



 See My Loan Status™
Guide for Borrowers

October 30, 2019



The material is provided for informational purposes only based on our understanding of applicable guidance in effect at the time of publication, and should not be construed as legal advice. The information in this document is subject to change without notice. Customers and other interested parties must consult and rely solely upon their own independent advisors regarding their particular situation and the concepts presented here. Although care has been taken in preparing and presenting this material accurately (based on the laws and regulations, and judicial and administrative interpretations thereof, as of the date set forth above), Sun West Mortgage Company, Inc. disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it, and any responsibility to update this material for subsequent developments.

Please refer to www.swmc.com and www.nmlsconsumeraccess.org to see where Sun West Mortgage Company, Inc. (NMLS ID 3277) is a licensed lender and servicer. In all jurisdictions, the principal (Main) licensed location of Sun West Mortgage Company, Inc. is 6131 Orangethorpe Avenue, Suite 500, Buena Park, CA 90620, Phone: (800) 453-7884.

- SeeMyLoanStatus™ is a web interface that allows Sun West's clients to access their loans, track loan progress, submit required documentation, order and track property appraisals and interact directly with the Sun West Management Hotline team.



Interact directly with our Hotline team

Discuss any questions or concerns regarding the processing of your loan.



Receive email Notifications about Loan Status

Get notified whenever there is a change in your loan status, appraisal status or when any conditions are resolved.*



Resolve Conditions Easily

View the open conditions at any time and upload documents to resolve the conditions. **



Track your Loan Status and Get Loan Details at one place

Track your loan status at any time and get all information about your loan at one place.

* Email notification will not be sent for Mortgage Possible branches and brokers who have opted out of this service.

** Loan Condition section is not available for Mortgage Possible and Low Rates Branches

- SeeMyLoanStatus (SMLS) allows access to its secure features using login credentials and provides specific access options based on the user's role in the transaction.
- Use the **Borrower Access** option on the login screen.
- You can login either by using loan number details or by using Sun West Account credentials.

Login using Sun West Account

Requires below information to Login:

- ✓ Your Registered Email Address
- ✓ Sun West Account Password



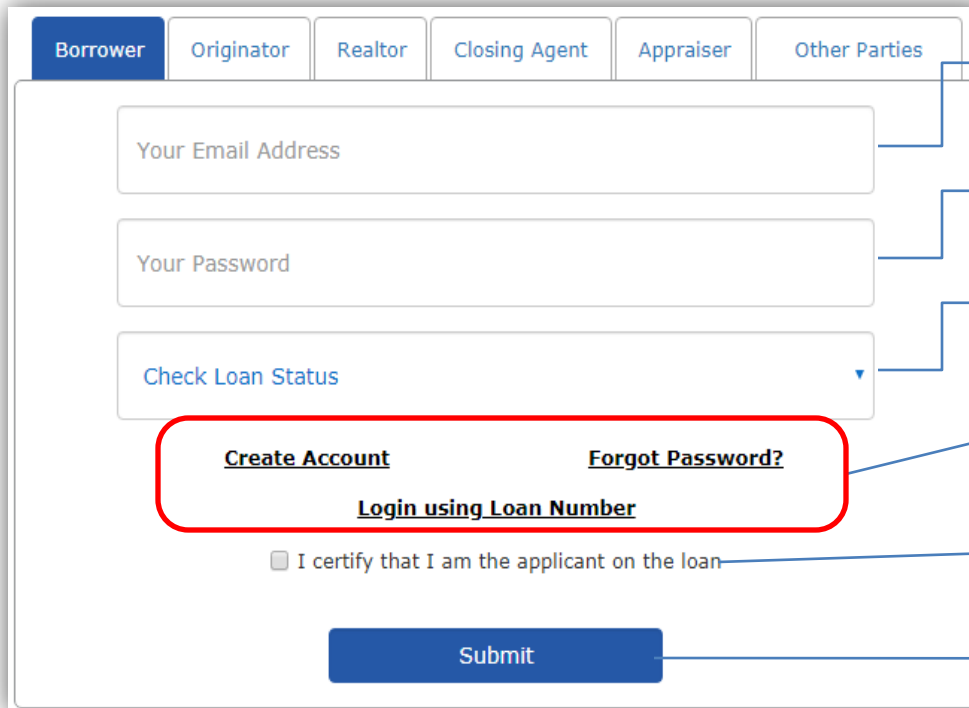
**Borrower
Login
Options**

Login Using Loan Number

Requires below information to Login:

- ✓ Loan Number
- ✓ Your Social Security Number
- ✓ Your Date of Birth

How to Login with Sun West Account?



The screenshot shows a login form with the following elements:

- 1** Points to the "Your Email Address" input field.
- 2** Points to the "Your Password" input field.
- 3** Points to the "Check Loan Status" dropdown menu.
- 4** Points to the "I certify that I am the applicant on the loan" checkbox.
- 5** Points to the "Submit" button.

Below the dropdown menu, there are three links: [Create Account](#), [Forgot Password?](#), and [Login using Loan Number](#). These three links are enclosed in a red rounded rectangle.

1 Enter your registered email address

2 Enter Sun West account password

3 Choose an action you want to perform

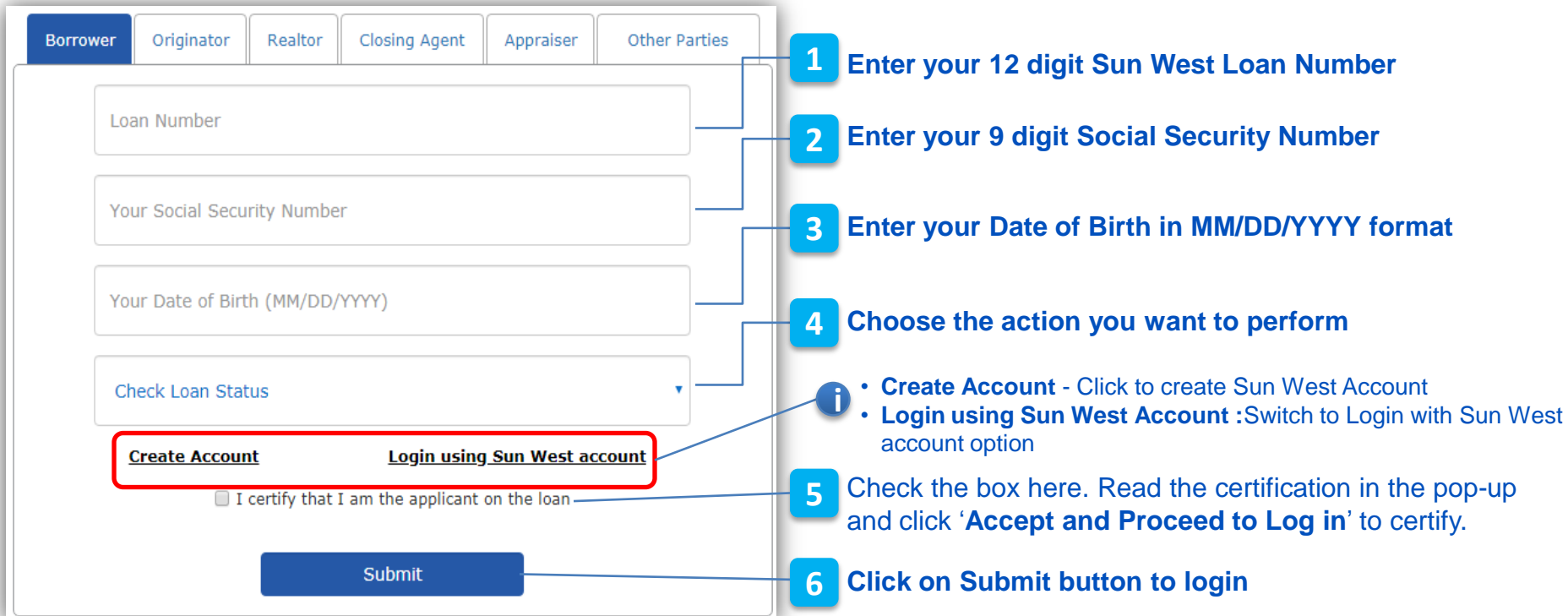
- **Create Account** - Click to create Sun West Account
- **Forgot Password** - Click here to Reset your account password
- **Login using Loan Number** - Switch to Login with Loan Number option

4 Check the box here. Read the certification in the pop-up and click '**Accept and Proceed to Log in**' to certify.

5 Click on **Submit** button to login

- 📌 First time login: On clicking **Submit**, login authentication will be required by use of (One-Time-PIN). The OTP will be sent to your registered email address. The OTP will be valid for 15 minutes.
- 📌 Contact our **IT Helpdesk** at **(562) 245-8173** in case of any difficulty in logging in to SeeMyLoanStatus.

How to Login with Loan Number?



