

Wholesale Lender Process



1 Pipeline - Login and navigate to your Role Desk

Company Name

Loans Pipeline Desk

Desk Cabinet Role Desk My Archive

Advanced Search

Production (23) Lock (0) Compliance (0) Condition (9)

Borrower	Loan #	Property Street	City	State	Loan Amount	Loan Type	Loan Purpose	Loan Status	Note Rate	Lock Exp Dat	App Date	Est Close Dat	Appraisal Order#	Appraisal Receive	Message
Ken N Customer	53112	10655 Birch St	Burbank	CA	300,000.00	Conventional	Purchase	Submit to Proce...	5.490		10/29/2...	11/28/2025			
Sam Austin	53108		Savannah	TX	400,000.00	Conventional	Purchase	In Processing	6.000						
Bobby Borrower	53104	1628 University	Richards...	TX	400,000.00	Conventional	Purchase	In Processing	5.990						
David Smith	53097	4657 Margo Ct	Piano	TX	400,000.00	Conventional	Purchase	In Processing	6.990		10/06/2...				
JOHN TEST	53090	1960 COWBOYS ...	Dallas	TX	400,000.00	Conventional	Purchase	In Processing	7.250		08/29/2...	08/29/2025			
William Common	53081	1625 University ...	Richards...	TX	400,000.00	Conventional	Purchase	Approved with ...	6.000						
Barry TEST	53073	9604 Bull Creek ...	Piano	TX	400,000.00	Conventional	Purchase	In Processing	7.125		10/06/2...	09/29/2025			
Janice Smith	53071	14606 Mediterr...	Frisco	TX	400,000.00	Conventional	Purchase	In Processing	7.250		10/04/2...				
Deborah March	53054	14606 Mediterr...	FRISCO	TX	400,000.00	Conventional	Purchase	In Closing	7.000		10/04/2...	08/29/2025			Zip C...
Tracy Adams	53052	1628 University ...	RICHAR...	TX	320,000.00	Conventional	Purchase	In Processing	0.000						Zip C...
Tyler Heaps	53050	14606 Mediterr...	FRISCO	TX	400,000.00	Conventional	Purchase	Resubmitted to ...	7.000		10/10/2...	08/22/2025			Zip C...
Piper Borrower	25070302225...	333 Arbonview Dr	Garland	TX	400,000.00	Conventional	Purchase	Clear to Close	6.000		10/14/2...	11/14/2025			
JOHN PREPARER	25070210114...	1628 University ...	Richards...	TX	240,000.00	Conventional	Purchase	In Closing	7.000						
Mallori Brown	53042	3235 Aerial Dr	FRISCO	TX	400,000.00	Conventional	Purchase	Suspended	6.375		10/05/2...				Zip Com... ...
Michael Ward	53040	4657 Margo Ct	PLANO	TX	400,000.00	Conventional	Purchase	Submit to Proce...	6.500		10/06/2...	07/18/2025			Zip C...
John Smith	53029	14606 Mediterr...	Frisco	TX	400,000.00	Conventional	Purchase	In Processing	6.750		10/07/2...	07/18/2025			Schedule....
Austin Adams	53025	4657 Margo Ct	PLANO	TX	480,000.00	Conventional	Purchase	In Processing	6.500		10/06/2...	07/18/2025			
Tracy Elders	25052312581...	4657 Margo Ct	Piano	TX	450,000.00	Conventional	Purchase	In Processing	0.000		06/29/2...				

2

Pipeline - Find your file, check the box next to it, and select the assign button to assign the file to yourself.

The screenshot shows a web application interface for loan management. At the top, there are navigation tabs: 'Loans', 'Pipeline', and 'Desk'. Below these are sub-tabs: 'Desk', 'Cabinet', 'Role Desk', and 'My Archive'. A search bar with a magnifying glass icon and the text 'Advanced Search' is present. Below the search bar, there are filters for 'Production (23)', 'Lock (0)', 'Compliance (0)', and 'Condition (9)'. The main area is a table with columns: Borrower, Loan #, Property Street, City, State, Loan Amount, Loan Type, Loan Purpose, Loan Status, Note Rate, Lock Exp Dat, App Date, Est Close Dat, Appraisal Ordere, Appraisal Receiv, Message, and Days. The first row is selected, and the 'Assign' button at the bottom left is circled in orange.

Borrower	Loan #	Property Street	City	State	Loan Amount	Loan Type	Loan Purpose	Loan Status	Note Rate	Lock Exp Dat	App Date	Est Close Dat	Appraisal Ordere	Appraisal Receiv	Message	Days
Ken N Customer	53112	10655 Birch St	Burbank	CA	300,000.00	Conventional	Purchase	Submit to Proce...	5.490	10/29/2...	11/28/2025					1
Sam Austin	53108		Savannah	TX	400,000.00	Conventional	Purchase	In Processing	6.000							15
Bobby Borrower	53104	1628 University	Richards...	TX	400,000.00	Conventional	Purchase	In Processing	5.990							20
David Smith	53097	4657 Margo Ct	Plano	TX	400,000.00	Conventional	Purchase	In Processing	6.990	10/06/2...						35
JOHN TEST	53090	1960 COWBOYS ...	Dallas	TX	400,000.00	Conventional	Purchase	In Processing	7.250	08/29/2...	08/29/2025					56
William Common	53081	1625 University ...	Richards...	TX	400,000.00	Conventional	Purchase	Approved with ...	6.000							65
Barry TEST	53073	9604 Bull Creek ...	Plano	TX	400,000.00	Conventional	Purchase	In Processing	7.125	10/06/2...	09/29/2025					65
Janice Smith	53071	14606 Mediterr...	Frisco	TX	400,000.00	Conventional	Purchase	In Processing	7.250	10/04/2...						65
Deborah March	53054	14606 Mediterr...	FRISCO	TX	400,000.00	Conventional	Purchase	In Closing	7.000	10/04/2...	08/29/2025			Zip C...		99
Tracy Adams	53052	1628 University ...	RICHAR...	TX	320,000.00	Conventional	Purchase	In Processing	0.000					Zip C...		106
Tyler Heaps	53050	14606 Mediterr...	FRISCO	TX	400,000.00	Conventional	Purchase	Resubmitted to ...	7.000	10/10/2...	08/22/2025			Zip C...		112
Piper Borrower	25070302225...	333 Arbonview Dr	Garland	TX	400,000.00	Conventional	Purchase	Clear to Close	6.000	10/14/2...	11/14/2025					16
JOHN PREPARER	25070210114...	1628 University ...	Richards...	TX	240,000.00	Conventional	Purchase	In Closing	7.000							118
Mallori Brown	53042	3235 Aerial Dr	FRISCO	TX	400,000.00	Conventional	Purchase	Suspended	6.375	10/05/2...				Zip Com... ..		110
Michael Ward	53040	4657 Margo Ct	PLANO	TX	400,000.00	Conventional	Purchase	Submit to Proce...	6.500	10/06/2...	07/18/2025			Zip C...		124
John Smith	53029	14606 Mediterr...	Frisco	TX	400,000.00	Conventional	Purchase	In Processing	6.750	10/07/2...	07/18/2025				Schedule....	136
Austin Adams	53025	4657 Margo Ct	PLANO	TX	480,000.00	Conventional	Purchase	In Processing	6.500	10/06/2...	07/18/2025					139
Tracy Elders	25052312581...	4657 Margo Ct	Plano	TX	450,000.00	Conventional	Purchase	In Processing	0.000	06/29/2...						139
Melissa Adams	25051906154...	9600 Bull Creek ...	Plano	TX	400,000.00	Conventional	Purchase	Submit to Proce...	6.000							160
Sung N Test1	25051308365...	10655 Birch St	Kapolei	HI	250,000.00	Conventional	Purchase	In Processing	6.000							119
Ken N Customer	25030611205...	10655 Birch St	Kapolei	HI	250,000.00	Conventional	Purchase	In Processing	6.000	07/01/2...						181
Janice Smith	52967				0.00	Conventional	Purchase	In Processing	6.000							202
Quinn Russlock	52957				200,000.00	Conventional	Purchase	In Processing	6.000	03/23/2025	06/30/2...					217

3

Pipeline - Select your name from the list of users and select Assign

The screenshot shows the same loan pipeline interface as above, but with a 'Users' modal window open. The modal has a title bar 'Users' and a list of users. 'Janice Smith' is selected with a radio button. Below the list is a pagination control showing '1' of 10 items. The 'Assign' button at the bottom right of the modal is circled in orange.

