



 See My Loan Status™

Guide for Originators

September 15, 2024



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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

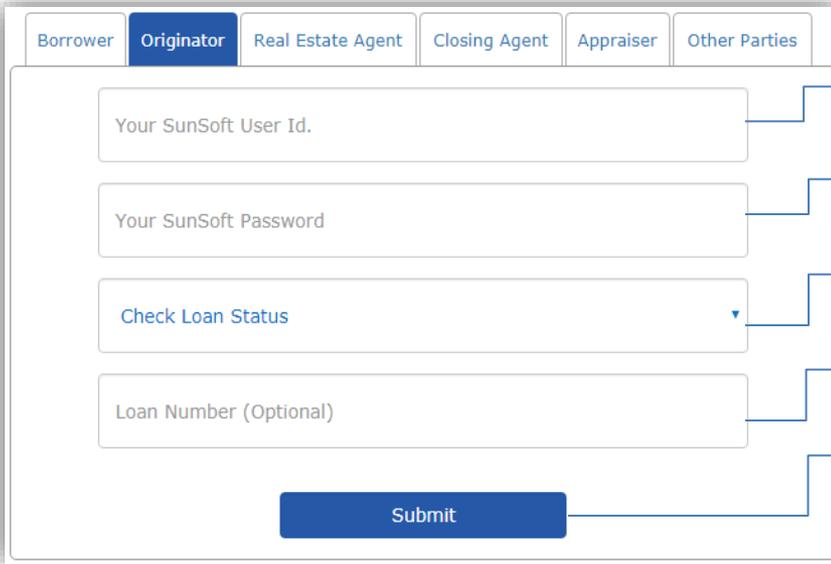
Track your loan status at any time and get all information about your loan at one place.

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.

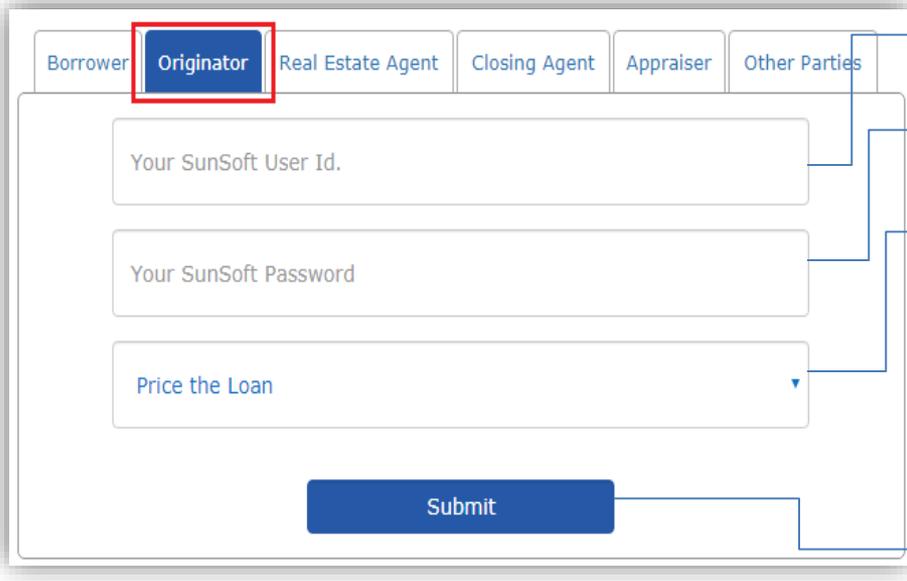


- 1 Enter your **User ID**
- 2 Enter your **Password**
- 3 Choose the action
- 4 Enter the loan number
- 5 Click on **Submit** button to login

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

Note: SeeMyLoanStatus employs Two-Factor Authentication (2FA). When logging in for the first time or from a new device or IP address, you will be prompted to enter a One-Time Password (OTP) that will be sent to your registered email address.

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

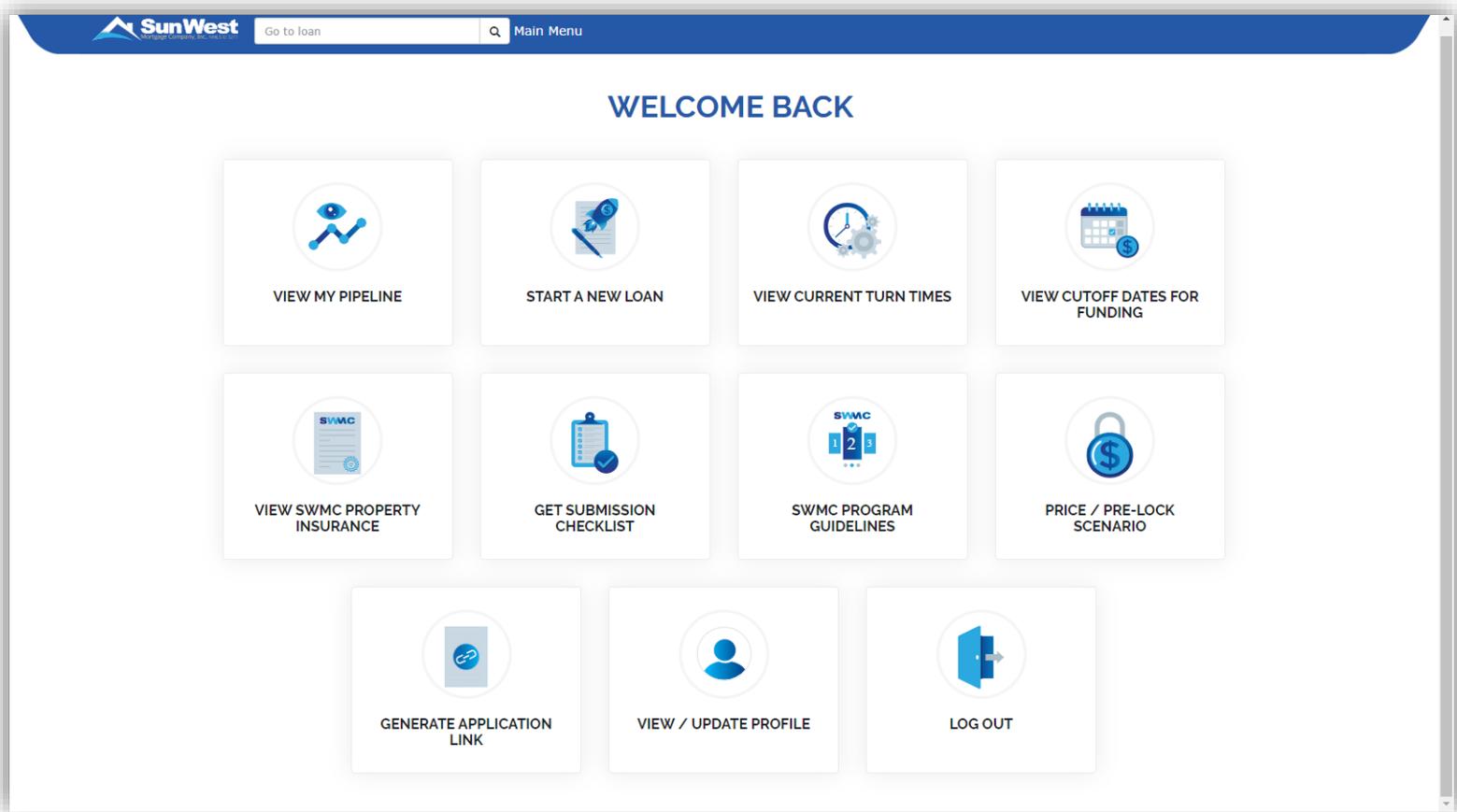


- 1 Enter your **User ID**
- 2 Enter your **Password**
- 3 ✓ Select **Submit New Loan** option to submit new loan application – Will trigger an application
✓ Select **Submit Pre-Approval Request** option to submit a pre-approval application
✓ Select **Submit Pre-Qualification Request** option to submit a pre-qual application
✓ Select **Price the Loan** to submit lock requested loan applications
- 4 Click on **Submit** button to login

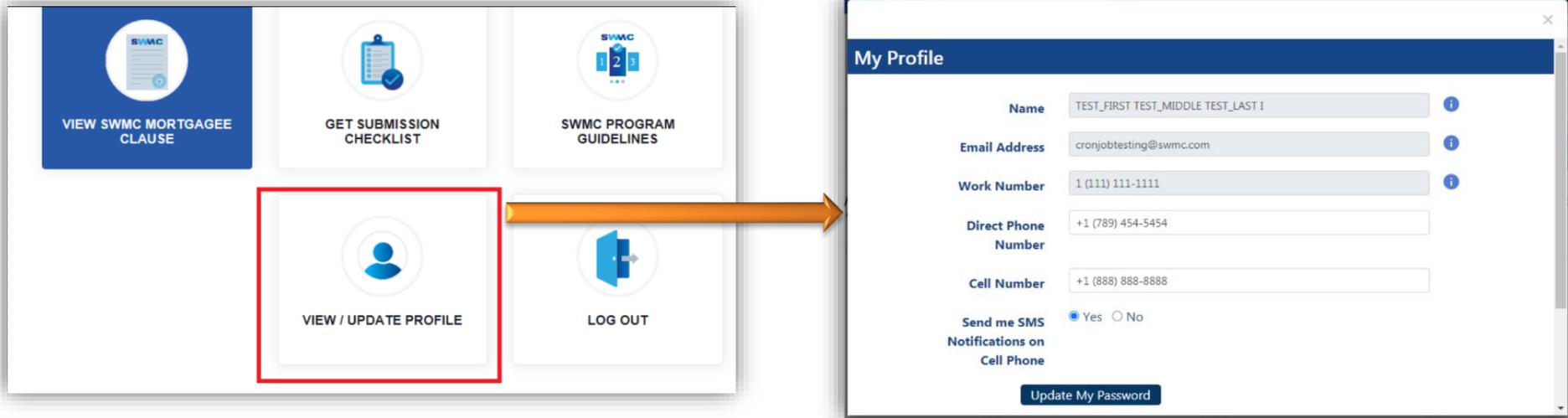
- ▲ Contact our **IT Helpdesk** at **(562) 245-8173** in case of any difficulty in logging in to SeeMyLoanStatus.

Note: SeeMyLoanStatus employs Two-Factor Authentication (2FA). When logging in for the first time or from a new device or IP address, you will be prompted to enter a One-Time Password (OTP) that will be sent to your registered email address.

- 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.



The image shows a user interface with a menu on the left and a dialog box on the right. The menu contains five items: 'VIEW SWMC MORTGAGEE CLAUSE', 'GET SUBMISSION CHECKLIST', 'SWMC PROGRAM GUIDELINES', 'VIEW / UPDATE PROFILE' (highlighted with a red box), and 'LOG OUT'. An orange arrow points from the 'VIEW / UPDATE PROFILE' button to the dialog box. The dialog box, titled 'My Profile', contains the following information:

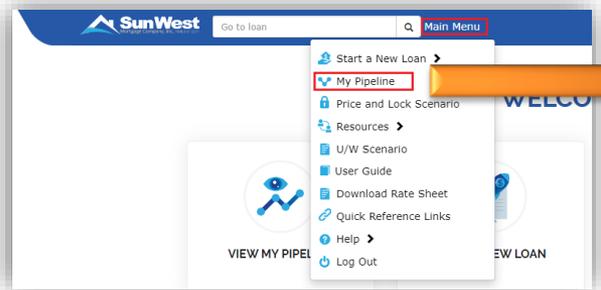
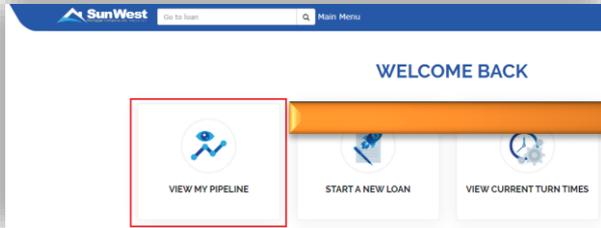
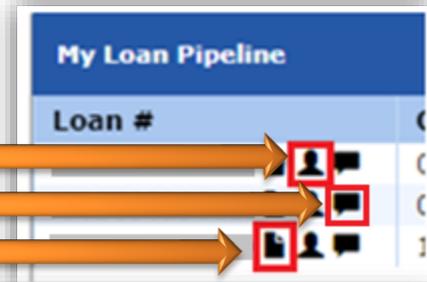
Field	Value
Name	TEST_FIRST TEST_MIDDLE TEST_LAST I
Email Address	cronjobtesting@swmc.com
Work Number	1 (111) 111-1111
Direct Phone Number	+1 (789) 454-5454
Cell Number	+1 (888) 888-8888
Send me SMS Notifications on Cell Phone	<input checked="" type="radio"/> Yes <input type="radio"/> No

At the bottom of the dialog box is a button labeled 'Update My Password'.

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.

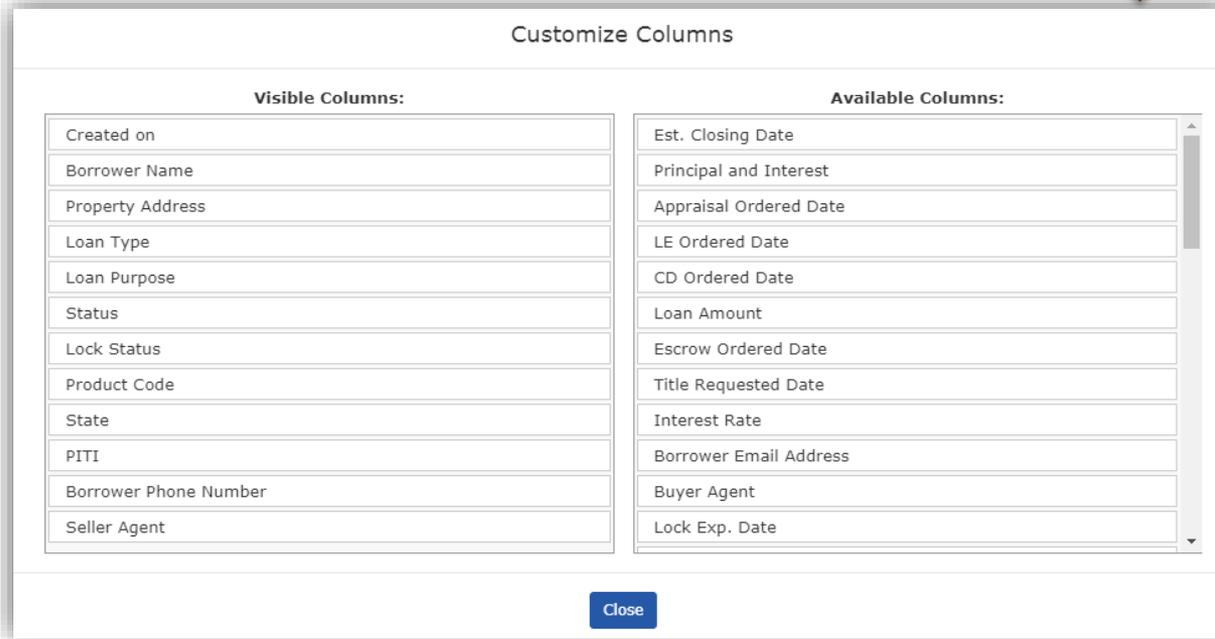
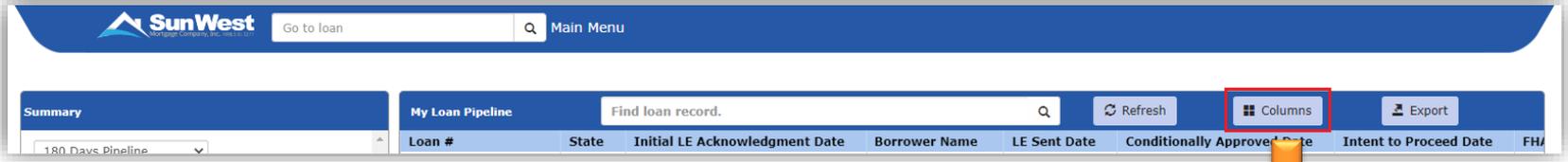
On clicking the person icon next to the loan number, a popup screen opens with the contact information for the broker Loan Officer and broker Processor assigned on the loan. On Clicking the paper icon next to the loan number, a screen opens for previous and new uploads.

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



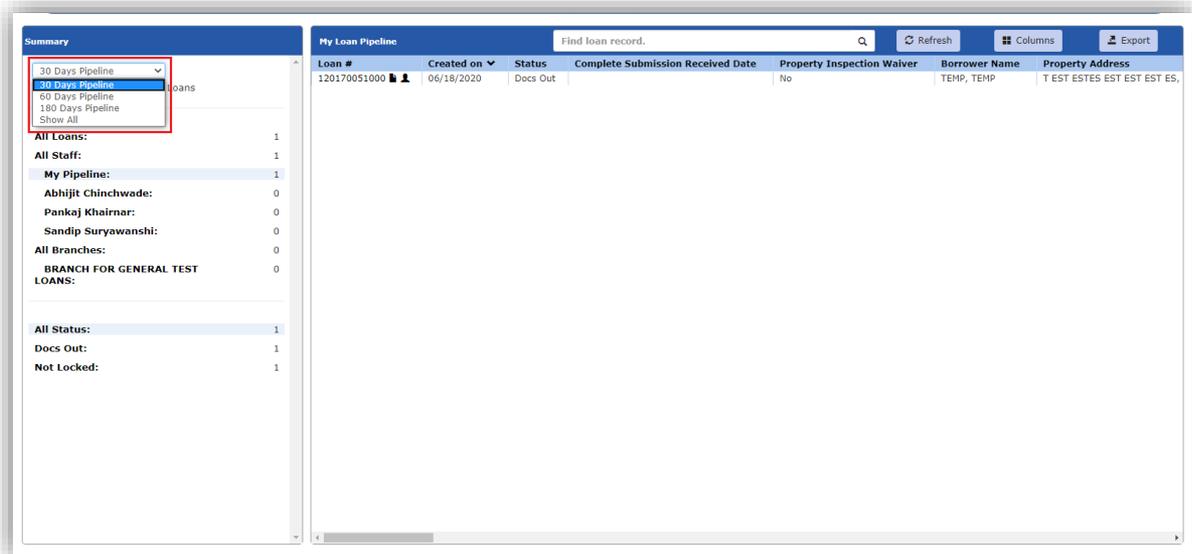
Loan #	Created on	Borrower Name	Loan Type	Loan Purpose	Lock Status	Lock Exp. Date	Status
119165003000	06/14/2019	APPRAISAL ORDER, TEST_SMLS_DO NOT USE	FHA	HECM	NOT LOCKED		Submit to Loan Boa
119162002100	06/11/2019	APPRAISAL ORDER, TEST_SMLS_DO NOT USE	FHA	HECM	NOT LOCKED		Submit to Loan Boa
118282006500	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.



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:

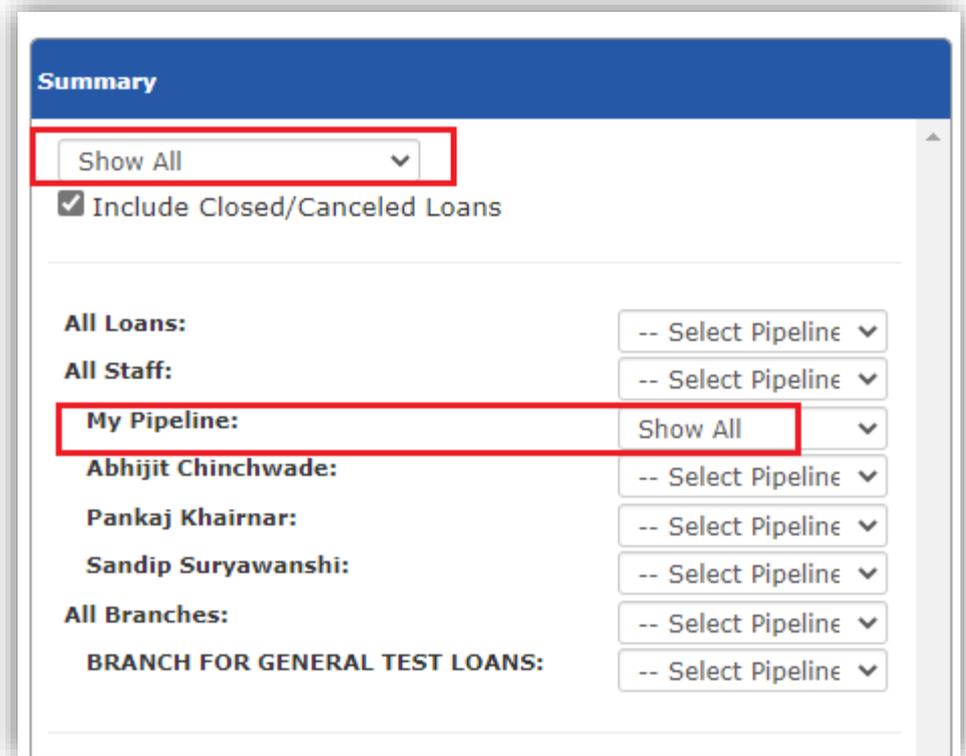
- **180 days pipeline:** This view contains all loans created between day 60 and day 180 from the current date and the view will refresh every 5 minutes.
- **60 days pipeline:** This view contains all loans created between day 31 and day 59 from the current date and the view will refresh every 1 minute.
- **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.



The screenshot displays the 'My Loan Pipeline' interface. On the left, a 'Summary' sidebar shows a dropdown menu with options: '30 Days Pipeline', '60 Days Pipeline', '180 Days Pipeline', and 'Show All'. The '30 Days Pipeline' option is selected and highlighted. Below the dropdown, the summary shows counts for 'All Loans: 1', 'All Staff: 1', 'My Pipeline: 1', and 'All Status: 1'. The main table, titled 'My Loan Pipeline', has columns: 'Loan #', 'Created on', 'Status', 'Complete Submission Received Date', 'Property Inspection Waiver', 'Borrower Name', and 'Property Address'. A single loan is listed with Loan # 120170051000, Created on 06/18/2020, Status Docs Out, and Borrower Name TEMP, TEMP.

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 ▼

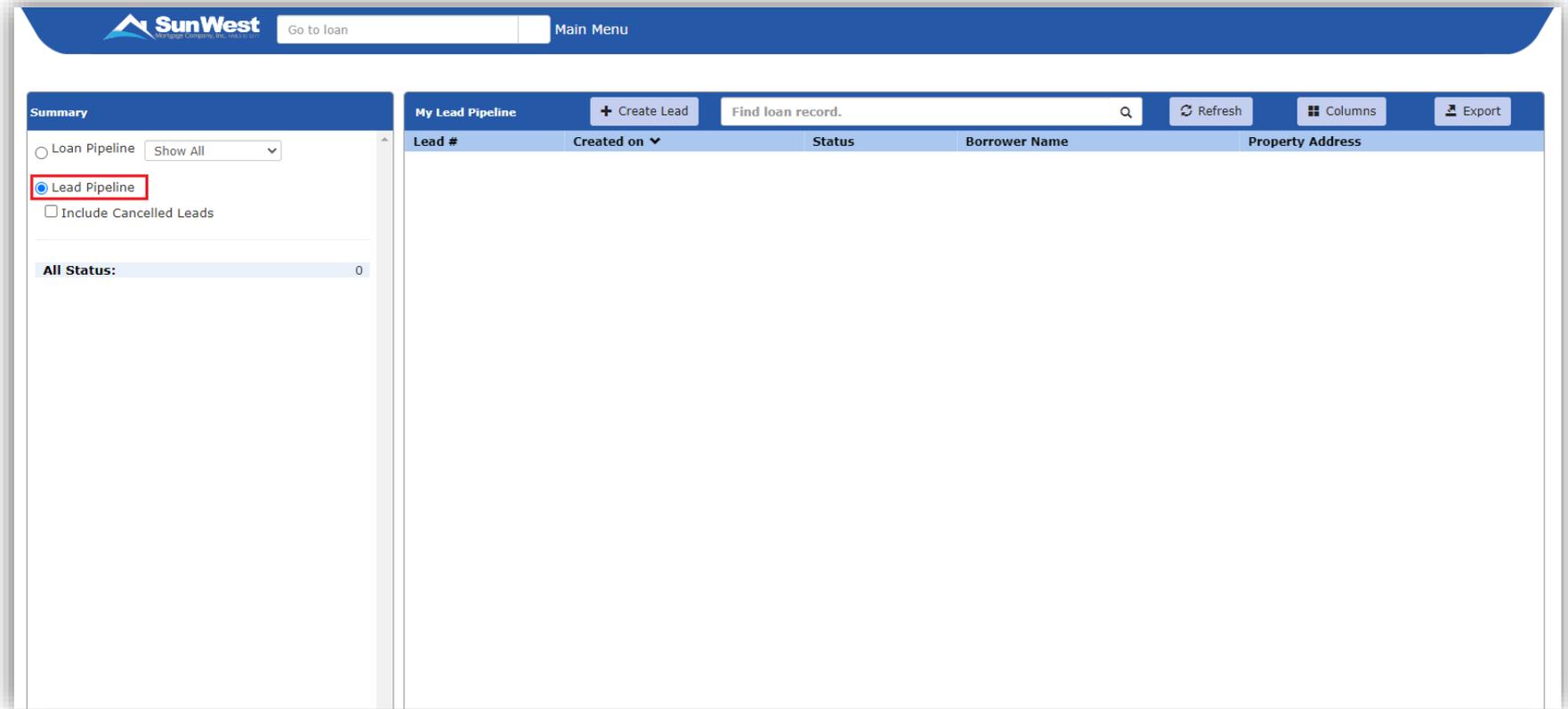
Sandip Suryawanshi: -- Select Pipeline ▼

All Branches: -- Select Pipeline ▼

BRANCH FOR GENERAL TEST LOANS: -- Select Pipeline ▼

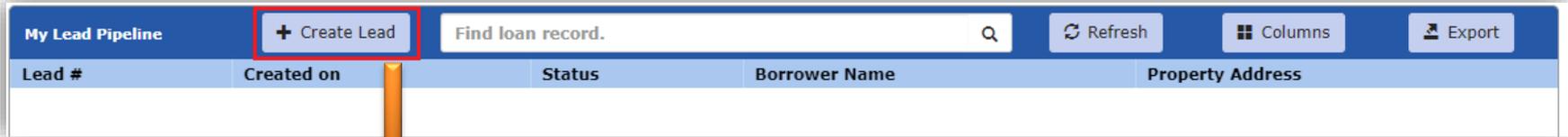
Clicking on “Loan/Lead Pipeline” radio button at the top of the summary section of the pipeline page of SeeMyLoanStatus will allow users to toggle between the loan and lead pipelines. Users can see leads assigned to them. Branch managers can see all leads from the branches that they manage. Like the 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.



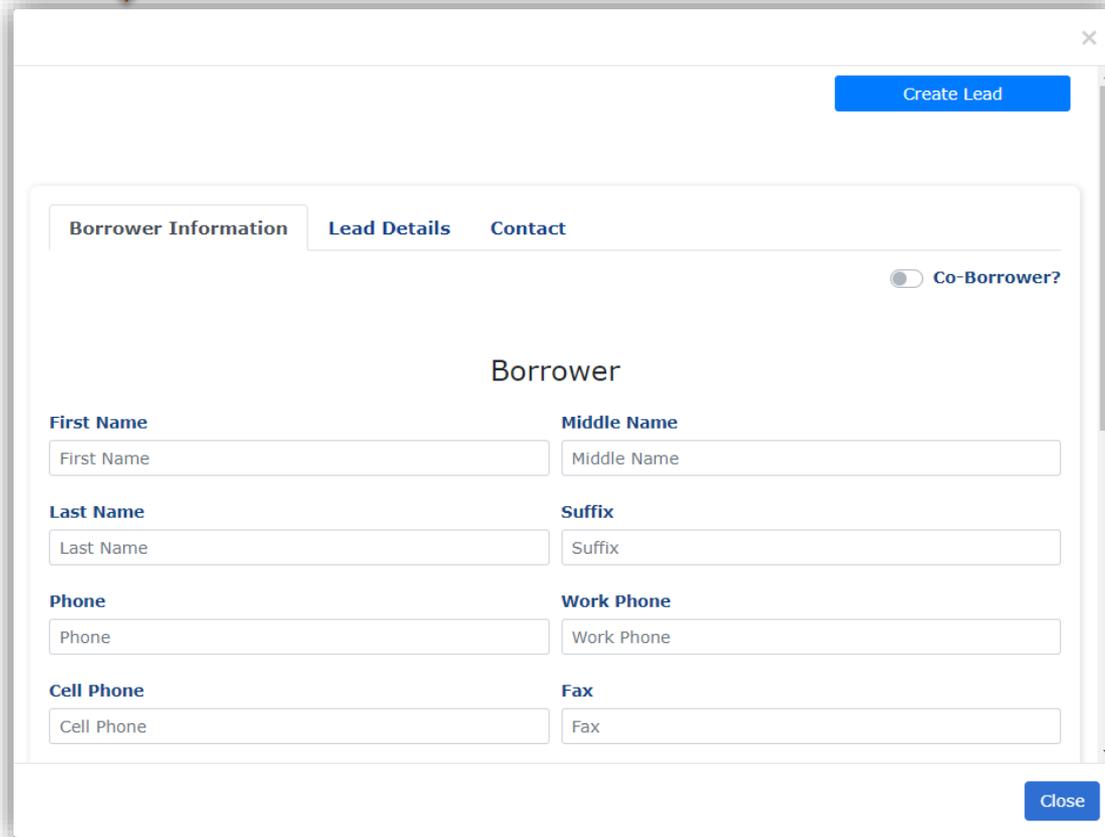
The screenshot displays the SunWest SeeMyLoanStatus interface. At the top, there is a navigation bar with the SunWest logo, a search bar containing "Go to loan", and a "Main Menu" link. Below this, the interface is split into two main sections. On the left, a "Summary" sidebar contains a radio button selection for "Loan Pipeline" (unselected) and "Lead Pipeline" (selected and highlighted with a red box). Below the radio buttons is an "Include Cancelled Leads" checkbox (unchecked) 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 "Find loan record.", and buttons for "Refresh", "Columns", and "Export". Below these controls is a table with the following columns: "Lead #", "Created on", "Status", "Borrower Name", and "Property Address". The table 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 within the dialog box.



