



Geo-Corp, Inc.

# Geo-Corp TPO

Wholesale Training Guide

# Getting Started

Signing Into The Geo Corp Wholesale Site

# Accessing The Website

## Broker Approval Letter

Dear John Broker,


We are pleased to inform your company is approved to submit loans to Geo-Corp, Inc.

Please find below your login information to our LOS System:

[PATH - Login \(calyxpath.com\)](#)

Login: YourUserName  
Password: TempPassWord

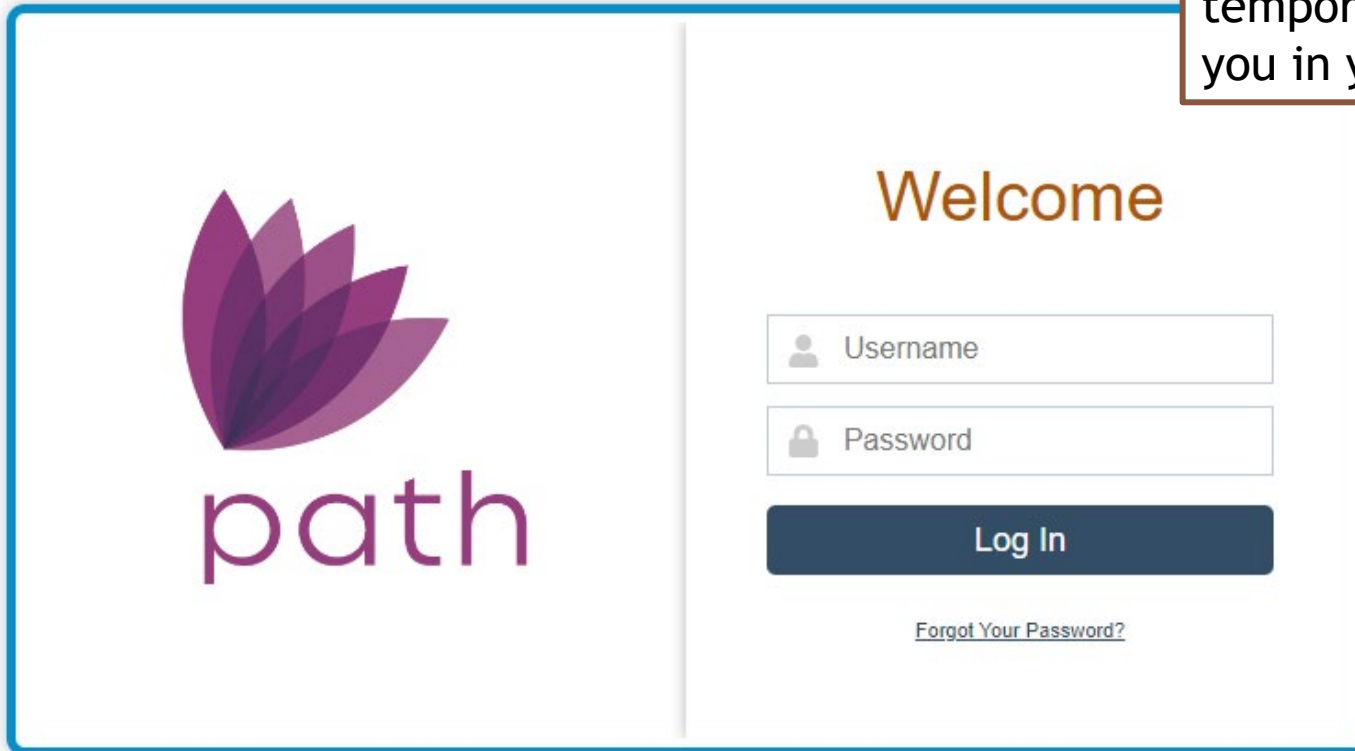
Thank you,  
Broker Relations



Look for your welcome email. It will provide you with your login ID, temporary password, and a link to the login page.

# Logging In For The First Time

Log in using the User Name and temporary password provided to you in your welcome email.



The screenshot shows a login interface for 'path'. On the left is the 'path' logo, which consists of a purple lotus-like flower icon above the word 'path' in a purple sans-serif font. On the right, the word 'Welcome' is displayed in a brown font. Below this are two input fields: the first is labeled 'Username' with a person icon, and the second is labeled 'Password' with a lock icon. A dark blue 'Log In' button is positioned below the password field. At the bottom center, there is a link that reads '[Forgot Your Password?](#)'.

# Setting Up Your New Password & Security Question

Create a recovery question and answer

### Change Password

Recovery Question

Recovery Answer

User Name

New Password  ⓘ

Confirm New Password

## Password Requirements

- Minimum length 4, maximum length 10
- Must include at least one alphabetic and one numeric character.
- Case sensitive. For example: ArtB is different than artb
- Must include at least one special character such as ~!@#\$%^&\*()\_+=-{}|[]\:"';'<>?,./

# User Rights

- **Wholesale Lender**
  - Access only to their own pipeline
  
- **Wholesale Processor**
  - Access to any loans they are assigned to
  - Processor access must be requested for Loan Officers that process their own loans

# Navigating The System

Working In Our System

# Navigation Pane

Joe Demo (Wholesale Lender) | Log out

This is the navigation pane for the "Wholesale Lender" role.

Your landing page **Pipeline Desk** will show loans you are able to work on

Loans

Pipeline Reports Help ↗

Desk Cabinet

Production (0) Lock (1) Compliance (1) Condition (0) All

<input type="checkbox"/>	message	Loan number	Borrower	Subject P
No records				

◀◀ 00 ▶▶

Loans not yet submitted to processing

Loans that have been submitted to processing



# Entering A Loan In The System

Wholesale Lender Role

# Add New Loan

Wholesale Lender Role

To manually enter a loan into our system, *click* the **New Loan** button in the bottom left of the screen

The screenshot displays a web application interface for loan management. At the top, there is a navigation bar with 'Pipeline', 'Reports', and 'Help' (with an external link icon). Below this is a sub-navigation bar with 'Desk' and 'Cabinet'. A search bar is located below the sub-navigation. The main content area features a table with columns: 'Production (1)', 'Lock (2)', 'Compliance (2)', and 'Condition (0)'. The table has a header row with 'Message', 'Loan Number', and 'Borrower'. A single row is visible with an empty 'Message' cell and the loan number '2303210004'. Below the table is a pagination control showing '1' of '100' items. At the bottom of the screen is a dark navigation bar with buttons for 'New Loan', 'Import', and 'Copy to Sandbox'. The 'New Loan' button is highlighted with an orange box, and an orange line connects this box to the text in the callout on the left.

