



*Click n' Close™, Inc.*  
**Mortgage**

## **Section 2**

**Order FHA Case Number**

**Import AUS**

**Run AUS**

**Order Appraisal**

# FHA Case Number Request- Open up your application/loan in Mortgage machine

Home Page

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

- Loan List
- Company Detail
- Company List
- Reporting
- Pricing and Lock
- User Detail
- User Selection
- View Image
- Registration
- Overview and Assignments

News / Notes | Important e-mails | Initial Compliance | Closing | Underwriting

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

**WELCOME TO MORTGAGE MACHINE!**

...s at the top, bottom and on the side of the home page that contain helpful information. I hope ...stem 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](http://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](#)

Submitted to Underwriting		
Loan Originated		
Loan Originated		Locked to 02/09/2024
Loan Originated		Locked to 02/08/2024
Loan Originated		Locked to 02/26/2024
Loan Originated		Locked to 02/09/2024
1002393940 (Firsttime, Alice DI-FHA03)	Loan Originated	Lock Expired

[Go to the Pipeline Reports Page](#)

Loan is open on the home screen (Active Green Tab)  
Select the "Interfaces" tab at the top of the screen  
Next select "FHA Case Request" from drop down menu

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

Home | Pipeline | Loan | Origination | **Interfaces** | Underwriting | Doc Prep | Post-Closing | Reports

Thursday, January 11, 2024 12:23:55 PM (968)

### Home Page

- 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**

- Loan List
- Company Detail
- Company List
- Reporting

**Interfaces** dropdown menu:

- Appraisal Order
- Desktop Underwriter
- EarlyCheck
- Loan Product Advisor
- Loan Quality Advisor
- Credit Reports
- Disclosure Request
- Wholesale Review Request
- DocMagic Esign
- FHA Case Request**
- Flood Certs
- Mortgage Insurance
- DataVerify DRIVE
- IRS 4506-C
- IRS 4506-C Verification
- ULDD Delivery Export

Loan Summary (Loan # 393940):

- DI-FHA03 Firstrimer
- Estimated Close Date: 9/27/2023
- Estimated Funding Date: 9/27/2023
- Business Channel: Wholesale

**Warnings:**

- Borrower mailing Address is incomplete.
- Purchase Credit Type or Source is missing on Assets Section 2b
- Underwritten Appraised Value does not match the Lock Appraised Value.
- Underwritten Interest Rate does not match the locked Interest Rate.
- Underwritten loan amount varies from Lock loan amount by more than the allowed tolerance.
- Underwritten LTV does not match the locked LTV.

**Compliance** | Compliance Data | Loan Estimate | Truth-In-Lending Disclosure

The FHA Case Request screen will open-up.

You will need to fill in some fields to request the Case number

Fields you will need to complete

- Date Property Completed
- Construction code
- Section of the Act (ex. 203b)
- ADP Code (703 for existing home and 36 - One Time Close construction stick built and 36 for Manufactured one time construction loan)
- FHA Case Type-choose Regular DE
- HUD Field Office- choose the closest location to the subject

Click "Submit to Lender" at the bottom of the form once complete. Once the Case number is obtained it will be uploaded into Click n File.

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: 1002393940  
Company Tax ID (EIN): 30-0047696  
Loan Officer Name: Test, Chicago  
Loan Officer NMLS License Num: 444444  
Loan Officer Email: jeff.bendig@clicknfile.com

**Borrower(s)**

Alice | DI-FHA03 | Firsttime | SSN: 991-91-9991 | DOB: 3/7/1992 | CAIVRS#

**Property Info**

Application Address: 3728 Poplar St.  
[Refresh Parsed Address](#)  
Unit Number, If Condo:   
City, State, Zip: Dawson, Iowa, 50098  
County Name / County Code: Dallas  
Property Type: Detached  
PUD?: No  
Living Units: 1  
Lot and Block / Plat: /  
Date Property Completed:   
Construction Code:   
Date Property Completed:   
Construction Code:   
Format: mm/dd/yyyy.