My Lead Pipeline + Create Lead Find loan record. Refresh Columns Export

Lead #	Created on	Status	Borrower Name	Property Address
--------	------------	--------	---------------	------------------



Create Lead

Borrower Information Lead Details Contact

Co-Borrower?

Borrower

First Name Middle Name

Last Name Suffix

Phone Work Phone

Cell Phone Fax

Close

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"/>			
Lead #	Created on	Borrower Name	Property Address
901012138500 	12/03/2017	test, test	test ets test est , ALAMEDA, CA, 95222



Lead: 901009295400 Convert To Loan

Borrower Information | Lead Details | Contact

Co-Borrower?

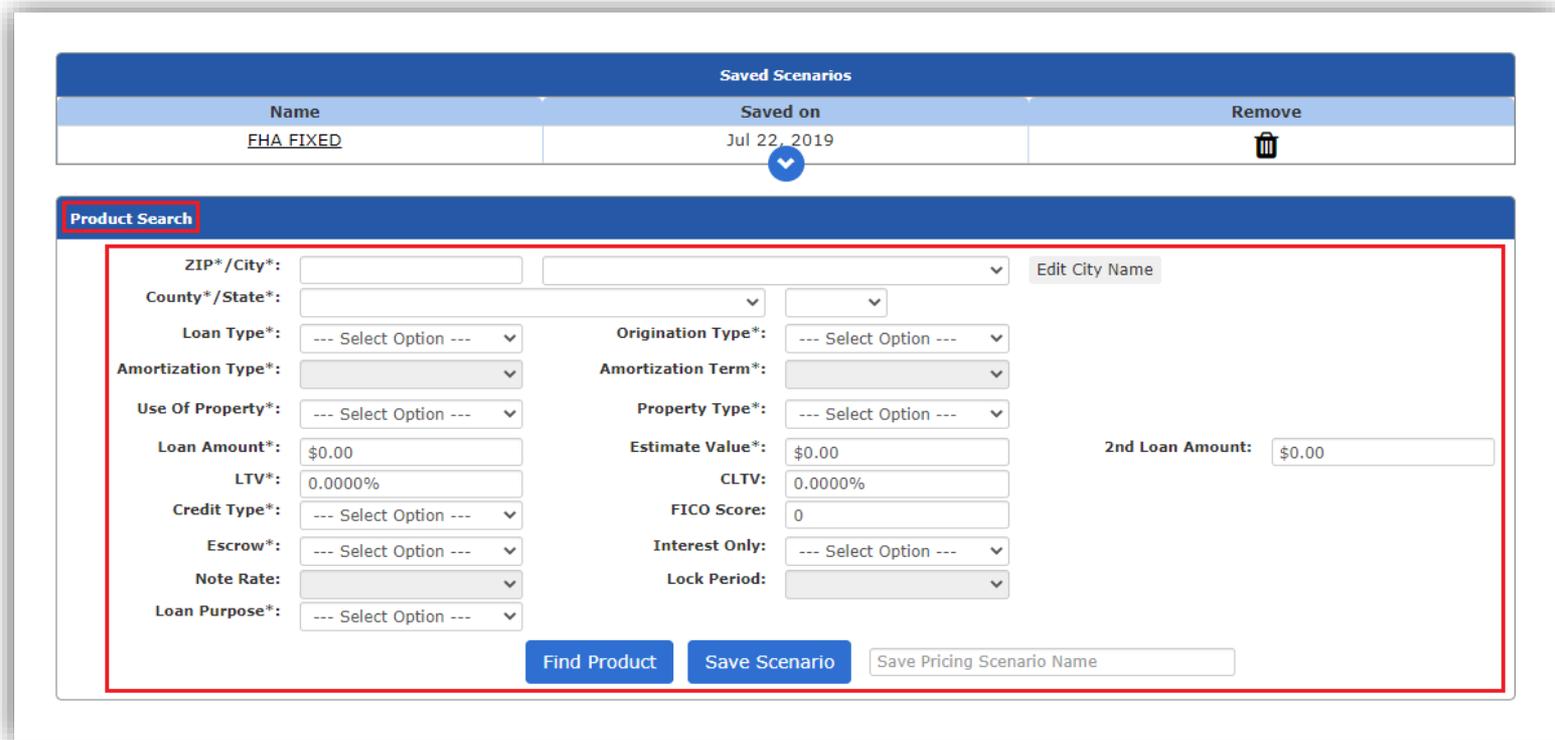
Borrower

First Name TEST	Middle Name Middle Name
Last Name TEST12	Suffix Suffix
Phone +1 (111) 111-1111	Work Phone Work Phone
Cell Phone Cell Phone	Fax Fax

Close

 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 SunWest loan creation interface. At the top, there is a 'Saved Scenarios' table with the following data:

Name	Saved on	Remove
FHA FIXED	Jul 22, 2019	

Below the table is a 'Product Search' form with the following fields:

- ZIP*/City*:
- County*/State*:
- Loan Type*:
- Amortization Type*:
- Use Of Property*:
- Loan Amount*:
- LTV*:
- Credit Type*:
- Escrow*:
- Note Rate*:
- Loan Purpose*:
- Origination Type*:
- Amortization Term*:
- Property Type*:
- Estimate Value*:
- CLTV*:
- FICO Score:
- Interest Only:
- Lock Period:
- 2nd Loan Amount:

At the bottom of the form are three buttons: 'Find Product', 'Save Scenario', and 'Save Pricing Scenario Name'.

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

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*:

County*/State*:

Loan Type*: Origination Type*:

Amortization Type*: Amortization Term*:

Use Of Property*: Property Type*:

Loan Amount*: Estimate Value*: **2nd Loan Amount:**

LTV*: CLTV:

Credit Type*: FICO Score:

Escrow*: Interest Only:

Note Rate: Lock Period:

Loan Purpose*:

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	Price
<input type="checkbox"/> Repair Escrow Holdback	-0.0100

Rate: 6.5830% Est. APR: 7.4730% Lock Period: 30 Expire Date: 12/13/2022 Days: 1 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.

🏠 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 the following fields and buttons:

- Escrow: Yes (dropdown)
- Note Rate: (dropdown)
- Origination Type*: A10 - RETAIL - FUNDED (dropdown)
- Interest Only: No (dropdown)
- Lock Period: (dropdown)
- Lead Source*: (dropdown)
- Buttons: Find Product, Save Scenario (highlighted in red), Save Pricing Scenario Name (input field)

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

The screenshot shows a table titled "Saved Scenarios" with the following columns and data:

Name	Saved on	Remove
FHA FIXED	Jul 22, 2019	

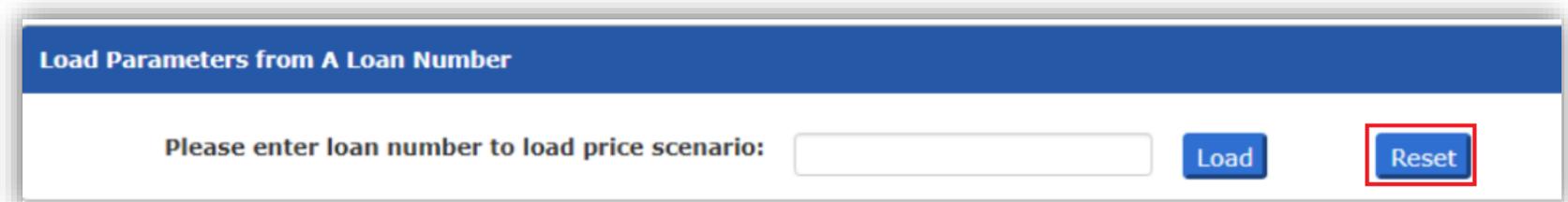
- Users can also create loans by using the **Loan Parameters from Loan Number** feature of **SeeMyLoanStatus**. This feature allows the user to quickly get loan data from an existing loan for a new loan.
- When the user enters a valid loan number and clicks on load, all fields on Price the Loan page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



Load Parameters from A Loan Number

Please enter loan number to load price scenario: **Load** **Reset**

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

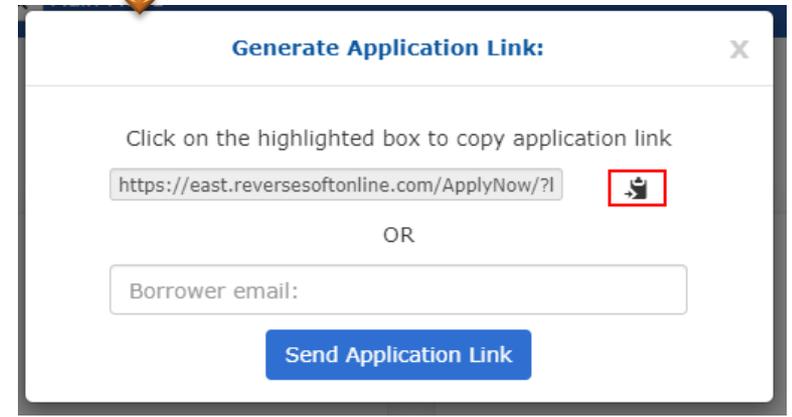
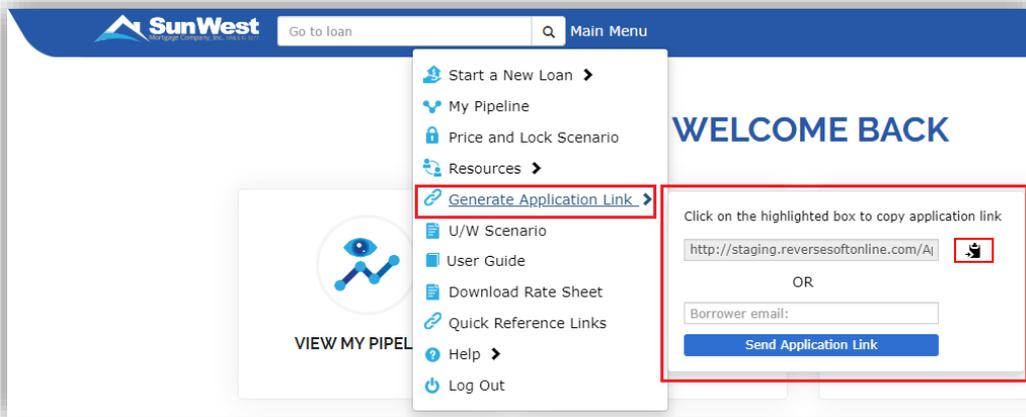
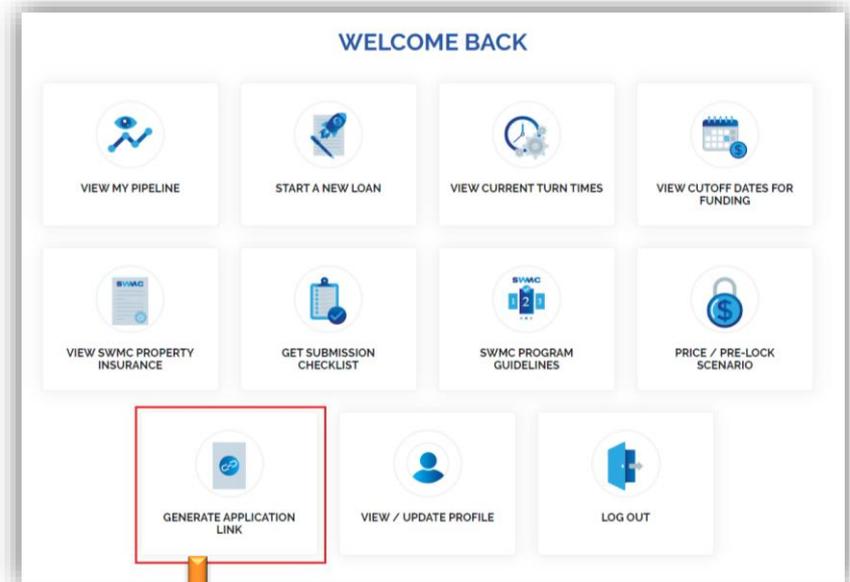


Load Parameters from A Loan Number

Please enter loan number to load price scenario: **Load** **Reset**

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.



➤ 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.

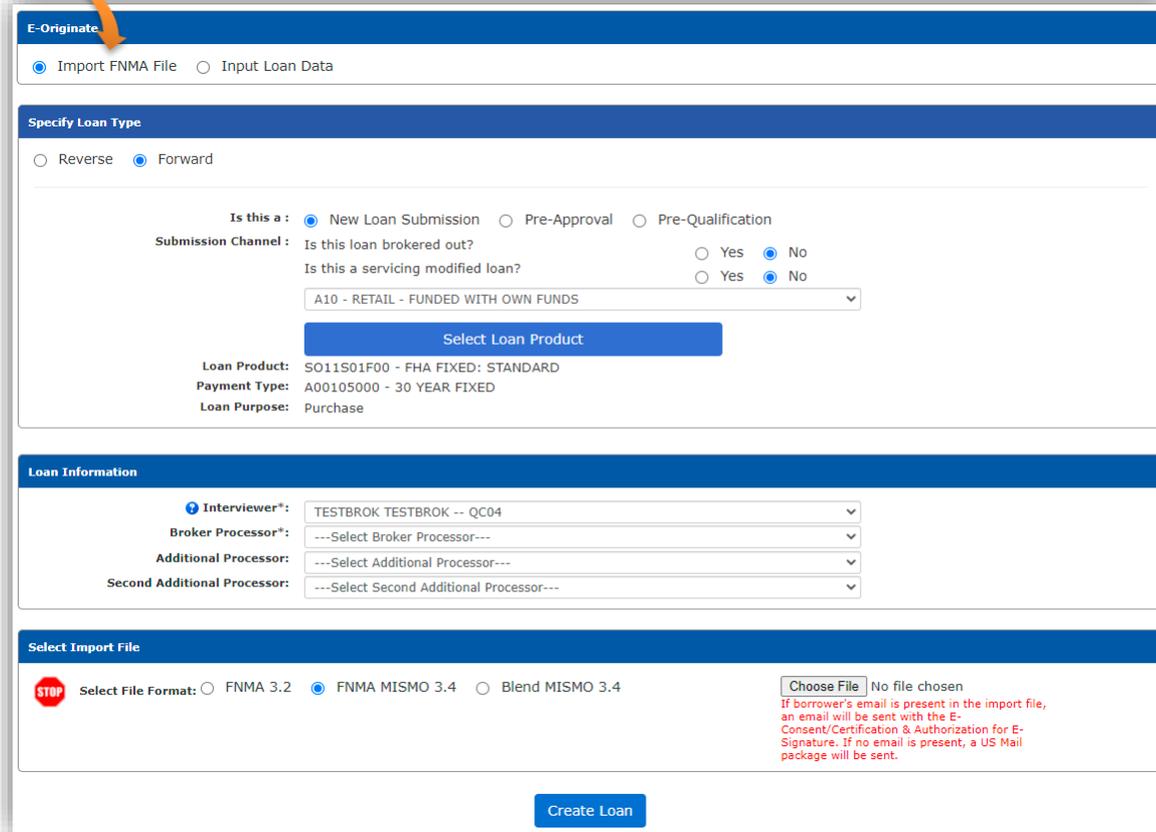
Loan Information section:

- 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.



The screenshot displays the 'E-Originate' web application interface. At the top, there are two radio buttons: 'Import FNMA File' (selected) and 'Input Loan Data'. Below this is the 'Specify Loan Type' section, which includes radio buttons for 'Reverse' and 'Forward' (selected). Underneath, there are three radio buttons for 'Is this a': 'New Loan Submission' (selected), 'Pre-Approval', and 'Pre-Qualification'. The 'Submission Channel' section contains two questions: 'Is this loan brokered out?' with 'Yes' and 'No' (selected) options, and 'Is this a servicing modified loan?' with 'Yes' and 'No' (selected) options. A dropdown menu shows 'A10 - RETAIL - FUNDED WITH OWN FUNDS'. A blue 'Select Loan Product' button is present. Below this, the loan details are listed: 'Loan Product: SO11S01F00 - FHA FIXED: STANDARD', 'Payment Type: A00105000 - 30 YEAR FIXED', and 'Loan Purpose: Purchase'. The 'Loan Information' section features four dropdown menus: 'Interviewer*' (selected: TESTBROK TESTBROK -- QC04), 'Broker Processor*', 'Additional Processor*', and 'Second Additional Processor*'. The 'Select Import File' section has a 'STOP' icon and radio buttons for 'FNMA 3.2', 'FNMA MISMO 3.4' (selected), and 'Blend MISMO 3.4'. A 'Choose File' button is disabled with the message 'No file chosen'. A red warning message states: '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.' At the bottom right, there is a blue 'Create Loan' button.

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

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.)

Specify Loan Type

Reverse Forward

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

Submission Channel :

Is the broker a mortgagee? Yes No

B12 - WHOLESALE - BROKER PROC - SWM U/W & FUND

Select Loan Product

Select Product

Loan Type: FHA

203B - Standard FHA
 203H - For Disaster Victims
 203K - Rehabilitation Mortgage
 184 - Indian Home loan Guarantee Program

Is this a Construction Permanent loan? Yes No

Loan Purpose: Purchase Refinance

Occupancy: Primary

Amortization Type*: FIXED

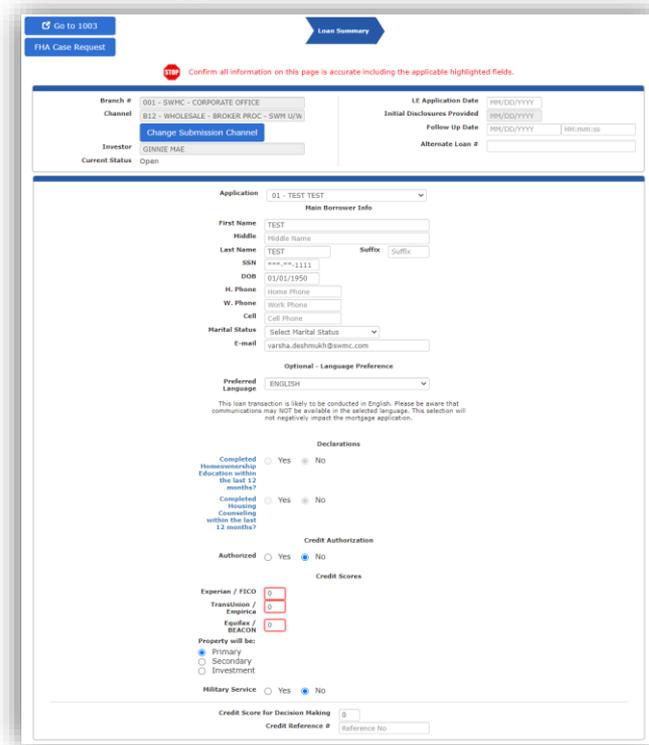
Does the borrower require down payment assistance? Yes No

Back **Next**

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 buttons for 'Go to 1003' and 'FHA Case Request', and a 'Loan Summary' button. A red 'STOP' icon with a warning message states: 'Confirm all information on this page is accurate including the applicable highlighted fields.' The form is divided into several sections:

- Branch #**: 001 - SWHC - CORPORATE OFFICE
- Channel**: B12 - WHOLESALE - BROKER PROD - SWM UW
- LE Application Date**: MM/DD/YYYY
- Initial Disclosures Provided**: MM/DD/YYYY
- Follow Up Date**: MM/DD/YYYY
- Investor**: GINNEE MAE
- Current Status**: Open
- Alternate Loan #**: [Empty field]

The main form area is titled 'Application' and 'Main Borrower Info'. It includes fields for:

- First Name**: TEST
- Initials**: [Empty field]
- Last Name**: TEST
- SSN**: ***-**-1111
- DOB**: 01/01/1950
- H. Phone**: [Empty field]
- W. Phone**: [Empty field]
- Cell Phone**: [Empty field]
- Marital Status**: Select Marital Status
- E-mail**: varsha.deshmukh@swmc.com

Below the borrower info, there are sections for:

- Optional - Language Preference**: ENGLISH
- Declarations**:
 - Completed Homeownership Education within the last 12 months? Yes No
 - Completed Shopping Counseling within the last 12 months? Yes No
- Credit Authorization**: Authorized Not Authorized
- Credit Scores**:
 - Experian / FICO: 0
 - TransUnion / Equifax: 0
 - Equifax / BEACON: 0
- Property will be:** Primary Secondary Investment
- Military Service**: Yes No
- Credit Score for Decision Making**: 0
- Credit Reference #**: 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.

Available products

1: FHA FIXED: STANDARD - 30 YEAR FIXED (S01S101F00)

Special Instructions:

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

Adjustments

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

Optional Adjustments

Repair Escrow Holdback Days: 1 Price: -0.0100

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

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	Lock Period			
	15	30	45	60
4.7500%	--	95.1920	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.

- 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 1003 **FHA Case Request** **Loan Summary** **Lock or Float the Rate** **Fees**

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

A. Origination Charges \$995.00

Underwriting Fee	\$995.00
------------------	----------

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

Credit Report	\$35.00
Appraisal	\$700.00
Document Prep Fee	\$38.00
Tax Service Fee	\$65.00
Fha Upfront Mip Premium	\$3,277.50
Verification Of Employment	\$50.00

C. Services You Can Shop For \$0.00

E. Taxes and Other Government Fees \$370.00

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

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.

Note: Re-issue your AUS Findings to SWMC or run new AUS Findings below

AUS

AU Case No:

AU Underwrite or Credit*: Underwrite Credit

Credit Agency:

Credit Reference Number

Credit Report Number for Test Test*:

Run DU

VA Refinance Comparison

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 cures 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.

Branch # <input type="text" value="001 - SWMC - CORPORATE OFFICE"/> Channel <input type="text" value="B12 - WHOLESALE - BROKER PROC - SWM U/W & FUN"/> Investor <input type="text" value="FEDERAL NATIONAL MORTGAGE ASSOCIATION"/> Current Status <input type="text" value="Conditionally Approved"/>	LE Application Date <input type="text" value="08/31/2021"/> Initial Disclosures Provided <input type="text" value="08/31/2021"/> Alternate Loan # <input type="text"/>
--	--

Application 01 - TEST - DO NOT CHANGE BRANCH CODE TEST

Remove Borrower

Main Borrower Info

First Name
 Middle
 Last Name Suffix
 SSN
 DOB
 H. Phone
 W. Phone
 Cell
 Marital Status
 E-mail

Credit Authorization

Authorized Yes No

Credit Scores

Experian / FICO
 TransUnion / Empirica
 Equifax / BEACON

Property will be:

Primary
 Secondary
 Investment

Military Service Yes No

Remove Borrower

Co-Borrower Info

First Name
 Middle
 Last Name Suffix
 SSN
 DOB
 H. Phone
 W. Phone
 Cell
 Marital Status
 E-mail

Credit Authorization

Authorized Yes No

Credit Scores

Experian / FICO
 TransUnion / Empirica
 Equifax / BEACON

Property will be:

Primary
 Secondary
 Investment

Military Service Yes No

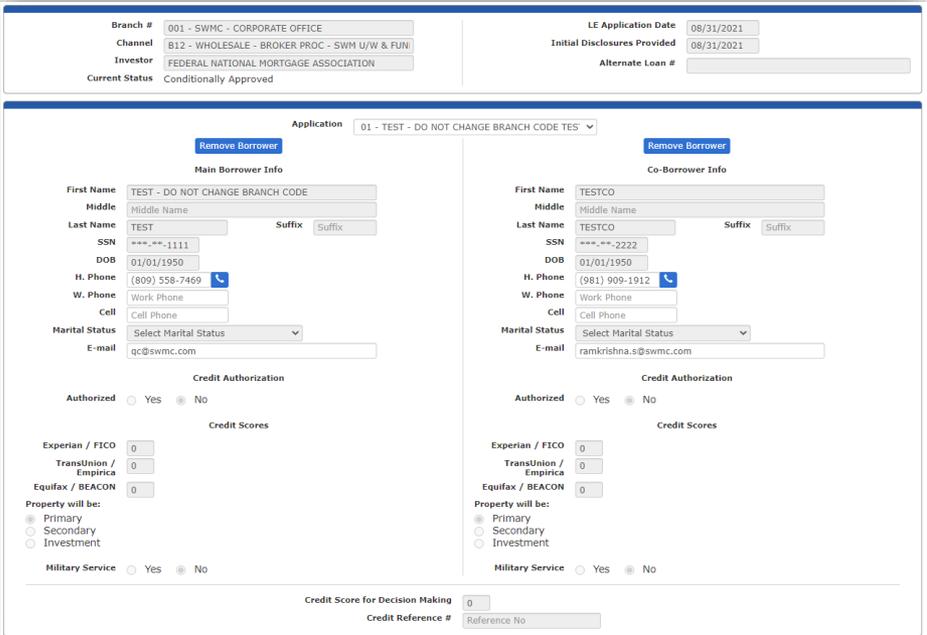
Credit Score for Decision Making
 Credit Reference #

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, the 'Borrower Summary' section includes fields for Branch # (001 - SWMC - CORPORATE OFFICE), Channel (B12 - WHOLESALE - BROKER PROC - SWM U/W & FUNI), Investor (FEDERAL NATIONAL MORTGAGE ASSOCIATION), Current Status (Conditionally Approved), LE Application Date (08/31/2021), Initial Disclosures Provided (08/31/2021), and Alternate Loan #. Below this is the 'Borrower Information' section, which is split into '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 (Authorized Yes/No), Credit Scores (Experian / FICO, TransUnion / Empirica, Equifax / BEACON), Property will be: (Primary, Secondary, Investment), and Military Service (Yes/No). At the bottom, there are fields for Credit Score for Decision Making (0) and Credit Reference # (Reference No). Two large blue arrows point from the right towards the form, labeled 'Borrower Summary' and '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 shows a web form with two main sections. The top section, labeled 'Subject Property', contains fields for Subject Property Address (TEST1234), Zip (90703), City (ARTESIA), County (LOS ANGELES), State (CA), and Property Type (SINGLE FAMILY RESIDENCE (1 UNIT)). It also includes checkboxes for CU Risk Score, Acceptable Title Exception, and Special Endorsement. The bottom section, labeled 'Transaction Details', contains fields for Product Code (S022500FD0 - CONVENTIONAL FIXED), Loan Documentation Type Code (FULL DOC), Loan Purpose (Purchase), Loan Type (Conventional), Amortization Type (Fixed Rate), Term Length (360 months), and various financial metrics like Note Rate (2.75%), Appraised Value (\$250,000.00), and Loan Amount (\$246,500.00).



Subject Property



Transaction Details

The mobile view shows a navigation menu with a SunWest logo and a list of sections: Borrower Summary, Borrower Information, Subject Property, and Transaction Details. Each section has a plus sign next to it. Below the list are 'Save' and 'Cancel' buttons. The top of the mobile view displays financial metrics: Front: 0.0000%, Back: 0.0000%, LTV: 96.5000%, CLTV: 96.5000%, Base LTV: 96.5000%, Purchase, First Lien, Cash to Close: NA, PITI: \$2,207.49, Not Locked, FICO: 740.

