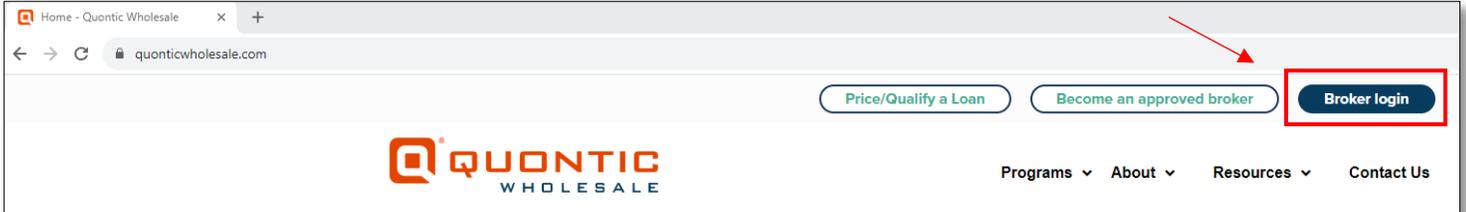


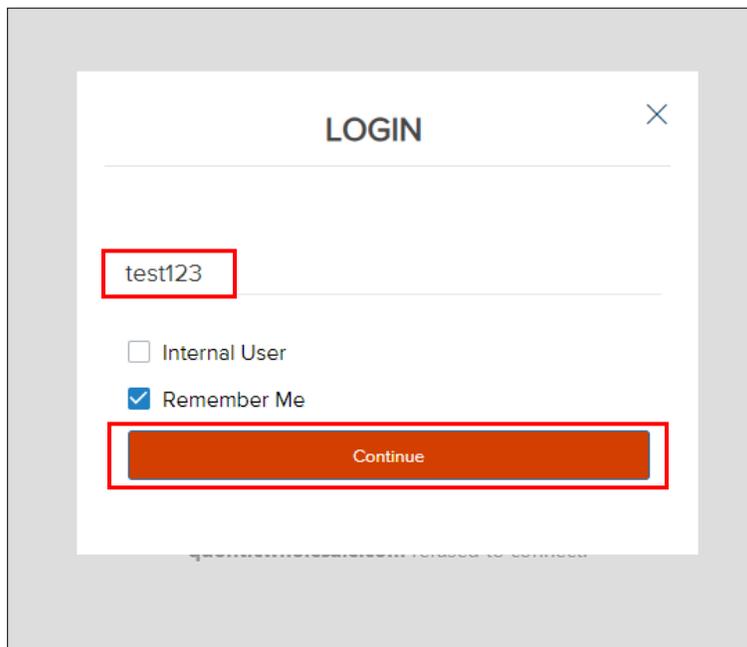


Submitting a DSCR+ Loan – TPO

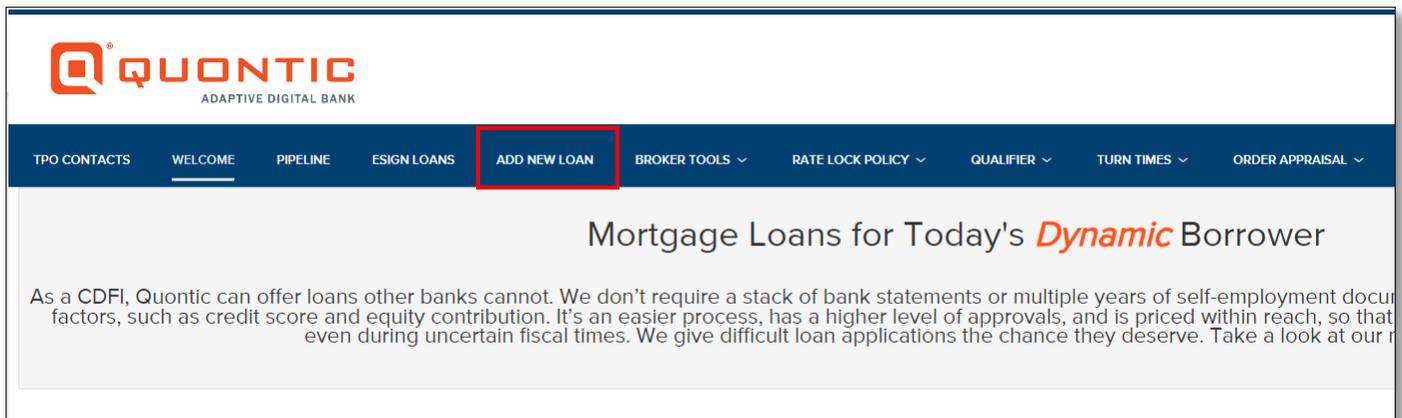
1. Navigate to: quonticwholesale.com and select 'Broker login'.



2. Enter user credentials and select 'Continue'.

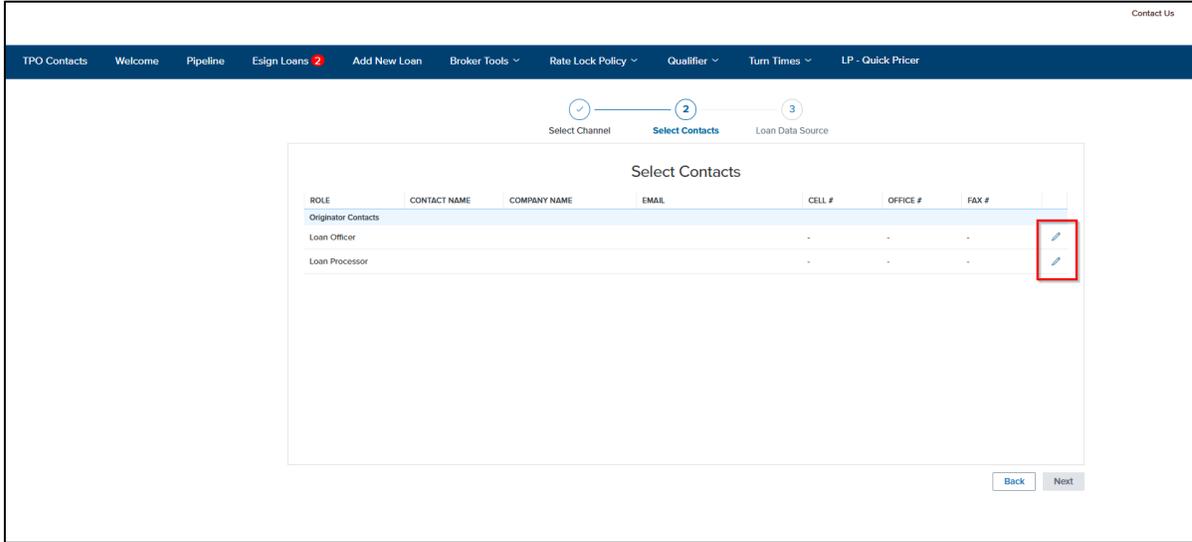


3. To add a new loan, select 'ADD NEW LOAN'.

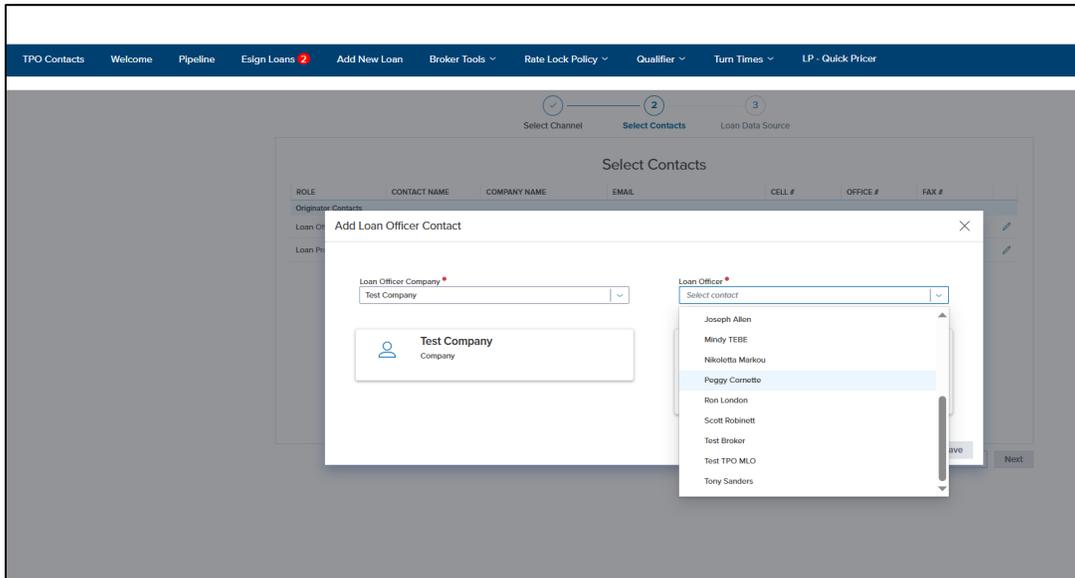


Submitting a DSCR+ Loan – TPO

4. Click the pencils to choose your Loan Officer/Processor.

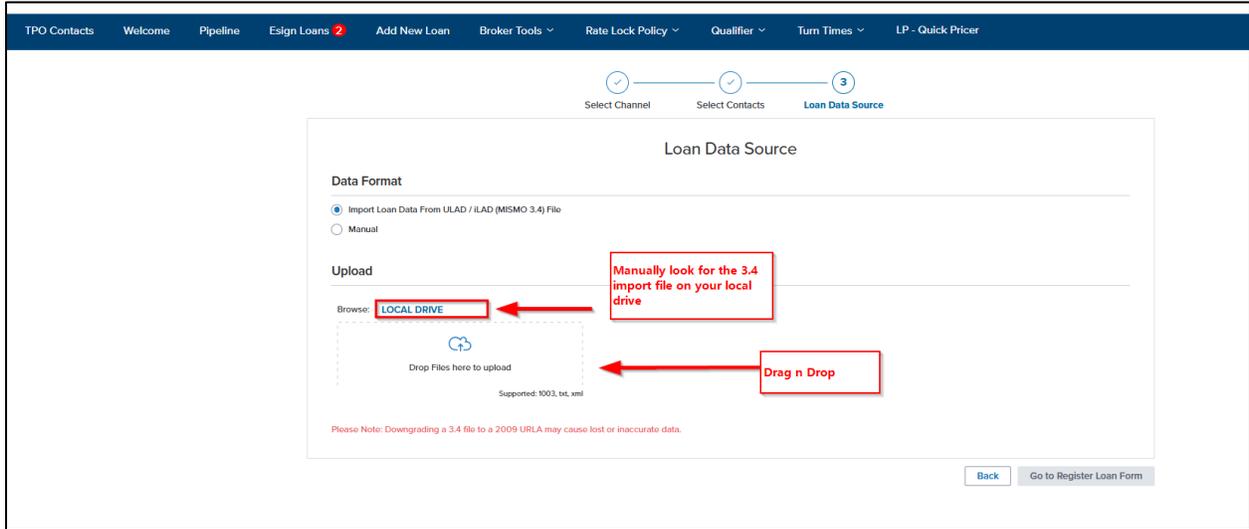


5. Select the LO and Processor from the drop down menus. Click 'Next.'



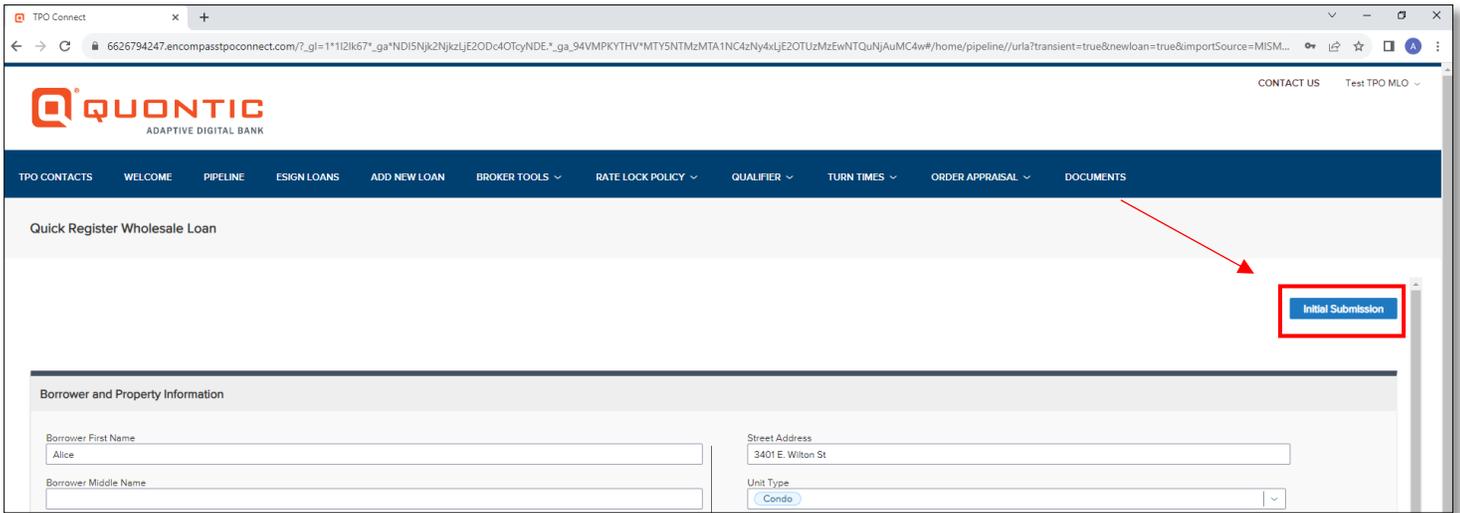
Submitting a DSCR+ Loan – TPO

6. Upload your MISMO 3.4 by either browsing local file or doing a drag and drop. Select 'Go to Register Loan Form.'



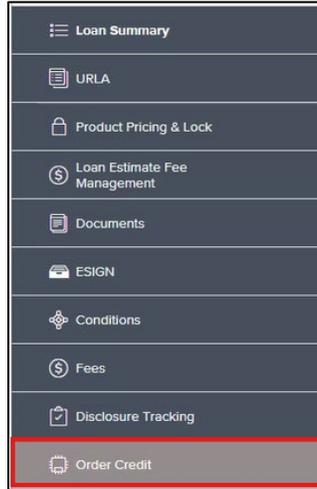
7. Loan information will populate. Review all information imported for accuracy and select 'Initial Submission' to proceed.

****NOTE:** This does NOT submit loan into underwriting.



Submitting a DSCR+ Loan – TPO

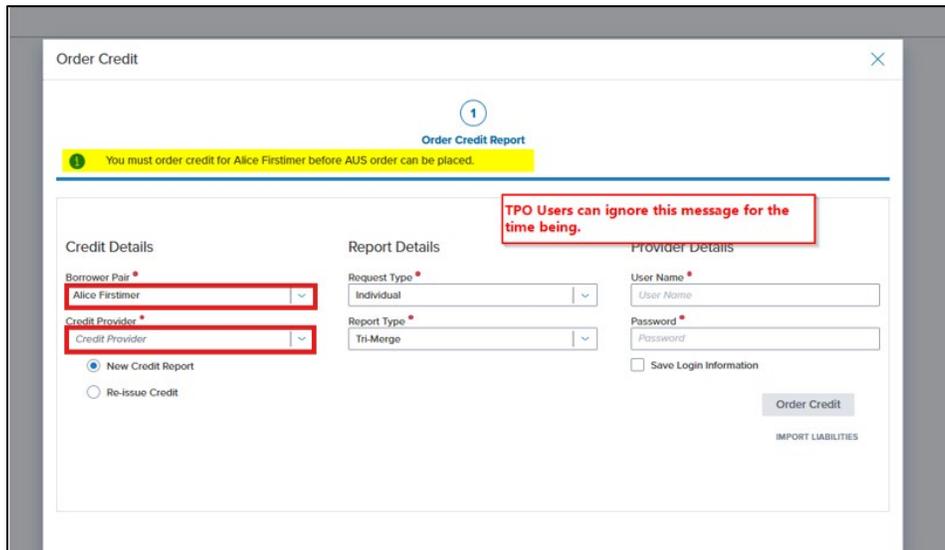
8. Select 'Order Credit' from the left sidebar menu
 - a. ****NOTE:** For refi – check liabilities for payoffs to ensure override does not affect current liabilities.



9. Select 'Order Credit' on the far right
 - a. Note this will give you the option to re-issue credit and not have another inquiry on the credit report



10. Ensure the desired borrower is indicated.
Under 'Choose Provider', utilize the drop-down menu and select the credit vendor from the **original** credit report.



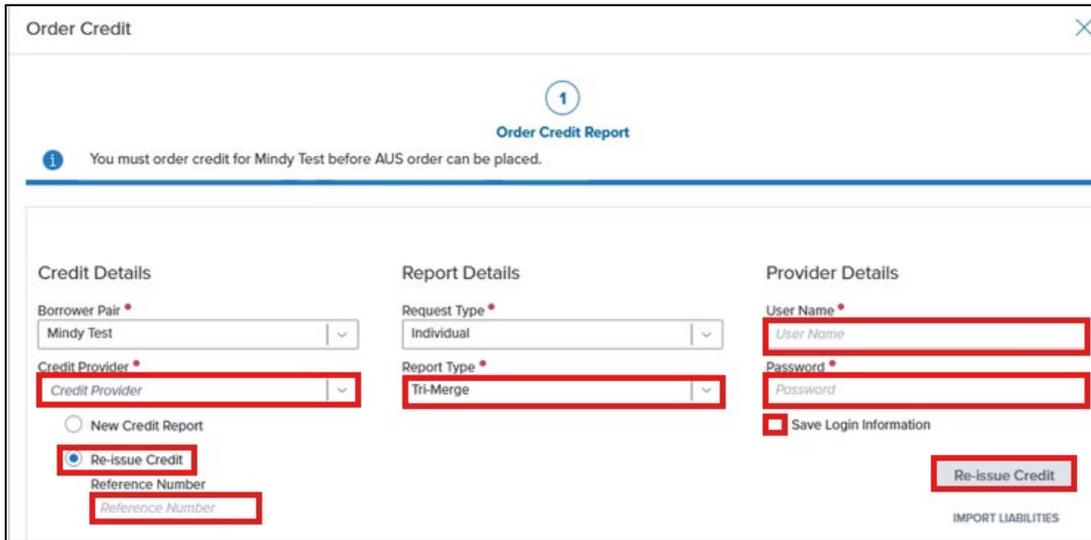
The 'Order Credit' form contains the following sections and fields:

- Order Credit Report** (with a circled '1' icon)
- Message:** You must order credit for Alice Firstimer before AUS order can be placed.
- TPO Users can ignore this message for the time being.** (highlighted in a red box)
- Credit Details:**
 - Borrower Pair: Alice Firstimer (highlighted in a red box)
 - Credit Provider: Credit Provider (highlighted in a red box)
 - Radio buttons: New Credit Report, Re-issue Credit
- Report Details:**
 - Request Type: Individual
 - Report Type: Tri-Merge
- Provider Details:**
 - User Name: User Name
 - Password: Password
 - Save Login Information
- Buttons:** Order Credit, IMPORT LIABILITIES

Submitting a DSCR+ Loan – TPO

11. Continuing under ‘Choose Provider’, ensure:

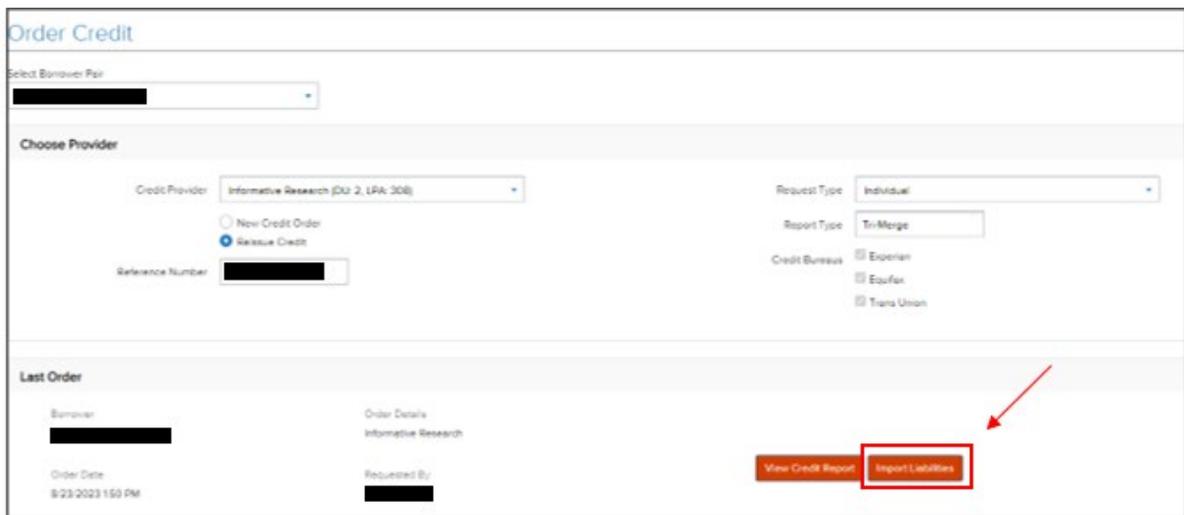
- a. ‘Reissue Credit’ is indicated.
- b. Enter the ‘Reference Number’ / ‘File Number’ from the credit report.
- c. Utilize the drop-down menu and select the ‘Request Type’ as either individual or joint.
- d. Ensure the ‘Report Type’ reflects “Tri-Merge” and all three Credit Bureaus are selected.
- e. Under ‘Provider Details’ enter your **Broker Credit Vendor Credentials** and select ‘Save Login Information’
- f. Click ‘Re-Issue Credit’



The screenshot shows the 'Order Credit' form with the following fields and actions highlighted in red:

- Order Credit Report** (1) - You must order credit for Mindy Test before AUS order can be placed.
- Credit Details:** Borrower Pair (Mindy Test), Credit Provider (Credit Provider), Re-issue Credit, Reference Number (Reference Number).
- Report Details:** Request Type (Individual), Report Type (Tri-Merge).
- Provider Details:** User Name (User Name), Password (Password), Save Login Information, Re-issue Credit button.
- IMPORT LIABILITIES** button.

12. After the credit has successfully reissued, select ‘Import Liabilities’.



The screenshot shows the 'Order Credit' form with the following fields and actions highlighted in red:

- Choose Provider:** Credit Provider (Informative Research (DU 2, LRA: 308)), Re-issue Credit, Reference Number (Reference Number).
- Request Type:** Individual, Report Type: Tri-Merge.
- Credit Bureaus:** Experian, Equifax, Trans Union.
- Last Order:** Borrower (Borrower), Order Date (8/23/2023 1:50 PM), Order Details (Informative Research), Requested By (Requested By).
- Buttons:** View Credit Report, **Import Liabilities** (highlighted with a red arrow).



Submitting a DSCR+ Loan – TPO

13. An additional screen will populate. Select 'Import Liabilities' once more.

General Liabilities

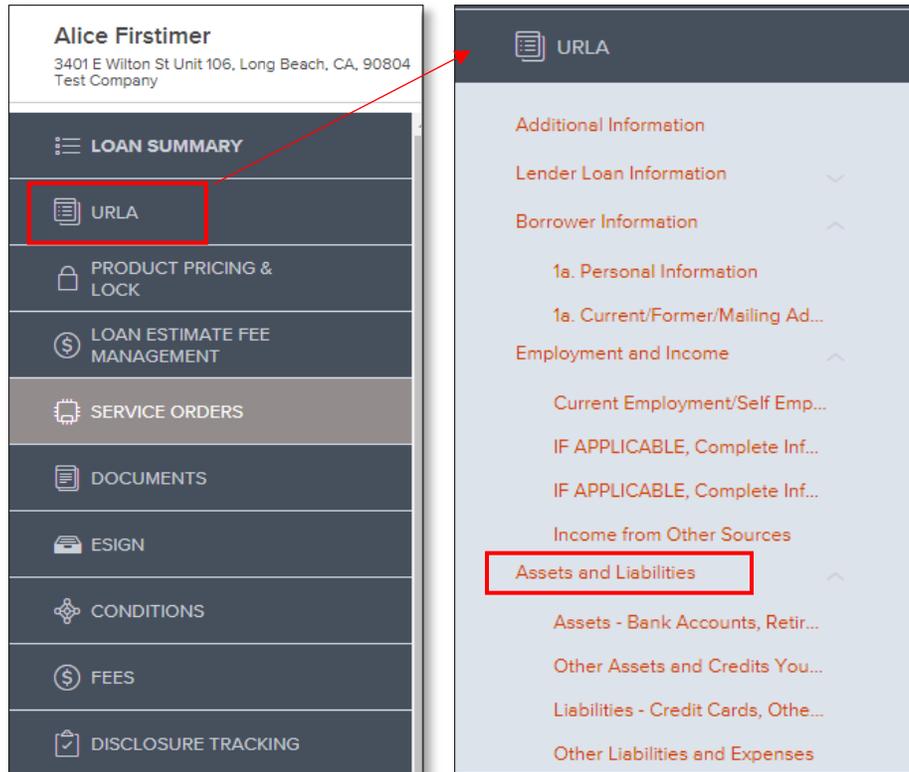
Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
EDFINANCIAL SERVICES L	Installment	\$2,362.00	\$0.00	19	Borrower
EDFINANCIAL SERVICES L	Installment	\$1,339.00	\$0.00	19	Borrower
SYNCB/EMPIRE	Revolving	\$0.00	\$0.00	0	Borrower
FLAGSTAR BANK	Mortgage	\$245,718.00	\$1,446.00	347	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$21,738.00	\$386.00	60	Borrower
UTILITY SELF-REPORTED	Installment	\$49.00	\$49.00	0	Borrower
AMEX	Revolving	\$44.00	\$40.00	2	Borrower
APPLE CARD/GS BANK USA	Revolving	\$32.00	\$25.00	2	Borrower
INTOUCHCU	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$0.00	\$0.00	0	Borrower
RC WILLEY HOME FURN	Revolving	\$0.00	\$0.00	0	Borrower

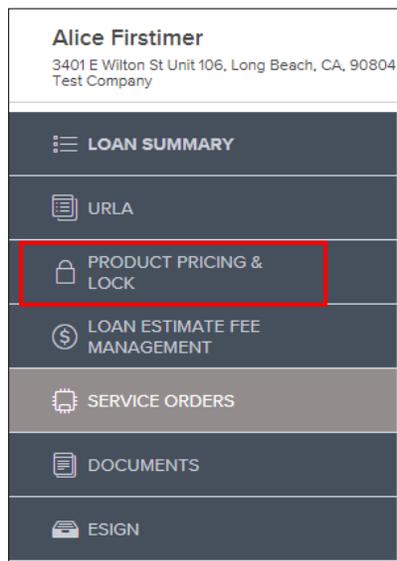
Cancel **Import Liabilities**

Submitting a DSCR+ Loan – TPO

14. Utilizing the menu on the left, select 'URLA' then 'Assets and Liabilities'. Review and confirm all liabilities imported successfully.



15. After all liabilities are entered, continuing in the menu on the left, select 'Product Pricing & Lock'.



Submitting a DSCR+ Loan – TPO

16. Complete the specified fields and dropdowns below and confirm accuracy for the ones that pulled through your MISMO 3.4 file.
 - a. Under AUS type, click on DU and LP to *deselect* so ONLY 'Other/Non-Conforming' shows
 - b. Select the Income Doc type as 'DSCR'
 - i. DSCR Ratio *must* be 1.1 or greater
 - c. Click Search

The screenshot shows the 'SEARCH FIELDS' section of the Quontic interface. The following fields are highlighted with red boxes:

- Borrower:** FICO (740), DTI (45.239%), # Financed Properties (1), Reserves (12 Months), Citizenship (US Citizen).
- Loan Information:** Loan Type (Conventional), Term (30 Years), Amortization Type (Fixed), Loan Purpose (Purchase), Purchase Price (\$600,000), Appraised Value (\$600,000), Loan Amount (\$350,000), LTV (58.333%), CLTV (58.333%).
- Property:** Occupancy (Investment), Property Type (Single Family), Short Term Rental (No), Number of Units (1), Attachment Type (Attached), Zip Code (90804), State (California), County (Los Angeles), Area Median Income (105200), AMI % (114.068%), Monthly Income (\$10,000), Monthly Expenses (\$4,524).
- Product Characteristics:** AUS Type (Other / Non-Conforming), Income Doc Type (DSCR), Escrows (Impounds) (checked), Lock Days (30 Days QB Loans), Declining Market (No Selected), DSCR Ratio (1.1), PrePay Term (36 Months).

A red arrow points to the 'Search' button in the bottom right corner.

17. Under the Actions column, click the icon associated with your desired rate to export

The screenshot shows a table of loan rates for a '30 Years Fixed Conventional Purchase'. The table has the following columns: Rate, Price, Payment, Cost to Borrower, Borrower Paid, Comp. Plan, Lock Period, Program, Price Adj, Rate Adj, and Actions. The 8.375% rate row is highlighted, and a red arrow points to the export icon in the Actions column.

