



**USER MANUAL**

**LE AUTOMATION**

**STAGE 1**

**WHOLESALE CHANNEL**

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## **1 INTRODUCTION**

### **1.1 PURPOSE**

This document provides the wholesale channel instructions for navigating through the enhanced workflow in ExpressLoan for fee generation, and to get a loan through to file submission.

### **1.2 IMPORTER**

The formatting and wording of the “Broker-Issued LE” question have changed; however, the functionality and workflow behind the question have not changed. If you select **Broker is issuing the LE**, the broker either already has, or will, issue the LE. This selection has different data restrictions than if SPM were issuing the LE. If you select this option, the new integrated fee service will not be available to you, and the Application Date can be up to 364 days in the past.

If you select **SPM is issuing the LE**, the Application Date must be within 2 days of today’s date, and you will have access to the new integrated fee service. If you select No in response to **Property Chosen?**, the property address populates with TBD. If you answer Yes to that question, you must enter a property address.

Type of Mortgage and Terms of Loan	
Mortgage Applied For	<input type="radio"/> VA <input checked="" type="radio"/> Conventional <input type="radio"/> FHA <input type="radio"/> USDA
Loan Amount	Interest Rate No. of Months \$ <input type="text" value="20000.00"/> <input type="text" value="4.999"/> % <input type="text" value="360 months"/>
Property Information and Purpose of Loan	
Property Chosen?	Yes <input checked="" type="radio"/> No <input type="radio"/> * If property is chosen, you must fill out following fields
Subject Property Address	
Street	<input type="text" value="450 MAIN STREET"/> # of Units <input type="text" value="1"/>
City	<input type="text" value="FOLSOM"/> State <input type="text" value="CA"/> Zip <input type="text" value="95630"/>
Purpose of Loan	<input type="text" value="PURCHASE"/> Property will be: <input checked="" type="radio"/> Primary Residence <input type="radio"/> Secondary Residence <input type="radio"/> Investment
Property Type	<input type="text" value="(SPR-DETACHED- SINGLE FAMILY RESIDENCE (NOT A PUD))"/>
Borrower Information	
Primary Borrower	
First	<input type="text" value="WHOLESALE"/> Last <input type="text" value="AUTOMATED"/>
Suffix	<input type="text"/>
SSN	<input type="text" value="(11-11-1111)"/>
Marital Status	<input checked="" type="radio"/> Married <input type="radio"/> single, divorced, widowed) <input type="radio"/> Separated
Present Address	
Street	<input type="text" value="450 MAIN STREET"/>
City ST Zip	<input type="text" value="FOLSOM CA 95630"/>
Current Residence	<input type="radio"/> Own <input checked="" type="radio"/> Rent <input type="radio"/> Live Free
Spouse	
First	<input type="text" value="SAMANTHA"/> Last <input type="text" value="AUTOMATED"/>
Suffix	<input type="text"/>
SSN	<input type="text" value="(99-99-9999)"/>
Marital Status	<input checked="" type="radio"/> Married <input type="radio"/> single, divorced, widowed) <input type="radio"/> Separated
Present Address	
Street	<input type="text" value="450 MAIN STREET"/>
City ST Zip	<input type="text" value="FOLSOM CA 95630"/>
Current Residence	<input type="radio"/> Own <input checked="" type="radio"/> Rent <input type="radio"/> Live Free
Co-Borrower	
First	<input type="text"/> Last <input type="text"/>
Suffix	<input type="text"/>
SSN	<input type="text"/>
Marital Status	<input type="radio"/> Married <input type="radio"/> single, divorced, widowed) <input type="radio"/> Separated
Present Address	
Street	<input type="text"/>
City ST Zip	<input type="text"/>
Current Residence	<input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Live Free
Spouse	
First	<input type="text"/> Last <input type="text"/>
Suffix	<input type="text"/>
SSN	<input type="text"/>
Marital Status	<input type="radio"/> Married <input type="radio"/> single, divorced, widowed) <input type="radio"/> Separated
Present Address	
Street	<input type="text"/>
City ST Zip	<input type="text"/>
Current Residence	<input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Live Free
Additional Loan Information	
Application Date	<input type="text"/> <input type="radio"/> Broker is issuing the LE <input type="radio"/> SPM is issuing the LE
CEMA Requested?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Other Financing	Oth Financing \$ <input type="text"/>
Sales Price	<input type="text" value="\$ 20000.00"/>
Appraised Value	<input type="text" value="\$ 20000.00"/>
Loan Officer	<input type="text" value="Vicki Hoop (N DEMO_S_DEMO_NIELSP_RI)"/>

