SunWest Mortgage Company, Inc. NMLS 3277

SeeMyLoanStatus™

Guide for Originators

September 15, 2024

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Table of Contents

Sr. No.	Description	Link to Page	Slide No.
1	SeeMyLoanStatus Tools for Originators	Click Here	5
2	SeeMyLoanStatus Features	Click Here	6
3	Login to SeeMyLoanStatus using Loan Number	Click Here	8
4	Login to SeeMyLoanStatus for Loan Creation	Click Here	9
5	Welcome Back	Click Here	10
6	View/Update Profile	Click here	11
7	My Pipeline	Click Here	12
8	Loan Creation Using Price the Loan Method	Click Here	19
9	Generate Application Link	Click Here	23
10	Loan Creation Using E-Origination Method	Click Here	23
11	Loan Summary	Click Here	32
12	Updating Loan Information	Click Here	38
13	Managing Loan Information	Click Here	39
14	Details of Transaction	Click Here	40
15	Fees	Click Here	41
16	Loading Automatic Fees	Click Here	43
17	Taxes and Insurance	Click Here	45
18	Loan Scenarios	Click Here	50
19	Mortgage Insurance Info	Click Here	52
20	Submission Menu	Click Here	60
21	Upload Link	Click Here	62

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Table of Contents (Continued)

Sr. No.	Description	Link for PDF reader users	Slide No.
22	Send/Receive Messages	Click Here	63
23	Submitting Loan to Sun West	Click Here	66
24	Conversation Log	Click Here	67
25	Send Email	Click Here	69
26	Put On Hold	Click Here	70
27	Update On Hold / Remove On Hold	Click Here	71
28	The Processor – Completed in Minutes	Click Here	72
29	The Processor – Progress Report	Click Here	76
30	Run or View DU/LPA	Click Here	77
31	Submitting Lock Request	Click Here	79
32	Request Extend Lock Feature	Click Here	81
33	Request Re-lock Feature	Click Here	82
34	Cancelling Lock Request	Click Here	83
35	E-Docs & Timeline	Click Here	84
36	Request FHA Case Number	Click Here	86
37	Upload Documents	Click Here	87
38	Select/Print Loan Documents	Click Here	88
39	Request Bank Statements	Click Here	89
40	Request 4506T Disclosure	Click Here	90
41	Send Disclosures	Click Here	92
42	Update From FNMA file	Click Here	93

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Table of Contents (Continued)

Sr. No.	Description	Link for PDF reader users	Slide No.
43	Export to FNMA file	Click Here	94
44	Submit to Cancel	Click Here	95
45	Loan File Contacts	Click Here	96
46	Loan Status	Click Here	97
47	Track Loan Progress	Click Here	98
48	How to Read PreApproval Loan Status Graph	Click Here	100
49	How to Read Standard Loan Status Graph	Click Here	101
50	Track Loan Progress on Correspondent Loans	Click Here	106
51	Significance of Correspondent Loan Stages	Click Here	107
52	Request Closing Documents/Disclosures	Click Here	108
53	Request CD	Click Here	109
54	Requesting Appraisal Orders	Click Here	113
55	Tracking Appraisal Orders	Click Here	117
56	Working on Loan Conditions	Click Here	119
57	Track Loan Conditions	Click Here	120
58	Upload Documents on Loan Condition	Click Here	121
59	Download Loan Documents	Click Here	123
60	Schedule Loan Closing (Document Signing)	Click Here	124
61	Duplicate Loan Search	Click Here	126
62	Submit Feedback, Questions and Complaints	Click Here	128
63	SeeMyLoanStatus Additional Features	Click Here	129

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Table of Contents (Continued)

Sr. No.	Description	Link for PDF reader users	Slide No.
64	Specialty Products	Click Here	133
62	203K Calculator for FHA 203K loans	Click Here	134
66	HomeStyle MMWS for Homestyle renovation loans	Click Here	135
67	Why Choose Sun West Mortgage	Click Here	136

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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.

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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**

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- **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.**

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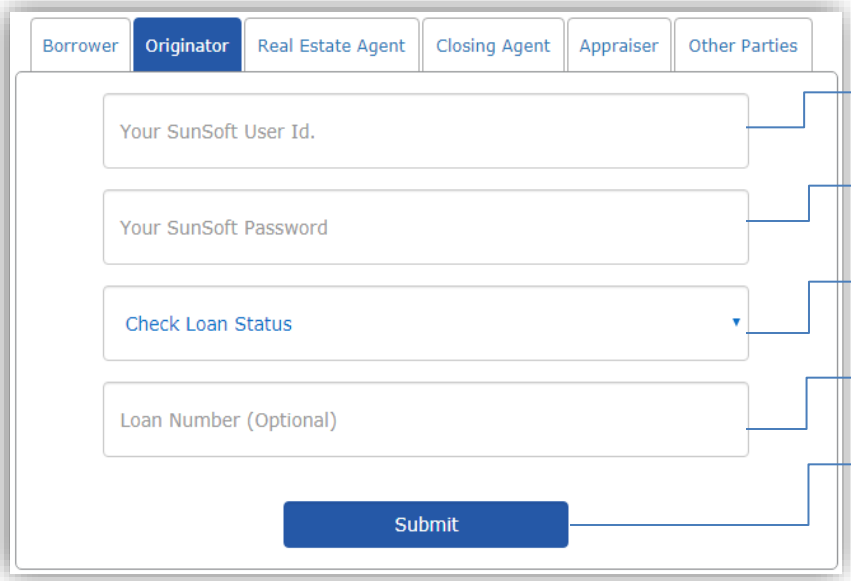
Login to SeeMyLoanStatus™ using Loan Number

- 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.*

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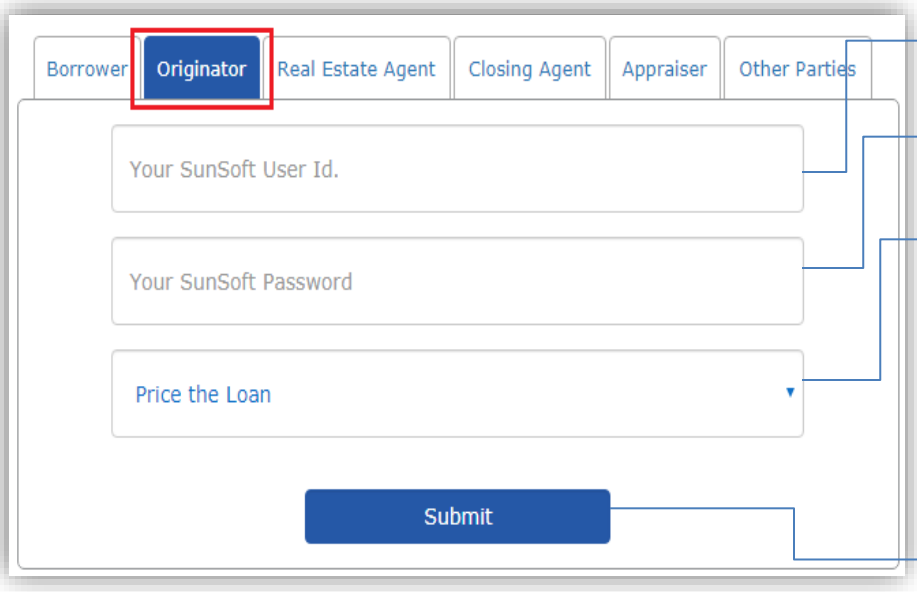
Login to SeeMyLoanStatus™ for Loan Creation

- 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.*

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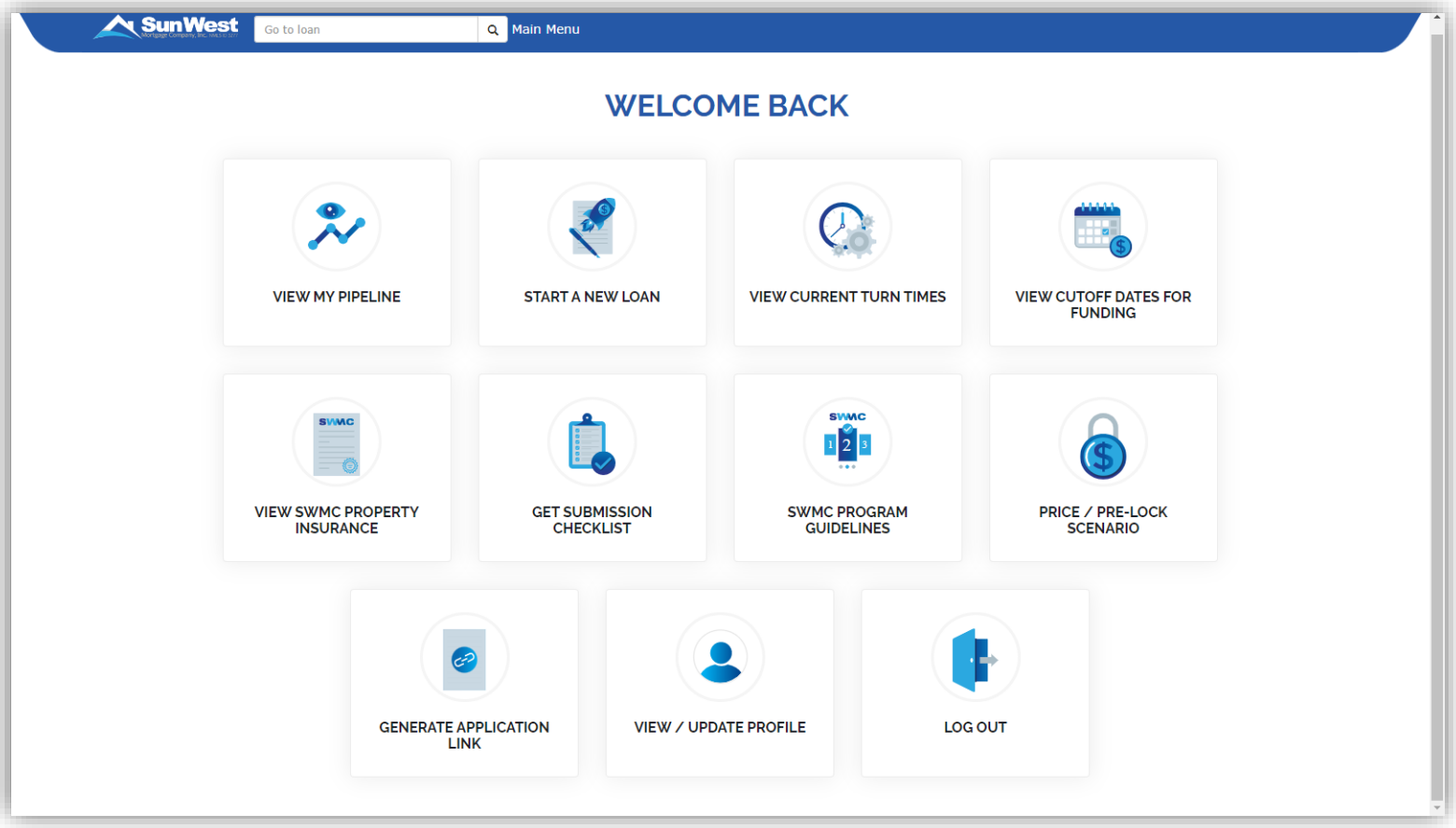
Welcome Back

- 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.



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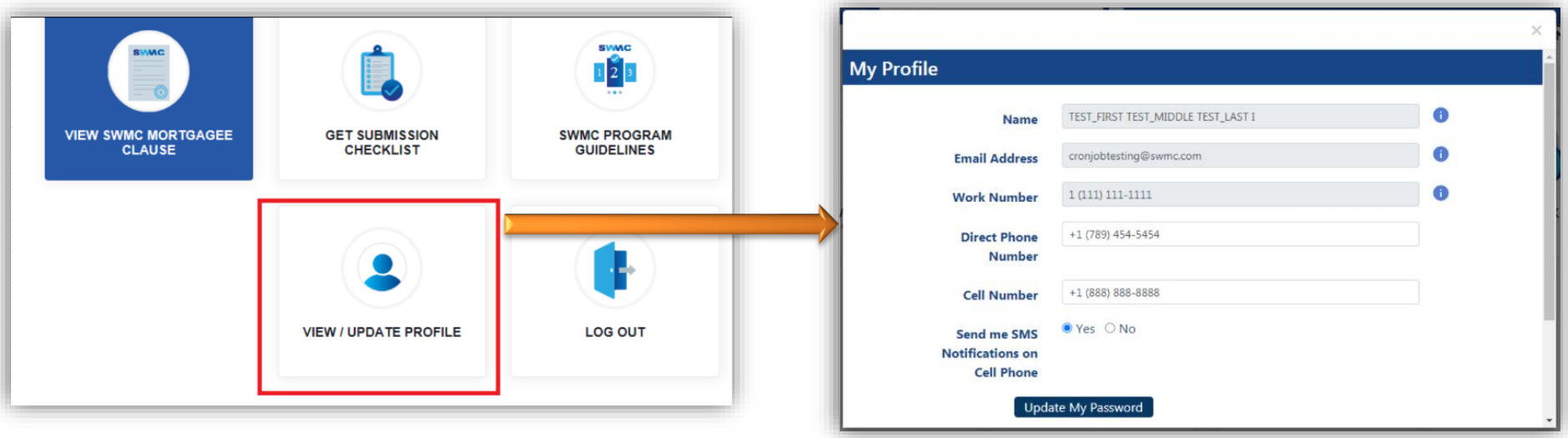
View/Update Profile

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



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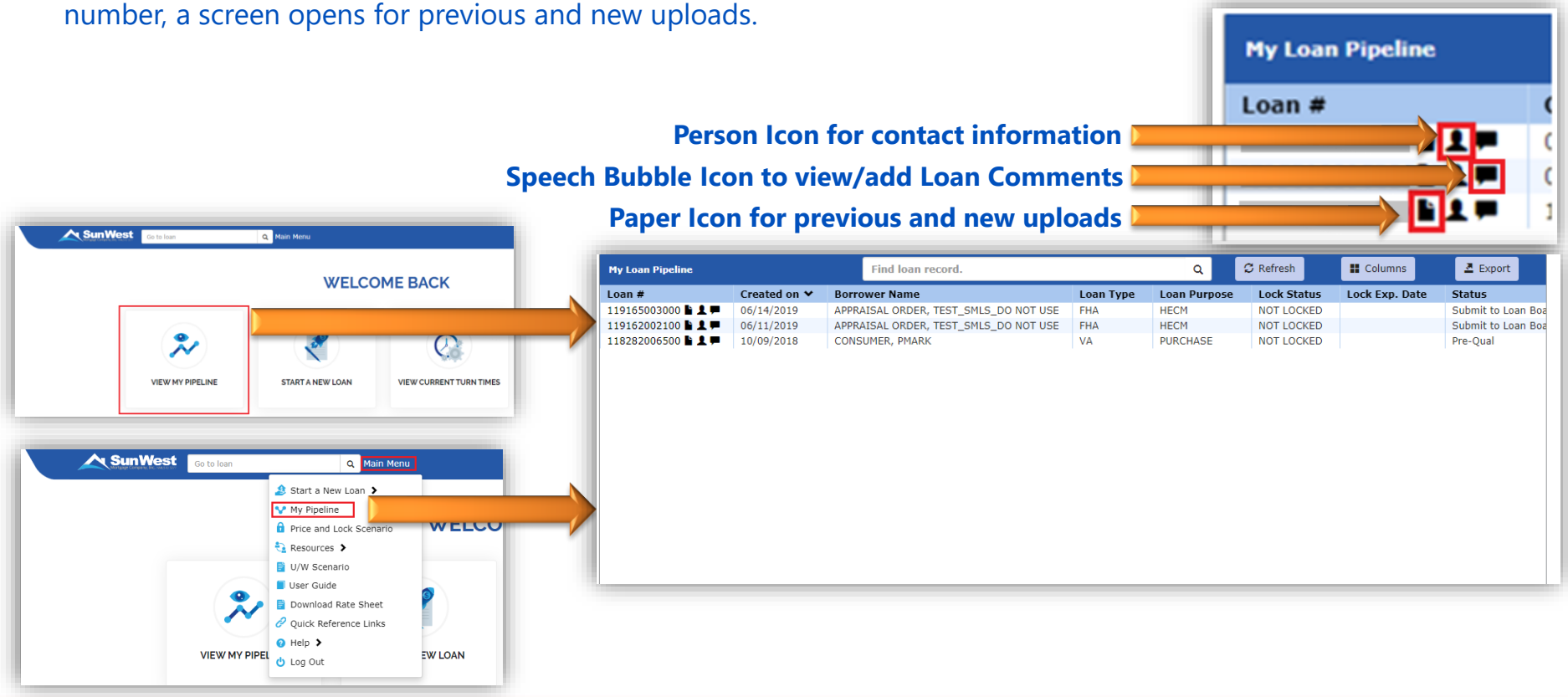
My Pipeline

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.



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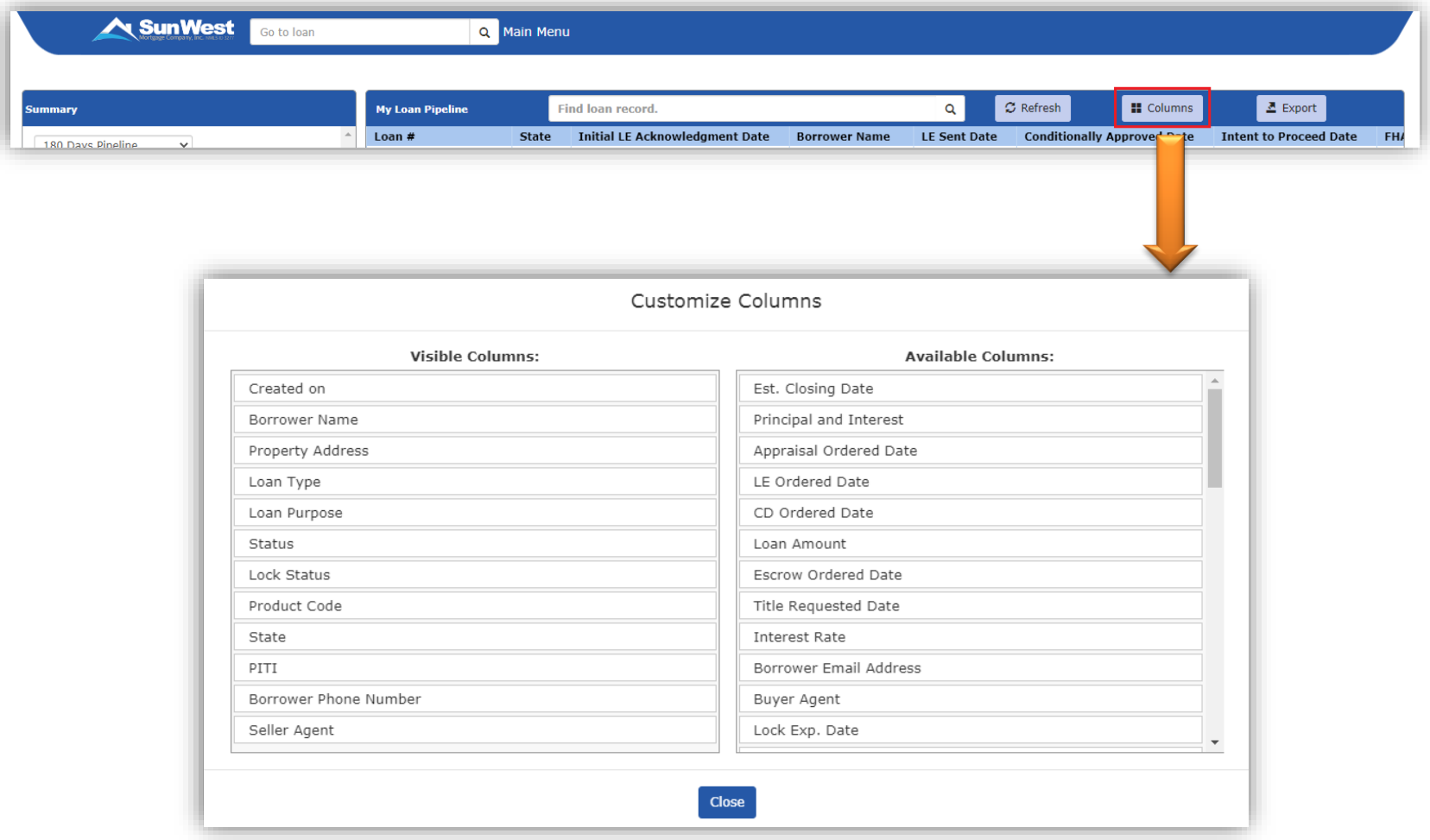
My Pipeline

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.



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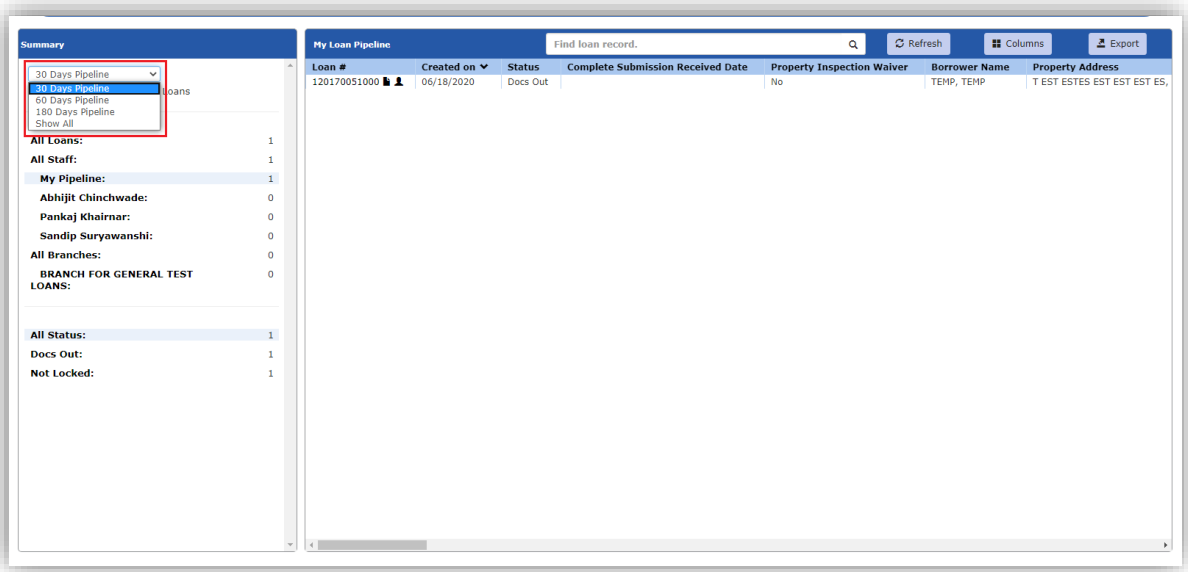
My Pipeline

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.



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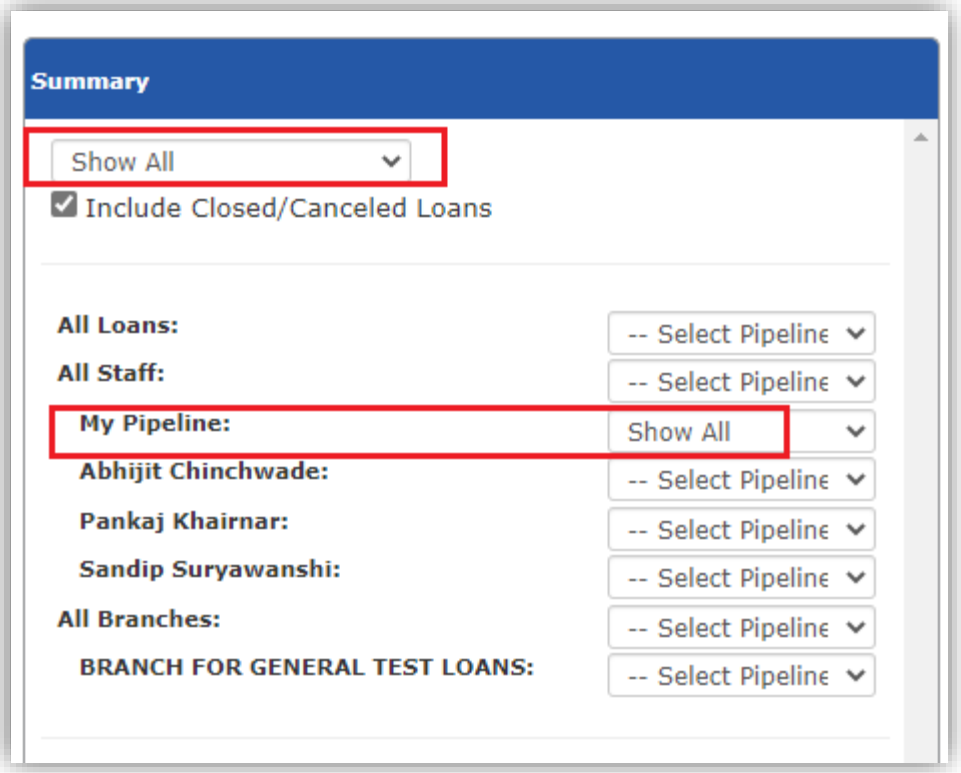
My Pipeline

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:



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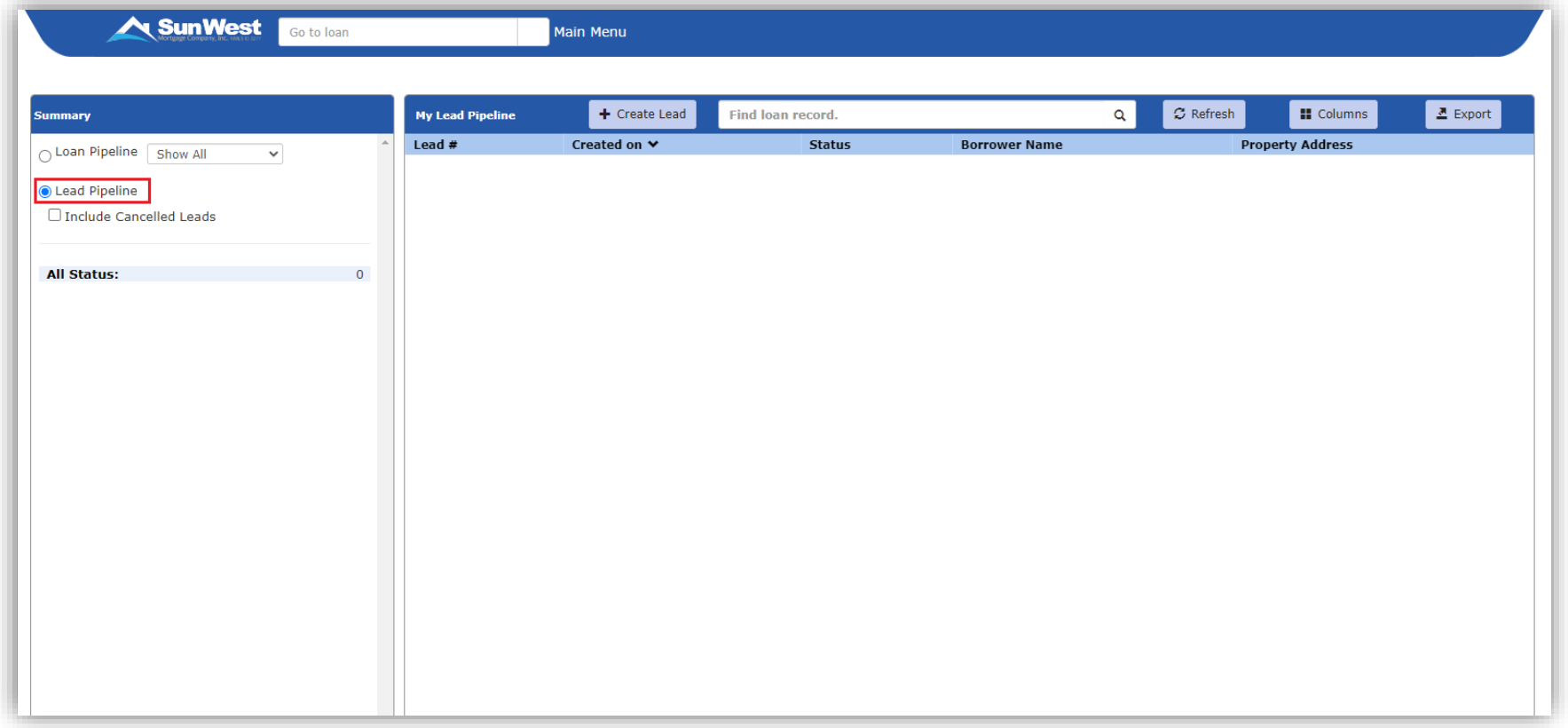
Loan/Lead Pipeline

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 then. 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.



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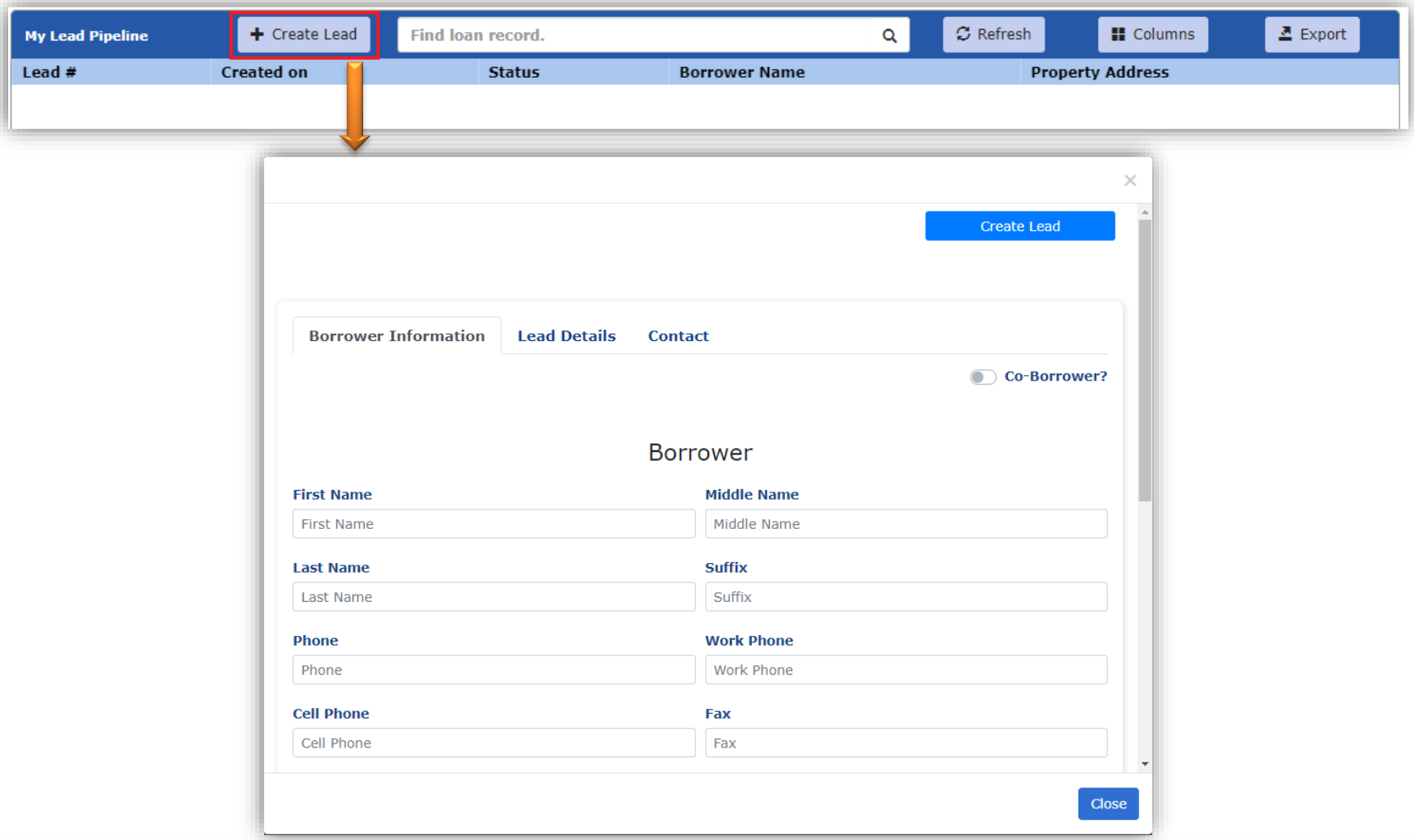
Loan/Lead Pipeline

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



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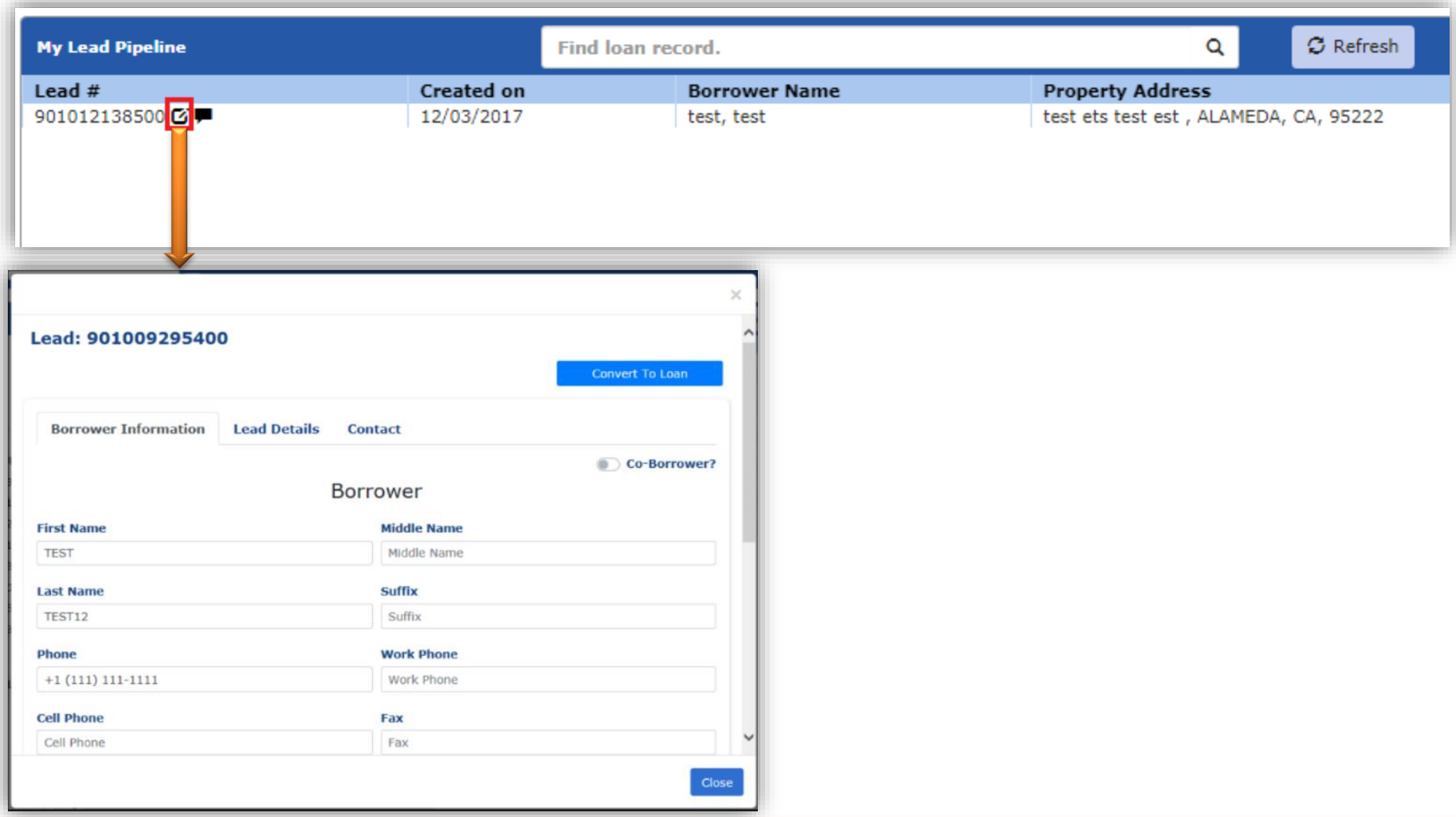
Loan/Lead Pipeline

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.



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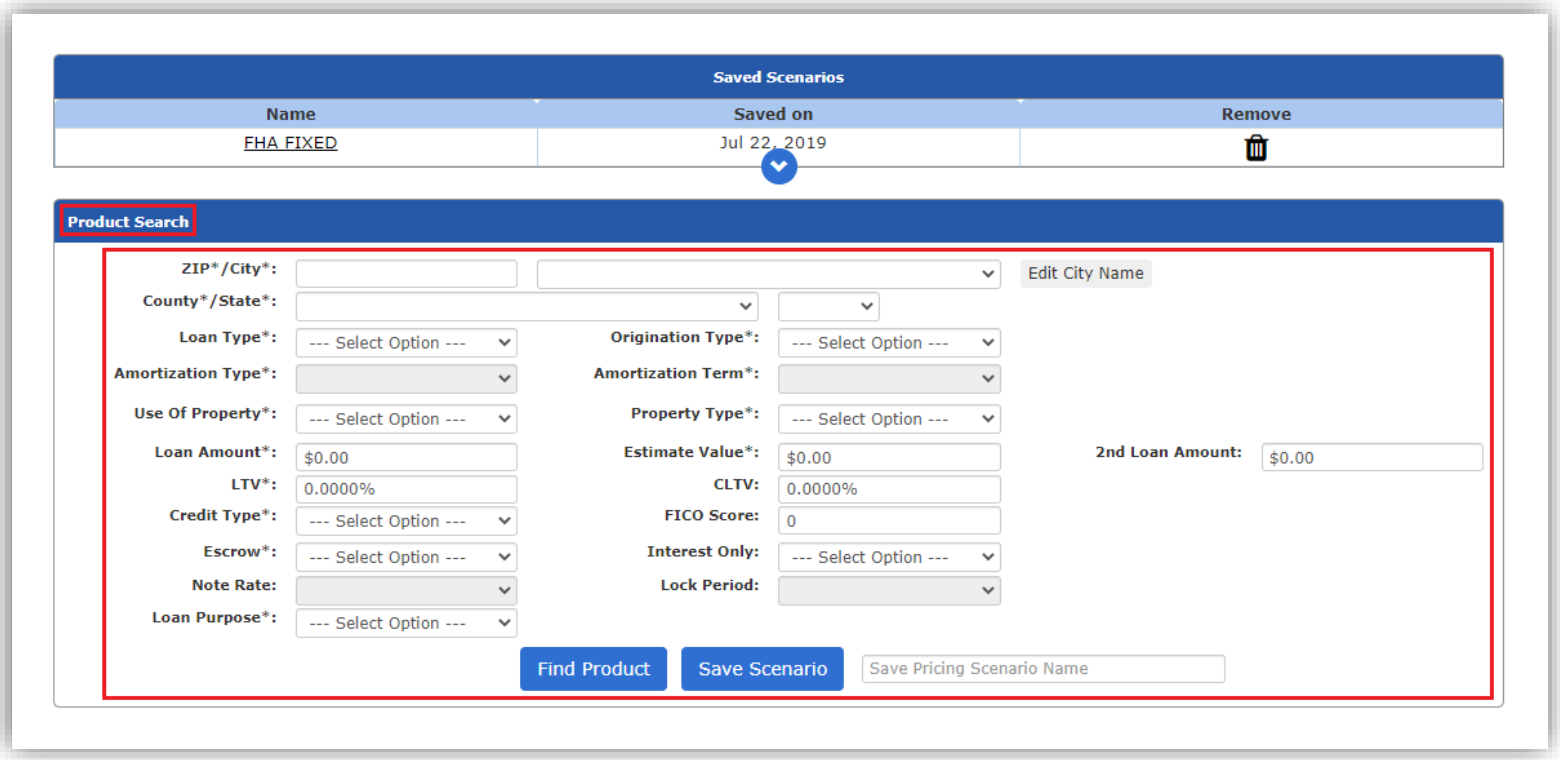
Loan Creation using Price the Loan Method

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

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



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

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Loan Creation using Price the Loan Method (Continued)

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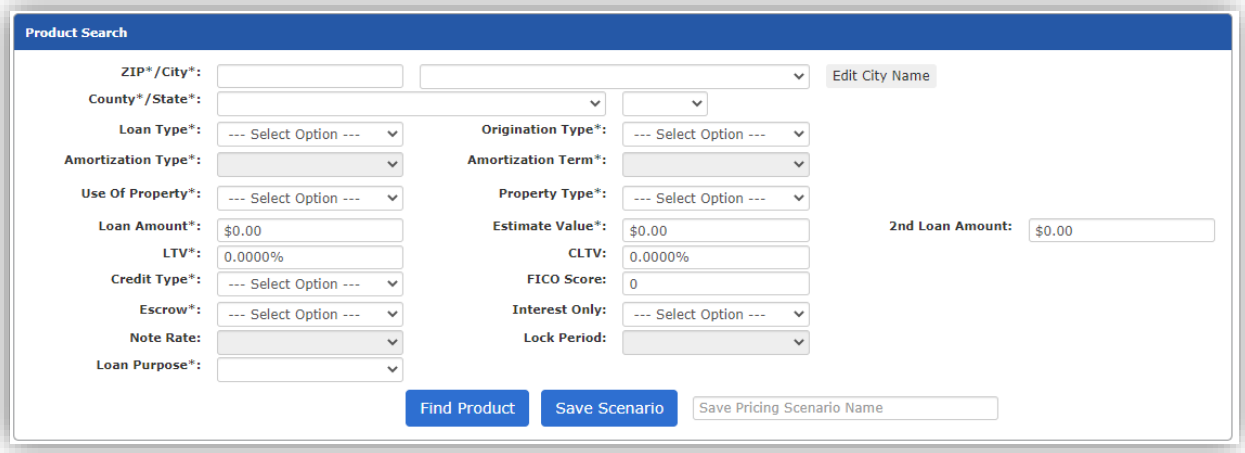
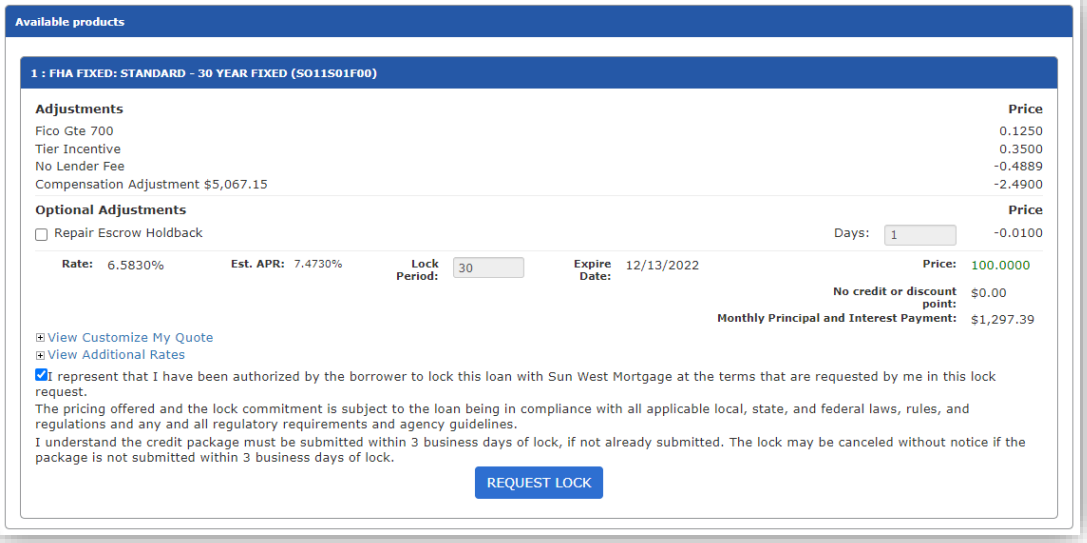
2 Matching available products will be shown on the next page along with the borrower information fields. Fill the borrower details such as Borrower Name, Subject Property Address and Present Residential Address.



