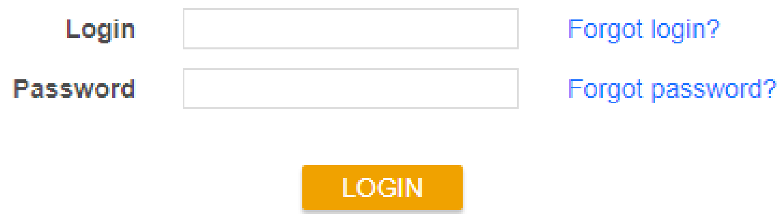
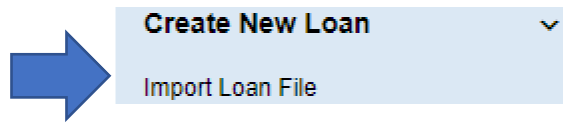
ResMac

File Upload to the Broker Portal

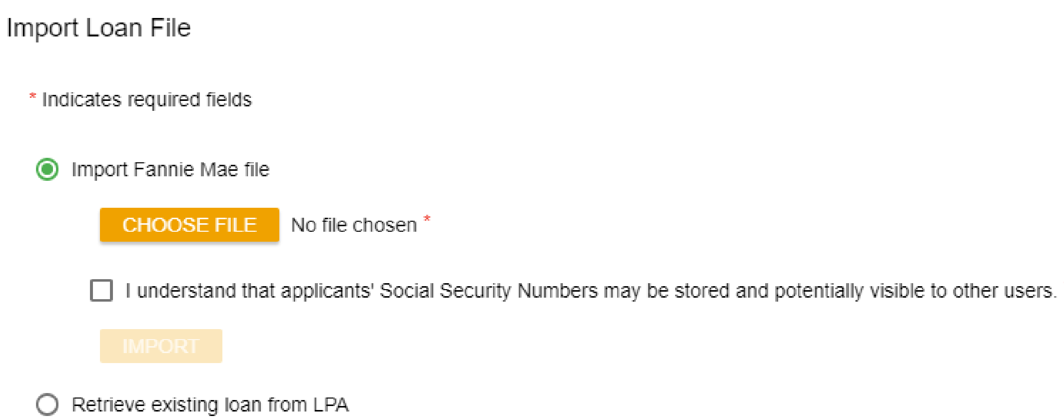
1) Log into the broker portal (website: https://secure.pricemyloan.com/custom/resmac/)



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.



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.

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

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

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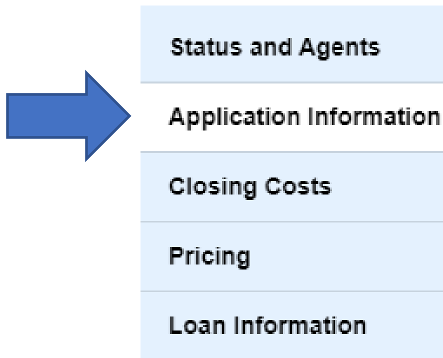
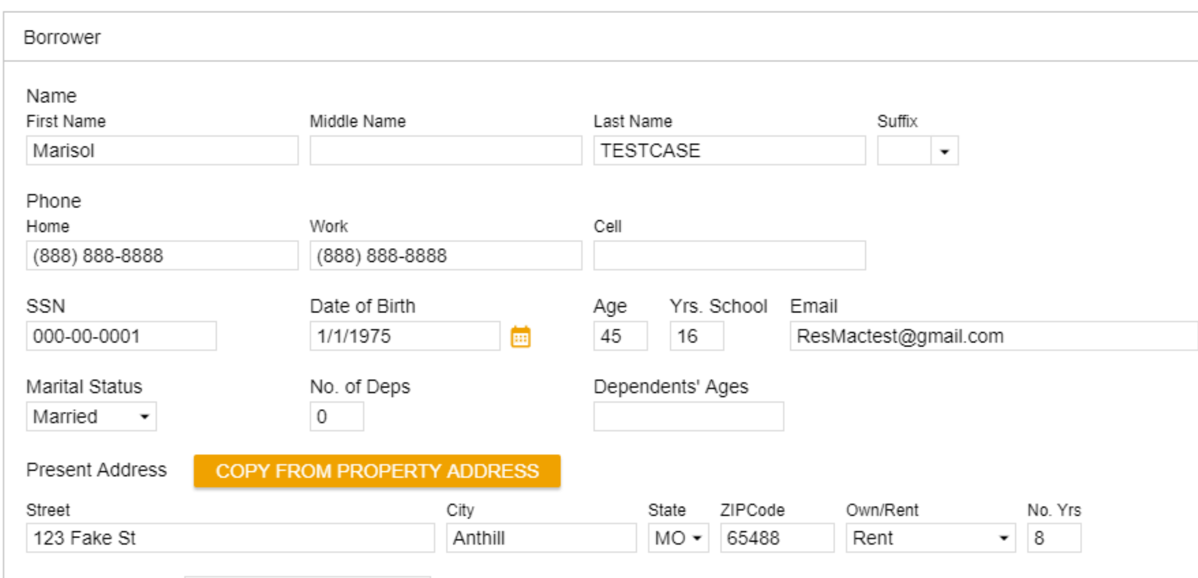
1003 Verification