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:** Radio buttons for FHA, VA, USDA-RHS, HELOC, ARM, and Other.
- Lien Position:** Radio buttons for First, Second, and Third.
- Term Length:** 360 months.
- 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:** \$1,688.75
- FHA Upfront MIP Paid In Cash:** \$0.75
- LTV:** 96.5 %
- Loan Amount:** \$98,188.00
- 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
- 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:** \$67.99
- MIA Rate:** \$0.00
- Other:** \$0.00
- MCC 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](#)

Hazard Insurance

Premium %: 0.3576

Annual Premium: \$357.60

Monthly Premium: \$29.80

[Close](#)

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

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.

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.

Ground Rent ✕

Monthly Premium

Annual Premium

[Close](#)

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

HOA Dues ✕

Monthly Premium

Annual Premium

[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 O	\$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 (%)

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

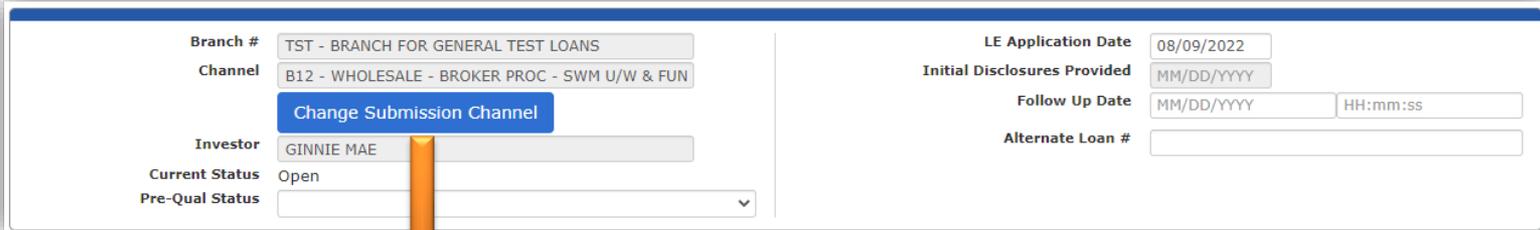
First Name
Middle
Last Name
Birth Date
SSN
Service No
Location Of VA File

Date of death
Branch of Service
VA File Number

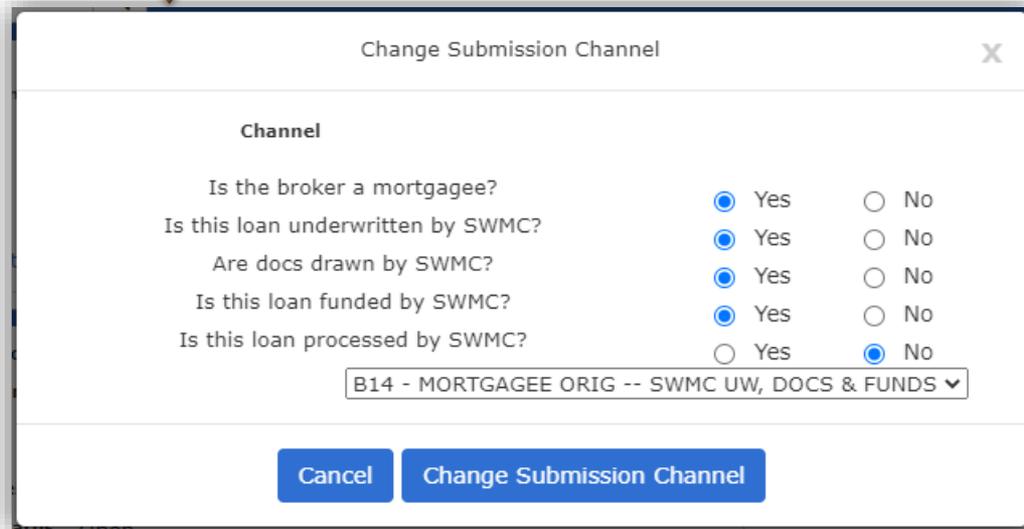
Close

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
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

- **Generate Quote:** This button on the Loan Summary Page allows users to create and download a quote document.
- The first time the button is clicked, the Smart Fees dialog box appears, followed by the Price the Loan dialog box, where the loan can be priced as "Float."
- Once priced, the "Generate Quote" button becomes available to download the "Detail - Quote Sheet," which is automatically uploaded to Imaging.
- After closing the dialog box, if the loan has been priced as Float, the page will refresh with updated loan data, and if a quote was generated, the "Quote Generated Date" will be updated.

Monthly Income
Monthly Obligations

Quote Generated Date **Generate Quote**

Rate is Locked

Rate Lock Description

Lock Date

of Days

Lock Expires



Tax Questions

Deed and deed of trust are being recorded simultaneously* Yes No

Lender is credit union* Yes No

Close **Continue**



Title Insurance Provider

Title Insurance Company

Provider Name: Goggans, Stutzman, Hudson, Wilson & Mize, LLP

Provider Phone: (706) 317-3440

Total Amount: 1,098.00

Settlement Service Provider

Settlement Service Company

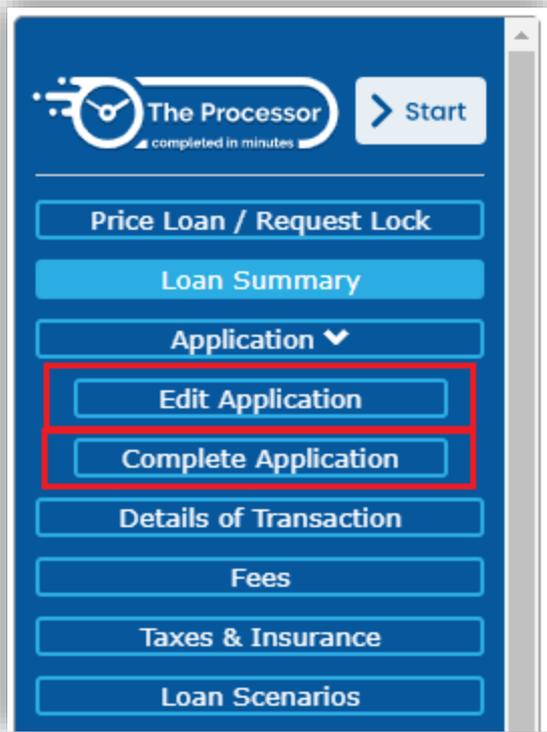
Provider Name: Goggans, Stutzman, Hudson, Wilson & Mize, LLP

Provider Phone: (706) 317-3440

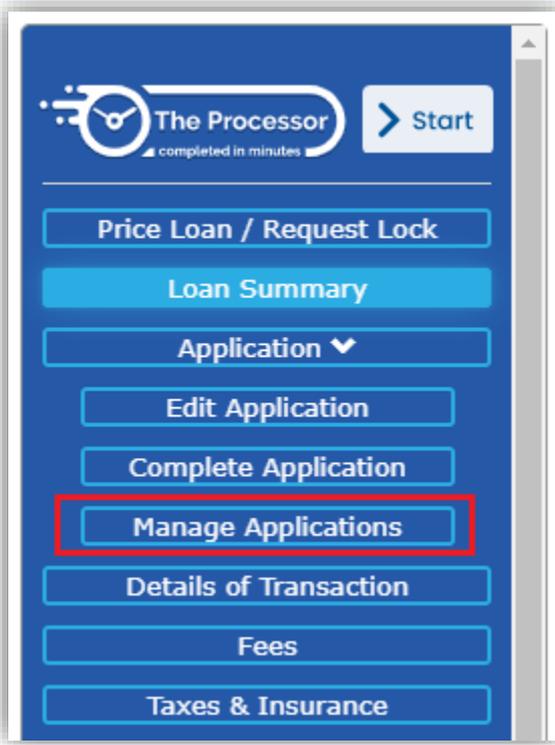
Total Amount: 1,091.50

Close **Continue**

- 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.
- Alternatively, you can also review/update all application details in a single dialog box by clicking on the Complete application link.

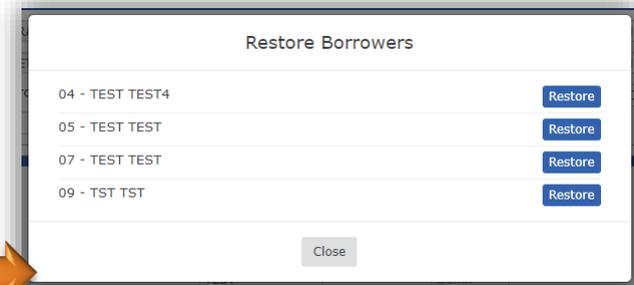
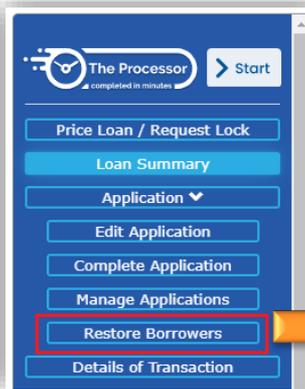


Once the loan is created, you can manage the loan details by clicking on Manage Applications in application menu:

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

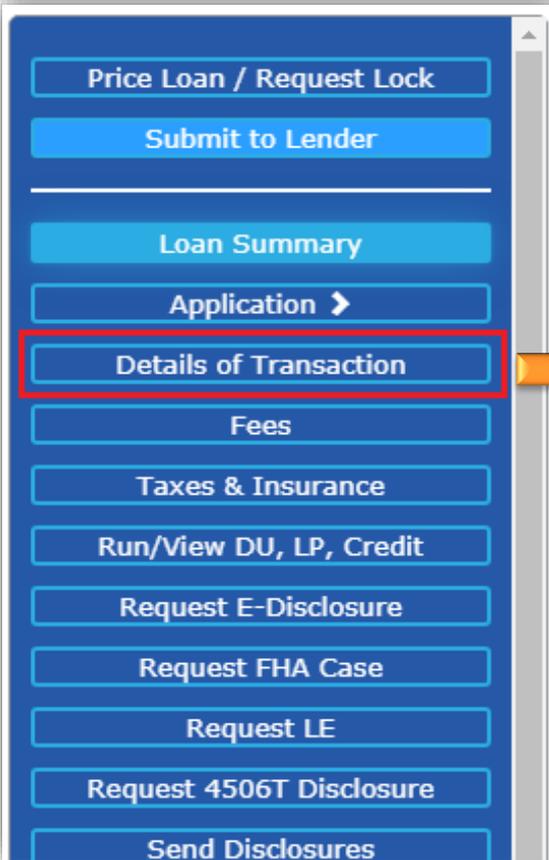
- Remove Applications
- Split Applications
- Merge two Applications
- Swap borrowers

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.

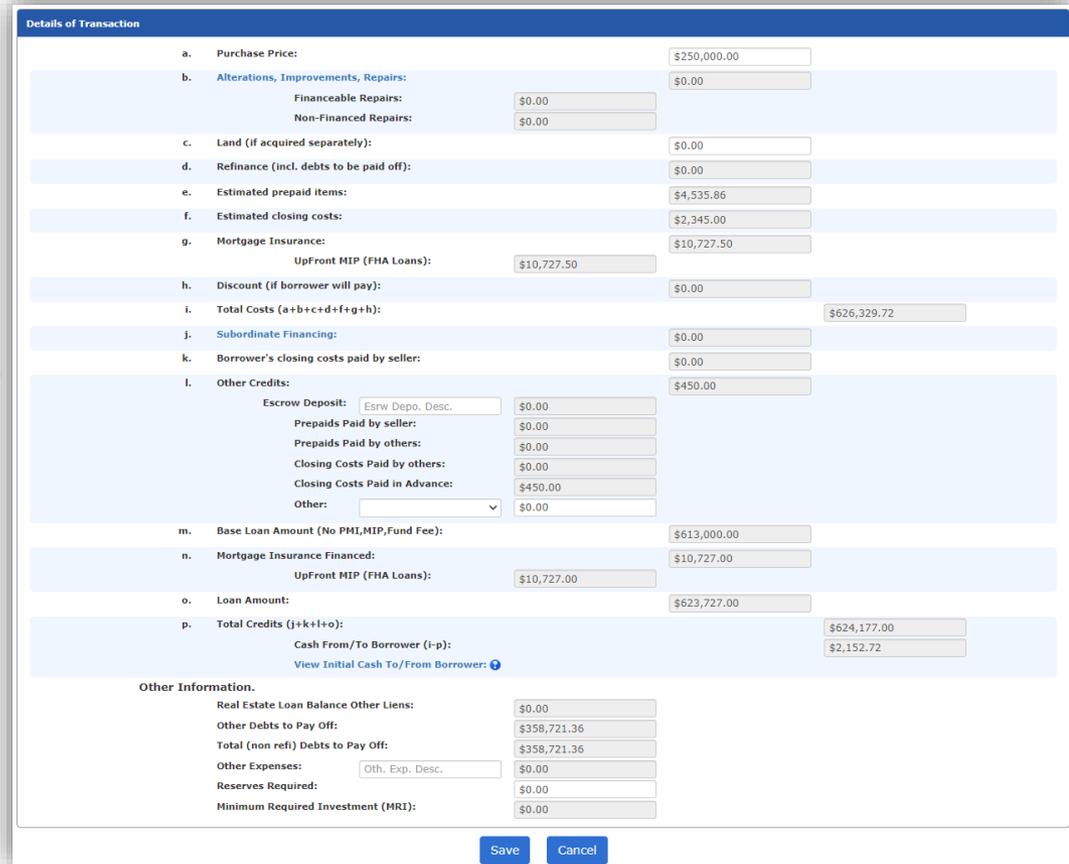


▲ The **Details of Transaction** page is a summary of all the payoff, fees, prepaid, adjusted with the seller contributions, initial deposits and fees paid by the borrower to derive at the final cash required to close or cash to borrower, which prints on 1003 loan application.

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



- 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



Details of Transaction	
a. Purchase Price:	\$250,000.00
b. Alterations, Improvements, Repairs:	\$0.00
Financeable Repairs:	\$0.00
Non-Financeable 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:	Esrv Depo. Desc. \$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:	Oth. Exp. Desc. \$0.00
Reserves Required:	\$0.00
Minimum Required Investment (MRI):	\$0.00

Save Cancel

- ▲ 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.

OR

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	\$5,107.37
Lender Credits Add	\$0.00

Lender Credits ×

Lender Credits
\$0.00

Origination Credit	\$0.00
Cure Credit	\$0.00
Lender Credit	\$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 i	\$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 i	\$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

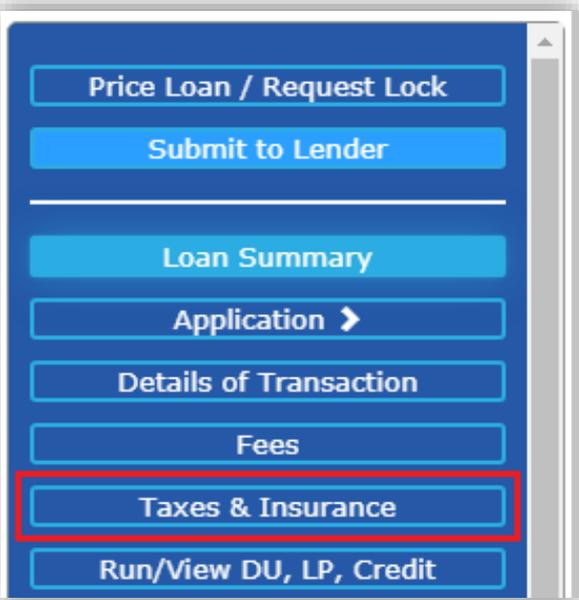
Congratulation!! You have successfully created SmartFee documents.

- **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 \(Preview\)](#)

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="background-color: #0056b3; color: white;">A. Origination Charges</th> <th style="text-align: right; color: white;">\$0.00</th> </tr> <tr> <td colspan="3" style="text-align: center; height: 40px;">+</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="background-color: #0056b3; color: white;">B. Services You Cannot Shop For</th> <th style="text-align: right; color: white;">\$7,207.50</th> </tr> <tr> <td style="width: 5%; text-align: center;">+</td> <td style="width: 85%;">Credit Report</td> <td style="text-align: right;">\$95.00</td> </tr> <tr> <td style="text-align: center;">+</td> <td>Appraisal</td> <td style="text-align: right;">\$700.00</td> </tr> <tr> <td style="text-align: center;">+</td> <td>Tax Service Fee</td> <td style="text-align: right;">\$60.00</td> </tr> <tr> <td style="text-align: center;">+</td> <td>Fha Upfront Mip Premium</td> <td style="text-align: right;">\$6,352.50</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="background-color: #0056b3; color: white;">C. 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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

Number of Months Escrow Reserves

First Year Premium Percent

First Year Annual Premium

Hazard Insurance Remittance Frequency ANNUALLY ▼

Next Renewal Date (MM/DD/YYYY)*

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	\$0.00	
	\$502.63	

Breakdown of the Prepays for cash to close calculation

Escrows Deposit	\$502.63	
Prepaid Interest	\$416.95	
Escrows Paid To Others At Closing	\$343.72	
Total Prepays	\$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

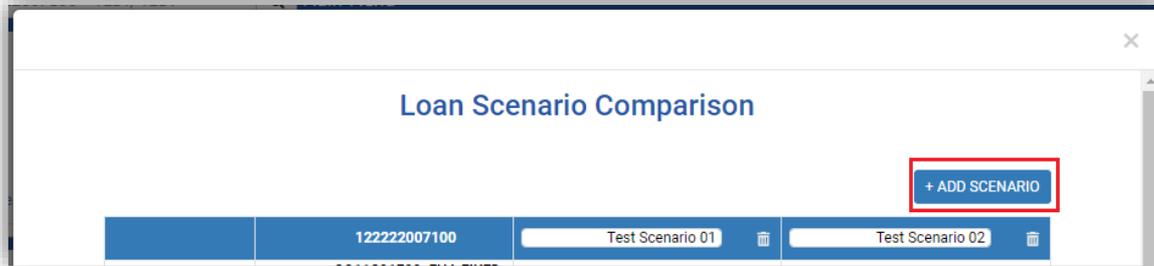
Loan Scenarios Comparison

+ 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.



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

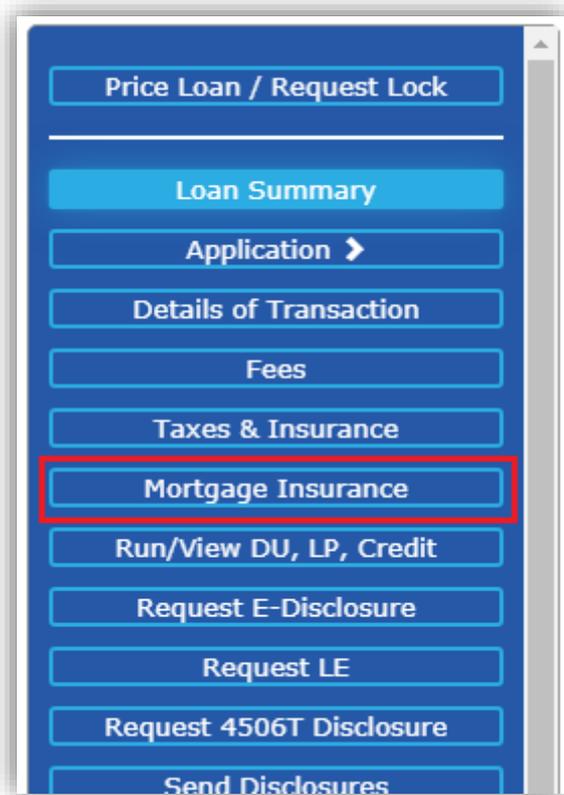
Amortization	30 YEAR FIXED	30 YEAR FIXED	30 YEAR FIXED
Base Loan Amount	\$300,000	\$295,000	\$305,000
Loan Amount	\$305,250	\$300,162	\$310,337
Down Payment	\$20,000	\$25,000	\$15,000
Down Payment %	6.25%	7.813%	4.688%
Interest Rate	4.625%	4.625%	4.625%

- 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".



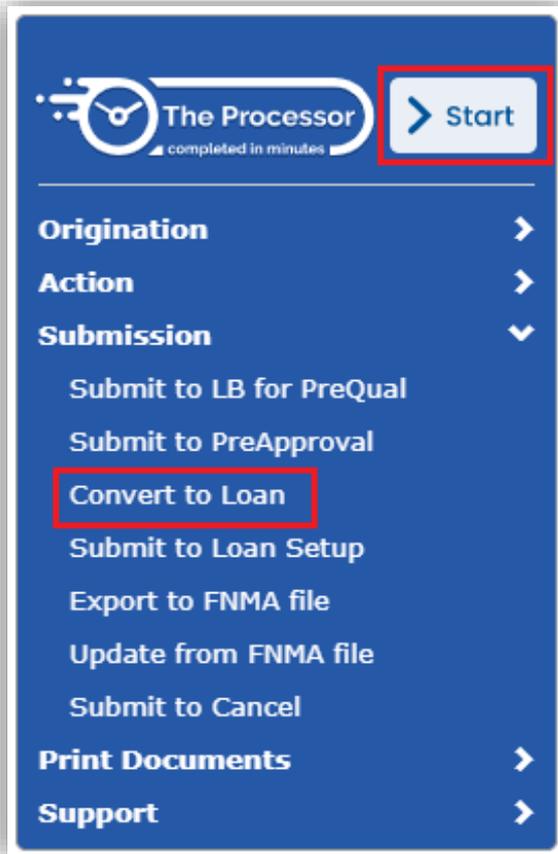
➤ LPMI premium payment plan

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:

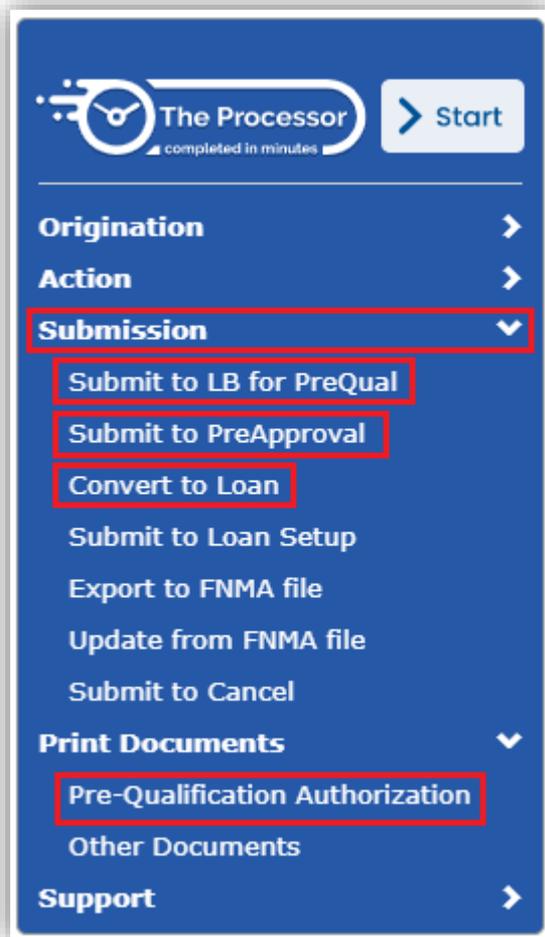
- 1) **Convert to Loan:** This command allows user to convert the Pre-Qual applications to Loan application.

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**

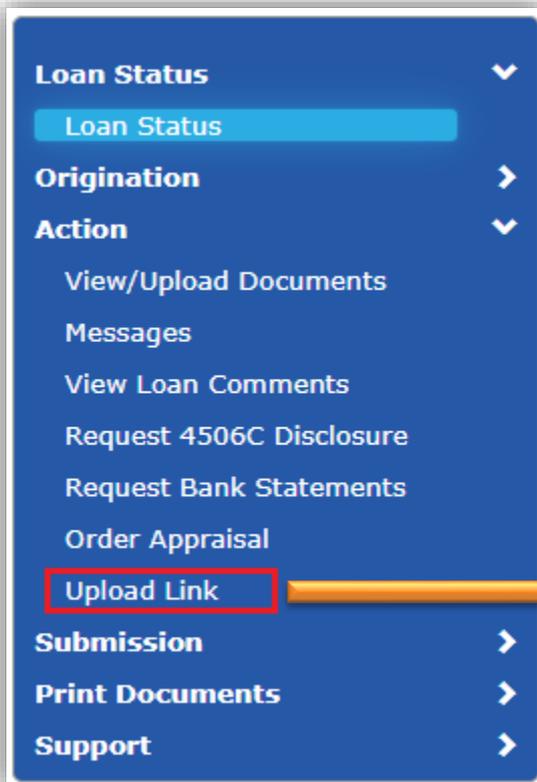
▲ **Submit to PreApproval:** Once the signed Pre-Approval Authorization is signed and uploaded, click this link to submit for Pre-Approval

▲ **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.

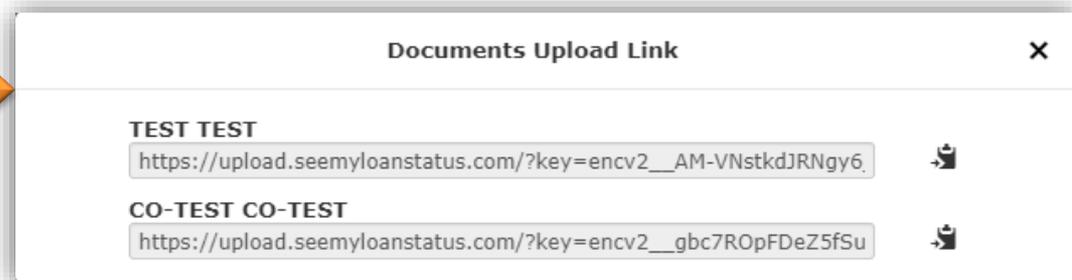
Loan Officers are encouraged to send Borrowers Secure Upload Links where they may safely submit Loan Documents directly into the system from their own device.

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.

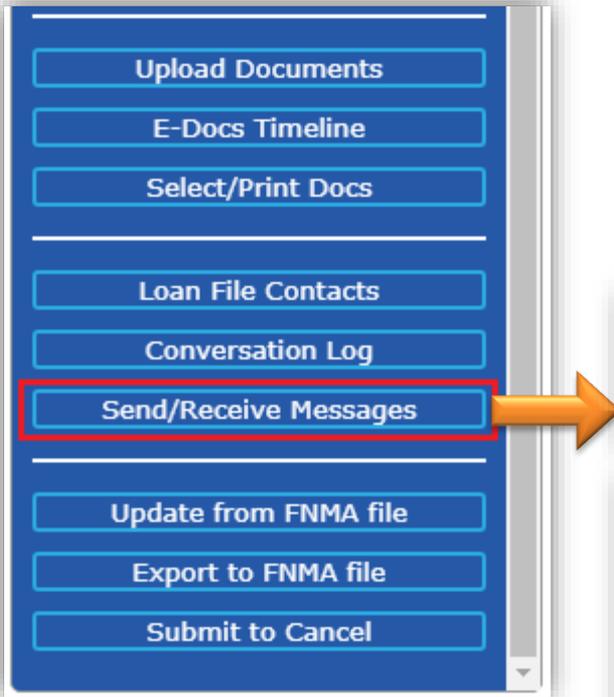


Clicking on **Upload Link** on the left navigation panel opens a dialog box with customized upload links that the Loan Officer can send to the Borrower or Co-Borrower or Co-Applicants, respectively. This ensures every Borrower / Applicant can privately submit their own documents. Clicking on the clipboard 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.

