



*Click n' Close™, Inc.*  
**Mortgage**

HOW TO  
UPLOAD  
AND SUBMIT  
A FILE INTO  
MORTGAGE  
MACHINE



**Click n' Close™, Inc.**  
**Mortgage**

## **Fannie Mae 3.4/Calyx® Point®/Delivery (ULDD)/ MISMO 3.4.0 upload into Mortgage Machine**

**Part 1 - Uploading a file for disclosure**

**Part 2 - Uploading the actual documents for LE review  
and File Submission**

**Part 3 - Locking the loan**

**Part 4 - Running DU in Mortgage Machine**

**Part 5 - Running LP in Mortgage Machine**

**Part 6 - Populating the credit report if needed**

# Welcome to Click n' Close, Inc.!

Part 1: Here is a quick tutorial on how to UPLOAD (register/submit) a loan in our system "Mortgage Machine."

1.) Login to our homepage (<https://mam.mmachine.net>).

Click n' Close, Inc.

Welcome, Guest | Support



**Click n' Close™, Inc.**  
**Mortgage**

**With Click n' Close™ you can:**

- Register New Loans
- View Product and Pricing Information
- Lock Your Loans
- Submit Loan Documentation
- Request Closing Documents
- View Current Underwriting and Loan Status
- Obtain Pipeline Reports

For more information, visit [Click n' Close](#)

[Click here to request a user account.](#)

User Login

User Name

Password

Remember me on this computer

[Forgot User Name?](#)  
[Forgot Password?](#)

Your tabs (and links within those tabs) may differ slightly from the screen shots as individuals may have different access.

**Click n' Close, Inc.** Welcome, chicago.test | Site Map | Support [Log Out](#)

Home | Loan | Origination | Interfaces | Underwriting | Doc Prep | Reports

Home Page Friday, August 5, 2022 3:26:05 PM (203)

Home

Loan Reports

Loan Information

Contacts

Bulletins and Resources

Your Information

Register a... [New Loan](#) | [New Lead](#)

Open an existing... [Loan](#) | [Lead](#)

To lookup a loan, enter below and [click here](#).

Loan Number:

Borrower:

Prop Address:

**News / Notes** | Important e-mails | Initial Compliance | Closing | Underwriting

**WELCOME TO MORTGAGE MACHINE!**

You will see tabs at the top, bottom and on the side of the home page that contain helpful information. I hope you find our system easy to navigate, however if you find yourself in need of assistance please let us know.

Thank you for partnering with Mid America, we appreciate your business!

**WE ARE HERE TO HELP YOU**

You will find helpful guides, tutorials and flyers at this website [www.mamtpo.com](http://www.mamtpo.com)

**NEW 1003 Loan Information document -**

- [New URLA Loan Information](#)

**Recent Loans**

1002147238 (Test, Chicago)	Doc Request Cancelled	Lock Expired
2002081738 (America, Andy)	UW Approved w/Conditions	Locked to 08/06/2022

2.) Use the Loan tab - **OR** - **+** Register a... **New Loan | New Lead:**

The screenshot shows the top navigation bar of the Click n' Close, Inc. website. The 'Loan' tab is highlighted in yellow. A dropdown menu is open, listing various options. A red arrow points from the text 'OR' in the instruction above to the 'Loan' tab. Another red arrow points from the text '+ Register a...' to the 'Registration' option in the dropdown menu.

- Registration
- Open Loan
- Export Loan Data
- Import Loan Data
- Adverse Action Notice
- Forms
- HMDA
- Overview and Assignments
- Pipeline Reports
- Scanned Images
- Status
- Compliance Disclosure History
- LE Change Request Log

The screenshot shows the 'Home Page' of the Click n' Close, Inc. website. The navigation bar includes 'Loan' and 'Origination' tabs. A red arrow points from the text '+ Register a...' in the instruction above to a button labeled '+ Register a...' in the 'Your Information' section. This button is highlighted in yellow and includes links for 'New Loan' and 'New Lead'. Below it is another button labeled 'Open an existing...' with links for 'Loan' and 'Lead'. There are also input fields for 'Loan Number', 'Borrower', and 'Prop Address'.

**Home Page**

- Home
- Loan Reports
- Loan Information
- Contacts
- Bulletins and Resources
- Your Information

**+ Register a... New Loan | New Lead**

**Open an existing... Loan | Lead**

To lookup a loan, enter below and [click here](#).

Loan Number:

Borrower:

Prop Address:

### 3.) In the Data Source area choose “Import Data”: - Please select the Correct Loan Originator

**Click n' Close, Inc.** Welcome, chicago.test | Site Map

Home | Menu | Loan | Origination | Interfaces | Underwriting | Doc Prep | Reports

## Registration

**Associations**

Lender: Click n' Close, Inc.

Company: Chicago Wholesale Test Broker

Originator: Test, Chicago

Business Channel: Wholesale

**Setup**

Lead or Loan: Loan

Loan Version: 3 - Redesigned URLA (2021)

Fee Templates:

**Data Source**

Manual Entry  Import Data

Accepted formats:

- Fannie Mae 3.2
- Calyx® Point®
- Delivery (ULDD)
- MISMO 3.3.0
- MISMO 3.4.0

Import Data From File

Once you click on “Import Data From File”, you’ll see the pop up window for selecting your file.

When the file is selected/uploaded...some data will appear in the Loan Data area below it. Click on “Initialize Loan” for registration.

Once the file is registered and created in the system - TRID requires us to disclose on this loan or review and approve the brokers/clients Floating LE.

Please e-mail or upload your Fees worksheet your service provider list to Click n' Close, Inc. - this will allow us to disclose to the applicant

Please e-mail directly to Disclosures:  
[CNCDisclosuresWhl@clicknclose.com](mailto:CNCDisclosuresWhl@clicknclose.com)

Please disregard this screen - our Disclosure department will complete.

**Fees & Loan Estimate**

Home Save Release

**Open Loan**

Close Loan Import Data

Loan Number: 1002180547 **ACTIVE LOAN** Property Address: 123 happy street, Ponte Vedra Beach, FL 32082  
Borrower Name: Homeowner, demo Loan Status: Withdrawn / **OM Data Missing**  
Business Channel: Wholesale Qualifying Data: [Click to display](#) [Origination Notes](#)

Summary Pricing Compliance **Fees & Estimate** Truth-In-Lending 1003 & Forms Processing

[Redisclose LE and/or TIL](#) | [Tolerance Test](#) | [Administration](#) | [LE Change Log](#) | [History](#) | [Doc Order Fees](#)

Create a New Loan Estimate for disclosure OR  Entering an Existing LE disclosed to the borrower [Preview the LE](#)

**Initial LE - Page 1** [To View Rules and Certify the Initial LE, click here.](#)  
LE changes are synced with the Doc Order Fees until the LE is certified.

**Important Dates**

- The interest rate for this LE is available through
- This estimate for all other settlement charges is available through
- After you lock your interest rate, you must go to settlement within  days...
- You must lock the interest rate at least  days...

