



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

# Section 3

**Upload and Submit  
Loan Transmittal  
Upload Conditions  
Change of Circumstances  
Order CD**

# Upload Loan documents and Submit the loan to Underwriting

Make sure the loan is open on the home page

Click the “Upload Documents” tab below- **Conditions and Initial Submission**

Home Page

Monday, January 15, 2024 12:07:04 PM (3620)

The screenshot displays a web interface for loan management. On the left is a navigation sidebar with buttons for Home, Loan Reports, Loan Information (highlighted), Contacts, Bulletins and Resources, and Your Information. Below these are links for Register a... New Loan | New Lead and Open an existing... Loan | Lead. The main content area is titled 'Test Loan' and includes links for [Import Data] and [Close Loan]. It shows loan details: Loan Number 1002393940, Borrower Name Alice DI-FHA03 Firstimer, Loan Status Loan Originated, Estimated Close Date 9/27/2023, Estimated Funding Date 9/27/2023, and Business Channel Wholesale. A list of actions is provided, including Product Lookup / Lock, Submit to Underwriting, Order Closing Documents, URLA Lender Loan Information, Overview and Assignment, Underwriting Transmittal, Loan Status, URLA Borrower Informa, Pipeline and Loan Reports, and Reporting. At the bottom, there is a 'Click n File' logo and buttons for View in Click n File and Upload Documents. A large purple arrow points to the 'Upload Documents' button.

# The Following page will open up over the Home page

- You can drag your documents into the green section  
or you can select the “upload” button below to grab the docs from your files
- You can grab multiple documents at a time

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 various sections: Pipeline, Loan, Origination, Interfaces, Underwriting, Doc Prep, Post-Closing, and Reports. The main content area is titled "Home Page" and features a sidebar with navigation options: Home, Loan Reports, Loan Information (highlighted), Contacts, Bulletins and Resources, and Your Information. A central dialog box is overlaid on the page, featuring a light blue background with a dashed border. It contains a file icon, the text "Drag file(s) here or", and a "Select File" button. Below this is a dark grey bar with "File list" and "Email notifications" tabs. At the bottom of the dialog are "Upload" and "Cancel" buttons. A red arrow points from the "Loan Information" sidebar item to the dialog box, and another red arrow points from the "Upload" button to the bottom of the dialog. At the bottom of the page, there is a red error message: "Underwritten loan amount varies from Lock loan amount by more than the allowed tolerance. Underwritten LTV does not match the locked LTV."

# Screen shot below is an example of 3 files attached for uploading

- We encourage documents to be merged or grouped together before uploading
- We will sort your scans and index the documents – please use the “Unfiled” index tab
- Once the document is attached- click “Upload” for documents to be added
- **If you receive an error-** the document may have been uploaded- first check the following slide after this page to validate if the document was truly uploaded- if not - then re-upload

The screenshot shows the Click n' Close, Inc. web application interface. A modal window is open for file upload. The modal has a header with a dashed border and the text "Drag file(s) here or" and a "Select File" button. Below this is a "File list" tab with a table of three documents. A yellow arrow points to the "File list" tab, and a pink arrow points to the "Upload" button.

File list	Email notifications		
Test 1 Document.pdf	Unfiled	Test doc 1	Remove
Test 2 Document.pdf	Unfiled	Test doc 2	Remove
Test 3 Document.pdf	Unfiled	Test Doc 3	Remove

Buttons: Upload, Cancel

# Click on the “View in Click n’ File” tab to verify docs are uploaded

**Test Loan** [Import Data] [Close Loan]

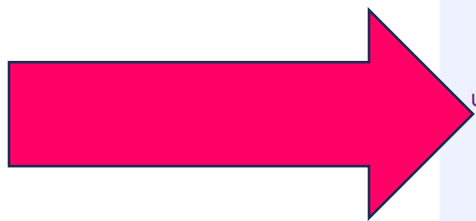
Loan Number	1002393940	Estimated Close Date	9/27/2023
Borrower Name	Alice DI-FHA03 Firstimer	Estimated Funding Date	9/27/2023
Loan Status	Loan Originated	Business Channel	Wholesale

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

**Click n File** Digital Mortgage Storage

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

The documents will show up under “Unfiled”.