User
Janice Smith

4

Pipeline - This will place the file on the users Desk and out of the Departments Desk (Role Desk)

Borrower	Loan #	Property Street	City	State	Loan Amount	Loan Type	Loan Purpose	Loan Status	Note Rate	Lock Exp Date	App Date	Est Close Date	Appraisal Order	Appraisal Receive	Message
<input checked="" type="checkbox"/> Ken N Customer	53112	10655 Birch St	Burbank	CA	300,000.00	Conventional	Purchase	Submit to Proce...	5.490		10/29/2...	11/28/2025			
<input type="checkbox"/> Sam Austin	53108		Savannah	TX	400,000.00	Conventional	Purchase	In Processing	6.000						
<input type="checkbox"/> Bobby Borrower	53104	1628 University	Richards...	TX	400,000.00	Conventional	Purchase	In Processing	5.990						
<input type="checkbox"/> David Smith	53097	4657 Margo Ct	Plano	TX	400,000.00	Conventional	Purchase	In Processing	6.990		10/06/2...				
<input type="checkbox"/> JOHN TEST	53090	1960 COWBOYS ...	Dallas	TX	400,000.00	Conventional	Purchase	In Processing	7.250		08/29/2...	08/29/2025			
<input type="checkbox"/> William Common	53081	1625 University ...	Richards...	TX	400,000.00	Conventional	Purchase	Approved with ...	6.000						
<input type="checkbox"/> Barry TEST	53073	9604 Bull Creek ...	Plano	TX	400,000.00	Conventional	Purchase	In Processing	7.125		10/06/2...	09/29/2025			
<input type="checkbox"/> Janice Smith	53071	14606 Mediterr...	Frisco	TX	400,000.00	Conventional	Purchase	In Processing	7.250		10/04/2...				
<input type="checkbox"/> Deborah March	53054	14606 Mediterr...	FRISCO	TX	400,000.00	Conventional	Purchase	In Closing	7.000		10/04/2...	08/29/2025			Zip C...
<input type="checkbox"/> Tracy Adams	53052	1628 University ...	RICHAR...	TX	320,000.00	Conventional	Purchase	In Processing	0.000						Zip C...
<input type="checkbox"/> Tyler Heaps	53050	14606 Mediterr...	FRISCO	TX	400,000.00	Conventional	Purchase	Resubmitted to ...	7.000		10/10/2...	08/22/2025			Zip C...
<input type="checkbox"/> Piper Borrower	25070302225...	333 Arbonview Dr	Garland	TX	400,000.00	Conventional	Purchase	Clear to Close	6.000		10/14/2...	11/14/2025			
<input type="checkbox"/> JOHN PREPARER	25070210114...	1628 University ...	Richards...	TX	240,000.00	Conventional	Purchase	In Closing	7.000						
<input type="checkbox"/> Mallori Brown	53042	3235 Aerial Dr	FRISCO	TX	400,000.00	Conventional	Purchase	Suspended	6.375		10/05/2...				Zip Com... ..
<input type="checkbox"/> Michael Ward	53040	4657 Margo Ct	PLANO	TX	400,000.00	Conventional	Purchase	Submit to Proce...	6.500		10/06/2...	07/18/2025			Zip C...
<input type="checkbox"/> John Smith	53029	14606 Mediterr...	Frisco	TX	400,000.00	Conventional	Purchase	In Processing	6.750		10/07/2...	07/18/2025			Schedule....
<input type="checkbox"/> Austin Adams	53025	4657 Margo Ct	PLANO	TX	480,000.00	Conventional	Purchase	In Processing	6.500		10/06/2...	07/18/2025			
<input type="checkbox"/> Tracy Elders	25052312581...	4657 Margo Ct	Plano	TX	450,000.00	Conventional	Purchase	In Processing	0.000		06/29/2...				

5

Pipeline - Now select the file you want to begin working on by clicking on the line item (Don't check the box next to the file, just click on the file)

Borrower	Loan #	Property Street	City	State	Loan Amount	Loan Type	Loan Purpose	Loan Status	Note Rate	Lock Exp Date	App Date	Est Close Date	Appraisal Order	Appraisal Receive	Message
<input type="checkbox"/> Ken N Customer	53112	10655 Birch St	Burbank	CA	300,000.00	Conventional	Purchase	Submit to Proce...	5.490		10/29/2...	11/28/2025			
<input type="checkbox"/> Sam Austin	53108		Savannah	TX	400,000.00	Conventional	Purchase	In Processing	6.000						
<input type="checkbox"/> Bobby Borrower	53104	1628 University	Richards...	TX	400,000.00	Conventional	Purchase	In Processing	5.990						
<input type="checkbox"/> David Smith	53097	4657 Margo Ct	Plano	TX	400,000.00	Conventional	Purchase	In Processing	6.990		10/06/2...				
<input type="checkbox"/> JOHN TEST	53090	1960 COWBOYS ...	Dallas	TX	400,000.00	Conventional	Purchase	In Processing	7.250		08/29/2...	08/29/2025			
<input type="checkbox"/> William Common	53081	1625 University ...	Richards...	TX	400,000.00	Conventional	Purchase	Approved with ...	6.000						
<input type="checkbox"/> Barry TEST	53073	9604 Bull Creek ...	Plano	TX	400,000.00	Conventional	Purchase	In Processing	7.125		10/06/2...	09/29/2025			
<input type="checkbox"/> Janice Smith	53071	14606 Mediterr...	Frisco	TX	400,000.00	Conventional	Purchase	In Processing	7.250		10/04/2...				
<input type="checkbox"/> Deborah March	53054	14606 Mediterr...	FRISCO	TX	400,000.00	Conventional	Purchase	In Closing	7.000		10/04/2...	08/29/2025			Zip C...
<input type="checkbox"/> Tracy Adams	53052	1628 University ...	RICHAR...	TX	320,000.00	Conventional	Purchase	In Processing	0.000						Zip C...
<input type="checkbox"/> Tyler Heaps	53050	14606 Mediterr...	FRISCO	TX	400,000.00	Conventional	Purchase	Resubmitted to ...	7.000		10/10/2...	08/22/2025			Zip C...
<input type="checkbox"/> Piper Borrower	25070302225...	333 Arbonview Dr	Garland	TX	400,000.00	Conventional	Purchase	Clear to Close	6.000		10/14/2...	11/14/2025			
<input type="checkbox"/> JOHN PREPARER	25070210114...	1628 University ...	Richards...	TX	240,000.00	Conventional	Purchase	In Closing	7.000						
<input type="checkbox"/> Mallori Brown	53042	3235 Aerial Dr	FRISCO	TX	400,000.00	Conventional	Purchase	Suspended	6.375		10/05/2...				Zip Com... ..
<input type="checkbox"/> Michael Ward	53040	4657 Margo Ct	PLANO	TX	400,000.00	Conventional	Purchase	Submit to Proce...	6.500		10/06/2...	07/18/2025			Zip C...
<input type="checkbox"/> John Smith	53029	14606 Mediterr...	Frisco	TX	400,000.00	Conventional	Purchase	In Processing	6.750		10/07/2...	07/18/2025			Schedule....
<input type="checkbox"/> Austin Adams	53025	4657 Margo Ct	PLANO	TX	480,000.00	Conventional	Purchase	In Processing	6.500		10/06/2...	07/18/2025			
<input type="checkbox"/> Tracy Elders	25052312581...	4657 Margo Ct	Plano	TX	450,000.00	Conventional	Purchase	In Processing	0.000		06/29/2...				

6

Production - Once users are in the loan, navigate to the Send Status screen and select In Processing. The file's current status will now reflect In Processing for all to see.

The screenshot shows the 'Send/Status' interface for a loan. The breadcrumb trail is: Loans > 53112--Ken N Customer, JR > Production > Send/Status. The navigation menu includes: Send/Status, Summary, Borrower, Property, Product & Pricing, Transactions, Verifications, USDA, Loan Transmittal, and FHA.

Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To	Notes
10/29/2025 10:22:33 AM	Janice Smith	- Processor -		Janice Smith	Assigned
10/29/2025 10:21:42 AM	Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
10/23/2025 12:51:52 PM	Broker LO	- Wholesale Broker -		Broker LO	Assigned

Production Status History

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

At the bottom, there are three buttons: 'In Processing' (highlighted with an orange circle), 'Re-submit to Underwriting', and 'Submit to Underwriting*'.

7

Production - Add a note if needed and save

This screenshot shows the same 'Send/Status' interface as above, but with a modal dialog box open. The modal is titled 'Send and Status Notes' and contains a text area with the text 'File received and in Processing'. A 'Save' button is located at the bottom right of the modal and is highlighted with an orange circle.

At the bottom, there are three buttons: 'In Processing', 'Re-submit to Underwriting', and 'Submit to Underwriting*'.

8

Production - The current status is now reflected on the Send Status screen. On this screen you can always view the current status and who currently possesses the file in the "Status" and "Send To" sections.

Janice Smith, - Process

3112—Ken N Customer, JR x ▾ Production ▾ Send/Status ▾

Summary Borrower Property Product & Pricing Transactions Verifications USDA Loan Transmittal FHA Additional Tracking ▾

Send/Assign History

	By	Role	Sent To	Assign To	Notes
AM	Janice Smith	- Processor -		Janice Smith	Assigned
AM	Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
PM	Broker LO	- Wholesale Broker -		Broker LO	Assigned

Status History

	By	Role	Status	Notes
AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
PM	Broker LO	- Wholesale Broker -	PreQual	

Share History

	By	Shared With	Unshared With	Notes
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9 Production - Now users can begin working on the file based on their workflow.

