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REGISTERING LOANS WITH EMMA



How To Submit a Loan Application Using Emma

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

A screenshot of the EMMA login page. At the top center is the EMMA logo (a dark blue speech bubble with three white horizontal lines) and the text "EMMA" in green. Below the logo, it says "Welcome to EMMA" and "Sign in to your account". There are two input fields: "User name *" with the text "b-JesseHalteman" and a green checkmark icon to its right; and "Password *" with a series of dots and a green checkmark icon to its right. Below the password field is a blue link that says "Forgot Password?". At the bottom is a dark grey button with a right-pointing arrow and the text "Login".

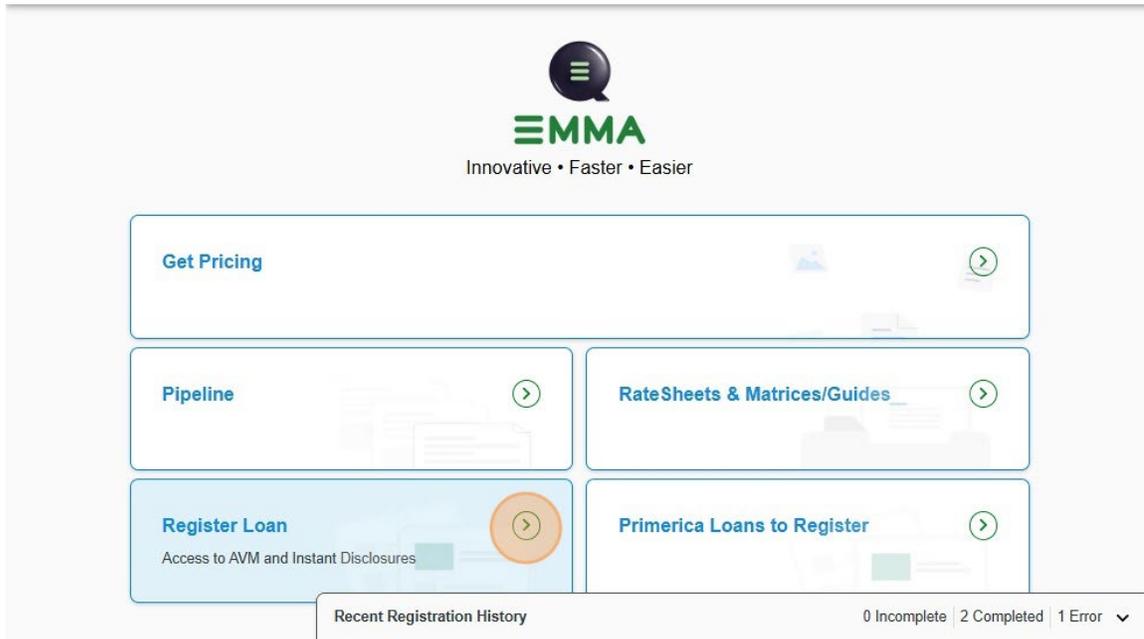
Version 4.0

REGISTERING LOANS WITH EMMA



2. Click on “Register Loan”.

NOTE - You can also register a loan directly from the “Get Pricing” tool.



REGISTERING LOANS WITH EMMA



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.

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Progress 1/9 < 1. Quote 2. Additional Information 3. Credit Report 4. Liabilities 5. HMDA Declarations 6. Ve > Get Price

Quote

[Click to upload](#)
or drag and drop a MISMO 3.4 file or 🔍

Search Scenario 🔍

Pricing

4. Click "Get Price".

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Progress 1/9 < 1. Quote 2. Additional Information 3. Credit Report 4. Liabilities 5. HMDA Declarations 6. Ve > Get Price

Quote

DU_MISMO34_477031 (2).xml 36kb · Complete 🗑️ ✓

Search Scenario 07/10/2025 - 07/17/2025 🔍

Required Fields

Loan/Line Amount * \$ 100,000	Draw Amount * \$ 100,000
Property Value * \$ 400,000	First Mortgage ... \$ 210,027 HCLTV 77 % ⓘ
Property State * Arizona	Credit Score * 780 or A... DTI * <= 45
Broker 1464945, Spring...	Company Branches 1464945, 1 Wes...
Comp. Paid By *	Value *

Advanced Options (Assumptions Altered)

Property Details

Property Use * Primary Residence	Property Type * Single Family
Flood Zone * No	

1st Mortgage Details

Mortgage Late Payments in last ... No	No more than 1x30x24 Mortgage... No
--	--

REGISTERING LOANS WITH EMMA



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

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Progress 1/9 < 1. Quote 2. Additional Information 3. Credit Report 4. Liabilities 5. HMDA Declarations 6. Ve > Next

Quote

Required Fields & Advanced Options

Pricing Results Min \$25,000 | Max \$149,973

Filters Show all prices Compare Amortization See disclosure Table View

★ Lowest Payment - No Points Option	
HELOC 3 yr Draw Variable	
Loan/Line Amount	\$100,000
Draw Amount	\$100,000
Term	30 yr.
Rate	8.325%
Points	\$0.00
Monthly Payment	\$694.00
APR	8.728%

HELOC 3 yr Draw Variable	
Loan/Line Amount	\$100,000
Draw Amount	\$100,000
Term	30 yr.
Rate	8.325%
Points	\$0.00
Monthly Payment	\$694.00
APR	8.728%

HELOAN	
Loan/Line Amount	\$100,000
Draw Amount	N/A
Term	30 yr.
Rate	8.625%
Points	\$0.00
Monthly Payment	\$778.00
APR	9.041%

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

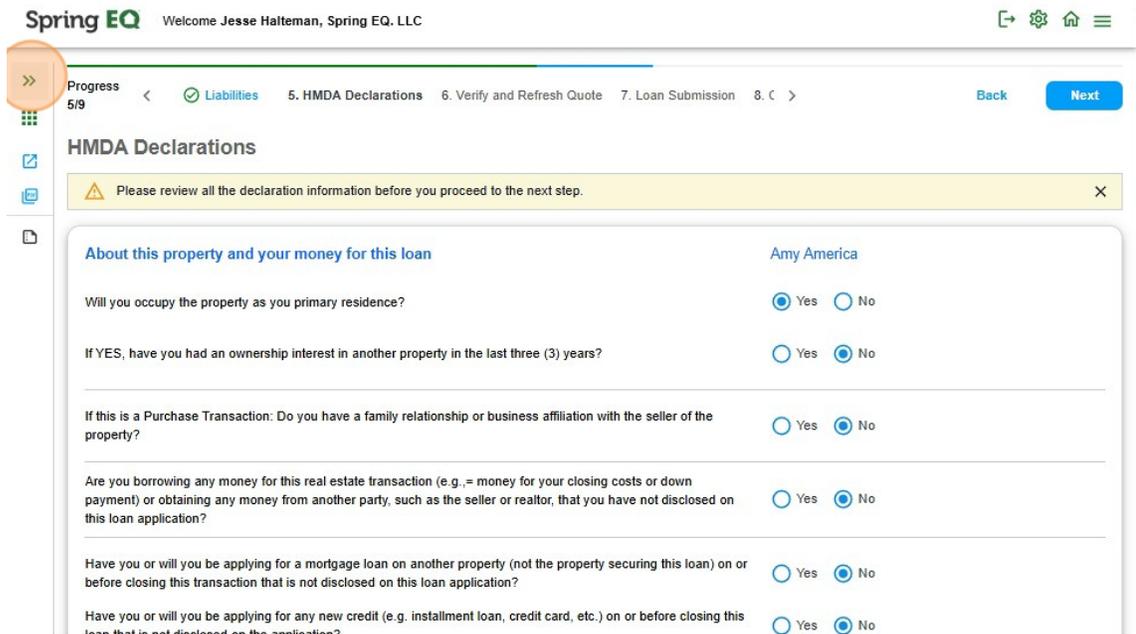
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HELOC 3 yr Draw Variable		Loan/Line Amount \$100,000	Loan/Line Amount \$100,000
Loan/Line Amount	\$100,000	Draw Amount \$100,000	Draw Amount N/A
Draw Amount	\$100,000	Term 30 yr.	Term 30 yr.
Term	30 yr.	Rate 8.325%	Rate 8.625%
Rate	8.325%	Points \$0.00	Points \$0.00
Points	\$0.00	Monthly Payment \$694.00	Monthly Payment \$778.00
Monthly Payment	\$694.00	APR 8.728%	APR 9.041%
APR	8.728%	All Options Fees & More	All Options Fees & More
Register Loan		Register Loan	Register Loan

3 Yr Draw HELOC Fixed	
Loan/Line Amount	\$100,000
Draw Amount	\$100,000
Term	30 yr.
Rate	9.375%
Points	\$0.00
Monthly Payment	\$832.00
APR	9.835%

Seeing Loan Information

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



The screenshot shows the Spring EQ user interface for HMDA Declarations. The top navigation bar includes the Spring EQ logo, a welcome message for Jesse Halteman, and utility icons. A progress bar indicates the current step is 5 of 9, 'HMDA Declarations'. A yellow warning banner at the top of the form area states: 'Please review all the declaration information before you proceed to the next step.' The form title is 'HMDA Declarations' and the borrower's name is 'Amy America'. The form contains several questions with radio button options for 'Yes' and 'No':

- Will you occupy the property as your primary residence? (Yes selected)
- If YES, have you had an ownership interest in another property in the last three (3) years? (No selected)
- If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? (No selected)
- 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? (No selected)
- 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? (No selected)
- 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? (No selected)

REGISTERING LOANS WITH EMMA



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

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Progress 5/9 < Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan St > Back

Loan Navigation

- Loan Information

Loan Number 3000262694 Name Amy America
Address 15792 W Cinnabar Dr, Surprise, AZ 85374-6157
Loan Status Registration Incomplete

HELOC Standalone Second Lien 3 Yr Draw 10 Yr I/O 20 Yr Repay ARM

Loan Amount	Draw Amount
\$100,000.00	\$100,000
Loan Term	LTV/HCLTV
360	25.00% / 77.51%
Interest Rate	Ratios
8.325%	15.78% / 24.96%

DTI 24.96 % Credit Score 728

Closing Fees Debts To Be Satisfied

HMDA Declarations

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 your 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? Yes No

Have you or will you be applying for any new credit (e.g. installment loan, credit

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

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Progress 5/9 < Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan St > Back

Loan Number	Name	Address	Loan Status
3000262694	Amy America	15792 W Cinnabar Dr, Surprise, AZ 85374-6157	Registration Incomplete

HMDA Declarations

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 your 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? Yes No

Have you or will you be applying for any new credit (e.g. installment loan, credit

Recent Registration History 0 Incomplete | 2 Completed | 1 Error

REGISTERING LOANS WITH EMMA



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

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Progress 5/9 < Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan St > Back

Loan Number	Name	Address	Loan Status
3000262694	Amy America	15792 W Cinnabar Dr, Surprise, AZ 85374-6157	Registration Incomplete

DTI	Credit Score	Closing Fees	Debts To Be Satisfied	Cash to Borrower	Payment
24.96 %	728	N/A	\$0.00	\$100,000.00	-

HMDA Declarations

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 your 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? Yes No

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.

