

The HUB Submission Stops Guide

The HUB displays errors for any missing or conflicting loan information when selecting Generate Initial Disclosures or Submit to Setup from the Loan Submission screen. The pop-up will list the Action(s) Required and provide hyperlink(s) to the corresponding HUB screens to resolve the submission stops.

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Error	The Applicant Email must be provided before loan can be submitted.		Full Application
Error	The applicant birth date must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant ethnicity must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant gender must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant race must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant tax id number must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	All Declaration questions for all Borrowers must be completed.		Full Application
Error	Upload Initial Submission Package.		Upload / View Documents
Error	Automated Underwriting must be requested.		Automated Underwriting - DU
Error	Intent to Proceed date must be provided.		Submission
Error	Select Broker Compensation type (Lender or Borrower Paid compensation).		Fees & Closing Cost / Broker Compensation
Error	AUS selected credit decision does not match Investor selected.		Short Application
Error	Interest Rate is required.		Short Application
Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.		Submission
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.		Full Application
Error	Income is required for Documentation Type selected.		Full Application

[Correct Loan Details](#)

Note: The pop-up can remain open while making the required changes, or can be closed out by clicking

[Correct Loan Details](#)

1.	ALL DECLARATION QUESTIONS FOR ALL BORROWERS MUST BE COMPLETED	3
2.	APPLICANT BIRTH DATE/CITIZENSHIP/MOBILE PHONE/TAX ID NUMBER MISSING	3
3.	APPLICANT EMAIL MUST BE PROVIDED	4
4.	APPLICANT ETHNICITY, GENDER, AND/OR RACE MUST BE ENTERED	4
5.	APPLICANT PRESENT ADDRESS MUST BE ENTERED.....	5
6.	APPRAISAL FEE/COLLATERAL DESKTOP ANALYSIS FEE/CREDIT REPORT FEE/LENDER'S TITLE INSURANCE FEE/RECORDING FEE/SETTLEMENT FEE/TRANSFER TAXES REQUIRED	5
7.	APPRAISED VALUE IS A REQUIRED FIELD	6
8.	AT LEAST ONE APPLICANT MUST BE A FIRST TIME HOMEBUYER.....	7
9.	AUS SELECTED CREDIT DECISION DOES NOT MATCH INVESTOR SELECTED.....	8
10.	BE ADVISED DEPENDING ON THE SUBJECT PROPERTY CITY/STATE, A PEST INSPECTION FEE MAY BE REQUIRED	9
11.	BORROWER PAID COMPENSATION IS CURRENTLY SET TO \$0.00.....	10
12.	CDA FEE MAY BE REQUIRED BASED ON LOAN PRODUCT SELECTED.....	11
13.	THE CLOSING IN ENTITY NAME SELECTION FOR THE LOAN DOES NOT MATCH THE CLOSING IN ENTITY NAME SELECTION FOR THE RATE LOCK	12
14.	COMPANY/BRANCH LICENSE IS A REQUIRED FIELD.....	12
15.	CONSTRUCTION TO PERM LOANS ARE NOT ELIGIBLE	13
16.	ESCROW RECORDS REQUIRED	13
17.	INCOME IS REQUIRED FOR DOCUMENTATION TYPE SELECTED.....	17
18.	INCOME IS REQUIRED FOR LOAN PROGRAM SELECTED.....	18
19.	IN CONNECTION WITH YOUR VA IRRRL SUBMISSION	19
20.	IN CONNECTION WITH YOUR VA REFINANCE SUBMISSION.....	20
21.	INTENT TO PROCEED.....	21
22.	INTEREST RATE FOR THE LOAN DOES NOT MATCH THE INTEREST RATE FOR THE LOCK	21
23.	INTEREST RATE IS REQUIRED.....	22
24.	LENDER PAID COMPENSATION IS CURRENTLY REFLECTING 0%.....	22
25.	LOAN AMOUNT AND LOAN PRODUCT/PROGRAM REQUIRES A SECOND APPRAISAL.....	23
26.	MLO EMAIL/PHONE IS REQUIRED FOR SUBMISSION.....	23
27.	MORTGAGE INSURANCE REQUIRED.....	24
28.	NEW YORK ATTORNEY/TEXAS DOC PREP FEE REQUIRED	24
29.	NUMBER OF UNITS IS A REQUIRED FIELD.....	25
30.	PROVIDE BANKER/BROKER CONTACT INFORMATION	25
31.	SELECT BROKER COMPENSATION TYPE.....	26
32.	SERVICE PROVIDER CANNOT BE TBD OR PENDING, A COMPANY NAME MUST BE LISTED.....	27
33.	SERVICE PROVIDER MUST BE LISTED FOR ALL SECTION C – SERVICES YOU CAN SHOP FOR.....	27
34.	SUBJECT PROPERTY HAS NOT BEEN SELECTED.....	28
35.	TRID APPLICATION DATE ENTERED IS OUTSIDE THE AVAILABLE TIMEFRAME	28
36.	UPDATE OTHER CREDITS - PURCHASE CREDIT SOURCE TYPE AND/OR OTHER CREDIT TYPE.....	29
37.	YOU HAVE SELECTED A PREPAYMENT PENALTY IN NJ, THIS REQUIRES YOU TO CLOSE IN THE NAME OF A LIMITED LIABILITY COMPANY	30

Clearing Submission Stops

Error/Submission Stop

1. All Declaration questions for all Borrowers must be completed

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO
Error	All Declaration questions for all Borrowers must be completed.	

[Correct Loan Details](#)

Fix

- Go to **Full Application** → **Declarations**
- Select Borrower Declarations
- Click **Save**

Ken N Customer Jr

Kathy Customer

[SAVE](#) [CANCEL](#)

2. Applicant birth date/Citizenship/Mobile Phone/tax ID number Missing

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Error	The applicant birth date must be entered before the loan can be submitted.	Sally Customer	Full Application
Error	The applicant tax id number must be entered before the loan can be submitted.	Sally Customer	Full Application
Error	The applicant citizenship type must be entered before the loan can be submitted.		Full Application

[Correct Loan Details](#)

- Go to **Full Application** → **Borrowers** screen
- Enter the required fields for all Borrowers
 - **Tax ID Number**
 - **Date of Birth**
 - **Marital Status**
 - **Citizenship**
 - **Mobile Number**

Name Suffix (optional)

* Tax ID Number: 111-22-2555

* Date of Birth: 12/01/1995

* Marital Status: Married

* Citizenship: US Citizen

* Contact Info: Preferred: Mobile Phone: (215) 555-1212

Error/Submission Stop

3. Applicant Email must be provided

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Email must be provided before loan can be submitted.		Full Application

[Correct Loan Details](#)

Fix

- Go to **Full Application** → **Borrowers** screen
- Enter the required fields for all Borrowers
 - Email Address** – Click to enter

Borrower Emails

Home Preferred

[OK](#) [Cancel](#)

[E-Mail](#)

4. Applicant ethnicity, gender, and/or race must be entered

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The applicant ethnicity must be entered before the loan can be submitted.	Add Borrower	Full Application
Error	The applicant gender must be entered before the loan can be submitted.	Add Borrower	Full Application
Error	The applicant race must be entered before the loan can be submitted.	Add Borrower	Full Application

[Correct Loan Details](#)

- Go to **Full Application** → **Demographic Info**
- Complete missing information

Demographic Info for Borrower: Ken N Customer Jr Add Borrower

Application Taken: Face-to-Face interview Telephone Interview Fax or Mail Email or Internet

Complete this section for all Face-to-Face Applications:

Was the ethnicity of the borrower collected on the basis of visual observation or surname? Yes No

Was the sex of the borrower collected on the basis of visual observation or surname? Yes No

Was the race of the borrower collected on the basis of visual observation or surname? Yes No

Ethnicity:

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino

Not Hispanic or Latino

I do not wish to provide this Information

Sex:

Female

Male

I do not wish to provide this information

Race:

American Indian or Alaska Native - enter name of enrolled principal tribe:

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - enter race:

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander - enter race:

White

I do not wish to provide this Information

Language Preference - Optional

English Chinese Korean Spanish Tagalog Vietnamese Other I do not wish to respond

Error/Submission Stop

5. Applicant Present Address must be entered

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The applicant present address must be entered before the loan can be submitted.	Add Borrower	Full Application
Error	The applicant present address city must be entered before the loan can be submitted.		Full Application
Error	The applicant present address state must be entered before the loan can be submitted.		Full Application
Error	The applicant present address postal code must be entered before the loan can be submitted.		Full Application
Error	The applicant present address occupancy type must be entered before the loan can be submitted.	Add Borrower	Full Application

[Correct Loan Details](#)

Fix

- Go to **Full Application** → **Borrowers** screen
- Enter the required fields for all Borrowers
 - Present Address**
 - Occupancy**

The screenshot shows the 'Borrowers' screen with the 'Present Address' and 'Occupancy' sections highlighted in red. The 'Present Address' section includes fields for '123 Main Street', 'Unit Type', 'Unit #', 'Address Line 2', '91502', 'Burbank', 'CA', and 'United States'. The 'Occupancy' section includes a dropdown for 'Rent' and a 'Time at Address' field set to '2' years and '0' months.

