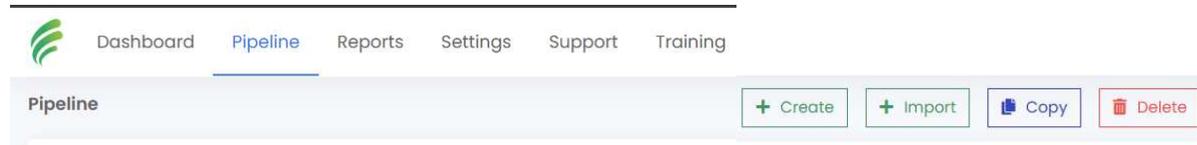


Registering A Loan with Everstream Mortgage:

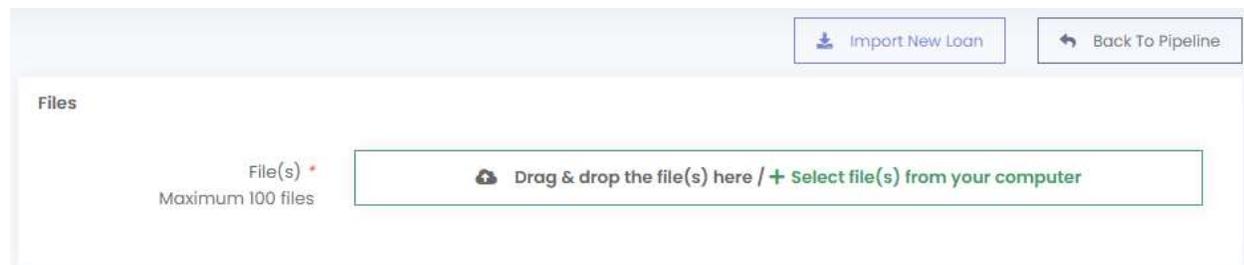
(If file is already set up in LendingPad and ready to register, skip to Step 5)

Step 1: Log-in to LendingPad: <https://prod.lendingpad.com/everstream/login>

Step 2: Select the **Pipeline** tab from the LendingPad homepage. If you have a 3.4 file, select **Import** at the top right of the screen and go to step 3. If creating a file from scratch, select the **Create** option and skip to step 4.



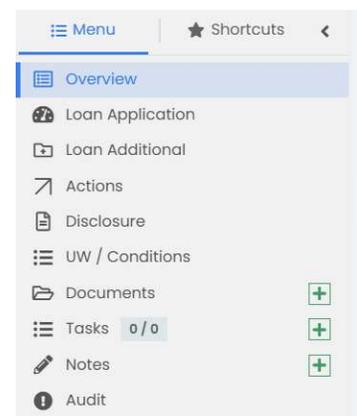
Step 3: On the next page, drag and drop the 3.4 file from your computer, or press **Select file(s) from your computer**. Then, press **Import New Loan**.



Step 4: Open the newly created file. You can search by name in the **Pipeline** tab or select it as a recent file on the **Dashboard** tab. From here, you want to perform the following tasks in order (instructions will follow):

1. Select the Loan Program and Type
2. Import the Credit Report
3. Add/Edit Liabilities, REOs, Income, and Assets
4. Add/Edit Fees
5. Price and Register the Loan

You will see a list of tabs on the left-hand side of the screen and links to sub-sections for those tabs at the top (see images). You can edit each sub-section by selecting its link at the top or by pressing the "Edit" button next to any of the sub-sections.



Overview

[Assignments](#) [Borrowers](#) [Custom Fields](#) [Dates](#) [Details of Transaction](#) [Interviewer Details](#) [Key Service Providers](#)

Step 4.1 – Select the Loan Program and Type:

Select the **Overview** and go to the **Terms and Mortgage** sub-section. Select “Edit.” In the **Loan Type** field, make the selection based on the type of loan you’re inputting. For Non-QM loans, choose “Conventional” in this dropdown. For DSCR loans, choose “Other”. In the **Program** field, choose “Conv 30 Year Fixed” for conventional OR Non-QM loans. For DSCR loans, select “DSCR 30 Year Fixed”. Press “Save” at the bottom after selections are made.

