

DREAD TPO Portal User Guide

Last Updated 11/8/2024



Log on to the DREAM Portal at

dream.openwholesale.com

DRecM
Please login to access your portal
Enter Your Username yourusername@email.com
Login 🞝
Lodasoft © 2024



1

Click on +New then New Application

DRECIM	Costoord P	peline Guick Pricer Recent Apps +	Resources +				500 🛞
Welcome to Open M	lortgage 1	[PO!					
Loans Uploaded NOT Submitted	*	Locks Expiring Next 5 Days O	*	Loans Submitted to Underwriting 0	4	Total Outstanding Conditions 336	*



Upload MISMO 3.4 by either dragging and dropping the file, or clicking in the box to browse for the file

DRECIM + New Durboard Pipeline Quick Pricer Recent Apps - Resources -	um 🛞
TPO / New Application	
NEW SUBMISSION FORM	
Lighted Fire Review Data Angelster Fire	
Import MISIAO 3.4 (xml) Import 0.0.3.2 (hml) Blart New Application	
Please Upload A Valid MISMO 3.4 File To Start Your Submission	
Free Milde 18	

Ensure you have the correct channel selected and contacts entered, then click **Process MISMO File**

/ New Application					
· men oppræsse					
SUBMISSION FORM					
poolfile Review Data 👌 A	hegister File				
Import MISMO 3.4 (xml) Import	ort DU 3.2 (thm) 05	rt New Application			
Manual States of a state of a state		New B. Berlinian			
Please uproad & void Miss	Grana to star	Your submission			
			XX.8.		
Choose The Channel					
Choose The Channel					
Choose The Channel	Channel Brokened				v
Choose The Channel	Channel Brokened Company PO Text G	mpany - 184-CUESALE - CMAV			* * *
Choose The Channel	Channel Brokend Company PD Text Co	mpany - 1840LESALE - CMW			* X *
Choose The Channel	Channel Brokend Company HS Text Co	mpany - 18HOLESALE - OMW			v X v
Choose The Channel	Channel Brokend Company #0 Text C	mpany - 18HOLESALE - OMW			×××
Choose The Channel	Channel Brokened Company P0 Text Co 1770 Learn	mpany - 18HOLESALE - OMW Officer Masterson, Eine			* X * X *
Choose The Channel	Channel Brokened Company #0 Text Co TTPO Learn TTPO Learn	mpany - 18HOLESALE - OMW Officer Masterium, Eine Officer Masterium, Eine			* * * * * * *
Choose The Channel	Channel Brokened Company #0 Text Co TPO Learn TPO Learn	mpany - 18HOLESALE - OMW Officer Mastenama, Eise Officer Mastenama, Eise			* * * X * X *



Select Loan Purpose and Loan Type, then click **Proceed to Final Review**

11-0 / men approximit		
NEW SUBMISSION FORM		
Upload File Review Data Register File		
	422 Please Confirm the Borrower Print Order	
	Application 1	
	Alice Firstmer	
	off Subject Property	
	P 821 BOWRY Dr., ANCHORADE, AK, 99515	
	Least Type: Convertional Least Partners: Purchase	
	Loan Amount: 5142,500.00	
	Approximed Value: \$151,000.00	
	Rate: 7.9%	
	🖷 Please Confirm/Provide the Loan Purpose and Loan Type	
	Loss Purpose Parthese v	
	Loan Type Conventional v	

6

Click Register File





You will now be redirected to the **Loan Summary** page, where you will find the Loan Summary panel on the left hand side

0 / Loan Summary					Firstime; Alice v UV 94.3775 v 4	■ FRCD	011 22.032% / 27.536% * FTC (58,294.99
Alice Firstimer		OURLA				NG	BURNET TO UN
821 Bounty Dr ANCHORACE Address		Borrowers(I)			File Started		Outstanding Tasks
File Started Lown Status		Firstime, Alice ♀ 9991 Warlord ⊡ aliceret ↓ (M) (540) 5225 5222 ★	famienas.com				1
Loan Namber	- 1						
Whelesale Channel		E Loan Details					
O Step 1: URLA 2000	,	Conventional Loss Type	Purchase Lown Purpose	\$151,000.00 Purchase Price	\$151,000.00 Appraised Value	\$142,500.00 Low Amount	
Step 2: Services				\$8,500.00 Down Payment	MP/PMLAmount	\$142,500.00 Total Loan Amount	Subordinate Lien Amount
O Step 2: Pricing	•	Podud		360 Term	Price	Comp Type	
Conditions Appraisal		Origination Info			B Closing info		
Others	•	-			-		-
		-	Carls sugeration course			-	That Page 11 and

