

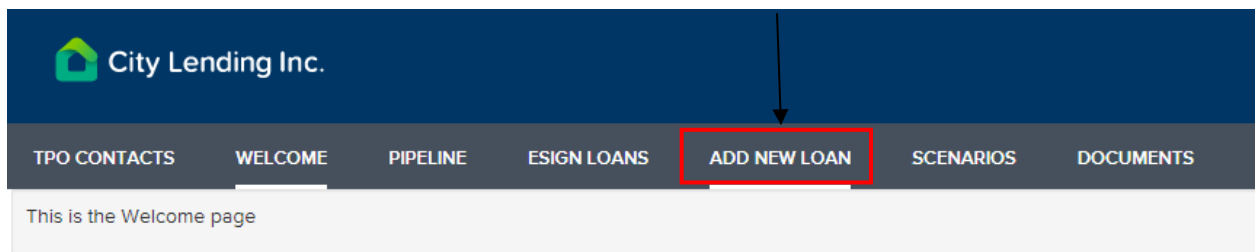
Tax ID Max – SMC – 12 Months Bank Statements Submissions Steps

The Underwriting team will be responsible for calculating the income, please follow the steps listed below.

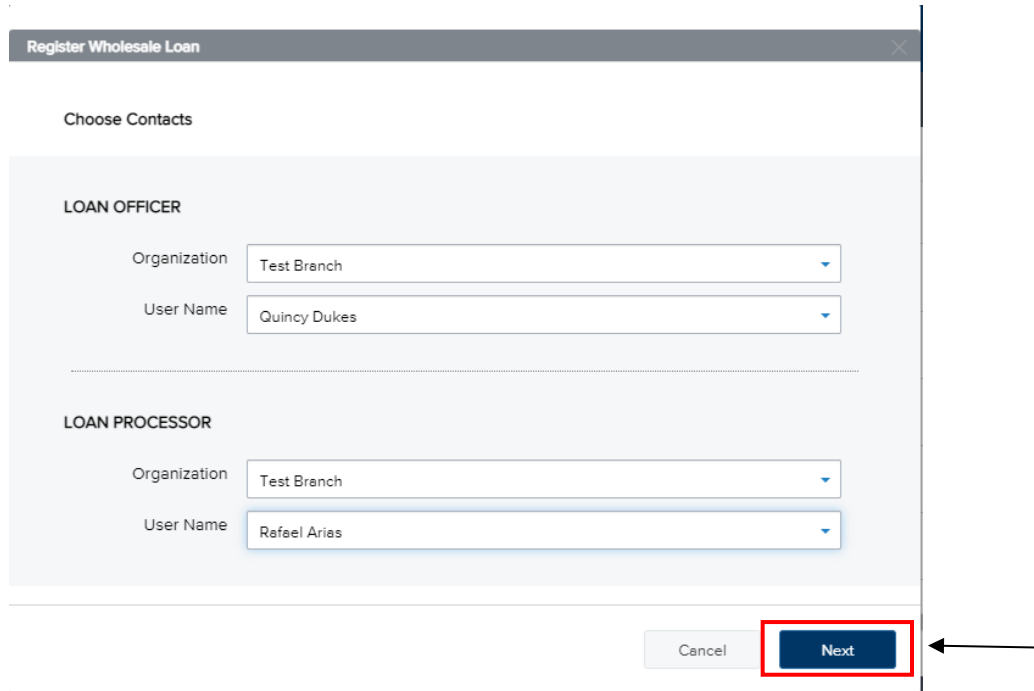
1. Create a loan on the TPO portal.
2. Upload to the file the following documentation
 - a. Bank Statement Program - Borrower Business Narrative Submission form
 - b. 12 months bank statement
3. Go to the Help desk / Worksheets / Forms
4. Submit a ticket through the help desk.
5. Please send an email to scenario desk email letting them know the ticket for the loan is submitted scenario@citylendinginc.com

Creating a new Loan

After signing in into your TPO user select the option “Add New Loan”



A new window will pop up to choose the Loan Officer and Loan Processor after finishing click on next to continue with the process.



