

MLB WHOLESALE PORTAL

**How to register a new loan and
navigate MLB Wholesale Portal**

www.MLBWholesale.com

CONGRATULATIONS! Your broker is now set up with MLB Wholesale.

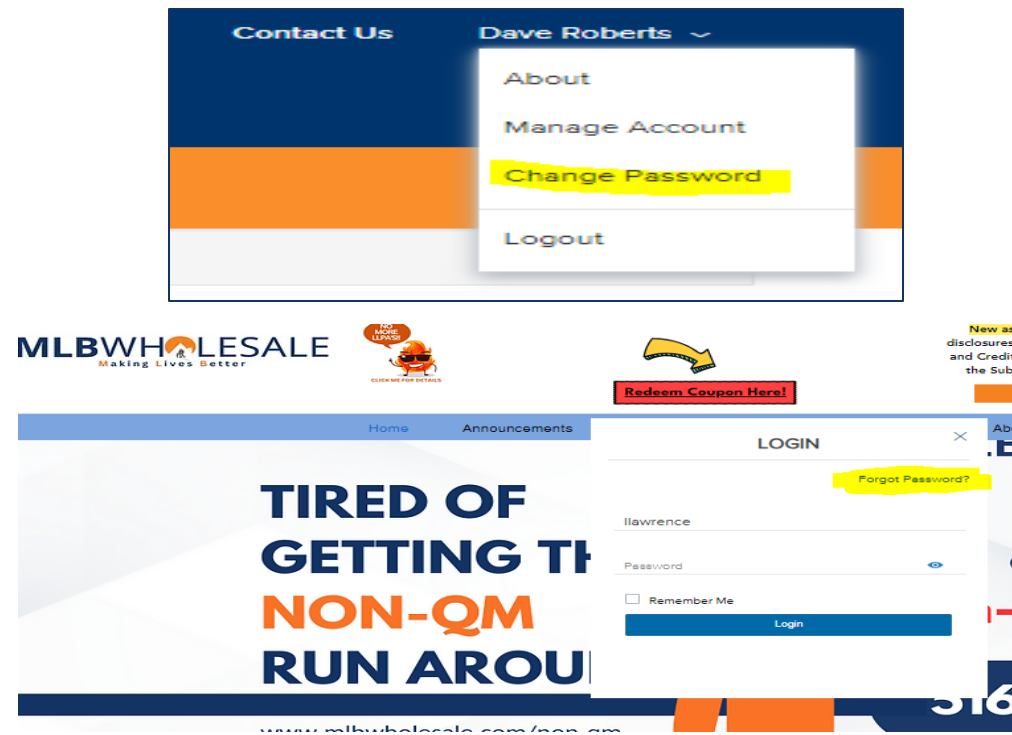
Each broker will receive a welcome email that includes their login credentials for the portal which is accessed through our website at www.MLBwholesale.com.

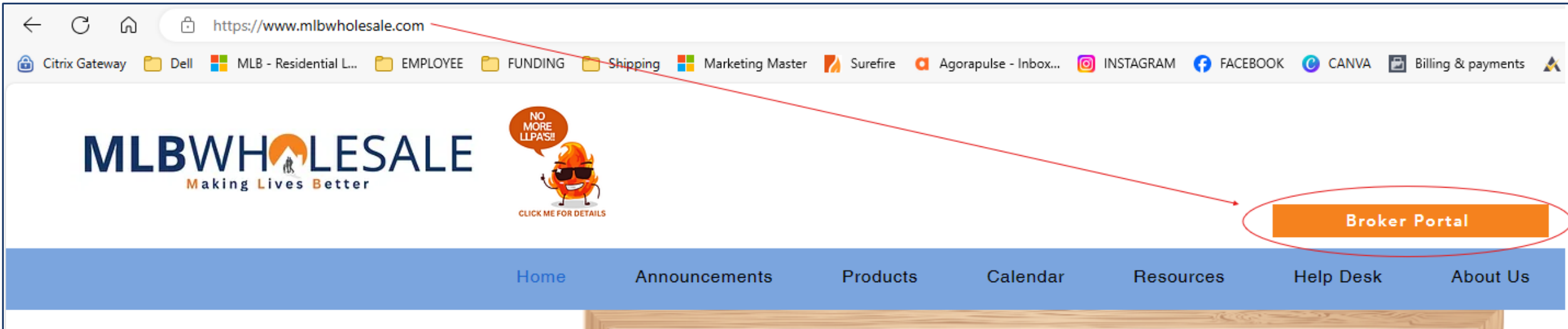
Brokers login will be their email address

Brokers password will be provided by loginsupport@mlbmortgage.com

HOW TO CHANGE PASSWORD

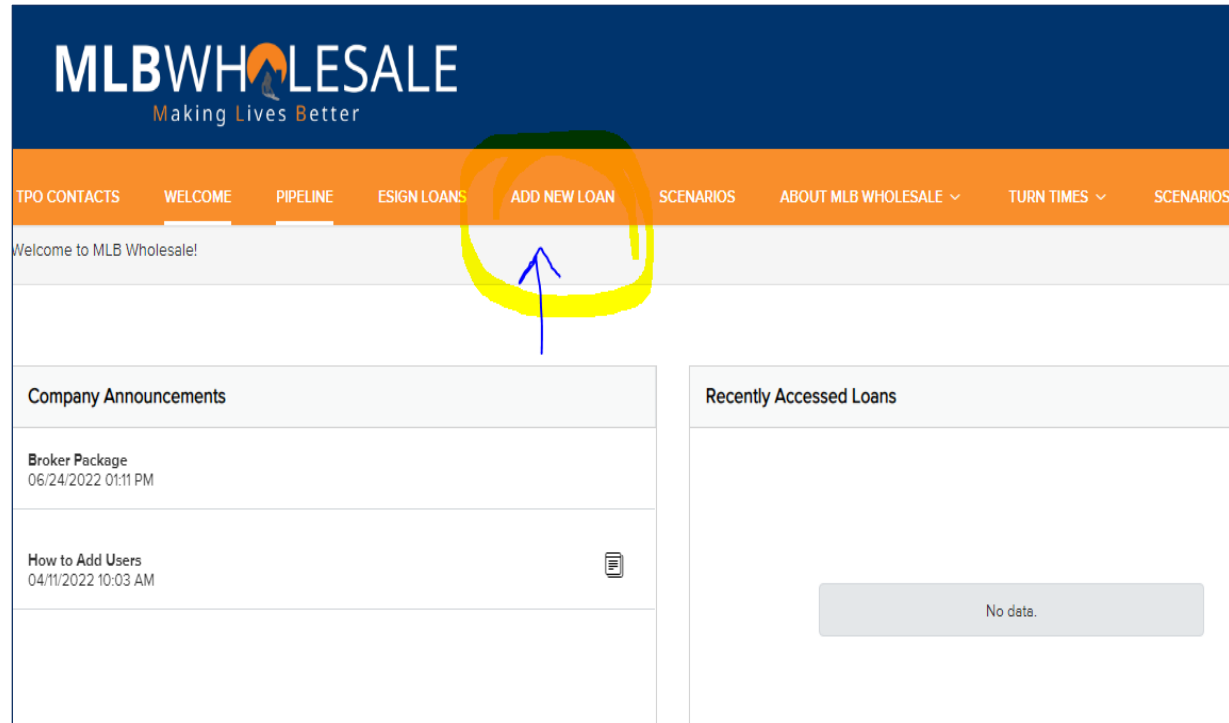
If you want to change your password, you are able to by clicking your name in the upper right hand corner and selecting the “Change Password” drop down. If you forgot your password, please click on the Login page and click on Forgot Password





