

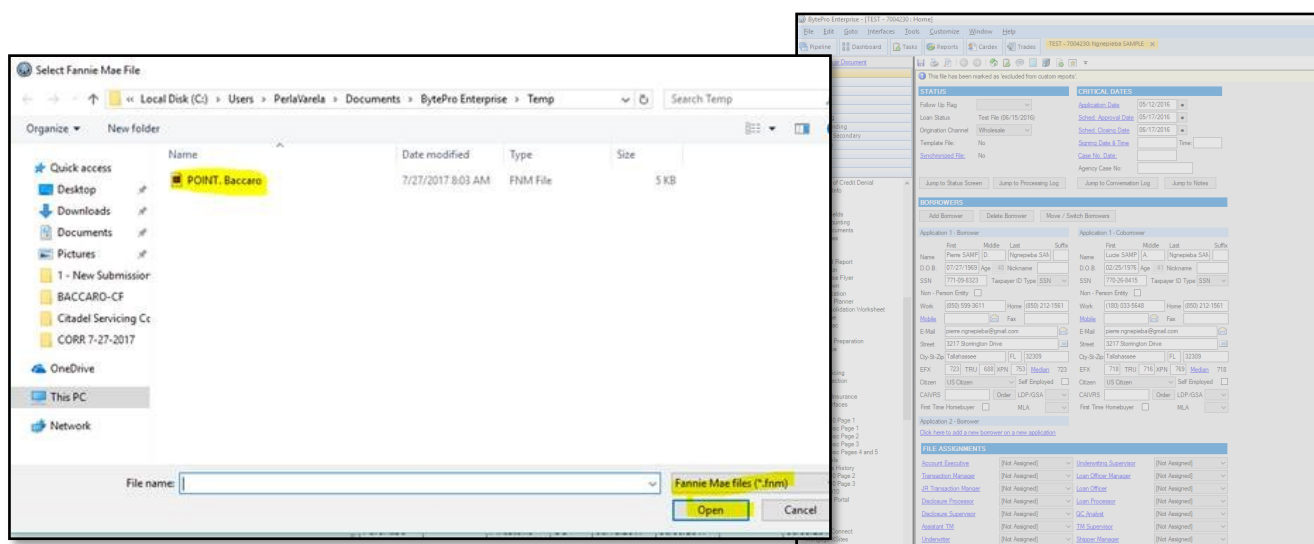
Wholesale Loan Setup Guide


1. In **BytePro**, select **File>New>New File**.
2. Enter the following information in each field:
 - A. **Loan Number:** Assigned from Loan Audit Spreadsheet (See below for loan #spreadsheet information)
 - B. **Organization:** Select **Wholesale** from the drop down menu.
 - C. **Import Source:** Change to Fannie Mae File
 - D. **File Assignments:** Select the appropriate Account Executive, Transaction Manager, Disclosure Processor and Disclosure Supervisor.




Selecting a Disclosure Processor: The Disclosure Processor will be chosen based on the last digit of the loan number. Refer to the current Disclosure Processor assignment chart.

3. In the file select screen, open the Fannie Mae File from where it was previously saved.











The file location is ***Documents>BytePro Enterprise>Temp***



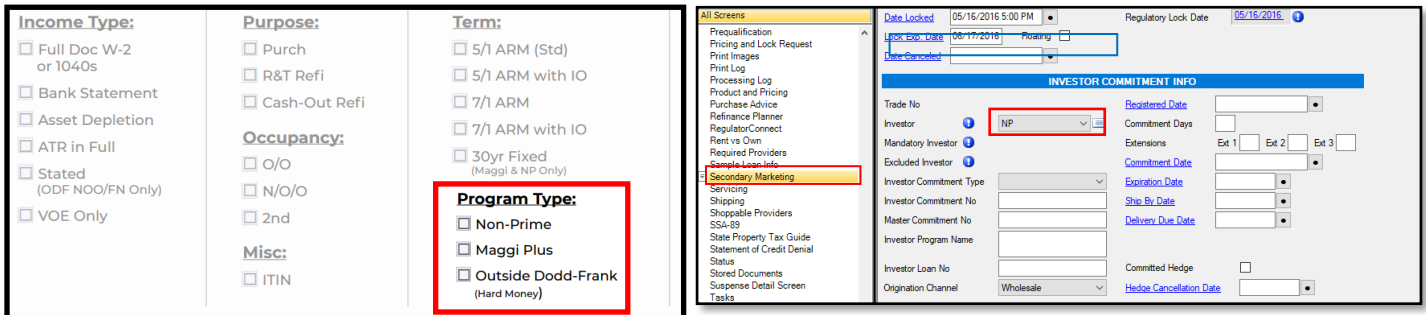
4. Change **Origination Channel** to “Wholesale”
5. Enter the **Application Date**. Use the  button to autofill today’s date.

