

ResMac

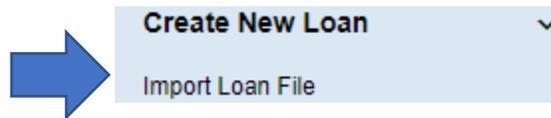
File Upload to the Broker Portal

- 1) Log into the broker portal (website: <https://secure.pricemyloan.com/custom/resmac/>)

Login [Forgot login?](#)
Password [Forgot password?](#)

LOGIN

- 2) Once in the portal, click the **Create New Loan** and then **Import Loan File**.



- 3) At the Import Loan File, select either to import a Fannie Mae (3.2) file or to retrieve existing loan from LPA.

Import Loan File

* Indicates required fields

Import Fannie Mae file

CHOOSE FILE No file chosen *

I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *

IMPORT

Retrieve existing loan from LPA

- 4) If a 3.2 file is being uploaded hit the **Choose File** button and located the 3.2 file on your computer. NOTE: the 3.2 file name will show next to the **Choose File** button.

Import Fannie Mae file

CHOOSE FILE ResMac NQM Bank.fnm *

- 5) Then check the check box to mark that you understand that applicants' SSN may be stored and potentially visible to other users.

I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *

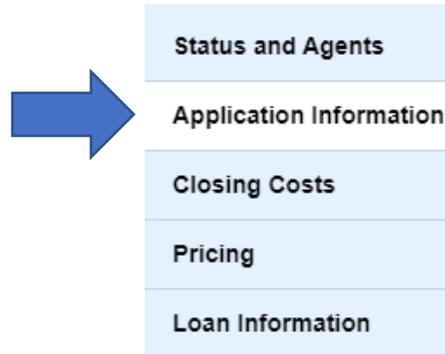
- 6) Lastly, hit the import button. This will upload the file to the TPO portal.

IMPORT

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1003 Verification

1) You can view the 1003 pages under the **Application Information** tab.



2) Please review the 1003 to ensure that it matches what you have in your system. **Listed below are a couple areas that may cause delays in the submission process if they are not completed.**

- a. Borrower information – Please confirm the following if you borrower would like to e-sign their disclosures.
 - i. SSN
 - ii. Phone
 - iii. Birth Date
 - iv. Email Address
 - v. Present Street Address
 - vi. Present Zip Code

Borrower						
Name						
First Name	Middle Name	Last Name	Suffix			
<input type="text" value="Marisol"/>	<input type="text"/>	<input type="text" value="TESTCASE"/>	<input type="text"/>			
Phone						
Home	Work	Cell				
<input type="text" value="(888) 888-8888"/>	<input type="text" value="(888) 888-8888"/>	<input type="text"/>				
SSN	Date of Birth	Age	Yrs. School	Email		
<input type="text" value="000-00-0001"/>	<input type="text" value="1/1/1975"/>	<input type="text" value="45"/>	<input type="text" value="16"/>	<input type="text" value="ResMactest@gmail.com"/>		
Marital Status	No. of Deps	Dependents' Ages				
<input type="text" value="Married"/>	<input type="text" value="0"/>	<input type="text"/>				
Present Address COPY FROM PROPERTY ADDRESS						
Street	City	State	ZIPCode	Own/Rent	No. Yrs	
<input type="text" value="123 Fake St"/>	<input type="text" value="Anthill"/>	<input type="text" value="MO"/>	<input type="text" value="65488"/>	<input type="text" value="Rent"/>	<input type="text" value="8"/>	
Mailing Address	<input type="text" value="Present Address"/>					

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- b. Under the assets and liabilities section confirm that all the borrower's assets and liabilities are listed.
 - i. To edit the assets on the 1003, click the **Edit Assets** button.

VI. ASSETS AND LIABILITIES

Completed Jointly Not Jointly

Assets

Cash Deposit  **EDIT ASSETS** **EDIT REOS**

Life Insurance Cash Value Life Insurance Face Amount Retirement Funds Business

- i. To edit the liabilities on the 1003, click the **Edit Liabilities** button.

Liabilities

Monthly Payments (b) Total Liabilities Net Worth (a - b)  **EDIT LIABILITIES**

- c. Lastly, to confirm that nothing else is missing run the DU data audit. To do this go to the **Loan Information** and the **FNMA Addendum**.

