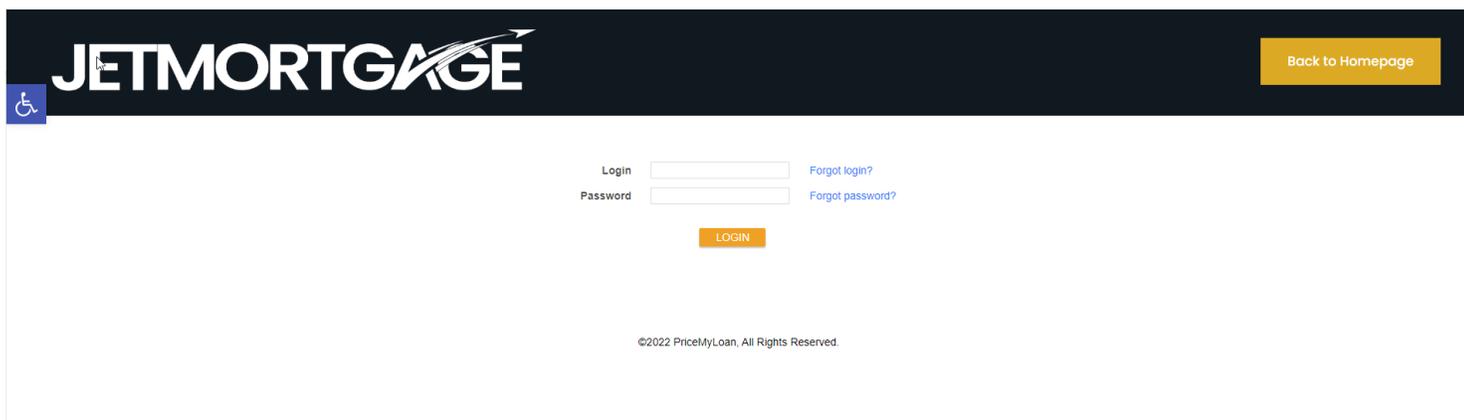
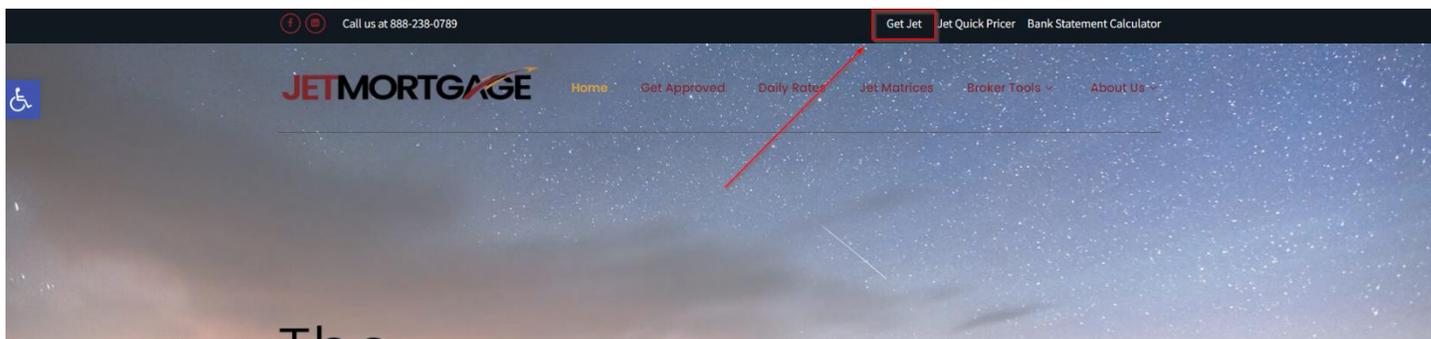