**Summary of the Loan**

Base Loan Amount	\$ 240,000.00	Loan Term (in months)	<input type="text" value="360"/>
MIP/Funding Fee	0.000 % \$ 0.00	Interest Rate	<input type="text" value="0.000 %"/>
MI Paid In Cash	\$ 0.00	Interest Only?	<input type="text" value="No"/>
Initial Loan Amount	\$ 240,000.00	Escrow Account?	<input type="text" value="Yes"/>
Monthly MI	0.000 % \$ 0.00		

**Chicago Test**

- Borrower's name
- Income stated
- SS# (for credit report)
- Property address
- Estimate property value
- Loan amount sought

Originator: Chicago Test  
Estimated Close Date: 2/23/2018  
Lock Expiration Date: n/a

Lien Position: First Lien  
HTI / DTI Ratios: 0.000 / 0.000  
Liquid Assets: \$0.00  
Cash to Close: \$-3,908.50

**\*Please refer to our E-Disclosure tutorial for guidance on our E-Signature technology**

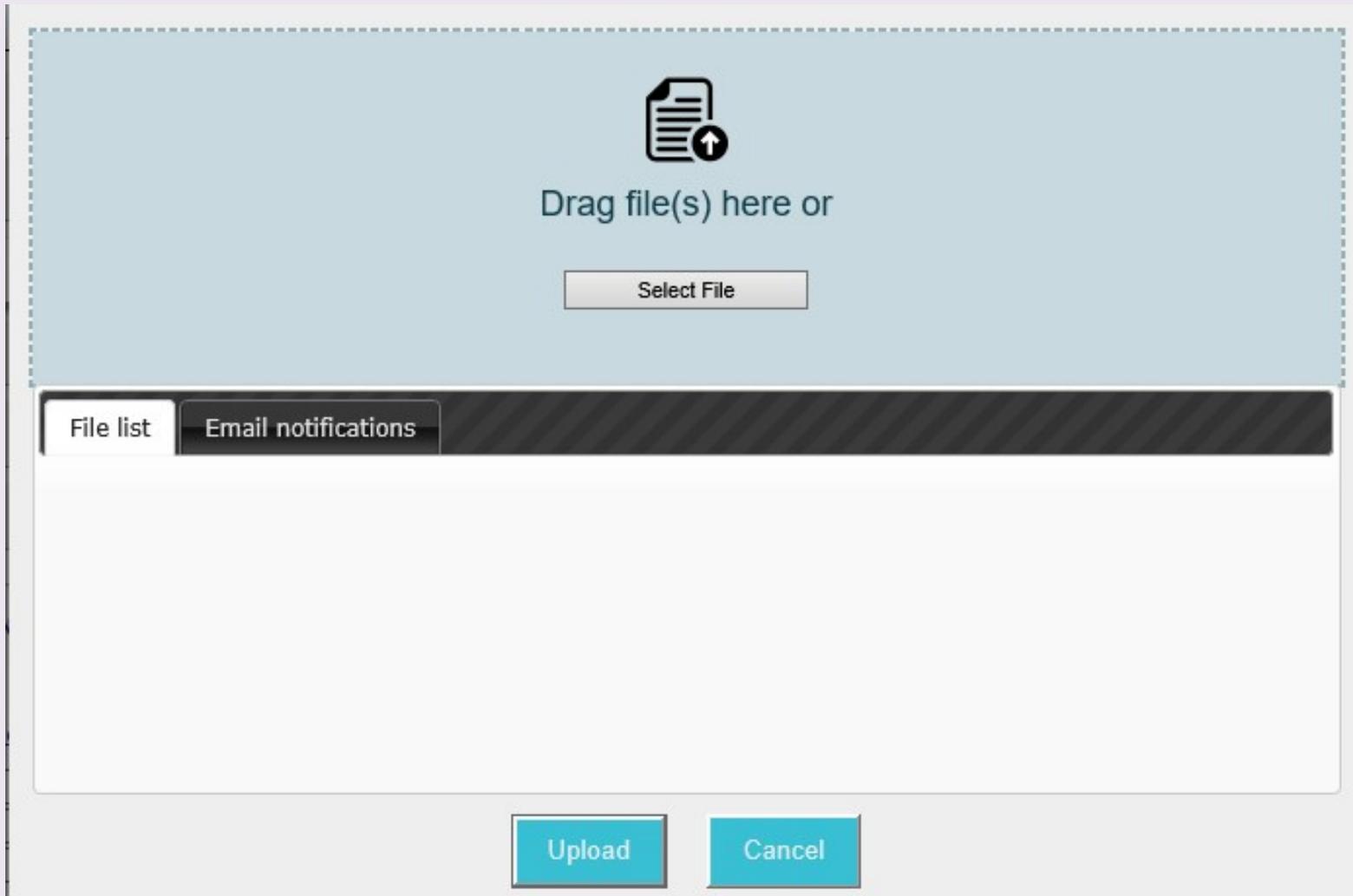
## Part 2: Submitting the loan

When you are ready to upload the actual hard copy file, please follow the steps below:

- 1). Open the loan - look for the term **Active Loan** (green box)
- 2). Look for... "Upload Multiple" or "Upload Documents"

The screenshot displays the Click n' Close, Inc. web application interface. The top navigation bar includes the company name, a user greeting, and links for Site Map, Support, and Log Out. Below this is a secondary navigation menu with categories like Loan, Origination, Interfaces, Underwriting, Doc Prep, Post-Closing, and Reports. The main content area is titled 'Home Page' and features a sidebar with navigation options: Home, Loan Reports, Loan Information (highlighted), Contacts, Bulletins and Resources, and Your Information. The central 'Active Loan' section is highlighted with a green box and includes links for 'Import Data' and 'Close Loan'. It displays loan details such as Loan Number, Borrower Name, Loan Status, Estimated Close Date (7/29/2022), Estimated Funding Date (7/29/2022), and Business Channel (Wholesale). A list of actions is provided, including 'Product Lookup / Lock', 'Submit to Underwriting', 'Order Closing Documents', 'URLA Lender Loan Information', 'Overview and Assignments', 'Underwriting Transmittal', 'Loan Status', and 'URLA Borrower Information'. At the bottom of this section, two buttons are circled in red: 'Upload Multiple' and 'Upload Documents [Manager]'. The bottom of the page features a 'XDOC' logo and a 'View' button.

3.) If you select the “Upload Multiple” link, you should see the following (you can drag and drop or choose the select file bar).



Once the document has been selected, please choose Document type “Wholesale-Upload 01-Loan Information” or you can leave “Doc Type” Blank (this folder is a catch all for all submission and conditions). Repeat the process for additional documents.

Drag file(s) here or

Select File

File list | Email notifications

Bryan 326 Sub Pckg--.pdf	Wholesale - Upload 01-Loan	Please enter a description	Remove
--------------------------	----------------------------	----------------------------	--------

- Wholesale - Upload 01-Loan Information
- Wholesale - Upload 02-Credit Report and Liabilities
- Wholesale - Upload 03-Income
- Wholesale - Upload 04-Assets
- Wholesale - Upload 05-Appraisal
- Wholesale - Upload 06-Property Desc

Upload | Cancel

Upload successful.

OK

Once the document is attached, click upload. Look for upload successful

If you choose the “Upload Documents” link, you should see the following screen: **DO NOT click on document type!** Click Browse to get the documents needed for uploading/submitting. Choose the upload in color box only for appraisals.

**Project: Loan Documents** Help Close

### Document Upload

File Information

**File To Upload**  Browse...

Upload in Color

Assign To Loan

**Loan:**  Change

**Borrower:** Br1 Test Clear

Document Information

Document Type  ▼

Submit Reset

4.) Now that the documents have been uploaded, you are now ready to submit the file for underwriting.

5.) Click on the “Submit to Underwriting” link below.

