



LQB CONNECT PORTAL

More than just user friendly



LOG IN

Login Website: <https://secure.emetmortgage.com/login>

EMET
MORTGAGE

User ID *
test.mlo

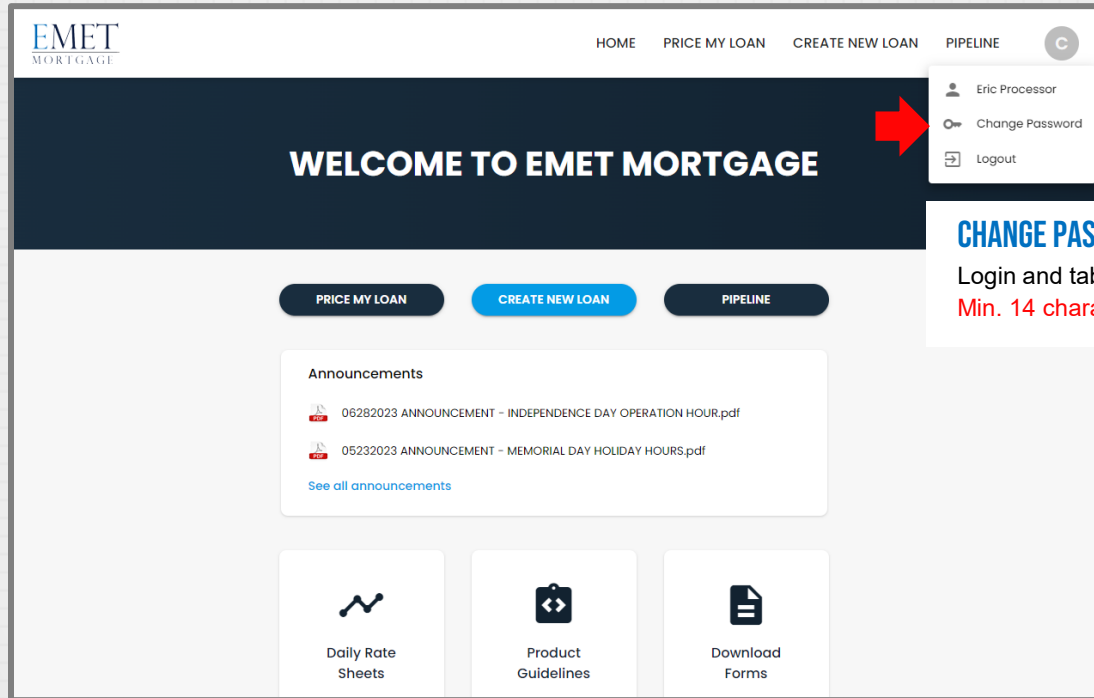
Password *
.....

Internal Users Only

LOGIN

**Welcome to
Emet Mortgage**

CHANGE PASSWORD



The screenshot displays the EMET Mortgage website interface. At the top left is the EMET MORTGAGE logo. The navigation menu includes HOME, PRICE MY LOAN, CREATE NEW LOAN, and PIPELINE. A user profile icon (a circle with a 'C') is located in the top right corner. A dropdown menu is open from this icon, showing the user's name 'Eric Processor', a 'Change Password' option with a key icon, and a 'Logout' option with a door icon. A red arrow points to the 'Change Password' option. Below the navigation is a dark blue banner with the text 'WELCOME TO EMET MORTGAGE'. Underneath are three buttons: 'PRICE MY LOAN', 'CREATE NEW LOAN', and 'PIPELINE'. The main content area features an 'Announcements' section with two PDF links: '06282023 ANNOUNCEMENT - INDEPENDENCE DAY OPERATION HOUR.pdf' and '05232023 ANNOUNCEMENT - MEMORIAL DAY HOLIDAY HOURS.pdf', with a 'See all announcements' link. At the bottom are three service tiles: 'Daily Rate Sheets' with a line graph icon, 'Product Guidelines' with a clipboard icon, and 'Download Forms' with a document icon.

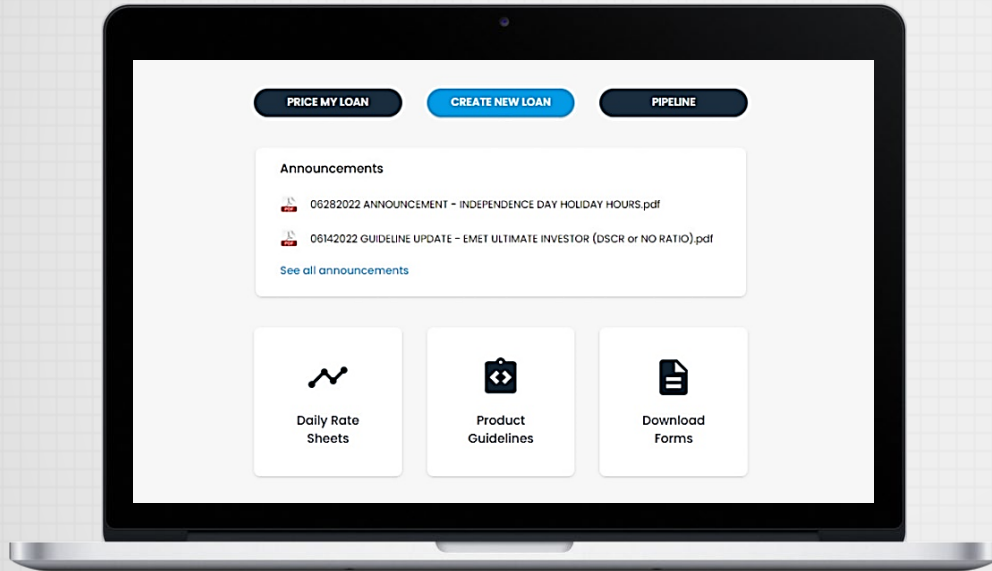
CHANGE PASSWORD

Login and tab the profile icon

Min. 14 characters are required



MAIN PAGE LAYOUT



INTRODUCTION TO NAVIGATION AND FUNCTIONALITY

PRICE MY LOAN

CRATE NEW LOAN

PIPELINE

ANNOUNCEMENTS

DAILY RATE SHEETS

PRODUCT GUIDELINES


DOWNLOAD FORMS



LOAN PIPELINE

Search All

Active Inactive Funded

LOAN NUMBER	BORROWER NAME	LOAN AMOUNT	LOAN STATUS	STATUS DATE	LOCK EXPIRED	EST. CLOSING	Loan Officer	ACTION
2023070153	CAROLINE TESTCASE	\$700,000.00	Loan Open	07/24/2023		08/23/2023	Jane Doe	 View Summary
2023070152	LUCAS TESTCASE	\$500,000.00	Loan Open	07/24/2023		09/07/2023	Jane Doe	View Summary
2023070151	TOM BORROWER	\$355,600.00	Loan Open	07/24/2023		09/07/2023	Jane Doe	View Summary
2023040138	CAROLINE TESTCASE	\$726,200.00	Loan Open	04/24/2023		05/24/2023	John Officer	View Summary
2023040109	CAROLINE TESTCASE	\$1,400,000.00	Loan Open	04/19/2023		05/19/2023	John Officer	View Summary

SEARCH LOANS USING LOAN # OR BORROWER NAME
FILTER BY LOAN STATUS

DOWNLOAD PIPELINE IN A CSV XML FILE
VIEW LOAN SUMMARY



VIEW SUMMARY (PIPELINE)