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

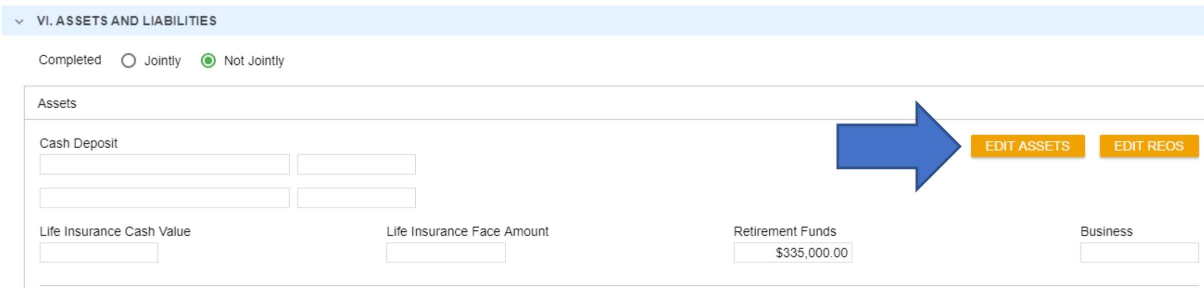


2) Please review the 1003 to ensure that it matches what you have in your system. **Listed below are a couple areas that may cause delays in the submission process if they are not completed.**
    a. Borrower information – Please confirm the following if you borrower would like to e-sign their disclosures.
        i. SSN
        ii. Phone
        iii. Birth Date
        iv. Email Address
        v. Present Street Address
        vi. Present Zip Code

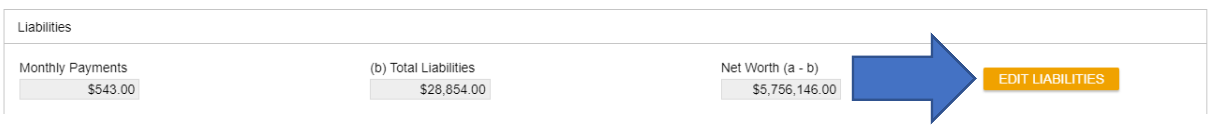


b. Under the assets and liabilities section confirm that all the borrower's assets and liabilities are listed.

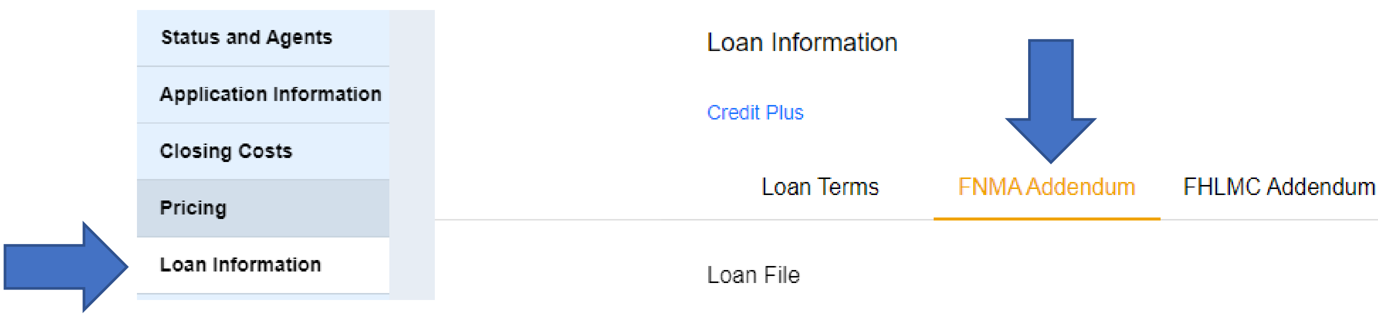
   i. To edit the assets on the 1003, click the **Edit Assets** button.