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Progress 5/9 < Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan St > Back

Loan Number	Name	Address	Loan Status
3000262694	Amv America	15792 W Cinnabar Dr, Surprise, AZ 85374-6157	Registration Incomplete

DTI	Credit Score	Closing Fees	Debts To Be Satisfied	Cash to Borrower	Payment
24.96 %	728	N/A	\$0.00	\$100,000.00	-

HMDA Declarations

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 your 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? Yes No

Filter by:

- (Select All)
- Loan Number
- Name
- Address
- Loan Status
- Loan Amount
- Ratios
- Debts To Be Satisfied

REGISTERING LOANS WITH EMMA



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

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Progress 5/9 < Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan St > Back Next

Loan Number	Name	Address	Loan Status
3000262694	Amv America	15792 W Cinnabar Dr, Surprise, AZ 85374-6157	Registration Incomplete

Debits To Be Satisfied	Cash to Borrower	Payment
\$0.00	\$100,000.00	-

Filter by:

- (Select All)
- Loan Number
- Name
- Address
- Loan Status
- Loan Amount
- Ratios
- Debits To Be Satisfied

HELOC Standalone Second Lien 3 Yr Draw 10 Yr I/O 20 Yr Repay ARM

Loan Amount \$100,000.00 Draw Amount \$100,000
 Loan Term 360 LTV/HCLTV 25.00% / 77.51%
 Interest Rate 8.325% Ratios 15.78% / 24.96%

Points 0 Monthly Payment \$694
 APR 8.728%

Loan Application Date 07/17/2025 Loan Credit Order Consent Date 07/17/2025

Comp. Type Borrower Comp. Percentage 2.400

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 your 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? Yes No

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

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Progress 5/9 < Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan St > Back Next

Loan Number	Name	Address	Loan Status
3000262694	Amy America	15792 W Cinnabar Dr, Surprise, AZ 85374-6157	Registration Incomplete

DTI	Credit Score	Closing Fees	Debits To Be Satisfied	Cash to Borrower	Payment
24.96 %	728	N/A	\$0.00	\$100,000.00	-

HMDA Declarations

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 your 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? Yes No

HELOC Standalone Second Lien 3 Yr Draw 10 Yr I/O 20 Yr Repay ARM

Loan Amount \$100,000.00 Draw Amount \$100,000
 Loan Term 360 LTV/HCLTV 25.00% / 77.51%
 Interest Rate 8.325% Ratios 15.78% / 24.96%

Points 0 Monthly Payment \$694
 APR 8.728%

Loan Application Date 07/17/2025 Loan Credit Order Consent Date 07/17/2025

Comp. Type Borrower Comp. Percentage 2.400

REGISTERING LOANS WITH EMMA



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

The screenshot displays the EMMA web application interface. On the left, a navigation sidebar includes 'Liabilities' which is highlighted with an orange circle. The main content area shows a progress bar with '5. HMDA Declarations' selected. Below this, a summary table provides loan details:

Loan Number	Name	Address	Loan Status
3000262694	Amy America	15792 W Cinnabar Dr, Surprise, AZ 85374-6157	Registration Incomplete

DTI	Credit Score	Closing Fees	Debts To Be Satisfied	Cash to Borrower	Payment
24.96 %	728	N/A	\$0.00	\$100,000.00	-

The 'HMDA Declarations' section contains a yellow warning box: 'Please review all the declaration information before you proceed to the next step.' Below this is a form titled 'About this property and your money for this loan' for 'Amy America'. The form includes the following questions and options:

- Will you occupy the property as your 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 you to purchase a new home or to refinance your current home)? Yes No

At the bottom right, a 'Recent Registration History' summary shows: 0 Incomplete, 2 Completed, 1 Error.

REGISTERING LOANS WITH EMMA



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	Term	Interest Rate	Points	Payment	Fees	APR	Loan Application Date	Loan Credit Order Consent Date
	30 yr.	8.728%	\$0.00	\$694.00	\$4,310.87	8.728%	07/17/2025	07/17/2025

Upload MISMO

DU_MISMO34_477031 (2).xml
36kb · Complete

Credit Report Order

Have you pulled the credit through SpringEQ? Yes No

E-Consent

An email of the e-consent form will be sent to the following borrowers:

Borrower Name: Amy America
Borrower Email: jessewhaltman@gmail.com

Processing Information

Using prior appraisal? * Yes No

Property owned free and clear? * Yes No

Using borrower chosen title company? * Yes No

Broker or Processor Company Contact Name: Jesse

Broker or Processor Company Contact E-Mail: jhaltman@springeq.com Verified

Broker or Processor Company Contact Phone: 2156077822

Use of Proceeds

Is any portion of the proceeds of this loan being used to purchase another property that will be under contract within 60 days of closing? * 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 on the subject property? * Yes No

Will you be using any amount of the loan proceeds for something other than the 3 purposes listed above? * Yes No

At least one option should be 'Yes' to continue.

Recent Registration History: 0 Incomplete | 2 Completed | 1 Error

REGISTERING LOANS WITH EMMA



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	Term	Interest Rate	Points	Payment	Fees	APR	Loan Application Date	Loan Credit Order Consent Date
	30 yr.	8.728%	\$0.00	\$694.00	\$4,310.87	8.728%	07/17/2025	07/17/2025

Upload MISMO

DU_MISMO34_477031 (2).xml
36kb · Complete

Credit Report Order

Have you pulled the credit through SpringEQ? Yes No

E-Consent

An email of the e-consent form will be sent to the following borrowers:

Borrower Name: Amy America
Borrower Email: jessewhalterman@gmail.com

Processing Information

Using prior appraisal? * Yes No

Property owned free and clear? * Yes No

Using borrower chosen title company? * Yes No

Broker or Processor Company Contact Name: Jesse

Broker or Processor Company Contact E-Mail: jhalterman@springeq.com Verified

Broker or Processor Company Contact Phone: 2156077822

Use of Proceeds

Is any portion of the proceeds of this loan being used to purchase another property that will be under contract within 60 days of closing? * 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 on the subject property? * Yes No

Will you be using any amount of the loan proceeds for something other than the 3 purposes listed above? * Yes No

At least one option should be "Yes" to continue.

Recent Registration History: 0 Incomplete | 2 Completed | 1 Error

REGISTERING LOANS WITH EMMA



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

HELOC 3 yr Draw Variable	Term	Interest Rate	Points	Payment	Fees	APR	Loan Application Date	Loan Credit Order Consent Date
HELOC 3 yr Draw Variable	30 yr.	8.728%	\$0.00	\$694.00	\$4,310.87	8.728%	07/17/2025	07/17/2025

Upload MISMO

DU_MISMO34_477031 (2).xml
36kb · Complete

Credit Report Order

Have you pulled the credit through SpringEQ? Yes No

E-Consent

An email of the e-consent form will be sent to the following borrowers:

Borrower Name: Amy America
Borrower Email: jessewhalterman@gmail.com

Processing Information

Using prior appraisal? * Yes No
Property owned free and clear? * Yes No
Using borrower chosen title company? * Yes No

Broker or Processor Company Contact Name: Jesse
Broker or Processor Company Contact E-Mail: jhalterman@springeq.com Verified
Broker or Processor Company Contact Phone: 2156077822

Use of Proceeds

Is any portion of the proceeds of this loan being used to purchase another property that will be under contract within 60 days of closing? * 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 on the subject property? * Yes No

Will you be using any amount of the loan proceeds for something other than the 3 purposes listed above? * Yes No

At least one option should be "Yes" to continue.

Recent Registration History: 0 Incomplete | 2 Completed | 1 Error

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

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Progress 2/9 < Quote 2. Additional Information 3. Credit Report 4. Liabilities 5. HMDA Declarations 6. >

Back Next

Additional Information

Final price will be available at the time of Rate Lock.

The information used to price will overwrite the information from the uploaded file

HELOC 3 yr Draw Variable	Term	Interest Rate	Points	Payment	Fees	APR	Loan Application Date	Loan Credit Order Consent Date
HELOC 3 yr Draw Variable	30 yr.	8.728%	\$0.00	\$694.00	\$4,310.87	8.728%	07/17/2025	07/17/2025

Upload MISMO

DU_MISMO34_477031 (2).xml
36kb · Complete

Credit Report Order

Have you pulled the credit through SpringEQ? Yes No

E-Consent

An email of the e-consent form will be sent to the following borrowers:

Borrower Name: Amy America
Borrower Email: jessewhalterman@gmail.com

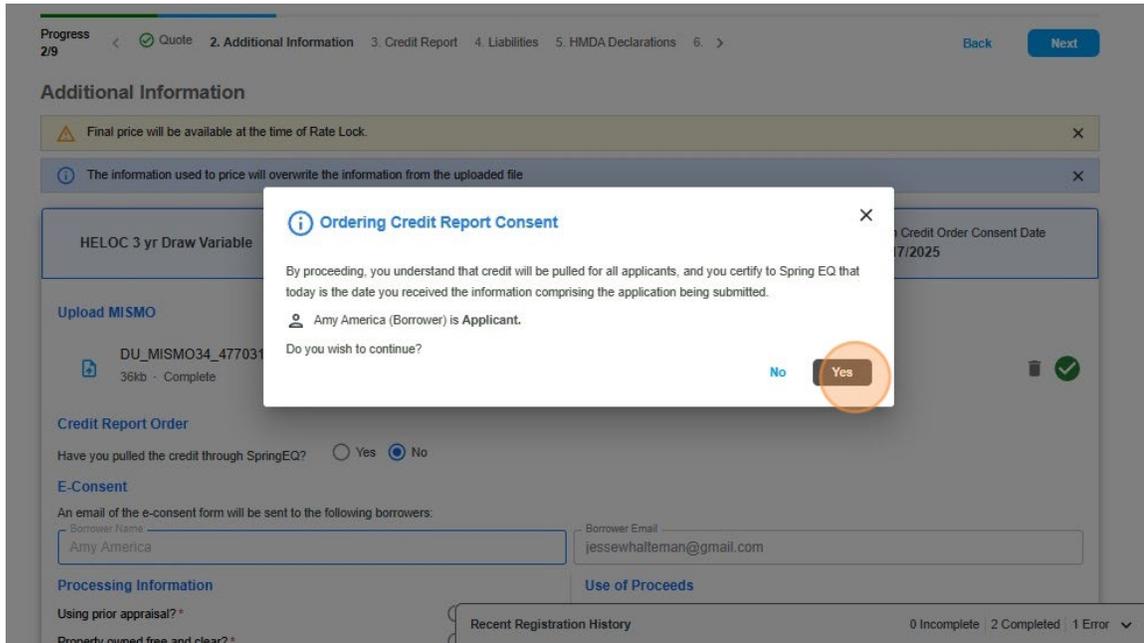
Processing Information

Use of Proceeds

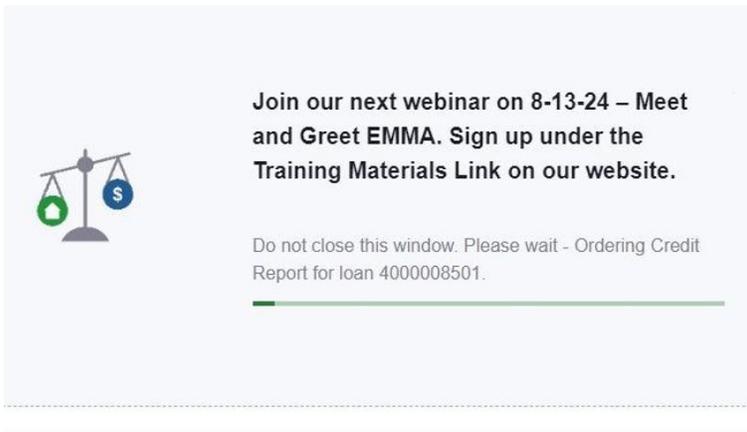
Ordering Credit

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.

