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How To Submit a Loan Application Using Emma

1. Navigate to <u>https://emma.springeq.com/login</u> and log in.





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- 2. Click on "Register Loan".
- *NOTE* You can also register a loan directly from the "Get Pricing" tool.

EM Innovative • F	MA aster • Easier
Get Pricing	
Pipeline	RateSheets & Matrices/Guides
Register Loan	Primerica Loans to Register 📀



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3. Click "Click to upload". Here, you'll select the 3.4 file to upload to EMMA. The information will populate in just a few seconds.

@ ≡	[→ ¢¢				EQ. LLC	Halteman, Spring	come J	Welcor	EQ	ng I
rice	Get	rations 6. Ve >	5. HMDA Declarations	4. Liabilities	3. Credit Report	ional Information	i te 2.	1. Quote	<	ess ote
	C	07/17/2025	rch Scenario) Sear	Loan Q	file or Searct	uploar a MISM	Click to up nd drop a l	<u>(</u> Irag ar	or di
2	0	07/17/2025	rch Scenario 07/10/2025 - 07/17	Sear	Loan Q	file or Search	upload a MISM	Click to up nd drop a l	<u>(</u> Irag ar	or di





Pricing

4. Click "Get Price".

ogress < 1. Quote 2. Addition	nal Information 3. Credit Report 4. L	iabilities 5. HMDA Declarations 6. Ve >	Get Price
DU_MISMO34_47703 36kb · Complete	11 (2).xml	Search Scenario 07/10/2025 - 07/17/2025	٩
Required Fields	Draw Amount*	Advanced Options (Assumptions Altered)	
Required Fields Loan/Line Amount* \$ 100,000	Draw Amount* \$ 100,000	Advanced Options (Assumptions Altered) Property Details Property Use * Property Type *	
Required Fields Loan/Line Amount* \$ 100,000 Property Value* \$ 400,000	Draw Amount* \$ 100,000 First Mortgage \$ 210,027 77 %	Advanced Options (Assumptions Altered) Property Details Property Use* Primary Residence Flood Zone* Property Type* Primary Residence	•
Required Fields Loan/Line Amount* \$ 100,000 Property Value* \$ 400,000 Property State*	Draw Amount* \$ 100,000 First Mortgage \$ 210,027 77 % Credit Score * 780 or A	Advanced Options (Assumptions Altered) Property Details Property Use* Primary Residence Flood Zone* No	•





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5. Click "Required Fields & Advanced Options" to review and change your loan amount and other loan characteristics.



Once you have chosen the product, click "Register Loan". 6.

HELOC 3 yr Draw Var	iable : Loan/Line	Amount \$100,000	Loan/Line Amount \$'	100,000
Loan/Line Amount Draw Amount Term Rate Points Monthly Payment APR AII Options IV Register 3 Yr Draw HELOC Fix Loan/Line Amount Draw Amount Term Rate Points Monthly Payment	Loan/Line, S100,000 S100,000 30 yr. 8.325% S0.00 S694.00 8.728% Press & More Loan/Line, Draw Amo Term Aate Points Monthly Pe AIR Opt AIR Opt S100,000	Amount \$100,000 unt \$100,000 30 yr. 8.325% \$0.00 ayment \$694.00 8.728% ions Fees & More # Register Loan	Loan/Line Amount \$' Draw Amount Term 30 yr Rate Points Monthly Payment \$ APR All Options Fees & N #? Register Loan	N/A r. ~ 8.625% \$0.00 \$778.00 9.041% More





Seeing Loan Information

7. By clicking on the double green arrows on the left side of the screen, you can open up the loan information on the file.

Progress Contractions 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan Submission	8. C >	Back Nex
A Please review all the declaration information before you proceed to the next step.		:
About this property and your money for this loan	Amy America	
Will you occupy the property as you primary residence?	Yes No	
If YES, have you had an ownership interest in another property in the last three (3) years?	🔿 Yes 💿 No	
If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	🔿 Yes 💿 No	
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?	🔿 Yes 💿 No	
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?	Ves No	
Have you or will you be applying for any new credit (e.g. installment loan, credit card, etc.) on or before closing this	Ves No	





8. You can open up the loan information in the file at any time during the process.



9. You can select different pieces of information that you want displayed and put them at the top of the page







10. Clicking on the funnel icon, you can select what information you would like to be displayed.

Spring EQ	Welcome Jesse Halte	man, Spi	ing EQ. LLC	[→	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	= 1
Loan Navigation	ŝ	~	Progress S. HMDA Declarations 6. Verify and Refresh Quote 7. Loan St		Back	
Loan Information		7	Loan Number Name Address Loan Status 3000262694 Amy America 15792 W Cinnabar Dr, Surprise, AZ 85374-6157 Registration	Inco	nplete	*
HELOC Standalone S 10 Yr I/O 20 Yr Repay	Second Lien 3 Yr Drav y ARM	N	DTI Credit Score X Closing Fees Debts To Be Satisfied Cash to Borrower Payment X			
Loan Amount \$100,000.00 Loan Term	Draw Amount \$100,000 LTV/HCLTV		HMDA Declarations			
360 Interest Rate 8.325%	25.00% / 77.51% Ratios 15.78% / 24.96%		Please review all the declaration information before you proceed to the next step.			×
Points	Monthly Payment	2	About this property and your money for this loan Amy America			
0 APR	\$694		Will you occupy the property as you primary residence? Yes No			
8.728%			If YES, have you had an ownership interest in another property in the last three (3) years? (If Yes (I) No			
Loan Application Date 07/17/2025	Loan Credit Order Consent Date 07/17/2025		If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?			
Comp. Type Borrower	Comp. Percentage 2.400	2	Are you borrowing any money for this real estate transaction (e.g.,= money for			_

11. You can change the filters on the file at any time by clicking the funnel symbol, and then checking what you want to see, and unchecking what you don't want to see.

		= '	Progress Collabilities 5. HMD	A Declarations 6. Verify and Refresh	Quote 7. Loan St > Ba	ck
Loan Navigation		~	5/9			
Loan Information		7	Loan Number Name Address 3000262694 Amv America 15792	s W Cinnabar Dr, Surprise, AZ 85374	Loan Status I-6157 Registration Incomp	lete 🗡
HELOC Standalone S 10 Yr I/O 20 Yr Repay	Second Lien 3 Yr Dra y ARM	0	Reset To Default Save As Default 🗊	es Debts To Be Satisfied Cash to E	Borrower Payment 🗡	
Loan Amount \$100,000.00	Draw Amount \$100,000	Filte	er by:			
Loan Term 360	LTV/HCLTV 25.00% / 77.51%		Loan Number	mation before you proceed to the payt s	fan	×
Interest Rate 8.325%	Ratios 15.78% / 24.96%		Name	interior polore you proceed to are next s	wp.	^
		\checkmark	Address	y for this loan	Amy America	
Points 0	Monthly Payment \$694	\checkmark	Loan Status	/ residence?	Yes No	
APR 8.728%			Loan Amount	in another property in the last three		
Loan Application Date	Loop Credit Order		Debte To Be Satisfied		V Yes O No	
07/17/2025	Consent Date		Debis to De Satistieu	ve a family relationship or business		
	0//1//2025		affiliation with the seller of the property?		U res No	
Comp. Type Borrower	Comp. Percentage 2.400	2	Are you borrowing any money for this real your closing costs or down payment) or ob	estate transaction (e.g.,= money for taining any money from another party.	Yes No	



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12. Click "Save as default," and with your next loan, it will have your settings saved.

Spring EQ	Welcome Jesse Half	eman, Spri	ing EQ. LLC			C	÷ ⋒ ≡
Loan Navigation		~	Progress 5/9 <	Liabilities	5. HMDA Declarations 6. Verify and Refres	h Quote – 7. Loan Sι ≯	Back Ne
Loan Information		7	Loan Number 3000262694	Name Amv America	Address 15792 W Cinnabar Dr, Surprise, AZ 8537	Loan Status 4-6157 Registration I	× ncomplete
HELOC Standalone S 10 Yr I/O 20 Yr Repay	econd Lien 3 Yr Dra ARM	Ó Re	eset To Default	Save As Defaul	es Debts To Be Satisfied Cash to	Borrower Payment 🗡	
Loan Amount \$100,000.00 Loan Term	Draw Amount \$100,000 LTV/HCLTV	Filter b	yy: Select All)				
360 Interest Rate 8.325%	25.00% / 77.51% Ratios 15.78% / 24.96%		oan Number ame		mation before you proceed to the next	step.	×
Points	Monthly Payment	A	ddress		y for this loan	Amy America	
0 APR	\$694	⊻ Li	oan Status oan Amount		/ residence?	Yes No	
8.728%		🗹 R	atios		in another property in the last three	🔿 Yes No	
Loan Application Date 07/17/2025	Loan Credit Order Consent Date 07/17/2025	D	ebts To Be Satisfie	the seller of the pro	uve a family relationship or business	🔿 Yes 💿 No	
Comp. Type Borrower	Comp. Percentage 2.400	2	Are you borrov	wing any money for	this real estate transaction (e.g.,= money for	Yes No	

13. Now you can navigate through EMMA with EASE!!

Spring EQ	Welcome Jesse Halteman, S	pring EQ. LLC	☆ ≡
Loan Navigation		Progress Contractions 6. Verify and Refresh Quote 7. Loan St Ba	ck
Loan Information	Ÿ	Loan Number Name Address Loan Status 3000262694 Amy America 15792 W Cinnabar Dr, Surprise, AZ 85374-6157 Registration Incomp	× lete
HELOC Standalone S 10 Yr I/O 20 Yr Repay Loan Amount	Second Lien 3 Yr Draw y ARM Draw Amount	DTI Credit Score Closing Fees Debts To Be Satisfied Cash to Borrower Payment X 24.96 % 728 N/A \$0.00 \$100,000.00 -	
\$100,000.00 Loan Term	\$100,000 LTV/HCLTV	HMDA Declarations	
360 Interest Rate 8.325%	25.00% / 77.51% Ratios 15.78% / 24.96%	Please review all the declaration information before you proceed to the next step.	×
Points	Monthly Payment 🖍	About this property and your money for this loan Amy America	
) APR	\$694	Will you occupy the property as you primary residence?	
3.728%		If YES, have you had an ownership interest in another property in the last three O Yes I No (3) years?	
Loan Application Date 07/17/2025	Loan Credit Order Consent Date 07/17/2025	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	
Comp. Type Borrower	Comp. Percentage ⊮* 2.400	Are you borrowing any money for this real estate transaction (e.g.,= money for	





14. Click on any one of the screens listed, and it will take you there.







Completing the Application

15. Fill out the processing information section of this screen. "Property owned free and clear?" and "Using borrower chosen title company?" will automatically be filled in.

