



 See My Loan Status™

Guide for Originators

November 23, 2022



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SeeMyLoanStatus™ is a web interface that is accessible via PC, Mac and is mobile friendly. No APP needed. All features and functions can be utilized from any of these devices with an internet connection. With a SMART phone you can conduct business from anywhere via SMLS.



Create loans

Create / submit your loans to Sun West from SeeMyLoanStatus.



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

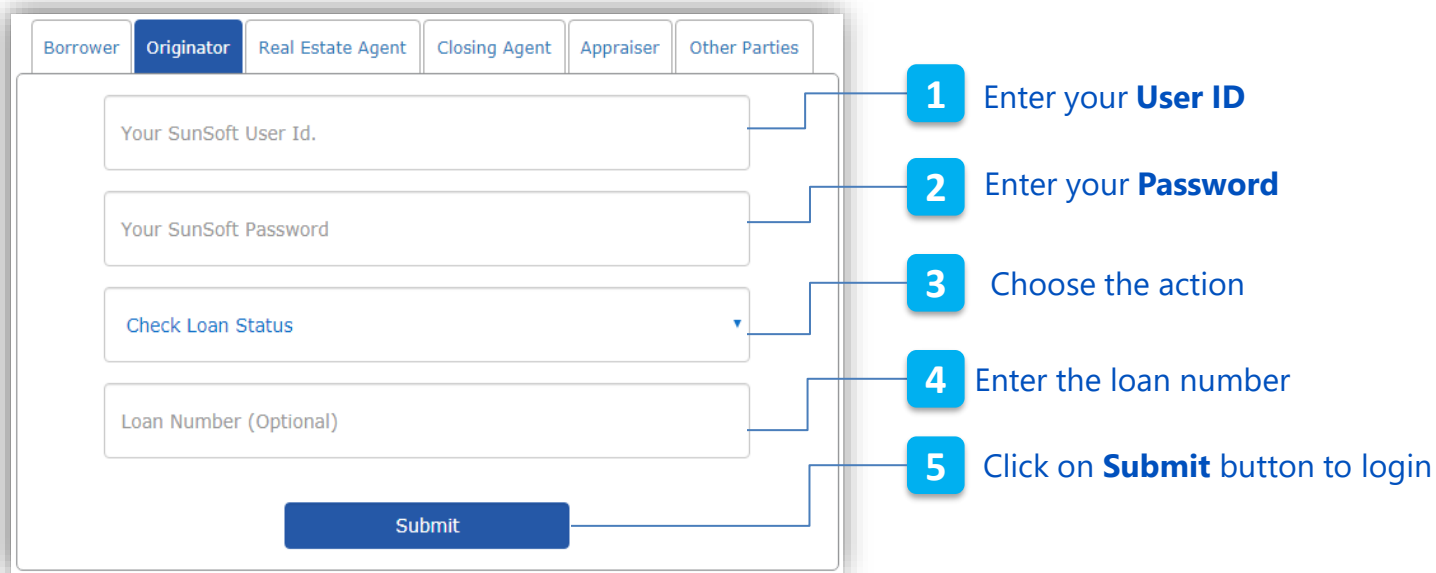
Track your loan status at any time and get all information about your loan at one place.

SeeMyLoanStatus offers you the convenience of accessing your loan information and taking various types of action from the convenience of multiple devices about anywhere you are within United States with access to the internet. SeeMyLoanStatus is available 24/7. You can:

- ✱ **Submit loans – Borrower ApplyNow, FNMA 3.2 file upload or Manual Entry**
- ✱ **Give access to Borrowers, Agents, and Third-Party Vendors**
- ✱ **Automatic E-Consent and ability to resend**
- ✱ **Request E-Disclosures**
- ✱ **Re-issue Credit and AUS Findings or Run New AUS Findings**
- ✱ **Submit Pre-Approval and Pre-Qual**
- ✱ **Get Third party Fees with a single click OR Provide a Fee Worksheet and enter your own.**
- ✱ **Automatic Tax Calculations based on closing date**
- ✱ **Submit / Extend Locks**
- ✱ **Request a Case Number**
- ✱ **Order and Track Appraisal Orders**
- ✱ **View and Customize Loan Pipelines**
- ✱ **View and Upload Conditions as you get them - Upload Feature available – Borrower / Originator / Third Parties**
- ✱ **Download / print docs a borrower may need on the ‘print docs’ page**
- ✱ **Real Time - Tracking from Application to Close Loan Status page**

- ☀ **Real Time - Loan Activity updated by the minute on the Loan Activity page**
- ☀ **Real Time - View, Upload and Track Approvals and Condition Signoff**
- ☀ **Order Closing Disclosure and Final Loan Docs**
- ☀ **Automatic Save feature - Don't lose your work**
- ☀ **Provide Borrowers customized links for them to safely upload sensitive information.**

- SeeMyLoanStatus allows access to its secure features using login credentials and provides specific access options based on the user's role in the transaction.
- Go to **Originator Access** tab on the login screen.

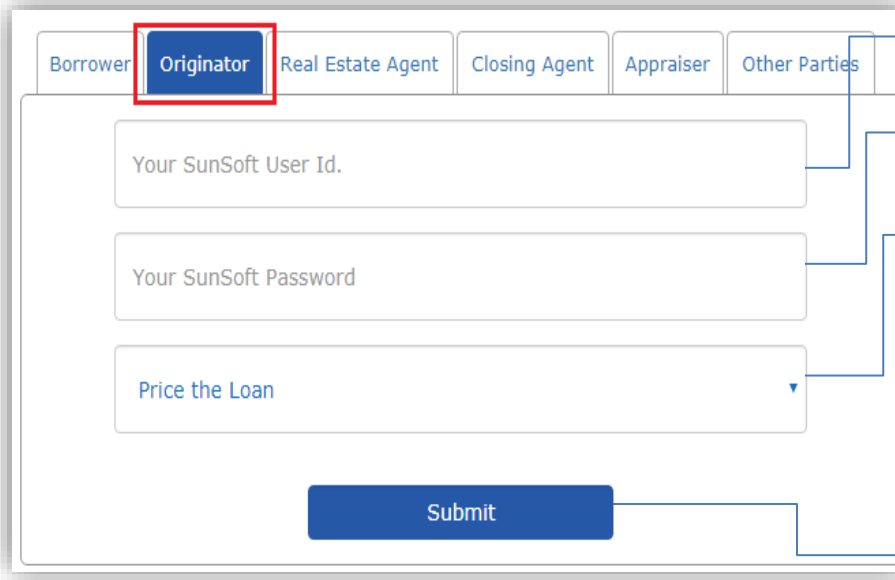


The screenshot shows the login interface for SeeMyLoanStatus. At the top, there are tabs for different roles: Borrower, Originator (selected), Real Estate Agent, Closing Agent, Appraiser, and Other Parties. Below the tabs are four input fields: 'Your SunSoft User Id.', 'Your SunSoft Password', 'Check Loan Status' (a dropdown menu), and 'Loan Number (Optional)'. At the bottom is a blue 'Submit' button. Five numbered callouts point to the following elements: 1. User ID field, 2. Password field, 3. Check Loan Status dropdown, 4. Loan Number field, and 5. Submit button.

- 1 Enter your **User ID**
- 2 Enter your **Password**
- 3 Choose the action
- 4 Enter the loan number
- 5 Click on **Submit** button to login

- Contact our **IT Helpdesk** at **(562) 245-8173** in case of any difficulty in logging in to SeeMyLoanStatus.

- ▲ Login to SeeMyLoanStatus Originator Access option from the login screen. SeeMyLoanStatus is the Originator Facing skin of Sun West's proprietary software.



The screenshot shows the login interface for SeeMyLoanStatus. At the top, there are tabs for 'Borrower', 'Originator' (highlighted with a red box), 'Real Estate Agent', 'Closing Agent', 'Appraiser', and 'Other Parties'. Below the tabs are three input fields: 'Your SunSoft User Id.', 'Your SunSoft Password', and 'Price the Loan' (a dropdown menu). A blue 'Submit' button is at the bottom. Numbered callouts point to the 'Originator' tab (1), the User ID field (2), the Password field (3), and the Submit button (4).

1 Enter your **User ID**

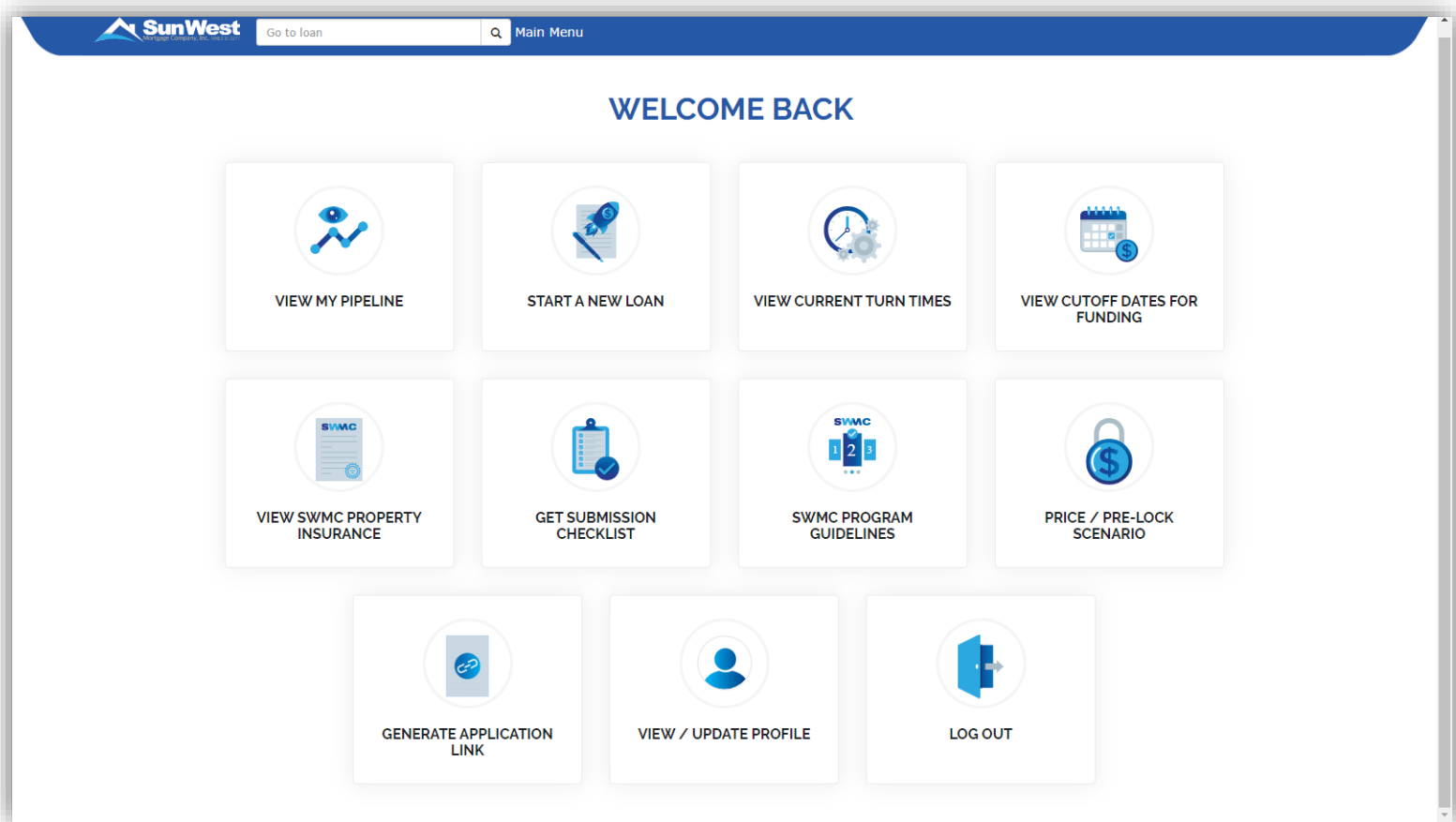
2 Enter your **Password**

- 3
- ✓ Select **Submit New Loan** option to submit new loan application – Will trigger an application
 - ✓ Select **Submit Pre-Approval Request** option to submit a pre-approval application
 - ✓ Select **Submit Pre-Qualification Request** option to submit a pre-qual application
 - ✓ Select **Price the Loan** to submit lock requested loan applications

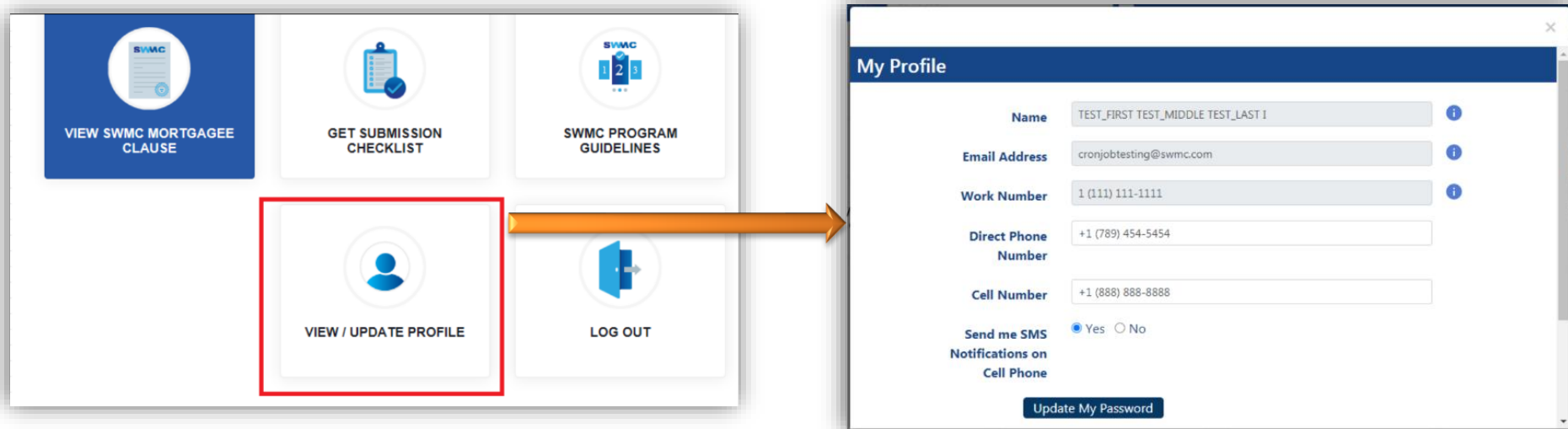
4 Click on **Submit** button to login

- ▲ Contact our **IT Helpdesk** at **(562) 245-8173** in case of any difficulty in logging in to SeeMyLoanStatus.

- Following welcome back screen will be shown when the user logs in to SeeMyLoanStatus selecting to view loan status but does not enter any loan number. This page acts as the main menu and has quick links to all important features and reference materials of SeeMyLoanStatus.

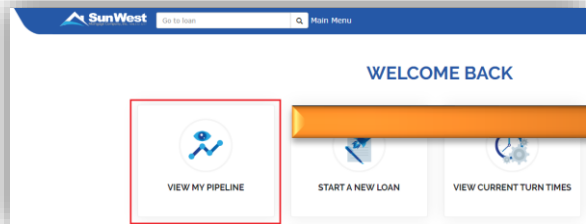
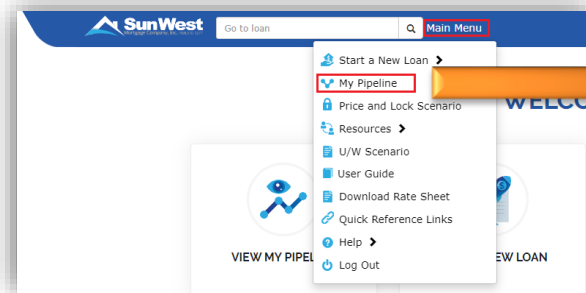


Clicking on View / Update Profile will open the profile of the user in a dialog box.

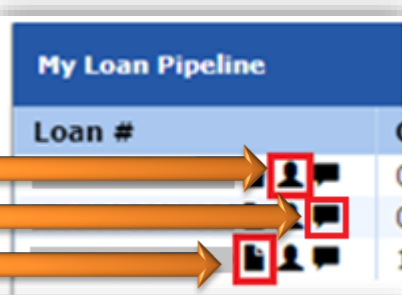


My Pipeline feature allows you to access the Pipeline available in SunSoft, without having to separately login into SunSoft. While working on a loan file, clicking on “My Pipeline” button opens the list of the loans available in your pipeline. Also, you can directly open your pipeline by not entering loan number while logging to SeeMyLoanStatus view and clicking on “View My Pipeline” on the Welcome Back page.

On clicking the person icon next to the loan number, a popup screen opens with the contact information for the broker Loan Officer and broker Processor assigned on the loan. On Clicking the paper icon next to the loan number, a screen opens for previous and new uploads.

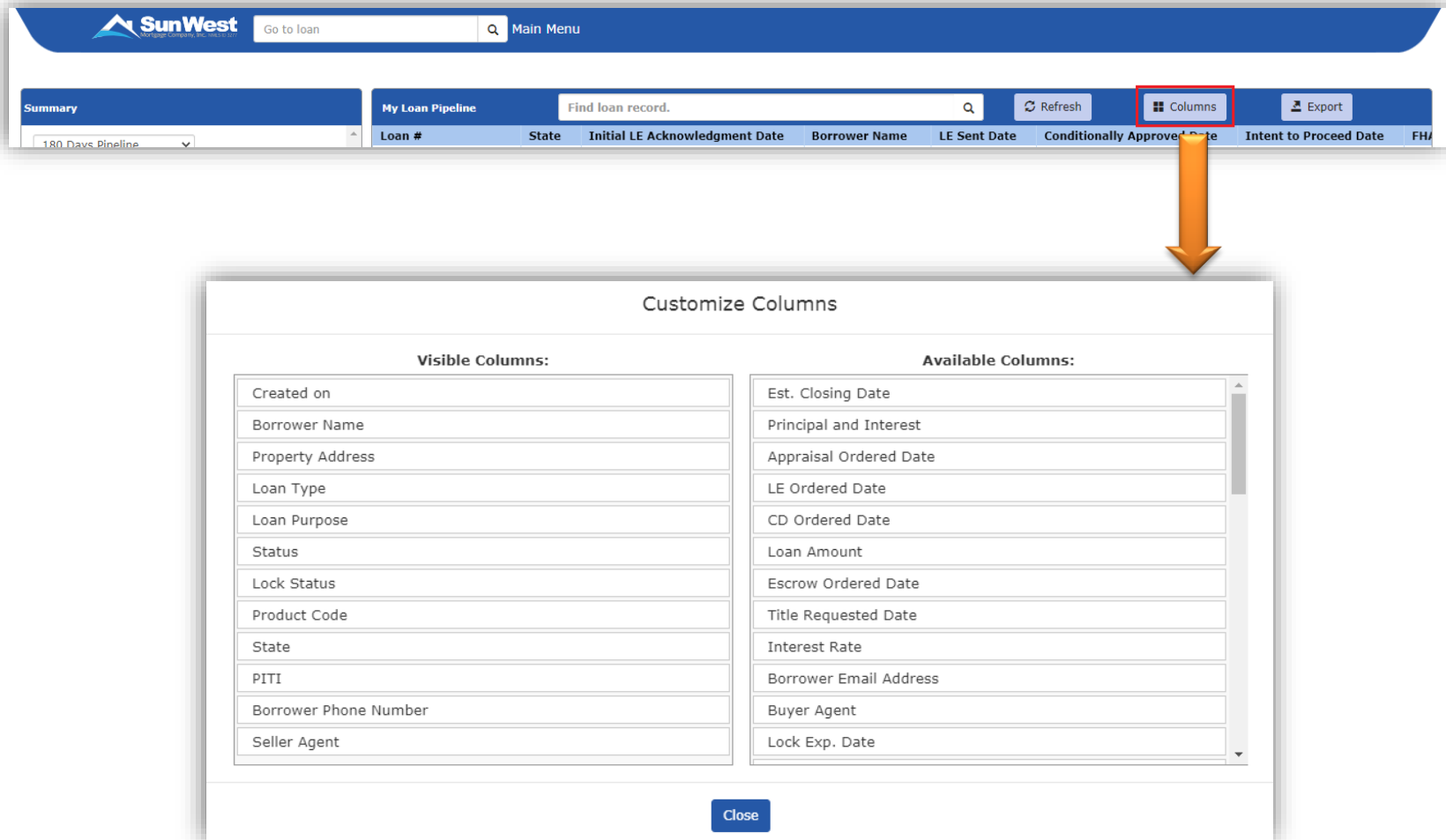



Person Icon for contact information →
Speech Bubble Icon to view/add Loan Comments →
Paper Icon for previous and new uploads →



Loan #	Created on	Borrower Name	Loan Type	Loan Purpose	Lock Status	Lock Exp. Date	Status
119165003000	06/14/2019	APPRAISAL ORDER, TEST_SMLS_DO NOT USE	FHA	HECM	NOT LOCKED		Submit to Loan Bo
119162002100	06/11/2019	APPRAISAL ORDER, TEST_SMLS_DO NOT USE	FHA	HECM	NOT LOCKED		Submit to Loan Bo
118282006500	10/09/2018	CONSUMER, PMARK	VA	PURCHASE	NOT LOCKED		Pre-Qual

Clicking on "Columns" button will open a modal from which the user can select the columns which needs to be viewed on the pipeline, This can be done by dragging and dropping from available columns to visible columns in the order the columns need to be viewed.

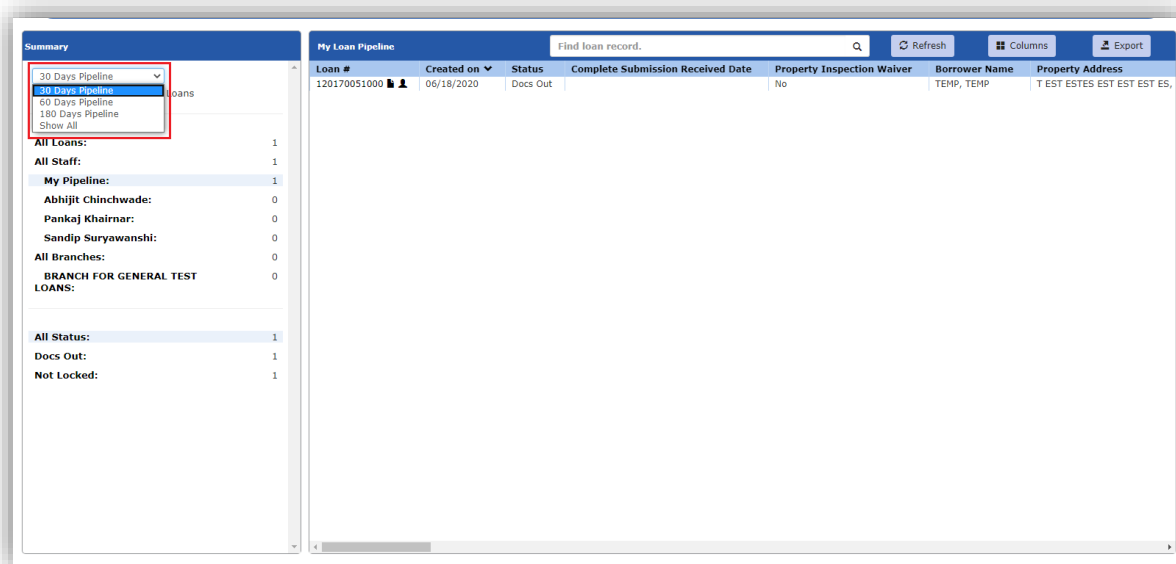


The screenshot shows the SunWest My Pipeline interface. At the top, there is a navigation bar with the SunWest logo, a search bar labeled "Go to loan", and a "Main Menu" button. Below this, there is a "Summary" tab and a "My Loan Pipeline" tab. The "My Loan Pipeline" tab is active, showing a search bar labeled "Find loan record.", a "Refresh" button, and a "Columns" button (highlighted with a red box). Below the "Columns" button is a table with columns: Loan #, State, Initial LE Acknowledgment Date, Borrower Name, LE Sent Date, Conditionally Approved Date, Intent to Proceed Date, and FHA. A large orange arrow points from the "Columns" button to a modal titled "Customize Columns".

The "Customize Columns" modal has two sections: "Visible Columns:" and "Available Columns:". The "Visible Columns:" section contains a list of columns that are currently visible: Created on, Borrower Name, Property Address, Loan Type, Loan Purpose, Status, Lock Status, Product Code, State, PITI, Borrower Phone Number, and Seller Agent. The "Available Columns:" section contains a list of columns that are available for selection: Est. Closing Date, Principal and Interest, Appraisal Ordered Date, LE Ordered Date, CD Ordered Date, Loan Amount, Escrow Ordered Date, Title Requested Date, Interest Rate, Borrower Email Address, Buyer Agent, and Lock Exp. Date. A "Close" button is located at the bottom of the modal.

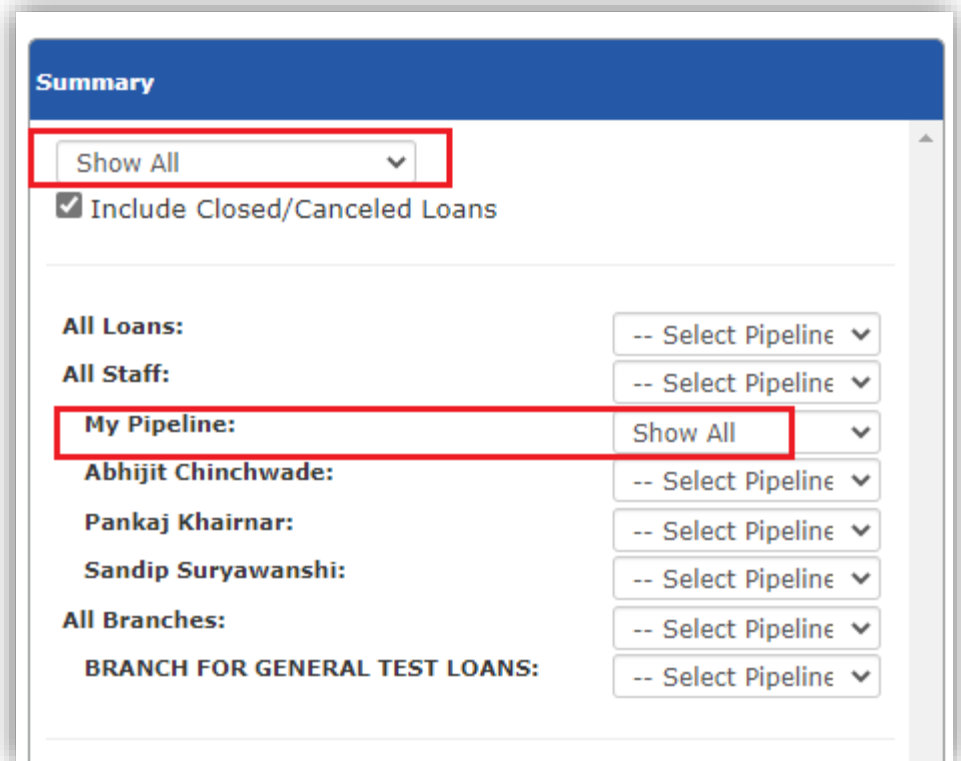
When an option is selected in the drop-down the pipeline will show loans where the number of days between the date the loan was created, and the current date is less than the specified number of days in the selected option. This dropdown has the following options:

- **180 days pipeline:** This view contains all loans created between day 60 and day 180 from the current date and the view will refresh every 5 minutes.
- **60 days pipeline:** This view contains all loans created between day 31 and day 59 from the current date and the view will refresh every 1 minute.
- **30 days pipeline:** This view contains all loans created within 30 days of the current date and the view will refresh every 10 seconds.
- **Show all:** This view will go back to day 1280 of the current date.



For users that are configured to manage staff or branch in the My Pipeline page of originator view of SeeMyLoanStatus, the user's assigned pipeline ("My Pipeline") will load by default.

On the staff/branch section, a drop-down to select history will appear for each staff/branch. When an option is selected the corresponding pipeline will be loaded:



Summary

Show All ▼

☒ Include Closed/Canceled Loans

All Loans: -- Select Pipeline ▼

All Staff: -- Select Pipeline ▼

My Pipeline: Show All ▼

Abhijit Chinchwade: -- Select Pipeline ▼

Pankaj Khairnar: -- Select Pipeline ▼

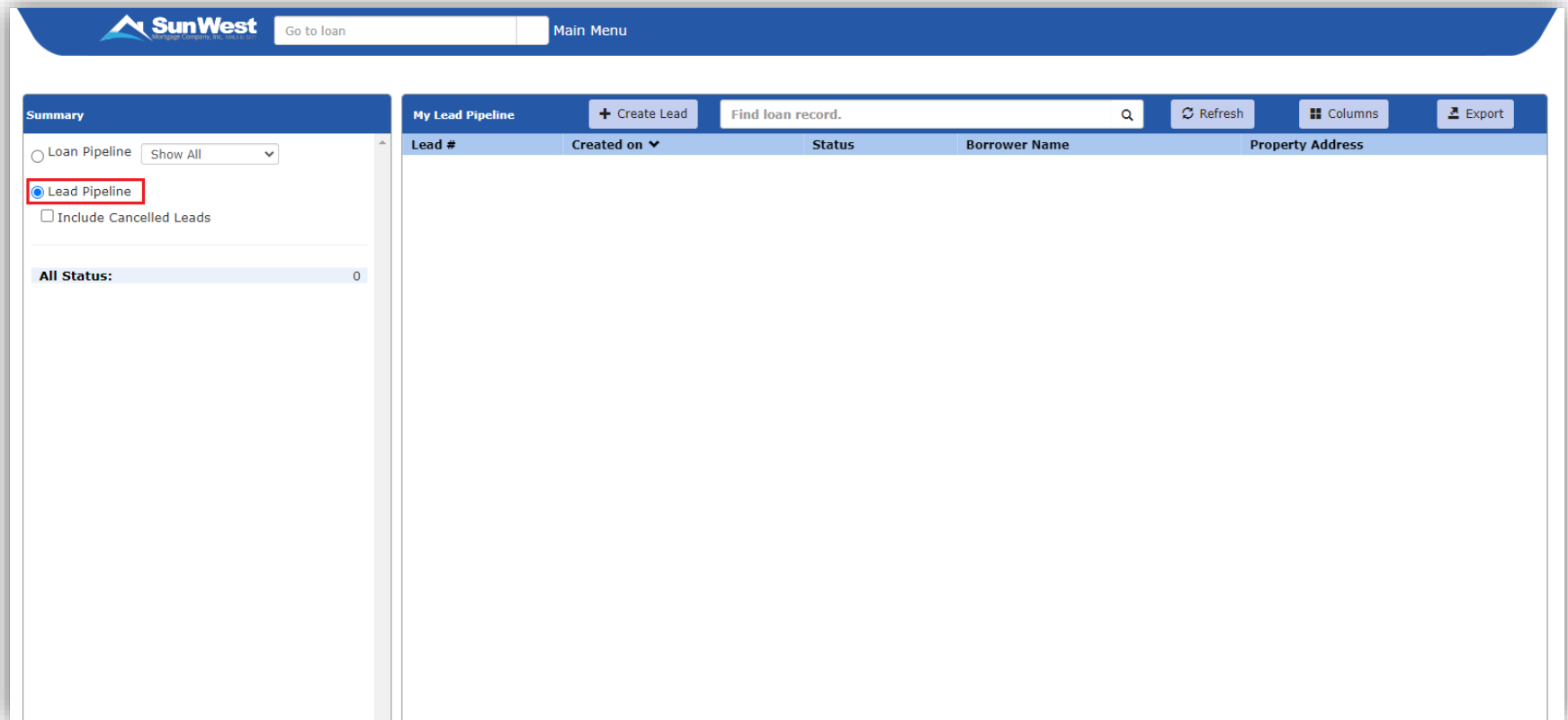
Sandip Suryawanshi: -- Select Pipeline ▼

All Branches: -- Select Pipeline ▼

BRANCH FOR GENERAL TEST LOANS: -- Select Pipeline ▼

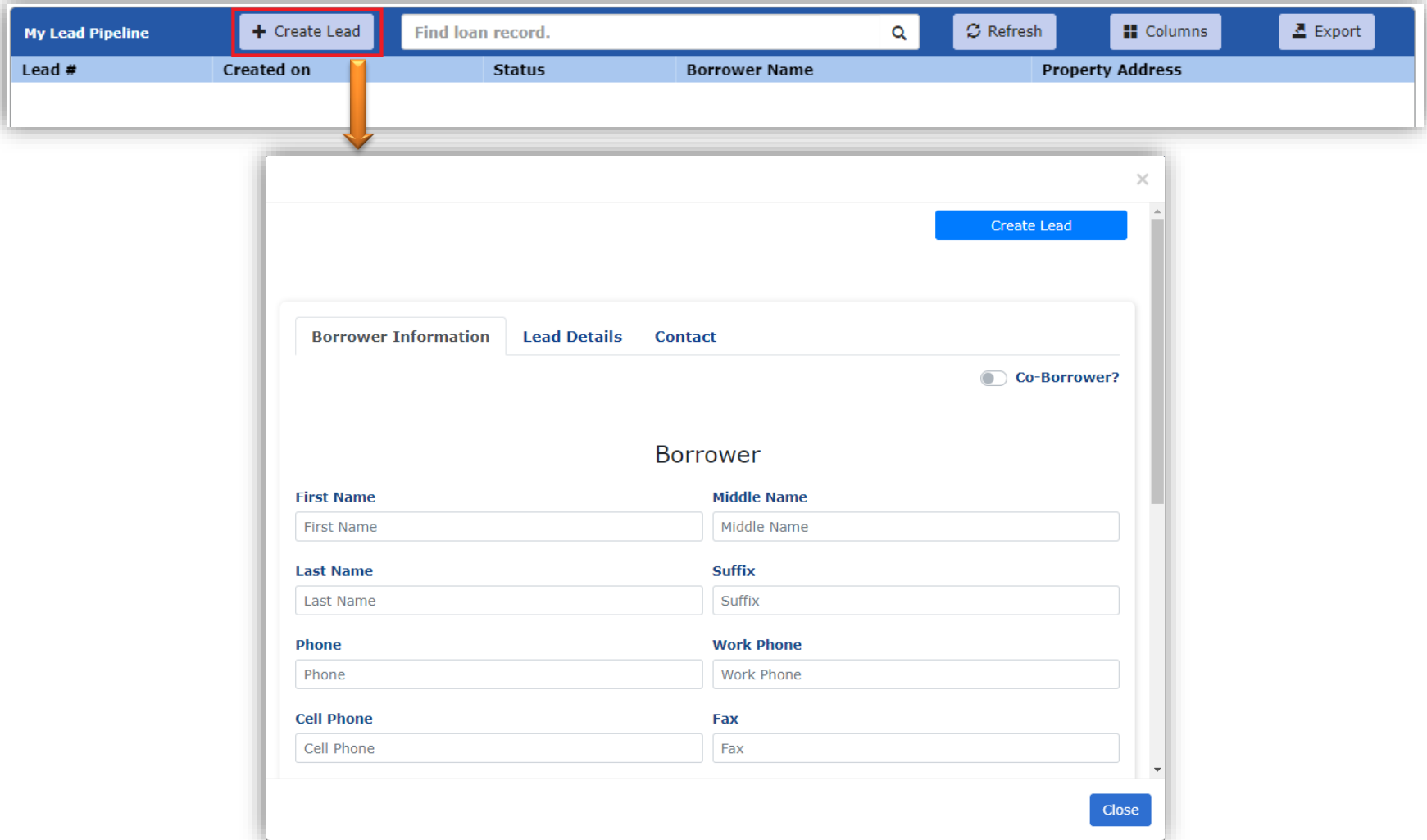
Clicking on "Loan/Lead Pipeline" radio button at the top of the summary section of the pipeline page of SeeMyLoanStatus will allow users to toggle between the loan and lead pipelines. Users can see leads assigned to them. Branch managers can see all leads from the branches that they manage. Like the Loan Pipeline, the lead pipeline has features such as filter by status or by entered string, sorting by any column, customize columns, and export the pipeline.

Note: Cancelled leads will only render in the pipeline when "Include Cancelled Leads" option is checked.



The screenshot displays the SunWest SeeMyLoanStatus interface. At the top, there is a navigation bar with the SunWest logo, a "Go to loan" search bar, and a "Main Menu" link. Below this, the interface is split into two main sections. On the left, the "Summary" section contains a radio button selection for "Loan Pipeline" and "Lead Pipeline", with "Lead Pipeline" selected and highlighted by a red box. There is also an "Include Cancelled Leads" checkbox and a status summary showing "All Status: 0". On the right, the "My Lead Pipeline" section features a "+ Create Lead" button, a search bar with the placeholder "Find loan record.", and buttons for "Refresh", "Columns", and "Export". Below these controls is a table with the following headers: "Lead #", "Created on", "Status", "Borrower Name", and "Property Address". The table body is currently empty.

Clicking on the Create Lead button will open the create lead dialog box where the user can create a new lead by entering Lead details and clicking on the **Create Lead** button withing the dialog box.



The screenshot shows the 'My Lead Pipeline' interface. At the top, there is a header bar with the title 'My Lead Pipeline', a '+ Create Lead' button (highlighted with a red box), a search bar with the text 'Find loan record.', and buttons for 'Refresh', 'Columns', and 'Export'. Below the header is a table with columns: 'Lead #', 'Created on', 'Status', 'Borrower Name', and 'Property Address'. An orange arrow points from the '+ Create Lead' button to a modal dialog box titled 'Create Lead'.

The 'Create Lead' dialog box has a 'Create Lead' button at the top right. It contains three tabs: 'Borrower Information', 'Lead Details', and 'Contact'. The 'Borrower Information' tab is active. It includes a 'Co-Borrower?' toggle switch. Below this, the 'Borrower' section contains the following fields:

- First Name (text input)
- Middle Name (text input)
- Last Name (text input)
- Suffix (text input)
- Phone (text input)
- Work Phone (text input)
- Cell Phone (text input)
- Fax (text input)

A 'Close' button is located at the bottom right of the dialog box.

Clicking on the edit button will open the Manage lead dialog box where the user can edit the lead data or convert the lead to a loan.

My Lead Pipeline		Find loan record. <input type="text"/>		<input type="button" value="Refresh"/>
Lead #	Created on	Borrower Name	Property Address	
901012138500 <input checked="" type="checkbox"/>	12/03/2017	test, test	test ets test est , ALAMEDA, CA, 95222	

Lead: 901009295400

Borrower InformationLead DetailsContact

☐ Co-Borrower?

Borrower

First NameMiddle Name

TESTMiddle Name

Last NameSuffix

TEST12Suffix

PhoneWork Phone

+1 (111) 111-1111Work Phone

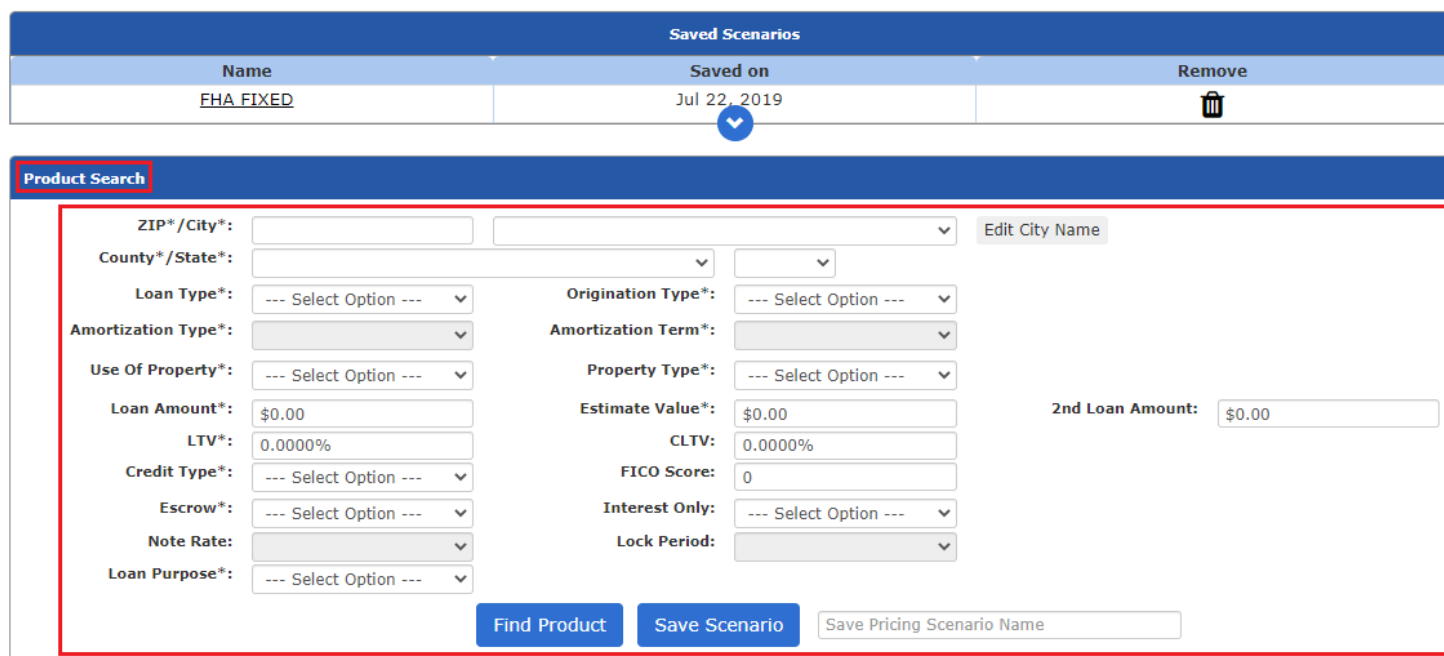
Cell PhoneFax

Cell PhoneFax

Loan Creation using Price the Loan Method

 Login to SeeMyLoanStatus using the **Price the Loan** option to submit the lock.

