

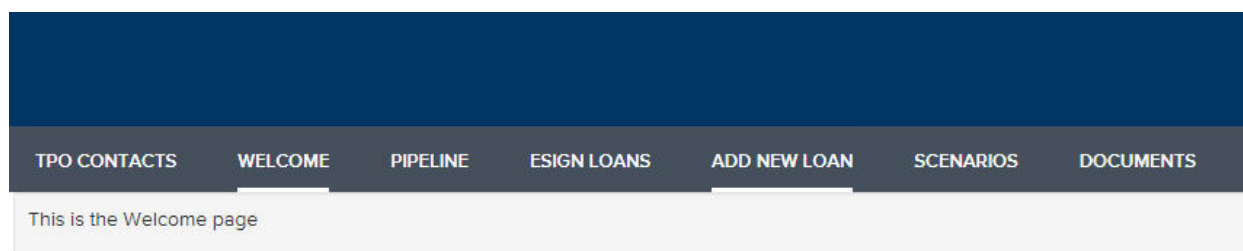
Tax ID Max -SMC -12 Months Bank Statements Submissions Steps

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@beinmortgage.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.

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right corner. Below the title bar is a section labeled "Choose Contacts". Underneath, there are two sections: "LOAN OFFICER" and "LOAN PROCESSOR". Each section contains two dropdown menus: "Organization" and "User Name". In the "LOAN OFFICER" section, "Organization" is set to "Test Branch" and "User Name" is set to "Quincy Dukes". In the "LOAN PROCESSOR" section, "Organization" is set to "Test Branch" and "User Name" is set to "Refeel Aries". At the bottom right of the window, there are two buttons: "Cancel" and "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."

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right corner. Below the title bar is a section labeled "Initial Loan Estimate Issued By". There are four radio button options: "Broker", "Lender", "Import Loan Data From ULAD / ILAD (MISMO 3.4) File", and "Manual". The "Lender" and "Import Loan Data From ULAD / ILAD (MISMO 3.4) File" options are selected. Below these options is a file upload area showing a file named "TestCase.xml" with a size of "17 KB", a date of "04/17/2023 02:12 PM", and the user "Test User". Below the file list is a dashed box containing the text "Drop Here to Upload or" and a "Click to Browse" button. At the bottom of the window, there are three buttons: "Back", "Cancel", and "Next". A red note at the bottom of the form area reads: "Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data."

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

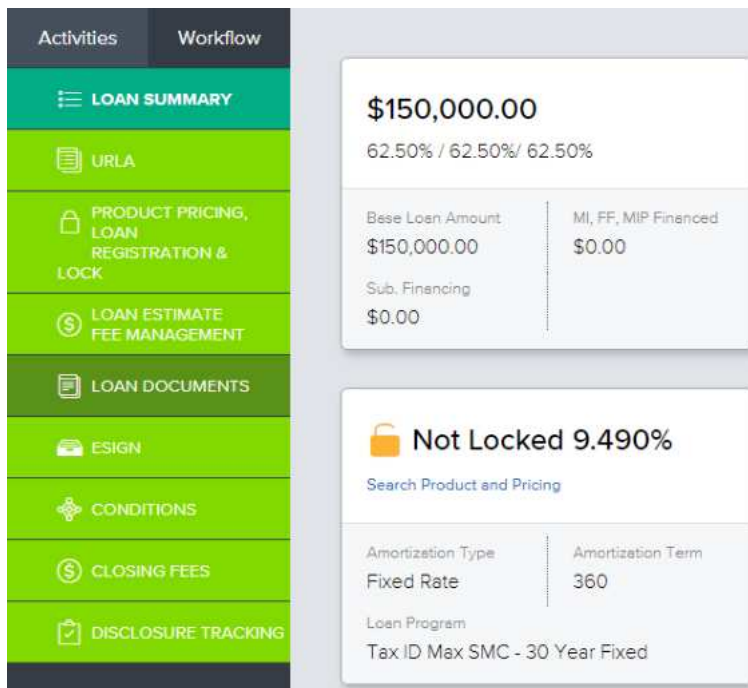
Under the option "Documents" user will be able to find all the Tax Max ID Documentation.