REGISTERING LOANS WITH EMMA

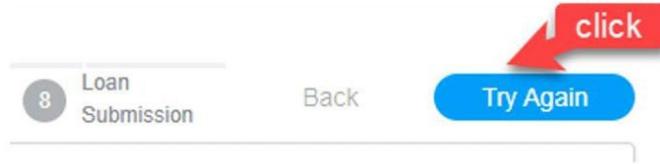
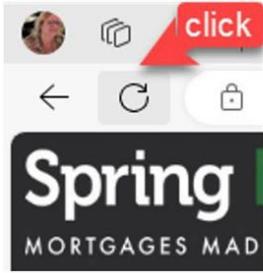


16. You will see a progress bar for the credit pull. Please read the notes with the status bar, as it will provide great information and updates.



 **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.

REGISTERING LOANS WITH EMMA



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.

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Progress 4/9 < Quote Additional Information Credit Report 4. Liabilities 5. HMDA Declaral > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. View Excluded List.

Actions: Property Address Edit Income REO

▼ Amy America - Applicant (4)

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	Attache...	First Mor...	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
Total		\$ 1,841.00	\$ 216,078.00						

REGISTERING LOANS WITH EMMA



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

A screenshot of the Spring EQ web application interface. The main page shows a progress bar with steps: Quote, Additional Information, Credit Report, 4. Liabilities (current), and 5. HMDA Declaral. A modal window titled "Property Address" is open, containing the following fields: "Property Address *" with the value "15792 W Cinnabar Dr"; "Unit Type" (dropdown) and "Unit #" (text); "ZIP *" with "85374-6157"; "City *" with "Surprise"; "State *" with "AZ"; and "County Name *" with "Maricopa". Below these fields is the "FIPS Code: 04013". At the bottom of the modal are "Cancel" and "Validate" buttons. An orange circle highlights the close button (X) in the top right corner of the modal. The background shows a table of liabilities with columns for creditor name, amount, and date.

REGISTERING LOANS WITH EMMA



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.

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Progress 4/9 < Quote Additional Information Credit Report 4. Liabilities 5. HMDA Declaraf > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. [View Excluded List.](#)

Actions: Property Address **Edit Income** REO

▼ Amy America - Applicant (4) + Add Liability

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	Attache...	First Mor...	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
Total		\$ 1,841.00	\$ 216,078.00						

REGISTERING LOANS WITH EMMA



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

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

SEQ x + Other Income

Employment

Employer or Business Name: SEQ

Address Line One: 123 Market Street

Unit #:

Unit Type:

Address Line Two:

ZIP: 19107

City: Philadelphia State: PA

Country: United States

Telephone number: (215) 607-7822

Currently Employed: Yes No

Employed by family member or party to transaction: Yes No

Income

Base Amount: \$15,000.00 Monthly Annually

Overtime Amount: 0.00 Monthly Annually

Bonus Amount: 0.00 Monthly Annually

Commission Amount: 0.00 Monthly Annually

Other Amount: 0.00

Total Monthly Income Amount \$15,000.00

21. Add additional employer information if needed.

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Employment & Income Cancel Save

Any America

SEQ x + Other Income

Employment

Employer or Business Name: SEQ

Address Line One: 123 Market Street

Unit #:

Unit Type:

Address Line Two:

ZIP: 19107

City: Philadelphia State: PA

Country: United States

Telephone number:

Income

Base Amount: \$15,000.00 Monthly Annually

Overtime Amount: 0.00 Monthly Annually

Bonus Amount: 0.00 Monthly Annually

Commission Amount: 0.00 Monthly Annually

Other Amount: 0.00

Total Monthly Income Amount \$15,000.00

REGISTERING LOANS WITH EMMA



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

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Employment & Income Cancel Save

Amy America

SEQ x New Employment x +

Employment

Employer or Business Name: *
New Employment

Address Line One: *

Unit Type: Unit #:

Address Line Two:

ZIP *
City * State: Country: United States Telephone number: *

Income

Base Amount * \$0.00 Monthly Annually

Overtime Amount * \$0.00 Monthly Annually

Bonus Amount * \$0.00 Monthly Annually

Commission Amount * \$0.00 Monthly Annually

Other Amount * \$0.00

Total Monthly Income Amount \$ 0.00

23. Add in other income sources here.

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Employment & Income Cancel Save

Amy America

SEQ x New Employment x +

Other Income

+ Add

Income Type	Amount	Deductions	Adjusted Amount	Non-taxable	Actions
Total Monthly Income Amount \$ 0.00					
Total Adjusted Monthly Income Amount \$ 0.00					

REGISTERING LOANS WITH EMMA



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

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Employment & Income

Cancel Save

Amy America

SEQ x New Employment x + Other Income

Income Type	Amount	Deductions	Adjusted Amount	Non-taxable	Actions
<input type="text"/>	<input type="text" value="\$0.00"/>	\$0.00	\$0.00	x	
Accessory Unit Income					\$ 0.00
Alimony					\$ 0.00
Automobile/Expense					\$ 0.00
Account Income					
Boarder Income					
Capital Gains					
Child Support					

Verifying the REO Section

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

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

You need to save changes to see new Calculated DTI and continue with the next step.

Progress 4/9 < 4. Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan Submission 8. Comp > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. View Excluded List.

Actions: Property Address Edit Income **REO**

Amy America - Applicant (4) + Add Liability

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	15792 ...	First Mortg.	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
Total		\$ 1,841.00	\$ 216,078.00						

REGISTERING LOANS WITH EMMA



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.

The screenshot displays the EMMA software interface for registering a liability. The main window shows a form for a property located at 15792 W Cinnabar Dr, Surprise, AZ 853... The form includes the following sections:

- Property Information:** Property Use (Primary), Property Type (Single), Property Status (Retained), Present Market Value (\$400,000.00).
- Current Monthly Expenses:** Mortgage Insurance (\$0.00), Hazard Insurance (\$0.00), Real Estate Taxes (\$0.00), Home Owner Association Dues (\$0.00), Flood Insurance (\$0.00), Miscellaneous Expenses (\$0.00).
- Escrowed in First Mortgage:** A section with a checked checkbox, highlighted by an orange circle.
- Total expenses:** \$0.

The interface also shows a sidebar with 'Liabilities' and a bottom status bar indicating '0 Incomplete | 2 Completed | 1 Error'.

REGISTERING LOANS WITH EMMA



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

The screenshot shows the EMMA interface with a list of REOs. The first REO is selected, and a dropdown arrow is highlighted at the bottom of the list. The REO details are as follows:

Property Use *	Property Type *	Property Status *	Present Market Value *
Primar...	Single ...	Retained	\$400,000.00

Current Monthly Expenses	Escrowed in First Mortgage
Mortgage Insurance \$0.00	<input checked="" type="checkbox"/>
Hazard Insurance \$0.00	<input checked="" type="checkbox"/>
Real Estate Taxes \$0.00	<input checked="" type="checkbox"/>
Home Owner Association Dues \$0.00	<input type="checkbox"/>
Flood Insurance \$0.00	<input type="checkbox"/>
Miscellaneous Expenses \$0.00	<input type="checkbox"/>

Total expenses \$0

Recent Registration History: 0 Incomplete, 2 Completed, 1 Error

28. Enter the rental income here.

The screenshot shows the EMMA interface with the REO details for 123 Emma Drive. The Rental Income section is highlighted, and the Gross Monthly Rental Income field is set to \$0.00. The REO details are as follows:

Property Use	Property Type	Property Status	Present Market Value
Invest...	Single Fz X	Rental	\$650,000.00

Rental Income

Net Rental Income
\$0.00

For Net Rental Income, exclude P&I and other expenses from gross rental income

Gross Monthly Rental Income
\$0.00

Unit 1
\$0.00

Current Monthly Expenses	Escrowed in First Mortgage
Mortgage Insurance \$0.00	<input checked="" type="checkbox"/>
Hazard Insurance* \$0.00	<input type="checkbox"/>
Real Estate Taxes* \$0.00	<input type="checkbox"/>
Home Owner Association Dues \$0.00	<input type="checkbox"/>

Recent Registration History: 0 Incomplete, 2 Completed, 1 Error

REGISTERING LOANS WITH EMMA



29. Click "Save".

The screenshot shows the EMMA mobile application interface for entering liability information. The main screen is titled "Liabilities" and shows a list of expenses for a property at 123 Emma Drive, Surprise, AZ. The expenses are categorized into "Current Monthly Expenses" and "Escrowed in First Mortgage".

Expense Category	Amount	Escrowed in First Mortgage
Gross Monthly Rental Income	\$0.00	Unit 1: \$0.00
Mortgage Insurance	\$0.00	<input checked="" type="checkbox"/>
Hazard Insurance	\$0.00	<input checked="" type="checkbox"/>
Real Estate Taxes	\$0.00	<input checked="" type="checkbox"/>
Home Owner Association Dues	\$0.00	
Flood Insurance	\$0.00	<input type="checkbox"/>
Miscellaneous Expenses	\$0.00	<input type="checkbox"/>
Total expenses	\$0	

At the bottom of the screen, there are "Cancel" and "Save" buttons. The "Save" button is highlighted with an orange circle. The background shows a sidebar with "Liabilities" and a list of creditors including CALLABLE MO..., ALLEN BANK C..., BURSTING CR..., and CAPITAL BANK. The bottom status bar indicates "Recent Registration History" with "0 Incomplete", "2 Completed", and "1 Error".

REGISTERING LOANS WITH EMMA



Handling Liabilities

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

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Progress 4/9 < 4. Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan Submission 8. Comp > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. View Excluded List.

Actions: Property Address Edit Income REO Add Liability

Amy America - Applicant (4)

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	15792 ...	First Mor...	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
Total		\$ 1,841.00	\$ 216,078.00						

Show Excluded (4)

31. Enter in the required fields.

Progress 4/9 < 4. Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan Submission 8. Comp > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. View Excluded List.

Actions: Property Address Edit Income REO Add Liability

Amy America - Applicant (5)

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
Enter creditor	Enter...	Enter...	Enter b...	Debt ...	Han...	Attache...	Lien Type	MANUAL	⊖
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	15792 ...	First Mor...	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
Total		\$ 1,841.00	\$ 216,078.00						

Show Excluded (4)

Recent Registration History 0 Incomplete 2 Completed 1 Error

REGISTERING LOANS WITH EMMA



32. Associate the attached property with the correct liability.

Progress 4/9 < 4. Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan Submission 8. Comp > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. View Excluded List.

Actions: Property Address Edit Income REO

Amy America - Applicant (5) + Add Liability

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
Spring EQ	Enter...	1000	100000	Real ...	Includ	Attache...	Lien Type	MANUAL	⊖
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	15792 ...	First Mor...	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	First Mor...	CR	⊖
Total		\$ 1,841.00	\$ 216,029.00						

Recent Registration History: 0 Incomplete 2 Completed 1 Error

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

Progress 4/9 < 4. Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan Submission 8. Comp > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. View Excluded List.

Actions: Property Address Edit Income REO

Amy America - Applicant (5) + Add Liability

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
Spring EQ	Enter...	1000	100000	Real ...	Incl...	123 Em...	Lien Type	MANUAL	⊖
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	15792 ...	First Mortgage	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	Second Mortgage	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	HELOC	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...		CR	⊖
Total		\$ 1,841.00	\$ 216,029.00						

Recent Registration History: 0 Incomplete 2 Completed 1 Error

REGISTERING LOANS WITH EMMA



34. Click "Save".

Spring EQ Welcome Jesse Halteman, Spring EQ. LLC

Progress 4/9 < 4. Liabilities 5. HMDA Declarations 6. Verify and Refresh Quote 7. Loan Submission 8. Comp > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. View Excluded List.

