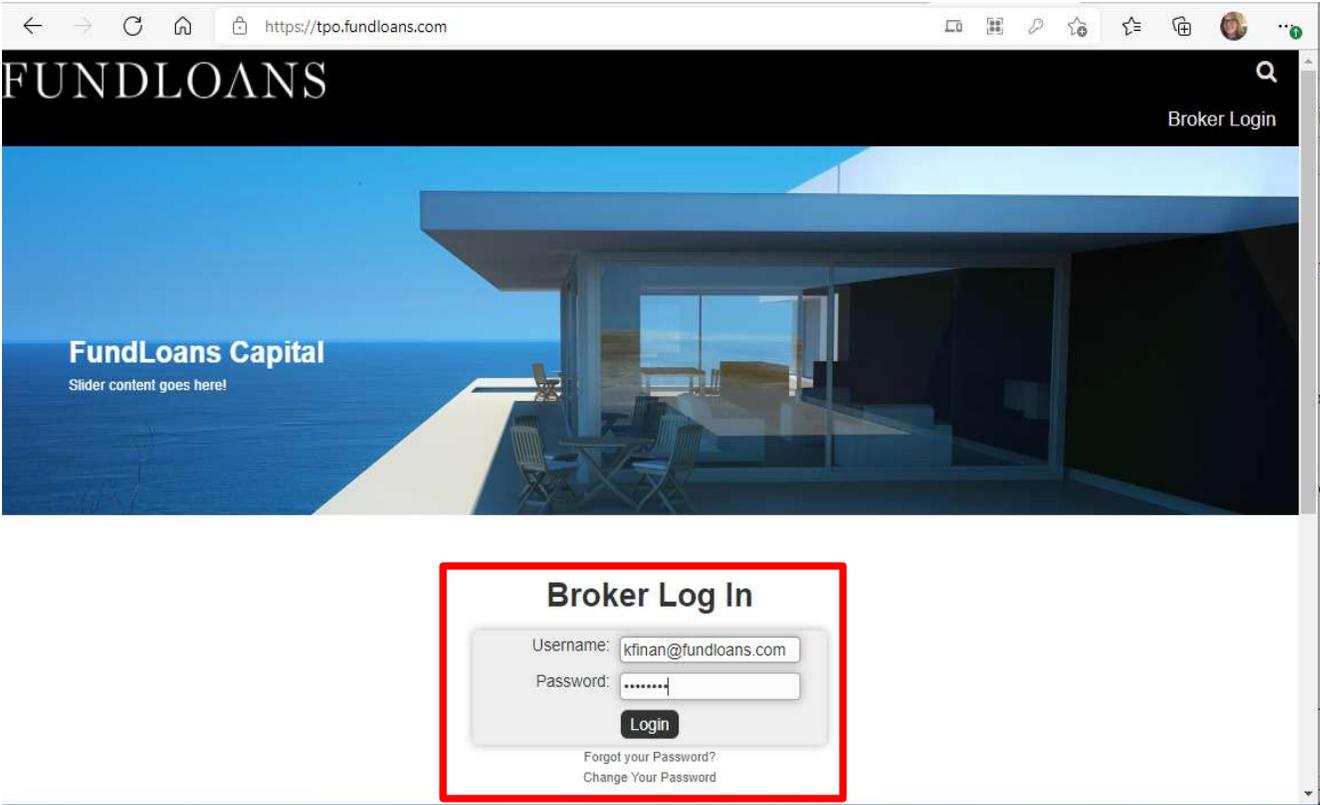


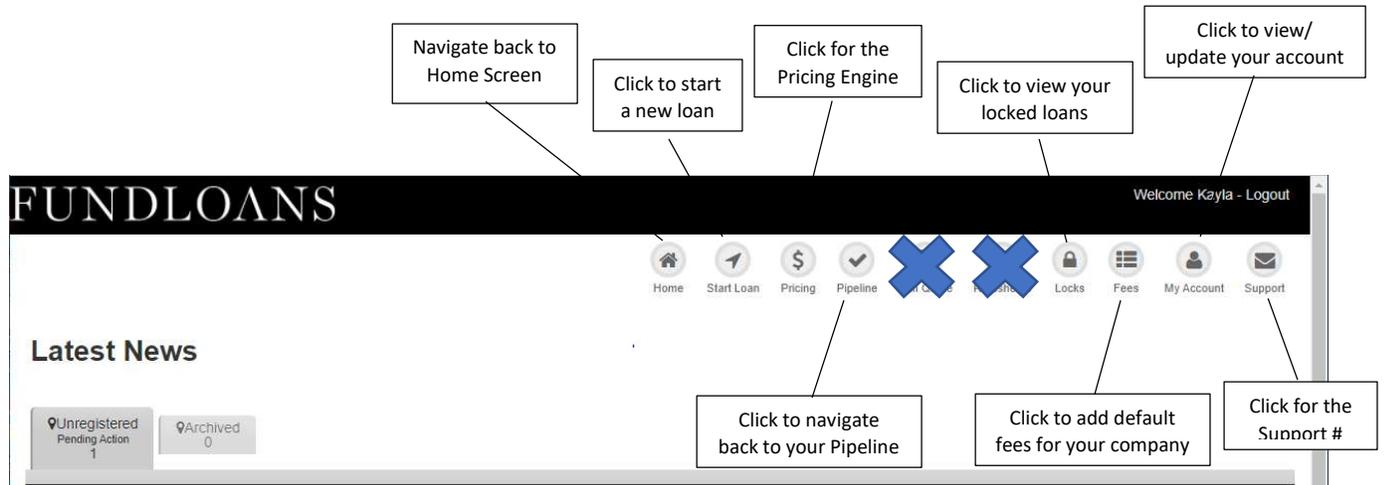
FundLoans Broker Portal Link <https://tpo.fundloans.com>

