BROKERS FIRST FUNDING

3100 Bristol Street, Suite 100,
Costa Mesa, CA 92626
(866)226-2205
NMLS#243082

Wholesale Loan Submission Procedure

Thank you for allowing FlexPoint, Inc., dba Brokers First Funding ("BFF"), the opportunity to partner you with. We greatly appreciate you and the opportunity you have given us. To submit a loan to us for review and approval, you will be asked to access and upload the necessary information and documentation to our Broker Portal. This guide will walk you step-by-step through the Broker Portal, which connects directly to our loan origination system ("LOS"), MeridianLink Mortgage f/k/a LendingQB. The Broker Portal provides a central online location where you can originate, process, and monitor loans.

After logging into the Broker Portal, you can originate new loan files or import loan files from a Fannie Mae/MISMO 3.4 formatted file. Once the loan is added to our portal, you can submit the loan or take actions such as ordering a credit report or searching for product and pricing options. You can also use the portal to monitor the loan's status. At the same time, we can monitor the loan activity in our LOS and ensure we are receiving all the necessary information we need. Changes made to the loan file on the website are reflected in the loan when opened in our LOS and vice versa.

This guide provides all the instructions necessary to log into the Broker Portal and start originating and processing loans. Please reach out to your Account Executive, Account Manager, or our Broker Approval Team (brokerapproval@bffws.com) with any additional questions.

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- Log In
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- Reset Password
- Create a New Account

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Order or Reissue Automated Underwriting System (AUS) (DU/LP)
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Uploading Documents to E-Docs
Uploading Documents for Condition Review
Requesting a Change of Circumstance (COC) / Change in Circumstance (CIC)
Requesting Initial Closing Disclosure (CD)

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Policy

"**Day 1 Rule":** BFF requires that applications, and the minimum required documents for early disclosures (see Loan Submission Form on our website for list of documents) be submitted to BFF on "Day 1" of the application. Upon receipt of the application, it is moved into our Setup Department for review. BFF's Setup Department will inspect the submission, specifically the application date.

If…	Then…
The application **and** the minimum required documents for early disclosures were submitted on "Day 1"	BFF will proceed with processing the application. See Loan Process Summary.
The application **and** the minimum required documents for early disclosures were not submitted on "Day 1"	BFF, upon its discretion, may reject and return the application to the Broker's Loan Originator with instructions for the Loan Originator to submit a new application with the current day's date.

COC / CIC Requests: BFF requires that all Change of Circumstance (COC) / Change in Circumstance (CIC) requests be submitted through our Broker portal. Upon receipt of the request, it is moved into our Disclosure Department for review. BFF's Disclosure Department will inspect the request and, in its sole an absolute discretion, may process or reject the request.

Initial CD Requests: BFF requires that all Initial Closing Disclosure (Initial CD) requests be submitted through our Broker portal. Upon receipt of the request, it is moved into our Disclosure Department for review. BFF's Disclosure Department will inspect the request and, in its sole an absolute discretion, may process or reject the request.

Condition Processing: BFF requires that all Conditions be submitted through our Broker portal. Upon receipt of the conditions, the file is reviewed by the Account Manager and moved into underwriting if items are deemed acceptable.

NOTE: To avoid delays, PLEASE DO NOT PIECE MAIL. All conditions should be provided at one time

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Lender IDs

Agency	Lender ID
Fannie Mae ("FNMA")	652225
Freddie Mac ("FHLMC")	195122
Federal Housing Administration ("FHA")	79613-00002
Department of Veterans Affairs ("VA")	900136-00-00

Mortgagee Clause

State	Clause
Florida, New Jersey, and Georgia	FLEXPOINT INC.,dba Flexpoint Home Loans Inc. ISAOA/ATIMA 250 BAKER ST., SUITE 200 COSTA MESA, CA. 92626
All Others	FLEXPOINT INC. ISAOA/ATIMA 250 BAKER ST., SUITE 200 COSTA MESA, CA. 92626

Loan Process Summary

The following describes the procedural steps and operating standards that BFF utilizes on behalf of its Brokers to review and process a loan for approval. These procedures are created in adherence to the TILA/RESPA Integrated Disclosure ("TRID") Rules set forth by the Consumer Financial Protection Bureau ("CFPB").

1. Create a Loan: Once a completed application is received from the borrower, upload and create your loan file through the TPO Site/Broker Portal (the default loan status is Loan Open).

2. Submit Your Loan: When you have created the loan, proceed to:
    A. Order or reissued credit,
    B. Price and register the desired loan program (the loan status will change from Loan Open to Registered), and locked if desired,
    C. Enter applicable close costs and fees,
    D. Order or reissued the applicable Automated Underwriting System (AUS),
    E. Order initial disclosures by accessing the Disclosures menu and clicking the Order Initial Loan Estimate button. If eligible, the system will allow you to generate the initial disclosures yourself or request that they be completed by BFF. If BFF must complete the disclosure process, the Minimum Required Documents for Disclosures (see BFF's Submission Form for list of documents) must be uploaded under the E-Docs section
    F. Uploaded the minimum required documents for Disclosure and/or advancement to underwriting, and
    G. Update the loan status to Document Check.

NOTE: Initial disclosure packages include the Loan Estimate, TRID Disclosures,

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program specific disclosures, and applicable state specific disclosures.

To ensure compliance with the disclosure delivery requirements set forth in the TILA-RESPA Integrated Disclosures Act (TRID), you must upload the minimum required documentation for disclosure within 24 hours of registering your file with BFF.

LOANS SUBMITTED AFTER 2 PM PT ARE CONSIDERED RECEIVED THE FOLLOWING BUSINESS DAY

3. Disclosures Issued: If eligible, the initial disclosure package (including the Loan Estimate) will be prepared and delivered to the borrower by you (the Broker) through our Broker Portal. Otherwise, the initial disclosure package will be prepared and delivered to the borrower by BFF.

Note: Note: You will be notified by email when disclosures have been issued.

4. Upload a Complete Package: The Minimum Requirements for Submission to Underwriting (see BFF's Loan Submission Form for list of documents) must be uploaded under the E-docs section with all documents being properly indexed / name. Failure to do so may result in delays.

NOTE: Part of the Minimum Requirements for Submission to Underwriting is to: (1) assign/release the FNMA case file (DO/DU) to BFF, and (2) provide PDF copy of the DU findings. Failure to do so at the time of submission will result in BFF running our own.

5. Submitted to Underwriting: Once the Minimum Requirements for Submission to Underwriting have been provided, BFF's Setup Department will submit the loan to Underwriting for review.

6. Decision Received: When the underwriter issues a decision on your loan, you will receive notification via email. The Underwriter assigned to your file will contact you using the contact information provided on the Submission Form to review any questions on the loan decision. If the loan is approved, a copy of the conditional approval, titled "Loan Approval," will be made available to you for review in the E-docs section of the loan file.

FOLLOW UP INQUIRIES SHOULD BE DIRECTED TO YOUR ACCOUNT MANAGER DIRECTLY

7. Clearing Conditions: All requirements ("Conditions") for approval will be listed on the conditional Loan Approval. Upload the items necessary to satisfy the Conditions to the Conditions or E-Docs screens located on the left navigation screen links of the file landing

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page. Select UW Conditions for the Document Type when uploading through the E-docs screen, or the corresponding condition when uploading through the Conditions screen.

A. The stacking order of the documents should correspond with the numbers on the conditional Loan Approval.
B. If possible, number the documents to the corresponding condition and upload individually.
C. Outstanding conditions should be uploaded in their entirety and should not be "piece-mailed."

8. Condition Review: Your Account Manager will review your conditions and contact you directly to update you on the status of your loan. The loan, however, will not be re-submitted for underwriting review until at least 80% of the required conditions have been provided, unless the loan meets the criteria below:
   A. Appraisal has been received, or
   B. Loan was suspended, and the suspense condition(s) are ready for review.

CONDITIONS SUBMITTED AFTER 3 PM ET ARE CONSIDERED RECEIVED THE FOLLOWING BUSINESS DAY

9. Change of/in Circumstance ("COC" or "CIC"): You can request a COC/CIC Loan Estimate if/when needed through the Disclosure section of the loan in the Broker Portal. In all cases, the BFF's Wholesale Change Request Form will be required along with any required supporting documentation.

10. Clear to Close ("CTC"): Once all prior to doc conditions have been uploaded, reviewed, and cleared, your loan will be Clear to Close. You will receive notification of the status change and your Account Manager will contact you directly to update you on the status of your loan.

11. Preliminary Closing Disclosure ("CD") Issued: Once you have received a CTC on your loan, the Preliminary Closing Disclosure ("Preliminary CD") can be sent. You can request your Preliminary CD through the Disclosure section of the loan in the Broker Portal by clicking the Request Initial Closing Disclosure button. In all cases, the loan MUST be locked, and the CD request form, all invoices, and an updated title settlement sheet will be required.

NOTE: Generally, a CTC is required before the Preliminary CD can be requested and sent. However, BFF will consider sending the Preliminary CD when the file is not CTC, on a case-by-case basis. All exception requests must be routed through your Account Manager for approval.

CD REQUESTS WILL BE COMPLETED WITHIN 24 BUSINESS HOURS OF PLACING THE REQUEST

REQUESTS RECEIVED AFTER 3:00 PM ET ARE CONSIDERED RECEIVED THE FOLLOWING BUSINESS DAY

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12. Request Loan Closing Documents (Docs): Once you have received a CTC for your loan, you will be eligible to request the loan closing documents. The Closing Information form will be emailed to you by your Account Manager and must be completed and returned before the loan closing documents can be requested. Documents will be prepared and delivered to the settlement agent to coordinate the signing/closing with the Consumer. You will be notified when Docs are sent.

DOCS REQUESTS WILL BE COMPLETED WITHIN 24 BUSINESS HOURS OF PLACING THE REQUEST

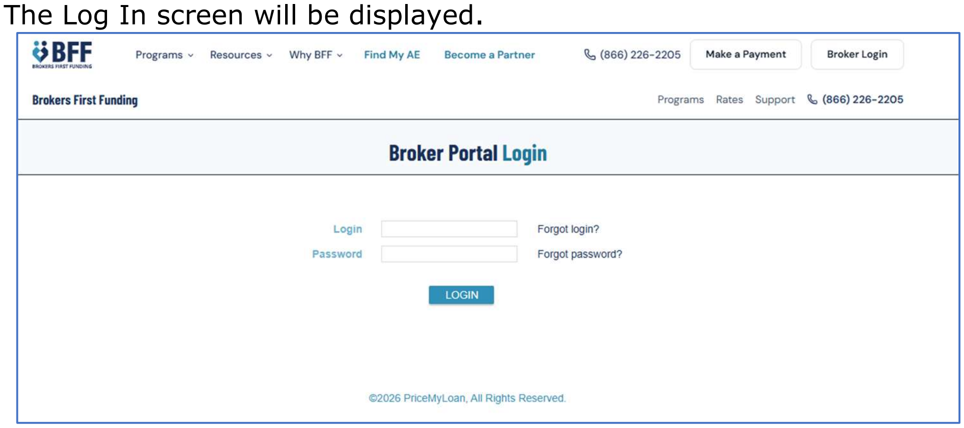
REQUESTS RECEIVED AFTER 3 PM ET ARE CONSIDERED RECEIVED THE FOLLOWING BUSINESS DAY

13. Closing/Funding: Upon receipt of the fully executed loan closing package, expiration of any federally required wait periods (i.e. Right to Cancel / Right of Rescission), and all prior to funding conditions being cleared, BFF will fund and close your loan.

