

BOLT

USER GUIDE

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OVERVIEW

BOLT is an optional process that allows brokers to examine and classify all documents associated with a loan and, based on the documents provided, let the broker see what conditions will be added to their loan. The BOLT process allows loans to be underwritten quickly and significantly reduces turn times. BOLT loans are automatically moved to the top of the queue.

NOTE: BOLT uses data extraction and data comparison to automatically input information into fields throughout the application. BOLT also notifies the user of potential discrepancies.

The users view may vary based on the number of discrepancies found.

BOLT becomes available when New Submission Documents are added to a loan that meets the following criteria:

- The loan is Conventional or FHA.
- AUS is successfully run.
- Either DU or LP is selected.

NOTE: See Valid Loan Products for a full list of approved products.

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OPEN BOLT

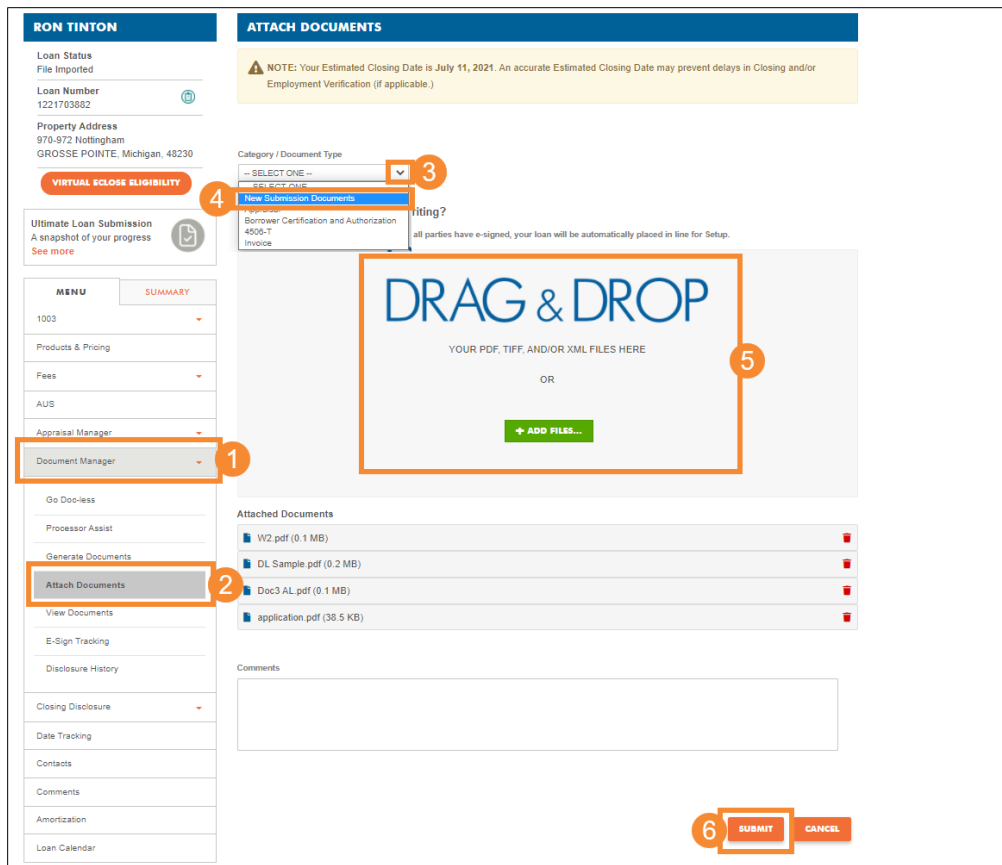
To open **BOLT**, complete the following after you open your loan, run **AUS**, and select either **DU** or **LP**:

1. Click **Document Manager**.
2. Click **Attach Documents**.
3. Click the **Category/Document Type** drop-down arrow.
4. Click **New Submission Documents**.
5. Drag and drop your files to the **DRAG & DROP** box.
 - Or, click **+ ADD FILES** to locate and choose files for upload.
 - Selected files appear in the **Attached Documents** list.

NOTE: It is best practice to upload all documents at one time. BOLT's data extraction feature only recognizes income, credit, and occupancy documents, but all uploaded documents are available for underwriter review when the BOLT process is complete. If partial documents are uploaded, manual conditions may be added following underwriter review.

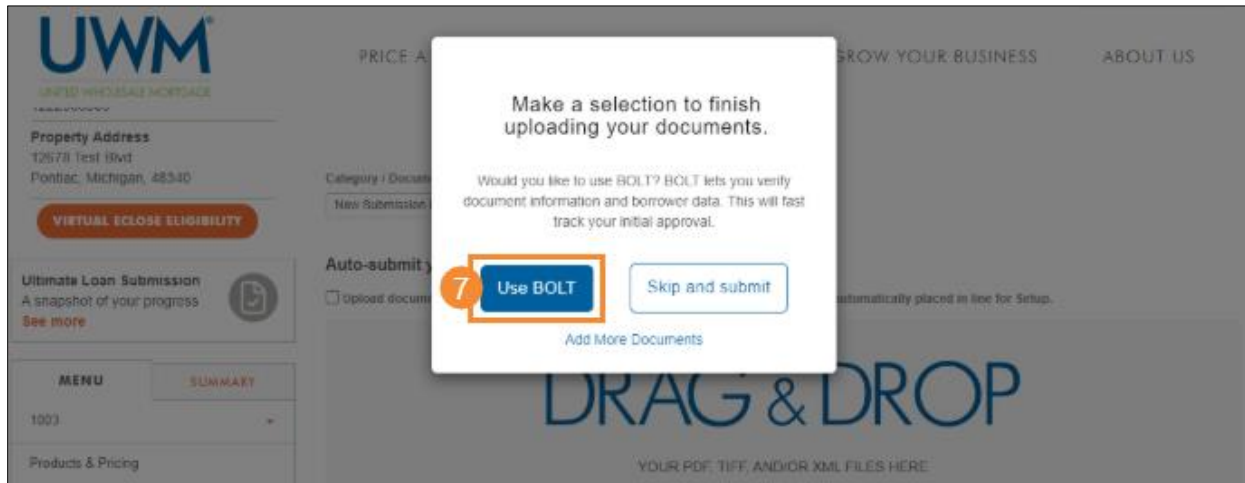
NOTE: Multiple uploads can be done for large files. TBD scenarios are eligible if a fake property address is entered, however, the loan cannot be submitted to underwriting without a purchase agreement. You can still generate a BOLT approval letter on TBD scenarios.

6. Click **SUBMIT**.



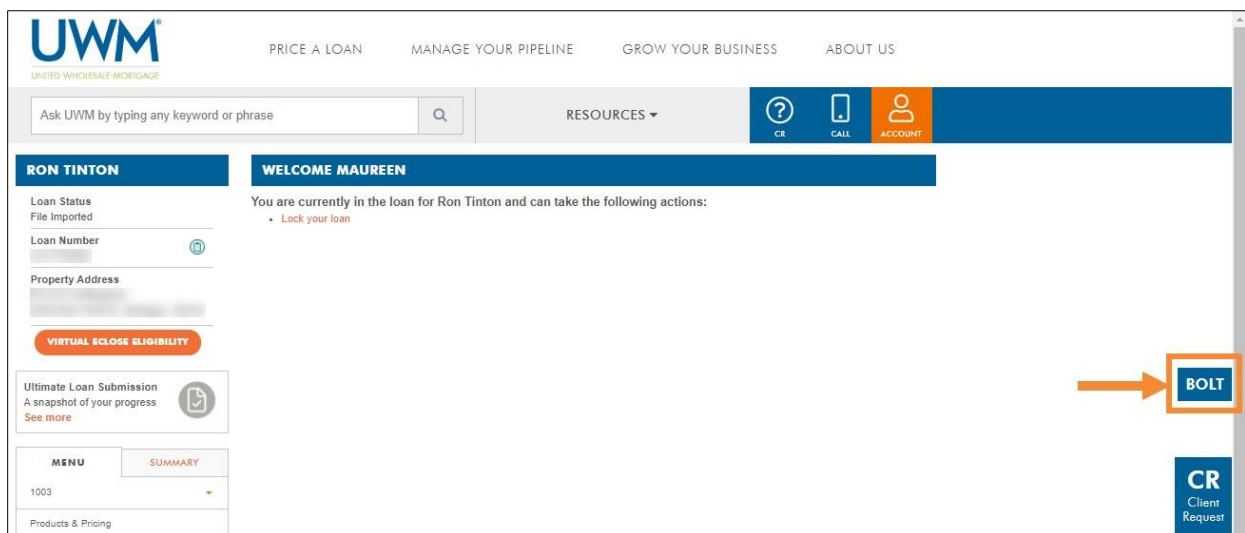
- A message appears confirming the successful upload.

7. Click **Use BOLT**.
 - **BOLT** opens.



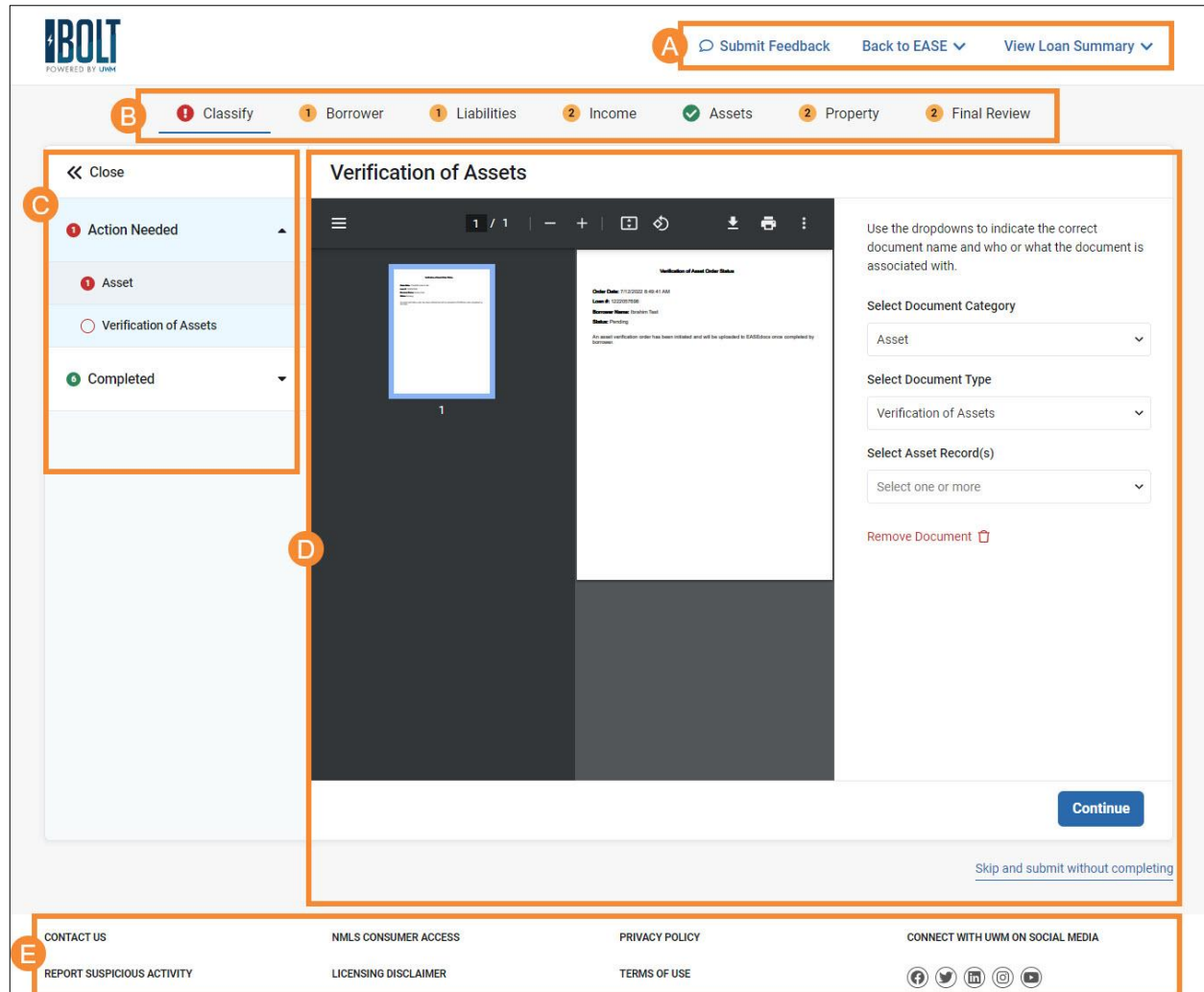
NOTE: An Ops error indicates the user does not have the proper permissions to use **BOLT**. This usually means the user does not have a processor role for the specific loan's Broker Entity ID.

NOTE: If you exit **BOLT** and want to return, a tab is available in **EASE**.




COMMON FEATURES






Certain features in **BOLT** are found throughout the application. This section outlines common features.



The screenshot shows the BOLT application interface. Callout A points to the top toolbar containing 'Submit Feedback', 'Back to EASE', and 'View Loan Summary'. Callout B points to the navigation bar with steps: 'Classify', 'Borrower', 'Liabilities', 'Income', 'Assets' (highlighted), 'Property', and 'Final Review'. Callout C points to the left sidebar menu with 'Action Needed', 'Asset', 'Verification of Assets', and 'Completed'. Callout D points to the main content area titled 'Verification of Assets', which includes a document viewer and a form with dropdowns for 'Select Document Category', 'Select Document Type', and 'Select Asset Record(s)'. Callout E points to the footer containing links like 'CONTACT US', 'NMLS CONSUMER ACCESS', 'PRIVACY POLICY', and 'CONNECT WITH UWM ON SOCIAL MEDIA'.

A: TOOLBAR	DESCRIPTION
 Submit Feedback	Click to open the feedback screen and indicate that you need help or suggest an enhancement for the application.
Back to EASE menu	Click to open the menu and navigate to one of the following screens in EASE : • 1003 • AUS • Document Uploader • Your Pipeline
View Loan Summary	Click to open the loan summary window and view basic loan information.
B: NAVIGATION BAR	DESCRIPTION


Category Tabs	<p>Click a tab to navigate directly to that page.</p> <div style="border: 1px solid black; padding: 5px; background-color: #e6f2ff;"> <p>NOTE: Click the Continue button at the bottom of the page to automatically move to the next page.</p> </div> <p>The following categories are available:</p> <ul style="list-style-type: none"> • Classify • Borrower • Liabilities • Income • Property • Final Review
Category Tab Icons	<p>✓ : Indicates the category is complete.</p> <p>! : Indicates there are required items in the category.</p> <p>4 : Indicates there are items in the category with missing information.</p> <p>— : Blue underline indicates which tab that is currently open.</p>
C: SIDEBAR	DESCRIPTION
Menu Icons	<p>⏏ : Collapse or expand the sidebar menu. When collapsed, only icons display.</p> <p>③ : Indicates required items. Number indicates required items remaining.</p> <p>○ : Indicates the sub-menu item is required.</p> <p>● : Indicates missing information in a menu item.</p> <p>○ : Indicates missing information in a sub-menu item.</p> <p>✓ : Indicates the menu item is complete.</p>
D: MAIN PAGE	DESCRIPTION
Messages	<p>Orange indicates a new condition.</p> <div style="border: 1px solid #f96; padding: 5px; background-color: #fff9e6;"> <p>⚠ New Condition: Documentation must be provided to support the exclusion. Please see the chart below for reference.</p> </div> <p>Green indicates success.</p> <div style="border: 1px solid #90ee90; padding: 5px; background-color: #e6ffe6;"> <p>✓ All Set: Thank you for providing the information. If additional information is required, the underwriter will contact you.</p> </div> <p>Blue indicates a tip.</p> <div style="border: 1px solid #add8e6; padding: 5px; background-color: #e6f2ff;"> <p>ℹ Tip: We looked at John's income over the past two years and this year to date and determined it is steady.</p> </div> <p>Red indicates an error.</p> <div style="border: 1px solid #f08080; padding: 5px; background-color: #ffe6e6;"> <p>❗ Error: Upload documentation for liabilities being excluded.</p> </div>
Icons	<p>⚠ : Indicates an alert.</p> <p>🔗 : Click to open a link and view an entire document such as a W2 or paystub.</p> <p>📄 : Click to copy a document.</p> <p>📅 : Click to choose a date.</p> <p>☑ : Click to expand a section.</p> <p>⏏ : Click to collapse a section.</p> <p>🗑 : Click to delete an item.</p>
View Snapshot	Click to view a specific piece of a document.

Continue button	Click to move to the next required item or next page.
Skip and submit without completing	Click to exit BOLT and return to EASE. Your loan will not be fast-tracked.
E: FOOTER	DESCRIPTION
CONTACT US	Click to open the EASE Contact Us page.
NMLS CONSUMER ACCESS	Click to open the United Wholesale Mortgage NMLS Consumer Access page.
PRIVACY POLICY	Click to open the EASE Privacy Policy page.
CONNECT WITH UWM ON SOCIAL MEDIA	Click a social media icon to open the selected application. The following social media pages are available:  Facebook  Twitter  LinkedIn  Instagram  YouTube
REPORT SUSPICIOUS ACTIVITY	Click to open the EASE Report Suspicious Activity page.
LICENSING DISCLAIMER	Click to open the EASE Licensing Disclaimer page.
TERMS OF USE	Click to open the EASE Terms of Use page.



SKIP AND SUBMIT WITHOUT COMPLETING

If at any point you click **Skip and Submit Without Completing**, the following actions occur:


- The loan is removed from **BOLT** processing.
- All **BOLT** related data is deleted. It cannot be recovered.
- The loan cannot re-enter the **BOLT** process.
- The loan proceeds through the standard non-**BOLT** Underwriting process.

 Asset Summary

Asset Summary

Bank Name	Account Number	Type of Asset	Balance	Borrower Name	Edit/Delete
<input type="checkbox"/> Nations Bank		Checking	200000		 


Continue



Skip and submit without completing

VIEW LOAN SUMMARY

Click the **View Loan Summary** drop-down to open the summary screen. Click the **X** to close.


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[Submit Feedback](#)
[Back to EASE](#)
[View Loan Summary](#)

Loan Number:

Borrower Mackenzie Harrison	Occupancy Type Primary Residence	HTI / DTI 32.669% / 104.214%	Appraised Value \$400,000.00	Base / Total Loan Amount \$300,000.00 / \$300,000.00	PITI \$1,633.46
175 Thirteenth St NW Waterford, MI 48328	Property Type Single Family Residence	Mortgage Purpose Purchase Home	Sale Price \$400,000.00	LTV / CLTV / TLTV 75% / 75% / 75%	AUS Desktop Underwriter

The following information displays:

FEATURES	DESCRIPTION
Loan Number	The loan number.
Borrower	Borrower name(s).
Occupancy Type	The Occupancy Type.
HTI/DTI	The Housing-to-Income and Debt-to-Income percentages.
Appraised Value	The Appraised Value of the subject property.
Base/Total Loan Amount	The Base and Total Loan Amounts.
PITI	The sum of the Principal, Interest, Taxes, and Insurance for the loan.
Address	The subject property address.
Property Type	The Property Type.
Mortgage Purpose	The Mortgage Purpose.
Sale Price/Refinance Purpose	The Sale Price or Refinance Purpose of the subject property.
LTV/CLTV/TLTV	The Loan to Value, Combined Loan to Value, and Total Loan to Value percentages.
AUS	The Automated Underwriter System (AUS) value.

CLASSIFY

The **Classify** tab lets you identify unknown documents, classify documents, and associate documents to a specific **borrower**, **employer**, **REO**, and more to ensure they are correctly reviewed. The first required document is displayed when **BOLT** opens, but documents can be completed in any order.