8

Complete the steps in order, starting with **Step 1**: **URLA 2020**, making sure to complete all fields that are red for all borrowers, and click **Save**

Note: Although fields that are yellow will not cause a hard stop for submission, it is recommended that you complete them

Note: If B1 and B2 are using a shared email address, please leave blank for B2; The system will not accept duplication, but it will accept an empty field for B2

O / URLA					# Firstine	Alice ~ LTV9	4.371% + 0.9	RCO 👻 💣 7.1	900% ¥ 0112	2.032%/27.00% ¥ FTC(38,294.9
	OURA	0000		>						
Alice Firstimer							/			
821 Bounty Dr AMCHORADE ADDress	aimpot bipot	Editing Borrower: 1 A	áce Firstimer						Add Borrower	Charage Torrowers Discovery
File Started Loan Status	1. Borrows: Information 517	Pont/back) 22.892%/2	7.894							^
	G Firstimer, Alice									
Loan Number	Ta. Contact Info								Marthurg	Desamente 🔶 Add Khernen Name
Wholesale Channel	FIRST NAME Alke	MODLE NAME		LAST NAME Firstmer		SUFFIX	Ű	SIGNING ROLE BOTOWER	÷	BORROWER TYPE Individual v
can Summary	E-MAL, alceee@famienae.com		SECONDARY EA	444.		CEU, PHONE (HH) 528-5222			HOME PHONE (HHV) 528-5222	
O 1. Bernarar Info	SCOM, SECURITY #		DATE OF BRITH			CITIZENSHIP			PREFER LANG	kaster Dieture
2. Financial Info	*** ** ****		01/01/1990			US Citizen		~	English	*
3. Real Estate Owned	CHEDIT CHECK MUTHORIZED								-	
4. Loan & Property Info	CHEDIT CHECK NOTIFICIEUS					0.00			04001 00040	
5. Declarations	C ECONTRAT & TACARTER		AND THE OTHER			*10.0000000	170		ADDRESS OF	000
7. Military Service			Unmarried		*	0	N19		PERSONAL A	00.0
8. Demographica										
😔 9: Loan Originator Info	is there a person who is not yo similar to those of a legal app	our legal spouse, but who	s-curriently has real (property rights	O Yes ⊛ No					
L1. Property & Loan Info										
12. Title Info	Ta, Address Info								× 21	energie in merchiel + data data en
🔿 1.3. Mortgage Loan Info									2.11	
L4. Qualifying the Borr	PRESENT ADDRESS			UNIT #	OTY		STATE	ZIP-CODE		COUNTRY
LS. Homeownership Educ	9991 Warford				Dawson		ia 👻	50066		United States of America 🛛 🛩



Proceed to Step 2: Services > Credit and click Pull Credit Report to re-issue (recommended) or pull a new credit report for individual or joint

DRECIM	+ New Dashboard Pipeline Qu	ick Pricer Recent Apps + Resources +			Um 🌘)
TPO / Credit Reports			& Firstime, Alice ~ UV9	4.371% ¥ 🔸 PICO ¥ 🤞	7.500% - 071 22.002% / 27.556% - FTC (\$4,374.00) -	•
			<hr/>	<hr/>		
Alice Firstimer	0 URLA	Синонт	> • A15			
821 Bounty Dr ANCHORAGE	R Credit Reporting					
Address	Pull Credit Report Credit R	eport History				
File Started Loan Status						
	Alce Firstimer	3000300/9991 / Jan 1, 1990 Put				
Wholessle	NA	NA NA			Put Individual	
Channel	- Ciperan	Carlos Carlos				
Loan Sammary						
O Ship 1: URLA 2020						
😣 Shep 2: Services 🦂 🛩						
O Credit						
Step 3: Pricing						
Step & Submission						
Conditions						
Appraisal						
wan ,				1. C		

10

If this is your first time in the DREAM Portal, a popup will appear prompting you to select your vendor and enter your login credentials; enter and click **Save**

Credential		
Channel		
Wholesale	~	
Vendor	~	Alas
Url		
Username		Password
Default Bureaus		
Select Bureau	~	Is default for online app
		Cance 🔒 Save



To re-issue, click to enable the **Re-issue?** toggle, then enter Credit Reference # and click **Re-issue Credit**; For a new report, do not enable the toggle and just click **Pull Credit**