Access screens through our Main Activity Tab

Production - Complete Application data | Lock - Confirm or Manage Locks | Compliance - Issue LE/CD | Conditions - Issue, Clear, Wave, or Submit Conditions | Documents - Manage Documents, Request Documents, Esign, Email | Checklist - Follow a Checklist to stay on task | Interfaces - Run Interfaces (Credit, AUS, Flood, MI, etc) | Messages - Add/Send a message.

The screenshot shows a software interface with a top navigation bar. The 'Production' dropdown menu is open, listing options: Lock, Compliance, Conditions, Documents, Checklist, Interfaces, and Messages. Below the menu, there are three tables: 'Production Send/Assign History', 'Production Status History', and 'Share History'. The 'Production Send/Assign History' table has columns for Action Date/Time and By. The 'Production Status History' table has columns for Action Date/Time, By, Role, Status, and Notes. The 'Share History' table has columns for Action Date/Time, By, Shared With, Unshared With, and Notes.

Action Date/Time	By
10/29/2025 10:22:33 AM	Janice Smith
10/29/2025 10:21:42 AM	Broker LO
10/23/2025 12:51:52 PM	Broker LO

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:30:40 AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

10 Lock - Let's start by confirming the Lock Request.

11

Lock - The first time a role receives a file it will always land on the Role Desk (Departments Desk).

The screenshot shows the 'Role Desk' interface with a table of lock requests. The table has columns: Borrower, Message, Loan Number, Subject Proper, Lock Status, Lock Confirma, Lock Expirati, Committed, and Loan Status. The row for 'Richard Brown' is highlighted. At the bottom, there is a row of buttons: Assign, Unassign, Copy to Sandbox, Share, Unshare, and Copy Borrower Info.

Borrower	Message	Loan Number	Subject Proper	Lock Status	Lock Confirma	Lock Expirati	Committed	Loan Status
<input checked="" type="checkbox"/>	Ken N Custo...	53112	10655 Birch St	Lock Reques...			No	Approved w...
<input type="checkbox"/>	Sam Austin	53108		Lock Reques...			No	In Processing
<input checked="" type="checkbox"/>	Richard Brown	53107	4657 Margo ...	Lock Reques...			No	Submit to P...
<input type="checkbox"/>	Bobby Borro...	53104	1628 Univer...	Lock Reques...			No	In Processing
<input type="checkbox"/>	Piper Borrow...	2507030222...	333 Arbonvie...	Lock Reques...			No	Clear to Close
<input type="checkbox"/>	Darin Garcia	52997	4657 Margo ...	Lock Reques...			No	Approved w...
<input type="checkbox"/>	Russell Strawn	52994	14606 Medit...	Lock Reques...			No	Closed
<input type="checkbox"/>	Janice Smith	WH2025020...	4657 Margo ...	Lock Reques...			No	In Closing
<input type="checkbox"/>	Jane Doe	52897	1123 Home ...	Lock Reques...			No	PreQual
<input type="checkbox"/>	Logan Kerry	52836		Locked/Expi...	07/29/2024	08/13/2024	No	In Closing
<input type="checkbox"/>	Perry McMic...	52705		Locked/Expi...	03/26/2024	04/25/2024	No	In Underwri...

12

Lock - Select the Assign button, find the desired name, and select Assign again.

The screenshot shows the 'Role Desk' interface with a 'Users' dialog box open. The dialog box has a search bar, a list of users with 'Janice Smith' selected, and an 'Assign' button at the bottom. The background table is dimmed.

User
<input checked="" type="radio"/> Janice Smith

13

Lock - The loan is now on their personal desk. Click on the desired loan/line item to access the loan.

The screenshot shows the 'Loans' section of the system. The user is logged in as 'Janice Smith, - Lock Desk'. The navigation bar includes 'Loans', 'Pipeline', and 'Desk'. Below the navigation, there are tabs for 'Desk', 'Cabinet', 'Role Desk', and 'Role Cabinet'. A search bar is present with a search icon and the text 'Advanced Search'. The main content area displays a table with the following data:

Borrower	Loan #	Loan Status	Lock Status	Note Rate	Lock Exp Date	Lock Confirmation	Committed	Program Name	Group Name	Loan Amount	Lien	Loan Type	Loan Purpose	Property Street
<input type="checkbox"/> Ken N Customer	53112	Approved with Co...	Lock Request...	5.490			No			300,000.00		Conventional	Purchase	10655 Birch St
<input type="checkbox"/> Darin Garcia	52997	Approved with Co...	Lock Request...	6.750			No			400,000.00		Conventional	Purchase	4657 Margo Ct

At the bottom of the table, there are navigation controls: '1' (page number), '100' (rows per page), and arrows for navigation. Below the table, there are several action buttons: 'Assign', 'Unassign', 'Copy to Sandbox', 'Share', 'Unshare', and 'Copy Borrower Info'.

14

Lock - Navigate to the Confirm screen.

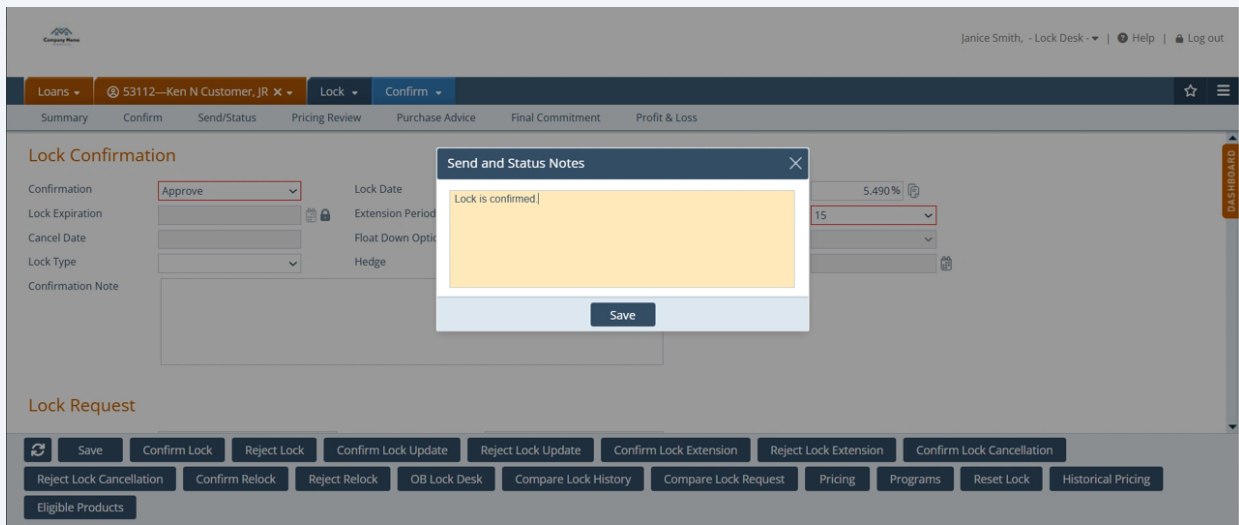
Choose to Approve or Reject the lock by selecting the Confirmation dropdown and the corresponding action buttons.

The screenshot shows the 'Lock Confirmation' screen. The user is logged in as 'Janice Smith, - Lock Desk'. The navigation bar includes 'Loans', '53112—Ken N Customer, JR', 'Lock', and 'Confirm'. Below the navigation, there are tabs for 'Summary', 'Confirm', 'Send/Status', 'Pricing Review', 'Purchase Advice', 'Final Commitment', and 'Profit & Loss'. The main content area displays the 'Lock Confirmation' form with the following fields:

- Confirmation: **Approve** (dropdown menu)
- Lock Expiration: [Text input]
- Cancel Date: [Text input]
- Lock Type: [Dropdown menu]
- Confirmation Note: [Text area]
- Lock Date: [Text input]
- Extension Period: [Dropdown menu]
- Float Down Option:
- Hedge:
- Confirmed Lock Rate: 5.490% (text input)
- Lock Period: 15 (text input)
- Cancel Reason: [Dropdown menu]
- Float Down Date: [Text input]

At the bottom of the form, there are several action buttons: 'Save', 'Confirm Lock', 'Reject Lock', 'Confirm Lock Update', 'Reject Lock Update', 'Confirm Lock Extension', 'Reject Lock Extension', 'Confirm Lock Cancellation', 'Reject Lock Cancellation', 'Confirm Relock', 'Reject Relock', 'OB Lock Desk', 'Compare Lock History', 'Compare Lock Request', 'Pricing', 'Programs', 'Reset Lock', and 'Historical Pricing'. There is also an 'Eligible Products' button.

