



Click n' Close, Inc.

Trouble Shooting issues that pop up in Mortgage Machine

1. **Price and Lock Screen**. Make sure you indicate correctly if the borrowers are “Joint” or “not Joint”. If this section is not correct it can lead to your credit vendor not allowing the credit to be pulled in our system for AUS. If you need to change the system (status –Joint / not Joint) - please click the save button in the top right-hand corner of the screen.

Pricing and Lock Save

Open Loan Loan Number: 1002379518 **LEADS** Property Address: Flint, MI 48506
Borrower Name: test, test Loan Status: Active Lead
Business Channel: Wholesale **Origination Notes**

Close Lead **Import Data**

Pricing & Borrowers **Fees** **URLA** **Credit Reports** **Desktop Underwriter**

New URLA → [Lender](#) | [Borrower](#) | [Employment/Income](#) | [Other Income](#) | [Assets](#) | [Liabilities](#) | [Real Estate](#) | [Loan/Property](#) | [Declarations](#) | [Sections 6-9](#)
AUS/Forms → [Desktop Underwriter](#) | [Loan Product Advisor](#) | [Additional Loan Fields](#) | [HUD/VA Addendum](#)

Thank you for allowing us to help you with your borrower's lending needs, we appreciate your business!

[How to use this page. ?](#)

Borrowers

<input type="radio"/> test test	Borrower	Not Joint	Edit Borrower
SSN: 125-67-8999	Email:	Credit Scores: 0, 0, 0 =	

Lead Status
Active

Originator

2. **Running LPA – re-issuing credit**. Go to the LPA screen and choose your credit agency from the pull-down menu and click the submit button. LP doesn't need your credentials like DU does.

Summary **Pricing** **Compliance** **Fees** **Truth-In-Lending** **1003 & Forms** **Processing**

New URLA → [Lender](#) | [Borrower](#) | [Employment/Income](#) | [Other Income](#) | [Assets](#) | [Liabilities](#) | [Real Estate](#) | [Loan/Property](#) | [Declarations](#) | [Sections 6-9](#)
AUS & Forms → [Desktop Underwriter](#) | [Loan Product Advisor](#) | [Additional Loan Fields](#) | [HUD/VA Addendum](#)
Underwriting → [1008](#) | [HUD-92900-LT](#) | [HUD-92800.5B](#) | [VA Ln Analysis](#) | [VA Ln Summary](#)

Credit Setup

Credit Company: **[Dropdown]**

CONFIDENTIAL Order New Not Joint **Ref Num** **[Field]**

LPA Submission

Please address these items before submitting:
Credit Agency must be selected on the LPA Screen

[Refresh List](#)

Submit to LPA

Please fill in the reference number for the credit report

- Running DU- When running DU**, first enter the credit company in the LPA screen. Then come to the DU screen and choose the credit company from the drop-down tab, then enter your User ID, password and credit report reference number. Choose “order report” this should populate the report in the screen below as a line item. Once the credit report is pulled through you can now run DU for results

Desktop Underwriter

Open Loan

Loan Number: 1002376507 **ACTIVE LOAN** Property Address: [CONFIDENTIAL] vasso, OK 741
 Borrower Name: [CONFIDENTIAL] en Loan Status: [CONFIDENTIAL]
 Business Channel: [CONFIDENTIAL]

Close Loan Import Data

Summary Pricing Compliance Fees Truth-In-Lending 1003 & Forms Processing

New URLA → Lender | Borrower | Employment/Income | Other Income | Assets | Liabilities | Real Estate | Loan/Property | Declarations | Sections 6-9
 AUS &
 Forms → Desktop Underwriter | Loan Product Advisor | Additional Loan Fields | HUD/VA Addendum
 Underwriting → 1008 | HUD-92900-LT | HUD-92800-5B | VA Ln Analysis | VA Ln Summary

Credit Setup

Credit Company [dropdown] Copy Liabilities to the 1003 and delete the existing liabilities
 User ID [input]
 Password [input] Save Credentials
 [CONFIDENTIAL] Order New Ref Num [input]
 Order Report(s)

