

WHOLESALE LOAN SUBMISSION PROCEDURE

Thank you for allowing FlexPoint, Inc., dba Brokers First Funding ("BFF"), the opportunity to partner you with. We greatly appreciate you and the opportunity you have given us. To submit a loan to us for review and approval, you will be asked to access and upload the necessary information and documentation to our broker portal. This guide will walk you step-by-step through BFF's Wingman portal, which connects directly to our loan origination system ("LOS"). The Broker Portal provides a central online location where you can originate, process, and monitor loans.

After logging into Wingman, you can originate new loan files or import loan files from a Fannie Mae/MISMO 3.4 formatted file. Once the loan is added to our portal, you can submit the loan or take actions such as ordering a credit report or searching for product and pricing options. You can also use the portal to monitor the loan's status. At the same time, we can monitor the loan activity in our LOS and ensure we are receiving all the necessary information we need. Changes made to the loan file on the website are reflected in the loan when opened in our LOS and vice versa.

This guide provides all the instructions necessary to log into the Broker Portal and start originating and processing loans. Please reach out to your Account Executive, Account Manager, or our Broker Approval Team (brokerapproval@bffws.com) with any additional questions.

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Policy

"Day 1 Rule": BFF requires that applications, and the minimum required documents for early disclosures (see [Loan Submission Form](#) on our website for list of documents) be submitted to BFF on "Day 1" of the application. Upon receipt of the application, it is moved into our Setup Department for review. BFF's Setup Department will inspect the submission, specifically the application date.

If...	Then...
The application and the minimum required documents for early disclosures were submitted on "Day 1"	BFF will proceed with processing the application. See Loan Process Summary .
The application and the minimum required documents for early disclosures were not submitted on "Day 1"	BFF, upon its discretion, may reject and return the application to the Broker's Loan Originator with instructions for the Loan Originator to submit a new application with the current day's date.

COC / CIC Requests: BFF requires that all Change of Circumstance (COC) / Change in Circumstance (CIC) requests be submitted through our Broker portal. Upon receipt of the request, it is moved into our Disclosure Department for review. BFF's Disclosure Department will inspect the request and, in its sole and absolute discretion, may process or reject the request.

Initial CD Requests: BFF requires that all Initial Closing Disclosure (Initial CD) requests be submitted through our Broker portal. Upon receipt of the request, it is moved into our Disclosure Department for review. BFF's Disclosure Department will inspect the request and, in its sole and absolute discretion, may process or reject the request.

Condition Processing: BFF requires that all Conditions be submitted through our Broker portal. Upon receipt of the conditions, the file is reviewed by the Account Manager and moved into underwriting if items are deemed acceptable.

NOTE: To avoid delays, PLEASE DO NOT PIECE MAIL. All conditions should be provided at one time

Lender IDs

Agency	Lender ID
Fannie Mae ("FNMA")	652225
Freddie Mac ("FHLMC")	195122
Federal Housing Administration ("FHA")	79613-00002
Department of Veterans Affairs ("VA")	900136-00-00

Mortgagee Clause

State	Clause
Florida, New Jersey, and Georgia	FLEXPOINT INC., dba Flexpoint Home Loans Inc. ISAOA/ATIMA 3100 Bristol St, Suite 100 Costa Mesa, CA 92626
All Others	FLEXPOINT INC. ISAOA/ATIMA 3100 Bristol St, Suite 100 Costa Mesa, CA 92626

Loan Process Summary

The following describes the procedural steps and operating standards that BFF utilizes on behalf of its Brokers to review and process a loan for approval. These procedures are created in adherence to the TILA/RESPA Integrated Disclosure ("TRID") Rules set forth by the Consumer Financial Protection Bureau ("CFPB").

1. [Create a Loan](#): Once a completed application is received from the borrower, upload and create your loan file through the TPO Site/Broker Portal (the default loan status is Loan Open).
2. [Submit Your Loan](#): When you have created the loan, proceed to:
 - A. Order or reissue credit,
 - B. Price and register the desired loan program (the loan status will change from Loan Open to Registered), and lock if desired,
 - C. Enter applicable close costs and fees,
 - D. Order or reissue the applicable Automated Underwriting System (AUS),
 - E. Order initial disclosures by accessing the Disclosures menu and clicking the Order Initial Loan Estimate button. If eligible, the system will allow you to generate the initial disclosures yourself or request that they be completed by BFF. If BFF must complete the disclosure process, the Minimum Required Documents for Disclosures (see BFF's Submission Form for list of documents) must be uploaded under the E-Docs section
 - F. Upload the minimum required documents for Disclosure and/or advancement to underwriting, and
 - G. Update the loan status to Document Check.

NOTE: Initial disclosure packages include the Loan Estimate, TRID Disclosures, program specific disclosures, and applicable state specific disclosures.

To ensure compliance with the disclosure delivery requirements set forth in the TILA-RESPA Integrated Disclosures Act (TRID), you must upload the minimum required documentation for disclosure within 24 hours of registering your file with BFF.

LOANS SUBMITTED AFTER 2 PM PT ARE CONSIDERED RECEIVED THE FOLLOWING BUSINESS DAY

3. [Disclosures Issued](#): If eligible, the initial disclosure package (including the Loan Estimate) will be prepared and delivered to the borrower by you (the Broker) through our Broker Portal. Otherwise, the initial disclosure package will be prepared and delivered to the borrower by BFF.

Note: You will be notified by email when disclosures have been issued.

4. [Upload a Complete Package](#): The [Minimum Requirements for Submission to Underwriting](#) (see BFF's Loan Submission Form for list of documents) must be uploaded under the E-docs section with all documents being properly indexed / name. Failure to do so may result in delays.

NOTE: Part of the Minimum Requirements for Submission to Underwriting is to: (1) assign/release the FNMA case file (DO/DU) to BFF, and (2) provide PDF copy of the DU findings. Failure to do so at the time of submission will result in BFF running our own.

5. [Submitted to Underwriting](#): Once the Minimum Requirements for Submission to Underwriting have been provided, BFF's Setup Department will submit the loan to Underwriting for review.
6. [Decision Received](#): When the underwriter issues a decision on your loan, you will receive notification via email. The Underwriter assigned to your file will contact you using the contact information provided on the Submission Form to review any questions on the loan decision. If the loan is approved, a copy of the conditional approval, titled "Loan Approval," will be made available to you for review in the E-docs section of the loan file.

FOLLOW UP INQUIRIES SHOULD BE DIRECTED TO YOUR ACCOUNT MANAGER
DIRECTLY

7. [Clearing Conditions](#): All requirements ("Conditions") for approval will be listed on the conditional Loan Approval. Upload the items necessary to satisfy the Conditions to the

Conditions or E-Docs screens located on the left navigation screen links of the file landing page. Select UW Conditions for the Document Type when uploading through the E-docs screen, or the corresponding condition when uploading through the Conditions screen.

- A. The stacking order of the documents should correspond with the numbers on the conditional Loan Approval.
 - B. If possible, number the documents to the corresponding condition and upload individually.
 - C. Outstanding conditions should be uploaded in their entirety and should not be "piece-mailed."
8. Condition Review: Your Account Manager will review your conditions and contact you directly to update you on the status of your loan. The loan, however, will not be re-submitted for underwriting review until at least 80% of the required conditions have been provided, unless the loan meets the criteria below:
- A. Appraisal has been received, or
 - B. Loan was suspended, and the suspense condition(s) are ready for review.

**CONDITIONS SUBMITTED AFTER 3 PM ET ARE CONSIDERED RECEIVED THE FOLLOWING
BUSINESS DAY**

9. Change of/in Circumstance ("COC" or "CIC"): You can request a COC/CIC Loan Estimate if/when needed through the Disclosure section of the loan in the Broker Portal. In all cases, the BFF's Wholesale Change Request Form will be required along with any required supporting documentation.
10. Clear to Close ("CTC"): Once all prior to doc conditions have been uploaded, reviewed, and cleared, your loan will be Clear to Close. You will receive notification of the status change and your Account Manager will contact you directly to update you on the status of your loan.
11. Initial Closing Disclosure ("ICD") Issued: Once you have received a CTC on your loan, the Initial Closing Disclosure ("ICD") can be sent. You can request your ICD through the Disclosure section of the loan in the Broker Portal by clicking the Request Initial Closing Disclosure button. In all cases, the loan MUST be locked, and the CD request form, all invoices, and an updated title settlement sheet will be required.

NOTE: Generally, a CTC is required before the ICD can be requested and sent. However, BFF will consider sending the ICD when the file is not CTC, on a case-by-case basis. All exception requests must be routed through your Account Manager for approval.

CD REQUESTS WILL BE COMPLETED WITHIN 24 BUSINESS HOURS OF PLACING THE REQUEST

REQUESTS RECEIVED AFTER 3:00 PM ET ARE CONSIDERED RECEIVED THE FOLLOWING
BUSINESS DAY

12. [Request Loan Closing Documents \(Docs\)](#): Once you have received a CTC for your loan, you will be eligible to request the loan closing documents. The Closing Information form will be emailed to you by your Account Manager and must be completed and returned before the loan closing documents can be requested. Documents will be prepared and delivered to the settlement agent to coordinate the signing/closing with the Consumer. You will be notified when Docs are sent.

DOCS REQUESTS WILL BE COMPLETED WITHIN 24 BUSINESS HOURS OF PLACING THE REQUEST

REQUESTS RECEIVED AFTER 3 PM ET ARE CONSIDERED RECEIVED THE
FOLLOWING BUSINESS DAY

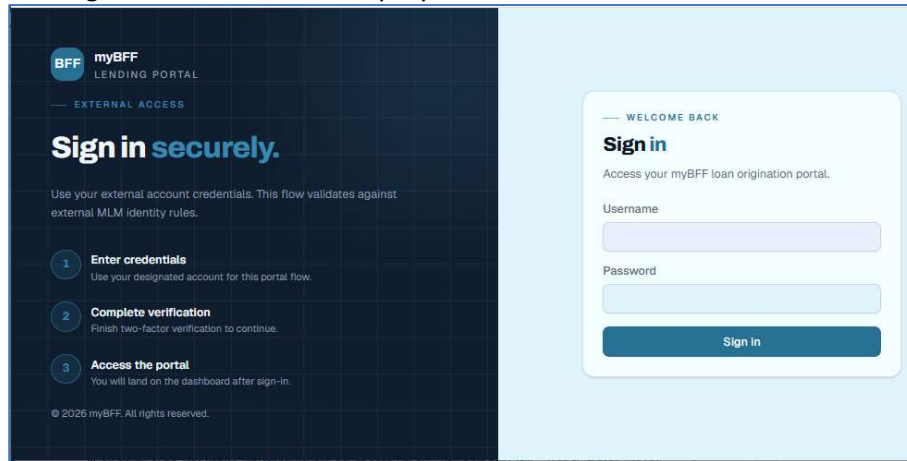
13. [Closing/Funding](#): Upon receipt of the fully executed loan closing package, expiration of any federally required wait periods (i.e. Right to Cancel / Right of Rescission), and all prior to funding conditions being cleared, BFF will fund and close your loan.

