

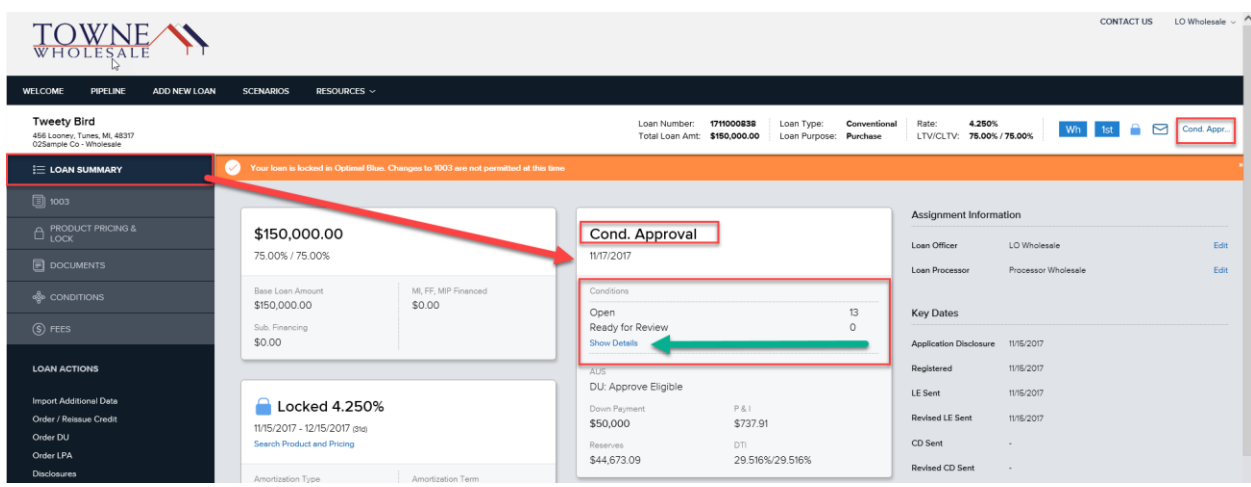


HOW TO: Submit Conditions for Underwriting Review

See the steps below explaining how to:

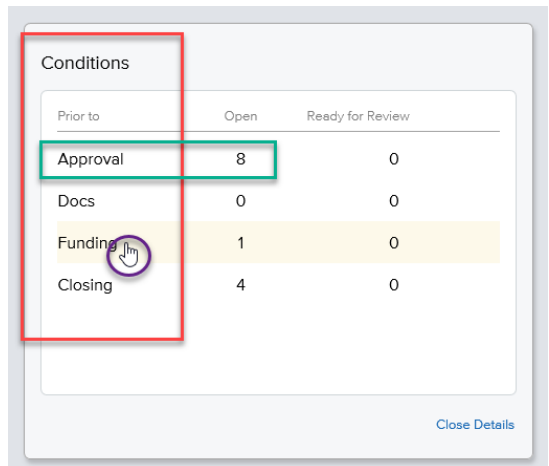
- Find the conditions added by the Underwriter
- Upload documentation
- Resubmit the loan to Underwriting to clear conditions

Step 1: Access the loan from your pipeline and review the Loan Summary. This screen will give you a snapshot of the number of conditions outstanding.



Step 2: Click “Show Details” and you will see a breakdown of the type of conditions included in the total and the number in each category.

Step 3: Click on a type of condition, it will take you directly to the conditions screen.



Step 4: Review the outstanding conditions. You can Filter your Conditions as well using the dropdowns below

The screenshot shows the 'Conditions' tab for loan 'Tweety Bird'. The left sidebar has 'CONDITIONS' highlighted. The main area shows a table of conditions with a 'FILTER BY' dropdown set to 'Prior To' and a filter menu open showing options like 'Approval', 'Closing', 'Docs', 'Funding', and 'Purchase'. The table lists conditions such as 'Appraisal: Appraisal', 'Appraisal: Delivered to Borrower', 'Appraisal: E&O and License', and 'Assets: Bank Statements'.

NOTE: Accessing the conditions from the Loan Summary Condition Detail box, gives you the added functionality of toggling between the Conditions screen and the Documents screen. *This feature is not available if you go directly to the Documents or Conditions Tab on the left-hand side of the screen.*

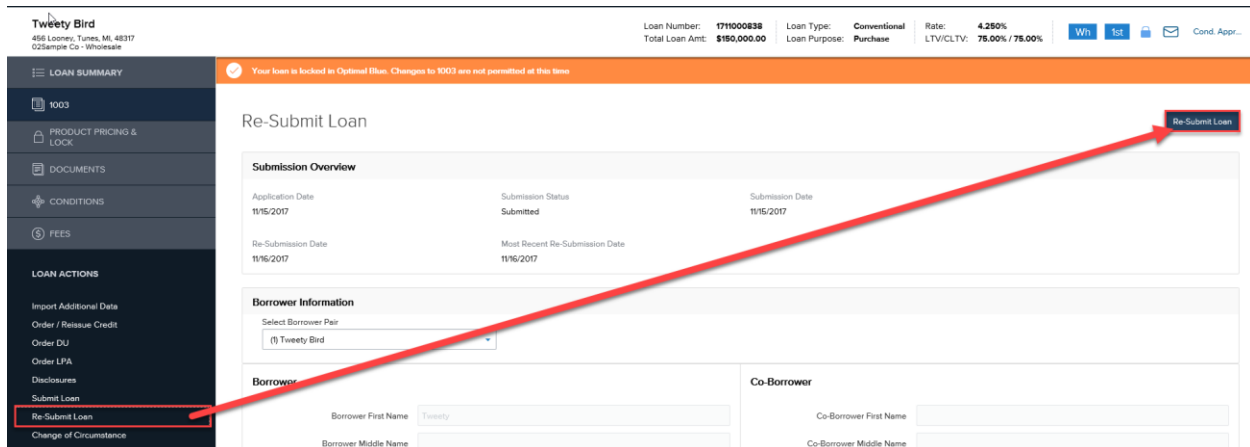
FILTERS for conditions:

This image shows four filter dropdowns: 'Category' (with a menu listing Assets, Credit, Income, Legal, Misc, Property), 'Prior To' (with a menu listing Approval, Closing, Docs, Funding, Purchase), 'Status' (with a menu listing Added, Cleared, Expected, Fulfilled, PastDue, Received, Rejected, Requested, Rerequested, Reviewed, Waived), and another 'All' dropdown.

Step 4: Upload the documentation for Underwriter review in the document placeholder: Wholesale: Conditions. (FYI: The “Wholesale: Suspense Conditions” should only be used when loan is Suspended)

The screenshot shows the 'Documents' tab with a document upload area. A red box highlights the 'WHOLESALE: CONDITIONS' document placeholder, which contains a file named 'CDC wa Sign.pdf'.

Step 5: Once you are ready to Resubmit the loan to Underwriting, click “Re-Submit Loan” under Loan Actions. Then click the Re-Submit button.



NOTE: You will receive an automated email once the loan is Final Approved, or returned to Conditional Approval status.

NOTE: When uploading conditions/documents, please be aware of the following:

- Make sure the documents are a standard letter or legal paper size format. (partial pages, or those larger than legal do not allow the attachment to upload in Towne’s operating system)
- When uploading a document, the name of the document cannot exceed 50 characters