Note: Do NOT run AUS on Manual Underwrite, VA IRRRL, Streamline, and NonQM



Once credit has been reissued, proceed to **Step 2: Services > AUS** and click **Run DO**

0 / Automated Underwritig			A Firstmer, i	Alice - LTV:94.371% - 0 FICO-	✓ 27.908% ✓ 0	m 22.632% / 27.556% ¥ FTG (\$4,374
Alice Firstimer	O URLA		0 AM	1 780046	\rightarrow	SLEMET TO UN
821 Bounty Dr AMCHORADE	IE Automoted Underwriting					
File Started	Desktop Originator (DO)			Loan Product Advisor (LPA)		
 Loan Number						
Wholesale				Credit Provider	AL DATE	eldarUnkHardPull
Channel		AUS not run yet Massing Credit Information.		Alice Firstimer : Order		
Loan Summary					AUS not run yet	
O Stop 1: URLA 2020					Con Sectory	
O Credit						
e AUS						Ball/A 0
O Step 3: Pricing	-					Burger Al
O Step 4: Submission						
Conditions						



A popup will appear with the Credit Provider and Credit Reference number pre-filled; select Sponsoring Lender from the dropdown and click **Run**

- Select One - Orest vendor is required. App 0 Homeonwer, John & Homeowner, Mary Reissue Credit Reference The field is required. Desktop Originator Sponsoring Lender DO Cat)
Credit vendor is required. App 0 Homeonwer, John & Homeowner, Mary Reissue Credit Reference This field is required. Desktop Orliginator Sponsoring Lender D0 Cat	0)
App 0 Homeonwer, John & Homeowner, Mary Reissue Credit Reference This field is required. Desktop Originator Sponsoring Lender DO Cat	٥
Homeonwer, John & Homeowner, Mary Reissue Credit Reference This field is required. Desktop Originator Sponsoring Lender DO Cat	0
Reissue Credit Reference This field is required. Desktop Originator Sponsoring Lender DO Cat	٥
This field is required. Desktop Originator Sponsoring Lender DO Cat	
Desktop Originator Sponsoring Lender DO Cat	
Desktop Originator Sponsoring Lender DO Car	
Sponsoring Lender DO Car	
	sefile Submission Type
- Select One - V DO C	Casefile New
UserName Override Credentials Passw	ord
-Select One - V DO C UserName <u>Override Credentials</u> Passw	Casefie New Yes



Proceed to **Step 3: Pricing** and click **Search Products**

/ Pricing			A Firstimer, Alice - LTV 94.371%	• R00 • 🚽 7.900% •	DT1 22.032% / 27.556% - FTC (58,374.00)
Aloe Firstimer	O URLA	0 CHEDIT	A 45 A 5	PRONG	
121 Bounty Dr UNCHORAGE Address	\$ Pricing Details				
Ne Started own Status	Product				Not Locked Search Produces
	Product Name: Ratesheet Date/Time:	:	Amortization Type:	Fixed	
Rholesale Drannel	Term: Notes	360 View Notes/Advisories	Arm index.	NA	
san Summary					
Step 1: URLA 2020	Pricing				Pricing Not Assigned
Step 2: Services >					
Step 3: Pricing ~	Rate:	7.900%	Points:	•	
Pricing History	APR	0.000%	Comp Type:		
Pricing Scenarios	Lock Term:		Adjustments	View Adjustments	
Amortization Table	Assignment Date	-	Search D		
Size & Submission			· · · · · · · · · · · · · · · · · · ·		
andRians					
and should	LOCK				
thers >	Actions				





Complete all fields on the left hand side of the **Products & Pricing** page

hoducts & Pricing			
Versler			
Optimal Blue			v
08 - Pricing Profile:			
Open Wholesale 1	PO (BE113	(7457) - Tyler Roub	v
Loan Purpose		Refinance Purpose	
Refinance	Ŷ	Cash-Out Limited	¥
Documentation Type			
Ful Documentatio			÷
Lien Type			
Proticen			v
Second Lien Amount			
41.04	_		
Base Loan Amount \$192,800			
Assessment Status		Costs first Amount	
8241,000		80	
CTV .		0.7V	
81.000%		80.000%	
Waive Excesses		Months of Reserves	
Yes	×	365	
	0.100	A Products	
	-		