Origination 3 - 5

- Closing 1
  - Lock Confirmation** Pages: 1
    - File Name: Closing - Lock Confirmation.PDF
    - Uploaded: 09/27/2023 2:25pm
    - Description: Lock Confirmation, Lock Confirmation
- Other 1
- Unfiled 3
  - Unfiled** Pages: 1
    - File Name: Unfiled - Unfiled\_T20240116121757083.pdf
    - Uploaded: 01/16/2024 1:17pm
    - Description: Unfiled, Test Doc 1
  - Unfiled** Pages: 1
    - File Name: Unfiled - Unfiled\_T20240116121757583.pdf
    - Uploaded: 01/16/2024 1:17pm
    - Description: Unfiled, Test Doc 2
  - Unfiled** Pages: 1
    - File Name: Unfiled - Unfiled\_T20240116121758099.pdf
    - Uploaded: 01/16/2024 1:17pm

**Lock Confirmation**  
Printed Wednesday, September

**Loan Identification**

Loan Number	100'
Borrower(s)	Alice
Property Address	3721 Daw
MERS MIN Number	100'

**Lock Details**

Product	Sme
Rate	7.50
Price	-0.8%
Margin	0.00
Requested By	Chic
Locked By	Lisa

**Lock Criteria**

- QM Status
- Lien Priority
- Mortgage Type
- Loan Purpose
- Property Usage
- Amortization Type
- Property Type
- Number of Units
- Condo Stories

**IMPORTANT-** Once all docs are uploaded- You need to complete the “Submit to Underwriting” section below.

Follow this process for Initial Loan Submission and Loan Conditions



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

Loan Number	1002393940	Estimated Close Date	9/27/2023
Borrower Name	<b>Alice DI-FHA03 Firstimer</b>	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](#)

**Important-** If you do not follow this step- we will not be notified that you are submitting the file to underwriting for review

Loan Documents will not show up on this screen



**Underwriting Submission** [Save](#)

**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 [Origination Notes](#)

**Current Underwriting Status**  
Contact your Account Manager with any questions regarding the Underwriting Submissions  
For assistance or for general underwriting questions...  
Contact 855-528-4572  
[Click here to request assistance.](#)

**To Submit to Underwriting...**

- Select a Product and Submission Type below.
- Upload documents for underwriting review.
- Clear any additional requirements shown in red. To update the list, click the "Refresh Error Lists" link.
- Click the "Submit to Underwriting" button.

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

**Submission Information**

Selected Product: SmartBuy - FHA 30 DPA Rosebud Repay (3.5%) [\[Change Product\]](#)

LO Compensation:  Source:  Lender  3.000% / \$9,157.50

Notes to the Underwriter:

Submission Type:

FNMA Day One Certainty:

Full = All borrowers  
Partial = At least one borrower  
None = Not Day One

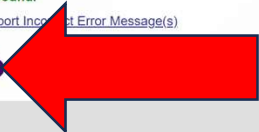
**Click n File Documents**  
No documents have been added for underwriting review.  
[Upload New Documents](#) [Get Previously Uploaded Documents](#)

**Data Check and Submission**

No rule violations were found.  
[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

**Submit to Underwriting**

Originator: Chicago Test  
Estimated Close Date: 9/27/2023  
Lock Expiration Date: 10/12/2023  
Lien Position: First Lien  
HTI / DTI Ratios: 3.010 / 7.809  
Liquid Assets: \$29,500.00  
Cash to Close: \$36,237.55  
Reserve Mos: -42.643  
Rate / Total Pmt.: 0.000 / \$158.00  
LTV / CLTV: 92.308 / 92.308  
Loan Amount: \$305,250.00  
Term: 360  
Selected Product: SmartBuy - FHA 30 DPA Rosebud Repay (3.5%)



