

# Registering a New Stand-alone Loan

9.3.25

**Portal Address:** <https://broker.springeq.com/portal/#/login>

Quick jump to these sections:

- |  |        |
|--|--------|
| 1. <a href="#">Upload 3.4</a>  | pg. 2  |
| 2. <a href="#">Pull Credit</a>   | pg. 9  |
| 3. <a href="#">Associate 1<sup>st</sup> Mortgage with Subject Property</a> | pg. 14 |
| 4. <a href="#">Mark Liabilities to be Paid Off</a>                         | pg. 19 |
| 5. <a href="#">Price and Lock</a>  | pg. 26 |
| 6. <a href="#">Submit Registration</a>                                     | pg. 32 |



# Uploading URLA 3.4

1. Confirm the correct Company is selected  
(Relevant if you register for multiple LO's or companies)
2. Confirm the correct Branch is selected  
(If associated with multiple branches, select ALL)
3. Ensure Channel is set to "Spring EQ Wholesale (Current Pipeline)"
4. Registration Help link in Resource Tab. Direct link to our website for our live registration team to help with your registration.

**Registration Help Number is 888-605-2588, option 1**

The screenshot shows the Spring EQ B2B Portal interface. The top navigation bar includes the Spring EQ logo, user information (Spring EQ, LLC, 1 West Elm Street, Conshohocken, PA 19428), and various links (Guidelines, Forms, Tools, Resources, David Jorgensen, Log Out). The main content area is divided into several sections. The 'Welcome to the B2B Portal' section contains three dropdown menus: 'Channel' (set to 'Spring EQ Wholesale (Current Pipeline)'), 'Company' (set to 'Spring EQ, LLC, 1 West Elm Street, Suite 450, Conshohocken PA, 19428'), and 'Branch' (set to 'Spring EQ, LLC (1464945)'). The 'Pipeline' section shows a table with columns for STATUS, COUNT, and TOTAL LOAN AMT. The 'Alert Summary' section shows a table with columns for ALERT TYPE and COUNT.

Spring EQ

Spring EQ, LLC  
1 West Elm Street  
Conshohocken, PA 19428

NMLS ID#: 1464945  
Partner ID#: 4002656  
Approved For: CONV

Channel: Wholesale Optimal Blue  
Partner Status: Approved

Guidelines Forms Tools Resources David Jorgensen Log Out

Home  
View Pipeline  
View Contacts  
Loan Registration  
Import Loan File  
Manual Loan Entry

Welcome to the B2B Portal

Channel:  
Spring EQ Wholesale (Current Pipeline)

Spring EQ, LLC  
1 West Elm Street, Suite 450  
Conshohocken PA, 19428  
Spring EQ, LLC (1464945)

Spring EQ, LLC  
1 West Elm Street, Suite 450  
Conshohocken PA, 19428  
Company, 1 West Elm Street, Conshohocken, PA 19428

Pipeline

Loan Officer: All

STATUS	COUNT	TOTAL LOAN AMT
...	...	...

Pipeline Filter

Alert Summary

ALERT TYPE	COUNT
Property in FEMA declared disaster area	1

# Uploading URLA 3.4 (cont.)

1. Select Import Loan File
2. Check MISMO 3.4 Submission
3. Click “Browse”

Find the 3.4 file on your computer to attach and upload

Spring EQ

Spring EQ, LLC  
100 W. Matsonford Road  
Building 5, Suite 100

NMLS ID#: 1464945  
Broker ID#: 4000001  
Approved For: CONY

Home  
View Pipeline  
Loan Registration  
**Import Loan File**  
Manual Loan Entry

2

☒ MISMO 3.4 Submission

\* File Location:

3

Browse

Proceed Cancel

# Uploading URLA 3.4 (cont.)

- If exceptions appear, please just click the blue **“Proceed”** box.

(If there are too many exceptions, your 3.4 file may need to be completed and re-imported, but the system will usually let you proceed.)

The screenshot shows the MISMO 3.4 Submission interface. At the top, there is a radio button labeled "MISMO 3.4 Submission". Below it, a label "\* File Location:" is followed by a text input field containing "C:\fakepath\Better FNMA MISMO 3.4.xml" and a "Browse" button. A large green arrow points from the file location field down to the "Proceed" button, which is highlighted with a green box. To the right of the "Proceed" button is a "Cancel" button. Below the "Proceed" button, there is a section titled "Exceptions" with a green border. This section contains a table with two columns: "SEVERITY" and "ERROR MESSAGE". The table lists three warnings. At the bottom right of the exceptions section is a "Save Exceptions to File" button.

SEVERITY	ERROR MESSAGE
Warning	The monthly mortgage payment amount for a real estate asset must be greater than zero.
Warning	The property type for a real estate asset cannot be blank.
Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.

# Complete Registration Fields

Complete all fields with Red \*

The screenshot shows the registration form with the following fields highlighted in green boxes and numbered 1 through 7:

- 1. Transaction ID: 3000275156
- 2. Your Loan Number: 4000004281
- 3. MLO Name: Aaron Joseph Schmitt
- 4. MLO NMLS ID: 1940763
- 5. MLO Email: julia.newell4@springeq.com
- 6. MLO Phone Number: (267) 308-5657
- 7. Loan Application Date: 8/28/2025

Other fields visible include:

- \* Loan Application Date: 8/28/2025
- \* Settlement Date (Est): 9/13/2025
- \* Credit Order Consent Date: 8/28/2025
- First Payment Due Date: 11/01/2025
- MLO State License: [Empty]
- Emerging Banker: [Empty]
- \* Type Of Loan: Standalone
- Contingency Date: [Empty]

Buttons: Process Information, Contact Details (for Andy America and Amy America), Borrower Group.

Borrower Information

Number of Borrowers: ☐ One ☒ Two ☐ Three ☐ Four

Andy America

Primary Borrower

\* First, Middle, Last, Name Suffix, Marital:

Andy

Middle (optional)

America

Name Suffix (optional)

Married

US Citizen

First Time Home Buyer: ☐

Self Employed: ☐

Contact Details

Amy America

Co-Borrower

\* First, Middle, Last, Name Suffix, Marital:

Amy

Middle (optional)

America

Name Suffix (optional)

Married

US Citizen

First Time Home Buyer: ☐

Self Employed: ☐

Contact Details

Borrower Group

1. Put your loan origination system's file number here, or just N/A if there isn't one.

2. MLO name – Start typing the first name and pick the name when it appears, as this will populate directly from the NMLS, and will pull in the MLO's NMLS number. To get NMLS#, you must type in the name, not type in the NMLS#.