Rate	Price	Payment	Cost to Borrower	Borrower Paid	Comp. Plan	Lock Period	Program	Price Adj	Rate Adj	Actions
7.375 %	97.250	\$2,417	\$9,625	\$9,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.500 %	97.625	\$2,447	\$8,313	\$8,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.625 %	98.000	\$2,477	\$7,000	\$7,000		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.750 %	98.250	\$2,507	\$6,125	\$6,125		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.875 %	98.625	\$2,538	\$4,813	\$4,813		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.000 %	99.000	\$2,568	\$3,500	\$3,500		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.125 %	99.250	\$2,599	\$2,625	\$2,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.250 %	99.625	\$2,629	\$1,313	\$1,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.375 %	100.000	\$2,660	\$0	\$0		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	

Submitting a DSCR+ Loan – TPO

18. A pop up will appear to confirm information. Click ‘Confirm’

Export Pricing ✕

Fields	Old Pricing Results	New Pricing Results
Rate Sheet ID	65b2a7e3914022976e9b858b	
Date	05/09/2024 1:31:45 PM	05/09/2024 1:36:16 PM
Days Lock	32	30

[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

Cancel
Confirm

19. A notification will populate confirming the export pricing was successful. Click ‘OK.’

INFO ✕

Export pricing is successful

OK

20. You will be directed to the ‘Scenario Pricing Request’ screen. Check to confirm accuracy and click the blue ‘Price’ button to make any adjustments

Scenario Pricing Request

Quontic Bank Rate Sheet ID: 65b2a7e3914022976e9b858b
Rate Sheet Date: 5/9/2024, 7:05:57 AM

Priced on 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM

Note Rate	8.375 %	Purchase Price	\$550,000	Appraised Value	\$550,000
Price	100,000 points	Loan Amount	\$350,000	Purchase As	Primary Residence
LTV	63.636 %	Lock Period	30 Days lock	Property Type	Single Family
Loan Program	Owner Occupied Lite Doc 30yr Fixed	Compensation	Borrower Paid	Nbr. of Units	1 Unit
Loan Type	Fixed Terms		30 Years	Waive Admin Fee	No
APR	8.375 %	Monthly Payment	\$2,660	Impound Waiver	No
FICO Score	700	Lock Expiration Date	06/10/24	AUS	None
				Back-End DTI	47.505 %

[More Details ...](#)

Lock Information

James Hoop **Lock Requested** Date 5/9/2024, 1:40:22 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]
Attach
File

James Hoop **Priced** Date 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

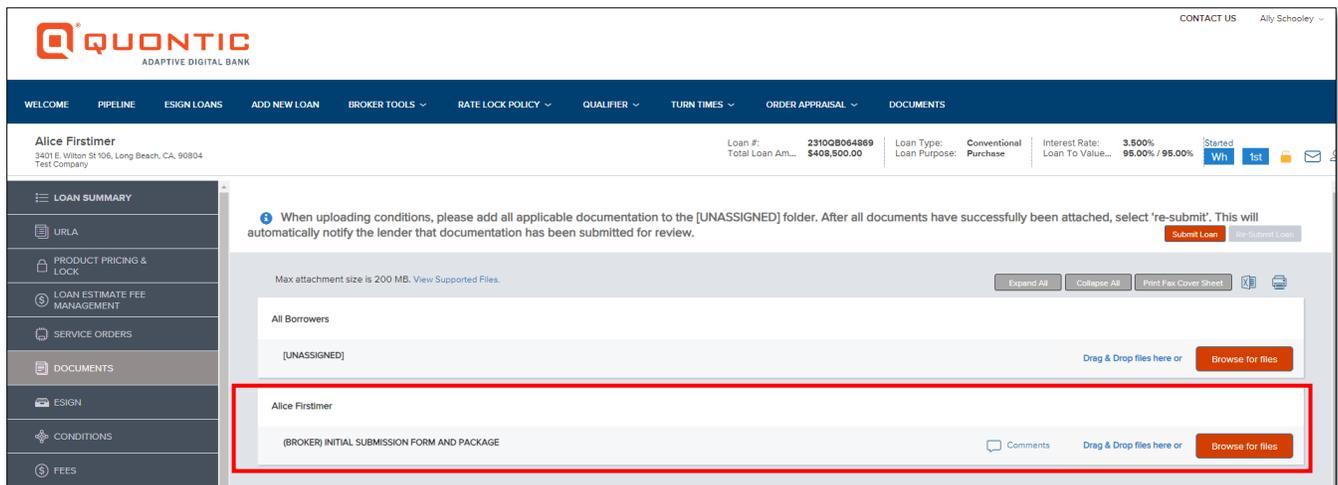
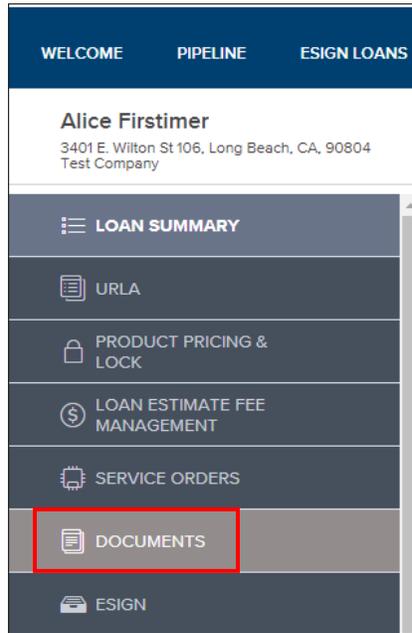
James Hoop **Priced** Date 5/9/2024, 1:31:32 PM Impersonated with James Hoop [Price Change Log](#)
Priced using historical rates as of 5/9/2024, 1:31:26 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

James Hoop **Priced** Date 5/9/2024, 1:29:30 PM
Priced using historical rates as of 5/9/2024, 1:29:30 PM
Quontic Bank

Submitting a DSCR+ Loan – TPO

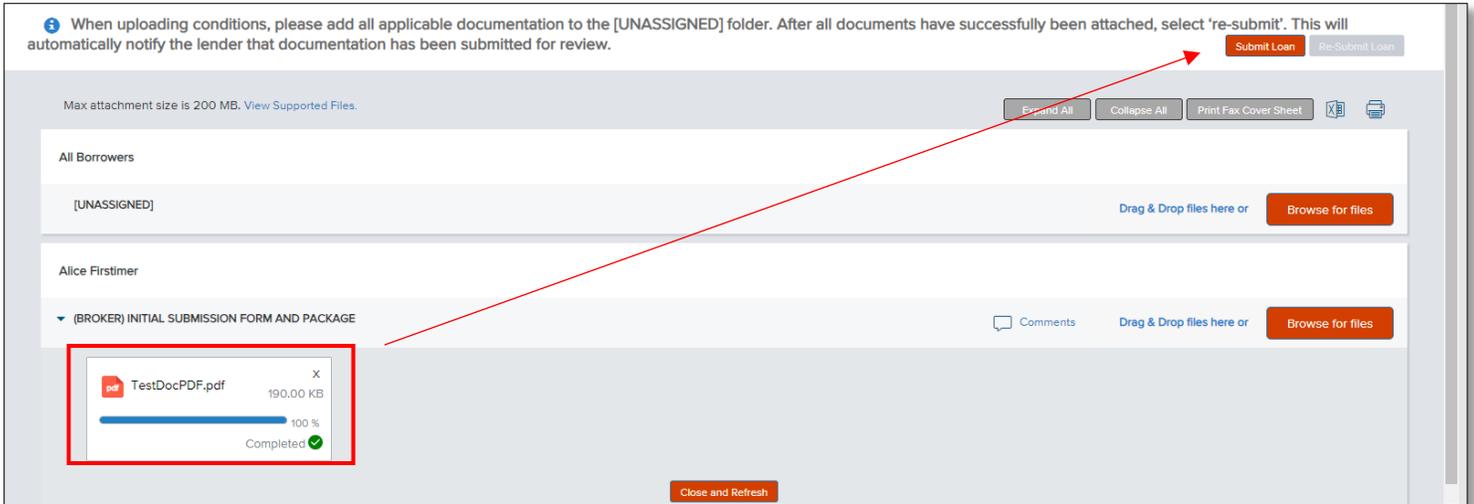
21. Utilizing left sidebar menu, select ‘Documents’.

- a. Attach all initial submission requirements by either dragging and dropping or browsing for files into (BROKER) INITIAL SUBMISSION FORM AND PACKAGE.



Submitting a DSCR+ Loan – TPO

22. After documents have successfully been uploaded, select 'Submit Loan'. Then select 'Continue'.



When uploading conditions, please add all applicable documentation to the [UNASSIGNED] folder. After all documents have successfully been attached, select 're-submit'. This will automatically notify the lender that documentation has been submitted for review.

Max attachment size is 200 MB. [View Supported Files.](#)

Expand All Collapse All Print Fax Cover Sheet X Print

All Borrowers

[UNASSIGNED] Drag & Drop files here or [Browse for files](#)

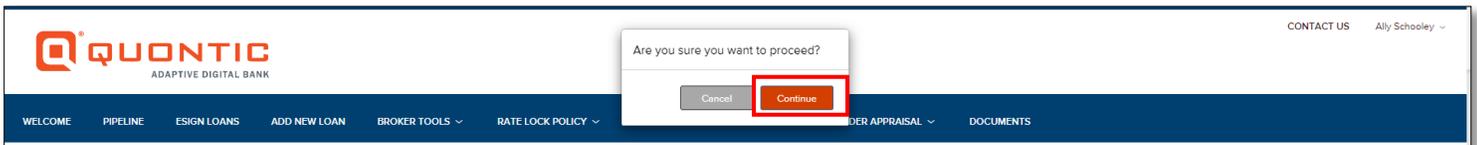
Alice Firstimer

▼ (BROKER) INITIAL SUBMISSION FORM AND PACKAGE Comments Drag & Drop files here or [Browse for files](#)

TestDocPDF.pdf 190.00 KB 100% Completed

Close and Refresh

Submit Loan Re-Submit Loan



ADAPTIVE DIGITAL BANK

Are you sure you want to proceed?

Cancel Continue

CONTACT US Ally Schooley

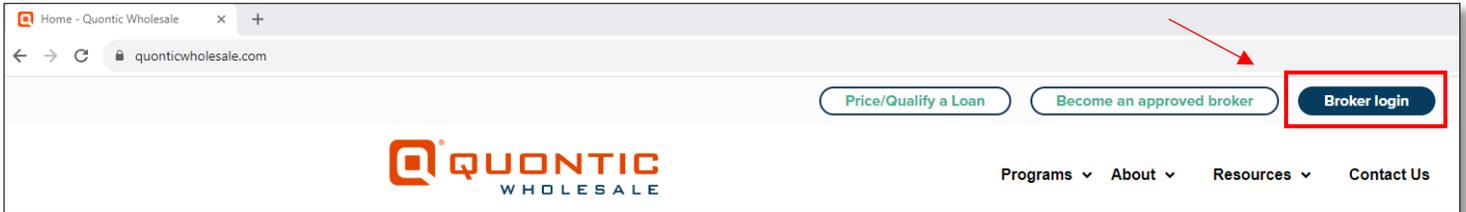
WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN BROKER TOOLS RATE LOCK POLICY UNDER APPRAISAL DOCUMENTS

23. Allow the request to process. Once successful, the confirmation will populate. Exit the loan once complete.

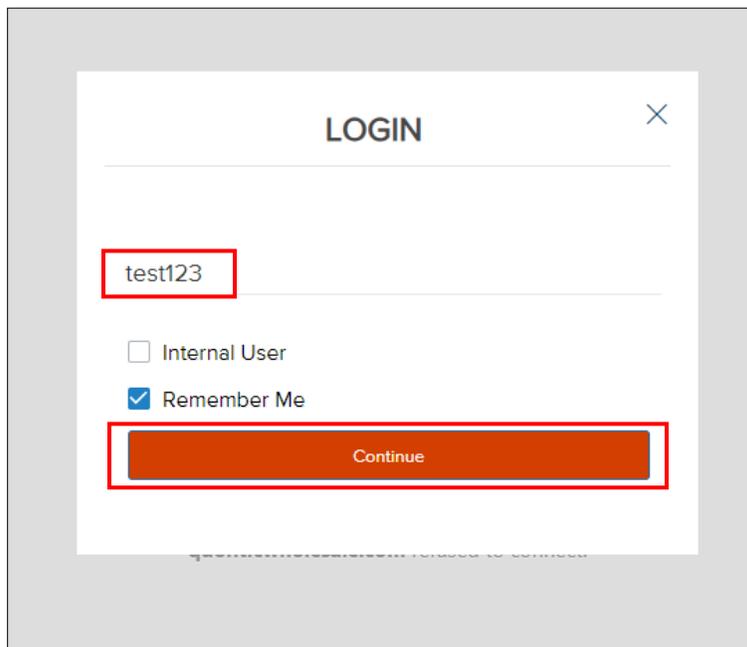


Submitting a Full Doc HELOAN – TPO

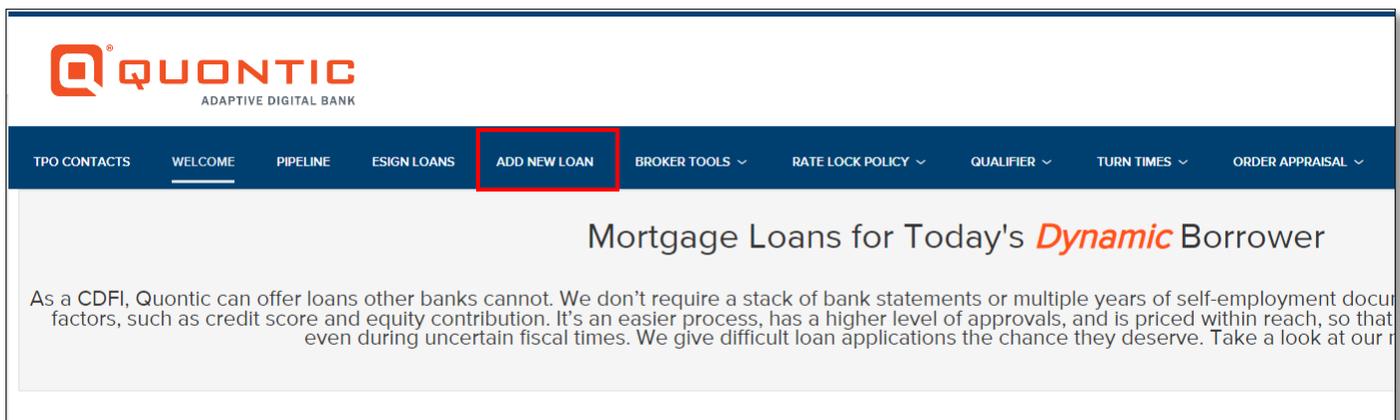
1. Navigate to: quonticwholesale.com and select 'Broker login'.



2. Enter user credentials and select 'Continue'.

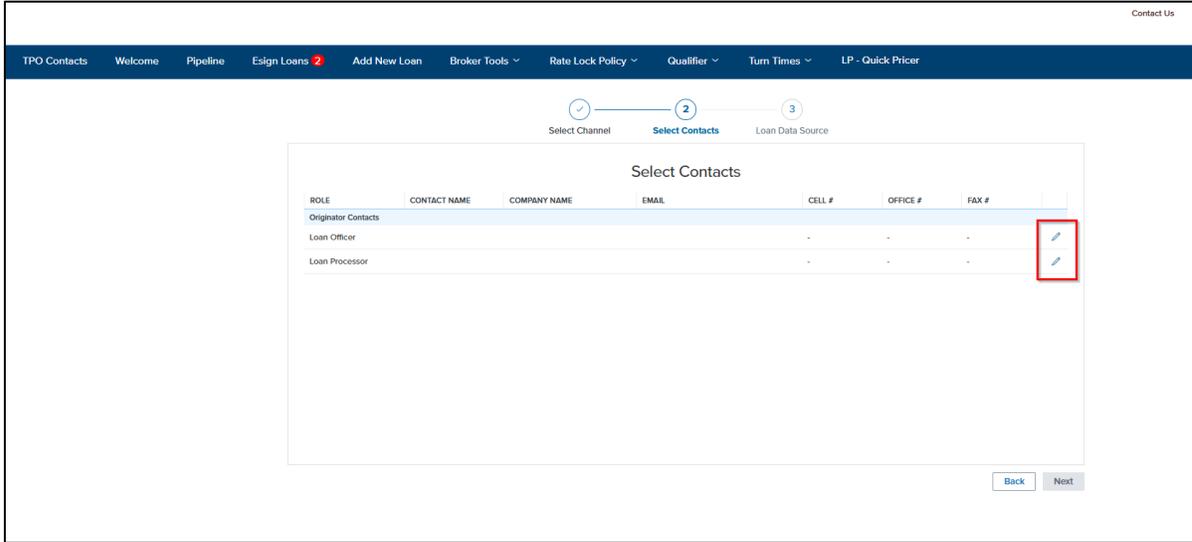


3. To add a new loan, select 'ADD NEW LOAN'.

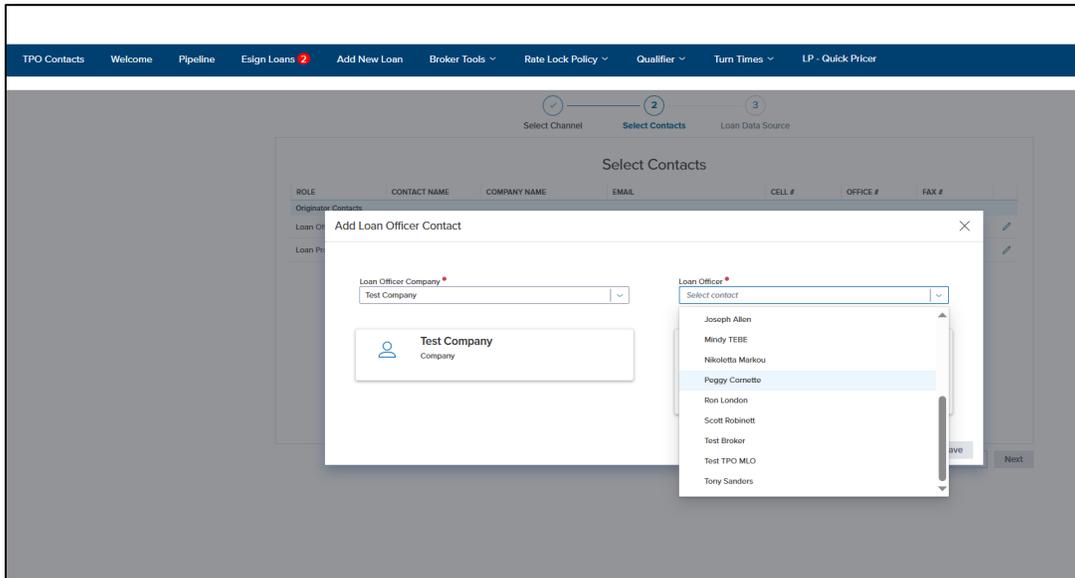


Submitting a Full Doc HELOAN – TPO

4. Click the pencils to choose your Loan Officer/Processor.

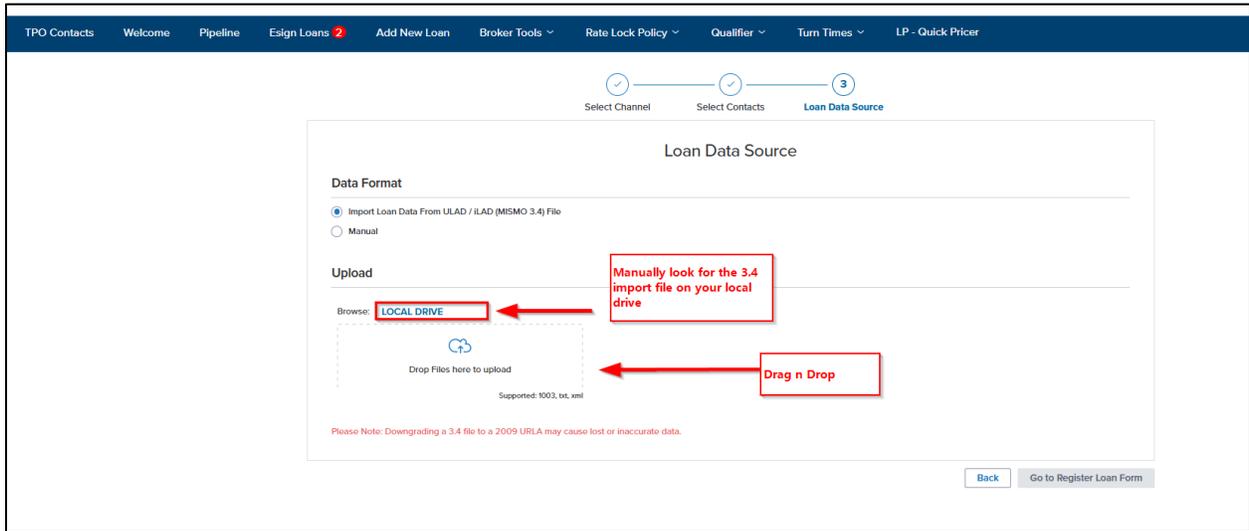


5. Select the LO and Processor from the drop down menus. Click 'Next.'



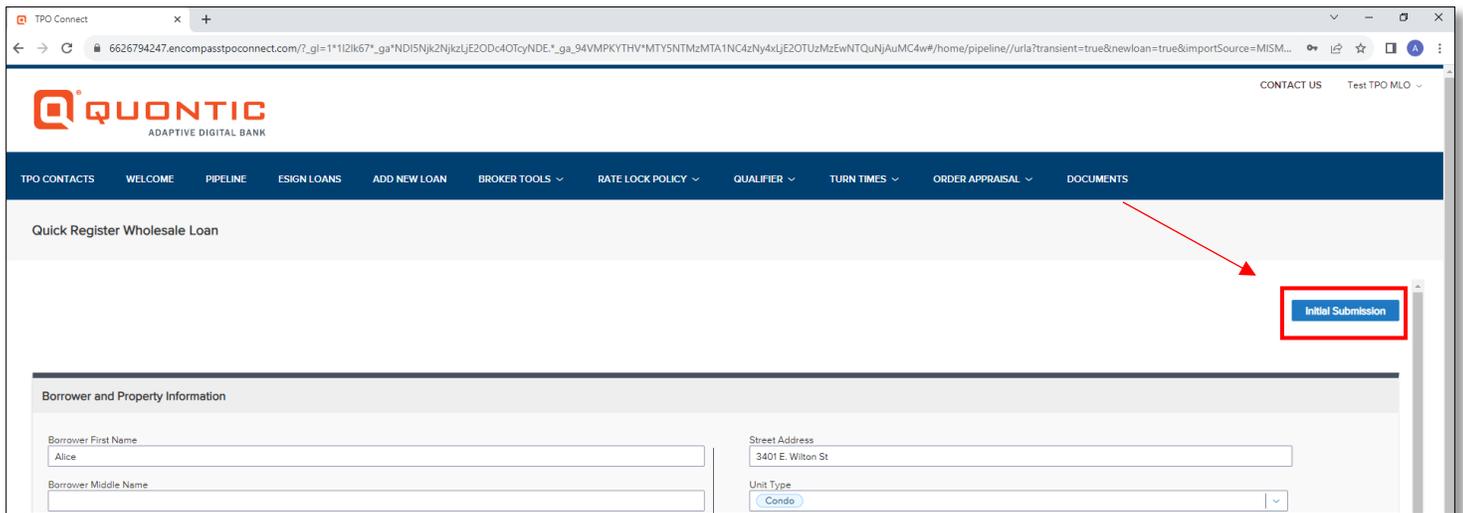
Submitting a Full Doc HELOAN – TPO

6. Upload your MISMO 3.4 by either browsing local file or doing a drag and drop. Select 'Go to Register Loan Form.'



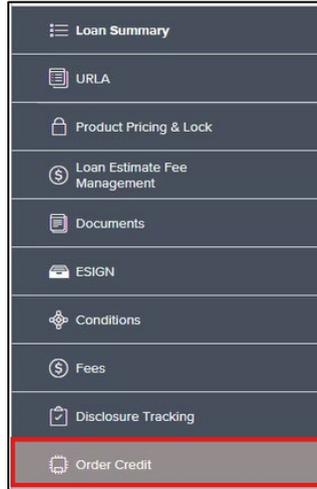
7. Loan information will populate. Review all information imported for accuracy and select 'Initial Submission' to proceed.

****NOTE:** This does NOT submit loan into underwriting.



Submitting a Full Doc HELOAN – TPO

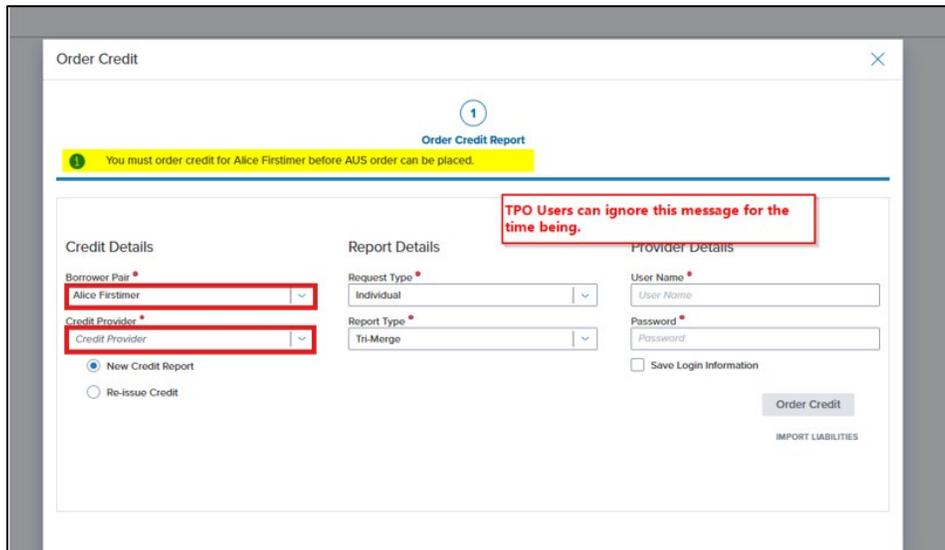
8. Select 'Order Credit' from the left sidebar menu
 - a. ****NOTE:** For refi – check liabilities for payoffs to ensure override does not affect current liabilities.



9. Select 'Order Credit' on the far right
 - a. Note this will give you the option to re-issue credit and not have another inquiry on the credit report



10. Ensure the desired borrower is indicated.
Under 'Choose Provider', utilize the drop-down menu and select the credit vendor from the **original** credit report.



