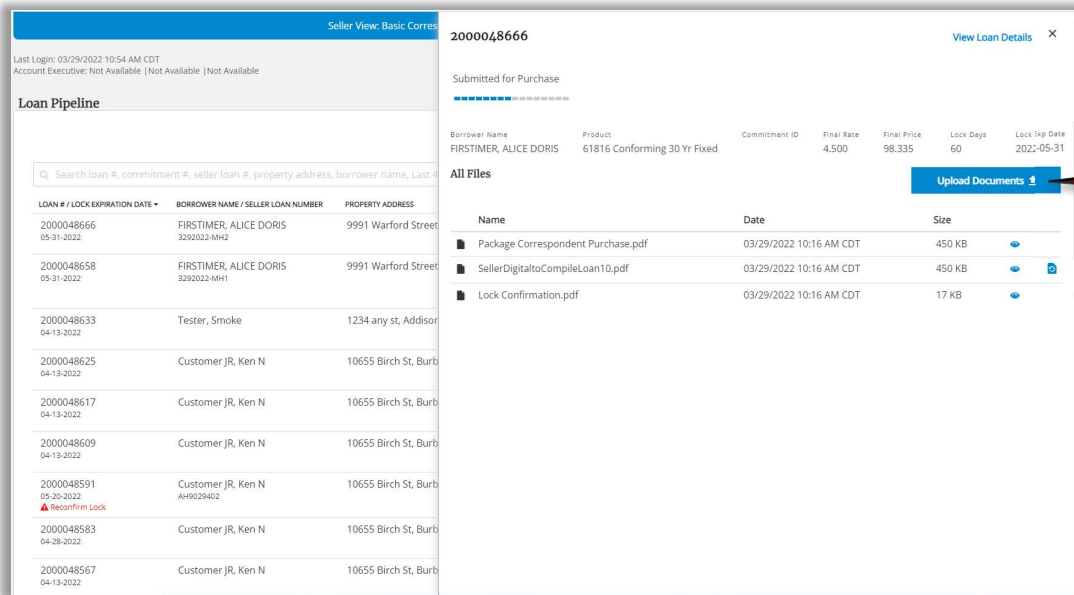
Submit for Review

Documents

1. Click **Documents** to open the Documents side panel for the loan



2. Documents can be **uploaded to submit** the loan for Purchase and/or Underwriting Review

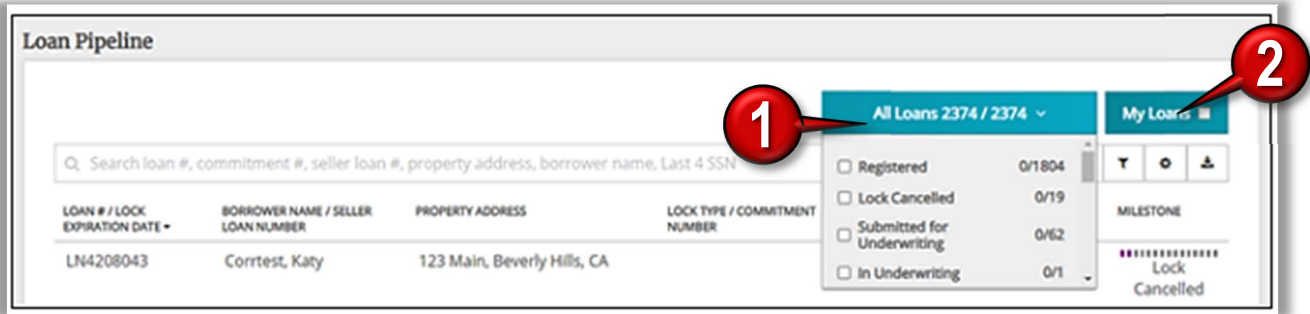


Loan Pipeline Function Details

Milestones

All Loans is displayed by default

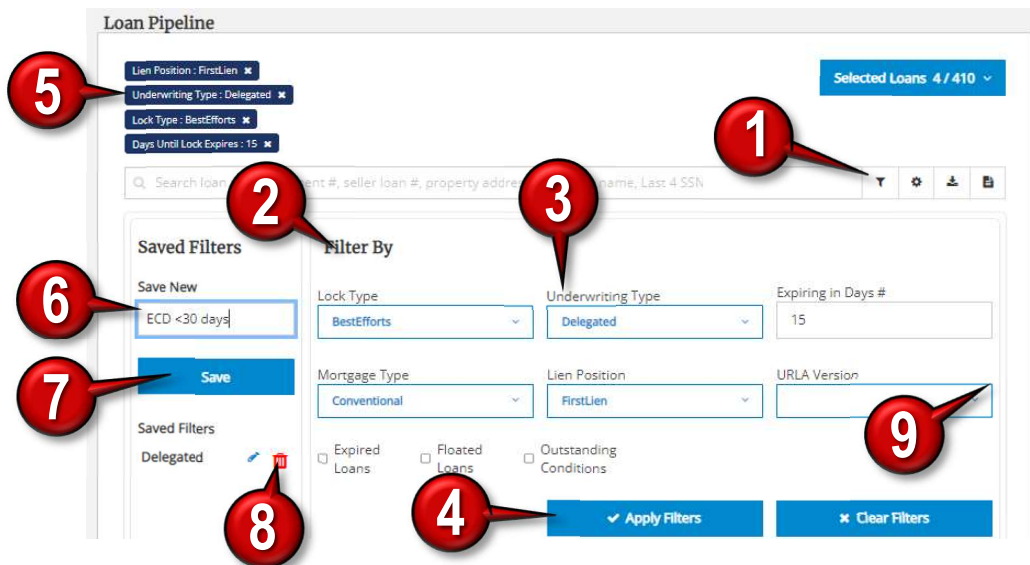
1. Click **All Loans** to open a drop-down list of loan milestones that the pipeline will display
2. **Sellers** can check **My Loans** to only view loans that they have created



Filter

This search method will allow to save filters

1. Click **Filter** icon next to Search field on the Loan Pipeline screen
2. **Advanced Filter Panel** opens
3. Select the **Products** you want to Filter in **Drop Down Box**
4. Click **Apply Filters**
5. Filters will appear above the **Search Field** while in Loan Pipeline view
6. To **Save Filter** enter name in **Save Name Box**
7. Click **Save**
8. Users can also **Edit or Delete** Saved Filters
9. To Reset Filter Remove by Clicking the X to **Clear Filters**



Pipeline Settings

1. Click **Settings Icon** next to Search Loan Bar
 - This will give you different filtering options
2. Enter option in **search bar** to filter loans
3. Click **Drop down arrow** in chosen column settings to adjust what each column displays
 - Default Sort can be chosen to save
4. Turn **Toggle ON** or Off to Show/Hide columns
5. Click **Reset Settings** to default
6. Click **Apply Settings**

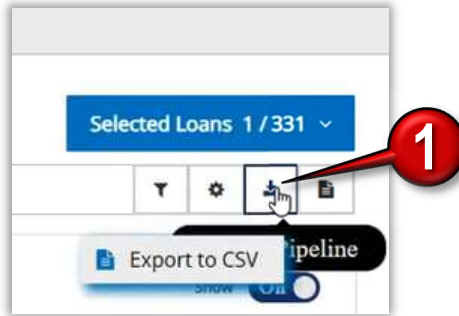
The screenshot shows the 'Loan Pipeline' settings page. At the top right, there is a blue bar with 'All Loans 410 / 410' and a dropdown arrow. Below this is a search bar with the placeholder text 'Search loan #, commitment #, seller loan #, property address, borrower name, Last 4 SSN'. To the right of the search bar are icons for filters, settings, and a close button. The main area contains six column settings, each with a 'Show' toggle (all are 'On') and two dropdown menus for 'Top' and 'Bottom' sorting. The columns are:

- Column 1: Loan # (Top), Lock Expiration Date (Bottom)
- Column 2: Borrower Name (Top), Seller Loan Number (Bottom)
- Column 3: Property Address (Top), (Empty) (Bottom)
- Column 4: Lock Type (Top), Commitment Number (Bottom)
- Column 5: Conditions (Top), Loan Amount (Bottom)
- Column 6: Final Price (Top), Interest Rate (Bottom)

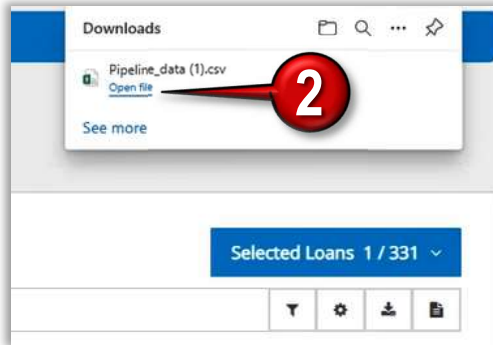
 At the bottom left, there is a 'Modified History' section with three entries. At the bottom right, there are three buttons: 'Reset Settings', 'Apply Settings', and 'Close Settings'. Red callout boxes with numbers 1 through 6 point to the settings icon, search bar, dropdown arrows, toggle switches, 'Reset Settings' button, and 'Apply Settings' button respectively.

Export Pipeline

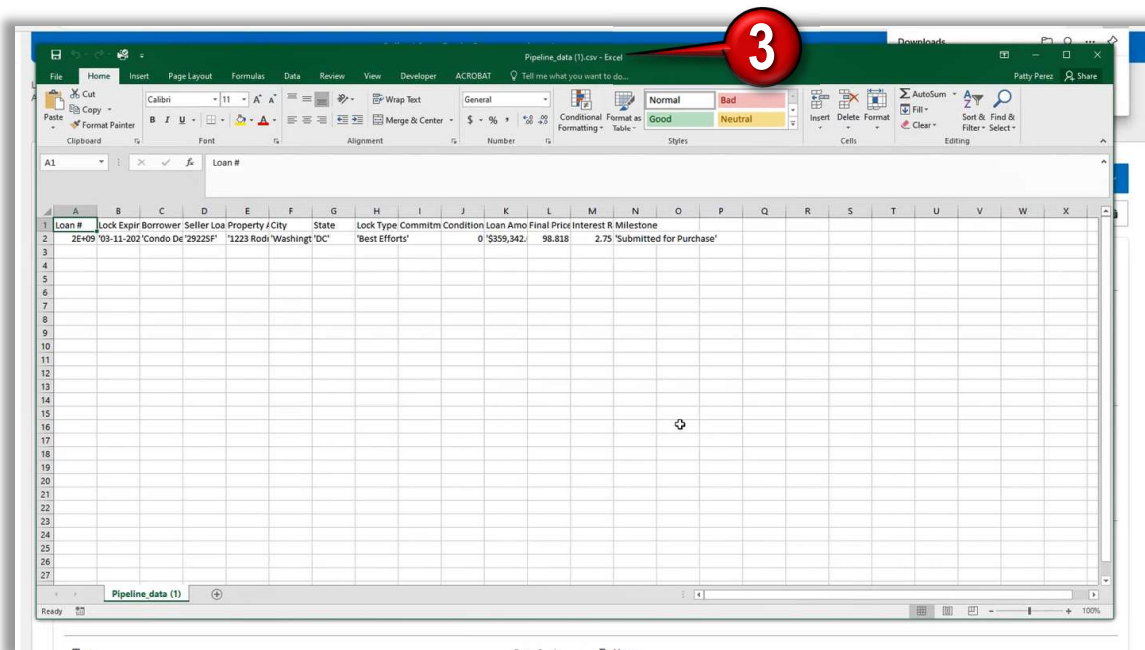
1. Click **Export** to save the data to a CSV file after filtered applied