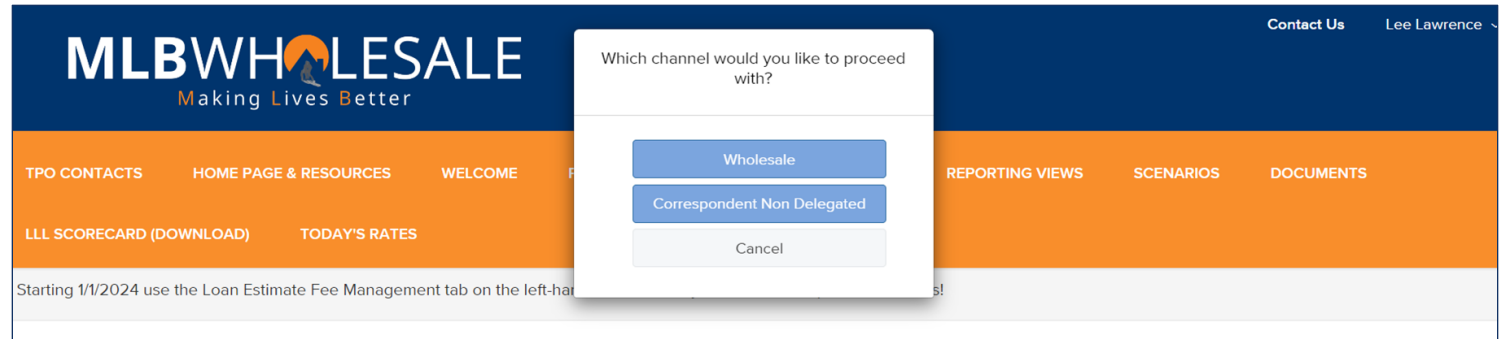
HOW TO SUBMIT A NEW LOAN

Once the broker successfully logs into the portal, go to **ADD NEW LOAN** across the banner in **Orange**.

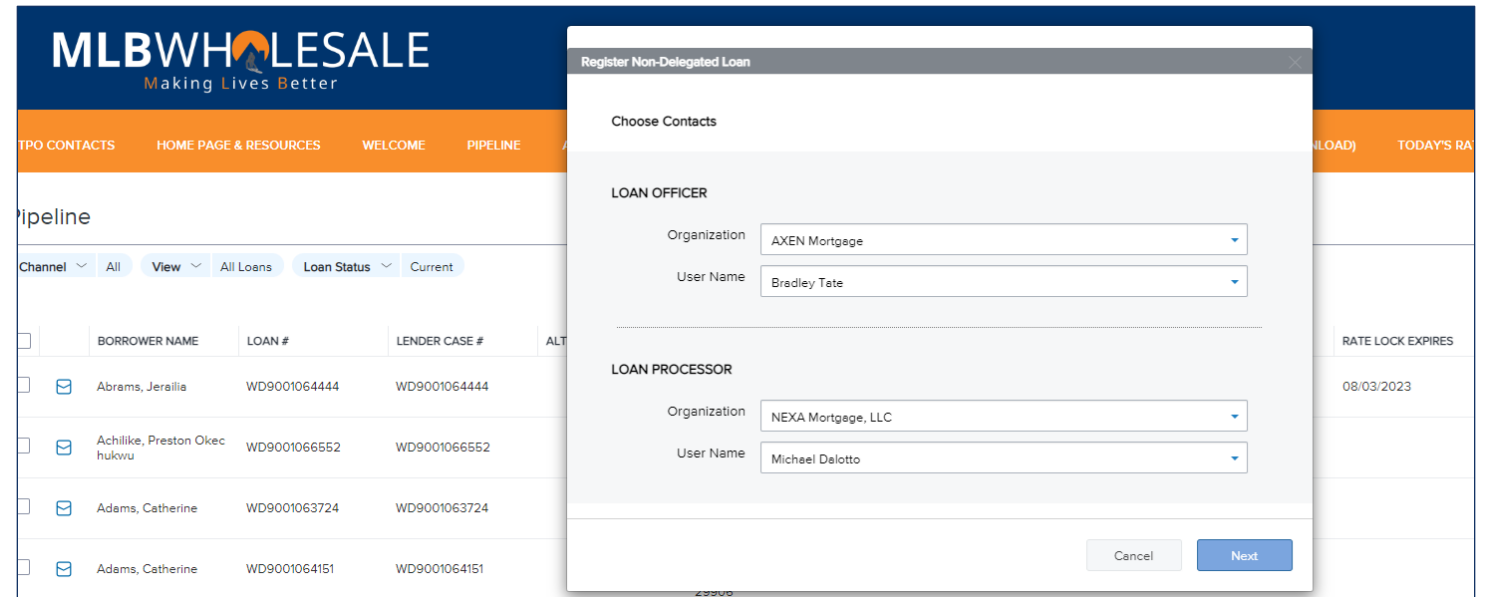


HOW TO SUBMIT A NEW LOAN

Select “Wholesale”* or
“Correspondent Non-Delegated”**



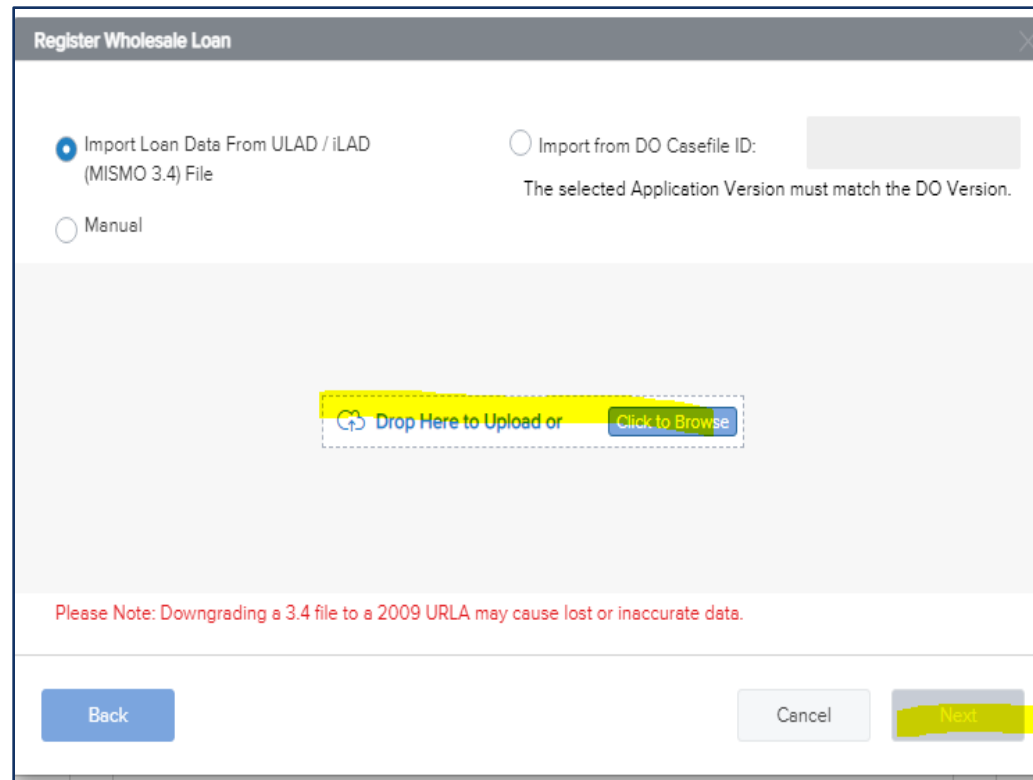
You will be prompted to choose the loan officer and processor on the loan and then click Next. (make sure this is completed accurately. If the wrong loan officer is chosen, this may require a new loan submission in order to correct)



HOW TO SUBMIT A NEW LOAN

After choosing LO and Processor you will be prompted to drop/drag your 3.4 file OR you can browse for your 3.4 on your computer.