Register Wholesale Loan

Choose Contacts

LOAN OFFICER

Organization: Test Branch

User Name: Quincy Dukes

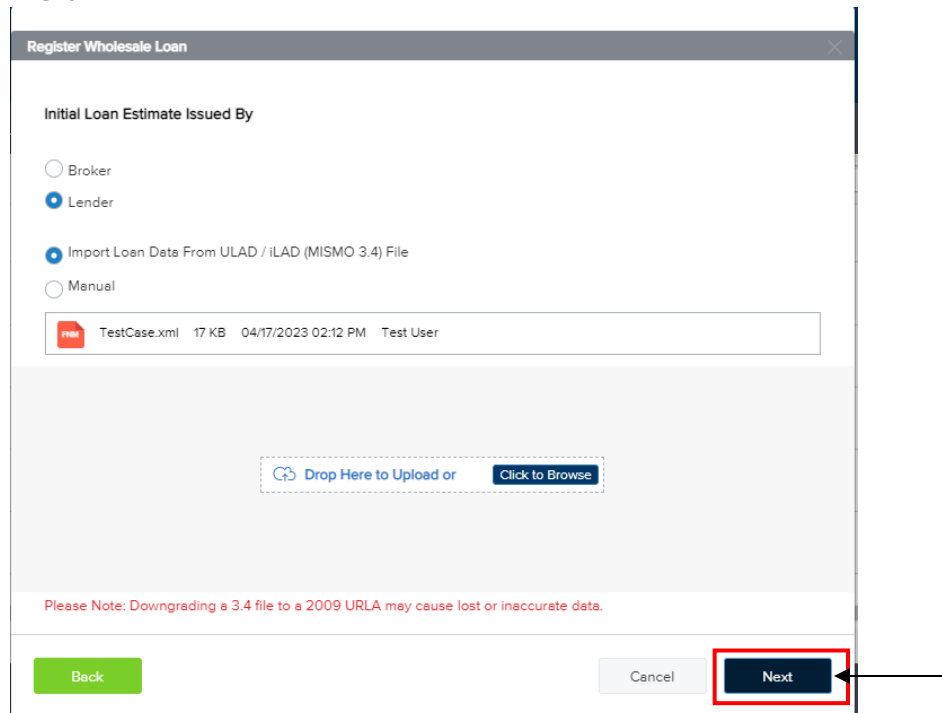
LOAN PROCESSOR

Organization: Test Branch

User Name: Rafael Arias

Cancel Next

Another window one more time will open requesting information as the “Initial Loan Estimate Issued by.” And how is the file going to start “importing your Mismo 3.4 File” or manually, please keep in mind that if the user is using a mismo 3.4 file must click on “Click to browse” to attach the file and once you finished click on “Next.”



Register Wholesale Loan

Initial Loan Estimate Issued By

☐ Broker

☒ Lender

☒ Import Loan Data From ULAD / iLAD (MISMO 3.4) File

☐ Manual

TestCase.xml 17 KB 04/17/2023 02:12 PM Test User

Drop Here to Upload or Click to Browse

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

Back Cancel Next

The file will open with all the imported information in case the user has used a 3.4 mismo in case the user has selected manually the form will open to complete the required information.