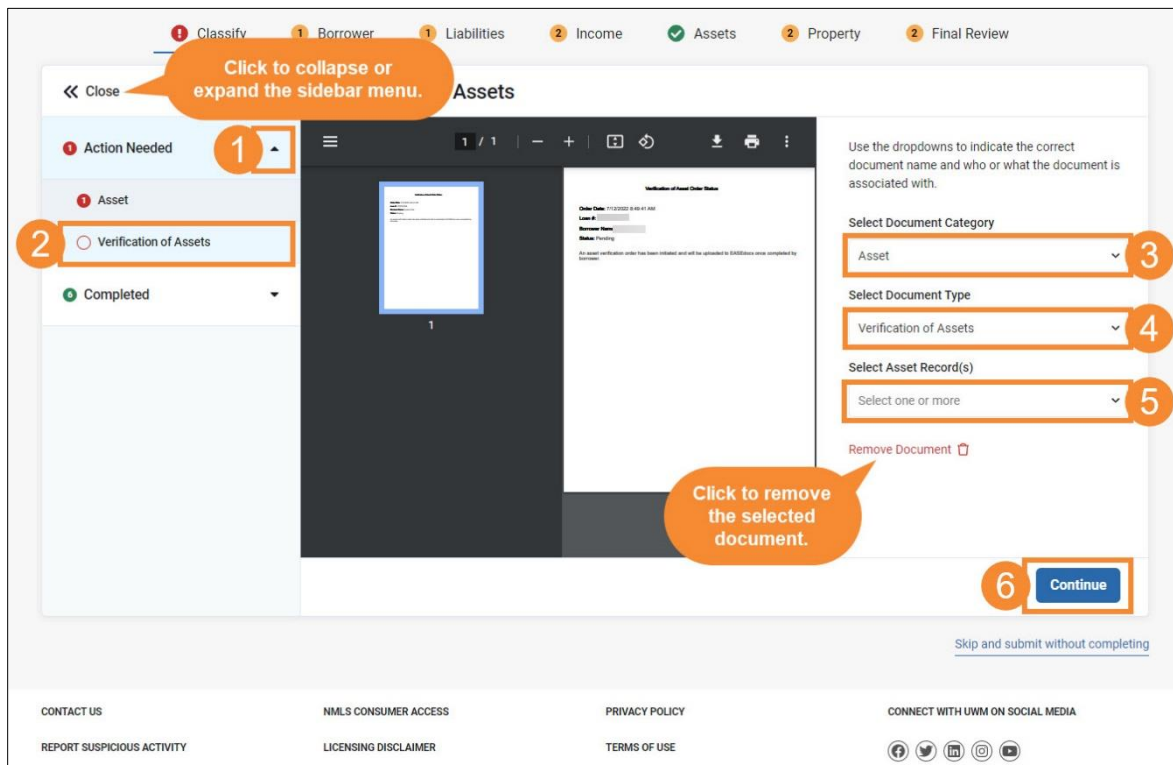
NOTE: Click the << Close button to collapse the sidebar menu and increase the viewing size of the document.

To classify documents, complete the following in the **Classify** tab:

1. Click the expand arrow next to any required category (1).
2. Click a required document (2).
 - The document appears on the main page.
3. **Select Document Category.**
4. **Select Document Type.**
 - Depending on the category and type selected, additional fields may appear that allow you to associate the document.

NOTE: Available **Document Types** vary based on the **Document Category** selected. See table on page 13.

5. If applicable, choose document associations.
6. Click **Continue**.
 - The document is moved to **Completed**.
 - The next required document is displayed.
7. Repeat steps 3-6 for all required documents.



The screenshot shows the 'Classify' tab in the BOLT system. The top navigation bar includes tabs for Classify, Borrower, Liabilities, Income, Assets, Property, and Final Review. The 'Classify' tab is active, and a sidebar menu on the left shows 'Action Needed' (1), 'Asset' (2), and 'Completed'. The main area displays a document titled 'Verification of Assets' (3). The right sidebar contains dropdowns for 'Select Document Category' (4), 'Select Document Type' (5), and 'Select Asset Record(s)' (6). A 'Continue' button is at the bottom right. Callouts provide instructions: 'Click to collapse or expand the sidebar menu.' (1), 'Click to remove the selected document.' (2), and 'Click to remove the selected document.' (3).

NOTE: Once all required document classifications and associations are complete, you advance to the next required category tab. If a document is removed from BOLT, the underwriter can disclose the document in DocHub.

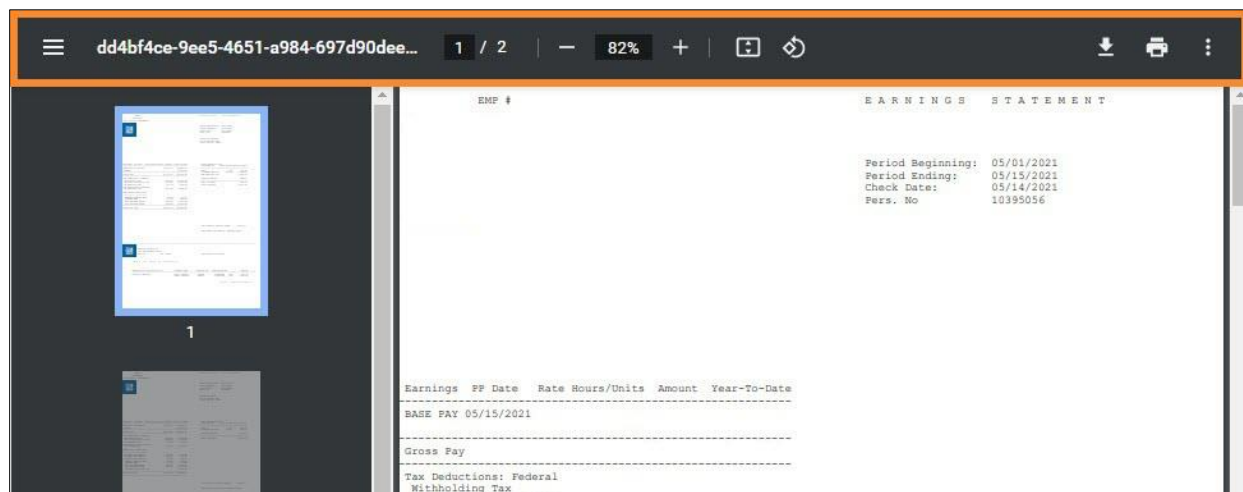
The following document types are available in the **Select Document Type** drop-down menu:

DOCUMENT CATEGORY	AVAILABLE DOCUMENT TYPES / DOC TYPE ID	
Unclassified	<ul style="list-style-type: none"> Unknown Not Listed 	
Asset	<ul style="list-style-type: none"> 401K Statement / 20701 Asset (17835) Bank Statement (18394) Business Asset (20003) Earnest Money Deposit (18398) Earnest Money Deposit Receipt (20697) Gift Letter (17834) Trust Documents (19996) Verification of Assets (17991) 	
Borrower	<ul style="list-style-type: none"> Driver's License Letter of Explanation Passport Permanent Residence Card Power of Attorney Social Security Card SSA Form 89 SSN Verification <p>NOTE: When Borrower is selected, the Borrower drop-down menu appears so you can associate the selected document to one or more Borrowers.</p>	
Business Return	<ul style="list-style-type: none"> Business Tax Return Form 1065 Form 1120 Form 8825 Form 1120S Schedule G - Form 1120 Schedule K-1 Form 1065 Schedule K-1 Form 1120S <p>NOTE: To trigger a 4506-C form, you must associate an 1120S, 1120, or 1065 tax return with the business, then validate business information in the Income tab.</p>	
Credit	<ul style="list-style-type: none"> Bankruptcy Papers Credit Inquiry Letter Credit Report Credit Report Supporting Documents 	
Disclosure	<ul style="list-style-type: none"> Approval Letter Borrower Certificate and Authorization Closing Disclosure Disclosure IRS Request for Transcript Form 4506 Loan Estimate Notice to Applicant Notice to Applicant – Credit Score Information Disclosure State Disclosure 	


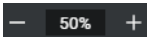




Divorce/Child Support	<ul style="list-style-type: none"> • Child Support Papers • Divorce Decree <div> NOTE: When a document type is selected, Liability and Income Records drop-down menus appear. You can associate the selected document to a specific Liability or Income Record or choose Not Applicable if the document is not a Liability or an Income record. </div>
Income	<div> <ul style="list-style-type: none"> • Form SSA – 1099 • Income Worksheet • IRA/401K Award Letter • IRS 1099 • IRS 1099 – R • IRS W2 • Letter of Explanation • Paystub • Pension Award Letter • Pension Income <ul style="list-style-type: none"> • Profit & Loss Balance Sheet • Rental Lease Agreement • Self-Employment Documents • Social Security Award Letter • Tax Transcripts • Verification of Business • Verification of Income • Written Verification of Employment </div> <div> NOTE: When Income is selected, an Income Records drop-down menu appear so you can associate the selected document to a specific Income record. Choose Not Applicable if the uploaded document is not an Income record. </div>
Invoice	<ul style="list-style-type: none"> • Credit Invoice • Invoice • Processing Invoice
Liability	<ul style="list-style-type: none"> • Credit Supplements • Payoffs at Closing • Subordinate Finance Documents
Other	<ul style="list-style-type: none"> • Automated Underwriting Feedback • Broker Comments – New Submission Documents • Document Checklist • Net Tangible Benefits • Notice of Intent to Proceed
Subject Property / REO	<div> <ul style="list-style-type: none"> • Automated Value Model • HOA Dues • Home Value Estimator • Loan Application • Master Insurance Policy • Mortgage Statement • Note • Property Insurance Invoice • Property Insurance Policy <ul style="list-style-type: none"> • Property Profile • Residential Purchase Agreement • Security Instrument • Settlement Statement • Solar Documents • Tax Information </div>

	NOTE: When Property is selected, a Property drop-down menu appears so you can associate the selected document to one or more properties.	
Tax Return	<ul style="list-style-type: none"> • 1040 • Form 4562 • Form 4868 • IRS W9 	<ul style="list-style-type: none"> • Schedule C - Form 1040 • Schedule D – Form 1040 • Schedule E – Form 1040 • Tax Returns
Title	<ul style="list-style-type: none"> • Closing Protection Letter • Legal Description • New Construction Documents • Occupancy Certificate • Preliminary Title Commitment 	<ul style="list-style-type: none"> • Quit Claim Deed • Survey or Plat Map • Title Supporting Documents • Warranty Deed • Wire Instructions for Title

DOCUMENT VIEWER TOOLS



The following tools are available in the document viewer:

FEATURES	DESCRIPTION
	Click to switch between thumbnail and full-page view.
Document Title	Displays the document title.
1 / 2	Displays the current page/total number of pages.
	Click to decrease (-) or increase (+) the size of the document. The current size percentage is displayed.
	Click to display the document in either Fit to Width or Fit to Page mode.
	Click to rotate the document counterclockwise 90 degrees.
	Click to download the document.
	Click to print the document.

Click to open the menu. The following options are available:


- Two page view: Click to display two pages at a time.
- Annotations: Click to display document annotations.
- Present: Click to present the document.
- Document properties: Click to view document properties.

BORROWER

The Borrower tab lets you respond to alerts related to discrepancies between uploaded documents and information found on the credit report, 1003, driver's license, or other documentation. Categories displayed in the left side menu vary based on discrepancies found.

Click an option in the left gutter and respond to questions regarding the selection. Based on the response, you may get a success message, a condition, additional questions, or an error. Click **Continue** when all questions are answered.

Green check marks appear when left-side menu categories are complete. A green check mark appears by the **Borrower** tab when the entire category is complete.



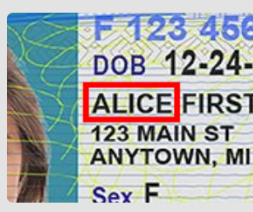
[Submit Feedback](#)
[Back to EASE](#)
[View Loan Summary](#)

✓ Classify
✓ Borrower
✓ Liabilities
✓ Income
✓ Property
1 Final Review

- ✓ Net Tangible Benefits
- ✓ Subject Property Occupancy
- ✓ Social Security Number
- ✓ Driver's License
- ✓ ALICE FIRSTTIMER

ALICE FIRSTTIMER

Driver's License



[View Driver's License](#)

Review the below discrepancies found for ALICE FIRSTTIMER between the information in our system and the driver's license provided.

Address

<p><small>Residence history in EASE:</small></p> <p>175 Thirteenth St NW Waterford, MI 48328</p>	<p><small>Borrower address from document:</small></p> <p>123 MAIN ST ANYTOWN, N/A, MI 48067-0123</p> <p style="text-align: right;"><small>view snapshot</small></p>
--	---

Is the address on the driver's license included in the borrower's residence history?

☒ Yes
 ☐ No

✓ **All Set:** Thank you for providing the information. Nothing additional is required.

Continue

BORROWER ALERTS

The following Borrower alerts may appear:

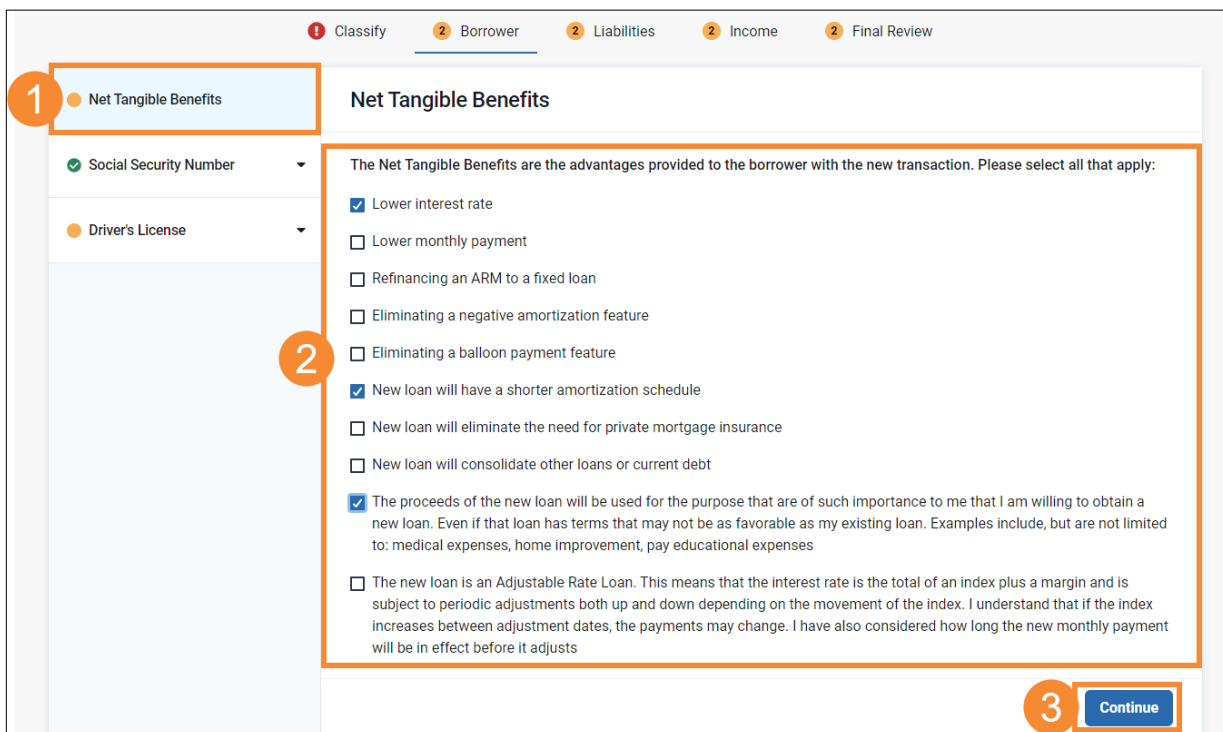
TYPE OF ALERT	DESCRIPTION
Active Duty Alert	An Active Duty alert appears if the borrower is active duty military and they set an alert to help minimize their risk of fraud or identity theft while deployed.
Credit Inquiry	A Credit Inquiry alert appears to confirm instances of credit checks on the borrower's credit report.
Derogatory Credit Events	A Derogatory Credit Event alert appears if the credit report indicates a bankruptcy, foreclosure, judgment, tax lien, or collection.
Driver License	A Driver's license alerts appears if there are discrepancies between the borrower's name, address, birthdate and/or expiration date on the driver's license and what we have on file in EASE.
First Time Homebuyer	A First Time Homebuyer alert appears if all borrowers are considered first time home buyers. Homebuyer counseling is required through an approved homeownership education program.
Fraud Alert	A Fraud alert appears if the borrower suspects they are a victim of fraud. This alert pauses the credit check process and instructs the creditor to confirm the borrower identity.
Net Tangible Benefits	A Net Tangible Benefits option may appear in the left side menu for refinance loans. This lets the user choose the advantages the borrower gains by refinancing. See Net Tangible Benefits .
Non-Occupying Co-Borrower	A Non-Occupying Co-Borrower alert appears if income is submitted for FHA cash-out refinances.
Residency Status	<p>A Residency Status alert appears if the borrower is identified as a Permanent Resident Alien, a Non-Permanent Resident Alien, or a Foreign National.</p> <p>NOTE: If the borrower is identified as a Foreign National, an error appears indicating the loan transaction is ineligible with UWM while the specified borrower is associated with the loan. If the identification is incorrect, update the 1003 with the correct citizenship status.</p>
Social Security Number	An SSN alert appears if the Social Security number in EASE does not match the credit report. A condition appears specifying that a credit report with the corrected SSN must be provided to satisfy the condition.
Subject Property Occupancy	The Subject Property Occupancy lets you determine eligibility for an FHA Cash-Out Refinance.

Two or More Missing Credit Scores	A missing credit score alert appears if there are two or more missing credit scores. This alert is informational only and no questions need to be addressed on the main page.
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NET TANGIBLE BENEFITS

A Net Tangible Benefits option may appear in the left side menu for refinance loans. This lets the user choose the advantages the borrower gains by refinancing. To choose the borrowers Net Tangible Benefits, complete the following:

1. Click **Net Tangible Benefits**.
2. Click all applicable check boxes.
3. Click **Continue**.



The screenshot shows the 'Net Tangible Benefits' form. At the top, there is a progress bar with five steps: 1. Classify, 2. Borrower, 3. Liabilities, 4. Income, and 5. Final Review. The 'Borrower' step is currently active. On the left side, there is a menu with two items: 'Social Security Number' (checked) and 'Driver's License' (unchecked). The main content area is titled 'Net Tangible Benefits' and contains the following text: 'The Net Tangible Benefits are the advantages provided to the borrower with the new transaction. Please select all that apply:'. Below this text are several checkboxes with their corresponding descriptions:

- ☒ Lower interest rate
- ☐ Lower monthly payment
- ☐ Refinancing an ARM to a fixed loan
- ☐ Eliminating a negative amortization feature
- ☐ Eliminating a balloon payment feature
- ☒ New loan will have a shorter amortization schedule
- ☐ New loan will eliminate the need for private mortgage insurance
- ☐ New loan will consolidate other loans or current debt
- ☒ The proceeds of the new loan will be used for the purpose that are of such importance to me that I am willing to obtain a new loan. Even if that loan has terms that may not be as favorable as my existing loan. Examples include, but are not limited to: medical expenses, home improvement, pay educational expenses
- ☐ The new loan is an Adjustable Rate Loan. This means that the interest rate is the total of an index plus a margin and is subject to periodic adjustments both up and down depending on the movement of the index. I understand that if the index increases between adjustment dates, the payments may change. I have also considered how long the new monthly payment will be in effect before it adjusts

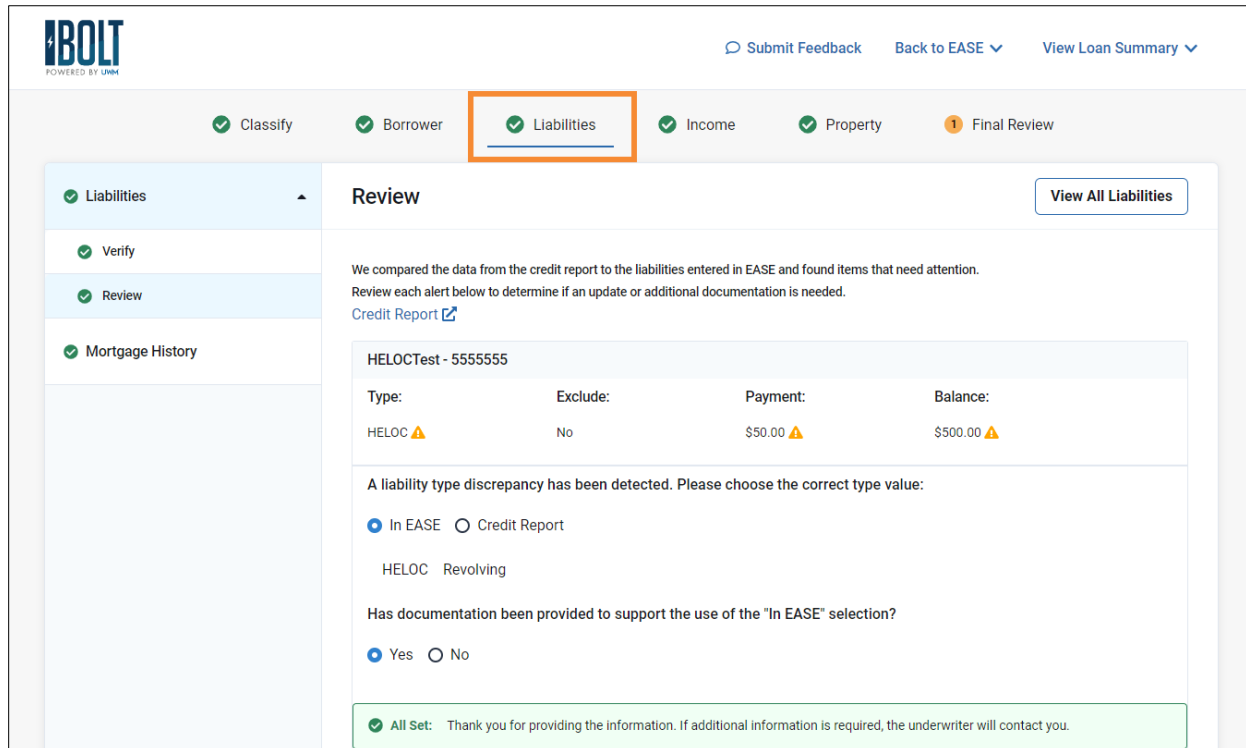
At the bottom right of the form, there is a blue 'Continue' button.

