



Loan Manager Broker Portal Guide

Getting Started | Working with Loans | Submission and Procedures

Voted a **TOP WORKPLACE** by OC Register **9 YEARS IN A ROW!**



Mission Statement

“To **lead** the third-party residential mortgage industry by providing products and services that satisfy the needs and **exceed the expectations** of our business partners through an **unrelenting** pursuit of our four pillars of customer service; **Communication, Consistency, Accessibility** and **Accountability**.”



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Welcome to Loan Manager

Loan Manager is an easy-to-use and secure web portal built for our valued clients.

You can submit loans electronically so that we can process them quickly & efficiently.

You'll be able to get rates, request locks, and see real-time loan status, lock confirmations, & conditions.

The Loan Manager system can be used to provide disclosures to your borrowers, along with providing documentation and conditions to us.

Resources

Lock Desk email address – lockdesk@myndm.com

Approval Desk email address – approvaldesk@myndm.com

You can always reach out to your Account Executive or Account Manager for assistance as well.



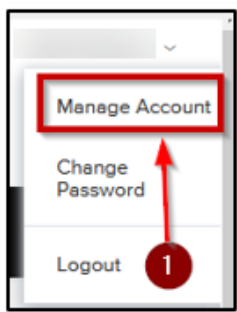
Credentials & Adding Users

You should have received an email from ApprovalDesk@myndm.com with your credentials. If you have issues or need assistance logging in, contact the Approval Desk or ask your Account Executive to resend credentials.

If you are an Admin for your company, you will be responsible for adding & updating users. Once the Admin adds the new employee, credentials will be sent to their email from the Approval Desk.

STEP 1

Click your username on the upper right-hand corner, and then select “Manage Account”.



STEP 2

Click the “Company Account” tab



STEP 3

Scroll down to “Company Contacts” and Click “Add Contact”

Company Contacts							
First Name	Last Name	Address	Business Phone	Email	Login Status	Personas	
Test	AE	5 Centre Drive		testae@myndm.com	Enabled	3	View Delete



STEP 4

Enter the required info for the user. (Required fields are marked with a red asterisk*)

The form contains the following fields and controls:

- *Email Address (required, with a red arrow and a circled '1')
- *First Name (required, with a red arrow)
- Middle Name
- *Last Name (required, with a red arrow)
- Login Status: Enabled
- Login Email Address (required, with a red arrow and a circled '1')
- NMLS ID
- Social Security #: ###-##-####
- *Organization (required, with a red arrow and a 'Choose' button)
- ☐ Use Company Address
- Address
- City
- *State (required, with a red arrow and a dropdown menu)

STEP 5

The Persona field enables you to select an available persona to assign to the TPO Contact. Click “Add Persona”

The left screenshot shows the 'Contact Persona' form with the 'Personas' section highlighted. A red box and arrow labeled '5' point to the 'TPO Loan Officer' checkbox. The right screenshot shows the 'Add Persona' button highlighted with a red box and arrow labeled '5'.

Contact Persona
Test AE

Personas

- ☐ Retail Loan Officer
- ☐ COR AE
- ☐ WHL AE
- ☐ TPO Loan Officer
- ☐ TPO Processor
- ☐ TPO Administrator

*Personas: Add Persona

☐ View access to team's loans

☒ Edit team's loans

Assigned AE: Unassigned

Record Last Updated: 9/17/20 3:05:51

STEP 6

When finished, click “Save”

The form shows the 'Assigned AE' field set to 'Unassigned' and the 'Record Last Updated' field set to '9/17/20 3:05:51'. At the bottom, the 'Save' button is highlighted with a red box and arrow labeled '6'.

Assigned AE: Unassigned

Record Last Updated: 9/17/20 3:05:51

Cancel Save

Navigating Tool Bar



WELCOME PIPELINE ADD NEW LOAN QUICK PRICER NDM LINKS ▾ NDM TRAINING AND WEBINARS ▾ NEED HELP? ▾ DOCUMENTS

- **Welcome** – Home page
- **Pipeline** – View all loans, check loan status & work on loans
- **Add New Loan** – Add, register & submit new loans
- **Quick Pricer** – Run product & pricing scenarios thru OB
- **NDM Links** – Quick links to products, forms & other resources
- **NDM Training and Webinars** – Recorded tutorials to assist with Loan Manager
- **Need Help** – Contact information to assist with Loan Manager
- **Documents** – Forms to be completed if program/product requires

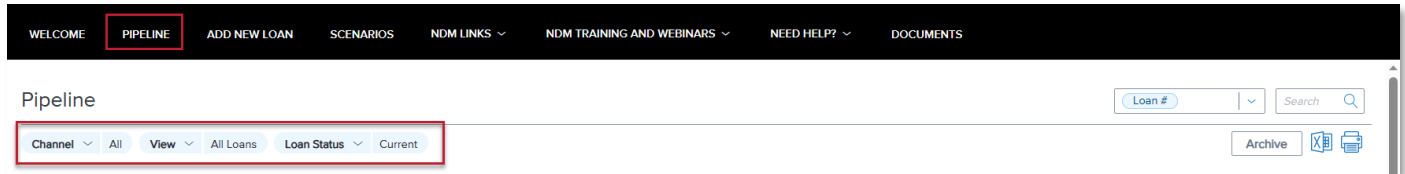
Contact Information

Contact Us

Email	brokerdirect@myndm.com
Direct	949 - 270 - 7900
Toll Free	866 - 762 - 3940

Viewing & Managing Pipeline

As new loans are created, they will be listed in your pipeline. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered or just your own. When you click on Pipeline, it will default to All Channels, All Loans, that have a Current Loan Status.



Searching Pipeline

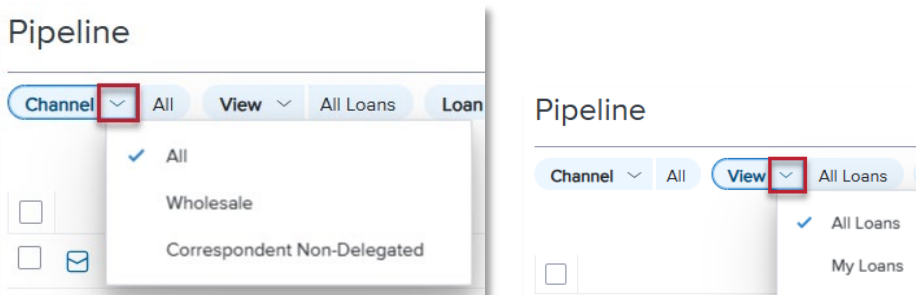
There are multiple ways to search the pipeline for a specific loan:

- Click the dropdown in the upper right-hand corner to search by Loan#, Borrower Name, Lender Case#, or Alternate Loan Number (your Loan Number)
- Each column has a search function by clicking next to the name, a search button  will appear, then you can type in the information you are searching for.



Sorting the Pipeline

If you wish to sort the pipeline by channel or if you only want to see your loans, click the drop down next to Channel or View and select the appropriate selection.



Loan Status

- Current – All Active Loans
- Archived – Loans that have been archived due to being a duplicate, cancelled, denied, or inactive.
To keep your pipeline updated, it is recommended that you regularly review and archive loans as needed.

Pipeline

Channel ▾ All View ▾ All Loans Loan Status ▾ Current

☐ BORROWER NAME LOAN

Current
Archived

How to Archive a Loan

Click the box next to the loan, then click on Archive.

Pipeline

Channel ▾ All View ▾ All Loans Loan Status ▾ Current

☒ ☐ BORROWER NAME LOAN SUBJECT PROPERTY ADDRESS SUBJECT PROPERTY CITY SUBJECT PROPERTY STATE SUBJECT PROPERTY ZIP LOCK & REQUEST STATUS RATE LOCK EXPIRES LOAN AMT

Archive

Note: You will not be able to make edits to a loan once it has been archived. If a loan is still active and you need to make edits, select “unarchived” to update the status back to current.

Exporting or Printing Pipeline

You can export or print the pipeline you are viewing by clicking on the excel  button to export or the print  button to print.

Pipeline

Channel ▾ All View ▾ All Loans Loan Status ▾ Current

Archive  

Video Tutorials

We have prepared video tutorials to assist you in completing specific tasks within Loan Manager. Click on the link to watch a short video tutorial.

[How to Register a Loan](#)

[How to Register a Loan Program](#)

[How to Submit a Loan](#)

[How to Lock a Loan](#)

[How to Generate Disclosures](#)

[How to Request a Lock Extension](#)

[How to Submit a Doc Order Request](#)

Register a New Loan

To register a loan, you must follow these steps in sequential order.

- [CLICK HERE](#) to watch a short 1-minute tutorial covering these steps.

Note: Registering a loan does not submit the loan to Nations Direct Mortgage. Once you have registered the loan, you will need to complete the [Submission Process](#).

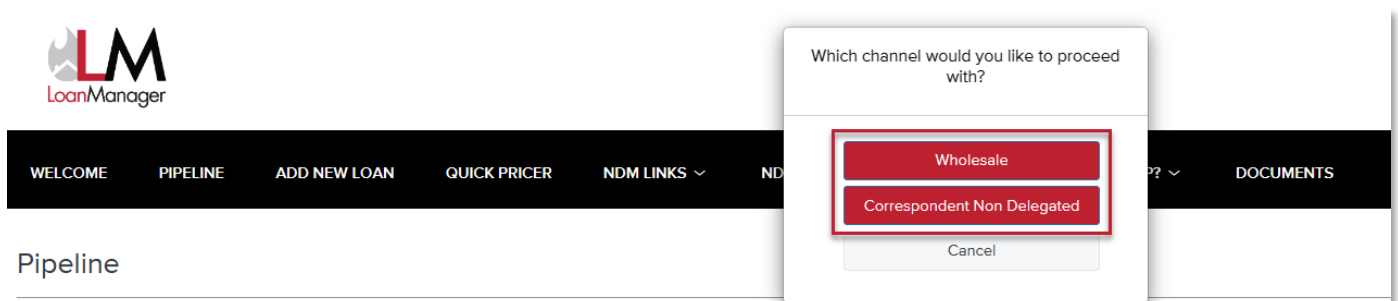
STEP 1

Click on Add New Loan



STEP 2

If you are approved to originate Broker and Non-Delegated Correspondent Loans, you will receive a pop-up to select the channel you would like to proceed with



STEP 3

Select the Loan Officer and Processor from the dropdown menu, click Next

Note: If there is no Loan Processor, enter the Loan Officer for both selections. If the name you are searching for does not appear, reach out to approvaldesk@myndm.com

STEP 4

Import/Upload MISMO 3.4 File by either dragging and dropping or attach from your desktop by selecting Click to Browse. Once you have attached the file, click Next to import the data

Note: If you select “Manual”, you will have to manually enter all the loan data into Loan Manager. We do not cover that in detail within this guide but it would be similar to what would be required for entering a new loan in your LOS

STEP 5

All information with a red asterisk (*) is required to be completed.

ONCE COMPLETE YOU MUST CLICK SAVE!

The screenshot shows a loan setup form with the following fields and callouts:

- 1** Points to the **Appraised Value *** field.
- 2** Points to the **Loan Property Type *** dropdown menu.
- 3** Points to the **Loan Document Type *** dropdown menu.
- 4** Points to the **Who will issue initial disclosures?** dropdown menu.
- 5** Points to the **Will ITP be provided before Appraisal Order? *** dropdown menu.

At the bottom right, a red arrow points to the **SAVE** button, which is highlighted with a red exclamation mark.

- (1) If you do not have an appraisal, you can place the same value in the appraised value and estimated value sections.
- (2) Select the Property Type from the Drop Down
- (3) Select the Document Type from the Drop Down
- (4) **THIS STEP IS EXTREMELY IMPORTANT!**

If you accidentally choose the wrong selection, there is no way to update it; however, if you later decide you prefer our team to send the disclosures, please email loansetup@myndm.com

Choose how disclosures will be generated:

- **Generate initial disclosures in portal** – choose this option when you will be [Generating Disclosures](#) within Loan Manager
- **Request NDM to Disclose (24-48 hour turn time)** – when this option is chosen, our Loan Setup Team will handle disclosures for you
- **Broker already disclosed** – choose this option if you have already disclosed from your Loan Operating System

The screenshot shows the dropdown menu for "Who will issue initial disclosures?". The options are:

- Select an Option (highlighted with a blue bar and a red exclamation mark)
- Generate Instant Disclosures in Portal
- Request NDM to Disclose (24-48 hour turn time)
- Broker already disclosed

- (5) Select whether ITP will be provided before the Appraisal Order or not. Please note that the borrower cannot be charged for the appraisal fee if ITP has not been received.

Will ITP be provided before Appraisal Order? *

Select an Option

✓ Select an Option

ITP has been or will be provided prior to appraisal order

ITP will NOT be provided prior to appraisal order

STEP 6

If any information is missing from the 3.4 upload, you will receive a pop-up to complete that information before moving forward. Once you have completed the information, click Save and Save again once the pop-up closes out

Error Details

FIELD ID	REQUIRED FIELD NAME	FORM
1041	Property Type	LENDER LOAN INFORMATION
16	Number of Units	LENDER LOAN INFORMATION
356	Appraised Value	LENDER LOAN INFORMATION
4	Loan Term	LENDER LOAN INFORMATION
MORNETX67	Loan Documentation Type	ADDITIONAL INFORMATION

FIELD

Select an Option x

\$

Select an Option x

Cancel Save

STEP 7

When the loan has successfully registered, you will see a pop-up saying success and a loan number will be assigned

NDM LINKS ▾ NDM TRAINING AND WEBINARS ▾ NEED HELP? ▾ DOCUMENTS

Loan #: 8010157087
Total Loan Am... \$156,350.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 4.875%
Loan To Value... 0.00% / 0.00%

Wh

Success
Loan saved successfully...

Registering the Loan Program

After you have registered the loan, you will need to Register the Loan Program.

- [CLICK HERE](#) to watch a short 1 ½ minute tutorial on how to register a loan program.

STEP 1

Click on Product & Pricing, then select Search Product & Pricing

STEP 2

All fields with a **red asterisk (*)** must be complete, if any fields are incomplete, it is because they are incomplete on the URLA. You can update the information within this section or go back to the application to update. **TIP:** If you choose to update in the application, **DO NOT FORGET TO HIT SAVE.**

STEP 3

Select who will pay the LO Compensation (Lender or Borrower), enter the Target Rate or Price, and click on Search Product & Pricing. *If you are searching for a **NonQM product**, please refer to this [NonQM Pricing Job Aid](#) to assist with data entry requirements.*

STEP 4

Most of the fields will populate from the data on the 3.4 file; however, you will need to select if you would like the fees included in the pricing (bought out) or not. [CLICK HERE](#) to view our *Fee Schedule and Fee Buyout Calculator*.

Loan Information			
Price/Estimated Value 250000	Appraisal Amount 250000	Loan Purpose Purchase	Cash-Out Amount 0
LTV 62.54	CLTV New 	HCLTV 	
Waive Escrows No	Lender Paid Compensation? No (Buyer Paid)		Fee Buyout -- None Selected --

Borrower Information		
Borrower First Name	Borrower Last Name	SSN

STEP 5

Once you have reviewed & confirmed all the data is accurate, click on Submit to get pricing

Total Loan Amount			
VA Veteran Type/History Active Duty - 1st use	Exempt from Funding Fee No	PMI/MIP/FF/G Fee % 0.00	PMI/MIP/FF/G Fee Amount 0.00
PMI/MIP/FF/G Fee Paid in Cash 0.00	PMI/MIP/FF/G Fee Financed 0	1st Mtg Loan Amt (Base) 156350	1st Mtg Loan Amt (Total) 156350
☒ Finance Entire Amount			

STEP 6

Search results will produce **Eligible** and **Ineligible** products.