Actions: Property Address Edit Income REO

Amy America - Applicant (5) + Add Liability

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
Spring EQ	Enter...	1000	100000	Real ...	Incl...	123 Em...	First Mortg...	MANUAL	
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	15792 ...	First Mor...	CR	
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	First Mor...	CR	
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	First Mor...	CR	
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	First Mor...	CR	

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 Number: 4000098501 Name: Amy America Address: 15792 Cinnabar Drive, Surprise, AZ 85374 Credit Score: 728 Calculated DTI: 30.03% REO

Amy America (4)

Actions	Creditor	Debt Type	Input Category	Payment Amount	Outstanding Balance	Acct #	Handling	Attached Property	Lien Type
	CALLABLE MORTGAGE	Real Estate Mortgage	Credit Report	\$ 1,671.00	\$ 210,027.00	757570	Include In Debt Cal...	Attached Property* Surprise, AZ 85374	Lien Type* First Mortgage
	ALLEN BANK CARD	Credit Card	Credit Report	\$ 133.00	\$ 4,665.00	435617	Include In Debt Cal...	15792 Cinnabar Drive, Surprise, AZ 85374	Lien Type First Mortgage
	BURSTING CREDIT	Credit Card	Credit Report	\$ 27.00	\$ 1,357.00	171442	Include In Debt Cal...	Attached Property	Lien Type First Mortgage
	CAPITAL BANK	Credit Card	Credit Report	\$ 10.00	\$ 29.00	529115	Include In Debt Cal...	Attached Property	Lien Type First Mortgage
total				\$ 1,841.00	\$ 216,078.00				



REGISTERING LOANS WITH EMMA



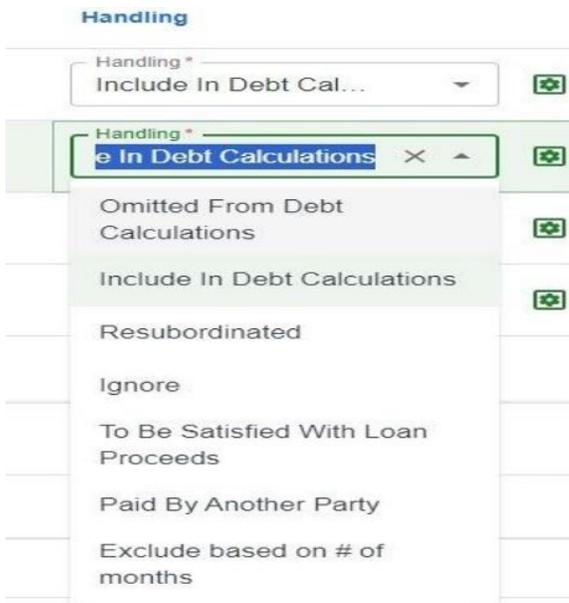
36. All debts will be marked as "Include in Debt Calculation." You can **click** the "Handling" dropdown and update how it should be handled.

Calculated DTI: 30.03%

Amount	Acct #	Handling	Attached Property	Lien Type
\$ 210,027.00	757570	Handling * Include In Debt Cal... 	Attached Property * Surprise, AZ 85374 	Lien Type * First Mortgag
\$ 4,665.00	435617	Handling * Include In Debt Cal... 	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... 	Attached Property 	Lien Type 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.
5. 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.



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

Handling	Attached Property	Lien Type
Handling* Include In Debt Cal... 	Attached Property* 15792 Cinnaba... 	Lien Type* First Mortgage 
Handling* Omitted From Debt... 	Attached Property* 	Lien Type First Mortgage 
Handling* To Be Satisfied Wit... 	Attached Property 	Lien Type First Mortgage 
Handling* Include In Debt Cal... 	Attached Property 	Lien Type First Mortgage 

Note: A green arrow points to the green sprocket icon in the third row. A tooltip box next to it contains the text: "To Be Satisfied With Loan Proceeds" will apply in this row of Handling.

*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.

REGISTERING LOANS WITH EMMA

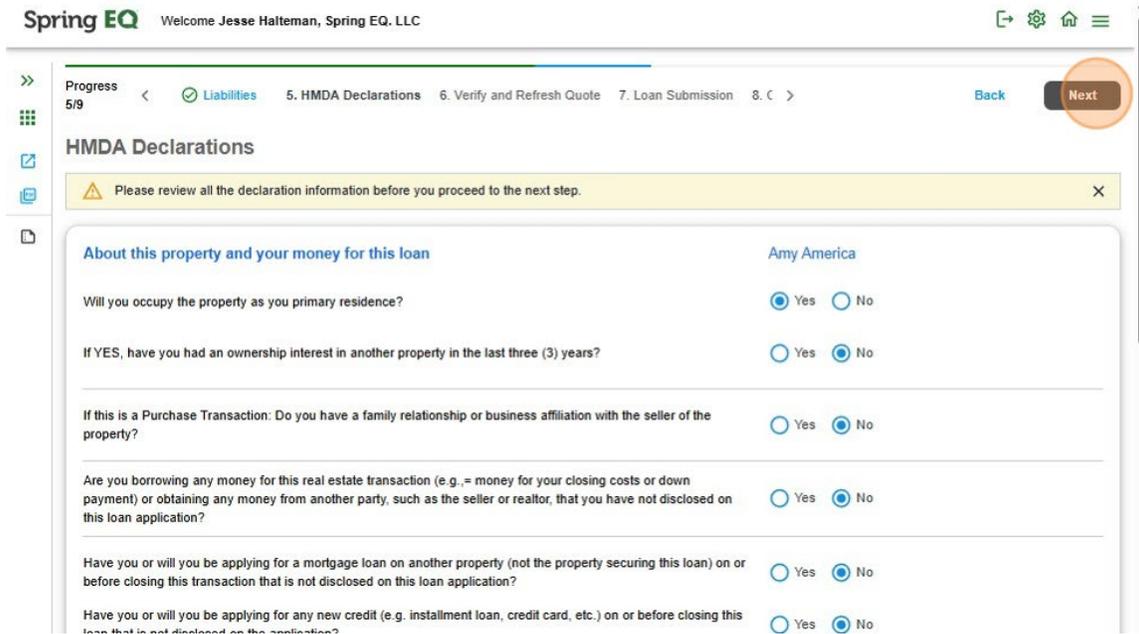


39. Click "Save", then "Next".

The screenshot shows the Spring EQ application interface. At the top, a notification banner reads "You need to save changes to see new Calculated DTI". Below this, a progress bar shows steps 5 (HMDA Declarations) and 8 (Loan Submission). A "Save" button is highlighted with a green arrow. Below the progress bar, the "Credit Score: 728" and "Calculated DTI: 30.03%" are displayed. The main section is titled "Liabilities" and contains a table of liabilities for "Amy America - Applicant (5)".

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
Spring EQ		\$ 1,000.00	\$ 100,000.00	Real ...	Incl...	123 Em...	First Mor...	MANUAL	⊖
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	15792 ...	First Mor...	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	Lien Type	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	Lien Type	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	Lien Type	CR	⊖

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".



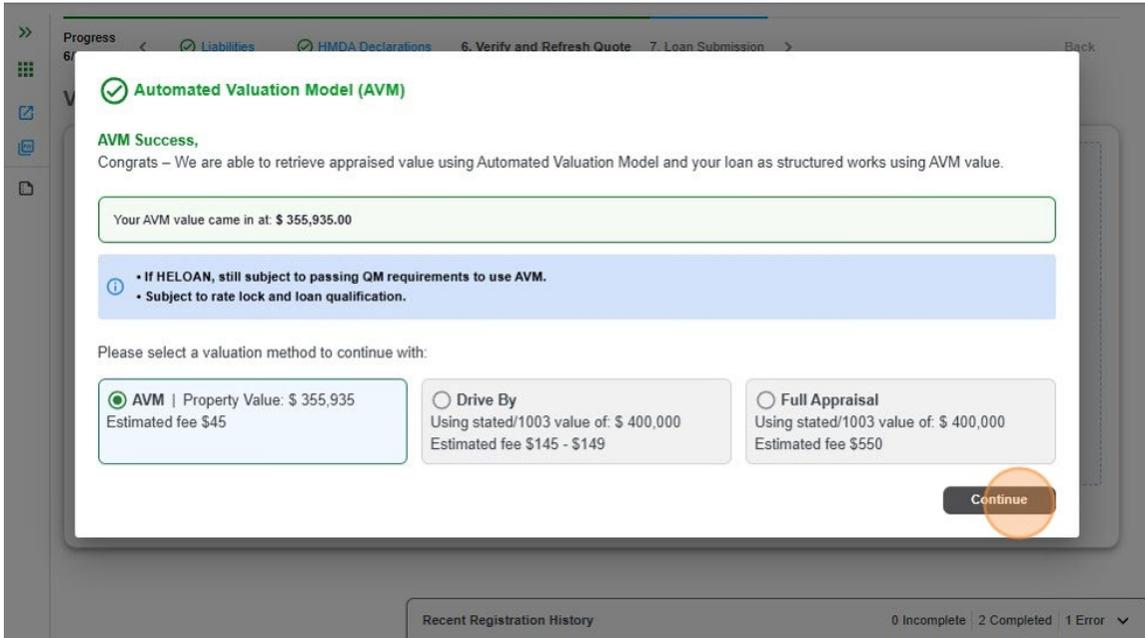
The screenshot shows the Spring EQ user interface for the HMDA Declarations step. The top navigation bar includes the Spring EQ logo, a welcome message for Jesse Halteman, and a progress indicator with steps: Progress 5/9, Liabilities, 5. HMDA Declarations (current), 6. Verify and Refresh Quote, 7. Loan Submission, and 8. C. A "Next" button is highlighted in orange. A yellow warning banner states: "Please review all the declaration information before you proceed to the next step." The main form area is titled "HMDA Declarations" and contains several questions with radio button options:

- About this property and your money for this loan** (Amy America)
- Will you occupy the property as your 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? Yes No
- 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? Yes No

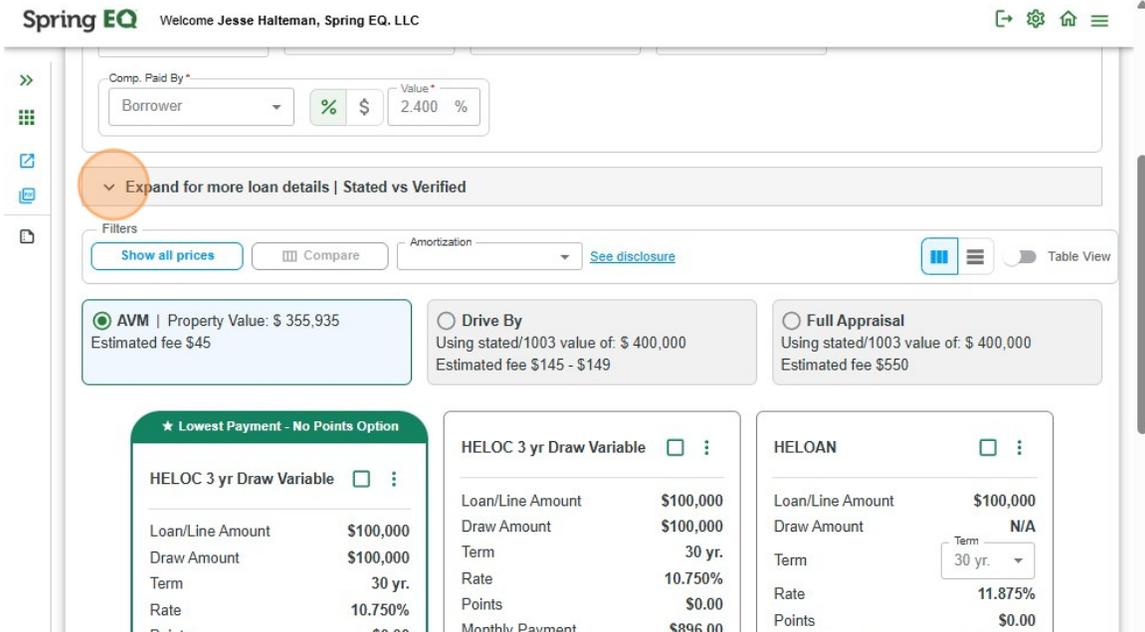
AVM

The AVM will now automatically be pulled into EMMA.