- Select Automated U/W system Any for full product offering
- Comp Type is Lender Paid or Borrower Paid, recommended on NonQM
- Prepayment Penalty, Investment range 6mo to 5 years, State rules may apply
- Select Self-Employed if applicable
- Confirm Citizenship and Occupancy type
- Foreign National no score, 2nd home and investment assumes 700 FICO (enter 500 FICO to reflect NO SCORE pricing adjustments)
- Product and Pricing FICO review
 - Agency and Govt use the lowest mid score of all borrowers on a transaction
 - NonQM Full doc and Alt Doc, will use the primary income earner middle score
 - DSCR loans use the lower of the middle scores for each borrower DSCR Employment and Income should be blank; At this time, the system will require employment history, so please enter 01/01/1901 to bypass the requirement



You do not have to make a selection for Project Type if the property is not a Condominium or Cooperative; check if PUD; Non-Warrantable and Condotels subject to NonQM requirements

hoducts & Pricing		
200	M	v
Monthly Income		
8671.84		
OTI Ratio	Otomolog	
100.000%	US-Officient	v
First Time Home Bayer	Non-Occupant Col	0110101
30	r No.	v
Orcapancy		
Investment Property		¥
Construction Method	Attachment Type	
and and	e Detached	~
Project Type		
-delect Dra-	<u></u>	
Condumentum	R PVC)	
topological of Units	Republic of Aurist	
104		
Property Zo		
72015		Q,
State	County	
AR	r Salina	
	_	
Q.1	earth Products	

17

For Loan Term(s), you can select all or choose specific terms in the dropdown menu

Loan Term(s)				
30 Year a			^	
telect All				
I Much			-	
C & Morth				
1 Shorth			- 1	
1 1 1				7
Designed Look Period		Interest Cells		Please click 'Search Products' to see the product/pricing info
30	÷	No	v	These click design flowers to see the produce printing into.
Ballows		Burrower Pays M (7	(moulent)	
Note	÷	Yes	÷	
Automated U/W Byste	-	Fees In		
Desktop Underwrite	~	No (Fees Out)	~	
Pressoneri Penalty		Compensation		
None	~	Londer Paid	~	





For NonQM loans, click Expanded Guidelines and select Income Verification Type

Expanded Guidelines			^
Bankruptcy Type		Housing Event T	уре
None	~	None	~
Housing Event Seaso	ning		
N/A	~		
Income Verification	Гуре		
Full Doc			~
Debt Concolida	tion		
	tion		
Unique Property	y		
Has Mortgage I	ates		



Click Search Products

Products & Pricing			
		*.***	
Desired Lock Period		Interest Only	
	¥	NO	v
BuyDown		Burrawar Pays MI (4	
None	¥	Yes	v
Automated Units Byster		Fees in	
Desktop Underwriter	¥	No (Fees Out)	v
Prepayment Panalty		Companiation	
None	v	Lander Paid	v
Manually enter Ph	1,141P,1	17/5 Fee Details	
Expanded Guidelines			^
Bankruptcy Type		Housing Event Type	
None	¥	None	¥
Housing Event Season	ng .		
Not Applicable	×		
Income Verification Py	-		
Pull Dec			×
Unique Property			
	. Searc	h Products	



At the top of the page, you can select **All**, **Eligible Only**, or **Ineligible** products; click the product to view any ineligible features/parameters and update if needed

roducts & Pricing									×
Thirds a falledba Shkeba	+15 ¥	Bigdlik Only -						Search in	D bowy
Amortization Type(x)		AD Biglist Only	Rate	Price	Lock Pariod	PM	PI(T)	Discourt/Rebate	Apply to Loan
Field a	~	Open Martyage - Wholesale - FMMI. Conforming 12 th Fand	7.500%	100.406	30	\$2,145.53	\$2,375.68	0.406/\$878.00	Anny
Product Type(s)		Open Mortgage - Wholesale - PNAA Conforming 15 Yr Reed	7.500%	100.400	10	\$1,675.37	\$1,905.72	0.400/3008.00	Apply
Brandard Products #	¥	Open Martgege - Wholesale - FNML Conforming 30 Yr Faed	7.625%	100.191	30	\$1,279.34	\$1,508.40	0.101/\$345.00	Apply
		Open Mortgage - Wholesale - FMMA Conforming 30 Yr Read	7.625%	95.940	30	\$1,485.96	\$1,258.71	0455737.05106488	Apply
Desired Price Desired Rate		Open Mortgage - Wholesale - ITMML Conforming 25 Tr Faed	7.625%	95.907	10	\$1,350.46	\$1,588.61	(0.010) / (0.146.00)	Anny
8.525									
	-	0							_