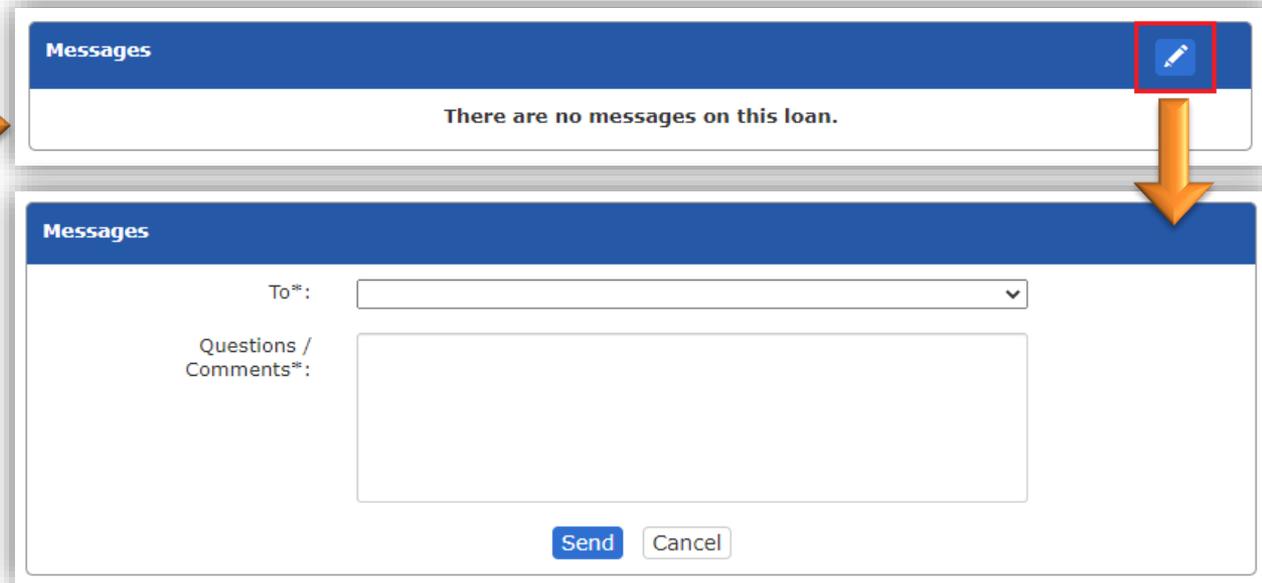


Once documents are uploaded, they are immediately and automatically labelled, categorized, referenced to all relevant conditions and flagged for review. This ensures the document is reviewed the moment the loan or condition is picked up for review.

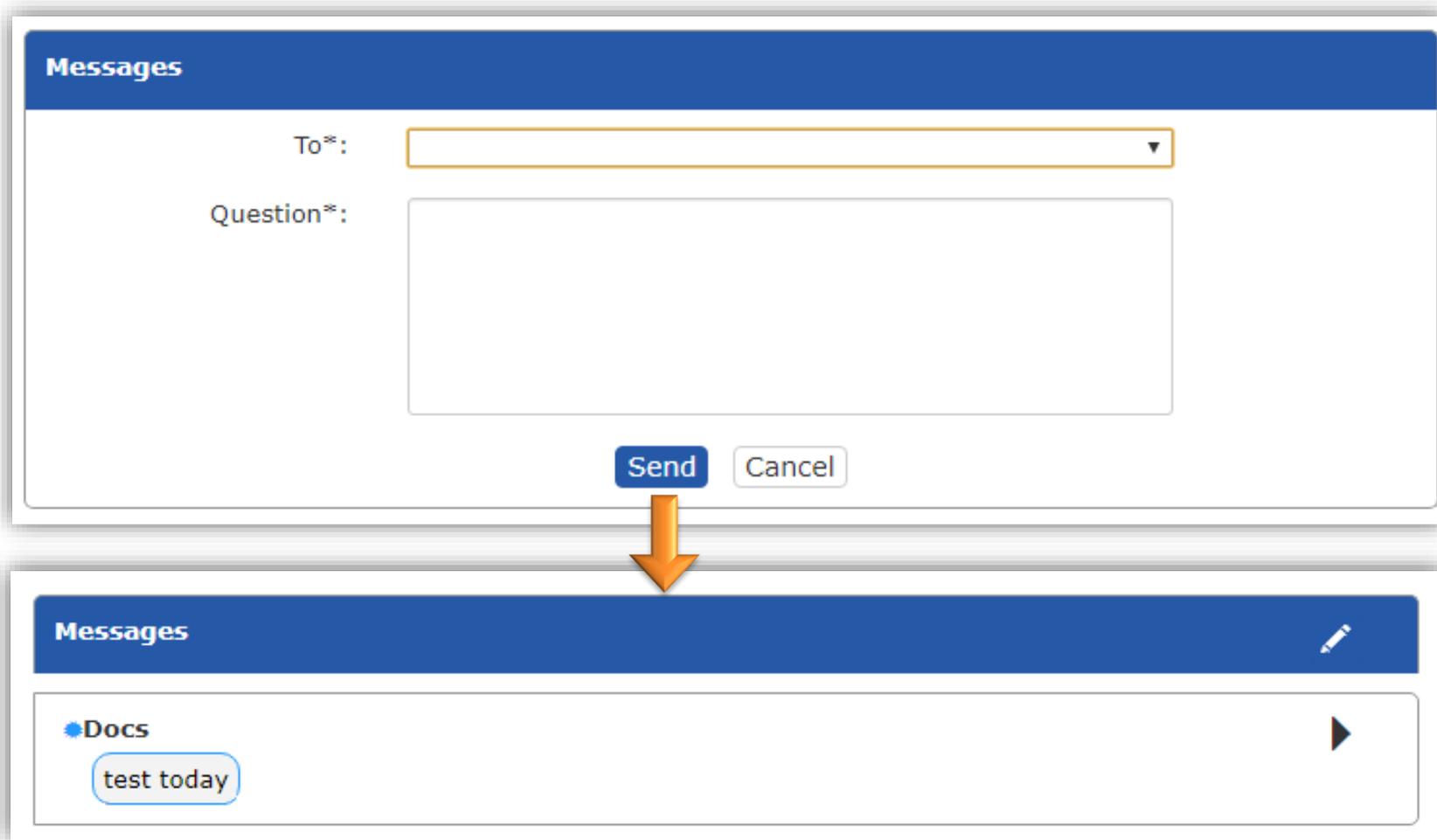


The page helps to keep track of all messages/comments of users.

- ▲ This page provides users a place to write their queries/questions on the loans. These queries/questions will be handled by the internal users.
- ▲ Clicking on the Pen icon will allow the user to compose a new message

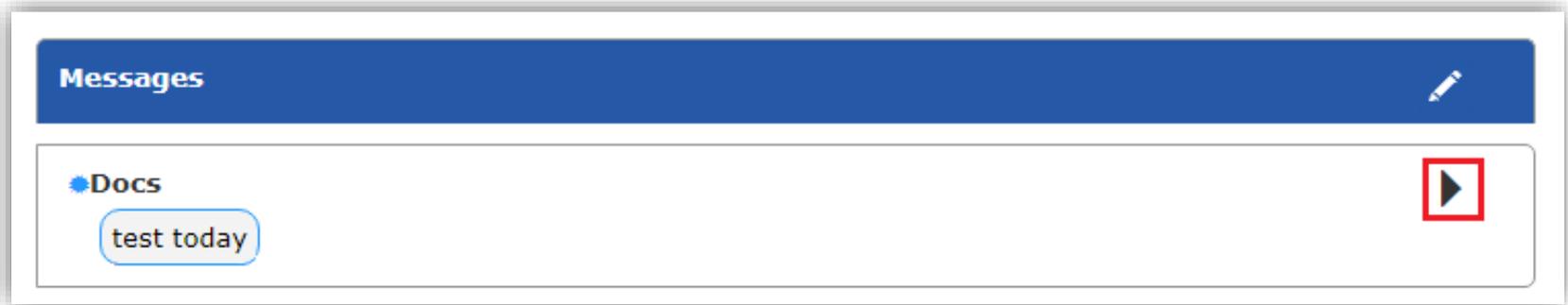


➤ Mention the question and the team to whom question needs to be raised and click **Send**.

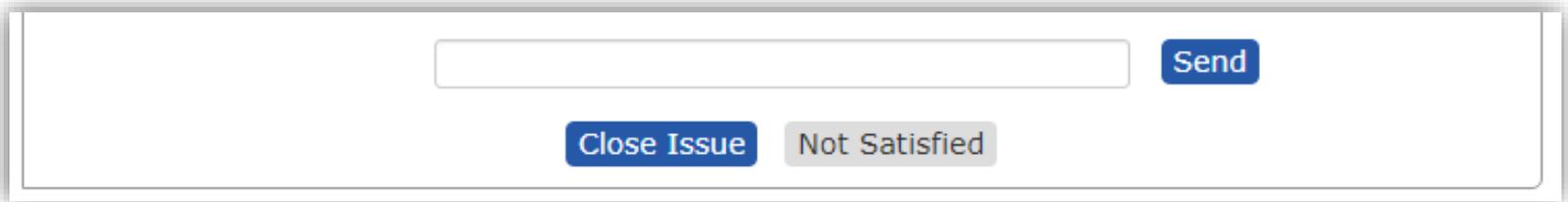


The image shows a two-step process for sending a message. The top screenshot is a form titled "Messages" with a blue header. It contains a "To*" dropdown menu, a "Question*" text area, and "Send" and "Cancel" buttons. An orange arrow points from the "Send" button to the bottom screenshot. The bottom screenshot shows the "Messages" list with a blue header and a "Docs" section containing a "test today" button.

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



- ▲ 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.



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, HUNTINGTN BCH, VA 92847
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

View/Download Documents

Select a Form

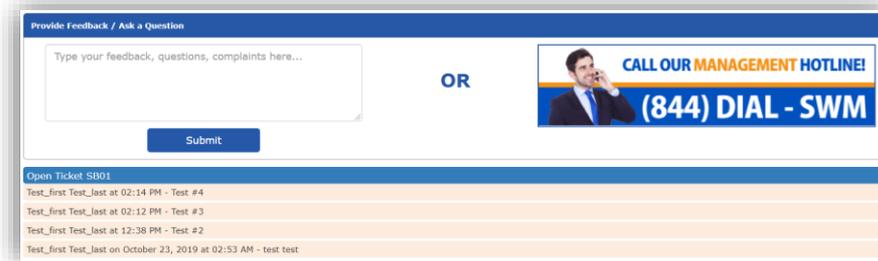
Submit Documents

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

Select a Document Type

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

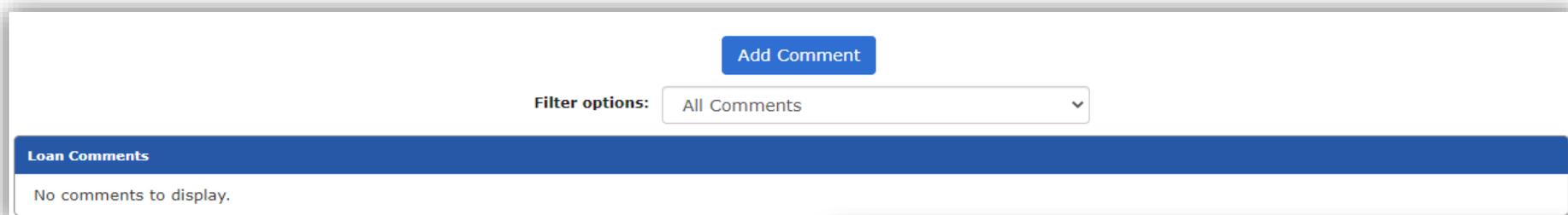
Submit

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

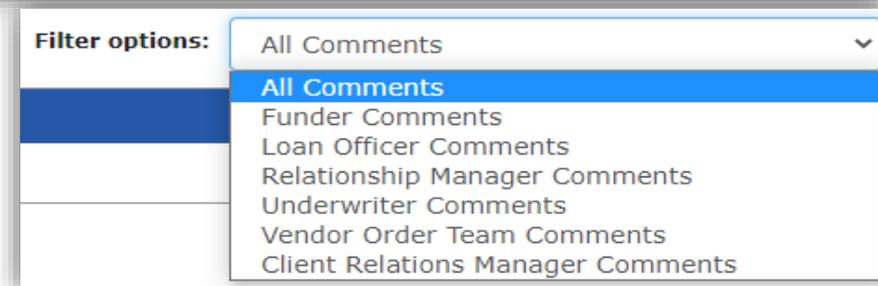
Filter options: All Comments

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

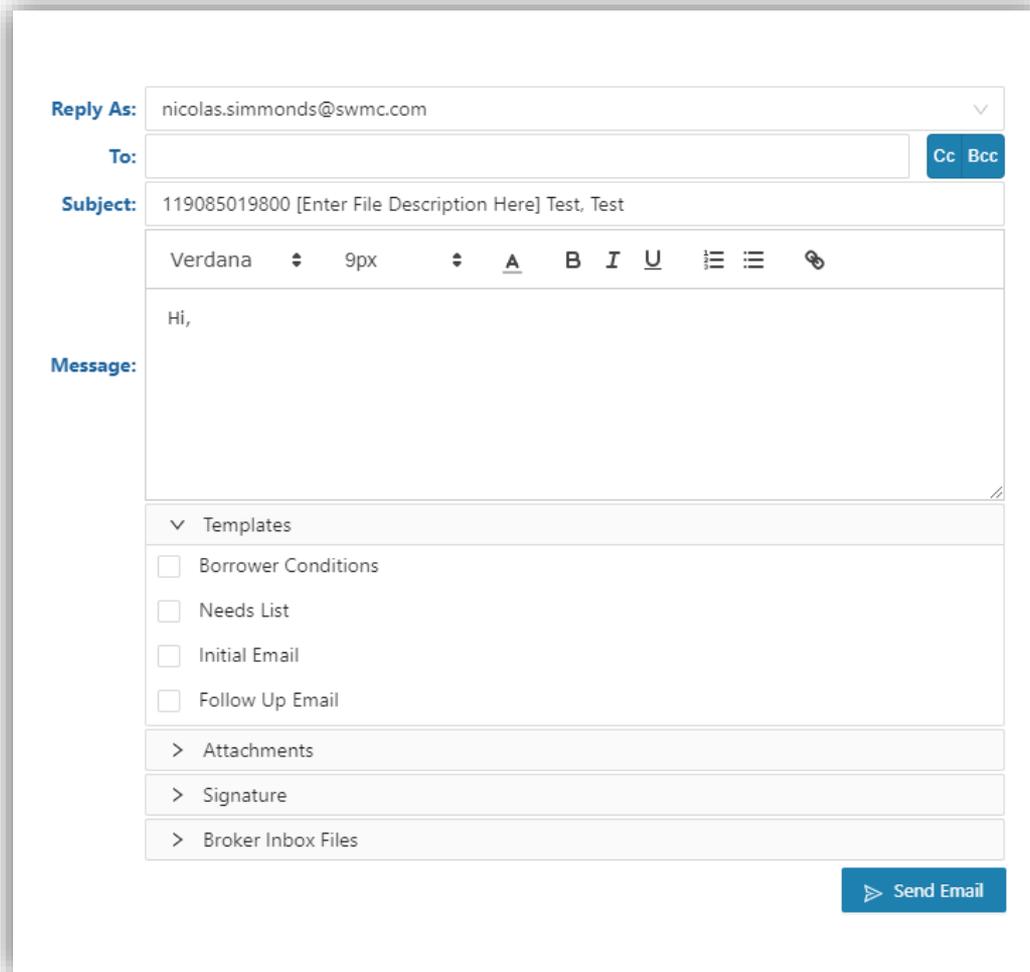
New Comments

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.



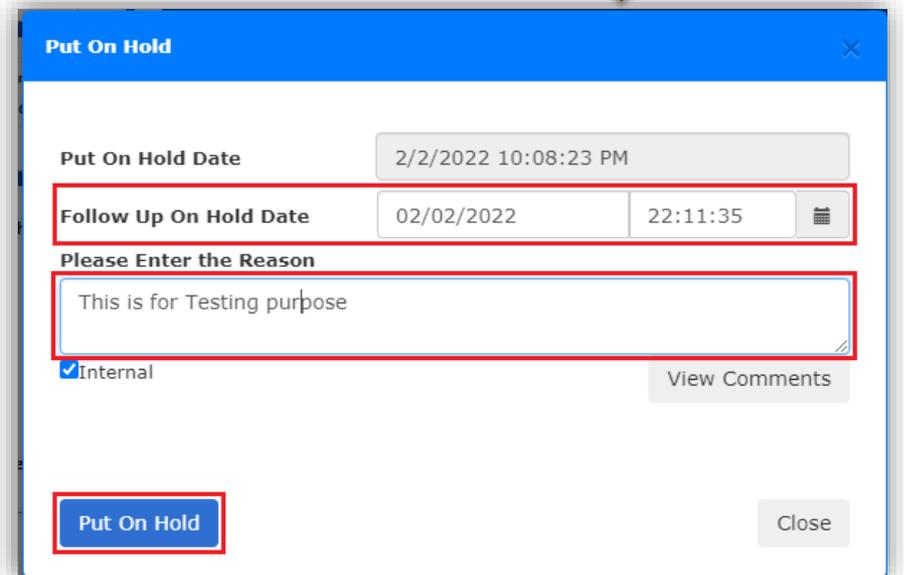
The screenshot shows an email composition form with the following fields and options:

- Reply As:** nicolas.simmonds@swmc.com
- To:** [Empty field] with **Cc Bcc** buttons.
- Subject:** 119085019800 [Enter File Description Here] Test, Test
- Message:** A text area containing "Hi," with a rich text editor toolbar above it (Verdana, 9px, Bold, Italic, Underline, Bulleted List, Numbered List, Link).
- Templates:** A dropdown menu with options: Borrower Conditions, Needs List, Initial Email, Follow Up Email.
- Attachments:** A section with a right-pointing arrow.
- Signature:** A section with a right-pointing arrow.
- Broker Inbox Files:** A section with a right-pointing arrow.
- Send Email:** A blue button with a right-pointing arrow.

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:



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

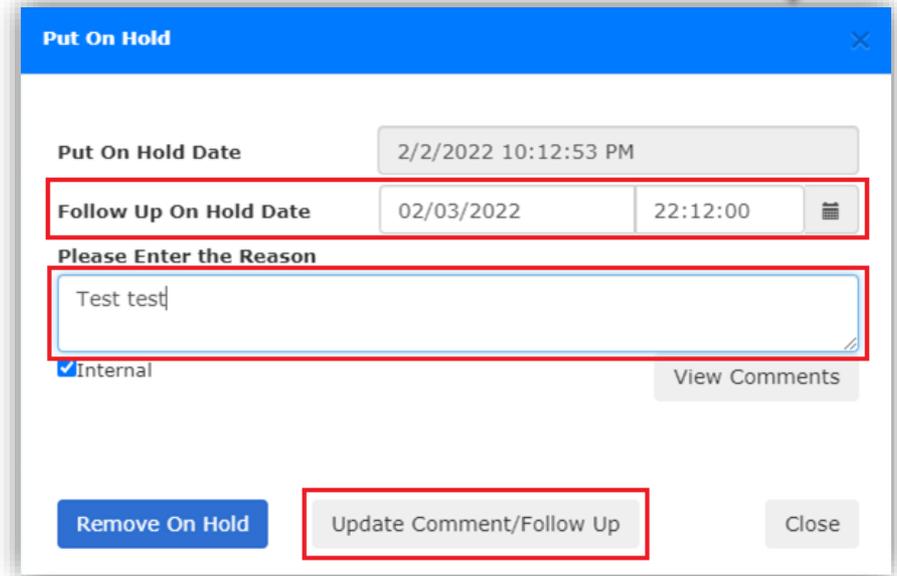


When a loan is placed on hold, the loan info ribbon of SeeMyLoanStatus will be updated as follows:



The screenshot shows the SunWest SeeMyLoanStatus interface. At the top left is the SunWest logo. To its right is a search bar and a 'Main Menu' link. Below this is a ribbon with various loan metrics: 'Front: 0%' | 'Back: 0%' | 'LTV: 93.75%' | 'CLTV: 93.75%' | 'Base LTV: 93.75%' | 'Rate: 4.625%' | 'Loan Purpose: Purchase'. To the right of these metrics are two buttons: 'Send Email' and 'Update On Hold'. The 'Update On Hold' button is highlighted with a red box. Below the ribbon is a 'More Info' button.

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.



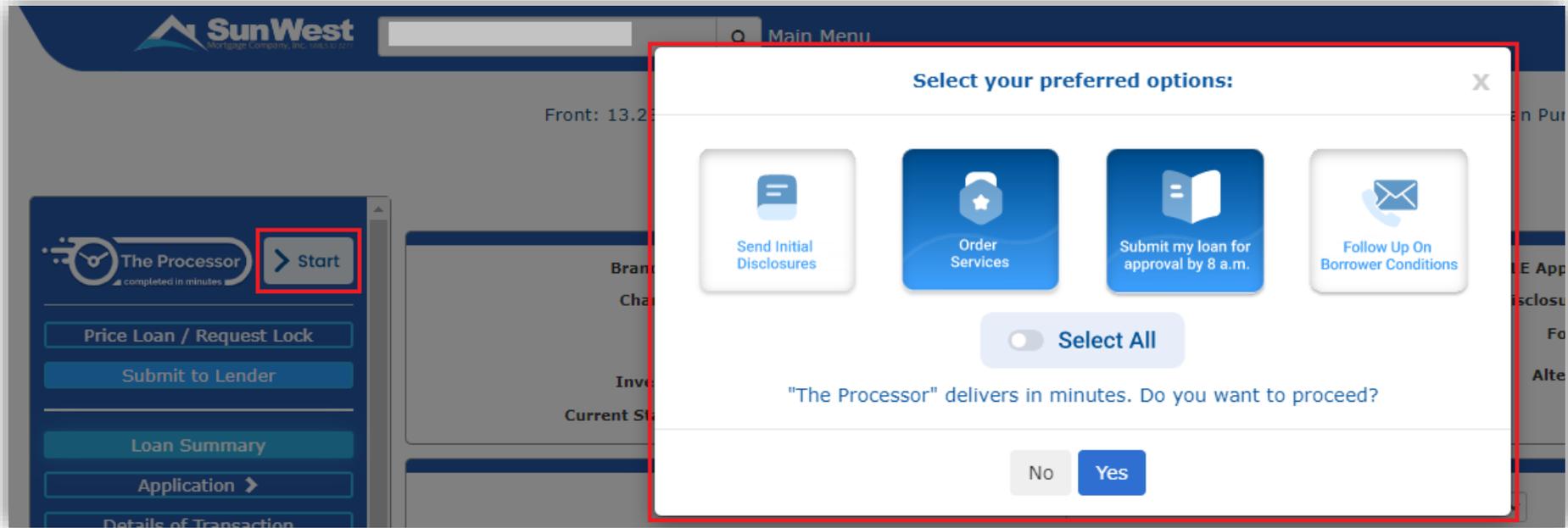
The screenshot shows the 'Put On Hold' dialog box. It has a blue header with the title 'Put On Hold' and a close button. The main content area contains several fields: 'Put On Hold Date' with a value of '2/2/2022 10:12:53 PM'; 'Follow Up On Hold Date' with a value of '02/03/2022' and a time of '22:12:00'; and a text area for 'Please Enter the Reason' containing 'Test test'. Below the text area is a checked checkbox for 'Internal' and a 'View Comments' button. At the bottom of the dialog are three buttons: 'Remove On Hold', 'Update Comment/Follow Up' (highlighted with a red box), and 'Close'.

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*:

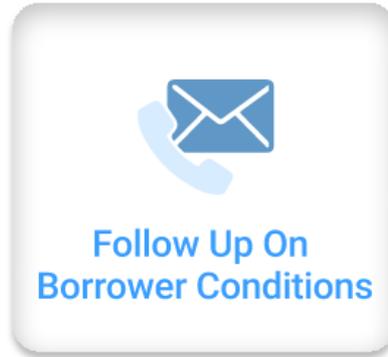
Third Party Processing Fee*:

"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

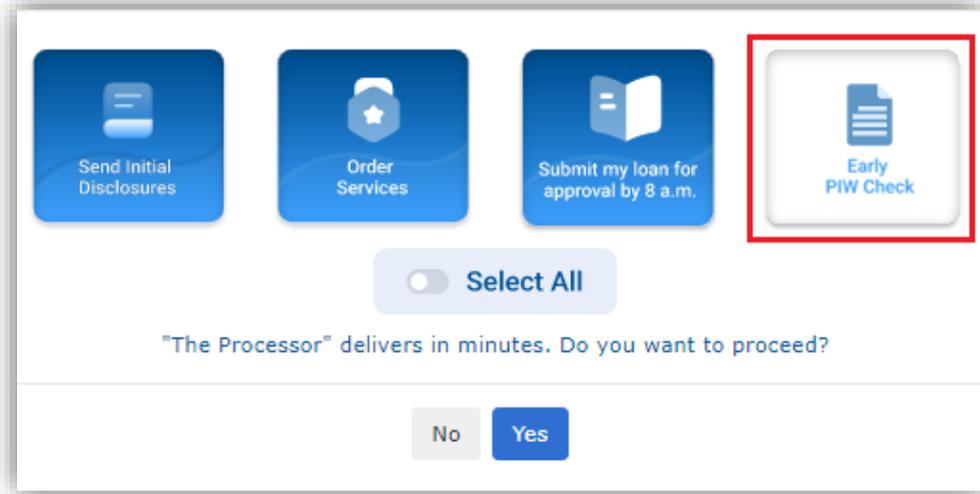
- This option will be available in The Processor dialog box if the Loan submission channel is wholesale.
- This option will be selected by default when the Processor dialog box is opened.
- If it is set as no, the option will be deselected by default when the Process dialog box is opened.

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

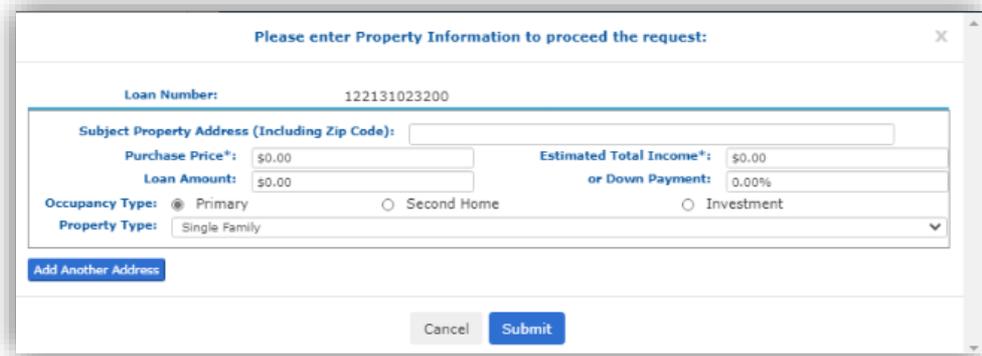
Early PIW Check

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)



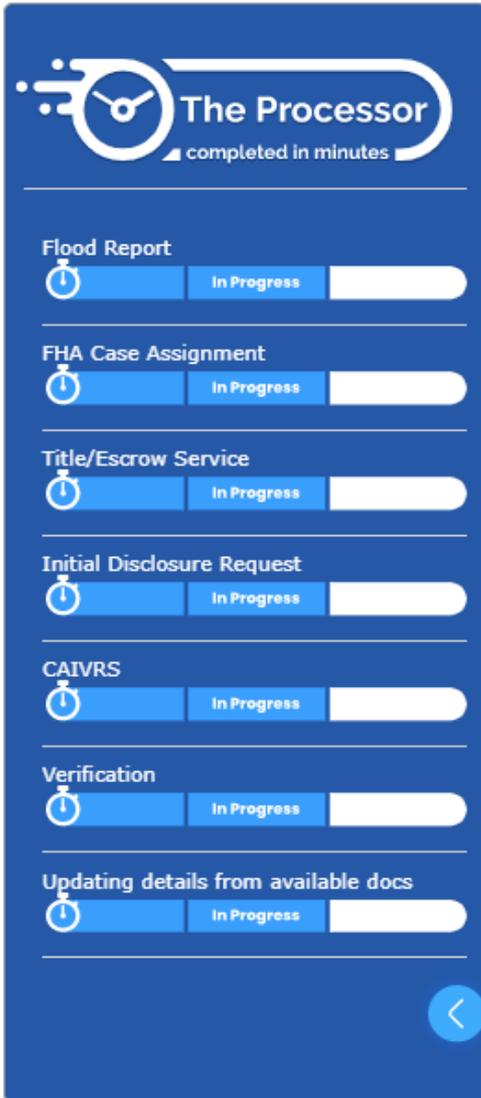
When the user selects "Request Early PIW" and clicks on Yes, the system will display a new dialog box to enter the property information. Users can add multiple properties by clicking on "Add another Address" button.