LOAN SUMMARY

Branch

Test Branch

Loan Status

Loan Registered

Lien Position

First

Loan Program

EMET ULTIMATE ALT DOC 30 YR FIXED NO PPP

Term

360

Note Rate

7.125%

Sales Price

\$1,627,000.00

Appraisal Value

\$1,627,000.00

Total Loan Amount

\$740,007.88

LTV/CLTV/HCLTV

DATES

Application Date

1/19/2022

Estimated Closing

2/8/2022

Intent to Proceed

1/19/2022

Appraisal Order

1/31/2022

Appraisal Received

2/3/2022

Registered

1/14/2022

Submitted

1/19/2022

Loan Canceled

Loan On-hold

Loan Suspended

CONTACTS

Loan Officer

Danny Tester

Processor

Processor Tester

Jr. Processor

John Test

MLO Assistant

John Test

Account Executive

ae test

QC Compliance

QC Tester

Underwriter

uw tester

Doc Drawer

Loan Doc

Closing Agent

Andrea Sample

Title



LOAN FEATURES

WORKFLOW [Show Status Log](#)

1 2 3 4 5 6 7 8 9 10 11 12

Identified 1/4/2022 Rejected 1/20/22 Approved 3/20/22

IMPORTANT DATES

Application Date: 1/10/2022
 Received by Processor: 1/10/2022
 Initial L1: 1/10/2022
 Loan Offer: 1/10/2022
 Approved Order: 1/10/2022
 Approved by Lender: 2/1/2022

LOAN SUMMARY

Business Character: Retail
 Loan Purpose: Retail
 Loan Program: 001 - 100% SBA ALL DOC 30 YR FIXED MS PPP
 Term: 360
 Note Rate: 4.00%
 Sales Price: \$0.00
 Appraisal Value: \$140,000.00

CONTACTS

Lender Officer: Society Taylor (550) 556-3000 (society@gannco.com)
 Processor: Processor Trent (550) 556-3000 (trent@mg.com)
 Processor: Processor Trent (550) 556-3000 (trent@mg.com)
 Processor: Processor Trent (550) 556-3000 (trent@mg.com)
 Processor: Processor Trent (550) 556-3000 (trent@mg.com)
 Processor: Processor Trent (550) 556-3000 (trent@mg.com)
 Processor: Processor Trent (550) 556-3000 (trent@mg.com)

DASHBOARD

Borrower 1

Borrower Information

Business Name: HOOPER THE LOANSEEKER
 Business Address: 4420 Douglas Avenue East, Highley, AZ 85226
 Phone: (520) 295-0184
 Email: loan@hooper.com

Personal Information

First Name: HOOPER
 Last Name: THE LOANSEEKER
 Social Security Number: 003797983
 Date of Birth: 03/29/1983
 Gender: Male
 Marital Status: Married
 Number of Children: 0
 Age: 39
 Current Address: 4420 Douglas Avenue East, Highley, AZ 85226
 Home Phone: (520) 295-0184
 Email: loan@hooper.com

APPLICATION (1003)

AGENTS FEES Demographic eDisclosure

A - Origination Charges

Processing fee: \$495.00 (PAID TO LENDER) (FILED AT CLOSING)
 Underwriting fee: \$1070.00 (PAID TO LENDER) (FILED AT CLOSING)

B - Services You Cannot Shop For

Credit report: \$38.33 (PAID TO CREDIT REPORT) (FILED POC)

C - Services You Can Shop For

Abstract fee: \$478.00 (PAID TO ESCROW) (FILED AT CLOSING)
 Closing protection letter fee: \$55.00 (PAID TO FILE) (FILED AT CLOSING)

REQUEST E-DISCLOSURE

DO LPA

And Select: **Credit And Underwriting** (Credit Report Status) **Rescue on existing credit report**

Credit Agency: [Dropdown]

Credit Agency User ID: [Text] Credit Agency Password: [Text]

Select and enter borrower's credit report reference number to rescue individual credit reports:

HOOPER THE LOANSEEKER: 70298693

SUBMIT TO AUS (DO/LPA)

Active Cleared

WARNING 1

CREDIT 1

PRIOR TO DOC 42

4 [APPLICATION] SIGNED INITIAL DISCLOSURES

5 [APPRAISAL] ORDER TO BURY MORTGAGE

6 [ASST] PROVIDE 2 MOST RECENT BANK STATEMENTS. ALL PAGES FOR CLOSING FUND (IF REQUIRED AT CLOSING)

7 [CHECK] SIGNED JOE FOR ALL INQUIRES MADE IN THE PAST 90 DAYS FOR CHEMUNYWAY

8 [CHECK] SIGNED JOE FOR ALL INQUIRES MADE IN THE PAST 90 DAYS FOR CHEMUNYWAY

9 [CHECK] SIGNED INSTRUCTIONS & VESTED AGREEMENT, IF APPLICABLE

10 [JOE] LEGIBLE COPY OF SOCIAL SECURITY CARD FOR EACH BORROWER

11 [JOE] LEGIBLE COPY OF SOCIAL SECURITY CARD FOR EACH BORROWER

VIEW CONDITIONS

Submission Prior to Doc Prior to Funding Post Funding

Doc Type: [Dropdown] Description: [Text] **UPLOAD**

Drag and drop a file here, or click to select a file.

Uploaded Documents

[SUBMISSION PACKAGE] 00000, BY JOHN TERRY 2/1/22 06:19M

UPLOAD CONDITIONS



LOAN FEATURES

Documents

Name	Uploaded	Action
01 SUBMISSION PACKAGE		
02 CONDITIONS		
1 FPD by john test	07/14/22 02:47 PM	
1 FPD by danny ching	07/28/22 10:56 AM	
4 SIGNED LOAN DOCS by Isacw/Danny Ching	07/28/22 8:18 AM	
03 HUD CONDITIONS		
04 UNDERWRITING		

VIEW EDOCUMENTS

Loan Related Fee Related

Loan Information ADD

REQUEST TO SELL

COC History

[MORTGAGE REQUEST] NO M TO BORROWER FND [APPROVED]
06/16/22 02:38 PM BY JOHN TEST

[LOAN AMOUNT] \$740,000.00 TO \$700,000.00 [APPROVED]
07/14/22 02:48 PM BY JOHN TEST

[LOAN AMOUNT] \$740,007.88 TO \$700,000.00 [RECORDED]
07/28/22 10:52 AM BY DANNY CHING

DELETE

COC REQUEST

Order

This file is eligible for Appraisal Waiver per AUS

Appraisal Fee Finder

Appraisal Order

Appraisal Waiver

APPRAISAL REQUEST

Options Results Summary

Original Lock Period

Tax Only 30 days

RUN PRICE MY LOAN

LOCK PERIODS & PRE-LOCK

- 15 day locks: "APPROVED" or greater status and the appraisal must be completed
- 30 day & 45 day locks: "APPROVED" or greater status, "PRE-LOCKED"

After a loan has been pre-locked, the broker/borrower then has 48 hours from the lock date to submit the full submission package. The lock will be cancelled if the full submission package has not been received within 48 hours. Cancelled locks are subject to worse case pricing plus 25 basis points if received within 30 days from cancellation. This allows ONE mortgage one additional business day to produce the stated L based on the new lock terms and remain compliant with FPD.

Reduction of Loan Estimate with rate lock req. 2.02.C.1.8 [0201.19 (4)(2)(i)-(j)] if the Loan Estimate is required to be redisclosed due to a rate lock it must be delivered to the borrower within 3(b)(6) days of lock of the interest rate.

