

MORTGAGE MACHINE

SECTION 1 | **IMPORT • REGISTER • PRICE • LOCK • DISCLOSE**

1 Import & Register a New Loan

2 Price & Select the Loan Product

3 Lock the Loan (when applicable)

4 Request Initial Disclosures

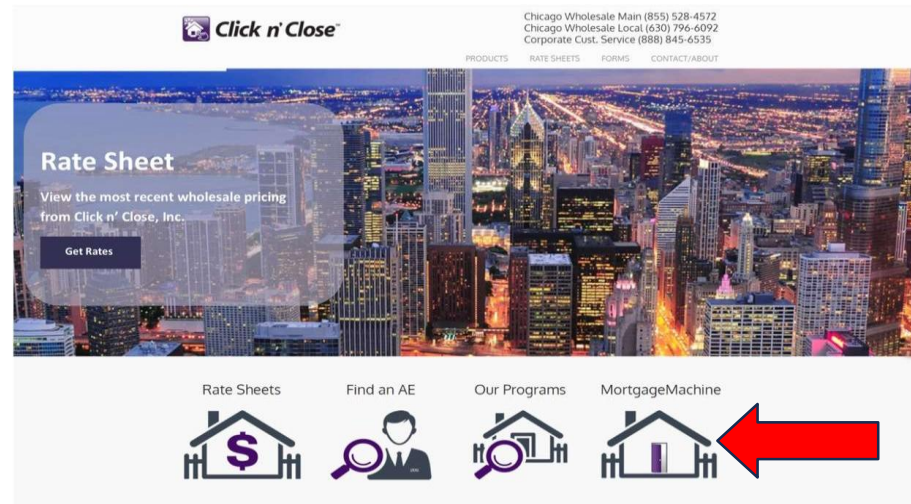
Welcome to Click n' Close, Inc.!

Please go to

www.cnctpo.com

or

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



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

For more information, visit [Click n' Close](#)