LIABILITIES

The Liabilities tab lets you view and address discrepancies in Liabilities, Mortgage History, recently paid off debt, and REO between the credit report and what is reported in EASE. An alert icon (⚠️) appears to indicate the area where the discrepancy exists.

Click Liabilities in the left gutter to **Verify**, then **Review** general liabilities. See [Verify Liabilities](#) and [Review Liabilities](#).

Green check marks appear when left side menu categories are complete. A green check mark appears by the **Liabilities** tab when the entire category is complete.



BOLT
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Submit Feedback Back to EASE View Loan Summary

Classify Borrower **Liabilities** Income Property Final Review

Review View All Liabilities

We compared the data from the credit report to the liabilities entered in EASE and found items that need attention. Review each alert below to determine if an update or additional documentation is needed. [Credit Report](#)

Type:	Exclude:	Payment:	Balance:
HELOC ⚠️	No	\$50.00 ⚠️	\$500.00 ⚠️

A liability type discrepancy has been detected. Please choose the correct type value:

☒ In EASE ☐ Credit Report

HELOC Revolving

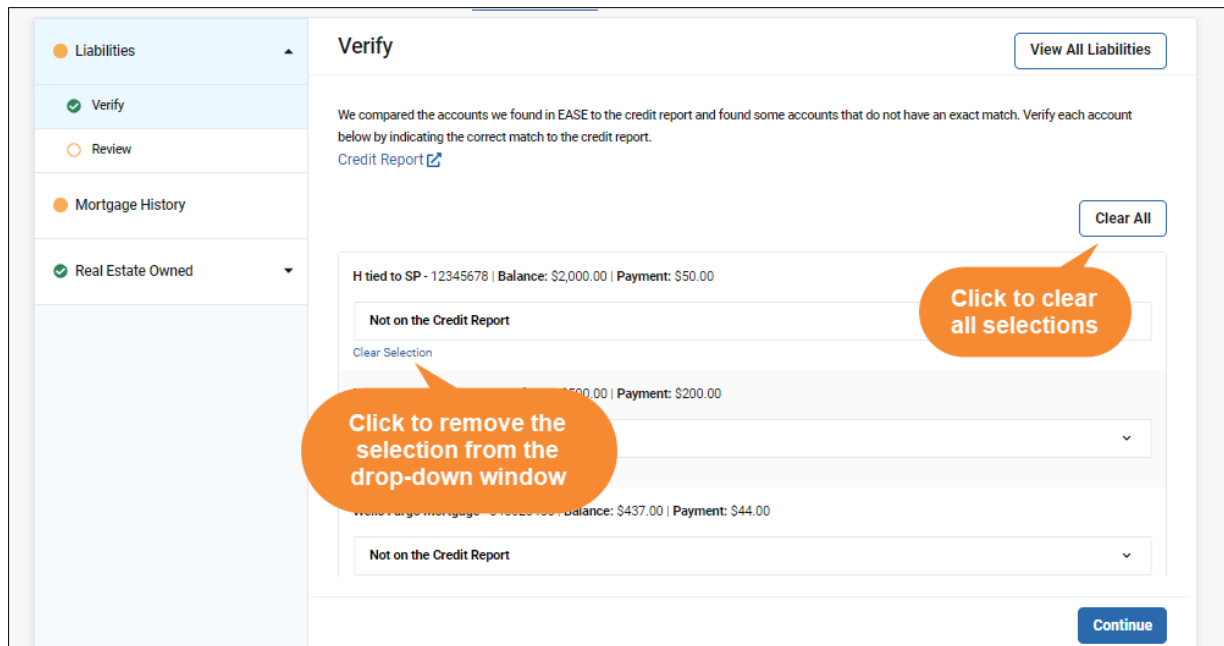
Has documentation been provided to support the use of the "In EASE" selection?

☒ Yes ☐ No

All Set: Thank you for providing the information. If additional information is required, the underwriter will contact you.

VERIFY LIABILITIES

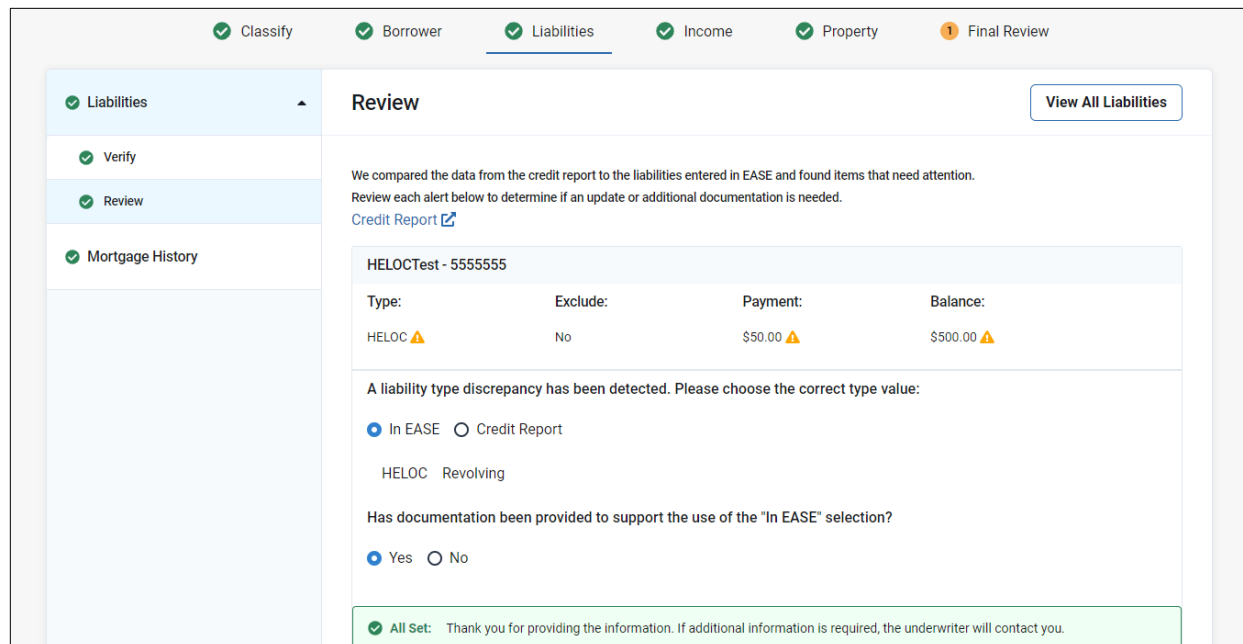
Verify lets you manually confirm and match liabilities. It compares what is listed in EASE to what is shown on the credit report. Click the drop-down menu to select the correct account. Click **Continue** when done.



The screenshot shows the 'Verify' screen in the application. On the left is a sidebar with navigation options: Liabilities (selected), Verify, Review, Mortgage History, and Real Estate Owned. The main content area is titled 'Verify' and includes a 'View All Liabilities' button. Below the title, there is a message: 'We compared the accounts we found in EASE to the credit report and found some accounts that do not have an exact match. Verify each account below by indicating the correct match to the credit report.' A 'Credit Report' link is provided. A 'Clear All' button is in the top right. The main area displays a list of liabilities. The first liability is 'H tied to SP - 12345678 | Balance: \$2,000.00 | Payment: \$50.00'. Below it is a dropdown menu with the option 'Not on the Credit Report'. An orange callout bubble points to this dropdown with the text 'Click to remove the selection from the drop-down window'. Another callout bubble points to the 'Clear All' button with the text 'Click to clear all selections'. At the bottom right is a 'Continue' button.

REVIEW LIABILITIES

Review lets you address liability discrepancies. An alert icon (⚠️) indicates a discrepancy. Based on the responses to the questions that appear on the main page, you may get a success message, a condition, additional questions, or an error. Click **Continue** when done.



The screenshot shows the 'Review' screen in the application. At the top, there is a progress bar with steps: Classify, Borrower, Liabilities (selected), Income, Property, and Final Review. The left sidebar has navigation options: Liabilities (selected), Verify, Review, and Mortgage History. The main content area is titled 'Review' and includes a 'View All Liabilities' button. Below the title, there is a message: 'We compared the data from the credit report to the liabilities entered in EASE and found items that need attention. Review each alert below to determine if an update or additional documentation is needed.' A 'Credit Report' link is provided. The main area displays a table with liability details. The first row is 'HELOC - 5555555'. The table has columns: Type, Exclude, Payment, and Balance. The values are: HELOC ⚠️, No, \$50.00 ⚠️, and \$500.00 ⚠️. Below the table, there is a message: 'A liability type discrepancy has been detected. Please choose the correct type value:'. There are two radio buttons: 'In EASE' (selected) and 'Credit Report'. Below this, there is a text input field with the value 'HELOC Revolving'. Below that, there is a message: 'Has documentation been provided to support the use of the "In EASE" selection?'. There are two radio buttons: 'Yes' (selected) and 'No'. At the bottom, there is a green box with a checkmark and the text: 'All Set: Thank you for providing the information. If additional information is required, the underwriter will contact you.'

The following liability alerts may appear:

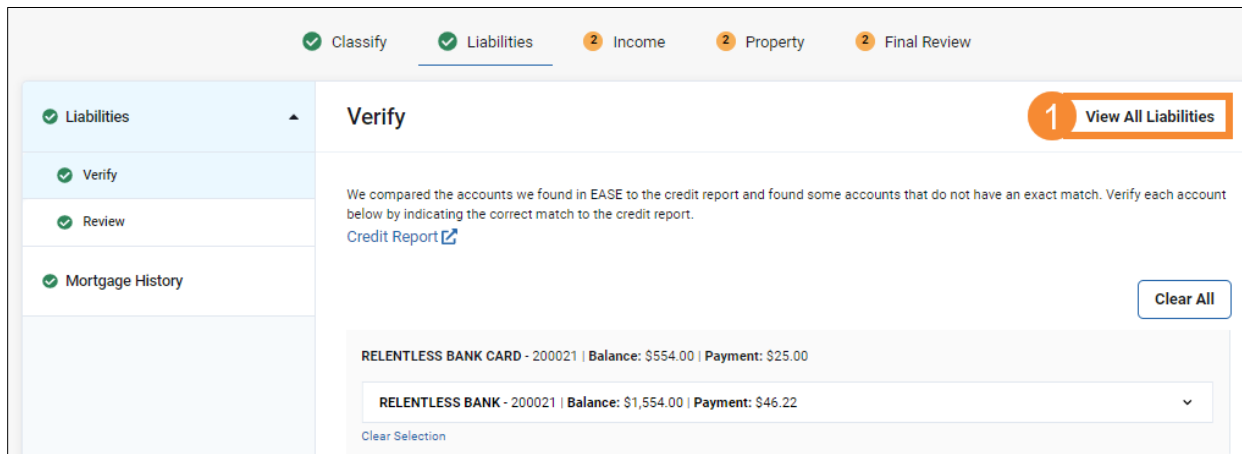
ALERT	DESCRIPTION
Type	If a liability Type alert appears, you must choose between the liability type In EASE and the liability type on the Credit Report .
Exclude	If an Exclude alert appears, the debt is marked excluded.
Payment	If a Payment alert appears, you must choose between the payment In EASE and the payment on the Credit Report .
Balance	<p>If a Balance alert appears, you must choose between the balance In EASE and the balance on the Credit Report.</p> <div> <p>NOTE: For revolving, the revolving debt on credit is reported as \$0 payment. [thing] is then defaulted to 5%.</p> </div>
Debt to Income (DTI)	If a Debt to Income (DTI) alert appears, you must indicate whether documentation was uploaded to support the exclusion.

VIEW ALL LIABILITIES

View All Liabilities lets you view liability details and choose associated real estate actions.

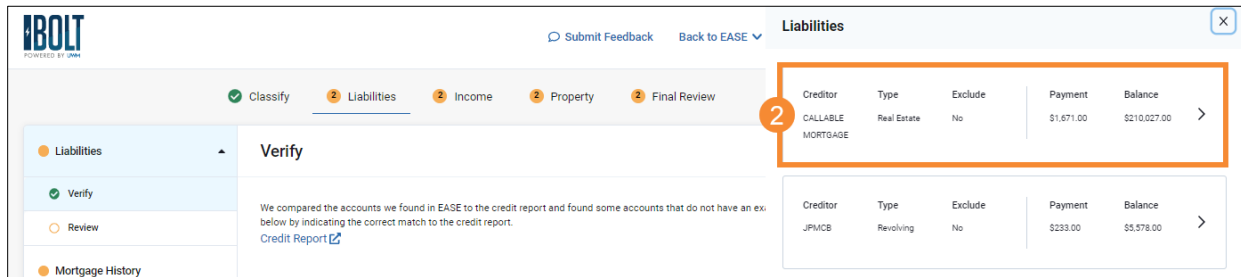
To View All Liabilities, complete the following:

1. Click **View All Liabilities**.



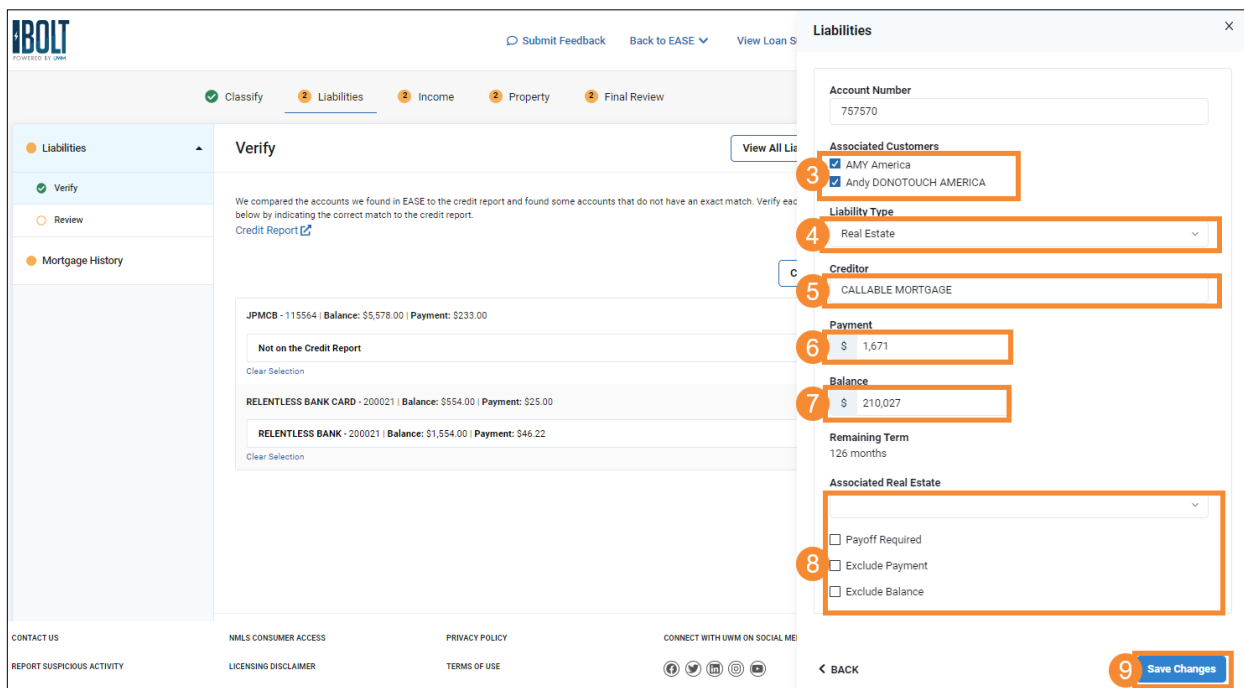
- The list of liabilities opens.

2. Click a **Liability**.



Creditor	Type	Exclude	Payment	Balance
CALLABLE MORTGAGE	Real Estate	No	\$1,671.00	\$210,027.00
JPMCB	Revolving	No	\$233.00	\$5,578.00

- Details for the selected liability open.
- Click the checkbox to select the borrower's name associated with the liability.
 - Click the **Liability Type** drop-down menu to select one of the following:
 - HELOC
 - Alimony
 - Child Care
 - Installment
 - Other Job Expense
 - Revolving
 - Separate Maintenance
 - Real Estate
 - Auto Lease Payment
 - Child Support
 - Open
 - Other Liability
 - Union Dues
 - Enter the **Creditor** Name.
 - Enter the **Payment** amount.
 - Enter the **Balance** amount.
 - Click checkbox(es) to choose **Associated Real Estate**. The following options are available:
 - **Payoff Required:** click if payoff is required for the selected liability.
 - **Exclude Payment:** click to exclude the payment for the selected liability.
 - **Exclude Balance:** click to exclude the balance for the selected liability.
 - Click **Save Changes**.
 - Or, click x to close the liability details screen.



Verify

We compared the accounts we found in EASE to the credit report and found some accounts that do not have an exact match. Verify each below by indicating the correct match to the credit report.

[Credit Report](#)

JPMCB - 115564 | Balance: \$5,578.00 | Payment: \$233.00

Not on the Credit Report

[Clear Selection](#)

RELENTLESS BANK CARD - 200021 | Balance: \$554.00 | Payment: \$25.00

[Clear Selection](#)

RELENTLESS BANK - 200021 | Balance: \$1,554.00 | Payment: \$46.22

[Clear Selection](#)

Details

Account Number: 757570

Associated Customers

☒ AMY America

☒ Andy DONOTOUCH AMERICA

Liability Type

Real Estate

Creditor

CALLABLE MORTGAGE

Payment

\$ 1,671

Balance

\$ 210,027

Remaining Term

126 months

Associated Real Estate

☐ Payoff Required

☐ Exclude Payment

☐ Exclude Balance

Save Changes

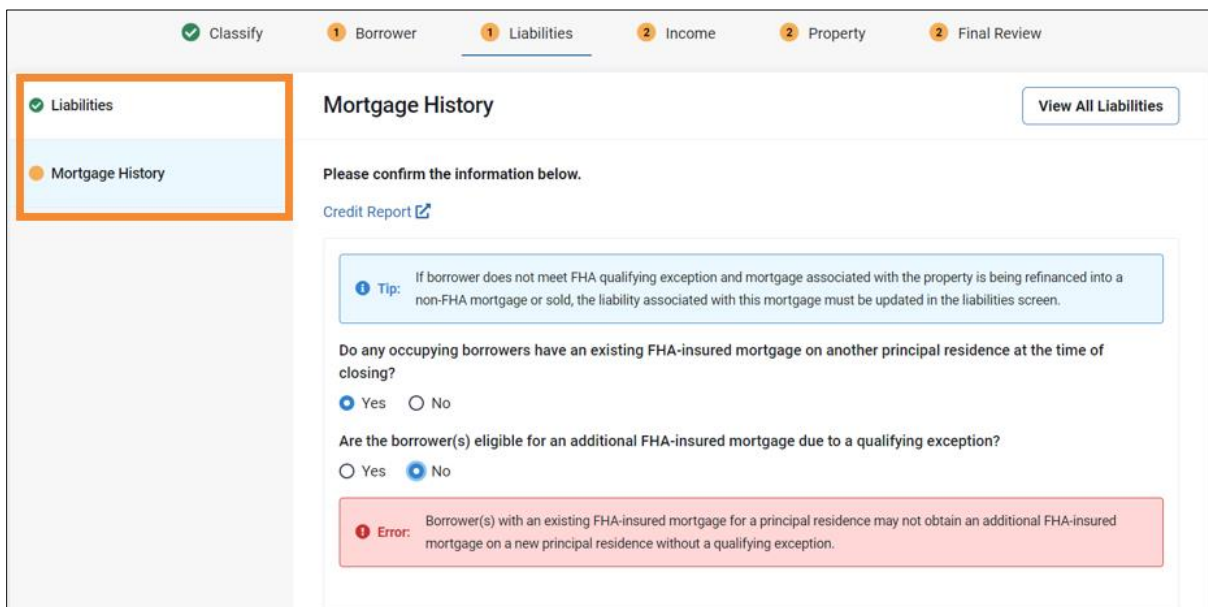
MORTGAGE HISTORY

The Mortgage History option appears for FHA Cash Out Refinance and Conventional Refinance loans.

For FHA loans, if the borrower doesn't qualify under FHA exceptions, and the mortgage related to the property is either being converted into a non-FHA mortgage or is for sale, it is mandatory to update the associated liabilities for this mortgage in the Liabilities screen.

Click **Mortgage History** in the left gutter menu and respond to questions regarding the selection. Based on the response, you may get additional questions, a success message, a condition, or an error. Click **Continue** when done.

A green check mark appears when the Mortgage History category is complete. A green check mark appears by the **Liabilities** tab when all liability categories are complete.



