



Parkside Lending

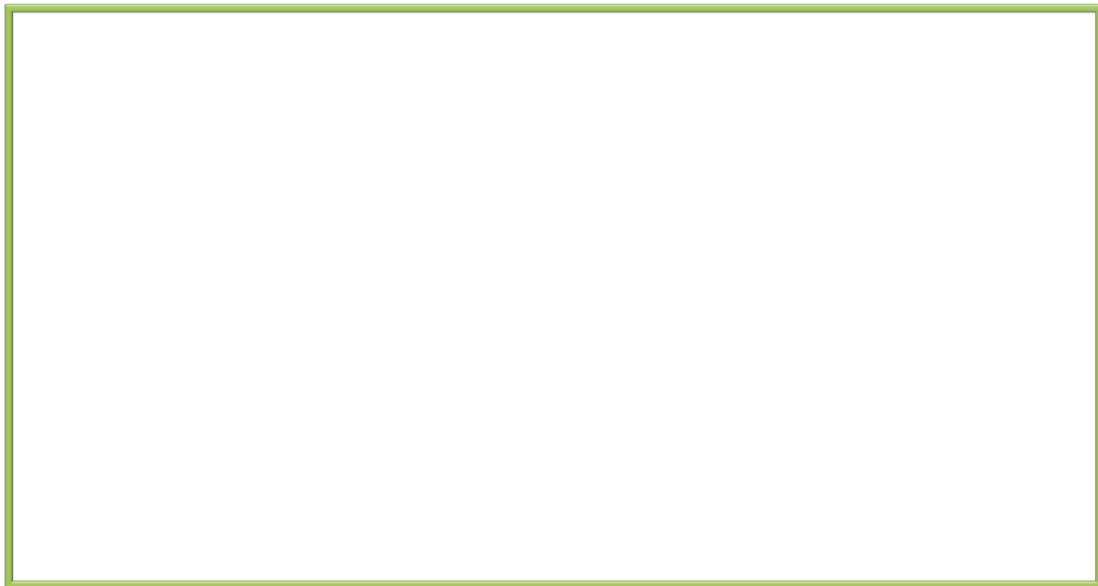
Guide to ePark





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.

Correspondent

Email

Password

Sign on

Click on “Submit Loan”

Parkside Lending

Dashboard | Loan History | Jimmy Johnson III | My Company | Contact Us | Logout

PARKSIDE LENDING CONTACTS

Account Executive: *AE Candidate*
Broker Service Representatives: *No Client Service Representative Assigned*

MY COMPENSATION

Pipeline	Total
Current Active Loans	\$ 975.00
Month to Date Funded Loans	\$ 0.00

MY PIPELINE AT A GLANCE

	Current
Incomplete 1003 Submission	2
Submitted but Documentation Required	9
Ready for Docs	0
Locked Loans	0
Floating Loans	2

LOCK METER

0 1 2 3 4 5 6 7 8 9 10

LATEST BULLETINS

File Name	File Size	Date Uploaded
PSW14-034: New State Added	132.84 KB	05/01/2014
PSW14-033: Jumbo 1 Adjuster Improvements	61.40 KB	04/25/2014
PSW14-032: New State Added	71.12 KB	04/21/2014
PSW14-031: Funding/Closing Customer Service Survey	35.64 KB	04/21/2014
PSW14-030: New State Added	126.89 KB	04/14/2014

PIPELINE BREAKDOWN (90 DAYS)

Total Loans 5: \$774,500

0.00 %
100.00 %

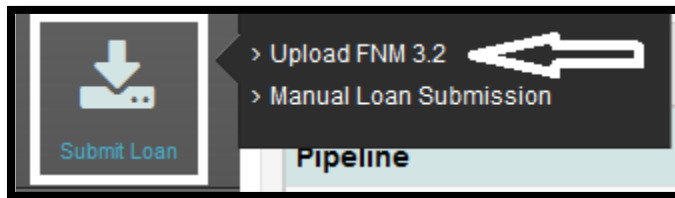
ACTIVE LOANS DUMPED

LOCK PULL THROUGH (90 DAYS)