HELOC 3 yr Draw Variable	30 yr. 8.728%	\$0.00 \$694.00	Fees APR \$4,310.87 8.728%	Loan Application Date Loan Cred 07/17/2025 07/17/20	1it Order Consent 25	Jate
Upload MISMO						
DU_MISMO34_477031 36kb · Complete	(2).xml					• 📀
Credit Report Order						
lave you pulled the credit through Spri	ngEQ? OYes ON	lo				
E-Consent						
An email of the e-consent form will be s	ent to the following borrowe	ers:				
Amy America			jessewhalteman@gm	ail.com		
Processing Information			Use of Proceeds			
Jsing prior appraisal? *		O Yes O No	Is any portion of the proc	eeds of this loan being used to purcha	se O Yes	O No
		O Yes O No	another property that will closing?*	be under contract within 60 days of		
Property owned free and clear?*			Sector Se			
Jsing borrower chosen title company?	ŧ	🔿 Yes 🧿 No	Will any of the proceeds	from this loan be used for home	O Yes	O No
Property owned free and clear? * Using borrower chosen title company? – Broker or Processor Company Contact Nar	• ne	🔿 Yes 💿 No	Will any of the proceeds improvement purposes?	from this loan be used for home	() Yes	O No
Property owned tree and clear?* Using borrower chosen title company? – Broker or Processor Company Contact Nar Jesse	* 	🔵 Yes 🂿 No	Will any of the proceeds improvement purposes? Is any portion of this loan	from this loan be used for home * being used to pay off an existing	 Yes Yes 	
Property owned free and clear?* Using borrower chosen title company? Broker or Processor Company Contact Nar Jesse Broker or Processor Company Contact E-N Broker or Processor Company E-N Broker or Processor Company E-N Broker or Processor Compan	*	Ves No	Will any of the proceeds improvement purposes? Is any portion of this loar mortgage on the subject	from this loan be used for home * being used to pay off an existing property?* count of the loan proceeds for comethin) Yes	
Property owned thee and clear?* Using borrower chosen title company? Broker or Processor Company Contact Nar Jesse Broker or Processor Company Contact E-M jhalteman@springeq.com	* ne	Ves No	Will any of the proceeds improvement purposes? Is any portion of this loar mortgage on the subject Will you be using any an other than the 3 purpose	from this loan be used for home * being used to pay off an existing property?* hount of the loan proceeds for somethir sitsed above?*	Yes Yes	 No No No





16. Click "Verified" or update your processing company contact information. This information will autofill with the information from the last registration. If there is no processor, just input the Loan Originator information again. If it changes through the process, the Account Manager can update this information.

HELOC 3 yr Draw Variable	30 yr.	8.728%	\$0.00	\$694.00	\$4,310.87	8.728%	07/17/2025	07/17/2025	der Consent i	Julo
Jpload MISMO										
DU_MISMO34_477031 36kb · Complete	(2).xml									I 🛇
Credit Report Order										
Have you pulled the credit through Spr	ngEQ?	🔿 Yes 🧿 N	lo							
E-Consent										
An email of the e-consent form will be	ent to the	tollowing borrowe	TS:							
An email of the e-consent form will be a Borrower Name Amy America	ent to the	tollowing borrowe	15.		– Borrower jessew	Email halteman@g	mail.com			
An email of the e-consent form will be a Borrower Name Amy America Processing Information	ent to the t	tollowing borrowe	15.		Borrower jessew	Email	mail.com			
An email of the e-consent form will be a Borrower Name Amy America Processing Information Using prior appraisal?*	ent to the t	following borrowe	())	íes 💿 No	Borrower jessew Use of Is any p	Email halteman@gi Proceeds ortion of the pro	mail.com oceeds of this loan being use	ed to purchase	() Yes	○ No
An email of the e-consent form will be a Borower Name Amy America Processing Information Using prior appraisal?* Property owned free and clear?*	ent to the t	following borrowe		íes 💿 No íes 💿 No	Borrower jessew Use of Is any p another closing?	Email halteman@g Proceeds ortion of the pro property that w	mail.com oceeds of this loan being use ill be under contract within 6	ed to purchase 0 days of	O Yes	⊖ No
An email of the e-consent form will be : Borower Name Amy America Processing Information Using prior appraisal?* Property owned free and clear?* Using borrower chosen title company?	*	following borrowe		rés () No rés () No rés () No	Borrower jessew Use of Is any p another closing? Will any	Email	mail.com occeeds of this loan being us ill be under contract within 6 s from this loan be used for I	ed to purchase 0 days of home) Yes	O No
An email of the e-consent form will be to Borower Name Amy America Processing Information Using prior appraisal?* Property owned free and clear?* Using borrower chosen title company? – Broker or Processor Company Contact Na	* me	following borrowe		res () No res () No res () No	Borrower jessew Use of Is any p another closing? Will any improve	Email	mail.com sceeds of this loan being use ill be under contract within 6 s from this loan be used for 1 ?*	ed to purchase 0 days of home) Yes	O No
An email of the e-consent form will be to Borrower Name Amy America Processing Information Using prior appraisal?* Property owned free and clear?* Using borrower chosen title company? — Broker or Processor Company Contact Na Jesse	* me	following borrowe		ríes () No ríes () No ríes () No	Borrower jessew Use of Is any p another closing? Will any improve Is any p mortoac	Email	mail.com sceeds of this loan being use ill be under contract within 6 s from this loan be used for 1 ?* an being used to pay off an et a rorgerty?*	ed to purchase 0 days of home existing) Yes) Yes) Yes	 No No No No
An email of the e-consent form will be to Borrover Name Borrover Name Processing Information Using prior appraisal?* Property owned free and clear?* Using borrower chosen title company? - Broker or Processor Company Contact Na Jesse - Broker or Processor Company Contact Na Jesse	* me	following borrowe		res	Borrower jessew Use of Is any p another closing? Will any improve Is any p mordgag Will you	Email	mail.com sceeds of this loan being use ill be under contract within 6 s from this loan be used for 1 ?* an being used to pay off an e t property?* mount of the loan proceeds	ed to purchase 0 days of home existing for something	 Yes Yes Yes Yes 	 No No No No No
An email of the e-consent form will be to Borrover Name Borrover Name Processing Information Using prior appraisal?* Property owned free and clear?* Using borrover chosen title company? Broker or Processor Company Contact Na Jesse Broker or Processor Company Contact E-I halteman@springeq.com	* tail	following borrowe		rés () No rés () No rés () No	Borrower jessew Use of Is any p another closing? Will any improve Is any p mordpag Will you other th	Email	mail.com beceeds of this loan being use ill be under contract within 6 s from this loan be used for 1 ?* an being used to pay off an e th property?* mount of the loan proceeds use listed above?*	ed to purchase 0 days of home existing for something	 Yes Yes Yes Yes Yes 	 No No No No No





17. Complete the "Use of Proceeds" section. You must select "Yes" on one of these questions to move forward.



18. Once all required items are completed. Click "Next"

ess < O Quote 2. Addition	nal Information	3. Credit I	Report	4. Liabilities	5. HMDA Dec	larations 6.	>	Back	Next
Final price will be available at the	time of Rate Loc	sk.							×
) The information used to price will	ovenwrite the info	ormation from	m the uplo	aded file					×
HELOC 3 yr Draw Variable	Term Inte 30 yr. 8.7	erest Rate 728%	Points \$0.00	Payment \$694.00	Fees \$4,310.87	APR 8.728%	Loan Application Date 07/17/2025	Loan Credit Order Consent Dat 07/17/2025	B
bload MISMO									
DU_MISMO34_477031 36kb · Complete	(2).xml								0
edit Report Order	ingEQ?	Yes 💿 No	0						
Consent	inged. O								
email of the e-consent form will be s	sent to the follow	ing borrower	S:		- Borrower	Email			





Ordering Credit

15. The screen asks you to verify the borrower's consent to pull credit. **Click** "Yes" if you are ready to proceed with the credit pull. Please remember that all credit being used must be pulled through our website.





Final price will be available at the	time of Rate Lock.		×
i) The information used to price will	overwrite the information from the uploaded file	e	×
HELOC 3 yr Draw Variable	Ordering Credit Report Con By proceeding, you understand that credit y	nsent ×	Credit Order Consent Date 17/2025
Upload MISMO	today is the date you received the informati	ion comprising the application being submitted.	
DU_MISMO34_477031 36kb · Complete	Do you wish to continue?	No	I 🛇
Credit Report Order			
Have you pulled the credit through Spri	ngEQ? 🔿 Yes 💿 No		
F.Consent			
L-Consent			
An email of the e-consent form will be s - Borrower Name Army America	ent to the following borrowers:	- Borrower Email jessewhalteman@gmail.com	

16. You will see a progress bar for the credit pull. Please read the notes with the status bar, as it will provide great information and updates.



Tip!: If you see a lag in the credit report, **click** the "refresh" button at the top left-hand side of the screen to retry, next to the website in the address bar. You may also see the "Try Again" button light up.





17. If you need to update the Property Address, you can do it by clicking on "Property Address". If no changes are required on the address, you can skip this step.

4/	iabilities	ote 🥥	Additional Info	ormation	⊘ Credit Re	eport	4. Liabili	ties	5. HI	MDA Declaral >		Back	Save	Ne
	(i) By default, we ar	e excluding	all 1003. Plea	ise, make sure	that all exclue	ded op	tions are the	corr	ect one	s. View Exclude	d List.			
2	Antines													
	- Actions									Property Ad	dress	Edit In	come	REO
L														
L	 Amy Americ 	a - Applica	nt (4)									∎(≣) = (+ Add	Liability
l	Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type		Handling			Attached Prope	rty	Lien Type	Inpul Cate	↓ Action
L	CALLABLE MO	757570	\$ 1,671.00	210,027.00	Real	*	Incl	٠	\$	Altache	•	First Mor	CR	Θ
L	ALLEN BANK C	435617	\$ 133.00	\$ 4,665.00	Credit	*	Incl	*	\$		*	First Mor	CR	Θ
	BURSTING CR	171442	\$ 27.00	\$ 1,357.00	Credit	*	Incl	*	\$		*	First Mor	CR	Θ
L	CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit	•	Incl	٠	\$		•	First Mor	CR	Θ
L														





18. You can update your subject property address here if needed. You will need to click on "Validate" so USPS can verify the address.