## 2 OBTAINING FEES THROUGH THE NEW INTEGRATED FEE SERVICE

Because product selection is mandatory to obtain fees via the integrated fee service, links such as **Loan Level Fees & LE Request** and **Locking History / Confirmation** are disabled until you select a product. Click on the Product Selection Pricing & Rate Lock link to select your product and price, and from there, you will be able to move on to locking and completing the fee screen.


User: Niels Krop

*Wholesale Lending*

<b>Sierra Pacific Loan Number:</b> 3101226	<b>LTV / CLTV:</b> 80.000% / 80.000%	<b>DTI:</b> 14.1
<b>Borrower:</b> WHOLESAL AUTOMATED	<b>Property:</b> 456 MAIN STREET	<b>Status:</b> No File
<b>Product:</b>	FOLSOM, CA 95630	<b>Lock Status:</b> Not Locked



Loan Navigator	
File Review & AUS Engine	<ul style="list-style-type: none"> <li>• <a href="#">Review Loan Detail</a></li> <li>• <a href="#">Automated Underwriting / Edit Loan</a></li> <li>• <a href="#">Re-Import Loan</a></li> </ul>
Product Selection Loan Pricing Request LE	<ul style="list-style-type: none"> <li>• <a href="#">Appraisal Fee List by State</a></li> <li>• <a href="#">Product Selection Pricing &amp; Rate Lock</a></li> <li>• Loan Level Fees &amp; LE Request</li> <li>• Locking History / Confirmation</li> </ul>
Loan Documentation	<ul style="list-style-type: none"> <li>• <a href="#">Submit / Access Loan File</a></li> <li>• <a href="#">Appraisal Portal / AMC</a></li> </ul>
Closing	<ul style="list-style-type: none"> <li>• Request Closing Docs</li> <li>• Close Out Action</li> </ul>
View	<ul style="list-style-type: none"> <li>• <a href="#">View Transaction Documentation</a></li> </ul>

Server: ::1 Build: 256

## LE Automation – Stage 1 (Wholesale)

Once on the Pricing screen, enter the required fields and click the **Calculate Price** button.

<b>Sierra Pacific Loan Number: 3101226</b>		<b>LTV / CLTV: 80.000% / 80.000%</b>		<b>DTI: 14.1</b>	
<b>Borrower:</b>	WHOLESALE AUTOMATED	<b>Property:</b>	456 MAIN STREET	<b>Status:</b>	No File
<b>Product:</b>			FOLSOM, CA 95630	<b>Lock Status:</b>	Not Locked

[LOAN NAVIGATOR](#)

<b>Subject Property State</b>	CA
<b>County</b>	SACRAMENTO
<b>Property Type</b>	Detached
<b>Non Warrantable Condo</b>	<input type="radio"/> Yes <input checked="" type="radio"/> No
<b>Number of Units</b>	1 unit
<b>Loan Purpose</b>	Purchase
<b>Occupancy Type</b>	Primary Residence
<b>Number of Financed Properties</b>	1
<b>Loan Amount (If Govt loan enter base)</b>	\$200,000.00
<b>Sales Price</b>	\$250,000.00
<b>Appraised Value</b>	\$250,000.00
<b>New Secondary Financing</b>	\$0.00
<b>Resubordinated Financing</b>	\$0.00