Production (1)	Lock (2)	Compliance (2)	Condition (0)
<input type="checkbox"/> Message		Loan Number	Borrower
<input type="checkbox"/>		2303210004	

# Add New Loan

Wholesale Lender Role

All loan information is entered in the Application sub-menu.

Loans 2303210004 ✕

Production	Lock	Compliance	Conditions	Documents	Interfaces	Messages		
Send/Status	Summary	Application	Borrower	Property	Product & Pricing	Transactions	Closing Costs	Loan Transmittal

**Production Validation**

All validations are satisfied.

**Production Send/Assign History**

Action Date/Time	By	Role	Sent To	Assign To	Notes
03/21/2023 2:56:45 PM	Joe Demo	Wholesale Lender		Joe Demo	Assigned

**Production Status History**

Action Date/Time	By	Role	Status	Notes
03/21/2023 2:56:47 PM	Joe Demo	Wholesale Lender	New Application	

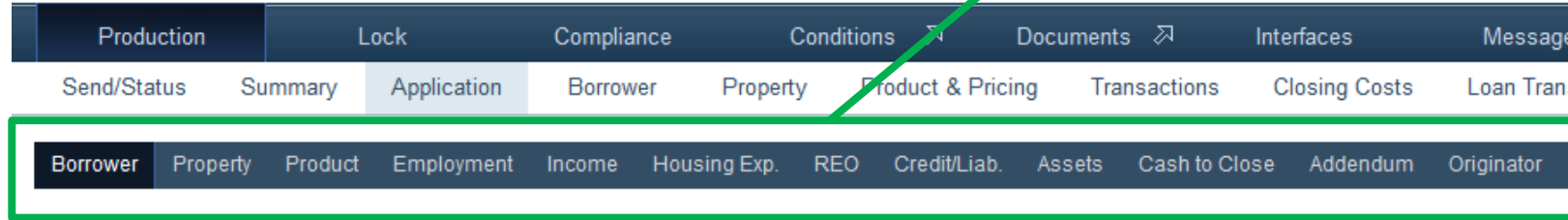
Who the loan is assigned to

Current loan status

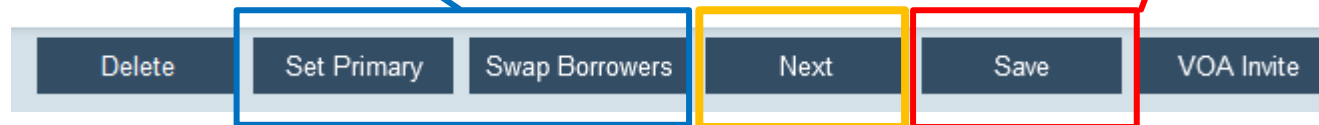
# Add New Loan

Application Tab

Please go through each tab and fill out the necessary information



Set primary borrower and swap primary and secondary borrowers



Please make sure to save after filling out each page

Move to the next tab

# Import A Loan In The System

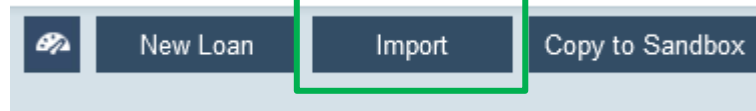
Wholesale Lender Role

# Import Loan File

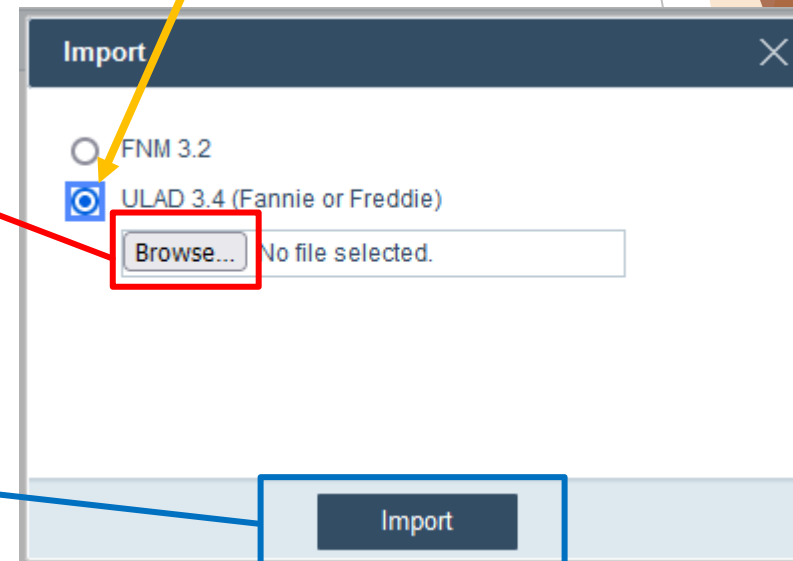
Wholesale Lender Role

To import a loan file generated in your own LOS, you will need to export your loan file into a 3.4 Fannie XML or 3.4 Freddie XML.