■ Terms and Mortgage

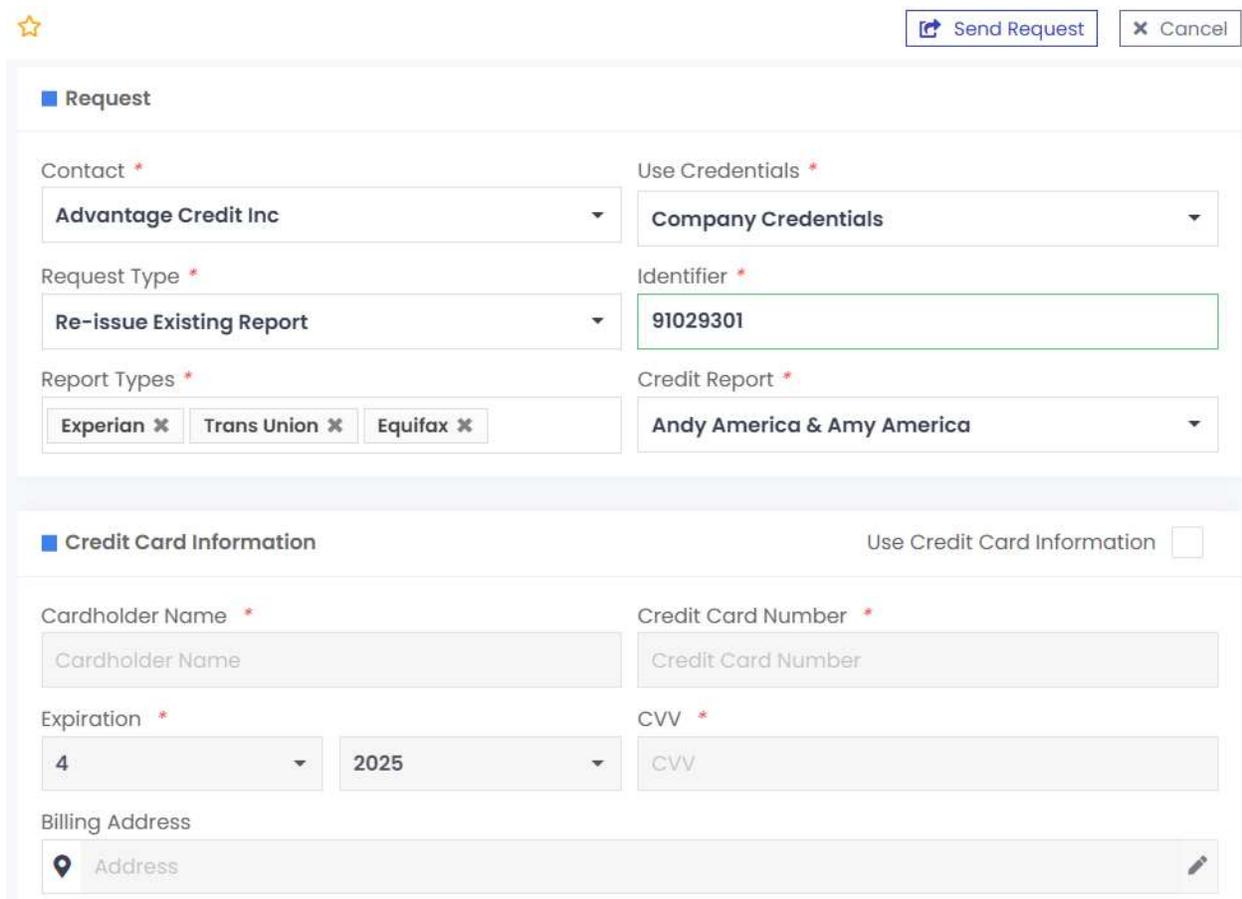
Purpose	AUS Type
<input type="text" value="Purchase"/>	<input type="text" value="AUS Type"/>
Occupancy	
<input type="text" value="Primary Residence"/>	
Appraisal Value	Purchase Price
<input type="text" value="\$650,000"/>	<input type="text" value="\$650,000"/>
Down Payment Amount ⓘ	Loan Amount ⓘ
<input type="text" value="35.00%"/> <input type="text" value="\$227,500"/>	<input type="text" value="\$422,500"/>
Down Payment Source	✎ Edit down payments
<input type="text" value="Checking Account"/>	
Credit Score	Loan Type
<input type="text" value="739"/> <input type="button" value="📊"/>	<input type="text" value="Conventional"/>
Program ⓘ	Note Rate
<input type="text" value="Conv 30 Year Fixed"/>	<input type="text" value="6.5%"/> <input type="button" value="\$ Get Price"/>
Escrow Waiver	
<input type="radio"/> Yes <input checked="" type="radio"/> No	

