



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 Price and Lock 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](#)

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[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 borrowing needs, we appreciate your business!

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

Borrower

test test Borrower Not Joint [Edit Borrower](#)

SSN: 125-67-8999 Email: Credit Scores: 0, 0, 0 =

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

[Convert To Loan](#)

Lead Status: **Active**
Originator: [redacted]

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.

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[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](#) → [1003](#) | [HUD-92900-LT](#) | [HUD-92800.5B](#) | [VA Ln Analysis](#) | [VA Ln Summary](#)

Credit Setup

Credit Company: [dropdown]

Katelin Kayleen Moore Order New Not Joint Ref Num

LPA Submission Please address these items before submitting:

Credit Agency must be selected on the LPA Screen

[Refresh List](#)

[Submit to LPA](#)

3. **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 | Close Loan | Import Data

Loan Number: 1002376507 **ACTIVE LOAN** | Property Address: 14602 E 111TH CT N, Owasso, OK 741
 Borrower Name: Moore, Katelin Kayleen | Loan Status: UW Suspende
 Business Channel: Wholesale

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 | HUDA 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 [Text Box]
 Password [Text Box] [Eye Icon]
 Save Credentials

Katelin Kayleen Moore Order New Ref Num [Text Box]
 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

4. **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

Katelin Kayleen Moore Order New Ref Num [Text Box]
 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

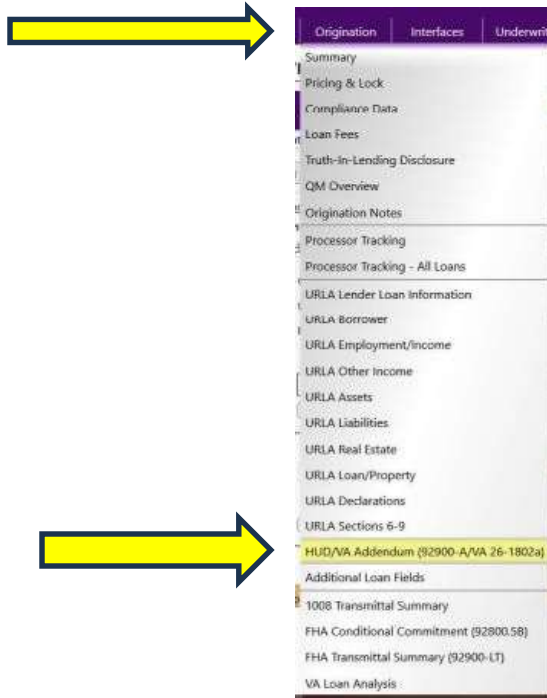
Credit Reports

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

Import From DU Mornet Case ID # [Text Box]

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.

13. Lender's ID

14. Sponsor/Agent's ID

15. Lender Name
Address
City/State/Zip

16. Sponsor/Agent's Name
Address
City/State/Zip

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

Sponsored Originations

Loan Origination Company

Tax ID for Loan Origination Company 263208515

NMLS ID for Loan Origination Company

[Click here to edit the Loan Origination Company information.](#)



- 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	Address	550 WARRENVILLE RD
City/State/Zip	City/State/Zip	LISLE IL 60532
17. Lender Phone No		
Click here to edit the Lender and Sponsor/Agent information.		
18. First Time Homebuyer?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	20. Purpose of Loan:
19. (VA) Title will be vested in:	<input type="radio"/> Veteran <input type="radio"/> Veteran & Spouse <input type="radio"/> Surviving Spouse <input type="radio"/> Other (specify) <input type="text"/>	<input checked="" type="radio"/> Purchase Home (Prev Occ) <input type="radio"/> Finance Improvements <input type="radio"/> Refinance <input type="radio"/> Purchase New Condo Unit <input type="radio"/> Purchase Existing Condo Unit <input type="radio"/> Purchase Home (Not Prev Occ) <input type="radio"/> Construct Home <input type="radio"/> Finance Co-op Purchase <input type="radio"/> Purchase Manuf Home <input type="radio"/> Purchase Manuf Home & Lot <input type="radio"/> Refi Manuf Home to buy Lot <input type="radio"/> Refi Manuf Home/Lot Loan
Sponsored Originations		
Loan Origination Company <input type="text"/> Mortgage, LLC		
Tax ID for Loan Origination Company <input type="text"/>		
NMLS ID for Loan Origination Company <input type="text"/>		
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](#)