- 1 Fill the required details such as Subject Property State, Loan Amount, LTV, Property Type, Loan Type, Amortization Type, Amortization Term, Fico Score, Origination Type, Loan Purpose, Subject Property Zip Code, and then click on **Find Product** button. If you are having issues pricing a loan, send an email locks@swmc.com for assistance.

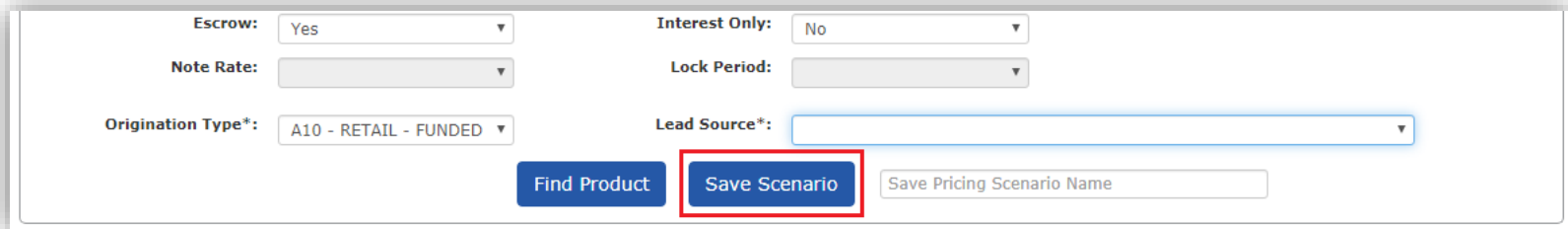


The screenshot displays the 'Product Search' form within the SunWest loan creation interface. The form is organized into two main columns of input fields, with a 'Find Product' button at the bottom left and a 'Save Scenario' button at the bottom center. A 'Save Pricing Scenario Name' text box is located to the right of the 'Save Scenario' button. The form includes the following fields:

- ZIP*/City*:** Text input field with a dropdown arrow and an 'Edit City Name' button.
- County*/State*:** Text input field with a dropdown arrow.
- Loan Type*:** Dropdown menu with '--- Select Option ---'.
- Origination Type*:** Dropdown menu with '--- Select Option ---'.
- Amortization Type*:** Dropdown menu with '--- Select Option ---'.
- Amortization Term*:** Dropdown menu with '--- Select Option ---'.
- Use Of Property*:** Dropdown menu with '--- Select Option ---'.
- Property Type*:** Dropdown menu with '--- Select Option ---'.
- Loan Amount*:** Text input field with '\$0.00'.
- Estimate Value*:** Text input field with '\$0.00'.
- 2nd Loan Amount:** Text input field with '\$0.00'.
- LTV*:** Text input field with '0.0000%'.
- CLTV:** Text input field with '0.0000%'.
- Credit Type*:** Dropdown menu with '--- Select Option ---'.
- FICO Score:** Text input field with '0'.
- Escrow*:** Dropdown menu with '--- Select Option ---'.
- Interest Only:** Dropdown menu with '--- Select Option ---'.
- Note Rate:** Dropdown menu with '--- Select Option ---'.
- Lock Period:** Dropdown menu with '--- Select Option ---'.
- Loan Purpose*:** Dropdown menu with '--- Select Option ---'.

 Click the chat button to open a chat box where messages will be responded to by the Lock Desk team.

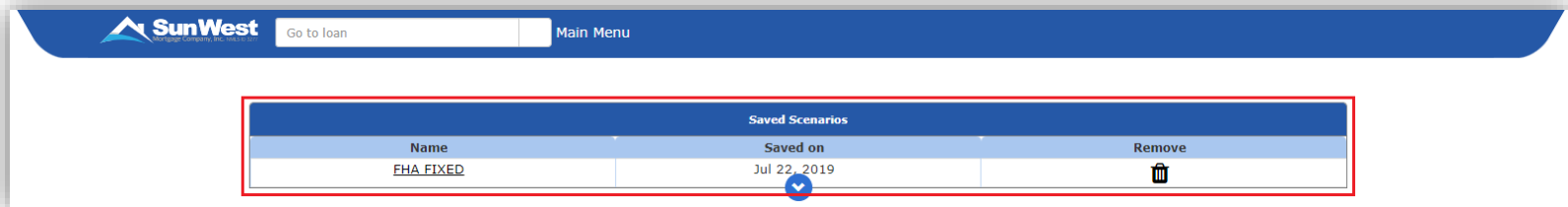
🏠 You can also, save the current scenario, by clicking on “Save Scenario” button at the bottom and giving the name of the scenario.




The screenshot shows a form with several dropdown menus and buttons. The 'Escrow' dropdown is set to 'Yes', 'Interest Only' is 'No', 'Note Rate' is empty, 'Lock Period' is empty, 'Origination Type*' is 'A10 - RETAIL - FUNDED', and 'Lead Source*' is empty. At the bottom, there are three buttons: 'Find Product', 'Save Scenario' (highlighted with a red box), and 'Save Pricing Scenario Name' (disabled).

Escrow:	Yes	Interest Only:	No
Note Rate:		Lock Period:	
Origination Type*:	A10 - RETAIL - FUNDED	Lead Source*:	
Find Product		Save Scenario	Save Pricing Scenario Name

🏠 Once you save the scenario, it will be available under “Saved Scenario” tab



The screenshot shows a table titled 'Saved Scenarios' with three columns: Name, Saved on, and Remove. The table contains one row with the name 'FHA FIXED', the date 'Jul 22, 2019', and a trash icon. A red box highlights the table, and a blue checkmark icon is visible below it.

Name	Saved on	Remove
FHA FIXED	Jul 22, 2019	

- Users can also create loans by using the **Loan Parameters from Loan Number** feature of **SeeMyLoanStatus**. This feature allows the user to quickly get loan data from an existing loan for a new loan.
- When the user enters a valid loan number and clicks on load, all fields on Price the Loan page will be filled with the data of the entered loan number.



The screenshot shows a web form titled "Load Parameters from A Loan Number". Below the title is a text prompt "Please enter loan number to load price scenario:" followed by an empty text input field. To the right of the input field are two buttons: "Load" and "Reset". The "Load" button is highlighted with a red rectangular border.

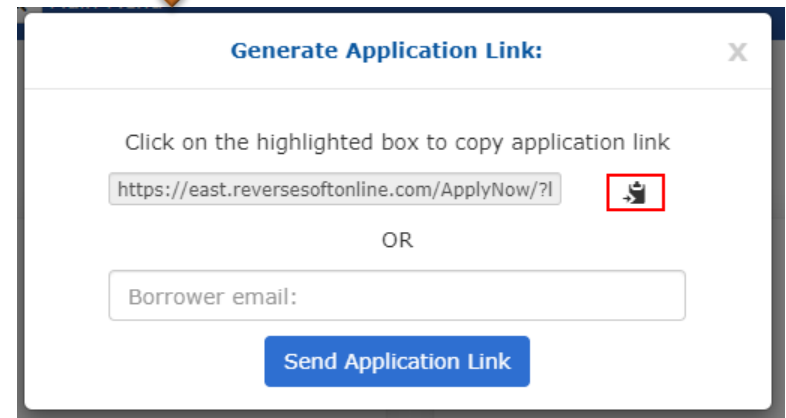
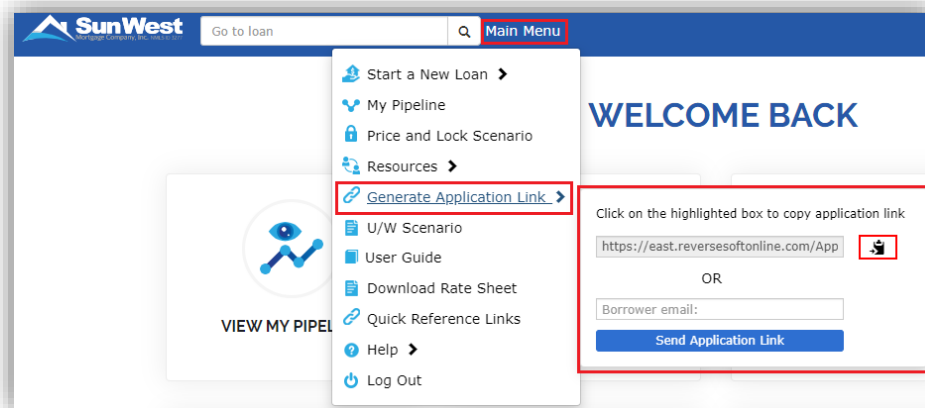
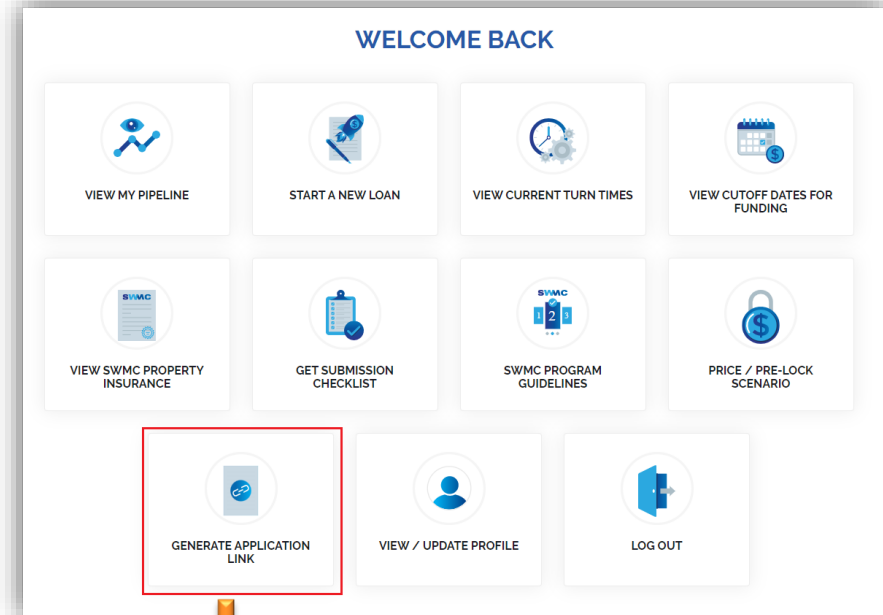
- When the user clicks on the reset button, all fields will be cleared.



The screenshot shows the same web form as above, but now the "Reset" button is highlighted with a red rectangular border. The text input field remains empty.

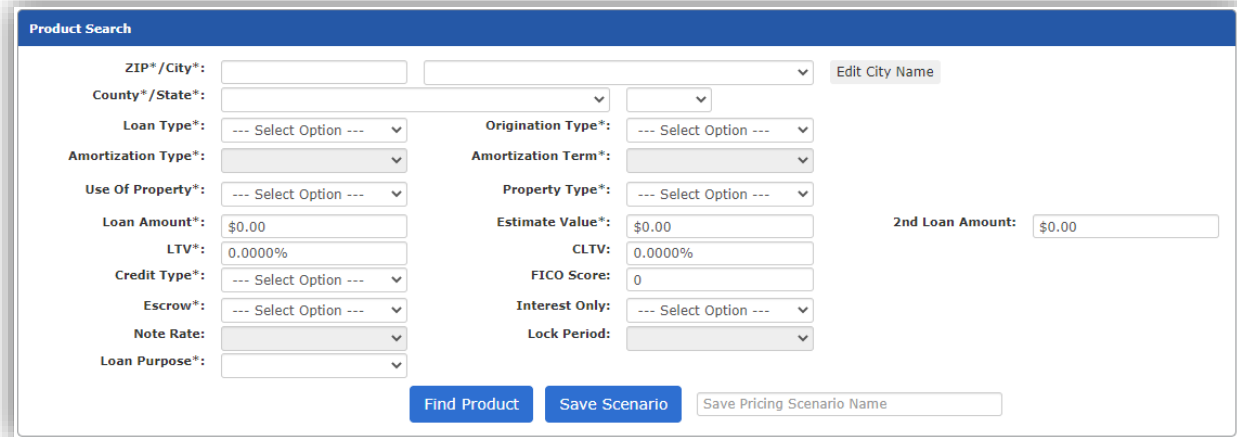
Generate Application Link

- Originator users can get their personalized application link in SeeMyLoanStatus using the Generate Application link button on the Welcome Back page or the Generate Application Link in the Main Menu.
- They can also enter the borrower's email address and click on the Send Application link button.
- When an application is created using this link, the loan will be added to the user's pipeline.



2

Matching available products will be shown on the next page along with the borrower information fields. Fill the borrower details such as Borrower Name, Subject Property Address and Present Residential Address.



Product Search

ZIP*/City*: Edit City Name

County*/State*:

Loan Type*: --- Select Option --- Origination Type*: --- Select Option ---

Amortization Type*: --- Select Option --- Amortization Term*: --- Select Option ---

Use Of Property*: --- Select Option --- Property Type*: --- Select Option ---

Loan Amount*: \$0.00 Estimate Value*: \$0.00 2nd Loan Amount: \$0.00

LTV*: 0.0000% CLTV: 0.0000%

Credit Type*: --- Select Option --- FICO Score: 0

Escrow*: --- Select Option --- Interest Only: --- Select Option ---

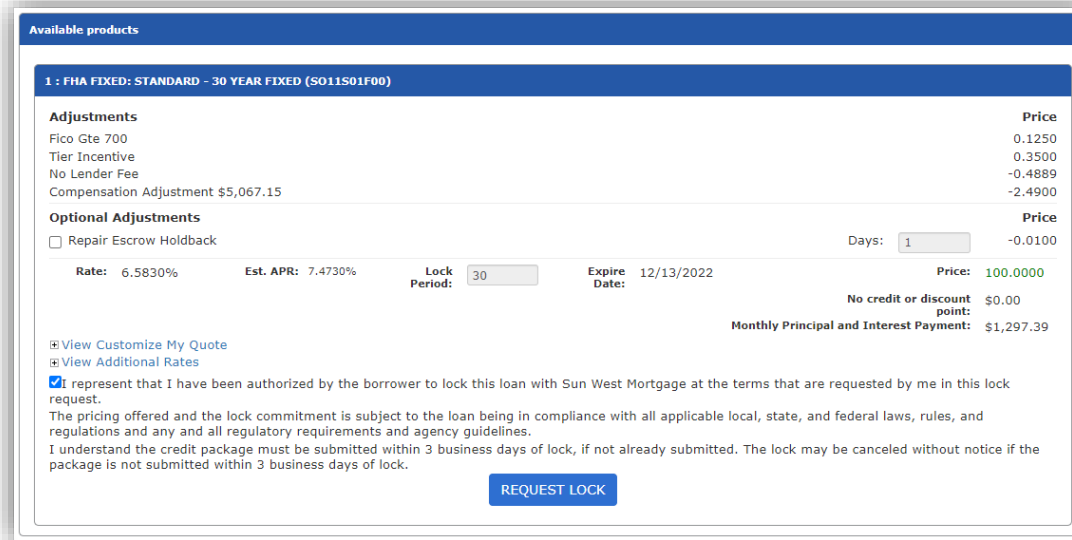
Note Rate: --- Lock Period: ---

Loan Purpose*: ---

Find Product Save Scenario Save Pricing Scenario Name

3

Select the appropriate product from the matched available products, check mark the authorization, select the lock period and lock price, and click on **Request Lock** button to create the loan with requested lock.



Available products

1 : FHA FIXED: STANDARD - 30 YEAR FIXED (S011S01F00)

Adjustments	Price
Fico Gte 700	0.1250
Tier Incentive	0.3500
No Lender Fee	-0.4889
Compensation Adjustment \$5,067.15	-2.4900

Optional Adjustments

☐ Repair Escrow Holdback Days: 1 Price: -0.0100

Rate: 6.5830% Est. APR: 7.4730% Lock Period: 30 Expire Date: 12/13/2022 Price: 100.0000

No credit or discount point: \$0.00

Monthly Principal and Interest Payment: \$1,297.39

[View Customize My Quote](#)

[View Additional Rates](#)

☒ I represent that I have been authorized by the borrower to lock this loan with Sun West Mortgage at the terms that are requested by me in this lock request.

The pricing offered and the lock commitment is subject to the loan being in compliance with all applicable local, state, and federal laws, rules, and regulations and any and all regulatory requirements and agency guidelines.

I understand the credit package must be submitted within 3 business days of lock, if not already submitted. The lock may be canceled without notice if the package is not submitted within 3 business days of lock.

REQUEST LOCK

Loan Creation using E-Origination Method

 You can submit **New Loan Request / PreApproval Request / PreQual Request** from SeeMyLoanStatus.

1

Import FNMA File Method

Select this method when you need to create loan using FNMA file.

Specify Loan Type section:

- Select Reverse option to create Reverse loan
- Select Forward option to create Forward loan.
- Update the details such as Origination Type, Loan Type, Loan Purpose and Origination Compensation.

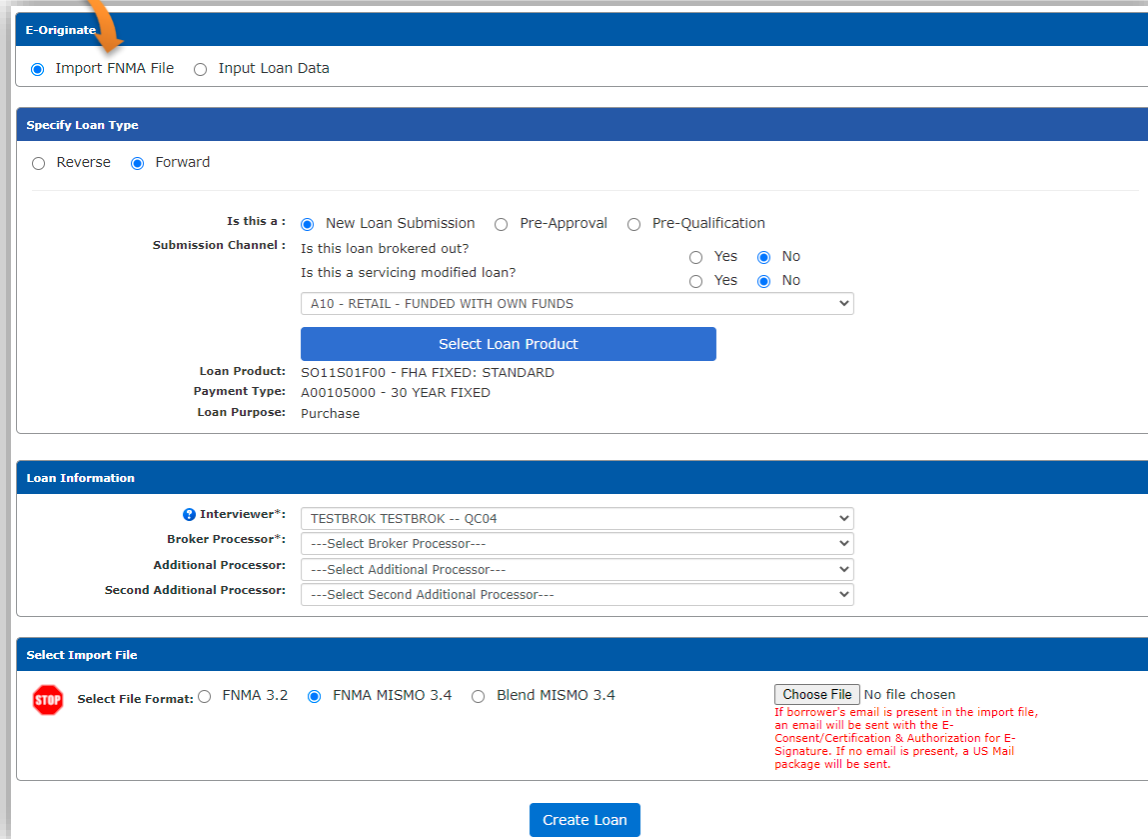
Loan Information section:

- Select the Interviewer from Interviewer dropdown.

Select Import File section:

- Browse and select the FNMA file using which the loan will be created.

Click on **Create Loan** button once all the required details are filled.



E-Originate

☒ Import FNMA File ☐ Input Loan Data

Specify Loan Type

☐ Reverse ☒ Forward

Is this a : ☒ New Loan Submission ☐ Pre-Approval ☐ Pre-Qualification

Submission Channel : Is this loan brokered out? ☐ Yes ☒ No
Is this a servicing modified loan? ☐ Yes ☒ No

A10 - RETAIL - FUNDED WITH OWN FUNDS

Select Loan Product

Loan Product: SO11S01F00 - FHA FIXED: STANDARD
Payment Type: A00105000 - 30 YEAR FIXED
Loan Purpose: Purchase

Loan Information

Interviewer*: TESTBROK TESTBROK -- QC04
Broker Processor*: ---Select Broker Processor---
Additional Processor: ---Select Additional Processor---
Second Additional Processor: ---Select Second Additional Processor---

Select Import File

Select File Format: ☐ FNMA 3.2 ☒ FNMA MISMO 3.4 ☐ Blend MISMO 3.4

Choose File No file chosen
If borrower's email is present in the import file, an email will be sent with the E-Consent/Certification & Authorization for E-Signature. If no email is present, a US Mail package will be sent.

Create Loan

2

Input Loan Data Method

Select this method when you need to create loan by manually entering Loan and Borrower Information.

Specify Loan Type section:

- Select Reverse option to create Reverse loan
- Select Forward option to create Forward loan.
- Update the details such as Origination Type, Loan Type, Loan Purpose and Origination Compensation.

Loan Information section:

- Provide loan details such Interest Rate, Loan Amount, Property Address, Property Type, Interviewer, etc.

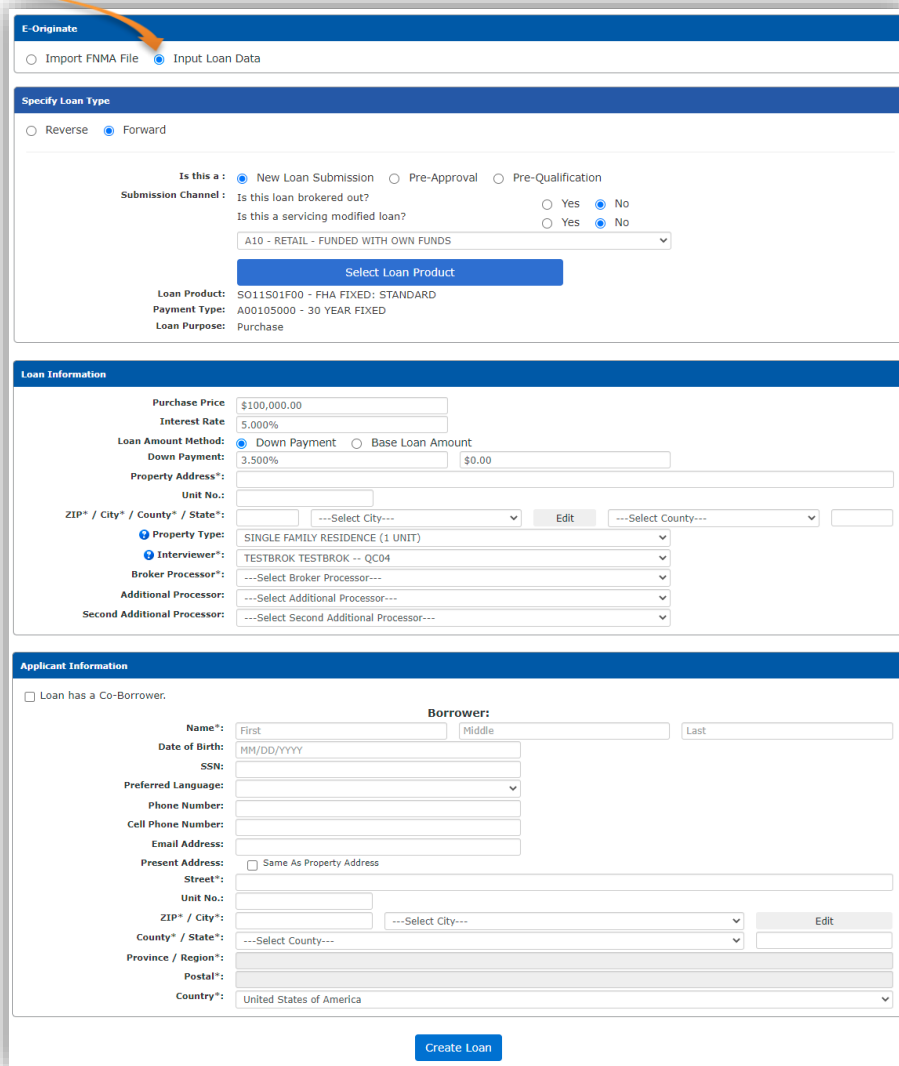
Applicant Information:

- Provide borrower and co-borrower's personal information such as Name, Date of Birth, SSN, Phone Number, Present Address, etc.

Upload Image Files:

- Browse through documents that needs to be uploaded on the loan file.

Click on **Create Loan** button once all the required details are filled



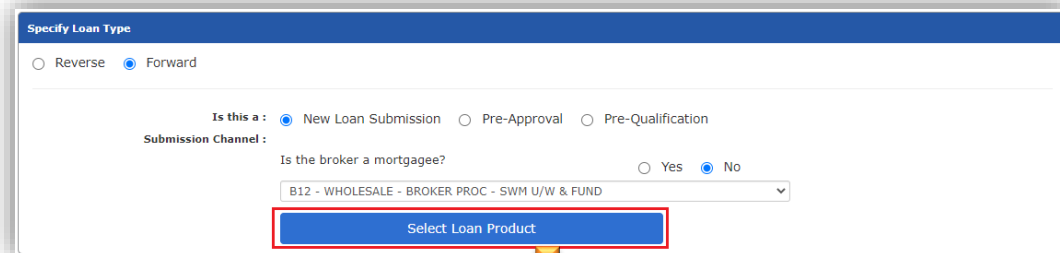
The screenshot shows the 'E-Originate' form with the following sections:

- E-Originate**: Radio buttons for 'Import FNMA File' and 'Input Loan Data' (selected).
- Specify Loan Type**: Radio buttons for 'Reverse' and 'Forward' (selected). Below are questions: 'Is this a: New Loan Submission' (selected), 'Is this loan brokered out?' (No selected), and 'Is this a servicing modified loan?' (No selected). A dropdown shows 'A10 - RETAIL - FUNDED WITH OWN FUNDS' and a 'Select Loan Product' button. Loan details: 'Loan Product: SO11S01F00 - FHA FIXED: STANDARD', 'Payment Type: A00105000 - 30 YEAR FIXED', 'Loan Purpose: Purchase'.
- Loan Information**: Fields for 'Purchase Price' (\$100,000.00), 'Interest Rate' (5.000%), 'Loan Amount Method: Down Payment' (selected), 'Down Payment: 3.500%' (\$0.00), 'Property Address*', 'Unit No.', 'ZIP+ / City* / County* / State*' (with dropdowns), 'Property Type: SINGLE FAMILY RESIDENCE (1 UNIT)', 'Interviewer*: TESTBROK TESTBROK -- QC04', 'Broker Processor*', 'Additional Processor', and 'Second Additional Processor'.
- Applicant Information**: Check box 'Loan has a Co-Borrower.' (unchecked). **Borrower:** Fields for 'Name*' (First, Middle, Last), 'Date of Birth: MM/DD/YYYY', 'SSN', 'Preferred Language', 'Phone Number', 'Cell Phone Number', 'Email Address', 'Present Address' (with 'Same As Property Address' checkbox), 'Street*', 'Unit No.', 'ZIP+ / City*', 'County* / State*', 'Province / Region*', 'Postal*', and 'Country*: United States of America'. A 'Create Loan' button is at the bottom.

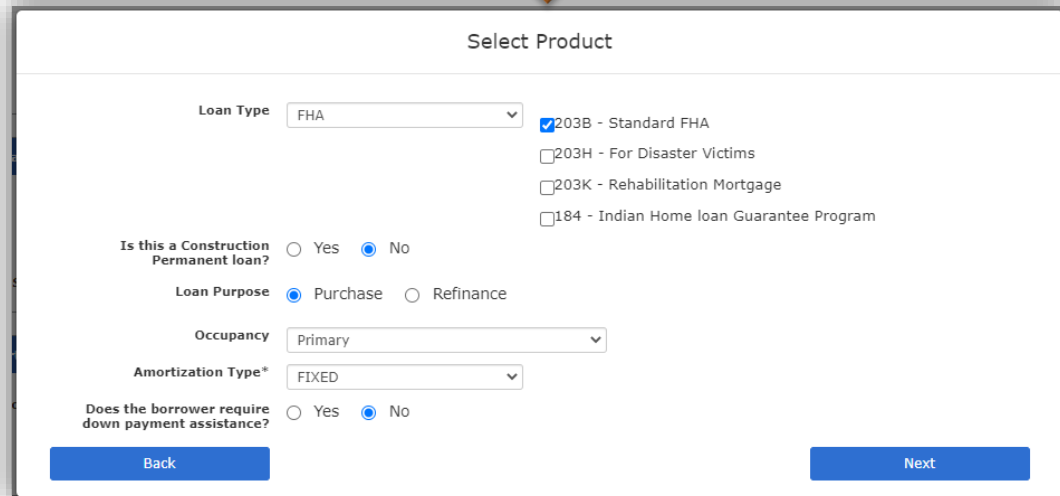
Selecting Loan Product for Forward Loans

To select the appropriate loan product click on the “**Loan Product**” button. This will open the “Select Product” dialog box. Here you can select the relevant options in the following fields:

- Loan Type
- Loan Purpose
- Occupancy
- Amortization Type
- Other fields that are specific to the Loan type selected (like Down Payment Assistance, Doc Type, Construction Permanent, Renovation, etc.)



The "Specify Loan Type" dialog box has a title bar with the same name. It contains two radio buttons at the top: "Reverse" and "Forward", with "Forward" selected. Below this, there are three radio buttons: "New Loan Submission" (selected), "Pre-Approval", and "Pre-Qualification". Under "Submission Channel", there is a dropdown menu showing "B12 - WHOLESALE - BROKER PROC - SWM U/W & FUND". Below the dropdown is a button labeled "Select Loan Product", which is highlighted with a red rectangular border. An orange arrow points from this button down to the "Select Product" dialog box.



The "Select Product" dialog box has a title bar with the same name. It contains a "Loan Type" dropdown menu set to "FHA". To the right of this dropdown are four checkboxes: "203B - Standard FHA" (checked), "203H - For Disaster Victims", "203K - Rehabilitation Mortgage", and "184 - Indian Home loan Guarantee Program". Below these is a question "Is this a Construction Permanent loan?" with "Yes" and "No" radio buttons, where "No" is selected. Then, "Loan Purpose" has "Purchase" (selected) and "Refinance" radio buttons. "Occupancy" is a dropdown menu set to "Primary". "Amortization Type*" is a dropdown menu set to "FIXED". At the bottom, "Does the borrower require down payment assistance?" has "Yes" and "No" radio buttons, where "No" is selected. There are "Back" and "Next" buttons at the bottom of the dialog.

When Users create a new forward loan using the E-Origination method, following pages will be shown for quick processing once the loan is generated in the system:

- Loan Summary
- Lock or Float the rate
- Fees
- AU Submission (For Wholesale users only)
- VA Loan Comparison (For VA loans only)
- Net Tangible Benefit Verification (For VA loans only)
- Send or Request Disclosures (Except on Pre-Qual and Pre-Approval Loans)

SeeMyLoanStatus **Loan Summary** section makes it easy for the user to enter all the basic loan information and borrower information into the system.

The screenshot displays the 'Loan Summary' form in the SunWest E-Origination system. At the top, there are navigation links for 'Go to 1003' and 'FHA Case Request'. A red banner indicates that all information must be accurate. The form is divided into several sections:

- Branch & Channel:** 001 - SWMC - CORPORATE OFFICE, B12 - WHOLESALE - BROKER PROG - SWN UW.
- Investor:** GUNNE MAE, Current Status: Open.
- Application:** 01 - TEST TEST.
- Main Borrower Info:** Includes fields for First Name (TEST), Middle Name, Last Name (TEST), SSN (***-**-1111), DOB (01/01/1950), H. Phone, W. Phone, Cell Phone, Marital Status (Selected), and E-mail (varsha.deshmukh@swmc.com).
- Optional - Language Preference:** ENGLISH.
- Declarations:** Sections for Homeownership Education (Completed within last 12 months?), Counseling (Completed within last 12 months?), Credit Authorization (Authorized: Yes/No), and Credit Scores (Experian/FICO, TransUnion/Equifax, Equifax/BEACON).
- Property:** Property will be: Primary (selected), Secondary, or Investment.
- Military Service:** Yes/No.
- Credit Score for Decision Making:** Reference # and Reference No.

- The **Lock or Float the rate** page allows users to browse and select matching loan product and lock the rate on it for the current loan scenario.

Go To Menu

Go to 1003

FHA Case Request

Loan Summary

Lock or Float the Rate

Edit Search

Available products

1: FHA FIXED: STANDARD - 30 YEAR FIXED (5011501F00)

Special Instructions:

- Underwriting / Lender Fee Must Be Charged On Loan Estimate.

Adjustments

Adjustment	Price
Fico Gte 700	0.1250
Tier Incentive	0.3500
Compensation Adjustment \$4,889.79	-2.4900

Optional Adjustments

☐ Repair Escrow Holdback

Days: 1

Rate: 6.2500% Est. APR: 7.1400% Lock Period: 30 Expire Date: 12/13/2022 Price: 100.0000

No credit or discount point: \$0.00

Monthly Principal and Interest Payment: \$1,209.13

View Customize My Quote

Hide Additional Rates

I represent that I have been authorized by the borrower to lock this loan with Sun West Mortgage at the terms that are requested by me in this lock request.

The pricing offered and the lock commitment is subject to the loan being in compliance with all applicable local, state, and federal laws, rules, and regulations and any and all regulatory requirements and agency guidelines.

I understand the credit package must be submitted within 3 business days of lock, if not already submitted. The lock may be canceled without notice if the package is not submitted within 3 business days of lock.

REQUEST LOCK Or FLOAT THE RATE

Rate	15	30	45	60
4.7500%	--	95.1930	94.9430	94.6930
4.8750%	--	95.5680	95.3180	95.0680
5.0000%	--	95.9430	95.6930	95.4430
5.1250%	--	96.3180	96.0680	95.8180
5.2500%	--	97.1750	96.9250	96.6750
5.3750%	--	97.5500	97.3000	97.0500
5.5000%	--	97.9250	97.6750	97.4250
5.6250%	--	98.3000	98.0500	97.8000
5.7500%	--	98.6600	98.6100	98.3600
5.8750%	--	99.2350	98.9850	98.7350
6.0000%	--	99.6100	99.3600	99.1100
6.1250%	--	99.9850	99.7350	99.4850
6.2500%	--	100.0000	99.8250	99.5750
6.3750%	--	100.0000	100.0000	99.9500
6.5000%	--	100.0000	100.0000	100.0000
6.6250%	--	100.0000	100.0000	100.0000
6.7500%	--	100.0000	100.0000	100.0000
6.8750%	--	100.0000	100.0000	100.0000
7.0000%	--	100.0000	100.0000	100.0000
7.1250%	--	100.0000	100.0000	100.0000
7.2500%	--	100.0000	100.0000	100.0000

PRICING IS UNAVAILABLE FOR TIME PERIOD LESS THAN THIS MINIMUM PERIOD AS SUCH TIME IS NOT SUFFICIENT TO COVER THE TURN TIME OF RECEIPT OF APPRAISAL (ESTIMATED 13 DAYS) PLUS AN ADDITIONAL 15 DAYS TO ALLOW FOR CLOSING PROCESS.

Previous

Next

- Fees page of SeeMyLoanStatus enables you to view/add/update fees on the loan. This page is like the Loan Estimate document.
- To avoid adding each fee manually, users can Upload Fee Sheet or Load Automatic Fees.

Go To Menu

Go to 1003

FHA Case Request

Loan Summary

Lock or Float the Rate

Fees

Load Automatic Fees OR Upload Fee Sheet Print Loan Estimate (Preview)

A. Origination Charges \$995.00

Item	Amount
Underwriting Fee	\$995.00

B. Services You Cannot Shop For \$4,265.50

Item	Amount
Credit Report	\$35.00
Appraisal	\$700.00
Document Prep Fee	\$38.00
Tax Service Fee	\$65.00
Fha Upfront Mip Premium	\$3,377.50
Verification Of Employment	\$50.00

C. Services You Can Shop For \$0.00

E. Taxes and Other Government Fees \$370.00

Item	Amount
Recording Fee	\$150.00
Transfer Tax	\$220.00

F. Prepays Paid At Closing \$1,729.91

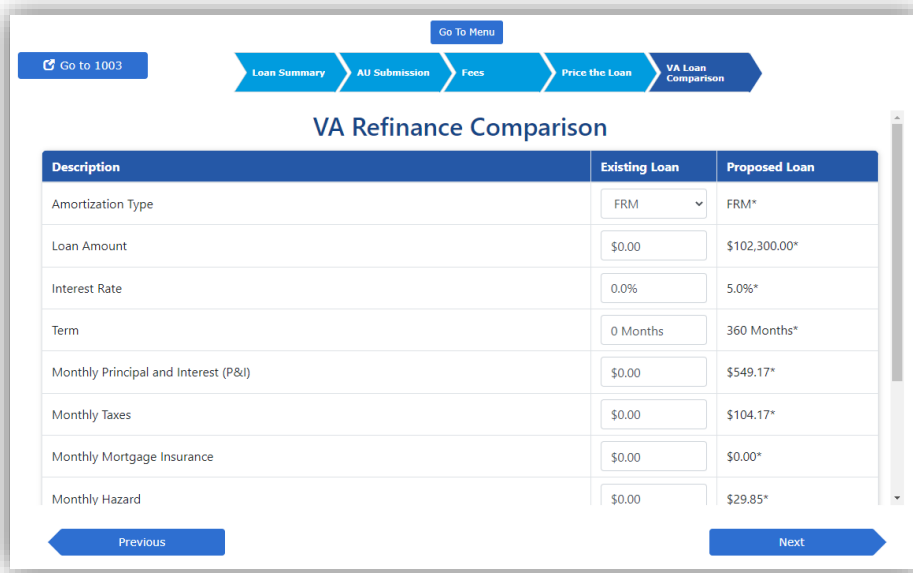
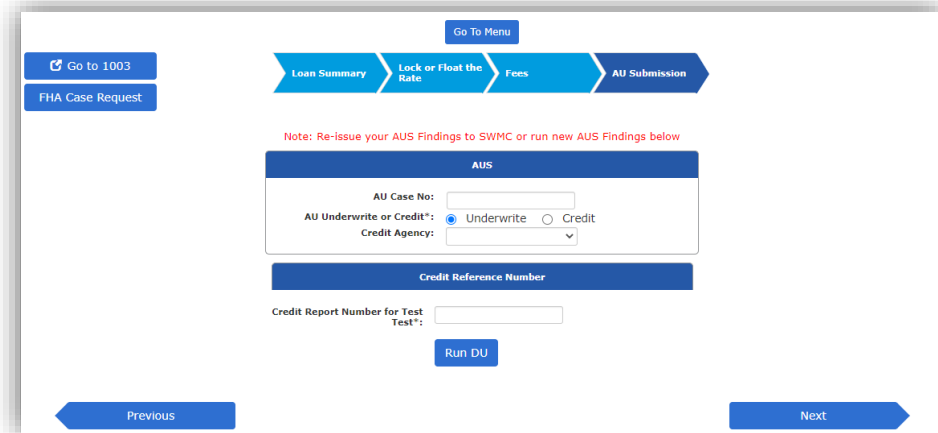
Impound Name	Daily Interest	Number of Days	Interest Rate %	Paid at Closing
Hazard Insurance				\$687.38
Fha Mip				\$0.00
County Taxes				\$0.00
Prepaid Interest	\$33.63	31	6.25	\$1,042.53

G. Initial Escrow Payment at Closing \$588.55

Impound Name	Annual Premium	Renewal Date	Initial Impound
Hazard Insurance	\$687.48	12/01/2023	\$171.87
Fha Mip	\$1,631.76	02/01/2023	\$0.00
County Taxes	\$2,500.08	11/01/2023	\$416.68

Loan Creation using E-Origination Method (Continued)

SeeMyLoanStatus **AU Submission** makes it effortless for originators to submit loans to Desktop Underwriter (DU) and LPA. Users can also reissue their same credit report then select **Run** button.



Description	Existing Loan	Proposed Loan
Amortization Type	FRM	FRM*
Loan Amount	\$0.00	\$102,300.00*
Interest Rate	0.0%	5.0%*
Term	0 Months	360 Months*
Monthly Principal and Interest (P&I)	\$0.00	\$549.17*
Monthly Taxes	\$0.00	\$104.17*
Monthly Mortgage Insurance	\$0.00	\$0.00*
Monthly Hazard	\$0.00	\$29.85*

The **VA Loan Comparison** page allows users to compare the loan application by changing various loan parameters.

Go To Menu

Go to 1003

Loan Summary AU Submission Fees Price the Loan VA Loan Comparison **Net Tangible Benefit Verification**

Net Tangible Benefit to The Borrower

The new loan eliminates monthly mortgage insurance, whether public or private, or monthly guaranty insurance.

☐ Yes ☒ No

The term of the new loan is shorter than the term of the loan being refinanced.

☐ Yes ☒ No

The interest rate on the new loan is lower than the interest rate on the loan being refinanced.