DU Submission

Please address these items before submitting:
 Credit Agency must be selected on the LPA Screen
[Refresh List](#)
 Submit to Desktop Underwriter

- Import DU Findings-** If you ran DU directly through Desk Top Originator and assigned the case file to Click n Close. You can automatically populate the findings and credit by choosing this feature below. Lower section of Desk top Originator screen

[CONFIDENTIAL] Order New Ref Num [input]
 Order Report(s)

DU Submission

Please address these items before submitting:
 Credit Agency must be selected on the LPA Screen
[Refresh List](#)
 Submit to Desktop Underwriter

Findings

Received Date	Report Date	Submission	Recommendation	Mornet Plus Case Identifier

Credit Reports

Received Date	Report Date	Reference Num	Company Name	Borrower(s)

Import From DU Mornet Case ID # [input]

5. **Sponsored Originator Error**- FHA files often get a reject in AUS because the lender and sponsor ID is not filled in on the 92900 A form. See below on how to fix this error.

- open the 92900a screen from the Origination tab at the top of the screen.



- Look for the following tabs and select each tab that allows you to edit the Lender and Sponsored Origination company.

A screenshot of a form with various fields. Fields 13, 14, 15, 16, and 17 are grouped together. Fields 18, 19, and 20 are grouped together. Below these is a section titled 'Sponsored Originations' with fields for Loan Origination Company, Tax ID for Loan Origination Company, and MBS ID for Loan Origination Company. Red arrows point to the 'Click here to edit the Lender and Sponsor/Agent information.' link, the 'Lender Phone No' field, and the 'Click here to edit the Loan Origination Company information.' link. Yellow boxes highlight the 'HUD/VA Addendum (92900-A/VA 26-1802a)' menu item in the previous image, the 'Click here to edit the Lender and Sponsor/Agent information.' link, the 'Sponsored Originations' section, and the 'Click here to edit the Loan Origination Company information.' link. A large yellow box with a red border highlights the 'Sponsor/Agent's ID' and 'Sponsor/Agent's Name' fields.

- Once you have selected Click n Close as the lender and your company as the sponsored Originator – please save the screen. Should look like the example below.

13. Lender's ID
14. Sponsor/Agent's ID: 3813210057
15. Lender Name
16. Sponsor/Agent's Name: Click n' Close, Inc.
Address: 550 WARRENVILLE RD
City/State/Zip: LISLE IL 60532

17. Lender Phone No
[Click here to edit the Lender and Sponsor/Agent information.](#)

18. First Time Homebuyer? Yes No
19. (VA) Title will be vested in:
 Veteran
 Veteran & Spouse
 Surviving Spouse
 Other (specify) _____

20. Purpose of Loan:
 Purchase Home (Prev Occ)
 Finance Improvements
 Refinance
 Purchase New Condo Unit
 Purchase Existing Condo Unit
 Purchase Home (Not Prev Occ)
 Construct Home
 Finance Co-op Purchase
 Purchase Manuf Home
 Purchase Manuf Home & Lot
 Refi Manuf Home to buy Lot
 Refi Manuf Home/Lot Loan

Sponsored Originations
Loan Origination Company
Tax ID for Loan Origination Company
NMLS ID for Loan Origination Company
[Click here to edit the Loan Origination Company information.](#)

6. **Correct Credit score in Price and lock screen-**

- Ensure the credit score is entered in the credit score box
- select the auto tab to ensure the credit score is entered for pricing.

How to use this page. ?

Borrowers
FLABIO TEST Borrower Not Joint [Edit Borrower](#)
SS: **CONFIDENTIAL** Email: AL **CONFIDENTIAL**.COM Credit Scores: 0, 0, 0 = 695

Property
Property Address: TBD # _____ Property Type: Detached
 Change to TBD Use Borrower's Present Address Number Of Units: 1
City/State/Zip: ANTIOCH OH 60002 Lookup Condo Stories: _____
County: Lake

