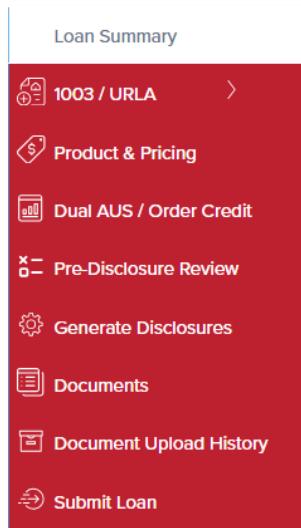


Purpose

To support and streamline the loan workflow, updates have been implemented within the Loan Manager system. These updates include the removal of the requirement to submit a loan prior to generating disclosures.

Updated Workflow



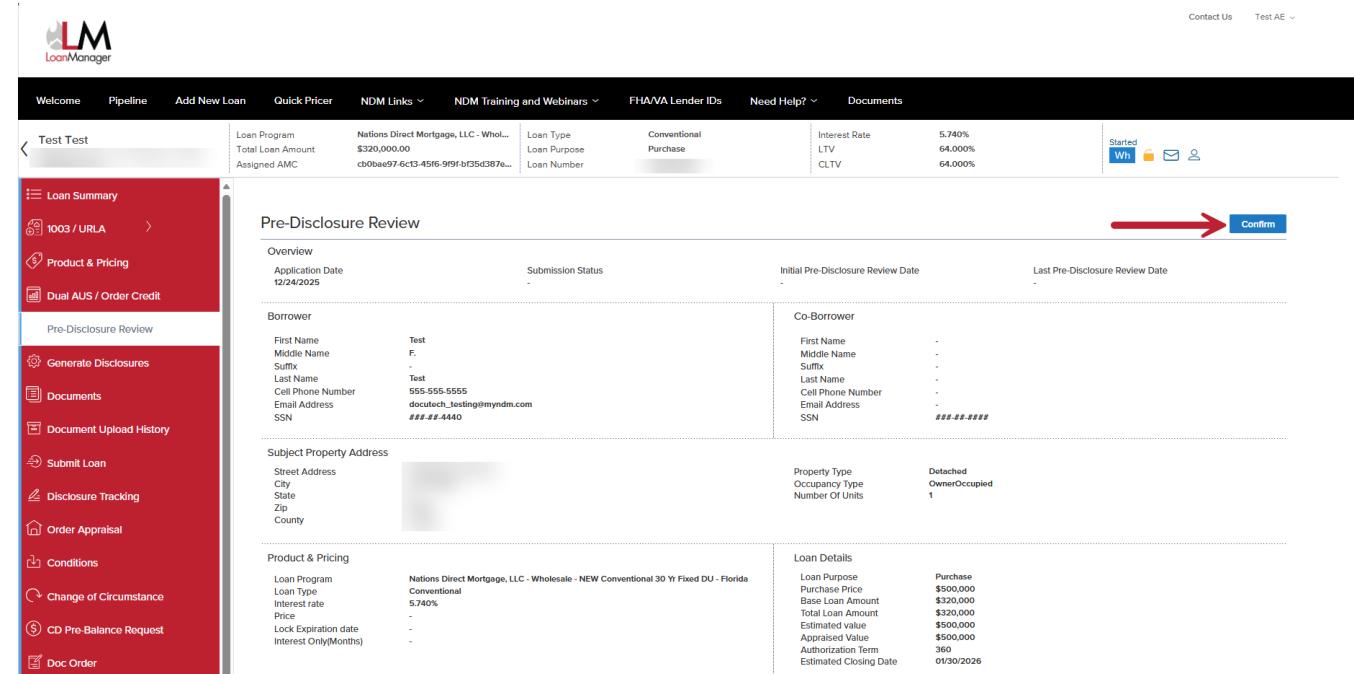
After you have added a new loan to the system, you will go through the following tasks:

- Review the 1003/URLA to ensure all data points flowed over correctly
- Select Product & Pricing for the loan
- Order or Reorder Credit and AUS
- Click on Pre-Disclosure Review to ensure all data is accurate to register the loan
- Generate Disclosures – for additional details on how to complete this step, please refer to the [Broker Generated Disclosure Job Aid](#)
Please note: If you are uploading a Correspondent submission or have selected a different disclosure path on your Wholesale loan, generate disclosures may be unavailable or skipped
- Upload Documents you wish to have reviewed at the time of submission.
Please note: Document Upload History is a new feature you can use to review what documentation has been submitted and when.
- Submit Loan – this is when the loan will come over to us for review.