Once completed, click "Next".



Register Wholesale Loan

Import Loan Data From ULAD / iLAD (MISMO 3.4) File

Import from DO Casefile ID:

The selected Application Version must match the DO Version.

Manual

Drop Here to Upload or [Click to Browse](#)

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

Back Cancel Next

HOW TO SUBMIT A NEW LOAN

Once all tasks are complete you will be prompted to review the basic loan data such as terms, loan amount, compensation FICO and other pertinent information. Once all is accurate and complete, click "Register". No need to enter the MIP since we will do that prior to disclosures.

scroll down to bottom

Loan FICO

Position

Lien

Loan Amount

Type

Use of Loan

Purchase Price

Coverage **MIP**

Lender Paid Mortgage Insurance

MIP, FF Financed

Loan Amount

Appraised Value

Loan Documentation Type

Term Months

Due In

Impound Waiver Type

Interest Only Months

LO Compensation Paid By

Lender Fee Waiver

Register

ADDING YOUR FEES AND OTHER REQUIRED INFORMATION

Once you completed the initial steps in your loan setup and click REGISTER, another box will pop up that will require all fields to be completed pertaining to fees, your estimated closing date as well as your Login and Password for credit. (See next slide for a snapshot of the pop up box with all required fields needed)

****IMPORTANT – every field must be completed. If there is a fee listed that you are not charging, you must put 0 (Zero) indicating no fee. (If you leave the field blank, you will not be able to advance to the final registration tab and will not be able to complete registration)***

ADDING YOUR FEES AND OTHER REQUIRED INFORMATION

Once you select “save” and “register” a pop up will appear (pictured below)

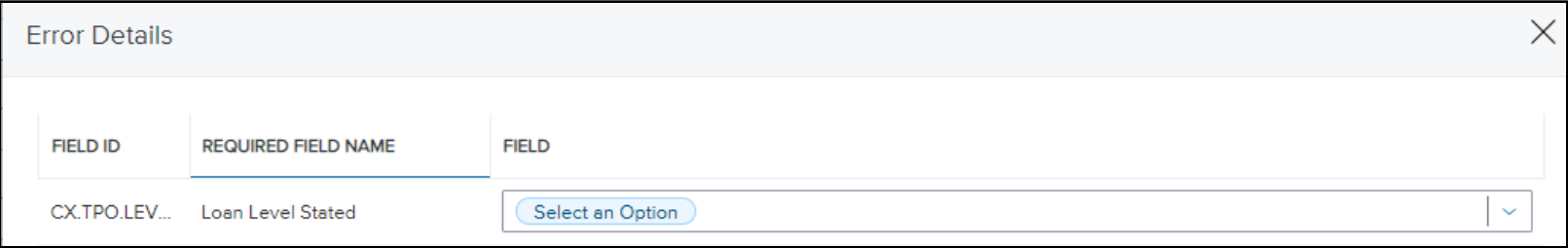
FIELD ID	REQUIRED FIELD NAME	FIELD
300	CREDIT RPT REF #	1234567
CX.BROKER...	Broker Credit PW	password
CX.BROKER...	Broker Credit User Name	llawrence
CX.TPO.CH...	Confirm Loan Channel	Correspondent NEXA 100
CX.TPO.CO...	TPO Coach	N/A
CX.TPO.LOA...	Loan Program for TPO	FHA
CX.TPO.PRL...	Pricing type from broker	Loan Level Lery
CX.TPO.RENO...	TPO Renovation Dropdown	N/A
CX.TPOFEE...	EMD (if none, enter 0)	5000
CX.TPOFEE...	Seller Credit (if none, enter 0)	3000
CX.TPP.UTIL...	Is a Third Party Processor use...	Yes

Once you select “save” and “register” a pop up will appear (pictured below)

FIELD ID	REQUIRED FIELD NAME	FIELD
CX.TPO.LEV...	Loan Level Stated	Select an Option

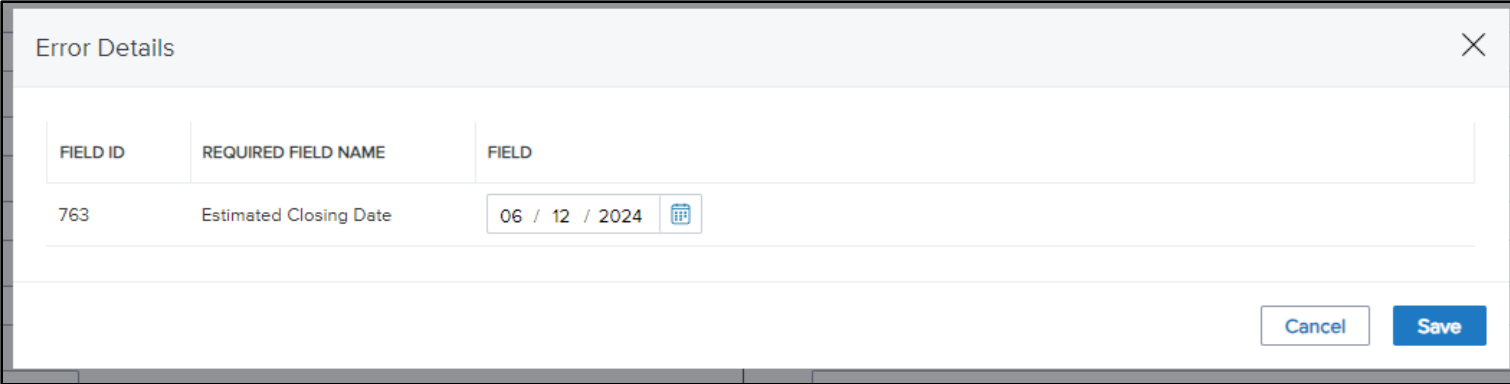
ADDING YOUR FEES AND OTHER REQUIRED INFORMATION

Once you select “save” and “register” a pop up will appear (pictured below)



FIELD ID	REQUIRED FIELD NAME	FIELD
CX.TPO.LEV...	Loan Level Stated	Select an Option

Once you select “save” and “register” a pop up will appear (pictured below)



FIELD ID	REQUIRED FIELD NAME	FIELD
763	Estimated Closing Date	06 / 12 / 2024

Cancel Save

Save and Click Register and you will see on the upper right side of screen in Green will say saved
“Registered Successfully”

FINAL STEPS TO COMPLETE LOAN REGISTRATION

Once the 6 easy steps below are completed, you have finished the new loan registration process

- Go through the URLA screens to ensure the data is accurate
- Run your AUS (Optional, as our MLB Underwriter will re-issue your credit and run AUS for you)
- Upload your documents to the folders below by clicking “Documents” section and upload to the following folders:
 - [Broker Condition Uploads](#)
 - [Contract of sale \(If Purchase\)](#)
 - [Credit report](#)
 - [Income document \(one piece\) such as paystub, W2 or 1040's if self-employed](#)

