Parkside Lending

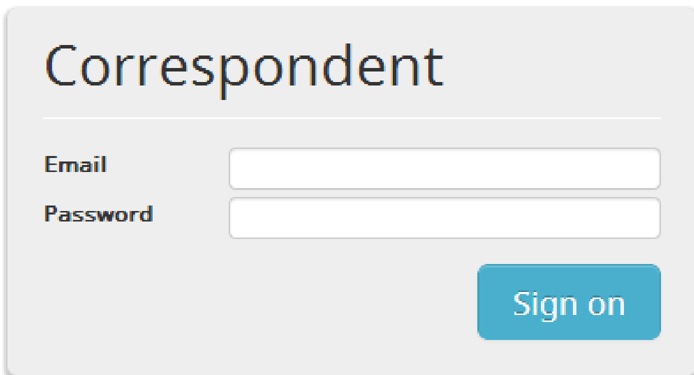
Guide to ePark

This user guide is designed to assist you in using Parkside Lending's ePark system. This information contains instructions for uploading a new loan, locking, fulfilling conditions, ordering docs, and funding. Our goal is to make doing business with Parkside Lending simple and rewarding.

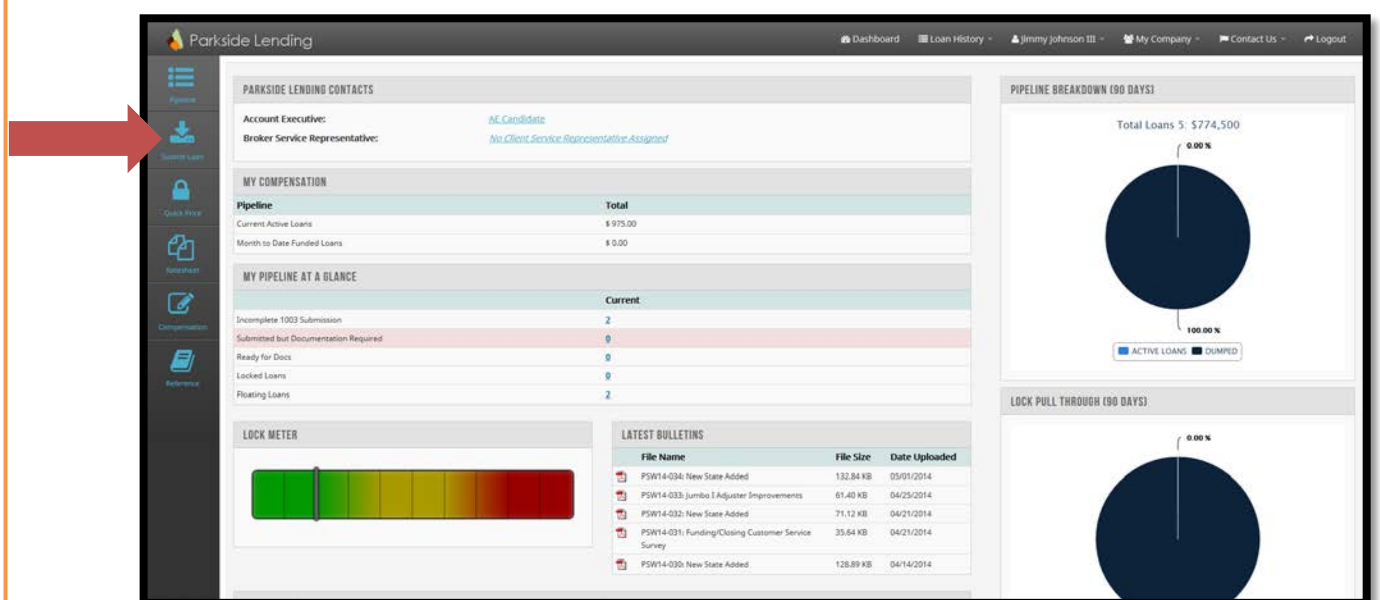
If you have any questions regarding ePark or any of Parkside Lending's programs or tools, please contact your Account Executive or Client Service Team.

Submitting a Loan

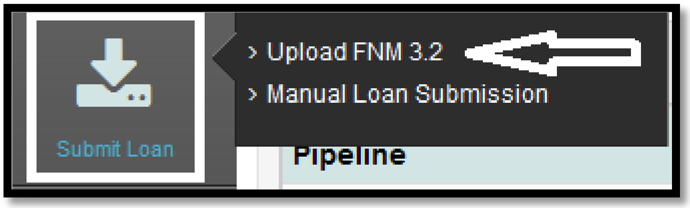
Log into https://wholesale.parksidelending.com/ with the log in and password you received from the Client Relations Department.



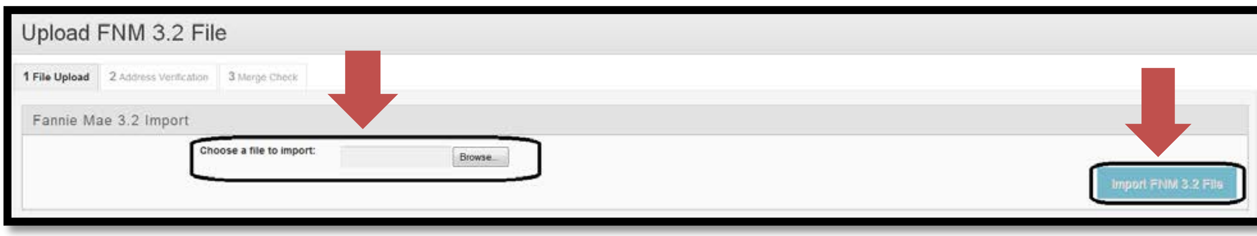
Click on “Submit Loan”



Select “Upload FNM 3.2” or “Manual Loan Submission”



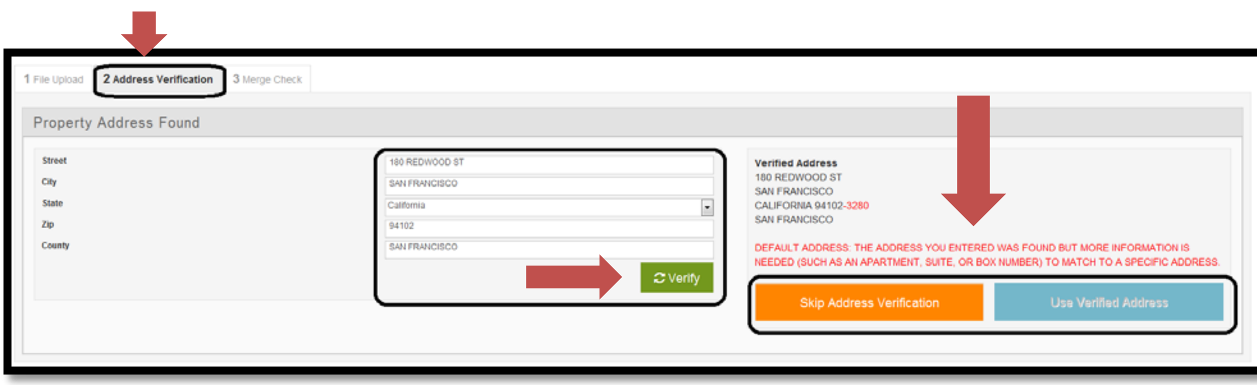
When using the Fannie Mae 3.2 upload, click on “Browse” and locate your 3.2 file and then click on “Import FNM 3.2 File”



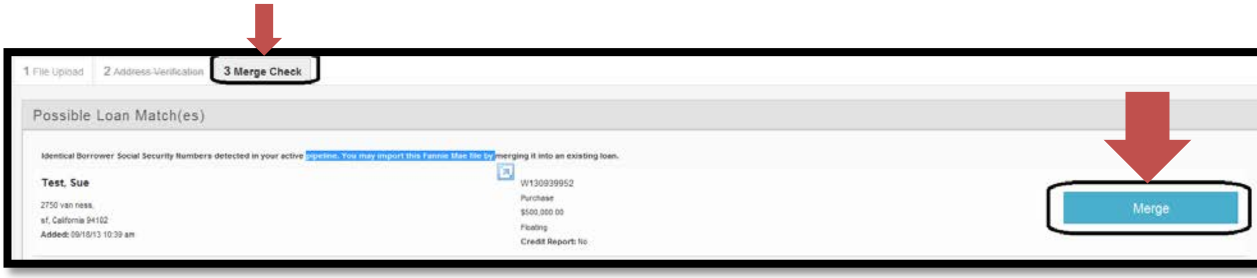
All of the information that was in your 3.2 file will be populated in the next screens.

Verify Address

Next you will be taken to the “Address Verification” tab and click on “Verify”
Choose “Use Verified Address” to use the legal USPS address if the option is open, otherwise you may still submit the loan by choosing “Skip Address Verification”



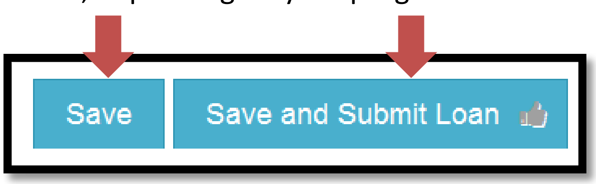
If there are no other loans with the same social security number, you will be taken directly to the Loan Information screen.
If there are other loans with the same social security number you will then be taken to the 3rd tab on top "Merge Check" which would have all loans with the same social security number that was pulled from the FNMA 3.2



If you do not want to merge the applications you can scroll to the very bottom and click "Import as New File"

1003 APPLICATION

All missing fields will be highlighted in pink. These fields will need to be inputted before you can submit.
Make sure anytime you make changes, you choose one of the following, on the top right hand corner, depending on your progress



Parkside Lending

Loan Information

LOAN INFORMATION

Loan Number *	C140143048
Freddie Mac Case No.	
Fannie Mae Case No.	
Why did you choose Parkside for this loan?	-- Select One --
Program Name *	Conforming 10 Year Fixed
Program Code *	3519B
Amort. Term *	120
Due Term *	120
Loan Amount *	$ 251000.00
Appraisal Value *	$ 674500.00
Loan Purpose *	Refinance
Refi. Purpose	Limited Cash-Out
Exist Liens	$ 406145.00
Lien Position *	First Mortgage
Occupancy *	Primary Residence
Doc Type *	Full Doc
MI *	No
Impound *	No
Blended Ratio *	No

Property Information

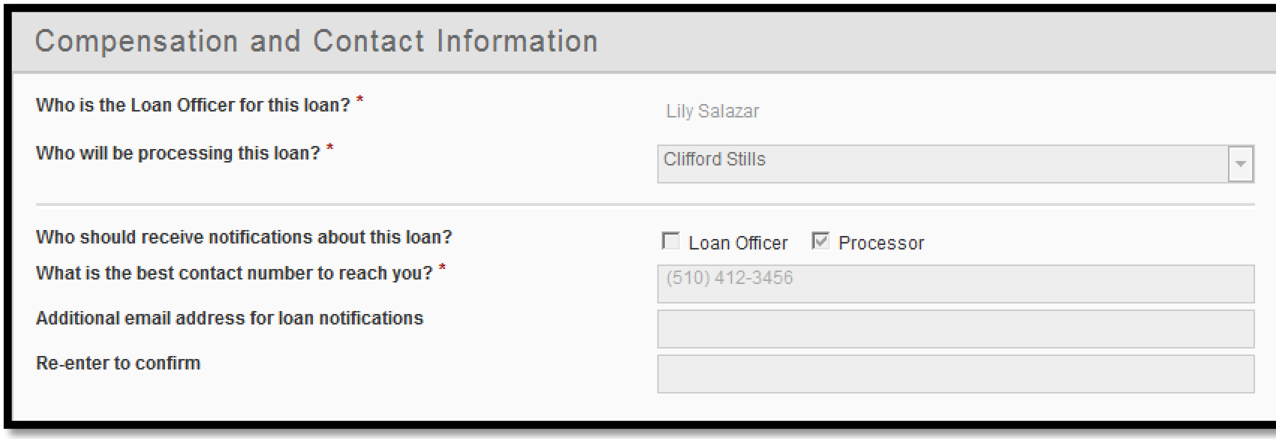
Property Address

No of Units *	1
Is the property TBD? *	No
Property Type *	SFR - Detached
Street *	180 REDWOOD ST
City *	SAN FRANCISCO
State *	California
Zip *	94102
County *	San Francisco