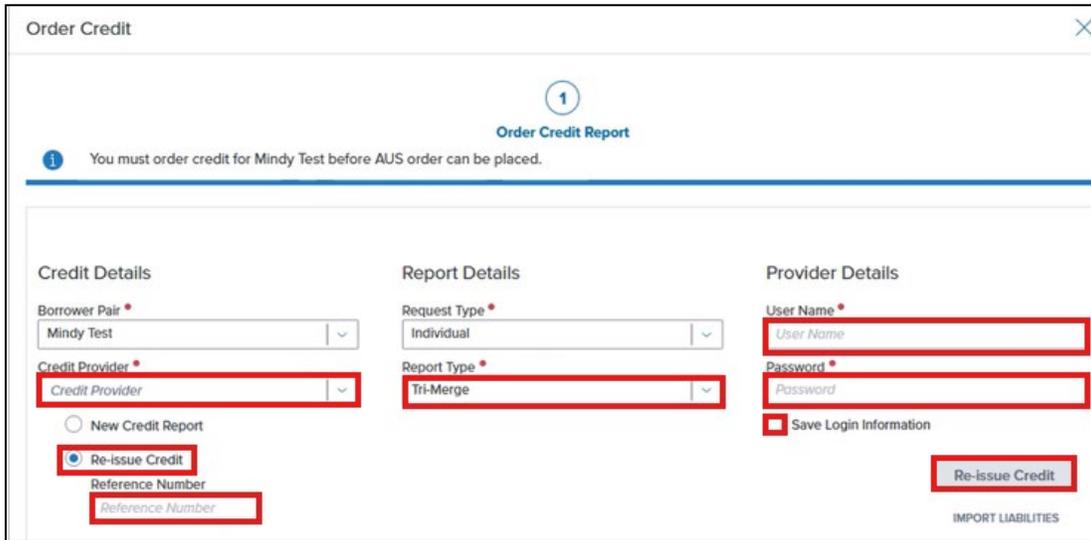
The 'Order Credit' form contains the following sections and fields:

- Order Credit Report** (with a circled '1' icon)
- Message:** You must order credit for Alice Firstimer before AUS order can be placed.
- TPO Users can ignore this message for the time being.** (highlighted in red)
- Credit Details:**
 - Borrower Pair: Alice Firstimer (dropdown, highlighted in red)
 - Credit Provider: Credit Provider (dropdown, highlighted in red)
 - Radio buttons: New Credit Report, Re-issue Credit
- Report Details:**
 - Request Type: Individual (dropdown)
 - Report Type: Tri-Merge (dropdown)
- Provider Details:**
 - User Name: User Name (text field)
 - Password: Password (text field)
 - Save Login Information
- Buttons:** Order Credit, IMPORT LIABILITIES

Submitting a Full Doc HELOAN – TPO

11. Continuing under ‘Choose Provider’, ensure:

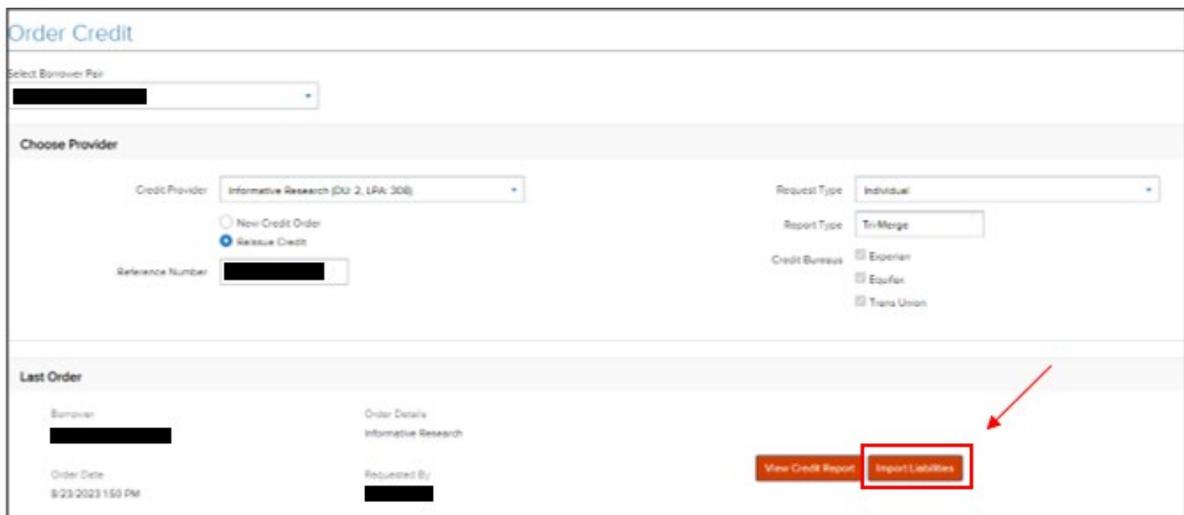
- a. ‘Reissue Credit’ is indicated.
- b. Enter the ‘Reference Number’ / ‘File Number’ from the credit report.
- c. Utilize the drop-down menu and select the ‘Request Type’ as either individual or joint.
- d. Ensure the ‘Report Type’ reflects “Tri-Merge” and all three Credit Bureaus are selected.
- e. Under ‘Provider Details’ enter your **Broker Credit Vendor Credentials** and select ‘Save Login Information’
- f. Click ‘Re-Issue Credit’



The screenshot shows the 'Order Credit' form with the following fields and options:

- Order Credit Report** (1) - You must order credit for Mindy Test before AUS order can be placed.
- Credit Details:**
 - Borrower Pair: Mindy Test
 - Credit Provider: Credit Provider
 - New Credit Report
 - Re-issue Credit
 - Reference Number: Reference Number
- Report Details:**
 - Request Type: Individual
 - Report Type: Tri-Merge
- Provider Details:**
 - User Name: User Name
 - Password: Password
 - Save Login Information
 - Re-issue Credit button
 - IMPORT LIABILITIES button

12. After the credit has successfully reissued, select ‘Import Liabilities’.



The screenshot shows the 'Order Credit' form with the following fields and options:

- Select Borrower Pair: [Redacted]
- Choose Provider:**
 - Credit Provider: Informative Research (DU 2, LRA: 308)
 - New Credit Order
 - Reissue Credit
 - Reference Number: [Redacted]
 - Request Type: Individual
 - Report Type: Tri-Merge
 - Credit Bureaus: Experian, Equifax, Trans Union
- Last Order:**
 - Borrower: [Redacted]
 - Order Date: 8/23/2023 1:50 PM
 - Order Details: Informative Research
 - Requested By: [Redacted]
 - View Credit Report button
 - Import Liabilities button (highlighted with a red box and arrow)

Submitting a Full Doc HELOAN – TPO

13. An additional screen will populate. Select 'Import Liabilities' once more.

General Liabilities

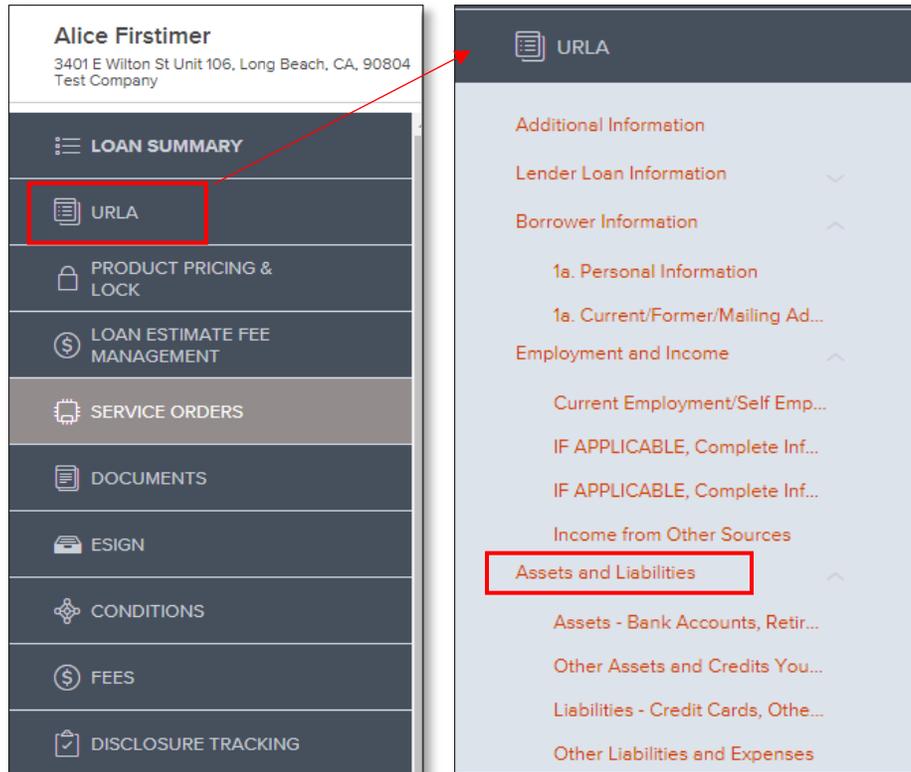
Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
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SYNCB/EMPIRE	Revolving	\$0.00	\$0.00	0	Borrower
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ONE NEVADA CREDIT UNIO	Installment	\$0.00	\$0.00	0	Borrower
RC WILLEY HOME FURN	Revolving	\$0.00	\$0.00	0	Borrower

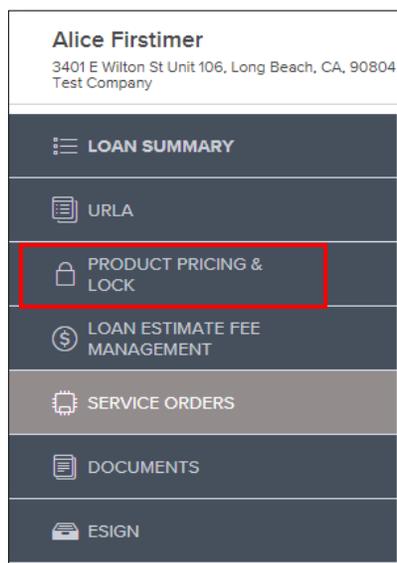
Cancel **Import Liabilities**

Submitting a Full Doc HELOAN – TPO

14. Utilizing the menu on the left, select 'URLA' then 'Assets and Liabilities'. Review and confirm all liabilities imported successfully.

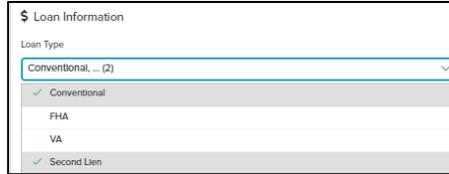


15. After all liabilities are entered, continuing in the menu on the left, select 'Product Pricing & Lock'.



Submitting a Full Doc HELOAN – TPO

16. Complete the specified fields and dropdowns below and confirm accuracy for the ones that pulled through your MISMO 3.4 file.
 - a. Select Conventional and Second Lien for 'Loan Type'



- b. Select Cashout Refinance from Loan Purpose
- c. Make sure to check Standalone 2nd
- d. Input the existing mortgage amount
- e. Under AUS type, click on DU and LP to *deselect* so ONLY 'Other/Non-Conforming' shows
- f. Select the Income Doc type as 'Full Doc'
- g. Click Search

17. Under the Actions column, click the icon associated with your desired rate to export

Rate	Price Adj	Payment	Cost to Borrower	Borrower Paid	Comp Plan	Lock Period	Program	Price Adj	Rate Adj	Actions
7.375 %	0.000	\$9,250	\$2,417	\$9,625	\$9,625	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.500 %	0.000	\$9,625	\$2,447	\$8,313	\$8,313	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.625 %	0.000	\$9,800	\$2,477	\$7,000	\$7,000	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.750 %	0.000	\$9,825	\$2,507	\$6,125	\$6,125	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.875 %	0.000	\$9,825	\$2,538	\$4,813	\$4,813	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.000 %	0.000	\$9,900	\$2,568	\$3,500	\$3,500	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.125 %	0.000	\$9,925	\$2,599	\$2,625	\$2,625	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.250 %	0.000	\$9,962	\$2,629	\$1,313	\$1,313	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.375 %	0.000	\$10,000	\$2,660	\$0	\$0	30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	

Submitting a Full Doc HELOAN – TPO

18. A pop up will appear to confirm information. Click ‘Confirm’

Export Pricing ✕

Fields	Old Pricing Results	New Pricing Results
Rate Sheet ID	65b2a7e3914022976e9b858b	
Date	05/09/2024 1:31:45 PM	05/09/2024 1:36:16 PM
Days Lock	32	30

[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

Cancel
Confirm

19. A notification will populate confirming the export pricing was successful. Click ‘OK.’

INFO ✕

Export pricing is successful

OK

20. You will be directed to the ‘Scenario Pricing Request’ screen. Check to confirm accuracy and click the blue ‘Price’ button to make any adjustments

Scenario Pricing Request

Quontic Bank Rate Sheet ID: 65b2a7e3914022976e9b858b
Rate Sheet Date: 5/9/2024, 7:05:57 AM

Priced on 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM

Rate	8.375 %	Purchase Price	\$550,000	Appraised Value	\$550,000
Price	100,000 points	Loan Amount	\$350,000	Purchase As	Primary Residence
LTV	63.636 %	Lock Period	30 Days lock	Property Type	Single Family
Loan Program	Owner Occupied Lite Doc 30yr Fixed	Compensation	Borrower Paid	Nbr. of Units	1 Unit
Loan Type	Fixed Terms		30 Years	Waive Admin Fee	No
APR	8.375 %	Monthly Payment	\$2,660	Impound Waiver	No
FICO Score	700	Lock Expiration Date	06/10/24	AUS	None
				Back-End DTI	47.505 %

[More Details ...](#)

Lock Information

James Hoop **Lock Requested** Date 5/9/2024, 1:40:22 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

Attach
File

James Hoop **Priced** Date 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

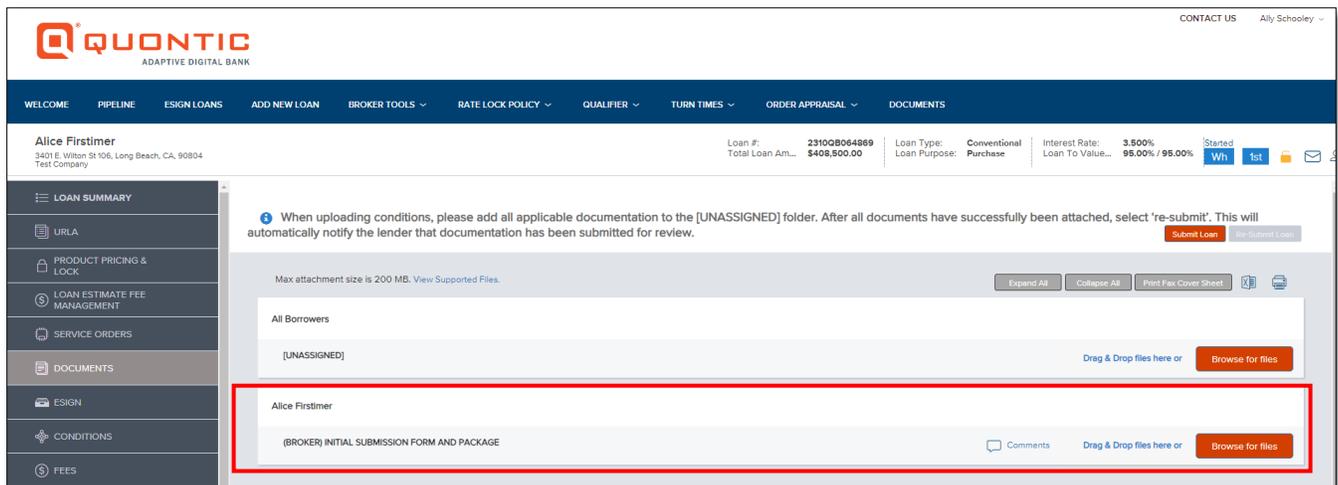
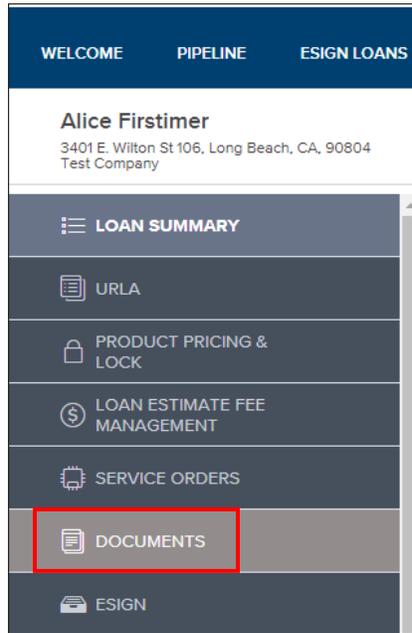
James Hoop **Priced** Date 5/9/2024, 1:31:32 PM Impersonated with James Hoop [Price Change Log](#)
Priced using historical rates as of 5/9/2024, 1:31:26 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

James Hoop **Priced** Date 5/9/2024, 1:29:30 PM
Priced using historical rates as of 5/9/2024, 1:29:30 PM
Quontic Bank

03122025v2.0SR

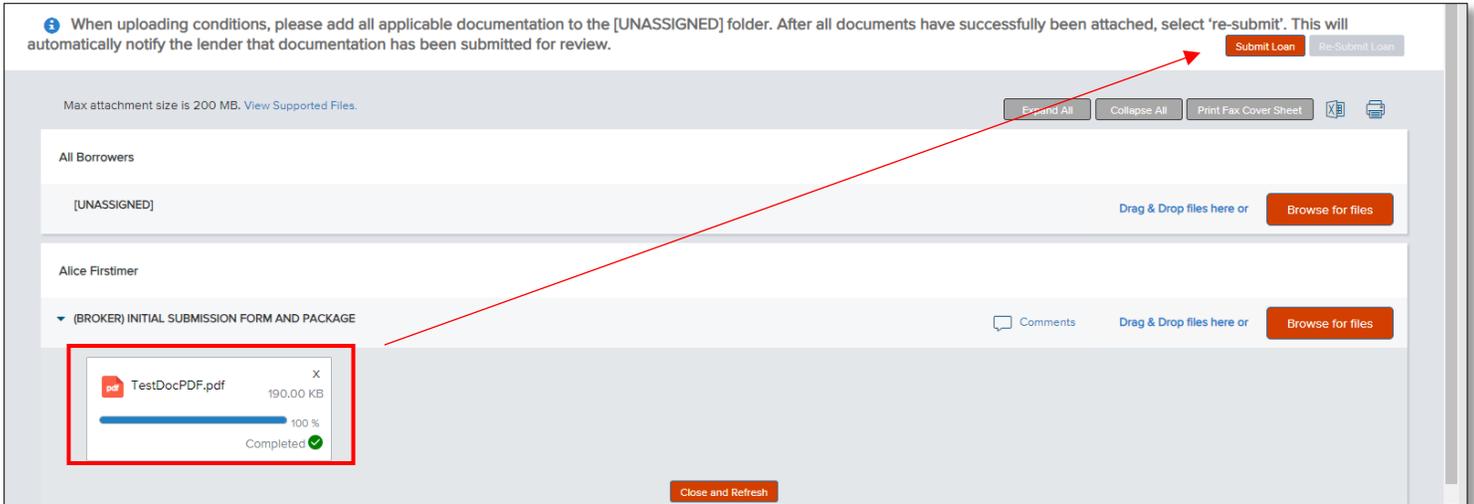
Submitting a Full Doc HELOAN – TPO

21. Utilizing left sidebar menu, select ‘Documents’.
 - a. Attach all initial submission requirements by either dragging and dropping or browsing for files into (BROKER) INITIAL SUBMISSION FORM AND PACKAGE.



Submitting a Full Doc HELOAN – TPO

22. After documents have successfully been uploaded, select 'Submit Loan'. Then select 'Continue'.



When uploading conditions, please add all applicable documentation to the [UNASSIGNED] folder. After all documents have successfully been attached, select 're-submit'. This will automatically notify the lender that documentation has been submitted for review.

Max attachment size is 200 MB. [View Supported Files.](#)

Expand All Collapse All Print Fax Cover Sheet

All Borrowers

[UNASSIGNED] Drag & Drop files here or [Browse for files](#)

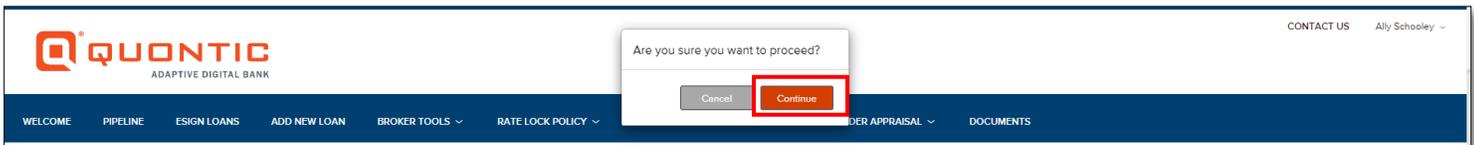
Alice Firstimer

(BROKER) INITIAL SUBMISSION FORM AND PACKAGE Comments Drag & Drop files here or [Browse for files](#)

TestDocPDF.pdf 190.00 KB 100% Completed

Close and Refresh

Submit Loan Re-Submit Loan



Are you sure you want to proceed?

Cancel Continue

WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN BROKER TOOLS RATE LOCK POLICY UNDER APPRAISAL DOCUMENTS

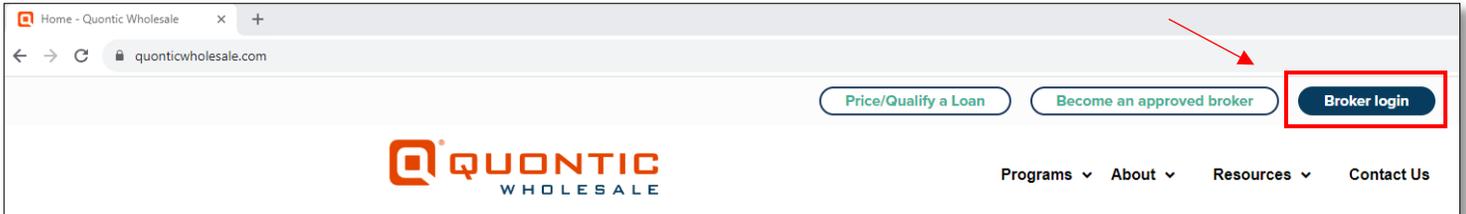
CONTACT US Ally Schooley

23. Allow the request to process. Once successful, the confirmation will populate. Exit the loan once complete.

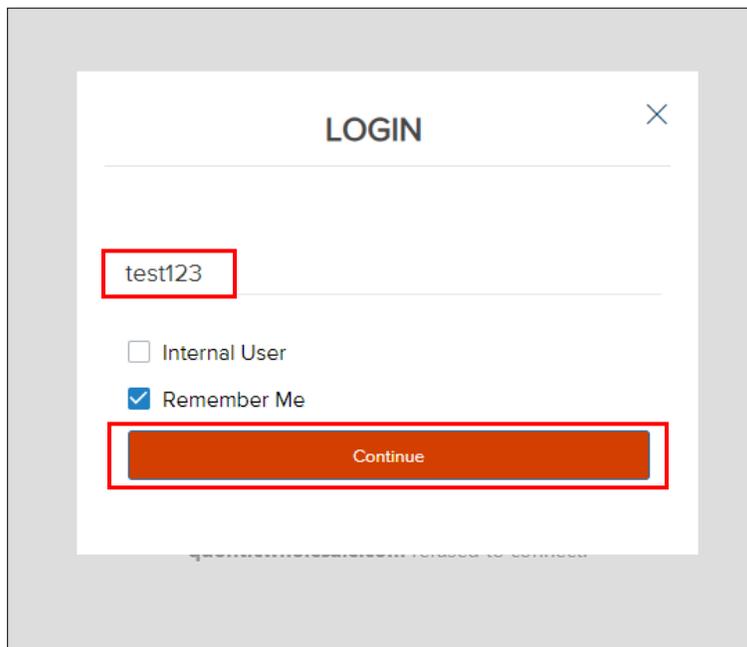


Submitting a Lite Doc HELOAN – TPO

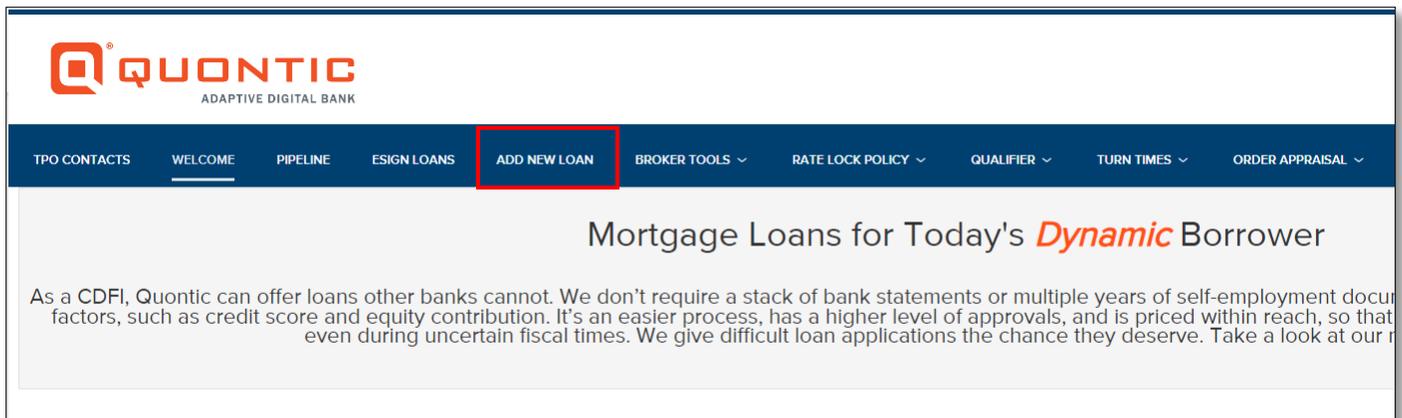
1. Navigate to: quonticwholesale.com and select 'Broker login'.



2. Enter user credentials and select 'Continue'.

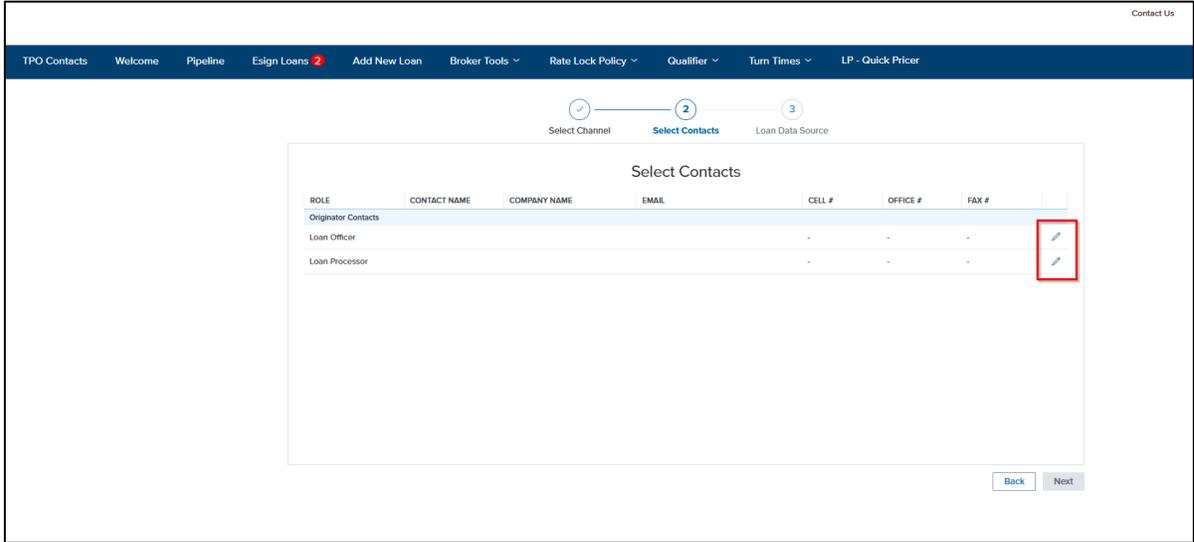


3. To add a new loan, select 'ADD NEW LOAN'.

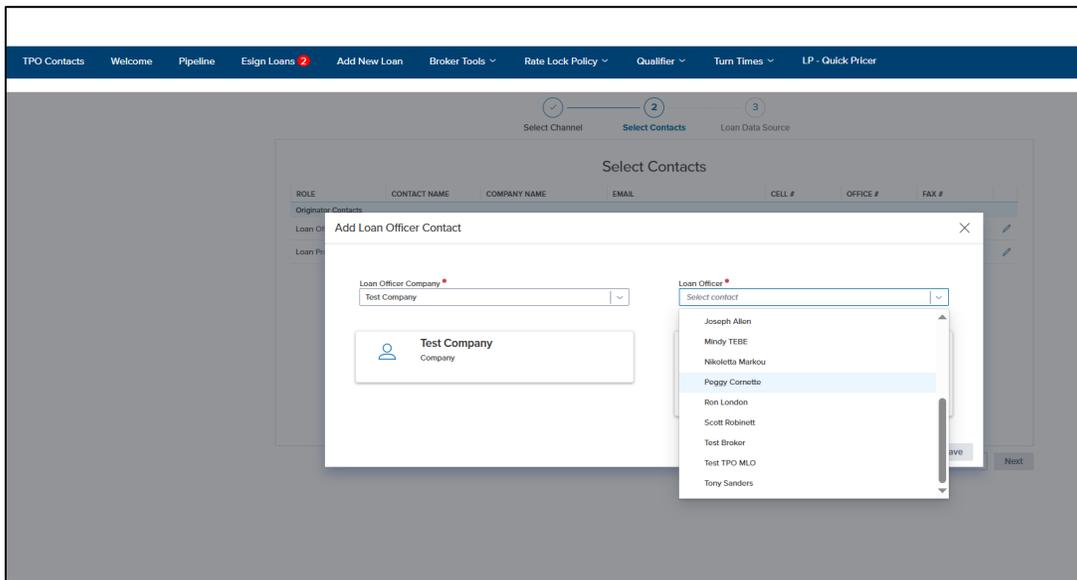


Submitting a Lite Doc HELOAN – TPO

4. Click the pencils to choose your Loan Officer/Processor.

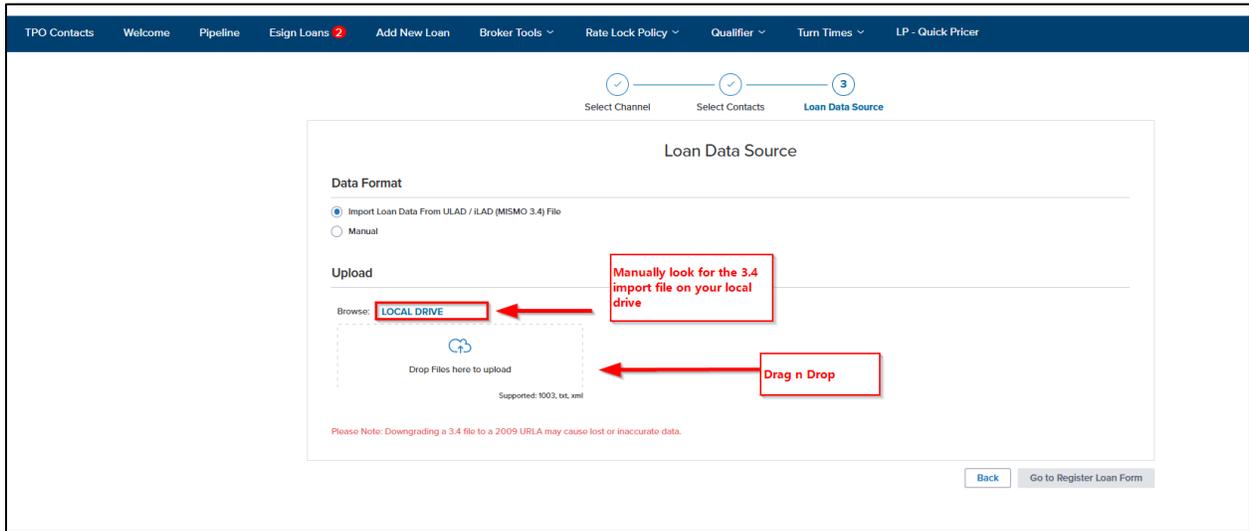


5. Select the LO and Processor from the drop down menus. Click 'Next.'



Submitting a Lite Doc HELOAN – TPO

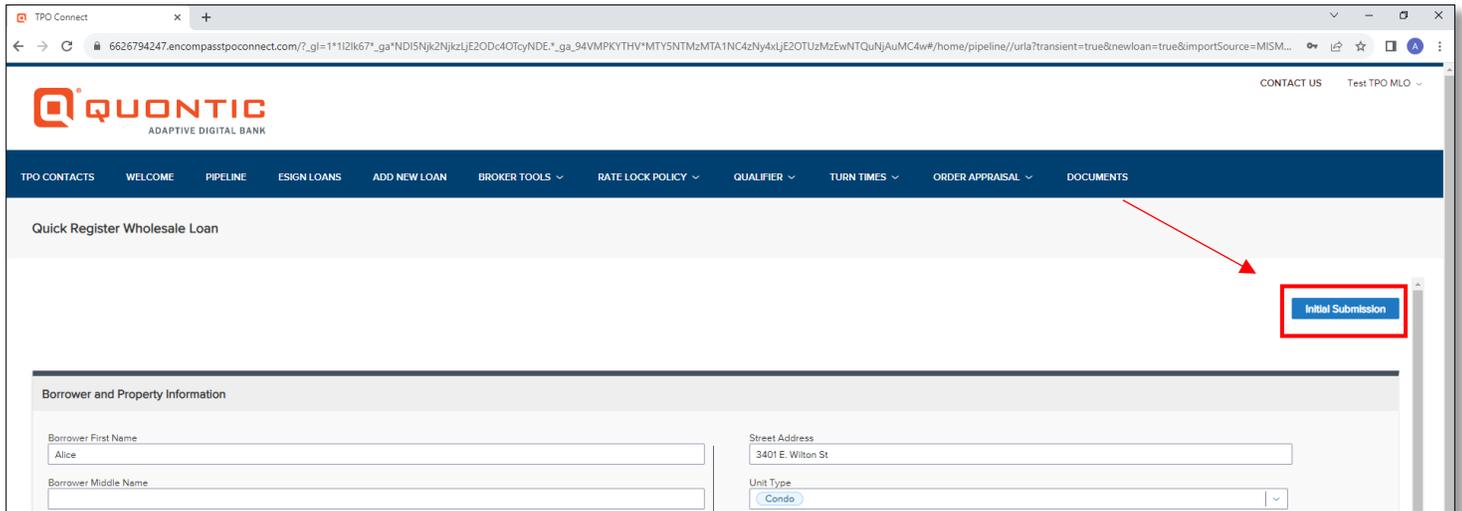
6. Upload your MISMO 3.4 by either browsing local file or doing a drag and drop. Select 'Go to Register Loan Form.'



