## Carrington mortgage services, llc

# Correspondent IQ (CorrIQ) Seller WorkSpace Reference Guide For Seller Partners

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## Contents

Navigation and Overview	4
Seller Web Access	4
Profile Settings	5
Change Password	6
Forgot Password	7
Expired Password	8
Seller Administration	8
Loan Pipeline Overview	9
Manage	9
Conditions	10
Documents	11
Loan Pipeline Function Details	12
Milestones	12
Filter	12
Pipeline Settings	13
Export Pipeline	14
Conditions Report	15
Loan Management	16
Loan Details Screen	16
Create a Loan	17
Borrower and Property Information	
Loan Terms and Loan Amounts Sections	19
Originator Section	20
Lock Terms Section	21
Lock Management	23
Extend Lock	24
Update Lock	25
Generate Lock Confirmation	26



Cancel Loan29Conditions30Document Manager31Upload Documents31Document Upload Cancellation32View Documents33Miscellaneous Documents33Deliver Loan34Loan History35View Loan35	Re-Lock Loan	
Conditions30Document Manager31Upload Documents31Document Upload Cancellation32View Documents33Miscellaneous Documents33Deliver Loan34Loan History35View Loan35	Cancel Loan	29
Document Manager31Upload Documents31Document Upload Cancellation32View Documents33Miscellaneous Documents33Deliver Loan34Loan History35View Loan35	Conditions	
Upload Documents31Document Upload Cancellation32View Documents33Miscellaneous Documents33Deliver Loan34Loan History35View Loan35	Document Manager	
Document Upload Cancellation32View Documents33Miscellaneous Documents33Deliver Loan34Loan History35View Loan35	Upload Documents	
View Documents33Miscellaneous Documents33Deliver Loan34Loan History35View Loan35	Document Upload Cancellation	
Miscellaneous Documents.33Deliver Loan34Loan History.35View Loan35	View Documents	
Deliver Loan34Loan History35View Loan35	Miscellaneous Documents	
Loan History	Deliver Loan	
View Loan	Loan History	35
	View Loan	35

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Equal Housing Opportunity Lender.



## Navigation and Overview

## Seller Web Access

1. Navigate to : <u>SellerWorkspace (bkicloudtest.com)</u>

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

#### 2. Enter Login Credentials

- Sent by two separate emails
- 3. Click Login

	CARRINGTON MORTCAGE SERVICES, LLC Seller Digital Portal	
	Log In	
	deborah.vanzuiden@carringtonmh.com	
3	Log in	
	Forgot Password	
	Powlered By	



## **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

	T
Last Login: 05/23/2022 07:35 AM CDT Account Executive: Not Available  Not Available  Not Available	Er Create Loan ♥ Deborah VanZuiden ♥ deborah vanzuiden@carringtonmh.com CARRINGTON
Users	Profile Settings
	User Management
	Logout
Users	

3. Make any applicable changes and click Save User

	Role		
ial Last Name	Global Administrator	3	~
VanZuiden	Notification Preferen	ces	
nd Date	Appraisal Approval	Underwriting	Purchase Advice
	Required/Conditions	Conditions/Decision	🗹 Email
		Sms	Sms Sms
	My Loans Only	My Loans Only	My Loans Only
Fax Number			
	Purchase Conditions/Decision	Rates	Comments
	Email	✓ Email	Email
n	My Loans Only	L) Sms	∟ sms
	-		
	Commitments		
n	Email Email		
	User Access		
		R	
	My Loans Mi Commitments	M Scorecards M Rates	
n	mm/dd/yyyy	VanZuiden Notification Preferend ind Date Appraisal Approval Required/Conditions Fax Number Durchase Conditions/Decision Fax Number Murchase Conditions/Decision Commitments m User Access Mu Loans Only Commitments Data Sms	VanZuiden     Notification Preferences       ind Date     Appraisal Approval Required/Conditions     Underwriting Conditions/Decision       mm/dd/yyyy     Imail     Imail       Fax Number     Purchase Conditions/Decision     Rates       Imail     Imail     Imail       Imail     Imail     Imail

#### User Profile Access:

Seller Administrator – Create new users, Register Ioans, Upload, Lock Ioans Manager – Register new Ioans, Upload, Lock Ioans Processor – Register new Ioans, Upload Lender Post closer- Register new Ioans, Upload Loan Officer – View Only



## **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

Last Login: 05/23/2022 07:35 AM CDT Account Executive: Not Available  Not Available  Not Available	eborah VanZuiden cAbrah vanzuiden@carringtonmh.com CARRINGTON
Users	Profile Settings
Users	Logout

- 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

borah VanZuiden,	Change Password	×	
User Details		~	
First Name	Current Password		
Deborah	Current Password	۲	
Start Date	New Password	cision	Purchase Advice
03/09/2022	New Pacsword	@	Email
Contact Information	Conference New Processed		My Loans Only
Phone Number M	Confirm New Password	"7	
123456	Confirm New Password	۲	Comments
User Name	Ø linimum 15 character	5	□ Sms
deborah.vanzuiden@carri	Dhe lowercase letter		
Email Address	Dne number     Dne special character (	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	
deborah.vanzuiden@carri			
Address			
		Rates	
(2)	Assign	iment	
	. 0		



## **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 username and click Send Verification Code
- 4. A system generated email will be sent to the user with a temporary passcode
- 5. Manually enter the code (Do not cut and paste) and Click Reset Password
  - The user will be prompted to change the password at login





## **Expired Password**

## **Seller 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

Last Login: 05/25/ Account Executive	2022 10:59 AM C a: Not Available	DT Not Available  Not Available		<b>臣</b> ,	Create Loan	<ul> <li>Deborah Vanz deborah.vanzuid CARRINGTON</li> </ul>	Zuiden den@carrinį	gtonmh.com
Sellers	Users	Roles	Bulk User Upload					
Users								
Q. Name	'Email				3	Active All	~	New User
First Name	Last Name	User Name	Email	Affiliation	Start Date	Active Terminated Locked	tus	
BKFS	seller	bkfsseller@bkfs.com	bkfsseller@bkfs.com	CARRINGTON	10/12/2020	10/29/2022	Active	Manage
Michele	Howard	michele.howard@bkfs.com	michele.howard@bkfs.com	CARRINGTON	08/28/2021		Active	Manage