Step 4.2 – Import the Credit Report:

Select the **Actions** tab on the left. Press **Send** next to the Credit Report option.



This opens the credit request side-menu (see below). TO IMPORT AN EXISTING CREDIT REPORT: change **Request Type** to “Re-Issue Existing Report” and enter the credit report file number in the **Identifier** field. For the **Use Credentials** field, select “Company Credentials” if your credit account is company-wide, or “User Credentials” if you have your own individual account. Ignore the *Credit Card Information* section. Press **Send Request** when done.

A screenshot of a 'Request' form. At the top right are 'Send Request' and 'Cancel' buttons. The form is divided into two sections. The first section, 'Request', contains: 'Contact' (Advantage Credit Inc), 'Use Credentials' (Company Credentials), 'Request Type' (Re-issue Existing Report), 'Identifier' (91029301), 'Report Types' (Experian, Trans Union, Equifax), and 'Credit Report' (Andy America & Amy America). The second section, 'Credit Card Information', has a 'Use Credit Card Information' checkbox which is unchecked. It contains fields for 'Cardholder Name', 'Credit Card Number', 'Expiration' (4, 2025), 'CVV', and 'Billing Address'.

(NOTE: You can view the report by selecting “View” on the previous screen or by navigating to the *Documents* tab)

Step 4.3 – Add/Edit Liabilities, REOs, Income, and Assets:

Select the *Loan Application* tab. Work your way through each sub-section making sure the information imported accurately from the 3.4 file and make any necessary edits along the way. Pay close attention to the **Liabilities** and **REO** sub-section(s). The DTI will not calculate properly unless each mortgage in the *Liabilities* sub-section is linked to the correct corresponding property in the *REO* sub-section. See below for more detailed instructions:

Liabilities Sub-section:

This section is mostly straightforward and fills in directly from the credit report, but you may need to make some additions/edits. Common ones include adding any liabilities not captured on credit, marking liabilities to omit or payoff with cash-out proceeds, and editing payments for things like deferred student loans or AMEX cards reporting too high. *Be sure to link any Mortgages or HELOCs to their corresponding properties.* To do that, select the down arrow in the *REO* section on the far right and choose the property and mortgage type (see image below). Press “Save” when finished.

☆ Liabilities

Account Owner	Creditor Name	Type	Account No	Balance	Monthly Payment	Remain Term	Omit	Payoff	Resub	REO
Andy America	BEST EVI	Mortgage Loan	502088	\$210,279	\$1,691	298	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	123 Main Street, Annapolis, MD 214 <input type="button" value="v"/>

REO: 123 Main Street, Annapolis, MD 214 Mortgage Type: Conventional PITI:

REO Sub-section:

Navigate to the **REO** sub-section of the *Loan Application* tab and check to make sure all owned properties are listed. The REOs should have imported properly from the 3.4 file. DO NOT add the subject property as an REO for purchase loans. If you need to add a property, select **Edit** and press **Add New REO** in the top-left corner. For loans with multiple borrowers, make sure the correct borrower is selected at the top-left as well. Fill in all the required data, particularly for investment properties receiving rent. Be sure to check the **Disposition** field for accuracy and check the **Subject** box if the property is the subject of the loan. You can also add the corresponding mortgage from the credit report by pressing the drop-down arrow on the far left and selecting the corresponding liability. Press “Save” when done.