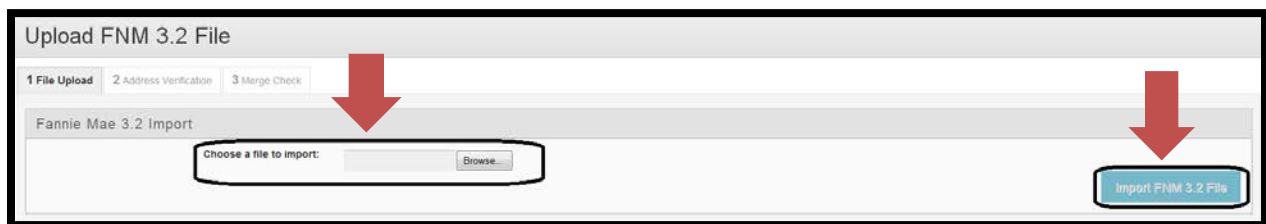
0.00 %



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

1 File Upload 2 Address-Verification 3 Merge Check

Possible Loan Match(es)

Identical Borrower Social Security Numbers detected in your active system. You may import this Fannie Mae file by merging it into an existing loan.

Test, Sue	V130939952
2750 van ness, st. California 94102 Added: 09/10/13 10:39 am	Purchase \$500,000.00 Floating Credit Report: No

Merge

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

Cancel Import 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

Save Save and Submit Loan



Loan Information

LOAN INFORMATION	
Loan Number *	C140143048
Freddie Mac Case No.	<input type="text"/>
Fannie Mae Case No.	<input type="text"/>
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
<input type="button" value="Address Validation"/>	



Compensation and Contact Information

Compensation and Contact Information

Who is the Loan Officer for this loan? *

Lily Salazar

Who will be processing this loan? *

Clifford Stills

Who should receive notifications about this loan?

☐ Loan Officer ☒ Processor

What is the best contact number to reach you? *

(510) 412-3456

Additional email address for loan notifications

Re-enter to confirm

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

Borrowers and Title Only

Borrower	Coborrower	Completion	Action
TEST TESTOR		11 missing fields	<div>edit</div>

+ Add Non-Joint Borrower

First Name	Middle Name	Last Name	POA	Action
None				

+ Add Title Only



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	Employment	Monthly Income	Combined Housing Expense	Assets	Liabilities and REO	Declarations & Monitoring
The following fields are missing/erroneous. Years - This field is required Previous Address - Please provide all addresses for the last 2 years.						

Borrower/Co-Borrower Basic Info

Borrower Information	
Generation	<input type="text"/>
First Name *	TEST
Middle Name	<input type="text"/>
Last Name *	TESTOR
Power of Attorney	<input type="text"/>
SSN *	123-21-3122
Birth Date *	01/01/2000
Age	<input type="text"/>
Home Phone	<input type="text"/>
Email	hello@abc.com
Years School	<input type="text"/> years
Marital *	Married
Dependent No.	<input type="text"/>
Dependent Age	<input type="text"/>



Borrower/Co-Borrower Present/Former/Mailing Address

Borrower Present Address	
Own/Rent *	<div>Rent</div>
Street *	<div>123 TESTESTT</div>
City *	<div>SAN FRANCISCO</div>
State *	<div>California</div>
Zip *	<div>94118</div>
Years *	<div>10</div>

Borrower Former Address	
Street	<div></div> <div>— Delete</div>
City	<div></div>
State	<div>-- Select One --</div>
Zip	<div></div>
Own	<div>-- Select One --</div>
Years	<div></div> <div>years</div>
<div>+ Add Borrower Address</div>	

Borrower Mailing Address	
<div><input type="checkbox"/> Copy from Borrower Present Address</div>	
Street *	<div>123 TESTESTT</div>
City *	<div>SAN FRANCISCO</div>
State *	<div>California</div>
Zip *	<div>94118</div>

Save and Continue



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

Save and Continue



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	
Other Income Type	<div><div>-- Select One --</div><div></div></div>
Other Income Amount	\$
Description	

[Delete](#)