2. The Excel Report will download, Click **Open File**



3. The Excel Report will Open in same window



Conditions Report

1. Users generate conditions reports from their pipeline by selecting **Conditions Report** on the loan pipeline.
2. Selecting **All Conditions Report** creates a report with all outstanding (open) and pending conditions for all the loans in their pipeline and with all milestones **Except Registered, Purchased, and Cancelled**



The report, exported to a .csv file, includes the following columns of **information**:

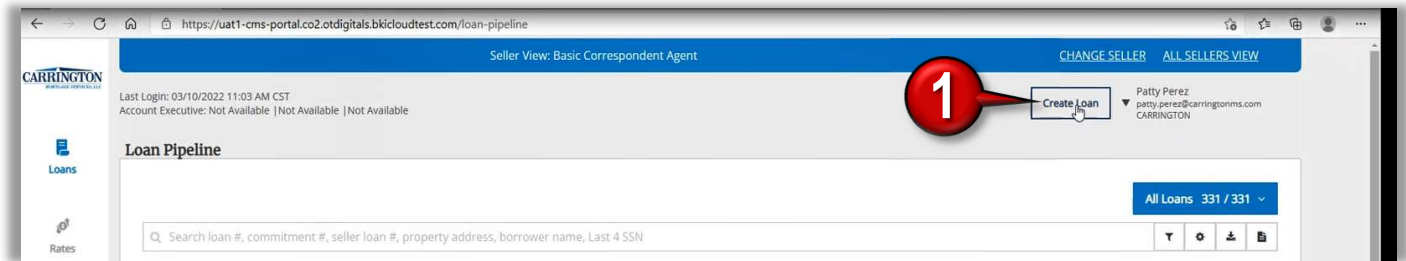
- **Borrower Name**
- **Loan #**
- **Lender Loan#**
- **Locked By**
- **Loan Program**
- **Milestone**
- **EZD**
- **Mandatory**
- **Category**
- **File Received Date**
- **Status**
- **Condition Description**

Values are **sorted first by Borrower Name** and then by Loan # so all conditions on the same loan are grouped together

The report also displays the **Report Date, Lender, and Report Type**

Create a Loan

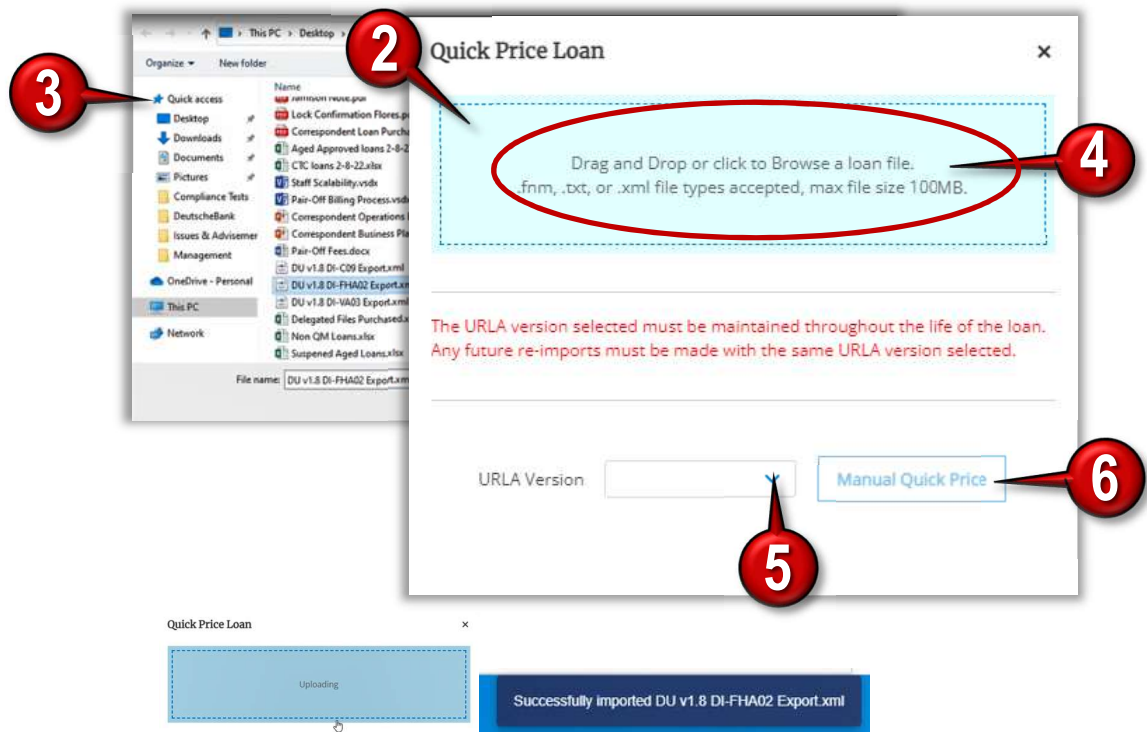
1. From the Loan Pipeline screen, click **Create Loan**



The **Quick Price Loan** Dialog Box Opens

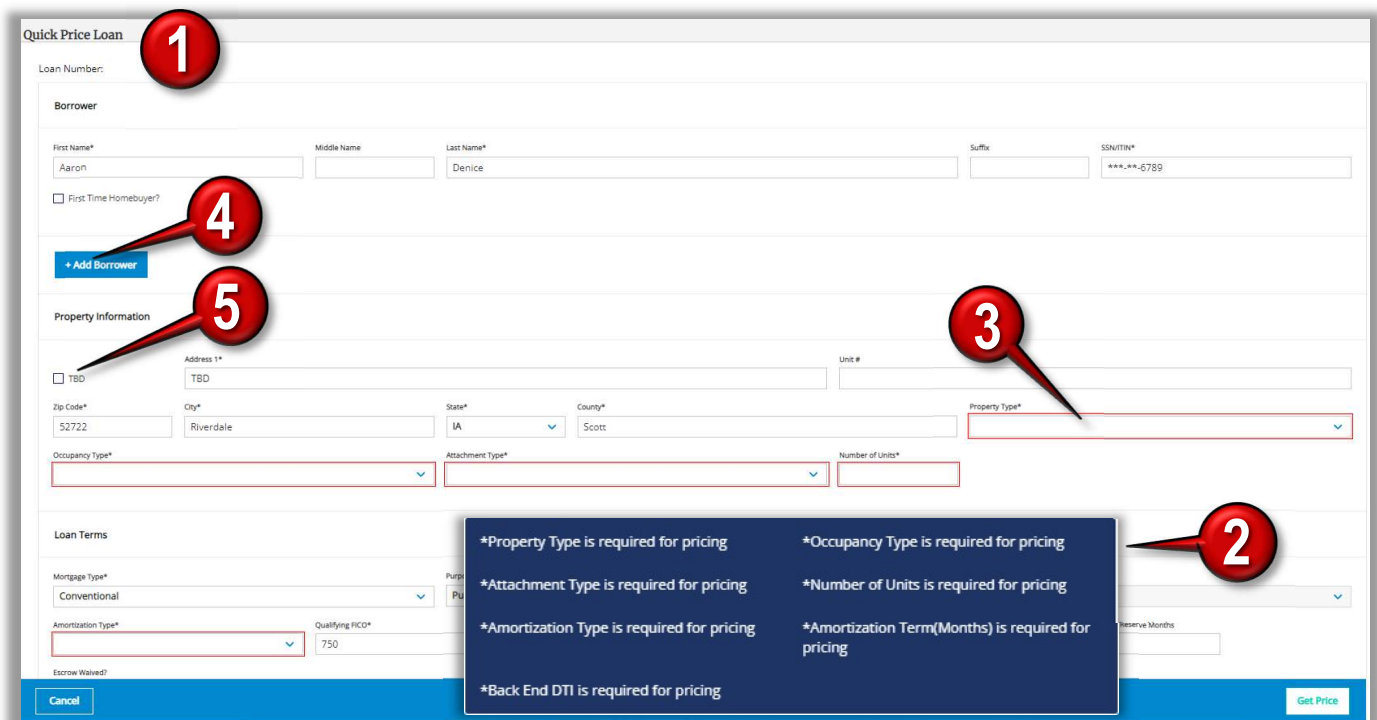
2. Choose an **URLA Version** from the Drop-Down list
3. Click the **Teal Box** on **Quick Price Loan Screen**
4. PC Desktop window will open to **Find File**
5. Browse for the file, **then Drag and Drop or Double Click the Loan File to Upload**
 - Acceptable loan files are FNM 3.2, 3.4 or ULDD files
 - The same URLA version must be retained throughout the life of the loan
 - Manual data entry is also an option
6. The **Manual Quick Price** Button will Activate

Note: The URLA Version option is dependent on the URLA Effective Date, which can be set in Preferences. See the Seller DigitalAdmin Guide for more information on the **Preferences screen**. When the Effective Date is after the current date, no URLA Version option is displayed. When the Effective Date is before or on the current date, the URLA Version option is displayed.



Borrower and Property Information

- The loan data is extracted and is displayed on the **Quick Price Loan** screen.
- If missing necessary data, **Error message** will appear with a list of those empty fields appears
- Cursor will automatically move to the **first empty field** that requires information
 - press [Tab] on their keyboard to advance to the next empty field that requires input until all required fields are completed
- To add additional borrowers, click **Add Borrower**
- Fill out **Borrower 2** information and add additional borrowers as needed
- To delete additional borrowers, click **Trash Can Icon**
- Delete Box will open, click **Delete** to confirm
- Click **TBD** if the property address is not known, such as in new construction.
 - The zip code field will display a list of cities and counties if multiple exist for that zip code



Quick Price Loan

Loan Number:

Borrower

First Name* Middle Name Last Name* Suffix SSN/ITIN*

First Time Homebuyer?

[+ Add Borrower](#)

Property Information

TBD Address 1* Unit #

Zip Code* City* State* County* Property Type*

Occupancy Type* Attachment Type* Number of Units*

Loan Terms

Mortgage Type* Purpose Reserve Months

Amortization Type* Qualifying FICO* Escrow Waived?

***Property Type is required for pricing**
***Occupancy Type is required for pricing**
***Attachment Type is required for pricing**
***Number of Units is required for pricing**
***Amortization Type is required for pricing**
***Amortization Term(Months) is required for pricing**
***Back End DTI is required for pricing**



Borrower 2

First Name* Middle Name Last Name* Suffix SSN/ITIN*

[+ Add Borrower](#)



Delete

Borrower 2

Do you want to delete the Borrower 2?