**Loan Details**

Loan Purpose: Purchase  
Government Refinance Type:   
Section of the Act: 203(b)   
ADP Code:   
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:   
Format: mm/dd/yyyy.

**Section of the Act**

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

**Order**

Notes to Lender:   
 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**

# Importing your DU Findings into Mortgage Machine

- Make sure you have Click n Close, Inc. (Schmidt Mortgage Company) selected in DO
- If you do not have us as a sponsoring lender- follow the screen shots below
- Go to this FNMA web portal: Requesting Sponsoring Lenders
- [DU Job Aids: Requesting DO Sponsoring Lenders \(fanniemae.com\)](https://www.fanniemae.com)

## Requesting Sponsoring Lenders

This document explains how to use the Desktop Originator® Online Registration application to request additional lender sponsorships. The length of the sponsorship acceptance process varies by lender because some lenders may ask for additional information before approving your request. The acceptance of sponsorship requests is at the sole discretion of the lender.

**Note:** Before you can begin this process, you must already be a registered user of Desktop Originator (DO®). If you are not yet registered for DO, refer instead to the [Registering online for Desktop Originator](#) job aid.

1. Go to the [Technology Manager Application Log In](#) page.
2. Enter your username and password, then click **Sign On**.

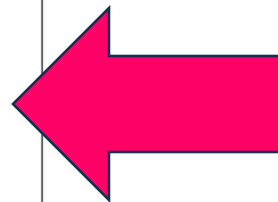
Sign On

USERNAME  
\* REQUIRED

PASSWORD  
\* REQUIRED

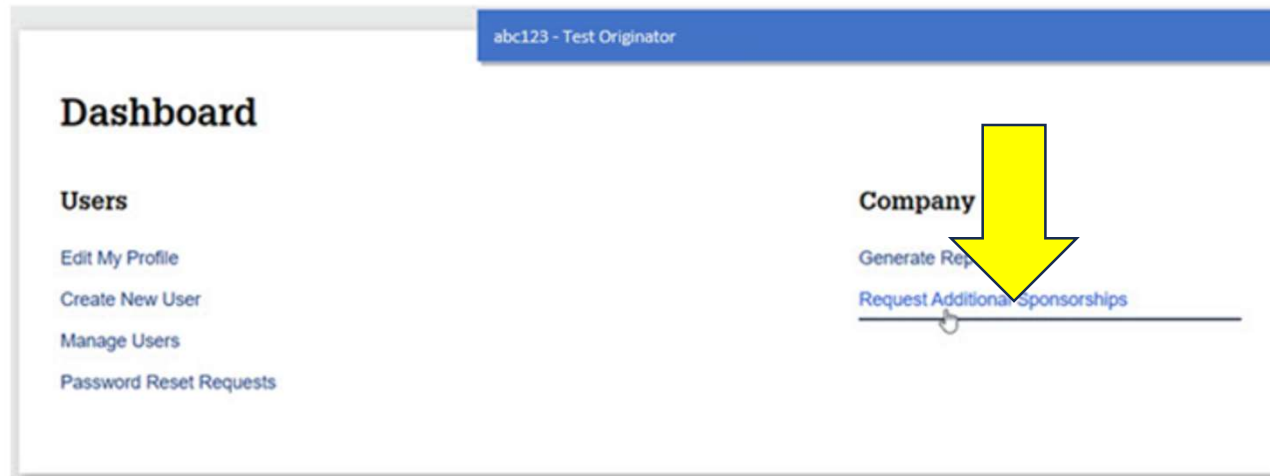
Sign On

[Need help with unlocking your user ID or resetting your password?](#)