<b>Loan Term</b>	360
<b>Documentation Type</b>	Full
<b>Impounds</b>	<input checked="" type="radio"/> Yes <input type="radio"/> No
<b>Fees-In</b>	<input type="radio"/> Yes <input checked="" type="radio"/> No
<b>FICO Score</b>	780
<b>DTI</b>	14.1
<b>MI type</b>	Borrower-Paid MI
<b>Originator</b>	DEMO BROKER CODE FOR S
<b>Loan Officer Compensation</b>	Lender Paid
<b>Lock Term</b>	30 Day
<b>Desired Price</b>	0
<b>Effective Date</b>	2/27/2017
<b>Effective Time (PST)</b>	07:56 AM (HH:MM AM/PM)

The results of Pricing Engine are for illustrative purposes to assist you in building potential pricing scenarios. The displayed prices are only estimates based upon the information you have provided. This is not an application for credit, an offer for a rate lock, or a guarantee of any rate, fees or eligibility. To obtain actual available prices, you must provide additional information, by delivering the complete loan file and locking the loan.

Pricing provided during non-business hours (Mon-Fri after 5:00 pm PST, weekends or holidays) are estimates only. To obtain current market pricing, you must submit your request during business hours.

Loan data entered will not be saved.

The information provided is intended for use by mortgage professionals and financial institutions regarding secondary transactions only. Rates and programs are subject to change without notice.

## LE Automation – Stage 1 (Wholesale)

Select a product as you do today.

**Sierra Pacific Loan Number:** 3101226 **LTV / CLTV:** 80.000% / 80.000% **DTI:** 14.1

**Borrower:** WHOLESALE AUTOMATED **Property:** 456 MAIN STREET **Status:** No File  
**Product:** **FOLSOM, CA 95630** **Lock Status:** Not Locked

[LOAN NAVIGATOR](#)

[BACK](#)

Date Generated: 2-27-2017 7:58 AM

**Rates as of 02/27/2017**

### Eligible Products

Product Code	Product Description	Rate	Price	
T300FD	CONF 30 & 25 YEAR FIXED (FNMA)	3.975	-0.223	<a href="#">More Pricing</a>
T300FR	CONF 30 YR FIXED (FHLMC)	3.975	-0.206	<a href="#">More Pricing</a>
T300HA	CONF 30-YR FIXED HOME ADVANTAGE (FHLMC)	4.000	-0.419	<a href="#">More Pricing</a>
T300HP	CONF 30-YR FIXED HOME POSSIBLE (FHLMC)	4.000	-0.419	<a href="#">More Pricing</a>
T300HR	CONF 30-YR FIXED HOME READY	3.875	0.306	<a href="#">More Pricing</a>
A341FD	CONF 5/1 FANNIE ARM CAPS 2/2/5 MARGIN 2.25	3.125	0.080	<a href="#">More Pricing</a>
A341FR	CONF 5/1 FREDDIE ARM CAPS 2/2/5 MARGIN 2.25	3.125	0.080	<a href="#">More Pricing</a>
A342FD	CONF 7/1 FANNIE ARM CAPS 5/2/5 MARGIN 2.25	3.500	-0.049	<a href="#">More Pricing</a>
A342FR	CONF 7/1 FREDDIE ARM CAPS 5/2/5 MARGIN 2.25	3.375	-0.088	<a href="#">More Pricing</a>

### Ineligible Products

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## LE Automation – Stage 1 (Wholesale)

### Product Rate Selection Page

1. After you click on one of the **More Pricing** links, you will land on this screen.
2. On this screen, you will see two new buttons: **Save & Continue to Lock Rate** and **Save & Continue to Fees Screen**, which will allow you to navigate according to your particular needs for that loan.
3. The radio buttons in the right column allow you to select the applicable rate for the loan.
4. If you click on the buttons at the bottom of the screen without selecting the rate, the system will prompt you to select at least one option.
5. The selected product will display on the top banner.
6. Once you have chosen your price, you can choose to **Save & Continue to Lock**, or **Save & Continue to Fees** screen. In the example below, we've chosen the latter; however, if you were to save and continue to lock, you would lock the loan as you've done before. Once that's been completed, you will be given the option to **Accept Price Lock & Continue to Fees Screen**.

