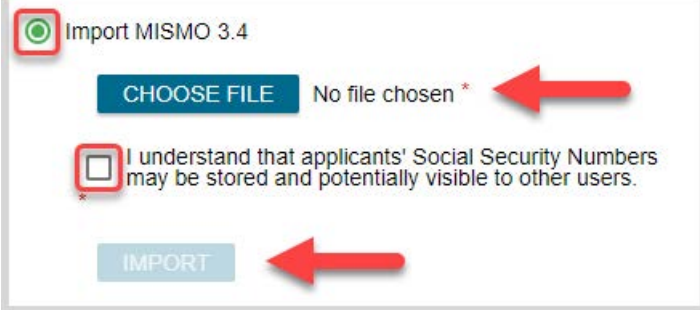
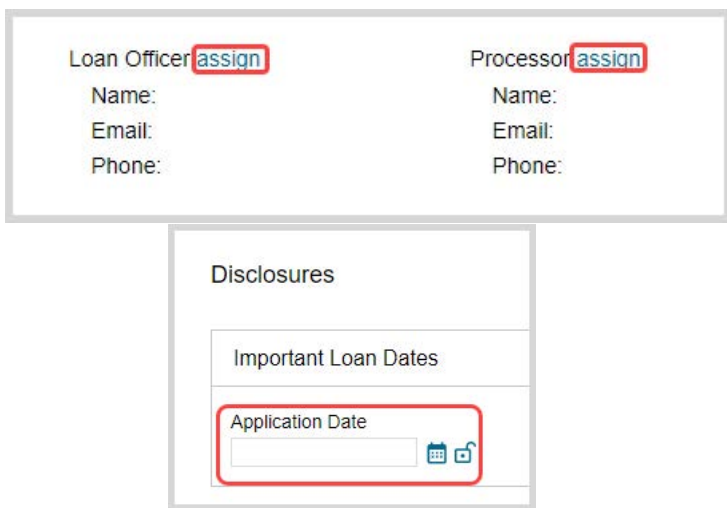


Import Loan



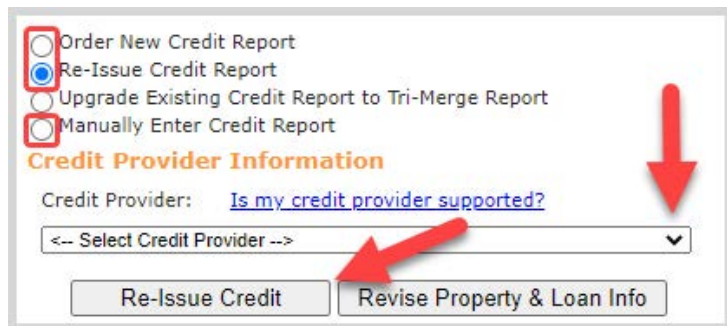
1. Click **Create New Loan**
2. Click **Important loan file**
3. Select Import **MISMO 3.4**
4. **Choose File** to select a MISMO 3.4 file
5. **Check** the box to acknowledge the disclaimer
6. Click **Import**

Validate Agents & Loan Information



1. Click **Status & Agents** Tab
2. Assign the appropriate **LO & Processor**
3. Click **Application Information** Tab
4. Confirm all Info is accurate
5. Click **Save** to confirm any changes
6. Click **Disclosures** Tab
7. Enter **Application Date**
8. Click **Save** to confirm any changes

Validate Credit



1. Click **Pricing** Tab
2. Click **Applications** Tab
3. **Select** an Import Credit Option (Recommended Manually if running DU seamless through Broker Portal)
4. Click **Order/Re-issue/Upgrade/Enter Credit**
5. Complete required information
6. Click **Order/Re-issue/Upgrade/Ente** to save

Register Loan

	RATE	PRICE	PAYMENT
- 30 YR FIXED CONFORMING			
pin register request lock	6.875	103.437	1,642.32
pin register request lock	6.750	103.223	1,621.50
pin register request lock	6.625	103.620	1,600.78
pin register request lock	6.500	103.352	1,580.17

1. Click **Property & Loan Info** Tab to review the Compensation (LPO/BPO), Lock Period, Impounds, etc.
2. Click **PML Options** to review preferred Terms, Amortization, Products, and Payments
3. Click **Run Price My Loan**
4. Find your preferred rate and product
5. Click **Register or Request Pre-Lock**
6. **Check** the box to Agree
7. Click **Confirm**

(Optional) Running DU

Pricing

Submit to DO (Seamless)	DO (Seamless) Credit-only
Submit to DU (Seamless)	Submit to LPA (Seamless)

DU Submission Data Audit ✕

Data audit for DU Submission is successful. Proceed to run DU.