☐ Yes ☒ No

The payment on the new loan is lower than the payment on the loan being refinanced.

☐ Yes ☒ No

The new loan results in an increase in the borrower's monthly residual income.

☐ Yes ☒ No

The new loan refinances an interim loan to construct, alter, or repair the home.

☐ Yes ☒ No

The new loan amount is equal to or less than 90 percent of the reasonable appraised value of the home.

☐ Yes ☒ No

The new loan refinances an existing adjustable rate loan to a fixed rate loan.

☐ Yes ☒ No

Previous Next

The **Net Tangible Benefit Verification** page allows users to verify if the loan provides a tangible benefit to the borrower(s).

Go To Menu

Go to 1003

FHA Case Request

Loan Summary AU Submission Fees Price the Loan **Send or Request Disclosures**

Send Disclosures

Please review the recipients who will be sent the initial disclosures:

Included	Recipient	Email
true	Test Test - Primary Borrower	qc@swmc.com
true	Testbrok Testbrok Testbrok - Loan Officer, Loan Officer, Interviewer	qc@swmc.com

STOP Note: Broker is responsible for all errors on Self Generated Disclosures.

Previous Continue

The **Send or Request Disclosures** page allows users to send self generated Disclosures or submit a Request for SWMC Generated Disclosures.

Loan Creation using E-Origination Method (Continued)

Branch # 001 - SWMC - CORPORATE OFFICE
Channel B12 - WHOLESALE - BROKER PROC - SWM U/W & FUN
Investor FEDERAL NATIONAL MORTGAGE ASSOCIATION
Current Status Conditionally Approved

LE Application Date 08/31/2021
Initial Disclosures Provided 08/31/2021
Alternate Loan #

Application 01 - TEST - DO NOT CHANGE BRANCH CODE TES

Main Borrower Info

Remove Borrower

First Name TEST - DO NOT CHANGE BRANCH CODE
Middle Middle Name
Last Name TEST Suffix Suffix
SSN ***-**-1111
DOB 01/01/1950
H. Phone (809) 558-7469
W. Phone Work Phone
Cell Cell Phone
Marital Status Select Marital Status
E-mail qc@swmc.com

Credit Authorization

Authorized ☐ Yes ☒ No

Credit Scores

Experian / FICO 0
TransUnion / Empirica 0
Equifax / BEACON 0

Property will be:

☒ Primary
☐ Secondary
☐ Investment

Military Service ☐ Yes ☒ No

Co-Borrower Info

Remove Borrower

First Name TESTCO
Middle Middle Name
Last Name TESTCO Suffix Suffix
SSN ***-**-2222
DOB 01/01/1950
H. Phone (981) 909-1912
W. Phone Work Phone
Cell Cell Phone
Marital Status Select Marital Status
E-mail ramkrishna.s@swmc.com

Credit Authorization

Authorized ☐ Yes ☒ No

Credit Scores

Experian / FICO 0
TransUnion / Empirica 0
Equifax / BEACON 0

Property will be:

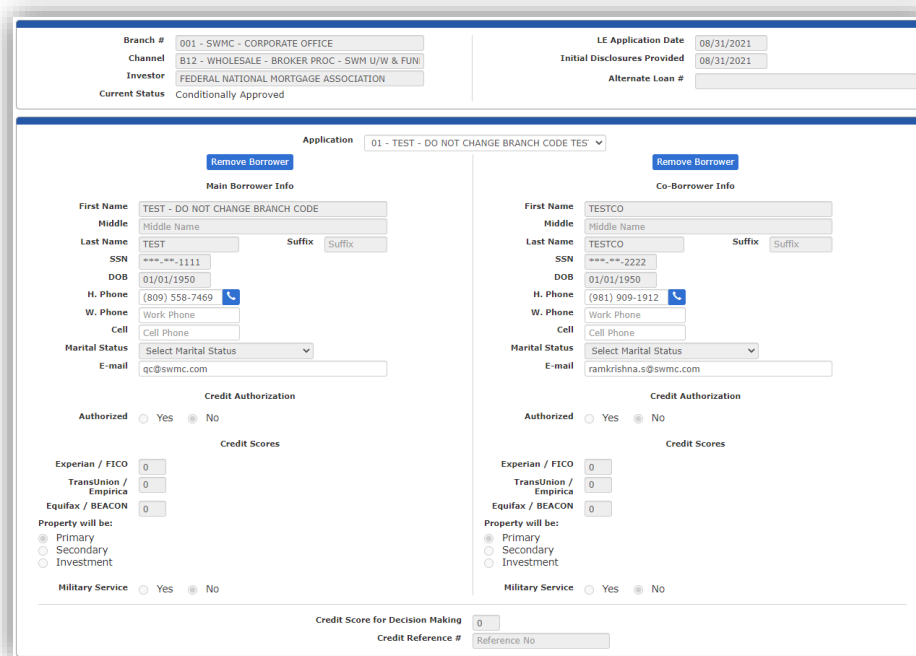
☒ Primary
☐ Secondary
☐ Investment

Military Service ☐ Yes ☒ No

Credit Score for Decision Making 0
Credit Reference # Reference No

When user clicks on **Continue** button, the system will redirect the user to the loan summary page.

- SeeMyLoanStatus **Loan Summary** section contains basic loan information and borrower information. This page will load when a forward loan which is not submitted to Loan Boarding is opened. The page "Loan Summary" consists of following sections:
 - ✓ **Borrower summary:** This section shows the branch, origination type and loan status
 - ✓ **Borrower information:** This section allows the user to enter borrower contact information
- To update borrower information in a specific application, load the required application by selecting it in the Application Dropdown field in the Borrower information section.



The screenshot displays the SunWest Loan Summary form. At the top, there are fields for Branch # (001 - SWMC - CORPORATE OFFICE), Channel (B12 - WHOLESALE - BROKER PROC - SWM U/W & FUN), Investor (FEDERAL NATIONAL MORTGAGE ASSOCIATION), and Current Status (Conditionally Approved). To the right, there are fields for LE Application Date (08/31/2021), Initial Disclosures Provided (08/31/2021), and Alternate Loan #. Below this, there is a section for Application (01 - TEST - DO NOT CHANGE BRANCH CODE TES) with a Remove Borrower button. The form is divided into two main sections: Main Borrower Info and Co-Borrower Info. Each section contains fields for First Name, Middle Name, Last Name, SSN, DOB, H. Phone, W. Phone, Cell Phone, Marital Status, E-mail, Credit Authorization, Credit Scores (Experian / FICO, TransUnion / Empirica, Equifax / BEACON), Property will be (Primary, Secondary, Investment), and Military Service. At the bottom, there are fields for Credit Score for Decision Making (0) and Credit Reference # (Reference No).

**Borrower
Summary**

**Borrower
Information**

- ✓ **Subject property:** This section allows users to enter subject property address, type, and appraised value to be entered.
- ✓ **Transaction Details:** This section allows basic loan level information to be entered such as loan type, purpose, product, loan amount.


The screenshot displays a web form for entering loan information. The top section, 'Subject Property', includes fields for Address (TEST1234), Zip (90703), City (ARTESIA), and State (CA). It also has checkboxes for 'PIW (Property Inspection Waiver)', 'CU Risk Score', 'Has DU Appraisal Waiver', and 'Has LPA Appraisal Waiver'. The 'Property Type' is set to 'SINGLE FAMILY RESIDENCE (1 UNIT)'. Below this, the 'Transaction Details' section includes 'Product Code' (S022500F00 - CONVENTIONAL FIXED), 'Loan Documentation Type Code' (FULL DOC), 'Loan Purpose' (Purchase), 'Loan Type' (Conventional), 'Amortization Type' (Fixed Rate), 'Term Length' (360 months), 'Note Rate' (2.75%), 'Appraised Value' (\$250,000.00), 'Purchase Price' (\$250,000.00), 'Down Payment' (\$3,500.00), 'PMI Premium Financed' (\$0.00), 'PMI Premium Paid In Cash' (\$0.00), 'LTV' (98.6%), 'Loan Amount' (\$246,500.00), '1st Mortgage PI' (\$1,006.31), 'Other PI' (\$0.00), 'Property Taxes' (\$104.17), 'Hazard Insurance' (\$28.65), 'Total Monthly Payment' (\$1,204.67), 'Monthly Income' (\$2,500.00), 'Monthly Obligations' (\$0.00), 'Rate is Locked' (checked), 'Lock Description' (30 Day Lock), 'Lock Date' (09/01/2021), 'Lock Expires' (09/01/2021), 'Prepaid Interest Date' (09/01/2021), 'Prepaid Interest' (\$564.90), and 'Prepaid Interest Of \$8.00 Per Day For 30 Days Paid At' (09/01/2021).

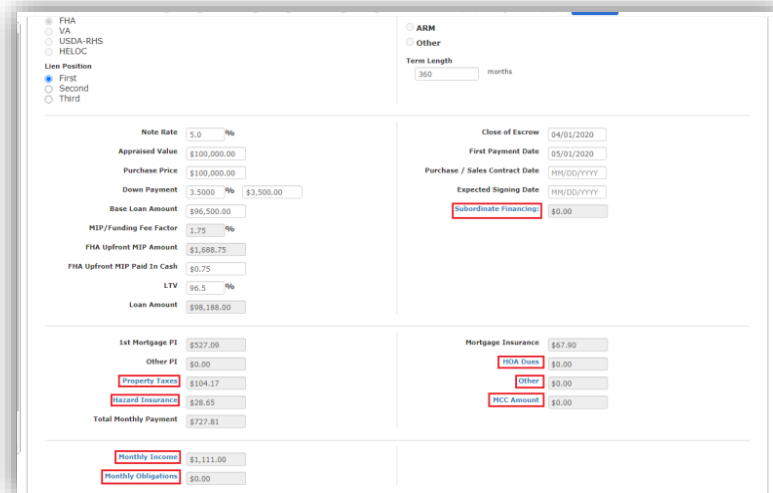
Subject Property

Transaction Details

The screenshot shows the SunWest mobile app interface. At the top, there's a header with the SunWest logo and a menu icon. Below the header, there's a section for 'Loan Summary' with fields for 'Front: 0.0000%', 'Back: 0.0000%', 'LTV: 96.5000%', 'CLTV: 96.5000%', and 'Base: LTV: 96.50000%'. There are also checkboxes for 'Purchase', 'First Lien', 'Cash to Close: NA', 'PITI: \$2,207.49', 'Not Locked', and 'FICO: 740'. Below this, there are two buttons: 'Save' and 'Cancel'. The bottom section, 'Transaction Details', includes a 'Borrower Summary' section with a '+' icon, a 'Borrower Information' section with a '+' icon, a 'Subject Property' section with a '+' icon, and a 'Transaction Details' section with a '+' icon. At the bottom, there are two buttons: 'Save' and 'Cancel'.

Note: Above section names will only be visible in mobile view of SeeMyLoanStatus website.

 Radio buttons have been added to the Loan Summary page for ease of use.



The screenshot shows a loan summary form with the following fields and options:

- Loan Type:** FHA (selected), VA, USDA-RHS, HELOC
- Lien Position:** First (selected), Second, Third
- Term Length:** 360 months
- Close of Escrow:** 04/01/2020
- First Payment Date:** 05/01/2020
- Purchase / Sales Contract Date:** MM/DD/YYYY
- Expected Signing Date:** MM/DD/YYYY
- Subordinate Financing:** \$0.00
- Note Rate:** 5.0 %
- Appraised Value:** \$100,000.00
- Purchase Price:** \$100,000.00
- Down Payment:** 3.5000 % (\$3,500.00)
- Base Loan Amount:** \$96,500.00
- MIP/Funding Fee Factor:** 1.75 %
- FHA Upfront MIP Amount:** \$1,668.75
- FHA Upfront MIP Paid In Cash:** \$0.75
- LTV:** 96.5 %
- Loan Amount:** \$98,188.00
- 1st Mortgage PI:** \$527.09
- Other PI:** \$0.00
- Property Taxes:** \$104.17
- Hazard Insurance:** \$28.65
- Total Monthly Payment:** \$727.81
- Monthly Income:** \$1,111.00
- Monthly Obligations:** \$0.00
- Mortgage Insurance:** \$67.90
- PMI:** \$0.00
- Other:** \$0.00
- NCC Amount:** \$0.00

Property Taxes

	Premium %	Qualifying Premium	Monthly Premium
COUNTY TAXES	2.4875	\$9,187.68	\$765.64

Total Qualifying Premium

\$9,187.68

Total Monthly Premium

\$765.64

Close

Property Taxes: This link enables the user to add a flat rate or percentage.

Hazard Insurance

Premium % 0.3576

Annual Premium \$357.60

Monthly Premium \$29.80

Close

Hazard Insurance: This button enables the user to add a flat rate or percentage.

Subordinate Financing

No subordinate financing loan associated to this loan

Create Second Loan

Associate Second Loan

Subordinate Financing: This button enables the user to create a second loan or associate a second loan to the file.

Ground Rent

Monthly Premium \$0.00

Annual Premium \$0.00

Close

Other: This button enables the user to add additional monthly costs related to the property.

Monthly Income

Income Type	TEST TEST	CO-TEST CO-TEST
Base Income	\$100.00	\$0.00
Over Time	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00
Comissions	\$0.00	\$0.00
Dividends	\$0.00	\$0.00
Rental	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total	\$100.00	\$0.00

Close

Monthly Income: This button displays the break down of the income.

HOA Dues

Monthly Premium \$0.00

Annual Premium \$0.00

Close

HOA Dues: This button enable the user to enter a flat annual rate or monthly rate.

Note: The field "Use Escrow Balance From Existing Loan" on the Loan Summary page is applicable for all refinance loans.

Monthly Obligations

Front Ratio: 0.00% Back Ratio: 0.00%

John Doe Kenny Someone Somebody

Account No.	Institution Name	Type of Account	Payment	Balance	Term	Paid off at Closing	Exclude from DTI	Exclude from All
AFSGD	DHTHTD	Mortgage OI	\$55.00	\$1,060.00	2	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Total Monthly Debts 1300.0

+ Total Monthly Payment 1928.8

Total Monthly Obligations = 3228.8

Close

Monthly Obligations: This button enables the user to view the monthly obligation details.

MCC Credit

MCC Credit (%) 0.0

MCC Agency Name

Certificate Number

Paid To -- Select an

Close

MCC Amount: This button enables the user to add MCC Credit Details.

Property will be:

☒ Primary

☐ Secondary

☐ Investment

Veteran's Information

Active ☐ Yes ☒ No

Reservist ☐ Yes ☒ No

Retired ☐ Yes ☒ No

Surviving Spouse ☒ Yes ☐ No

Deceased Veteran's Information

Deceased Veteran's Information

First Name test_borrower

Middle test_middle name

Last Name test_last name

Birth Date 01/01/1952

SSN 123-49-7644

Service No 12

Location Of VA File test location present

Date of death 05/31/2020

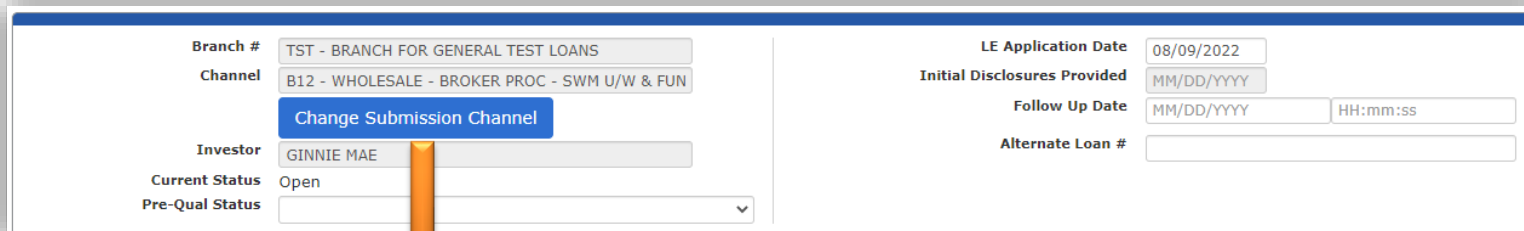
Branch of Service 5 - COAST GUARD

VA File Number 123456789

Close

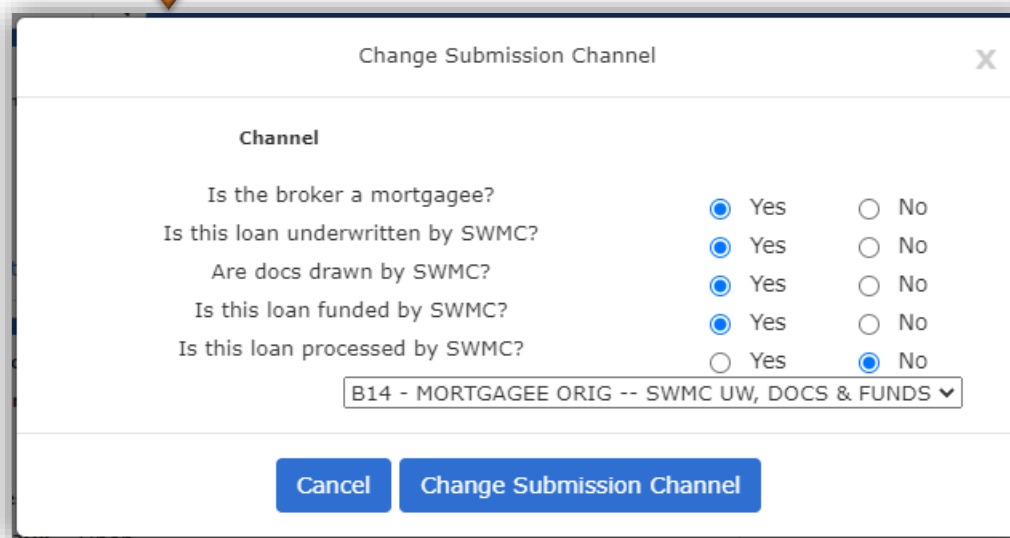
Deceased Veteran's Information: This button appears only when the user selects the option 'Surviving Spouse' for an applicant on a VA loan.

Change Submission Channel: If the user is approved for multiple submission channels, and the loan has not been submitted to Sun West and the Initial Disclosures have not been sent out, the user will be able to change the Submission Channel of the loan by clicking on the change submission channel button and selecting the appropriate channel.



Branch # TST - BRANCH FOR GENERAL TEST LOANS
Channel B12 - WHOLESALE - BROKER PROC - SWM U/W & FUN
Change Submission Channel
Investor GINNIE MAE
Current Status Open
Pre-Qual Status ▼

LE Application Date 08/09/2022
Initial Disclosures Provided MM/DD/YYYY
Follow Up Date MM/DD/YYYY HH:mm:ss
Alternate Loan #



Change Submission Channel

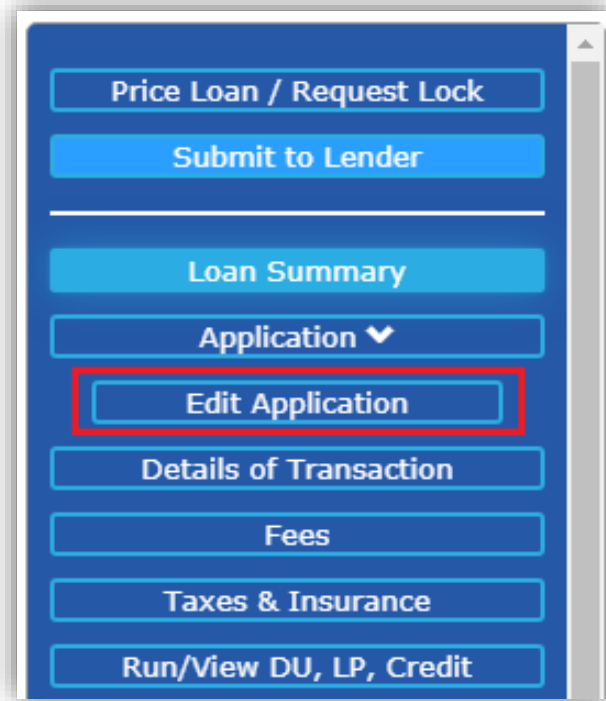
Channel

Is the broker a mortgagee? ☒ Yes ☐ No
Is this loan underwritten by SWMC? ☒ Yes ☐ No
Are docs drawn by SWMC? ☒ Yes ☐ No
Is this loan funded by SWMC? ☒ Yes ☐ No
Is this loan processed by SWMC? ☐ Yes ☒ No

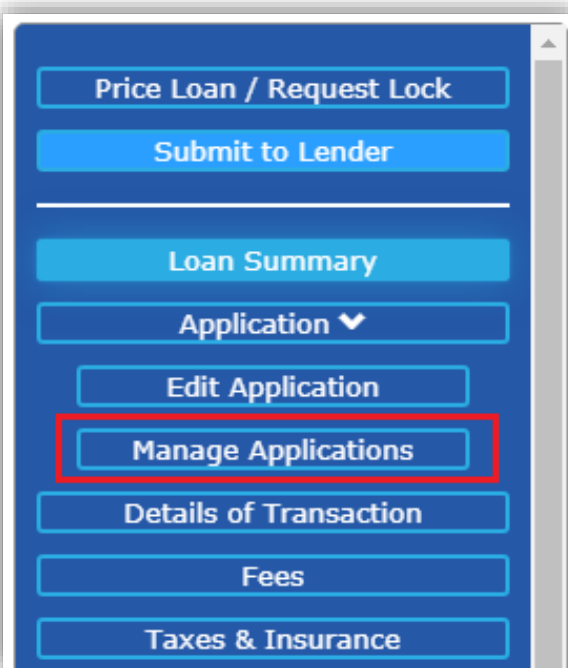
B14 - MORTGAGEE ORIG -- SWMC UW, DOCS & FUNDS ▼

Cancel Change Submission Channel

- Once the loan is created, you can update the loan details by clicking on the Edit Application link in the Application dropdown menu:



- A new tab will open, from which you can select the application for which update is needed. In the new tab you can update:
- Personal Info
 - Property and Loan Info
 - Real Estate Owned
 - Liquid Assets
 - Liabilities
 - Employment info
 - Declarations.
- To add another application to the loan, click on New Application link in the new tab. From this page, you can update the above-mentioned details for the new application.

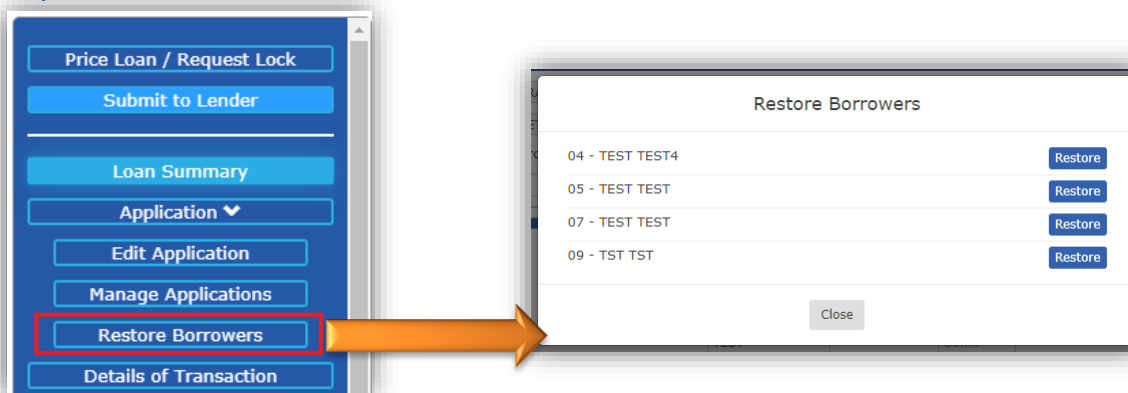


Once the loan is created, you can manage the loan details by clicking on Manage Applications in application menu:

A Pop-up window will open, from this pop-up window, you can:

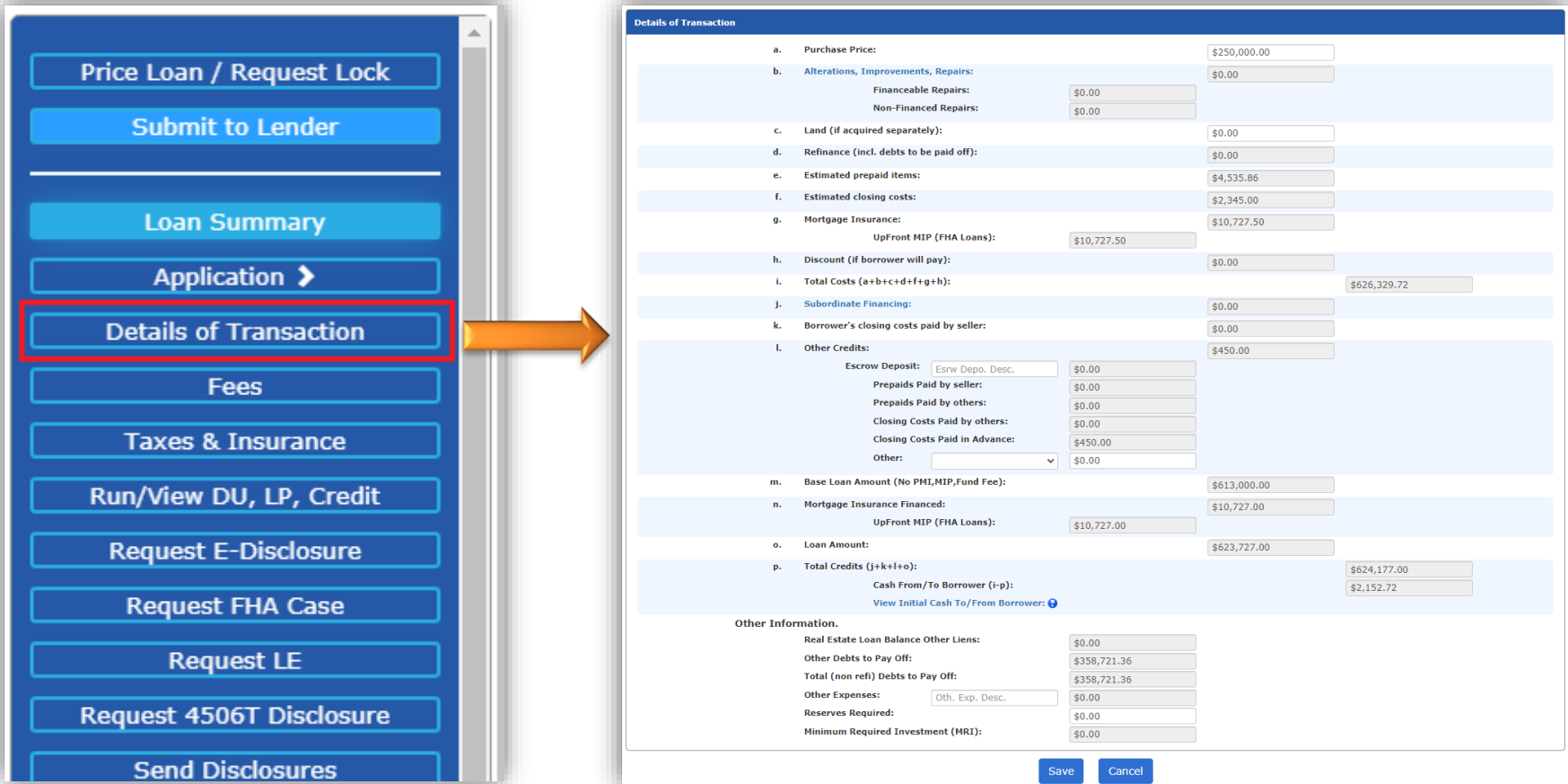
- Remove Applications
- Split Applications
- Merge two Applications
- Swap borrowers

To restore a deleted borrower application, click on the "Restore Borrowers" Option. When this option is selected, a pop-up window will open and will present a list of borrowers that are inactive in the system. Each item in the list will consist of the borrower number, the borrower's name and a "Restore" button. When the restore button is clicked the borrower record will be activated. When the borrower is restored, an application will be created, and the borrower will be placed in it.



- The **Details of Transaction** page is a summary of all the payoff, fees, prepaid, adjusted with the seller contributions, initial deposits and fees paid by the borrower to derive at the final cash required to close or cash to borrower, which prints on 1003 loan application.

- To access the page, click on **Details of Transaction** button in the side menu



Details of Transaction	
a. Purchase Price:	\$250,000.00
b. Alterations, Improvements, Repairs:	\$0.00
Financable Repairs:	\$0.00
Non-Financed Repairs:	\$0.00
c. Land (if acquired separately):	\$0.00
d. Refinance (incl. debts to be paid off):	\$0.00
e. Estimated prepaid items:	\$4,535.86
f. Estimated closing costs:	\$2,345.00
g. Mortgage Insurance:	\$10,727.50
UpFront MIP (FHA Loans):	\$10,727.50
h. Discount (if borrower will pay):	\$0.00
i. Total Costs (a+b+c+d+f+g+h):	\$626,329.72
j. Subordinate Financing:	\$0.00
k. Borrower's closing costs paid by seller:	\$0.00
l. Other Credits:	\$450.00
Escrow Deposit:	\$0.00
Prepays Paid by seller:	\$0.00
Prepays Paid by others:	\$0.00
Closing Costs Paid by others:	\$0.00
Closing Costs Paid in Advance:	\$450.00
Other:	\$0.00
m. Base Loan Amount (No PMI, MIP, Fund Fee):	\$613,000.00
n. Mortgage Insurance Financed:	\$10,727.00
UpFront MIP (FHA Loans):	\$10,727.00
o. Loan Amount:	\$623,727.00
p. Total Credits (j+k+l+o):	\$624,177.00
Cash From/To Borrower (i-p):	\$2,152.72
View Initial Cash To/From Borrower:	
Other Information.	
Real Estate Loan Balance Other Liens:	\$0.00
Other Debts to Pay Off:	\$358,721.36
Total (non refi) Debts to Pay Off:	\$358,721.36
Other Expenses:	\$0.00
Reserves Required:	\$0.00
Minimum Required Investment (MRI):	\$0.00

- Fees screen of SeeMyLoanStatus will enable you to view/add/update fees on the loan. This page is similar to the Loan Estimate document.
- Click on **Fees** button from the side menu under setup to open the Fees page.
- This page will be available for editing only prior to the loan submission to Sun West. Once the loan is submitted, all fields on the page will become non-editable.
- To avoid adding each fee manually, users can Upload Fee Sheet or Load Automatic Fees.
- 'Load Automatic Fees' will be explained in detail in an upcoming slide.

Price Loan / Request Lock

Submit to Lender

Loan Summary

Application ➤

Details of Transaction

Fees

Taxes & Insurance

Run/View DU, LP, Credit

Request E-Disclosure

Request FHA Case

Request LE

[Load Automatic Fees](#) OR [Upload Fee Sheet](#) [Print Loan Estimate](#)

A. Origination Charges		\$1,115.63
Loan Origination Fee	0.1250%	\$120.63
Underwriting Fee		\$995.00
		+

B. Services You Cannot Shop For		\$2,488.75
Credit Report		\$35.00
Appraisal		\$700.00
Tax Service Fee		\$65.00
Fha Upfront Mip Premium		\$1,688.75
		+

C. Services You Can Shop For		\$0.00
		+

D. TOTAL LOAN COSTS (A + B + C)		\$3,604.38

E. Taxes and Other Government Fees		\$260.00
Recording Fee		\$150.00
Transfer Tax		\$110.00
		+

F. Prepays Paid At Closing		\$760.67		
Impound Name	Daily Interest	Number of Days	Interest Rate %	Paid at Closing
Hazard Insurance				\$343.72
Fha Mip				\$0.00
County Taxes				\$0.00
Prepaid Interest	\$13.45	31	5.0	\$416.95

G. Initial Escrow Payment at Closing		\$359.38	
Impound Name	Annual Premium	Renewal Date	Initial Impound
Hazard Insurance	\$343.80	10/01/2023	\$85.95
Fha Mip	\$814.80	12/01/2022	\$0.00
County Taxes	\$1,250.04	11/01/2022	\$416.68
Aggregate Adjustment			(\$143.25)

How can I edit Impounds?

H. Other		\$0.00

J. TOTAL CLOSING COSTS
\$5,107.37

D + I
Lender Credits

Add

\$5,107.37
\$0.00

Lender Credits

Lender Credits
\$0.00

Origination Credit	<input type="text" value="\$0.00"/>
Cure Credit	<input type="text" value="\$0.00"/>
Lender Credit	<input type="text" value="\$0.00"/>

Close

Users can enter Origination Credit Fee on loans across the by clicking on the "Add" button next to the Lender Credits in the Total Closing Costs section and entering the Origination Credit amount.

The section "Calculating Cash to Close" on the Fees page of **SeeMyLoanStatus** replicates the same section in Loan Estimate Document. All fields in this section except "Escrow Deposit" and "Seller Credit" are Read-Only.

Calculating Cash to Close	
Total Closing Costs (J)	\$5,107.37
Closing Costs Paid Before Closing	\$450.00
Closing Costs Financed (Paid from your Loan Amount)	\$0.00
Down Payment/Funds from Borrower	\$21,812.00
Escrow Deposit	\$0.00
Funds for Borrower	\$0.00
Seller Credits	\$0.00
Adjustments and Other Credits	\$0.00
Estimated Cash to Close From/To Borrower	\$26,469.37
Closing Costs Paid Before Closing	\$450.00
LE Estimated Cash to Close	\$26,919.37

- **Load Automatic Fees** button on fees page of SeeMyLoanStatus enables users to select relevant third parties and automatically calculate and add the third-party fees on the loan. The dropdown provides the ability to choose from local vendors.
- This option will be available on the loan only before the loan is submitted to the lender.



Title Insurance Provider

Title Insurance Company: Stewart Title of California, Inc. - San Diego,CA

Provider Name: Stewart Title of California, Inc.

Provider Phone: (800) 930-2409

Total Amount: 765.00

Settlement Service Provider

Settlement Service Company: Stewart Title of California, Inc. - San Diego,CA

Provider Name: Stewart Title of California, Inc.

Provider Phone: (800) 930-2409

Total Amount: 862.00

Appraisal Management Provider

Appraisal Management Company: SettlementOne Valuation - San Diego,CA

Provider Name: SettlementOne Valuation

Provider Phone: (858) 111-1111

Total Amount: 495.00

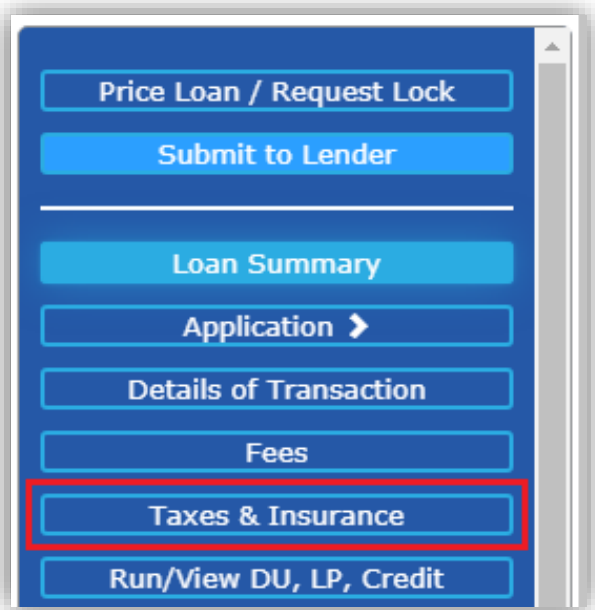
Congratulation!! You have successfully created SmartFee documents.

- **Print Loan Estimate** button on fees page of SeeMyLoanStatus enables the user to get a copy of the loan estimate.
- This button will be show as “Print Loan Estimate (Preview)” and clicking on it will print the preview version of the Loan Estimate if the application date is blank or the property street address is TBD.

[Print Loan Estimate \(Preview\)](#)

<div style="background-color: #005596; color: white; padding: 5px;">A. Origination Charges</div> <div style="text-align: right; background-color: #005596; color: white; padding: 5px;">\$0.00</div> <div style="padding: 10px; height: 80px; border: 1px solid #ccc; margin-top: 5px;">+</div>	<div style="background-color: #005596; color: white; padding: 5px;">E. Taxes and Other Government Fees</div> <div style="text-align: right; background-color: #005596; color: white; padding: 5px;">\$260.00</div> <table style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">🗑</td> <td style="width: 5%; text-align: center;">▶</td> <td style="width: 70%;">Recording Fee</td> <td style="width: 20%; text-align: right;">\$150.00</td> </tr> <tr> <td style="text-align: center;">🗑</td> <td style="text-align: center;">▶</td> <td>Transfer Tax</td> <td style="text-align: right;">\$110.00</td> </tr> <tr> <td colspan="4" style="text-align: center; padding-top: 5px;">+</td> </tr> </table>	🗑	▶	Recording Fee	\$150.00	🗑	▶	Transfer Tax	\$110.00	+																																				
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Aggregate Adjustment			(\$143.25)																																											
D. TOTAL LOAN COSTS (A + B + C)		\$7,207.50																																												

How can I edit Impounds?





- The Taxes and Insurance screen of SeeMyLoanStatus enables you to view/add/update Taxes and Insurance information on the loan.
- Click on **Taxes and Insurance** button from the side menu to open the page.
- This page will be available for editing only prior to the loan submission to Sun West. Once the loan is submitted, link to this page will not be available.
- This page contains the following sections:
 - 1) **Taxes:**
 - 2) **Insurance**
 - 3) **Party Amount to Pay**
 - 4) **Initial Escrow Deposit Worksheet**


- 1) Taxes:** In this section the user can input data for various taxes on the property. State specific tax tabs will be displayed only if the property address is in that state. The impounded total months will be calculated based on the closing date.


Taxes


County Taxes City Taxes School Tax Village Tax Special Assessments State Tax


Block recalculation on this tax ☐ Block ☒ Allow 


Escrowed ☒ Yes ☐ No 


Number of Months Initially Impounded (Including Escrow Reserves) 


Number of Months Escrow Reserves 


Qualifying Premium Percent 


Qualifying Premium Amount 


First year Premium Percent 

First year Premium Amount 

Tax Remittance Frequency SEMI ANNUALLY 

Tax Status NOT EXEMPT 

Next Renewal Date (MM/DD/YYYY)* 

Tax installment (if any) paid at closing 

Mortgage loan will finance energy-related improvements. ☐ Yes ☒ No

Property subject to PACE / HERO or similar lien paid for through property taxes. ☐ Yes ☒ No

2) Insurance: In this section the user can input data for various Insurance policies on the property.

Insurance

Hazard Insurance

Earthquake Insurance

Hazard Ins Add On Policy

Windstorm Insurance

Block recalculation on this insurance

☐ Block
 ☒ Allow

Property Type

SINGLE FAMILY RESIDENCE (1 UNIT)

Escrowed

☒ Yes
 ☐ No

Number of Months Initially Impounded

3

Number of Months Escrow Reserves

2

First Year Premium Percent

0.3501%

First Year Annual Premium

\$343.80

Hazard Insurance Remittance Frequency

ANNUALLY

Next Renewal Date (MM/DD/YYYY)*

08/01/2022

Hazard Insurance Policy Number

Hazard Insurance Agent Company

Hazard Insurance Agent Address

City, State, ZIP

Phone/Ext

Fax

Primary Email Address

Secondary Email Address

Hazard Insurance Agent Contact Name

Pay Premium to Agent?

☐ Yes
 ☒ No

3) Party Amount to Pay: This section displays the closing cost and Prepays Paid by Buyer/Seller/Others.


Party Amount to Pay			
	Closing Cost	Prepays	Total
Paid by Buyer:	\$2,090.00	\$1,263.30	\$3,353.30
Paid by Seller:	\$0.00	\$0.00	\$0.00
Paid by Others:	\$0.00	\$0.00	\$0.00
Total:	\$2,090.00	\$1,263.30	\$3,353.30

4) Initial Escrow Deposit Worksheet: This section displays the following data:

- Initial Escrow Deposit
- Aggregate Adjustment
- Escrow Deposit
- Prepaid Interest
- Escrow Paid to Others at Closing
- First Payment Date
- Prepaid Interest Date (i.e., Interest from date)

Initial Escrow Deposit Worksheet	
Initial Escrow Deposit	\$502.63
Aggregate Adjustment	<u>\$0.00</u>
	\$502.63
Breakdown of the Prepaids for cash to close calculation	
Escrows Deposit	\$502.63
Prepaid Interest	\$416.95
Escrows Paid To Others At Closing	<u>\$343.72</u>
Total Prepaids	\$1,263.30
This is how the prepaid interest is computed	
First Payment Date	<input type="text" value="10/01/2021"/>
Prepaid Interest Date (i.e. Interest from date)	<input type="text" value="08/01/2021"/>

On the Loan Scenarios page, users can create, delete, and rename different scenarios for their loan.


completed in minutes
Start

Extend / Cancel Lock
Submit to Lender

Loan Summary
Application
Details of Transaction
Fees
Taxes & Insurance
Loan Scenarios
Run/View DU, LP, Credit
Request FHA Case
Place Loan On Hold
Request 4506C Disclosure
Send Disclosures

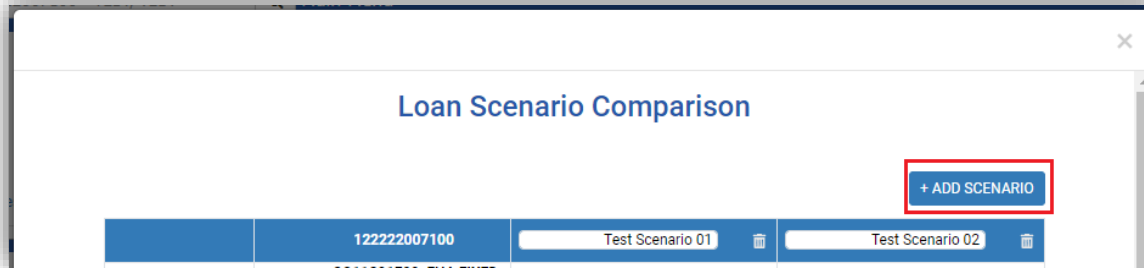
Loan Scenarios Comparison

+ ADD SCENARIO

	122222007100	Test Scenario 01	Test Scenario 02
Product	SO11S01F00: FHA FIXED: STANDARD	SO11S01F00: FHA FIXED: STANDARD	SO11S01F00: FHA FIXED: STANDARD
Amortization	30 YEAR FIXED	30 YEAR FIXED	30 YEAR FIXED
Base Loan Amount	\$300,000	\$295,000	\$305,000
Loan Amount	\$305,250	\$300,162	\$310,337
Down Payment	\$20,000	\$25,000	\$15,000
Down Payment %	6.25%	7.813%	4.688%
Interest Rate	4.625%	4.625%	4.625%
Sale Price	\$320,000	\$320,000	\$320,000
Appraised Value	\$320,000	\$320,000	\$320,000
Income	\$0	\$0	\$0
APR	5.597%	5.598%	0%
PITI	\$1,569.41	\$1,543.25	\$1,595.57
Hazard Insurance	\$89.04	\$89.04	\$89.04
MI	\$0	\$0	\$0

Close

- To add a new scenario, click on the Add Scenario button and make the required changes to the loan parameters in the new column.