+ 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



Assets

Assets

Asset Type

-- Select One --

-- Delete

Name

Account Number

Market Value

\$

+ Add Additional Asset

Cash Deposit

Cash Deposit

-- Delete

Cash Deposit Value

\$

+ Add Cash Deposit

Life Insurance

Account Number

-- Delete

Face Amount

\$

Market Value

\$

+ Add Life Insurance

Automobiles

Model

-- Delete

Year

Market Value

\$

+ Add Additional Automobile

Save and Continue



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

Liabilities	
Liability Type	-- Select One -- Delete
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	<input type="checkbox"/>
Resubordinated	<input type="checkbox"/>
Omitted	<input type="checkbox"/>
+ Add Liability	

Alimony/ Child Support & Job Expense	
Expense Type	-- Select One -- Delete
Monthly Payment	\$
Months to Pay	months
+ Add Alimony/Child Support	



Schedule of Real Estate Owned

[- Delete](#)

Subject Property	<input type="text" value="Yes"/>
Current Residence	<input type="text" value="Yes"/>
Street	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value="-- Select One --"/>
Zip	<input type="text"/>
Disposition	<input type="text" value="-- Select One --"/>
Type of Property	<input type="text" value="-- Select One --"/>
Market Value	<input type="text" value="\$ 0.00"/>
Amount of Mortgage	<input type="text" value="\$ 0.00"/>
Gross Rent	<input type="text" value="\$ 0.00"/>
Mortgage Payment	<input type="text" value="\$ 0.00"/>
Total Misc	<input type="text" value="\$ 0.00"/>
Net Rent	<input type="text" value="\$ 0.00"/>

[+ Add Real Estate](#)[Save and Continue](#)



Declarations & Monitoring

Interview	
Interview Type *	Face-to-Face
Initial 1003 Interview Date *	09/24/2012

Borrower Declarations

- | | | |
|--------------------------------|--------------------------------------|-------------------------------------|
| a. Outstanding Judgements * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| b. Bankruptcy * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| c. Property foreclosed * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| d. A party to a lawsuit * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| e. Obligation on any loan * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| f. Federal debt * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| g. Alimony payment * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| h. Down payment * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| i. Co-maker on a note * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| j. U.S citizen * | <input checked="" type="radio"/> Yes | <input type="radio"/> No |
| k. Permanent resident alien. * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |
| l. Primary residence * | <input checked="" type="radio"/> Yes | <input type="radio"/> No |
| m. Ownership interest * | <input type="radio"/> Yes | <input checked="" type="radio"/> No |

(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”

LOAN SUBMISSION

The following information is required in order to complete the registration of your loan. If any of these items are missing, we will not be able to register your loan and your incomplete submission will be cancelled after 14 calendar days:

- Completed Transmittal Summary (1008)
- Completed and Dated Initial Application (1003)
- Credit Authorization.
- Credit Report (Tri-Merge) dated within 30 days of submission.
- Signed 4506T
- Income Documentation.
- Asset Documentation (must be dated within 45 days at time of submission and no later than 90 days at time of funding).
- TIL – created no later than 3 days of initial 1003.
- Itemized Fee Worksheet (Initial Fee Sheet from LOS or Parkside Worksheet). Note: our all-inclusive Lender Fee is \$1095 and AMC minimum cost for a full appraisal is \$475
- Copy of Settlement Service Provider list given to the borrower along with the GFE.
- Completed "RESPA and TILA Disclosure" form.
- Client state specific disclosures. For example, the California BRE (formerly DRE) state specific disclosure MLDS.
- Preliminary Title Report dated within 45 days of submission (to include 24 month chain of title and plat)

[Cancel](#) [Confirm](#)