Sierra Pacific Loan Number: 3101226		LTV / CLTV: 80.000% / 80.000%		DTI: 14.1	
<b>Borrower:</b>	WHOLESALE AUTOMATED	<b>Property:</b>	456 MAIN STREET FOLSOM, CA 95630	<b>Status:</b>	No File
<b>Product:</b>		<b>Lock Status:</b>			Not Locked
<a href="#" style="color: white; text-decoration: none;">LOAN NAVIGATOR</a>					
<a href="#" style="color: white; text-decoration: none;">BACK</a>					

Date Generated: 2-27-2017 7:58 AM

Rates as of 02/27/2017

Product Description	Lock Term	Loan Amt	LTV	CLTV	FICO Score	DTI
T300FD CONF 30 & 25 YEAR FIXED (FNMA)30	30	\$200,000.00	80.00 %	80.00 %	780	14.1

Rates	Total Price (bps)	Total Price (\$)	P & I	Select
3.125	<a href="#">4.875</a>	\$9,750.00	856.75	<input type="radio"/>
3.250	<a href="#">4.125</a>	\$8,250.00	870.41	<input type="radio"/>
3.375	<a href="#">3.375</a>	\$6,750.00	884.19	<input type="radio"/>
3.500	<a href="#">2.625</a>	\$5,250.00	898.09	<input type="radio"/>
3.625	<a href="#">1.843</a>	\$3,686.00	912.10	<input type="radio"/>
3.750	<a href="#">1.120</a>	\$2,240.00	926.23	<input type="radio"/>
3.875	<a href="#">0.306</a>	\$612.00	940.47	<input type="radio"/>
3.975	<a href="#">-0.223</a>	\$-446.00	951.95	<input type="radio"/>
4.000	<a href="#">-0.436</a>	\$-872.00	954.83	<input type="radio"/>
4.125	<a href="#">-1.161</a>	\$-2,322.00	969.30	<input type="radio"/>
4.250	<a href="#">-1.758</a>	\$-3,516.00	983.88	<input type="radio"/>
4.375	<a href="#">-2.289</a>	\$-4,578.00	998.57	<input type="radio"/>
4.500	<a href="#">-2.960</a>	\$-5,920.00	1,013.37	<input type="radio"/>
4.625	<a href="#">-3.617</a>	\$-7,234.00	1,028.28	<input type="radio"/>
4.750	<a href="#">-4.150</a>	\$-8,300.00	1,043.29	<input type="radio"/>
4.875	<a href="#">-4.613</a>	\$-9,226.00	1,058.42	<input type="radio"/>
5.000	<a href="#">-5.084</a>	\$-10,168.00	1,073.64	<input type="radio"/>
5.125	<a href="#">-5.580</a>	\$-11,160.00	1,088.97	<input type="radio"/>

The results of Pricing Engine are for illustrative purposes to assist you in building potential pricing scenarios. The displayed prices are only estimates based upon the information you have provided. This is not an application for credit, an offer for a rate lock, or a guarantee of any rate, fees or eligibility. To obtain actual available prices, you must provide additional information, by delivering the complete loan file and locking the loan.

Pricing provided during non-business hours (Mon-Fri after 5:00 pm PST, weekends or holidays) are estimates only. To obtain current market pricing, you must submit your request during business hours.

Loan data entered will not be saved.

The information provided is intended for use by mortgage professionals and financial institutions regarding secondary transactions only. Rates and programs are subject to change without notice.

## LE Automation – Stage 1 (Wholesale)

With this enhancement, more of the data you entered on the Pricing screen carries over to the fee screen. The **Get Fees** button is how you will access the new integrated fee service to return accurate title fees (in Sections C, E, and H). You will need manually enter fees in the remaining sections, and you may also edit the fees that return from the service.