- If the product you wish to choose is **"Ineligible"**, click on the product name to see the disqualifier reason. If it is something you can change or update within the loan file, click on 'Revise Search', make the applicable updates, and click Submit to obtain new results.
- If the product you wish to choose is **"Eligible"**, click on the Show button under the Detail column

Search Product and Pricing

Pipeline Search Results New Search Consumer

Selected Loan: Loan ID: 556038 Status: Registered Borrower: Homeowner

Re-Submit Options

Re-Submit Revise Search

1st Mtg Loan Amt (Base) 156350 LTV 62.54 CLTV New

Interest Only No Waive Escrows No Buydown None

Property Zip 92626 1st Mtg Loan Amt (Total) 156350 DTI Ratio 40

Desired Rate Desired Price 3 Desired Lock 30

Loan Type: Conforming Loan Term(s): 30 Amortization Type(s): Fixed ARM Fixed Term(s): 3 Yr, 5 Yr Exp. App. Level(s):

Product Type(s): Standard

Print Full All Products

Links	Eligible Product	Rate	Margin	Price	P&I	Discount/Rebate(\$/%)	Detail
	** 30 Yr Fixed - Fannie (CF30010)	4.875	0.000	95.321	\$827	4.679% (\$7316)	Show
	Wholesale *- 30 Yr Fixed - Fannie	4.875	0.000	95.321	\$827	4.679% (\$7316)	Show
	Wholesale *- Conventional 30 Yr Fixed DU TX C/OUT	4.875	0.000	95.321	\$827	4.679% (\$7316)	Show

Links	Ineligible Product	Detail
	** 30 Yr Fixed - Fannie HB (CF30011)	Hide

Disqualifiers:

- State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201

STEP 7

To register the program, select the blue lock icon next to the rate you wish to select

Note: This is **NOT** locking the loan

Print Full All Products

Links	Eligible Product	Rate	Margin	Price	P&I	Discount/Rebate(\$/%)	Detail
	** 30 Yr Fixed - Fannie (CF30010)	6.125	0.000	100.060	\$950	-0.060% (-\$94)	Hide

View Pricing for lock period: 21 30 45 60 | Expiration: 07/26/23

Pricing Last Updated: 06/26/23 6:34 AM
Search Timestamp: 06/26/23 3:00 PM

Rate	Price	P&I	Discount/Rebate(\$/%)	Compensation(\$)	Compensation(%)	Select
5.875	99.343	\$925	0.657% (\$1027)	\$0	.000	
5.990	99.715	\$936	0.285% (\$446)	\$0	.000	
6.000	99.747	\$937	0.253% (\$396)	\$0	.000	
6.125	100.060	\$950	-0.060% (-\$94)	\$0	.000	

Requesting the Lock

STEP 1

To register the loan program, select Register. ***If you are ready to lock the loan, select Request Lock.***

- [CLICK HERE](#) for a 2-minute tutorial on requesting a lock

Search Product and Pricing

Pipeline ▸ Lock Form New ▾ New Search ▸ Consumer ▸

Selected Loan: Loan ID: 556038 Status: Registered Borrower: Homeowner

Changes made on the Lock Form will not be evaluated by the product and pricing engine.

Printer Friendly Version Register Request Lock

STEP 2

Once the product is successfully registered, the loan program will show under Product Pricing & Lock

Product & Lock Details

30 Yr Fixed - Fannie

Once the lock is successfully requested, the current lock status will show “Lock Requested” under Product Pricing & Lock

Product & Lock Details		Current Lock Status		
30 Yr Fixed - Fannie		Lock Requested		
ADJUSTMENTS		RATE	PRICE	PRICE(\$)
Base		3.500	101.544	\$772.00
State is Group 2			0.060	\$25.00
Loan Amt (Total) is <\$75k			-0.750	\$(375.00)
Purchase Special			0.375	\$187.50
Net		3.500	101.219	\$609.50
Lock Requested Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period
08/17/2020	NA	//	//	45 days

For additional information regarding our rate lock policies & procedures, [CLICK HERE](#) for our Lock Policy.

Milestone Review

To see Key Dates on the loan, click on Loan Summary. The Key Dates will be on the right-hand side.

The screenshot shows the 'Loan Summary' page. On the left is a red sidebar with navigation options: 1003 / URLA, Product & Pricing, Dual AUS / Order Credit (selected), Submit Loan, Generate Disclosures, Disclosure Tracking, Documents, Conditions, Conditions - Pilot, Doc Order, and Order Appraisal. The main content area displays loan details: a loan amount of \$700,000.00 at 70.00% / 70.00% / 70.00%, with a base loan amount of \$700,000.00 and sub-financing of \$0.00. It also shows 'Not Locked 4.990%' and 'Cleared for Doc' on 04/02/2024. A red arrow points from the 'Loan Summary' tab in the sidebar to the 'Key Dates' section on the right. The 'Key Dates' section lists various milestones and their dates, such as 'Application Disclosure' on 04/02/2024 and 'Estimated Closing' on 04/24/2024.

Order/Reissue Credit

Prior to submitting the loan, you must provide a credit report with the loan file. This can be done by either ordering a new credit report with one of our [Approved Credit Vendors](#) or reissuing a current credit report.

STEP 1

Within the Loan Actions menu, Click on Dual AUS/Order Credit

This screenshot shows the red sidebar from the previous image. The 'Dual AUS / Order Credit' option, which includes a checkmark icon, is highlighted with a black rectangular box. Other options visible include 'Loan Summary', '1003 / URLA', 'Product & Pricing', 'Submit Loan', and 'Generate Disclosures'.

STEP 2

Click on Order Credit (UW is in the next step)

This screenshot shows the 'Dual AUS / Order Credit' form. At the top, the title 'Dual AUS / Order Credit' is on the left, and two buttons, 'Order Underwriting' and 'Order Credit', are on the right. A red arrow points from 'Order Underwriting' to 'Order Credit'. Below the title bar is a form area with a dropdown menu labeled 'AUS Preference' which currently shows 'No Preference'. A red arrow also points to this dropdown menu.

STEP 3

If you wish to order a New Credit Report, click the appropriate button and click Order Credit

Order Credit

1

Order Credit Report

You must order credit for Test F. Test before AUS order can be placed.

Credit Details

Borrower Pair

Test F. Test

Credit Provider

Advantage Credit, Inc. (DU: 226, LPA: 22...

☒ New Credit Report

☐ Re-issue Credit

Report Details

Request Type

Individual

Report Type

Tri-Merge

Provider Details

User Name

test

Password

BranchID

BranchID

☒ Save Login Information

Order Credit

IMPORT LIABILITIES

If you wish to Re-Issue credit, click on Re-Issue Credit, enter the reference Number and click on Re-Issue Credit

Order Credit

1

Order Credit Report

You must order credit for Test F. Test before AUS order can be placed.

Credit Details

Borrower Pair

Test F. Test

Credit Provider

Advantage Credit, Inc. (DU: 226, LPA: 22...

☐ New Credit Report

☒ Re-issue Credit

Reference Number

5555555

Report Details

Request Type

Individual

Report Type

Tri-Merge

Provider Details

User Name

test

Password

BranchID

BranchID

☒ Save Login Information

Re-issue Credit

IMPORT LIABILITIES

STEP 4

Review the liabilities to confirm all liabilities are present; if they are, click Skip
If they are not, you can either Append Liabilities to add or Delete Existing and Import New Liabilities
The credit report will be saved to the eFolder.

Order Underwriting

5566778	HELOC	\$8,000.00	\$345.00	
MERRY CREDIT				
13584	Revolving	\$2,663.00	\$79.00	34
NO NONSENSE CREDIT				
4569817	Revolving	\$2,530.00	\$75.00	34
POLITE CREDIT				
4567890	Revolving	\$253.00	\$10.00	26
SANE CREDIT				

752479	Installment	\$0.00	\$0.00	14
MERRY CREDIT				
3584	Revolving	\$2,663.00	\$79.00	34
NO NONSENSE CREDIT				
9817	Revolving	\$2,530.00	\$75.00	34
POLITE CREDIT				
7890	Revolving	\$253.00	\$10.00	26
SANE CREDIT				

66	Revolving	\$0.00	\$0.00	0
ENLIGHTENED BANK				
5566778	Mortgage	\$3,000.00	\$245.00	86
TROUBLING CARDS				
234	Revolving	\$2,000.00	\$100.00	20

Back Skip Delete Existing and Import New Liabilities Append Liabilities

Order AUS (DU/LP)

Within Loan Manager, you have the functionality to order DUAL AUS which means you can order both DU and LP at the same time. These instructions will walk you through that process; however, if you prefer to only order DU or LPA, that functionality exists as well.

STEP 1

Select “Dual AUS” * from the sidebar and then “Order Underwriting”. If you have not ordered credit, you will receive a pop-up indicating you must order credit before proceeding. Follow the instructions listed above in section [Order/Reissue Credit](#).

Loan Summary

1003 / URLA

Product & Pricing

Dual AUS / Order Credit

Submit Loan

Generate Disclosures

Disclosure Tracking

Documents

Conditions

Change of Circumstance

CD Pre-Balance Request

Doc Order

Dual AUS / Order Credit

AUS Preference
No Preference

Fannie Mae / DU

Freddie Mac / LPA

DU Recommendation
-

CU Risk Score
-

Appraisal Waiver Eligible
-

Ordered Date
-

Certificate Details
-

LPA Risk Class
-

LPA Purchase Eligibility
-

Appraisal Waiver Eligible
-

Ordered Date
-

Certificate Details
-

Order Underwriting Order Credit

STEP 2

Click on “Show Details” to see what information is needed

Order Underwriting

Order Credit Report **2** Enter Underwriting Details

DU Underwriting Details **×** **SHOW DETAILS**

Request Type
New

Credit Provider
[Dropdown]

Credit Provider User Name *
Credit Provider User Name

Credit Provider Password *
Credit Provider Password

☐ Save Login Information

Product Description *
Standard LCOR

☒ Order DU

LPA Underwriting Details ✓

Request Type
New

Processing Point
Application/Processing

Property Type *
Select One

Appraisal Form Type
Select One

Appraisal Method
Full Appraisal

☒ One or More Borrowers Qualifies as a Veteran *

FHA/VA Borrower Paid Closing Cost *
[Text Field]

☒ Order LPA

Back Order Underwriting

STEP 3

Click on the drop down next to the information needed and enter missing information in the blank field. Once completed, click the X button.

Note: If originating a VA loan and you do not have the case number at submission, you can continue forward without it

Order Underwriting

Order Credit Report **2** Enter Underwriting Details

Error **×**

FIELD ID	FIELD NAME	FORM	FIELD
1040	Agency Case #	Additional Information	[Red Box]

STEP 4

Once all required information is entered, check the appropriate boxes for the AUS you wish to pull (Order DU and/or Order LPA) and click Order Underwriting

The screenshot shows the 'Order Underwriting' window with two main sections: 'DU Underwriting Details' and 'LPA Underwriting Details'. The 'DU' section has a red 'X' icon and a 'SHOW DETAILS' link, while the 'LPA' section has a green checkmark. Both sections contain fields for Request Type, Credit Provider, User Name, Password, and Product Description. The 'LPA' section also includes fields for Processing Point, Property Type, Appraisal Form Type, Appraisal Method, and a checkbox for 'One or More Borrowers Qualifies as a Veteran'. At the bottom, there are green checkmarks for 'Order DU' and 'Order LPA', and a red arrow pointing to the 'Order Underwriting' button.

PLEASE NOTE: If you receive this credential error, simply exit out of the interface and go back in to re-run. It will bypass this error.

The screenshot shows an 'Error' dialog box with the text: 'LPA Underwriting Errors - Invalid Login ID or Password'.

STEP 5

The results will be presented and saved to the loan file in Loan Manager and Encompass

AUS Preference

No Preference

Fannie Mae / DU

✓

DU Recommendation
Approve/Eligible

-

CU Risk Score
-

✗

Appraisal Waiver Eligible
NO

📅

Ordered Date
04-11-2023 12:51 pm

📄

Certificate Details
PDF

Freddie Mac / LPA

✓

LPA Risk Class
Accept

✓

LPA Purchase Eligibility
Eligible

-

Appraisal Waiver Eligible
-

📅

Ordered Date
04-11-2023 12:51 pm

📄

Certificate Details
PDF

STEP 6

The final report can be found in the Documents Tab of Loan Manager within the Underwriting Tab

Loan Summary

1003 / URLA

Product & Pricing

Dual AUS / Order Credit

Submit Loan

Generate Disclosures

Disclosure Tracking

Documents

Order Appraisal

Conditions

Doc Order

UPLOAD REQUESTED DOCUMENTS AND/OR CONDITIONS TO "UNASSIGNED" FOLDER

Max attachment size is 200 MB. View Supported Files.

Expand All Collapse All Add Document Print Fax Cover Sheet

All Borrowers

[UNASSIGNED]

Drag & Drop files here or Browse for files

Jack Leaver, Pamela Leaver

CD	Comments
▶ CREDIT REPORT	Comments
LE	Comments
NOTES TO UNDERWRITER	Comments
▶ UNDERWRITING	Comments

Submit Loan

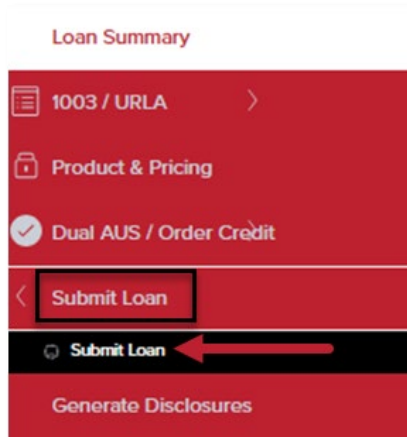
When you are ready to send the loan to the Loan Setup Team, select Submit Loan and complete any required fields. This also must be completed prior to Generating Disclosures if you choose to use Loan Manager for that purpose.

PLEASE NOTE: You cannot make changes to the loan after it has been submitted

- [CLICK HERE](#) for the Standard Minimum Submission Checklist – this will give you a list of the documentation that is expected to be received when you submit a loan

STEP 1

Click Submit Loan to open the sub-menu, then click on Submit Loan

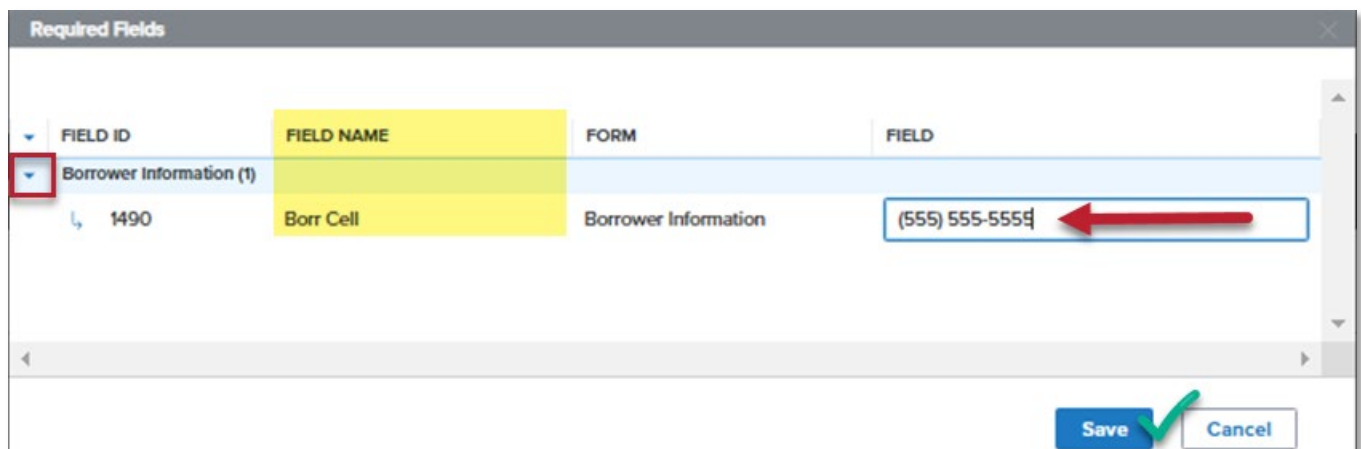


The screenshot shows a 'Loan Summary' sidebar menu. The menu items are: 1003 / URLA, Product & Pricing, Dual AUS / Order Credit, Submit Loan (highlighted with a red box and a red arrow), and Generate Disclosures.