Loan Scenario Comparison

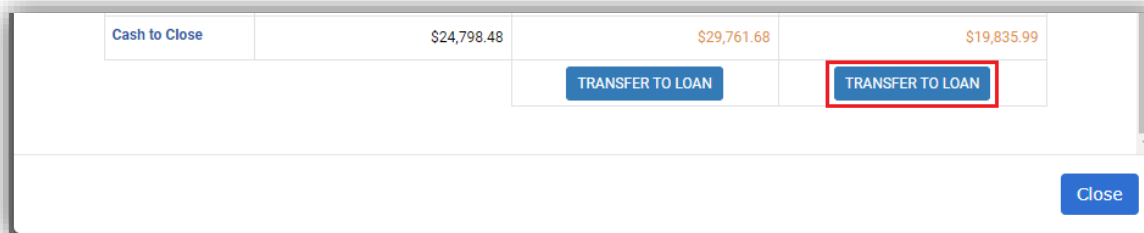
+ ADD SCENARIO

122222007100 Test Scenario 01 Test Scenario 02

- All fields that are different from the original loan parameters will be highlighted.

Amortization	30 YEAR FIXED	30 YEAR FIXED	30 YEAR FIXED
Base Loan Amount	\$300,000	\$295,000	\$305,000
Loan Amount	\$305,250	\$300,162	\$310,337
Down Payment	\$20,000	\$25,000	\$15,000
Down Payment %	6.25%	7.813%	4.688%
Interest Rate	4.625%	4.625%	4.625%

- Users can compare the different scenarios and if they find a scenario better suiting to the loan, the parameters can be transferred to the loan by clicking on the "Transfer to Loan button" below the scenario.

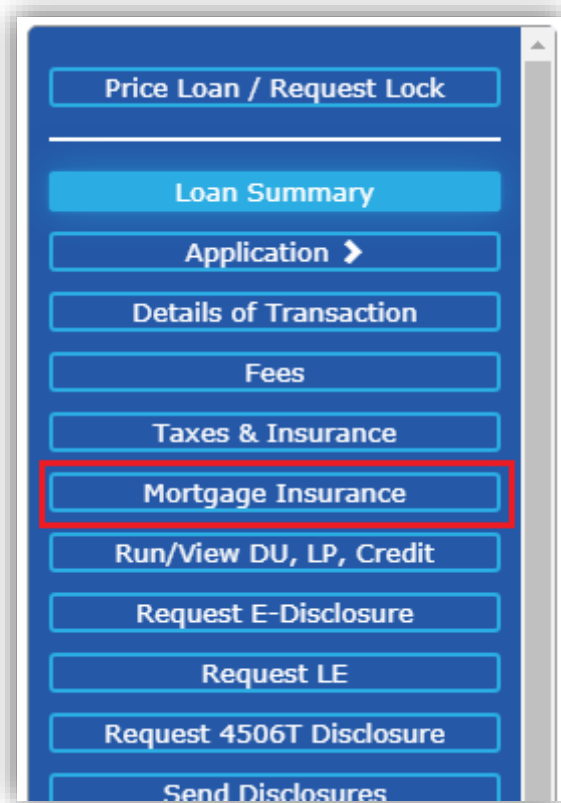


Cash to Close \$24,798.48 \$29,761.68 \$19,835.99

TRANSFER TO LOAN TRANSFER TO LOAN

Close

- The **Mortgage Insurance** page allows you to add Update the information for Mortgage Insurance.
- To open the page, click on **Mortgage Insurance** button in the side menu.
- This page will available only on conventional loans when mortgage insurance is required.



- The Mortgage insurance data fields are divided into 3 sections. Following are the sections present on the Mortgage Insurance page:
 - **Mortgage Insurance Summary:** This section is a summary of the Mortgage Insurance Transaction.
 - **Mortgage Insurance Information:** This section contains additional details regarding the Mortgage Insurance
 - **Mortgage Insurance Company:** This section contains details of the Insurance Company and Agent.







- The Mortgage Insurance fields are updated using the PMI Certificate.
- Following section provides detailed steps on SeeMyLoanStatus "Mortgage Insurance" screen update as per applicable premium payment plan:
 - BPMI single premium payment plan (premium paid in cash)
 - BPMI single premium payment plan (premium financed)
 - BPMI monthly premium payment plan
 - BPMI split premium payment plan
 - LPMI premium payment plan

➤ BPMI single premium payment plan (premium paid in cash)

Field Name	Instructions for Updating
MI Premium Financed	This amount is updated under "Mortgage Insurance Summary" section of 'Mortgage Insurance' screen from the PMI certificate.
MI Paid in cash	This field is updated with the amount of PMI premium as updated in "MI Premium Financed" field.
Months Required	This field is available in "Mortgage Insurance Information" section of 'Mortgage Insurance' screen. Make the months required as 0.
Escrowed	Select "No" check box in case of single premium.
MI Coverage Required (%)	This must be updated with the coverage as per the DU. Before updating "MI Coverage Required" field, the coverage percentage should be converted into decimal points.
Actual MI coverage	Update this field same as "MI Coverage Required".
Premium Percent	The values in the "Premium Percent" Field should be kept as 0.
MI Plan type	This will be mentioned on PMI certificate. Select this as "Single Specific".
Upfront MI Premium and Escrow Cushion	Both the fields should be zero as in this case total amount is paid in a single premium.
MI Renewal Type	Update this field as "Not Applicable". This will be mentioned on PMI certificate.

- BPMI single premium payment plan (premium financed): Where borrower is financing the upfront PMI premium, in such cases the fractional amount of mortgage insurance is updated in "MI Paid in Cash", and all other fields will be updated as mentioned above

Mortgage Insurance Summary

PMI Premium Financed	<input type="text" value="\$110.00"/>	
PMI Premium Paid In Cash	<input type="text" value="\$90.00"/>	
MI Coverage Required	<input type="text" value="0.000%"/>	
Actual MI Coverage	<input type="text" value="0.000%"/>	
MI Plan Type	<input type="text" value=""/>	
MI Renewal Type	<input type="text" value="No Renewal"/>	

➤ BPMI monthly premium payment plan

Field Name	Instructions for Updating
Escrowed	Escrowed "Yes" check box also need to be checked as this mortgage insurance is under monthly plan.
MI Coverage Required (%)	This should be updated with the coverage as per the DU. Before updating "MI Coverage Required" field, the coverage percentage should be converted into decimal points.
Actual MI Coverage	Update this field same as "MI Coverage Required".
Months Required	Do not update this field as the auto-calculated value will appear in this field.
Premium Percent	This should be updated from PMI certificate with initial premium percentage. If PMI certificate is not available then the information should be sourced from the 1003 (sec. V. Monthly Income and Combined Housing Expense Info.)
MI Plan Type	This will be mentioned on PMI certificate. Update the field as per the information given on document.
Upfront MI Premium and Escrow Cushion	Upfront MI premium and escrow cushion should be zero as this is under monthly plan and cushion is not required when mortgage insurance payment is done on monthly basis.
MI Renewal Type	This must be updated as per PMI certificate.

➤ BPMI split premium payment plan

Field Name	Instructions for Updating
MI Premium Financed and MI Paid in Cash	Update the 'MI Premium Financed' field and 'MI Paid in cash' field as the 'Up Front Premium' amount mentioned on PMI Cert.
Escrowed	Mark 'Yes' option under 'Escrowed' checkbox.
Months Required	Do not update this field as the auto-calculated value will appear in this field.
MI Coverage Required (%)	This should be updated with the coverage as per the DU. Before updating "MI Coverage Required" field, the coverage percentage should be converted into decimal points.
Actual MI Coverage	Update this field same as "MI Coverage Required".
Premium Percent	This should be updated from PMI certificate (refer below snapshot) with initial premium percentage.
MI Plan Type	This will be mentioned on PMI certificate. Update the 'MI Plan Type' field as per the information given on document.
Upfront MI Premium and Escrow Cushion	Upfront MI premium and escrow cushion should be zero as this is under monthly plan and cushion is not required when mortgage insurance payment is done on monthly basis.
MI Renewal Type	This must be updated as "Constance Balance".

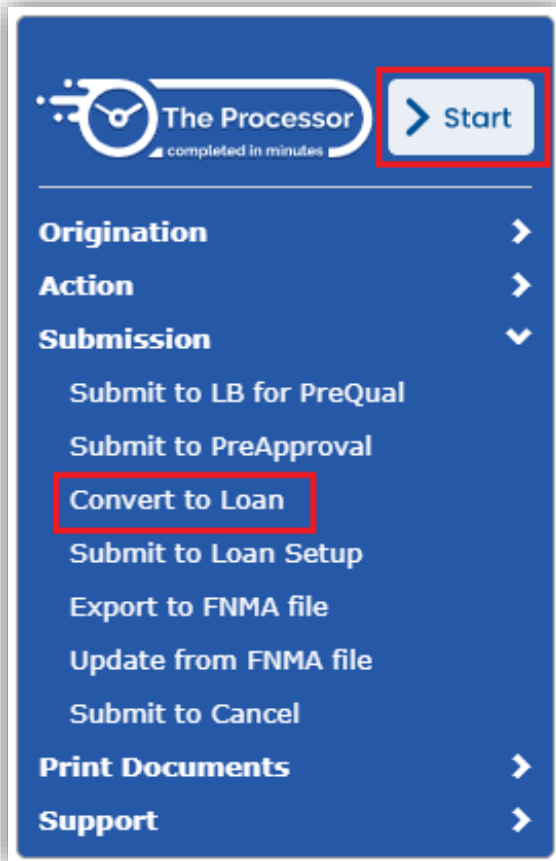
➤ LPMI premium payment plan

Field Name	Instructions for Updating
Months Required	Make the months required as 0:
Escrowed	Select "No" checkbox in case of single premium.
MI Coverage Required (%)	This must be updated with the coverage as per the DU. Before updating "MI Coverage Required" field, the coverage percentage should be converted into decimal points.
Actual MI coverage	Update this field same as "MI Coverage Required".
Premium Percent	The values in the Premium Percent Field should be kept as 0.
Upfront MI Premium and Escrow Cushion	Both the fields should be zero.
MI Renewal Type	Update this field as "Not Applicable". This will be mentioned on PMI certificate.

➤ Updating Mortgage Insurance Company Details and Mortgage Insurance Information section

Field Name	Instructions for Updating
Certificate Number	Enter the certificate number shown on PMI certificate
Next Renewal Date	Enter the first payment date in this field
Policy Number	Enter the Insurance policy number as appearing in the PMI certificate
Coverage Amount	Enter the Insurance coverage amount from PMI certificate in this field
Agent Company	Enter the Insurance Agent Company's Name
Agent Address	Enter the Insurance Agent Company's Address
Email Address	Enter the Insurance Agent Company's email address. For additional email addresses, use the secondary email address field
Agent Contact Name	Enter the name of the Contact Person in the Insurance Agent Company
Pay premium to Agent	Mark as yes if the premium payment is to be sent to the agent





▲ The Submission dropdown in the side menu for retail loans consists of multiple pages and commands. Users can make the following commands from the Submission menu:

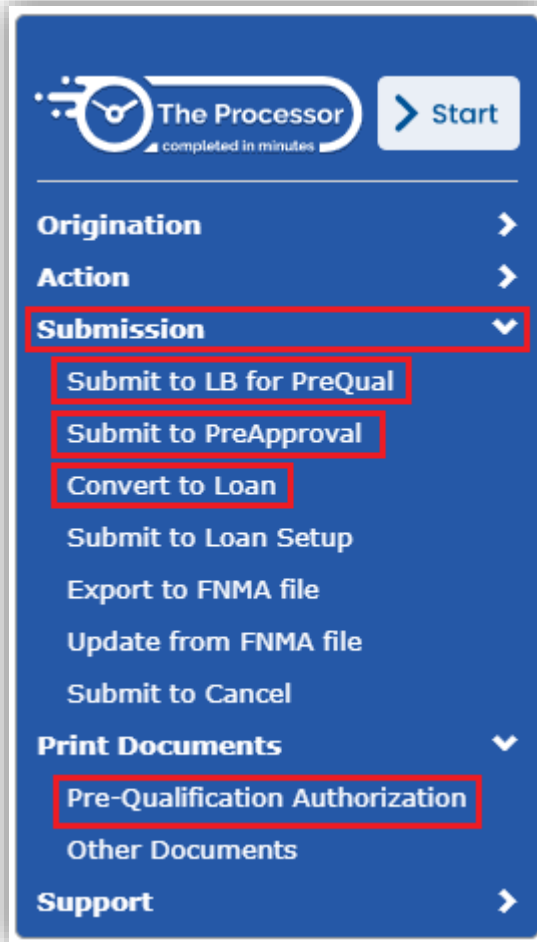
- 1) **Convert to Loan:** This command allows user to convert the Pre-Qual applications to Loan application.

Notes:

- These commands cannot be reversed once initiated. Only the commands which are applicable for the loan scenario will be displayed.
- To submit a loan for Pre-Approval underwriting, the user can click on the start button next to "The Processor" logo. For more details refer "The Processor section".

Note: This menu is available for retail loans only.

Submission Menu when a file is created as a Pre-Qual or Pre-Approval



The Submission Menu changes as action are completed. The screen shot to the left is after a file was created as a Pre-Qualification or Pre-Approval. Following buttons are unique to this loan status:

▲ **Submit to LB (Loan Boarding) for Pre-Qual**

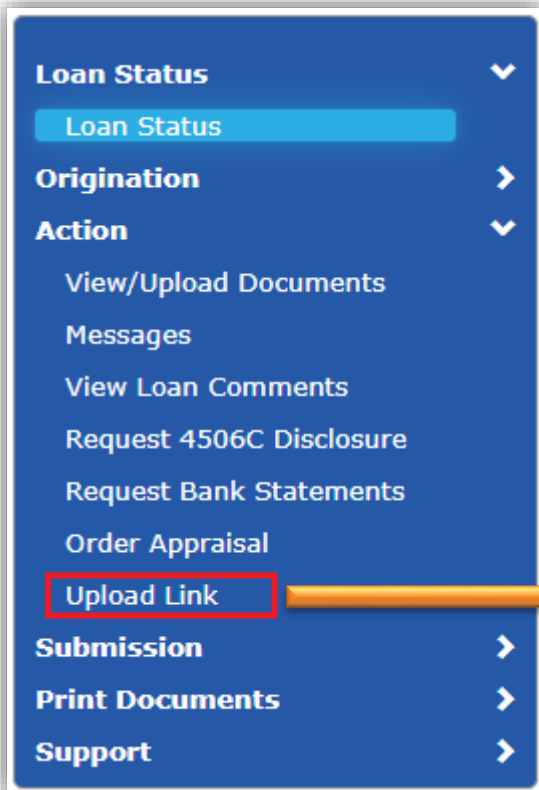
▲ **Submit to PreApproval:** Once the signed Pre-Approval Authorization is signed and uploaded, click this link to submit for Pre-Approval

▲ **Convert to Loan:** Clicking this button will convert the pre-qual into a loan which will start the compliance application period.

- **Note:** The Print Pre-Qualification Authorization link under Print documents can be used to print the form out and have the borrower sign it to give Sun West Mortgage the authorization to underwrite this file.

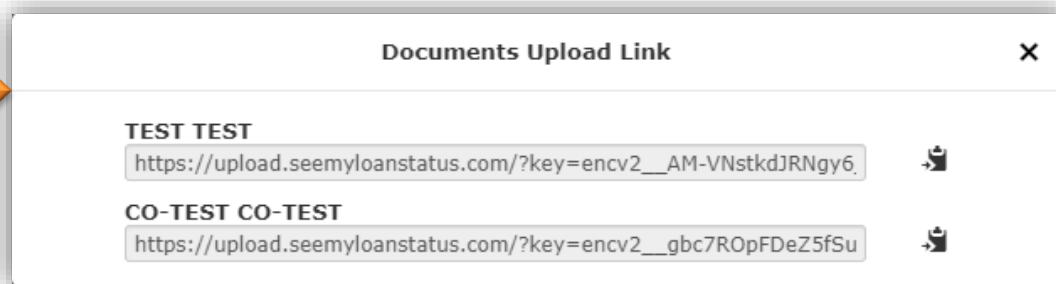
Loan Officers are encouraged to send Borrowers Secure Upload Links where they may safely submit Loan Documents directly into the system from their own device.

Uploading sensitive and confidential documents through the upload link will ensure that the documents being uploaded are encrypted and free from misuse or any threat.



Clicking on **Upload Link** on the left navigation panel opens a dialog box with customized upload links that the Loan Officer can send to the Borrower or Co-Borrower or Co-Applicants, respectively. This ensures every Borrower / Applicant can privately submit their own documents. Clicking on the clipboard icon next to the link will copy the link to the clipboard, which the Loan Officer may paste it to an email using the Send Email Button (Refer [Slide 62](#)) or text / chat message and send it to the respective Borrower.

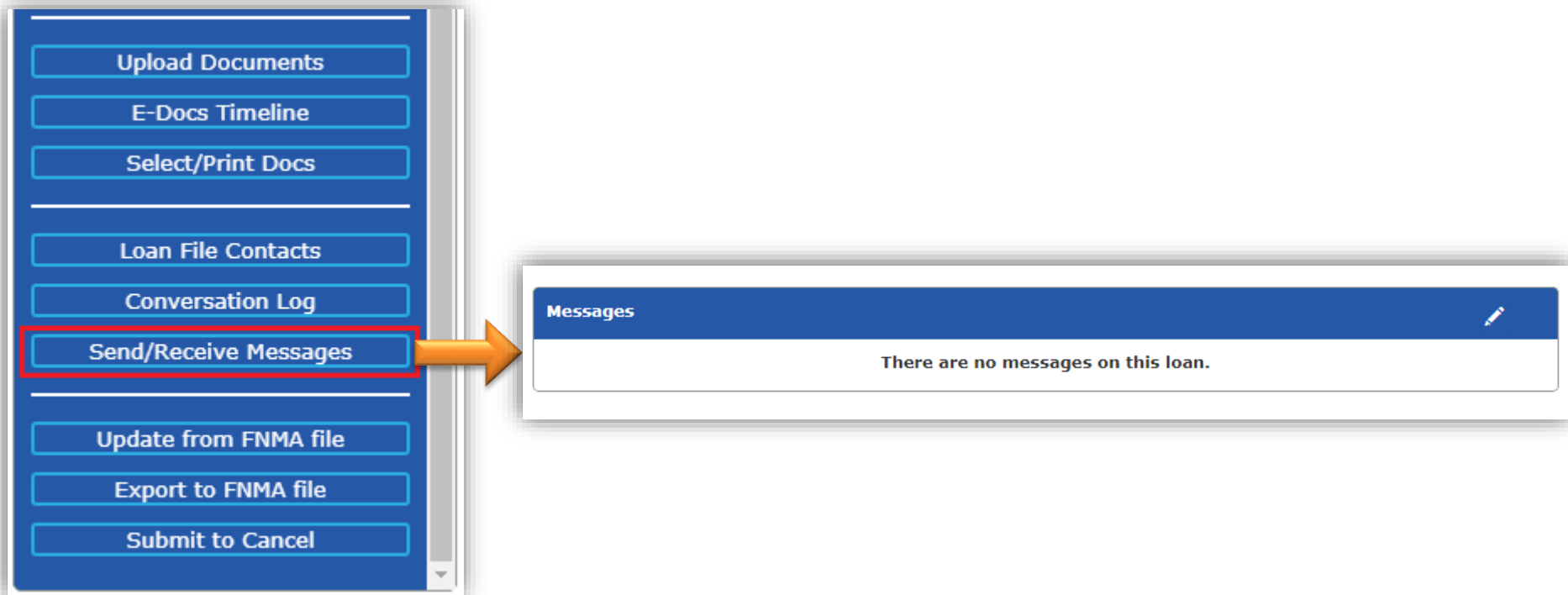
When the borrower clicks on the link received from the Loan Officer, the Document upload page will open where the borrower will be able to safely upload new documents.



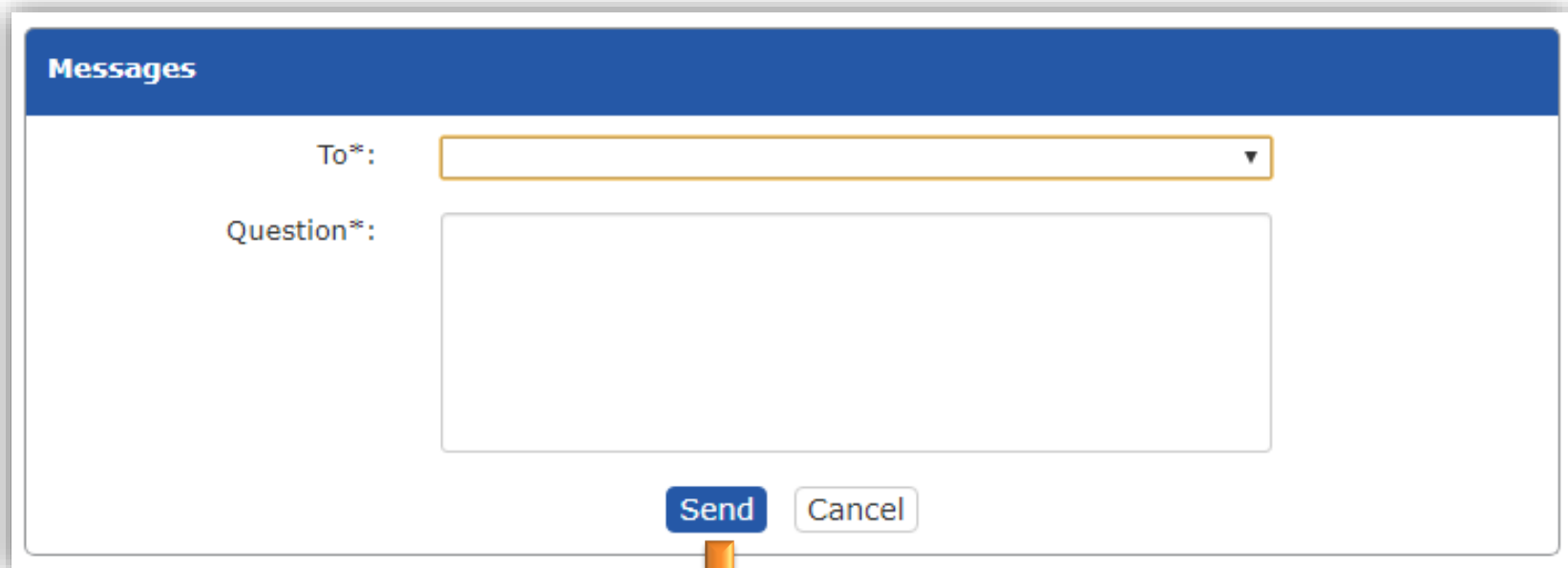
Once documents are uploaded, they are immediately and automatically labelled, categorized, referenced to all relevant conditions and flagged for review. This ensures the document is reviewed the moment the loan or condition is picked up for review.

The page helps to keep track of all messages/comments of users.

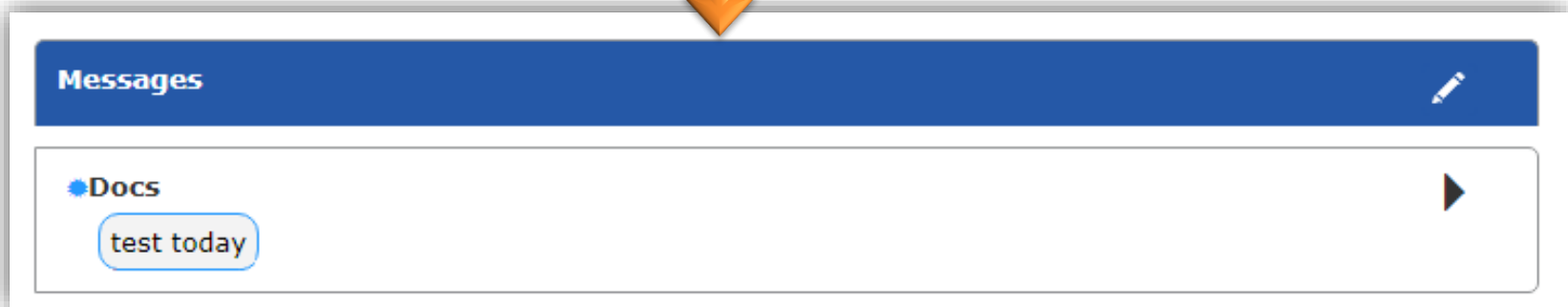
- ▲ This page provides users a place to write their queries/questions on the loans. These queries/questions will be handled by the internal users.



- To add a message/comment/query, click on the edit icon and mention the question and the team to whom question needs to be raised and click send.



The screenshot shows a form titled "Messages" with a blue header. Below the header, there are two input fields: "To*" with a dropdown arrow and "Question*" with a large text area. At the bottom of the form are two buttons: "Send" (blue) and "Cancel" (white with a grey border). An orange arrow points from the "Send" button to the next screenshot.



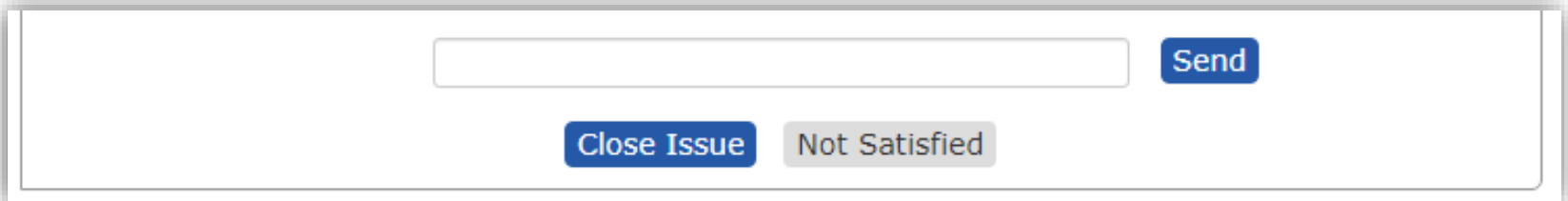
The screenshot shows the "Messages" form after a message has been sent. The "To*" field is now populated with "Docs" and a blue dot icon. The "Question*" field contains the text "test today" in a rounded rectangle. A blue header bar at the top right contains a pencil icon. A right-pointing arrow is visible on the right side of the message box.

- ▲ To review an existing message/comment/query, click on the drop-down triangle of the respective message.



The screenshot shows a user interface for managing messages. At the top is a blue header bar with the word "Messages" on the left and a pencil icon on the right. Below this is a white rectangular area. On the left side of this area, there is a blue circular icon with a white dot inside, followed by the text "Docs". Below "Docs" is a rounded rectangular button with the text "test today". On the right side of the white area, there is a red square icon containing a black right-pointing triangle.

- ▲ In the expanded comment section, the user can add comments to the message or can close the issue. The user may also choose to report that they are "Not Satisfied" with the response received.



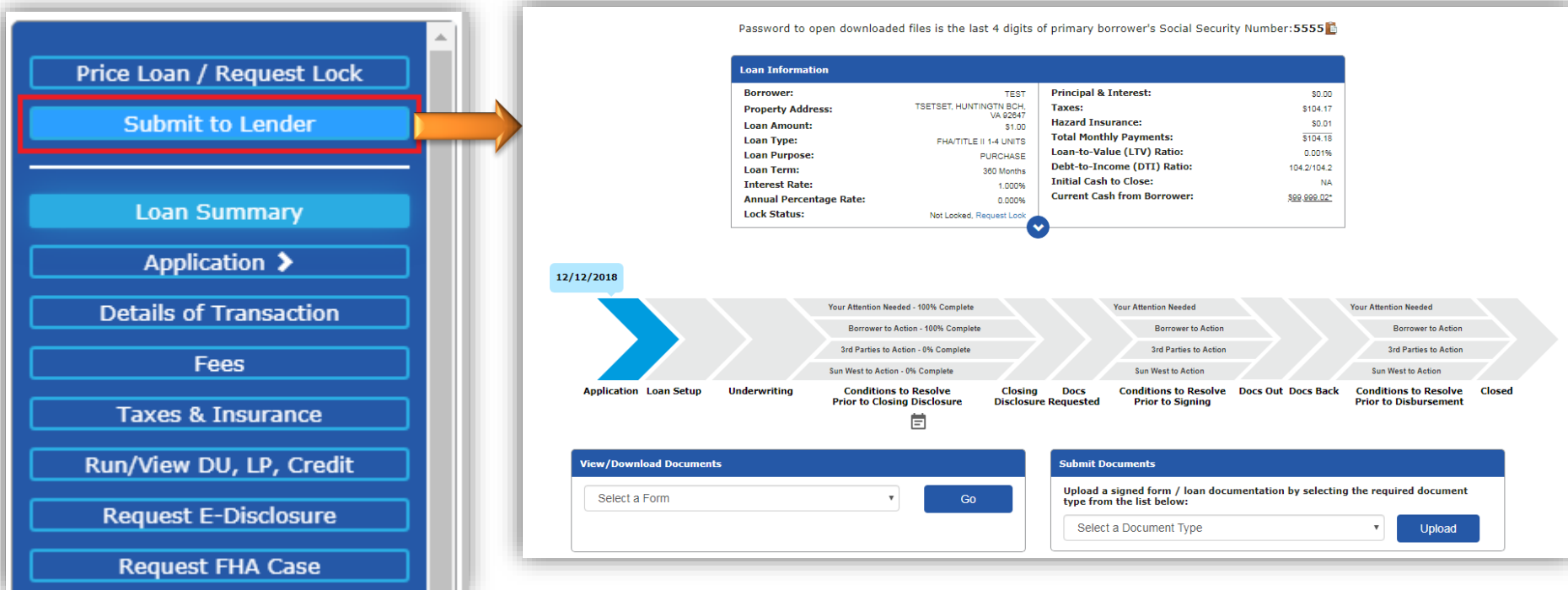
The screenshot shows a form for adding comments or actions. It features a white rectangular area with a thin border. At the top, there is a text input field. To the right of the input field is a blue button with the text "Send". Below the input field, there are two buttons: a blue button with the text "Close Issue" and a grey button with the text "Not Satisfied".

Submitting Loan to Sun West

➤ You can submit your loan to Sun West by clicking on **Submit to Lender** button under Action dropdown on the side menu. (This is a Wholesale only function)

Note: You will not be allowed to update the loan information once the loan is submitted to Sun West.

➤ Once the loan is submitted to Sun West, you will be directed to the Loan Status page from where you can track the progress of the loan from SeeMyLoanStatus.



Price Loan / Request Lock

Submit to Lender

Loan Summary

Application ➤

Details of Transaction

Fees

Taxes & Insurance

Run/View DU, LP, Credit

Request E-Disclosure

Request FHA Case

Password to open downloaded files is the last 4 digits of primary borrower's Social Security Number: 5555

Loan Information	
Borrower:	TEST
Property Address:	TSETSET, HUNTINGTON BCH, VA 22047
Loan Amount:	\$1.00
Loan Type:	FHA/TITLE II 1-4 UNITS
Loan Purpose:	PURCHASE
Loan Term:	360 Months
Interest Rate:	1.000%
Annual Percentage Rate:	0.000%
Lock Status:	Not Locked, Request Lock
Principal & Interest:	\$0.00
Taxes:	\$104.17
Hazard Insurance:	\$0.01
Total Monthly Payments:	\$104.18
Loan-to-Value (LTV) Ratio:	0.001%
Debt-to-Income (DTI) Ratio:	104.2/104.2
Initial Cash to Close:	NA
Current Cash from Borrower:	\$99,999.02

12/12/2018

Application Loan Setup Underwriting Conditions to Resolve Prior to Closing Disclosure Closing Disclosure Docs Conditions to Resolve Prior to Signing Docs Out Docs Back Conditions to Resolve Prior to Disbursement Closed

Your Attention Needed - 100% Complete

Borrower to Action - 100% Complete

3rd Parties to Action - 0% Complete

Sun West to Action - 0% Complete

Your Attention Needed

Borrower to Action

3rd Parties to Action

Sun West to Action

Your Attention Needed

Borrower to Action

3rd Parties to Action

Sun West to Action

View/Download Documents

Select a Form

Go

Submit Documents

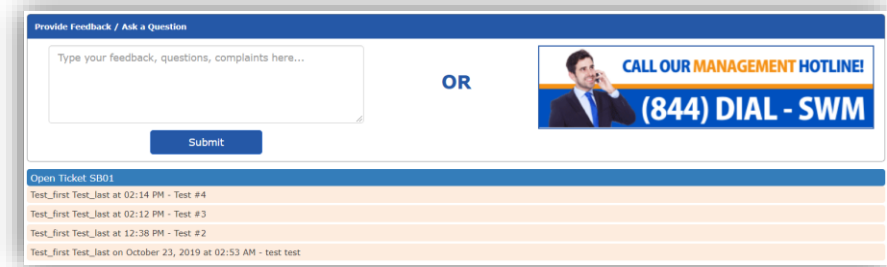
Upload a signed form / loan documentation by selecting the required document type from the list below:

Select a Document Type

Upload

Provide Feedback/ Ask a Question

Easily submit any feedback, ask questions or express any other concerns to Sun West. The Feedback section in the Conversation Log page allows you to be heard directly by our Management Hotline department and have your questions and concerns addressed. Previously submitted feedback that are pending will be shown under Open Tickets.



Provide Feedback / Ask a Question

Type your feedback, questions, complaints here...

OR

CALL OUR MANAGEMENT HOTLINE!
(844) DIAL - SWM

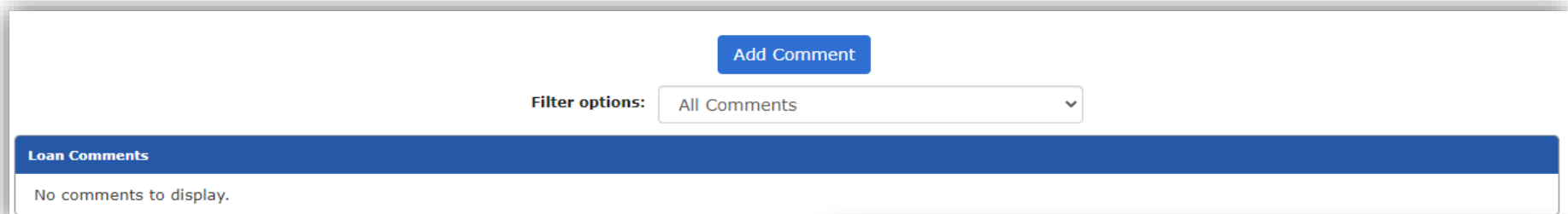
Submit

Open Ticket 5001

- Test_first Test_last at 02:14 PM - Test #4
- Test_first Test_last at 02:12 PM - Test #3
- Test_first Test_last at 12:38 PM - Test #2
- Test_first Test_last on October 23, 2019 at 02:53 AM - test test

View/Add Loan Comments

View or Submit the Loan Comments without having to access SunSoft using **View Comments section** in the Conversation Log page of SeeMyLoanStatus.



Add Comment

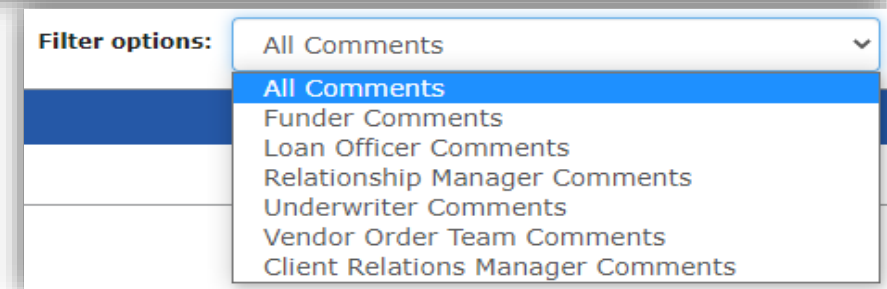
Filter options: All Comments

Loan Comments

No comments to display.

Filter Options

You can also filter the comments using the **Filter Options** dropdown.



Filter options:

- All Comments
- All Comments
- Funder Comments
- Loan Officer Comments
- Relationship Manager Comments
- Underwriter Comments
- Vendor Order Team Comments
- Client Relations Manager Comments

To add a loan comment, you can click on the add comment button. This will open the Add comment dialog box where you can add Loan Status Summary and New Comments. Once the comment is added, clicking on the **Save Summary / Add Comment** button will save the summary/comments.

Comment / Feedback

Loan Status Summary

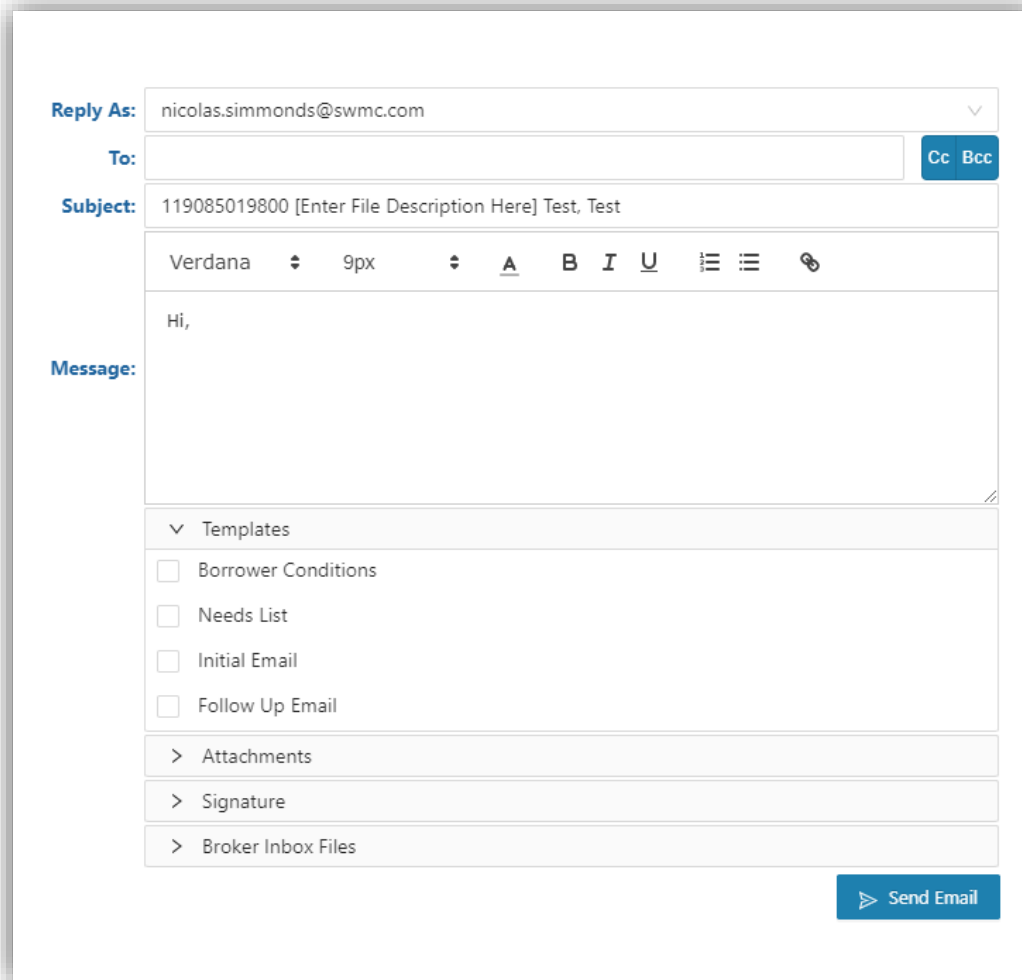
New Comments

☒ Internal

Follow Up Date:

Save Summary / Add Comment

Send loan related emails to assigned loan staff, third parties to keep track of all loan communications and directly attach required loan documents in emails using **Send Email** button. This button is present across the Loan Info ribbon top of all loan pages of SeeMyLoanStatus.