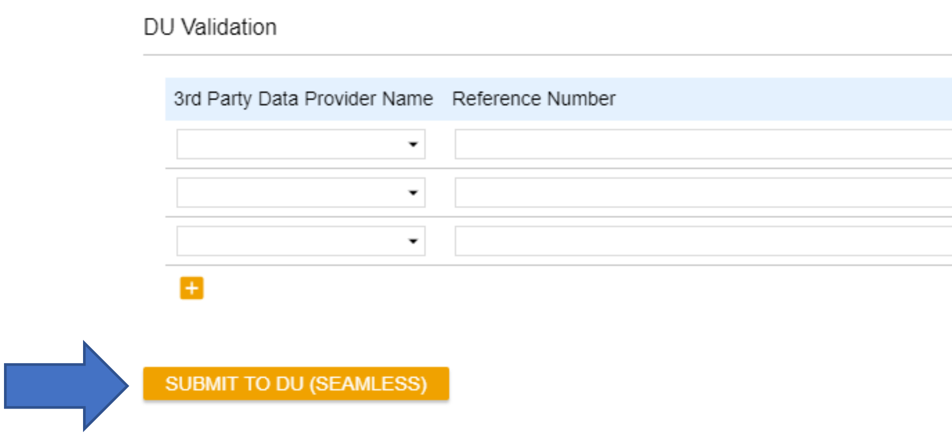
   i. To edit the liabilities on the 1003, click the **Edit Liabilities** button.



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**.



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



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.

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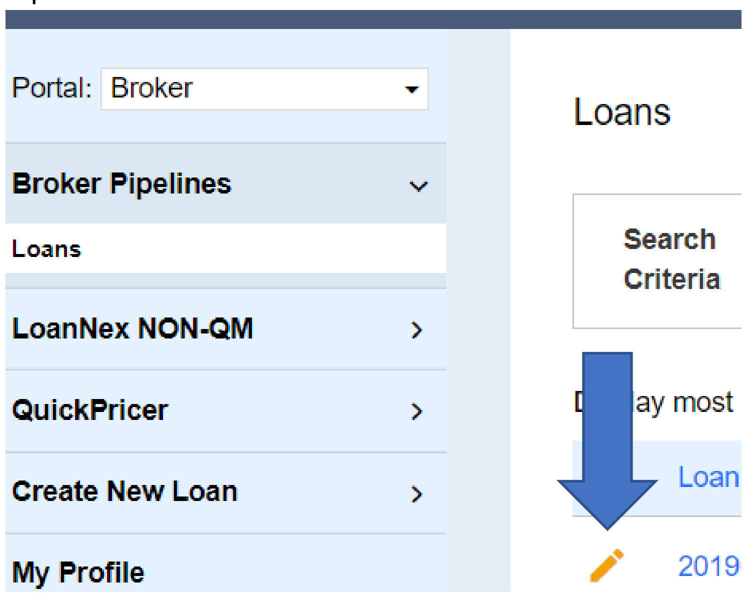
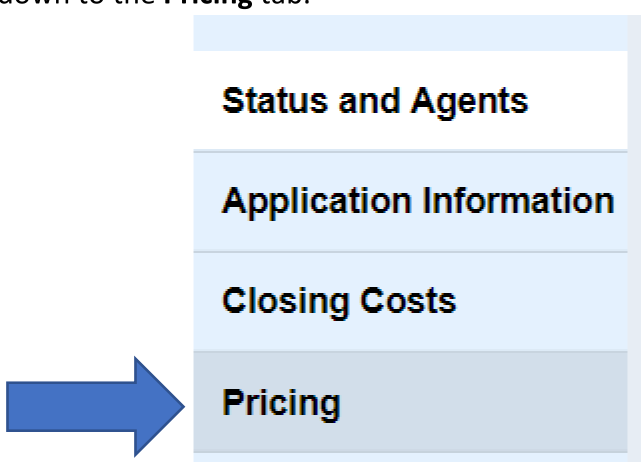
Reissuing a credit report through the Broker Portal