Andy America | Amy America

+ Add New REO

Property Type	Disposition	Occupancy	Subject	Current	Market Value	Mortgage / Lien	Mortgage Payment	Ins & Tax Expense	Gross Rental	Occupancy Rate	Net Rental Income
Single Family	Retain	Investment			\$0	\$210,279.00	\$1,691.00	\$0	\$3,500	75%	\$934

Additional | Liabilities

Address: 123 Main Street, Annapolis, MD, 21401, US

Remarks

Save | Cancel

Step 4.4 – Add/Edit Fees:

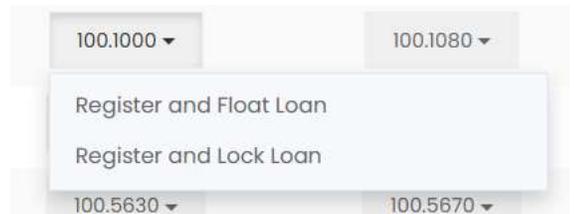
Navigate to the **Disclosure** tab on the left and add/edit any fees that will be disclosed by selecting **Edit** at the top right of the screen. Common fees to add are a credit report fee, appraisal fee, and any 3rd-party processing fees. You can also enter fees in sections C, E, F, and G, or submit without those and our disclosure team will import smart-fees once registered. **IMPORTANT: If you are choosing Borrower Paid Compensation for the loan, input your comp as a “Loan Origination Fee” (see below).**

	To	Borrower-Paid	
		At Closing	Before Closing
A. Origination Charges (zero tolerance)			\$999.00
Loan Origination Fee	Lender	\$0.00	\$0.00
Loan Total Amount Discount Points	Lender	\$0	\$0.00
Underwriting Fee	Lender	\$999	\$0.00

Step 5 – Price/Register the Loan:

Once the file is fully set up, press the **Register Loan with Everstream Mortgage** button at the top right of the screen. The button may also look like two arrows pointing to the right on smaller screens (see image →) 

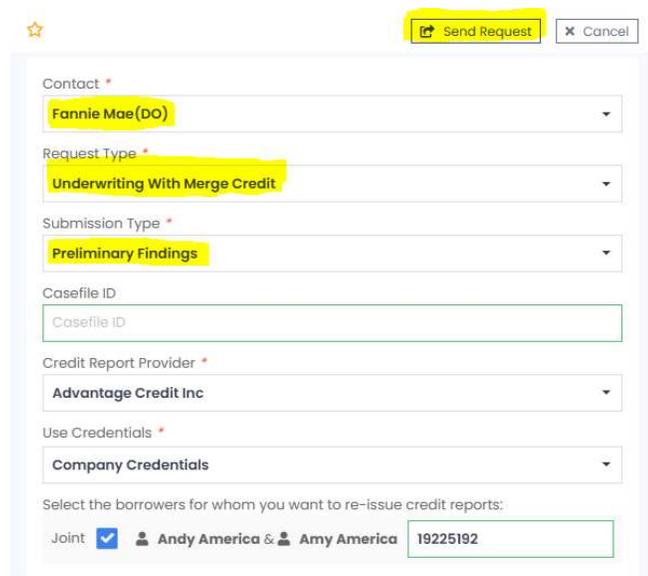
This will open the pricing menu (skip to page 7 for detailed pricing screen tips). Once you select a product to open the rate stack, click the drop-down box next to the rate you want to lock or float. Select **Register and Float Loan** or **Register and Lock Loan**. *NOTE: Pressing Register and Float/Lock is the point of no return. Once selected, you will no longer be able to make edits and the loan will be officially registered with Everstream Mortgage.*



This action will complete the loan registration process and automatically place the loan in the initial disclosures queue. Our team will e-mail a sample Loan Estimate within minutes, and you can request any edits/changes in a reply e-mail, or send them to request@everstreammortgage.com.

Optional – Running AUS: Select the **Actions** tab on the left menu bar. Go to **System Actions** and press the **Send** button next to AUS.