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.



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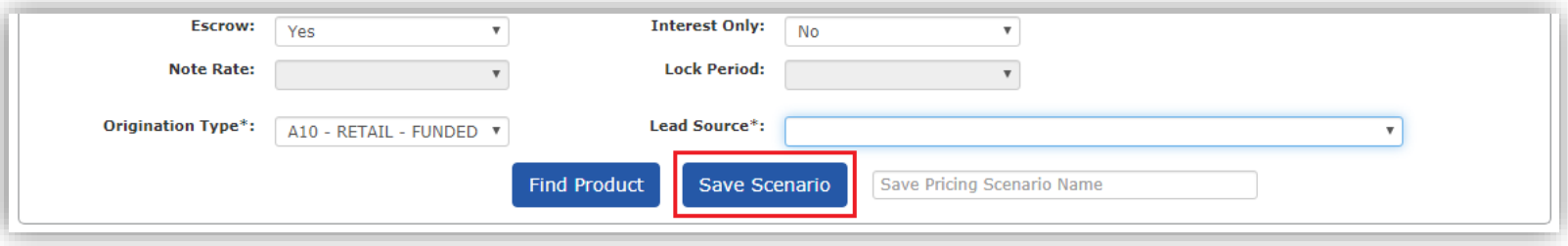
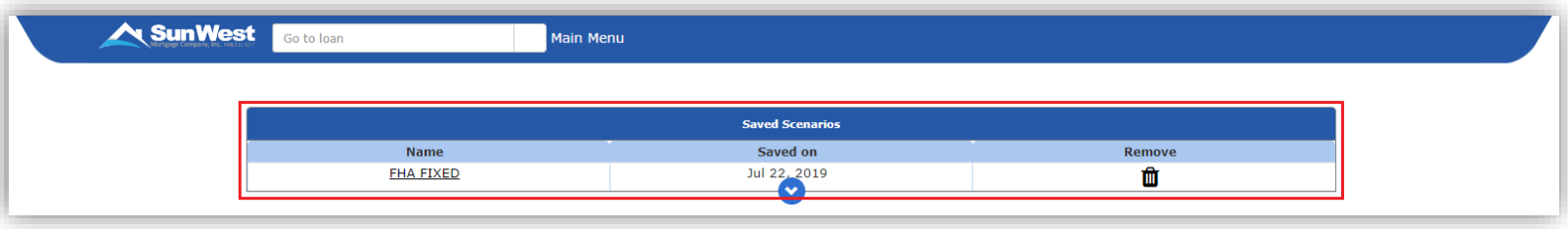
Saving Scenario

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



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



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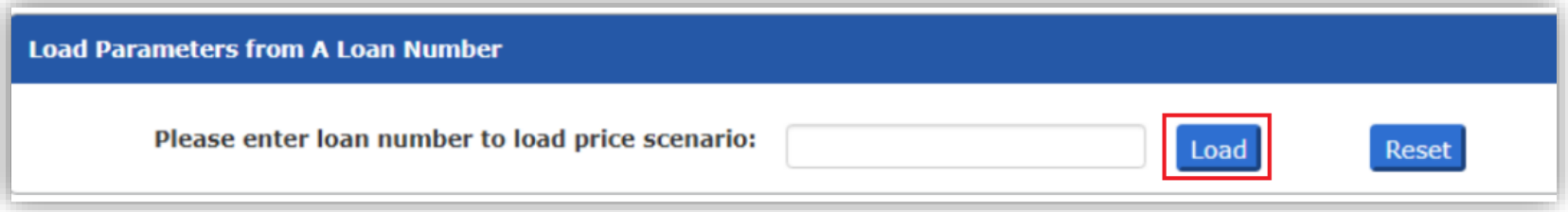
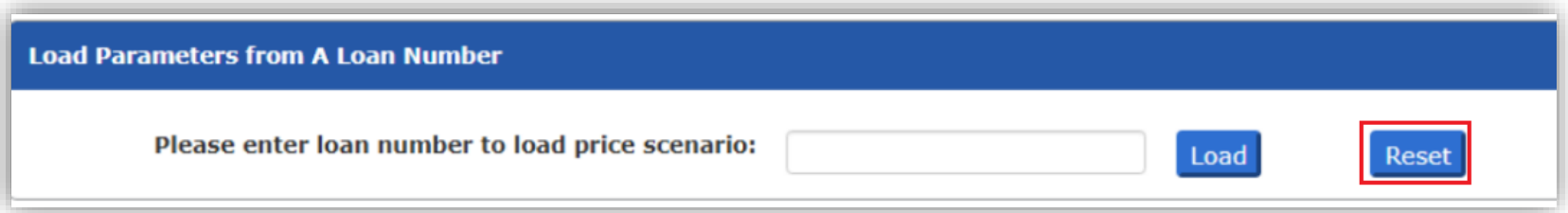
Load Parameters from Loan Number

- 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.



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



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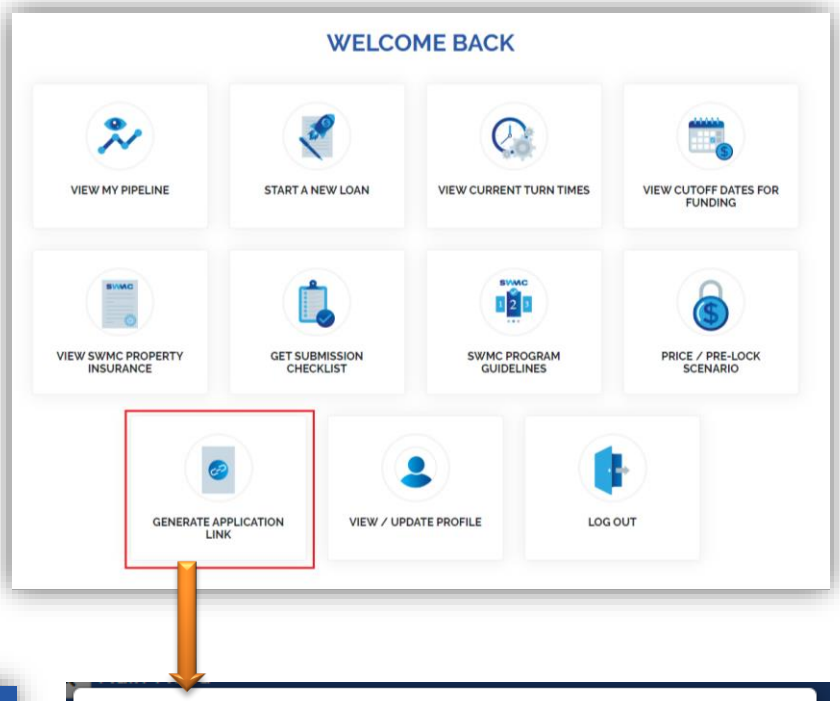
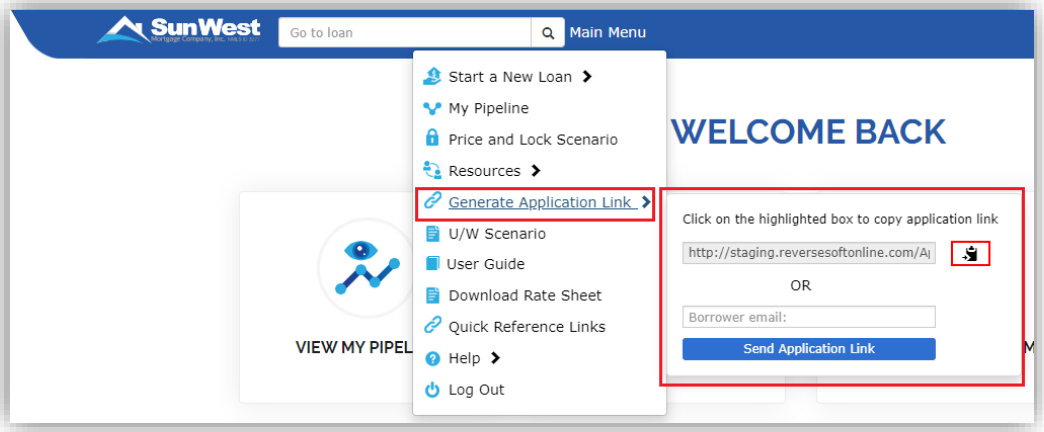
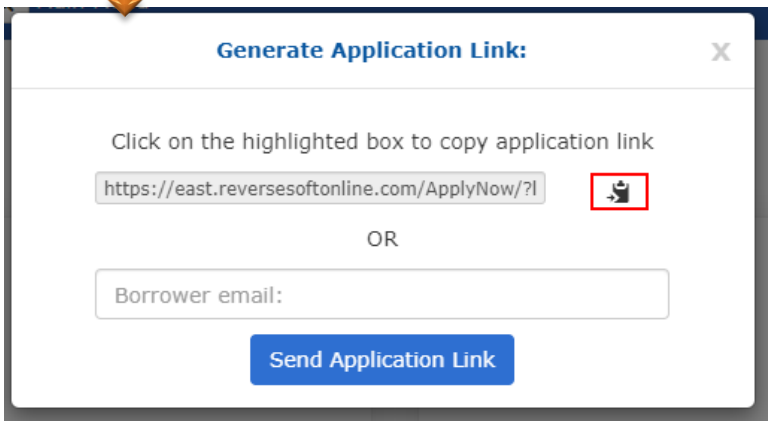
Generate Application Link

- 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.







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Loan Creation using E-Origination Method

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

1 Import FNMA File Method

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

Specify Loan Type section:

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

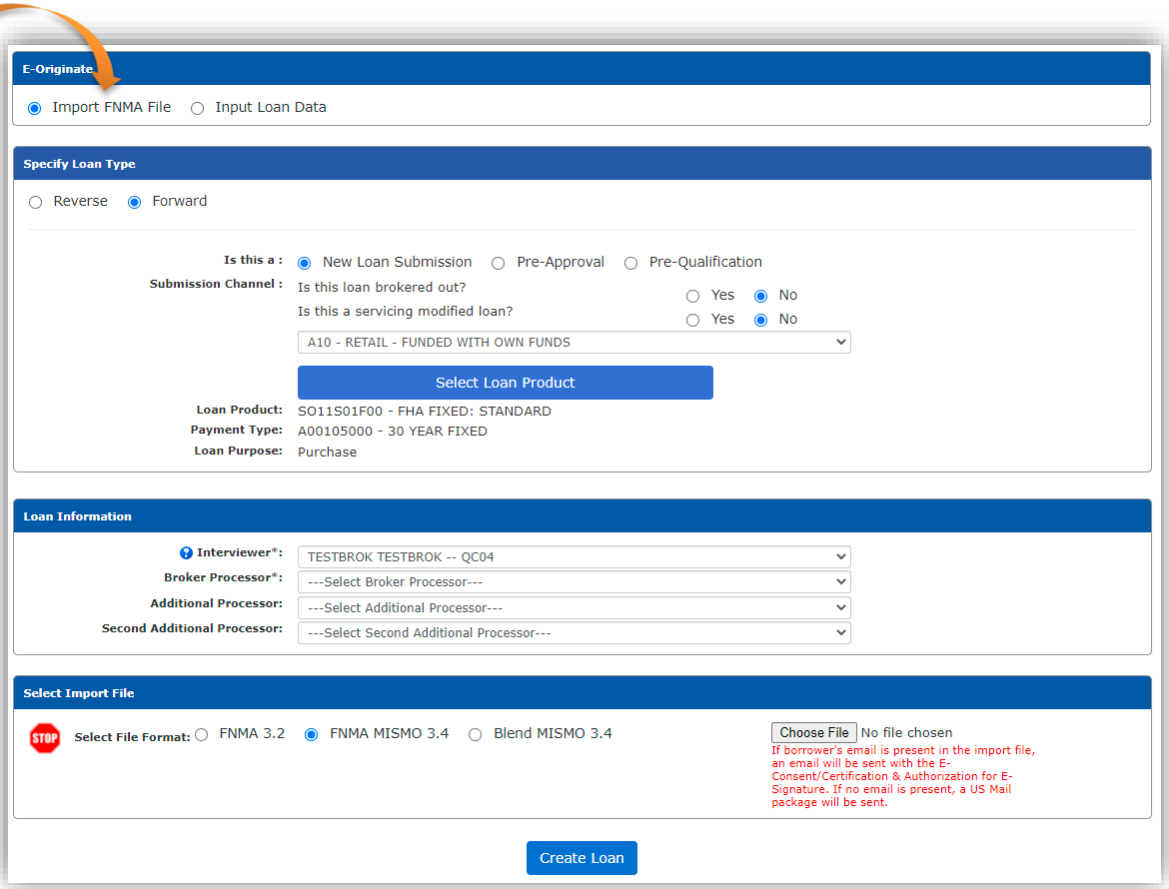
Loan Information section:

- Select the Interviewer from Interviewer dropdown.

Select Import File section:

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

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



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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.

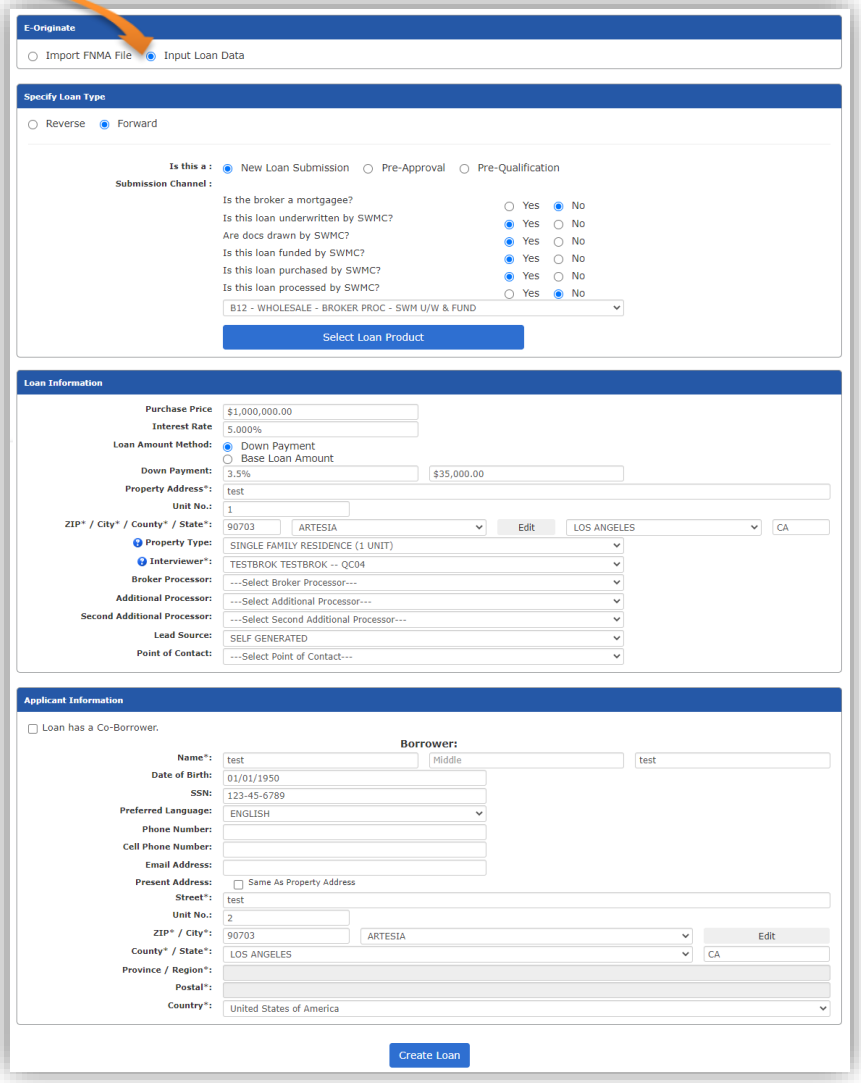
Applicant Information:

- 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



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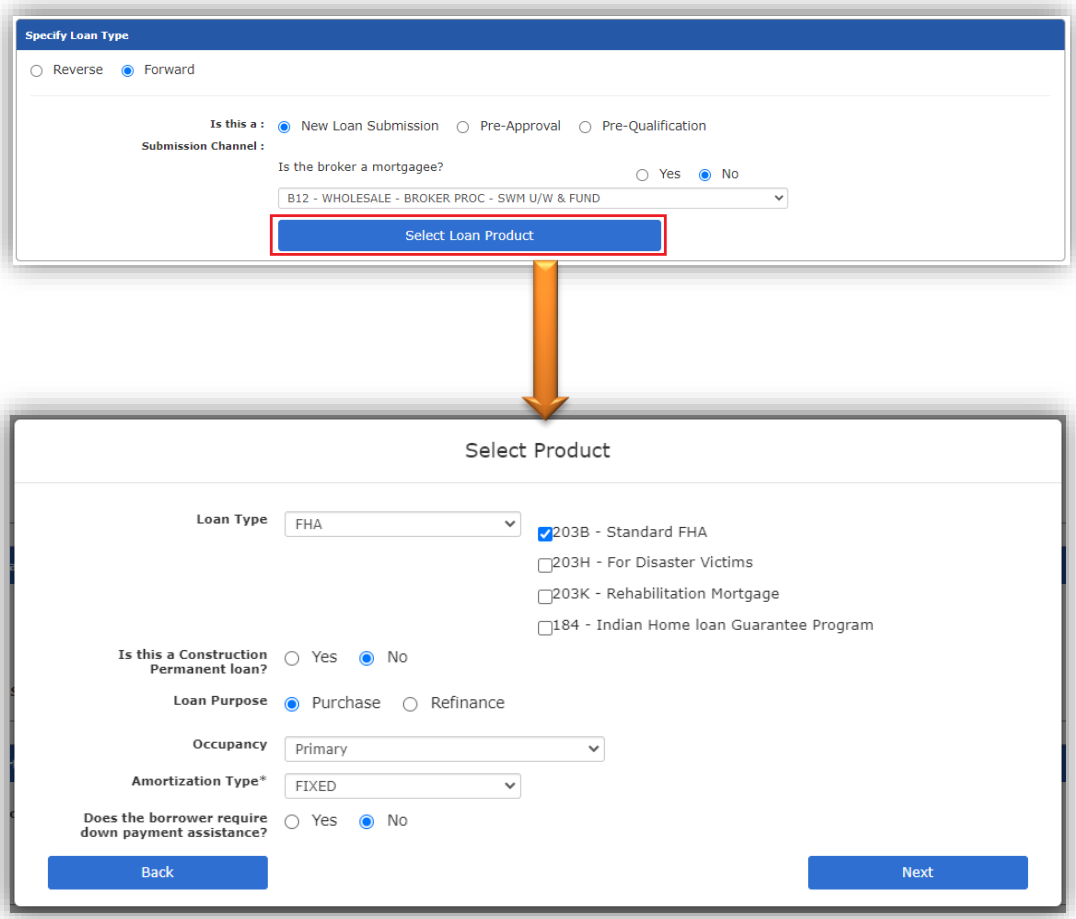
Selecting Loan Product for Forward Loans

To select the appropriate loan product clock 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.)



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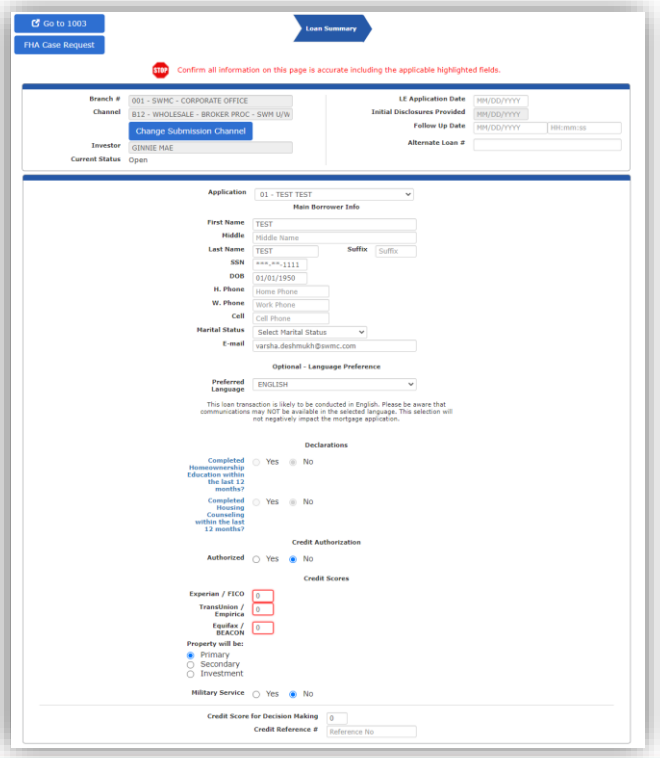
Loan Creation using E-Origination Method (Continued)

- 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.



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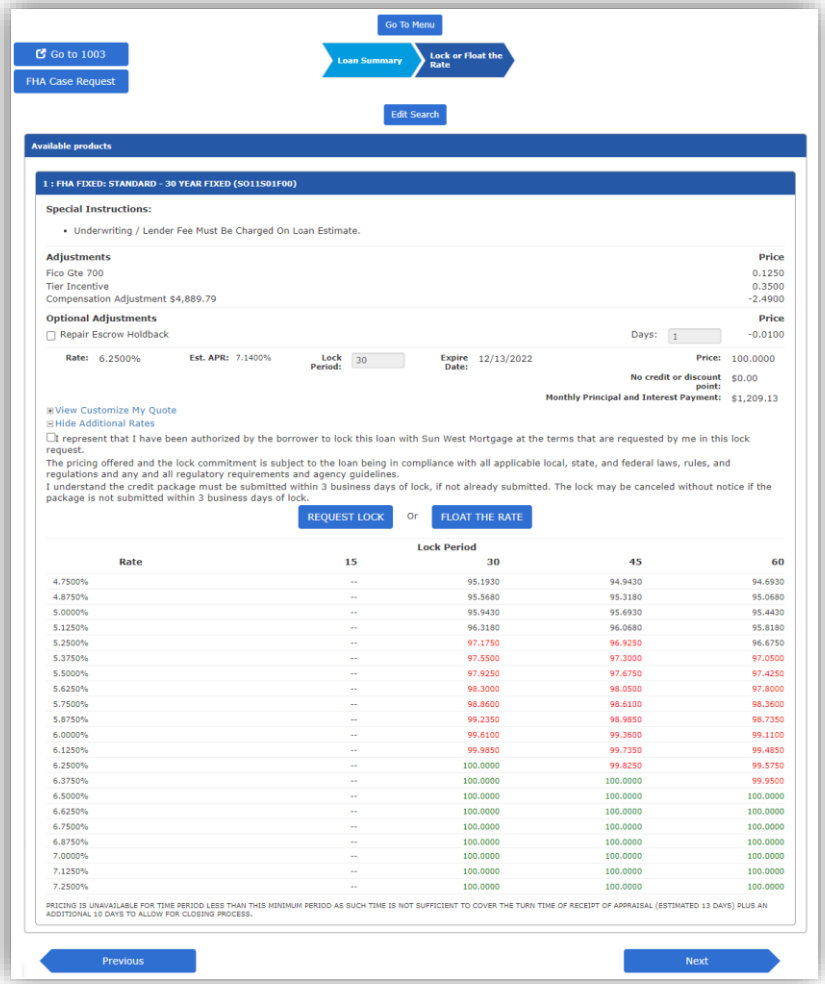
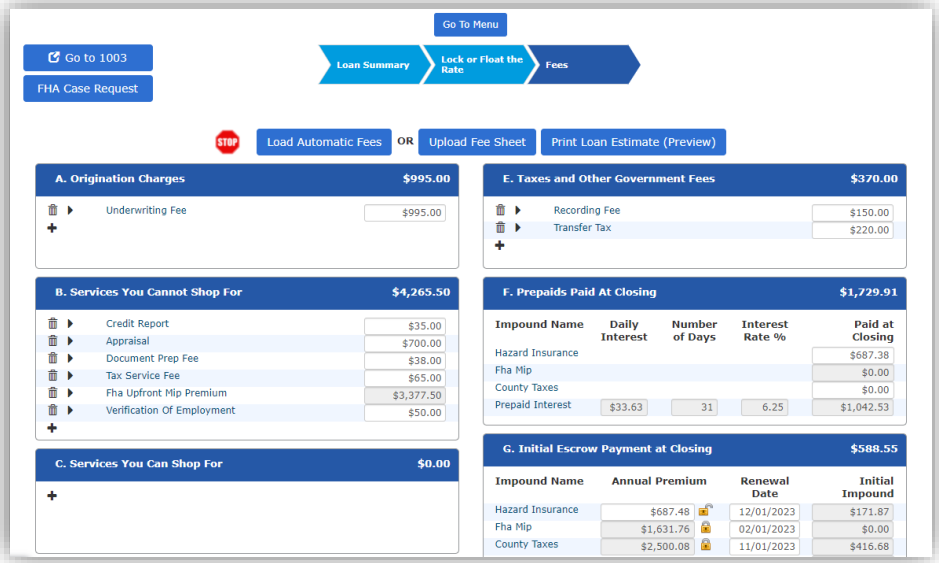
Loan Creation using E-Origination Method (Continued)

- 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.



- 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.



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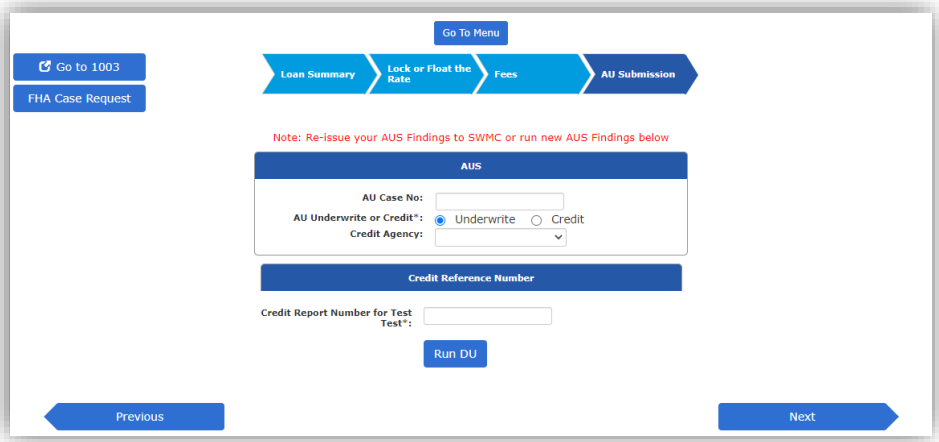
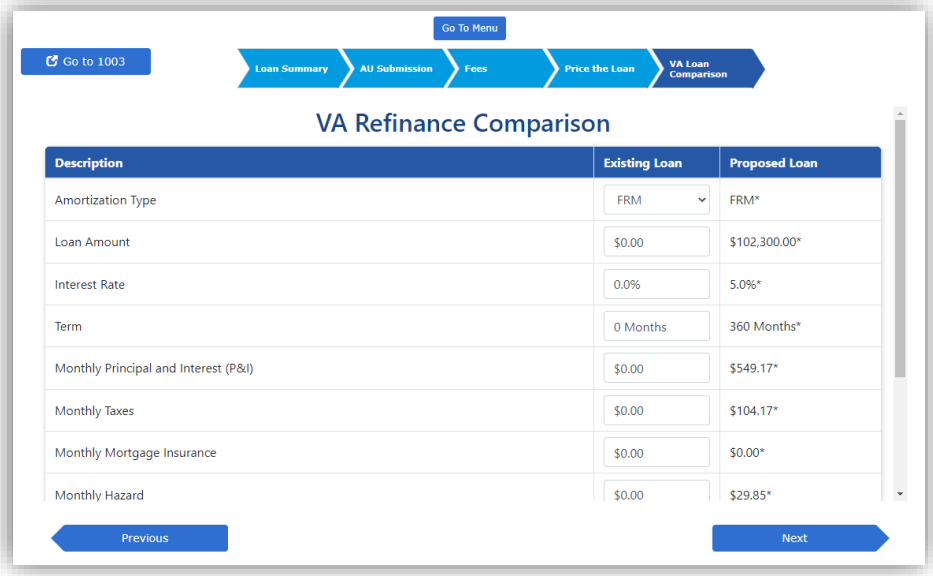
Loan Creation using E-Origination Method (Continued)

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





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

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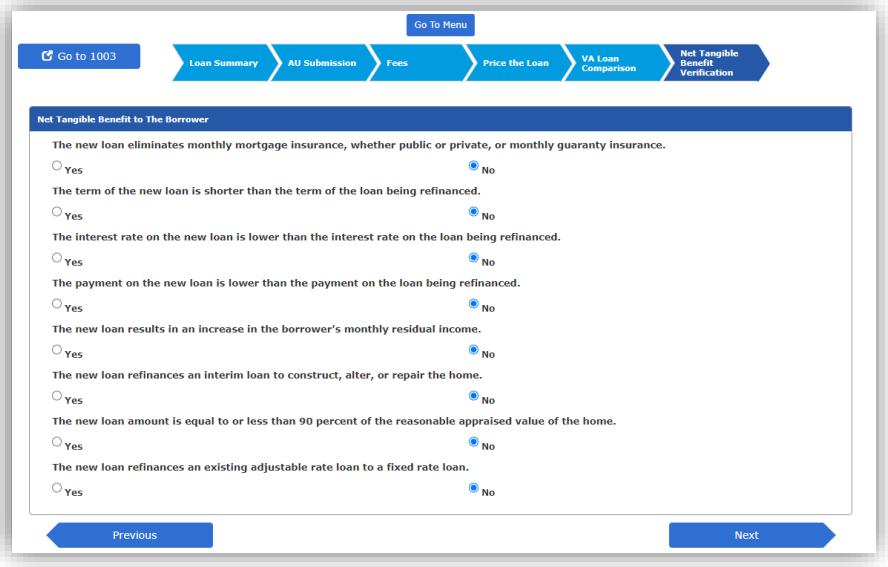
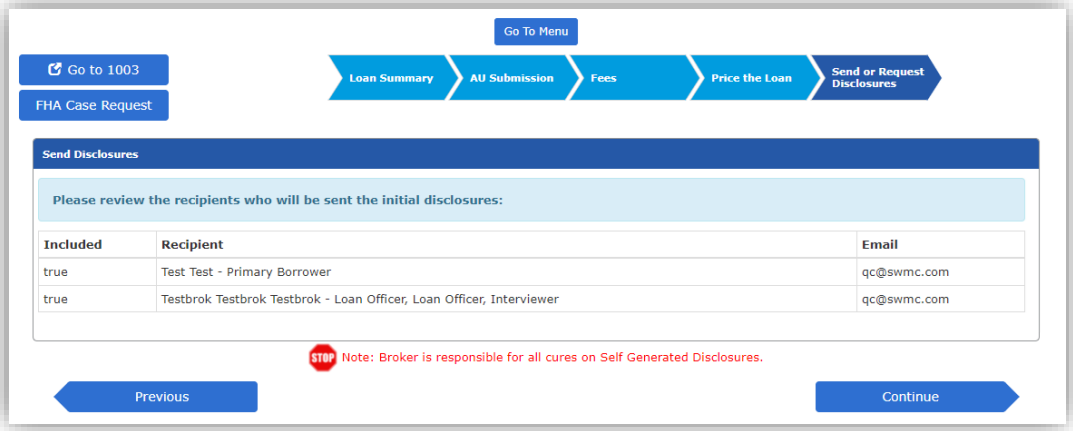
Loan Creation using E-Origination Method (Continued)



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



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

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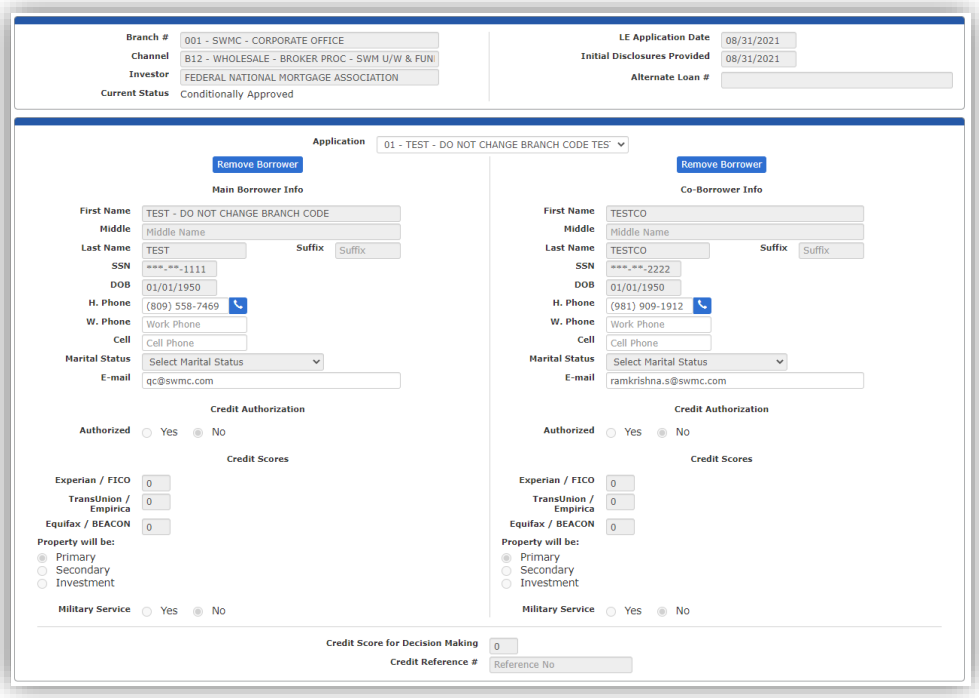
Loan Creation using E-Origination Method (Continued)



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

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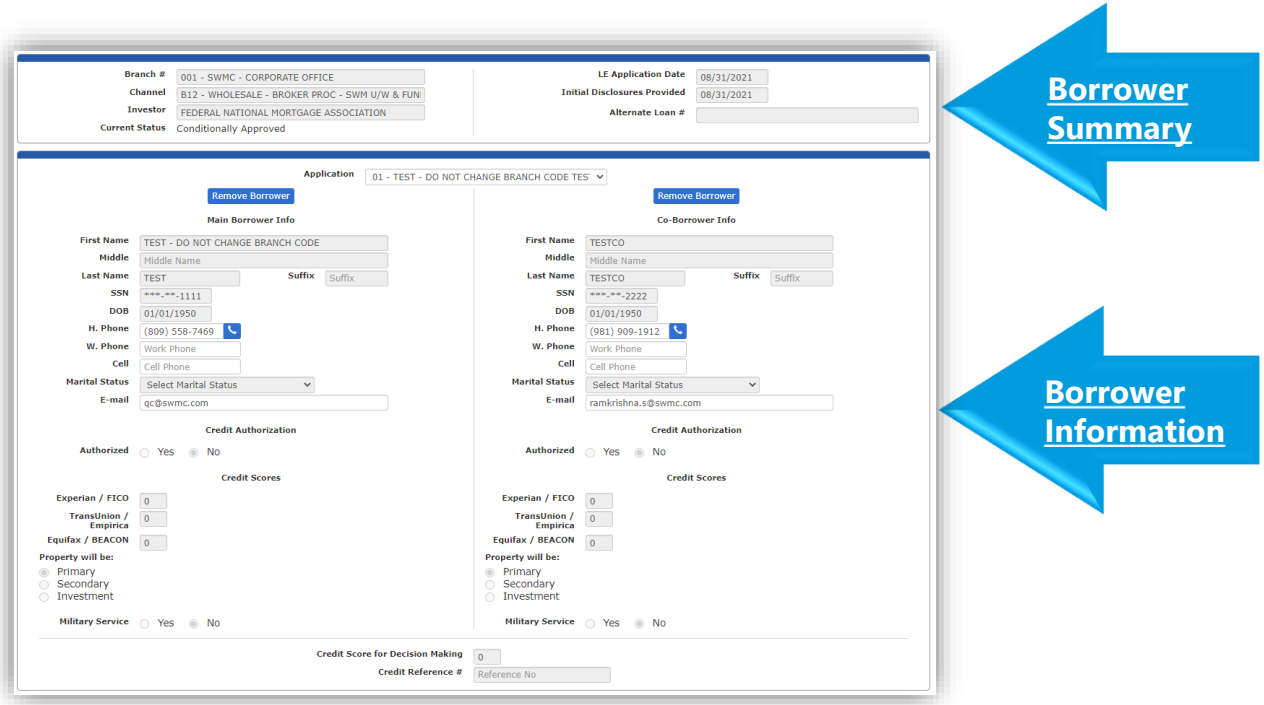
Loan Summary

- 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.



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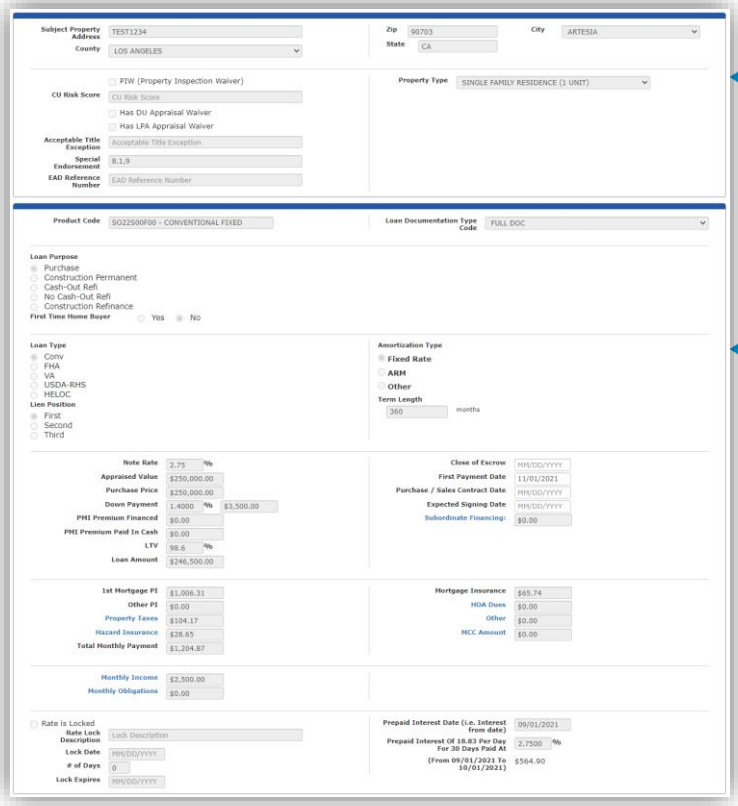
Loan Summary (Continued)

- ✓ **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.



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

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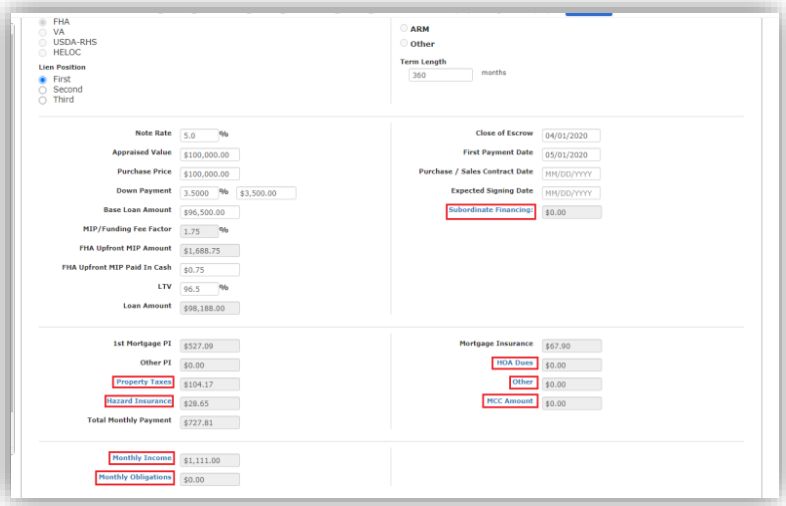
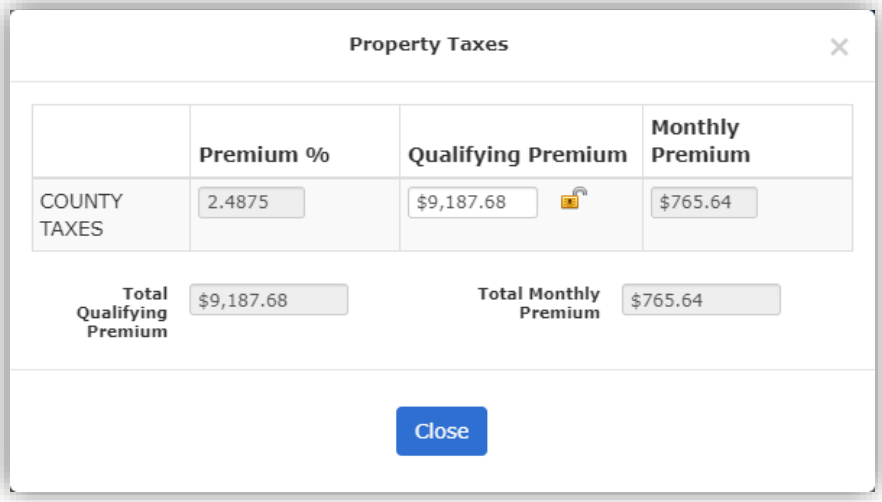
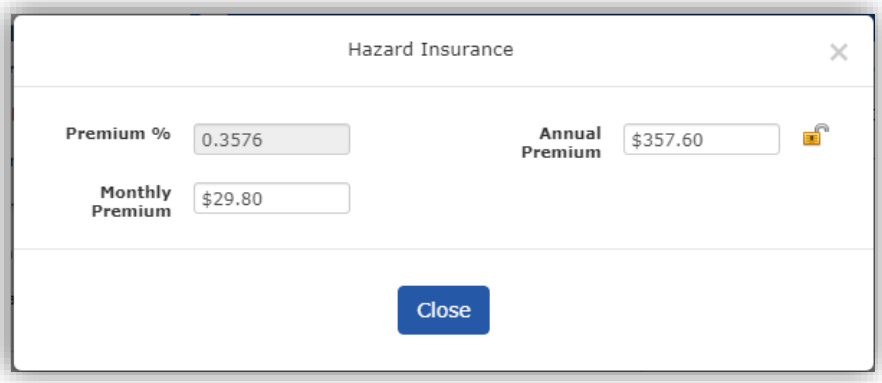
- Radio buttons have been added to the Loan Summary page for ease of use.







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.