Uploading Documentation

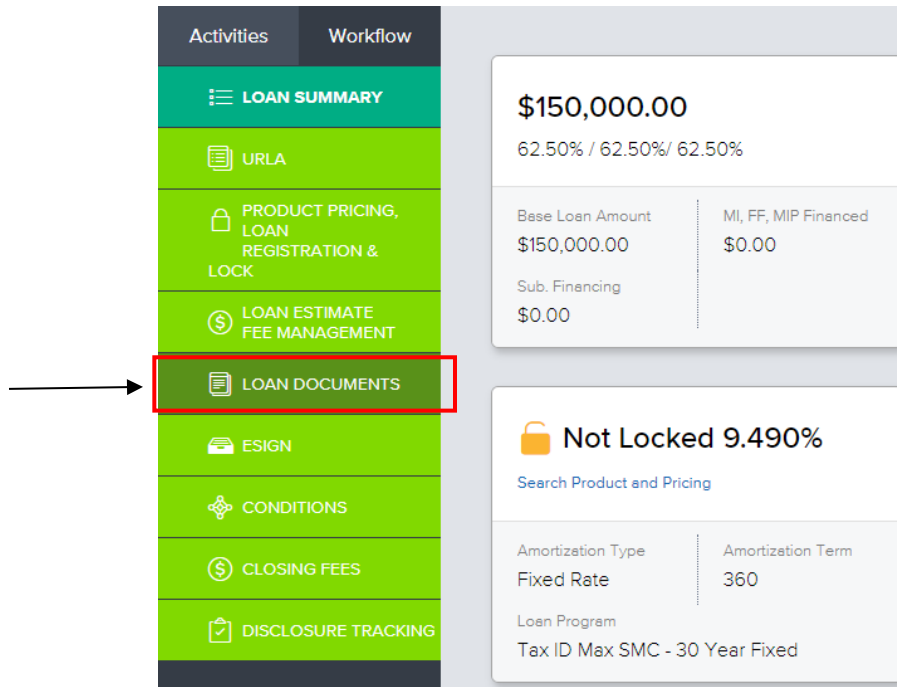
Under the option “Documents” user will be able to find all the Tax Max Id Documentation.

TPO CONTACTS	WELCOME	PIPELINE	ESIGN LOANS	ADD NEW LOAN	SCENARIOS	DOCUMENTS
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Documents

Forms	
Tax ID Max-SMC Assets and Cash to Close	XLSX 28.00 KB
Tax ID Max- SMC Deposits and Expenses	XLSX 52.00 KB
Tax ID Max-SMC 100% Access Funds Letter	PDF 88.00 KB
Tax ID Max-SMC Bank Statements for Income	PDF 99.00 KB
Tax ID Max-SMC Escrow Hold Back Agreement	PDF 164.00 KB

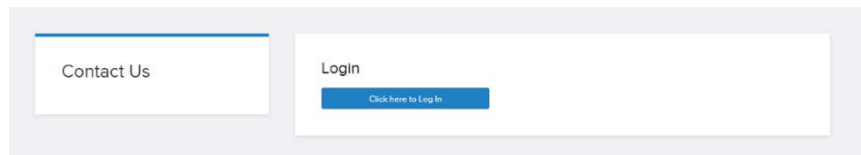
On your Activities Left Panel select the option “Loan Documents”



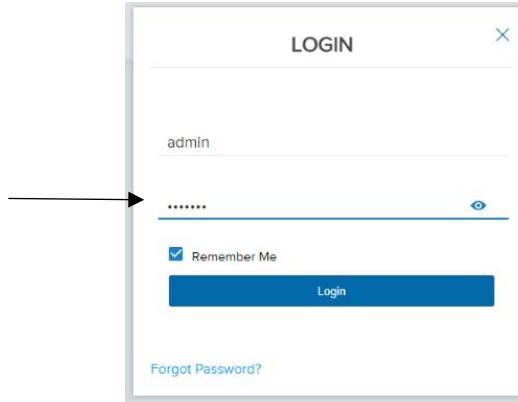
The screenshot shows the City Lending Inc. interface. On the left, the 'Activities' panel is visible, listing various loan-related tasks. The 'LOAN DOCUMENTS' option is highlighted with a red box and an arrow pointing to it. The right panel displays a loan summary for a \$150,000.00 loan, including details like interest rate (9.490%), amortization type (Fixed Rate), and loan program (Tax ID Max SMC - 30 Year Fixed).