The screenshot shows the 'Mortgage History' screen within the UWM application. At the top, a progress bar indicates the following steps: Classify (completed), Borrower (1), Liabilities (1), Income (2), Property (2), and Final Review (2). The left gutter menu shows 'Liabilities' with a green checkmark and 'Mortgage History' with an orange circle. The main content area is titled 'Mortgage History' and includes a 'View All Liabilities' button. Below the title, it says 'Please confirm the information below.' and provides a link to the 'Credit Report'. A blue tip box states: 'Tip: If borrower does not meet FHA qualifying exception and mortgage associated with the property is being refinanced into a non-FHA mortgage or sold, the liability associated with this mortgage must be updated in the liabilities screen.' The first question is 'Do any occupying borrowers have an existing FHA-insured mortgage on another principal residence at the time of closing?' with radio buttons for 'Yes' (selected) and 'No'. The second question is 'Are the borrower(s) eligible for an additional FHA-insured mortgage due to a qualifying exception?' with radio buttons for 'Yes' and 'No' (selected). A red error box at the bottom states: 'Error: Borrower(s) with an existing FHA-insured mortgage for a principal residence may not obtain an additional FHA-insured mortgage on a new principal residence without a qualifying exception.'

INCOME

Income lets you review and respond to Income alerts. For calculated types of income, you can:

- Validate the income document information.
- Confirm the numbers for the calculation.
- Review the calculation breakdown.

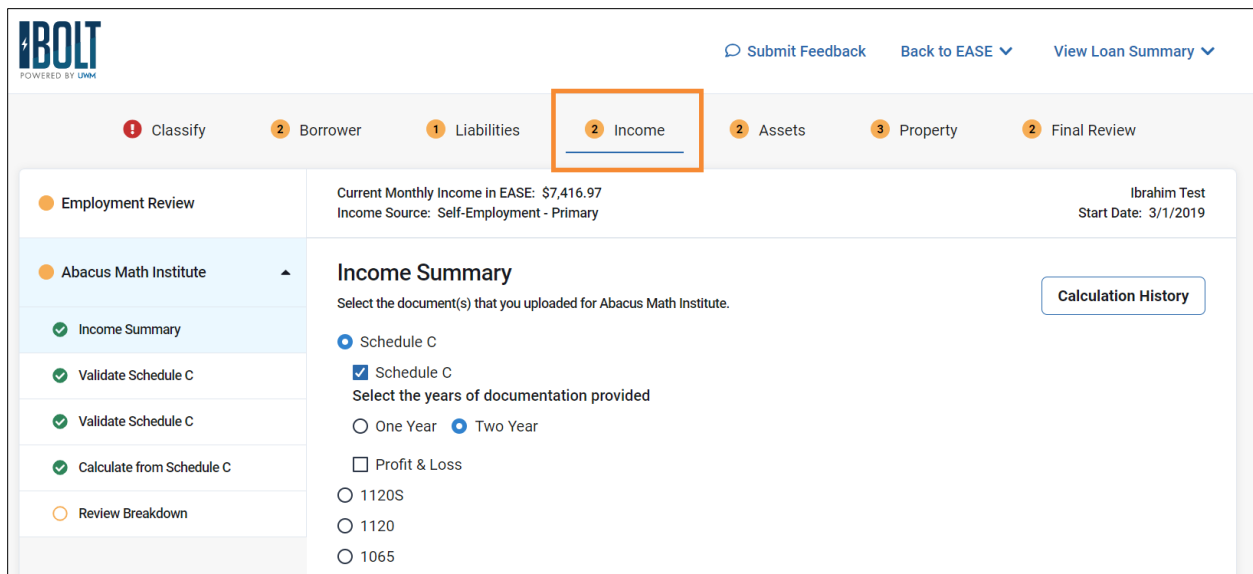
NOTE: When you associate an income document in the **Classify** tab, the **Validate** page is created in the **Income** tab. The **Validate** page can affect both the year of the documents from which the calculations are made and the status of loan conditions.

Available income types vary by loan and are based on the types of documents uploaded. You can select multiple documents that prove income on the **Income Summary** screen.

IMPORTANT! Data extraction is used to auto-fill fields throughout the income section. Click a field to review the specific document snippet in the snapshot window, edit a field, or enter data in a field.

Click an option in the left gutter menu and respond to questions regarding the selection. Based on the response, you may get additional questions, a success message, a condition, or an error. Click **Continue** when done.

A green check mark appears in the gutter menu for each completed category. A green check mark appears by the **Income** tab when the entire category is complete.



The screenshot shows the BOLT User Guide interface for the Income Summary screen. The top navigation bar includes links for Submit Feedback, Back to EASE, and View Loan Summary. The main navigation tabs are: 1. Classify, 2. Borrower, 1. Liabilities, 2. Income (highlighted with an orange box), 2. Assets, 3. Property, and 2. Final Review. The left gutter menu shows the following options: Employment Review, Abacus Math Institute (expanded), Income Summary (checked), Validate Schedule C (checked), Validate Schedule C (checked), Calculate from Schedule C (checked), and Review Breakdown (unchecked). The main content area displays the Income Summary for Abacus Math Institute, showing a current monthly income of \$7,416.97 and an income source of Self-Employment - Primary. The user is Ibrahim Test, and the start date is 3/1/2019. The Income Summary section includes a Calculation History button and a list of document types: Schedule C (selected), Schedule C (checked), and Select the years of documentation provided (One Year, Two Year). The document type list includes Profit & Loss, 1120S, 1120, and 1065.

WAGE EARNER INCOME

The following types of wage earner income may appear:

INCOME	DESCRIPTION
Form 1040	IRS Form 1040 is used by U.S. taxpayers to file an annual income tax return.
Form 1040/Schedule C	IRS Form 1040-C is used to report income or loss from a business you operated or a profession as the sole proprietor.
Form 1040/Schedule E	IRS Form 1040-E is used to report income or loss from rental real estate, royalties, partnerships, S corporations, estates, trusts, and residual interests in REMICs.
Form 1065	IRS Form 1065 is used by Partnerships to provide a statement of financial performance and position to the IRS. This form contains information related to a Partnership's income, deductions, gains, losses, taxes, and payments during the tax year.
Form 1099	IRS Form 1099 is used to report non-employment income. Businesses are required to issue a 1099 form to a payee who has received at least \$600 or more during the tax year.
Form 1099/SSA	IRS Form 1099-SSA is used to report the total amount of benefits you received from Social Security in the prior year.
Form 1120	IRS Form 1120 is used to report income, gains, losses, deductions, credits, and to figure the income tax liability of a corporation.
Form 1120S	IRS Form 1120-S is used to report income for businesses registered as S corporations.
Form 1120/Schedule G	IRS Form 1120 is used to report certain entities, individuals, and estates that own, directly, 20% or more, or own directly or indirectly, 50% or more of the total voting power of all classes of the corporation's stock entitled to vote.
Form 1120S/Schedule K-1	IRS Form 1120-S is used to report each shareholder's shares of income, losses, deductions, and credits for their business.
Form 4868	IRS Form 4868 is the Application for Automatic Extension of Time to File U.S. Individual Income Tax Return.
Form 8829	IRS Form 8829 is used to report expenses from business use of a home on Schedule C (form 1040).
Income Worksheet	An Income Worksheet is used to identify the documents needed to verify an annual household income.
Paystub	A paystub states how much money has been earned and how much has been taken from that sum for things such as tax.
Pension Award Letter	A pension reward letter states how much pension benefits received by an individual.

Self-employment documents	<p>In most cases, self-employed borrowers need to provide the following documents to prove their income to a mortgage lender:</p> <ul style="list-style-type: none"> • Two years of personal tax returns. • Two years of business tax returns including schedules K-1, 1120, 1120S. • Business license. • Year-to-date profit and loss statement (P&L) • Balance sheet.
Social Security Award Letter	The benefit verification letter serves as proof of income for Social Security benefits, Social Security Income (SSI), or Medicare.
Tax Return	A tax return is documentation filed with a tax authority that reports income, expenses, and other relevant financial information.
WVOE / VOI	Mortgage lenders verify employment by contacting employers directly and requesting income information and related documentation. Most lenders only require verbal confirmation, but some will seek email or fax verification. Lenders can verify self-employment income by obtaining tax return transcripts from the IRS.
W2	Form W-2, also known as the Wage and Tax Statement, is the document an employer is required to send to each employee and the Internal Revenue Service (IRS) at the end of the year. A W-2 reports employees' annual wages and the amount of taxes withheld from their paychecks.
W9	The W-9 is an official form furnished by the IRS for employers or other entities to verify the name, address, and tax identification number of an individual receiving income. The information taken from a W-9 form is often used to generate a 1099 tax form, which is required for income tax filing purposes.

BUSINESS INCOME

The following types of business income may appear:

INCOME	DESCRIPTION
Form 1065	IRS Form 1065 is used to declare profits, losses, deductions, and credits of a business partnership for tax filing purposes. This form is filed by LLCs, foreign partnerships with income in the U.S., and nonprofit religious organizations. Partnerships must also submit a completed Schedule K-1.
Form 1120	IRS Form 1120, U.S. Corporation Income Tax Return, is used to report the yearly income, gains, losses, deductions, credits, and to figure the income tax liability of a corporation.
Form 1120-S	IRS Form 1120-S is used if a business elected to be an S corporation by filing Form 2553. The IRS uses the ownership percentage detailed in Form 1120-S to allocate how much profit and loss should be assigned to an individual shareholder.
Form 4562	IRS Form 4562 is used to claim deductions for depreciation and amortization on the business/investment use of automobiles and other listed property.

Form 8825	IRS Form 8825 is used by partnerships and S corporations to report income and deductible expenses from rental real estate activities, including net income (loss) from rental real estate activities that flow through from partnerships, estates, or trusts.
Profit & Loss Balance Sheet	A summary of income and expenses for your business. The P&L indicates whether a business made or lost money for the month under review. If a tax return was filed for the prior year, the YTD P&L statement must show a period end statement within 120 days of closing. If there is no prior year tax return, the P&L statement must support self-employment income from the business. Senior Underwriters review P&L statements.
Rental Lease Agreement	A rental and lease agreement is a document that outlines the arrangement between an owner of a real estate and someone else that is willing to pay rent while occupying the property.
Schedule C	Schedule C (Form 1040) is used to report income or loss from a business you operated or a profession you practiced as a sole proprietor.
Schedule D	Schedule D is required when a taxpayer reports capital gains or losses from investments or the result of a business venture or partnership. The calculations from Schedule D are combined with individual tax return form 1040, where it will affect the adjusted gross income amount.
Schedule E	Schedule E (Form 1040) is used to report income or loss from rental real estate, royalties, partnerships, S corporations, estates, trusts, and residual interests in real estate mortgage investment conduits (REMICs).
Schedule G	Schedule G (Form 1120) is used to provide information applicable to certain entities, individuals, and estates that own, directly, 20% or more, or own, directly or indirectly, 50% or more of the total voting power of all classes of a corporation's stock entitled to vote.
Schedule K-1 1065	Schedule K-1 (Form 1065) is a source document that is prepared by a Partnership as part of the filing of their tax return (Form 1065). The K-1 reflects a partner's share of income, deductions, credits, and other items that the partner needs to report on their individual tax return (Form 1040).
Schedule K-1 1120S	The S corporations provide Schedule K-1 (Form 1120s). This is used to report each shareholder's share of income, losses, deductions, and credits.
Verification of Business	Business existence must be independently verified and supporting documentation must be attached.

RETIREMENT INCOME

The following types of retirement income may appear:

INCOME	DESCRIPTION
Form 1099-R	IRS Form 1099-R is used if you received a distribution of \$10 or more from your retirement plan. Form 1099-R is used to report the distribution of retirement benefits such as pensions, annuities or other retirement plans.
Form 1099-SSA	Form SSA-1099 is a tax form Social Security mails each year in January to people who receive Social Security benefits. It shows the total amount of benefits received from Social Security in the previous year so you know how much Social Security income to report to the IRS on your tax return.
Pension Award Letter	An award letter (also known as an award notice) is what the Social Security Administration sends out to inform an individual that a claim for benefits has been approved.
Social Security Award Letter	When the Social Security Administration approves your application to receive Social Security Disability Benefit payments, you will receive a Social Security Benefits Award Letter, which usually arrives between 1-3 months after the decision.

OTHER INCOME

Other income includes income sources that are encountered less often. The following are common features for other income sources:

- Each income type has a specific tip that details the documentation requirements based on the **AUS** selected.

ALIMONY EXAMPLE:

EXAMPLE: Based on DU documentation requirements, provide a copy of the signed court order, legally binding separation agreement and/or final divorce decree supporting six months history of receipt and income continuance for at least the next three years.

- You must indicate if you have uploaded the requested documentation.
 - A condition is added to the loan if the requested documentation is not uploaded.
- You must enter the monthly income amount.
 - No calculation occurs on the monthly income amount.

The following types of other income may appear:

INCOME	DESCRIPTION
Accessory Unit Income	A secondary house or apartment that shares the building lot of a larger, primary home. The unit cannot be bought or sold separately. They are often used to provide additional income through rent or to house a family member.
Alimony	Court-ordered payments awarded to a spouse or former spouse within a separation or divorce agreement.

Assets as Income	Income-producing investments like stocks, bonds, and mutual funds.
Automobile or Expense Account	The right to reimbursement of money spent by employees for work-related purposes.
Boarder Income	Rental income from someone who lives in your home. Can only use it to qualify for a mortgage if purchasing a home using the HomeReady program from Fannie Mae. This program allows up to 30% of your total qualifying income to come from Boarder Income.
Capital Gains	Profits from the sale of a capital asset, such as shares of stock, a business, a parcel of land, or a work of art.
Child Support Papers	Court-ordered payments, typically made by a noncustodial divorced parent, to support one's minor child or children.
Divorce Decree	A divorce decree is the final court document that formally ends your marriage. You can use a decree or a divorce certificate to prove you're divorced.
Employment Related Assets	A severance package or lump sum retirement package deposited into a verified asset account for which the borrower has unrestricted access.
Farm Income	Profits and losses that are incurred through the operation of a farm or agricultural business.
Foreign Income	Income that is earned by a borrower who is employed by a foreign corporation or a foreign government and is paid in foreign currency.
Foster Care	Income received from a state- or county-sponsored organization for providing temporary care for one or more children.
Military Base Pay	The standard amount of compensation for service members based on their individual pay grade. This is a service member's compensation before additional allowances.
Military Clothes Allowance	Allowance for replacement and maintenance of military uniforms.
Military Combat Pay	A tax-exempt monthly stipend paid to all active members of the U.S. armed services who are serving in designated hazardous zones. It is paid in addition to the person's base pay.
Military Flight Pay	A generic name for special compensation or incentive, paid to those who perform various military flight related duties.
Military Hazard Pay	Special pay based on their performance of hazardous duties or being a member of an aircrew.
Military Overseas Pay	Helps service members afford the higher living expenses incurred at some overseas installations. It depends on location, rank and number of dependents, and may change from paycheck to paycheck based on fluctuations in the exchange rate.
Military Prop Pay	Special duty pay is for enlisted Soldiers in jobs that demand extra responsibility or extraordinary effort. Examples of these jobs include parachuting instructors, fuel specialists and combat controllers.

Military Quarters Allowance	Basic Allowance for Housing (BAH) provides active U.S. service members with housing compensation when government quarters aren't provided to them. BAH pays 100% of the average housing costs and is based on the type of quarters authorized for that specific military rank.
Military Rations Allowance	Basic Allowance for Subsistence (BAS) offsets costs for meals. This allowance is not intended to offset the costs of meals for family members.
Military Variable Housing Allowance	VHA is paid to service members residing in high-cost housing areas in the United States. VHA is usually based upon your pay grade, dependency status and duty station location.
Notes Receivable or Installment	An asset of a company, bank or other organization that holds a written promissory note from another party.
Other Income	A miscellaneous category when an income type doesn't match anything in the list. Most documents classified as Other Income are reclassified by the UW to something more specific.
Real Estate or Mortgage Differential	An employer may subsidize an employee's mortgage payments by paying all or part of the interest differential between the employee's present and proposed mortgage payments.
Royalty Payments	Any payments you get from a patent, a copyright, or some natural resource that you own.
Temporary Leave	Generally short in duration and for reasons such as maternity or parental leave, short-term medical disability, or other temporary leave types that are acceptable by law or the borrower's employer.
Trust Income	Income and capital gains from investment of the Trust Fund specifically made available for Business Venture Investments in accordance with the Trust Agreement.
Unemployment or Public Assistance	Assistance programs that provide either cash assistance or in-kind benefits to individuals and families from any governmental entity.
VA Benefits	Benefits for retired or separated United States armed forces personnel, their dependents, and survivors.

EMPLOYMENT REVIEW

Employment Review lets you review and validate employment history. Questions displayed are based on income source(s). New Conditions may appear based on your response to the employment question.

Classify

Liabilities

Income

Property

Final Review

Employment Review

Abacus Math Institute

Employment Review

Employer	Borrower	Income Source	Current	Start Date	End Date	Monthly Income
Previous Employer Test Name 1	ALEC FIRSTTIMER	Employment	No	1/4/2021	3/6/2023	-

Have you provided a W2, year-end paystub or a Written Verification of Employment to document the income from Previous Employer Test Name 1?

☐ Yes
 ☒ No

New Condition: Provide the most recent W2, year-end paystub or a Written Verification of Employment for the following employers: Previous Employer Test Name 1.

Tip: Borrower has been working at their current employer for less than 2 years. Underwriter will review to verify that income being used is supported by the previous employment and if additional supporting documentation is required.

Continue

INCOME SUMMARY

The **Income Summary** page lets you enter income information in the following forms:

- Paystub
- W2
- WVOE
- VOI

NOTE: The user can select multiple options for income without re-entering income information. If the borrower(s) income fluctuates by more than 10%, more information is needed for loans that have LPA selected as the AUS.

Available income types vary by loan and are based on the types of documents uploaded. You can select multiple documents that prove income on the [Review Breakdown](#) screen.

Click an option under **Income Summary** section to respond to questions regarding the selection. Based on the response, you may get additional questions, a success message, a condition, or an error. Click **Continue** when done.

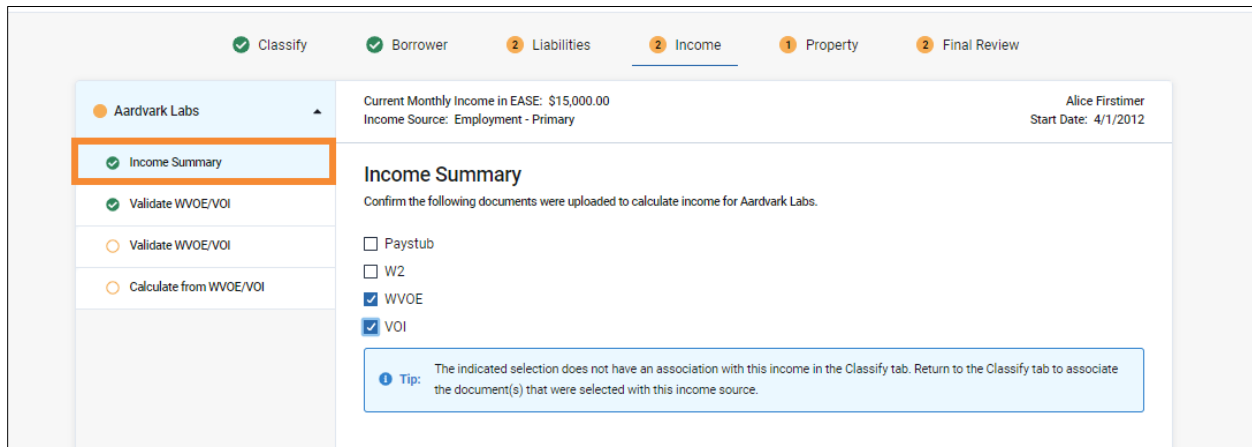
Each income type has a specific tip that details the documentation requirements based on the AUS selected.



Tip:

The indicated selection does not have an association with this income in the Classify tab. Return to the Classify tab to associate the document(s) that were selected with this income source.

Confirm documents uploaded to calculate income. Based on the selections, the validation and calculation display in the left gutter menu. Complete the validation and calculation before you continue to the Review Breakdown page.