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

User Login

User Name

Password

Enter Password

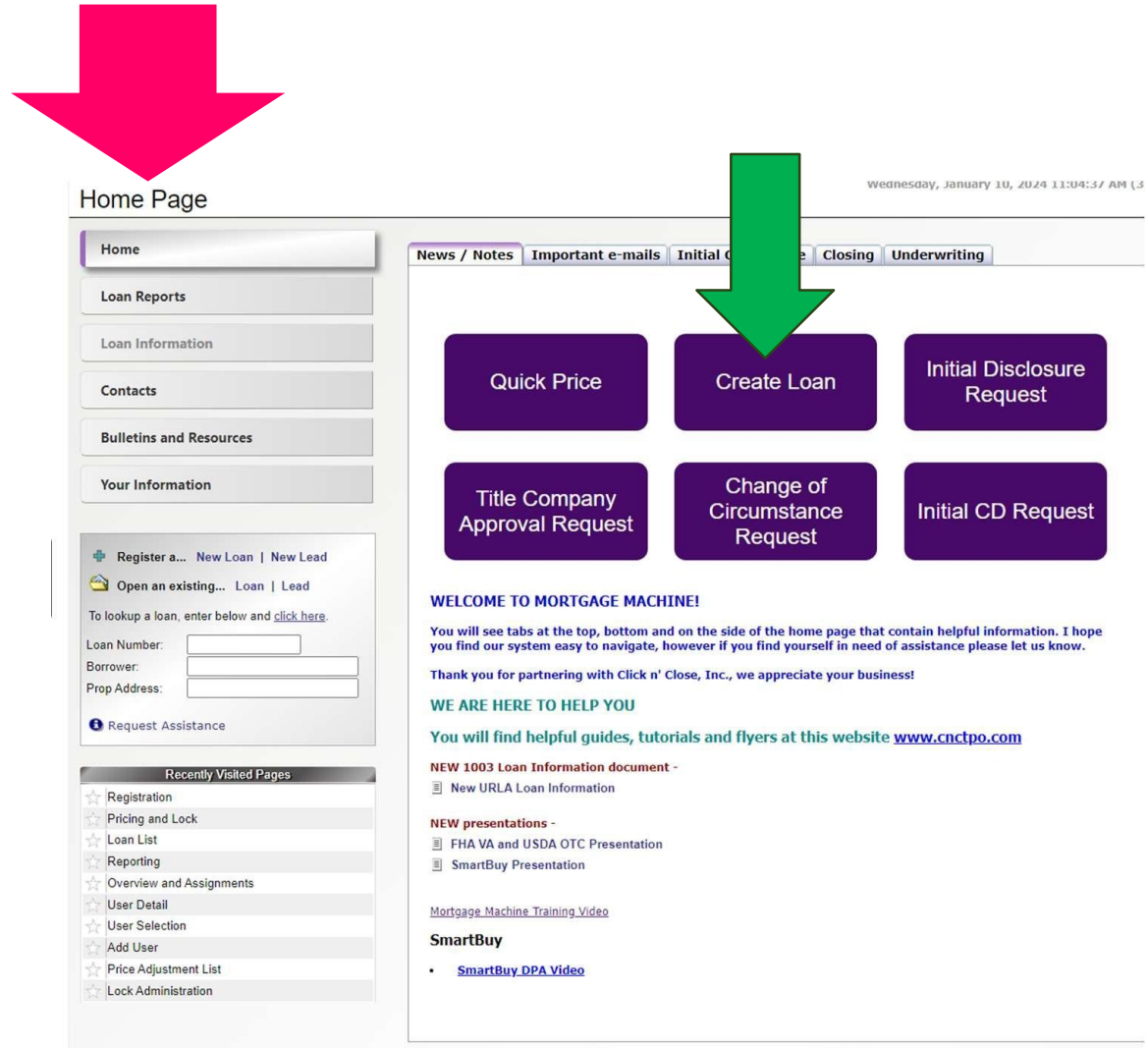
☐ Remember me on this computer

Secure Login

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

Home Screen

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



The screenshot displays the 'Home Page' of the Mortgage Machine interface. A pink arrow points to the top of the page, and a green arrow points to the 'Create Loan' button. The page layout includes a top navigation bar with tabs: 'Home', 'Loan Reports', 'Loan Information', 'Contacts', 'Bulletins and Resources', and 'Your Information'. Below these are links for 'Register a... New Loan | New Lead' and 'Open an existing... Loan | Lead'. A search section allows users to look up a loan by entering the Loan Number, Borrower, or Prop Address, with a 'Request Assistance' link. A 'Recently Visited Pages' list includes items like 'Registration', 'Pricing and Lock', 'Loan List', 'Reporting', 'Overview and Assignments', 'User Detail', 'User Selection', 'Add User', 'Price Adjustment List', and 'Lock Administration'. The main content area features a grid of buttons: 'Quick Price', 'Create Loan', 'Initial Disclosure Request', 'Title Company Approval Request', 'Change of Circumstance Request', and 'Initial CD Request'. Below this is a 'WELCOME TO MORTGAGE MACHINE!' message, followed by a 'WE ARE HERE TO HELP YOU' section with links to guides and a 'NEW 1003 Loan Information document' section with links to 'New URLA Loan Information', 'FHA VA and USDA OTC Presentation', and 'SmartBuy Presentation'. A 'SmartBuy' section includes a link to 'SmartBuy DPA Video'.

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

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 -

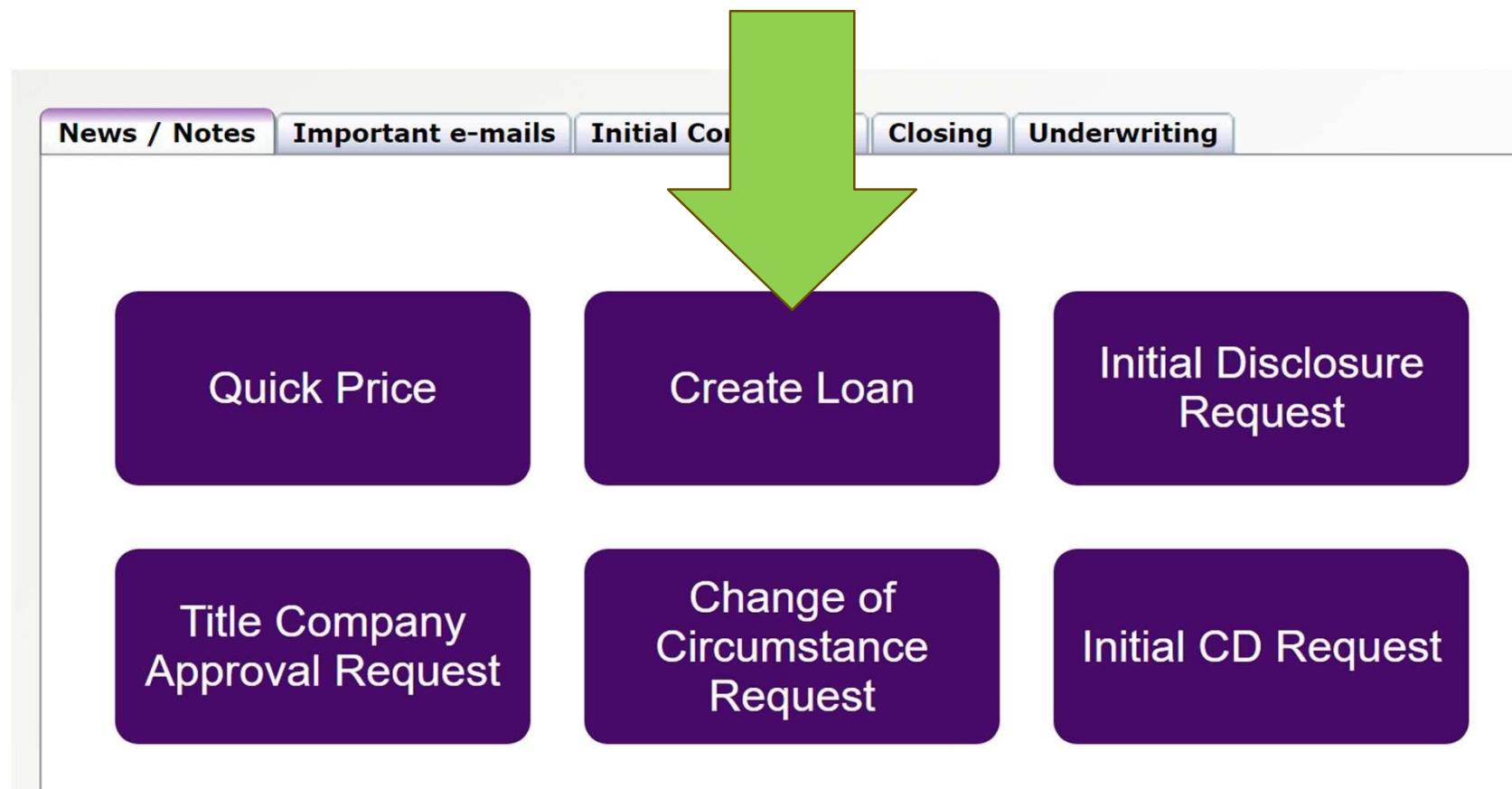
- [FHA VA and USDA OTC Presentation](#)
- [SmartBuy Presentation](#)