Liabilities By default, we are exc Actions Creditor Creditor CALLABLE MO 7t ALLEN BANK C 4t	4/9	Additional Information O Credit	Report 4. Liabilities 5. HMDA Declar	al > Back		Save	Nex
Property Address Actions Actions Vinit Type Unit # Zip* Size* Add Liability Input Address Torperty Address Input # Add Liability Callable Mo 7t ALLEN BANK C 41	Liabilities						
Actions Property Address* 15792 W Cinnabar Dr Income Whit Type Unit # 2IP* State* S5374-6157 Cay* Creditor Actions CalLABLE MO	By default, we are ex	Property Address		×			
Actions 15792 W Cinnabar Dr V Amy America - A Unit Type V Amy America - A ZiP* Sizer* Sizer* Creditor AZ CalLABLE MO 75 ALLEN BANK C 43	• •	Property Address*					
V Amy America - A Creditor A Creditor A CallABLE MO 7: County Name* Auten BANK C	- Actions	15792 W Cinnabar Dr					
Amy America - A ZIP* Cay* State* + Add Liability Creditor A County Name* AZ Input Cate CALLABLE MO 7: Maricopa CR CR		Unit Type	✓ Unit #		it Incom		REO
Creditor A Cattable Mo 7: ALLEN BANK C 43 County Name* Maricopa Cattable Mo 7: County Name* Maricopa Cattable Mo 7: Cattable	🗸 Amy America -	- 7IP*		- State* -	. (+ Add Li	ability
Centro Cate County Name*	Condition	85374-6157	Surprise	AZ	-	Inpu!	Antines
CALLABLE MO 7: Maricopa V CR	Creditor	- County Name*				Cate 🗸	Actions
ALLEN BANK C 41	CALLABLE MO 7	Maricopa		*	*	CR	Θ
	ALLEN BANK C 4	5100 0 1 04042			*	CR	Θ
BURSTING CR 17 FIPS Code: 04013	BURSTING CR 1	FIPS Code: 04013			*	CR	Θ
CAPITAL BANK 52 Cancel Validate CR G	CAPITAL BANK 5		Cance	Validate	*	CR	Θ





Income

19. If you need to update the income, click "Edit Income". If no changes are needed on the income, you can skip this step.

4/9 Liabilities	ote ⊘	Additional Inf	ormation	⊘ Credit F	Report	4. Liabil	ities	5. HN	IDA Declaral	>	Back		Save	Ne
() By default, we a	re excluding	all 1003. Plea	ase, make sure	that all excl	uded op	tions are the	e corre	ect one	s. View Exclud	led List	1			
Actions								(Property /	Address	Edit	Income		REO
✓ Amy Ameri	ca - Applicar	nt (4)									≡(≡)=	+	Add Lia	bility
Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type		Handling			Attached Pro	perty	Lien Type		Inpul Cate ↓	Actior
CALLABLE MO	757570	\$ 1,671.00	210,027.00	Real	*	Incl	*	\$	Altache	*	First Mor	*	CR	Θ
ALLEN BANK C	435617	\$ 133.00	\$ 4,665.00	Credit	*	Incl	*	\$	Attache	*	First Mor	*	CR	Θ
BURSTING CR	171442	\$ 27.00	\$ 1,357.00	Credit	*	Incl	*	\$		*	First Mor	*	CR	Θ
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit	•	Incl	*	\$		•	First Mor	*	CR	Θ





20. You can now edit your employment information and income here.

SEQ × +			Other Incor
Employment	^	Base Amount*	Monthly O Annua
Address Line One:* 123 Market Street		Overtime Amount*	 Monthly O Annua Monthly O Annua
Unit Type: Address Line Two:	Unit #.	Bonus Amount*	Monthly O Annua
- ZIP*		Commission Amount * 0.00	Monthly O Annua
City* Philadelphia	PA 👻	Other Amount *	0.00
_ Country: United States	¥0	Total Monthly Income Amount	\$ 15,000.0
(215) 607-7822			
Currently Employed:	Employed by family member or		

21. Add additional employer information if needed.

Employment & moon	ne			Canc	el Sa
Amy America					
SEO X +					Other Incom
Employment		~	Income		~
Employer or Business Name: * SEQ	-		Base Amount* \$15,000.00	Monthl	y 🔿 Annuali
Address Line One: * 123 Market Street			-Overtime Amount*	Monthl	y 🔿 Annuall
Unit Type:	✓ Unit #:		Bonus Amount*	Monthl	ly 🔿 Annuali
Address Line Two:			Commission Amount *		0
2IP* 19107			Other Amount*	() Monthl	y () Annuali
_ City* Philadelphia	State: PA	-			0.00





日徽命≡

22. If you have income that is not from employment that you need to add, click "Other Income".

Employment & Income					Cancel	s
Amy America						
SEQ × New Employ	ment × +				(Other Incor
Employment		^	Income			
Employer or Business Name: *			-Base Amount*	\$0.00	Monthly	O Annua
Address Line One: *			Overtime Amount*	\$0.00	Monthly	O Annua
Unit Type:	* Unit #:		Bonus Amount*	\$0.00	 Monthly 	O Annuz
- Address Line Two:			Commission Amount *	60.00		0.000
ZIP*				\$0.00	Monuny	O Annua
City*	State-	•	Other Amount *			\$0.00
	outo.					

23. Add in other income sources here.

Spring EQ Welcome Jesse Halteman, Spring EQ. LLC

Amy America					
SEQ × New Em	ployment × +				Other Incom
				≡ (≣) = (+ Add
Income Type	Amount	Deductions	Adjusted Amount	Non-taxable	Actions
•					•
Total Monthly Income Amo	unt				\$ 0.00
Total Adjusted Monthly Inc	ome Amount				\$ 0.00





24. There is a drop-down for "Other Income" sources.

Employment & Income				C	ancel
Amy America					
SEQ × New Employment	t × +				Other Incor
1				≣≡≡	+ Add
Income Type	Amount	Deductions	Adjusted Amount	Non-taxable	Actions
[* \$0.00	\$0.00	\$0.00	×	ō
Accessory Unit Income	Î				
Alimony	1				\$ 0.0
Automobile/Expense Account Income					\$ 0.0
Boarder Income					
Capital Gains					





Verifying the REO Section

25. To ensure that property taxes, insurance, and other items such as HOA fees are correct, click the "REO" tab.

Liab	oilities			0. 101	ny and reene		1. 200	1 5 6	111133101	i o. oomp	<i>.</i>	Duck		Jave	
()	By default, we ar	e excluding	all 1003. Plea	ise, make sure	that all exclu	uded op	ptions are the	corr	ect one	s. View Exclu	ded List	1			
															-
	Actions								ſ	Property	Address	Edit	Incon	ne	REO
									,						
	 Amy Americ 	ca - Applica	nt (4)									≣(≣)≡		+ Add Li	ability
c	Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type		Handling			Attached Pro	operty	Lien Type		Inpul Cate ↓	Action
С	ALLABLE MO	757570	\$ 1,671.00	210,027.00	Real	*	Incl	٠	\$	15792	*	First Mortg	*	CR	Θ
A	LLEN BANK C	435617	\$ 133.00	\$ 4,665.00	Credit	*	Incl	*	\$		*	First Mor	٣	CR	Θ
В	URSTING CR	171442	\$ 27.00	\$ 1,357.00	Credit	*	Incl	*	\$		٣	First Mor	٣	CR	Θ
С	APITAL BANK	529115	\$ 10.00	\$ 29.00	Credit	*	Incl	¥	\$		*	First Mor	٣	CR	Θ





Tip! If the mortgage is escrowed. Ensure that you zero out any previously entered taxes or insurance and verify that the escrowed boxes are checked.

26. Click this checkbox if the mortgage is escrowed.

	Actions Street	City State Zip Sub	oject Pro	
Liabilities	∧ ⊖ 15792 W Cinnabar Dr	Surprise AZ 853	2	
By default, we are example.	Property Use * Property Type *	Property Status* Present Ma	arket Value*-	
Actions	Primar • Single	• Retained • \$400,00	0.00	
ACIONS	Current Monthly Expenses	Escrowed in First Mortgage	Income	REO
	S0.00			
🗸 Amy America -	Hazard Insurance			Add Liability
Creditor	\$0.00			Inpu: Cate 4 Action
CALLABLE MO	\$0.00		-	CR 🕞
ALLEN BANK C	- Home Owner Association Dues		-	CR Θ
BURSTING CR	\$0.00		· ·]	CR Θ
CAPITAL BANK	\$0.00		<u>*</u>)	CR 💬
	Miscellaneous Expenses\$0.00			
	Total expenses \$0			





27. If you have additional REOs, scroll down and click the down arrow.



28. Enter the rental income here.

	 — 15792 W Cinnabar Dr 	Surprise AZ	853 🔽	
iabilities	∧ ⊖ 123 Emma Drive	Surprise AZ	85374	
(i) By default, we are ex	Property Use Property Type	Property Status	- Present Market Value -	
	Invest 👻 Single Fa	× • Rental •	\$650,000.00	
- Actions	Rental Income			
	- Net Rental Income			Income
Amy America -	\$0.00			+ Add Liability
· Any Anona ·	For Net Rental Income, exclude P&J and oth	er expenses from gross rental income		- Frank Charles
Creditor	Gross Monthly Rental Income	S0.00		Inpul Cate ↓ Actio
CALLABLE MO 7				- CR 💬
ALLEN BANK C 4	Current Monthly Expenses	Escrowed in First M	ortgage	- CR 💬
BURSTING CR	Mortgage Insurance	-		· CR 💬
CAPITAL BANK	\$0.00			CR Θ
	Hazard Insurance *			
	Real Estate Taxes *			
	30.00			





29. Click "Save".

Liabilities	Gross Monthly Rental Income	\$0.00	
By default, we are ex	Current Monthly Expenses	Escrowed in First Mortgage	
Actions	Mortgage Insurance		
	Hazard Insurance		Income REO
 Amy America - 	Real Estate Taxes		+ Add Liability
Creditor	Home Owner Association Dues		Cate + Action
ALLEN BANK C 4	Flood Insurance		CR O
BURSTING CR	Misoellaneous Expenses		CR O
	Total expenses \$0		
	4		





Handling Liabilities

30. If you need to add a liability manually - Click "Add liability".

Liabilities	bilities 5. I	HMDA Declar;	ations 6. Ver	ify and Refre	esh Quo	te 7. Loan	Subr	nissio	n 8. Comp ≯	Back	Save	Nex
By default, we a	ire excluding	all 1003. Plea	se, make sure	that all exclu	ided op	tions are the	corre	ct one	s. View Excluded Lis	t		
Actions								(Property Addres	s Edit Inco	ome dd Liability	REO
✓ Amy Amer	ica - Applicar	nt (4)									+ Add	Liability
Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type		Handling			Attached Property	Lien Type	Inpul Cate	Actions
		\$ 1,671.00	210,027.00	Real	*	Incl	*	\$	15792 🔻	First Mor 🔻	CR	Θ
CALLABLE MO	757570		- 210 - 22 - 22 - 22	Credit	*	Incl	*	\$	Altache 👻	First Mor 💌	CR	Θ
CALLABLE MO ALLEN BANK C	757570 435617	\$ 133.00	\$ 4,665.00								CR	Θ
CALLABLE MO ALLEN BANK C BURSTING CR	757570 435617 171442	\$ 133.00 \$ 27.00	\$ 4,665.00 \$ 1,357.00	Credit	*	Incl	•	\$	Attache 👻	First Mor 🔻	UN	\sim
CALLABLE MO ALLEN BANK C BURSTING CR CAPITAL BANK	757570 435617 171442 529115	\$ 133.00 \$ 27.00 \$ 10.00	\$ 4,665.00 \$ 1,357.00 \$ 29.00	Credit	•	Incl	• •	¢	Attache 🗸 👻	First Mor •	CR	Θ