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"



Activities | Workflow

- LOAN SUMMARY
- URLA
- PRODUCT PRICING, LOAN REGISTRATION & LOCK
- LOAN ESTIMATE FEE MANAGEMENT
- LOAN DOCUMENTS**
- ESIGN
- CONDITIONS
- CLOSING FEES
- DISCLOSURE TRACKING

\$150,000.00

62.50% / 62.50% / 62.50%

| | |
|------------------|----------------------|
| Base Loan Amount | MI, FF, MIP Financed |
| \$150,000.00 | \$0.00 |
| Sub. Financing | |
| \$0.00 | |

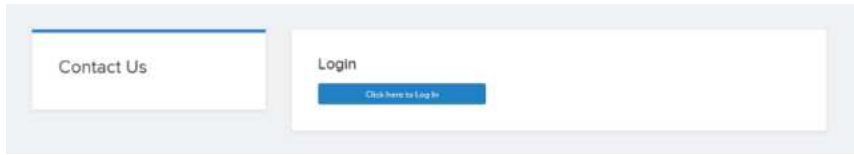
Not Locked 9.490%

Search Product and Pricing

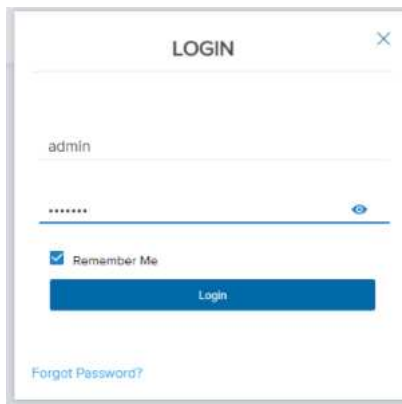
| | |
|--------------------------------|-------------------|
| Amortization Type | Amortization Term |
| Fixed Rate | 360 |
| Loan Program | |
| Tax ID Max SMC - 30 Year Fixed | |

Helpdesk

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



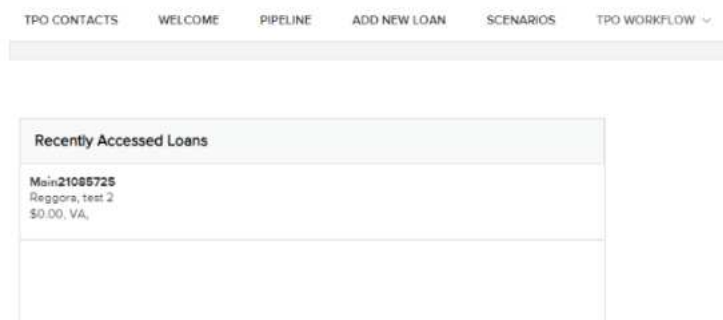
After that we log in with the correct user and password for this action.



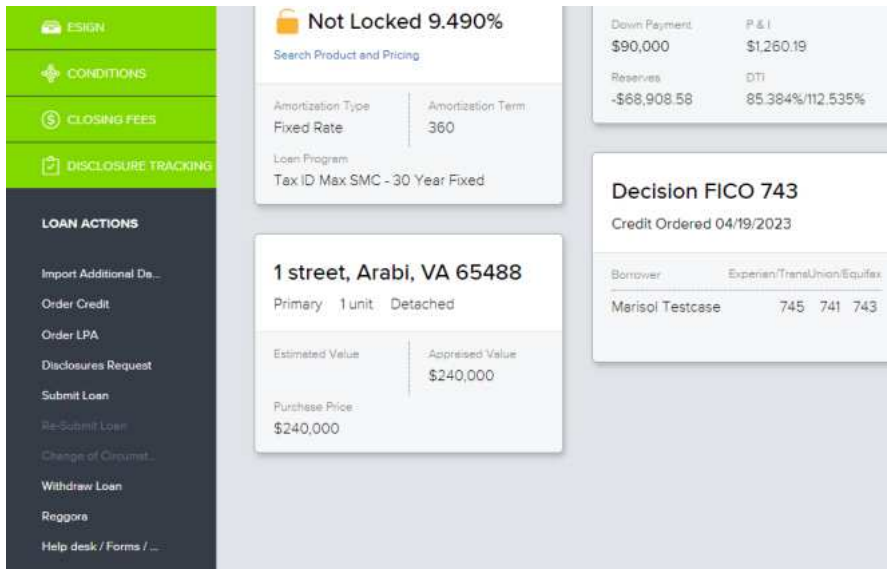
Enter the main page of the TPO control panel and select a user.



