



LON PROCEDURE MANUAL

Wholesale Broker

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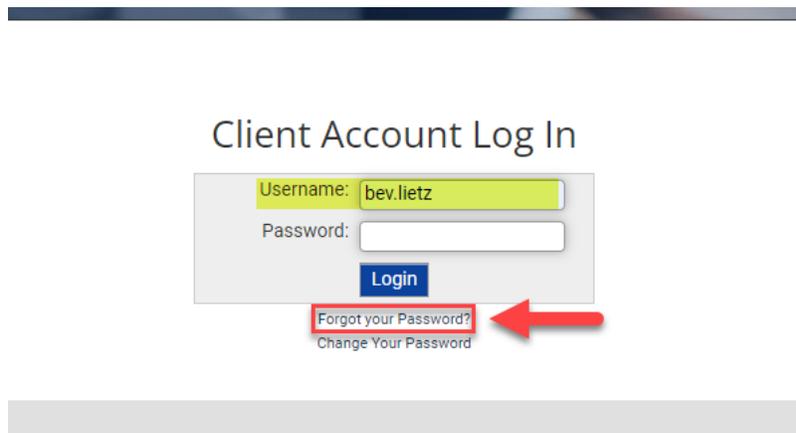
SECTION 1 - PURPOSE

The purpose of this guide is to document the proper way to enter any new broker or correspondent file in LON and provide you guidance on other aspects of our portal, which is AHL's Broker/Correspondent portal.

SECTION 2 – SITE INFORMATION

To access AHL's Broker/Correspondent Portal please use the following link: <https://client.ahlend.com/>

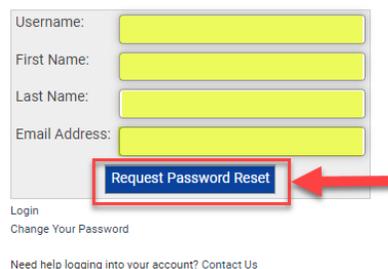
Should you need to reset your password or have forgotten your password, enter your user name (will almost always be formatted starting with ahl, then first initial then a dot and then your last name - ex. Ahlt.tester) on the log in screen and click Forgot your Password?.



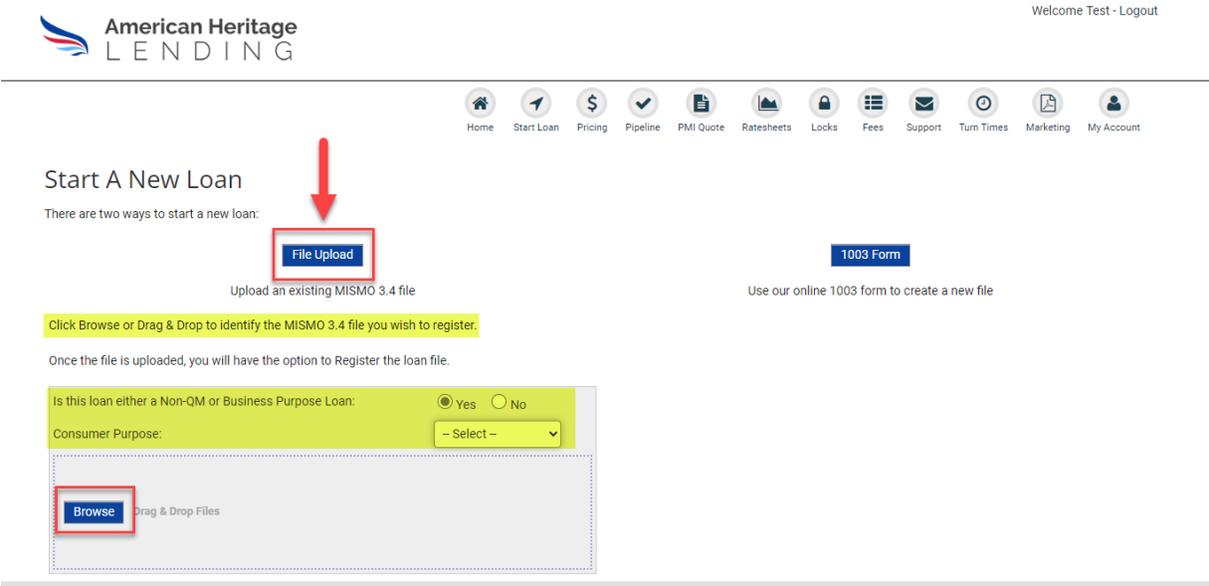
Your screen will change, and you will need to complete the requested fields and then click on the Request Password Reset button. You will then receive an email that will give you further instructions to complete the password reset.

Password Reset

Step 1: If you cannot remember your password then you can request a password reset. Complete as much of the information as you can and click "Request Password Reset". If your account is located, an email will be sent to you with further instructions.



To start your file using a MISMO 3.4 file, click on **FILE UPLOAD** button. Once you click on the button another box will open on your screen. Before you upload or browse for your MISMO file, be sure to answer the questions – 1) If this is a NON-QM or Business Purpose Loan and 2) What is the Consumer Purpose. Once you have answered the questions, you can either drag and drop your MISMO 3.4 file into the box or you can click on **Browse** to find the file in your My Documents folder.



Welcome Test - Logout

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

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.

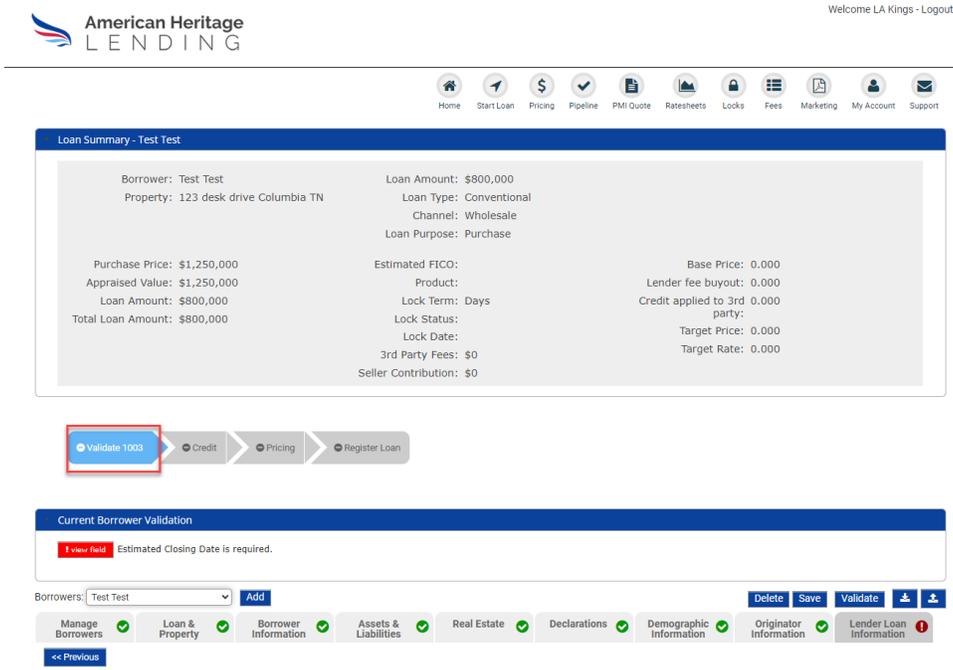
Once the file is uploaded, you will have the option to Register the loan file.

Is this loan either a Non-QM or Business Purpose Loan: Yes No

Consumer Purpose: - Select -

Browse Drag & Drop Files

Once you have chosen your file or drag and dropped the file into the box it will automatically upload and your screen will change to show you a loan summary and will ask you to validate the 1003 data.



Welcome LA Kings - Logout

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

Loan Summary - Test Test

Borrower: Test Test	Loan Amount: \$800,000	
Property: 123 desk drive Columbia TN	Loan Type: Conventional	
	Channel: Wholesale	
	Loan Purpose: Purchase	
Purchase Price: \$1,250,000	Estimated FICO:	Base Price: 0.000
Appraised Value: \$1,250,000	Product:	Lender fee buyout: 0.000
Loan Amount: \$800,000	Lock Term: Days	Credit applied to 3rd party: 0.000
Total Loan Amount: \$800,000	Lock Status:	Target Price: 0.000
	Lock Date:	Target Rate: 0.000
	3rd Party Fees: \$0	
	Seller Contribution: \$0	

Validate 1003 > Credit > Pricing > Register Loan

Current Borrower Validation

View field Estimated Closing Date is required.

Borrowers: Test Test 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

Once on this screen you will need to clear any errors or missing data within your URLA 1003. You can choose to just click on the red box next to each validation error and the system will take you directly to the field that needs to be corrected or missing data entered. You can also click on any tab that has a red circle with an exclamation point and scroll through the fields and add missing data to any field that shows up in pink. Once you have entered the missing data click on the VALIDATE button either at the top of the fields or on the bottom of the section fields.

Validate 1003
Credit
Pricing
Register Loan

Current Borrower Validation

! view field Estimated Closing Date is required.

Borrowers: Test Test 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

Mortgage Loan Information

Mortgage Type Applied For *

Note Rate *

Loan Term (Months) *

Mortgage Lien Type * First Lien Second Lien

Amortization Type *

Balloon * NO Yes

Interest Only * NO Yes

Negative Amortization * NO Yes

Prepayment Penalty * NO Yes

Prepayment Penalty Term (Months)

Temporary Interest Rate Buydown * NO Yes

Loan Program Description

HMDA Rate Spread

HMDA HOEPA Status

Community Lending Product

Community Seconds Repayment Structure

LPA Program Identifier

- CHOICE Home
- CHOICE Renovation
- Community Land Trust
- Green CHOICE
- HFA Advantage
- Home Possible Mortgage
- Income Based Deed Restrictions Terminate
- Income Based Deed Restrictions Survive

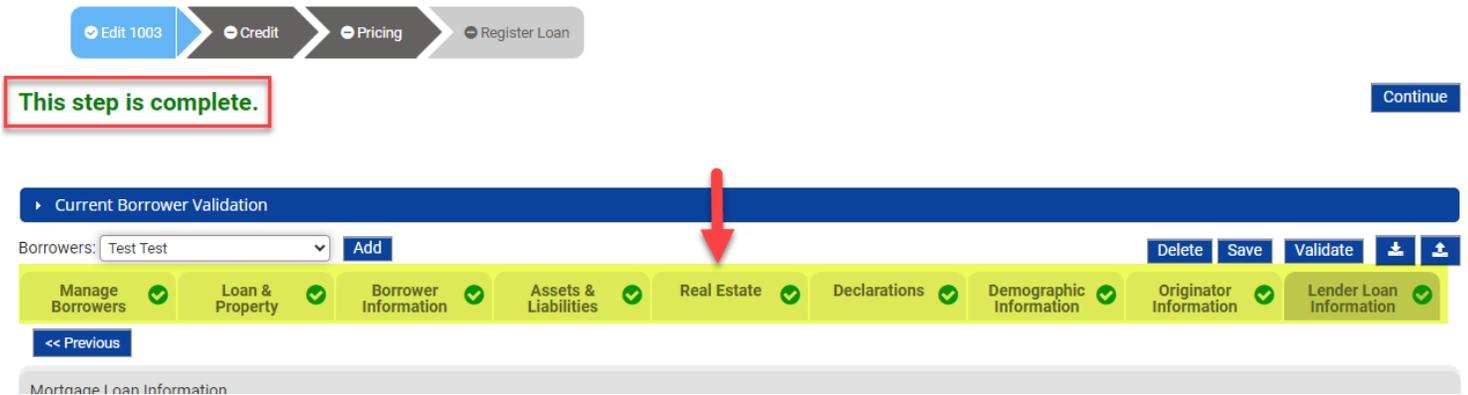
LPA Product Description

LPA Refinance Program

Estimated Closing Date *

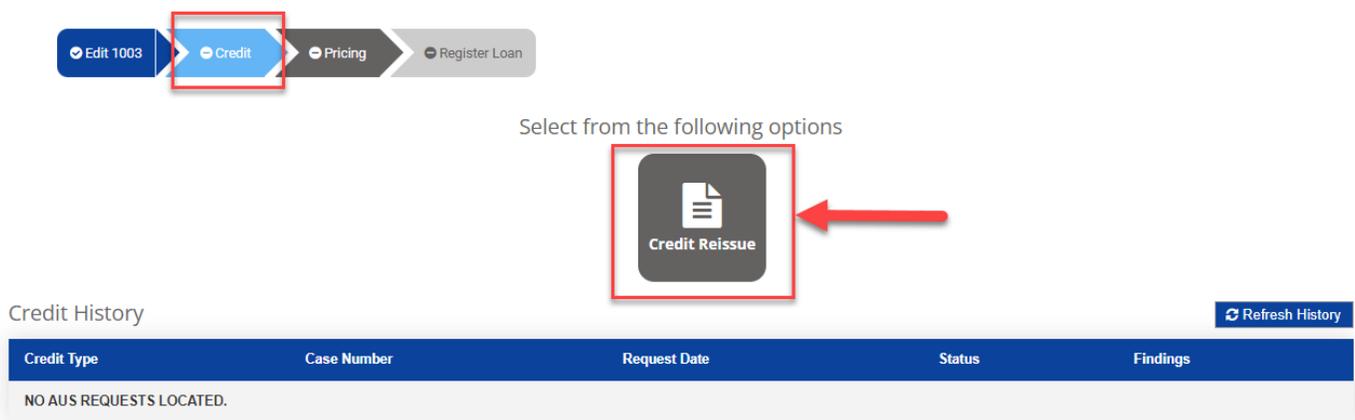
Property and Loan Information

Once all missing items have been completed you will see a message that says "This Step is Complete" under the Edit 1003 tab. All sections of your URLA 1003 will also show green circles with a check mark inside. You may now move onto pricing your loan.

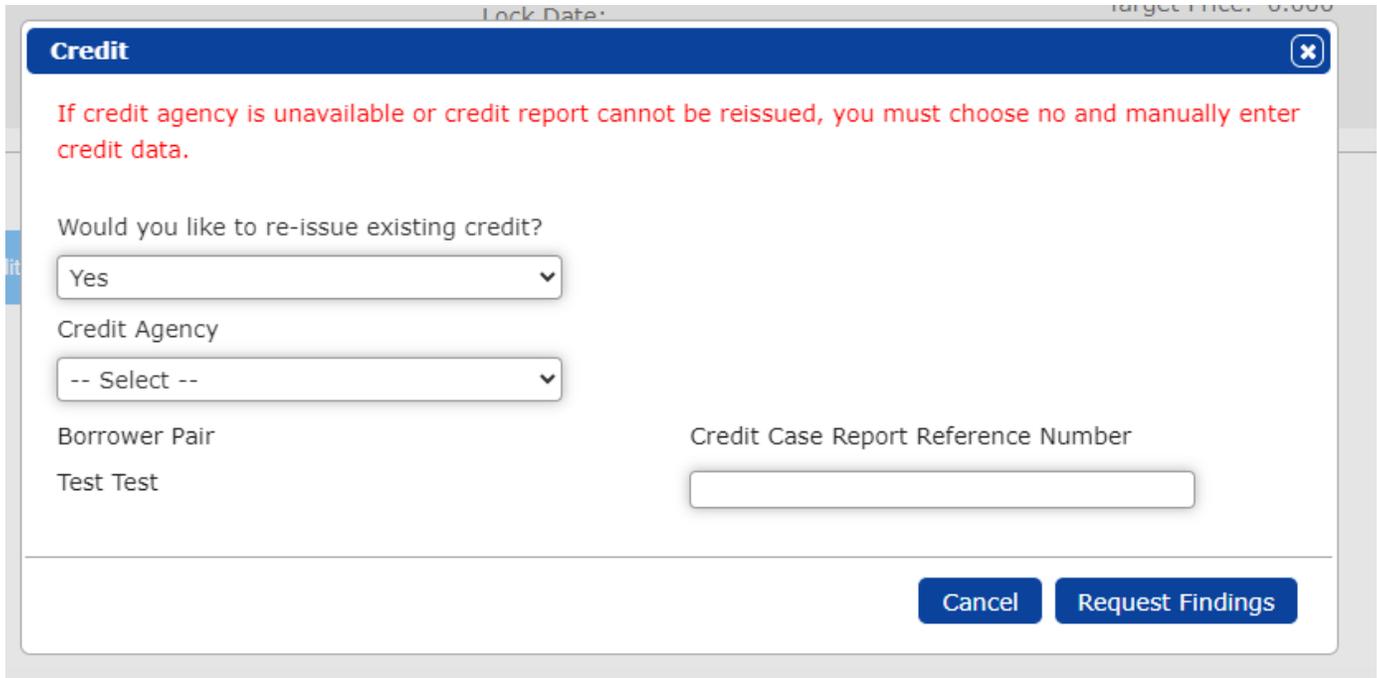


Once your URLA 1003 is validated, click on either the tab that says "**Credit**" or click on the "**Continue**" button to the right of your screen. By doing either one of these functions, it will take you to the **CREDIT** screen.

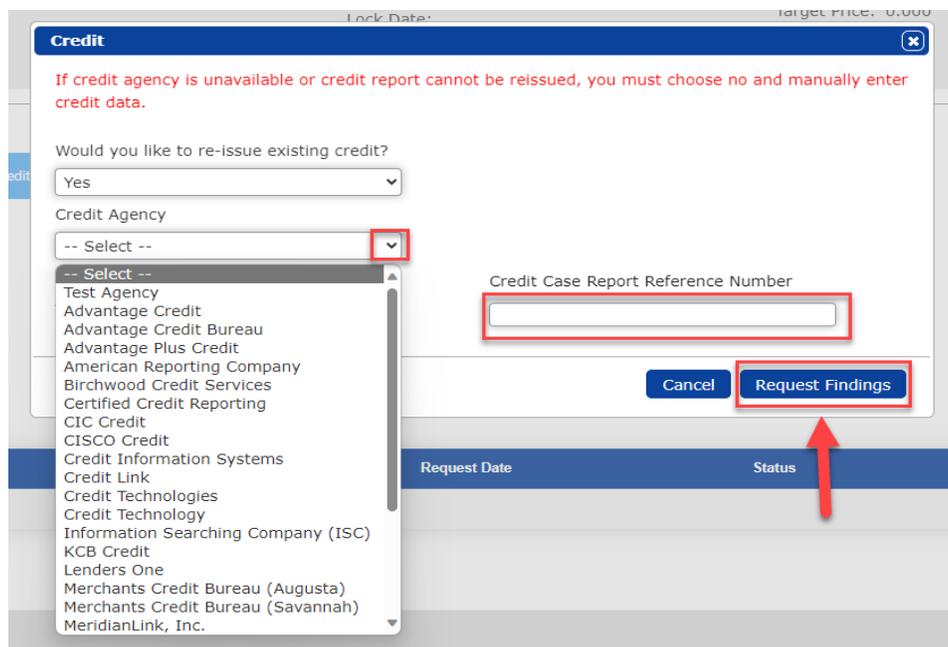
Your screen will now be on the **CREDIT** tab. You will re-issue your credit report from this screen if your credit reporting agency is one that allows the credit to be re-issued. Click on the Credit Reissue icon shown on the screen.



Once you have clicked on the credit reissue icon the following will appear on your screen:



Click on the arrow down button next to the Credit Agency field to check to see if your credit agency is listed. If it is listed, choose that credit agency and enter your Credit Case Report Reference Number in the field. Click on **Request Findings** to re-issue credit.



If your credit is re-issued, you will see **“Review Findings”** button under Credit History on your screen. Click on the Review Findings to open your credit report.



This step is complete.

Select from the following options



Credit History

[Refresh History](#)

Credit Type	Case Number	Request Date	Status	Findings
CREDIT	2581161	09/01/2023 10:16am	Complete	Review Findings

You will see a listing of all your liabilities shown on your screen. If you have any mortgages on credit, you will click on the drop-down menu next to each mortgage liability and select the property that goes with that mortgage listed. This screen will also show each repository score for your borrower(s).