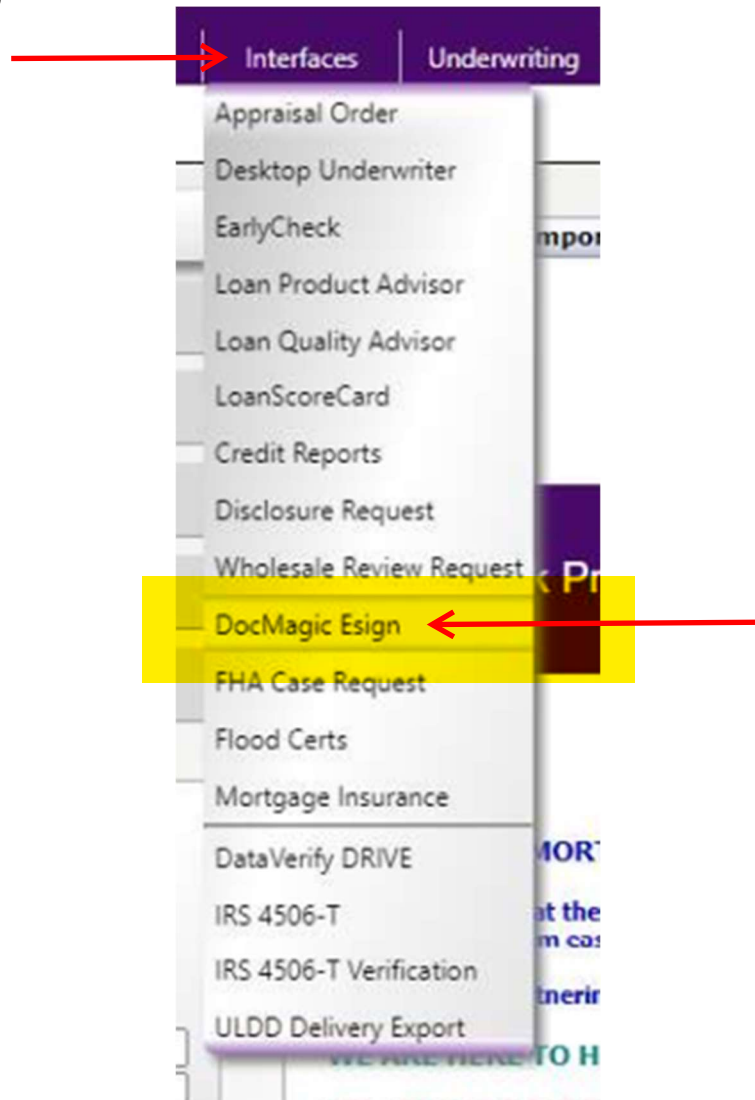
Loan Information
Lien Priority: First Lien Amortization Type: Fixed
Mortgage Type: FHA Borrower Type: US Citizen
Loan Purpose: Purchase Documentation Type: Full Documentation
Property Usage: Primary Residence Prepayment Penalty: None
Yrs Since Bankruptcy: None

Sales Price: \$ 232,500.00
Appraised Value: \$ 232,500.00
Base Loan Amt: \$ 215,000.00
Credit Score: Auto 695
Term / Balloon: 360 / _____ mos
Interest Rate: 7.250 %

Special Features
 Balloon
 HUD Repo
 Buydown

7. Pulling a copy of the disclosures

- A. Once you log into the file- hover over "interfaces" and then click on "Doc Magic E-sign"



- B. If there is more than 1 package of disclosures, you can toggle between them under "Package."



- C. You will see a list of all disclosures sent for each package. To

download a pdf, you will need to check the box next to each disclosure you want to download and then click.