The screenshot displays the Click n' Close, Inc. web application interface. The top navigation bar is purple and contains the company name, a user greeting, and links for Site Map, Support, and Log Out. Below this is a secondary navigation bar with icons for Home, a menu, and tabs for Loan, Origination, Interfaces, Underwriting, Doc Prep, Post-Closing, and Reports. The main content area is titled 'Home Page' and features a sidebar with buttons for Home, Loan Reports, Loan Information (highlighted), Contacts, Bulletins and Resources, and Your Information. The central 'Active Loan' section includes a green header, a table with loan details, and a list of actions. The 'Submit to Underwriting' link is circled in red, with a red arrow pointing to it from the text above. At the bottom, there are XDOC icons and buttons for View, Upload Multiple, and Upload Documents [Manager].

**Click n' Close, Inc.** Welcome, | Site Map | Support | Log Out

Home | Loan | Origination | Interfaces | Underwriting | Doc Prep | Post-Closing | Reports

Wednesday, August 10, 2022 10:17:43 AM (993)

### Home Page

- Home
- Loan Reports
- Loan Information**
- Contacts
- Bulletins and Resources
- Your Information

#### Active Loan

[Import Data] [Close Loan]

Loan Number	Estimated Close Date	7/29/2022
Borrower Name	Estimated Funding Date	7/29/2022
Loan Status	Business Channel	Wholesale

- Product Lookup / Lock
- Submit to Underwriting**
- Order Closing Documents
- URLA Lender Loan Information
- Overview and Assignments
- Underwriting Transmittal
- Loan Status
- URLA Borrower Information
- Pipeline and Loan Reports
- Reporting

XDOC | View | Upload Multiple | Upload Documents [Manager]

Register a... New Loan | New Lead  
Open an existing... Loan | Lead

The Submission screen should resemble the following:

6.) If you haven't chosen a product for the loan, you'll need to do so. Once that is completed, click the "Submit to Underwriting" button on the bottom left.

The screenshot shows a web interface for loan submission. At the top, a dark header bar contains the text "Submission Information". Below this, the form is organized into several sections. The "Selected Product" field is set to "CONF 30" with a "[Change Product]" link next to it; this entire field is circled in red. The "LO Comp Source" is a dropdown menu currently showing "Lender", and the "LO Compensation" is displayed as "2.000% / \$1,400.00". There is a large empty text area for "Notes to the Underwriter". The "Submission Type" and "FNMA Day One Certainty" are also dropdown menus. Below these, there are instructions for "Full", "Partial", and "None" certainties. The "XDoc Images" section shows a message: "No documents have been added for underwriting review." with a link to "Upload New Documents". At the bottom, a dark header bar contains the text "Data Check and Submission". Below this, a green message states "No rule violations were found." with links for "Refresh List" and "Report Incorrect Error Message(s)". At the very bottom, a purple button labeled "Submit to Underwriting" is circled in red. A red arrow points from the top right towards the bottom left, highlighting the path from the product selection to the submission button.

Submission Information	
Selected Product	CONF 30 [Change Product]
LO Comp Source	Lender <input type="button" value="v"/>
LO Compensation:	2.000% / \$1,400.00
Notes to the Underwriter	<input type="text"/>
Submission Type	<input type="button" value="v"/>
FNMA Day One Certainty	<input type="button" value="v"/>
Full = All borrowers Partial = At least one borrower None = Not Day One	
XDoc Images	No documents have been added for underwriting review. <a href="#">Upload New Documents</a>
Data Check and Submission	
No rule violations were found.	
<a href="#">Refresh List</a>   <a href="#">Report Incorrect Error Message(s)</a>	
<a href="#">Submit to Underwriting</a>	

## Part 3: Locking the loan

### 1.) Open the file within our site

The screenshot shows the 'Click n' Close, Inc.' website interface. The top navigation bar is purple with the company name on the left and 'Welcome,' 'Site Map', 'Support', and 'Log Out' on the right. Below this is a secondary navigation bar with tabs for 'Loan', 'Origination', 'Interfaces', 'Underwriting', 'Doc Prep', 'Post-Closing', and 'Reports'. The main content area is titled 'Home Page' and features a sidebar on the left with buttons for 'Home', 'Loan Reports', 'Loan Information' (highlighted), 'Contacts', 'Bulletins and Resources', and 'Your Information'. The main content area displays an 'Active Loan' section with a green header and links for '[Import Data]' and '[Close Loan]'. Below this is a table with loan details:

Loan Number	1002181284	Estimated Close Date	2/23/
Borrower Name	demo Homeowner	Estimated Funding Date	[not entered]
Loan Status		Business Channel	Wholesale

Below the table are several expandable sections: 'Product Lookup / Lock', 'Submit to Underwriting', 'Order Closing Documents', 'Overview and Assignments', 'Underwriting Transmittal', 'Loan Status', 'Pipeline and Loan Reports', and 'Reporting'. At the bottom, there are buttons for 'XDOC', 'View', 'Upload Multiple', and 'Upload Documents [Manager]'.

### 2.) In the Origination tab...click on the Pricing & Lock tab.

This close-up screenshot shows the navigation menu of the Click n' Close, Inc. website. The 'Origination' tab is circled in red, and a red arrow points to the 'Pricing & Lock' sub-tab, which is highlighted in yellow. The 'Summary' sub-tab is also visible above it.

### 3.) Fill in any missing data

**Borrowers**

demo Homeowner
Borrower
Not Joint 
Edit Borrower

SSN: 123-12-1234
Email:
Credit Scores: 0, 0, 0 =

+ Add
 X Delete
 ↑
↓

**Property**

Property Address  #

Change to TBD Use Borrower's Present Address

City/State/Zip    Lookup

County

Property Type

Number Of Units

Condo Stories

**Loan Information**

Business Channel	<input style="width: 90%;" type="text" value="Wholesale"/>	Amortization Type	<input style="width: 90%;" type="text" value="Fixed"/>
Lien Priority	<input style="width: 90%;" type="text" value="First Lien"/>	Borrower Type	<input style="width: 90%;" type="text" value="US Citizen"/>
Mortgage Type	<input style="width: 90%;" type="text" value="Rural Development"/>	Documentation Type	<input style="width: 90%;" type="text" value="Full Documentation"/>
Loan Purpose	<input style="width: 90%;" type="text" value="Purchase"/>	Prepayment Penalty	<input style="width: 90%;" type="text" value="None"/>
Property Usage	<input style="width: 90%;" type="text" value="Primary Residence"/>	Yrs Since Bankruptcy	<input style="width: 90%;" type="text" value="None"/>

Sales Price	\$	<input style="width: 90%;" type="text" value="180,000.00"/>		Credit Score	<input style="width: 90%;" type="text" value="Manual"/>
Appraised Value	\$	<input style="width: 90%;" type="text" value="180,000.00"/>			<input style="width: 90%;" type="text" value="609"/>
Base Loan Amt	\$	<input style="width: 90%;" type="text" value="180,000.00"/>	<span style="font-size: 0.8em;">Down Pmt Calculator </span>	Term	<input style="width: 90%;" type="text" value="360"/> mos
MIP/FF/MI	<input style="width: 50px;" type="text" value="0.000"/> %	\$	<input style="width: 90%;" type="text" value="0.00"/>	Interest Rate	<input style="width: 90%;" type="text" value="0.000"/> %
MI Paid In Cash	\$	<input style="width: 90%;" type="text" value="0.00"/>		LTV	<input style="width: 90%;" type="text" value="100.000"/> %
Total Loan Amt	\$	<input style="width: 90%;" type="text" value="180,000.00"/>		CLTV	<input style="width: 90%;" type="text" value="100.000"/> %
Cashout	\$	<input style="width: 90%;" type="text" value="3,908.50"/>		DTI Ratio	<input type="checkbox"/> <input style="width: 90%;" type="text" value="0.000"/> %
Subordinate - New	\$	<input style="width: 90%;" type="text" value="0.00"/>		Monthly MI	<input style="width: 90%;" type="text" value="0.000"/> %