Loan Summary

✔ No errors detected

Tammy Tester 2.0

✔ No errors detected

1. Click **Pricing** Tab
2. Click **Submit to DU (Seamless)**
3. Correct any errors detected
4. Click **Next**
5. Click **Re-Issue an Existing Credit Report** from a credit provider leaving the **Institution & Casefile ID blank**
5. Select your **Credit Agency**
6. Enter your CRA Credentials
7. If you have already made changes to the Liabilities Tab, do not Check Auto-Populate Liabilities from the Credit Report to the 1003
8. Click **Next**
9. Confirm DU Findings, Credit Report, & Auto-Populate Liabilities from the Credit Report to the 1003 to pull the DU info into the loan
10. Click **Update**
11. Click **E-Docs** Tab
12. Locate DU findings in **Document List** section

(Optional) Set Closing Costs

Closing Costs

Borrower-Responsible Closing Costs Non-P&I Housing Expenses Non Borrower-Responsible Closing Costs

C - Services You Can Shop For

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
Closing/Escrow fee	Escrow	\$575.00	borrower	at closing	12/1/2021
Courier/Express Mail Fee	Title	\$0.00	borrower	at closing	12/1/2021
Document preparation fee	Title	\$0.00	borrower	at closing	12/1/2021
Document Preparation Fee Escrow	Escrow	\$0.00	borrower	at closing	12/1/2021
Endorsement Fee	Title	\$0.00	borrower	at closing	12/1/2021
Lender's title insurance	Title	\$550.00	borrower	at closing	12/1/2021
Loan Tie-In Fee	Title	\$0.00	borrower	at closing	12/1/2021
Notary fees	Title	\$0.00	borrower	at closing	12/1/2021
Recording Service Fee	Title	\$0.00	borrower	at closing	12/1/2021
Sub Escrow Fee Title	Title	\$0.00	borrower	at closing	12/1/2021
Wire Transfer Fee Escrow	Escrow	\$0.00	borrower	at closing	12/1/2021
Wire Transfer Fee Title	Title	\$0.00	borrower	at closing	12/1/2021

+

1. Click **Closing Cost** Tab
2. Click Borrower Responsible Closing Costs
3. Enter the **Amount** for All Closing Costs, including but not limited to Appraisal Fee, Credit Report, Closing/Escrow Fee, Lender's Title Insurance, Pest Inspection, Recording Fee, Owner's Title Insurance, and all other applicable fees
4. Click **+** to add an additional fee in Section B, C, E, and H
5. Click **Calculator** next to amount
6. Choose **Flat Fee** to enter an amount
7. Click **Save** to confirm the fee changes

IMPORTANT

1. You can only modify fee **Amounts**
2. You **cannot** modify the fee Amounts for **Section A** or for the **Flood Certification** and **Tax Service Fee** in **Section B**
3. If opted-in to the First American Title Integration, you **cannot** modify any fee Amounts in **Sections C, E, or H**

