



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

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

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

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:

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: 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, and LE Change Request Log. A red arrow points from the text 'OR' in the instruction above to the 'Registration' option in the dropdown menu.

The screenshot shows the 'Home Page' of the Click n' Close, Inc. website. The navigation bar includes 'Loan' and 'Origination' tabs. Below the navigation bar, there are several menu items: Home, Loan Reports, Loan Information, Contacts, Bulletins and Resources, and Your Information. At the bottom of the page, there is a section with a plus sign icon and the text 'Register a... New Loan | New Lead'. A red arrow points from the text '+ Register a...' in the instruction above to this section.

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

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	<input type="text" value="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	<input type="text" value="0.000"/> % \$ 0.00		

Checklist:

- 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 contains a table with loan details and a list of actions. Two buttons, 'Upload Multiple' and 'Upload Documents [Manager]', are circled in red. Red arrows point from the text instructions to these buttons and the 'Active Loan' header.

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

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

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

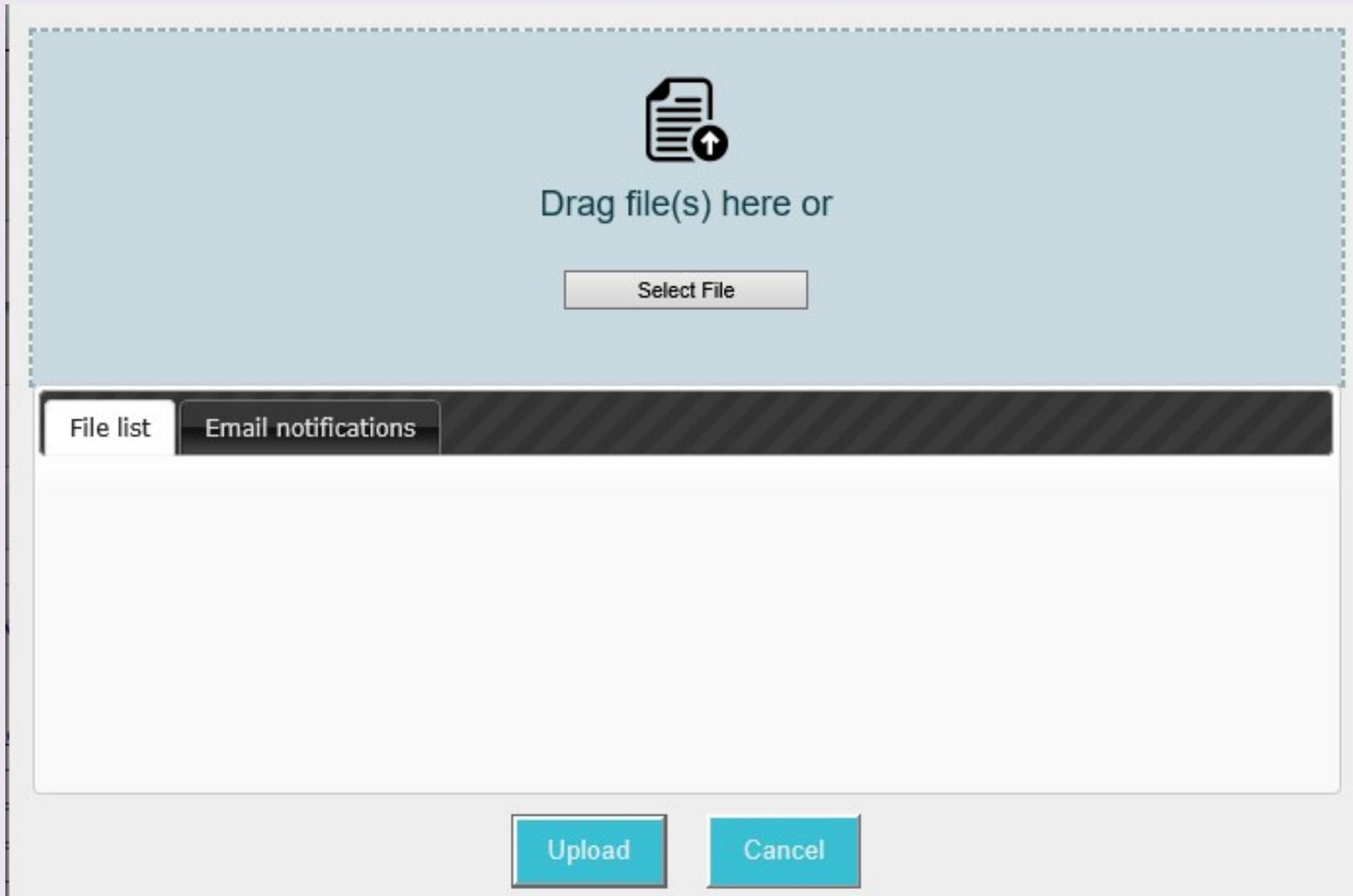
Active Loan [Import Data | Close Loan]

