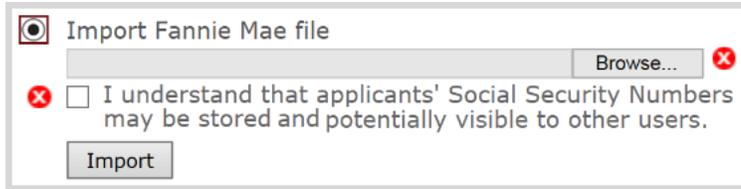


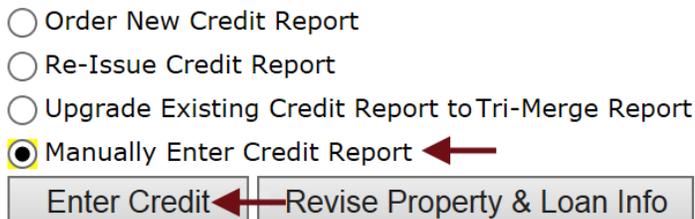
Import Loan



1. Click **Create New Loan**
2. Click **Import loan file**
3. **Browse** to select a *Fannie Mae 3.2 file*
4. **Check** the box to acknowledge the disclaimer
5. Click **Import**

Validate Credit

Please select an option



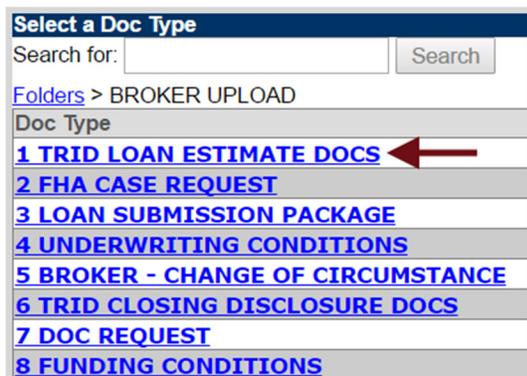
1. Click **Pricing** page
2. Click **Application #1** tab
3. Click **Manually Enter Credit Report**
4. Click **Enter Credit**
5. Enter the borrower(s) credit scores
6. Click **Enter Credit** to save

Register Loan

Eligible Loan Programs			RATE	POINT	PAYMENT
30 YR FIXED CONFORMING					
pin	register	request lock	4.500	-4.000	1,672.06
pin	register	request lock	4.250	-3.125	1,647.64
pin	register	request lock	4.250	-3.125	1,623.40

1. Click **Property & Loan Info** tab to review the *Lock Period* and *Impounds*
2. Choose your preferred **Terms**, **Amortization Type** and **Product Type**
3. Click **Price**
4. Choose a **Loan Officer** (if applicable)
5. Find your preferred rate and product
6. Click **Register** or **Request Pre-Lock**

(Optional) Upload Initial Disclosure Docs



1. Click **Edocs** page
2. Click **Select Doc Type**
3. Choose **Broker Upload**
4. Choose **TRID Loan Estimate Docs**
5. **Browse** to select a document
6. Click **Add Doc** to upload multiple documents
7. Click **Upload**

(Optional) Request Lender Prepared Loan Estimate

Open Tasks		
<input type="checkbox"/> Status	Category	Subject
<input type="checkbox"/> Active <input type="button" value="Resolve"/>		Submit: Cancellation Request
<input type="checkbox"/> Active <input type="button" value="Resolve"/>		Submit: Lender Prepared Loan Estimate Request

1. Click **Tasks** page
2. Click **Resolve** next to *Submit: Lender Prepared Loan Estimate Request*

Upload Submission Docs

Select a Doc Type

Search for:

[Folders](#) > BROKER UPLOAD

Doc Type

- [1 TRID LOAN ESTIMATE DOCS](#)
- [2 FHA CASE REQUEST](#)
- [3 LOAN SUBMISSION PACKAGE](#)
- [4 UNDERWRITING CONDITIONS](#)
- [5 BROKER - CHANGE OF CIRCUMSTANCE](#)
- [6 TRID CLOSING DISCLOSURE DOCS](#)
- [7 DOC REQUEST](#)
- [8 FUNDING CONDITIONS](#)

1. Click **Edocs** page
2. Click **Select Doc Type**
3. Choose **Broker Upload**
4. Choose **Loan Submission Package**
5. **Browse** to select a document
6. Click **Add Doc** to upload multiple documents
7. Click **Upload**