#### 6. Make any applicable changes

- Deactivate to limit access
- Unlock to reset
- Save for update

Cancel 🗙	Deactivate User 🗙	Unlock User 🗬	Save User 🗸 🛁	6

User Details				Role			
First Name	Midd	de initial	Last Name	Global Administrator ×			
Deborah	Œ		VanZuiden	Notification Preference	s		
Start Date		End Date		Appraisal Approval	Underwriting Conditions/Decision	Purchase Advice	
03/09/2022				Required/Conditions	🖬 Crinail	E Cryail	
					□ \$ma	🖂 Sma	
Contact Information	Mobile Numbe	w.	Fax Number	My Leans Only	L My Loans Only	My Loans Only	
1234567890				Purchase Conditions/Decision	Rates	Comments	
				Crossil Crossil	🖬 Email	Consil	
User Name				D Sens	□ Sens	Smc .	
deborah.vanzuiden@carr	ingtonmh.c	om	=	My Leans Only			
Email Address				Commitments			
deborah.vanzuiden@carr	ingtonmh.c	om		Cimail Cimail			
				Sens.			
Address				User Access			
				Commitments Scorecards	Rates		
Canada Maria		Properties and the set	Construction of				
Charge Passivo		Descarate User R	Jane Ostar V				



## **Loan Pipeline Overview**

The Loan Pipeline screen is the landing page for all sellers

Search for a loan by:

- Loan Number
- Commitment Number
- Seller Loan Number
- Property Address
- Borrower Name
- Borrower Last four of SSN.

## Manage

1. Hover over loan, Click Manage to open the Loan Details screen

n Pipeline						
					All Loan	s 355/355 ~
2, Search loan #, commitm	ent #, seller loan #, property address,				т	0 ± B
OAN # / LOCK EXPIRATION DATE -	BORROWER NAME / SELLER LOAN NUMBER	PROPERTY ADDRESS	LOCK TYPE / COMMITMENT NUMBER	CONDITIONS / LOAN AMOUNT	FINAL PRICE / INTEREST RATE	MILESTONE
2000048666 5-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH2	9991 Warford Street, Dawson, IA	Best Efforts	0 \$200,000.00	98.335 4.500	Submitted for Purchase
2000048658 15-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH1	Documents	Best Efforts	Conditions	98.108 4.375	Manage
2000048633 94-13-2022	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	In 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 A Reconfirm Lock	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	In 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

2. Loan Details Screen will Open

an Details						Return to Pipeline
Price Invalid/Product Ineligible: Lo	an attributes have changed resulting in a	n invalid lock. Carrington Mortg	age will reconfirm your loc	¢.,		×
2000048666 🛤	View Loan Submitted for	Purchase			assign Loa	n Re-import Cancel Loan
SORROWER FIRSTIMER, ALICE DORIS	PRODUCT 61816 Conforming 30 Yr Fixed	COMMITMENT ID	INTEREST RATE 4.500	FINAL PRICE 98.335	LOCK DAYS	LOCK EXP 05/31/2022
Fannie Mae Case File ID Freddie 1995763926 199576	Mac Case File ID JUniversal Loan Identifier (I 549300R9S3Mr/DV4MGF5	LU)* 50000000000000000000000866604 Save	2			
Lock Management Conditions	Doc Manager Comment	s Loan History				
Extend Lock	C Float Down	C) Re-Lock	Pricing Locked 03/25	V2022 10:16 AM CDT		
Cancel Lock	<b>O</b> Update Lock	Lock				
	Conserved Lock Confirmation					



## Conditions

1. Click **Conditions** 

			Seller View: Basic Correspondent Agent			CHANGE SELLER A	LL SELLERS VIEW
CARRINGTON	Last Login: 03/31/2022 09:31 AM CDT Account Executive: Not Available   Not Av	railable  Not Available			<b>.</b> c	ireate Loan	uiden en@carringtonmh.com
E	Loan Pipeline			•			
Loans				(1		All Lo	oans 355/355 ~
Commitments	Ge Scaren loan #, communer	nt #, sener loan #, property dudress, don't	mer norre, cost 4 op n	4			
ूर्ण Rates	2000048666 05-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH2	9991 Warford Street, Dawson, IA	LOCK TYPE / COMMITMENT NUMBER	0 \$200,000.00	98.335 4.500	Submitted for Purchase
0	2000048658 05-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH1	Documents		Conditions	98.108 4.375	Manage
Resources	2000048633 Tester, Smoke 04-13-2022		1234 any st, Addison, TX	Best Efforts	0 \$150,000.00	98.353 4.250	Submitted for Purchase
Reports	2000048625 04-13-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA		0 \$300,000.00	98.728 4.250	In 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
The second secon	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 A Reconfirm Lock	Customer JR, Ken N AH9029402	10655 Birch St, Burbank, CA	Best Efforts	0 \$300,000.00	98.270 4.250	Locked
Sellers	2000048583 04-28-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA		0 \$300,000.00	98.343 4.250	In Underwriting
© Preferences	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
Ð	2000048310 04-11-2022	America. Andy	1234 Ocean Pines. Rehobeth. MD	Best Efforts	0 \$250,400.00	101.366 4.750	Submitted for
Content	2000048286	Homeowner, John	175 13th Street, Baltimore, MD	Best Efforts	0	98.473	Locked

- 2. Conditions side panel will open
- 3. Browse or Drag and Drop Documents to upload to clear conditions

		٢	eller View: Basic Corres	2000048666					View Loan I	Details ×
Last I Accor	ogin: 03/29/2022 10:54 AM CDT Int Executive: Not Available   Not A an Pipeline	wallable  Not Available		Submitted for Purchase	2					
				Borrower Name FIRSTIMER, ALICE DORIS	Product 61816 Conforming 30 Yr Fixed	Commitment ID	Final Rate 4.500	Final Price 98.335	Lock Days 60	Lock Exp Date 2022-05-31
	Q Search loan #, commitme	ent #, seller loan #, property address,				$\sim$				
	LOAN # / LOCK EXPIRATION DATE -	BORROWER NAME / SELLER LOAN NUMBER	PROPERTY ADDRESS		Drag and dran d	(습)	or brown o		21	
	2000048666 05-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH2	9991 Warford Street		*Docs uploaded h	ere will appear in your De	c Manager.		9	
	2000048658 05-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH1	9991 Warford Street	Condition Type					SATISFIED AND WAT	VED Off
	2000048633 04-13-2022	Tester, Smoke	1234 any st, Addisor							
	2000048625 04-13-2022	Customer JR, Ken N	10655 Birch St, Burb							
	2000048617 04-13-2022	Customer JR, Ken N	10655 Birch St, Burb							
	2000048609 04-13-2022	Customer JR, Ken N	10655 Birch St, Burb							
	2000048591 05-20-2022 A Reconfirm Lock	Customer JR, Ken N AH9029402	10655 Birch St, Burb							
	2000048583 04-28-2022	Customer JR, Ken N	10655 Birch St, Burb							
	2000048567 04-13-2022	Customer JR, Ken N	10655 Birch St, Burb						Subn	nit for Review