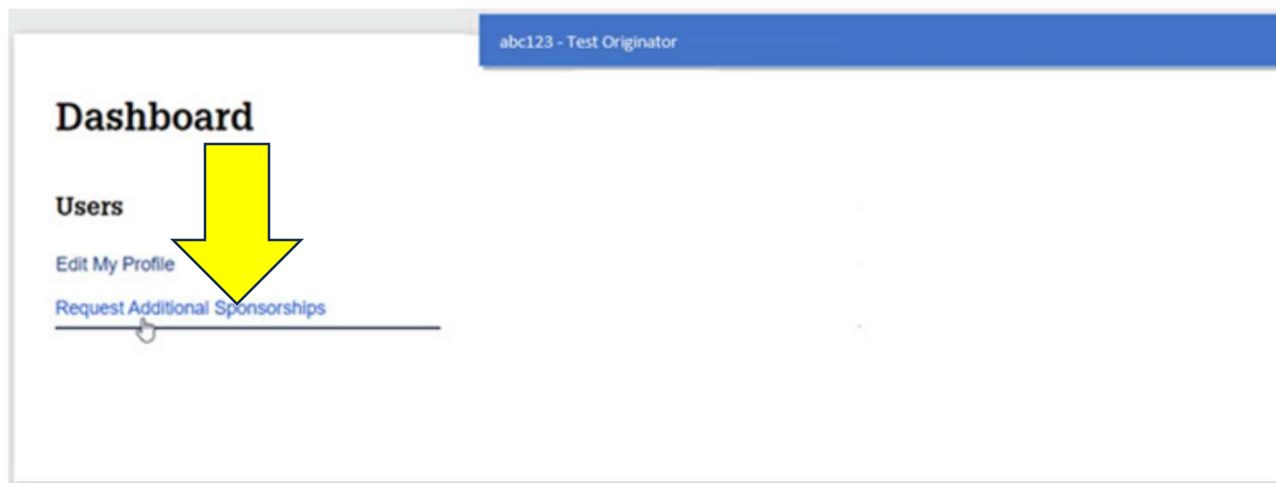


# Request additional Sponsorships

- see screen shot below



- If you are not a User Administrator, your view will look like the following.



# Please select- Schmidt Mortgage Company (Click n Close, Inc.)

- Save the selection
- Please forward the confirmation e-mail to your assigned CNC Account Executive
- They will follow-up to ensure the relationship is added quickly

Home / Desktop Originator Sponsoring Lenders


Applications & Technology

## Desktop Originator Sponsoring Lenders

The Desktop Originator (DO<sup>®</sup>) sponsoring lender's list is a webpage solely dedicated to providing lender contact information; it is not intended for requesting sponsorship. Please be aware that this list does not cover all possible lenders, and inclusion on this page is at the individual lender's discretion. To search for a specific lender please use the search function on this page.

schmidt

Lender	Contact
Schmidt Mortgage Company	Dan Forshey 440-356-3242 daniel.forshey@schmidtmortgage.com



# Once-Click n' Close is an approved sponsor in you Desk Top Originator list

- Now you can import your DU findings
- Make sure you loan is "Submitted" to Click n' Close (Schmidt) in Desktop Originator
- Open-up Desk Top Originator in your active loan in Mortgage Machine

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

Home | Pipeline | Loan | Origination | **Interfaces** | Underwriting | Doc Prep | Post-Closing | Reports

Thursday, January 11, 2024 12:23:55 PM (96)

### Home Page

- Home
- Loan Reports
- Loan Information**
- Contacts
- Bulletins and Resources
- Your Information

**Interfaces** dropdown menu:

- Appraisal Order
- Desktop Underwriter
- EarlyCheck
- Loan Product Advisor
- Loan Quality Advisor
- Credit Reports
- Disclosure Request
- Wholesale Review Request
- DocMagic Esign
- Flood Certs
- Mortgage Insurance
- DataVerify DRIVE
- IRS 4506-C
- IRS 4506-C Verification
- ULDD Delivery Export

Loan Summary:

- 393940
- DI-FHA03 Firstimer**
- Originated
- Estimated Close Date: 9/27/2023
- Estimated Funding Date: 9/27/2023
- Business Channel: Wholesale

Navigation links: [Import Data](#) | [Close Loan](#)

Sub-navigation links:

- Overview and Assignments
- Underwriting Transmittal
- Loan Status
- URLA Borrower Information
- Pipeline and Loan Reports
- Reporting

Additional links: [View in Click n File](#) | [Upload Documents](#)



Please – Make sure your DU findings are finalized/submitted in Desk Top Originator to Click n' Close, Inc (Schmidt).