Click the Import button



Select ULAD 3.4



Click Browse and locate the file

When the file has uploaded  
click the Import button

After Importing the loan file please go through all of the application tabs to ensure all data has transferred correctly

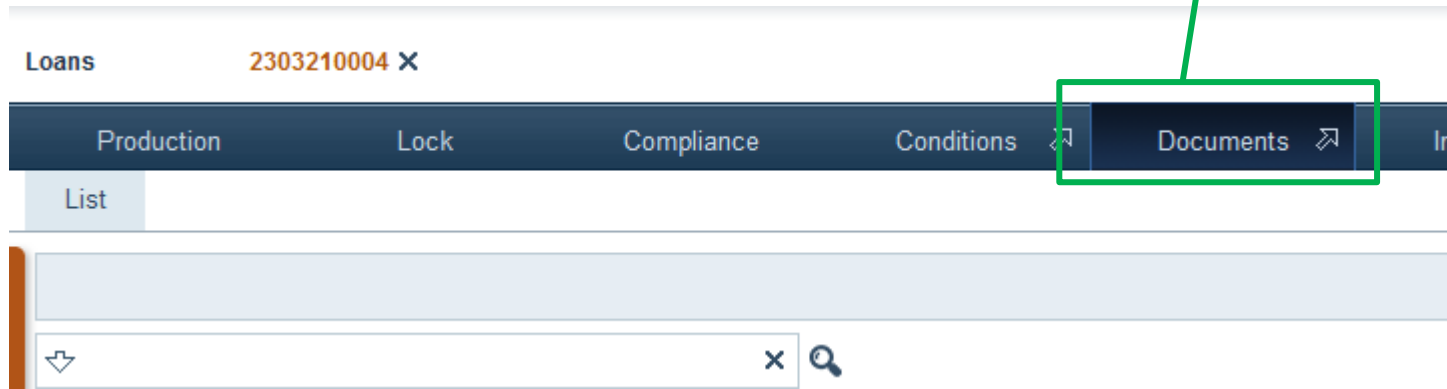
# Upload Documents In The System

Wholesale Lender Role

# Upload Documents

Wholesale Lender Role

To upload documents, *click* on the **Documents** tab in the top bar.



Then click the Add From Computer button at the bottom left of your window

Add from Computer

Add from Library

Request

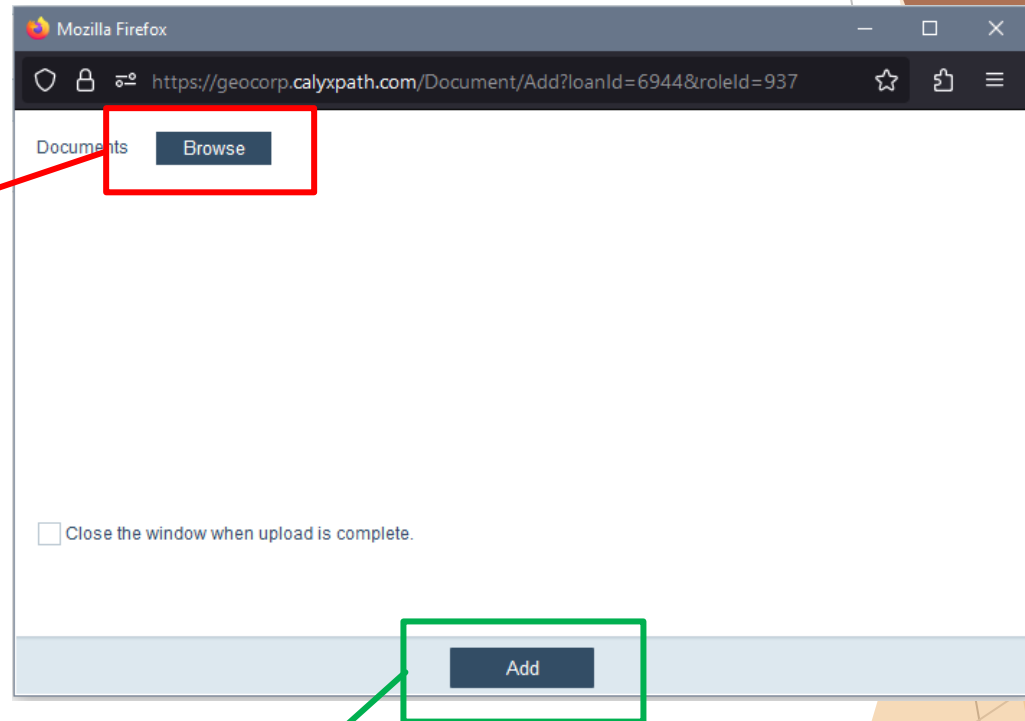


# Upload Documents

Wholesale Lender Role

You may need to enable/allow pop up windows from calyx for this window to open, depending on your browser settings.

From the popup window *click* the **Browse** button, and locate and select the file you would like to upload



When the file has been uploaded *click* the **Add** button

# Upload Documents

Wholesale Lender Role

Document

Borrower

Category

Type

Description

Document Date

Expiration Date

Comments

Please add a document name

If you need to change the borrower, *click* on the **down arrow**, select the correct borrower from the popup window and *click* **Select**

Select Category and Type (see next page for instructions)

Select Borrower

Name

Mickey Mouse

Select

Add a description, Document Date, Document Expiration Date (if applicable) and any comments to go with the document.

Click **Add** button

Add

# Upload Documents

Wholesale Lender Role

For Category, *click the dropdown arrow* and select the applicable category. **(PLEASE ONLY SELECT CATEGORIES FROM THE LIST AND DO NOT TYPE YOUR OWN CATEGORY IN THE FIELD)**

Document	Formula Examples
Borrower	
Category	
Type	
Description	
Document Date	
Comments	

- Appraisal/Valuation
- Assets
- Borrower
- Certification
- Closing
- Credit
- Credit Approval/Underwriting
- Disclosure
- Escrow
- FHA
- FHA Other
- FHA/VA
- Form
- HOA Documents
- Income
- Insurance

Category	
Type	
Description	
Document Date	
Comments	

- 1 To 4 Family Rider to Security Instrument
- 203(k) and Streamlined (k) Maximum Mortgage Worksheet
- 203K Consultant Report
- 203K Homeowner Acknowledgement
- 203K Initial Draw Request
- 203K Maximum Mortgage Worksheet
- 203K Rehabilitation Agreement
- 401(k)
- 4506-C
- 4506-C Request for Transcript of Tax Return
- 4506-C Tax Return Transcript Result
- 4506-T Request for Transcript of Tax Return
- Abstract Notice Agreement
- Acknowledgement Of Notice Of Right To Cancel
- Acknowledgement of Receipt of "For Your Protection: Get a Home Inspection Disclosure"
- Affidavit of Same Name and Common Identity
- Affiliated Business Arrangement Disclosure
- Alternative Documentation Checklist
- Amortization Schedule

For Type, *click the dropdown arrow* and select the applicable type. **(PLEASE ONLY SELECT TYPES FROM THE LIST AND DO NOT TYPE YOUR OWN TYPE IN THE FIELD)**