## Documents

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

			Seller View: Basic Correspondent Agent			CHANGE SELLER	NLL SELLERS VIEW		
CARRINGTON	Last Login: 03/31/2022 09:31 AM CDT Account Executive: Not Available   Not Av	zailable  Not Available			<b>.</b> .	Create Loan	tuiden sen@carringtonmh.com		
в	Loan Pipeline								
Loans						Ali Loans   355 / 355   v			
O Commitments		nt #, seller loan #, property ado	rie, Last 4 SSN	•			r o ≜ Bi		
	LOAN # / LOCK EXPIRATION DATE =	BORROWER NAME / SELLER LOAN NUMBER	ROPERTY ADDRESS	LOCK TYPE / COMMITMENT NUMBER	CONDITIONS / LOAN AMOUNT	FINAL PRICE / INTEREST RATE	MILESTONE		
ø Rates	2000048666 05-31-2022	FIRSTIMER. ALICE DORIS 3292022-MH2	991 Warford Street, Dawson, IA	Best Efforts	0 \$200,000.00	98.335 4.500	Submitted for Purchase		
0	2000048658 05-31-2022	FIRSTIMER, ALICE DORIS 3292022-MH1	Documents	Best Efforts	Conditions	98.108 4.375	Manage		
Resources	2000048633 04-13-2022	0048633 Tester, Smoke 1234 any st, Addison, TX Best Efforts 0 98.353 5-2022 s150,000.00 4.20					Submitted for Purchase		
Reports	2000048625 04-13-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA		0 98.728 \$300,000.00 4.250				
	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		
W Scorecards	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 A Reconfirm Lock	Customer JR. Ken N AH9029402	10655 Birch St. Burbank, CA	Best Efforts	0 \$300,000.00	98.270 4.250	Locked		
Sellers	2000048583 04-28-2022	Customer JR, Ken N	10655 Birch St, Burbank, CA		0 \$300,000.00	98.343 4.250	In Underwriting		
© Preferences	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		
ъ	2000048310 04-11-2022	America, Andy	0 \$250,400.00	101.366 4.750	Submitted for Underwriting				
Content	2000048286	Homeowner, John	175 13th Street, Baltimore, MD	Best Efforts	0	98.473	Locked		

2. Click Upload Documents to submit for Purchase and/or Underwriting Review

Lastio	10: 03/29/2022 10:54 AM CDT	S	Geller View: Basic Corres	2000048666					View Loar	Details	×
Loa	n Dizzy 2022 10:54 AW (D) Executive: Not Available  Not A	wailabie  Not Available		Submitted for Purchase							
				Borrower Name FIRSTIMER, ALICE DORIS	Product 61816 Conforming 30 Yr Fixed	Commitment ID	Final Rate 4.500	Final Price 98.335	Lock Days 60	2022	-05-31
(	Q Search loan #, commitme	ent #, seller loan #, property address,	, borrower name, Last 4	All Files					Upload Docu	ments 👲	-
	2000048666	FIRSTIMER, ALICE DORIS	9991 Warford Street	Name		Date			Size		
	15-31-2022	3292022-MH2		Package Correspond	ent Purchase.pdf	03/29/2022 10	:16 AM CDT		450 KB	۲	
	2000048658	FIRSTIMER, ALICE DORIS 3292022-MH1	9991 Warford Street	SellerDigitaltoCompi	leLoan10.pdf	03/29/2022 10	:16 AM CDT		450 KB	۲	0
				Lock Confirmation.pd	df	03/29/2022 10	:16 AM CDT		17 KB	۲	
	2000048633 34-13-2022	Tester, Smoke	1234 any st, Addisor								
	2000048625 04-13-2022	Customer JR, Ken N	10655 Birch St, Burb								
	2000048617 34-13-2022	Customer JR, Ken N	10655 Birch St, Burb								
	2000048609 04-13-2022	Customer JR, Ken N	10655 Birch St, Burb								
	2000048591 15-20-2022 A Reconfirm Lock	Customer JR, Ken N AH9029402	10655 Birch St, Burb								
	2000048583 )4-28-2022	Customer JR, Ken N	10655 Birch St, Burb								
	2000048567 )4-13-2022	Customer JR, Ken N	10655 Birch St, Burb								



## **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. Check My Loans to only view loans created by user

				All Loaps 2374 /	2374 -	MyLow
Q, Search Ioan #,	, commitment #, seller loan	#, property address, borrower nar	me, Last 4 SSN	Registered	0/1804	τ ο ≜
LOAN # / LOCK EXPIRATION DATE -	BORROWER NAME / SELLER LOAN NUMBER	PROPERTY ADDRESS	LOCK TYPE / COMMITMENT NUMBER	Lock Cancelled  Submitted for	0/19	MILESTONE
LN4208043	Corrtest, Katy	123 Main, Beverly Hills, CA		Underwriting		Lock

## 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

Search loan #, commitment #, seller lo	oan #, property address, bor	rower name, Last 4 SSN	τ¢±
Column 1			now On
Тор	○ Default sort	Bottom	
Loan #	~	Lock Expiration Date	~
Column 2			Show On
Тор	Default sort	Bottom	
Borrower Name	Ň	Seller Loan Number	~
Column 3	3	4	Show On
Тор	O Default sort	Bottom	
Property Address	~		~
Column 4			Show On
Тор	O Default sort	Bottom	
Lock Type	~	Commitment Number	~
Column 5			Show On
Тор	O Default sort	Bottom	
Conditions	×	Loan Amount	~
Column 6			Show On
Тор	O Default sor	t Bottom	
Final Price	~	Interest Rate	



## **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

	Home In Cut Copy ~	sert Pag	e Layout	Formulas	Data	Review	View	Developer ap Text	Gene	AT Q Te	ell me what y	ou want to	do	ormal	Bad		•	Dalata E	Σ	AutoSum Fill •	Ž T	Patty P	erez A S	hare
ve 💖 F	Format Painter	BI	u   ⊞ -	• 0 • 4	. = -	6 - E   19 E	± ⊞ M	rge & Cente	r . \$ .	% * 2	Form	natting *	Table *	000	Neur	trai	* *	*	* e	Clear *	Filter * Se	lect *		
Clipb	oard	21	Font		rg	,	Alignment		6	Number	ra l			Styles				Cells		Ec	liting			
	•	×	fx Lo	ian#																				
Α	B	С	D	E	F	G	н	1	J	к	L	М	N	0	P	Q	R	S	Т	U	V	W	x	
Loan #	Lock Exp	Borrower	Seller Lo	1222 Por	City	state	LOCK Type	Commitm	Condition	Loan Amo	Final Price	Interest R	Milestone	d for Durch	hare'								-	+
264	05 03-11-20	2 CONDO DE	232235	1225 NOU	washing		Dest Ello	1.5	0	3333,342.	20.010	2.75	Submittee	a for Purch	10.52							-	-	+
																							-	
														0										
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	Pipeli	ne_data (1)	۲												•									Þ
																				The second second	-			