31. Enter in the required fields.

					laca opi	iono are une e	Silver on	oo. How Excluded i				
Actions												
								Property Addr	ess Edit	t Incor	ne 🗌 🤇	REO
										_		
 Amy Americ 	a - Applica	nt (5)									+ Add Lia	bility
Creditor	Acct #	Paymen Amount	t Outstanding Balance	Debt Type		Handling		Attached Property	Lien Type		Input \downarrow Cate	Actions
Enter creditor		Enter	Enter b	Debt	-	Han		Atlache 👻		*	MANUAL	Θ
CALLABLE MO	757570	\$ 1,671.00	\$ 210,027.00	Real	*	Incl	-	15792 💌	First Mor	*	CR	Θ
ALLEN BANK C	435617	\$ 133.00	\$ 4,665.00	Credit	-	Incl	•	Atlache 🝷	First Mor	*	CR	Θ
BURSTING CR	171442	\$ 27.00	\$ 1,357.00	Credit	-	Incl	\$	Atlache 👻	First Mor	-	CR	Θ
CADITAL RANK	520115	\$ 10.00	\$ 29.00	Credit	+	Incl		Attache	First Mor	Ŷ	CR	A





32. Associate the attached property with the correct liability.

Actions													
								Property Addre	88	Edit	Incom	e 🗌 🗌	REO
										<u> </u>	_		
 Amy Americ 	a - Applican	it (5)							=			+ Add Lia	bility
Creditor	Acct #	Payment Amount	t Outstanding Balance	Debt Type		Handling		Attached Property.		Lien Type		Inpul Cate ↓	Actions
Spring EQ	Enter]	1000	100000	Real	*	Include	•	Altache. 👻])		*	MANUAL	Θ
CALLABLE MO	757570	\$ 1,671.00	\$ 210,027.00	Real	*	Incl	-	15792	Y	First Mor	*	CR	Θ
ALLEN BANK C	435617	\$ 133.00	\$ 4,665.00	Credit	*	Incl		Attache,		First Mor	*	CR	Θ
BURSTING CR	171442	\$ 27.00	\$ 1,357.00	Credit	*	Incl	-	Attache		First Mor	*	CR	Θ
1001001001001010100010100000000	000000000	£ 40.00	6 20 00	0	-	Inel		Allecha		Eirst Mar	121	CB	0

33. Select the correct lien type for the corresponding mortgage and property attached.

By defaul	, we are excluding	all 1003. Ple	ase, make sure	that all exclu	ded op	tions are the	corr	ect one	s. View Exclu	ded List	0		
Actions													
								(Property	Address	Edit Inco	me	REO
✓ Amy	America - Applica	nt (5)										+ Add Lia	bility
Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type		Handling			Attached Pro	operty	Lien Type	Input Cate ↓	Action
Spring EQ	Enter	1000	100000	Real	*	Incl	٠	\$	123 Em	*	Lien Type 🔺	MANUAL	Θ
CALLABLE N	10 757570	\$ 1,671.00	\$ 210,027.00	Real	*	Incl	٠	\$	15792	Ψ.	First	CR	Θ
ALLEN BANK	C 435617	\$ 133.00	\$ 4,665.00	Credit	*	Incl	٠	\$		*	Mortgage	CR	Θ
BURSTING C	R 171442	\$ 27.00	\$ 1,357.00	Credit	*	Incl	٠	\$		*	Second	CR	Θ
CAPITAL BA	NK 529115	\$ 10.00	\$ 29.00	Credit	*	Incl	٠	\$		*	Mortgage	CR	Θ
											HELOC		





34. Click "Save".

Liabilities	ilities 5.	HMDA Declar	ations 6. Ver	ify and Refres	h Quo	te 7. Loai	n Sul	omissio	n 8. Comp	>	Back	Save	ons
() By default, we ar	e excluding	all 1003. Plea	ase, make sure	that all exclud	led opt	ions are the	e com	ect one	s. View Exclud	led Lis	t.		
Actions								(Property /	Addres	s Edit Inco	me	REO
								,					
 Amy Americ 	a - Applica	nt (5)										+ Add Lia	bility
Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type		Handling			Attached Pro	perty	Lien Type	$_{\rm Cate}^{\rm Inpul}$	Actio
Spring EQ		1000	100000	Real	*	Incl	٠	\$	123 Em	*	First Mortg: 🔻	MANUAL	Θ
CALLABLE MO	757570	\$ 1,671.00	210,027.00	Real	*	Incl	٠	\$	15792	Ψ.	First Mor 🔻	CR	Θ
ALLEN BANK C	435617	\$ 133.00	\$ 4,665.00	Credit	*	Incl	*	\$		*	First Mor 💌	CR	Θ
	171442	\$ 27.00	\$ 1,357.00	Credit	•	Incl	¥	\$		*	First Mor 🔻	CR	Θ
BURSTING CR		\$ 10.00	\$ 29.00	Credit	*	Incl	*	\$		*	First Mor 🔻	CR	Θ
BURSTING CR CAPITAL BANK	529115												

35. All liabilities will be pulled in from the credit report. If a single property is listed on the 1003, all the mortgages will automatically attach to them. You'll need to verify that they are correctly marked "First Mortgage" or "Second Mortgage" under "Lien Type" if there are multiple. If there are multiple properties, you must **click** on the "Attached Property" dropdown to ensure mortgages are correctly matched.

Liabilities		Loan N	umber: 4000008501 Na	me: Amy America Addr	ess: 15792 Cinnabar Dri	ive, Surprise, i	AZ 85374			alculated DTI: 30.03%			REO
✔ Amy	America (4)											/	
Actions	Creditor	Debt Type	Input Category	Payment Amount	Outstanding Balance	Acct #	Handling			Attached Property		Lien Type	
Э	CALLABLE MORTGAGE	Real Estate Mortgage	Credit Report	\$ 1,671.00	\$ 210,027.00	757570	Include In Debt Cal	×	۵	Attached Property*	-	First Mortgage	•
Э	ALLEN BANK CARD	Credit Card	Credit Report	\$ 133.00	\$ 4,665.00	435617	Handling* Include in Debt Cal	•	۵	15792 Cinnabar Drive, Surprise, AZ 85374		- Lien Type	*
Э	BURSTING CREDIT	Credit Card	Credit Report	\$ 27.00	\$ 1,357.00	171442	Handling* Include In Debt Cal	•	۵	Attached Property	÷	Lien Type First Mortgage	×.
Э	CAPITAL BANK	Credit Card	Credit Report	\$ 10.00	\$ 29.00	529115	Handling* Include In Debt Cal	•	¢	Attached Property		First Mortgage	*
otal				\$ 1,841.00	\$ 216,078.00								





36. All debts will be marked as "Include in Debt Calculation." You can **click** the "Handling" dropdown and update how it should be handled.

				Calculated DTI: 30.03%	
nding :e	Acct#	Handling		Attached Property	Lien Type
\$ 210,027.00	757570	Handling* Include In Debt Cal •	¢	Attached Property*	Lien Type*
\$ 4,665.00	435617	Handling*	•	Attached Property -	Lien Type First Mortgag
\$ 1,357.00	171442	Handling* Include In Debt Cal	¢	Attached Property -	Lien Type First Mortgag
\$ 29.00	529115	Handling* Include In Debt Cal •	ø	Attached Property +	First Mortgag





- 37. Initially, all debts will be marked as "Include in Debt Calculations." You can **click** the "Handling" dropdown and update how it should be handled. Your options are:
 - 1. Omitted From Debt Calculations—This will add a condition for you to upload documentation or a letter explaining why this debt is being omitted.
 - 2. Include in Debt Calculations (Default Status) will be left alone and included in the DTI.
 - 3. Resubordinated This should not be used as we do not allow liens to be subordinated behind us.
 - 4. Ignore this should not be used.
 - To Be Satisfied With Loan Proceeds—This should be selected if we are paying the debt with the loan.
 *Note: An easier way to select this is to click on the green sprocket to the right of the "Handling" field. See the next step.
 - 6. Paid By Another Party—This would be used for co-signer accounts. Please see the guidelines for more information.
 - 7. Exclude based on the # of months—this MAY be used on Non-Auto Lease installment debt. Please see the guidelines for more information.

Handling







38. You can see what it does if you click the green sprocket. It automatically changes to "To Be Satisfied with Loan Proceeds."

landling			Attached Property		Lien Type	
Handling* Include In Debt Cal	-	\$	Attached Property*	•	- Lien Type* First Mortgage	
Handling* Omitted From Debt…		To Be Si Handling	Attostool Droceeds' will app	oly in this r	Lien Type	*
Handling* To Be Satisfied Wit	-	\$	Attached Property	*	Lien Type First Mortgage	
11		—			- Lien Type -	

*Note** Once you update any information on this screen with how debt is being handled, it will prompt you to **click** the "*Save*" button so the system can update. The DTI will not update correctly if you miss hitting this button.