# The Loan will have time and date stamps for Initial loan submission and condition submissions

### Submission Information

**Current Disposition** Approved to Close [To view the transmittal, click here.](#)

**Selected Product** SmartBuy - FHA 30 DPA Rosebud Forgive (3.5%) [\[Select Product\]](#)

**LO Compensation**  Source:

**Notes to the Underwriter**

**Submission Type**

**FNMA Day One Certainty**   
Full = All borrowers  
Partial = At least one borrower  
None = Not Day One

**Click n File Documents**

**Documents for Review** **No documents have been added for underwriting review.**  
[Upload New Documents.](#) [Get Previously Uploaded Documents](#)

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### Data Check and Submission

**No rule violations were found.**  
[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

[Submit to Underwriting](#)

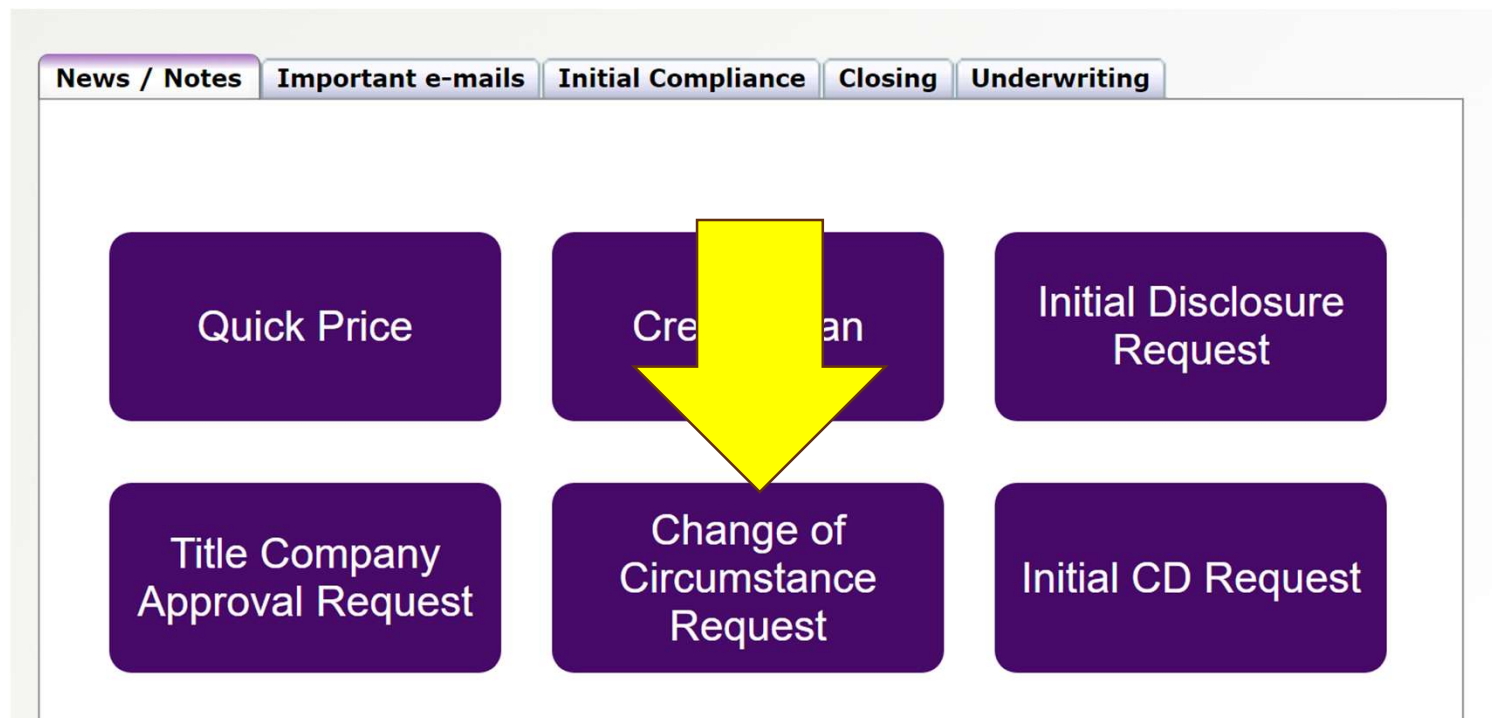
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**Submission History**