Underwriting Service	Recommendation	Case Number	Request Date	Status
CREDIT	N/A	2581161	09/01/2023 10:16am	Complete
CREDIT SCORES	KAREN AAHTEXO	Experian: 672 Transunion: 804 Equifax: 500		

NOTES & DETAILS

[Liabilities](#) [Credit Findings.pdf](#)

Owner	Account Type	Company Name	Account Number	Opened Date	Monthly Payment	Months Remaining	Unpaid Balance
KAREN AAHTEXO	Mortgage -- Select Property --	OCWEN LOAN	69000	05/22/2021	\$		\$170,544.00
KAREN AAHTEXO	-- Select Property -- -- Add New Property -- 12345 Test St, Seattle	BB&T MTG	990938000	03/01/2013	\$900.00		\$93,667.00
KAREN AAHTEXO	Mortgage -- Select Property --	BRANCH BANKING & TRUST	990938000	12/28/2012	\$900.00		\$93,667.00
KAREN AAHTEXO	Installment N/A	CHASE NA	3261235	11/01/2015	\$		\$27,835.00

Once you have completed assigning (if applicable) your properties, scroll down to the bottom of the screen and click the button that says **"Import Liabilities"**, this will enter your liabilities into your 1003.

KAREN AAHTEXO	Installation N/A	CHASE NA	1031617	09/01/2012	\$	\$
KAREN AAHTEXO	Revolving N/A	KOHL'S/CHASE	702	09/01/2011	\$0.00	\$0.00
KAREN AAHTEXO	Installation N/A	PENTAGON FCU	322	05/01/2018	\$	\$
KAREN AAHTEXO	Revolving N/A	PENTAGON FCU	333	01/23/2013	\$	\$0.00
KAREN AAHTEXO	Revolving N/A	CHASE NA	716842012	03/21/2006	\$0.00	\$0.00
KAREN AAHTEXO	Revolving N/A	CHASE NA	276305055	08/07/2003	\$0.00	\$0.00
KAREN AAHTEXO	Installation N/A	CHASE NA	1911642	12/01/2011	\$	\$
KAREN AAHTEXO	Revolving N/A	CAPITAL ONE	572840989	09/02/2003	\$0.00	\$0.00

Import Liabilities ←

If your credit agency is not on the list of credit agencies, change the question, "Would you like to re-issue existing credit?" to "No" and then enter the data requested from your credit report manually. Once all data is entered, click **"Save Credit"**.

LOCK Date: 3rd Party Fees: \$0 Target Rate: 0.000

Credit

If credit agency is unavailable or credit report cannot be reissued, you must choose no and manually enter credit data.

Would you like to re-issue existing credit?

Please Provide Credit Report Case ID, Date and Scores for Each Borrower for the FACT Act Disclosure.

Borrower Name	Case Report ID	Date Issued	Experian Score	TransUnion Score	Equifax Score
Katrina Bejerano *	<input type="text"/>				
Alexis Negrin *	<input type="text"/>				

NOTE: If Foreign National with no US Credit, you will always choose "No" and manually enter the following and then click on "Save Credit".

3rd Party Fees: \$0 Target Rate: 0.000

Credit ✕

If credit agency is unavailable or credit report cannot be reissued, you must choose no and manually enter credit data.

Would you like to re-issue existing credit?

No

Please Provide Credit Report Case ID, Date and Scores for Each Borrower for the FACT Act Disclosure.

Borrower Name	Case Report ID	Date Issued	Experian Score	TransUnion Score	Equifax Score
Katrina Bejerano *	FN	10/13/2023	680	680	680
Alexis Negrin *	FN	10/13/2023	680	680	680

Save Credit

Once you have completed re-issuing your credit or entering your credit repository scores, click on the "Pricing" tab to move to the "Pricing" screen.

NOTE: You will be selecting a product, rate and price for your loan in this step – you will have the ability to lock/float the loan once the loan has been registered.

Edit 1003
Credit
Pricing
Register Loan

Select from the following options


 Credit Reissue

Credit History Refresh History

Credit Type	Case Number	Request Date	Status	Findings
NO AUS REQUESTS LOCATED.				

Most fields will be completed from your MISMO 3.4 file. Confirm your data and make sure all fields which have a red asterisk next to them are completed. Be sure to review the Yes or No items and mark accordingly. System will default to 45-day lock term. Once you have confirmed all your data, click "Get Pricing".

NOTE: BE SURE THE PROPER CHANNEL of "WHOLESALE" is listed as your Channel.

Pay close attention to your comp source – choose Lender Paid or Borrower Paid – Lender Paid you cannot change the BP, but Borrower Paid you can increase or decrease the BP to your desired amount. Click on the lock symbol next to the BP field to change the amount shown.



Initial Pricing

Loan Scenario		Pricing Details																																																																						
Mortgage Information Non-QM or Business Purpose: <input type="radio"/> No <input checked="" type="radio"/> Yes Consumer Purpose: Business Purpose Loan Purpose: Purchase Income Verification: -- Select -- Loan Term: 30 Year Amortization: <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM Low-Mid FICO: <input type="text"/> Is there a Co-Borrower?: <input checked="" type="radio"/> No <input type="radio"/> Yes Credit Grade: -- Select -- DTI: 1.71 Prepay Period: 5 Year Prepay Type: <input checked="" type="radio"/> Fixed <input type="radio"/> Declining Self Employed: <input checked="" type="radio"/> No <input 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 Stacking Fees?: <input checked="" type="radio"/> No <input type="radio"/> Yes Citizenship: US Citizen Mortgage Lates?: <input checked="" type="radio"/> No <input type="radio"/> Yes Foreclosure?: <input checked="" type="radio"/> No <input type="radio"/> Yes Bankruptcy?: <input checked="" type="radio"/> No <input type="radio"/> Yes Property Information Property zip: 38401 Property state: TN Property city: Columbia Property type: SFD Units: 1 Occupancy type: Investment		Channel: Wholesale Comp source: Borrower Paid My comp plan: BP: 3.000 Max: 90,000 Lender fee buyout: <input checked="" type="radio"/> No <input type="radio"/> Yes (Fee bought-out) Purchase price: 1250000 Est. value: 1250000 Loan amount: 800000 Subordinate financing: 0 LTV: 64.000 CLTV: 64.000	<table border="1"> <thead> <tr> <th></th> <th>Paid By Seller</th> <th>Remaining</th> </tr> </thead> <tbody> <tr> <td>Seller contribution:</td> <td>0</td> <td></td> </tr> <tr> <td>Dollar Amount of Borrower Paid Compensation:</td> <td>24000 </td> <td>24000</td> </tr> <tr> <td>3rd party closing costs:</td> <td>26782</td> <td></td> </tr> <tr> <td>Add lender fee:</td> <td>1295</td> <td></td> </tr> <tr> <td>Total 3rd party costs:</td> <td>28077</td> <td>28077</td> </tr> <tr> <td>Total 3rd party and compensation costs:</td> <td>52077</td> <td>52077</td> </tr> <tr> <td>Allowable lender credit: LC cannot be applied to Compensation</td> <td>28077</td> <td></td> </tr> <tr> <td>Amount to be applied:</td> <td>0</td> <td></td> </tr> <tr> <td>Discount to buy the rate down:</td> <td>0</td> <td></td> </tr> <tr> <td>Remaining cash from borrower for fees after lender credit:</td> <td>52077</td> <td></td> </tr> <tr> <td>Amount to be built into pricing:</td> <td>0</td> <td></td> </tr> <tr> <td>Borrower paid broker comp:</td> <td>24000</td> <td></td> </tr> <tr> <td>Base pricing:</td> <td>100.000</td> <td></td> </tr> <tr> <td>Credit applied to 3rd party:</td> <td>0.000</td> <td></td> </tr> <tr> <td>Target price:</td> <td>100.000</td> <td></td> </tr> <tr> <td>Net Target price:</td> <td>100.000</td> <td></td> </tr> <tr> <td>Summary cash to close</td> <td></td> <td></td> </tr> <tr> <td>Down payment:</td> <td></td> <td>450000</td> </tr> <tr> <td>Remaining cash for fees after credits:</td> <td></td> <td>52077</td> </tr> <tr> <td>Discount to buy the rate down:</td> <td></td> <td>0</td> </tr> <tr> <td>Total cash to close:</td> <td></td> <td>502077</td> </tr> <tr> <td>Minimum required investment:</td> <td></td> <td>450000</td> </tr> </tbody> </table>		Paid By Seller	Remaining	Seller contribution:	0		Dollar Amount of Borrower Paid Compensation:	24000	24000	3rd party closing costs:	26782		Add lender fee:	1295		Total 3rd party costs:	28077	28077	Total 3rd party and compensation costs:	52077	52077	Allowable lender credit: LC cannot be applied to Compensation	28077		Amount to be applied:	0		Discount to buy the rate down:	0		Remaining cash from borrower for fees after lender credit:	52077		Amount to be built into pricing:	0		Borrower paid broker comp:	24000		Base pricing:	100.000		Credit applied to 3rd party:	0.000		Target price:	100.000		Net Target price:	100.000		Summary cash to close			Down payment:		450000	Remaining cash for fees after credits:		52077	Discount to buy the rate down:		0	Total cash to close:		502077	Minimum required investment:		450000
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Minimum required investment:		450000																																																																						
Lock Term: 45 Day <input type="button" value="Get Pricing"/>		<div style="border: 1px solid red; padding: 10px; margin: 10px 0;"> <p>Reminder: All fields with a red asterisk must be completed. Be sure to read thru the yes or no questions also and answer accordingly</p> </div>																																																																						

Disclosures:

Stacking Fees – AHL allows you to stack Borrower Paid Comp and Discount Points into the loan amount. Should you wish to stack the BPC or Discount Points, click “yes” next to the question stacking fees?. Increase your loan amount by the percentage amount that you are charging in your BPC/Discount Points. You cannot stack more comp than you are charging the borrower and can only stack a maximum of 3.00%.

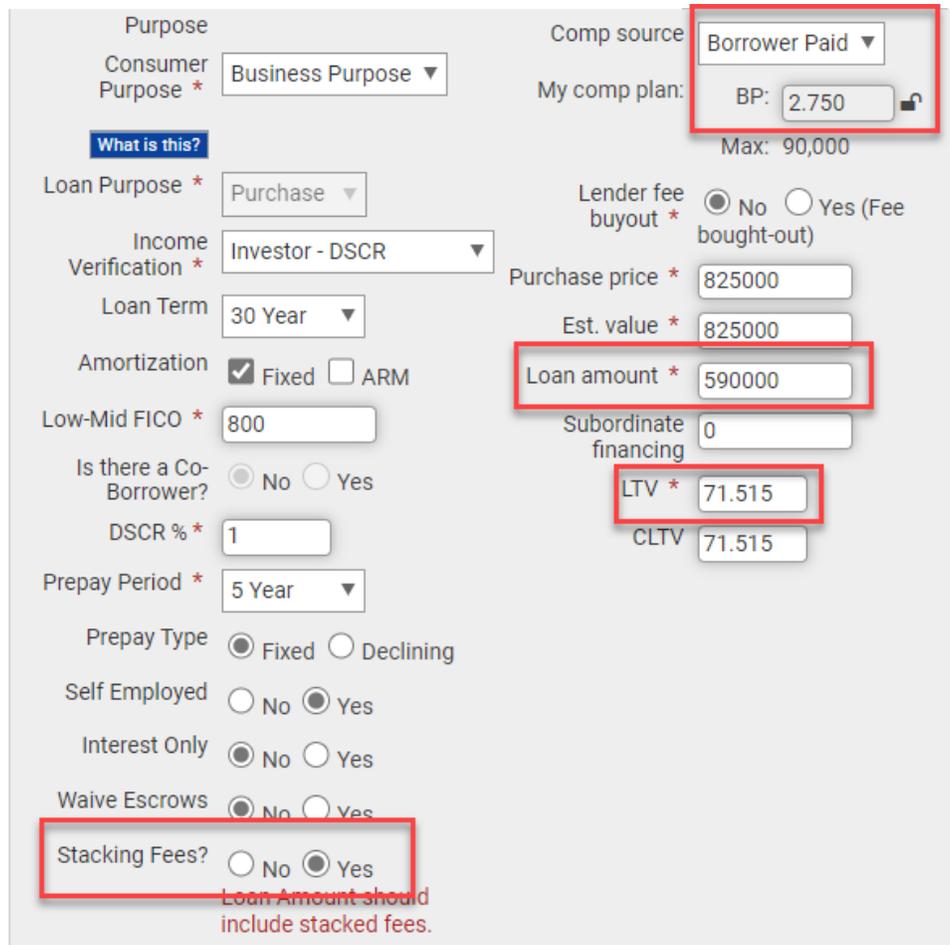
By stacking fees, you can increase your LTV over max limits for your loan scenario and it will price at the LTV it would originally qualify for. The max LTVs with stacking for our products is as follows:

All Star and Rising Star.

- Purchase and Rate & Term – 82.4%
- Cash Out – 80%

Invest Star.

- Purchase and Rate & Term – 80%
- Cash Out – 75%



The screenshot displays a loan application form with the following fields and values:

- Purpose:** Consumer Purpose * Business Purpose
- Loan Purpose *:** Purchase
- Income Verification *:** Investor - DSCR
- Loan Term:** 30 Year
- Amortization:** Fixed ARM
- Low-Mid FICO *:** 800
- Is there a Co-Borrower?:** No Yes
- DSCR % *:** 1
- Prepay Period *:** 5 Year
- Prepay Type:** Fixed Declining
- Self Employed:** No Yes
- Interest Only:** No Yes
- Waive Escrows:** No Yes
- Stacking Fees?:** No Yes

On the right side of the form:

- Comp source:** Borrower Paid
- My comp plan:** BP: 2.750 (Max: 90,000)
- Lender fee buyout *:** No Yes (Fee bought-out)
- Purchase price *:** 825000
- Est. value *:** 825000
- Loan amount *:** 590000
- Subordinate financing:** 0
- LTV *:** 71.515
- CLTV:** 71.515

Red boxes highlight the 'Borrower Paid' comp source, the 'Loan amount * 590000' field, the 'LTV * 71.515' field, and the 'Stacking Fees? Yes' radio button. A red note at the bottom states: "Loan Amount should include stacked fees."

After you click on the "Get Pricing" button the system will display Eligible (highlighted in green) and Ineligible Products.

NOTE: Hovering over the  bubble on Ineligible products will provide the reasons your scenario does not meet the product guidelines.

Lock Term: 45 Day <input type="button" value="Get Pricing"/>			
Rate	45 Day Price	Rebate/Discount	P&I
AHL WS Invest Star - Fixed 30 Yr 			
AHL WS All Star - Fixed 30 Yr Ineligible 			
AHL WS Rising Star - Fixed 30 Yr Ineligible 			
AHL WS Rising Star - Business Purpose - Fixed 30 Yr Ineligible 			

Click on the product name to open the grid to see pricing options. Choose the rate and price you want by clicking on the blue box with the check mark next to your desired rate and price. Screen will refresh and to the right of the pricing grid you will see the pricing snapshot of the rate chosen and adjustments applied. If you are satisfied with the pricing you chose, click on the "Continue" button to move on to the next task.

NOTE: On business purpose loans any pricing over par is considered Business Purpose Premium and will be paid to the broker, in addition to your Borrower Paid comp. You will not be able to choose any rate that would allow you to make more than the 3.00% max comp that AHL allows.

Lock Term: 45 Day <input type="button" value="Get Pricing"/>			
Rate	45 Day Price	Rebate/Discount	P&I
AHL WS Invest Star - Fixed 30 Yr 			
7.250	98.500 <input checked="" type="checkbox"/>	\$12,000	5457
7.375	98.875 <input checked="" type="checkbox"/>	\$9,000	5525
7.500	99.250 <input checked="" type="checkbox"/>	\$6,000	5593
7.625	99.625 <input checked="" type="checkbox"/>	\$3,000	5662
7.750	100.000 <input checked="" type="checkbox"/>	\$0	5731
7.875	100.375 <input checked="" type="checkbox"/>	(\$3,000)	5800
8.000	100.750 <input checked="" type="checkbox"/>	(\$6,000)	5870
8.125	101.125	(\$9,000)	5939
8.250	101.500	(\$12,000)	6010
8.375	101.875	(\$15,000)	6080
8.500	102.000	(\$16,000)	6151
AHL WS All Star - Fixed 30 Yr Ineligible 			
AHL WS Rising Star - Fixed 30 Yr Ineligible 			
AHL WS Rising Star - Business Purpose - Fixed 30 Yr Ineligible 			

Pricing Snapshot		
Program Name:	AHL WS Invest Star - Fixed 30 Yr	
Comp Source:	BorrowerPaid	
Lock Term:	45 Day	
P&I Payment:	\$5731	
MI Payment:	\$0	
Lender Fee Buyout:	No	
Applied lender credit:	\$0	

	Rate	Price
Base	7.750	99.625

Adjustments	Rate	Price
Placeholder_FinancedDiscountPoints is No, And LTV is <= 65, And FICO is >= 760		-0.375
Loan Purpose is Purchase		0.750

	Rate	Price
Final	7.750	100.000

Disclosures:
 • Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.

Now you are ready to Register your loan. Be sure to confirm your loan officer, processor and answer the question if AHL to Process your loan. Once you have reviewed those items and are ready to register, click on the Register button.

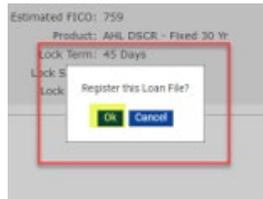


This loan file is ready to be Registered. Click the "Register" button below to complete the process.

Save Delete Register

Loan Purpose: Purchase Loan Type: Conventional Estimated Closing Date: * <input type="text" value="10/31/2023"/> Broker Compensation: BorrowerPaid	Channel: * <input type="text" value="Wholesale"/> Loan Officer: * <input type="text" value="LA Kings Test LO"/> Processor: * <input type="text" value="David Armstrong"/> AHL To Process: * <input type="text" value="No"/>
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You will then see a pop-up box on your screen that will make sure you want to Register your loan. Click OK to continue the process of registration.



Once registration is done, your screen will refresh, and you will have new tasks to complete. The loan summary will now show the AHL loan number and will also provide you contact information for your Account Executive.

NOTE: After the file has been submitted to UW, you will also find your Account Manager's contact information under the Account Executive's.

Welcome Test - Logout

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

Loan Summary - Andy America

Loan #: 22128375 Date Registered: 12/21/2022 Borrower: Andy America Property: 123 desk drive Columbia TN Estimated Closing Date: 01/30/2023 Date: Purchase Price: \$1,250,000 Appraised Value: \$ LTV: 64.000% CLTV: 64.000% Loan Amount: \$800,000 Total Loan Amount: \$800,000	Loan Amount: \$800,000 Loan Type: Conventional Channel: Wholesale Loan Purpose: Purchase LowMid FICO: 760 DTI: 1.660 Product: AHL WS Invest Star - Fixed 30 Yr Lock Term: 45 Days Lock Status: Lock Date: 3rd Party Fees: \$30,666 Seller Contribution: \$0 Borrower Paid \$16000.00 Broker Comp:	Underwriting Type: DU Broker Comp: Borrower Paid Lender Paid MI: no Loan Officer: Wholesale Test Loan Officer Processor: Test Broker Loan Processor Base Price: 100.000 Lender fee buyout: 0.000 Target Price: Target Rate: 7.250 <div style="border: 2px solid red; padding: 5px; margin-top: 5px;"> Account Executive Justin Buck Smith Email Address justin@ahlend.com Phone # 800-731-9226 </div>
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Edit 1003 Credit / ALS Price/Lock Loan Fees Send Disclosures

Since you completed the Edit 1003 and Credit on the registration screen, you will start by locking or floating your loan. Click on the **Price/Lock Loan** tab to begin the process.