Helpdesk

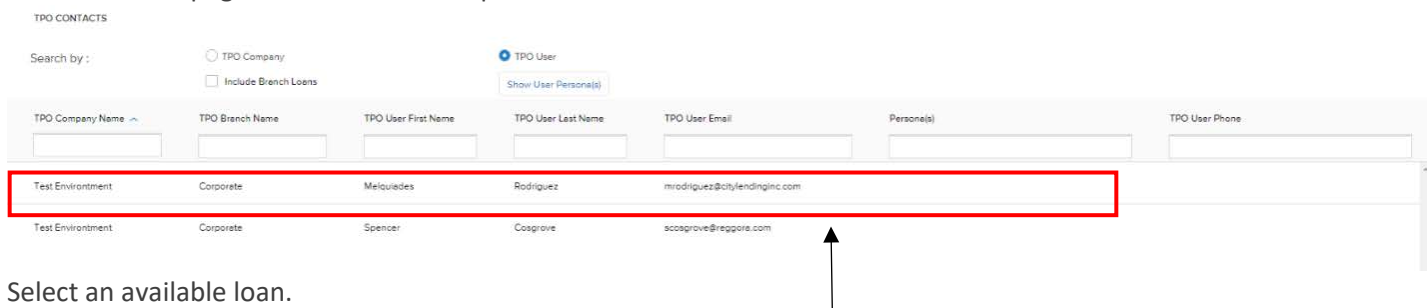
To start using this tool, log in through the TPO control panel.



After that we log in with the correct user and password for this action.



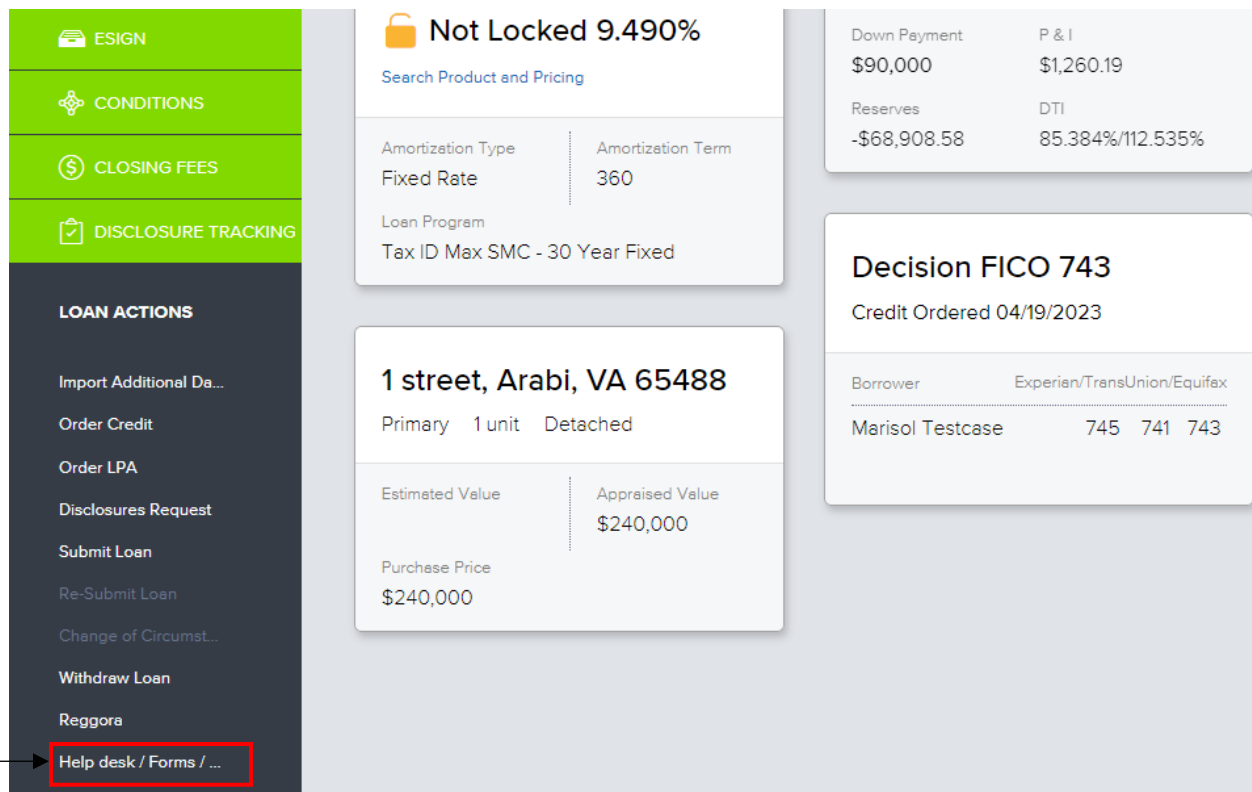
Enter the main page of the TPO control panel and select a user.