# Upload Documents

Wholesale Lender Role

## REQUIRED DOCUMENTS TO REGISTER A LOAN

DOCUMENT	CATEGORY	TYPE
Initial URLA	Form	Uniform Residential Loan Application (URLA)
Loan Submission Form	Miscellaneous	Custom Forms
Social Security Card	Borrower	SS Card—Borrower
Credit Report	Credit	Credit Report
Credit Authorization Form	Form	Borrower Certification and Authorization
Photo ID (Unexpired)	Borrower	ID
Social Security Verification Form (SSA-89)	Form	SSA 89 (Borr; Co-bor; etc.)
Master Settlement Statement		
VOE Completed by Employer (For FHA+ only)	Form	VOE
Purchase Contract (For Purchases Only)	Property	Purchase Agreement

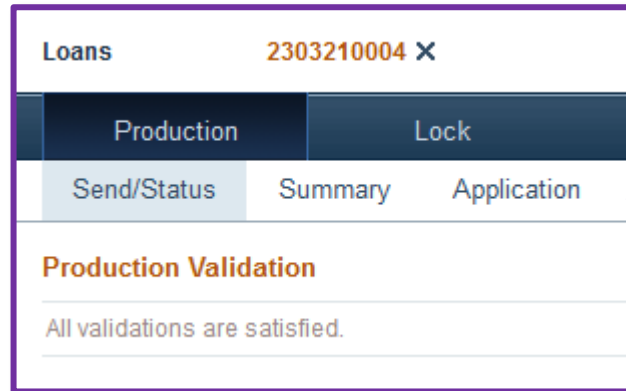
# Send Loan To Processing

Wholesale Lender Role

# Send To Processor

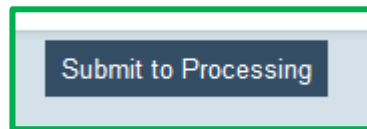
Wholesale Lender Role

When you are ready to send your loan to processing so that your processor (or yourself in the processor role) can work on the loan.



The screenshot shows a web interface for loan management. At the top, it says 'Loans' followed by the loan ID '2303210004' and a close icon. Below this is a navigation bar with two main tabs: 'Production' (which is highlighted in dark blue) and 'Lock'. Under the 'Production' tab, there is a sub-menu with three options: 'Send/Status' (highlighted in light blue), 'Summary', and 'Application'. Below the navigation bar, the main content area is titled 'Production Validation' and contains the text 'All validations are satisfied.'

Navigate to the Production tab in the Send/Status sub-menu



A close-up of a button labeled 'Submit to Processing'. The button is dark blue with white text and is highlighted with a green border.

In the bottom left of the screen *click* the **Submit To Processing** button

# Send To Processor

Wholesale Lender Role

Add any notes you may want to, and click Save

Send and Status Notes



Save

# Assign A Processor To A Loan

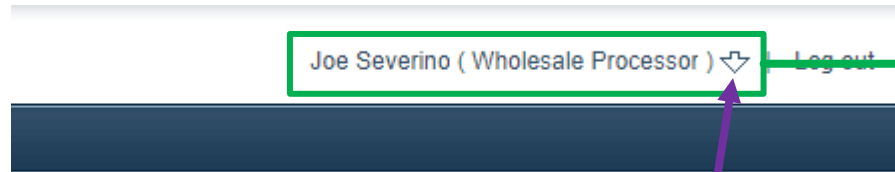
Wholesale Processor Role



# Assign A Processor

Wholesale Processor Role

You will need to make sure you are in the Wholesale Processor role going forward.



The role you are in currently, is located in the top right of the screen

If you need to change your role, *click* the **down arrow** and select the Wholesale Processor role

# Assign A Processor

Wholesale Processor Role

On the Pipeline tab, select the Role Desk sub-menu

Loans

Pipeline	Reports	Help ↗		
Desk	Cabinet	Role Desk	Role Cabinet	Archive

📄 |  x 🔍 ↻

Production (2)	Lock (0)	Compliance (0)	Condition (0)	All
<input type="checkbox"/> Message		User	Loan Number	Borrower
<input type="checkbox"/>		Joe Demo	2303290003	Mickey Mouse
<input type="checkbox"/>			2301230005	Mickey Mouse

⏪ ⏩ 1 100 ▾ ⏪ ⏩

All loans that are submitted to processing

Assigned Processor

# Assign A Processor

Wholesale Processor Role

Check the box of the loan you want to assign a processor to.

Production (2)	Lock (0)	Compliance (0)	Condition (0)
<input type="checkbox"/>	Message	User	Loan Number
<input checked="" type="checkbox"/>			2303290003
<input type="checkbox"/>			2301230005

Navigation: |<< 1 100 >>|

At the bottom of your screen *click* the Assign button.

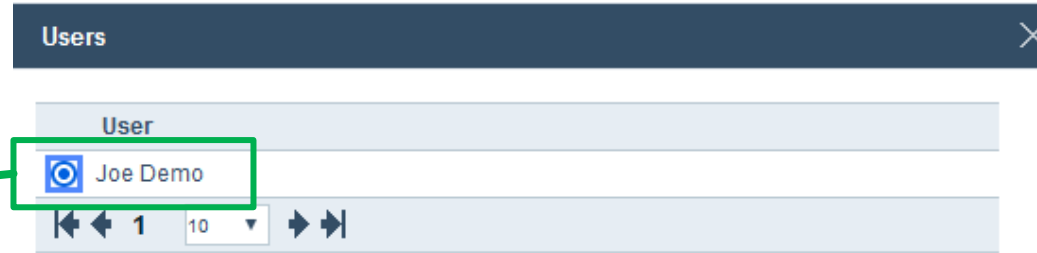


# Assign A Processor

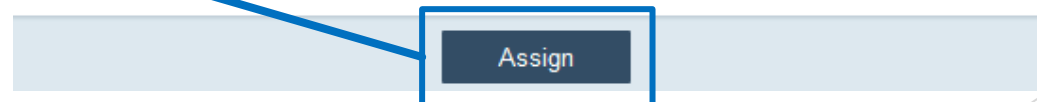
Wholesale Processor Role

You may need to enable/allow pop up windows from calyx for this window to open, depending on your browser settings.

Select the processor you want to assign to the loan.