6. Appraisal Fee/Collateral Desktop Analysis Fee/Credit Report Fee/Lender's Title Insurance Fee/Recording Fee/Settlement Fee/Transfer Taxes required

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Transfer Taxes Fee required.		Fees & Closing Cost
Error	Recording Fee required.		Fees & Closing Cost
Error	Collateral Desktop Analysis Fee required.		Fees & Closing Cost
Error	Lender's Title Insurance Fee required.		Fees & Closing Cost
Error	Settlement Fee required.		Fees & Closing Cost
Error	Appraisal Fee Required.		Fees & Closing Cost
Error	Credit Report Fee Required.		Fees & Closing Cost

[Correct Loan Details](#)

- Go to **Loan Processing** → **Fees & Closing Costs**
- Click the **Quick Fees** button
- Use the **Search** to locate the missing fee(s)
- Place a checkmark to select the applicable fee
- Enter **Fee Amount** in Borrower or Seller Column
- Repeat for each fee to be added
- Click **Save**

The screenshot shows the 'Add Fees' screen with the 'Quick Fees' button highlighted in red. The search bar contains 'recording'. The table lists various fees and closing costs, including 'eRecording Fee', 'Recording Processing Fee', 'Recording Service Fee', 'Assignment Recording Fee', 'Deed Recording', 'Miscellaneous Recording Fees', 'Mortgage Recording', 'NY State Mtg Recording Tax - Lender', 'Release Recording Fee', and 'Subordination Recording Fee'. The 'Save' button is also highlighted in red.

Error/Submission Stop

7. Appraised Value is a required field

LTV/CLTV: null% / null% Occupancy: Primary Residence

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Appraised Value is a required field.		Short Application
Error	Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately.		Fees & Closing Cost

[Correct Loan Details](#)

Fix

- Go to **Loan Summary**→**Short Application**
- Enter **Purchase Price** (Purchase Loans only)
- Enter **Appraised Value**
- Click **Save**

Credit Scores

* Qualifying Credit Score: 785

Financing Terms

Purchase Price: \$400,000.00 [Down Payment Details](#)

Cost of Renovation: \$0.00

* Energy Improvements: \$0.00

Appraised Value: \$400,000.00

Base Loan Amount: \$316,000.00

Mortgage Insurance Financed: \$0.00 [Mortgage Insurance](#)

Total Loan Amount: \$316,000.00 LTV Ratio: 79.00%

Mortgage Credit Certificate: Yes No [Mortgage Credit Certificate](#)

Other Financing

Concurrent Liens: \$0.00 Max Credit: \$0.00

Remaining Closed-End Liens: \$0.00

Remaining HELOC Balance: \$0.00 Max Credit: \$0.00

[Save](#) [Cancel & Close](#)

Error/Submission Stop

8. At least one applicant must be a First Time Homebuyer

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.	Full Application

[Correct Loan Details](#)

Fix

- Go to **Loan Summary**→**Short Application**
- When First Time Homebuyer is applicable: Select the **First Time Home Buyer** indicator

Ken Customer

Primary Borrower

* First, Middle, Last, Name Suffix, Marital, SSN:

Ken

N

Customer

JR

Unmarried

Tax ID Number:

500-50-7000

First Time Home Buyer:

[Contact Details](#)

- OR -

- When First Time Homebuyer is not applicable - Update **Documentation Type:** to **Full Doc**

Refinance Type:

* Documentation Type: **Full Doc**

Prepayment:

Subsidy Plan:

* Subsidy Source:

Escrow Waivers:

Other Information

Apply Fee Buy Out:

Duty To Serve:

Error/Submission Stop

9. AUS selected credit decision does not match Investor selected

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The combined LTV ratio for the loan does not match the combined LTV ratio for the rate lock.		Short Application or Lock
Error	The loan amount for the loan does not match the loan amount for the rate lock.		Short Application or Lock
Error	The LTV ratio for the loan does not match the LTV ratio for the rate lock.		Short Application or Lock
Error	AUS selected credit decision does not match Investor selected.		Short Application

[Correct Loan Details](#)

Fix

Ensure the Investor on the **Loan Summary**→**Short Application** screen matches the Investor from the last AUS submission (Fannie Mae Desktop Underwriter (DU) or Freddie Mac Loan Product Advisor (LPA)).

- Navigate to the **Loan Summary**→**Short Application** screen to update the **Investor**

Mortgage Type

* Lien Type: First Mortgage Position: 1

* Mortgage Type: Conventional Mortgage

* Pricing Tier: Conforming

* Amortization Type: Fixed Rate

* Product: Conv Conforming 30 yr Fixed

* Loan Term Months: 360 IO Term: 0

* Investor: Fannie Mae

Specialty Program:

Other Financing

Concurrent Liens:

Remaining Closed-End Liens:

Remaining HELOC Balance:

Combined LTV Ratio:

Loan Interest Rate

* Interest Rate:

Qualifying Rate:

- OR -

- Go to **Loan Processing**→**Automated Underwriting** screen to resubmit to the correct AUS

Fannie Mae Desktop Underwriter (DU) Freddie Mac Loan Product Advisor (LPA)

Borrower(s)

Applicant

AUS Only Order:

(Use the credit report already associated with the casefile)

[Send Request](#) [Credentials](#) [Create DU MISMO 3.4](#) [Create LPA File](#)

DU Summary Submitted By: Submitted Date-Time: 2/28/2024 9:41 AM

DU Case File ID:

Note:

Response Files: [Underwriting Findings Html](#) [Underwriting Findings Pdf](#) [Credit Report Print](#) [Status Log](#)

LPA Summary Submitted By: Submitted Date: 2/28/2024 9:42 AM

Loan Product Advisor Key Identifier:

Loan Product Advisor Loan identifier:

Note:

Response Files: [Full Feedback Certificate](#) [Full Feedback Certificate Pdf](#) [Documentation Checklist](#) [Merged Credit Report](#) [HVE](#)

Note the Submitted Date and Time

Error/Submission Stop

10. Be advised depending on the subject property city/state, a Pest Inspection Fee may be required

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Warning	If you have entered the Service Provider being used for closing, be advised this loan is subject to tolerance cures if any changes or additions are made to fees.		Fees & Closing Cost
Error	Be advised depending on the subject property city/state, a Pest Inspection Fee may be required.		Fees & Closing Cost
Warning	Loan appears to be an Unlicensed MLO Investor Cash Flow loan, if accurate, alert your Account Executive once Submission steps have been completed.		Loan Exceptions

[Correct Loan Details](#)

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Quick Fees** button
- Use the **Search** to locate the missing Pest Inspection fee
- Place a checkmark to select **Pest Inspection**
- Enter **Fee Amount** in Borrower or Seller Column
- Repeat for each fee to be added
- Click **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMO...	SELLER AMOUNT
A	Underwriting Fees		Lender	\$1,095.00	\$1,095.00	\$0.00
B	Flood Certification Fee	ServiceLink National Flood	Third Party Prov...	\$9.25	\$9.25	\$0.00
B	VA Funding					
C	Closing Prot					
C	E-Docs/E-R					
C	Lender's Title					
C	Settlement F					
E	Mortgage Re					
F	Daily Interest					

Add Fees

Search:

FEE DESCRIPTION	BORROWER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
<input type="checkbox"/> Other				
<input type="checkbox"/> Pest Inspection (optional)	\$0.00	Pest Inspection	Third Party Provider	Other
<input checked="" type="checkbox"/> Services You Can Shop For				
<input checked="" type="checkbox"/> Pest Inspection	\$175.00	Pest Inspection	Third Party Provider	Services You Can Shop For

[Cancel](#) [Save](#)

[Generate Title & Recording Fees](#) [Quick Fees](#) [Broker Compensation](#) [Add New Fee](#) [Add New Escrow](#) [Add/Edit Credits](#)

Error/Submission Stop

11. Borrower Paid Compensation is currently set to \$0.00

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO
Error	Borrower Paid Compensation is currently set to \$0.00. Confirm compensation amount.	