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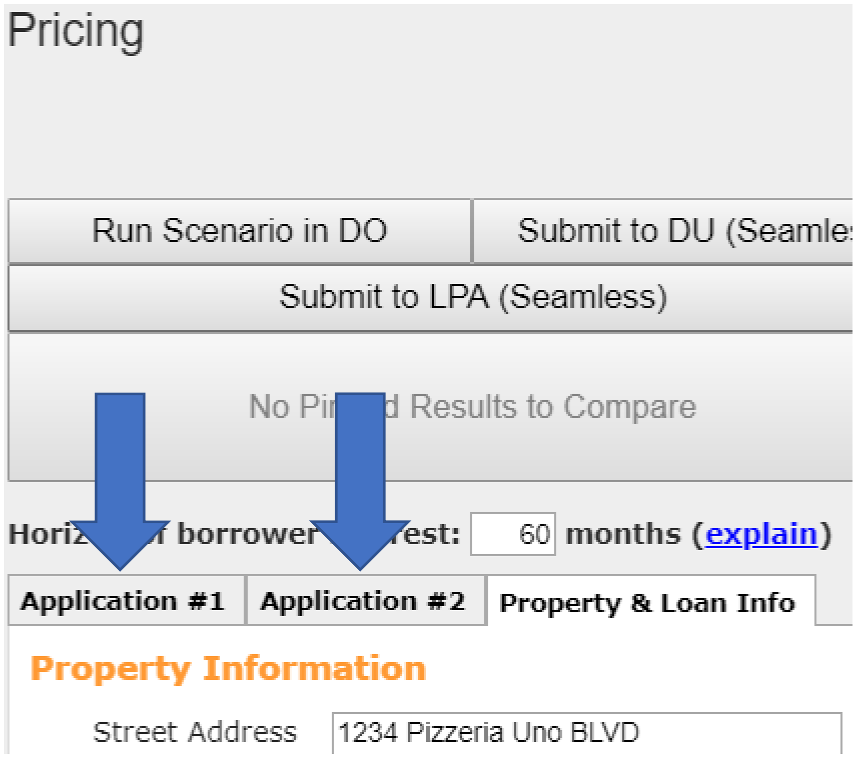
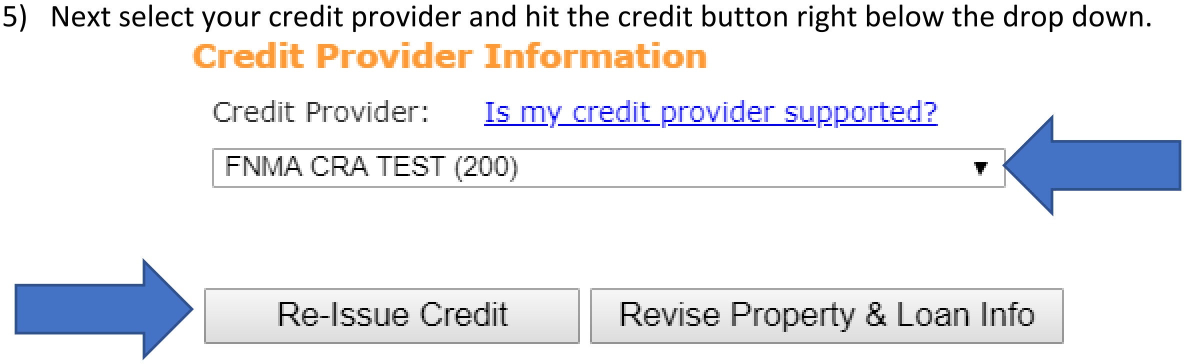
3) At this screen, select the application that wish to re-issue the credit report for. **NOTE: if you have two application you will need to re-issue a credit report for each.**

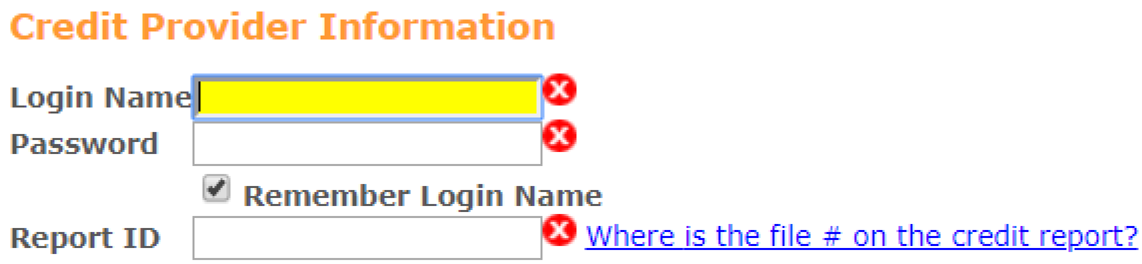


4) Once the appropriate application is selected, scroll to the bottom of the page to the **Please select an option** area and select the correct option.