## **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

## Loan Management

## Loan Details Screen

The Loan Details Screen is the landing screen for managing a loan with multiple functions available

- Loan Information
- Borrower
- Product
- Commitment ID
- Interest Rate
- Final Price
- Lock Days
- Lock Exp

- Fannie Mae Case File ID
- Freddie Mac Case File ID
- Universal Loan Identifier (ULI) Number
- Create Loan
- Return to Loan Pipeline
- Loan Summary
- View Loan
- Import Loan

- Assign
- Reimport
- Cancel Loan
- Lock Management

Carrington

mortgage services, llc

- Conditions
- Doc Manager
- Comments
- Loan History

.ast Login: 04/12/2022 08:06 AM CDT Account Executive: Not Available  Not Available  Not Available					<b>€</b> • 0	Peborah VanZuiden ▼ deborah vanzuiden@carringtonmh.com CARRINGTON
Loan Details						Return to Pipeline
2000027611 № View Loan	In Review					Assign Loan Re-Import Cancel Loan
BORROWER	PRODUCT	COMMITMENT ID	INTEREST RATE	FINAL PRICE	LOCK DAYS	LOCK EXP
FIRSTIMER, ALICE WOODY	61816 Conforming 30 Yr Fixed		2.375	97.187	30	10/2//2021
Fannie Mae Case File ID Freddie Mac Case File ID	Universal Loan Identifier (ULI)*	¬ _				
1995763926 19957639	549300R953MVDV4MGF560000000000000020000276112	2 Save				
Lock Management Conditions Doc Ma	nager Comments Loan Histor	1				
Lock Actions			Lock/Pricing History			
0	0	ø	Pricing Locked 09/27/2021	11:46 AM CDT		
Extend Lock	Float Down	Re-Lock				
8	Q	6				
Cancel Lock	Update Lock	Lock				
	다 Generate Lock Confirmation					



## **Create a Loan**

1. From the Loan Pipeline screen, click Create Loan

$\leftarrow \rightarrow c$	https://uat1-cms-portal.co2.otdigitals.bkicloudtest.com/loan-pipeline	12 t= G 🔹 …
	Seller View: Basic Correspondent Agent	CHANGE SELLER ALL SELLERS VIEW
CARRINGTON ROTAGE OFFICE, LC	Last Login: 03/10/2022 11:03 AM CST Account Executive: Not Available   Not Available	Create Loan
	Loan Pipeline	-
Loans		Ali Loans 331 / 331 ~
<b>روا</b> Rates	Q, Search Ioan #, commitment #, seller Ioan #, property address, borrower name, Last 4 SSN	T O ± B

#### 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.

Cuick access Desktop # Downloads # Downloads # Documents # Pictures # Compliance Tests Devtscheftsmine Issues & Advisement	Name Description revise, por Description revise, por Description revise, por Correspondent Lean Purch Description 2-8-2 Description 2-8-2, and Description 2-8-2, and Description revise, por Staff Scalability, voda Description revise, por Description revise, po	Drag and Drop or click to Browse a loan file. .fnm, .txt, or .xml file types accepted, max file size 100MB.
GneDrive - Personal	DU v1.8 DI-C09 Export.xml	
This PC	DU v1.8 DI-VA03 Export.xm	
Network	Delegated Files Purchased     Non QM Loans.xisx     Suspened Aged Loans.xisx	The URLA version selected must be maintained throughout the life of the loan. Any future re-imports must be made with the same URLA version selected.
File na	DU v1.8 DI-FHA02 Export.xm	
		URLA Version Manual Quick Price
Quick Price Loan		URLA Version Manual Quick Price



## **Borrower and Property Information**

- 1. The loan data is extracted and is displayed on the **Quick Price Loan** screen.
- 2. If missing necessary data, Error message will appear with a list of those empty fields appears
- 3. 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
- 4. To add additional borrowers, click Add Borrower
- 5. Fill out Borrower 2 information and add additional borrowers as needed
- 6. To delete additional borrowers, click Trash Can Icon
- 7. Delete Box will open, click **Delete** to confirm
- 8. 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

	ice Loan	ic	Q
		LOa	
	ower		
SSN/ITIN*	iame* Middle Name Last Name* Suffix		
***.**-6789	Denice Denice		L
	Add Borrower		
3	Advess 1* Lot #		
Type*	de* County* Property Type* 22 Riverdale IA ♥ Soctt		
	angr Type* Attachment Type* Number of Units*		
or pricing	*Property Type is required for pricing *Occupancy Type is required for		
or pricing	Are Type* Pure Are Type is required for pricing *Number of Units is required for pricing *Number of Units is required for		
s required for Reserve Months	tasson Type* Qualifying ICO* *Amortization Type is required for pricing pricing pricing pricing		
			L
Get Price	*Back End DIT is required for pricing	(	
SSNITIN*	over 2 arre* Midde Name Last Name* Suffix		
	Add Borrower 2 Do you want to detes the Borrower 2 7 CANCEL DO LOT		
ssutta*	An used were the memory of th		

## Carrington mortgage services, llc

### Loan Terms and Loan Amounts Sections

- 1. 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
- 2. Make any applicable changes or selections in the Loan Amounts section
- 3. If any changes are made the Credit Score will need to be re-entered
- 4. Enter Original Estimated Closing Date (Required)
- 5. If Carrington Investor Advantage Loan, enter Debt Service Coverage Ratio (DSCR)