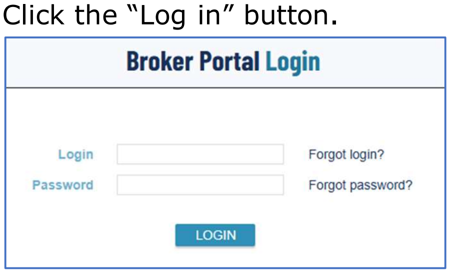
Access BFF's Broker Portal

To access BFF's Broker Portal, take the following steps:

1. Click here OR enter the following URL into your browser: https://bffws.com/broker-portal-login/
2. The Log In screen will be displayed.



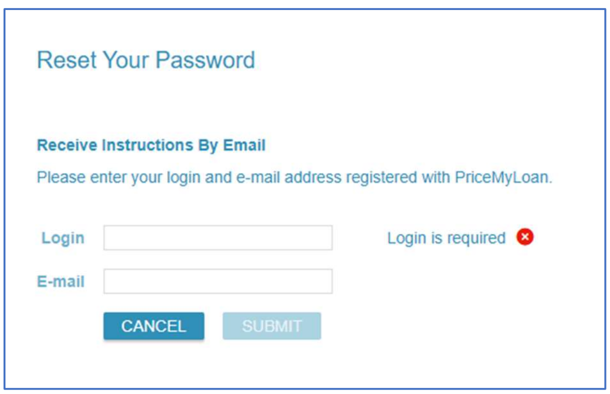
A. If you already have an account set up, log in to your account:
   - Enter the Login (username) Name
   - Enter the Password
   - Click the "Log in" button.



- After you log in the landing page of BFF's Broker Portal will appear. The landing page is also your pipeline view from which you can start new loan files or update active loan files, track status, order credit, and upload documents to satisfy conditions.

B. If you already have an account set up but forgot your Username:
- Try entering your email address.
- Click the "Forgot Login?" link and follow directions
- If this does not, send an email to: brokerapproval@bffws.com

C. If you already have an account set up but forgot your Password:
- Click the "Forgot password" link and the Reset Your Password landing page will appear.
- Enter your Login (username) Name.
- Enter your E-mail address.
- Click Submit
- Follow the rest of the directions.



D. Create a New Account:

- All accounts are created by invitation only. Request your Login credentials for the TPO Site/Broker Portal directly through your Account Executive who will request your login credentials from our Broker Approval Team. Once issued, you will be sent a Welcome Email containing your username and a temporary password.
- To become a Broker Partner, access the 'Become A Broker Partner' section on our website (https://bffws.com/), complete and submit the form. Upon completion and review of the information, our Broker Approval team or an Account Executive assigned to you will contact you. Once a complete application package is received, and your firm is approved, access to BFF's Broker Portal will be issued.

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Start New File
To start a new file, take the following steps:

IMPORTANT: If you are submitting a **HELOC**, **SET HELOC LOAN PURPOSE IN YOUR LOS BEFORE UPLOADING**. The BFF Broker Portal does not have a field (is line of credit) to identify a submission as a HELOC. HELOC loan type must be correctly identified in your LOS before you export and upload the MISMO 3.4 file. If the file is not correctly identified as HELOC (line of credit) in your LOS prior to upload, BFF's portal will not display eligible HELOC pricing or programs.

Once a file has been uploaded incorrectly, it cannot be corrected through the portal. If your file was uploaded without the HELOC loan purpose set correctly in your LOS, please contact:

- BFF Setup Team: bffsetupteam@bffws.com
- Your Account Executive

BFF's team can correct the loan type designation internally — but only after being contacted by you. Corrections cannot be made through the broker portal.

TIP: Do not forget to click the Save button, located in the top right of your screen, as you proceed from section to section to save the information you enter

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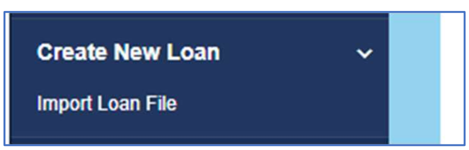
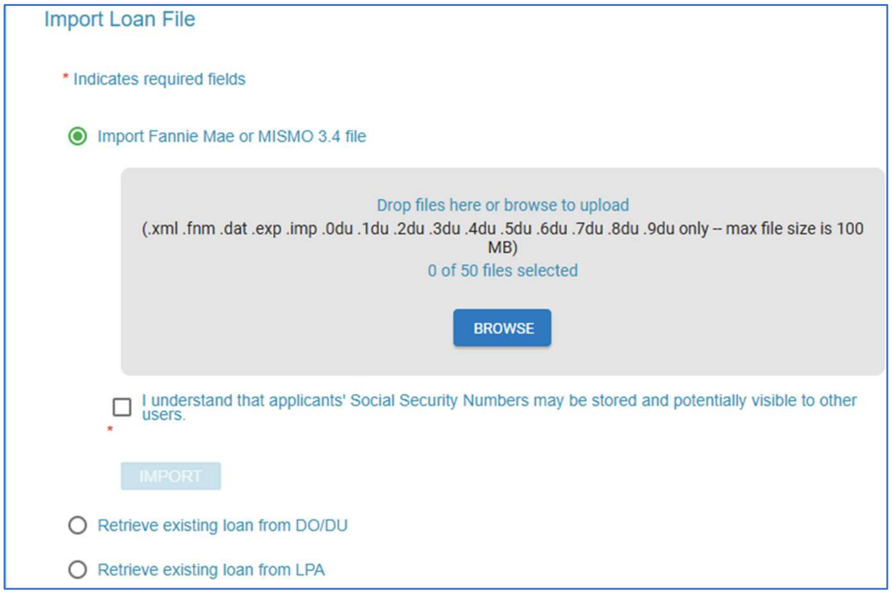
1. Click **Create New Loan.**
2. Click **Import Loan File** which will display right below the **Create New Loan** button**.** The Import Loan File screen will appear.

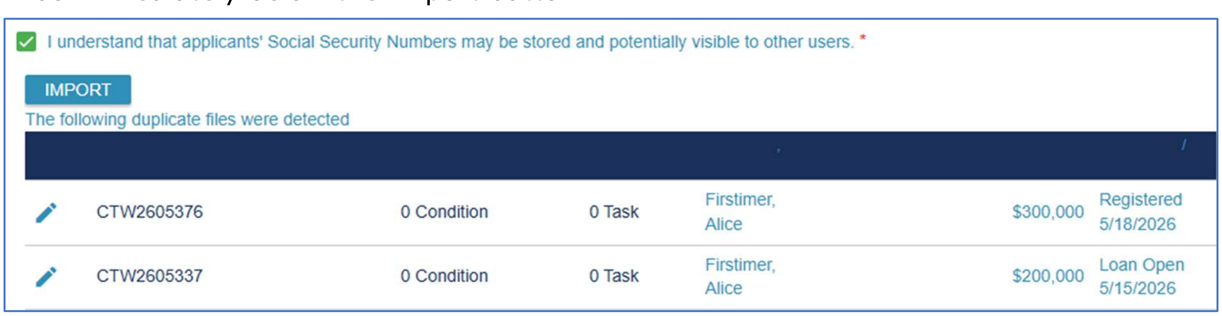


3. Select the URLA Version you are using.



4. Select to import an existing MISMO 3.4 format file.
5. Click **Choose File** and upload the 3.4 file.
6. Check the "I understand…." Checkbox.
7. Click Import

NOTE: Upon clicking Import, the system will run a duplicate loan check and display any finds immediately below the Import button.



8. Determine if a duplicate file was detected and how to proceed:

If…	**Then…**
<u>No</u> duplicate records are found	• Proceed to Step 9
Duplicate records are found	• Review the findings and determine if the newly uploaded file is truly a new loan. ○ If **no**, click back and access the already existing loan through your pipeline view. ○ If **yes**, click Create New ▪ Proceed to Step 9

9. Once the loan file has been created, you will land on the Application Information screen. A list of available screens is displayed on the left navigation menu.

10. Proceed to review the Application Information screen in its entirety, navigating through all subsections (pages) to ensure completeness and accuracy of the loan application.

1. Click the Status and Agents screen on the left navigation menu - The Status and Agents Costs screen will appear.
2. Review the Agents section ensuring that the appropriate Loan Officer and Processor have been assigned. Click the assign/Re-assign button to make any correction

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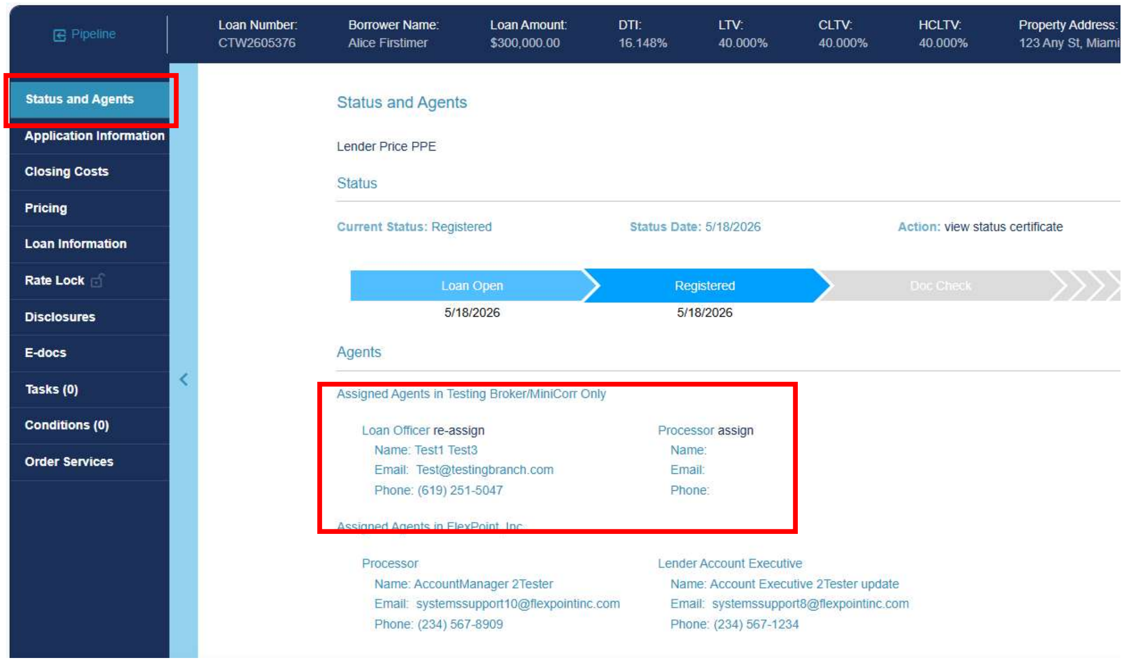
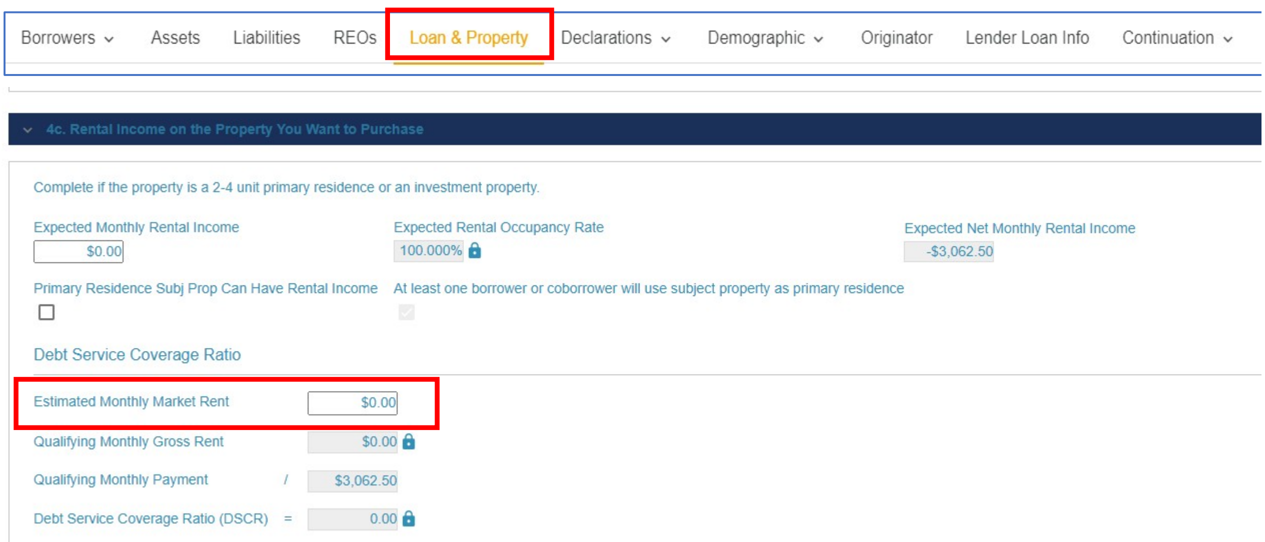