Address Validation

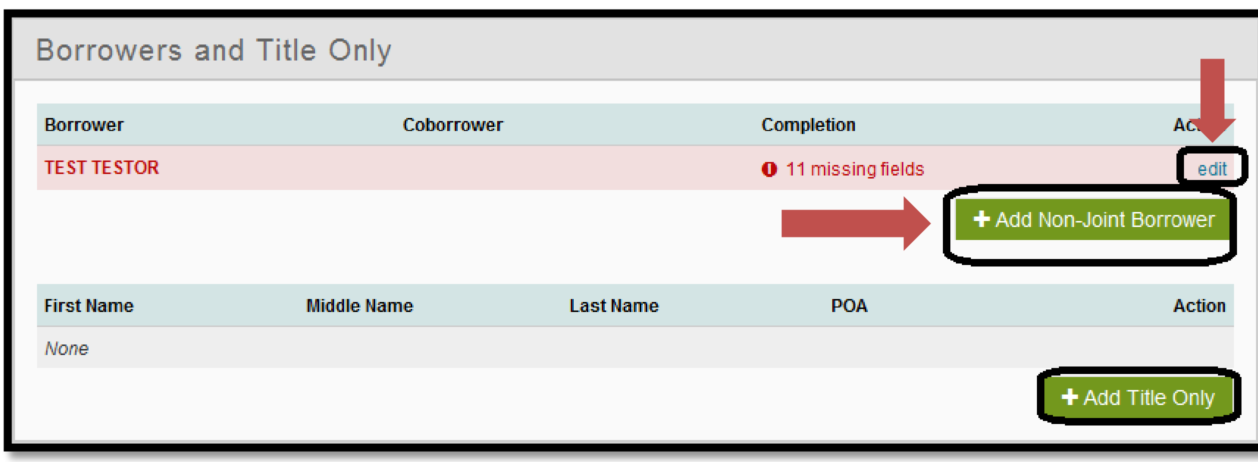
Parkside Lending

Compensation and Contact Information



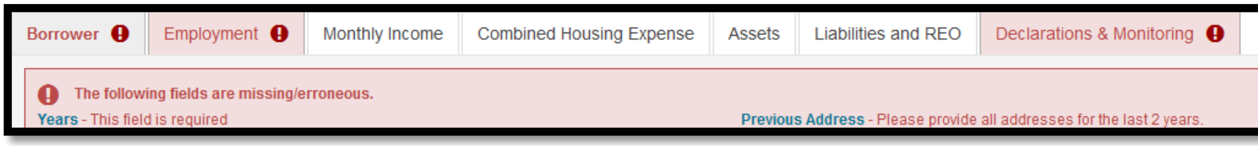
Borrowers and Title Only

If there are missing fields in the Borrower section, click on “Edit” to complete fields. You can also add a co borrower or any “Title Only” applicants

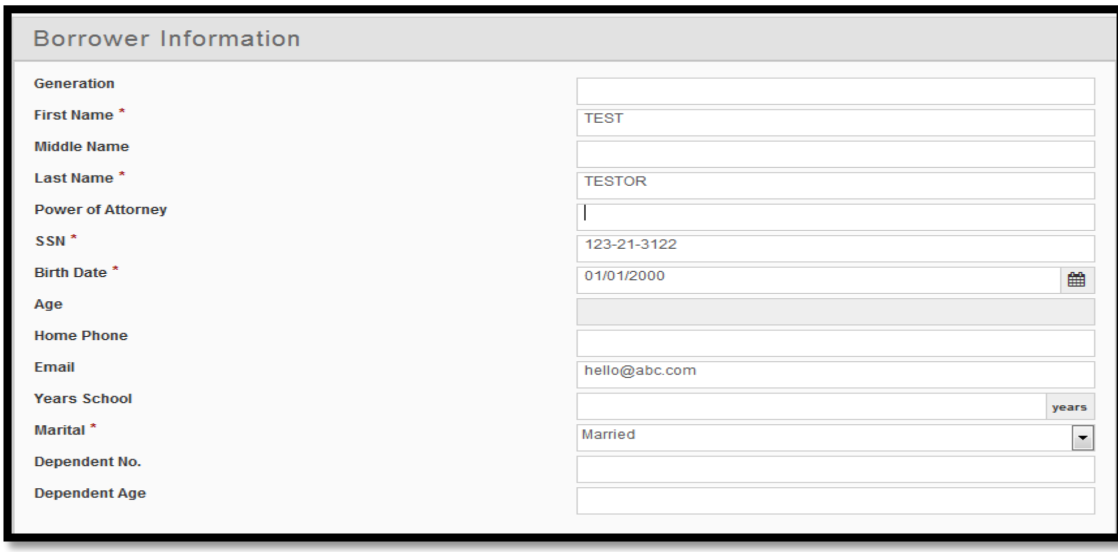


Borrower Edit

After you click on “Edit” you will be brought to this screen where any missing items will be marked in red and broken down by error

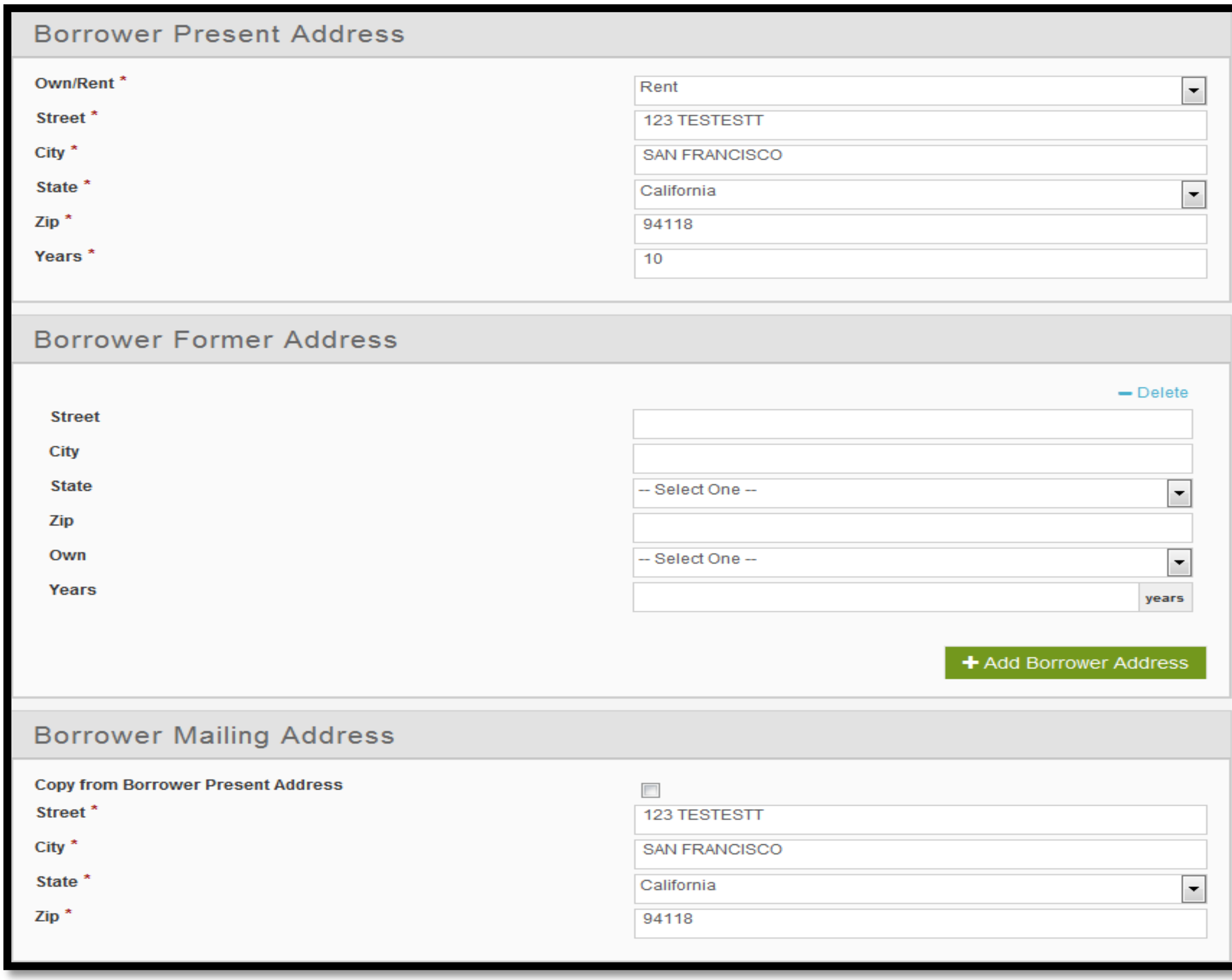


Borrower/Co-Borrower Basic Info



Parkside Lending

Borrower/Co-Borrower Present/Former/Mailing Address



Borrower Present Address

Own/Rent *	Rent
Street *	123 TESTESTT
City *	SAN FRANCISCO
State *	California
Zip *	94118
Years *	10

Borrower Former Address

— Delete

Street	
City	
State	-- Select One --
Zip	
Own	-- Select One --
Years	years

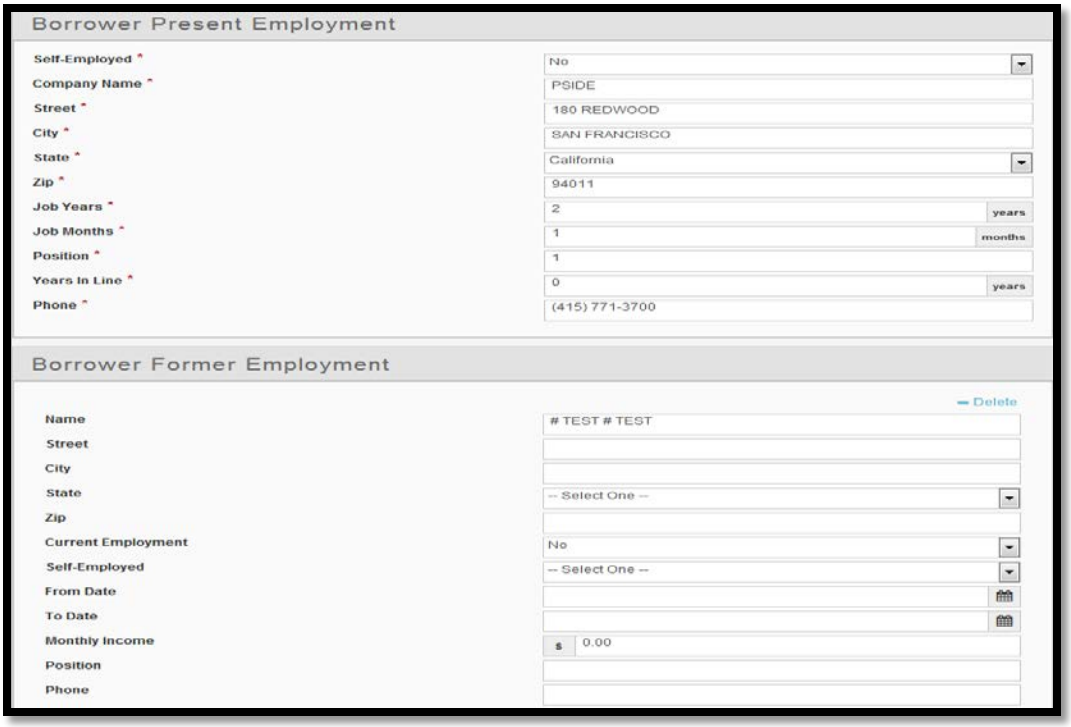
+ Add Borrower Address

Borrower Mailing Address

Copy from Borrower Present Address	☐
Street *	123 TESTESTT
City *	SAN FRANCISCO
State *	California
Zip *	94118

