

Submission Quick Sheet

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](#))

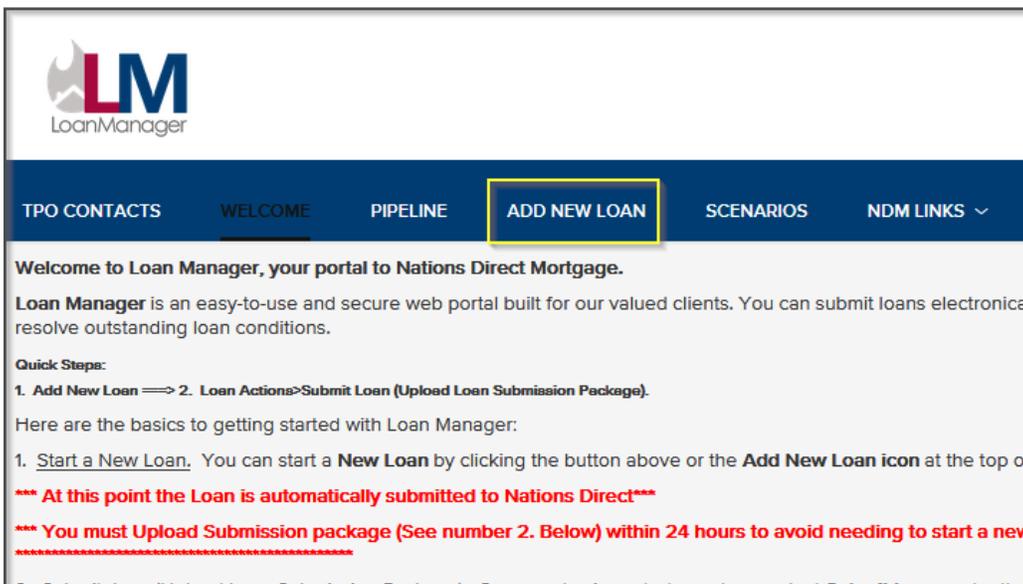
California (Zone 1)	Outside of CA (Zone 2)
Conventional \$699 U/W \$499 Admin \$59 Tax Service	Conventional \$499 U/W \$399 Admin \$59 Tax Service
FHA and USDA: \$699 U/W \$499 Admin	FHA and USDA: \$499 U/W \$399 Admin
VA: \$1198 Admin Fee	VA: \$898 Admin Fee

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



LM
LoanManager

TPO CONTACTS WELCOME PIPELINE **ADD NEW LOAN** SCENARIOS NDM LINKS ▾

Welcome to Loan Manager, your portal to Nations Direct Mortgage.

Loan Manager is an easy-to-use and secure web portal built for our valued clients. You can submit loans electronically, resolve outstanding loan conditions.

Quick Steps:

1. Add New Loan ⇒ 2. Loan Actions>Submit Loan (Upload Loan Submission Package).

Here are the basics to getting started with Loan Manager:

1. Start a New Loan. You can start a **New Loan** by clicking the button above or the **Add New Loan icon** at the top of

***** At this point the Loan is automatically submitted to Nations Direct*****

***** You must Upload Submission package (See number 2. Below) within 24 hours to avoid needing to start a new**

2. Submit Loan (Upload Loan Submission Package): Open your browser, log in, select Submit Loan under the

2. Choose LO & Loan Processor and Click Next

Choose Contacts

LOAN OFFICER

Organization

User Name

LOAN PROCESSOR

Organization

User Name

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

Manual

Import from DO Casefile ID:

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

LoanManager

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

Loan Number: - Loan Type: - Rate: -
Total Loan Amt: - Loan Purpose: - LTV/CLTV: -

LOAN SUMMARY

1003

Loan Information

Borrower Information

Employer History

Income & Expenses

Assets & Liabilities

Transaction Details

Information for Government Mon...

Comments

PRODUCT PRICING & LOCK

DOCUMENTS

1003 / Loan Information

Select Borrower Pair

(1) Test Borrower Edit

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount \$100,000.00

Lien Position First %

Sub Financing Yes No

Loan Type Conventional %

Save Next

5. Now you have a loan number:

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

Alice Firstimer

1234 Test St, MODESTO, CA, 95355
NDM Sales Group

Loan Number: 8010086160
Total Loan Amt: \$50,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Rate: 4.875%
LTV/CLTV: 50.00%

LOAN SUMMARY

1003

Loan Information

Borrower Informati...

1003 / Loan Information

Select Borrower Pair

(1) Alice Firstimer Edit

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

WELCOME PIPELINE ADD NEW LOAN SCENARIOS NDM LINKS **MARKETING** NEED HE

Alice Firstimer
1234 Test St, MODESTO, CA, 95355
NDM Sales Group

Loan Number: **8010086160** Loan Type: **Conventional** Ra
Total Loan Amt: **\$50,000.00** Loan Purpose: **Purchase** LT

LOAN SUMMARY

1003

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

DISCLOSURE

Product, Pricing & Lock

Product Details

This loan does not have a loan program selected.

