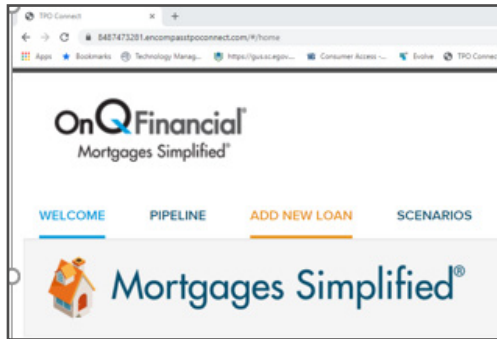
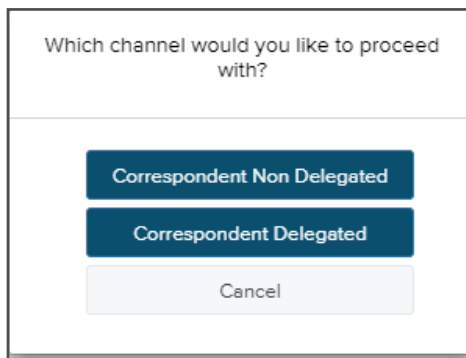


HOW TO REGISTER A NEW LOAN

1. From the landing page, select **“ADD NEW LOAN”**
www.OnQCorrespondent.com



2. Select Non-Delegated (Only non-delegated transactions are accepted within this portal)



3. Chose Contacts for Loan Officer and Loan Processor.
NOTE: The Loan Officer does not need to be the actual loan officer and can be another point of contact based on your process. These are the Key Contacts throughout the transaction.
If the user who will be working the loans is not listed reach out to LenderSupport
LenderSupport@onqfinancial.com

(Continued on next page)

3. (Continued)

Register Non-Delegated Loan

Choose Contacts

LOAN OFFICER

Organization: Test Correspondent Company

User Name: Correspondent Test User

LOAN PROCESSOR

Organization: Test Correspondent Company

User Name: Correspondent Test User

Cancel Next

4. Select if you would like to import the FNMA 3.2 or Manually input. If importing the 3.2, please drag and drop 3.2 file here or browse files:

Drop Here to Upload or Click to Browse

Once complete, the file will be visible:

	Alice Firsttimer.fnm	5116k	09/29/2020 05:56 PM	Correspondent Test User
--	----------------------	-------	---------------------	-------------------------

5. If you would like to import DO ran outside of the portal please final the DO findings and include the casefile ID. Please note if you use the DO case file ID the most recent information will populate and it will import the findings.

YOU DO NOT NEED TO IMPORT CREDIT IF THIS IS DONE.

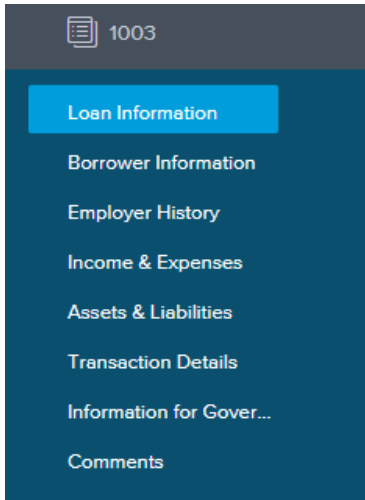
UNDERWRITING		Comments	Drag & Drop files here or	Browse for files		
	1491272701.FINDINGS	24 KB	09/29/2020 5:05 PM	Danielle Susini		
	1491272701_borrower1.CREDITPRINTFILE	48 KB	09/29/2020 5:05 PM	Danielle Susini		

6. Select Next

(Continued on next page)

HOW TO: Register a New Non-Delegated Loan and Submit to On Q

7. If you are manually entering the loan information, start with the loan information tab and work your way down the tabs to include all information available.



8. Once complete or if FNMA 3.2 is uploaded, select "Register" at the top Right.
9. If any fields are missing for registration, you can add the information on the pop-up and submit.

