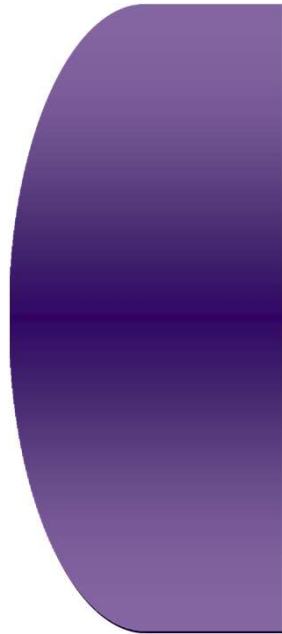




Click n' Close™, Inc.
Mortgage



Section 1

Import
Register
Price and Lock
Price and Select
Initial Disclosures



Welcome to Click n' Close, Inc.!

Please go to www.cnctpo.com

or

You can go directly to Mortgage Machine by selecting this link here

[MortgageMachine - Home Page \(mmachine.net\)](http://mmachine.net)

Click n' Close™
Chicago Wholesale Main (855) 528-4572
Chicago Wholesale Local (630) 796-6092
Corporate Cust. Service (888) 845-6535

PRODUCTS RATE SHEETS FORMS CONTACT/ABOUT

Rate Sheet

View the most recent wholesale pricing from Click n' Close, Inc.

Get Rates

Rate Sheets Find an AE Our Programs MortgageMachine

Click n' Close, Inc.

Welcome, Guest | Support



Click n' Close™, Inc. Mortgage

With Click n' Close™ you can:

- Register New Loans
- View Product and Pricing Information
- Lock Your Loans
- Submit Loan Documentation
- Request Closing Documents
- View Current Underwriting and Loan Status
- Obtain Pipeline Reports

User Login

User Name

Password
Enter Password

Remember me on this computer

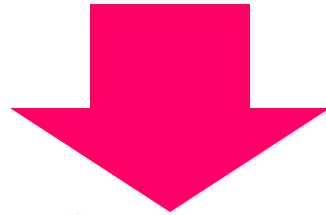
[Forgot User Name?](#)
[Forgot Password?](#)

For more information, visit Click n' Close

[Click here to request a user account.](#)

Home Screen

Your tabs (and links within those tabs) may differ slightly from the screen shots as individuals may have different access.



Home Page Wednesday, January 10, 2024 11:04:37 AM (3)

Home | Loan Reports | Loan Information | Contacts | Bulletins and Resources | Your Information

Register a... New Loan | New Lead
Open an existing... Loan | Lead
To lookup a loan, enter below and [click here](#).
Loan Number:
Borrower:
Prop Address:
[Request Assistance](#)

Recently Visited Pages

- Registration
- Pricing and Lock
- Loan List
- Reporting
- Overview and Assignments
- User Detail
- User Selection
- Add User
- Price Adjustment List
- Lock Administration

News / Notes | Important e-mails | Initial C... | Closing | Underwriting

Quick Price | Create Loan | Initial Disclosure Request
Title Company Approval Request | Change of Circumstance Request | Initial CD Request

WELCOME TO MORTGAGE MACHINE!
You will see tabs at the top, bottom and on the side of the home page that contain helpful information. I hope you find our system easy to navigate, however if you find yourself in need of assistance please let us know.
Thank you for partnering with Click n' Close, Inc., we appreciate your business!

WE ARE HERE TO HELP YOU
You will find helpful guides, tutorials and flyers at this website www.cnctpo.com

NEW 1003 Loan Information document -
[New URLA Loan Information](#)