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]**

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 'Welcome, |', links for 'Site Map' and 'Support', and a 'Log Out' button. 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 includes a sidebar with buttons for 'Home', 'Loan Reports', 'Loan Information' (highlighted), 'Contacts', 'Bulletins and Resources', and 'Your Information'. The main content area features an 'Active Loan' section with a green header and links for '[Import Data | Close Loan]'. Below this is a table of loan details:

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

Below the table is a list of actions:

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

At the bottom, there is an 'XDOC' section with buttons for 'View', 'Upload Multiple', and 'Upload Documents [Manager]'.

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 displays the 'Submission Information' section of a web application. The 'Selected Product' field is set to 'CONF 30' with a '[Change Product]' link next to it, both of which are circled in red. The 'LO Comp Source' is set to 'Lender' in a dropdown menu, and the 'LO Compensation' is '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 'FNMA Day One Certainty': 'Full = All borrowers', 'Partial = At least one borrower', and 'None = Not Day One'. The 'XDoc Images' section shows a message: 'No documents have been added for underwriting review.' with a link to 'Upload New Documents'. The bottom section, 'Data Check and Submission', shows a green message: 'No rule violations were found.' and two links: 'Refresh List' and 'Report Incorrect Error Message(s)'. At the bottom left, the 'Submit to Underwriting' button 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. Upload New Documents
Data Check and Submission	
No rule violations were found.	
Refresh List Report Incorrect Error Message(s)	
Submit to Underwriting	

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 includes 'Home', 'Loan', 'Origination', 'Interfaces', 'Underwriting', 'Doc Prep', 'Post-Closing', and 'Reports'. The 'Active Loan' section is highlighted in green, and the 'Loan Information' tab is selected in the left sidebar. The main content area displays loan details for loan number 1002181284, borrower 'demo Homeowner', and an estimated close date of 2/23/.

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

Navigation options for the Active Loan include: Product Lookup / Lock, Submit to Underwriting, Order Closing Documents, Overview and Assignments, Underwriting Transmittal, Loan Status, Pipeline and Loan Reports, and Reporting. There are also options to 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 with the 'Origination' tab circled in red. A red arrow points from the 'Origination' tab 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 =

Property

Property Address #

Change to TBD Use Borrower's Present Address

City/State/Zip LA 32082 Lookup

County ✎

Property Type Detached ▼

Number Of Units 1 ▼

Condo Stories

Loan Information

Business Channel	Wholesale ▼	Amortization Type	Fixed ▼
Lien Priority	First Lien ▼	Borrower Type	US Citizen ▼
Mortgage Type	Rural Development ▼	Documentation Type	Full Documentation ▼
Loan Purpose	Purchase ▼	Prepayment Penalty	None ▼
Property Usage	Primary Residence ▼	Yrs Since Bankruptcy	None ▼

Sales Price	\$	<input style="width: 90%;" type="text" value="180,000.00"/>	
Appraised Value	\$	<input style="width: 90%;" type="text" value="180,000.00"/>	
Base Loan Amt	\$	<input style="width: 90%;" type="text" value="180,000.00"/>	Down Pmt Calculator ✎
MIP/FF/MI	<input style="width: 30px;" type="text" value="0.000"/> %	\$	<input style="width: 30px;" type="text" value="0.00"/> <input type="checkbox"/>
MI Paid In Cash	\$	<input style="width: 30px;" type="text" value="0.00"/> <input type="checkbox"/>	
Total Loan Amt	\$	<input style="width: 90%;" type="text" value="180,000.00"/>	
Cashout	\$	<input style="width: 30px;" type="text" value="3,908.50"/> <input type="checkbox"/>	
Subordinate - New	\$	<input style="width: 30px;" type="text" value="0.00"/> <input type="checkbox"/>	

Credit Score		Manual ▼	
		<input style="width: 30px;" type="text" value="609"/>	
Term		<input style="width: 30px;" type="text" value="360"/> mos	
Interest Rate		<input style="width: 30px;" type="text" value="0.000"/> %	
LTV		<input style="width: 30px;" type="text" value="100.000"/> %	
CLTV		<input style="width: 30px;" type="text" value="100.000"/> %	
DTI Ratio	<input type="checkbox"/>	<input style="width: 30px;" type="text" value="0.000"/> %	
Monthly MI		<input style="width: 30px;" 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] 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

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
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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
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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	-0.597	-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...