The screenshot shows the 'Loan Data Source' configuration page in the Quontic system. The page has a dark blue header with navigation links: TPO Contacts, Welcome, Pipeline, Esign Loans (with a red notification), Add New Loan, Broker Tools, Rate Lock Policy, Qualifier, Turn Times, and LP - Quick Pricer. Below the header is a progress bar with three steps: 'Select Channel' (checked), 'Select Contacts' (checked), and 'Loan Data Source' (active, with a '3' in a circle). The main content area is titled 'Loan Data Source' and contains two sections: 'Data Format' and 'Upload'. In the 'Data Format' section, the radio button for 'Import Loan Data From ULAD / iLAD (MISMO 3.4) File' is selected. In the 'Upload' section, the 'Browse:' button is highlighted with a red box and labeled 'LOCAL DRIVE'. A red arrow points from a text box 'Manually look for the 3.4 import file on your local drive' to this button. Below the 'Browse' button is a dashed box labeled 'Drop Files here to upload' with a red arrow pointing to it from a text box 'Drag n Drop'. A note at the bottom of the upload area states: 'Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.' At the bottom right of the form, there are two buttons: 'Back' and 'Go to Register Loan Form'.

7. Loan information will populate. Review all information imported for accuracy and select 'Initial Submission' to proceed.

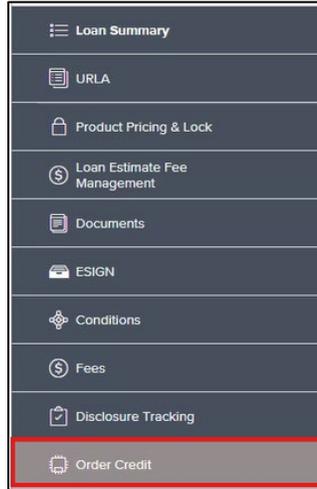
****NOTE:** This does NOT submit loan into underwriting.



The screenshot shows the 'Quick Register Wholesale Loan' page in the Quontic system. The page has a dark blue header with navigation links: TPO CONTACTS, WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, BROKER TOOLS, RATE LOCK POLICY, QUALIFIER, TURN TIMES, ORDER APPRAISAL, and DOCUMENTS. Below the header is a section titled 'Quick Register Wholesale Loan' with a red arrow pointing to a blue button labeled 'Initial Submission' which is highlighted with a red box. Below this section is a form titled 'Borrower and Property Information' with the following fields: Borrower First Name (Alice), Borrower Middle Name, Street Address (3401 E. Wilton St), and Unit Type (Condo).

Submitting a Lite Doc HELOAN – TPO

8. Select 'Order Credit' from the left sidebar menu
 - a. ****NOTE:** For refi – check liabilities for payoffs to ensure override does not affect current liabilities.



9. Select 'Order Credit' on the far right
 - a. Note this will give you the option to re-issue credit and not have another inquiry on the credit report



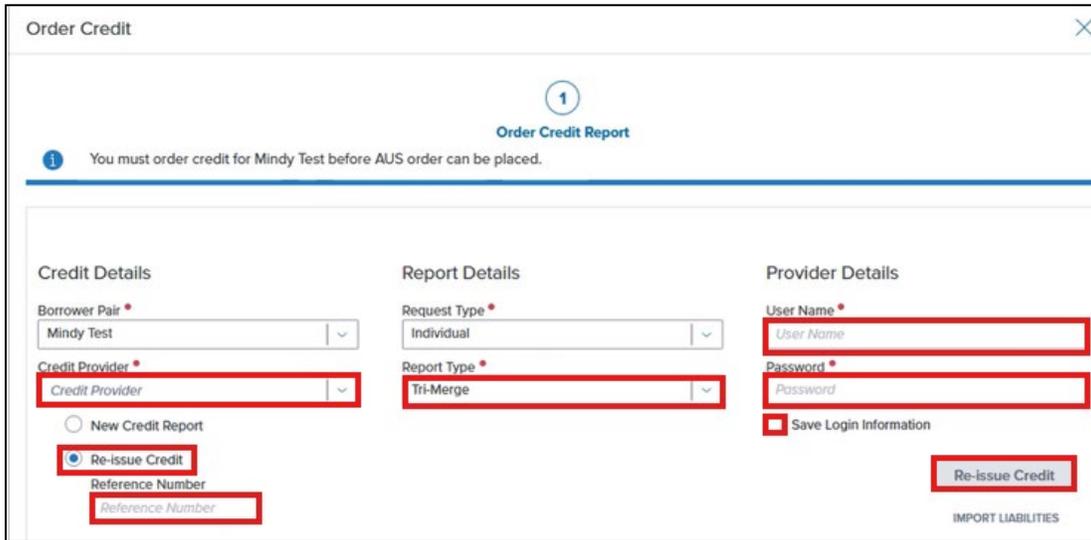
10. Ensure the desired borrower is indicated.
Under 'Choose Provider', utilize the drop-down menu and select the credit vendor from the **original** credit report.

A screenshot of a web form titled 'Order Credit'. At the top, there is a yellow warning banner with a red exclamation mark icon and the text: 'You must order credit for Alice Firstimer before AUS order can be placed.' Below this, there is a red-bordered box containing the text: 'TPO Users can ignore this message for the time being.' The form is divided into three columns: 'Credit Details', 'Report Details', and 'Provider Details'. In the 'Credit Details' column, the 'Borrower Pair' dropdown is set to 'Alice Firstimer' and the 'Credit Provider' dropdown is set to 'Credit Provider'. In the 'Report Details' column, the 'Request Type' dropdown is set to 'Individual' and the 'Report Type' dropdown is set to 'Tri-Merge'. In the 'Provider Details' column, there are fields for 'User Name' and 'Password'. At the bottom left, there are radio buttons for 'New Credit Report' (selected) and 'Re-issue Credit'. At the bottom right, there is an 'Order Credit' button and a link for 'IMPORT LIABILITIES'.

Submitting a Lite Doc HELOAN – TPO

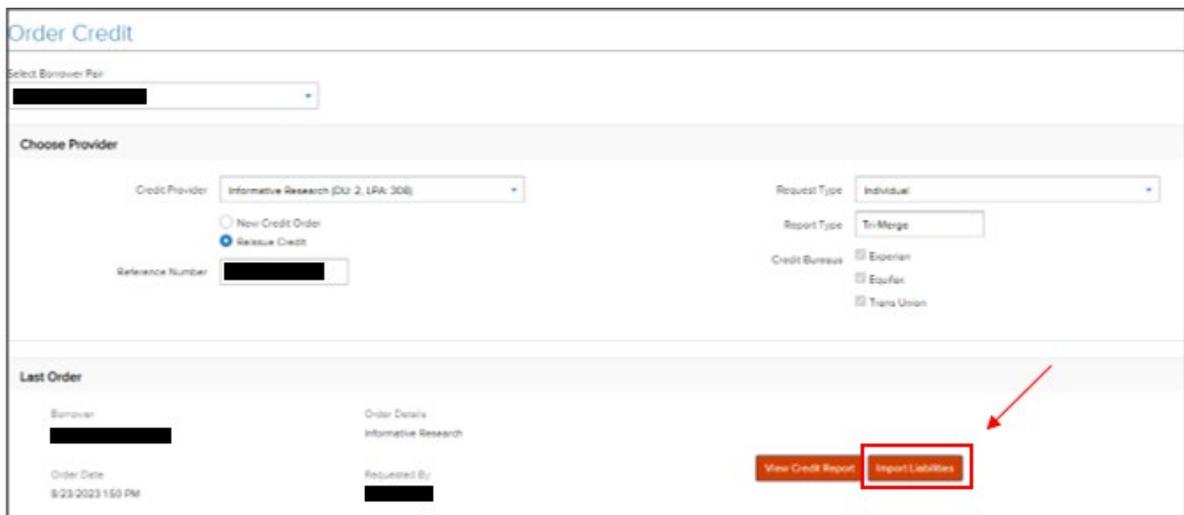
11. Continuing under ‘Choose Provider’, ensure:

- a. ‘Reissue Credit’ is indicated.
- b. Enter the ‘Reference Number’ / ‘File Number’ from the credit report.
- c. Utilize the drop-down menu and select the ‘Request Type’ as either individual or joint.
- d. Ensure the ‘Report Type’ reflects “Tri-Merge” and all three Credit Bureaus are selected.
- e. Under ‘Provider Details’ enter your **Broker Credit Vendor Credentials** and select ‘Save Login Information’
- f. Click ‘Re-Issue Credit’



The screenshot shows the 'Order Credit' form with a progress indicator '1' and the title 'Order Credit Report'. A message states: 'You must order credit for Mindy Test before AUS order can be placed.' The form is divided into three sections: 'Credit Details', 'Report Details', and 'Provider Details'. In 'Credit Details', 'Borrower Pair' is 'Mindy Test', 'Credit Provider' is 'Credit Provider', and 'Re-Issue Credit' is selected. In 'Report Details', 'Request Type' is 'Individual' and 'Report Type' is 'Tri-Merge'. In 'Provider Details', 'User Name' and 'Password' are entered, and 'Save Login Information' is checked. A 'Re-issue Credit' button is visible at the bottom right, along with an 'IMPORT LIABILITIES' link.

12. After the credit has successfully reissued, select ‘Import Liabilities’.



The screenshot shows the 'Order Credit' form with the 'Choose Provider' section. 'Credit Provider' is 'Informative Research (DU 2, LRA: 308)', 'Request Type' is 'Individual', and 'Report Type' is 'Tri-Merge'. 'Reissue Credit' is selected. 'Reference Number' is entered. 'Credit Bureaus' are 'Experian', 'Equifax', and 'Trans Union'. The 'Last Order' section shows 'Borrower' as 'Mindy Test', 'Order Date' as '8/23/2023 1:50 PM', and 'Requested By' as 'Mindy Test'. A red arrow points to the 'Import Liabilities' button in the bottom right corner.

Submitting a Lite Doc HELOAN – TPO

13. An additional screen will populate. Select 'Import Liabilities' once more.

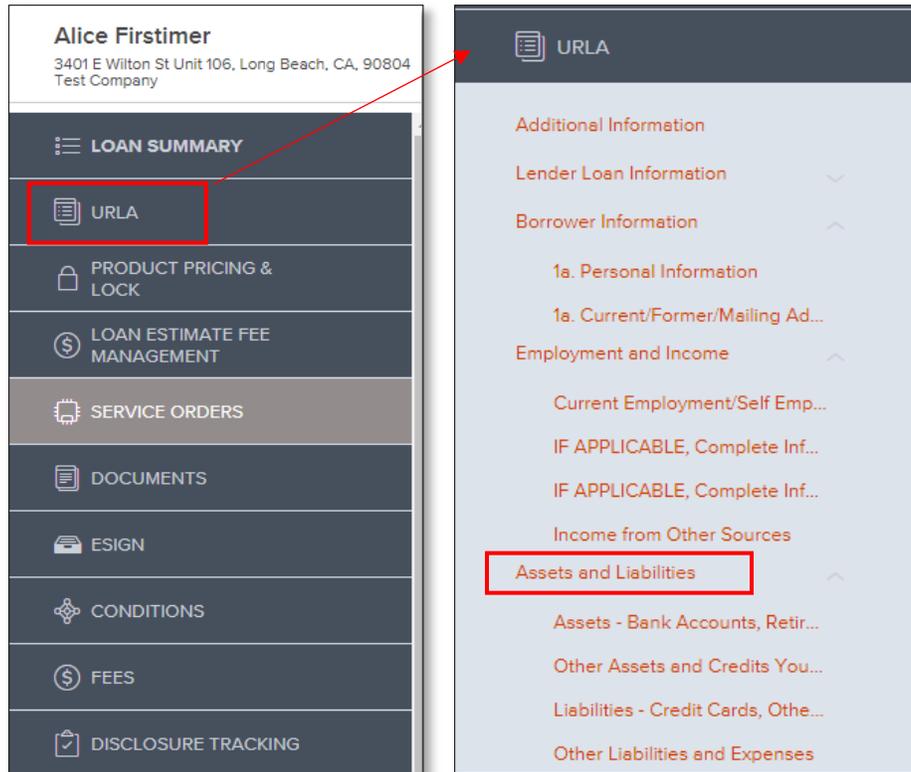
General Liabilities

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

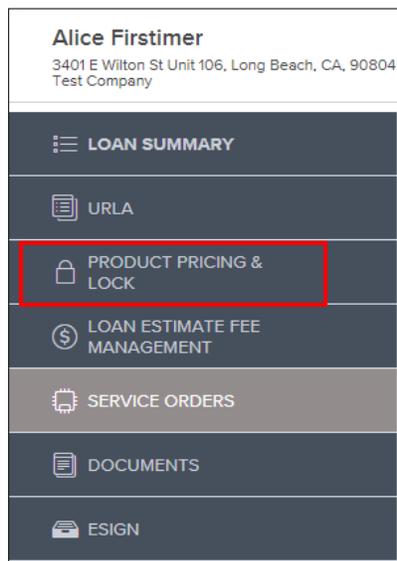
Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
EDFINANCIAL SERVICES L	Installment	\$2,362.00	\$0.00	19	Borrower
EDFINANCIAL SERVICES L	Installment	\$1,339.00	\$0.00	19	Borrower
SYNCB/EMPIRE	Revolving	\$0.00	\$0.00	0	Borrower
FLAGSTAR BANK	Mortgage	\$245,718.00	\$1,446.00	347	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$21,738.00	\$386.00	60	Borrower
UTILITY SELF-REPORTED	Installment	\$49.00	\$49.00	0	Borrower
AMEX	Revolving	\$44.00	\$40.00	2	Borrower
APPLE CARD/GS BANK USA	Revolving	\$32.00	\$25.00	2	Borrower
INTOUCHCU	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$0.00	\$0.00	0	Borrower
RC WILLEY HOME FURN	Revolving	\$0.00	\$0.00	0	Borrower

Submitting a Lite Doc HELOAN – TPO

14. Utilizing the menu on the left, select 'URLA' then 'Assets and Liabilities'. Review and confirm all liabilities imported successfully.



15. After all liabilities are entered, continuing in the menu on the left, select 'Product Pricing & Lock'.



Submitting a Lite Doc HELOAN – TPO

16. Complete the specified fields and dropdowns below and confirm accuracy for the ones that pulled through your MISMO 3.4 file.

- a. Select Conventional and Second Lien for 'Loan Type'

- b. Select Cashout Refinance from Loan Purpose
- c. Make sure to check Standalone 2nd
- d. Input the existing mortgage amount
- e. Under AUS type, click on DU and LP to *deselect* so ONLY 'Other/Non-Conforming' shows
- f. Select the Income Doc type as 'Lite Doc -12moCPA' or 'Lite Doc – VOE' as it applies to the borrower's profile
- g. Click Search

Submitting a Lite Doc HELOAN – TPO

17. Under the Actions column, click the icon associated with your desired rate to export

Rate	Price	Payment	Cost to Borrower	Borrower Paid	Comp Plan	Lock Period	Program	Price Adj	Rate Adj	Actions
7.375 %	97.250	\$2,417	\$9,625	\$9,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.500 %	97.625	\$2,447	\$8,313	\$8,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.625 %	98.000	\$2,477	\$7,000	\$7,000		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.750 %	98.250	\$2,507	\$6,125	\$6,125		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.875 %	98.625	\$2,538	\$4,813	\$4,813		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.000 %	99.000	\$2,568	\$3,500	\$3,500		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.125 %	99.250	\$2,599	\$2,625	\$2,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.250 %	99.625	\$2,629	\$1,313	\$1,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.375 %	100.000	\$2,660	\$0	\$0		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	

18. A pop up will appear to confirm information. Click ‘Confirm’

Fields	Old Pricing Results	New Pricing Results
Rate Sheet ID	65b2a7e3914022976e9b858b	
Date	05/09/2024 1:31:45 PM	05/09/2024 1:36:16 PM
Days Lock	32	30

[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

19. A notification will populate confirming the export pricing was successful. Click ‘OK.’

INFO

Export pricing is successful



Submitting a Lite Doc HELOAN – TPO

20. You will be directed to the ‘Scenario Pricing Request’ screen. Check to confirm accuracy and click the blue ‘Price’ button to make any adjustments

Scenario Pricing Request

Quontic Bank Rate Sheet ID: 65b2a7e3994022976e9b858b
Rate Sheet Date: 5/9/2024, 7:05:57 AM

Priced on 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM

Note Rate	8.375 %	Purchase Price	\$550,000	Appraised Value	\$550,000
Price	100.000 points	Loan Amount	\$350,000	Purchase as	Primary Residence
LTV	63.636 %	Lock Period	30 Days lock	Property Type	Single Family
Loan Program	Owner Occupied Lite Doc 30yr Fixed	Compensation	Borrower Paid	Nbr. of Units	1 Unit
Loan Type	Fixed	Terms	30 Years	Waive Admin Fee	No
APR	8.375 %	Monthly Payment	\$2,660	Impound Waiver	No
FICO Score	700	Lock Expiration Date	06/10/24	AUS	None
				Back-End DTI	47.505 %

More Details ...

Lock Information

James Hoop **Lock Requested** Date 5/9/2024, 1:40:22 PM Attach
File

[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

James Hoop **Priced** Date 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

James Hoop **Priced** Date 5/9/2024, 1:31:32 PM Impersonated with James Hoop [Price Change Log](#)
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James Hoop **Priced** Date 5/9/2024, 1:29:30 PM
Priced using historical rates as of 5/9/2024, 1:29:30 PM
Quontic Bank

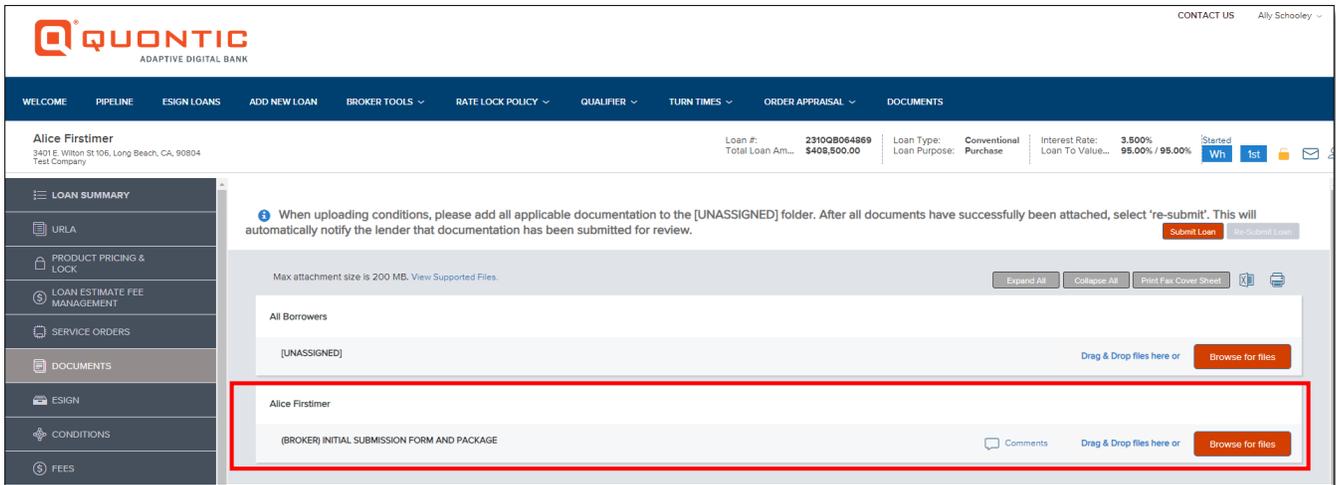
21. Utilizing left sidebar menu, select ‘Documents’
 - a. Attach all initial submission requirements by either dragging and dropping or browsing for files into (BROKER) INITIAL SUBMISSION FORM AND PACKAGE.

WELCOME PIPELINE ESIGN LOANS

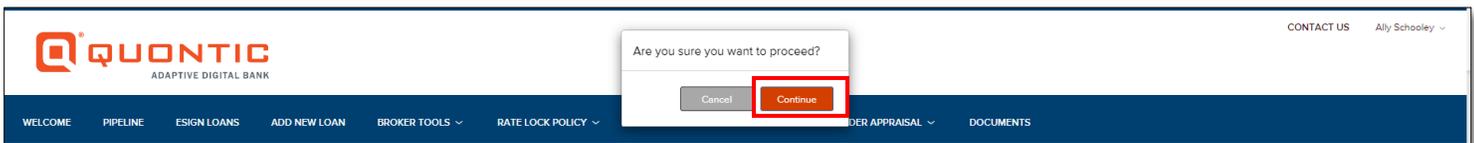
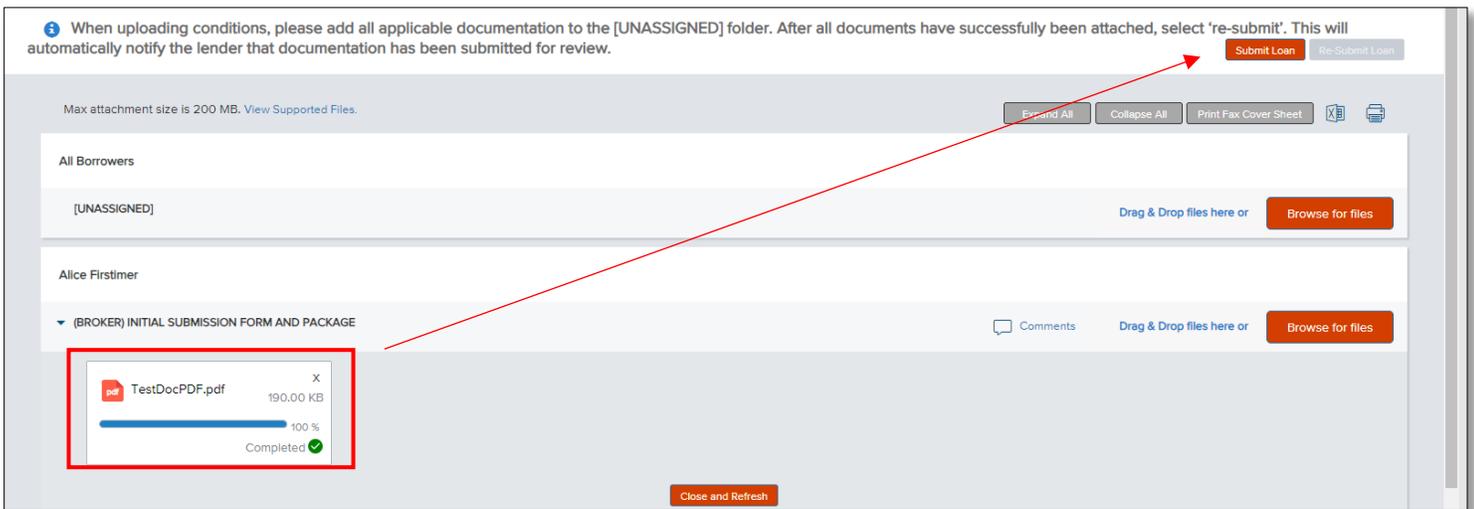
Alice Firstimer
3401 E. Wilton St 106, Long Beach, CA, 90804
Test Company

- LOAN SUMMARY
- URLA
- PRODUCT PRICING & LOCK
- LOAN ESTIMATE FEE MANAGEMENT
- SERVICE ORDERS
- DOCUMENTS**
- ESIGN

Submitting a Lite Doc HELOAN – TPO



22. After documents have successfully been uploaded, select 'Submit Loan'. Then select 'Continue'.



23. Allow the request to process. Once successful, the confirmation will populate. Exit the loan once complete.

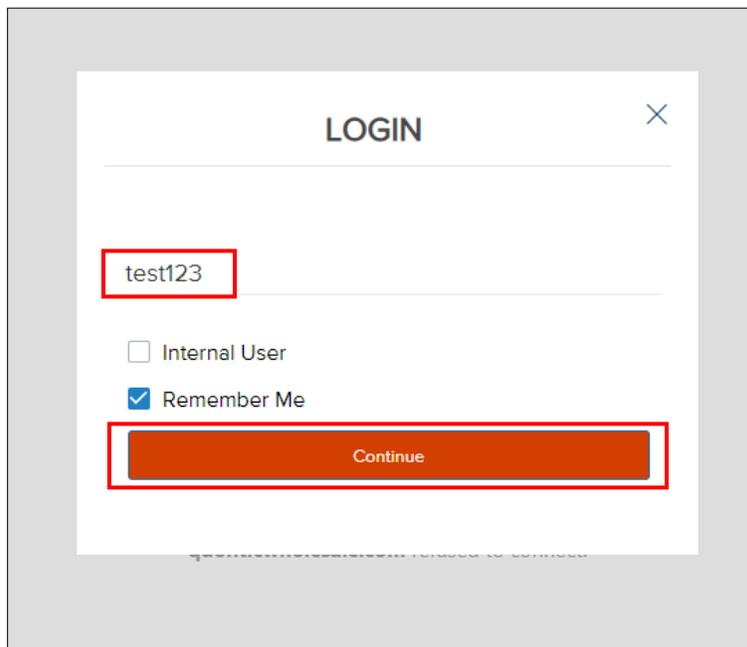


Submitting a Lite Doc P&L Loan – TPO

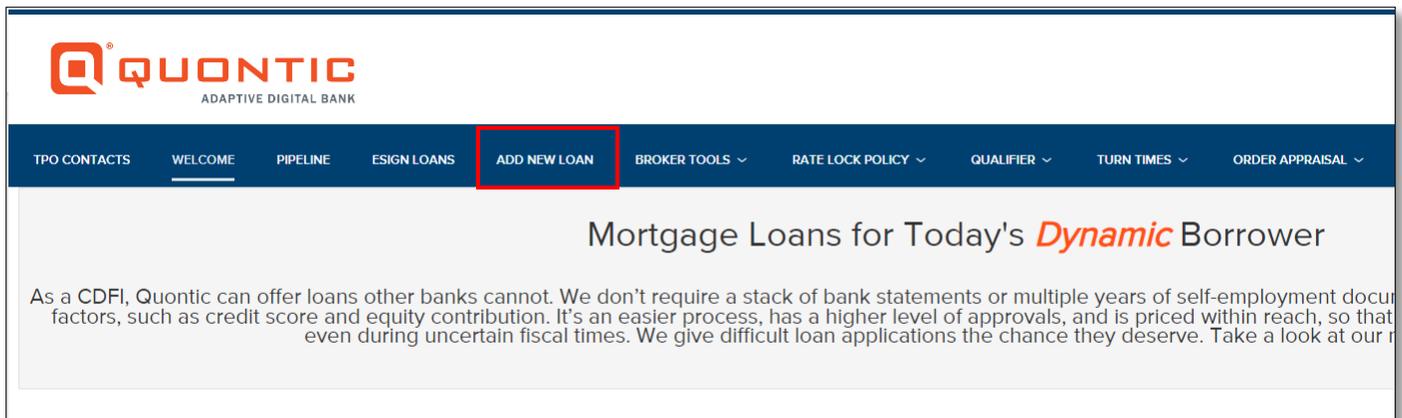
1. Navigate to: quonticwholesale.com and select 'Broker login'.