RATE LOCK REQUEST

Closing Agent Vesting Fees

Company Name:

Contact Person:

Company ID:

Company Phone:

Email for Loan Docs:

CD Production Date:

8/9/2022 10/1/2022

NEXT

CD & DOC REQUEST

Contacts

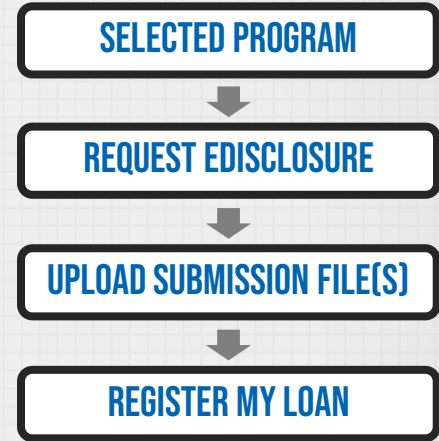
Type	Company Name	Agent Name	Email	Phone
Loan Officer	testingbranch	Danny Tester	danny@testermortgage.com	(955) 555-0001
Account Executive	Emet Mortgage	de test	john.hugan@emtmortgage.com	(714) 703-5646
Closing Agent	HOLLINGSWORTH & ASSOCIATES, LLC	John Hollingsworth	john@honestead@llc.com	(710) 263-9993
Title	INVESTORS TITLE INSURANCE COMPANY	John Hollingsworth	john@honestead@llc.com	(710) 263-9993
Homeowner Insurance	Qerty Inc.			(867) 990-9090
Listing Agent	SOLD SOURCE REALTY	SHAN TRUONG	MYREALTOR3@GMAIL.COM	(710) 598-4408
Selling Agent	INTERNATIONAL REAL ESTATE DREAM, LLC	HANNAN NGUYEN	HANNAN@REDHOME.COM	(404) 702-8368

CONTACTS

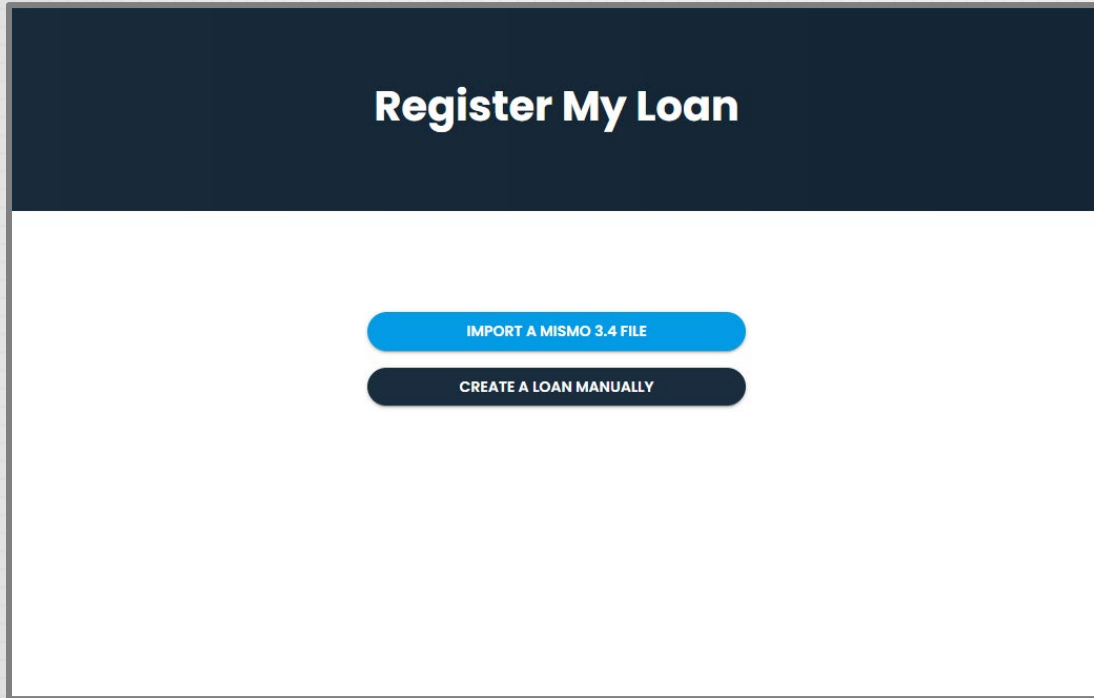


REGISTER PROCESS

The screenshot shows a user interface for a loan registration process. At the top, the user is identified as Jane Doe (test.mlo) with a 'Loan Open' status. The loan details are [2023080063] LUCAS TESTCASE, located at 1234 main st. San Diego CA 92121 (San Diego). A sidebar on the left lists navigation options: Dashboard, Loan Summary, Application, Submit to AUS (Beta), Request eDisclosure, Upload Submission, Appraisal Request, Rate Lock Request, and Contacts. The main content area displays a progress indicator with four steps: 1. Selected Program (EMET CONFORMING DU 30 YR FIXED) with a 'CHANGE' button; 2. Request eDisclosure (The eDisclosure has not been requested.) with a 'CONTINUE' button; 3. Upload Submission File(s) (You have uploaded 0 files.) with a 'CONTINUE' button; and 4. Register My Loan (Click the Request button to submit all uploaded files to our set up team.) with a 'REQUEST' button. An 'eSign Activity Log' section is also visible on the right.



CREATE A NEW LOAN



UPLOAD A MISMO 3.4

OR

CREATE A LOAN MANUALLY



CREATE A NEW LOAN

ASSIGN CONTACTS

- 1 ASSIGN CONTACTS
- 2 IMPORT MISMO 3.4
- 3 PROGRAM ELIGIBILITY
- 4 SELECT A RATE
- 5 REGISTER MY LOAN

ORIGINATING COMPANY: *Please assign loan officer.*

Loan Officer	Select Loan Officer	Loan Officer Email
Required		
Processor	Select Processor	Processor Email
LO Assistant	Select LO Assistant	LO Assistant Email
Jr. Processor	Select Jr. Processor	Jr. Processor Email
Loan Opener	Select Loan Opener	Loan Opener Email

ASSIGN CONTACTS

You can assign contacts to receive status updates and notifications.



CREATE A NEW LOAN

IMPORT MISMO 3.4

1 ASSIGN CONTACTS 2 IMPORT MISMO 3.4 3 PROGRAM ELIGIBILITY 4 SELECT A RATE 5 REGISTER MY LOAN



MISMO 3.4 file will be required for all new loan register.
Drag and drop a file here, or click to select a file.
Total maximum upload size is 30MB.

 Test MISMO.xml 

[BACK](#) [UPLOAD](#)

UPLOAD A MISMO 3.4



CLICK ON UPLOAD

CREATE A NEW LOAN

PROGRAM ELIGIBILITY

[2023080063] LUCAS TESTCASE Loan Open

1 ✓ ASSIGN CONTACTS 2 ✓ IMPORT MISMO 3.4 3 PROGRAM ELIGIBILITY 4 SELECT A RATE 5 REGISTER MY LOAN

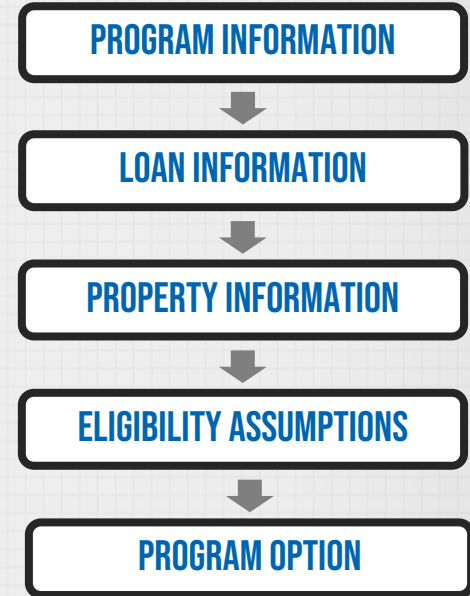
Program Information

Select a Loan Program

Required

Loan Information

Lien Position First Only	Loan Purpose Purchase
Appraisal Value \$ 1,700,000.00	1st Loan Amount \$ 500,000.00
Purchase Price \$ 1,700,000.00	LTV 29.41 %
2nd Loan Amount \$ 0.00	CLTV 29.41 %