The screenshot shows a web form for sending an email. It includes fields for 'Reply As' (pre-filled with 'nicolas.simmonds@swmc.com'), 'To' (with 'Cc' and 'Bcc' buttons), and 'Subject' (pre-filled with '119085019800 [Enter File Description Here] Test, Test'). Below these is a rich text editor with a toolbar showing font (Verdana), size (9px), and formatting options (bold, italic, underline, bulleted list, numbered list, link). The message body contains the text 'Hi,'. At the bottom, there are expandable sections for 'Templates' (with checkboxes for Borrower Conditions, Needs List, Initial Email, and Follow Up Email), 'Attachments', 'Signature', and 'Broker Inbox Files'. A 'Send Email' button is located at the bottom right.

Reply As: nicolas.simmonds@swmc.com

To: **Cc** **Bcc**

Subject: 119085019800 [Enter File Description Here] Test, Test

Message:

Verdana 9px **A** **B** *I* U

Hi,

▼ Templates

- ☐ Borrower Conditions
- ☐ Needs List
- ☐ Initial Email
- ☐ Follow Up Email

> Attachments

> Signature

> Broker Inbox Files

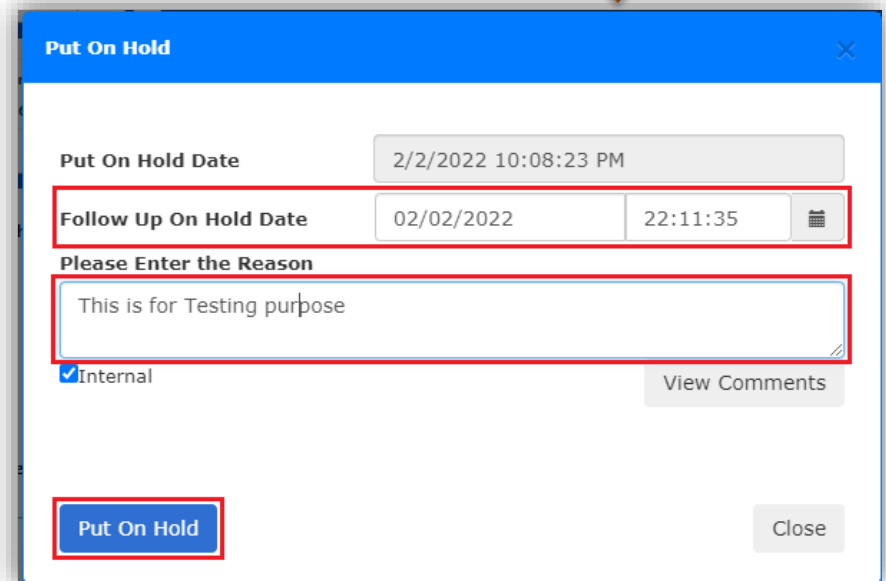
Send Email

the “Put on Hold” feature enables Loan Officers to easily put their loan on hold or remove the hold within a matter of seconds. To put a loan on hold, the loan officer on the loan can simply click on the “Put on Hold” button on the Loan Info ribbon and enter the reason and a ‘Follow Up’ date and click on the “Put on Hold” button at the bottom of the dialog box that opens:



Screenshot of the SunWest Loan Info ribbon. The ribbon displays loan details: Front: 0% | Back: 0% | LTV: 93.75% | CLTV: 93.75% | Base LTV: 93.75% | Rate: 4.625% | Loan Purpose: Purchase. Buttons for Send Email, Put On Hold (highlighted with a red box), and More Info are visible. An orange arrow points from the Put On Hold button to the dialog box below.

With these steps, the loan will be placed on hold and the loan info ribbon of SeeMyLoanStatus will be updated as follows:

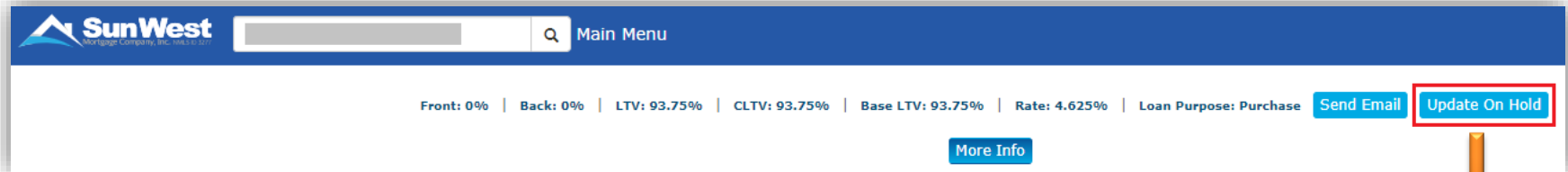


Screenshot of the “Put On Hold” dialog box. The dialog box contains the following fields and buttons:

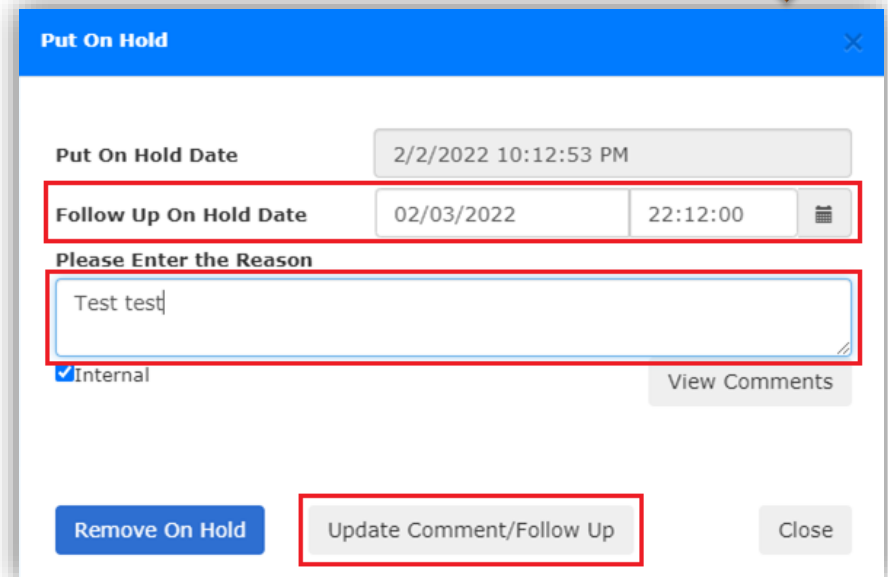
- Put On Hold Date:** 2/2/2022 10:08:23 PM
- Follow Up On Hold Date:** 02/02/2022 22:11:35 (highlighted with a red box)
- Please Enter the Reason:** This is for Testing purpose (highlighted with a red box)
- ☒ Internal
- [View Comments](#)
- Put On Hold** (highlighted with a red box)
- [Close](#)

Update On Hold / Remove On Hold

When a loan is placed on hold, the loan info ribbon of SeeMyLoanStatus will be updated as follows:



If the Loan officer wants to update the follow up date and add a comment for the loan being on hold, it can be done by clicking on the "Update on Hold Button", adding the info, and clicking on the "Update Comment/Follow Up" button on the dialog box. The Loan Officer can also remove the "On Hold" from the loan, by clicking the "Remove on Hold" button instead of the "Update Comment/Follow Up" in the above dialog box.



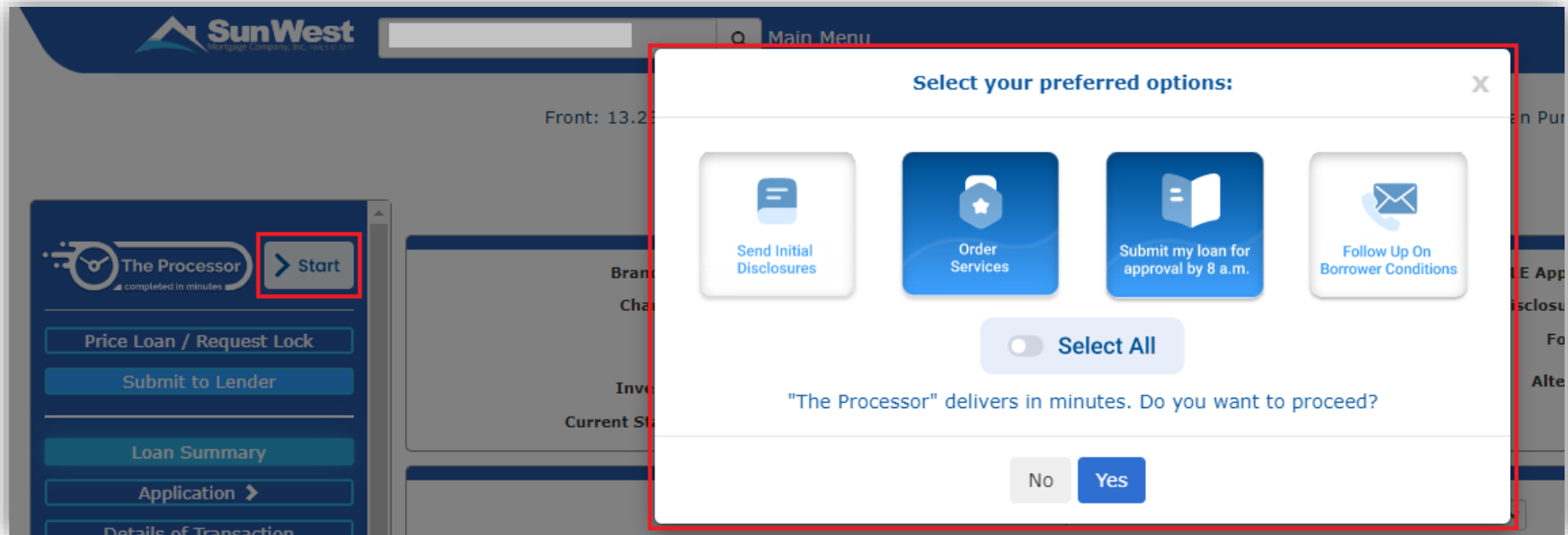
The Processor – Completed in Minutes

By clicking on the start button next to “The Processor” logo, users can place requests to get the following done:

- Send Initial Disclosure
- Order Services
- Submit loan for approval by 8 a.m.

Other than the above-mentioned standard options, “The Processor” also has other situation specific options.

Note: the options “Send Initial Disclosure” and “Order Services” will not be present in the dialog box when the loan status is ‘Pre-Approval’.



The Processor – Completed in Minutes

When the 'Send Initial Disclosures' option is selected in the dialog box, the sections for required information will appear below the select all toggle.

If the Origination Compensation is set as Borrower Paid, fields for Compensation % and Compensation Amount will be shown.

Required Information

Origination Compensation*: ☒ Borrower Paid ☐ Lender Paid

Compensation (%):


Compensation Amount:


Lender Fees*: ☐ No Lender's Fees (pricing hit applies) ☒ Underwriting Fee paid by borrower
If Underwriting fee is chosen and loan does not clear QM test, Underwriting fee will be removed and No Lender Fee Hit will be applied


Credit Report Fees*:

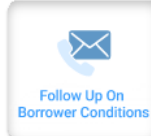
Third Party Processing Fee*:

Select your preferred options: ✕


Send Initial Disclosures


Order Services


Submit my loan for approval by 8 a.m.


Follow Up On Borrower Conditions

☐ **Select All**

Authorization

☐ I certify that TEST TEST TEST has not disclosed any Loan Estimate on this loan transaction to the borrower and understand that TEST TEST TEST will not disclose any Loan Estimate / Closing Disclosure on this loan transaction in the future.

Required Information

Origination Compensation*: ☐ Borrower Paid ☒ Lender Paid

Lender Fees*: ☐ No Lender's Fees (pricing hit applies) ☒ Underwriting Fee paid by borrower
If Underwriting fee is chosen and loan does not clear QM test, Underwriting fee will be removed and No Lender Fee Hit will be applied

Credit Report Fees*:

Third Party Processing Fee*:

"The Processor" delivers in minutes. Do you want to proceed?

Other options in The Processor

Other than the standard options, “The Processor” provide the following situation specific options to the users:

- Follow Up on Borrower Conditions
- Early PIW Check



Follow Up on Borrower Conditions

- This option will be available in The Processor dialog box if the Loan submission channel is wholesale.
- This option will be selected by default when the Processor dialog box is opened.
- If it is set as no, the option will be deselected by default when the Process dialog box is opened.

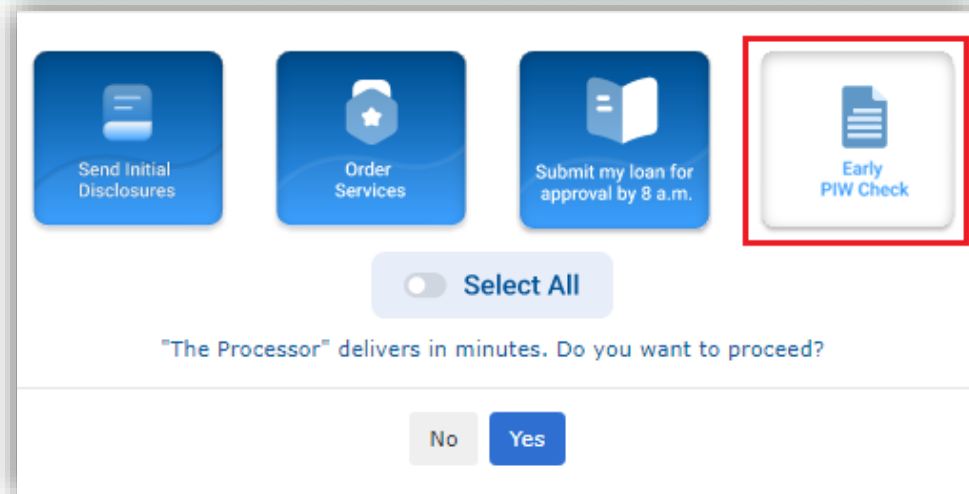
Note: For C** loans, the option “Follow Up On Borrower Conditions” will not be available.

The Processor – Completed in Minutes

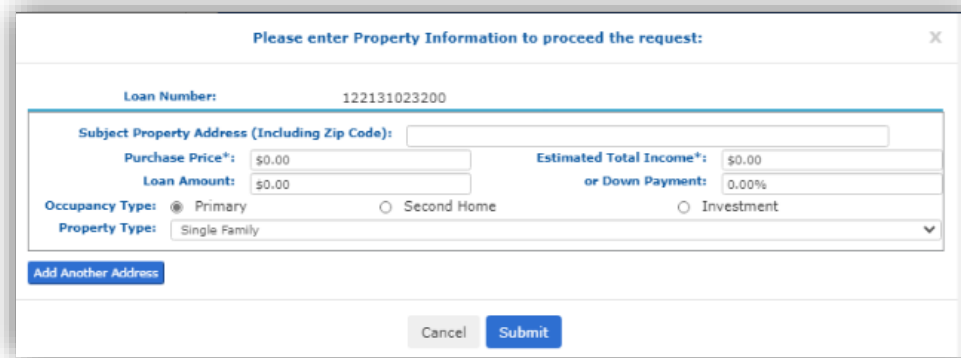
Early PIW Check

This option will be available in The Processor dialog box if the following conditions are met:

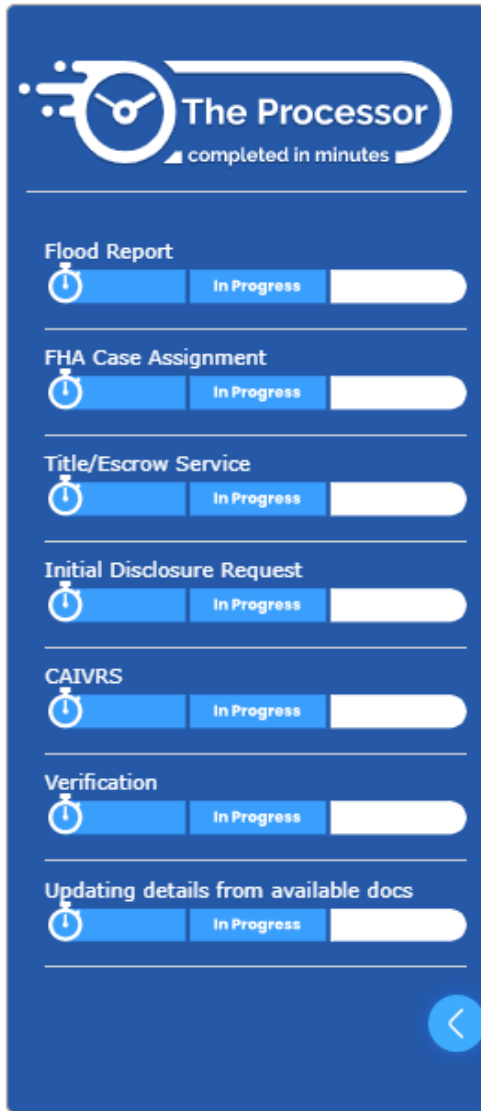
- Loan Purpose is Purchase
- Loan Type is Fannie Mae/Freddie Mac and High Balance Conforming
- Loan Stage is Pre-Approval or Pre-Qual (irrespective of property address)



When the user selects "Request Early PIW" and clicks on Yes, the system will display a new dialog box to enter the property information. Users can add multiple properties by clicking on "Add another Address" button.

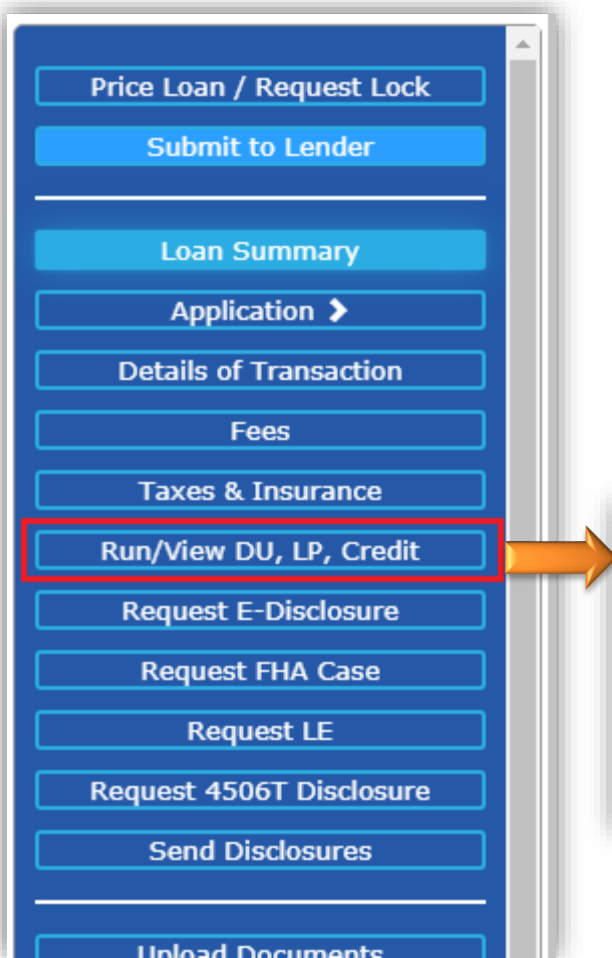


The progress on this request will be shown in "The Processor" progress report with the header "Appraisal Waiver Eligibility Check"



With “The Processor”, users can also track the progress status of these requests. Once a request has been placed, clicking on the logo will let you access the progress report.

To close the progress report and access the left panel again, users can click on the back arrow icon at the bottom of the panel.



Price Loan / Request Lock

Submit to Lender

Loan Summary

Application ▶

Details of Transaction

Fees

Taxes & Insurance

Run/View DU, LP, Credit

Request E-Disclosure

Request FHA Case

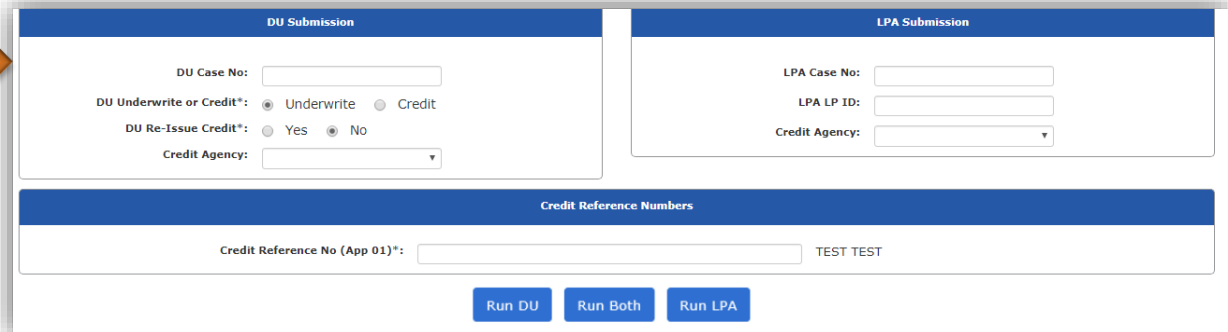
Request LE

Request 4506T Disclosure

Send Disclosures

Upload Documents

- SeeMyLoanStatus **Run/View DU, LPA, Credit** makes it effortless for originators to submit loans to Desktop Underwriter (DU) and LPA. The users can also reissue their same credit report then select the appropriate **Run** button.
- To access the page, click on **Run/View DU, LPA, Credit** button in the side menu.
- If user doesn't have account for either DU or LPA, the UI will be shown accordingly.



DU Submission	LPA Submission
DU Case No: <input type="text"/>	LPA Case No: <input type="text"/>
DU Underwrite or Credit*: <input checked="" type="radio"/> Underwrite <input type="radio"/> Credit	LPA LP ID: <input type="text"/>
DU Re-Issue Credit*: <input type="radio"/> Yes <input checked="" type="radio"/> No	Credit Agency: <input type="text"/>
Credit Agency: <input type="text"/>	

Credit Reference Numbers

Credit Reference No (App 01)*: TEST TEST

- To Reissue Credit, select the "Yes" radio button for "DU Re-Issue Credit" and click the appropriate run button.

AUS

AU Underwrite or Credit*: ☒ Underwrite ☐ Credit

Credit Agency: Test Credit Agency (200)

LPA Submission

LPA Case No:

LPA LP ID:

Credit Agency:

CBC Innovis, Inc
CoreLogic CREDCO/Credstar
Equifax Mortgage Solutions
Factual Data
Meridianlink
SharperLending

Credit Reference Number

Credit Report Number for Test Test Test*: 200000204334241

Run DU Run Both Run LPA

DU Results

Request Date: April 17, 2020 05:54:18 AM

Status: Successful Completion, Recommendation Available

Recommendation code: 7

Recommendation description: Refer with Caution

View

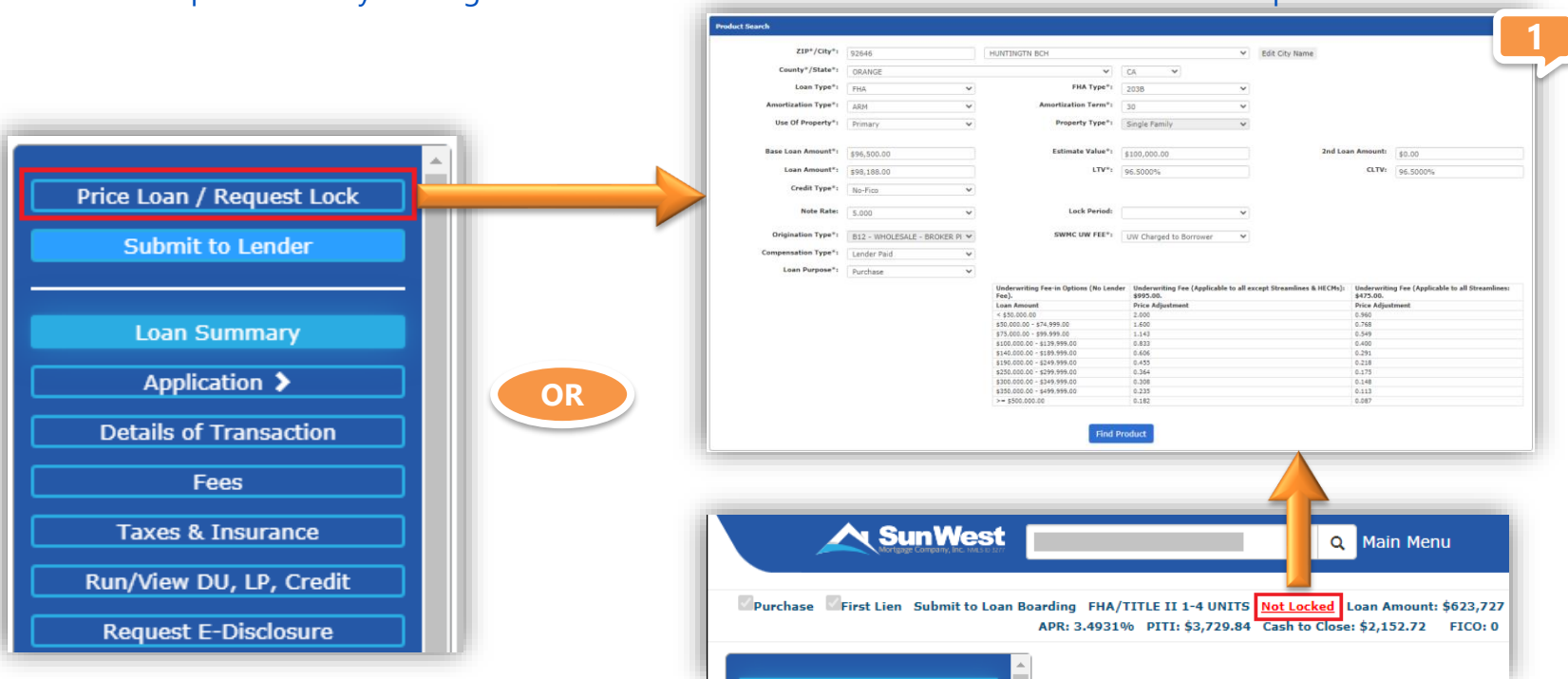
LPA Results

Submitted By	Case Status	Result Feedback	Time Requested	Property Inspection Waiver
4SAB - SHIRLA ARMENTA	Accept	<div>View</div>	February 06, 2020 02:20:21 PM	false
4SAB - SHIRLA ARMENTA	HTML Error	<div>View</div>	February 06, 2020 02:20:01 PM	false

- The status field will be shown once new Run is finished after the user clicks one of the Run buttons.
- Previous results are summarized in the tables below the Run buttons.

Submitting Lock Request

- ▶ Requesting lock on forward mortgage loans is now just a few clicks away with the **Price the Loan** feature within SeeMyLoanStatus.
 - ✓ You can submit the lock request by using **Price Loan / Request Lock** button from the side menu under Action dropdown OR by clicking '**Not Locked**' link in the Loan Information ribbon on the top.



The screenshot illustrates the process of submitting a lock request. On the left, a side menu contains several buttons, with 'Price Loan / Request Lock' highlighted by a red box and an orange arrow pointing to the main interface. Below this menu is a blue button labeled 'Submit to Lender'. The main interface shows a 'Product Search' form with various fields for loan details. An orange circle with the text 'OR' is positioned between the side menu and the main interface. At the bottom, a blue banner displays loan information, including a 'Not Locked' link highlighted by a red box and an orange arrow pointing to the 'Find Product' button.

Price Loan / Request Lock

Submit to Lender

Loan Summary

Application ▶

Details of Transaction

Fees

Taxes & Insurance

Run/View DU, LP, Credit

Request E-Disclosure

OR

Product Search

ZIP*/City*: 92646 HUNTINGTON BICH Edit City Name

County*/State*: ORANGE CA

Loan Type*: FHA FHA Type*: 203B

Amortization Type*: ARM Amortization Term*: 30

Use Of Property*: Primary Property Type*: Single Family

Base Loan Amount*: \$96,500.00 Estimate Value*: \$100,000.00 2nd Loan Amount: \$0.00

Loan Amount*: \$98,188.00 LTV*: 96.5000% CLTV: 96.5000%

Credit Type*: No-Fico

Note Rate: 5.000 Lock Period:

Origination Type*: B12 - WHOLESALE - BROKER PI SWMC UW FEE*: UW Charged to Borrower

Compensation Type*: Lender Paid

Loan Purpose*: Purchase

Underwriting Fee in Options (No Lender Fee)	Underwriting Fee (Applicable to all except Streamlines & HECMs)	Underwriting Fee (Applicable to all Streamlines)
Loan Amount	Price Adjustment	Price Adjustment
< \$50,000.00	2.000	0.960
\$50,000.00 - \$74,999.00	1.600	0.768
\$75,000.00 - \$99,999.00	1.143	0.549
\$100,000.00 - \$129,999.00	0.823	0.400
\$130,000.00 - \$159,999.00	0.606	0.291
\$160,000.00 - \$189,999.00	0.475	0.238
\$190,000.00 - \$219,999.00	0.364	0.179
\$220,000.00 - \$249,999.00	0.308	0.148
\$250,000.00 - \$299,999.00	0.239	0.113
>= \$300,000.00	0.182	0.087

Find Product

Not Locked

Loan Amount: \$623,727

APR: 3.4931% PITI: \$3,729.84 Cash to Close: \$2,152.72 FICO: 0

Fill the mandatory details such as Subject Property State, Loan Amount, LTV, Property Type, Loan Type, Amortization Type, Amortization Term, Fico Score, Origination Type, Loan Purpose, Subject Property Zip Code, and then click on **Find Product** button.

Submitting Lock Request (Continued)

2

Available products

1 : FHA FIXED: STANDARD - 30 YEAR FIXED (S011S01F00)

Adjustments	Price
Fico Gte 700	0.1250
Tier Incentive	0.3500
No Lender Fee	-0.4889
Compensation Adjustment \$5,067.15	-2.4900

Optional Adjustments

☐ Repair Escrow Holdback Days: 1 Price: -0.0100

Rate: 6.5830% Est. APR: 7.4730% Lock Period: 30 Expire Date: 12/13/2022 Price: 100.0000

No credit or discount point: \$0.00

Monthly Principal and Interest Payment: \$1,297.39

[View Customize My Quote](#)
[View Additional Rates](#)

☒ I represent that I have been authorized by the borrower to lock this loan with Sun West Mortgage at the terms that are requested by me in this lock request.

The pricing offered and the lock commitment is subject to the loan being in compliance with all applicable local, state, and federal laws, rules, and regulations and any and all regulatory requirements and agency guidelines.

I understand the credit package must be submitted within 3 business days of lock, if not already submitted. The lock may be canceled without notice if the package is not submitted within 3 business days of lock.

[REQUEST LOCK](#)

A confirmation will be shown on the page along with the Lock Details, Adjustments, Margin, Rate and Lock Price.

Matching available products will be shown on the next page. Select the appropriate product from the matched available products, check mark the authorization, select the lock period and lock price, and click on **Request Lock** button to create the loan with requested lock.

3

Lock Details

Your lock request has been submitted. Please allow up to 24 hours for confirmation.

Price: 101.3179

Rate: 5.0000%

Lock Period Requested: 30

Commitment Request Date: Nov 26, 2018

Commitment Status: Not Locked

Adjustments	Margin	Rate	Price
FICO GTE 700	0.0000	0.0000	0.1250
LENDER PAID COMPENSATION	0.0000	0.0000	-2.1211
TIER INCENTIVE	0.0000	0.0000	0.3500
NO LENDER FEE	0.0000	0.0000	-1.1430

4

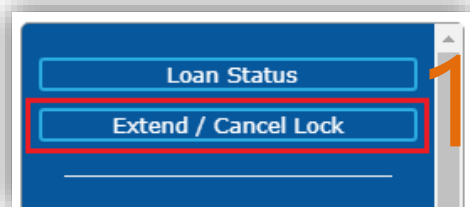
Borrower:	DOE	Principal & Interest:	\$527.09
Property Address:	PARK VIEW, ARTESIA, CA 90703	Taxes:	\$104.17
Loan Amount:	\$98,188.00	Hazard Insurance:	\$28.85
Loan Type:	FHA/TITLE II 1-4 UNITS	Mortgage Insurance:	\$67.90
Loan Purpose:	PURCHASE	Total Monthly Payments:	\$727.81
Loan Term:	360 Months	Loan-to-Value (LTV) Ratio:	96.500%
Locked Interest Rate	5.000%	Debt-to-Income (DTI) Ratio:	0.0/0.0
Annual Percentage Rate:	6.044%	Initial Cash to Close:	NA
Lock Status:	Lock Requested	Current Cash from Borrower:	\$3,385.09*
Lock Expiration Date:	08/02/2018		

Once the lock request is sent, the Lock Status will be shown as Lock Requested and the Lock Expiration Date will be shown on Loan status page.

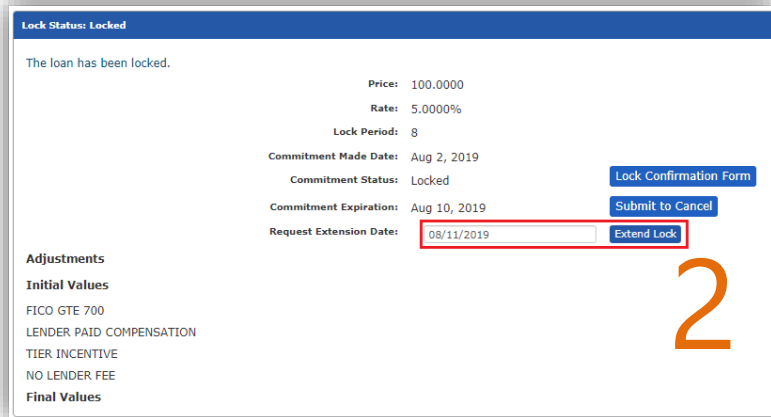


Request Extend Lock Feature

- ✦ You can now submit extend lock request on locked loans from SeeMyLoanStatus using the **Extend/Cancel Lock** button in Action menu.



- ✓ Click On **Extend Lock** button from the left menu of SeeMyLoanStatus.
- ✓ Select the Extension Date and click on **Extend Lock** button. Note: New Lock Expiration Date has to be between old expiration date and 30 days from current date.



Lock Status: Locked

The loan has been locked.

Price: 100.0000
Rate: 5.0000%
Lock Period: 8
Commitment Made Date: Aug 2, 2019
Commitment Status: Locked
Commitment Expiration: Aug 10, 2019
Request Extension Date: 08/11/2019

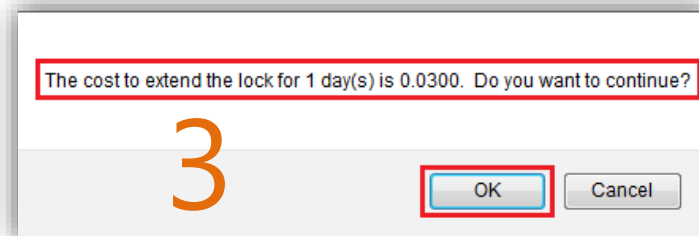
Adjustments

Initial Values


FICO GTE 700
LENDER PAID COMPENSATION
TIER INCENTIVE
NO LENDER FEE
Final Values

Lock Confirmation Form
Submit to Cancel
Extend Lock

- ✓ The cost to extend the lock will be shown. Click on **OK** to continue.



- ✓ The lock extension cost will be shown under Adjustments section and the lock expiration date will be updated.
- ✓ Once the lock Confirmation form is available in the system, "Lock Confirmation Form" button to download the form will be available on this page.



Lock Status: Locked

The loan has been locked.

Price: 99.9000
Rate: 5.0000%
Lock Period: 13
Commitment Made Date: Aug 2, 2019
Commitment Status: Locked
Commitment Expiration: Aug 15, 2019
Request Extension Date: 08/16/2019

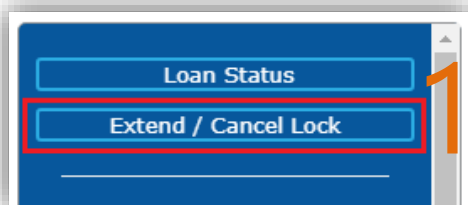
Adjustments

	Margin	Rate	Price
Initial Values	0.0000	5.0000	100.9990
FICO GTE 700	0.0000	0.0000	0.1250
LENDER PAID COMPENSATION	0.0000	0.0000	-1.2560
TIER INCENTIVE	0.0000	0.0000	0.3500
NO LENDER FEE	0.0000	0.0000	-0.2180
LOCK EXTENSION COST	0.0000	0.0000	-0.1000
Final Values	0.0000	5.0000	99.9000

Lock Confirmation Form
Submit to Cancel
Extend Lock

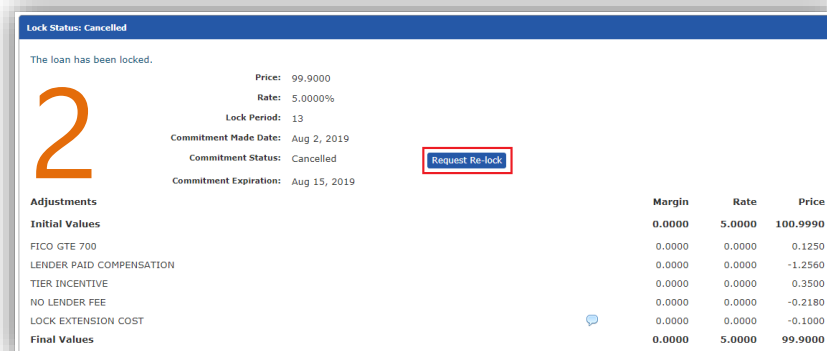
Request Re-lock Feature

- ▲ You can now submit Re-lock request on cancelled-lock loans from SeeMyLoanStatus using the **Request Re-lock** button.



Click on **Request Re-lock** button from the left menu of SeeMyLoanStatus.

A new page will open up, Click on Request Re-lock button to proceed.



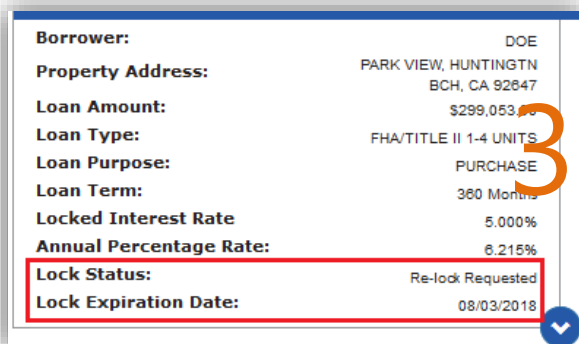
Lock Status: Cancelled

The loan has been locked.

Price: 99.9000
Rate: 5.0000%
Lock Period: 13
Commitment Made Date: Aug 2, 2019
Commitment Status: Cancelled
Commitment Expiration: Aug 15, 2019

Request Re-lock

Adjustments	Margin	Rate	Price
Initial Values	0.0000	5.0000	100.9990
FICO GTE 700	0.0000	0.0000	0.1250
LENDER PAID COMPENSATION	0.0000	0.0000	-1.2560
TIER INCENTIVE	0.0000	0.0000	0.3500
NO LENDER FEE	0.0000	0.0000	-0.2180
LOCK EXTENSION COST	0.0000	0.0000	-0.1000
Final Values	0.0000	5.0000	99.9000

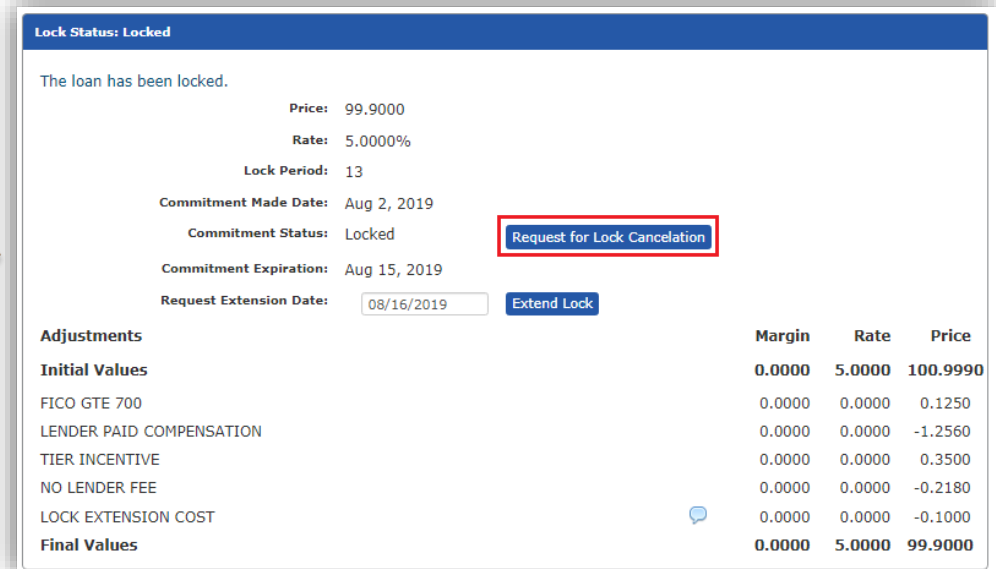
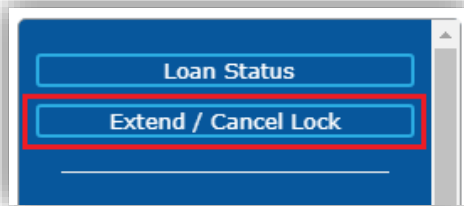


Borrower: DOE
Property Address: PARK VIEW, HUNTINGTN
BCH, CA 92647
Loan Amount: \$299,053.00
Loan Type: FHA/TITLE II 1-4 UNITS
Loan Purpose: PURCHASE
Loan Term: 360 Months
Locked Interest Rate: 5.000%
Annual Percentage Rate: 6.215%
Lock Status: Re-lock Requested
Lock Expiration Date: 08/03/2018

The lock status will get updated to Re-lock Requested.

➤ You can now submit cancellation lock request on locked loans from SeeMyLoanStatus using the **Extend Lock** button.