To Login

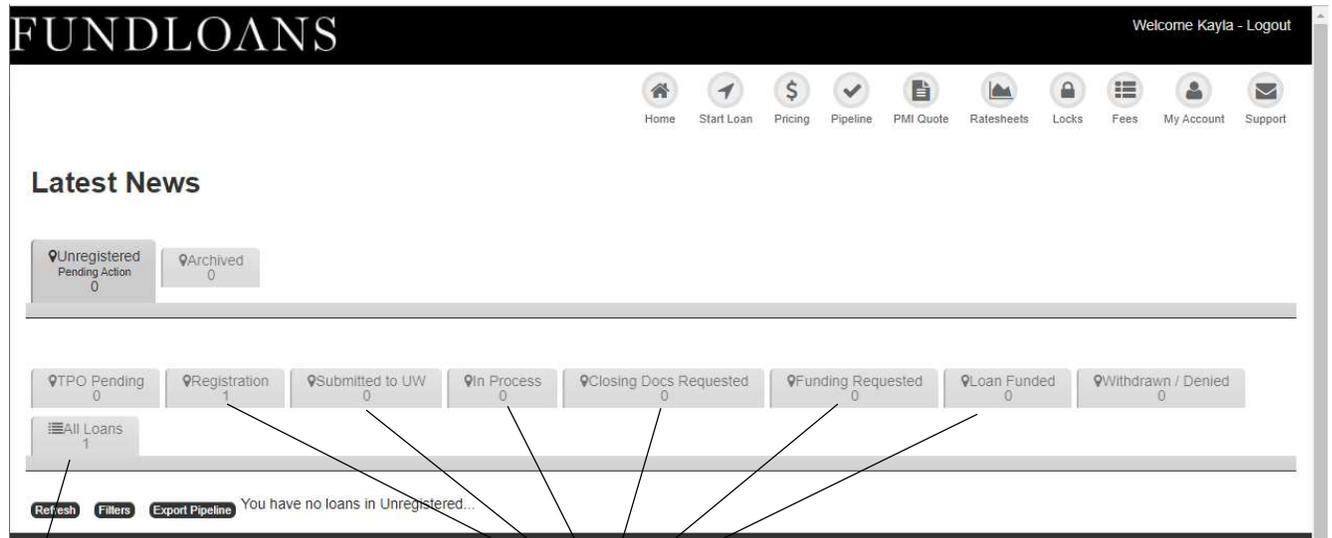
- Please enter your **Username and Password**
- Click the **Login Button**



Navigation of LON



Pipeline View



All Loans in the Pipeline

Pipeline views broken down by Encompass loan statuses

1. Click the **Start Loan** Button (on the top right corner)

FUNDLOANS Welcome Kayla - Logout

Home Start Loan Pricing Pipeline PMI Quote Ratesheets Locks Fees My Account Support

Latest News

Unregistered Pending Action 0 Archived 0

TPO Pending 0 Registration 1 Submitted to UW 0 In Process 0 Closing Docs Requested 0 Funding Requested 0 Loan Funded 0 Withdrawn / Denied 0

All Loans 1

Refresh Filters Export Pipeline You have no loans in Submitted to UW...

2. Click the **File Upload** button

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Home Start Loan Pricing Pipeline PMI Quote Ratesheets Locks Fees My Account Support

Start A New Loan

There are two ways to start a new loan:

File Upload Upload an existing MISMO 3.4 file

1003 Form Use our online 1003 form to create a new file

NMLS #1202262
Licensing and Disclosures
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3. Click **Browse** button to find the 3.4 borrower file or drag the file into the box

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Home Start Loan Pricing Pipeline PMI Quote Ratesheets Locks Fees My Account Support

Start A New Loan

There are two ways to start a new loan:

File Upload Upload an existing MISMO 3.4 file

1003 Form Use our online 1003 form to create a new file

Click Browse or Drag & Drop to identify the MISMO 3.4 file you wish to register.
Once the file is uploaded, you will have the option to Register the loan file.

Browse Drag & Drop Files

NMLS #1202262
Licensing and Disclosures

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4. The application will populate the portal and open to the 1003 Application

FUNDLOANS Welcome Kayla - Logout

Home Start Loan Pricing Pipeline PMI Quote Ratesheets Locks Fees My Account Support

Loan Summary - Melissa Tester

Borrower: Melissa Tester	Loan Amount: \$441,094	
Property: 56 Rancho Trail Georgetown TX	Loan Type: Conventional	
	Channel: Wholesale	
	Loan Purpose: Purchase	
Purchase Price: \$490,105	Estimated FICO:	Base Price: 0.000
Appraised Value: \$600,000	Product:	Lender fee buyout: 0.000
Loan Amount: \$441,094	Lock Term: Days	Credit applied to 3rd party: 0.000
Total Loan Amount: \$441,094	Lock Status:	Target Price: 0.000
	Lock Date:	Target Rate: 0.000
	3rd Party Fees: \$0	
	Seller Contribution: \$0	

Validate 1003 Pricing Credit / AUS Register Loan

5. Scroll down to edit/update the 1003 data

Note: The Validations will provide information on required data fields. You can click on the 'view field' button to be re-directed to the specific field requiring an entry/update

Current Borrower Validation

[view field](#) Please Confirm Borrower Pairs

[view field](#) Estimated Closing Date is required.

