

This announcement is regarding the “Incomplete Wholesale Lead” screen created in Bytepro.

Incomplete Wholesale Lead

The purpose of the screen is to track the incomplete wholesale leads that are submitted by AE's. All information on the screen is to be handled by the

| | | |
|----------------------------------|---|--|
| Initial "Scrub Date" | <input type="text"/> | <input type="checkbox"/> |
| Borrower First Name | <input type="text" value="Culley Sample"/> | |
| Borrower Last Name | <input type="text" value="Christensen Sample"/> | |
| Subject Property Street | <input type="text" value="804 Union St SE"/> | |
| Subject Property City, State Zip | <input type="text" value="Grand Rapids"/> | <input type="text" value="MI"/> <input type="text" value="49507"/> |
| Loan Purpose | <input type="text" value="Refinance"/> | |
| Account Executive | | |
| Asst TM (LSU Clerk) | | |

Missing Items

Broker Approval

1003

Property

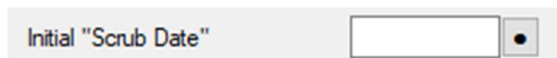
Income

Parties Screen
Broker - Company V.I.P Mortgage, Inc
Broker - Individual Christopher Davis
Company NMLS 145502
Branch NMLS

INCOMPLETE WHOLESALE LEAD
* LSU clerk to add follow up notes with: 00/00/00 Date - Time - Initials - comments

The information for an incomplete wholesale lead will be input and maintained by the Loan Setup Department.

Once the loan has been tasked to the Loan Setup Department as an incomplete wholesale lead, the “Initial Scrub Date” section will be entered.

A screenshot of a form field labeled "Initial 'Scrub Date'" in a light gray box. To the right of the text is an empty rectangular input box, and to the right of the input box is a small square button with a black dot in the center.

The AE will have 30 days to resolve any outstanding issues on their lead. At the end of the 30 days, if the file has not been submitted, the lead will be considered inactive and the “Inactive Wholesale Lead” section will be completed.

A screenshot of a form section titled "Inactive Wholesale Lead" in red text. Below the title is an empty rectangular input box, and to the right of the input box is a small square button with a black dot in the center. Below the input box, there is a line of text: "* Input date if lead is being 'withdrawn'".

The compliance component of this screen and process arises from ensuring that a complete application is not inadvertently submitted or stalled. The following are the expected findings for QC to review for to ensure compliance.

Finding 1

An incomplete wholesale lead containing any of the following pieces of information is considered a finding:

- 1) The loan amounts
- 2) The applicant's income
- 3) The applicant's SSN
- 4) An estimate value of the property

Finding 2

A wholesale lead that is beyond the allotted 30 days without the “Inactive Wholesale Lead” section being completed or having been submitted as a complete application is a finding.

Finding 3

A wholesale lead that has a Created Date on the “Status” screen which does not correspond to the Initial Scrub Date on the Incomplete Wholesale Lead screen.

A screenshot of two form fields side-by-side. The left field is labeled "Date File Created:" and contains the text "04/07/2016 2:33 PM". The right field is labeled "Initial 'Scrub Date'" and contains the text "12/05/2019". Both fields have a small square button with a black dot in the center to their right.

QC Screen

The “CSC – QC Internal Audit Screen” now includes the “Incomplete Wholesale Lead” as a Reason for QC review.

If you have any questions, please contact your manager.