Loan Terms and Loan Amounts Sections

- In **Purpose** Section, users can select multiple categories and also remove selected categories
 - Any box with asterisk is required to price a loan
 - Nothing that is greyed out applies. If purchase then Purpose won't have asterisk
- Make any applicable changes or selections in the **Loan Amounts** section
- If any changes are made the **Credit Score** will need to be re-entered

The screenshot shows a mortgage application form with two main sections highlighted by red boxes and numbered callouts:

- Callout 1:** Points to the **Loan Terms** section, which includes dropdown menus for Mortgage Type* (Conventional), Purpose* (Cash Out Refinance), Purpose Of Refinance* (Cash Out Home Improvement), and Refinance Program Identifier (DU Refi Plus). It also includes Amortization Type* (Fixed), Qualifying FICO* (750), Amortization Term(Months)* (0), Lien Position* (First Lien), Cash Reserve Months, Escrow Waived?, Insurance, Taxes, Documentation Level* (Full Documentation), AUS Type* (Desktop Underwriter), DU Recommendation* (Approve/Eligible), LPA Recommendation, and GLS Recommendation.
- Callout 2:** Points to the **Loan Amounts** section, which includes Base Loan Amount* (\$150,000.00), Upfront MI Financing (\$0.00), Total Loan Amount* (\$150,000.00), Purchase Price (\$0), Appraised Property Value* (\$250,000), Cashout Amount* (\$50,000.00), Subordinate Lien Type, Subordinate Financing Current Balance (\$0), Maximum HELOC Balance (\$0.00), and a table of debt-to-income ratios: Front End DTI (23.000%), Back End DTI* (36.000%), LTV* (60.000%), CLTV* (60.000%), and HCLTV* (60.000%).
- Callout 3:** Points to the dropdown menu for Mortgage Type*.

Originator Section

1. The Originator Section Must be Populated to **Price the Loan**
2. The **Lender NMLS Name and Lender NMLS ID** Will be Populated from Empower if the Seller Information is Configured
 - Lender specific loan number entered
3. Click **Assign Loan** to Assign Seller to Loan

The screenshot shows the 'Originator' section of a software interface. It contains several input fields and a button. Red callouts are placed over the interface:

- 1**: Points to the 'Originator Full Name*' field, which contains 'Michele BlackKnight'.
- 2**: Points to the 'Lender NMLS Name*' and 'Lender NMLS ID*' fields, which contain 'Bank National' and '123456789' respectively. These two fields are enclosed in a red rectangular box.
- 3**: Points to the 'Assign Loan' button, which is located to the right of the 'Originator NMLS ID*' field.

Other visible fields include 'Originator NMLS ID*' (987654321), 'Lender Loan Number' (3292022-MH1), and 'Originator Application Received Date*' (09/01/2021). There are also checkboxes for 'Interest Only' and 'Prepayment Penalty', and a 'Lock Terms' section with various dropdown menus and input fields.

4. **Search User** by Name or Email address
5. **Check Box** Next to User
6. **Click Assign**
 - Assigned Users Populate on the Assigned Users Tab and the Number of Assigned Users Will Update

The screenshot shows a 'Users List' dialog box overlaid on the software interface. The dialog box has a search bar and a table of users. Red callouts are placed over the dialog box:

- 4**: Points to the search bar labeled 'Name, Email'.
- 5**: Points to the checked checkbox next to the user 'Test Test Last'.
- 6**: Points to the 'Assign' button at the bottom right of the dialog box.

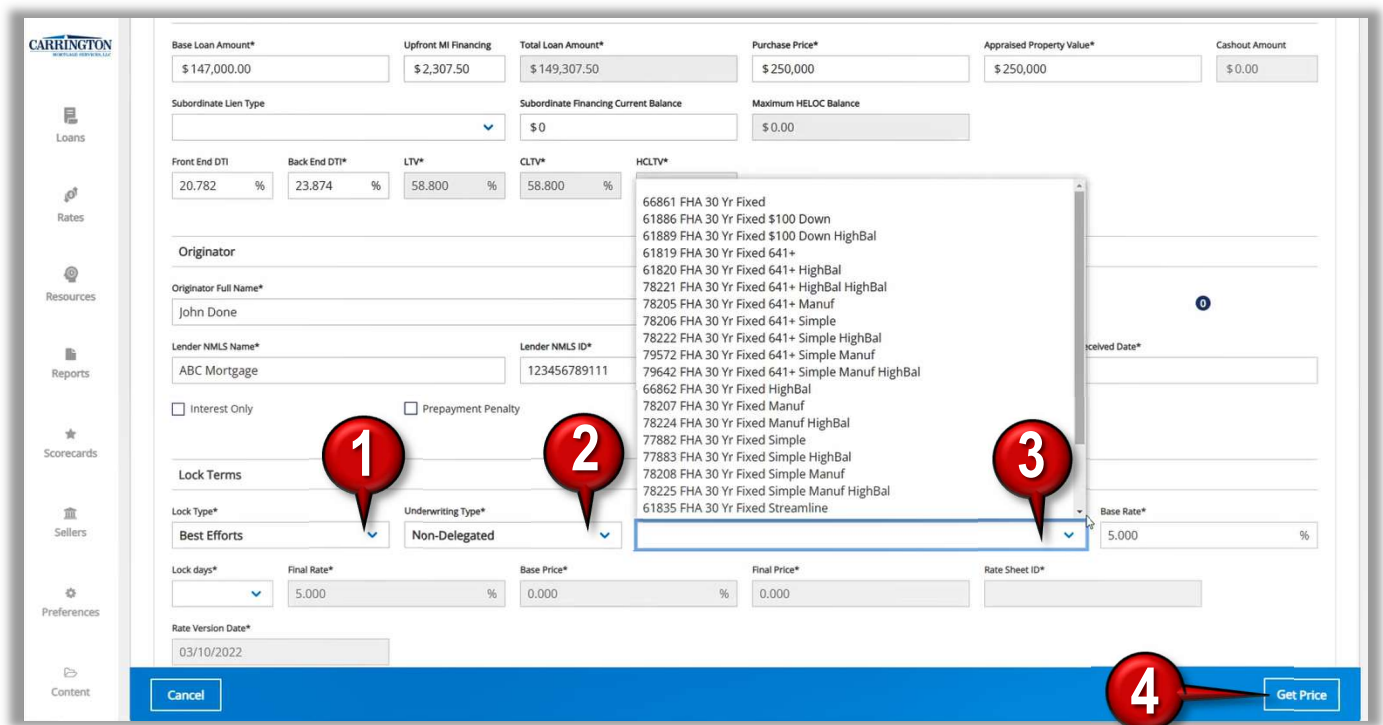
The table in the dialog box lists the following users:

Name	Email	Role
<input checked="" type="checkbox"/> Test Test Last	waqar.butt@bkfs.com	Seller Secondary
<input type="checkbox"/> Lisa Ward	lisa.ward@bkfs.com	Seller Administrator, Manager, Lender Processor, Seller Secondary
<input type="checkbox"/> Patty Perez	patty.perez@carringtonms.com	Seller Administrator
<input type="checkbox"/> Vinod Bodala	vinodkumar.bodala@bkfs.com	Seller Administrator, Seller Secondary

The dialog box also includes a 'Cancel' button at the bottom left and an 'Assign' button at the bottom right.

Lock Terms Section

1. **Select Lock Type** right now only “best efforts” “mandatory will be added.
 - If run mandatory then MUST Sell
2. **Select Underwriting type**
 - USDA – Delegated only
 - DTI not required and will be updated, due to IRRL
 - Pricing is determined by delegated status/ system will know if they are delegated or non-delegated
3. **DO NOT select product** next screen will give available products based on information
 - Leave **Base Rate and Lock days Open** so the system gives choices available
4. Once all data is selected, click **Get Price**
 - All required fields marked with an asterisk must be filled out before Get Price is active System will do validations
 - If anything needs to be corrected it will highlight the area
 - Eligible and Ineligible Products are both Displayed
 - To view ineligibility messages, click on the ineligible product for the Messages tab to display



The screenshot displays the Carrington Correspondent web application interface for the Lock Terms section. The form includes the following fields and elements:

- Base Loan Amount***: \$147,000.00
- Upfront MI Financing**: \$2,307.50
- Total Loan Amount***: \$149,307.50
- Purchase Price***: \$250,000
- Appraised Property Value***: \$250,000
- Cashout Amount**: \$0.00
- Subordinate Lien Type**: Dropdown menu
- Subordinate Financing Current Balance**: \$0
- Maximum HELOC Balance**: \$0.00
- Front End DTI**: 20.782 %
- Back End DTI***: 23.874 %
- LTV***: 58.800 %
- CLTV***: 58.800 %
- HCLTV***: (Empty)
- Originator**: John Done
- Originator Full Name***: John Done
- Lender NMLS Name***: ABC Mortgage
- Lender NMLS ID***: 123456789111
- Interest Only
- Prepayment Penalty
- Lock Terms**: (Empty)
- Lock Type***: Best Efforts (Callout 1)
- Underwriting Type***: Non-Delegated (Callout 2)
- Product Selection**: A dropdown menu showing various mortgage products (Callout 3).
- Base Rate***: 5.000 %
- Lock days***: (Empty)
- Final Rate***: 5.000 %
- Base Price***: 0.000 %
- Final Price***: 0.000 %
- Rate Sheet ID***: (Empty)
- Rate Version Date***: 03/10/2022
- Buttons**: Cancel (Callout 4) and Get Price.

5. Pricing can be filtered by **Base Rate and/or Lock Days** using the drop-down lists
6. Once pricing is selected, click **Register and Float or Register and Lock**

Lock Management

- **A Locked loan** will have the options to
 - Extend Lock
 - Cancel Lock
 - Update Lock
 - Generate Lock Confirmation
- **A Registered (Floated) loan** will have the option to
 - Lock or
 - Float Down, if applicable.
- **An Expired lock** will have the option to
 - Re-Lock

Loan Details Return to Pipeline

2000027637 View Loan Registered Assign Loan Re-import Cancel Loan

BORROWER: FIRSTIMER, ALICE Wonderland PRODUCT: 61816 Conforming 30 Yr Fixed COMMITMENT ID: INTEREST RATE: 3.625 FINAL PRICE: 103.886 LOCK DAYS: 30 LOCK EXP: 10/27/2021

Fannie Mae Case File ID: 1995763926 Freddie Mac Case File ID: 19957639 Universal Loan Identifier (ULI)*: 549300R9S3MVDV4MGP560000000000000000020002763741 Save

Lock Management Conditions Doc Manager Comments Loan History

Lock Actions Lock/Pricing History

Extend Lock

Cancel Lock

Float Down

Update Lock

Generate Lock Confirmation

Re-Lock

Lock

• Pricing Locked 09/27/2021 11:46 AM CDT

Loan Details Return to Pipeline

2000045589 View Loan Locked Assign Loan Re-import Cancel Loan

BORROWER: America, Andy PRODUCT: 61816 Conforming 30 Yr Fixed COMMITMENT ID: INTEREST RATE: 3.250 FINAL PRICE: 98.294 LOCK DAYS: 60 LOCK EXP: 05/02/2022