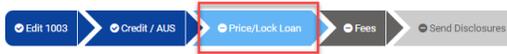


Price / Lock

Last Priced: 2023-08-03 11:00:16 Program: AHL WS Invest Star - Fixed 30 Yr Rate: 8.000 Price: 100.000

Loan Scenario	Pricing Details
Mortgage Information Non-QM or Business Purpose <input type="radio"/> No <input checked="" type="radio"/> Yes Channel * Wholesale Comp source Borrower Paid Consumer Purpose * Business Purpose My comp plan: BP: 2.750	Dollar Amount of Borrower Paid Compensation: 15881

All the data entered when you registered the loan will pre-fill to the price/lock screen. Be sure to confirm the data. Click on **"Get Pricing"** to display your pricing for your loan.



Price / Lock

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Lock Term: 45 Day	<div style="border: 1px solid red; padding: 2px; display: inline-block;">Get Pricing</div>																																																												

Once the pricing is displayed, the rate and price you chose during registration will highlight. If you are good with the pricing from registration, click on the appropriate button of “**Disclose as Lock**” or **Disclose as Float**” or if you would like to change the rate and price, you can click on the check mark next to the appropriate pricing you want to change it to, then click on lock or float. Once you choose Lock or Float be sure to confirm by clicking OK to the question that pops up.

NOTE: Pricing will only display eligible pricing choices. This will cap you out at the max 3.00% or 5.00% you can charge depending on your loan amount. If you do not see a check mark next to a rate and price it is not available due to the cap on your compensation.

Lock Term: 45 Day Get Pricing

Rate	45 Day Price	Rebate/Discount	P&I
AHL WS Invest Star - Fixed 30 Yr ⓘ			
7.250	97.750		3939
7.375	98.125	\$12,994	3988
7.500	98.500	\$8,662	4037
7.625	98.875	\$6,497	4087
7.750	99.250	\$4,331	4137
7.875	99.625	\$2,166	4187
8.000	100.000	\$0	4237
8.125	100.375	(\$2,166)	4287
8.250	100.750	(\$4,331)	4338
8.375	101.125	(\$6,497)	4389
8.500	101.500	(\$8,662)	4440
8.625	101.875	(\$10,828)	4491
8.750	102.000	(\$11,550)	4543
AHL WS All Star - Fixed 30 Yr Ineligible ⓘ			
AHL WS Rising Star - Fixed 30 Yr Ineligible ⓘ			
AHL WS Rising Star - Business Purpose - Fixed 30 Yr Ineligible ⓘ			

Pricing Snapshot

Program Name: AHL WS Invest Star - Fixed 30 Yr
 Comp Source: BorrowerPaid
 Lock Term: 45 Day
 P&I Payment: \$4237
 MI Payment: \$0
 Lender Fee Buyout: No
 Applied lender credit: \$0

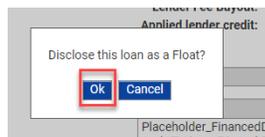
	Rate	Price
Base	8.000	100.375
Adjustments		
Placeholder_FinancedDiscountPoints is No, And LTV is <= 70, And FICO is >= 760		-1.125
Loan Purpose is Purchase		0.750
Final	8.000	100.000

Disclose as Lock Disclose as Float

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.
- MI Pricing is Risk Based. Income, debts and other factors have not been validated. MI will be re-disclosed at CTC.
- For FHA, Monthly MIP is .85 renewal premium.

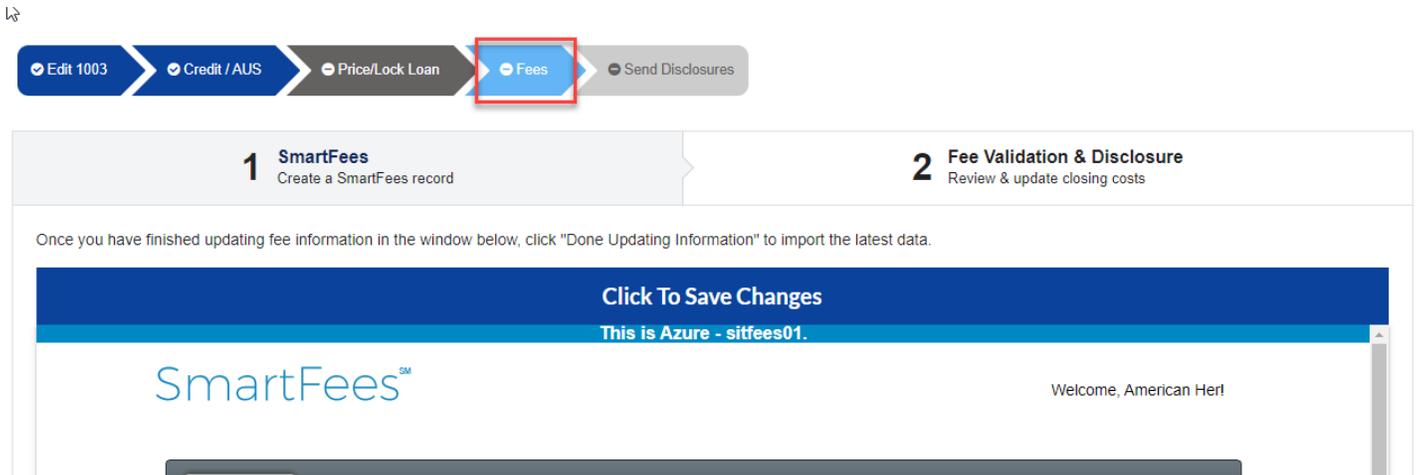
If Float – this is the pop-up you will see:



If Lock – this is the pop-up you will see:

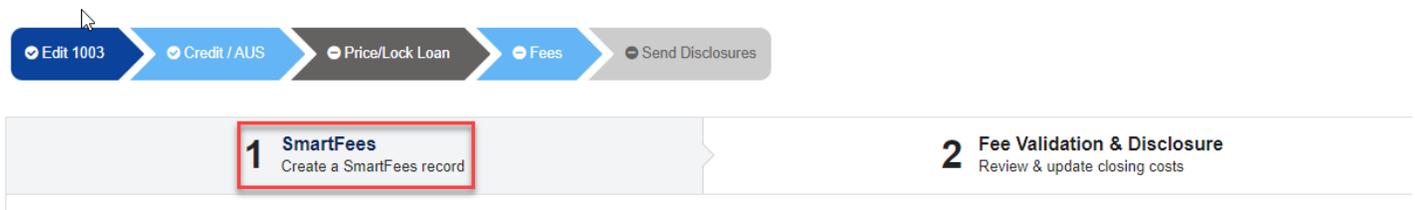


You are now ready to review your Fees, click on the **FEES** tab to begin.

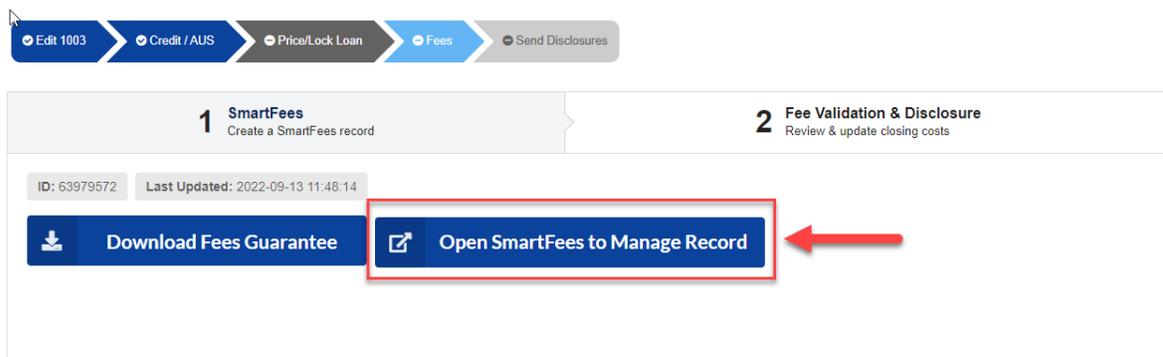


Once you have finished updating fee information in the window below, click "Done Updating Information" to import the latest data.

AHL uses SmartFees for your Fee data. You will start with **Section 1 – Create a SmartFees** record. Section 1 should open automatically once you click on the Fees tab.



If the record doesn't open automatically, just click on the Open SmartFees to Manage Record button to start the process.



ID: 63979572 Last Updated: 2022-09-13 11:48:14

Start with selecting the provider for each of the services on your loan. You will choose your AMC, Title and Escrow Companies. Under Lender Selected Services, start by clicking on Select Provider in the Appraisal Management Company (AMC) to choose the company.



File Summary

SmartFees ID:
62682966

Loan Purpose:
Purchase

Loan Number:
22076327

Property Address:
123 desk drive
Irvine, CA 92612

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](#)

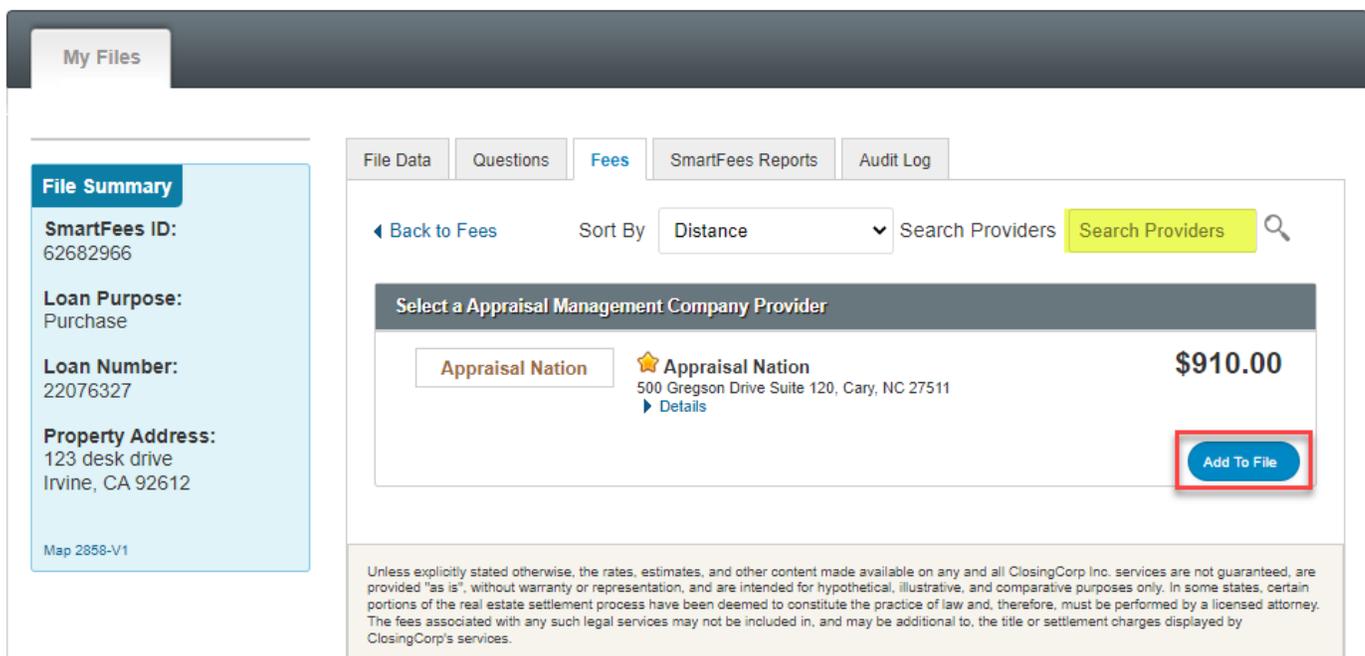
Lender Selected Services

Appraisal Management Company	Appraisal Nation  Details Remove	\$910.00
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[Select Provider ▶](#)

Once you click on Select Provider your screen will change and you will have the option to choose the initial provider that shows up on your property profile or you may search for another AMC you may want to use by typing in their name in the Search field. Once you have the AMC you would like to use for your appraisal, click on the Add to File button.

NOTE: If you do not disclose appraisal for at least \$900, when appraisal amount is disclosed, it will automatically disclose for \$900.



My Files

File Summary

SmartFees ID:
62682966

Loan Purpose:
Purchase

Loan Number:
22076327

Property Address:
123 desk drive
Irvine, CA 92612

Map 2858-V1

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

[◀ Back to Fees](#) | Sort By: Distance | Search Providers [Search Providers](#) 🔍

Select a Appraisal Management Company Provider

Appraisal Nation	 Appraisal Nation 500 Gregson Drive Suite 120, Cary, NC 27511 ▶ Details	\$910.00
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[Add To File](#)

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.

Continue to complete your choices in the same manner for your Title and Closing Services and then review the Recording Fees/Transfer Taxes section for accuracy. After you have completed all sections, click on the Save & Continue button.

NOTE: Usually safer to just utilize the title company that pops up if it is not who you plan on using, this way you have less opportunities to have tolerance cures on TRID loans.

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](#)

Lender Selected Services

Appraisal Management Company	Appraisal Nation	\$910.00
	Details Remove Select Provider ▶	

Title and Closing Services

Title Insurance	Old Republic Title Co	\$3,833.00
	Details Remove Select Provider ▶	
Settlement Services	Old Republic Title Co	\$5,250.00
	Details Remove Select Provider ▶	

Recording Fees/Transfer Taxes

[Edit Recording Fees / Transfer Taxes](#)

Recording Fees Total			\$149.00
Deed	\$39.00		
Mortgage / Deed of Trust	\$110.00		
Transfer Taxes Total	Edit Split		\$1,375.00
County Tax Stamps			
Deed			
	Buyer	Seller	Total
Documentary Transfer Tax	\$1,375.00	\$0.00	\$1,375.00
	\$1,375.00	\$0.00	\$1,375.00
City Tax Stamps			\$0.00



Save & Continue >

Section 2 – Fee Validation & Disclosure. Complete any fees that you will be charging the borrower, ex. Credit Report or Processing Fee (if applicable). You can also add additional fees not shown by clicking on the “**Add Section B Fee**” and then it will add a line for you select what additional fee you would like to add. You may edit any of the fee lines that show a pencil icon, either click on the pencil or directly on the \$0.00. After you have entered all your fees, check the box next to where it says, “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” and then click on Save & Continue.

NOTE: If you are using a third party processor, please make sure you add a line and choose Third Party Processing Fee. Broker Processing Fee is only used for fees paid directly to the broker.

1 SmartFees
Create a SmartFees record

2 Fee Validation & Disclosure
Review & update closing costs

Loan Costs

Fee Name	Provider	Cost
A. ORIGINATION CHARGES		
Originator Compensation (Borrower Paid)		\$15881.00
Administration Fee		\$1295.00
B. SERVICES YOU CAN'T SHOP FOR		
Add Section B Fee +		
Credit Report		\$0.00
Condo Questionnaire		\$0.00
Broker Processing Fee		\$0.00
Attorney/Document Preparation Fee		\$0.00
Final Appraisal / Reinspection		\$0.00
Appraisal Fees	What is this?	\$910.00
Desk Review Fee		\$150.00
Please Select	▲	0.00

Please Select

- Abstract or Title Search Fee \$603.50
- Administration Fee \$2962.50
- Amortization Schedule \$450.00
- Appraisal Field Review Fee
- Appraisal Recertification Fee

Other Costs

Fee Name	Details/Term	Cost (\$)
E. TAXES AND OTHER GOVERNMENT FEES		
Recording Fees		\$300.50
State Tax/Stamps		\$8951.25
F. PREPAIDS		
1 Year Hazard Insurance	\$266.17 for 12 mos. ▼	\$3194.04
1 Year Flood Insurance	\$0.00 for 12 mos. ▼	\$0.00
G. INITIAL ESCROW PAYMENTS AT CLOSING		
Hazard Insurance Reserves	\$266.17 for 2 mos. ▼	\$532.34
Property Tax Reserves	\$780.02 for 2 mos. ▼	\$1560.04
Flood Insurance Reserves	\$0.00 for 2 mos. ▼	\$0.00
H. OTHER		
Add Section H Fee +		
HOA Cert/Transfer Fee		\$35.00
Owner's Title Policy	First American Title Insurance Company	\$1572.50
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

Once you have completed the Fees Tab, you will be ready to send your initial disclosures. Our portal should have already taken you to the Send Disclosure tab after you finished the Fees Tab, but if it doesn't, click on the Send Disclosures tab.



Once you are on the Send Disclosures tab, you will see four different sections you will need to complete before you will send your initial disclosures on your loan. As you complete each section, it will move you along to the next screen.

- Loan Details
- Compliance Review
- Preview Disclosures
- Order Initial Disclosure Package



SECTION 1 – LOAN DETAILS

Answer all the questions shown on your screen. The Anti-Steering Information auto-populates for you, so you do not have to change any of that information. Once you have answered all the questions, scroll down and click on the save and continue button.

Edit 1003
Credit / AUS
Price/Lock Loan
Fees
Send Disclosures

Loan Details
Provide Additional Information

Compliance Review
Please Review Compliance Alerts.

Preview Disclosures
Preview Generated Documents

Order Initial Disclosure Package
Order & Send Initial Disclosures

Provide Additional Loan Details

Loan Information
* First Time Home Buyer. -- Select --

Third Party Processing
* 3rd Party Processor (requires prior approval) Select

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.) Select

Table Funded
Table Funded Yes

Non-Borrowing Spouse or Other Information
* Is there a Non-Borrowing Spouse or Other Select

Non-Borrowing Spouse or Other First Name

Non-Borrowing Spouse or Other Middle Name

Non-Borrowing Spouse or Other Last Name

Non-Borrowing Spouse or Other E-mail

Non-Borrowing Spouse or Other SSN

Non-Borrowing Spouse or Other Birth Date

Anti-Steering Information

* Description of the loan product with the lowest rate:

Product Name * Interest Rate

* 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 * Interest Rate

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

Product Name * Interest Rate

* 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. Select

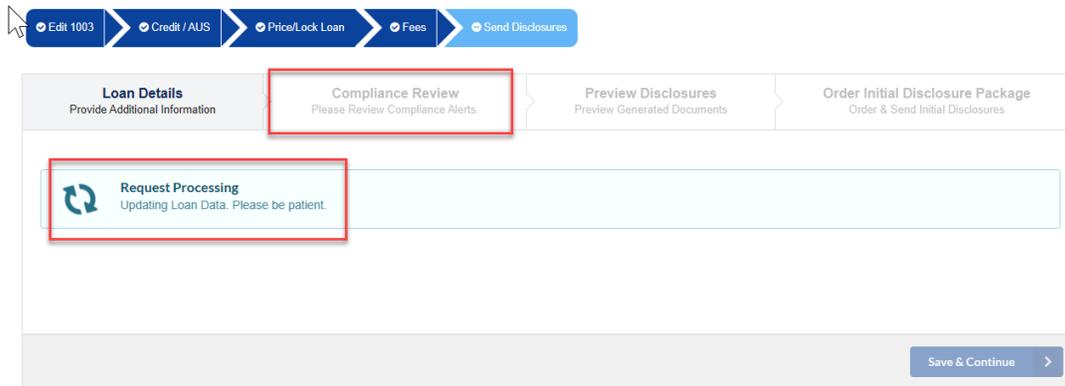
If you answered YES to this question then you must enter the corresponding data

Notes to UW:

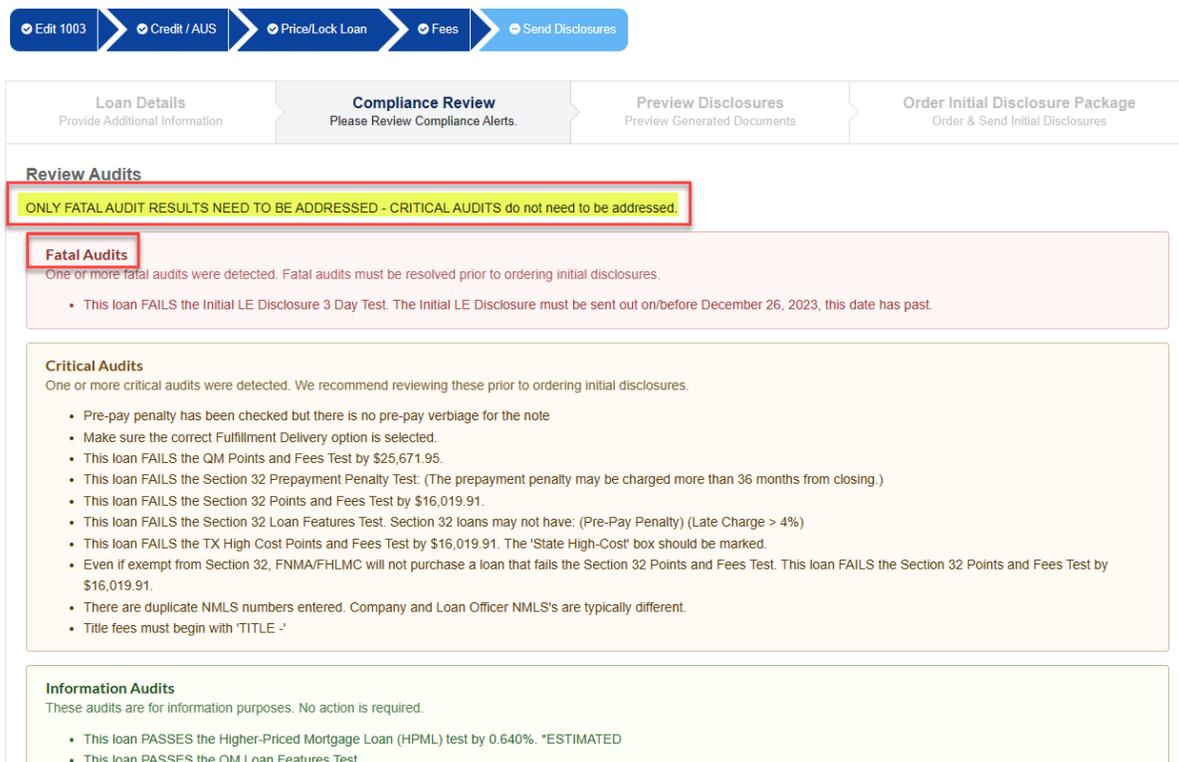
Save & Continue >

SECTION 2 – COMPLIANCE REVIEW

You will see an arrow spinning when screen changes from the loan details tab. This is processing all your data to our document vendor IDS – please be patient as this will be a quick process.