(Optional) Generate Initial Disclosures

ORDER INITIAL LOAN ESTIMATE

Available Providers

ADD NEW

SELECT FROM CONTACTS

Available Providers	Assign Providers
<p>ADD NEW SELECT FROM CONTACTS</p> <p>Title</p> <p>FIRST AMERICAN TITLE COMPANY 3 FIRST Santa Ana, CA 92707</p> <p>EDIT DELETE</p> <p>Escrow</p> <p>FIRST AMERICAN TITLE COMPANY 3 FIRST Santa Ana, CA 92707</p> <p>EDIT DELETE</p> <p>Escrow</p> <p>FIRST AMERICAN TITLE COMPANY 3 FIRST Santa Ana, CA 92707</p> <p>EDIT DELETE</p>	<p>Escrow Fees ✓</p> <p>Settlement Provider: FIRST AMERICAN TITLE COMP...</p> <p>Title - Closing/Escrow fee Estimated Cost Amt. \$575.00</p> <p>Title - Document Preparation Fee Escrow Estimated Cost Amt. \$0.00</p> <p>Title - Wire Transfer Fee Escrow Estimated Cost Amt. \$0.00</p> <p>Title Fees ✓</p> <p>Settlement Provider: FIRST AMERICAN TITLE COMP...</p> <p>Title - Courier/Express Mail Fee Title Estimated Cost Amt. \$0.00</p> <p>Title - Document preparation fee Estimated Cost Amt. \$0.00</p>

1. Click **Disclosures** Tab
2. Enter **Application Date**
3. Click **Save**
4. Click **Order Initial Loan Estimate**
5. Complete Anti-Steering or Click **Copy from Current Loan** (for LPO)
6. Click **Add New** and add one contact for Title and one for Escrow (Even if they are the one in the same)
7. **Assign** each provider with the **drop down**
8. Click **Next- Request Review**
9. Verify all requirements are met in the **Requirements Checklist**
10. Click **Next – Document Vendor Audit**
11. Verify all **Warnings** do not need correction
12. Click **Next – Order Document Preview**
13. Review the initial disclosures
14. Click **I have reviewed and accept the previewed Initial Disclosure PDF**
15. Click **Next – Complete Request**

Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER **NEXT - DOCUMENT VENDOR AUDIT**

Requirements Checklist

- ✓ [9035] The loan must be registered to order initial disclosure.
- ✓ QM status must be eligible: Please contact Lock Desk to fix any QM errors.
- ✓ Third Party Processing Fee Cannot Exceed \$1500
- ✓ Lender's Title Insurance must not be \$0
- ✓ Interview Date and Application Date must match
- ✓ Today's date must be within two days of the Application Date
- ✓ Borrower has a complete Email Address
- ✓ Primary Borrower has a complete Mailing Address
- ✓ Compliance Risk must be Minimal

Borrower Information

Name	Email
Tammy Tester 2.0	[REDACTED]

Loan Officer Information


Name	NMLS#	License ID	Email	Phone Number
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Upload Docs

Upload Docs | Fax Docs | Document List

SUBMIT TO DOCUMENT CHECK

You may upload up to 12 documents at a time with a total upload size of 100MB.



Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

1 of 12 files selected for upload

File Name	Doc Type *	Description
CREDIT REPORT (4).pdf	[select Doctype]	scan barcodes 0 of 200 characters

UPLOAD DOCS

1. Click **E-docs** Tab
2. Select **Documents or Drag & Drop**
3. Click **[Select DocType]**
4. Choose **Broker Upload**
5. **Choose** the doc label that applies to your upload
6. Click **Upload Docs**
7. Locate documents under **Document List** section

IMPORTANT

You may upload up to **12 documents at a time** with a total upload size of **100MB**.

Do not click on Submit to Document Check

Submit Loan to Document Check

Status	Subject	Latest Comment or Task History Event
Active	Submit: Loan Package Ready for Submission	Opened and assigned by Task System 1/27/2022 4:19 PM PT INSTRUCTIONS: Resolving this task will notify the JMAC submit on desk that this loan is ready for submission. view all
Active	Submit: Cancellation Request	Opened and assigned by Task System 1/27/2022 4:01 PM PT INSTRUCTIONS: Resolving this task will notify JMAC of your intent to cancel this loan. If the LE has been issued, the loan will be cancelled within... view all

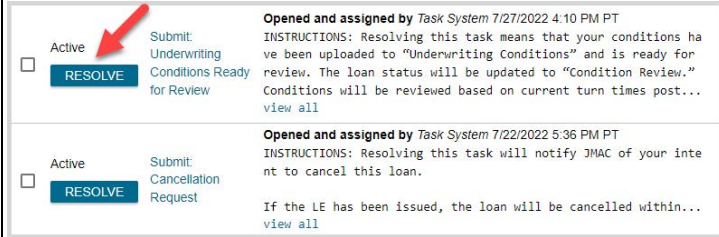
1. **Confirm** Initial Disclosures have been E-signed by all Parties & Entire submission package has been uploaded
2. Click **Tasks** Tab
3. Click **Resolve** next to **Submit: Loan Package for Submission**

IMPORTANT

Only click Resolve next to **Submit: Cancellation Request**, if you intend to **cancel** the file.