Select an available loan.

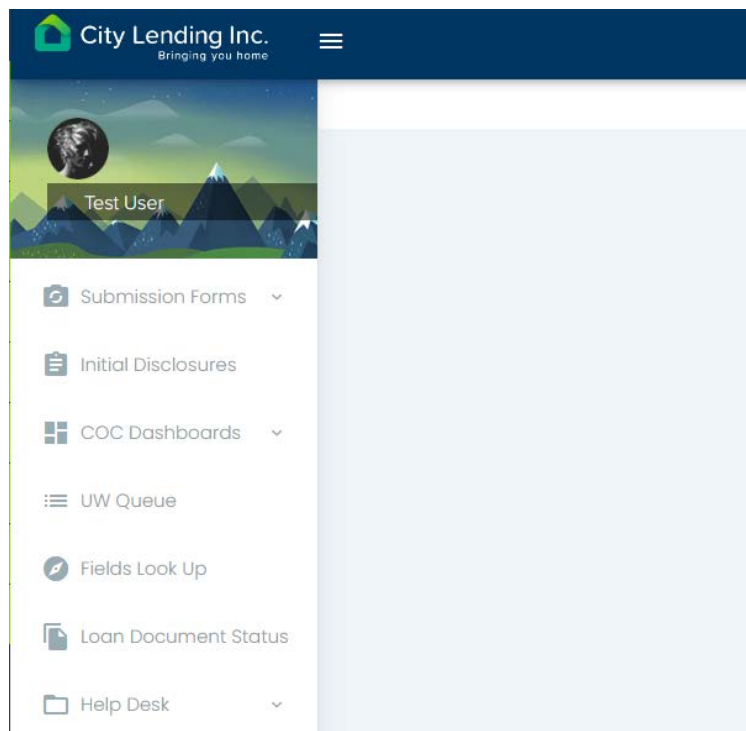


Next, the user will be redirected to the control panel where the helpdesk option can be selected in the lower left corner. See image below.



The screenshot shows the City Lending Inc. dashboard. On the left is a sidebar with a green header and a dark grey body. The green header contains links: ESIGN, CONDITIONS, CLOSING FEES, and DISCLOSURE TRACKING. The dark grey body contains a 'LOAN ACTIONS' section with links: Import Additional Da..., Order Credit, Order LPA, Disclosures Request, Submit Loan, Re-Submit Loan, Change of Circumst..., Withdraw Loan, Reggora, and Help desk / Forms / ... (highlighted with a red box and an arrow). The main content area shows loan details for '1 street, Arabi, VA 65488'. It includes a 'Not Locked 9.490%' status, a 'Search Product and Pricing' button, and a table of loan terms: Amortization Type (Fixed Rate), Amortization Term (360), Loan Program (Tax ID Max SMC - 30 Year Fixed), Estimated Value (\$240,000), and Appraised Value (\$240,000). To the right, there's a table of financials: Down Payment (\$90,000), P & I (\$1,260.19), Reserves (-\$68,908.58), and DTI (85.384%/112.535%). Below this is a 'Decision FICO 743' section with 'Credit Ordered 04/19/2023' and a table of borrower information: Borrower (Marisol Testcase), Experien/TransUnion/Equifax (745 741 743).

The "Help Desk" control panel home page will appear.