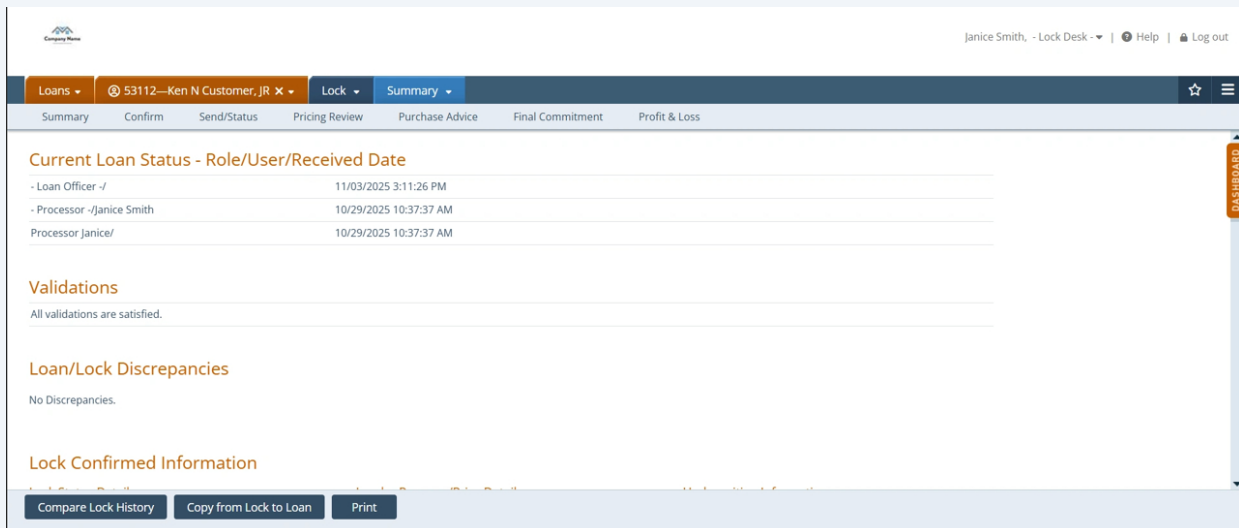
15 Lock - Enter any necessary notes and save



The screenshot shows the 'Lock Confirmation' screen in a web application. A modal dialog box titled 'Send and Status Notes' is open in the center, containing a text area with the text 'Lock is confirmed' and a 'Save' button. The background screen shows various fields for lock confirmation, including 'Confirmation' (set to 'Approve'), 'Lock Date', 'Lock Expiration', 'Cancel Date', 'Lock Type', and 'Confirmation Note'. Below the form is a 'Lock Request' section with a row of buttons: Save, Confirm Lock, Reject Lock, Confirm Lock Update, Reject Lock Update, Confirm Lock Extension, Reject Lock Extension, Confirm Lock Cancellation, Reject Lock Cancellation, Confirm Relock, Reject Relock, OB Lock Desk, Compare Lock History, Compare Lock Request, Pricing, Programs, Reset Lock, and Historical Pricing. A 'DASHBOARD' label is visible on the right side of the screen.

16 Lock - Navigate to the Summary screen to verify any Loan/Lock Discrepancies.

Note - If it shows No Discrepancies then proceed in your workflow. If there are discrepancies listed, press the Copy from Lock to Loan button to overwrite and update the discrepancies.



The screenshot shows the 'Summary' screen in the web application. The top navigation bar includes 'Loans', '53112—Ken N Customer, JR', 'Lock', and 'Summary'. The main content area is divided into several sections: 'Current Loan Status - Role/User/Received Date' with a table of roles and dates, 'Validations' (All validations are satisfied), 'Loan/Lock Discrepancies' (No Discrepancies), and 'Lock Confirmed Information'. At the bottom, there are buttons for 'Compare Lock History', 'Copy from Lock to Loan', and 'Print'. A 'DASHBOARD' label is visible on the right side of the screen.

Role/User	Received Date
- Loan Officer -/	11/03/2025 3:11:26 PM
- Processor -/Janice Smith	10/29/2025 10:37:37 AM
Processor Janice/	10/29/2025 10:37:37 AM

17

Lock - Navigate to the Send Status screen to verify the current status and the current movement of the file. The Lock is now Confirmed.

Company Name | Janice Smith, - Lock Desk - | Help | Log out

Loans | 53112—Ken N Customer_JR | Lock | **Send/Status** | Summary | Confirm | Send/Status | Pricing Review | Purchase Advice | Final Commitment | Profit & Loss

Lock Validation

All validations are satisfied.

Lock Send History

Action Date/Time	By	Role	Sent To	Notes
11/03/2025 3:11:26 PM	Janice Smith	- Lock Desk -	- Loan Officer -	Lock is confirmed.
10/29/2025 9:21:11 AM	Broker LO	- Wholesale Broker -	- Lock Desk -	Please lock asap

Lock Status History

Action Date/Time	By	Role	Status	Notes
11/03/2025 3:11:24 PM	Janice Smith	- Lock Desk -	Lock Confirmed	Lock is confirmed.
10/29/2025 10:21:09 AM	Broker LO	- Wholesale Broker -	Lock Requested	Please lock asap
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	Not Locked	

18

Production - When all other processing of the loan is complete and the file is ready for Underwriting, navigate back to the Send Status screen and press Submit to Underwriting.

10/29/2025 10:21:42 AM	Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
10/23/2025 12:51:52 PM	Broker LO	- Wholesale Broker -		Broker LO	Assigned

Production Status History

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:30:40 AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

In Processing | Re-submit to Underwriting | **Submit to Underwriting***

19

Production - Add any necessary notes and save. The file is now submitted to the Underwriter for review.

The screenshot shows a 'Send and Status Notes' dialog box overlaid on a table. The dialog box has a title bar with a close button (X) and contains a text area with the text 'file is ready to submit for underwriting approval'. Below the text area is a 'Save' button, which is circled in orange. The background table has columns: By, Role, Sent To, Assign To, and Notes. It lists three entries where Janice Smith and Broker LO are involved in assigning tasks.

By	Role	Sent To	Assign To	Notes
M Janice Smith	- Processor -		Janice Smith	Assigned
M Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
M Broker LO	- Wholesale Broker -		Broker LO	Assigned

20

Pipeline - Underwriter - The Underwriter will login and find the file on the Role Desk (Departments Desk)

The screenshot shows a web application interface with a navigation bar containing 'Loans', 'Pipeline', and 'Role Desk' (highlighted in orange). Below the navigation bar are tabs for 'Desk', 'Cabinet', 'Role Desk', and 'My Archive'. A search bar is present with a search icon and the text 'Advanced Search'. Below the search bar is a section titled 'Production (13)' containing a table of loan records. The table has columns: Underwriter, Borrower, Loan Number, Subject Property, Loan Amount, Loan Type, Loan Purpose, Loan Status, Note Rate, Lock Exp Date, and Message. The table lists 13 rows of loan data with various statuses like 'Submit to Underwriting', 'In Underwriting', and 'Approved with Conditions'.

Underwriter	Borrower	Loan Number	Subject Property	Loan Amount	Loan Type	Loan Purpose	Loan Status	Note Rate	Lock Exp Date	Message
	Ken N Customer	53112	10655 Birch St	300,000.00	Conventional	Purchase	Submit to Underwriting	5.490		
	Bobby Ewing	25070304165...		400,000.00	Conventional	Purchase	Submit to Underwriting	6.000		
	JOHN BORROWER	53023	1960 COWBOYS D...	400,000.00	Conventional	Purchase	Submit to Underwriting	6.000		
	Bobby Day	25051404181...	4657 Margo Ct	240,000.00	Conventional	Purchase	In Underwriting	7.000		
	Austin Richards	53001	4657 Margo Ct	400,000.00	Conventional	Purchase	In Underwriting	6.625		
Janice Smith	Darin Garcia	52997	4657 Margo Ct	400,000.00	Conventional	Purchase	Approved with Conditions	6.750		
Janice Smith	Janice Smith	52989	4657 Margo Ct	400,000.00	Conventional	Purchase	Resubmitted to Underw...	6.490		
	Donnie Ewing	52926	3500 Maple Ave	400,000.00	Conventional	Purchase	In Underwriting	7.000		
Jeff Davis	Isabel Foster	52710		0.00	Conventional	Purchase	Approved with Conditions	0.000		
	Teresa Wentworth	52709		0.00			Submit to Underwriting	0.000		
	Stacy Mack	52707		0.00			Submit to Underwriting	0.000		
	Perry McMichal	52705		400,000.00	Conventional	Purchase	In Underwriting	7.000	04/25/2024	
	Lou Sorroeken	52700		400,000.00	Conventional	Purchase	In Underwriting	6.000		

21

Pipeline - Select the checkbox next to the file you want to access, then select the Assign button.