STATUS		CRITICAL DATES	
Follow Up Flag	<input type="text"/>	Application Date	05/12/2016 
Loan Status	Test File (06/15/2016)	Sched. Approval Date	<input type="text"/> 
Origination Channel	Wholesale <input type="text"/>	Sched. Closing Date	<input type="text"/> 
Template File:	No	Signing Date & Time	<input type="text"/> Time: <input type="text"/>
Synchronized File:	No	Case No. Date:	<input type="text"/>
		Agency Case No:	<input type="text"/>
<input type="button" value="Jump to Status Screen"/> <input type="button" value="Jump to Processing Log"/>		<input type="button" value="Jump to Conversation Log"/> <input type="button" value="Jump to Notes"/>	

6. Confirm all the borrower information is correct in the **1003 Page 1-4** screens to the 1003 in DocVelocity. This includes all borrower **contact, employment, property and loan information.**

III. BORROWER INFORMATION																									
<div> <div> <div>Application Summary</div> <div>Changed Circumstances</div> <div>Fee History</div> <div>Loan Estimate Page 1</div> <div>Loan Estimate Page 2</div> <div>Loan Estimate Page 3</div> <div>GFE 2010 Pages 1 and 3</div> <div>GFE 2010 Page 2</div> <div>Fee Worksheet</div> <div>FL - Disclosures</div> <div>Truth in Lending / Reg Z</div> <div>Anti-Steering Disclosure</div> <div>Aggregate Escrow</div> <div>Amortization Schedule</div> <div>1003 Page 1</div> <div>1003 Page 2</div> <div>1003 Page 3</div> <div>1003 Page 4</div> <div>Disclosures</div> <div>IRS 1098</div> <div>Patriot Act Borrower Documentation</div> <div>IRS 4506-T</div> <div>Gift Letter</div> <div>Cash Flow Analysis</div> <div>1008 Transmittal</div> <div>Income and Debt Worksheet</div> <div>Required Providers</div> <div>Shoppable Providers</div> <div>Prepayment Penalty</div> <div>ARM Disclosure</div> <div>Mortgage Broker Contract</div> <div>Lock-In Information</div> </div> </div>																									
<div> <div> <div>Borrower's Name (including Jr or Sr if applicable)</div> <div>First Name Middle Name Last Name Suffix</div> <div>Pierre SAMPLE D. Ngnepieba SAMPL</div> </div> <div> <div>SSN Home Phone DOB Yrs School</div> <div><input type="text"/> <input type="text"/> 1 <input type="text"/> 18</div> </div> <div> <div>Marital Status No Deps Deps Ages</div> <div>Married <input type="text"/> 2 12, 10</div> </div> <div> <div>Current Residence</div> <div>Status Own <input type="text"/> Yrs 9 / 0</div> <div>Street <input type="text"/> Drive</div> <div>City Tallahassee State FL Zip 32309</div> </div> <div> <div>Mailing Address, if different from Present Address</div> <div>Street <input type="text"/></div> <div>City <input type="text"/> State <input type="text"/> Zip <input type="text"/></div> <div>Country <input type="text"/></div> </div> <div> <div>Former Residences</div> <div>    </div> <table border="1"> <thead> <tr> <th>Address</th> <th>Status</th> <th>No Years</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> </div> </div> <div> <div> <div>Borrower's Name (including Jr or Sr if applicable)</div> <div>First Name Middle Name Last Name Suffix</div> <div>Lucie SAMPLE A. Ngnepieba SAMPL</div> </div> <div> <div>SSN Home Phone DOB Yrs School</div> <div><input type="text"/> <input type="text"/> 1 <input type="text"/> 18</div> </div> <div> <div>Marital Status No Deps Deps Ages</div> <div>Married <input type="text"/> 2 12, 10</div> </div> <div> <div>Current Residence</div> <div>Status Own <input type="text"/> Yrs 9 / 0</div> <div>Street <input type="text"/> Drive</div> <div>City Tallahassee State FL Zip 32309</div> </div> <div> <div>Mailing Address, if different from Present Address</div> <div>Street <input type="text"/></div> <div>City <input type="text"/> State <input type="text"/> Zip <input type="text"/></div> <div>Country <input type="text"/></div> </div> <div> <div>Former Residences</div> <div>    </div> <table border="1"> <thead> <tr> <th>Address</th> <th>Status</th> <th>No Years</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> </div> </div>		Address	Status	No Years										Address	Status	No Years									
Address	Status	No Years																							
Address	Status	No Years																							