1 Enter your 12 digit Sun West Loan Number

2 Enter your 9 digit Social Security Number

3 Enter your Date of Birth in MM/DD/YYYY format

4 Choose the action you want to perform

- i** • **Create Account** - Click to create Sun West Account
- **Login using Sun West Account** :Switch to Login with Sun West account option

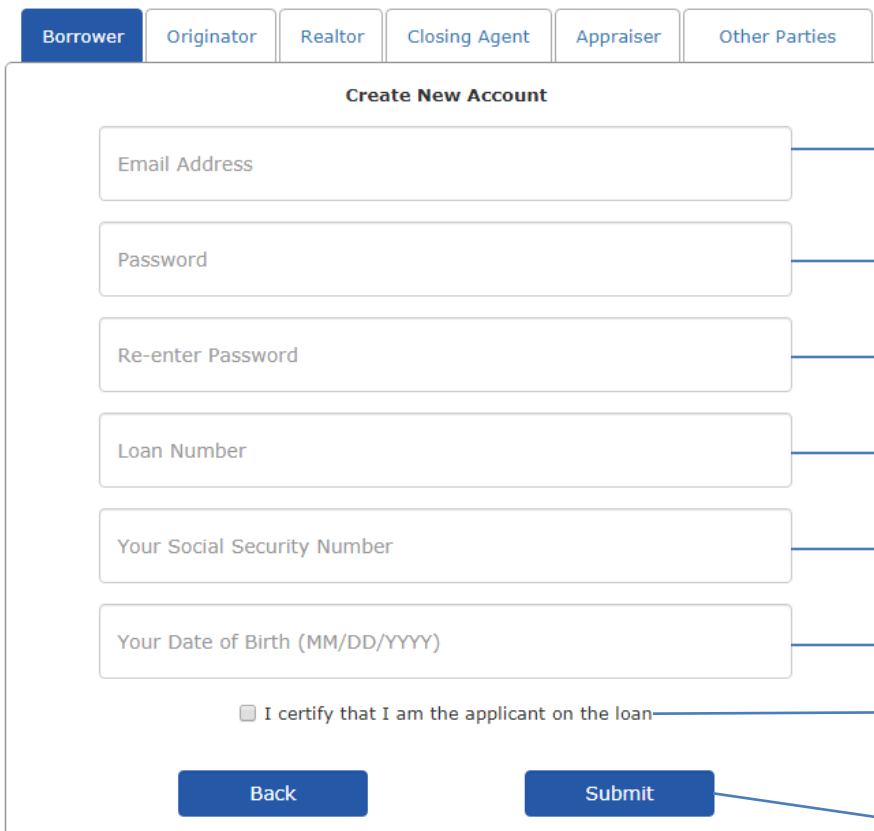
5 Check the box here. Read the certification in the pop-up and click '**Accept and Proceed to Log in**' to certify.

6 Click on **Submit** button to login

- 📌 First time login: On clicking **Submit**, login authentication will be required by use of (One-Time-PIN). The OTP will be sent to your registered email address. The OTP will be valid for 15 minutes.
- 📌 Contact our **IT Helpdesk** at **(562) 245-8173** in case of any difficulty in logging in to SeeMyLoanStatus.

How to Create New Account?

Go to **'Create Account'** link on login screen to register new account with Sun West for your loan.



The screenshot shows a web form titled "Create New Account" with a navigation bar at the top containing tabs for "Borrower", "Originator", "Realtor", "Closing Agent", "Appraiser", and "Other Parties". The "Borrower" tab is selected. The form contains the following fields and elements:

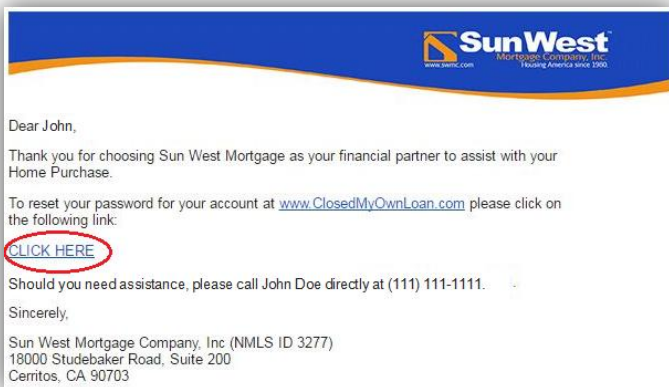
- 1. Email Address field
- 2. Password field
- 3. Re-enter Password field
- 4. Loan Number field
- 5. Your Social Security Number field
- 6. Your Date of Birth (MM/DD/YYYY) field
- 7. A checkbox labeled "I certify that I am the applicant on the loan"
- 8. "Back" and "Submit" buttons at the bottom

- 1 Enter your email ID as on loan application
- 2 Enter any Alphanumeric password
- 3 Re-enter the password to be set
- 4 Enter your 12 digits Sun West loan number
- 5 Enter your 9 digits Social Security number
- 6 Enter your Date of Birth as on loan application
- 7 Check the certification checkbox and click on **'Accept and Proceed to Log in'** button shown on certification popup.
- 8 Click on **Submit** button to login

You may reset your Sun West account password by following the 'Forgot Password?' link. Complete the steps given below to reset your password:

Step 1

- Click on [Forgot Password?](#) link and enter your email address registered with Sun West and the 12-digit Loan Number; click on **Submit**.



- Link to reset account password will be sent to your email address.
- Email address must be the one which has been added on loan application and registered with Sun West.

Step 2

Step 3

- Go to **CLICK HERE** link received in email and enter new password on Reset User Password screen.
- Your password should be a combination of alphanumeric characters and special characters to ensure security.

The different sections on SeeMyLoanStatus offer you the convenience of accessing your loan information and taking various types of action from the convenience of your home or just about anywhere you are within United States with access to the internet.

With SeeMyLoanStatus, you can:

- ✓ View Your Loan Information
- ✓ Track the Progress of Your Loan
- ✓ Order Appraisal and Track the Status of Your Appraisal Order s
- ✓ Track / View Conditions on Your Loan and Submit Documents
- ✓ Set Up Time to Sign your closing documents
- ✓ View Target Closing Date and Various Action Dates History
- ✓ Ask Questions or Provide Feedback to Sun West Management

SeeMyLoanStatus makes it effortless to view the basic summary of your loan at one place under the **Loan Information** section.

- ✓ View Loan Type, Loan Term and Loan Purpose
- ✓ View Loan Lock Status and related expiration date
- ✓ View the loan parameters like rates, your monthly payments, Debt-to-Income ratio, etc.

FHA / VA / USDA /
CONVENTIONAL



Loan Information			
Borrower:	TEST	Loan-to-Value (LTV) Ratio:	0.001%
Property Address:	TSETSET, HUNTINGTN BCH, VA 92847	Debt-to-Income (DTI) Ratio:	104.2/104.2
Loan Amount:	\$1.00	Initial Cash to Close:	NA
Loan Type:	FHA/TITLE II 1-4 UNITS	Current Cash from Borrower:	<u>\$99,999.02*</u>
Loan Purpose:	PURCHASE	*This figure is subject to change until Final CD is disclosed.	
Loan Term:	360 Months		
Lock Status:	Not Locked		

HECM



Loan Information			
Borrower:	TEST	Annual Percentage Rate:	5.019%
Property Address:	TEST, CERRITOS, CA 90703	Payment Plan:	LINE OF CREDIT
Loan Type:	REVERSE MORTGAGE	Mandatory Obligations:	\$8,408.46
Loan Purpose:	HECM	Initial Advance:	\$0.00
Loan Term:	360 Months	Line of Credit Reserves:	\$86,400.00
Lock Status:	Not Locked	Current Cash from Borrower:	\$8,408.46*
Maximum Claim Amount:	\$150,000.00	*This figure is subject to change until Final HUD-1 is prepared.	
Principal Limit:	\$86,400.00		

You can update your contact information such as your Home Phone number, your Cell Phone number, etc. directly from SeeMyLoanStatus to receive important communication regarding your loan. The following details can be updated:

- ✓ Home Phone Number
- ✓ Cell Phone Number
- ✓ Work Phone number
- ✓ “Do Not Call Me on this Number” feature
- ✓ Best Time to Call (borrower has to select duration of at least two hours between 8:00 AM to 8:00 PM of their local time.)
- ✓ Customizing preferred time to call on each day
- ✓ Email Address
- ✓ Preferred Contact Mode (Email or Phone)

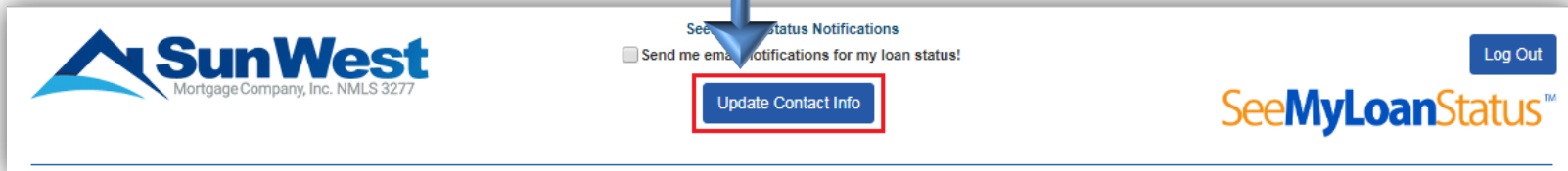
Note: The “Best Time to Call” graph will be grayed out when:

- a) “Do Not Call Me On This Number” is selected OR
- b) “Customize Preferred Time For Each Day” is selected.