SSN: 318-02-0249 Email: ALEXDOCI@YAHOO.COM Credit Scores: 0, 0, 0 =

Property

Property Address # Property Type

Change to TBD Number Of Units

City/State/Zip Condo Stories

County

Loan Information

Lien Priority Amortization Type

Mortgage Type Borrower Type

Loan Purpose Documentation Type

Property Usage Prepayment Penalty

Yrs Since Bankruptcy

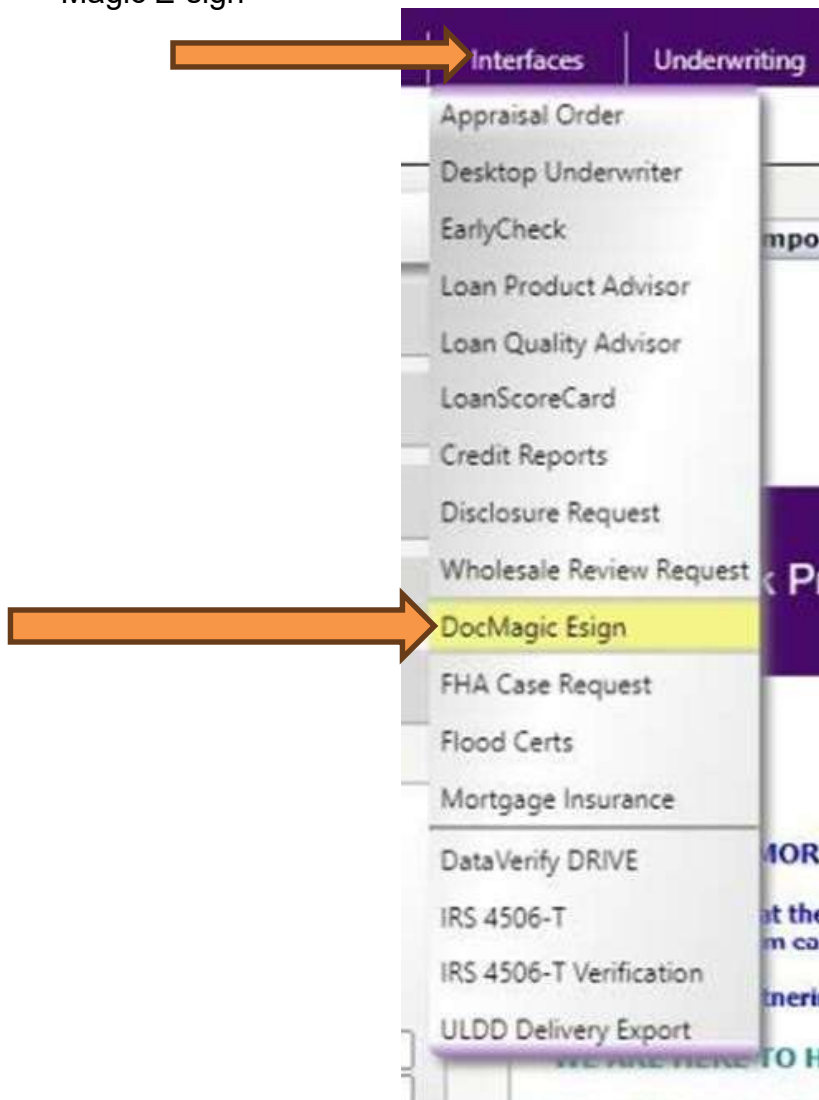
Sales Price \$ Credit Score Balloon

Appraised Value \$ Term / Balloon / mos HUD Repo

Base Loan Amt \$ Interest Rate 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"