<b>Sierra Pacific Loan Number:</b> 3101226		<b>LTV / CLTV:</b> 80.000% / 80.000%		<b>DTI:</b> 14.1
<b>Borrower:</b> WHOLESAL AUTOMATED	<b>Property:</b> 456 MAIN STREET	<b>Status:</b> No File		
<b>Product:</b> T300FD - CONF 30 & 25 YEAR FIXED (FNMA)	<b>FOLSOM, CA 95630</b>	<b>Lock Status:</b> Not Locked		

Loan Information			
<b>Loan Term</b>	360	<b>Rate</b>	3.975%
<b>Loan Amount</b>	\$200,000.00	<b>Loan Purpose</b>	PURCHASE
<b>Property Type</b>	SFR-DETACHED: SINGLE FAMILY RESIDENCE (NOT A PUD)	<b>Occupancy</b>	OWNER OCCUPIED: (PRIMARY RESIDENCE)
<b>Borrower Email</b>			
<b>Estimated Closing Date</b>	03-29-2017	<b>Impounds</b>	Yes
<b>Mortgage Insurance</b>	Not Required		
<b>Program Category</b>	T300FD - CONF 30 & 25 YEAR FIXED (FNMA)		

Loan Officer / Originator Information			
<b>Loan Officer</b>	Niels Krop	<b>Phone</b>	916-555-1212
		<b>Email</b>	
<b>Originating Office</b>	DEMO BROKER CODE FOR S	<b>Phone</b>	915-985-6781
	1234 SOUTH MAIN STREET		

**Get Fees**

### A. Origination Costs

Fee	Amount
ADMINISTRATION FEE	<input type="text"/>
FUNDING FEE (CORR)	<input type="text"/>
PROCESSING FEE (B)	<input type="text"/>
PROCESSING FEE (C)	<input type="text"/>
PROCESSING FEE (R)	<input type="text"/>
WIRE/PACKAGE FEE	<input type="text"/>

**SPM Total Price**

**Broker Compensation**  **Amount**

Lender Paid will be paid based on your agreement.

### B. Services Borrower Cannot Shop For

Fee	Amount
APPRAISERS FEE	\$0.00
CREDIT REPORT FEE	<input type="text"/>
FLOOD CERT FEE	<input type="text"/>
MERS REGISTRN	<input type="text"/>
TAX RETURN VERIFIC	<input type="text"/>
TAX SERVICE FEE	<input type="text"/>

## LE Automation – Stage 1 (Wholesale)

<b>C. Services Borrower Can Shop For</b>	<b>\$0.00</b>
--	---------------

Fee	Amount
COMMITMENT UPDA	<input type="text"/>
ESCROW SETTLEME	<input type="text"/>
LENDERS ALTA POLI	<input type="text"/>
LOAN TIE IN FEE	<input type="text"/>
NOTARY FEES	<input type="text"/>
POLICY UPDATE FEE	<input type="text"/>
STATE POLICY FEE	<input type="text"/>
SUB-ESCROW SETT	<input type="text"/>
TITLE ENDORSEMEN	<input type="text"/>
TRAVEL-OUT OF OFF	<input type="text"/>

Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$0.00</b>
---	---------------

Fee	Amount
MISC RECORDING FE	<input type="text"/>
RECORDING - SECUR	<input type="text"/>
RECORDING FEE	<input type="text"/>
TRANSFER TAXES	<input type="text"/>

<b>F. Prepays</b>
-------------------

Prepaid Interest \$21.78/day for 30 days	\$653.40
--	----------

<b>G. Property Taxes &amp; Insurance</b>
--

Fee	Annual Amount
HAZARD INSURANCE	<input type="text"/>
PROPERTY TAXES	<input type="text"/>