Parkside Lending

Borrower / Co Borrower Employment



Borrower Present Employment

Self-Employed *	No
Company Name *	PSIDE
Street *	180 REDWOOD
City *	SAN FRANCISCO
State *	California
Zip *	94011
Job Years *	2 years
Job Months *	1 months
Position *	1
Years In Line *	0 years
Phone *	(415) 771-3700

Borrower Former Employment

— Delete

Name	# TEST # TEST
Street	
City	
State	-- Select One --
Zip	
Current Employment	No
Self-Employed	-- Select One --
From Date	
To Date	
Monthly Income	$ 0.00
Position	
Phone	

Borrower / Co Borrower Monthly Income

Borrower Base Income

Base Income	$ 0.00
Overtime	$ 0.00
Bonuses	$ 0.00
Commissions	$ 0.00
Dividends/Interest	$ 0.00
Net Rent	$ 0.00
Other Income	$ 0.00
Other Borrower Income	$ 0.00
Total	$ 0.00

Borrower Other Income

— Delete

Other Income Type	-- Select One --
Other Income Amount	$
Description	

+ Add Additional Income

Save and Continue

Combined House Expense

Present Housing Expenses

Present Rent	$ 0.00
First Mortgage	$ 0.00
Other Financing	$ 0.00
Hazard Insurance	$ 0.00
Taxes	$ 0.00
Mortgage Insurance	$ 0.00
HOA Dues	$ 0.00
Other	$ 0.00
Total HE	$ 0.00

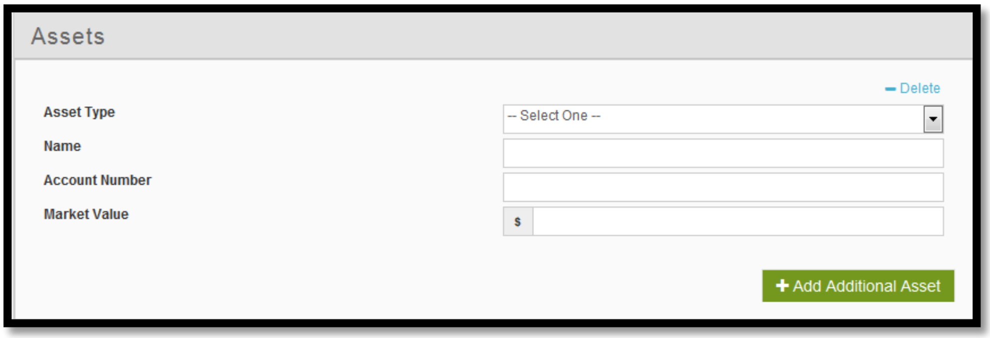
Proposed Housing Expenses

First Mortgage	$ 1705.19
Other Financing	$ 0.00
Hazard Insurance	$ 0.00
Taxes	$ 0.00
Mortgage Insurance	$ 0.00
HOA Dues	$ 0.00
Other	$ 0.00
Total HE	$ 1705.19

Save and Continue

Parkside Lending

Assets



Assets

− Delete

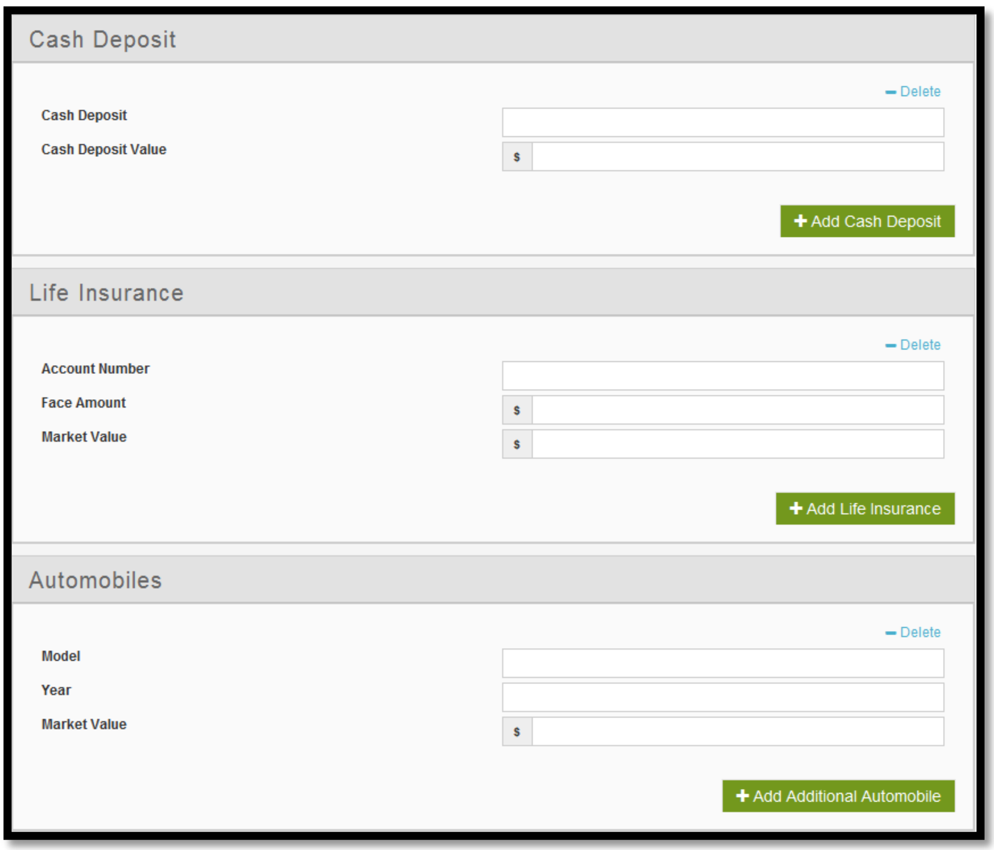
Asset Type: -- Select One --

Name

Account Number

Market Value: $

+ Add Additional Asset



Cash Deposit

− Delete

Cash Deposit

Cash Deposit Value: $

+ Add Cash Deposit

Life Insurance

− Delete

Account Number

Face Amount: $

Market Value: $

+ Add Life Insurance

Automobiles

− Delete

Model

Year

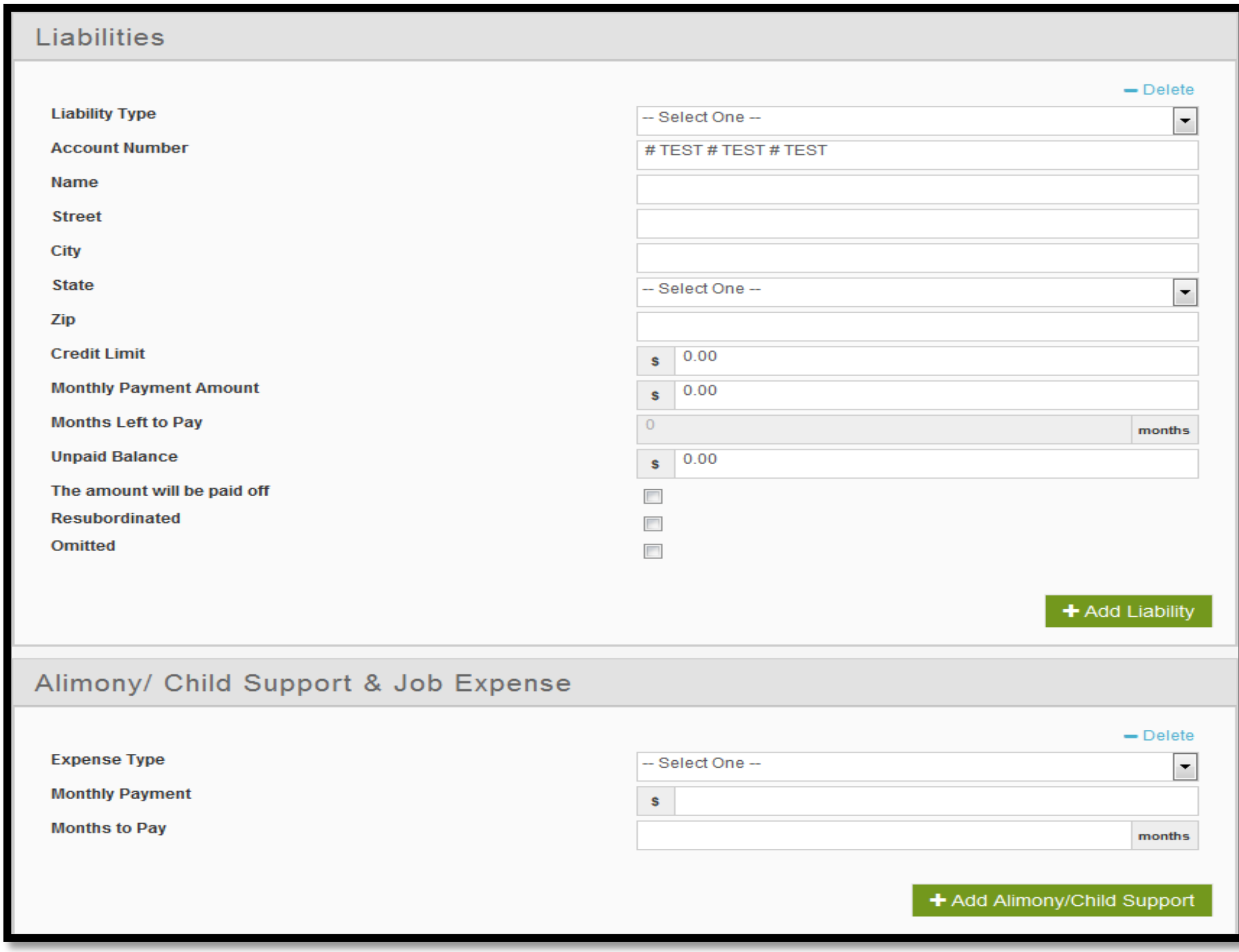
Market Value: $

+ Add Additional Automobile

Save and Continue

Parkside Lending

Liabilities, Alimony/Child Support & Job Expense, Schedule of REO



Liabilities

Delete

Liability Type	-- Select One --
Account Number	# TEST # TEST # TEST
Name	
Street	
City	
State	-- Select One --
Zip	
Credit Limit	$ 0.00
Monthly Payment Amount	$ 0.00
Months Left to Pay	0 months
Unpaid Balance	$ 0.00
The amount will be paid off	☐
Resubordinated	☐
Omitted	☐

+ Add Liability

Alimony/ Child Support & Job Expense

Delete

Expense Type	-- Select One --
Monthly Payment	$
Months to Pay	months

+ Add Alimony/Child Support

Parkside Lending

Schedule of Real Estate Owned

— Delete

Subject Property	Yes
Current Residence	Yes
Street	
City	
State	-- Select One --
Zip	
Disposition	-- Select One --
Type of Property	-- Select One --
Market Value	$ 0.00
Amount of Mortgage	$ 0.00
Gross Rent	$ 0.00
Mortgage Payment	$ 0.00
Total Misc	$ 0.00
Net Rent	$ 0.00

+ Add Real Estate

Save and Continue

Parkside Lending

Declarations & Monitoring

Interview

Interview Type *	Face-to-Face
Initial 1003 Interview Date *	08/24/2012

Borrower Declarations

	Yes	No
a. Outstanding Judgements *	○	●
b. Bankruptcy *	○	●
c. Property forclosed *	○	●
d. A party to a lawsuit *	○	●
e. Obligation on any loan *	○	●
f. Federal debt *	○	●
g. Alimony payment *	○	●
h. Down payment *	○	●
i. Co-maker on a note *	○	●
j. U.S citizen *	●	○
k. Permanent resident alien. *	○	●
l. Primary residence *	●	○
m. Ownership interest *	○	●

(1) Type of Property *	Owner Occupied(PR)
(2) Title Holder *	Solely by yourself(S)