[Correct Loan Details](#)

Fix

If Broker Compensation should NOT be set to 0:

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Broker Compensation** button
- Select **Borrower Paid**
- Enter **Borrower Paid Broker Fee (\$)** -or- Select **BPC Paid as a Percentage** and enter the percentage

Broker Compensation

* Broker Comp Paid By: Lender Paid Borrower Paid

Lender Paid Compensation Applied: 0.000%

Lender Paid Compensation Amount: \$0.00

Borrower Paid Broker Fee: \$6,512.00

BPC Paid as a Percentage: 1.000%

Credit / Points for Rate Chosen

Interest Rate: 7.250%

[Cancel](#) [Save](#)

[Generate Title & Recording Fees](#) [Quick Fees](#) [Broker Compensation](#) [Add New Fee](#) [Add New Escrow](#) [Add/Edit Credits](#)

Error/Submission Stop

12. CDA Fee may be required based on Loan Product selected

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	CDA Fee may be required based on Loan Product selected.		Fees & Closing Cost
Error	Escrow Records Required.		Fees & Closing Cost

[Correct Loan Details](#)

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the hyperlink for **Collateral Desktop Analysis**
- Enter the applicable **Total Borrower Amount**
- Click **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOU...
A	Underwriting Fee			5.00	0.00
B	Collateral Desktop Analysis			5.00	0.00
B	Floor Commission Fee	S		6.25	0.00
B	Tax Service Fee	C		0.00	0.00
C	Closing Coordination Fee	K		5.00	0.00
C	Closing Protection Letter	K		0.00	0.00
C	Closing Protection Letter - Borrower	K		0.00	0.00
C	E-Docs/E-Record/RecSvc Fee	K		3.00	0.00
C	Lender's Title Insurance	K		7.00	0.00
C	Title Cert/Opinion Fee	K		5.00	0.00
E	Deed Recording			5.00	0.00
E	Deed State Tax/Stamps			0.00	0.00
E	GA Residential Mortgage Fee			0.00	0.00
E	Mortgage Intangible Tax			0.00	0.00
E	Mortgage Recording			5.00	0.00
F	Daily Interest Charges			1.23	0.00
F	Homeowner's Insurance Premium			0.00	0.00
H	Owner's Title Insurance (optional)	K		8.00	0.00

Editing Fee

* LE/CD Section:

* Fee Identifier:

Fee description:

Service Provider Type:

Pay To:

Service Provider:

* Vendor Relationship:

Finance Charge:

Total Amount: POC Amount:

Total Borrower Amount: POC Amount:

Total Seller Amount: POC Amount:

[Cancel](#) [Save](#)

Error/Submission Stop

13. The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock.		Short Application or Lock
Error	You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.		Short Application

[Correct Loan Details](#)

Fix

Ensure the Closing in Entity Name on the **Processing**→**Lock Management** screen and the Closing in Entity Name on the **Loan Summary**→**Short Application** screen are the same.

14. Company/Branch License is a required field

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.	Submission

[Correct Loan Details](#)

- Go to **Loan Submission**→**Loan Submission**
- Select the **Company/Branch License** from the dropdown in the Loan Licensing Details section

Loan Submission

Reason for Loan Submission

Submit for Loan Disclosures Only

Submit Loan to Setup

Loan Licensing Details

Name:

DBA Name:

Address Line One:

Address Line Two:

Zip City State:

Company/Branch NMLS ID:

Company/Branch License:

MLO NMLS ID:

MLO License #:

Error/Submission Stop

15. Construction to Perm loans are not eligible

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Construction to Perm loans are not eligible. If this has been selected in error, please correct the New Construction indicator on the Purpose & Property screen.		

[Correct Loan Details](#)

Fix

If **New Construction** was selected in error:

- Go to **Full Application** → **Purpose & Property**
- Scroll down to the **Property Information** section
- Select **New Construction: No**

Property Information

Property Hazard Insurance

Homestead Property: Yes No

CEMA Requested: Yes No

Rural Property: Yes No

Number of Units: Number of ADUs:

Market Value:

Month/Year Built:

Lot Size (Acres):

Square Feet:

Maintenance and Utilities: [Calc](#)

New Construction: No Yes

* Building Status:

16. Escrow Records Required

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES
Error	Escrow Records Required.	

[Correct Loan Details](#)

Note: This value determines escrow collected at closing and monthly escrow payment.

- Go to **Loan Processing** → **Fees & Closing Costs**
- Click **Add New Escrow**
- Select **Escrow Item** from the dropdown list
- Enter **Annual Amount Due**
- Enter **Months Collected**

Add an Escrow

LE/CD Section: G - Initial Escrow Payment At Closing

* Escrow Item: 1002 - Homeowner's Insurance

Escrow Description: Homeowner's Insurance

Annual Amount Due: \$1,200.00

Months Collected: 2

Cushion Months: 2

[Cancel](#) [Save](#)

Item	Amount
Flood Certification Fee	\$6.25
Tax Service Fee	\$70.00
E-Docs/E-Record/RecSvc Fee	\$35.00
Lender's Title Insurance	\$675.00
Settlement Fee	\$695.00
Title Endorsements	\$235.00
Deed Recording	\$18.50
Deed State Tax/Stamps	\$800.00
Mortgage Intangible Tax	\$640.00
Mortgage Recording	\$214.00
Mortgage State Tax/Stamps	\$120.00
Transfer Taxes	\$675.00
Daily Interest Charges	\$712.27
Homeowner's Insurance Premium	\$2,400.00
Owner's Title Insurance (optional)	\$425.00

[Generate Title & Recording Fees](#) [Quick Fees](#) [Broker Compensation](#) [Add New Fee](#) [Add New Escrow](#) [Add/Edit C](#)

Error/Submission Stop

17. Fee Amounts cannot be less than \$0

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Review **Borrower Amount** column for negative fee amount
- Click hyperlink in **Description** to edit the fee
- Update **Total Borrower Amount** to correct fee amount
- Click **Save**

The screenshot displays the 'Fees and Closing Costs' interface. On the left, a table lists various fees with columns for 'SECTION' and 'DESCRIPTION'. The 'Settlement Fee' row is highlighted with a red circle. In the center, an 'Editing Fee' dialog box is open, showing details for the selected fee. The 'Total Borrower Amount' field in the dialog is highlighted with a red box and shows a negative value of -\$52.00 with a red warning icon. The 'Save' button at the bottom right of the dialog is also highlighted with a red circle. A red arrow points to the 'BORROWER AMO...' column in the background table.

SECTION	DESCRIPTION	BORROWER AMO...
A	Underwriting Fees	\$1,025.00
B	Flood Certification Fee	\$6.25
B	Tax Service Fee	\$70.00
C	Closing Protection Letter	\$25.00
C	E-Docs/E-Record/RecSvc Fee	\$50.00
C	Lender's Title Insurance	\$1,152.00
C	Settlement Fee	-\$52.00
C	Title Endorsements	\$150.00
C	Title Search Fee	\$50.00
E	Deed City Tax/Stamps	\$0.00
E	Deed Recording	\$0.00
E	Mortgage Recording	\$130.00
F	Daily Interest Charges	\$230.00
F	Homeowner's Insurance Premium	\$297.60
F	Homeowner's Insurance Premium	\$900.00
H	Owner's Title Insurance (optional)	\$842.80

Error/Submission Stop

18. Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Number of Units is a required field.		Short Application
Error	Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately.		Fees & Closing Cost

[Correct Loan Details](#)

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Review **Seller Amount** column
- Click hyperlink in **Description** to edit the fee
- Move **Total Seller Amount** to **Total Borrower Amount** (Do not use POC)
- Click **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARGE...
A	Underwriting Fees**					\$0.00	\$1,025.00
B	Flood Certification Fee	Service				\$0.00	\$6.25
B	Tax Service Fee	Corelog				\$0.00	\$70.00
C	Closing Coordination Fee	Kennel				\$0.00	\$375.00
C	Closing Protection Letter	Kennel				\$0.00	\$50.00
C	Closing Protection Letter - Borrower	Kennel				\$0.00	\$0.00
C	E-Docs/E-Record/RecSvc Fee	Kennel				\$0.00	\$53.00
C	Title Cert/Opinion Fee	Kennel				\$0.00	\$65.00
E	Deed State Tax/Stamp					\$800.00	\$0.00
E	GA Residential Mortgage Fee					\$0.00	\$0.00
E	Mortgage Intangible Tax					\$0.00	\$0.00
F	Daily Interest Charges					\$0.00	\$762.72
F	Homeowner's Insurance Premium					\$0.00	\$0.00

Editing Fee

* LE/CD Section:

* Fee Identifier:

Fee description:

Service Provider Type:

Pay To:

Service Provider:

* Vendor Relationship:

Finance Charge:

Total Amount: POC Amount:

Total Borrower Amount: POC Amount:

Total Seller Amount: POC Amount:

[Cancel](#) [Save](#)

Error/Submission Stop

19. Fees cannot be marked as Paid Outside of Closing. Please update fee in order for the Loan Estimate to generate accurately.