Guideline Errors

Please correct the guideline violations below to proceed

FIELD ID	DESCRIPTION	
4000	Borrower First Name is a required field	<input type="text"/>
4002	Borrower Last Name is a required field	<input type="text"/>
1402	Borr DOB is a required field	<input type="text" value="MM/DD/YYYY"/>
1240	Borr Email is a required field	<input type="text"/>
65	Borr SSN is a required field	<input type="text" value="###-##-####"/>
66	Borr Home Phone is a required field	<input type="text"/>
FR0104	Borr Present Addr is a required field	<input type="text"/>
FR0106	Borr Present City is a required field	<input type="text"/>
FR0107	Borr Present State is a required field	Select One

10. You will get notification that the loan has been registered. A loan # is now assigned. Under Key Dates, it will show the registration date:

Key Dates	
Registered	11/05/2020

(Continued on next page)

HOW TO SUBMIT A NEW LOAN

1. Verify the terms of the transaction are accurate by reviewing the loan summary and tabs below.
NOTE: You will no longer have editable access once the loan is submit.

The screenshot shows a loan summary for 'Alice Firstimer' with a loan amount of \$309,900.00. The loan is in 'Pending Underwriting' status. The interface includes a sidebar with navigation options like 'LOAN SUMMARY', '1003', 'Loan Information', 'Borrower Information', 'Employer History', 'Income & Expenses', 'Assets & Liabilities', 'Transaction Details', 'Information for Gov...', 'Comments', 'PRODUCT PRICING & LOCK', and 'DOCUMENTS'. The main content area is divided into sections: 'Loan Information' (Loan Type: VA, Document Type: Full Documentation, Lien Position: First Lien, Loan Purpose: Purchase, Amortization Type: Fixed Rate, Amortization Term: 360), 'Conditions' (Open: 0, Ready for Review: 0), 'AUS' (Order DU, Order LPA), 'Down Payment' (\$200,000 P & I, \$1,426.42), and 'Reserves' (-\$202,428.12 DTI, 35.528%/38.656%). A 'Key Dates' table on the right lists various milestones like 'Registered' (11/06/2020), 'AUS Ordered', 'Submit to UW', 'UW Suspended', 'UW Approval', 'UW Clear to Close', 'Delivery Date', 'Purchase Suspended', 'Purchased Approval', and 'Clear to Purchase'.

2. Make any changes needed to the file for the most recent terms. Please note, you can re-import the FNMA 3.2 or the updated DO from the Case file ID under loan actions <import additional data.

The screenshot shows a dark blue sidebar with the title 'LOAN ACTIONS'. Below the title are three buttons: 'Import Additional Da...', 'Order Credit', and 'Order DU'.

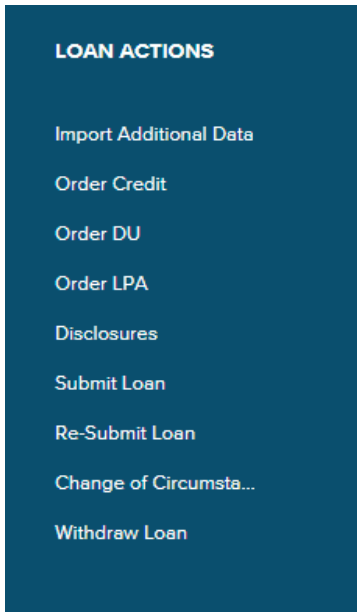
Here you will find multiple ways to import new data

The screenshot shows the 'Import Additional Data' form. It has a title 'Import Additional Data' and a section 'Import Options'. Under 'Which fields would you like to import?', there are two radio buttons: 'Import all fields' and 'Import only non-blank fields'. Under 'Would you like to retain existing lists? (residences, liabilities, etc)', there are two radio buttons: 'Delete existing lists before importing' and 'Add to existing lists'. The 'Import Loan Data From FNM 3.2 File or Mismo 3.4 file' option is selected. Below this is a large dashed box for file upload with the text 'Drop Here to Upload or' and a 'Click to Browse' button. At the bottom, there is an 'Import from DO Casefile ID:' field and a red note: 'Please note: Downgrading a 3.4 file to a 2009 URLA or upgrading a 3.2 file to a 2020 URLA may cause lost or inaccurate data.' An 'Import' button is located at the bottom right.

(Continued on next page)



HOW TO: Register a New Non-Delegated Loan and Submit to On Q

3. Order or Re-issue Credit under loan actions. (This does not need to be done if you imported the file by using the Casefile ID. Move to Step #13)
4. Go to the loan actions button and select Order Credit



5. Select your credit provider and new or reissue. If you imported using DO, then your reference ID is already included and Reissue is selected.