Once data has processed, you will see a listing of audits – you will only need to address the “Fatal Audits” as they will not allow you to move forward to view or order disclosures if they are not addressed. Critical and Information Audits do not need to be addressed at this time.



If you have no "Fatal Audits", scroll down to the bottom right of your screen and click on the Save & Continue button to move to the next tab of Preview Disclosures.

- This loan PASSES the Section 32 APR Test by 5.366%. *ESTIMATED APOR
- This loan PASSES the FL High Cost APR Test by 5.366%. *ESTIMATED APOR
- This loan PASSES the Initial LE Disclosure 3 Day Test.
- Because of the following exemption(s), this loan is EXEMPT from the MDIA/TILA Seven-Business-Day Waiting Period Test (LE/CD): (Investment Property)
- This loan PASSES the LE received 4 business days before closing test. The 'LE Date Received' date is at least 4 regulation Z business days before the 'Closing/Note' date.
- This loan PASSES the General QM APOR Test by 1.116%. *ESTIMATED
- This loan PASSES the FNMA/FHLMC APOR + 6.5% QM Exempt Loan Test by 5.366%. *ESTIMATED

Save & Continue >

SECTION 3 – PREVIEW DISCLOSURES

When the Preview Disclosures tab opens your will see arrows circling and a message that shows Ordering Preview. The system is populating your disclosures so that you can review.

Edit 1003
Credit / AUS
Price/Lock Loan
Fees
Send Disclosures

Loan Details

Provide Additional Information

Compliance Review

Please Review Compliance Alerts.

Preview Disclosures

Preview Generated Documents

Order Initial Disclosure Package

Order & Send Initial Disclosures

Ordering Preview

Generating your initial disclosure preview documents. Please be patient.

Once complete, you will see all your disclosures on the screen so you can preview them before sending. Use the side slide to scroll through your disclosures. You can also print and save the disclosures from this screen.

Loan Details

Provide Additional Information

Compliance Review

Please Review Compliance Alerts.

Preview Disclosures

Preview Generated Documents

Order Initial Disclosure Package

Order & Send Initial Disclosures

1 of 53
Print
Save

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 24043725 / 549300ZPS.JZO10ZAX5562404372514 Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

If disclosures are correct, check the box next to "I agree and understand that initial disclosures will be sent based upon the preview and that any restitution or under disclosure is my responsibility and will be deducted from my Broker Compensation at the time of funding". Then click on the Save and Continue button on the bottom right of your screen.



Loan Details
Provide Additional Information

Compliance Review
Please Review Compliance Alerts.

Preview Disclosures
Preview Generated Documents

Order Initial Disclosure Package
Order & Send Initial Disclosures

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier: 24043725 / 549300ZPSJZO10ZAX5562404372514 Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.
Borrower Name: DSCR Test

1a. Personal Information	
<p>Name (First, Middle, Last, Suffix) DSCR Test</p> <p>Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)</p>	<p>Social Security Number 111 11 1111 (or Individual Taxpayer Identification Number)</p> <p>Date of Birth (mm/dd/yyyy) 01 / 01 / 1980</p> <p>Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien</p>
<p>Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: 2 Each Borrower intends to apply for joint credit. Your initials: _____</p>	<p>List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names Another Borrower _____</p>
<p>Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried</p>	<p>Dependents (not listed by another Borrower) Number 0 Ages _____</p>
<p>Contact Information Home Phone (555) 555-5555 Cell Phone (555) 555-5555 Work Phone (001) 555-5555 Ext. _____</p>	

I agree and understand that initial disclosures will be sent based upon this preview and that any restitution or under-disclosure is my responsibility and will be deducted from my Broker Compensation at the time of funding.

Save & Continue >

SECTION 4 – ORDER INITIAL DISCLOSURE PACKAGE

After you click on Save & Continue on the Preview Disclosures tab your screen will change and you will see that the loan is Finalizing Order.



Loan Details
Provide Additional Information

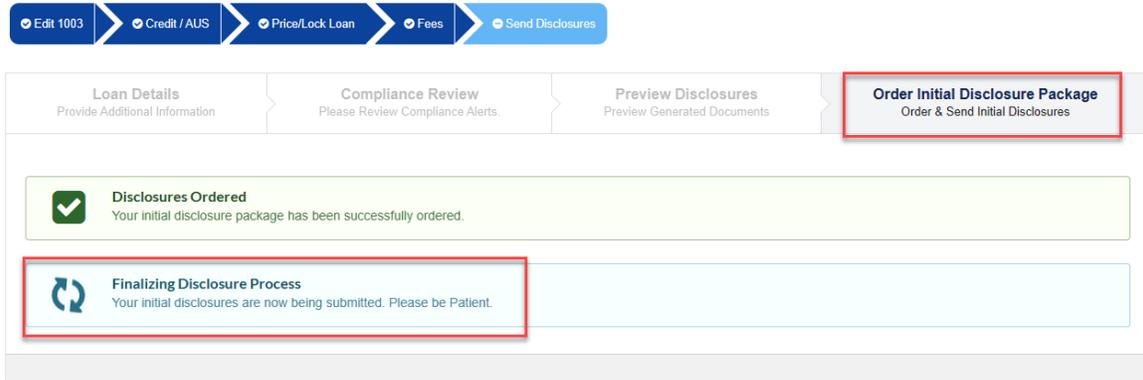
Compliance Review
Please Review Compliance Alerts.

Preview Disclosures
Preview Generated Documents

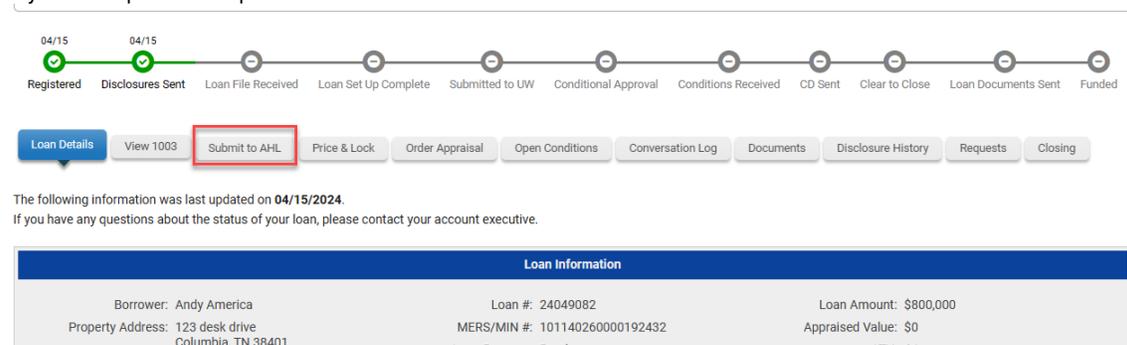
Order Initial Disclosure Package
Order & Send Initial Disclosures

Finalizing Order
Your order is being finalized and sent to fulfillment. Please be patient.

You will then see on your screen that the disclosures were ordered/sent and the system is Finalizing Disclosure Process.



Once the disclosure process is completed, your screen will change and you will see your tabs to Submit to AHL which allows you to upload required documents.



Loan Information		
Borrower: Andy America	Loan #: 24049082	Loan Amount: \$800,000
Property Address: 123 desk drive Columbia, TN 38401	MERS/MIN #: 101140260000192432	Appraised Value: \$0

CONGRATULATIONS YOU HAVE COMPLETED REGISTERING AND DISCLOSING YOUR LOAN FILE!!

SECTION 5 – UPLOADING LOAN DOCUMENTS AND SUBMITTING LOAN TO AHL

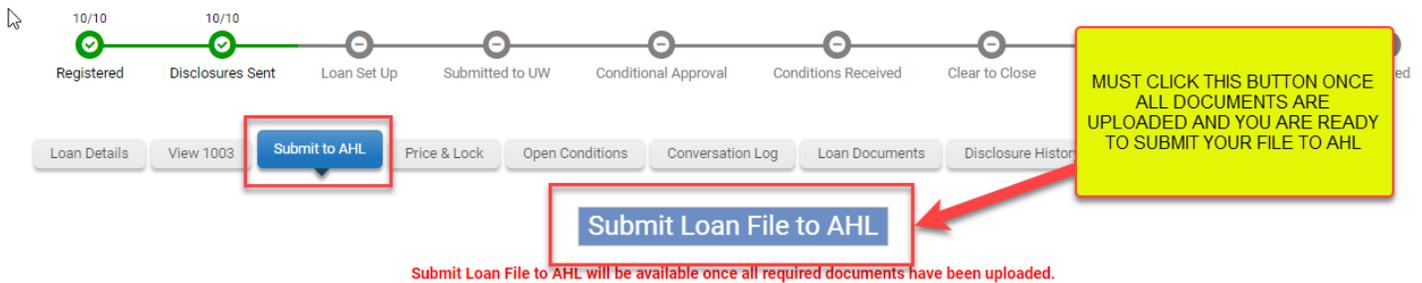
Now that you have sent your disclosures, you are now ready to upload your loan documentation. To upload your loan documents, click on the **SUBMIT TO AHL** button.



The following information was last updated on **05/30/2023**.
 If you have any questions about the status of your loan, please contact your account executive.

Place a check mark next to each required/optional document you are uploading and then click on the browse button in the box which will take you to My Documents on your computer or drag and drop the document(s) you wish to upload to the box. Once you have chosen all your document(s), click on the upload button to upload the document(s). You will see the documents listed under the Uploaded Documents.

Once all your documents have been uploaded, in order to submit the file to AHL you must click on the **"SUBMIT LOAN FILE TO AHL"**.

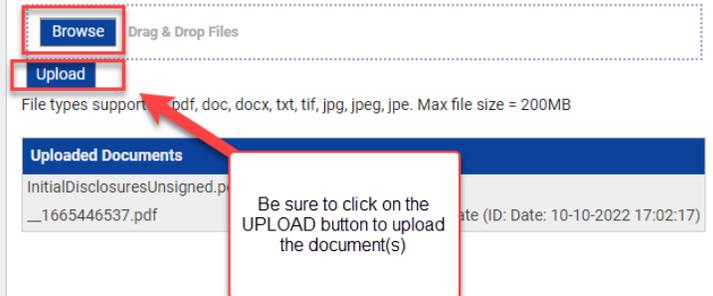


The progress bar shows the following steps: Registered (10/10, checked), Disclosures Sent (10/10, checked), Loan Set Up, Submitted to UW, Conditional Approval, Conditions Received, and Clear to Close. Below the progress bar is a navigation menu with buttons for Loan Details, View 1003, **Submit to AHL**, Price & Lock, Open Conditions, Conversation Log, Loan Documents, and Disclosure History. A red box highlights the **Submit to AHL** button. A yellow callout box points to this button with the text: "MUST CLICK THIS BUTTON ONCE ALL DOCUMENTS ARE UPLOADED AND YOU ARE READY TO SUBMIT YOUR FILE TO AHL". Below the navigation menu is a larger blue button labeled **Submit Loan File to AHL**, also highlighted with a red box. A red arrow points from the yellow callout box to this button. Below the button is the text: "Submit Loan File to AHL will be available once all required documents have been uploaded."

<input checked="" type="checkbox"/>	Package Documents	Status
<input type="checkbox"/>	Loan Submission Form	Required
<input type="checkbox"/>	Credit Report	Required
<input type="checkbox"/>	Driver's License	Required
<input type="checkbox"/>	Purchase/Sales Contract	Required
<input type="checkbox"/>	Asset - Reserves	Required
<input type="checkbox"/>	Rental / Lease Agreement	Required
<input type="checkbox"/>	EOI	Optional
<input type="checkbox"/>	Property Tax Bill	Optional
<input type="checkbox"/>	Mortgage Statement	Optional
<input type="checkbox"/>	Credit Supplement	Optional
<input type="checkbox"/>	Condo Docs	Optional
<input type="checkbox"/>	Articles of Organization/Incorporation	Optional
<input type="checkbox"/>	Settlement Statement	Optional
<input type="checkbox"/>	Title E&O	Optional
<input type="checkbox"/>	License-Closing Agent/Title/Escrow	Optional
<input type="checkbox"/>	Title Company Wire Instructions	Optional
<input type="checkbox"/>	Signed Initial Disclosures (Reminder)	Optional
<input type="checkbox"/>	Closing Protection Letter	Optional

A red box highlights the checkboxes for all documents. A callout box points to these checkboxes with the text: "Check off all documents you are uploading".

1. Check the documents from the list that are included in your file
2. Click "Browse" or Drag & Drop your file in the box below
3. Click the "Upload" button

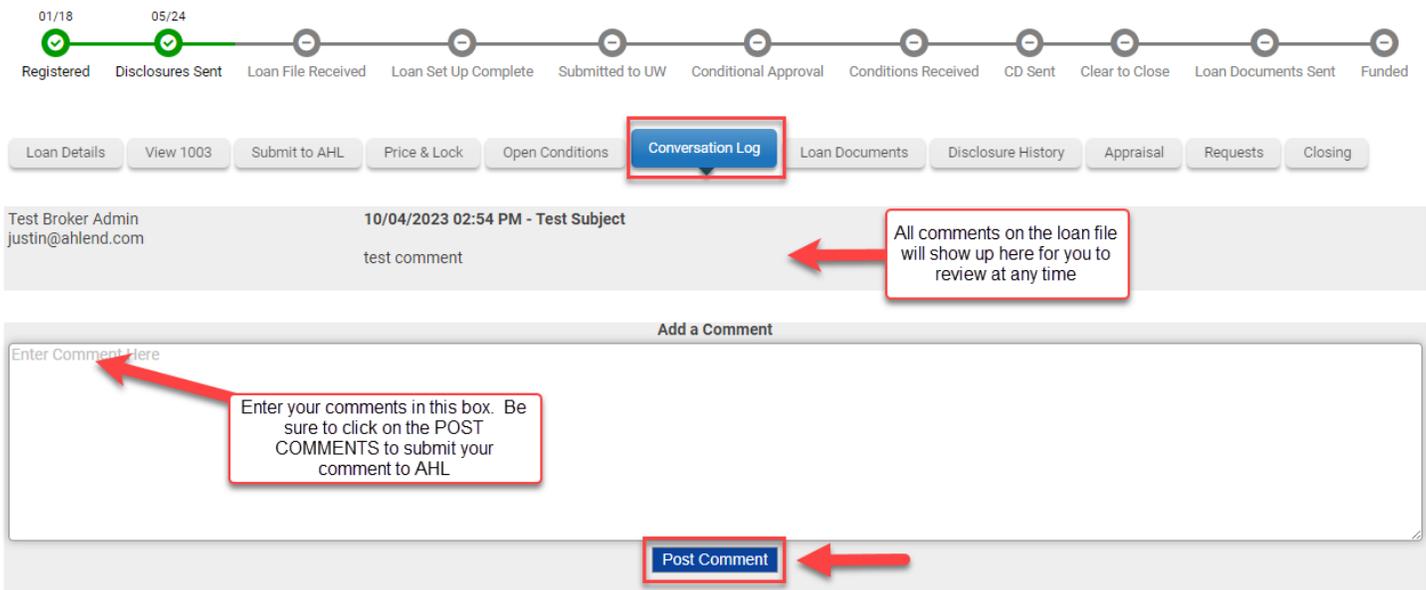


The interface shows a "Browse" button and a "Drag & Drop Files" area. Below this is an "Upload" button. A callout box points to the "Upload" button with the text: "Be sure to click on the UPLOAD button to upload the document(s)". Below the upload area is a section titled "Uploaded Documents" with a table:

Uploaded Documents	Date
InitialDisclosuresUnsigned.p... _1665446537.pdf	10-10-2022 17:02:17

SECTION 6 – CONVERSATION LOG

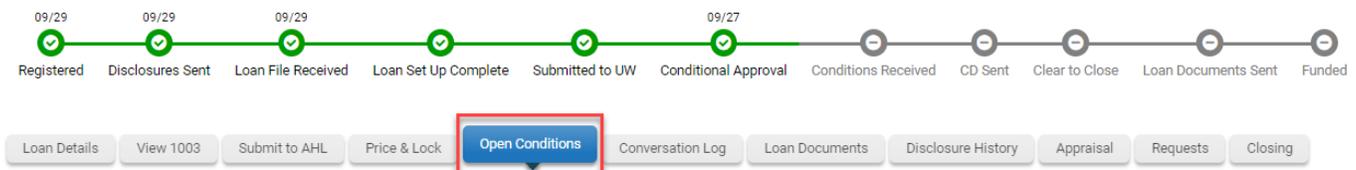
Once your loan file has been disclosed, you will have the ability to add comments to your loan file. Click on the Conversation Log tab and you will see the ability to enter a comment in the box provided. Be sure to click on Post Comment to ensure that your comment is posted to the file. You will also be able to see any comments AHL has posted to the file.



The screenshot displays the loan process timeline at the top, with steps from 'Registered' to 'Funded'. Below the timeline is a navigation bar with tabs: Loan Details, View 1003, Submit to AHL, Price & Lock, Open Conditions, **Conversation Log**, Loan Documents, Disclosure History, Appraisal, Requests, and Closing. The 'Conversation Log' tab is highlighted with a red box. Below the navigation bar, a comment entry is shown for 'Test Broker Admin' on '10/04/2023 02:54 PM - Test Subject' with the text 'test comment'. A red arrow points from a text box stating 'All comments on the loan file will show up here for you to review at any time' to this comment. Below the comment is an 'Add a Comment' section with a text input field labeled 'Enter Comment Here' and a 'Post Comment' button. A red arrow points from a text box stating 'Enter your comments in this box. Be sure to click on the POST COMMENTS to submit your comment to AHL' to the input field. Another red arrow points from the 'Post Comment' button to a text box stating 'All comments on the loan file will show up here for you to review at any time'.