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Fees cannot be marked as Paid Outside of Closing. Please update fee in order for the Loan Estimate to generate accurately.	Fees & Closing Cost
Error	Escrow Records Required.	Fees & Closing Cost

[Correct Loan Details](#)

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Review **Description** column for fee(s) with ******
- Click hyperlink in **Description** to edit the fee
- Remove value in **POC Amount**
- Click **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	
A	Underwriting Fees**	00
B	Flood Certification Fee	.25
B	Tax Service Fee	00
C	Closing Coordination Fee	00
C	Closing Protection Letter	00
C	Closing Protection Letter - Borrower	00
C	E-Docs/E-Record/RecSvc Fee	00
C	Title Cert/Opinion Fee	00
E	Deed State Tax/Stamps	00
E	GA Residential Mortgage Fee	00
E	Mortgage Intangible Tax	00
F	Daily Interest Charges	.72
F	Homeowner's Insurance Premium	00

Editing Fee

* LE/CD Section:

* Fee Identifier:

Fee description:

Service Provider Type:

Pay To:

Service Provider:

* Vendor Relationship:

Finance Charge:

Total Amount: POC Amount:

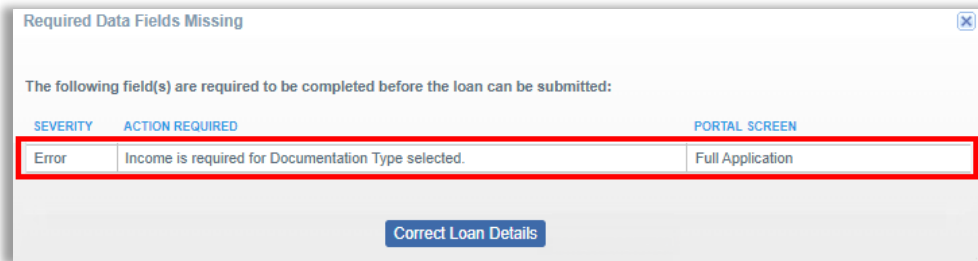
Total Borrower Amount: POC Amount:

Total Seller Amount: POC Amount:

[Cancel](#) [Save](#)

Error/Submission Stop

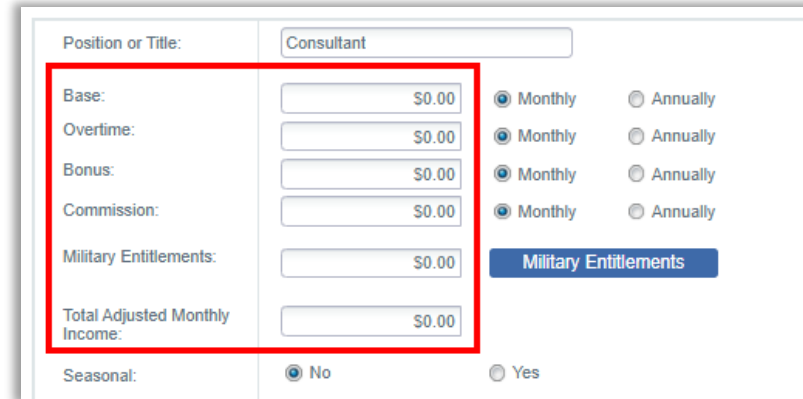
20. Income is required for Documentation Type selected



Fix

When Documentation Type is Full Doc with Area Median Income, Total Monthly Income cannot be \$0.00.

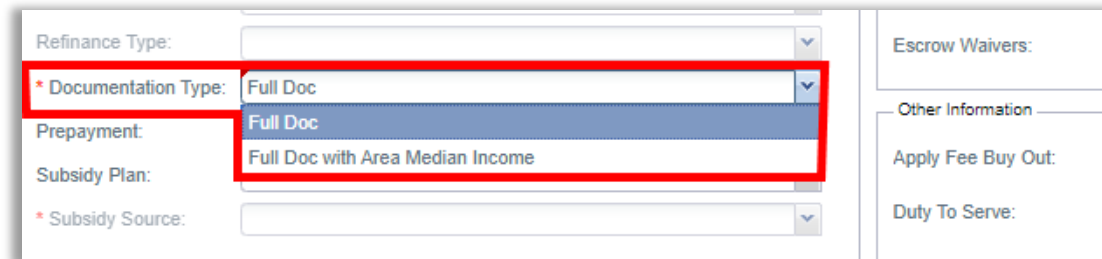
- Go to **Full Application**→**Employment/Income** screen
- Enter the applicable Income



- OR -

If First Time Homebuyer not applicable:

- Go to **Loan Summary**→**Short Application**
- Update the **Documentation Type:** to **Full Doc**



Error/Submission Stop

21. Income is required for Loan Program selected.

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Income is required for Loan Program selected.		Full Application
Error	Escrow Records Required.		Fees & Closing Cost

[Correct Loan Details](#)

Fix

- Go to **Full Application** → **Employment/Income** screen
- Enter the applicable **Income**

Position or Title:

Base:	<input type="text" value="\$0.00"/>	<input checked="" type="radio"/> Monthly	<input type="radio"/> Annually
Overtime:	<input type="text" value="\$0.00"/>	<input checked="" type="radio"/> Monthly	<input type="radio"/> Annually
Bonus:	<input type="text" value="\$0.00"/>	<input checked="" type="radio"/> Monthly	<input type="radio"/> Annually
Commission:	<input type="text" value="\$0.00"/>	<input checked="" type="radio"/> Monthly	<input type="radio"/> Annually
Military Entitlements:	<input type="text" value="\$0.00"/>	Military Entitlements	
Total Adjusted Monthly Income:	<input type="text" value="\$0.00"/>		
Seasonal:	<input checked="" type="radio"/> No	<input type="radio"/> Yes	

22. In connection with your VA IRRRL submission

Required Data Fields Missing ✕

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED ▲	APPLIES TO	PORTAL SCREEN
Error	In connection with your VA IRRRL submission, information on the subject mortgage liability is missing. Review the following fields to determine what is missing: 1. Liability Details: Balance/Payoff and Months Remaining 2. Additional Information: Original Loan Amount, Original Term, Principal & Interest, Original Rate, and Agency Case Number.		Liabilities

[Correct Loan Details](#)

- Go to **Full Application** → **Liabilities** screen
- Click the **Creditor** [hyperlink](#) for the applicable mortgage
- Enter or update:
 - **Payment**
 - **Outstanding Balance**
 - **Principal & Interest**
 - **Months Remaining**

Job Related Expenses: ✕

Other:

Total Stated:

List of Liabilities

CREDITOR ▲	APPLIES TO	PORTAL SCREEN
Andy American		
BEST EVER MORTGAGE		Liabilities
BURSTING CREDIT		
CAPITAL BANK		
PRIME VISA		

Edit Liability

Liability Details | Additional Information | Account History

Liability Type: Revolving Debt/Installment Loans/Mortgages Other Monthly Debts

* Debt Type: Real Estate Mortgage Loan

* Name of Creditor: BEST EVER MORTGAGE

Address:

Zip, City & State:

Account Number: 502088

Phone Number: Fax Number:

Credit Report Balance: \$0.00

* Payment: \$1,691.00 Months Remaining:

Outstanding Balance: \$210,279.00 * Handling: To Be Satisfied At Closing

Principal & Interest: \$0.00 Lien Type: First Mortgage

Source/EIN: Payoff Expiration Date:

- Click the **Additional Information** tab and enter or update:
 - **Original Loan Amount**
 - **Original Term (months)**
 - **Original Rate**
 - **Agency Case Number**

Edit Liability

Liability Details | **Additional Information** | Account History Field required for Net Tangible Benefit Test

Loan Information

Mortgage Type: Original Loan Amount:

Type of Loan: Original Term (months):

Loan Purpose: Principal & Interest:

Refinance Purpose: Mortgage Insurance:

Investor: Original Rate:

Prepayment Penalty: Closing Date:

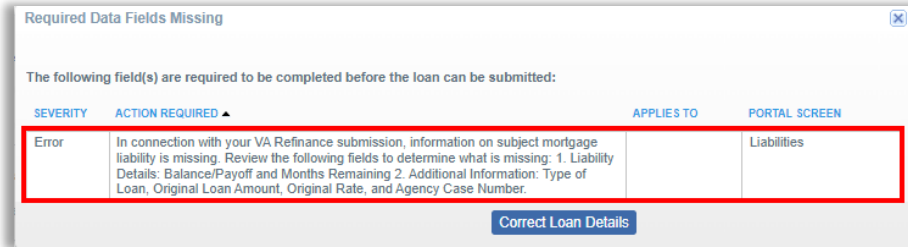
Texas 50(a)(6):

Govt Loan Information

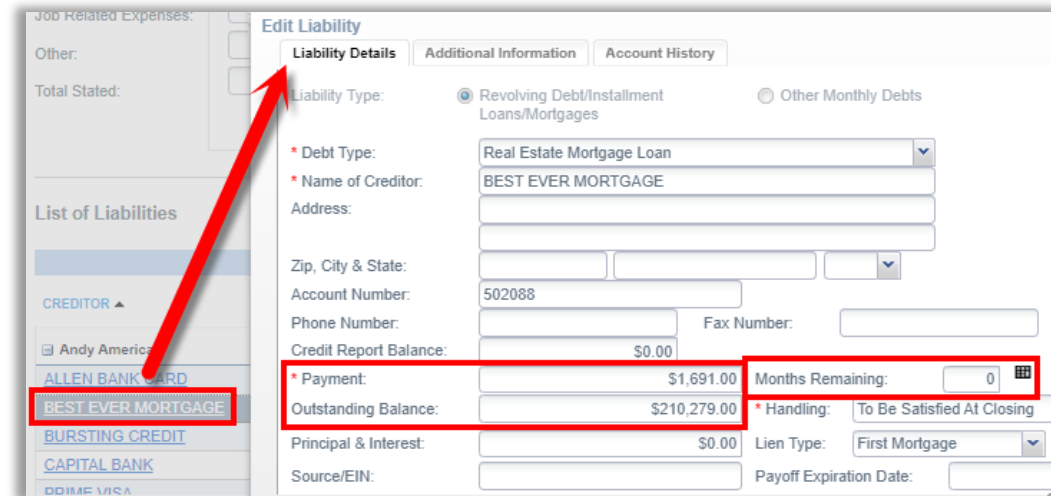
Base Loan Amount: Agency Case Number:

UFMIP Amount: Case Assignment Date:

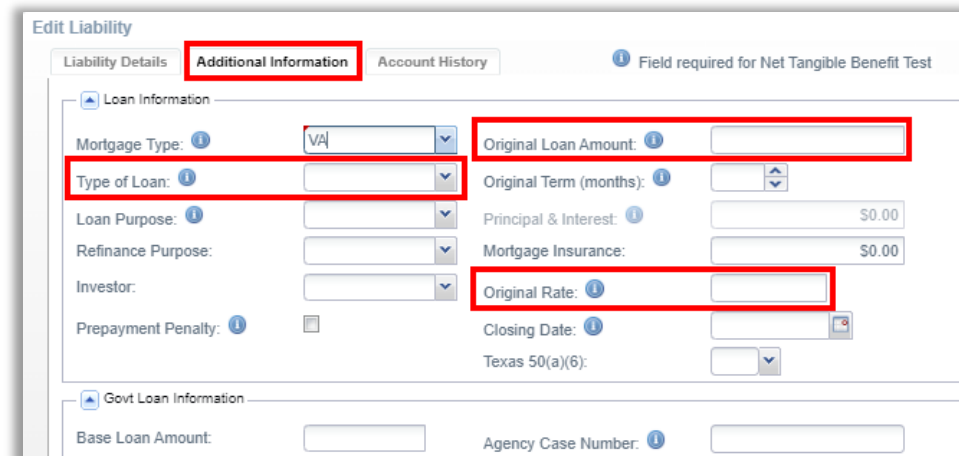
23. In connection with your VA Refinance submission



- Go to **Full Application** → **Liabilities** screen
- Click the **Creditor** [hyperlink](#) for the applicable mortgage
- Enter or update:
 - **Payment**
 - **Outstanding Balance**
 - **Months Remaining**



- Click the **Additional Information** tab and enter or update:
 - **Type of Loan**
 - **Original Loan Amount**
 - **Original Rate**



Error/Submission Stop

24. Intent to Proceed

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Please remove Intent to Proceed date.	Submission

Correct Loan Details

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Intent to Proceed date must be provided.	Submission

Correct Loan Details

Fix

- Go to **Loan Submission**→**Loan Submission**
 - To **Generate Initial Disclosures** – Intent to Proceed Date must be blank
- or-**
- To **Submit to Setup** – Enter Intent to Proceed Date

Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003

1/02/2024

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

25. Interest Rate for the loan does not match the interest rate for the lock

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	The interest rate for the loan does not match the interest rate for the rate lock.	Short Application or Lock

Correct Loan Details

Ensure the interest rate on the **Loan Summary**→**Short Application** screen and the interest rate on the **Loan Processing**→**Lock Management** screen are the same.

Loan Interest Rate

* Interest Rate: 7.125%

Qualifying Rate: 7.125%

ARM Margin: 0.00%

Escrows

Escrow Waivers: Taxes Insurance

Other Information

Apply Fee Buy Out

Duty To Serve:

Save Cancel & Close

Lock Screen

* Mortgage Type: Conventional Mortgage

* Pricing Tier: Conforming

* Amortization Type: Fixed Rate

* Product: Conv Conforming 30 yr Fixed

* Loan Term Months: 36

* Investor: Freddie Mae

Specialty Program:

ARM Plan:

* Interest Rate: 5.250%

Margin:

Manual Underwriting:

Escrow Waivers:

* Fee Buy-Out:

Closing in Entity Name:

Purchase Price:

Cost of Renovation:

* Appraised / Adjusted Value:

* Base Loan Amount:

Mortgage Insurance Financed:

Total Loan Amount:

Error/Submission Stop

26. Interest Rate is Required

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Interest Rate is required.	Short Application

[Correct Loan Details](#)

Fix

- Go to **Loan Summary**→**Short Application**
- Scroll down and enter the **Interest Rate**

Remaining HELOC Balance: \$0.00 Max Credit: \$0.00

Combined LTV Ratio: 80.00% HCLTV: 80.00%

Loan Interest Rate

* Interest Rate: 0.000%

Qualifying Rate: 0.000%

ARM Margin: 0.000%

Escrows

27. Lender Paid Compensation is currently reflecting 0%

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Lender Paid Compensation is currently reflecting 0%. Add LPC amount in the 'Set Compensation' section of the Portal, or change loan to Borrower Paid.		Fees & Closing Cost / Broker Compensation

[Correct Loan Details](#)

The Broker's **Wholesale Portal Administrator** must set compensation via the Set Compensation link. [Click here](#) for instructions.