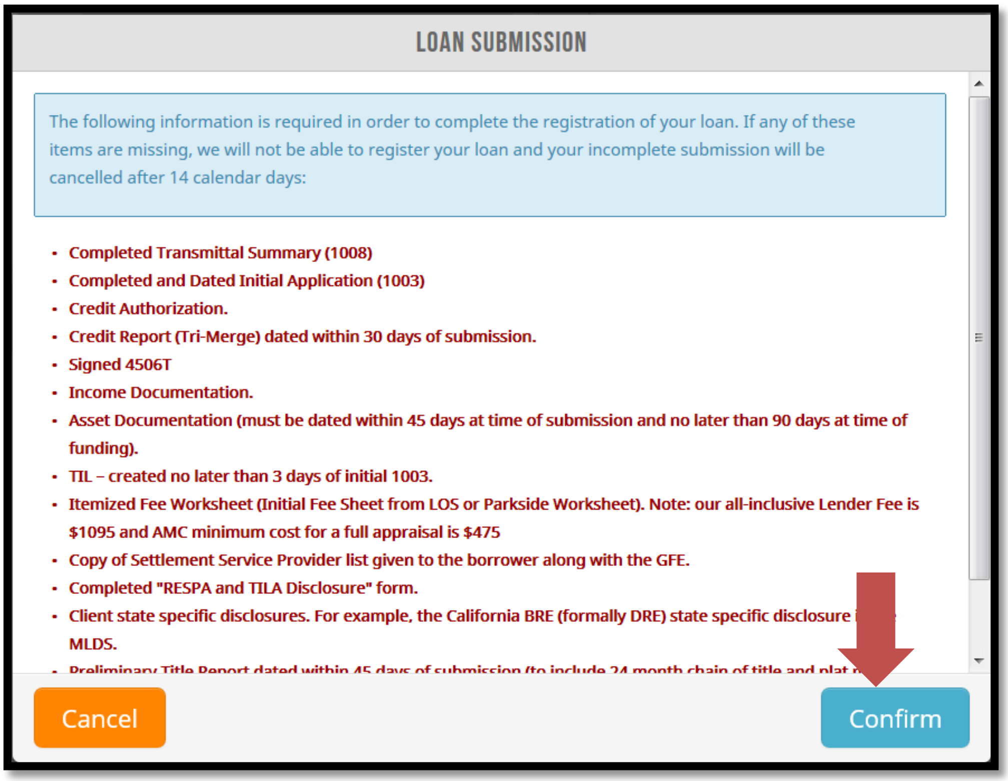
Borrower Monitoring

I do not wish to furnish this information *	No
Ethnicity *	Hispanic or Latino
Race *	American Indian or Alaska Native
Sex *	Female

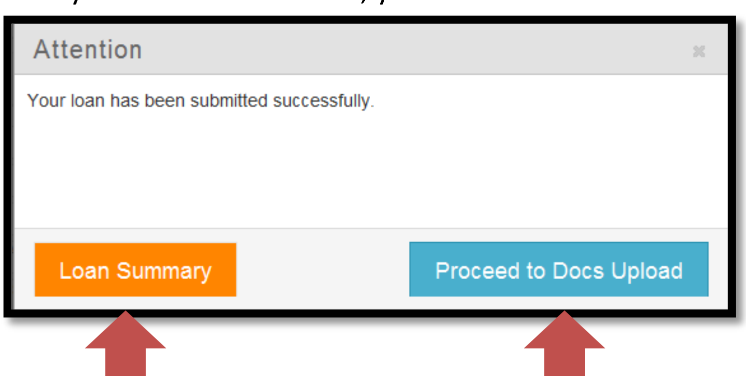
Save

After you have completed inputting and verifying all the information in the loan application, click on "Save and Submit Loan"

A reminder of all items that are needed for initial submission will be listed before you click on "Confirm"



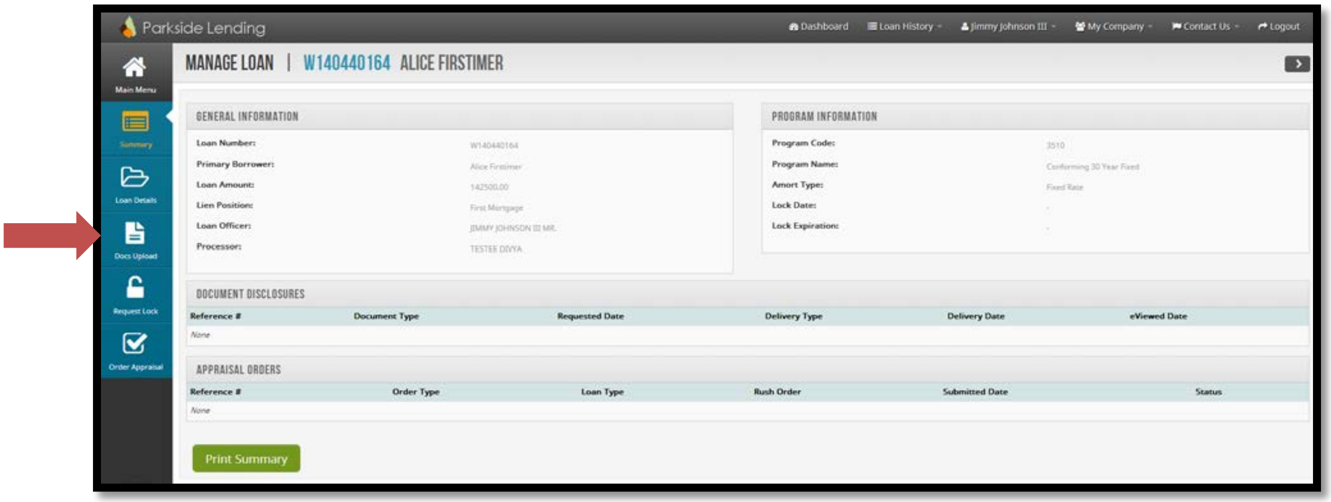
After you click on "Confirm", you will receive a successful submission pop up



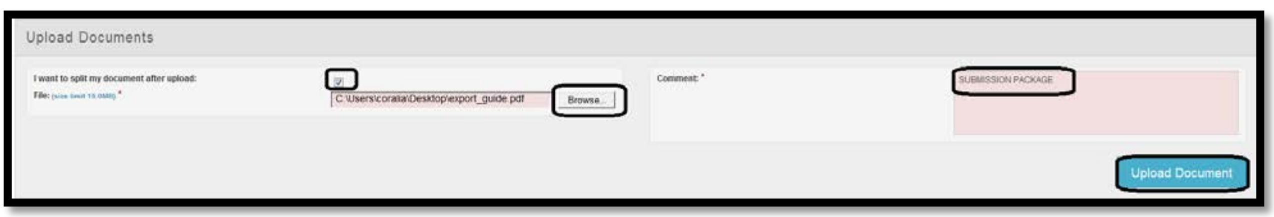
From this point you can go back to "Loan Summary" or go straight to uploading your documents by clicking on "Proceed to Docs Upload"

Uploading Documents

By selecting “Proceed to Docs Upload” you will automatically be taken to the “Document Upload” screen or you may manually go there by choosing “Docs Upload” on the left hand side



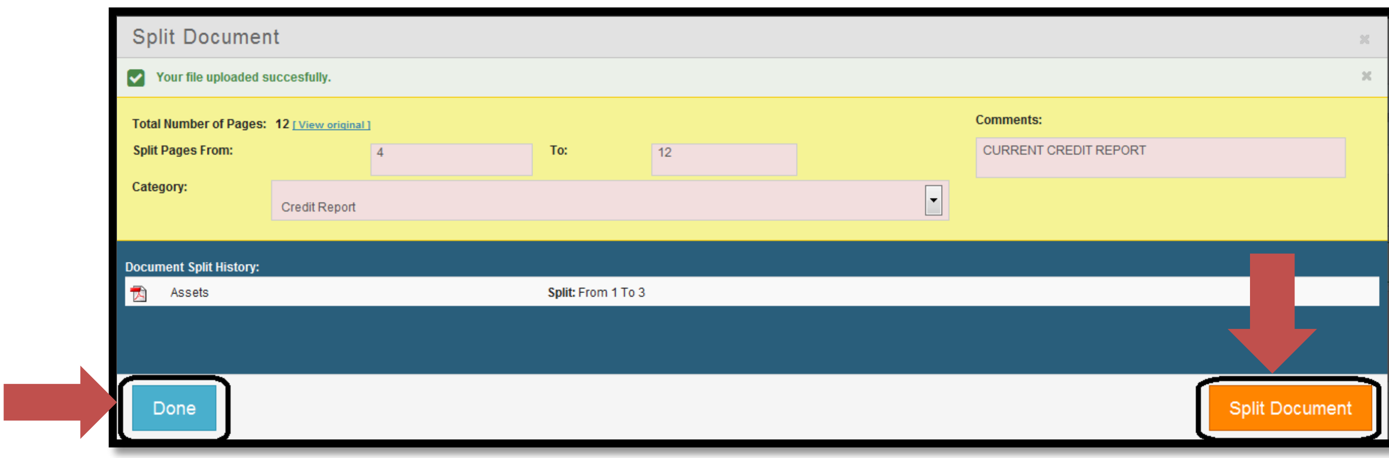
For the initial submissions only, you can upload a Bulk Upload (Parkside’s Validation department will split prior to submitting the file to underwriting)



Once your bulk document has been uploaded, you will receive the following pop up. For initial submissions, you may press “Done” and the items will be uploaded. For any document uploaded after an underwriting decision, you will need to split the document.
If you click on “Done” your submission package will be reflected on the bottom of the screen shown below

If you need to split a document you will need to click on "Split Document"

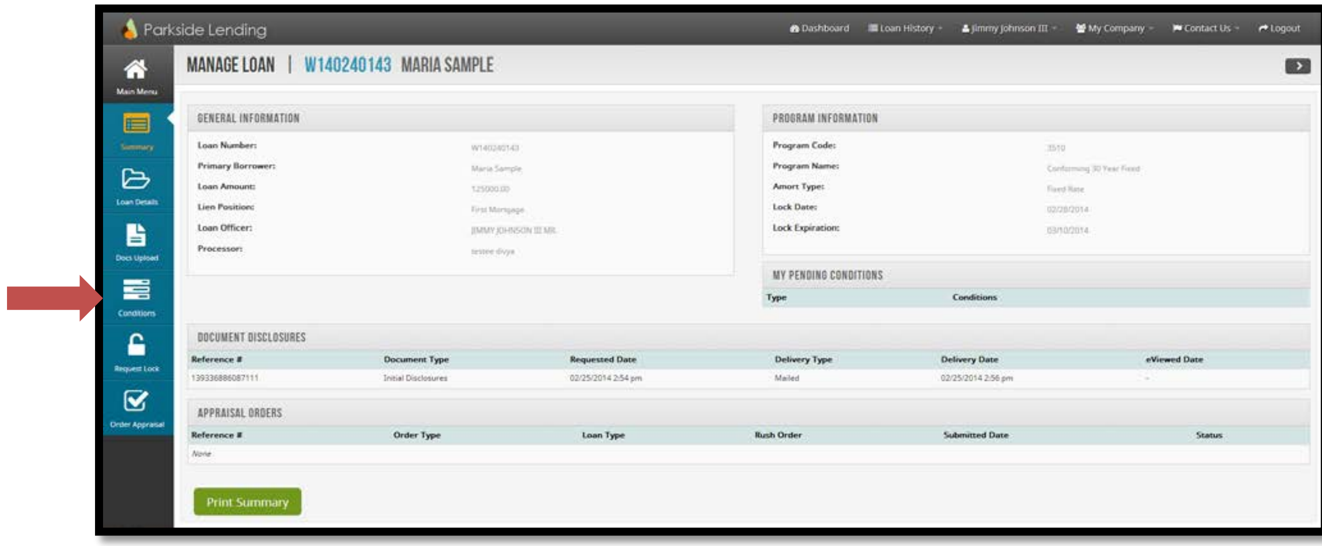
Then select the beginning page number to the ending page number, select the category, and enter any comments pertaining to the document (for example if it is a bank statement, indicate who the statement is from). Continue to split the documents until they have all been completed. Then click on "Done".