Select an eligible program of your choice

Products & Pricing										×
N0 V	786	×	Eighte Orly 👻 Search at Junationer/123444073						Search k	D how
Docupancy Investment Property		~	Product Name	Rate	Price	Lock Period	PM	PICTO	Discourt: Rebete	Apply to Lean
Construction Method	Attachment Type		Open Marlappe - Minister de - TMAAL Conference 19 to Ganda	7.502%	100.406	30	\$2,145.50	\$2,175.68	0.406 / 5878.00	Acety
She Bult 🗸 🗸	Deteched	\sim	Open Murtgage - Wholesale - PNMA Conforming 15 Yr Floed	7.500%	100.400	30	\$1,673.37	\$1,905.72	0.480/1866.00	Apply
Project Type			Open Martgage - Whatesale - PMMA Conforming 30 Yr Faed	7.625%	105.191	30	\$127834	\$1,508.49	0.101/\$345.00	Apply
-Select One- V			Open Mortgage - Wholesale - PMMA Conforming 20 Yr Faed	7.625%	90.040	30	\$1,435.96	\$1,798.11	(9457) / (\$10140)	Apply
Planned Unit Development	c(P10)		Open Muntgage - Mhalesale - FMMA Conforming 25 Yr Rived	7.629%	99.907	30	\$1,350.46	\$1,588.61	(0.040) / (0164.00)	Apply
Number of Oxfor 1 Dett v Property 2p 22015 Uture AR v Convertinue Loan Type Loan Type Loan Term(s) 1 Match (s) & Match (s) &	Number of States 1 County Saline Number 2	a 2	0							
Amortization Type(s)	h Products	_	Drowing 1 to 1 of 1 writing	< 1) - 20 (8 Y				





Select pricing by rate and lock period, then click $\ensuremath{\textbf{OK}}$

Products & Pricing					Vew Notes Advisories
Rate	15 day	20 644	45 day	60 day	
6.500	99.726 - 52,652,26 (3.274) / (3495.00)	99.630-52,652.38 (5.37)-(\$469-50)	96.493 - 82,052.38 (5.507) / (9414.00)	99.379 - 82,002.38 (3.421) / (31,122.00)	7.5% 30 Day Bebate: (0.486) Points / (1878.00)
6.625	(0.429) / (0775.00)	(0.511) / (0.540)	(3.506) / (31,003.60)	(0.591) / (01,060,00)	Total Loan Amount: \$180,750.00 MontNy P & I: \$2,345.53
6.750	(0.300) / (\$400.00)	99.586 - 52,875.46 (0.414)/(0748.00)	99.541 - 52,675.45 (3.456) / (5430.00)	99.506 - 52,675.45 (2.494) / (2.495.00)	Phil / MIP; 50:00 Taxes & Insurance: 5200.15
6.875	99.909 - 82,007.63 (0.097) / (2144.00)	(0.1750) r (501%-00)	99.700 - 82,047.40 (0.22)/ (2046.00)	99,745 - 82,047,45 (0.250) / (5-01,00)	Upfront PMI/MIP/IFIGF Amount: 50.00 Upfront PMI/MIP/IFIGF Financed Amount: 50.00
6.990	0.087-0145.00	99, 998 - 52,897,73 (0.002) / (04.00)	(1.047) / (305.00)	99.919 - 52,007.73 (0.007) / (2146.00)	Upforst PMI/MEP/FFGF Puid in Cenit: 50:00 Underst PMI/MEP/FFGF Puid in Cenit: 50:00
7.000	00.047 - 12,098.66 8.047 / 8175.00	100.015-02,098.66 0015/027.00	99.870-82,048.44	99.835-32,098.66	Adjustments
7.125	0.115 - 52,110.32 0.115 / 8208.00	04.166-02,110.32 (0.014) / (325-00)	(5.120) / (5211.00)	95.769 - 52,116.32 (0.247) / (5436.00)	
7.250	0.200 / 5521.00	100.158 - 40,122.40 0.156 / 528-00	04347 041 00	94.933 - 52,122.83 (9.947) / (2121.80)	
2.375	0.459 / \$532.00	100.327 - 52,123.76 0.327 / 5941.00	0.2007/3367-00	100.702 - 52,333.76 0.702/0704.00	
7.508	0.419 / \$1,145.55 0.419 / \$1,179.00	100.486 - 12,145.53 0.496.7 5070.00	0.362 / 80,148,50 0.362 / 9054.00	100.261 - 82,145.53 0.291 / 2472.00	
7.625	0.518 - 10,157.34 0.518 / 0104.00	000.000 - 82,157.34 0.00 / 0145.00	99.895 - 88,957.54 (5.400) / (1712.00)	99.197 - 88,197.34	
					Chan Chan