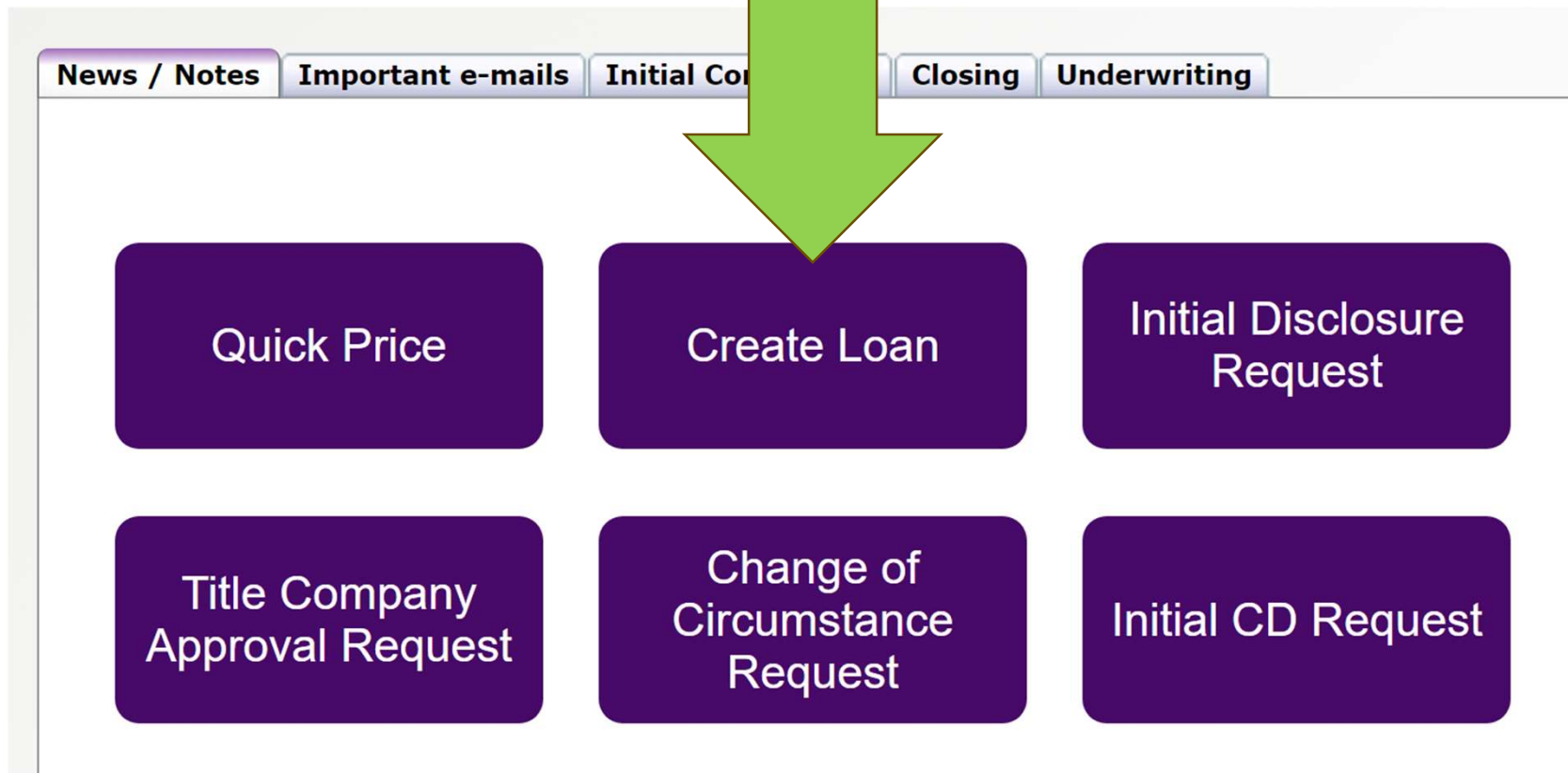
NEW presentations -
[FHA VA and USDA OTC Presentation](#)
[SmartBuy Presentation](#)

[Mortgage Machine Training Video](#)

SmartBuy

- [SmartBuy DPA Video](#)

Utilize the “ Create Loan” tab to register and Import a new loan



In the Data Source area choose “Import Data”
- Please select the Correct Loan Originator and
Business Channel (Wholesale or Mini-Corr)

Click n' Close, Inc. Welcome, chris.hartman | Site Map | Support | Log Out

Registration Save

Associations

Lender: Click n' Close, Inc.

Company: Click n' Close, Inc.

Originator: [Dropdown]

Business Channel: [Dropdown]

Setup

Lead or Loan: Loan

Loan Version: 3 - Redesigned URLA (2021)

Processing Templates: [Dropdown]

Data Source

Manual Entry Import Data

Accepted formats:

- Fannie Mae 3.2
- Delivery (ULDD)
- MISMO 3.3.0
- MISMO 3.4.0

Import Data From File

Once you click on “Import Data”, you’ll see the pop-up window for selecting your file.

Once you click on “Import Data”, you will see a pop-up window for selecting your file.

Be Sure to fill in the 3 date fields at the bottom of the Submission Page

Data Source Manual Entry Import Data

Loan Data

Borrower Name Required entry for duplicate detection.

Borrower SSN

Work Phone

Home Phone

Property Address #

TBD

Lien Priority

Mortgage Type

Loan Purpose

Base Loan Amount \$

Key Dates

Application Date

Estimated Close Date

Est Funding Date

Please do not register this loan if a duplicate loan already exists.

|

Mortgage Machine

Click on “Initialize Loan” for registration.

Your Loan is now created in Mortgage Machine- see details below

Home Page

Wednesday, January 10, 2024 10:10:43 AM (1210)

Test Loan [Import Data](#) | [Close Loan](#)

Loan Number	1002393940	Estimated Close Date	9/27/2023
Borrower Name	Alice DI-FHA03 Firstimer	Estimated Funding Date	9/27/2023
Loan Status	Loan Originated	Business Channel	Wholesale