These documents will automatically save, there is no save button

- Entering your fees - Loan Estimate Fee Management – You can either “Save” or “Request Loan Estimate” Your fees need to be entered before you Submit Loan to UW. **YOU MUST** upload the minimum conditions above **BEFORE** you can request the *Loan Estimate*.
- “Submit Loan to UW”(see slide next page), the minimum documentation is [Contract of sale \(If Purchase\), credit report, one piece of income document such as paystub, W2 or 1040's if self-employed and the Loan Level Scorecard \(Govt Loans only\)](#) in order for [underwriting submission](#). **Once all the above is uploaded, click save, confirm submission. Must Complete the "Loan Estimate" in FEE MANAGEMENT screen before submitting to underwriting.**

UPLOAD YOUR DOCUMENTS

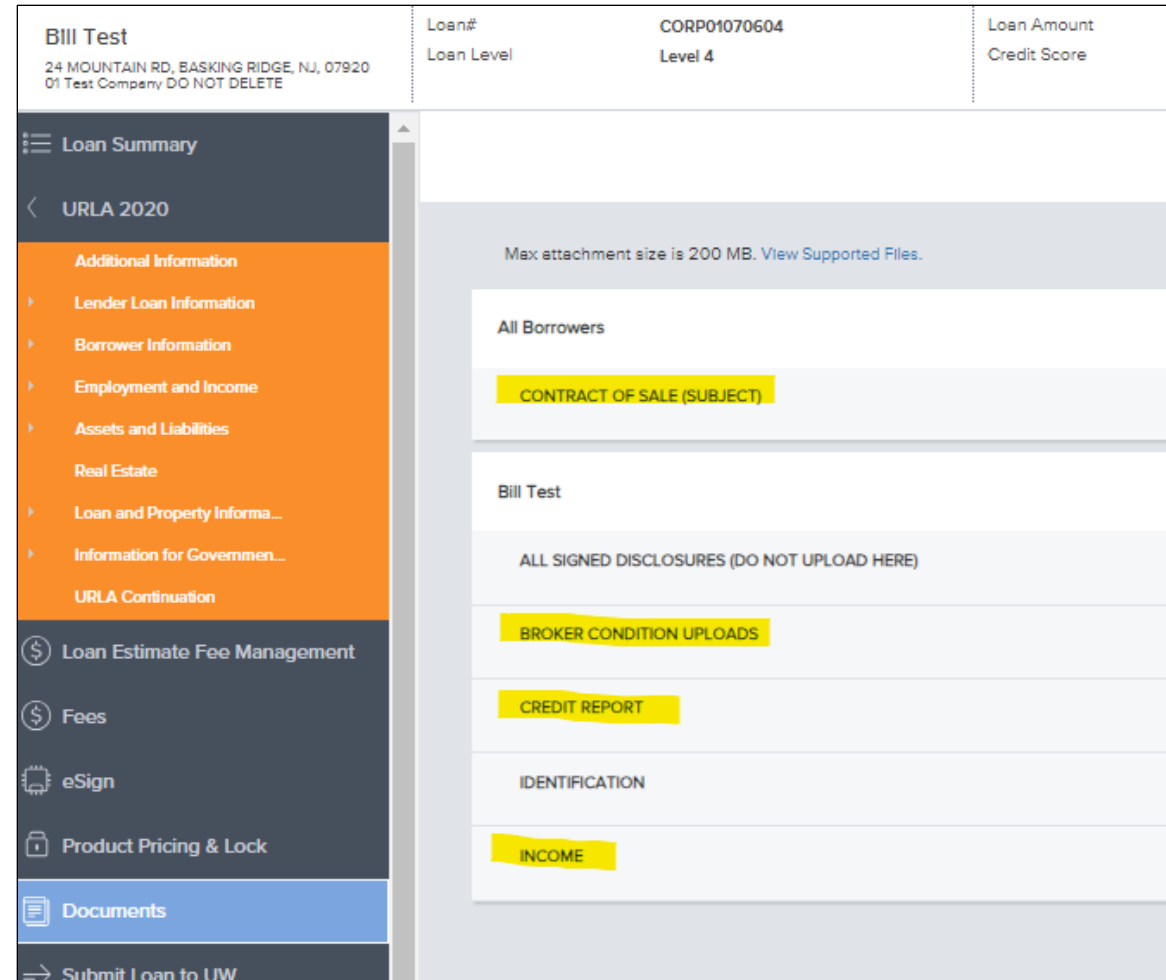
Upload your documents to the folders below by clicking “Documents” section .

The minimum documentation is:

- Broker Condition Uploads
- Contract of sale (If Purchase)
- Credit report
- Income : One piece of income document such as paystub, W2 or 1040's if self-employed

These documents will automatically save,
there is no save button

YOU MUST upload the minimum conditions above
BEFORE you can request the *Loan Estimate*.



LOAN ESTIMATE FEE MANAGEMENT

Entering your fees -Loan Estimate Fee Management – You can either “Save” or “Request Loan Estimate” Your fees need to be entered before you Submit Loan to UW

The screenshot displays a loan management interface for a loan titled "Bill Test" at the address "24 MOUNTAIN RD, BASKING RIDGE, NJ, ...". The loan amount is \$305,250.00, and the loan type is "FHA NoCash-Out Refinance". The interface is divided into several sections:

- Loan Summary:** Shows the loan amount of \$305,250.00 with interest rates of 80.00% / 80.00% / 80.00%. It details the base loan amount (\$300,000.00), sub-financing (\$0.00), and MI, FF, MIP financed (\$5,250.00).
- Not Locked 4.500%:** Indicates the loan is not locked at a 4.500% rate.
- Amortization:** Shows a fixed rate with a 360-month term.
- Address:** 24 MOUNTAIN RD, BASKING RIDGE, NJ 07920. The property is listed as Primary, 1 unit, Detached.
- Estimated Value:** \$375,000.
- Started:** 10/03/2024. Conditions are Open with a value of 0.
- P & I:** \$1,546.66.
- Reserves:** \$180,653.84.
- DTI:** 24.114%/29.608%.
- Credit Information:** Borrower is Bill Test, Experian/TransUnion/Equifax.
- Key Dates:** Application Disclosure, Registered (10/03/2024), LE Sent, Revised LE Sent, CD Sent, Revised CD Sent, AUS Ordered, Submit to UW, Estimated Closing (10/31/2024), UW Suspended, UW Approval, UW Clear to Close, Funds Released.

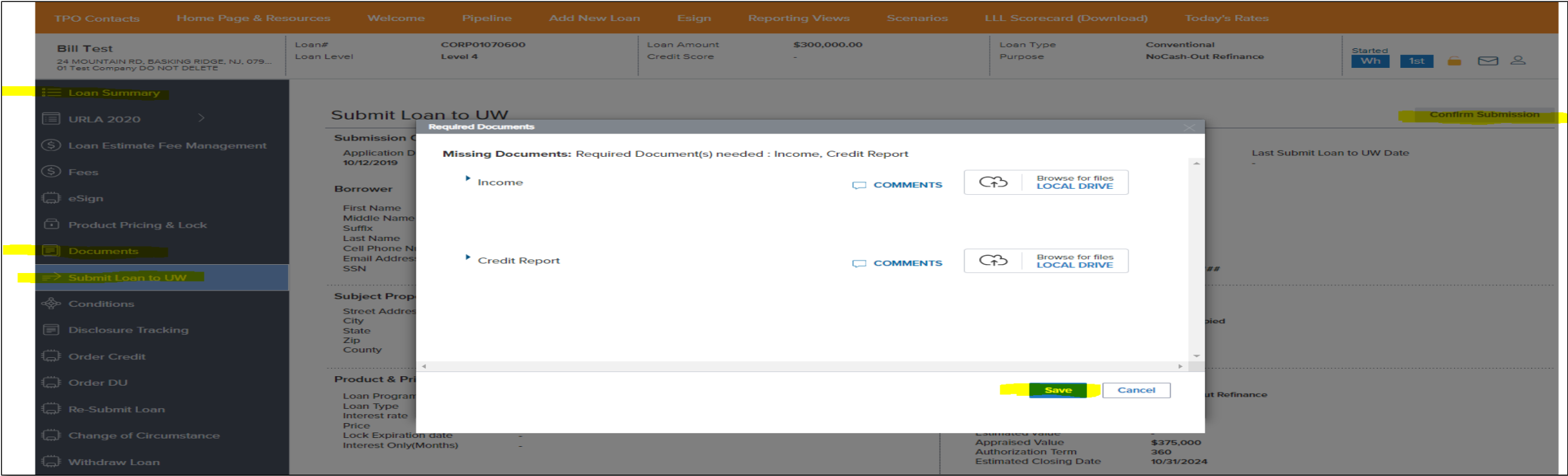
YOU MUST upload the minimum conditions above **BEFORE** you can request the *Loan Estimate*.