- Once Desk Top Underwriter screen is open in Mortgage Machine
- Look at the bottom of the screen
- You can import the DU Findings (credit report) in 1 spot

### LPA Submission

LPA submission occurs automatically when you submit to DU.

Please address these items before submitting:

**Purchase Credit Type or Source is missing on Section 2b**

[Refresh List](#)

### 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 #

Term  
360

Selected Product  
SmartBuy - FHA 30 DPA  
Rosebud Repay (3.5%)

Type/Purpose/Occupancy  
FHA  
Purchase  
Primary Residence

Proposed Housing  
Details of Transaction

Mortgage Machine

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Version 2.23.25.20931 (64-bit)

# AUS Mortgage Machine -Run DU and LPA in Mortgage Machine

- Click on Interfaces tab
- Loan Prospector and DU can run Simultaneously:
- To trigger both AUS engines to run at the same time - Please go to the LPA screen and select your credit provider information and click submit

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

Home | Pipeline | Loan | Origination | **Interfaces** | Underwriting | Doc Prep | Post-Closing | Reports

Thursday, January 11, 2024 12:23:55 PM (96)

**Home Page**

- 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](#).

Appraisal Order  
Desktop Underwriter  
EarlyCheck  
Loan Product Advisor  
Loan Quality Advisor  
Credit Reports  
Disclosure Request  
Wholesale Review Request  
DocMagic Esign  
Flood Certs  
Mortgage Insurance  
DataVerify DRIVE  
IRS 4506-C  
IRS 4506-C Verification  
ULDD Delivery Export

[Import Data | Close Loan]

393940	Estimated Close Date	9/27/2023
<b>DI-FHA03 Firstimer</b>	Estimated Funding Date	9/27/2023
Originated	Business Channel	Wholesale

- Overview and Assignments
- Underwriting Transmittal
- Loan Status
- URLA Borrower Information
- Pipeline and Loan Reports
- Reporting

View in Click n File | Upload Documents

LPA screen shot is below. Select your credit provider information - provide your reference number and click submit.

Thursday, Jan

### Loan Product Advisor

Open Loan Close Loan Import Data

Loan Number: 1002393940 **TEST LOAN**      Property Address: 3726 Poplar St., Dawson, IA 5006  
Borrower Name: Firstimer, Alice DI-FHA03      Loan Status: Loan Originated  
Business Channel: Wholesale

Summary Pricing Compliance Fees Truth-In-Lending URLA & 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 Addendum](#) | [VA 26-1820](#)  
**Underwriting** → [1008](#) | [HUD-92900-LT](#) | [HUD-92800.5B](#) | [VA Ln Analysis](#) | [VA Ln Summary](#)

	AUS status	Employment	Income	PIW
Fannie Mae				No
Freddie Mac				No

### Credit Setup

Credit Company

Alice DI-FHA03 Firstimer     Order New    Not Joint     Ref Num

### LPA Submission

Please address these items before submitting:  
**Purchase Credit Type or Source missing on Section 2b**

[Refresh List](#)

### Findings

# AUS Desk Top Underwriter

## Mortgage Machine –Check DU AUS in Mortgage Machine

- Click on Interfaces tab
- Select the Desktop Underwriter link:
- The DU screen will open up

The screenshot displays the Click n' Close, Inc. web application interface. The top navigation bar is purple and contains the company name, user information (Welcome, chris.hartman), and links for Site Map, Support, and Log Out. Below the navigation bar is a horizontal menu with tabs for Pipeline, Loan, Origination, Interfaces, Underwriting, Doc Prep, Post-Closing, and Reports. The 'Interfaces' tab is selected, and a dropdown menu is open, listing various options. The 'Desktop Underwriter' link is highlighted with a red arrow. The main content area shows a 'Home Page' with a sidebar on the left containing links for Home, Loan Reports, Loan Information (selected), Contacts, Bulletins and Resources, and Your Information. The main content area also displays a table of loan information and a search bar.