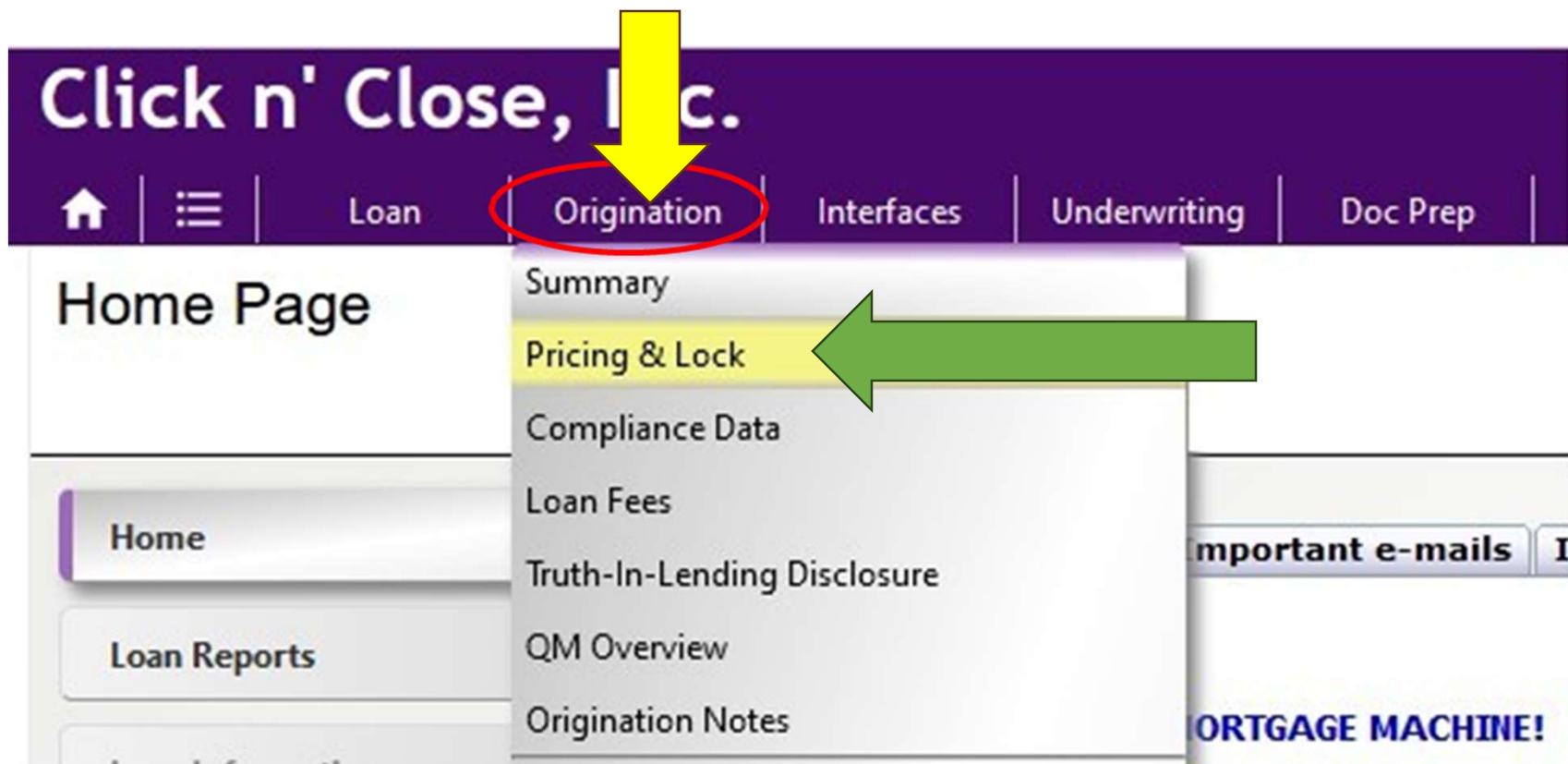
- ▶ Product Lookup / Lock
- ▶ Submit to Underwriting
- ▶ Order Closing Documents
- ▶ URLA Lender Loan Information
- ▶ Overview and Assignments
- ▶ Underwriting Transmittal
- ▶ Loan Status
- ▶ URLA Borrower Information
- ▶ Pipeline and Loan Reports
- ▶ Reporting

Click n File
Digital Mortgage Storage

▶ View in Click n File ▶ Upload Documents

+ Register a... [New Loan](#) | [New Lead](#)

Price and Lock (Price and Select) your loan product-
Make sure your loan is open on the home page and
follow the links/ arrows below



Below is a screen shot of the pricing screen.
Make sure the appropriate fields are completed.
Please take note of the special features box for FHA/ SmartBuy.

Don't forget to lock your Smart Buy 2nd Mortgage loan if the 1st is being locked.

Click n' Close, Inc. Welcome, chicago.test | Site Map | Support | Log Out

Home | Loan | Origination | Interfaces | Underwriting | Doc Prep | Reports | Save

Pricing and Lock

No loan is open. Register a New Loan | Open | Data Options | Load a Template | Save as a Template | Load from Existing

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

How to use this page. ?