Click the Assign button.



# Import A Loan In The System

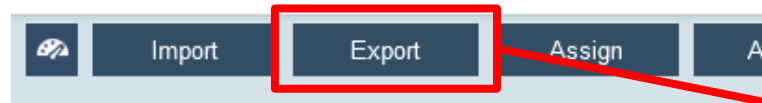
Wholesale Processor Role

# Upload A Loan File

Wholesale Processor Role

Make sure you are in the Wholesale Processor role. (Located in the top right of the window)

Joe Severino ( Wholesale Processor ) ↕ Log out



Click the Import button. (Located in the bottom left of the window)

# Upload A Loan File

Wholesale Processor Role

You may need to enable/allow pop up windows from calyx for this window to open, depending on your browser settings.

Start by exporting a 3.4 xml file from your LOS. (Make sure to save it somewhere easy to find) Then log into the Path system.

Select the Loan Officer assigned to the loan.

Import on behalf of

Search: | x 🔍

Loan Originator	Role	State License	Business Unit	Level
<input type="radio"/> Joe Demo	Wholesale Lender	CA	Wholesale Training Demo	Loan Portfolios

Navigation: |<< 1 10 >>|

Select

Click the Select button

# Upload A Loan File

Wholesale Processor Role

Select ULAD 3.4 (It can be a Fannie or Freddie 3.4 xml file)

Click **Browse**, locate, and select the file you exported from your LOS.

Click the **Import** button

The screenshot shows a software window titled "Import" with a close button (X) in the top right corner. Inside the window, there are two radio button options: "FNM 3.2" (unselected) and "ULAD 3.4 (Fannie or Freddie)" (selected). Below these options is a text input field that currently contains "No file selected." and a "Browse..." button. At the bottom of the window, there is a dark blue button labeled "Import".

Once the file has been uploaded, please go through all the pages listed previously in this manual to verify that all the information transferred correctly, and fill in and correct any missing or incorrect information. You can also upload the documents required for initial disclosures following the same instructions located earlier in this manual.



# Request Initial Disclosures

Wholesale Processor Role

# Request Initial Disclosures

Wholesale Processor Role

Initial Disclosures can ONLY be requested while in the Wholesale Processor role.

Find the loan to be disclosed in the Pipeline tab, Desk sub-menu.

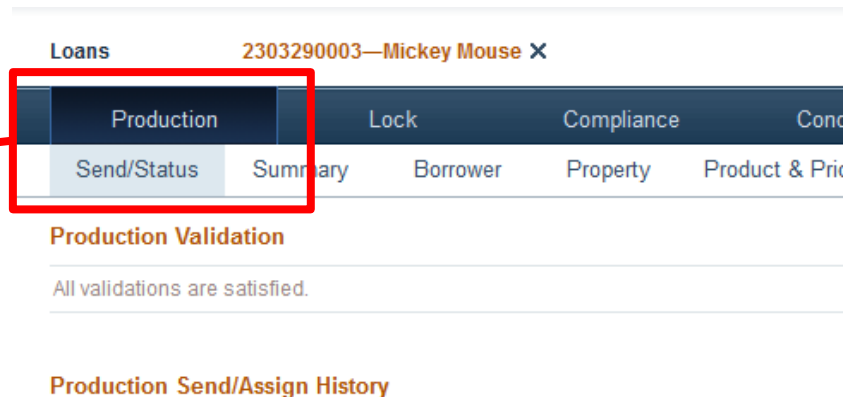
The screenshot shows the 'Loans' application interface. At the top, there is a navigation bar with tabs for 'Pipeline', 'Reports', and 'Help'. Below this, there is a sub-menu with 'Desk' and 'Cabinet' options. A search bar is present with a search icon and a refresh icon. Below the search bar, there is a table with columns for 'Production (1)', 'Lock (0)', 'Compliance (0)', and 'Condition (0)'. The table has two rows: the first row has a checkbox and the text 'Message', and the second row has a checkbox and the loan number '2303290003'. At the bottom of the table, there is a pagination bar showing '1' of '100' items.

To submit a loan for initial disclosures, enter the loan file by *double clicking* the loan number.

# Request Initial Disclosures

Wholesale Processor Role

Make sure you are in the Production tab, Send/Status sub-menu.



The screenshot shows a web interface for a loan. At the top, it says "Loans" followed by "2303290003—Mickey Mouse X". Below this is a navigation bar with several tabs: "Production", "Lock", "Compliance", and "Cond". The "Production" tab is selected and highlighted. Underneath the "Production" tab, there is a sub-menu with "Send/Status" and "Summary". The "Send/Status" sub-menu item is highlighted. Below the navigation bar, there is a section titled "Production Validation" with the text "All validations are satisfied." and another section titled "Production Send/Assign History".

Issuing Conditions Issued

Submitted to Underwriting

Cancel

Withdrawn

Click the **Submitted to Underwriting** button, located in the bottom left of the window.

# Request Initial Disclosures

Wholesale Processor Role

In the Send and Status Notes window that pops up, please enter:

“File ready to be disclosed”

Send and Status Notes



Save

Click the Save button.

After submitting the loan for Initial Disclosures, please email your Account Executive and inform them you have submitted a loan for initial disclosures. Please provide the loan number in the email.

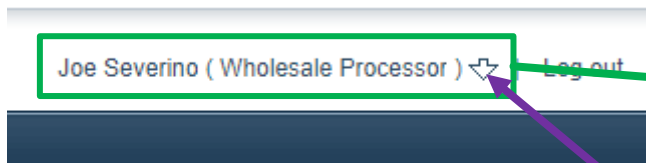
# Checking Loan Conditions

Wholesale Processor Role

# Upload Conditions

Wholesale Processor Role

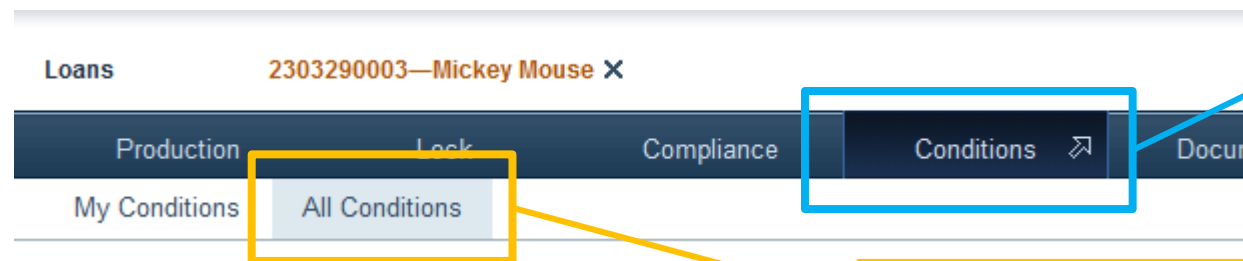
You will need to make sure you are in the Wholesale Processor role going forward.