D. To download the entire package, you must click on each one separately.

Document Name	
<input type="checkbox"/>	✔ Esign Disclosure And Consent To Document Management 3/10/2023
<input type="checkbox"/>	✔ HUD Addendum To Uniform Residential Loan Applicati To Document Management 3/10/2023
<input type="checkbox"/>	✔ Section 184 Addendum To Uniform Residential Loan A To Document Management 3/10/2023
<input type="checkbox"/>	✔ Uniform Residential Loan Application To Document Management 3/10/2023
<input type="checkbox"/>	✔ Uniform Residential Loan Application - Lender Loan To Document Management 3/10/2023
<input type="checkbox"/>	✔ Borrower's Certification, Authorization And Consen To Document Management 3/10/2023
<input type="checkbox"/>	✔ Ives Request For Transcript Of Tax Return To Document Management 3/10/2023
<input type="checkbox"/>	✔ Ives Request For Transcript Of Tax Return To Document Management 3/10/2023
<input type="checkbox"/>	✔ Important Information About Procedures For Opening To Document Management 3/10/2023
<input type="checkbox"/>	✔ Additional Details For Services You Can Shop For To Document Management 3/10/2023
<input type="checkbox"/>	✔ Affiliated Business Arrangement Disclosure Stateme To Document Management 3/10/2023
<input type="checkbox"/>	✔ Announcement Of Business Name Change To Document Management 3/10/2023
<input type="checkbox"/>	✔ Borrower Authorization For Use Of Information Prot To Document Management 3/10/2023
<input type="checkbox"/>	✔ Borrower's Identity-Of-Interest Certification To Document Management 3/10/2023
<input type="checkbox"/>	✔ Consent To Sharing Of Customer Information To Document Management 3/10/2023
<input type="checkbox"/>	✔ Discount Point Fee Disclosure To Document Management 3/10/2023
<input type="checkbox"/>	✔ FHA Amendatory Clause To Document Management 3/10/2023
<input type="checkbox"/>	✔ Federal Equal Credit Opportunity Act Notice (ECOA) To Document Management 3/10/2023

8. Ordering an FHA case number

8. Ordering an FHA case Number

- Open the file and scroll over the **Interfaces Tab** at the top of the screen- a rectangular window will pop open and click on the FHA request tab at the bottom of the window.

FHA Case Number Request OR CAIVRS Check

You do not have personal credentials setup for this interface. To setup, please click here.

Originator Info

Lender Case Reference 1002379687
Company Tax ID (EIN) **CONFIDENTIAL**
Loan Officer Name **CONFIDENTIAL**
Loan Officer NMLS License Num **CONFIDENTIAL**
Loan Officer Email **CONFIDENTIAL**

Borrower(s)

Geretta	CONFIDENTIAL	SSN	CONFIDENTIAL	3/1966	CAIVRS#	
Darryl	CONFIDENTIAL	SSN	CONFIDENTIAL	7/1966	CAIVRS#	

Click n' Close, Inc. Welcome, Chris.Hartman | Site Map | Supp

Loan Origination **Interfaces** Underwriting Doc Prep Post-Closing Reports

[Refresh Parsed Address](#)

Unit Number, If Condo **CONFIDENTIAL**

City, State, Zip Harris 77014

County Name / County Code Harris

Property Type Attached

PUD? No

Living Units 1

Lot and Block / Plat /

Date Property Completed **CONFIDENTIAL** Format: mm/dd/yyyy.

Construction Code

Loan Details

Loan Purpose Purchase

Government Refinance Type

Section of the Act 203(b)

ADP Code **703**

FHA Case Type

Loan Term 360

Amortization Type Fixed

Buydown No

If Purchase, Previously Sold As REO?

If Refi, Prior Loan FHA Insured?

Prior FHA Case Number

HUD Field Office

Order

Notes to Lender:

Certification: I certify that as the lender associated with this case number requested I have an active loan application for this property address and listed borrower(s).

Submit to Lender

9. **Address Missing error in DU/ Home Page**- "Borrower Mailing Address is incomplete" error:

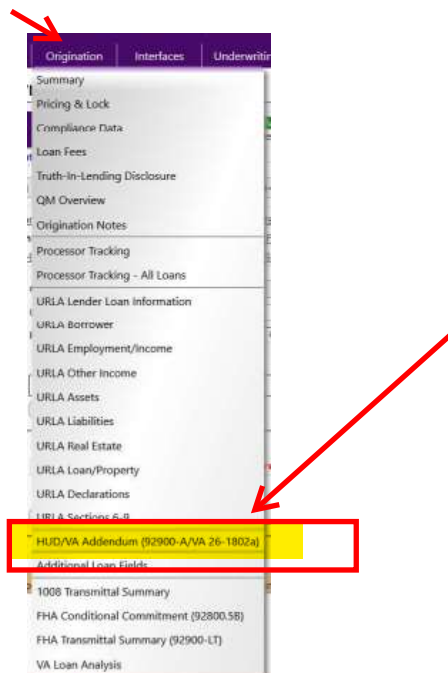


- a. To resolve the error:
Check the box in the "Borrower screen in section 1a to resolve the error:

A screenshot of a web form for entering borrower information. The "Current Residence" section is filled out with "123 TBD LANE", "TBD", "IL", "11111", and "US". Below it, the "Add Landlord Information" section is highlighted in yellow. Within this section, the "Mailing Address" checkbox is checked, and the label "Same as Present Address" is visible. Red arrows point to the checkbox and the "Add Landlord Information" header. Other fields for "Address", "City/State/Zip", and "Country" are present but empty.

10. **Section of the Act is missing**, and you are getting an error message.

- open the 92900a screen from the Origination tab at the top of the screen.



- Once you click in the addendum link- The 92900 HUD/VA addendum will open up. You will need to click on the “pencil” next to question 4 on the form.

HUD/VA Addendum

Open Loan

Loan Number: 1002369810 **ACTIVE LOAN** Property Address: TBD, ANTIOCH, OH 60002
 Borrower Name: TEST, FLABIO Loan Status: Loan Originated
 Business Channel: Wholesale

Close Loan Import Data


Summary Pricing Compliance Fees Truth-in-Lending **1003 & Forms** Processing

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Borrower Set: FLABIO TEST

HUD-92900-A / VA Form 26-1802a

Identifying Information Generate 92900-A

1. Mortgage Type: FHA
 2. Agency Case No:
 3. Lender Case No: 1002369810
 4. Section of the Act ADP Code: 
 5. Borrower Name and Present Address: First: FLABIO, Middle: , Last: TEST, Suffix: , Current Address: 123 TBD LANE, TBD, IL, 11111
 6. Property Address: TBD, ANTIOCH, OH, 60002

Legal Description:

Originator: Susan M Larson
 Estimated Close Date: 11/18/2022
 Lock Expiration Date: n/a
 Lien Position: First Lien
 HTI / DTI Ratios: 38.982 / 48.767
 Liquid Assets: \$7,429.74
 Cash to Close: \$13,354.17
 Reserve Mos: -2.9446

- Once you click on the pencil- the screen below will show up and you can select the appropriate code for the program you are utilizing.

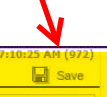
Section of the Act Height: (-) (+) X

Show only commonly used sections.

Section	Description
184	Indian Loan Guarantee
203(b)	Standard Mortgage Insurance for 1 to 4 Family Properties
203(h)	Mortgage Insurance for Disaster Victims
203(k)	Rehabilitation First Mortgages
220	Mortgages in Urban Renewal Areas (individual share loans only)
234(c)	Mortgage Insurance for Condominium Units.
235	Homeownership Assistance for Lower Income Families
240	Fee Simple Title from Lessors
255	Home Equity Conversion Mortgages
257	Hope for Homeowners

11. Good idea to click the save button when edits and changes have been made on a page. Located in the top right corner of the screen.

Pricing and Lock

Friday, March 31, 2023 9:10:25 AM (972) 

Open Loan

Loan Number: 1002365462 **LEADS** Property Address: TBD, Houston, TX
 Borrower Name: Test, Test Loan Status: Active Lead
 Business Channel: Wholesale

Close Lead Import Data

Pricing & Borrowers Fees URLA Credit Reports Desktop Underwriter

New URLA → Lender | Borrower | Employment/Income | Other Income | Assets | Liabilities | Real Estate | Loan/Property | Declarations | Sections 6-9
 AUS/Forms → Desktop Underwriter | Loan Product Advisor | Additional Loan Fields | HUD/VA Addendum

Origination Notes

✓ Borrower's name
 ✓ Income stated
 ✓ SS# (for credit report)
 ✓ Property address