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



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.



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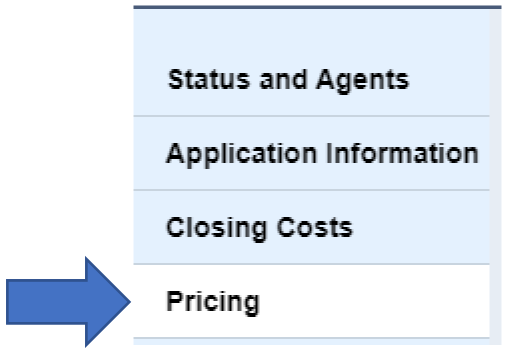
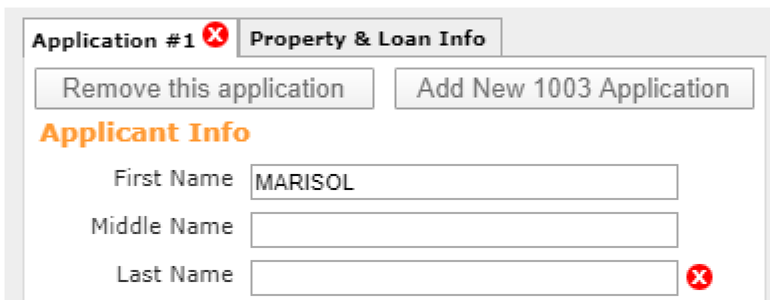
Pricing and Registration

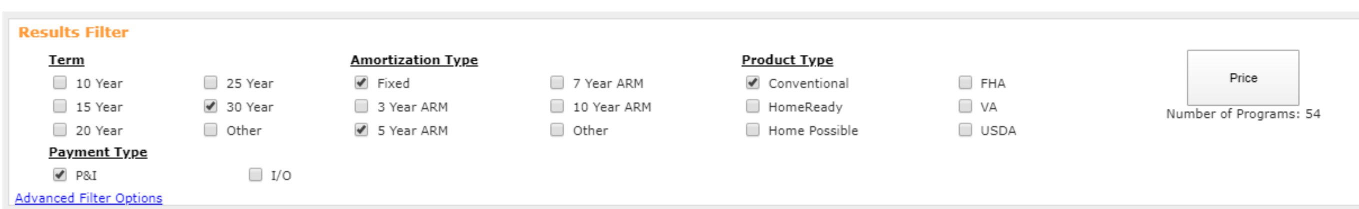
1) Go to the **Pricing** tab to run the **Price My Loan (PML)**.



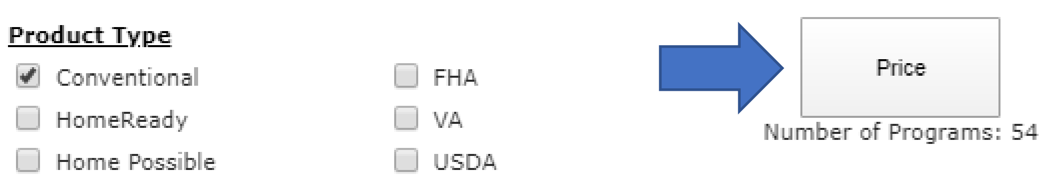
2) Once in the pricing engine, check the application(s) and Property & Loan Info tabs to ensure there is no information missing. Any required fields that are missing will show as a red Xs.



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.



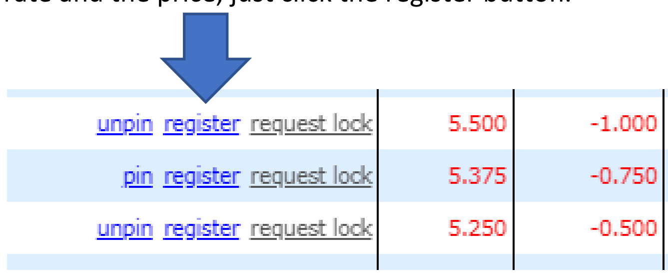
4) Hit the **Price** button to run PML and for the list of eligible programs to populate.



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

   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.