23

View pricing adjustments by clicking **Adjustments**

		Rate 5.375 5.500	15 day 94.707 - (31,912.55 (31770 - (37,944.00) 96.566 - 51.1073.78 14 450 - 751.00	30 day		43 Hey 94.884 - 81,912.15 5.114/ / (91,944.80) 95.523 - 81,405.28 4.577 / (91,949.80)	80 day 94.848 - 51.912.15 (3.122) / 01.274-60 94.849 - 10.274-60 94.849 - 103.171.00	Vers Native / 404444
Adjustm	nents	143	945307-91,848.80 (3.855)/(8,644.00)	94.124 - 81,946.30 (3.176) - (\$7.566.00)	×	94, 100 - 51,040,30 (3.0) / (57,040,00) (- 51,054,85 / (54,794,00) 7 - 51,049,29 / (55,799,00)	(146.889 - 515,645.50 (1402) / (52.865.60) (146.281 - 105.646.81 (1.740) / 66.668.60) (1.740) / 66.668.60 (1.750) / 05.775.60)	PMI: MMP: 50:00 Taxes & Insurance: 520:15 Upfixed PMI/MP/PEGF Ansuet: 50:00 Upfixed PMI/MP/PEGF Paracel Ansuet: 51:00 Upfixed PMI/MP/PEGF Parale Cash: 50:00 Upfixed PMI/MP/PEGF Parale Cash: 50:00
Amount	Reason				Туре	7 - 81,842.53 17 (84,827.80) 3 - 81,843.49 17 (84,790.80)	 197.314 - 81,982.83 (2.469) / (34.895.00) 197.346 - 81,482.49 (2.66) / (36,772.00) 	
-1.250	LTV is 70.01-75, 15 Years, And Fl Term Refinance	And Non- CO is 700	Standard Loan Te - 719, And Loan F	rm (Months) is > Purpose is Rate-	Point			
-2.125	LTV is 70.01-75, Occupancy is Inv	And Loan /estment	Purpose is Rate/ Property	Term Refi, And	Point			
					Close			





Click **Apply**; this will update your DTI and confirm "Pricing is Valid" rate is floating

Leonard Tester		Ø URLA		AUS	PROM		
2541 Garden Dr Benton Address		\$ Pricing Details					
File Started Loan Status		Product					Search Products
1000240803750 Loan Number		Product Name: Ratesheet Date/Time:	Open Mortgage - Wholesale - FNMA Conforming 30 Yr Flaed 8/14/2004 2:21:09 PM	Amortiza	tion Type: Fined		
Wholesale Channel		Term: Notes	360 View Notes, Advisories	Arm inde	c NA		
Loan Summary							
O Shep 1: URLA 2020		Pricing					Holeg is Valid
© Step 2: Pricing		Refe	7.425%	Points:	100.191		
Pricing History Pricing Scenaries		APR: Lock Term: Assignment Date:	7.7995 30 06/14/3024 02.49 PM	Comp Ty Adjustrie Search D	pr: Lender O nts: View Adjustee : 342729043813	nta 723672142	
O Step 4: Submission		lask					
Approisal							
	-	Actors	TREDUCT AND LOCK				



Example of where to **Apply** pricing:

Internal Print		Byble D	y 👻 hand in straight	101100404230								Search	hepword
Source and		Product Nat	-			Rate	Price	Lock Period	PM	140	POLM	Olecount/Robuster	Apply to 1
Den Whitesae TPO (8611)	KNDNeed, DW-00	Open Monty	ge Thelesale PMALConfo	ming 30 Tr Faed - Dravalable		73000	96.888	8 30	\$1996.28	100.40	\$1,175.01	0.112/0/34549	ANN
- Particular	Burthese Price												4
whee v	5151,000												r
unvertation Type		1											
ut Documentation		-											
Type													
inst Lien													
ond Lien Amount												/	
100												/	
e Gran Amount													
142,500													
rolosel Value	Cash-Out Amount												
151,000											/		
	0.7V									_ /			
4.1715	94,0715												
te Escreen	Months of Reserves									1			
es and heurance (mc)													
10	No. No.	a											
Q. See	ch Products				Showing 1 to 1 of 1 entry		1 .	10 35 V					



If you have made any changes to the loan during the pricing from what was previously entered in the URLA, you will get a pop-up to **Apply Product Confirmation**; Click **Apply** to accept the changes you have made