Guidelines Forms Resources Tan Johnson Log Out

- Manage Broker Users
- Set Compensation
- Change My Password
- About

1 (1)

Error/Submission Stop

28. Loan Amount and Loan Product/Program requires a Second Appraisal

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Loan Amount and Loan Product/Program selection Requires a Second Appraisal.		Fees & Closing Cost

[Correct Loan Details](#)

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Quick Fees** button
- Use the **Search** to locate the Second Appraisal Fee
- Place a checkmark to select the Second Appraisal Fee
- Enter **Fee Amount** in Borrower or Seller Column
- Click **Save**

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG.
A	Broker Compensation		Broker	\$7,500.00	\$0.00	\$0.00	\$0.00
A	Origination Points		Lender	\$4,596.00	\$4,596.00	\$0.00	\$4,596.00
A	Underswriting Fees		Lender	\$1,095.00	\$1,095.00	\$0.00	\$1,095.00
B	Appraisal Fee						
B	Flood Certification Fee						
B	Tax Service Fee						
C	Closing Protection Letter						
C	Lender's Title Insurance						
C	Notary Fee						
C	Short Form Policy Fee						
E	Deed County Tax/Stamp						
E	Deed Recording						
E	Deed State Tax/Stamp						

Add Fees

Search:

FEE DESCRIPTION	BORROWER AMOU...	SELLER AMO...	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
<input checked="" type="checkbox"/> Second Appraisal Fee	\$600.00	\$0.00	Appraisal	Third Party Provider	Services You Cannot Shop For

[Cancel](#) [Save](#)

[Generate Title & Recording Fees](#) [Quick Fees](#) [Broker Compensation](#) [Add New Fee](#) [Add New Escrow](#) [Add/Edit Credits](#) [HUB Help](#)

29. MLO Email/Phone is required for submission

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	MLO Email Address is required for submission.	Short Application
Error	MLO Phone Number is required for submission.	Short Application

[Correct Loan Details](#)

- Go to **Loan Summary**→**Short Application**
- Enter **MLO Email/MLO Phone Number**

Transaction ID: * Loan Application Date:

Your Loan Number: * Settlement Date (Est):

* MLO Name: First Payment Due Date:

* MLO NMLS ID: MLO State License:

* MLO Email: Emerging Banker:

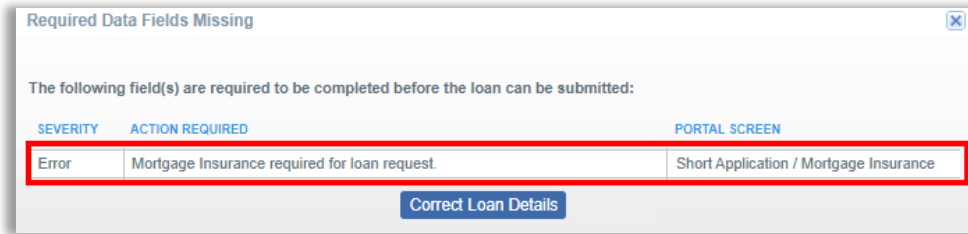
MLO Phone Number:

Borrower Information

Number of Borrowers: One Two Three Four

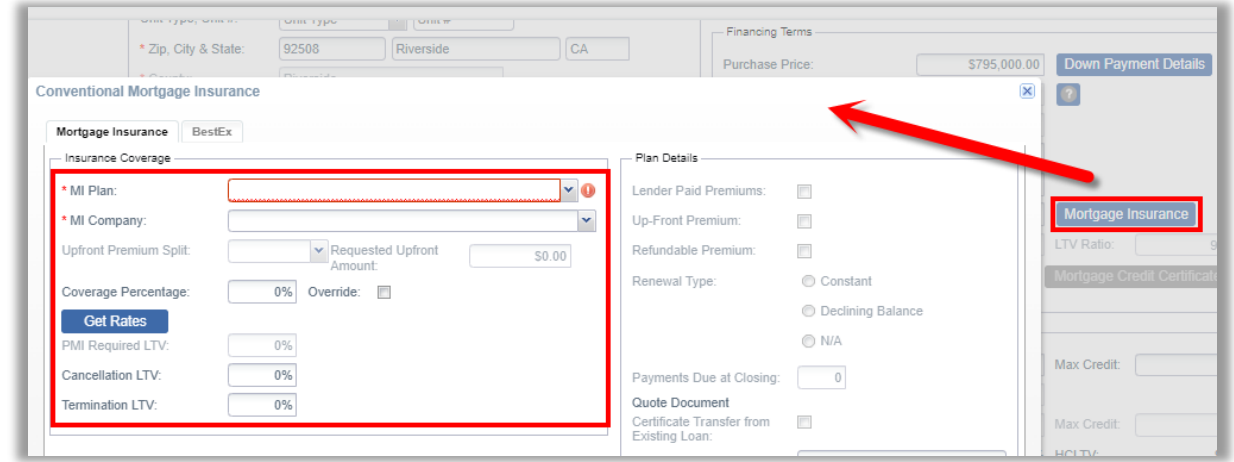
Error/Submission Stop

30. Mortgage Insurance required

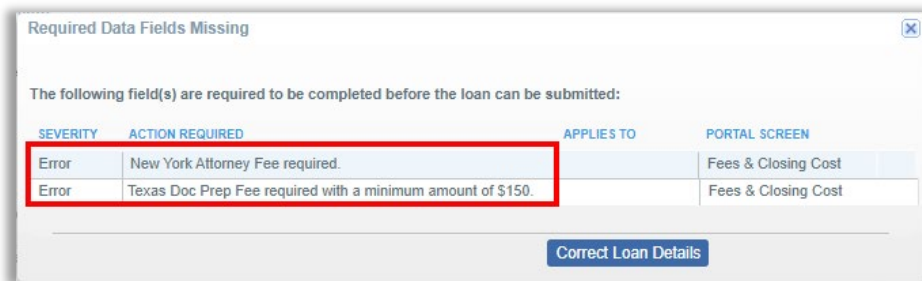


Fix

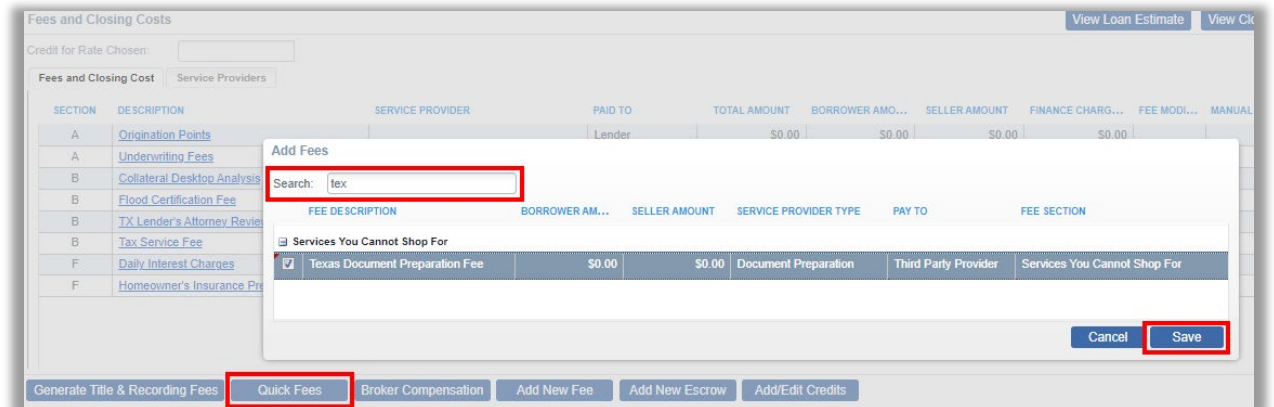
- Go to **Loan Summary**→**Short Application** screen
- Click the **Mortgage Insurance** button
- Select the **MI Plan** and **MI Company**
- Click the **Get Rates** button



31. New York Attorney/Texas Doc Prep Fee required



- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Quick Fees** button
- Use the **Search** to locate the missing fee
- Place a checkmark to select the applicable fee
- Enter **Fee Amount** in Borrower or Seller Column
- Click **Save**



Error/Submission Stop

32. Number of Units is a required field

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Number of Units is a required field.		Short Application
Error	Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately.		Fees & Closing Cost

[Correct Loan Details](#)

Fix

- Go to **Loan Summary**→**Short Application**
- Update **No. Units** as applicable
- Click **Save**

Property Information

* Property Address: 1214 Auto Disclosure Circle

Unit Type, Unit #: Unit Type Unit #

* Zip, City & State: 30310 Atlanta GA

* County: Fulton

Country: United States

* Occupancy: Primary Residence

* Property Type: Detached

* Project Type: Not in a project or development

* No. Units: No. ADUs:

* CEMA: Yes No Unpaid Balance Amount:

Mortgage Type

* Lien Type: First Mortgage Position: 1

* Mortgage Type: Conventional Mortgage

* Pricing Tier: Conforming

* Amortization Type: Fixed Rate

Credit Scores

* Qualifying Credit Score:

Financing Terms

Purchase Price:

Cost of Renovation:

* Energy Improvements:

Appraised Value:

Base Loan Amount:

Mortgage Insurance Finan

Total Loan Amount:

Mortgage Credit Certificate

Other Financing

Concurrent Liens:

Remaining Closed-End Li

Remaining HELOC Balanc

[Save](#) [Cancel & Close](#)

33. Provide banker/broker contact information

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Provide banker/broker contact information.	Contacts

[Correct Loan Details](#)

- Go to **Loan Summary**→**Contacts**
- Click the **Set** button
- Select the Broker Contact from the list
- Click **Set Contact**

Lender Account Management

CONTACT ROLE

Broker Account Management

CONTACT ROLE

Broker Contact Info

Contact 1 [Set](#) [Delete](#)

Broker Contact Search

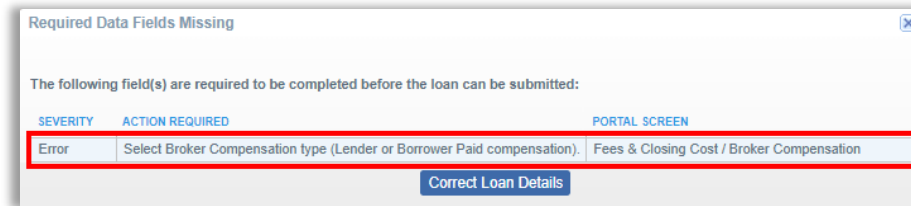
Contact Name: Email Address:

CONTACT NAME	EMAIL	PHONE	FAX	SELECT
Tan Scott	tanjohnson@homebridge.com	(770) 373-5509		<input checked="" type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>
				<input type="radio"/>

[Set Contact](#) [Cancel](#)

Error/Submission Stop

34. Select Broker Compensation type



Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

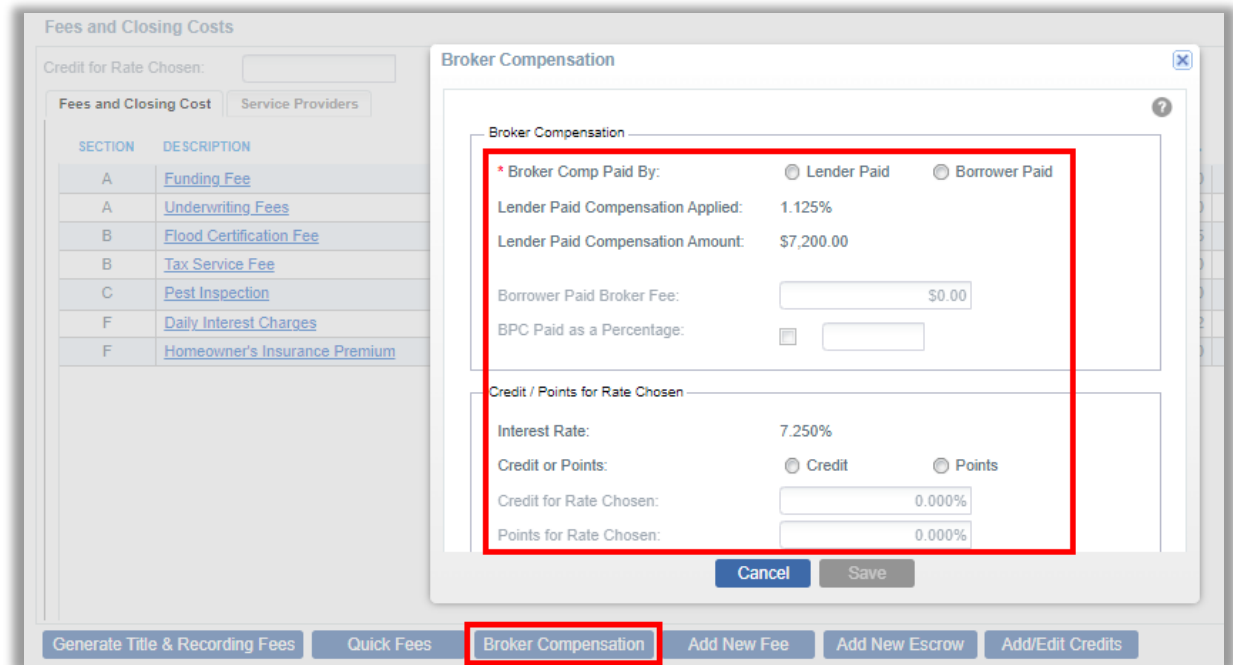
SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Select Broker Compensation type (Lender or Borrower Paid compensation).	Fees & Closing Cost / Broker Compensation

[Correct Loan Details](#)

Fix

For submitting Unlocked loans:

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click **Broker Compensation**
- Select **Compensation Type**
- Enter **Credit** or **Points for Rate Chosen** and **Save**



Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION
A	Funding Fee
A	Underwriting Fees
B	Flood Certification Fee
B	Tax Service Fee
C	Pest Inspection
F	Daily Interest Charges
F	Homeowner's Insurance Premium

Broker Compensation

Broker Compensation

* Broker Comp Paid By: Lender Paid Borrower Paid

Lender Paid Compensation Applied: 1.125%

Lender Paid Compensation Amount: \$7,200.00

Borrower Paid Broker Fee:

BPC Paid as a Percentage:

Credit / Points for Rate Chosen

Interest Rate: 7.250%

Credit or Points: Credit Points

Credit for Rate Chosen:

Points for Rate Chosen:

[Cancel](#) [Save](#)

[Generate Title & Recording Fees](#) [Quick Fees](#) [Broker Compensation](#) [Add New Fee](#) [Add New Escrow](#) [Add/Edit Credits](#)

Error/Submission Stop

35. Service Provider cannot be TBD or Pending, a Company Name must be listed

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	CDA Fee may be required based on Loan Product selected.		Fees & Closing Cost
Error	Service Provider cannot be TBD or Pending, a Company Name must be listed.		Fees & Closing Cost

[Correct Loan Details](#)

Fix

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Service Providers** tab
- Click the **Service Provider Type** [hyperlink](#)
- Enter required information and **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost **Service Providers**

SERVICE PROVIDER TYPE	SERVICE PROVIDER	DESCRIPTION	ADDRESS 1	ADDRESS 2	CITY	STATE
Title Insurance	None	Inspection Fee				
Settlement Agent	Solidifi Title Agency, L...	Closing Fee	88 Silva Lane	Suite 210	Middletown	RI

Editing Provider

Service Provider Type: Title Insurance

* Service Provider:

* Provider Address #1:

Provider Address #2:

* Zip, City & State:

* Phone:

Fax:

36. Service Provider must be listed for all Section C – Services You Can Shop For

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	PORTAL SCREEN
Error	Service Provider must be listed for all 'C - Services You Can Shop For' associated fees.	Fees & Closing Cost

[Correct Loan Details](#)

- Go to **Loan Processing**→**Fees & Closing Costs**
- Click the **Service Providers** tab
- Click the **Service Provider Type** [hyperlink](#)
- Enter required information and **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost **Service Providers**

SERVICE PROVIDER TYPE	SERVICE PROVIDER	DESCRIPTION	ADDRESS 1	ADDRESS 2	CITY	STATE
Title Insurance	None	Inspection Fee				
Settlement Agent	Solidifi Title Agency, L...	Closing Fee	88 Silva Lane	Suite 210	Middletown	RI

Editing Provider

Service Provider Type: Title Insurance

* Service Provider:

* Provider Address #1:

Provider Address #2:

* Zip, City & State:

* Phone:

Fax:

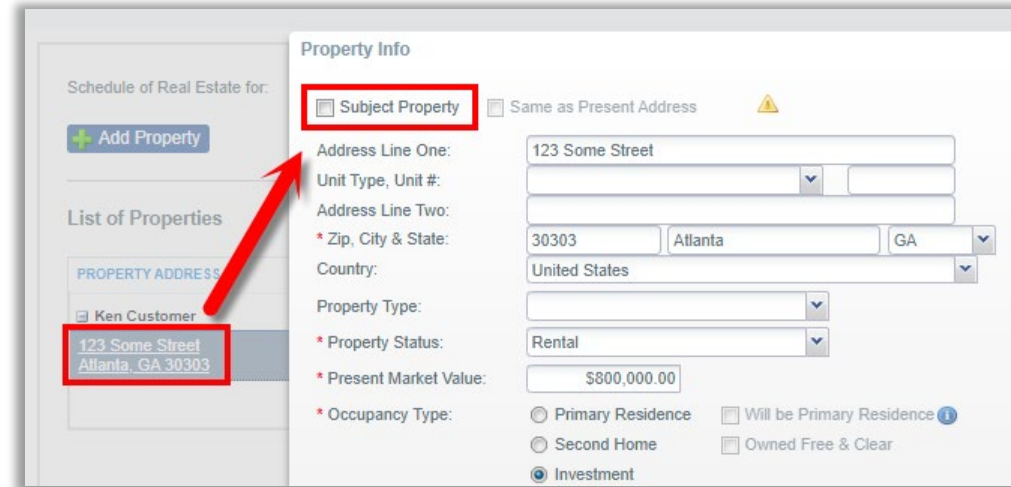
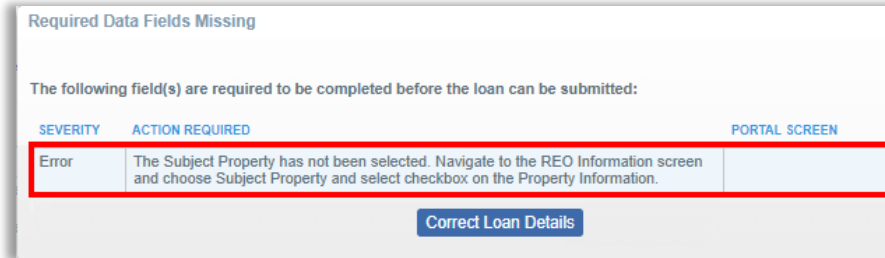
[Save](#) [Cancel](#)

Error/Submission Stop

Fix

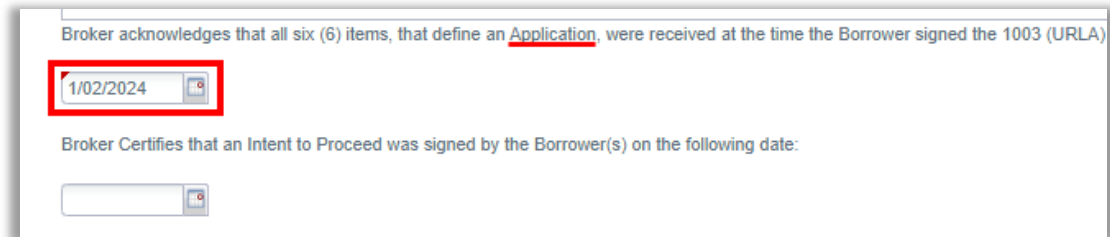
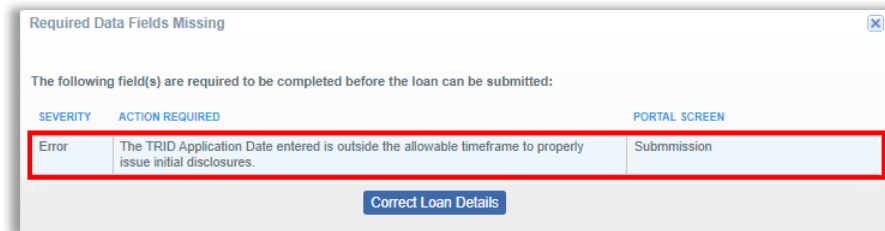
37. Subject Property has not been selected

- Go to **Full Application**→**REO Info** screen
- Click the **Property Address** [hyperlink](#)
- Select **Subject Property** on the Property Info pop-up



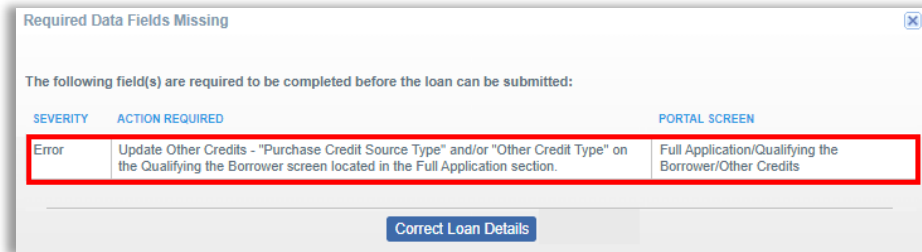
38. TRID Application Date entered is outside the available timeframe

- Go to **Loan Submission**→**Loan Submission**
- Update the **Application Date**
 - For Generating Initial Disclosures - the **Application Date** cannot be greater than one day prior to the Submission Date



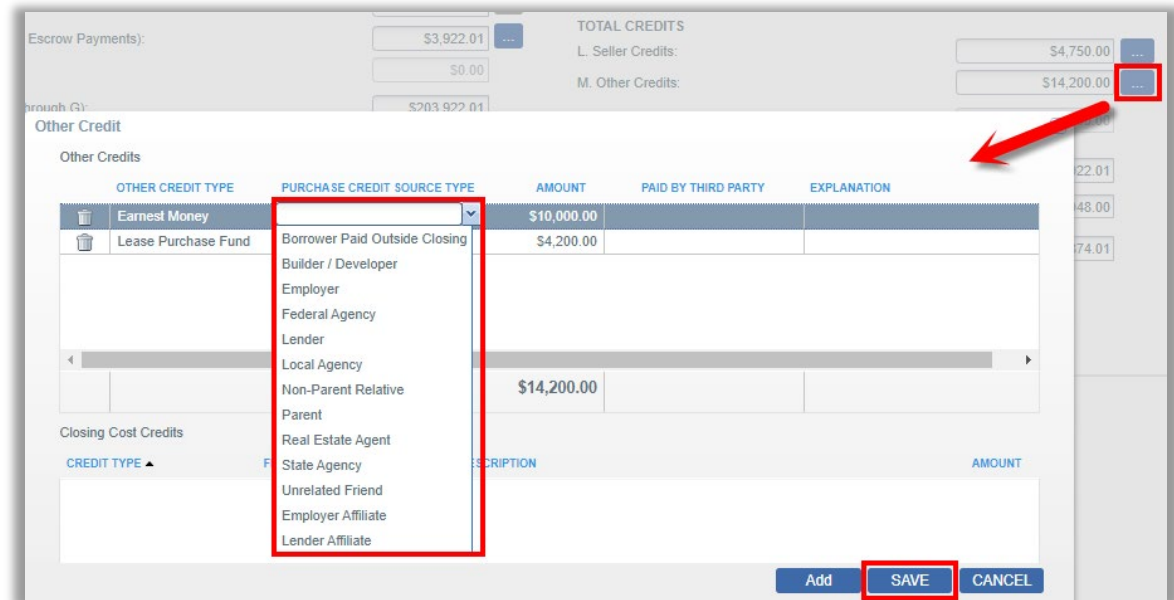
Error/Submission Stop

39. Update Other Credits - Purchase Credit Source Type and/or Other Credit Type



Fix

- Go to **Full Application** → **Qualifying the Borrower**
- Click the **Other Credits** button
 - **Note:** you may need to zoom out to 90% to see the button
- Select **Purchase Credit Source Type** from the dropdown for each credit
- Click **Save**



Error/Submission Stop

40. You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock.		Short Application or Lock
Error	You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.		Short Application

[Correct Loan Details](#)

Fix

- Go to **Loan Summary**→**Short Application**
- Update the **Closing in Entity Name** to **Limited Liability Corporation** when a Prepayment Penalty is selected in NJ

Mortgage Type

* Lien Type: First Mortgage Position: 1

* Mortgage Type: Conventional Mortgage

* Pricing Tier: Non QM

* Amortization Type: Fixed Rate

* Product: Access 30 yr Fixed

* Documentation Type: Full Doc

Prepayment: 3 Year Prepayment

Subsidy Plan:

* Subsidy Source:

Closing in Entity Name: Limited Liability Corporation

Other Financing

Concurrent Liens: \$0.00

Remaining Closed-End Liens: \$0.00

Remaining HELOC Balance: \$0.00

Combined LTV Ratio: 69.24%

Other Information

Apply Fee Buy Out: Yes No

Duty To Serve: Yes No

[Save](#) [Cancel & Close](#)