 **Status and Agents** **Application Information** **Closing Costs** **Pricing** **Loan Information**

Loan Information

Credit Plus

Loan Terms **FNMA Addendum** FHLMC Addendum

Loan File



- i. Scroll to the bottom and hit the **Submit to DU (Seamless)** button.

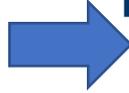
DU Validation

3rd Party Data Provider Name	Reference Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

 **SUBMIT TO DU (SEAMLESS)**

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- ii. If anything is missing, a *hyperlink* will be given for the field that is missing data. Click the link and this will take you to that field.

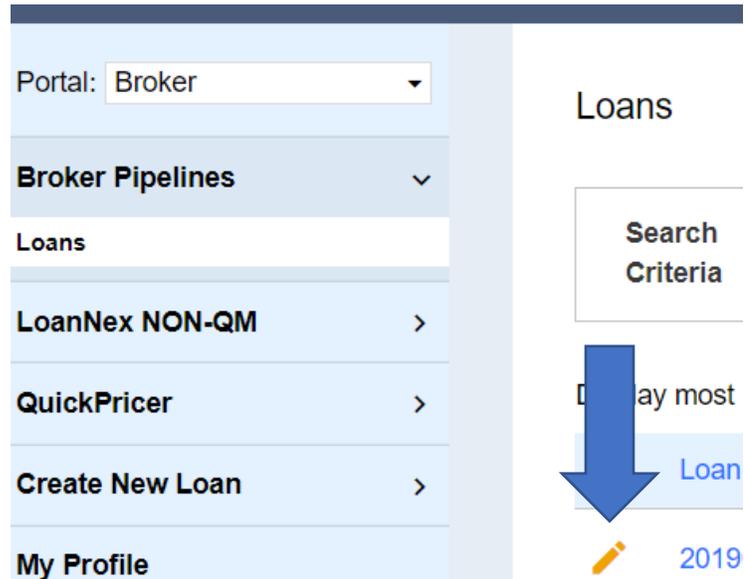


Loan Summary	
Loan Amount	\$0.00
Buydown Rate	

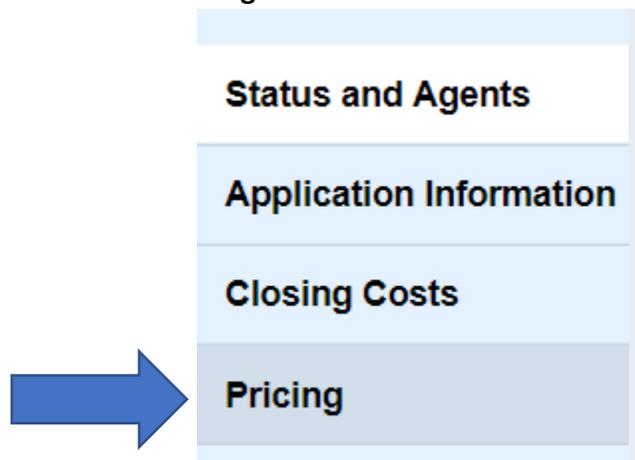
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Reissuing a credit report through the Broker Portal

- 1) Once at your pipeline, click the pencil and enter the loan application that you wish to re-issue the credit report.



- 2) Then come down to the **Pricing** tab.



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- 3) At this screen, select the application that wish to re-issue the credit report for. **NOTE: if you have two application you will need to re-issue a credit report for each.**

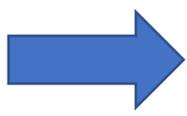
Pricing

Run Scenario in DO	Submit to DU (Seamless)	
Submit to LPA (Seamless)		
No Pinned Results to Compare		
Horizontal borrower interest: 60 months (explain)		
Application #1	Application #2	Property & Loan Info

Property Information

Street Address 1234 Pizzeria Uno BLVD

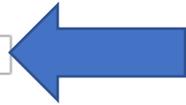
- 4) Once the appropriate application is selected, scroll to the bottom of the page to the **Please select an option** area and select the correct option.

 Order New Credit Report
 Re-Issue Credit Report
 Upgrade Existing Credit Report to Tri-Merge Report

- 5) Next select your credit provider and hit the credit button right below the drop down.

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

FNMA CRA TEST (200) 



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- 6) Lastly, just enter in your login credential for your credit provider, the report ID and instant view password, if asked. NOTE: the required information will be notated with a Red circle with a white X.