Apply Product Confirmation				×
Changing Field		Previous Value	New Value	
FICO	3	0	710	
Above are the changes you made	to the loan -	click Apply to apply product/pricing to the loa	n.	
				Close Apply

26

From the **Pricing** screen, you can see that Pricing is Valid. You have the option to **Request Rate Lock** from here or proceed to the **Step 4: Submission**

· · · · · · · ·						
					Y	
ãce Firstimer		URA			PROMO	
21 Bounty Dr NCHORAGE		\$ Pricing Details				
Re Started can Status		Product				Not Locked Teach Protects
can Number	Þ	Product Name:	Open Mortgage - Wholesale - FMMA Conforming 30 'th Fixed	Interference Tener		
Professale		Term: Notes:	360 View Notes/Advisories	Amindec	NA	
on Bummary						
Shep 1: URLA 2020 Shep 2: Services	-	Pricing				Pricing to Valid
Ship 3: Pricing Vicing History Vicing Scenarios Unorfization Table		Rule: APR: Lock Term: Assignment Date:	7.300% 7.721% 30 11.03/2024 DO:44 PM	Paveta: Como Type: Adjustmenta: Search ID:	18.888 Lender © View Adjustments 87133257261730668262	
Shep 4: Submission nditions praisal		Lock				
hers	-	Actions:	Reserved Rade Lands			





Click on the **blue arrow icon** on the left hand side of the **Submission Checklist**

Aliza Eintimar				.		A 10000		uw
R21 Bounty Dr ANICHORAGE	d Conditions Requir	ed for Submission				·		
File Starled	Actions	Description 11					Due Dete 1s	Status 11
Loen Stutus 	- *	Submission Checklist					11/3/24, 6:40 PM Requested fee app	Peolog
Wholesale	Date Validation							
oan Summary Ship 1: URLA 2020	O Loan is not lo	cked. You are submittin	file with a lock sta	tus of FLOAT.				
Step 2: Prixing > Step 4: Submission undifions	Who is sending disclose	rii V	TRD Application Date 11/04/2024					
pprahat Dens >	Selected Product A	nd Pricing						
	Program Name		Lock Status	Rate	APR	Price	Comp Typ	
	Open Mortgage - Wholes Fixed	uale - PNANA. Conforming 30 Yr		7.50%	7.701	98.888	Lender	

28

Complete the submission checklist questions and add any notes as needed, then click **Save**

		Show Task F
Description Submissio	n Checklist	Please, Go Through The Checklist Below
Notes To notify a	user, simply type @ and select them from the list.	• Total number of questions is subject to change as per selected answer.
		Q-1: Is this Ioan Full Doc or Alt Doc, Both Full Doc & Alt Doc, or Streamline?
		- Select One -
Request 11/03/202	14 6:40PM	Q-2: Will this loan be priced with Lender Paid or Borrower Paid Compensation?
Unio		- Select One V
Due Days 0	O Due Date 11/03/2024	Q-3: Is the property a Condominium?
Party Moctezum	a, Lisa 🗸	- Select One -
Condition		Q-4: Will you be using your own Fee Sheet?
		- Select One -
		Q-5: Will you be using a 3rd Party Processor on this Loan?
		- Select One -
		Q-6: Does the Loan have a Buydown?
		- Select One -



Conditions Required for Submission are the minimum docs for Lender Disclosures; Optional Conditions are required prior to Underwriting

D URLA		PRCND BUBMITTO UW	
A Conditions Req	uired for Submission		
Actions	Description 1;	Due Date 14. Status 11	
Δ.	Borrower's Authorization Signed & Dated Prior to Credit Report	10/24/24. 3:02 PM Requested 3 seconds ago	grib
±	Purchase Contract and All Addendums	10/24/24, 3:02 PM Requested 3 seconds ago	ding
4 Optional Cond	tions (Provide for a Cleaner Approval)		
Actions	Description 1	Due Date 1s. Status 11	
*	Most Recent 2 Years of W2s	10/24/24, 3:02 PM	grib
4	Borrower Identification	10/24/24, 3:02 PM	and
4	Borrower Identification	10/24/24, 3:02 PM	ding
4	Most Recent 2 Years of W2s	10/24/24, 3.02 PM	pribe
Δ.	Borrower Identification	10/24/24. 3:02 PM	ding
Δ.	Borrower Identification	10/24/24, 3:02 PM	pribe

29

To upload conditions, click the blue arrow icon to the left of the condition, then add documents by clicking **Add New File** or drag or drop in the box ,then click **Save**