Fannie Mae Case File ID: 1997210412 Freddie Mac Case File ID: 19972104 Universal Loan Identifier (ULI)*: 549300R9S3MVDV4MGP5600000000000000000200004558920 Save

Lock Management Conditions Doc Manager Comments Loan History

Lock Actions Lock/Pricing History

Extend Lock

Cancel Lock

Float Down

Update Lock

Generate Lock Confirmation

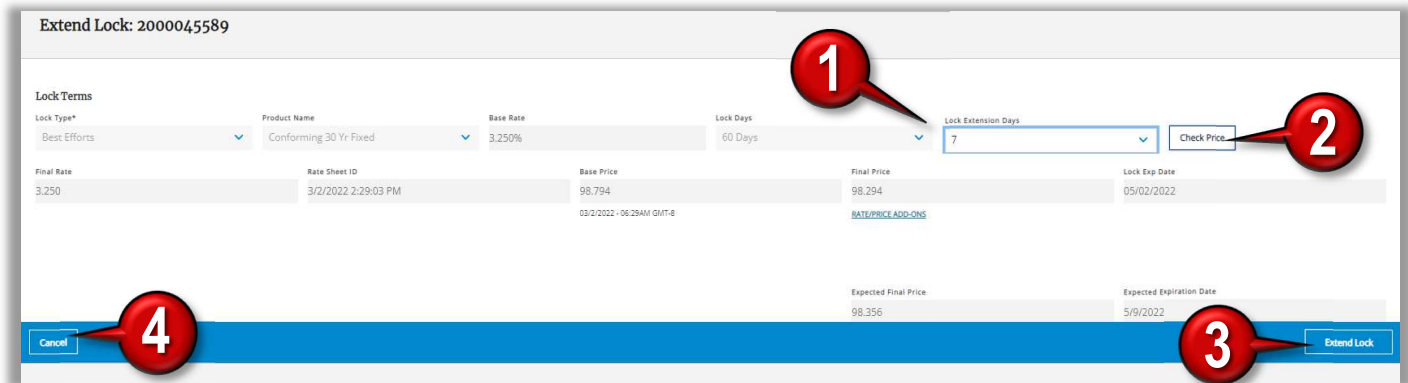
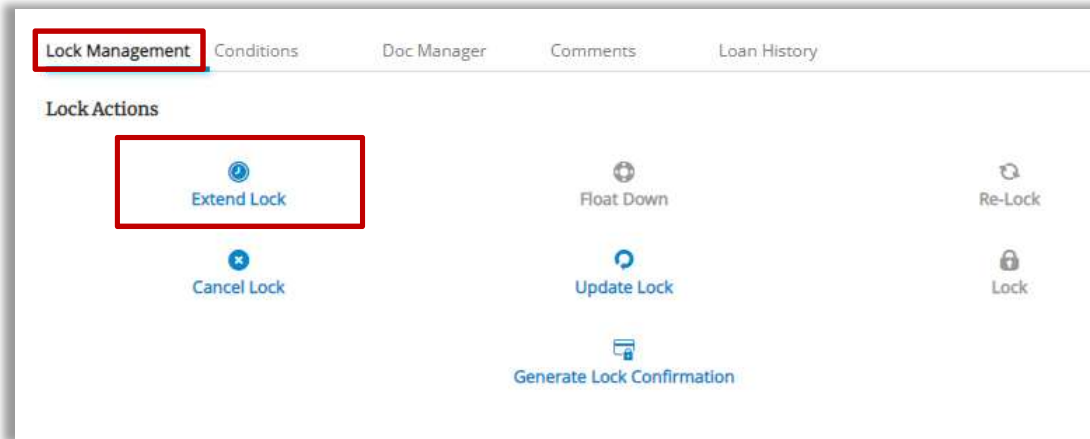
Re-Lock

Lock

• Pricing Locked 03/03/2022 01:27 PM CST

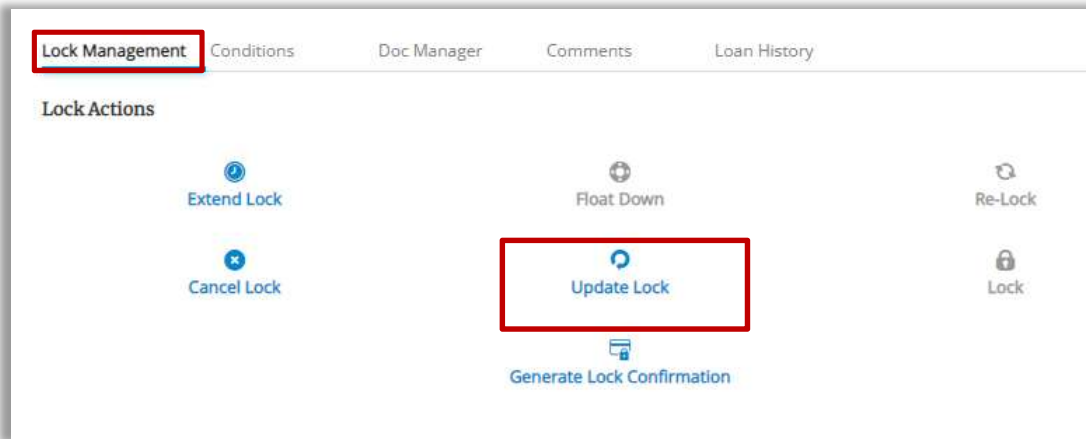
Extend Lock

1. Enter the **number of days** to extend the lock
2. Click **Check Price**
 - View the **pricing result** if extension will be accepted.
 - The **new expected pricing** will display
3. Click **Extend Lock** to Accept
4. Click **Cancel** to Not Accept



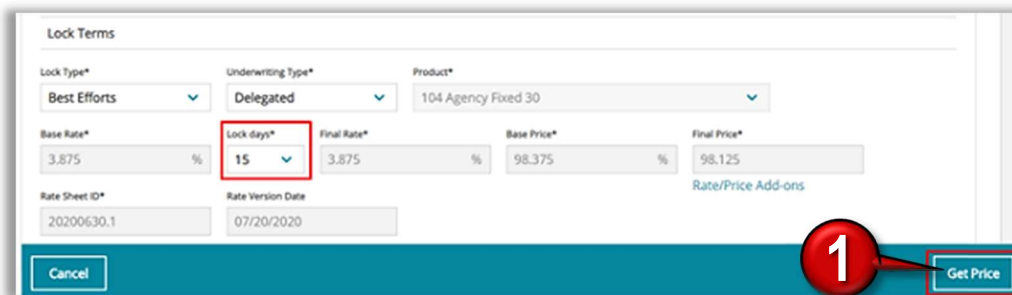
Update Lock

Update Lock will open the Quick Price Loan screen where a user can manually update data points on the loan and re-validate price and program criteria



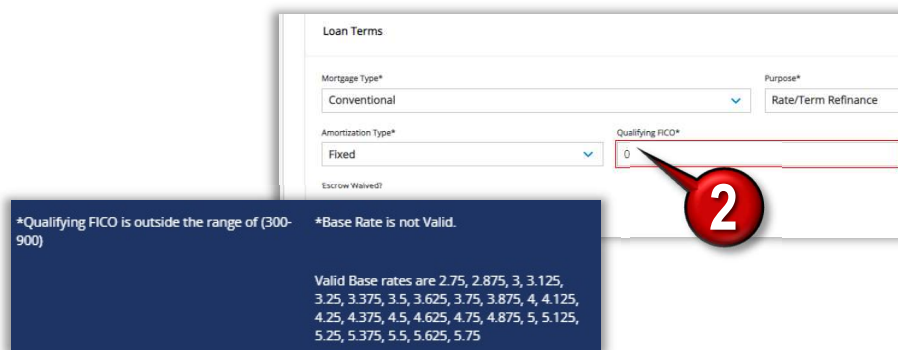
1. Make applicable changes and click **Get Price**

- The system will revalidate program criteria as well as validate the loan level price adjustments for the user to accept



2. Re-input **FICO score**

- Any changes require update
- Warning box will notify



3. Make selections and click **Update Lock** accept the adjustments
4. Click **Cancel** to not accept the adjustments

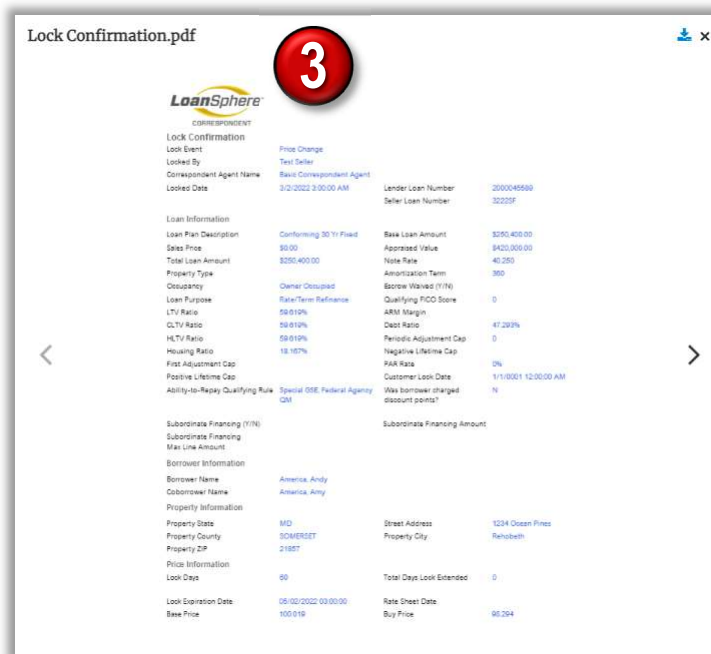
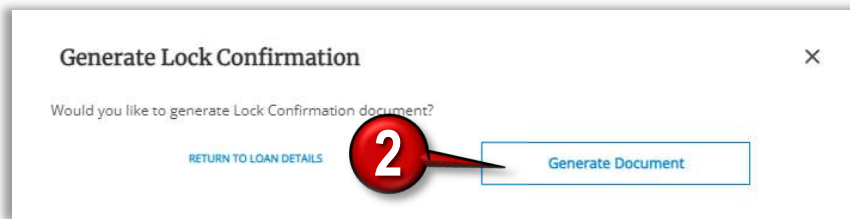
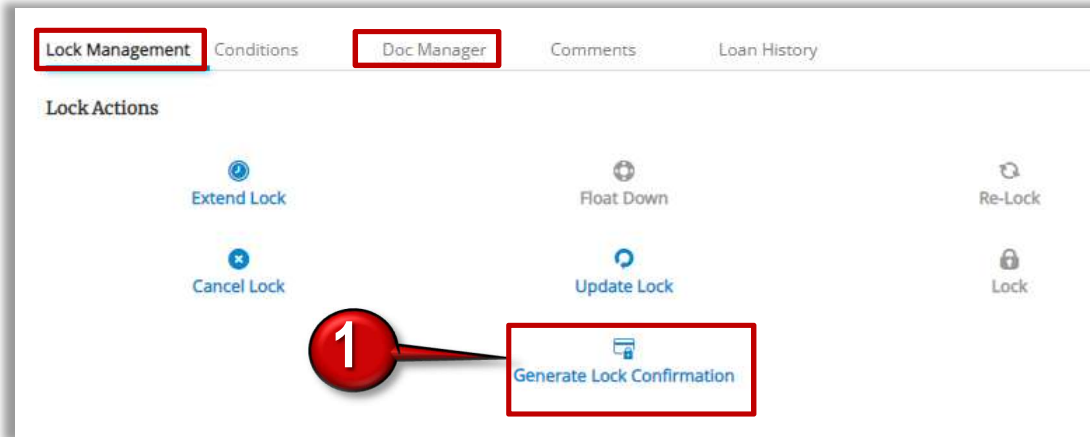
The screenshot shows a web interface titled "Select Price | Registered Loan". It features a list of loan options, a "Pricing" section with dropdowns for "Base Rate" (5.500) and "Lock Days" (15), and a table of pricing details. At the bottom, there are two buttons: "Cancel" and "Update Lock". Red callout boxes with the numbers "4" and "3" point to the "Cancel" and "Update Lock" buttons, respectively.