TIPS:

DSCR - If the newly created loan is a Debt Service Coverage Ratio ("DSCR") loan, be sure to click on the Loan & Property subsection and enter the Estimated Monthly Market Rent for the subject property under Section 4c:



Close End 2nd - If the newly created loan is a Close End 2nd, be sure to click on the Lender Loan Info subsection and set the Mortgage lien type to 2nd Mortgage under Section L3:

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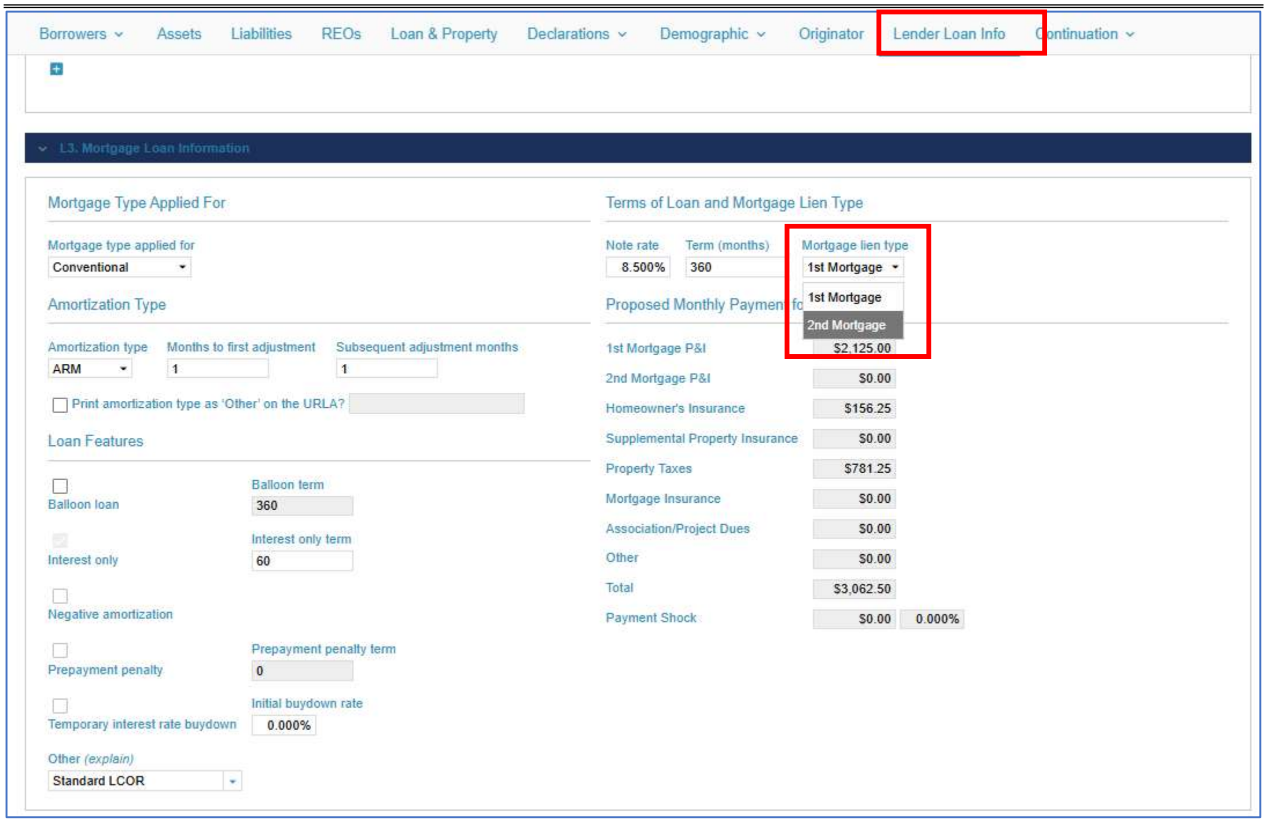

11. Once the application is completed in its entirety, proceed to Product Registration/Order or Reissue Credit.

Reissue Credit and Product Registration

To register order or reissue credit and register the loan product (loan program), take the following steps:

TIP: When working through the next few screens, fields labeled with a red "x" are required

1. Click the Pricing screen on the left navigation menu
2. Click the Applications tab.

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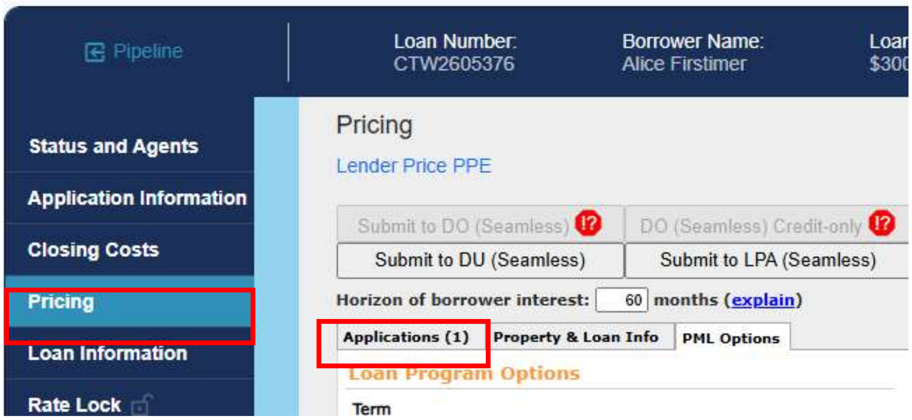
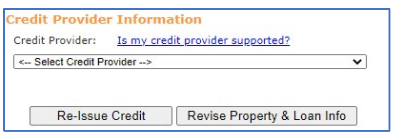


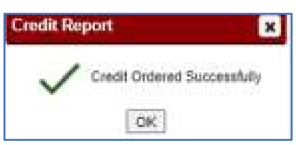
3. Scroll down to the bottom of the page and select Re-issuing Credit Report

4. Select the appropriate Credit Provider from the dropdown list and click Re-Issue Credit.



5. Complete the credit reissue screen and click Re-Issue Credit

6. Click OK



7. Click the Application Information screen on the left navigation menu
8. Navigating to the Liabilities subsections → A list of all liabilities will appear.
9. If applicable, click on and review all Mortgages to ensure you are associated with the correct real estate:

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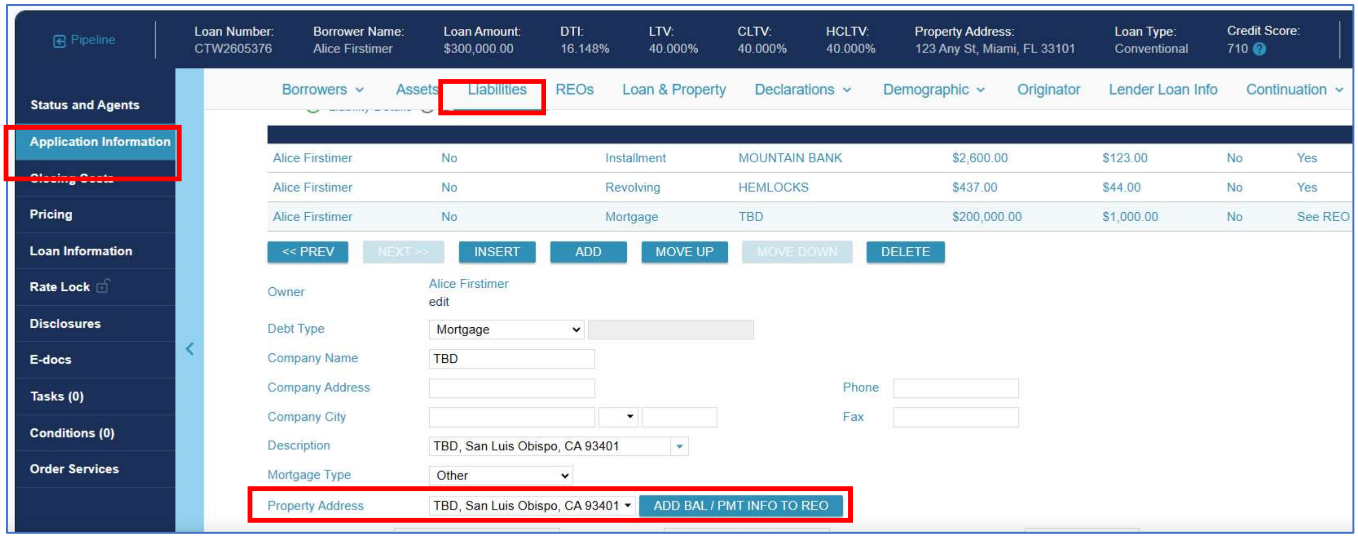
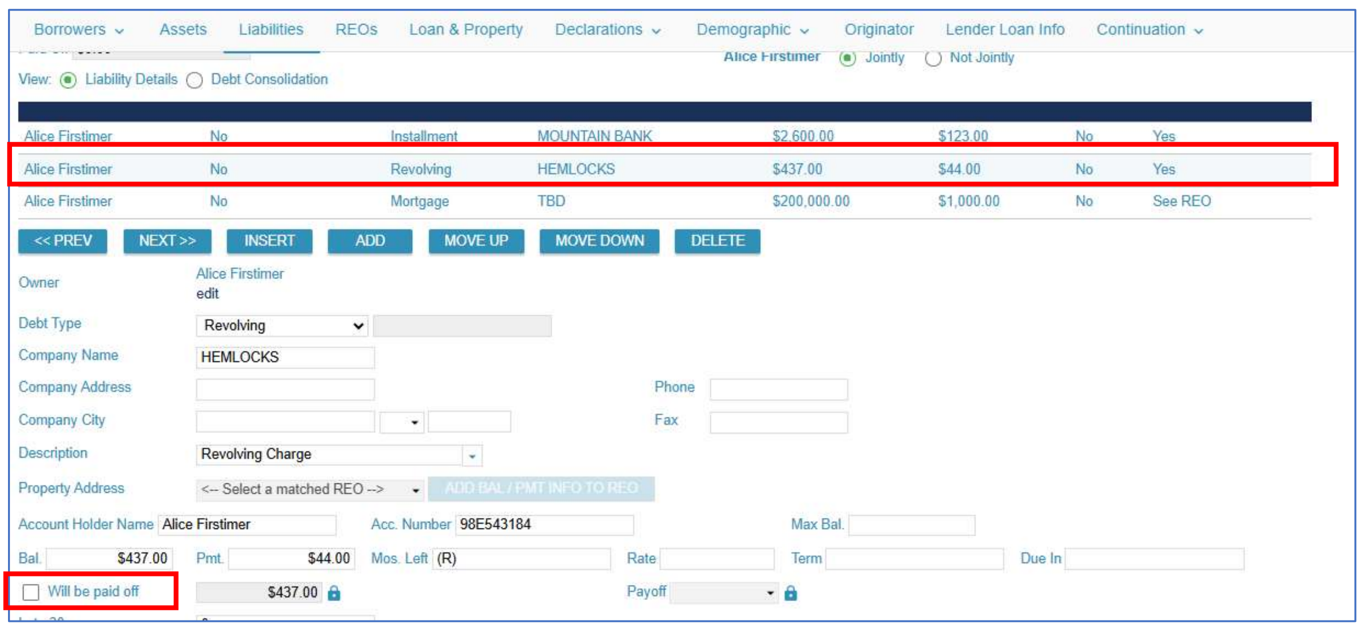
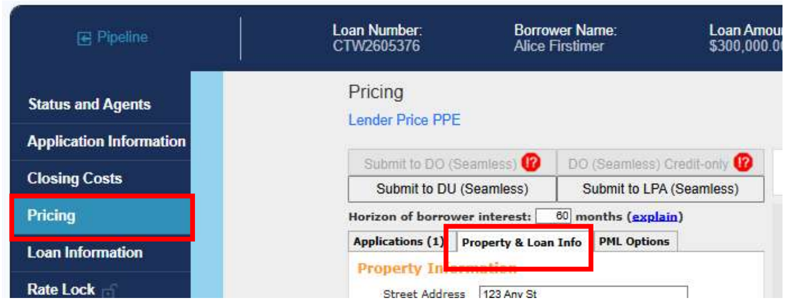