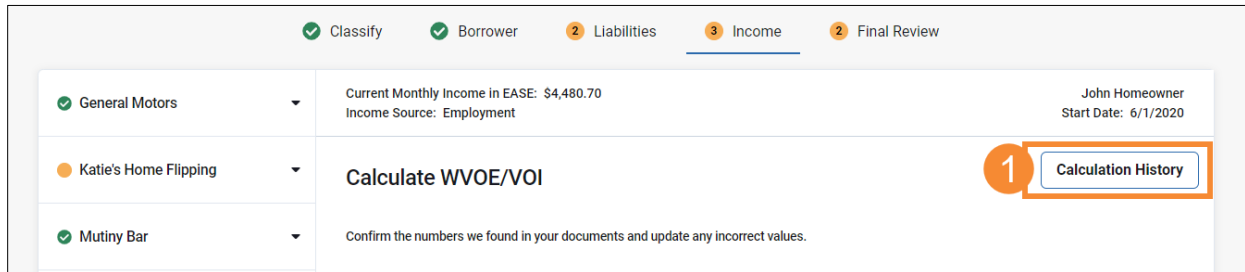


The screenshot shows the 'Income Summary' page for 'Aardvark Labs'. The top navigation bar includes tabs for Classify, Borrower, Liabilities, Income (selected), Property, and Final Review. The left sidebar shows a list of actions: 'Income Summary' (highlighted with an orange box), 'Validate WVOE/VOI', 'Validate WVOE/VOI', and 'Calculate from WVOE/VOI'. The main content area displays 'Current Monthly Income in EASE: \$15,000.00' and 'Income Source: Employment - Primary'. Below this, the 'Income Summary' section asks to confirm uploaded documents. The options are: Paystub (unchecked), W2 (unchecked), WVOE (checked), and VOI (checked). A tip box at the bottom states: 'The indicated selection does not have an association with this income in the Classify tab. Return to the Classify tab to associate the document(s) that were selected with this income source.'

CALCULATION HISTORY

To view Calculation History, complete the following on the Income Summary screen:

1. Click **Calculation History**.



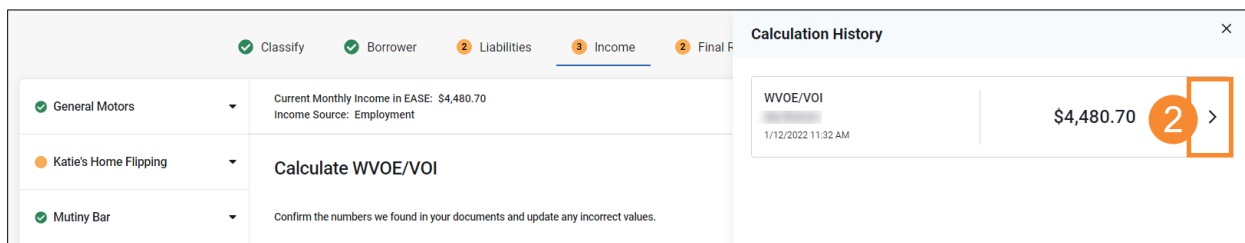
Classify Borrower Liabilities **Income** Final Review

General Motors Current Monthly Income in EASE: \$4,480.70
Income Source: Employment John Homeowner
Start Date: 6/1/2020

Katie's Home Flipping **Calculate WVOE/VOI**

Mutiny Bar Confirm the numbers we found in your documents and update any incorrect values.

- Calculation History opens.
2. Click the **WVOE / VOI** arrow.



Classify Borrower Liabilities **Income** Final Review

General Motors Current Monthly Income in EASE: \$4,480.70
Income Source: Employment

Katie's Home Flipping **Calculate WVOE/VOI**

Mutiny Bar Confirm the numbers we found in your documents and update any incorrect values.

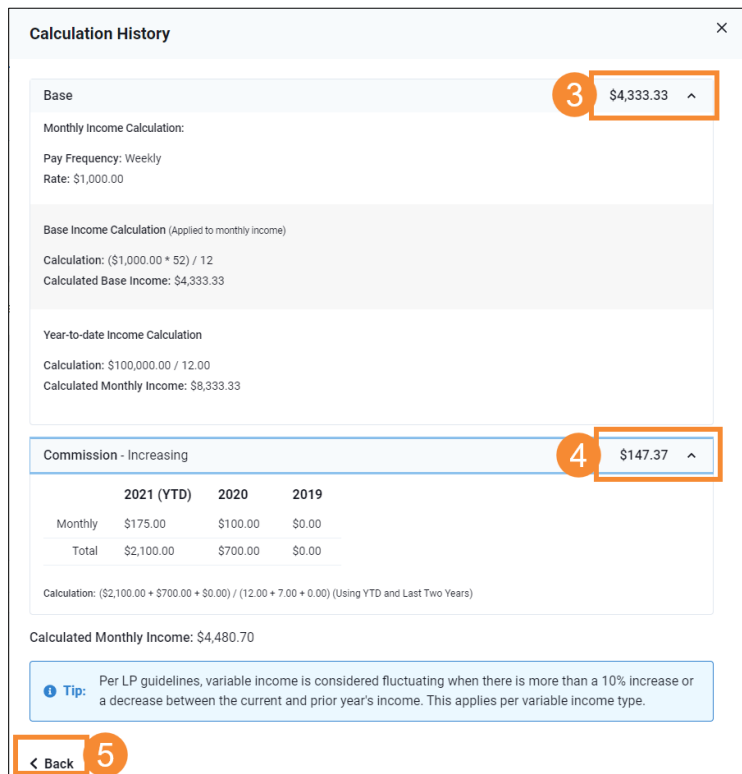
Calculation History

WVOE/VOI \$4,480.70

1/12/2022 11:32 AM

- The income detail screen opens.

3. Click the expand arrow for an income type.
 - Details are displayed.
4. If applicable, repeat steps 3 for variable income types.
5. Click **< Back**.



Calculation History

Base \$4,333.33

Monthly Income Calculation:

Pay Frequency: Weekly
Rate: \$1,000.00

Base Income Calculation (Applied to monthly income)

Calculation: $(\$1,000.00 \times 52) / 12$
Calculated Base Income: \$4,333.33

Year-to-date Income Calculation

Calculation: $\$100,000.00 / 12.00$
Calculated Monthly Income: \$8,333.33

Commission - Increasing \$147.37

	2021 (YTD)	2020	2019
Monthly	\$175.00	\$100.00	\$0.00
Total	\$2,100.00	\$700.00	\$0.00

Calculation: $(\$2,100.00 + \$700.00 + \$0.00) / (12.00 + 7.00 + 0.00)$ (Using YTD and Last Two Years)

Calculated Monthly Income: \$4,480.70

Tip: Per LP guidelines, variable income is considered fluctuating when there is more than a 10% increase or a decrease between the current and prior year's income. This applies per variable income type.

< Back

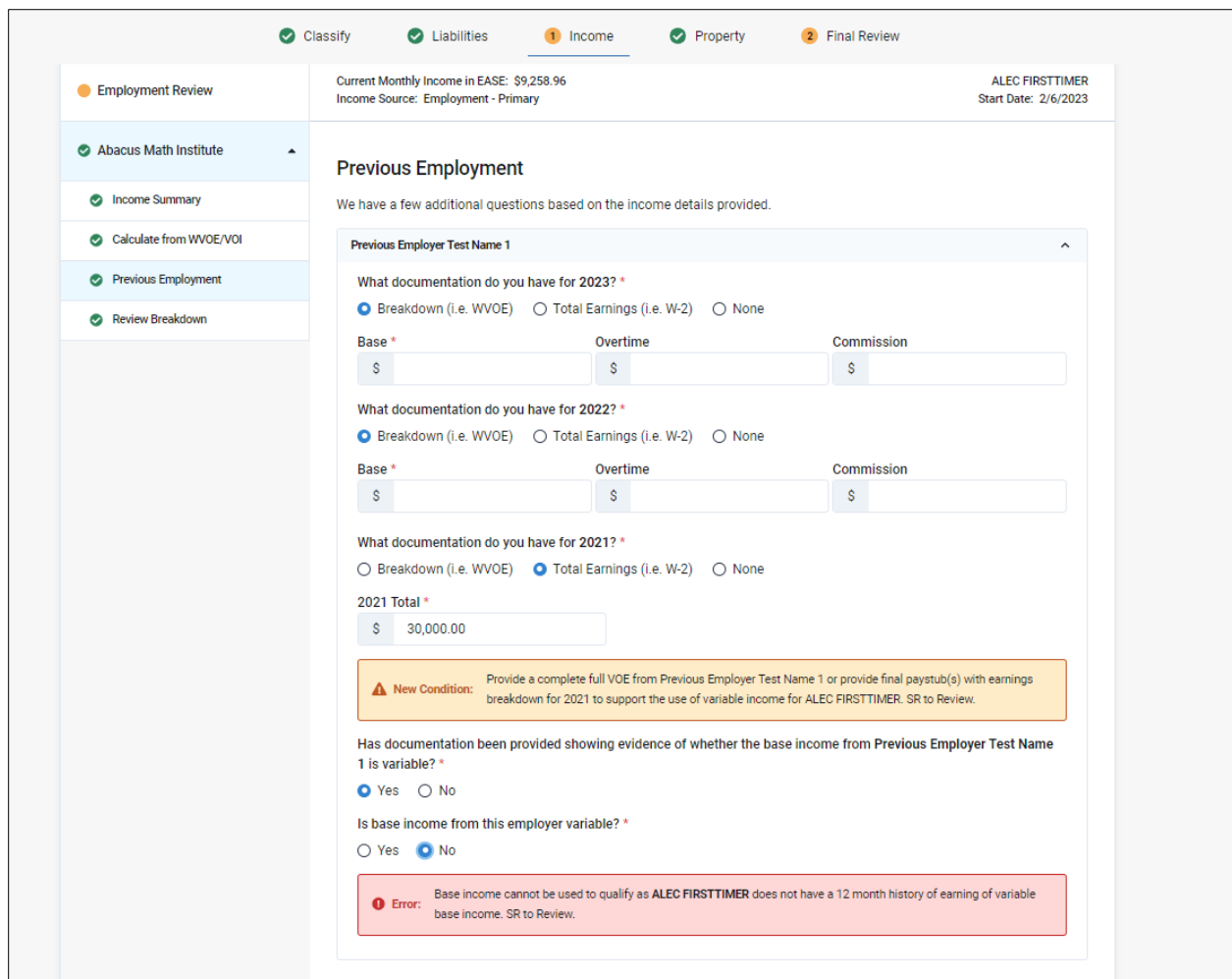
PREVIOUS EMPLOYMENT

The **Previous Employment** page lets you respond to questions based on the income type provided. The income types are determined by the borrower(s) earnings with their present employer. To indicate the type of documentation from current and previous years, click the **Previous Employer** tab in the left gutter menu. Based on the response, you may get additional questions, a success message, a condition, or an error. Click **Continue** when done.

Selecting **Breakdown** causes the following fields to appear:

- Base
- Overtime
- Commission

Confirm documents uploaded to calculate income. Based on the selections, the validation and calculation display in the left gutter menu. Complete the validation and calculation before you continue to the **Review Breakdown** page.



Classify Liabilities **Income** Property Final Review

Employment Review

Abacus Math Institute

Income Summary

Calculate from WVOE/VOI

Previous Employment

Review Breakdown

Current Monthly Income in EASE: \$9,258.96
Income Source: Employment - Primary

ALEC FIRSTTIMER
Start Date: 2/6/2023

Previous Employment

We have a few additional questions based on the income details provided.

Previous Employer Test Name 1

What documentation do you have for 2023? *

☒ Breakdown (i.e. WVOE) ☐ Total Earnings (i.e. W-2) ☐ None

Base * Overtime Commission

\$ \$ \$

What documentation do you have for 2022? *

☒ Breakdown (i.e. WVOE) ☐ Total Earnings (i.e. W-2) ☐ None

Base * Overtime Commission

\$ \$ \$

What documentation do you have for 2021? *

☐ Breakdown (i.e. WVOE) ☒ Total Earnings (i.e. W-2) ☐ None

2021 Total *

\$ 30,000.00

New Condition: Provide a complete full VOE from Previous Employer Test Name 1 or provide final paystub(s) with earnings breakdown for 2021 to support the use of variable income for ALEC FIRSTTIMER. SR to Review.

Has documentation been provided showing evidence of whether the base income from Previous Employer Test Name 1 is variable? *

☒ Yes ☐ No

Is base income from this employer variable? *

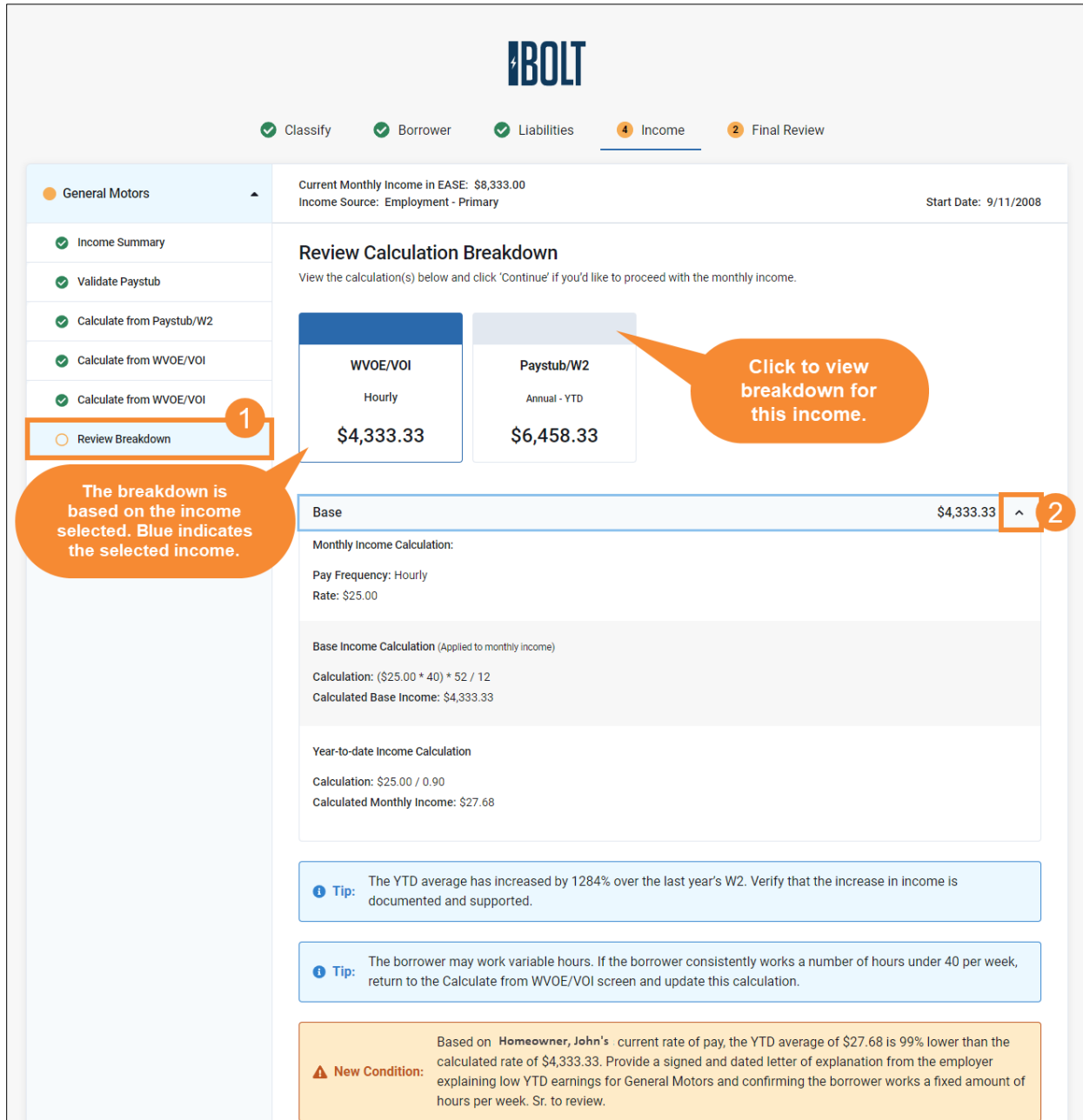
☐ Yes ☒ No

Error: Base income cannot be used to qualify as ALEC FIRSTTIMER does not have a 12 month history of earning of variable base income. SR to Review.

REVIEW BREAKDOWN

To Review Calculation Breakdown for income types, complete the following:

1. Click **Review Breakdown**.
 - Income calculations appear in the **Review Calculation Breakdown** section. Available incomes are based on document review, validation, and calculation. Click an income calculation card to select and review the breakdown for that income type.
2. Click the **Base** drop-down arrow.
 - The selected income calculation is displayed.



BOLT

Classify Borrower Liabilities **Income** Final Review

General Motors Current Monthly Income in EASE: \$8,333.00
Income Source: Employment - Primary Start Date: 9/11/2008

Review Calculation Breakdown
View the calculation(s) below and click 'Continue' if you'd like to proceed with the monthly income.

WVOE/VOI	Paystub/W2
Hourly	Annual - YTD
\$4,333.33	\$6,458.33

1 The breakdown is based on the income selected. Blue indicates the selected income.

2 Click to view breakdown for this income.

Base \$4,333.33

Monthly Income Calculation:
Pay Frequency: Hourly
Rate: \$25.00

Base Income Calculation (Applied to monthly income)
Calculation: $(\$25.00 \times 40) \times 52 / 12$
Calculated Base Income: \$4,333.33

Year-to-date Income Calculation
Calculation: $\$25.00 / 0.90$
Calculated Monthly Income: \$27.68

Tip: The YTD average has increased by 1284% over the last year's W2. Verify that the increase in income is documented and supported.

Tip: The borrower may work variable hours. If the borrower consistently works a number of hours under 40 per week, return to the Calculate from WVOE/VOI screen and update this calculation.

New Condition: Based on **Homeowner, John's** current rate of pay, the YTD average of \$27.68 is 99% lower than the calculated rate of \$4,333.33. Provide a signed and dated letter of explanation from the employer explaining low YTD earnings for General Motors and confirming the borrower works a fixed amount of hours per week. Sr. to review.

NOTE: Repeat steps 1-2 to review the calculation breakdown and conditions for each income.

3. Choose **Yes** or **No** for **Would you like to proceed with the following calculated <type> income: <amount>?**

- If **Yes**, go to step 7.
- If **No**, go to step 4.

NOTE: If applicable, choose **Yes** or **No** for additional questions related to the selected calculation card.

EXAMPLE: The following income includes both a base income amount, and a bonus income amount:

Would you like to proceed with this base monthly income: \$3,744.00?

☒ Yes ☐ No

Would you like to proceed with this bonus monthly income: \$41.67?

☐ Yes ☒ No

4. Enter your calculated monthly base income.

5. Choose **Yes** or **No** for **Would you like to proceed with the following calculated bonus income of <amount>?**

- If **Yes**, go to step 8.
- If **No**, go to step 6.

6. Enter your calculated monthly bonus income.

7. Add **Comment** explaining the income update entered in step 4.

NOTE: Enter a detailed comment. The information entered is reviewed by your underwriter, so a detailed comment expedites the review.

8. Click **Continue**.

Would you like to proceed with the following calculated base income: \$2,572.02? **3**

☐ Yes ☒ No

Enter your calculated monthly base income **4**

\$ 2,572.02

Would you like to proceed with the following calculated bonus income: \$0.00? **5**

☐ Yes ☒ No

Enter your calculated monthly bonus income **6**

\$ 0.00

Monthly Income: \$2,572.02

Add Comment **7**

This is a free form text field for adding a comment

8

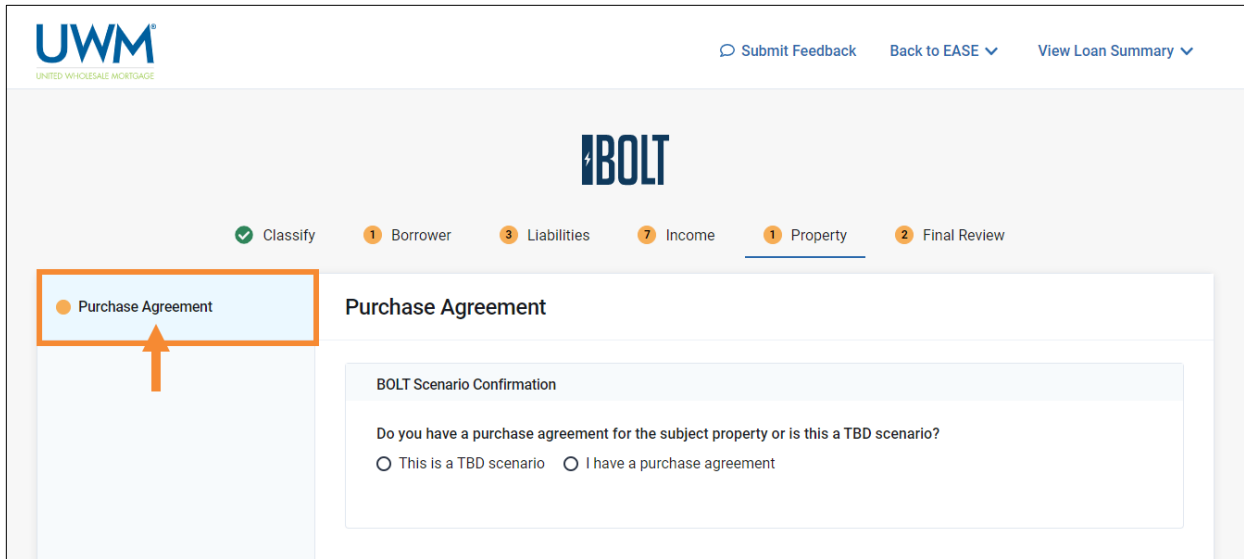
Print Continue

PROPERTY

The Property tab lets you review and respond to Purchase Agreement questions. A green check mark appears by the Property tab when the entire category is complete.