STEP 2

If any information is missing on the application, you will receive a pop-up

- Click on the drop down to open the field information
- Complete the information and click Save



The screenshot shows a 'Required Fields' pop-up window. It contains a table with the following columns: FIELD ID, FIELD NAME, FORM, and FIELD. The table has one row for 'Borrower Information (1)' with a 'FIELD ID' of 1490 and a 'FIELD NAME' of 'Borr Cell'. The 'FORM' column is 'Borrower Information' and the 'FIELD' column contains a text input field with the value '(555) 555-5555'. A red arrow points to the input field. At the bottom right, there are 'Save' and 'Cancel' buttons. A green checkmark is next to the 'Save' button.

FIELD ID	FIELD NAME	FORM	FIELD
1490	Borr Cell	Borrower Information	(555) 555-5555

STEP 3

Review the information and click Confirm.

You will receive a notice showing it has been successfully submitted, and the Submission Status will be "Submitted"

Submit Loan

Confirm

Overview			
Application Date 02/21/2025	Submission Status -	Initial Submit Loan Date -	Last Submit Loan Date -

Borrower		Co-Borrower	
First Name Test		First Name -	
Middle Name F.		Middle Name -	
Suffix -		Suffix -	
Last Name Test		Last Name -	
555-555-5555			

Product & Pricing		Loan Details	
Loan Program 30 Yr Fixed - Fannie		Loan Purpose Purchase	Purchase
Loan Type Conventional		Purchase Price \$500,000	
Interest rate 5.249%		Base Loan Amount \$320,000	
Price -		Total Loan Amount \$320,000	

Submit Loan

SUCCESS

Overview			
Application Date 02/21/2025	Submission Status Submitted	Initial Submit Loan Date 02/21/2025	Last Submit Loan Date 02/21/2025

Generating Disclosures

Within Loan Manager, you can generate disclosures to send to your borrower. This makes it much easier for us to obtain eConsent. If you run into any issues with this process, please reach out to loansetup@myndm.com.

- [CLICK HERE](#) to watch a 4 ½ minute tutorial on this process

Requirements

Prior to beginning the disclosure process, the following tasks must be completed within the loan:

- **Loan Registration** – [CLICK HERE](#) for a short tutorial
- **Register Loan Program** – [CLICK HERE](#) for a short tutorial
- **Credit and AUS** (if applicable) must be provided
- **Loan Submission** – [CLICK HERE](#) for a short tutorial

Tips & Tools

Tips:

- If you initially select the option to send your own disclosures, but later decide you prefer our team to send them, please email loansetup@myndm.com.
- If you are going to lock the loan prior to sending disclosures, it is important that you ***wait until you receive the lock confirmation prior to issuing disclosures***. The following information is applicable to loans that can be locked automatically by the system (Conventional, FHA, and VA).
 - If the loan is locked and you exit the loan immediately, the lock will push back within 5 minutes
 - If the loan is locked, but you do not exit the loan, the system will time out in 15 minutes of inactivity. The lock will process within 5 minutes of the system time out
 - If the loan is locked and you continue to work in the loan, the lock will process within 5 minutes of you exiting the loan

Tools:

[Borrowers Doc Signing Experience Video](#)
[Borrowers eSign Guide](#)
[Broker Generated Disclosures Job Aid](#) (same info as below)
[Brokers Completed Docs](#)

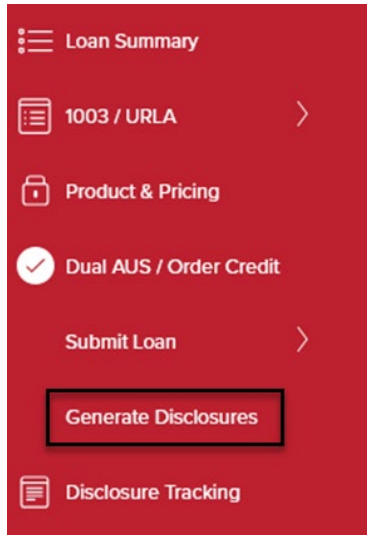
[Settlement Agent Downloading and Printing Docs](#)
[Settlement Agent Guidance](#)
[NDM Fee Buyout Calculator](#)
[NDM Fee Schedule](#)

Getting Started

STEP 1

Within the **Loan Actions** section, select **Generate Disclosures**

Note: Please be patient for the screen to populate as it is pulling in information from the loan.



Once the application has loaded, DO NOT refresh your browser.

If you refresh your browser by accident, data used by the application to identify key loan information will be cleared.

To correct this, navigate to the “Loan Summary” tab and back to the “Generate Disclosures” tab. Please note that any information that was not saved will need to be re-entered.

STEP 2

Once you have arrived within the application, you will start with the **Getting Started** tab.



STEP 3

Within this tab, there will be important information for you including the disclosure timeline along with basic instructions on how to use the application.

You have elected to disclose your loan within Loan Manager. To avoid any compliance issues, your disclosures are due by 11/02/2023 . Failure to complete disclosures by this day will require a new loan submission.

Appraisal, Title, and Settlement fees have been pre-populated based on proximity to the subject property and price using a third-party vendor.

1. To review fees, modify fees, or select a different vendor from a verified list, click the Review Fees tab above to get started. ***

****Manually set fees could create fee tolerance violations which would result in broker cures.****

2. When ready to preview your disclosures, click the Preview tab above.

3. When ready to send disclosures, click the Generate Disclosures tab above.

****Once disclosures are sent you will no longer be able to modify fees, please reach out to Loan Setup at loansetup@myndm.com for further modifications**

*****Refreshing your browser while in the Generate Disclosures application will clear loan data used within the application.**

Set/Review Fees

Saving Fees

In the top right corner and bottom right corner of the application, select **“Save Changes”** to save your changes.

Regenerate Fees

Save Changes

Important Note: Adding, Modifying, and Deleting Fees

In certain instances, fees can be added, modified, or deleted. Some fees are required by NDM and cannot be modified or removed.

IMPORTANT: Modifying fees could create fee tolerance violations resulting in broker cures.

Adding Fees

Note that fees will automatically re-order based on their location in our LOS

1. Select “Add Fee”
2. Select a fee from the list of fee options
3. Input fee values and allocate between buyer or seller
4. Select the checkmark to confirm the added fee or the trash bin to delete the fee

Section C Fees:

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Endorsements	597.50	0.00	597.50	
Settlement Fee	595.00	0.00	595.00	
E-Recording /Recording Services Fee	4.05	0.00	4.05	
Lender's Title Insurance	3575.00	0.00	3575.00	
Abstract/Title Search	185.00	0.00	185.00	
Abstract/Title Search				

Section D Fees:

Fee Name	Buyer Amount	Seller Amount	Total Amount	
IL Anti Predatory Cert Fee				
IL State Policy Fee				
Lender's Title Insurance				
Loan Tie-In Fee				
Messenger Fee				
Notary Fee				
Payoff Demand Fee				
Recording Service Fee				
Settlement Fee				
Sub Escrow Fee				

Section E Fees:

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Mortgage: 265.00	265.00	0.00	265.00	
Deed: 35.50	35.50	0.00	35.50	
Release: 0.00	0.00	0.00	0.00	
Mortgage: 1400.00	1400.00	0.00	1400.00	
Deed: 9450.00	9450.00	0.00	9450.00	
Release: 7000.00	7000.00	0.00	7000.00	

5. If you attempt to save without confirming the added fee, you will receive a message alerting you that there are unconfirmed fees that must be confirmed before a save can occur

You have unconfirmed added fees! Please confirm all added fees prior to saving. [Close](#)

Modifying Fees

Note that fees can only be modified if they have a pencil icon next to them.

1. Select the pencil icon to unlock the fee
2. Modify or reallocate the amount
 - a. Certain fees have business rules associated with them (i.e., a loan cannot have both Lender Credits and Discount Points simultaneously)
3. You can undo a change by selecting the back arrow or delete a fee by selecting the trash can
 - a. You can revert a change back to the last save until you have saved again
4. Message will indicate there are unsaved changes

Section B Fees:

You have unsaved fee changes.
Please click "Save Fees" at the
top of the Page

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Appraisal Fee	630.00	0.00	630.00	3
Credit Report	150.00	0.00	150.00	1
Appraisal Re-Inspection Fee	250.00	0.00	250.00	1

Add Fee

Deleting Fees

Note that fees can only be deleted if they have a pencil icon next to them.

1. Select the pencil icon to unlock the fee
2. Select the trash can to delete the fee
3. Select **"Confirm"** to delete the fee or **"Cancel"** to keep the fee
 - a. Remember to save this transaction

Section B Fees:

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Appraisal Fee	630.00	0.00	630.00	1
Credit Report	150.00	0.00	150.00	1
Appraisal Re-Inspection Fee	250.00	0.00	250.00	1
HOA Cert	100.00	0.00	100.00	1

Add Fee

Confirm Deletion

Are you sure you want to delete the selected items?

3

Confirm

Cancel

Static Fees

Note these are required fees by NDM and cannot be modified or deleted.

1. Fees with no edit icon cannot be modified and are there for informational purposes

Section B Fees:

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Appraisal Fee	630.00	0.00	630.00	1
Credit Report	150.00	0.00	150.00	1
Appraisal Re-Inspection Fee	250.00	0.00	250.00	1

Add Fee

Seller Obligated Fees

As adoption of the Disclosure Tool continues to improve, we have received feedback related to Seller Obligated Fees, specifically transfer taxes, appearing in Section E of the LE.

To accommodate the request to remove the seller obligated fees from the LE, we are enabling Section E fees to be modified. With this update, Brokers can modify Section E fees in the same manner as they edit other fees within Loan Manager.

PLEASE NOTE: Removing fees returned by our third-party fee provider may result in Broker Cures if any portion removed is obligated by the Borrower to pay.

1. Within Section E, to edit a fee, simply click on the pencil/paper icon in red 

Section E Fees:

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Recording Fees	250.00	50.00	300.00	
Additional Recording Fees				
Transfer Tax (State Tax/Stamps)	4500.00	0.00	4500.00	
Additional Transfer Taxes	700.00	0.00	700.00	

2. The boxes will open up to be edited. This is where you can remove the Seller Amount from the Fees.

Section E Fees:

You have unsaved fee changes.
Please click "Save Fees" at the
top of the Page

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Recording Fees	200.00		200.00	
Additional Recording Fees				
Transfer Tax (State Tax/Stamps)	7000.00		7000.00	
Additional Transfer Taxes	1400.00	0.00	1400.00	

3. In the top right corner, select **"Save Changes"** to save your changes.

Regenerate Fees

Save Changes

Special Fees

Certain fees allow edits in a slightly different way either because of their nature or because of business rules.

BPC

1. You can reduce your BPC, but the result cannot be greater than your assigned comp plan
 - a. DSCR loans can have BPC between 0% and 5% of the loan amount

BPC percentage cannot exceed the comp plan max of 2.5% Close

2. Allocating portion of BPC to In-House Processing Fee

- You can allocate all or a portion of your BPC to an In-House Processing Fee
- The total of BPC + In-House Processing Fee cannot exceed the comp plan assigned to the broker
 - i.e., on a \$100,000 loan, a broker with a 2.5% + \$0 comp plan, the total of BPC + In-House Processing Fee cannot exceed \$2,500.

Broker Fees + In-House Processing Fee cannot exceed the max BPC of \$18250 **Close**

Buyer or Seller Commission

Commissions for the Buyer's Agent can be paid by the Buyer or the Seller. This will be indicated on the purchase agreement and can be updated on Section H Fees.

Section H Fees:

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Owner's Title Insurance	1200.00	0.00	1200.00	✓
Buyer Agent Commission				✓
Seller Agent Commission				✓
Add Fee				

Lender Credits and Origination Points

Lender Credits and/or Origination Points are based off the rate picked. To make changes to these, you must reprice the loan.

Appraisal Fee

- NDM's third-party fee provider works with AMCs to input their rate cards. However, many AMCs have subjective fees that cannot be programmed. With that in mind, any selected AMC is increased by 20% to create padding for those unknown fees
- You can lower the fee back to the original value or increase the fee as high as you want
- Appraisal Waivers are not allowed on the initial disclosure and must be approved by underwriting**

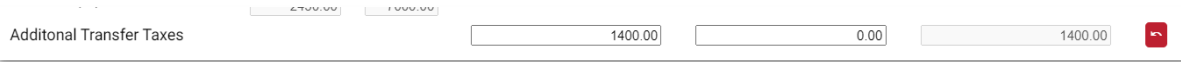
Total appraisal fee cannot be less than: \$565 **Close**

Transfer Taxes

- Transfer taxes can be re-allocated between buyer and seller, but that allocation must equal the total of the returned value
 - i.e., \$2,000 is returned and \$1,200 is allocated to buyer and \$800 is allocated to seller
- Changing the value in the seller amount will automatically lower the buyer amount by that amount and vice versa

Additional Transfer Taxes

1. You can add additional Transfer Taxes beyond the amount returned by adding an amount to the **“Additional Transfer Taxes”** line



- a. If you attempt to enter a value below the initial returned value you will receive an error message and the value will revert back to the initial/last saved value

Total Additional Transfer Taxes cannot be less than: \$1400 Close

2. You can also allocate the value between buyer and seller

Additional Recording Fees

1. You can add additional Recording Fees beyond the amount returned by adding an amount to the **“Additional Recording Fees”** line



- a. If you attempt to enter a value below the initial returned value, you will receive an error message and the value will revert back to the initial/last saved value

Daily Interest Charge

1. You can modify the number of days of interest by altering the “From” date
2. At loan registration, you are required to select your closing date which derives the “To” date

Prepays and Escrows with a Month Component

1. You can adjust the months and dollar amount associated with prepaids and escrows in Sections F and G
2. Note that some dollar amount fields between Section F and G are shared fields in NDM’s LOS; updating one will update the other
3. NDM does not impound Mortgage Insurance

If Escrows are waived, delete the appropriate fee lines

Selecting New Providers

Changing Providers – Approved List

1. Select the “Select <Provider Type>” button
 - a. This will open a new page with a list of providers
 - b. While providers are loading you will see a spinning icon, it is important to not exit the page while the app is processing.