Borrowers: [Add](#) [Delete](#) [Save](#) [Validate](#) [Download](#) [Upload](#)

[Manage Borrowers](#) [Loan & Property](#) [Borrower Information](#) [Assets & Liabilities](#) [Real Estate](#) [Declarations](#) [Demographic Information](#) [Originator Information](#) [Lender Loan Information](#)

[<< Previous](#) [Next >>](#)

Personal Information

Borrower Name (First) *

Borrower Name (Middle)

Borrower Name (Last) *

Borrower Name (Suffix)

Security Identification Type * SSN ITIN

Social Security Number *

Date of Birth *

Citizenship *

Total Number of Borrowers

Marital Status Married Separated

The **Tabs** or **Next/Previous** buttons can be used to navigate the application for edits/updates, as needed

Current Borrower Validation

[view field](#) Please Confirm Borrower Pairs

[view field](#) Estimated Closing Date is required.

Borrowers: [Add](#) [Delete](#) [Save](#) [Validate](#) [Download](#) [Upload](#)

[Manage Borrowers](#) [Loan & Property](#) [Borrower Information](#) [Assets & Liabilities](#) [Real Estate](#) [Declarations](#) [Demographic Information](#) [Originator Information](#) [Lender Loan Information](#)

[<< Previous](#) [Next >>](#)

Heading

Lender Loan Identifier

Universal Loan Identifier

Agency Case No.

Underwriting Case identifier

6. Confirm the borrower/borrower pair

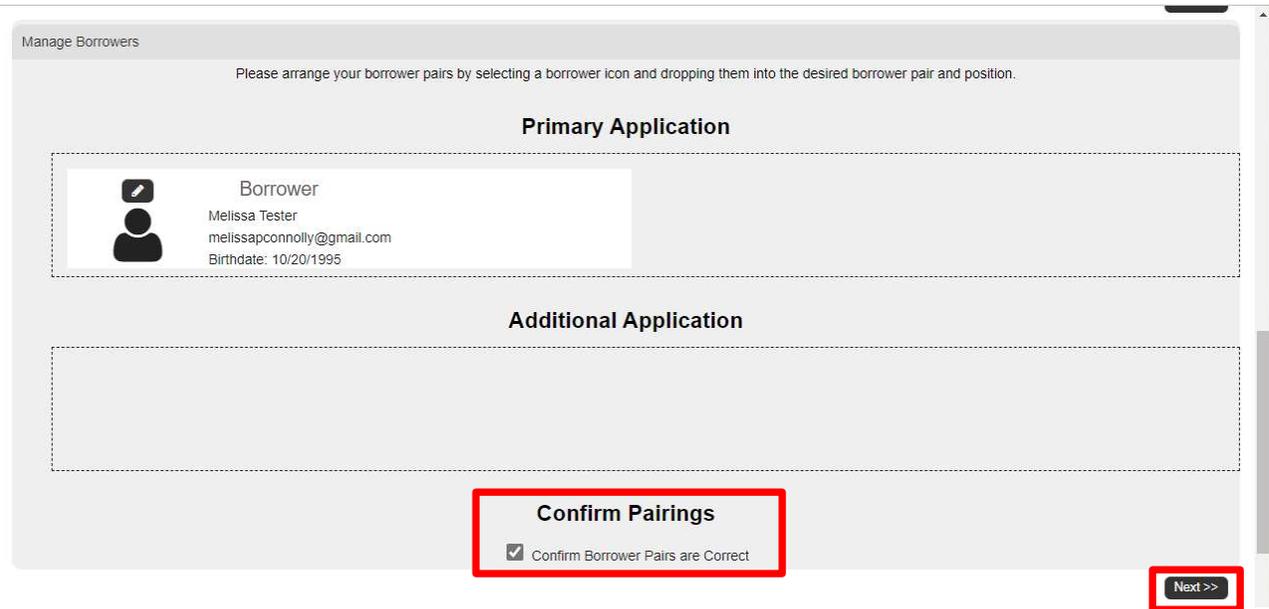
- Click on the **'Confirm Borrower Pairs'** validation message or the **Manage Information Tab**



7. Review the borrower(s)

8. Click the **Confirm Borrower Pairs are Correct** checkbox

9. Click the **Next** button



10. When the 1003 data is complete and the validation have been updated, the 1003 will be 'complete' with a checkmark

FUNDLOANS Welcome Kayla - Logout

Home Start Loan Pricing Pipeline PMI Quote Ratesheets Locks Fees My Account Support

Loan Summary - Melissa Tester

Borrower: Melissa Tester	Loan Amount: \$441,094	
Property: 56 Rancho Trail Georgetown TX	Loan Type: Conventional	
Estimated Closing Date: 11/23/2021	Channel: Wholesale	
	Loan Purpose: Purchase	
Purchase Price: \$490,105	Estimated FICO:	Base Price: 0.000
Appraised Value: \$600,000	Product:	Lender fee buyout: 0.000
Loan Amount: \$441,094	Lock Term: Days	Credit applied to 3rd party: 0.000
Total Loan Amount: \$441,094	Lock Status:	Target Price: 0.000
	Lock Date:	Target Rate: 0.000
	3rd Party Fees: \$0	
	Seller Contribution: \$0	

Edit 1003 > Pricing > Credit / AUS > Register Loan

This step is complete.