<input type="checkbox"/>	Underwriter	Borrower	Loan Number	Subject Property	Loan Amount	Loan Type	Loan Purpose	Loan Status	Note Rate	Lock Exp Date	Message	
<input checked="" type="checkbox"/>		Ken N Customer	53112	10655 Birch St	300,000.00	Conventional	Purchase	Submit to Underwriting	5.490			
<input type="checkbox"/>		Bobby Ewing	25070304165...		400,000.00	Conventional	Purchase	Submit to Underwriting	6.000			
<input type="checkbox"/>		JOHN BORROWER	53023	1960 COWBOYS D...	400,000.00	Conventional	Purchase	Submit to Underwriting	6.000			
<input type="checkbox"/>		Bobby Day	25051404181...	4657 Margo Ct	240,000.00	Conventional	Purchase	In Underwriting	7.000			
<input type="checkbox"/>		Austin Richards	53001	4657 Margo Ct	400,000.00	Conventional	Purchase	In Underwriting	6.625			
<input type="checkbox"/>	Janice Smith	Darin Garcia	52997	4657 Margo Ct	400,000.00	Conventional	Purchase	Approved with Conditions	6.750			
<input type="checkbox"/>	Janice Smith	Janice Smith	52989	4657 Margo Ct	400,000.00	Conventional	Purchase	Resubmitted to Underw...	6.490			
<input type="checkbox"/>		Donnie Ewing	52926	3500 Maple Ave	400,000.00	Conventional	Purchase	In Underwriting	7.000			
<input type="checkbox"/>	Jeff Davis	Isabel Foster	52710		0.00	Conventional	Purchase	Approved with Conditions	0.000			
<input type="checkbox"/>		Teresa Wentworth	52709		0.00			Submit to Underwriting	0.000			
<input type="checkbox"/>		Stacy Mack	52707		0.00			Submit to Underwriting	0.000			
<input type="checkbox"/>		Perry McMichal	52705		400,000.00	Conventional	Purchase	In Underwriting	7.000	04/25/2024		
<input type="checkbox"/>		Lou Sorroken	52700		400,000.00	Conventional	Purchase	In Underwriting	6.000			

22

Pipeline - Find your name in the list of users and select the Assign button again to move the file to your personal desk.

	Loan Number	Subject Property	Loan Amount	Loan Type	Loan Purpose	Loan Status	Note Rate	Lock Exp Date	Message	
Customer	53112	10655 Birch St	300,000.00	Conventional	Purchase	Submit to Underwriting	5.490			
Ewing	25070304165...		400,000.00	Conventional	Purchase	Submit to Underwriting	6.000			
BORROWER	53023	1960 COWBOYS D...	400,000.00	Conventional	Purchase	Submit to Underwriting	6.000			
Day	25051404181...	4657 Margo Ct	240,000.00	Conventional	Purchase	In Underwriting	7.000			
Richards	53001	4657 Margo Ct	400,000.00	Conventional	Purchase	In Underwriting	6.625			
Garcia	52997	4657 Margo Ct	400,000.00	Conventional	Purchase	Approved with Conditions	6.750			
Smith	52989	4657 Margo Ct	400,000.00	Conventional	Purchase	Resubmitted to Underw...	6.490			
Ewing	52926	3500 Maple Ave	400,000.00	Conventional	Purchase	In Underwriting	7.000			
Foster	52710		0.00	Conventional	Purchase	Approved with Conditions	0.000			
Wentworth	52709		0.00			Submit to Underwriting	0.000			
Mack	52707		0.00			Submit to Underwriting	0.000			
Michal	52705		400,000.00	Conventional	Purchase	In Underwriting	7.000	04/25/2024		
Sorroken	52700		400,000.00	Conventional	Purchase	In Underwriting	6.000			

Users ✕

User

Janice Smith

23 Pipeline - The file is now on your desk and in your possession

Company Name

Loans Pipeline Role Desk

Desk Cabinet Role Desk My Archive

Advanced Search

Production (13)

Underwriter	Borrower	Loan Number	Subject Property	Loan Amount	Loan Type	Loan Purpose	Loan Status	Note Rate	Lock Exp Date	Message
	Ken N Customer	53112	10655 Birch St	300,000.00	Conventional	Purchase	Submit to Underwriting	5.490		
	Bobby Ewing	25070304165...		400,000.00	Conventional	Purchase	Submit to Underwriting	6.000		
	JOHN BORROWER	53023	1960 COWBOYS D...	400,000.00	Conventional	Purchase	Submit to Underwriting	6.000		
	Bobby Day	25051404181...	4657 Margo Ct	240,000.00	Conventional	Purchase	In Underwriting	7.000		
	Austin Richards	53001	4657 Margo Ct	400,000.00	Conventional	Purchase	In Underwriting	6.625		
	Janice Smith	Darin Garcia	52997	4657 Margo Ct	400,000.00	Conventional	Purchase	Approved with Conditions	6.750	
	Janice Smith	Janice Smith	52989	4657 Margo Ct	400,000.00	Conventional	Purchase	Resubmitted to Underw...	6.490	
	Donnie Ewing	52926	3500 Maple Ave	400,000.00	Conventional	Purchase	In Underwriting	7.000		
	Jeff Davis	Isabel Foster	52710		0.00	Conventional	Purchase	Approved with Conditions	0.000	
	Teresa Wentworth	52709			0.00		Submit to Underwriting	0.000		
	Stacy Mack	52707			0.00		Submit to Underwriting	0.000		
	Perry McMichal	52705		400,000.00	Conventional	Purchase	In Underwriting	7.000	04/25/2024	
	Lou Sorroken	52700		400,000.00	Conventional	Purchase	In Underwriting	6.000		

1 100

24 Pipeline - Click on the desired loan/line item to access the loan

Company Name

Loans Pipeline Desk

Desk Cabinet Role Desk My Archive

Advanced Search

Production (6) Lock (0) Compliance (0) Condition (8)

Borrower	Loan #	Property Street	City	State	Loan Amount	Loan Type	Loan Purpose	Loan Status	Decision	Decision Date	Approval Exp Di	App Date	Est Close Dat	Note Rate	Lock Exp Dat	Message
Ken N Custo...	53112	10655 Birch St	Burbank	CA	300,000.00	Conventio...	Purchase	Submit to Underw...				10/29/2...	11/28/2025	5.490		
Bobby Day	2505...	4657 Margo Ct	Piano	TX	240,000.00	Conventio...	Purchase	In Underwriting				05/14/2...		7.000		
Austin Richar...	53001	4657 Margo Ct	Frisco	TX	400,000.00	Conventio...	Purchase	In Underwriting						6.625		
Darin Garcia	52997	4657 Margo Ct	PLANO	TX	400,000.00	Conventio...	Purchase	Approved with con...		04/23/2025		04/23/2...	05/16/2025	6.750		
Janice Smith	52989	4657 Margo Ct	Piano	TX	400,000.00	Conventio...	Purchase	Resubmitted to Un...	Approved with con...	03/31/2025		03/31/2...	04/18/2025	6.490		
Donnie Ewing	52926	3500 Maple A...	Dallas	TX	400,000.00	Conventio...	Purchase	In Underwriting				01/31/2...		7.000		

1 100

25

Production - Underwriter - Once in the file, select In Underwriting to status the file and let other users know the file is in Underwriting review.

Loans ▾ 53112--Ken N Customer, JR ✕ ▾ Production ▾ Send/Status ▾

Send/Status Underwriting Appraisals Verifications Loan Transmittal Borrower Property Product & Pricing Transactions HMDA/NMIS/Adver... Additional Tracking ▾

Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To	Notes
10/29/2025 10:33:38 AM	Janice Smith	- Underwriter -		Janice Smith	Assigned
10/29/2025 10:33:03 AM	Janice Smith	- Processor -	- Underwriter -		file is ready to submit for und...
10/29/2025 10:22:33 AM	Janice Smith	- Processor -		Janice Smith	Assigned
10/29/2025 10:21:42 AM	Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
10/23/2025 12:51:52 PM	Broker LO	- Wholesale Broker -		Broker LO	Assigned

Production Status History

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:32:59 AM	Janice Smith	- Processor -	Submit to Underwriting	file is ready to submit for underwrit...
10/29/2025 10:30:40 AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

In Underwriting Approved w/Conditions* Clear to Close* Suspend* Cancel* Withdrawn* Denied*

26

Pipeline - Now you can begin working on the file based on your workflow. Access screens through our Main Activity Tab where users can:

Production - Complete Application data | Lock - Confirm or Manage Locks | Compliance - Issue LE/CD | Conditions - Issue, Clear, Wave, or Submit Conditions | Documents - Manage Documents, Request Documents, Esign, Email | Checklist - Follow a Checklist to stay on task | Interfaces - Run Interfaces (Credit, AUS, Flood, MI, etc) | Messages - Add/Send a message.

The screenshot shows a software interface with a top navigation bar. The 'Production' dropdown menu is open, showing options: Lock, Compliance, Conditions, Documents, Checklist, Interfaces, and Messages. Below the menu are three tables:

Production Send/Assign History

Action Date/Time	By
10/29/2025 10:33:38 AM	Janice Smith
10/29/2025 10:33:03 AM	Janice Smith
10/29/2025 10:22:33 AM	Janice Smith
10/29/2025 10:21:42 AM	Broker LO
10/23/2025 12:51:52 PM	Broker LO

Production Status History

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:32:59 AM	Janice Smith	- Processor -	Submit to Underwriting	file is ready to submit for underwrit...
10/29/2025 10:30:40 AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

27

Conditions - Access the Conditions workflow to Issue, Clear, Waive, or Submit conditions.

The screenshot shows a software interface with a navigation bar at the top. The 'Production' menu is open, and the 'Send/Status' sub-menu is selected. The 'Conditions' option is highlighted, and a dropdown menu is visible with 'My Conditions' selected. Below the navigation bar, there are three main sections: 'Production Send/Assign History', 'Production Status History', and 'Share History'. Each section contains a table with columns for 'Action Date/Time', 'By', and 'Notes'.