1. Click the price that you want to lock.
2. 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
3. Complete the field(s) below and click the "Lock..." link.
 - Est. Close Date:
4. 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.

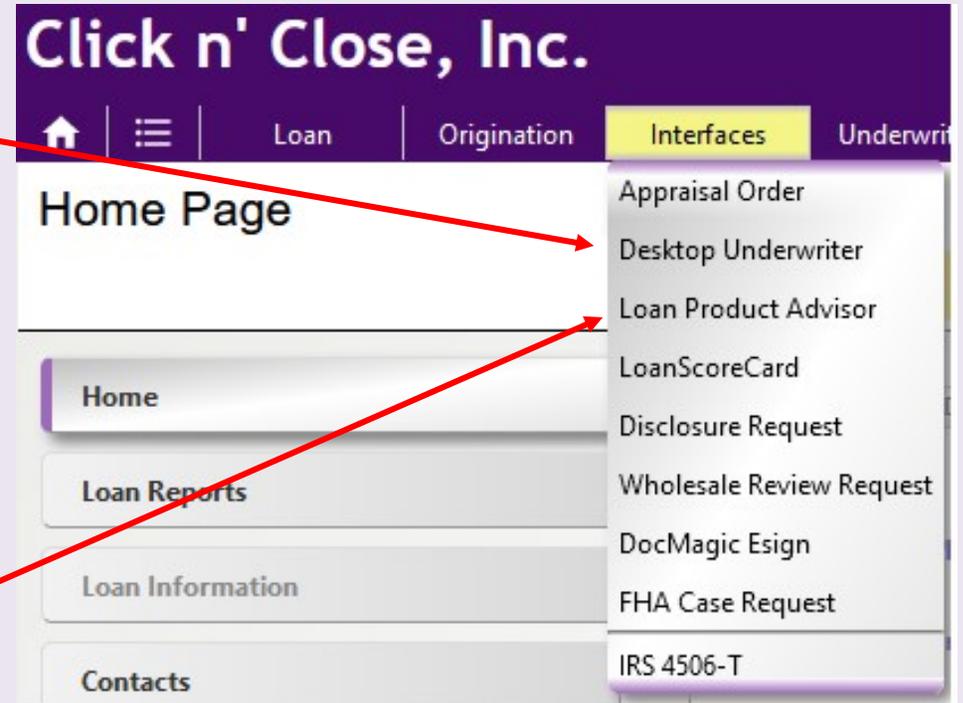
Part 4: Running DU in Mortgage Machine

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] 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

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 shows loan details for a "TEST LOAN" with Loan Number 1002081738, Borrower Name America, Andy, and Property Address 999 West Main #333, Washington, CA 75080. The loan status is "UW Approved w/Conditions / QM Safe Harbor". A red arrow points from the text above to the "Underwriting" tab in the navigation bar. Below the loan details, there are buttons for "Open Loan", "Close Loan", and "Import Data". A "Credit Setup" section offers options to "Use the existing credit report(s) in DU." or "Order or Reissue a Credit Report". The "DU Submission" section shows "No rule violations were found." and a "Submit to Desktop Underwriter" button, which is circled in red. A red arrow points from the text below to this button. Below the submission section is a "Findings" table with columns for Received Date, Report Date, Submission, Recommendation, and Mornet Plus Case Identifier. The table contains four rows of data. On the right side, there is a sidebar with a checklist of items (Borrower's name, Income stated, SS#, Property address, Estimate property value, Loan amount sought) and loan details such as Originator (Chicago Test), Estimated Close Date (9/1/2022), and Liquid Assets (\$110,000.00).

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

DU Submission No rule violations were found.
[Refresh List](#)
Submit to Desktop Underwriter TEST Mode [View Interface Files](#)
Submission limit is 75, so you have up to 33 remaining submissions.