11. Click the Next Button or Click the Pricing Arrow or Icon to access Pricing



12. Complete the Pricing Fields

- Income Verification
- FICO (decision FICO)
- Reserves
- Financed Properties



Initial Pricing

Loan Scenario	Pricing Details
Mortgage Information Non-QM <input type="radio"/> No <input checked="" type="radio"/> Yes Business Purpose Loan? <input checked="" type="radio"/> No <input type="radio"/> Yes Loan Purpose * <input type="text" value="Purchase"/> Income Verification * <input type="text" value="-- Select --"/> Loan Term <input type="text" value="30 Year"/> Amortization <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM FICO * <input type="text"/> Is there a Co-Borrower? <input checked="" type="radio"/> No <input type="radio"/> Yes DTI * <input type="text" value="11.12"/> Reserves * <input type="text" value="Months"/> Self Employed <input type="radio"/> No <input checked="" type="radio"/> Yes Interest Only <input checked="" type="radio"/> No <input type="radio"/> Yes Waive Escrows <input checked="" type="radio"/> No <input type="radio"/> Yes	100% of your compensation will be paid by FundLoans Capital: <input type="text" value="5514"/> 3rd party closing costs: <input type="text" value="14385"/> Add lender fee: <input type="text" value="1620"/> Total 3rd party costs: <input type="text" value="16005"/> Seller or other credits for 3rd party fees: <input type="text" value="0"/> Amount available for lender credit: <input type="text" value="16005"/> Applied lender credit: <input type="text" value="0"/> Discount to buy the rate down: <input type="text" value="0"/> Lender paid broker comp: <input type="text" value="5514"/> Base pricing: <input type="text" value="101.250"/> Credit applied to 3rd party: <input type="text" value="0.000"/> Target price: <input type="text" value="101.250"/> Net Target price: <input type="text" value="100.000"/> Summary cash to close Down payment: <input type="text" value="49011"/> Remaining cash for fees after credits: <input type="text" value="16005"/> Discount to buy the rate down: <input type="text" value="0"/> Total cash to close: <input type="text" value="65016"/> Minimum required investment: <input type="text" value="49011"/>
Comp source: <input type="text" value="Lender Paid"/> Comp %: 1.250 Lender fee buyout * <input checked="" type="radio"/> No <input type="radio"/> Yes (Fee bought-out) Purchase price * <input type="text" value="490105"/> Est. value * <input type="text" value="600000"/> Loan amount * <input type="text" value="441094"/> Subordinate financing <input type="text" value="0"/> LTV * <input type="text" value="90.000"/> CLTV <input type="text" value="90.000"/>	

13. Click the **Get Pricing** button

First Time Homebuyer? <input checked="" type="radio"/> No <input type="radio"/> Yes Citizenship <input type="text" value="US Citizen"/> Mortgage Lates? <input checked="" type="radio"/> No <input type="radio"/> Yes Housing Event? <input checked="" type="radio"/> No <input type="radio"/> Yes Bankruptcy? <input checked="" type="radio"/> No <input type="radio"/> Yes	Property Information Property zip * <input type="text" value="78628"/> Property state * <input type="text" value="TX"/> Property city * <input type="text" value="Georgetown"/> Property type * <input type="text" value="PUD"/> Units <input type="text" value="1"/> Financed Properties <input type="text"/> Occupancy type * <input type="text" value="Primary"/>
Lock Term: <input type="text" value="30 Day"/> Get Pricing (highlighted with a red box)	
Disclosures: * Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility. * 3rd Party Closing Costs on this screen are provided for illustrative purposes only and are not intended to be disclosed to the consumer.	

14. View eligible & ineligible Products below the pricing fields

- Pricing will display for eligible products
- Ineligible products are listed below eligible products
- Click the 'i' icon next to the ineligible product to see the parameters that are outside of the guidelines

Note: Change pricing parameters to display additional or fewer products

Occupancy type: Primary

Lock Term: 30 Day Get Pricing

Rate	APR	30 Day Price	Rebate/Discount	P&I	MI	PIMI
FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG <i>i</i>						
4.250	4.442	97.750	\$9,925	2169	n/a	2169
4.375	4.547	98.000	\$8,822	2202	n/a	2202
4.500	4.651	98.250	\$7,719	2234	n/a	2234
4.625	4.755	98.500	\$6,616	2267	n/a	2267
4.750	4.859	98.750	\$5,514	2300	n/a	2300
4.875	4.963	99.000	\$4,411	2334	n/a	2334
5.000	5.066	99.250	\$3,308	2367	n/a	2367
5.125	5.169	99.500	\$2,205	2401	n/a	2401
5.250	5.272	99.750	\$1,103	2435	n/a	2435
FundLoans - Wholesale - Apex Prime 30 Yr Fixed - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed I/O - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed I/O - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Spectrum No Ratio (DSCR >= 1.00) 30 Yr Fixed - EG Ineligible <i>i</i>						

Disclosures:

- Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.
- 3rd Party Closing Costs on this screen are provided for illustrative purposes only and are not intended to be disclosed to the consumer.

15. Click the checkmark to select pricing

Note: The pricing details will display on the right side

Lock Term: 30 Day Get Pricing

Rate	APR	30 Day Price	Rebate/Discount	P&I	MI	PIMI
FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG <i>i</i>						
4.250	4.442	97.750	\$9,925	2169	n/a	2169
4.375	4.547	98.000	\$8,822	2202	n/a	2202
4.500	4.651	98.250	\$7,719	2234	n/a	2234
4.625	4.755	98.500	\$6,616	2267	n/a	2267
4.750	4.859	98.750	\$5,514	2300	n/a	2300
4.875	4.963	99.000	\$4,411	2334	n/a	2334
5.000	5.066	99.250	\$3,308	2367	n/a	2367
5.125	5.169	99.500	\$2,205	2401	n/a	2401
5.250	5.272	99.750	\$1,103	2435	n/a	2435
FundLoans - Wholesale - Montage Prime 30 Yr Fixed I/O - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed I/O - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed I/O - EG Ineligible <i>i</i>						
FundLoans - Wholesale - Spectrum No Ratio (DSCR >= 1.00) 30 Yr Fixed - EG Ineligible <i>i</i>						

Pricing Snapshot

Program Name: FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG
 Comp Source: LenderPaid
 Lock Term: 30 Day
 P&I Payment: \$2435
 MI Payment: \$0
 Lender Fee Buyout: No
 Borrower discount: \$1103

	Rate	Price
Base	5.25	100.625
Adjustments		
Max of LTV/CLTV/HCLTV is 90, And Income Verification Type is Full Doc, And FICO is 700 - 719		-1.000
Max of LTV/CLTV/HCLTV is 90, And Loan Purpose is Purchase or Rate/Term		0.125
Final	5.25	99.75

Continue

Disclosures:

- Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.
- 3rd Party Closing Costs on this screen are provided for illustrative purposes only and are not intended to be disclosed to the consumer.