01/08/2024 08:39	Alicia Tessling	Approved with Conditions
01/08/2024 07:33	<input type="text"/>	Cancelled
01/05/2024 10:25	<input type="text"/>	Approved with Conditions
01/03/2024 10:02	<input type="text"/>	Approved with Conditions
12/26/2023 16:09	Matthew Brader	Approved with Conditions



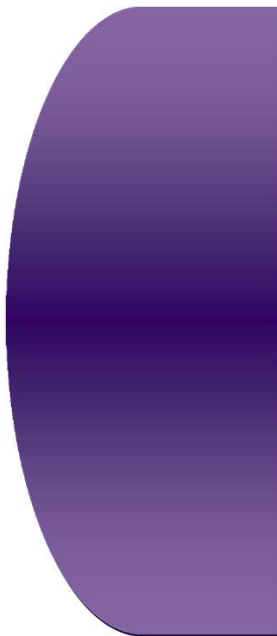
If you have a need to fill out a Change of Circumstance form- please select the tab below on the home page in Mortgage Machine





Change of Circumstance 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

### CNC-Change of Circumstances Request

CNC- Change of Circumstances Request Loan Number \*

10 digits

Please select your Click n' Close Account Executive below

Please Select

Originator Representative Requesting the COC \*

e.g. Processor, Loan Originator

Originator Representative Email \*

example@example.com

Project Closing Date

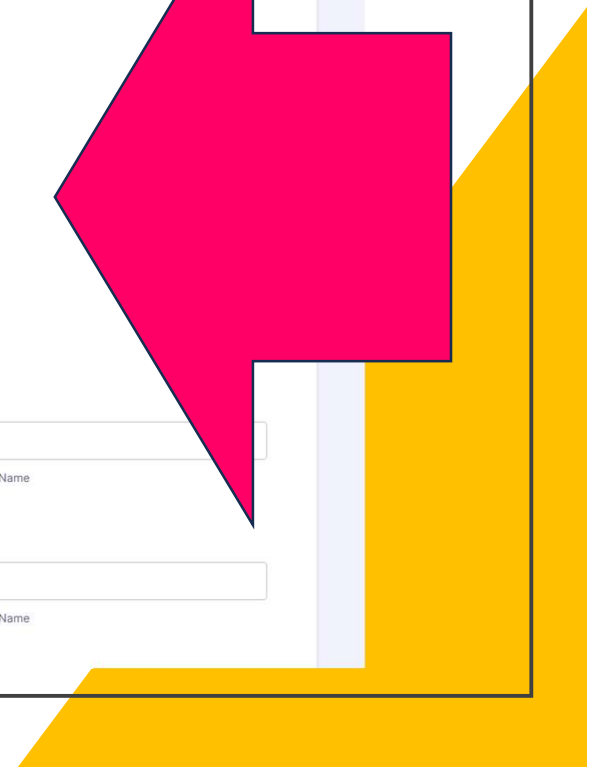
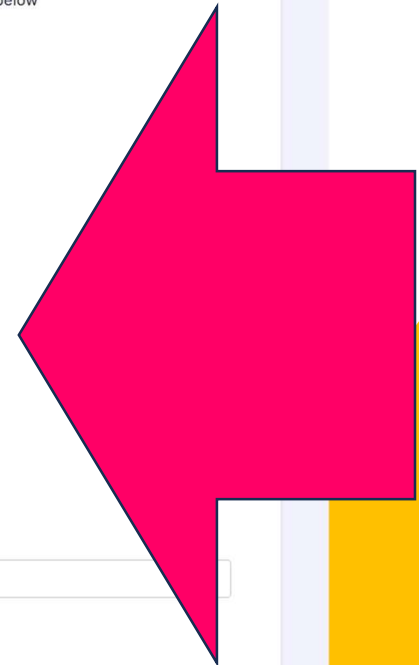
Date