[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**

The screenshot shows the 'Registration' page of the Click n' Close, Inc. system. The page has a purple header with the company name and a navigation bar with links: Pipeline, Loan, Origination, Interfaces, Underwriting, Doc Prep, Post-Closing, Reports, and a Log Out button. The date and time are displayed as Wednesday, January 10, 2024 11:11:16 AM (312). The page is divided into three main sections: Associations, Setup, and Data Source. The Associations section includes fields for Lender (Click n' Close, Inc.), Company (Click n' Close, Inc.), Originator (a dropdown menu), and Business Channel (a dropdown menu). A red arrow points to the Originator dropdown. The Setup section includes fields for Lead or Loan (Loan), Loan Version (3 - Redesigned URLA (2021)), and Processing Templates (a dropdown menu). The Data Source section has two radio buttons: Manual Entry and Import Data. A yellow arrow points to the Import Data radio button. Below the radio buttons, there is a box titled 'Accepted formats:' which lists Fannie Mae 3.2, Delivery (ULDD), MISMO 3.3.0, and MISMO 3.4.0. A red arrow points to the 'Import Data From File' button, which is located within the 'Accepted formats:' box.

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

Registration Wednesday, January 10, 2024 11:11:16 AM (312) Save

Associations

Lender Click n' Close, Inc.

Company Click n' Close, Inc.

Originator

Business Channel

Setup

Lead or Loan Loan

Loan Version 3 - Redesigned URLA (2021)

Processing Templates

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

Home

Loan Reports

Loan Information

Contacts

Resources

My 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:

Test Loan

[Import Data](#)

[Close Loan](#)

Loan Number 1002393940

Estimated Close Date 9/27/2023

Borrower Name **Alice Firstimer**

Estimated Funding Date 9/27/2023

Loan Status Loan Originated

Business Channel Wholesale

Submit to
Underwriting

Product Lookup / Lock

Change of
Circumstance
Request

Underwriting
Transmittal

Initial Disclosure
Request

Initial CD Request

Loan Status

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

Home Page

Home

Loan Reports

Loan Information

Contacts

Resources

My 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:

Test Loan

Import Data

Close Loan

Loan Number

1002393940

Borrower Name

Alice Firstimer

Loan Status

Loan Originated

Estimated Close Date

9/27/2023

Estimated Funding Date

9/27/2023

Business Channel

Wholesale

Submit to Underwriting

Product Lookup / Lock

Change of Circumstance Request

Underwriting Transmittal

Initial Disclosure Request

Initial CD Request

Loan Status

Click n' Close, Inc. • Mortgage Machine Reference Guide 8 / 17

Below is a screen shot of the pricing screen

Make sure the appropriate fields are fully completed

Please take note of the Special Features box for SmartBuy DPA loans

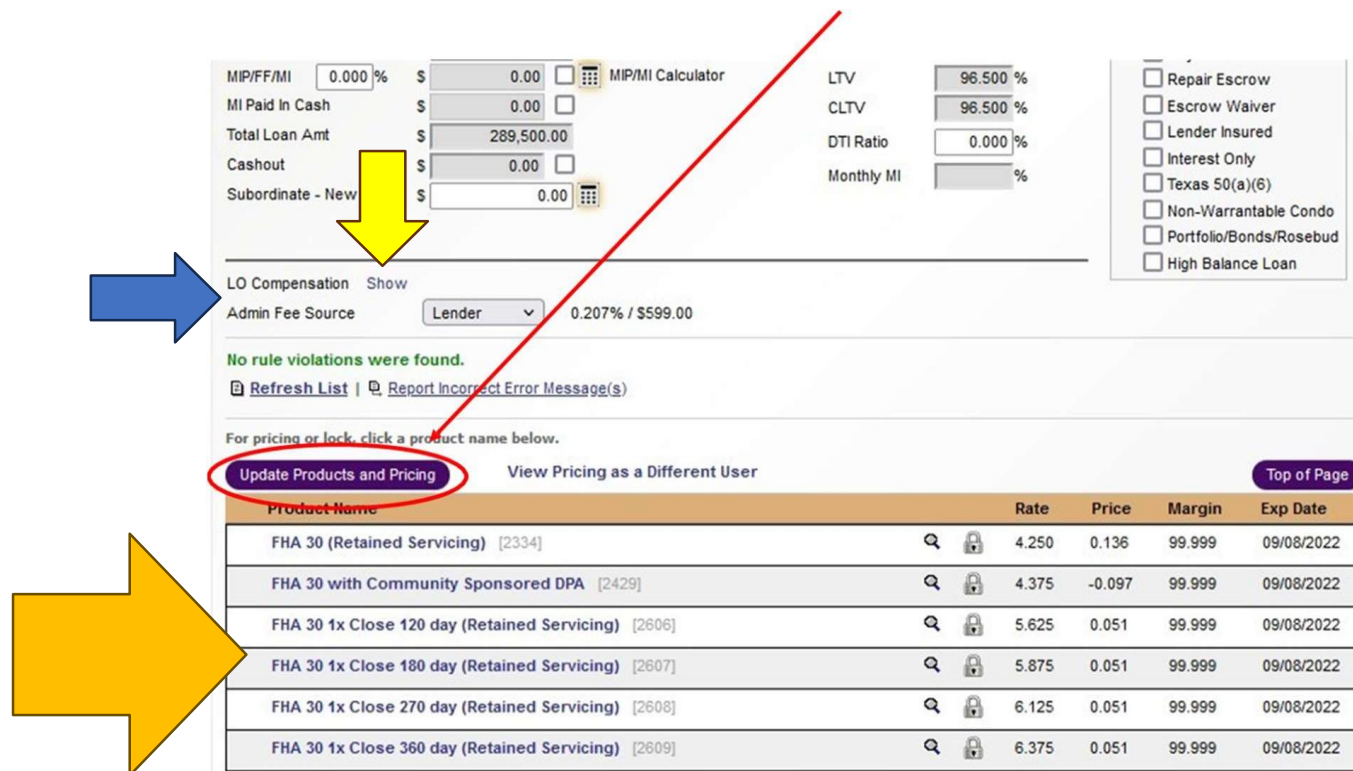
Don't forget to lock your Smart Buy 2nd Mortgage loan if the 1st is being locked.

Borrowers			
☐ Alice Firsttimer	Borrower	Not Joint	Edit Borrower
SSN: 991-91-9991	Email: James.Cassinelli@mmachine.net	Credit Scores: 715, 715, 710 =	715 (Equifax)
+ Add X Delete ↑ ↓			
Property			
Property Address	123 Main Street #	Property Type	Detached
	☐ Change to TBD Use Borrower's Present Address	Number Of Units	1
City/State/Zip	CHICAGO IL 60601 Lookup	Condo Stories	
County	Cook		
Loan Information			
Business Channel	Wholesale	Amortization Type	Fixed
Lien Priority	First Lien	Borrower Type	US Citizen
Mortgage Type	FHA	Documentation Type	Full Documentation
Loan Purpose	Purchase	Prepayment Penalty	None
Construction Loan Type		Yrs Since Bankruptcy	None
Property Usage	Primary Residence		
Sales Price	\$ 300,000.00	Credit Score	Manual 777
Appraised Value	\$ 300,000.00	Term / Balloon	360 / 360 mos
Base Loan Amt	\$ 289,500.00	Interest Rate	6.500 %
MIP/FF/MI 1.75000000 %	\$ 5,066.25	LTV	96.500 %
MI Paid In Cash	\$ 0.25	CLTV	96.500 %
Total Loan Amt	\$ 294,566.00	DTI Ratio	42.779 %
Cashout	\$ 0.00	Monthly MI	0.5500000 %
Subordinate - New	\$ 0.00	Edit Subordinate Liens	
		Special Features ☐ Balloon ☐ HUD Repo ☐ Buydown ☐ Repair Escrow ☐ Escrow Waiver ☐ Lender Insured ☐ Interest Only ☐ Texas 50(a)(6) ☐ Non-Warrantable Condo ☒ Smartbuy/Portfolio Products	

Please select your LO Compensation by choosing “Lender” or “Borrower” in the Source field.