16. Click the **Continue** button

Lock Term: 30 Day
Get Pricing

Rate	APR	30 Day Price	Rebate/Discount	P&I	MI	PIMI
FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG !						
4.250	4.442	97.750	\$9,925	2169	n/a	2169
4.375	4.547	98.000	\$8,822	2202	n/a	2202
4.500	4.651	98.250	\$7,719	2234	n/a	2234
4.625	4.755	98.500	\$6,616	2267	n/a	2267
4.750	4.859	98.750	\$5,514	2300	n/a	2300
4.875	4.963	99.000	\$4,411	2334	n/a	2334
5.000	5.066	99.250	\$3,308	2367	n/a	2367
5.125	5.169	99.500	\$2,205	2401	n/a	2401
5.250	5.272	99.750	\$1,103	2435	n/a	2435
FundLoans - Wholesale - Montage Prime 30 Yr Fixed I/O - EG ! Ineligible !						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed - EG ! Ineligible !						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed I/O - EG ! Ineligible !						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed - EG ! Ineligible !						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed I/O - EG ! Ineligible !						
FundLoans - Wholesale - Spectrum No Ratio (DSCR >= 1.00) 30 Yr Fixed - EG ! Ineligible !						

Pricing Snapshot

Program Name: FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG
Comp Source: LenderPaid
Lock Term: 30 Day
P&I Payment: \$2435
MI Payment: \$0
Lender Fee Buyout: No
Borrower discount: \$1103

	Rate	Price
Base	5.25	100.625
Adjustments		
Max of LTV/CLTV/HCLTV is 90, And Income Verification Type is Full Doc, And FICO is 700 - 719		-1.000
Max of LTV/CLTV/HCLTV is 90, And Loan Purpose is Purchase or Rate/Term		0.125
Final	5.25	99.75

Continue

Disclosures:
 • Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.
 • 3rd Party Closing Costs on this screen are provided for illustrative purposes only and are not intended to be disclosed to the consumer.

17. Complete the credit fields on the **Credit Data submission** form

- Credit Reporting Agency
- Account Username/ID
- Account Password
- Case Report ID/Credit Report #
- Date Issued
- Experian Score
- Trans Union Score
- Equifax Score

18. Click the Save & Continue button

◀ Edit 1003
▶ Pricing
▶ Credit Submission
▶ Register Loan

Credit Data Submission

Credit Reporting Agency:

Account Username / ID:

Account Password:

Please Provide Credit Report Case ID, Date and Scores for Each Borrower

Borrower Name	Case Report ID	Date Issued	Experian Score	TransUnion Score	Equifax Score
Melissa Loan *	<input type="text" value="57849530032422"/>	<input type="text" value="10/28/2021"/>	<input type="text"/>	<input type="text" value="803"/>	<input type="text" value="751"/>

← Back
Save & Continue →

19. Click the **Register** button to Register the Loan

Note: This will save the loan file, but the loan is not submitted to FundLoans

◀ Edit 1003 ▶ Pricing ▶ Credit / AUS ▶ Register Loan

This loan file is ready to be Registered. Click the "Register" button below to complete the process.

Save Delete **Register**

Loan Purpose: Purchase
Loan Type: Conventional
Estimated Closing Date: * 11/23/2021
Broker Compensation: LenderPaid
Lender Paid MI: No

Channel: * Wholesale
Loan Officer: * Kayla Finan
Processor: * Kayla Finan

20. Confirm Loan Number is assigned on the new registered loan

Loan Summary - Melissa Tester

Loan #: 2110TEST00079	Loan Amount: \$441,094	Underwriting Type: DU
Date Registered: 10/28/2021	Loan Type: Conventional	Broker Comp: Lender Paid
Borrower: Melissa Tester	Channel: Wholesale	Lender Paid MI: no
Property: 56 Rancho Trail Georgetown TX	Loan Purpose: Purchase	Loan Officer: Kayla Finan
Estimated Closing Date: 11/23/2021		Processor: Kayla Finan
Purchase Price: \$490,105	LowMid FICO: 792	Base Price: 101.250
Appraised Value: \$600,000	DTI 40.636	Lender fee buyout: 0.000
LTV: 90.000%	Product: FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG	Charge to buy the rate down: -0.250
CLTV: 90.000%	Lock Term: 30 Days	Target Price: 99.750
Loan Amount: \$441,094	Lock Status:	Target Rate: 5.250
Total Loan Amount: \$441,094	Lock Date:	
	3rd Party Fees: \$14,385	
	Seller Contribution: \$0	
	Borrower Discount: \$1,102.74	
	Lender Paid Broker Comp: \$5,513.68	

◀ Edit 1003 ▶ Credit / AUS ▶ Fees ▶ Price/Lock Loan ▶ Disclosure Submission

This step is complete.

21. Click the continue button

22. Complete the fees

- a. Scroll to the bottom of the screen and click the **Save & Continue** button

Click To Save Changes
This is Azure - sitfees02.

SmartFeesSM Welcome, FundLoans!