10. If applicable, click on and review all liabilities to be paid off to ensure they are appropriately marked:

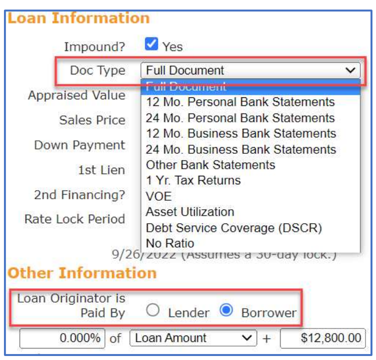


11. Click the Pricing screen on the left navigation menu
12. Click the Property & Loan Info tab

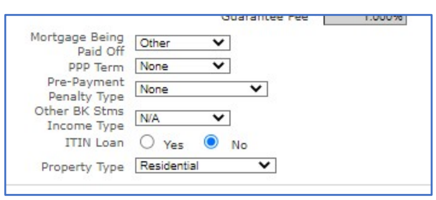


13. Review the Property & Loan Info tab to ensure completeness and accuracy, being sure to select:
    - A. The appropriate Doc Type, and
    - B. Compensation Type

NOTE: Borrower paid compensation must always be selected on NonQM and Down Payment Assistance (DPA) loan programs.



- C. Mortgage being paid off.
- D. Prepayment (PPP) Term.
- E. Prepayment Penalty Type, and any other applicable fields



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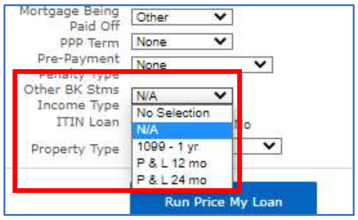
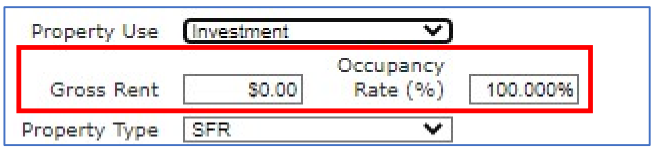
TIPS:

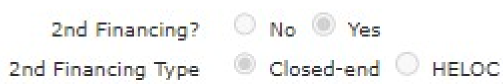
- **1099 and P&L programs** - select Other Bank Statements as the Doc Type and set the 1099 or P&L option at the bottom of the form:



- **DSCR** – Be sure to enter estimated gross rents so the system can determine the DSCR ratio: "If you did not use the DSCR TIP for rental income"

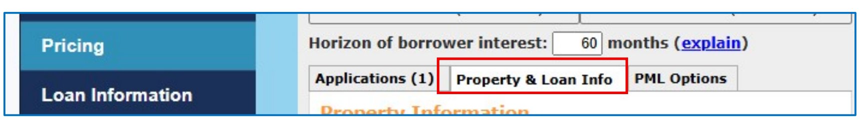


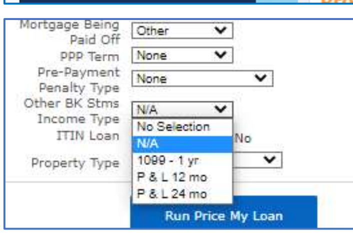
- **Close End Seconds** – Be sure 2nd Financing is check Yes, and 2nd Financing Type is Closed-end.



If a standalone 2nd make sure Impound Type is set to No escrow

- **Prepayment Penalties**– There are three (3) places to set prepayment penalty criteria:
  - Term and Type: The term and type dropdowns can be found towards the bottom of the Property & Loan Info Tab in the pricing section.





  - Prepay Filter: If you are looking to add a Prepay, please make sure the prepay filter is also set. The prepay filter can be found on the PML Options tab of the Pricing Section

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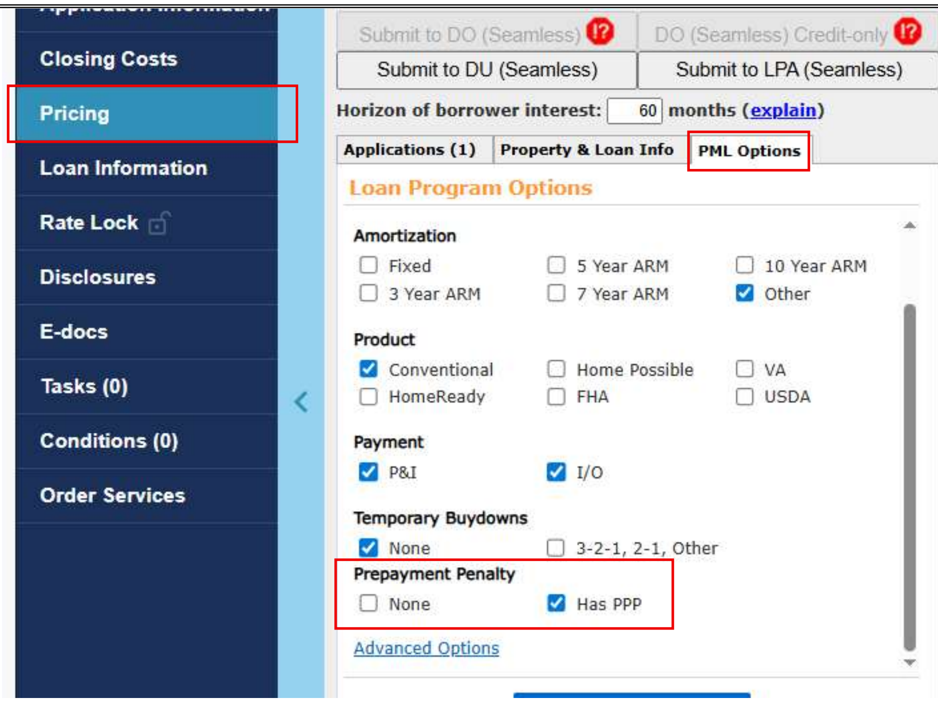
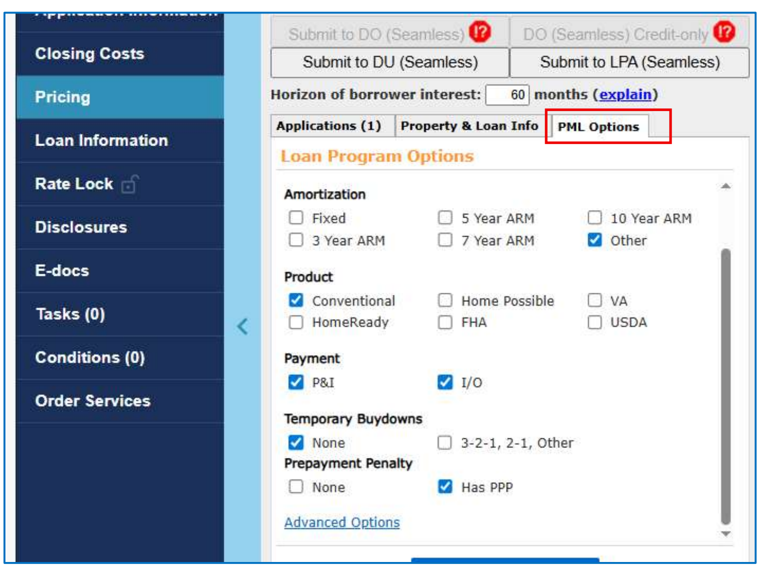


14. Scroll back up and click on the PML Options tab
15. Review the PML Options tab for accuracy and completeness, checking all appliable items

TIPS: For best results, ensure only one box per selection is checked



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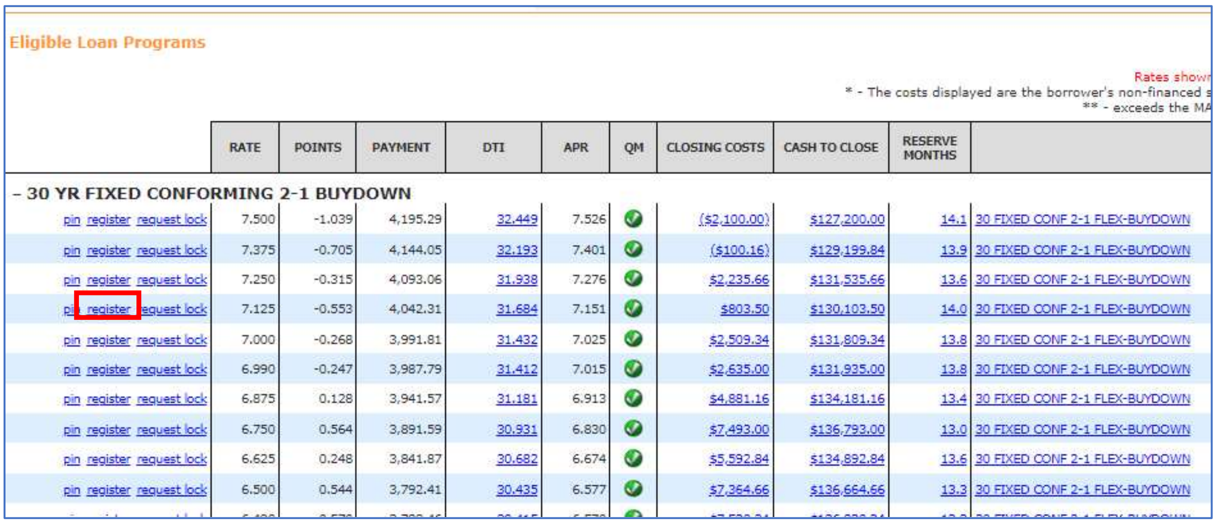
16. Click Run Price My Loan and a list of products will appear to the right.