The dialog box contains the following fields and options:

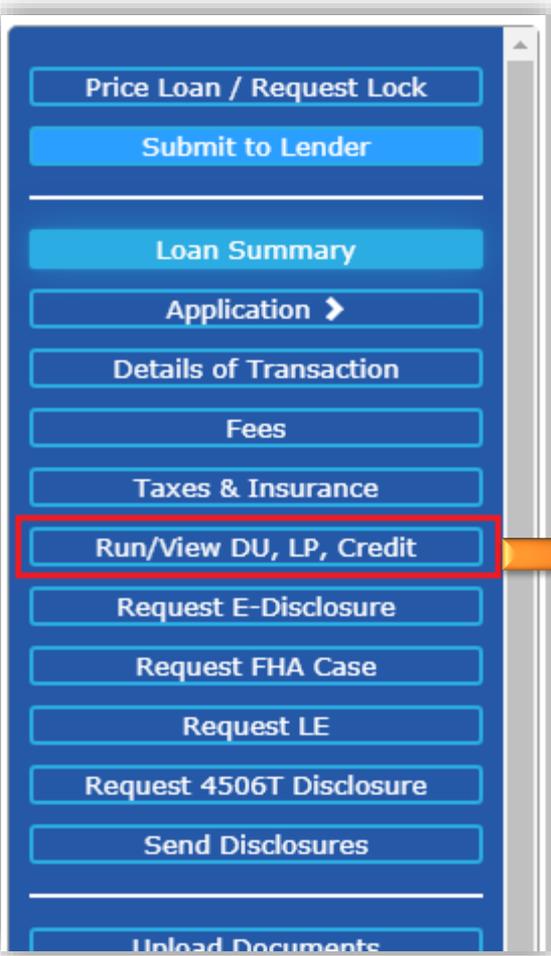
- Loan Number: 122131023200
- Subject Property Address (Including Zip Code): [Text Input]
- Purchase Price*: \$0.00
- Loan Amount: \$0.00
- Estimated Total Income*: \$0.00
- or Down Payment: 0.00%
- Occupancy Type: Primary, Second Home, Investment
- Property Type: Single Family (dropdown menu)
- Buttons: Add Another Address, Cancel, Submit

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

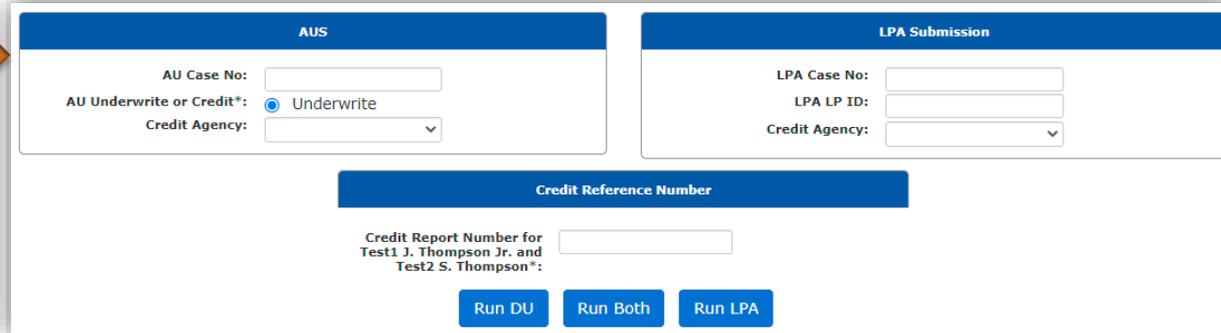


With “The Processor”, users can also track the progress status of these requests. Once a request has been placed, clicking on the logo will let you access the progress report.

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.



- SeeMyLoanStatus **Run or View DU/LPA** makes it effortless for originators to submit loans to Desktop Underwriter (DU) and LPA.
- To access the page, click on **Run or View DU/LPA** button in the side menu.
- If user doesn't have account for either DU or LPA, the User Interface will be shown accordingly.



AUS	LPA Submission
AU Case No: <input type="text"/>	LPA Case No: <input type="text"/>
AU Underwrite or Credit*: <input checked="" type="radio"/> Underwrite	LPA LP ID: <input type="text"/>
Credit Agency: <input type="text" value="v"/>	Credit Agency: <input type="text" value="v"/>

Credit Reference Number

Credit Report Number for

Test1 J. Thompson Jr. and
Test2 S. Thompson*:

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

AUS

AU Case No:

AU Underwrite or Credit*: Underwrite

Credit Agency:

LPA Submission

LPA Case No:

LPA LP ID:

Credit Agency:

Credit Reference Number

Credit Report Number for Berit Elizabeth Heen*:

Run DU
Run Both
Run LPA

DU Results

Request Date: June 18, 2024 10:32:10 AM

Recommendation code: 10

Recommendation description: Error

Property Inspection Waiver: false

[View](#)

LPA Results

Submitted By	Case Status	Result Feedback	Use Soft Pull	Time Requested	Property Inspection Waiver
AP4K - ANILA PILLAI	Refer	View PDF	Yes	June 24, 2024 09:35:07 AM	false
4SAB - SHIRLA ARMENTA	Error	View PDF	Yes	June 24, 2024 09:00:10 AM	false
K8JZ - KONANKI	Error	View PDF	No	June 24,	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.

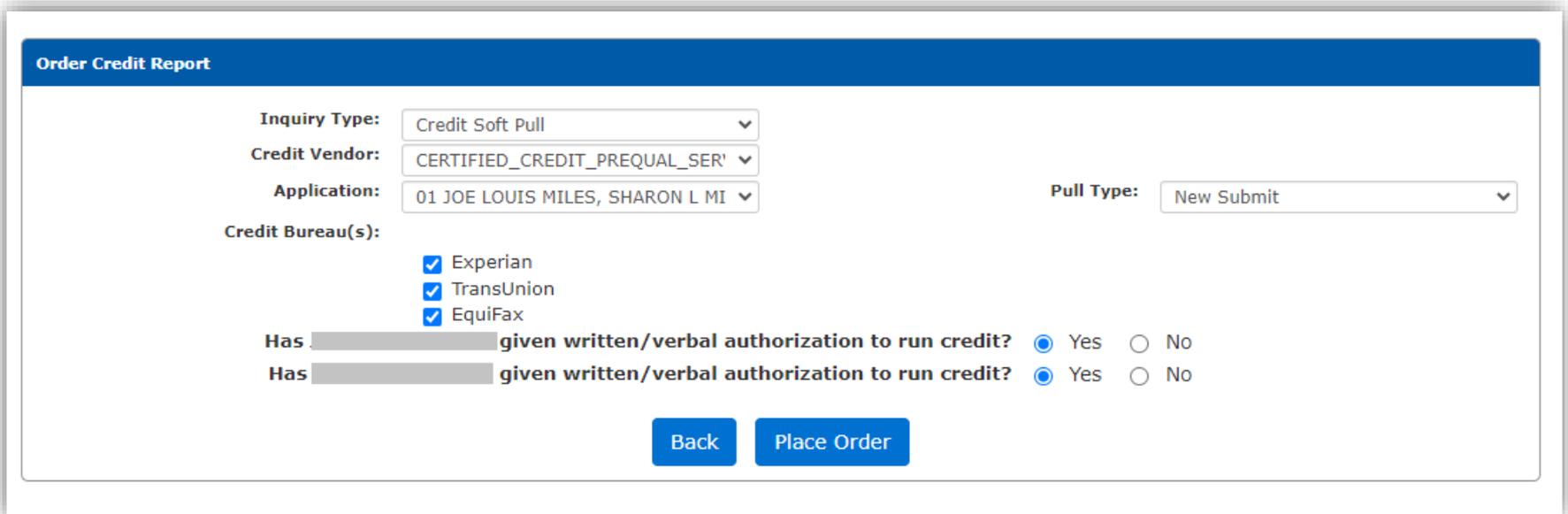
- ▲ The Credit Report page shows a list of all credit requests made for the loan.
- ▲ The report column provides the link to view the report.
- ▲ Status for the credit report request will be shown under the check status column

Credit Reports						
Date Ordered	Vendor	Product	Reference No	Status	Report	Check Status
06/14/2024 12:10 PDT	CERTIFIED CREDIT	Credit Prequal Report	App01:03	Done	View Report	
06/14/2024 12:00 PDT	CERTIFIED CREDIT	Credit Prequal Report	App01:02	Failed		
06/14/2024 11:59 PDT	CERTIFIED CREDIT	Credit Prequal Report	App01:01	Failed		

Note: The system rechecks order status automatically several times during the day. You can also check it manually by clicking at "Check Status".

[Order New Report](#)

- ▲ Clicking on the **Order New Report** button on the credit report page will open the Order Credit Report page.
- ▲ The Inquiry Type field will allow the user to select Credit Soft Pull / Hard Inquiry
- ▲ The Credit Vendor field will allow the user to select the preferred vendor to order the report from.
- ▲ The Application field will allow the user to select the application for which to order the report for.
- ▲ The Pull type field allows the user to select if the pull request is a new submit, re-issue or an update
- ▲ Users can select the credit bureaus from which the data needs to be requested.
- ▲ The system will not allow the user to place an order until they have a written/verbal authorization from the borrowers to run credit.



Order Credit Report

Inquiry Type: Credit Soft Pull

Credit Vendor: CERTIFIED_CREDIT_PREQUAL_SER

Application: 01 JOE LOUIS MILES, SHARON L MI

Pull Type: New Submit

Credit Bureau(s):

- Experian
- TransUnion
- EquiFax

Has [redacted] given written/verbal authorization to run credit? Yes No

Has [redacted] given written/verbal authorization to run credit? Yes No

[Back](#) [Place Order](#)

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 in a red box. An orange arrow points from this button to the 'Product Search' form. Below the side menu, an orange oval with the text 'OR' indicates an alternative path. The 'Product Search' form is a complex interface with various input fields for loan details. At the top right of the form, a red box with the number '1' is present. At the bottom of the form, a 'Find Product' button is visible. Below the form, a top ribbon contains a search bar and a 'Main Menu' button. An orange arrow points from the 'Main Menu' button to the 'Product Search' form. In the ribbon, the 'Not Locked' link is highlighted in a red box. Below the ribbon, a status bar displays loan information: 'Purchase', 'First Lien', 'Submit to Loan Boarding', 'FHA/TITLE II 1-4 UNITS', 'Loan Amount: \$623,727', 'APR: 3.4931%', 'PITI: \$3,729.84', 'Cash to Close: \$2,152.72', and '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.

2

Available products

1 : FHA FIXED: STANDARD - 30 YEAR FIXED (S011501F00)

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		Price
<input type="checkbox"/> Repair Escrow Holdback	Days: 1	-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

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.

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

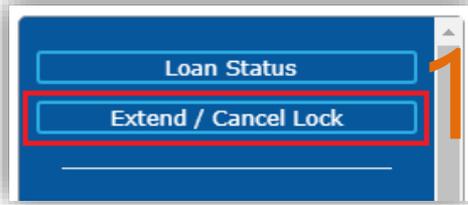
4

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		

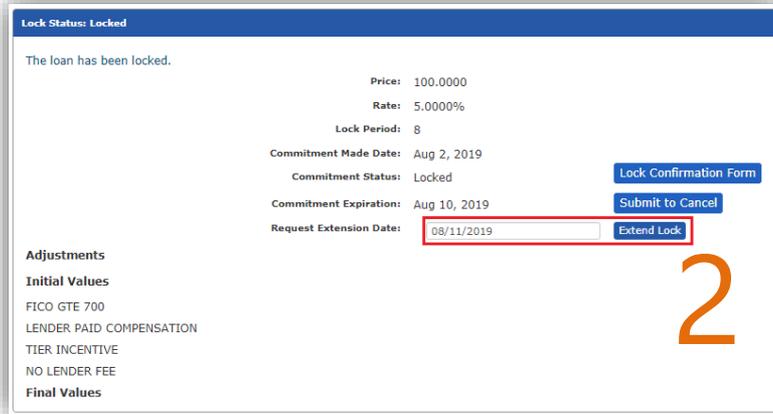
Once the lock request is sent, the Lock Status will be shown as Lock Requested and the Lock Expiration Date will be shown on Loan status page.

Request Extend Lock Feature

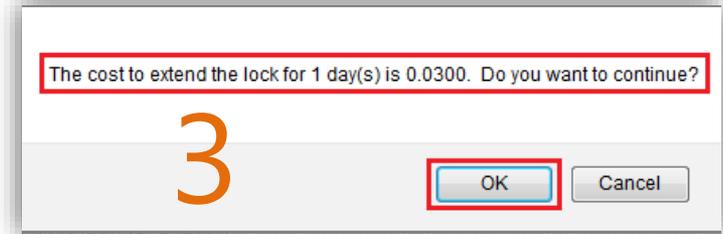
- You can now submit extend lock request on locked loans from SeeMyLoanStatus using the **Extend/Cancel Lock** button in Action menu.



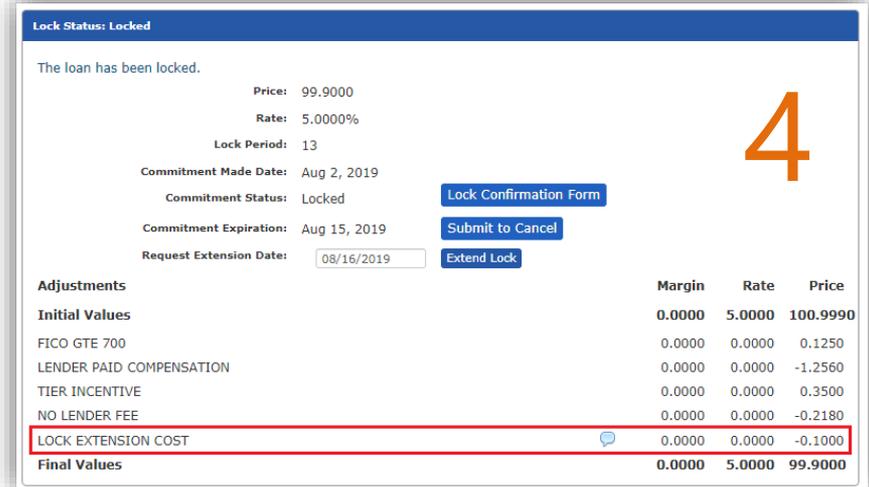
- ✓ Click On **Extend Lock** button from the left menu of SeeMyLoanStatus.
- ✓ Select the Extension Date and click on **Extend Lock** button. Note: New Lock Expiration Date has to be between old expiration date and 30 days from current date.



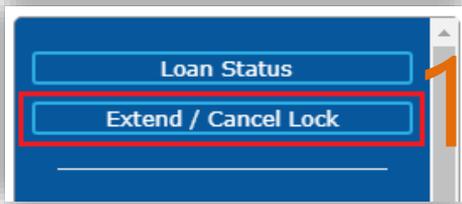
- ✓ The cost to extend the lock will be shown. Click on **OK** to continue.



- ✓ 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.

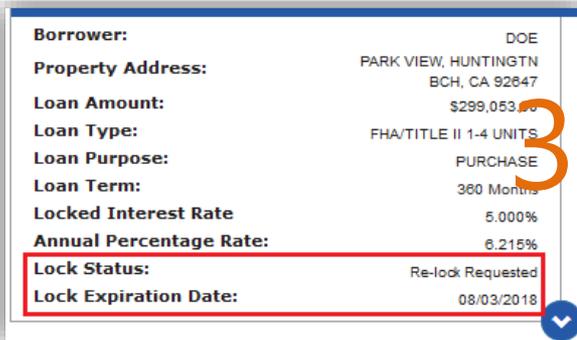
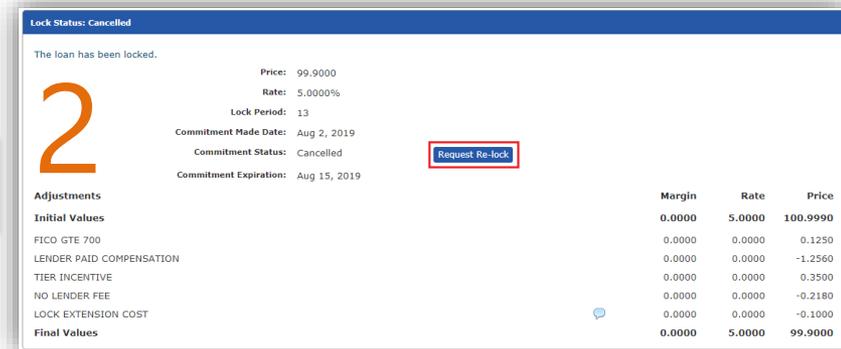


▲ You can now submit Re-lock request on cancelled-lock loans from SeeMyLoanStatus using the **Request Re-lock** button.



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

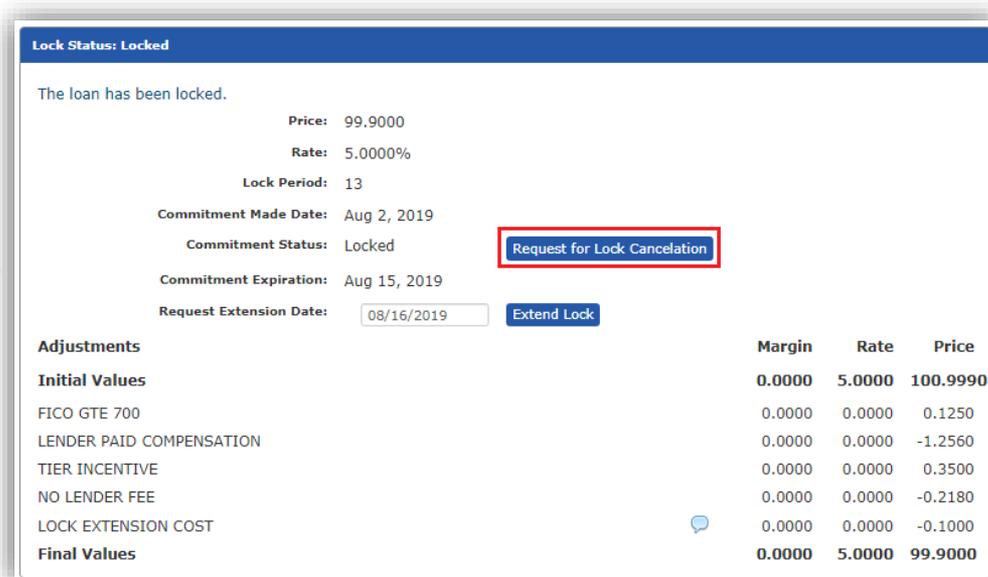
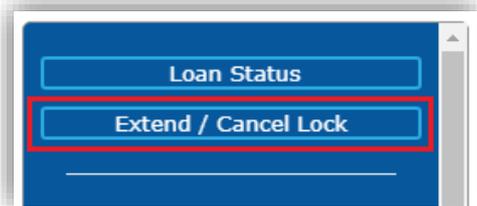
A new page will open up, Click on Request Re-lock button to proceed.



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.

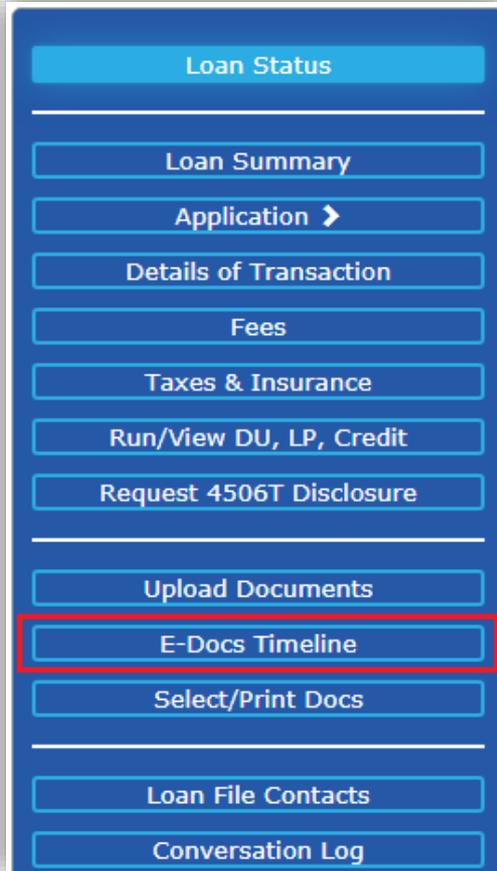


The screenshot shows the main page for a locked loan. At the top, it says 'Lock Status: Locked'. Below that, it states 'The loan has been locked.' and lists loan details: Price: 99.9000, Rate: 5.0000%, Lock Period: 13, Commitment Made Date: Aug 2, 2019, Commitment Status: Locked, Commitment Expiration: Aug 15, 2019, and Request Extension Date: 08/16/2019. There are two buttons: 'Request for Lock Cancellation' (highlighted with a red border) and 'Extend Lock'. Below this is an 'Adjustments' table.

	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		

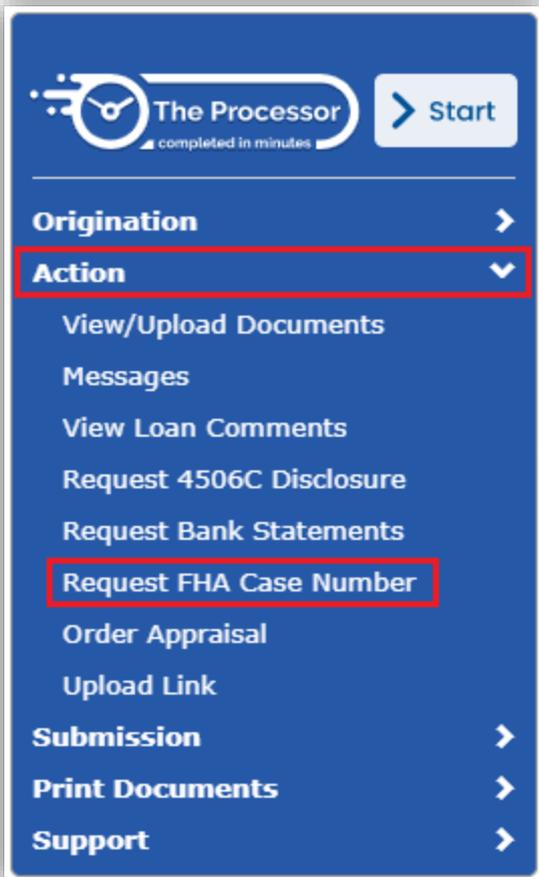
Certification and Authorization Details		
Borrower Name	Request Date	Received Date
01 - TEST123 TEST123		

- 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.

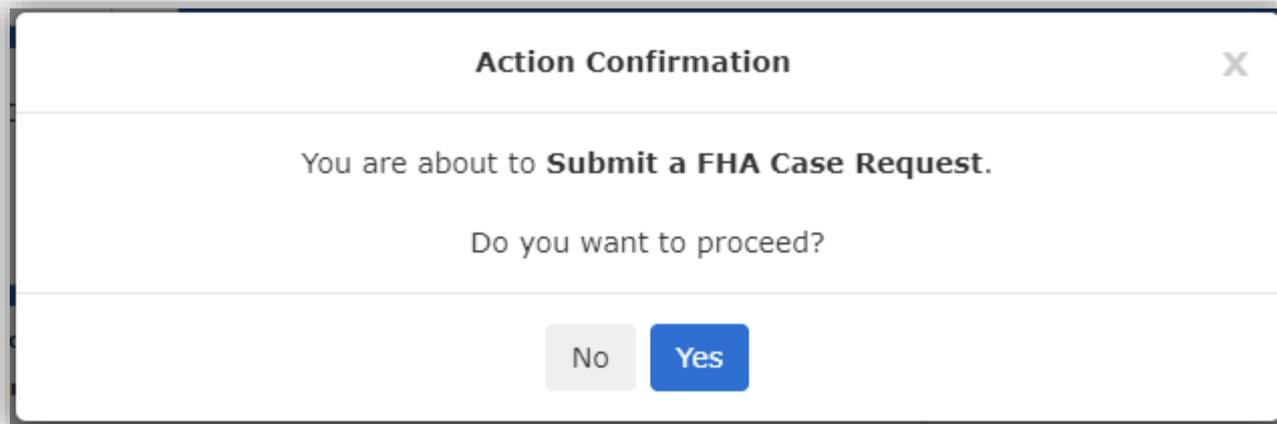
Form Name	Status	Date Sent	Date Opened	Date Signed
+ Initial Disclosures Package	Created	09/07/2022 03:51:49		Resend

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.

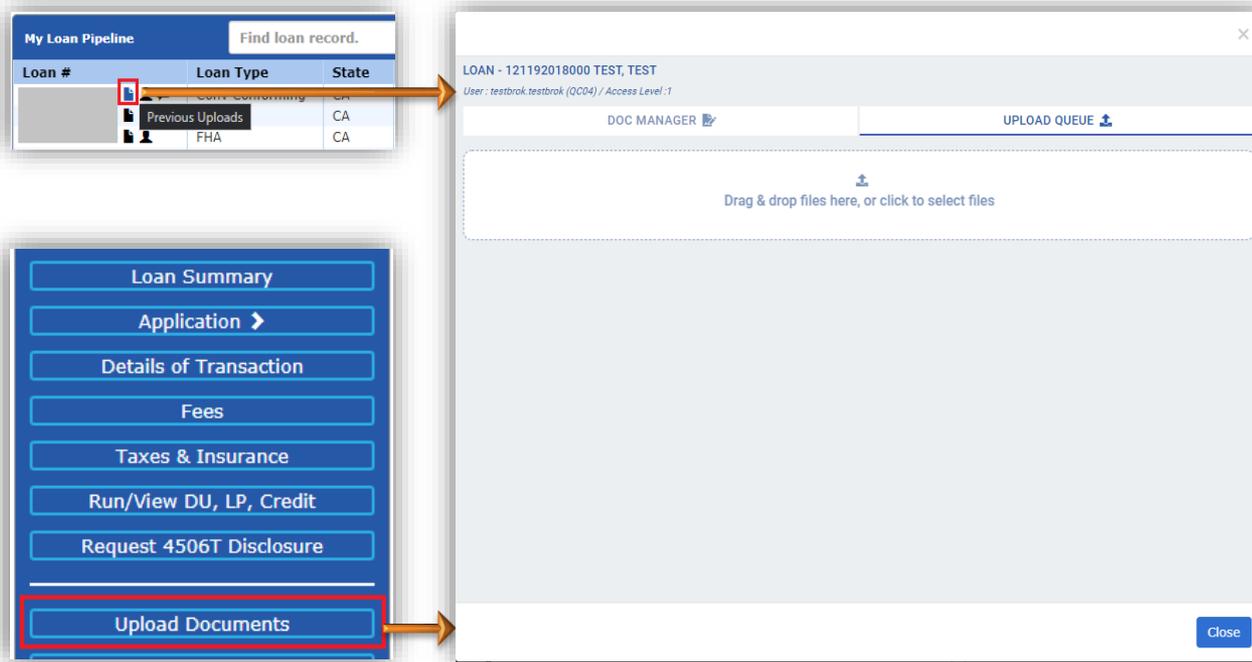


Upload Documents

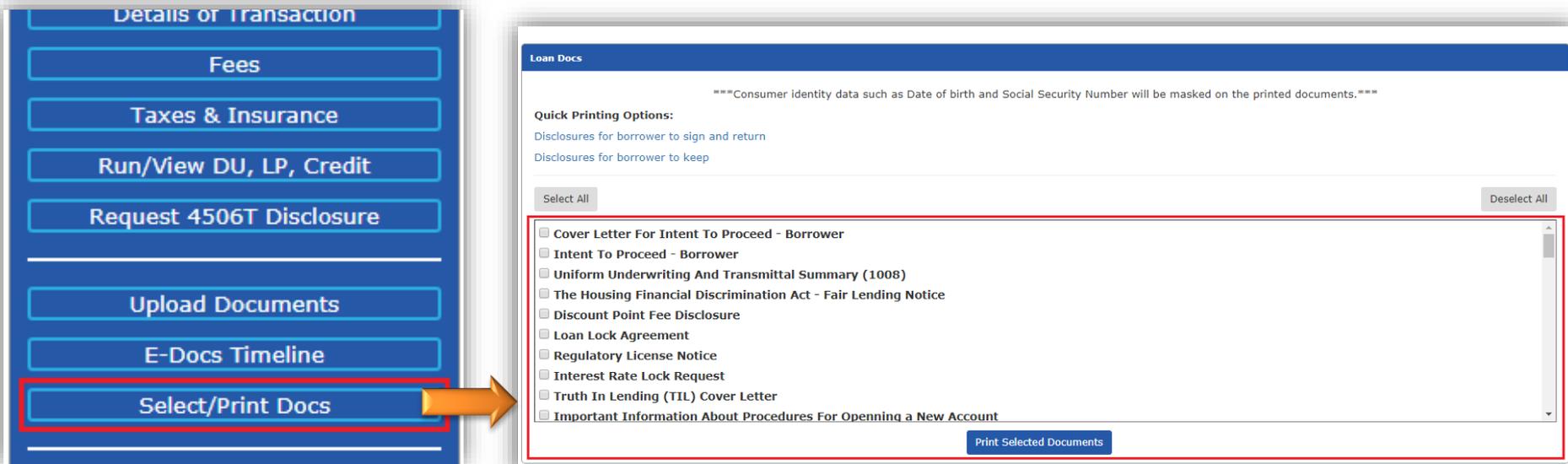
View the Loan Documents that are uploaded on the loan, using the **Upload Documents** button from SeeMyLoanStatus.