- ✓ Click on **Extend Lock** button from the left menu of SeeMyLoanStatus.
- ✓ Click on **Request for Lock Cancellation** button to submit the lock cancellation request.



Lock Status: Locked

The loan has been locked.

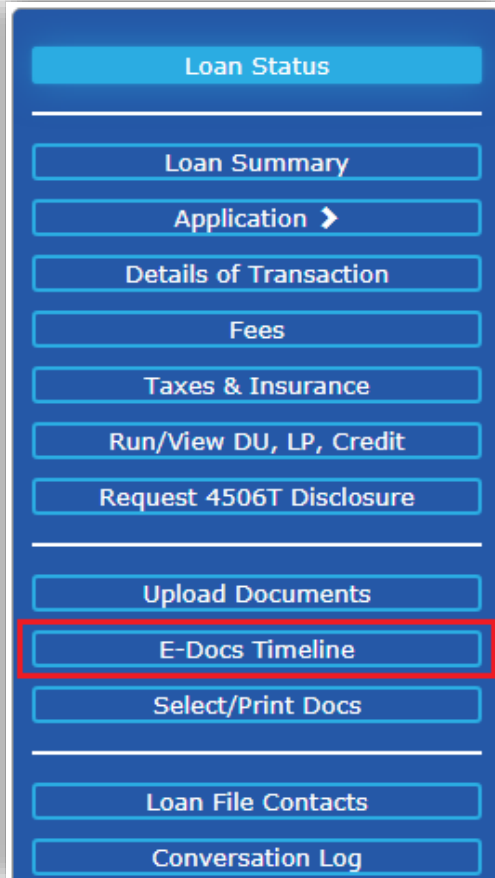
Price: 99.9000
Rate: 5.0000%
Lock Period: 13
Commitment Made Date: Aug 2, 2019
Commitment Status: Locked
Commitment Expiration: Aug 15, 2019
Request Extension Date: **Extend Lock**

Request for Lock Cancellation

Adjustments	Margin	Rate	Price
Initial Values	0.0000	5.0000	100.9990
FICO GTE 700	0.0000	0.0000	0.1250
LENDER PAID COMPENSATION	0.0000	0.0000	-1.2560
TIER INCENTIVE	0.0000	0.0000	0.3500
NO LENDER FEE	0.0000	0.0000	-0.2180
LOCK EXTENSION COST	0.0000	0.0000	-0.1000
Final Values	0.0000	5.0000	99.9000

This screen provides an interface to users to review and track DocuSign orders to a loan from within **SeeMyLoanStatus**.

➤ To access the page, click on the **E-Docs & Timeline** button on the side menu



- The document details get auto updated whenever an event occurs. For example, **SeeMyLoanStatus** will be updated whenever an individual recipient signs a document or when an envelope is fully signed and completed.
- The description field for the form name across E-Docs Timeline page of SeeMyLoanStatus indicates the names of the files that were included in the envelope.
 - If the name is longer than 1 line, the name will be truncated and [...] icon will be displayed next to it. Clicking on the link will expand and display the full name.
 - The user can toggle back the expansion by clicking on the [^] icon that appears when the name is fully expanded

The page provides details regarding the status of the document, the date when it was sent, the date it was opened, date it was signed and the download link for the completed document. It also provides the void reason if the document was voided.

To view who has or hasn't signed the document, click on the "+" sign next to the document name.

E-Docs Timeline

Form Name	Status	Date Sent	Date Opened	Date Signed	Download Link	Void Reason
+ Initial Disclosures Package	Completed	03/24/2022 23:40:27	03/24/2022 23:45:38	03/24/2022 23:46:52	Original 151661628.PDF Signed 151661808.PDF	

E-Docs Timeline

Form Name	Status	Date Sent	Date Opened	Date Signed	Download Link	Void Reason
- Initial Disclosures Package	Completed	03/24/2022 23:40:27	03/24/2022 23:45:38	03/24/2022 23:46:52	Original 151661628.PDF Signed 151661808.PDF	

Recipient Name	Status	Open Date	Signed Date	Email Address	Date Declined	Decline Reason	Date Delivery Failed
Pankaj Khairnar Jr	Completed	03/24/2022 23:40:51	03/24/2022 23:41:20	pankaj.khairnar@swmc.com			
Test123 Test123	Completed	03/24/2022 23:45:38	03/24/2022 23:46:52	cronjobtesting@swmc.com			

E-Consent Details		
Borrower Name	E-Consent Request Date	E-Consent Received Date
01 - TEST123 TEST123		

Certification and Authorization Details		
Borrower Name	Request Date	Received Date
01 - TEST123 TEST123		

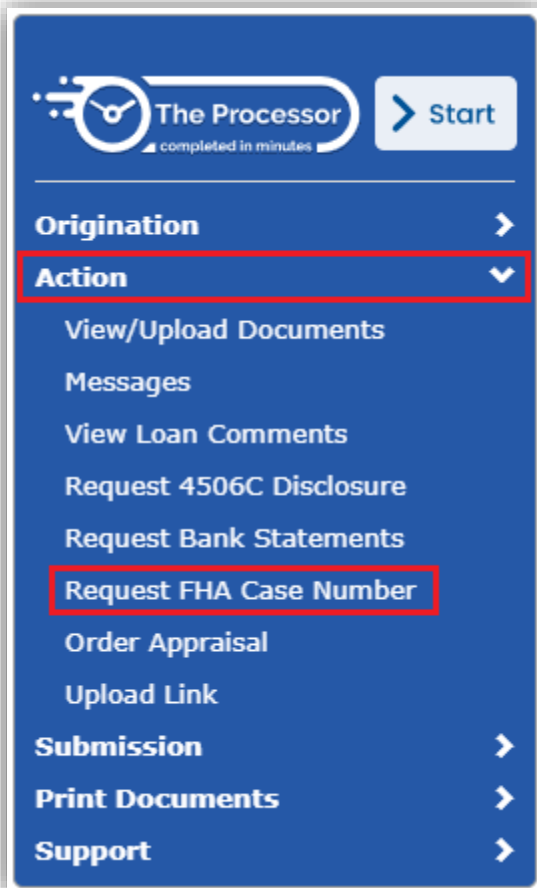
The E-consent section displays the E-Consent request date and the E-Consent Received date for each of the applicants.

The "Certification and Authorization Details" section displays the Request date and received date of the applications who have signed it.

Note: Resend button will be available in the date signed column only for those documents that have not yet been signed.

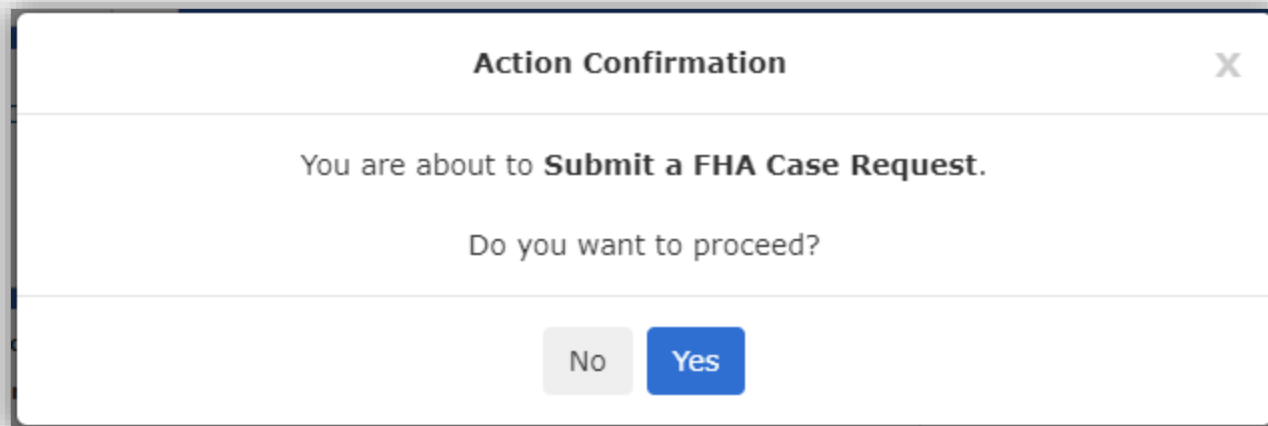
Form Name	Status	Date Sent	Date Opened	Date Signed
+ Initial Disclosures Package	Created	09/07/2022 03:51:49		Resend

Request FHA Case Number is available under the Action Menu.



- **Request FHA Case:** This button orders a case # for the transaction. This should always be ordered before ordering an FHA appraisal.
- You can request for FHA Case Number by clicking on the Request FHA Case number link and then clicking on Yes button to proceed once the Action Confirmation message box appears on the screen.

Note: This commands cannot be reversed once initiated. The commands will be displayed only if it is applicable for the loan scenario.

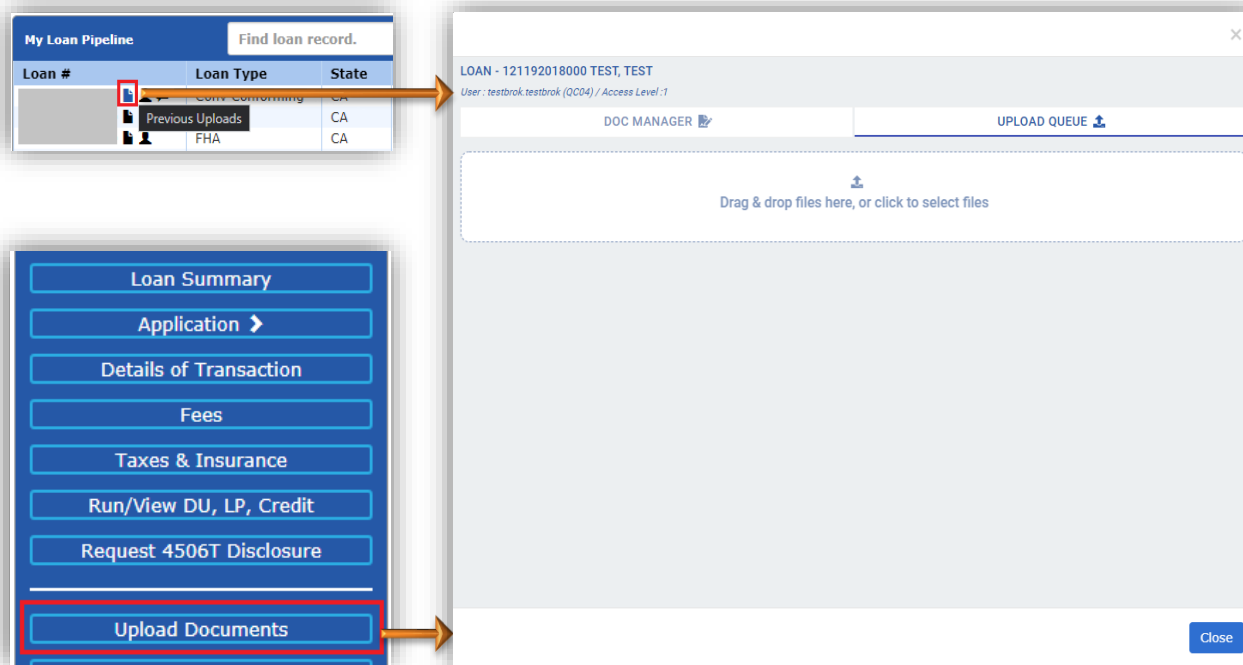


Upload Documents

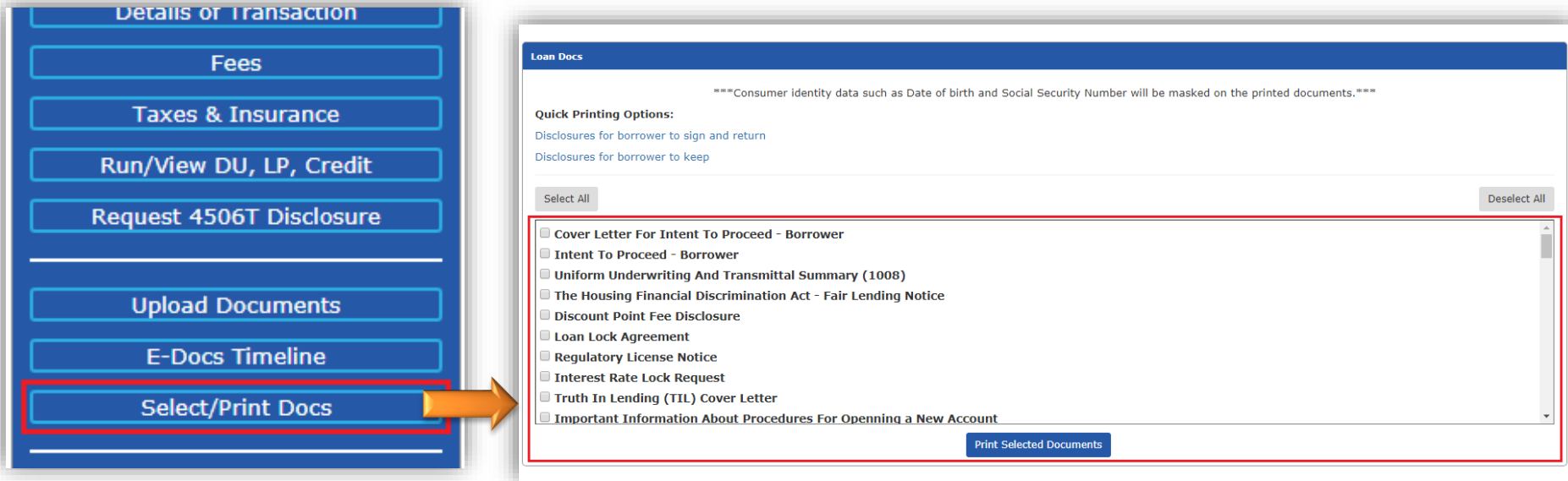
View the Loan Documents that are uploaded on the loan, using the **Upload Documents** button from SeeMyLoanStatus.

To upload a document or set of documents, click on the Upload Documents button. In the window that opens, simply drag and drop all the documents which you wish to upload or click on the Upload image icon to select and upload them. If you have one or multiple documents to submit; just upload them as-is. Once uploaded, the AI will automatically split, label, categorize, reference it to the relevant conditions and flag it for review to ensure the documents uploaded are reviewed the moment the loan or condition is picked up for review.

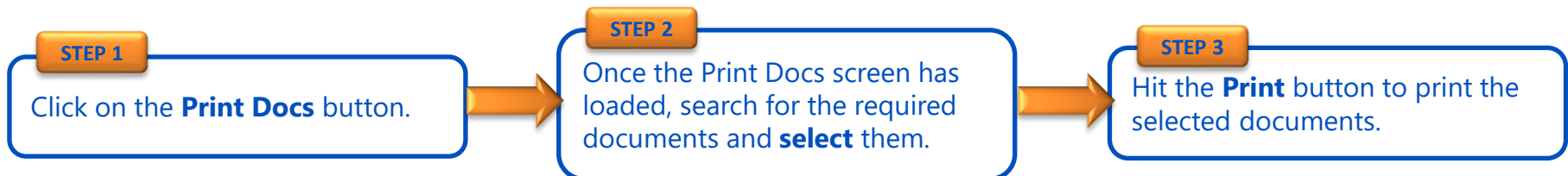
Tip: When reviewing the loans in your pipeline, you may also click on the 'Previous Uploads' icon next to the Loan Number to view already uploaded documents or to upload new documents to the loan.



Print additional loan documents such as state or program specific disclosures required on the loan using the **Print Docs** button. This will facilitate user with printing and emailing all the loan documents.



The image shows a screenshot of the SunWest loan management interface. On the left is a sidebar with several buttons: 'Details of Transaction', 'Fees', 'Taxes & Insurance', 'Run/View DU, LP, Credit', 'Request 4506T Disclosure', 'Upload Documents', 'E-Docs Timeline', and 'Select/Print Docs'. The 'Select/Print Docs' button is highlighted with a red border and an orange arrow points from it to the right. The right side of the image shows the 'Loan Docs' screen. At the top, it says 'Loan Docs' and has a disclaimer: '***Consumer identity data such as Date of birth and Social Security Number will be masked on the printed documents.***'. Below this, there are 'Quick Printing Options' for 'Disclosures for borrower to sign and return' and 'Disclosures for borrower to keep'. A list of documents is shown with checkboxes next to them: 'Cover Letter For Intent To Proceed - Borrower', 'Intent To Proceed - Borrower', 'Uniform Underwriting And Transmittal Summary (1008)', 'The Housing Financial Discrimination Act - Fair Lending Notice', 'Discount Point Fee Disclosure', 'Loan Lock Agreement', 'Regulatory License Notice', 'Interest Rate Lock Request', 'Truth In Lending (TIL) Cover Letter', and 'Important Information About Procedures For Opening a New Account'. There are 'Select All' and 'Deselect All' buttons at the top of the list. A 'Print Selected Documents' button is at the bottom right of the list.



***Note:** This page will only show 1008 / 1009 documents if the loan is a closed loan.

Setup



Action



DU/LPA Submission

Messages

View Loan Comments

Credit Report

E-Docs Timeline

View/Upload Documents

Print Docs

Request E-Disclosure

Request FHA Case

Order Appraisal

Request 4506T Disclosure

Send Disclosures

Update from FNMA file

Export to FNMA file

Submit to Cancel

Request Bank Statements

Support



- Retail users can request Bank Statements from the borrower(s) via Finicity Connect by clicking on "Request Bank Statements" link in the action menu.
- This page displays the following:
 - Which borrower(s) are eligible to receive the request
 - If there is any missing information and if so, what is required to complete the request.
 - The system will provide a confirmation message once the link is sent to the borrower.

Note: This page will not appear for Closed/Cancelled loans

Select Borrower for account verification ✕

Please note the Verification link will not be sent if there are errors for the chosen borrower.

☐ TEST TEST

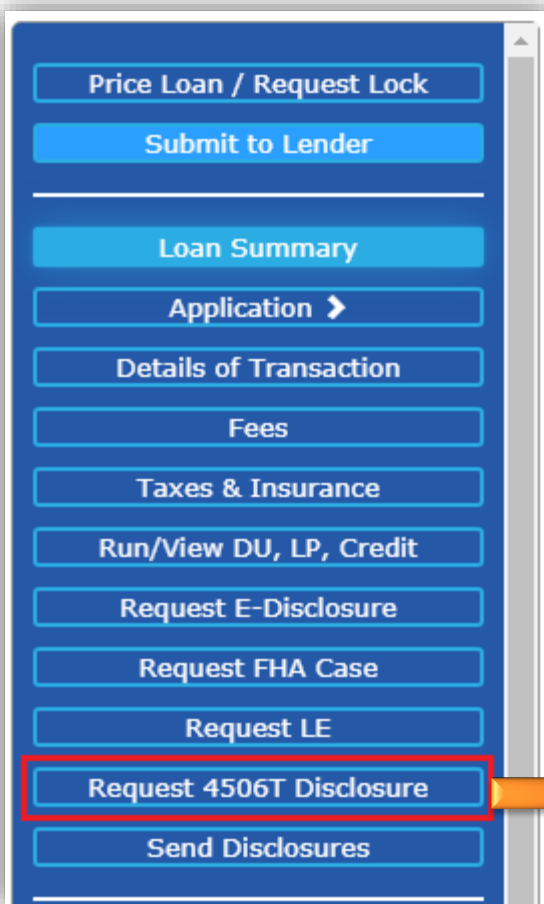
Do you want to proceed?

No Yes

✕

Finicity Link is sent to selected borrower(s)

OK



Price Loan / Request Lock

Submit to Lender

Loan Summary

Application ▶

Details of Transaction

Fees

Taxes & Insurance

Run/View DU, LP, Credit

Request E-Disclosure

Request FHA Case

Request LE

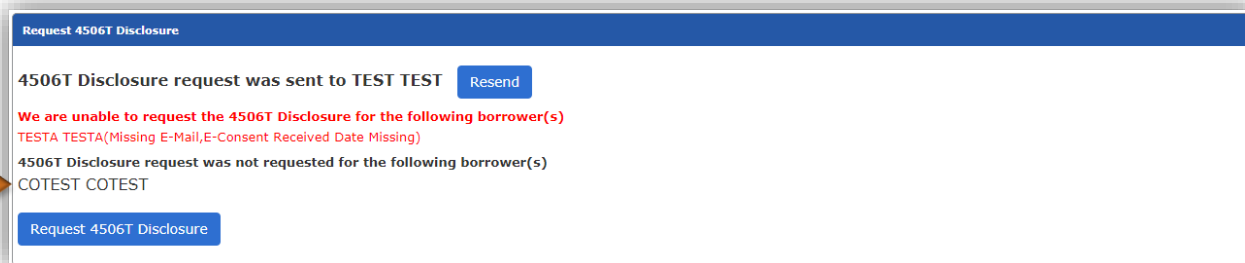
Request 4506T Disclosure

Send Disclosures

➤ Users can request a 4506T Disclosure from the borrower(s) via DocuSign.

➤ This page displays the following:

- Which borrower(s) are eligible to receive a request via DocuSign (eConsent is required for this feature to be active)
- If there is any missing information and if so, what is required to complete the request.



Request 4506T Disclosure

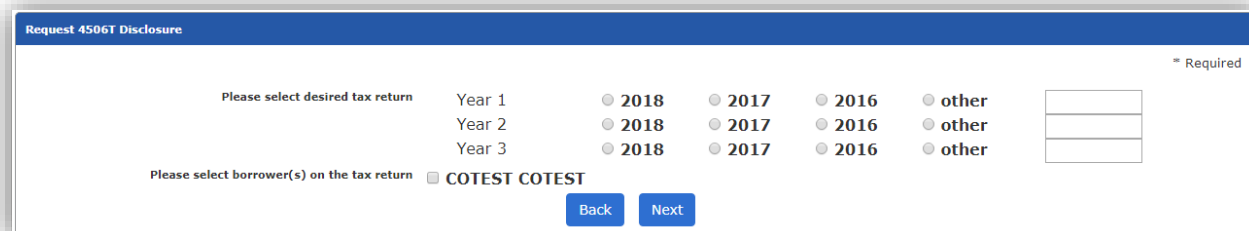
4506T Disclosure request was sent to TEST TEST [Resend](#)

We are unable to request the 4506T Disclosure for the following borrower(s)
TESTA TESTA(Missing E-Mail,E-Consent Received Date Missing)

4506T Disclosure request was not requested for the following borrower(s)
COTEST COTEST

[Request 4506T Disclosure](#)

- Clicking the Request button will display a new page that allows the user to select/enter up to 3 years and to 2 borrowers for whom the 4506T Disclosure has to be requested.



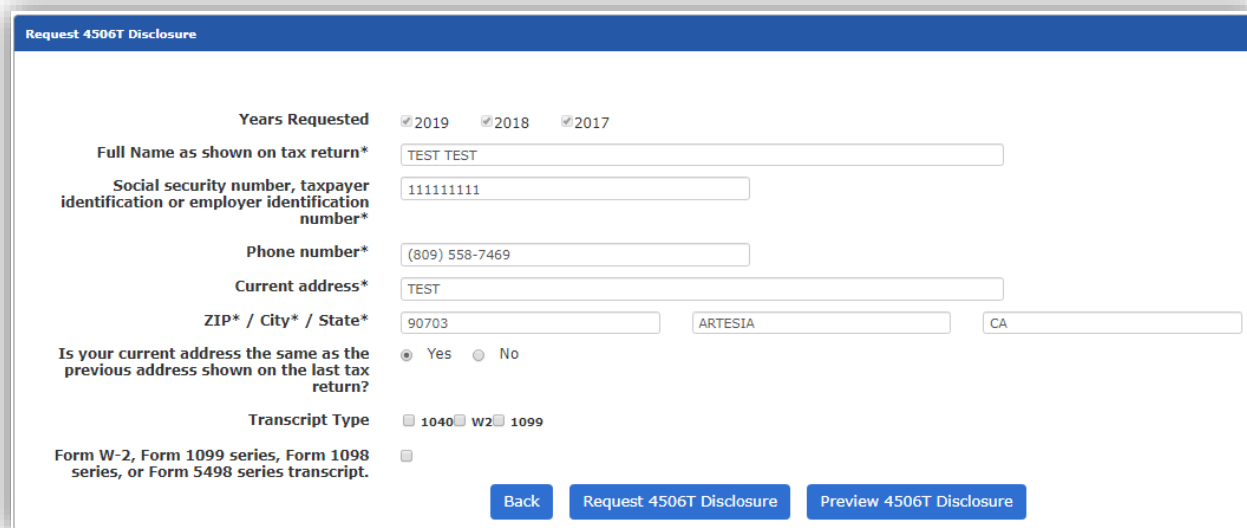
Request 4506T Disclosure

Please select desired tax return

Year 1	<input type="radio"/> 2018	<input type="radio"/> 2017	<input type="radio"/> 2016	<input type="radio"/> other	<input type="text"/>
Year 2	<input type="radio"/> 2018	<input type="radio"/> 2017	<input type="radio"/> 2016	<input type="radio"/> other	<input type="text"/>
Year 3	<input type="radio"/> 2018	<input type="radio"/> 2017	<input type="radio"/> 2016	<input type="radio"/> other	<input type="text"/>

Please select borrower(s) on the tax return ☐ COTEST ☐ COTEST

[Back](#) [Next](#)



Request 4506T Disclosure

Years Requested ☒ 2019 ☒ 2018 ☒ 2017

Full Name as shown on tax return*

Social security number, taxpayer identification or employer identification number*

Phone number*

Current address*

ZIP* / City* / State*

Is your current address the same as the previous address shown on the last tax return? ☒ Yes ☐ No

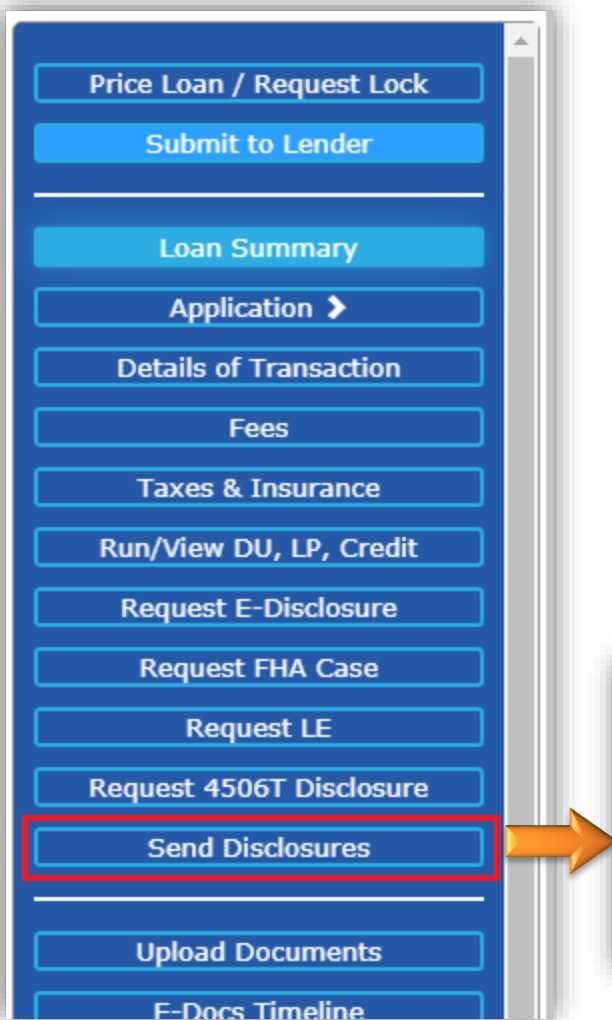
Transcript Type ☐ 1040 ☒ W2 ☐ 1099

Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. ☐

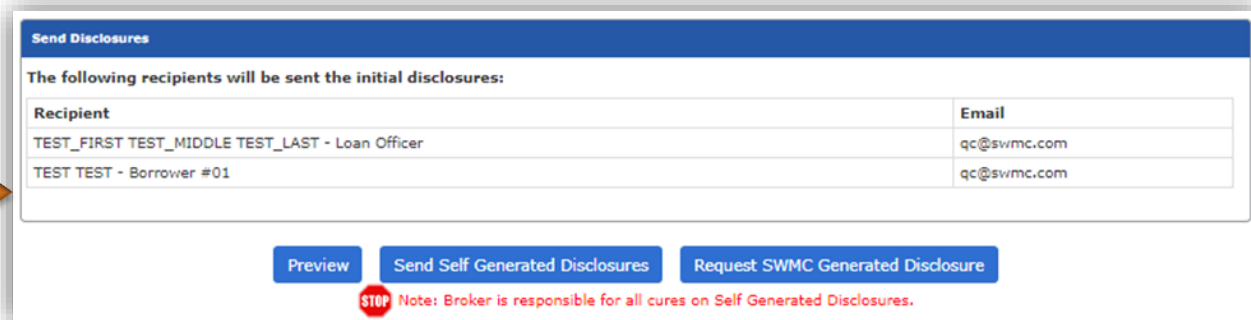
[Back](#) [Request 4506T Disclosure](#) [Preview 4506T Disclosure](#)

- After selecting the desired term and borrower(s), click next. You will need to complete all of the required fields and validate and/or complete any of the missing information in order to process the request.

- Once you click on Request "4506T Disclosure" the borrower(s) will receive an email request them to eSign the disclosure.



- The **Send Disclosures** feature will allow users to preview and send Initial Disclosures with the borrowers and the loan officer as the only recipients.
- If the loan does not satisfy all the requirements for not voiding LE, an error message will be shown to the user telling them the reasons why they can't send the disclosures.
- Click on **Send Disclosures** button shown in the side menu to access this page.
- A fee sheet must be supplied, and fees entered in the fee screen, or the Get Fees feature will need to be used before requesting disclosures.

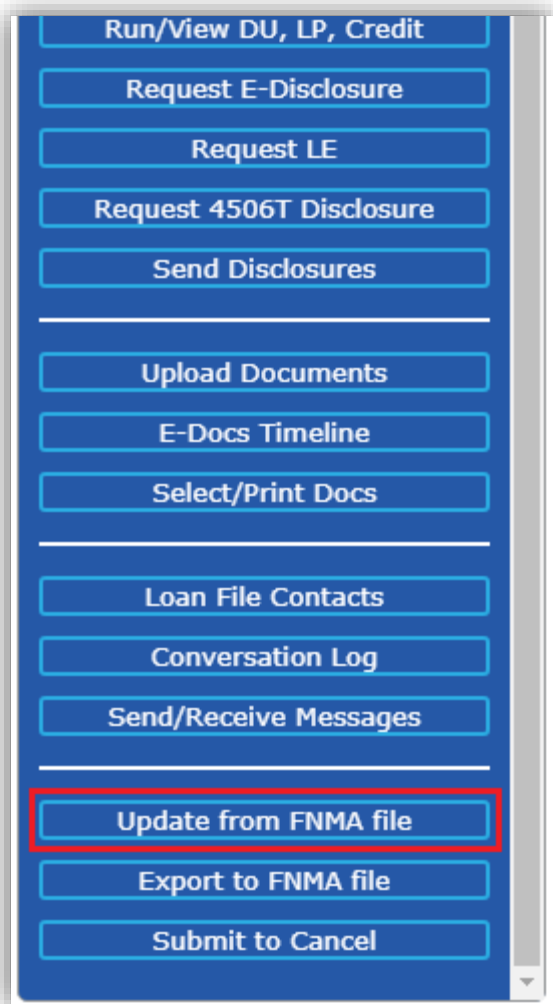


The 'Send Disclosures' page displays a table of recipients and three action buttons. A red 'STOP' icon and a note are located below the buttons.

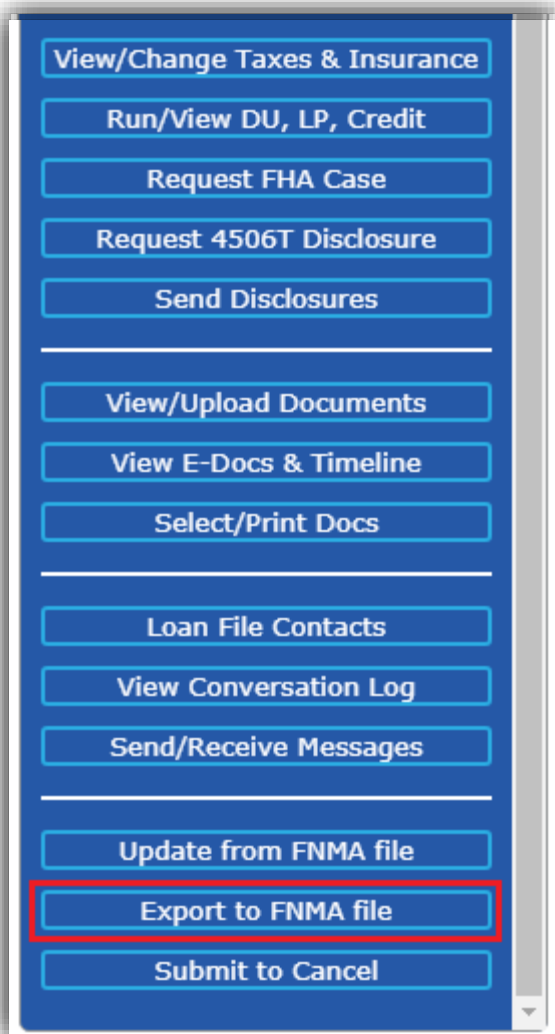
Send Disclosures	
The following recipients will be sent the initial disclosures:	
Recipient	Email
TEST_FIRST TEST_MIDDLE TEST_LAST - Loan Officer	qc@swmc.com
TEST TEST - Borrower #01	qc@swmc.com

[Preview](#) [Send Self Generated Disclosures](#) [Request SWMC Generated Disclosure](#)

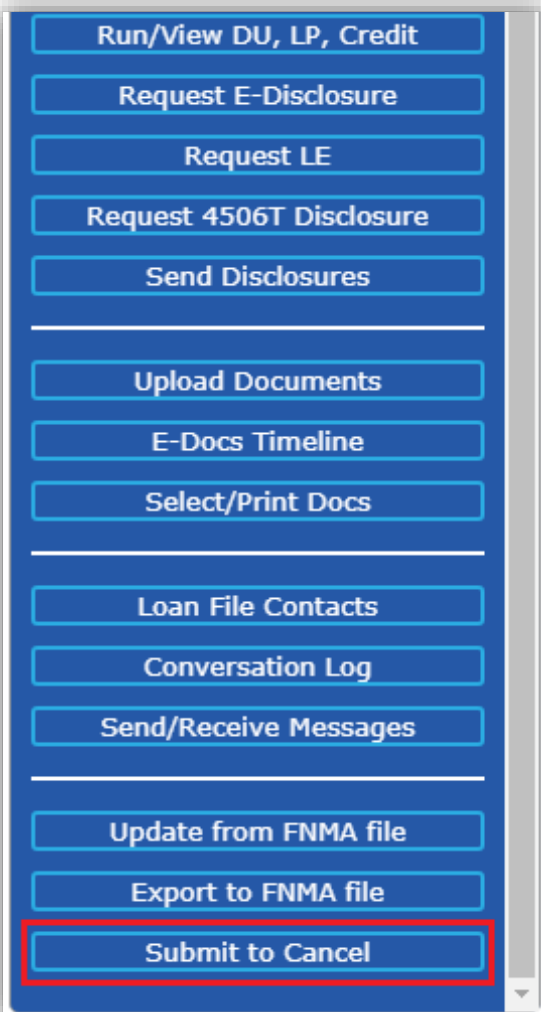
STOP Note: Broker is responsible for all cures on Self Generated Disclosures.



- User can directly update the loan data in SeeMyLoanStatus by uploading the updated FNMA loan file incase they have made changes to the loan file on another system.
- The FNMA file for re-importing loan data can be uploaded by clicking on "Update from FNMA file" link on the side menu under Action dropdown. This is applicable for forward loans with loan status before submit to loan boarding only:
- To upload the file, follow the below steps:
 - 1) Click on '**Update from FNMA file**' on the left menu
 - 2) Select the FNMA file
 - 3) Click open

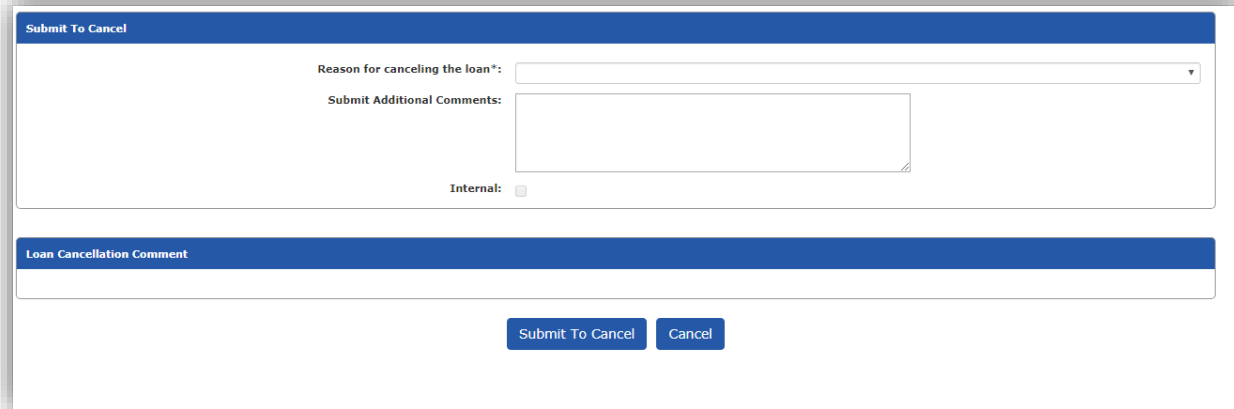


- User can directly export the loan data from SeeMyLoanStatus by exporting the FNMA loan file.
- The FNMA file can be exported by clicking on “Export to FNMA file” link on the side menu.



- Run/View DU, LP, Credit
- Request E-Disclosure
- Request LE
- Request 4506T Disclosure
- Send Disclosures
- Upload Documents
- E-Docs Timeline
- Select/Print Docs
- Loan File Contacts
- Conversation Log
- Send/Receive Messages
- Update from FNMA file
- Export to FNMA file
- Submit to Cancel**

- User can directly Submit the loan for cancellation in SeeMyLoanStatus from Submit to Cancel page.
- The user will have to select the reason for submitting the loan for cancellation.
- The user can also provide and additional comments on the cancellation.
- Note: Once a loan is submitted to cancel, it cannot be reverted. User will no longer be able to edit / update data on other pages.



Submit To Cancel

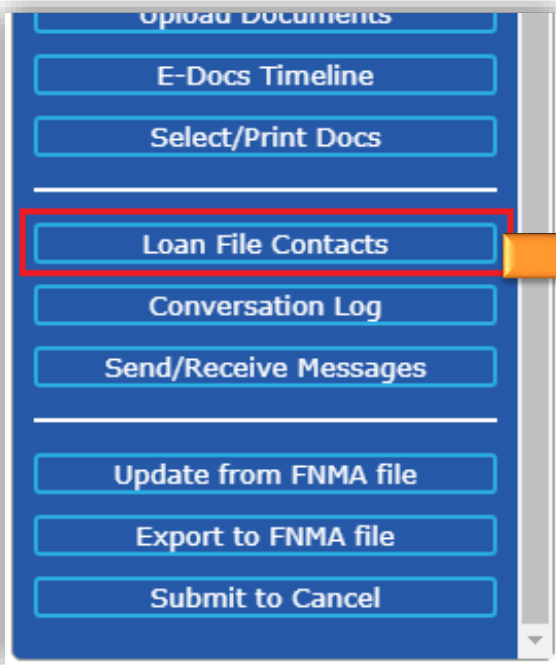
Reason for canceling the loan*:

Submit Additional Comments:

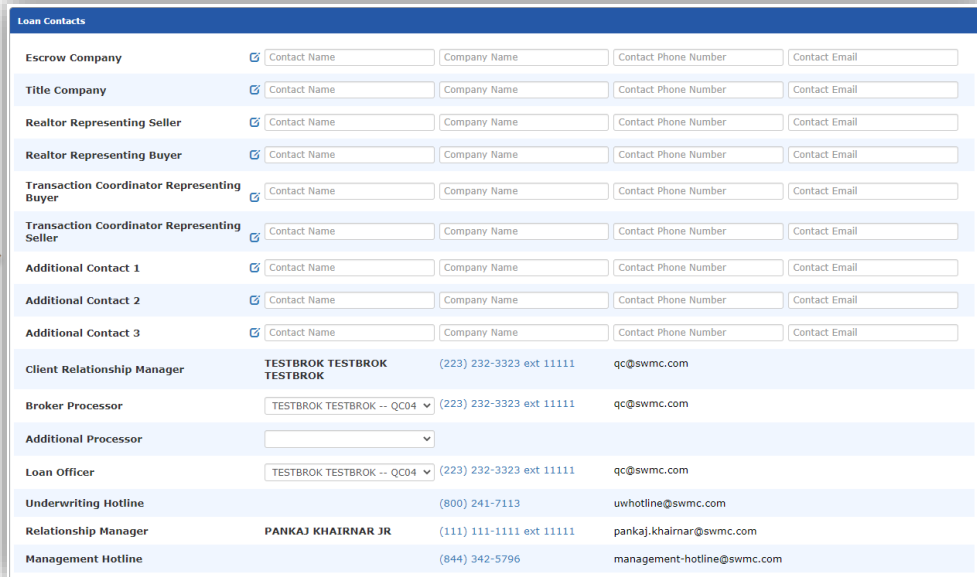
Internal: ☐

Loan Cancellation Comment


The page allows SeeMyLoanStatus users to access contact information regarding Escrow Company, Title Company, Listing Agent Company, Selling Agent Company, Builder, Client Relationship Manager, Underwriter, Underwriting Hotline, Customer Care/Relationship Manager and Management Hotline.