Update Your Contact Information

Follow these simple steps to update your contact information:

- ✓ Click on the **Update contact Info Button.**



- ✓ Fill in the details

Contact Information

Home Phone (123) 456-7899
 Do Not Call Me On This Number
Best Time To Call¹ 8:00 - 20:00
 Customize Preferred Time For Each Day

Cell Phone
By giving us your cell phone number, you are authorizing us to call you or contact you through text messages on your cell phone.
Best Time To Call¹ 8:00 - 20:00
 Customize Preferred Time For Each Day

Work Phone
 Do Not Call Me On This Number
Best Time To Call¹ 8:00 - 20:00
 Customize Preferred Time For Each Day

Email Address* qc@swmc.com

Preferred Contact Mode* Email Phone

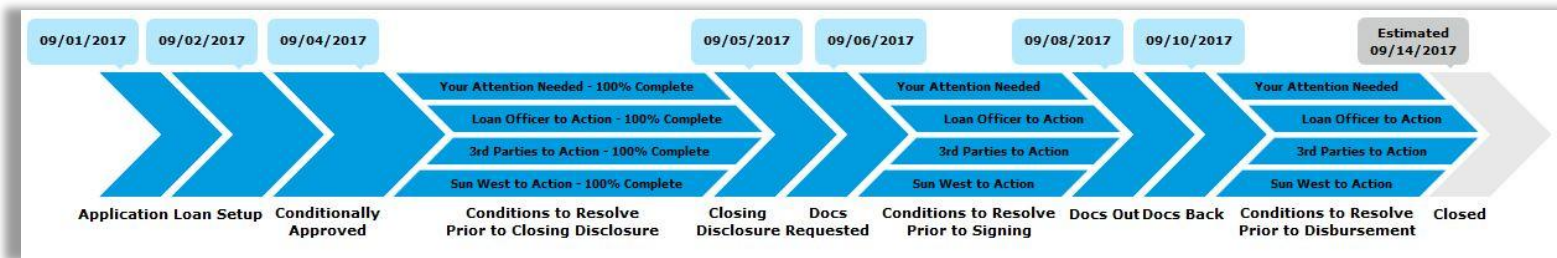
Save **Cancel**

*Required
¹For the 'Best Time To Call', select a duration of at least two hours between 8:00 to 20:00 local time. Note that irrespective of the preferences provided, you would still receive phone calls for regulatory reasons and matters that require urgent attention.

- ✓ Click on Save

SeeMyLoanStatus allows you to efficiently track your loans online - anywhere & anytime. The Loan Status Graph on SeeMyLoanStatus

- ✓ gives a real-time status on the progress of the loan
- ✓ displays complete loan cycle from loan application till closing and gives estimated dates for future events
- ✓ shows the completion level of underwriting and funding requirements as a percentage
- ✓ aids in planning ahead for a smooth closing



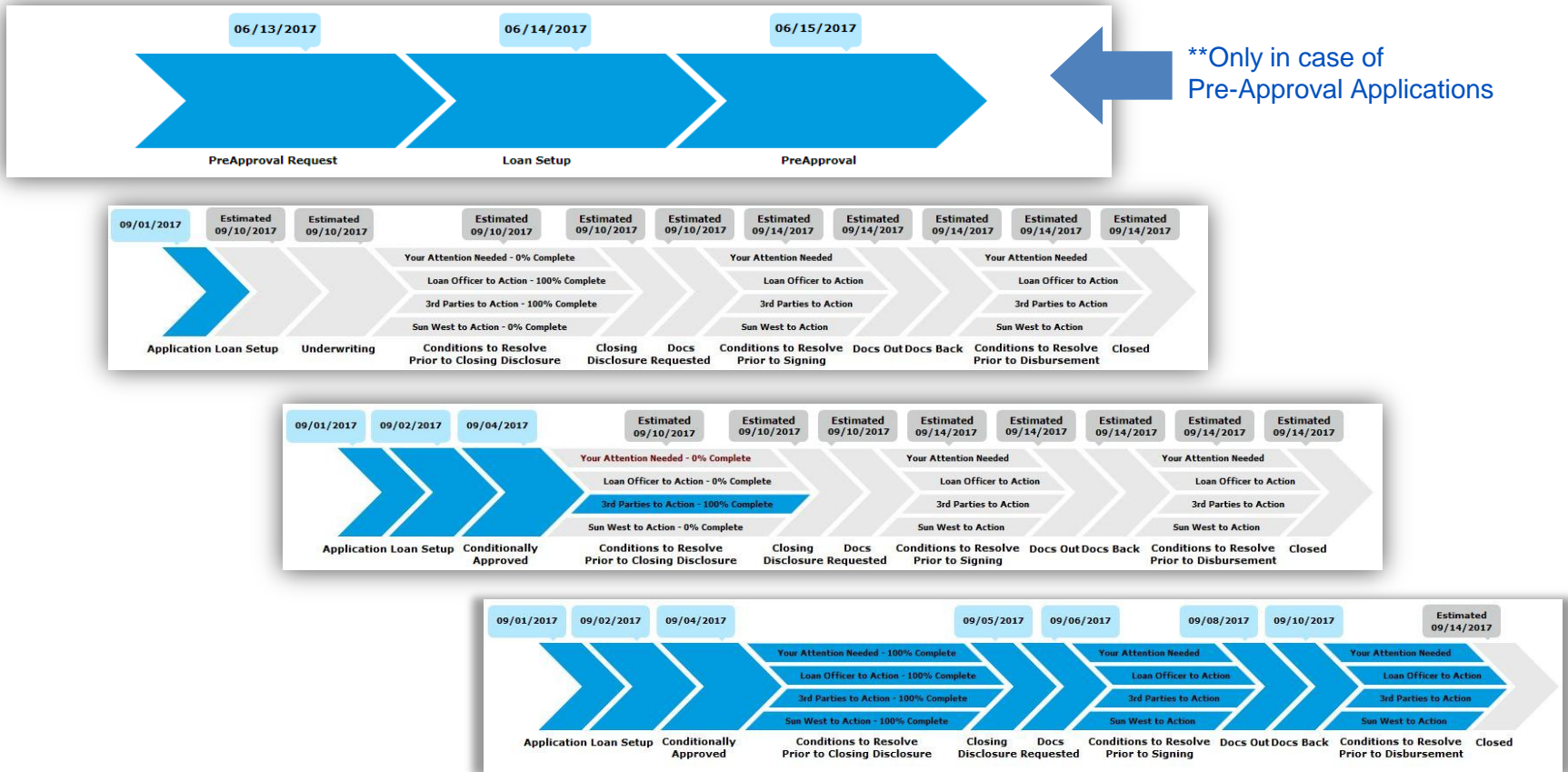
Color Coding in Loan Status graph:

Blue	Completed loan stages are shown in blue
Gray	Current and future loan stages are shown in gray

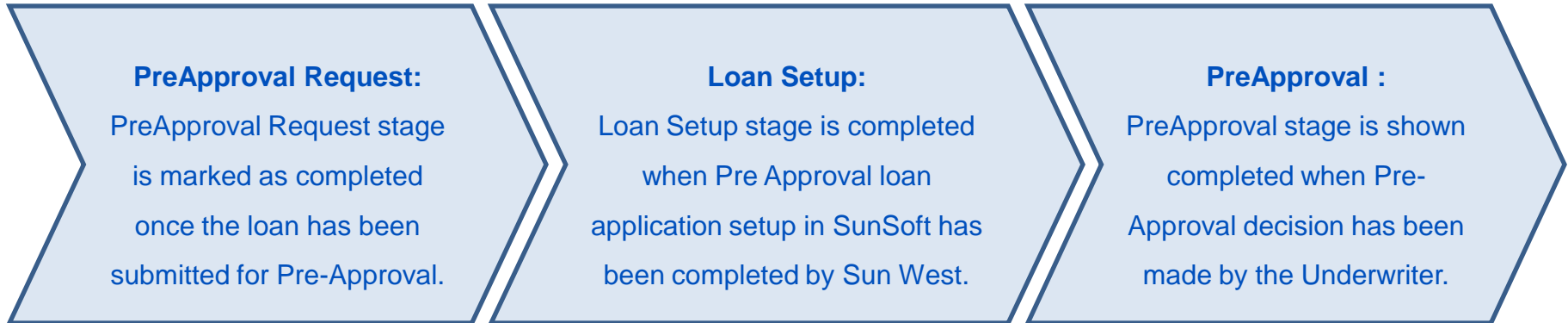
Tracking Your Loan Progress (Continued)

The Loan Status progress bar of SeeMyLoanStatus displays the advancement of loan processing stages in Sun West Loan Management System **SunSoft** through the stages of **PreApproval** (If applicable) >> **Application** >> **Underwriting** >> **Loan Closing** >> **Fund Disbursement**.