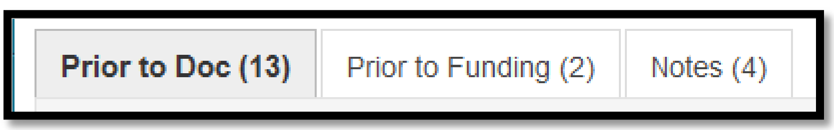
Once you have clicked on "Done" all the items you split will be reflected on bottom of the Docs Upload screen. From here you will have the option to view your uploads or to split them further

Uploading Conditions On A Decisioned Loan

Once a file has been decisioned, you will have the ability to review the conditions by selecting the loan from your pipeline and then click on "Conditions"

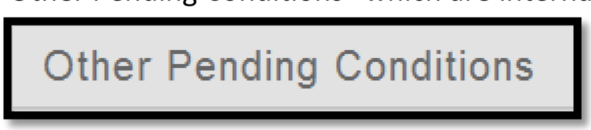


At the top of this screen, you will see 3 tabs "Prior to Docs" "Prior to Funding" "Notes"



Under each tab, conditions are split by "My Pending Conditions", which are all of your outstanding conditions

"Other Pending Conditions" which are internal underwriting conditions

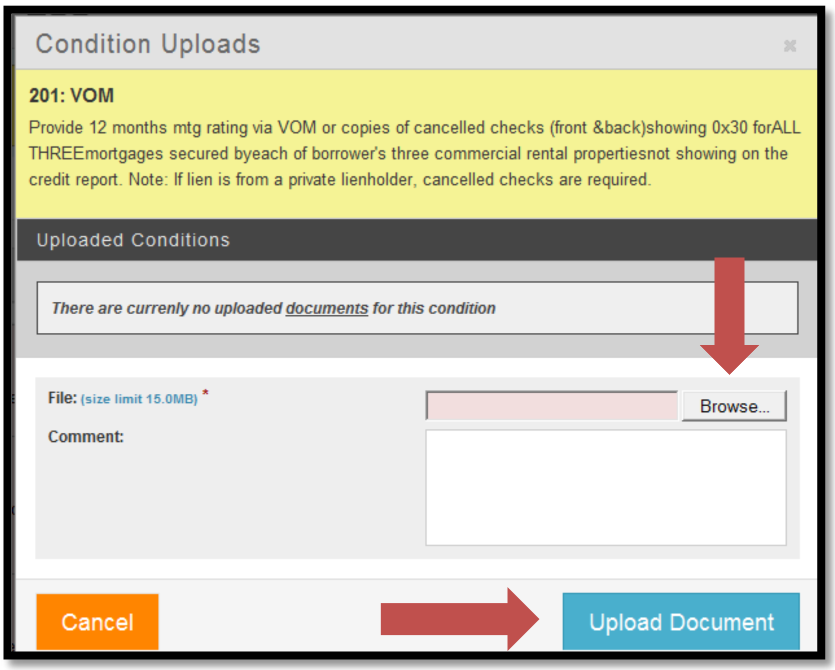


"Signed-Off Conditions" which are all items that the underwriter has cleared

Uploading Individual Conditions On A Decisioned Loan

In order to upload conditions, click on the condition you want to address

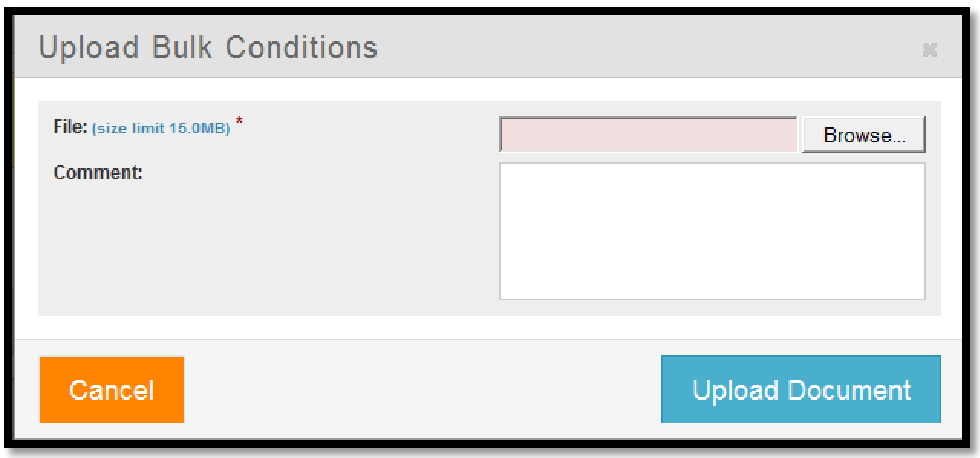
The "Condition Uploads" box will come up. Click on "Browse" and select the PDF version of the document you want to upload. You will need to do this with each individual condition you are satisfying



Uploading Bulk Upload Conditions On A Decisioned Loan

You can also upload documents in bulk by going to the top right hand corner and selecting "Upload Bulk Conditions"

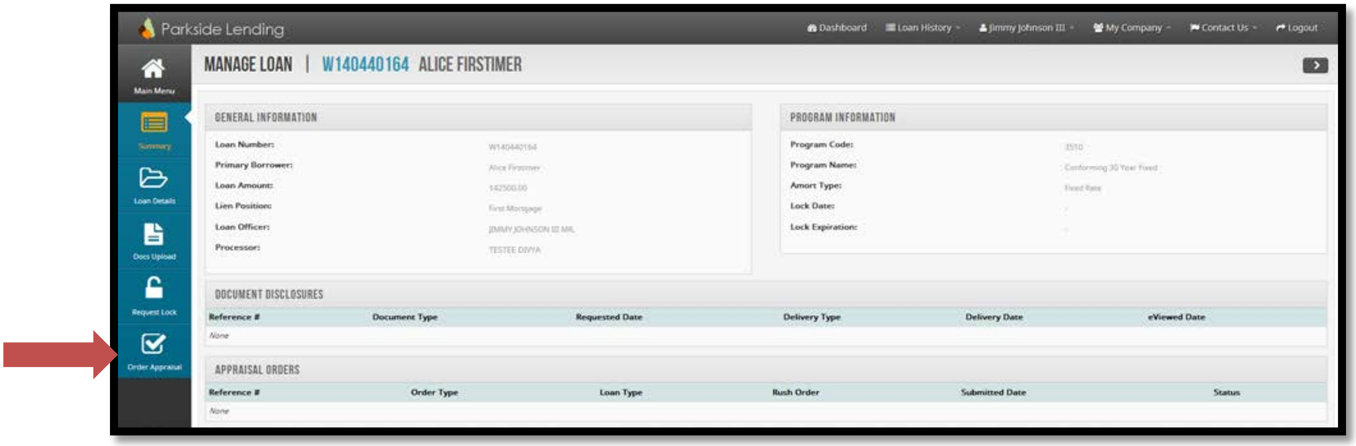
An "Upload Bulk Conditions" box will appear. Click on "Browse" and select the document you want to upload. Then select "Upload Document"



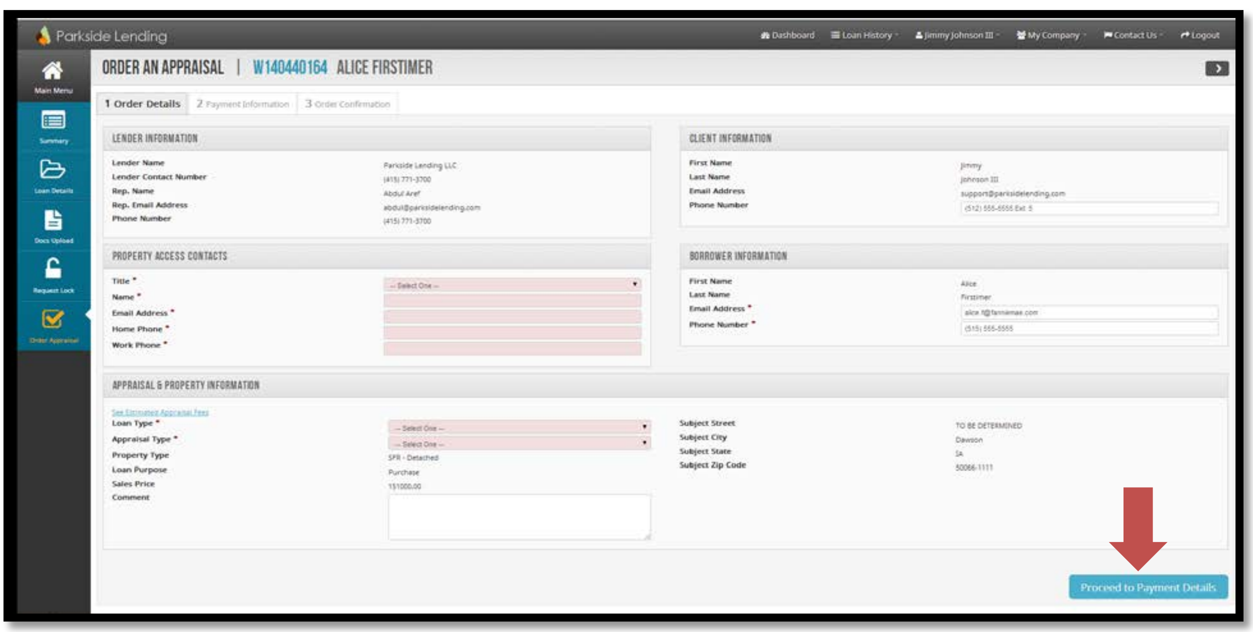
The "Split Document" box will appear. Go through the previous steps of splitting the document by choosing the page number and selecting a category. Once complete, click on "Split Document"

Ordering An Appraisal

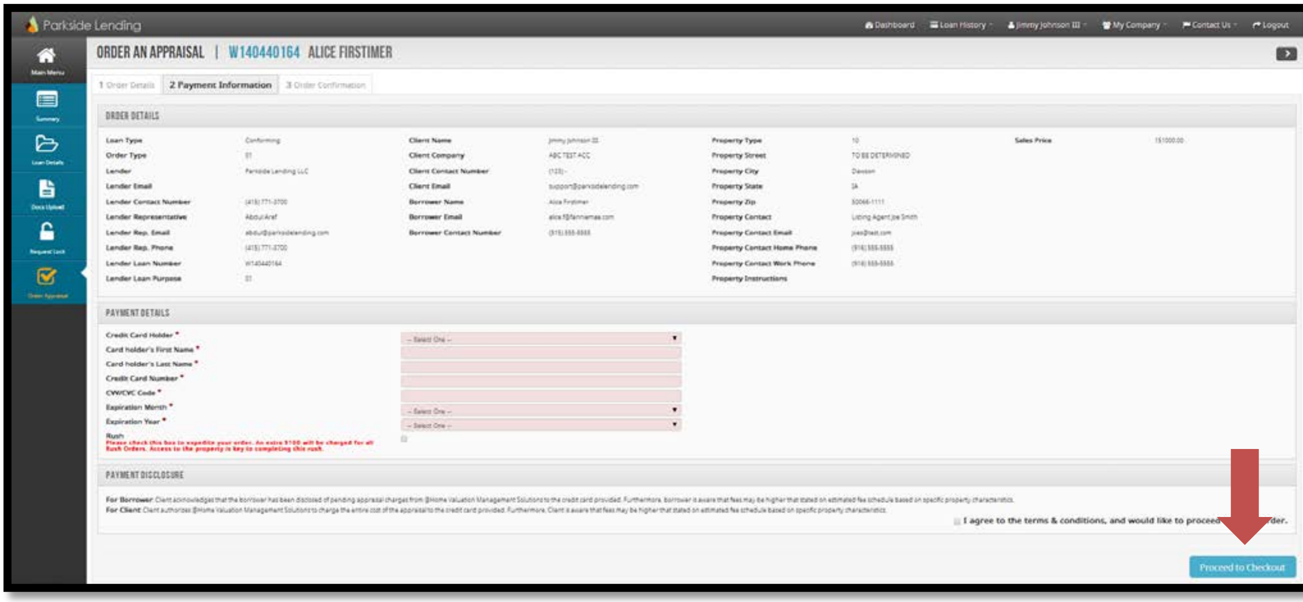
To order an appraisal, go to your pipeline and select the loan. Then click on “Order Appraisal”