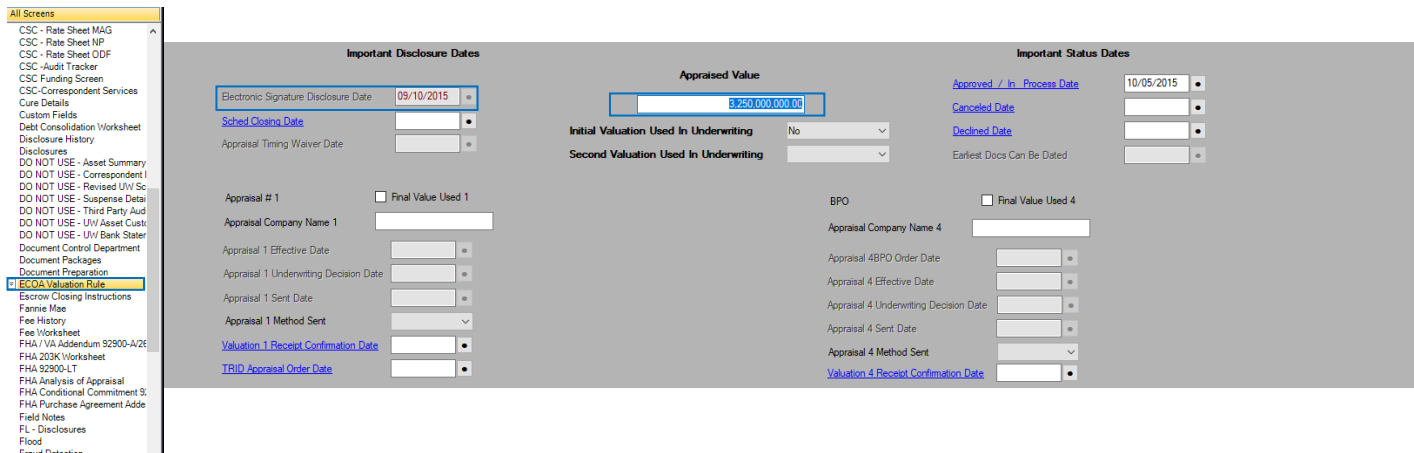
7. From the AE Loan Synopsis form, enter in the Program Type: **Non-Prime, Maggi Plus or Outside Dodd-Frank**. If ODF+, a separate ODF+ synopsis form is used. Select from the **Investor field** in **BytePro**, found in the **Secondary Marketing** screen. (The Program Type is the same as Investor.)



The image shows two screenshots from the Citadel software. The left screenshot is the 'Income Type', 'Purpose', and 'Term' section of the AE Loan Synopsis form. The 'Program Type' section is highlighted with a red box, showing options: ☐ Non-Prime, ☐ Maggi Plus, and ☐ Outside Dodd-Frank (Hard Money). The right screenshot is the 'INVESTOR COMMITMENT INFO' screen. The 'Investor' field is highlighted with a red box, showing 'NP' (Non-Prime) selected from a dropdown menu.