My Files

File Summary
SmartFees ID: 48431346
Loan Purpose: Purchase
Loan Number: 2110TEST00079
Property Address: 56 Rancho Trail, Georgetown, TX 78628
Map 3076-V1

File Data | Questions | **Fees** | SmartFees Reports | Audit Log

Select a provider for each of the services below. The Smartfees Transaction Detail Report will be created once the data is exported to your system

ADD ADDITIONAL SERVICES

Title and Closing Services

Title Insurance	First American Title Insurance Company Details Remove Select Provider	\$3,194.50
Settlement Services	First American Title Insurance Company Details Remove Select Provider	\$579.00

Recording Fees/Transfer Taxes

[Edit Recording Fees / Transfer Taxes](#)

Recording Fees Total		\$174.00
Deed	\$33.00	
Mortgage / Deed of Trust	\$141.00	
Transfer Taxes Total		\$0.00
County Tax Stamps		\$0.00
City Tax Stamps		\$0.00
State Tax Stamps		\$0.00

Unless explicitly stated otherwise, the rates, estimates, and other content made available on any and all ClosingCorp Inc. services are not guaranteed, are provided "as is", without warranty or representation, and are intended for hypothetical, illustrative, and comparative purposes only. In some states, certain portions of the real estate settlement process have been deemed to constitute the practice of law and, therefore, must be performed by a licensed attorney. The fees associated with any such legal services may not be included in, and may be additional to, the title or settlement charges displayed by ClosingCorp's services.

[Back](#) [Save & Continue](#)

b. Add/Edit Fees

Edit 1003 Credit / AUS Fees Price/Lock Loan Disclosure Submission

1 SmartFees
Create a SmartFees record

Fee Name	Provider	Cost
A. ORIGINATION CHARGES		
Borrower Discount		\$1103.00
Originator Compensation (Lender Paid)		\$5514.00
Administration Fee		\$1620.00
B. SERVICES YOU CAN'T SHOP FOR		
		Add Section B Fee +
Credit Report		\$100.00
Attorney/Document Preparation Fee		\$350.00
Final Appraisal / Reinspection		\$150.00
Appraisal Review Fee		\$150.00
Appraisal Fee		\$1250.00
C. SERVICES YOU CAN SHOP FOR		

2 Fee Validation & Disclosure
Review & update closing costs

Fee Name	Details/Term	Cost (\$)
E. TAXES AND OTHER GOVERNMENT FEES		
Recording Fees		\$174.00
F. PREPAIDS		
1 Year Hazard Insurance	\$350.00 for 12 mos.	\$4200.00
G. INITIAL ESCROW PAYMENTS AT CLOSING		
Hazard Insurance Reserves	\$350.00 for 2 mos.	\$700.00
Property Tax Reserves	\$1475.00 for 2 mos.	\$2950.00
H. OTHER		
		Add Section H Fee +

c. Click the pencil and override the dollar amount

B. SERVICES YOU CAN'T SHOP FOR **Add Section B Fee +**

Credit Report		\$100.00
Attorney/Document Preparation Fee		\$350.00
Final Appraisal / Reinspection		\$150.00
Appraisal Review Fee		\$150.00

d. Add a fee by clicking the add **Section & Fee** button

- Select a fee name from the drop down
- Click the pencil and add the fee

B. SERVICES YOU CAN'T SHOP FOR **Add Section B Fee +**

Credit Report		\$100.00
Attorney/Document Preparation Fee		\$350.00
Final Appraisal / Reinspection		\$150.00
Appraisal Review Fee		\$150.00
Appraisal Fee		\$1250.00
Please Select		0.00
Please Select		0.00

e. Review final fees

Fee Name	Provider	Cost
A. ORIGATION CHARGES		
Borrower Discount		\$1103.00
Originator Compensation (Lender Paid)		\$5514.00
Administration Fee		\$1620.00
B. SERVICES YOU CAN'T SHOP FOR		
Add Section B Fee +		
Credit Report		\$122.00
Attorney/Document Preparation Fee		\$350.00
Final Appraisal / Reinspection		\$150.00
Appraisal Review Fee		\$150.00
Appraisal Fee		\$1250.00
HOA Upfront Dues		\$50.00

f. Click the **Save & Continue** button

C. SERVICES YOU CAN SHOP FOR		
Guaranty Fee	First American Title Insurance Company	\$4.00
Title Endorsement Fee	First American Title Insurance Company	\$206.50
Lender's Title Policy	First American Title Insurance Company	\$2630.00
Settlement or Closing Fee	First American Title Insurance Company	\$575.00

Owner's Title Policy	First American Title Insurance Company	\$358.00
HOA Cert/Transfer Fee		\$65.00
ADJUSTMENTS AND OTHER CREDITS		
Title Premium Adjustment		\$0.00
City/Town Tax Adjustment		\$0.00
County Tax Adjustment		\$0.00

I agree and understand that initial disclosures will be based on the above terms and fees, and that any restitution or under-disclosure is my responsibility.

[Back](#) [Save & Continue](#)

23. Validate Product Pricing - Click the **Get Pricing** button

◀ Edit 1003 ▶ Credit / AUS ▶ Fees ▶ **Price/Lock Loan** ▶ Disclosure Submission

Price / Lock

Last Priced: 2021-10-28 15:38:04 **Program:** FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG **Rate:** 5.250 **Price:** 99.750