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.

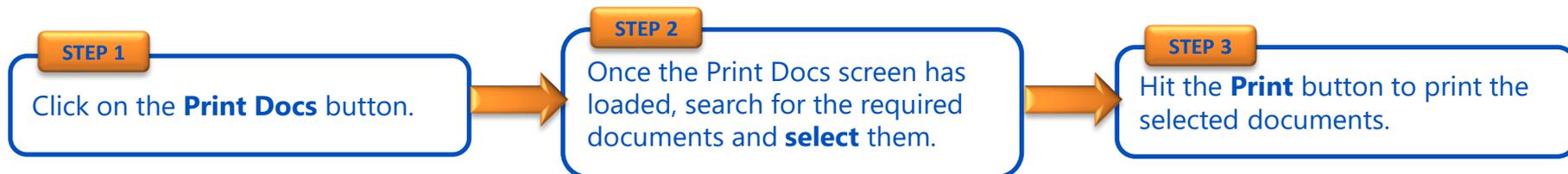
Tip: When reviewing the loans in your pipeline, you may also click on the 'Previous Uploads' icon next to the Loan Number to view already uploaded documents or to upload new documents to the loan.



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 screenshot shows a sidebar menu on the left with buttons for '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 box and an orange arrow pointing to the right. The main content area shows the 'Loan Docs' screen with a warning message: '****Consumer identity data such as Date of birth and Social Security Number will be masked on the printed documents.****'. Below this is a section for 'Quick Printing Options' with sub-sections for 'Disclosures for borrower to sign and return' and 'Disclosures for borrower to keep'. A list of documents is shown with checkboxes for selection, including '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'. A 'Print Selected Documents' button is located at the bottom right of the list.

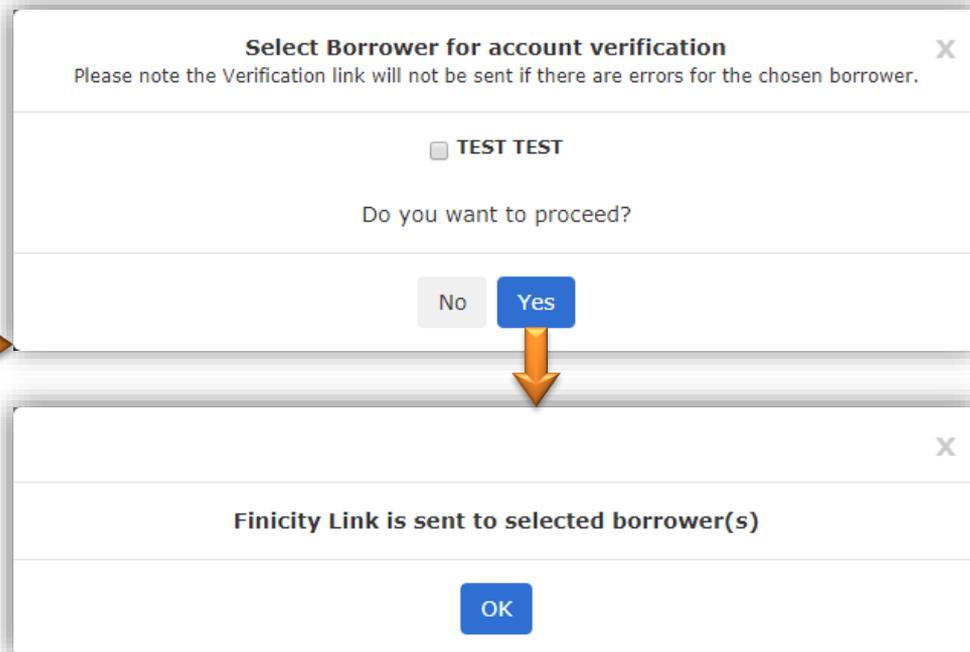


***Note:** This page will only show 1008 / 1009 documents if the loan is a closed loan.

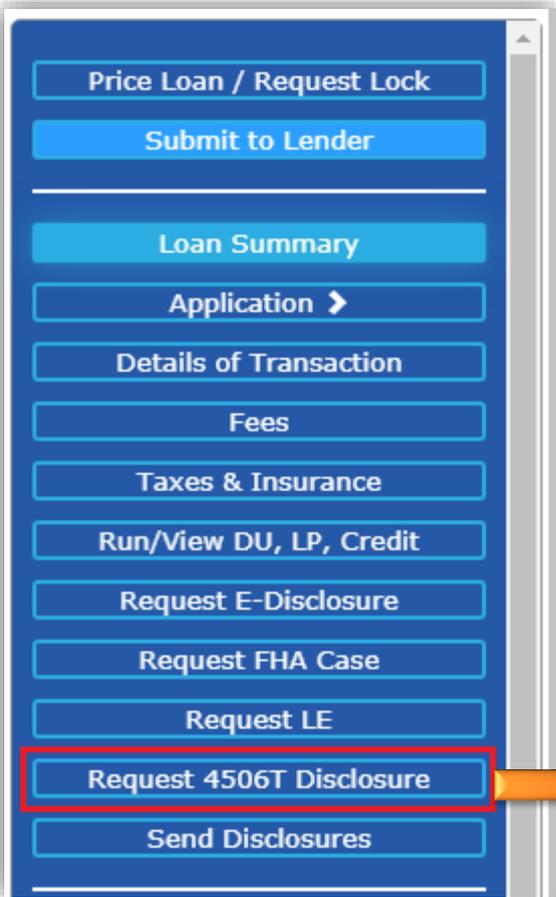
- Setup >
- Action v
 - DU/LPA Submission
 - Messages
 - View Loan Comments
 - Credit Report
 - E-Docs Timeline
 - View/Upload Documents
 - Print Docs
 - Request E-Disclosure
 - Request FHA Case
 - Order Appraisal
 - Request 4506T Disclosure
 - Send Disclosures
 - Update from FNMA file
 - Export to FNMA 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



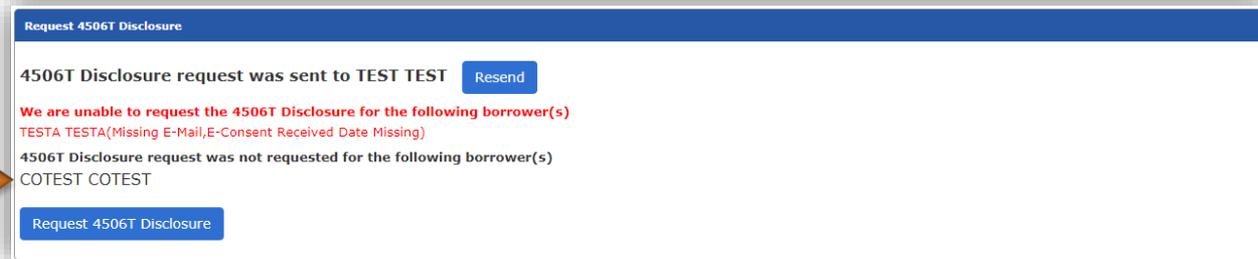
The screenshot shows a two-step process. The first dialog box is titled "Select Borrower for account verification" and contains a checkbox labeled "TEST TEST" and the question "Do you want to proceed?". Below the question are "No" and "Yes" buttons. An orange arrow points from the "Request Bank Statements" menu item to the "Yes" button. The second dialog box is titled "Finicity Link is sent to selected borrower(s)" and contains an "OK" button.



➤ 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.



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

* Required

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

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*

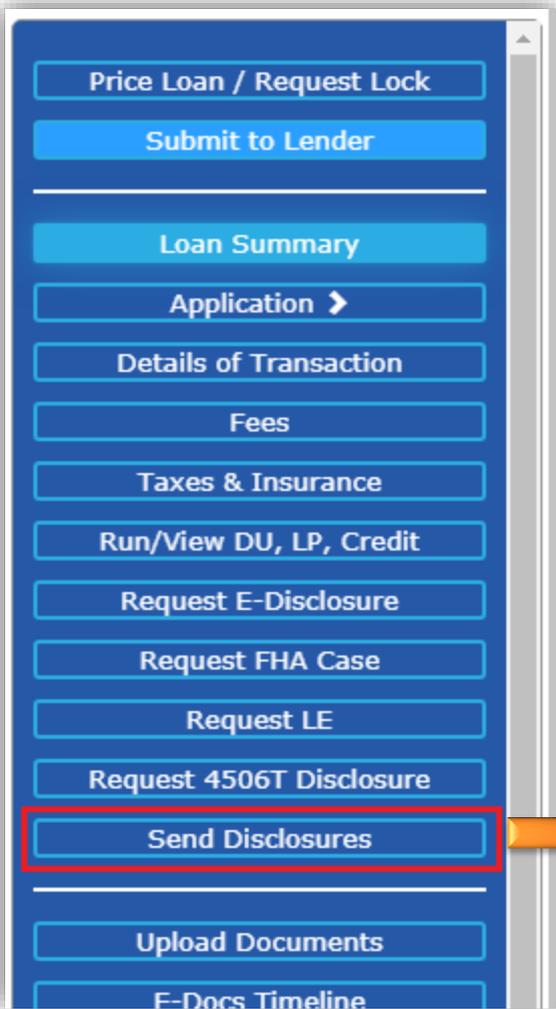
Is your current address the same as the previous address shown on the last tax return? Yes No

Transcript Type 1040 W2 1099

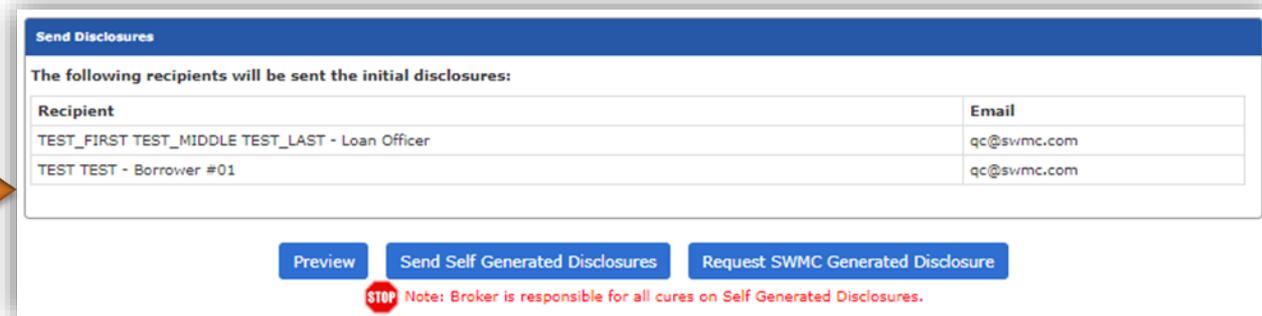
Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.

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.



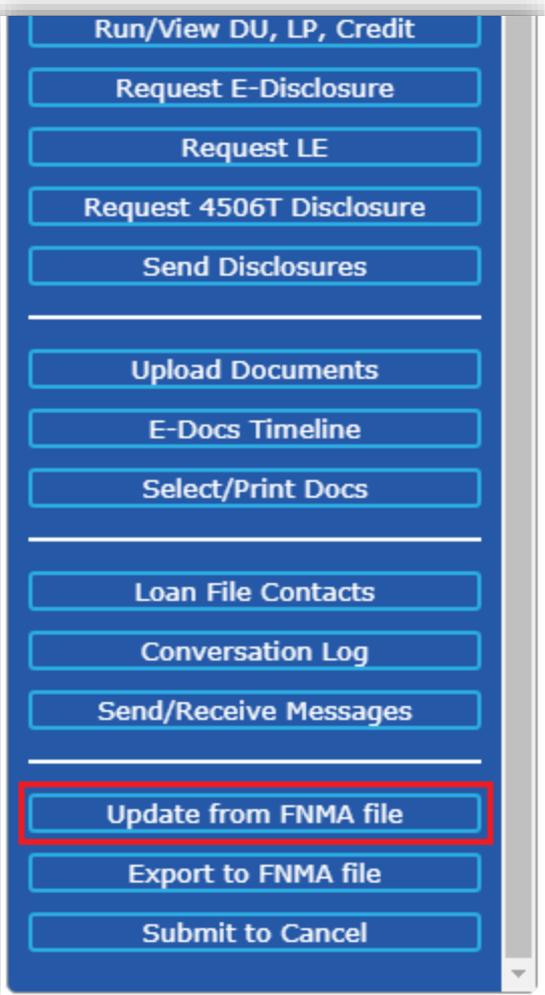
Send Disclosures

The following recipients will be sent the initial disclosures:

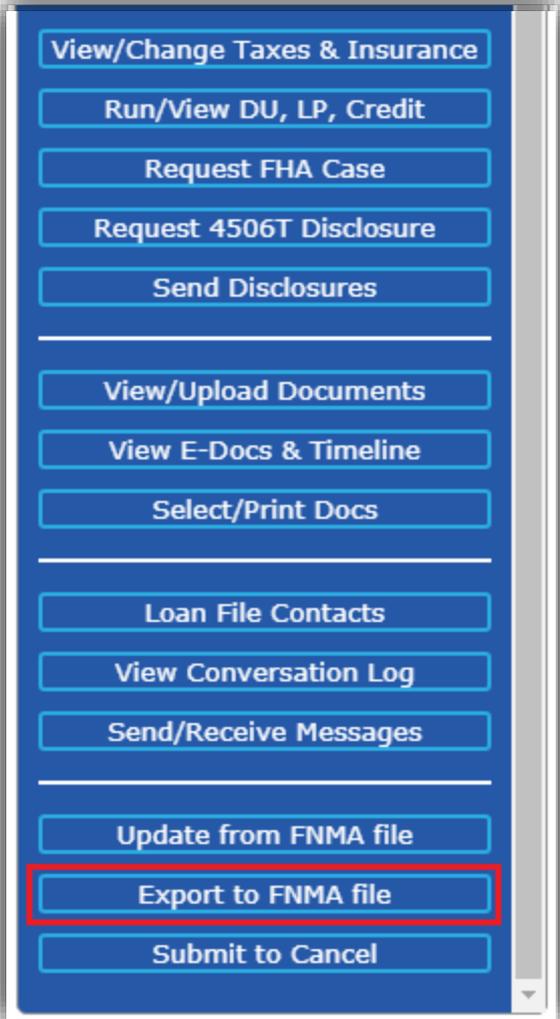
Recipient	Email
TEST_FIRST TEST_MIDDLE TEST_LAST - Loan Officer	qc@swmc.com
TEST TEST - Borrower #01	qc@swmc.com

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

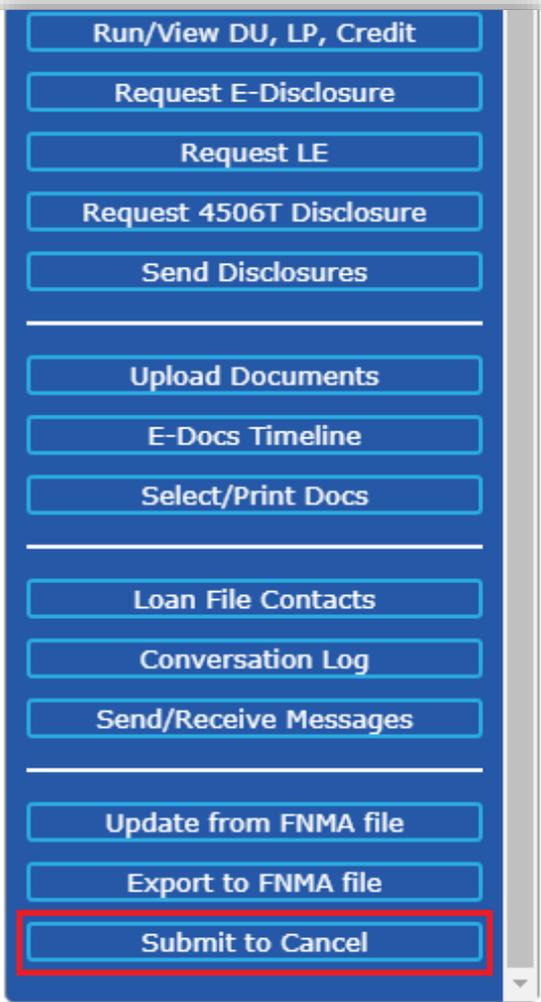
STOP Note: Broker is responsible for all cures on Self Generated Disclosures.



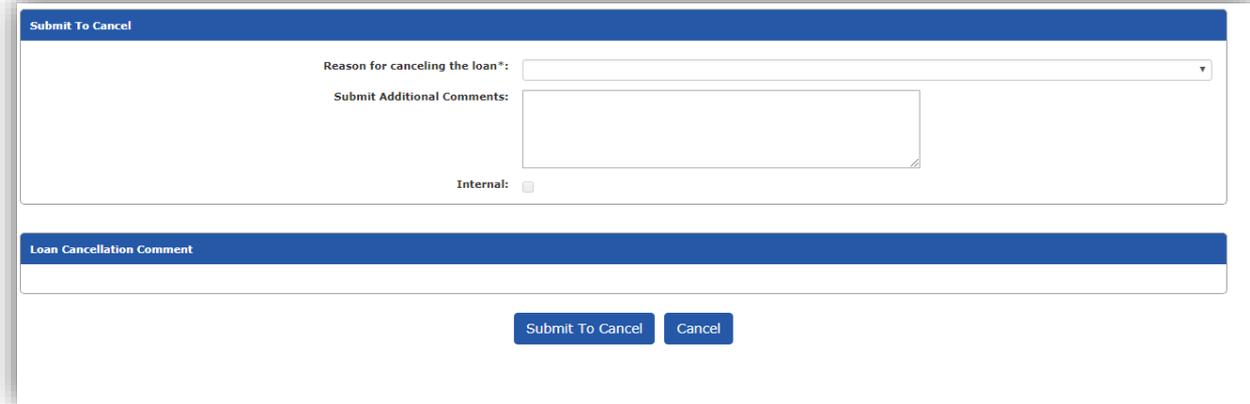
- User can directly update the loan data in SeeMyLoanStatus by uploading the updated FNMA loan file in case they have made changes to the loan file on another system.
- The FNMA file for re-importing loan data can be uploaded by clicking on “Update from FNMA file” link on the side menu under Action dropdown. 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.



- 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.



The screenshot shows a web form titled "Submit To Cancel". It contains the following fields and controls:

- A dropdown menu labeled "Reason for canceling the loan*:".
- A text area labeled "Submit Additional Comments:".
- An "Internal:" checkbox.
- A section titled "Loan Cancellation Comment" with a text area below it.
- Two buttons at the bottom: "Submit To Cancel" and "Cancel".

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



Loan Contacts					
Escrow Company	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Title Company	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Realtor Representing Seller	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Realtor Representing Buyer	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Transaction Coordinator Representing Buyer	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Transaction Coordinator Representing Seller	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Additional Contact 1	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Additional Contact 2	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Additional Contact 3	<input type="checkbox"/>	Contact Name	Company Name	Contact Phone Number	Contact Email
Client Relationship Manager		TESTBROK 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					
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	

Address Details

Street Address :

ZIP Code/City/State :

ZIP City

State

Company License ID :

Agent License ID :

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

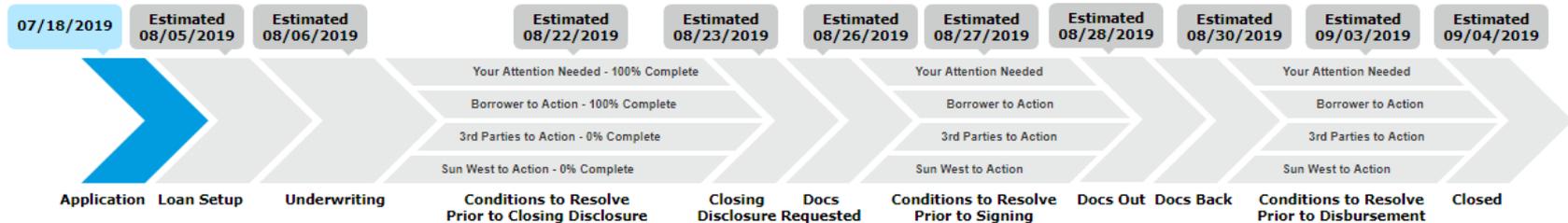
SeeMyLoanStatus makes it effortless to view the status of your loan at one place on the Loan Status page:

- ✓ 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**

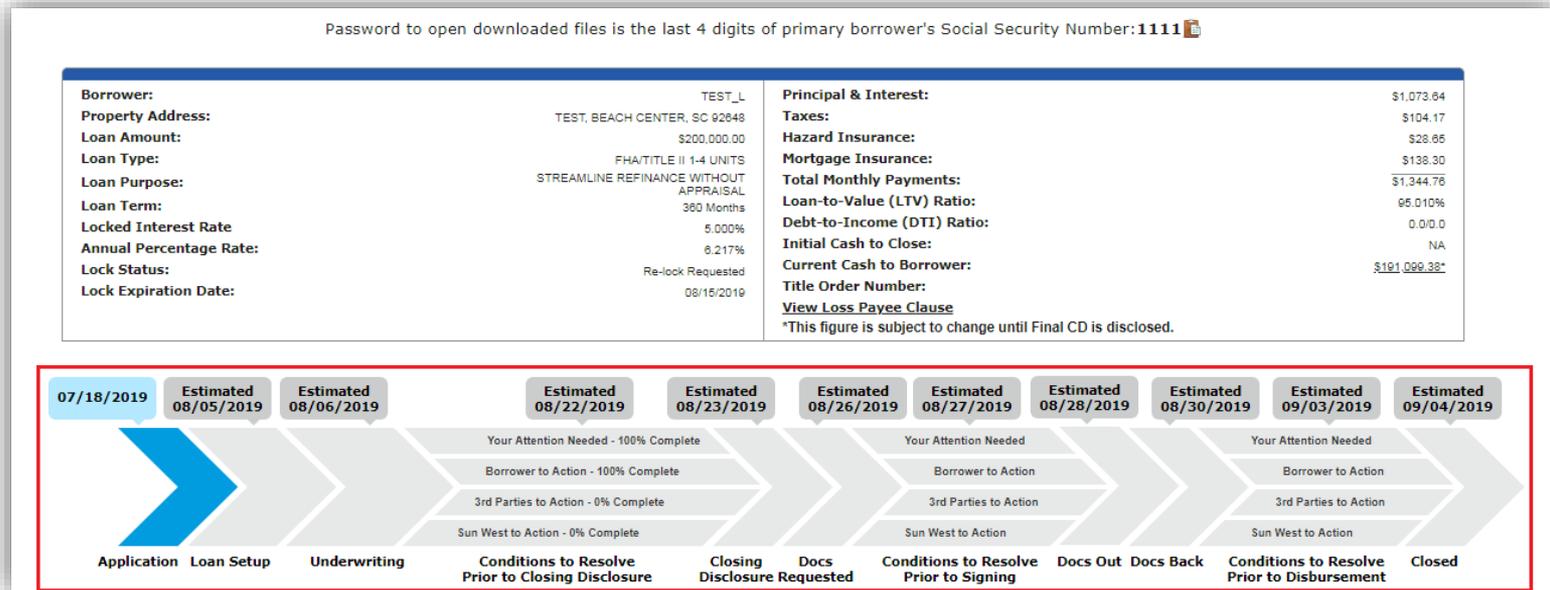
Borrower:	TEST_L	Principal & Interest:	\$1,073.64
Property Address:	TEST, BEACH CENTER, SC 92648	Taxes:	\$104.17
Loan Amount:	\$200,000.00	Hazard Insurance:	\$28.65
Loan Type:	FHA/TITLE II 1-4 UNITS	Mortgage Insurance:	\$138.30
Loan Purpose:	STREAMLINE REFINANCE WITHOUT APPRAISAL	Total Monthly Payments:	\$1,344.78
Loan Term:	360 Months	Loan-to-Value (LTV) Ratio:	95.010%
Locked Interest Rate:	5.000%	Debt-to-Income (DTI) Ratio:	0.010
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

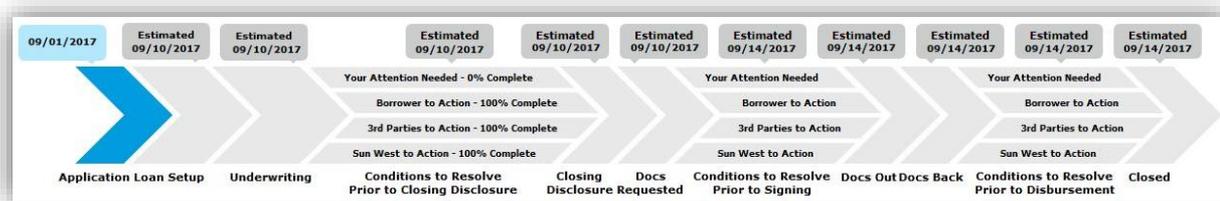


Color Coding in Loan Status graph:

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**.

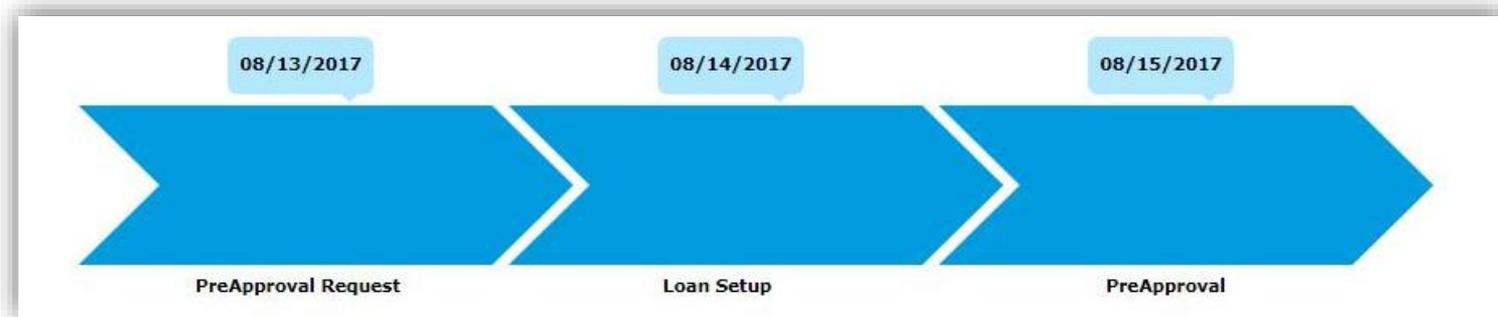
Estimated dates are shown for future events based on a prudent assessment of regulatory timelines and outstanding requirements to help all parties plan through the transaction smoothly.



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.

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".

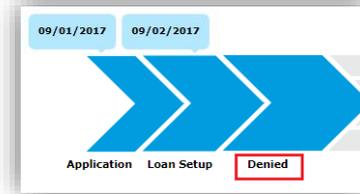
Underwriting process is broken down into different steps that include the review of the loan to ensure compliance with agency / investor guidelines, followed by the review of the loan to ensure loan meets Sun West's credit philosophy and overlays (if any), and then finally a decision by the underwriter(s)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

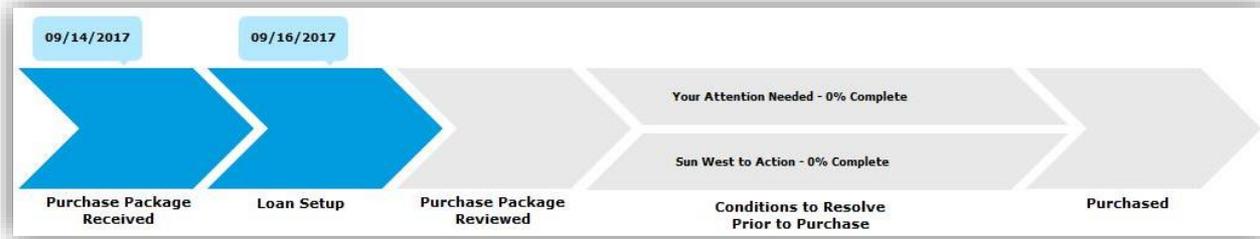
Once the funds have been disbursed.

Congratulations!