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

Attention

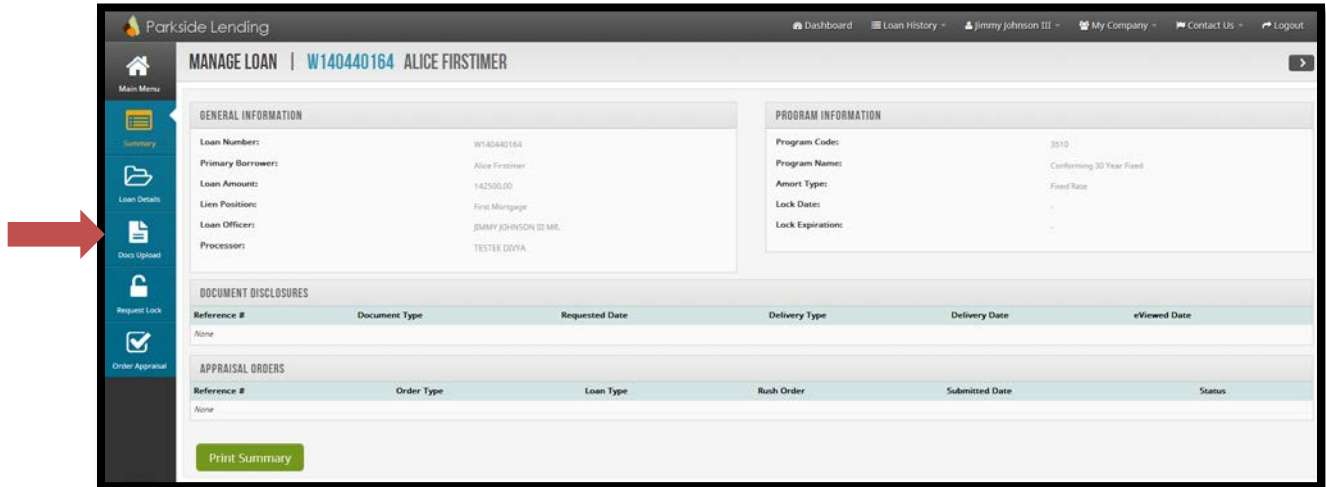
Your loan has been submitted successfully.

[Loan Summary](#) [Proceed to Docs Upload](#)

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



MANAGE LOAN | W140440164 ALICE FIRSTIMER

GENERAL INFORMATION

Loan Number:	W140440164
Primary Borrower:	Alice Firstimer
Loan Amount:	142500.00
Loan Position:	First Mortgage
Loan Officers:	JIMMY JOHNSON III MR.
Processor:	TESTER DUYA

PROGRAM INFORMATION

Program Code:	3510
Program Name:	Conforming 30 Year Fixed
Amort Type:	Fixed Rate
Lock Dates:	-
Lock Expirations:	-

DOCUMENT DISCLOSURES


Reference #	Document Type	Requested Date	Delivery Type	Delivery Date	eViewed Date
None					

APPRAISAL ORDERS

Reference #	Order Type	Loan Type	Rush Order	Submitted Date	Status
None					

[Print Summary](#)

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



Upload Documents

I want to split my document after upload: ☐

File: [Browse](#)

Comment: *

SUBMISSION PACKAGE

[Upload Document](#)

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



Name	Description	Uploaded By	Upload Date
Loan Document Bulk	SUBMISSION PACKAGE	Lily Salazar	10/01/2013 11:24 am

[View Submitted Docs](#)



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

Split Document

✓ Your file uploaded successfully.

Total Number of Pages: 12 [View original](#)

Split Pages From: 1 To: 3

Category: Assets

Comments: B OF A SEPTEMBER ACCT

Done 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”.

Split Document

✓ Your file uploaded successfully.

Total Number of Pages: 12 [View original](#)

Split Pages From: 4 To: 12

Category: Credit Report

Comments: CURRENT CREDIT REPORT

Document Split History:

Assets	Split: From 1 To 3
--------	--------------------

Done Split Document

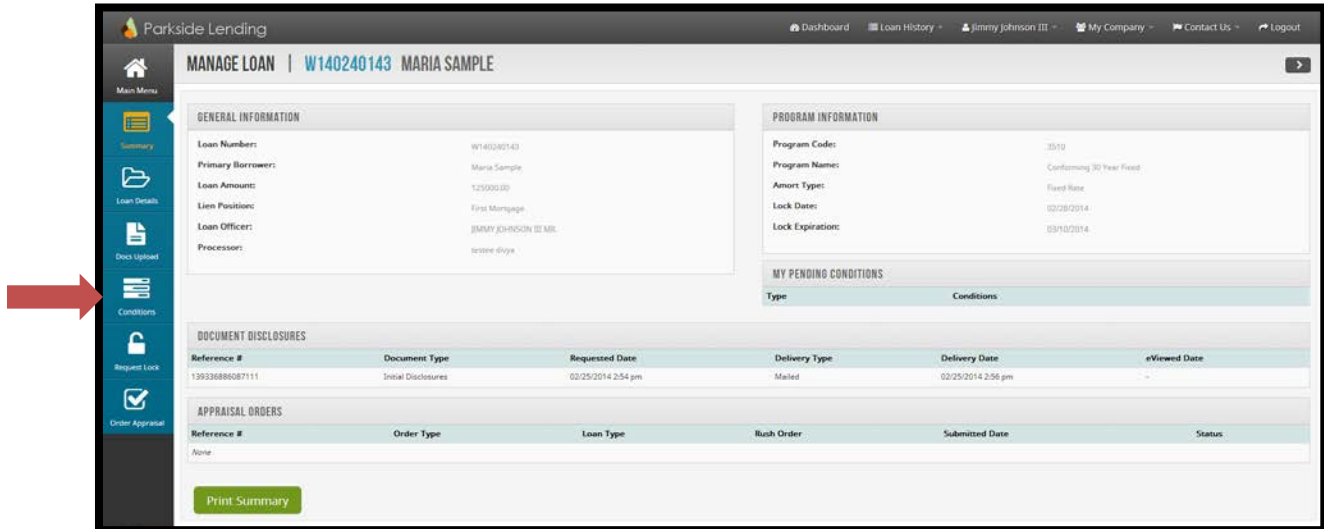
Once you have clicked on “Done” all the items you split will be reflected on bottom of the Docs Upload screen. From here you will have the option to view your uploads or to split them further

Your Uploaded Documents

Name	Description	Uploaded By	Upload Date	
Credit Report	CURRENT CREDIT REPORT	Lily Salazar	09/26/2013 1:04 pm	View Split Doc
Assets	B OF A SEPTEMBER ACCT	Lily Salazar	09/26/2013 1:02 pm	View Split Doc
Loan Document Bulk	SUBMISSION PACKAGE	Lily Salazar	09/26/2013 1:00 pm	View Split Doc
Loan Document Bulk	SUBMISSION PACKAGE	Lily Salazar	09/26/2013 12:58 pm	View Split Doc

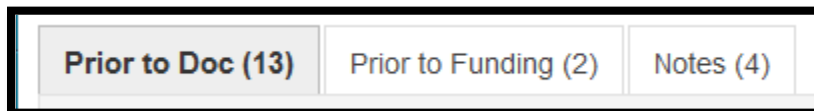
Uploading Conditions On A Decisoned Loan

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

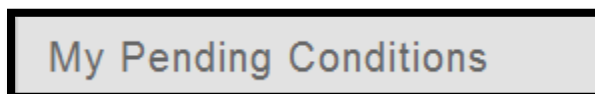


The screenshot shows the 'MANAGE LOAN' page for loan W140240143. The left sidebar contains a menu with 'Conditions' highlighted. The main content area is divided into several sections: 'GENERAL INFORMATION' (Loan Number, Primary Borrower, Loan Amount, Lien Position, Loan Officers, Processor), 'PROGRAM INFORMATION' (Program Code, Program Name, Amount Types, Lock Dates, Lock Expiration), 'MY PENDING CONDITIONS' (a table with columns for Type and Conditions), 'DOCUMENT DISCLOSURES' (a table with columns for Reference #, Document Type, Requested Date, Delivery Type, Delivery Date, and eViewed Date), and 'APPRAISAL ORDERS' (a table with columns for Reference #, Order Type, Loan Type, Bush Order, Submitted Date, and Status). A 'Print Summary' button is located at the bottom left of the main content area.

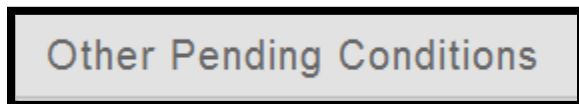
At the top of this screen, you will see 3 tabs “Prior to Docs” “Prior to Funding” “Notes”



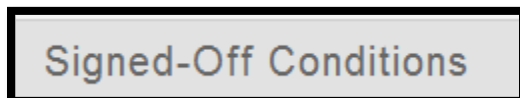
Under each tab, conditions are split by “My Pending Conditions”, which are all of your outstanding conditions



“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

201: VOM <small>Provide 12 months mtg rating via VOM or copies of cancelled checks (front & back) showing 0x30 for ALL THREE mortgages secured by each of borrower's three commercial rental properties not showing on the credit report. Note: If lien is from a private lienholder, cancelled checks are required.</small>	Pending <small>Added: 06/19/2013 11:23 pm</small>
--	---

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

Condition Uploads

201: VOM
Provide 12 months mtg rating via VOM or copies of cancelled checks (front & back) showing 0x30 for ALL THREE mortgages secured by each of borrower's three commercial rental properties not showing on the credit report. Note: If lien is from a private lienholder, cancelled checks are required.