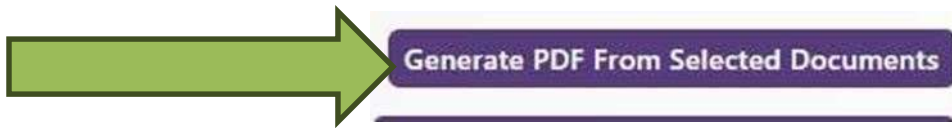


B. If there is more than 1 package of disclosures, you can toggle between them under "Package."



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.

A screenshot of a web interface titled "Documents". At the top, there is a checkbox labeled "Show only unsigned documents for" followed by a dropdown menu showing "All participants". Below this is another checkbox labeled "Select All Documents", which is highlighted in yellow and pointed to by a red arrow from the left. Underneath is a table with a dark header "Document Name". The table contains eight rows, each with a checkbox, a green checkmark, a document title, and a date. The titles are: "Esign Disclosure And Consent [Info]", "Uniform Residential Loan Application [Info]", "Uniform Residential Loan Application - Lender Loan [I", "Supplemental Consumer Information Form [Info]", "Borrower's Certification, Authorization And Consen [In", "Ives Request For Transcript Of Tax Return [Info]", and "Ives Request For Transcript Of Tax Return [Info]". All checkboxes in the table are currently unchecked.

Document Name	
<input type="checkbox"/>	✓ Esign Disclosure And Consent [Info] To Document Management 1/17/2024
<input type="checkbox"/>	✓ Uniform Residential Loan Application [Info] To Document Management 1/17/2024
<input type="checkbox"/>	✓ Uniform Residential Loan Application - Lender Loan [I To Document Management 1/17/2024
<input type="checkbox"/>	✓ Supplemental Consumer Information Form [Info] To Document Management 1/17/2024
<input type="checkbox"/>	✓ Borrower's Certification, Authorization And Consen [In To Document Management 1/17/2024
<input type="checkbox"/>	✓ Ives Request For Transcript Of Tax Return [Info] To Document Management 1/17/2024
<input type="checkbox"/>	✓ Ives Request For Transcript Of Tax Return [Info]

8. Ordering an FHA case number

- a. 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): 57-1165648
Loan Officer Name: Ochoa, Tiana Denise
Loan Officer NMLS License Num: 226746
Loan Officer Email: tiana@tianaechoamortgages.com

Borrower(s)

Geretta	Williams	SSN	452-47-3983	DOB	11/10/1961	CAIVRS#	
Darryl	Williams	SSN	449-35-4757	DOB	5/12/1966	CAIVRS#	

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

HomeLoanOriginationInterfacesUnderwritingDoc PrepPost-ClosingReports

[Refresh Parsed Address](#) 14420 Walters Road

Unit Number, If Condo: #65 #65

City, State, Zip: Houston Texas 77014

County Name / County Code: Harris

Property Type: Attached

PUD?: No

Living Units: 1

Lot and Block / Plat: /

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

Construction Code:

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:

Order

Notes:

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:



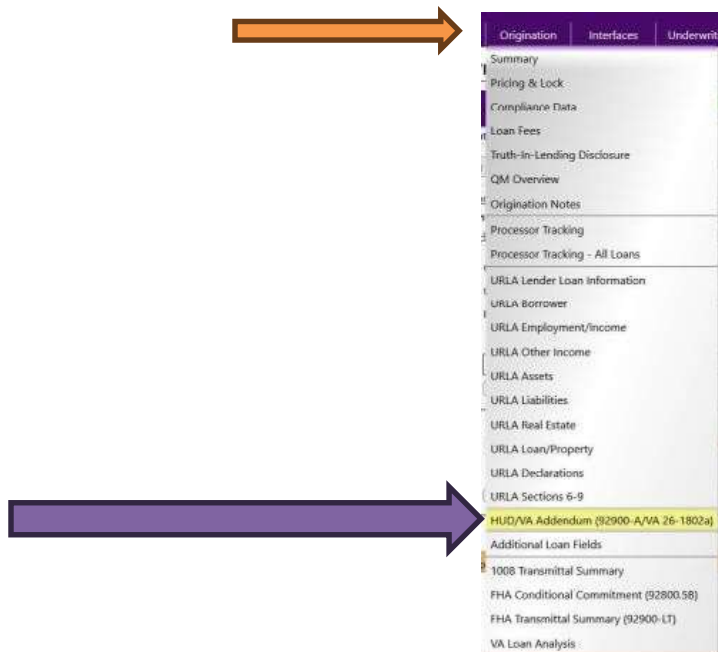
a. To resolve the error:

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

The screenshot shows a form for entering address information. At the top, there are buttons for 'Copy This Address To' and a dropdown for 'Choose an address'. Below this is the 'Current Residence' section, which includes a 'How long at address?' field set to '5.00' years, a 'Housing' dropdown set to 'Living Rent Fre', and fields for 'Address' (123 TBD LANE), 'City/State/Zip' (TBD, IL, 11111), and 'Country' (US). There is also a 'USPS Verification' section with a checkbox for 'Address Verified through USPS' and a button for 'Copy USPS Address Validation to Imaging'. Below this is the 'Add Landlord Information' section. The 'Mailing Address' section has a checkbox for 'Same as Present Address' which is currently unchecked, followed by fields for 'Address', 'City/State/Zip', and 'Country'. At the bottom is a button for 'Add a Former Residence'.

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

New URLA → Lender | Borrower | Employment/Income | Other Income | Assets | Liabilities | Real Estate | Loan/Property | Declarations | Sections 6-9
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 Underwriting → 1008 | HUD-92900-LT | HUD-92800-5B | VA Ln Analysis | VA Ln Summary

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

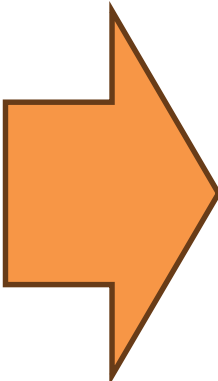


- Once you click on the pencil- the screen below will show up and you can select the appropriate code for the program you are utilizing.

Section of the Act


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 7:10:25 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
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Borrower's name
 Income stated
 SS# (for credit report)
 Property address



12. Adding Click n Close, Inc as a sponsor with Fannie Mae

- Go to this Fannie Mae web link (below) to add Click n' Close as a sponsoring Lender
- https://singlefamily.fanniemae.com/job-aid/new-desktop-underwriter/topic/du_job_aids_requesting_to_sponsoring_lenders.htm
- See the (job aid on the next page for step-by-step instructions on adding us as a sponsor)
- Choose Schmidt Mortgage Company

Applications & Technology

Desktop Originator Sponsoring Lenders

<input type="text" value="mid"/>	<input type="button" value="Search"/>
Lender	Contact
Gateway Funding D.M.S., L.P. - MidWest Region (Tulsa)	918-850-1957 hsmith@gateway-funding.com
Schmidt Mortgage Company	440-356-3242 daniel.forshey@schmidtmortgage.com

- Once we are approved with your company as a sponsoring Lender, we can import your completed findings directly into Mortgage Machine using this tab on the Mortgage Machine DU screen. See screen shot below.
- Located at the bottom of the DU screen in MM

The screenshot shows the bottom of the Mortgage Machine interface. On the left, there is a tab labeled "Import From DU". To its right is a text input field labeled "Mornet Case ID #". Further right are two buttons: "Import Latest Findings and Credit Report" and "Clear Mornet ID". The text "Mortgage Machine" is visible at the bottom left of the interface.