Borrower Name \*

First Name Last Name

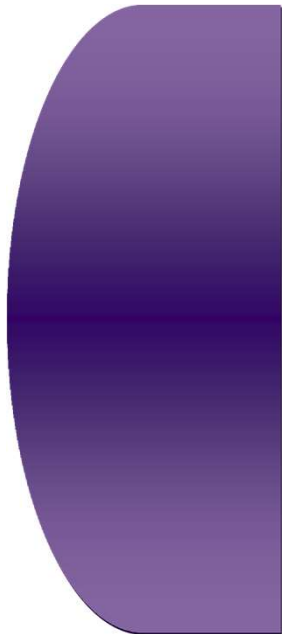
Co-Borrower Name \*

First Name Last Name

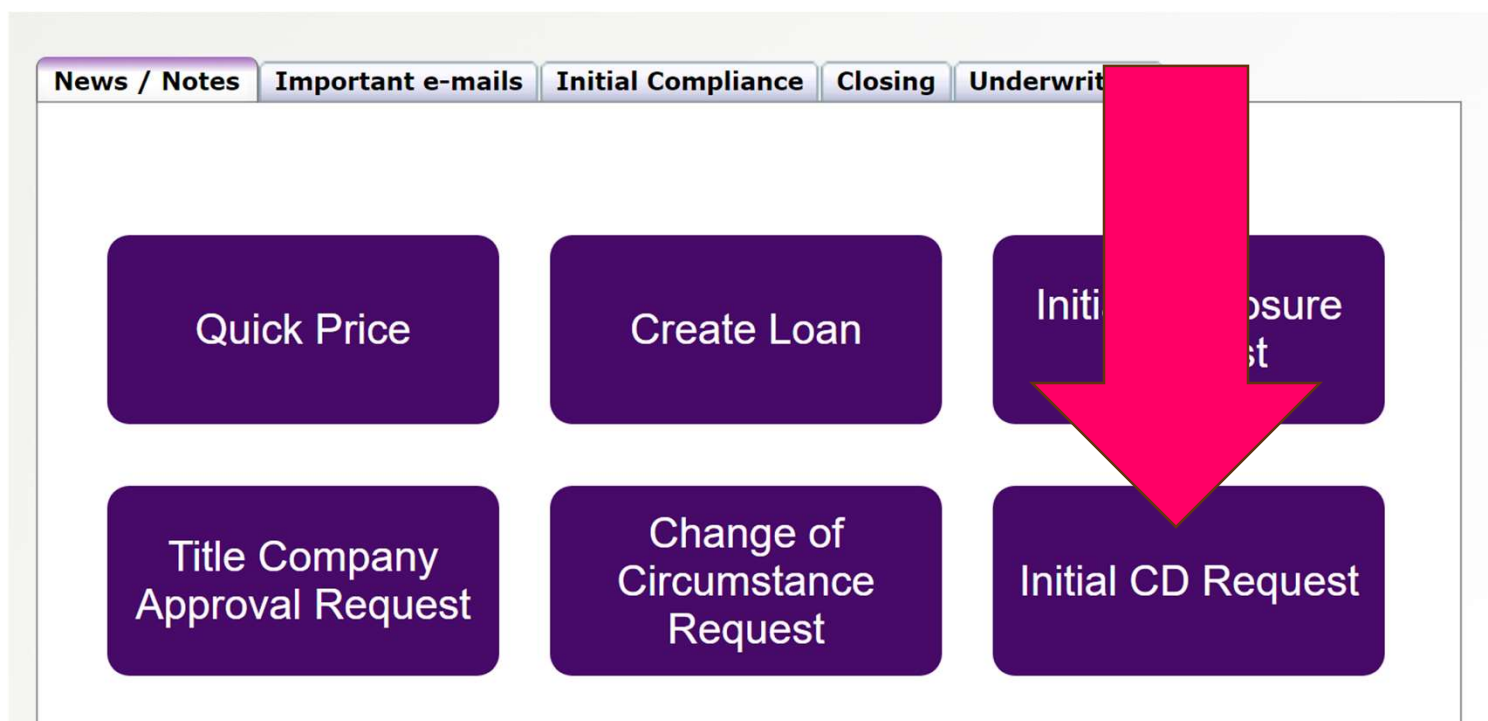


Once the form is completed- please select “Review Answers”