Uploaded Conditions

There are currently no uploaded documents for this condition

File: (size limit 15.0MB) *

Browse...

Comment:

Cancel

Upload Document



Uploading Bulk Upload Conditions On A Decisoned 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”

Upload Bulk Conditions

File: (size limit 15.0MB) *

Browse...

Comment:

Cancel 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”

Split Document

✓ Your file uploaded successfully.

✓ Your file was split successfully.

Total Number of Pages: 0 (View original)

Split Pages From: To:

Category: -- Select One --

Document Split History:

213 T&I Other Prop	Split From 5 To 0
210 Inquiries	Split From 3 To 4
117 Market Condition - QC review	Split From 1 To 2

Done Split Document



Ordering An Appraisal

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

The screenshot shows the 'MANAGE LOAN' page for loan W140440164, ALICE FIRSTIMER. The left sidebar contains a 'Main Menu' with options: Summary, Loan Details, Docs Upload, Request Lock, and Order Appraisal (highlighted with a red arrow). The main content area is divided into three sections: GENERAL INFORMATION, PROGRAM INFORMATION, and DOCUMENT DISCLOSURES. The GENERAL INFORMATION section includes fields for Loan Number, Primary Borrower, Loan Amount, Lien Position, Loan Officer, and Processor. The PROGRAM INFORMATION section includes Program Code, Program Name, Amort Type, Lock Dates, and Lock Expiration. The DOCUMENT DISCLOSURES section is a table with columns: Reference #, Document Type, Requested Date, Delivery Type, Delivery Date, and eViewed Date. Below this is the APPRAISAL ORDERS section, also a table with columns: Reference #, Order Type, Loan Type, Rush Order, Submitted Date, and Status.

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

The screenshot shows the 'ORDER AN APPRAISAL' page for loan W140440164, ALICE FIRSTIMER. The left sidebar is the same as the previous screenshot. The main content area is divided into three tabs: 1 Order Details (active), 2 Payment Information, and 3 Order Confirmation. The 1 Order Details tab is further divided into three sections: LENDER INFORMATION, CLIENT INFORMATION, and BORROWER INFORMATION. The LENDER INFORMATION section includes fields for Lender Name, Lender Contact Number, Brg. Name, Brg. Email Address, and Phone Number. The CLIENT INFORMATION section includes fields for First Name, Last Name, Email Address, and Phone Number. The BORROWER INFORMATION section includes fields for First Name, Last Name, Email Address, and Phone Number. Below these is the APPRAISAL & PROPERTY INFORMATION section, which includes fields for Loan Type, Appraisal Type, Property Type, Loan Purpose, Sales Price, and Comment. At the bottom right, there is a red arrow pointing to a button labeled '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”

REQUEST LOCK | W140140120 TT

SEARCH RATES

Lender Paid Compensation

Borrower Paid Compensation

MORTGAGE INFORMATION

Loan Purpose	Purchase
Sales Value	\$ 693000.00
Appraisal Value	\$ 693000.00
Loan Amount	\$ 354400.00
Subj. Financing	No
Subj. Amount	\$ 0.00
LTV	80.0000 %
CLTV	80.0000 %
DTI	0.0000 %

PROPERTY INFORMATION

Lien Position	First Mortgage
Occupancy	Primary Residence
Property Type	SFR - Detached
Property Street	180 REDWOOD ST STE 250
Property Zipcode	94102
Property City	San Francisco
Property County	SAN FRANCISCO
Property State	California

PROGRAM INFORMATION

Program Category	Search All
Program Name	Jumbo II 10Yr Libor Arm
Program Code	5519
Credit Score Used *	800
Lock Period *	30 Days
Lender Fee Waiver	No
MI *	No
Impounds *	No
Blended Ratio *	No
5 To 10 Financed Properties *	No
Underwriting Method	Any
Prepay Penalty	No Prepay