39. Click "Save", then "Next".

RAIESF	iee 🛈) You need t	to save char	nges to see	e new	Calculated) אוד	<					
HMDA	0	Loan	Pack		Covo		out						
Declarations	- 0	Submission	Dach		Save		CAL						
Credit	Score: 7	28											
Cledit	50010. 72			7		RE	0)						
Calcula	ted DTI: 3	30.03%											
				/									
												- - 0	
ng EQ Welcome	a Jesse Halt	teman, Spring	EQ. LLC									[→ 29	វស
Progress < 4. Liab 4/9 Liabilities	vilities 5.)	HMDA Declarati	ions 6. Veri	fy and Refre	sh Qu	ote 7. Loan	Submissio	on 8. Comp	>	Back	s	ave	Nex
Progress < 4. Liab 4/9 < 4. Liab Liabilities () By default, we ar	vilities 5. 1 re excluding	HMDA Declarati all 1003. Please	ions 6. Verif e, make sure t	fy and Refre	sh Qui	ote 7. Loan	Submissic	on 8. Comp	> led List	Back	s	lave	Nex
Progress < 4. Liab 4/9 < 4. Liab Liabilities ① By default, we ar Actions	vilities 5. I	HMDA Declarati all 1003. Please	ions 6. Verif	fy and Refre	sh Qui	ote 7. Loan	Submissio	on 8. Comp	> led List	Back	s	lave	Nex
Progress < 4. Liab 4/9 < 4. Liab Liabilities (1) By default, we ar Actions	vilities 5. 1	HMDA Declarati all 1003. Please	ions 6. Verif	fy and Refre	sh Quo	ote 7. Loan	Submissio	on 8. Comp es. View Exclus Property /	> led List	Back	t Income	save	Nex
Progress < 4. Liab 4/9 < 4. Liab Liabilities ① By default, we ar Actions	re excluding	HMDA Declarati all 1003. Please	ions 6. Verif	fy and Refre	sh Qui	ote 7. Loan	Submissic	on 8. Comp es. View Exclud Property /	> led List Address	Back	t Income		REO
Progress < 4. Liab 4/9 < 4. Liab Liabilities By default, we ar Actions Actions Amy Americ	re excluding	HMDA Declarati all 1003. Please nt (5)	e, make sure t	fy and Refre	sh Quo	ote 7. Loan	Submissic	es. View Exclus	> led List	Back	t Income	ave	Nex REO Dillity
Progress < 4. Liab 4/9 < 4. Liab Liabilities By default, we ar Actions Actions Actions Creditor	re excluding ca - Applicar Acct #	HMDA Declarati all 1003. Please nt (5) Payment Amount	ons 6. Verif e, make sure t Outstandinş Balance	fy and Refre that all exclu Debt Type	sh Qu	ote 7. Loan	Submissic	es. View Excluse Property / Attached Pro	> Address	Back Edit Edit Edit Lien Type	s Income	Add Liat	REO Actions
Progress < 4. Liab 4/9 < 4. Liab Liabilities By default, we ar Actions Actions V Amy Americ Creditor Spring EQ	re excluding ca - Applicar Acct #	HMDA Declarati all 1003. Please nt (5) Payment Amount \$ 1,000.00 \$ 1	e, make sure 1 Outstanding Balance	fy and Refre that all exclu Debt Type Real	sh Quu	ote 7. Loan	submissio	es. View Excluse Property / Attached Pro 123 Em	> Address perty	Back Edit E Edit Lien Type First Mor	s Income	Add Liat	REO Dillity Actions
Progress < 4. Liab 4/9 < 4. Liab Liabilities By default, we ar Actions Actions Creditor Spring EQ CALLABLE MO	ne excluding ca - Applicar Acct # 757570	HMDA Declarati all 1003. Please nt (5) Payment Amount \$ 1,000.00 \$ 1 \$ 1,671.00 \$ 2	e, make sure f	fy and Refre that all exclu Debt Type Real Real	sh Qui ided op	Handling	v Ø	 R. Comp S. View Exclure Property / Attached Proc. 123 Em 15792 	> Address perty	Back Edit Edit Edit Lien Type First Mor First Mor	s income +	Add Liat Add Liat Inpul Cate ψ MANUAL CR	REO Actions
Progress < 4. Liab 4/9 < 4. Liab Liabilities By default, we ar Actions Actions Creditor Spring EQ CALLABLE MO ALLEN BANK C	e excluding ca - Applicar Acct # 757570 435617	HMDA Declarati all 1003. Please nt (5) Payment Amount \$ 1,000.00 \$ 1 \$ 1,671.00 \$ 2 \$ 133.00 \$	Outstanding Balance 100,000.00 121,027.00 5 4,665.00	fy and Refre that all exclu Debt Type Real Credit	v v	Handling Incl	v Ø v Ø v Ø	 R. Comp S. Comp S. View Exclure Property / Attached Proc 123 Em 15792 Attache 	> Address perty	Back Edit Edit Edit Edit Lien Type First Mor First Mor Lien Type	Income + • <td>Add Liat Add Liat Inpul Cate ψ MANUAL CR CR</td> <td>REO Dillity Actions</td>	Add Liat Add Liat Inpul Cate ψ MANUAL CR CR	REO Dillity Actions
Progress < 4. Liab 4/99 < 4. Liab Liabilities By default, we ar Actions Actions Creditor Spring EQ CALLABLE MO ALLEN BANK C BURSTING CR	Hilties 5.1 re excluding ca - Applicar Acct # 7557570 435617 171442	HMDA Declarati all 1003. Please nt (5) Payment Amount \$ 1,000.00 \$ 1 \$ 1,671.00 \$ 2 \$ 133.00 \$ \$ 27.00 \$	Outstanding Balance 100,000.00 110,027.00 5 4,665.00 5 1,357.00	pebt Type Real Credit	ided op	Handling Incl Incl	v Ø v Ø v Ø	 R. Comp es. View Exclure Property / Attached Pro [123 Em] [15792] Attache Attache 	> Ied List Address • •	Back Edit	Income + * N * C * C	Add Liat Add Liat Inpul Cate MANUAL CR CR CR CR	REO Actions Co Co Co Co
Progress < 4. Liab 4/99 < 4. Liab Liabilities By default, we ar Actions Actions Creditor Spring EQ CALLABLE MO ALLEN BANK C BURSTING CR CAPITAL BANK	Hilties 5.1 re excluding ca - Applicar Acct # 7557570 435617 171442 529115	All 1003. Please all 1003. Please nt (5) Payment Amount \$ 1,000.00 \$ 1 \$ 1,671.00 \$ 2 \$ 133.00 \$ \$ 27.00 \$ \$ 10.00	Outstanding Balance 100,000.00 110,027.00 15 4,665.00 15 4,567.00 15 29.00	fy and Refre that all exclu Debt Type Real Credit Credit	ded op	Handling Incl Incl Incl Incl	v Ø v Ø v Ø v Ø v Ø	 R. Comp es. View Exclusion Property / Attached Protection 123 Em 15792 Attache Attache Attache Attache 	> Address • •	Back Edit	EIncome + + - <td>Add Liab Add Liab Inpul Cate ↓ MANUAL CR CR CR CR CR</td> <td>REO Actions</td>	Add Liab Add Liab Inpul Cate ↓ MANUAL CR CR CR CR CR	REO Actions





40. Since the HMDA Declarations pulls in from the 3.4 file you've uploaded, changes should not be required. You should still review the information before clicking on "Next".

TING EQ Welcome Jesse Hatteman, Spring EQ. LLC		[→ 蠍 命 :
Progress Contractions 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan Submission 4. HMDA Declarations	8. C >	Back Next
Please review all the declaration information before you proceed to the next step.		
About this property and your money for this loan	Amy America	
Will you occupy the property as you primary residence?	• Yes • No	
If YES, have you had an ownership interest in another property in the last three (3) years?	Ves No	
If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	Ves No	
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?	🔿 Yes 💿 No	
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?	Ves 💿 No	
Have you or will you be applying for any new credit (e.g. installment loan, credit card, etc.) on or before closing this load the installed on the application?	Yes No	

AVM

The AVM will now automatically be pulled into EMMA.





41. Review your AVM value and select your appraisal choice.

AVM Success, Congrats – We are able to retrieve appraise	I value using Automated Valuation Model and you	r loan as structured works using AVM value.
Your AVM value came in at: \$ 355,935.00		
If HELOAN, still subject to passing QM Subject to rate lock and loan qualification	equirements to use AVM.	
Please select a valuation method to continue	with:	05.00
AVM Property Value: \$ 355,935 Estimated fee \$45	Using stated/1003 value of: \$ 400,000 Estimated fee \$145 - \$149	Using stated/1003 value of: \$ 400,000 Estimated fee \$550
		Continue
		Conunde

42. Click "Expand for more loan details". This will show you the difference between the information in the original 3.4 file and the values now being used after updates from the credit report and any manual updates you have input.

Comp. Paid By* Value* Borrower % \$ 2400 % Expand for more loan details Stated vs Verified Filters Amortzation Show all prices III Compare Amortzation See disclosure III = Ta III = </th <th>Melcome Jesse Halter</th> <th>an, Spring EQ. LLC</th> <th></th> <th></th> <th></th> <th>[→ 傘 命</th>	Melcome Jesse Halter	an, Spring EQ. LLC				[→ 傘 命
Borrower % \$ 2.400 % Expand for more loan details Stated vs Verified Filters Show all prices Compare Amortization See disclosure Image: Compare Amortization See disclosure Full Appraisal Using stated/1003 value of: \$ 400,000 Estimated fee \$45 Drive By Using stated/1003 value of: \$ 400,000 Estimated fee \$145 - \$149 Full Appraisal Using stated/1003 value of: \$ 400,000 Estimated fee \$145 - \$149 HELOC 3 yr Draw Variable Image: Compare Image:	Comp. Paid By*					
Expand for more loan details Stated vs Verified Filters Show all prices Image: Compare Amortization See disclosure Show all prices Image: Compare Amortization Show all prices Amortization Amortization Show all prices Prible Stimated fee \$45 Prior By Bill prices <	Borrower -	% \$ 2.40	0 %			
Expand for more loan details Stated vs Verified Filters Show all prices Image: Compare Armorization Show all prices Image: Compare Armorization Show all prices Image: Compare Armorization Show all prices Image: Compare Armorization Show all prices Image: Compare Show all prices Image: Compare Price By Using stated/1003 value of: \$ 400,000 Trance Compare 						
Fillers Amortzation See disclosure Show all prices Compare Amortzation Tr	 Expand for more loan de 	tails Stated vs Ve	rified			
Show all prices Amortization See disclosure Image: Show all prices Image:	Filters					
• AVM Property Value: \$ 355,935 • Drive By Using stated/1003 value of: \$ 400,000 • Full Appraisal Using stated/1003 value of: \$ 400,000 • Lowest Payment - No Points Option • Lowest Payment - No Points Option • HELOC 3 yr Draw Variable • Term • 30 yr. Rate • 10,750% Points • 50.00 • Rate • 10,750% Points • \$ 0.00 • S0.00 • I1.875%	Show all prices	Compare	vrtization - See d	sclosure		Table
• AVM Property Value: \$ 355,935 Estimated fee \$45 • Lowest Payment - No Points Option • Loan/Line Amount \$100,000 Draw Amount \$100,000 Term 30 yr. Rate 10.750% Points \$0,000						
* Lowest Payment - No Points Option HELOC 3 yr Draw Variable Loan/Line Amount \$100,000 Draw Amount \$100,000 Term 30 yr. Rate 10.750% Points \$0.00	AVM Property Value: \$ 35 Estimated fee \$45	55,935	O Drive By Using stated/1003 value of: \$ Estimated fee \$145 - \$149	6 400,000	O Full Appraisal Using stated/1003 val Estimated fee \$550	lue of: \$ 400,000
HELOC 3 yr Draw Variable : Loan/Line Amount \$100,000 Loan/Line Amount \$100,000 Loan/Line Amount \$100,000 Draw Amount \$100,000 Draw Amount \$100,000 Draw Amount \$100,000 Term 30 yr. Term 30 yr. Term 30 yr. Rate 10.750% Rate 11.875%	★ Lowest Payment - N	lo Points Option	HELOC 3 yr Draw Varia	ble 🗌 :	HELOAN	
Loan/Line Amount \$100,000 Draw Amount \$100,000 Draw Amount N/A Draw Amount \$100,000 Term 30 yr. Term 30 yr. Term 30 yr. Term 30 yr. Term 10.750% Rate 11.875% Rate 11.875%	HELOC 3 yr Draw Var	riable 🗌 :	Loan/Line Amount	\$100,000	Loan/Line Amount	\$100,000
Draw Amount \$100,000 Term 30 yr.	Loan/Line Amount	\$100,000	Draw Amount	\$100,000	Draw Amount	N/A
Term 30 yr. Rate 10.750% Rate 10.750% Points \$0.00	Draw Amount	\$100,000	Term	30 yr.	Term	30 yr. 👻
Rate 10.750% Points \$0.00	Term	30 yr.	Rate	10.750%	Rate	11.875%
Pointe ¢0.00	Rate	10.750%	Points	\$0.00	Points	\$0.00