Base Rate	Rate Adj.	Final Rate	Lock Days	Base Price	Price Adj.	Final Price	Lock Exp Date
5.500	0.000	5.500	15	102.375	0.500	102.000	08/27/2020

205 Agency 10/1 ARM
Lock Days: 15
Lock Exp Date: 08/27/2020
Base Rate: 5.500
Final Rate: 5.500
Rate Adjustments: 0.000
Base Price: 102.375
Final Price: 102.000
Price Adjustments: 0.500

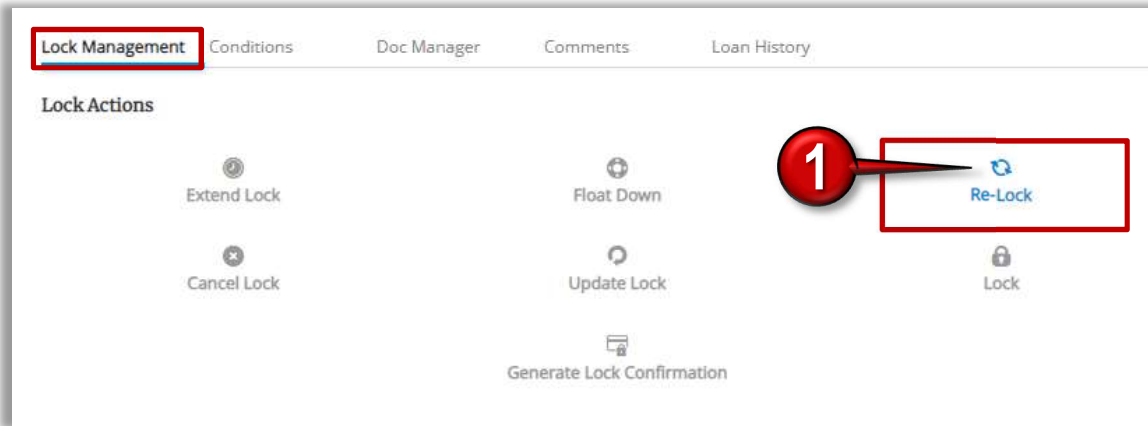
Generate Lock Confirmation

1. Click **Generate Lock Confirmation** to produce the Lock Confirmation document
2. Click **Generate Document** to open the document
 - The document will be stored on the **Doc Manager and Lock Management** tabs
3. The **Lock Confirmation Document** will Generate
 - can be downloaded or printed

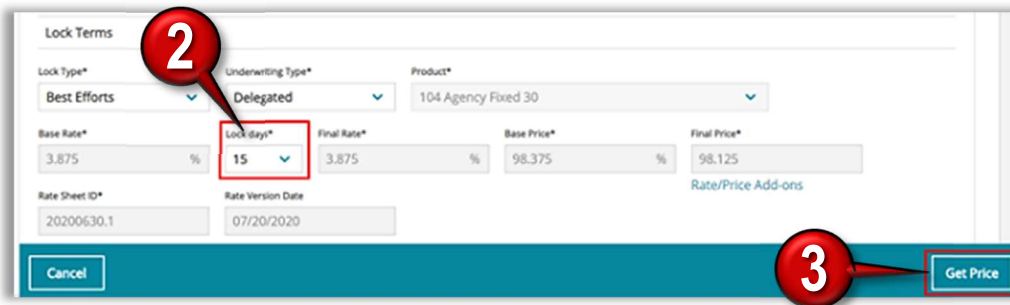


Re-Lock Loan

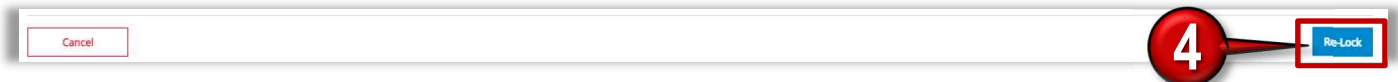
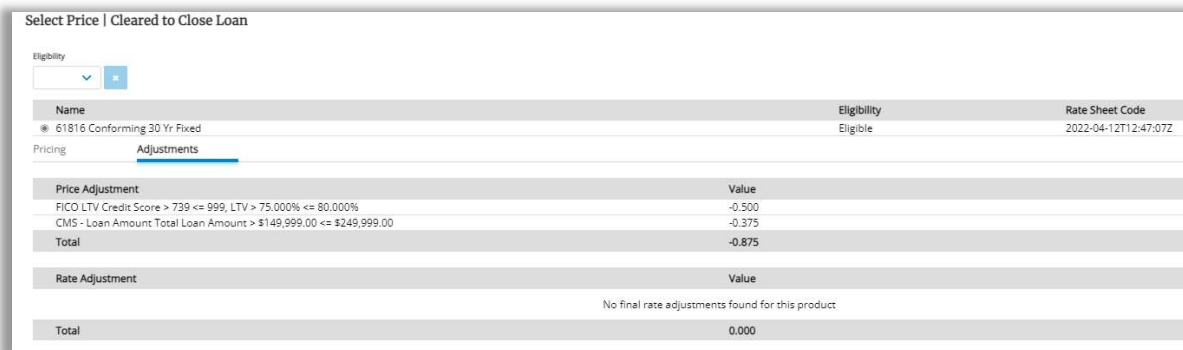
1. If the lock has expired on a loan, the option to **Re-Lock** the loan will display on the **Lock Management** tab



- The Quick Price Loan screen will display
2. Make any applicable changes and enter **Lock Days** in the Lock Terms section.
 - Available lock days are configured by the lender
 3. Click **Get Price**
 - Rate Sheet Code that is displayed is worse case pricing