**Special Features**

- Balloon
- HUD Repo
- Buydown
- Repair Escrow
- Escrow Waiver
- Lender Insured
- Interest Only
- Texas 50(a)(6)
- Non-Warrantable Condo
- Portfolio/Bonds /Rosebud

High Balance Loan: No

[LO Compensation Show](#)

## 4.) Once all of the data fields are filled in - click “Update Products and Pricing”

Sales Price \$ 180,000.00  
Appraised Value \$ 180,000.00  
Base Loan Amt \$ 170,000.00  
MIP/FF/MI 0.000% \$ 0.00  
MI Paid In Cash \$ 0.00  
Total Loan Amt \$ 170,000.00  
Cashout \$ 3,908.50  
Subordinate - New \$ 0.00

Down Pmt Calculator  
MIP/MI Calculator

Credit Score Manual 669  
Term 360 mos  
Interest Rate 0.000%  
LTV 94.444%  
CLTV 94.444%  
DTI Ratio 0.000%  
Monthly MI 0.000%

**Special Features**  
 Balloon  
 HUD Repo  
 Buydown  
 Repair Escrow  
 Escrow Waiver  
 Lender Insured  
 Interest Only  
 Texas 50(a)(6)  
 Non-Warrantable Condo  
 Portfolio/Bonds /Rosebud  
High Balance Loan: No

Selected Product  
Rural Development 30 Yr  
Type/Purpose/Occupancy  
FHA  
Purchase  
Primary Residence  
Proposed Housing  
Details of Transaction

LO Compensation Show  
Admin Fee Source Borrower 0.499% \$899.00

No rule violations were found.  
[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

For pricing or lock, click a product name below.

Selected Product: Rural Development 30 Yr [What is this?](#)

**Update Products and Pricing** View Pricing as a Different User [Top of Page](#)

Product Name	Rate	Price	Margin	Exp Date
FHA 30 (Retained Servicing) [2333] <a href="#">Select Product</a>	3.875	0.195	99.999	08/25/2022
FHA 30 with Community Sponsored DPA [2428] <a href="#">Select Product</a>	4.000	-0.041	99.999	08/25/2022
FHA 30 1x Close 120 day (Retained Servicing) [2605] <a href="#">Select Product</a>	5.250	-0.064	99.999	08/25/2022
FHA 30 1x Close 180 day (Retained Servicing) [2606] <a href="#">Select Product</a>	5.500	-0.064	99.999	08/25/2022
FHA 30 1x Close 270 day (Retained Servicing) [2607] <a href="#">Select Product</a>	5.750	-0.064	99.999	08/25/2022
FHA 30 1x Close 360 day (Retained Servicing) [2608] <a href="#">Select Product</a>	6.000	-0.064	99.999	08/25/2022

5.) The programs/products should appear at the bottom of the page - choose the program you'd like to register or lock by clicking on the program.

Sales Price \$ 180,000.00  
 Appraised Value \$ 180,000.00  
 Base Loan Amt \$ 170,000.00 Down Pmt Calculator  
 MIP/FF/MI 0.000% \$ 0.00 MIP/MI Calculator  
 MI Paid In Cash \$ 0.00  
 Total Loan Amt \$ 170,000.00  
 Cashout \$ 3,908.50  
 Subordinate - New \$ 0.00

Credit Score **Manual** 669  
 Term 360 mos  
 Interest Rate 0.000%  
 LTV 94.444%  
 CLTV 94.444%  
 DTI Ratio 0.000%  
 Monthly MI 0.000%

**Special Features**  
 Balloon  
 HUD Repo  
 Buydown  
 Repair Escrow  
 Escrow Waiver  
 Lender Insured  
 Interest Only  
 Texas 50(a)(6)  
 Non-Warrantable Condo  
 Portfolio/Bonds /Rosebud  
 High Balance Loan: No

LO Compensation Show  
 Admin Fee Source **Borrower** 0.499% / \$899.00

**No rule violations were found.**  
[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

For pricing or lock, click a product name below. Selected Product: Rural Development 30 Yr What is this?

[Update Products and Pricing](#) [View Pricing as a Different User](#) [Top of Page](#)

Product Name	Rate	Price	Margin	Exp Date	
FHA 30 (Retained Servicing) [2333]	Select Product	3.875	0.195	99.999	08/25/2022
FHA 30 with Community Sponsored DPA [2428]	Select Product	4.000	-0.041	99.999	08/25/2022
FHA 30 1x Close 120 day (Retained Servicing) [2605]	Select Product	5.250	-0.064	99.999	08/25/2022
FHA 30 1x Close 180 day (Retained Servicing) [2606]	Select Product	5.500	-0.064	99.999	08/25/2022
FHA 30 1x Close 270 day (Retained Servicing) [2607]	Select Product	5.750	-0.064	99.999	08/25/2022
FHA 30 1x Close 360 day (Retained Servicing) [2608]	Select Product	6.000	-0.064	99.999	08/25/2022

If you're just registering the loan - move to step 6.  
 If you choose to lock the loan skip step 6 and move to 7.

6.) Registering the file - click on the product and then Pricing should appear. Click on "Select as the Active Product."

Selected Product: **FHA 30 (Retained Servicing)**

**Select as the Active Product** What is this?

Loan Amount: \$170,000.00

LO Comp:

Rate	08/25/2022	09/09/2022	09/26/2022	10/11/2022
3.750	0.638	0.788	1.038	1.188
3.875	0.195	0.345	0.595	0.745
4.000	-0.291	-0.141	0.109	0.259
4.125	-0.630	-0.480	-0.230	-0.080
4.250	-0.870	-0.720	-0.470	-0.320
4.375	-1.314	-1.164	-0.914	-0.764
4.490	-1.674	-1.524	-1.274	-1.124
4.500	-1.724	-1.574	-1.324	-1.174
4.625	-2.038	-1.888	-1.638	-1.488
4.750	-1.565	-1.415	-1.165	-1.015
4.875	-2.018	-1.868	-1.618	-1.468
5.000	-2.405	-2.255	-2.005	-1.855
5.125	-2.660	-2.510	-2.260	-2.110
5.250	-2.903	-2.753	-2.503	-2.353
5.375	-2.695	-2.545	-2.295	-2.145
5.500	-3.088	-2.938	-2.688	-2.538
5.625	-3.293	-3.143	-2.893	-2.743
5.750	-3.419	-3.269	-3.019	-2.869
5.875	-3.416	-3.266	-3.016	-2.866
5.990	-3.663	-3.513	-3.263	-3.113
6.000	-3.713	-3.563	-3.313	-3.163
6.125	-3.950	-3.800	-3.550	-3.400

Click on a price to select for locking.  
 Pricing is based on settings for the Loan Originator (Test, Chicago).

**Pricing Adjustments**

Display hidden and profit adjustments.