Credit Score	780	728 🗸
First Mortgage Balance	\$ 210,027.00	\$ 210,027.00
Property Value	\$ 400,000.00	\$ 355,935.00 🗸 (AVM)
HCLTV	77.51%	87.10% 个
DTI	0 - 45%	24.96% 🗸
Max Loan Amount - AVM using Verified Amount	N/A	\$ 110,314.00
Max Loan Amount - Drive-by/Full Appraisal Required usin Property Value	g Stated N/A	\$ 149,973.00
Filters Compare Amortization	▼ See disclosure	
AVM Property Value: \$ 355,935 stimated fee \$45	ive By stated/1003 value of: \$ 400,000 ited fee \$145 - \$149	○ Full Appraisal Using stated/1003 value of: \$ 400,000 Estimated fee \$550
★ Lowest Payment - No Points Option	ELOC 3 yr Draw Variable 🔲 🚦	HELOAN 🗆 :

Locking the Loan

43. After reviewing the options, click "Rate Lock and Register" on the product of your choice.

AVM Property Value: \$ 355 Stimated fee \$45	5,935	O Drive By Using stated/1003 value of: \$ 400 Estimated fee \$145 - \$149	,000	Full Appraisal Using stated/1003 val Estimated fee \$550	ue of: \$ 400,000
★ Lowest Payment - No HELOC 3 yr Draw Varia	Points Option	HELOC 3 yr Draw Variable	□ :	HELOAN	□ :
Loan/Line Amount Draw Amount Term Rate Points Monthly Payment APR	\$100,000 \$100,000 30 yr. 10.750% \$0.00 \$896.00 11.230%	Loan/Line Amount Draw Amount Term Rate Points Monthly Payment APR	\$100,000 \$100,000 30 yr. 10.750% \$0.00 \$896.00 11.230%	Loan/Line Amount Draw Amount Term Rate Points Monthly Payment APR	\$100,000 N/A Term 30 yr. • 11.875% \$0.00 \$1,019.00 12.381%
AVM Eligible Rate Lock And	l Register	AVM Eligible Rafe Lock And Regi	ster	AVM Conditionally E	Eligible nd Register







44. Click "Accept Rate and Register".

» III	Progress 6/9 < O Liabilit Verify and Refrest	() Lock Confirm	ation	Back
	(i) Your property value h:	Loan Attributes	Requested Lock	×
D	(j) Get Pricing estimates	Lender Loan Number	3000262694	1 ×
	(Francisco de la constante de	Product	HELOC Standalone Second Lie	en 3 Yr Draw 10
		Total Loan Amount	\$100,000.00	
		Interest Rate	10.750%	
		Qualifying Credit Score	728	•
		With your acceptar be sent out, assume	ce, this loan will be rate-locked, submitted, and initial ing it meets our self-disclosure criteria.	disclosures will
			Cancel Accept R	ate And Register
			Recent Registration History	0 Incomplete 2 Completed 1 Error 🗸

45. Your loan will begin to run through Compliance Ease and Instantly Disclosed if eligible. Suppose the loan is not eligible for instant disclosures due to non-compliance or other issues. In that case, the file will be assigned to an Application Analyst, and you will be contacted within 24 hours to work with them on preparing the file for disclosure.







46. You will receive a Congratulations! if the loan has been disclosed.

Progress 9/9	K O HMDA Declarations	O Verify And Refresh Quote	O Loan Submission O Compli	ar > B
Initial Di	isclosures			
		Congratulations	aitial disclosures have been	sent
		congratulations: in	ndal disclosures have been	Sent
-Initial d	lisclosures have been sent to t	he following recipients:		
Borrowe	er Amy America (jessewhalteman	@gmail.com)		
Loan O	fficer Sean Edward Mitchell (jhalt	eman@springeq.com)		
Next Ste	ps			
Step 1	: Loan Officer eSign Initial	Disclosure		
Step 2	: Upload Documents			
Make s	ure to upload all necessary docu	nents.		Continue To Loan Conditions

47. Click this checkbox if you would like to view the disclosure package.

Step 1: Loan Officer e	ign Initial Disclos	sure			
Step 2: Upload Docum Make sure to upload all nec	ents essary documents.			Continue To Loan Condi	itions
Step 3: Borrower e Sig	n Initial Disclosure	25			
▲ View Disclosures					
Document Package				Viet	w In PDF
Doc Index #	Document			l.	
Doc Index #	Document	m Residential Loan Application - 1-2	021 (Amy America)	I	î
20667	Document	rm Residential Loan Application - 1-2 emental Consumer Information Form	021 (Amy America) (Amy America)		Î
Doc Index # 20667 23518 15723	Document 1003 Unifor 1103 Supple Notice of Inc	m Residential Loan Application - 1-2 emental Consumer Information Form complete Application and Request fo	021 (Amy America) (Amy America) r Additional Information		Î
Doc Index # 20667 23518 15723 15182	Document 1003 Unifor 1103 Supple Notice of In Privacy Poli	m Residential Loan Application - 1-2 emental Consumer Information Form complete Application and Request fo	021 (Amy America) (Amy America) r Additional Information		Î





48. Click "View in PDF".

Step 1: L	Loan Officer eSigr	Initial Disclosure	
Step 2: I	Upload Document	S	72 Continue To Loan Conditions
Make sure	e to upload all necessa	ry documents.	
Step 3: I	Borrower eSign In	itial Disclosures	
∧ View	Disclosures		
Docume	ent Package		View In PDF
Docume	Doc Index #	Document	View In PDF
	Doc Index #	Document 1003 Uniform Residential Loan Application - 1-2021 (Amy America)	View In PDF
Docume	Doc Index # 20667 23518	Document 1003 Uniform Residential Loan Application - 1-2021 (Amy America) 1103 Supplemental Consumer Information Form (Amy America)	View In PDF
Docume	Doc Index # 20667 23518 15723	Document 1003 Uniform Residential Loan Application - 1-2021 (Amy America) 1103 Supplemental Consumer Information Form (Amy America) Notice of Incomplete Application and Request for Additional Information	View In PDF





Uploading Borrower Conditions

49. Click "Continue to loan conditions." This is where you can upload your borrower documents.

Initial Disclosures			
	Congratulations	Initial disclosures have been sent	
Initial disclosures have bee	n sent to the following recipients:		
Borrower Amy America (jesse	ewhalteman@gmail.com)		
Loan Officer Sean Edward Mi	itchell (jhalteman@springeq.com)		
Next Steps			
Step 1: Loan Officer e Si	gn Initial Disclosure		
Step 2: Upload Docume	nts		
Make sure to upload all neces	ssary documents.		Continue to Loan Conditions
Step 3: Borrower eSign	Initial Disclosures		







50. Once you have gotten to your loan conditions. Click to add or drag and drop your loan files.

(4)					
 Prior to Approv 	al (7)	Check this to select all Prior To Approval conditions. need to click "Submit for Review".	You'll still		
Mortgage Stat Estate Owned	ement- All Real 🗸	Provide a copy of the most recent mortgage statement(s) for all real estate owned. The mortgage statement must show the borrower's name, address, interest rate, and a breakdown of the monthly mortgage payment.	٥	0	Click to add or drag and drop
Homeowner's Declaration Pa	nsurance v	 Provide a copy of the Homeowners Insurance Declaration Page or Policy. The declaration page or policy must show the agent's contact info, coverage amount, policy term dates, and annual premium. It must be an active policy that will remain in effect through the closing date. The Homeowners Insurance Declaration can be obtained from the insurance company's online portal or be requested directly from the insurance agent.		0	Click to add or drag and drop
Texas 12 Day	etter Parties V	Provide the name and contact information for any non-borrowering spouse or any non-borrowing title owner of the subject property and their spouse.	٥	0	Click to add or drag and drop
Copy of Photo America)	ID (Amy 🗸	Provide a copy of a current and unexpired government-issued photo ID, such as a driver's license, passport, or a non-driver's photo ID for Amy America.		0	Click to add or drag and drop
		E-Consent is your electronic authorization that allows us to deliver			

51. Click this icon and you can view the document you uploaded before you attach it.

Mort Esta	gage Statement- te Owned	All Real	*	owned. The show the bo interest rate monthly mo	mortgage statement must prrower's name, address, e, and a breakdown of the rtgage payment.		0	Click to add or drag and drop
Hom Decl	eowner's Insurar aration Page	nce	^	Provide a cu Insurance D The declara show the ag amount, pol premium. It will remain i date. The H Declaration insurance cu requested d agent.	opy of the Homeowners beclaration Page or Policy. tition page or policy must pent's contact info, coverage licy term dates, and annual must be an active policy that in effect through the closing iomeowners Insurance can be obtained from the ompany's online portal or be lirectly from the insurance		0	Click to add or drag and drop
	Ca	ategory			Doc. Туре		Description	
				201	Hazard Insurance Policy			
		Insurance		•	That and insurance Policy	•		
Texa	s 12 Day Letter I	Parties	~	Provide the information spouse or a of the subje	name and contact for any non-borrowering ny non-borrowing title owner ct property and their spouse.		0	Click to add or drag and drop
Texa Copy Ame	Is 12 Day Letter I of Photo ID (An rica)	Parties	~ ~	Provide the information spouse or a of the subje Provide a cr unexpired g such as a d non-driver's	name and contact for any non-borrowering my non-borrowing tille owner ct property and their spouse. opy of a current and povernment-issued photo ID, rriver's license, passport, or a photo ID for Amy America.		0	Click to add or drag and drop
Texa Copy Ame	▲ Is 12 Day Letter I y of Photo ID (Anrica)	Parties	~	Provide the information spouse or a of the subje Provide a ci unexpired g such as a d non-driver's E-Consent i authorizatio	name and contact for any non-borrowering iny non-borrowing title owner ct property and their spouse. opy of a current and overmment-issued photo ID, river's license, passport, or a photo ID for Amy America. is your electronic on that allower us to deliver.		0	Click to add or drag and drop Click to add or drag and drop





52. You can upload documents one at a time or all of them at once, but you will need to upload all prior to approval conditions before you are eligible to hit "Submit for Review."