Submit Conditions to Condition Review

1. **Confirm** all conditions have been uploaded
2. Click **Tasks** Tab
3. Click **Resolve** next to **Submit: Underwriting Conditions Ready for Review**



Active **RESOLVE** Submit: Underwriting Conditions Ready for Review

Opened and assigned by Task System 7/27/2022 4:10 PM PT
INSTRUCTIONS: Resolving this task means that your conditions have been uploaded to "Underwriting Conditions" and is ready for review. The loan status will be updated to "Condition Review." Conditions will be reviewed based on current turn times post...
[view all](#)

Active **RESOLVE** Submit: Cancellation Request

Opened and assigned by Task System 7/22/2022 5:36 PM PT
INSTRUCTIONS: Resolving this task will notify JMAC of your intent to cancel this loan.
If the LE has been issued, the loan will be cancelled within...
[view all](#)

IMPORTANT

Only click Resolve next to **Submit: Cancellation Request**, if you intend to **cancel** the file.

Submit a Change of Circumstance

1. **Click** link:
<https://help.jmaclending.com/hc/change-of-circumstance-coc-form-12124561.html>
2. **Fill out** Form
3. Click **Submit**

Change of Circumstance (COC) Form

Lender accepted change of circumstance may be subject to underwriter review. Failure to meet program guidelines will require additional redisclosure be sent.

A changed circumstance for purpose of a revised Loan Estimate as defined (§ 1026.19(e)(3)(iv)(A)):

- 1) An extraordinary event beyond the control of any interested party or other unexpected event specific to the consumer or transaction;
- 2) Information specific to the consumer or transaction that the creditor relied upon when providing the Loan Estimate and that was inaccurate or changed after the disclosures were provided;
- 3) New information specific to the consumer or transaction that the creditor did not rely on when providing the Loan Estimate.

General Information

Requester Name * Requester Email *

Loan Number * Borrower Last Name *


Change of Circumstance

Please choose the following reason(s) that changed or was found to be inaccurate after the Loan Estimate was disclosed: *

Loan Amount Appraised Value Program
 Term Sales Price Fees
 Rate Impounds / Escrow Loan Purpose
 Property Type Occupancy Compensation
 Mortgage Insurance Add Borrower Other

Additional Information

Comments

Submit 

Request Lock

	RATE	PRICE	PAYMENT
- 30 YR FIXED CONFORMING			
pin register request lock	6.875	103.437	1,642.32
pin register request lock	6.750	103.223	1,621.50
pin register request lock	6.625	103.620	1,600.78
pin register request lock	6.500	103.352	1,580.17

1. Click **Pricing** Tab
2. Click **Property & Loan Info** Tab to review the Lock Period and Impounds
3. Click **Run Price My Loan**
4. Find your preferred rate
5. Click **Request Lock**
6. **Check** the box to **Agree**
7. Click **Confirm**

Order Appraisal (After Initial Loan Estimate)

Order all VA appraisals through the VA Portal <https://vip.vba.va.gov/portal/VBAH/Home>

Or by emailing a VA Appraisal Order Form <http://www.jmaclending.com/appraisals>

To appraisalorder@jmaclending.com

Order all other appraisals through Mercury:

<https://jmaclendinginc.vmpclient.com/SignIn.asp>

Upload Closing Disclosure Docs

1. Click Edocs page
2. Click Select Doc Type
3. Click Broker Upload
4. Choose TRID Closing Disclosure Docs &
5. Doc Request
6. Browse to select a document
7. Click Add Doc to upload multiple documents
8. Click Upload

Request Initial Closing Disclosure

1. Click Tasks page
2. Click Resolve next to Submit: Closing Disclosures Request