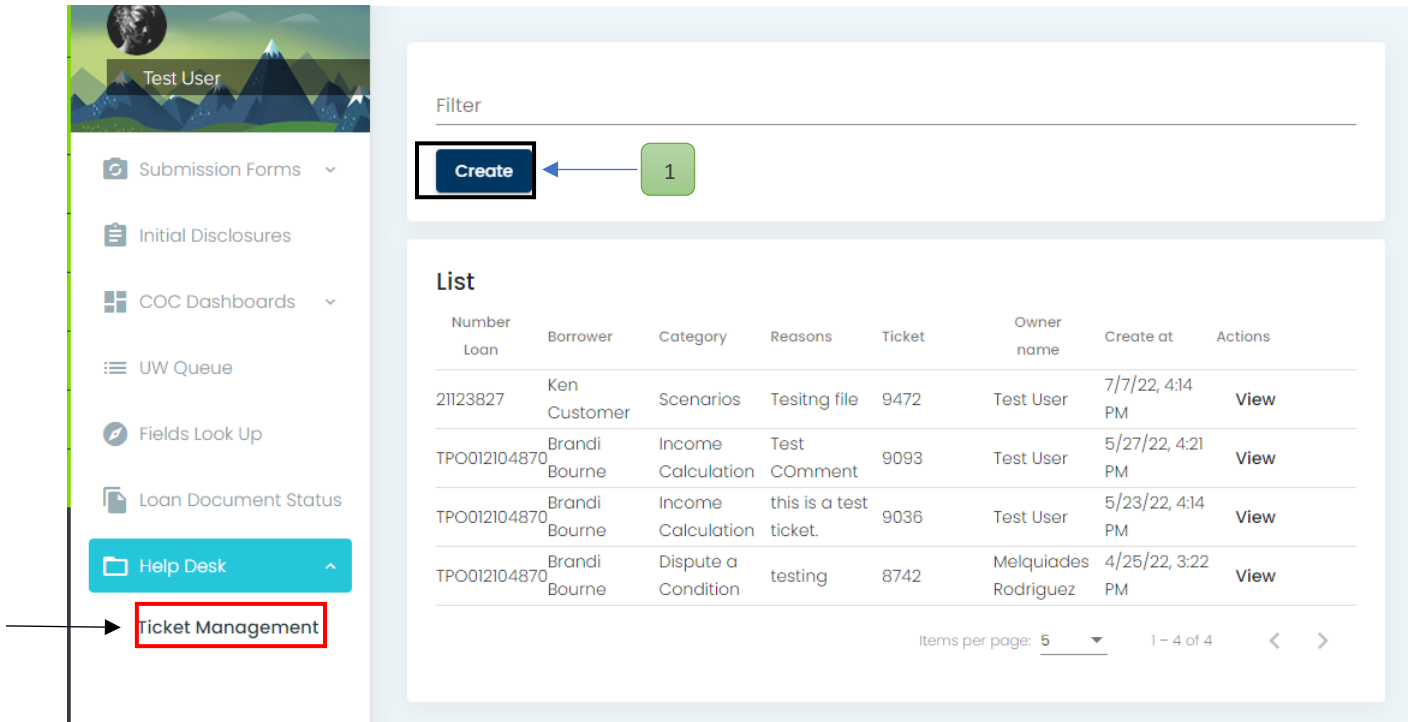


The screenshot shows the City Lending Inc. 'Help Desk' control panel home page. The header is dark blue with the City Lending Inc. logo and tagline 'Bringing you home'. Below the header is a banner image with a mountain landscape and a 'Test User' label. A sidebar on the left contains a list of links: Submission Forms, Initial Disclosures, COC Dashboards, UW Queue, Fields Look Up, Loan Document Status, and Help Desk. The main content area is a large, empty light blue space.

Select the option needed to display the loan information in the form.

Ticket Management

In the view "Ticket management" the requests made in the past are listed. The columns displayed are loan number, borrower, why (reason), ticket (number), owner name, created at and actions. All columns can be sorted in ascending and descending order, and users can also filter the rows by typing in the "Filter" field.



Test User

- Submission Forms
- Initial Disclosures
- COC Dashboards
- UW Queue
- Fields Look Up
- Loan Document Status
- Help Desk
- Ticket Management**