Simply select the "Search Product & Pricing" button to continue

Search Product & Pricing

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

1 * Borrower First Name: George

2 * Representative Credit Score: []

3 * Appraised Value: \$951,000.00

* Borrower Last Name: Centauro

* Loan Type: Conventional

* Term Months: 360 * Due In: 360

* Borrower SSN: ***-2569

* Loan Documentation Type: (F) Full Documentation

* Amortization Type: Fixed Rate

* Borrower Citizenship Status: U.S. Citizen

* Loan Purpose: No Cash-Out Ref

* Lock Period: 30

* Purpose of Refinance: Select One

Subordinate Financing Balance: \$

4 * Base Loan Amount: \$453,000.00 + \$ ML, MP, FF Financed = \$453,000.00 LTV: 47.63 / CLTV: 47.63

* Address: 7285 CAMPANA COURT

* City: Boca Raton

* Subject Property State: Florida * County: []

* Postal Code: 33433 * Number of Units: 1

* Property Type: PUD

* Occupancy Type: Primary

5 Inpound Waiver: [No]

Prepayment Penalty: [No]

Self-Employed: [Yes]

Interest Only: [No]

* LO Compensation Paid By: Lender

Cancel Search Product & Pricing

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

Alice Firstimer
1234 Test St, MODESTO, CA, 95355
NDM Sales Group

Loan Number: **8010086160** | Loan Type: **Conventional** | Rate: **4.875%**
Total Loan Amt: **\$50,000.00** | Loan Purpose: **Purchase** | LTV/CLTV: **50.00% / 50.00%** | Wh | 1st

LOAN SUMMARY

1003

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

DISCLOSURE

TRACKING

LOAN ACTIONS

Import Additional ...

Order Credit

Order DU

Order LPA

Submit Loan

Re-Submit Loan

MUST CLICK "NOTIFY LENDER" BUTTON FOR UNDERWRITER REVIEW

Expand All | Collapse All | Print F

Max attachment size is 200

All Borrowers

[UNASSIGNED] | Drag & Drop files here or

Alice Firstimer

* SUBMISSION PKG (ALL ITEMS ON SUBMISSION FORM CHECKLIST) | Drag & Drop files here or

CD | Drag & Drop files here or

COMPLIANCE | Drag & Drop files here or

LE | Drag & Drop files here or

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.

TEMPANA COURT, BOCA RATON, FL, connect | Total Loan Amt: **\$453,000.00** | Loan Purpose: **No Cash-Out Refinance** | LTV/CLTV:

Warning

You are unable to perform this action because of the following reasons:
Subject Property Zip is not specified
Document * Submission Pkg (All items on Submission Form Checklist) attachment is missing

Submit Loan

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.

The screenshot shows a web interface for loan management. At the top, a navigation bar includes 'WELCOME', 'PIPELINE' (highlighted with a yellow box), 'ADD NEW LOAN', 'SCENARIOS', 'NDM LINKS', 'MARKETING', 'NEED HELP?', and 'DOCUMENTS'. Below the navigation bar, the loan details for 'Burts Bees' are displayed, including the address '1722 Happy St, Tustin, CA, 92780' and 'NDM Sales Group'. To the right, the 'Loan Number: 8010' and 'Total Loan Amt: \$300' are shown. A sidebar on the left contains menu items: 'LOAN SUMMARY', '1003', 'PRODUCT PRICING & LOCK', 'DOCUMENTS' (highlighted with a yellow box), 'CONDITIONS', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'. The main content area features a warning: 'MUST CLICK "NOTIFY LENDER" BUTTON FOR UNDERWRITER REVIEW', followed by 'Expand All' and 'Collapse All' buttons. Below this, a section titled 'All Borrowers' contains a dropdown menu with '[UNASSIGNED]' selected (highlighted with a yellow box). At the bottom of the main area, the loan name 'Burts Bees' is visible.

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.

This is a close-up of the warning message from the previous screenshot. It reads: 'MUST CLICK "NOTIFY LENDER" BUTTON FOR UNDERWRITER REVIEW'. Below the text are two blue buttons: 'Expand All' and 'Collapse All'.

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.

The screenshot shows the 'Burts Bees' loan summary page. The 'PIPELINE' tab is selected in the top navigation bar. On the left sidebar, the 'DOCUMENTS' option is highlighted with a yellow box. The main content area displays a message: 'MUST CLICK "NOTIFY LENDER" BUTTON FOR UNDERWRITER REVIEW'. Below this message are 'Expand All' and 'Collapse All' buttons. A yellow box highlights the '[UNASSIGNED]' category under 'All Borrowers'. The loan details on the right show 'Loan Number: 8010' and 'Total Loan Amt: \$300'.

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!!!!**

The screenshot shows a 'Conditions' dialog box with a table of conditions. The 'Notify Lender' button is highlighted with a green circle and a yellow arrow. A red box highlights a message: 'Lender was notified that these condition(s) are ready for review.' with an 'OK' button below it.

Condition	Ready for Review
Assets: Large Deposits	<input checked="" type="checkbox"/>
Credit: Demand for Payoff	<input checked="" type="checkbox"/>
Final Funds to Close	<input checked="" type="checkbox"/>