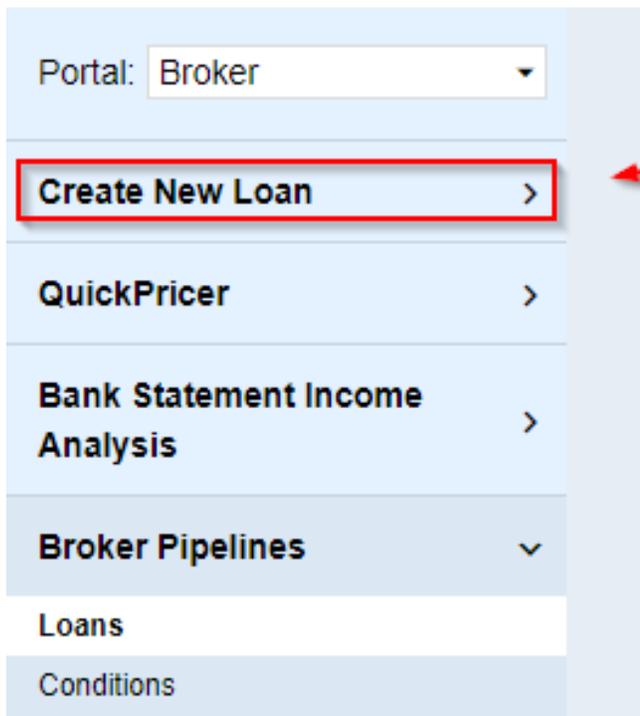


Loan Submission Guide

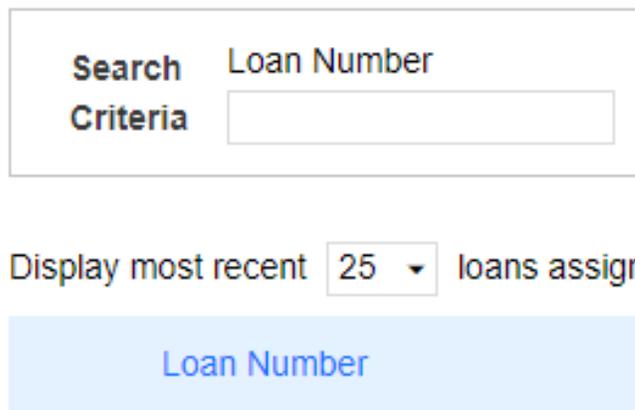
1. Login to [Get Jet](#) at www.jetmortgage.com



2. **Create New Loan** on the upper left corner



Loans



3. Select **Import Loan File**.

Portal:

Create New Loan ▾

Import Loan File

Create Purchase Loan

Create Refinance Loan

QuickPricer >

Bank Statement Income Analysis >

Broker Pipelines ▾

Loans

Conditions

Loans

Search Criteria

Loan Number

Display most recent loans assign

Loan Number

4. Select the **Import MISMO 3.4** option. **(IMPORTANT:** The system defaults to the Import Fannie Mae file option, but you **MUST** do the Import MISMO 3.4 option)
5. Select **CHOOSE FILE**.
6. Upload your file, check the I Understand Box, click **IMPORT**.

Import Loan File

* Indicates required fields

Import Fannie Mae file

Import MISMO 3.4

No file chosen *

I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *

Retrieve existing loan from DO/DU

Retrieve existing loan from LPA

7. Next you will be taken to the **Application Information** section to confirm all data is correct on the 1003. Please review each section for accuracy and if you make any changes click **SAVE** on the top right corner. If no changes are made, no need to click save.

Loan Number: JET0000000	Borrower Name: Jon Q Public	Loan Amount: \$500,000	DTI: 26.211%	LTV: 10.082%	CLTV: 69.768%	HCLTV: 69.768%	Property Address: Anywhere Ln, Home USA 12345 1234	Loan Type: Conventional	Credit Score: 729	SAVE
----------------------------	--------------------------------	---------------------------	-----------------	-----------------	------------------	-------------------	---	----------------------------	----------------------	-------------

Borrowers ^ Assets Liabilities REOs Loan & Property Declarations v Demographic v Originator Lender Loan Info Continuation v

Alice Firstimer Income Editor **APPLICATION MANAGEMENT**

8. Select **Pricing**

Pipeline	Loan Number: JET0000000	Borrower Name: Jon Q Public	Loan Amount: \$500,000	DTI: 26.211%
-----------------	----------------------------	--------------------------------	---------------------------	-----------------

Status and Agents

Application Information

Closing Costs

Pricing

Pricing

Pitchpoint ADV-BDV Verifications QA Pitchpoint ADV-BDV Verifications Intg Pitchpoint ADV-BD