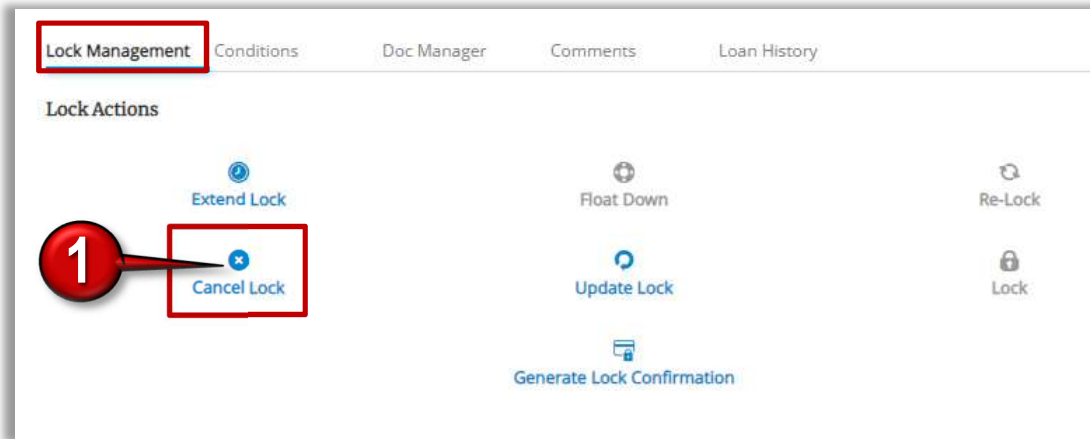


4. Click **Re-Lock** to accept pricing and re-lock the loan

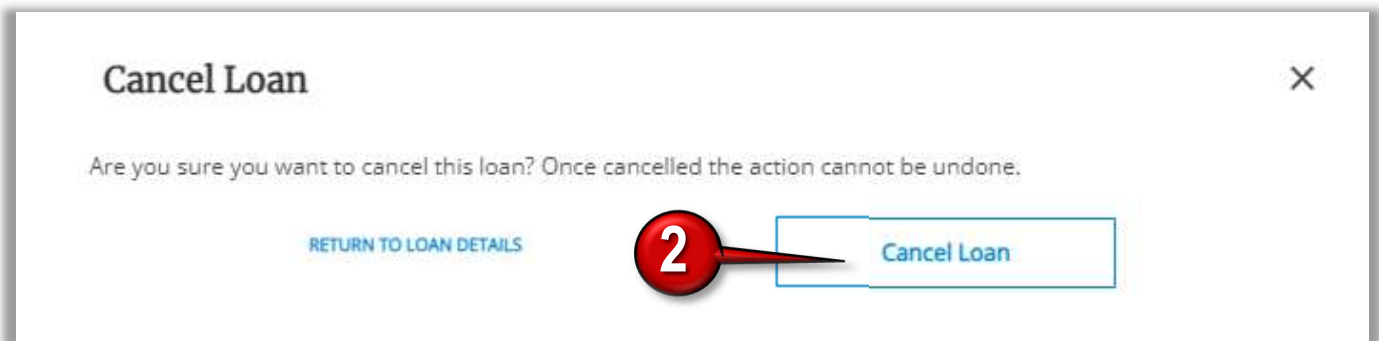


Cancel Loan

1. To cancel the loan prior to delivery, click **Cancel Lock**

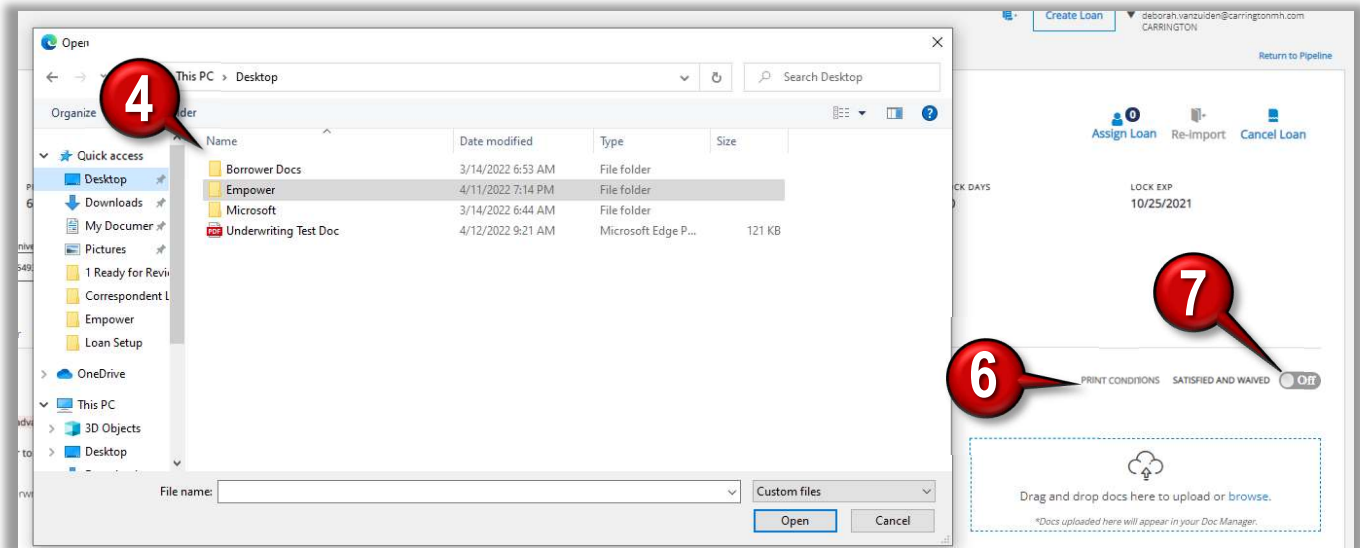
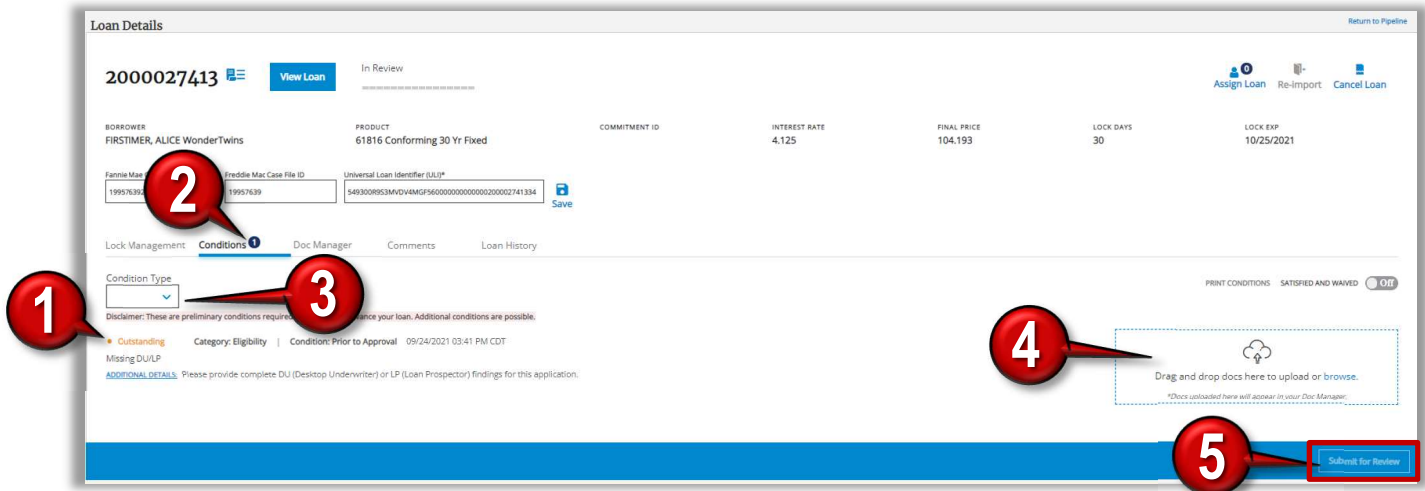


1. Click **Cancel Loan** to confirm
 - **This action cannot be undone**



Conditions

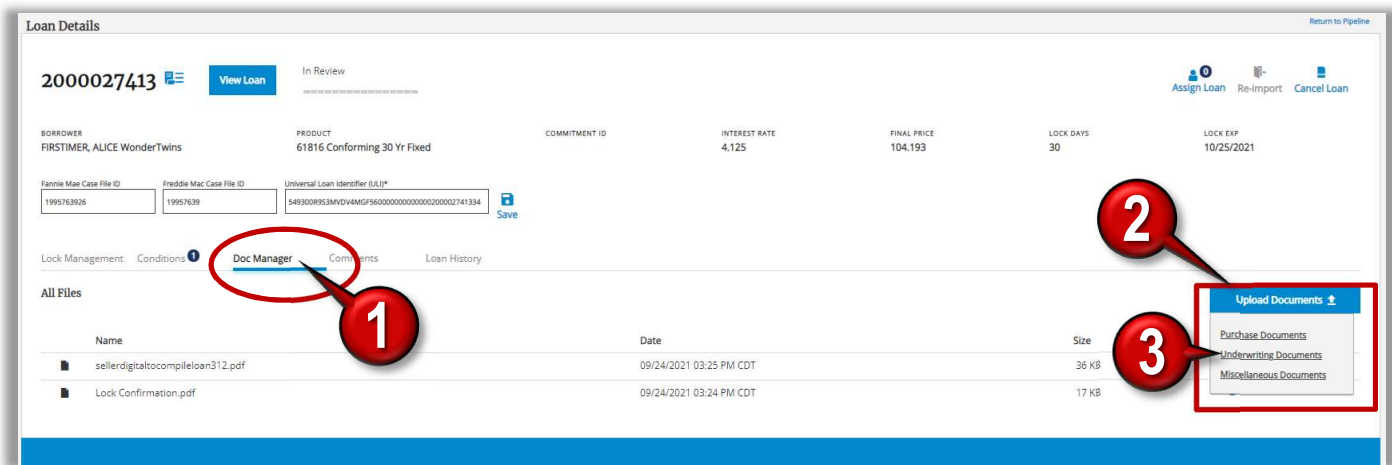
1. **Conditions** can come back from the LOS after loan delivery
2. From the Loan Details screen, click the **Conditions** tab
3. Conditions can be filtered using the **Category and Condition** Type drop-down lists
4. **Drag and drop or browse** for documents to satisfy conditions
5. Click **Submit for Review** once all documents have been uploaded
6. Conditions can be printed by clicking **Print Conditions**
7. To view satisfied and waived conditions, set the **Satisfied and Waived Toggle** to On
 - Conditions can be managed and documents submitted for review directly from the Loan Pipeline



Document Manager

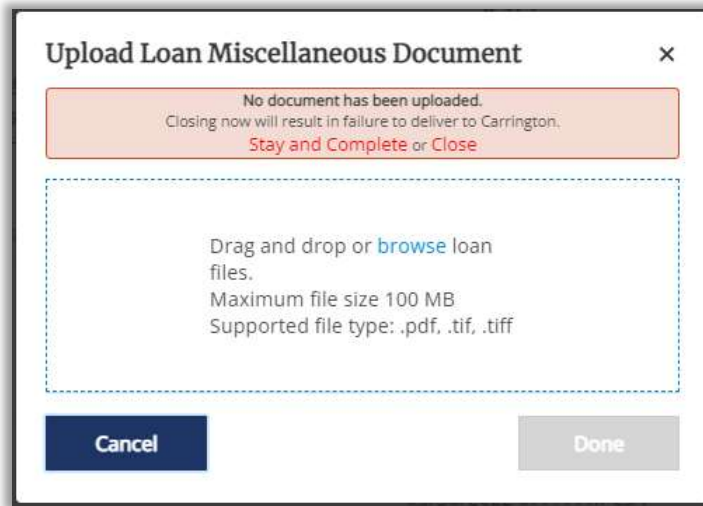
Upload Documents

1. Click **Doc Manager** Tab
2. Click **Upload Documents**
3. Select **Underwriting, Purchase or Miscellaneous Documents**
 - Option available Based on Status of Loan
 - Locked UW DOC, Submitted to UW, In UW, CTC, Submitted for Purchase
 - Non-Delegated will get CTC from UW and submit purchase package
4. **Drag and drop or browse** for documents to upload
5. Click **Done** to Upload
 - Cancel option available



Document Upload Cancellation

If the document upload is canceled, a warning will display that canceling will result in failure to deliver the loan



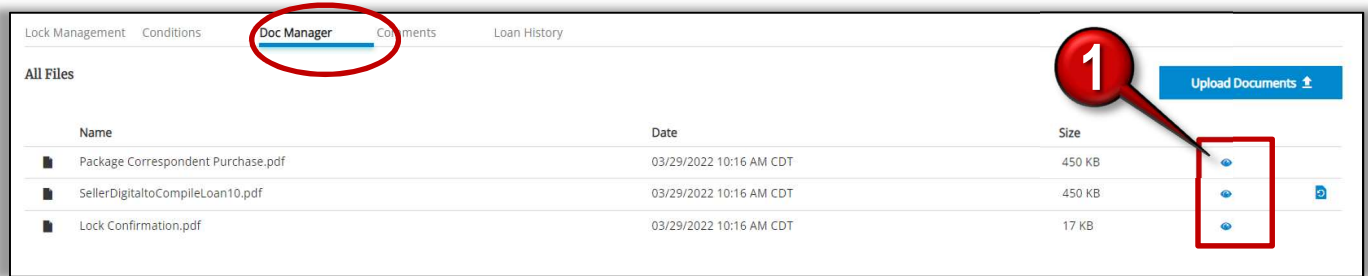
Error Messages

When an error occurs during document upload via the Doc Manager tab, one of the error messages in the following table appears when users hover over the information icon for the document that failed to upload

Error Message	Reason
"One or more of the files uploaded is blank. PDF files must be more than 0 KB."	The document is blank.
"One or more of the files uploaded is corrupt. Resolve the corrupt file and try again."	The document is corrupt.
"One or more of the files uploaded is password protected. Remove the password protection from the file and try again."	The document is password-protected.
"One or more of the files has failed upload. Please review your document(s) to correct the issue and try again."	The document failed to upload for reasons not described above.