Current Settlement Provider: Southern Title 1 Select Settlement Use My Provider
Current Title Provider: Southern Title Select Title Use My Provider

Section C Fees:

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Endorsements	597.50	0.00	597.50	☒
Settlement Fee	595.00	0.00	595.00	☒
E-Recording /Recording Services Fee	4.05	0.00	4.05	☒
Lender's Title Insurance	3575.00	0.00	3575.00	☒
Abstract/Title Search	185.00	0.00	185.00	☒
	Add Fee			

2. Select **"Cancel"** to go back without selecting a new provider
3. Sort any of the categories by clicking on the header
4. Select a new provider
 - a. This will select new fees and redirect you back to the **"Review Fees"** page
 - b. While fees are updating you will see a spinning icon, it is important to not exit the page while the app is processing

Available Settlement Providers: Cancel 2

Name	Address	City	State	Zip	Amount	Distance	
Southern Title	8541 US-441	Leesburg	FL	34788	784.05	10.8	4 Select
Brokers Title of Tampa, LLC	9800 US Hwy 441, Suite 106	Leesburg	FL	34788	779.5	12	Select
BROKERS TITLE OF LEESBURG, LLC	9800 US Highway 441 Suite 106	Leesburg	FL	34788	500	12	Select
Patricia R. Mueller, P.A.	3900 Lake Center Dr, Ste A-5	Mount Dora	FL	32757	715	18.8	Select
Lowndes, Drosdick, Doster, Kantor & Reed, P.A.	308 East 5th Ave.	Mount Dora	FL	32757	535	21.4	Select
LESLIE CAMPIONE, P.A.	342 EAST 5TH AVENUE	Mount Dora	FL	32757	922	21.4	Select
Fidelity National Title Mt Dora	1209 N Donnelly St.	Mt Dora	FL	32757	800	21.5	Select
Wollinka Wikle Title Insurance Agency Division	1904 W Main St.	Inverness	FL	34452	800	21.7	Select
American Title Services, Inc.	2230 Hwy 44 West	Inverness	FL	34453	825.5	22.2	Select

5. The application will update the fees and note that there are unsaved changes
 - a. Remember to save the transaction

Current Settlement Provider: Brokers Title of Tampa, LLC Select Settlement Use My Provider
Current Title Provider: Southern Title Select Title Use My Provider

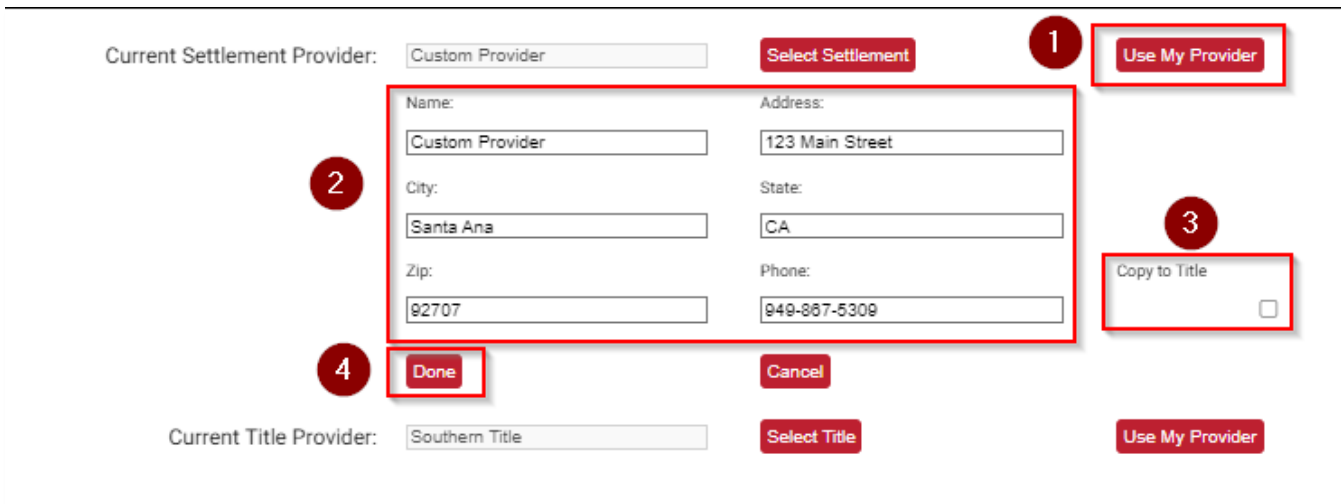
Section C Fees:

You have unsaved fee changes.
Please click "Save Fees" at the top of the Page 5

Fee Name	Buyer Amount	Seller Amount	Total Amount	
Endorsements	597.50	0.00	597.50	☒
Settlement Fee	695.00	0.00	695.00	☒
Lender's Title Insurance	3575.00	0.00	3575.00	☒
Abstract/Title Search	80.00	0.00	80.00	☒
E-Doc Fee	4.50	0.00	4.50	☒
	Add Fee			

Changing Providers – Custom Providers

1. Select “Use My Provider”
 - a. Not eligible for AMC
2. Complete all fields to avoid errors
3. You can choose to copy the information from Settlement to Title or Title to Settlement
4. Save the changes



The screenshot displays a web form for changing providers. It features two main sections: 'Current Settlement Provider' and 'Current Title Provider'. The 'Current Settlement Provider' section has a dropdown menu set to 'Custom Provider', a 'Select Settlement' button, and a 'Use My Provider' button (highlighted with a red box and callout 1). Below this is a form for custom provider details, including fields for Name, Address, City, State, Zip, and Phone (all highlighted with a red box and callout 2). To the right of this form is a 'Copy to Title' checkbox (highlighted with a red box and callout 3). Below the custom provider form is a 'Done' button (highlighted with a red box and callout 4) and a 'Cancel' button. The 'Current Title Provider' section has a dropdown menu set to 'Southern Title', a 'Select Title' button, and a 'Use My Provider' button.

Current Settlement Provider: Custom Provider **Select Settlement** **1** **Use My Provider**

2

Name: Custom Provider Address: 123 Main Street

City: Santa Ana State: CA

Zip: 92707 Phone: 949-867-5309

3 Copy to Title ☐

4 **Done** **Cancel**

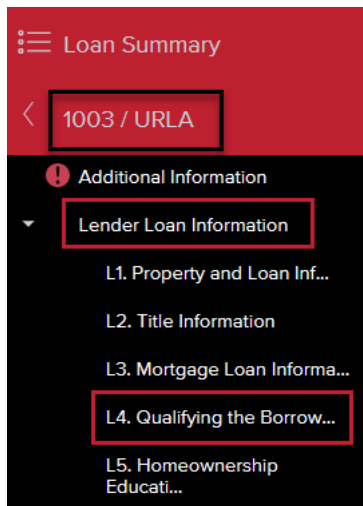
Current Title Provider: Southern Title **Select Title** **Use My Provider**

Seller Credits

This section is to help with data entry as it relates to Seller Credits and line items that have been paid out of closing prior to submission.

STEP 1

Go to 1003/URLA > Lender Loan Information > L4. Qualifying the Borrower – Minimum Required Funds or Cash Back



STEP 2

Click on the **+ Add Other Credits** under the Total Credits section

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

Due from Borrower	Total Credits
A. Sales Contract Price \$480,000.00	L. Seller Credits \$
B. Improvements, Renovations, and Repairs \$0.00	M. Other Credits (Total of M1 to M6) \$
C. Land (if acquired separately) \$0.00	M1. Total Closing Costs Paid by Lender and Other \$
D. Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction \$	M2. Total of Other Assets Applied to Loan \$
E. Credit Cards and Other Debts Paid Off	+ Add Other Credit

STEP 3

Choose **Seller Credit** under 'Purchase Credit Type'

It must be listed as 'Seller Credit' to properly flow over on the LE

Enter amount in 'Other Credits' and click **Save**

NOTE: Credits can be entered in lines M3, M4, M5, or M6 if there are multiple credits

URLA / Lender Loan Information

Select Borrower Pair
TEST TEST TEST

Save

Next

A. Sales Contract Price

\$480,000.00

B. Improvements, Renovations, and Repairs

\$0.00

C. Land (If acquired separately)

\$0.00

D. Refinance:Balance of Mortgage Loans on the Property to be paid off in the Transaction

\$

E. Credit Cards and Other Debts Paid Off

\$

F. Borrower Closing Costs (Including Prepaid and Initial Escrow Payments)

\$11,348.04

Estimated prepaid items

522.04

Estimated closing costs

10826

L. Seller Credits

\$

M. Other Credits (Total of M1 to M6)

\$35,000.00

M1. Total Closing Costs Paid by Lender and Other

\$

M2. Total of Other Assets Applied to Loan

\$30,000.00

M3

Purchase Credit Type

Seller Credit x

Other Credits

\$5,000.00

Credit Source

Select an Option

+ Add Other Credit

STEP 4

The Seller Credit value will map to the LE Seller Credits

Calculating Cash to Close

Total Closing Costs (J)	\$26,583
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$48,000
Deposit	-\$30,000
Funds for Borrower	\$0
Seller Credits	-\$5,000
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$39,583

Earnest Money Deposit

STEP 1

Go to 1003/URLA > Assets and Liabilities > Other Assets and Credits You Have

Loan Summary

< 1003 / URLA

- Additional Information
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities**
 - Assets - Bank Accounts, R...
 - Other Assets and Credits ...**
 - Liabilities - Credit Card...
 - Other Liabilities and Exp...
- Real Estate

STEP 2

Within the 'Other Assets and Credits You Have' section, click **Add** box

Other Assets and Credits You Have

Does not apply to ☐ Borrower ☐ Co-Borrower

Click on Add to create Assets and Credits

Add

STEP 3

Click on the drop down under 'Asset or Credit Type' and select **Earnest Money**

It must be listed as 'Earnest Money' to properly flow over on the LE

Enter the amount under 'Cash or Market Value' and click **Save**

Select Borrower Pair
TEST TEST TEST

Save **Next**

Other Assets and Credits You Have

Does not apply to ☐ Borrower ☐ Co-Borrower

Clearing fields without clicking the remove button will result in a blank record and may cause an AUS error.

Account Owner
Select an Option

Financial Institution

Street Address

City State Zip Code

Asset or Credit Type
Earnest Money

Cash or Market Value
\$30,000.00

Other Description
Select an Option

Remove

STEP 4

The earnest money value maps to the LE Deposit

Calculating Cash to Close	
Total Closing Costs (J)	\$26,583
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$48,000
Deposit	-\$30,000
Funds for Borrower	\$0
Seller Credits	-\$5,000
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$39,583

Preview Disclosures

By selecting the “Preview Disclosures” tab you can preview your disclosures based on the saved changes you have made in the “Review Fees” tab.

Any unsaved changes will not be applied. You will receive a pop-up stressing that. If changes have not been saved, click Cancel and click “Save Changes”. If changes have been saved, click OK to preview the disclosures. While creating a preview you will see a spinning icon indicating the application is processing. It is important to not leave the application while it is being processed so as not to interrupt the flow of information.

STEP 1

Click on the **Preview Disclosures** Tab



NOTE: If you have completed the Set/Review Fees but exited the loan. You must click through the Getting Started and Set/Review Fees tabs in order to Preview Disclosures.

STEP 2

Any unsaved changes will not be applied.

- If changes have not been saved, click Cancel and click “[Save Changes](#)”
- If changes have been saved, click OK to preview the disclosures.

Are you sure? Any unsaved fee changes will be lost!



It is important to not leave the application while it is being processed so as not to interrupt the flow of information.

STEP 3

When complete you will see a message that indicates the preview was successfully generated. Depending on your browser, the preview could appear in three ways:

1. As a downloaded file
2. As a new tab
3. As a new window

STEP 4

You can return to “[Review Fees](#)” to adjust fees and preview as many times as you like, but please remember to save any changes before previewing disclosures. Previews are watermarked with the word “**Preview**” and cannot be used in lieu of generating disclosures.

Generating Disclosures

STEP 1

To Generate Disclosures, you will select the “**Generate Disclosures**” tab.

Getting Started Set/Review Fees Preview Disclosures **Generate Disclosures**

STEP 2

Once disclosures are generated, you cannot return to the application for further adjustments.

If ready to generate, select OK, if not, select Cancel.

Are you sure? Any unsaved fee changes will be lost! Once disclosures have been generated you will no longer be able to make any fee changes!

OK

Cancel

STEP 3

Validate email addresses for all borrowers on the loan.

Please note: All borrowers on the loan must have an email address listed, they cannot be blank.

Once all is validated, click Generate Disclosures



Getting Started Set/Review Fees Preview Disclosures **Generate Disclosures**

Borrower / Co-borrower Email Validation:

Please validate that all emails are correct before generating disclosures.

Borrower(s) Email		Co-Borrower(s) Email	
Borrower Pair 1			
Test Test		CoTest CoTest	
docutech_testing@myndm.com	☒		☒
Borrower Pair 2			
Test2 Test2			
	☒		

Generate Disclosures 

 Email cannot be blank for any borrowers on the loan! [Close](#)

STEP 4

It is important to not leave the application while it is being processed so as not to interrupt the flow of information. **Depending on the loan type this process could take up to 1 minute, please be patient.**

If successful, you will see a message indicating that your disclosures were sent.



Getting Started

Review Fees

Preview Disclosures

Generate Disclosures

Your disclosures were successfully generated. You will receive an email from NationsDirect@myndm.com indicating that your initial disclosure package was sent.

STEP 5

Both Borrower and Broker will receive signing links to eSign their package.

Your Purchase Loan Disclosures with ~~SecurityNational~~ Mortgage Company Are Enclosed



NationsDirect@myndm.com
To: ~~BrookTech_Testing~~

Reply

Hello TEST TEST,

Loan Documents for your Purchase with SecurityNational Mortgage Company requiring your electronic signature can be found at the following link: [Doc Link](#).

If you would like to eSign your documents, be sure to select "Accept" when prompted on the Consent screen.

Should you have any questions regarding these documents please contact your Loan Officer, John John Smith Jr.

If you have any questions regarding how to access and sign your disclosures, please refer to the video below:

<https://vimeo.com/847079825/7372293fae>

Initial Disclosure Package Sent - TEST - ~~9310069483~~



NationsDirect@myndm.com
To: ~~BrookTech_Testing~~; ~~BrookTech_Testing~~

Initial Package for the following loan was successfully e-mailed at 2023-09-15 12:42:22 PM Eastern Daylight Time:

Loan Number: ~~9820069483~~

Property State: FL

Borrower Last Name: TEST

If you have any questions regarding how your borrower can access and sign their disclosures, please refer to the video below:

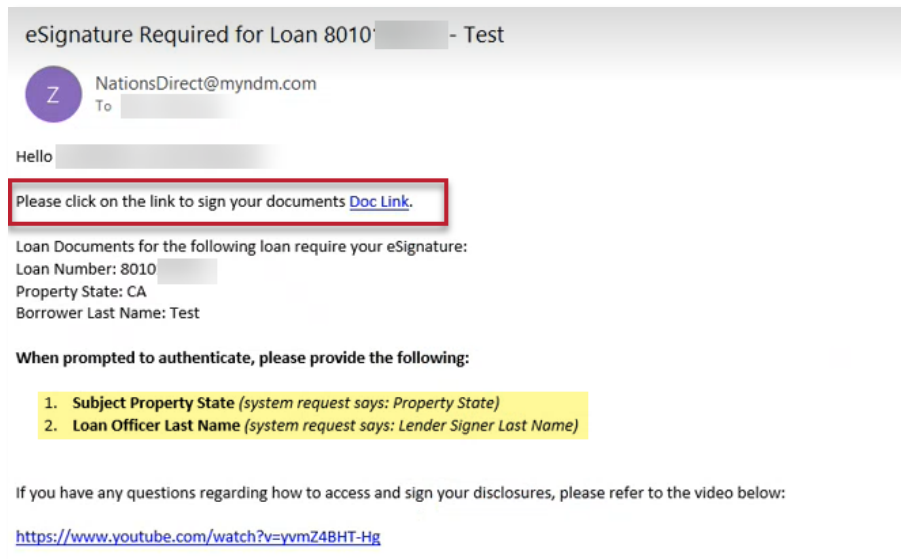
<https://vimeo.com/847079825/7372293fae>

Signature Requirements

The loan officer is now required to electronically sign documents as required by the loan program. An email will automatically be generated for you to access the disclosures for signature

STEP 1

Click on the **Doc Link**



eSignature Required for Loan 8010 - Test

NationsDirect@myndm.com
To

Hello

Please click on the link to sign your documents [Doc Link](#).