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Access BFF's Broker Portal

To access BFF's Wingman portal, take the following steps:

1. Click [here](https://wingman.bffws.com/login/external) OR enter the following URL into your browser:
<https://wingman.bffws.com/login/external>
2. The Log In screen will be displayed.



- A. If you already have an account set up, log in to your account:
- Enter the Login (username) Name
 - Enter the Password
 - Click the "Sign in" button.



NOTE: First-time sign-in? You'll be prompted to set up MFA using an authenticator app on your mobile device. Have it ready before you begin.

- After you log in BFF's Wingman portal dashboard will appear from which you can start new loan files or update active loan files, track status, order credit, and upload documents to satisfy conditions.

- B. If you already have an account set up but forgot your Username or password, send

an email to: brokerapproval@bffws.com

C. Create a New Account:

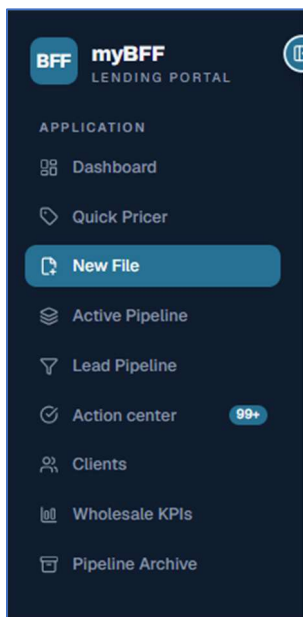
- All accounts are created by invitation only. Request your Login credentials for the TPO Site/Broker Portal directly through your Account Executive who will request your login credentials from our Broker Approval Team. Once issued, you will be sent a Welcome Email containing your username and a temporary password.
- To become a Broker Partner, access the 'Become A Broker Partner' section on our website (<https://bffws.com/>), complete and submit the form. Upon completion and review of the information, our Broker Approval team or an Account Executive assigned to you will contact you. Once a complete application package is received, and your firm is approved, access to BFF's Broker Portal will be issued.

Start New File

To start a new file, take the following steps:

TIP: Do not forget to click the Save button, located in the top right of your screen, as you proceed from section to section to save the information you enter.

1. Click **New File** located in the left navigation menu and the import screen will appear:



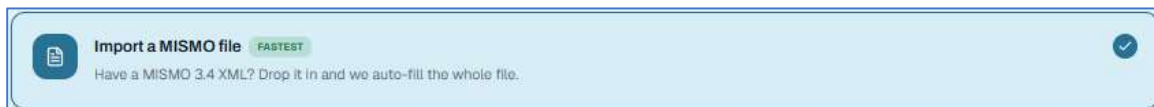
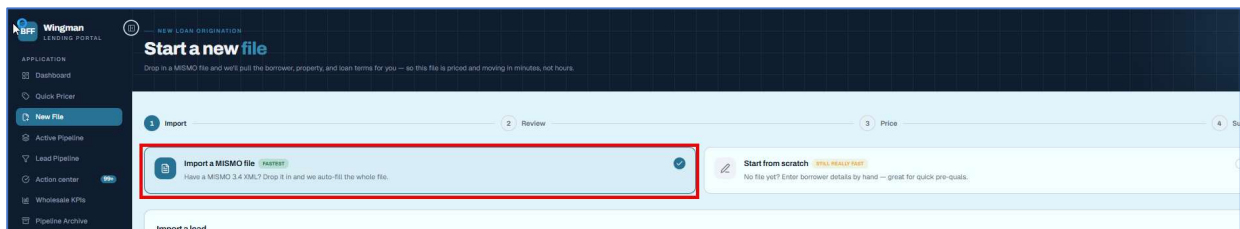
2. Determine the loan creation method:

If...	Then...
3.4 Upload	Proceed to Import MISMO 3.4 section.
Manual Entry (User has no LOS system to generate a 3.4 file).	Proceed to Import File via Manual Entry section.

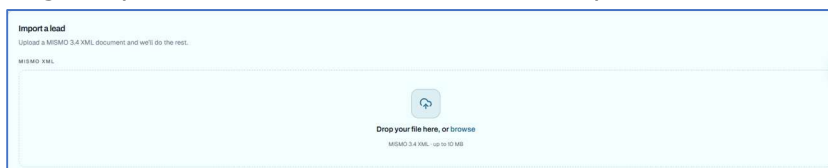
Import MISMO 3.4 and Reissue Credit

The 'Import a MISMO file' is the system default. To import a file via a MISMO 3.4 file, take the following steps:

1. If not already selected, select the 'Import a MISMO file' creation method, located in the top of the screen:



2. Drag, drop or browse for the 3.4 file in the upload window



3. Assign the Loan Officer (required) and processor (optional)

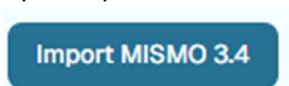
LOAN OFFICER

Select officer (optional)

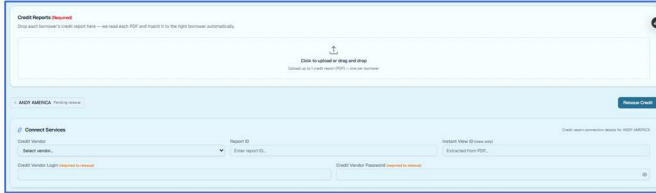
EXTERNAL PROCESSOR

Select processor (optional)

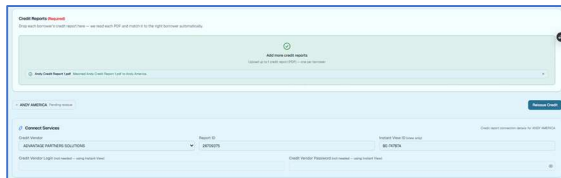
4. Click Import MISMO 3.4. The system will start creating the file, and make visible the credit report upload section.



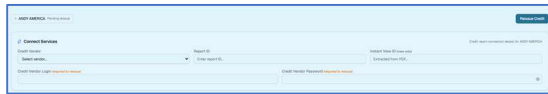
- Drag, drop or browse for the credit report and upload it to the upload section. Alternatively, you can reissue credit manually by selecting the credit vendor, entering report ID, and your credit provider username and password.



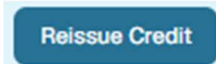
- If the credit report is uploaded, and an instant view password is available, the system will auto complete that information for you.



- Otherwise, select the credit vendor, enter the credit report ID, and the username and password

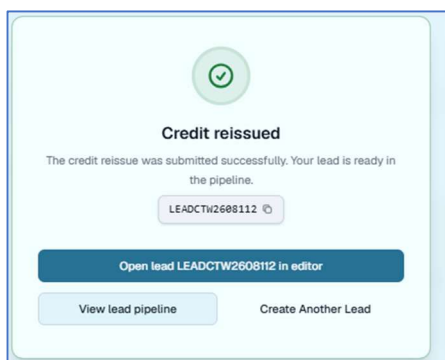


- Click 'Reissue Credit' and the system will proceed to create the loan and reissue credit.



- You will receive a prompt once the loan file has been created and credit has been reissued, showing you the file number:

NOTE: At this time, the file number provided (starting with "LEAD") is a temporary file number. All files created are registered as a LEAD first which will give the user time to review for accuracy and completion and/or structuring before submitting it to the BFF. Uploading a file does not constitute a submission. The file (a lead) must be formally submitted and converted to a loan in order to be in BFF's database. Until it is submitted, the file will live in the **Lead Pipeline** which is located on the left navigation menu.



- Click 'Open Lead in editor' button

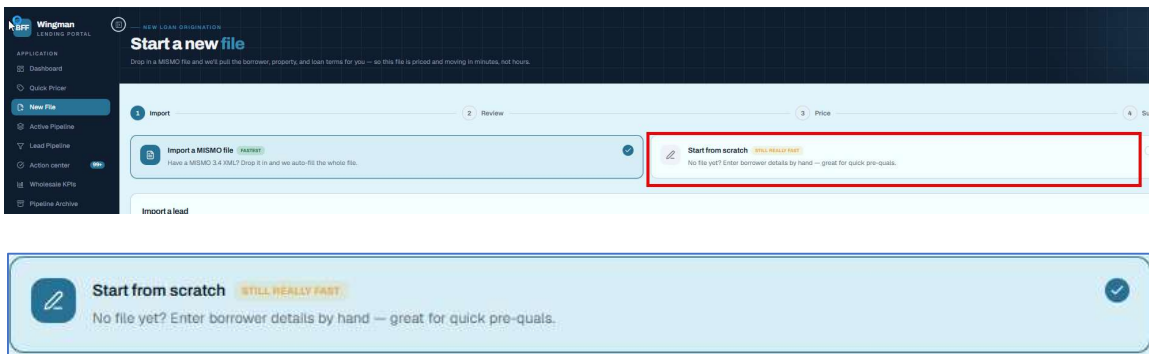


- Proceed to the **Review Application** section.

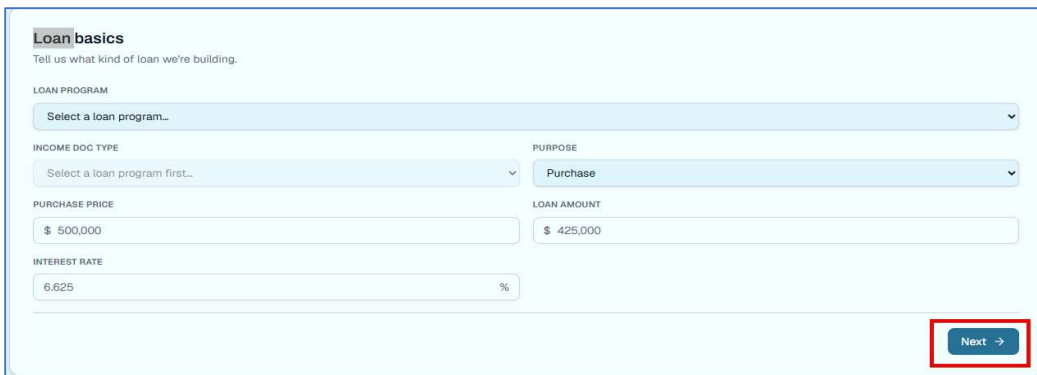
Import File via Manual Entry and Reissue Credit

This method is intended for users who do not have access to Loan Origination System (LOS). To import (create) a file manually, take the following steps:

- Select 'Start from scratch' creation method, located in the top of the screen:



- The 'Loan basics' screen will appear, complete the loan basics screen and click Next.



Loan basics
Tell us what kind of loan we're building.

LOAN PROGRAM
Select a loan program...

INCOME DOC TYPE
Select a loan program first...