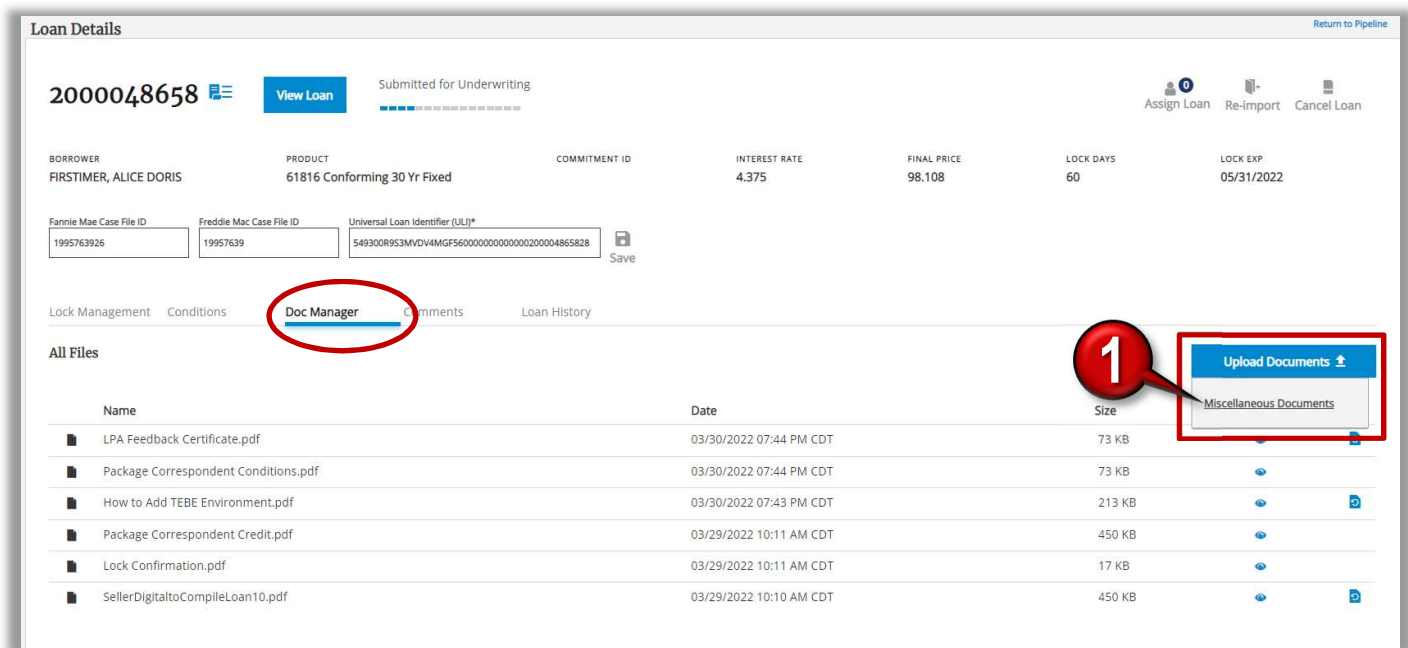
View Documents

- To view a document, click **View Eye Icon** on the **Doc Manager** tab



Miscellaneous Documents

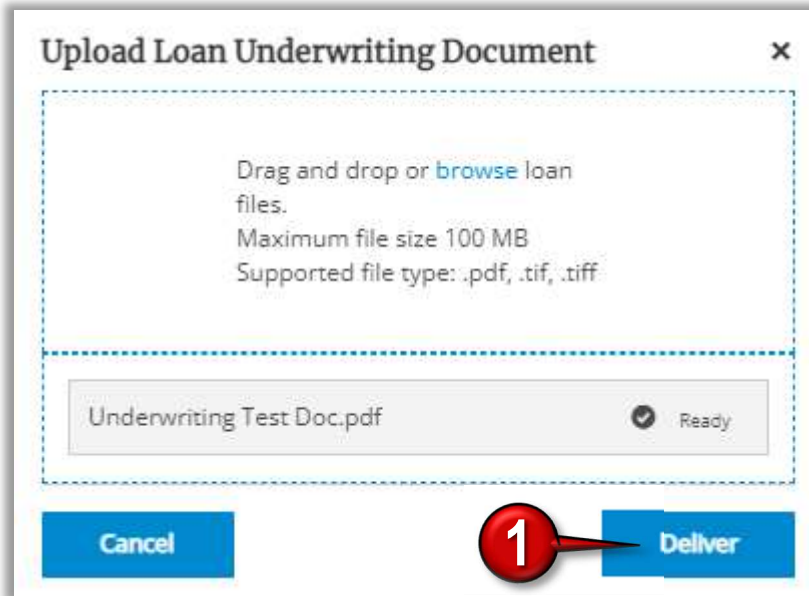
After the loan is delivered, miscellaneous documents can be submitted from the **Doc Manager** tab



Deliver Loan

Once all loan information is entered and all documents are uploaded, the document status will show completed

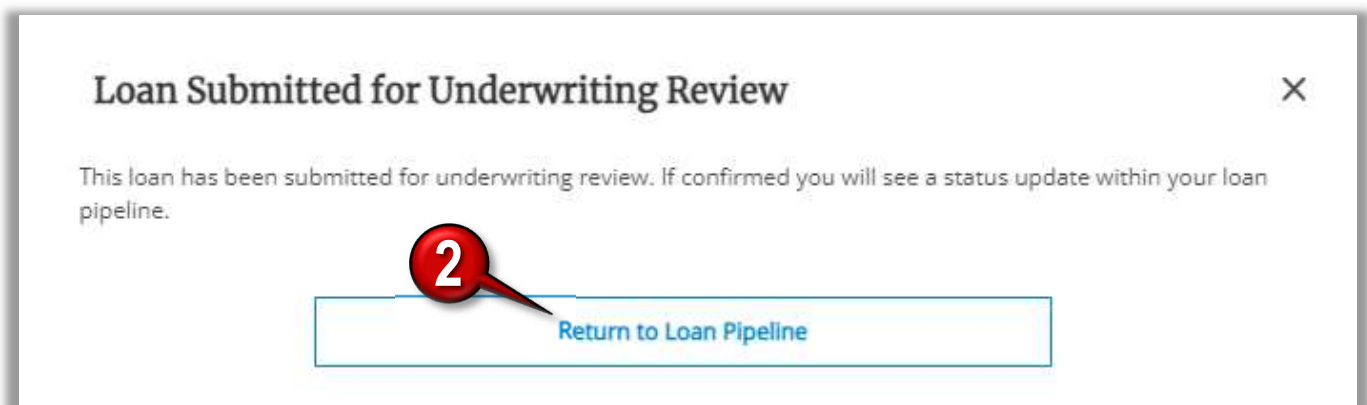
1. Click **Deliver** to submit the loan to the LOS



- If the Underwriting Type is **delegated**, the loan is submitted for **Purchase Review**
- If the Underwriting Type is **non-delegated**, the loan is submitted for **Underwriting Review**

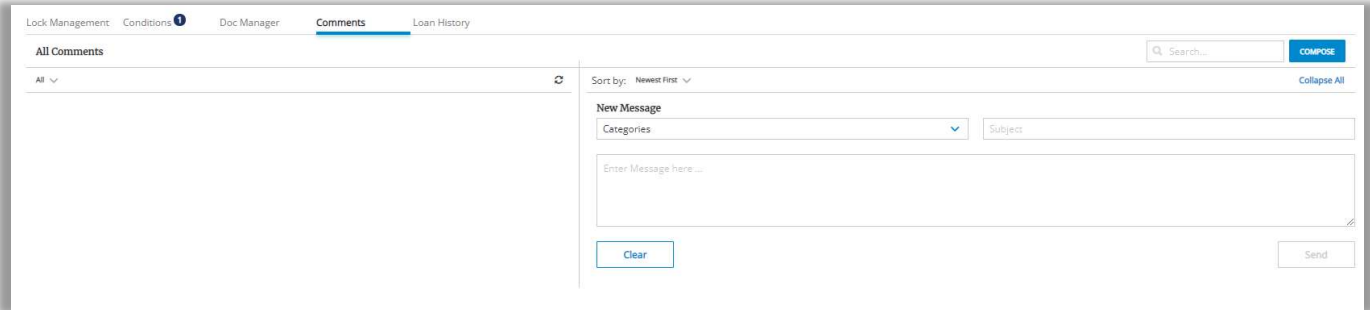
A confirmation message is displayed

2. Click **Return to Loan Pipeline** or exit out of the message to return to the Loan Details screen
 - Documents can be added and the loan submitted for review directly from the Loan Pipeline



Comments

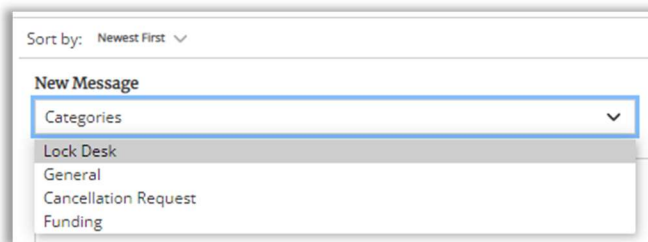
The **Comments tab** allows the user to send a direct message to a Loan Contact. Users can be notified by email or text based on user subscription. Notifications are generated every 15 minutes and will show on the Comments tab of the Loan Details screen. Will link to Empower as well



The screenshot shows the 'Comments' tab in the Carrington interface. At the top, there are navigation tabs: 'Lock Management', 'Conditions', 'Doc Manager', 'Comments' (selected), and 'Loan History'. Below the tabs, there's a search bar and a 'COMPOSE' button. The main area is titled 'All Comments' and has a dropdown menu set to 'All'. On the right, there's a 'Sort by: Newest First' dropdown and a 'Collapse All' button. The 'New Message' form includes a 'Categories' dropdown menu, a 'Subject' field, and a large text area for the message. There are 'Clear' and 'Send' buttons at the bottom.

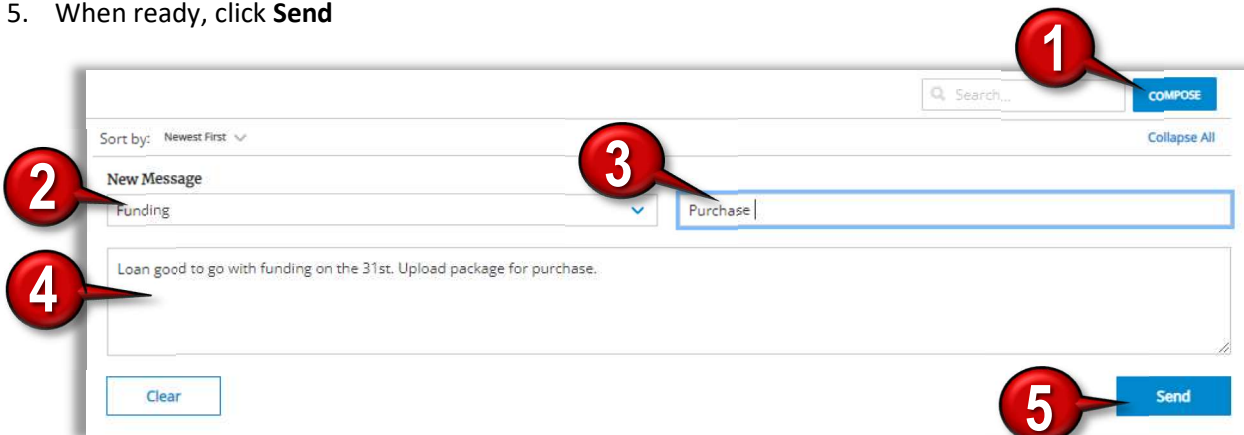
Start a New Message

1. To start a new message, click **Compose**
2. Select a **Category** from the drop-down list
 - Messages are routed to Empower users based on the category selected
 - Categories are configurable
 - Some categories are dynamic and will trigger action from the LOS, e.g. the Cancellation Request category triggers cancellation of the loan



This close-up shows the 'New Message' dropdown menu. The 'Categories' dropdown is open, showing a list of options: 'Lock Desk', 'General', 'Cancellation Request', and 'Funding'. The 'Categories' dropdown is currently set to 'Funding'.