Findings

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		Approve/Eligible	1605367530
8/16/2022 5:36:37 PM	8/16/2022 6:36:31 PM	41	Approve/Eligible	1605367530
8/11/2022 3:33:31 PM	8/11/2022 4:33:26 PM	40	Approve/Eligible	1605367530

Originator: 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
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: Received Date, Report Date, Submission, Recommendation, and Mornet Plus Case Identifier. It lists four findings, all with a recommendation of "Approve/Eligible".
- Summary Panel:** A panel on the right containing a checklist of items (Borrower's name, Income stated, SS#, Property address, Estimate property value, Loan amount sought) and loan details like Originator, Estimated Close Date, and Liquid Assets.

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		Approve/Eligible	1605367530
8/16/2022 5:36:37 PM	8/16/2022 6:36:31 PM	41	Approve/Eligible	1605367530
8/11/2022 3:33:31 PM	8/11/2022 4:33:26 PM	40	Approve/Eligible	1605367530

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:** Use the existing credit report(s) in DU. **Order or Reissue a Credit Report** (highlighted with a red arrow).
- DU Submission:** No rule violations were found. **Submit to Desktop Underwriter** (highlighted with a red arrow). Submission limit is 75, so you have up to 33 remaining submissions.
- Findings:** Table with columns: Received Date, Report Date, Submission, Recommendation, Mornet Plus Case Identifier.
- Credit Reports:** Table with columns: Received Date, Report Date, Reference Num, Company Name, Borrower(s).

Red arrows point to the 'Order or Reissue a Credit Report' button, the 'Submit to Desktop Underwriter' button, and the '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	37	Approve/Ineligible	1605367530

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

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.