3. MLO Email and Phone

4. Loan Application  
Date = Today's Date

5. Settlement Date: Set to 3-4 weeks from now.

6. Credit Order Consent Date = Today's Date

7. Type of Loan: Standalone

# Complete Registration Fields (cont.)

Complete all fields with **Red \***

1. Complete Subject Property Address details.
2. Enter appraised value (rough estimate is fine)
3. Initial Draw for HELOC (minimum 75% of Max Loan Amount), Loan Amount for HELOAN
4. Max Loan Amount for HELOC
5. Remaining balance of subject property 1<sup>st</sup> mortgage
6. Estimated credit score
7. Estimated DTI
8. Choose HELOC for HELOC products, or Second Mortgage for HELOAN products
9. Ensure position for desired mortgage is set (will typically be 2<sup>nd</sup> so select "2")
10. Click the Magnifying Glass

The screenshot displays the SpringEQ registration form with the following fields highlighted by numbered callouts:

- 1**: Property Information section, including fields for Property Address, Unit Type, Unit #, Zip, City & State, County, Country, Occupancy, Property Type, Project Type, No. Units, No. ADUs, CEMA, and Unpaid Balance Amount.
- 2**: Financing Terms section, Appraised Value field.
- 3**: Financing Terms section, Loan/Draw Amount field.
- 4**: Financing Terms section, Maximum Credit Line Amount field.
- 5**: Other Financing section, Remaining Closed-End Liens field.
- 6**: Credit Data section, Qualifying Credit Score field.
- 7**: Credit Data section, DTI Ratio field.
- 8**: Product & Program section, Lien Type field (set to HELOC).
- 9**: Product & Program section, Position field (set to 2).
- 10**: Product & Program section, Magnifying Glass icon.

# Complete Registration Fields (cont.)

Complete all fields with **Red \***

Product Search

Search Criteria

\* Amortization Types: ☒ Adjustable Rate Mortgage (ARM) ☒ Fixed Rate Mortgage

\* Loan Terms: ☒ All ☒ 40 Year ☒ 30 Year ☒ 25 Year ☒ 20 Year ☒ 15 Year  
☒ 10 Year ☒ 5 Year

\* ARM Terms: ☒ All ☒ 10 Year ☒ 7 Year ☒ 5 Year ☒ 3 Year ☒ 6 Month  
☒ 1 Month ☒ 0 Month

Product Groups: ☒ All ☒ Standard

\* Lock Period: 45 Day Rate Lock Target Rate: Target Price:

Interest Only Products: ☒ Yes ☐ No

Search Best Price Search Close Select Ineligible Product

Eligible Products Ineligible Products Manually Priced Products

Product Search

Search Criteria

Search Best Price Search Close Select Ineligible Product

Eligible Products Ineligible Products Manually Priced Products

PRODUCT DESCRIPTION	INVESTOR NAME	RATE	POINTS	PRICE	LOCK DAYS	PRICE STATUS
HELOC Standalone Second Lien 3 Yr Draw 10 Yr IO	Spring EQ, LLC - Wholesale	9.025%	0.000%	100.000%	45	Available
HELOC Piggyback Second Lien 3 Yr Draw 10 Yr IO	Spring EQ, LLC - Wholesale	12.025%	0.000%	100.000%	45	Available

Product Search

Search Criteria

Search Best Price Search Close Select Ineligible Product

Eligible Products Ineligible Products Manually Priced Products

PRODUCT DESCRIPTION	INVESTOR NAME
HELOC Standalone Second Lien 3 Yr Draw 10 Yr IO 20 Yr Repay ARM	Spring EQ, LLC - Wholesale
HELOC Piggyback Second Lien 3 Yr Draw 10 Yr IO 20 Yr Repay ARM	Spring EQ, LLC - Wholesale
Fixed HELOC Standalone Second Lien 3 Yr Draw 27 Yr Repay	Spring EQ, LLC - Wholesale
Fixed HELOC Standalone Second Lien 3 Yr Draw 17 Yr Repay	Spring EQ, LLC - Wholesale
Fixed HELOC Standalone Second Lien 3 Yr Draw 12 Yr Repay	Spring EQ, LLC - Wholesale
Fixed HELOC Piggyback Second Lien 3 Yr Draw 27 Yr Repay	Spring EQ, LLC - Wholesale
Fixed HELOC Piggyback Second Lien 3 Yr Draw 17 Yr Repay	Spring EQ, LLC - Wholesale
Fixed HELOC Piggyback Second Lien 3 Yr Draw 12 Yr Repay	Spring EQ, LLC - Wholesale

Ineligibility Reasons

EXCEPTION ID	EXCEPTION DESCRIPTION
N/A	Amortization Type is ARM, And Include Compensation in Pricing is Yes (Lender Paid), And State is BPC Only

1. Check the boxes for all relevant search criteria
2. Ensure Lock Period is set to 45 Day Rate Lock
3. Choose whether the product you're looking for is Interest Only or not. Only our Adjustable HELOC has an Interest Only period
4. Click Search
5. Click the product you want

## IF NO ELIGIBLE PRODUCTS

1. Select Ineligible Products
2. At the bottom, you can see why the products are ineligible so you know what to fix.
3. Highlight the desired product
4. Click Select Ineligible Product

# Complete Registration Fields (cont.)

Complete all fields with **Red \***

1. Click Required Equity Info and answer the questions that pop up, at least one must be “yes”
2. Select Lender Paid Compensation or Borrower Paid Compensation
3. If Selecting Borrower Paid Compensation, put the amount in as either a Percentage or a flat dollar amount. On HELOAN this can be 0-3%, on HELOCs 0-4%.
4. Click Register

The screenshot shows a registration form with several sections. On the left, there are input fields for 'LTV Ratio' (30.00%), 'Max Credit' (\$0.00), and 'HCLTV' (80.00%). The main section on the right is titled 'Loan Interest Rate' and 'Other Loan Details'. Under 'Other Loan Details', there are checkboxes for 'Escrow Waivers' (Taxes and Insurance are checked), 'Apply Fee Buy Out' (Yes/No), 'Closing in Entity Name' (dropdown), and 'Mortgage Credit Certificate' (Yes/No). A green box labeled '1' highlights the 'Required Equity Info' button. Below this is the 'Partner Compensation' section, which has a green box labeled '2' around the 'Lender Paid Compensation' and 'Borrower Paid Compensation' radio buttons. The 'Borrower Paid Compensation' is selected. To its right, there is a green box labeled '3' around the 'Paid as Percentage' checkbox (checked), the '3.000%' input field, and the '\$4,500.00' input field with a red error icon. At the bottom, a green box labeled '4' highlights the 'Register' button, which is part of a row containing 'Check Eligibility', 'Register', and 'Cancel & Close' buttons.