Complete the order form and then click on “Proceed to Payment Details”



Complete the payment information and then click on “Proceed to Checkout”
**Do not check the RUSH box unless the borrowers have authorized the $100 rush fee

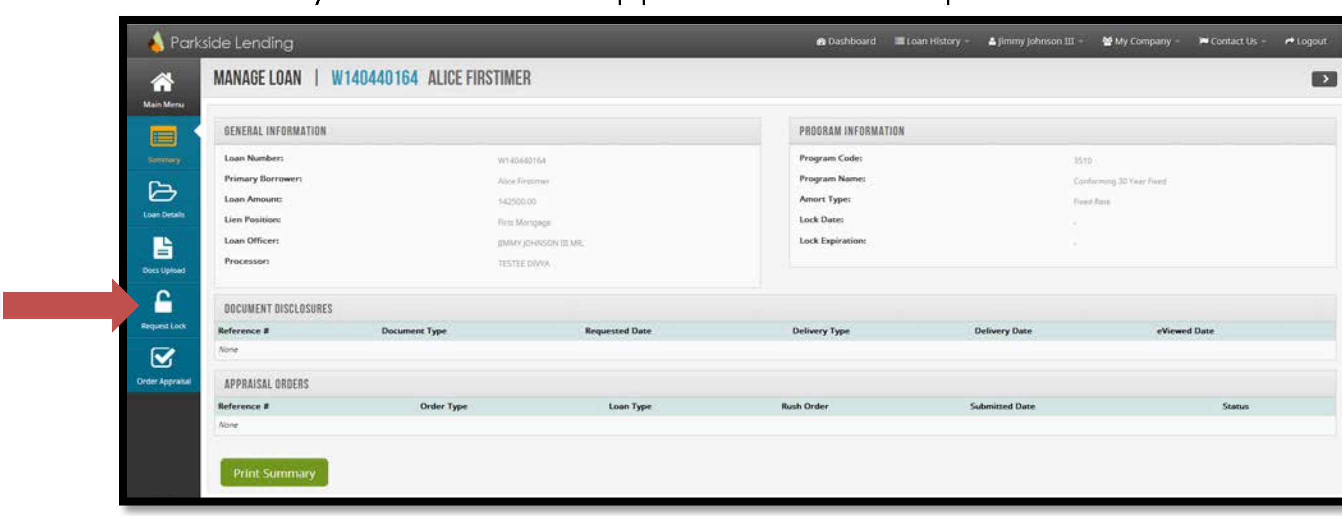


You will then receive the order confirmation. An email will be submitted to our Appraisal department, as well as the CSR / AE

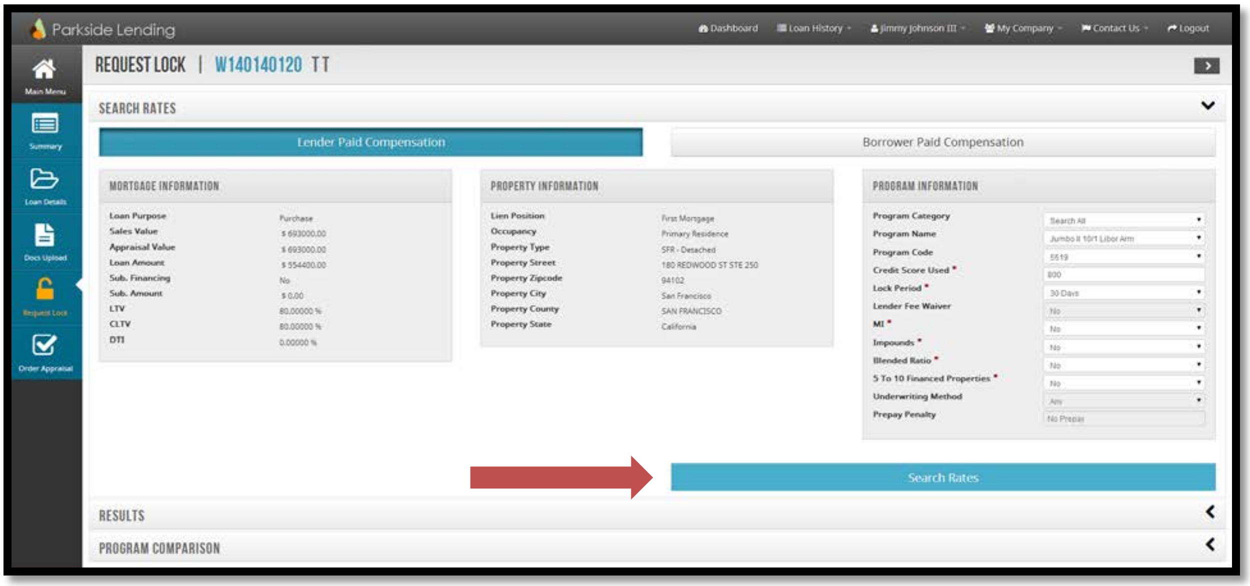
Lock Requests

Requesting a Lock on an Existing Loan

Select the loan you want to lock in the pipeline and click on “Request Lock”

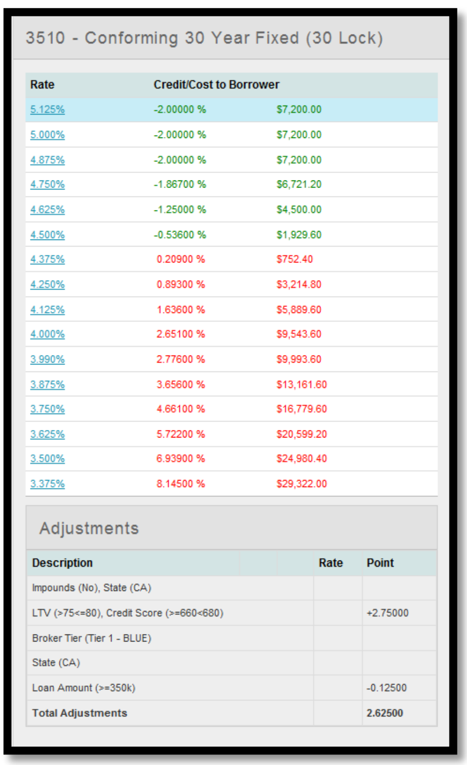


Verify all information and then click on “Search Rates”



As the rates can change at anytime throughout the day, the lock result is only good for 5 minutes.

Choose the Desired Rate



3510 - Conforming 30 Year Fixed (30 Lock)

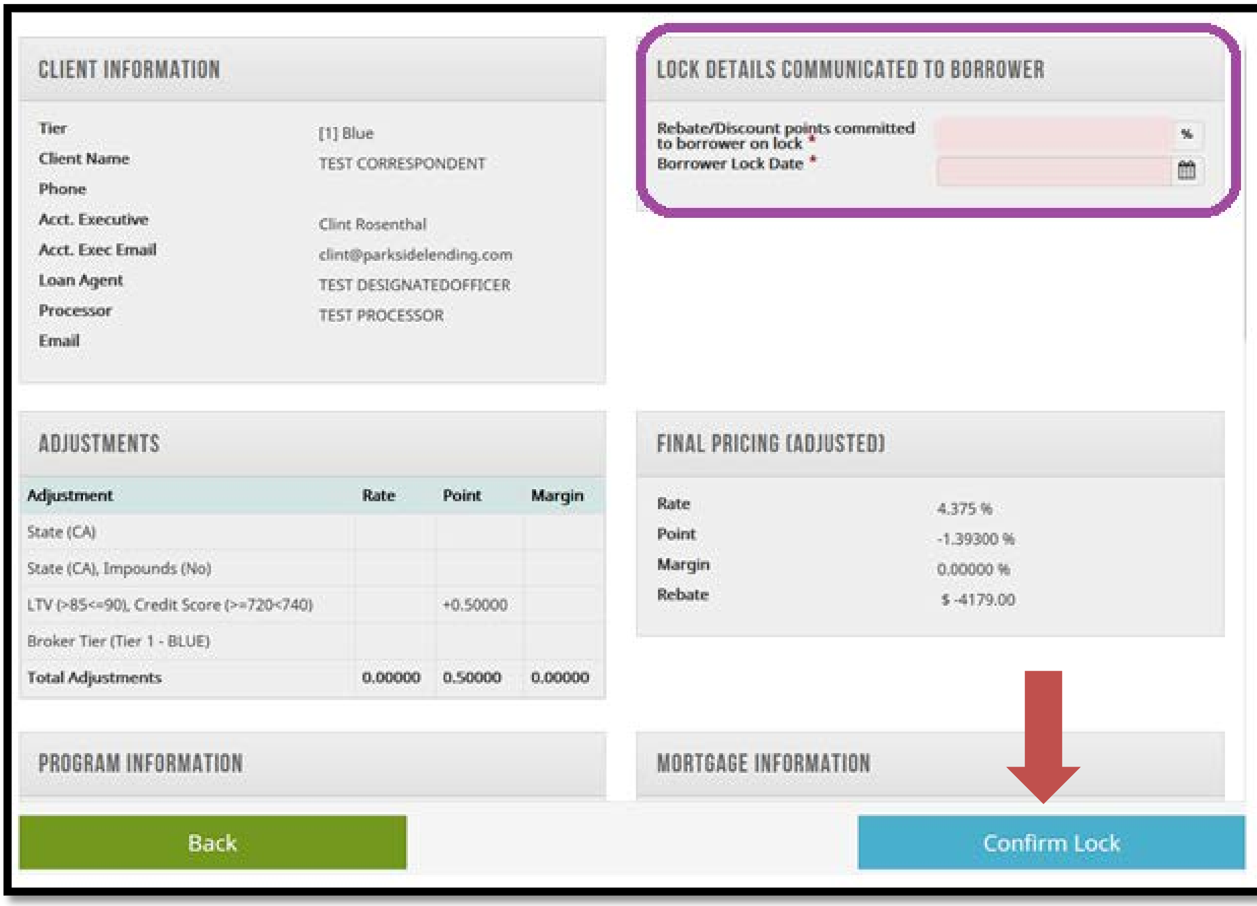
Rate	Credit/Cost to Borrower	
5.125%	-2.00000 %	$7,200.00
5.000%	-2.00000 %	$7,200.00
4.875%	-2.00000 %	$7,200.00
4.750%	-1.86700 %	$6,721.20
4.625%	-1.25000 %	$4,500.00
4.500%	-0.53600 %	$1,929.60
4.375%	0.20900 %	$752.40
4.250%	0.89300 %	$3,214.80
4.125%	1.63600 %	$5,889.60
4.000%	2.65100 %	$9,543.60
3.990%	2.77600 %	$9,993.60
3.875%	3.65600 %	$13,161.60
3.750%	4.66100 %	$16,779.60
3.625%	5.72200 %	$20,599.20
3.500%	6.93900 %	$24,980.40
3.375%	8.14500 %	$29,322.00

Adjustments

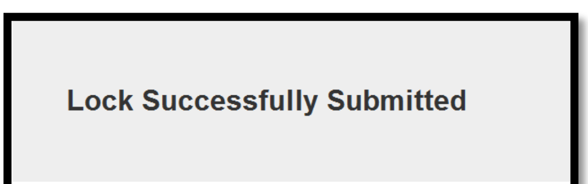
Description	Rate	Point
Impounds (No), State (CA)		
LTV (>75<=80), Credit Score (>=660<680)		+2.75000
Broker Tier (Tier 1 - BLUE)		
State (CA)		
Loan Amount (>=350k)		-0.12500
Total Adjustments		2.62500