Property

City/State/Zip: Houston TX 77019 | Lookup | Property Type: Detached | Number Of Units: 1 | Condo Stories: 0

County: Harris

Loan Information

Business Channel: Wholesale | Amortization Type: Fixed | Borrower Type: US Citizen | Documentation Type: Full Documentation | Prepayment Penalty: None | Yrs Since Bankruptcy: None

Lien Priority: First Lien | Mortgage Type: FHA | Loan Purpose: Purchase | Property Usage: Primary Residence

Sales Price: \$ 300,000.00 | Appraised Value: \$ 325,000.00 | Base Loan Amt: \$ 289,500.00 | MIP/FF/MI: 0.000% | MI Paid In Cash: \$ 0.00 | Total Loan Amt: \$ 289,500.00 | Cashout: \$ 0.00 | Subordinate - New: \$ 0.00

Credit Score: Manual | Term: 360 mos | LTV: 98.50% | CLTV: 98.50% | DTI Ratio: 0.000% | Monthly MI: %

Special Features

- Balloon
- HUD Repo
- Buydown
- Repair Escrow
- Escrow Waiver
- Lender Insured
- Interest Only
- Texas 50(a)(8)
- Non-Warrantable Cop
- Portfolio/Bonds /Rosebud
- High Balance Loan

Please take note of the Lender Comp field and Borrower paid Comp field below. There is an additional Admin fee buyout option as well. Once fields are correct- click “update Products and Pricing. The available products will show up below.

MIP/FF/MI 0.000% \$ 0.00 MIP/MI Calculator

MI Paid In Cash \$ 0.00

Total Loan Amt \$ 289,500.00

Cashout \$ 0.00

Subordinate - New \$ 0.00

LTV 96.500 %

CLTV 96.500 %

DTI Ratio 0.000 %

Monthly MI %

- Repair Escrow
- Escrow Waiver
- Lender Insured
- Interest Only
- Texas 50(a)(6)
- Non-Warrantable Condo
- Portfolio/Bonds/Rosebud
- High Balance Loan

LO Compensation Show

Admin Fee Source Lender 0.207% / \$599.00

No rule violations were found.

[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

For pricing or lock, click a product name below.

Update Products and Pricing View Pricing as a Different User [Top of Page](#)

Product Name	Rate	Price	Margin	Exp Date
FHA 30 (Retained Servicing) [2334]	4.250	0.136	99.999	09/08/2022
FHA 30 with Community Sponsored DPA [2429]	4.375	-0.097	99.999	09/08/2022
FHA 30 1x Close 120 day (Retained Servicing) [2606]	5.625	0.051	99.999	09/08/2022
FHA 30 1x Close 180 day (Retained Servicing) [2607]	5.875	0.051	99.999	09/08/2022
FHA 30 1x Close 270 day (Retained Servicing) [2608]	6.125	0.051	99.999	09/08/2022
FHA 30 1x Close 360 day (Retained Servicing) [2609]	6.375	0.051	99.999	09/08/2022

Select the product that corresponds to your loan application-

Select the name of the product to open-up the pricing rate stack to lock the loan.

Even if you are floating the loan you will need to select a product from the available list below

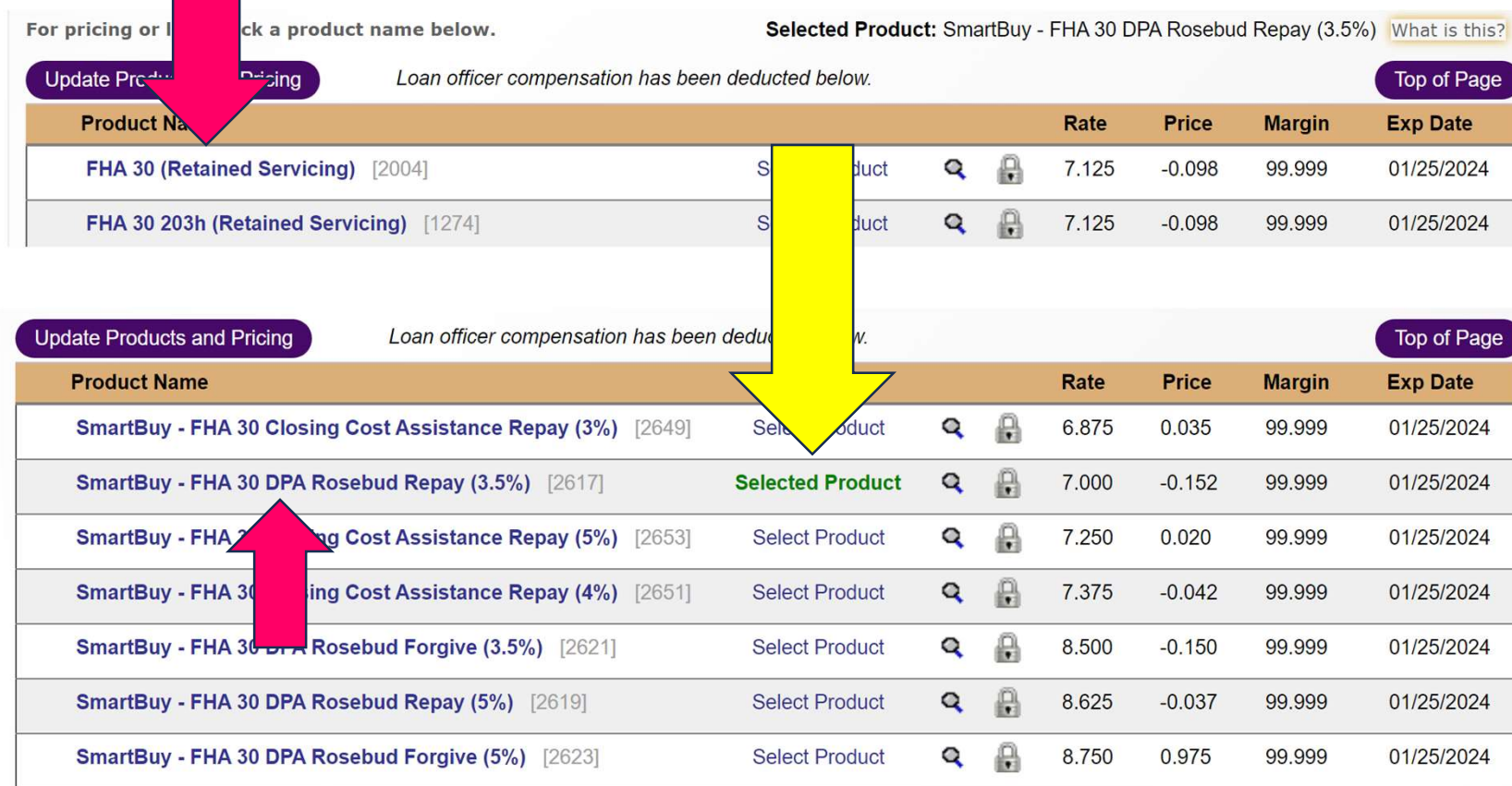
For pricing or locking a product name below. **Selected Product:** SmartBuy - FHA 30 DPA Rosebud Repay (3.5%) [What is this?](#)