Search Rates

RESULTS

PROGRAM COMPARISON

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%	-1.88700 % \$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%	4.68100 % \$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<880)		+2.75000
Broker Tier (Tier 1 - BLUE)		
State (CA)		
Loan Amount (>=350k)		-0.12500
Total Adjustments		2.62500



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

CLIENT INFORMATION			
Tier	[1] Blue		
Client Name	TEST CORRESPONDENT		
Phone			
Acct. Executive	Clint Rosenthal		
Acct. Exec Email	clint@parksidelending.com		
Loan Agent	TEST DESIGNATEDOFFICER		
Processor	TEST PROCESSOR		
Email			

LOCK DETAILS COMMUNICATED TO BORROWER	
Rebate/Discount points committed to borrower on lock *	<input type="text"/> %
Borrower Lock Date *	<input type="text"/>

ADJUSTMENTS			
Adjustment	Rate	Point	Margin
State (CA)			
State (CA), Impounds (No)			
LTV (>85<=90), Credit Score (>=720<740)		+0.50000	
Broker Tier (Tier 1 - BLUE)			
Total Adjustments	0.00000	0.50000	0.00000

FINAL PRICING (ADJUSTED)	
Rate	4.375 %
Point	-1.39300 %
Margin	0.00000 %
Rebate	\$ -4179.00

PROGRAM INFORMATION	MORTGAGE INFORMATION

[Back](#)[Confirm Lock](#)

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”

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

PARKSIDE LENDING CONTACTS

Account Executive: [AE Candidate](#)
Client Service Representative: [No Client Service Representative Assigned](#)

MY COMPENSATION

Pipeline	Total
Current Active Loans	\$ 70,678.12
Month to Date Funded Loans	\$ 0.00

MY PIPELINE AT A GLANCE

Current	
Incomplete 1003 Submission	38
Submitted but Documentation Required	0
Ready for Docs	1
Locked Loans	14
Floating Loans	43

LOCK METER

LATEST BULLETINS

File Name	File Size	Date Uploaded
PL 2013 Bulletin #21: Credit Guide Update	41.47 KB	06/12/2013
PL 2013 Bulletin #20: Lock Desk Policy Update	39.00 KB	06/12/2013
PL 2013 Bulletin #19: Conforming Fixed - Max LTV increase to 95%	29.65 KB	06/11/2013
PL 2013 Bulletin #18: Rate Sheet Adjuster Changes	50.94 KB	05/31/2013
PL 2013 Bulletin #17: Uniform Condo/PUD Project Questionnaire	31.05 KB	05/23/2013

PIPELINE BREAKDOWN (90 DAYS)

Total Loans 13: \$4,506,950

12.03%
7.77%
80.20%

ACTIVE LOANS DECLINED DUMPED

LOCK PULL THROUGH (90 DAYS)

0.00%

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

QUICK PRICE

SEARCH RATES

Lender Paid Compensation

Borrower Paid Compensation

MORTGAGE INFORMATION

Loan Purpose * Purchase
Sales Value * \$ 0.00
Appraisal Value * \$ 0.00
Loan Amount * \$ 0.00
Sub. Financing * No
LTV * 0.00 %
CLTV * 0.00 %
DTI * 38.00 %

PROPERTY INFORMATION

Loan Position * First Mortgage
Occupancy * Primary Residence
Property Type * SFR - Detached
Property Zipcode *
Property City *
Property County *
Property State *

PROGRAM INFORMATION

Program Category * Search All
Program Name * Search All
Program Code * Search All
Credit Score Used *
Lock Period * 90 Days
Lender Fee Waiver * - Selected One -
MI * No
Impounds * No
Blended Ratio * No
5 To 10 Financed Properties * No
Underwriting Method * Auto
Prepay Penalty * No Prepay

RESULTS

PROGRAM COMPARISON

Load Scenario Save Scenario **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

Verify address

Please enter the Property Address, without using commas or other punctuation.
Use APT/STE for unit numbers