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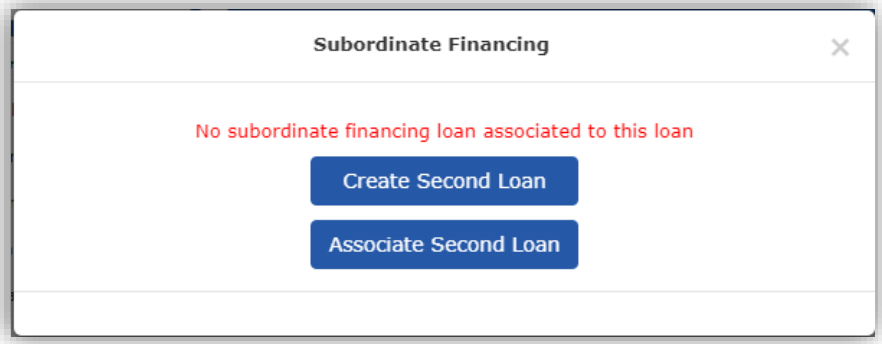
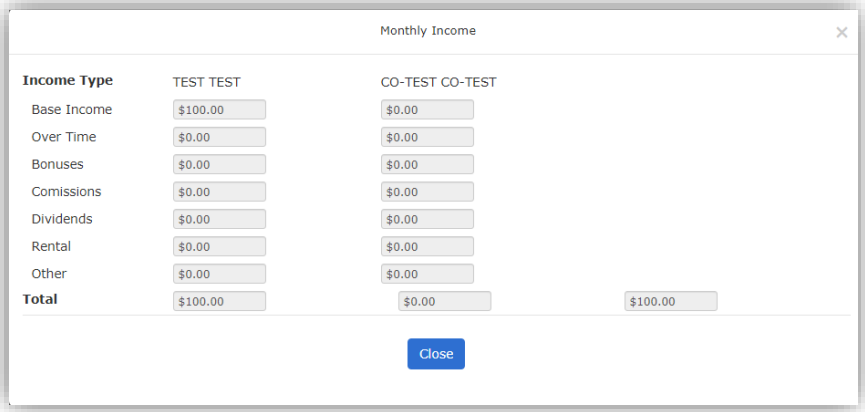
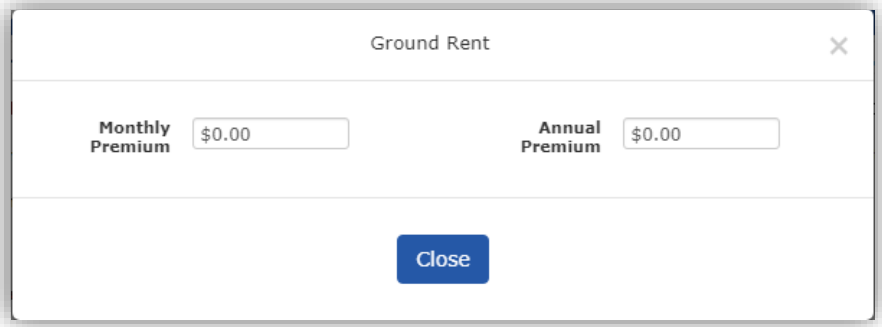


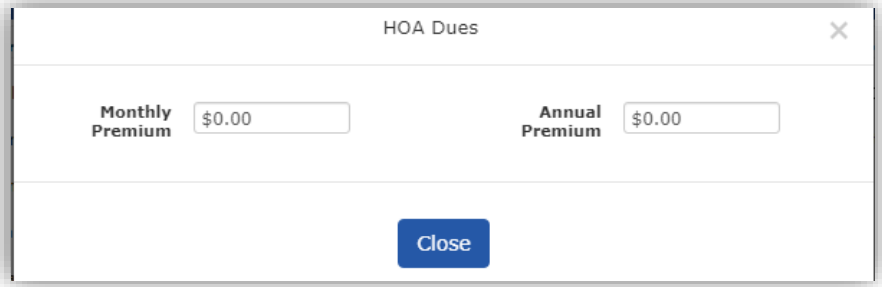
Subordinate Financing: This button enables the user to create a second loan or associate a second loan to the file.



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



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



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.

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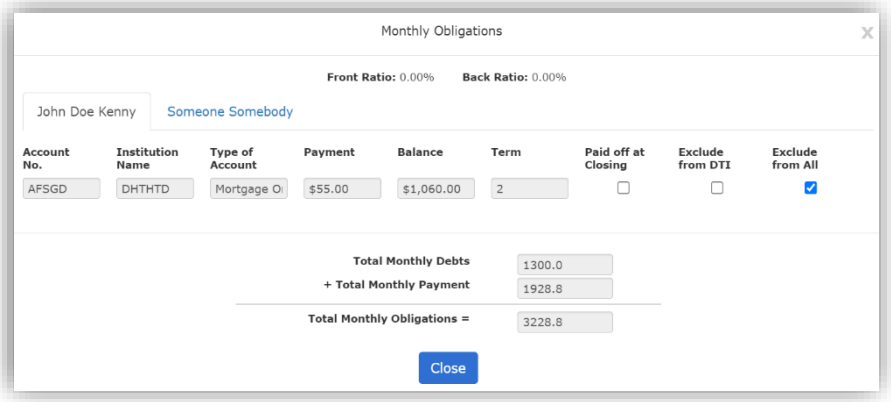
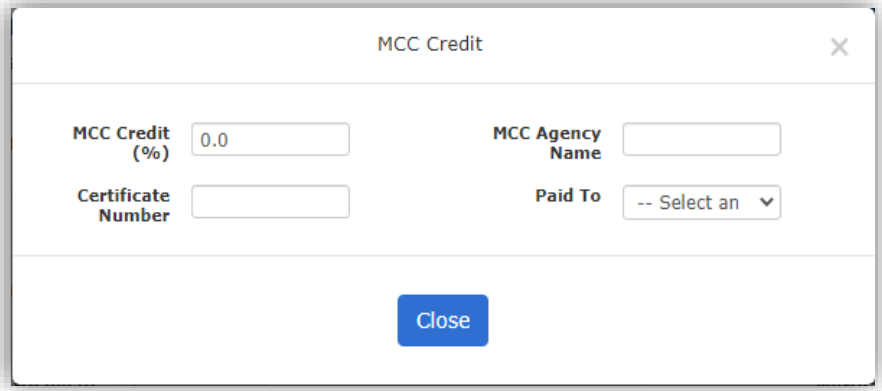
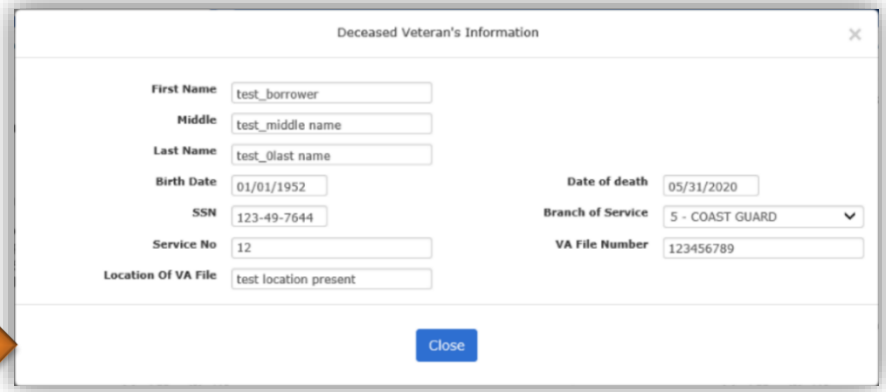
Loan Summary (Continued)



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



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



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

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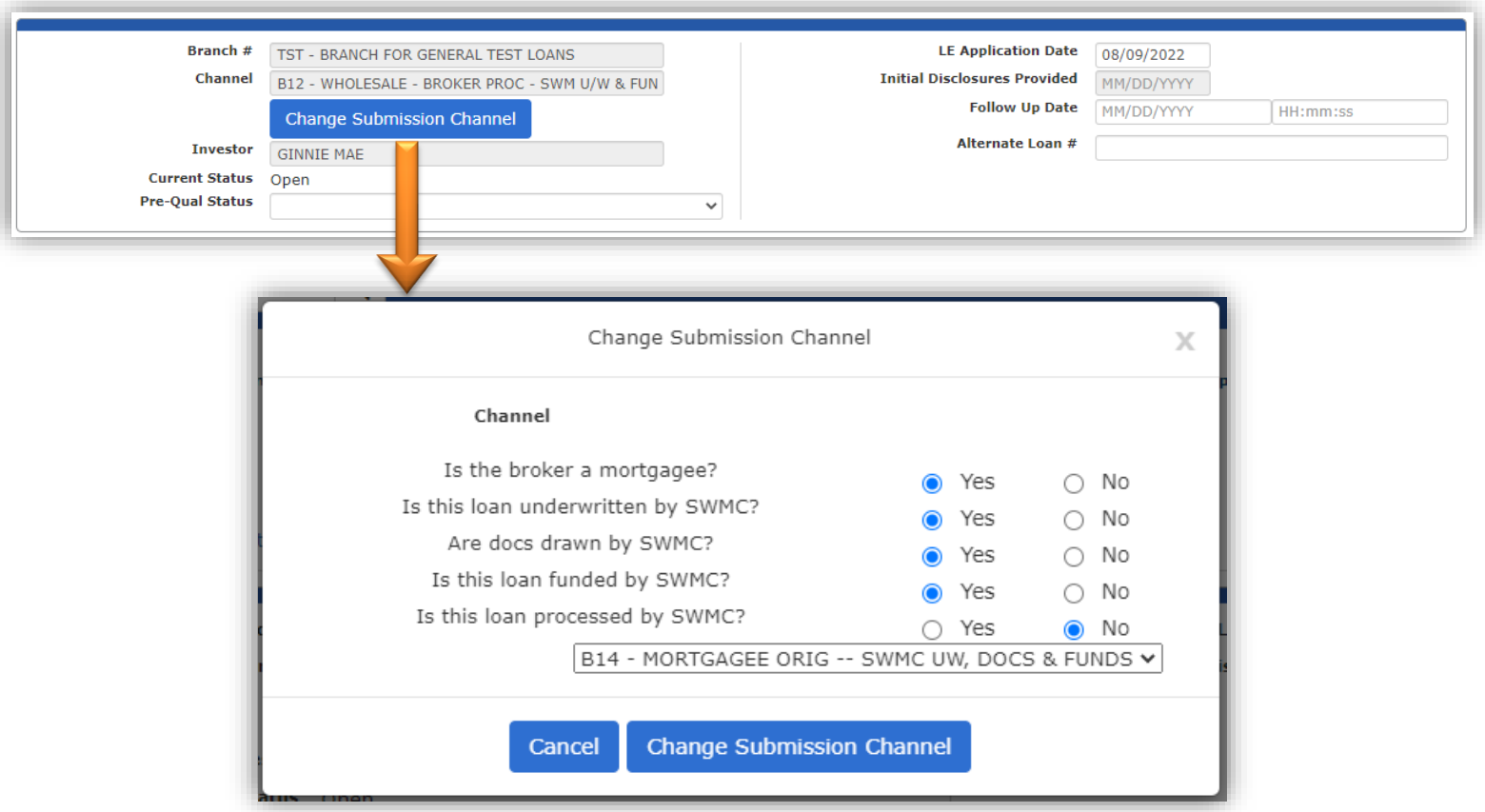
Change Submission Channel: If the user is approved for multiple submission channels, and the loan has not been submitted to Sun West and the Initial Disclosures have not been sent out, the user will be able to change the Submission Channel of the loan by clicking on the change submission channel button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



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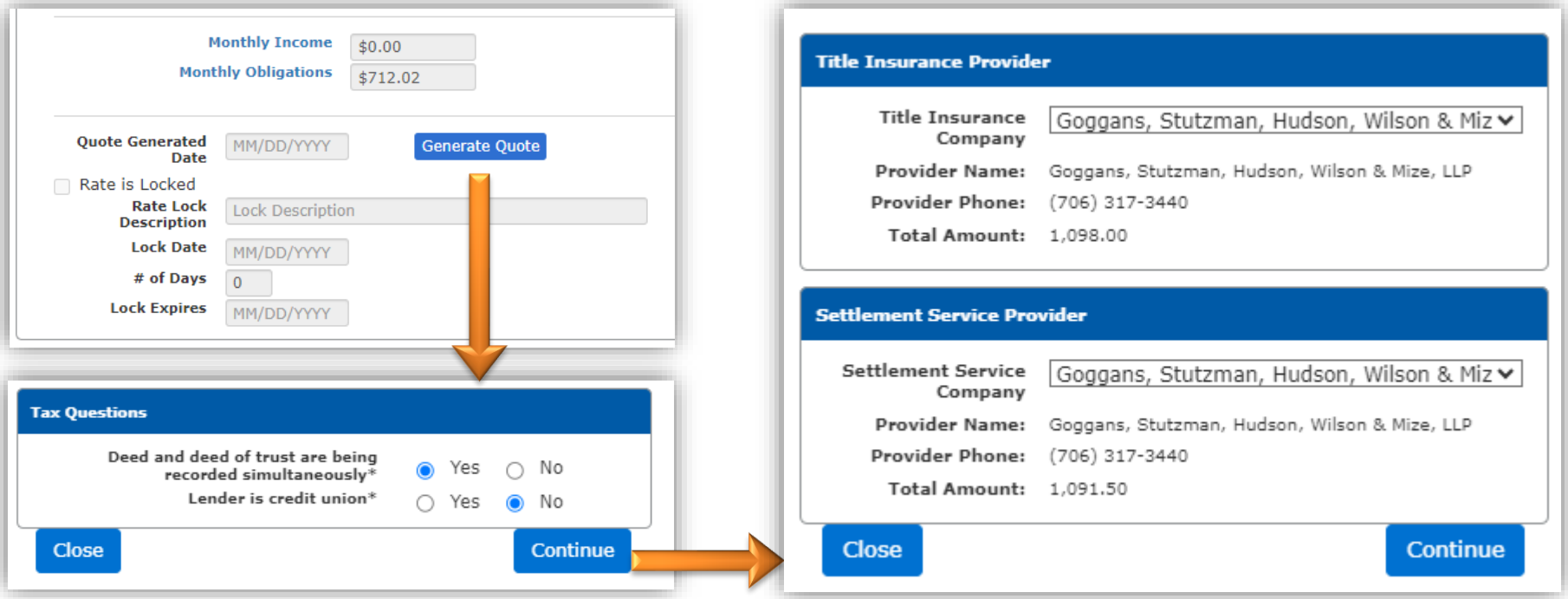
Loan Summary (Continued)

- **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.



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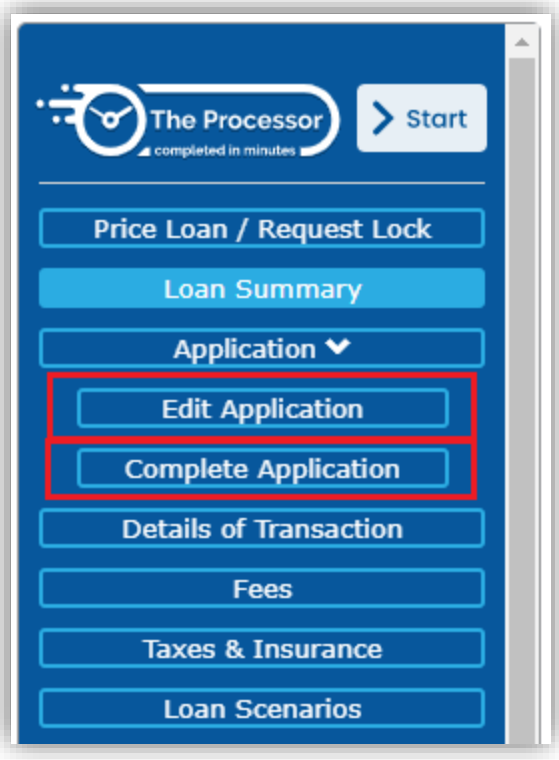
Updating Loan Information

- 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 and 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.

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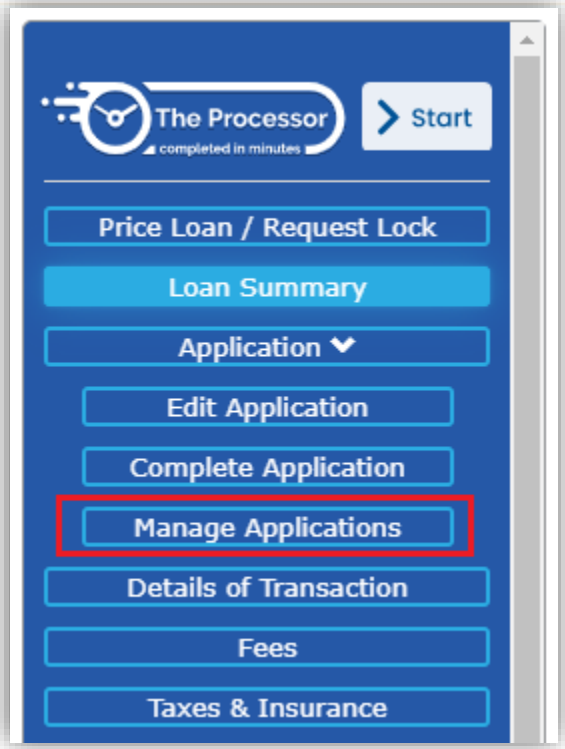
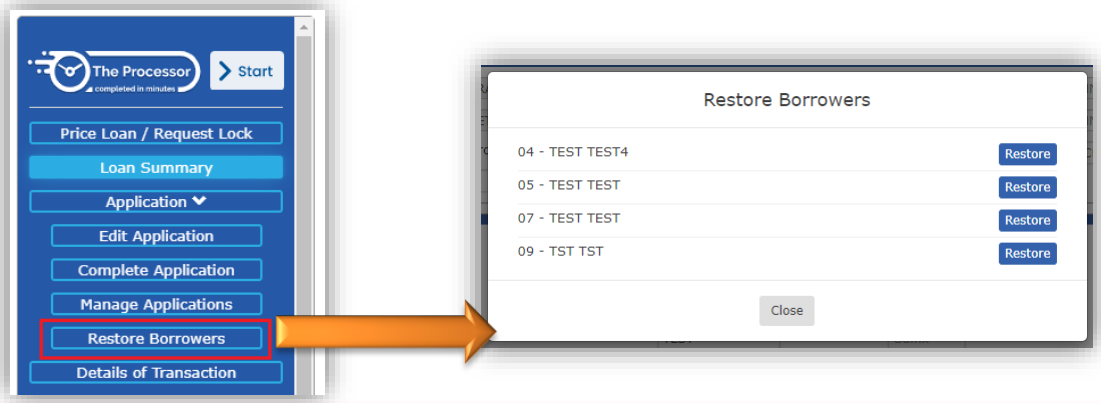
Managing Loan Information



- 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.



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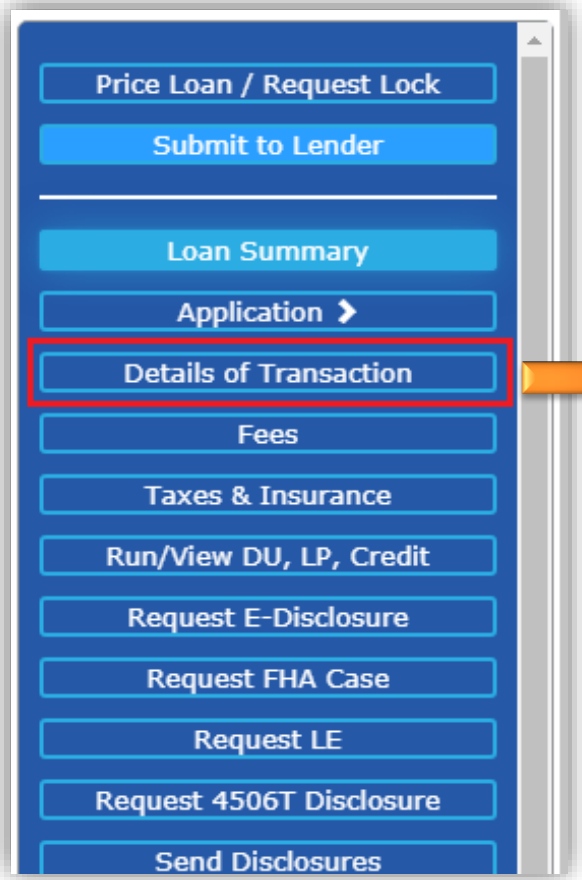
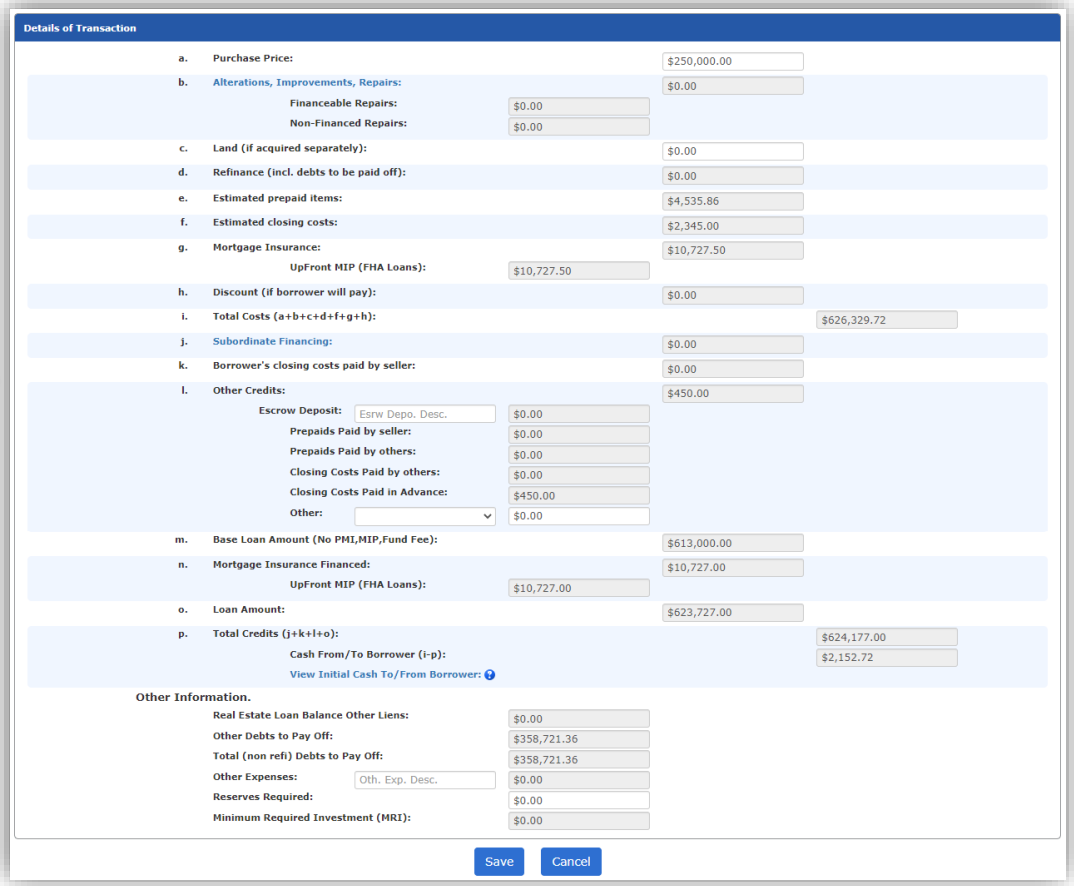
Details of Transaction

- 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.





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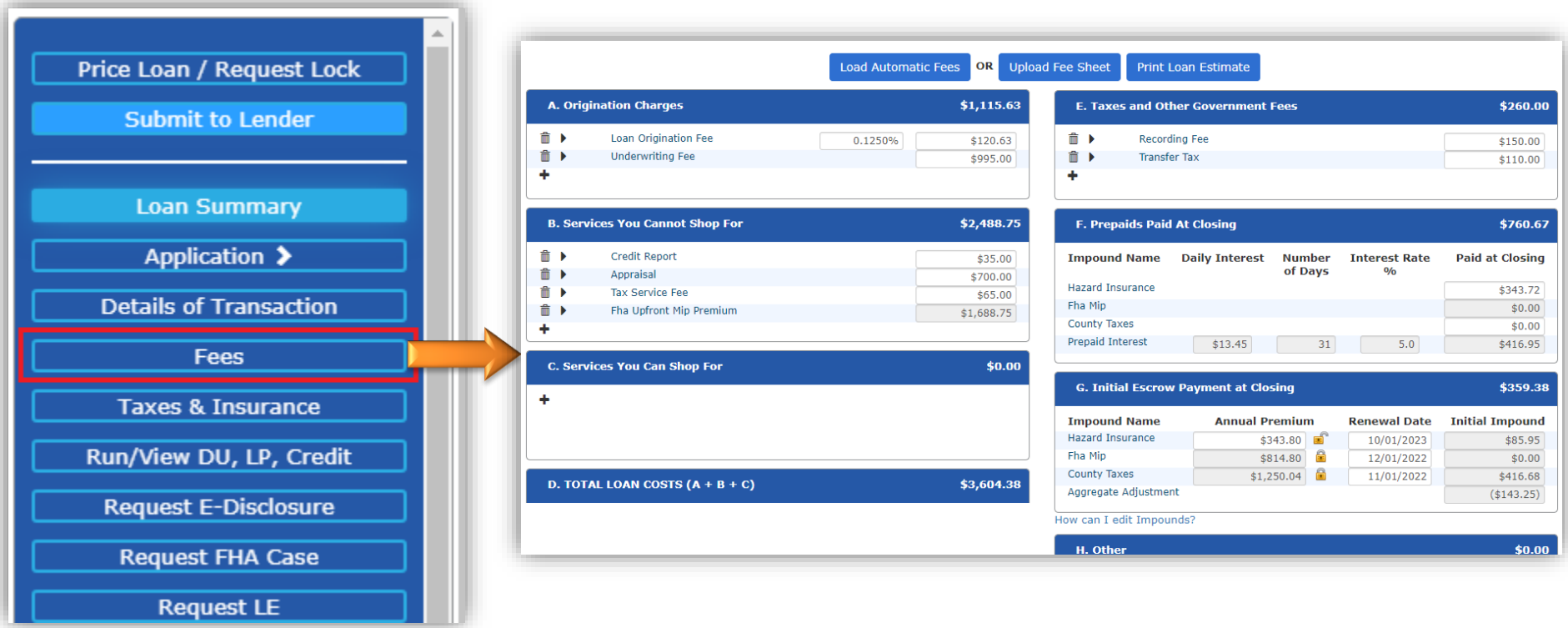
Fees

- 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.



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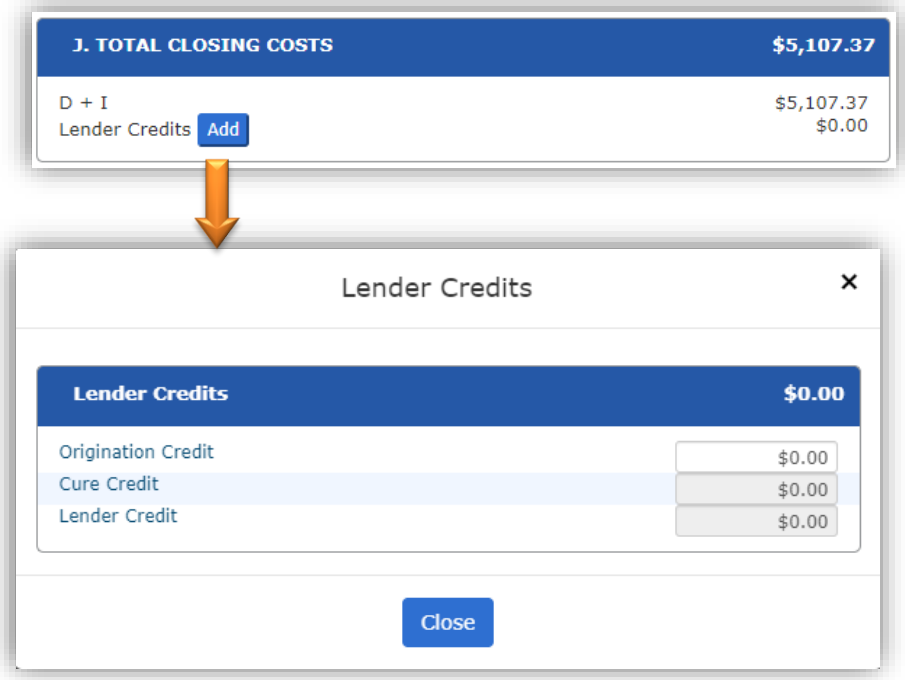
Fees (Continued)



- 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.

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Loading Automatic Fees

- **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.

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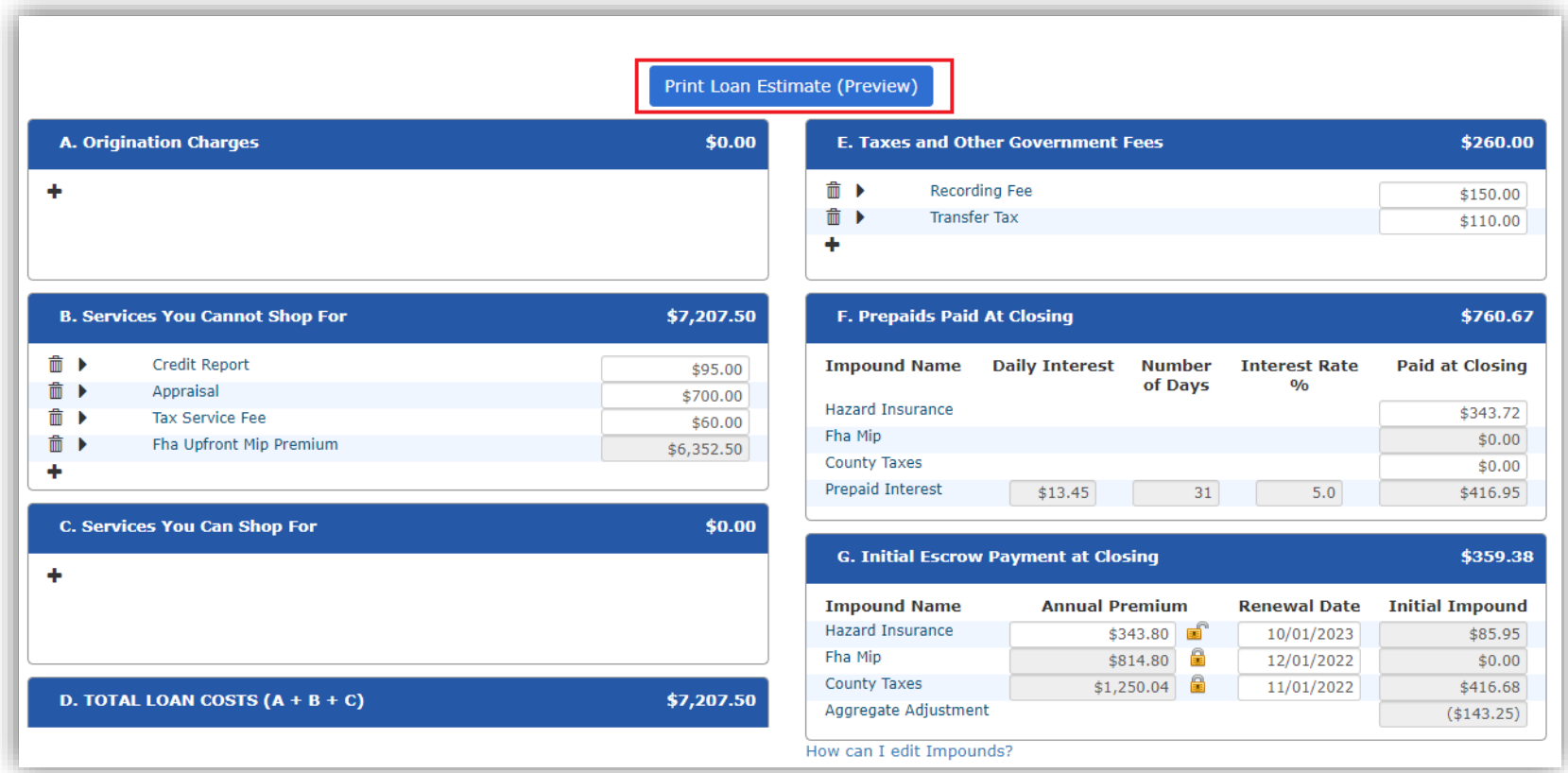
Printing Loan Estimate

- **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.



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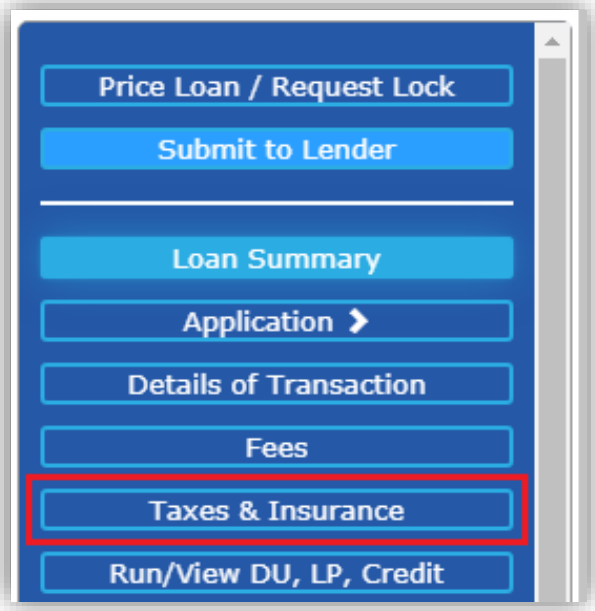
Taxes and Insurance



- 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**

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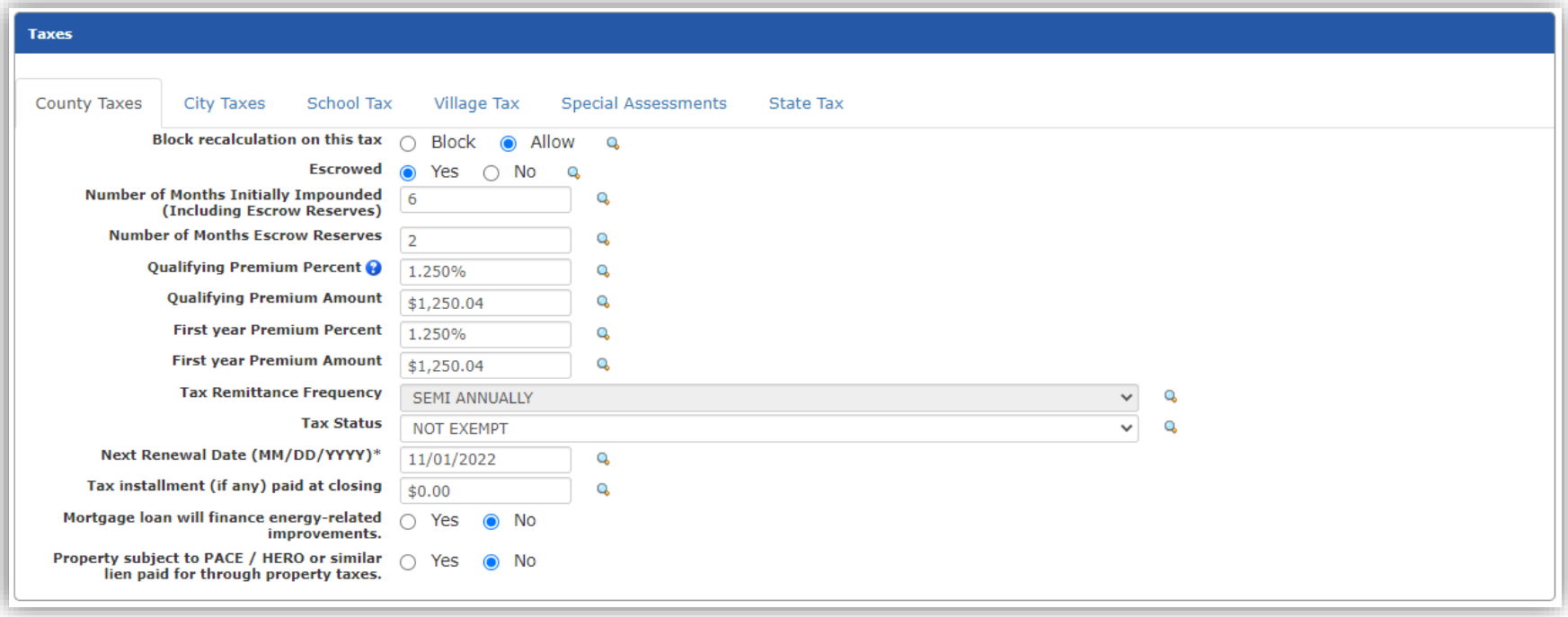
1) **Taxes:** In this section the user can input data for various taxes on the property. State specific tax tabs will be displayed only if the property address is in that state. The impounded total months will be calculated based on the closing date.



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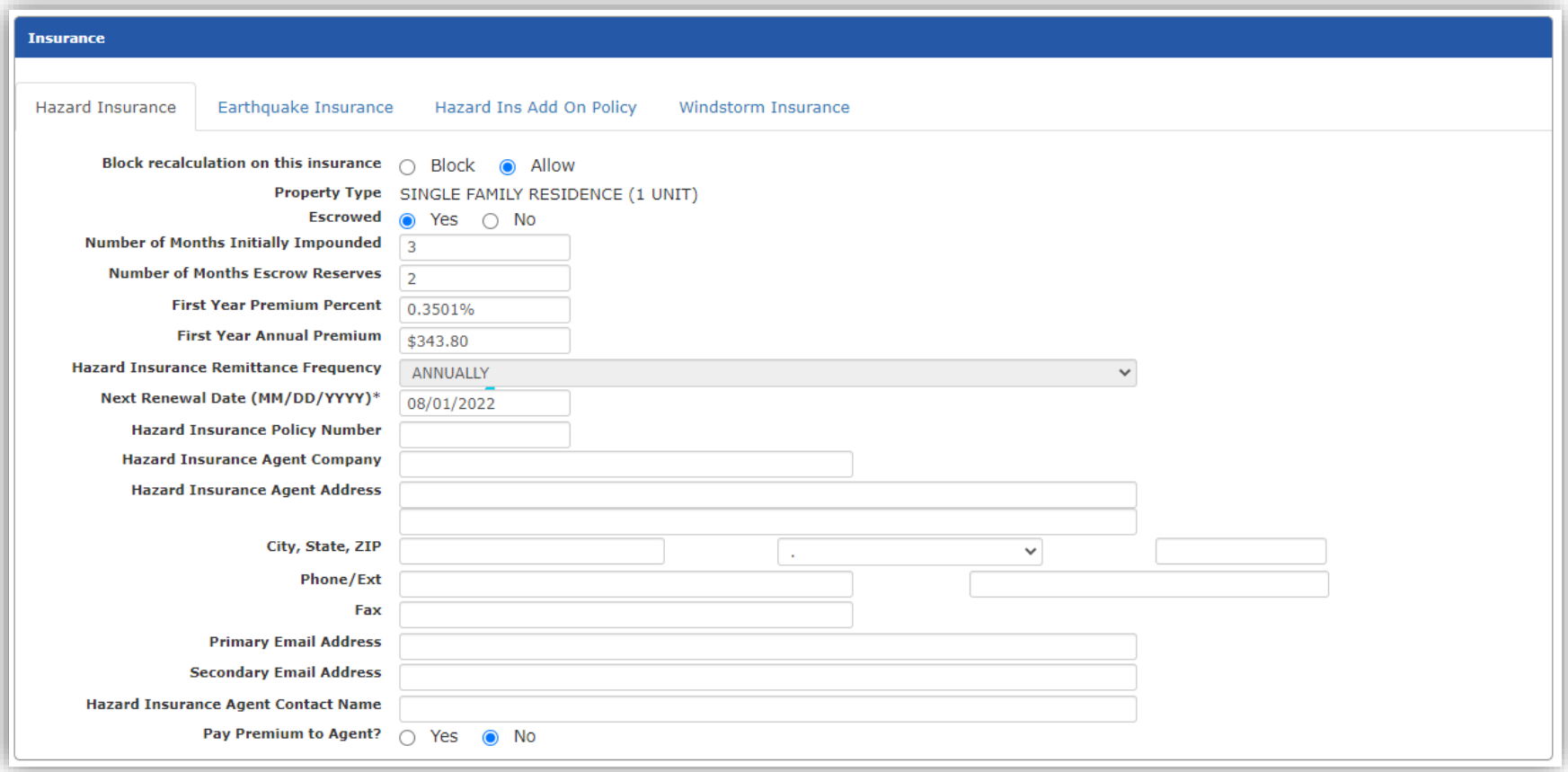
2) Insurance: In this section the user can input data for various Insurance policies on the property.