PURPOSE
Purchase

PURCHASE PRICE
\$ 500,000

LOAN AMOUNT
\$ 425,000

INTEREST RATE
6.625 %

Next →

- The 'Who's on the loan?' Screen will appear, complete this screen, being sure to select the loan officer and adding additional borrowers / applications as needed, then click Next

Who's on the loan?
Add up to 4 applications — each with a primary borrower and an optional co-borrower.

LOAN OFFICER
brokertest)

EXTERNAL PROCESSOR
brokertest)

1 Application 1
Primary borrower

FIRST NAME
LAST NAME

EMAIL
PHONE

CREDIT SCORE
OCCUPANCY
Select...

+ Add co-borrower

+ Add another application

1 of 4 borrowers. Each application has its own primary borrower and an optional co-borrower.

← Back Next →

- 'The property' Screen will appear, complete this screen, adding additional borrowers / applications as needed, and click Next

The property
Where's the collateral?

PROPERTY ADDRESS
TBD

ZIP
92691

CITY
Mission Viejo

STATE
CA — California

PROPERTY TYPE
SFR

PROPERTY VALUE
\$ 1,000,000.00

← Back Next →

- The 'Review & Create' Screen will appear, review this and complete this screen. and

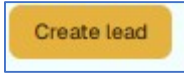
Review & create
One last look — tap any field to jump back and fix it.

LOAN PROGRAM Non-QM Full Doc	PURPOSE Purchase
PURCHASE PRICE \$1,000,000	LOAN AMOUNT \$400,000
INTEREST RATE 8%	PRIMARY BORROWER Test test
BORROWERS 1	PROPERTY TBD, Mission Viejo CA 92691
PROPERTY VALUE \$1,000,000	

Looks good. Creating the lead adds it to your pipeline as a Prospect.

← Back Create lead

- Click Create Lead. The system will start creating the file.



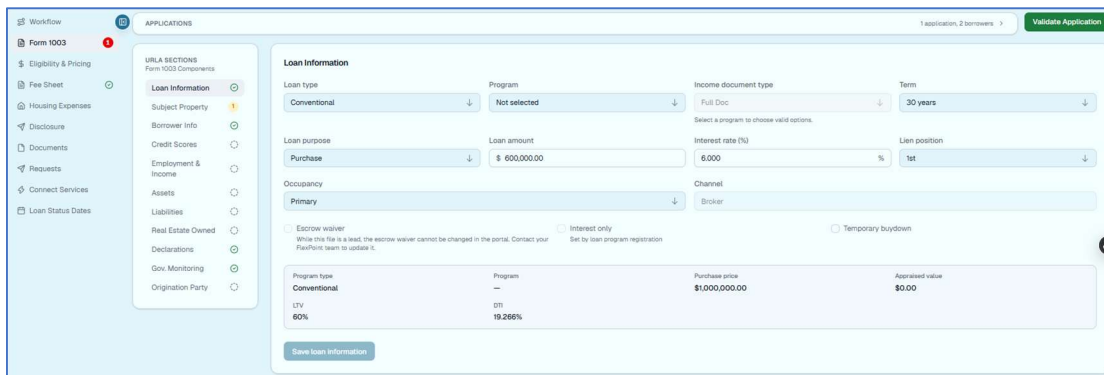
NOTE: At this time, the file number provided (starting with "LEAD") is a temporary file number. All files created are registered as a LEAD first which will give the user time to review for accuracy and completion and/or structuring before submitting it to the BFF. Uploading a file does not constitute a submission. The file (a lead) must be formally submitted and converted to a loan in order to be in BFF's database. Until it is submitted, the file will live in the **Lead Pipeline** which is located on the left navigation menu.

- Proceed to the **Review Application** section.

Review Application

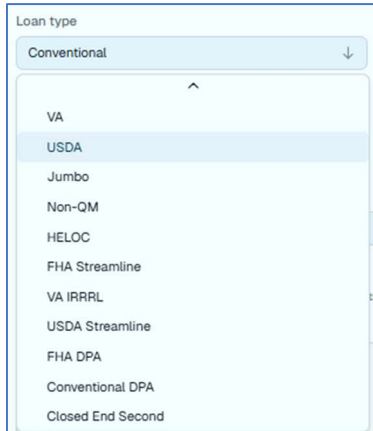
Once the file is created, the user must review the application for completeness and accuracy. The system will do a preliminary validation check calling out missing information. The default

- You will be navigated to the Loan Information screen of the application, review for completeness and accuracy:



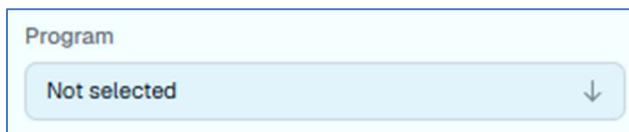
The screenshot displays the 'Loan Information' section of the BFF application. The interface includes a sidebar with navigation options like 'Workflow', 'Form 1003', 'Eligibility & Pricing', 'Fee Sheet', 'Housing Expenses', 'Disclosure', 'Documents', 'Requests', 'Connect Services', and 'Loan Status Dates'. The main content area is titled 'Loan Information' and contains several input fields and dropdown menus. The 'Loan type' is set to 'Conventional', 'Program' is 'Not selected', 'Income document type' is 'Full Doc', and 'Term' is '30 years'. The 'Loan purpose' is 'Purchase', 'Loan amount' is '\$ 600,000.00', 'Interest rate (%)' is '6.000', and 'Loan position' is '1st'. The 'Occupancy' is 'Primary'. There are also checkboxes for 'Escrow waiver', 'Interest only', and 'Temporary buydown'. At the bottom, there is a table with columns for 'Program type', 'Program', 'Purchase price', and 'Appraised value'. The table shows 'Conventional' for program type, 'N/A' for program, '\$1,000,000.00' for purchase price, and '\$0.00' for appraised value. A 'Save loan information' button is located at the bottom left of the form.

2. Select the Loan Type.



A dropdown menu titled "Loan type" with "Conventional" selected. The menu is open, showing a list of options: VA, USDA, Jumbo, Non-QM, HELOC, FHA Streamline, VA IRRRL, USDA Streamline, FHA DPA, Conventional DPA, and Closed End Second.

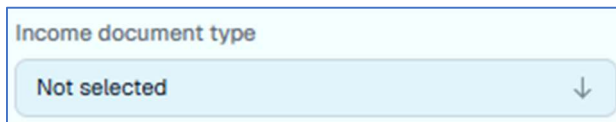
3. Select the Program type



A dropdown menu titled "Program" with "Not selected" selected. The menu is closed.

NOTE: Available loan programs are dynamically adjusted based on the loan type selected in step 2 above. If you do not see the loan program you are looking for, it is likely that the wrong loan type was selected.

4. Select the income document type:



A dropdown menu titled "Income document type" with "Not selected" selected. The menu is closed.

NOTE: Available income document types are dynamically adjusted based on the loan type and program selected in step 2 and 3 above. If you do not see the loan program you are looking for, it is likely that the wrong loan type was selected.

5. Proceed to review and set all other fields on the Loan Information screen

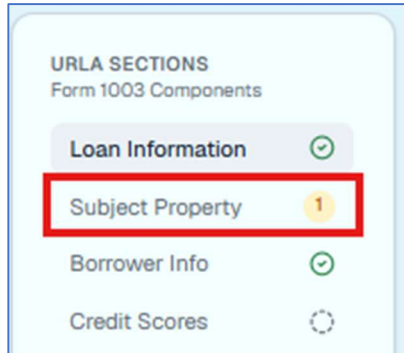
6. Click Save loan information when complete.



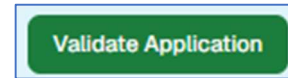
A blue button with the text "Save loan information".

7. Review the URLA section left navigation menu, or click Validate Application button, located in the top right corner, to ensure the application is complete and no critical elements are

missing.



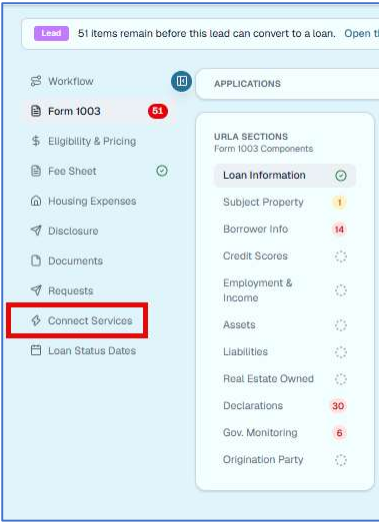
OR

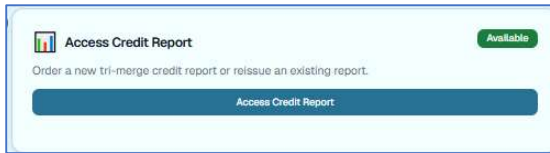


8. Continue to navigate through the application clearing any of the validation issues, only proceeding once all have been cleared.

TIP: Do not forget to click the Save button, located in the top right of your screen, as you proceed from section to section.

9. Determine if credit has been reissued.

If...	Then...
Yes	Proceed to the Eligibility and Pricing section.
No	- Click on the 'Connected Services' section located in the left navigation menu  - Click on 'Access Credit Report'.



Access Credit Report Available
Order a new tri-merge credit report or reissue an existing report.
[Access Credit Report](#)

- Selected Reissue or New Pull, located in the top right corner of the credit reissue section.



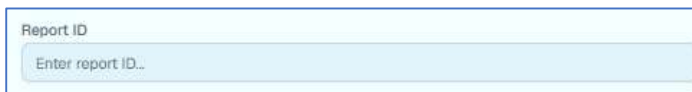
[Reissue](#) [New pull](#)

- Select the credit vendor.



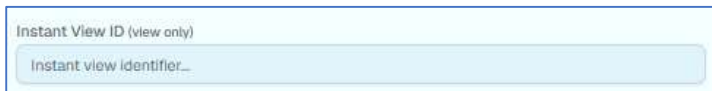
Credit Report — Andy America
Co-borrower: Amy America
Credit Vendor
[Select vendor...](#)

- Enter the report ID, if available.



Report ID

- Enter the instant view password, if available.



Instant View ID (view only)

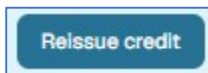
- Enter the credit provider's username and password, if instant view password is not available.



Credit Vendor Login (required to reissue)

Credit Vendor Password (required to reissue)

- Click Reissue Credit button



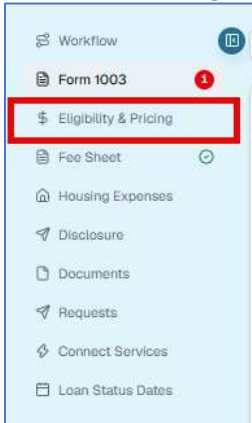
[Reissue credit](#)

- Once credit has been reissued, proceed to the **Eligibility and Pricing** section.