Loan Interest Rate

ARM Margin: 0.000% ARM Index: 0.000%

Other Loan Details

Escrow Waivers: ☒ Taxes ☒ Insurance

Apply Fee Buy Out: ☐ Yes ☒ No

Closing in Entity Name: [dropdown]

Mortgage Credit Certificate: ☐ Yes ☒ No

Partner Compensation

☐ Lender Paid Compensation

☒ Borrower Paid Compensation

☒ Paid as Percentage 3.000% \$4,500.00

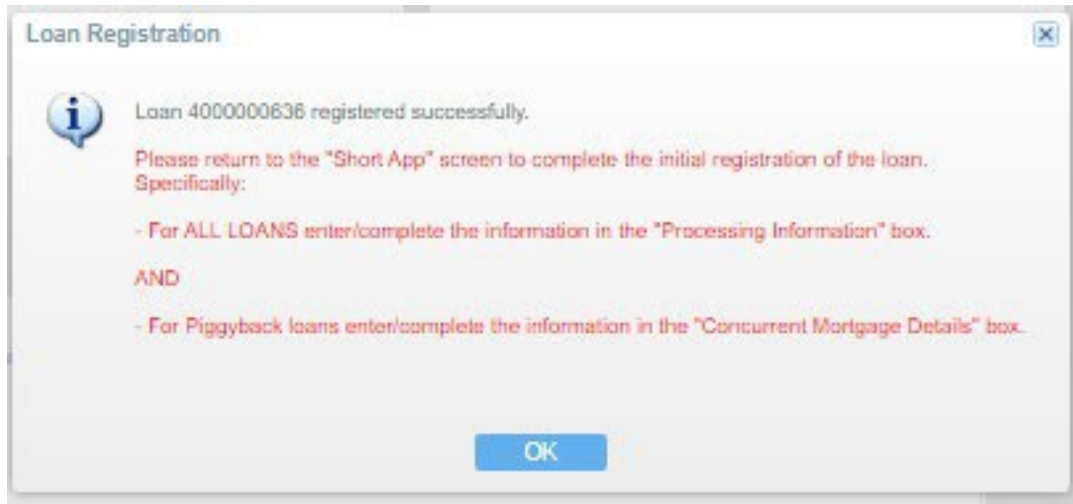
Check Eligibility Register Cancel & Close



# “Short Application” Fields

## Per the Pop Up:

- Next you must return to the “Short Application” to complete required information
- Click “OK” to proceed (**You’re not finished even after you click OK. See the note below in Green**)



- **\*\*\*MUST READ\*\*\*** At this point the TRID clock has started, but Registration is Not Complete. Follow this guide to complete registration. When registration is complete, the loan status will read: **Wholesale App – Registered**

# Complete “Process Information” Fields

*\*The remaining steps of the registration process will now flow from top to bottom, on the left\**

## Enter “Short Application” on left

1. Enter Blue “**Process Information**” box on the right
2. Complete all required information: (**3<sup>rd</sup> Party Processing fee is not allowed at this time**),
3. Other contacts in your office, prior appraisal use, property free & clear. Say NO to using “borrower chosen title company” (*we recommend using our title company for speed, tech integration, and typically lower costs*)  
Answer “Yes” on using prior appraisal if providing appraisal (acceptable if completed within 12 months of our loans funding date on piggyback & HELOC loans and was done for a prior mortgage loan – not a personal use appraisal)
4. Click “**Save**”

The screenshot shows a web application interface with a modal dialog box titled "3rd Party Processing Firm". The dialog box contains the following fields and options:

- Other Details** (Section Header)
- \* Your Company's Preferred Contact Name: Jon Doe
- \* Preferred Contact E-Mail: JonDoe@email.com
- \* Preferred Contact Phone: (555) 555-5555
- \* Using prior appraisal?: ☐ Yes ☒ No
- \* Property owned free and clear?: ☐ Yes ☒ No
- \* Using borrower chosen title company?: ☐ Yes ☒ No

At the bottom of the dialog box are two buttons: "Save" and "Cancel".

Annotations on the image:

- 1**: A green box highlights the "Process Information" button on the right side of the screen.
- 2**: A green box highlights the "3rd Party Processing Firm" dialog box.
- 3**: A green box highlights the "Save" button at the bottom of the dialog box.

# Ordering Spring EQ Credit

We only use a single Bureau (Experian 2)

1. Enter “New Credit Report” on left
2. Click Blue “Order Credit Report” Box

The screenshot shows the Spring EQ dashboard. On the left sidebar, the 'New Credit Reports' menu item is highlighted with a green box and a green arrow. In the main content area, the 'Credit Applicant Links' table shows two entries: 'Andy America' and 'Amy America'. The 'Order Credit Reports' button is highlighted with a green box. The 'Credit Results' table is also visible.

ORDER STAT...	CREDIT AGENCY	ORDER/CREATE DATE	REPORT DATE	REFERENCE NUMBER	APPLICANT	CO-APPLICANT	REPORT SCORE	APP SCORE USED FOR DECISION	CO-APP SCO... USED FOR DECISION	REPORT TYPE	DOCUMENT

Sometimes married couples will not auto populate, so you must link them before pulling credit:

1. Click the box before each name
2. Select “Create Link”

The screenshot shows the Spring EQ dashboard. On the right side, the 'Select Applicants to Link (max of 2 per link)' section is highlighted with a green box. The 'Create Link' button is highlighted with a green box. The 'Credit Results' table is also visible.

ORDER STAT...	CREDIT AGENCY	ORDER/CREATE DATE	REPORT DATE	REFERENCE NUMBER	APPLICANT	CO-APPLICANT	REPORT SCORE	APP SCORE USED FOR DECISION	CO-APP SCO... USED FOR DECISION	REPORT TYPE	DOCUMENT

# Ordering Spring EQ Credit (cont.)

We only use a single bureau (Experian 2)

1. Check Box Next to Client(s) Name
2. Click “Add to Order” Box
3. Click “Submit Order” Box

Order Credit Reports

Credit Report Order Applicants

Add Applicants to Order

<input checked="" type="checkbox"/>	Andy America	(No Authorization Received)
<input type="checkbox"/>	Amy America	(No Authorization Received)

Add to Order

\* EDI Provider: New orders/repull of credit issued after 3/1/23

\* Request Type:

\* Credit Agency: Credit Plus by Xactus - MCL MeridianLink, Inc.