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



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.



REGISTERING LOANS WITH EMMA



EMMA

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% ↑
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 using Stated Property Value	N/A	\$ 149,973.00

Filters: Show all prices Compare Amortization See disclosure Table View

AVM | Property Value: \$ 355,935
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 \$550

★ Lowest Payment - No Points Option
 HELOC 3 yr Draw Variable HELOC 3 yr Draw Variable HELOAN

Locking the Loan

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

Filters: Show all prices Compare Amortization See disclosure Table View

AVM | Property Value: \$ 355,935
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 \$550

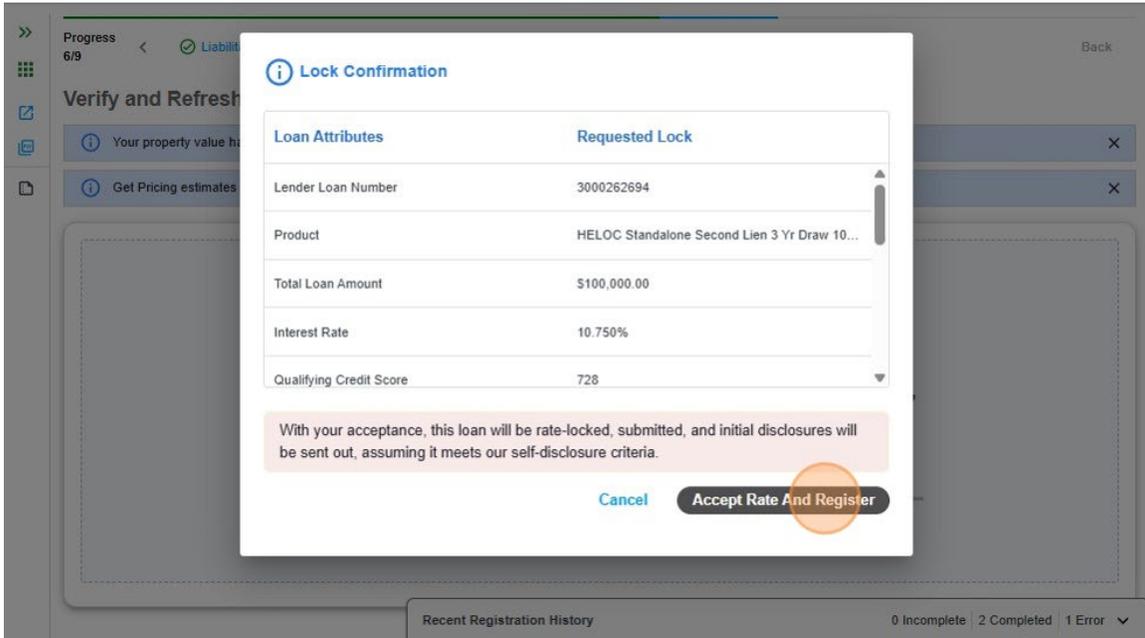
★ Lowest Payment - No Points Option		HELOC 3 yr Draw Variable	HELOAN
<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
HELOC 3 yr Draw Variable		HELOC 3 yr Draw Variable	HELOAN
Loan/Line Amount	\$100,000	Loan/Line Amount	\$100,000
Draw Amount	\$100,000	Draw Amount	N/A
Term	30 yr.	Term	30 yr.
Rate	10.750%	Rate	11.875%
Points	\$0.00	Points	\$0.00
Monthly Payment	\$896.00	Monthly Payment	\$1,019.00
APR	11.230%	APR	12.381%
<input checked="" type="checkbox"/> AVM Eligible		<input checked="" type="checkbox"/> AVM Eligible	
<input checked="" type="checkbox"/> Rate Lock And Register		<input checked="" type="checkbox"/> Rate Lock And Register	

3 Yr Draw HELOC Fixed Recent Registration History 0 Incomplete 2 Completed 1 Error

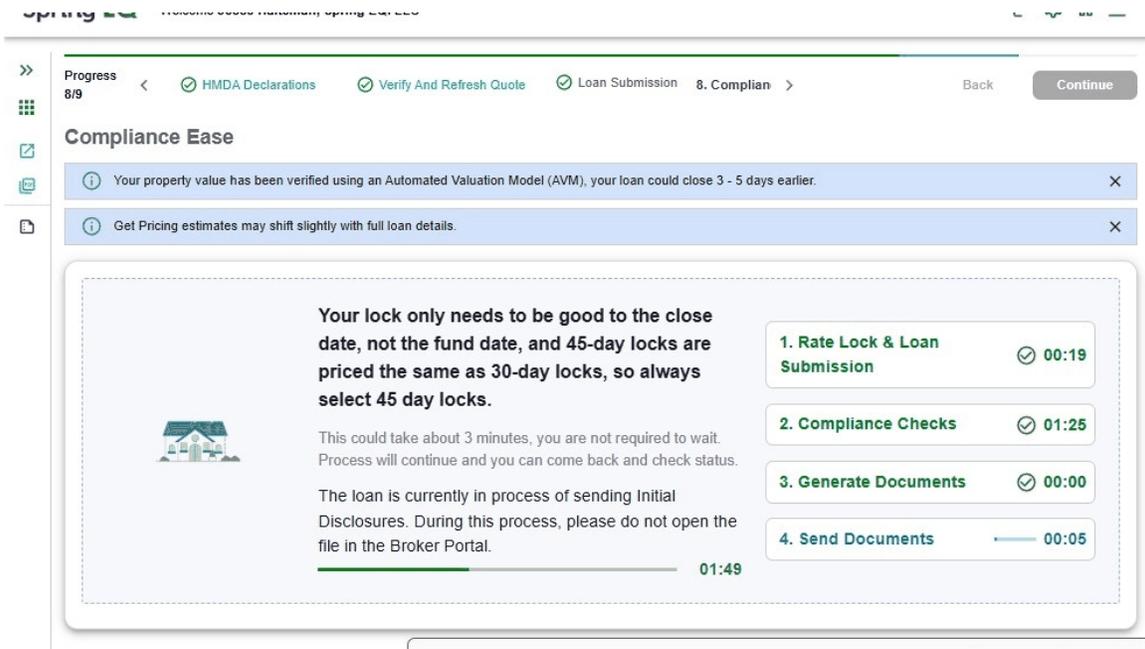
REGISTERING LOANS WITH EMMA



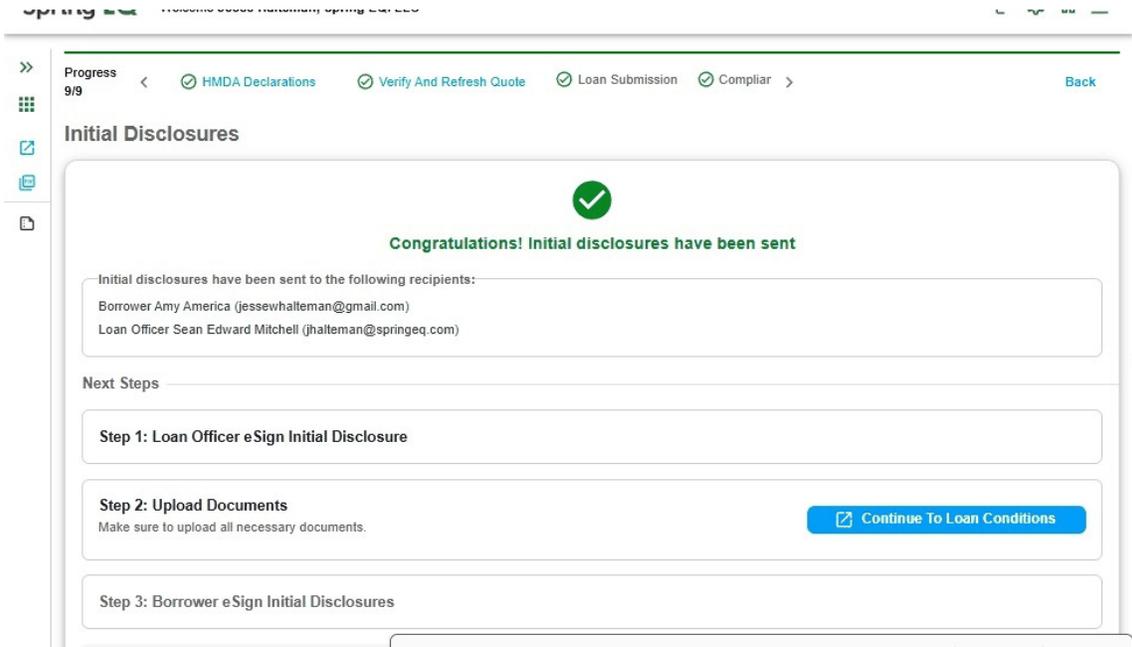
44. Click "Accept Rate and Register".



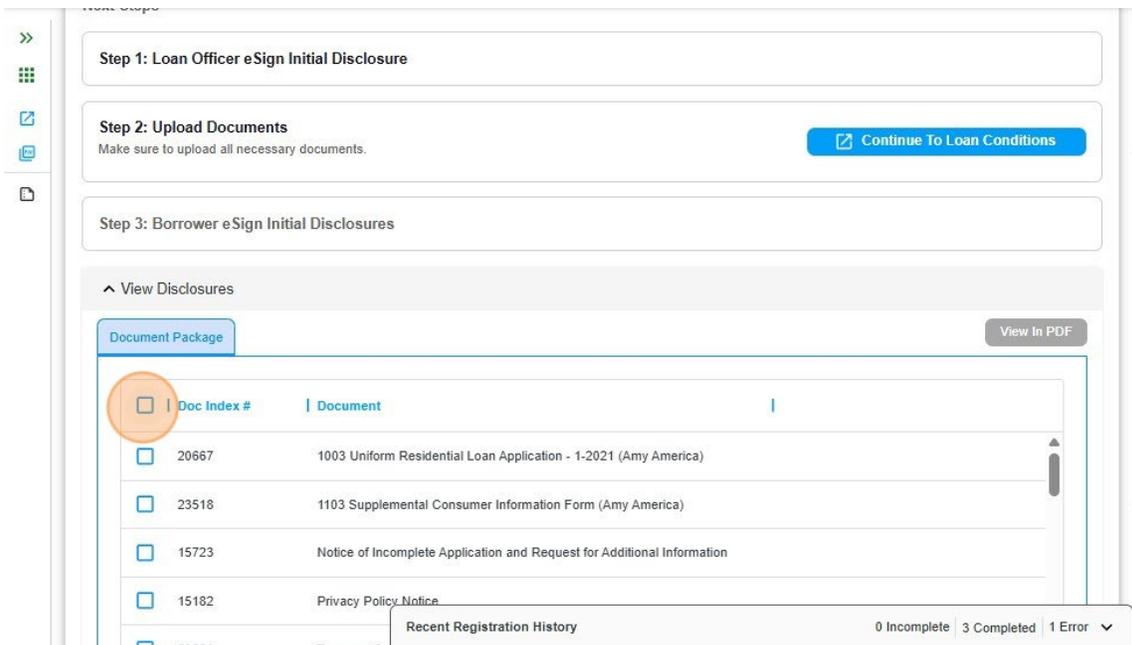
45. Your loan will begin to run through Compliance Ease and Instantly Disclosed if eligible. Suppose the loan is not eligible for instant disclosures due to non-compliance or other issues. In that case, the file will be assigned to an Application Analyst, and you will be contacted within 24 hours to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