Please select the Admin Fee Source. Choosing “Lender” will buy out the admin fee in the pricing.

Once all fields are complete - click “Update Products List” to show the available product eligibility.



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

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

Loan Product: FHA 30y SmartBuyDPA Repay [What is this?](#)

[Update Products List](#)

Interest Rate:

Additional Mortgage Types:

☐ Conventional
☐ FHA
☐ Rural Development
☐ Section 184
☐ VA

Additional Loan Terms in Years:

☐ 10
☐ 15
☐ 20
☐ 25
☐ 30

INITIAL LOCK Pricing

Product Name	Rate	Price	Exp Date	
FHA 30y SmartBuyDPA Repay 3.5% [1995]	6.875	-0.478	10/02/2026	Current Product
FHA 30y SmartBuyDPA Repay 5% [2000]	6.990	-0.093	10/02/2026	Select for Loan
FHA 30y SmartBuyDPA Limited Repay 3.5% [2014]	7.000	0.131	10/02/2026	Select for Loan
FHA 30y SmartBuyDPA Full Repay 3.5% [2020]	7.000	0.131	10/02/2026	Select for Loan
FHA 30y SmartBuyDPA Limited Repay 5% [2018]	7.250	0.114	10/02/2026	Select for Loan
FHA 30y SmartBuyDPA 203(k) Full Repay 5% [2024]	7.250	0.114	10/02/2026	Select for Loan
FHA 30y SmartBuyDPA (5yOnly) Forgive 3.5% [1997]	7.500	-0.086	10/02/2026	Select for Loan
FHA 30y SmartBuyDPA (3yOnly) Forgive 3.5% [2004]	7.500	0.114	10/02/2026	Select for Loan
FHA 30y SmartBuyDPA 203(k) Full Forgive 3.5% [2022]	7.750	0.289	10/02/2026	Select for Loan
FHA 30y SmartBuyDPA 203(k) Limited Forgive 3.5% [2016]	7.750	0.289	10/02/2026	Select for Loan

[Show Product Exclusions](#) ☒ Filter products

Updating product exclusions will also update the products grid if changes have been made.
 Product exclusion feature is visible to users with Products and Pricing Administration or Access Data for All Lenders permissions.

County Limits [National](#) [Arch](#) [Radian](#) [Essent](#) [MGIC](#) [Enact](#)

To check your FHA/VA county limit, or for the maximum loan amount for FHA,VA and Conventional High Balance loans, [CLICK HERE](#)

If you are intending to lock the loan.

Please click the price that corresponds with the lock term you are requesting.

You will complete the lock to the right of the pricing stack

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 30y SmartBuyDPA Repay 3.5%**