Production Send/Assign History

Action Date/Time	By	Assign To	Notes
10/29/2025 10:37:37 AM	Janice Smith	processor -	Loan is clear to close
10/29/2025 10:33:38 AM	Janice Smith	Janice Smith	Assigned
10/29/2025 10:33:03 AM	Janice Smith	- Underwriter -	file is ready to submit for und...
10/29/2025 10:22:33 AM	Janice Smith	Janice Smith	Assigned
10/29/2025 10:21:42 AM	Broker LO	- Processor -	Loan is ready for registration.
10/23/2025 12:51:52 PM	Broker LO	- Wholesale Broker -	Broker LO Assigned

Production Status History

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:40:14 AM	Janice Smith	Processor/Janice	Approved with Conditions	Loan Approved by Underwriting.
10/29/2025 10:37:27 AM	Janice Smith	- Underwriter -	Clear to Close	Loan is clear to close Loan Approved...
10/29/2025 10:32:59 AM	Janice Smith	- Processor -	Submit to Underwriting	file is ready to submit for underwriti...
10/29/2025 10:30:40 AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

28 Conditions - Select from the available options to pull in Conditions

LSC Conditions - One click will pull in Conditions through our Interfaces with our Sister company Loan Scorecard

Set Defaults - Will pull in conditions that are marked as default conditions (Driver's License, Paystubs, Bank Statements, W2's, etc..)

Pick - Select from a list of all available conditions

Add - Add a condition at anytime

Store Conditions - Will store conditions in the order they are currently in

The screenshot shows a web application interface for 'My Conditions'. At the top, there is a navigation bar with 'Loans' and '53112—Ken N Customer, JR x' on the left, and 'Conditions' and 'My Conditions' on the right. Below the navigation bar, the page title is 'My Conditions'. There is a search bar with a magnifying glass icon and a 'Show Full Description' checkbox. Below the search bar is a table with the following columns: Type, Description, Status, Date/Time, Issued To, Issued Date/Time, Issuer, Cleared Date/Time, Cleared By, Clearer, Days, and Attached. The table is currently empty, with the text 'No records available.' displayed below it. At the bottom of the interface, there is a toolbar with several buttons: 'Save', 'LSC Conditions', 'Set Defaults', 'Pick', 'Add', and 'Store Condition List'. The 'LSC Conditions', 'Set Defaults', 'Pick', 'Add', and 'Store Condition List' buttons are highlighted with an orange border.

29

Conditions - To work your Conditions, select the checkbox to the left of the condition(s) and action buttons will appear.

<input type="checkbox"/>	Type	Category	Description	Status	Date/Time	Issued To	Issued Date/Time	Issuer	Cleared Date/Time	Cleared By	Clearer
<input checked="" type="checkbox"/>	PTD	Assets	401K Statement	New	10/29/2025 10:50:34 AM	- Wholesale Broker -					
<input type="checkbox"/>	PTD	Assets	2 Months Bank State...	New	10/29/2025 10:50:34 AM	- Wholesale Broker -					
<input type="checkbox"/>	PTD	Income	Most Recent Paystub	New	10/29/2025 10:50:34 AM	- Processor -					
<input type="checkbox"/>	PTD	Income	Paystub	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTD	Assets	401K statement	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTF	Assets	Gift Letter	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTD	Income	Tax return (Form 104...	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	AUS	Income	VOE	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTC	Insurance	Homeowner Insuran...	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	AUS	Income	W2	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	Investor	Credit Approval / Unde...	Compliance Agreee...	New	10/29/2025 10:50:27 AM	Compliance Manager&...					
<input type="checkbox"/>	Investor	Credit Approval / Unde...	Loan Sale Agreement	New	10/29/2025 10:50:27 AM	- Closer/Funder -					
<input type="checkbox"/>	PTC	Appraisal	Appraisal	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTC	Credit	Letter of Explanation ...	New	10/29/2025 10:50:27 AM	- Processor -					

Save Delete LSC Conditions Set Defaults Pick Add Issue Clear Waive Move Up Move Down Store Condition List

30

Conditions - Select the necessary action button based on the task you need to complete

Loans 53112—Ken N Customer, JR Conditions My Conditions

My Conditions

Show Full Description

<input type="checkbox"/>	Type	Category	Description	Status	Date/Time	Issued To	Issued Date/Time	Issuer	Cleared Date/Time	Cleared By	Clearer
<input checked="" type="checkbox"/>	PTD	Assets	401K Statement	New	10/29/2025 10:50:34 AM	- Wholesale Broker -					
<input checked="" type="checkbox"/>	PTD	Assets	2 Months Bank State...	New	10/29/2025 10:50:34 AM	- Wholesale Broker -					
<input type="checkbox"/>	PTD	Income	Most Recent Paystub	New	10/29/2025 10:50:34 AM	- Processor -					
<input type="checkbox"/>	PTD	Income	Paystub	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTD	Assets	401K statement	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTF	Assets	Gift Letter	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTD	Income	Tax return (Form 104...	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	AUS	Income	VOE	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTC	Insurance	Homeowner Insuran...	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	AUS	Income	W2	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	Investor	Credit Approval / Unde...	Compliance Agreee...	New	10/29/2025 10:50:27 AM	Compliance Manager&...					
<input type="checkbox"/>	Investor	Credit Approval / Unde...	Loan Sale Agreement	New	10/29/2025 10:50:27 AM	- Closer/Funder -					
<input type="checkbox"/>	PTC	Appraisal	Appraisal	New	10/29/2025 10:50:27 AM	- Processor -					
<input type="checkbox"/>	PTC	Credit	Letter of Explanation ...	New	10/29/2025 10:50:27 AM	- Processor -					

Save Delete LSC Conditions Set Defaults Pick Add Issue Clear Waive Move Up Move Down Store Condition List

31

Conditions - A status message will appear at the bottom alerting you of the status of the condition(s). Also, the Status, Date/Time, and Issue To/Issuer sections will also be updated with new information.

The screenshot shows the 'My Conditions' page in a web application. At the top, there is a navigation bar with 'Loans' and '53112—Ken N Customer, JR'. Below this is a sub-navigation bar with 'Conditions' and 'My Conditions'. The main area contains a table with columns: Type, Category, Description, Status, Date/Time, Issued To, Issued Date/Time, Issuer, Cleared Date/Time, Cleared By, and Cleared. Two rows are highlighted with an orange box, showing 'Issued' status. At the bottom of the page, a yellow banner displays the message 'Condition(s) has been issued.' Below the banner are buttons for 'Save', 'LSC Conditions', 'Set Defaults', 'Pick', 'Add', and 'Store Condition List'.

Type	Category	Description	Status	Date/Time	Issued To	Issued Date/Time	Issuer	Cleared Date/Time	Cleared By	Cleared
PTD	Assets	401K Statement	Issued	10/29/2025 10:50:53 AM	- Wholesale Broker -	10/29/2025 10:50:53 AM	- Underwriter -			
PTD	Assets	2 Months Bank Stata...	Issued	10/29/2025 10:50:53 AM	- Wholesale Broker -	10/29/2025 10:50:53 AM	- Underwriter -			
PTD	Income	Most Recent Paystub	New	10/29/2025 10:50:34 AM	- Processor -					
PTD	Income	Paystub	New	10/29/2025 10:50:27 AM	- Processor -					
PTD	Assets	401K statement	New	10/29/2025 10:50:27 AM	- Processor -					
PTF	Assets	Gift Letter	New	10/29/2025 10:50:27 AM	- Processor -					
PTD	Income	Tax return (Form 104...	New	10/29/2025 10:50:27 AM	- Processor -					
AUS	Income	VOE	New	10/29/2025 10:50:27 AM	- Processor -					
PTC	Insurance	Homeowner Insuran...	New	10/29/2025 10:50:27 AM	- Processor -					
AUS	Income	W2	New	10/29/2025 10:50:27 AM	- Processor -					
Investor	Credit Approval / Unde...	Compliance Agree...	New	10/29/2025 10:50:27 AM	Compliance Manager&...					
Investor	Credit Approval / Unde...	Loan Sale Agreement	New	10/29/2025 10:50:27 AM	- Closer/Funder -					
PTC	Appraisal	Appraisal	New	10/29/2025 10:50:27 AM	- Processor -					
PTC	Credit	Letter of Explanation ...	New	10/29/2025 10:50:27 AM	- Processor -					

32

Documents - To navigate to Documents, access the main activity tab and select Documents.

The screenshot shows the 'My Conditions' page with a dropdown menu open over the 'Documents' option. The menu includes 'Production', 'Lock', 'Compliance', 'Conditions', 'Documents', 'Checklist', 'Interfaces', and 'Messages'. The 'Documents' option is highlighted, and a sub-menu is visible with 'List', 'Pending Deleted', and 'Summary'. The background table is the same as in the previous screenshot.

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Documents - Here you can add documents from your computer, from our library, request documents from the borrower, add a package, add a placeholder (to request a document)

Janice Smith, - Processor - | Help | Log out

Loans | 53112—Ken N Customer, JR | Documents | List

List | Pending | Deleted | Summary

Search: [] Show Full Description Show Active Only Show All Template

Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time	Review Date & Time
No records available.									