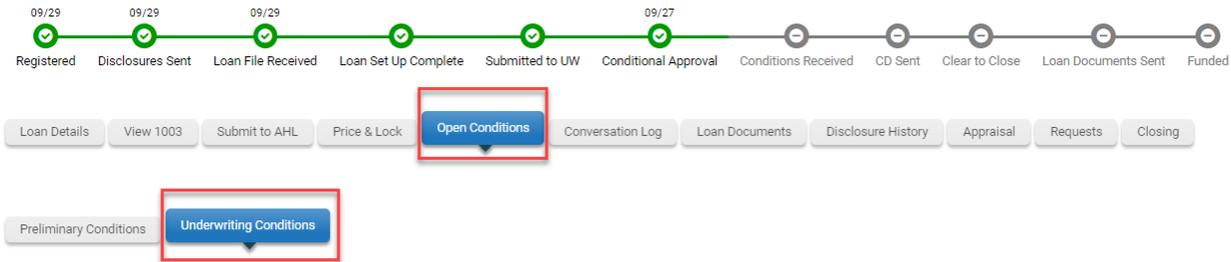
SECTION 7 – UNDERWRITING CONDITIONS

Once your loan file has been underwritten, you will be able to view your conditions in the “**Open Conditions**” tab.



The screenshot displays the loan process timeline at the top, with steps from 'Registered' to 'Funded'. Below the timeline is a navigation bar with tabs: Loan Details, View 1003, Submit to AHL, Price & Lock, **Open Conditions**, Conversation Log, Loan Documents, Disclosure History, Appraisal, Requests, and Closing. The 'Open Conditions' tab is highlighted with a red box.

Click on the tab **"Open Conditions"** and then on the tab **"Underwriting Conditions"**. You will then see a complete list of conditions needed on your loan file.



The image shows a loan process timeline with steps: Registered (09/29), Disclosures Sent (09/29), Loan File Received (09/29), Loan Set Up Complete, Submitted to UW, Conditional Approval (09/27), Conditions Received, CD Sent, Clear to Close, Loan Documents Sent, and Funded. Below the timeline are navigation tabs: Loan Details, View 1003, Submit to AHL, Price & Lock, **Open Conditions**, Conversation Log, Loan Documents, Disclosure History, Appraisal, Requests, and Closing. Below these are sub-tabs: Preliminary Conditions and **Underwriting Conditions**.

[Submit Docs to AHL For Review](#)

Open Underwriting Conditions

To upload documents:

1. Click the "Browse" or Drag & Drop a copy of the documents for any condition.
2. Check the box of the desired condition(s) for the documents to be uploaded.
3. Add a comment for the file to be uploaded (Optional).
4. Click the "Start Upload" button.
5. Click the "Submit Docs to AHL For Review" button to finish your condition upload.

Status Legend

- **Added** - Condition has been added for review.
- **Received** - AHL has received your condition document.
- **Reviewed** - Account Manager has accepted your condition.
- **Re-Requested** - AHL has requested more information.
- **Cleared** - Account Manager/Underwriter has accepted and cleared the condition.
- **Waived** - Underwriter has waived the condition.

Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported.
 Max file size = 60MB.

Miscellaneous Conditions		Prior to	Uploaded	Status	Status Date
<input type="checkbox"/>	Community Property State Spouse(s) of entity members who are guaranteeing loan to sign guarantee at closing			Added	10/04/23
<input type="checkbox"/>	Appraisal-Copy Delivered to borrower Provide Evidence That Appraisal Was Delivered To Borrower; Must be given to the borrower within 3 days prior to closing or provide a fully executed 3 Day Waiver for Appraisal Receipt;			Added	10/04/23
<input type="checkbox"/>	Title-Property Tax Bill	Approval		Added	10/04/23
<input type="checkbox"/>	Appraisal Provide fully complete FNMA 1004 - Appraisal must be reviewed and Approved by Underwriter	Approval		Added	10/04/23
<input type="checkbox"/>	Required Reserves Must have 6 months PITI of reserves \$	Documents		Added	10/04/23
<input type="checkbox"/>	Entity Provide signed resolution. This should be PTD and the loan processor as the owner	Documents		Added	10/04/23
<input type="checkbox"/>	Purchase-Seller Concessions Max Seller Concessions is 6% (purchase) not to exceed actual closing costs + prepaids	Documents		Added	10/04/23
<input type="checkbox"/>	Purchase - Confirm all EMD's and Seller Credits Confirm in writing all required EMD and Seller Credits	Documents		Added	10/04/23
<input type="checkbox"/>	Borrowers Statement of Business Purpose Please provide the Document explaining the use of loan funds for Subject Property	Documents		Added	10/04/23
<input type="checkbox"/>	Title E&O Title E&O	Documents		Added	10/04/23
<input type="checkbox"/>	Title - Wire Instructions Wire Instructions	Documents		Added	10/04/23
<input type="checkbox"/>	Property Profile Provide track record on AHL form and supporting property profiles	Documents		Added	10/04/23
<input type="checkbox"/>	Title Supplement Please provide a title supplement with AHL as the Proposed insured and the final loan amount must match the policy amount	Documents		Added	10/04/23
<input type="checkbox"/>	Settlement Statement Please provide a current settlement statement	Documents		Added	10/04/23
<input type="checkbox"/>	Misc-Prelim/Title Commitment Preliminary Title Report/Title Commitment Together With A 24 Month Chain Of Title	Documents		Added	10/04/23
<input type="checkbox"/>	Insurance	Documents		Added	10/04/23

You can also access a PDF of your conditional approval by clicking on the loan documents tab and going to the list of documents. Scroll down and look for the Approval – Conditional Approval Letter click on the icon with the two swirling arrows under the download column to request the document. Once the document has been delivered click on the download button to open the document and then you can save it to your computer.

Loan Details
View 1003
Submit to AHL
Price & Lock
Open Conditions
Conversation Log
Loan Documents
Disclosure History
Appraisal
Requests
Closing

To Upload Documents:

1. Enter document description
2. Drag a file into the area to the right or click "Select File"
3. Click the "Upload" button

Description

Browse
Drag & Drop Files

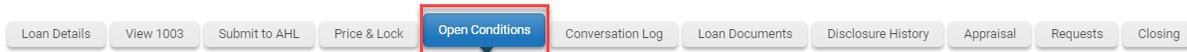
Upload

Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported.
Maximum file size is 100MB.

Broker Uploaded Documents	Received	Size	Description
Broker_Loan_Submission_Form_Test_Doc.pdf	09/29/2023	36Kb	Loan Submission Form Credit Report Government Issued ID Purchase/Sales Contract Bank Statements
Bank_Statement_Test_Doc.pdf	09/29/2023	33Kb	Loan Submission Form Credit Report Government Issued ID Purchase/Sales Contract Bank Statements
PLACEHOLDER_DOC.pdf	09/29/2023	33Kb	Loan Submission Form Credit Report Government Issued ID Purchase/Sales Contract Bank Statements
Purchase_Contract_Test_Doc.pdf	09/29/2023	33Kb	Loan Submission Form Credit Report Government Issued ID Purchase/Sales Contract Bank Statements
InitialDisclosuresUnsigned.pdf	09/29/2023	513Kb	Initial Disclosures - Unsigned
__1695997206.pdf	09/29/2023	38Kb	SmartFees Guarantee Certificate (ID: Date: 09-29-2023 07:20:06)

Document	File name	Added	Size	Download
1003 - URLA	Test Document.pdf	2023-10-04 18:04:44 EDT	3Kb	
Approval - Conditional Approval Letter	Approval Form - Open Conditons	2023-10-04 19:43:03 EDT	453Kb	<div style="display: flex; justify-content: center; gap: 5px;"> <div style="border: 2px solid red; padding: 2px;">  </div> <div style="border: 2px solid red; padding: 2px;">  </div> </div>
Compliance Report	Test Document.pdf	2023-10-04 18:04:37 EDT	3Kb	
Compliance Report	Compliance Report	2023-10-04 19:20:36 EDT	1924Kb	
Credit Authorization	Test Document.pdf	2023-10-04 18:04:59 EDT	3Kb	
Credit Report	Test Document.pdf	2023-10-04 18:05:01 EDT	3Kb	
Disclosures	InitialDisclosuresUnsigned.pdf	2023-09-29 10:28:44	526Kb	

Once you are ready to upload documentation requested for each of your conditions, check the box next to the condition you want to upload documentation for and then click the browse button to open the My Documents on your computer or drag and drop the document into the box. Once you have uploaded your document, then click on the "Start Upload" button to upload the document to the condition. Continue with this process until all your conditions have been uploaded to the file.



[Submit Docs to AHL For Review](#)

Open Underwriting Conditions

To upload documents:

1. Click the "Browse" or Drag & Drop a copy of the documents for any condition.
2. Check the box of the desired condition(s) for the documents to be uploaded.
3. Add a comment for the file to be uploaded (Optional).
4. Click the "Start Upload" button.
5. Click the "Submit Docs to AHL For Review" button to finish your condition upload.

Status Legend

- **Added** - Condition has been added for review.
- **Received** - AHL has received your condition document.
- **Reviewed** - Account Manager has accepted your condition.
- **Re-Requested** - AHL has requested more information.
- **Cleared** - Account Manager/Underwriter has accepted and cleared the condition.
- **Waived** - Underwriter has waived the condition.

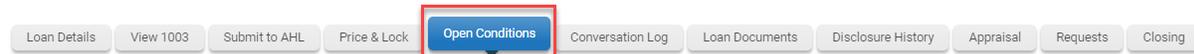
Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported.
 Max file size = 60MB.

	Prior to	Uploaded	Status	Status Date
<input type="checkbox"/> Community Property State Spouse(s) of entity members who are guaranteeing loan to sign guarantee at closing			Added	10/04/23
<input type="checkbox"/> Appraisal-Copy Delivered to borrower Provide Evidence That Appraisal Was Delivered To Borrower; Must be given to the borrower within 3 days prior to closing or provide a fully executed 3 Day Waiver for Appraisal Receipt;			Added	10/04/23
<input type="checkbox"/> Title-Property Tax Bill	Approval		Added	10/04/23
<input checked="" type="checkbox"/> Appraisal Provide fully complete FNMA 1004 - Appraisal must be reviewed and Approved by Underwriter	Approval		Added	10/04/23

Once the upload is complete, you will see in the uploaded column that instead of it being blank it now says "Uploaded".

	Prior to	Uploaded	Status	Status Date
<input type="checkbox"/> Corr-Appraisal Provide fully complete color appraisal	Approval	Uploaded	Added	07/19/22

Once you have uploaded all your documents to your open conditions, you then click on the button that says “**Submit Docs to AHL for Review**”. If you do not do this step then AHL will not know that you uploaded documents to the file. Be sure to only do this once you have completed your upload of all documents.



Open Underwriting Conditions

To upload documents:

1. Click the "Browse" or Drag & Drop a copy of the documents for any condition.
2. Check the box of the desired condition(s) for the documents to be uploaded.
3. Add a comment for the file to be uploaded (Optional).
4. Click the "Start Upload" button.
5. Click the "Submit Docs to AHL For Review" button to finish your condition upload.

Status Legend

- **Added** - Condition has been added for review.
- **Received** - AHL has received your condition document.
- **Reviewed** - Account Manager has accepted your condition.
- **Re-Requested** - AHL has requested more information.
- **Cleared** - Account Manager/Underwriter has accepted and cleared the condition.
- **Waived** - Underwriter has waived the condition.

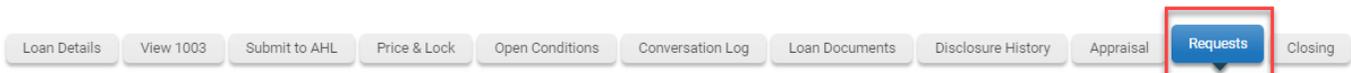
Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported.
 Max file size = 60MB.

Browse Drag & Drop Files Start Upload

Miscellaneous Conditions	Prior to	Uploaded	Status	Status Date
<input type="checkbox"/> Community Property State Spouse(s) of entity members who are guaranteeing loan to sign guarantee at closing			Added	10/04/23

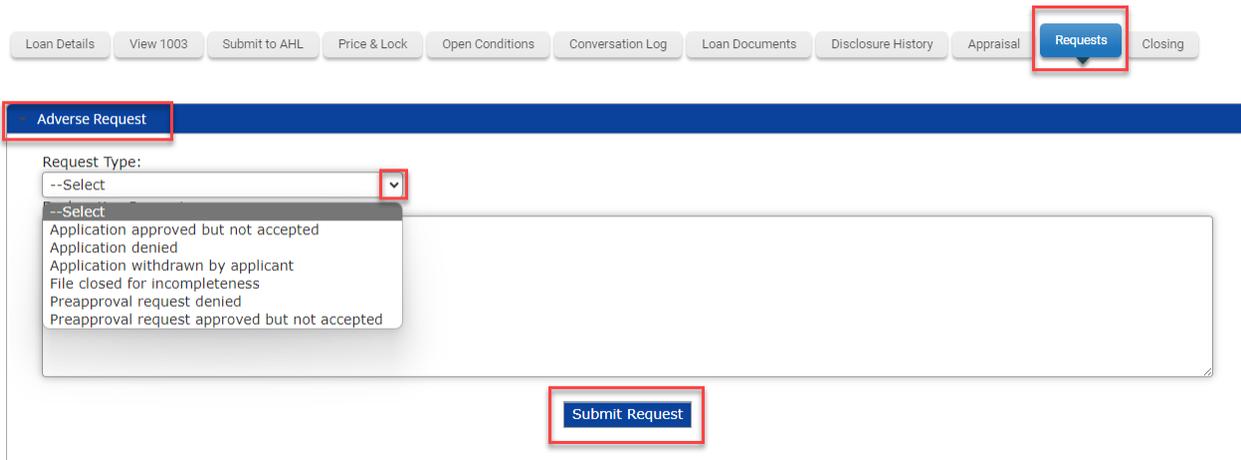
SECTION 8 – REQUESTS

The **Requests** tab will be accessed to request the following: Adverse a File, Request Lock Changes, Change of Circumstance or request Lock Extension/Re-Lock.



- ▶ Adverse Request
- ▶ Request Lock Changes
- ▶ Change of Circumstance
- ▶ Request Lock Extension/Re-Lock

To Adverse a File, click on the “**Requests**” tab and then click on the sideways arrow next to “**Adverse Request**”. The adverse screen will open, and you will need to choose a Request Type reason why you are adverseing your loan. You may also make comments in the Explanation Request. Once you have entered your changes click on the “Submit Request” button.



Loan Details View 1003 Submit to AHL Price & Lock Open Conditions Conversation Log Loan Documents Disclosure History Appraisal **Requests** Closing

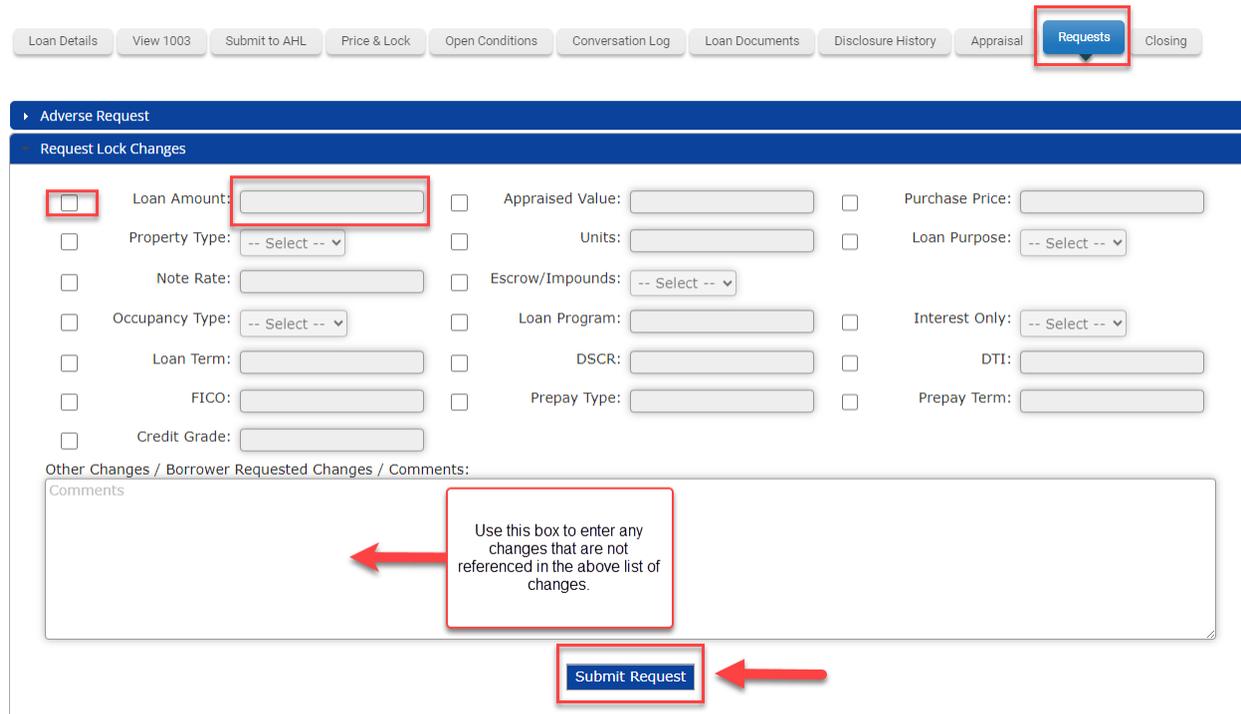
Adverse Request

Request Type: --Select

- Select
- Application approved but not accepted
- Application denied
- Application withdrawn by applicant
- File closed for incompleteness
- Preapproval request denied
- Preapproval request approved but not accepted

Submit Request

To **Request Lock Changes**, click on the “Requests” tab and then click on the sideways arrow next to “**Request Lock Changes**”. The Request Lock Change screen will open, check the box next to each item you need changed in your lock and then fill in the correct data that the lock should be updated to in the field after the name of the change. If you need something changed that does not have a specific listing, enter your change in the Other Changes/Borrower Requested Changes/Comments field. Once you have listed all your changes, click on the “Submit Request” button.



Loan Details View 1003 Submit to AHL Price & Lock Open Conditions Conversation Log Loan Documents Disclosure History Appraisal **Requests** Closing

Adverse Request

Request Lock Changes

Loan Amount: Appraised Value: Purchase Price:

Property Type: -- Select -- Units: Loan Purpose: -- Select --

Note Rate: Escrow/Impounds: -- Select --

Occupancy Type: -- Select -- Loan Program: Interest Only: -- Select --

Loan Term: DSCR: DTI:

FICO: Prepay Type: Prepay Term:

Credit Grade:

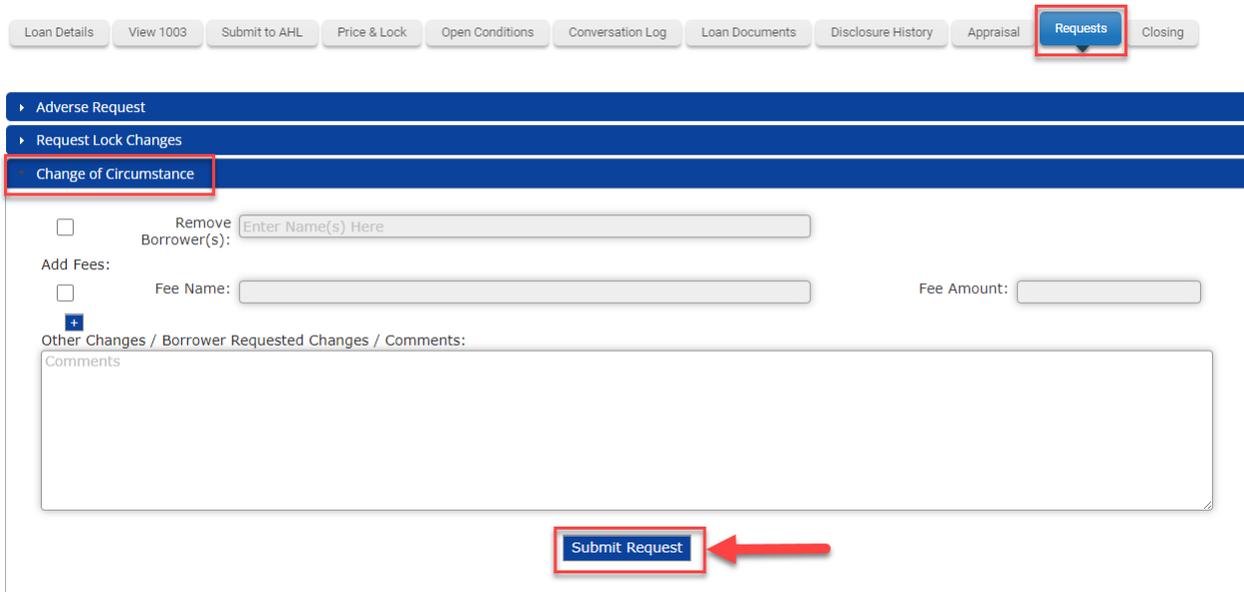
Other Changes / Borrower Requested Changes / Comments:

Comments

Use this box to enter any changes that are not referenced in the above list of changes.