Submit Loan

Open Tasks		
<input type="checkbox"/> Status	Category	Subject
<input type="checkbox"/> Active <input type="button" value="Resolve"/>		Submit: Cancellation Request
<input type="checkbox"/> Active <input type="button" value="Resolve"/>		Submit: Loan Package Ready for Submission

1. Click **Tasks** page
2. Click **Resolve** next to *Submit: Loan Package for Submission*

Upload Underwriting Conditions

Select a Doc Type

Search for:

[Folders](#) > BROKER UPLOAD

Doc Type

- [1 TRID LOAN ESTIMATE DOCS](#)
- [2 FHA CASE REQUEST](#)
- [3 LOAN SUBMISSION PACKAGE](#)
- [4 UNDERWRITING CONDITIONS](#)
- [5 BROKER - CHANGE OF CIRCUMSTANCE](#)
- [6 TRID CLOSING DISCLOSURE DOCS](#)
- [7 DOC REQUEST](#)
- [8 FUNDING CONDITIONS](#)

1. Click **Edocs** page
2. Click **Select Doc Type**
3. Choose **Broker Upload**
4. Choose **Underwriting Conditions, Broker – Change of Circumstance, or Doc Request**
5. **Browse** to select a document
6. Click **Add Doc** to upload multiple documents
7. Click **Upload**

Submit Underwriting Conditions

Open Tasks		
Status	Category	Subject
Active		Submit: Underwriting Conditions Ready for Review
Active		Submit: Lender Prepared Loan Estimate Request

1. Click **Tasks** page
2. Click **Resolve** next to *Submit: Underwriting Conditions Ready for Review*

Request Lock (At Any Point)

Eligible Loan Programs		RATE	POINT	PAYMENT
30 YR FIXED CONFORMING				
pin	request lock	4.625	-4.000	2,056.56
pin	request lock	4.500	-3.500	2,026.74
pin	request lock	4.375	-2.750	1,997.14
pin	request lock	4.250	-2.250	1,967.76

1. Click **Pricing** page
2. Click **Property & Loan Info** tab to review the *Lock Period* and *Impounds*
3. Click **Price**
4. Find your preferred rate
5. Click **Request Lock**

Order Appraisal (After Initial Loan Estimate)

Order all VA appraisals through the VA Portal

<https://vip.vba.va.gov/portal/VBAH/Home>

Or by emailing an VA Appraisal Order Form

<http://www.jmaclending.com/appraisals>

To appraisalorder@jmaclending.com.

Order all other appraisals through Mercury:

<https://jmaclendinginc.vmpclient.com/SignIn.asp>

X

Upload Closing Disclosure Docs

1. Click **Edocs** page
2. Click **Select Doc Type**
3. Click **Broker Upload**
4. Choose **TRID Closing Disclosure Docs**
5. **Browse** to select a document
6. Click **Add Doc** to upload multiple documents
7. Click **Upload**

Request Initial Closing Disclosure

Open Tasks		
<input type="checkbox"/> Status	Category	Subject
<input type="checkbox"/> Active <input type="button" value="Resolve"/>		Submit: Underwriting Conditions Ready for Review
<input type="checkbox"/> Active <input type="button" value="Resolve"/>		Submit: Closing Disclosures Request

1. Click **Tasks** page
2. Click **Resolve** next to *Submit: Closing Disclosures Request*

Upload Funding Conditions

Select a Doc Type
Search for: <input type="text"/> <input type="button" value="Search"/>
Folders > BROKER UPLOAD
Doc Type
1 TRID LOAN ESTIMATE DOCS
2 FHA CASE REQUEST
3 LOAN SUBMISSION PACKAGE
4 UNDERWRITING CONDITIONS
5 BROKER - CHANGE OF CIRCUMSTANCE
6 TRID CLOSING DISCLOSURE DOCS
7 DOC REQUEST
8 FUNDING CONDITIONS

1. Click **Edocs** page
2. Click **Select Doc Type**
3. Click **Broker Upload**
4. Choose **Funding Conditions**
5. **Browse** to select a document
6. Repeat to upload additional documents
7. Click **Upload**

Submit Funding Conditions

Open Tasks		
<input type="checkbox"/> Status	Category	Subject
<input type="checkbox"/> Active <input type="button" value="Resolve"/>		Submit: Funding Conditions Ready for Review
<input type="checkbox"/> Active <input type="button" value="Resolve"/>		Submit: Closing Disclosures Request

1. Click **Tasks** page
2. Click **Resolve** next to *Submit: Funding Conditions Ready for Review*