17. Review the list of eligible products and rates
18. Click the register link to float the loan Or click the request lock link to lock your loan.

NOTE: Lock requests for some products (NonQM and DPAs) are subject to additional restrictions.

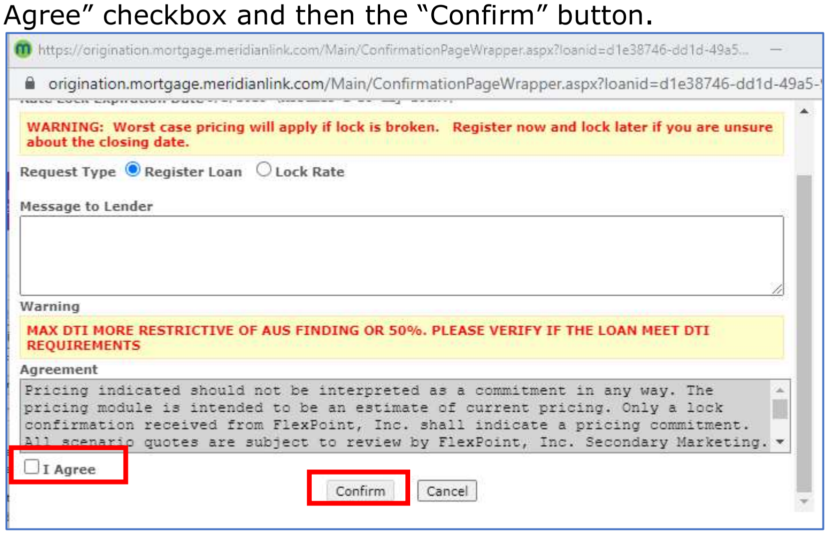


Eligible Loan Programs

Rates show
* - The costs displayed are the borrower's non-financed s
** - exceeds the MA

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
– 30 YR FIXED CONFORMING 2-1 BUYDOWN										
pin register request lock	7.500	-1.039	4,195.29	32.449	7.526		($2,100.00)	$127,200.00	14.1	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	7.375	-0.705	4,144.05	32.193	7.401		($100.16)	$129,199.84	13.9	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	7.250	-0.315	4,093.06	31.938	7.276		$2,235.66	$131,535.66	13.6	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	7.125	-0.553	4,042.31	31.684	7.151		$803.50	$130,103.50	14.0	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	7.000	-0.268	3,991.81	31.432	7.025		$2,509.34	$131,809.34	13.8	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	6.990	-0.247	3,987.79	31.412	7.015		$2,635.00	$131,935.00	13.8	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	6.875	0.128	3,941.57	31.181	6.913		$4,881.16	$134,181.16	13.4	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	6.750	0.564	3,891.59	30.931	6.830		$7,493.00	$136,793.00	13.0	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	6.625	0.248	3,841.87	30.682	6.674		$5,592.84	$134,892.84	13.6	30 FIXED CONF 2-1 FLEX-BUYDOWN
pin register request lock	6.500	0.544	3,792.41	30.435	6.577		$7,364.66	$136,664.66	13.3	30 FIXED CONF 2-1 FLEX-BUYDOWN

19. A new window will appear for you to confirm your selection. Scroll to the bottom and click "I Agree" checkbox and then the "Confirm" button.



20. Upon registration completion, you will receive a popup that includes your registration certificate. You can print this for your records or close it.

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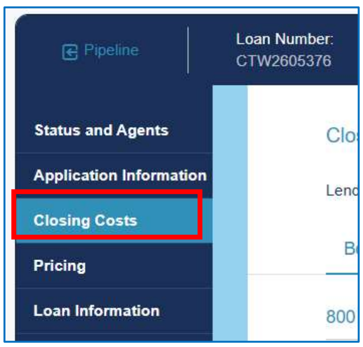
Entering Closing Fees / Cost

After order or reissue credit and register the loan product (loan program), take the following steps:

NOTE: **DO NOT** enter in closing cost / fees until the loan program has been registered. Any fees entered prior to will be overwritten.

---

1. Click the Closing Costs screen on the left navigation menu.



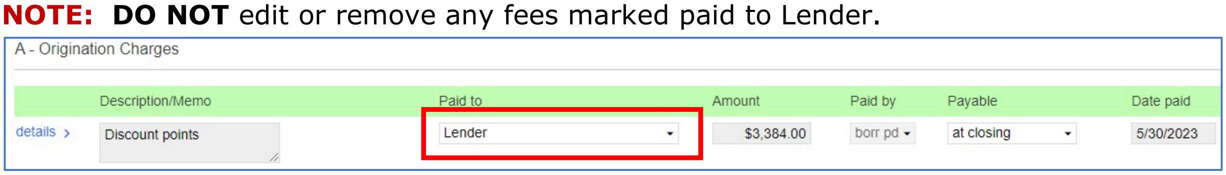
The Borrower-Responsible Closing Costs screen will appear.

NOTE: A series of "smart fees" are imported in to the Closing Cost screen when the loan program is registered. You may use the imported fees or not. If you choose not to use the imported fees, you will need to use your fee sheet and/or the Title Fee Sheet to complete the next steps.

---

2. Starting at the top of the Borrower-Responsible Closing Costs screen, scroll down to the applicable fee/cost category and edit/add/remove fees as necessary:

NOTE: **DO NOT** edit or remove any fees marked paid to Lender.



To…	Then…
Add a fee	• In the applicable section, click the add button ( ). A list of Available Fees will appear. • Scroll through the list of available fees and click on the desired fee.

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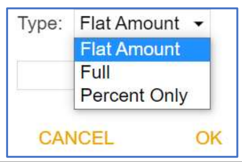
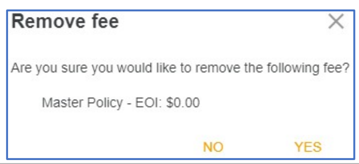
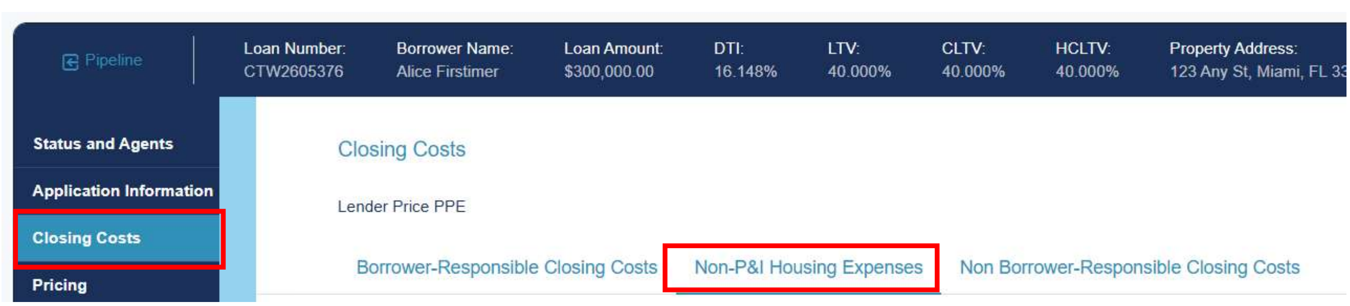
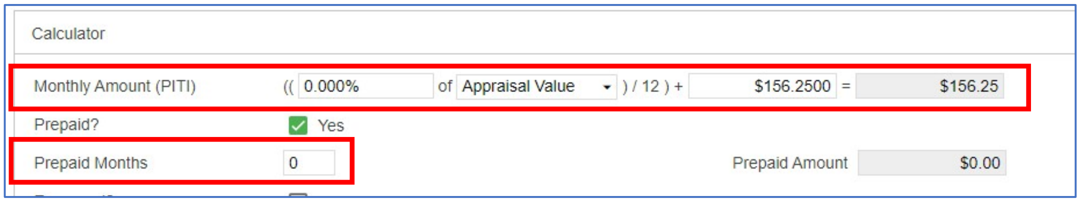
	TIP: To quickly fine a fee, press CTRL-F or F3 and enter the fee name in the search box that appears in the top right corner of the browser window:  The fee will appear on the Borrower-Responsible Closing Costs screen in the applicable section.
Edit a fee	• Click the edit calculator button ( ). The calculator window will appear. • Select the calculation type (it is recommended to use 'Flat Amount'): • Enter the Amount in the fee box that appears • Click OK 
Remove a fee	• Click the Remove Fee button ( ). • Click Yes or No when prompted to confirm the removal of the fee: 

3. If the loan has escrows, scroll to the top of the screen and click on the Non-P&I Housing Expense tab to edit/add/remove a fee from the section G - Initial Escrow Payment At Closing



A. Click on the appropriate fee category (typically Hazard Insurance and/or Property Taxes)

B. Adjust the amount and prepaid months as necessary



Order or reissued Automated Underwriting System (AUS)

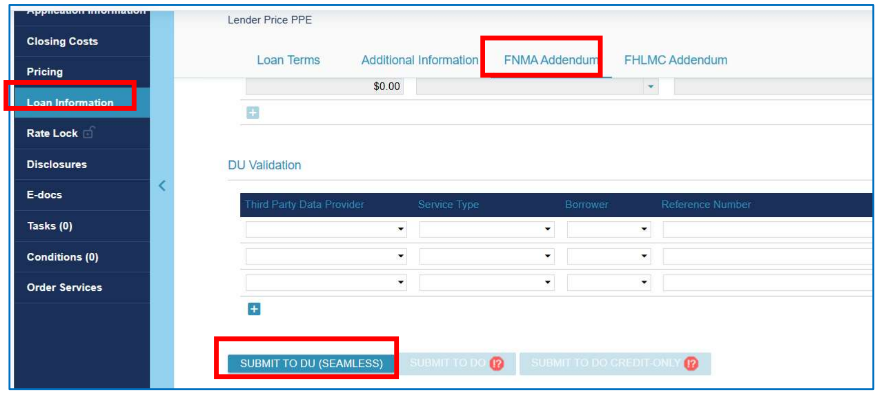
After order or reissue credit, register the loan product (loan program), and entering the closing fees / cost, take the following steps:

1. Determine if Automated Underwriting System (AUS) is required:

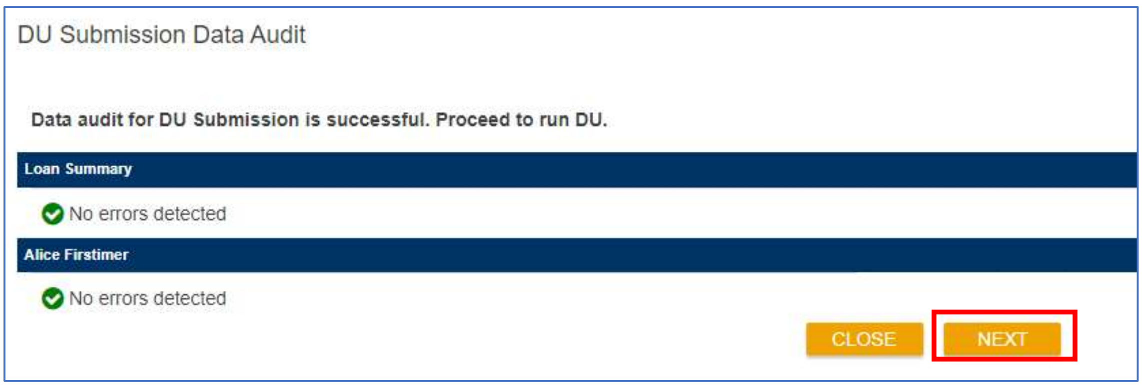
If…	Then…
The loan is an Agency loan: • FHA, • VA or • Conventional (Fannie Mae ("FNMA" or Freddie Mac ("FHLMC")) • Chenoa, CalHfa, or TSAHC DPAs	Proceed to the Step 2
The loan **<u>IS</u> <u>NOT</u>** an Agency loan: • NonQM (Full Doc, Expanded Doc, and DSCR), • Home Equity Loan, • Foreign National and, • ITIN	Proceed to the Submit loan to Document Check section

2. Click the Pricing screen on the left navigation menu
3. Click on the FNMA Addendum tab

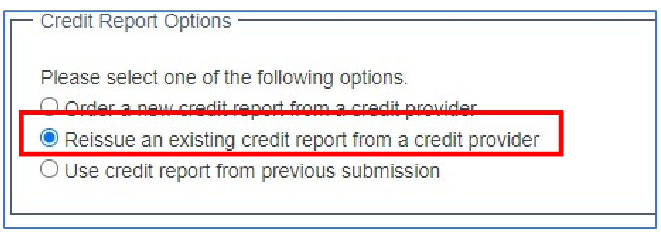
   Click the Submit to DU (Seamless) button located at the bottom of the screen



4. Review and fix any errors, and then click Next



5. Check the Reissue an existing credit report from a credit provider radio button



6. Select you credit provider, enter your credit User ID and Password

NOTE: Certain credit providers have different credentials (usernames and passwords) to reissue credit through DU. Please check with your credit provide if you regular username and passwords to not work.

7. Click Next

8. Review DU findings and click the Update button to save the findings

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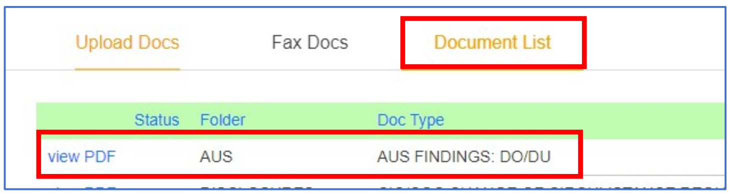
NOTE: A complete copy of the DU findings will be available in the E-Docs folder: Click E-docs (E-docs) → Document List and locate the document title AUS FINDINGS: DO/DU.



Ordering Initial Loan Estimates

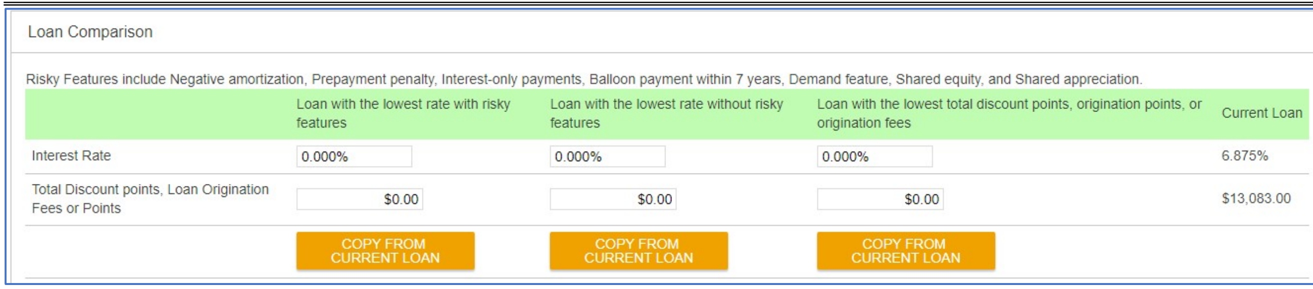
After order or reissue credit, register the loan product (loan program), and entering the closing fees / cost, running AUS (if applicable), you are ready to order the Initial Loan Estimate/Disclosures. To order the Initial Loan Estimate/Disclosures take the following steps:

1. Click the Disclosures button on the left navigation menu.

The Disclosures screen will appear.

2. Click on the Order Initial Loan Estimate button

NOTE: If the loan is marked Lender-Paid Compensation a Loan Comparison (Anti-Steering) disclosure will be required. The system will automatically display this screen if/when applicable.



3. Determine if the Loan Comparison screen pops up.

If...	Then...
Yes	• Complete the screen based on the information you have available. • Proceed to Step 4
No	Proceed to step 4

4. Click Next – Request Review button located to the upper right:

An initial audit will be complete to ensure that the loan meets the minimum requirement to have disclosures sent. Any issues will be indicated with a red “x” ( ).

[*Intentionally left blank*]

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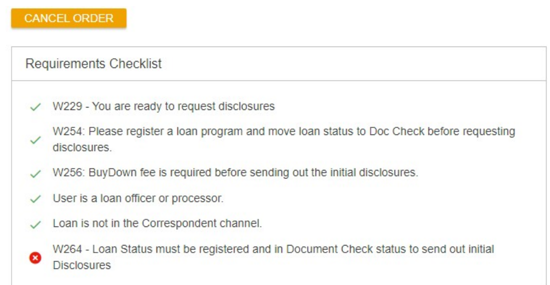
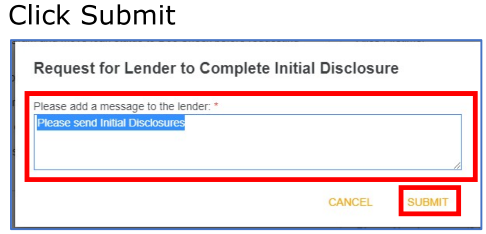
5. Determine if the loan passes the initial audit.

If…	Then…
Yes	Proceed to Step 6
No	• Review the findings of the audit and take action to correct any items that can be corrected.  **NOTE:** In the example above, the user failed to move the loan to a Document Check status. In this case, the user would have to revert back to the Submit loan to Document Check section, complete the required steps and then come back to the Disclosures screen. • **IF** you are able to clear all findings, Proceed to Step 6 • **IF** you are unable to clear all findings, ○ Click the Request Lender to Complete Order button  ○ Type message to lender ○ Click Submit  **NOTE:** Our Setup team will review and process your request within our posted turn times.

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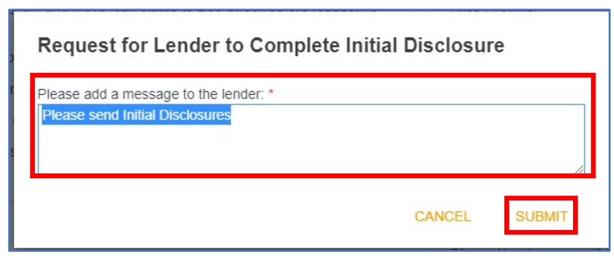
6. Click Next – Document Vendor Audit button located to the upper right.

   NEXT - DOCUMENT VENDOR AUDIT

   A secondary audit will be complete to ensure that the loan meets the minimum requirement to have disclosures sent. Any issues will be indicated with a red "x" ( ).

7. Determine if the Loan passes the secondary audit.

<table>
<tr><th>If…</th><th>Then…</th></tr>
<tr><td>Yes</td><td>Proceed to Step 8</td></tr>
<tr><td>No</td><td>Click the Request Lender to Complete Order button REQUEST LENDER TO COMPLETE ORDER
Type message to lender
Click Submit


NOTE: Our Setup team will review and process your request within our posted turn times.</td></tr>
</table>

8. Click Next – Order Document Preview button located to the upper right.

   NEXT - ORDER DOCUMENT PREVIEW

9. Review the preview / draft version of the initial disclosures.
10. Determine if you wish to proceed.

If…	Then…
Yes	Proceed to Step 11
No	• Click the Cancel Order button located in the top left

	CANCEL ORDER • Repeat all previous steps until you have resolved all issues and are ready to send disclosures.

11. Check the "I have reviewed and accept the previewed Initial Disclosure PDF" Checkbox located in the upper left corner (under the Cancel Order button).

☐ I have reviewed and accept the previewed Initial Disclosure PDF. *

12. Click Next – Complete Request button located to the upper right and the system will deliver the disclosures to the borrower for e-signature. You will receive the following prompt once they are sent:

Congratulations, your order has been completed!

NOTE:

1) You will be able to download or print a copy of the disclosure if you like. However, a copy will also be available in the e-docs folder under the Document List tab once the request has been completed.

Upload Docs | Fax Docs | Document List

2) DocMagic is our document vendor and so the email to the borrower will come from docs@docmagic.com.

3) Should any of your borrowers have problems e-signing, please direct them to this tutorial: https://www.docmagic.com/support/tutorials/docmagic-esign

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Uploading Documents to E-Docs

After sending the initial disclosures, or if you are request the BFF to send the initial disclosures on your behalf, the next step is to upload the minimum submission requirements to the file for review. To do this, take the following steps:

NOTE: It is vital that time is taken to properly name every document that is uploaded. Failure to properly name a document **WILL** result in a longer processing time. If a document is put into a generic document name/group, please add comments in the description field so we know what the document is and why it is being provided (i.e. evidence to show that someone else is making a payment (be sure to include details as to what payment it is)).