Loan Amount: \$245,471.00

Loan Term: 360 months

LO Comp: Default Source: Lender 2.750% / \$6,750.45

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

INITIAL LOCK Pricing

Rate	P&I	Price / Premium 10/05/2026		Price / Premium 10/19/2026		Price / Premium 11/02/2026		Price / Premium 11/17/2026	
4.750	\$1,280	14.911	-\$36,602	15.061	-\$36,970	15.311	-\$37,584	15.461	-\$37,952
4.875	\$1,299	14.474	-\$35,529	14.624	-\$35,898	14.874	-\$36,511	15.024	-\$36,880
4.990	\$1,316	14.096	-\$34,602	14.246	-\$34,970	14.496	-\$35,583	14.646	-\$35,952
5.000	\$1,318	14.036	-\$34,454	14.186	-\$34,823	14.436	-\$35,436	14.586	-\$35,804
5.125	\$1,337	13.599	-\$33,382	13.749	-\$33,750	13.999	-\$34,363	14.149	-\$34,732
5.250	\$1,356	11.724	-\$28,779	11.874	-\$29,147	12.124	-\$29,761	12.274	-\$30,129
5.375	\$1,375	11.286	-\$27,704	11.436	-\$28,072	11.686	-\$28,686	11.836	-\$29,054
5.490	\$1,392	10.909	-\$26,778	11.059	-\$27,147	11.309	-\$27,760	11.459	-\$28,129
5.500	\$1,394	10.849	-\$26,631	10.999	-\$26,999	11.249	-\$27,613	11.399	-\$27,981
5.625	\$1,413	10.411	-\$25,556	10.561	-\$25,924	10.811	-\$26,538	10.961	-\$26,906
5.750	\$1,433	9.177	-\$22,527	9.327	-\$22,895	9.577	-\$23,509	9.727	-\$23,877
5.875	\$1,452	8.739	-\$21,452	8.889	-\$21,820	9.139	-\$22,434	9.289	-\$22,802
5.990	\$1,470	8.362	-\$20,526	8.512	-\$20,894	8.762	-\$21,508	8.912	-\$21,876
6.000	\$1,472	8.302	-\$20,379	8.452	-\$20,747	8.702	-\$21,361	8.852	-\$21,729
6.125	\$1,492	7.864	-\$19,304	8.014	-\$19,672	8.264	-\$20,286	8.414	-\$20,654
6.250	\$1,511	6.507	-\$15,973	6.657	-\$16,341	6.907	-\$16,955	7.057	-\$17,323
6.375	\$1,531	6.163	-\$15,128	6.313	-\$15,497	6.563	-\$16,110	6.713	-\$16,478
6.500	\$1,552	5.819	-\$14,284	5.969	-\$14,652	6.219	-\$15,266	6.369	-\$15,634
6.625	\$1,572	5.476	-\$13,442	5.626	-\$13,810	5.876	-\$14,424	6.026	-\$14,792
6.750	\$1,592	5.007	-\$12,291	5.157	-\$12,659	5.407	-\$13,273	5.557	-\$13,641
6.875	\$1,613	3.844	-\$9,436	3.994	-\$9,804	4.244	-\$10,418	4.394	-\$10,786
6.990	\$1,631	3.479	-\$8,540	3.629	-\$8,908	3.879	-\$9,522	4.029	-\$9,890
7.000	\$1,633	3.453	-\$8,476	3.603	-\$8,844	3.853	-\$9,458	4.003	-\$9,826

Email Address for Lock Notification

To configure lock alerts, [click here](#) and edit Email Alerts for "Locks".

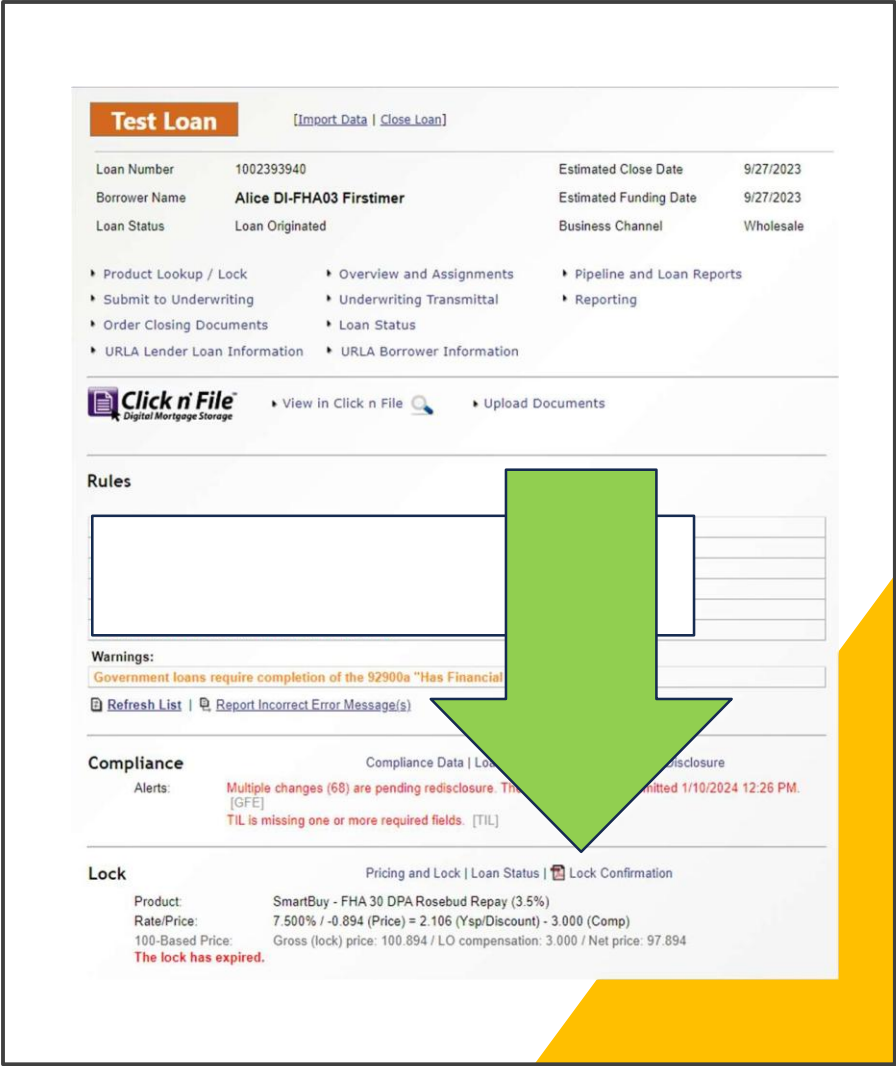
To Lock...