8. In the **ECOA Valuation Rule** screen, change the **Initial Valuation Use in Underwriting** field to “No”.

9. Change **Electronic Signature Disclosure Date** to today’s date using the autofill button.



The image shows the 'ECOA Valuation Rule' screen. The 'Electronic Signature Disclosure Date' field is highlighted with a blue box and contains the date '09/10/2015'. The 'Initial Valuation Used In Underwriting' field is highlighted with a blue box and contains the value 'No'. The 'Second Valuation Used In Underwriting' field is highlighted with a blue box and contains the value 'No'. The 'Approved / In Process Date' field is highlighted with a blue box and contains the date '10/05/2015'. The 'Appraisal Company Name 1' field is highlighted with a blue box and contains the value 'BPO'. The 'Appraisal Company Name 4' field is highlighted with a blue box and contains the value 'BPO'. The 'Appraisal 1 Effective Date' field is highlighted with a blue box and contains the date '09/10/2015'. The 'Appraisal 1 Underwriting Decision Date' field is highlighted with a blue box and contains the date '09/10/2015'. The 'Appraisal 1 Sent Date' field is highlighted with a blue box and contains the date '09/10/2015'. The 'Appraisal 1 Method Sent' field is highlighted with a blue box and contains the value 'No'. The 'Valuation 1 Receipt Confirmation Date' field is highlighted with a blue box and contains the date '09/10/2015'. The 'TRID Appraisal Order Date' field is highlighted with a blue box and contains the date '09/10/2015'.

10. Once the NMLS consumer access website search results have been uploaded to DocVelocity, enter the Broker's NMLS licensing information into BytePro in the **Parties** screen. Choose the license specific to the state the subject property is located in. .

State Licenses/Registrations (Displaying 2 Active of 2 Total)

Regulator ?	Lic/Reg Name	Conduct Business ?	Consumer Complaint ?	[+] View All Details
Arizona	Loan Originator License	Yes	Submit to Regulator	[+] Hide Details
Lic/Reg #: 0922661 Original Issue Date ? : 03/06/2013 Status ? : Approved Status Date: 06/29/2017 Renewed Through ? : 2017 Currently Authorized to Represent ? Company: American Financial Network, Inc. ▶ NMLS ID: 237341 Start Date: 06/28/2017 [+] View Previously Authorized to Represent ?				

Pipeline Dashboard Tasks Reports Cardex Trades 7010110: Murar

Find a Screen or Document

Click the 'X' in the upper right corner of the party details section to view the rest of the grid.