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



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



REGISTERING LOANS WITH EMMA



48. Click "View in PDF".

The screenshot shows a multi-step process for loan registration. The steps are:

- Step 1: Loan Officer eSign Initial Disclosure
- Step 2: Upload Documents (Make sure to upload all necessary documents. [Continue To Loan Conditions](#))
- Step 3: Borrower eSign Initial Disclosures

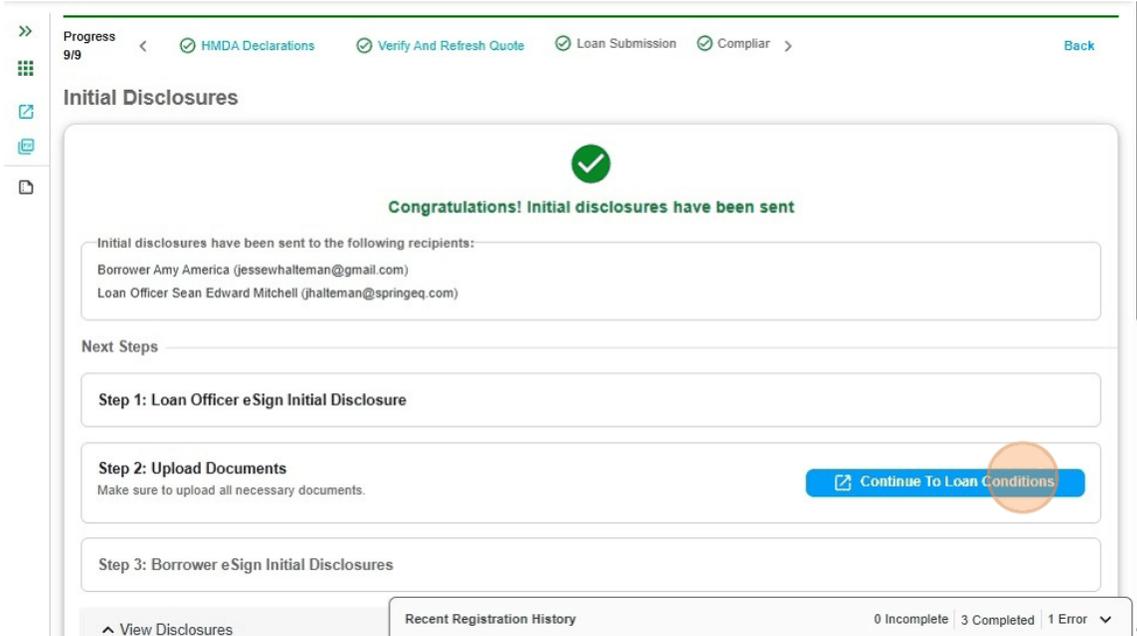
Below the steps is a section titled "View Disclosures" with a sub-section "Document Package". A "View In PDF" button is highlighted with an orange circle. Below this is a table of documents:

<input checked="" type="checkbox"/>	Doc Index #	Document
<input checked="" type="checkbox"/>	20667	1003 Uniform Residential Loan Application - 1-2021 (Amy America)
<input checked="" type="checkbox"/>	23518	1103 Supplemental Consumer Information Form (Amy America)
<input checked="" type="checkbox"/>	15723	Notice of Incomplete Application and Request for Additional Information
<input checked="" type="checkbox"/>	15182	Privacy Policy Notice

At the bottom right, there is a status bar: "Recent Registration History" with "0 Incomplete", "3 Completed", and "1 Error".

Uploading Borrower Conditions

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



Progress 9/9 < HMDA Declarations Verify And Refresh Quote Loan Submission Compliant > Back

Initial Disclosures

Congratulations! Initial disclosures have been sent

Initial disclosures have been sent to the following recipients:

- Borrower Amy America (jessewhalleman@gmail.com)
- Loan Officer Sean Edward Mitchell (jhalteman@springeq.com)

Next Steps

Step 1: Loan Officer eSign Initial Disclosure

Step 2: Upload Documents
Make sure to upload all necessary documents. [Continue To Loan Conditions](#)

Step 3: Borrower eSign Initial Disclosures

[View Disclosures](#) Recent Registration History 0 Incomplete | 3 Completed | 1 Error

REGISTERING LOANS WITH EMMA



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

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Category	Doc. Type	Description	Count	Action
Prior to Approval (7)		Check this to select all Prior To Approval conditions. You'll still need to click "Submit for Review".		
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.	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 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 Letter Parties		Provide the name and contact information for any non-borrowing spouse or any non-borrowing title owner of the subject property and their spouse.	0	Click to add or drag and drop
Copy of Photo ID (Amy America)		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 your loan documents digitally instead of				

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

Mortgage Statement- All Real Estate Owned		owned. The mortgage statement must show the borrower's name, address, interest rate, and a breakdown of the monthly mortgage payment.	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 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

Category	Doc. Type	Description
Insurance	Hazard Insurance Policy	

Texas 12 Day Letter Parties		Provide the name and contact information for any non-borrowing spouse or any non-borrowing title owner of the subject property and their spouse.	0	Click to add or drag and drop
Copy of Photo ID (Amy America)		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				

Recent Registration History 0 Incomplete | 3 Completed | 1 Error

REGISTERING LOANS WITH EMMA



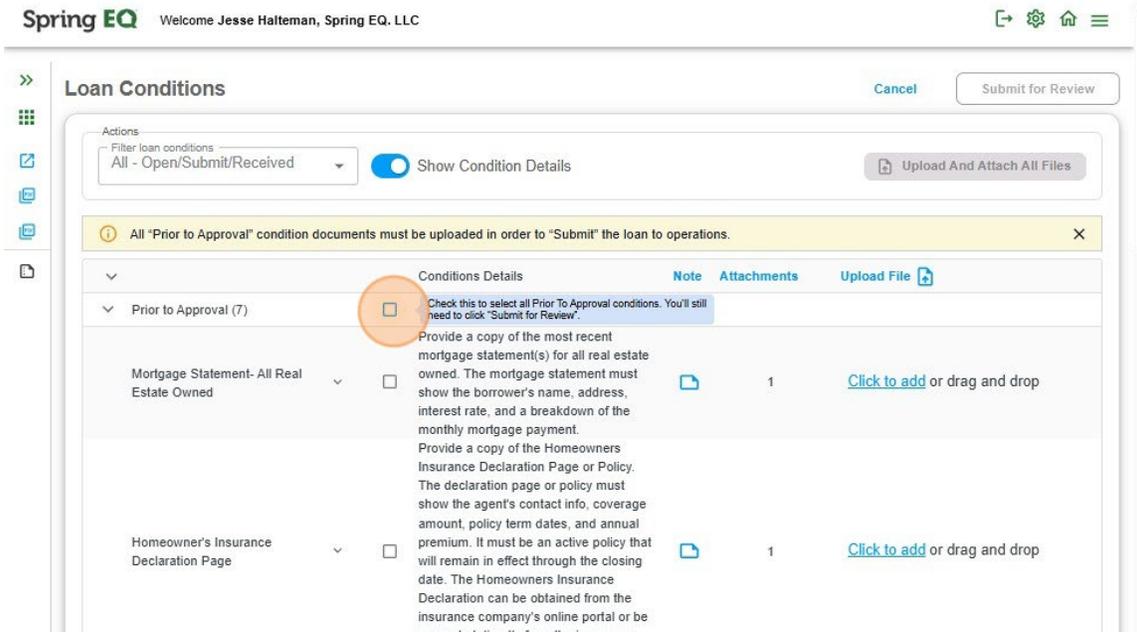
52. You can upload documents one at a time or all of them at once, but you will need to upload all prior to approval conditions before you are eligible to hit "Submit for Review."

The screenshot shows the 'Loan Conditions' page in the Spring EQ system. At the top right, there are 'Cancel' and 'Submit for Review' buttons. Below the header, there are filters for 'All - Open/Submit/Received' and a 'Show Condition Details' toggle. A prominent blue button labeled 'Upload And Attach All Files' is circled in orange. Below this, there are two yellow informational banners. The main content is a table with columns for 'Conditions Details', 'Note', 'Attachments', and 'Upload File'. The table lists 'Prior to Approval (7)' conditions, including 'Mortgage Statement- All Real Estate Owned' and 'Homeowner's Insurance Declaration Page'. A blue tooltip is visible over the 'Note' column for the 'Prior to Approval (7)' row, stating: 'Check this to select all Prior To Approval conditions. You'll still need to click "Submit for Review".'

53. Click "Upload and Attach all files"

This screenshot is identical to the one above, showing the 'Loan Conditions' page. The 'Upload And Attach All Files' button is circled in orange. The table and informational banners are the same as in the previous screenshot.

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



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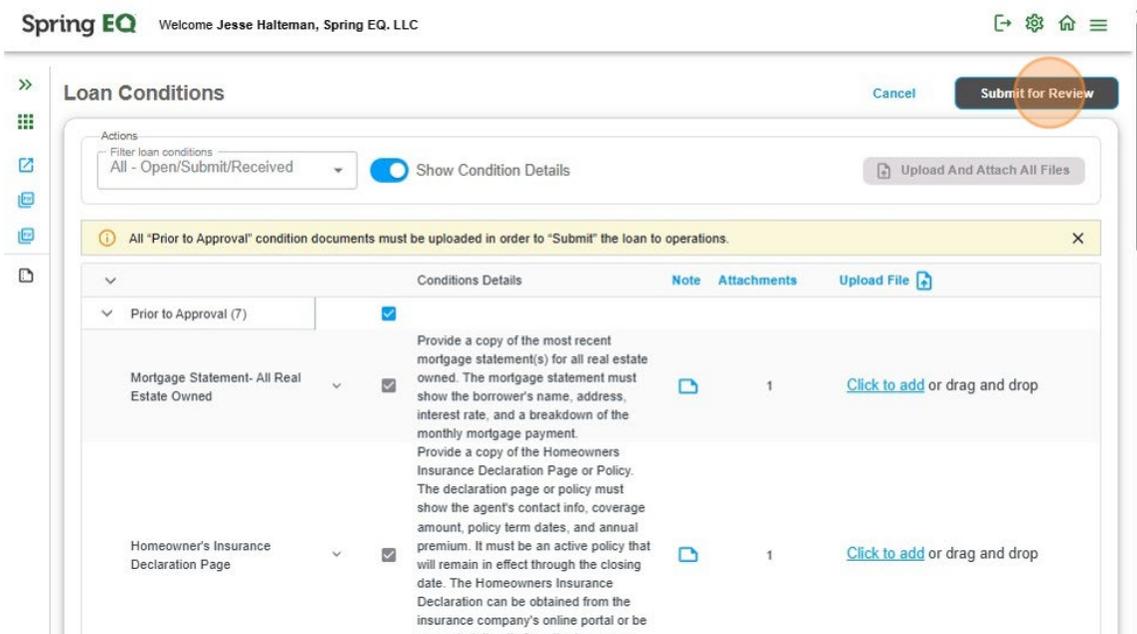
Cancel Submit for Review

Filter loan conditions: All - Open/Submit/Received Show Condition Details Upload And Attach All Files

All "Prior to Approval" condition documents must be uploaded in order to "Submit" the loan to operations.