Estimated dates are shown for future events based on a prudent assessment of regulatory timelines and outstanding requirements to help all parties plan through the transaction smoothly.



Let's get to know the significance of PreApproval loan stages shown on the loan progress graph of SeeMyLoanStatus:



PreApproval Request Progress



These stages will be shown **ONLY** on loans undergoing Pre-Approval process. Once the loan has been Pre-Approved, the loan will progress as per the standard loan stages which are detailed ahead.

Let's get to know the significance of loan stages shown on the loan progress graph of SeeMyLoanStatus:

1 Application

Application stage is marked completed when the loan has been created in the Sun West Loan Origination System "SunSoft"



2 Loan Setup

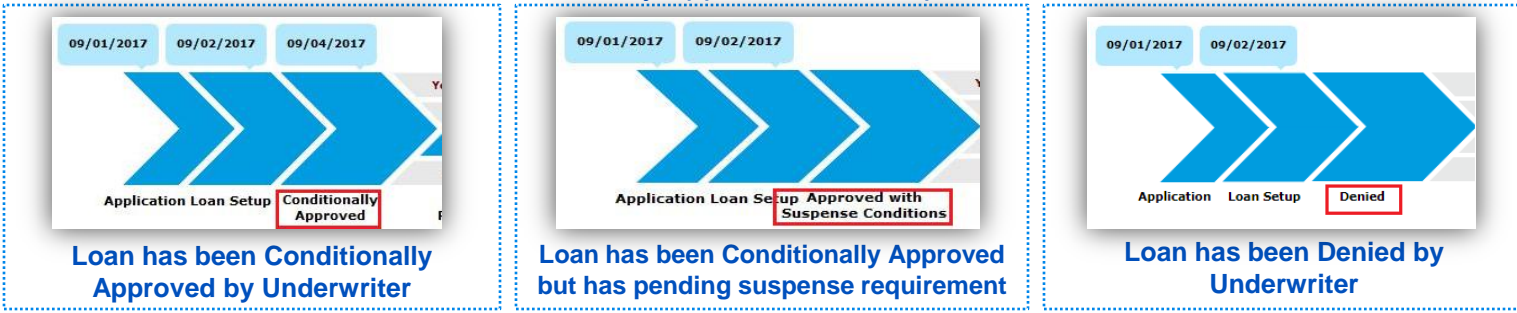
Loan Setup stage is marked completed when the boarding of your loan has been completed in SunSoft by Sun West.



3

Underwriting

Underwriting stage is marked completed once the underwriter has reviewed the submitted loan file and loan has been decided either as “Conditionally Approved” or “Suspended” or “Denied”.



Loan has been Conditionally Approved by Underwriter

Loan has been Conditionally Approved but has pending suspense requirement

Loan has been Denied by Underwriter



4

Conditions to Resolve Prior to Closing Disclosure

The Conditions to Resolve Prior to Closing Disclosure stage displays the conditions completion status on forward loan that need to be resolved prior to disclosing the closing disclosures. This section is further segregated as:

- **Your Attention Needed** - Displays the progress of open conditions that you need to address.
- **LO / Broker to Action** - Displays the progress of open conditions that your originator needs to address.
- **3rd Parties to Action** - Displays the progress of third party related conditions. Third parties include title, escrow, etc.
- **Sun West to Action** - Displays the status of internal conditions that Sun West works upon internally.



5

Closing Disclosure

Closing Disclosure stage is marked completed when Closing Disclosure (CD) has been issued prior to preparation of the closing documents. (**NOTE:** This stage is not applicable for HECM loans)



6

Docs Requested

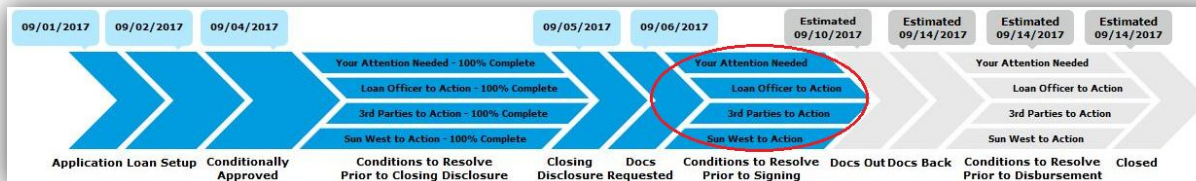
Docs Requested stage is marked completed when request to prepare closing documents has been sent.



7

Conditions to Resolve Prior to Signing

The Conditions to Resolve Prior to Signing stage displays the conditions completion status on loan that need to be resolved prior to signing of the closing documents. This section is further segregated similar to 'Conditions to Resolve Prior to Closing Disclosure' stage mentioned above.



8

Docs Out

Docs Out stage is marked completed when closing documents have been sent out to the closing agent for you to execute during the closing appointment.



9

Docs Back

Docs Back stage is marked completed when the signed closing package has been received by Sun West from the closing agent.



10 Conditions to Resolve Prior to Disbursement

The Conditions to Resolve Prior to Disbursement stage displays the conditions completion status on loan that need to be resolved prior to disbursement. This section is further segregated into:

- **Your Attention Needed** - Displays the progress of open conditions that you need to address.
- **LO / Broker to Action** - Displays the progress of open conditions that your originator needs to address.
- **3rd Parties to Action** - Displays the progress of third party related conditions. Third parties include title, escrow, etc.
- **Sun West to Action** - Displays the status of internal conditions that Sun West works upon internally.



11 Closed

Once the funds have been disbursed, the loan is closed.

Congratulations!

Your loan with Sun West Mortgage has closed successfully and has been funded.

Submit Lock Request

Requesting rate lock on the mortgage loans is now just a few clicks away with the **Request Lock Now** feature within SeeMyLoanStatus.*

Search the matching loan programs and submit the lock request by clicking on the **Request Lock Now** button for required rate. You will receive an acknowledgment email upon submitting the lock request.

Loan Information		Your Sun West Contacts	
Borrower: JOHN	Interest Rate: 5.000%	Principal & Interest: \$527.09	Loan Officer: Abhijit Chinchwade
Loan Type: FHA/TITLE II 1-4 UNITS	Annual Percentage Rate: 6.044%	Taxes: \$104.17	Management Hotline: Phone: (800) 453-7884 ext. 8665
Loan Term: 360 Months	Initial Cash to Close: NA	Hazard Insurance: \$28.05	Phone: (121) 212-1213
Loan Purpose: PURCHASE	*Current Cash from Borrower: \$5,279.29	Mortgage Insurance: \$07.90	abhijit.chinchwade@swmc.com
Loan Amount: \$98,188.00	*This figure is subject to change until Final CD is disclosed.	Total Monthly Payments: \$727.81	NMLS ID: 987456
Lock Status: Not Locked		Debt-to-Income (DTI) Ratio: 0.00/0	

Request Lock Now

19 Vital Documents Pending To Be Submitted / Reviewed

Today's Rates - FHA 30 years

Rate	APR	Principal & Interest	Price	Request Lock
4.000%	4.824%	\$572.90	\$682.80(0.569% Charge)	Request Lock
4.125%	4.953%	\$581.58	\$262.80(0.219% Charge)	Request Lock
4.250%	5.082%	\$590.33	\$160.80(0.134% Credit)	Request Lock
4.375%	5.211%	\$599.14	\$566.40(0.472% Credit)	Request Lock
4.500%	5.340%	\$608.02	\$970.80(0.809% Credit)	Request Lock

Cancel

Interest Rate / Margin Lock Request

There may be other fees and charges associated with this loan. Please refer to the Initial Loan Estimate Disclosure that you have been provided.

This is not a commitment to lend and the loan is still subject to underwriting approval and satisfactory appraisal.

Product changes, property changes, or borrowers qualifying criteria could trigger interest rate / margin changes.

SUN WEST SHALL NOT BE LIABLE FOR ANY LOSSES OR DAMAGES, BOTH DIRECT AND INDIRECT, DUE TO DELAYS CAUSED BY YOU OR ANY THIRD PARTY PROVIDERS THAT IMPACT THE INTEREST RATE (OR MARGIN) EXPIRATION DATE.

PLEASE BE ADVISED THAT SUBMITTING AN INTEREST RATE / MARGIN LOCK REQUEST TO SUN WEST DOES NOT CONSTITUTE AN ACTUAL LOCK OF THE RATE / MARGIN AND DISCOUNT POINTS AND THERE IS NO GUARANTY BY SUN WEST THAT THE LOCK REQUEST WILL BE EFFECTIVE ON THE TERMS SET FORTH ABOVE. ALTHOUGH SUN WEST ENDEAVORS TO PROCESS EVERY LOCK REQUEST IN A TIMELY MANNER, SUN WEST DOES NOT GUARANTY THAT YOUR LOCK REQUEST WILL BE RECEIVED BY SUN WEST OR THAT YOUR LOCK REQUEST WILL BE PROCESSED BY SUN WEST WITHIN ANY STATED TIMEFRAME. THE MARKET MAY CHANGE FROM THE TIME THE LOCK REQUEST IS SUBMITTED TO SUN WEST AND THE TIME THAT YOUR LOCK REQUEST IS ACTUALLY RECEIVED AND PROCESSED BY SUN WEST. IT IS POSSIBLE THAT AT THE TIME YOUR LOCK REQUEST IS RECEIVED AND PROCESSED BY SUN WEST THE MARKET RATE / MARGIN / DISCOUNT POINTS MAY BE HIGHER. THE RATE / MARGIN and DISCOUNT POINT ABOVE WILL NOT BE LOCKED UNTIL THE LOCK HAS BEEN CONFIRMED IN WRITING BY SUN WEST. YOUR RATE / MARGIN WILL BE LOCKED AS OF THE TIME LOCK REQUEST IS ACTUALLY PROCESSED BY THE LOCK DESK AND AS PER THE LOAN TERMS SUBMITTED UNDER THIS LOCK REQUEST.