Credit Provider Information

Login Name 

Password 

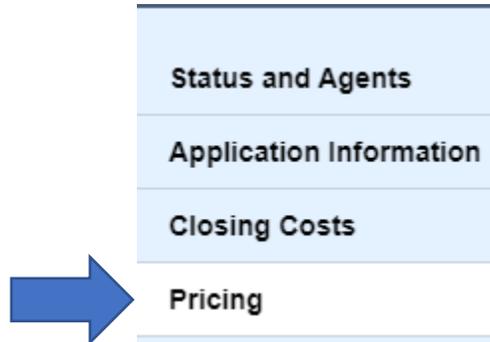
Remember Login Name

Report ID  [Where is the file # on the credit report?](#)

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Pricing and Registration

- 1) Go to the **Pricing** tab to run the **Price My Loan (PML)**.



- 2) Once in the pricing engine, check the application(s) and Property & Loan Info tabs to ensure there is no information missing. Any required fields that are missing will show as a red Xs.

The screenshot shows the "Property & Loan Info" tab for "Application #1". At the top, there are two buttons: "Remove this application" and "Add New 1003 Application". Below them is the "Applicant Info" section with three input fields: "First Name" (containing "MARISOL"), "Middle Name" (empty), and "Last Name" (empty with a red "X" icon to its right).

- 3) After clearing the red Xs, select the **Term**, **Amortization Type**, **Product Type** and **Payment Type** for the programs that you would like to see.

The "Results Filter" section contains several groups of checkboxes: "Term" (10 Year, 15 Year, 20 Year, 25 Year, 30 Year, Other), "Amortization Type" (Fixed, 3 Year ARM, 5 Year ARM, 7 Year ARM, 10 Year ARM, Other), "Product Type" (Conventional, HomeReady, Home Possible, FHA, VA, USDA), and "Payment Type" (P&I, I/O). A "Price" button is located on the right, and below it, it says "Number of Programs: 54". A link for "Advanced Filter Options" is at the bottom left.

- 4) Hit the **Price** button to run PML and for the list of eligible programs to populate.

The "Product Type" filter section shows checkboxes for "Conventional", "HomeReady", "Home Possible", "FHA", "VA", and "USDA". A blue arrow points from this section towards a "Price" button. Below the button, it says "Number of Programs: 54".

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- 5) If you would like to generate a comparison report, hit the pin button next the programs that you would like to compare.

unpin register request lock	5.500	-1.000
pin register request lock	5.375	-0.750
unpin register request lock	5.250	-0.500

- a. When you are ready to generate a comparison report, just hit the compare (#) Pinned Results.



- 6) After you select the rate and the price, just click the register button.



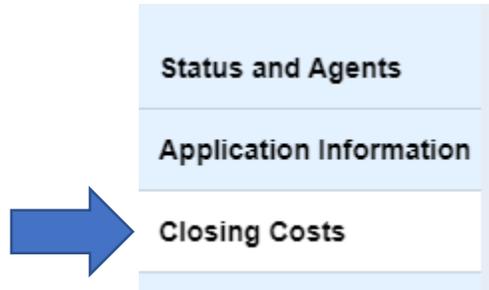
unpin register request lock	5.500	-1.000
pin register request lock	5.375	-0.750
unpin register request lock	5.250	-0.500

- 7) A new window will open, and you are able to add a message to ResMac under the **Message to Lender** box. After reading through our registration/ lock agreement, click the check box next to **I Agree**. Then hit **Confirm**.

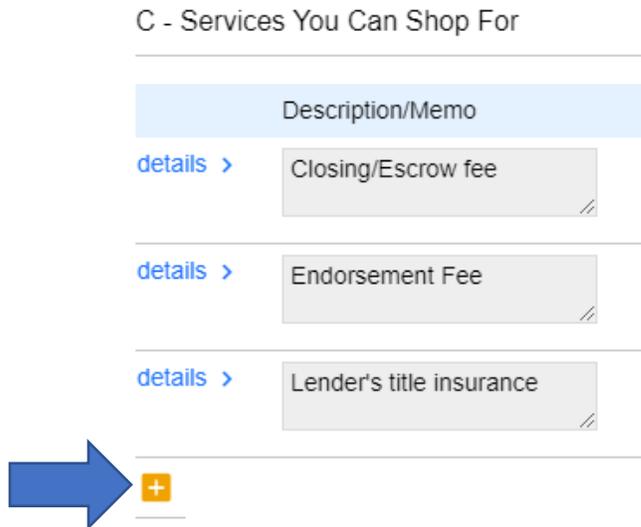
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Adding Title and Government fees

- 1) After the file is registered, go to the **Closing Cost** tab. **NOTE:** if do not registered the file before adding fees, the fees that you have added may be over written.