Filter

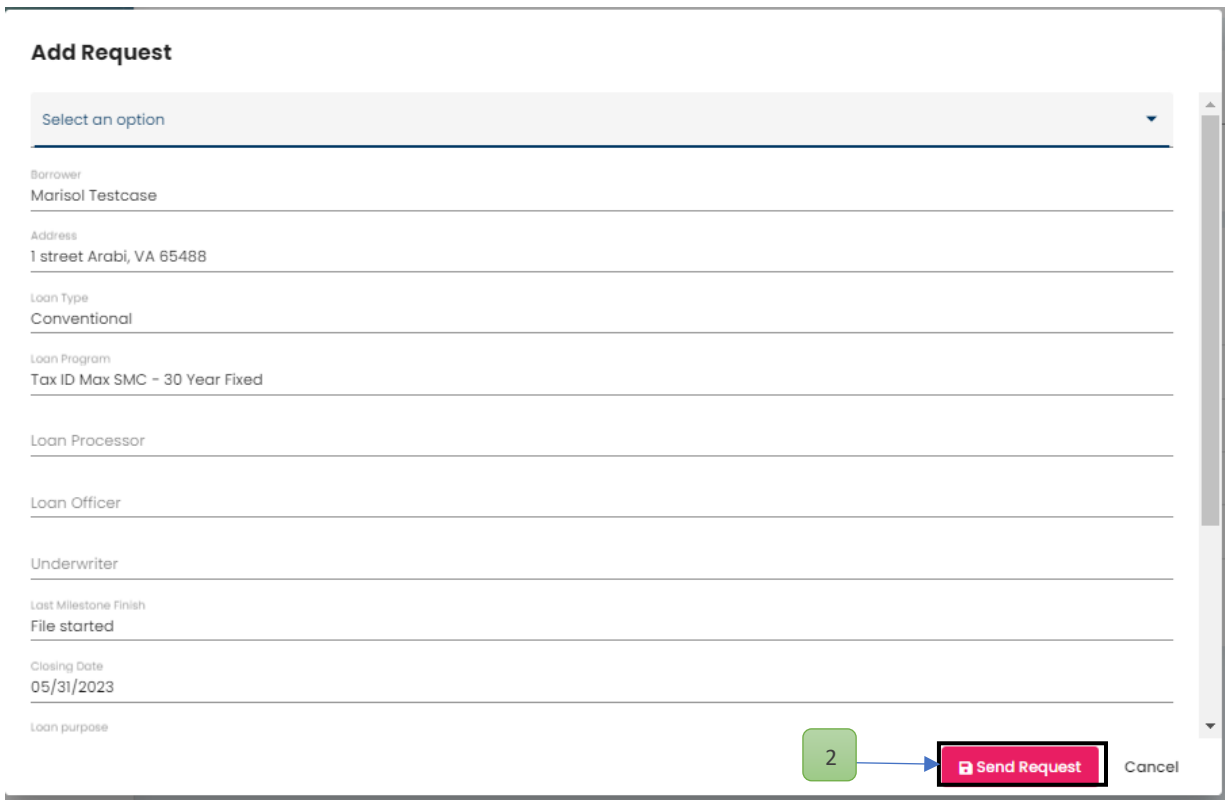
Create 1

List

Number Loan	Borrower	Category	Reasons	Ticket	Owner name	Create at	Actions
21123827	Ken Customer	Scenarios	Tesitng file	9472	Test User	7/7/22, 4:14 PM	View
TPO012104870	Brandi Bourne	Income Calculation	Test COMment	9093	Test User	5/27/22, 4:21 PM	View
TPO012104870	Brandi Bourne	Income Calculation	this is a test ticket.	9036	Test User	5/23/22, 4:14 PM	View
TPO012104870	Brandi Bourne	Dispute a Condition	testing	8742	Melquiades Rodriguez	4/25/22, 3:22 PM	View

Items per page: 5 1 - 4 of 4

To make a request, click on the blue "Create" button Tab (1). Then, it displays a box with a form with the following fields:



Add Request

Select an option ▼

Borrower
Marisol Testcase

Address
1 street Arabi, VA 65488

Loan Type
Conventional

Loan Program
Tax ID Max SMC - 30 Year Fixed

Loan Processor

Loan Officer

Underwriter

Last Milestone Finish
File started

Closing Date
05/31/2023

Loan purpose

2 → **Send Request** Cancel

- Loan Number, Borrower*
- Address*
- Loan Type*
- Loan Program*
- Loan Processor*
- Loan Officer*
- Underwriter*
- Last Milestone Finish