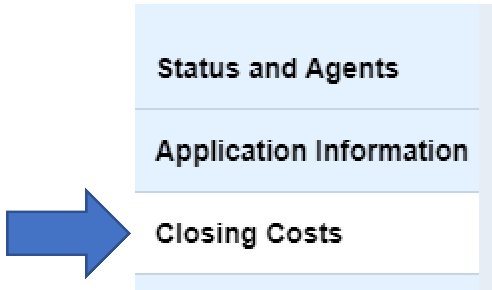


7) A new window will open, and you are able to add a message to ResMac under the **Message to Lender** box. After reading through our registration/ lock agreement, click the check box next to **I Agree**. Then hit **Confirm.**

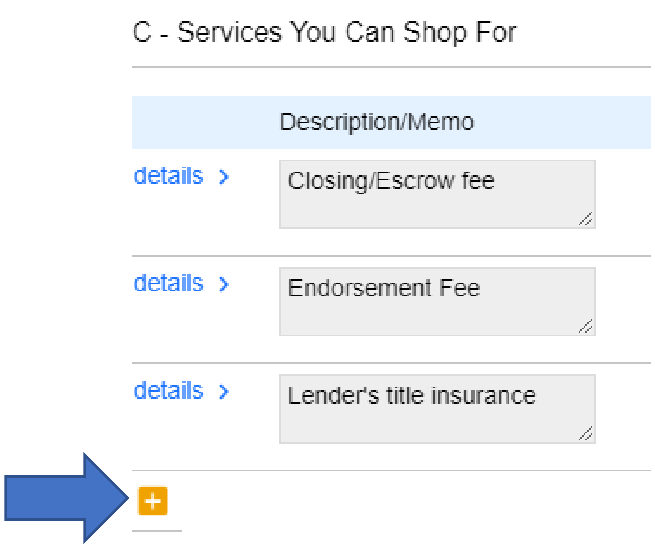
ResMac

Adding Title and Government fees

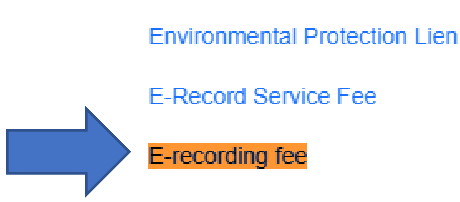
1) After the file is registered, go to the **Closing Cost** tab. **NOTE:** if do not registered the file before adding fees, the fees that you have added may be over written.



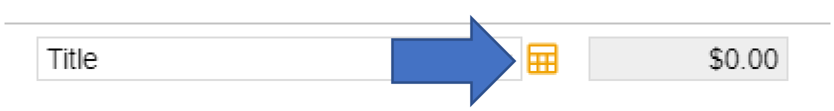
2) Scroll down to the section of the LE that you wish to add a fee to and hit the plus sign. **NOTE:** Section A fees will be handled by the ResMac Team. Also you are able to use the find function "Ctrl + F" to located the fees in the list.



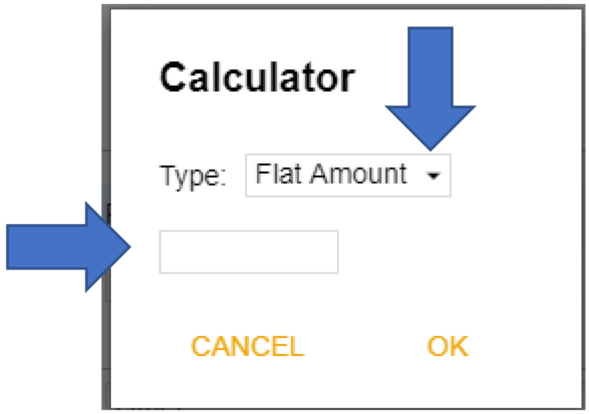
3) Select the fee that you wish to add to the file from the list.