Loan Terms									
Mortgage Type*			Purpose*		Purpose Of Refinance		Refinance Program Identifier		
FHA		~		~	Cash Out Other	~			~
Amortization Type*		Qualifying FICO*		Amortization Term(Months)	*	Lien Position*		Cash Reserve Months	
Fixed	~	714		360		First Lien	~	36	
Escrow Waived?									
Insurance	Taxes								
Documentation Level*		AUS Type*		DU Recommendation*		LPA Recommendation		GUS Recommendation	
Full Documentation	~	Desktop Underwrite	r 🗸	Approve/Eligible	~		~		~
FHA Case Number*		FHA Case Assignment Date*							
Loan Amounts	Y								
Base Loan Amount*		Upfront MI Financing	Total Loan Amount*	(4)	Purchase Price		Appraised Property Value*		Cashout Amount*
\$ 764,142.00		\$ 0.00	\$764,142.00		\$ O		\$1,0		\$ 0.00
Subordinate Lien Type			Original Estimated Closing D	ate		Subordinate Financing Currer	nt Balance	Maximum HELOC Balance	
		~				\$ O		\$ 0.00	
Front End DTI	Back End DTI	LTV*	CLTV*	HCLTV*	Income Source		Debt Service Coverage Ratio	Residual Income	
4.654 %	4.729 %	76.414 %	76.414 %	76.414 %		~	0.000 %	\$ 0.00	



## **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. Defaults to **Delegated**. Select **Non-Delegated** if needed.
- 4. Click Assign Loan to Assign Seller to Loan

Lender NMLS ID*	987654321 Lender Loan Number	Originator Application Received Date*	U
Lender NMLS ID*	Lender Loan Number	Originator Application Received Date*	
123456789		• • • • • • • • • • • • • • • • • • • •	
12040000	3292022-MH1	09/01/2021	
riting Tyce*		Base Rate	e <sup>6</sup>
-Delegated V 6181	6 Conforming 30 Yr Fixed	✓ 4.375	96
Base Price*	Final Price*	Rate Sheet ID*	
% 98.983	% 98.108	3/29/2022 1:39:06 PM	
	epayment Penalty riting Type* -Delegated Base Price*	epayment Penalty riting Type* -Delegated Base Price* Final Price*	epayment Penalty riting Type* -Delegated Base Price* Final Price* Rate Sheet ID*

- 5. Search User by Name or Email address
- 6. Check Box Next to User
- 7. Click Assign

Assigned Users Populate on the Assigned Users Tab and the Number of Assigned Users Will Update

e Loan Amou	sunt*		Upfront MI Financing	Total Loan Amount*	Purchase Price	e*	Appraised Property Value*	Cashout Amount
i 200,0 Iordinati Int End E	Users Li Assign Loa Select	ist an Assigned (	Jsers 0	5				
6.952		Name	Email		Role			
		Test Test Last	waqar.butt@bkf	s.com	Seller Secondary			
1	0	Lisa Ward	lisa.ward@bkfs.c	om	Seller Administrator, N	danager, Lender Processor, Sell	er Secondary	
A	0	Patty Perez	patty.perez@can	ringtonms.com	Seller Administrator			
der NM ank N Intere ock Te		Vinod Bodala	vinodkumar.bod	ala@bkfs.com	Seller Administrator, S	eller Secondary		
k Type* est Ef k døys*	Canc	el					7-	Assign
) e Version Dat	✓ ate*	4.375	%	98.983	% 98.108 Rate/Price	Add-ons	3/29/2022 1000 PM	



## **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
  - Defaults to **Delegated**. Choose **Non-Delegated** if applicable.
- 3. DO NOT select product here the 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

ARRINGTON	Base Loan Amount*	Upfront MI Financing	Total Loan Amount*		Purchase Price*	Appraised Property Value*	Cashout Amount
NORTLAGE HERVICES, LLC	\$147,000.00	\$2,307.50	\$ 149,307.50		\$ 250,000	\$ 250,000	\$0.00
	Subordinate Lien Type		Subordinate Financing Ci	urrent Balance	Maximum HELOC Balance		
<b>局</b>		~	\$0		\$0.00		
Loans	Front End DTI Back End DTI*	17/*	CI TV*	HCI TV*			
	20.782 % 23.874 %	58.800 %	58.800 %				
101				66861 FHA 30 Yr	Fixed		
Rates				61886 FHA 30 Yr 61889 FHA 30 Yr	Fixed \$100 Down Fixed \$100 Down HighBal		
	Originator			61819 FHA 30 Yr	Fixed 641+		
@	Originator Full Name*			78221 FHA 30 Yr	Fixed 641+ HighBal HighBal		
Resources	John Done			78205 FHA 30 Yr	Fixed 641+ Manuf		0
	Landas NIEL C Namet		London MMI C ID#	78222 FHA 30 Yr	Fixed 641+ Simple HighBal	traching Out	
li .	ABC Mortgage		123456789111	- 79572 FHA 30 Yr	Fixed 641+ Sip	Reived Dat	e-
Reports	Abe moregage		123430703111	66862 FHA 30 Yr	Fixed Hi da		
	Interest Only	Prepayment Pena	alty	78207 FHA 30 Yr 78224 FHA 30 Yr	Fixed Multi		
*				77882 FHA 30 Yr	Fixed nple		
Scorecards	Lock Terms			<ul> <li>77883 FHA 30 Yr</li> <li>78208 FHA 30 Yr</li> </ul>	Fixed Suple Hi		
				78225 FHA 30 Yr	Fixed Sime Manuf HunBal		
盦	Lock Type*	Underwriting Type*		61835 FHA 30 Yr	Fixed Stream	- Base Ra	ite*
Sellers	Best Efforts	Non-Delegated	~			✓ 5.00	0 %
	Lock days* Final Rate*		Base Price*		Final Price*	Rate Sheet ID*	
0	► 5.000	%	0.000	96	0.000		
references	Rate Version Date*						
	03/10/2022						
B		-					
Content	Cancel						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 Days: 30 Lock Exp Date: 09/	14/2020	Base Rat Final Rat Rate Adji	e: 3.375 e: 3.375 ustments: 0.000	Base Price: 99.000 Final Price: 99.000 Price Adjustment:	) 5: 0.000		
				113 Home	Ready Fixed 30				
<ul> <li>3.375</li> </ul>	0.000	3.375	30		99.000	0.000	99.000	09/14/2020	*
Base Rate	Rate Adj.	Final Rate	Lock	Days	Base Price	Price Adj.	Final Price	Lock Exp Date	^
3.375 🗸 🗙	Lock Days 30 ✔ ¥								
Pricing	Adjustments								
O 201 Agency 3	/1 AKM					ingible	8/11/2020 12:3	51 	•
O 199 BiWeekly	30 Year Fixed				E	ligible	8/11/2020 12:3	1	
O 127 Agency F	ixed 12 Month Con	struction Perm			E	ligible	8/11/2020 12:3	1	
<ul> <li>126 Agency Fi</li> </ul>	ixed 6 Month Cons	truction Perm			E	ligible	8/11/2020 12:3	1	
<ul> <li>113 HomeRea</li> <li>115 HomeStu</li> </ul>	ady Fixed 30	4 20			E	ligible	8/11/2020 12:3	1	
<ul> <li>104 Agency F</li> </ul>	ixed 30				E	ligible	8/11/2020 12:3	1	
O 902 HELOC -	variable kate				E	ligible	20190306.1		