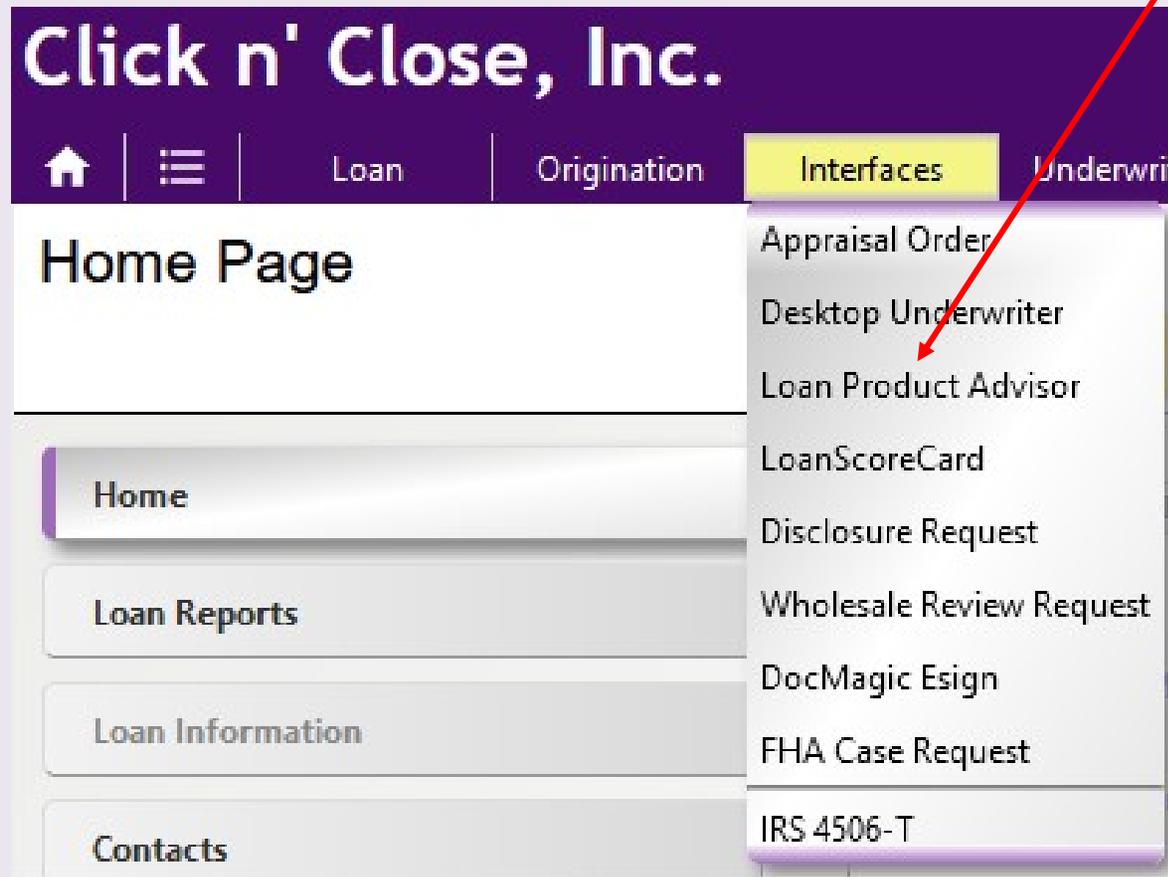
15301 Spectrum Drive, Suite 405

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](#)

Submit to LPA 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	📄 🗨️ Full Feedback ▾ 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

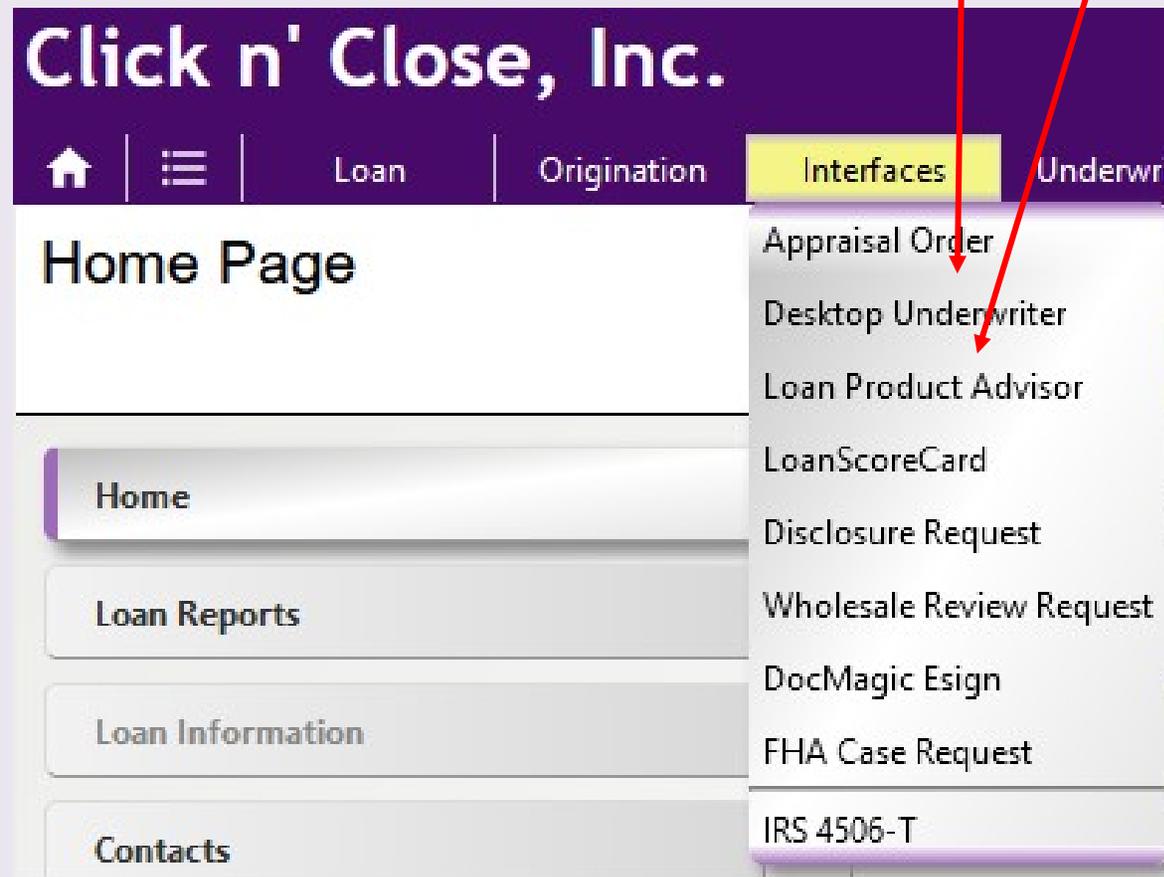
Liquid Assets: \$110,000.00

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