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

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" [\[GFE\]](#)

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

Compliance [Compliance Data](#) | [Loan Status](#) | [Lock Confirmation](#)

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

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

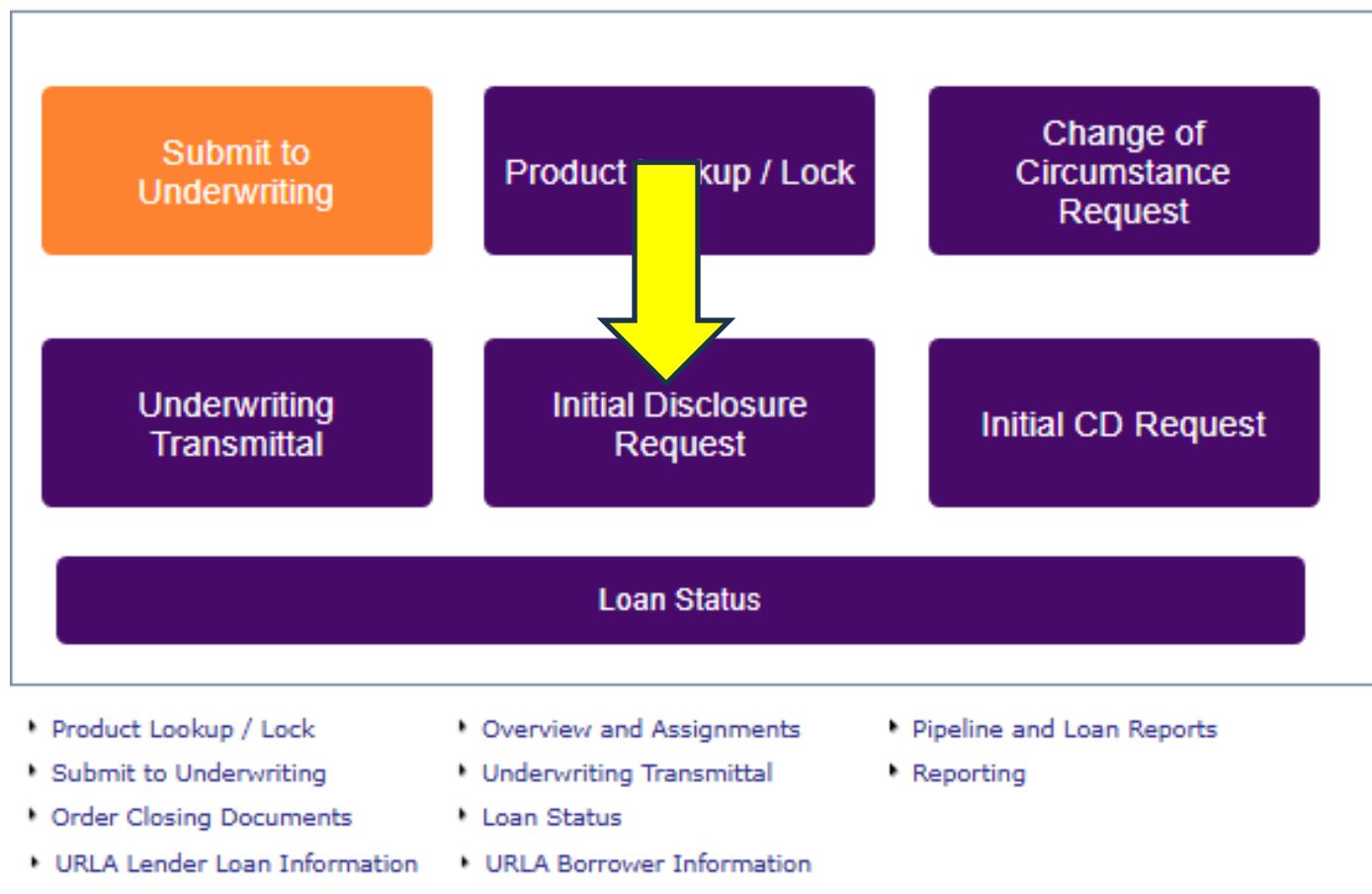
Product: SmartBuy - FHA 30 DPA Rosebud Repay (3.5%)
Rate/Price: 7.500% / -0.894 (Price) = 2.106 (Ysp/Discount) - 3.000 (Comp)
100-Based Price: Gross (lock) price: 100.894 / LO compensation: 3.000 / Net price: 97.894
The lock has expired.

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.

