



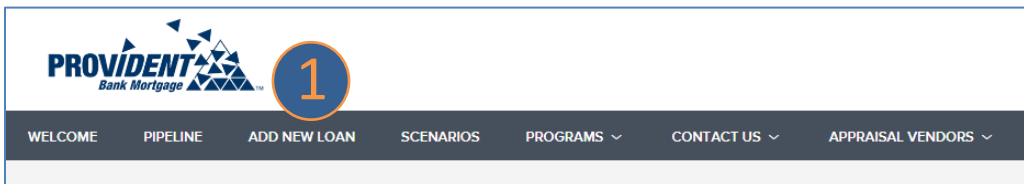
PBM Issued Loan Estimate

Rev. 8/21/2018

PBM Issued Loan Estimate:

❖ *Request for PBM to issue the Loan Estimate using Quick Register.*

1. Click on **ADD NEW LOAN**.
2. In the pop- up window, select the loan officer and loan processor that will be assigned to the loan.
3. Click **Next**.



The screenshot shows a pop-up window titled 'Register Wholesale Loan'. The window has a close button in the top right corner. Below the title is the heading 'Choose Contacts'. There are two sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each section has two dropdown menus: 'Organization' and 'User Name'. In the 'LOAN OFFICER' section, the 'Organization' dropdown is set to 'GOLDCOAST FUNDING GROUP' and the 'User Name' dropdown is set to 'tpolo351 Tester'. A blue circle with the number '2' is overlaid on the 'User Name' dropdown. In the 'LOAN PROCESSOR' section, the 'Organization' dropdown is set to 'GOLDCOAST FUNDING GROUP' and the 'User Name' dropdown is set to 'tpoproc351 Tester'. A blue circle with the number '2' is overlaid on the 'Organization' dropdown, and a blue circle with the number '3' is overlaid on the 'User Name' dropdown. At the bottom of the window are two buttons: 'Cancel' and 'Next'.

PBM Issued Loan Estimate:

1. Select **Initial Loan Estimate Issued By**.
2. Click **Next**.
3. Click **Skip** to proceed to the 1003/Loan Information page.

Register Wholesale Loan

Initial Loan Estimate Issued By

Lender

Broker

Back Cancel Next

Register Wholesale Loan

Import Loan Data From FNM 3.2 File

Drop Here to Upload or Click to Browse

Back Cancel Skip

PBM Issued Loan Estimate:

1. The **1003/Loan Information** page will be displayed.
 2. Click on the **Register** button.
 3. Enter the required information in the **Guideline Errors** pop up.
 4. Click **Update**.
- ❖ *Your request will be processed and a loan number will be assigned*

1003 / Loan Information

Please enter the Base Loan Amount, Appraised Value and Property Zip, State, County then click on the Borrower Info Tab to complete required fields for loan registration.

Select Borrower Pair
 2

The income / assets of a person other than the Borrower will be used.
 The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount Decision FICO

Guideline Errors

! Please correct the guideline violations below to proceed 3

FIELD ID	DESCRIPTION	Value
1109	Trans Details Loan Amt is required field	<input type="text" value="\$250,000.00"/>
14	Subject Property State is required field	<input type="text" value="CA"/>
15	Subject Property Zip is required field	<input type="text" value="92506"/>
1821	Subject Property Est Value is required field	<input type="text" value="\$325,000.00"/>
4000	Borrower First Name is required field	<input type="text" value="PBM Issued LE"/>
4002	Borrower Last Name is required field	<input type="text" value="Test"/>
65	Borr SSN is required field	<input type="text" value="...--8888"/> <input type="button" value="👁"/>
13	Subject Property County is required field	<input type="text" value="Riverside"/>

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PBM Issued Loan Estimate:

1. On the **Loan Info** screen, enter the Term Months, Due in Months, Application Date and ALL fields under Section II. Property Information and purpose of Loan.
2. Enter Borrower Mailing Address in Section III of **Borrower Info** screen.
3. Click the **Save** button at the top right and your request will be processed.