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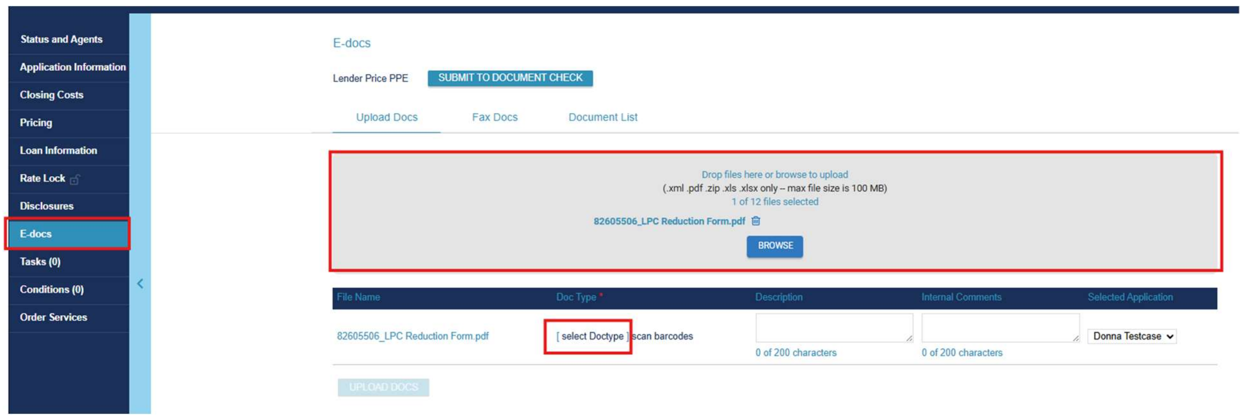
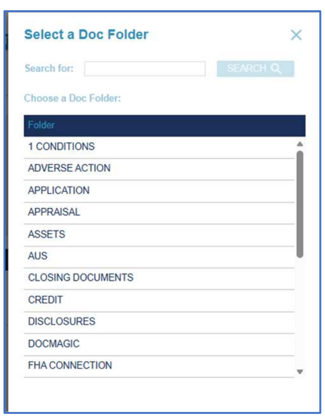
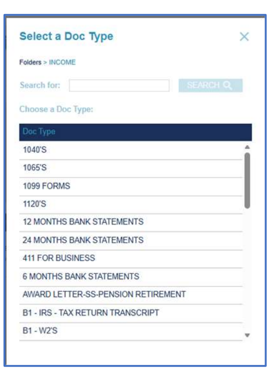
1. Click the E-docs button on the left navigation menu →The E-docs Upload Docs screen will appear.
2. Drag and drop the loan document(s) into the gray box, or click the 'Or Select Files to Upload' button to browse for the file on your machine and click "Upload Document".
3. Click on the Select Doc Type link to name/index the document



4. Scroll though or search for the applicable Doc Folder (document category) in the list provided and select it.



5. Scroll though or search for the applicable Doc Type in the list provided and select it.



6. Enter any applicable comments in the description box
7. Click "Upload Docs".

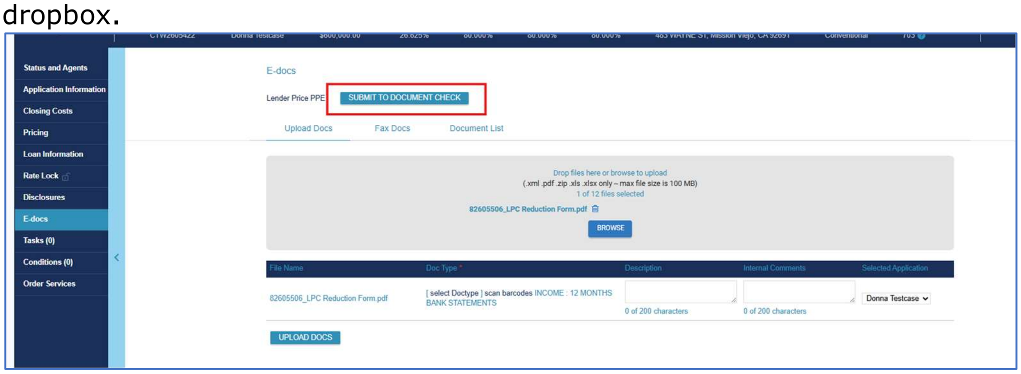
NOTE: Documents will **NOT** be added to the file until the Upload Docs button is clicked, and the Upload Docs button will not be enabled until all documents that have been uploaded have been assigned a document type and name.

8. Repeat steps1-7 until you have uploaded documents sufficient to meet the minimum requirements for disclosure and/or submission to underwriting have been uploaded.

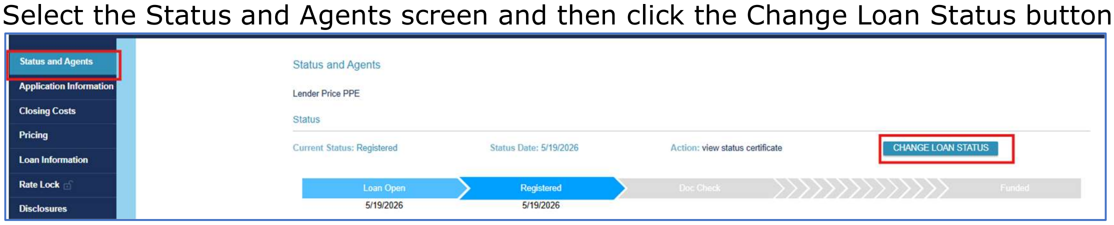
9. Submit the loan to Document Check Status either by:

NOTE: The file must be submitted to Document Check Status for the BFF Setup Team (bffsetupteam@bffws.com) to review the file. If the status is not changed to Document Check status, the loan will not be reviewed.

A. Clicking the Submit to Document Check button located right above the file upload dropbox.



B. Select the Status and Agents screen and then click the Change Loan Status button.



The change loan status screen will appear, select Document Check and click Change Status

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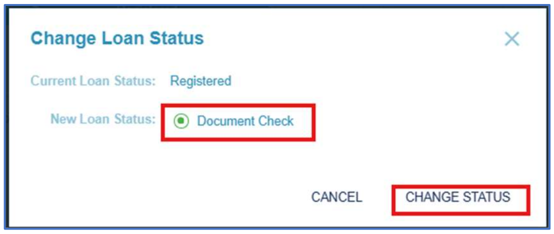
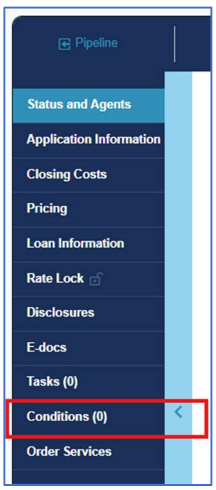


NOTE: The Setup Team will review the file, determine if they have what they need to send disclosures, if needed, and/or advance the file to the underwriting queue. If anything is needed, the Setup Team will send an email outlining the items needed.

Uploading Documents for Condition Review

After the loan has been submitted to the underwriting department and has been decisioned, conditions will need to be submitted for review to advance the file along. To submit documents / conditions for review, take the following steps:

1. Click the Conditions button on the left navigation menu →



A new window will open up that shows a list of all Conditions on this loan file.

2. Select the condition that you will be uploading supporting documents for.
3. In the "Supporting Documents" column, drag and drop the loan document into the gray box, or click the 'Or Select Files to Upload' button to browse for the file on your machine and click "Upload Document".

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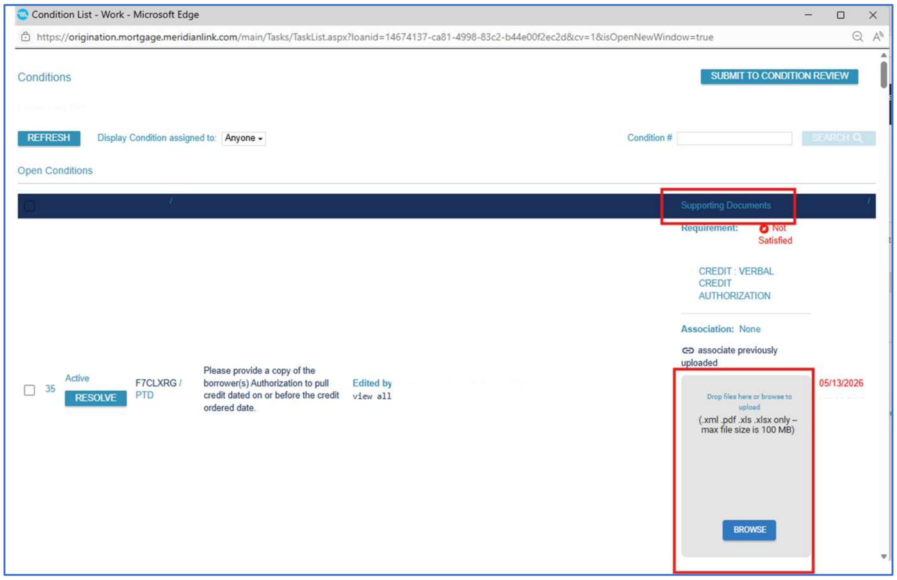
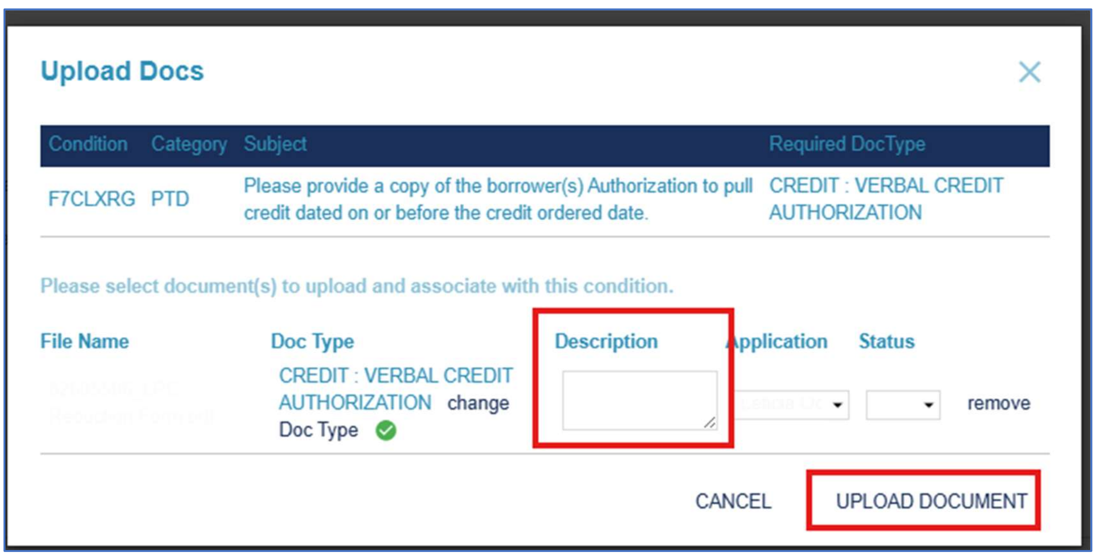
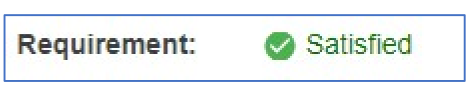


4. Enter any applicable comments in the description box
5. Click "Upload Document".



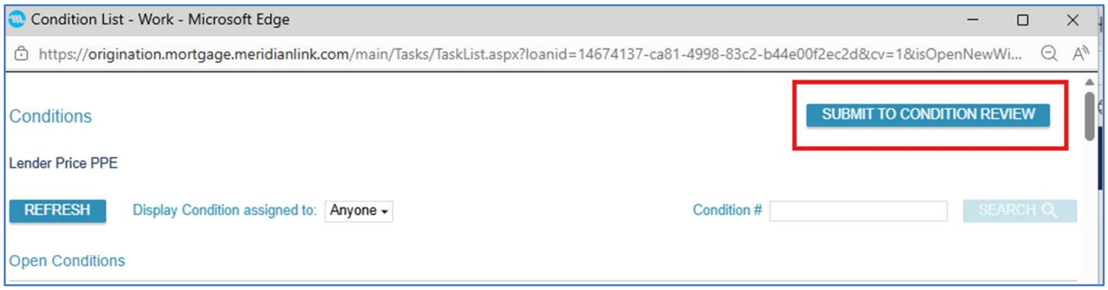
Once a document has been associated with a condition, the condition will show as being satisfied in the top right corner.