If you have any questions about your interest rate, margin, and/or terms of your loan, please contact your licensed loan originator:

Abhijit Chinchwade (NMLS ID: 987456)

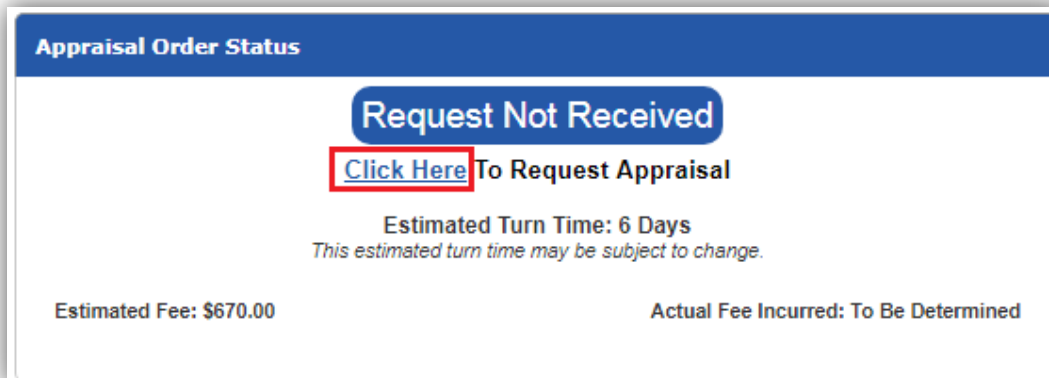
Phone: (800) 453-7884 ext. 8665
Mobile: (212) 123-2132
Email: abhijit.chinchwade@swmc.com

understand and accept the Sun West interest rate / margin policy and accept its conditions and terms.

Submit Lock Re Close Window

* **Note:** This option is not available for borrowers of Mortgage Possible and Low Rates branches

You can now conveniently order appraisals from the appraisal order status section on SeeMyLoanStatus:



Appraisal Order Status

Request Not Received

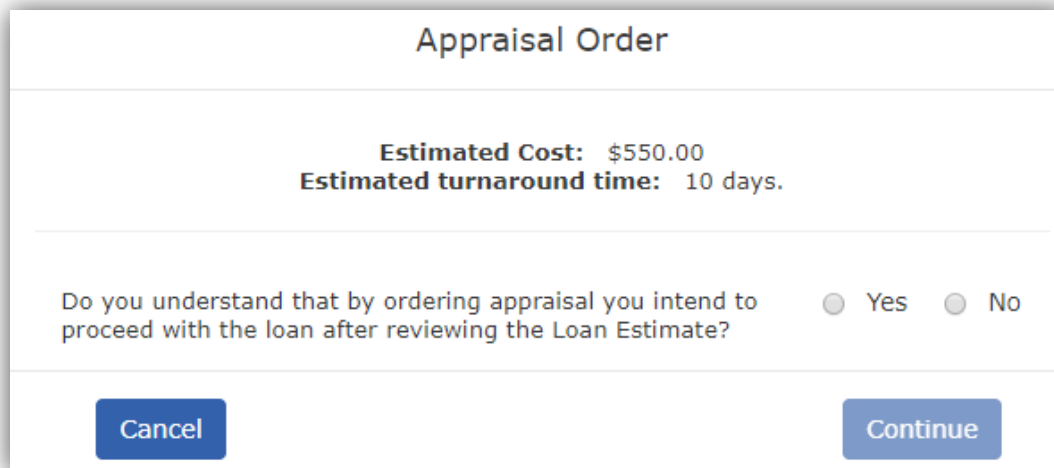
[Click Here](#) To Request Appraisal

Estimated Turn Time: 6 Days
This estimated turn time may be subject to change.

Estimated Fee: \$670.00 Actual Fee Incurred: To Be Determined

When the user clicks on “Click Here” button to request an Appraisal, 3rd Party Services open in a new pop-up window. 3rd Party Services portal allows users to place the order:

Step 1: An estimated cost for the service selected will be displayed. Click Yes and continue once you agree to the terms.



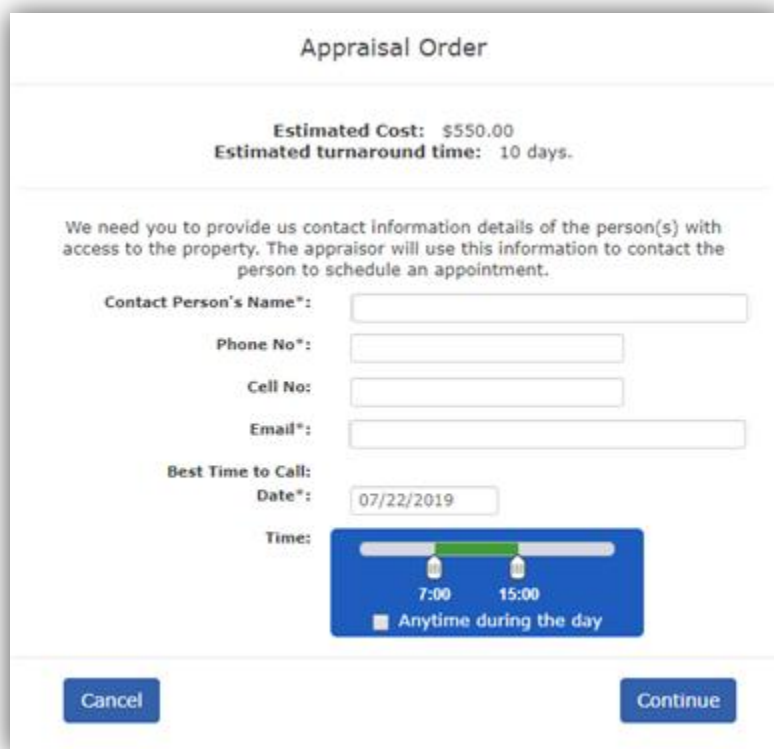
Appraisal Order

Estimated Cost: \$550.00
Estimated turnaround time: 10 days.

Do you understand that by ordering appraisal you intend to proceed with the loan after reviewing the Loan Estimate? Yes No

Cancel Continue

Step 2: Read and understand the additional terms and conditions. Click Yes and continue once you agree to all the terms.



Appraisal Order

Estimated Cost: \$550.00
Estimated turnaround time: 10 days.

We need you to provide us contact information details of the person(s) with access to the property. The appraiser will use this information to contact the person to schedule an appointment.

Contact Person's Name*:

Phone No*:

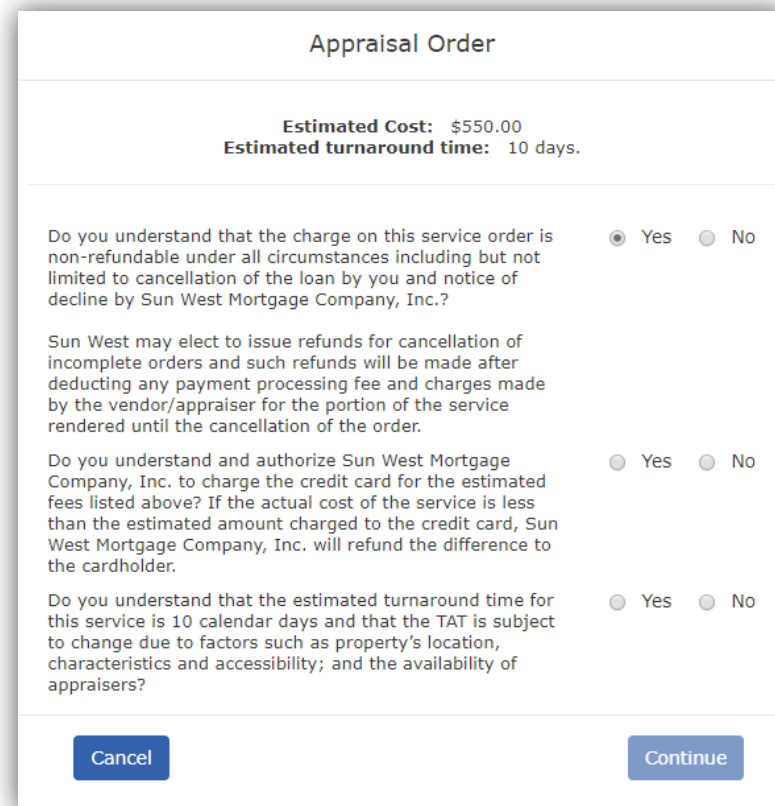
Cell No:

Email*:

Best Time to Call:

Date*: 07/22/2019

Time: 7:00 15:00 Anytime during the day



Appraisal Order

Estimated Cost: \$550.00
Estimated turnaround time: 10 days.