2. Enter user credentials and select 'Continue'.

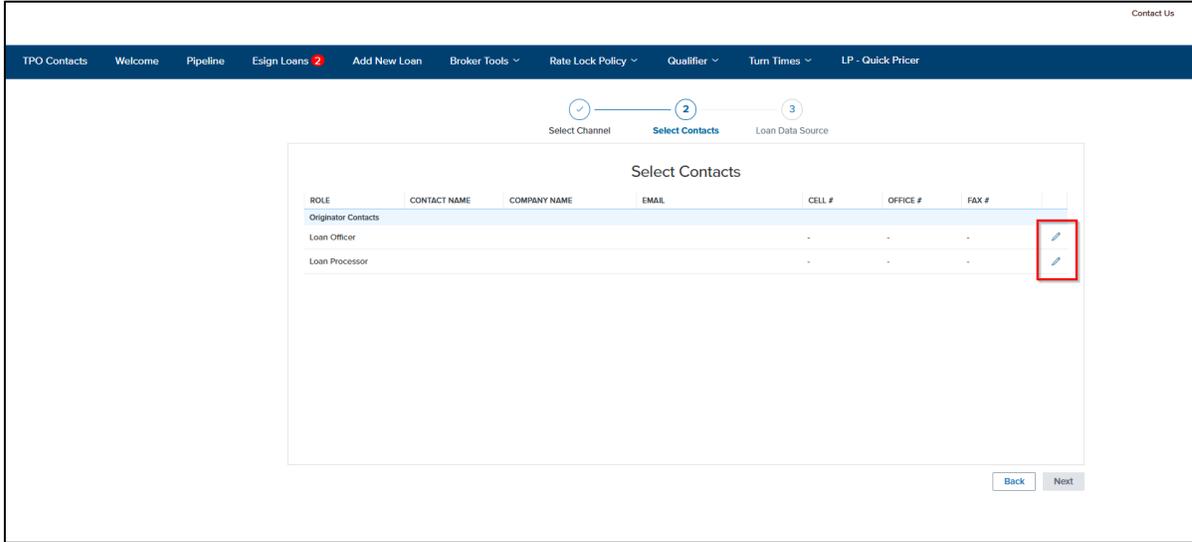


3. To add a new loan, select 'ADD NEW LOAN'.

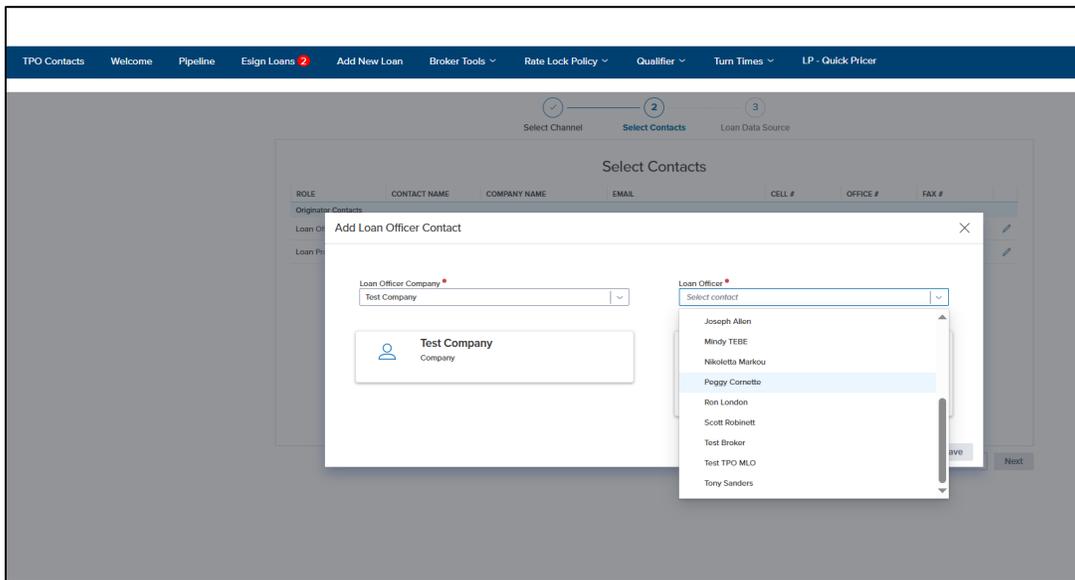


Submitting a Lite Doc P&L Loan – TPO

4. Click the pencils to choose your Loan Officer/Processor.

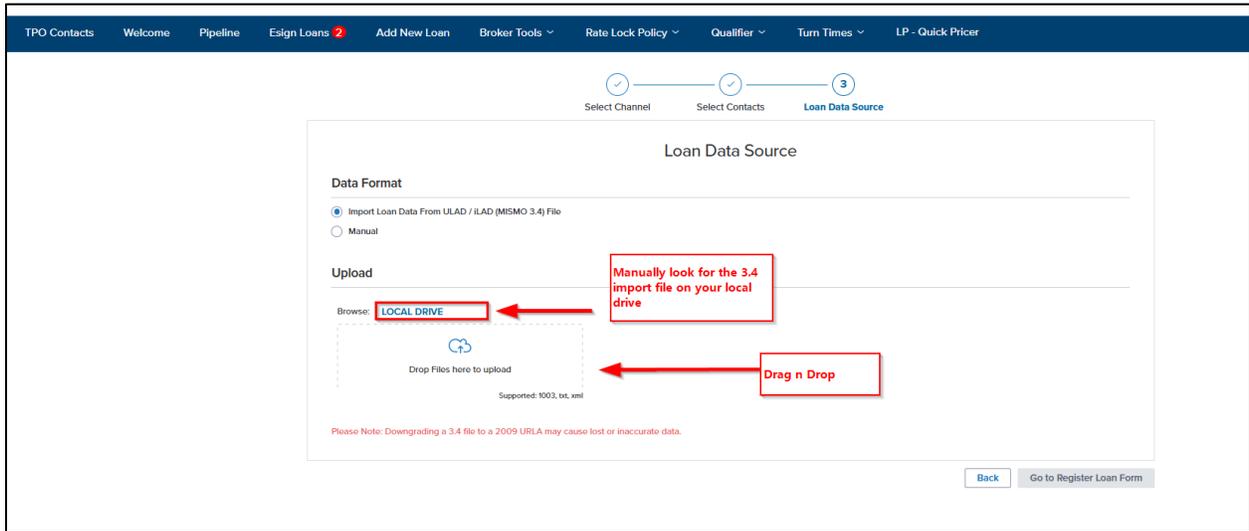


5. Select the LO and Processor from the drop down menus. Click 'Next.'



Submitting a Lite Doc P&L Loan – TPO

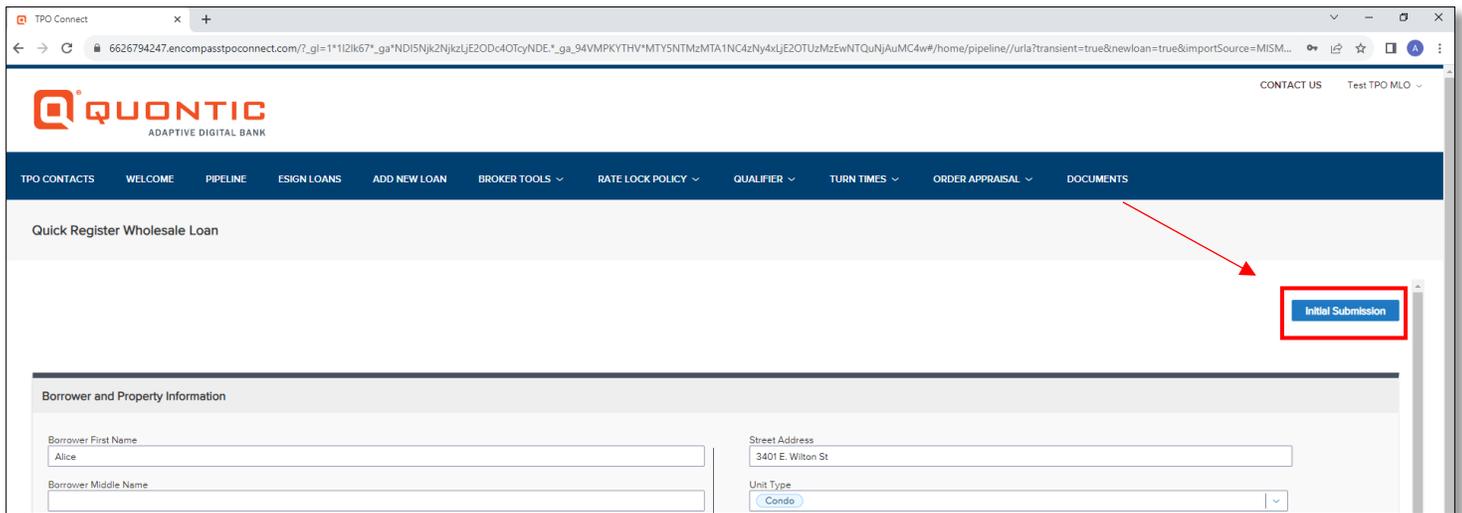
6. Upload your MISMO 3.4 by either browsing local file or doing a drag and drop. Select 'Go to Register Loan Form.'



The screenshot shows the 'Loan Data Source' configuration page in the TPO Connect system. The page has a dark blue header with navigation links: TPO Contacts, Welcome, Pipeline, Esign Loans (with a red notification), Add New Loan, Broker Tools, Rate Lock Policy, Qualifier, Turn Times, and LP - Quick Pricer. Below the header is a progress bar with three steps: 'Select Channel' (checked), 'Select Contacts' (checked), and 'Loan Data Source' (active). The main content area is titled 'Loan Data Source' and contains two sections: 'Data Format' and 'Upload'. In the 'Data Format' section, the radio button for 'Import Loan Data From ULAD / iLAD (MISMO 3.4) File' is selected. In the 'Upload' section, the 'Browse:' button is highlighted with a red box and labeled 'LOCAL DRIVE'. A red arrow points from a text box 'Manually look for the 3.4 import file on your local drive' to the 'LOCAL DRIVE' button. Below the 'Browse:' button is a dashed box labeled 'Drop Files here to upload' with a red arrow pointing to it from a text box 'Drag n Drop'. A note at the bottom of the upload area states: 'Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.' At the bottom right of the form are two buttons: 'Back' and 'Go to Register Loan Form'.

7. Loan information will populate. Review all information imported for accuracy and select 'Initial Submission' to proceed.

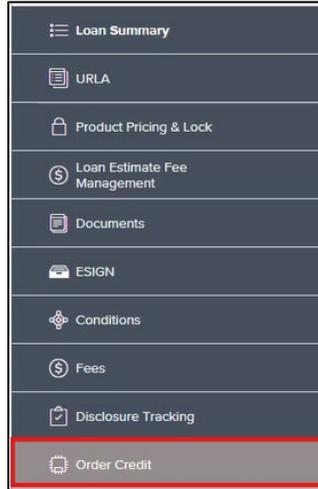
****NOTE:** This does NOT submit loan into underwriting.



The screenshot shows the 'Quick Register Wholesale Loan' form in a web browser. The browser address bar shows the URL: 6626794247.encompasspoconnect.com/?_gl=1*112ik67*_ga*NDISNjk2NjkzLjE2ODc4OTcyNDE*_ga_94VMPKYTHV*MTYSNTMzMTA1NC4zNy4xLjE2OTUzZmZwNTQwNjAuMC4w#/home/pipeline/urls?transient=true&newloan=true&importSource=MISM... The Quontic logo and 'ADAPTIVE DIGITAL BANK' are at the top left. The navigation menu includes: TPO CONTACTS, WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, BROKER TOOLS, RATE LOCK POLICY, QUALIFIER, TURN TIMES, ORDER APPRAISAL, and DOCUMENTS. The main heading is 'Quick Register Wholesale Loan'. A red arrow points from the 'DOCUMENTS' menu item to a red-bordered button labeled 'Initial Submission'. Below the heading is a section titled 'Borrower and Property Information' with the following fields: Borrower First Name (Alice), Borrower Middle Name, Street Address (3401 E. Wilton St), and Unit Type (Condo).

Submitting a Lite Doc P&L Loan – TPO

8. Select 'Order Credit' from the left sidebar menu
 - a. ****NOTE:** For refi – check liabilities for payoffs to ensure override does not affect current liabilities.



9. Select 'Order Credit' on the far right
 - a. Note this will give you the option to re-issue credit and not have another inquiry on the credit report



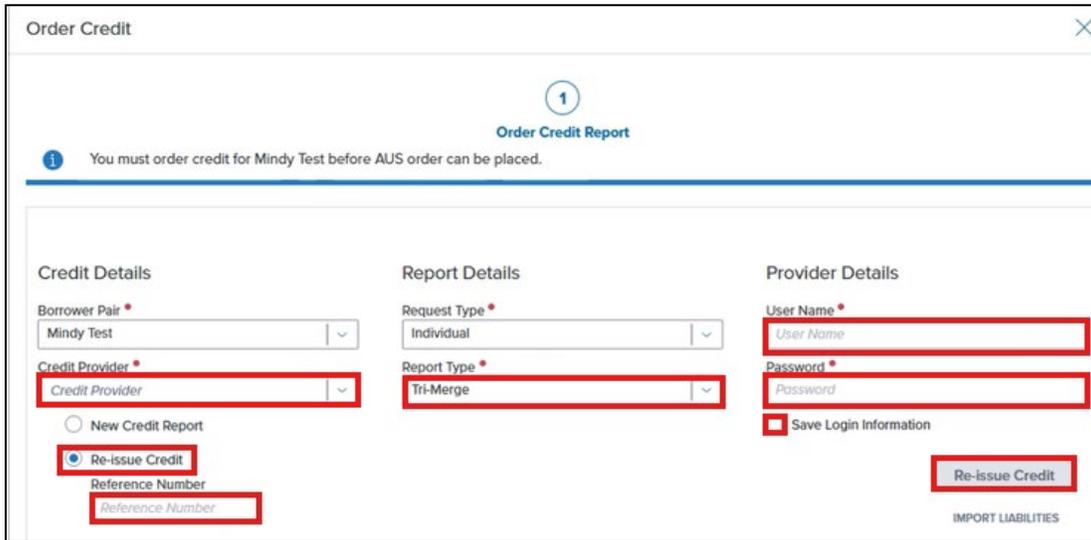
10. Ensure the desired borrower is indicated.
Under 'Choose Provider', utilize the drop-down menu and select the credit vendor from the **original** credit report.

A screenshot of a web form titled 'Order Credit'. At the top, there is a yellow notification bar with a red exclamation mark icon and the text: 'You must order credit for Alice Firstimer before AUS order can be placed.' Below this, there is a red-bordered box containing the text: 'TPO Users can ignore this message for the time being.' The form is divided into three columns: 'Credit Details', 'Report Details', and 'Provider Details'. In the 'Credit Details' column, the 'Borrower Pair' dropdown is set to 'Alice Firstimer' and the 'Credit Provider' dropdown is set to 'Credit Provider'. In the 'Report Details' column, the 'Request Type' dropdown is set to 'Individual' and the 'Report Type' dropdown is set to 'Tri-Merge'. In the 'Provider Details' column, there are fields for 'User Name' and 'Password'. At the bottom left, there are radio buttons for 'New Credit Report' (selected) and 'Re-issue Credit'. At the bottom right, there is an 'Order Credit' button and a link for 'IMPORT LIABILITIES'.

Submitting a Lite Doc P&L Loan – TPO

11. Continuing under ‘Choose Provider’, ensure:

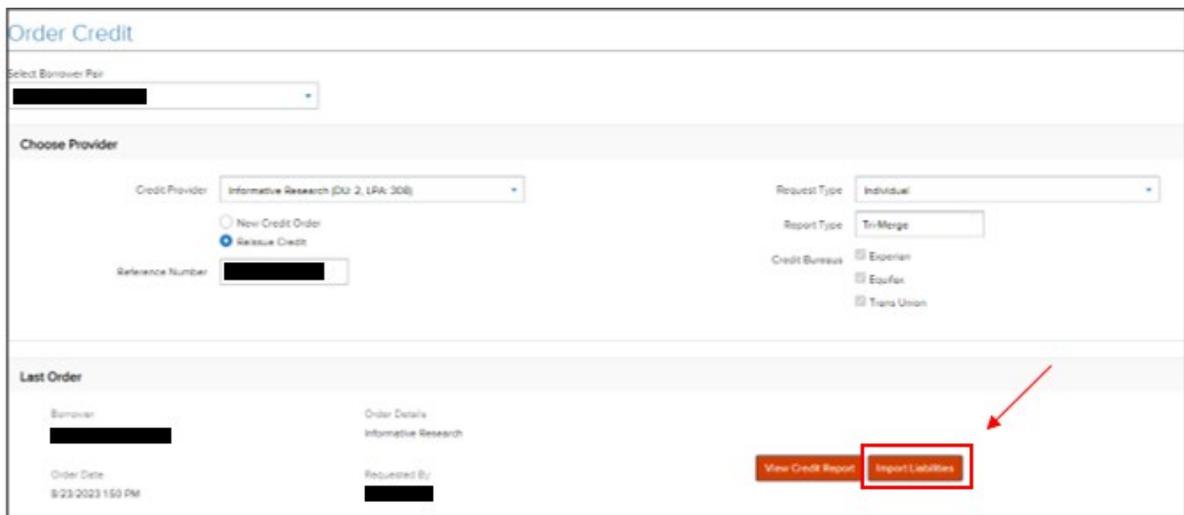
- a. ‘Reissue Credit’ is indicated.
- b. Enter the ‘Reference Number’ / ‘File Number’ from the credit report.
- c. Utilize the drop-down menu and select the ‘Request Type’ as either individual or joint.
- d. Ensure the ‘Report Type’ reflects “Tri-Merge” and all three Credit Bureaus are selected.
- e. Under ‘Provider Details’ enter your **Broker Credit Vendor Credentials** and select ‘Save Login Information’
- f. Click ‘Re-Issue Credit’



The screenshot shows the 'Order Credit' form with the following fields and actions:

- Order Credit Report** (1) - You must order credit for Mindy Test before AUS order can be placed.
- Credit Details:**
 - Borrower Pair: Mindy Test
 - Credit Provider: Credit Provider
 - New Credit Report
 - Re-issue Credit
 - Reference Number: Reference Number
- Report Details:**
 - Request Type: Individual
 - Report Type: Tri-Merge
- Provider Details:**
 - User Name: User Name
 - Password: Password
 - Save Login Information
 - Re-issue Credit button
 - IMPORT LIABILITIES button

12. After the credit has successfully reissued, select ‘Import Liabilities’.



The screenshot shows the 'Order Credit' form with the following fields and actions:

- Select Borrower Pair:** [Redacted]
- Choose Provider:**
 - Credit Provider: Informative Research (DU 2, LRA: 308)
 - New Credit Order
 - Reissue Credit
 - Reference Number: [Redacted]
 - Request Type: Individual
 - Report Type: Tri-Merge
 - Credit Bureaus: Experian, Equifax, Trans Union
- Last Order:**
 - Borrower: [Redacted]
 - Order Date: 8/23/2023 1:50 PM
 - Order Details: Informative Research
 - Requested By: [Redacted]
 - View Credit Report button
 - Import Liabilities button (highlighted with a red box and arrow)



Submitting a Lite Doc P&L Loan – TPO

13. An additional screen will populate. Select 'Import Liabilities' once more.

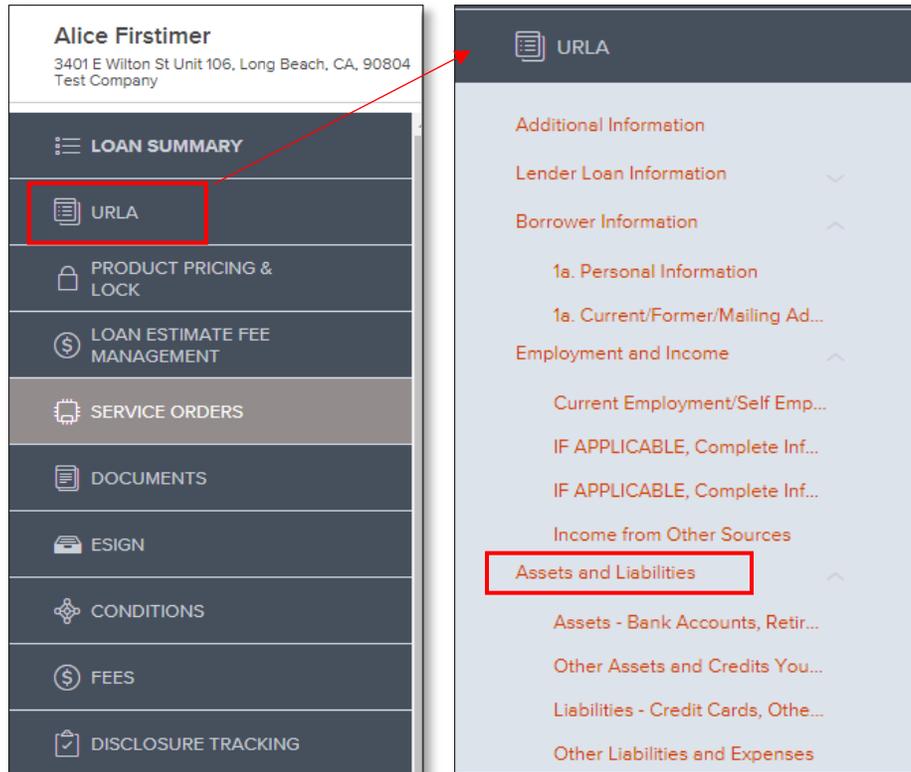
General Liabilities

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

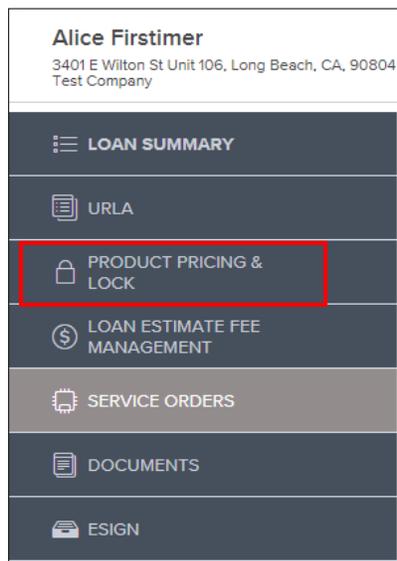
Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
EDFINANCIAL SERVICES L	Installment	\$2,362.00	\$0.00	19	Borrower
EDFINANCIAL SERVICES L	Installment	\$1,339.00	\$0.00	19	Borrower
SYNCB/EMPIRE	Revolving	\$0.00	\$0.00	0	Borrower
FLAGSTAR BANK	Mortgage	\$245,718.00	\$1,446.00	347	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$21,738.00	\$386.00	60	Borrower
UTILITY SELF-REPORTED	Installment	\$49.00	\$49.00	0	Borrower
AMEX	Revolving	\$44.00	\$40.00	2	Borrower
APPLE CARD/GS BANK USA	Revolving	\$32.00	\$25.00	2	Borrower
INTOUCHCU	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$0.00	\$0.00	0	Borrower
RC WILLEY HOME FURN	Revolving	\$0.00	\$0.00	0	Borrower

Submitting a Lite Doc P&L Loan – TPO

14. Utilizing the menu on the left, select 'URLA' then 'Assets and Liabilities'. Review and confirm all liabilities imported successfully.



15. After all liabilities are entered, continuing in the menu on the left, select 'Product Pricing & Lock'.



Submitting a Lite Doc P&L Loan – TPO

16. Complete the specified fields and dropdowns below and confirm accuracy for the ones that pulled through your MISMO 3.4 file.
 - a. Under AUS type, click on DU and LP to *deselect* so ONLY 'Other/Non-Conforming' shows
 - b. Select the Income Doc type as 'Lite Doc -12moCPA'
 - c. Click Search

The screenshot shows the Quontic search interface with the following fields highlighted in red:

- Borrower:** FICO (700), DTI (30.242%), # Financed Properties (700), Reserves, Citizenship (US Citizen), Self Employed (checked).
- Loan Information:** Loan Type (Conventional), Term (30 Years), Amortization Type (Fixed), Loan Purpose (Purchase), Purchase Price (\$550,000), Appraised Value (\$550,000), Loan Amount (\$375,000), LTV (63.636%), CLTV (63.636%).
- Property:** Occupancy (Primary Residence), Property Type (Single Family), Number of Units (1), Attachment Type (Detached), Zip Code (90804), State (California), County (Los Angeles), Area Median Income (\$25,200), AMI % (14.068%), Monthly Income (\$9,000), Monthly Expenses (\$3,524).
- Product Characteristics:** AUS Type (Other / Non-Conforming), Income Doc Type (Lite Doc - 12moCPA), Declining Market (No Selected), Compensation Type (Borrower Paid Comper).

A red arrow points to the **Search** button in the bottom right corner.

17. Under the Actions column, click the icon associated with your desired rate to export

The screenshot shows a table titled "30 Years Fixed Conventional Purchase" with the following columns: Rate, Price, Payment, Cost to Borrower, Borrower Paid, Comp Plan, Lock Period, Program, Price Adj, Rate Adj, and Actions. The table contains 8 rows of data. A red arrow points to the export icon in the Actions column for the 8.375% rate row.