Description	Price Adj	Rate Adj	Margin Adj	Max Price
-------------	-----------	----------	------------	-----------

Once that is done, you've successfully selected the product as an "Active Product" for underwriting.

## 7.) Click on the pricing that corresponds to the lock period and rate you're choosing.

Selected Product: **FHA 30 (Retained Servicing)**  
[Select as the Active Product](#) [What is this?](#)

Loan Amount: \$170,000.00  
 LO Comp:

Rate	08/25/2022	09/09/2022	09/26/2022	10/11/2022
3.750	0.638	0.788	1.038	1.188
3.875	0.195	0.345	0.595	0.745
4.000	-0.291	-0.141	0.109	0.259
4.125	-0.630	-0.480	-0.230	-0.080
4.250	-0.870	-0.720	-0.470	-0.320
4.375	-1.314	-1.164	-0.914	-0.764
4.490	-1.674	-1.524	-1.274	-1.124
4.500	-1.724	-1.574	-1.324	-1.174
4.625	-2.038	-1.888	-1.638	-1.488
4.750	-1.565	-1.415	-1.165	-1.015
4.875	-2.018	-1.868	-1.618	-1.468
5.000	-2.405	-2.255	-2.005	-1.855
5.125	-2.660	-2.510	-2.260	-2.110
5.250	-2.903	-2.753	-2.503	-2.353
5.375	-2.695	-2.545	-2.295	-2.145
5.500	-3.088	-2.938	-2.688	-2.538
5.625	-3.293	-3.143	-2.893	-2.743
5.750	-3.419	-3.269	-3.019	-2.869
5.875	-3.416	-3.266	-3.016	-2.866
5.990	-3.663	-3.513	-3.263	-3.113
6.000	-3.713	-3.563	-3.313	-3.163
6.125	-3.950	-3.800	-3.550	-3.400

Click on a price to select for locking.  
 Pricing is based on settings for the Loan Originator (Test, Chicago).

**Pricing Adjustments**

Display hidden and profit adjustments.

Description	Price Adj	Rate Adj	Margin Adj	Max Price
Gov't 30 Loan amount \$150,001-\$175,000	0.000	0.000	0.000	100

8.) Once you've selected a price and rate - this info will show up to the right. When you're ready to lock, click on "**Lock the Selected Rate and Price.**" \*Wait a few seconds and a box should appear asking if you want to proceed with the lock. Click "yes" to continue with the lock confirmation.

Selected Product: **Rosebud FHA 30 DPA**  
[Select as the Active Product](#) What is this?

Loan Amount: \$203,500.00

LO Comp:  Source:

Rate	09/08/2022	09/23/2022	10/11/2022	10/24/2022
5.750	-0.967	-0.817	-0.537	-0.417
5.875	-1.342	-1.192	-0.942	-0.792
6.000	-1.717	-1.567	-1.317	-1.167
6.125	-2.092	-1.942	-1.692	-1.542
6.250	-2.467	-2.317	-2.067	-1.917
6.375	-2.779	-2.629	-2.379	-2.229
6.500	-3.092	-2.942	-2.692	-2.542
6.625	-3.404	-3.254	-3.004	-2.854
6.750	-3.717	-3.567	-3.317	-3.167
6.875	-4.029	-3.879	-3.629	-3.479
7.000	-4.342	-4.192	-3.942	-3.792
7.125	-4.654	-4.504	-4.254	-4.104
7.250	-4.967	-4.817	-4.567	-4.417

Click on a price to select for locking.  
Pricing is based on settings for the Loan Originator (Test, Chicago).

**Pricing Adjustments**

Display hidden and profit adjustments.

Description	Price Adj	Rate Adj	Margin Adj	Max Price
Admin Fee Adjustment - if 0 then admin fee is included in borrower origination fees	0.442	0.000	0.000	100
Gov't 30 Loan amount \$200,001-\$240,000	-0.050	0.000	0.000	100

**Email Address for Lock Notification**

helpdesk@midamericamortgage.com  
processing@wholesale.com

To setup which users should receive lock alerts, click here and edit the Email Alerts for "Locks".

**To Lock...**

- Click the price that you want to lock.
- Review your selection.
  - Product: Rosebud FHA 30 DPA
  - Rate: 7.250%
  - Price: -4.817
  - Margin: 0.000
  - Expiration Date: 9/23/2022
  - Max. Bona Fide Disc: 0.000
  - Starting Adj. Rate: 5.750
  - Starting Adj. Price: -0.817
  - SAR Det. Date: 8/24/2022
- Complete the field(s) below and click the "Lock..." link.
  - Est. Close Date:
- Lock will be reviewed and confirmed.

**Warnings:**

**Credit Score has manual override**

[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

**For Assistance...**

For assistance, click the "support" link at the top of the page.

You should receive a lock confirmation via e-mail or if we haven't issued the LE yet - the lock confirmation will be delayed until we have accepted the LE.

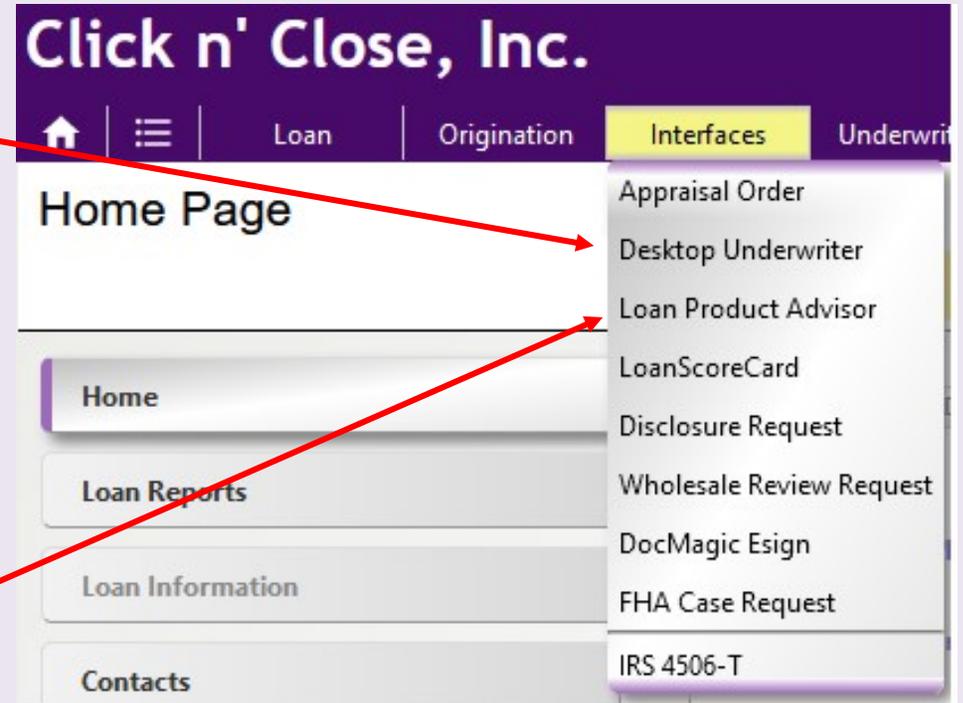
## Part 4: Running DU in Mortgage Machine

1.) Make sure that the loan is open in Mortgage Machine

2.) Click the Interfaces tab and select "Desktop Underwriter"

**Loan Prospector and DU can run Simultaneously:**

**To trigger both AUS engines to run at the same time - Please go to the LPA screen and select your credit provider information and click submit**



3.) The following page will open. You can auto-populate your credit report by filling out this section below.  
-The following is needed: Credit Company, Account Number, Password, and Previous Credit Report Reference Number.  
Click Order Report(s).