PURCHASE AGREEMENT

To review the Purchase Agreement, click the **Purchase Agreement** category.



UWM
UNITED WHOLESALE MORTGAGE

Submit Feedback Back to EASE View Loan Summary

BOLT

Classify 1 Borrower 3 Liabilities 7 Income 1 Property 2 Final Review

Purchase Agreement

BOLT Scenario Confirmation

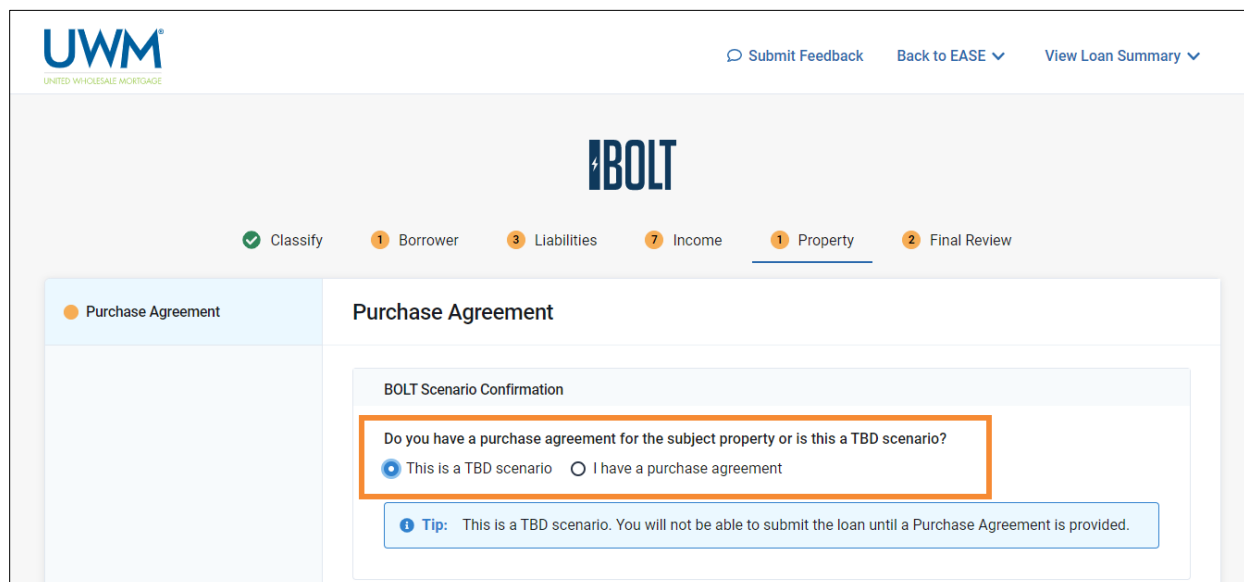
Do you have a purchase agreement for the subject property or is this a TBD scenario?

☐ This is a TBD scenario ☐ I have a purchase agreement

BOLT SCENARIO CONFIRMATION

Choose the purchase agreement status.

- **This is a TBD scenario:** Click if the status of the purchase agreement is to be determined. A tip appears indicating that the loan cannot be submitted until the purchase agreement is provided.
- **I have a purchase agreement:** Click if a purchase agreement is available. The Transaction, Contract, Seller Concessions, and Earnest Money Deposit section appear.



UWM
UNITED WHOLESALE MORTGAGE

Submit Feedback Back to EASE View Loan Summary

BOLT

Classify 1 Borrower 3 Liabilities 7 Income 1 Property 2 Final Review

Purchase Agreement

BOLT Scenario Confirmation

Do you have a purchase agreement for the subject property or is this a TBD scenario?

☒ This is a TBD scenario ☐ I have a purchase agreement

Tip: This is a TBD scenario. You will not be able to submit the loan until a Purchase Agreement is provided.

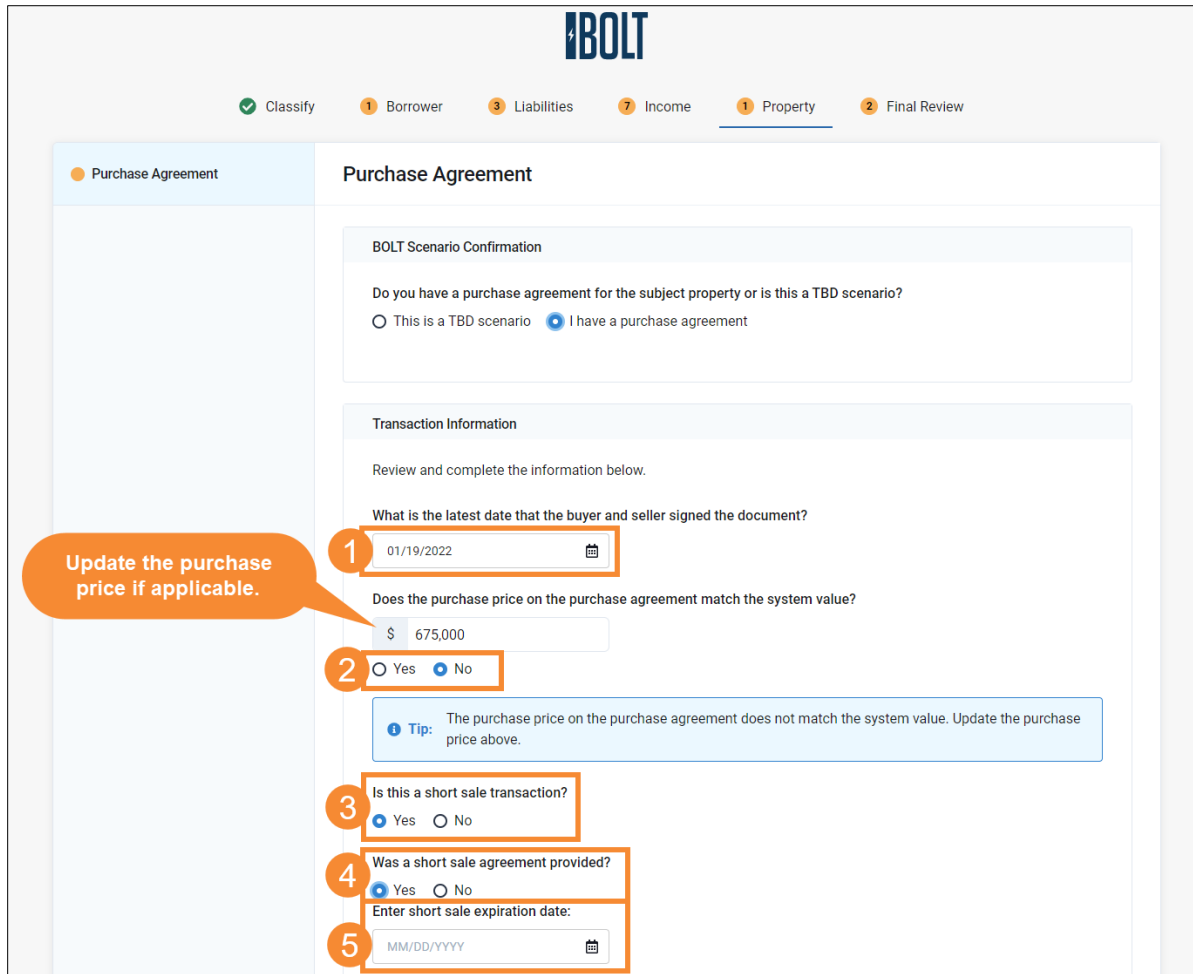
TRANSACTION INFORMATION

To respond to Transaction Information questions, complete the following:

1. Click the calendar to choose a date for **What is the latest date that the buyer and seller signed the document?**
2. Choose **Yes** or **No** for **Does the purchase price on the purchase agreement match the system value?**
 - If **Yes**, go to step 3.
 - If **No**, a condition appears. You must update the purchase price or provide and updated, fully executed addendum.
3. Choose **Yes** or **No** for **Is this a short sale transaction?**
 - If **Yes**, go to step 4.
 - If **No**, go to **Contract Information**.
4. Choose **Yes** or **No** for **Was a short sale agreement provided?**
 - If **Yes**, go to step 5.
 - If **No**, a condition appears to provide an approved short sale agreement.

NOTE: Additional conditions may apply.

5. Click the calendar icon to **Enter short sale expiration date.**



BOLT

Classify Borrower Liabilities Income **Property** Final Review

Purchase Agreement

BOLT Scenario Confirmation

Do you have a purchase agreement for the subject property or is this a TBD scenario?

☐ This is a TBD scenario ☒ I have a purchase agreement

Transaction Information

Review and complete the information below.

What is the latest date that the buyer and seller signed the document?

1 01/19/2022

Does the purchase price on the purchase agreement match the system value?

\$ 675,000

2 ☐ Yes ☒ No

Tip: The purchase price on the purchase agreement does not match the system value. Update the purchase price above.

3 Is this a short sale transaction?

☒ Yes ☐ No

4 Was a short sale agreement provided?

☒ Yes ☐ No

5 Enter short sale expiration date:

MM/DD/YYYY

Update the purchase price if applicable.

CONTRACT INFORMATION

To respond to Contract Information questions, complete the following:

1. Choose **Yes** or **No** for **Does the subject property address listed on the purchase agreement match the address provided from the 1003?**

NOTE: The address is displayed below the question.

- If **Yes**, go to step 2.
 - If **No**, a condition appears. You must provide a fully executed addendum correcting the address to match the subject property from the 1003.
2. Choose **Yes** or **No** for **Does the borrower's name(s) on the purchase agreement match the name(s) provided from the 1003?**

NOTE: Borrower name(s) are displayed below the question.

- If **Yes**, go to step 3.
 - If **No**, a condition appears. You must provide documentation that the name on the purchase agreement and the name on the 1003 are the same person or provide an updated purchase agreement with the correct name(s).
3. Choose **Yes** or **No** for **Is there any personal property items being included in the sale noted on the purchase agreement? (i.e. furniture, cars, moving costs, decorator allowances, etc.)**
- If **Yes**, go to step 4.
 - If **No**, a condition appears. You must provide a fully executed addendum to the purchase agreement removing personal property from the transaction.

Contract Information

Complete the questions below.

1

Does the subject property address listed on the purchase agreement match the address provided from the 1003?
123 Main Street Anywhere, USA

☐ Yes
 ☒ No

New Condition:

The property address on the purchase agreement is not for the subject property. Please provide fully executed addendum correcting address to match subject property from 1003.

2

Does the borrower's name(s) on the purchase agreement match the name(s) provided from the 1003?
Alice Wayne Firstimer

☐ Yes
 ☒ No

New Condition:

Name on purchase agreement for purchaser does not match name of borrower on application. Document that these are the same person or provide updated purchase agreement in the name of our borrower.

3

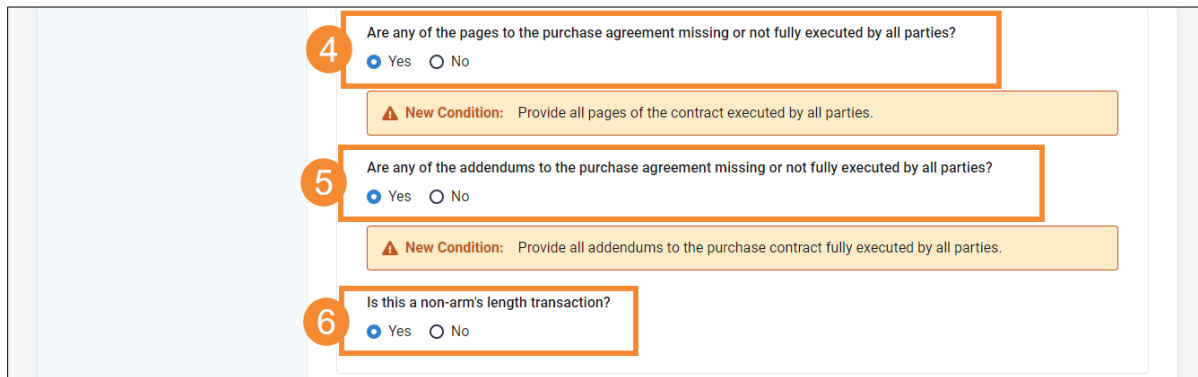
Is there any personal property items being included in the sale noted on the purchase agreement? (i.e. furniture, cars, moving costs, decorator allowances, etc.)

☒ Yes
 ☐ No

New Condition:

Provide a fully executed addendum to the purchase agreement removing personal property from the transaction.

4. Choose **Yes** or **No** for **Are any of the pages to the purchase agreement missing or not fully executed by all parties?**
 - If **Yes**, go to step 5.
 - If **No**, a condition appears. You must provide all pages of the contract.
5. Choose **Yes** or **No** for **Are any of the addendums to the purchase agreement missing or not fully executed by all parties?**
 - If **Yes**, go to step 6.
 - If **No**, a condition appears. You must provide all addendums.
6. Choose **Yes** or **No** for **Is this a non-arm's length transaction?**

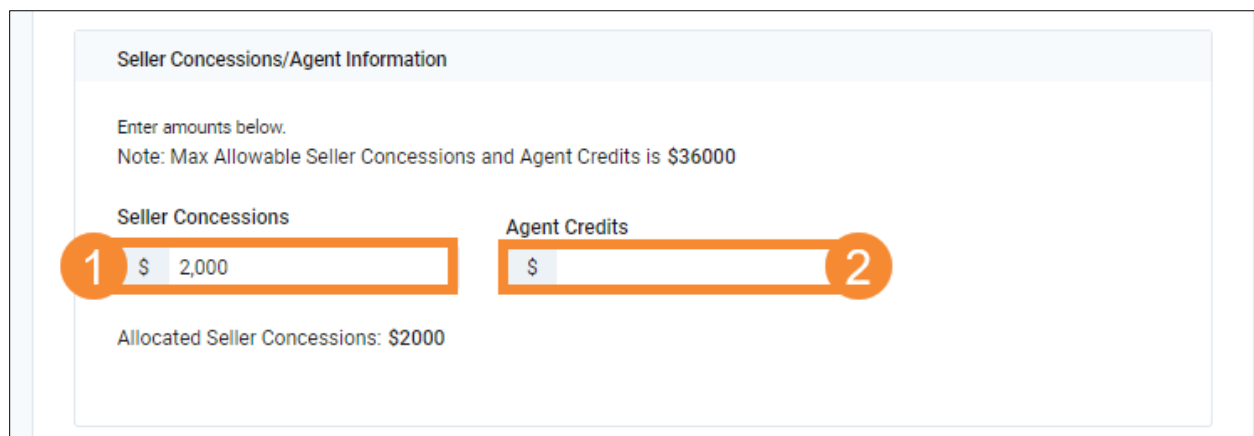


SELLER CONCESSIONS / AGENT INFORMATION

To respond to Seller Concessions and Agent Information, complete the following:

1. Enter a dollar amount in **Seller Concessions**.
 - **Allocated Seller Concessions** updates to match the amount entered.
2. Enter a dollar amount in **Agent Credits**.

NOTE: The max allowable amount for seller concessions and agent credits combined is \$36,000.



EARNEST MONEY DEPOSIT

To add an Earnest Money Deposit, complete the following:

1. Enter a dollar amount in **Earnest Money Deposit**.
2. Press Enter on your keyboard.
 - The **BALANCE** updates.
3. Click **Add Additional EMD** to add another EMD. *Optional.*
 - Or, go to step 4 if done adding deposits.
4. Click **Continue**.

The screenshot shows a web form titled "Earnest Money Deposit". It contains a table with three columns: "BANK NAME", "ASSET TYPE", and "BALANCE". The table has one row with the values "Earnest Money Deposit", "Earnest Money Deposit", and "\$3,000.00". Below the table is a section titled "Earnest Money Deposit (EMD)" which includes a text input field with a dollar sign and the value "3,000.00", and a button labeled "Add Additional EMD". An orange arrow points from the input field to the "BALANCE" column of the table above. At the bottom right is a blue button labeled "Continue".

Numbered steps are overlaid on the form:

- 1** points to the input field for the EMD amount.
- 3** points to the "Add Additional EMD" button.
- 4** points to the "Continue" button.

An orange callout bubble with the text "Adding an additional EMD is optional" points to the "Add Additional EMD" button.

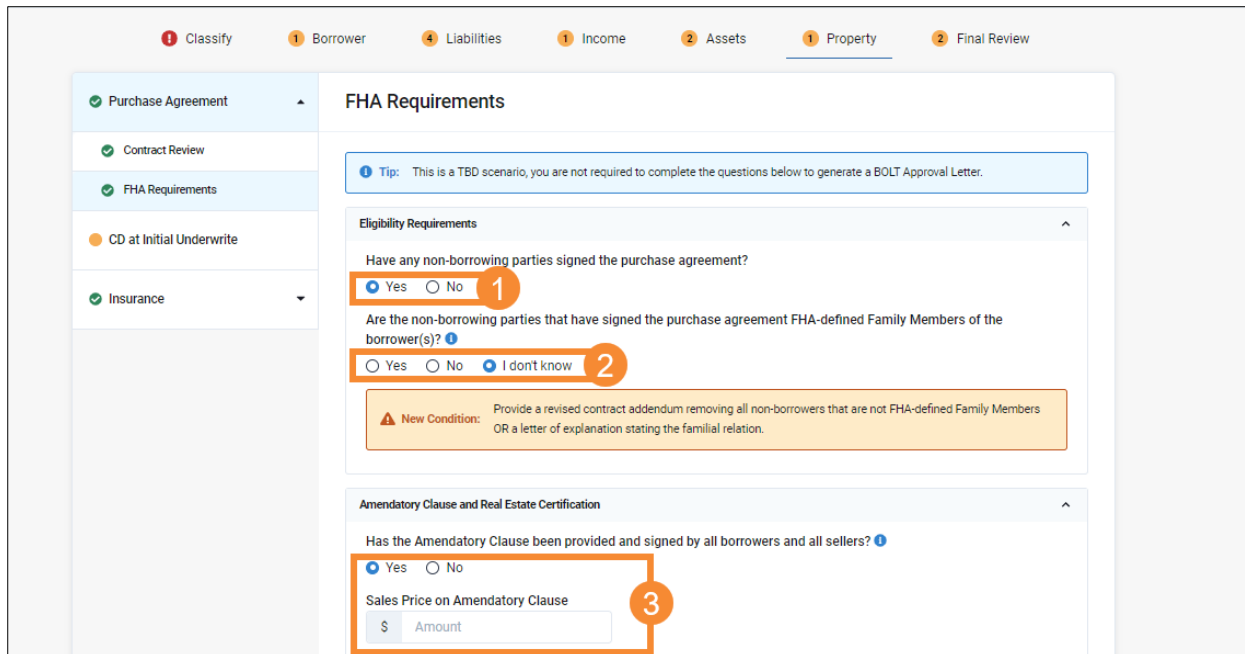
FHA REQUIREMENTS

The **FHA Requirements** page appears when more information is required. To respond to questions regarding FHA Requirements, complete the following:

1. Choose **Yes** or **No** for **Have any non-borrowing parties signed the purchase agreement?**
 - If **Yes**, an additional question appears.
 - If **No**, go to step 3.
2. Choose **Yes**, **No** or **I don't know** for **Are the non-borrowing parties that have signed the purchase agreement FHA-defined Family Members of the borrower(s)?**
 - If **Yes**, go to step 3.
 - If **No** or **I don't know**, a condition appears stating the following: **Provide a revised contract addendum removing all non-borrowers that are not FHA-defined Family Members OR a letter of explanation stating the familial relation.**

NOTE: The Amendatory Clause and Real Estate Certification are located in the sales contract, as a separate addendum, or are included in UWM initial disclosure package.

3. Choose **Yes** or **No** for **Has the Amendatory Clause been provided and signed by all borrowers and all sellers?**
 - If **Yes**, the **Sales Price on Amendatory Clause** field appears.
 - If **No**, a condition appears stating the following: **Provide Real Estate Certification signed by all parties to the transaction, including all borrowers, all sellers, and listing/selling agents (if applicable).**



FHA Requirements

Tip: This is a TBD scenario, you are not required to complete the questions below to generate a BOLT Approval Letter.

Eligibility Requirements

Have any non-borrowing parties signed the purchase agreement?

☒ Yes ☐ No ☐ I don't know

Are the non-borrowing parties that have signed the purchase agreement FHA-defined Family Members of the borrower(s)?

☐ Yes ☐ No ☒ I don't know

New Condition: Provide a revised contract addendum removing all non-borrowers that are not FHA-defined Family Members OR a letter of explanation stating the familial relation.