Submit Request

To request a **Change of Circumstance**, that does not include changes to the lock, click on the "Requests" tab and then click on the sideways arrow next to "**Change of Circumstance**". Enter your changes into the form and then click on "Submit Request".



Loan Details View 1003 Submit to AHL Price & Lock Open Conditions Conversation Log Loan Documents Disclosure History Appraisal **Requests** Closing

Adverse Request
 Request Lock Changes
Change of Circumstance

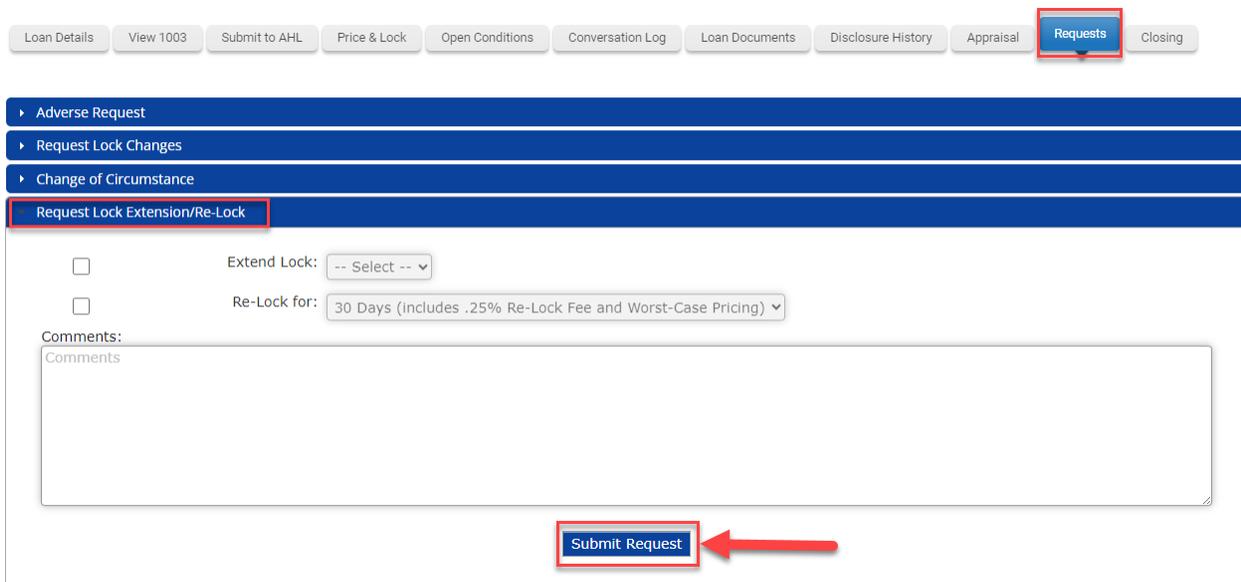
Remove Borrower(s):

Add Fees:
 Fee Name: Fee Amount:

+
 Other Changes / Borrower Requested Changes / Comments:
 Comments

Submit Request

To request a **Lock Extension/Re-Lock**, click on the "Requests" tab and then click on the sideways arrow next to "**Lock Extension/Re-Lock**". Choose either Extend Lock and select the amount of days or select Re-Lock. You can also make any notes to our lock desk in the comments section. Once complete, click on the "Submit Request" button.



Loan Details View 1003 Submit to AHL Price & Lock Open Conditions Conversation Log Loan Documents Disclosure History Appraisal **Requests** Closing

Adverse Request
 Request Lock Changes
 Change of Circumstance
Request Lock Extension/Re-Lock

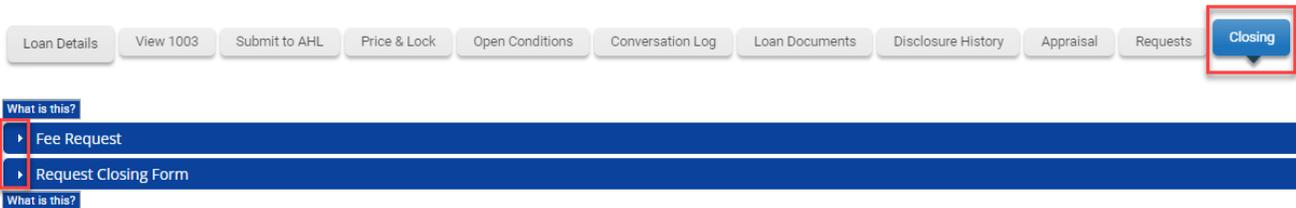
Extend Lock: -- Select --
 Re-Lock for: 30 Days (Includes .25% Re-Lock Fee and Worst-Case Pricing)

Comments:
 Comments

Submit Request

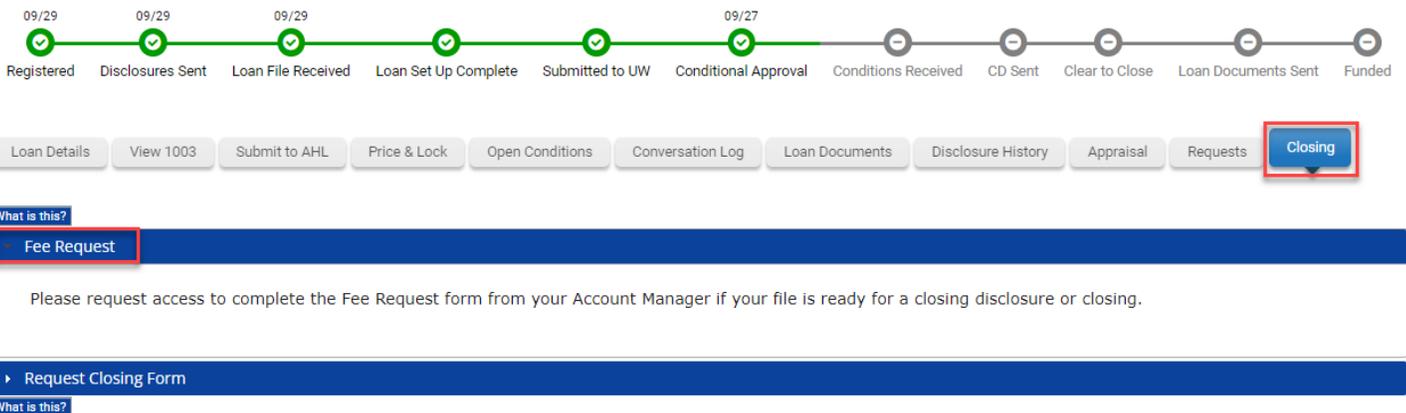
SECTION 9 – CLOSING

The **Closing** tab will be accessed to confirm closing fees and request your closing date once your loan is clear to close. You will be given access to the Fee Request tab from your account manager when you have provided your final conditions and the loan is ready for the Initial CD to be sent to the borrower. The Request Closing form will not be accessible until your loan is clear to close.



A horizontal menu bar with the following tabs: Loan Details, View 1003, Submit to AHL, Price & Lock, Open Conditions, Conversation Log, Loan Documents, Disclosure History, Appraisal, Requests, and Closing. The Closing tab is highlighted with a red box. Below the menu, a dropdown menu is open, showing 'Fee Request' and 'Request Closing Form' with red boxes around the left-side arrows. A 'What is this?' link is visible above and below the dropdown items.

Once your loan is conditionally approved and you have provided all your conditions for clear to close, you will be given access to the Fee Request by your Account Manager. To access this form, click on the "Closing" tab and then click on the sideways arrow next to "Fee Request".



A progress bar at the top shows the loan status: Registered (09/29, green check), Disclosures Sent (09/29, green check), Loan File Received (09/29, green check), Loan Set Up Complete (green check), Submitted to UW (green check), Conditional Approval (09/27, green check), Conditions Received (grey minus), CD Sent (grey minus), Clear to Close (grey minus), Loan Documents Sent (grey minus), and Funded (grey minus). Below the progress bar is the same menu as in the previous screenshot, with the Closing tab highlighted. The 'Fee Request' dropdown item is selected and highlighted with a red box. The content of the dropdown is: 'Please request access to complete the Fee Request form from your Account Manager if your file is ready for a closing disclosure or closing.' Below this is the 'Request Closing Form' option, also with a red box around its arrow. A 'What is this?' link is at the bottom left.

Once your Account Manager gives you access to your Fees Sheet, you will review data listed on fee request:

Loan Details View 1003 Submit to AHL Price & Lock Open Conditions Conversation Log Loan Documents Disclosure History Appraisal Requests Closing

What is this?
Fee Request

LOAN INFORMATION	
Loan Number: 23094214	
Borrower	Test Test
Property Address	123 desk drive
Property City	Columbia
Property State	TN
Property Zip	38401
Loan Purpose	Purchase
Occupancy	Investor
Loan Program	AHL WS Rising Star - Business Purpose - Fixed 30 Yr
Loan Amount	800000.00
Appraised Value	1,250,000.00
LTV	64.000
CLTV	64.000

LOAN PRICING	
Rate	<input type="text" value="8.000000"/>
Borrower Price %	<input type="text" value="100.0000000000"/>
Stacking Fees	<input type="text" value="No"/>
Loan Term	<input type="text" value="360"/>
Interest Only Term	<input type="text" value=""/>
Prepayment Period	<input type="text" value="60"/>
Prepayment Penalty	<input type="text" value="5.000"/>

LENDER FEES	
	Total \$ 2820.00
AHL Underwriting Fee	<input type="text" value="1495.00"/>
AHL Processing Fee	<input type="text" value=""/>
AHL Desk Review Fee	<input type="text" value="150"/>
Appraisal Fee	<input type="text" value="950"/>
Second Appraisal Fee	<input type="text" value=""/>
Condo Questionnaire	<input type="text" value="225"/>

BROKER FEES	
	Total \$ 984.00
Lender Paid Compensation %	<input type="text" value="2.000"/> = \$0
Lender Paid Compensation \$	<input type="text" value=""/>
Broker Origination %	<input type="text" value=""/> = \$0
Broker Origination \$	<input type="text" value=""/>
Broker Processing Fee	<input type="text" value="895"/>
Broker Credit Report	<input type="text" value="89"/>

CLOSING INFORMATION	
Estimated Closing Date (You cannot schedule a closing until a Clear to Close is issued)	<input type="text" value="10/31/2023"/> Signing appointments cannot be scheduled for same day or next business day.
First Payment Date	<input type="text" value="12/01/2023"/>

SETTLEMENT AGENT	
Name	<input type="text"/>
Address	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Zip	<input type="text"/>
License ID	<input type="text"/>
Contact	<input type="text"/>
Contact State License	<input type="text"/>
Phone Number	<input type="text"/>
Email	<input type="text"/>
Internal File #	<input type="text"/>

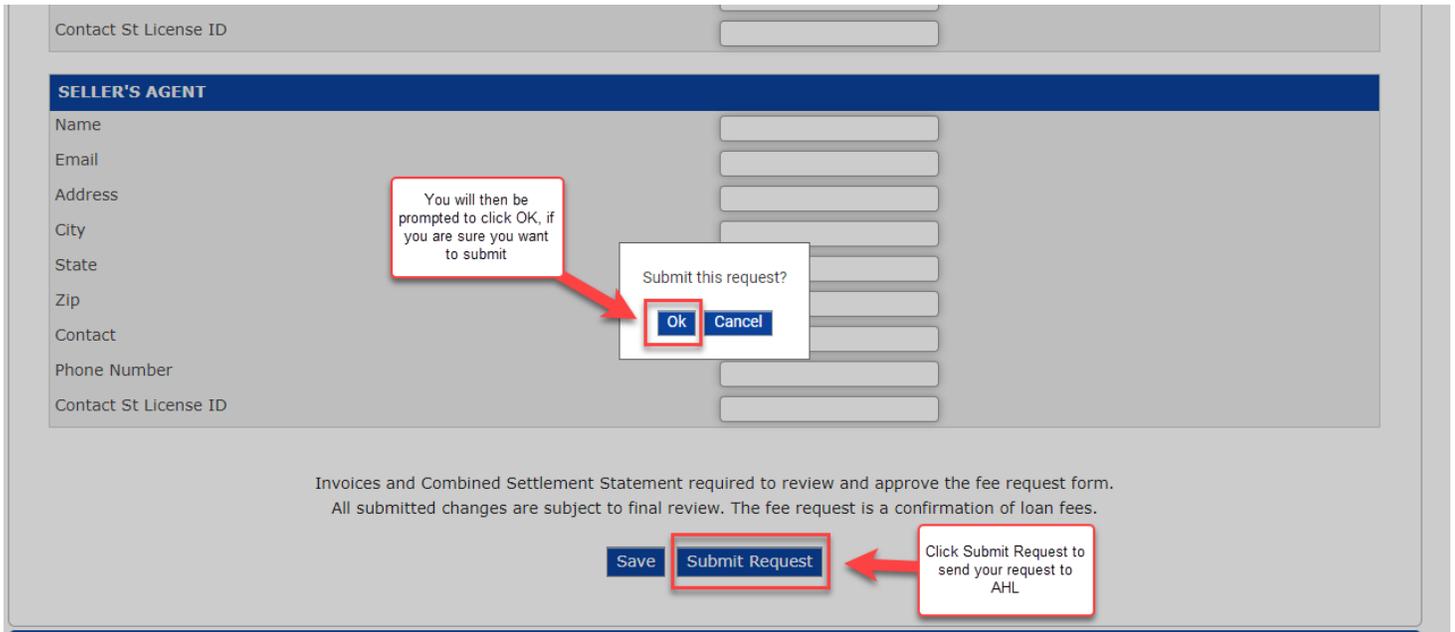
BUYER'S AGENT	
Name	<input type="text"/>
Email	<input type="text"/>
Address	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Zip	<input type="text"/>
Contact	<input type="text"/>
Phone Number	<input type="text"/>
Contact St License ID	<input type="text"/>

SELLER'S AGENT	
Name	<input type="text"/>
Email	<input type="text"/>
Address	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Zip	<input type="text"/>
Contact	<input type="text"/>
Phone Number	<input type="text"/>
Contact St License ID	<input type="text"/>

Invoices and Combined Settlement Statement required to review and approve the fee request form. All submitted changes are subject to final review. The fee request is a confirmation of loan fees.

Request Closing Form

Review the data for your loan, along with the fees. Should you feel you need to make an adjustment to any of the data or fees listed, you can change the field to reflect what you feel it should be. Once you have completed the review click on the "Submit Request" button. It will then ask you to confirm you want to send the request, if you do then click ok.



Contact St License ID

SELLER'S AGENT

Name

Email

Address

City

State

Zip

Contact

Phone Number

Contact St License ID

You will then be prompted to click OK, if you are sure you want to submit

Submit this request?

Ok Cancel

Invoices and Combined Settlement Statement required to review and approve the fee request form.
 All submitted changes are subject to final review. The fee request is a confirmation of loan fees.

Save Submit Request

Click Submit Request to send your request to AHL

Once the submission is complete you will see a message on the top of the Closing Fees sheet that notifies you that "Loan Document Request has been received. No changes can be made at this time".



Loan Details View 1003 Submit to AHL Price & Lock Open Conditions Conversation Log Loan Documents Disclosure History Appraisal Requests Closing

Loan Document Request has been received. No Changes can be made at this time.

What is this?

Fee Request

Once the submission is complete, you will see this message at the top of the closing fees sheet.

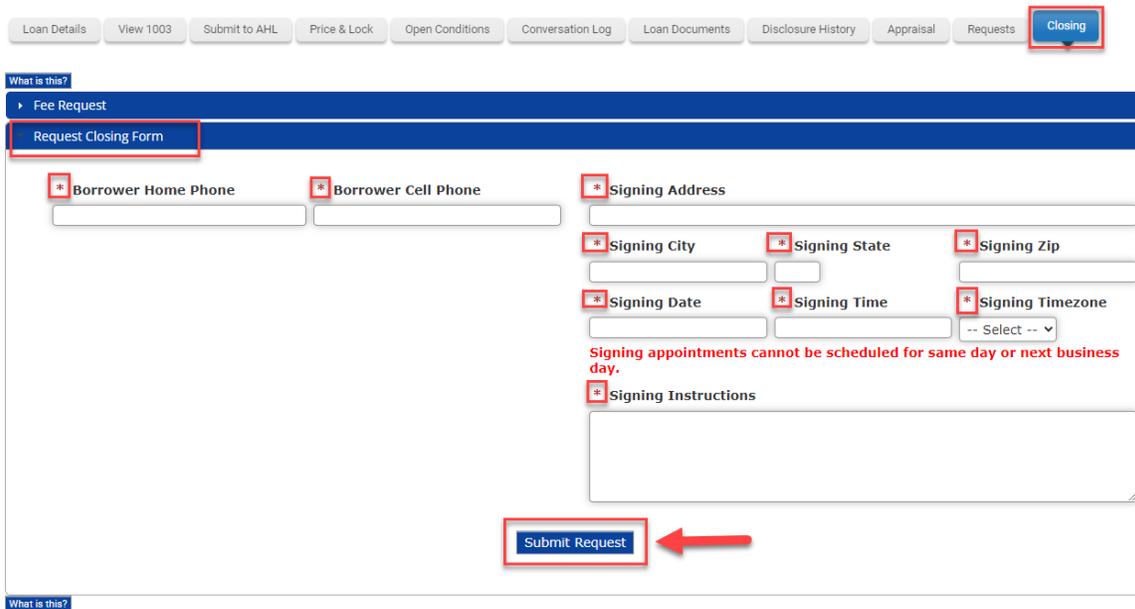
LOAN INFORMATION Loan Number: 23094214

Once your request has been submitted, your Account Manager will receive a notification that you have submitted your closing fee sheet. They will review your sheet and either confirm or deny any changes you made to the data and fees. If your submitted Closing Fee sheet has been approved, your loan will be queued up to send out your initial closing disclosure/fee worksheet. If your request has been denied, you will receive an email as to why your Closing Fee sheet is being rejected and it will be available again for you to review and submit.

Once your Closing Fees Sheet has been approved, you will no longer have access to this screen to make changes until your initial closing disclosure/fee worksheet is sent out. Once the initial closing disclosure/fee worksheet has been sent, should you need to make changes, the Closing Fees will be available for you to make any additional changes.