Rate	Price	Payment	Cost to Borrower	Borrower Paid	Comp Plan	Lock Period	Program	Price Adj	Rate Adj	Actions
7.375 %	97.250	\$2,417	\$9,625	\$9,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
7.500 %	97.625	\$2,447	\$8,313	\$8,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
7.625 %	98.000	\$2,477	\$7,000	\$7,000		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
7.750 %	98.250	\$2,507	\$6,125	\$6,125		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
7.875 %	98.625	\$2,538	\$4,813	\$4,813		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
8.000 %	99.000	\$2,568	\$3,500	\$3,500		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
8.125 %	99.250	\$2,599	\$2,625	\$2,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
8.250 %	99.625	\$2,629	\$1,313	\$1,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
8.375 %	100.000	\$2,660	\$0	\$0		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]

Submitting a Lite Doc P&L Loan – TPO

18. A pop up will appear to confirm information. Click ‘Confirm’

Export Pricing ✕

Fields	Old Pricing Results	New Pricing Results
Rate Sheet ID	65b2a7e3914022976e9b858b	
Date	05/09/2024 1:31:45 PM	05/09/2024 1:36:16 PM
Days Lock	32	30

[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

Cancel
Confirm

19. A notification will populate confirming the export pricing was successful. Click ‘OK.’

INFO ✕

Export pricing is successful

OK

20. You will be directed to the ‘Scenario Pricing Request’ screen. Check to confirm accuracy and click the blue ‘Price’ button to make any adjustments

Scenario Pricing Request

Quontic Bank Rate Sheet ID: 65b2a7e3914022976e9b858b
Rate Sheet Date: 5/9/2024, 7:05:57 AM

Priced on 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM

Rate	8.375 %	Purchase Price	\$550,000	Appraised Value	\$550,000
Price	100,000 points	Loan Amount	\$350,000	Purchase As	Primary Residence
LTV	63.636 %	Lock Period	30 Days lock	Property Type	Single Family
Loan Program	Owner Occupied Lite Doc 30yr Fixed	Compensation	Borrower Paid	Nbr. of Units	1 Unit
Loan Type	Fixed Terms		30 Years	Waive Admin Fee	No
APR	8.375 %	Monthly Payment	\$2,660	Impound Waiver	No
FICO Score	700	Lock Expiration Date	06/10/24	AUS	None
				Back-End DTI	47.505 %

[More Details ...](#)

Lock Information

James Hoop **Lock Requested** Date 5/9/2024, 1:40:22 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

Attach
File

James Hoop **Priced** Date 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

James Hoop **Priced** Date 5/9/2024, 1:31:32 PM Impersonated with James Hoop [Price Change Log](#)
Priced using historical rates as of 5/9/2024, 1:31:26 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

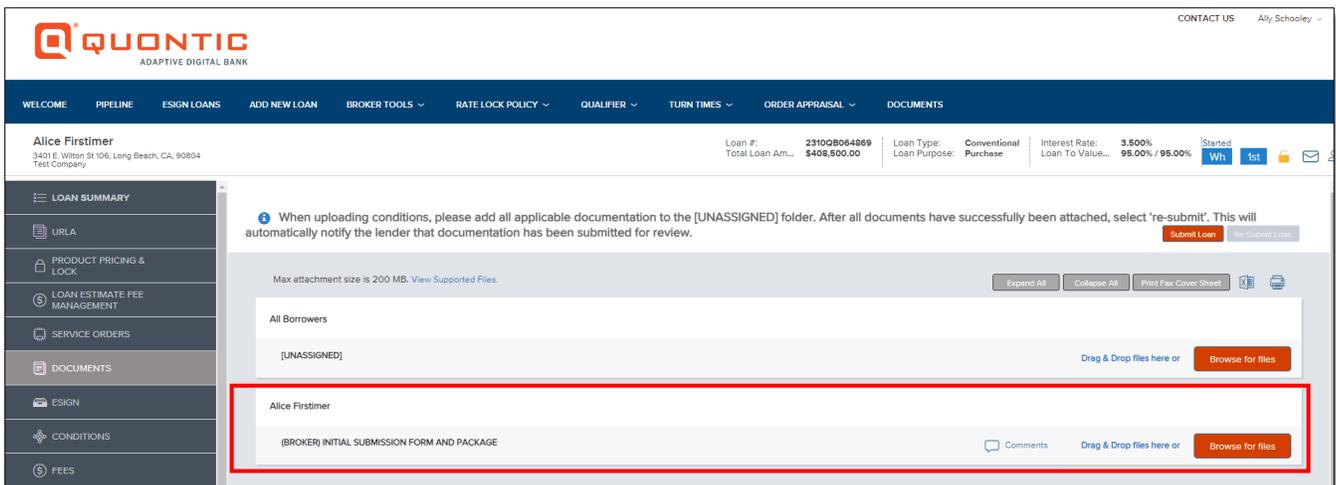
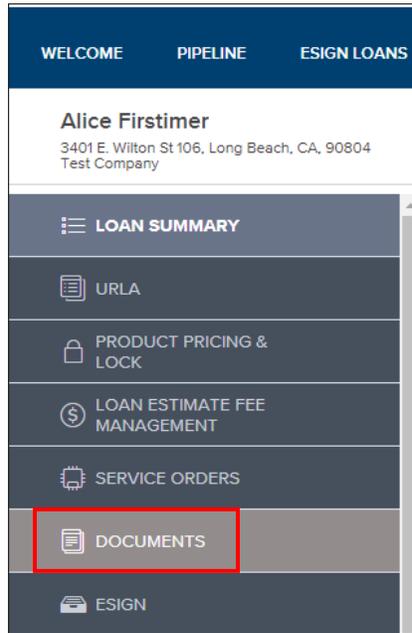
James Hoop **Priced** Date 5/9/2024, 1:29:30 PM
Priced using historical rates as of 5/9/2024, 1:29:30 PM
Quontic Bank

03122025v2.0SR

Submitting a Lite Doc P&L Loan – TPO

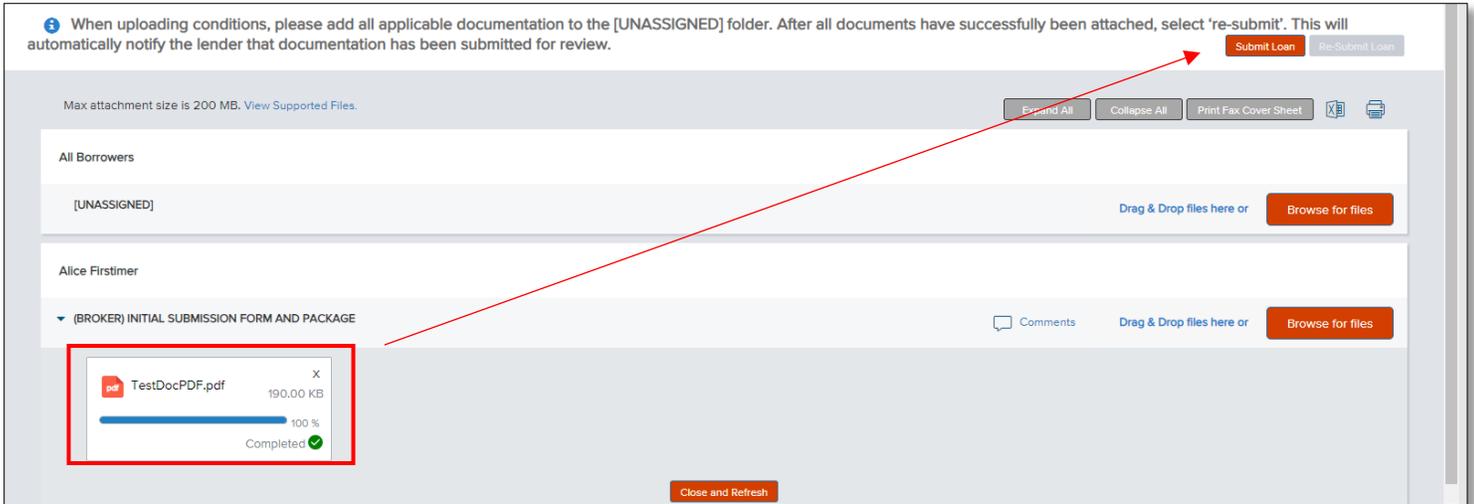
21. Utilizing left sidebar menu, select 'Documents'.

- a. Attach all initial submission requirements by either dragging and dropping or browsing for files into (BROKER) INITIAL SUBMISSION FORM AND PACKAGE.



Submitting a Lite Doc P&L Loan – TPO

22. After documents have successfully been uploaded, select 'Submit Loan'. Then select 'Continue'.



When uploading conditions, please add all applicable documentation to the [UNASSIGNED] folder. After all documents have successfully been attached, select 're-submit'. This will automatically notify the lender that documentation has been submitted for review.

Max attachment size is 200 MB. [View Supported Files.](#)

Expand All Collapse All Print Fax Cover Sheet

All Borrowers

[UNASSIGNED] Drag & Drop files here or [Browse for files](#)

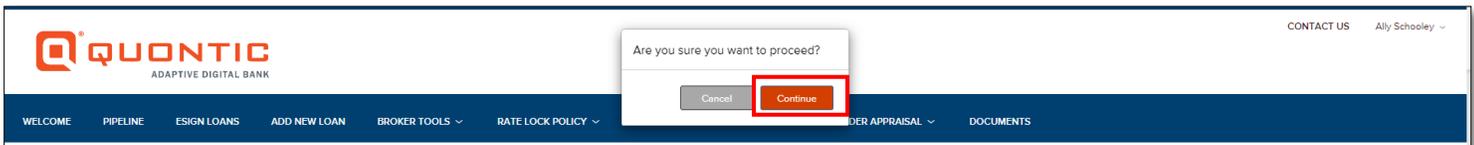
Alice Firstimer

(BROKER) INITIAL SUBMISSION FORM AND PACKAGE Comments Drag & Drop files here or [Browse for files](#)

TestDocPDF.pdf 190.00 KB X
100 % Completed

Close and Refresh

Submit Loan Re-Submit Loan



ADAPTIVE DIGITAL BANK

Are you sure you want to proceed?

Cancel Continue

WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN BROKER TOOLS RATE LOCK POLICY LENDER APPRAISAL DOCUMENTS

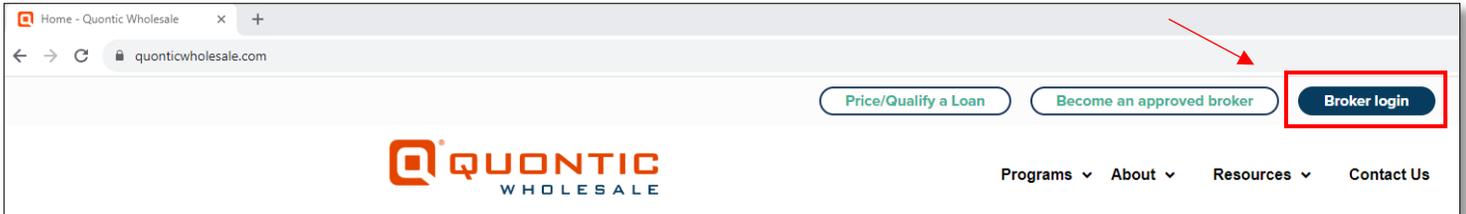
CONTACT US Ally Schooley

23. Allow the request to process. Once successful, the confirmation will populate. Exit the loan once complete.

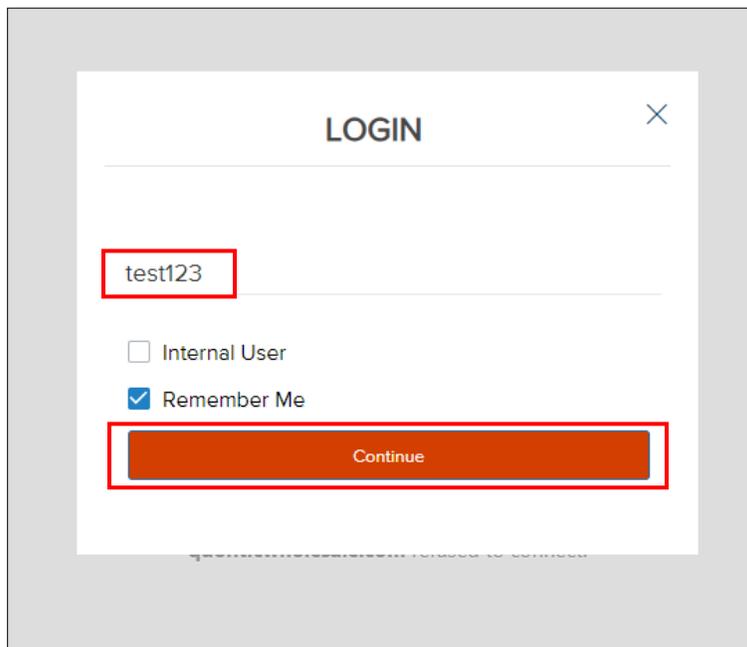


Submitting a Lite Doc VOE Loan – TPO

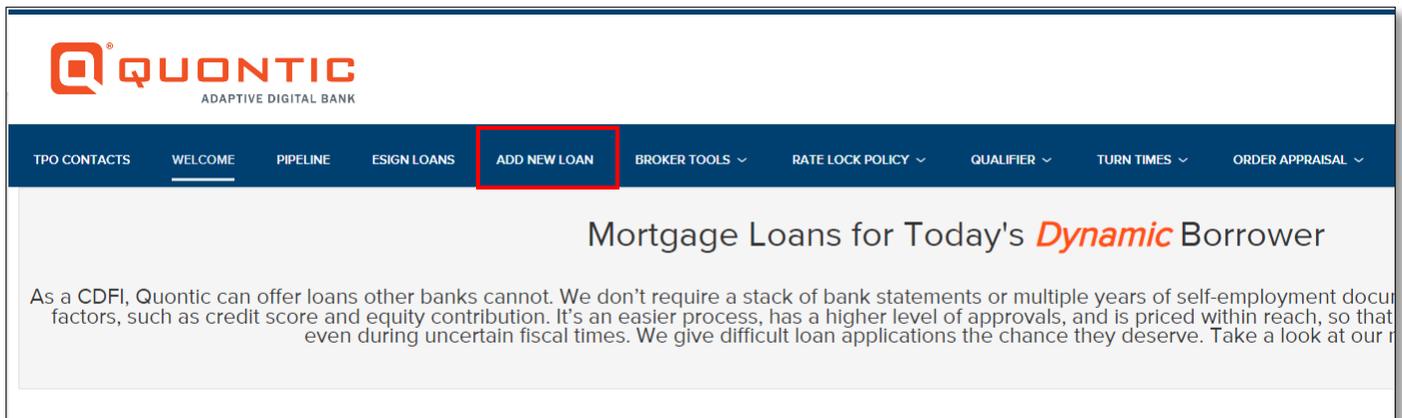
1. Navigate to: quonticwholesale.com and select 'Broker login'.



2. Enter user credentials and select 'Continue'.

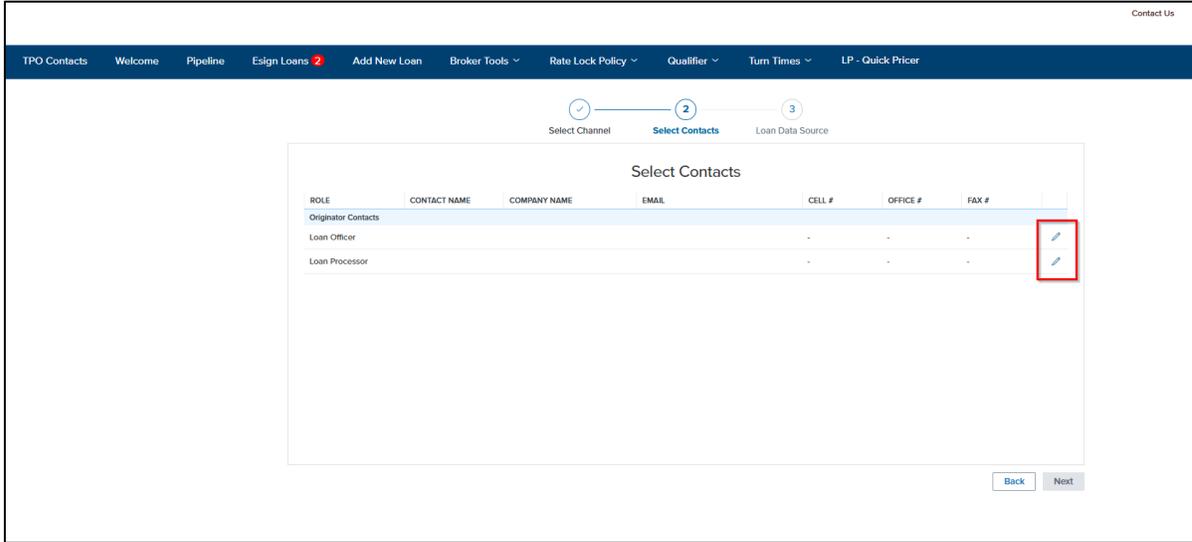


3. To add a new loan, select 'ADD NEW LOAN'.

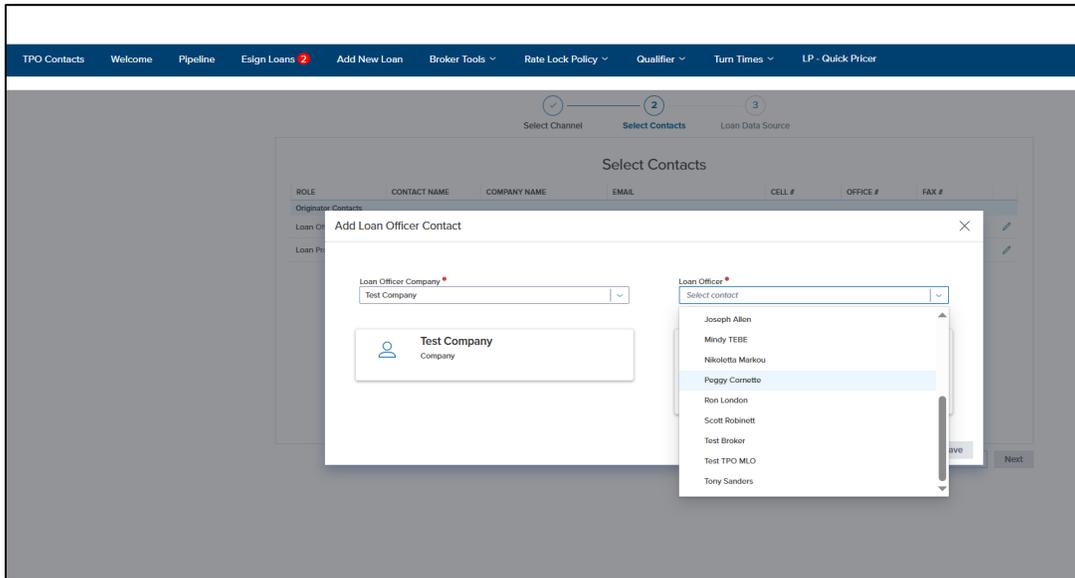


Submitting a Lite Doc VOE Loan – TPO

4. Click the pencils to choose your Loan Officer/Processor.

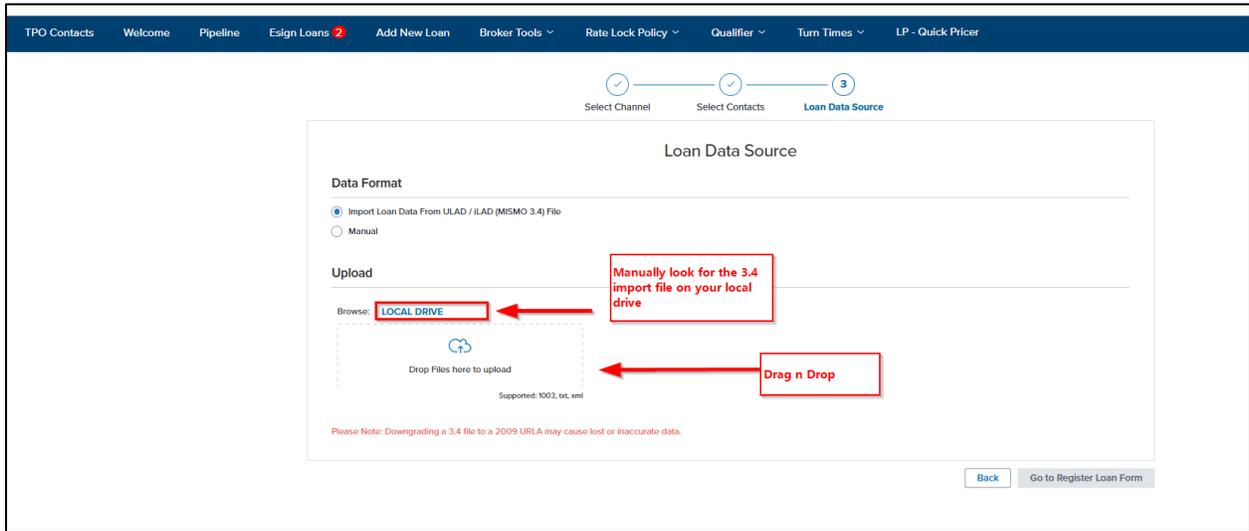


5. Select the LO and Processor from the drop down menus. Click 'Next.'



Submitting a Lite Doc VOE Loan – TPO

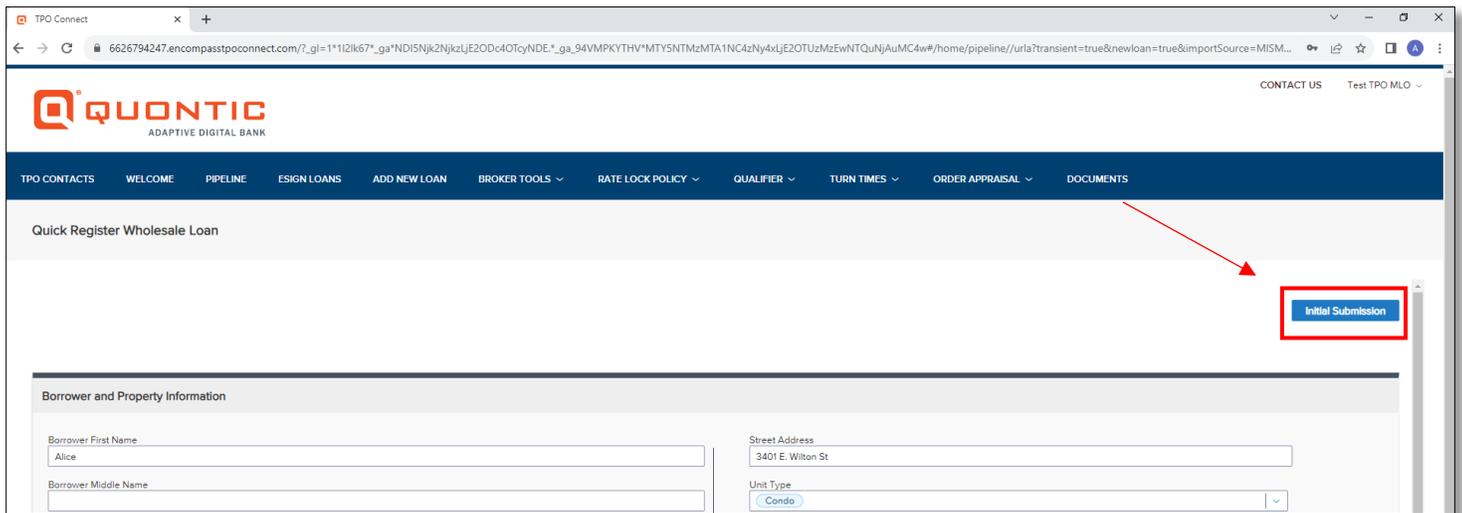
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7. Loan information will populate. Review all information imported for accuracy and select 'Initial Submission' to proceed.

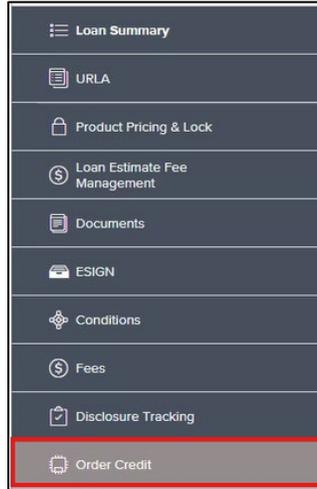
****NOTE:** This does NOT submit loan into underwriting.



The screenshot shows the 'Quick Register Wholesale Loan' form in a web browser. The browser address bar shows the URL: 6626794247.encompasspoconnect.com/?_gl=1*112ik67*_ga*NDI5Njk2NjkzLjE2ODc4OTcyNDE*_ga_94VMPKYTHV*MTYSNTMzMzMTA1NC4zNy4xLjE2OTUzZmZwNTQwNjAuMC4w#/home/pipeline/urls?transient=true&newloan=true&importSource=MISM... The Quontic logo and 'ADAPTIVE DIGITAL BANK' are at the top left. The navigation bar includes: TPO CONTACTS, WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, BROKER TOOLS, RATE LOCK POLICY, QUALIFIER, TURN TIMES, ORDER APPRAISAL, and DOCUMENTS. The main heading is 'Quick Register Wholesale Loan'. A red arrow points from the 'DOCUMENTS' menu item to a red-bordered button labeled 'Initial Submission'. Below this is the 'Borrower and Property Information' section with input fields for: Borrower First Name (Alice), Borrower Middle Name, Street Address (3401 E. Wilton St), and Unit Type (Condo).

Submitting a Lite Doc VOE Loan – TPO

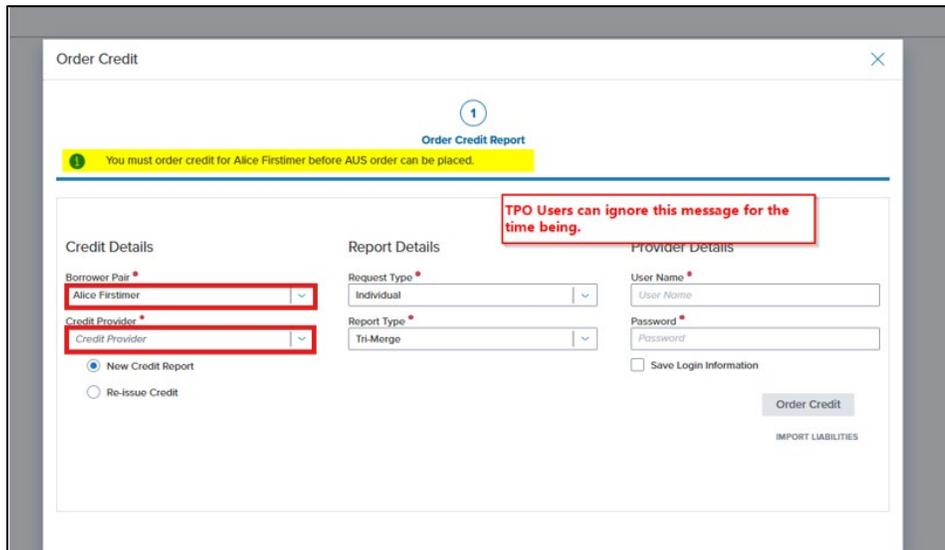
8. Select 'Order Credit' from the left sidebar menu
 - a. ****NOTE:** For refi – check liabilities for payoffs to ensure override does not affect current liabilities.



9. Select 'Order Credit' on the far right
 - a. Note this will give you the option to re-issue credit and not have another inquiry on the credit report



10. Ensure the desired borrower is indicated.
Under 'Choose Provider', utilize the drop-down menu and select the credit vendor from the **original** credit report.

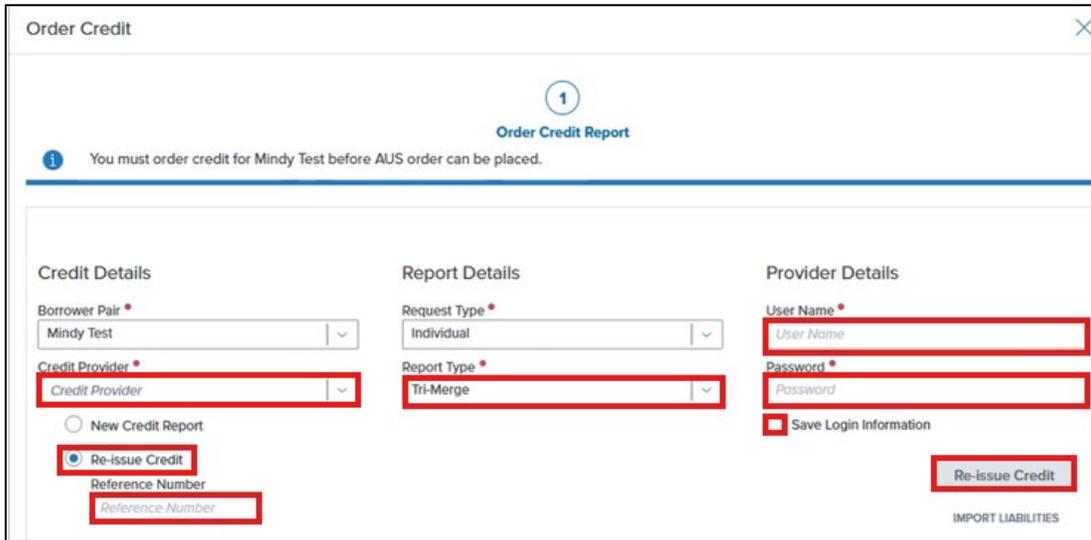


The 'Order Credit' form is displayed in a window. At the top, there is a yellow notification bar with a red exclamation mark icon and the text: 'You must order credit for Alice Firstimer before AUS order can be placed.' Below this, a red box contains the text: 'TPO Users can ignore this message for the time being.' The form is divided into three columns: 'Credit Details', 'Report Details', and 'Provider Details'. In the 'Credit Details' column, the 'Borrower Pair' dropdown is set to 'Alice Firstimer' and the 'Credit Provider' dropdown is set to 'Credit Provider'. In the 'Report Details' column, the 'Request Type' dropdown is set to 'Individual' and the 'Report Type' dropdown is set to 'Tri-Merge'. In the 'Provider Details' column, there are fields for 'User Name' and 'Password', and a checkbox for 'Save Login Information'. At the bottom right, there is an 'Order Credit' button and a link for 'IMPORT LIABILITIES'. Radio buttons are present for 'New Credit Report' (selected) and 'Re-issue Credit'.