+ File Drop Zone or Click to Upload

Save Add from Computer Add from Library Request Add Package Placeholder

34

Documents - Templates can also be pulled in via the Template dropdown.

Janice Smith, - Underwriter - | Help | Log out

Documents | List

Deleted | Summary

Search: [] Show Full Description Show Active Only Show All Template Borrower Docs - Conve...

Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time	Review Date & Time	Due Date	Document Date
Form	Credit Score I...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Form	Borrower Sig...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Borrower	Drivers License		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Assets	Gift Letter - B...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Credit	Credit Report		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Form	Pre-Approval ...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Processing	Loan Applicat...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Income	Tax Return		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Income	Pay Stub		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Income	IRS W2		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Credit Appro...	Automated U...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
Assets	Bank Statem...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM			
			Broker LO	Uploaded	10/23/2025 12:53:58 PM	10/23/2025 12:53:58 PM			

35 Documents - Choose from 2 options for your Template

Sort Only - Pulls in just the document order

Add Placeholders - Pulls in the document order and adds "Placeholders" which are shown in red and indicate that the item is needed.

The screenshot shows a document management interface with a table of documents. A 'Template' dialog box is open, allowing the user to choose between 'Sort Only' and 'Add Placeholders'. The table contains the following data:

Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time	Review Date & Time
Teams Background 1	Ken N Customer JR				Broker LO	Uploaded	10/29/2025 10:19:25 AM	10/29/2025 10:19:22 AM	
Credit Score Information Disclosure		Form	Credit Score I...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Borrower Signature Authorization ...		Form	Borrower Sig...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Drivers License		Borrower	Drivers License		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Gift Letter - Borrower		Assets	Gift Letter - B...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Credit Report		Credit	Credit Report		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Pre-Approval Letter		Form	Pre-Approval ...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Loan Application		Processing	Loan Applicat...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Tax Return		Income	Tax Return		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Pay Stub		Income	Pay Stub		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
IRS W2		Income	IRS W2		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Automated Underwriting Feedback		Credit Appro...	Automated U...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Bank Statement		Assets	Bank Statem...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Customer Characteristics (1)	Ken N Customer JR				Broker LO	Uploaded	10/23/2025 12:53:58 PM	10/23/2025 12:53:56 PM	

36 Documents - Placeholders are added and the template is in order.

The screenshot shows a document management interface with a table of documents. The table contains the following data:

Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time	Review Date & Time
Teams Background 1	Ken N Customer JR				Broker LO	Uploaded	10/29/2025 10:19:25 AM	10/29/2025 10:19:22 AM	
Credit Score Information Disclosure		Form	Credit Score I...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Borrower Signature Authorization ...		Form	Borrower Sig...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Drivers License		Borrower	Drivers License		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Gift Letter - Borrower		Assets	Gift Letter - B...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Credit Report		Credit	Credit Report		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Pre-Approval Letter		Form	Pre-Approval ...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Loan Application		Processing	Loan Applicat...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Tax Return		Income	Tax Return		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Pay Stub		Income	Pay Stub		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
IRS W2		Income	IRS W2		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Automated Underwriting Feedback		Credit Appro...	Automated U...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Bank Statement		Assets	Bank Statem...		Broker1	Placeholder	10/29/2025 10:17:50 AM	10/29/2025 10:17:50 AM	
Customer Characteristics (1)	Ken N Customer JR				Broker LO	Uploaded	10/23/2025 12:53:58 PM	10/23/2025 12:53:56 PM	

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Documents - Path will separate documents in a template from documents not in a template.

Loans | 53112—Ken N Customer, JR | Documents | List

Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time	Review Date & Time
<input type="checkbox"/> Drivers License	Ken N Customer JR	Borrower	Drivers License		jsmith	Placeholder	11/03/2025 2:54:16 PM	11/03/2025 2:54:16 PM	
<input type="checkbox"/> Tax Return	Ken N Customer JR	Income	Tax Return		jsmith	Placeholder	11/03/2025 2:54:16 PM	11/03/2025 2:54:16 PM	
<input type="checkbox"/> IRS W2	Ken N Customer JR	Income	IRS W2		jsmith	Placeholder	11/03/2025 2:54:16 PM	11/03/2025 2:54:16 PM	

Documents Not in Template

Drag a column header and drop it here to group by that column

<input type="checkbox"/> Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time	Review Date & Time
<input type="checkbox"/> Fees Worksheet	Ken N Customer JR	Disclosure	Fees Worksh...		Janice Smith	Added from Libra...	11/03/2025 8:55:19 AM		
<input type="checkbox"/> Flood Insurance Disclosure	Ken N Customer JR	Form	Flood Insura...		Janice Smith	Added from Libra...	11/03/2025 8:55:17 AM		
<input type="checkbox"/> FHA Gift Letter	Ken N Customer JR	Form	FHA Gift Letter		Janice Smith	Added from Libra...	11/03/2025 8:55:17 AM		
<input type="checkbox"/> Fair Lending Notice Disclosure (CF-...	Ken N Customer JR	Form	Fair Lending ...		Janice Smith	Added from Libra...	11/03/2025 8:55:18 AM		
<input type="checkbox"/> Borrower's Acknowledgement of D...	Ken N Customer JR	Form	Borrower's A...		Janice Smith	Added from Libra...	11/03/2025 8:55:18 AM		

+ File Drop Zone or Click to Upload

Save Add from Computer Add from Library Request Add Package Placeholder

38

Documents - Select on a document to see additional options such as: Download, Email, or E-sign.

Loans | 53112—Ken N Customer, JR | Documents | List

Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time	Review Date & Time
<input type="checkbox"/> Drivers License	Ken N Customer JR	Borrower	Drivers License		jsmith	Placeholder	11/03/2025 2:54:16 PM	11/03/2025 2:54:16 PM	
<input type="checkbox"/> Tax Return	Ken N Customer JR	Income	Tax Return		jsmith	Placeholder	11/03/2025 2:54:16 PM	11/03/2025 2:54:16 PM	
<input type="checkbox"/> IRS W2	Ken N Customer JR	Income	IRS W2		jsmith	Placeholder	11/03/2025 2:54:16 PM	11/03/2025 2:54:16 PM	

Documents Not in Template

Drag a column header and drop it here to group by that column

<input checked="" type="checkbox"/> Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time	Review Date & Time
<input checked="" type="checkbox"/> Fees Worksheet	Ken N Customer JR	Disclosure	Fees Worksh...		Janice Smith	Added from Libra...	11/03/2025 8:55:19 AM		
<input type="checkbox"/> Flood Insurance Disclosure	Ken N Customer JR	Form	Flood Insura...		Janice Smith	Added from Libra...	11/03/2025 8:55:17 AM		
<input type="checkbox"/> FHA Gift Letter	Ken N Customer JR	Form	FHA Gift Letter		Janice Smith	Added from Libra...	11/03/2025 8:55:17 AM		
<input type="checkbox"/> Fair Lending Notice Disclosure (CF-...	Ken N Customer JR	Form	Fair Lending ...		Janice Smith	Added from Libra...	11/03/2025 8:55:18 AM		

+ File Drop Zone or Click to Upload

Save Delete Add from Computer Add from Library Request Merge Add Package Review View Download Email Edit Move Up Move Down eSign

39 Production - Underwriting - Decision

To make an Underwriting Decision on a loan, navigate to the Underwriting screen.

The screenshot shows a user interface with a top navigation bar. The user is logged in as 'Janice Smith, -Underwriter -'. The main menu is open, showing 'Production' and 'Send/Status' options. The 'Send/Status' dropdown menu is expanded, listing various actions such as 'Additional Tracking', 'Appraisals', 'Income Calculation', 'Servicing', 'Transactions', 'ULDD', 'Underwriting', 'USDA', 'VA', and 'Verifications'. The 'Underwriting' option is highlighted with an orange circle. Below the menu is a table with columns for 'Role', 'Status', and 'Notes'.

Role	Status	Notes
nith - Processor -	Submit to Underwriting	file is ready to submit for underwrit...
nith - Processor -	In Processing	File received and In Processing In Pr...
O - Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
O - Wholesale Broker -	PreQual	

40 Production - Click on the "Review & Decision" tab

The screenshot shows the software interface with the 'Underwriting' tab selected in the top navigation bar. The 'Review & Decision' tab is highlighted in the sub-navigation bar. The main content area displays the 'Current Loan Status - Role/User/Received Date' table, followed by a 'Validations' section stating 'All validations are satisfied.' Below this are three columns of information: 'Subject Property', 'Product Information', and 'Loan Information'.

Current Loan Status - Role/User/Received Date	
- Underwriter -/Janice Smith	10/29/2025 10:33:03 AM
- Lock Desk -/	10/29/2025 10:21:11 AM

Validations
All validations are satisfied.