SUBMIT LOAN TO UNDERWRITING

The minimum documentation is Contract of sale(If Purchase), credit report, one piece of income document such as paystub, W2 or 1040's, if self-employed, for underwriting submission.

Once all the above is uploaded click save, confirm submission

Must Complete the "Loan Estimate" in FEE MANAGEMENT screen before submitting to underwriting.



RE-SUBMIT LOAN CONDITIONS FOR REVIEW OR CLEAR TO CLOSE

- **Loan Summary – Documents - Upload your documents to the “Broker Condition Uploads Folder”** (This will automatically save what you uploaded, there is no save button)
- Click **Re-Submit Loan** and **Confirm Re-submission**

The screenshot displays the 'Re-Submit Loan' interface for loan # CORP01070604. The top navigation bar includes links for TPO Contacts, Home Page & Resources, Welcome, Pipeline, Add New Loan, Esign, Reporting Views, Scenarios, LLL Scorecard (Download), and Today's Rates. The loan details at the top show: Bill Test (24 MOUNTAIN RD, BASKING RIDGE, NJ, 07920), Loan Level: Level 4, Loan Amount: \$305,250.00, Loan Type: FHA, Purpose: NoCash-Out Refinance, and Started: Wh 1st. A 'Confirm Re-Submission' button is visible in the top right.

The main content area is divided into several sections:

- Submission Overview:** A table showing key dates.

Application Date	Submission Status	Initial Re-Submit Loan Date	Last Re-Submit Loan Date	Re-Submit Loan Date	Most Recent Re-Submit Loan Date
10/12/2019	Submitted	10/03/2024	10/03/2024	10/03/2024	10/03/2024
- Borrower:**

First Name	Bill
Middle Name	C
Suffix	-
Last Name	Test
Cell Phone Number	502-495-7272
Email Address	jromanovskiy@kensiema.com
SSN	###-##-0015
- Co-Borrower:**

First Name	-
Middle Name	-
Suffix	-
Last Name	-
Cell Phone Number	-
Email Address	-
SSN	###-##-####
- Subject Property Address:**

Street Address	24 MOUNTAIN RD	Property Type	Detached
City	BASKING RIDGE	Occupancy Type	OwnerOccupied
State	NJ	Number Of Units	1
Zip	07920		
County	Somerset		
- Product & Pricing:**

Loan Program	-
Loan Type	FHA
Interest rate	4.500%
Price	-
Lock Expiration date	-
Interest Only(Months)	-
- Loan Details:**

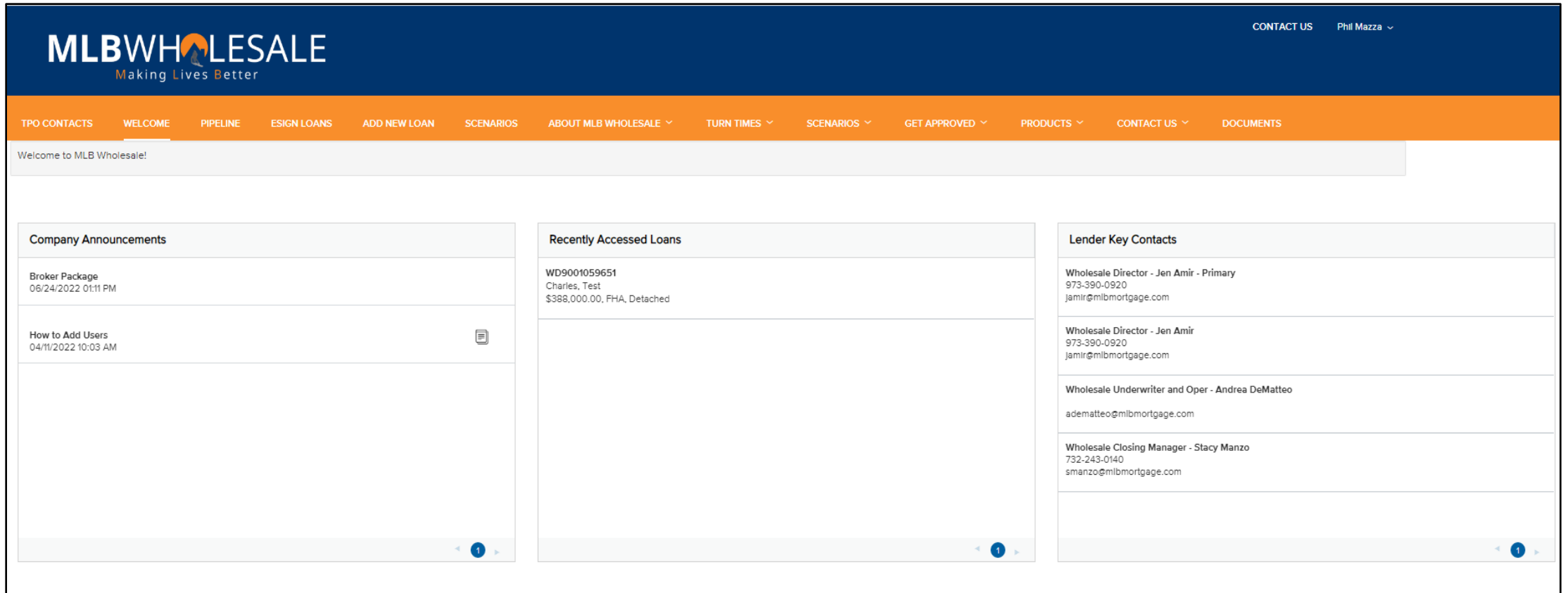
Loan Purpose	NoCash-Out Refinance
Purchase Price	\$275,000
Base Loan Amount	\$300,000
Total Loan Amount	\$305,250
Estimated value	-
Appraised Value	\$375,000
Authorization Term	360
Estimated Closing Date	10/31/2024

The left sidebar contains navigation options: Loan Summary, URLA 2020, Loan Estimate Fee Management, Fees, eSign, Product Pricing & Lock, Documents (highlighted), Submit Loan to UW, Conditions, Disclosure Tracking, Order Credit, Order DU, Re-Submit Loan (highlighted), Change of Circumstance, and Withdraw Loan.