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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

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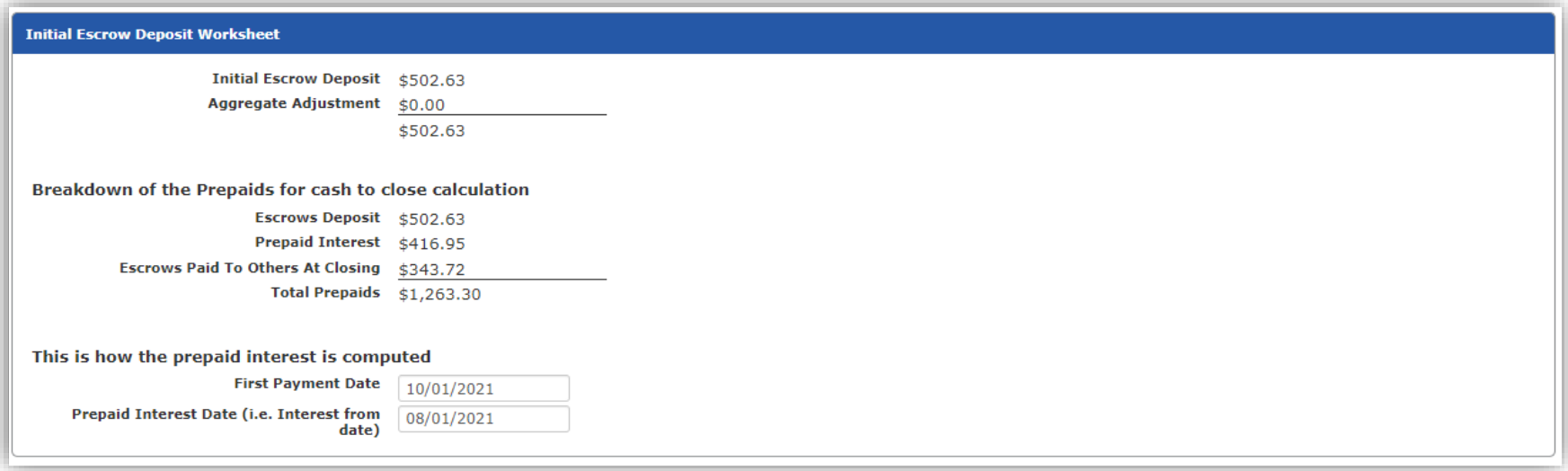
4) **Initial Escrow Deposit Worksheet:** This section displays the following data:
   - Initial Escrow Deposit
   - Aggregate Adjustment
   - Escrow Deposit
   - Prepaid Interest
   - Escrow Paid to Others at Closing
   - First Payment Date
   - Prepaid Interest Date (i.e., Interest from date)



Initial Escrow Deposit Worksheet

Initial Escrow Deposit	$502.63
Aggregate Adjustment	$0.00
	$502.63

Breakdown of the Prepaids for cash to close calculation

Escrows Deposit	$502.63
Prepaid Interest	$416.95
Escrows Paid To Others At Closing	$343.72
Total Prepaids	$1,263.30

This is how the prepaid interest is computed

First Payment Date	10/01/2021
Prepaid Interest Date (i.e. Interest from date)	08/01/2021

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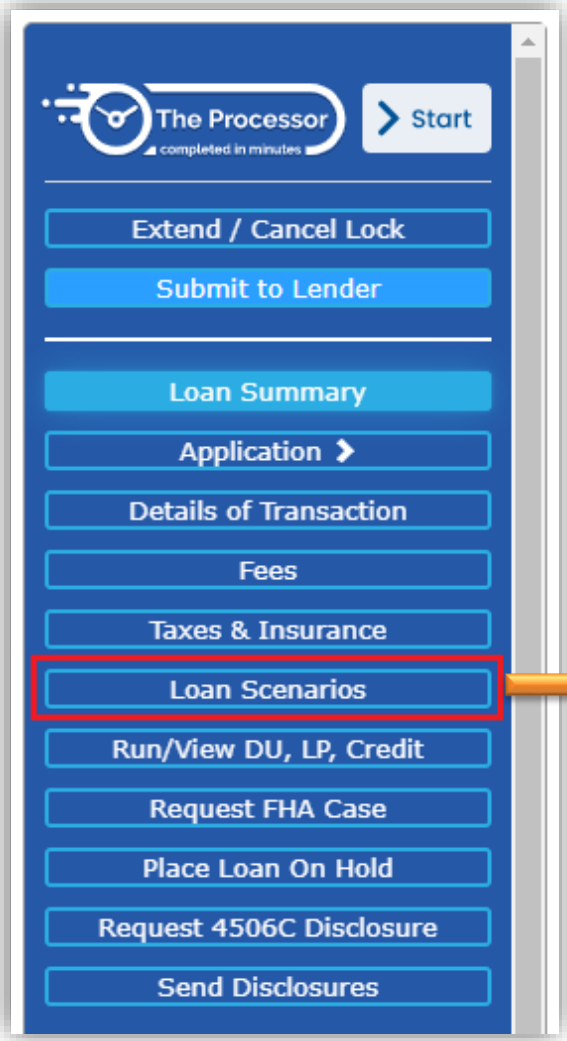
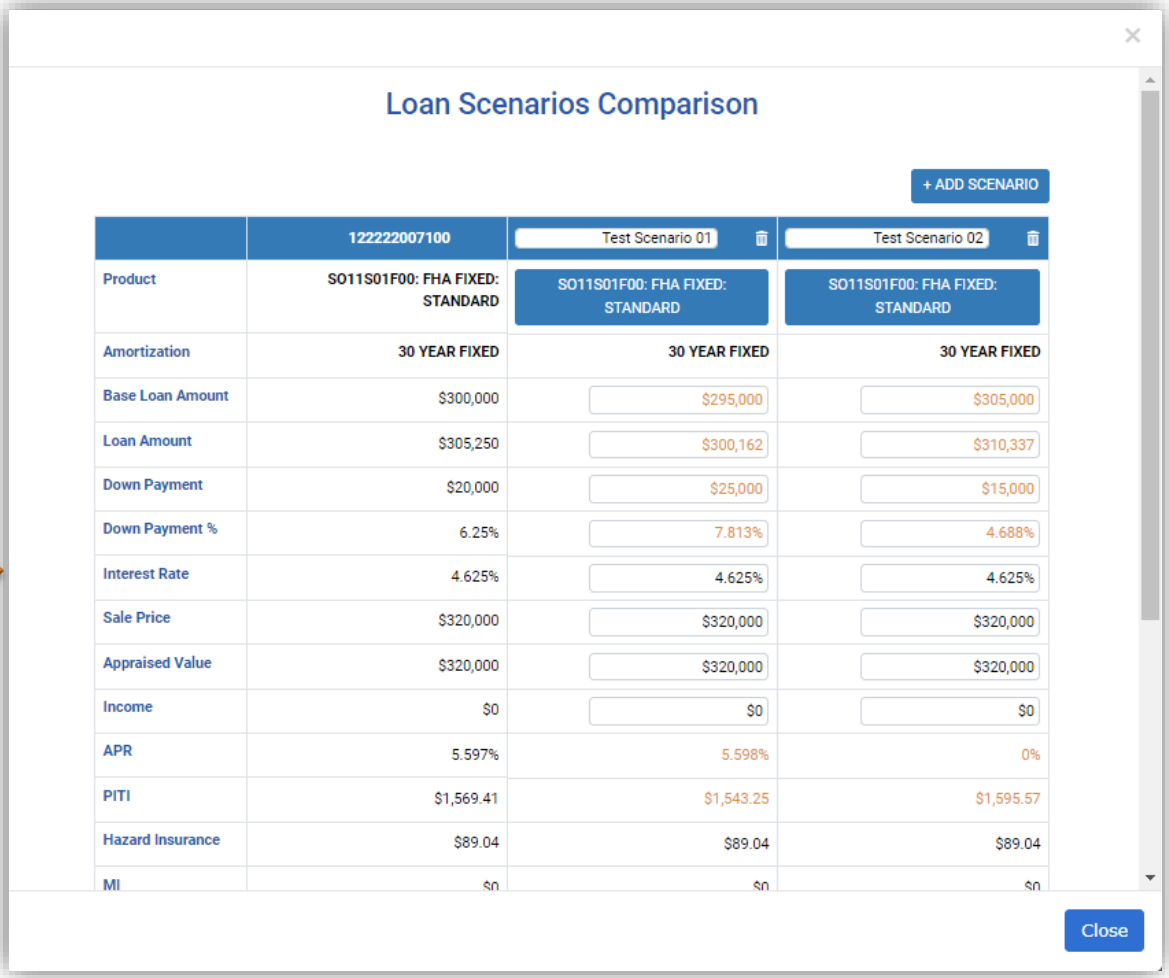
Loan Scenarios



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



	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

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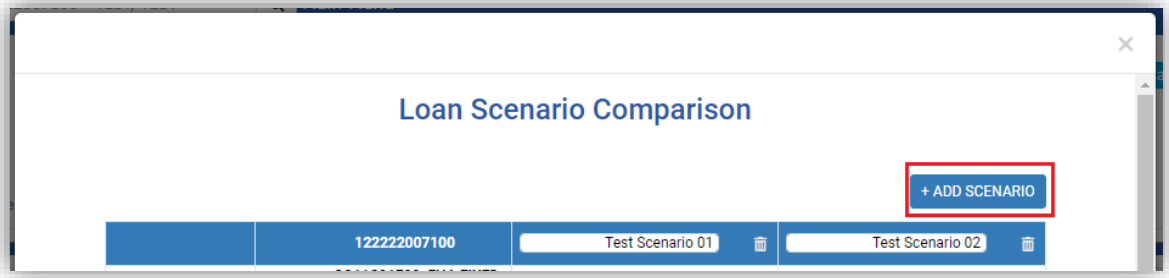
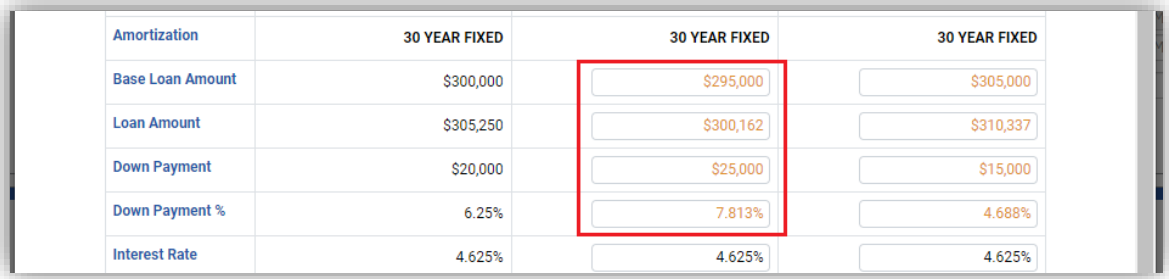
Loan Scenarios

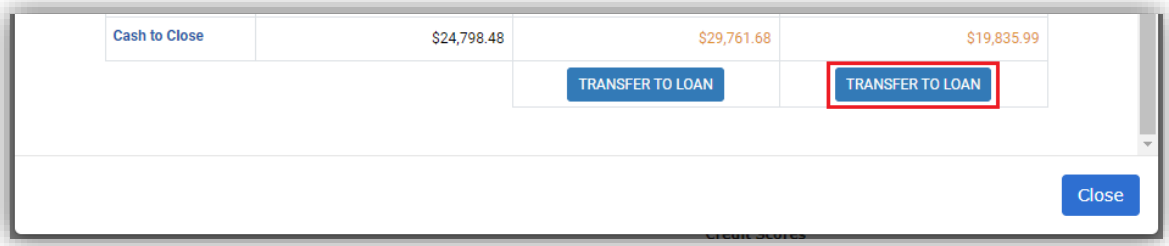
- To add a new scenario, click on the Add Scenario button and make the required changes to the loan parameters in the new column.



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



- 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.



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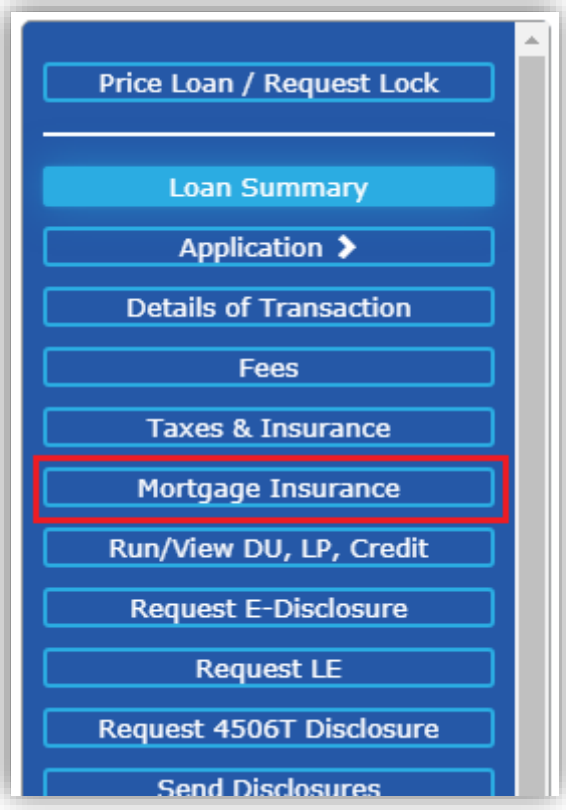
Mortgage Insurance

- 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.

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Mortgage Insurance Info (continued)

- 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

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Mortgage Insurance Info (continued)

- 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.

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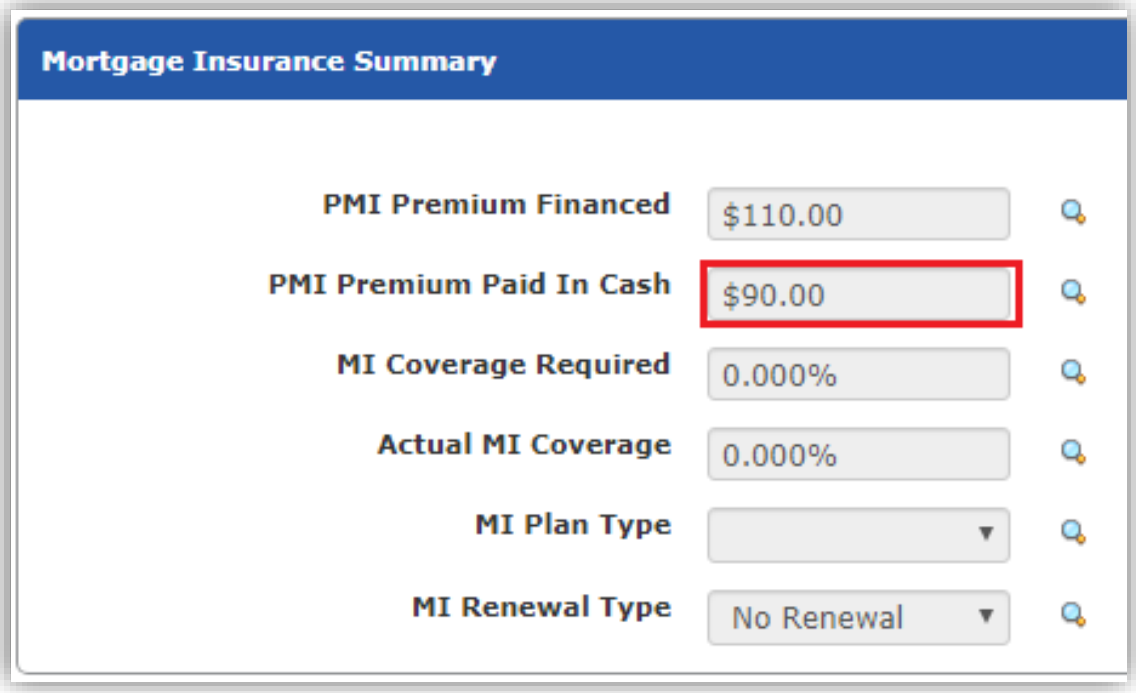
Mortgage Insurance Info (continued)

- 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



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Mortgage Insurance Info (continued)

- 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.

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Mortgage Insurance Info (continued)

- 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“.

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Mortgage Insurance Info (continued)

- 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.

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Mortgage Insurance Info (continued)

- 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

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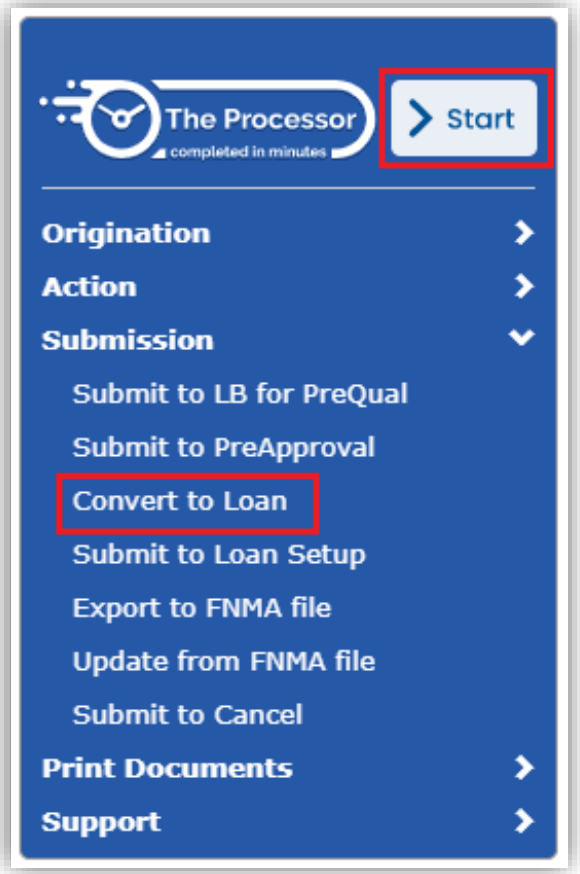
Submission Menu



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.*

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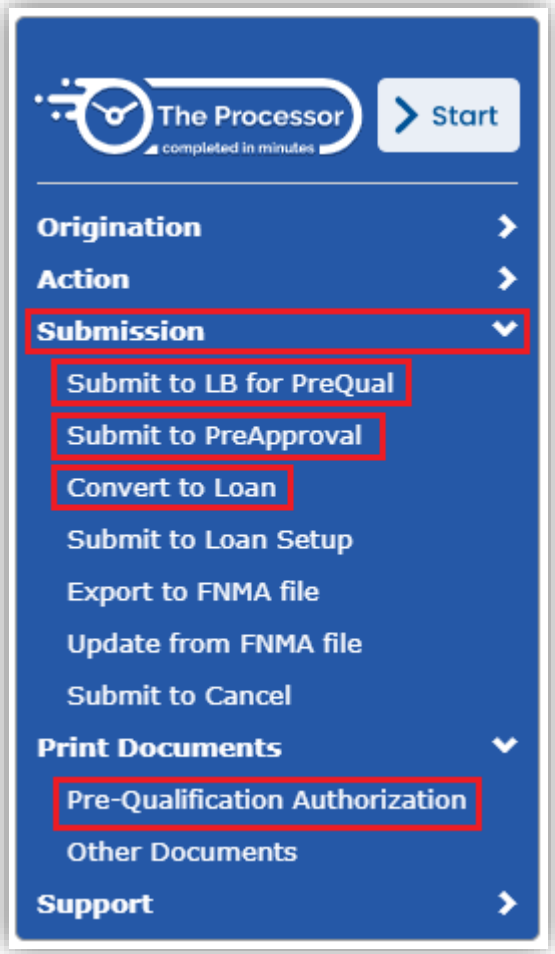
Submission Menu when a file is created as a Pre-Qual or Pre-Approval



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.

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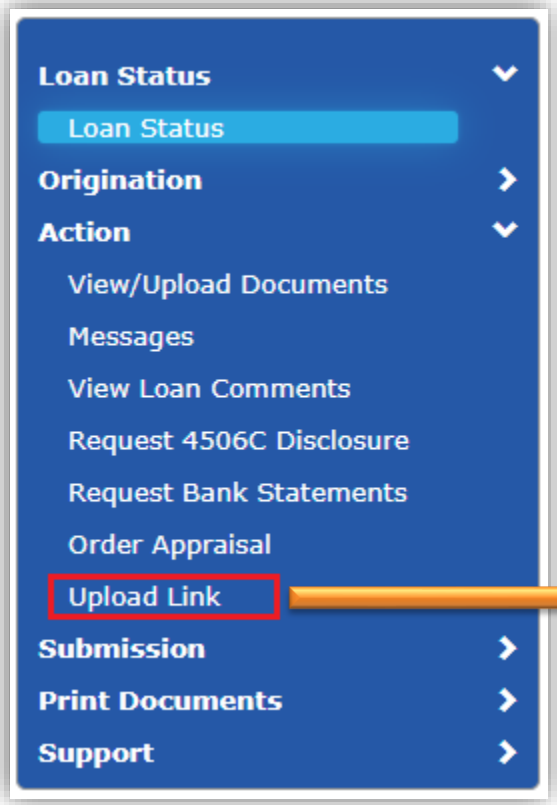
Upload Link

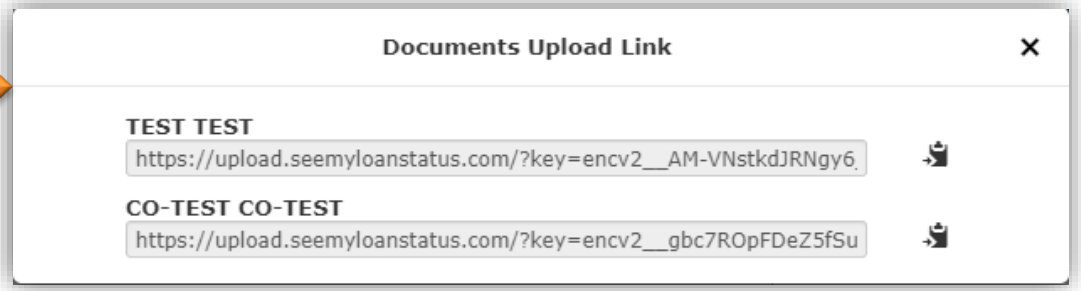
Loan Officers are encouraged to send Borrowers Secure Upload Links where they may safely submit Loan Documents directly into the system from their own device.

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.

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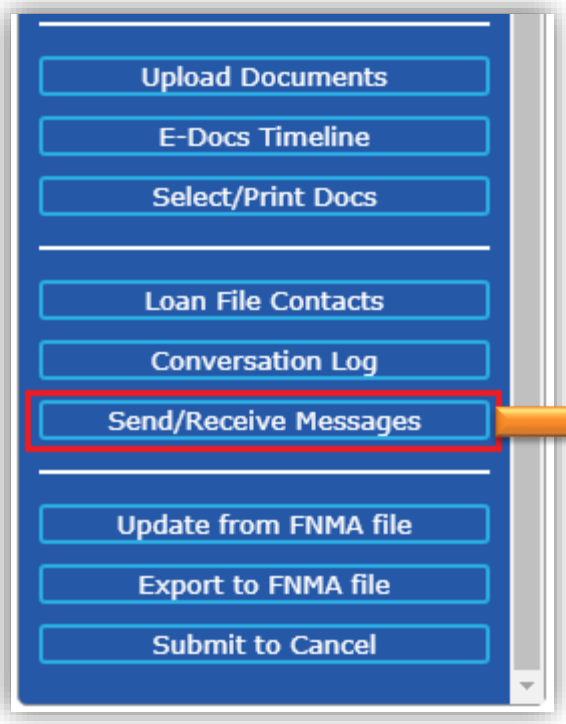
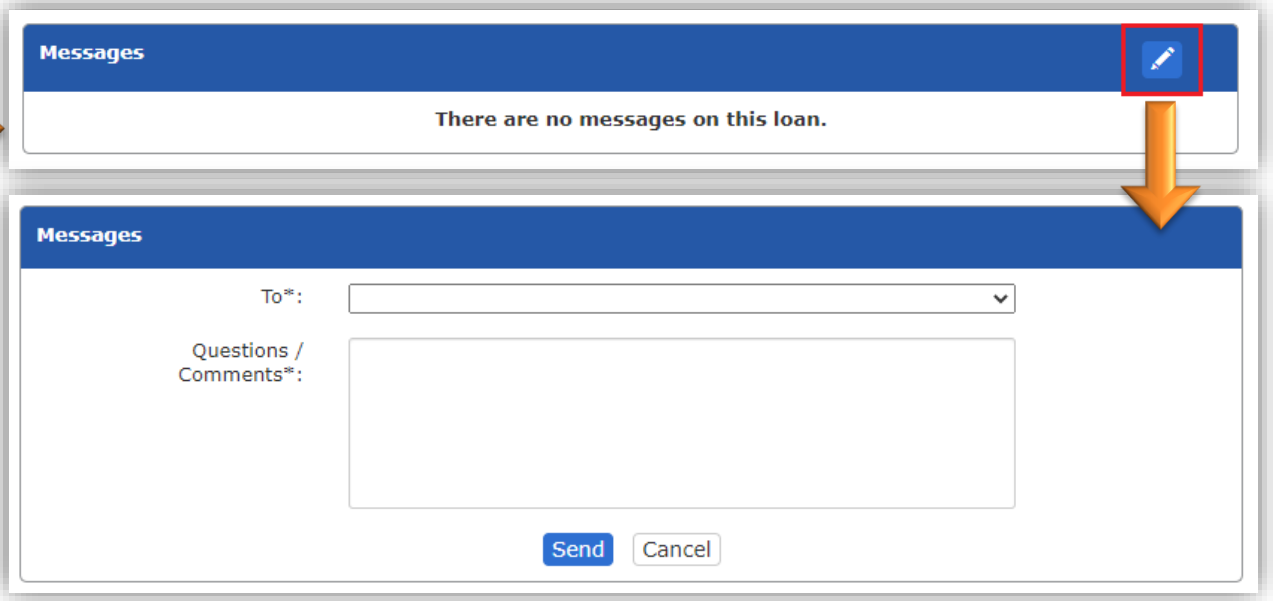
Send/Receive Messages



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



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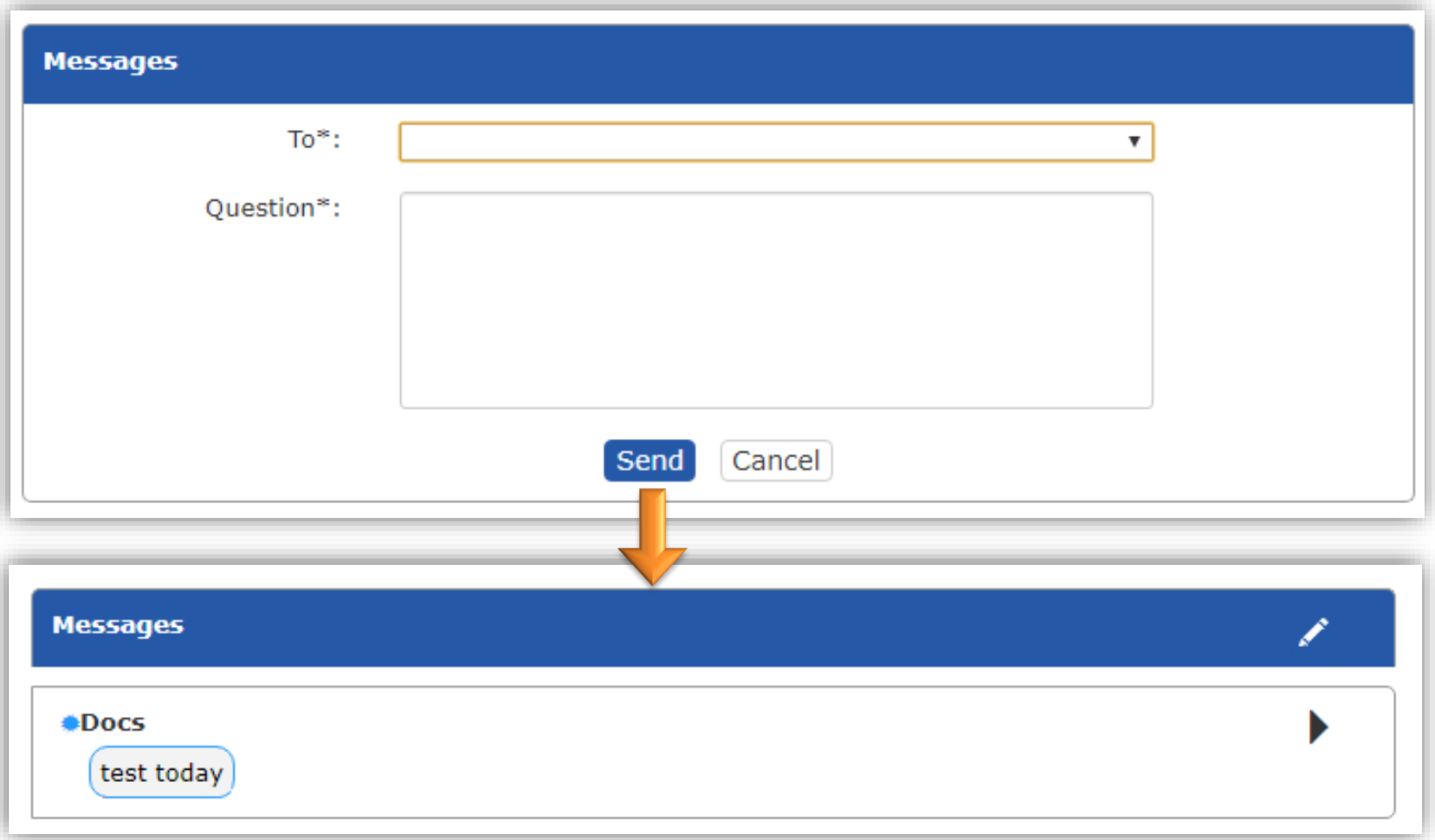
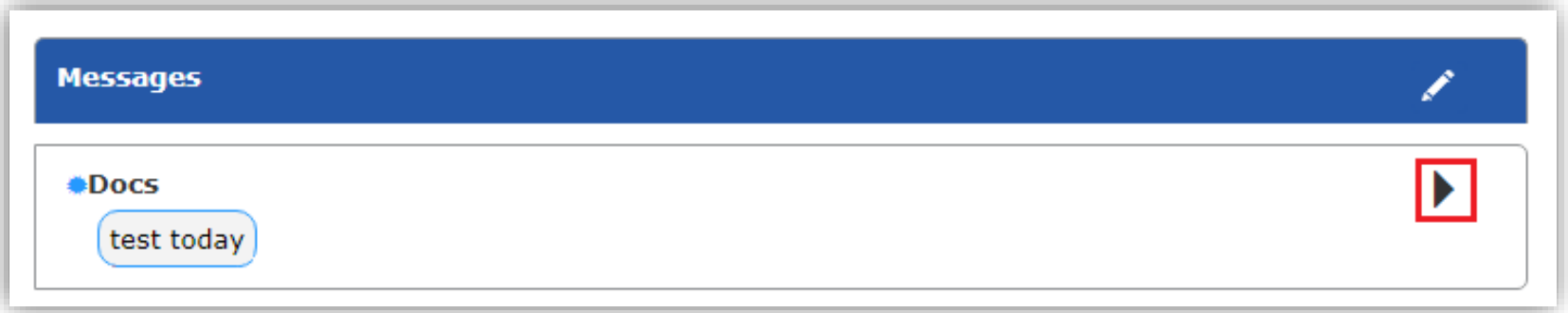
Send/Receive Messages (continued)

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

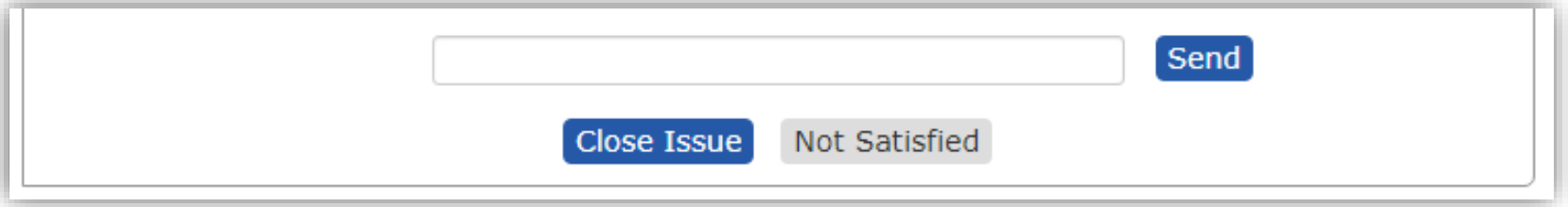


Send/Receive Messages (continued)

- 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.



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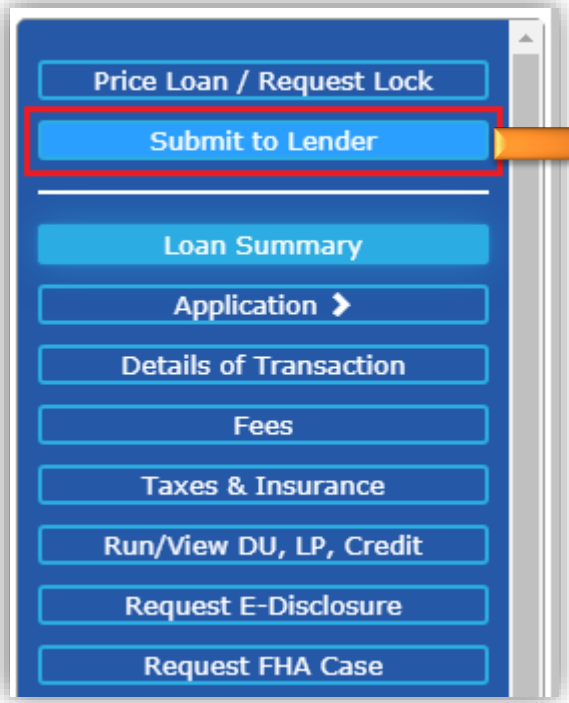
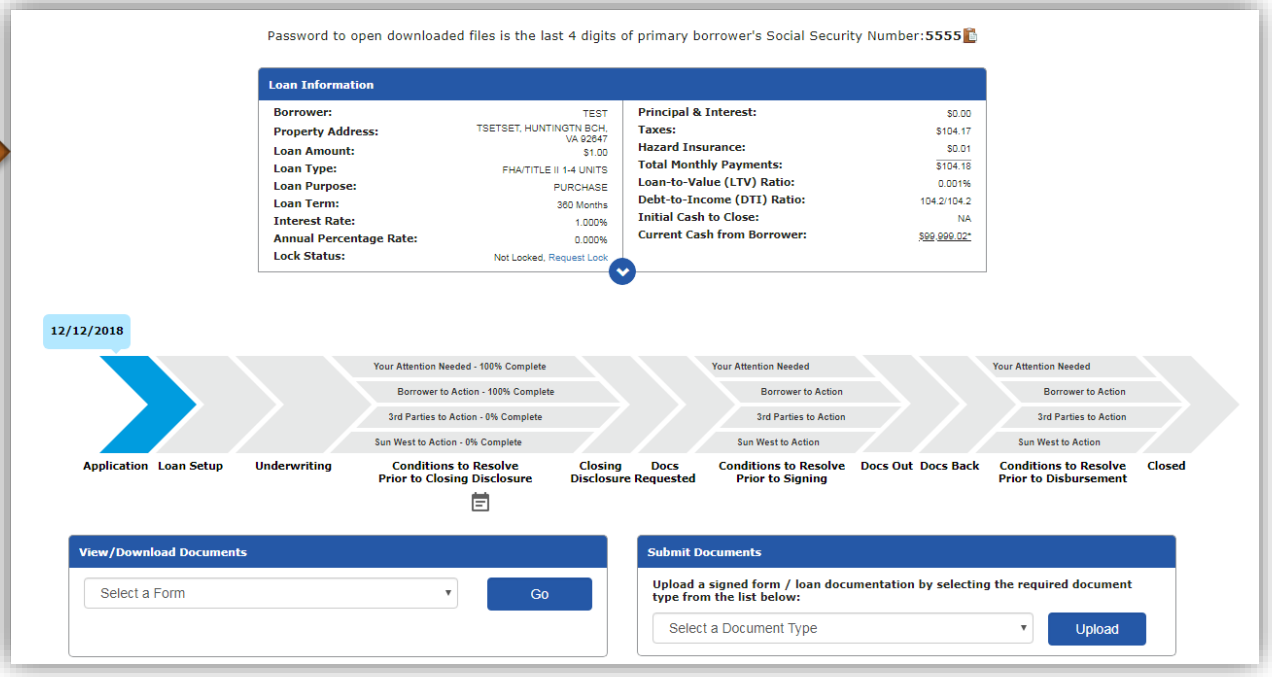
Submitting Loan to Sun West

- You can submit your loan to Sun West by clicking on **Submit to Lender** button under Action dropdown on the side menu. (This is a Wholesale only function)
  Note: You will not be allowed to update the loan information once the loan is submitted to Sun West.
- Once the loan is submitted to Sun West, you will be directed to the Loan Status page from where you can track the progress of the loan from SeeMyLoanStatus.





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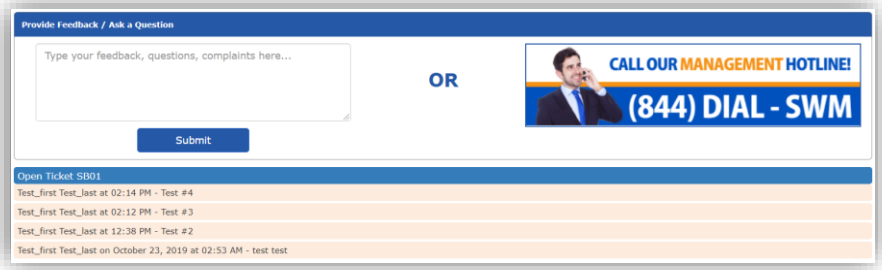
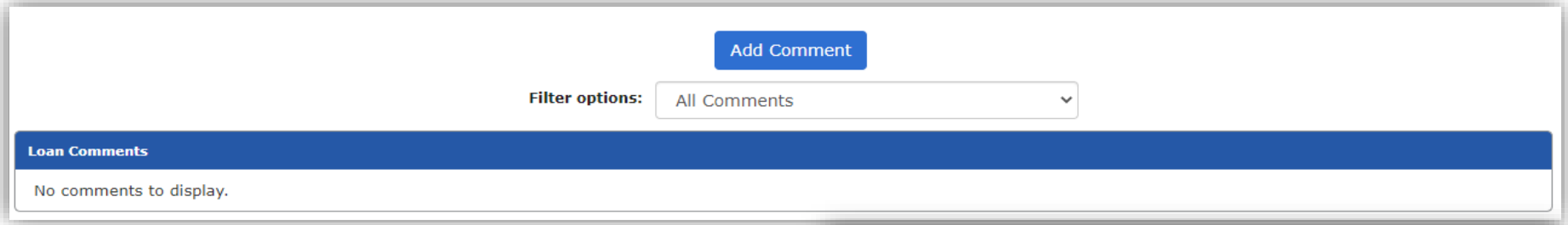
Provide Feedback/ Ask a Question

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.



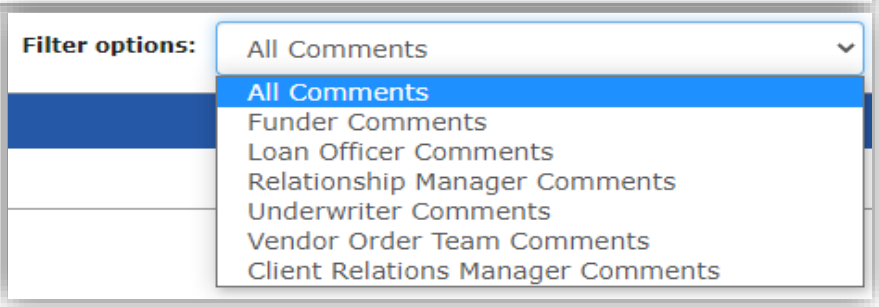
View/Add Loan Comments

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



Filter Options

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



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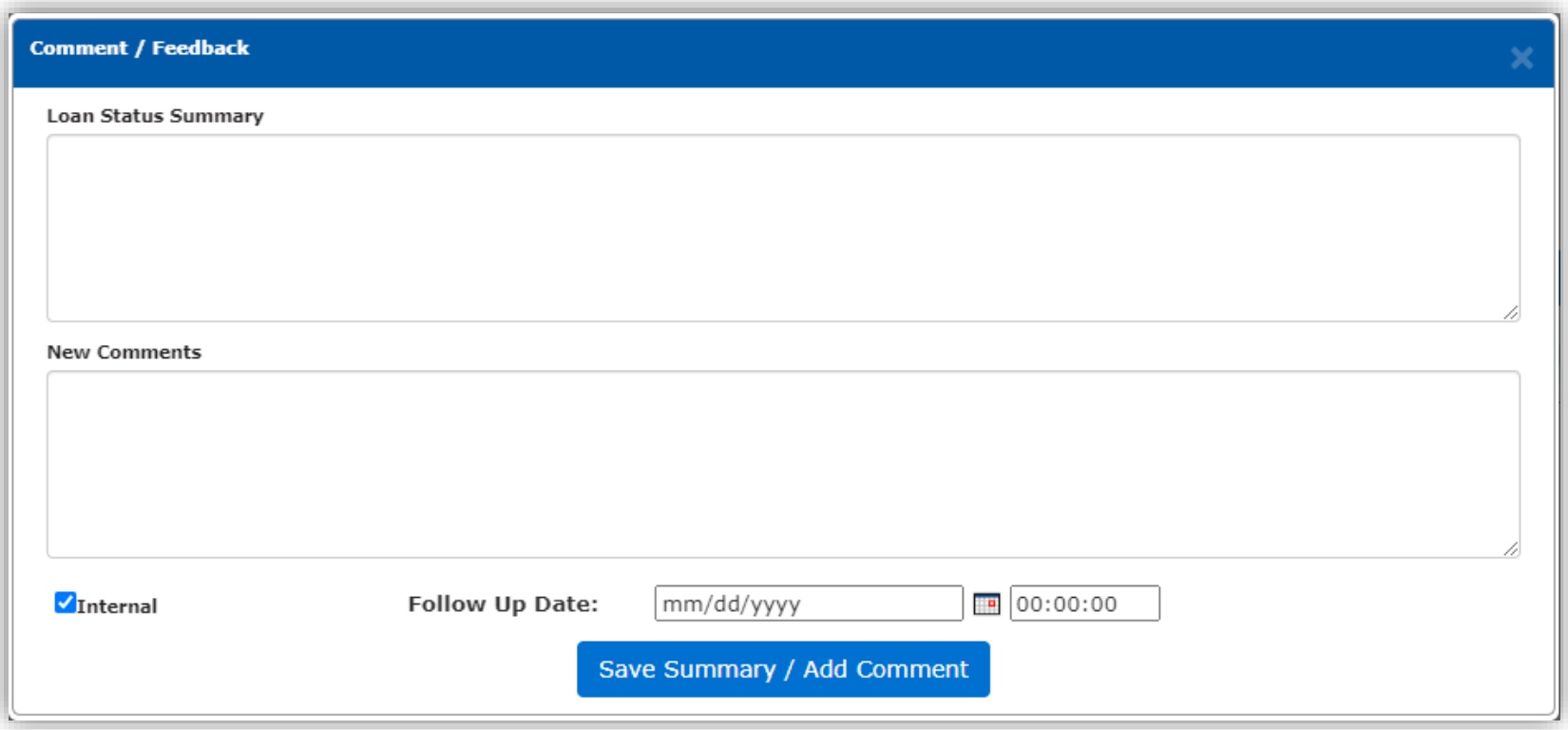
Conversation Log

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.



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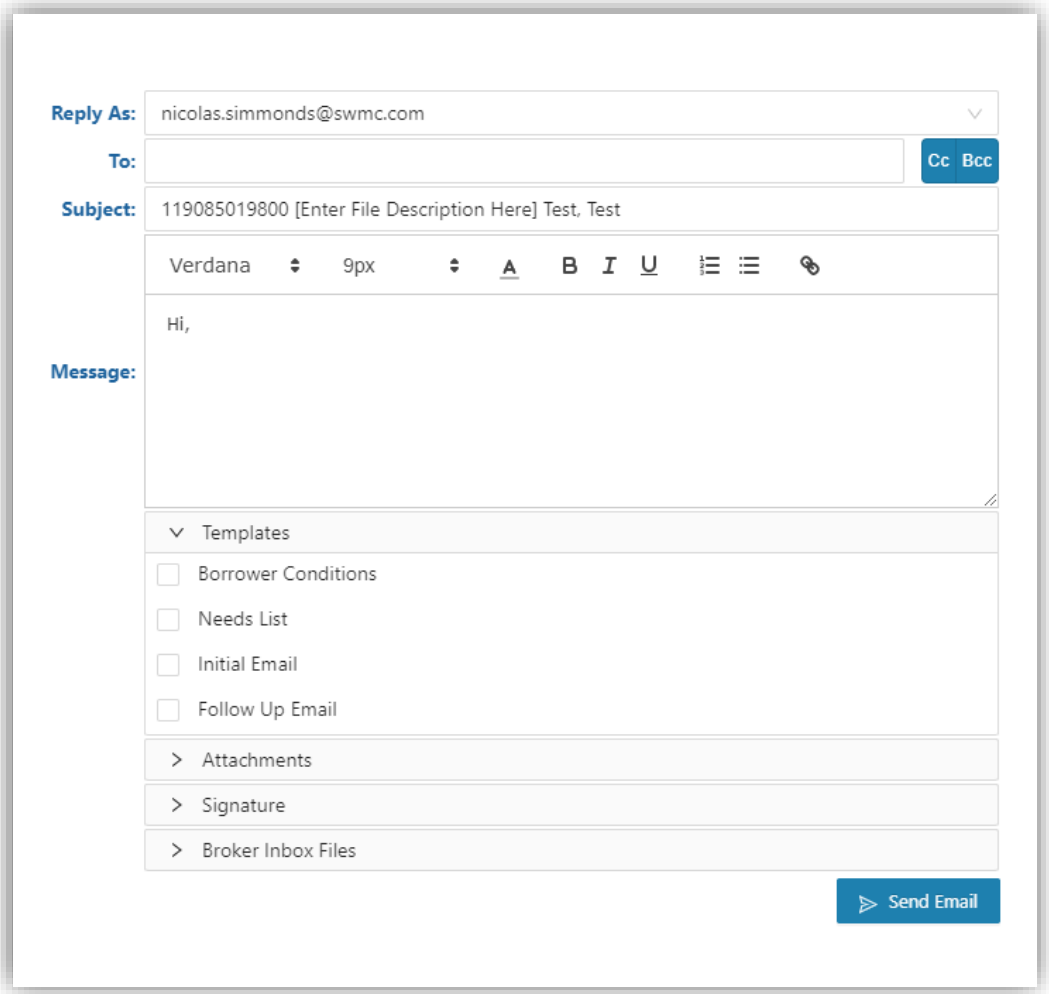
Send Email

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.