Subject Property		Product Information		Loan Information	
Address	10655 Birch St	Loan Program	30yr Fixed P&I Conforming- FNMA	Sales Price	\$ 340,000.00
Unit Number		Program Group	30 Yr Fixed	Total Loan Amount	\$ 300,000.00
City	Burbank	Loan Type	Conventional	Note Rate	5.490%
State/ZIP	CA 91502-1234	Amortization Type	Fixed	Loan Term/Due In (months)	360 360
Property Type	Single Family Residence	Lien Position	First	Occupancy	Primary Residence
Project Classification (Fannie Mae)				Loan Purpose	Purchase
Project Classification (Freddie Mac)				Total LTV/CLTV	88.235% 88.235%
				Primary Housing/Total Obligations	13.769% 17.096%

Underwriting Risk Assessment Appraisal Information

41 Production - Click the "Decision" button

Decision		Underwriter		Note Rate	5.490 %
Decision Date		Underwriting Source		Qualifying Rate	5.490 %
By		Underwriting Program		Lock Interest Rate	%
Loan Exception Granted	<input type="checkbox"/>			Max Approved Rate	%
Exception Description				Max Approved Ratios	%
Underwriter Comments					
Approval Expiration Date					
Appraisal Expiration Date					
Appraisal Commitment Expiration Date					
Credit Report Expiration Date					
Credit Grade					
Lock Expiration Date					
Notice of Incomplete Date					
Resubmission Date					
2nd Notice of Incomplete Date					
2nd Resubmission Date					

Additional Tracking

Escrow Holdback Required	<input type="checkbox"/>
Final Inspection Required	<input type="checkbox"/>
Appraiser Recertification Required	<input type="checkbox"/>
Days to Final Inspection Completion	
Days to Appraiser Recertification Completion	
Days to Escrow Completion	

Decision **Save**

42 Production - Choose from your list of Decisions and press Select

Underwriting Source	Underwriter	Underwriting Source	Underwriting Program	Note Rate	5.490 %
				Qualifying Rate	5.490 %
				Lock Interest Rate	%

Decision

- Approved with conditions
- Clear to Close
- Withdrawn
- Denied
- Cancelled
- Clear to Close

Select

Additional Tracking

Escrow Holdback Required	<input type="checkbox"/>
Final Inspection Required	<input type="checkbox"/>
Appraiser Recertification Required	<input type="checkbox"/>
Days to Final Inspection Completion	
Days to Appraiser Recertification Completion	
Days to Escrow Completion	

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Production - The Underwriter's Decision and information is added to the screen

Company Name

Loans | @ 53112—Ken N Customer, JR X | Production | Underwriting

Send/Status | Underwriting | Appraisals | Verifications | Loan Transmittal | Borrower | Property | Product & Pricing | Transactions | HMDA/NMLS/Adver...

Summary | Loan Analysis | Review & Decision

Underwriting Decision

Decision: Clear to Close

Decision Date: 10/29/2025

By: Janice Smith

Loan Exception Granted:

Exception Description:

Underwriter Comments:

Approval Expiration Date:

Appraisal Expiration Date:

Appraisal Commitment Expiration Date:

Credit Report Expiration Date:

Underwriting Source

Underwriter: Janice Smith

Underwriting Source:

Underwriting Program:

Rates

Note Rate: 5.490%

Qualifying Rate: 5.490%

Lock Interest Rate: %

Max Approved Rate: %

Max Approved Ratios: %

Additional Tracking

Escrow Holdback Required:

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Production - Navigate to the "Send/Status" screen to status the file

Company Name

Loans | @ 53112—Ken N Customer, JR X | Production | Underwriting

Send/Status | Underwriting | Appraisals | Verifications | Loan Transmittal | Borrower | Property | Product & Pricing | Transactions | HMDA/NMLS/Adver...

Summary | Loan Analysis | Review & Decision

Underwriting Decision

Decision: Clear to Close

Decision Date: 10/29/2025

By: Janice Smith

Loan Exception Granted:

Exception Description:

Underwriter Comments:

Approval Expiration Date:

Appraisal Expiration Date:

Appraisal Commitment Expiration Date:

Credit Report Expiration Date:

Underwriting Source

Underwriter: Janice Smith

Underwriting Source:

Underwriting Program:

Rates

Note Rate: 5.490%

Qualifying Rate: 5.490%

Lock Interest Rate: %

Max Approved Rate: %

Max Approved Ratios: %

Additional Tracking

Escrow Holdback Required:

45

Production - On the Send Status screen click the "Clear to Close" button to status the file Clear to Close

10/29/2025 10:33:03 AM	Janice Smith	- Processor -	- Underwriter -		file is ready to submit for und...
10/29/2025 10:22:33 AM	Janice Smith	- Processor -		Janice Smith	Assigned
10/29/2025 10:21:42 AM	Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
10/23/2025 12:51:52 PM	Broker LO	- Wholesale Broker -		Broker LO	Assigned

Production Status History

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:32:59 AM	Janice Smith	- Processor -	Submit to Underwriting	file is ready to submit for underwrit...
10/29/2025 10:30:40 AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

- In Underwriting
- Approved w/Conditions*
- Clear to Close*
- Suspend*
- Cancel*
- Withdrawn*
- Denied*

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Production - Enter any notes if necessary and select Save

Company Name

Loans ▾
@ 53112—Ken N Customer, JR X ▾
Production ▾
Send/Status ▾

Send/Status
Underwriting
Appraisals
Verifications
Loan Transmittal
Borrower
Property
Product & Pricing
Transactions
HMDA/NMLS/Adver... ▾

Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To	Notes
10/29/2025 10:33:38 AM	Janice Smith	- Underwriter -		Janice Smith	Assigned
10/29/2025 10:33:03 AM	Janice Smith	- Processor -	- Underwriter -		file is ready to submit for und...
10/29/2025 10:22:33 AM	Janice Smith	- Processor -		Janice Smith	Assigned
10/29/2025 10:21:42 AM	Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
10/23/2025 12:51:52 PM	Broker LO	- Wholesale Broker -		Broker LO	Assigned

Production Status History

Action Date/Time	By	Role
10/29/2025 10:32:59 AM	Janice Smith	- Processor -
10/29/2025 10:30:40 AM	Janice Smith	- Processor -
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

Send and Status Notes
✕

Loan is clear to close

Save

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Production - The Status and Send To sections are updated with the current information

Loans | @ 53112—Ken N Customer, JR x | Production | Send/Status

Send/Status | Underwriting | Appraisals | Verifications | Loan Transmittal | Borrower | Property | Product & Pricing | Transactions | HMDA/NMLS/Adver...

Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To	Notes
10/29/2025 10:37:37 AM	Janice Smith	- Underwriter -	Processor Janice, - Processor -		Loan is clear to close
10/29/2025 10:33:38 AM	Janice Smith	- Underwriter -		Janice Smith	Assigned
10/29/2025 10:33:03 AM	Janice Smith	- Processor -	- Underwriter -		file is ready to submit for und...
10/29/2025 10:22:33 AM	Janice Smith	- Processor -		Janice Smith	Assigned
10/29/2025 10:21:42 AM	Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
10/23/2025 12:51:52 PM	Broker LO	- Wholesale Broker -		Broker LO	Assigned

Production Status History

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:37:27 AM	Janice Smith	- Underwriter -	Clear to Close	Loan is clear to close Loan Approved...
10/29/2025 10:32:59 AM	Janice Smith	- Processor -	Submit to Underwriting	file is ready to submit for underwri...
10/29/2025 10:30:40 AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				

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Production - Click on the line item und Production history to display the last status note.

Send/Status | Underwriting | Appraisals | Verifications | Loan Transmittal | Borrower | Property | Product & Pricing | Transactions | HMDA/NMLS/Adver...

Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To	Notes
10/29/2025 10:37:37 AM	Janice Smith	- Underwriter -	Processor Janice, - Processor -		Loan is clear to close
10/29/2025 10:33:38 AM	Janice Smith	- Underwriter -		Janice Smith	Assigned
10/29/2025 10:33:03 AM	Janice Smith	- Processor -	- Underwriter -		file is ready to submit for und...
10/29/2025 10:22:33 AM	Janice Smith	- Processor -		Janice Smith	Assigned
10/29/2025 10:21:42 AM	Broker LO	- Wholesale Broker -	- Processor -		Loan is ready for registration.
10/23/2025 12:51:52 PM	Broker LO	- Wholesale Broker -			

Production Status History

Action Date/Time	By	Role	Status	Notes
10/29/2025 10:37:27 AM	Janice Smith	- Underwriter -	Clear to Close	Loan is clear to close Loan Approved...
10/29/2025 10:32:59 AM	Janice Smith	- Processor -	Submit to Underwriting	file is ready to submit for underwri...
10/29/2025 10:30:40 AM	Janice Smith	- Processor -	In Processing	File received and in Processing In Pr...
10/29/2025 10:21:38 AM	Broker LO	- Wholesale Broker -	Submit to Processing	Loan is ready for registration. Submi...
10/23/2025 12:51:53 PM	Broker LO	- Wholesale Broker -	PreQual	

Status History Notes

Loan is clear to close
 Loan Approved – Let the good times roll – Your loan has been approved.
 You are next in line for our closing team.

Share History

Action Date/Time	By	Shared With	Unshared With	Notes
No records				