Loan Documents for the following loan require your eSignature:
Loan Number: 8010
Property State: CA
Borrower Last Name: Test

When prompted to authenticate, please provide the following:

1. **Subject Property State** (system request says: Property State)
2. **Loan Officer Last Name** (system request says: Lender Signer Last Name)

If you have any questions regarding how to access and sign your disclosures, please refer to the video below:
<https://www.youtube.com/watch?v=yvmZ4BHT-Hg>

STEP 2

Enter the **Subject Property State** and **Loan Officer Last Name** to complete the signature process



Sign in

Property state
California

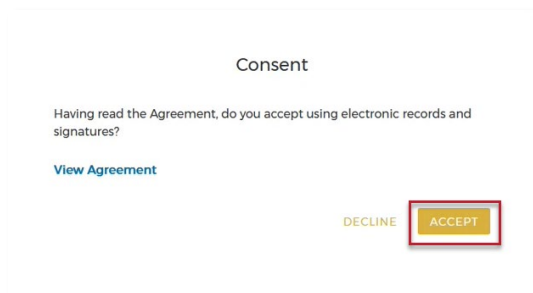
Lender signer last name
.....

[Need help?](#)

[SIGN IN](#)

STEP 3

Click **Accept** to eConsent



Consent

Having read the Agreement, do you accept using electronic records and signatures?

[View Agreement](#)

[DECLINE](#) [ACCEPT](#)

STEP 4

The system will automatically take you to the area you need to sign, click on the **Blue Sign box**

Apply your signature.

- 1003 Uniform Residential Loan Application - 1-2021 (Test Test)
- CA Fair Lending Notice (Nations Direct Mortgage, LLC)
- CA Request for Fair Lending Information
- CA Notice of Right to Receive Copy of Appraisal Report
- First Lien Appraisal Waiver-Receipt Form
- Patriot Act Disclosure (Test Test)
- Privacy Policy Notice

The Demographic Information was provided through:

☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☒ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name
Address
Loan Originator Organization NMLS ID# State License ID#
Loan Originator Name
Loan Originator Required ID# State License ID#
Email Address MYNDM.COM Phone
Signature Sign Date (mm/dd/yyyy)

Sign

STEP 5

Click **Submit** to complete the signing process

Borrower Name: TEST TEST
Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

20667.245

Page 6 of 9

Click to submit your docs and move on.

SUBMIT

STEP 6

You will receive a message letting you know **eSigning is Complete!** You can print or download the documents if you wish; however, they will be accessible in Loan Manager for future reference.

eSigning Complete!

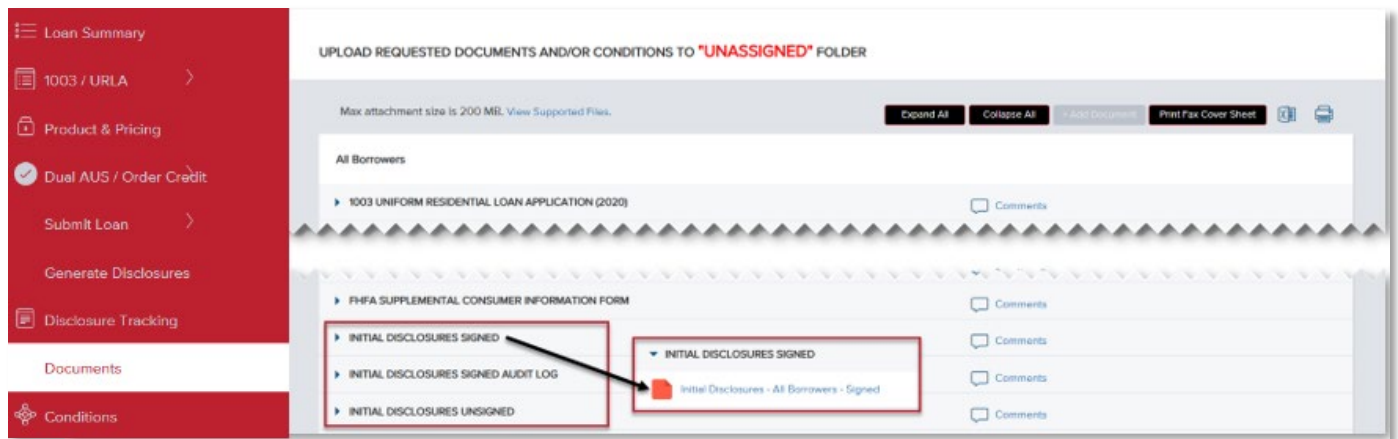
eSigning is complete but these docs are accessible until 11:16 AM (MDT) on 8/3/22.

☒ DOCUMENT NAME	
☒ Loan Estimate (Test Test)	
☒ 1003 Uniform Residential Loan Application - 1-2021 (Test Test)	
☒ CA Fair Lending Notice (Nations Direct Mortgage, LLC)	
☒ Patriot Act Disclosure (Test Test)	
☒ Privacy Policy Notice	
☒ Taxpayer Consent Form	

Retrieving Disclosures

If you would like a copy of the disclosures that have been provided to the borrower, you can obtain a copy in Loan Manager.

Within the main menu, go to Documents and scroll down to the documents you would like to review and/or save. Click on the blue arrow to expand the file and the document name will appear, click on the document to view and/or save.



Request Change of Circumstance

If you receive information that would require a re-disclosure, you can request a change of circumstance by clicking on Change of Circumstance on the menu within the loan then follow the steps below.

IMPORTANT INFORMATION:

- If you have not selected a Change of Circumstance reason from the drop down, the Request Change button will remain greyed out
- If choosing “Revision requested by Consumer”, you must provide documentation to support the request from the consumer
- DO NOT select “Other” as a Disclosure Reason

The screenshot shows the 'Change of Circumstance' form with the following elements and annotations:

- 1** Points to the 'Change of Circumstance' menu item in the left sidebar.
- 2** Points to the 'Changed Circumstance' dropdown menu.
- 3** Points to the 'Disclosure Reasons' checkboxes.
- 4** Points to the 'Request Change' button in the top right corner.

Annotations include:

- A box stating: "Must select Changed Circumstance Reason to Proceed" with an arrow pointing to the dropdown menu.
- A box stating: "If choosing Revision requested by the Consumer as the Disclosure Reason, you must also provide documentation supporting the request from the consumer" with an arrow pointing to the 'Revision requested by the Consumer' checkbox.
- A box stating: "DO NOT Select 'Other' as a Disclosure Reason" with a red 'X' over the 'Other' checkbox.

The form includes sections for 'Borrower Information' (Select Borrower Pair: (f) Test Test), 'Request Status' (Not Sent), and 'Changed Circumstance' (Appraised value is different than estimated value). The 'Disclosure Reasons' section lists various options, with 'Revision requested by the Consumer' highlighted.

A detailed view of the 'Select One' dropdown menu shows the following options:

- Additional borrower has been added to the loan or borrower has been dropped from the loan
- Additional service (such as survey) is necessary based on title report
- Appraised value is different than estimated value
- Borrower income could not verified or was verified at different amount
- Borrower taking title to the property has changed
- Change in loan amount
- Loan type or loan program has changed
- Other
- Recording fees are increased based on need to record additional unanticipated documents such as release of prior lien

Disclosure Tracking

To view important dates, select “Disclosure Tracking”. Under the Compliance Timeline, you can see if the eConsent was completed. Within the LE and CD tracking sections, you can see when the disclosures were sent and when they were considered received to assist in timing calculations.

The screenshot shows the 'Disclosure Tracking' interface. On the left is a red sidebar with navigation options: Loan Summary, 1003 / URLA, Product & Pricing, Dual AUS / Order Credit, Submit Loan, Generate Disclosures, Disclosure Tracking (highlighted), Documents, Conditions, Conditions - Pilot, Doc Order, and Order Appraisal. The main content area is titled 'Disclosure Tracking' and contains three panels:

- Compliance Timeline:**
 - Application Date: 04/02/2024
 - LE Due: 04/05/2024
 - eConsent (highlighted)
 - Intent to Proceed (highlighted)
 - Earliest Fee Collection
 - Estimated Closing: 04/24/2024
- LE Tracking:**
 - LE Sent: 04/02/2024
 - LE Received: 04/05/2024
 - Revised LE Sent
 - Revised LE Received
 - SSPL Sent
 - Safe Harbor Sent
- CD Tracking:**
 - CD Sent
 - CD Received
 - Revised CD Sent
 - Revised CD Received
 - Post Consumption Disclosure Sent
 - Post Consumption Disclosure Received

Uploading Documents

All documents that are uploaded will automatically go to the unassigned file. The operations team at Nations Direct Mortgage will review the documentation provided and organize the Encompass file.

1. Click on Documents on the left-hand side
2. Drag & Drop or Browse for files to attach to the loan
3. All documents will appear under the unassigned folder

The screenshot shows the document upload interface. On the left is the same red sidebar as in the previous screenshot, with 'Documents' (1) highlighted. The main content area is titled 'UPLOAD REQUESTED DOCUMENTS AND/OR CONDITIONS TO "UNASSIGNED" FOLDER'. It includes a message 'Max attachment size is 200 MB. View Supported Files.' and buttons for 'Expand All', 'Collapse All', 'Add Document', 'Print Fax Cover Sheet', and icons for help and print. Below this is a section for 'All Borrowers' with a dropdown menu showing '[UNASSIGNED]' (3). To the right of the dropdown are buttons for 'Drag & Drop files here or' (2) and 'Browse for files'. A list of documents is shown below:

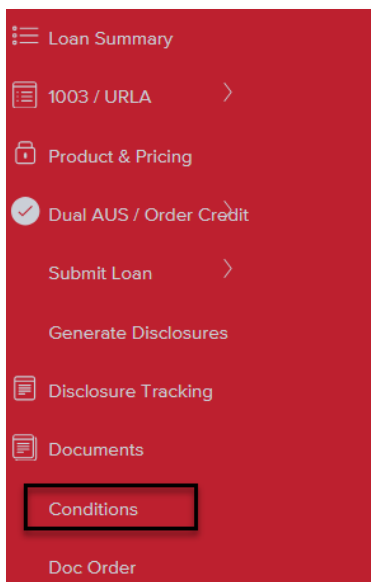
Document Name	Size	Date	User	Actions
Closing Corp Fees Cert	64 KB	12/19/2023 4:03 PM	Christian Hernandez	Download icon
CLOSING CORP CERT				Comments icon
DOC ORDER FORM				Comments icon
DOC ORDER FORM				Comments icon

Document Checklists

- [Standard Minimum Submission Checklist](#) - list of documentation that is expected to be received when you submit a loan
- [Lender Disclosed Document Requirements](#) –required documents to submit the loan when Nations Direct Mortgage will disclose the loan
- [Broker Disclosed Document Checklist](#) –required documents to submit the loan when you have or are going to disclose the loan. **Note:** *If you're using Loan Manager to disclose, the disclosures it is requesting will be provided automatically*

Condition Review

To see the outstanding conditions on a loan, click on Conditions within the main menu. You can also view the approval provided via email by going to the Documents tab and opening the UW Decision.



Filtering Conditions

All conditions will be listed by type of condition (Prior to Approval, Prior to Docs, Prior to Funding, etc.). You can filter all condition by Status or Category.

Prior To Approval Conditions

Added Conditions Count: 2

Status ↑	Category	Title	Description	Created Date	Comments	Documents
Added	Misc	*01 - **Must Meet FHA Flipping Guidelines**	Misc: If being resold within 90 days or fewer following current owner's date of acquisition is not eligible for an FHA Mortgage. If resale is between 91-180 days a 2nd appraisal is required if the re-sale price is 100% over the purchase price paid by the seller to acquire the property.	04/29/2024 11:57:03 AM		
Added	Misc	NQ1ST-M01: Fully Executed Broker Agreement	Business Purpose Loan Addendum-Signed and Dated by Broker. Approval Desk to update status.	04/29/2024 11:57:03 AM		

Prior To Docs Conditions

Added Conditions Count: 27

Status ↑	Category	Title	Description	Created Date	Comments	Documents
----------	----------	-------	-------------	--------------	----------	-----------

Filters:

Status ▼

All

Added

Cleared

Expected

Expired

Filters:

Status ▼

Prior To Approval Conditions

Added Conditions Count: 2

Status ↑	Category	Title
----------	----------	-------

Category ▼

All

Assets

Credit

Income

Legal

Uploading Conditions

It is encouraged that you upload conditions to their specific condition to assist in quicker review time by the Operations Department at NDM.

STEP 1

On the line item of the condition, click the red + button. Click on the orange “Add” button

Added	Misc	*01 - **Must Meet FHA Flipping Guidelines**	Misc: If being resold within 90 days or fewer following current owner's date of acquisition is not eligible for an FHA Mortgage. If resale is between 91-180 days a 2nd appraisal is required if the re-sale price is 100% over the purchase price paid by the seller to acquire the property.	04/29/2024 11:57:03 AM	 Add +
-------	------	---	--	---------------------------	--

STEP 2

You can either Drag & Drop the file(s) or click on Choose Files to select from their saved location

Go Back

Condition: *01 - **Must Meet FHA Flipping Guidelines**

Select Files to Upload:

Drag & Drop files here

Once all files have been selected please click Upload



Choose Files

Upload

Supported File Types: .doc, .docx, .html, .jpg, .jpe, .jpeg, .pdf, .png, .tif, .tiff, .txt

STEP 3

Once all applicable documents are added for the condition, click on Upload.

Note: If you would like to remove a document before the final upload, click the RED X next to the document to remove

Go Back

Condition: *01 - **Must Meet FHA Flipping Guidelines**

Select Files to Upload:

Sample Document for upload 1.pdf

If you would like to remove the document before the Upload, click the RED X



Drag & Drop files here

Once all files have been selected please click Upload

Choose Files

Upload

Supported File Types: .doc, .docx, .html, .jpg, .jpe, .jpeg, .pdf, .png, .tif, .tiff, .txt

STEP 4

You will receive notification when the upload is completed successfully

Upload Status

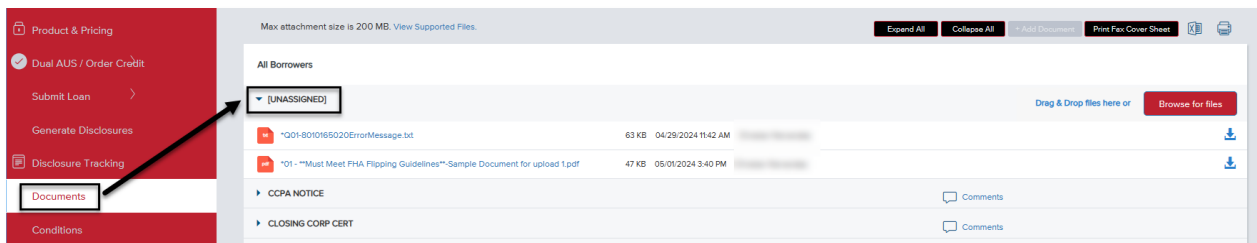
All files uploaded successfully!

Sample Document for upload 1.pdf - Success

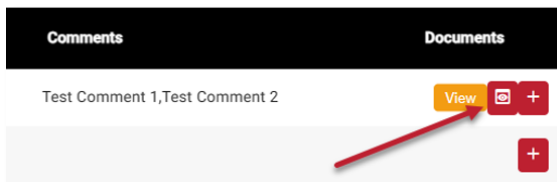
Okay

Viewing Documents After Upload

Once you have uploaded the documents, they will be located within the Documents section of the loan file.