Eligibility and Pricing

Once the file has been created, credit has been reissued, and all application validations have been clear, the user is ready to proceed to the eligibility and pricing section. To determine the eligibility and pricing on the file, take the following steps:

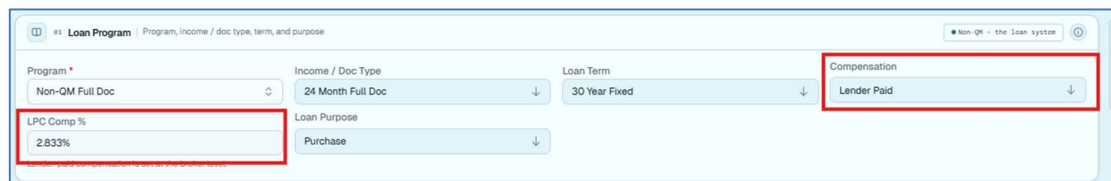
1. Click on the 'Eligibility & Pricing' section located in the left navigation menu



2. Review the Eligibility & Pricing screens for completeness and accuracy. Almost all of the information populates from the application and the fields the user has already set in the previous steps, leaving only the following that will need to be reviewed :

- A. Review Compensation type located in the Loan Program Information section:

- If Lender Paid Compensation (LPC) is selected, the system sets the LPC value.
- If Borrower Paid Compensation (BPC) is selected, the user may enter the desired amount, not exceeding their LPC amount:



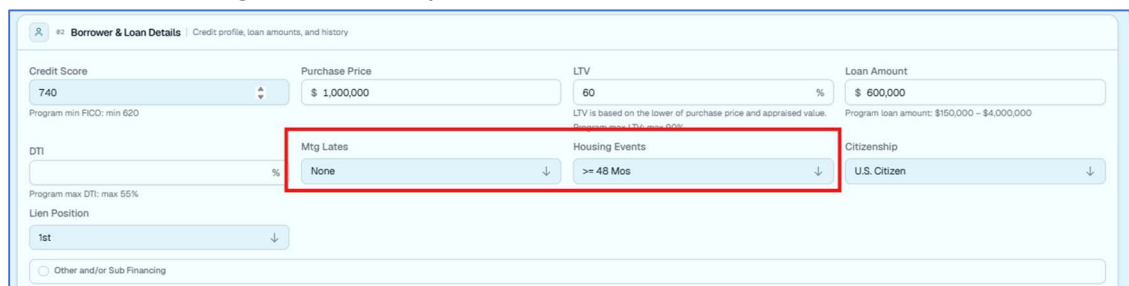
Loan Program | Program, income / doc type, term, and purpose

Program * Non-QM Full Doc | Income / Doc Type 24 Month Full Doc | Loan Term 30 Year Fixed | Compensation Lender Paid

LPC Comp % 2.833% | Loan Purpose Purchase

- B. Review Borrower & Loan Details section, being sure to review and set:

- Mtg Lates
- Housing Event History



Borrower & Loan Details | Credit profile, loan amounts, and history

Credit Score 740 | Purchase Price \$ 1,000,000 | LTV 60 % | Loan Amount \$ 600,000

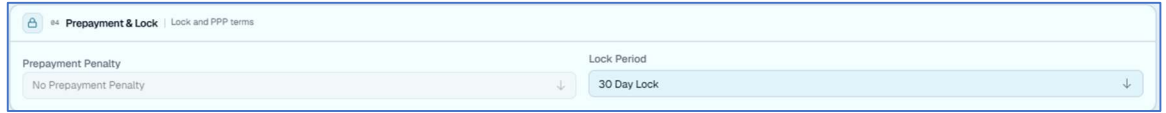
Program min FICO: min 620 | LTV is based on the lower of purchase price and appraised value. Program max LTV: 80% | Program loan amount: \$150,000 - \$4,000,000

DTI % | Mtg Lates None | Housing Events >= 48 Mos | Citizenship U.S. Citizen

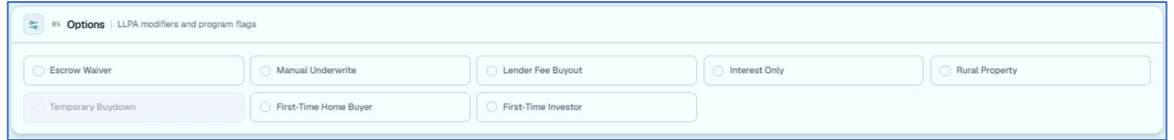
Program max DTI: max 55% | Lien Position 1st

☐ Other and/or Sub Financing

C. Review Prepayment & Lock section



D. Review Options section, selecting any applicable

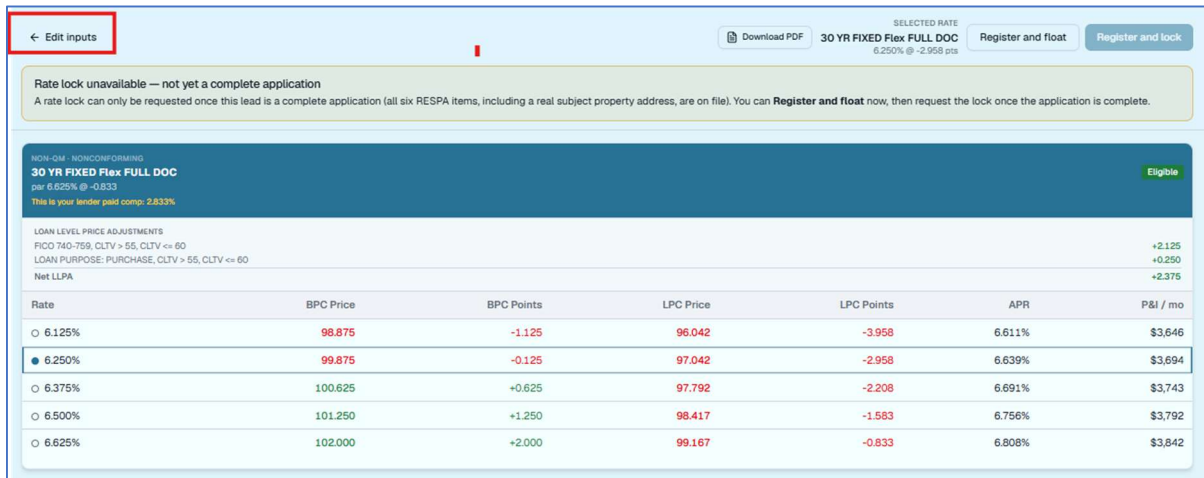


- Click Price Loan button located in the top right or bottom right, once you have completed your review. The system will evaluate the file for eligible programs based on the parameters set.



- Review the results and select the desired rate.
 - If the results do not yield the desired program and price, click 'Edit inputs' to make any necessary changes.

NOTE: If the scenario was pricing with LPC compensation, the results will show **BOTH** BPC and LPC pricing for reference. Please pay close attention so you know what pricing is being applied. If you like the BPC pricing better, you will need to click back to edit the inputs and change the compensation to BPC.



← Edit inputs

Download PDF 30 YR FIXED Flex FULL DOC 6.250% @ -2.958 pts Register and float Register and lock

Rate lock unavailable — not yet a complete application
A rate lock can only be requested once this lead is a complete application (all six RESPA items, including a real subject property address, are on file). You can **Register and float** now, then request the lock once the application is complete.

NON-QM - NONCONFORMING
30 YR FIXED Flex FULL DOC
apr 6.250% @ -0.833
This is your lender paid comp: 2.833%

Eligible

LOAN LEVEL PRICE ADJUSTMENTS
FICO 740-759, CLTV > 55, CLTV <= 60 +2.125
LOAN PURPOSE: PURCHASE, CLTV > 55, CLTV <= 60 +0.250
Net LLPA +2.375

Rate	BPC Price	BPC Points	LPC Price	LPC Points	APR	P&I / mo
6.125%	98.875	-1.125	96.042	-3.958	6.611%	\$3,646
6.250%	99.875	-0.125	97.042	-2.958	6.639%	\$3,694
6.375%	100.625	+0.625	97.792	-2.208	6.691%	\$3,743
6.500%	101.250	+1.250	98.417	-1.583	6.756%	\$3,792
6.625%	102.000	+2.000	99.167	-0.833	6.808%	\$3,842

5. Select the desired rate and price.

NON-QM - NONCONFORMING 30 YR FIXED Flex FULL DOC par 6.625% @ -0.833 This is your lender paid comp: 2.833%						
LOAN LEVEL PRICE ADJUSTMENTS						
FICO 740-759, CLTV > 55, CLTV <= 60						+2.125
LOAN PURPOSE: PURCHASE, CLTV > 55, CLTV <= 60						+0.250
Net LLPA						+2.375
Rate	BPC Price	BPC Points	LPC Price	LPC Points	APR	P&I / mo
☐ 6.125%	98.875	-1.125	96.042	-3.958	6.611%	\$3,646
☒ 6.250%	99.875	-0.125	97.042	-2.958	6.639%	\$3,694
☐ 6.375%	100.625	+0.625	97.792	-2.208	6.691%	\$3,743
☐ 6.500%	101.250	+1.250	98.417	-1.583	6.756%	\$3,792
☐ 6.625%	102.000	+2.000	99.167	-0.833	6.808%	\$3,842

6. Click 'Register and Float' or 'Register and Lock' located in the top right corner of the results window.

← Edit inputs

Download PDF

SELECTED RATE

30 YR FIXED Flex FULL DOC

6.250% @ -2.958 pts

Register and float

Register and lock

Rate lock unavailable — not yet a complete application

A rate lock can only be requested once this lead is a complete application (all six RESPA items, including a real subject property address, are on file). You can **Register and float** now, then request the lock once the application is complete.

NON-QM - NONCONFORMING 30 YR FIXED Flex FULL DOC par 6.625% @ -0.833 This is your lender paid comp: 2.833%						
LOAN LEVEL PRICE ADJUSTMENTS						
FICO 740-759, CLTV > 55, CLTV <= 60						+2.125
LOAN PURPOSE: PURCHASE, CLTV > 55, CLTV <= 60						+0.250
Net LLPA						+2.375
Rate	BPC Price	BPC Points	LPC Price	LPC Points	APR	P&I / mo
☐ 6.125%	98.875	-1.125	96.042	-3.958	6.611%	\$3,646
☒ 6.250%	99.875	-0.125	97.042	-2.958	6.639%	\$3,694
☐ 6.375%	100.625	+0.625	97.792	-2.208	6.691%	\$3,743
☐ 6.500%	101.250	+1.250	98.417	-1.583	6.756%	\$3,792
☐ 6.625%	102.000	+2.000	99.167	-0.833	6.808%	\$3,842

NOTE: The 'Register and Float' or 'Register and Lock' may be disabled from time-to-time due to a setting on the file. If this applies, there will be a callout explaining why. In the example below, the submission has not met all the elements of a RESPA application and so the file cannot be locked but can be registered. Navigate back to the application to provide the missing information to resolve the issue, if you wish to lock.