Submitting a Lite Doc VOE Loan – TPO

11. Continuing under ‘Choose Provider’, ensure:

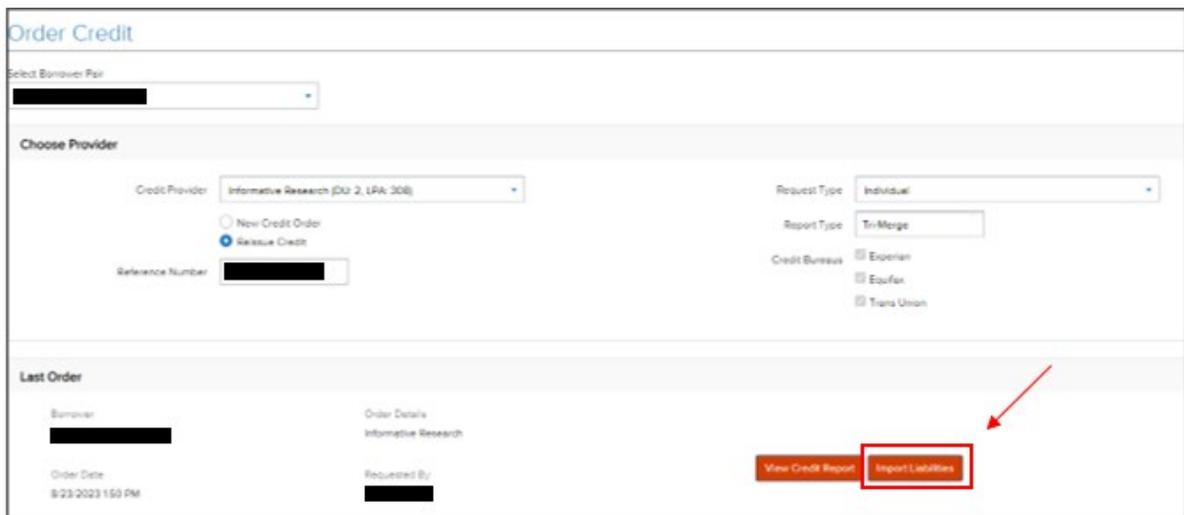
- a. ‘Reissue Credit’ is indicated.
- b. Enter the ‘Reference Number’ / ‘File Number’ from the credit report.
- c. Utilize the drop-down menu and select the ‘Request Type’ as either individual or joint.
- d. Ensure the ‘Report Type’ reflects “Tri-Merge” and all three Credit Bureaus are selected.
- e. Under ‘Provider Details’ enter your **Broker Credit Vendor Credentials** and select ‘Save Login Information’
- f. Click ‘Re-Issue Credit’



The screenshot shows the 'Order Credit' form with the following fields and actions highlighted in red:

- Order Credit Report** (1) - You must order credit for Mindy Test before AUS order can be placed.
- Credit Details:** Borrower Pair (Mindy Test), Credit Provider (Credit Provider), Re-issue Credit (selected), Reference Number (Reference Number).
- Report Details:** Request Type (Individual), Report Type (Tri-Merge).
- Provider Details:** User Name (User Name), Password (Password), Save Login Information (checked), Re-issue Credit button.
- IMPORT LIABILITIES** button.

12. After the credit has successfully reissued, select ‘Import Liabilities’.



The screenshot shows the 'Order Credit' form with the following fields and actions highlighted in red:

- Choose Provider:** Credit Provider (Informative Research (DU 2, LRA: 308)), Request Type (Individual), Report Type (Tri-Merge), Credit Bureaus (Experian, Equifax, Trans Union).
- Last Order:** Borrower (redacted), Order Date (8/23/2023 1:50 PM), Requested By (redacted), View Credit Report button, **Import Liabilities** button (highlighted with a red arrow).

Submitting a Lite Doc VOE Loan – TPO

13. An additional screen will populate. Select 'Import Liabilities' once more.

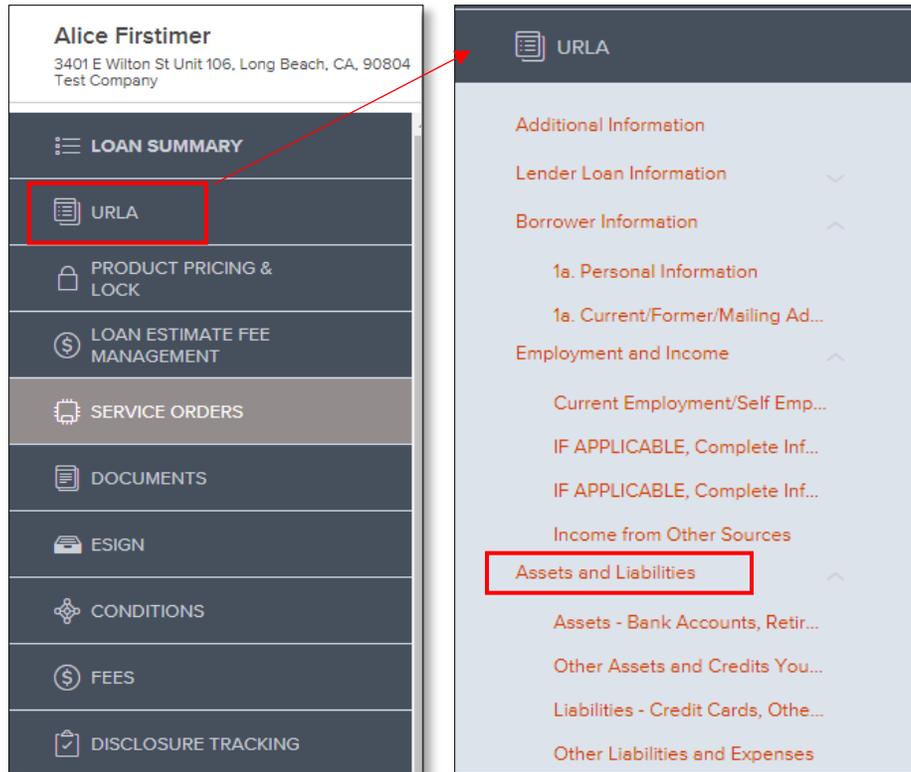
General Liabilities

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

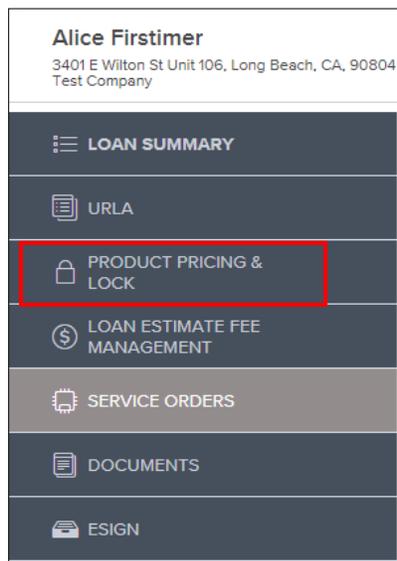
Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
EDFINANCIAL SERVICES L	Installment	\$2,362.00	\$0.00	19	Borrower
EDFINANCIAL SERVICES L	Installment	\$1,339.00	\$0.00	19	Borrower
SYNCB/EMPIRE	Revolving	\$0.00	\$0.00	0	Borrower
FLAGSTAR BANK	Mortgage	\$245,718.00	\$1,446.00	347	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$21,738.00	\$386.00	60	Borrower
UTILITY SELF-REPORTED	Installment	\$49.00	\$49.00	0	Borrower
AMEX	Revolving	\$44.00	\$40.00	2	Borrower
APPLE CARD/GS BANK USA	Revolving	\$32.00	\$25.00	2	Borrower
INTOUCHCU	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$0.00	\$0.00	0	Borrower
RC WILLEY HOME FURN	Revolving	\$0.00	\$0.00	0	Borrower

Submitting a Lite Doc VOE Loan – TPO

14. Utilizing the menu on the left, select 'URLA' then 'Assets and Liabilities'. Review and confirm all liabilities imported successfully.



15. After all liabilities are entered, continuing in the menu on the left, select 'Product Pricing & Lock'.



Submitting a Lite Doc VOE Loan – TPO

16. Complete the specified fields and dropdowns below and confirm accuracy for the ones that pulled through your MISMO 3.4 file.
 - a. Under AUS type, click on DU and LP to *deselect* so ONLY 'Other/Non-Conforming' shows
 - b. Select the Income Doc type as 'Lite Doc -VOE'
 - c. Click Search

The screenshot shows the Quontic search interface with the following fields highlighted in red boxes:

- Borrower:** FICO (700), DTI (39.242%), # Financed Properties, Reserves, Citizenship (US Citizen), Self Employed, First Time Homebuyer.
- Loan Information:** Loan Type (Conventional), Term (Years) (30 Years), Amortization Type (Fixed), Loan Purpose (Purchase), Purchase Price (\$550,000), Appraised Value (\$550,000), Loan Amount (\$350,000), LTV (63.636%), CLTV (63.636%).
- Property:** Occupancy (Primary Residence), Property Type (Single Family), Number of Units (1), Attachment Type (Detached), Zip Code (90804), State (California), County (Los Angeles), Area Median Income (\$105,200), AMI % (114.068%), Monthly Income (\$10,000), Monthly Expenses (\$3,924).
- Product Characteristics:** Search by (All Rates / Prices), AUS Type (Other / Non-Conforming), Income Doc Type (Lite Doc - VOE Only), Escrows (Impounds) (checked), Lock Days (30 Days QB Loans), Declining Market (No Selected), Interest Only, PrePay Term, Compensation Type (Borrower Paid Comper).

A red arrow points to the **Search** button in the bottom right corner.

17. Under the Actions column, click the icon associated with your desired rate to export

The screenshot shows a table of loan rates with the following columns: Rate, Price, Payment, Cost to Borrower, Borrower Paid, Comp. Plan, Lock Period, Program, Price Adj, Rate Adj, and Actions. A red arrow points to the export icon in the Actions column for the 8.375% rate.

Rate	Price	Payment	Cost to Borrower	Borrower Paid	Comp. Plan	Lock Period	Program	Price Adj	Rate Adj	Actions
7.375 %	97,250	\$2,417	\$9,625	\$9,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
7.500 %	97,625	\$2,447	\$8,313	\$8,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
7.625 %	98,000	\$2,477	\$7,000	\$7,000		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
7.750 %	98,250	\$2,507	\$6,125	\$6,125		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
7.875 %	98,625	\$2,538	\$4,813	\$4,813		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
8.000 %	99,000	\$2,568	\$3,500	\$3,500		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
8.125 %	99,250	\$2,599	\$2,625	\$2,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
8.250 %	99,625	\$2,629	\$1,313	\$1,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]
8.375 %	100,000	\$2,660	\$0	\$0		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	[Export Icon]

Submitting a Lite Doc VOE Loan – TPO

18. A pop up will appear to confirm information. Click ‘Confirm’

Export Pricing ✕

Fields	Old Pricing Results	New Pricing Results
Rate Sheet ID	65b2a7e3914022976e9b858b	
Date	05/09/2024 1:31:45 PM	05/09/2024 1:36:16 PM
Days Lock	32	30

[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

Cancel
Confirm

19. A notification will populate confirming the export pricing was successful. Click ‘OK.’

INFO ✕

Export pricing is successful

OK

20. You will be directed to the ‘Scenario Pricing Request’ screen. Check to confirm accuracy and click the blue ‘Price’ button to make any adjustments

Scenario Pricing Request

Quontic Bank Rate Sheet ID: 65b2a7e3914022976e9b858b
Rate Sheet Date: 5/9/2024, 7:05:57 AM

Priced on 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM

Note Rate	8.375 %	Purchase Price	\$550,000	Appraised Value	\$550,000
Price	100,000 points	Loan Amount	\$350,000	Purchase As	Primary Residence
LTV	63.636 %	Lock Period	30 Days lock	Property Type	Single Family
Loan Program	Owner Occupied Lite Doc 30yr Fixed	Compensation	Borrower Paid	Nbr. of Units	1 Unit
Loan Type	Fixed Terms		30 Years	Waive Admin Fee	No
APR	8.375 %	Monthly Payment	\$2,660	Impound Waiver	No
FICO Score	700	Lock Expiration Date	06/10/24	AUS	None
				Back-End DTI	47.505 %

[More Details ...](#)

Lock Information

James Hoop **Lock Requested** Date 5/9/2024, 1:40:22 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

Attach
File

James Hoop **Priced** Date 5/9/2024, 1:37:05 PM Impersonated with James Hoop
Priced using historical rates as of 5/9/2024, 1:37:00 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

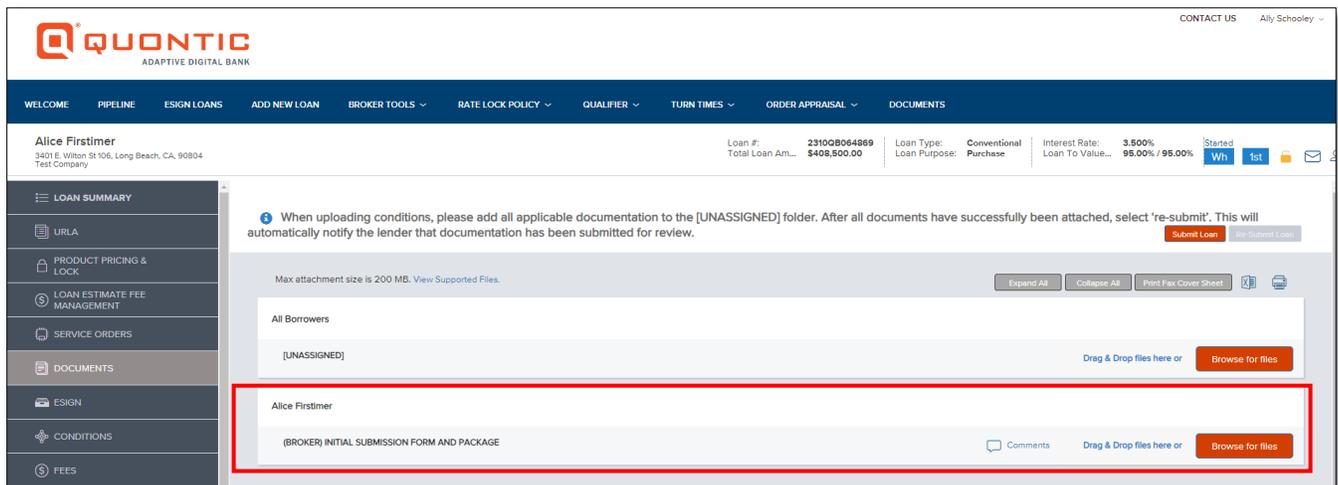
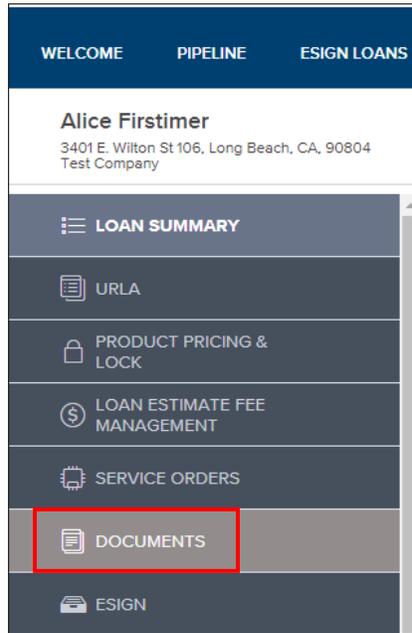
James Hoop **Priced** Date 5/9/2024, 1:31:32 PM Impersonated with James Hoop [Price Change Log](#)
Priced using historical rates as of 5/9/2024, 1:31:26 PM
Quontic Bank
[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix] [Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

James Hoop **Priced** Date 5/9/2024, 1:29:30 PM
Priced using historical rates as of 5/9/2024, 1:29:30 PM
Quontic Bank

03122025v2.0SR

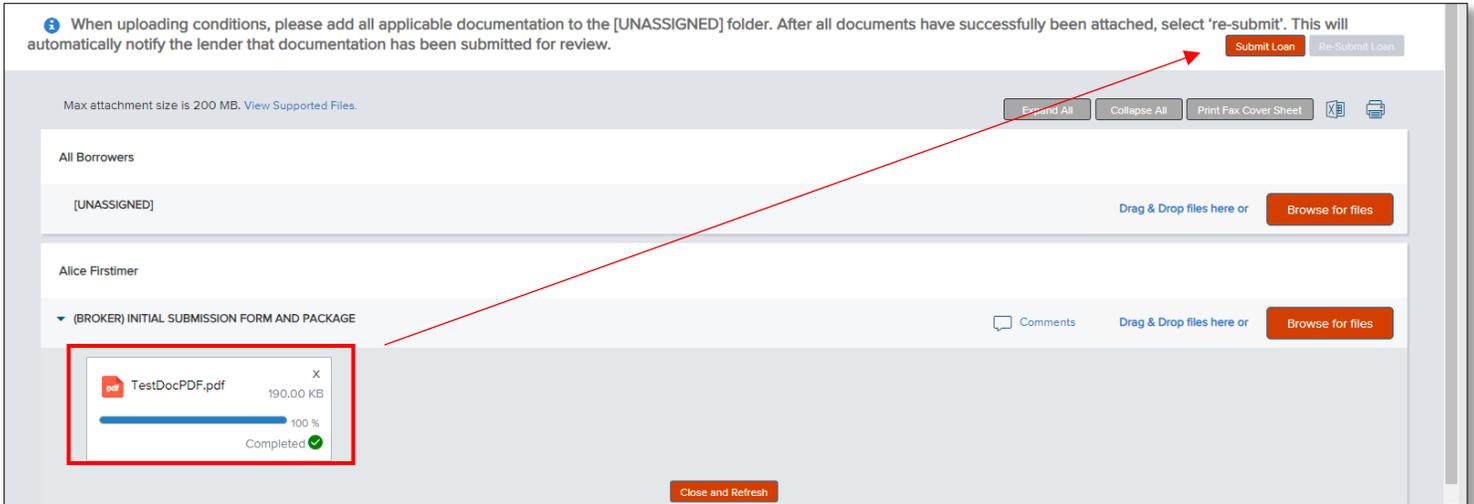
Submitting a Lite Doc VOE Loan – TPO

21. Utilizing left sidebar menu, select 'Documents'.
 - a. Attach all initial submission requirements by either dragging and dropping or browsing for files into (BROKER) INITIAL SUBMISSION FORM AND PACKAGE.



Submitting a Lite Doc VOE Loan – TPO

22. After documents have successfully been uploaded, select 'Submit Loan'. Then select 'Continue'.



When uploading conditions, please add all applicable documentation to the [UNASSIGNED] folder. After all documents have successfully been attached, select 're-submit'. This will automatically notify the lender that documentation has been submitted for review.

Max attachment size is 200 MB. [View Supported Files.](#)

Expand All Collapse All Print Fax Cover Sheet

All Borrowers

[UNASSIGNED] Drag & Drop files here or [Browse for files](#)

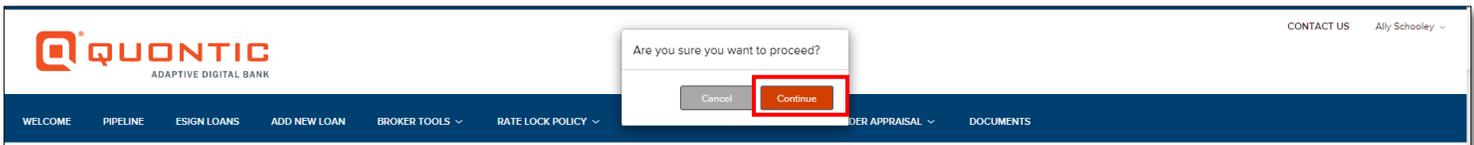
Alice Firstimer

(BROKER) INITIAL SUBMISSION FORM AND PACKAGE Comments Drag & Drop files here or [Browse for files](#)

TestDocPDF.pdf 190.00 KB 100% Completed

Close and Refresh

Submit Loan Re-Submit Loan



Are you sure you want to proceed?

Cancel Continue

WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN BROKER TOOLS RATE LOCK POLICY UNDER APPRAISAL DOCUMENTS

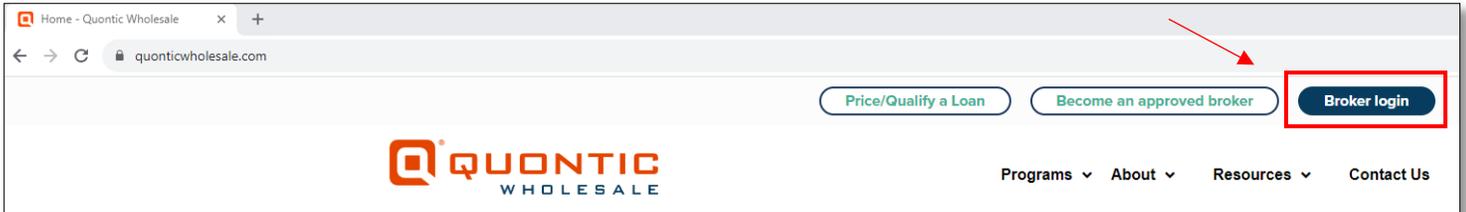
CONTACT US Ally Schooley

23. Allow the request to process. Once successful, the confirmation will populate. Exit the loan once complete.

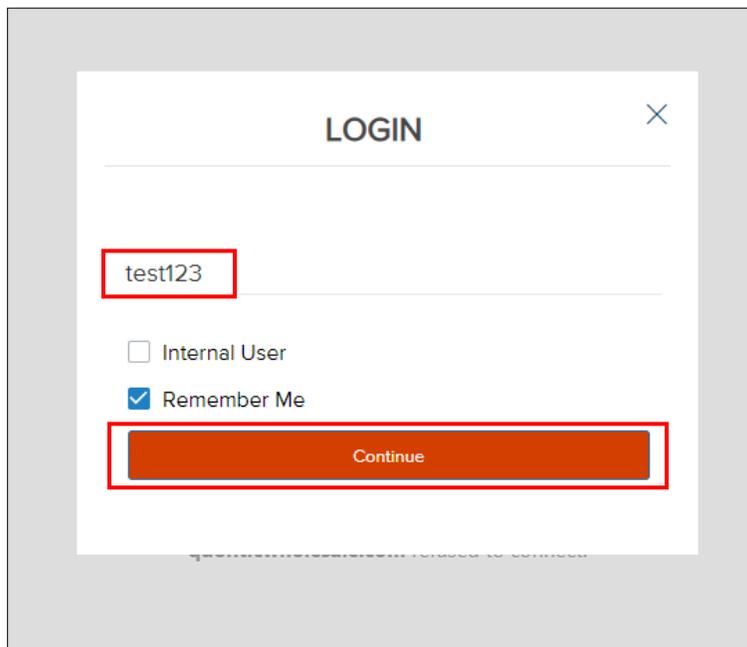


Submitting an Asset Utilization Loan – TPO

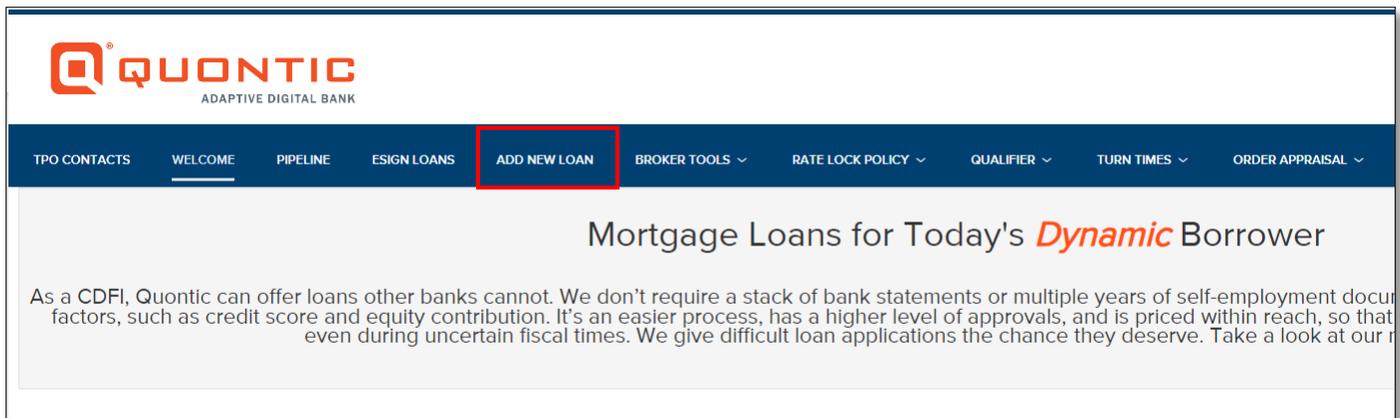
1. Navigate to: quonticwholesale.com and select 'Broker login'.



2. Enter user credentials and select 'Continue'.

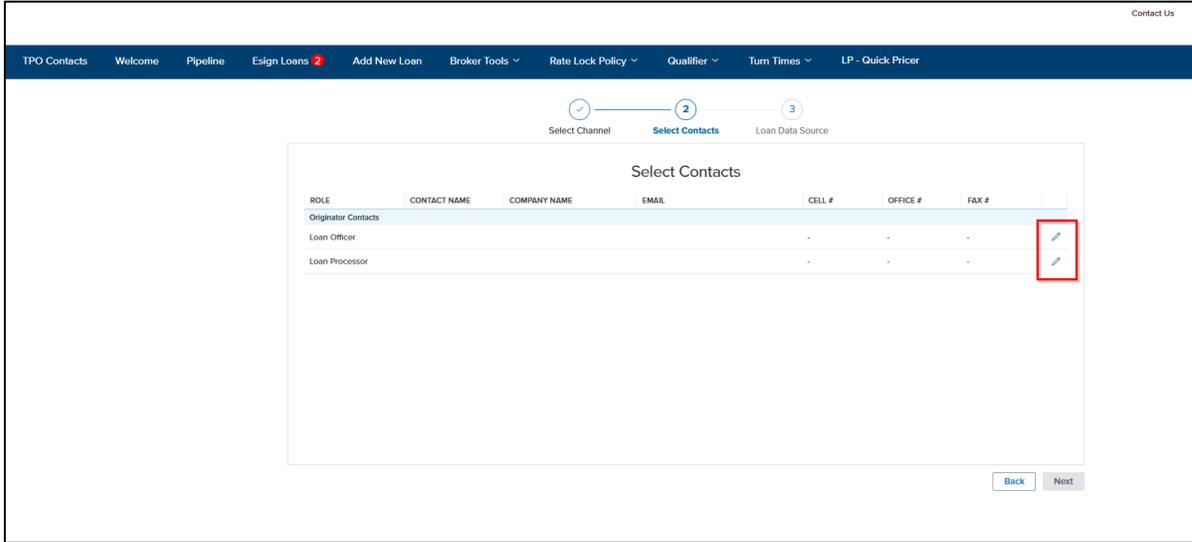


3. To add a new loan, select 'ADD NEW LOAN'.

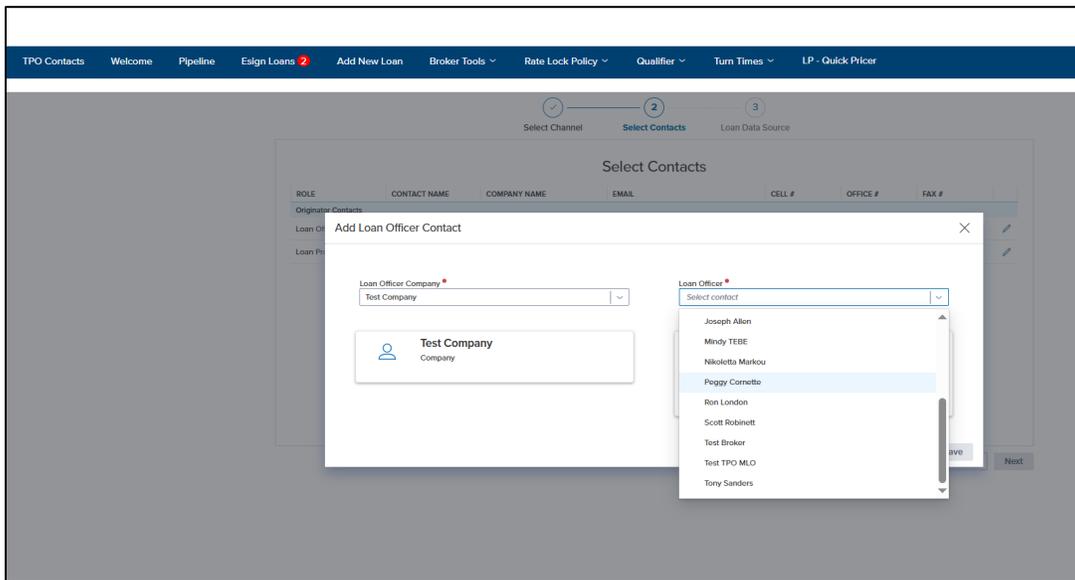


Submitting an Asset Utilization Loan – TPO

4. Click the pencils to choose your Loan Officer/Processor.

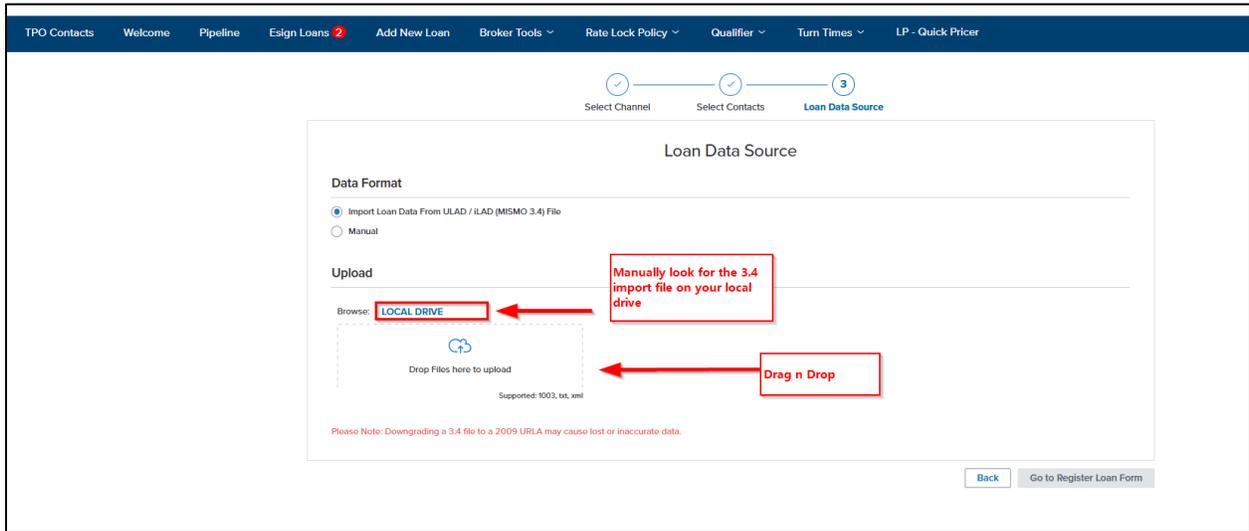


5. Select the LO and Processor from the drop down menus. Click 'Next.'



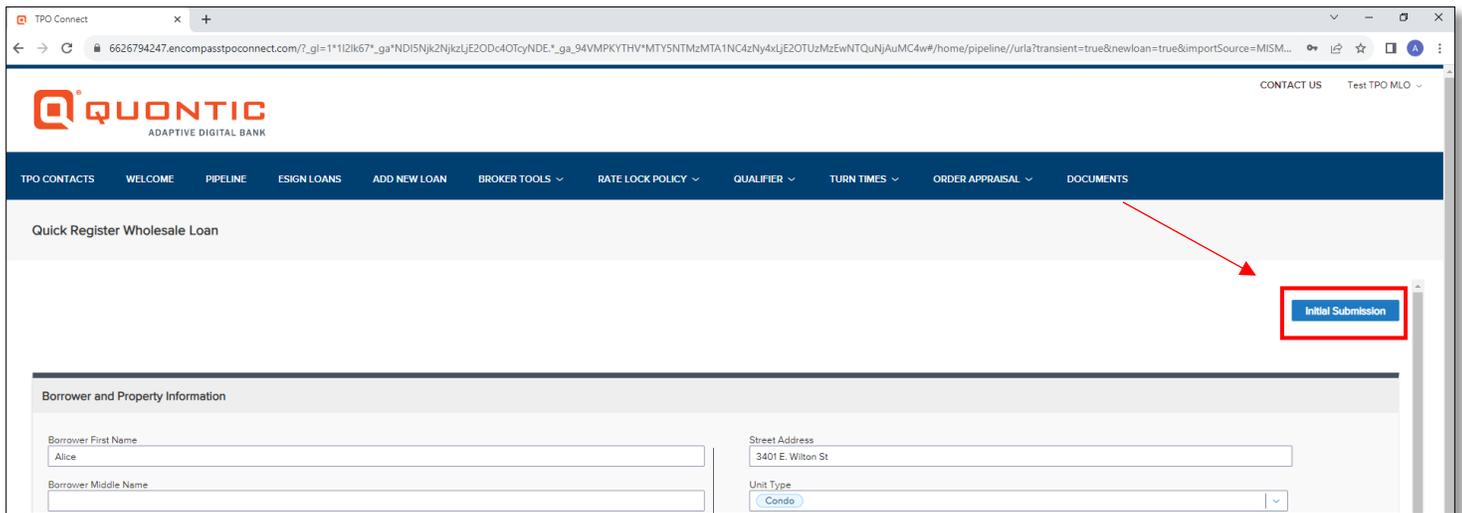
Submitting an Asset Utilization Loan – TPO