- 2) Scroll down to the section of the LE that you wish to add a fee to and hit the plus sign. **NOTE:** Section A fees will be handled by the ResMac Team. Also you are able to use the find function "Ctrl + F" to located the fees in the list.



- 3) Select the fee that you wish to add to the file from the list.

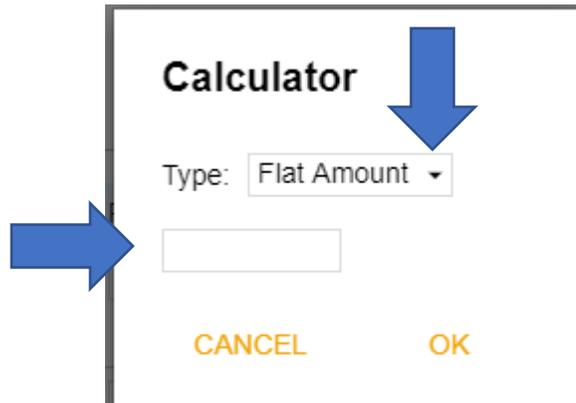


- 4) Now click the *calculator* to the right of the paid to field to add the amount of the fee.



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5) Change type to **Flat Amount**, put the **dollar amount** in the box and hit **OK**.



Calculator

Type: Flat Amount ▾

CANCEL OK

- a. To avoid any delays with disclosures, make sure to add all the fees listed from you title provider's fee sheet for this submission.

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Upload Submission Docs

- 1) Lastly, upload all the submission docs needed for your new submission.
- 2) To ensure that the file is ready for initial disclosures, go to the **Edocs** tab. Then either **Drag and Drop** or **Select files to Upload** the following documents:
 - a. Broker uploaded 1003
 - b. Title Fee Sheet **NOTE: matching the fees added on the closing cost screen.**
 - c. Any other Title or Escrow related document.

The screenshot shows the ResMac interface. On the left, a sidebar contains several menu items: Pricing, Loan Information, Rate Lock (with a lock icon), Disclosures, E-docs (highlighted with a blue arrow), Conditions (1), and Order Services. The main content area has three tabs: Upload Docs (selected), Fax Docs, and Document List. Below the tabs, a message states: "You may upload up to 12 documents at a time with a total upload size of 10". A large dashed box contains an upload area with a cloud icon and an upward arrow. Text inside the box says "Drag and Drop Files Here to Upload" and "OR SELECT FILES TO UPLOAD" (in a yellow button). Below that, it says "0 of 12 files selected for upload". A blue arrow points to the upload area.

- 3) Then select the **TPO Intake** as the Doc Folder.

The screenshot shows a dialog box titled "Select a Doc Folder" with a close button (X) in the top right corner. Below the title is a search field with the text "Search for:" and a "SEARCH" button with a magnifying glass icon. Underneath is the text "Choose a Doc Folder:". A list of folders is displayed, each on a separate line with a horizontal line below it: Folder, CREDIT, LENDINGQB, ORIGINATOR LOCK CONFIRMATION, RESMAC DISCLOSURES, TPO INTAKE (highlighted with a blue arrow), and UNCLASSIFIED.

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4) And **Submission** as the Doc Type.

Choose a Doc Type:

Doc Type

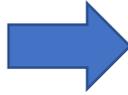
CONDITIONS

DISCLOSURES

EXCEPTION REQUEST FORM

EXCEPTION REQUESTS

SUBMISSION

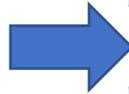


5) To avoid any delays from underwriting. Please confirm that all underwriting documents have been upload to the loan file. To see what is needed, go to the **Conditions** tab after registration.

E-docs

Conditions (1)

Order Services



6) Follow steps 2-4 to upload the individual documents applicable to the conditions listed.

10 Active [CFPGDWW / PTD](#) 12/24 MONTHS STATEMENTS

RESOLVE

Requirement: None

Association: None

[associate previously uploaded](#)

Drag and Drop Files Here Files to Upload (Max 12):

OR SELECT FILES TO UPLOAD