The screenshot shows the 'Loan Info' screen with the following fields and values:

- Amortization Term Months: 360
- Due in Months: 360
- Interest Only Months: (empty)
- Amortization Type: Select One
- Loan Program: FNMA Conf Fixed 30
- Documentation Type: Select One
- Application Date: 08/01/2018
- Estimated Closing Date: MM / DD / YYYY

Section II. Property Information and Purpose of Loan:

- Address: 3756 Central Ave
- City: Riverside
- State: California
- ZIP: 92506
- County: Riverside
- Property Type: Detached
- Number of Units: 1
- Year Built: 1988
- Purpose of Loan: Purchase
- Property Will Be: Primary
- Purchase Price: \$325,000.00
- Estimated Value: \$325,000.00
- Appraised Value: \$325,000.00

The screenshot shows the 'Borrower Mailing Address' section with two buttons: 'Add Mailing Address' and 'Copy from Present Address'.

The screenshot shows the 'Save' and 'Next' buttons.

NOTE: Application Date must be entered to set the LO Compensation Plan

PBM Issued Loan Estimate:

1. On the left click on **Product, Pricing & Lock**.
2. Click on **Search Product & Pricing**.
3. Enter the required information.
(Required fields are marked with a **red asterisk***, some of which will be filled with data from the loan file).
4. Click the Target **Rate** radio button and enter an interest rate.
5. Click the **Search Product & Pricing**.

PBM Issued Loan Estimate:

1. Click an eligible program **Details** button to view the product detail.
2. To select a different rate or program, click the **Back to Results** button.
3. Click on the (+) to expand the rates and click on **Details** for the desired rate or program.
4. Click the **Float** button to apply the interest rate without locking the loan or click the **Request Lock**** button to apply the interest rate and request a rate lock at the same time.

Search Product and Pricing

Search Results

Change Search

Filters

Target Price
 Target Rate

Lock Period: 30 days

Apply Filter

Eligible Ineligible

Program Name	Rate	Price	Price (\$)	Payment	
+ CalHFA Conv Fixed 30	4.750	100.000		1304.00	Details
+ CalPlus w/ ZIP 3% Zero Int Rate Fixed 30	5.500	100.000		1419.00	Details
+ CalPlus w/ ZIP 4% Zero Int Rate Fixed 30	5.875	100.000		1479.00	Details
+ FNMA Conf Fixed 30	4.750	100.860	2150.00	1304.00	Details
+ FHLMC Conf Fixed 30	4.750	100.860	2150.00	1304.00	Details
+ Enhanced II Fixed 30	4.750	97.360	-6600.00	1304.00	Details
+ Enhanced II Interest Only Fixed 30	4.750	98.235	-4412.50	1304.00	Details