Credit Report Type: 1 File Report Experian

Date Ordered: 3/02/2023

Ordered By: Shawn O'Brien

Special Instructions:

\* Broker certifies that consent was obtained from the applicant to order a credit report on the following date: 3/02/2023

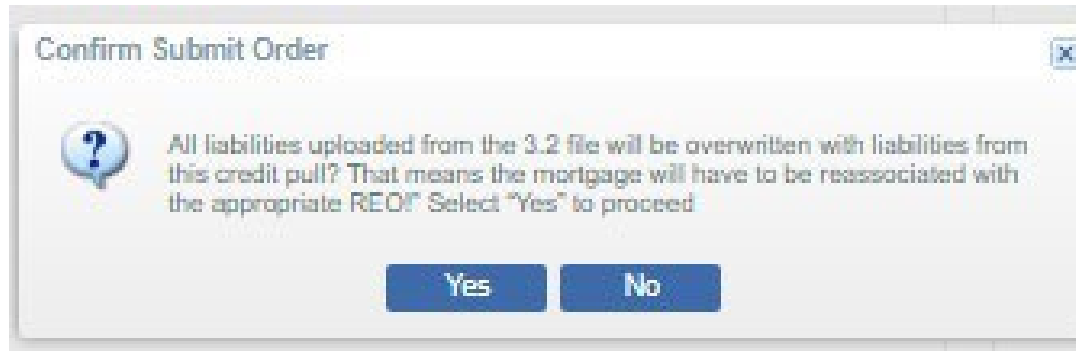
Submit Order Cancel

**\*SEQ cannot accommodate credit reissues, so please do not enter your credit reference number**

# Ordering Spring EQ Credit (cont.)

We only use a single bureau (Experian 2)

- Click “Yes” and the order will be complete. All tradelines from our Experian pull will then populate in the liabilities section



- It will take 15-30 seconds to pull in the credit and the screen will look as follows:

Credit Results

ORDER STAT...	CREDIT AGENCY	ORDER/CREATE DATE	REPORT DATE	REFERENCE NUMBER	APPLICANT	CO-APPLICANT	REPORT SCORE	APP SCORE USED FOR DECISION	CO-APP SCO... USED FOR DECISION	REPORT TYPE	DOCUMENT
	Credit Plus by Xactus - MCL Mer...	3/02/2023 1:10 PM	2/10/2023 12:00 AM	72719841	Andy America	Amy America				<a href="#">Order</a>	

**\* In order to have credit populate, you must refresh/reload the page (right click and hit reload)**

# Refresh/Reload page to pull in the Credit

\* In order to have credit populate, you may need to refresh/reload the page (right click and hit reload)

- You will see the “Completed” status and the credit score once credit pulls in.

Credit Results											
ORDER STAT...	CREDIT AGENCY	ORDER/CREATE DATE ▼	REPORT DATE	REFERENCE NUMBER	APPLICANT	CO-APPLICANT	REPORT SCORE	APP SCORE USED FOR DECISION	CO-APP SCO... USED FOR DECISION	REPORT TYPE	DOCUMENT
COMPLETE	Universal Credit Services, LLC.	11/21/2022 5:09 PM	11/21/2022 12:00 AM	2194324	Andy America	Amy America	728	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Order</a>	

# Viewing Our Credit Report

- To view the full credit report, click on “**Order**” and it will download as a PDF at the bottom of your browser

REPORT SCORE	APP SCORE USED FOR DECISION	CO-APP SCO... USED FOR DECISION	REPORT TYPE	DOCUMENT
728	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Order</a>	

# Associate 1<sup>st</sup> Mortgage w/Spring EQ Credit

1. Enter "Full Application" and "Liabilities" on the left
2. Click on name of the existing first mortgage to start associating to property

**\*This must be done for all mortgages on credit, even if already paid off\***

[View Pipeline](#)

- Loan Details
- Short Application
- New Credit Reports
- Product & Pricing Checklist
- Full Application**
- Borrowers
- Income
- Assets
- Liabilities**
- REO Information
- Purpose & Property
- Housing Expenses
- Qualifying the Borrower
- Declarations
- Demographic Info
- Ratios
- Lock Management
- Loan Submission
- Loan Processing
- Contacts
- Import History
- Status History

**Lender Loan Number:** 4000002305  
**Lock Expiration:**  
**Loan Status:** Wholesale PreApp - Registered  
**Borrower Name:** America, Andy  
**Subject Property:** 1315 Main Street  
Beverly Hills, CA 9021...  
**Loan Purpose:** Other  
**Product:** 30 Year Standalone Fixed 2nd  
**Program:**

	Total Payments	Total Balance
Mortgages:	\$3,362.00	\$420,306.00
Installment Loans:	\$46.00	\$1,554.00
Revolving Debt:	\$210.00	\$6,501.00
Child Support:	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
<b>Total Stated:</b>	<b>\$3,618.00</b>	<b>\$428,361.00</b>

[Add Liability](#)

	Total Payments	Total Balance
Mortgages:	\$3,362.00	\$420,306.00
Installment Loans:	\$46.00	\$1,554.00
Revolving Debt:	\$210.00	\$6,501.00
Child Support:	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
<b>Total Stated:</b>	<b>\$3,618.00</b>	<b>\$428,361.00</b>

[Add Liability](#)

**List of Liabilities**

CREDITOR ^	TYPE	PAYMENT AMOUNT	OUTSTANDING BALAN...	ACCT NUMBER	HANDLING	CRE
Andy America / Amy						
ALLEN BANK CARD	Credit Card	\$133.00	\$4,665.00	435617	Include In Debt Calc...	
<b>BEST EVER MORTG...</b>	Real Estate Mortgage	\$1,691.00	\$210,279.00	502088	Include In Debt Calc...	
BURSTING CREDIT	Credit Card	\$27.00	\$1,357.00	171442	Include In Debt Calc...	
CALLABLE MORTG...	Real Estate Mortgage	\$1,671.00	\$210,027.00	757570	Include In Debt Calc...	

[SAVE](#)
[CANCEL](#)



# Associate 1<sup>st</sup> Mortgage w/Spring EQ Credit (cont.)

1. Complete "Principle & Interest" payment
2. Select the appropriate "Handling" definition
3. Select "Lien Type"
4. Click "**Choose**"

Edit Liability

Liability Details Additional Information Account History

Liability Type: ☒ Revolving Debt/Installment Loans/Mortgages ☐ Other Monthly Debts

\* Debt Type: Real Estate Mortgage

\* Name of Creditor: BEST EVER MORTGAGE

Address:

Zip, City & State:

Account Number: 502088

Phone Number: Fax Number:

Credit Report Balance: \$0.00

\* Payment: \$1,691.00 \* Handling: Include In Debt Calculations

Outstanding Balance: \$210,279.00

Principal & Interest: Lien Type: Lien Position: Concurrent: ☐

Source/EIN: Expiration Date:

Source of Financing: In House Loan: ☐

☒ Associated Property

**Choose...** New

PROPERTY CURRENT VALUE

☐ Closed Date Closed:

# Associate 1<sup>st</sup> Mortgage w/Spring EQ Credit (cont.)

1. Click on the property address you want to associate the mortgage with
2. Then, **"Save"**

**Liability Details** | Additional Information | Account History

Liability Type: ☒ Revolving Debt/Installment Loans/Mortgages ☐ Other Monthly Debts

\* Debt Type: Real Estate Mortgage

\* Name of Creditor: BEST EVER MORTGAGE

Address:

Zip, City & State:

Account Number: 502

Phone Number:

Credit Report Balance:

\* Payment:

Outstanding Balance:

Principal & Interest:

Source/EIN:

Source of Financing:

In House Loan: ☐

**Select an Asset**

PROPERTY	CURRENT VALUE
1315 Main Street Beverly Hills, CA 90210	\$750,000.00

**Liability Details** | Additional Information | Account History

Liability Type: ☒ Revolving Debt/Installment Loans/Mortgages ☐ Other Monthly Debts

\* Debt Type: Real Estate Mortgage

\* Name of Creditor: BEST EVER MORTGAGE

Address:

Zip, City & State:

Account Number: 502088

Phone Number: Fax Number:

Credit Report Balance: \$0.00

\* Payment: \$1,691.00 Months Remaining: 124

Outstanding Balance: \$210,279.00 \* Handling: Include In Debt Calculations

Principal & Interest: \$1,200.00 Lien Type: First Mortgage Lien Position: 1 Concurrent: ☐

Source/EIN:

Source of Financing:

In House Loan: ☐

**PROPERTY**

PROPERTY	CURRENT VALUE
1315 Main Street Beverly Hills, CA 90210	\$750,000.00

☐ Closed Date Closed:

# Adding a New Liability

## (Only if Mortgage Not Showing on Credit)

1. Enter "Full Application" on the left
2. Select "Liabilities"
3. Select "Add Liability"

View Pipeline
 

Loan Details
 Short Application
 New Credit Reports
 Product & Pricing Checklist
 **Full Application** 1
 Borrowers
 Employment/Income
 Income
 Assets 2
 **Liabilities**
 REO Information
 Purpose & Property
 Housing Expenses
 Qualifying the Borrower
 Declarations
 Demographic Info
 Ratios
 Lock Management
 Loan Submission
 Loan Processing
 Contacts
 Import History
 Status History

Lender Loan Number: 4000002305
 Lock Expiration:
 Loan Status: Wholesale PreApp - Registered
 Borrower Name: America, Andy
 Subject Property: 1315 Main Street  
Beverly Hills, CA 9021...
 Loan Purpose: Other
 Product: 30 Year Standalone Fixed 2nd
 Program:

	Total Payments	Total Balance
Mortgages:	\$3,362.00	\$420,306.00
Installment Loans:	\$46.00	\$1,554.00
Revolving Debt:	\$210.00	\$6,501.00
Child Support:	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total Stated:	\$3,618.00	\$428,361.00

3 Add Liability

	Total Payments	Total Balance
Mortgages:	\$3,362.00	\$420,306.00
Installment Loans:	\$46.00	\$1,554.00
Revolving Debt:	\$210.00	\$6,501.00
Child Support:	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total Stated:	\$3,618.00	\$428,361.00

Add Liability

List of Liabilities

CREDITOR ▲	DEBT TYPE	PAYMENT AMOUNT	OUTSTANDING BALAN...	ACCT NUMBER	HANDLING	CRE
Andy America / Amy America						
ALLEN BANK CARD	Credit Card	\$133.00	\$4,665.00	435617	Include In Debt Calc...	
BEST EVER MORTG...	Real Estate Mortgage	\$1,691.00	\$210,279.00	502088	Include In Debt Calc...	
BURSTING CREDIT	Credit Card	\$27.00	\$1,357.00	171442	Include In Debt Calc...	
CALLABLE MORTG...	Real Estate Mortgage	\$1,671.00	\$210,027.00	757570	Include In Debt Calc...	

SAVE

CANCEL

# Adding a New Liability (cont.)

(Only if Mortgage Not Showing on Credit)

1. Debt Type – From pulldown, Select “Real Estate Mortgage”
2. Complete all the information on the mortgage,
3. Including “handling”
4. Associate property to address, by clicking on “**Choose**” – click on address, then “**save**”

\*\*\*If property is not showing, proceed to REO section, page 22, and add property

Add Liability

Liability Details Additional Information Account History

Liability Type: ☒ Revolving Debt/Installment Loans/Mortgages ☐ Other Monthly Debt **1**

\* Debt Type: Real Estate Mortgage

\* Name of Creditor: 123 Lending

Address: 5656 Jones Road **2**

Zip, City & State: 60126 Elmhurst IL

Account Number: 123456

Phone Number: Fax Number:

Credit Report Balance:

\* Payment: \$2,400.00 Months Remaining: 360 **3**

Outstanding Balance: \$56,000.00

\* Handling: Include In Debt Calculations **3**

Principal & Interest: \$1,800.00 Lien Type: First Mortgage Lien Position: 1 Concurrent: ☐

Source/EIN: Payoff Expiration Date:

Source of Financing:

In House: ☐ **4**

Associated Property

**Choose...** **New**

PROPERTY

☐ Closed Date Closed:

# Marking Liabilities to be Paid Off or Excluded

1. Enter the "Liabilities" section on left
2. Click on each Creditor name

View Pipeline

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Status History

Lender Loan Number: 4000002305

Lock Expiration:

Loan Status: Wholesale PreApp - Registered

Borrower Name: America, Andy

Subject Property: 1315 Main Street  
Beverly Hills, CA 9021...

Loan Purpose: Other

Product: 30 Year Standalone Fixed 2nd

Program:

	Total Payments	Total Balance
Mortgages:	\$3,362.00	\$420,306.00
Installment Loans:	\$46.00	\$1,554.00
Revolving Debt:	\$210.00	\$6,501.00
Child Support:	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total Stated:	\$3,618.00	\$428,361.00

Add Liability

	Total Payments	Total Balance
Mortgages:	\$3,362.00	\$420,306.00
Installment Loans:	\$46.00	\$1,554.00
Revolving Debt:	\$210.00	\$6,501.00
Child Support:	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total Stated:	\$3,618.00	\$428,361.00

Add Liability

List of Liabilities

CREDITOR	DEBT TYPE	PAYMENT AMOUNT	OUTSTANDING BALAN...	ACCT NUMBER	HANDLING	CRE
Andy America / Amy						
ALLEN BANK CARD	Credit Card	\$133.00	\$4,665.00	435617	Include In Debt Calc...	
BEST EVER MORTG	Real Estate Mortgage	\$1,691.00	\$210,279.00	502088	Include In Debt Calc...	
BURSTING CREDIT	Credit Card	\$27.00	\$1,357.00	171442	Include In Debt Calc...	
CALLABLE MORTG...	Real Estate Mortgage	\$1,671.00	\$210,027.00	757570	Include In Debt Calc...	