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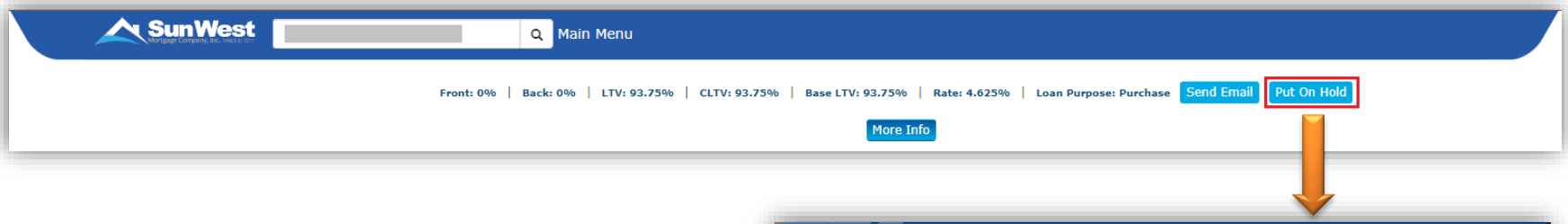
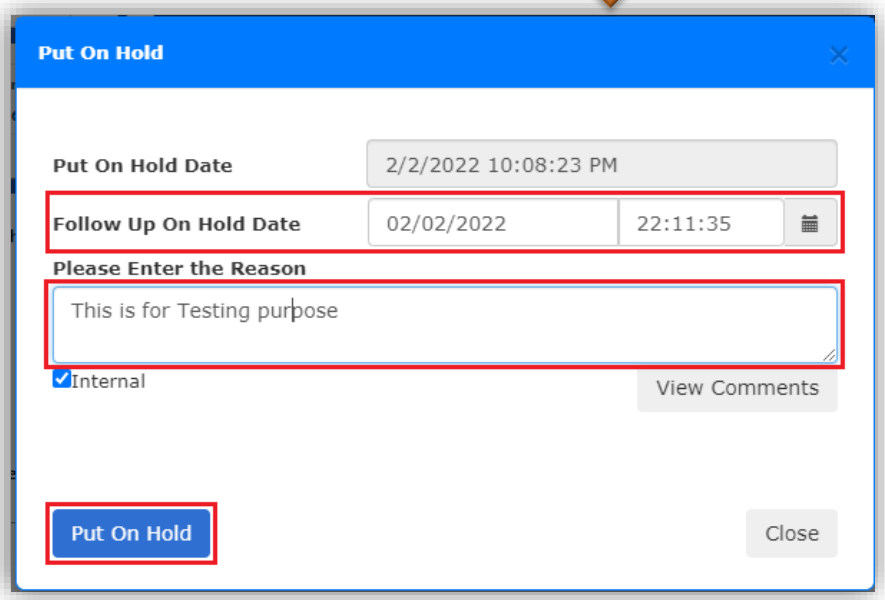
Put On Hold

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:



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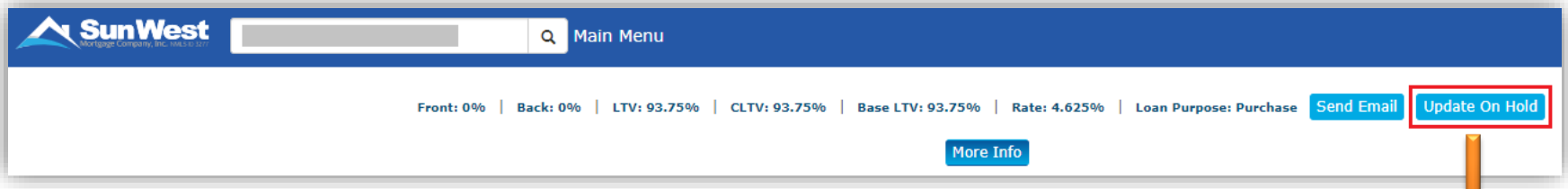
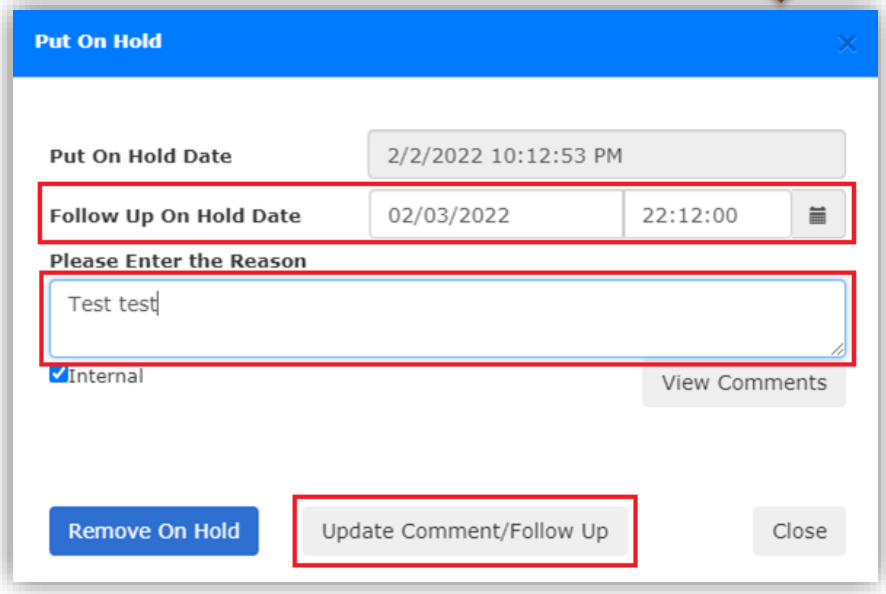
Update On Hold / Remove On Hold

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



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



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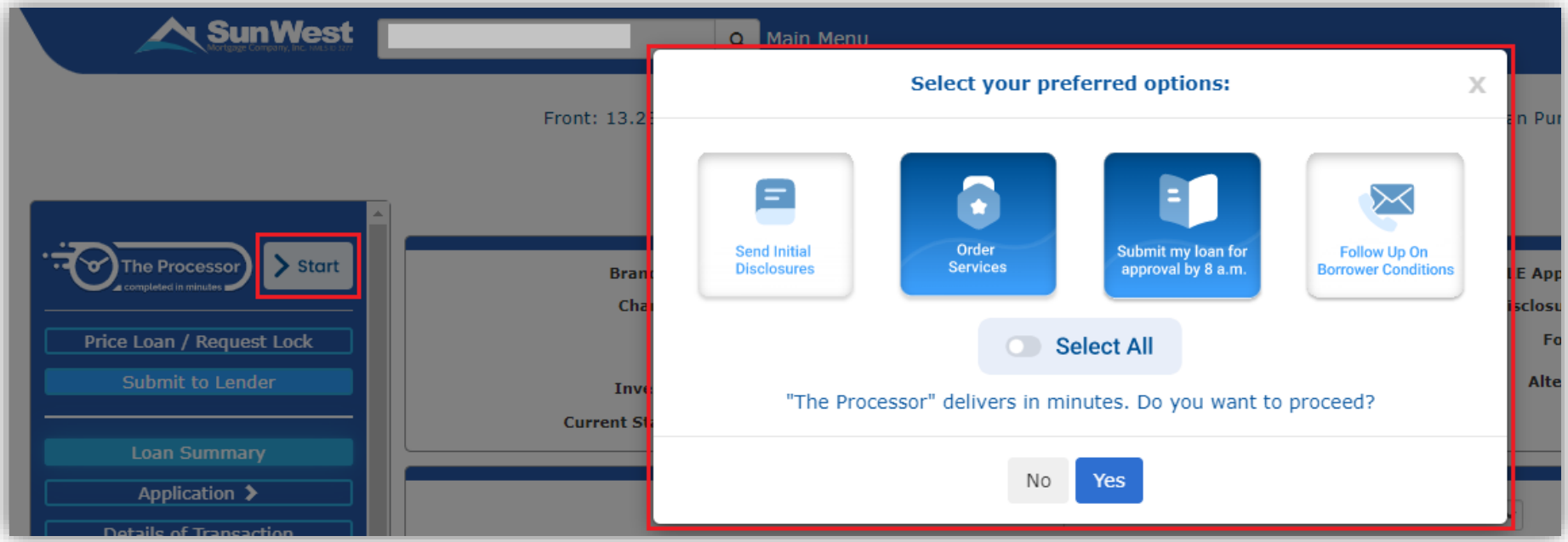
The Processor – Completed in Minutes

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

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

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

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



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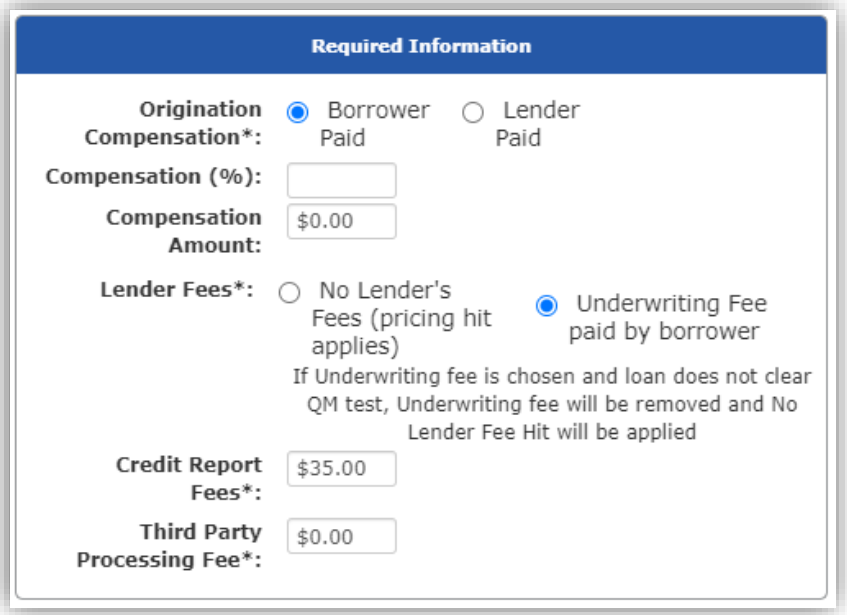
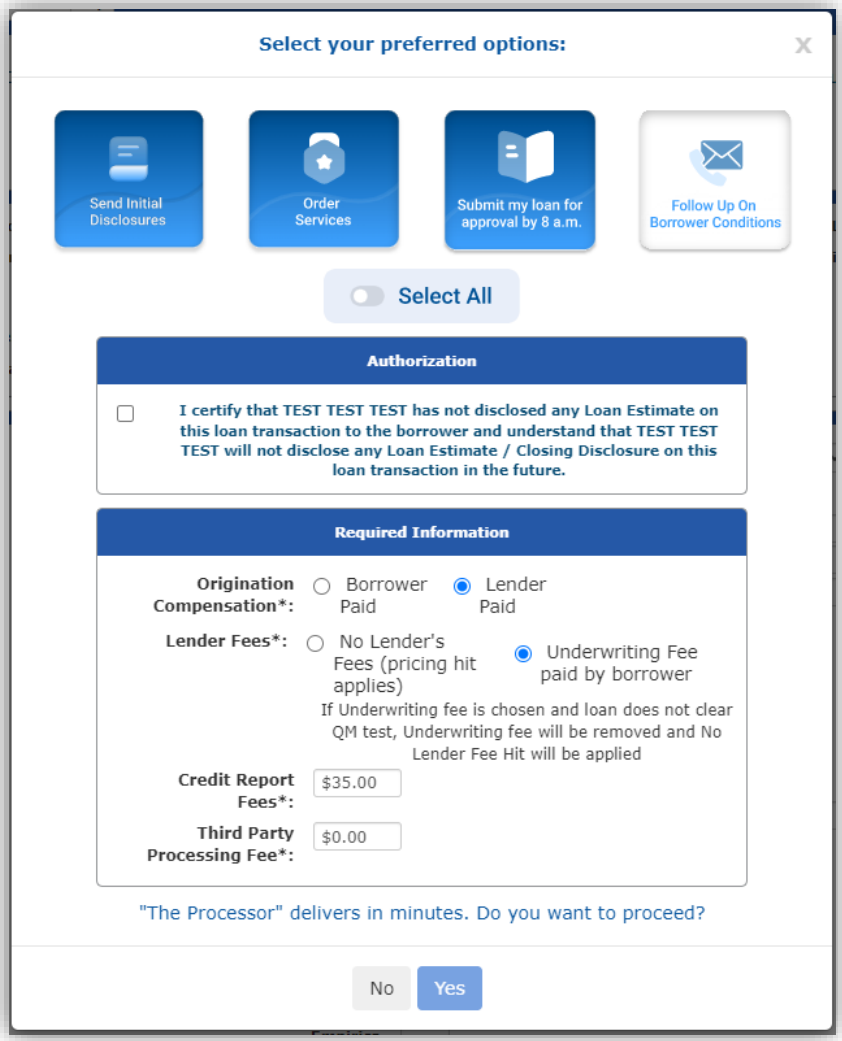
The Processor – Completed in Minutes

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.





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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.

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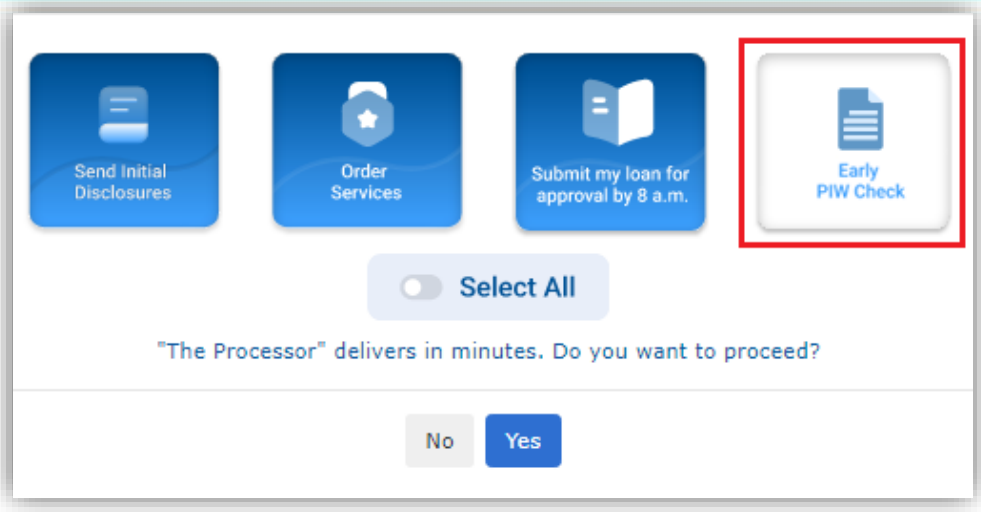
The Processor – Completed in Minutes

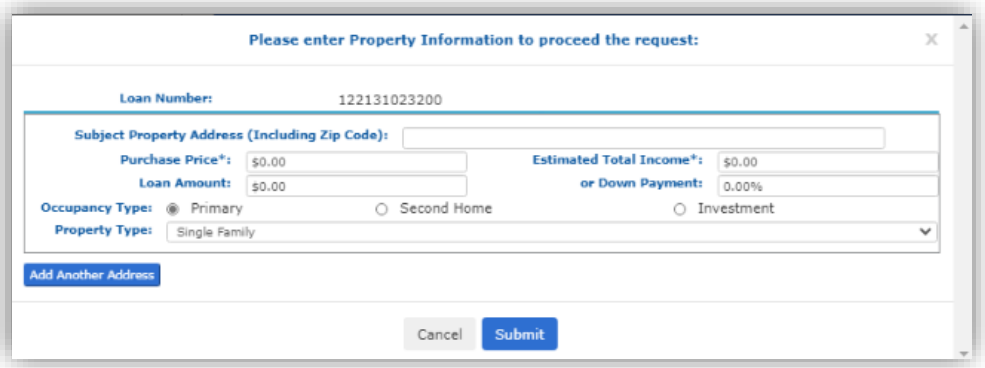
Early PIW Check

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

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



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



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

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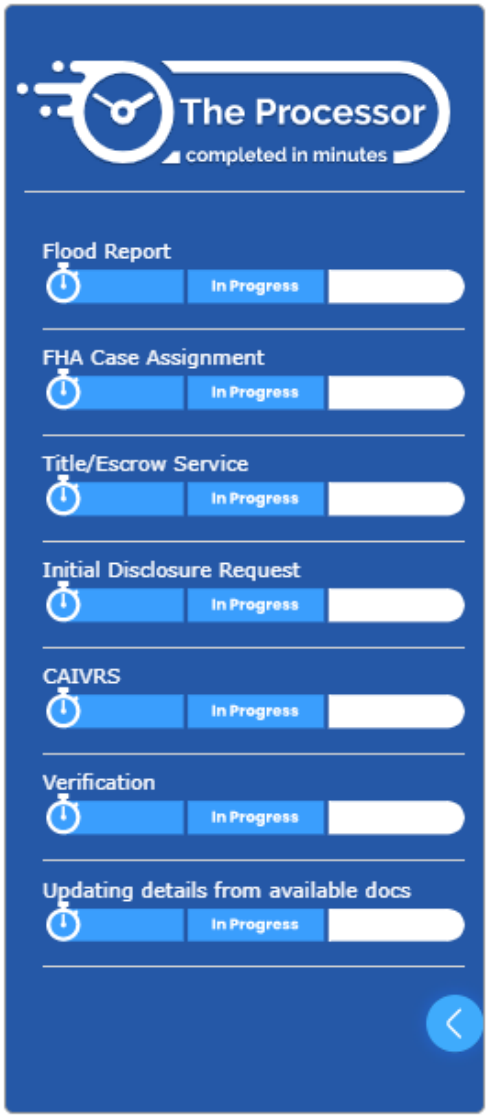
The Processor – Progress Report



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.

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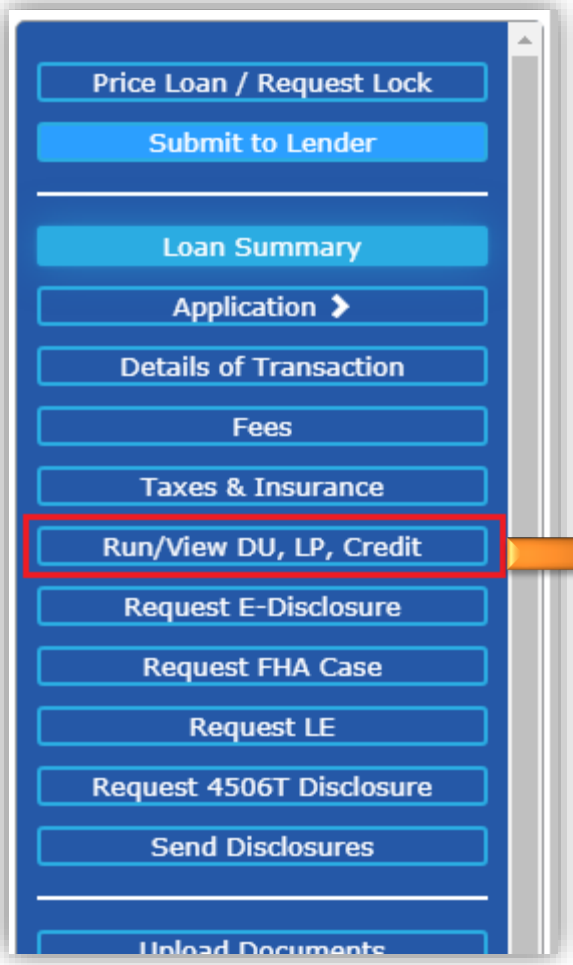
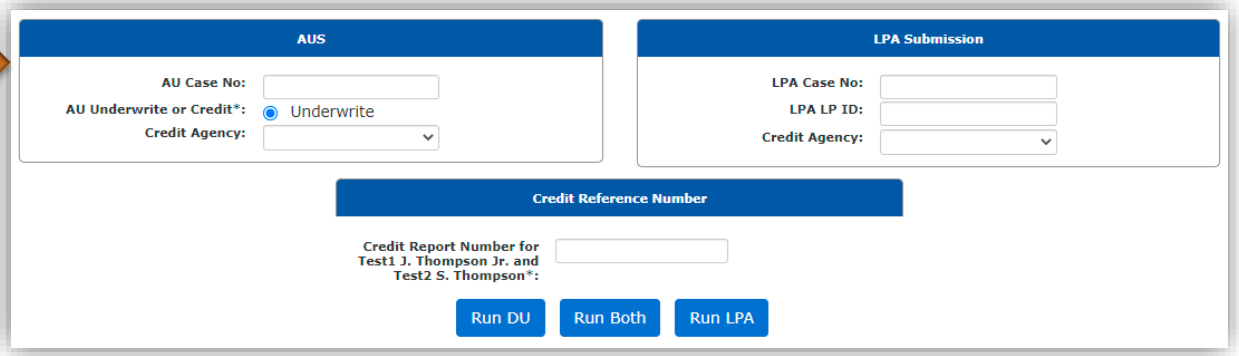
Run or View DU/LPA



- 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.



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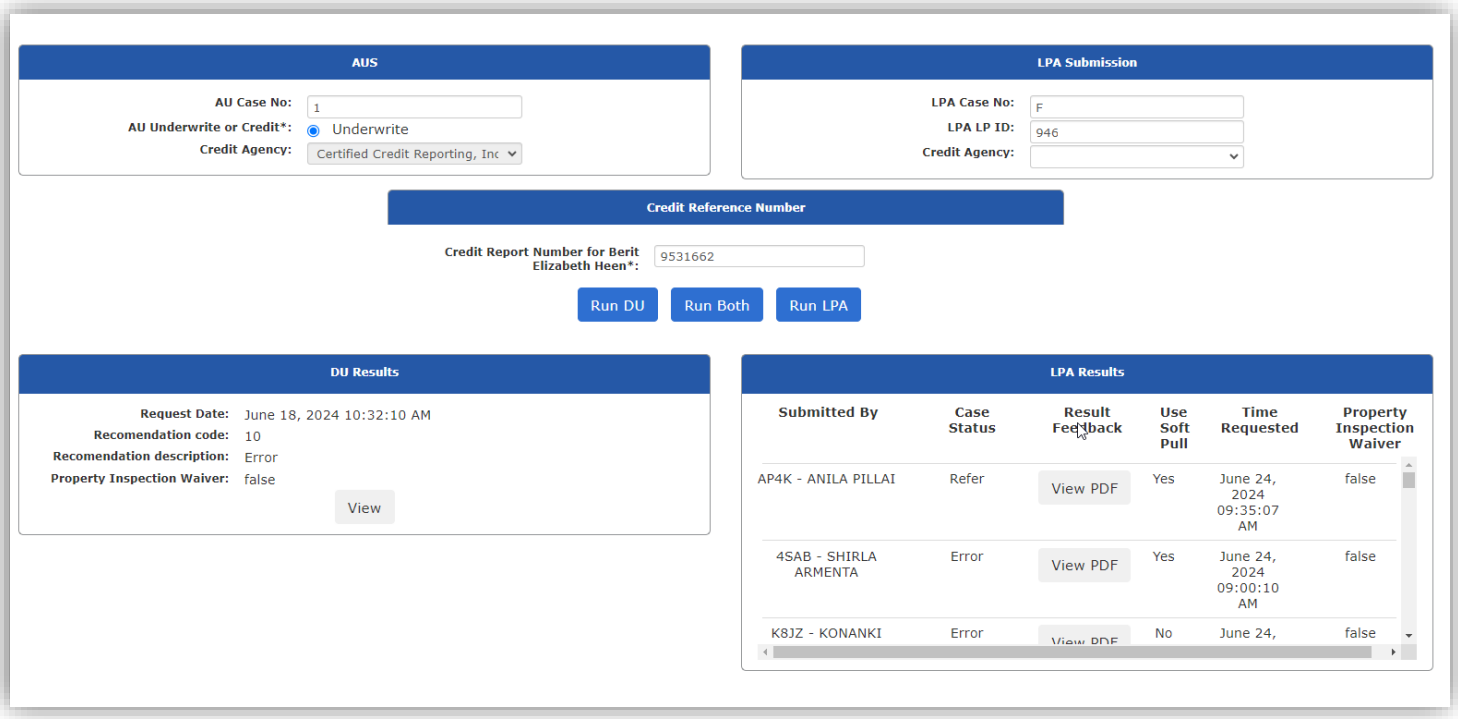
Run or View DU/LPA (Continued)

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



- 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.

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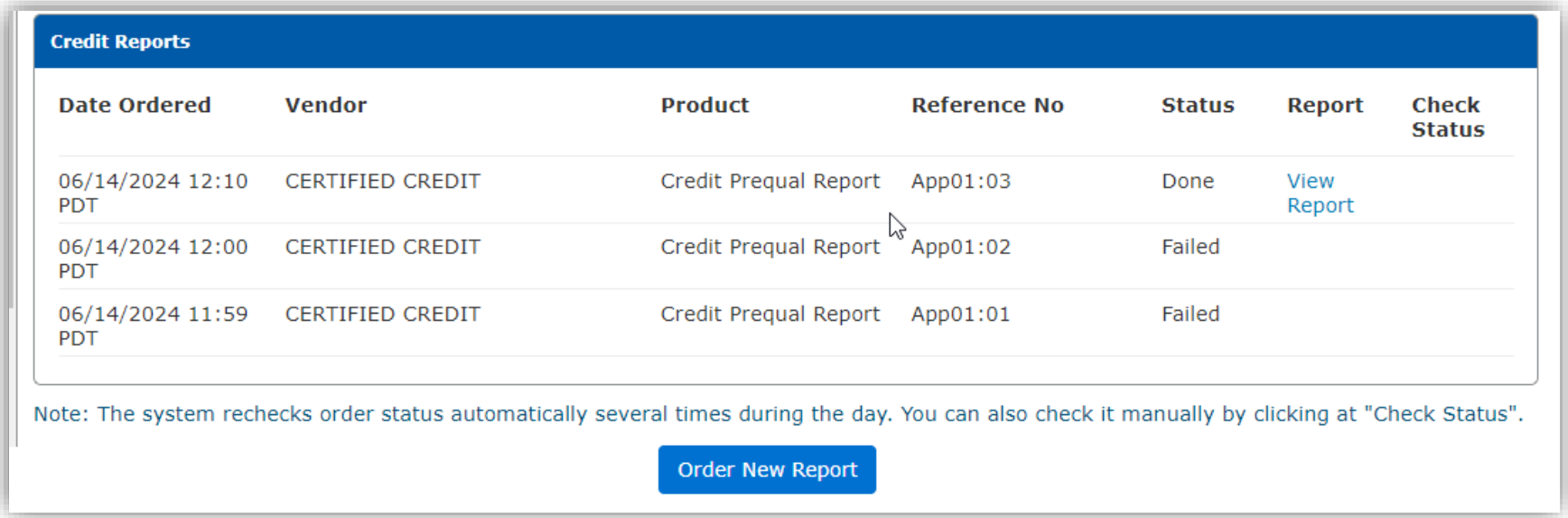
Credit Report

- 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

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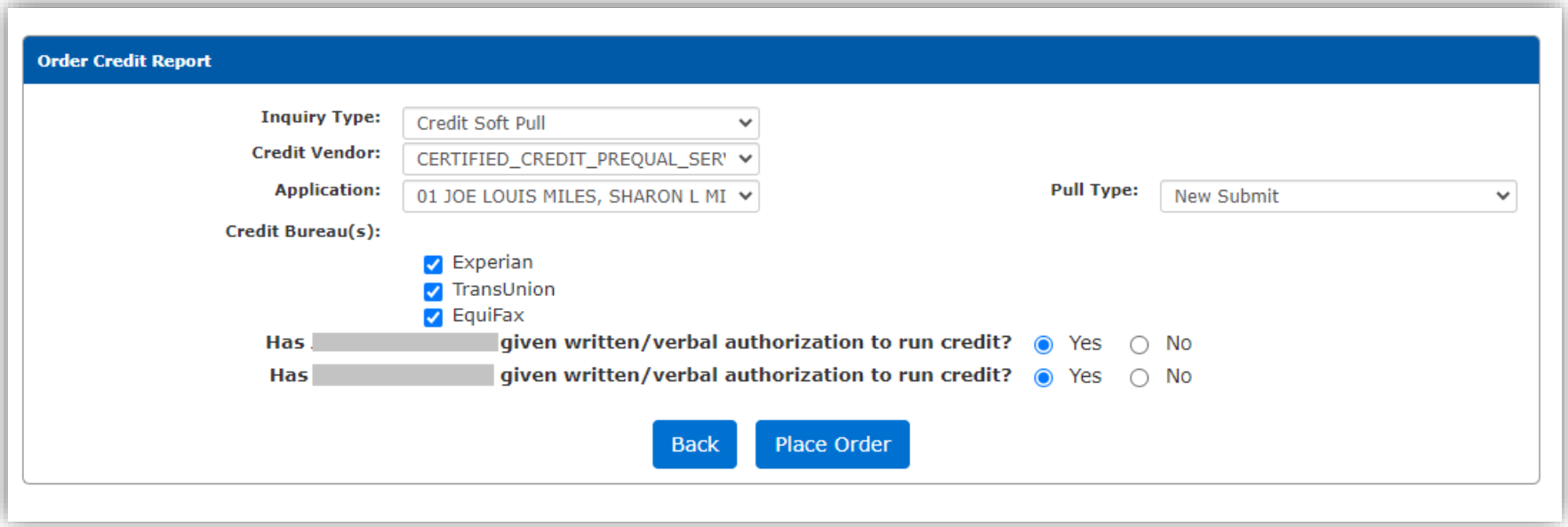
Credit Report (Continued)

- 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.



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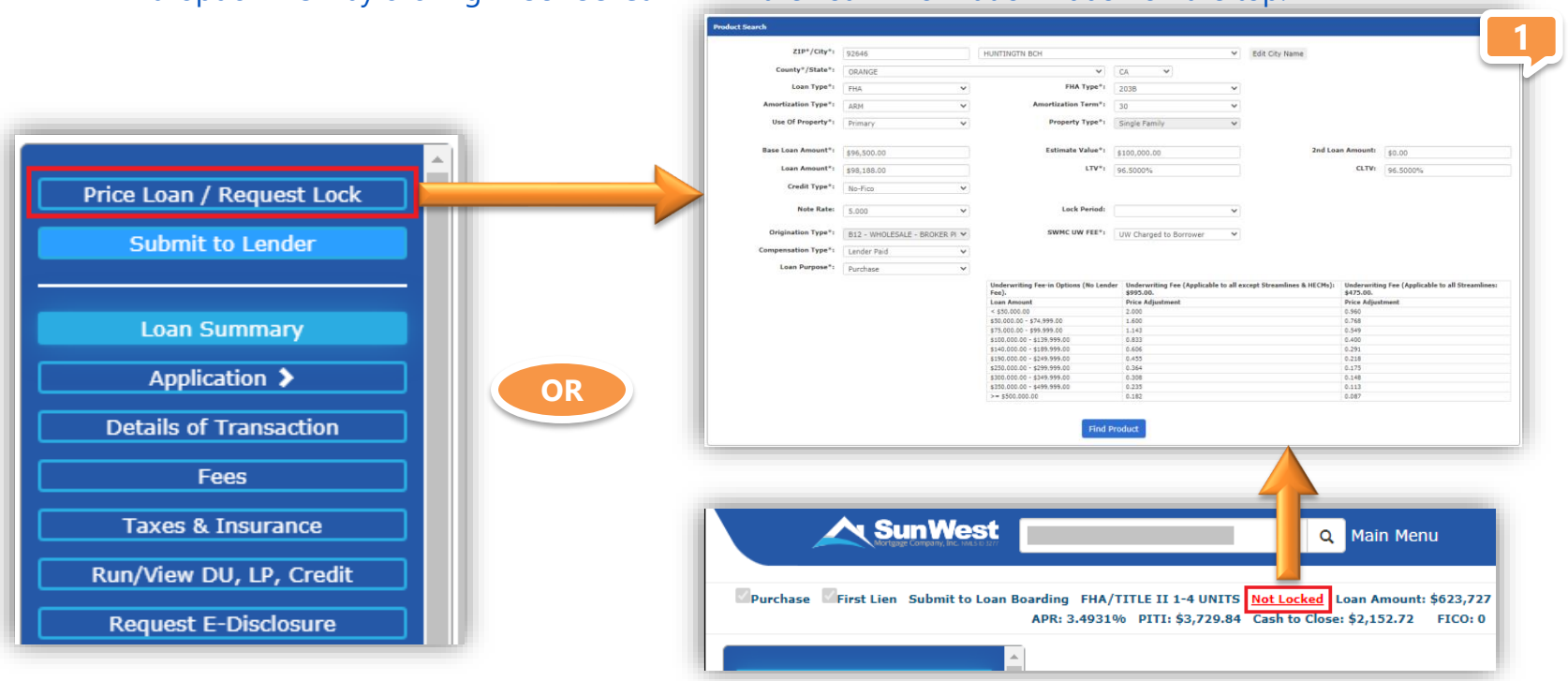
Submitting Lock Request

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



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.

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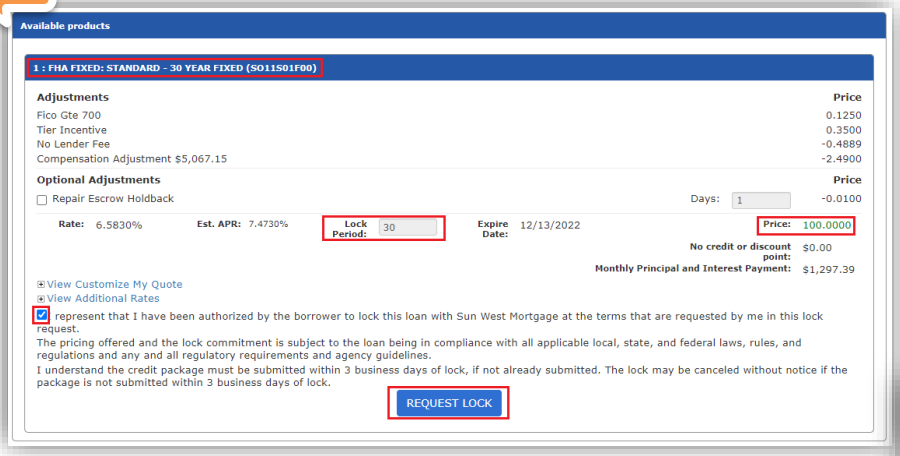
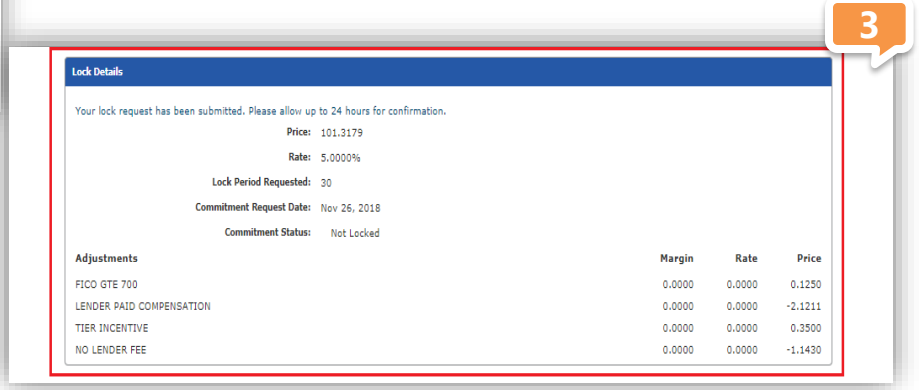
Submitting Lock Request (Continued)

2



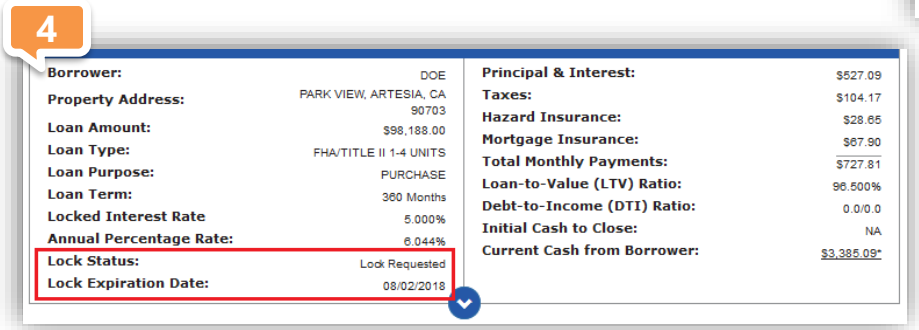
Matching available products will be shown on the next page. Select the appropriate product from the matched available products, check mark the authorization, select the lock period and lock price, and click on **Request Lock** button to create the loan with requested lock.

3



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

4



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.

EQUAL HOUSING OPPORTUNITY
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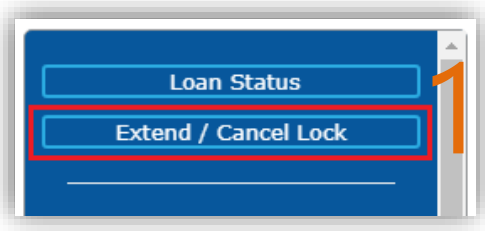
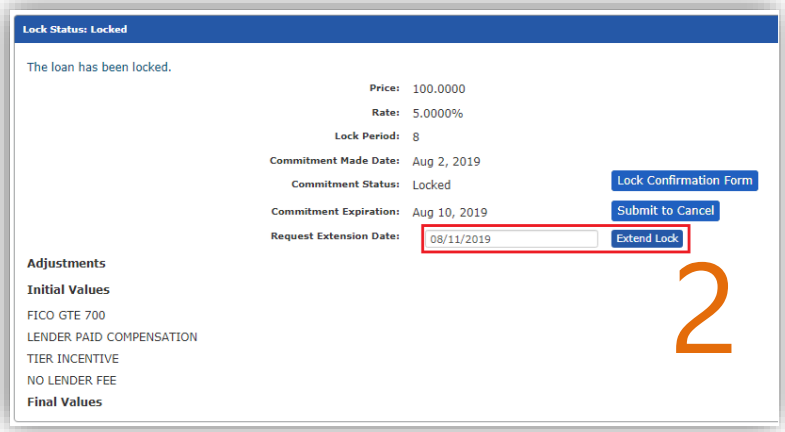
Request Extend Lock Feature

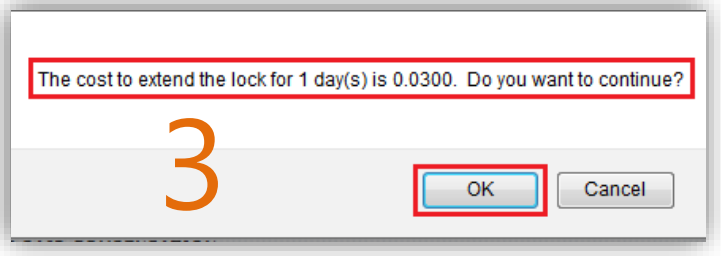
- You can now submit extend lock request on locked loans from SeeMyLoanStatus using the **Extend/Cancel Lock** button in Action menu.



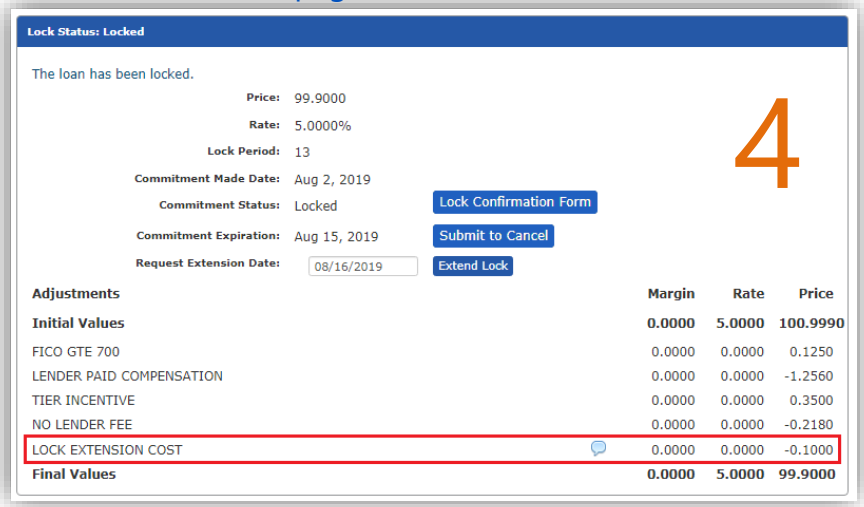
- ✓ Click On **Extend Lock** button from the left menu of SeeMyLoanStatus.
- ✓ Select the Extension Date and click on **Extend Lock** button. Note: New Lock Expiration Date has to be between old expiration date and 30 days from current date.



- ✓ 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.



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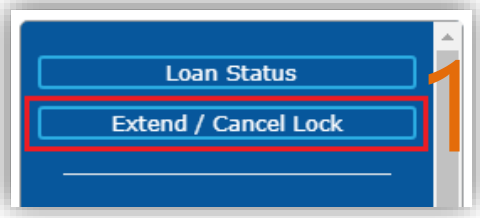
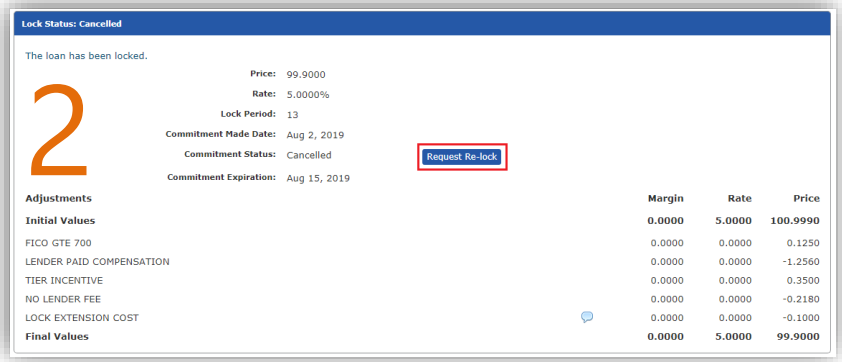
Request Re-lock Feature

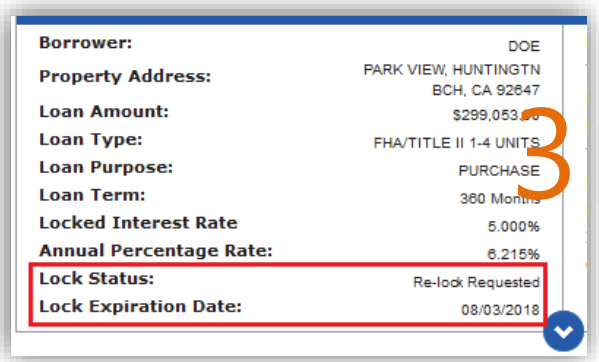
- You can now submit Re-lock request on cancelled-lock loans from SeeMyLoanStatus using the **Request Re-lock** button.



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

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





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

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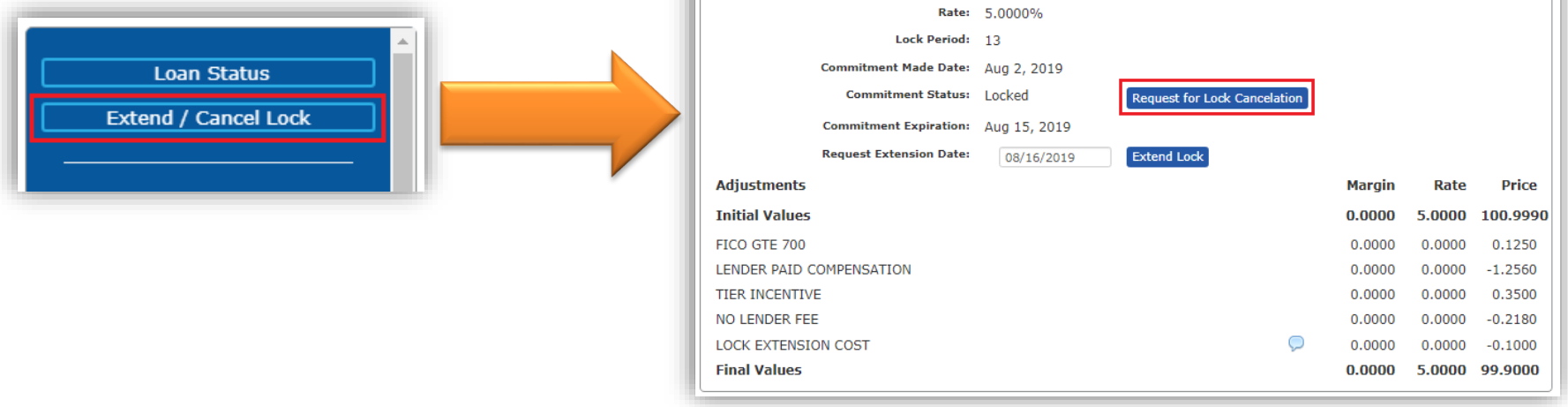
Cancelling Lock Request

- 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.