EXAMPLE OF REGISTERED LOAN

The screenshot displays the MLB Wholesale loan management system. At the top, the logo and tagline 'MLBWHOLESALE Making Lives Better' are visible. A navigation bar contains various menu items like 'TPO CONTACTS', 'HOME PAGE & RESOURCES', 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'ESIGN', 'REPORTING VIEWS', 'SCENARIOS', 'DOCUMENTS', 'LLL SCORECARD (DOWNLOAD)', and 'TODAY'S RATES'. The main content area shows a loan summary for 'test 2 Test' with a balance of \$0.00. Key details include: Lender Case (CORP01068490), Total Loan (\$0.00), Loan Type (Conventional Purchase), and Interest Rate (0.000%). The interface is divided into several sections: 'test 2 Test' with loan type and document type details; 'Pending Underwriting' showing 'Open' conditions and 'AUS Order DU Order LPA'; 'Not Locked 0.000%' with commitment and delivery information; 'No Property Address' with fields for purchase price and estimated value; 'Credit Information' with borrower details; and 'Key Dates' listing various milestones like 'Registered' (05/15/2024) and 'AUS Ordered'.

Once your loan is registered you will now have a full view of your loan



The screenshot displays the MLB Wholesale web application interface. At the top, there is a dark blue header with the MLB Wholesale logo and tagline 'Making Lives Better' on the left, and 'CONTACT US Phil Mazza' on the right. Below the header is an orange navigation bar with the following menu items: TPO CONTACTS, WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, SCENARIOS, ABOUT MLB WHOLESALE, TURN TIMES, SCENARIOS, GET APPROVED, PRODUCTS, CONTACT US, and DOCUMENTS. A light gray banner below the navigation bar says 'Welcome to MLB Wholesale!'. The main content area is divided into three columns:

- Company Announcements:** Contains two items: 'Broker Package' dated 06/24/2022 01:11 PM and 'How to Add Users' dated 04/11/2022 10:03 AM. A document icon is visible next to the second item.
- Recently Accessed Loans:** Displays one loan entry: 'WD9001059651' by 'Charles, Test' with a value of '\$388,000.00, FHA, Detached'.
- Lender Key Contacts:** Lists four contacts: 'Wholesale Director - Jen Amir - Primary' (973-390-0920, jamir@mlbmortgage.com), 'Wholesale Director - Jen Amir' (973-390-0920, jamir@mlbmortgage.com), 'Wholesale Underwriter and Oper - Andrea DeMatteo' (adematteo@mlbmortgage.com), and 'Wholesale Closing Manager - Stacy Manzo' (732-243-0140, smanzo@mlbmortgage.com).

Each of the three columns has a pagination control at the bottom with a blue circle containing the number '1' and left/right arrow icons.

Here you can view the pipeline associated to the user
(the ADMIN for your company will have full access to the pipeline of all users)

Find Loan <input type="text" value="Loan Number"/>					
STATUS	<input type="checkbox"/>	Name / Loan # / Property Address	Lock & Request Status	RATE LOCK EXPIRES	LOAN AMT
	<input type="checkbox"/>	Charles, Test #WD9001059651 TBD	Not Locked		FHA \$388,000.00

Click on the loan you are working on and you will be taken to the loan summary which allows access to many facets available to your broker.

WORKING IN A LOAN

Working in a Loan

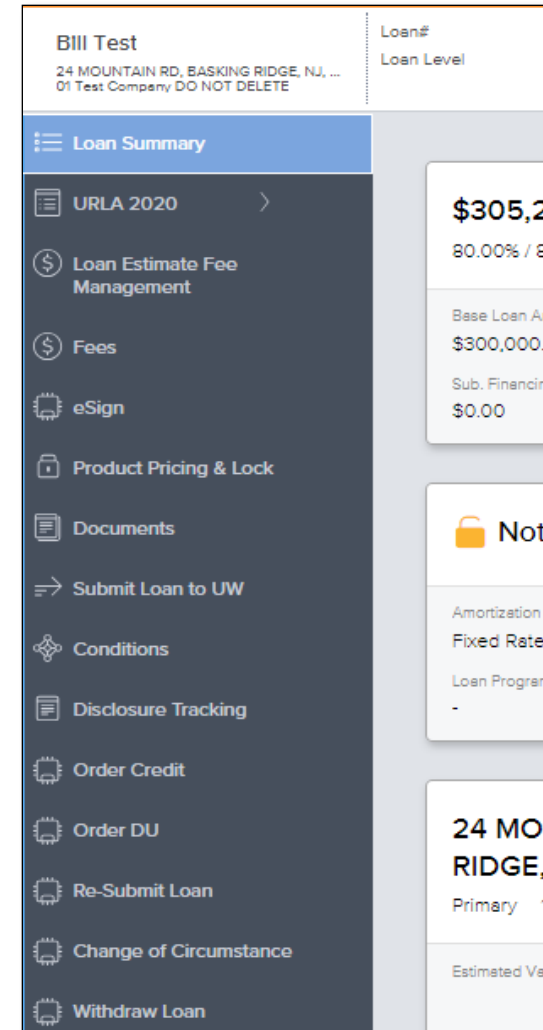
Workflow Navigation Panel

Key dates are displayed when you click on the Workflow tab on the left panel.

Activities Navigation Panel

Activities throughout the workflow are accessible on this panel to include:

- Loan Summary
- 1003 pages/URLA 2020
- Loan Estimate Fee Management
- E-sign
- Product Pricing & Lock
- Documents
- Submit Loan to Underwriting
- Disclosure Tracking
- Order Credit
- Order DU
- Re-Submit Loan
- Change of Circumstance (COC)
- Withdraw Loan




Loan Summary Page

When in the loan, click on the *Activities* in the left navigation to display the Loan Summary tab. The Loan Summary Page provides information about the loan at a glance. There are several cards that display the borrower information with basic loan terms, rate lock information, the current loan status, property information, and credit information.

There is also a list of file contacts when you click on the icon in the top right navigation.

The Loan Status card is dynamic based on the stage the loan is in. As the key dates of the loan are updated in Encompass and display in the Key Dates section the title of this card changes to reflect the state the loan is in.

LOAN SUMMARY

<h3>ANDY AMERICA</h3> <p>\$526,000.00</p> <table><tr><td>Loan Type Conventional</td><td>Document Type FullDocumentation</td></tr><tr><td>Lien Position FirstLien</td><td>Loan Purpose Purchase</td></tr><tr><td>Amortization Type ARM</td><td>Purpose of ReFi -</td></tr><tr><td>Amortization Term 360</td><td></td></tr></table>	Loan Type Conventional	Document Type FullDocumentation	Lien Position FirstLien	Loan Purpose Purchase	Amortization Type ARM	Purpose of ReFi -	Amortization Term 360		<h3>Pending Underwriting</h3> <p>Conditions</p> <p>Open Ready for Review Show Details</p> <table><tr><td>Down Payment \$224,000</td><td>P & I \$2,289.15</td></tr><tr><td>Reserves -\$224,000.00</td><td>DTI 27.616%</td></tr></table>	Down Payment \$224,000	P & I \$2,289.15	Reserves -\$224,000.00	DTI 27.616%
Loan Type Conventional	Document Type FullDocumentation												
Lien Position FirstLien	Loan Purpose Purchase												
Amortization Type ARM	Purpose of ReFi -												
Amortization Term 360													
Down Payment \$224,000	P & I \$2,289.15												
Reserves -\$224,000.00	DTI 27.616%												
<p> Lock Requested 3.250% Final Price</p> <table><tr><td>Commitment Type -</td><td>Lock Date -</td></tr><tr><td>Commitment Number -</td><td>Lock Expiration -</td></tr><tr><td>Delivery Type -</td><td>Lock Days -</td></tr><tr><td>Delivery Expiration -</td><td>Agency Case # -</td></tr></table>	Commitment Type -	Lock Date -	Commitment Number -	Lock Expiration -	Delivery Type -	Lock Days -	Delivery Expiration -	Agency Case # -	<h3>1 MAPLE AVENUE, Mc NJ 07960</h3> <p>Primary 1 Unit Detached</p> <table><tr><td>Purchase Price \$750,000</td><td>Estimate -</td></tr></table> <h3>Decision FICO 700</h3>	Purchase Price \$750,000	Estimate -		
Commitment Type -	Lock Date -												
Commitment Number -	Lock Expiration -												
Delivery Type -	Lock Days -												
Delivery Expiration -	Agency Case # -												
Purchase Price \$750,000	Estimate -												

To view more information on conditions located on the status card, click **Show Details** to turn the loan status card over and view the condition details.