Instructions

STEP 1

- Click on the Pre-Disclosure Review.
- Review the information to ensure it is accurate, then click Confirm.
- This is going to register the loan within our system but will not be submitted. *Note: If anything is inaccurate, go back to the 1003/URLA section to update and save.*



Pre-Disclosure Review

Overview

| | | | |
|--------------------------------|-------------------|------------------------------------|---------------------------------|
| Application Date 12/24/2025 | Submission Status | Initial Pre-Disclosure Review Date | Last Pre-Disclosure Review Date |
|--------------------------------|-------------------|------------------------------------|---------------------------------|

Borrower

| | | |
|---|---|-------------|
| First Name Middle Name Suffix Last Name Cell Phone Number Email Address SSN | Test F. - Test 555-555-5555 docuditch_testing@myndm.com ###-##-4440 | Co-Borrower |
|---|---|-------------|

Subject Property Address

| | | |
|--|--|--------------------------------|
| Street Address City State Zip County | Property Type Occupancy Type Number Of Units | Detached OwnerOccupied 1 |
|--|--|--------------------------------|

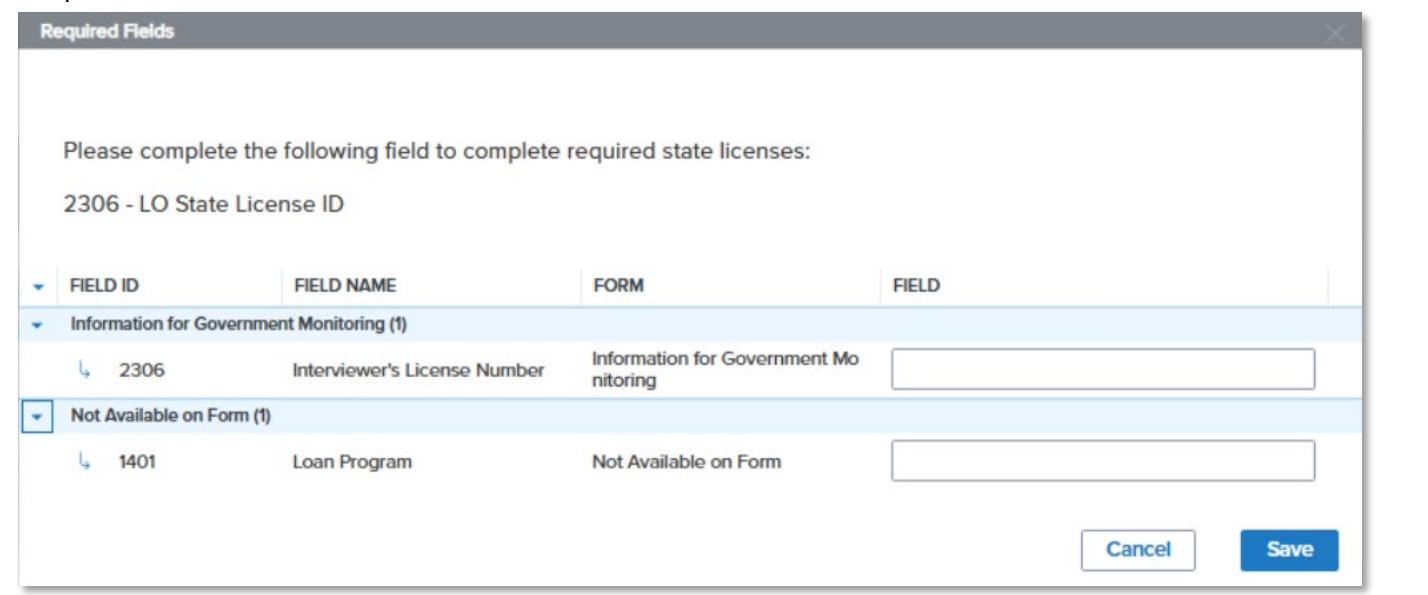
Product & Pricing

| | | |
|--|--|--------------|
| Loan Program Loan Type Interest rate Price Lock Expiration date Interest Only(Months) | Nations Direct Mortgage, LLC - Wholesale - NEW Conventional 30 Yr Fixed DU - Florida Conventional 5.740% | Loan Details |
|--|--|--------------|

Loan Details

| | |
|--|--|
| Program Purchase Price Base Loan Amount Total Loan Amount Estimated value Appraised Value Authorization Term Estimated Closing Date | \$320,000 \$320,000 \$320,000 \$500,000 \$500,000 360 01/30/2026 |
|--|--|

If anything is incomplete, you will receive a pop-up message that looks like this. The information must be completed to move forward.

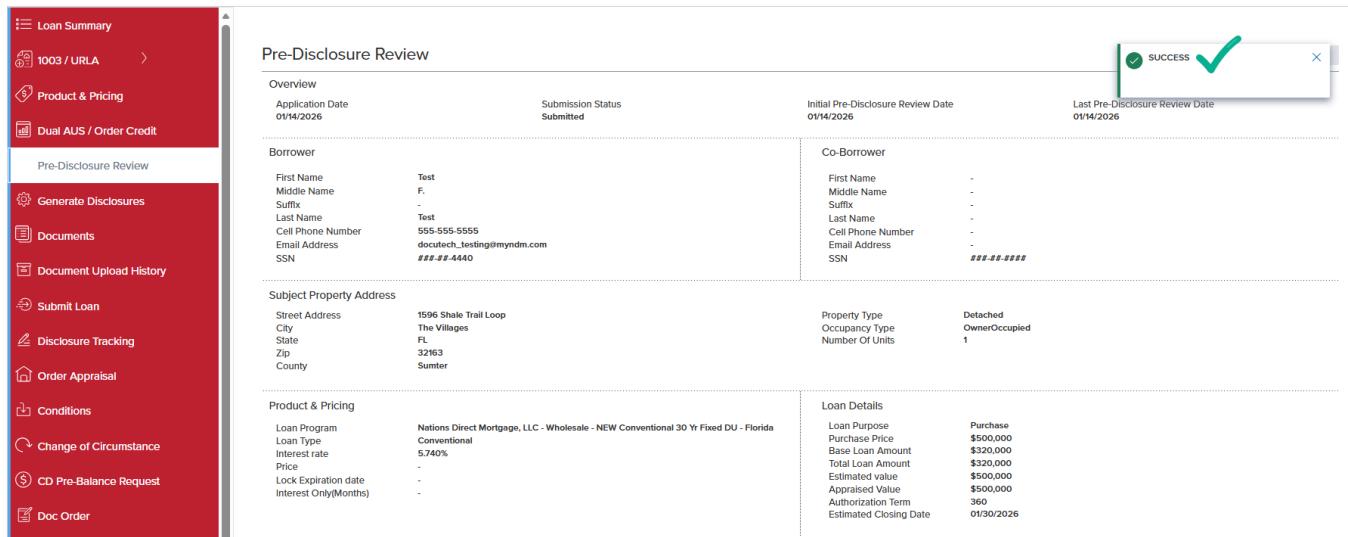


| FIELD ID | FIELD NAME | FORM | FIELD |
|----------|------------------------------|---------------------------------------|-------|
| 2306 | Interviewer's License Number | Information for Government Monitoring | |
| 1401 | Loan Program | Not Available on Form | |

STEP 2

Once registered, you will receive a Success message.