Loar	Conditions	Cancel	Submit for Revi					
	ctions Filter loan conditions All - Open/Submit/Received	¥	C	Show Condition Details			Upload	And Attach All Files
0	Upload and attach all files before	e continu	uing.					>
0	All "Prior to Approval" condition of	documer	nts must	t be uploaded in order to "Submit" the loan to	operatio	ns.		;
	~			Conditions Details	Note	Attachments	Upload File 🔒	
	Prior to Approval (7)			Check this to select all Prior To Approval conditions need to click "Submit for Review".	You'll still			
	Mortgage Statement- All Real Estate Owned	~		Provide a copy of the most recent mortgage statement(s) for all real estate owned. The mortgage statement must show the borrower's name, address, interest rate, and a breakdown of the monthly mortgage payment.	D	0	Click to add or	drag and drop
	Homeowner's Insurance Declaration Page	~		Provide a copy of the Homeowners Insurance Declaration Page or Policy. The declaration page or policy must show the agent's contact info, coverage amount, policy term dates, and annual premium. It must be an active policy that will remain in effect through the closing	0	0	<u>Click to add</u> or	drag and drop

53. Click "Upload and Attach all files"

Loa	an C	Conditions						Cancel Submit f	or Revie
	Actio Filb All	ns er Ioan conditions I - Open/Submit/Received	•	•	Show Condition Details			Dupload And Attach Al	ll Files
	0	Upload and attach all files before	continu	iing.					×
	0	All "Prior to Approval" condition of	locumer	its must	be uploaded in order to "Submit" the loan to	operatio	ons.		×
	~				Conditions Details	Note	Attachments	Upload File 🔒	
	\sim	Prior to Approval (7)			Check this to select all Prior To Approval conditions. need to click "Submit for Review".	You'll still			
		Mortgage Statement- All Real Estate Owned	~		Provide a copy of the most recent mortgage statement(s) for all real estate owned. The mortgage statement must show the borrower's name, address, interest rate, and a breakdown of the monthly mortgage payment.	٥	0	Click to add or drag and dro	p
		Homeowner's Insurance	~		Provide a copy of the Homeowners Insurance Declaration Page or Policy. The declaration page or policy must show the agent's contact info, coverage amount, policy term dates, and annual premium. It must be an active policy that will remain in effect through the choice	0	0	Click to add or drag and drop	р







54. Click the checkbox at the top of the conditions to submit all conditions for review.

Loan	Conditions						Cancel	Submit for Revie
Act	ions Iter Ioan conditions JI - Open/Submit/Received	•	•	Show Condition Details			Upload A	nd Attach All Files
0	All "Prior to Approval" condition of	documer	nts must	be uploaded in order to "Submit" the loan to	operatio	ns.		>
~				Conditions Details	Note	Attachments	Upload File 🔒	
~	Prior to Approval (7)	(Check this to select all Prior To Approval conditions need to click "Submit for Review".	. You'll still			
	Mortgage Statement- All Real Estate Owned	v	0	Provide a copy of the most recent mortgage statement(s) for all real estate owned. The mortgage statement must show the borrower's name, address, interest rate, and a breakdown of the monthly mortgage payment.	D	1	Click to add or dr	ag and drop
	Homeowner's Insurance Declaration Page	~		Provide a copy of the Homeowners Insurance Declaration Page or Policy. The declaration page or policy must show the agent's contact info, coverage amount, policy term dates, and annual premium. It must be an active policy that will remain in effect through the closing date. The Homeowners Insurance Declaration can be obtained from the	٥	1	Click to add or dr	ag and drop

55. Click "Submit for Review".

oan Conditions					Cancel Submit for Rev
Actions Filter loan conditions All - Open/Submit/Received	•	Show Condition Details			Upload And Attach All Files
All "Prior to Approval" condition of	locuments m	ust be uploaded in order to "Submit" the loan to	operatio	ons.	
~		Conditions Details	Note	Attachments	Upload File 🕞
 Prior to Approval (7) 		2			
Mortgage Statement- All Real Estate Owned	~ 8	Provide a copy of the most recent mortgage statement(s) for all real estate owned. The mortgage statement must show the borrower's name, address, interest rate, and a breakdown of the monthly mortgage payment.	٥	1	Click to add or drag and drop
Homeowner's Insurance Declaration Page	~	Provide a copy of the Homeowners Insurance Declaration Page or Policy. The declaration page or policy must show the agent's contact linfo, coverage amount, policy term dates, and annual premium. It must be an active policy that will remain in effect through the closing date. The Homeowners Insurance Declaration can be obtained from the insurance company's online portal or be	D	t	Click to add or drag and drop







Reviewing Your Pipeline After Registering a Loan

56. Click the 3 lines (hamburger icon) at the top right of the screen. Then select "Pipeline".



57. Once in the pipeline, you will be able to review all of your loans in any status and upload and handle conditions as your loan moves through the process.

Actions							
Broker	→ All	nch	Search Period	*		Loan Number	Q
∧ Loan Status							
Registration Incomplete:	471	Wholesale App Registered:	87	App Taken - Docs Needed:	635	App Taken - Notice of Incompleteness Sent:	135
App Submitted:	235	Submission Review Requir	red: 7	Income/Eligibility Review Incomplete:	44	Initial Underwriting:	155
Suspended :	104	Conditional Approval:	1042	Clear to Close:	136	Verify/Restructure Final Loan terms:	32
UW - Resubmitted for CTC	110	Ready for Docs:	110	Docs Sent:	277	Docs Received:	25
Funding:	2193	Verify/Borrower Unrespons	ive: 4				
	(0)						





Seeing if the Borrower has Signed the Documents

58. By clicking "Check Status," you can now easily review if the borrower has signed their documents and the status of your own.

Registration incomplete.	471	Wholesale App Reg	istered:	87 App	Taken - Docs Needed:	635	Incompleter	ness Ser	nt: 1	135
App Submitted:	235	Submission Review	Required:	7 Inco	me/Eligibility Review	44	Initial Under	rwriting:	1	155
Suspended :	104	Conditional Approva	d:	1042 Clea	ar to Close:	136	Verify/Restr terms:	ucture F	inal Loan	32
UW - Resubmitted for CT	c: 110	Ready for Docs:		110 Doc	s Sent:	277	Docs Recei	ved:		25
Funding:	2193	Verify/Borrower Unre	esponsive:	4						
Lock expiring in 5 d	ays (0) 🌘	View active loans	(635)							
								(∎ ≡	Ξ
↓ Loan Number	Loan Status	Date eSignature	Status	Branch Locat	ion Broker Name	Borrowe	r	Loan	Actions	
Equals	ls	Contains	Ŧ	Contains 3	Contains 👻	Contain	s Ŧ	Cont	Contains	₹
Equals =	ls 7/17/2025	Contains	÷ Status	Contains	Contains	Contain Parrish, 1	S =	Cont App T	Contains Continue	
Equals = 3000262699 3000262686	ls 7/17/2025 7/17/2025	Contains C Check C Check	÷ Status Status	Contains 3 1200 S. Shel 4808 N. 24th .	Contains Success Mortgage KINFOLK HOME	Contain Parrish, 1 Rezayat,	S Ferry G. Sr Farzad	Cont App T App T	Contains Continue Continue	
Equals 〒 3000262699 3000262686 3000262681	ls 7/17/2025 7/17/2025 7/17/2025	Contains C Check C Check C Check	The second secon	Contains 3 1200 S. Shel 4808 N. 24th . 2750 E Cotto	Contains Success Mortgage KINFOLK HOME SOFI BANK, NATL	Contain Parrish, T Rezayat, Sword, C	S Terry G. Sr Farzad	Cont App T App T App T	Contains Continue Continue Continue	₹ 1. 1.
Equals = 30002626899 3000262686 3000262681 3000262677	ls 7/17/2025 7/17/2025 7/17/2025 7/17/2025	Contains C Check C Check C Check C Check C Check	The second secon	Contains 1200 S. Shel 4808 N. 24th . 2750 E Cotto 4425 Ponce	Contains Success Mortgage KINFOLK HOME SOFI BANK, NATI Lakeview Loan Se	Contain Parrish, 1 Rezayat, Sword, C Villanuev	S = Ferry G. Sr Farzad asey a, Brian	Cont App T App T App T App T	Contains Continue Continue Continue	
Equais = 3000262699 3000262686 3000262681 3000262677 3000262676	ls 7/17/2025 7/17/2025 7/17/2025 7/17/2025 7/17/2025	Contains Contains Check Check Check Check Check Check	The second secon	Contains 1200 S. Shel 4808 N. 24th . 2750 E Cotto 4425 Ponce 1 West Elm S.	Contains Success Mortgage KINFOLK HOME SOFI BANK, NATI Lakeview Loan Se Spring EQ, LLC	Contain Parrish, T Rezayat, Sword, C Villanuev America,	s - Ferry G. Sr Farzad asey a, Brian Amy	Cont App T App T App T App T App T	Contains Continue Continue Continue Continue	
Equais 3000262699 3000262686 3000262681 3000262677 3000262676 3000262674	ls 7/17/2025 7/17/2025 7/17/2025 7/17/2025 7/17/2025 7/17/2025	Contains Con	The second se	Contains 1200 S. Shel 4808 N. 24th . 2750 E Cotto 4425 Ponce 1 West Elm S. 2750 E Cotto	Contains Success Mortgage KINFOLK HOME SOFI BANK, NATI Lakeview Loan Se Spring EQ, LLC SOFI BANK, NATI	Contain Parrish, T Rezayat, Sword, C Villanuev America, Crowder,	S Ferry G. Sr Farzad assey a, Brian Amy Lisa H.	Cont App T App T App T App T App T App T	Contains Continue Continue Continue Continue Continue	▼
Equais 3000262699 3000262686 3000262681 3000262677 3000262676 3000262674 3000262671	ls 7/17/2025 7/17/2025 7/17/2025 7/17/2025 7/17/2025 7/17/2025 7/17/2025	Contains Con	The second secon	Contains 1200 S. Shel 4808 N. 24th . 2750 E Cotto 4425 Ponce 1 West Elm S. 2750 E Cotto 116 E. Camp	Contains Success Mortgage KINFOLK HOME SOFI BANK, NATI Lakeview Loan Se Spring EQ, LLC SOFI BANK, NATI Stevensen & Neal	Contain Parrish, 1 Rezayat, Sword, C Villanuev America, Crowder, De Clue,	s Terry G. Sr Farzad a Brian Amy Lisa H. Larry W.	Cont App T App T App T App T App T App T App T	Contains Continue Continue Continue Continue Continue Continue	