Submit to DO (Seamless)	DO (Seamless) Credit-only
Submit to DU (Seamless)	Submit to LPA (Seamless)
Submit to FHA Total	

Alert Messages

- Credit has not been ordered for A
- There currently is no mortgage li

9. Next is the Price My Loan screen. Make sure all data has carried over to the pricer correctly then click Submit to DU. ***If the file is a NON-QM, a Streamline, or an IRRRL skip this step and go to step 26.**

Loan Number: JET0000000
Borrower Name: Jon Q Public
Loan Amount: \$500,000
DTI: 26.211%
LTV: 10.082%
CLTV: 69.768%
HCLTV: 69.768%

Submit to DU (Seamless) Submit to LPA (Seamless)

Submit to FHA Total

Horizon of borrower interest: months [\(explain\)](#)

Applications (1) **Property & Loan Info** PML Options

Property Information

Street Address:
 Zip Code: State:
 County:
 City:
 In Rural Area? Yes [explain](#)
 Property Use:
 Property Type:
 Structure Type:
 New Construction? Yes
 Additional Monthly Housing Expenses: [calculate](#)
 Area Median Income:

Loan Information

Is Renovation Loan? Yes
 Student Loan Cashout?
 Cashout Amount:

Loan Program Results (1 Programs)

Eligible Loan Programs

	RATE	POINTS	PAYMENT	DTI	APR	QM
- 30 YR FIXED 2ND						
pin register request lock	11.000	-0.500	2,064.28	26.410	11.057	✘
pin register request lock	10.875	-0.375	2,043.84	26.310	10.931	✘
pin register request lock	10.750	-0.125	2,023.44	26.211	10.805	✘
pin register request lock	10.625	0.125	2,003.10	26.111	10.695	✘
pin register request lock	10.500	0.375	1,982.82	26.012	10.599	✘
pin register request lock	10.375	0.625	1,962.59	25.913	10.504	✘
pin register request lock	10.250	0.875	1,942.42	25.815	10.408	✘
pin register request lock	10.125	1.125	1,922.30	25.716	10.312	✘
pin register request lock	10.000	1.375	1,902.25	25.618	10.215	✘

- Credit has not been ordered for Application: De Villiers, Johannes. Please order credit for more accur
- There currently is no mortgage liability marked to be paid off with refinance funds. Cash to borrower

10. If no errors detected then click **NEXT**.

Pipeline
Loan Number: JET0000000
Borrower Name: Jon Q Public
Loan Amount: \$500,000
DTI: 26.211%
LTV: 10.082%

DU Submission Data Audit

Data audit for DU Submission is successful. Proceed to run DU.

Loan Summary

✔ No errors detected

Alice Firsttimer

✔ No errors detected

CLOSE
NEXT

11. Select **Reissue an existing credit report from a credit provider option**. Enter the **Credit Provider, CRA User ID, and CRA Password**. Input the credit reference number in the **Credit Report Resubmit ID box**. Select **NEXT**.

 Pipeline	Loan Number: JET0000000	Borrower Name: Jon Q Public	Loan Amount: \$500,000	DTI: 26.211%	LTV: 10.082%
--	----------------------------	--------------------------------	---------------------------	-----------------	-----------------

DU Submission

DU Information

DU Institution ID

DU Casefile ID

Credit Report Options

Please select one of the following options.

Order a new credit report from a credit provider

Reissue an existing credit report from a credit provider

Use credit report from previous submission

CRA Information

Credit Provider

CRA User ID

CRA Password

Credit Report Resubmit ID

Please enter the report ID for the credit reports to be resubmitted.

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Import Options

Autopopulate liabilities from the credit report to the 1003?

12. After running DU and receiving Approve/Eligible findings return to the Pricing tab.

Owners Title Insurance section. [Confirm your selection - either use the estimated title cost or use the cost quoted by the borrower/Realtor]

Loan Number: JET0000000	Borrower Name: Jon Q Public	Loan Amount: \$500,000
-----------------------------------	---------------------------------------	----------------------------------

Pricing

Submit to DO (Seamless)	DO (Seamless) Credit-only
Submit to DU (Seamless)	Submit to LPA (Seamless)
Submit to FHA Total	

Horizon of borrower interest: months ([explain](#))

Applications (1) | **Property & Loan Info** | **PML Options**

Property Information

Street Address

Zip Code State

County

City

In Rural Area? Yes [explain](#)

Property Use

Property Type

Structure Type

New Construction? Yes

Non-Warrantable Project? Yes Condotel? Yes

FHA Condo Approval Status Condo Stories

Additional Monthly Housing Expenses [calculate](#)

Owner's Title Insurance

Use estimated title cost.