Do you understand that the charge on this service order is non-refundable under all circumstances including but not limited to cancellation of the loan by you and notice of decline by Sun West Mortgage Company, Inc.?
 Yes No

Sun West may elect to issue refunds for cancellation of incomplete orders and such refunds will be made after deducting any payment processing fee and charges made by the vendor/appraiser for the portion of the service rendered until the cancellation of the order.

Do you understand and authorize Sun West Mortgage Company, Inc. to charge the credit card for the estimated fees listed above? If the actual cost of the service is less than the estimated amount charged to the credit card, Sun West Mortgage Company, Inc. will refund the difference to the cardholder.
 Yes No

Do you understand that the estimated turnaround time for this service is 10 calendar days and that the TAT is subject to change due to factors such as property's location, characteristics and accessibility; and the availability of appraisers?
 Yes No

Step 3: Enter contact person's details in **Contact Person to Access the Property** section. SWMC will be calling the person regarding the loan service requested.

Step 4: Enter the credit/debit card information. Once you click continue, the credit/debit card will be charged with the estimated appraisal fee.

If the charge on is approved, the corresponding appraisal order request will be added on the loan.

Appraisal Order

Payment Amount: \$550.00

Payment Method: Credit Card Debit Card

Card Type: Visa MasterCard Discover American Express

Card Holder's Name:
 First Name Last Name

Billing Address:

City: **State:** **ZIP:**

Card Number:

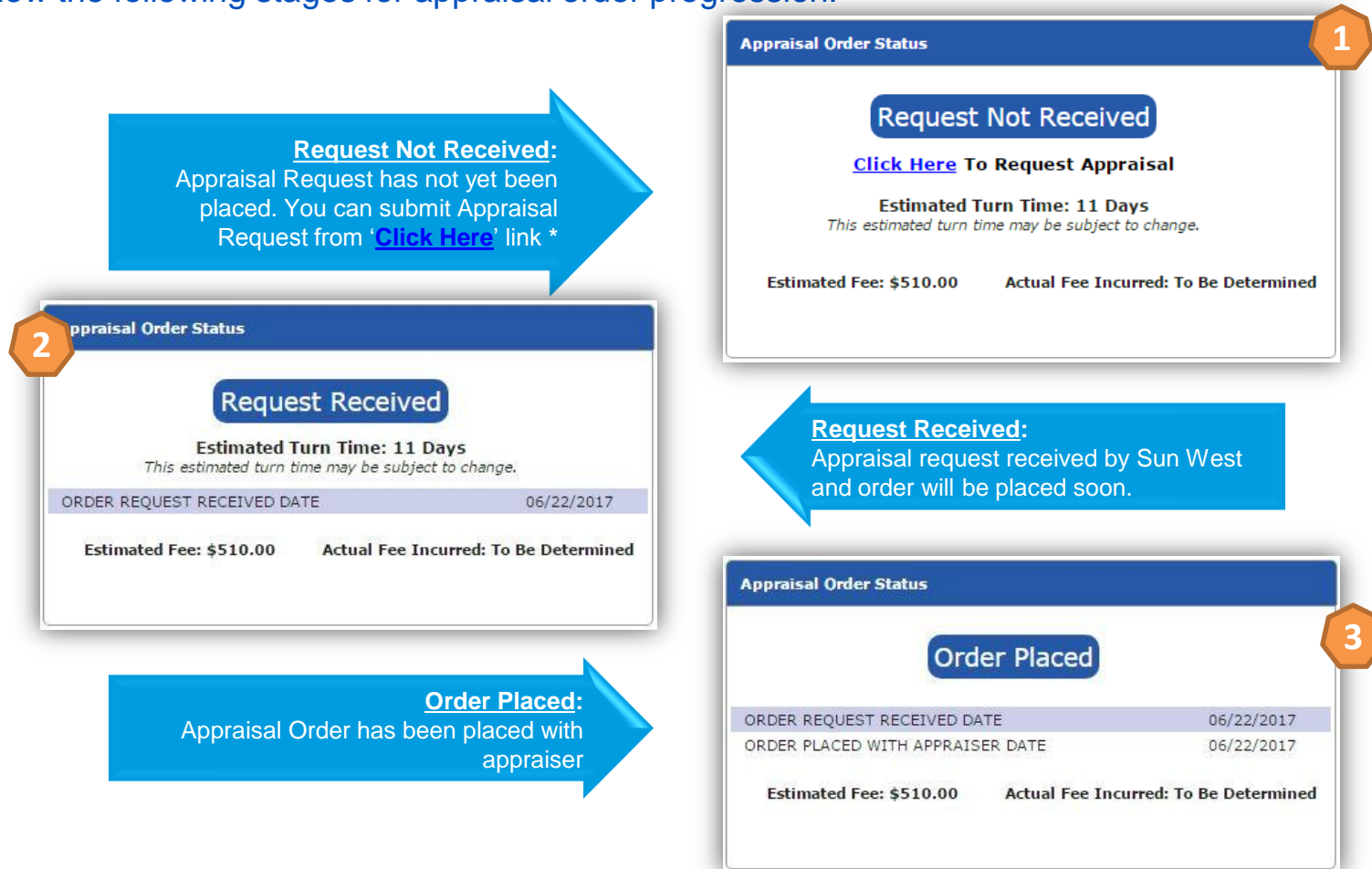
Expiration: **CVV:**

Appraisal Order

Your order has been submitted successfully.

Once the order is placed, a confirmation message will be displayed.

You can also order the appraisal and conveniently track the appraisal order status. SeeMyLoanStatus will show the following stages for appraisal order progression:



* **Note:** The option to order an appraisal is not available for borrowers of Mortgage Possible and Low Rates branches

Inspection Scheduled:

Property Inspection scheduled on Inspection Date shown.

Appraisal Order Status

Inspection Scheduled

ORDER REQUEST RECEIVED DATE	06/22/2017
ORDER PLACED WITH APPRAISER DATE	06/22/2017
INSPECTION DATE	06/27/2017

Estimated Fee: \$510.00 Actual Fee Incurred: To Be Determined

5

Appraisal Order Status

Report Received

[View your Appraisal Report here](#)

ORDER REQUEST RECEIVED DATE	06/22/2017
ORDER PLACED WITH APPRAISER DATE	06/22/2017
INSPECTION DATE	06/27/2017
REPORT RECEIVED DATE	06/30/2017

If you have any comments or questions about the appraisal, please submit your feedback [here](#).

If you would like to submit additional information about your property or recommend comparable properties for valuation, please complete the [Appraisal Appeal Form](#) and upload in the 'Submit Documents' section.

Estimated Fee: \$510.00 Actual Fee Incurred: \$450.00

Expected date for reimbursement of excess amount: 07/24/2017

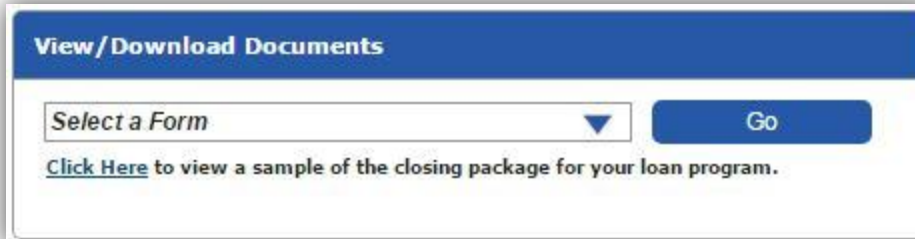
Report Received:

Appraisal completed and Report received. You can download the appraisal report from '[View your Appraisal Report here](#)' link.

You can download loan forms such as Request for Transcript of Tax Return, Borrower Authorization Form, etc. directly from SeeMyLoanStatus to enable you to print the forms, fill them up and submit the executed copy to Sun West.

Follow these simple steps to submit required signed forms / other documentation:

- ✓ Go to **View/Download Documents** section. Select the form from drop-down list and click on **Go** to download the form/loan document.



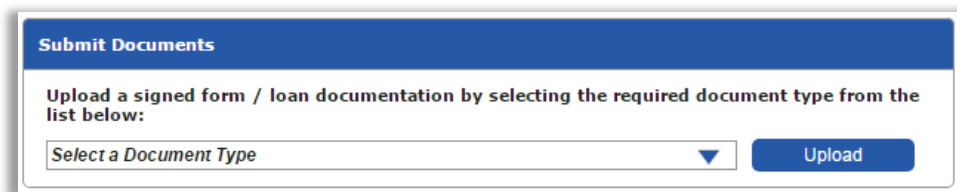
The screenshot shows a web interface titled "View/Download Documents". It features a dropdown menu with the text "Select a Form" and a downward arrow. To the right of the dropdown is a blue button labeled "Go". Below these elements is a link that reads "Click Here to view a sample of the closing package for your loan program."