Fannie Mae (DO): In the next menu, select **Fannie Mae (DO)** under the **Contact** drop-down. For **Request Type**, select **Underwriting With Merge Credit** and for **Submission Type** select **Preliminary Findings**. Make sure the **Casefile ID** field is empty. The **Credit Report Provider** field should be auto-filled with your credit provider, but you may need to make a different selection in **Use Credentials**. For that field, choose **Company Credentials** if you have one company-wide login for pulling credit with your provider. If you have your own login, choose **My Credentials**. Make sure the credit report file number is in the final field, and it corresponds to the correct borrower or borrowers if there are multiple credit reports. Press **Send Request** when finished. The results can be viewed on the prior screen, or in the **Documents** tab on the left.

A screenshot of a web form titled 'Send Request' with a 'Cancel' button. The form contains several dropdown menus and text input fields. The 'Contact' dropdown is set to 'Fannie Mae (DO)'. The 'Request Type' dropdown is set to 'Underwriting With Merge Credit'. The 'Submission Type' dropdown is set to 'Preliminary Findings'. The 'Casefile ID' field is empty. The 'Credit Report Provider' dropdown is set to 'Advantage Credit Inc'. The 'Use Credentials' dropdown is set to 'Company Credentials'. Below these fields, there is a section for 'Select the borrowers for whom you want to re-issue credit reports:'. It includes a checked checkbox for 'Joint', and two borrower names 'Andy America' and 'Amy America' with a text input field containing the number '19225192'.

Freddie Mac (LPA): In the next menu, select *Freddie Mac* under the *Contact* drop-down. For *Request Type*, select *Underwriting With Merge Credit*. All remaining fields should be kept blank, except for *Seller ID*, which should auto-fill to 214255. The *Credit Report Provider* field should be auto-filled with your credit provider. Make sure the credit report file number is in the final field, and it corresponds to the correct borrower or borrowers if there are multiple credit reports. Press *Send Request* when finished. The results can be viewed on the prior screen, or in the *Documents* tab on the left.

The screenshot shows a 'Send Request' form with the following fields and values:

- Contact: Freddie Mac
- Request Type: Underwriting With Merge Credit
- LP Key ID: (empty)
- LP ID: (empty)
- LP TID: (empty)
- Branch Code: (empty)
- Seller ID: 214255
- TPO ID: (empty)
- NOTP ID: (empty)
- Credit Report Provider: Advantage Credit Inc
- Select the borrowers for whom you want to re-issue credit reports:
 - Joint:
 - Andy America & Amy America:
 - File Number: 10001

Pricing Screen Tips:

After selecting *Get Price* or *Register Loan with Everstream Mortgage*, you will see the pricing screen. You can enter a desired price or desired rate to rank pricing options based on your selection. For options closest to par, keep **Desired Price** as 100. If, for example, you wanted 1 point in lender credit, you can enter 101 and the pricer will show you the best options at that price. Similarly, you can enter a **Desired Rate** and the pricer will rank options based on rate. For **Compensation Type** you can select Lender or Buyer paid. The

The screenshot shows a pricing screen with the following fields and values:

- Desired Price: 100
- Desired Rate: 6.5%
- Desired Lock Period (days): 30
- Compensation Type: Yes (Lender Paid)
- Fees In: No
- Lead Sources: (empty)

The Lender Paid option will include your compensation in the pricing. The Buyer Paid option doesn't, and you'll need to enter your comp as a Loan Origination Charge later in the *Disclosure* section before registering the loan. The **Fees In** button will toggle whether or not our \$999 lender fee will be rolled into the pricing, or disclose on the Loan Estimate. You can set this to "Yes" if you want to roll that fee into the pricing. ***DO NOT make a selection in Lead Sources.***

Once all selections are made, press **Get Products**. This will display all options available based on your file inputs. If you don't see any rates/products displayed, you can troubleshoot by selecting the **View** button next to Ineligible Products. There will be four tabs at the top of the screen that look like this:

Full Product | Full Product With QM | Best Execution | Product Group

You can select the *Best Execution* tab to narrow the eligible options according to the best rate closest to par. The *Product Group* tab will narrow the options according to the best price at the desired rate. To see the full rate stack at any time, click on the product name.