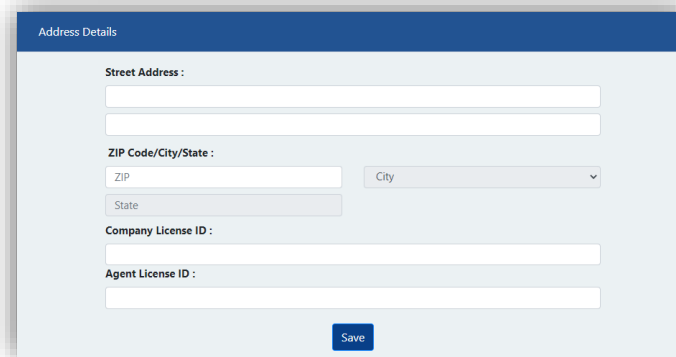


- Upload Documents
- E-Docs Timeline
- Select/Print Docs
- Loan File Contacts**
- Conversation Log
- Send/Receive Messages
- Update from FNMA file
- Export to FNMA file
- Submit to Cancel



Role	Contact Name	Company Name	Contact Phone Number	Contact Email
Escrow Company	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title Company	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Realtor Representing Seller	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Realtor Representing Buyer	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Transaction Coordinator Representing Buyer	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Transaction Coordinator Representing Seller	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Additional Contact 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Additional Contact 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Additional Contact 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Client Relationship Manager	TESTBROK TESTBROK		(223) 232-3323 ext 11111	qc@swmc.com
Broker Processor	TESTBROK TESTBROK -- QC04		(223) 232-3323 ext 11111	qc@swmc.com
Additional Processor	<input type="text"/>			
Loan Officer	TESTBROK TESTBROK -- QC04		(223) 232-3323 ext 11111	qc@swmc.com
Underwriting Hotline			(800) 241-7113	uw hotline@swmc.com
Relationship Manager	PANKAJ KHAIRNAR JR		(111) 111-1111 ext 11111	pankaj.khairnar@swmc.com
Management Hotline			(844) 342-5796	management-hotline@swmc.com

Clicking on the  icon will open the edit contact details dialog box.



Address Details

Street Address :

ZIP Code/City/State :
ZIP City
State

Company License ID :

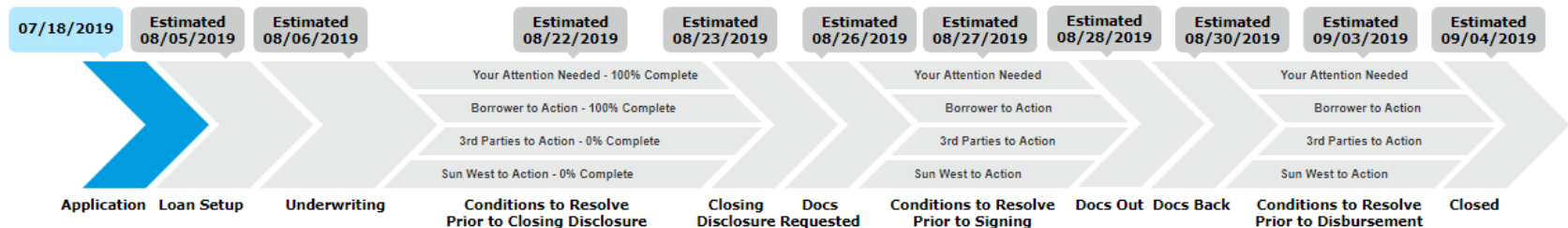
Agent License ID :

SeeMyLoanStatus makes it effortless to view the status of your loan at one place on the Loan Status page:

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

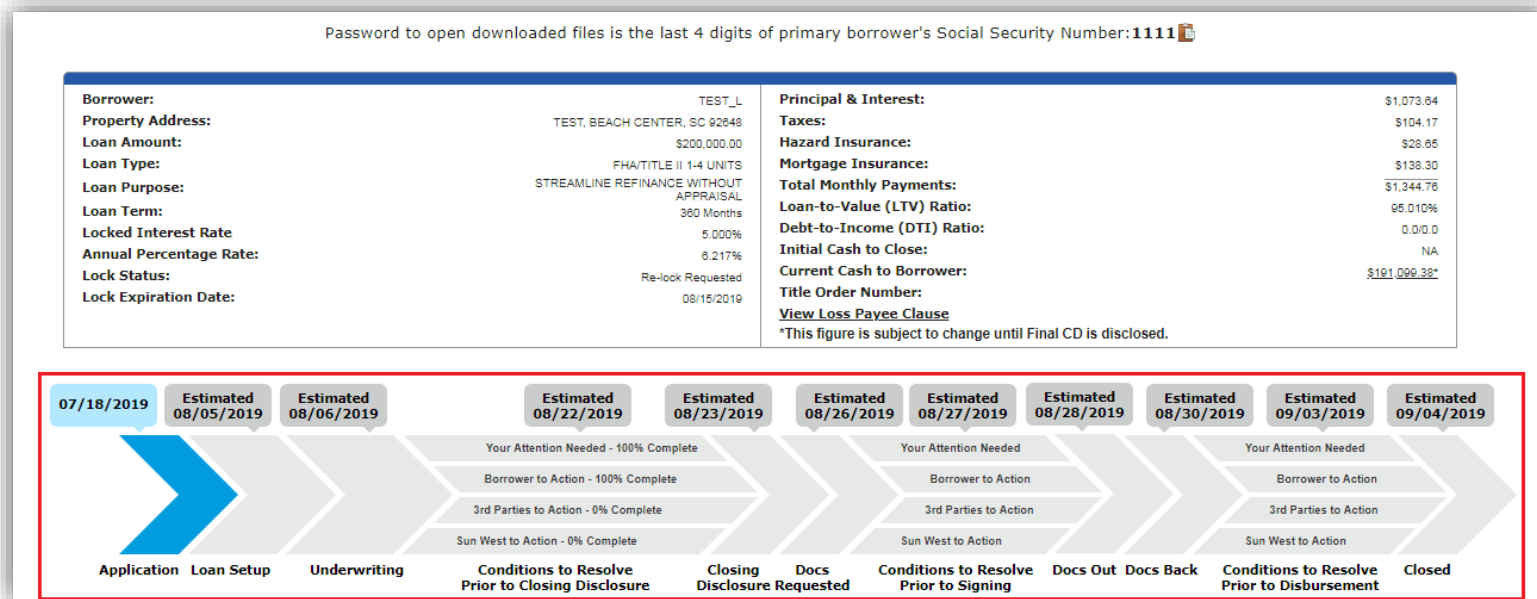
Password to open downloaded files is the last 4 digits of primary borrower's Social Security Number: **1111**

Borrower:	TEST_L	Principal & Interest:	\$1,073.64
Property Address:	TEST, BEACH CENTER, SC 29248	Taxes:	\$104.17
Loan Amount:	\$200,000.00	Hazard Insurance:	\$28.66
Loan Type:	FHA/TITLE II 1-4 UNITS	Mortgage Insurance:	\$138.30
Loan Purpose:	STREAMLINE REFINANCE WITHOUT APPRAISAL	Total Monthly Payments:	\$1,344.76
Loan Term:	360 Months	Loan-to-Value (LTV) Ratio:	95.010%
Locked Interest Rate:	5.000%	Debt-to-Income (DTI) Ratio:	0.0/0.0
Annual Percentage Rate:	6.217%	Initial Cash to Close:	NA
Lock Status:	Re-lock Requested	Current Cash to Borrower:	\$191,099.38*
Lock Expiration Date:	08/15/2019	Title Order Number:	
		View Loss Payee Clause	
		*This figure is subject to change until Final CD is disclosed.	



As an Originator, 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 application to 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

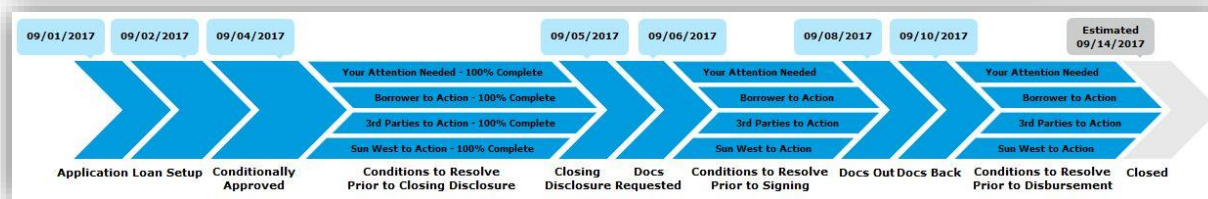
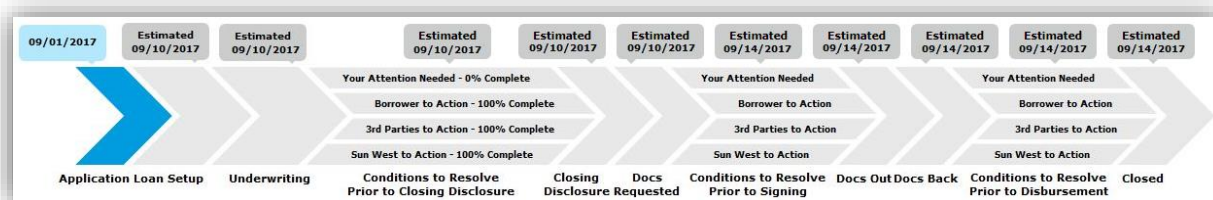


Color Coding in Loan Status graph:

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

The Loan Status progress bar of SeeMyLoanStatus displays the advancement of loan processing stages in Sun West Loan Management System 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.

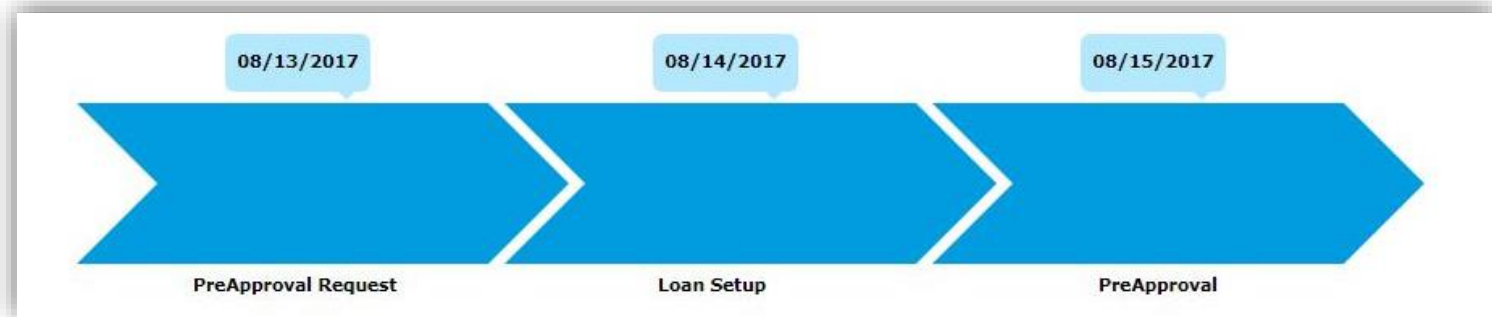


How to Read PreApproval Loan Status Graph?

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.

When a loan is Pre-Approved, the Loan Status page will display the Pre-Approval section, which contains a button to download the Pre-Approval Letter.

How to Read Standard Loan Status Graph?

Let's get to know the significance of loan stages shown on the loan progress graph of SeeMyLoanStatus for retail (A**) and wholesale (B*) loans:

1

Application

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



2

Loan Setup

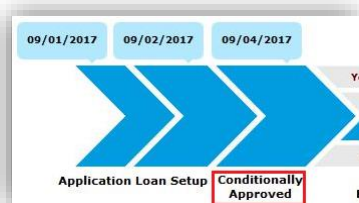
Loan Setup stage is marked completed when the boarding of your loan has been completed.



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".

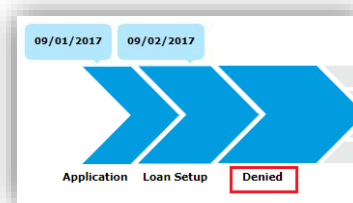
Underwriting process is broken down into different steps that include the review of the loan to ensure compliance with agency / investor guidelines, followed by the review of the loan to ensure loan meets Sun West's credit philosophy and overlays (if any), and then finally a decision by the underwriter(s) subject to any conditions.



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:

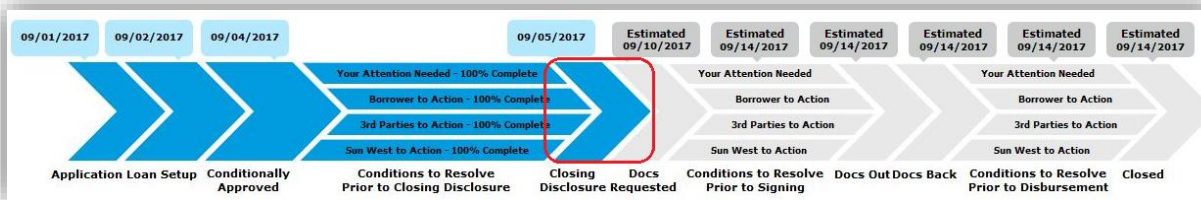
- **Your Attention Needed** - Displays the progress of open conditions that you need to address.
- **LO / Broker to Action** - Displays the progress of open conditions that your originator needs to address.
- **3rd Parties to Action** - Displays the progress of third-party related conditions. Third parties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



5

Closing Disclosure

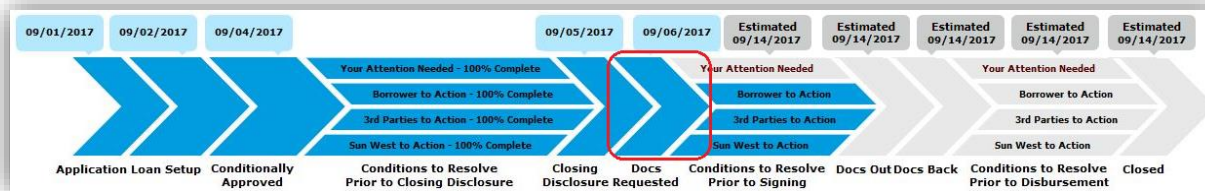
Closing Disclosure stage is marked completed when Closing Disclosure (CD) has been issued to borrower prior to preparation of the closing documents. (**NOTE:** This stage is not applicable for HECM loans)



6

Docs Requested

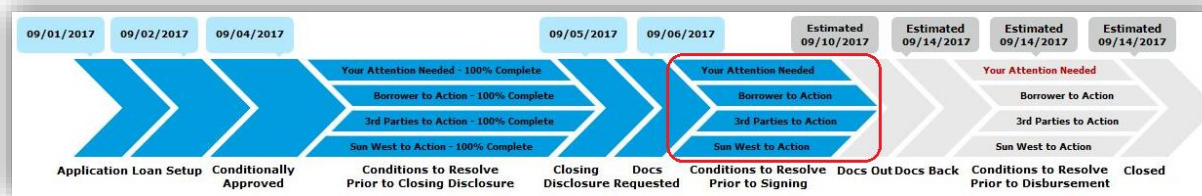
Docs Requested stage is marked completed when request to prepare closing documents has been sent.



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 borrower 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.

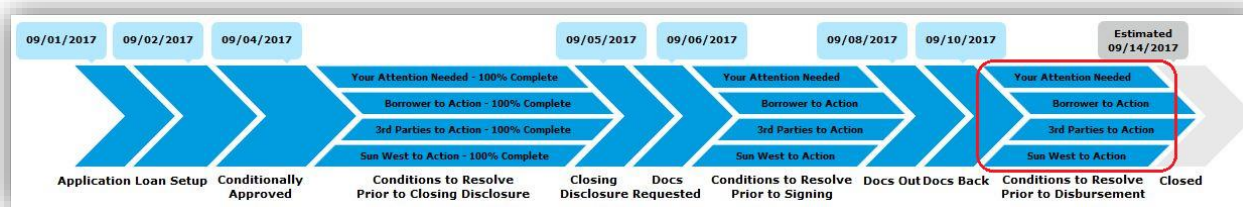


10

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 originator needs to address.
- **Borrower to Action** - Displays the progress of open conditions that borrower 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.

Congratulations!

This loan has now been funded.

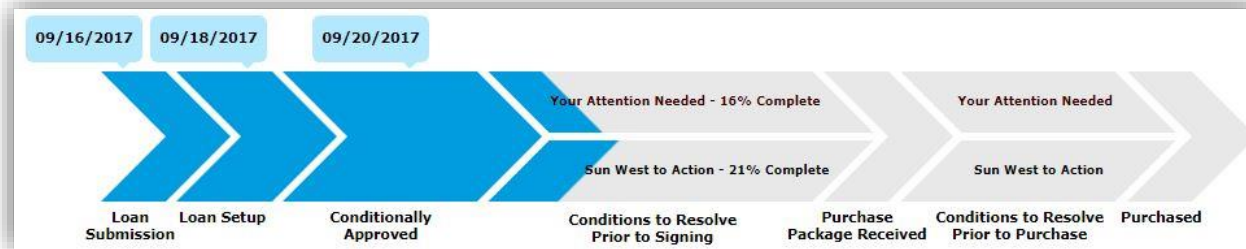
Track Loan Progress on Correspondent Loans

The Loan Status progress bar of SeeMyLoanStatus for correspondent loans displays the advancement of loan processing stages in Sun West Loan Management System applicable as per the origination channel of the loan through the stages of **Loan Setup** >> **Underwriting** (if underwritten by Sun West) >> **Docs Draw** (if drawn by Sun West) >> **Loan Purchase**.

For C10(Forward) / C31(HECM) Closed loans underwritten, docs drawn and Funded by Correspondent:



For C11 Forward Closed loans underwritten by Sun West and Docs Drawn & Funded by Correspondent:



For C12 Forward Closed loans underwritten & Docs Drawn by Sun West and Funded by Correspondent:



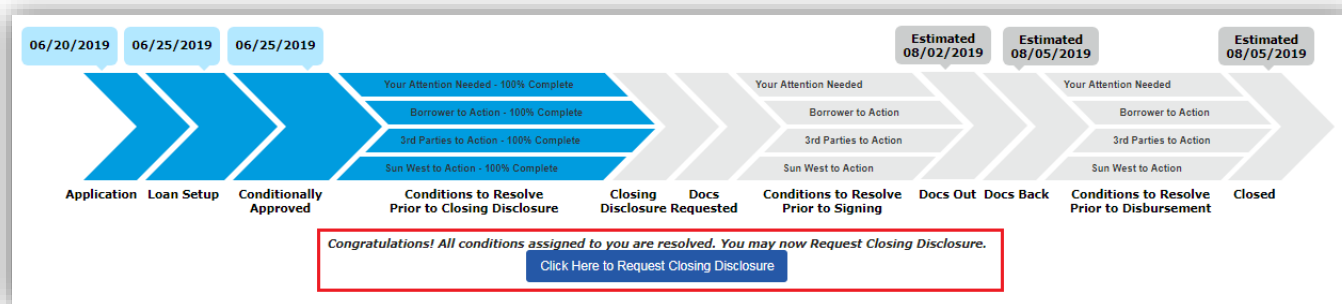
Significance of Correspondent Loan Stages

Loan Stage	Description
Loan Submission	Loan Submitted to Sun West's loan origination system
Loan Setup	Loan Details updated in Sun West's loan origination system based on the information available
Underwriting	Loan approval decision issued by underwriting department subject to satisfaction of conditions
Conditions to Resolve Prior to Closing Disclosure	<p>Your Attention Needed - Conditions that require action such as document submission, signature, etc. from you to resolve the requirement prior to sending closing disclosure.</p> <p>Sun West to Action - Conditions that require verification and other tasks to be performed by Sun West staff to resolve the requirement prior to sending closing disclosure.</p>
Closing Disclosure	Closing Disclosure issued in preparation for closing on the loan
Docs Requested	Closing documents preparation requested
Conditions to Resolve Prior to Signing	<p>Your Attention Needed - Conditions that require action such as document submission, signature, etc. from you to resolve the requirement prior to signing closing documents.</p> <p>Sun West to Action - Conditions that require verification and other tasks to be performed by Sun West staff to resolve the requirement prior to signing closing documents.</p>
Docs Out	Final loan documents prepared and sent for execution
Purchase Package Received	Complete loan package received for Pre-purchase review
Purchase Package Reviewed	Loan package submitted for purchase has been reviewed
Conditions to Resolve Prior to Purchase	<p>Your Attention Needed - Conditions that require action such as document submission, signature, etc. from you to resolve the requirement.</p> <p>Sun West to Action - Conditions that require verification and other tasks to be performed by Sun West staff to resolve the requirement.</p>
Purchased	Loan is closed and funds disbursed to the closing agent

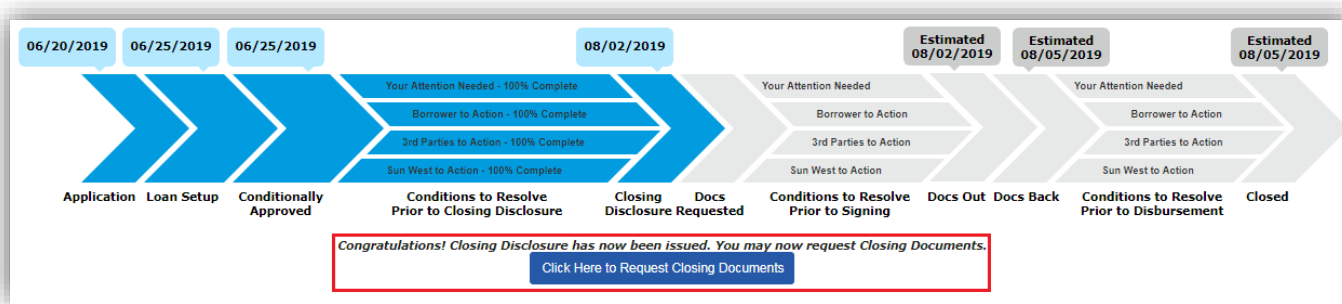
Request Closing Documents / Disclosures

You can request for Closing Documents and/or Closing Disclosure on the loans from SeeMyLoanStatus.

- ✓ To place the request for Closing Disclosures, click on the '**Click Here to Request Closing Disclosure**' button shown below the loan status chevron graph.
- ✓ **Note:** This button will render only once all external "Prior to Docs" and "Suspended" conditions are resolved/waived on Approved loans on which Initial Closing Disclosure is not yet sent. 'Click Here to Request Closing Disclosure' feature is only applicable for forward loans for which TRID guidelines are applicable.



- ✓ To place the request for Closing Documents, click on the '**Click Here to Request Closing Documents**' button shown below the loan status chevron graph.
- ✓ **Note:** This button will render only once all external "Prior to Docs" and "Suspended" conditions are resolved/waived on the Approved loan and Initial Closing Disclosure has been sent.



- The **Request CD** feature allows you to submit your request to prepare and send the Closing Disclosure to borrower.
- This feature will be available only when the loan status is conditionally approved or later.
- Click on **Request CD** button shown in the side menu
- The page has the following sections:
 - Loan Amount

Loan Amount		Checked <input checked="" type="checkbox"/>
Base Loan Amount		\$94,841.00
Upfront MI.	\$1,659.71	\$0.71
Loan Amount		\$96,500.00

- Total Closing Costs

Total Closing Costs	Verify Closing Cost	Checked <input type="checkbox"/>
Closing Costs Subtotals		\$3,579.69
Lender Credits		\$0.00

▲ Total Payoffs (This section will appear only for refinance loans)

Payoffs	Checked <input checked="" type="checkbox"/>
TEST	<input type="text" value="\$3,000.00"/>
TEST1	<input type="text" value="\$3,100.00"/>
TEST2	<input type="text" value="\$3,200.00"/>
TEST3	<input type="text" value="\$3,300.00"/>

▲ Once checkboxes for all available sections are checked, the Order Closing Disclosure section with 'Request CD' and 'Send CD' buttons will be displayed.

Order Closing Disclosure	
<input type="button" value="Request CD"/>	<input type="button" value="Send CD"/>

- ▲ If user clicks "Request CD" button, following will appear:



- ▲ **Note:** In this box, the user can enter a comment for the INCD condition.
- ▲ **Request CD:** When user clicks this button, INCD condition will be escalate to closing disclosure team along with the comment.
- ▲ **Cancel:** When user clicks this button, the 'Request CD' and 'Send CD' buttons will be displayed again

▲ If the user clicks "Send CD" button, following buttons will appear:

Order Closing Disclosure

The following recipients will be sent the the Closing Disclosures:

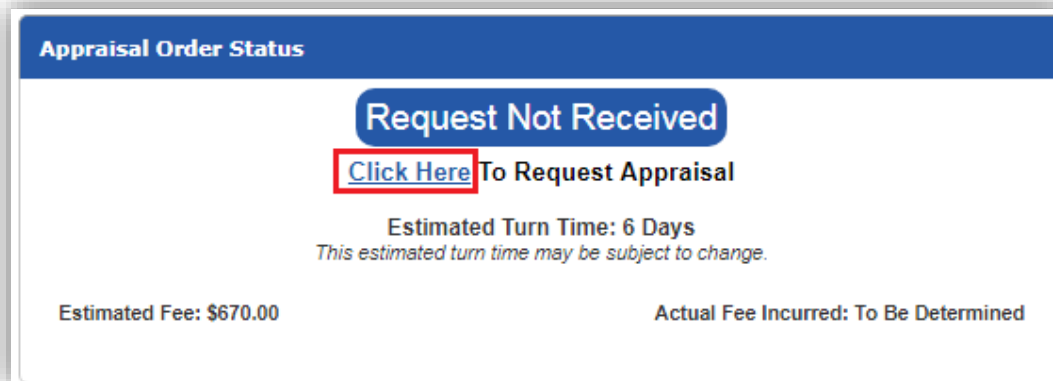
Recipient	Email
Test Nbo Test Nbo - Non-borrowing Owner	cronjobtesting@swmc.com
Test1 Test1 - Primary Borrower	qc@swmc.com
Test2 Tset2 - Borrower	qc@swmc.com
Test3 Test3 - Borrower	cronjobtesting@swmc.com
Test4 Test4 - Borrower	qc@swmc.com
Test1nbs Test1nbs - Non-Borrowing Spouse	qc@swmc.com
Pankaj Khairnar - Loan Officer, Processor, Interviewer	pankaj.khairnar@swmc.com

Preview CDSend CDCancel

- ▲ **Preview CD:** When user clicks this button, Initial Closing Disclosure package will be printed as pdf for preview
- ▲ **Send CD:** When user clicks this button, envelope will be generated and sent to the recipients.
- ▲ **Cancel:** When user clicks this button, the 'Request CD' and 'Send CD' buttons will be displayed again

Requesting Appraisal Orders

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



Appraisal Order Status

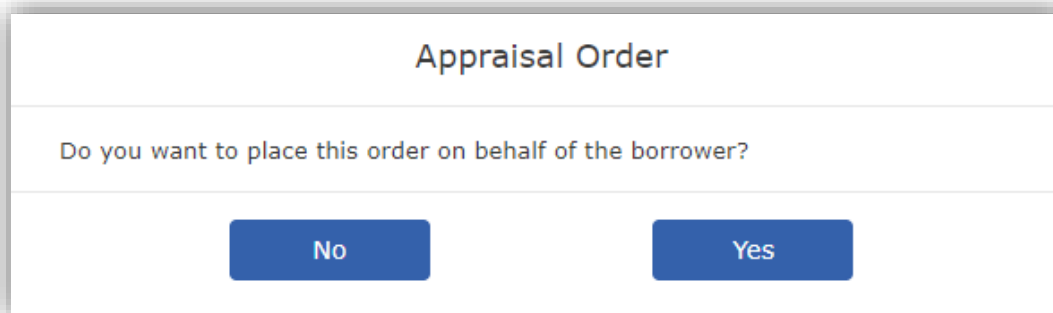
Request Not Received

[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 request the required services on behalf of the borrower or send the request to the borrower to place the order:



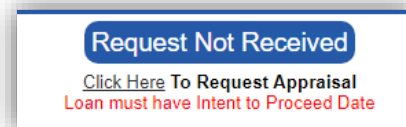
Appraisal Order

Do you want to place this order on behalf of the borrower?

No **Yes**

To place the request on behalf of the borrower, select "Yes". If the user selects "No", a system generated email will be sent to the borrower with a link to make the appraisal order request.

Note: Users will only be able to request an appraisal when Intent to Proceed Date is present on the loan.



Request Not Received

[Click Here](#) To Request Appraisal
Loan must have Intent to Proceed Date

When the user selects “No” for placing the appraisal order request on behalf of the borrower.

Appraisal Order

By submitting this request a notification will be sent to Jhon Smith on this email luis.ojeda@swmc.com to order and pay for the appraisal..

CancelSend Request

Follow the steps given below, to place an appraisal order request on behalf of the borrower:

Step 1: Select “Yes” to place an appraisal order request on behalf of the borrower. An estimated cost for the service selected will be displayed. Click Yes and continue once you agree to the terms.

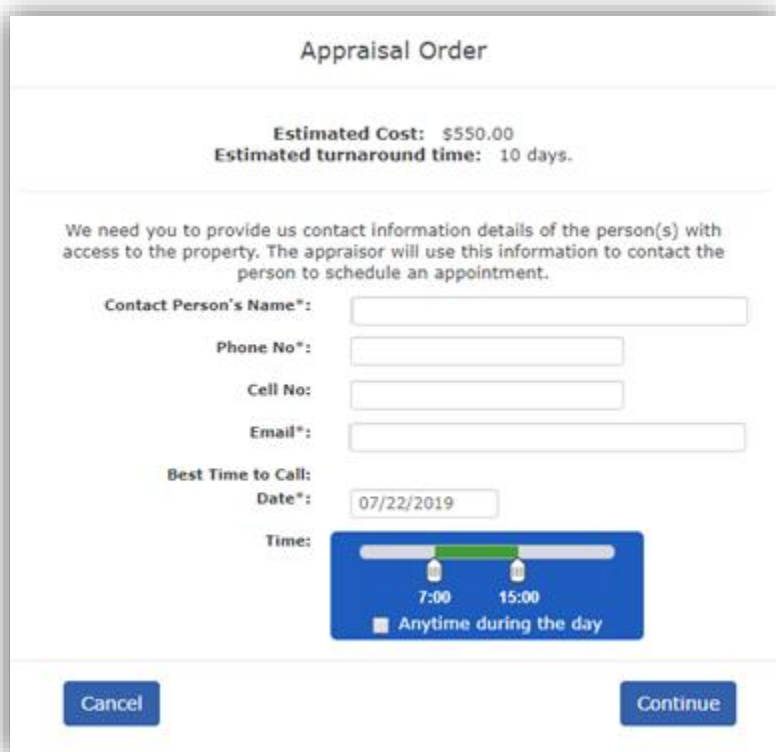
Appraisal Order

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

CancelContinue

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.

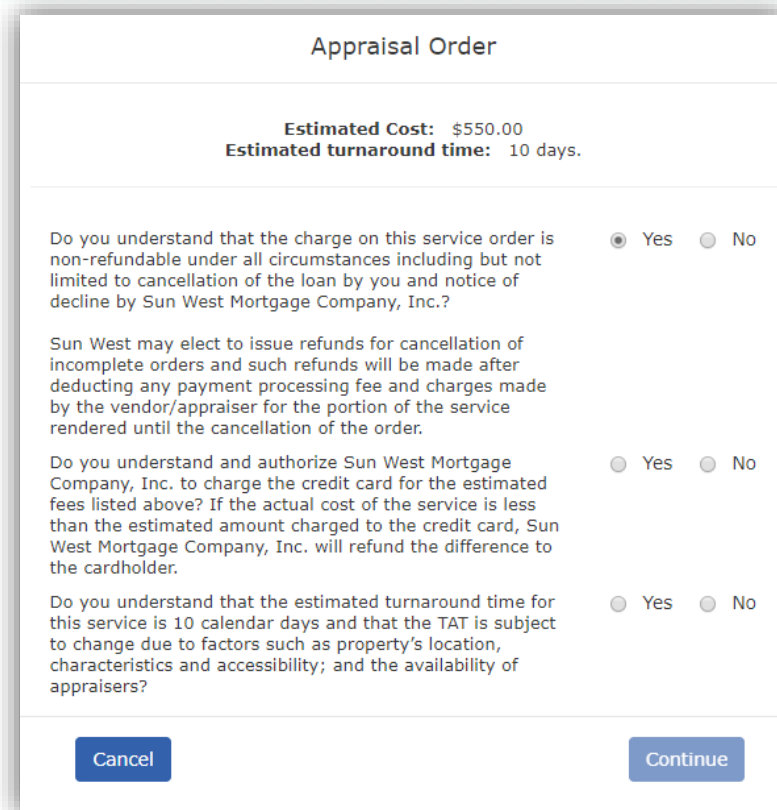
Contact Person's Name*:

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.

Requesting Appraisal Orders (Continued)

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:

CancelContinue

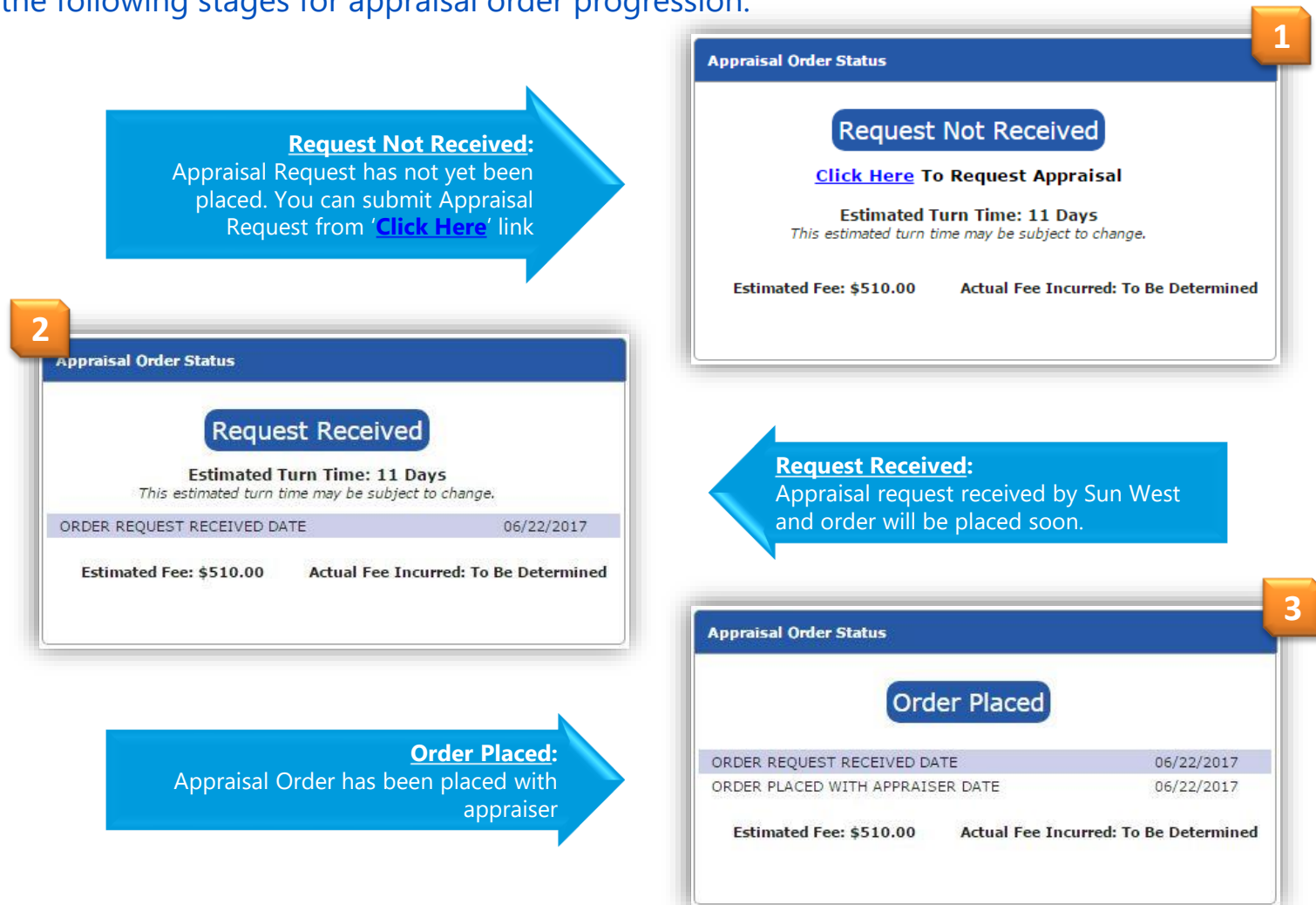
Appraisal Order

Your order has been submitted succesfully.

Close

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

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



Inspection Scheduled:

Property Inspection scheduled on Inspection Date shown

4

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

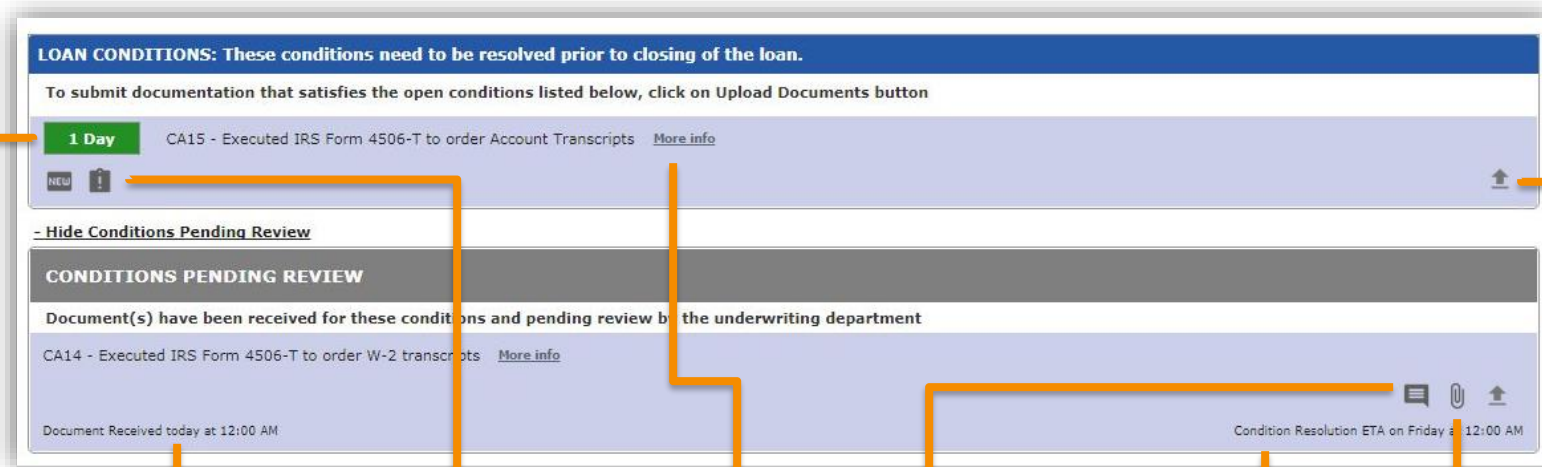
Actual Fee Incurred: \$450.00

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.

Loan Conditions section of SeeMyLoanStatus allows loan officers to view and take action on the requirements that must be met after the loan has been approved by Sun West.



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

Date & time of documents received for requirement resolution

Icons to notify condition type (Prior to Docs, Prior to Fund, Suspend).
Flags to indicate newly added condition and Incomplete Submissions.

Click to expand and view complete requirement description

View previously added comments on the loan condition.

Estimated date & time of requirement resolution.








View previously uploaded documents on the loan condition.

Click to upload documents to satisfy the requirement and add comments.
NOTE:
This upload option is available against all types of conditions shown on the page.

Originators can track the pending loan conditions that require attention and actions as per the condition requirement(s), upload document(s) and add/view comments on the conditions from **Loan Conditions** section after the loan has been approved.

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 Upload Documents button

11 Days	2001 - APPRAISER COMPANY More info	 	
4 Days	20K2 - 203(k) Consultant Report More info	 	
Today	CA12 - Final <1003 /1009> signed by borrower and loan officer More info		

- Hide Conditions Pending Review

CONDITIONS PENDING REVIEW


Document(s) have been received for these conditions and pending review by the underwriting department

CA15 - Executed IRS Form 4506-T to order Account Transcripts More info	 	
--	---	---

Document Received today at 11:44 PM


- Hide ALERT/MEMO Conditions

ALERT/MEMO CONDITIONS

PAY1 - Proof of payments for any payments made from the borrower's escrow account required More info	
--	--

- Hide Trailing Docs Conditions

Trailing Docs Conditions

175 Days	FL55 - Tax Certificate for subject Property More info	
-----------------	---	---

01

Loan Conditions –

These are open Prior to Docs, Prior to Funding and Prior to Loan Purchase conditions that needs to be resolved prior to closing of the loan.

*Note: Open condition will move to the **Conditions Pending Review group** once document is uploaded on it.*

02

Conditions Pending Review –

These are Open conditions on which documents have been received, but they are pending to be reviewed.

03

Alert/Memo Conditions –

These are Open conditions on which no action is required from you. These are for information purpose only.

04

Trailing Docs Conditions –

These are Open Trailing Docs conditions on which documents need to be submitted for documentation purposes.