Loan Scenario	Pricing Details
<p>Mortgage Information</p> <p>Non-QM <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Business Purpose Loan? <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Loan Purpose * <input type="text" value="Purchase"/></p> <p>Income Verification * <input type="text" value="Full Doc"/></p> <p>Loan Term <input type="text" value="30 Year"/></p> <p>Amortization <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM</p> <p>FICO * <input type="text" value="792"/></p> <p>Is there a Co-Borrower? <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>DTI * <input type="text" value="48.76"/></p> <p>Reserves * <input type="text" value="12"/></p> <p>Self Employed <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Interest Only <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Waive Escrows <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>First Time Homebuyer? <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Citizenship <input type="text" value="US Citizen"/></p> <p>Mortgage Lates? <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Housing Event? <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Bankruptcy? <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Property Information</p> <p>Property zip * <input type="text" value="78628"/></p> <p>Property state * <input type="text" value="TX"/></p> <p>Property city * <input type="text" value="Georgetown"/></p> <p>Property type * <input type="text" value="PUD"/></p> <p>Units <input type="text" value="1"/></p> <p>Financed Properties <input type="text" value="1"/></p> <p>Occupancy type * <input type="text" value="Primary"/></p>	<p>100% of your compensation will be paid by FundLoans Capital: <input type="text" value="5514"/></p> <p>3rd party closing costs: <input type="text" value="14441"/></p> <p>Add lender fee: <input type="text" value="1620"/></p> <p>Total 3rd party costs: <input type="text" value="16061"/></p> <p>Seller or other credits for 3rd party fees: <input type="text" value="0"/></p> <p>Amount available for lender credit: <input type="text" value="16061"/></p> <p>Applied lender credit: <input type="text" value="0"/></p> <p>Discount to buy the rate down: <input type="text" value="1103"/></p> <p>Lender paid broker comp: <input type="text" value="5514"/></p> <p>Base pricing: <input type="text" value="101.250"/> Base pricing: <input type="text" value="101.250"/></p> <p>Charge to buy down rate: <input type="text" value="-0.250"/></p> <p>Target price: <input type="text" value="101.000"/></p> <p>Net Target price: <input type="text" value="99.750"/></p> <p>Summary cash to close</p> <p>Down payment: <input type="text" value="49011"/></p> <p>Remaining cash for fees after credits: <input type="text" value="16061"/></p> <p>Discount to buy the rate down: <input type="text" value="1103"/></p> <p>Total cash to close: <input type="text" value="66175"/></p> <p>Minimum required investment: <input type="text" value="49011"/></p>
<p>Comp source <input type="text" value="Lender Paid"/></p> <p>Comp %: 1.250</p> <p>Lender fee buyout * <input type="radio"/> No <input checked="" type="radio"/> Yes (Fee bought-out)</p> <p>Purchase price * <input type="text" value="490105"/></p> <p>Est. value * <input type="text" value="600000"/></p> <p>Loan amount * <input type="text" value="441094"/></p> <p>Subordinate financing <input type="text" value="0"/></p> <p>LTV * <input type="text" value="90.000"/></p> <p>CLTV <input type="text" value="90.000"/></p>	

Lock Term: 30 Day Get Pricing

24. Click the checkmark to select pricing

Note: The pricing details will display on the right side

- Pricing will display for eligible products
- Ineligible products are listed below eligible products
- Click the 'i' icon next to the ineligible product to see the parameters that are outside of the guidelines

Lock Term: 30 Day
Get Pricing

Rate	APR	30 Day Price	Rebate/Discount	P&I	MI	PIMI
FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG ⓘ						
3.500	3.684	97.750	\$9,925	1980	n/a	1980
3.625	3.789	98.000 ✓	\$8,822	2011	n/a	2011
3.750	3.895	98.250 ✓	\$7,719	2042	n/a	2042
3.875	4.000	98.500 ✓	\$6,616	2074	n/a	2074
4.000	4.104	98.750 ✓	\$5,514	2105	n/a	2105
4.125	4.209	99.000 ✓	\$4,411	2137	n/a	2137
4.250	4.313	99.250 ✓	\$3,308	2169	n/a	2169
4.375	4.417	99.500 ✓	\$2,205	2202	n/a	2202
4.500	4.521	99.750 ✓	\$1,103	2234	n/a	2234
FundLoans - Wholesale - Montage Prime 30 Yr Fixed I/O - EG Ineligible ⓘ						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed - EG Ineligible ⓘ						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed I/O - EG Ineligible ⓘ						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed - EG Ineligible ⓘ						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed I/O - EG Ineligible ⓘ						
FundLoans - Wholesale - Spectrum No Ratio (DSCR >= 1.00) 30 Yr Fixed - EG Ineligible ⓘ						

Pricing Snapshot

Program Name: FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG

Comp Source: LenderPaid

Lock Term: 30 Day

P&I Payment: \$2234

MI Payment: \$0

Lender Fee Buyout: No

Borrower discount: \$1103

	Rate	Price
Base	4.5	99.125
Adjustments		
Max of LTV/CLTV/HCLTV is 90, And Income Verification Type is Full Doc, And FICO is 780+		0.500
Max of LTV/CLTV/HCLTV is 90, And Loan Purpose is Purchase or Rate/Term		0.125
Final	4.5	99.75

Disclose as Lock
Disclose as Float

25. Click the Disclose as Lock or Disclose as Float button

Lock Term: 30 Day
Get Pricing

Rate	APR	30 Day Price	Rebate/Discount	P&I	MI	PIMI
FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG ⓘ						
3.500	3.684	97.750	\$9,925	1980	n/a	1980
3.625	3.789	98.000 ✓	\$8,822	2011	n/a	2011
3.750	3.895	98.250 ✓	\$7,719	2042	n/a	2042
3.875	4.000	98.500 ✓	\$6,616	2074	n/a	2074
4.000	4.104	98.750 ✓	\$5,514	2105	n/a	2105
4.125	4.209	99.000 ✓	\$4,411	2137	n/a	2137
4.250	4.313	99.250 ✓	\$3,308	2169	n/a	2169
4.375	4.417	99.500 ✓	\$2,205	2202	n/a	2202
4.500	4.521	99.750 ✓	\$1,103	2234	n/a	2234
FundLoans - Wholesale - Montage Prime 30 Yr Fixed I/O - EG Ineligible ⓘ						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed - EG Ineligible ⓘ						
FundLoans - Wholesale - Apex Prime 30 Yr Fixed I/O - EG Ineligible ⓘ						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed - EG Ineligible ⓘ						
FundLoans - Wholesale - Spectrum No Ratio 30 Yr Fixed I/O - EG Ineligible ⓘ						
FundLoans - Wholesale - Spectrum No Ratio (DSCR >= 1.00) 30 Yr Fixed - EG Ineligible ⓘ						