Use cost quoted by borrower/realtor.

Alert Message:

- Credit has not be



13. Confirm all other data is correct in the pricer. If the loan is BPC, enter the amount of the BPC
If the loan is LPC it will calculate automatically, click **Run Price My Loan** at bottom of the screen.

The screenshot displays the JetMortgage pricer interface. On the left is a navigation sidebar with 'E-docs', 'Tasks (1)', 'Conditions (0)', and 'Order Services'. The main area is titled 'Loan Information' and contains the following fields:

- Is Renovation Loan? Yes
- Impound? Yes
- Doc Type: Full Document
- Appraised Value: \$430,000.00
- Sales Price: \$430,000.00
- Down Payment: 5.000% (\$21,500.00)
- 1st Lien: 95.000% (\$408,500.00)
- 2nd Financing? No Yes
- Rate Lock Period: 40 days
- Rate Lock Expiration Date: 12/23/2021 (Assumes a 40-day lock.)

Below this is the 'Other Information' section:

- Loan Originator is Paid By: Lender Borrower
- 0.000% of Loan Amount + \$0.00
- Lender Fee Buyout Requested? No
- Expected AUS Response: DU Approve/Eligible
- Number of Financed Properties: 1
- Prior Sales Date: mm/dd/yyyy
- Conv Loan PMI Type: No MI
- Is UFMIP/FF Financed? Yes
- Override Auto-Calculated UFMIP/FF? Yes
- FHA UFMIP: 1.750%
- VA Funding Fee: 0.000%
- USDA Rural Guarantee Fee: 1.000%

At the bottom, a blue button labeled 'Run Price My Loan' is highlighted with a red box. Below it, the text 'Number of Programs: 1' is visible. Two red arrows point from the left sidebar towards the 'Loan Originator is Paid By' field and the 'Run Price My Loan' button.

14. Pricing should now populate. Either **Register** or **Request Lock** next to the rate wanted

Loan Number: JET0000000 | Borrower Name: Jon Q Public | Loan Amount: \$500,000 | DTI: 26.211% | LTV: 10.082% | CLTV: 69.768% | HCLTV: 69.768% | Property Address: 1234 Anywhere Ln, Home USA 12345 | Loan Type: Conventional | Credit Score: 729

Submit to DU (Seamless) | Submit to LPA (Seamless) | Submit to FHA Total

Horizon of borrower interest: 60 months (explain)

Applications (1) | Property & Loan Info | PML Options

Property Information

Street Address: 4500 Jubilo Dr | Zip Code: 91356 | State: CA | County: Los Angeles | City: Tarzana

In Rural Area? Yes (explain)

Property Use: Primary Residence | Property Type: SFR | Structure Type: Detached

New Construction? Yes

Additional Monthly Housing Expenses: \$0.00 calculate

Area Median Income: \$0.00

Loan Information

Is Renovation Loan? Yes

Student Loan Cashout?

Cashout Amount: \$0.00

Loan Program Results (1 Programs)