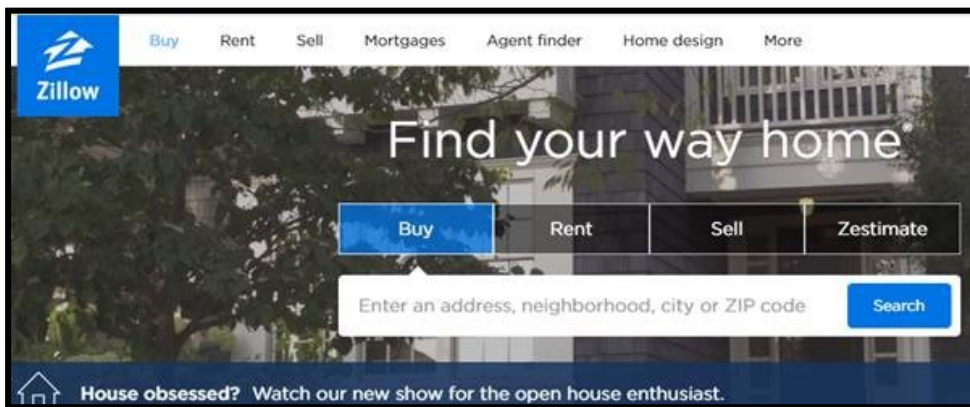
Type	Name	Company	Work	Mobile	E-Mail
Account Executive	Connie Pegler	Citadel...	(951) 903-4588		conniep@citadelservicing.com
Appraiser		PRO-TECK	(800) 886-4949	(800) 886-4949	appraisalorders@protk.com
Appraiser 2					
Assistant Funder					
Assistant TM	Perla Varela	Citadel...			perlav@citadelservicing.com
Borrower Attorney					
Broker	David Paul...	American...	(951) 377-3692	(951) 377-3692	dfitzpatrick@afncorp.com;...
Builder Or Seller					
Contractor					
Correspondent Lender					
Credit Bureau		CBC INNOVIS	(800) 216-3463		
CSC Account Executive					
Disclosure Processor	Jorge Martin	Citadel...			jorgem@citadelservicing.com
Disclosure Supervisor	Douglas Utter	Citadel...			douglasu@citadelservicing.com
Doc Drawer					
Document Control					
Escrow Company		Vantage Point	(866) 374-0646		info@vpittle.net
FHA Originating Lender					
FHA Sponsoring Lender					
Flood Determination Company					
Flood Insurance Company					
Funder					
Funding Manager	Veronica Tillis	Citadel...	(949) 900-6630 x229		VeronicaT@citadelservicing.com
Hazard Insurance Company					
Hazard Insurance Company 2					
Home Owner's Association					
Inspector					
Investor		Non Prime			
JR Transaction Manger					
Lender		Citadel...	(888) 800-7661		DISCLOSURES@CITADELSERVICI...
Lender Attorney					
Listing Agent					
Loan Officer	David Paul...	American...	(951) 377-3692	(951) 377-3692	dfitzpatrick@afncorp.com;...
Loan Officer Manager					
Loan Processor	ROSA...		(408) 483-3162		DFitzpatrick@afncorp.com;...
Loan Seller					
Mortgage Insurance Company					
Mortgagee For Insurance					
Mortgagee For Title					
Selling Agent					
Settlement Company					
Shipper					
Shipper Manager					
Survey Company					
Tax Service Company					
Title Company					
TM Supervisor	Trudy Barton	Citadel...	(949) 245-6442		trudyb@citadelservicing.com

Filling in the additional fields

Fill in the remaining fields with all contact information available from the **Submission Sheet**.

If no Loan Processor is listed, use the Broker's information.