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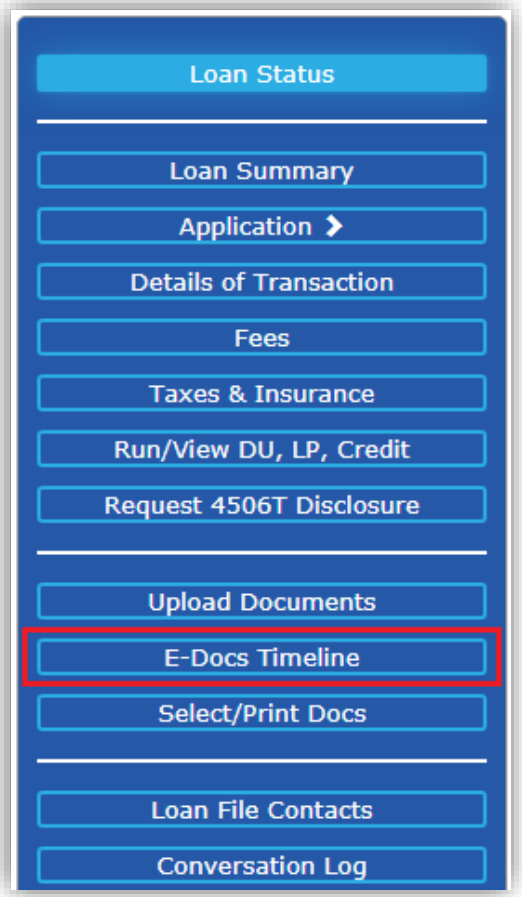
E-Docs & Timeline

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

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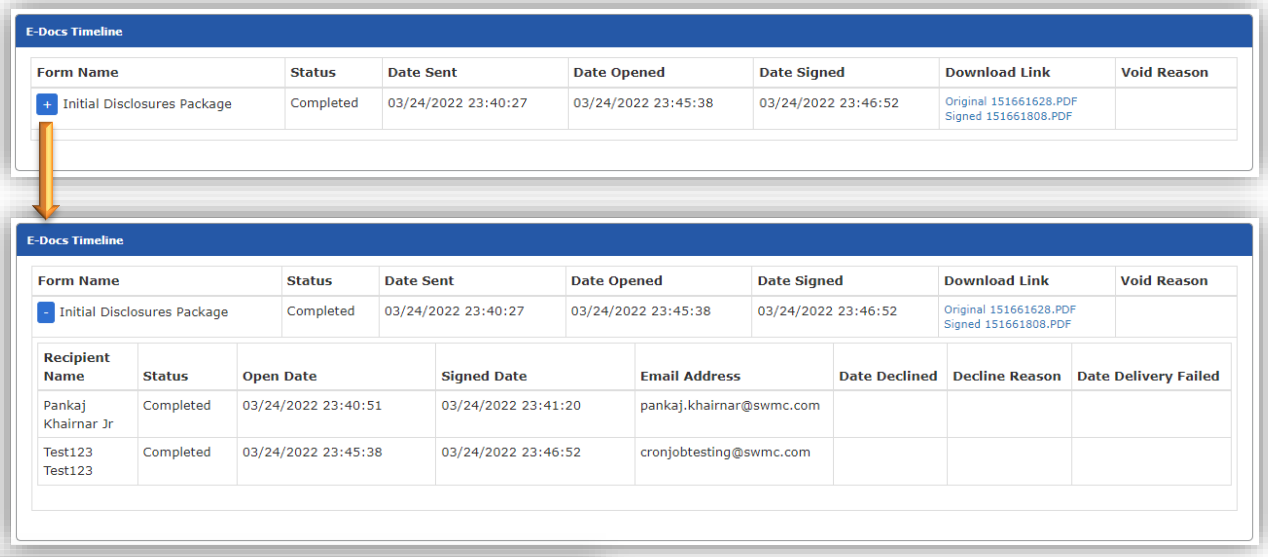
E-Docs & Timeline (Continued)

- The page provides details regarding the status of the document, the date when it as sent, the date it was opened, date it as 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.



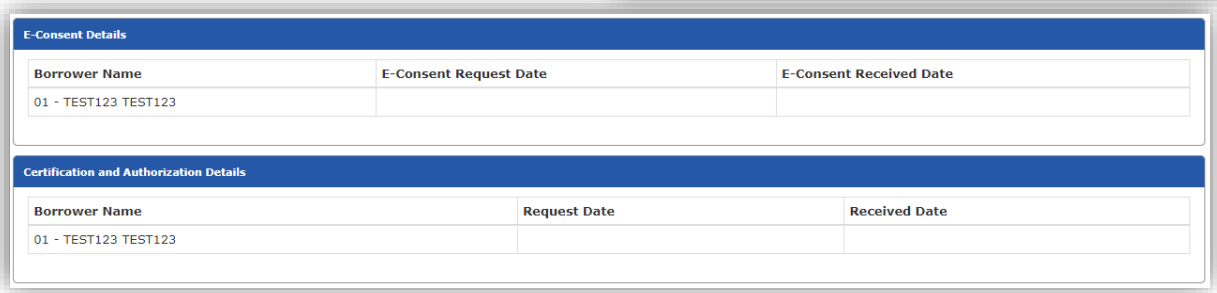
E-Docs Timeline

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

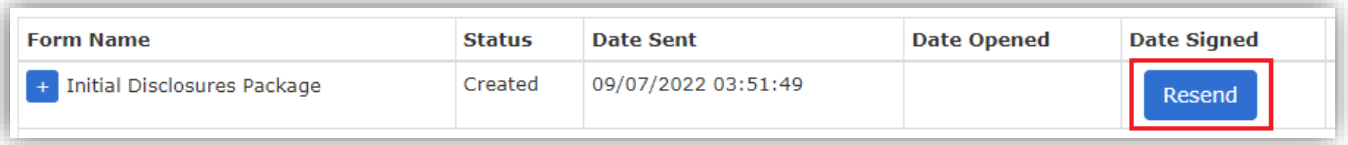
Borrower Name	E-Consent Request Date	E-Consent Received Date
01 - TEST123 TEST123		

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

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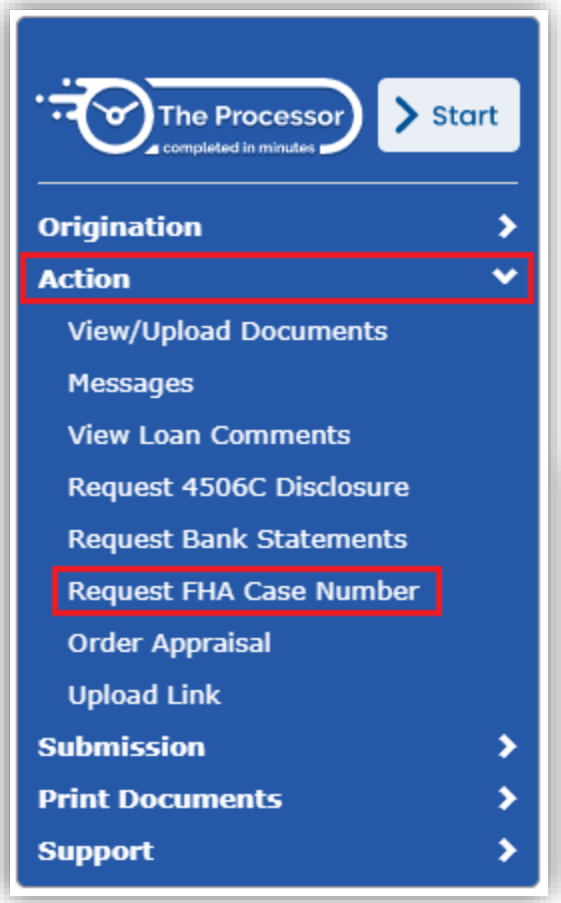
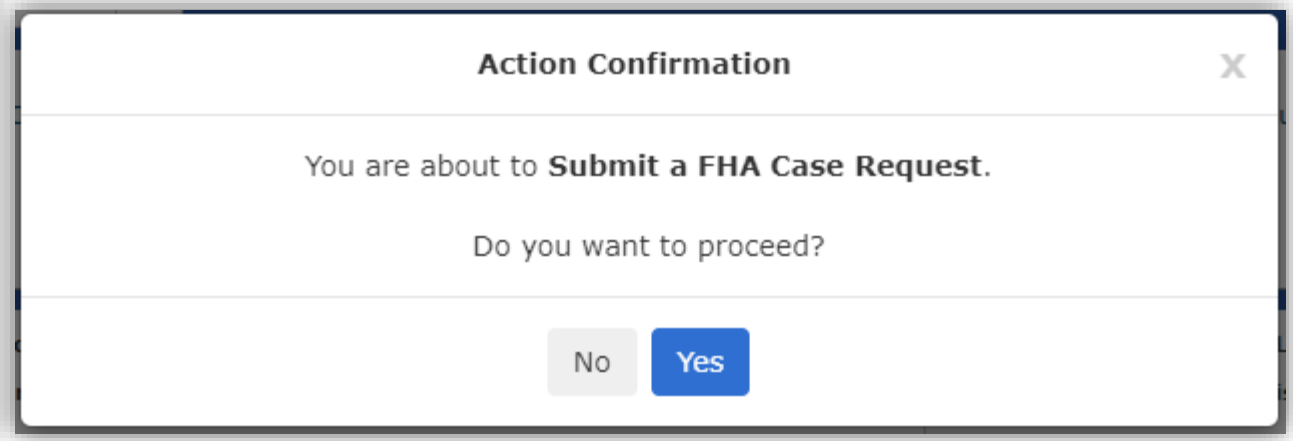
Request FHA Case Number

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.



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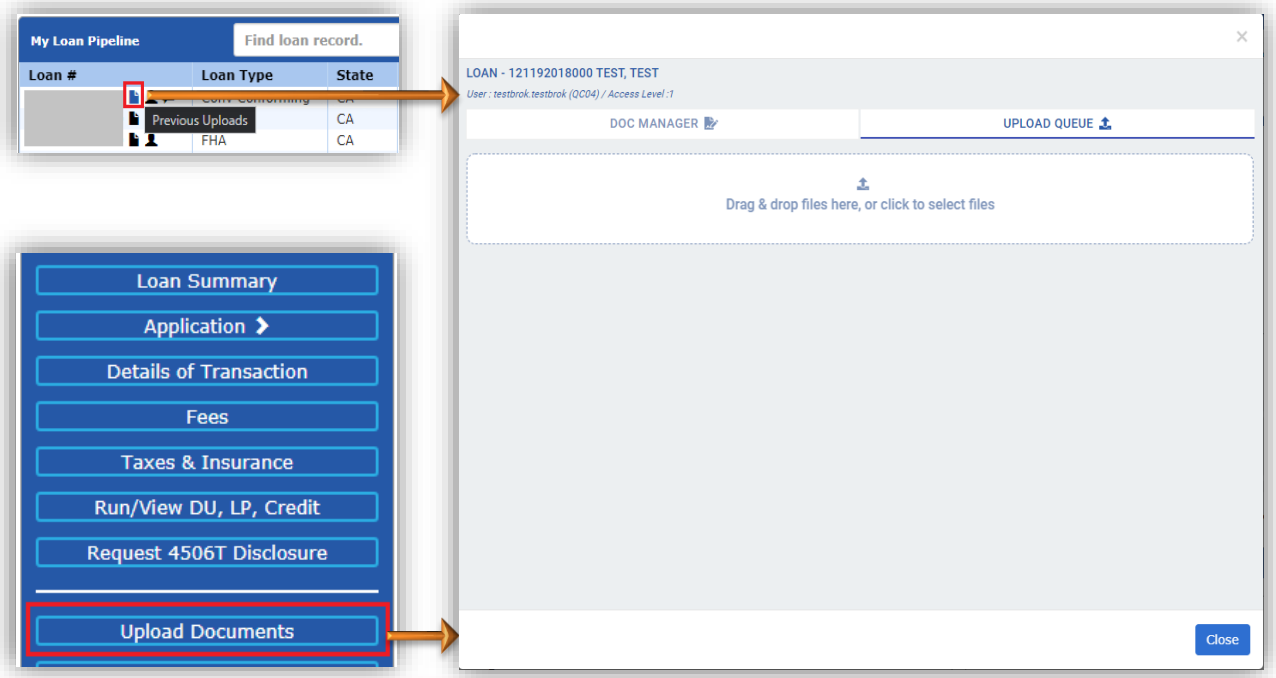
Upload Documents

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

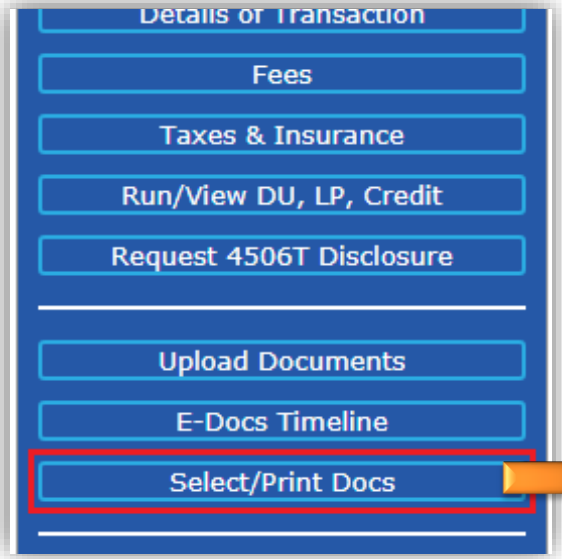
To upload a document or set of documents, click on the Upload Documents button. In the window that opens, simply drag and drop all the documents which you wish to upload or click on the Upload image icon to select and upload them. If you have one or multiple documents to submit; just upload them as-is. 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.

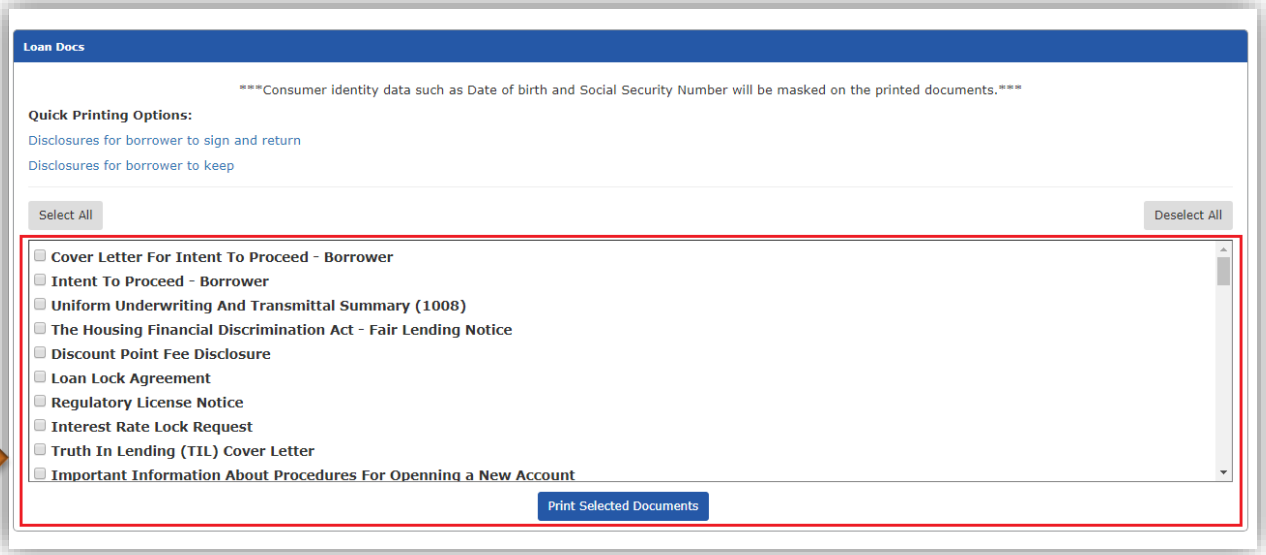
Tip: When reviewing the loans in your pipeline, you may also click on the 'Previous Uploads" icon next to the Loan Number to view already uploaded documents or to upload new documents to the loan.



Select/Print Loan Documents

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.





STEP 1

Click on the **Print Docs** button.

STEP 2

Once the Print Docs screen has loaded, search for the required documents and **select** them.

STEP 3

Hit the **Print** button to print the selected documents.

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

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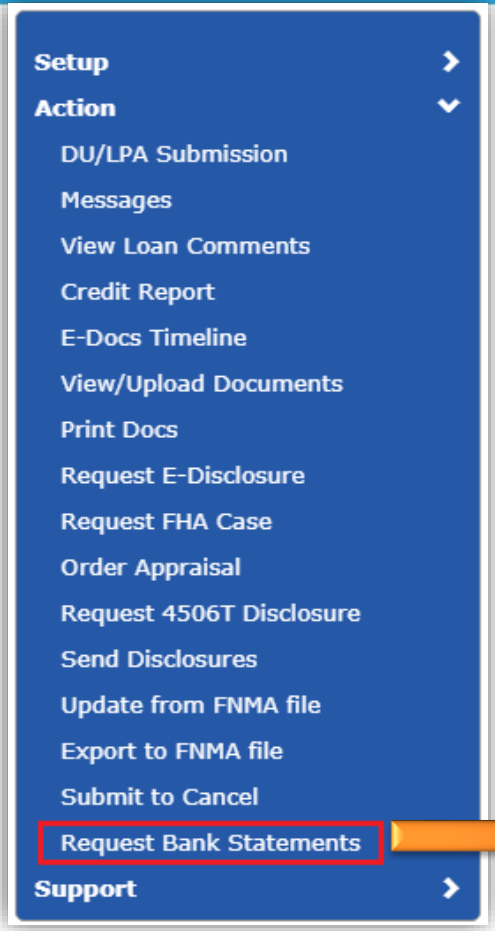
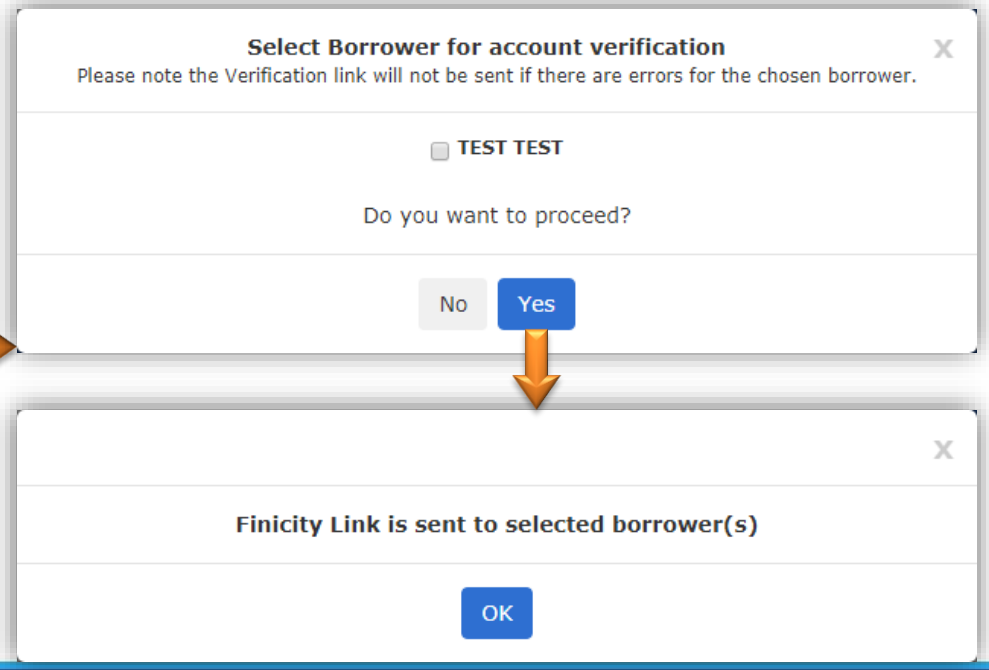
Request Bank Statements



- 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*



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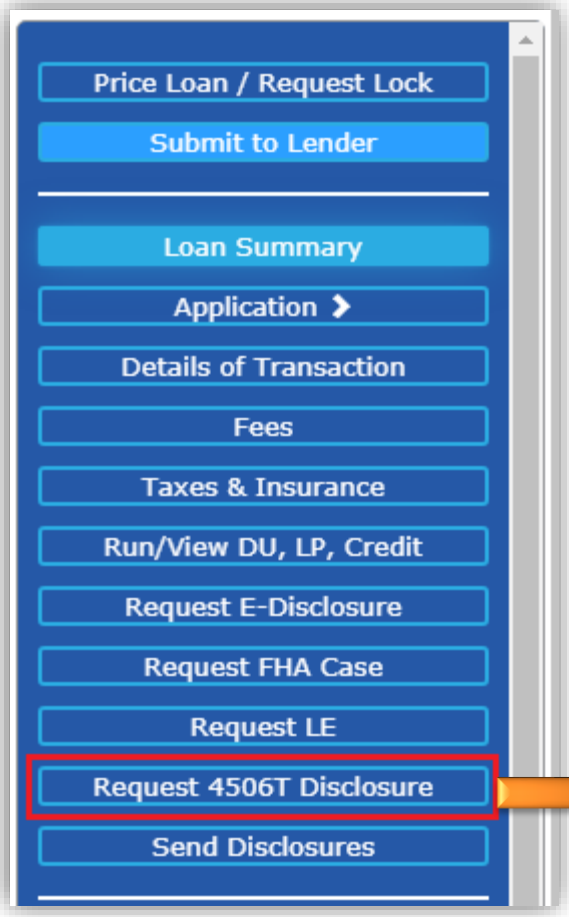
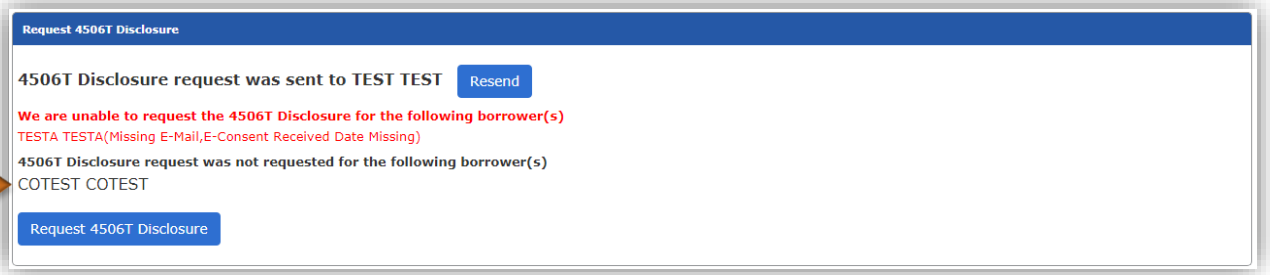
Request 4506T Disclosure



- 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.



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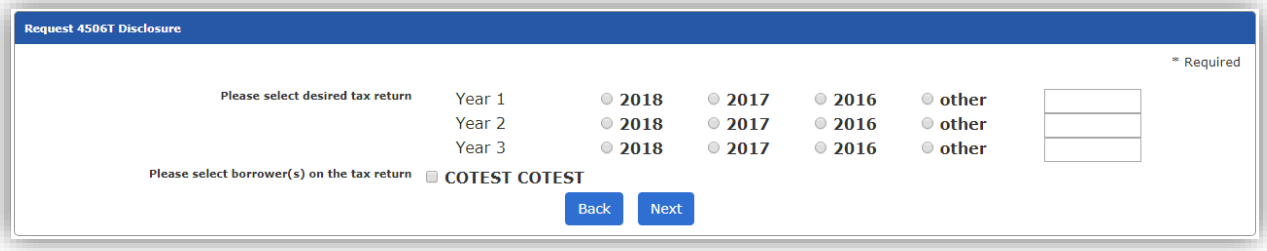
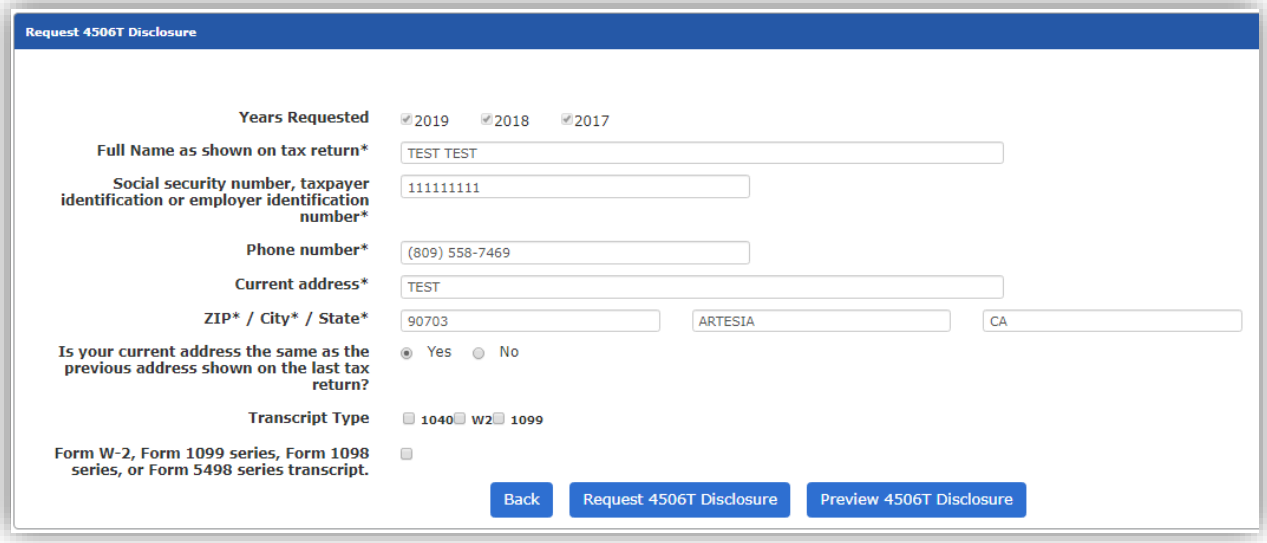
Request 4506T Disclosure (continued)

- 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.





- 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.

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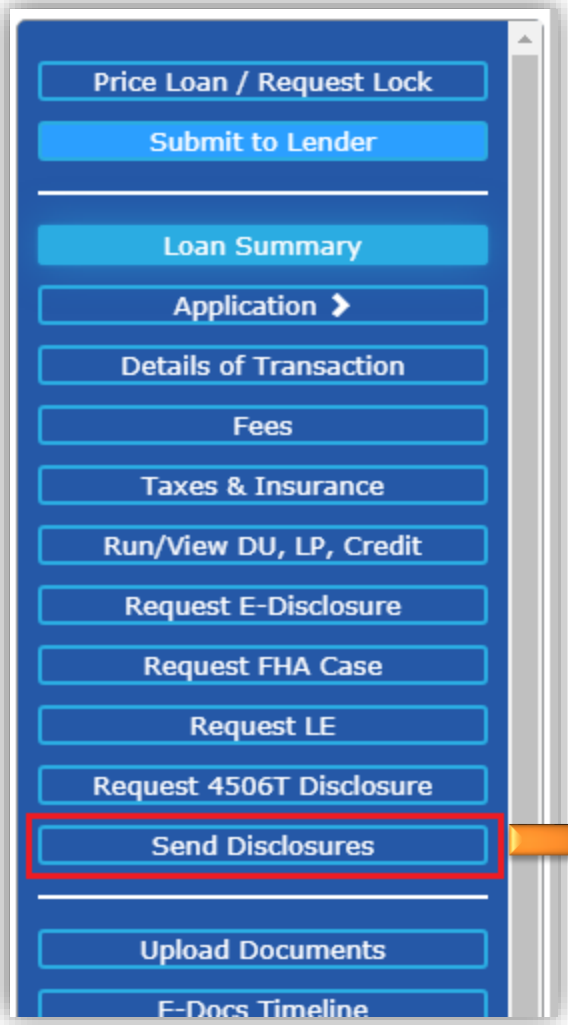
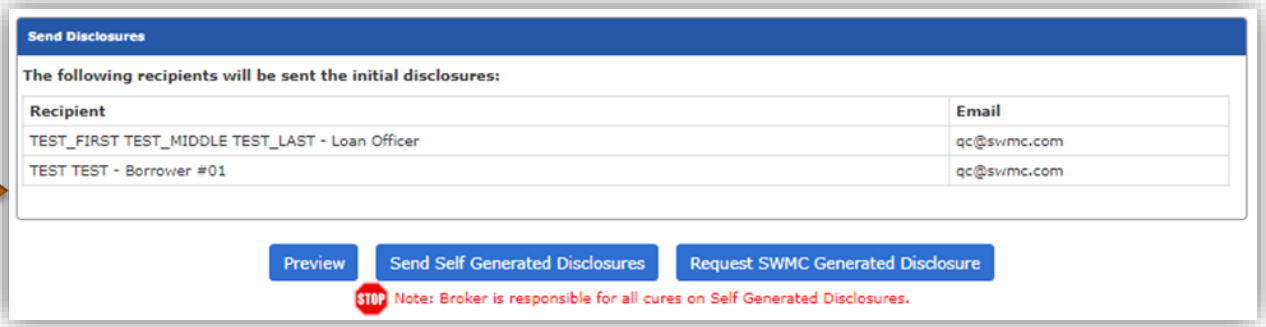
Send Disclosures



- 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.



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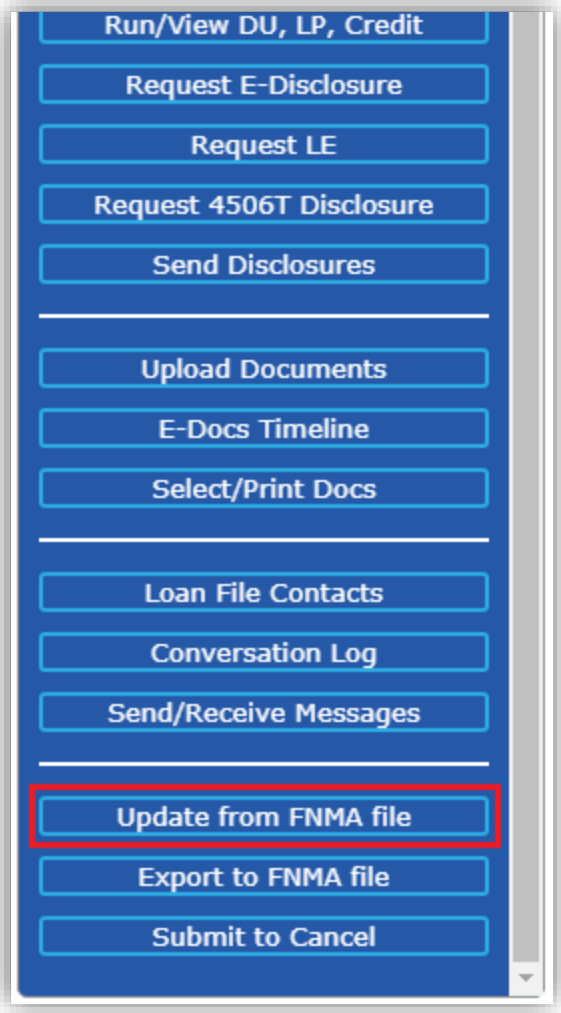
Update from FNMA File



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

1) Click on '**Update from FNMA file**' on the left menu
2) Select the FNMA file
3) Click open

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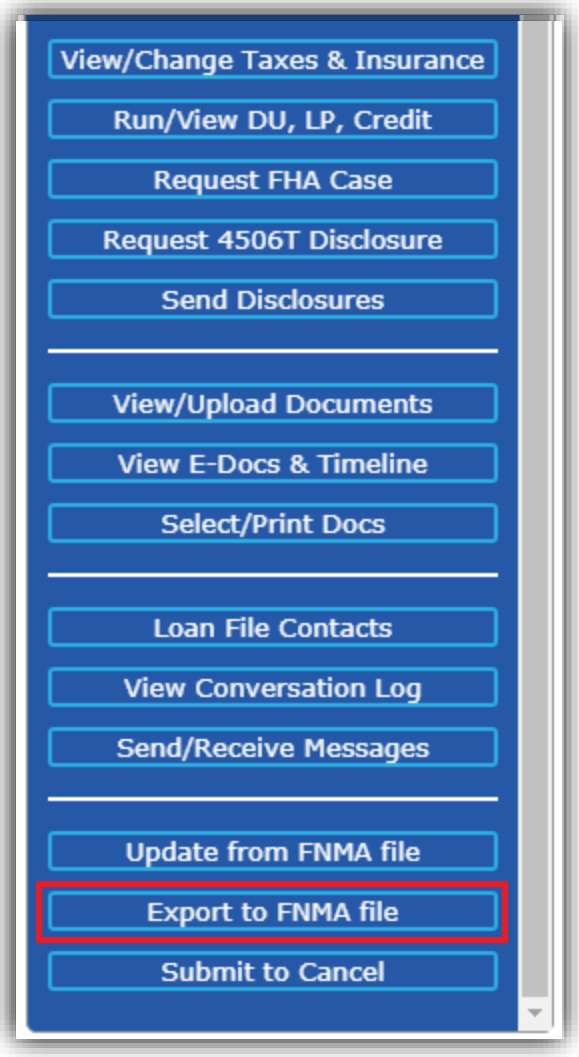
Export to FNMA File



- 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.

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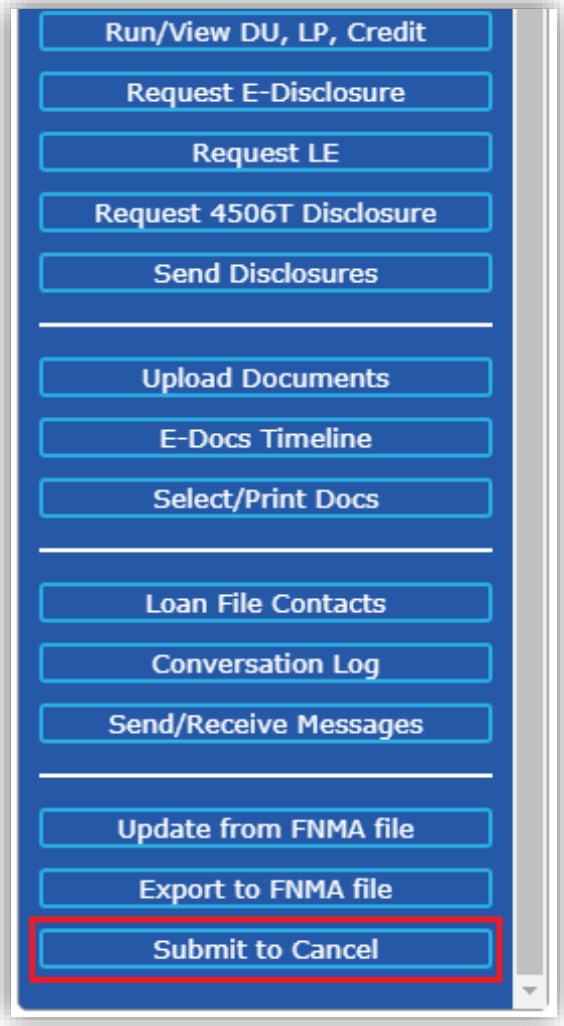
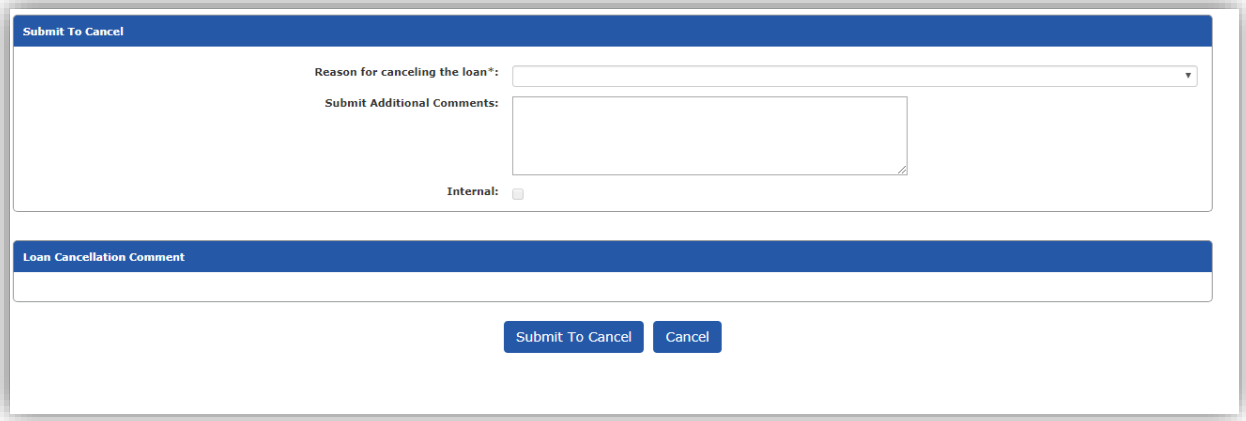
Submit to Cancel



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



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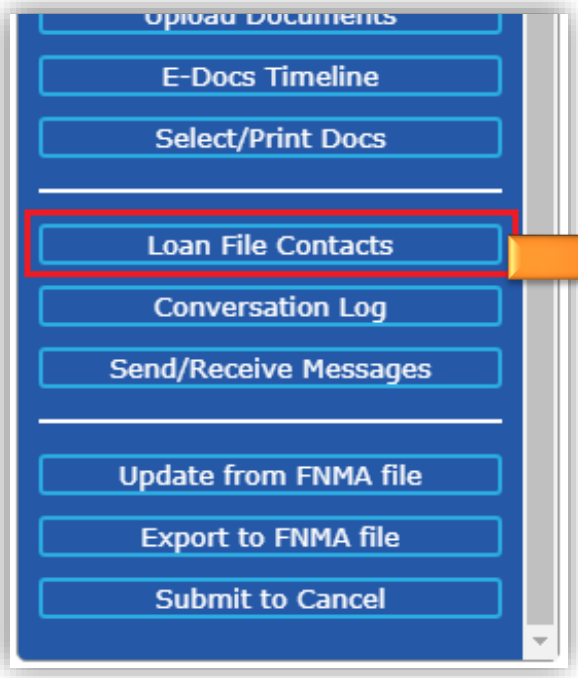
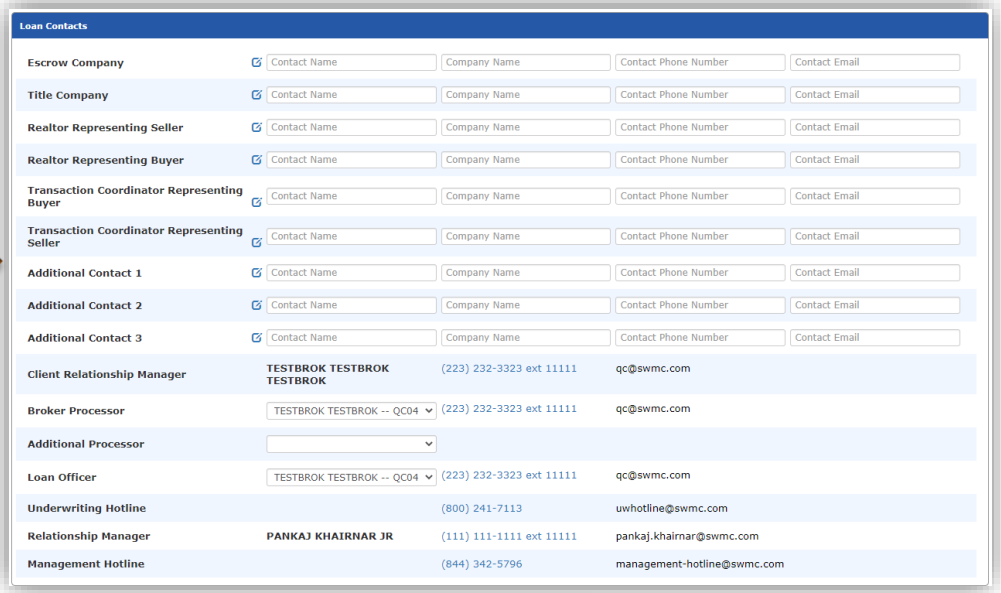
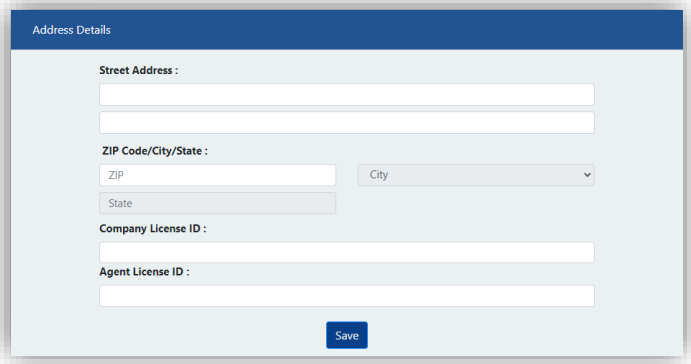
Loan File Contacts

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.





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



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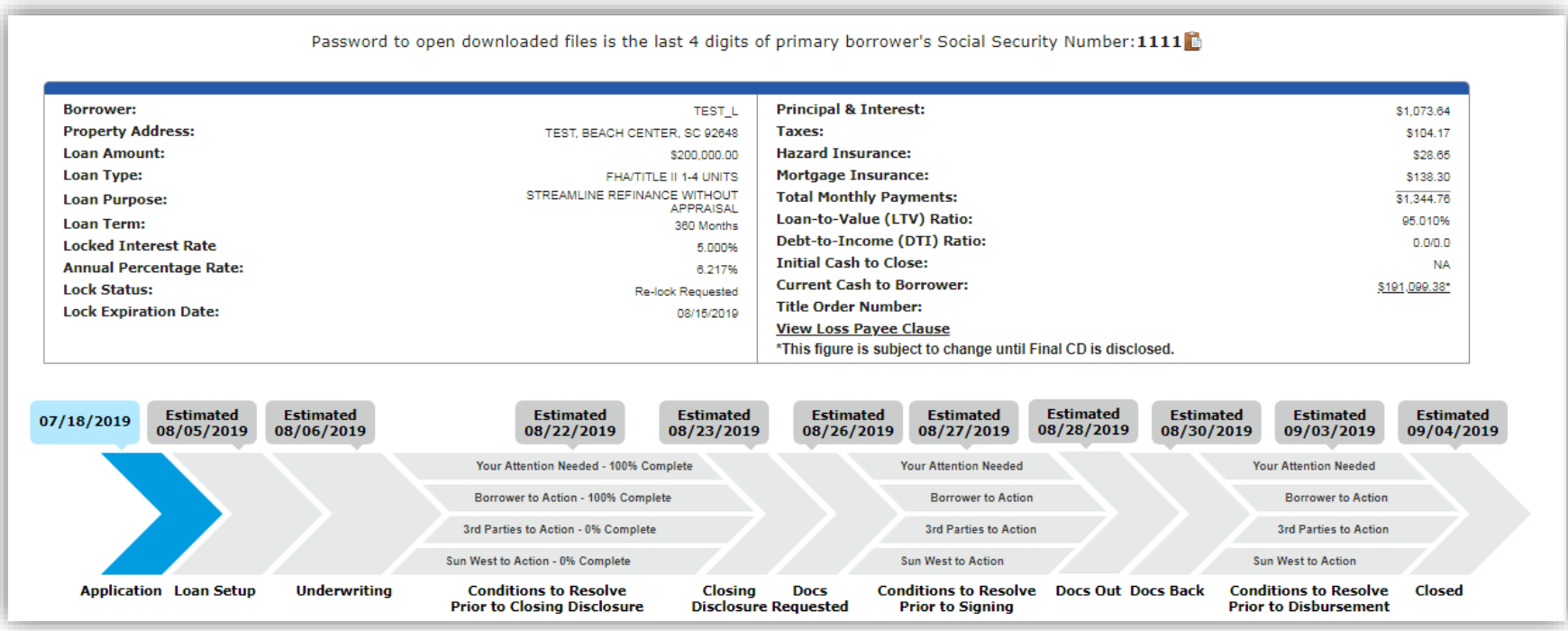
Loan Status

- 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.