← Edit inputs

Download PDF

SELECTED RATE

30 YR FIXED Flex FULL DOC

6.250% @ -2.958 pts

Register and float

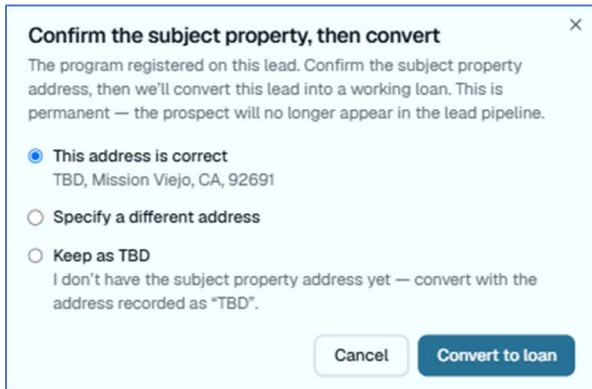
Register and lock

Rate lock unavailable — not yet a complete application

A rate lock can only be requested once this lead is a complete application (all six RESPA items, including a real subject property address, are on file). You can **Register and float** now, then request the lock once the application is complete.

'Register and Float' or 'Register and Lock' will start the formal submission process. Wait for the process to finish and when it is done the file will have issued a new and final loan number.

NOTE: If the submission is a TBD file, the user will only have the option to 'Register and Float' and will receive the following prompt:



Confirm the subject property, then convert ×

The program registered on this lead. Confirm the subject property address, then we'll convert this lead into a working loan. This is permanent — the prospect will no longer appear in the lead pipeline.

☒ **This address is correct**
TBD, Mission Viejo, CA, 92691

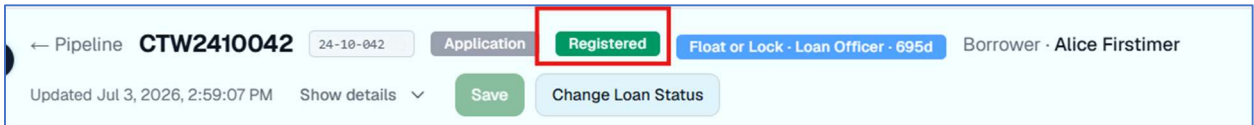
☐ Specify a different address

☐ Keep as TBD
I don't have the subject property address yet — convert with the address recorded as "TBD".

Cancel Convert to loan

The user will need to select the appropriate response (likely the first option) and click Convert to Loan

7. Confirm the loan has been registered by looking at the top toolbar for the Registered status.



← Pipeline **CTW2410042** 24-10-042 Application **Registered** Float or Lock - Loan Officer - 695d Borrower - Alice Firstimer

Updated Jul 3, 2026, 2:59:07 PM Show details ▾ Save Change Loan Status

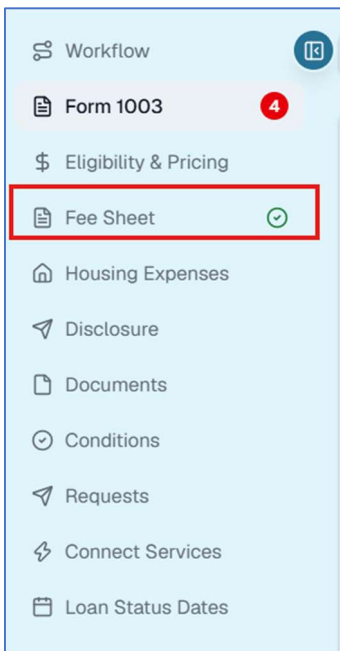
8. Proceed to the **Entering Closing Fees / Cost** section.

Entering Closing Fees / Cost

After order or reissue credit and register the loan product (loan program), take the following steps:

NOTE: DO NOT enter in closing cost / fees until the loan program has been registered. Any fees entered prior to will be overwritten.

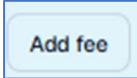
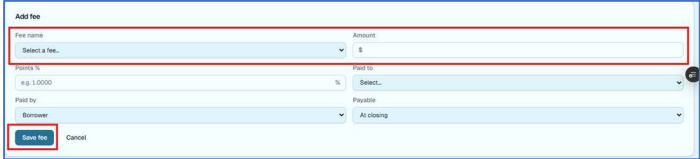
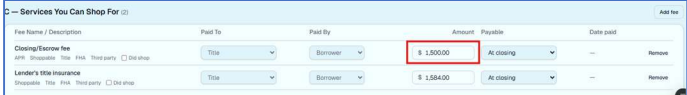
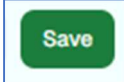
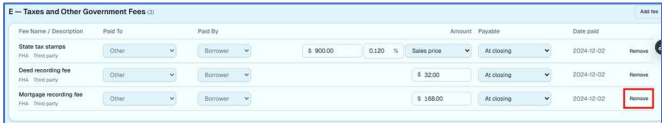
1. Click the Fee Sheet screen on the left navigation menu.



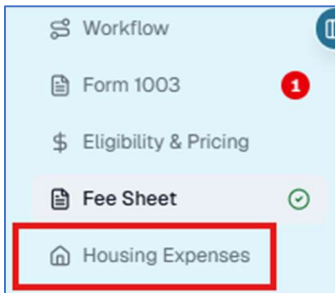
The Borrower-Responsible Closing Costs screen will appear.

NOTE: A series of "smart fees" are imported into the Closing Cost screen when the loan program is registered. You may use the import fees or not. If you choose not to use the imported fees, you will need to use your fee sheet and/or the Title Fee Sheet to complete the next steps.

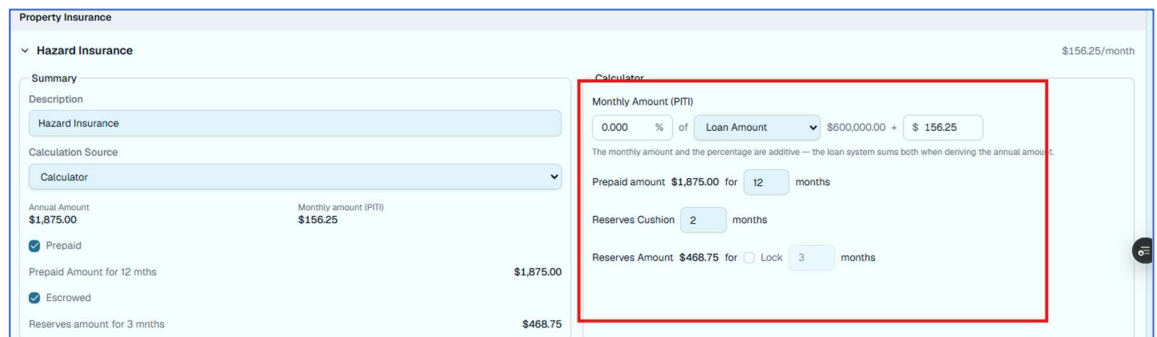
2. Starting at the top of the Borrower-Responsible Closing Costs screen, scroll down to the applicable fee/cost category and edit/add/remove fees as necessary:

To...	Then...
Add a fee	- In the applicable section, click the add button (). A list of Available Fees will appear. - Select the appropriate fee name - Enter the Amount - Click save fee 
Edit a fee	- Click in the Amount field and make the necessary changes.  - Click the Save button in the top right corner 
Remove a fee	Click the Remove Fee button () located on the first right of the fee row. 

3. If the loan has escrows, click on the Housing Expenses screen located in the left navigation menu.



- A. Click on the appropriate fee category (typically Hazard Insurance and/or Property Taxes)
- B. Adjust the amount and prepaid months as necessary



Order or Reissue Automated Underwriting System (AUS)

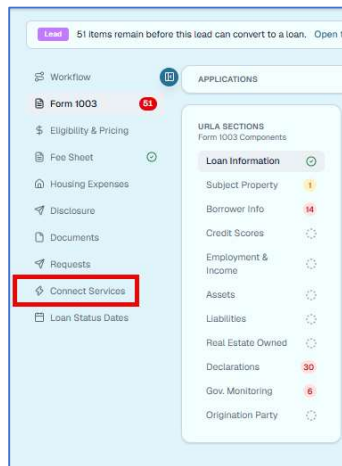
After order or reissue credit, register the loan product (loan program), and entering the closing fees / cost, take the following steps:

1. Determine if Automated Underwriting System (AUS) is required:

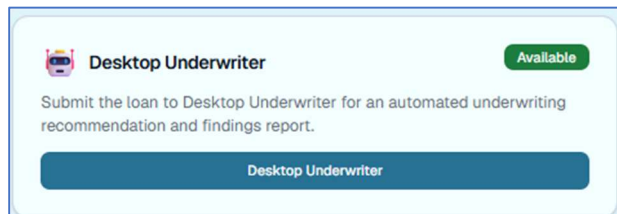
If...	Then...
The loan is an Agency loan: - FHA, - VA or - Conventional (Fannie Mae ("FNMA" or Freddie Mac ("FHLMC"))) - Chenoa, CalHfa, or TSAHC DPAs	Proceed to the Step 2
The loan IS NOT an Agency loan: NonQM (Full Doc, Expanded Doc, and	Proceed to the Submit loan to Document Check section

DSCR), • Home Equity Loan, • Foreign National and, • ITIN	
--	--

- Click on the 'Connected Services' section located in the left navigation menu



- Click 'Desktop Underwriter'.



The DU screen will appear directly above.

- Verify the Credit Reporting Agency (CRA) selected is correct

Desktop Underwriter
Close

Submit to Desktop Underwriter

Applications on this loan

Alice Firstimer
Report 5004469

DU reissues each application's credit report automatically using the report IDs on file.

☐ Copy liabilities from findings

Credit agency (CRA) credentials for reissue

Credit provider

Advantage Credit, Inc. of Colorado (226)

CRA login

lorenzotest

CRA password

Saved password on file
Show

Leave blank to use your saved password.

☐ Save these credentials to my profile

Submit to DU

5. Enter username and password for the Credit Reporting Agency (CRA)

Credit agency (CRA) credentials for reissue

Credit provider

Advantage Credit, Inc. of Colorado (226)

CRA login

CRA password

Saved password on file
Show

Leave blank to use your saved password.

☐ Save these credentials to my profile

Submit to DU

NOTE: Certain credit providers have different credentials (usernames and passwords) to reissue credit through DU. Please check with your credit provide if you regular username and passwords to not work.