CREATE A NEW LOAN


SELECT A RATE

[2023080063] LUCAS TESTCASE Loan Open

1. ASSIGN CONTACTS 2. IMPORT MISMO 3.4 3. PROGRAM ELIGIBILITY 4. SELECT A RATE 5. REGISTER MY LOAN

Selected Program

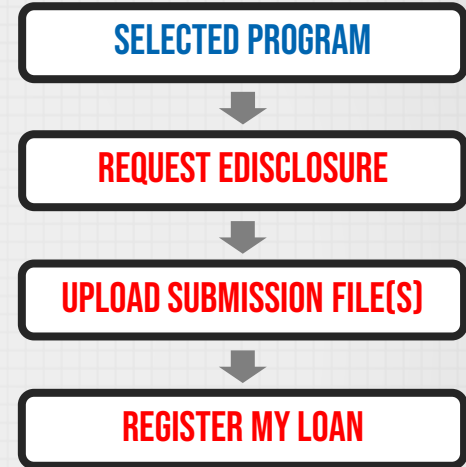
EMET CONFORMING DU 30 YR FIXED

Rate	Base	Final	Premium	Payment	DTI	
7.625	(3.000)	(3.000)	\$15,000.00	\$3,538.97	0.354	 Select a Rate
7.500	(2.625)	(2.625)	\$13,125.00	\$3,496.07	0.350	Select a Rate
7.375	(2.375)	(2.375)	\$11,875.00	\$3,453.38	0.345	Select a Rate
7.250	(2.000)	(2.000)	\$10,000.00	\$3,410.88	0.341	Select a Rate
7.125	(1.625)	(1.625)	\$8,125.00	\$3,368.59	0.337	Select a Rate
7.000	(1.500)	(1.500)	\$7,500.00	\$3,326.51	0.333	Select a Rate
6.875	(1.125)	(1.125)	\$5,625.00	\$3,284.64	0.328	Select a Rate

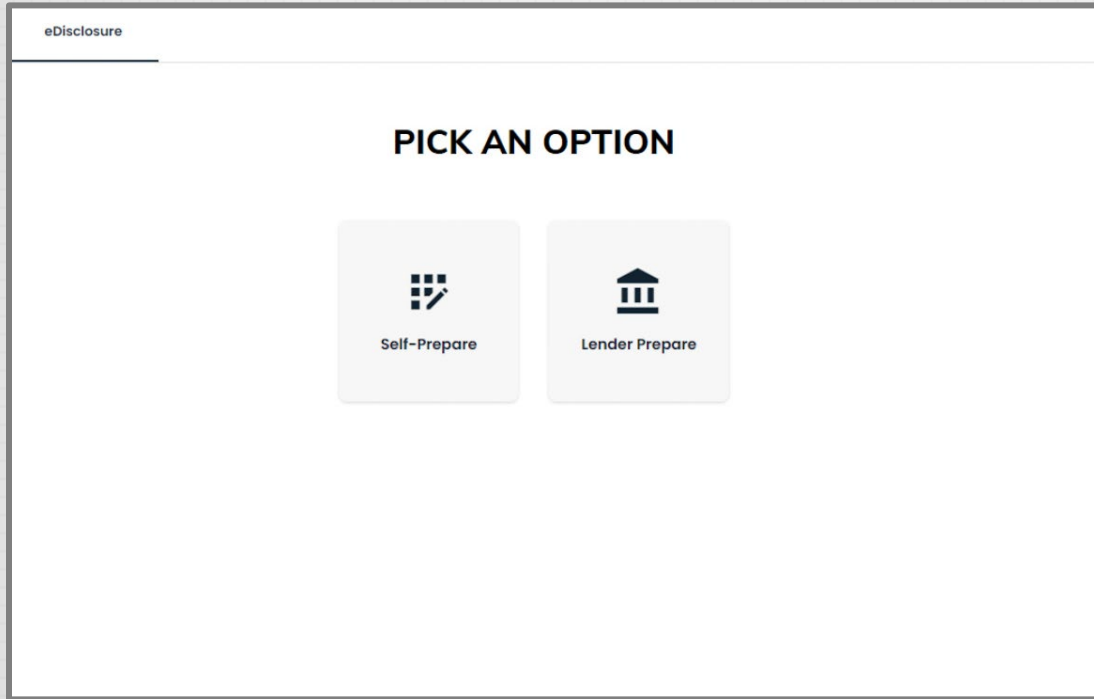


DASHBOARD

The dashboard shows a user profile for Jane Doe (test.mlo) and a loan application for [2023080063] LUCAS TESTCASE. The loan is currently 'Loan Open' and located at 1234 main st. San Diego CA 92121 (San Diego). The main content area features a vertical progress bar with four steps: 1. Selected Program (EMET CONFORMING DU 30 YR FIXED) with a 'CHANGE' button; 2. Request eDisclosure (The eDisclosure has not been requested.) with a 'CONTINUE' button; 3. Upload Submission File(s) (You have uploaded 0 files.) with a 'CONTINUE' button; and 4. Register My Loan (Click the Request button to submit all uploaded files to our set up team.) with a 'REQUEST' button. An 'eSign Activity Log' section is also visible on the right.



REQUEST E-DISCLOSURE



SELF-PREPARE

Originators have the ability to generate Loan Estimates (LE) and application disclosures.

LENDER PREPARE

Lender is responsible for issuing Loan Estimates (LE) and application disclosures to borrowers.



REQUEST E-DISCLOSURE

AGENTS

FEES

DEMOGRAPHIC

E-DISCLOSURE

AGENTS FEES Demographic eDisclosure

ORIGINATING COMPANY: TEST BRANCH ^

Loan Officer Danny Tester	Loan Officer Email danny@emetmortgage.com
Processor Processor Tester	Processor Email clearwine@gmail.com
LO Assistant Select LO Assistant	LO Assistant Email
Jr. Processor Select Jr. Processor	Jr. Processor Email

CLOSING/ESCROW COMPANY: TBD ESCROW COMPANY v

TITLE COMPANY: TBD TITLE INSURANCE COMPANY v

SAVE NEXT

PLEASE COMPLETE THE SETTLEMENT SERVICE PROVIDER LIST.

ORIGINATING COMPANY
CLOSING/ESCROW COMPANY
TITLE COMPANY



REQUEST E-DISCLOSURE

AGENTS

FEES

DEMOGRAPHIC

E-DISCLOSURE

AGENTS FEES eDisclosure

ADD NEW FEE **ADD MULTIPLE FEES**

A - Origination Charges

FEE DESCRIPTION Loan origination fee	PAID TO LENDER	AMOUNT \$0.00	PAYABLE AT CLOSING	
FEE DESCRIPTION Processing fee	PAID TO LENDER	AMOUNT \$0.00	PAYABLE AT CLOSING	
FEE DESCRIPTION Underwriting fee	PAID TO LENDER	AMOUNT \$1,170.00	PAYABLE AT CLOSING	

B - Services You Cannot Shop For

FEE DESCRIPTION Appraisal fee	PAID TO APPRAISER	AMOUNT \$750.00	PAYABLE AT CLOSING	
FEE DESCRIPTION Credit report	PAID TO CREDIT REPORT	AMOUNT \$0.00	PAYABLE POC	

C - Upload Est. Settlement Statement/Closing Disclosure **UPLOAD**

Drag and drop a file here, or click to select a file
Total maximum upload size is 30MB.