SAVE

CANCEL

# Marking Liabilities to be Paid Off or Excluded (cont.)

1. Change "Handling" to detail (satisfy with proceeds, include in DTI, etc.)
2. Then, **"Save"**

**IMPORTANT: Do this for every liability being paid off or excluded**

Edit Liability

**Liability Details** | Additional Information | Account History

Liability Type: ☒ Revolving Debt/Installment Loans/Mortgages ☐ Other Monthly Debts

\* Debt Type: Credit Card

\* Name of Creditor: BURSTING CREDIT

Address:

Zip, City & State:

Account Number: 171442

Phone Number:  Fax Number:

Credit Report Balance: \$0.00

\* Payment: \$27.00 Months Remaining: 50

Outstanding Balance: \$1,357.00

☐ Closed Date Closed:  Payoff Expires:

Applies To: ☒ Andy America ☒ Amy America

\* Handling:

Include In Debt Calculations

Omitted From Debt Calculations

Resubordinated

Ignore

To Be Satisfied With Loan Proceeds

Paid By Another Party

Exclude based on # of months

CANCEL SAVE & ADD **SAVE**



# REO Information

1. Select REO Information on the left
2. If adding a property, click "Add Property"
3. Fill out the property detail, select borrower it applies to and
4. Select Choose
5. For subject properties, click on the property and
6. Ensure it is marked as "subject" and "same as present address" if applicable.

The screenshot displays the Spring EQ REO Information interface. On the left, a sidebar menu contains various options, with 'REO Information' highlighted and numbered 1. The main area is divided into sections. The 'List of Properties' section shows a table with columns for PROPERTY ADDRESS, PROPERTY STATUS, and PROPERTY TYPE. A property entry for '1315 Main Street, Beverly Hills, CA 90210' is highlighted and numbered 5. Above this table, there is a '+ Add Property' button numbered 2. To the right of the table, a 'Property Info' form is shown, which is also numbered 3. This form includes fields for 'Subject Property' and 'Same as Present Address', both of which are checked. It also has fields for 'Applies To' (Andy America and Amy America), 'Current Monthly Ex', 'Mortgage Insurance', 'Hazard Insurance', 'Real Estate Taxes', 'Homeowner Assn', 'Flood Insurance', 'Other Expenses', and 'Total Monthly Exp'. Below the form, there is a 'Choose...' button numbered 4. The bottom section of the form shows the 'Associated Liabilities' section with a 'Choose...' button and a 'New' button. The bottom right section of the form shows the 'Property Info' form again, with the 'Subject Property' and 'Same as Present Address' checkboxes checked and numbered 6. The form also includes fields for 'Address Line One', 'Unit Type, Unit #', 'Address Line Two', 'Zip, City & State', 'Country', 'Property Type', 'Property Status', 'Present Market Value', 'Occupancy Type', and 'Number of Units'.

Property Info

☒ Subject Property ☒ Same as Present Address

Applies To

☒ Andy America

☒ Amy America

Current Monthly Ex

Mortgage Insurance

Hazard Insurance

Real Estate Taxes

Homeowner Assn

Flood Insurance

Other Expenses

Total Monthly Exp

Associated Liabilities

Choose... New

DEBT TYPE CREDITOR PAYMENT (INC. ESCROWS) VERIFICATION

List of Properties

PROPERTY ADDRESS	PROPERTY STATUS	PROPERTY TYPE	PRESENT MARKET VALUE	TOTAL MORTGAGE & LIE...	GROSS RENTAL INCOME	MORTGAGE PAYMENTS
1315 Main Street Beverly Hills, CA 90210	Retained	SINGLE				

Property Info

☒ Subject Property ☒ Same as Present Address

Applies To

☒ Andy America

☒ Amy America

Current Monthly Ex

Mortgage Insurance

Hazard Insurance

Real Estate Taxes

Homeowner Assn

Flood Insurance

Other Expenses

Total Monthly Exp

Associated Liabilities

Choose... New

DEBT TYPE CREDITOR PAYMENT (INC. ESCROWS) VERIFICATION

# Confirm Purpose & Property

1. Go into "Full Application", "Purpose & Property"
2. Double check that the highlighted "Property Status" & "Building Status" fields are filled in
3. If not, pick the status and then **"Save"**
4. Need to add the amount of taxes and insurance in this section or DTI will be wrong.

**View Pipeline**

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**Full Application**  
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REO Information  
**Purpose & Property**  
Housing Expenses  
Qualifying the Borrower  
Declarations  
Demographic Info  
Ratios  
Lock Management  
Loan Submission  
Loan Processing  
Contacts  
Import History  
Status History

Lender Loan Number: 4000002305  
Lock Expiration:  
Loan Status: Wholesale PreApp - Registered  
Borrower Name: America, Andy  
Subject Property: 1315 Main Street, Beverly Hills, CA 9021...

Loan Purpose: Other  
Loan Amount: \$275,000.00

Semi-Detached: ☐ Yes ☒ No

\* Property Status: Retained

Mixed Use: ☐  
FHA Secondary Residence: ☐  
Property is currently subject to a Clean Energy Lien: ☐  
Conversion of Contract for Deed: ☐

**Property Information** **Property Hazard Insurance**

Homestead Property: ☐ Yes ☒ No  
CEMA Requested: ☐ Yes ☒ No  
Number of Units: 1  
Market Value: \$750,000.00  
Month/Year Built: /  
Lot Size (Acres): 0  
Square Feet: 0  
Maintenance and Utilities: (null per Sq. Ft.) 0 **Calc**  
New Construction: ☒ No ☐ Yes **New Construct**

\* Building Status: Existing

Estate Held In: ☒ Fee Simple ☐ Leasehold **Leasehold Info**

**Proposed Monthly Expenses** **Copy Present Expenses**

* Hazard Insurance:	\$100.00
* Property Taxes:	\$391.00
Flood Insurance:	
Homeowner Assn Dues:	\$0.00
Other Expenses:	\$0.00

**Add Other Expenses**

Vesting Same  
Title Vesting  
Refinance  
Title Currently Held in What Name(s):  
Year Acquired:  
Original Cost: \$0.00  
Improvements Made: ☐ Made ☒ To Be Made  
Description of Improvements:  
Cost of Improvements: \$0.00

**Property Units Information**

	Number of Rooms:	Number of Bedrooms:	Number of Baths:	Gross Monthly Rent:	Estimated Rent:
Unit 1:	0	0	0	\$0.00	\$0.00
Unit 2:	0	0	0	\$0.00	\$0.00
Unit 3:	0	0	0	\$0.00	\$0.00
Unit 4:	0	0	0	\$0.00	\$0.00

**SAVE** **CANCEL**



# Confirm Declarations

1. Enter "Declarations" on left
2. Make sure all questions are answered
3. Then, **"Save"** (you must save even if already completed)

[View Pipeline](#)

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**Declarations**

Demographic Info

Ratios

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Status History

Lender Loan Number:

4000002305

Lock Expiration:

Loan Status:

Wholesale PreApp - Registered

Borrower Name:

America, Andy

Subject Property:

1315 Main Street  
Beverly Hills, CA 9021...

Loan Purpose:

Other

Product:

30 Year Standalone Fixed 2nd

Program:

Loan Amount:

\$275.00

Interest Rate:

8.649%

LTV/CLTV:

36.67%

About this property and your money for this loan

A. Will you occupy the property as your primary residence?

If YES, have you had an ownership interest in another property in the last three (3) years?

(1) What type of property did you own?

(2) How did you hold title to the home?