A screenshot of the "Order Credit" form. It includes a "Select Borrower Pair" dropdown with "(1) Alice Firstimer" selected. Below is a "Choose Provider" section with a "Credit Provider" dropdown set to "Certified Credit Reporting (via Merida...)", "Request Type" dropdown set to "Individual", and "Report Type" dropdown set to "TriMerge". There are radio buttons for "New Credit Order" and "Reissue Credit" (which is selected). A "Reference Number" field contains "7087037". At the bottom, there are checkboxes for "Experian", "Equifax", and "Trans Union".

6. Under Provider Details, add your credit vendor log-in and password. Select "Save Login Information" for future files.
7. Select Re-issue Credit at the bottom right.  Once complete, you will see the below at the top of the form.  The credit report for Alice Firstimer is now available.
8. If DO was not imported or you would like LP ran, select Order DU or Order LP
9. Order DU, include your credit providers username and credentials for DO and select order DU.

(Continued on next page)

10. Order LPA, complete property type, appraisal form type and appraisal method. If Va, please include one or more borrowers qualifies as a veteran if applicable.

The screenshot shows a form titled "LPA Order" with the following fields and options:

- Request Type: New
- Processing Point: Application/Processing
- * Property Type: Select One
- Appraisal Form Type: Select One
- Appraisal Method: Select One
- One or More Borrowers Qualifies as a Veteran
- * FHA/VA Borrower Paid Closing Cost: \$2,895.66

11. Select Import Liabilities
12. Select Order LPA Underwriting

Order LPA Underwriting

Next, you will need to upload documents. If you hit submit under loan actions, this will trigger an upload.

Submit for Non-Dele...

The screenshot shows a document upload interface with the following elements:

- Header: Missing required fields and documents
- Alert: Documents Missing Attachments
- Message: Document ***Non-Delegated Full Submission Package is missing an attachment
- Section: Required Documents
- Item: ***NON-DELEGATED FULL SUBMISSION PACKAGE
- Buttons: Comments, Drag & Drop files here or, Browse for files
- Footer: Review Loan, Update

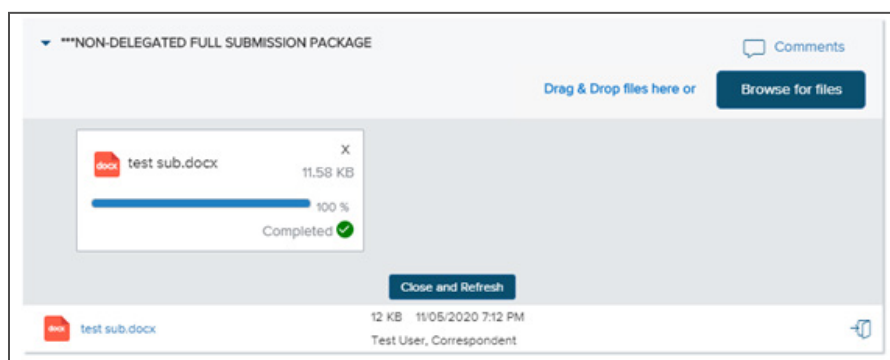
(Continued on next page)

13. (Continued)

Drag and Drop files to the drag and drop section or browse for files.



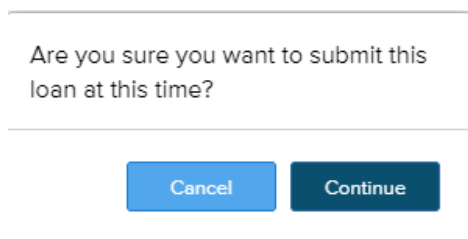
The below will show once upload is complete:



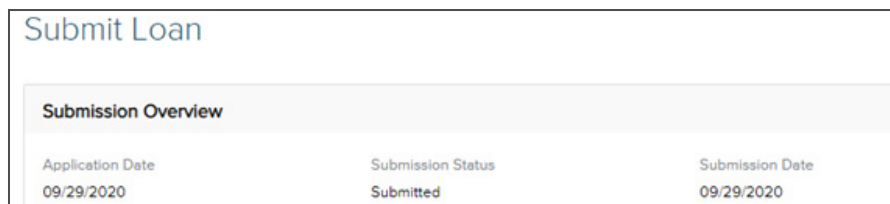
14. Select update in the popup box after upload is complete:



15. Select Continue



16. A green banner will appear notifying you the loan has been submit successfully and a submission date will be viewable with submission status as submitted.



Your loan is submit to underwriting. If any missing items or documents requested, the loan coordinator will respond within 24 hours of submission. If you have any questions about your loan submission reach out to LenderSupport@OnQFinancial.com