**Click n' Close, Inc.** Welcome, | Site Map | Support | Log Out

Desktop Underwriter

Open Loan | Close Loan | Import Data

Loan Number: 1002196460 **TEST LOAN** | Property Address: 444 Main, Dallas, IL 77777  
Borrower Name: Chicago, Test | Loan Status: Loan Originated  
Business Channel: Wholesale

[Recalc Loan](#) | [Origination Notes](#)

**Origination pages are read-only during underwriting and can only be accessed by certain lender users.**

Summary | Pricing | Compliance | Fees | Truth-In-Lending | 1003 & Forms | Processing

New URLA → Lender | Borrower | Employment/Income | Other Income | Assets | Liabilities | Real Estate | Loan/Property | Declarations | Sections 6-9  
AUS &  
Forms → Desktop Underwriter | Loan Product Advisor | Additional Loan Fields | HUD/VA Addendum  
Underwriting → 1008 | HUD-92900-LT | HUD-92800.5B | VA Ln Analysis | VA Ln Summary

**Credit Setup**

Credit Company [Dropdown] |  Copy Liabilities to the 1003 and delete the existing liabilities  
User ID [Text Field]  
Password [Text Field] |  Save Credentials

Test Chicago |  Order New | Ref Num 121212

**Order Report(s)**

- ✓ Borrower's name
- Income stated
- ✓ SS# (for credit report)
- ✓ Property address
- ✓ Estimate property value
- ✓ Loan amount sought

Originator  
Chicago Test  
Estimated Close Date 7/12/2019  
Lock Expiration Date n/a  
Lien Position  
First Lien  
HTI / DTI Ratios 0.000 / 0.000

The Credit report should auto-populate under the credit reports section. See below. If you need to re-order or re-issue credit, please click on this tab.

The screenshot displays the Click n' Close, Inc. web application interface. At the top, there is a navigation bar with the company name, a welcome message, and links for Site Map, Support, and Log Out. Below the navigation bar, there are tabs for Loan, Origination, Interfaces, Underwriting, Doc Prep, and Reports. The main content area is divided into several sections:

- Open Loan:** A purple button with a white outline, located on the left side of the main content area.
- Loan Details:** A section containing loan information such as Loan Number (1002081738), Borrower Name (America, Andy), Business Channel (Wholesale), Property Address (999 West Main #333, Washington, CA 75080), and Loan Status (UW Approved w/Conditions / QM Safe Harbor). There are also links for Recalc Loan and Origination Notes.
- Summary, Pricing, Compliance, Fees, Truth-In-Lending, 1003 & Forms, Processing:** A row of buttons for navigating through different sections of the loan process.
- New URLA:** A section with links for Lender, Borrower, Employment/Income, Other Income, Assets, Liabilities, Real Estate, Loan/Property, Declarations, and Sections 6-9.
- AUS & Forms:** A section with links for Desktop Underwriter, Loan Product Advisor, Additional Loan Fields, and HUD/VA Addendum.
- Underwriting:** A section with links for 1008, HUD-92900-LT, HUD-92800\_5B, VA Ln Analysis, and VA Ln Summary.
- Credit Setup:** A section with two options: "Use the existing credit report(s) in DU." and "Order or Reissue a Credit Report".
- DU Submission:** A section showing "No rule violations were found." and a "Refresh List" button. A prominent button labeled "Submit to Desktop Underwriter" is circled in red. There is also a "TEST Mode" checkbox and a "View Interface Files" link.
- Findings:** A table with columns for Received Date, Report Date, Submission, Recommendation, and Mornet Plus Case Identifier. The table contains four rows of data, all with a recommendation of "Approve/Eligible".
- Originator Information:** A section on the right side of the page providing details about the originator, including Chicago Test, Estimated Close Date (9/1/2022), Lock Expiration Date (n/a), Lien Position (First Lien), HTI / DTI Ratios (13.840 / 19.612), Liquid Assets (\$110,000.00), Cash to Close (\$45,956.66), Reserve Mos (17.5735), and Rate / Total Pmt. (5.000 / \$3,644.32).

4.) Now that the credit report is associated in this section, you can run Desktop Underwriter. To run DU - click the "Submit to Desktop Underwriter" tab.

## 5.) The DU findings will appear below in this section of the page.

The screenshot displays the Click n' Close, Inc. loan management interface. At the top, there is a navigation bar with tabs for Loan, Origination, Interfaces, Underwriting, Doc Prep, and Reports. The main content area is divided into several sections:

- Loan Information:** Loan Number: 1002081738 (TEST LOAN), Borrower Name: America, Andy, Business Channel: Wholesale, Property Address: 999 West Main #333, Washington, CA 75080, Loan Status: UW Approved w/Conditions / QM Safe Harbor.
- Navigation:** Buttons for Open Loan, Close Loan, Import Data, Summary, Pricing, Compliance, Fees, Truth-In-Lending, 1003 & Forms, and Processing.
- URLs and Forms:** New URLA and Forms sections with links to various application components.
- Credit Setup:** Section for managing credit reports.
- DU Submission:** Section showing "No rule violations were found." and a "Submit to Desktop Underwriter" button. A note indicates "Submission limit is 75, so you have up to 33 remaining submissions."
- Findings Table:** A table with columns for Received Date, Report Date, Submission, Recommendation, and Mornet Plus Case Identifier. It lists four findings, all with a recommendation of "Approve/Eligible".
- Right Sidebar:** A checklist of items (Borrower's name, Income stated, SS#, Property address, Estimate property value, Loan amount sought) and loan details like Originator (Chicago Test), Estimated Close Date (9/1/2022), and Liquid Assets (\$110,000.00).

A red arrow points from the text above to the "Findings" section of the interface.

You can click on the PDF icon to open the DU findings. If you need to edit the application after reviewing the findings, you can click sections of the application at the top of the screen or click the Origination tab. This will allow you to edit the appropriate sections of the file. To re-run DU - repeat part 4.

If you run Desktop Underwriter and you receive an error due to “credit is not available” ...Follow these steps to fix the error:

- 1 - Click “Order or Reissue a Credit Report” and fill in the appropriate fields to reissue your credit. Once successfully ordered, the report will be downloaded for view at the bottom of the Desktop Submission Page.
- 2 - Click “Submit to Desktop Underwriter.” The findings will show up below.