11. Upload the Zillow report. Search for the subject property in Zillow and upload to DocVelocity.

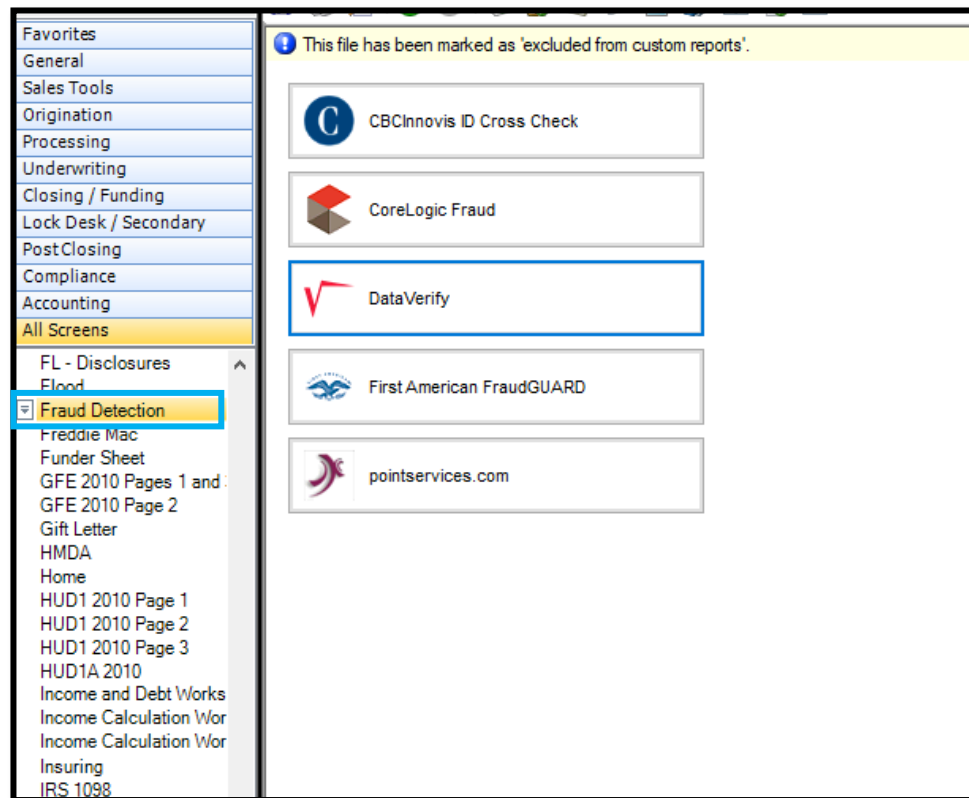


12. Upload the SiteX report to DV. Search for the subject property in SiteX and upload the report to DocVelocity.

13. In the HMDA screen under the Subject Property tab BytePro, enter the geocoding information. Geocoding data is found by using the FFIEC Geocoding System link. On the FFIEC website, enter the subject property address and use the geocoding information provided and enter the State and County codes. (MSA No is not required).

Matched Address	
Address	19 COROZAL, FOOTHILL RANCH, CA 92610
MSA/MD Code	11244
State Code	06
County Code	059
Tract Code	0524.26
MSA/MD Name	San Francisco-Oakland-Hayward, CA
State Name	CALIFORNIA
County Name	ORANGE COUNTY


14. Run a DataVerify report from the [Fraud Detection](#) screen select [DataVerify](#).



15. Upload the DataVerify report to DocVelocity.

[Login to DRIVE Portal](#)

3/25/2019 3:15:44 PM



DRIVE Scoring Results
Data Integrity Risk Evaluation Report

[REDACTED]
[REDACTED]
REDMOND, OR 97756-7510

Lender Case/Loan Number	7021215	Last Submission Date	3/25/2019 3:15:44 PM
Submitted by	mkirksey	Original Submission Date	3/25/2019 3:11:23 PM
DV PIN Code	76HCR35ABV	# of Times Scored	2
Company Name	Citadel Servicing Corporation		
DataVerify Batch ID	7effc668-469b-46cc-850f-0890359e424b		
Components Selected	IDVerify, AppVerify, PropertyVerify Market/History		
Scoring Profile	(#3681) Default Scoring Profile		
MSA	Bend-Redmond, OR		

[Show/Hide System Profile](#)
[Show/Hide Selected Data Options](#)

OFAC	
OFAC Status	PASS

HUD-LDP	
HUD-LDP Status	PASS

16. In the **Status** screen, enter the **Submitted date** and select **all that apply** in the **colored boxes**. Once the submitted date has been entered, an email automatically addressed to the disclosure processor will pop up.

Current Loan Status

Submitted 06/15/2018
 Incomplete Retail Submission 06/20/2018
 Suspended 06/20/2018
 Approved / In Process 06/27/2018
 Ready for Docs
 Lenders Out-WET/DRY
 Docs Out-WET
 Docs Out-DRY
 Docs Back-DRY
 Funded
 Docs Back-WET
 Closed
 Declined
 Canceled
 Withdrawn
 Correspondent - Submitted - Flow
 Correspondent - Submitted - Bulk
 Correspondent - Approved / In Pro...
 Correspondent - CL Sub-Eligible
 Correspondent - Eligible Bulk
 Correspondent - Clear To Close
 Correspondent - Clear to Purchase
 Correspondent - Purchased
 Correspondent - Commitment Docs...
 Correspondent - Canceled
 Correspondent - Denied
 Correspondent - Withdrawn
 Inactive Retail Lead
 Test File 06/27/2018

Important Dates

Date File Created: 06/27/2018 1:44 PM
 Reapproval Application Date
 Application Date 06/15/2018
 Scheduled Approval Date
 Signing Appt. Confirmed
 Signing Location
 Signing Date & Time
 Scheduled Closing Date 07/15/2018
 Scheduled Funding Date

Follow Up

Follow Up Date
 Follow Up Flag
☒ Exclude file from custom reports

Lock Information

Lock Days
 Extensions Ext 1 Ext 2 Ext 3
 Date Locked
 Lock Exp. Date Floating
 Date Canceled

Correspondent Type

Bulk or Flow?