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

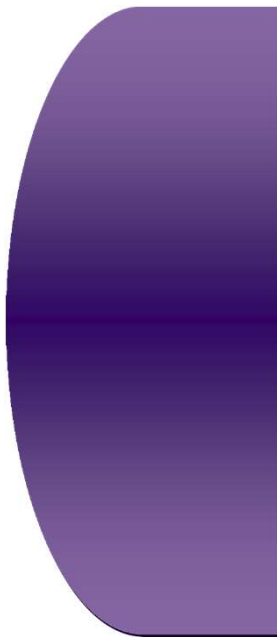
A screenshot of a Jotform interface. At the top, a blue arrow points down to a button labeled "Review Answers" with the text "Powered by Jotform" above it. Below this, the text "Additional Instructions" is visible. At the bottom, there are three buttons: "Back to Form" (light blue), "Print" (white), and "Submit" (green). A red arrow points down to the "Submit" button. A yellow decorative graphic is in the bottom right corner.


Initial CD Request- select the tab on the Home screen in Mortgage Machine



Initial CD Request-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

### CD Request/ Closing Request Form

All loans must be E-Closings unless otherwise specified.

**All loans must be E-Closings unless otherwise specified**

As part of our on-going effort to simplify and streamline the Closing Disclosure process, Click n' Close (CNC) has created the Closing Disclosure ("CD") Request form to be used in connection with the scheduling of closings.

Note: While CNC does not require a loan to be cleared for closing before requesting the CD, it is imperative that each of the items named on the CD Checklist have been provided, as these are the items which "lock down" rate, term, and value. Incomplete CD Requests will not trigger the release of a compliant or timely CD, so please take a minute to ensure that the requisite data fields in this CD Request form have been completed.

- Underwriter approval (Not Suspended)
- Property Tax cert if not on title
- Homeowners Insurance
- Title, CPL and Wire and E&O Insurance
- Final Title fees (preferably Title prelim Closing Disclosure or Alta statement)
- Need 3rd Party Invoices (ie: Credit report, VOE's, Processing invoices, ect.)
- Last LE must be E-signed
- Loan must be locked - CNC LE issued and E-signed- must have sufficient time remaining on the lock to cover funding
- If there is a 2nd Mortgage DPA, the 2nd Mortgage must be locked. For Repayable 2nds, the locked LE must be esigned

Please select your Account Executive \*

Andrew Steed

Bob Paglia

Brett Barnett

Christine Hyde

Debra Furr

Grey Bliss

Jason Schultz

Nick Pantell

Tracey Raich

Loan Number for the 1st Mortgage \*

10 digits

Loan Number for the 2nd Mortgage if a SmartBuy DPA

10 digits

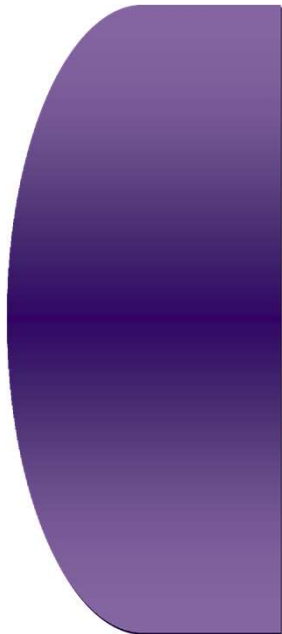
Borrower Last name \*

Confirm "Max" Cash to Close on your loan transmittal is correct- please place the dollar amount below \*

dollar amount

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" with the text "Powered by Jotform" above it. Below this, the text "Additional Instructions" is visible. At the bottom, there are three buttons: "Back to Form" (light blue), "Print" (white), and "Submit" (green). A red arrow points down to the "Submit" button. A yellow decorative graphic is in the bottom right corner.

Check with your Account Manager or Account Executive to verify if the title company associated with your loan is approved.

If the title company needs to be approved- please click on the form below to submit the Title Company application docs for approval