Task Informa	ation	×
		Show Task History
Description	Borrower's Authorization Signed & Dated Prior to Credit Report	Upfoad/View
Notes	To notify a user, simply type \circledast and select them from the list.	
		Drag and drop files or click here
Request Date	10/24/2024 3:02PM	
 Due Days 	0 O Due Date 10/24/2024	
Responsible Party	Digiacomo, John 🗸 🗸	
Condition		
		Cancel Save





Once documents are uploaded, click Submit Loan

xternal Contacts					
All Disting	+ Acc	ociate Co	py Contact info		Search keyword Q
Action	Agent Type 15	🛓 Name / Company 👔	J Contact Info 📋	Address 11	License Info 11
		No data available in	table		
		Showing 0 to 0 of 0 entries << <	> >> 25 V		
inal Notes					
					Eubmit Loan

31

Your loan is now Submitted, and your loan number is on the left hand side of the page. You will also see a list of conditions that will be needed prior to the loan being assigned to Underwriting

John Homeonwer	O LINLA	ONE DAT	> • ***	> mone	BUBMIT TO UW	
13655 Duluth Dr Apple Valley Address	A Please upload condition	ions below and then click Resubmit Loan				submit Loan
Ne Started TPO Submitted Loan Startus	d Generic Conditions		All Outstanding 190 Sub-	illed Chured	Search largers	a Q
NOOD AT SOUTHER Lawn Muntber Mholescale Channel	Paystudes - 30 Days Pays & Foc Homeowner, Mary Condition Tool: N/A There are no files attuche	uite d to this condition.			Due dahe: 16/24/0024 200248 PM Requested Y0m age	(Analog
ten Summary RLA 2020 >	Purchase Agreement av & Condition Text: Npit There are 1 file(s) attache	Addendums - Purchase Contract and All Ad	dendums		Due date: 10(24)(2024 202548 int Requested 10m app	Completion
periods	Driver's License - Borrow * Por: Homeowner, Mary Candition Text: Nat There are no files attache	er Identification			Due date: 16/26/2024 20248 PM Bequested Y0m age	(Notify)
fen j	Paystudes - 30 Days Pays & Por Homeonwar, John Candition Text: Nat There are no film attuche	uite d to this condition.			Due date: 16/04/0004 3/00-48 PM Requested 10m age	(Notify)
	Driver's License - Borrow	er Identification			Due date: 10/24/2024 20248 PM Requested 10m ago	





Upload a Processor LOE for any conditions that do not apply. You may upload additional docs to **Others > Loan Docs** section

13655 Duluth Dr Apple Valley	🕼 Loan Docs			
Address	All Loda LOS + Export Documents			Stack Order All
File Started TPO Submitted Loan Status				
1000241008203			+ Add Loan Doc	
Loan Number				
Wholesale Channel			Drag and drop files or click here	
Loan Summary				
URLA 2020 >				
• Services >	Borrowers Authorization			
O Pricing >	Purchase Agreement and Addendums			
Conditions				
Appraisal				
Others ~	Description 11	Nata 1	United 11	Mau Ela 11
Change of Circumstance	Description 11	Note 11	Cinked 11	view File 11
Escalation History	Durchase Contract and All Addendums		Lodali OS	Fake Initial Package for Upload.pdf 10/24/2024 5:59PM
Loan Docs	Purchase contract and All Addendants		00000000	@ <u>*</u> H
Internal Contacts				
Key Dates		Showing 1 to 1 of 1 e	ntries << < 1 >	» 25 ¥
Loan Activity				





Additional Information:

Change of Circumstances

To submit a Change of Circumstance, please download the **Change in Circumstance Form** under **Disclosure Forms** in our **Resource Center**. Email your completed form to your Account Manager to be processed. The COC process is a future-state enhancement coming soon!

Conditions

You will be able to manage your conditions from inside the **Conditions** page of your loans in the DREAM portal. Please follow the intuitive screens to upload and identify the status of conditions throughout the loan process.

Need Assistance?

Please contact your Account Executive or <u>clientsuccess@openwholesale.com</u>





Open Mortgage Wholesale is a DBA of GenWay Home Mortgage, Inc. NMLS# 222730. All Rights Reserved. To see the states where the company is licensed and where he DBA is used, please visit www.nmlsconsumeraccess.org. The information contained herein is provided to assist real estate and mortgage lending professionals and is ot an advertisement to extend credit directly to consumers. Credit and collateral are subject to approval. Program and other restrictions may apply. Programs, rates, erms, and conditions are subject to change without notice.