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

Home | Pipeline | Loan | Origination | **Interfaces** | Underwriting | Doc Prep | Post-Closing | Reports

Thursday, January 11, 2024 12:23:55 PM (96)

**Home Page**

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](#).

Appraisal Order

**Desktop Underwriter**

EarlyCheck

Loan Product Advisor

Loan Quality Advisor

Credit Reports

Disclosure Request

Wholesale Review Request

DocMagic Esign

Flood Certs

Mortgage Insurance

DataVerify DRIVE

IRS 4506-C

IRS 4506-C Verification

ULDD Delivery Export

[Import Data | Close Loan]

393940	Estimated Close Date	9/27/2023
<b>DI-FHA03 Firstimer</b>	Estimated Funding Date	9/27/2023
Originated	Business Channel	Wholesale

Overview and Assignments

Underwriting Transmittal

Loan Status

URLA Borrower Information

Pipeline and Loan Reports

Reporting

View in Click n File

Upload Documents

# Desk Top Underwriter screen- Importing the credit report

- Select your Credit provider, Username, Password and existing credit report reference # **(Save Credentials)**
- Once these items are completed- Click on “Order Report” tab
- You should receive a message “Credit Uploaded Successfully”
- Once the credit report is imported, you can now run DU Findings in Mortgage Machine

## Desktop Underwriter

**Open Loan**

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

Loan Number: 1002393940 **TEST LOAN** Property Address: 3726 Poplar St., Dawson, IA 50066  
Borrower Name: Firstimer, Alice DI-FHA03 Loan Status: Loan Originated  
Business Channel: Wholesale

[Summary](#) [Pricing](#) [Compliance](#) [Fees](#) [Truth-In-Lending](#) [URLA & 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 Addendum](#) | [VA 26-1820](#)  
**Underwriting** → [1008](#) | [HUD-92900-LT](#) | [HUD-92800.5B](#) | [VA Ln Analysis](#) | [VA Ln Summary](#)

	AUS status	Employment	Income	PIW
Fannie Mae				No
Freddie Mac				No

**Credit Setup**

Credit Company   Copy Liabilities to the 1003 and delete the existing liabilities

User ID

Password   Save Credentials

Alice DI-F... Firstimer  Order New Ref Num

**Order Report(s)**

**Desk Top Underwriter screen shot is below.** Make sure your credit provider is showing at the bottom of the screen

- You can view the findings if DU ran at time of LPA submission,
- If DU did not run, you can click “submit to Desktop Underwriter”
- Any errors will need to be corrected- click on the findings to view the errors- submit once errors are corrected
- DU decision should populate with a successful submission

Desktop Underwriter Save

**Open Loan** Close Loan Import Data

Loan Number: 1002399414 **ACTIVE LOAN** Property Address:  7  
Borrower Name:  Loan Status:   
Business Channel:  Origination Notes

**Origination pages are read-only after underwriting submission.**

Summary Pricing Compliance Fees Truth-In-Lending URLA & 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 Addendum | VA 26-1820  
Underwriting → 1008 | HUD-92900-LT | HUD-92800.5B | VAln Analysis | VAln Summary

	AUS status	Employment	Income	PIW
Fannie Mae				No
Freddie Mac				No

**Credit Setup** Use the existing credit report(s) in DU. Order or Reissue a Credit Report

**DU Submission** **No rule violations were found.**  
[Refresh List](#)  
**Submit to Desktop Underwriter**

**LPA Submission** LPA submission occurs automatically when you submit to DU.  
**No rule violations were found.**  
[Refresh List](#)