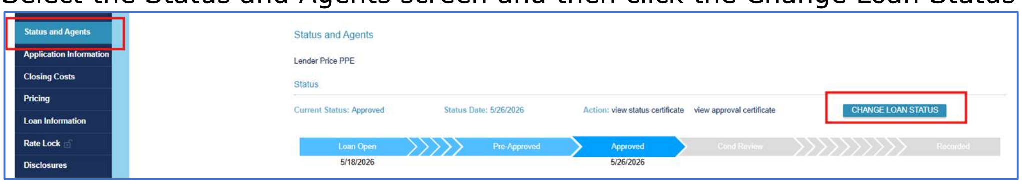
6. Repeat steps1-5 until you have uploaded documents / conditions for review.
7. Submit the loan to Condition Review status either by:

NOTE: The file must be submitted to Condition Review status for the assigned Account Manager to review the file. If the status is not changed to Condition Review status, the loan will not be reviewed.

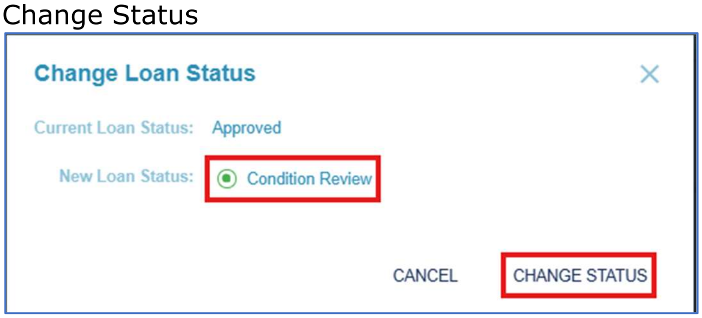
A. Clicking the Submit to Condition Review button located in the top right corner of the Condition Review screen.



B. Select the Status and Agents screen and then click the Change Loan Status button.



The change loan status screen will appear, select Condition Review and click Change Status



NOTE: The Account Manager will review the file, determine if they have what they need to advance the file to underwriting for review. If anything is needed, they will send an email outlining the items needed.

Once the file has been submitted to the underwriting department, the conditions will be reviewed, and an updated decision notice will be provided.

Requesting a Change of Circumstance (COC) / Change in Circumstance (CIC)

A Change of Circumstance (COC) / Change in Circumstance (CIC) must be requested through the broker portal by clicking the "Request CoC / Redisclosure" button. When clicked, it will create a request for our Disclosure team to review and process accordingly. To request a COC/CIC, take the following steps:

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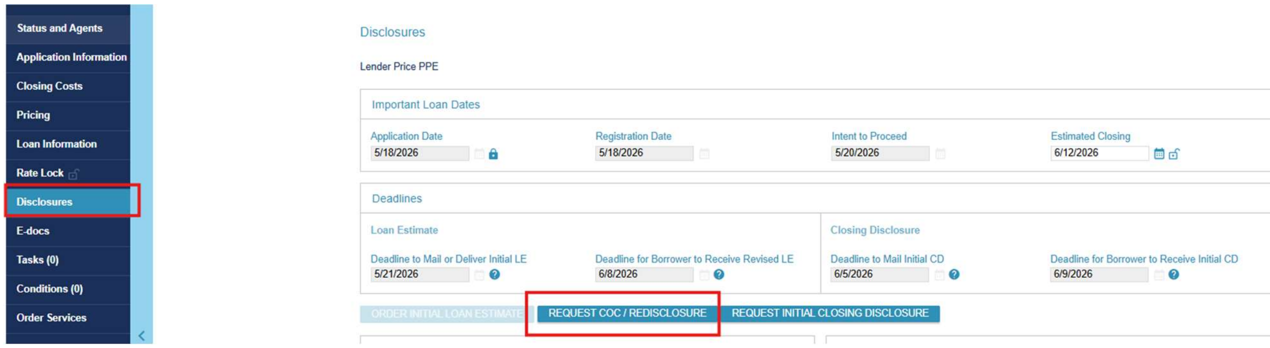
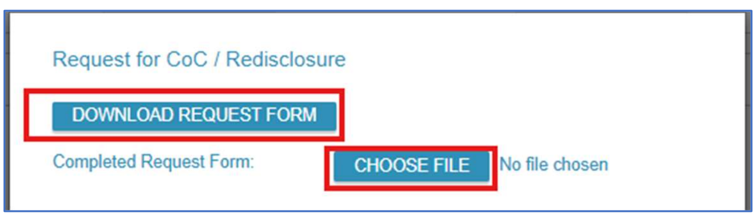
1. Click the Disclosures button on the left navigation menu → The Disclosures screen will appear.
2. Click on the Request COC/Redisclosure button



The Request for CoC/Redisclosure window will appear.

3. Click the Download Request Form button
4. Complete the Change of Circumstance – COC form in its entirety and save locally.
5. Click the Choose File button and browse for the complete Change of Circumstance – COC form.



NOTE: Please be sure to upload any additional documentation needed to support your request. The request screen only allows for one (1) file to be attached so all items will have to be consolidated.

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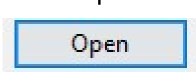
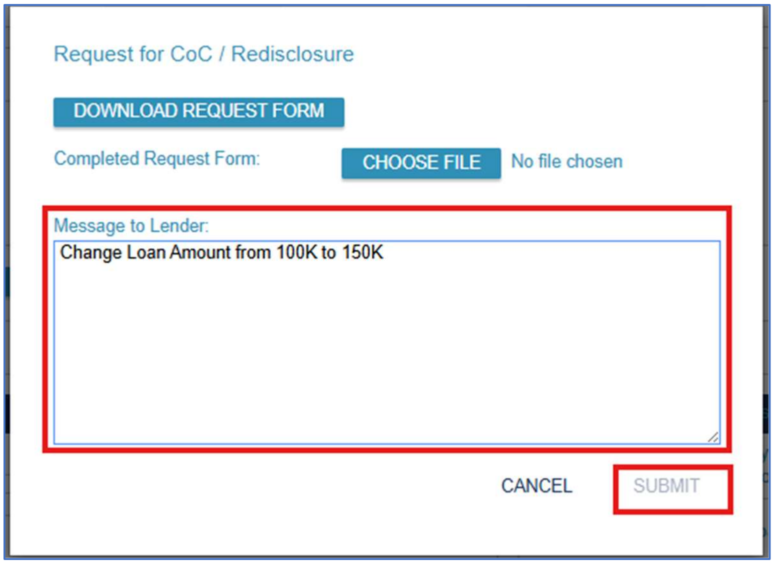
6. Click Open to upload the file



7. Type details / comments regarding the request in the Message to Lender text box
8. Click Submit



NOTE: At this time, the request will fall in to a queue for BFF's Disclosure Department to process. The request will be reviewed and process if all required information is provided. If the request cannot be completed, the request will be cancelled and an email sent notifying the parties as to why. If it is competed the request will be updated. Status of the request can be found on the Disclosures screen, under the Disclosure Request section.

Disclosure Requests

Type	Status	Action	Timestamp	Comments
Redisclosure Request	Cancelled	CANCEL REQUEST	5/15/2023 8:09:18 AM	Cannot Process - Missing Items (Test)
Redisclosure Request	Active	CANCEL REQUEST	5/15/2023 8:34:46 AM	Test
Initial Closing Disclosure Request	Cancelled	CANCEL REQUEST	5/15/2023 8:12:27 AM	Request Denied - Loan is Not Locked. (Test)

Requesting Initial Closing Disclosure (CD)
The Initial Closing Disclosure (CD) must be requested through the broker portal by clicking the "Request Initial Closing Disclosure" button. When clicked, it will create a request for our Disclosure team to review and process accordingly. To request The Initial Closing Disclosure (CD), take the following steps:

NOTE: Generally, a CTC is required before the Initial CD can be requested and sent.

However, BFF will consider sending the Preliminary CD when the file is not CTC, on a case-by-case basis. All exception requests must be routed through your Account Manager for approval.

In all cases, the loan MUST be locked, and the CD request form, all invoices, and an updated title settlement sheet will be required. The updated title settlement sheet must include ALL fees and costs, including but not limited to Lender Fees, Broker Fees, Title/Escrow Fees, and any Third Party Fees.

CD REQUESTS WILL BE COMPLETED WITHIN 24 BUSINESS HOURS OF PLACING THE REQUEST

REQUESTS RECEIVED AFTER 3:00 PM ET ARE CONSIDERED RECEIVED THE FOLLOWING BUSINESS DAY

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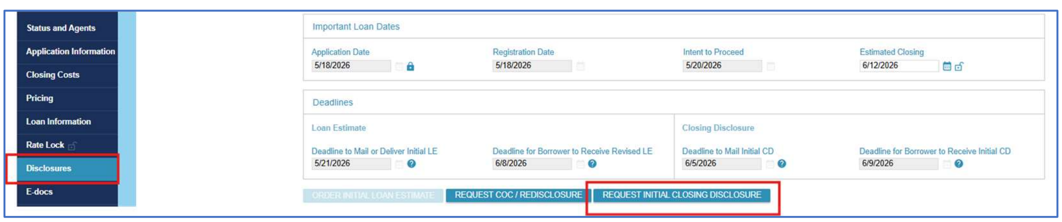
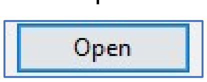
1. Click the Disclosures button on the left navigation menu → The Disclosures screen will appear.
2. Click on the Request COC/Redisclosure button



The Request for Request for Initial Closing Disclosure window will appear.

3. Click the Download Request Form button
4. Complete the CD Request form in its entirety and save locally.
5. Click the Choose File button and browse for the complete CD Request form. Please be sure to include the minimum requirements for CD when uploading the request form.

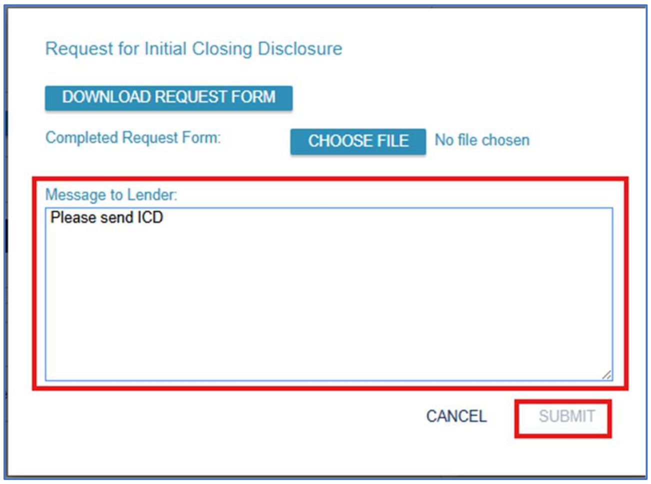
6. Click Open to upload the file



7. Type details / comments regarding the request in the Message to Lender text box

3100 Bristol Street, Suite 100,
Costa Mesa, CA 92626
(866)226-2205
NMLS#243082

8. Click Submit



NOTE: At this time, the request will fall in to a queue for BFF's Disclosure Department to process. The request will be reviewed and process if all required information is provided. If the request cannot be completed, the request will be cancelled and an email sent notifying the parties as to why. If it is competed the request will be updated. Status of the request can be found on the Disclosures screen, under the Disclosure Request section.

Disclosure Requests

Type	Status	Action	Timestamp	Comments
Redisclosure Request	Cancelled	CANCEL REQUEST	5/15/2023 8:09:18 AM	Cannot Process - Missing Items (Test)
Redisclosure Request	Active	CANCEL REQUEST	5/15/2023 8:34:46 AM	Test
Initial Closing Disclosure Request	Cancelled	CANCEL REQUEST	5/15/2023 8:12:27 AM	Request Denied - Loan is Not Locked. (Test)