Parkside Lending

Verify that all information on the Lock Request Summary is correct and click on “Confirm Lock”
**If the loan is locked with a discount then it must reflect on circled item below. The discount may not change without a valid Change of Circumstance. A rebate is NOT REQUIRED to be disclosed in block 2. If one is disclosed, it will be subject to all applicable regulations and can only be changed with a valid Change of Circumstance

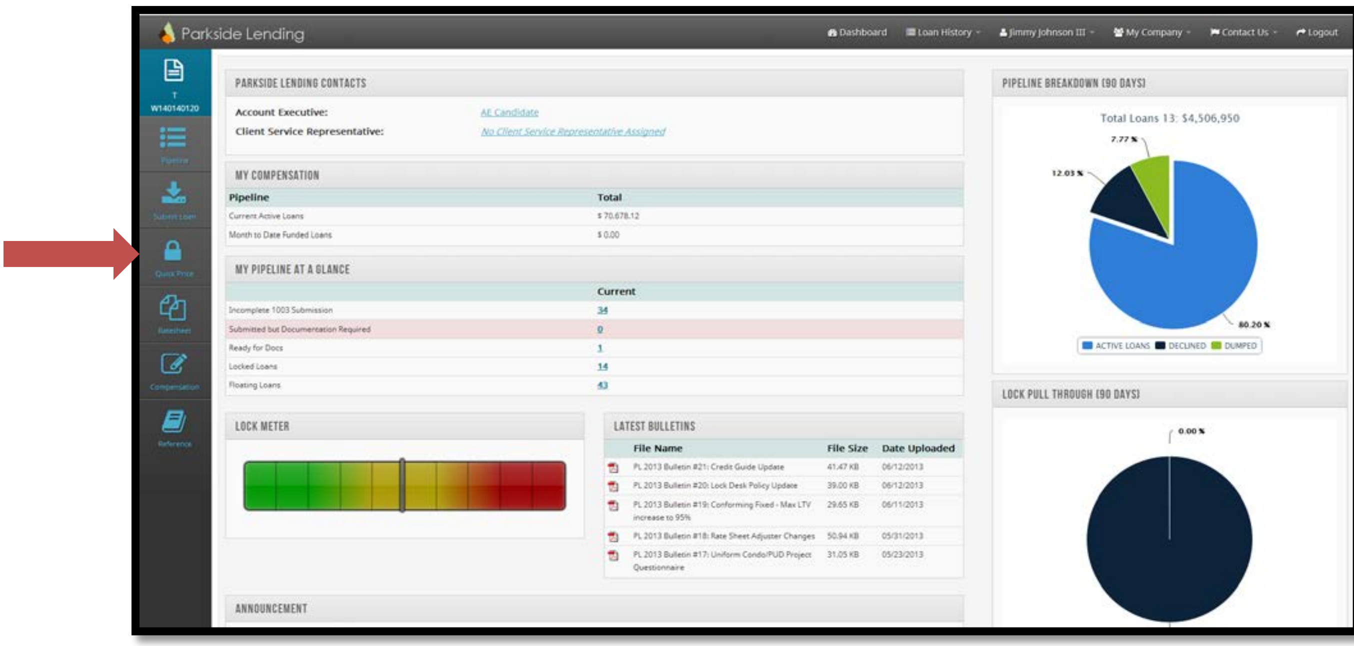


This will send the lock request to our Lock Desk as well as the AE / CSR and you will see a box that say “Lock Successfully Submitted”

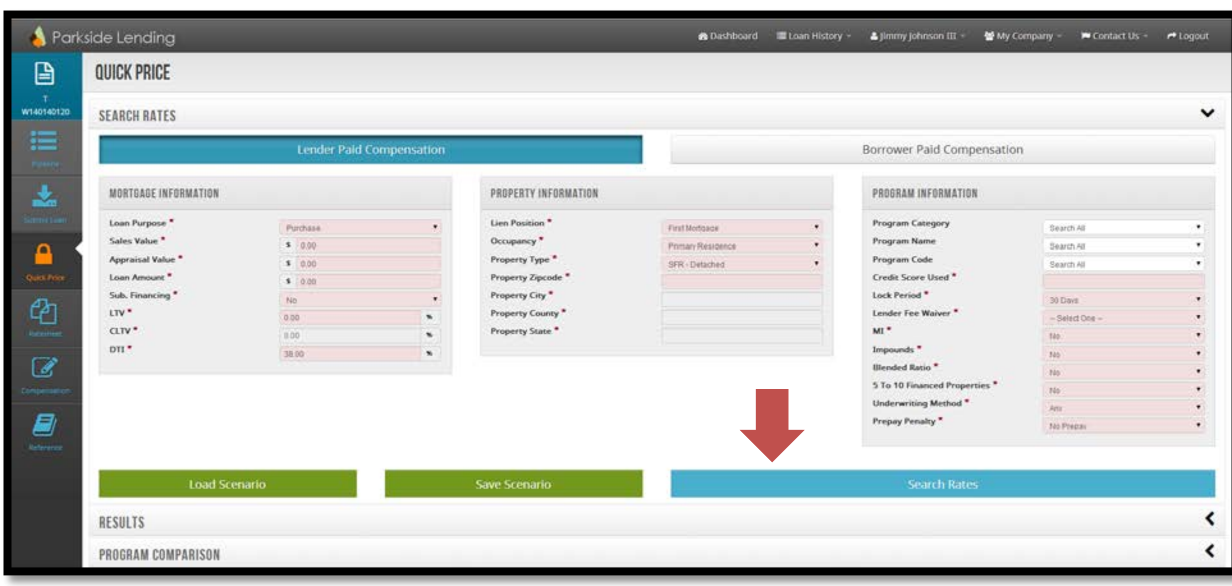


Requesting a Forward Lock

The pricing engine can be run multiple times without locking the loan. Press the “Quick Price” option on ePark’s main page



Fill out all applicable fields and then click on “Search Rates”

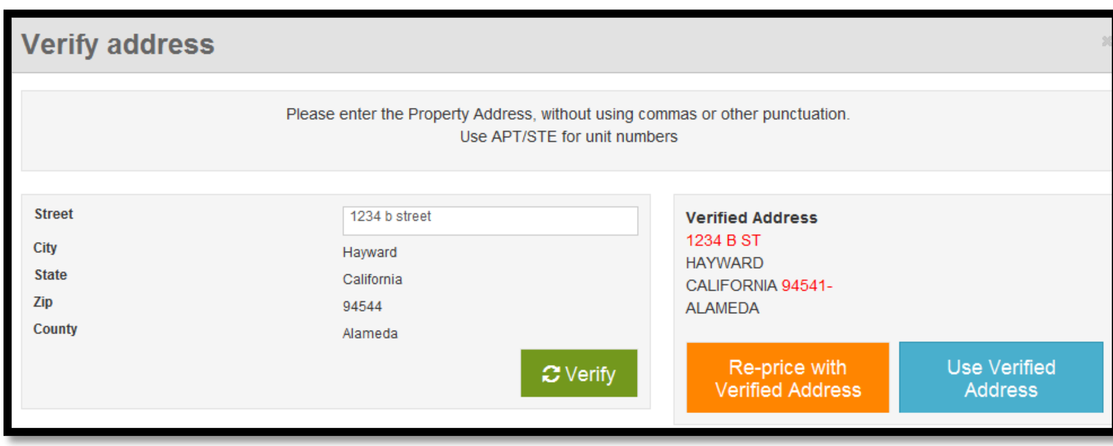


Highlight the desired rate

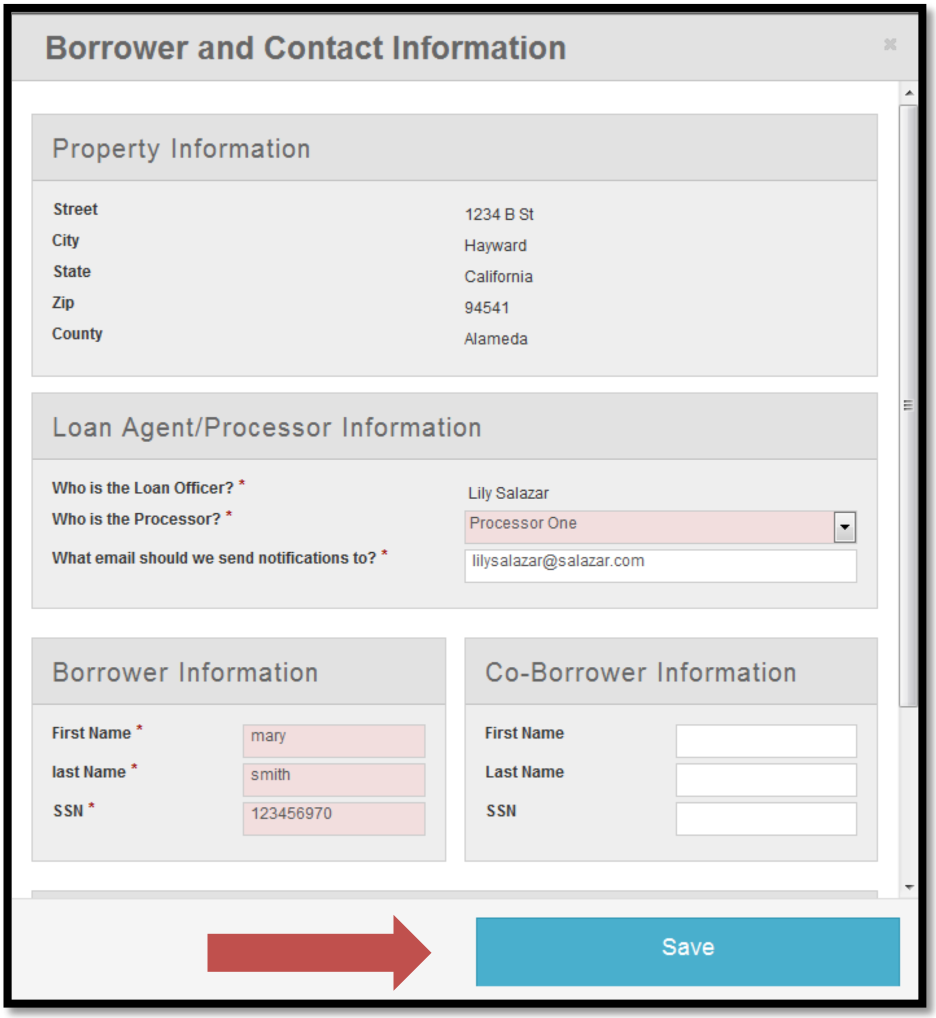
3510 - CONFORMING 30 YEAR FIXED (30DAYS LOCK)

Rate	Credit/Cost to Borrower	
5.000%	*-4.00000 %*	*$12,000.00*
4.875%	-4.00000 %	$12,000.00
4.750%	-3.79600 %	$11,388.00
4.625%	-3.06900 %	$9,207.00
4.500%	-2.23500 %	$6,705.00
4.375%	-1.39300 %	$4,179.00
4.250%	-0.58400 %	$1,752.00
4.125%	0.26700 %	$801.00
4.000%	1.16800 %	$3,504.00
3.990%	1.29300 %	$3,879.00
3.875%	2.10500 %	$6,315.00
3.750%	3.07400 %	$9,222.00
3.625%	4.49900 %	$13,497.00
3.500%	5.46100 %	$16,383.00

The address verification box will appear. Enter the property address and click on "Verify". Choose "Use Verified Address" to use the legal USPS address