7. Duplicate Warning will pop up if this borrower is already in system, **Click Register and Lock** to proceed or Cancel if Loan already in the system

Duplicate Warning	
A duplicate record for this file seems to e loan?	rist. Are you sure you want to register and lock
Cancel	Register, and Lock

- 8. Once the loan is registered, the Loan Details screen will display
- 9. Additional information can be entered such as Fannie Mae Case File ID, Freddie Mac Case File ID, and the Universal Loan Identifier (ULI)HMDA
  - Delegated loans, the seller must enter a valid ULI number in order to submit documentation
  - Non-delegated loans, the system will pull in the Lender's ULI number from the configuration setup

2000046926 successfi	ully created					
20000469	26 🖭 View Loan	ed				Assign Loan Re-import
BORROWER	PRODUCT	COMMITMENT ID	INTEREST RATE	FINAL PRICE	LOCK DAYS	LOCK EXP
Firstimer, Alice	61819 FHA 30 Yr Fixed 641+		3 375	100 629	20	04/11/2022



## **Lock Management**

- 1. A Locked loan will have the options to
  - $\circ \quad \text{Extend Lock}$
  - Cancel Lock
  - o Update Lock
  - o Generate Lock Confirmation
- 2. An Expired lock will have the option to
  - o Re-Lock
- 3. A Registered (Floated) loan will have the option to
  - o Lock or
  - Float Down, if applicable.

Loan Details						Return to Pipeline
2000045589 🛤	View Loan	1				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	LOCK EXP 05/02/2022
Fannie Mae Case File ID Freddie Mac Case 1997210412 19972104	e File ID Universal Loan Identifier (ULI)* S48300RS3M/DV4MGF56000000000020000455892	Save				
Lock Management Conditions	Doc Manager Comments Loan Histor		Lock/Pricing History			
@ Extend Lock	C) Float Down	Ca Re-Lock	<ul> <li>Pricing Locked 03/02</li> </ul>	/2022 01:27 PM CST		
Cancel Lock	<b>ဂ္</b> Update Lock	Lock				
	Generate Lock Confirmation					
Loan Details						Return to Pipeline
2000027637 🛤	View Loan	3				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 Freddie Mac Ca 1995763926 19957639	se File ID Universal Loan Identifier (UU)* 549300R953MvDV4MGF560000000000000027637-	save				
Lock Management Conditions	Doc Manager Comments Loan Histor	Ŋ				
Lock Actions	Float Down	Co Re-Lock	Cock/Pricing History     Priding Locked 09/22	72021 11:46 AM CDT		
CancerLock	uppare Lock	LOCK				



## **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

Doc Manager	Comments	Loan History	
	<b>Float Down</b>		C Re-Lock
_	<b>O</b> Update Lock		Lock
	Generate Lock Confir	rmation	
	Doc Manager	Doc Manager Comments	Doc Manager Comments Loan History Ploat Down Cupdate Lock Generate Lock Confirmation

Extend Lock: 20000455	589								
Lock Terms		Product Name		Base Rate		Lock Days		Lock Extension Days	
Best Efforts	~	Conforming 30 Yr Fixed	~	3.250%		60 Days	~	7	Check Price
Final Rate		Rate Sheet ID			Base Price		Final Price		Lock Exp Date
3.250		3/2/2022 2:29:03 PM			98.794		98.294		05/02/2022
					03/2/2022 - 06:29AM GMT-8		RATE/PRICE ADD-ONS		
							Expected Final Price		Expected Expiration Date
							98.356		5/9/2022
Concel 4									Extend Lock



## **Update Lock**

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

Lock Management Conditions	Doc Manager	Comments	Loan History	
Lock Actions				
Extend Lock		<b>O</b> Float Down		C. Re-Lock
Cancel Lock	ſ	<b>Q</b> Update Lock		Lock
	L	Generate Lock Confirm	nation	

- 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

Best Efforts	~	Delegated	~	104 Agency I	Fixed 30		~	
ase Rate*		Lock days*	Final Rate*		Base Price*		Final Price*	
3.875	%	15 🗸	3.875	%	98.375	96	98.125	
ate Sheet ID*		Rate Version Date					Rate/Price Add-ons	
20200630.1		07/20/2020						

#### 2. Re-input FICO score

- Any changes require update
- Warning box will notify

	Loan Terms		
	Mortgage Type*		Purpose*
	Conventional	~	Rate/Term Refinance
	Amortization Type*	Qualifying FICO*	
	Fixed 🗸	0	
	Escrow Walved?		
*Qualifying FICO is outside the range of (300- 900)	*Base Rate is not Valid.		
	Valid Base rates are 2.75, 2.875, 3, 3.125,		
	3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125,		
	4.23, 4.373, 4.3, 4.023, 4.73, 4.873, 5, 5, 125, 5.25, 5.375, 5.5, 5.625, 5.75		



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

		Lock Days: 15 Lock Exp Date: 08	Days: 15 Base Rate: 5.500 Exp Date: 08/27/2020 Final Rate: 5.500 Rate Adjustments: 0.000		Base Price: 102.375 Final Price: 102.000 ) Price Adjustments: 0.500			
				205 Agency 10/1 ARM				1
.500	0.000	5.500	15	102.375	0.500	102.000	08/27/2020	
Base Rate	Rate Adj.	Final Rate	Lock I	Days Base Price	Price Adj.	Final Price	Lock Exp Date	
5.500 🗸 🗙	15 🗙 🔺							
Jase Rate	Lock Days							- H.
								- 1
Pricing	Adjustments							
O 201 Agency 3/1 ARM				E	ligible	8/11/2020 12:31	8/11/2020 12:31	
O 199 BiWeek	<ul> <li>199 BiWeekly 30 Year Fixed</li> </ul>				ligible	8/11/2020 12:31		
O 127 Agency	126 Agency Fixed 6 Month Construction Perm     127 Agency Fixed 12 Month Construction Perm					8/11/2020 12:31		
O 126 Agency						8/11/2020 12:31		-
O 115 HomeR	eady Fixed 30	od 20		1	ligible	8/11/2020 12:31		
O 104 Agency	Fixed 30			L. L.	Eligible		8/11/2020 12:31	
O 902 HELOC	Variable Rate			E	ligible	20190306.1		- 11