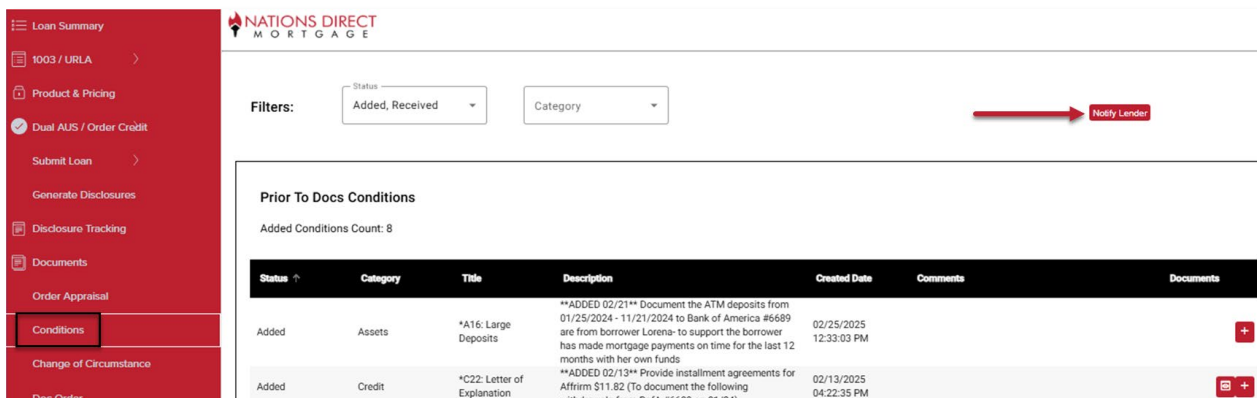


After the Account Manager has organized the documents, you will be able to view the document within the condition tab.



Notify Lender

When you are ready for the Account Manager to review the conditions provided, click on the “Notify Lender” button. This can be used when you send partial conditions but not necessarily ready for a full re-submit.



Re-Submit Loan

Within the Loan Actions menu, select CD Pre-Balance Request

Re-Submit Loan

Overview

Application Date	Submission Status	Initial Re-Submit Loan Date	Last Re-Submit Loan Date
-	-	02/20/2025	-

Borrower

First Name	Test
Middle Name	F.
Suffix	-
Last Name	Test
Cell Phone Number	555-555-5555
Email Address	-
SSN	###-##-1111

Co-Borrower

First Name	-
Middle Name	-
Suffix	-
Last Name	-
Cell Phone Number	-
Email Address	-
SSN	###-##-####

Subject Property Address

Street Address	-
City	-
State	-
Zip	-
County	-

Property Type: Detached
Occupancy Type: OwnerOccupied
Number Of Units: 1

CD Pre-Balance Request

If you wish to have the CD Pre-Balanced to provide final numbers to your borrower, you can request this within Loan Manager.

This option is available for all loans (except IRRRL, Streamline, or loans with an Appraisal Waiver) after the Appraisal Received milestone. If it has not hit that milestone, you will receive this notification:

CD pre-balance requests are available on this loan type after the Appraisal Received milestone.

If the loan is an IRRRL, Streamline, or has an Appraisal Waiver, this option is available after the Approval milestone. If it has not hit that milestone, you will receive this notification:

CD pre-balance requests are available on this loan type after the Approval milestone.

STEP 1

Within the Loan Actions menu, select CD Pre-Balance Request

Loan Actions

- Loan Summary
- 1003 / URLA
- Conditions
- Change of Circumstance
- CD Pre-Balance Request**
- Doc Order

STEP 2

Upload or Confirm the following documentation has been provided:

The following documents, fees, or invoices should be provided to complete a CD pre-balance request:

1. Escrow CD
2. Appraisal Invoice
3. Invoices for any other invoiced costs
4. Homeowner's Insurance (Flood if applicable)
5. Tax Cert
6. Payoffs (if applicable)

STEP 3

Confirm you have provided the required documentation to obtain a pre-balanced CD, then click Request CD Pre-Balance



CD Pre-Balance Request

The following documents, fees, or invoices should be provided to complete a CD pre-balance request:

1. Escrow CD
2. Appraisal Invoice
3. Invoices for any other invoiced costs
4. Homeowner's Insurance (Flood if applicable)
5. Tax Cert
6. Payoffs (if applicable)

Request CD Pre-Balance



STEP 4

You will receive confirmation that your Account Manager has been notified of this request



CD Pre-Balance Request

Your Account Manager has been notified of this request and will review and request pre-balancing if all items necessary have been received.

Note: If any documentation is missing, the Account Manager will communicate with you what is missing in order to move forward with the CD Pre-Balance Request

Doc Order Request

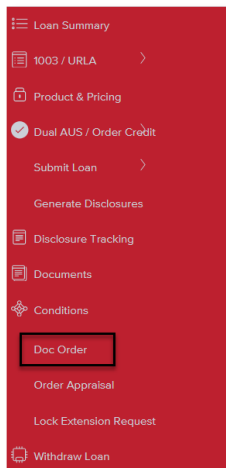
When you are ready to have closing documents provided to the settlement agent, you can submit the doc order request using Loan Manager. This dynamic form will pull all the current information from the loan so you can see if there is anything that needs to be updated.

In addition, we have the following tools to assist the Settlement Agent with the closing process:

- [Settlement Agent Downloading and Printing Docs](#)
- [Settlement Agent Guidance](#)

STEP 1

Within the Loan Actions menu, select Doc Order



STEP 2

Scroll through the form to confirm the data within the form is accurate. If there is any data that needs to be updated, click on the Edit button for the line item and update the information then click Confirm

Loan Information	Loan Information Values
Loan Number*	8010157087
Borrower First Name*	Joe
Borrower Last Name*	Homeowner
Is there a Non-Purchasing Owner? (Y/N)*	N

Is there a Non-Purchasing Owner? (Y/N)

Confirm

STEP 3

If you would like to be reimbursed for fees, you can update that information within the Doc Order Form. Please keep in mind that you must provide an invoice to document the fee being updated AND we cannot reimburse you for more than what was disclosed to the borrower.

Click on Edit for the item, enter Y for Yes to be reimbursed and the amount, then click Confirm

Fee Reimbursement	If Yes, please forward invoices
3rd Party Processing Fee Request Reimbursement (Y/N) You have changed this field to YES, please provide the associated invoice document for review if not already provided to your Account Manager. This can be uploaded from the DOCUMENTS tab under the UNASSIGNED folder.	Confirm Y 1095.00
3rd Party Processing Fee Request Reimbursement Amount	
Appraisal Fee Request Reimbursement (Y/N)	Edit N
Credit Report Fee Request Reimbursement (Y/N)	Edit N
1004D Fee Request Reimbursement (Y/N)	Edit N

STEP 4

If there are fees not listed under Fee Reimbursement that you would like to get reimbursed for, you can add them to the Custom Fee Reimbursement Section by clicking on Add/Edit Custom Fee. Enter the Name of the Fee Type under Fee Description and the Amount you are requesting to be reimbursed. *Remember you must provide an invoice and cannot be reimbursed for more than what was disclosed.*

Custom Fee Reimbursements	Fee Description	Fee Amount- Please forward appropriate invoices
Confirm Custom Fee	Name of Fee Type	500.00
Add/Edit Custom Fee		
Add/Edit Custom Fee		

STEP 5

The Account Managers email should auto-populate. Add any additional notes that you would like to bring to your AM's attention and click Submit doc order request

Account Manager	Account Manager Email
NDM Account Manager Email	docorderrequests@myndm.com ✓

Additional Notes for AM to review
Closing scheduled for 1pm PST on 6/3

Submit doc order request ✓

You will receive a notification stating it has successfully delivered

Doc order request was successfully delivered to NDM

Order Appraisal

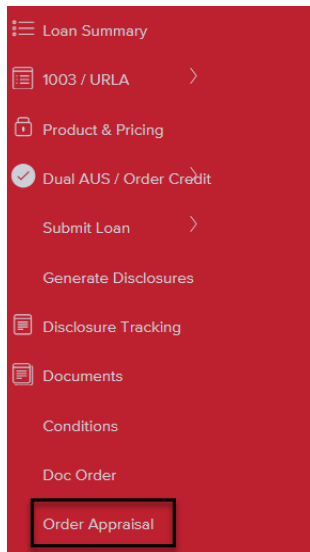
Appraisal order requests are entered via Loan Manager to the Reggora appraisal ordering software. An [Appraisal Order Job Aid](#) is also available to walk through these steps along with basic information about the Reggora System.

Note: Ancillary appraisal reports for NON-SUBJECT properties will NOT be ordered from our Appraisal Ordering system. For reports for departing properties or other non-subject properties, the reports may be ordered from any AMC.

Creating the Appraisal Order

STEP 1

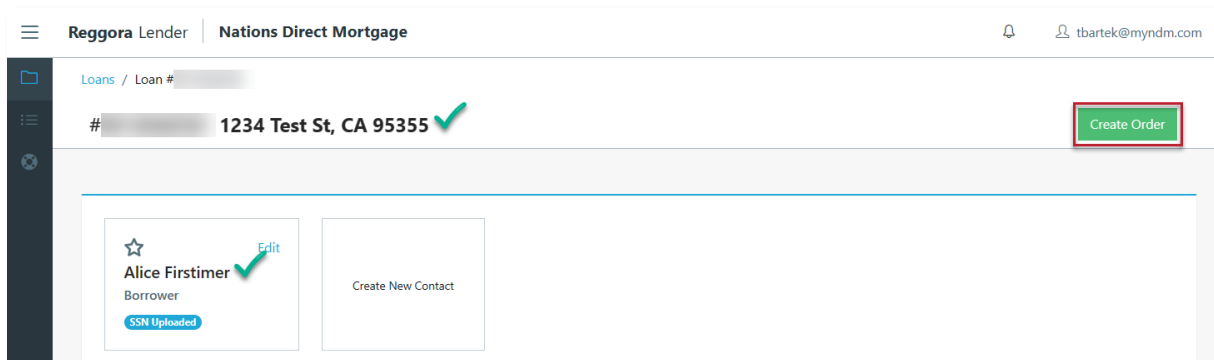
Within the loan, go to **Order Appraisal** from the sidebar menu.



STEP 2

This will bring up the Reggora Interface.

Confirm the **Property Address** and **Borrowers Information**, then click **Create Order**.



Loan Details

Loan Details

Important Dates

Loan Purpose:	Purchase	P&S Commitment Date:	11/21/2023
Priority:	Normal	Date Created:	
Borrower Payment Option:	Send Payment Link to Borrower Before Ordering		
Loan Type:	Conventional		
Estimated Value:	\$120000.00		
Subject Property Number Units:	1		
Occupancy (P/S/I):	PrimaryResidence		
Processor:			
Loan Officer:			

STEP 3

Select a **Product** from the dropdown by clicking on the arrow button. This will expand the menu to select the type of appraisal you need.

New Order

Total Fee

\$0

Due Date

03/19/2024

Job Allocation Mode

Automatic

Order Request Method

Individually

Priority

Normal

Product & Fees

Appraiser Selection

Broadcast Settings

Select a Product:

select...

Uniform Residential Appraisal (1004)

Uniform Residential Appraisal (1004, 1007 and 216)

Uniform Residential Appraisal (1004 and 1007)

Uniform Residential Appraisal (1004 and 216)

1004 Hybrid

\$0

Borrower Payment Option:

☒ Send Payment Link to Borrower Before Ordering

☐ Broker Payment

☐ Internal Payment

Cancel

Create

If you need to request a rush, select **“Rush”** under Priority. The **Rush Fee will automatically appear** under the Additional Fees section. Then click on **Create**.

New Order 1234 Test St, CA 95355

Total Fee

\$700

Due Date

11/25/2023

Job Allocation Mode

Automatic

Order Request Method

Individually

Priority

Rush

Product & Fees

Appraiser Selection

Broadcast Settings

Select a Product:

Uniform Residential Appraisal (1004)

\$ 600

Add Another Product

Additional Fees:

\$ 100.00

Rush Fee

Add Another Fee

Borrower Payment Option:

☐ Send Payment Link to Borrower Before Ordering

☒ Broker Payment

☐ Internal Payment

Note: Broker accepts full responsibility for the payment.

Cancel

Create

STEP 4

- The **fee amount will be entered automatically** based on the Universal Fee Schedule.
- If you need another product, such as a final inspection; it can be added by clicking "**Add Another Product**".
- There are 3 Borrower Payment Options Available:**
 - Send Payment Link to Borrower Before Ordering** – this payment option will send a link to the borrower for them to enter their payment information in. Once complete, the order process will continue. **Please note that the borrower must have signed their Intent to Proceed prior to paying for the appraisal.**
 - Broker Payment** – this option is available if the Broker is paying for the appraisal. If this option is chosen, the payment must come from the broker, not the borrower.
 - Internal Payment*** – this option is available if the Broker is paying for the appraisal with the borrower's credit card. **Please note that the borrower must have signed their Intent to Proceed prior to paying for the appraisal.**

***The order will not be processed until payment has been made.**

IMPORTANT: If choosing Broker Payment, you cannot use the Borrower's Credit Card Information. If using the Borrower's Credit Card, choose [Internal Payment](#)

The screenshot shows the 'Edit Order' interface. On the left, a sidebar displays order details: Total Fee (\$1140), Due Date (03/03/2024), Job Allocation Mode (Automatic), Order Request Method (Individually), and Priority (Normal). The main area has tabs for 'Product & Fees', 'Appraiser Selection', and 'Broadcast Settings'. Under 'Product & Fees', there's a 'Select a Product' dropdown with two options: 'Uniform Residential Appraisal (1004)' (labeled 'a') for \$765 and '1004D Final and Appraisal Update' (labeled 'b') for \$375. Below the dropdown is an 'Add Another Product' button. To the right, the 'Borrower Payment Option' section has three radio buttons: 'Send Payment Link to Borrower Before Ordering', 'Broker Payment' (labeled 'c' and selected), and 'Internal Payment'. A note below states: 'Note: Broker accepts full responsibility for the payment.' At the bottom right are 'Cancel' and 'Save' buttons.

Next Steps:

- Complete Payment using one of the [Payment Options](#) listed
- Add [Contact Person](#) for entry to the property
- If there are any special requirements for entry to the property such as a gate code, etc., use the [Comments](#) section to enter that information
- If the loan is a **Purchase Transaction**, the purchase contract must be uploaded within the eVault

Payment Options

Send Payment Link to Borrower

The following steps are listed within the [Appraisal Order Job Aid for Borrowers](#).

STEP 1

- The borrower will receive an email from delivery@reggora.com
- The subject line of this email will be ***“Nations Direct Mortgage Appraisal Fee Payment Request”***
- The borrower’s name and property address will be listed in the body of the email
- Click **Continue**
- The borrower will receive a pop up welcoming them, they will click **Continue** again

The image shows two screenshots from a digital interface. The top screenshot is an email titled "Nations Direct Mortgage Appraisal Fee Payment Request" from "Nations Direct Mortgage <delivery@reggora.com>". The email body says "Hi [Your Name will be listed here]", "Nations Direct Mortgage would like you to complete your payment for your Appraisal Fee at [The property address will be listed here.]", and "Please click the link below to continue." with a red arrow pointing to a blue "CONTINUE" button. The bottom screenshot is a payment confirmation page titled "Hi Test Borrower Pay" with a green "Continue" button.