The role you are in currently, is located in the top right of the screen

If you need to change your role, *click* the down arrow and select the Wholesale Processor role

Open the loan you want to upload conditions for, by *double clicking* the loan



Go to the Conditions tab

*Click* on the All Conditions sub-menu

# Upload Conditions

Wholesale Processor Role

You can see the list of conditions that were issued on the loan.

To upload the documents to satisfy a condition, *double click* the condition.

<input type="checkbox"/>	Type	Category	Description	Status	Date/Time	Issued To
<input type="checkbox"/>	PTD	Borrower	Copy of Photo ID and SS Card	Issued	04/19/2023 5:00:52 PM	Processor,
<input type="checkbox"/>	PTD	Borrower	Copy of Photo ID and SS Card	Issued	04/19/2023 5:00:52 PM	Processor,
<input type="checkbox"/>	PTD	Title	Closing Disclosure	Issued	04/19/2023 5:00:52 PM	Processor,

# Upload Conditions

Wholesale Processor Role

### Edit Condition

Description: Copy of Photo ID and SS Card

Type: PTD ID: Category: Borrower

Issued To: Processor Cleared By: Underwriter

Due Date: Time: Time Zone: Automatically Reissue Revised Conditions:

Comments:

Description	Status	Add Date/Time	Document Date	Expiration Date	Category	Type
No Records						

History

Action Date/Time	By	Status	Comments
04/19/2023 5:00:52 PM	Susan Chung	Issued	
04/19/2023 5:00:49 PM	Susan Chung	New	

Save Close

Add any comments you need to.

To upload the document, *click* the +

Area where documents uploaded to the condition are listed.

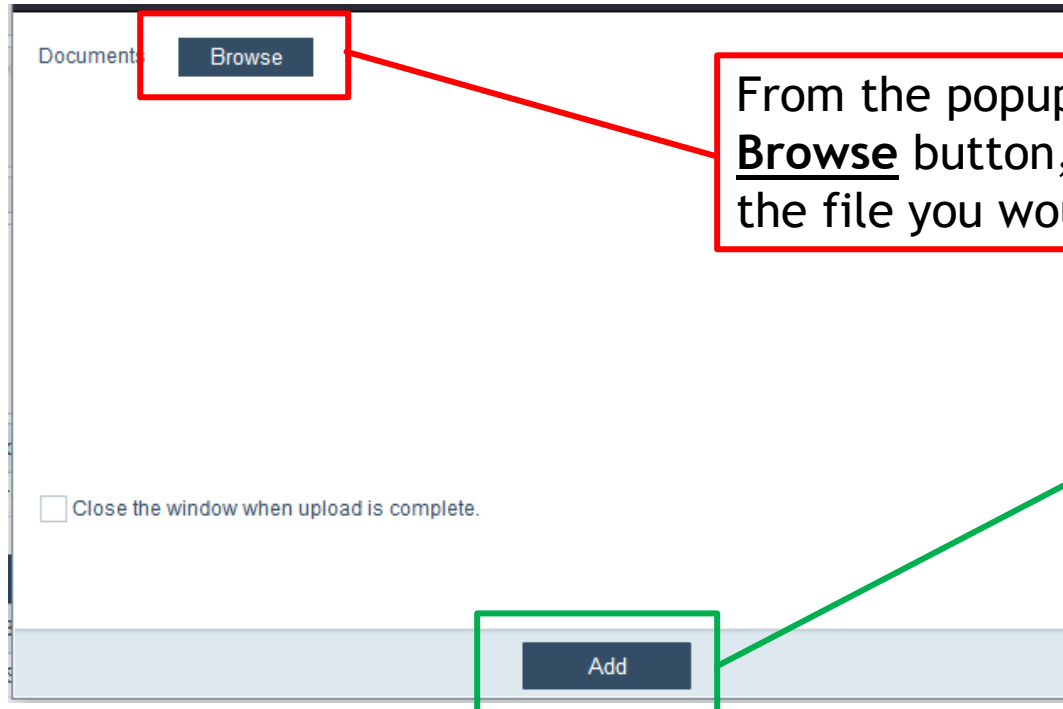
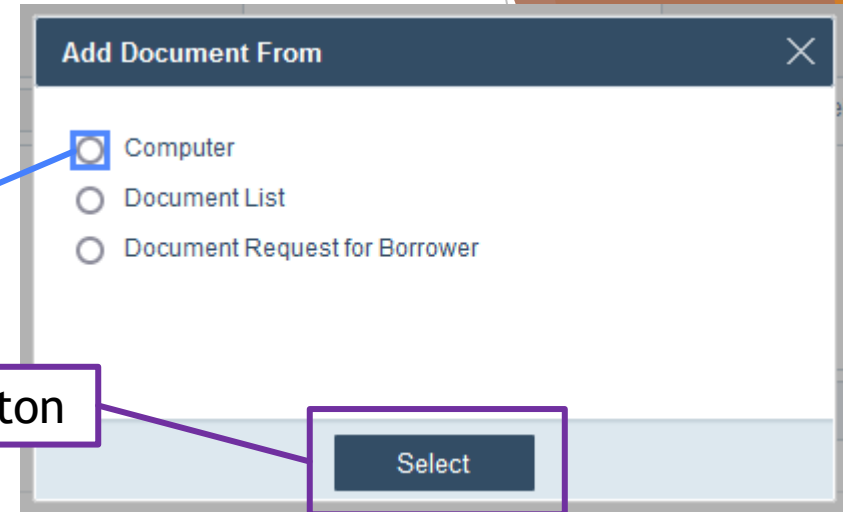