Pricing Snapshot

Program Name: FundLoans - Wholesale - Montage Prime 30 Yr Fixed - EG

Comp Source: LenderPaid

Lock Term: 30 Day

P&I Payment: \$2234

MI Payment: \$0

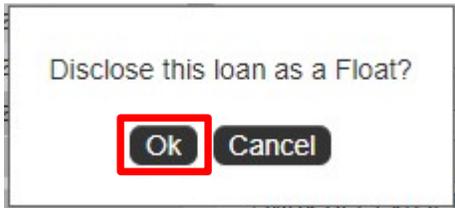
Lender Fee Buyout: No

Borrower discount: \$1103

	Rate	Price
Base	4.5	99.125
Adjustments		
Max of LTV/CLTV/HCLTV is 90, And Income Verification Type is Full Doc, And FICO is 780+		0.500
Max of LTV/CLTV/HCLTV is 90, And Loan Purpose is Purchase or Rate/Term		0.125
Final	4.5	99.75

Disclose as Lock
Disclose as Float

26. Confirm Float or Lock – Click the **OK** button



27. Confirm Lock or Float

28. Click the **Continue** button

A screenshot of the FundLoans Broker Portal interface. At the top, a progress bar shows five steps: "Edit 1003", "Credit / AUS", "Fees", "Price/Lock Loan", and "Disclosure Submission". The "Price/Lock Loan" step is highlighted. Below the progress bar, the text "This step is complete." is displayed. The main content area is titled "Price / Lock" and has a red box around it. Below the title, the text "Lock Status: Float Requested" is displayed. To the right of the main content area, the text "This step is complete." is displayed, followed by a "Continue" button which is highlighted with a red box. Below the main content area, there are two panels: "Loan Scenario" and "Pricing Details". The "Loan Scenario" panel contains fields for "Mortgage Information", "Non-QM" (No/Yes), "Business Purpose Loan?" (No/Yes), "Loan Purpose" (Purchase), "Comp source" (Lender Paid), "Comp %" (1.250), and "Lender fee buyout" (No/Yes). The "Pricing Details" panel contains fields for "100% of your compensation will be paid by FundLoans Capital" (5514), "3rd party closing costs" (14369), "Add lender fee" (1620), and "Total 3rd party costs" (15989).

29. Complete the disclosure request

- Anti-Steering Rates - All three must be completed
- Third Party Processing
- Appraisal Fee
- Mortgage Insurance - Select 'YES'
- Borrower Spouse Info (Non-borrowing spouse)
- Anti-Steering Information

30. Click the Save & Continue Button

◀ Edit 1003 ▶ Credit Submission ▶ Fees ▶ Price/Lock Loan ▶ Disclosure Submission

Answer Questionnaire

Just a few more questions

Order Initial Disclosure Package

Order & Send Initial Disclosures with IDS

Anti-Steering Information

* Description of the loan product with the lowest rate:

Product Name: FundLoans - Wholesale - Apex Prime 30 Yr Fix Interest Rate: 6.0

* Description of the loan product with the lowest rate however, this product does not have any of the following features: Negative Amortization, a Prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, share equity, or shared appreciation.:

Product Name: FundLoans - Wholesale - Apex Prime 30 Yr Fix Interest Rate: []

* Description of the loan product with the lowest total dollar amount for origination points or fees and discount points:

Product Name: FundLoans - Wholesale - Apex Prime 30 Yr Fix Interest Rate: 7.0

Mortgage Insurance

I Acknowledge that Private Mortgage Insurance will be disclosed using Risk Based MI findings. Underwriting will update Risk Based MI premiums after validation.

* Mortgage Insurance Acknowledgement: Yes

* This acknowledgement certifies that the borrower has been presented with loan options that fulfill the anti-steering safe harbor requirements contained in reg Z, and that compensation paid to the Loan Originator is in compliance with the prohibition on payments based on terms or a proxy for loan terms.

Yes

Third Party Processing

* 3rd Party Processor (requires prior approval): No

Appraisal Fee

I have reviewed the Appraisal Fee that is entered on the fee validation step and certify that I have made all adjustments to increase this fee for any additional relevant charges (Rush fee, Mileage, Accessory Units, etc.): Yes

Borrower Spouse Information

* Is there a Non-Borrowing Spouse? No

Non-Borrowing Spouse First Name: []

Non-Borrowing Spouse Middle Name: []

Non-Borrowing Spouse Last Name: []

Non-Borrowing Spouse E-mail: []

Non-Borrowing Spouse SSN: []

Non-Borrowing Spouse Birth Date: []

Save & Continue >

31. Click the **Complete Submission** button

Progress bar: Edit 1003 > Credit / AUS > Fees > Price/Lock Loan > Disclosure Submission

Answer Questionnaire
Just a few more questions

Order Initial Disclosure Package
Order & Send Initial Disclosures with IDS

Order Initial Disclosure Package

Please Be Patient
We are currently waiting for an update.

- **Details:** Waiting on confirmation of ordered Initial Disclosure Package. Please do not close your web browser. Your loan will be automatically submitted once order confirmation has been received.

Back < Complete Disclosure Submission >