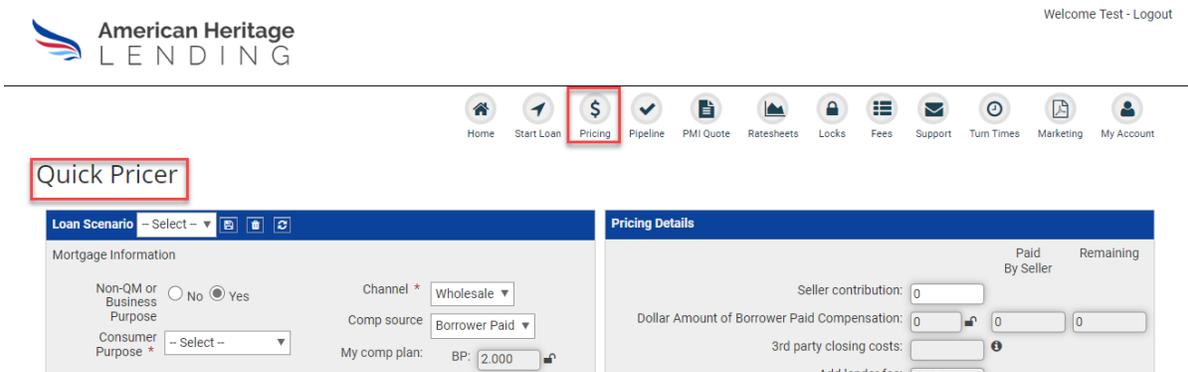
Once your loan has been Cleared to Close, click on the sideways arrow next to the **Request Closing Form**. Complete all the required fields shown on the closing form (every field with a red asterisk). Once all fields are completed be sure to click on "Submit Request".

NOTE: Signing appointments cannot be scheduled for same day or next business day.



SECTION 10 – QUICK PRICER

You have the ability to price a loan scenario in our **QUICK PRICER** without having to upload a MISMO 3.4 file. This Quick Pricer will give you current market pricing on all products. To access the Quick Pricer click on the **"PRICING"** icon on your top task bar.



When you click on this icon the Quick Pricer will open. Enter your loan criteria being mindful of the fields required with a * red asterisk. Lock Term will always be 45 days and then click **"GET PRICING"**.

Quick Pricer

The screenshot shows the Quick Pricer interface with two main sections: **Loan Scenario** and **Pricing Details**.

Loan Scenario - Mortgage Information:

- Non-QM or Business Purpose: No Yes
- Channel: Wholesale
- Comp source: Borrower Paid
- My comp plan: BP: 2,000 (Max: 90,000)
- Loan Purpose: Purchase
- Income Verification: -- Select --
- Loan Term: 30 Year
- Amortization: Fixed ARM
- Low-Mid FICO: *
- Is there a Co-Borrower?: No Yes
- Credit Grade: *
- DTI: *
- Prepay Period: 0 Year
- Prepay Type: Fixed Declining
- Self Employed: No Yes
- Interest Only: No Yes
- Waive Escrows: No Yes
- Stacking Fees?: No Yes
- Citizenship: US Citizen
- Mortgage Lates?: No Yes
- Foreclosure?: No Yes
- Bankruptcy?: No Yes

Loan Scenario - Property Information:

- Property zip: *
- Property state: -- Select --
- Property city: *
- Property type: PUD
- Units: 1
- Occupancy type: Primary

Pricing Details:

- Seller contribution: 0
- Dollar Amount of Borrower Paid Compensation: 0
- 3rd party closing costs: 0
- Add lender fee: 1295
- Total 3rd party costs: 0
- Total 3rd party and compensation costs: 0
- Amount to be applied: 0
- Remaining cash from borrower for fees after lender credit: 0
- Amount to be built into pricing: 0
- Borrower paid broker comp: 0
- Base pricing: 0.000
- Credit applied to 3rd party: 0.000
- Target price: 0.000
- Net Target price: 0.000
- Summary cash to close
- Down payment: 0
- Remaining cash for fees after credits: 0
- Discount to buy the rate down: 0
- Total cash to close: 0
- Minimum required investment: 0

A red box highlights the **Get Pricing** button at the bottom right. A red arrow points to a text box that says: "All fields with a RED asterisk will need to be completed".

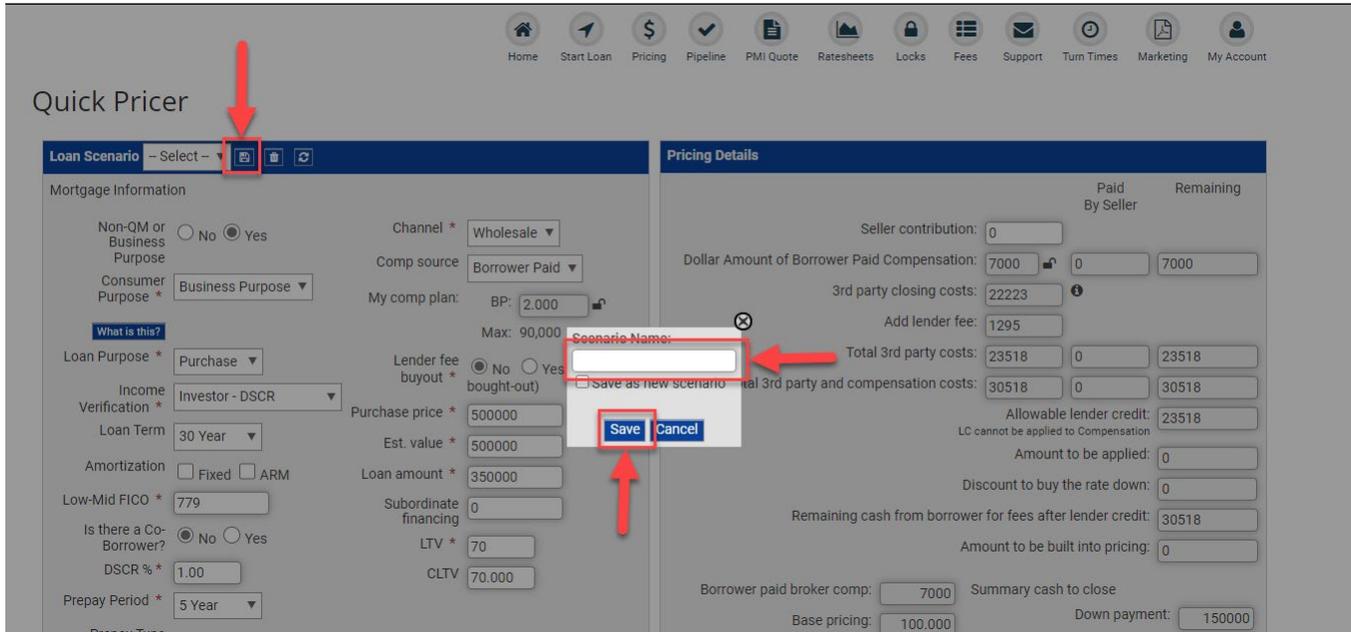
Once you get pricing you can save a PDF or Email the results. Once you choose the pricing option you want, on the right of the screen, you will see a button that says "PDF" or "Email".

Rate	45 Day Price	Rebate/Discount	P&I
AHL WS Invest Star - Fixed 30 Yr			
8.375	97.000	\$10,500	2660
8.500	97.375	\$9,188	2691
8.625	97.750	\$7,875	2722
8.750	98.125	\$6,562	2753
8.875	98.500	\$5,250	2784
9.000	98.875	\$3,938	2816
9.125	99.250	\$2,625	2847
9.250	99.625	\$1,312	2879
9.375	100.000	\$0	2911
9.500	100.375	(\$1,312)	2942
9.625	100.750	(\$2,625)	2974
9.750	101.125	(\$3,938)	3007
9.875	101.500	(\$5,250)	3039
10.000	101.875	(\$6,562)	3071
10.125	102.000	(\$7,000)	3103
AHL WS All Star - Fixed 30 Yr Ineligible			

Pricing Snapshot		
Program Name:	AHL WS Invest Star - Fixed 30 Yr	
Comp Source:	BorrowerPaid	
Lock Term:	45 Day	
P&I Payment:	\$2911	
Lender Fee Buyout:	No	
Applied lender credit:	\$0	
	Rate	Price
Base	9.375	104.125
Adjustments	Rate	Price
Prepayment Term is None		-3.000
Placeholder_FinancedDiscountPoints is No, And LTV is <= 70, And FICO is >= 760		-1.125
	Rate	Price
Final	9.375	100.000

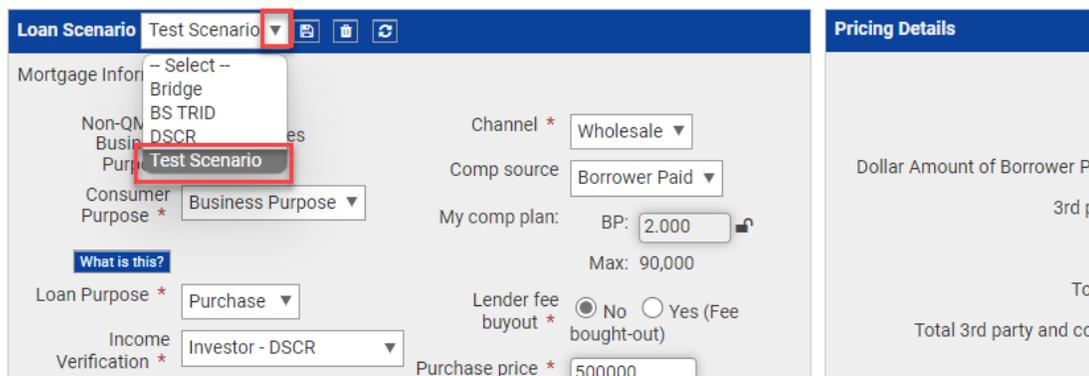
Buttons: Continue, PDF, Email

Once you price your scenario, you will have the ability to save the scenario to go back to at another time. Once you have run pricing, click on the save icon on the top left side of the Quick Pricer. A pop-up window will open on your screen, and you will have the ability to name your scenario to go back to at another time.

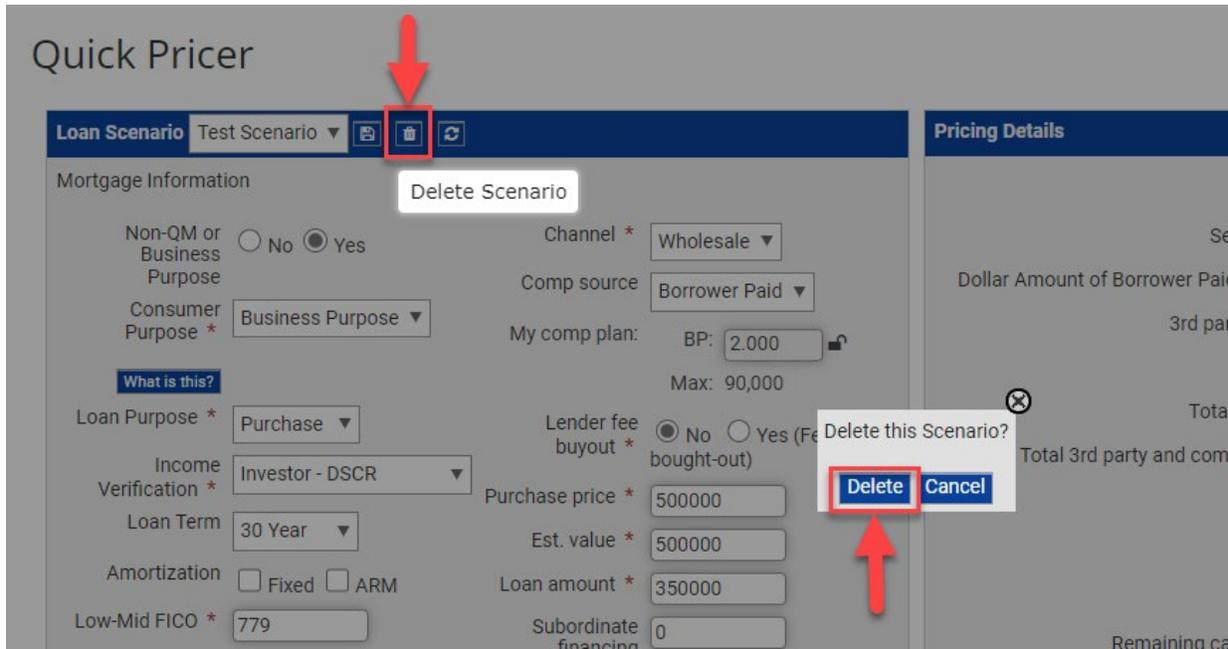


To access your scenario at a later time, click on the down arrow in the Loan Scenario box to see listing of all scenarios you have saved and then click on the one you want to open. After you click on the name of the scenario you want to open, it will populate the data into your screen.

Quick Pricer

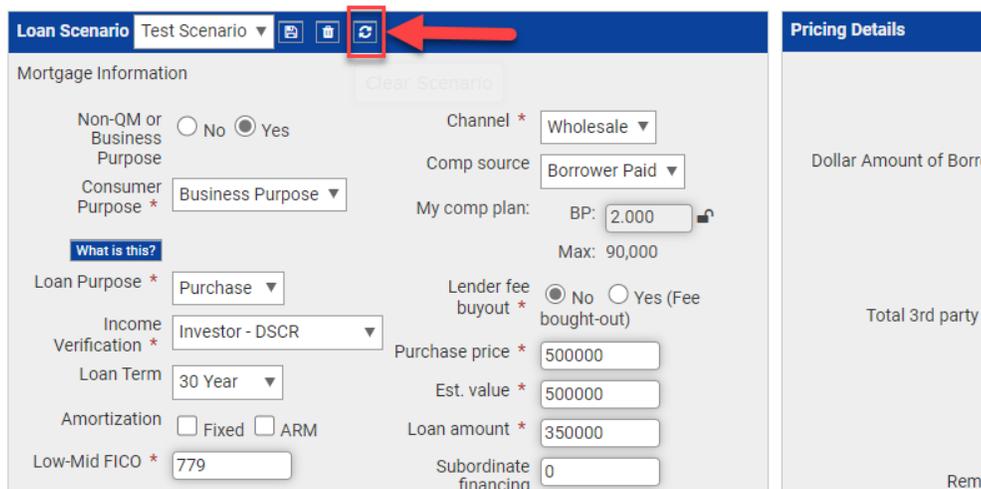


You can delete any scenario's you have saved by clicking on the trash can icon after you have chosen the scenario in the drop-down list of saved scenarios. Once you have chosen to delete you will get a pop-up box confirming you wish to delete the scenario. If you wish to delete, click on Delete and your scenario will be removed.



While working in the quick pricer, if you wish to clear out the data that you entered into the fields and start a new scenario, you can click on the icon showing two swirling arrows. This will clear all the data you entered into the required fields.

Quick Pricer



SECTION 11 – PIPELINE

When you choose the **PIPELINE** icon on the task bar, this will give you a high-level overview of your pipeline with AHL. You will see several choices that you can use to filter your pipeline. When you click on your choice the loans within your pipeline that coincides with the choice will show. Be mindful of your unregistered pipeline to make sure that they get submitted to AHL, so you have no delays for your borrowers. If you don't want to filter your loans, the default view will always be All Loans. To enter your loan, click on the square with the pencil icon in the Actions menu next to each loan file.


My Pipeline
[Start a New Loan Registration](#)

📍
Unregistered
Pending Action
0

📍
Archived
0

📍
Registered
4

📍
In Review
0

📍
Conditions Outstanding
2

📍
Cleared To Close
0

📍
Funded
0

📍
Withdrawn / Denied
0

🇺🇸
All Loans
6

Refresh
Filters
Export Pipeline
Archive Checked

Search:

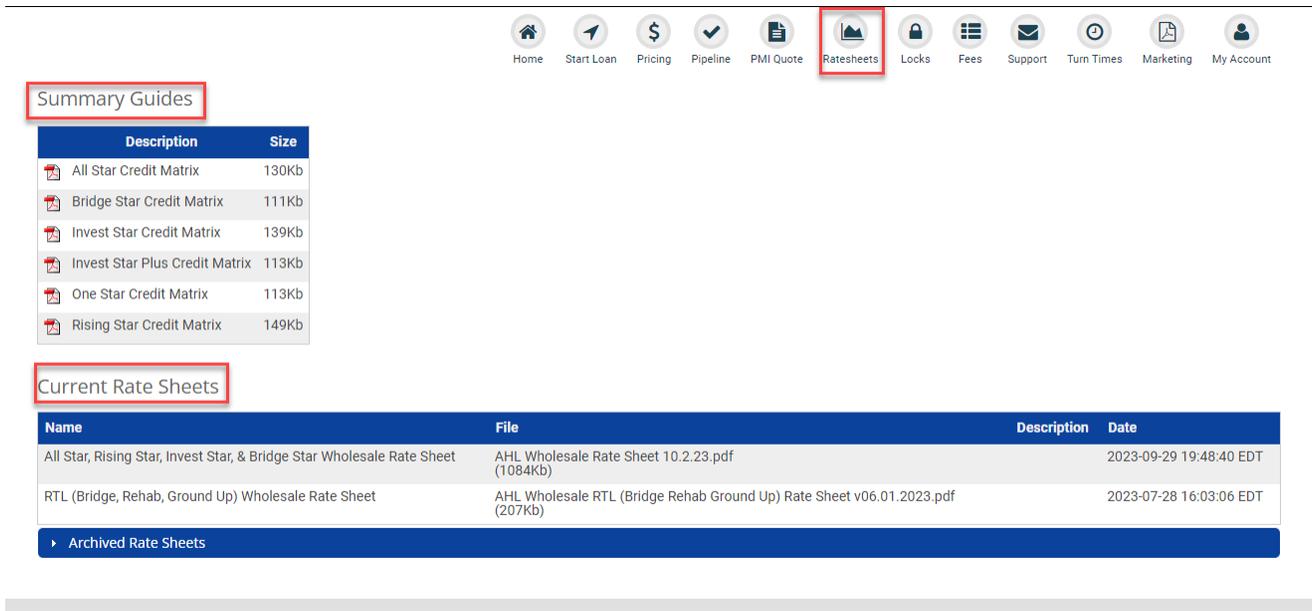
<input type="checkbox"/>	Actions	Borrower	Loan #	Status	Channel	Client Loan #	Processor	Address	Loan \$	Lock Status	Lock Expires
<input type="checkbox"/>	<div style="display: flex; gap: 5px;"> ✍️ 📄 👤 🔒 🗑️ </div>	A America	22076209	UW Review Complete	CorrNonDel		N Processor	123 desk drive	\$800,000		
<input type="checkbox"/>	<div style="display: flex; gap: 5px;"> ✍️ 📄 👤 </div>	D Brown	22055508	TPO Submitted	CorrNonDel		N Processor	485 Costa Mesa	\$550,000	🔒 Locked	07/05/22 📧
<input type="checkbox"/>	<div style="display: flex; gap: 5px;"> ✍️ 📄 👤 🔒 </div>	D Brown	22055473	TPO Registered	CorrNonDel		N Processor	485 Costa Mesa	\$550,000		
<input type="checkbox"/>	<div style="display: flex; gap: 5px;"> ✍️ 📄 👤 🔒 🗑️ </div>	D Brown	22045291	UW Review Complete	CorrNonDel		N Processor	485 Costa Mesa	\$550,000	🔒	06/03/22 📧
<input type="checkbox"/>	<div style="display: flex; gap: 5px;"> ✍️ 📄 👤 🔒 </div>	D Test	22055521	TPO Registered	CorrNonDel		N Processor	1 Sample Street	\$660,000		
<input type="checkbox"/>	<div style="display: flex; gap: 5px;"> ✍️ 📄 👤 🔒 </div>	K Testndc	22045232	TPO Registered	CorrNonDel		N Processor	10655 Birch St	\$500,000		

Showing 1 to 7 of 7 entries

✍️ Edit
📄 Loan Status
👤 Documents
🔒 Lock Request
🗑️ Conditions

SECTION 12 – RATESHEETS

AHL's current **RATE SHEETS** and **CREDIT MATRICES** can be accessed within our portal. Click on the rate sheet icon and your screen will change to show all our current rate sheets and credit matrices for our products. Click on the document name to open the document you wish to view.