Product Details

Back to Results

FNMA Conf Fixed 30

FNMA Conf Fixed 30 Guide

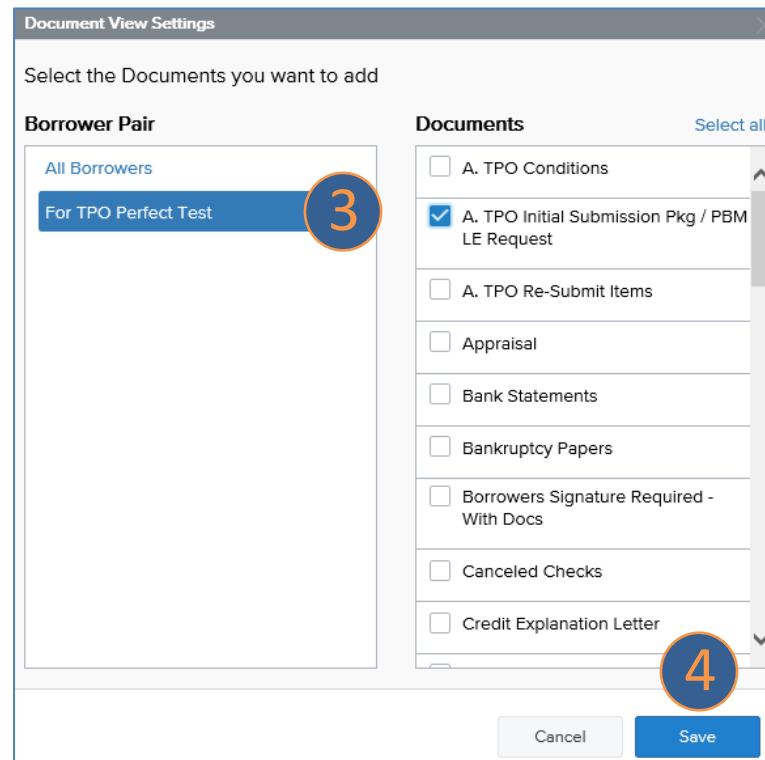
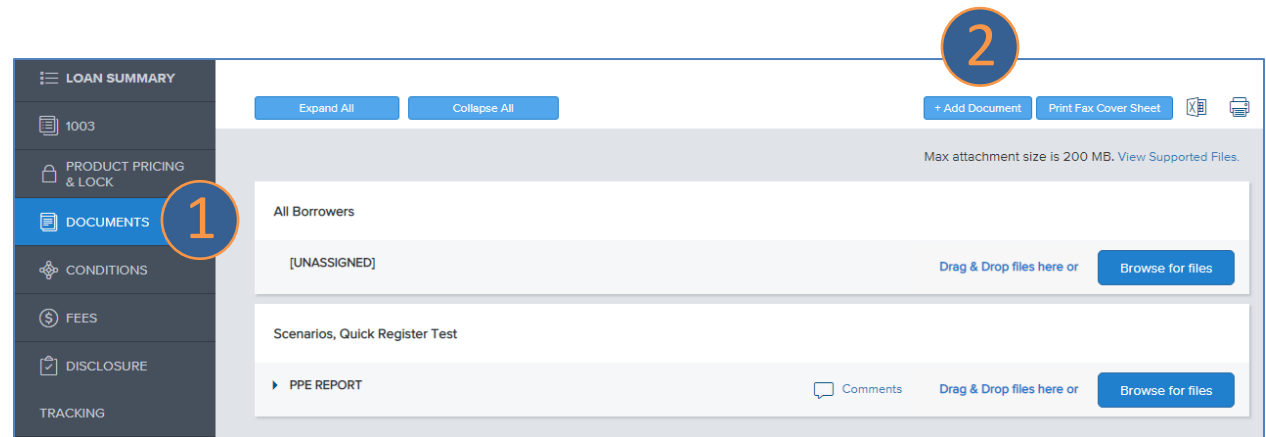
Adjustments	Rate	Price	Price(\$)
BASE	4.750	101.360	\$3400.00
FICO/LTV		-0.500	\$(1250.00)
Net	4.750	100.860	\$2150.00

Cancel Float Request Lock

****Note:** Loan must be a Float or Locked for PBM to issue the Loan Estimate. Locking a loan triggers an application.

PBM Issued Loan Estimate:

1. On the left, click **Documents**.
2. Click the **+ Add Document** button.
3. On the **Document View Setting** dialogue box, select a borrower pair and then select **A. TPO INITIAL SUBMISSIONkg/PBM LE Request** from the documents list.
4. Click **Save**.



PBM Issued Loan Estimate:

1. Click the **Browse for Files** button to select a file from your computer to attach to the **A. TPO INITIAL SUBMISSION**kg/PBM LE Request, or you can also use the **Drag and Drop** files here function.

❖ Important: Once documents have been uploaded, you MUST go back to run/re-issue credit and run DU prior to submitting.
2. Go to **Submit Loan** under **Loan Actions** on the Left.
3. A popup window will appear to confirm, click **Continue**.