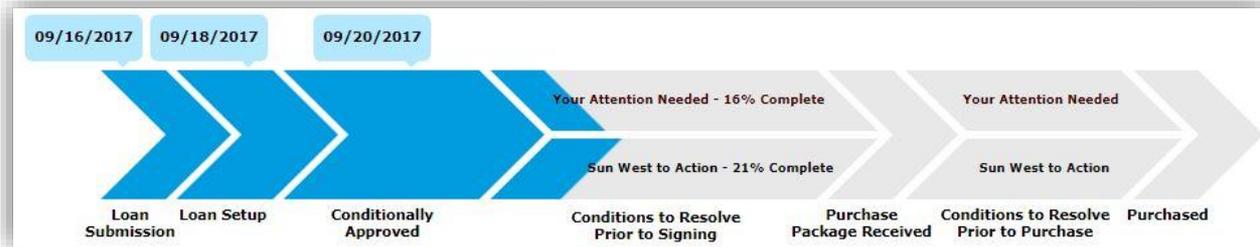
This loan has now been funded.

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:



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	Your Attention Needed - Conditions that require action such as document submission, signature, etc. from you to resolve the requirement prior to sending closing disclosure. 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.
Closing Disclosure	Closing Disclosure issued in preparation for closing on the loan
Docs Requested	Closing documents preparation requested
Conditions to Resolve Prior to Signing	Your Attention Needed - Conditions that require action such as document submission, signature, etc. from you to resolve the requirement prior to signing closing documents. 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.
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	Your Attention Needed - Conditions that require action such as document submission, signature, etc. from you to resolve the requirement. Sun West to Action - Conditions that require verification and other tasks to be performed by Sun West staff to resolve the requirement.
Purchased	Loan is closed and funds disbursed to the closing agent

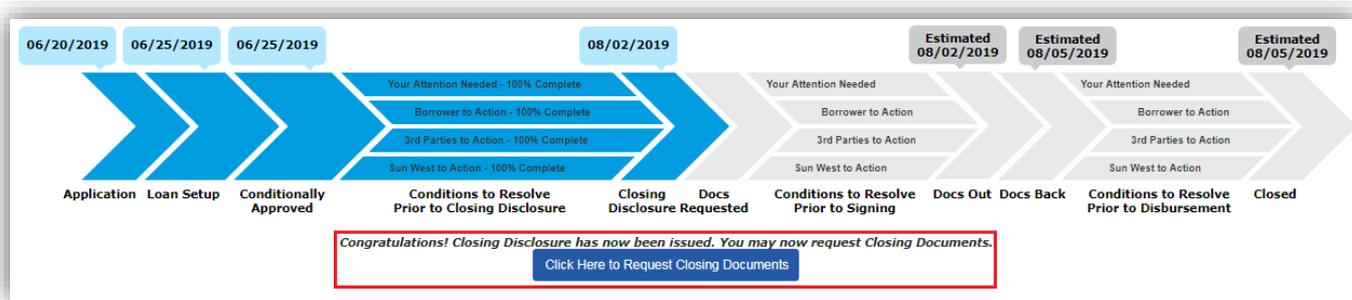
Request Closing Documents / Disclosures

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	Paid In Cash \$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	\$3,000.00
TEST1	\$3,100.00
TEST2	\$3,200.00
TEST3	\$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

▲ 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

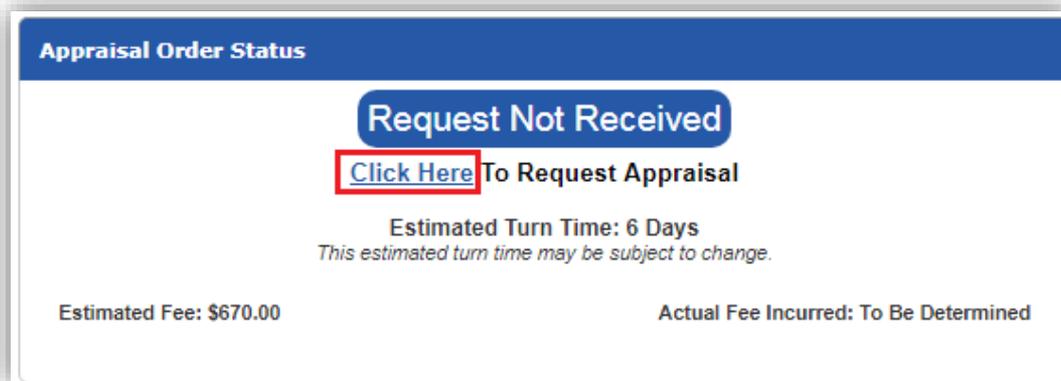
Preview CD

Send CD

Cancel

- ▲ **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

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



Appraisal Order Status

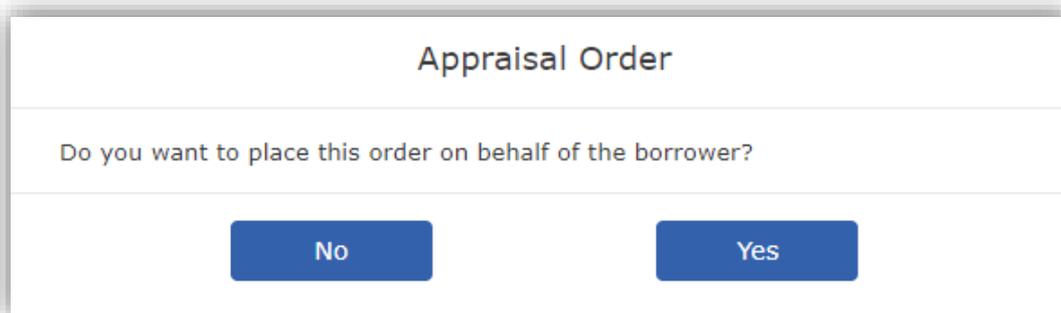
Request Not Received

[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:



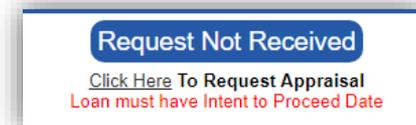
Appraisal Order

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..

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

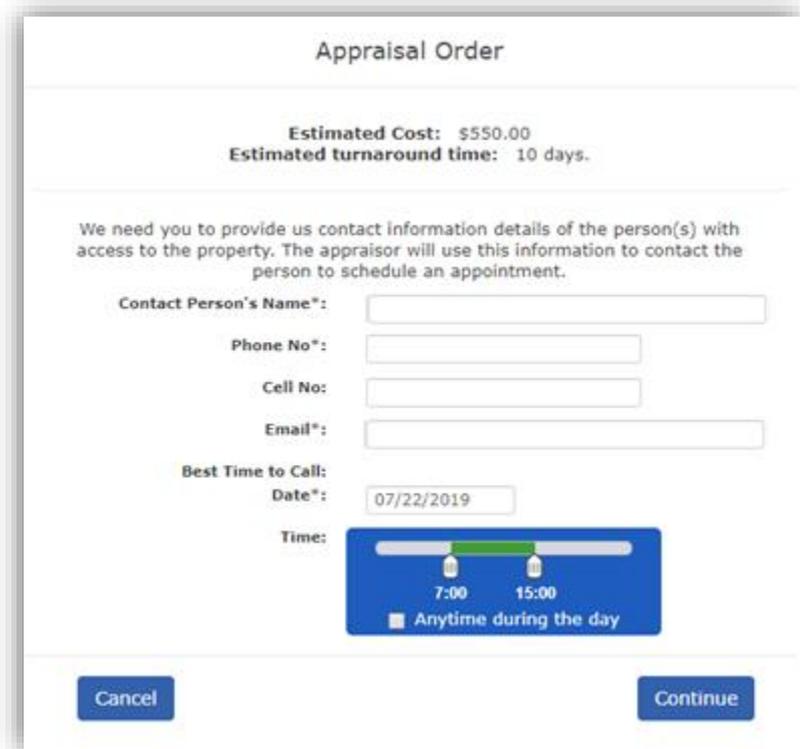
Step 1: Select "Yes" to place an appraisal order request on behalf of the borrower. An estimated cost for the service selected will be displayed. Click Yes and continue once you agree to the terms.

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

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



Appraisal Order

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

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

Contact Person's Name*:

Phone No*:

Cell No:

Email*:

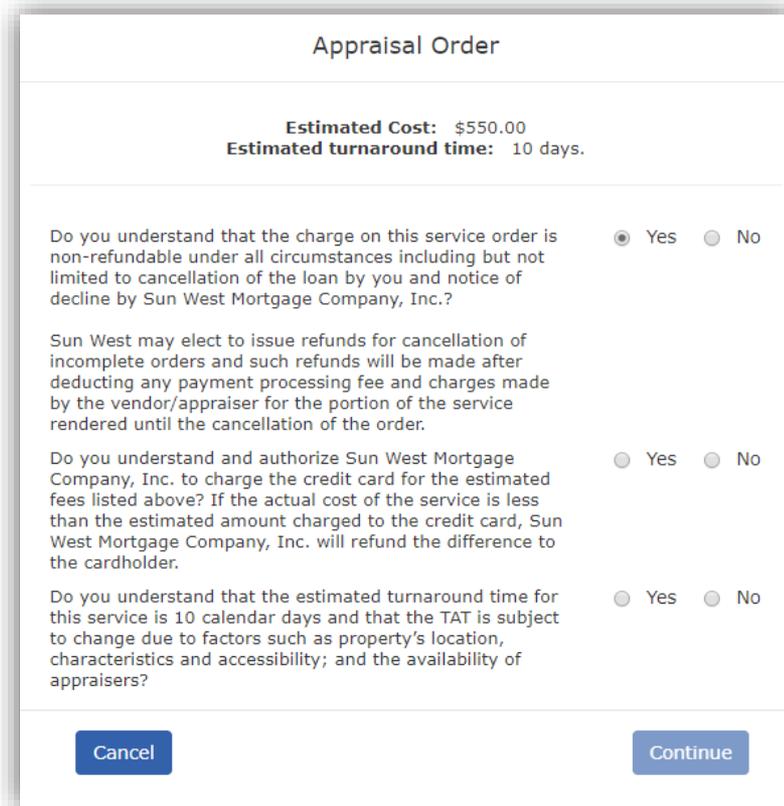
Best Time to Call:

Date*: 07/22/2019

Time:

7:00 15:00

Anytime during the day



Appraisal Order

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

Do you understand that the charge on this service order is non-refundable under all circumstances including but not limited to cancellation of the loan by you and notice of decline by Sun West Mortgage Company, Inc.?

Yes No

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

Do you understand and authorize Sun West Mortgage Company, Inc. to charge the credit card for the estimated fees listed above? If the actual cost of the service is less than the estimated amount charged to the credit card, Sun West Mortgage Company, Inc. will refund the difference to the cardholder.

Yes No

Do you understand that the estimated turnaround time for this service is 10 calendar days and that the TAT is subject to change due to factors such as property's location, characteristics and accessibility; and the availability of appraisers?

Yes No

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

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

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

Appraisal Order

Payment Amount: \$550.00

Payment Method: Credit Card Debit Card

Card Type: Visa MasterCard Discover American Express

Card Holder's Name:
First Name Last Name

Billing Address:

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

Card Number:

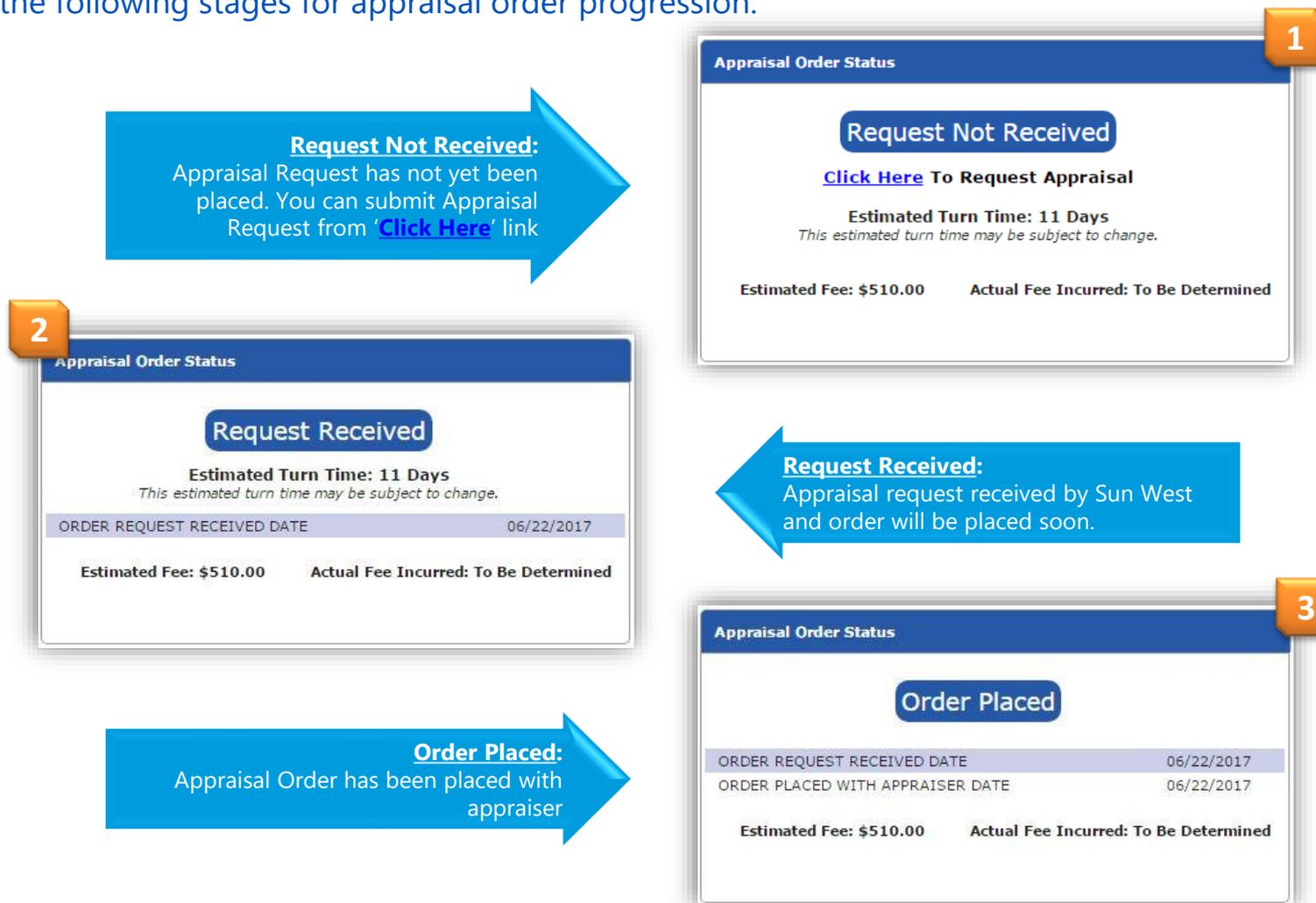
Expiration: **CVV:**

Appraisal Order

Your order has been submitted successfully.

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

You can 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

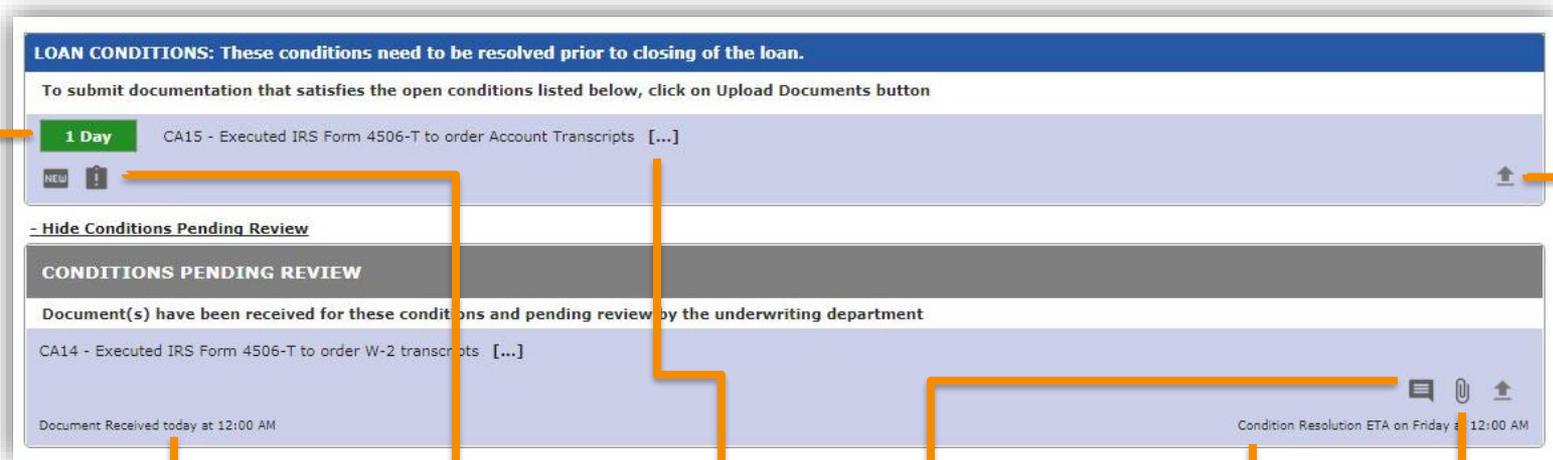
Expected date for reimbursement of excess amount: 07/24/2017

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

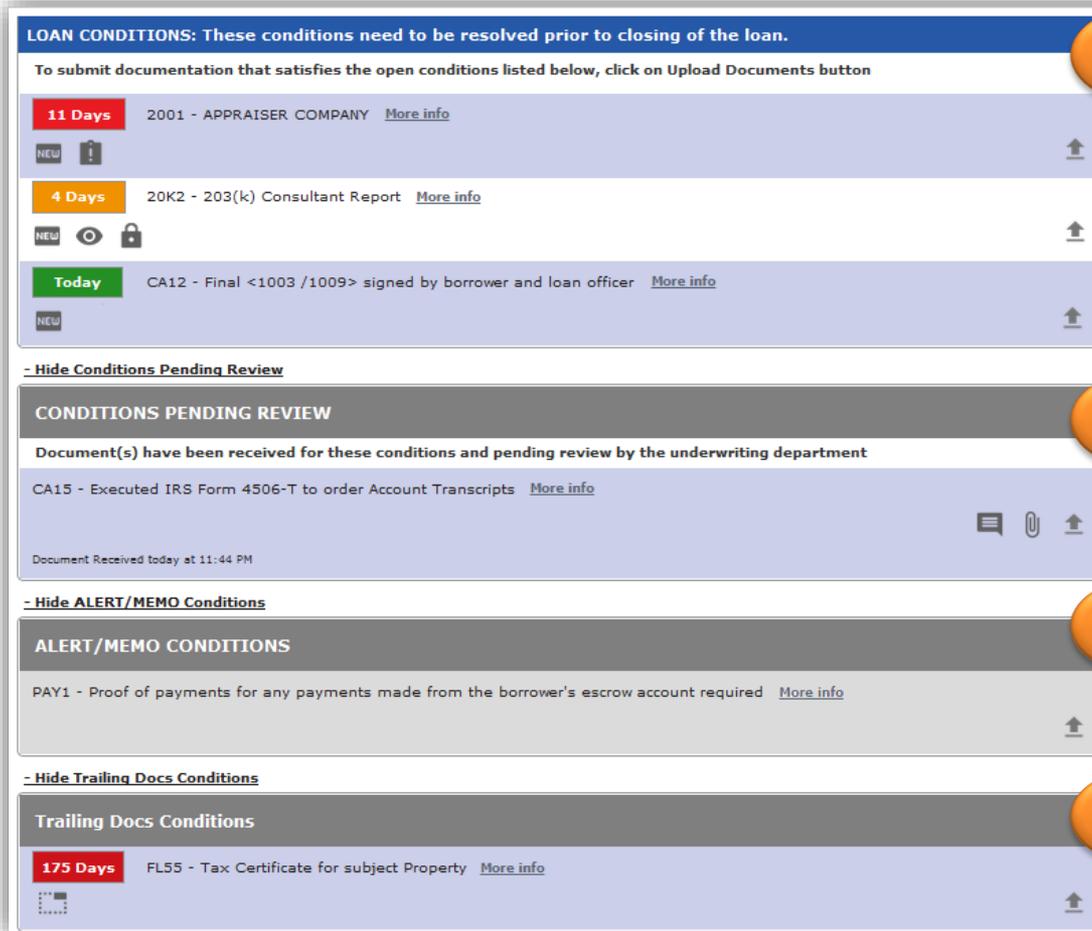
View previously added comments on the loan condition.

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.



The screenshot displays a web interface for tracking loan conditions. It is organized into four main sections, each with a header and a list of conditions:

- LOAN CONDITIONS: These conditions need to be resolved prior to closing of the loan.**
 - Instruction: "To submit documentation that satisfies the open conditions listed below, click on Upload Documents button"
 - Condition 1: "11 Days 2001 - APPRAISER COMPANY" with a "More info" link and an "Upload" icon.
 - Condition 2: "4 Days 20K2 - 203(k) Consultant Report" with a "More info" link and an "Upload" icon.
 - Condition 3: "Today CA12 - Final <1003 /1009> signed by borrower and loan officer" with a "More info" link and an "Upload" icon.
- Hide Conditions Pending Review**
 - CONDITIONS PENDING REVIEW**
 - Instruction: "Document(s) have been received for these conditions and pending review by the underwriting department"
 - Condition: "CA15 - Executed IRS Form 4506-T to order Account Transcripts" with a "More info" link, a comment icon, a document icon, and an "Upload" icon.
 - Text: "Document Received today at 11:44 PM"
- Hide ALERT/MEMO Conditions**
 - ALERT/MEMO CONDITIONS**
 - Condition: "PAY1 - Proof of payments for any payments made from the borrower's escrow account required" with a "More info" link and an "Upload" icon.
- Hide Trailing Docs Conditions**
 - Trailing Docs Conditions**
 - Condition: "175 Days FL55 - Tax Certificate for subject Property" with a "More info" link and an "Upload" icon.

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.

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. UW 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 Certifica...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.

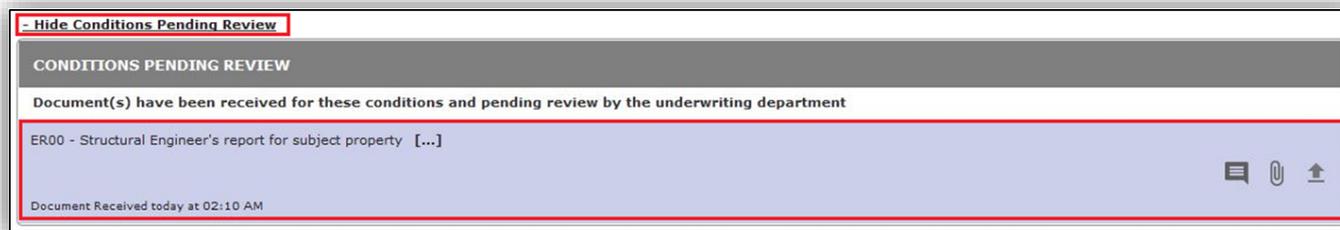
2

- 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.

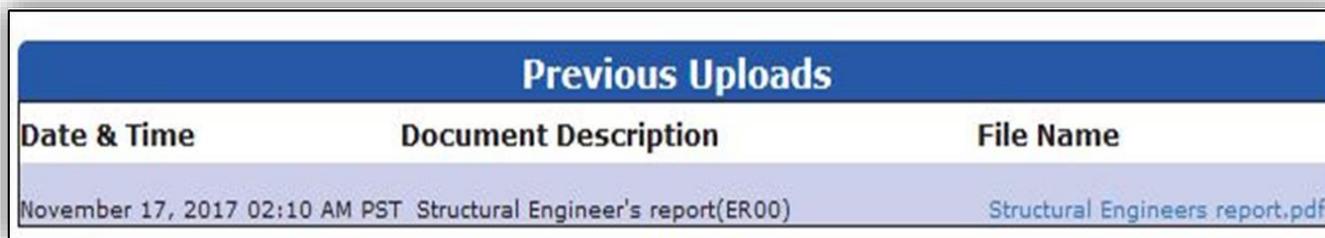
3

- 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.

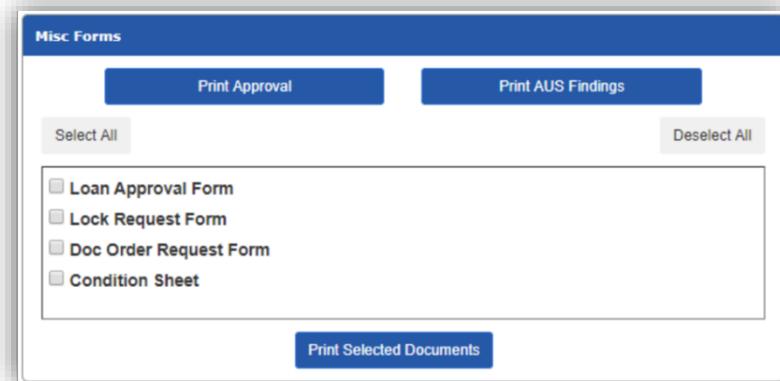


Previous Uploads		
Date & Time	Document Description	File Name
November 17, 2017 02:10 AM PST	Structural Engineer's report(ER00)	Structural Engineers report.pdf

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**.



The screenshot shows the 'Misc Forms' section of the SeeMyLoanStatus interface. At the top, there are two buttons: 'Print Approval' and 'Print AUS Findings'. Below these are 'Select All' and 'Deselect All' buttons. A list of forms is displayed with checkboxes: 'Loan Approval Form', 'Lock Request Form', 'Doc Order Request Form', and 'Condition Sheet'. At the bottom of the list is a 'Print Selected Documents' button.

2. If the downloaded document is encrypted, then use the password provided at the top of the SeeMyLoanStatus page to open it.



The screenshot shows a password prompt: 'Please use this password to open the downloaded files: 2JyIXkNpupVOctuxJU4I'. Below the prompt are five buttons: 'BrokerQueue', 'View Previous Uploads', 'Print Docs', 'View Loan Comments', and 'Ask a Question'.

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

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	Principal & Interest:	\$1,266.04
Property Address:	TEST, HUNTINGN BOH, TX 73301	Taxes:	\$250.00
Loan Amount:	\$235,653.00	Hazard Insurance:	\$68.74
Loan Type:	FHA/TITLE II 1-4 UNITS	Mortgage Insurance:	\$162.96
Loan Purpose:	CASH OUT REFINANCE	Total Monthly Payments:	\$1,728.73
Loan Term:	360 Months	Loan-to-Value (LTV) Ratio:	96.500%
Locked Interest Rate:	5.000%	Debt-to-Income (DTI) Ratio:	157.5/157.5
Annual Percentage Rate:	6.001%	Initial Cash to Close:	NA
Lock Status:	Locked	Current Cash to Borrower:	\$230,361.49
Lock Expiration Date:	08/25/2019	Title Order Number:	

[View Loss Payee Clause](#)
*This figure is subject to change until Final CD is disclosed.

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

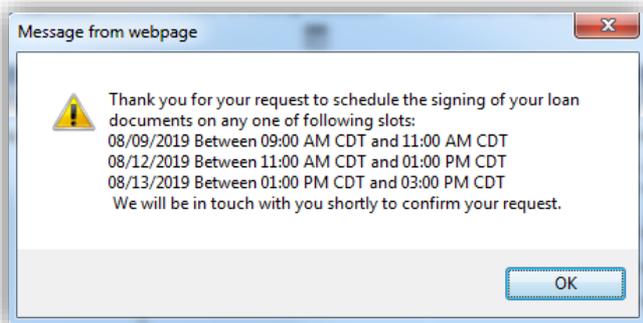
Option 2: MM/DD/YYYY

Option 3: MM/DD/YYYY

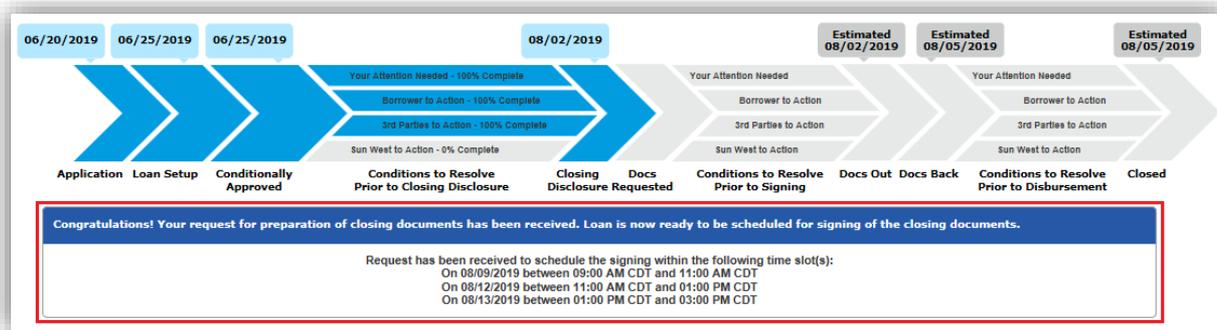
- ✓ The available dates will be displayed on the calendar so as to be compliant with regulatory timelines and other factors.
 - ✓ The earliest signing date must be at least 3 days after initial Closing Disclosure was issued.
 - ✓ Signing must be scheduled before expiration of the interest rate lock on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

Schedule Loan Closing (Document Signing)

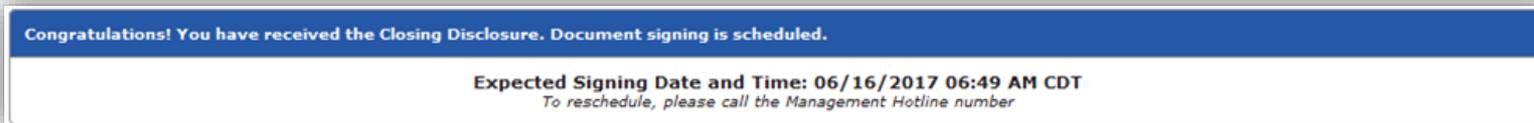
- Once the submit button is clicked, a pop-up message is displayed, confirming that the request to schedule the signing of loan documents has been submitted for the time slots.