6. Upload your MISMO 3.4 by either browsing local file or doing a drag and drop. Select 'Go to Register Loan Form.'



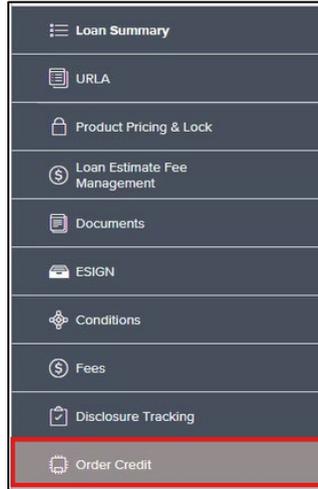
7. Loan information will populate. Review all information imported for accuracy and select 'Initial Submission' to proceed.

****NOTE:** This does NOT submit loan into underwriting.



Submitting an Asset Utilization Loan – TPO

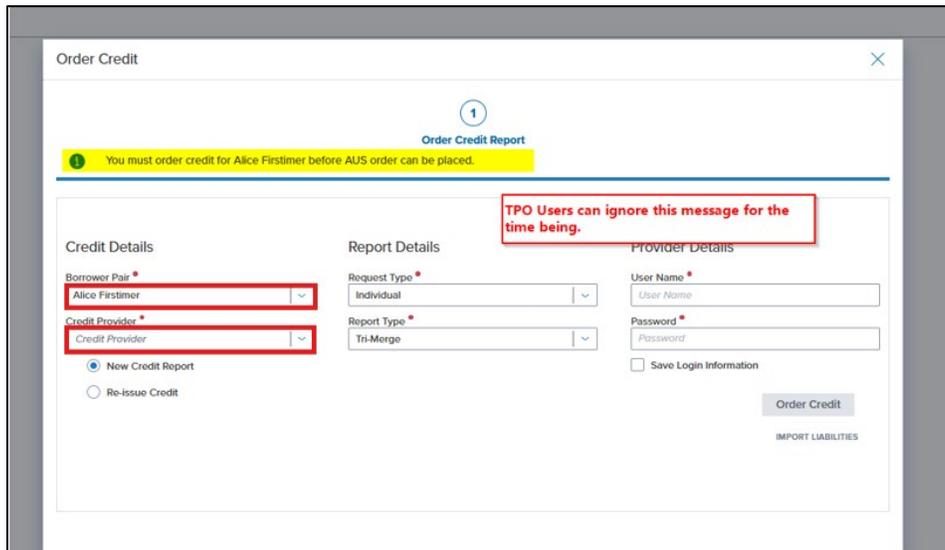
8. Select 'Order Credit' from the left sidebar menu
 - a. ****NOTE:** For refi – check liabilities for payoffs to ensure override does not affect current liabilities.



9. Select 'Order Credit' on the far right
 - a. Note this will give you the option to re-issue credit and not have another inquiry on the credit report



10. Ensure the desired borrower is indicated.
Under 'Choose Provider', utilize the drop-down menu and select the credit vendor from the **original** credit report.

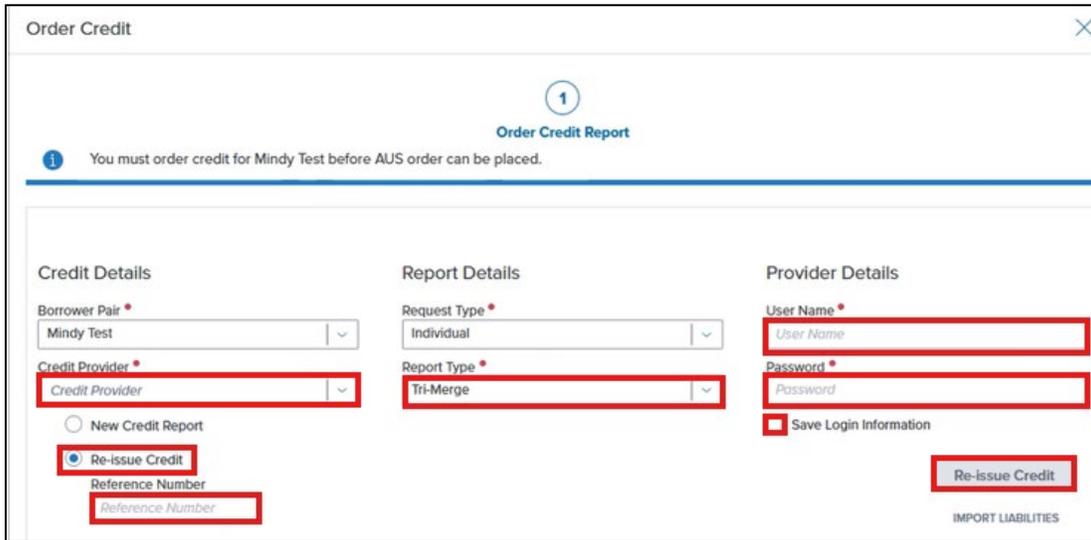


The 'Order Credit' form is displayed in a window. At the top, there is a blue header with a circled '1' and the text 'Order Credit Report'. Below this is a yellow warning message: 'You must order credit for Alice Firstimer before AUS order can be placed.' A red box highlights a message: 'TPO Users can ignore this message for the time being.' The form is divided into three sections: 'Credit Details', 'Report Details', and 'Provider Details'. In 'Credit Details', 'Borrower Pair' is set to 'Alice Firstimer' and 'Credit Provider' is set to 'Credit Provider', both highlighted with red boxes. In 'Report Details', 'Request Type' is 'Individual' and 'Report Type' is 'Tri-Merge'. In 'Provider Details', 'User Name' and 'Password' fields are present. There are radio buttons for 'New Credit Report' (selected) and 'Re-issue Credit'. An 'Order Credit' button and an 'IMPORT LIABILITIES' link are at the bottom right.

Submitting an Asset Utilization Loan – TPO

11. Continuing under ‘Choose Provider’, ensure:

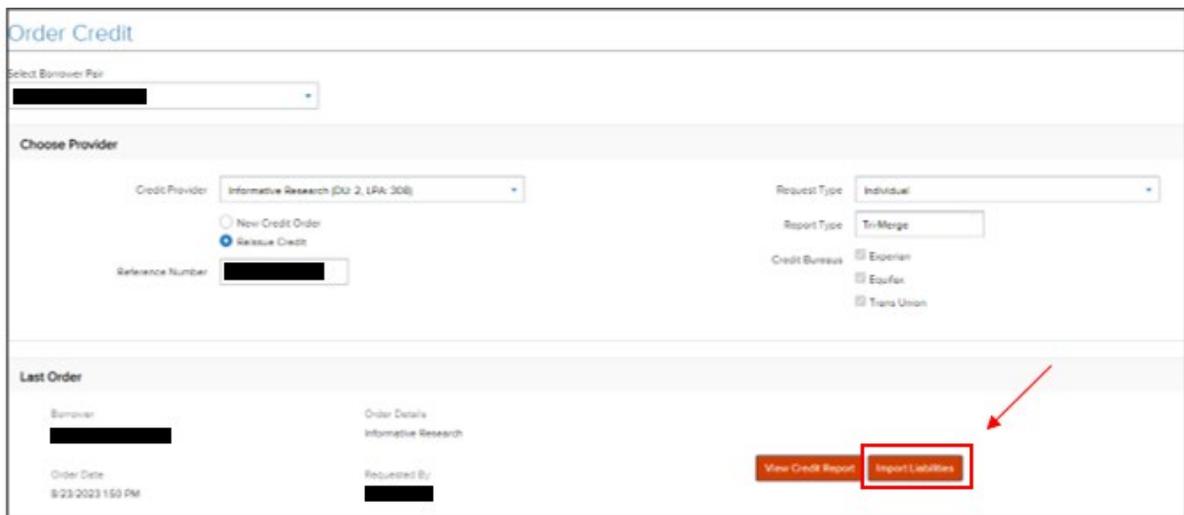
- a. ‘Reissue Credit’ is indicated.
- b. Enter the ‘Reference Number’ / ‘File Number’ from the credit report.
- c. Utilize the drop-down menu and select the ‘Request Type’ as either individual or joint.
- d. Ensure the ‘Report Type’ reflects “Tri-Merge” and all three Credit Bureaus are selected.
- e. Under ‘Provider Details’ enter your **Broker Credit Vendor Credentials** and select ‘Save Login Information’
- f. Click ‘Re-Issue Credit’



The screenshot shows the 'Order Credit' form with the following fields and actions:

- Order Credit Report** (Step 1): You must order credit for Mindy Test before AUS order can be placed.
- Credit Details**: Borrower Pair (Mindy Test), Credit Provider (Credit Provider), Re-issue Credit, Reference Number (Reference Number).
- Report Details**: Request Type (Individual), Report Type (Tri-Merge).
- Provider Details**: User Name (User Name), Password (Password), Save Login Information, Re-issue Credit button.
- IMPORT LIABILITIES** button.

12. After the credit has successfully reissued, select ‘Import Liabilities’.



The screenshot shows the 'Order Credit' form with the following fields and actions:

- Select Borrower Pair**: [Redacted]
- Choose Provider**: Credit Provider (Informative Research (DU 2, LRA: 308)), Re-issue Credit, Reference Number ([Redacted]).
- Request Type**: Individual, **Report Type**: Tri-Merge, **Credit Bureaus**: Experian, Equifax, Trans Union (all selected).
- Last Order**: Borrower ([Redacted]), Order Date (8/23/2023 1:50 PM), Order Details (Informative Research), Requested By ([Redacted]).
- View Credit Report** and **Import Liabilities** buttons. A red arrow points to the **Import Liabilities** button.



Submitting an Asset Utilization Loan – TPO

13. An additional screen will populate. Select 'Import Liabilities' once more.

General Liabilities

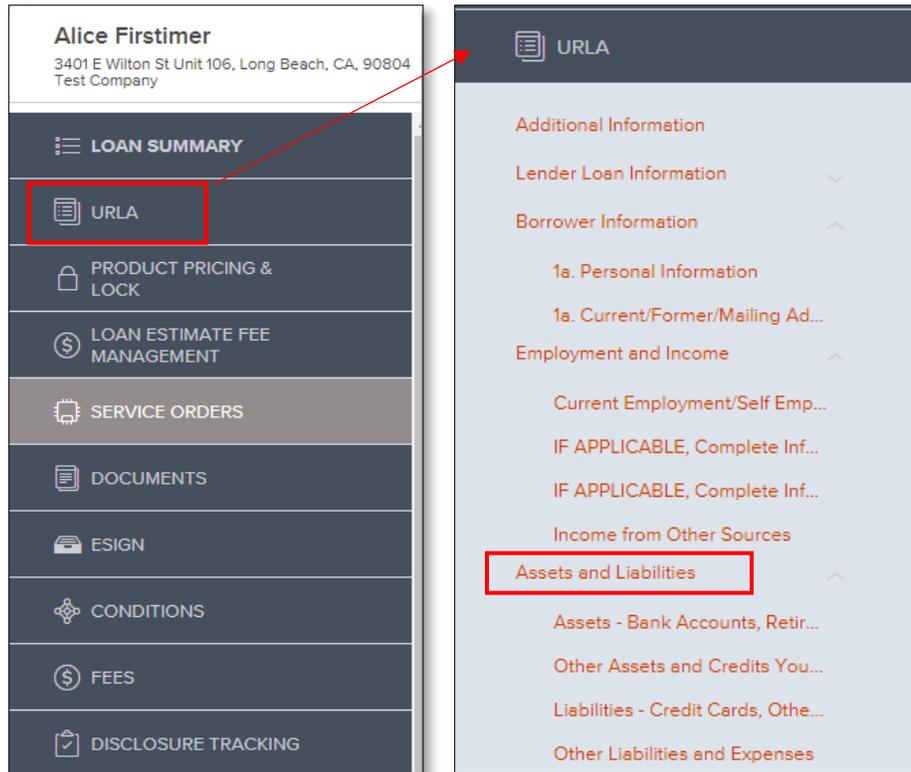
Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
EDFINANCIAL SERVICES L	Installment	\$2,362.00	\$0.00	19	Borrower
EDFINANCIAL SERVICES L	Installment	\$1,339.00	\$0.00	19	Borrower
SYNCB/EMPIRE	Revolving	\$0.00	\$0.00	0	Borrower
FLAGSTAR BANK	Mortgage	\$245,718.00	\$1,446.00	347	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$21,738.00	\$386.00	60	Borrower
UTILITY SELF-REPORTED	Installment	\$49.00	\$49.00	0	Borrower
AMEX	Revolving	\$44.00	\$40.00	2	Borrower
APPLE CARD/GS BANK USA	Revolving	\$32.00	\$25.00	2	Borrower
INTOUCHCU	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
KIA FINANCE AMERICA	Installment	\$0.00	\$0.00	0	Borrower
ONE NEVADA CREDIT UNIO	Installment	\$0.00	\$0.00	0	Borrower
RC WILLEY HOME FURN	Revolving	\$0.00	\$0.00	0	Borrower

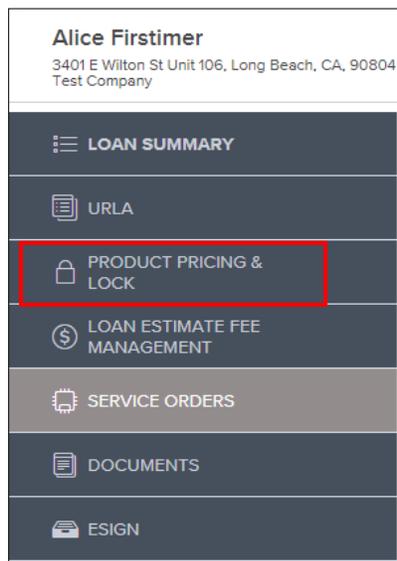
Cancel **Import Liabilities**

Submitting an Asset Utilization Loan – TPO

14. Utilizing the menu on the left, select 'URLA' then 'Assets and Liabilities'. Review and confirm all liabilities imported successfully.



15. After all liabilities are entered, continuing in the menu on the left, select 'Product Pricing & Lock'.



Submitting an Asset Utilization Loan – TPO

16. Complete the specified fields and dropdowns below and confirm accuracy for the ones that pulled through your MISMO 3.4 file.
 - a. Under AUS type, click on DU and LP to *deselect* so ONLY 'Other/Non-Conforming' shows
 - b. Select the Income Doc type as 'Asset Utilization'
 - c. Click Search

17. Under the Actions column, click the icon associated with your desired rate to export

Rate	Price %	Payment	Cost to Borrower	Borrower Paid	Comp Plan	Lock Period	Program	Price Adj	Rate Adj	Actions
7.375 %	97.250	\$2,417	\$9,625	\$9,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.500 %	97.625	\$2,447	\$8,313	\$8,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.625 %	98.000	\$2,477	\$7,000	\$7,000		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.750 %	98.250	\$2,507	\$6,125	\$6,125		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
7.875 %	98.625	\$2,538	\$4,813	\$4,813		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.000 %	99.000	\$2,568	\$3,500	\$3,500		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.125 %	99.250	\$2,599	\$2,625	\$2,625		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.250 %	99.625	\$2,629	\$1,313	\$1,313		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	
8.375 %	100.000	\$2,660	\$0	\$0		30	Owner Occupied Lite Doc 30yr Fixed	0.000	0.625%	

18. A pop up will appear to confirm information. Click 'Confirm'

Fields	Old Pricing Results	New Pricing Results
Rate Sheet ID	65b2a7e3914022976e9b858b	
Date	05/09/2024 1:31:45 PM	05/09/2024 1:36:16 PM
Days Lock	32	30

[Rate Sheet Date: 5/9/2024, 7:05:57 AM America/Phoenix]

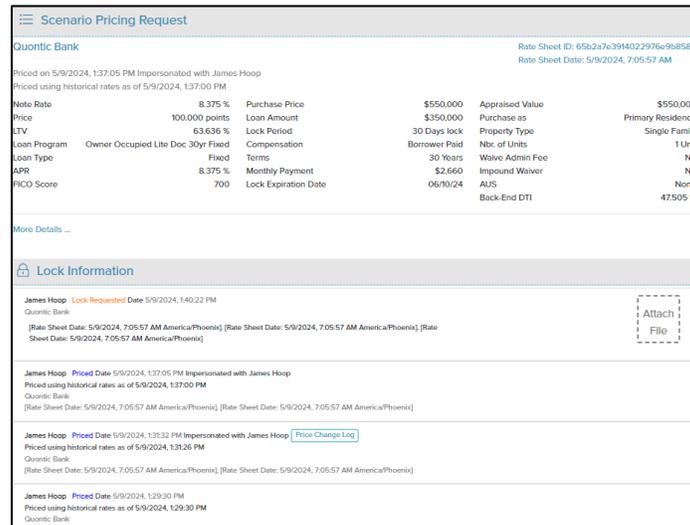
Cancel Confirm

Submitting an Asset Utilization Loan – TPO

19. A notification will populate confirming the export pricing was successful. Click ‘OK.’

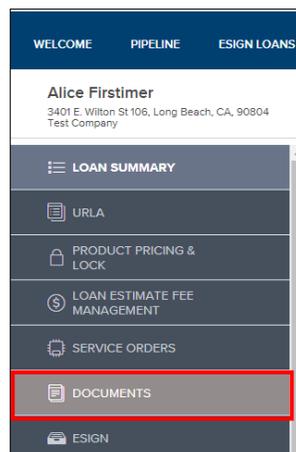


20. You will be directed to the ‘Scenario Pricing Request’ screen. Check to confirm accuracy and click the blue ‘Price’ button to make any adjustments

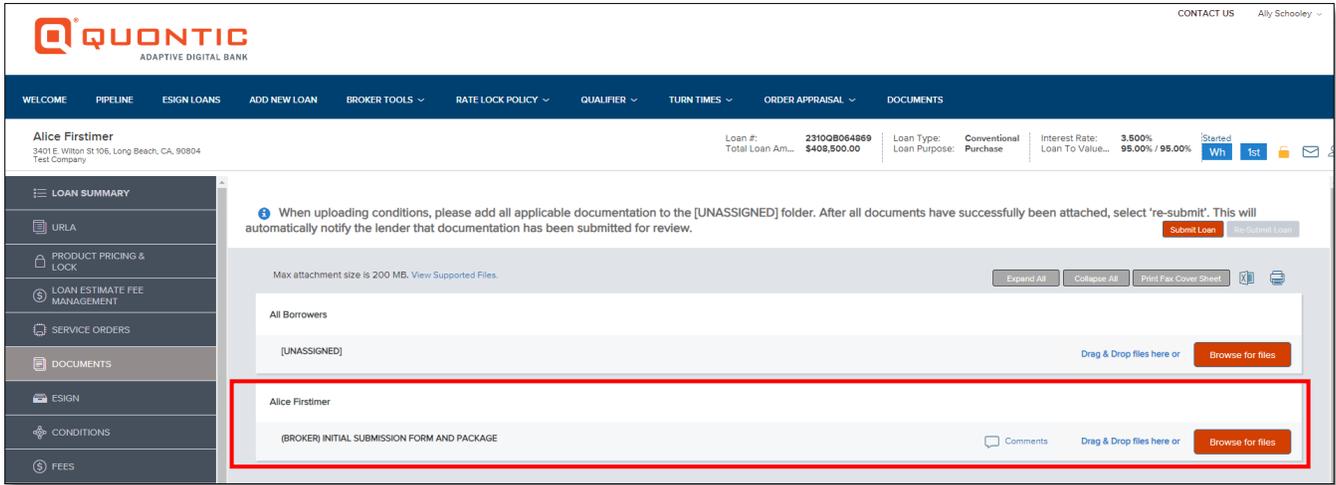


21. Utilizing left sidebar menu, select ‘Documents’.

- a. Attach all initial submission requirements by either dragging and dropping or browsing for files into (BROKER) INITIAL SUBMISSION FORM AND PACKAGE.



Submitting an Asset Utilization Loan – TPO



QUONTIC ADAPTIVE DIGITAL BANK

WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN BROKER TOOLS RATE LOCK POLICY QUALIFIER TURN TIMES ORDER APPRAISAL DOCUMENTS

Alice Firstimer
3401 E. Wilton St 106, Long Beach, CA, 90804
Test Company

Loan #: 23100B064869
Total Loan Am... \$408,500.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 3.500%
Loan To Value... 95.00% / 95.00%

Started: Wh 1st

When uploading conditions, please add all applicable documentation to the [UNASSIGNED] folder. After all documents have successfully been attached, select 're-submit'. This will automatically notify the lender that documentation has been submitted for review.

Submit Loan Re-Submit Loan

Max attachment size is 200 MB. View Supported Files.

Expand All Collapse All Print Fax Cover Sheet

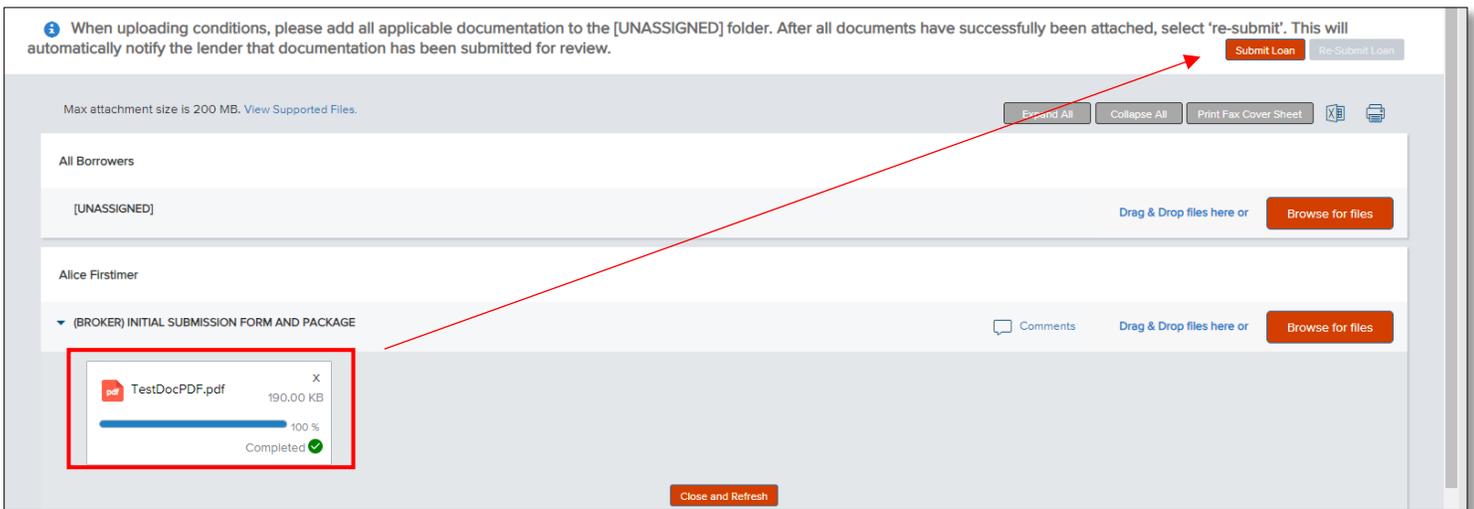
All Borrowers

[UNASSIGNED] Drag & Drop files here or Browse for files

Alice Firstimer

(BROKER) INITIAL SUBMISSION FORM AND PACKAGE Comments Drag & Drop files here or Browse for files

22. After documents have successfully been uploaded, select 'Submit Loan'. Then select 'Continue'.



When uploading conditions, please add all applicable documentation to the [UNASSIGNED] folder. After all documents have successfully been attached, select 're-submit'. This will automatically notify the lender that documentation has been submitted for review.

Submit Loan Re-Submit Loan

Max attachment size is 200 MB. View Supported Files.

Expand All Collapse All Print Fax Cover Sheet

All Borrowers

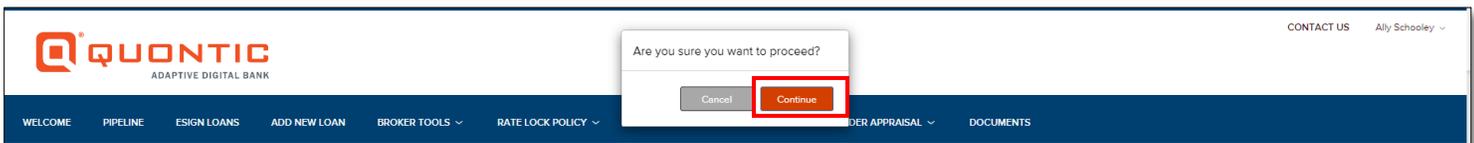
[UNASSIGNED] Drag & Drop files here or Browse for files

Alice Firstimer

(BROKER) INITIAL SUBMISSION FORM AND PACKAGE Comments Drag & Drop files here or Browse for files

TestDocPDF.pdf 190.00 KB 100% Completed

Close and Refresh



QUONTIC ADAPTIVE DIGITAL BANK

WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN BROKER TOOLS RATE LOCK POLICY ORDER APPRAISAL DOCUMENTS

Are you sure you want to proceed?

Cancel Continue

CONTACT US Ally Schooley

23. Allow the request to process. Once successful, the confirmation will populate. Exit the loan once complete.