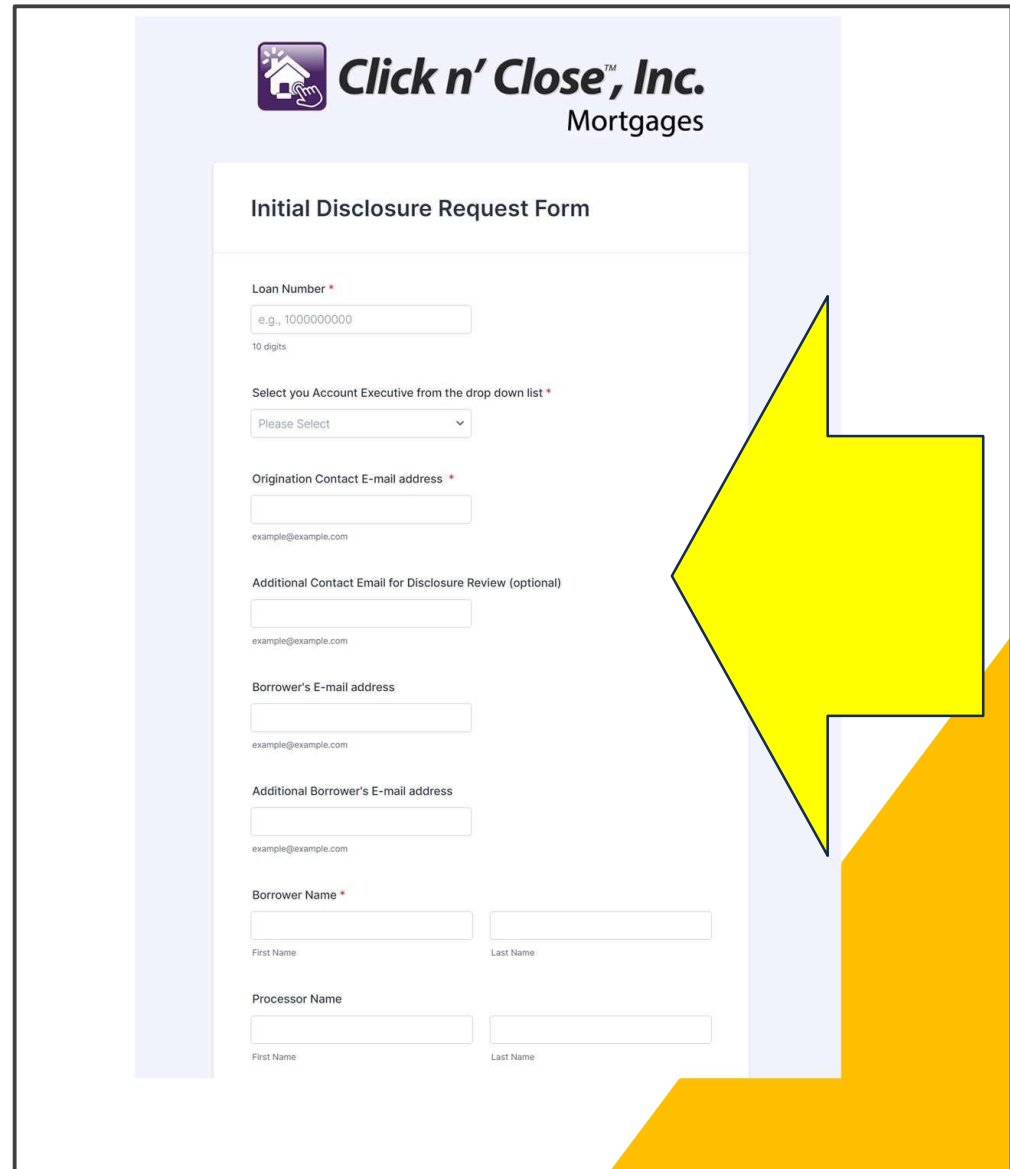
Please click on the “Initial Disclosure Request” button on the home page.

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 *

e.g., 1000000000

10 digits

Select your Account Executive from the drop down list *

Please Select

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 *

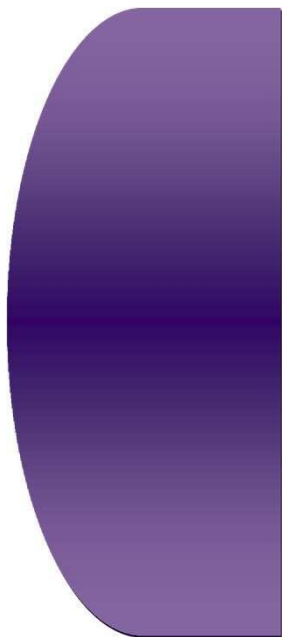
First Name Last Name

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, there is a section titled "Additional Instructions". At the bottom of the form, there are three buttons: "Back to Form", "Print", and "Submit". A red arrow points down to the "Submit" button. The "Submit" button is green, while the others are light blue. A large yellow graphic element is visible in the bottom right corner of the screenshot.