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

If YES, what is the amount of this money?

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on the application?

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?

Andy America

☐ No

☒ Yes

☒ No

☐ Yes

Select Property Type

Select Title Manner

☒ No

☐ Yes

☒ No

☐ Yes

\$0.00

☒ No

☐ Yes

☒ No

☐ Yes

☒ No

☐ Yes

Amy America

☐ No

☒ Yes

☒ No

☐ Yes

Select Property Type

Select Title Manner

☒ No

☐ Yes

☒ No

☐ Yes

\$0.00

☒ No

☐ Yes

☒ No

☐ Yes

☒ No

☐ Yes

SAVE

CANCEL

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# Home Equity Specific Demographic Questions

1. Enter "Demographic Info" on left
2. Answer these 4-home equity related questions not included in your 3.4 (at least 1 of these questions needs to be answered "YES")
3. Then, "Save"

[View Pipeline](#)

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Declarations

**Demographic Info**

Ratios

Lock Management

Loan Submission

Loan Processing

Contacts

Import History

Status History

**Lender Loan Number:**

4000002305

**Lock Expiration:**

**Loan Status:**

Wholesale PreApp - Registered

**Borrower Name:**

America, Andy

**Subject Property:**

1315 Main Street  
Beverly Hills, CA 9021...

**Loan Purpose:**

Other

**Product:**

30 Year Standalone Fixed 2nd

**Program:**

**Loan Amount:**

\$275,000.00

**Interest Rate:**

8.649%

**LTV/CLTV:**

36.67% / 64.71%

Demographic Info for Borrower:

☒ Andy America

☐ Amy America

Application Taken:

☐ Face-to-Face Interview

☒ Telephone Interview

☐ Fax or Mail

☐ Email or Internet

Ethnicity:

☒ Hispanic or Latino

☐ Mexican

☐ Puerto Rican

☐ Cuban

☐ Other Hispanic or Latino

☐ Not Hispanic or Latino

☐ I do not wish to provide this Information

Sex:

☒ Female

☐ Male

☐ I do not wish to provide this information

Complete this section for all Face-to-Face Applications:

Was the ethnicity of the borrower collected on the basis of visual observation or surname?:

☐ Yes ☐ No

Was the sex of the borrower collected on the basis of visual observation or surname?:

☐ Yes ☐ No

Was the race of the borrower collected on the basis of visual observation or surname?:

☐ Yes ☐ No

Race:

☒ American Indian or Alaska Native - enter name of enrolled principal tribe:

☐ Asian

☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other Asian - enter race:

☐ Black or African American

☒ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian

☒ Guamanian or Chamorro

☐ Samoan

☐ Other Pacific Islander - enter race:

☐ White

☐ I do not wish to provide this Information

\* Is any portion of this loan being used to purchase another property?:

☐ Yes ☒ No

\* Will any of the proceeds from this loan be used for home improvement purposes?:

☐ Yes ☒ No

Is any portion of this loan being used to pay off an existing mortgage?:

☐ Yes ☒ No

Will you be using proceeds for something other than any of the 3 purposes listed above (purchase, refi, home improvement)?:

☒ Yes ☐ No

SAVE

CANCEL

# Ratios Screen and Important Data Fields

1. Enter "Ratios" on left
2. This section shows you the current CLTV based on loan entry details
3. This section shows you the current DTI based on loan entry details
4. This section shows you the Loan Summary based on loan entry details

By clicking on the blue 3 dots, you can expand the detail in each section

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**Ratios**

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Import History

Status History

Loan Status: Wholesale PreApp - Registered

Loan Purpose: Other

Loan Amount: \$275,000.00

Lender Loan Number: 4000002305

Lock Expiration:

Borrower Name: America, Andy

Subject Property: 1315 Main Street  
Beverly Hills, CA 9021...

Product: 30 Year Standalone Fixed 2nd

Program:

Interest Rate: 8.649%

LTV/CLTV: 36.67% / 64.71%

Loan Terms

Lien Type/Position: Second Mortgage 2

Note Rate: 8.649%

Qualifying Rate: 8.649%

Loan Term: 360 I/O Term: 0

Base Loan Amount: \$275,000.00

Financed MI: \$0.00

Total Loan Amount: \$275,000.00

Purchase Price/Mkt. Value: \$750,000.00

Improvements: \$0.00

Appraised Value Used: \$0.00

Equity Ratios

LTV: 36.67%

CLTV: 64.70%

HCLTV: 64.70%

AUS LTV

37.00%

65.00%

65.00%

Other Financing

Concurrent Liens: \$0.00 Max Credit:

Remaining Closed-End Liens: \$210,279.00

Remaining HELOC Balance: \$0.00 Max Credit:

Loan Summary

Total Income: \$90,000.00

Present Housing Expense: \$1,200.00

Proposed Housing Expense: \$3,343.62

Other Obligations: \$1,927.00

Total Obligations: \$5,270.62

Qualifying Ratios

Housing Expense (FE): 3.72%

Debt Ratio (BE): 5.86%

Financed Properties

Number Of Financed Properties: 1

Borrower Funds to Close

Required Funds: \$0.00

Required Reserves: \$0.00

Total Funds Required: \$0.00

Verified Assets: \$0.00

Total Available Reserves after Closing: \$0.00


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# Pricing and Locking Loans

1. Enter "Lock Management" on the left
2. Click "Price"

**NOTE:** All Loans are **required to be locked** at registration. There is no float option.



Spring EQ, LLC  
1 West Elm Street  
Conshohocken, PA 19428

NMLS ID#: 1464945  
Partner ID#: 4002656  
Approved For: CONV

Channel: Wholesale Optimal Blue  
Partner Status: Approved

[View Pipeline](#)

[Loan Details](#)[Short Application](#)[Credit Reports](#)[Full Application](#)[Lock Management](#) 1[Loan Submission](#)[Loan Processing](#)[Loan Purchasing](#)[Contacts](#)[Import History](#)[Status History](#)

Lender Loan Number: 3000275154

Lock Expiration:

Loan Status: Registration Incomplete

Borrower Name: America, Andy

Subject Property: 5396 N Reese Ave  
Fresno, CA 93722

LTV/CLTV: 29.42% / 54.15%

Loan Purpose: C

Product: F

Interest Rate: 0

Occupancy: F

Loan Lock History

Lock Management

Rate Lock Activity History

Lock Status: Not Locked

Lock Expires:

Locked Rate: 0.000%

Points:

Lock Price History

REQUEST TYPE

REQUEST STATUS

DATE &

2

Price

Extend Lock

Print Lock Confirmation

Lock History

Print Decision

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# Pricing and Locking Loans (cont.)