CLICKING THE ADD NEW FEE BUTTON IN THE UPPER RIGHT-HAND CORNER ALLOWS FOR THE ADDITION OF A NEW FEE.

A - ORIGINATION CHARGES

B - SERVICES YOU CANNOT SHOP FOR

C - UPLOAD EST. SETTLEMENT STATEMENT/PRE-CD



REQUEST E-DISCLOSURE

AGENTS

FEES

DEMOGRAPHIC

E-DISCLOSURE

AGENTS FEES **Demographic** eDisclosure

Borrower: DANNA OCTAVIO TESTCASE (000-00-0020)

Ethnicity Race

Sex The Demographic information was provided through

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

Was the sex of the Borrower collected on the basis of visual observation or surname?

Was the race of the Borrower collected on the basis of visual observation or surname?

THIS ADDENDUM MUST BE COMPLETED TO SUPPORT COMPLIANCE WITH THE HMDA DATA COLLECTION REQUIREMENTS.



REQUEST E-DISCLOSURE

AGENTS

FEES

DEMOGRAPHIC

E-DISCLOSURE

AGENTS FEES **eDisclosure**

Borrower(s)

Borrower Name: LUCAS TESTCASE Contact Email: clearwine@gmail.com

Loan Originator

Loan Originator Name: Jane Doe Loan Originator Email: jane.doe@emetmortgage.com

Phone: (555) 555-0001 Loan Originator NMLS ID#: 11111111 Loan Originator State License#: 88888888

Company Name: Testing Branch

Address: 2601 Saturn St. Ste 200

City: Brea State: CA Zip: 92621

Company NMLS ID #: 999999 Company State License #: 000000

REQUEST E-DISCLOSURE

VERIFY BORROWER'S EMAIL



VERIFY LICENSE INFO



REQUEST E-DISCLOSURE

Initial Disclosures are emailed from [eDisclosure <docs@docmagic.com>](mailto:docs@docmagic.com) to each borrower and loan officer with a link for eSign.



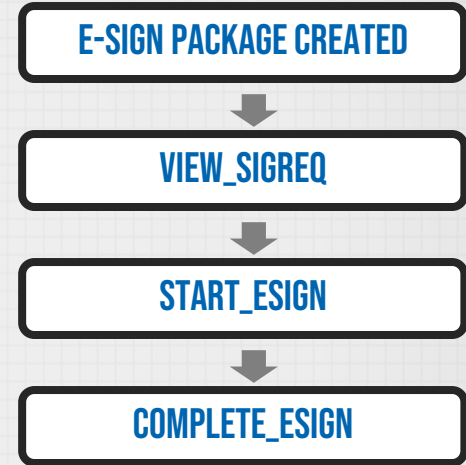
E-DISCLOSURE STATUS

The screenshot displays a user interface for tracking the e-signature process. On the left is a navigation menu with items like 'Dashboard', 'Loan Summary', 'Application', 'Submit to AUS (Beta)', 'View Loan Estimate', 'Upload Submission', 'Appraisal Request', 'Rate Lock Request', 'Contacts', and 'Loan Doc'. A red arrow points to the 'View Loan Estimate' option. The main content area features a 'WORKFLOW' section with a progress bar showing six steps: 1. Registered (8/9/2023), 2. Submitted, 3, 4, 5, and 6. Below the workflow is an 'eSign Activity Log' with the following entries:

- E-Sign package created. 8/9/2023 1:29:44 PM PST
- E-Sign package created. 8/9/2023 1:29:46 PM PST
- E-Sign package created. 8/9/2023 1:29:46 PM PST
- E-Consent Received for WILSON DENG** 8/9/2023 2:52:32 PM PST
- VIEW_SIGREQ 8/9/2023 2:52:34 PM PST
- START_ESIGN 8/9/2023 2:52:35 PM PST
- COMPLETE_ESIGN 8/9/2023 2:52:51 PM PST

To the right of the activity log is a 'LOAN SUMMARY' section with the following details:

- Business Channel: Retail
- Lien Position: First
- Loan Program: EMET ULTIMATE ALT DOC 30 YR FIXED NO
- Term: 360
- Note Rate: 8.000%
- Sales Price: \$425,000.00
- Appraisal Value: \$425,000.00
- Total Loan Amount: \$318,750.00
- LTV/CLTV/HCLTV: 75.000%/75.000%/75.000%



DASHBOARD

Jane Doe
test.mlo

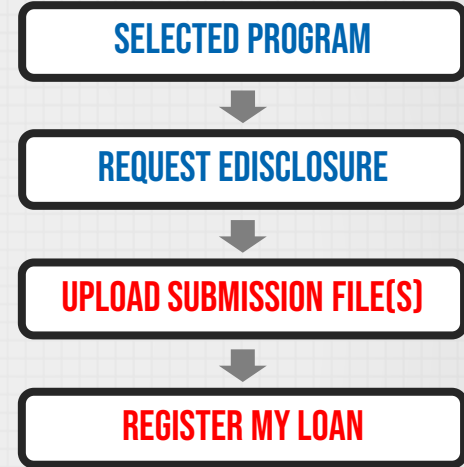
[2023080063] LUCAS TESTCASE Loan Open
1234 main st. San Diego CA 92121 (San Diego)

T

- Dashboard
- Loan Summary
- Application
- Submit to AUS (Beta)
- View Loan Estimate
- Upload Submission
- Appraisal Request
- Rate Lock Request
- Contacts

- 1 Selected Program**
EMET CONFORMING DU 30 YR FIXED
CHANGE
- 2 Request eDisclosure**
The eDisclosure has been requested on 8/9/2023 (Lender-Prepare)
CANCEL
- 3 Upload Submission File(s)**
You have uploaded 0 files.
CONTINUE
- 4 Register My Loan**
Click the Request button to submit all uploaded files to our set up team.
REQUEST

eSign Activity Log



UPLOAD SUBMISSION FILE(S)

Submission

DocType: SUBMISSION

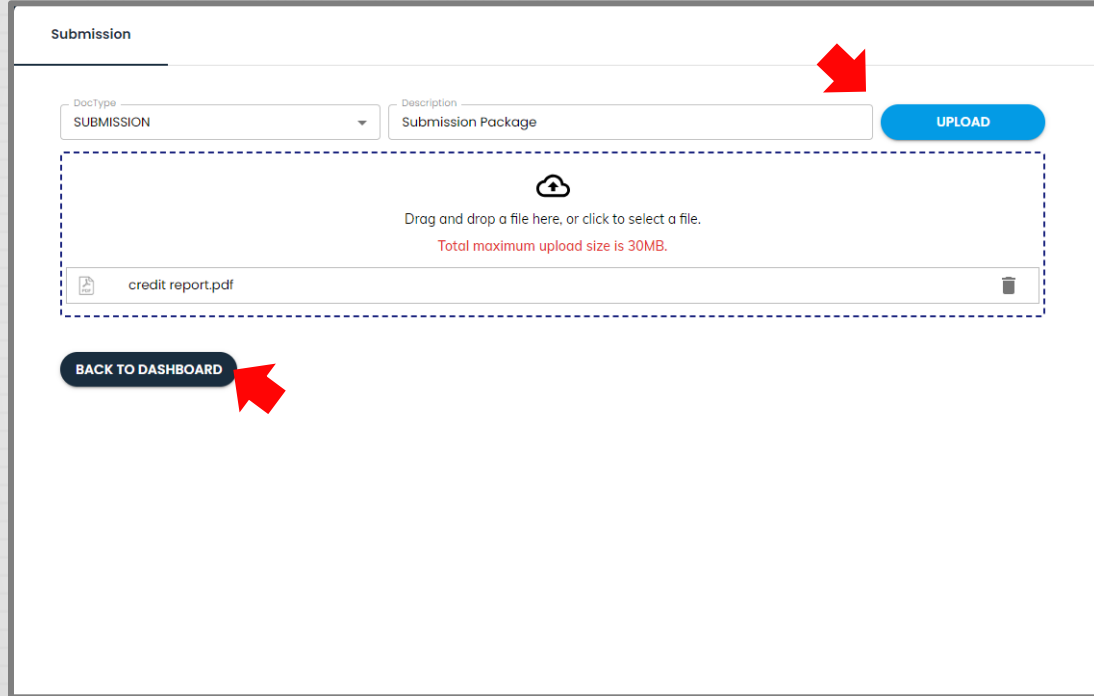
Description: Submission Package

UPLOAD

Drag and drop a file here, or click to select a file.
Total maximum upload size is 30MB.