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

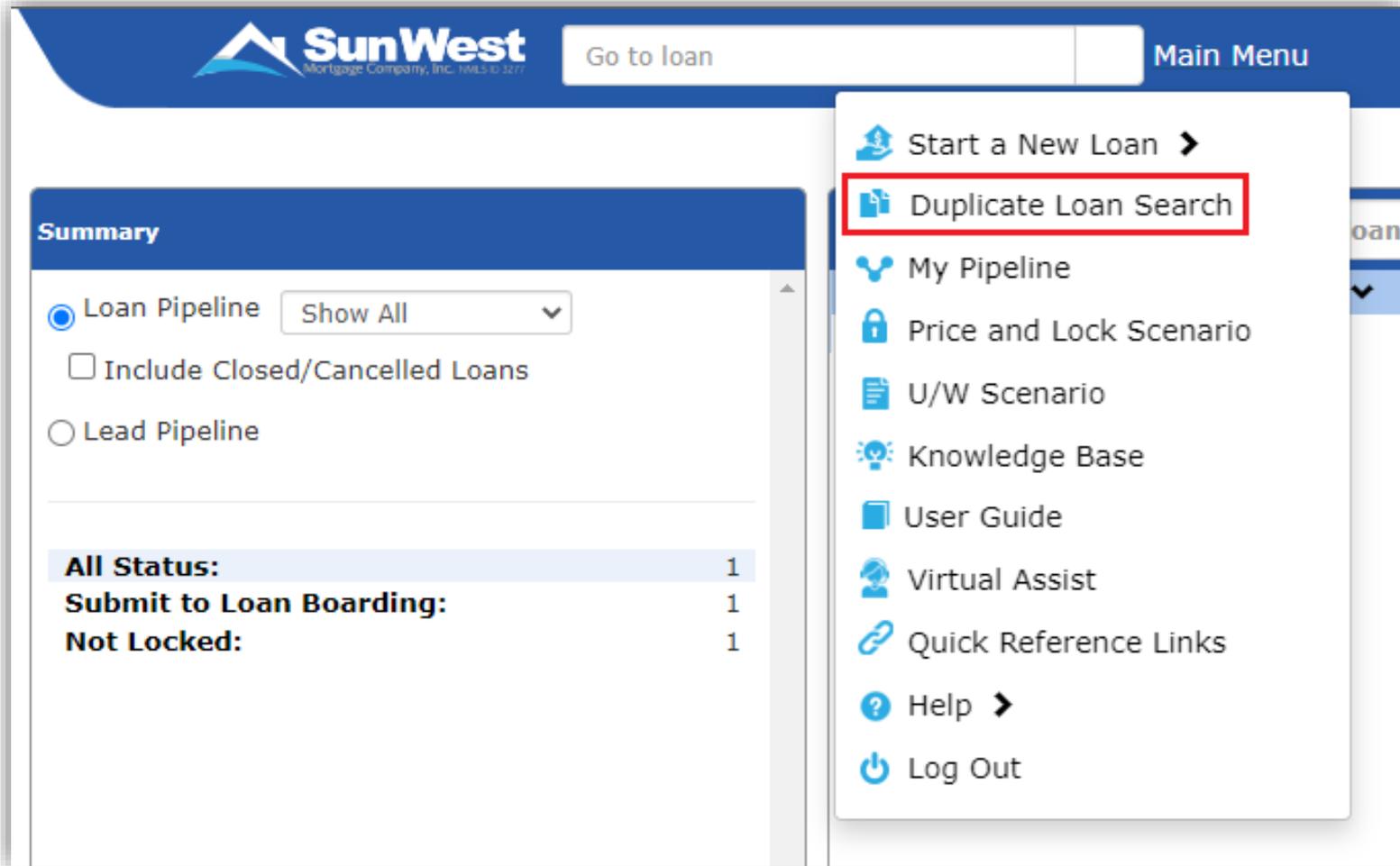


- Once your signing date is confirmed, you'll be able to see the Expected Signing Date and Time across SeeMyLoanStatus site.



- 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 interface. At the top, there is a blue header with the SunWest logo and the text "Mortgage Company, Inc. NMLS 3277". To the right of the logo is a search bar labeled "Go to loan" and a "Main Menu" button. The "Main Menu" dropdown is open, showing a list of options: "Start a New Loan", "Duplicate Loan Search" (highlighted with a red box), "My Pipeline", "Price and Lock Scenario", "U/W Scenario", "Knowledge Base", "User Guide", "Virtual Assist", "Quick Reference Links", "Help", and "Log Out".

Below the header, the "Summary" section is visible. It includes a "Loan Pipeline" section with a "Show All" dropdown and a checkbox for "Include Closed/Cancelled Loans". There is also a "Lead Pipeline" section. At the bottom of the summary, there is a table with the following data:

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

Search By

Borrower SSN

Borrower Name

Property Address

Borrower Home Phone

Borrower Email

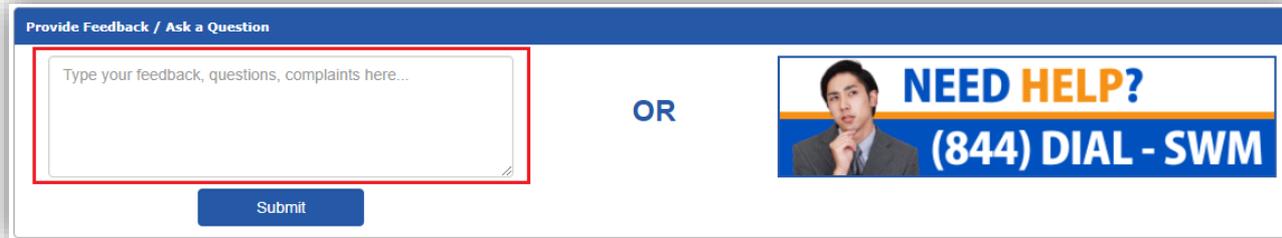
* Only loans created in the past 18 months are included in this list

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.

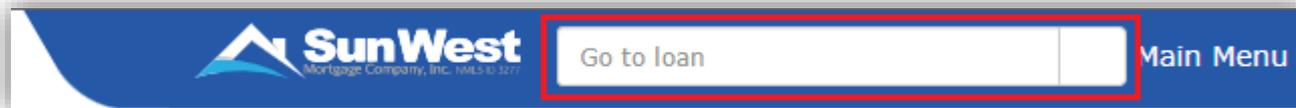
You just need to type your feedback, question or complaint in the **Provide Feedback / Ask a Question** section and click on **Submit**.



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.

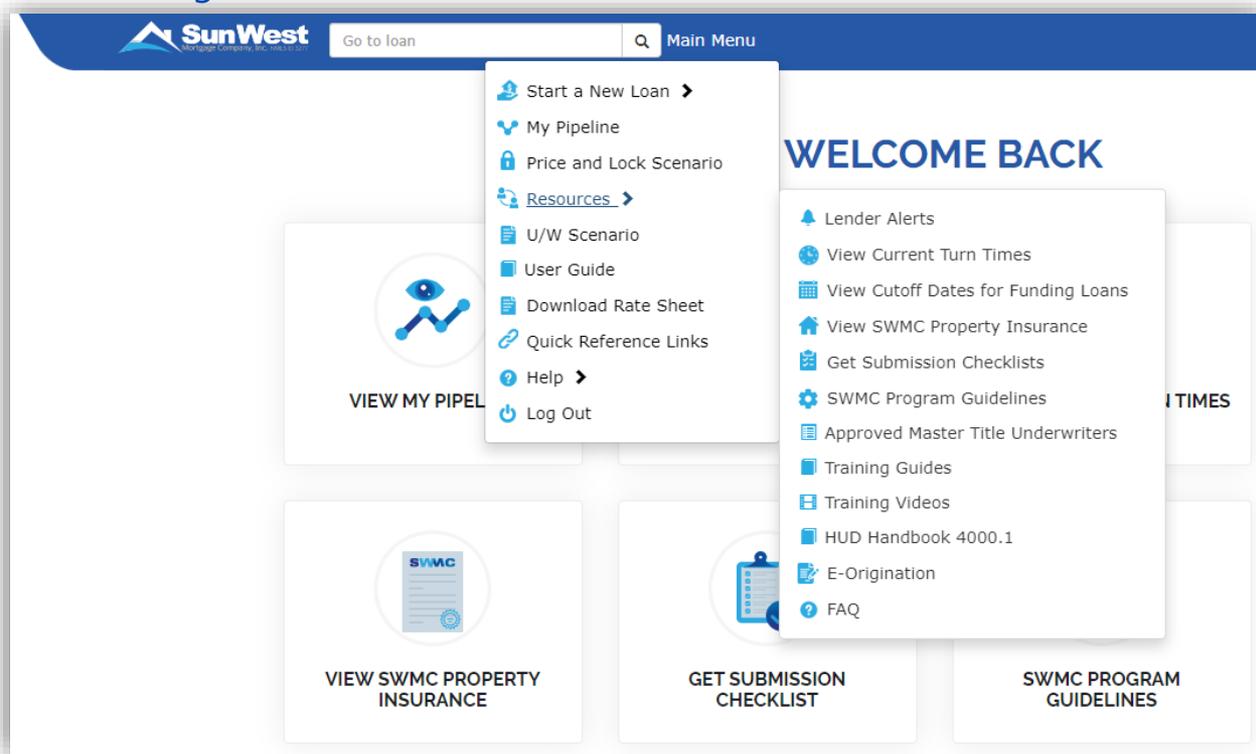


- You can now view Target Closing date and other important loan event dates history in one place across SeeMyLoanStatus in **Action History** section.

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



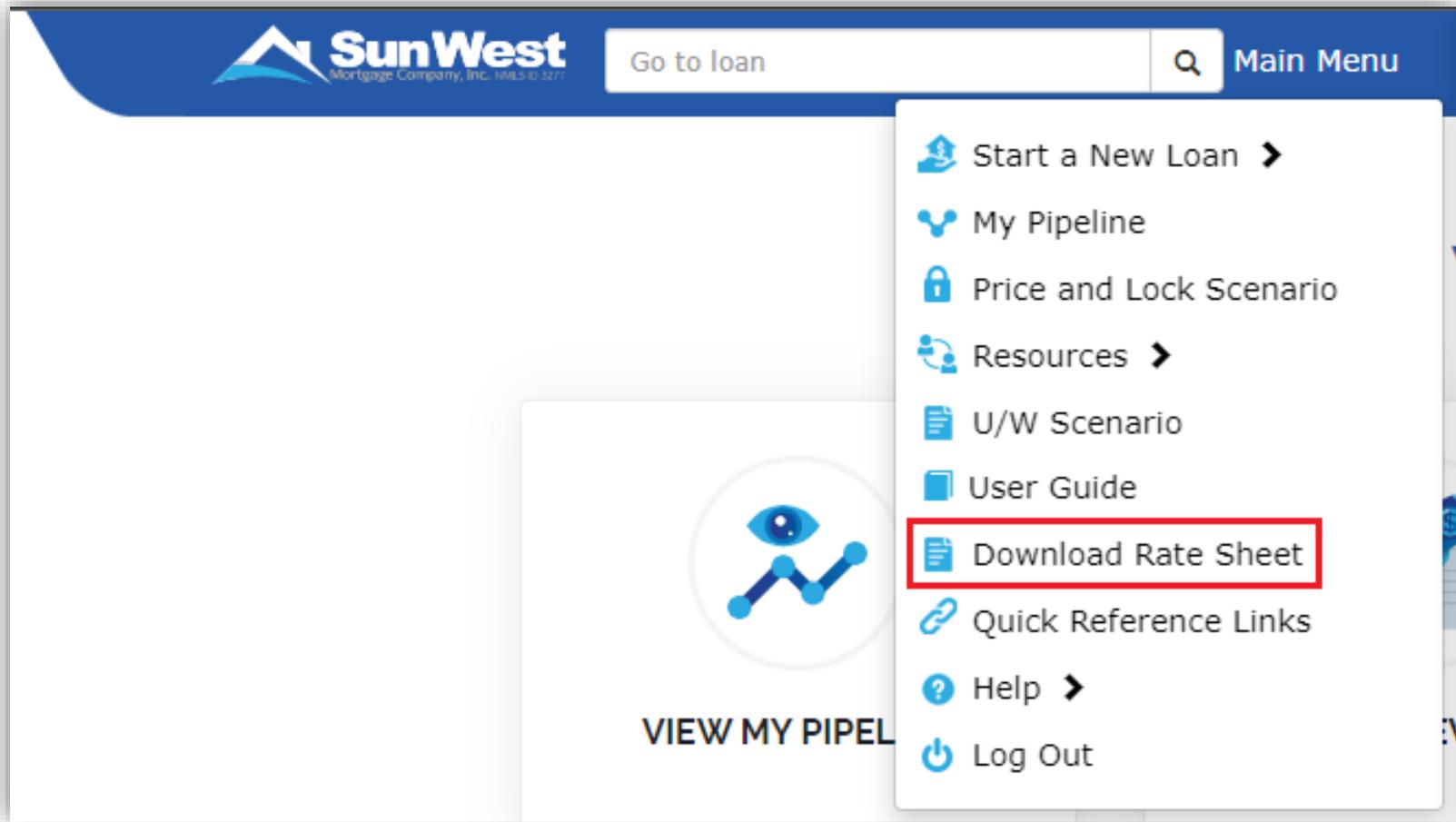
Links to Agency Guidelines/Sites have been provided in Quick Reference Links section of SeeMyLoanStatus:

The screenshot shows the SunWest SeeMyLoanStatus web application. On the left, a navigation menu is open, with 'Quick Reference Links' highlighted in a red box. An orange arrow points from this menu item to a browser window on the right. The browser window displays a page titled 'LINKS' with the following content:

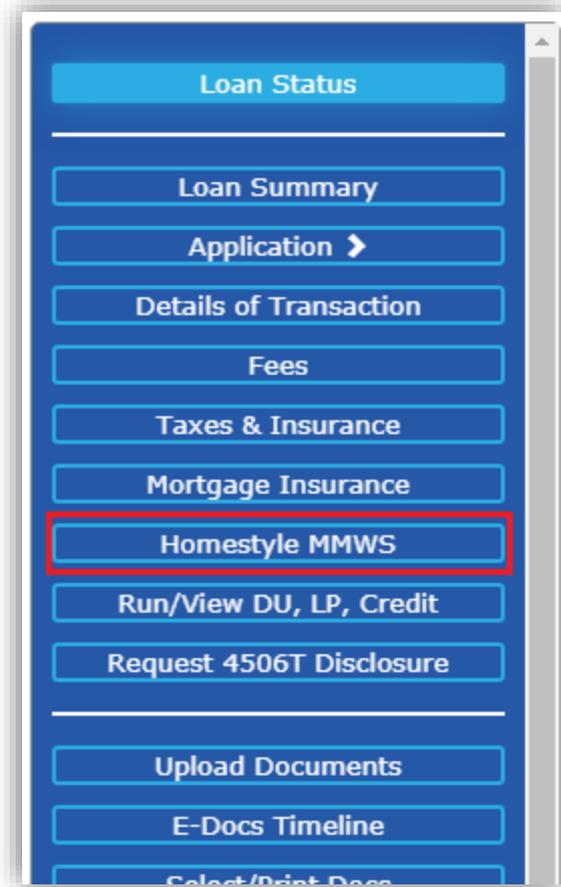
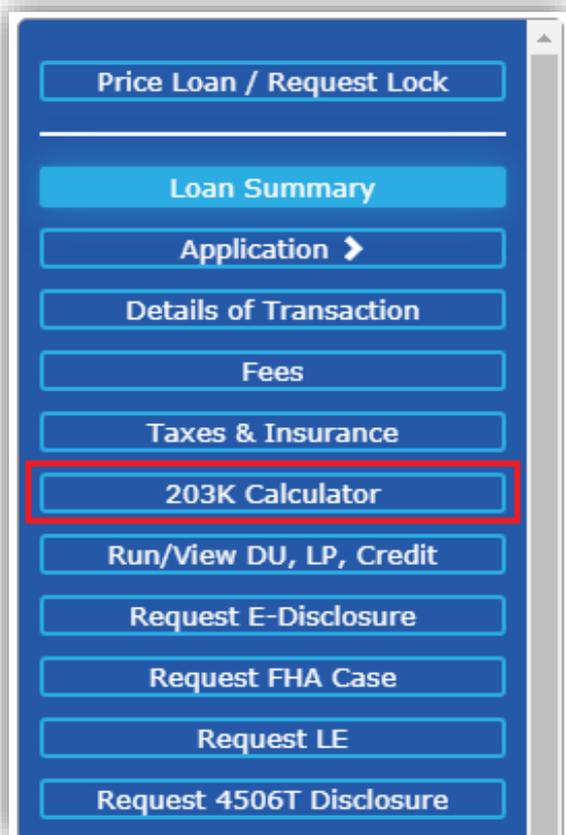
LINKS

- FHA (Reverse)**
 - HUD Reverse Mortgage Homepage
 - HUD HECM Homepage
 - HUD HECM Handbook 4235.1
 - FHA HECM Mortgagee Letters
- FHA (Forward)**
 - FHA connection
 - FHA FAQs
 - FHA Handbooks
 - FHA 4000.1 Handbook (PDF)
 - HUD Mortgage Letters
 - FHA mortgage limits
 - FHA TOTAL Scorecard (LP) Guide
- HUD 184 - Indian Loans**
 - HUD 184 Indian Housing (Retail Only): Processing Handbook
 - HUD 184 Policy/Mortgagee Letters
- Fannie Mae**
 - Fannie Mae's Single Family Guides
 - FNMA Quick Links
 - Eligibility Matrix
 - Underwriting FAQ
- Freddie Mac**
 - Freddie Mac Seller's Guide
 - Freddie Mac Bulletins
- VA**
 - VA Handbook
 - VA Circulars
- USDA**
 - USDA Handbook (PDF)
 - USDA Handbook (Online)
 - USDA Income and Property Eligibility
 - USDA GUS Guide
 - USDA Guaranteed Loan Program Training
 - USDA Procedures Notices
- Federal**
 - Federal Reserve Statistical Release H.15
 - Federal Holidays
- Counseling**
 - HUD list of HECM Counselors
 - Money Management International (MMI) Housing Advising Services
 - National Foundation for Credit Counseling Debt Advice
 - HUD Approved Housing Counseling Agencies
- Others**
 - National Reverse Mortgage Lenders Association
 - Reverse Mortgage.org
 - Appraiser Exclusionary List
 - Settlement Agent Exclusionary List

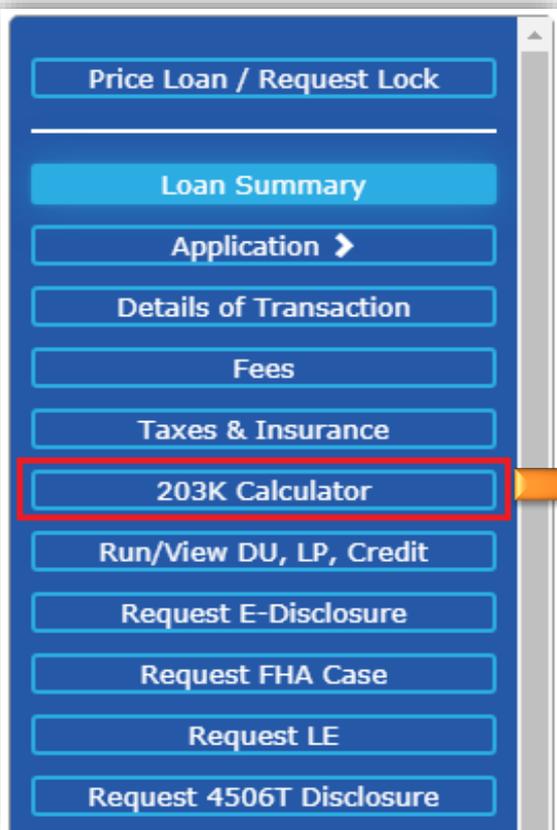
Link to “Download Rate Sheet” has been provided in the top menu of SeeMyLoanStatus:



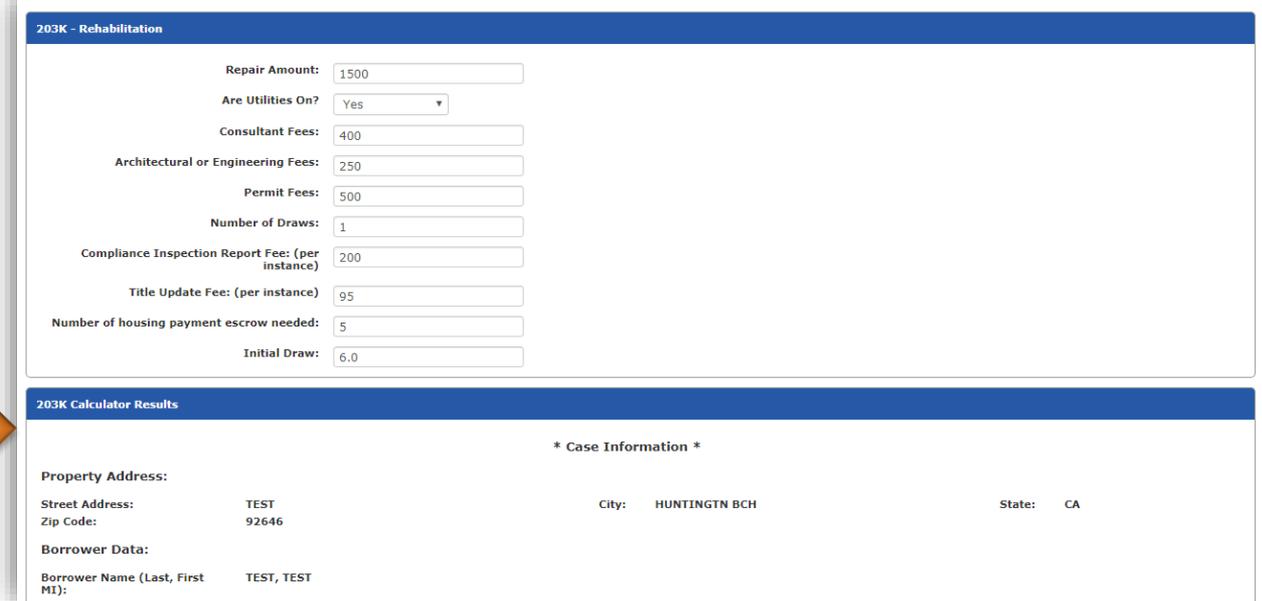
- SeeMyLoanStatus provides specially dedicated pages for the following loan products:
 - FHA 203K loans
 - HomeStyle Renovation Loans
- The links to these pages will render in the Action Menu only for their respective loan product.



- ▶ 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.



- Price Loan / Request Lock
- Loan Summary
- Application ▶
- Details of Transaction
- Fees
- Taxes & Insurance
- 203K Calculator**
- Run/View DU, LP, Credit
- Request E-Disclosure
- Request FHA Case
- Request LE
- Request 4506T Disclosure



203K - Rehabilitation

Repair Amount:

Are Utilities On?

Consultant Fees:

Architectural or Engineering Fees:

Permit Fees:

Number of Draws:

Compliance Inspection Report Fee: (per instance)

Title Update Fee: (per instance)

Number of housing payment escrow needed:

Initial Draw:

203K Calculator Results

** Case Information **

Property Address:

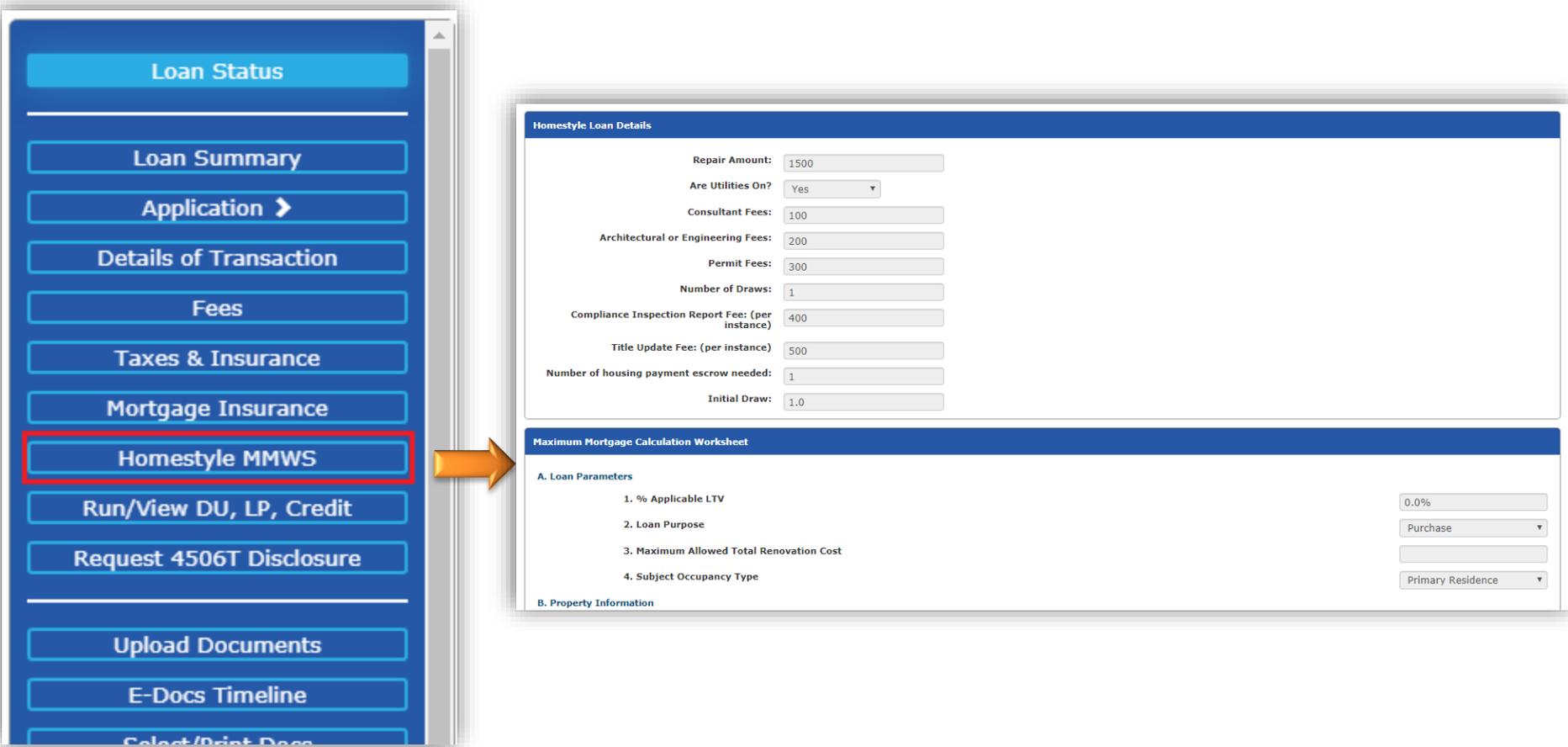
Street Address: TEST City: HUNTINGTN BCH State: CA

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 vertical side menu with the following items: Loan Status, Loan Summary, Application (with a right-pointing arrow), Details of Transaction, Fees, Taxes & Insurance, Mortgage Insurance, Homestyle MMWS (highlighted with a red border and an orange arrow pointing to the main form), Run/View DU, LP, Credit, Request 4506T Disclosure, Upload Documents, E-Docs Timeline, and Select/Print Docs. 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 this 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.