Correspondent Bulk Initial Review Status

Initial Review	Check if Complete	Date Completed
Underwriting	<input type="checkbox"/>	
Compliance	<input type="checkbox"/>	
Funding	<input type="checkbox"/>	

Prepayment Penalty? No

Doc Intake Date **Intake Time**

☐ Commerce Center ☐ Rockfield

Earliest Docs Can Be Dated
 Fundings On Deck
 Initial Disclosure Sent Date 06/19/2018
 Post Funding Final CD Issue
 Pre Investor Audit Date

Initial Final CD Issue Date

New Broker (First 5 Loan Subs) ☐ Check if Yes

Re-Submission of previously APPROVED loan ☐ Check if Yes

Re-Submission of previously DECLINED loan ☐ Check if Yes

Prior CSC Loan #

Premier Broker Loan? ☐ Check if Yes

Business Purpose Loan? ☒ Check if Yes

ODFFN Loan? ☐ Check if Yes

ODF+ Loan? ☐ Check if Yes

ODF+ NL Loan? ☐ Check if Yes

Lender Paid/Credit Loan? ☒ Check if Yes
 Check Box if Loan is Lender Paid (Wholesale) or Lender Credit (Retail)
 This selection can not be changed after loan has been disclosed. See manager for any issues

Non-Person Entity? ☐ Check if Yes

18. Enter the submission notes in the [Conversation log](#).

1. **File submitted notes:** If LPC, add in *Talked To*.
2. **Box Notes:** Enter "Box" in *Talk to*, and who Box invites were sent to.
3. **Appraisal with submission:** If an appraisal was submitted, enter "Appraisal" in *Talked To*, and include client or lender name and effective date.

Date/Time	Talked To	Notes
09/28/2018 8:52 AM	LPC	< Ashray Patel : 9/28/2018 8:52 AM PDT > File Submitted, Emailed Welcome Letter
09/28/2018 8:52 AM	BOX	< Ashray Patel : 9/28/2018 8:52 AM PDT > Sent invites to AE, LO, and Processor
09/28/2018 10:39 AM		< Sharon Palafox : 9/28/2018 10:39 AM PDT > Initial Disclosures emailed
09/28/2018 4:05 PM		< Lisa LC Curry : 9/28/2018 4:05 PM PDT > Assigned to Kyle to underwrite.

Forms Verification:

Wholesale Loan Form:

- Provided information must match information on 1003
- Borrower's name, email and subject property address are mandatory.
- Confirm if the broker is requesting Borrower Paid or Lender Paid compensation.
- If a contract processing fee is listed, pull the Processor's NMLS as well.

3.2 FNM

- Must match 1003
- Required to be .PCF or .DAT

E-Consent

- Cannot email anything to borrow without completed form
- Verify all information is included and legible:
 - Signature
 - Printed Names
 - Date Signed
 - Complete email addresses for borrower(s)

Purchase Contract

- Purchase price and address
- All information must match 1003

Preliminary Title Report

- Verify property address is correct
- Check for escrow and wiring instructions.
- Verify the *effective date* is no more than 60 days old at time of submission.

Borrower's Certification & Authorization

- Signed and dated with SSN#



Submission Verification Checklist

Check These

Look For/Compare with

Loan Amount & Purchase Price

- Submission Sheet
- AE Synopsis
- 1003
- Purchase Contract

Property Address

- Submission Sheet
- Origination Statement Info
- 1003 & 1008
- Prelim Report/Appraisal
- Purchase Contract (if purchase)

Broker Information

- Verify in Salesforce that the Broker is approved and the submitting AE is the account
- Double check name with
- On NMLS Website, licensed in appropriate state.

Borrower Information

- E-consent form
- Credit report
- 1003: All borrow information is the same as sbumiion form
- Employment Information
- Purchase Contract

FraudGuard

- Borrower information
- Look for red flags
- Report red flags to Quality Control via email at: CSCQC@citadlservicing.com

FraudGuard

- Borrower information
- Look for red flags
- Report red flags to Quality Control via email at: CSCQC@citadlservicing.com