Street

City

State

Zip

County

1234 b street

Hayward

California

94544

Alameda

Verify

Verified Address

1234 B ST

HAYWARD

CALIFORNIA 94541-

ALAMEDA

Re-price with
Verified Address

Use Verified
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”

Borrower and Contact Information

Property Information

Street	1234 B St
City	Hayward
State	California
Zip	94541
County	Alameda

Loan Agent/Processor Information

Who is the Loan Officer? *	Lily Salazar
Who is the Processor? *	Processor One
What email should we send notifications to? *	lilysalazar@salazar.com

Borrower Information

First Name *	mary
last Name *	smith
SSN *	123456970

Co-Borrower Information

First Name	
Last Name	
SSN	

Save



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

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Point	-1.39300 %
Margin	0.00000 %
Rebate	\$ -4179.00

PROGRAM INFORMATION	

MORTGAGE INFORMATION	

BackConfirm Lock

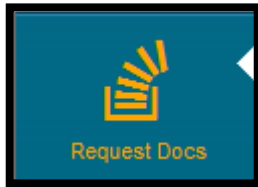
This will send the lock request to our Lock Desk as well as the AE / CSR and you will see “Lock Successfully Submitted”

Lock Successfully Submitted



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

Loan Information	
Property Street	7578 FREDERIKSEN CT
Property City	Dublin
Property State	California
Property Zip	94568
Borrower Vesting	-- Select One --
Co-Borrower Vesting	-- Select One --
Manner *	-- Select One --
Impounds *	-- Select One --
First Payment Date	09/01/2013
Additional Recipient for Closing Docs (email)	
Using a Power of Attorney?	<input type="checkbox"/>
Comments	

Title Only Person				
First Name	Middle Name	Last Name	POA	Actions
				Add Title Only



Parkside Lending

Title Agent

Order Number	<input type="text" value="131178572"/>
Company *	<input type="text" value="-- Select One --"/>
Street *	<input type="text" value="-- Select One --"/>
City *	<input type="text"/>
State	<input type="text"/>
Zip	<input type="text"/>
Phone	<input type="text"/>
Fax	<input type="text"/>
Title Officer *	<input type="text" value="-- Select One --"/>
Officer Phone	<input type="text"/>
Officer Fax	<input type="text"/>
Officer Email	<input type="text"/>

Add Title/Closing Company

Closing Agent

Order Number	<input type="text"/>
Company *	<input type="text" value="-- Select One --"/>
Street *	<input type="text" value="-- Select One --"/>
City *	<input type="text"/>
State	<input type="text"/>
Zip	<input type="text"/>
Phone	<input type="text"/>
Fax	<input type="text"/>
Closing Officer *	<input type="text" value="-- Select One --"/>
Officer Phone	<input type="text"/>
Officer Fax	<input type="text"/>
Officer Email	<input type="text"/>

Add Title/Closing Company



Verify or modify all fees

Fees					
GFE Block 3: Required services that we select					\$ 900.00
Description	PPC	POC	Amount	Paid By	Paid To
Appraisal Fee	<input type="checkbox"/>	<input type="checkbox"/>	\$ 600.00	Borrower	Service Provider
Credit Report Fee	<input type="checkbox"/>	<input type="checkbox"/>	\$ 50.00	Borrower	Service Provider
Tax Related Service Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
Flood Certificate Fee	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
Subordination Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 250.00	Borrower	Service Provider
	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
GFE Block 6: Required services that you can shop for					\$ 0.00
Description	PPC	POC	Amount	Paid By	Paid To
Pest Inspection	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider
	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	Borrower	Service Provider

Once completed, please choose "Request Doc Changes"

Request Doc Changes

A confirmation screen will appear

Thank you for your request. A copy of your request can be found in your "Upload Documents". Please note that any request changes will not reflect until they have been confirmed by the docs department.

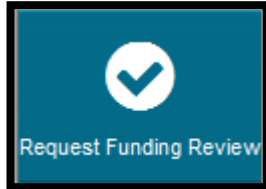
You may then go to your "Document Upload" screen and pull a copy of the doc request

Your Uploaded Documents			
Name	Description	Uploaded By	Upload Date
Request Doc Changes	Request Doc Changes	Lily Salazar	10/01/2013 1:08 pm



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”