<b>H. Other</b>	<b>\$0.00</b>
-----------------	---------------

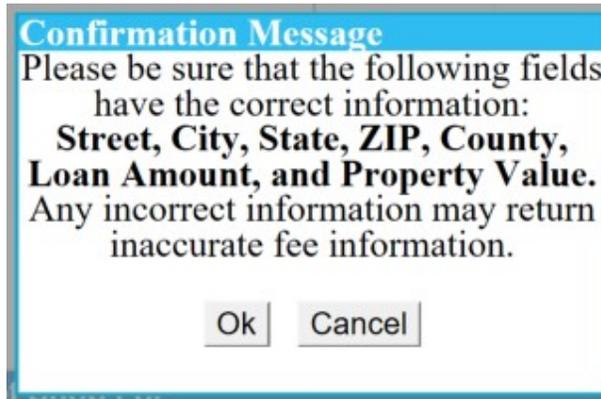
Fee	Amount
OWNERS CLTA POLI	<input type="text"/>

<b>Calculating Cash to Close</b>
----------------------------------

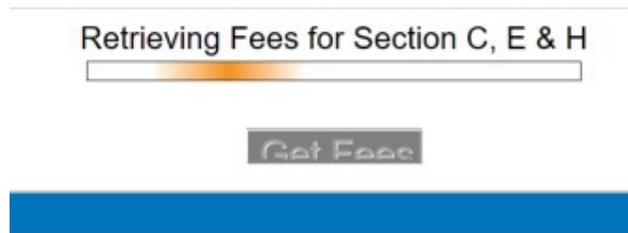
Closing Cost Paid by Seller	\$0.00
-----------------------------	--------

## LE Automation – Stage 1 (Wholesale)

After you click on Get Fees, you will see this message. If you are confident the data you've entered is correct, click on **Ok**.



The progress indicator will display.



If any of the data you've entered doesn't match, or doesn't match the subject property, you will receive the following message.



## LE Automation – Stage 1 (Wholesale)

Below is an example of what the fee screen will look like once fees have been returned.

C. Services Borrower Can Shop For		\$1,828.00
<b>Fee</b>	<b>Amount</b>	
COMMITMENT UPDA		
ESCROW SETTLEME	\$633.00	
LENDERS ALTA POLI	\$600.00	
LOAN TIE IN FEE		
NOTARY FEES	\$150.00	
POLICY UPDATE FEE		
STATE POLICY FEE		
SUB-ESCROW SETTL		
TITLE ENDORSEMEN	\$100.00	
TRAVEL-OUT OF OFF		
COURIER 1	\$20.00	
TITLE SERVICES FEE	\$275.00	
ESCROW DOC PREP	\$50.00	
		<input type="button" value="Add"/>
<b>Other Costs</b>		
E. Taxes and Other Government Fees		\$389.00
<b>Fee</b>	<b>Amount</b>	
MISC RECORDING FE		
RECORDING - SECUF		
RECORDING FEE	\$114.00	
TRANSFER TAXES	\$275.00	
		<input type="button" value="Add"/>
<b>F. Prepays</b>		
Prepaid Interest \$21.78/day for 30 days		\$653.40
<b>G. Property Taxes &amp; Insurance</b>		
<b>Fee</b>	<b>Annual Amount</b>	
HAZARD INSURANCE		
PROPERTY TAXES		
		<input type="button" value="Add"/>
<b>H. Other</b>		\$473.00
<b>Fee</b>	<b>Amount</b>	
OWNERS CLTA POLI	\$473.00	
		<input type="button" value="Add"/>

Once you have completed the fees, select either **Save** or **Save & Continue to Request LE**. You must click one of these in order to save the entries you've made on the fee screen.