59. Click "Check status".

Spring EQ	Welcome Jesse Halteman, Spring EQ. LLC
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							(≣) ≡	Ξ
in Number	Loan Status Date	eSignature Status	Branch Location	Broker Name	Borrower	Loan Status	Loan Offic	Actions	
s Ŧ	Is 🗖 🔻	Contains =	Contains \Xi	Contains =	Contains =	Contains =	Contains	Contains	Ŧ
000262122	7/17/2025	C Check Status	4425 Ponce	Lakeview Loan Se	Klein, Julie M.	Conditional Approval	Jarris Taj F	Continue	1 💷
000262058	7/17/2025	C Check Status	180 S. Arizon	Geneva Financial,	Fairbairn, Samantha	Conditional Approval	Douglas A	Continue) Ea
000262022	7/17/2025	C Check Status	4425 Ponce	Lakeview Loan Se	Carter, Kerry	Conditional Approval	Gregory C	Continue	1 E a
000261989	7/17/2025	C Check Status	446 Wrenpla	RoundPoint Mortg	Williams, Cory	Conditional Approval	Brent Matt	Continue	E s
000261855	7/17/2025	C Check Status	24 Executive	West Capital Lend	Eilers, Amanda	Conditional Approval	Alexander	Continue	E E
000261829	7/16/2025	C Check Status	2000 Midlanti	PHH Mortgage Co	Norman, Wade	Conditional Approval	Jacob And	Continue	(Es
000261822	7/16/2025	C Check Status	4425 Ponce	Lakeview Loan Se	Hasselbacher, Chr	Conditional Approval	William Jo	Continue	Ear
000261821	7/17/2025	C Check Status	4425 Ponce	Lakeview Loan Se	Odle, Michael	Conditional Approval	Carl Antho	Continue	1.1
000261813	7/17/2025	C Check Status	800 Westmer	Loan Pronto, Inc.	Upchurch, Holleigh	Conditional Approval	Courtney 1	Continue	Es
000261805	7/17/2025	C Check Status	446 Wrenpla	RoundPoint Mortg	Arcand, Lindsey	Conditional Approval	Brent Matt	Continue	1 E s
000261789	7/17/2025	C Check Status	4425 Ponce	Lakeview Loan Se	Alfaro, Enrique	Conditional Approval	Jefrey Tod	Continue	E.
000261780	7/17/2025	C Check Status	2000 Midlanti	PHH Mortgage Co	Bowhay, Ronald	Conditional Approval	Helene An	Continue	1 E s
	7//7/0005	A N 1 N 1	045					C	1



日竣合Ⅲ



60. You can review that all parties have signed your documents.

		-		_				
App Submitted:	235	Submission	Review Required:	/	Income/Eligibility Revie	w Incomplete: 44	Initial Underwriting:	155
Suspended :	104	Conditional	Approval:	1042	Clear to Close:	136	Verify/Restructure F	Final Loan terms: 32
UW - Resubmitted for CTC:	110	Ready for [Docs:	110	Docs Sent:	277	Docs Received:	25
Funding:	2193	Verify/Borro	ower Unresponsive:	4				
Lock expiring in 5 days	(49)	View active	loans (1046)					
								(=) = -
				-				= = -
n Number Loan Status Date	e Signa	ture Status	Branch Location	Broker Na	me Borrower	Loan Sta	tus Loan (Offic Actions
s = Is 🖬	- Contai	ns Ŧ	Contains 👻	Contains		- Contains	s 🔻 Conta	ins Contains \Xi
00262122 7/17/2025	A Not	Completed	4425 Ponce	Lakeview L	oan Se Klein, Julie N	A. Condition	al Approval Jarris 7	Taj F Continue
Party	Document	Package	Generation Da	ate	Event	Even	t Date	Event Info
Julie M Klein	Re-Disclosu	res	07-16-2025 - 0	1:45:59 PM	Esign SignAnd Subm	nit 07-16	-2025 - 01:48:28 PM	⊘ Signed
Loan Officer	Re-Disclosu	res	07-16-2025 - 0	1:45:59 PM	Esign SignAnd Subm	nit 07-16	-2025 - 01:45:59 PM	
Loan Onicer	Initial Disclo	sure	07-15-2025 - 0	8:24:24 PM	Esign SignAnd Subm	nit 07-15	-2025 - 08:37:22 PM	Signed
Julie M Klein					Feign Sign And Subm	nit 07.16	2025 44-20-24 444	() Signed
Julie M Klein Loan Officer	Initial Disclo	sure	07-15-2025 - 0	8:24:24 PM	LaightaighAndaubh		-2025 - 11.30.24 AM	O anglinea

Viewing Documents in a File

61. Click "All Documents".

					moompiotonosa oom.	
App Submitted:	235 Submiss	ion Review Required: 7	Income/Eligibility Review Incom	plete: 44	Initial Underwriting:	155
Suspended :	104 Conditio	nal Approval: 1042	Clear to Close:	136	Verify/Restructure Fina	I Loan terms: 32
UW - Resubmitted for CTC:	110 Ready for	or Docs: 110	Docs Sent:	277	Docs Received:	25
Funding:	2193 Verify/Bo	prrower Unresponsive: 4				
Lock expiring in 5 days	s (49) 🌒 View acti	ve Ioans (1046)				
					(
Number Loan Status Date	e eSignature Status	Branch Location Broker Na	me Borrower	Loan St	atus Loan Offic	Actions
👻 Is 🗖		- Contains = Contains	₹ Contains ₹	Contain	is 🔻 Contains	Contains =
0262122 7/17/2025	A Not Completer	4425 Ponce Lakeview I	Loan Se Klein, Julie M.	Condition	nal Approval 🛛 Jarris Taj F	Continue
						Upload Documen
Party	Document Package	Generation Date	Event	Ever	nt Date	Eve All Documents
Julie M Klein	Re-Disclosures	07-16-2025 - 01:45:59 PM	Esign SignAnd Submit	07-1	6-2025 - 01:48:28 PM	
Loan Officer	Re-Disclosures	07-16-2025 - 01:45:59 PM	Esign SignAnd Submit	07-1	6-2025 - 01:45:59 PM	Conditions
Julie M Klein	Initial Disclosure	07-15-2025 - 08:24:24 PM	Esign SignAnd Submit	07-1	5-2025 - 08:37:22 PM	O Download Mismo
Loan Officer	Initial Disclosure	07-15-2025 - 08:24:24 PM	Esign SignAnd Submit	07-1	6-2025 - 11:36:24 AM	Signed
0262058 7/17/2025	C Check Status	180 S. Arizon Geneva Fi	nancial, Fairbairn, Samantha	Condition	nal Approval Douglas A	Continue :
0000000 7/47/0005	C Check Status	4425 Ponce Lakeview I	oan Se Carter Kerny	Condition	nal Approval Gregory C	Continue





62. You can review all of your loan documents in one place.

C	condition	•	Category	•			C	Upload Docu	ments
۵	Update Date	File Nan	ne	Category	Doc Туре	Condition Description	Comments	A	ctions
C	2 -	avmDoc	ument.pdf			No condition attached.			
0	07/17/2025	Docume	nt Package Audit		Document Package A	No condition attached.	Audit Log	4	: @
0	07/17/2025	LockCor	firmation-300026	Partner Documents	Lock Confirmation	No condition attached.	Lock Confirmation	4	. 0
C	07/17/2025	ded0c5e	e-3a78-4b96-995	Partner Viewable D	Exterior Appraisal Re	Exterior Drive-By Appraisal	springeq-documentsa	ipprais 🛂	: 0
۵	07/17/2025	ded0c5e	e-3a78-4b96-995	Appraisal Specific D	Appraisal 1	Exterior Drive-By Appraisal	Appraisal Report	4	: 0

63. You can select different loan documents if you would like to download them.

Con	dition	 Category 	•			Upload [)ocum	ent
٠	Update Date	File Name	Category	Doc Type	Condition Description	Comments	Act	ons
	-	avmDocument.pdf			No condition attached.			
	07/17/2025	Document Package Audit		Document Package A	No condition attached.	Audit Log	₫	0
	07/17/2025	LockConfirmation-300026	Partner Documents	Lock Confirmation	No condition attached.	Lock Confirmation	<u>₽</u>	0
	07/17/2025	ded0c5ee-3a78-4b96-995	Partner Viewable D	Exterior Appraisal Re	Exterior Drive-By Appraisal	springeq-documentsapprais	₫	0
	07/17/2025	ded0c5ee-3a78-4b96-995	Appraisal Specific D	Appraisal 1	Exterior Drive-By Appraisal	Appraisal Report	₫	0







64. Here you can select how you want to download the documents.

AIIC	Docu	uments								Bac
H	How d	lo you want t	o downie	oad it	-					
C) As	ZIP file	Fuse a	Il docs in one PDF	 Separate Files 			<u>*</u>	Downlo	bad
C	Conditi	ion		Category	•			Upload	Docun	nents
		Update Date	File Na	me	Category	Doc Type	Condition Description	Comments	Act	ions
۵		-	avmDoo	cument.pdf			No condition attached.			
	~	07/17/2025	Docume	ent Package Audit		Document Package A	No condition attached.	Audit Log	₫	0
C		07/17/2025	LockCo	nfirmation-300026	Partner Documents	Lock Confirmation	No condition attached.	Lock Confirmation	₫	0
C		07/17/2025	ded0c5	ee-3a78-4b96-995	Partner Viewable D	Exterior Appraisal Re	Exterior Drive-By Appraisal	springeq-documentsapprais.	<u>•</u>	0
[07/17/2025	ded0c5	ee-3a78-4b96-995	Appraisal Specific D	Appraisal 1	Exterior Drive-By Appraisal	Appraisal Report	<u> </u>	0
0		07/17/2025 07/17/2025	ded0c5	ee-3a78-4b96-995 ee-3a78-4b96-995	Partner Viewable D Appraisal Specific D	Exterior Appraisal Re Appraisal 1	Exterior Drive-By Appraisal Exterior Drive-By Appraisal	springeq-documentsapprais.	• •	0