3. Enter a **Subject** in the Subject line (40-character limit)
4. **Compose Message** in Message field
5. When ready, click **Send**

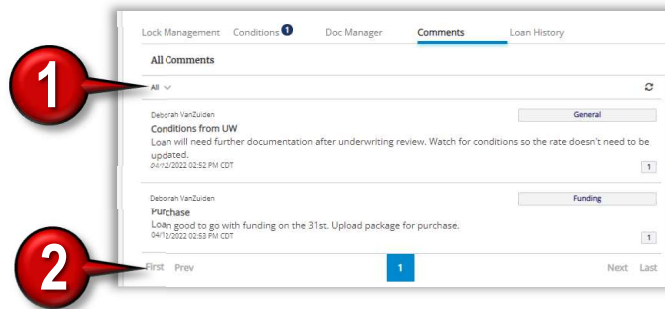


This screenshot shows the 'New Message' form with five numbered callouts:

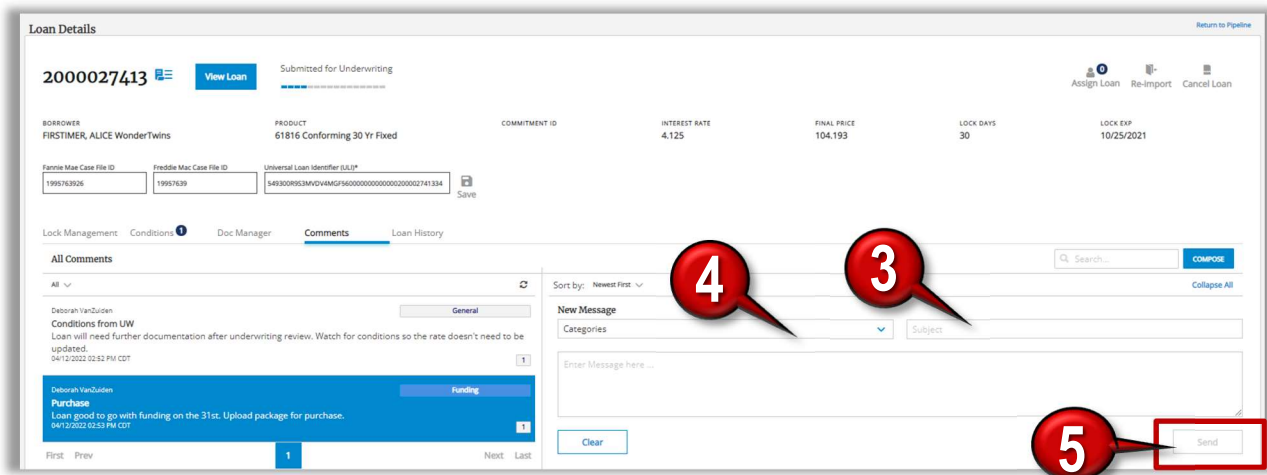
- 1: Points to the 'COMPOSE' button.
- 2: Points to the 'Categories' dropdown menu.
- 3: Points to the 'Subject' field, which contains the text 'Purchase'.
- 4: Points to the message text area, which contains the text 'Loan good to go with funding on the 31st. Upload package for purchase.'
- 5: Points to the 'Send' button.

View/Reply to Message

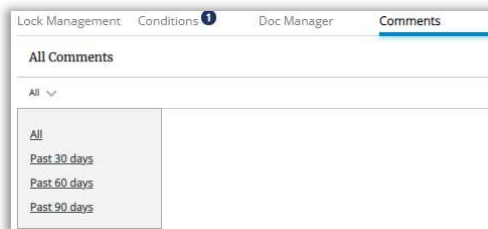
- To view or reply to a message, click on **The message from the Left Panel**
 - Category and Subject cannot be changed
 - All **loan level messages** will appear in the left panel
 - Lock Desk
 - General
 - Cancellation Request
 - Funding
- By default, Messages are Displayed in **Order by Received Date**



- Search for a Message by **Subject** in the Search field
- Use the Sort By drop-down list to **Filter** the Messages
- Type your message in the Message field and click **Send**



- Messages can also be filtered by All, Past 30 days, 60 days, and 90 days



Loan History

1. Click **Loan History** tab
2. **Status History** will show Milestones or what has transpired during the loan
 - Registered
 - Locked (or other lock status)
 - Submitted for Underwriting
 - In Underwriting
 - Cleared to Close
 - Submitted For Purchase
 - Cleared For Purchase

Lock Management Conditions Doc Manager Comments **1** Loan History

2 Status History


- Submitted for Underwriting 03/29/2022 10:11 AM CDT
- Locked 03/29/2022 10:10 AM CDT
- Registered 03/29/2022 10:10 AM CDT

Loan Summary

1. Click the **Icon** next to the **Loan Number** to access the Loan Summary page

Loan Details


1

2000048666  [View Loan](#) Submitted for Purchase

BORROWER PRODUCT COMMITMENT ID

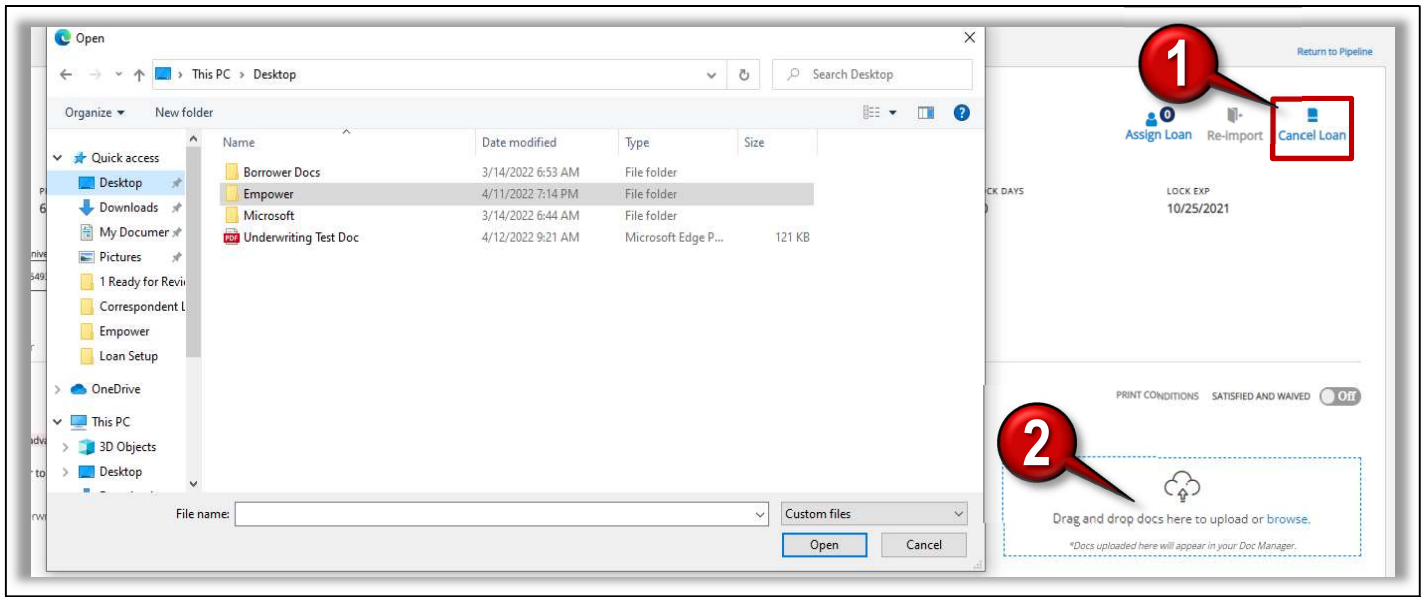
FIRSTIMER, ALICE DORIS 61816 Conforming 30 Yr Fixed

Fannie Mae Case File ID Freddie Mac Case File ID Universal Loan Identifier (ULI)*

1995763926 19957639 549300R953MVDV4MGF56000000000000200004866604  Save

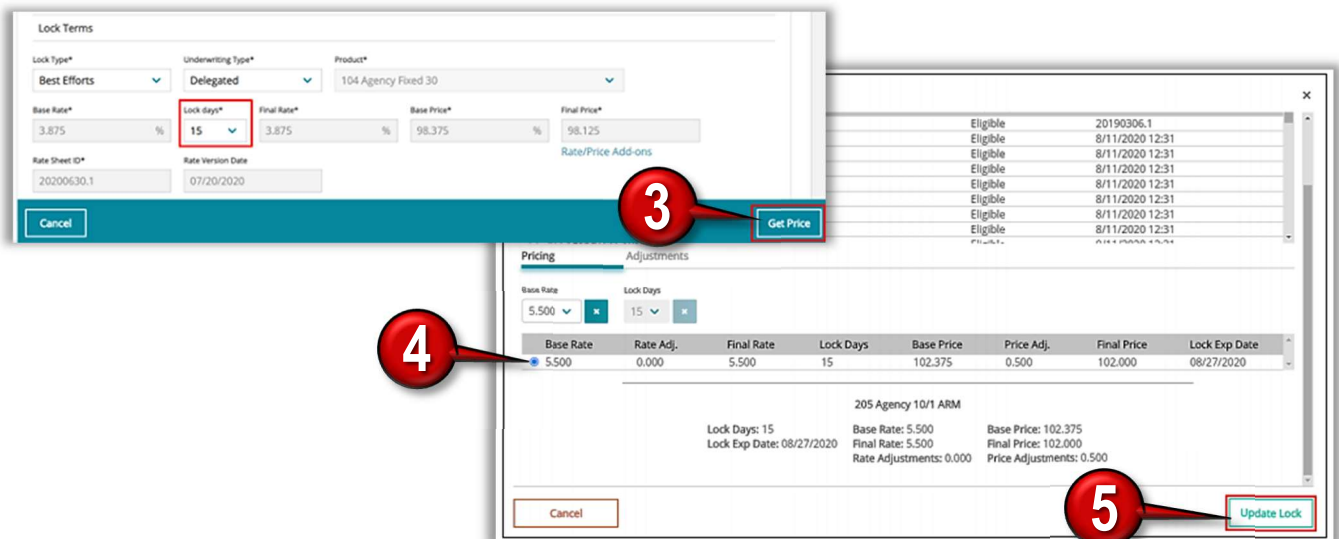
Re-Import Loan

1. From the Loan Details screen, click **Re-import** at the top of the screen
2. **Drag and drop or browse** for the loan file, All borrower information must match the original loan file
 - FNM 3.2 file was uploaded during registration, a FNM 3.2 file must be reimported
 - FNM 3.4 file was uploaded during registration, a FNM 3.4 file must be reimported
 - IULDD file was uploaded during registration, a ULDD file must be reimported



Any values that were updated from the re-import will be highlighted on the screen

3. Click **Get Price** to price the Loan
4. Select **the price** for the loan
5. Click **Update Lock**



Additional Functions

The left-hand navigation panel in Seller Digital contains additional functionality for internal and external users.

This functionality is configurable by user access and roles. It will continually be updated for Seller Use.

1. Sellers



- Loans
- Commitments
- Rates
- Resources
- Reports
- Scorecards

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