## LE Automation – Stage 1 (Wholesale)

### Notes:

1. In order to make a successful call to the integrated fee service, the subject property details must be correct. If they are not, the system will not be able to retrieve fees.
2. Fees for "Owners CLTA Policy" in Section H will only appear for Purchase transactions.
3. If multiple common endorsement fees have been returned for a subject property, the system will display this icon  next to the field to alert the user that common fees have been returned, along with the total amount of the fees populated in the amount box adjacent to the field. Upon clicking the red icon, you will be able to see a detailed breakdown of all the fees returned. This will only be available the first time fees return. If you return to the screen after saving, the icon will not be available. Be sure to make any needed edits immediately after having fees returned.
4. By default, the fees returned are editable at the user's discretion.
5. Within Section A, the system will also display the SPM Total Price, and the Broker's Comp will be disabled since you selected it on the previous screen. Selecting lender paid or borrower paid comp on the pricing screens will carry over to the fee screen, and will dictate the message that displays under the **Amount** field in Section A.
6. The service returns 100% of the transfer tax, although some loans require less. You have the ability to edit the transfer tax amount before saving.

### Submit / Access Loan File

1. Upon clicking on **Save & Continue to Request LE**, the user / LO will be navigated to the Submit / Access Loan File screen.
2. You can access the Document Management link to upload the required documents for the LE to the eFolder. You may have to refresh the screen to activate the **Request LE** button.
3. This is the last place at which you can change your answer to the Broker-Issued LE question.

Sierra Pacific Loan Number: 3101226		LTV / CLTV: 80.000% / 80.000%		DTI: 14.1	
Borrower: WHOLESALE AUTOMATED		Property: 456 MAIN STREET		Status: No File	
Product: T300FD - CONF 30 & 25 YEAR FIXED (FNMA)		FOLSOM, CA 95630		Lock Status: Not Locked	

LOAN NAVIGATOR

#### eFolder Management

Upload / View Documents

[Document Management](#)

#### Loan Submission

- Broker is issuing the LE  
 SPM is issuing the LE

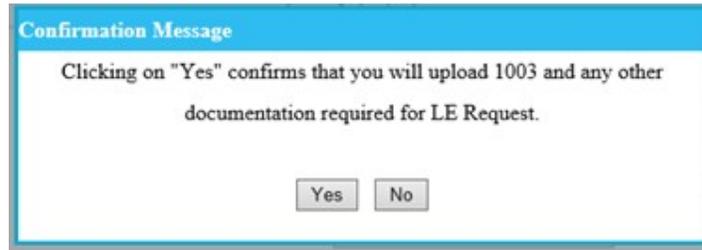
Loan Submission

To prevent delays in your transaction, please ensure the primary borrower's email address is entered below.

Email:

## LE Automation – Stage 1 (Wholesale)

Once you request the LE, you will receive the following message. Click Yes; that will return you to Loan Navigator.



The links in the Product Selection and Pricing area are now enabled.



*Wholesale Lending*

<b>Sierra Pacific Loan Number: 3101226</b>		<b>LTV / CLTV: 80.000% / 80.000%</b>		<b>DTI: 14.1</b>	
<b>Borrower:</b>	WHOLESALE AUTOMATED	<b>Property:</b>	456 MAIN STREET	<b>Status:</b>	No File
<b>Product:</b>	T300FD - CONF 30 & 25 YEAR FIXED (FNMA)		FOLSOM, CA 95630	<b>Lock Status:</b>	Not Locked



Loan Navigator	
File Review & AUS Engine	<ul style="list-style-type: none"> <li>• <a href="#">Review Loan Detail</a></li> <li>• <a href="#">Automated Underwriting / Edit Loan</a></li> <li>• <a href="#">Re-Import Loan</a></li> </ul>
Product Selection Loan Pricing Request LE	<ul style="list-style-type: none"> <li>• <a href="#">Appraisal Fee List by State</a></li> <li>• <a href="#">Product Selection Pricing &amp; Rate Lock</a></li> <li>• <a href="#">Loan Level Fees &amp; LE Request</a></li> <li>• <a href="#">Locking History / Confirmation</a></li> </ul>
Loan Documentation	<ul style="list-style-type: none"> <li>• <a href="#">Submit / Access Loan File</a></li> <li>• <a href="#">Appraisal Portal / AMC</a></li> </ul>
Closing	<ul style="list-style-type: none"> <li>• Request Closing Docs</li> <li>• Close Out Action</li> </ul>
View	<ul style="list-style-type: none"> <li>• <a href="#">View Transaction Documentation</a></li> </ul>