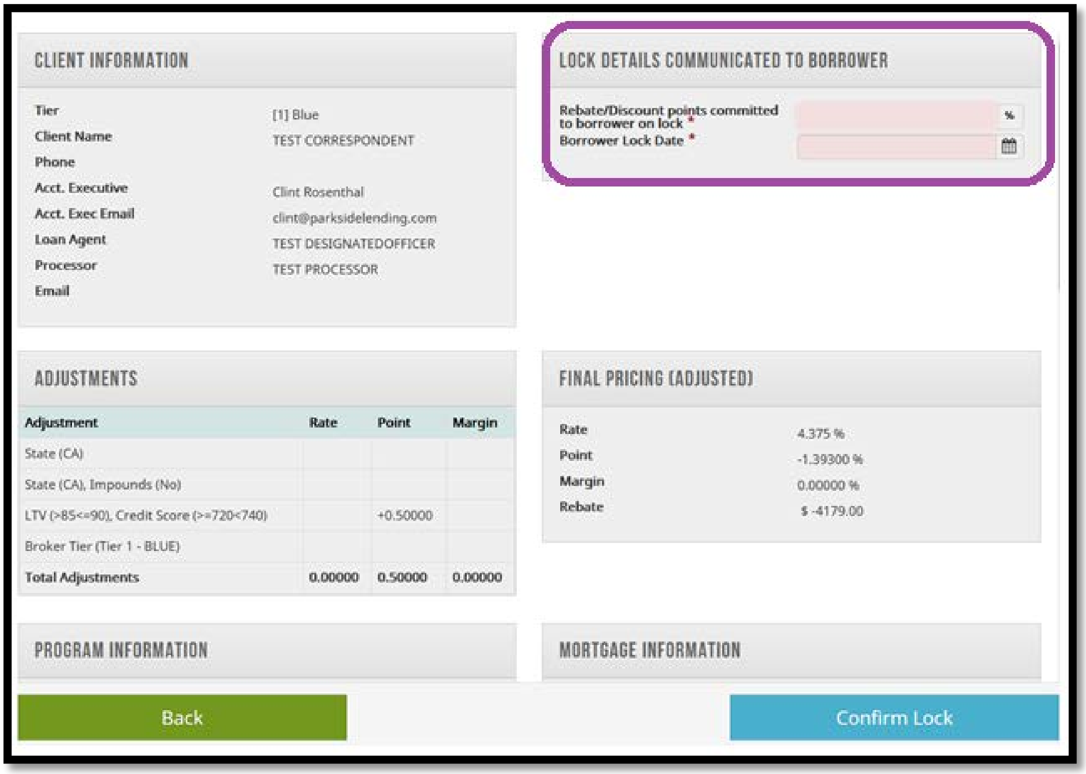
Once the address is verified, the next pop up is for Borrower / Loan Officer Information. Fill in all required fields and click on "Save"



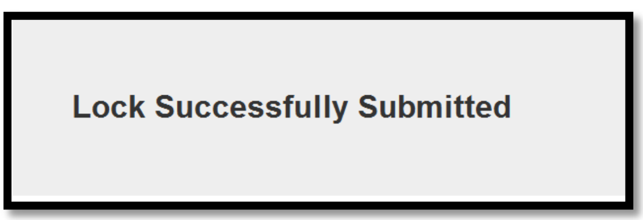
Parkside Lending

Verify that all information is correct and then click on "Confirm Lock"

**If the loan is locked with a discount then it must reflect on circled item below. The discount may not change without a valid Change of Circumstance. A rebate is NOT REQUIRED to be disclosed in block 2. If one is disclosed, it will be subject to all applicable regulations and can only be changed with a valid Change of Circumstance



This will send the lock request to our Lock Desk as well as the AE / CSR and you will see "Lock Successfully Submitted"

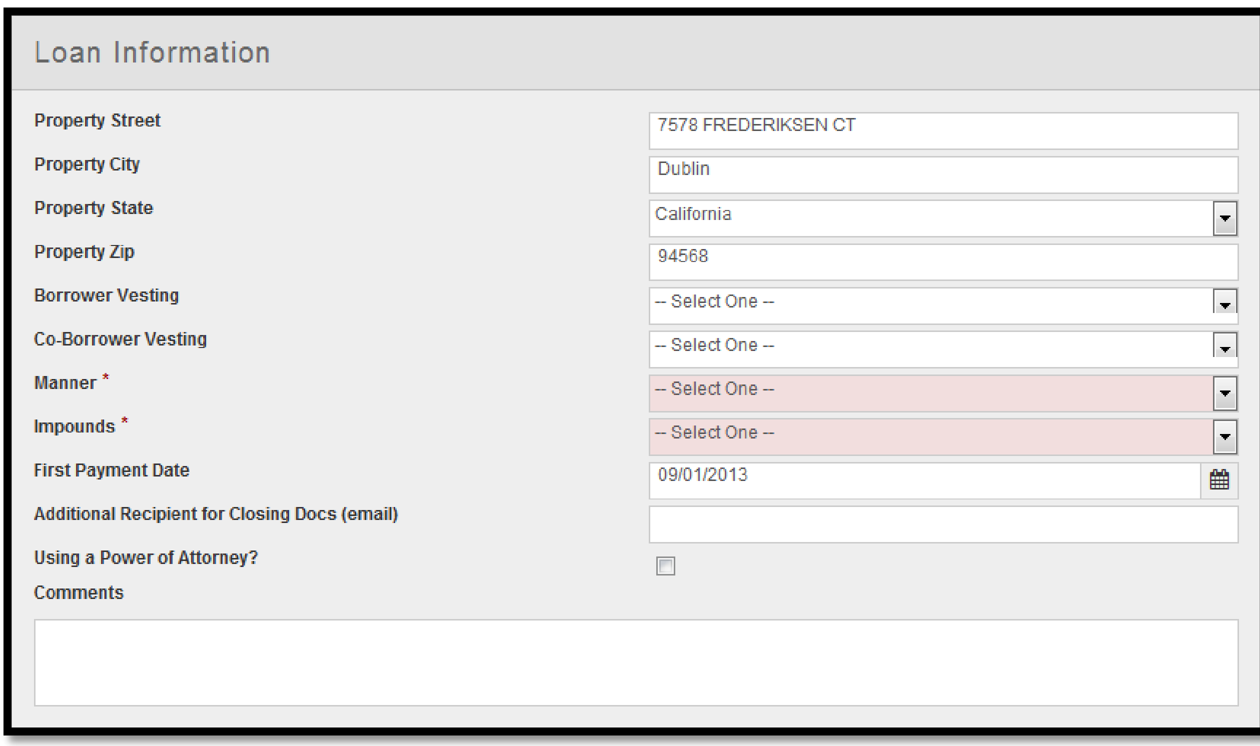


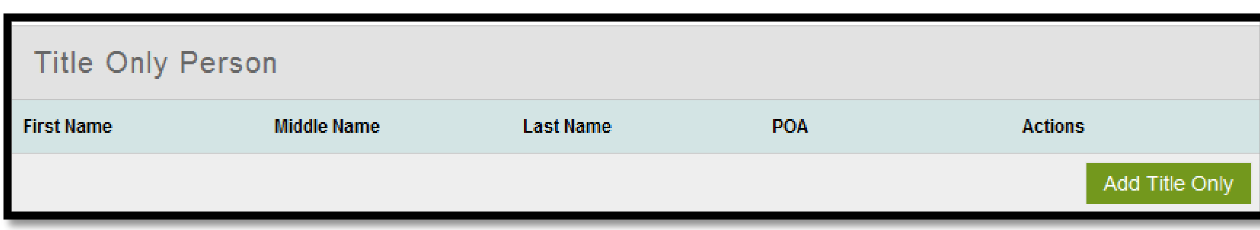
Parkside Lending

Ordering Docs Online

Once the loan has been cleared for docs, the “Request Docs” icon will appear on the left hand side after you select the loan in the pipeline

Complete all fields
If the vesting is not on the drop down menu, please type out vesting in the comments area





Parkside Lending

Title Agent

Order Number	131178572
Company *	-- Select One --
Street *	-- Select One --
City *	
State	
Zip	
Phone	
Fax	
Title Officer *	-- Select One --
Officer Phone	
Officer Fax	
Officer Email	

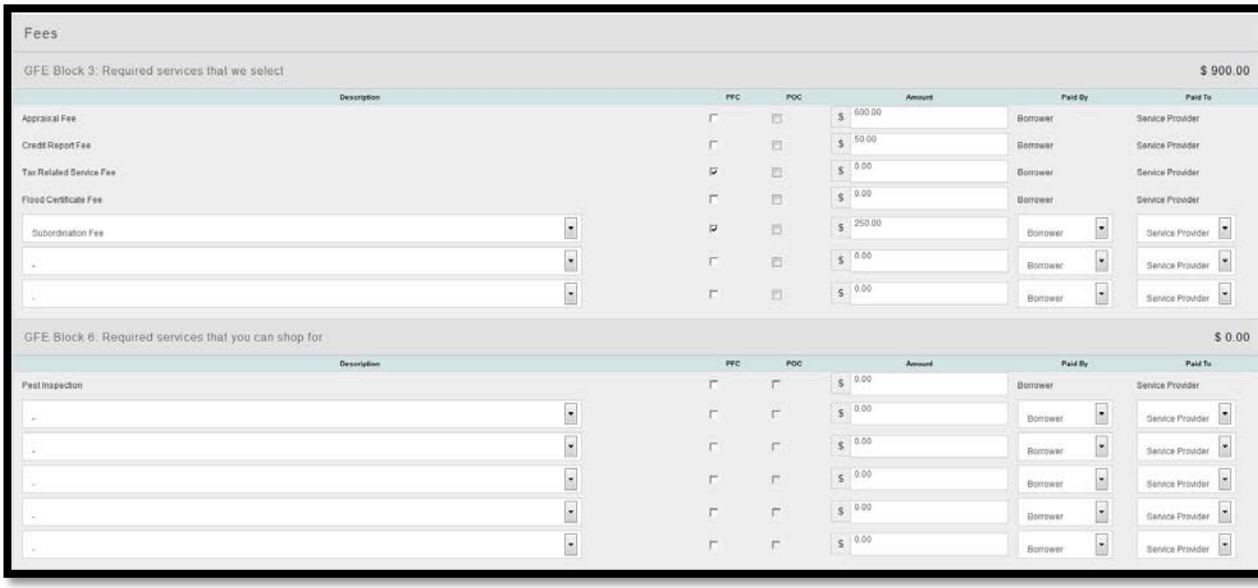
Add Title/Closing Company

Closing Agent

Order Number	
Company *	-- Select One --
Street *	-- Select One --
City *	
State	
Zip	
Phone	
Fax	
Closing Officer *	-- Select One --
Officer Phone	
Officer Fax	
Officer Email	

Add Title/Closing Company

Verify or modify all fees



Once completed, please choose “Request Doc Changes”

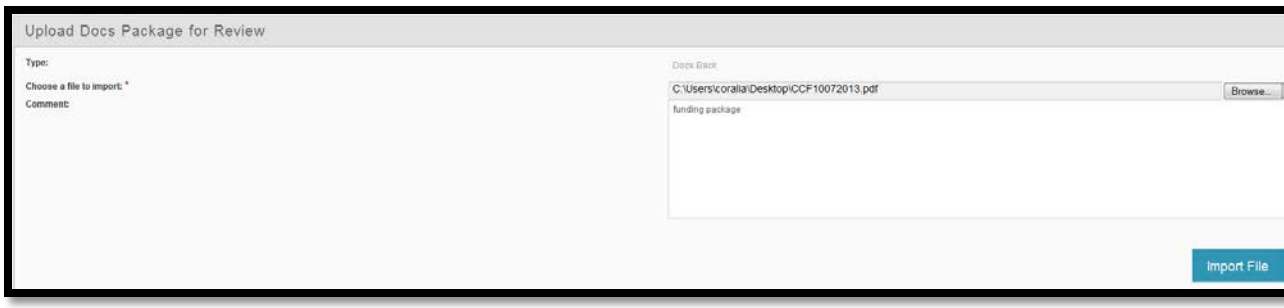
A confirmation screen will appear

You may then go to your “Document Upload” screen and pull a copy of the doc request

Uploading Funding Package – For Dry States Only

Once the borrowers have signed the documents, and the funding package is ready to be submitted to Parkside, choose the “Request Funding Review” option on the left hand side after selecting the loan in pipeline

You may then upload your PDF funding package by clicking “Import File”. Our funding department will split the funding conditions accordingly



Once uploaded, the funding review has been requested and status has been changed to “DOCS BACK”