[Update Products and Pricing](#) *Loan officer compensation has been deducted below.* [Top of Page](#)

Product Name	Rate	Price	Margin	Exp Date
FHA 30 (Retained Servicing) [2004]	7.125	-0.098	99.999	01/25/2024
FHA 30 203h (Retained Servicing) [1274]	7.125	-0.098	99.999	01/25/2024

[Update Products and Pricing](#) *Loan officer compensation has been deducted below.* [Top of Page](#)

Product Name	Rate	Price	Margin	Exp Date
SmartBuy - FHA 30 Closing Cost Assistance Repay (3%) [2649]	6.875	0.035	99.999	01/25/2024
SmartBuy - FHA 30 DPA Rosebud Repay (3.5%) [2617]	7.000	-0.152	99.999	01/25/2024
SmartBuy - FHA 30 Closing Cost Assistance Repay (5%) [2653]	7.250	0.020	99.999	01/25/2024
SmartBuy - FHA 30 Closing Cost Assistance Repay (4%) [2651]	7.375	-0.042	99.999	01/25/2024
SmartBuy - FHA 30 DPA Rosebud Forgive (3.5%) [2621]	8.500	-0.150	99.999	01/25/2024
SmartBuy - FHA 30 DPA Rosebud Repay (5%) [2619]	8.625	-0.037	99.999	01/25/2024
SmartBuy - FHA 30 DPA Rosebud Forgive (5%) [2623]	8.750	0.975	99.999	01/25/2024



If you are intending to lock the loan.

Please select the pricing that corresponds with the lock term you are requesting. (2 step process- MM will ask that you confirm you Rate and price selection)

Note- Lender Paid comp will display at top of the pricing grid and LLPA's will display at the bottom of the pricing grid

Pricing Data

Selected Product: **FHA 30 (Retained Servicing)**
[Select as the Active Product](#) What is this?

Loan Amount: \$277,085.00

LO Comp: Source: 2.250% / \$6,234.41

Loan officer compensation has been deducted from the pricing displayed below.

Rate	01/25/2024	02/09/2024	02/26/2024	03/11/2024
5.750	2.199	2.349	2.599	2.749
5.875	1.680	1.830	2.080	2.230
6.000	1.198	1.348	1.598	1.748
6.125	0.802	0.952	1.202	1.352
6.250	1.247	1.397	1.647	1.797
6.375	0.771	0.921	1.171	1.321
6.500	0.339	0.489	0.739	0.889
6.625	0.018	0.168	0.418	0.568
6.750	0.545	0.695	0.945	1.095
6.875	0.172	0.322	0.572	0.722
7.000	-0.246	-0.096	0.154	0.304
7.125	-0.469	-0.319	-0.069	0.081
7.250	-0.668	-0.518	-0.268	-0.118
7.375	-0.137	0.013	0.263	0.413
7.500	-0.506	-0.356	-0.106	0.044
7.625	-0.706	-0.556	-0.306	-0.156

Click on a price to select for locking.
Pricing is based on settings for the Loan Originator

Pricing Adjustments

Display hidden and profit adjustments.