STEP 2

- They will land on a page that looks like this. At the top, it will list the amount due for the appraisal
- Once the information is entered, they will click on Submit Payment
- If successful, they will receive a Success notification

Your Appraisal Fee is **Amount Due for Appraisal**

All payments must be made before proceeding with the appraisal



Cardholder First Name	Cardholder Last Name	Cardholder Email
Card Number	Expiration Date	CVC
Billing Street	Billing City	Billing State
Billing Zip		

Submit Payment

 **Success**

YOUR PAYMENT WAS APPROVED

Thank you for your payment. You will receive a confirmation email for your records shortly.

 Your payment has been processed.

STEP 3

- They will receive a receipt from Reggora, Inc. via email
- Confirmation of the amount paid and a summary of the order will be provided

From: Reggora, Inc. <receipts+acct_1CR4R0GXDRtm7It@stripe.com>
Date: Thu, Jan 25, 2024 at 8:53 AM
Subject: Your Reggora, Inc. receipt [#1134-5399]
To:

Receipt from Reggora, Inc.

Receipt #1134-5399

AMOUNT PAID	DATE PAID	PAYMENT METHOD
	Jan 25, 2024, 1:52:48 PM	

SUMMARY

Description: Appraisal Fee
Property Address:
Lender:
Loan Number:
Borrower:
Lender Employee:
Cardholder:

Amount charged

If you have any questions, contact us at support@reggora.com or call at **+1 888-857-9598**.

Broker Payment

IMPORTANT: If choosing **Broker Payment**, it cannot be with the Borrower's Credit Card Information. If using the Borrower's Credit Card, choose [Internal Payment](#)

STEP 1

Scroll down to Order Details and click on **Payment**, then click on **Create Payment**

This order is pending approval. Use the buttons below to respond.

Approve Pending Order Decline Pending Order

Order Details Loan Details eVault Documents **Payment**

Total Due: **\$765.00** Total Paid: \$0.00 Total Refunded: \$0.00 Total Sent: \$0.00 [Download Payment Summary](#)

Payments Received [Create Payment](#)

Payer	Amount	Refunds	Errors	Sent	Captured	Paid	Receipt

Vendor Payouts

Vendor	Payment Type	Status	Gross Amount	Processing Fee	Net Amount	Created	Date To Be Sent

STEP 2

- Confirm the Amount
- Under Payment type, select on **Pay with Credit Card**
- Under Corporate Card, select **+Use New Card**
- **Click Submit**

Creating Payment

Amount
565 ✓

Payment Type
Pay with Credit Card

Corporate Card
Select the card for payment
+ Use New Card

[Cancel](#) [Submit](#)

STEP 3

A new tab will appear where you can enter the credit card payment information, then select **Submit Payment**

Your Appraisal Fee is

All payments must be made before proceeding with the appraisal

Cardholder First Name	Cardholder Last Name	Cardholder Email	
John	Smith	email@example.com	
Card Number	Expiration Date	CVC	
1234 1234 1234 1234	MM / YY	CVC	
Billing Street	Billing City	Billing State	Billing Zip
123 Main St.	Boston	MA	12345

STEP 4

You will receive confirmation of payment submitted



Success

YOUR PAYMENT WAS APPROVED

Thank you for your payment. You will receive a confirmation email for your records shortly.

 Your payment has been processed. 

Internal Payment (Pay with Borrower Credit Card)

This option is used when the Broker is going to pay with the Borrower's Credit Card.

STEP 1

Scroll down to Order Details and click on **Payment**, then click on **Create Payment**

This order is pending approval. Use the buttons below to respond.

Approve Pending Order Decline Pending Order

Order Details Loan Details eVault Documents **Payment**

Total Due: **\$765.00** Total Paid: \$0.00 Total Refunded: \$0.00 Total Sent: \$0.00 [Download Payment Summary](#)

Payments Received

Payer	Amount	Refunds	Errors	Sent	Captured	Paid	Receipt

Vendor Payouts

Vendor	Payment Type	Status	Gross Amount	Processing Fee	Net Amount	Created	Date To Be Sent

[Create Payment](#)

STEP 2

- Confirm the Amount
- Under Payment type, select on **Pay with Credit Card**
- Under Corporate Card, select **+Use New Card**
- **Click Submit**

Creating Payment

Amount
565 ✓

Payment Type
Pay with Credit Card

Corporate Card
Select the card for payment
+ Use New Card

[Submit](#)

STEP 3

A new tab will appear where you can enter the credit card payment information, then select **Submit Payment**

Your Appraisal Fee is

All payments must be made before proceeding with the appraisal



Cardholder First Name	Cardholder Last Name	Cardholder Email	
John	Smith	email@example.com	
Card Number	Expiration Date	CVC	
1234 1234 1234 1234	MM / YY	CVC	
Billing Street	Billing City	Billing State	Billing Zip
123 Main St.	Boston	MA	12345

STEP 4

You will receive confirmation of payment submitted



Success

YOUR PAYMENT WAS APPROVED

Thank you for your payment. You will receive a confirmation email for your records shortly.

 Your payment has been processed.

Adding Contact Person

This is the person who will provide entry to the property.

- If it is the borrower, **click on the *STAR*** above the Borrower's name.
- If it will be someone other than the borrower, enter their information under "**Provide New Contact**" and click "**Create**"

Please designate a primary contact to the order by selecting the star on any valid contact or providing new contact details.

Existing Contacts

Alice Firstimer

Borrower

SSN Uploaded

This is the person who will provide entry to the property.

If it is the borrower, click on the *STAR* where the Borrower is listed.

If it will be someone other than the borrower, enter their information under "Provide New Contact" and click "Create"

Provide New Contact

First Name

Last Name

Role

Email

Work Phone

Home Phone

Cell Phone

Adding Comments

Scroll past Order Details to enter comments related to the order, this can be anything like lock box codes, gate codes, beware of dogs, etc. **Payment must be completed before comments can be entered*

Order Details

Status:

Due Date:

Order Type:

Product Names:

Borrower Payment Option:

Order Fee:

Form:

Branch Name:

Assigned:

Order Timeline

AN NI JR

Internal Notes

Internal Notes is a place to store information on a file internally as a team. This is not shared with appraisers.

Create a new note

Add Note

Manage Message Templates

Appraisal Ordered

Jan 30th 2024 07:41 am

Payment Collected

Jan 30th 2024 07:42 am

You - 01/30/2024 11:39 am

Thank you for the update

Send

Manage Message Templates

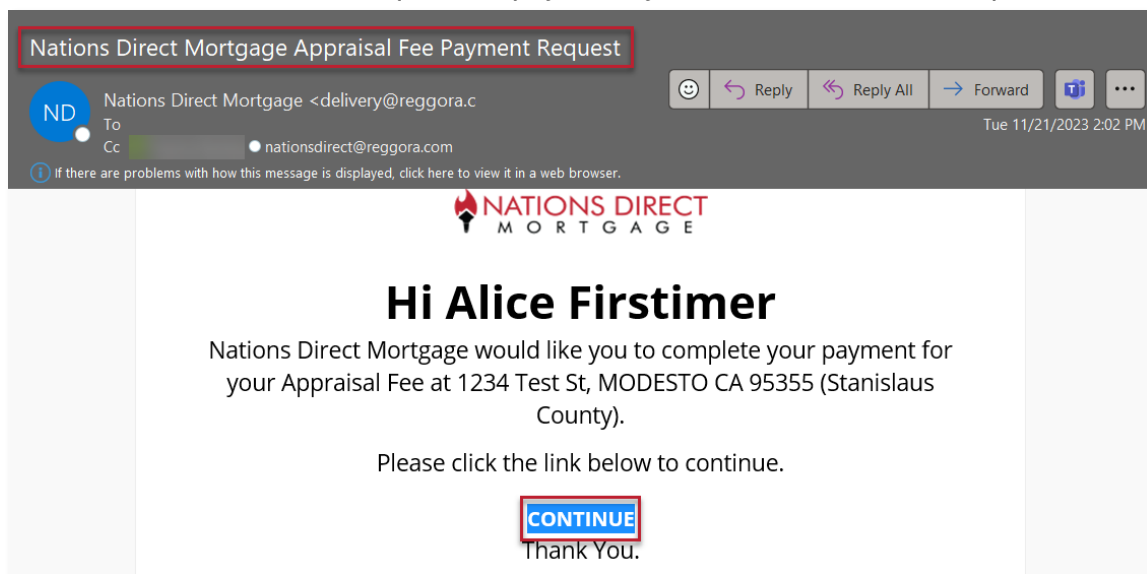
Adding Supporting Documents

PLEASE NOTE: For purchase transactions, you must upload a copy of the purchase agreement in the eVault for delivery to the appraiser.

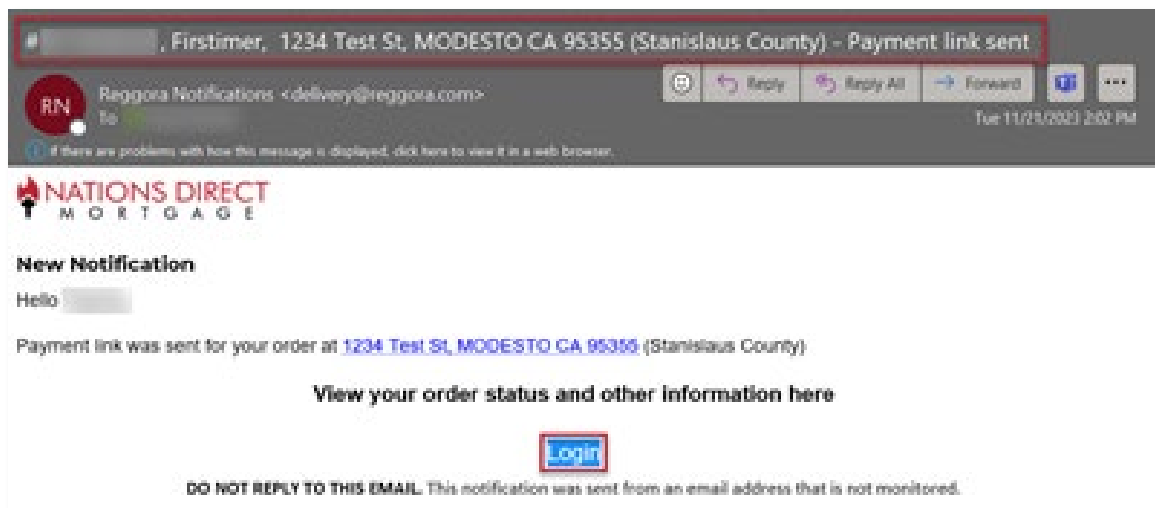
Email Communication

The following actions will take place after you create the order:

The borrower will receive a request for payment, you will be cc'd on this request.



The Broker will receive confirmation of the order with link to access order status and other information.



Borrower's Experience

To assist the borrower with the borrower's experience, we have created an [Appraisal Order Job Aid for Borrowers](#). Within this job aid, we provide instructions on paying for the appraisal and appraisal delivery.

Appraisal Delivery

The appraisal will automatically be delivered to the borrower 24 hours after it has been received.

Once the appraisal has been delivered, a Delivery Status button will appear on the Contact Card. Once you click on it, you will see the status of the Appraisal Delivery to the Borrower.

If the borrower denies electronic consent, it will appear here, and the appraisal will need to be physically mailed to the borrower. NDM will follow current procedures in providing the appraisal to the borrower physically.

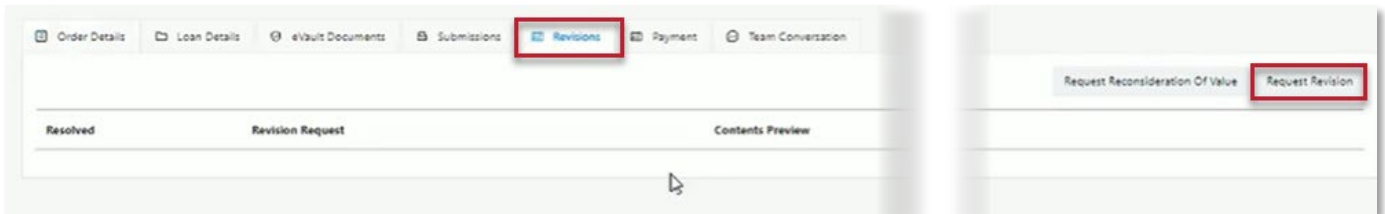
If the borrower does not download the appraisal within 72 hours of being sent, a warning will be provided to ensure we process delivery of the appraisal in a timely manner.

Delivery of Submission 1	
E-submission Sent :	November 20, 2023 4:43 PM
Denied Electronic Consent :	Not Provided
Electronic Consent Accepted :	Not Provided
Submission Downloaded :	Not Provided
Mailed Date :	Not Provided
Mailed by :	Not Provided

Revision Request

STEP 1

If you need to request a Revision, once the appraisal is delivered there will be a Revision Option within the Appraisal Order section. Click on **Request Revision**.

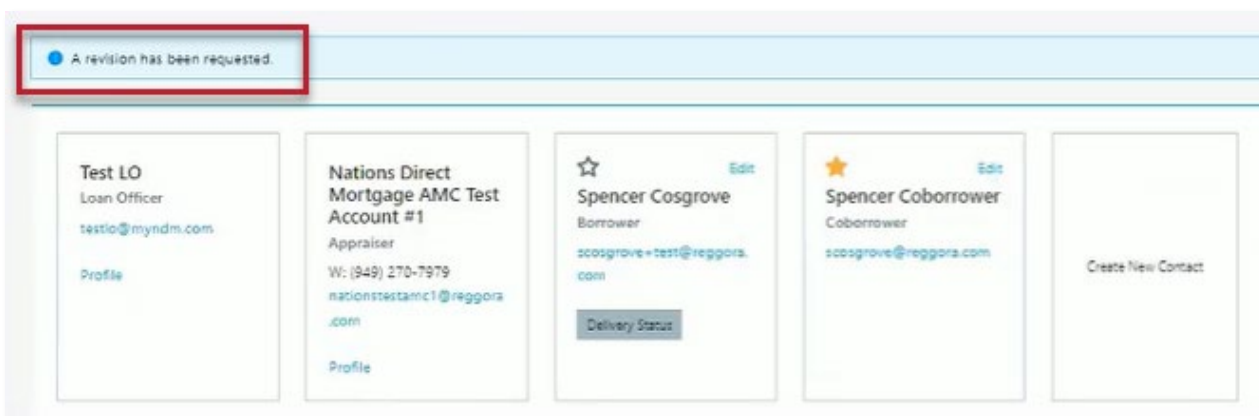


STEP 2

Enter the details needed for the revision. Any revision request should be partnered with the uploaded document that explains the revision (i.e., purchase agreement addendum).

STEP 3

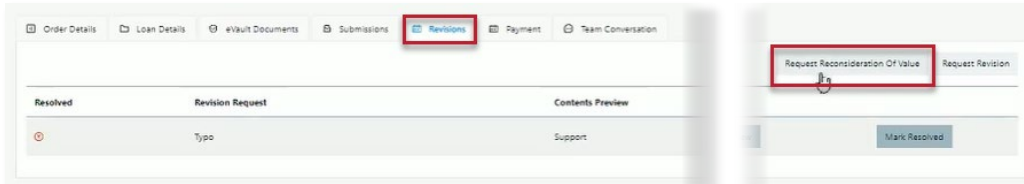
Will show Revision added to Status Bar



Reconsideration of Value

STEP 1

If you need to request a Reconsideration of Value, once the appraisal is delivered there will be a Revision Option within the Appraisal Order section. Click on **Reconsideration of Value**.