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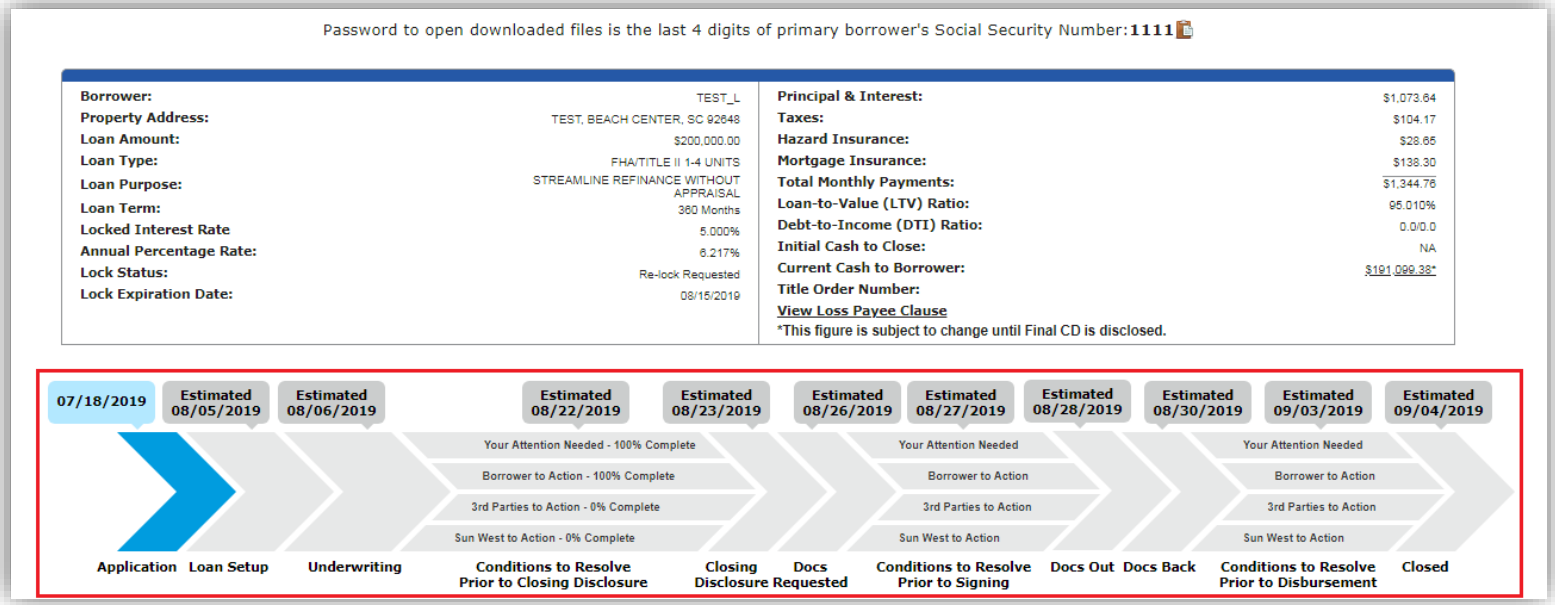
Track Loan Progress

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

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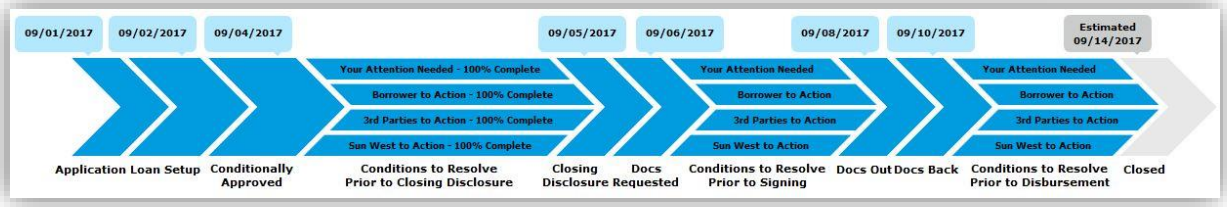
Track Loan Progress (Continued)

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.



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How to Read PreApproval Loan Status Graph?

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

PreApproval Request:
PreApproval Request stage is marked as completed once the loan has been submitted for Pre-Approval.

Loan Setup:
Loan Setup stage is completed when Pre-Approval loan application setup in the system has been completed by Sun West.

PreApproval :
PreApproval stage is shown completed when Pre-Approval decision has been made by the Underwriter.

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.

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How to Read Standard Loan Status Graph?

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

1

Application

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

2

Loan Setup

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

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How to Read Loan Status Graph? (Continued)

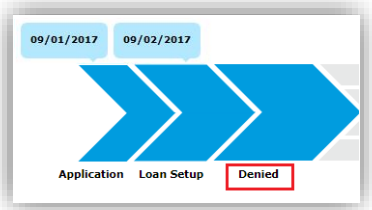
3 Underwriting

Underwriting stage is marked completed once the underwriter has reviewed the submitted loan file and loan has been decisioned 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.

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How to Read Loan Status Graph? (Continued)

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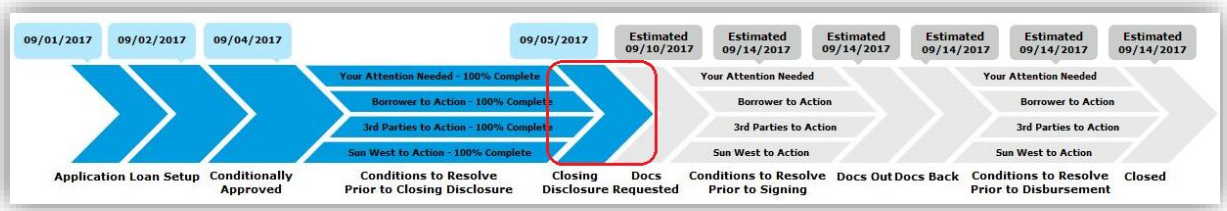
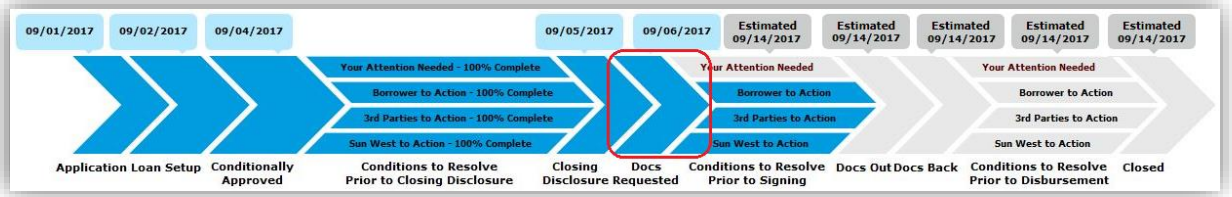
5 Closing Disclosure

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)



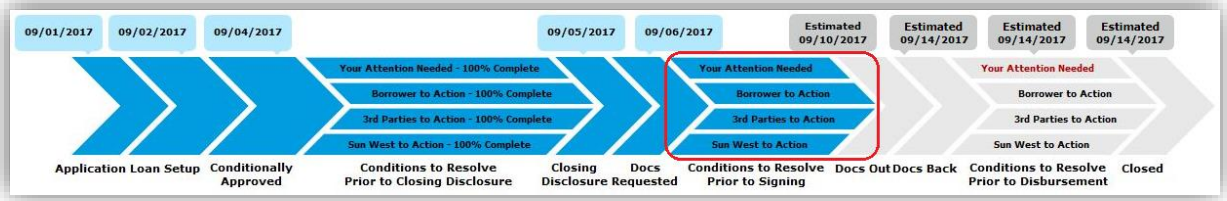
6 Docs Requested

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.



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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.

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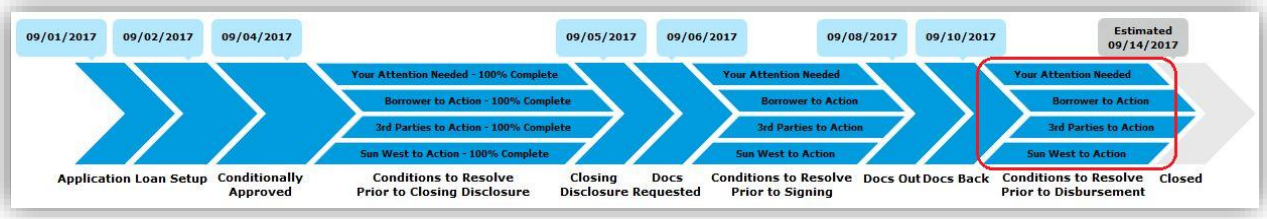
10

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.

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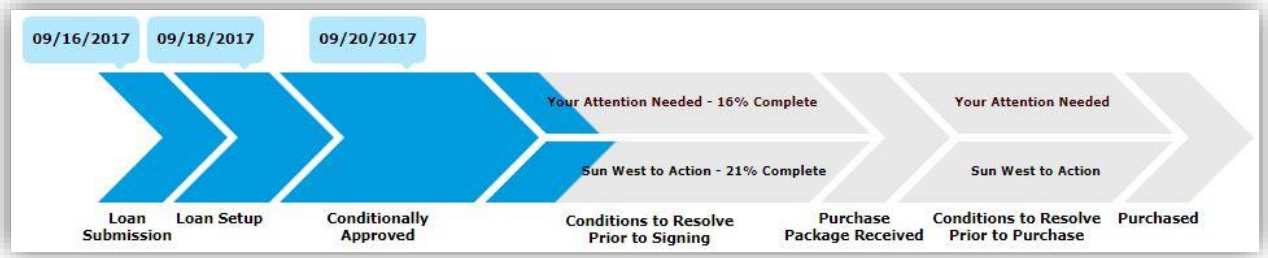
Track Loan Progress on Correspondent Loans

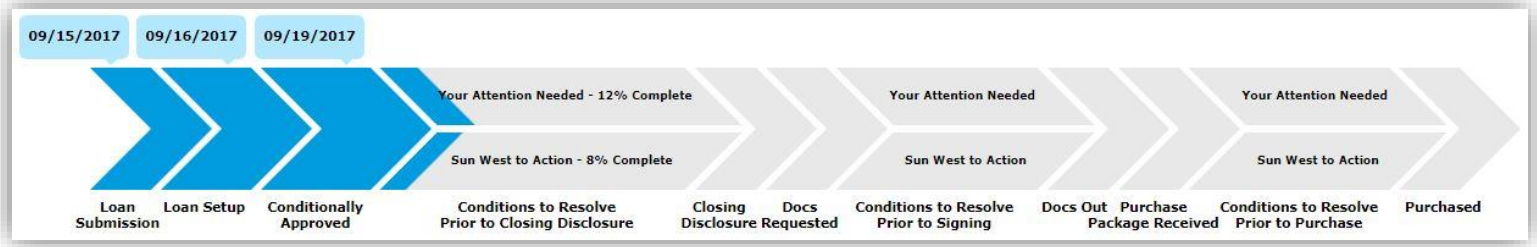
The Loan Status progress bar of SeeMyLoanStatus for correspondent loans displays the advancement of loan processing stages in Sun West Loan Management System applicable as per the origination channel of the loan through the stages of **Loan Setup** >> **Underwriting** (if underwritten by Sun West) >>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

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

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



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



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Significance of Correspondent Loan Stages

Loan Stage	Description
Loan Submission	Loan Submitted to Sun West's loan origination system
Loan Setup	Loan Details updated in Sun West's loan origination system based on the information available
Underwriting	Loan approval decision issued by underwriting department subject to satisfaction of conditions
Conditions to Resolve Prior to Closing Disclosure	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

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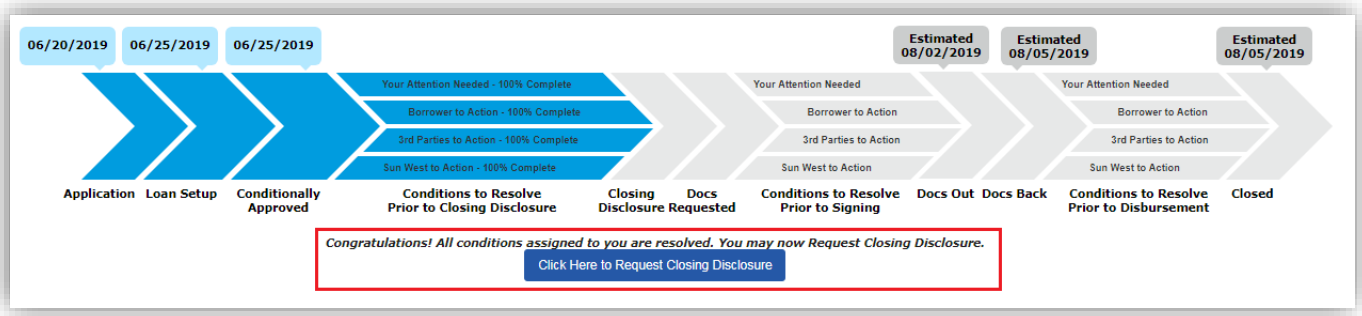
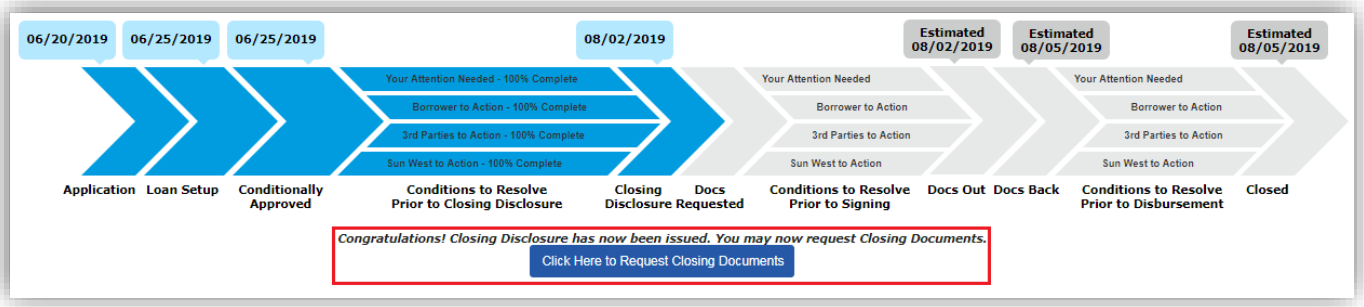
Request Closing Documents / Disclosures

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.



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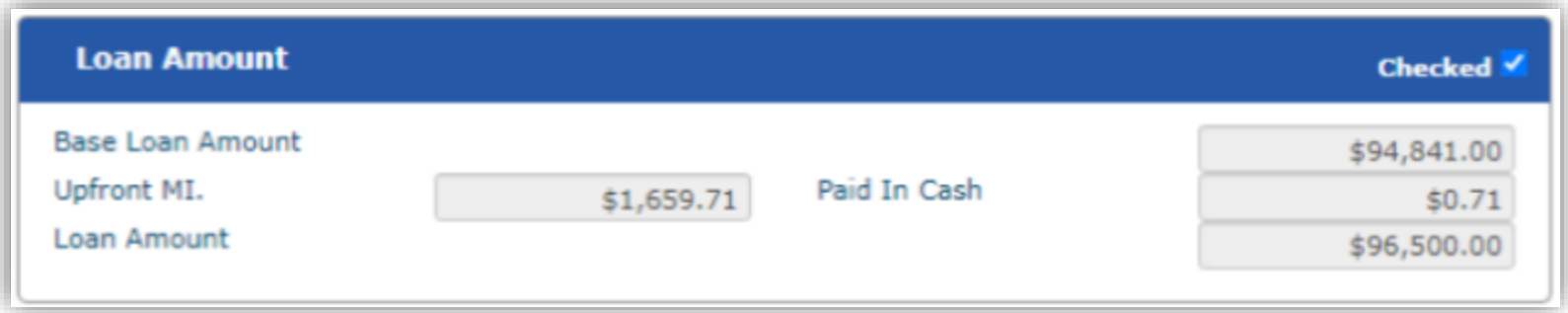
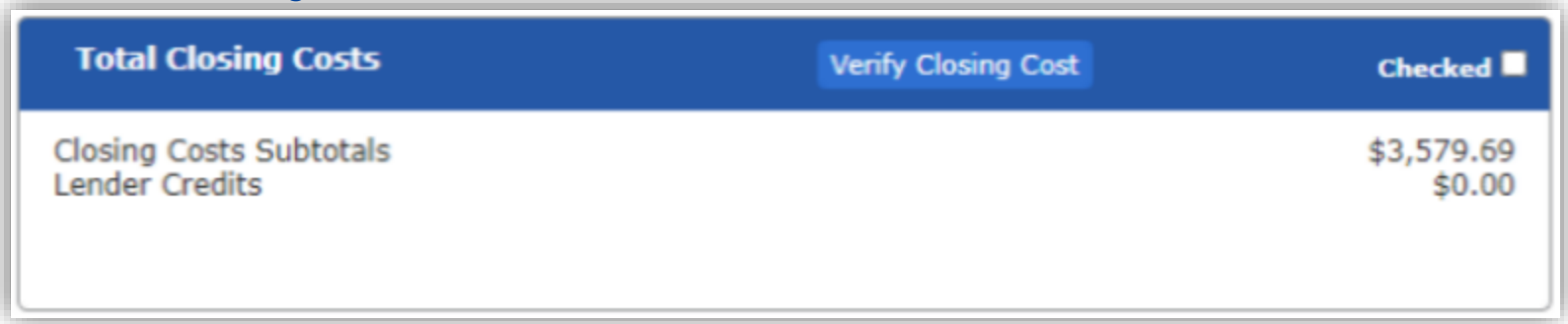
Request CD

- 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



  - Total Closing Costs



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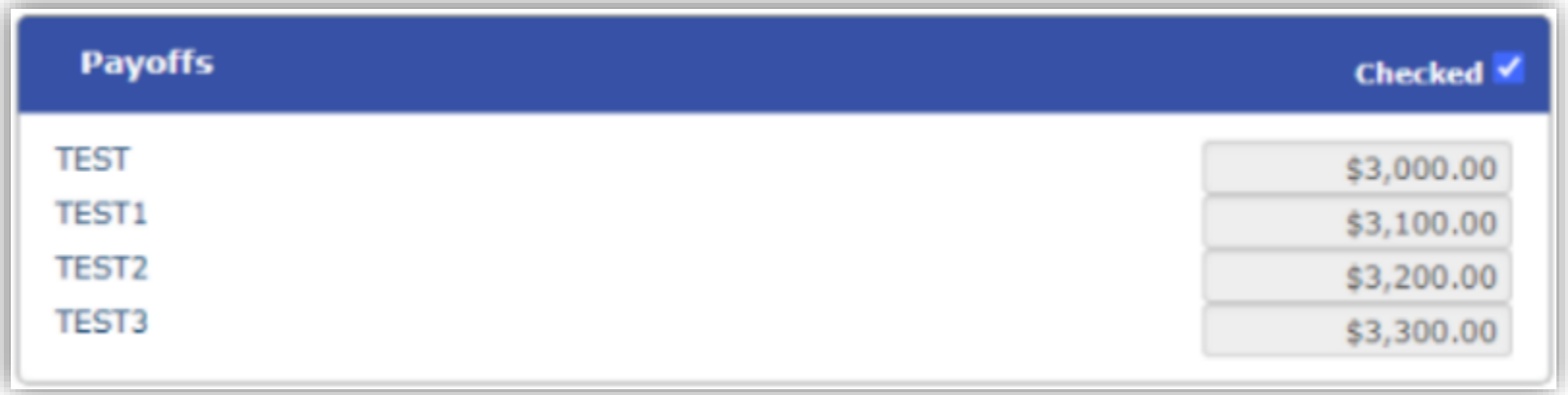
- Total Payoffs (This section will appear only for refinance loans)



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

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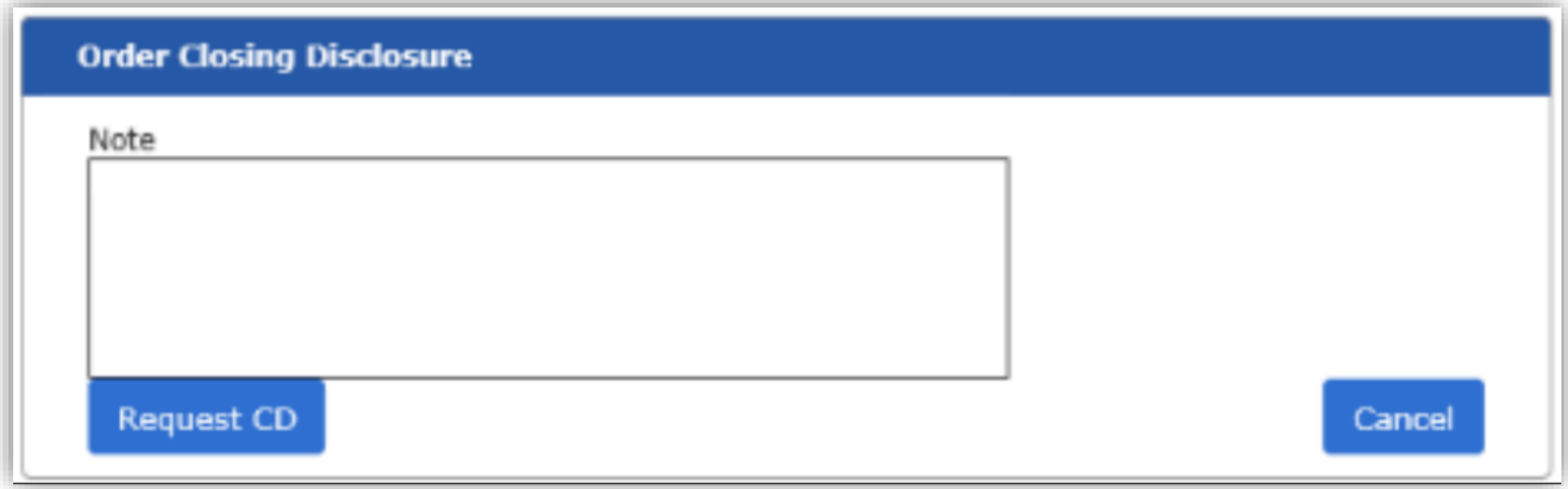
Request CD (Continued)

- 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

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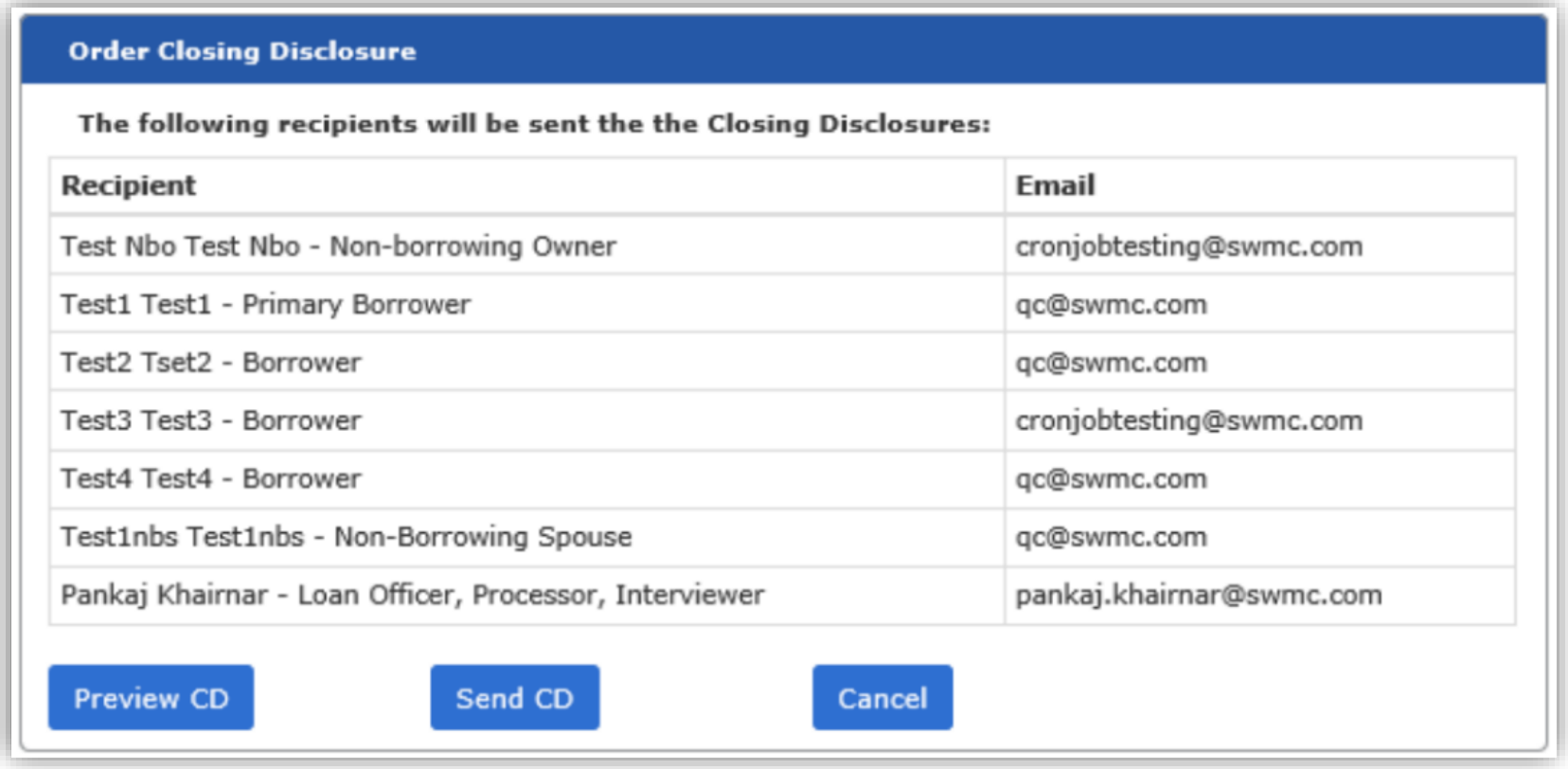
Request CD (Continued)

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



- **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

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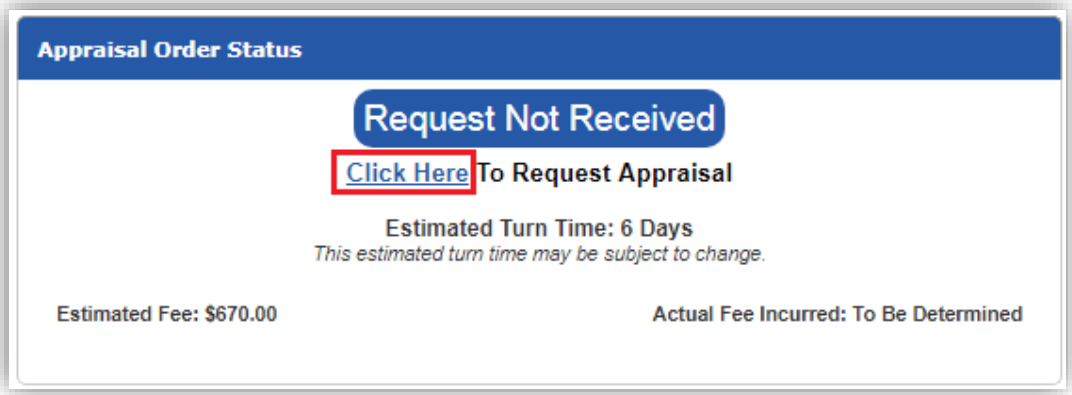
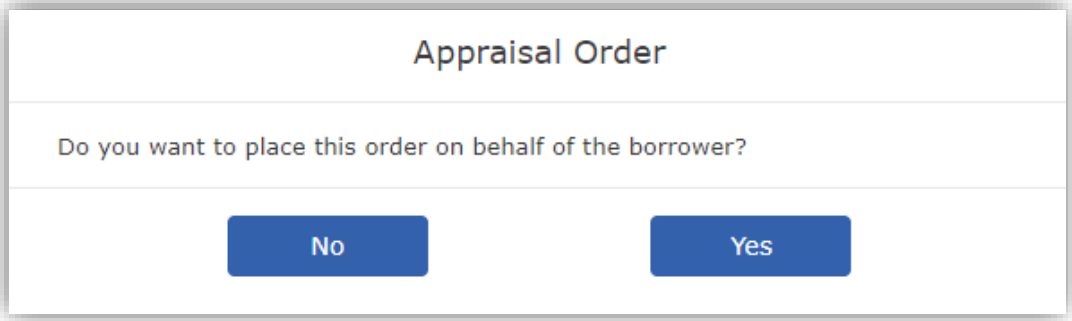
Requesting Appraisal Orders

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

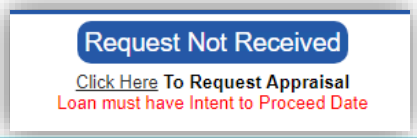


When the user clicks on "Click Here" button to request an Appraisal, 3rd Party Services open in a new pop-up window. 3rd Party Services portal allows users to request the required services ob behalf of the borrower or send the request to the borrower to place the order:



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.*



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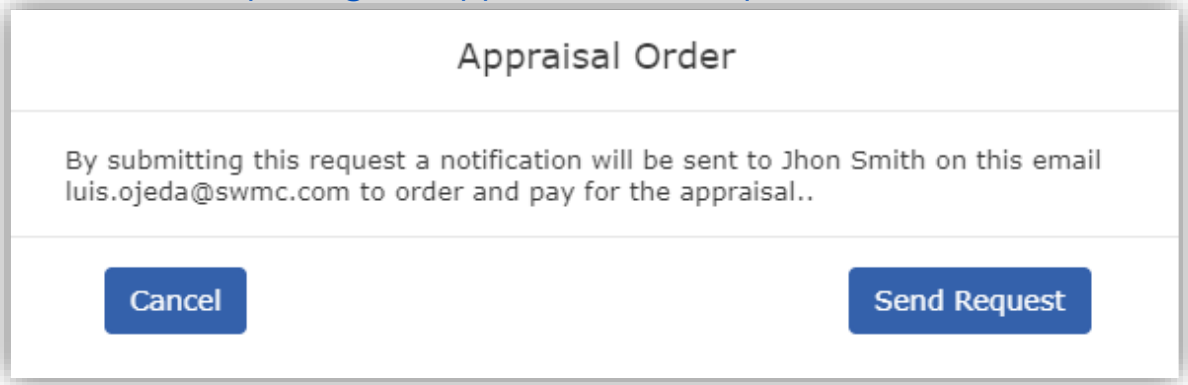
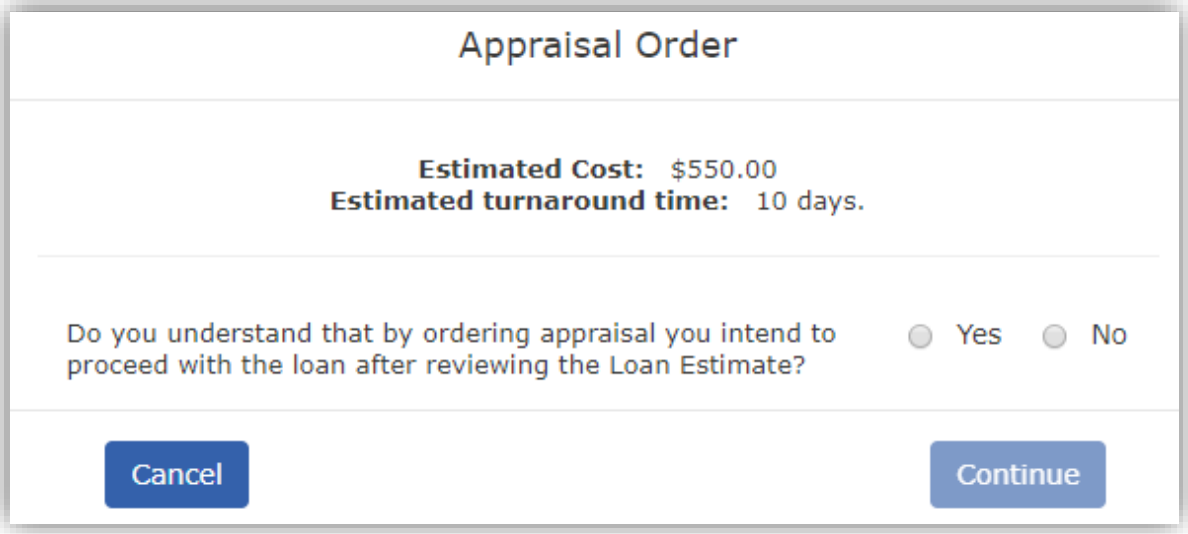
When the user selects "No" for placing the appraisal order request on behalf of the borrower.



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.



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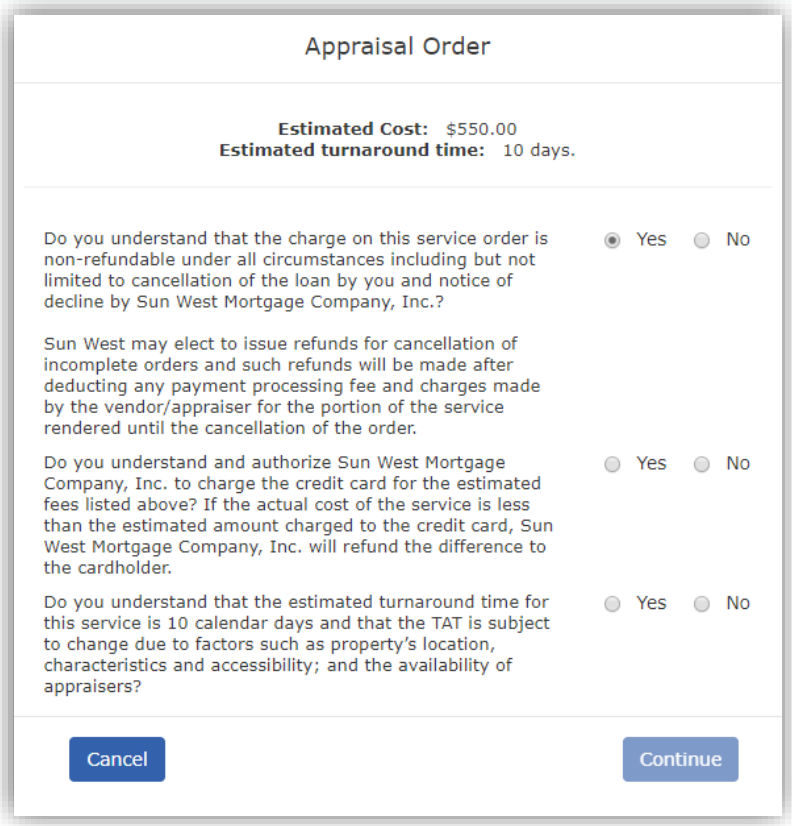
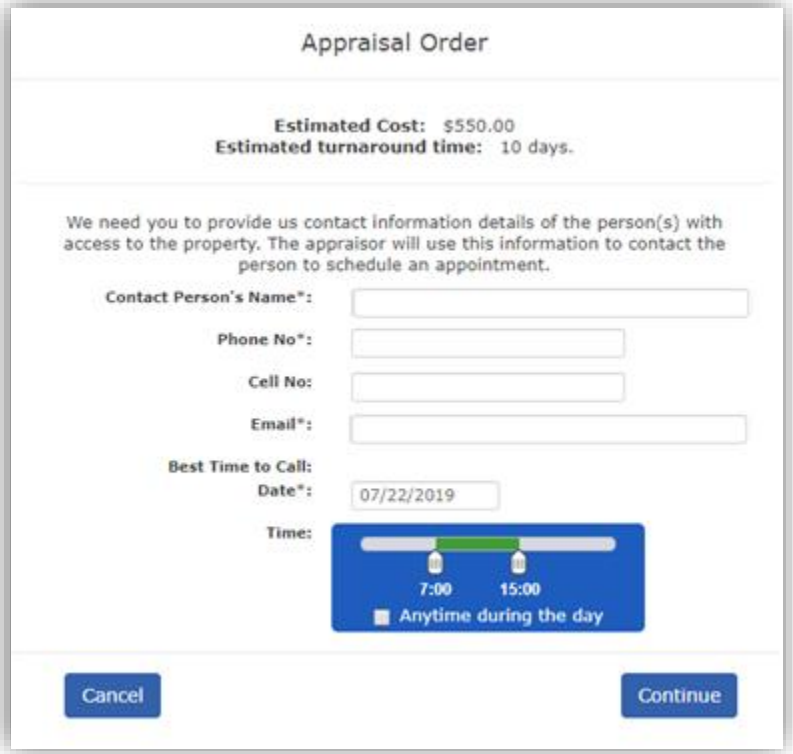
Step 2: Read and understand the additional terms and conditions. Click Yes and continue once you agree to all the terms.





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.

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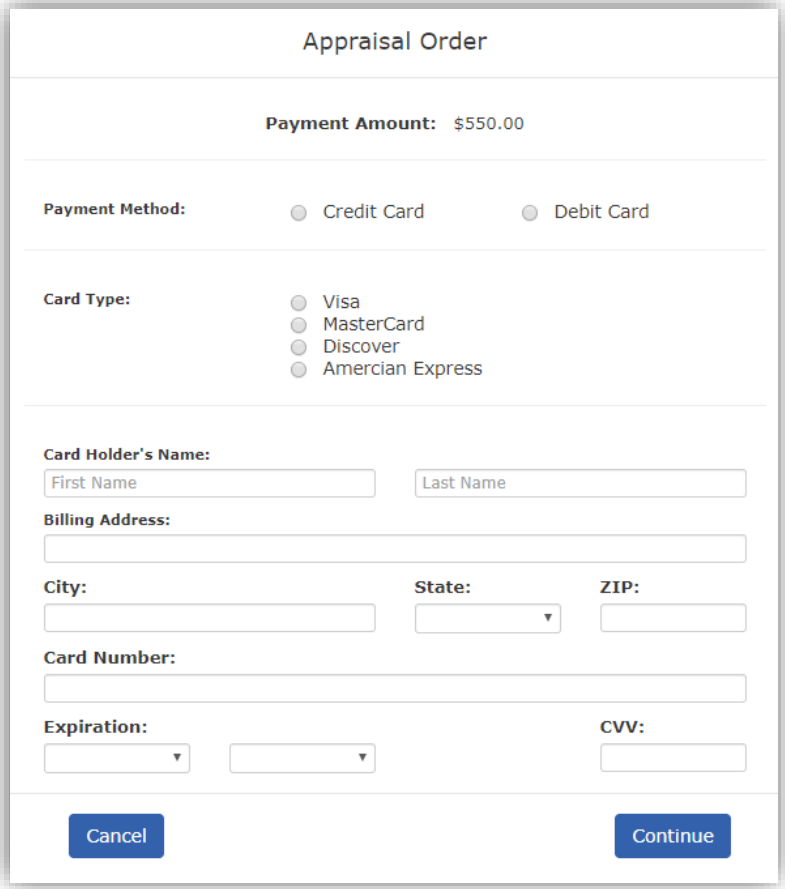
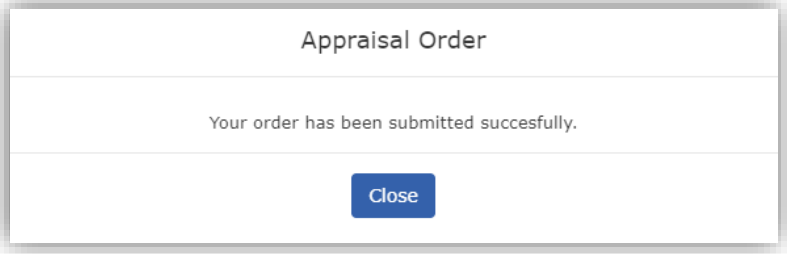
Requesting Appraisal Orders (Continued)

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

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





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

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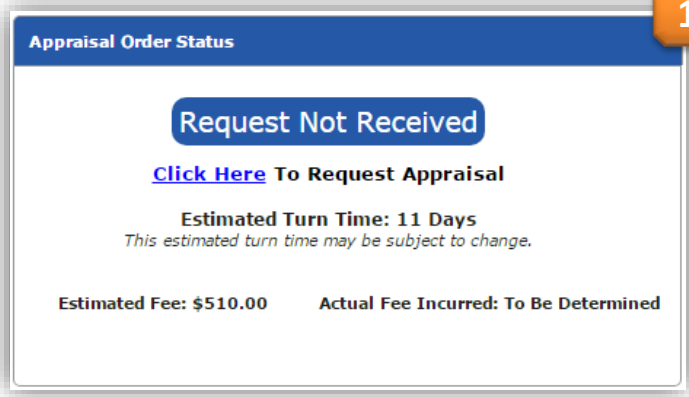
Tracking Appraisal Orders

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

Request Not Received:
Appraisal Request has not yet been placed. You can submit Appraisal Request from '**Click Here**' link

1



2

Request Received:
Appraisal request received by Sun West and order will be placed soon.

3

Order Placed:
Appraisal Order has been placed with appraiser

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Tracking Appraisal Orders (Continued)

Inspection Scheduled:
Property Inspection scheduled on Inspection Date shown

4

5

Report Received:
Appraisal completed and Report received. You can download the appraisal report from '**View your Appraisal Report here**' link.

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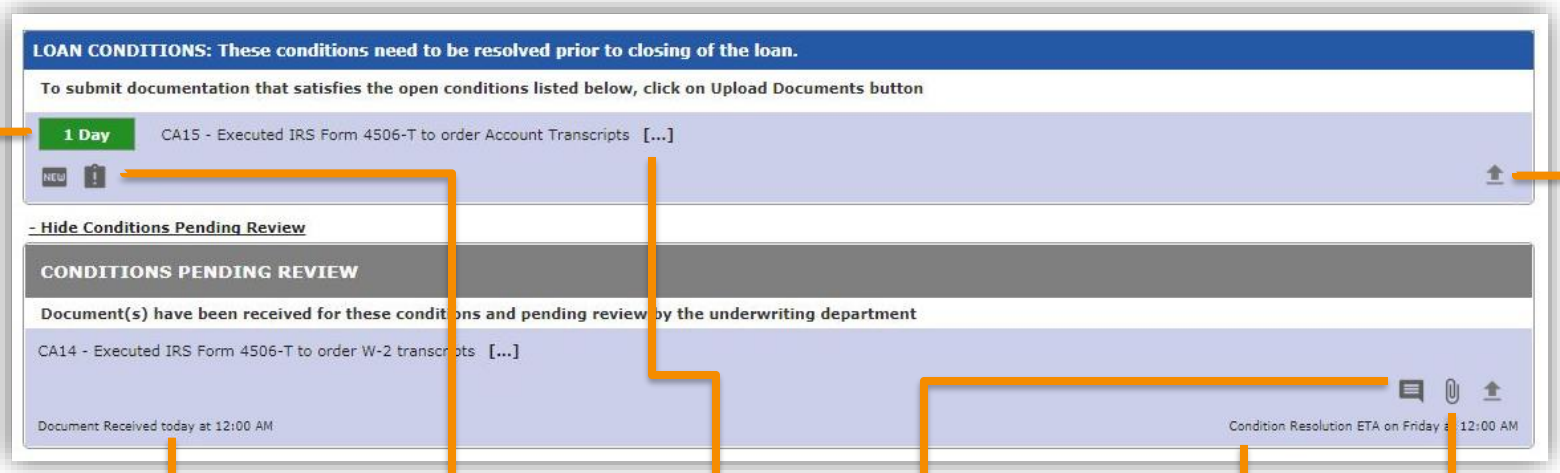
Working on Loan Conditions

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.

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Track Loan Conditions

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.

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.

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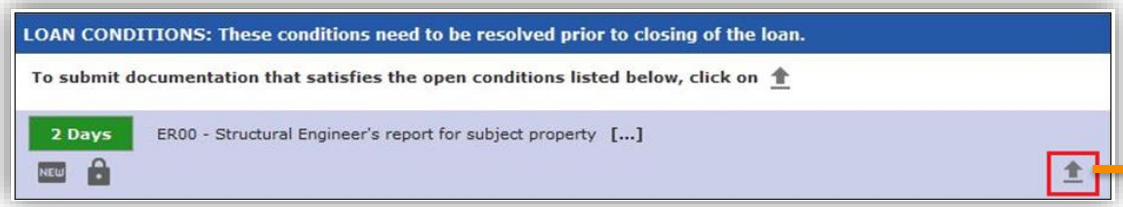
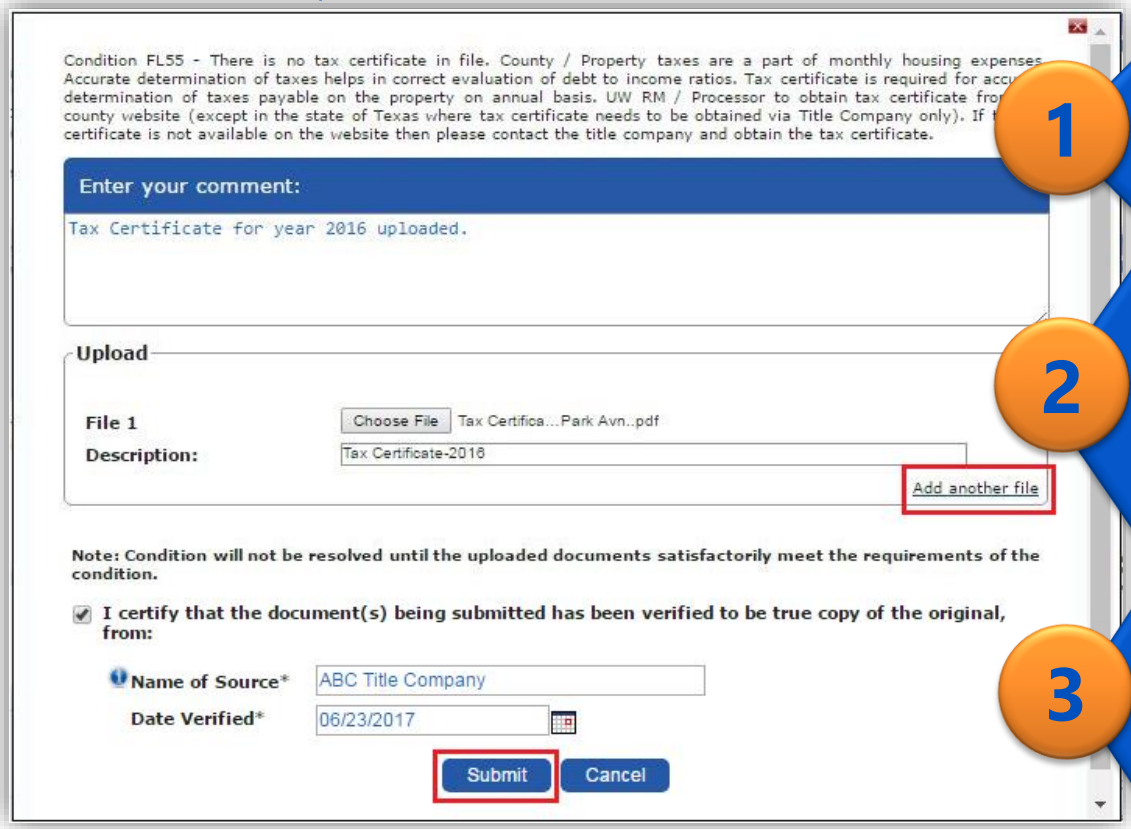
Upload Documents on Loan Condition



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:



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.