### Accept Price & Lock the Loan

- When you click the **Calculate Price** button, you will navigate to the screen that displays Transaction Details, Comp Details, and Pricing Details, along with three buttons: **Accept Price, Lock & Return to Loan Navigator, Accept Price, Lock & Continue to Fees Screen, and Send for Review.**
- Click on any of the buttons, and the system will lock the loan and navigate you based on your selection. **Send for Review** will send the request to Secondary to have the lock edit reviewed.



User: Karen Risk

*Retail Lending*

<b>Sierra Pacific Loan Number: 3101045</b>		<b>LTV / CLTV: 75.000% / 75.000%</b>		<b>DTI: 23.1</b>	
<b>Borrower:</b>	SAM SHOPPER	<b>Property:</b>	876 2ND AVE	<b>Status:</b>	No File
<b>Product:</b>	T300FR - CONF 30 YR FIXED (FHLMC)		FOLSOM, CA 95630	<b>Lock Status:</b>	Not Locked

[EDIT LOCK DATA](#)

Transaction Details	
Product	T300FR
Description	CONF 30 YR FIXED (FHLMC)
Government Factor	0.000
Lock Expires on	3/27/2017
Loan Amount	\$202,500.00

Pricing Details	
Interest Rate	3.000%
Base	6.613
Risk Based LLPA: FICO & LTV	0.250
Final Price (bps)	6.863
Final Price (\$)	\$13,897.57

All required documents to support your loan application must be uploaded within 48 hours; otherwise, the loan will be cancelled.

The 'Send for Review' button forwards your request to the Regional Secondary Marketing office for review. Please return to the Edit Lock Data page to utilize the 'Comments' section for your request.

## LE Automation – Stage 1 (Wholesale)

### 2.1 ADDITIONAL POTENTIAL ERROR MESSAGES

The message below displays if the system is down, or if the system is unable to receive fees from the fee service vendor. Either try again later, or contact your Account Executive so Sierra can contact the vendor for resolution.

Loan Officer / Originator Information			
Loan Officer	Purnik Sheth	Phone	916-555-1212
		Email	
Originating Office	DEMO BROKER CODE FOR S	Phone	915-985-6781
	1234 SOUTH MAIN STREET		

The system is experiencing Technical difficulties. Please ask your Sierra Pacific Mortgage representative to file a trouble ticket.

Get Fees

A. Origination Costs	
<b>Fee</b>	<b>Amount</b>
ADMINISTRATION FEE	\$0.00
PROCESSING FEE (BROKER)	\$0.00

If the system receives a new fee that is not mapped to the master list, the system will display the message below along with the fee name and \$ amount so that you are aware of the new fee. If this happens, please contact your Account Executive, so the new fee can be incorporated into Sierra’s system.

C. Services Borrower Can Shop For	\$1,550.00
<span style="color: red; font-weight: bold;">🚩 A new fee has been returned for the subject property. Please contact your Sierra Pacific Mortgage CSR to file an IT ticket to add this fee.</span>	
<div style="border: 1px solid black; padding: 2px; display: inline-block;">Title Release Fee</div> <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-left: 10px;">\$ 100.00</div>	
<b>Fee</b>	<b>Amount</b>
COMMITMENT UPDATE FEE	\$0.00
ESCROW SETTLEMENT FEE	\$750.00
LENDERS ALTA POLICY	\$625.00
LOAN TIE IN FEE	\$0.00
NOTARY FEES	\$0.00
POLICY UPDATE FEE	\$0.00
STATE POLICY FEE	\$0.00
SUB-ESCROW SETTLEMENT FEE	\$0.00
TITLE ENDORSEMENT FEE	\$0.00
CLOSING PROTECTION LETTER FEE	\$25.00
E-DOC DELIVERY FEE	\$150.00
<input type="button" value="Add"/>	