Conditions Details	Note	Attachments	Upload File
<input type="checkbox"/> Check this to select all Prior To Approval conditions. You'll still need to click "Submit for Review". 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.		1	Click to add or drag and drop
<input type="checkbox"/> 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		1	Click to add or drag and drop

55. Click "Submit for Review".



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Cancel **Submit for Review**

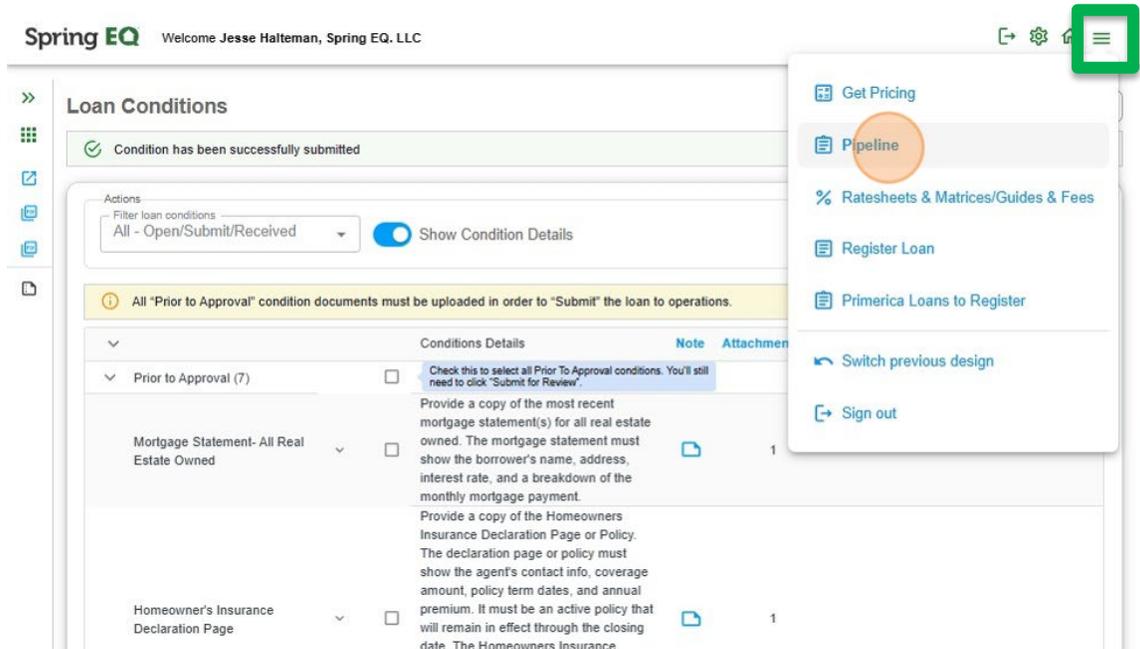
Filter loan conditions: All - Open/Submit/Received Show Condition Details Upload And Attach All Files

All "Prior to Approval" condition documents must be uploaded in order to "Submit" the loan to operations.

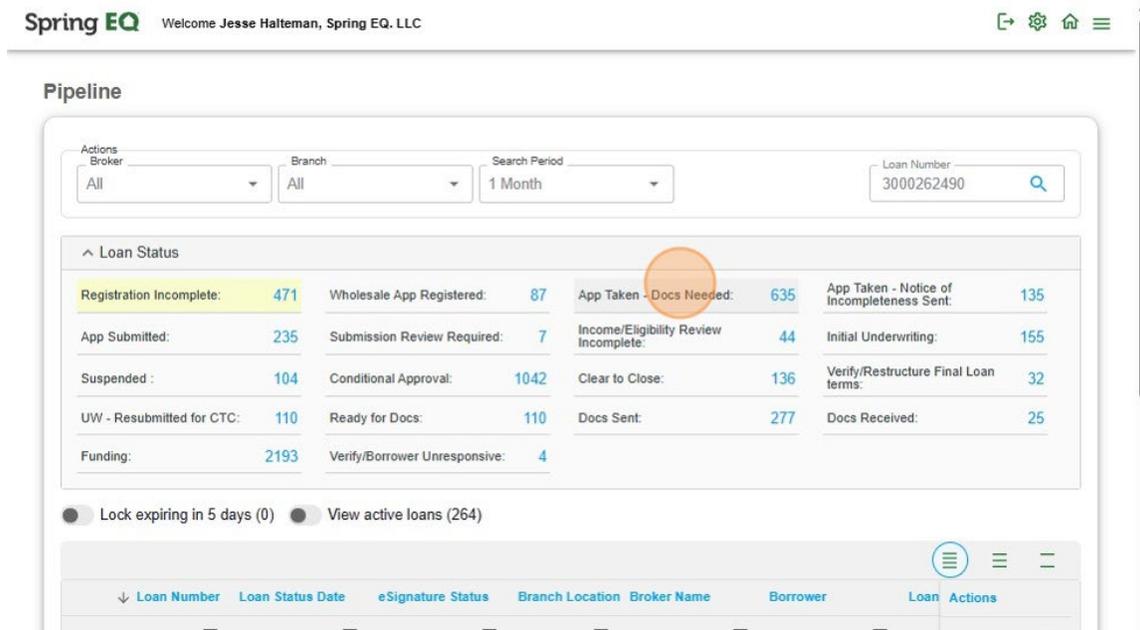
Conditions Details	Note	Attachments	Upload File
<input checked="" type="checkbox"/>			
<input checked="" type="checkbox"/> Provide a copy of the most recent mortgage statement(s) for all real estate owned. The mortgage statement must show the borrower's name, address, interest rate, and a breakdown of the monthly mortgage payment.		1	Click to add or drag and drop
<input checked="" type="checkbox"/> 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		1	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.



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 Registered:	87	App Taken - Docs Needed:	635	App Taken - Notice of Incompleteness Sent:	135
App Submitted:	235	Submission Review Required:	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 Unresponsive:	4				

Lock expiring in 5 days (0)
 View active loans (635)

Loan Number	Loan Status Date	eSignature Status	Branch Location	Broker Name	Borrower	Loan	Actions
3000262699	7/17/2025	Check Status	1200 S. Shel...	Success Mortgage...	Parrish, Terry G. Sr	App T	Continue
3000262686	7/17/2025	Check Status	4808 N. 24th ...	KINFOLK HOME ...	Rezayat, Farzad	App T	Continue
3000262681	7/17/2025	Check Status	2750 E Cotto...	SOFI BANK, NATI...	Sword, Casey	App T	Continue
3000262677	7/17/2025	Check Status	4425 Ponce ...	Lakeview Loan Se...	Villanueva, Brian	App T	Continue
3000262676	7/17/2025	Check Status	1 West Elm S...	Spring EQ, LLC	America, Amy	App T	Continue
3000262674	7/17/2025	Check Status	2750 E Cotto...	SOFI BANK, NATI...	Crowder, Lisa H.	App T	Continue
3000262671	7/17/2025	Check Status	116 E. Camp...	Stevensen & Neal ...	De Clue, Larry W.	App T	Continue
3000262667	7/17/2025	Check Status	1 West Elm S...	Spring EQ, LLC	America, Amy	App T	Continue

59. Click "Check status".

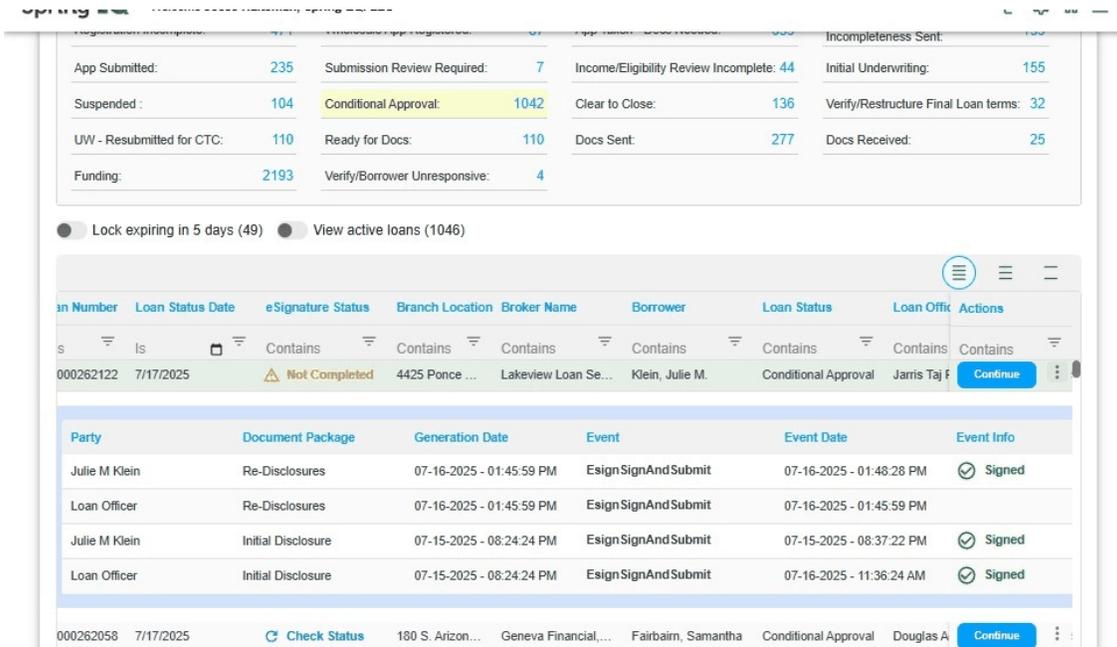
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Lock expiring in 5 days (49)
 View active loans (1046)

Loan Number	Loan Status Date	eSignature Status	Branch Location	Broker Name	Borrower	Loan Status	Loan Office	Actions
000262122	7/17/2025	Check Status	4425 Ponce ...	Lakeview Loan Se...	Klein, Julie M.	Conditional Approval	Jarris Taj F	Continue
000262058	7/17/2025	Check Status	180 S. Arizon...	Geneva Financial,...	Fairbairn, Samantha	Conditional Approval	Douglas A	Continue
000262022	7/17/2025	Check Status	4425 Ponce ...	Lakeview Loan Se...	Carter, Kerry	Conditional Approval	Gregory C	Continue
000261989	7/17/2025	Check Status	446 Wrenpla...	RoundPoint Mortg...	Williams, Cory	Conditional Approval	Brent Matt	Continue
000261855	7/17/2025	Check Status	24 Executive ...	West Capital Lend...	Eilers, Amanda	Conditional Approval	Alexander	Continue
000261829	7/16/2025	Check Status	2000 Midlanti...	PHH Mortgage Co...	Norman, Wade	Conditional Approval	Jacob And	Continue
000261822	7/16/2025	Check Status	4425 Ponce ...	Lakeview Loan Se...	Hasselbacher, Chr...	Conditional Approval	William Jo	Continue
000261821	7/17/2025	Check Status	4425 Ponce ...	Lakeview Loan Se...	Odle, Michael	Conditional Approval	Carl Antho	Continue
000261813	7/17/2025	Check Status	800 Westmer...	Loan Pronto, Inc.	Upchurch, Holleigh	Conditional Approval	Courtney f	Continue
000261805	7/17/2025	Check Status	446 Wrenpla...	RoundPoint Mortg...	Arcand, Lindsey	Conditional Approval	Brent Matt	Continue
000261789	7/17/2025	Check Status	4425 Ponce ...	Lakeview Loan Se...	Alfaro, Enrique	Conditional Approval	Jeffrey Tod	Continue
000261780	7/17/2025	Check Status	2000 Midlanti...	PHH Mortgage Co...	Bowhay, Ronald	Conditional Approval	Helene An	Continue