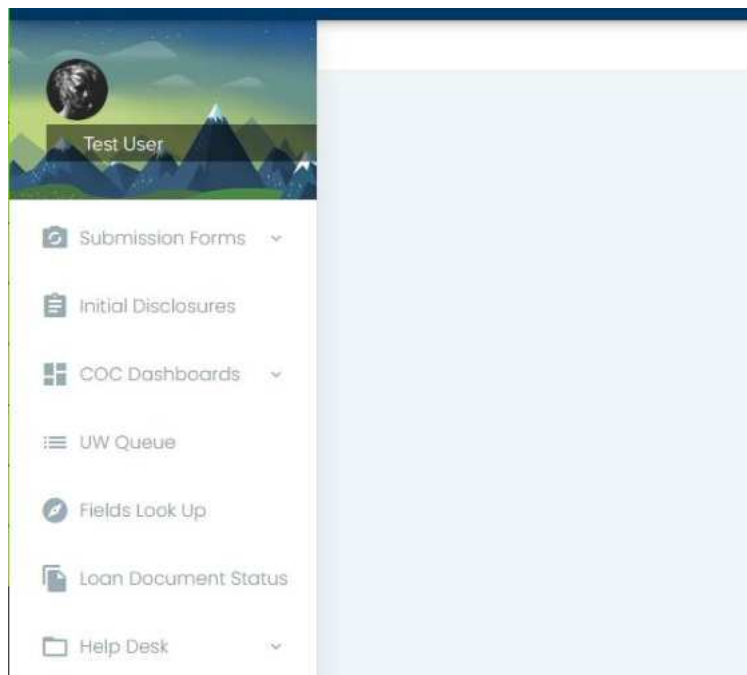
Select an available loan.



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.



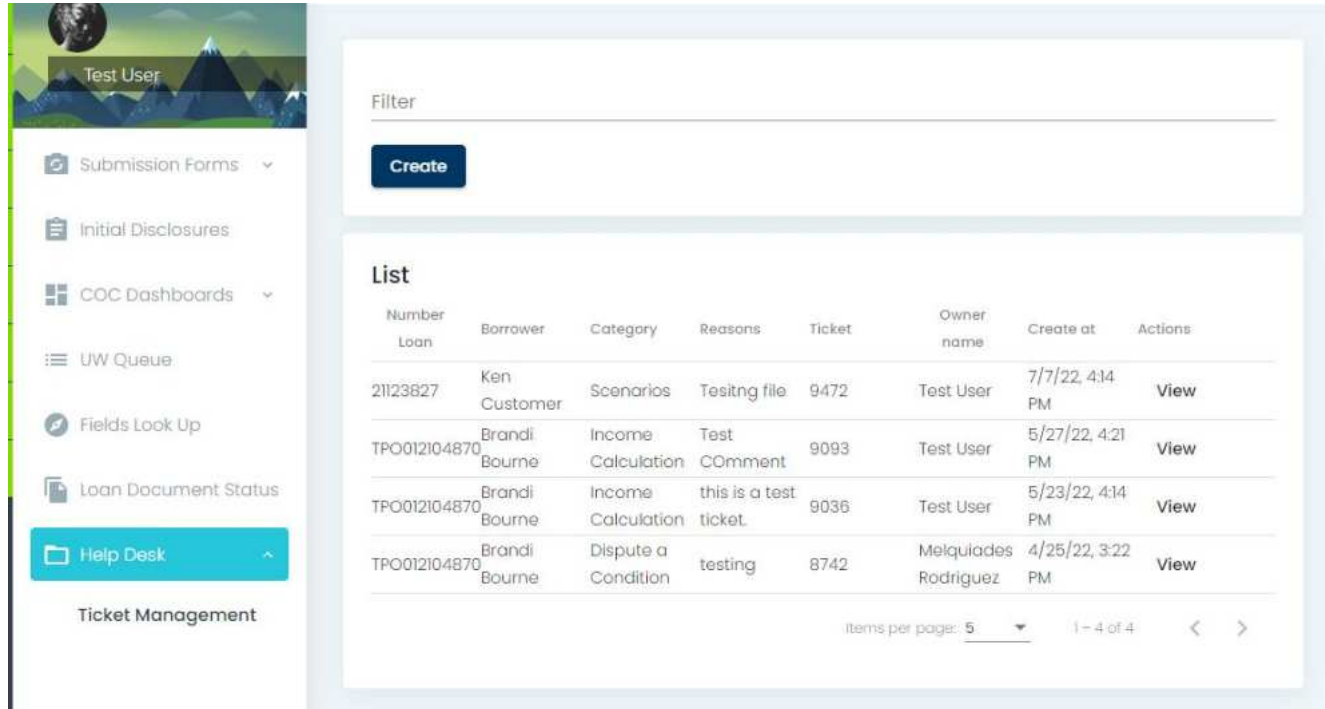
The "Help Desk" control panel home page will appear.



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.



The screenshot shows a web application interface for "Ticket Management". On the left is a sidebar menu with options: Submission Forms, Initial Disclosures, COC Dashboards, UW Queue, Fields Look Up, Loan Document Status, and Help Desk. The main content area has a "Filter" input field and a "Create" button. Below is a table titled "List" with the following data:

| Number Loan | Borrower | Category | Reasons | Ticket | Owner name | Create at | Actions |
|--------------|---------------|---------------------|------------------------|--------|----------------------|------------------|----------------------|
| 21123827 | Ken Customer | Scenarios | Testing 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 |

At the bottom of the table, there is a pagination control showing "Items per page: 5" and "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

[Send Request](#) [Cancel](#)

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