## **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 and can be downloaded or printed

и ци ци ци ци ци ци ци ци ци ци ци ци ци	CONTREMONDENT CONTREMONDENT OCK CONTINUED OCK CONTINUED CONTREMONDENT CO	Price Change Test Seller Baile Consistent Agent 3/2/2022 30:00 AM Conforming 30 Yr Fixed 30:00 3250:40000 Owner Cocoupied Rate Term Refinance 50:01%	2 Lender Loan Number Seller Loan Number Beie Loan Amount Aportated Value Nole Rate Amottation Term Boree Wawed (Y/R) Qualifying IFCD Sorie Adm Margin	2000046569 32225F \$550,400.00 40.250 380 0	
Li Ba Pr Ci Li Di Ci Ci Ci Ci Ci Ci Ci Ci Ci Ci Ci Ci Ci	oan Information oan Plan Description ales Proce otal Loan Amount roperty Type Accupancy can Purpose TV Ratio LTV Ratio LTV Ratio	Conforming 30 Yr Fixed S0.00 S250.400.00 Owner Occupied Rate/Term Refinance SP.019% S0.01%	Seller Loan Number Bake Loan Amount Appraised Value Note Rate Amortization Term Ecrow Vialwed (V/N) Qualifying FICO Score ARM Margin	32225F 5250,400.00 54220,000.00 40,250 300 0	
и в л л о с и л л л л л л л л л л л л л л л л л л	can Information oan Plan Description also Proce otal Loan Amount roperty Type Accupancy oan Purpose TV Ratio LTV Ratio LTV Ratio	Conforming 30 Yr Fixed S0 00 S250,400.00 Owner Occupied Rate/Term Refinance S0 019% S0 010%	Base Loan Amount Appraised Value Note Rate Amortization Term Escrew Visived (V/N) Qualifying FICO Score ARM Margin	3250,400.00 9420,000.00 40,250 380	
и в л л и и и и и и и и и и и и и и и и	oan Plan Description also Price total Loan Amount roperty Type koupancy can Purpose TV Ratio LTV Ratio LTV Ratio	Conforming 30 Yr Fixed \$0.00 \$250,400.00 Owner Cocupied Rate/Term Refinance \$9.019% \$0.00%	Base Loan Amount Approised Value Note Rate Amortization Term Escrow Walked (Y/N) Qualifying FICO Score ARM Margin	5250,400,000 5420,000,00 40,250 300	
н В С В В В В В В В В В В В В В В В В В	ales -mote otal Loan Amount roperty Type koupancy oan Purpose TV Ratio LTV Ratio LTV Ratio LTV Ratio	S000 S250.400.00 Owner Cocupied Rate/Term Refinance S9.019% S9.019%	Appraised value Note Rate Amortization Term Escrow (Varwd (Y/N) Quelifying FICO Score ARM Margin	40,250 300	
о о и и н н н н н н н н н н н н н н н н	roperty Type koupancy oan Purpose TV Ratio LTV Ratio LTV Ratio	Owner Occupied Rate/Term Refinance 59 619% 59 619%	Amortization Term Escrow Walved (Y/N) Qualifying FICO Score ARM Margin	360 0	
о ци и и и н н н н и и и и и и и и и и и	koupancy oon Purpose TV Ratio LTV Ratio	Owner Occupied Rate/Term Refinance S9:019% 59:019%	Escrow Walved (Y/N) Qualifying FICO Score ARM Margin	0	
и и К н н н н н н н н н н н н н н н н н	oan Purpose TV Ratio 1. TV Ratio 1. TV Ratio	Rate/Term Refinance Se 619% 59 619%	Qualifying FICO Score ARM Margin	0	
K K N N N N N N N	TV Ratio LTV Ratio	59.019% 59.019%	ARM Margin		
	LTV Ratio	59.019%			
K H N N N N	LTV Ratio		Debt Ratio	47.293%	
К н р р А		59.019%	Periodic Adjustment Cap	0	
FI Pr Al	lousing Ratio	18.107%	Negative Lifetime Cap		>
P: Al	irst Adjustment Cap		PAR Rate	0%	/
A	ositive Lifetime Cap		Customer Lock Date	1/1/0001 12:00:00 AM	
	bility-to-Repay Qualifying Rule	Special GSE, Federal Agency QM	Was borrower charged discount points?	N	
Si Si M	ubordinate Financing (Y/N) ubordinate Financing fax Line Amount		Subordinate Financing Amount		
В	orrower Information				
B	lorrower Name	America, Andy			
0	oborrower Name	America Amy			
Pi	roperty Information				
P	roperty State	MD	Street Address	1234 Ocean Pines	
Pr	roperty County	SOMERSET	Property City	Rehobeth	
P	roperty ZIP	21857			
Pr	rice Information				
La	ock Days	60	Total Days Lock Extended	0	
	and functions Darks	05/00/0000 00 00 00	Bala Phone Date:		
Lo	ook Expiration Liätä	100.010	Kate oneet Datë	00.004	



## **Re-Lock Loan**

1. If the lock has expired, click Re-Lock from the Lock Management tab

Lock Management Conditions	Doc Manager	Comments	Loan History	
Lock Actions				
Ø Extend Lock		C Float Down	1-	CA Re-Lock
Cancel Lock		O Update Lock		Lock
		Generate Lock Confi	rmation	

- 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

lock Type*		Underwriting Type		Product*				
Best Efforts	~	Delegated	×	104 Agency I	Fixed 30		×	
lase Rate*		Lock days*	Final Rate*		Base Price*		Final Price*	
3.875	%	15 🗸	3.875	%	98.375	%	98.125	
late Sheet ID*		Rate Version Date					Rate/Price Add-ons	
20200630.1		07/20/2020						

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

vapurung X		
Name	Eligibility	Rate Sheet Code
61816 Conforming 30 Yr Fixed	Eligible	2022-04-12T12:47:0
Pricing Adjustments		
Price Adjustment	Value	
FICO LTV Credit Score > 739 <= 999, LTV > 75.000% <= 80.000%	-0.500	
CMS - Loan Amount Total Loan Amount > \$149,999.00 <= \$249,999.00	-0.375	
Total	-0.875	
Rate Adjustment	Value	
	No final rate adjustments found for this product	
Total	0.000	





## **Cancel Loan**

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



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

Cancel Loan	×
Are you sure you want to cancel this loan? Once cancelled the action cannot be undone.	
RETURN TO LOAN DETAILS Cancel Loan	