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



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

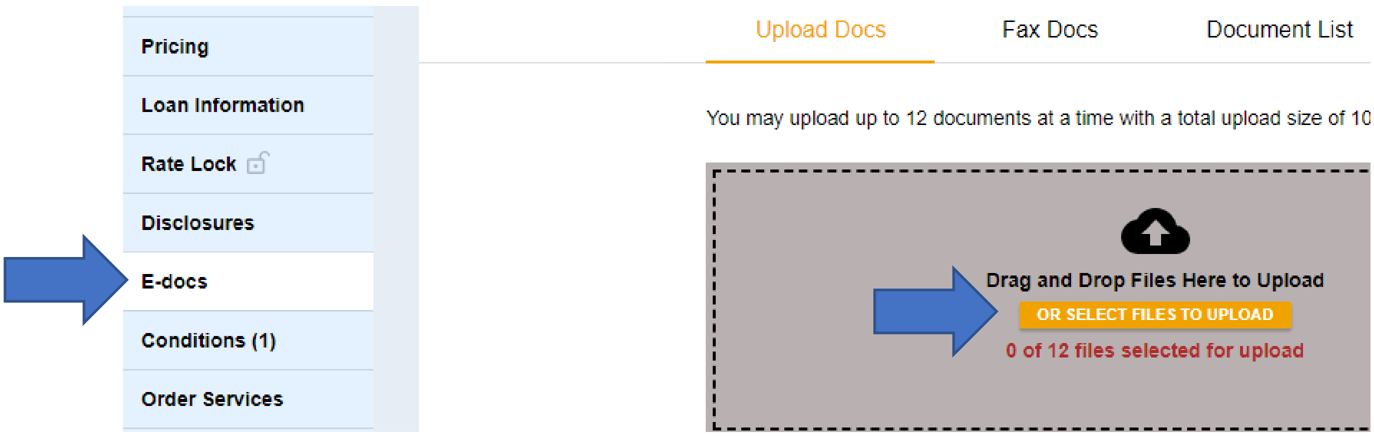


a. To avoid any delays with disclosures, make sure to add all the fees listed from you title provider's fee sheet for this submission.

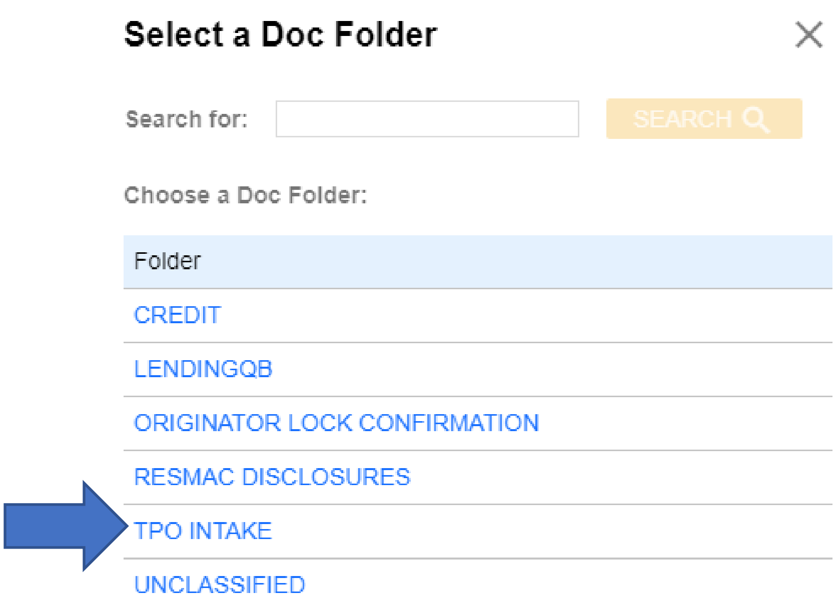
ResMac

Upload Submission Docs

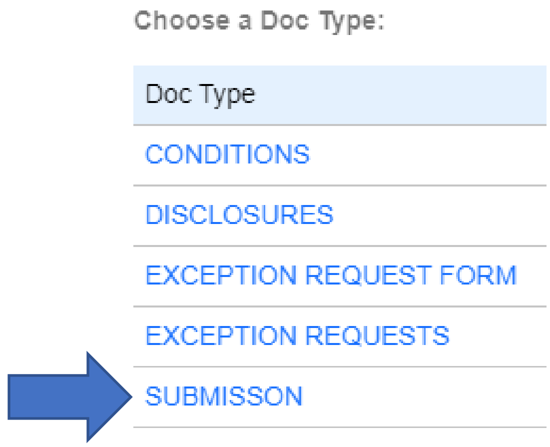
1) Lastly, upload all the submission docs needed for your new submission.
2) To ensure that the file is ready for initial disclosures, go to the **Edocs** tab. Then either **Drag and Drop** or **Select files to Upload** the following documents:
    a. Broker uploaded 1003
    b. Title Fee Sheet **NOTE: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



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



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



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.

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