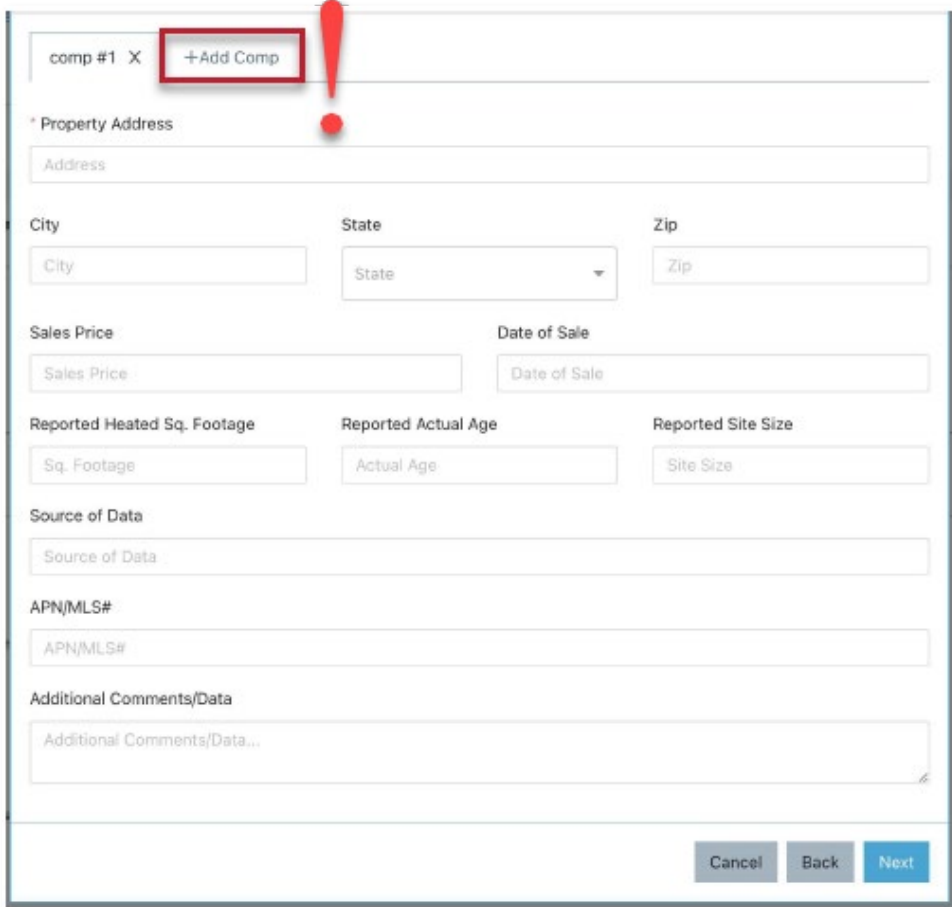
STEP 2

- Enter Reason for Reconsideration of Value (ROV)
- Type in Explanation for Reconsideration of Value
- Is ROV Borrower Initiated? If yes, provide [Borrower Initiated ROV Request Form](#)
- Select whether you want to include comparables or not, then click Next

STEP 3

If you chose to include comparables, you will be able to input the relevant comparable information. There is no limit to the number of comps you can provide, but it is recommended that you provide at least 3.

Click on + Add Comp for each additional comparable you would like to provide. Once all comparables are entered, click Next



comp #1 X **+Add Comp**

* Property Address

Address

City State Zip

Sales Price Date of Sale

Reported Heated Sq. Footage Reported Actual Age Reported Site Size

Source of Data

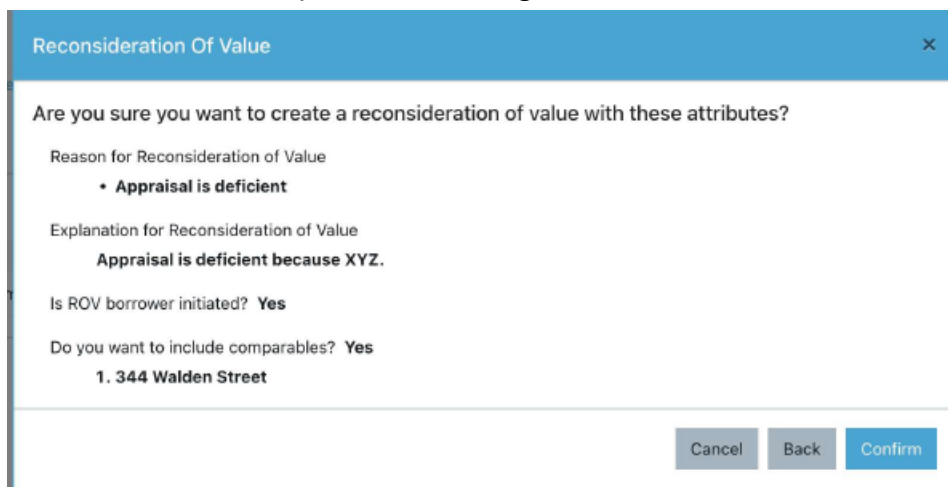
APN/MLS#

Additional Comments/Data

Cancel Back Next

STEP 4

Review the information provided. If it is good, click Confirm.



Reconsideration Of Value X

Are you sure you want to create a reconsideration of value with these attributes?

Reason for Reconsideration of Value

- **Appraisal is deficient**

Explanation for Reconsideration of Value

Appraisal is deficient because XYZ.

Is ROV borrower initiated? **Yes**

Do you want to include comparables? **Yes**

1. 344 Walden Street

Cancel Back Confirm

Borrower Initiated Reconsideration of Value

If the borrower would like to request a Reconsideration of Value, they can complete this [Borrower Initiated Reconsideration of Value form](#) and submit to appraisaldesk@myndm.com.

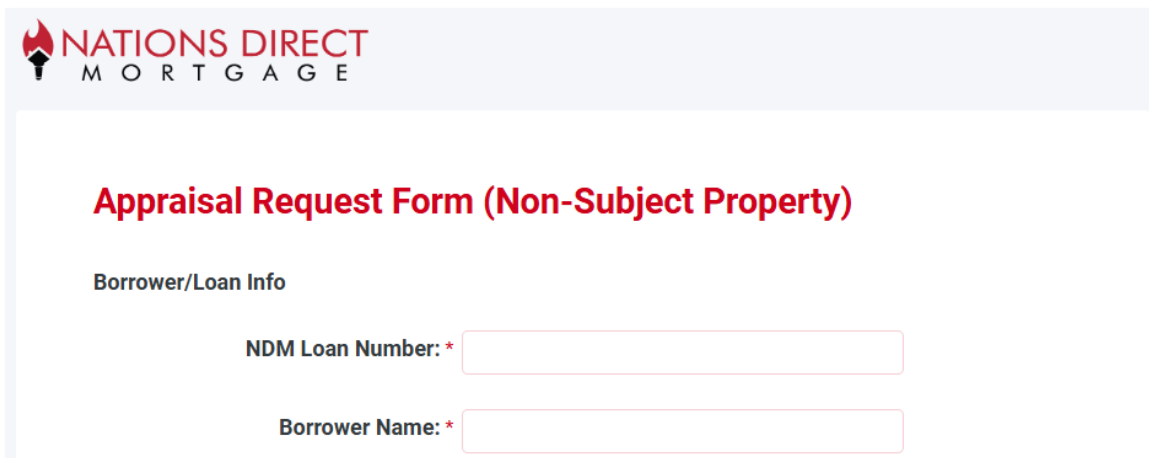
- The request will be sent for approval, and if approved will be ordered through the Reggora system. Once the revised report is received, it will be provided to the Borrower, AE, Broker, and any additional contacts on the loan file.
- If the request is declined, the borrower will receive an email explaining the reason for the denial.

Non-Subject Property Appraisal Order

If you would like to order an appraisal for a property that is not the subject property of the transaction, you can do that by completing the [Non-Subject Appraisal Order Form Online](#).

This form includes the following sections that must be completed:

- **Borrower/Loan Information section** – NDM loan number and borrower name



 **NATIONS DIRECT**
M O R T G A G E

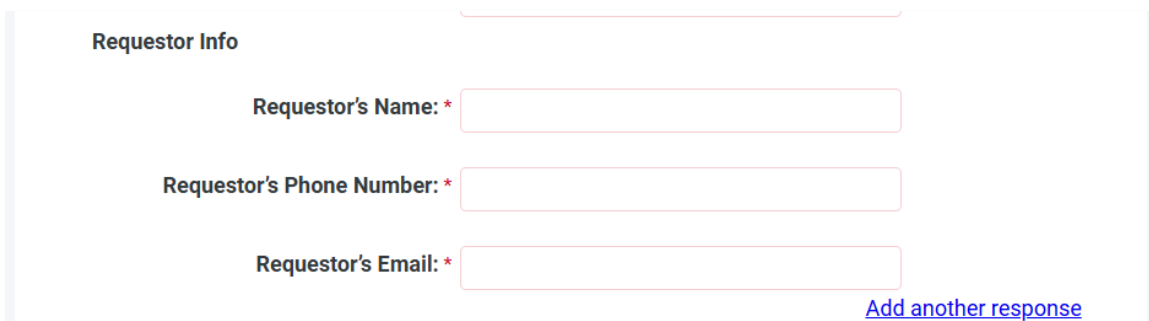
Appraisal Request Form (Non-Subject Property)

Borrower/Loan Info

NDM Loan Number: *

Borrower Name: *

- **Requestor Info** – Your name, phone number, and email address



Requestor Info

Requestor's Name: *

Requestor's Phone Number: *

Requestor's Email: *

[Add another response](#)

- **Report Request Info** – Property address and report type needed

Report Request Info

Property Street Address: *

City: *

State: *

Zip: *

Report type needed: *

- **Contact Info** - Person who should be contacted to gain access to the property

Contact Info

Contact Name for Inspection (if required):

Contact Phone Number:

Contact Email:

- **Payment Info** – If the borrower is paying, select Borrower; if the broker is paying, select Broker. A payment link will be sent to the appropriate party

Payment Info

Payment Link* to be sent to: *

*Payment link will be sent from the Reggora platform
(as is applicable to standard appraisal orders placed with NDM)

- **Supporting Documents** – if there are any documents that need to be provided for the appraisal report, upload them to the request

Securely Upload Supporting Documents

No file chosen

[Upload additional file](#)

- **Notes** – Free form section to provide any information that would be helpful with the appraisal order

Notes

Appraisal Request Form Comments
(500 characters max):

Please share any concerns or questions you may have and include other helpful information that will assist us.

Submit

Once the form is submitted, the request will be sent to appraisalrequests@myndm.com.

Upon completion of the report, it will be uploaded to Encompass and sent to the Broker and AE.

Requesting a Lock Extension

If you run into an issue with the loan that causes a delay and need to request a lock extension, this can be handled through the Loan Manager system.

- [CLICK HERE](#) to watch a 1-minute tutorial that walks through these steps

STEP 1

You will receive an email letting you know that your lock is set to expire. Included within the email is a link to request the Lock Extension.

Broker Inc.

*** DO NOT REPLY TO THIS EMAIL, THIS EMAIL BOX IS NOT MONITORED.

Please note that the lock for 8010000000 – John Doe is **expiring on 9/1/2021**.

You can request an extension on line through Loan Manager at

<https://21319364.encompasstoconnect.com/#/home/pipeline/{6501b752-7ed7-4c27-ae3f-f1d8a2665118}/external/lockextension?extpageid=987b>.

If extension request is not received by 6:00 pm PST, the lock will expire and be subject to worst case pricing plus a relock fee.

Please contact your Account Executive or Account Manager if you have any questions.

Thank you for your business

STEP 2

Within the Loan Actions section, click on Lock Extension Request

- Loan Summary
- 1003 / URLA
- Product & Pricing
- Dual AUS / Order Credit
- Submit Loan
- Generate Disclosures
- Disclosure Tracking
- Documents
- Conditions
- Doc Order
- Order Appraisal
- Lock Extension Request**
- Withdraw Loan

STEP 3

Select the date you would like the new expiration to be and click on Calculate Lock Extension

Lock Extension Request

The Rate Lock policy is located at this link: [Rate Sheet](#).

Please note that Lock Extension Requests may only be submitted between 7:30 AM PT - 6:00 PM PT.

Current Lock Expiration Date

06/27/2023

New Extension Date

06/27/2023

1st and 2nd lock extension – .015 bps per day.
Any additional lock extension – .025 bps per day.

Please select a date after your current lock expiration date

Calculate Lock Extension

STEP 4

You will receive notification of how many days you're looking to extend, click the button to begin the process

The date chosen will extend the lock 4 days. To submit the lock extension request please click the button below.

Searching...

STEP 5

The new price will appear. If that price works, click on Request Lock Extension; otherwise, you can click on Change Lock Extension to start over.

If the lock extension request fails, the Loan Price calculation may be incorrect due to changes in loan parameters since prior lock. Please contact the Lock Desk or your AE for assistance.

New Lock Expiration: 08/26/2021

Number of Days: 4

Price: 99.361

Cost: -0.06

If lock extension request fails the Loan Price calculation may be incorrect due to changes in loan parameters since prior lock. Please contact the Lock Desk or your AE for assistance.

Request Lock Extension

Change Lock Extension

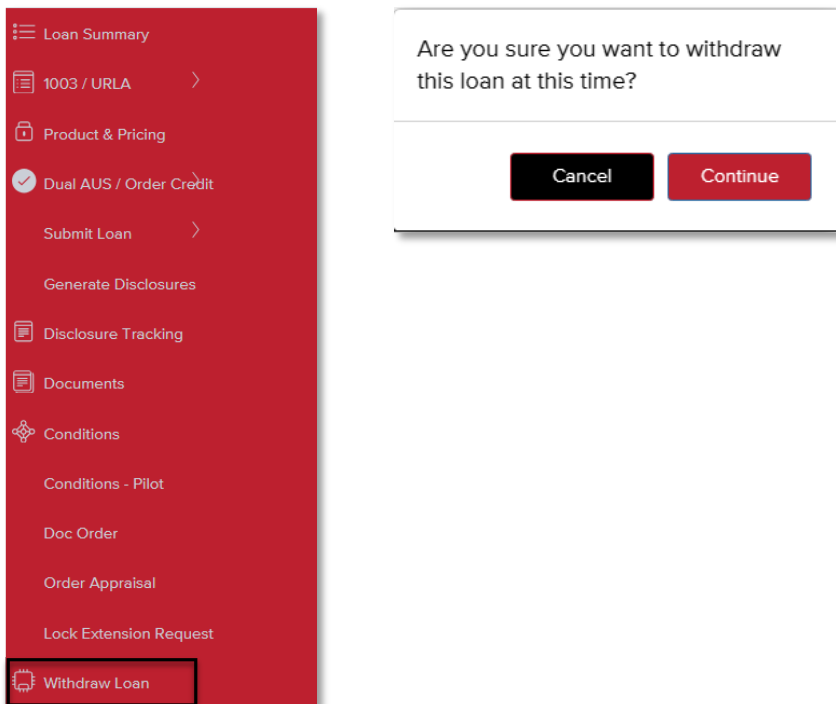
STEP 6

You will receive a successfully submitted message once everything goes through.

**Successfully submitted a lock extension for 4 days. Your request will cost -0.06.
Final Price after applying the cost is 99.361. Cost for Extension reflects cost of actual days.
The new expiration date will be 08/26/2021.**

Cancel or Withdraw

If at any time you wish to cancel or withdraw a loan, you can request that through Loan Manager by going to the Loan Actions menu and selecting Withdraw Loan then click Continue.



System Errors

If you need assistance logging into Loan Manager, please contact the Approval Desk at approvaldesk@myndm.com.

For general system related issues, please contact support@myndm.com or your Account Executive.

If you run into pricing errors, please contact the Lock Desk at lockdesk@myndm.com.