6. Click 'Submit to DU'

Submit to DU

NOTE: A complete copy of the DU findings will be available immediately below, separated by the Latest Order and full history:

Submit to DU

Latest order

Approve/Eligible Casefile 1730993159

Run

Aug 13, 2026

Completed

Submission history (4)

Approve/Eligible Casefile 1730993159

Run

Aug 13, 2026

Completed

Error Casefile 1730993159

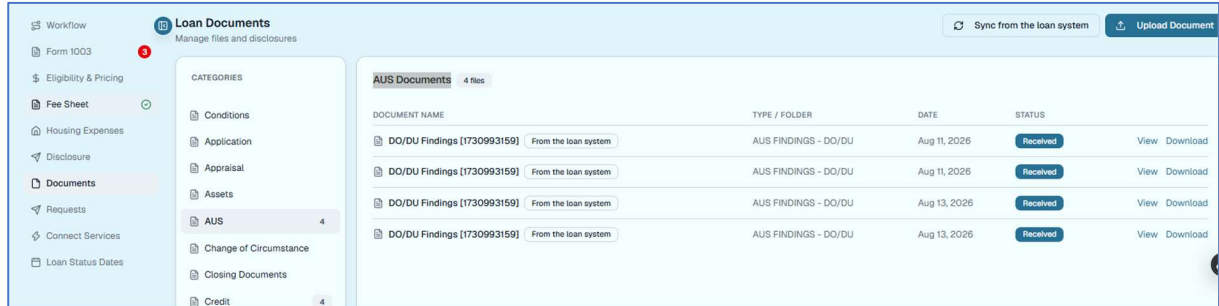
Run

Aug 13, 2026

Completed

View findings

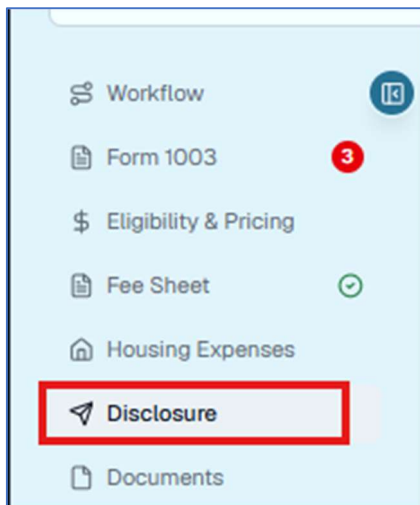
They will also be available in the Documents folder located on the left navigation menu and locate the document title DO/DU Findings.



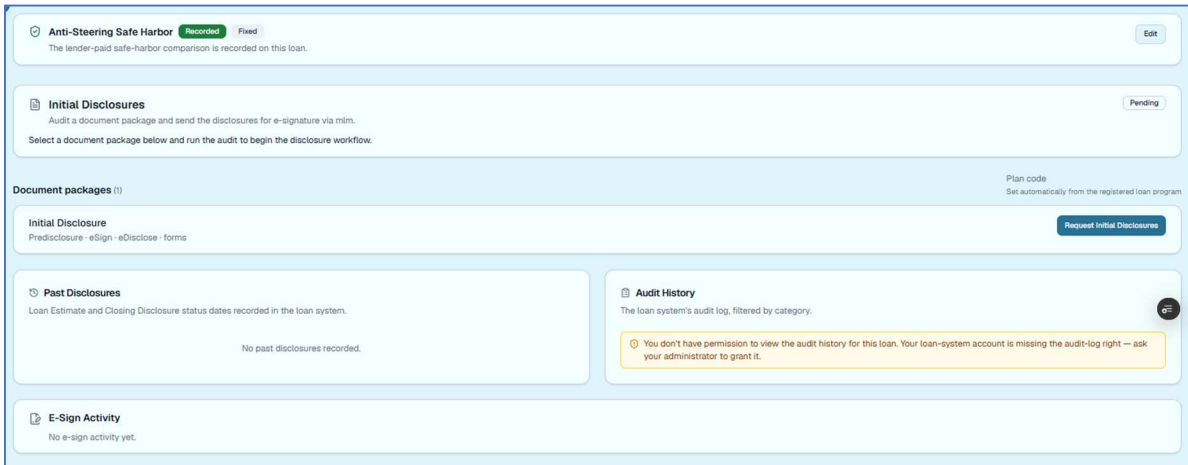
Ordering Disclosures

After order or reissue credit, register the loan product (loan program), and entering the closing fees / cost, running AUS (if applicable), you are ready to order the Initial Loan Estimate/Disclosures. To order the initial disclosures take the following steps:

1. Click the Disclosure button on the left navigation menu.



The Disclosures screen will appear.



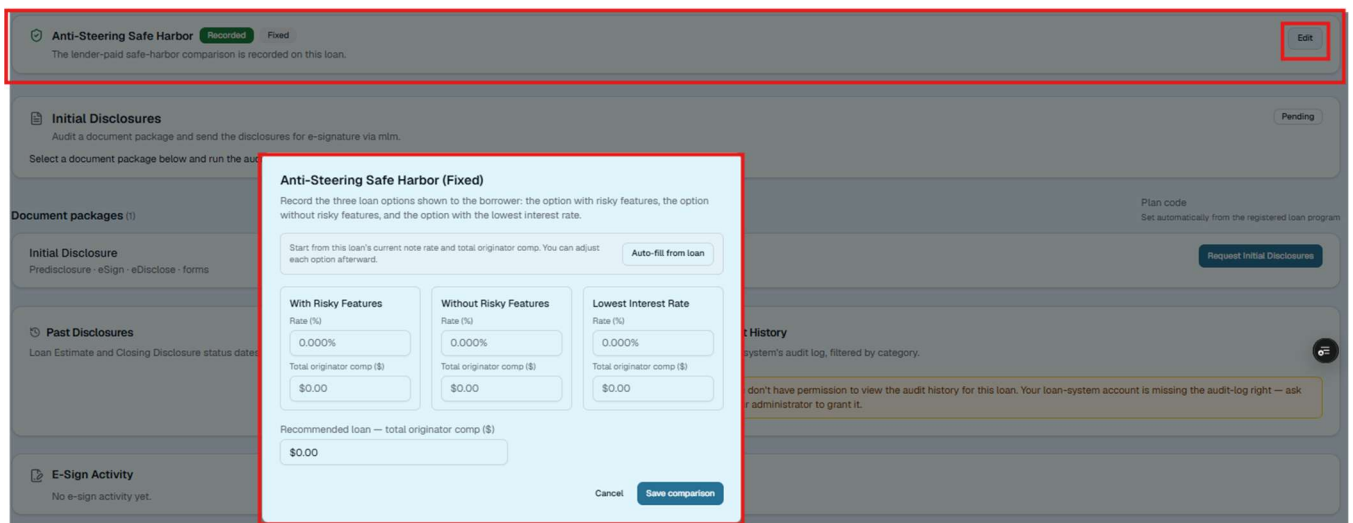
The screenshot shows the 'Disclosures' screen. At the top, there is a section for 'Anti-Steering Safe Harbor' with a status of 'Recorded' and 'Fixed'. Below this is the 'Initial Disclosures' section, which includes a 'Request Initial Disclosures' button. The 'Document packages' section shows 'Initial Disclosure' with a 'Request Initial Disclosures' button. The 'Past Disclosures' section shows 'No past disclosures recorded.' The 'E-Sign Activity' section shows 'No e-sign activity yet.' The 'Audit History' section shows a message: 'You don't have permission to view the audit history for this loan. Your loan-system account is missing the audit-log right — ask your administrator to grant it.'

- Click the Request Initial Disclosures button.

An initial audit will be complete to ensure that the loan meets the minimum requirement to have disclosures sent.

Request Initial Disclosures

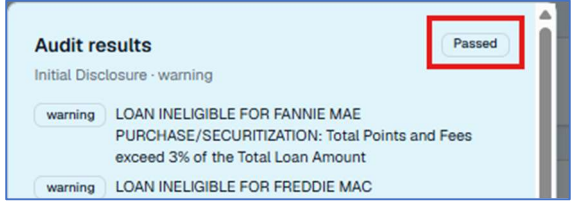
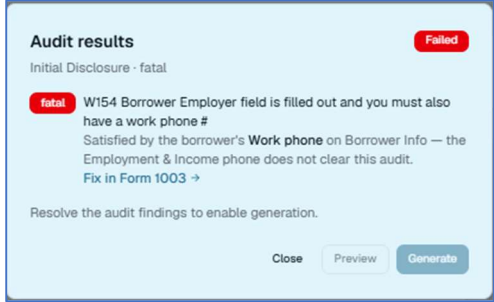
NOTE: If the loan is marked Lender-Paid Compensation a Loan Comparison (Anti-Steering) disclosure will be required. The system will automatically display this screen if/when applicable, which will be in the top of the disclosure section.



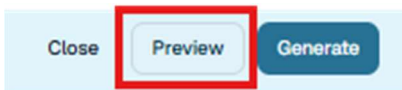
The screenshot shows the 'Disclosures' screen with the 'Anti-Steering Safe Harbor (Fixed)' modal open. The modal contains the following information:

- Anti-Steering Safe Harbor (Fixed)**
- Record the three loan options shown to the borrower: the option with risky features, the option without risky features, and the option with the lowest interest rate.
- Start from this loan's current note rate and total originator comp. You can adjust each option afterward. [Auto-fill from loan](#)
- With Risky Features**
 - Rate (%) 0.000%
 - Total originator comp (\$) \$0.00
- Without Risky Features**
 - Rate (%) 0.000%
 - Total originator comp (\$) \$0.00
- Lowest Interest Rate**
 - Rate (%) 0.000%
 - Total originator comp (\$) \$0.00
- Recommended loan — total originator comp (\$) \$0.00
- [Cancel](#) [Save comparison](#)

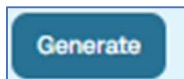
3. Determine if the loan passes the initial Audit results:

If...	Then...
Yes	- The system will return findings as follows:  - Proceed to Step 4
No	- The system will return findings as follows:  - Review the findings - Click the links to navigate to the applicable section to correct. - Revert back to step 1

4. Click the Preview button located at the bottom of the audit screen to preview the documents before they are sent to the borrower and MLO for signature



5. Click the Generate button located at the bottom of the audit screen to send the initial disclosure out to the borrower and MLO for signature:



NOTE:

- 1) You will be able to download or print a copy of the disclosure if you like. However, a copy will also be available in the e-docs folder under the Document List tab once the request has been completed.