credit report.pdf

BACK TO DASHBOARD



CLICK UPLOAD BUTTON



BACK TO DASHBOARD

REGISTER MY LOAN

Jane Doe
testLmlo

[2023080063] LUCAS TESTCASE Loan Open

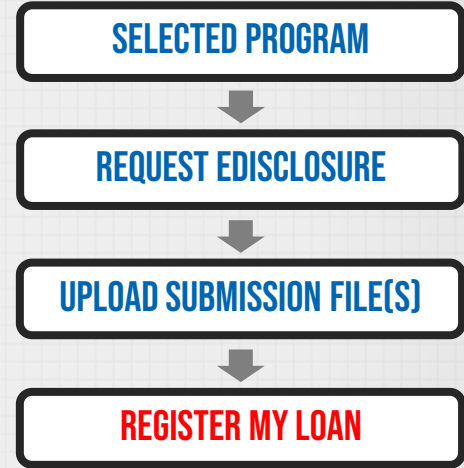
1234 main st. San Diego CA 92121 (San Diego)

T

- Dashboard
- Loan Summary
- Application
- Submit to AUS (Beta)
- View Loan Estimate
- Upload Submission
- Appraisal Request
- Rate Lock Request
- Contacts

- 1 Selected Program**
EMET CONFORMING DU 30 YR FIXED
CHANGE
- 2 Request eDisclosure**
The eDisclosure has been requested on 8/9/2023 (Lender-Prepare)
CANCEL
- 3 Upload Submission File(s)**
You have uploaded 1 files.
CONTINUE
- 4 Register My Loan**
Click the Request button to submit all uploaded files to our set up team.
REQUEST

eSign Activity Log



ORDER/REISSUE CREDIT REPORT

Borrower 1

Liabilities [DANNA OCT TESTCASE]

Credit Cards, Other Debts, and Leases that You Owe Does not apply [+ Add New](#)

Account Type	Company Name	Unpaid Balance	Payment	Paid Off	Action
Mortgage	MERITECH	\$139,237.00	\$1,303.00	No	
Mortgage			\$840.00	No	
Installment			\$412.00	No	
Revolving			\$0.00	No	
Revolving			\$15.00	No	
Revolving			\$15.00	No	
Revolving			\$0.00	No	

Order Credit Report

Credit Agency Required

Order Type Required

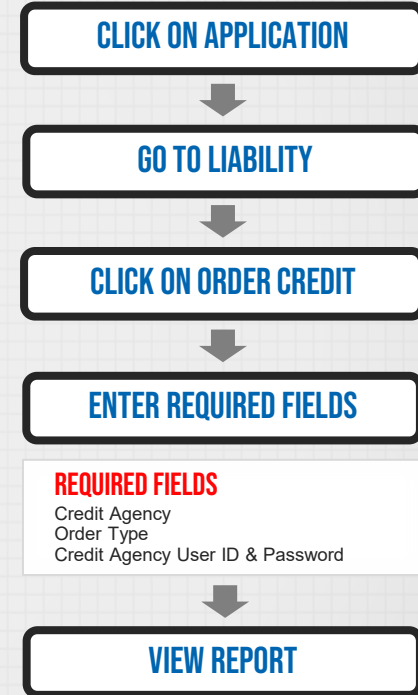
Login Name Password Required Required

Account ID

SUBMIT CANCEL

ORDER CREDIT VIEW REPORT

SAVE



SUBMIT TO AUS (DO/LPA)

DO **LPA**

AUS Option: Credit Report Options:

Required

Required Required

Select and enter borrower's credit report reference number to reissue individual credit reports:

Luke S Won

ORDER CREDIT REPORT

Must order or reissue from 1003 liability section prior to submit to AUS.

ENTER REQUIRED FIELDS

REQUIRED FIELDS

Credit Agency
Credit Agency User ID & Password
Credit Report Reference Number

CLICK ON SUBMIT

VIEW FINDINGS

VIEW CONDITIONS

ACTIVE

CLEARED

Active Cleared

WARNING 1

PRIOR TO DOC 19

2	[APPLICATION] PROVIDE INITIAL 1003 SIGNED AND DATED BY BORROWER(S) & MLO
3	[APPLICATION] SIGNED INITIAL DISCLOSURES
4	[APPRAISAL] ORDER TO EMET MORTGAGE
5	[ASSET] COPY OF EARNEST MONEY DEPOSIT RECEIPT, CANCELLED CHECK
6	[CREDIT] SIGNED LOE FOR ADDRESS VARIATION(S) WITHIN 24 MONTHS FOR DONNA TESTCASE
7	[CREDIT] SIGNED LOE FOR ALL INQUIRIES MADE IN THE PAST 90 DAYS FOR DONNA TESTCASE
8	[ESCROW] ESCROW INSTRUCTIONS & VESTING AMENDMENT, IF APPLICABLE
9	[ID] LEGIBLE COPY OF SOCIAL SECURITY CARD FOR EACH BORROWER
10	[ID] LEGIBLE COPY OF VALID PICTURE ID (DL, PASSPORT, GOVT ISSUED ID) FOR EACH BORROWER
11	[INCOME] PROVIDE MOST RECENT PAY STUB PAY PERIOD IMMEDIATELY PRECEDES THE NOTE DATE (COVID-19 REQUIREMENT) FOR <BORROWERNAME>
12	[INCOME] PROVIDE PROOF OF BORR'S BUSINESS IS OPEN AND OPERATING WITHIN 10 BUSINESS DAYS PRIOR TO THE NOTE DATE.
13	[REO] IF APPLICABLE, COPY OF RENTAL/LEASE AGREEMENT FOR EACH RENTAL PROPERTY LISTED ON THE REO SECTION
14	[REO] PROVIDE (1) MORTGAGE STATEMENT (2) HAZ INSURANCE (3) LEASE AGREEMENT (4) HOA BILL STMT (IF APPLICABLE) FOR ALL RENTAL PROPERTIES LISTED ON THE REO
15	[SUBJECT] FULLY EXECUTED PURCHASE CONTRACT INCLUDING ALL COUNTER OFFER AND ADDENDA

ACTIVE

Under this tab, all pending conditions on the loan can be viewed

CLEARED

Under this tab, all signed off conditions on the loan can be viewed



UPLOAD CONDITIONS

Submission **Prior to Doc** Prior to Funding Post Funding

DocType SELECT FROM CONDITION LIST UPLOAD

Drag and drop a file here, or click to select a file.