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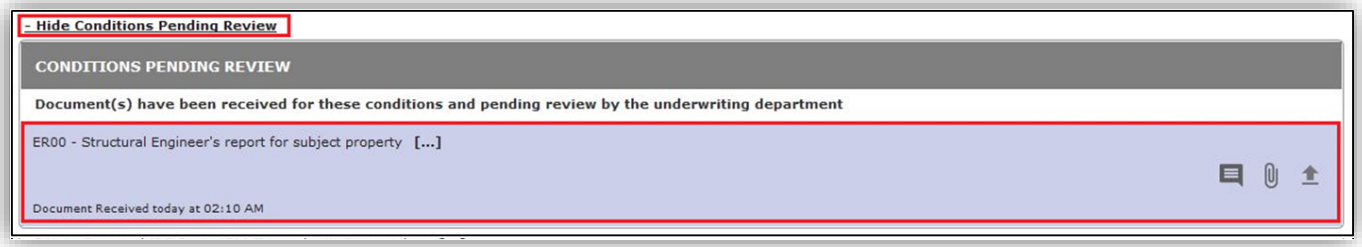
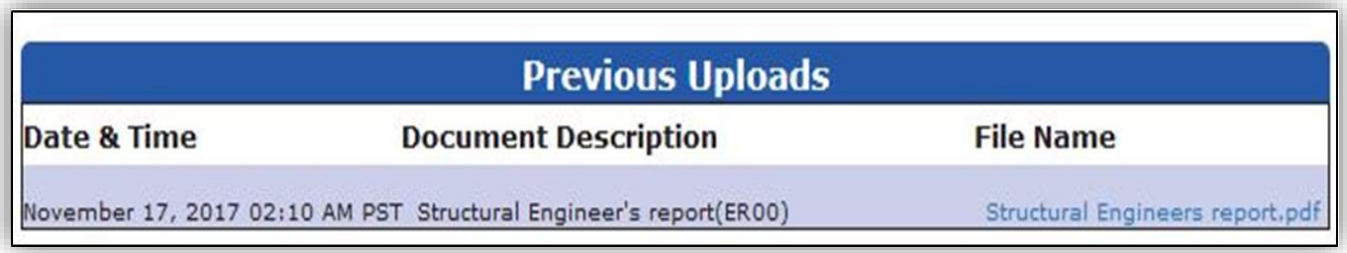
Upload Documents on Loan Condition (Continued)

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.



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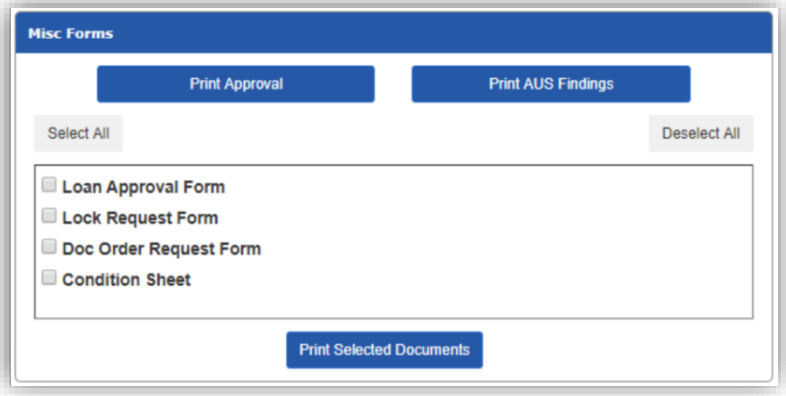
Download Loan Documents

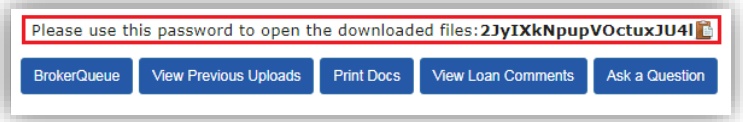
The **Misc Forms** feature of SeeMyLoanStatus provide an ease in downloading important loan forms and documents helping the loan process to move faster.

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

1. Go to **Misc Forms** section. Select the forms from the list and click on **Print Selected Documents**.



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



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

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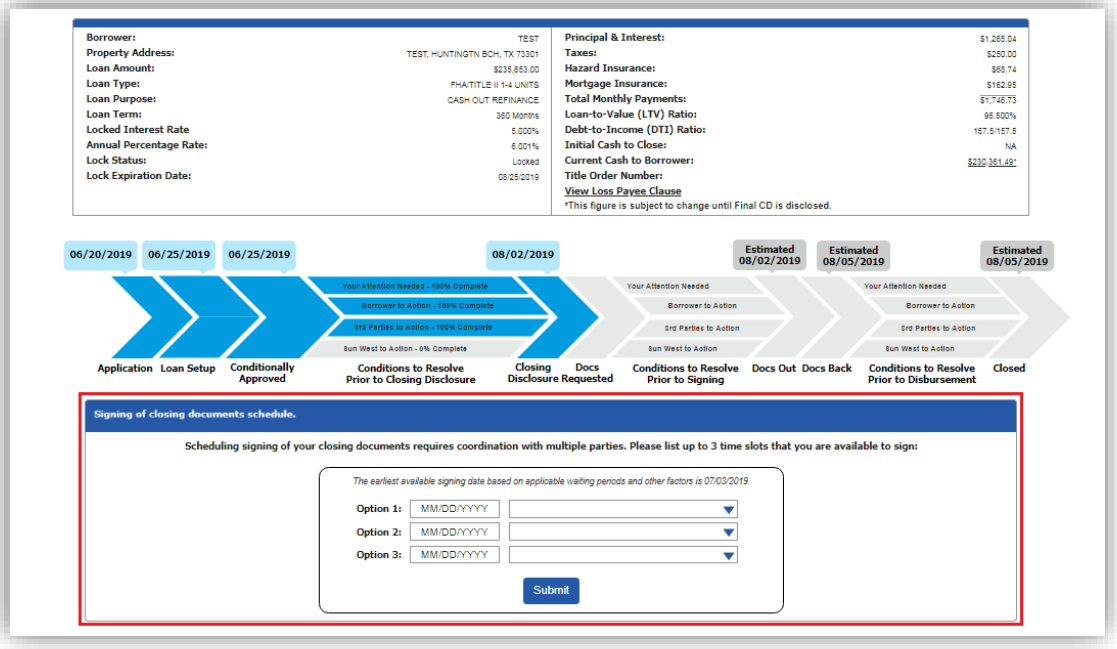
Schedule Loan Closing (Document Signing)

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

- Select three convenient slots be 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**.



- ✓ 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.

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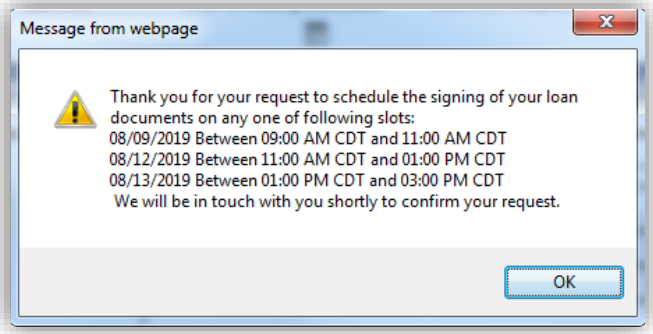
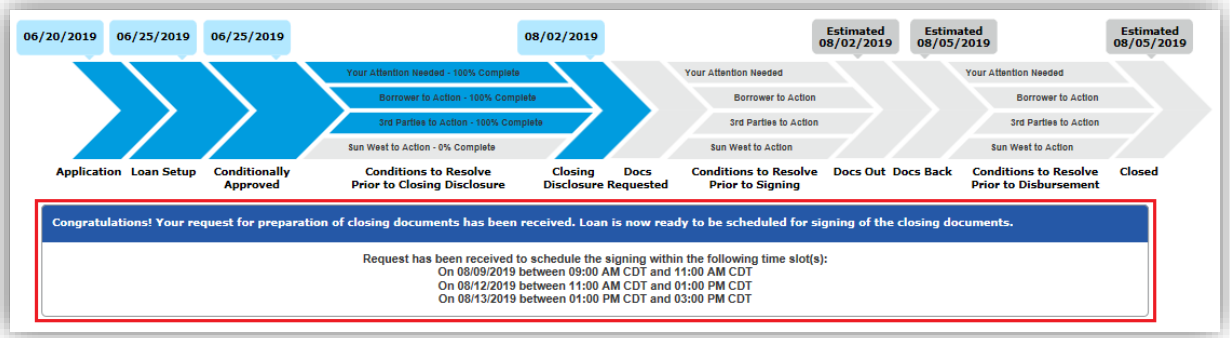
Schedule Loan Closing (Document Signing)

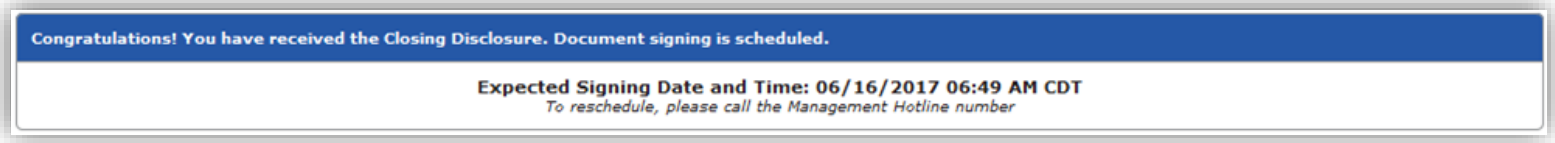
- Once the submit button is clicked, a pop-up message is displayed, confirming that the request to schedule the signing of loan documents has been submitted for the time slots.



- ✓ 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.

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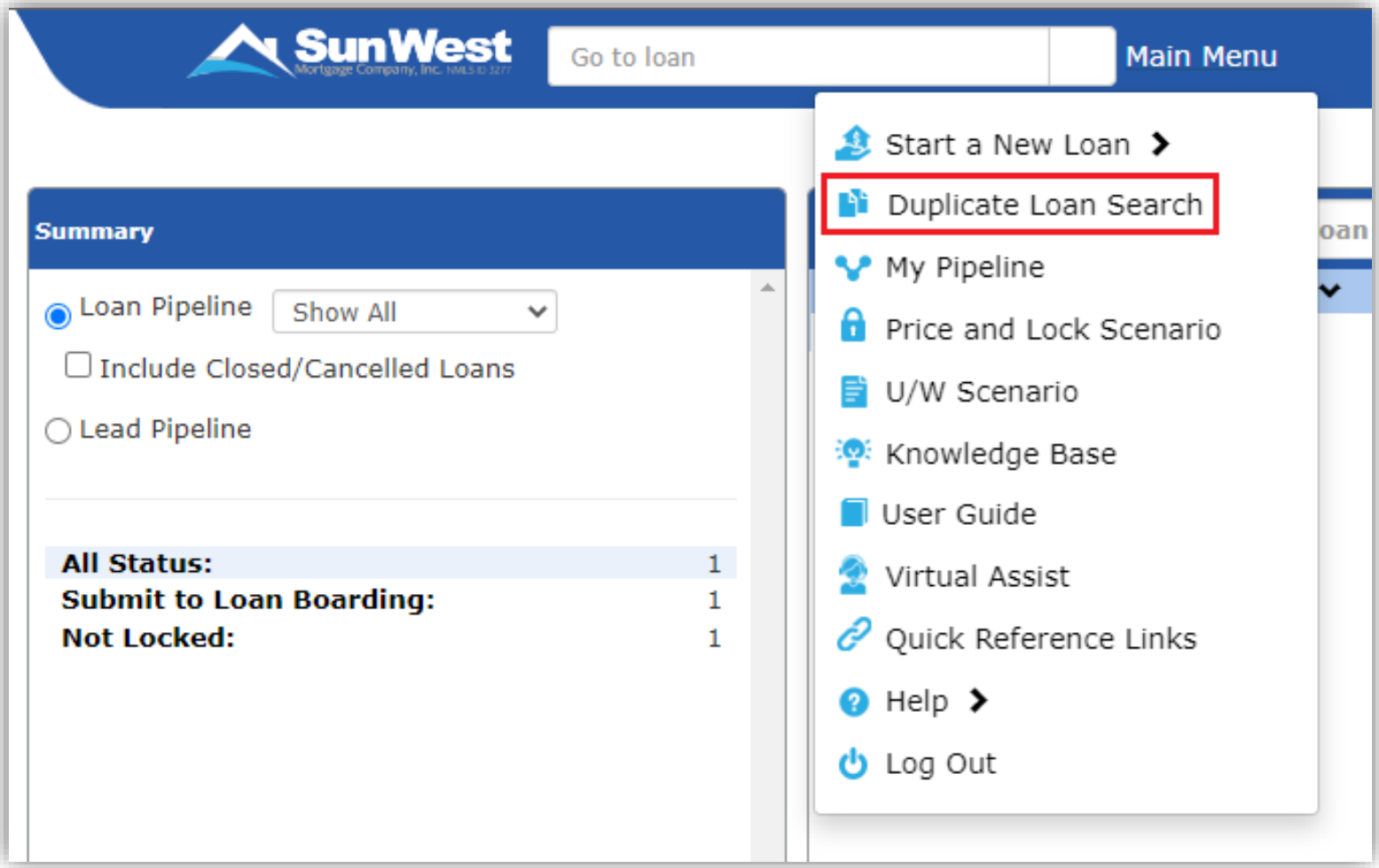
Duplicate Loan Search

- 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



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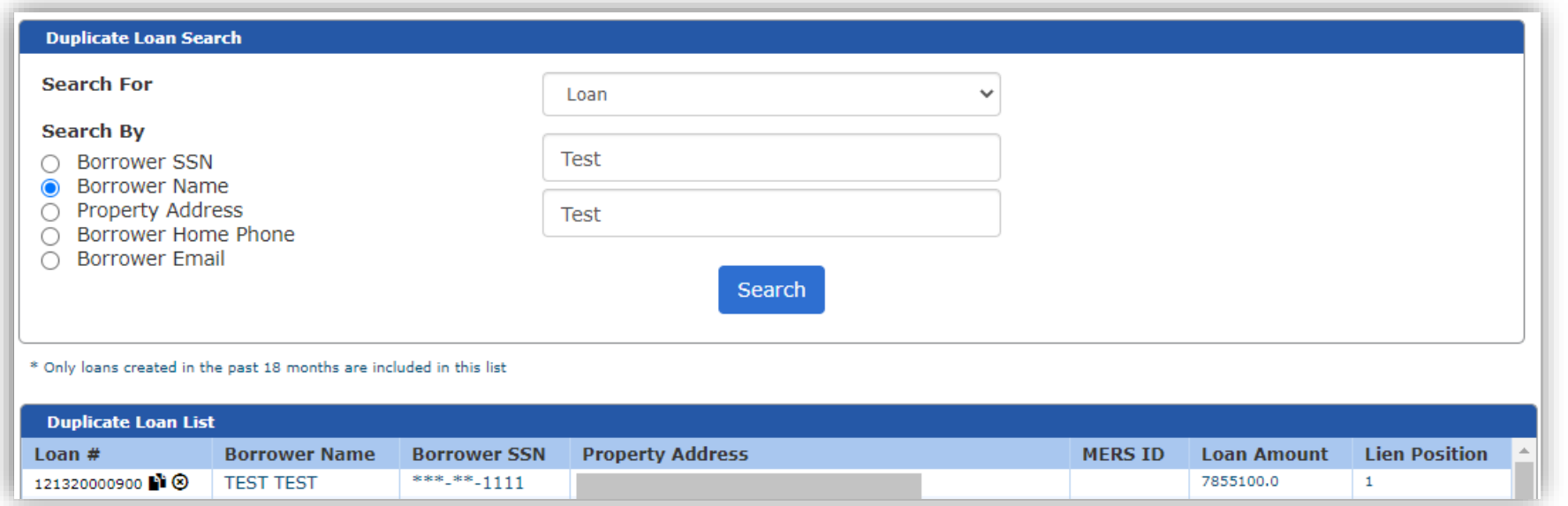
Duplicate Loan Search

- 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.



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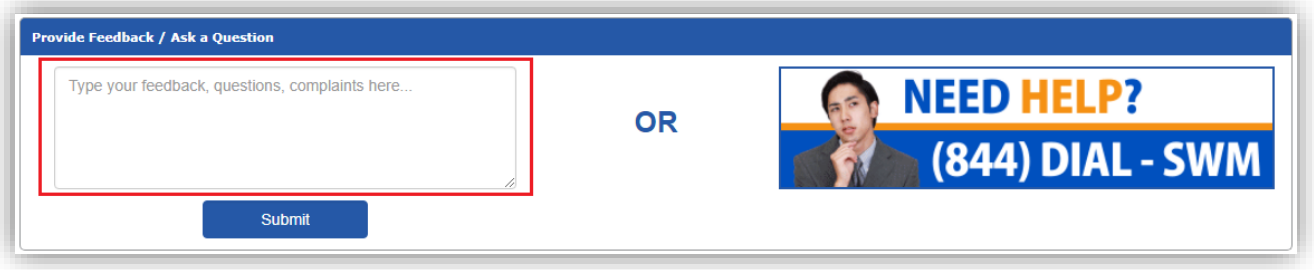
Submit Feedback, Questions & Complaints

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)**.

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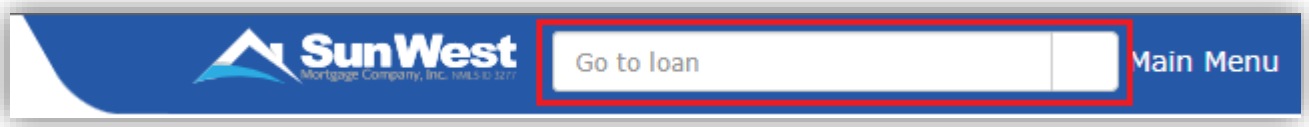
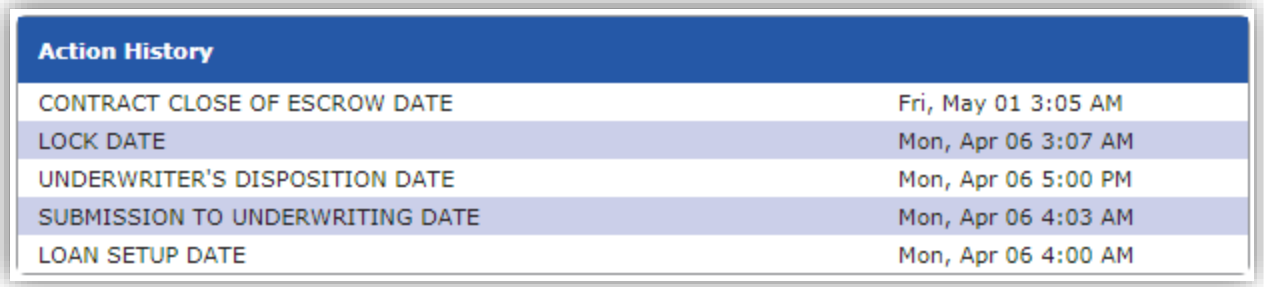
- SeeMyLoanStatus facilitates you to navigate to other loans in your pipeline just by entering loan number without having to re-login to SeeMyLoanStatus again.



- 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

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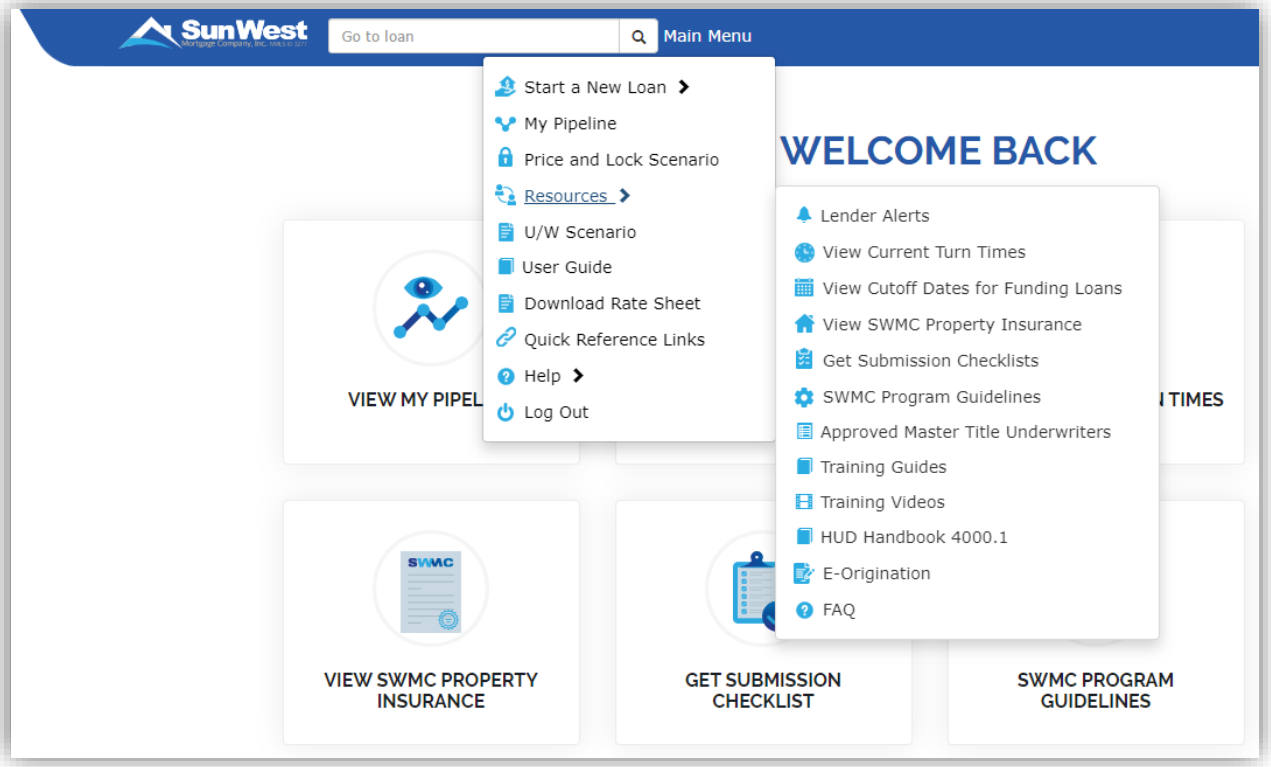
- Links to the following additional resources have been provided in Resource section of SeeMyLoanStatus
  - Lender Alerts
  - View Current Turn Times
  - View Cutoff Dates for Funding Loans
  - View SWMC Property Insurance
  - Get Submission Checklists
  - SWMC Program Guidelines
  - Approved Master Title Underwriters
  - Training Guides
  - Training Videos
  - HUD Handbook 4000.1
  - E-Origination
  - FAQ



EQUAL HOUSING OPPORTUNITY

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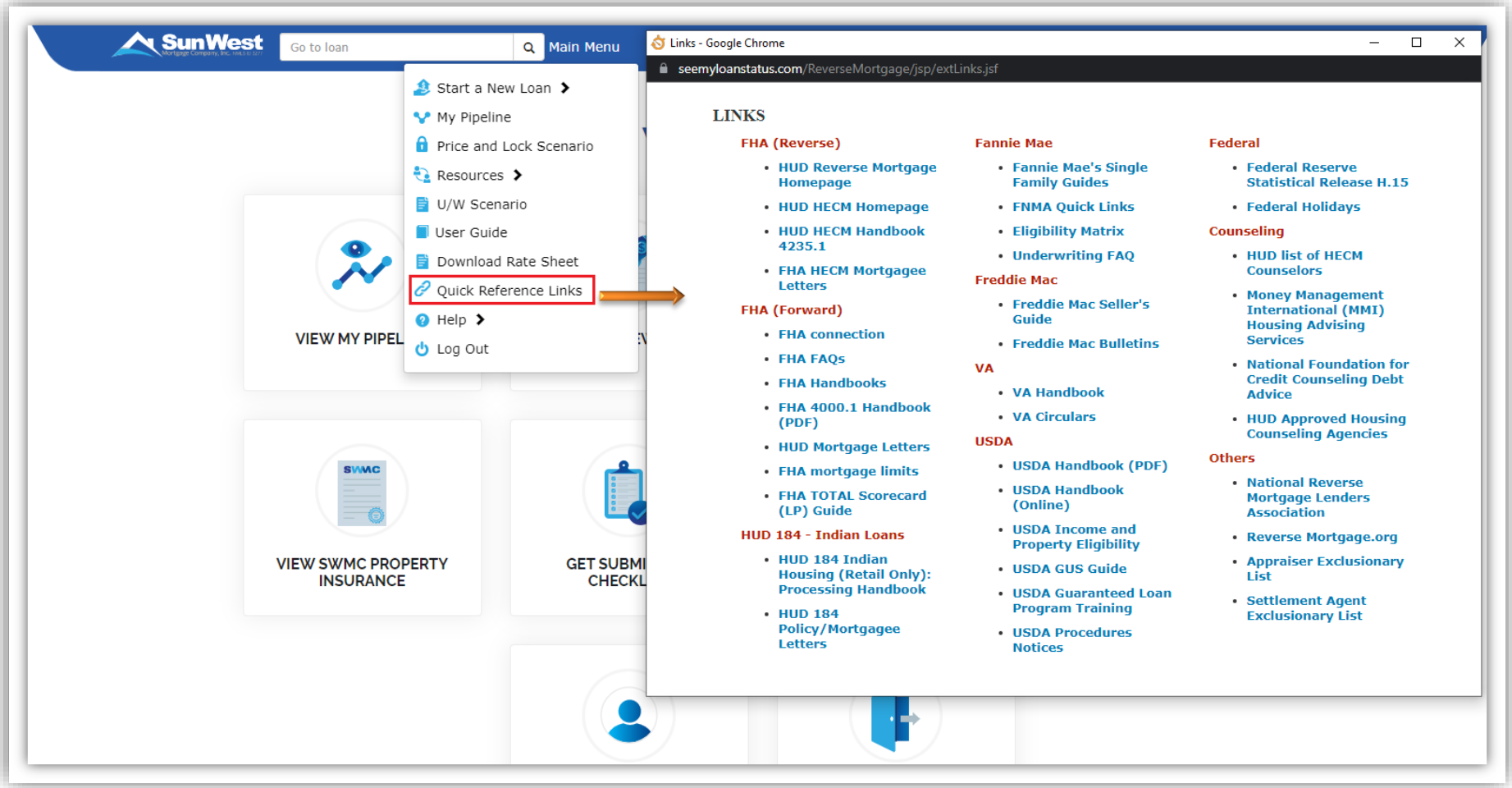
- Links to Agency Guidelines/Sites have been provided in Quick Reference Links section of SeeMyLoanStatus:



EQUAL HOUSING OPPORTUNITY

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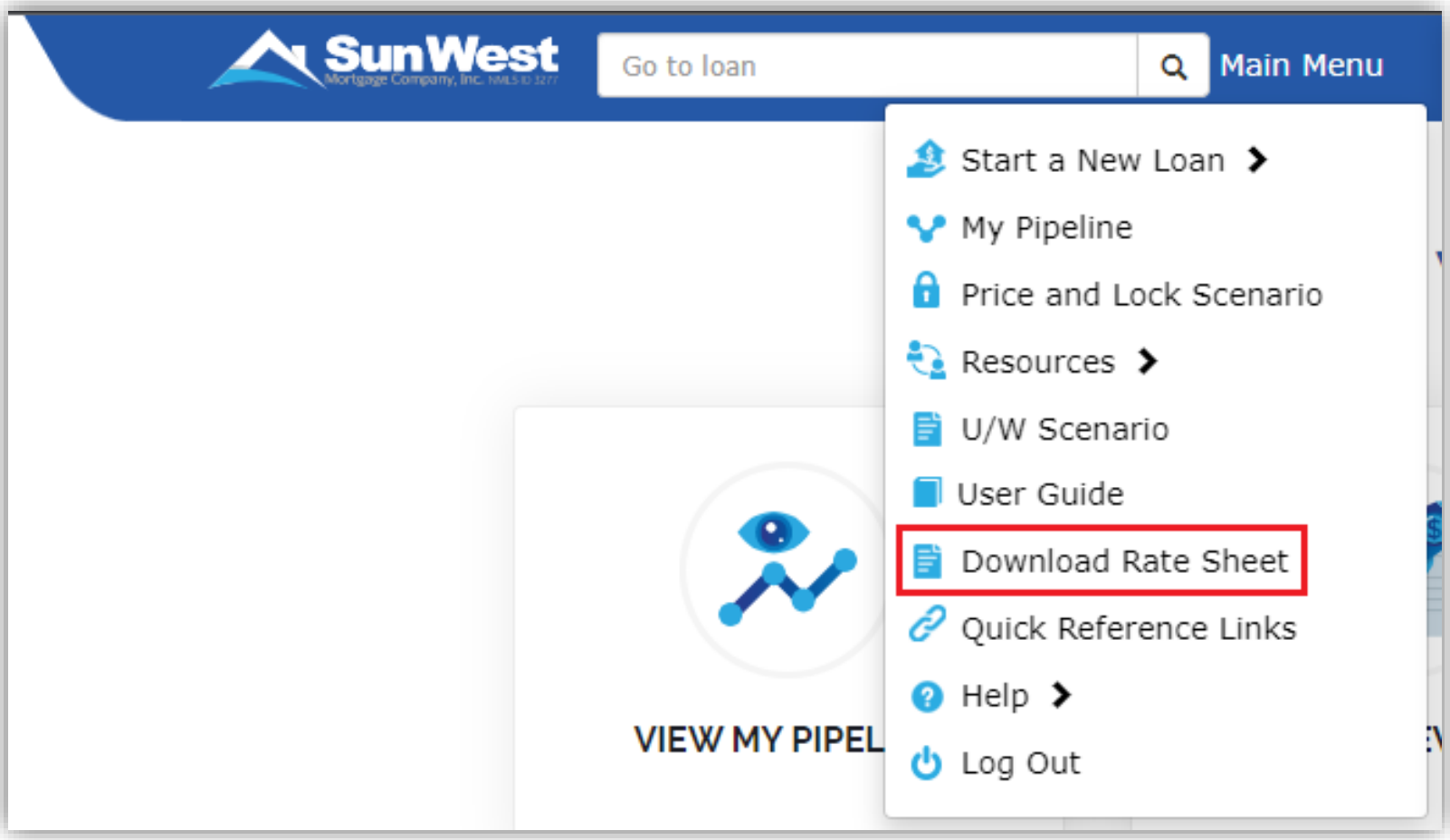
- Link to "Download Rate Sheet" has been provided in the top menu of SeeMyLoanStatus:



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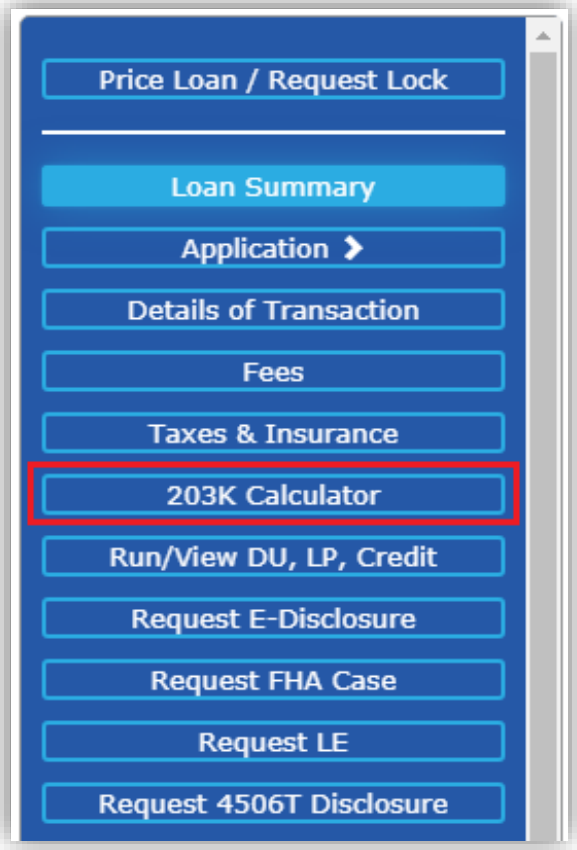
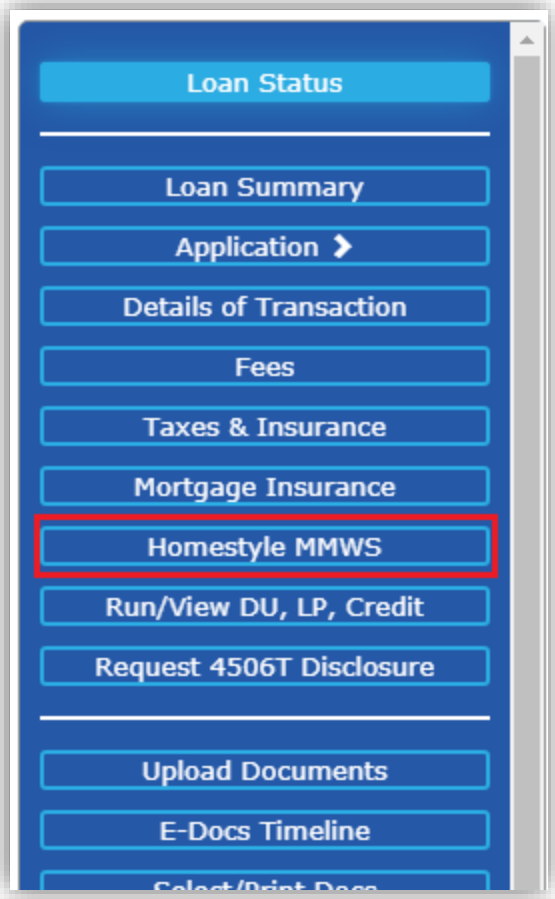
Specialty Products

- 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.





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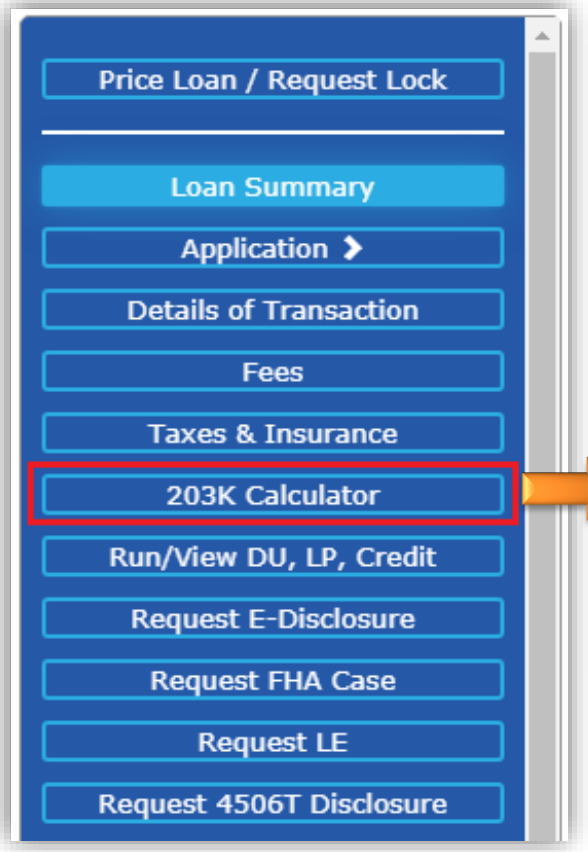
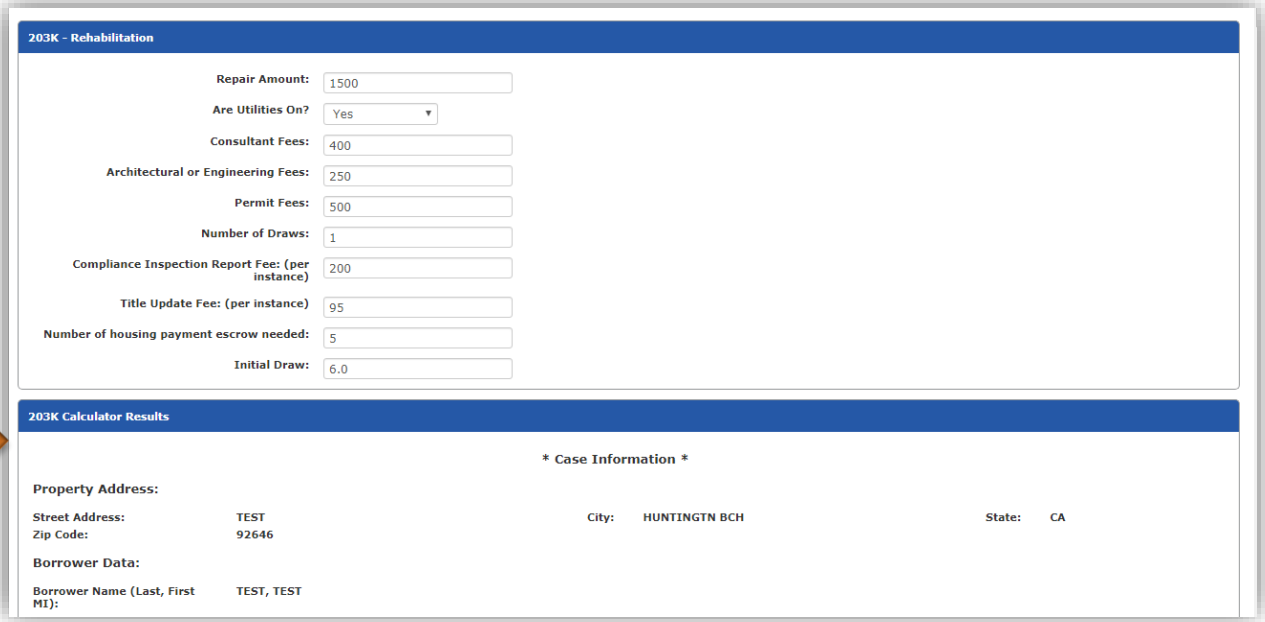
203k Calculator for FHA 203k loans

- 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.





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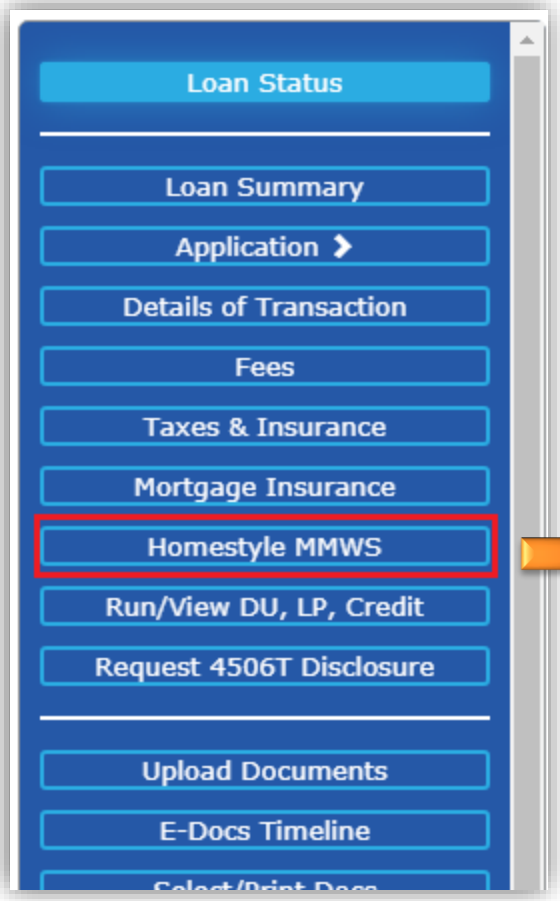
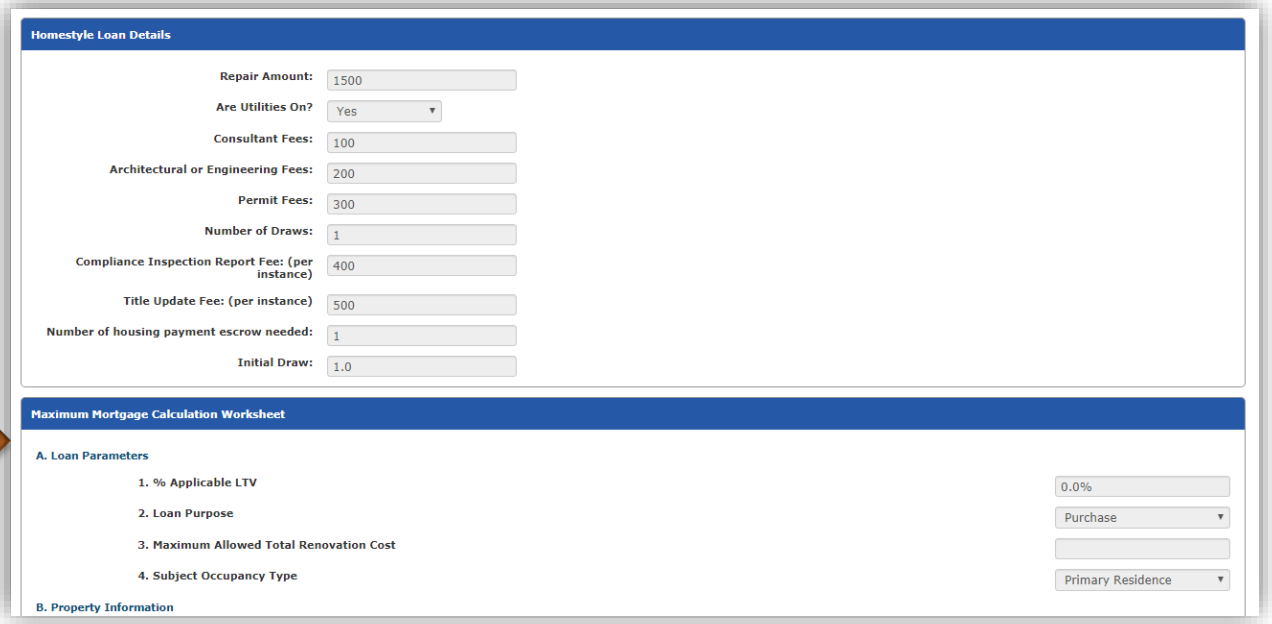
Homestyle MMWS for Homestyle renovation loans

- 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.





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Why Choose Sun West Mortgage?

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.

EQUAL HOUSING OPPORTUNITY

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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.

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