Amendatory Clause and Real Estate Certification

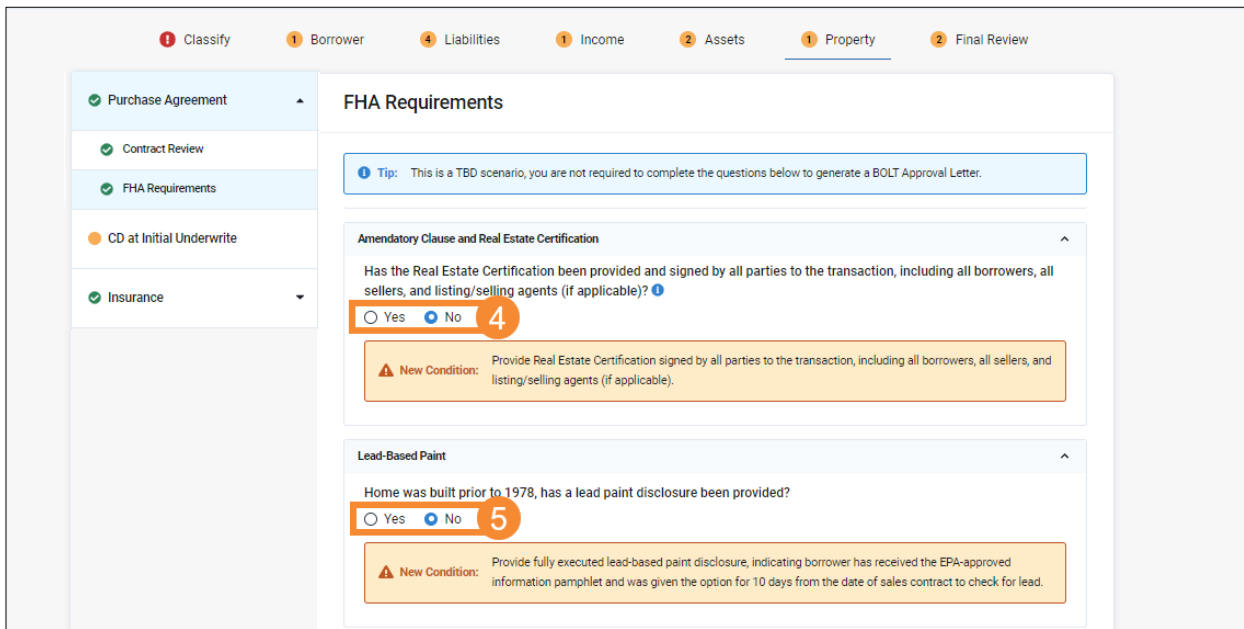
Has the Amendatory Clause been provided and signed by all borrowers and all sellers?

☒ Yes ☐ No

Sales Price on Amendatory Clause

\$ Amount

4. Choose **Yes** or **No** for **Has the Real Estate Certification been provided and signed by all parties to the transaction, including all borrowers, all sellers, and listing/selling agents (if applicable)?**
 - If **Yes**, go to step 5.
 - If **No**, a condition appears, stating the following: **Provide Real Estate Certification signed by all parties to the transaction, including all borrowers, all sellers, and listing/selling agents (if applicable).**
5. Choose **Yes** or **No** for **Home was built prior to 1978, has a lead paint disclosure been provided?**
 - If **Yes**, a success message appears.
 - If **No**, a condition appears stating the following: **Provide fully executed lead-based paint disclosure, indicating borrower has received the EPA-approved information pamphlet and was given the option for 10 days from the date of the sales contract to check for lead.**



1 Classify 1 Borrower 4 Liabilities 1 Income 2 Assets 1 Property 2 Final Review

✓ Purchase Agreement
✓ Contract Review
✓ FHA Requirements
○ CD at Initial Underwrite
✓ Insurance

FHA Requirements

Tip: This is a TBD scenario, you are not required to complete the questions below to generate a BOLT Approval Letter.

Amendatory Clause and Real Estate Certification

Has the Real Estate Certification been provided and signed by all parties to the transaction, including all borrowers, all sellers, and listing/selling agents (if applicable)?

☐ Yes ☒ No **4**

New Condition: Provide Real Estate Certification signed by all parties to the transaction, including all borrowers, all sellers, and listing/selling agents (if applicable).

Lead-Based Point

Home was built prior to 1978, has a lead paint disclosure been provided?

☐ Yes ☒ No **5**

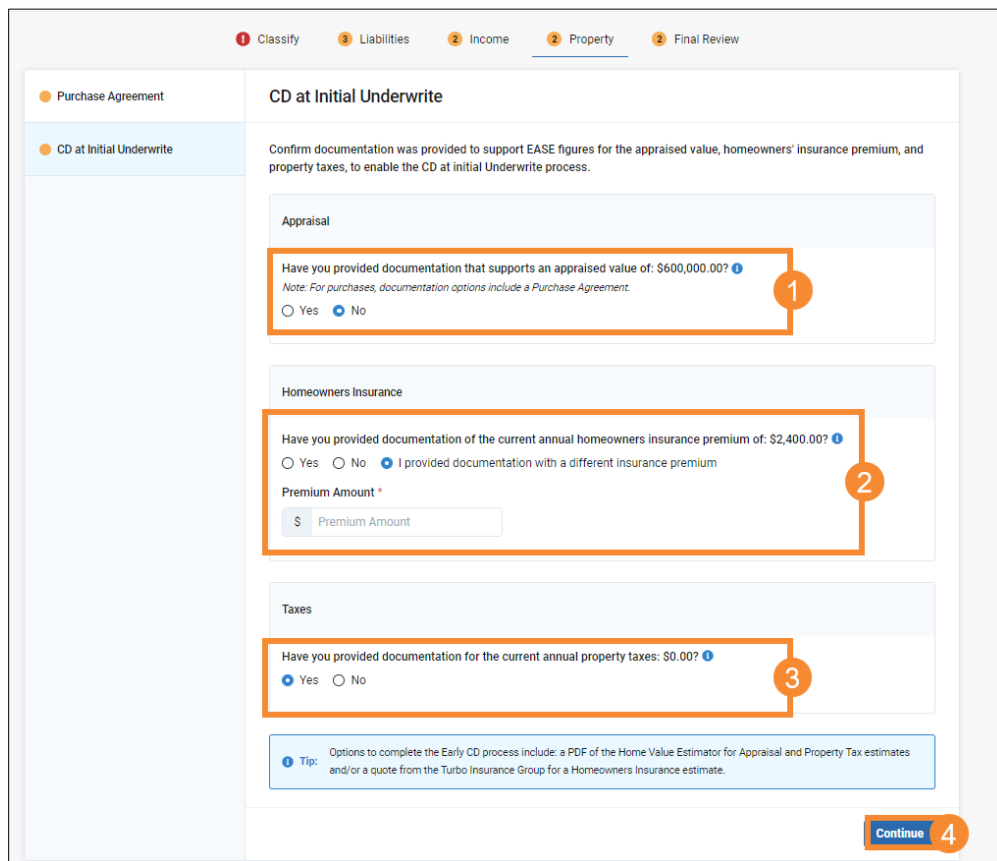
New Condition: Provide fully executed lead-based paint disclosure, indicating borrower has received the EPA-approved information pamphlet and was given the option for 10 days from the date of sales contract to check for lead.

CD AT INITIAL UNDERWRITE

The CD at Initial Underwrite page lets you upload documents to validate estimated values for the appraised value, property insurance, and taxes. Providing the necessary documentation decreases the time it takes to receive the Closing Disclosure.

To receive the **CD at Initial Underwrite**, complete the following:

1. Choose **Yes** or **No** for **Have you provided documentation that supports the appraisal value of: <amount>?**
 - If **Yes**, go to step 2.
 - If **No**, a tip appears. Go to step 2.
2. Choose **Yes** or **No** for **Have you provided documentation of the current annual homeowners insurance premium of: <amount>?**
 - If **Yes** or **No**, go to step 3.
 - If **I provided documentation with a different insurance premium of: <amount>?**
 - Enter **Premium Amount**.
3. Choose **Yes** or **No** for **Have you provided documentation for the current annual property taxes: <amount>?**
4. Click **Continue**.



The screenshot shows the 'CD at Initial Underwrite' form within a navigation bar. The left sidebar has 'Purchase Agreement' and 'CD at Initial Underwrite' (highlighted). The main content area has three sections: 'Appraisal', 'Homeowners Insurance', and 'Taxes'. Each section has a question with radio button options. Callout 1 points to the 'Appraisal' question. Callout 2 points to the 'Homeowners Insurance' question and its 'Premium Amount' input field. Callout 3 points to the 'Taxes' question. Callout 4 points to the 'Continue' button at the bottom right. A tip box is visible at the bottom of the form.

CD at Initial Underwrite

Confirm documentation was provided to support EASE figures for the appraised value, homeowners' insurance premium, and property taxes, to enable the CD at initial Underwrite process.

Appraisal

Have you provided documentation that supports an appraised value of: \$600,000.00? ⓘ

Note: For purchases, documentation options include a Purchase Agreement.

☐ Yes ☒ No

Homeowners Insurance

Have you provided documentation of the current annual homeowners insurance premium of: \$2,400.00? ⓘ

☐ Yes ☐ No ☒ I provided documentation with a different insurance premium

Premium Amount *

\$ Premium Amount

Taxes

Have you provided documentation for the current annual property taxes: \$0.00? ⓘ


☒ Yes ☐ No

Tip: Options to complete the Early CD process include: a PDF of the Home Value Estimator for Appraisal and Property Tax estimates and/or a quote from the Turbo Insurance Group for a Homeowners Insurance estimate.

Continue

- The **Third Party Checks** appears in the left side menu. See [THIRD PARTY CHECKS](#).

HOMEOWNER INSURANCE

The Homeowner Insurance page lets you enter policy start and end dates, deductible amounts, and dwelling coverage. An alert icon () appears to indicate the area where the discrepancy exists.

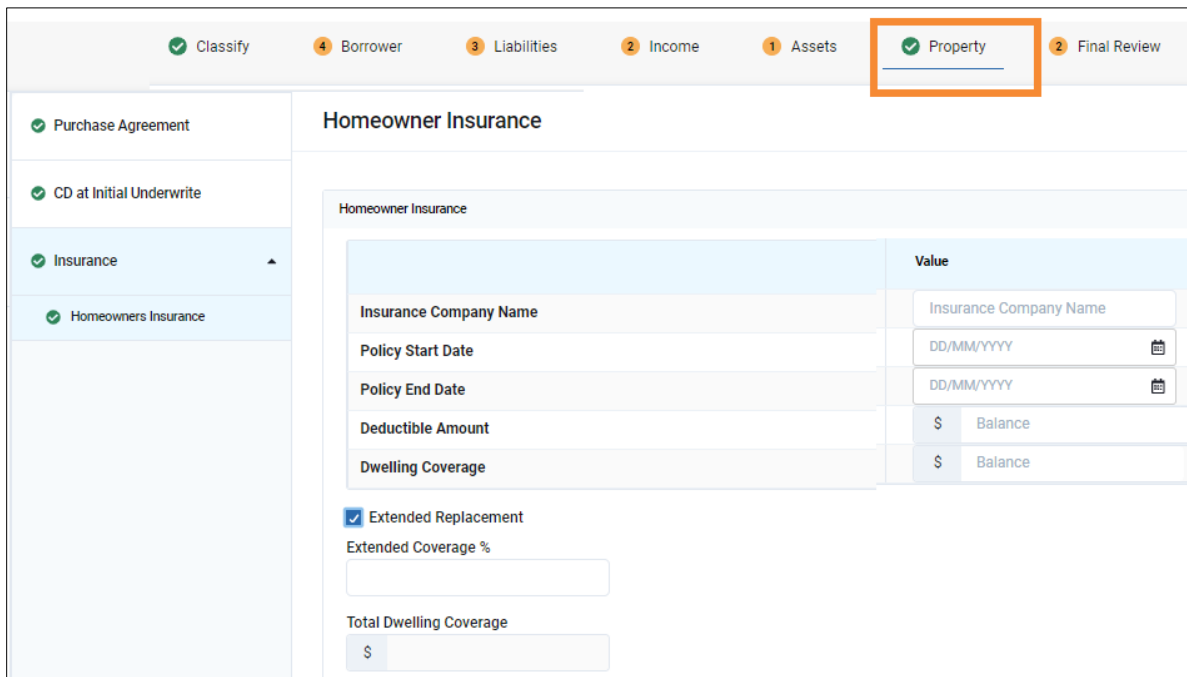
Click Insurance in the left gutter, then Homeowners Insurance to verify.



The green check mark appears when the left side menu categories are complete. A green check mark appears by the **Insurance** tab when the entire category is complete.

HOMEOWNERS INSURANCE

Homeowners Insurance lets you enter and verify policy information. Based on the responses to the questions that appear on the main page, you may get a success message, a condition, additional questions, or an error. Click **Continue** when done.

NOTE: If Extended Replacement is not selected, the Total Dwelling Coverage field does not appear.



Homeowner Insurance	
Insurance Company Name	Insurance Company Name
Policy Start Date	DD/MM/YYYY 
Policy End Date	DD/MM/YYYY 
Deductible Amount	\$ Balance
Dwelling Coverage	\$ Balance
<input checked="" type="checkbox"/> Extended Replacement	
Extended Coverage %	
Total Dwelling Coverage	
\$	

Additional Options

☐ Full/Guaranteed Replacement ☒ Replacement Cost

Replacement Cost

\$

Annual Premium

\$

☒ Annual Premium Verified by Underwriter

	What we have in the System	Is this an acceptable match?
Borrower Name	Alice Homeowner	<input checked="" type="radio"/> Yes <input type="radio"/> No
Property Address ¹	73 Thirteenth St NW, WATERFORD, Michigan 483280	<input checked="" type="radio"/> Yes <input type="radio"/> No
Mortgagee ¹	United Wholesale Mortgage	<input checked="" type="radio"/> Yes <input type="radio"/> No

Is there evidence the current policy premium has been paid in full?

☐ Yes ☒ No

Has an invoice been provided?

☒ Yes ☐ No

Amount Due on Current Policy

\$

Is the mailing address on the policy the same as the insured address or a P.O. Box? Or if different, has borrower provided an acceptable letter of explanation?

☒ Yes ☐ No

Is there any indication that the property may be tenant occupied, for example, rent loss?

☒ Yes ☐ No

The HOI policy indicates that the subject may be tenant occupied. Do any other documents indicate tenant occupancy?

☐ Yes ☒ No

Does the policy list exclusions for wind, hail, or standard policy coverages?

☒ Yes ☐ No

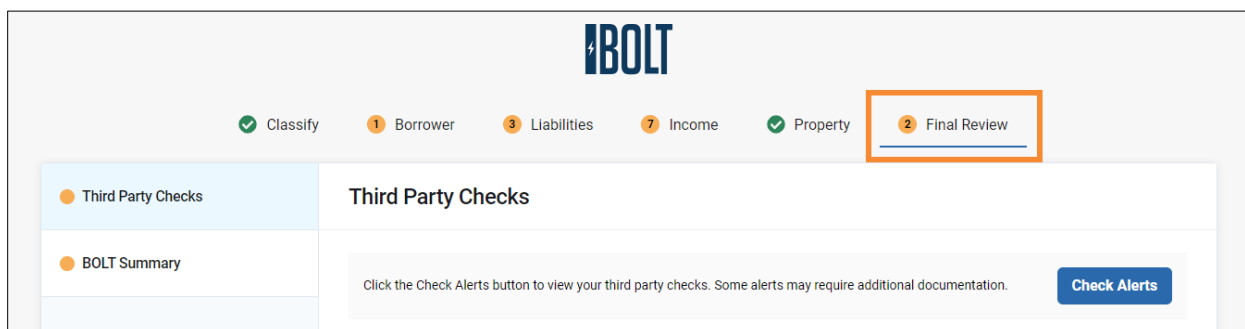
[Continue](#)

FINAL REVIEW

Final Review lets you run third-party checks, view all conditions that result from completing BOLT validations, and address additional conditions that may have been generated based on your loan information. Third-party checks look for public record information like REOs that are not disclosed.

NOTE: Green check marks must be displayed for all categories before the Final Review can be completed.

Click the **Final Review** category to open.



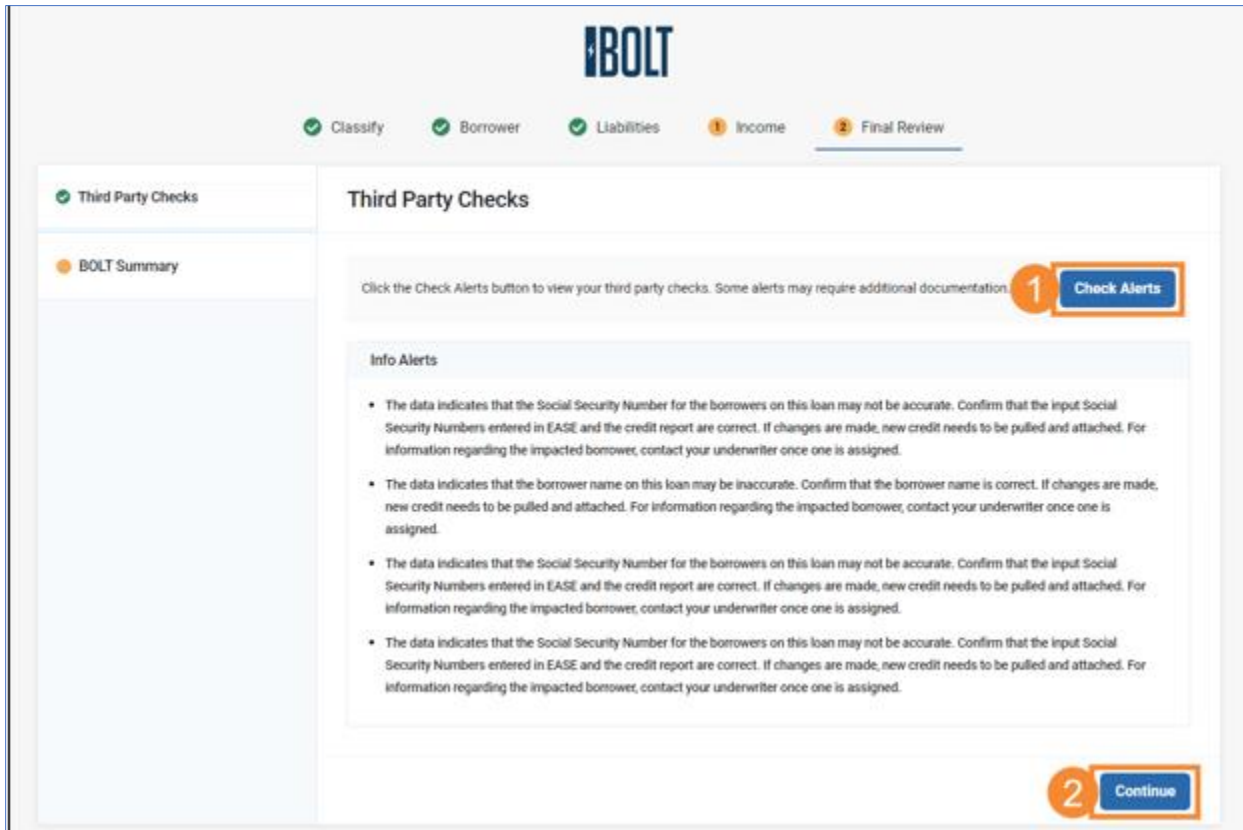
The screenshot shows the BOLT user interface. At the top, there is a navigation bar with the BOLT logo and a series of status indicators: a green checkmark for 'Classify', an orange circle with '1' for 'Borrower', an orange circle with '3' for 'Liabilities', an orange circle with '7' for 'Income', a green checkmark for 'Property', and an orange circle with '2' for 'Final Review'. The 'Final Review' category is highlighted with an orange box. Below the navigation bar, there is a sidebar menu on the left with two items: 'Third Party Checks' and 'BOLT Summary'. The main content area is titled 'Third Party Checks' and contains a message: 'Click the Check Alerts button to view your third party checks. Some alerts may require additional documentation.' and a 'Check Alerts' button.

- **Third Party Checks** and **BOLT Summary** appear in the left side menu.

THIRD PARTY CHECKS

To view **Third Party Checks**, complete the following:

1. Click **Check Alerts**.
 - A list of alerts appears.
2. Review the alerts and click **Continue**.
 - The **Third Party Checks** icon updates to a green check mark.