Uploaded Conditions

[1 PTD] GIFT LETTER & LOE CONDITION# 9, 12, BY TEST.MLO 9/1/22 03:33 PM

Description & Conditions

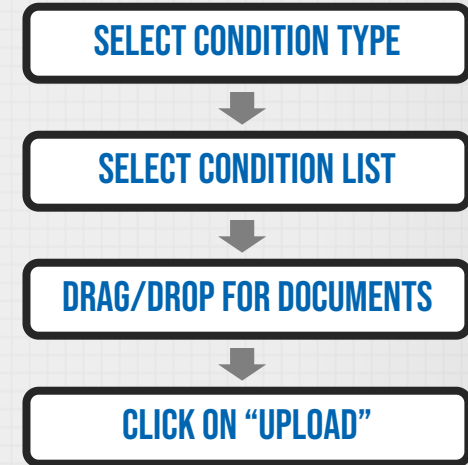
Description

PRIOR TO DOC


- 9 [ASSET] SIGNED GIFT LETTER FROM GIFTOR
- 12 [CREDIT] SIGNED LOE FOR ALL INQUIRIES MADE IN THE PAST 90 DAYS FOR TEST CUSTOMER
- 13 [ESCROW] ESCROW INSTRUCTIONS & VESTING AMENDMENT, IF APPLICABLE
- 26 [TITLE] PRELIMINARY TITLE REPORT

OK CANCEL



Based on the loan's status, condition type options will appear.



VIEW UPLOADED CONDITIONS

Documents		
Name	Uploaded	Action
01 SUBMISSION PACKAGE		
02 CONDITIONS		
1 PTD: GIFT LETTER & LOE by test.mlo	09/01/22 03:33 PM	
04 UNDERWRITING		
07 CREDIT		
DOCMAGIC		





Once the conditions are uploaded, the documents are available for viewing in the eDocument and uploaded date will be shown in the condition.

Active		Cleared	
PRIOR TO DOC 4			
9	[ASSET] SIGNED GIFT LETTER FROM GIFTOR	UPLOADED 09/01/2022	
12	[CREDIT] SIGNED LOE FOR ALL INQUIRIES MADE IN THE PAST 90 DAYS FOR TEST CUSTOMER	UPLOADED 09/01/2022	
13	[ESCROW] ESCROW INSTRUCTIONS & VESTING AMENDMENT, IF APPLICABLE		
26	[TITLE] PRELIMINARY TITLE REPORT		

VIEW DOCUMENTS

FAVORITE

DOCUMENTS

Name	Uploaded	Action
01 SUBMISSION PACKAGE		
02 CONDITIONS		
03 TRID CONDITIONS		
1 EST. SS / PRE-CD: PRE-CD / FEE SHEET	06/27/22 11:18 AM	
2 INITIAL LE: UNSIGNED INITIAL LE	08/25/22 11:57 AM	
7 UNSIGNED LOCKED LE: UNSIGNED LOCKED LE	08/25/22 11:57 AM	
8 UNSIGNED INITIAL CD: UNSIGNED INITIAL CD	08/30/22 04:02 PM	
04 UNDERWRITING		
05 APPLICATION		
06 ID		
07 CREDIT		
08 QC		

A list of loan documents that have been uploaded for this loan as well as any lock confirmations & TRID documents generated for the loan is available.

COC REQUEST

LOAN RELATED

FEE RELATED

Loan Related Fee Related

Loan information

Loan Program

Current Value

New Value

ADD

DELETE

REQUEST TO EMET

LOAN RELATED COC

Loan related COC request will first be routed to the Underwriter/Lock Desk to review and/or update the loan information. Afterwards, the COC will then be sent to Disclosure team for review.

Loan Related **Fee Related**

FEE DESCRIPTION (SECTION A)	PAID TO	CURRENT	NEW	PAYABLE
Processing fee	LENDER	\$895.00	NEW	PAYABLE
FEE DESCRIPTION (SECTION A)	PAID TO	CURRENT	NEW	PAYABLE
Underwriting fee	LENDER	\$1070.00	NEW	PAYABLE
FEE DESCRIPTION (SECTION B)	PAID TO	CURRENT	NEW	PAYABLE
Credit report	CREDIT REPORT	\$38.33	NEW	PAYABLE
FEE DESCRIPTION (SECTION J)	PAID TO	CURRENT	NEW	PAYABLE
Lender Credit	BORROWER	\$0.00	\$0.00	AT CLOSING

FEE RELATED COC

Fee related COC request will be sent to Disclosure team for review.



COC STATUS

Active Cleared

WARNING 1

CREDIT 1

PRIOR TO DOC 24

CHANGE OF CIRCUMSTANCE 1

48 [LOAN AMOUNT] \$740,007.88 TO \$700,000.00

TRID 6

Once the COCs are requested, the status is available for viewing at the bottom of the page and also will be shown in the condition.

Loan Related Fee Related

Loan Information

ADD

REQUEST TO EMET

COC History

[MORTGAGE INSURANCE] NO MI TO BORROWER PAID [APPROVED]
06/13/22 02:36 PM BY JOHN.TEST

[LOAN AMOUNT] \$740,007.88 TO \$700,000.00 [REQUESTED]
07/29/22 11:02 AM BY DANNY.CHUNG


DELETE



APPRAISAL REQUEST (ORDER TYPE)

Loan Info	Contact Info	Payment Info	Invoice
Property Type Condo	Occupancy Investment	Program Group CONFORMING HIGH BALANCE	Loan Purpose Purchase
Sales Price/ Est. Appraisal Value \$940,000.00	Loan Amount \$732,800.00	Property Address 55 noll Brea CA 92821 (Orange)	
Order Type Condo 1073 + Rent Schedule 1007	Payment Amount \$600.00		

For purchase order, upload the Purchase Contract



Drag and drop here or [Browse files](#)

Total maximum upload size is 30MB.

Next

APPRAISAL REQUEST (REPAYMENT FOR A CHARGEBACK)

Loan Info	Contact Info	Payment Info	Invoice
Property Type PUD	Occupancy Investment		
Program Group EMET ULTIMATE INVESTOR	Loan Purpose Purchase		
Sales Price/ Est. Appraisal Value \$518,106.00	Loan Amount \$388,579.00		
Property Address 527 Calhoun Falls Drive Myrtle Beach SC 29579 (Horry)			
Order Type Other			
Other Type Description Repayment for a Chargeback	Other Type Price \$ 600.00		
Next			

⚠ Please note that our standard turn time is 10 days for purchase and 14 day for refinance. Please advise if this is a rush order so we can place this as a Rush. Turn time and pricing vary on your approval.

APPRAISAL REQUEST (CONTACT INFO)

Loan Info **Contact Info** Payment Info Invoice

Relationship
Borrower

Contact Name
DO NOT DELETE Tester

Primary Phone
999 999-9999

Contact Email
john.ha@emetmortgage.com

Note

NEXT

! Please double check the phone numbers provided for the Borrower/s or Buyer/s are accurate, as wrong numbers will delay the turn time on the appraisal report up to a week or longer. If property is an investment, please be advised tenant delays will extend appraisal report being turned in.