Total Rows: 1,046

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

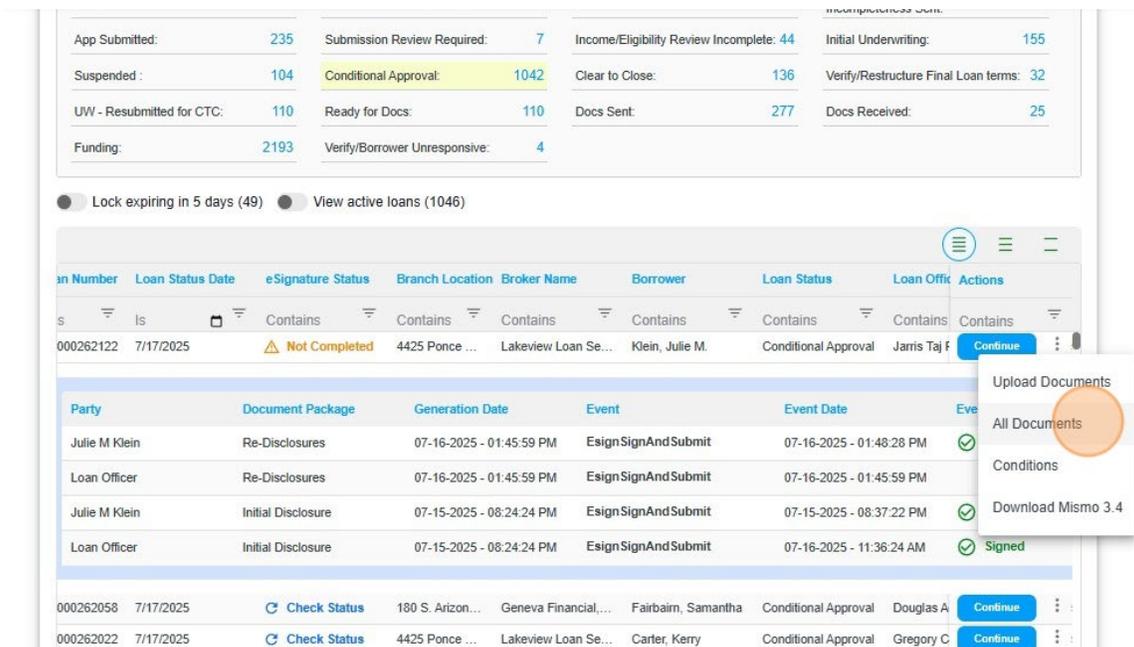


The screenshot displays a dashboard with various loan metrics and a detailed view of a loan's document signing process.

Party	Document Package	Generation Date	Event	Event Date	Event Info
Julie M Klein	Re-Disclosures	07-16-2025 - 01:45:59 PM	EsignSignAndSubmit	07-16-2025 - 01:48:28 PM	✓ Signed
Loan Officer	Re-Disclosures	07-16-2025 - 01:45:59 PM	EsignSignAndSubmit	07-16-2025 - 01:45:59 PM	
Julie M Klein	Initial Disclosure	07-15-2025 - 08:24:24 PM	EsignSignAndSubmit	07-15-2025 - 08:37:22 PM	✓ Signed
Loan Officer	Initial Disclosure	07-15-2025 - 08:24:24 PM	EsignSignAndSubmit	07-16-2025 - 11:36:24 AM	✓ Signed

Viewing Documents in a File

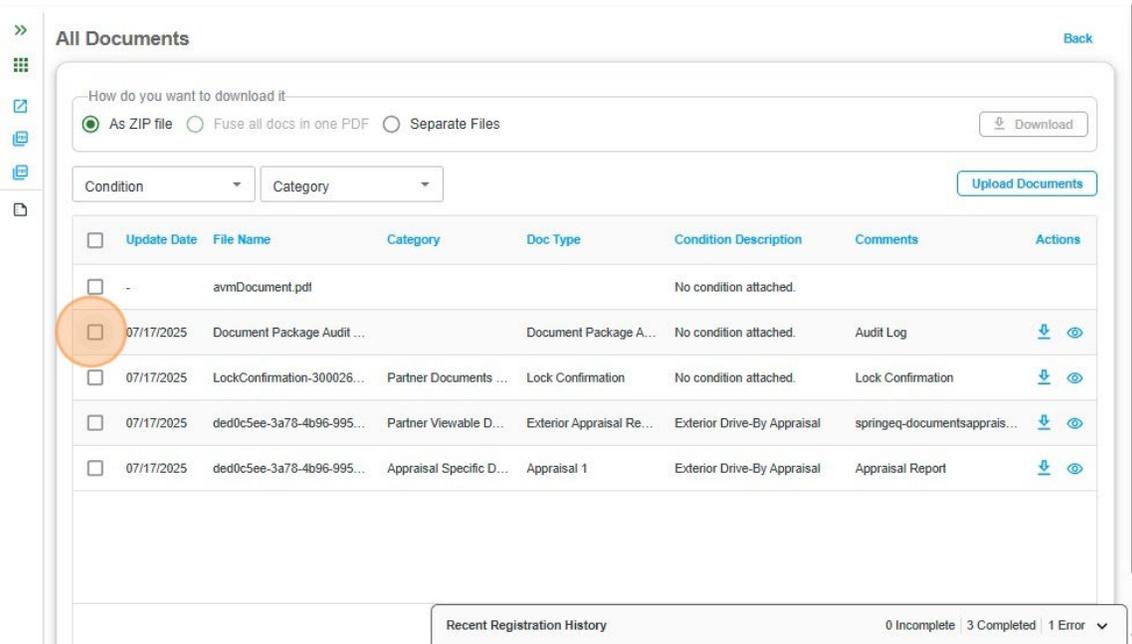
61. Click "All Documents".



The screenshot shows the same dashboard as above, but with a dropdown menu open over the document signing table. The 'All Documents' option is highlighted with an orange circle.

- Upload Documents
- All Documents
- Conditions
- Download Mismo 3.4

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

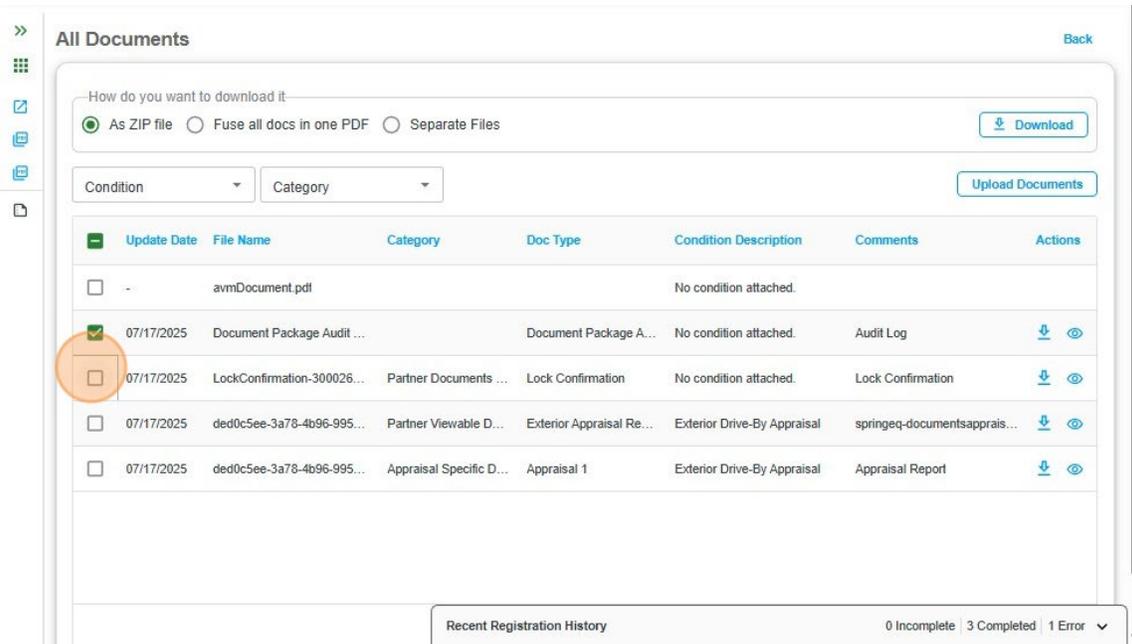


The screenshot shows the 'All Documents' page in the EMMA system. At the top, there are options for how to download documents: 'As ZIP file' (selected), 'Fuse all docs in one PDF', and 'Separate Files'. Below this are filters for 'Condition' and 'Category', and an 'Upload Documents' button. The main area is a table with the following columns: Update Date, File Name, Category, Doc Type, Condition Description, Comments, and Actions. The table contains five rows of document entries. The second row, dated 07/17/2025 and titled 'Document Package Audit ...', has an orange circle around its checkbox in the 'Update Date' column. The 'Actions' column for this row contains a download icon and a view icon.

Update Date	File Name	Category	Doc Type	Condition Description	Comments	Actions
-	avmDocument.pdf			No condition attached.		
07/17/2025	Document Package Audit ...		Document Package A...	No condition attached.	Audit Log	Download View
07/17/2025	LockConfirmation-300026...	Partner Documents ...	Lock Confirmation	No condition attached.	Lock Confirmation	Download View
07/17/2025	ded0c5ee-3a78-4b96-995...	Partner Viewable D...	Exterior Appraisal Re...	Exterior Drive-By Appraisal	springeq-documentsapprais...	Download View
07/17/2025	ded0c5ee-3a78-4b96-995...	Appraisal Specific D...	Appraisal 1	Exterior Drive-By Appraisal	Appraisal Report	Download View

Recent Registration History: 0 Incomplete | 3 Completed | 1 Error

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



This screenshot is identical to the previous one, but the checkbox in the 'Update Date' column for the second row (dated 07/17/2025) is now checked, indicating that the document has been selected for download. The orange circle remains around the checkbox.

Update Date	File Name	Category	Doc Type	Condition Description	Comments	Actions
-	avmDocument.pdf			No condition attached.		
07/17/2025	Document Package Audit ...		Document Package A...	No condition attached.	Audit Log	Download View
07/17/2025	LockConfirmation-300026...	Partner Documents ...	Lock Confirmation	No condition attached.	Lock Confirmation	Download View
07/17/2025	ded0c5ee-3a78-4b96-995...	Partner Viewable D...	Exterior Appraisal Re...	Exterior Drive-By Appraisal	springeq-documentsapprais...	Download View
07/17/2025	ded0c5ee-3a78-4b96-995...	Appraisal Specific D...	Appraisal 1	Exterior Drive-By Appraisal	Appraisal Report	Download View

Recent Registration History: 0 Incomplete | 3 Completed | 1 Error

REGISTERING LOANS WITH EMMA



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

The screenshot shows the 'All Documents' interface in Spring EQ. At the top, there's a navigation bar with the Spring EQ logo and a welcome message. Below that, the page title 'All Documents' is displayed. A dropdown menu is open, showing three options for how to download the documents: 'As ZIP file', 'Fuse all docs in one PDF', and 'Separate Files'. The 'Separate Files' option is selected. A 'Download' button is visible next to these options. Below the dropdown, there are two dropdown menus for 'Condition' and 'Category', and an 'Upload Documents' button. The main content area is a table with the following columns: Update Date, File Name, Category, Doc Type, Condition Description, Comments, and Actions. The table contains five rows of document entries.

Update Date	File Name	Category	Doc Type	Condition Description	Comments	Actions
-	avmDocument.pdf			No condition attached.		
07/17/2025	Document Package Audit ...		Document Package A...	No condition attached.	Audit Log	Download, Eye
07/17/2025	LockConfirmation-300026...	Partner Documents ...	Lock Confirmation	No condition attached.	Lock Confirmation	Download, Eye
07/17/2025	ded0c5ee-3a78-4b96-995...	Partner Viewable D...	Exterior Appraisal Re...	Exterior Drive-By Appraisal	springeq-documentsapprais...	Download, Eye
07/17/2025	ded0c5ee-3a78-4b96-995...	Appraisal Specific D...	Appraisal 1	Exterior Drive-By Appraisal	Appraisal Report	Download, Eye