- **1003 Uniform Residential Loan Application**

- Fields will populate from the FNM 3.4 file.
- Click the 1003 link on the menu on the left to view and enter loan information on the 1003 Uniform Residential Loan Application. After you click the 1003, the menu expands to show links to the Loan Information, Borrower Information, Employer History, Income & Expenses, Assets & Liabilities, Details of Transactions, Declaration & Gov. Monitoring, and Comments pages. These pages are described below.

- **Loan Information Page**

- The Loan Information Page includes information about the loan including the type of mortgage, loan terms, property information, and title information. This is the information contained in Sections I and II of the Uniform Residential Loan Application form.

NOTE: *The name of each application page is listed on the left side of the page. Click a page name to view that page in the application*

Loan Program will align with the loan programs and will populate only after the loan is either Locked or Floating through the Product Pricing & Lock process. A loan cannot be submitted if this field is blank.

- Interest Only Months – Leave blank
- Decision FICO score may not populate from the FNMA 3.4 file. Enter as needed.
- Application Date is the HMDA application date which is the earlier of the borrower or Loan Originator signing date on the 1003.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary Homeowner

Edit

Save

Next

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount

Lien Position

Loan Type

Lender Case Number

Amortization Term Months

Due In

Interest Only

Amortization Type

Interest Rate %

Prepayment Penalty

MI Coverage %

MI Months

Lender Paid Mortgage Insurance

Impound Waiver

Documentation Type

Application Date

Estimated Closing Date

Employer History Page

- Use this page to enter the borrower and co-borrower's employment information.

To Enter Employment Information:

1. Click the **Add an Employer** button.
2. Indicate whether this information is about the borrower's current employer or previous employer, and then enter the remaining employment information.
3. Click the **Save & Add Another** button to add information about a different employer.
4. When finished, click the **Save** button.

EMPLOYER INFORMATION PAGE

Add Employment History - Borrower

Selected Borrower Pair: (1) John Homeowner & Mary Homeowner

Current Employer? Yes No

Employer Name:

Employer Address:

City:

State:

Zip:

Work Phone:

Position / Title / Business Type:

Self-Employed? Yes No

Years on the job: Months:

Years in line of work:

Employed From: To:

INCOME AND EXPENSES

Enter the monthly income and housing expenses for the borrower. This information correlates to the information in Section V of the Uniform Residential Loan Application form.

For manually input loans, a proposed monthly payment will not be calculated until you submit the loan file to the product and pricing engine (discussed in Section 3) and select a program/rate/price combination. Once the selected interest rate is applied to the loan, a proposed monthly payment will be calculated.

INCOME AND EXPENSES

1003 / Income & Expenses

Select Borrower Pair

V. Monthly Income and Combined Housing Expense Information

Gross Monthly Income			Monthly Housing Expenses	
Borrower	CoBorrower	Total	Present	Proposed
Base	\$ 4300	\$	Rent	\$ 892
Overtime	\$	\$0.00	First Mtg.	\$
Bonuses	\$	\$0.00	Other Fin.	\$
Commissions	\$	\$0.00	Haz. Ins.	\$ 30
Div. / Interest	\$	\$0.00	RE Taxes	\$ 225
Net Rental Inc.	\$	\$0.00	Mtg. Ins.	\$ 92
Other	\$	\$0.00	HOA Dues	\$
Other Income	\$ 250.00	\$ 250.00	Other	\$

ENTER CASH DEPOSITS

To Enter Cash Deposits:

1. In the Cash Deposit Towards Purchase section, click the **Add Cash Deposits** button.
2. Enter the cash deposit amount and who the cash deposit is held by.
3. To add a new cash deposit, click the **Save & Add Another** button.
4. When finished entering cash deposits, click the **Save** button.

Assets and Liabilities Page

Use the Assets and Liabilities page to enter information about asset accounts and liabilities. This information is reflected in Section VI of the Uniform Residential Loan Application.

To Enter Asset Accounts:

1. Click the **Add Asset Accounts** button.
2. Enter the asset information.
3. In the Account Information section, select an account or asset type, and then provide its details.
4. Repeat Step 3 to add additional accounts related to this financial institution. You can add up to four accounts for one financial institution.
5. To add a new asset and account information, click the **Save & Add Another** button.
6. When finished entering asset accounts, click the **Save** button.

NOTE: Liabilities listed in the General Liabilities section are usually the liabilities from the credit report and will populate from the FNM 3.4 file.

1. The *Import Liabilities* tab does not function as the Correspondent does not have the ability to run a credit report through this portal.

To Add Liabilities:

NOTE: Liabilities listed in the General Liabilities section are usually the liabilities from the credit report and will populate from the FNM 3.4 file.

1. The *Import Liabilities* tab does not function as the Correspondent does not have the ability to run a credit report through this portal.

2. Click the **Add a Liability** button (located at the bottom of the list) to enter additional liabilities.

3. Enter the liability details.

- Select the **Exclude from URLA Page 2 Liabilities Total** check box to exclude the payment from the ratios.
- Select the **Mortgage liability will remain on subject property** check box to indicate the liability will remain on the subject property after this loan transaction is complete.

4. To add a new liability, click the **Save & Add Another** button and enter the liability details.

5. When finished entering liabilities, click the **Save** button.

6. To modify a liability, click the **Edit** link at the right of the liability.

LIABILITIES

General Liabilities ✕

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
TOYOTA CREDIT	Installment	\$15,838	\$500	0	Borrower
CHASE	Installment	\$5,000	\$257	0	Borrower
SALLIEMAE	Installment	\$5,000	\$450	0	Borrower
SALLIEMAE	Installment	\$1,100	\$25	0	Borrower
UNIVERSAL VISA	Revolving	\$950	\$25	38	Borrower

DECLARATION

- **Declarations and Gov. Monitoring Page**
- Select **Yes** or **No** for each question, and then select the appropriate options in the Borrower and Co-Borrower *Information for Government Monitoring* and *Interviewer Information* sections. This information reflects the information found in Sections VIII and X of the Uniform Residential Loan Application.