Summary Guides

Description	Size
All Star Credit Matrix	130Kb
Bridge Star Credit Matrix	111Kb
Invest Star Credit Matrix	139Kb
Invest Star Plus Credit Matrix	113Kb
One Star Credit Matrix	113Kb
Rising Star Credit Matrix	149Kb

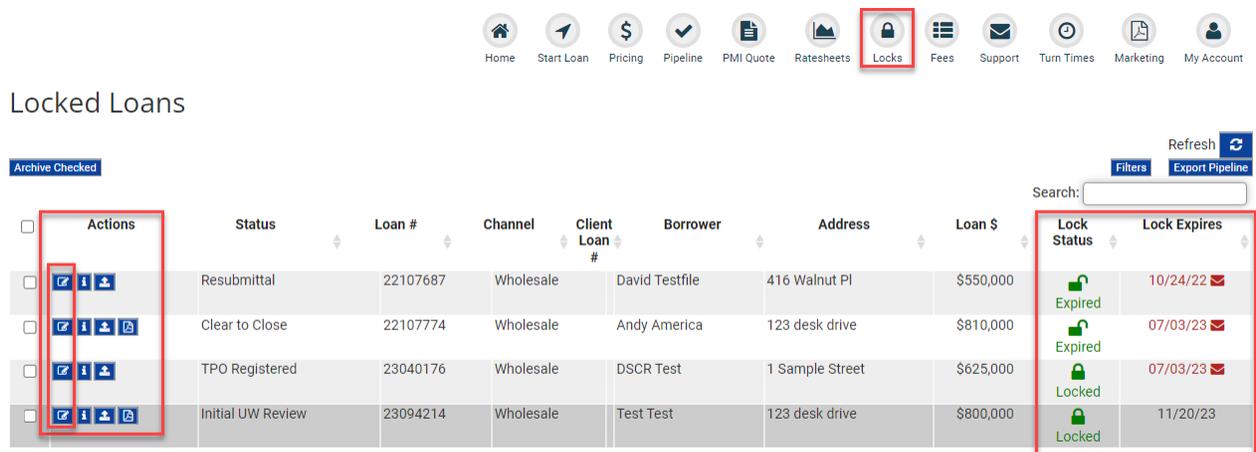
Current Rate Sheets

Name	File	Description	Date
All Star, Rising Star, Invest Star, & Bridge Star Wholesale Rate Sheet	AHL Wholesale Rate Sheet 10.2.23.pdf (1084Kb)		2023-09-29 19:48:40 EDT
RTL (Bridge, Rehab, Ground Up) Wholesale Rate Sheet	AHL Wholesale RTL (Bridge Rehab Ground Up) Rate Sheet v06.01.2023.pdf (207Kb)		2023-07-28 16:03:06 EDT

▶ Archived Rate Sheets

SECTION 13 – LOCKS

When you click on the **LOCKS** icon it will show you all your active locks. Lock Status and Lock Expiration dates are listed in your view. You can enter any of the loans on this locked loan pipeline by clicking on the square with the pencil under the Actions menu.

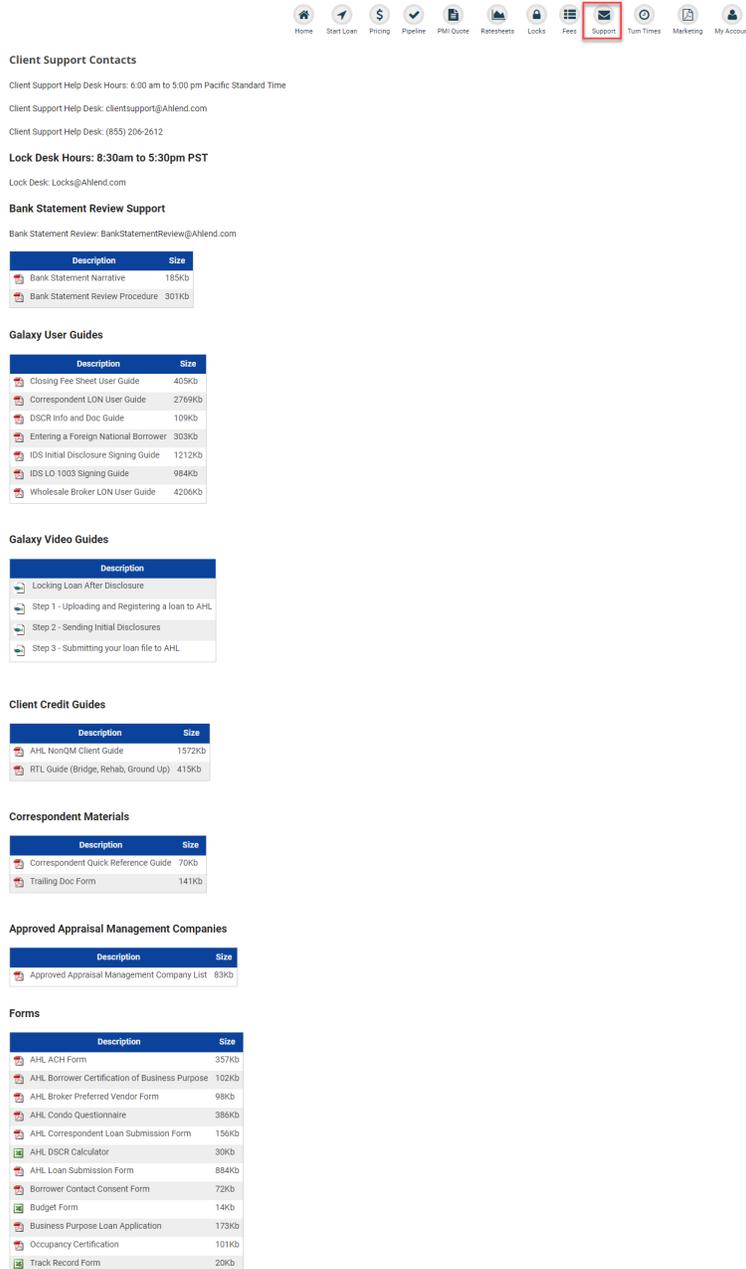


Locked Loans

Actions	Status	Loan #	Channel	Client Loan #	Borrower	Address	Loan \$	Lock Status	Lock Expires
	Resubmittal	22107687	Wholesale		David Testfile	416 Walnut Pl	\$550,000	Expired	10/24/22
	Clear to Close	22107774	Wholesale		Andy America	123 desk drive	\$810,000	Expired	07/03/23
	TPO Registered	23040176	Wholesale		DSCR Test	1 Sample Street	\$625,000	Locked	07/03/23
	Initial UW Review	23094214	Wholesale		Test Test	123 desk drive	\$800,000	Locked	11/20/23

SECTION 14 – SUPPORT

Click on the **SUPPORT** icon to access a wide range of information and documentation. Some of the items you may find in this section are: client support contacts, lock desk information, bank statement review information, user guides, guidelines, AMC list, and many forms. To access any of the documents in this section, simply click on the document name and it will open up on your screen.



Home Start Loan Pricing Pipeline PMI Quote Ratesheets Locks Fees **Support** Turn Times Marketing My Account

Client Support Contacts

Client Support Help Desk Hours: 6:00 am to 5:00 pm Pacific Standard Time
 Client Support Help Desk: clientsupport@AHLend.com
 Client Support Help Desk: (855) 206-2612

Lock Desk Hours: 8:30am to 5:30pm PST
 Lock Desk: Locks@AHLend.com

Bank Statement Review Support
 Bank Statement Review: BankStatementReview@AHLend.com

Description	Size
Bank Statement Narrative	185Kb
Bank Statement Review Procedure	301Kb

Galaxy User Guides

Description	Size
Closing Fee Sheet User Guide	405Kb
Correspondent LON User Guide	2769Kb
DSCR Info and Doc Guide	109Kb
Entering a Foreign National Borrower	303Kb
IDS Initial Disclosure Signing Guide	1212Kb
IDS LO 1003 Signing Guide	984Kb
Wholesale Broker LON User Guide	4206Kb

Galaxy Video Guides

Description
Locking Loan After Disclosure
Step 1 - Uploading and Registering a loan to AHL
Step 2 - Sending Initial Disclosures
Step 3 - Submitting your loan file to AHL

Client Credit Guides

Description	Size
AHL NonQM Client Guide	1372Kb
RTL Guide (Bridge, Rehab, Ground Up)	415Kb

Correspondent Materials

Description	Size
Correspondent Quick Reference Guide	70Kb
Trailing Doc Form	141Kb

Approved Appraisal Management Companies

Description	Size
Approved Appraisal Management Company List	83Kb

Forms

Description	Size
AHL ACH Form	357Kb
AHL Borrower Certification of Business Purpose	102Kb
AHL Broker Preferred Vendor Form	98Kb
AHL Condo Questionnaire	386Kb
AHL Correspondent Loan Submission Form	156Kb
AHL DSCR Calculator	30Kb
AHL Loan Submission Form	884Kb
Borrower Contact Consent Form	72Kb
Budget Form	14Kb
Business Purpose Loan Application	173Kb
Occupancy Certification	101Kb
Track Record Form	20Kb

SECTION 15 – TURN TIMES

Click on the “**Turn Times**” icon to see the latest turn times for set-up, underwriting, conditions, clear to close and loan Documents.



AHL Turn Times

New File Set Up to Submit to UW: **Same Day-24 hours**

Underwriting Review: **48-72 hours**

Review of Broker Submitted Conditions to Submit for Clear to Close: **48-72 hours**

Underwriting Clear to Close: **48-72 hours**

Loan Documents: **48 hours**

SECTION 16 – MARKETING

AHL provides several highlight documents for your use and the ability to customize them with your name, email and phone number. Click on the document you want to generate, then click the button “Download Form” and it will generate the form for you to save and use to circulate to your potential borrowers.



Broker Marketing

Please select a document to generate your custom marketing material.

Your document has been generated. Please select the "Download Form" button to view & save your pdf file.

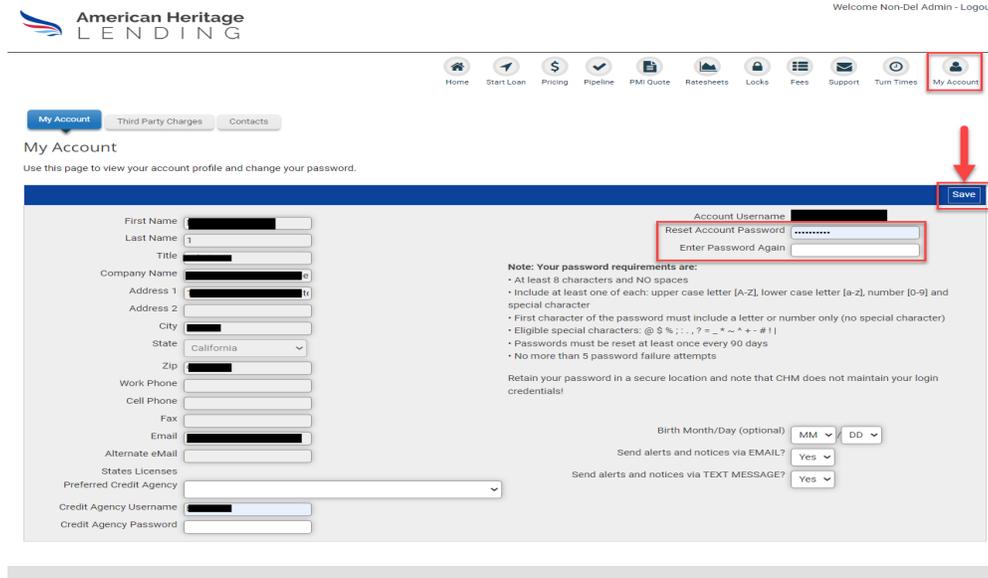
Download Form

Description
1099 Loans Highlights.pdf
Bank Statement Loan Highlights.pdf
Condo Loan Highlights.pdf
DSCR Loan Highlights.pdf
Foreign National Loan Highlights.pdf
Product Highlights.pdf
Lock With Confidence.pdf
Full Doc Loans.pdf



SECTION 17 – MY ACCOUNT

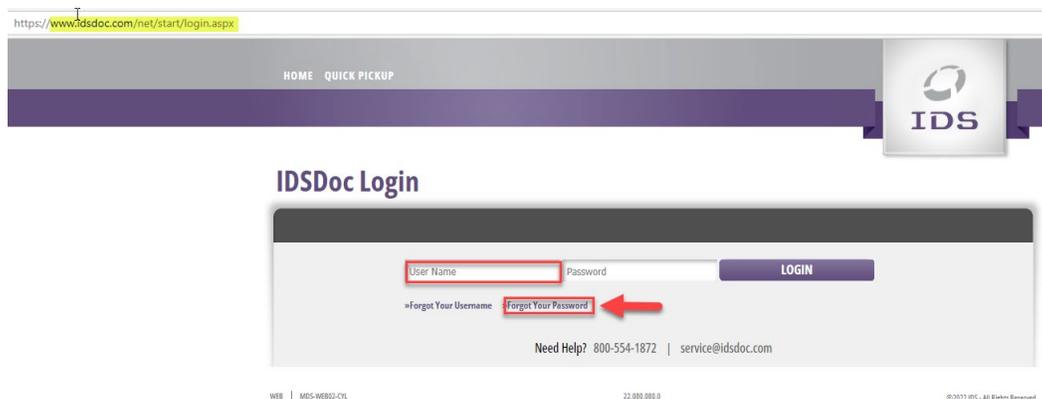
Clicking on the **MY ACCOUNT** icon will allow you to change your password at any time. To change your password, enter your new password in Reset Account Password and then enter it again in the Enter Password Again field and click SAVE.



SECTION 18 – IDS INFORMATION

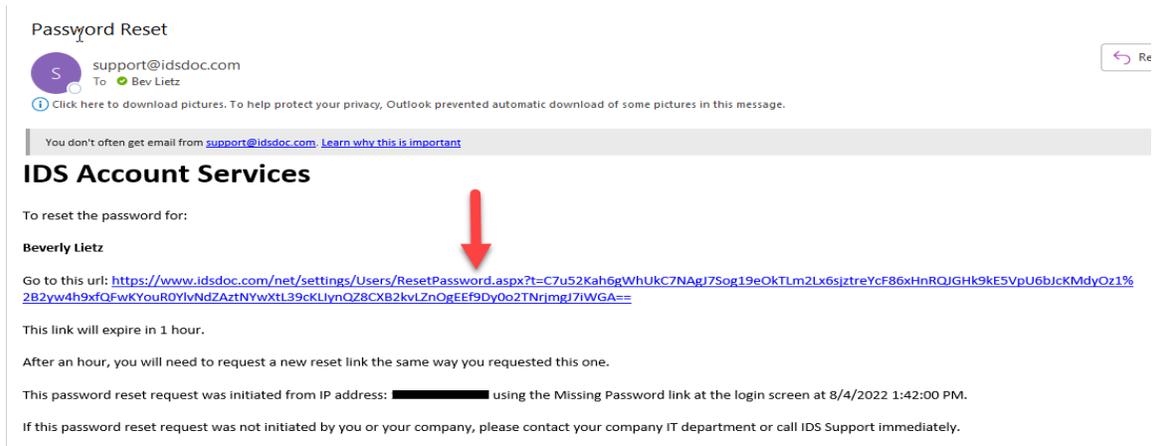
IDSdoc is the vendor AHL uses for document preparation through our portal

Should you try to log into IDSdoc and have an issue with your password, you can enter your username that was emailed to you with your AHL portal credentials. Once you have entered your username, click on "Forgot your Password" to reset your password.

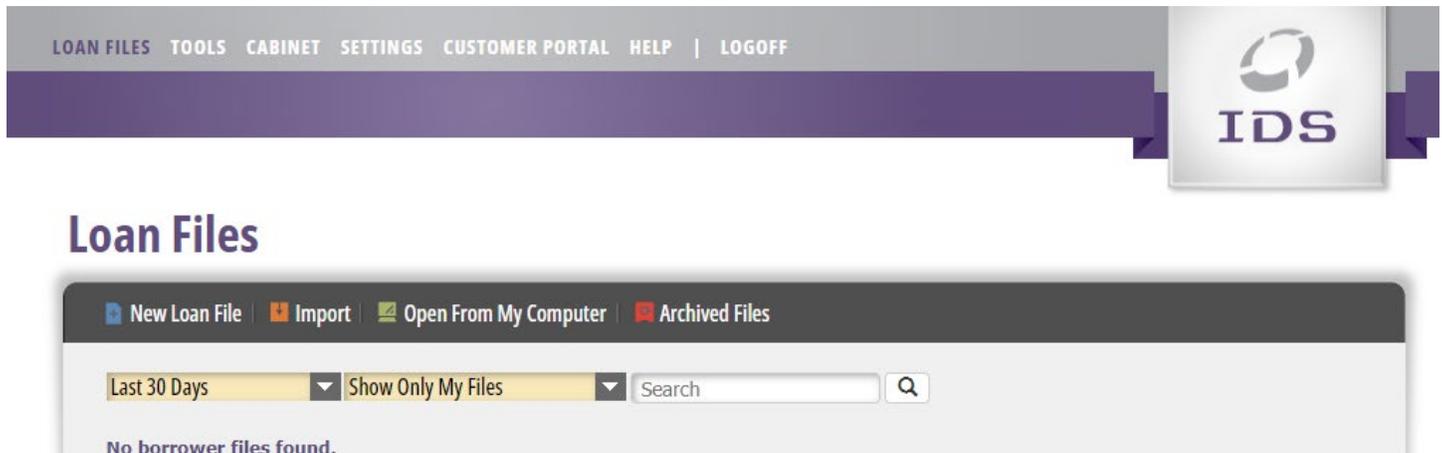


Once you have requested your password be reset, you will receive an email from support@idsdoc.com that gives you a link to change your password. Click on the link in the email and follow the instructions on the screen.

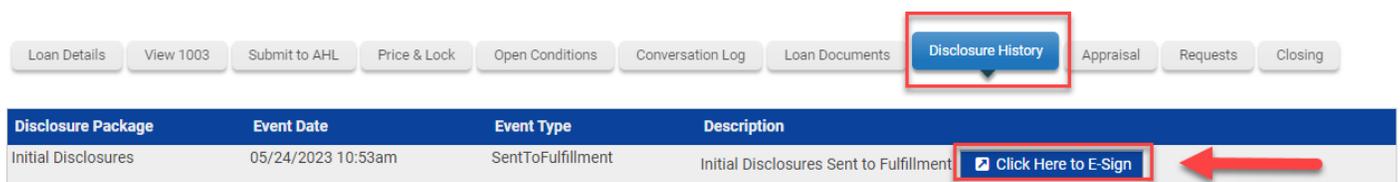
NOTE: this link will only be good for 1 hour, so please make sure you complete the task as soon as requested.



Once you log into IDSdoc your screen will look like this; you will not be able to sign your initial disclosures from this screen. You will need to use the link that was sent via email to sign.



You can also sign your disclosures from the Disclosures tab within your loan file in the portal. Click on the "Disclosure History" tab, then scroll down and next to the first line you will see a button to "Click Here to E-Sign".



SECTION 19 – FREQUENTLY ASKED QUESTIONS

Q: Where are my disclosures?

A: Go to the **Loan Documents** tab. You will find all uploaded documents and the initial disclosures that were sent out to the borrower.

Q: How do I update my lock?

A: Go to the Requests tab within your loan. You will see the sub header ***Request Lock Changes***. Enter the changes you would like to make and make any comments and click on Submit Request.

Q: How do I change my file after it's been disclosed?

A: If your loan is locked, click on the Request Lock Changes and list the changes you would like to make, then click Submit Request.
If your loan is not locked, click on the Change of Circumstance and list the changes you would like to make, then click on Submit Request.

Q: How do I know that my disclosures went out?

A: You can check in the Disclosure History tab in the loan to see if they have been sent and also see if they have been signed. Each signer of the initial disclosures will receive an email from notifications@idsdoc.com which is our vendor for disclosures.