# Upload Conditions

Wholesale Processor Role

Click the Computer selector

Click the Select button



From the popup window *click* the Browse button, and locate and select the file you would like to upload

When the file has been uploaded *click* the Add button

# Upload Conditions

Wholesale Processor Role

The screenshot shows a web browser window with the URL `https://geocorp.calyxpath.com/Document/Modify?docId=152728&roleId=939&t...`. The form contains the following fields:

- Document: Photo ID and SS Card
- Borrower: Mickey Mouse
- Category: (dropdown menu)
- Type: (dropdown menu)
- Description: (text area)
- Document Date: (calendar icon)
- Expiration Date: (calendar icon)
- Comments: (text area)

Four callout boxes provide instructions:

- Select the **CATEGORY** and **TYPE** for the document being uploaded** (purple box pointing to Category and Type dropdowns)
- Enter the Document Expiration Date (if applicable)** (green box pointing to Expiration Date calendar)
- Enter the Document Date** (blue box pointing to Document Date calendar)
- Click the **Add** button** (red box pointing to the Add button)

# Upload Conditions

Wholesale Processor Role

List of documents that have been uploaded to the condition

Documents	Description	Status	Add Date/Time	Document Date	Expiration
	Photo ID and SS ...	Uploaded	04/20/2023 9:1...		



History				
Action Date/Time	By	Status	Comments	
04/19/2023 5:00:52 PM	Susan Chung	Issued		
04/19/2023 5:00:49 PM	Susan Chung	New		

Click Save

# Upload Conditions

Wholesale Processor Role

Just uploading the document(s) does NOT SUBMIT the condition for review.

<input type="checkbox"/>	Type	Category	Description	By	Clearer	Days	Attached
<input type="checkbox"/>	PTD	Borrower	Copy of Photo ID and SS Card				 

You can see which conditions have had documents uploaded to them.

The condition is now in a ready to submit state. You are able to submit multiple conditions for review at one time so you can continue to upload documents to other conditions in the list and submit them together.

# Submitting Loan Conditions

Wholesale Processor Role

# Submit Conditions

Wholesale Processor Role

In order for a condition to be reviewed and signed off, you must first **SUBMIT** the condition.

You are able to submit multiple conditions for review at one time.

After you have uploaded the document(s) required to satisfy the condition:

Select the condition(s) you wish to submit for review.

At the bottom of the screen, *click* the **Submit** button.

<input type="checkbox"/>	Type	Category	Desc
<input checked="" type="checkbox"/>	PTD	Borrower	Copy
<input type="checkbox"/>	PTD	Borrower	Copy
<input type="checkbox"/>	PTD	Title	Closi

Submit Move Up Move Down

# Submit Conditions

Wholesale Processor Role

You will be able to tell which conditions have been Submitted for review by looking in the status column for the status “Submitted”.

<input type="checkbox"/>	Type	Category	Description	Status	Date
<input type="checkbox"/>	PTD	Borrower	Copy of Photo ID and SS Card	Submitted	04/
<input type="checkbox"/>	PTD	Borrower	Copy of Photo ID and SS Card	Issued	04/

After submitting conditions for review, please email your Account Executive.

# How to Request a Lock

Wholesale Processor Role



# Lock Request

Wholesale Processor Role

Click the Lock tab to go to the Lock Page

Loans 2304270003—Sample Sample X Geo Kang ( Wholesale Processor ) | Log out

**Production** **Lock** Compliance Conditions Documents Interfaces Messages

Send/Status Summary Borrower Property Product & Pricing Transactions Closing Costs Loan Transmittal Contacts FHA VA

### Production Validation

All validations are satisfied.

### Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To	Notes
04/27/2023 4:32:55 PM	Geo Kang	Wholesale Processor		Geo Kang	Assigned
04/27/2023 4:32:34 PM	Geo Kang	Wholesale Lender	Wholesale Processor		
04/27/2023 4:21:03 PM	Geo Kang	Wholesale Lender		Geo Kang	Assigned

### Production Status History

Action Date/Time	By	Role	Status	Notes
04/27/2023 4:32:32 PM	Geo Kang	Wholesale Lender	Submitted to Processing	
04/27/2023 4:21:04 PM	Geo Kang	Wholesale Lender	New Application	

Processing Conditions Issued Submitted to Underwriting Cancel Withdrawn Convert to URLA

# Lock Request

Wholesale Processor Role

Click the Request page within the Lock tab

Loans 2304270003—Sample Sample X Geo Kang ( Wholesale Processor ) | Log out

Production Lock Compliance Conditions Documents Interfaces Messages

Send/Status Summary Request Confirm

**Lock Validation**

All validations are satisfied.

**Lock Send History**

Action Date/Time	By	Role	Sent To	Notes
No records				

**Lock Status History**

Action Date/Time	By	Role	Status	Notes
04/27/2023 4:21:04 PM	Geo Kang	Wholesale Lender	Not Locked	

# Lock Request

Wholesale Processor Role

Loans **2304270003—Sample Sample** Geo Kang ( Wholesale Processor ) | Log out

Production **Lock** Compliance Conditions Documents Interfaces Messages

Send/Status Summary **Request** Confirm

Request Date  Request Type  Lock Confirmation Date

**Current Loan Data**

Note Rate:	Primary Housing:	Loan Program:
Base Loan Amount: \$ 400,000.00	Total Obligations:	Loan Type: FHA
Appraised Value: \$ 500,000.00	Base LTV: 80.000%	Lien Position: First
Loan Purpose: Refinance	Base CLTV: 80.000%	Amortization Type: Fixed
Type of Refinance: Limited Cash-Out	HCLTV: 81.400%	Loan Term: 360
Estimated Closing Date		

**Primary Borrower**

First Name   
Middle Name   
Last Name   
Suffix   
SSN   
Joint With   
Joint With SSN   
First Time Home Buyer   
Citizenship   
Self-Employed   
Credit Score

**Product**

Loan Program   
Program Group   
Program Code   
Loan Type   
Lien Position   
Amortization Type   
ARM Program   
Loan Term  Balloon   
Product Type   
Additional Feature  HELOC   
Custom Parameter for

**Lock**

Lock Period   
Lock Request Date   
Lock Date   
Edit Expiration Date   
Expiration Date   
Lock Type   
Extension Period   
Cancel Reason

Click on the Pricing tab

# Lock Request

Wholesale Processor Role

Fill out all necessary parameters on the Pricing Search Parameters pop-up. If the search request is incomplete you will get an error explaining which fields are missing.