-
- 2) DocMagic is our document vendor and so the email to the borrower will come from docs@docmagic.com.
 - 3) Should any of your borrowers have problems e-signing, please direct them to this tutorial: <https://www.docmagic.com/support/tutorials/docmagic-esign>
-

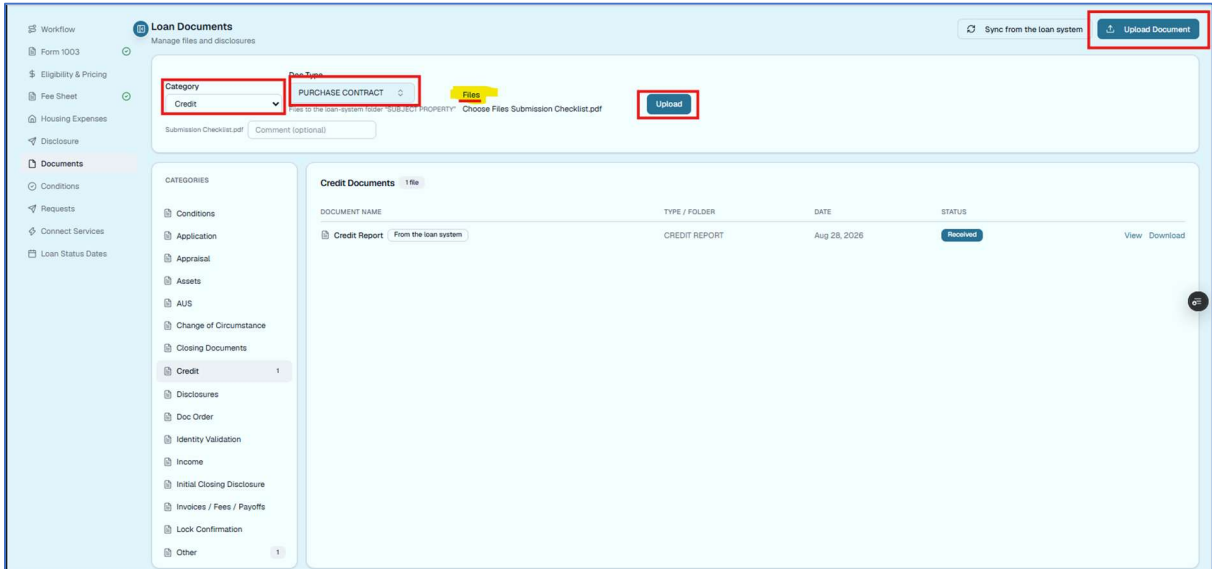
Uploading Documents

After sending the initial disclosures, or if you request BFF to send the initial disclosures on your behalf, the next step is to upload the minimum submission requirements to the file for review. To do this, take the following steps:

NOTE: It is vital that time is taken to properly name every document that is uploaded. Failure to properly name a document **WILL** result in a longer processing time. If a document is put into a generic document name/group, please add comments in the description field so we know what the document is and why it is being provided (i.e. evidence to show that someone else is making a payment (be sure to include details as to what payment it is)).

1. Click the **Documents** button on the left navigation menu → The Document screen will appear.
2. Click the Upload Document button in the top right corner
3. Select the Category
4. Select the Doc Type (you can start typing in the name to filter the list down)
5. Drag and drop the loan document(s) to the 'Choose Files' section → The documents will appear directly under
6. Enter any comments in the optional field

7. Click Upload

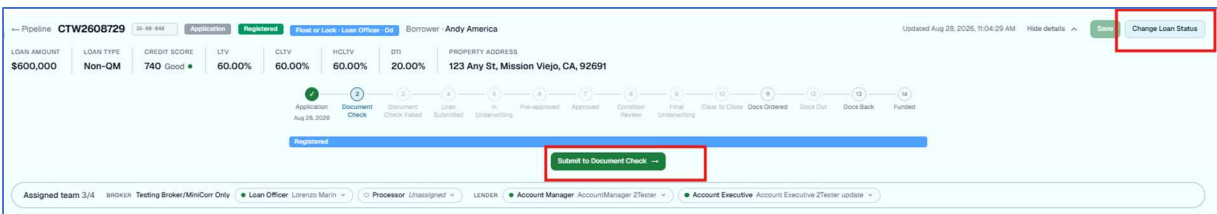


NOTE: Documents will **NOT** be added to the file until the Upload button is clicked, and the Upload Docs button will not be enabled until all documents that have been uploaded have been assigned a document type and name.

8. Repeat steps 1-7 until you have uploaded documents sufficient to meet the minimum requirements for disclosure and/or submission to underwriting have been uploaded.

9. Submit the loan to Document Check Status by:

NOTE: The file must be submitted to Document Check Status for the BFF Setup Team (bffsetupteam@bffws.com) to review the file. If the status is not changed to Document Check status, the loan will not be reviewed.



A. Click the 'Change Loan Status' button located in the top right corner → the details will appear

Change Loan Status

- B. Click Submit to Document Check button.

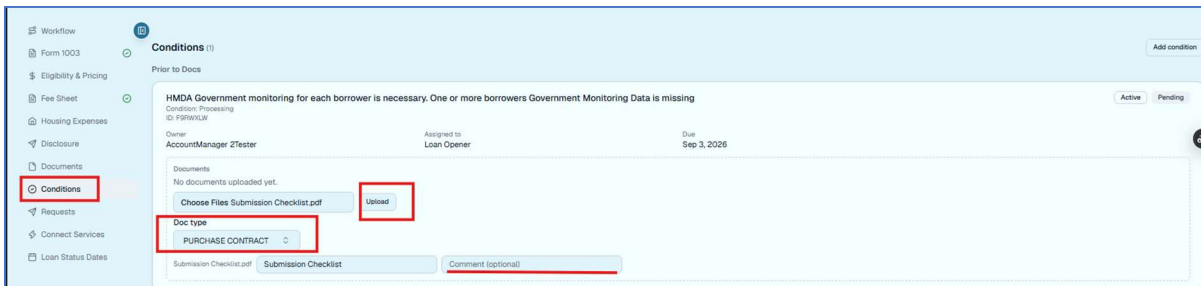
Submit to Document Check →

NOTE: The Setup Team will review the file, determine if they have what they need to send disclosures, if needed, and/or advance the file to the underwriting queue. If anything is needed, the Setup Team will send an email outlining the items needed.

Uploading Documents for Condition Review

After the loan has been submitted to the underwriting department and has been decided, conditions will need to be submitted for review to advance the file along. To submit documents / conditions for review, take the following steps:

1. Click the Conditions button on the left navigation menu → the conditions screen will open listing all open condition.
2. Select the condition that you will be uploading supporting documents for.
3. Drag and drop the document(s) to their respective condition
4. Select the Doc Type (you can start typing in the name to filter the list down)
5. Enter any comments in the optional field
6. Click Upload

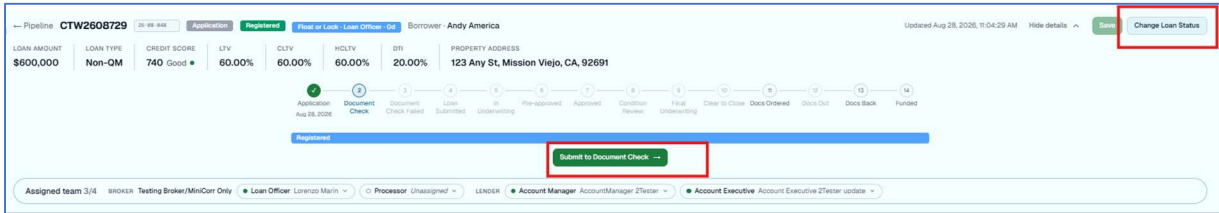


The screenshot shows the 'Conditions' screen in the BFF system. On the left, a navigation menu lists various options, with 'Conditions' highlighted. The main area displays a condition titled 'HMDA Government monitoring for each borrower is necessary. One or more borrowers Government Monitoring Data is missing'. Below this, there is a section for uploading documents, including a 'Choose Files' button, an 'Upload' button, and a 'Doc type' dropdown menu currently set to 'PURCHASE CONTRACT'. A 'Comment (optional)' field is also visible at the bottom.

7. Repeat steps 1-6 until you have uploaded documents / conditions for review.

8. Submit the loan to Condition Review status either by:

NOTE: The file must be submitted to Condition Review status for the assigned Account Manager to review the file. If the status is not changed to Condition Review status, the loan will not be reviewed.



The screenshot shows a loan application dashboard for pipeline CTW2608729. The loan is in the 'Document Check' stage. A red box highlights the 'Submit to Document Check' button. Another red box highlights the 'Change Loan Status' button in the top right corner. The dashboard includes fields for Loan Amount (\$600,000), Loan Type (Non-QM), Credit Score (740 Good), LTV (60.00%), CLTV (60.00%), HOLTV (60.00%), DTI (20.00%), and Property Address (123 Any St, Mission Viejo, CA, 92691). A progress bar shows the loan's status from Application to Funded.

9. Click the 'Change Loan Status' button located in the top right corner → the details will appear

Change Loan Status

10. Click Submit to Condition Review button.

Submit for Condition Review →

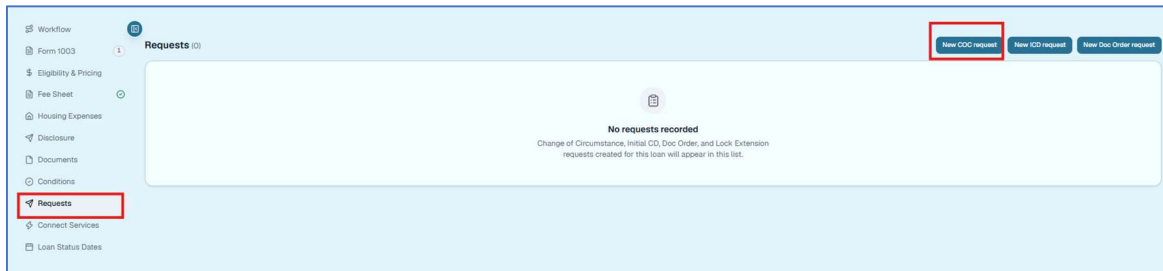
NOTE: The Account Manager will review the file, determine if they have what they need to advance the file to underwriting for review. If anything is needed, they will send an email outlining the items needed.

Once the file has been submitted to the underwriting department, the conditions will be reviewed, and an updated decision notice will be provided.

Requesting a Change of Circumstance (COC) / Change in Circumstance (CIC)

A Change of Circumstance (COC) / Change in Circumstance (CIC) must be requested through the broker portal by clicking Requests located on the left navigation menu. When clicked, it will create a request for our Disclosure team to review and process accordingly. To request a COC/CIC, take the following steps:

1. Click the Request button on the left navigation menu → The request options will appear.



The screenshot shows the 'Requests (0)' page in the broker portal. The 'Requests' button in the left navigation menu is highlighted with a red box. The main content area shows 'No requests recorded' and a message: 'Change of Circumstance, Initial CO, Doc Order, and Lock Extension requests created for this loan will appear in this list.' Buttons for 'New COC request', 'New CO request', and 'New Doc Order request' are visible in the top right corner.

- Click the 'New COC request' button located in the top right.

New COC request

The Request for CoC/Redisclosure window will appear.

- Select a Reason for the request (typically "Customer Requested")

Reason for Request

Select a reason ▼

- Enter details of the request, if needed

Reason Detail

Optional detail...

- Select from the available change items / categories

Changed Items — select what is changing

☐ Rate
☐ Loan Purpose
☐ Property Type
☐ Base Loan Amount

☐ Credit Scores
☐ Product / Program / Term / Doc Type
☐ Compensation
☐ Escrow / Impounds

☐ Fees
☐ Occupancy
☐ Appraised Value
☐ Lender Fee Buyout

As items are selected, applicable sections will appear. The sections will show the current values and allow for the user to enter in the new values

- Enter in the new values.