The screenshot shows a loan management interface with the following sections:

- Open Loan:** Loan Number: 1002081738 (TEST LOAN), Property Address: 999 West Main #333, Washington, CA 75080, Borrower Name: America, Andy, Loan Status: UW Approved w/Conditions / QM Safe Harbor.
- Navigation:** Summary, Pricing, Compliance, Fees, Truth-In-Lending, 1003 & Forms, Processing.
- Forms:** Desktop Underwriter, Loan Product Advisor, Additional Loan Fields, HUD/VA Addendum.
- Credit Setup:** "Order or Reissue a Credit Report" button highlighted with a red arrow.
- DU Submission:** "No rule violations were found." "Submit to Desktop Underwriter" button highlighted with a red arrow. "Submission limit is 75, so you have up to 33 remaining submissions."
- Findings Table:**

Received Date	Report Date	Submission	Recommendation	Mornet Plus Case Identifier
8/17/2022 11:51:54 AM	8/17/2022 12:51:49 PM	42	Approve/Eligible	1605367530
8/17/2022 10:43:53 AM	8/17/2022 11:43:00 AM	41	Approve/Eligible	1605367530
8/16/2022 5:36:37 PM	8/16/2022 6:36:31 PM	40	Approve/Eligible	1605367530
8/11/2022 3:33:31 PM	8/11/2022 4:33:26 PM	39	Approve/Eligible	1605367530
8/11/2022 3:30:42 PM	8/11/2022 4:30:36 PM	38	Approve/Eligible	1605367530
8/2/2022 2:27:04 PM	8/2/2022 3:27:00 PM	38	Approve/Ineligible	1605367530
- Credit Reports Table:**

Received Date	Report Date	Reference Num	Company Name	Borrower(s)
2/1/2022 12:12:25 PM	2/1/2022	5004449	200-TEST CREDIT AGENCY	ANDY AMERICA

Red arrows point to the "Order or Reissue a Credit Report" button, the "Submit to Desktop Underwriter" button, and the "Findings" table.

## **Part 5: Running LPA (Loan Product Advisor) in Mortgage Machine**

**1.) Please ensure that your Credit Company has Click n' Close, Inc. added as a relationship through Freddie Mac. This can be easily done by reaching out to your Credit Company and providing them with our Freddie Mac Seller Information along with our corporate address. In all likelihood, we may have already been added.**

**Here is the info they'll need.**

**CNC's Freddie # is 159833    4 digit code 9999**

**Company Headquarters:**

**Click n' Close, Inc.**

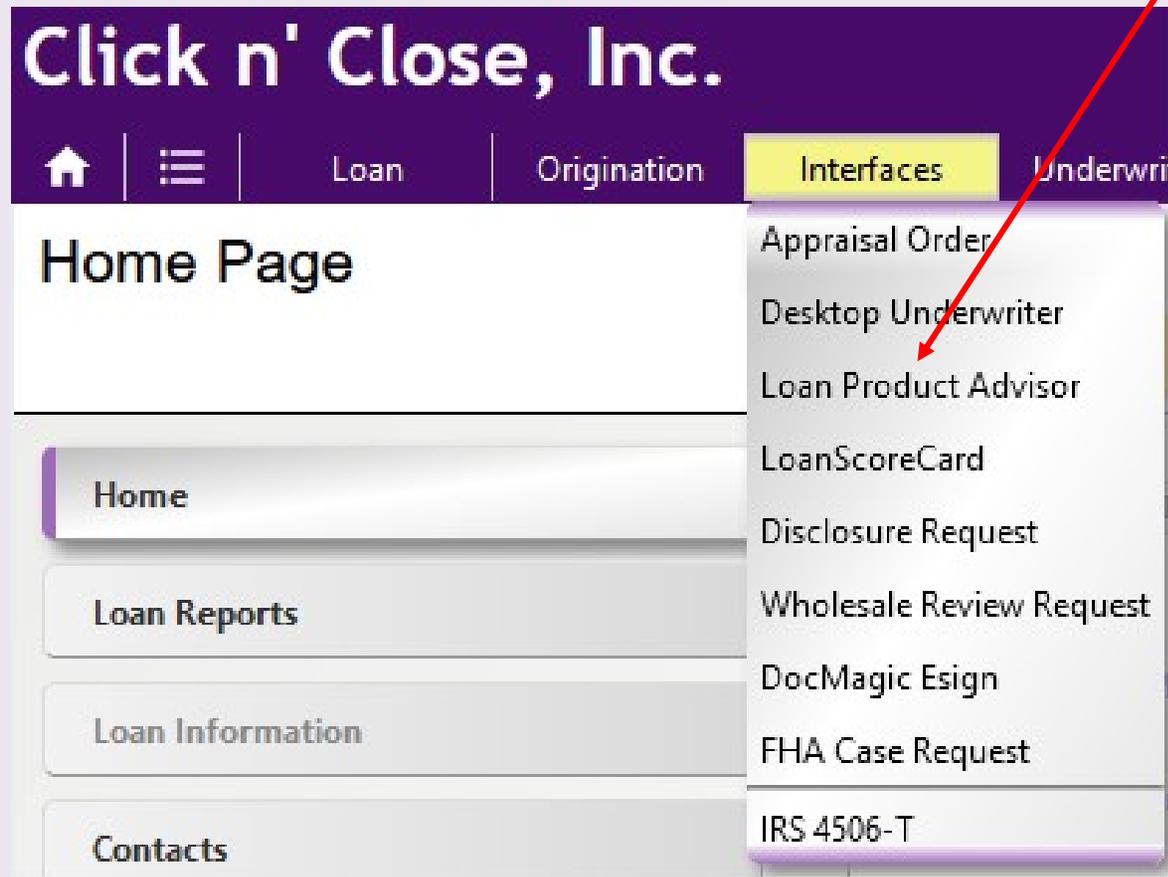
**15301 Spectrum Drive, Suite 405**

**Addison, TX 75001**

**Phone: 214-261-3300**

**Toll Free: 866-544-7013**

2.) Once you have verified your Credit Company and Mid America have a relationship for LPA submissions, click the Interfaces tab at the top of the screen. Select “Loan Product Advisor.”



3.) The following page will open up below. You can auto-populate your credit report by filling out this section.

When importing the credit report under the LPA interface page, you'll simply enter the credit information and then hit the "Submit to LPA" button. You will **not hit** the "Order Reports" tab under the credit section.

#### Credit & LP

- When *reissuing* credit in LP do NOT click the "order report" button.
- Chose the credit company and input the reference number; then go directly to the submit to LP button.
- When the submit to LP button is pushed it imports the credit report automatically.

**Credit Setup**

Credit Company: Credit Technologies, Inc  Copy Liabilities to the 1003\*

\* Copying liabilities to the 1003 will cause existing liabilities to be DELETED and replaced by those on the DU credit report(s).

Order New Not Joint Ref Num: AR9214000

**LPA Submission** No rule violations were found.

[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

**Findings**

Received Date	Status	LPA Key ID	Eligibility	Risk Class
Report Date		LPA Transaction		Collateral Relief

## 4.) The LPA findings will appear below in this area of the page.

### Loan Product Advisor Save

Open Loan

Close Loan    Import Data

Loan Number: 1002081738 TEST LOAN      Property Address: 999 West Main #333, Washington, CA 75080

Borrower Name: America, Andy      Loan Status: UW Approved w/Conditions / QM Safe Harbor [Recall Loan](#)

Business Channel: Wholesale      [Origination Notes](#)

🔒 Origination pages are read-only during underwriting and can only be accessed by certain lender users.

Summary    Pricing    Compliance    Fees    Truth-In-Lending    1003 & Forms    Processing

New URLA →

Lender | Borrower | Employment/Income | Other Income | Assets | Liabilities | Real Estate | Loan/Property | Declarations | Sections 8-9

AUS &

Forms → Desktop Underwriter | Loan Product Advisor | Additional Loan Fields | HUD/VA Addendum

Underwriting → 1008 | HUD-92900-LT | HUD-92800.5B | VA Ln Analysis | VA Ln Summary

- ✓ Borrower's name
- ✓ Income stated
- ✓ SS# (for credit report)
- ✓ Property address
- ✓ Estimate property value
- ✓ Loan amount sought

**Credit Setup**      Use the existing credit report(s) in LPA.    Order or Reissue a Credit Report

---

**LPA Submission**    No rule violations were found.

[Refresh List](#)

    TEST Mode     Use Infiles    [Interface Diagnostics](#)

---

An error occurred on the last submission dated 8/17/2022 1:43 PM:

Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information.