Next steps (*not documented here*) are to [Generate Disclosures](#) and Upload Documents.

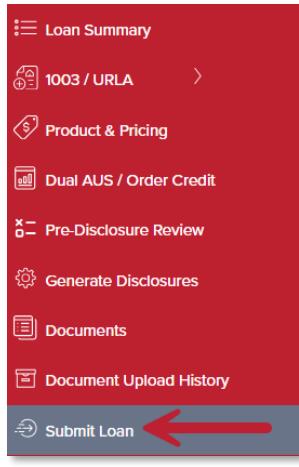


The screenshot shows the 'Pre-Disclosure Review' page with the following details:

- Overview:** Application Date: 01/14/2026, Submission Status: Submitted, Initial Pre-Disclosure Review Date: 01/14/2026, Last Pre-Disclosure Review Date: 01/14/2026. A green success message box is visible in the top right corner.
- Borrower:** First Name: Test, Middle Name: F., Suffix: -, Last Name: Test, Cell Phone Number: 555-555-5555, Email Address: docutech_testing@mymdm.com, SSN: ####-##4440.
- Co-Borrower:** First Name: -, Middle Name: -, Suffix: -, Last Name: -, Cell Phone Number: -, Email Address: -, SSN: ####-####.
- Subject Property Address:** Street Address: 1596 Shale Trail Loop, City: The Villages, FL, Zip: 32163, County: Sumter.
- Property Type:** Detached, Occupancy Type: OwnerOccupied.
- Product & Pricing:** Loan Program: Nations Direct Mortgage, LLC - Wholesale - NEW Conventional 30 Yr Fixed DU - Florida, Loan Type: Conventional, Interest rate: 5.740%, Price: -, Lock Expiration date: -, Interest Only(Months): -.
- Loan Details:** Purchase, Purchase Price: \$500,000, Base Loan Amount: \$320,000, Total Loan Amount: \$320,000, Estimated value: \$500,000, Appraised Value: \$500,000, Authorization Term: 360, Estimated Closing Date: 01/30/2026.

STEP 3

When you are ready for the loan to go over to our Loan Setup Team for review, click on Submit Loan



The screenshot shows the main navigation menu with the 'Submit Loan' button highlighted by a red arrow:

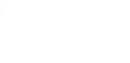
- Loan Summary
- 1003 / URLA
- Product & Pricing
- Dual AUS / Order Credit
- Pre-Disclosure Review
- Generate Disclosures
- Documents
- Document Upload History
- Submit Loan** (highlighted with a red arrow)

STEP 4

Once submitted, you will receive a notification showing the submission is successful.

In addition, it will show the Submission Status as Submitted along with the Initial Submit Loan Date and Last Submit Loan Date.

Submit Loan

| | | | | |
|--|--------------------------------|--|--|-------------------------------------|
| Overview | Application Date 01/13/2026 | Submission Status Submitted | Initial Submit Loan Date 01/13/2026 | Last Submit Loan Date 01/14/2026 |
| Borrower First Name: Test Middle Name: F. Suffix: - Last Name: Test Cell Phone Number: 555-555-5555 Email Address: docutech_testing@myndm.com SSN: ####-##1111 | | Co-Borrower First Name: - Middle Name: - Suffix: - Last Name: - Cell Phone Number: - Email Address: - SSN: ####-##1111 | | |
| Subject Property Address Street Address:  City:  State:  Zip:  County:  | | Property Type: Detached | Occupancy Type: OwnerOccupied | Number Of Units: 1 |
| Product & Pricing Loan Program: 30 Yr Fixed - Fannie Loan Type: Conventional Interest rate: 5.000% Price: 97,614 Lock Expiration date: - Interest Only(Months): - | | Loan Details Loan Purpose: Purchase Purchase Price: \$1,000,000 Base Loan Amount: \$700,000 Total Loan Amount: \$700,000 Estimated value: \$1,000,000 Appraised Value: \$1,000,000 Authorization Term: 360 Estimated Closing Date: 02/20/2026 | | |