APPRAISAL REQUEST (SELECT PAYMENT TYPE)

Loan Info Contact Info **Payment Info** Invoice

Manually Enter Card Send Payment Link

Card Holder Name

Card Number

Expiration CVV Zipcode

SUBMIT ORDER

APPRAISAL REQUEST (SELECT PAYMENT TYPE)

Loan Info Contact Info **Payment Info** Invoice

Manually Enter Card Send Payment Link

From: info@homefitappraisal.com

To: DO NOT DELETE Tester, Loan Officer

CC: danny@emetmortgage.com

Subject: Request Appraisal Payment | Loan# 2023030298 | DO NOT DELETE Tester

Normal **B** *I* U

Hello DO NOT DELETE Tester,

Home Fit Appraisal sent you a payment request for:

- Loan Number: 2023030298
- Borrower Name: DO NOT DELETE Tester
- Property Address: 55 noll Brea CA 92821
- Appraisal Order Type: Condo 1073 + Rent Schedule 1007
- Invoice Total: \$600.00



APPRAISAL REQUEST (PAYMENT STATUS)

Order					
Order Type	Order Date	Status	Fee	Invoice	Action
Condo 1073 + Rent Schedule 1007		PAYMENT PENDING	\$600.00		Delete

APPRAISAL REQUEST (PAYMENT LINK)

Request Appraisal Payment | Loan# 2023030298 | DO NOT DELETE Tester



info@homefitappraisal.com

To john.ha@emetmortgage.com

Cc danny@emetmortgage.com

Hello **DO NOT DELETE Tester**,

Home Fit Appraisal sent you a payment request for:

- Loan Number: 2023030298
- Borrower Name: DO NOT DELETE Tester
- Property Address: 55 noll Brea CA 92821
- Appraisal Order Type: Condo 1073 + Rent Schedule 1007
- Invoice Total: \$600.00

Please click on the link below to make a secure online payment:

<https://client.homefitappraisal.com/payment/2023030298?rid=418318655>



\$600.00

Condo 1073 + Rent Schedule 1007

We accept



PAY NOW




A copy of the payment confirmation will be sent to your email.

APPRAISAL REQUEST (PAYMENT COMPLETED)

From: <info@homefitappraisal.com>
Date: Tue, Aug 22, 2023 at 2:35 PM
Subject: Appraisal Payment Invoice | Loan# 2023030298 | DO NOT DELETE Tester
To: <john.ha@emetmortgage.com>

Loan Number: 2023030298
Borrower Name: DO NOT DELETE Tester
Property Address: 55 noll Brea CA 92821
Order Type: Other - test
Order Date: 08/22/23 02:35 PM
Charged Amount: \$0.99

===== RESULTS =====
Response : This transaction has been approved.
Auth Code : 06213G
Transaction ID : 64557714539

Order					
Order Type	Order Date	Status	Fee	Invoice	Action
test	08/22/23	ORDERED	\$0.99		View Details



RATE LOCK REQUEST

Options Results Summary

Options Results Summary

Options Results Summary

Rate Lock History [LOCK CONFIRMATION](#)

Lock Status: Locked
Rate Lock Date: 7/22/2022
Lock Period: 30
Lock Expiration Date: 8/22/2022
Impound: Tax & Insurance

Selected Loan Program

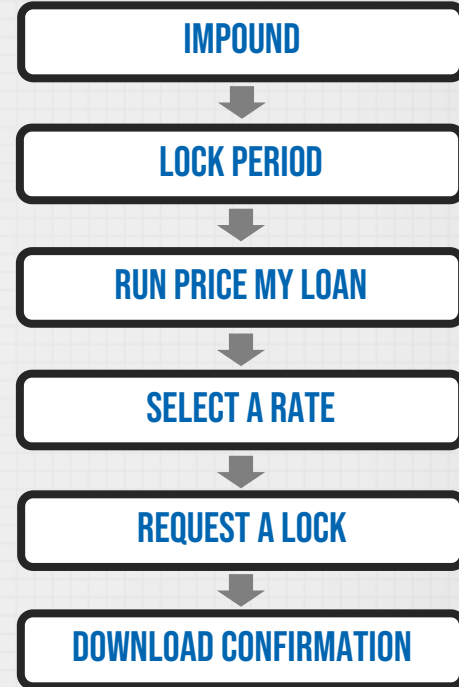
EMET CONFORMING DU 30 YR FIXED

Total Adjustments Breakdown

Description	Rate	Point
TERM >15 YR; SCORE >=740, TLTV > 60, TLTV <= 70	0.000	0.250

Final Price Breakdown

Description	Rate	Point
Base Price	5.250	(1.250)
Total Adjustments	0.000	0.250
Lender Paid Comp	0.000	0.000
Final Price	5.250	(1.000)



CD & DOC REQUEST

Closing Agent Vesting Fees

Closing Agent Vesting Fees

Closing Agent Vesting Fees

FEE DESCRIPTION (SECTION A)	PAID TO	CURRENT		PAYABLE
Originator compensation	LENDER	\$6,560.00	NEW	AT CLOSING
FEE DESCRIPTION (SECTION A)	PAID TO	CURRENT		PAYABLE
Underwriting fee	LENDER	\$1,070.00	NEW	PAYABLE
FEE DESCRIPTION (SECTION B)	PAID TO	CURRENT		PAYABLE
Appraisal fee	AMC	\$495.00	NEW	PAYABLE
FEE DESCRIPTION (SECTION B)	PAID TO	CURRENT		PAYABLE
Credit report	CREDIT REPORT	\$35.00	NEW	PAYABLE
FEE DESCRIPTION (SECTION J)	PAID TO	CURRENT		PAYABLE
Lender Credit	BORROWER	\$2,870.00	NEW	PAYABLE

REQUEST TO EMET

COC History







[APPRAISAL FEE] \$495.00 TO \$9.00, PAY TO APPRAISER POC [APPROVED]
11/10/21 04:21 PM BY JOHN.TEST

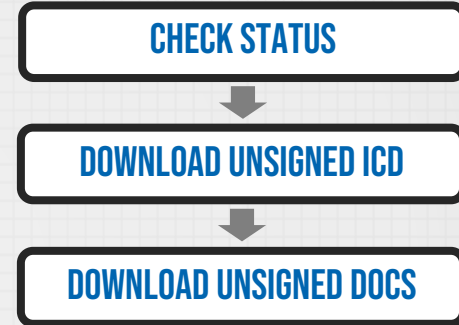
[CREDIT REPORT] \$35.00 TO \$999.00, PAY TO CREDIT REPORT POC [APPROVED]
11/10/21 04:21 PM BY JOHN.TEST

[ORIGINATOR COMPENSATION] \$6,560.00 TO \$999.00, PAY TO BROKER AT CLOSING [APPROVED]
11/10/21 04:21 PM BY JOHN.TEST



CD & DOC STATUS

Closing Agent	Vesting	Fees
Company Name TBD ESCROW COMPANY		
Contact Person ESCROW OFFICER		
License ID		
Contact Phone# (714) 000-0000		
Email for Loan Docs escrowofficer@email.com		
Est. Signing Date 2/8/2022	Est. Payment Date 4/1/2022	
<p> The Loan Documents have been sent out on 8/31/2022</p> <p>Unsigned ICD  Unsigned Loan Docs </p> <p>  </p>		



CONTACTS

Type	Company Name	Agent Name	Email	Phone
Loan Officer	Testing Branch	Danny Tester	danny@emetmortgage.com	(555) 555-0001
Processor	Testing Branch	Processor Tester	clearwine@gmail.com	(555) 555-0001
Jr. Processor	Testing Branch	Processor Tester	clearwine@gmail.com	(555) 555-0001
MLO Assistant	Testing Branch	John Test	john.ha@emetmortgage.com	(555) 555-0000
Account Executive	Emet Mortgage	ae test	john.ha@emetmortgage.com	(714) 713-5646
Underwriter	Testing Branch	uw tester	danny@emetmortgage.com	(555) 555-0001
Junior Underwriter	Testing Branch	JrUnderwriter Tester	doesnotexist@t.com	(555) 555-0001
Doc Drawer	Testing Branch	Loan Doc	danny@emetmortgage.com	(555) 555-0001
Closing Agent	TBD ESCROW COMPANY	ESCROW OFFICER	escrowofficer@email.com	(714) 000-0000
Title	TBD TITLE INSURANCE COMPANY	BONNIE SAMPLE	tbd@afirstam.com	(619) 231-0000



THANK YOU FOR YOUR TIME