- ✓ You can also view a sample of closing package for your loan by clicking on the link provided in **View/Download Documents** section. This will give you a fair representation of how the final closing documents will be for your loan.

You can also submit your documents such as income documentation, Identification documents, etc. directly as requested by Sun West to help the loan process move along more efficiently. The documents submitted through SeeMyLoanStatus are securely uploaded to Sun West's Imaging system and assigned to the underwriting department for review.

Follow these simple steps to submit required signed forms / other documentation:

- ✓ Go to **Submit Documents** section. Select document type from the drop-down list and click on **Upload**.



- ✓ Browse the file you would like to upload, check the certification checkbox and click **Submit**.



- ✓ Upload up to 5 documents at a time by clicking on **Add another file**, each file not exceeding 80 MB for PDF files and 40 MB for other file types.

SeeMyLoanStatus provides you with the Application Checklists of documents required to be submitted for getting your loan approved.



You can quickly review the list of vital documents required and upload these documents such as Income Documents, Asset Documents, Transaction Specific Documents, etc. using the **Application Checklist** provided on SeeMyLoanStatus before your loan setup has been completed.

You can track the number of vital documents pending to be submitted/reviewed from notification shown above the loan status graph:



- ✓ Click on this notification to go down to the 'Application Checklist' section to view the documentation requirements and submit the required documents.

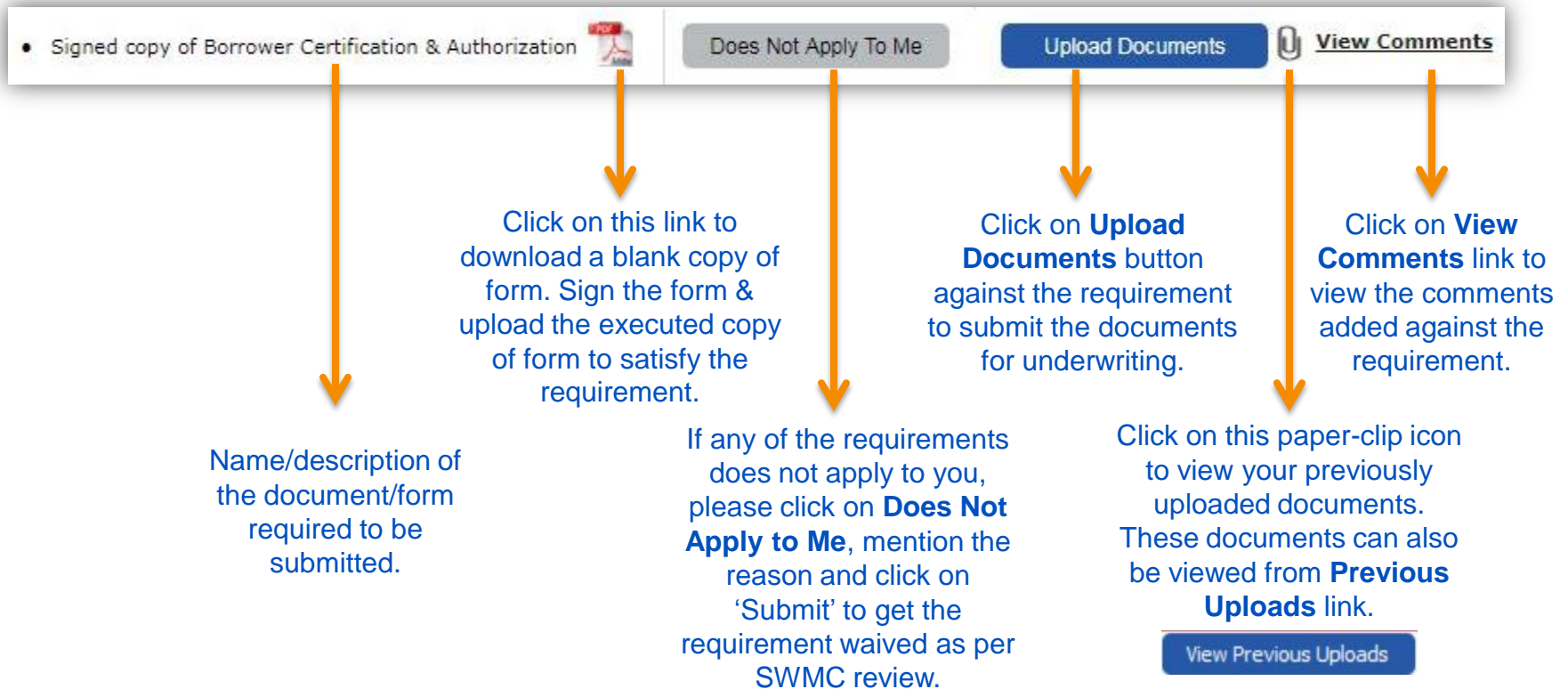
Application checklist on SeeMyLoanStatus lists all the required documents for underwriting your loan file and provides the quick document upload feature to help fast-track your loan application.

Application Checklist		
Please click on Upload Documents against each listed requirement to submit the documents for underwriting. If any of the requirements does not apply to you, please click on "Does Not Apply to Me".		
<ul style="list-style-type: none"> Pay stubs for 2 recent pay periods - One of the pay stubs must be dated within last 30 days 	Does Not Apply To Me	Upload Documents View Comments
<ul style="list-style-type: none"> W-2 forms for recent 2 years with all supporting schedules 	Does Not Apply To Me	Upload Documents View Comments
<ul style="list-style-type: none"> Form 1040 for recent 2 years with all applicable schedules 	Does Not Apply To Me	Upload Documents View Comments
<ul style="list-style-type: none"> Checking / Saving Bank Account Statements: Bank statements for recent two consecutive months ? 	Does Not Apply To Me	Upload Documents
<ul style="list-style-type: none"> Gift Funds: Completely filled Gift letter signed by the donor. Click here to view a copy of the gift letter ? 	Does Not Apply To Me	Upload Documents
<ul style="list-style-type: none"> Retirement Accounts / Stocks and Bonds: Recent statement covering minimum of 60 days ? 	Does Not Apply To Me	Upload Documents
<ul style="list-style-type: none"> Retirement Accounts / Stocks and Bonds: Terms and Conditions of Withdrawal confirming sufficient access to withdraw funds whenever required ? 	Does Not Apply To Me	Upload Documents
<ul style="list-style-type: none"> Purchase / Sales Contract or Offer to Purchase with all Addenda (Attachments and Enclosures) Note: The Contract must have the original signatures of the Buyer and the Seller 	Does Not Apply To Me	Upload Documents
<ul style="list-style-type: none"> Copy of the Earnest Money Check and Receipt from the Title / Escrow company 	Does Not Apply To Me	Upload Documents
<ul style="list-style-type: none"> Signed copy of Borrower Certification & Authorization  	Does Not Apply To Me	Upload Documents
<ul style="list-style-type: none"> Signed copy of Form SSA-89  	Does Not Apply To Me	Upload Documents

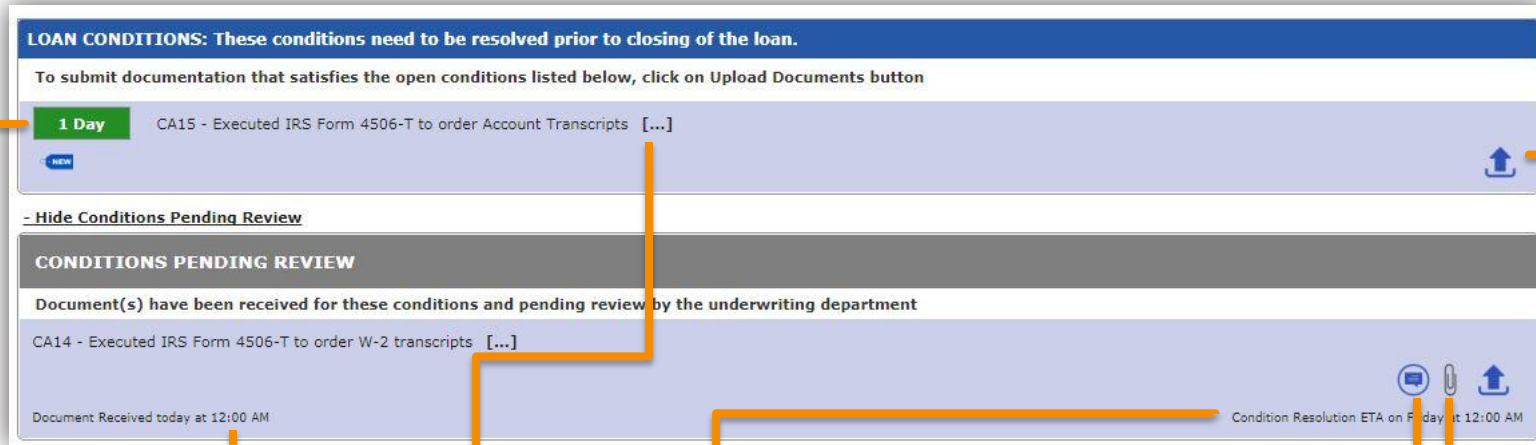
Note: This is a general checklist so some of the documents may not apply to you.