Number of Pinned Results to Compare: 0 | Generate Comparison Report

Eligible Loan Programs

Rates shown in red are expired
** - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED 2ND										
<input type="checkbox"/> register <input type="checkbox"/> request lock	11.000	-0.500	2,064.28	26.410	11.057	✗	\$979.89 (\$1,499,020.11)	242.2		30 YR FIXED 2ND LIEN OO/2ND PRIME
<input type="checkbox"/> register <input type="checkbox"/> request lock	10.875	-0.375	2,043.84	26.310	10.931	✗	\$968.75 (\$1,499,031.25)	244.6		30 YR FIXED 2ND LIEN OO/2ND PRIME
<input type="checkbox"/> register <input type="checkbox"/> request lock	10.750	-0.125	2,023.44	26.211	10.805	✗	\$957.62 (\$1,499,042.38)	247.1		30 YR FIXED 2ND LIEN OO/2ND PRIME
<input type="checkbox"/> register <input type="checkbox"/> request lock	10.625	0.125	2,003.10	26.111	10.695	✗	\$1,217.43 (\$1,498,782.57)	249.6		30 YR FIXED 2ND LIEN OO/2ND PRIME
<input type="checkbox"/> register <input type="checkbox"/> request lock	10.500	0.375	1,982.82	26.012	10.599	✗	\$1,748.21 (\$1,498,251.79)	252.1		30 YR FIXED 2ND LIEN OO/2ND PRIME
<input type="checkbox"/> register <input type="checkbox"/> request lock	10.375	0.625	1,962.59	25.913	10.504	✗	\$2,278.98 (\$1,497,721.02)	254.7		30 YR FIXED 2ND LIEN OO/2ND PRIME
<input type="checkbox"/> register <input type="checkbox"/> request lock	10.250	0.875	1,942.42	25.815	10.408	✗	\$2,809.76 (\$1,497,190.24)	257.4		30 YR FIXED 2ND LIEN OO/2ND PRIME
<input type="checkbox"/> register <input type="checkbox"/> request lock	10.125	1.125	1,922.30	25.716	10.312	✗	\$3,340.52 (\$1,496,659.48)	260.1		30 YR FIXED 2ND LIEN OO/2ND PRIME
<input type="checkbox"/> register <input type="checkbox"/> request lock	10.000	1.375	1,902.25	25.618	10.215	✗	\$3,871.30 (\$1,496,128.70)	262.8		30 YR FIXED 2ND LIEN OO/2ND PRIME

15. Once you click Register or Request Lock you will generate a pop up. Confirm the **Request Type** is correct, scroll to the bottom and click **I Agree**, click **Confirm**.

Expiration 12/23/2021 (Assumes a 4U-day lock.)
Date

We are not accepting lock requests for this program at this time. Our regular lock desk hours are from 12:00 AM PST - 12:00 AM PST.

Request Type: Register Loan Lock Rate

Message to Lender

Warning

THE LOAN OFFICER MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.

Agreement

Alliance Corp. (HMAC) LOCK DESK. LOAN MUST COMPLY WITH ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS, WHICH INCLUDE BUT ARE NOT LIMITED TO RESPA, TRUTH-IN-LENDING, STATE HIGH COST RATE AND FEE LIMITS, CONSUMER CREDIT PROTECTION & EQUAL CREDIT OPPORTUNITY

I Agree

Confirm Cancel

16. Another pop up will appear with the loan summary. Click **Close**.

PRINT ...

CLOSE



Jet Mortgage a DBA of HOME MORTGAGE ALLIANCE CORP (HMAC)

15 YR FIXED FNMA

Payment Type: **Principal & Interest**
Certificate Reference #:

Certificate Date:

Loan Officer Information

Company: **Jet Mortgage a DBA of HOME MORTGAGE ALLIANCE CORP (HMAC)**

Company Phone:

Company Fax:

Loan Officer:

Loan Officer Phone:

Loan Officer Email Address:

Loan Officer Fax:

Account Executive Information

Account Executive:

Phone:

Email Address:

Fax:

Underwriter Information

Underwriter:

Phone:

Email Address:

Fax:

Processor Information

17. Next click on **Closing Costs**. Scroll through all closing costs and make sure they are accurate.

Loan Summary: Loan Number: JET0000000, Borrower Name: Jon Q Public, Loan Amount: \$500,000, DTI: 6.211%, LTV: 10.082%, CLTV: 69.768%, HCLTV: 69.768%, Property Address: 1234 Anywhere Ln, Home USA 12345, Loan Type: Conventional, Credit Score: 729

Navigation: Pipeline, Status and Agents, Application Information, **Closing Costs**, Pricing, Loan Information, Rate Lock, Disclosures, E-docs, Tasks (0), Conditions (4), Order Services

Section: A - Origination Charges

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
Discount points	Lender	\$0.00	borr pd	at closing	
Admin Fee	Lender	\$0.00	borr pd	at closing	
Loan origination fee	Lender	\$0.00	borr pd	at closing	

18. To edit closing costs click the calculator icon. To delete a closing cost click on the minus icon. Review all fee's and confirm they are correct. If using our estimated title fees it is recommended that you not lower or delete any of the suggested fees. However, you may ADD additional fees. If BPC, confirm it is the correct amount in section A.