## 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

Loan Details						Return to
2000027413 📇 View Lo	an In Review					Assign Loan Re-Import Cancel Loa
BORROWER FIRSTIMER, ALICE WonderTwins	PRODUCT 61816 Conforming 30 Yr Fixed	COMMITMENT ID	INTEREST RATE 4.125	FINAL PRICE 104.193	LOCK DAYS	LOCK EXP 10/25/2021
Fannie Mae 199576392 19957639	Universal Loan Identifier (UU)* 549300R953MvtDv4MgF560000000000000002741334 Sav	) ve				
Lock Management Conditions Doc	Manager Comments Loan History					
Condition Type  Disclaimer: These are preliminary conditions requires	3 Anne your loan. Additional conditions are possible.					PRINT CONDITIONS SATISFIED AND WAIVED
Outstanding Category: Eligibility   Condit	ion: Prior to Approval 09/24/2021 03:41 PM CDT					<u>A</u>
Missing DU/LP ADDITIONAL DETAILS: Please provide complete DU (Desk	top Underwriter) or LP (Loan Prospector) findings for this applicat	ion.			Drog	and drop docs here to upload or browse.
						Submit for I

							唱+	Create Loan deborah.vanzuiden@carringtonmh.com CARRINGTON
	C Open					×		Return to Pipeline
		PC → Desktop		~	ර් 🔎 Searc	:h Desktop		
	Organize der					III ▼ 🔟 ?		<b>≜O</b> N- ∎
	A Duick access	Name	Date modified	Туре	Size			Assign Loan Re-Import Cancel Loan
	Deelstern at	Borrower Docs	3/14/2022 6:53 AM	File folder				
PI	Desktop 🗶		4/11/2022 7:14 PM	File folder			CK DAYS	LOCK EXP
6	Uownloads 🖈	Microsoft	3/14/2022 6:44 AM	File folder			)	10/25/2021
	📋 My Documer 🖈	🧰 Underwriting Test Doc	4/12/2022 9:21 AM	Microsoft Edge P	121 KB			
nive	📰 Pictures 🛛 🖈							
5493	1 Ready for Revi							
	Correspondent L							
	Empower							
1	Loan Setup							
L	> 🌰 OneDrive						6	PRINT CONDITIONS SATISFIED AND WAIVED OF
	🖌 💻 This PC							
idva	> 🧊 3D Objects							
' to	> 📃 Desktop							A
	• • • • •							C <sub>⊉</sub> C
rwi	File nar	me:			<ul> <li>Custom fil</li> </ul>	es 🗸 🗸	Dr	rag and drop docs here to upload or browse.
					Open	Cancel		*Docs uploaded here will appear in your Doc Manager.
. L						.:	i	



## **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 Prior to initial UW upload Underwriting Documents
  - Non-Delegated After initial UW upload Miscellaneous Documents
- 4. Drag and drop or browse for documents to upload
- 5. Click Done to Upload
  - Cancel option available

Curreer			<b>67</b>
Lock Management Conditions Do	<b>c Manager</b> Comments	Loan History	
All Files			Upload Documents 🛨
Name		Date	Size Purchase Documents
Registration Confirmation.pdf		01/20/2023 11:35 AM CST	16 KB 📀





## **Document Upload Cancellation**

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

	No document has been uploaded. Closing now will result in failure to deliver to Carrington. Stay and Complete or Close	
	Drag and drop or <mark>browse</mark> loan files. Maximum file size 64 MB Supported file type: .pdf, .tif, .tiff	
Cancel		Done

#### **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**

1. To view a document, click View Eye Icon on the Doc Manager tab

les			Upload Docum	ients :
Name	Date	Size		
Package Correspondent Purchase.pdf	03/29/2022 10:16 AM CDT	450 KB	•	
SellerDigitaltoCompileLoan10.pdf	03/29/2022 10:16 AM CDT	450 KB	۵	
Lock Confirmation pdf	03/29/2022 10:16 AM CDT	17 KB	6	

## **Miscellaneous Documents**

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

Loan Details						Return to Pipeline
2000048658 🛤	View Loan Submitted for Under	vriting			â 🛛 Assign Lo	an Re-import Cancel Loan
BORROWER FIRSTIMER, ALICE DORIS	PRODUCT 61816 Conforming 30 Yr Fixed	COMMITMENT ID	INTEREST RATE 4.375	FINAL PRICE 98.108	LOCK DAYS	LOCK EXP 05/31/2022
Fannie Mae Case File ID Freddie Mai 1995763926 19957639 Lock Management Conditions	c Case File ID Universal Loan Identifier (ULI)* S49300R953MV04MGF5600000	Loan History				
All Files			Dete			Upload Documents 1
Name	- 16		Date		Size	-
LPA Feedback Certificate.p	Sat		03/30/2022 07:44 PM CD1		73 KB	
Package Correspondent Co	onditions.pdf		03/30/2022 07:44 PM CDT		73 KB	•
How to Add TEBE Environm	ment.pdf		03/30/2022 07:43 PM CDT		213 KB	۵ ا
Package Correspondent C	redit.pdf		03/29/2022 10:11 AM CDT		450 KB	۲
Lock Confirmation.pdf			03/29/2022 10:11 AM CDT		17 KB	۵
SellerDigitaltoCompileLoa	n10.pdf		03/29/2022 10:10 AM CDT		450 KB	۵ و



## **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

load Loa	n Underwriting Document	
	Drag and drop or <mark>browse</mark> loan files. Maximum file size 64 MB Supported file type: .pdf, .tif, .tiff	
Nancy Test	fisher Sub Package Large.pdf	🛛 Ready
Cancel	1	Deliver

- 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

Loan Submitted for Underwriting Review	×
This loan has been submitted for underwriting review. If confirmed you will see a status upor pipeline.	date within your loan



## 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

ock Management C	onditions	Doc Manager	Comments Loan History
Status History			
Submitted for Un	derwriting 03/2	29/2022 10:11 AM CDT	
EUCKEU 03/23/20	22 TO. TO AM COT		

## View Loan

- 1. After the loan is registered, click View Loan to view a non-editable version of the loan file
  - Only borrowers can be added/updated
  - To update the loan, re-import the loan file

Loan Details	1					Return to Pipeline
2000048666	E View Loan	hase			Assig	n Loan Re-import Cancel Loan
BORROWER FIRSTIMER, ALICE DORIS	PRODUCT 61816 Conforming 30 Yr Fixed	COMMITMENT ID	INTEREST RATE 4.500	FINAL PRICE 98.335	LOCK DAYS	LOCK EXP 05/31/2022
Fannie Mae Case File ID Fi 1995763926	reddie Mac Case File ID Universal Loan Identifier (ULI)* 19957639 549300R9S3MVDV4MGF560000	00000000200004866604				