Changed Items — select what is changing

☐ Rate
☐ Loan Purpose
☐ Property Type
☐ Base Loan Amount

☐ Credit Scores
☐ Product / Program / Term / Doc Type
☒ Compensation
☐ Escrow / Impounds

☐ Fees
☐ Occupancy
☐ Appraised Value
☐ Lender Fee Buyout

Compensation

Item	Current Value	New Value
Source	Lender Paid (LPC)	Borrower Paid (BPC) ▼
% of Total Loan Amount	2.750%	New % %
Fiat \$	\$500.00	\$ New fiat \$
Total	\$17,000.00	\$0.00

- Click 'Submit COC Request'

Submit COC Request

NOTE: Please be sure to upload any additional documentation needed to support your request to the Documents section.

At this time, the request will fall into a queue for BFF's Disclosure Department to process. The request will be reviewed and processed if all required information is provided. If the request cannot be completed, the request will be cancelled and an email sent notifying the parties as to why. If it is completed the file will be updated.

Requesting Initial Closing Disclosure (CD)

The Initial Closing Disclosure (CD) must be requested through the broker portal by clicking the "Request Initial Closing Disclosure" button. When clicked, it will create a request for our Disclosure team to review and process accordingly. To request The Initial Closing Disclosure (CD), take the following steps:

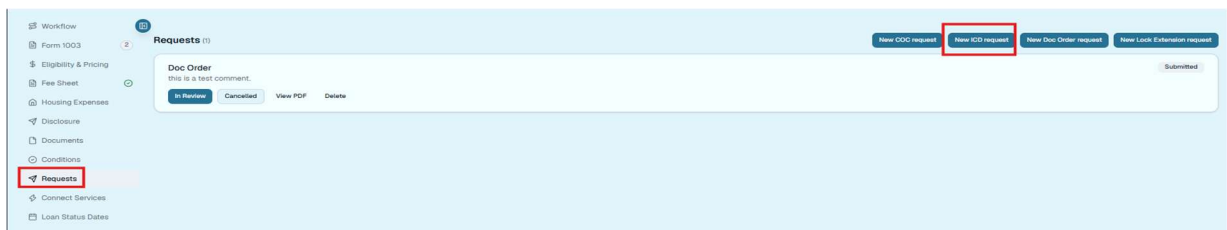
NOTE: Generally, a CTC is required before the Initial CD can be requested and sent. However, BFF will consider sending the ICD when the file is not CTC, on a case-by-case basis. All exception requests must be routed through your Account Manager for approval.

In all cases, the loan MUST be locked, and the CD request form, all invoices, and an updated title settlement sheet will be required. The updated title settlement sheet must include ALL fees and costs, including but not limited to Lender Fees, Broker Fees, Title/Escrow Fees, and any Third Party Fees.

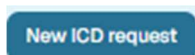
CD REQUESTS WILL BE COMPLETED WITHIN 24 BUSINESS HOURS OF PLACING THE REQUEST

REQUESTS RECEIVED AFTER 3:00 PM ET ARE CONSIDERED RECEIVED THE FOLLOWING BUSINESS DAY

1. Click the Request button on the left navigation menu → The request options will appear.



2. Click the 'New ICD request' button located in the top right.



The Request for ICD window will appear.

3. Enter the requested closing date



The screenshot shows the 'Requested Closing Date' input field. It is a light blue box with a placeholder text 'mm/dd/yyyy' and a calendar icon on the right. Below the input field, there is a small note: 'Optional — printed on the request form; does not change the loan file.'

4. Complete the Contacts section, being sure to provide the Settlement Agent, Title Company and Buyer and Seller Real Estate Agents contact information, if it has not already been provided.

Real Estate Broker (Buyer)		Contact on File	Set Manually
Name	Address		
City	State		
Zip	NMLS #		
License ID	Contact		
Contact NMLS #	Contact License ID #		
Contact Email	Contact Phone		

5. Add Non-obligor Borrowers information, if applicable.

Non-Obligor Borrowers

Title-only parties who are not on the note (for example a non-borrowing spouse). Social security numbers are stored securely and shown masked.

Add Borrower

6. Click Submit ICD Request.

Submit ICD Request

NOTE: Please be sure to upload any additional documentation needed to support your request to the Documents section.

At this time, the request will fall into a queue for BFF's Disclosure Department to process. The request will be reviewed and processed if all required information is provided. If the request cannot be completed, the request will be cancelled and an email sent notifying the parties as to why. If it is completed the file will be updated.

Requesting Closing Documents

Once the file has received a Clear to Close (CTC), closing documents can be requested. To request closing documents, take the following steps:

1. Click the Request button on the left navigation menu → The request options will appear.



The screenshot shows the BFF system interface. On the left, the 'Requests' button is highlighted in the navigation menu. On the right, the 'New Doc Order request' button is highlighted in the top right corner of the main content area.

2. Click the 'New Doc Order Request' button located in the top right.

New Doc Order request

The Doc order screen will appear.

- Review and complete the form in its entirety. The form will pre-populate with the information on the file so the user will only need to provide new or updated information, if applicable.

Closing Details		New Value
Item	Current Value	
Requested Loan Program	30 YR FIXED BFF ITIN	
Requested Closing Date	Aug 3, 2026	mm/dd/yyyy
Requested Funding Date	—	mm/dd/yyyy
Should be vested in/as	—	
Vesting should read as	Donna Testcase	
Power of Attorney	—	
Escrow Waiver	No	

- Click Submit Doc Order.

Submit Doc Order

NOTE: Please be sure to upload any additional documentation needed to support your request to the Documents section (i.e. invoices, etc.).

At this time, the request will fall into a queue for the assigned Account Manager to process. The request will be reviewed and processed if all required information is provided. If the request cannot be completed, the request will be cancelled and an email sent notifying the parties as to why. If it is completed the file will be updated.

Requesting Lock Extension

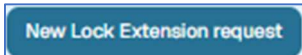
To request a lock extension, take the following steps:

- Click the Request button on the left navigation menu → The request options will appear.



The screenshot shows the BFF dashboard. On the left sidebar, the 'Requests' option is highlighted with a red box. In the top right corner, the 'New Lock Extension request' button is also highlighted with a red box. The main area shows a 'Doc Order' section with a 'Submitted' status.

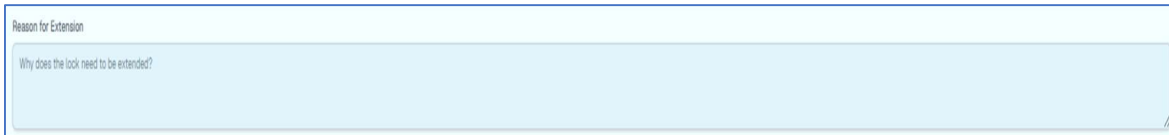
- Click the 'New Lock Extension Request' button located in the top right.



A blue button with white text that reads 'New Lock Extension request'.

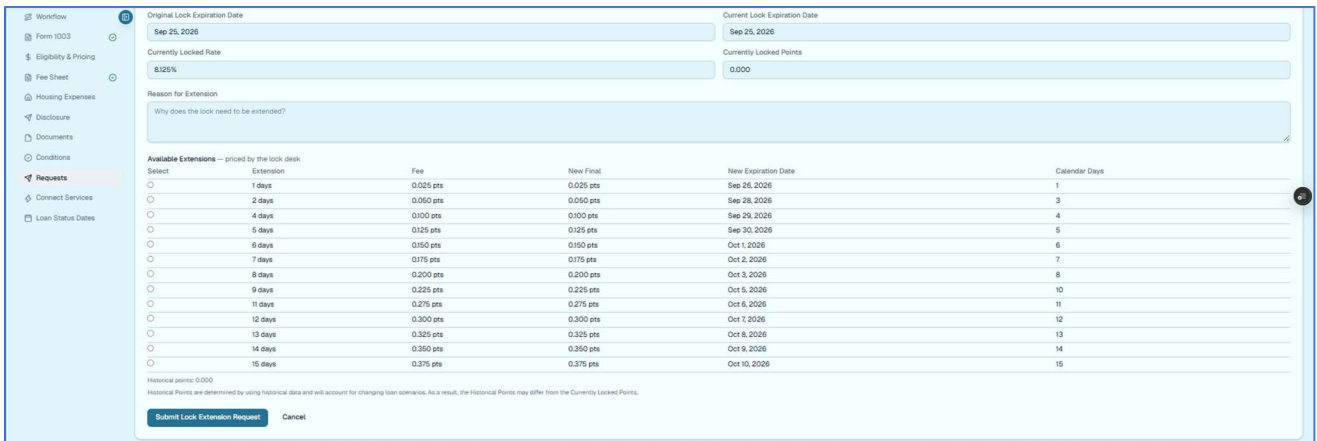
The lock extension request screen will appear in a few seconds.

- Enter the reason for the extension



A text input field with the placeholder text 'Why does the lock need to be extended?'. The field is empty and has a light blue background.

- Review extension and pricing options
- Select the desired extension period:



The screenshot shows the BFF dashboard with the 'Available Extensions' table. The table lists various extension periods from 1 to 15 days, along with their respective fees and new final rates. The 'Submit Lock Extension Request' button is highlighted with a red box at the bottom left of the table.

Original Lock Expiration Date	Current Lock Expiration Date				
Sep 25, 2026	Sep 25, 2026				
Currently Locked Rate	Currently Locked Points				
8.125%	0.000				
Reason for Extension					
Why does the lock need to be extended?					
Available Extensions — priced by the lock desk					
Select	Extension	Fee	New Final	New Expiration Date	Calendar Days
☐	1 days	0.025 pts	0.025 pts	Sep 26, 2026	1
☐	2 days	0.050 pts	0.050 pts	Sep 28, 2026	3
☐	4 days	0.100 pts	0.100 pts	Sep 29, 2026	4
☐	5 days	0.125 pts	0.125 pts	Sep 30, 2026	5
☐	6 days	0.150 pts	0.150 pts	Oct 1, 2026	6
☐	7 days	0.175 pts	0.175 pts	Oct 2, 2026	7
☐	8 days	0.200 pts	0.200 pts	Oct 3, 2026	8
☐	9 days	0.225 pts	0.225 pts	Oct 5, 2026	10
☐	10 days	0.275 pts	0.275 pts	Oct 6, 2026	11
☐	12 days	0.300 pts	0.300 pts	Oct 7, 2026	12
☐	13 days	0.325 pts	0.325 pts	Oct 8, 2026	13
☐	14 days	0.350 pts	0.350 pts	Oct 9, 2026	14
☐	15 days	0.375 pts	0.375 pts	Oct 10, 2026	15

Historical points: 0.000
Historical Points are determined by using historical data and will account for changing loan scenarios. As a result, the Historical Points may differ from the Currently Locked Points.

Submit Lock Extension Request Cancel

- Click 'Submit Lock Extension Request'



A blue button with white text that reads 'Submit Lock Extension Request'.