---

**Findings**

Received Date	Status	LPA Key ID	Eligibility	Risk Class	
Report Date		LPA Transaction		Collateral Relief	
8/17/2022 11:52:21 AM	Complete	D2832004	FreddieMacEligible	Accept	<input type="button" value="Full Feedback"/> <input type="button" value="View"/>
8/17/2022 4:52:06 PM	Submission SB	2095133207		NotEligible	

Originator: Chicago Test

Estimated Close Date: 9/1/2022

Lock Expiration Date: n/a

---

Lien Position: First Lien

HTI / DTI Ratios: 13.840 / 19.812

---

Liquid Assets: \$110,000.00

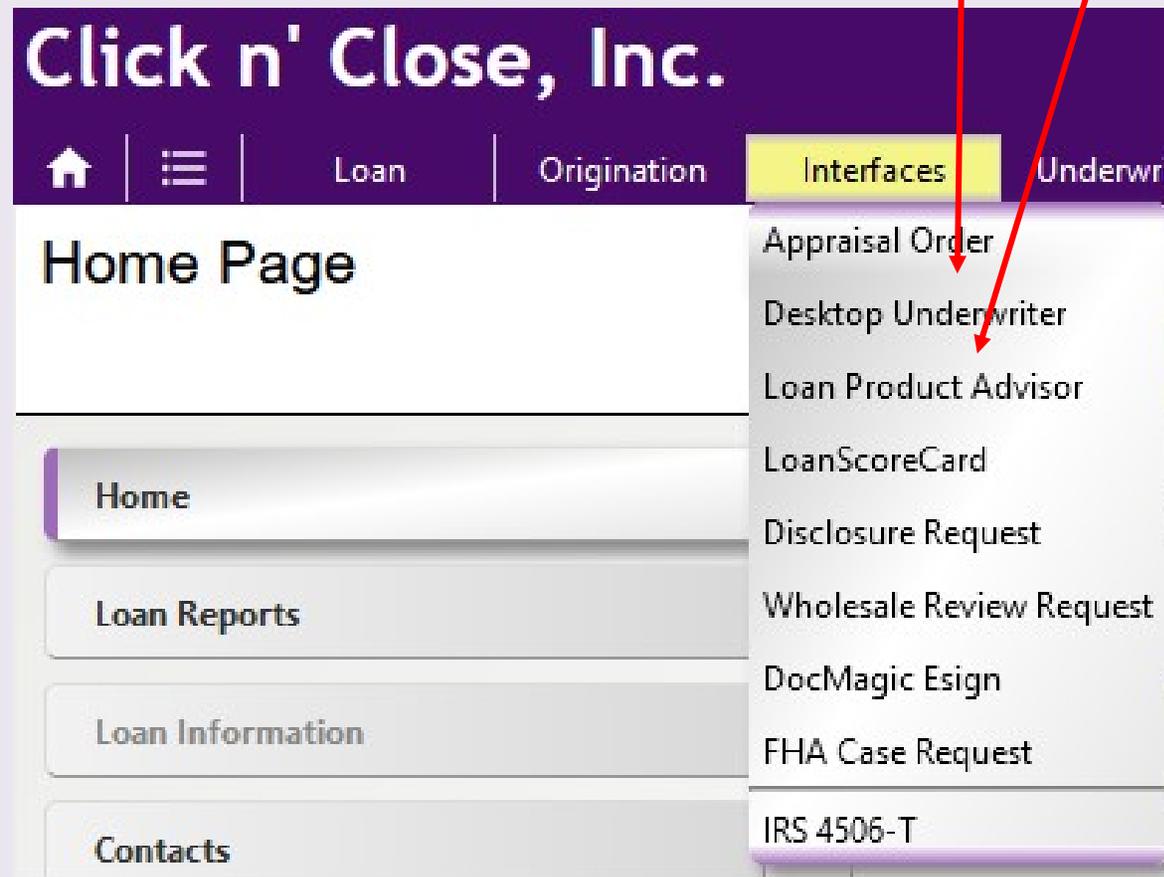
Cash to Close: \$45,956.66

Reserve Mos: 17.5735

---

Rate / Total Pmt.: 5.000 / \$3,644.32

**Part 6: Populating the credit report (see Credit Setup)  
1.) Make sure the loan is open. Once open, click the  
Interfaces tab at the top of the page...see DU or LPA**



2.) Here is a look per the DU page. Please select your credit reporting company.

3.) Once the appropriate fields are filled in, click "Order Report(s)."

**Desktop Underwriter** Save

**Open Loan** Close Loan Import Data

Loan Number: 1002196460 **TEST LOAN** Property Address: 444 Main, Dallas, IL 77777  
Borrower Name: Chicago, Test Loan Status: Loan Originated Recalc Loan  
Business Channel: Wholesale Origination Notes

**Origination pages are read-only during underwriting and can only be accessed by certain lender users.**

Summary Pricing Compliance Fees Truth-In-Lending 1003 & Forms Processing

New URLA → [Lender](#) | [Borrower](#) | [Employment/Income](#) | [Other Income](#) | [Assets](#) | [Liabilities](#) | [Real Estate](#) | [Loan/Property](#) | [Declarations](#) | [Sections 6-9](#)  
AUS &  
Forms → [Desktop Underwriter](#) | [Loan Product Advisor](#) | [Additional Loan Fields](#) | [HUDVA Addendum](#)  
Underwriting → [1008](#) | [HUD-9290-LT](#) | [HUD-92800.5B](#) | [VA Ln Analysis](#) | [VA Ln Summary](#)

**Credit Setup**

Credit Company   Copy Liabilities to the 1003 and delete the existing liabilities  
User ID   
Password  Enter Password  
 Save Credentials

Test Chicago  Order New Ref Num 121212

**Order Report(s)**

- ✓ Borrower's name
- Income stated
- ✓ SS# (for credit report)
- ✓ Property address
- ✓ Estimate property value
- ✓ Loan amount sought

Originator  
Chicago Test  
Estimated Close Date  
7/12/2019  
Lock Expiration Date  
n/a  
Lien Position  
First Lien  
HTI / DTI Ratios  
0.000 / 0.000

5.) The following below is an example of the credit report showing up complete in Mortgage Machine. You can see the section at the bottom of the DU or LPA page within Interfaces.

**Credit Reports**

Received Date	Report Date	Reference Num	Company Name	Borrower(s)	
2/1/2022 12:12:25 PM	2/1/2022	5004449	200-TEST CREDIT AGENCY	ANDY AMERICA AMY AMERICA	View
1/24/2022 9:29:22 AM	1/1/2022	5004449	200-TEST CREDIT AGENCY	ANDY AMERICA AMY AMERICA	View
10/22/2021 5:07:20 PM	10/1/2021	5004449	200-TEST CREDIT AGENCY	ANDY AMERICA AMY AMERICA	View
9/23/2021 1:58:43 PM	9/1/2021	5004449	200-TEST CREDIT AGENCY	ANDY AMERICA AMY AMERICA	View

Reach out to your Account Executive with questions or for more information.

[www.cnctpo.com](http://www.cnctpo.com)