Description	Price Adj	Rate Adj	Margin Adj	Max Price
Admin Fee Adjustment - if 0 then admin fee is included in borrower origination fees	0.359	0.000	0.000	100
[REDACTED]				100
Gov't 30 Loan amount \$240,001-\$300,000	-0.090	0.000	0.000	100

Email Address for Lock Notification

helpdesk@clicknclose.com
[REDACTED]

To setup which users should receive lock alerts, [click here](#) and edit the Email Alerts for "Locks".

To Lock...

1. Click the price that you want to lock.
2. Review your selection.
3. Complete the field(s) below and click the "Lock..." link.
4. Lock will be reviewed and confirmed.

For Assistance...

For assistance, click the "support" link at the top of the page.

Intending to lock the loan.

Left Screen Shot- You will select the rate and price that corresponds to the lock period needed to cover funding of the mortgage loan

Right Screen Shot- You will need to click the purple tab confirming you lock selection

Selected Product: **SmartBuy - FHA 30 DPA Rosebud Forgive (3.5%)**

Loan Amount: \$436,939.00

LO Comp: Source: 2.750% / \$12,015.82

Loan officer compensation has been deducted from the pricing displayed below.

Rate	02/01/2024	02/16/2024	03/04/2024	03/18/2024
6.750	4.611	4.761	5.011	5.161
6.875	3.728	3.878	4.128	4.278
7.000	3.291	3.441	3.691	3.841
7.125	2.853	3.003	3.253	3.403
7.250	2.416	2.566	2.816	2.966
7.375	3.041	3.441	3.441	3.591
7.500	2.603	2.755	3.003	3.153
7.625	2.166	2.316	2.566	2.716
7.750	2.073	2.223	2.473	2.623
7.875	2.980	3.130	3.380	3.530
8.000	2.605	2.755	3.005	3.155
8.125	2.230	2.380	2.630	2.780
8.250	2.200	2.350	2.600	2.750
8.375	1.887	2.037	2.287	2.437
8.500	1.575	1.725	1.975	2.125
8.625	1.262	1.412	1.662	1.812
8.750	0.950	1.100	1.350	1.500

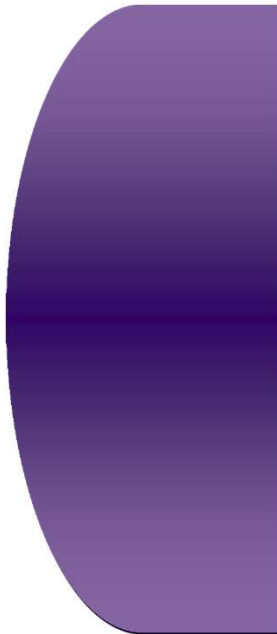
To Lock...

1. Click the price that you want to lock.
2. Review your selection.
 - Product SmartBuy - FHA 30 DPA Rosebud Forgive (3.5%)
 - Rate 7.625%
 - Price 2.316
 - Margin 0.000
 - Expiration Date 2/16/2024
 - Max. Bona Fide Disc. 1.216
 - Starting Adj. Rate 8.750
 - Starting Adj. Price 1.100
 - SAR Det. 1/17/2024
3. Complete field(s) below and click the "Lock..." link.
 - Est. Close
 - Lock the Selected Rate and Price**
4. Lock will be reviewed and confirmed.

For Assistance...

For assistance, click the "support" link at the top of the page.

Lock Confirmation is located on the home page below the compliance section



Test Loan [\[Import Data\]](#) [\[Close Loan\]](#)

Loan Number	1002393940	Estimated Close Date	9/27/2023
Borrower Name	Alice DI-FHA03 Firsttimer	Estimated Funding Date	9/27/2023
Loan Status	Loan Originated	Business Channel	Wholesale

- Product Lookup / Lock
- Submit to Underwriting
- Order Closing Documents
- URLA Lender Loan Information
- Overview and Assignments
- Underwriting Transmittal
- Loan Status
- URLA Borrower Information
- Pipeline and Loan Reports
- Reporting

Click n File Digital Mortgage Storage [View in Click n File](#) [Upload Documents](#)

Rules

Warnings:

Government loans require completion of the 92900a "Has Financial

[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

Compliance

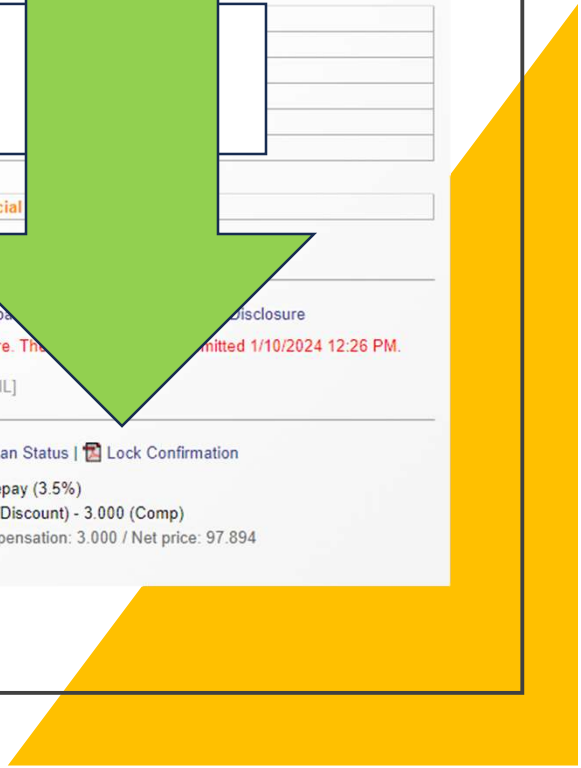
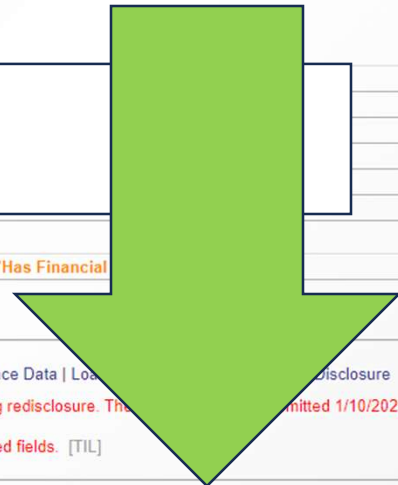
[Compliance Data](#) | [Loan Status](#) | [Disclosure](#)

Alerts: **Multiple changes (68) are pending redisclosure. This lock was submitted 1/10/2024 12:26 PM.**
[GFE]
TIL is missing one or more required fields. [TIL]

Lock

[Pricing and Lock](#) | [Loan Status](#) | [Lock Confirmation](#)

Product: SmartBuy - FHA 30 DPA Rosebud Repay (3.5%)
Rate/Price: 7.500% / -0.894 (Price) = 2.106 (Ysp/Discount) - 3.000 (Comp)
100-Based Price: Gross (lock) price: 100.894 / LO compensation: 3.000 / Net price: 97.894
The lock has expired.