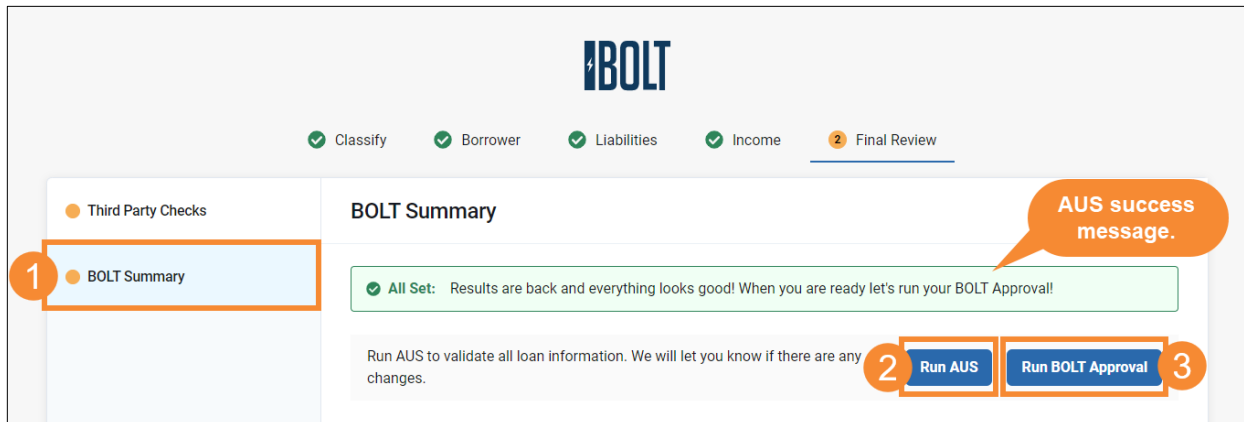
NOTE: You may need a property list to address some alerts that require documentation. An underwriter must be assigned to the loan before the property list can be requested.

NOTE: BOLT runs the selected AUS after the third-party check is complete to ensure the borrower's DTI is still acceptable.

BOLT SUMMARY

The **BOLT Summary** screen requires you **Run AUS** and **BOLT** Approval prior to submitting your loan. To run summary steps, complete the following:

1. Click **BOLT Summary**.
2. Click **Run AUS**.
 - If successful, a green success message appears. Go to step 2.
 - If unsuccessful, review your findings in EASE and try again.
3. Click **Run BOLT Approval**.



- The BOLT Summary page appears.

BOLT CONDITION SUMMARY

BOLT Condition Summary lets you review loan conditions.

- Check marked conditions indicate that the documentation for the condition was uploaded in **BOLT**, but underwriter review is required.
- Unchecked conditions are added to the BOLT initial approval letter. This letter can be downloaded and used to gather documentation to meet the listed condition.

Third Party Checks

BOLT Summary

All Set: Results are back and everything looks good! When you are ready let's run your BOLT Approval!

Run AUS to validate all loan information. We will let you know if there are any changes.

Run AUS
Run BOLT Approval

BOLT Condition Summary

The conditions below were generated based on your BOLT validations and loan information. If changes are needed, use the tabs above to move to the appropriate section. The Underwriter will review and validate all documentation and conditions that were uploaded. When everything looks good, let's submit!

☐ HOMEOWNERS INSURANCE: Declaration page or insurance binder with the correct mortgagee clause. Policy must provide sufficient dwelling coverage by meeting one of the following criteria: (1) Cover the lower of the replacement cost or total loan amount; or (2) Terms to show guaranteed full replacement coverage.

☐ Title commitment with 12 month chain of title and legal description, verification of current property taxes, closing protection letter and wire instructions.

☒ Upload acceptable, unexpired personal identification for borrower: Suzi Builder

☒ Suzi Builder indicated they are a permanent resident alien. Provide a copy of the borrower's green card or another acceptable form as evidence of permanent residency status.

☒ Purchase Agreement and all addendums fully executed by all parties

☐ Provide a paystub that includes all year-to-date earnings to document Barnabys Home Improvement's income.

☐ Provide the most recent year's W2 form to document the income for Barnabys Home Improvement's income.

☒ Documentation must be provided to support the ATT UNIVERSAL CARD liability, DISCOVER CARD SERVICES liability, FIRST USA BANK liability, HESS/ CRS liability, HOBBS BANK liability, and MBNA AMERICA BANK liability.

☒ Provide documentation showing the judgement found on credit has been paid in full.

☐ Verify clearance of earnest money deposit.

☐ Assets must be verified by 2 month(s) consecutive bank statement(s). Any large deposits (greater than 50% of total qualifying monthly income) must have the source verified.

View BOLT Approval

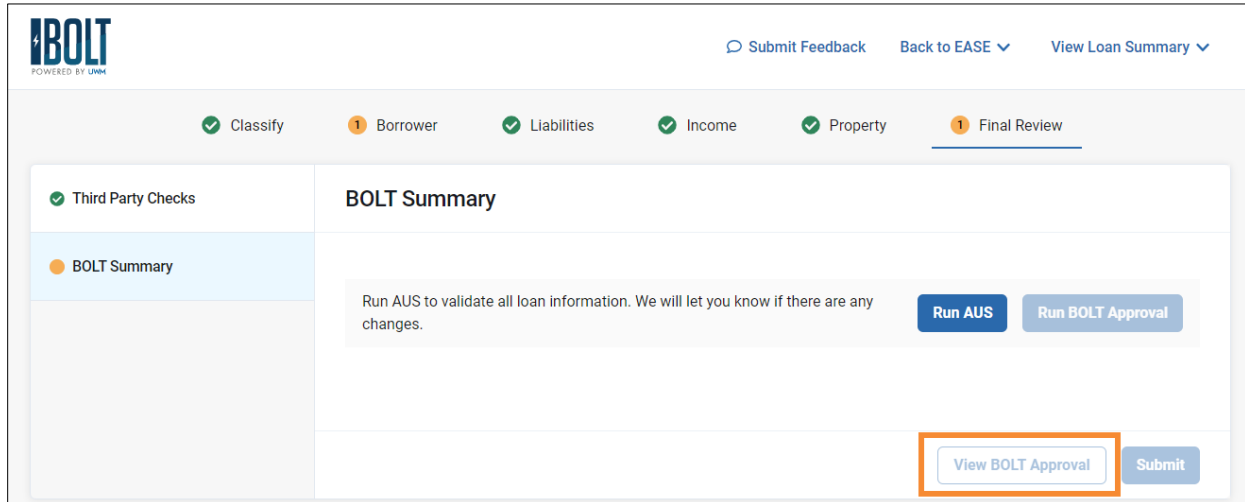
Submit

[Skip and submit without completing](#)

NOTE: It's not necessary to meet every condition that's specified. BOLT is designed to help you avoid as many conditions as possible, so the loan goes through underwriting more efficiently. Documents like assets, title, and HOI are not verified by BOLT and, if uploaded, appear on the approval letter. These items are reviewed by the underwriter upon submission.

VIEW BOLT APPROVAL

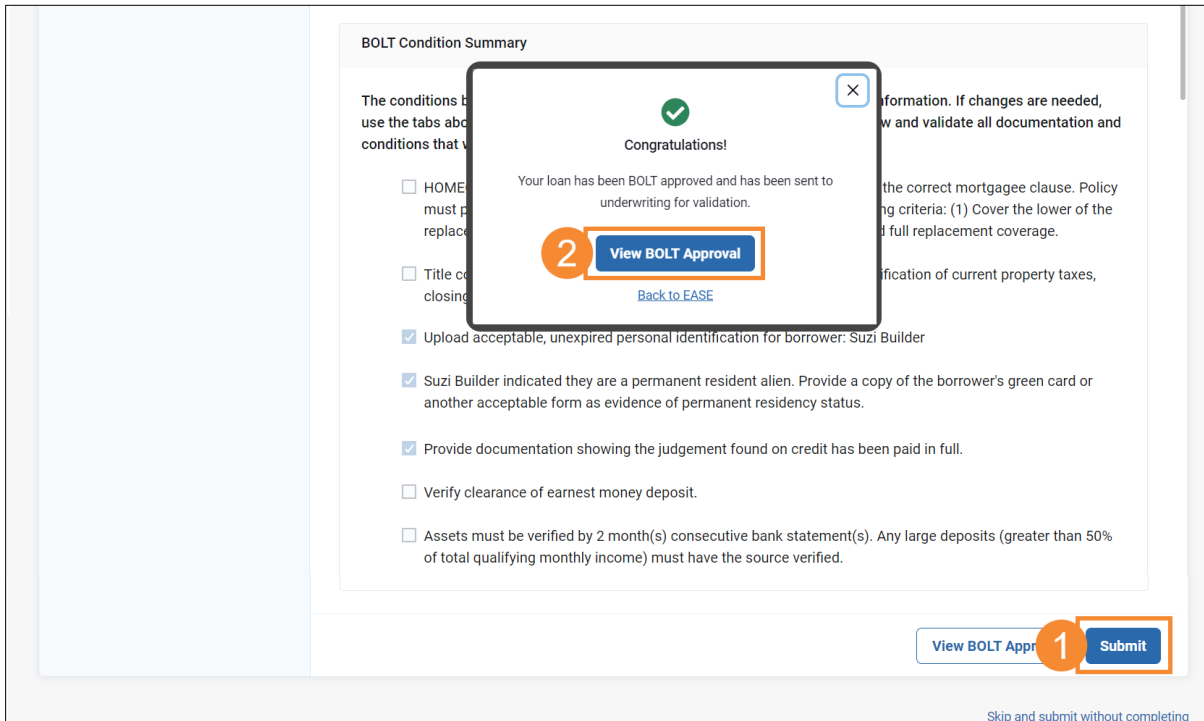
The **View BOLT Approval** button enables once AUS and BOLT approvals are run successfully. This lets you generate a preliminary approval letter. You can then choose to gather more docs or complete the purchase agreement for a TBD scenario. If you upload additional docs during this time, they need to be reviewed and a new approval letter generated prior to submission.



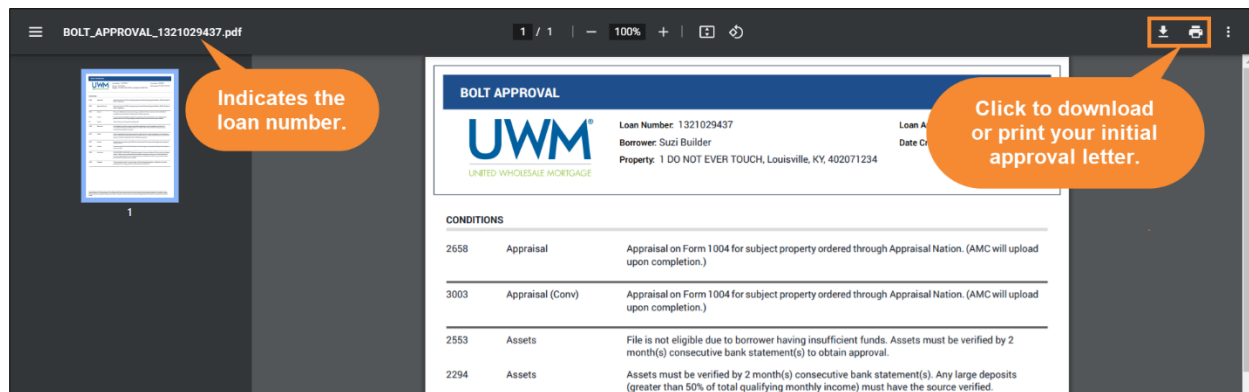
SUBMIT BOLT LOAN

To submit the loan for initial approval, complete the following:

1. Click **Submit**.
 - A success message appears.
2. Click **View BOLT Approval**.



- The PDF appears using the following file name convention: **BOLT_APPROVAL_[loan number].pdf**. Click to download, print, and/or save. It is advisable to save this document to your hard drive if you think you may need to print this later.



NOTE: This initial approval is subject to review and final approval. Additional conditions may be required. If the borrower's information or the requested terms change, this initial approval may be void. This initial approval is not a commitment to lend or make a loan even if the listed conditions, and any additional conditions, are satisfied, nor should this be construed as lending advice. Approvals are subject to change without notice based on the borrower's eligibility and market conditions, among other things. NMLS ID # 3038.

EASE PIPELINE BOLT INDICATOR

An indicator appears in the **LOAN ID** column of the **MY PIPELINE** screen for **BOLT in progress** (⚡) and **BOLT complete** (⚡) loans.

MY PIPELINE

Search By Last Name, Loan Number, Or Broker ID

123456789

SEARCH

Filter Pipeline

+

TAKE ACTION

YOU HAVE -1 ALERTS

MY PIPELINE SUMMARY

REFRESH DATA

BOLT complete BOLT in process

	LOAN STATUS	LOAN ID	SUB.DATE	BORROWER	BROKER ID	BROKER NAME	ORIGINATOR	PRODUCT	PURPOSE	LOCK EXP	LOCK	
	Approved With Conditions	123456789	21	Jose Timoner	CA5634	Home Financing Inc	Eric Elia	Conv Elite 30 Fixed	Refinance 1st Mortgage	01/10/2022		

REFRESH DATA

PAGE 1 OF 1

100 PER PAGE

RESULTS 1 - 1

VALID LOAN PRODUCTS

The following loan products are eligible for BOLT:

ID	PRODUCT DESCRIPTION	PRODUCT ALIAS
210	FHA 30 Year Fixed	FHA 30 Year Fixed
230	FHA 15 Year Fixed	FHA 15 Year Fixed
361	Conforming Conventional 40 Year Fixed	Conf Conv 40 Fixed
362	Conforming Conventional 30 Year Fixed	Conf Conv 30 Fixed
363	Conforming Conventional 20 Year Fixed	Conf Conv 20 Fixed
364	Conforming Conventional 15 Year Fixed	Conf Conv 15 Fixed
365	Conforming Conventional 10 Year Fixed	Conf Conv 10 Fixed
449	Conventional High Balance 30 Year Fixed	Conv HB 30 Year Fixed
450	Conventional High Balance 15 Year Fixed	Conv HB 15 Year Fixed
534	FHA 20 Year Fixed	FHA 20 Year Fixed
541	FHA 25 Year Fixed	FHA 25Year Fixed
543	FHA 10 Year Fixed	FHA 10 Year Fixed
548	Conforming Conventional 25 Year Fixed	Conf Conv 25 Fixed
549	FHA 30 Year Fixed HUD REO	FHA 30 Yr Fx 100D
609	Conventional Elite 10 Year Fixed	Conv Elite 10 Fixed
610	Conventional Elite 15 Year Fixed	Conv Elite 15 Fixed
611	Conventional Elite 20 Year Fixed	Conv Elite 20 Fixed
612	Conventional Elite 30 Year Fixed	Conv Elite 30 Fixed
616	Conventional Elite 25 Year Fixed	Conv Elite 25 Fixed
618	30 Year Elite High Balance	30 Year Elite High Balance
619	15 Year Elite High Balance	15 Year Elite High Balance
620	Conventional 10 Year Fixed Texas 50(a)(6)	Conv 10 Fixed Texas 50(a)(6)
621	Conventional 15 Year Fixed Texas 50(a)(6)	Conv 15 Fixed Texas 50(a)(6)
622	Conventional 20 Year Fixed Texas 50(a)(6)	Conv 20 Fixed Texas 50(a)(6)
623	Conventional 25 Year Fixed Texas 50(a)(6)	Conv 25 Fixed Texas 50(a)(6)
624	Conventional 30 Year Fixed Texas 50(a)(6)	Conv 30 Fixed Texas 50(a)(6)

628	FHA 25 Year Fixed HUD REO	FHA 25 Yr Fx 100D
629	FHA 20 Year Fixed HUD REO	FHA 20 Yr Fx 100D
642	FHA Elite 10 Year Fixed	FHA Elite 10 Year Fixed
643	FHA Elite 15 Year Fixed	FHA Elite 15 Year Fixed
644	FHA Elite 20 Year Fixed	FHA Elite 20 Year Fixed
645	FHA Elite 25 Year Fixed	FHA Elite 25 Year Fixed
646	FHA Elite 30 Year Fixed	FHA Elite 30 Year Fixed
655	Conventional High Balance 10 Year Fixed	Conv HB 10 Year Fixed
656	Conventional High Balance 20 Year Fixed	Conv HB 20 Year Fixed
657	Conventional High Balance 25 Year Fixed	Conv HB 25 Year Fixed
658	25 Year Elite High Balance	25 Year Elite High Balance
659	20 Year Elite High Balance	20 Year Elite High Balance
660	10 Year Elite High Balance	10 Year Elite High Balance
683	Home Possible Mortgage 30 Year Fixed	Home Possible 30 Year Fixed
684	Home Possible Advantage 97 LTV 30 Year Fixed	Home Possible Advantage 30 Yr
689	HomeReady 30 Year Fixed	HomeReady 30 Yr Fixed
690	HomeReady High Balance 30 Year Fixed	HomeReady High Bal 30 Yr Fixed
719	Home Possible 1% Down 30 Fixed	Conventional 1% Down 30 Year Fixed
732	HomeOne 30 Year Fixed	HomeOne 30 Year Fixed
734	Home Possible High Balance 30 Year Fixed	Home Possible HB 30 Yr Fixed
791	Conforming Conventional 10/6 SOFR ARM	Conf Conv 10/6 S ARM
792	Conforming High Balance 10/6 SOFR ARM	Conv HB 10/6 S ARM
793	Conventional Elite 10/6 SOFR ARM	Conv Elite 10/6 S ARM
794	Conventional Elite High Balance 10/6 SOFR ARM	Conv Elite HB 10/6 S ARM
795	Conforming Conventional 7/6 SOFR ARM	Conf Conv 7/6 S ARM
796	Conforming High Balance 7/6 SOFR ARM	Conv HB 7/6 S ARM
797	Conventional Elite 7/6 SOFR ARM	Conv Elite 7/6 S ARM

798	Conventional Elite High Balance 7/6 SOFR ARM	Conv Elite HB 7/6 S ARM
806	Conforming Conventional 5/6 SOFR ARM	Conf Conv 5/6 S ARM
807	Conforming High Balance 5/6 SOFR ARM	Conv HB 5/6 S ARM
808	Conventional Elite 5/6 SOFR ARM	Conv Elite 5/6 S ARM
809	Conventional Elite High Balance 5/6 SOFR ARM	Conv Elite HB 5/6 S ARM
824	Freddie Mac BorrowerSmart 30 Yr	Freddie Mac BorrowerSmart 30 Yr
840	Construction OTC Conventional 15 Year Fixed	Const OTC Conv 15 Yr Fixed
841	Construction OTC Conventional 30 Year Fixed	Const OTC Conv 30 Yr Fixed
842	Construction OTC Conventional High Balance 15 Year Fixed	Const OTC Conv HB 15 Yr Fixed
843	Construction OTC Conventional High Balance 30 Year Fixed	Const OTC Conv HB 30 Yr Fixed
846	Construction OTC Conventional 7/6 ARM	Const OTC Conv 7/6 ARM
847	Construction OTC Conventional 10/6 ARM	Const OTC Conv 10/6 ARM
848	Construction OTC Conventional High Balance 7/6 ARM	Const OTC Conv HB 7/6 ARM
849	Construction OTC Conventional High Balance 10/6 ARM	Const OTC Conv HB 10/6 ARM
850	Florida Hometown Heroes FHA 30 Year Fixed	FL HTH FHA 30 Year
853	Florida Hometown Heroes FNMA HFA preferred Conv 30 Year Fixed	FL HTH FNMA Conv 30yr
854	Florida Hometown Heroes FHLMC HFA Advantage Conv 30 year Fixed	FL HTH FHLMC Conv 30yr
855	Florida Hometown Heroes FNMA Max AMI HFA Preferred Conv 30 Year Fixed	FL HTH FNMA Max AMI 30Yr
856	Florida Hometown Heroes FHLMC Max AMI HFA Advantage Conv 30 Year Fixed	FL HTH FHLMC Max AMI 30Yr

CHANGE LOG

Version	Publication Date	Author	Description
V1	9/27/2021	Maureen Hirth, Tech Writer Specialist	Initial version
V2	2/23/2022	Maureen Hirth, Tech Writer Specialist	First time homebuyer, calculate child support papers, BOLT scenario confirmation, contract information (property), Valid Loan Products
V3	7/2022	Daphne Ingram, Tech Writer	Rental Income, Validate Documentation Appraisal, Lease, One Year 1040 Schedule E, Calculate Income/1040 Schedule E, Income Summary Paystub/W2, WVOE/VOI, Income Resolution WVOE/VOI, CD At Initial Underwrite
V4	1/31/2023	Daphne Ingram, Tech Writer	Added construction products, added Hometown products, added updates to Calculation and Validate pages, added alert for auto leases, added HELOC accounts to BOLT listed on the credit report. SSN, Net Tangible Benefits, Mortgage History.
V5	11/14/2023	Daphne Ingram, Tech Writer	Added accessibility for New Submission Documents for Conventional and FHA, added a Category icon on the Navigation bar, added information under the Borrower, Liabilities, and Income tabs regarding the left gutter and questions, added the following new sections: Title section in the Document Category table, Review Liabilities, Mortgage History, Income Summary, Previous Employment, FHA Requirements, Insurance, and View BOLT Approval. Added the following notes: Best Practices when uploading documents, Business Return form 4506-C, verifying liabilities, Income, and the Seller Concessions/Agent Information section. Added the following information to tables: Non-Occupying Co-Borrower and Two or More Missing Credit Scores for Borrower alert types table, added a Liability alerts table, added Profit & Loss Balance Sheet to the Income type table, added additional Valid Loan Products.