VIII. Declarations				
	Borrower		Co-Borrower	
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you party to a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

SAVING THE LOAN

Saving the Loan

To save the information you have entered on the 1003, click the **Save** button. The Save button is located at the top and bottom of every 1003 page.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H... Edit

Save Next

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	\$156350	Interest Rate	4.875 %
Lien Position	First	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	Case #1	MI Months	
Amortization Term Months	360	<input type="checkbox"/> Lender Paid Mortgage Insurance	

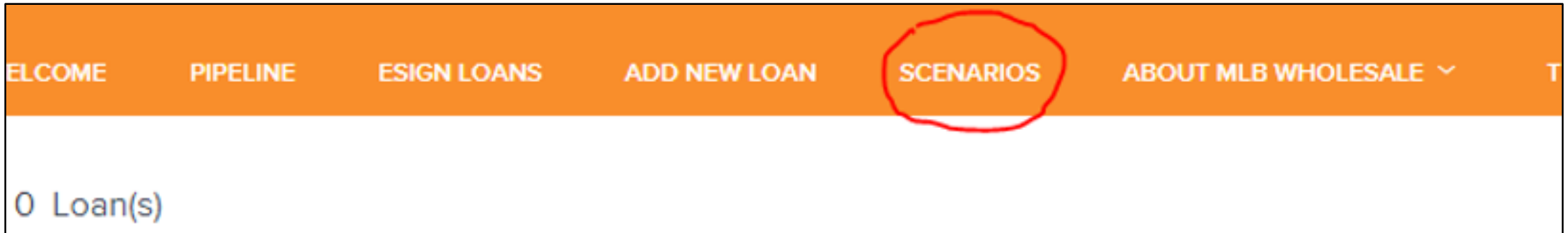
ESIGN LOANS

When your loan is disclosed, the borrowers must e-consent and sign all disclosures. However, the loan officer also needs to sign the URLA. When there is a loan pending Loan Officer signature, you will access ESIGN LOANS and sign the URLA. Disregard email Loan officer will receive since they must sign on the portal. You can click on the Esign in the orange section or to the left under Loan Summary.

The screenshot shows the MLB Wholesale portal interface. At the top, there is a navigation bar with several menu items: TPO Contacts, Home Page & Resources, Welcome, Pipeline, Add New Loan, Esign, Reporting Views, Scenarios, LLL Scorecard (Download), and Today's Rates. The 'Esign' button is highlighted in orange and has a blue arrow pointing to it from above. Below the navigation bar, there is a section for 'Bill Test' with the address '24 MOUNTAIN RD, BASKING RIDGE, NJ, 07920' and '01 Test Company DO NOT DELETE'. To the right of this, there are loan details: Loan# CORP01070604, Loan Level Level 4, Loan Amount \$305,250.00, Credit Score -, Loan Type FHA, and Purpose NoCash-Out Refinance. On the left side, there is a sidebar menu with items: Loan Summary, URLA 2020, Loan Estimate Fee Management, Fees, and eSign. The 'eSign' item is highlighted in green.

LOCK SCENARIOS

When looking to price a scenario, not a specific loan, you access SCENARIOS. The following slide is an example and summary of specific information needed for Optimum Blue (OB) to run and price the criteria entered



HOW TO PRICE/LOCK A LOAN

- Once you enter *Search Pricing & Lock* you will be sent to the next screen which will flow all data over from your loan (Loan Amount, product, etc) Review the data and then click Submit. *make sure to put number 6 for Months of Reserves

Pipeline | Product Search | New Search | Consumer | RateSheet

Selected Loan: Loan ID: [redacted] Status: Registered Borrower: [redacted]

Save As Prospect Submit

Lien Information

Search for First Lien
 Search for Second Lien
 Search for HELOC Second Lien

1st Mtg Loan Amt (Base)
 2nd Mtg Loan Amt
 HELOC Line Amt
 HELOC Drawn Amt

Loan Information

Price/Estimated Value
 Appraisal Amount
 LTV
 Lender Paid Comp

Cash-Out Amount
 Months of Reserves

Borrower Information

FICO
 DTI Ratio
 Properties Financed

Property Information

Number of Units
 Number of Stories

First Lien Search Criteria

Loan Type: Conforming NonConforming FHA VA USDA

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr 5 Yr Max: 3

Amortization Type(s): Fixed ARM Balloon

ARM Fixed Term(s): 1 Mo 3 Mo 6 Mo 1 Yr 2 Yr 3 Yr 5 Yr 7 Yr 10 Yr 15 Yr Max: 3

Product Type(s): All Standard Affordable HARP Hero/Champion HFA/Bond HUD Specialty Reno/Rehab Student Ln CO Refi USDA Streamline Expanded Guidelines

Desired Rate
 Desired Lock Period
 Interest Only

Buydown
 Borrower Pays MI (if required)
 Automated U/W System
 Prepayment Penalty

FHA Case # Assigned
 Reduced MI

Total Loan Amount

PMI/MIP/FF/G Fee Paid in Cash
 Exempt from Funding Fee
 1st Mtg Loan Amt (Base)

Finance Entire Amount
 PMI/MIP/FF/G Fee Financed
 PMI/MIP/FF/G Fee Amount

1st Mtg Loan Amt (Total)

Save As Prospect Submit

Should you have an Underwriting Scenario reach out to the UW Help Desk. Your scenarios will be reviewed, same day by one of our specialists.

UWHelpDesk@MLBwholesale.com

****Include a credit report and DU (if Available). Additional documentation may be requested if needed****

****Broker to include any Scenario responses with their new loan submission so the assigned underwriter is aware of the Help Desk response****

ADDITIONAL FEATURES

Tools and Resources – Products, Turn times, About MLB and other information

Help Desk – How to submit a Ticket to Lock desk, schedule closing or submit a UW scenario

Contact Us – Your main contacts for Each dept.

Documents – Matrices, Flyers, Renovation disclosures and Other useful tools

TOOLS & RESOURCES ▾

HELP DESK ▾

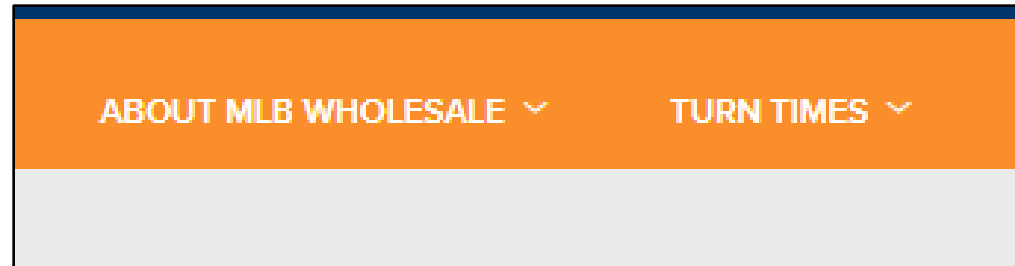
CONTACT US ▾

DOCUMENTS

ADDITIONAL FEATURES

About MLB Wholesale – Tutorial and testimonials

Turn Times – the turn times for New File review and Condition review are posted daily



FREQUENTLY ASKED QUESTIONS

- ***I am unable to login due to login or password not working:***

If you are not able to reset on your own with the email that is sent to you. Please, reach out to the LoginSupport@mlbmortgage.com or Operations Manager lLawrence@MLBmortgage.com to assist in having your password reset.

- ***I am unable to save the MIP*** - No need to complete this field since we will complete this before disclosures
- ***Floating Loan Lock*** - How do I float my loan in the Lock Screen - Your loan will automatically be floating unless you lock it
- ***I am being asked for an INSTANT ID***

Instant ID is for Internal MLB Employees. This is for the Loan officer to E-sign the disclosures. When logging into the portal, make sure you go to www.MLBwholesale.com (use this hyperlink) to log into the portal and have the Loan Officer E-sign by clicking on the E-sign box along the top under the Orange Bar

- ***I am receiving an error that states I am not licensed to do business in that state***

Should this happen, reach out to the Compliance Director jSmith@mlbmortgage.com or

Operations Managers at lLawrence@MLBmortgage.com to assist and make sure you add that State of the subject property you are trying to upload