**Findings**

Received Date	Report Date	Submission	Recommendation	Momet Plus Case Identifier	
1/8/2024 12:30:15 PM	1/8/2024 1:30:00 PM	11	Approve/Eligible	1661848013	
1/8/2024 12:28:06 PM	1/8/2024 1:28:00 PM	10	Approve/Eligible	1661848013	
1/8/2024 12:04:29 PM	1/8/2024 1:04:00 PM	9	Refer/Eligible	1661848013	
1/4/2024 9:32:21 AM	1/4/2024 10:32:00 AM	8	Approve/Eligible	1661848013	
1/4/2024 9:31:27 AM	1/4/2024 10:31:00 AM	7	Approve/Eligible	1661848013	
12/29/2023 10:25:55 AM	12/29/2023 11:25:00 AM	6	Approve/Eligible	1661848013	

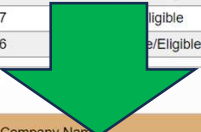


**Credit Reports**

Received Date	Report Date	Reference Num	Company Name	Borrower(s)	
12/21/2023 1:16:57 PM	10/23/2023	<input type="text"/>	ADVANTAGE CREDIT, INC.	<input type="text"/>	<a href="#">View</a>

**Summary:**

- ✓ Borrower's name
- ✓ Income stated
- ✓ SS# (for credit report)
- ✓ Property address
- ✓ Estimate property value
- ✓ Loan amount sought

**Origination:** Stephen Alexander Dwyer  
Estimated Close Date: 1/9/2024  
Lock Expiration Date: 1/22/2024  
Lien Position: First Lien  
HTI / DTI Ratios: 27.790 / 46.986  
Liquid Assets: \$4,712.04  
Cash to Close: \$402.12  
Reserve Mos: 1.604  
Rate / Total Pmt: 7.625 / \$2,686.96  
LTV / CLTV: 96.446 / 99.946  
Loan Amount: \$318,935.00  
Term: 360  
Selected Product: SmartBuy - FHA 30 DPA Rosebud Forgive (3.5%)  
Type/Purpose/Occupancy: FHA Purchase Primary Residence



- # How to Order an appraisal in Mortgage Machine
- We have specific tutorial for ordering the appraisal
  - Here is where to find it

The screenshot displays the Click n' Close, Inc. web application interface. The top navigation bar is purple and contains the company name, user information (Welcome, chris.hartman), and links for Site Map, Support, and Log Out. Below the navigation bar is a horizontal menu with categories: Pipeline, Loan, Origination, Interfaces, Underwriting, Doc Prep, Post-Closing, and Reports. The main content area is titled 'Home Page' and features a sidebar on the left with buttons for Home, Loan, Loan Origination, and Cont. A large green arrow points to the 'Bulletins and Resources' button in the sidebar. The main content area has a sub-navigation bar with tabs for Tutorials/MM Guides, CNF/XDoc, DocMagic eConsole, Product Guides, and Forms. The 'Tutorials/MM Guides' tab is active, showing a list of links under the heading 'Quick Tutorials / Mortgage Machine Guides'. A large pink arrow points to the link 'How to order an Appraisal in Mortgage Machine'.

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

Home | Pipeline | Loan | Origination | Interfaces | Underwriting | Doc Prep | Post-Closing | Reports

Monday, January 15, 2024 7:54:14 AM (124)

Home Page

Home | Loan | Loan Origination | Cont.

**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

Tutorials/MM Guides | CNF/XDoc | DocMagic eConsole | Product Guides | Forms

**Quick Tutorials / Mortgage Machine Guides**

- [How to Upload & Submit a file into Mortgage Machine](#)
- [How to use Mortgage Machine to Price a Loan](#)
- [How to Submit Conditions in Mortgage Machine](#)
- [How to Extend a Rate Lock](#)
- [How to Run Freddie Mac LPA in Mortgage Machine](#)
- [E-Sign \(Tutorial\)](#)
- [How to order an Appraisal in Mortgage Machine](#)
- [Mortgage Machine Tips](#)
- [One Time Close Video](#)
- [EClosing Overview](#)