Submission Quick Sheet

NATIONS DIRECT M O R T G A G E

To log on:

www.myndm.com
LOGIN
Username: Your email address
Password: Will be emailed to you or click forgot password
Click on "Remember me"

To price scenarios:

LOGIN
Click Scenarios
Complete fields in price engine
Your compensation is included when you select lender paid compensation.

- Fees IN means you are taking our $995 fee and pricing it INTO the loan. There will be no fee.
- Fees OUT means you are charging our $995 fee and we will charge the fee.

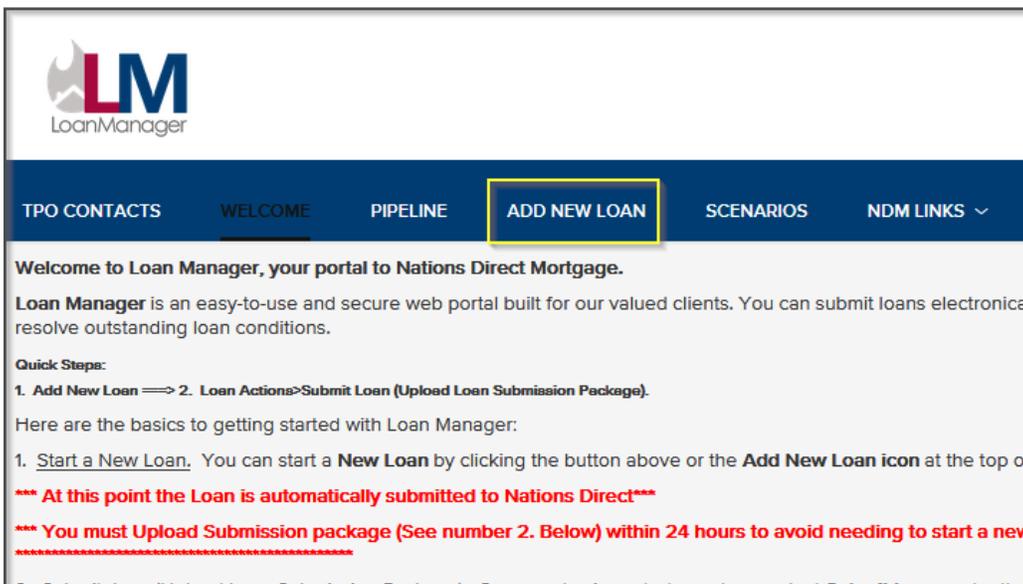## Fees: (Fees vary by state and product type, please refer to NDM Fee schedule for exact fees NDM Fee Schedule)

California (Zone 1)	Outside of CA (Zone 2)
Conventional $699 U/W $499 Admin $59 Tax Service	Conventional $499 U/W $399 Admin $59 Tax Service
FHA and USDA: $699 U/W $499 Admin	FHA and USDA: $499 U/W $399 Admin
VA: $1198 Admin Fee	VA: $898 Admin Fee

Guidelines, matrix, forms, resources. Go to www.myndm.com, and then click Wholesale, and then Resources or Products. Lots of good stuff there!

How to use us:

You want to register a new loan, price, and lock it. Here is what you do:

1. **Click Add New Loan**

2. Choose LO & Loan Processor and Click Next

Choose Contacts

LOAN OFFICER

Organization | Select One ▾
User Name | Select ▾

LOAN PROCESSOR

Organization | Select One ▾
User Name | Select ▾

Cancel | Next

3. Select if the Initial LE/Disclosures are going to be Import your 3.2 and Click Next

Register Wholesale Loan

Initial Loan Estimate Issued By

○ Broker
○ Lender

◉ Import Loan Data From FNM 3.2   ○ Import from DO Casefile ID:
○ Manual

Drop Here to Upload or   **Click to Browse**

Back   Cancel | Next

4. Registering and getting loan number.
Once 3.2 file is imported, it will populate the 1003/fields for each section of the 1003. You can browse each page to ensure accuracy and completeness and then click Save

5. Now you have a loan number:

6. Now you can select your product, price and lock your loan. Click on Products and Pricing link.

1. Complete the fields and once complete it will take you to Optimal Blue where you can price and lock per usual!

Ok, now you have a loan registered and locked, and now I want to send in the required items so I can get disclosures going asap! No problem, here are your steps:

Get one PDF document together with all of the required items for an LE:
Submission sheet, Fee Sheet, SSPL, 1003 signed by the LO, Credit Authorization, credit report.

   1.   **Upload PDF by going to Documents and uploading to Submission Pkg Area. Then hit Submit Loan**

NOTE: FYI: It MIGHT give you a message like the one noted below. It will tell you if a required portion of the 3.2 was not fully uploaded. This example shows that the COUNTY name didn't come through. Click on 1003, enter the county, then back to the Submit Loan Button.

Now you have registered, locked, and sent in your items needed to get disclosures going. The set up team has been notified and they will disclose your deal!

Now there is a live file in your pipeline and it is time to submit your full file for initial u/w. Easy, follow these steps!

1. **Go to Pipeline**
2. **Click your loan and it will open to the Loan Summary Page.**
3. **Click DOCUMENTS. Drag and Drop or Browse and open your PDF with your full file, or multiple files, and put them in UNASSIGNED. You can do one PDF, or Many here. Once it is downloaded, you are done.**

Might be a good idea to notify your set up person and Nickolle once you do this step. System is supposed to notify us now but until we get more confidence, please email your set up person and ask them to get your file into u/w.

NOTE: You will see this NOTIFY LENDER warning often. IT ONLY APPLIES WHEN YOU UPLOAD CONDITIONS. NOT INITIAL FULL FILE. Ignore this in the documents tab, it only applies when we are working with conditions that apply to the loan once the loan is approved.

Now my loan is approved and I want to submit and satisfy my conditions. Here is what you do:

I am going to give you some options. First, if you want to send in one big PDF and not separate out your conditions, here are the steps. After this, I will give you the steps on how to upload individual conditions

1. **In the pipeline, choose your loan. Once the loan summary page is up, click on DOCUMENTS.**
2. **Drag and Drop your condition(s) PDF into unassigned.**

| WELCOME | PIPELINE | ADD NEW LOAN | SCENARIOS | NDM LINKS ⌄ | MARKETING ⌄ | NEED HELP? ⌄ | DOCUMENTS |

Burts Bees
1722 Happy St, Tustin, CA, 92780
NDM Sales Group

Loan Number: 8010
Total Loan Amt: $300

LOAN SUMMARY

1003

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

MUST CLICK **"NOTIFY LENDER"** BUTTON FOR UNDERWRITER REVIEW

| Expand All | Collapse All |

All Borrowers

▶ [UNASSIGNED]

Burts Bees

3. **Once you drag and drop into unassigned, a new screen pops up like below. Click all of the boxes that might apply.**

Now…listen close here. DO NOT CLICK OK when you are done. _CLICK NOTIFY LENDER!!!!!_

Conditions

Condition	Ready for Review
Assets: Large Deposits	☑
Credit: Demand for Payoff	☑
Final Funds to Close	☑

| Notify Lender | Ok |

Lender was notified that these condition(s) are ready for review.

| OK |