1. Select your lock period. Option of 45 or 60 day locks. (45 is same price as 30, so choose at least 45 day lock)
2. Click "Select Rate"

Loan Pricing and Rate Lock

Application Date: 8/28/2025 Settlement Date: 9/20/2025 ☒ Estimated ☐ Firm

Product:  Lock Period:  Lock Date/Time:  Expiration Date:  Price Determined:

Product: HELOAN Standalone 20 Yr Fixed Lock Period: 45 Day Rate Lock Lock Date/Time: 8/29/2025 1:03:53 PM Expiration Date:  Price Determined:

Compare Pricing Pricing History

Proposed Pricing

DESCRIPTION RATE ORIG.PTS DISC.PTS MARGIN

DESCRIPTION RATE ORIG.PTS DISC.PTS MARGIN

Select Rate

3. You will get a rate stack. Scroll down until you find the first 0.000% under 45 DAY POINTS. This will be par, and they typical selection. Any number above this represents a rate buydown, which you may also select if you wish. Click the blue link on the corresponding points to proceed.

Loan Status: Registration Incomplete Loan Purpose: Other Total Loan Amount: \$250,000.00

Select Pricing

Rate Sheet Date/Time: Rate Sheet ID: Optimal Blue Product Id 73766918 Rate Sheet #: 0 Price Status: Available

RATE	P & I PAYMENT	30 DAY POINTS	45 DAY POINTS	60 DAY POINTS
7.075%	\$1,949.52	1.250%	<a href="#">1.250%</a>	2.500%
7.125%	\$1,957.05	1.125%	<a href="#">1.125%</a>	2.375%
7.175%	\$1,964.60	1.000%	<a href="#">1.000%</a>	2.250%
7.225%	\$1,972.15	0.875%	<a href="#">0.875%</a>	2.125%
7.275%	\$1,979.73	0.750%	<a href="#">0.750%</a>	2.000%
7.325%	\$1,987.32	0.625%	<a href="#">0.625%</a>	1.875%
7.375%	\$1,994.92	0.500%	<a href="#">0.500%</a>	1.750%
7.425%	\$2,002.53	0.375%	<a href="#">0.375%</a>	1.625%
7.475%	\$2,010.16	0.250%	<a href="#">0.250%</a>	1.500%
7.525%	\$2,017.81	0.125%	<a href="#">0.125%</a>	1.375%
7.575%	\$2,025.46	0.000%	<a href="#">0.000%</a>	1.250%
7.625%	\$2,033.13	0.000%	<a href="#">0.000%</a>	1.125%
7.675%	\$2,040.82	0.000%	<a href="#">0.000%</a>	1.000%
7.725%	\$2,048.52	0.000%	<a href="#">0.000%</a>	0.875%
7.775%	\$2,056.23	0.000%	<a href="#">0.000%</a>	0.750%
7.825%	\$2,063.95	0.000%	<a href="#">0.000%</a>	0.625%
7.875%	\$2,071.69	0.000%	<a href="#">0.000%</a>	0.500%

CANCEL

# Pricing and Locking Loans (HELOC)

## This screen shot shows a HELOC example of locking

1. On the lower right you can review the details of the pricing
2. Shows your lock period
3. Click "**Save**" on the lower left

FYI - Print Lock Confirmation (you can always reenter to view/print again)

[View Pipeline](#)

[Loan Details](#)  
[Short Application](#)  
[Credit Reports](#)  
[Full Application](#)  
[Lock Management](#)  
[Loan Submission](#)  
[Loan Processing](#)  
[Loan Purchasing](#)  
[Contacts](#)  
[Import History](#)  
[Status History](#)

**Lender Loan Number:**  
3000275154

**Lock Expiration:**

**Loan Status:**  
Registration Incomplete

**Borrower Name:**  
America, Andy

**Subject Property:**  
5396 N Reese Ave  
Fresno, CA 93722

**LTV/CLTV:**  
29.42% / 54.15%

**Loan Purpose:**  
Other

**Product:**  
HELOAN Standalone 20 Yr Fixed

**Interest Rate:**  
0.000%

**Occupancy:**  
Primary Residence

**Total Loan Amount:**  
\$250,000.00

**Loan Amount:**  
\$250,000.00

**Program:**

**Ratios:**  
7.71% / 15.41%

**Loan Pricing and Rate Lock**

Application Date:

Settlement Date:

☒ Estimated ☐ Firm

Product:

Lock Period:

Lock Date/Time:

Expiration Date:

Price Determined:

[Compare Pricing](#) [Pricing History](#)

DESCRIPTION	RATE	ORIG.PTS	DISC.PTS	MARGIN
No pricing items to display				

Margin:

Index:

Lifetime Rate Cap:

Product:

Lock Period:

Lock Date/Time:

Expiration Date:

Price Determined:

**Proposed Pricing** [Select Rate](#)

DESCRIPTION	RATE	ORIG.PTS	DISC.PTS	MARGIN
Base Rate	6.950%	0.000%	-2.000%	0.000%
Broker Compensation	0.000%	0.000%	2.000%	0.000%
CLTV New is <=60, And Non-Standard Loan Term (Months) is <=20 Yrs, And FICO is 720-739	0.875%	0.000%	0.000%	0.000%
2nd Mtg Loan Amt is 200,000-299,999	-0.250%	0.000%	0.000%	0.000%
<b>Total Rate and Points</b>	<b>7.575%</b>	<b>0.000%</b>	<b>0.000%</b>	<b>0.000%</b>

Margin:

Index:

Lifetime Rate Cap:

1

2

[Save](#) [Cancel](#)

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# Submit The Loan

1. Enter "Loan Submission" on left
2. "Submit Loan for disclosures only" (will be preselected)
3. Click "**Submit loan**" – a submission confirmation box will pop up. Click "**Yes**".
4. **Your Loan Registration is not complete until you get this Confirmation box (example below) and loan status will be Wholesale App Registered.**

FYI\*\*\* Spring EQ will send all disclosures to your client(s) electronically

**Client(s) must acknowledge disclosures within 3 days of our credit pull or the loan will need to be restarted and resubmitted.**

The screenshot displays the Spring EQ loan submission workflow. On the left, a sidebar menu shows 'Loan Submission' highlighted with a green box and a red circle containing the number 1. The main area shows loan details for loan 4000002305, including lender, borrower, and loan purpose. Below this, the 'Loan Submission' section has two radio buttons: 'Submit for Loan Disclosures Only' (selected) and 'Submit for Loan Processing'. The 'Loan Licensing Details' section contains various fields for company and address information. At the bottom, a green arrow points to the 'Submit Loan' button, which is also circled with a red circle containing the number 2. A 'Confirm Submission' dialog box is shown, asking 'Are you sure you want to submit the loan?' with 'Yes' and 'No' buttons; the 'Yes' button is circled with a red circle containing the number 2. A 'Loan Submission Confirmation' dialog box is also shown, displaying the message 'Thank you, loan 4000002305 has been submitted successfully.' and an 'OK' button; this box is circled with a red circle containing the number 4.

**THANK YOU FOR YOUR VALUED BUSINESS!!!**