A - Origination Charges

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
Discount points	Lender	\$0.00	borr pd	at closing	
Loan origination fee	Loan Officer	\$4,085.00	borr pd	at closing	
Underwriting fee	Lender	\$1,095.00	borr pd	at closing	

B - Services You Cannot Shop For

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
Appraisal fee	Appraisal Management Company	\$700.00	borr pd	at closing	
Condo Questionnaire	Lender	\$300.00	borr pd	at closing	
Credit report	Credit Report	\$0.00	borr pd	at closing	
Final Inspection Type: Appraisal Final Inspection	Appraisal Management Company	\$200.00	borr pd	at closing	

19. Now click on **E-docs** on the left sided menu.

20. Then click the orange button that says **OR SELECT FILES TO UPLOAD**. Then select the files you want to upload from your computer.

Loan Information:

Loan Number:	Borrower Name:	Loan Amount:	DTI:	LTV:	CLTV:
JET0000000	Jon Q Public	\$500,000	26.211%	10.082%	69.768%

Application Information: Pitchpoint ADV-BDV Verifications QA | Pitchpoint ADV-BDV Verifications Intg | Pitchpoint A

Upload Docs | Fax Docs | Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Drag and Drop Files Here to Upload
OR SELECT FILES TO UPLOAD
 0 of 12 files selected for upload

21. Items are now uploaded under file name. **Select Doctype**.

After Selecting Doctype, a pop up will appear to select the doc type. Search for **INITIAL BROKER SUBMISSION**, upload all items to that folder.

Upload Docs | Fax Docs | Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Income Documentation Overlays.pdf

Drag and Drop Files Here to Upload
OR SELECT FILES TO UPLOAD
 1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
Income Documentation Overlays.pdf	[select Doctype] scan barcodes	0 of 200 characters	0 of 200 characters	Alice Firstimer

Select a Doc Folder

Search for: **SEARCH**

Choose a Doc Folder:

- Folder
- DISCLOSURES VA
- *** OLD ***DISCLOSURES SIGNED
- ***OLD*** DISCLOSURES FHA

22. Select doc type and the orange **UPLOAD DOCS** button will go live and select it to upload your docs.

File Name	Doc Type *
Income Documentation Overlays.pdf	[select Doctype] scan barcodes INCOME : MISC INCOME

UPLOAD DOCS

23. Select **Status and Agents** in the top left corner.

Pipeline | Loan Number: JET0000000

- Status and Agents
- Application Information
- Closing Costs
- Pricing
- Loan Information

26. Proceed to Price My Loan screen. Make sure all data has carried over to the pricer correctly, click on **Applications** at the top. Click on **Re-Issue Credit Report**, select a **Credit Provider**, next select **Re-Issue Credit**.

Applications (1) Property & Loan Info PML Options

Remove this application Add New 1003 Application

Applications (1) De Villiers, Jo ▾

Applicant Info

First Name

Middle Name

Last Name

Suffix

SSN

E-mail

Citizenship

Monthly Income Self Employed?

[Explain](#)

First Time Home Buyer? [Explain](#) Has Housing History?

Is Eligible for VA Loan? [Determine](#)

Has Co-Applicant

Please select an option

All Borrowers Have Authorized Credit Check [Determine](#)

Total Payment / month

[Edit Liabilities](#)

Liquid Assets [Explain](#)

Negative Cash Flow from Other Properties [Explain](#)

Order New Credit Report

Re-Issue Credit Report

Upgrade Existing Credit Report to Tri-Merge Report

Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

27. On the pop up screen, enter **Login Name**, **Password**, and **File ID**. Click **Re-Issue credit**. **Go back to step 12 now and continue from there.**

Credit Report

To proceed, please answer the following questions:

Credit Provider Information

Login Name	<input type="text"/>	✘
Password	<input type="password"/>	✘
	<input type="checkbox"/> Remember Login Name	
File ID	<input type="text"/>	✘
Instant View Password	<input type="password"/>	

[Where is the file # on the credit report?](#)

[What is an Instant View Password?](#)