Upload Documents on Loan Condition

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 FL55 - There is no tax certificate in file. County / Property taxes are a part of monthly housing expenses. Accurate determination of taxes helps in correct evaluation of debt to income ratios. Tax certificate is required for accurate determination of taxes payable on the property on annual basis. U/W RM / Processor to obtain tax certificate from county website (except in the state of Texas where tax certificate needs to be obtained via Title Company only). If tax certificate is not available on the website then please contact the title company and obtain the tax certificate.

Enter your comment:

Tax Certificate for year 2016 uploaded.

Upload

File 1 Tax Certificate...Park Avn..pdf

Description:

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 has been verified to be true copy of the original, from:

Name of Source*

Date Verified*

1

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

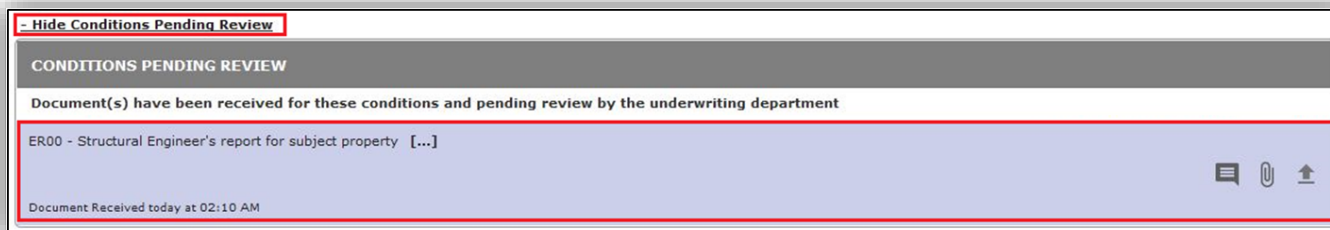
2


- 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).
- You can upload up to **20** 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.

3

- Check the Certification checkbox. Enter -
 - **Name of Source** (Individual, company or any other source who provided the document to you),
 - **Date Verified**
- Click on **Submit** button.

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



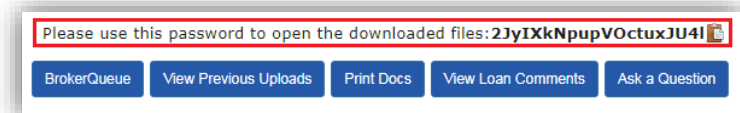
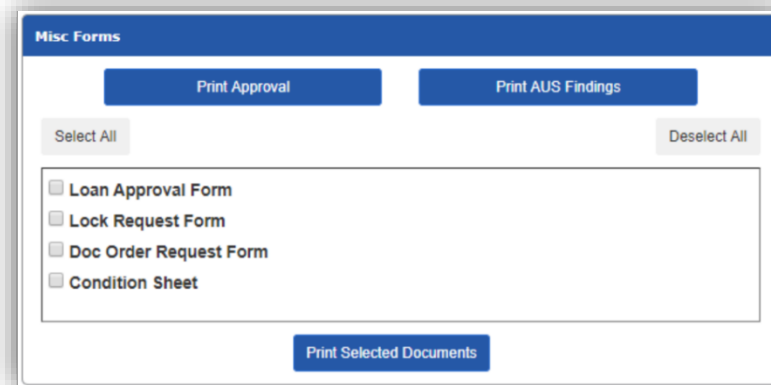
Any document uploaded by you or your company users on any condition, will appear in the **View/Upload Documents** section. This section appears upon clicking View/Upload Documents icon () for respective condition.

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

The **Misc Forms** feature of SeeMyLoanStatus provide an ease in downloading important loan forms and documents helping the loan process to move faster.

Follow these simple steps to **download** required loan forms :

1. Go to **Misc Forms** section. Select the forms from the list and click on **Print Selected Documents**.
2. If the downloaded document is encrypted, then use the password provided at the top of the SeeMyLoanStatus page to open it.

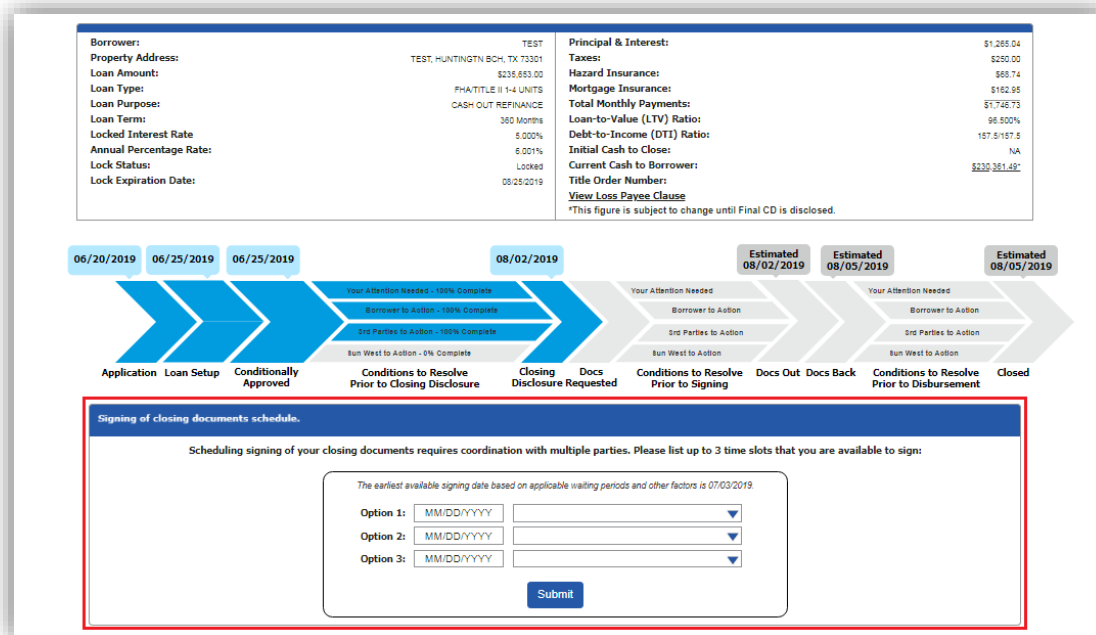


Note: The Print AUS Findings button will only be shown once the report is available on imaging

Schedule Loan Closing (Document Signing)

Once the Closing Disclosures are received and acknowledged by borrower and loan is ready for document signing, you can submit preferred schedule for the final document signing on Wholesale Loans.

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



Borrower: TEST
Property Address: TEST, HUNTINGTON BOUL, TX 73301
Loan Amount: \$235,653.00
Loan Type: FHA/TITLE II 1-4 UNITS
Loan Purpose: CASH OUT REFINANCE
Loan Term: 360 Months
Locked Interest Rate: 5.000%
Annual Percentage Rate: 6.001%
Lock Status: Locked
Lock Expiration Date: 08/25/2019

Principal & Interest: \$1,265.04
Taxes: \$250.00
Hazard Insurance: \$68.74
Mortgage Insurance: \$162.96
Total Monthly Payments: \$1,746.73
Loan-to-Value (LTV) Ratio: 96.500%
Debt-to-Income (DTI) Ratio: 157.5/157.5
Initial Cash to Close: NA
Current Cash to Borrower: \$230,361.49
Title Order Number:
[View Loss Payee Clause](#)
*This figure is subject to change until Final CD is disclosed.

Timeline:

- 06/20/2019: Application
- 06/25/2019: Loan Setup
- 06/25/2019: Conditionally Approved
- 08/02/2019: Closing Disclosure Requested
- 08/02/2019: Docs Out
- 08/05/2019: Docs Back
- 08/05/2019: Closed

Signing of closing documents schedule.

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

The earliest available signing date based on applicable waiting periods and other factors is 07/03/2019

Option 1: MM/DD/YYYY

Option 2: MM/DD/YYYY

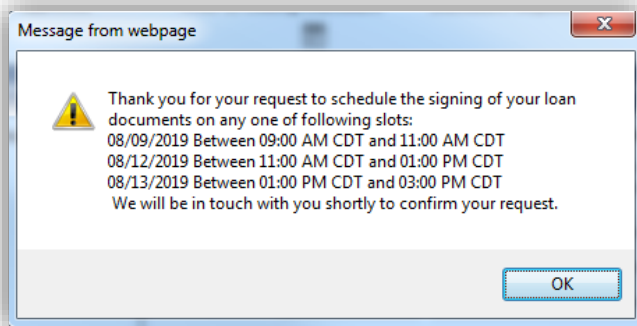
Option 3: MM/DD/YYYY

Submit

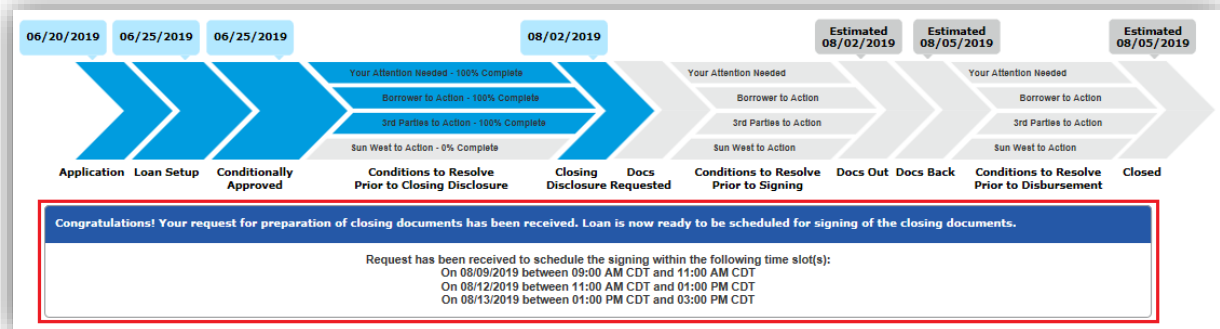
- ✓ The available dates will be displayed on the calendar so as to be compliant with regulatory timelines and other factors.
 - ✓ The earliest signing date must be at least 3 days after initial Closing Disclosure was issued.
 - ✓ Signing must be scheduled before expiration of the interest rate lock on your loan.

Schedule Loan Closing (Document Signing)

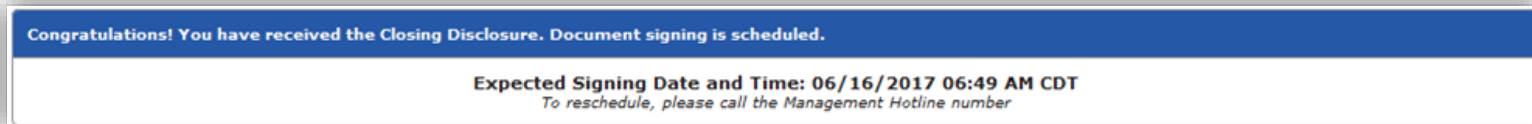
- Once the submit button is clicked, a pop-up message is displayed, confirming that the request to schedule the signing of loan documents has been submitted for the time slots.



- Click on 'OK'. The selected timeslots will now be displayed on the Loan Status page below the chevron graph.

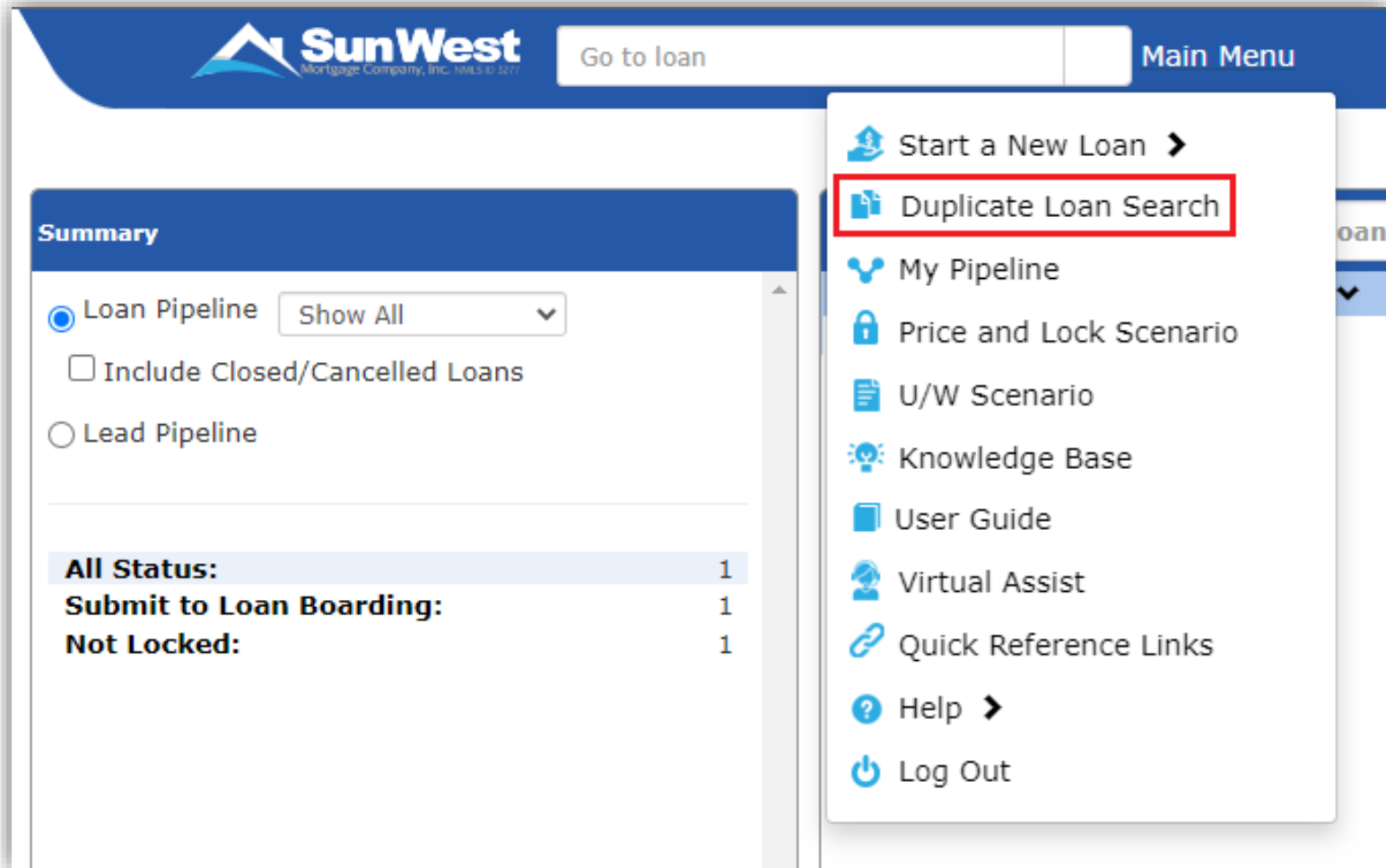


- Once your signing date is confirmed, you'll be able to see the Expected Signing Date and Time across SeeMyLoanStatus site.



- If any change is required in the Signing schedule, you may call our Management Hotline number.

- ▲ Link to “Duplicate Loan Search” has been provided in the top menu of SeeMyLoanStatus. Clicking on the link will open the new Duplicate Loan Search page



The screenshot displays the SunWest SeeMyLoanStatus web application. The top navigation bar includes the SunWest logo, a "Go to loan" search field, and a "Main Menu" button. The "Main Menu" dropdown is open, showing several options: "Start a New Loan", "Duplicate Loan Search" (highlighted with a red rectangle), "My Pipeline", "Price and Lock Scenario", "U/W Scenario", "Knowledge Base", "User Guide", "Virtual Assist", "Quick Reference Links", "Help", and "Log Out". On the left, the "Summary" section shows filters for "Loan Pipeline" (set to "Show All") and "Include Closed/Cancelled Loans". Below this, a table lists loan counts for various statuses.

Summary	
<input checked="" type="radio"/> Loan Pipeline	Show All
<input type="checkbox"/> Include Closed/Cancelled Loans	
<input type="radio"/> Lead Pipeline	
All Status:	1
Submit to Loan Boarding:	1
Not Locked:	1

- Clicking on the loan number in the results will open the Loan Summary / Loan Status page of that loan.
- Users can search for duplicate loans based on Borrower SSN / Borrower Name / Property Address / Borrower Phone Number / Borrower Email.

Duplicate Loan Search

Search For

Loan

Search By

☐ Borrower SSN

☒ Borrower Name

☐ Property Address

☐ Borrower Home Phone



☐ Borrower Email

Test

Test

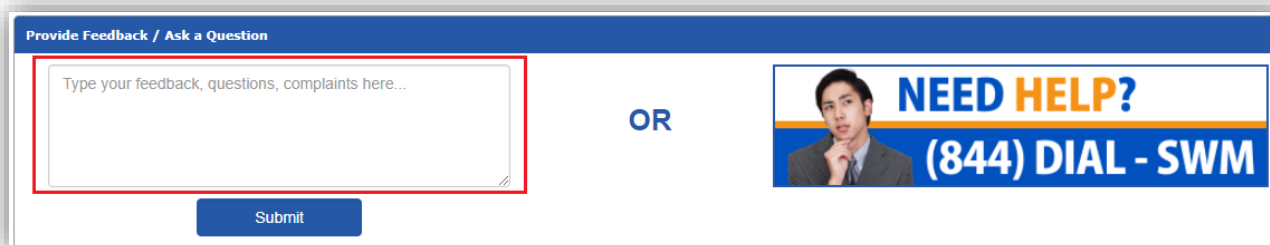
Search

* Only loans created in the past 18 months are included in this list

Duplicate Loan List						
Loan #	Borrower Name	Borrower SSN	Property Address	MERS ID	Loan Amount	Lien Position
121320000900  	TEST TEST	***-**-1111			7855100.0	1

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

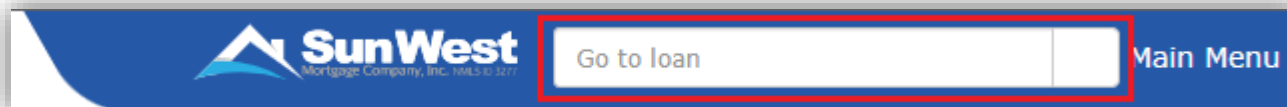
You just need to type your feedback, question or complaint in the **Provide Feedback / Ask a Question** section and click on **Submit**.



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)**.

- SeeMyLoanStatus facilitates you to navigate to other loans in your pipeline just by entering loan number without having to re-login to SeeMyLoanStatus again.



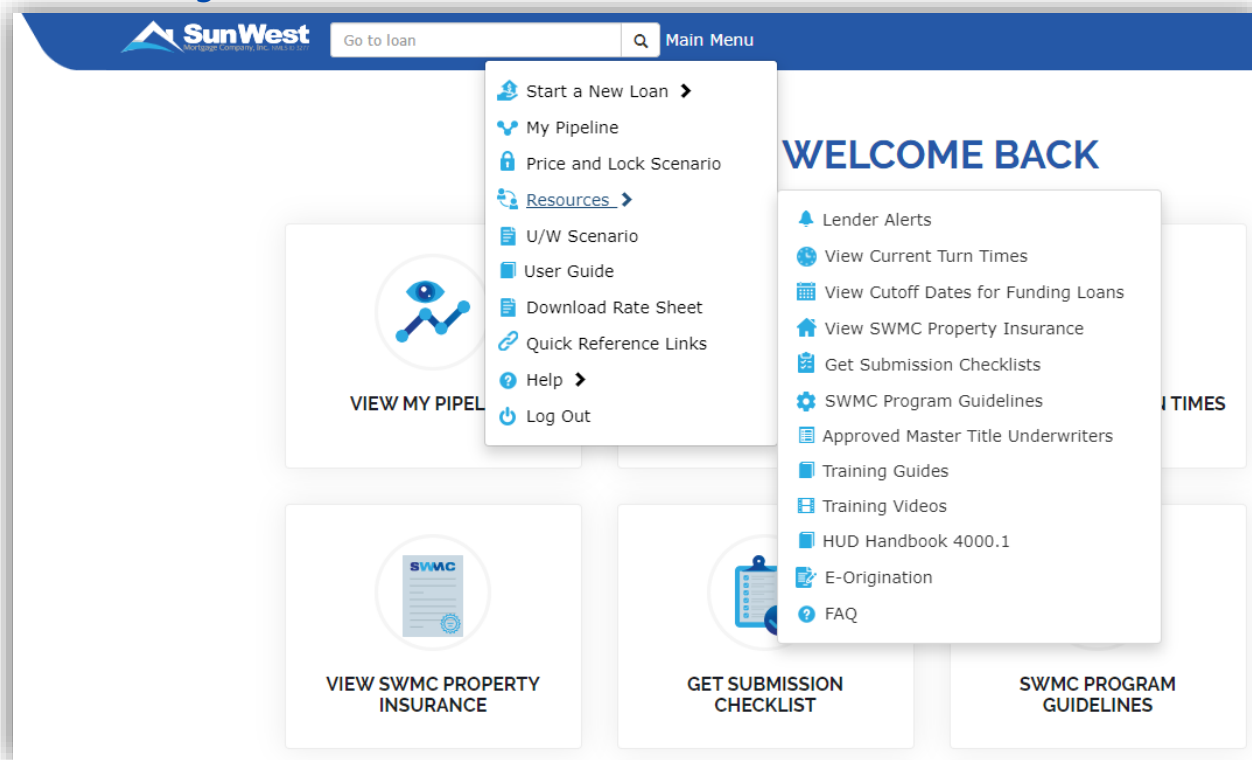
The screenshot shows a blue header bar with the SunWest logo on the left. To the right of the logo is a white input field with the text 'Go to loan' inside. Further right is a blue button labeled 'Main Menu'. A red rectangular box highlights the 'Go to loan' input field.

- You can now view Target Closing date and other important loan event dates history in one place across SeeMyLoanStatus in **Action History** section.

Action History	
CONTRACT CLOSE OF ESCROW DATE	Fri, May 01 3:05 AM
LOCK DATE	Mon, Apr 06 3:07 AM
UNDERWRITER'S DISPOSITION DATE	Mon, Apr 06 5:00 PM
SUBMISSION TO UNDERWRITING DATE	Mon, Apr 06 4:03 AM
LOAN SETUP DATE	Mon, Apr 06 4:00 AM

Links to the following additional resources have been provided in Resource section of SeeMyLoanStatus

- ▲ Lender Alerts
- ▲ View Current Turn Times
- ▲ View Cutoff Dates for Funding Loans
- ▲ View SWMC Property Insurance
- ▲ Get Submission Checklists
- ▲ SWMC Program Guidelines
- ▲ Approved Master Title Underwriters
- ▲ Training Guides
- ▲ Training Videos
- ▲ HUD Handbook 4000.1
- ▲ E-Origination
- ▲ FAQ



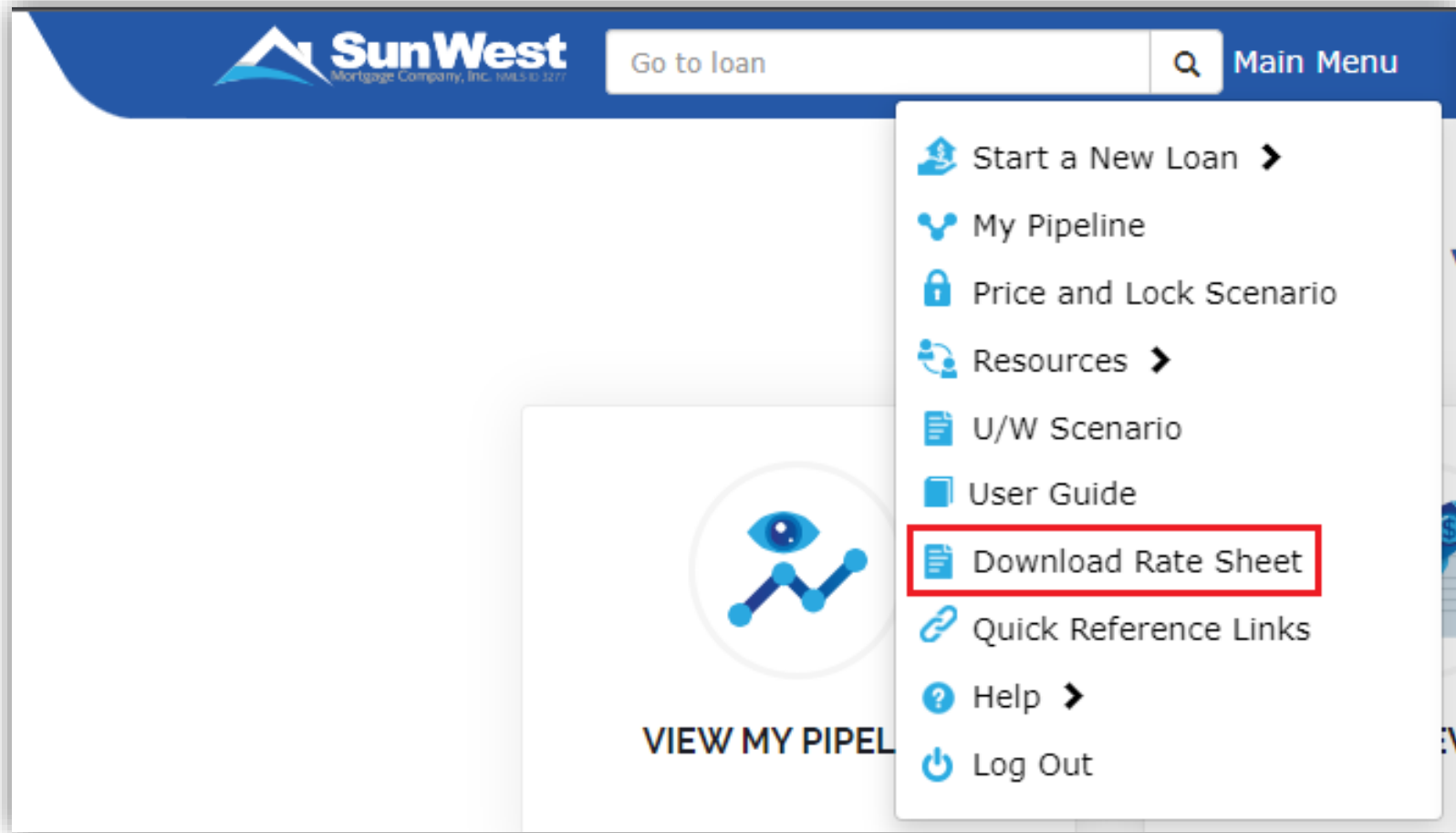
Links to Agency Guidelines/Sites have been provided in Quick Reference Links section of SeeMyLoanStatus:

The screenshot displays the SunWest SeeMyLoanStatus web application interface. On the left, a sidebar menu is open, showing options like 'Start a New Loan', 'My Pipeline', 'Price and Lock Scenario', 'Resources', 'U/W Scenario', 'User Guide', 'Download Rate Sheet', 'Quick Reference Links' (highlighted with a red box and an orange arrow), 'Help', and 'Log Out'. The main content area shows a 'LINKS' section with a grid of links categorized by agency and program type.

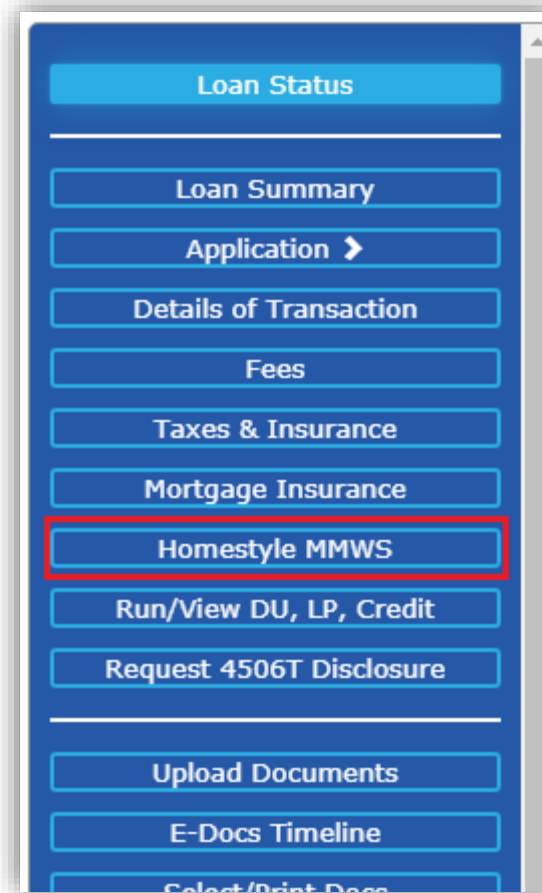
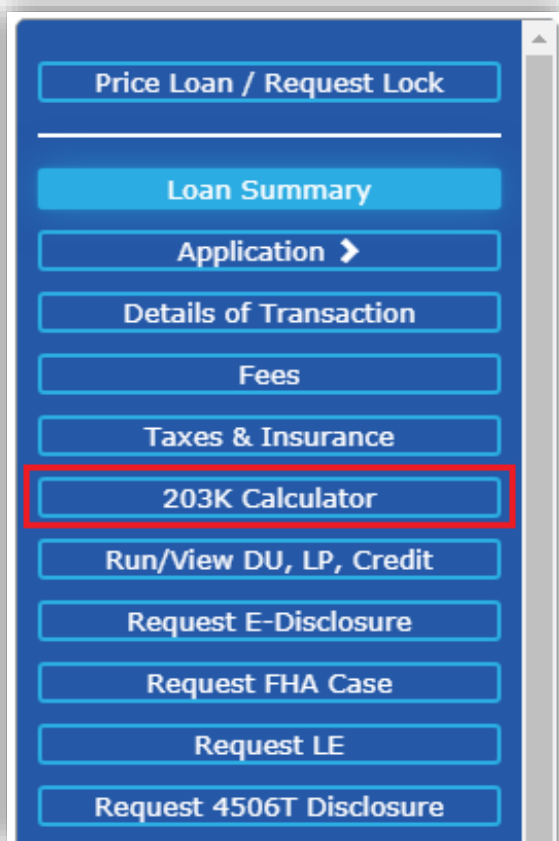
LINKS

FHA (Reverse)	Fannie Mae	Federal
<ul style="list-style-type: none"> HUD Reverse Mortgage Homepage HUD HECM Homepage HUD HECM Handbook 4235.1 FHA HECM Mortgagee Letters 	<ul style="list-style-type: none"> Fannie Mae's Single Family Guides FNMA Quick Links Eligibility Matrix Underwriting FAQ 	<ul style="list-style-type: none"> Federal Reserve Statistical Release H.15 Federal Holidays
FHA (Forward)	Freddie Mac	Counseling
<ul style="list-style-type: none"> FHA connection FHA FAQs FHA Handbooks FHA 4000.1 Handbook (PDF) HUD Mortgage Letters FHA mortgage limits FHA TOTAL Scorecard (LP) Guide 	<ul style="list-style-type: none"> Freddie Mac Seller's Guide Freddie Mac Bulletins 	<ul style="list-style-type: none"> HUD list of HECM Counselors Money Management International (MMI) Housing Advising Services National Foundation for Credit Counseling Debt Advice HUD Approved Housing Counseling Agencies
HUD 184 - Indian Loans	VA	Others
<ul style="list-style-type: none"> HUD 184 Indian Housing (Retail Only): Processing Handbook HUD 184 Policy/Mortgagee Letters 	<ul style="list-style-type: none"> VA Handbook VA Circulars 	<ul style="list-style-type: none"> National Reverse Mortgage Lenders Association Reverse Mortgage.org Appraiser Exclusionary List Settlement Agent Exclusionary List
	USDA	
	<ul style="list-style-type: none"> USDA Handbook (PDF) USDA Handbook (Online) USDA Income and Property Eligibility USDA GUS Guide USDA Guaranteed Loan Program Training USDA Procedures Notices 	

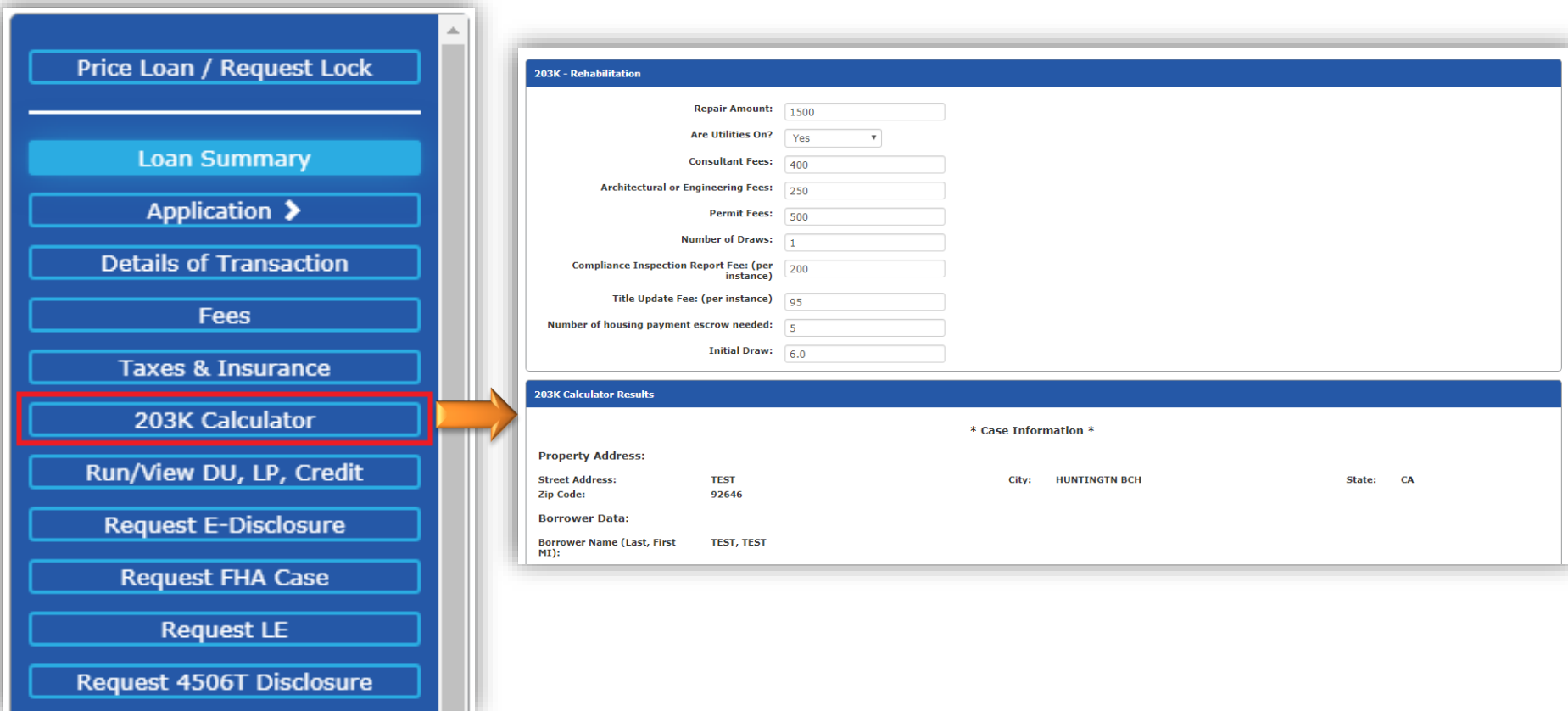
Link to “Download Rate Sheet” has been provided in the top menu of SeeMyLoanStatus:



- SeeMyLoanStatus provides specially dedicated pages for the following loan products:
 - FHA 203K loans
 - HomeStyle Renovation Loans
- ✓ The links to these pages will render in the Action Menu only for their respective loan product.



- The **203k Calculator** page allows you to make the 203k calculations on one page.
- Click on **203k Calculator** button under action shown in the side menu
- Fill in data fields and click on Accept result to save the 203k calculation data.



203K - Rehabilitation

Repair Amount: 1500

Are Utilities On? Yes

Consultant Fees: 400

Architectural or Engineering Fees: 250

Permit Fees: 500

Number of Draws: 1

Compliance Inspection Report Fee: (per instance) 200

Title Update Fee: (per instance) 95

Number of housing payment escrow needed: 5

Initial Draw: 6.0

203K Calculator Results

*** Case Information ***

Property Address:

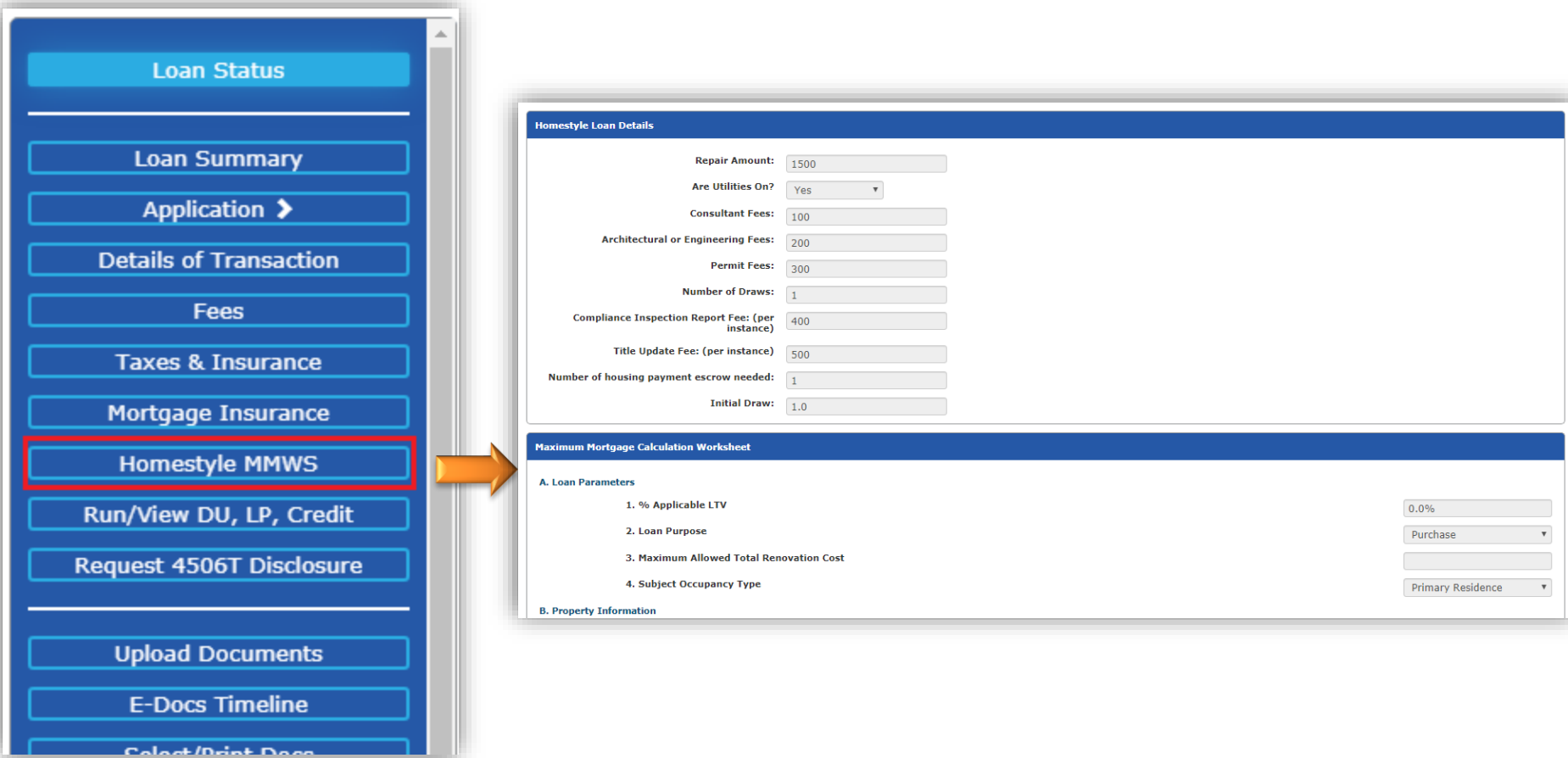
Street Address: TEST City: HUNTINGTN BCH State: CA

Zip Code: 92646

Borrower Data:

Borrower Name (Last, First MI): TEST, TEST

- The **Homestyle MMWS** page has been created for HomeStyle renovation loans. The link to this screen will appear only for FNMA loans with the loan purpose set as "Purchase Rehab" or "Refinance Rehab" loans.
- Click on **Homestyle MMWS** button under setup shown in the side menu.



The screenshot displays the Homestyle MMWS interface. On the left is a side menu with the following options: Loan Status, Loan Summary, Application, Details of Transaction, Fees, Taxes & Insurance, Mortgage Insurance, **Homestyle MMWS** (highlighted with a red box), Run/View DU, LP, Credit, Request 4506T Disclosure, Upload Documents, E-Docs Timeline, and Select/Print Docs. An orange arrow points from the **Homestyle MMWS** button to the main form area.

The main form area is titled "Homestyle Loan Details" and contains the following fields:

- Repair Amount: 1500
- Are Utilities On?: Yes
- Consultant Fees: 100
- Architectural or Engineering Fees: 200
- Permit Fees: 300
- Number of Draws: 1
- Compliance Inspection Report Fee: (per instance) 400
- Title Update Fee: (per instance) 500
- Number of housing payment escrow needed: 1
- Initial Draw: 1.0

Below the "Homestyle Loan Details" section is the "Maximum Mortgage Calculation Worksheet" section, which is divided into two parts:

- A. Loan Parameters**
 - 1. % Applicable LTV: 0.0%
 - 2. Loan Purpose: Purchase
 - 3. Maximum Allowed Total Renovation Cost: [Empty field]
 - 4. Subject Occupancy Type: Primary Residence
- B. Property Information**

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 real estate agents, to easily track and process loans anytime, anywhere!
- ✓ Well Structured Loan Process and innovative, proprietary technology to ensure Minimal Turnaround Time
- ✓ Our Special Retail Products 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.