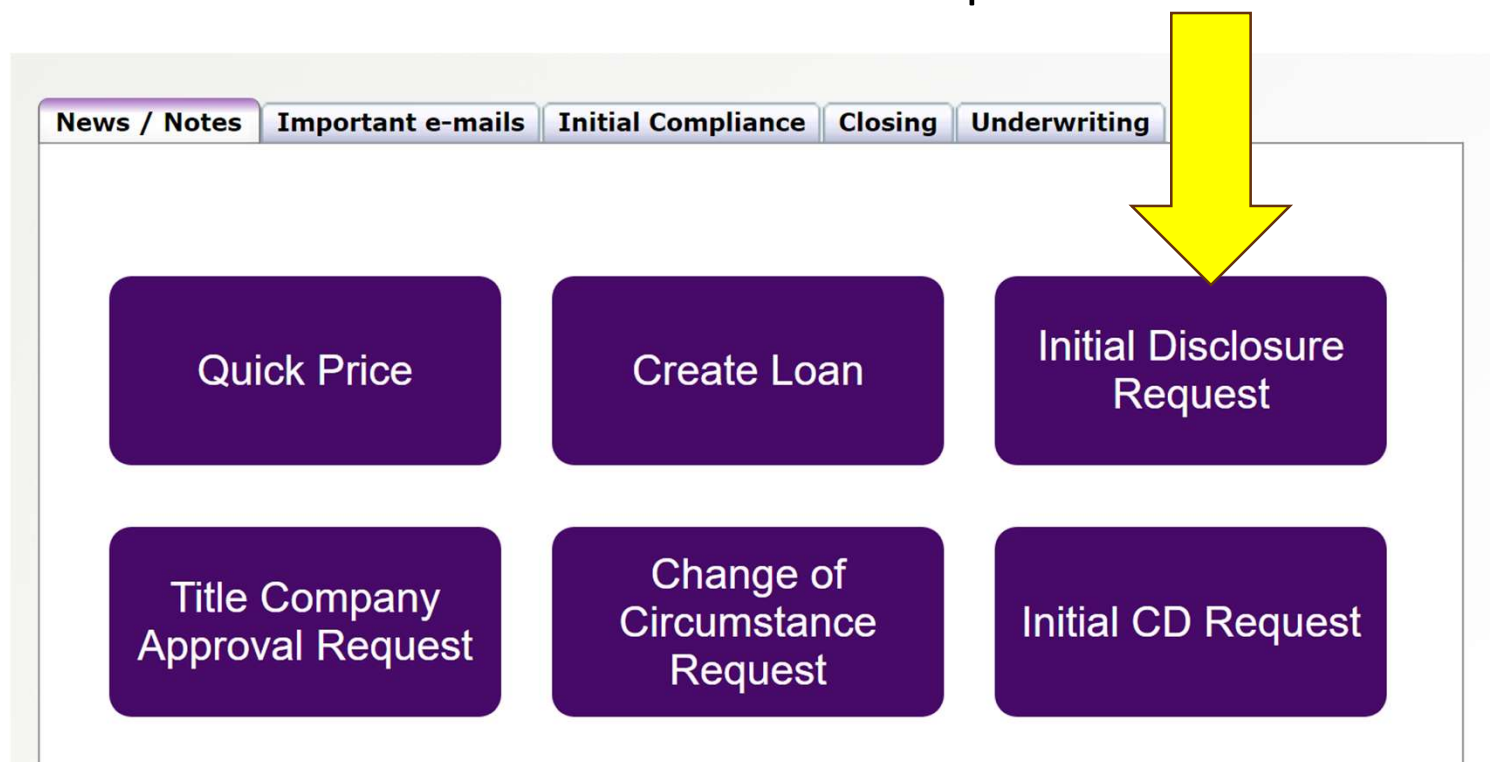


Once the file is registered and a product is selected or locked

TRID requires us to disclose on this application or review and approve the brokers/clients Floating LE.

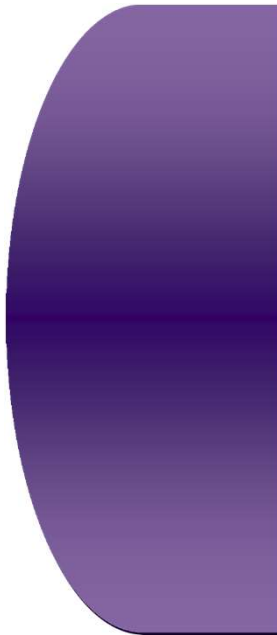
Please click on the “Initial Disclosure Request” button on the home page.


Fill out the smart form and submit once completed.



The Initial Disclosure form will open-up.

Each field with a red asterisk will need to be completed or the form will not advance.



 **Click n' Close™, Inc.**
Mortgages

Initial Disclosure Request Form

Loan Number *

10 digits

Select you Account Executive from the drop down list *

Origination Contact E-mail address *

example@example.com

Additional Contact Email for Disclosure Review (optional)

example@example.com

Borrower's E-mail address

example@example.com

Additional Borrower's E-mail address

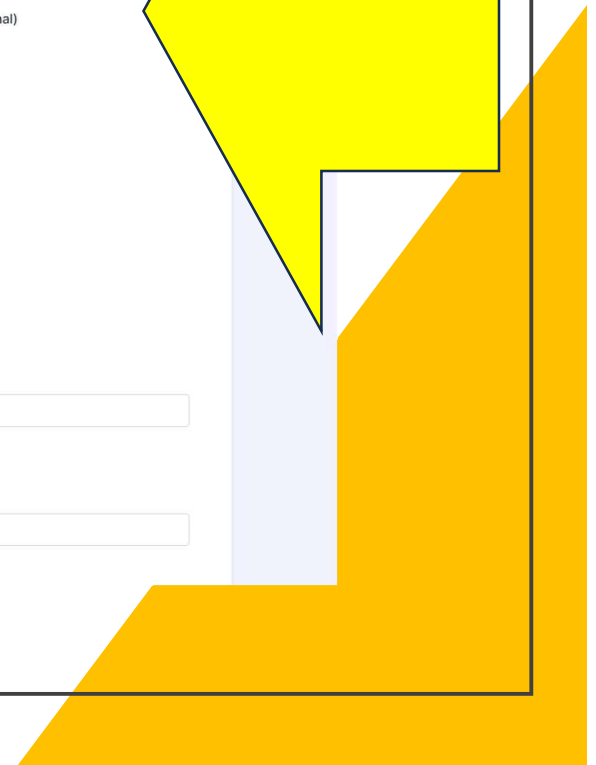
example@example.com

Borrower Name *

First Name Last Name

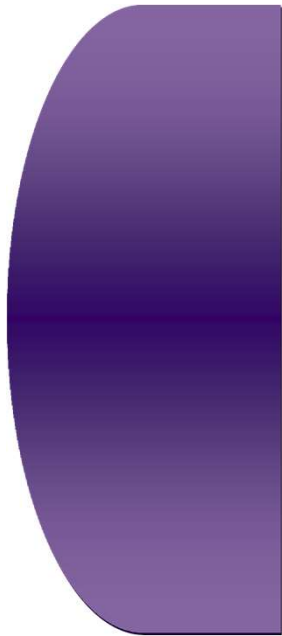
Processor Name

First Name Last Name



Once the form is completed- please select “Review Answers”

If the fields are correct- you can then select the “submit tab at the bottom of the screen.

A screenshot of a Jotform interface. At the top, a blue arrow points down to a button labeled "Review Answers". Below this, the text "Powered by Jotform" is visible. Further down, under the heading "Additional Instructions", there are three buttons: "Back to Form", "Print", and "Submit". A red arrow points down to the "Submit" button. The bottom right corner of the screenshot is partially obscured by a yellow graphic element.