Follow below steps to complete the submission of all the required vital documents:

- ✓ Click on **Upload Documents** button present against each listed requirement to submit the documents for underwriting.
- ✓ If any of the requirements does not apply to you, you can click on **Does Not Apply to Me** providing the reason(s) so that our underwriters can review and waive the requirement.
- ✓ You can again make the requirement as applicable by clicking on **Does Apply to Me** button.



Loan conditions section of SeeMyLoanStatus allows you to view and take action on the requirements that must be met after your loan has been approved by underwriter.



Displays number of days passed since the condition / requirement is added on the loan.

Date & time of documents received for requirement resolution

Click to expand and view complete requirement description


Estimated date & time of requirement resolution.


View previously added comments on the loan condition.



View previously uploaded documents on the loan condition.

Click to upload documents to satisfy the requirement and add comments.


LOAN CONDITIONS: These conditions need to be resolved prior to closing of the loan.

To submit documentation that satisfies the open conditions listed below, click on 

2 Days ER00 - Structural Engineer's report for subject property [...] 

Click here to upload documents satisfying the requirement of the condition, and/or add comments.

After clicking on Upload button , follow below 3 simple steps to upload required document(s) on condition for resolution of the requirements:

Condition ER00 - Structural Engineer's report is required in order to determine if home is designed to be used as a dwelling in which the manufactured home is attached to a permanent foundation system in accordance with the manufacturer's requirements for anchoring, support, stability, and maintenance. The foundation system must be appropriate for the soil conditions for the site and meet local and state codes.

Enter your comment:

Upload

File 1 Structural engineers report..pdf

Description: Add another file

Note: Condition will not be resolved until the uploaded documents satisfactorily meet the requirements of the condition.

I certify that the document(s) being submitted is a true copy of the original document available with me. Upon request, I will produce the originals for verification.

1

Enter comments (if any) to provide information related to document uploaded.

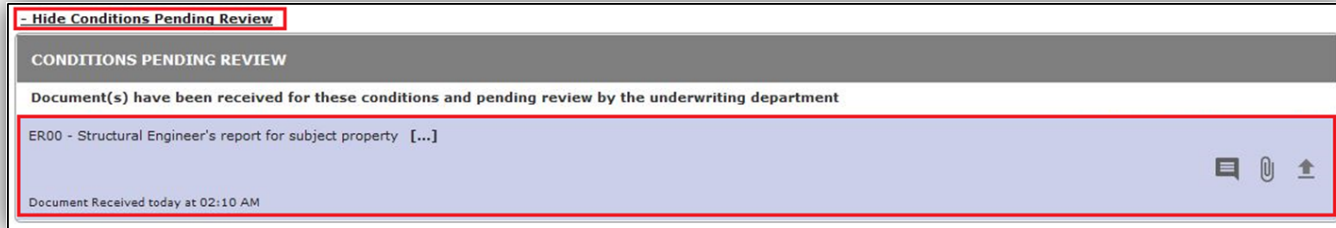
2


Select the document file to upload. (Only documents with extensions PDF, PNG, GIF, XML, TIFF, BMP, JPEG, XLSX, PPTX, PUB, DOCX, DOC, XLS, PPT, JFIF and TXT can be uploaded).

3

Check the certification checkbox & click on Submit.

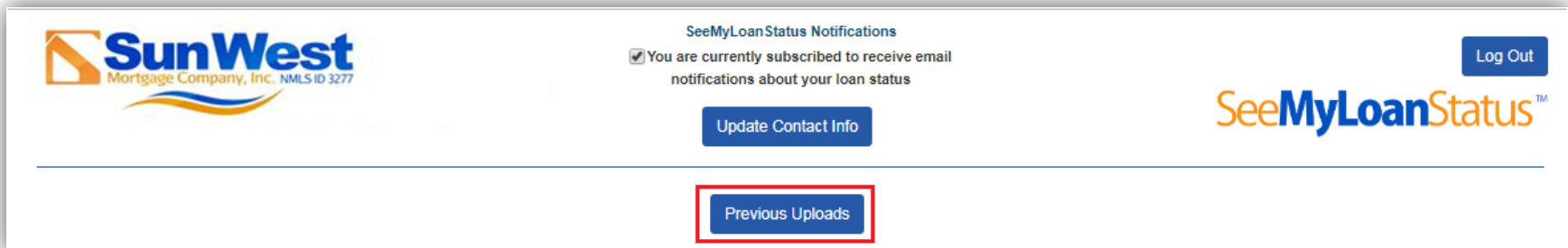
Once documents are uploaded, condition/requirement will be moved under **Conditions Pending Review** section.



Any document uploaded by you on any condition will appear in the **Previous Uploads** section. This section appears upon clicking Previous Uploads icon () for respective condition.

Previous Uploads		
Date & Time	Document Description	File Name
November 17, 2017 02:10 AM PST	Structural Engineer's report(ER00)	Structural Engineers report.pdf

These documents can also be viewed from **Previous Uploads** link above 'Loan Information' section.



Once you receive the Closing Disclosure and loan is ready for document signing, you can submit a preferred schedule for the final document signing.

- ☒ Select three convenient slots by choosing the date and time from the calendar. Once the three most convenient two-hour time slots are selected, click **Submit**.

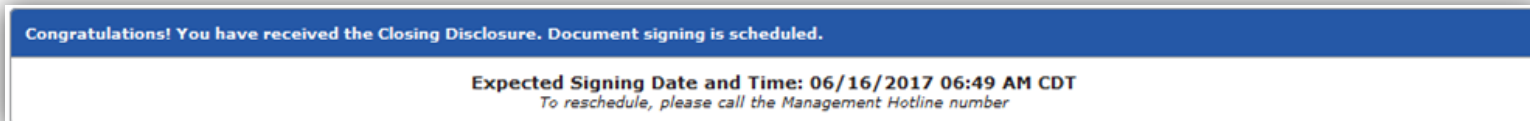


Congratulations! You have received the Closing Disclosure. Loan is ready for document signing to be scheduled.

Scheduling signing of your closing documents requires coordination with multiple parties. Please list up to 3 time slots that you are available to sign:

mm/dd/yyyy		<input type="text"/>	▼
mm/dd/yyyy		<input type="text"/>	▼
mm/dd/yyyy		<input type="text"/>	▼

- ✓ The available dates compliant with regulatory timelines and other factors will be allowed to select on the calendar.
 - ✓ The earliest signing date must be at least 3 days after initial Closing Disclosure was sent.
 - ✓ Signing must be scheduled before expiration of the interest rate lock on your loan.
- ☒ Once your signing date is confirmed, you'll be able to see the Expected Signing Date and Time across SeeMyLoanStatus site.



Congratulations! You have received the Closing Disclosure. Document signing is scheduled.

Expected Signing Date and Time: 06/16/2017 06:49 AM CDT
To reschedule, please call the Management Hotline number

- ☒ If any change is required in the Signing schedule, you may call the Management Hotline number to place a request for re-scheduling.

Easily submit any feedback, ask questions or express any other concerns to Sun West. The Feedback section allows you to be heard directly by our Management Hotline department and have your questions and concerns addressed.

You just need to type your feedback, question or complaint in the **Provide Feedback / Ask a Question** section and click on **Submit**.



The Management Hotline team works swiftly to address your concerns with the respective department and provide you with a resolution or response, as warranted.

You may also speak to a **Management Hotline** team member by calling **(844) DIAL-SWM (844-342-5796)** or alternatively contact your loan officer on the contact details shown in the **Your Contacts** section.

Your Sun West Contacts	
Loan Officer: John Doe Phone: (111) 111-2555 john@swmc.com NMLS ID: 123456	Management Hotline: Phone: (844) 342-5796

At Sun West, we strive to offer our customers and business partners a superlative mortgage experience along with our highly competitive rates and wide range of mortgage products. We bring to the table:

- ✓ Extensive Lending Experience and Expertise
- ✓ Outstanding level of Customer Service
- ✓ Comprehensive and Diverse range of programs to include
 - FHA, VA and USDA
 - Agency / Conventional
 - Non-Agency Jumbo
 - FHA Reverse Mortgages
 - Non-QM offerings and Bank Statement programs
- ✓ Enhanced Online Platform **SeeMyLoanStatus** for customers and business partners including closing agents and realtors, to easily track and process loans anytime, anywhere!
- ✓ Well Structured Loan Process and innovative, proprietary SunSoft technology to ensure Minimal Turnaround Time
- ✓ Our Special Retail Loan Programs offering Minimum Investor Overlays, Lower FICO programs, Loans on Manufactured Housing properties, etc.

Thank You!

Sun West's Customer Care Team is here to assist you with any questions you may have. Please call us at 1-844-9-SUNWEST (1-844-978-6937) for assistance.