Click Search once all necessary parameters have been filled out.

### Pricing Search Parameters

<b>Pricing</b>	Lock Period: 30	Lock Type:	Search by Type: Rate	Desired Price: 100.00000000	Desired Note Rate: 7.000%	Price Result Format: Points						
<b>Product &amp; Payment Information</b>	Amortization Type: Fixed	ARM First Adjustment:	Product Type:	Waive Escrow: <input type="checkbox"/> Conforming	Interest Only: <input type="checkbox"/> Non-Conforming	HELOC: <input type="checkbox"/> Non-Prime						
<b>Mortgage Insurance</b>	MI Premium Paid in Cash: \$ 0.00	MI Provider:	MI Premium Plan:	MI Paid By:	MI Coverage:							
<b>Non-QM</b>	Housing Event Seasoning:	Bankruptcy Seasoning:	Bankruptcy Outcome:	Mortgage Late 30 Days:	Mortgage Late 60 Days:	Mortgage Late 90 Days:	Mortgage Late 120 Days:					
<b>Loan Information</b>	Base Loan Amount: \$ 400,000.00	UPMIP/FF Financed/Borrower FF: \$ 7,000.00	Total Loan Amount: \$ 407,000.00	Purchase Price: \$	Appraised Value: \$ 500,000.00	Subordinate Financing: \$ 0.00	Refinance Cash-Out Amount: \$ 0.00	Undrawn HELOC Amount: \$ 0.00	Base LTV/CLTV: 80.000% / 80.000%	Total LTV/CLTV: 81.400% / 81.400%	HCLTV: 81.400%	
<b>Borrower Information</b>	Credit Score: 740	Total Obligations: 40.000%	Citizenship: US Citizen	First Time Homebuyer: <input type="checkbox"/> Employee Loan	Self-Employed: <input type="checkbox"/> Community Seconds	Automatic Payment: <input type="checkbox"/>	<b>VA Loan Parameters</b>	Veteran Type:	VA First Time Use: <input type="checkbox"/>	Exempt from VA Funding Fee: <input type="checkbox"/>		
<b>Custom Fields</b>	Custom Parameters:											
<b>Loan Information</b>	Loan Type: FHA	Loan Purpose: Refinance	Type of Refinance: Limited Cash-Out	Loan Term: 360 Due In	Lien Position: First	Property Occupancy: Primary Residence	Documentation Program Type: Full	Subject Property Gross Rent: \$	Debt-Service Coverage Ratio: %	Underwriting Method:	AUS Engine: Fannie Mae	AUS Recommendation: Approve/Eligible
<b>Property Information</b>	Number of Stories: 1	Number of Units: 1	Year Built:	City: Los Angeles	State: CA	ZIP: 90001	County: LOS ANGELES	Location: Urban	Property Type: Single Family Residence	Non-Warrantable Condo: <input type="checkbox"/>		

Close Search Save

# Lock Request

Wholesale Processor Role

## Available Products



**1** Pricing Valid For 61 Seconds

Price Search Date: 04/27/2023 05:18:38 PM

### Eligible Products

30 Yr Fixed		Price Status	Lock Period	Rate	Net Price	
<input type="radio"/>	Geo Corp Rate Sheet	30 FHA 3/1	Expired	25	6.750 %	(1.8630)
<input type="radio"/>	Geo Corp Rate Sheet	30FHA	Expired	25	7.000 %	(2.7050)
<input type="radio"/>	Geo Corp Rate Sheet	30FHA 203K	Expired	25	7.000 %	(2.2050)
<input type="radio"/>	Geo Corp Rate Sheet	30FHAM	Expired	25	7.000 %	(1.5860)
<input checked="" type="radio"/>	Geo Corp Rate Sheet	30FHAPlus	Expired	30	7.000 %	(0.7800)

Select correct product

### Ineligible Products

Product Name	Findings
Geo Corp Rate Sheet 30 FHA DPA Forgivable 2nd	• Loan Purpose is Refi Rate-Term/Limited C.O.
Geo Corp Rate Sheet 30FHAA	• FICO > 639
Geo Corp Rate Sheet 30FHAHB	• FICO > 639 • State is Continental US, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And FHA Case # Assigned is On or after 1/1/2023 & N/A, And 1st Mtg Loan Amt (Base) < 726201
Geo Corp Rate Sheet 30FHAMHB	• State is Continental U.S., And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And FHA Case # Assigned is On or after 1/1/2023 & N/A, And 1st Mtg Loan Amt (Base) < 726201
Geo Corp Rate Sheet 30FHAMHB	• State is Continental US, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And FHA Case # Assigned is On or after 1/1/2023 & N/A, And 1st Mtg Loan Amt (Base) < 726201
Geo Corp Rate Sheet 30FHAS	• Loan Purpose is Refi Rate-Term/Limited C.O.
Geo Corp Rate Sheet FHA DPA 2nd 10yr	• Loan Purpose is Refi Rate-Term/Limited C.O.

Click Select Product

Back

Select Product

# Lock Request

Wholesale Processor Role

Select desired rate. Please keep in mind that pricing that is not in parenthesis is a cost.

Available Pricing ✕

Price Search Ran On: 04/27/2023 05:18:38 PM

Loan Program: Geo Corp Rate Sheet 30 Year Fixed - 30FHAPlus

Rate	30 Day
6.250 %	<input type="radio"/> 0.5690
6.375 %	<input type="radio"/> 0.2990
6.500 %	<input type="radio"/> 0.0490
6.625 %	<input type="radio"/> (0.2210)
6.750 %	<input type="radio"/> (0.3300)
6.875 %	<input type="radio"/> (0.5700)
7.000 %	<input checked="" type="radio"/> (0.7800)
7.125 %	<input type="radio"/> (0.9600)

Rate Calculation Detail

Lock Period : 30 Day

Base Rate:	7.000 %	
Rate Adjustments		
No adjustments		
Adjusted Rate:	7.000 %	
Base Price:		(0.2800)
Price Adjustments		
FICO is 720+	(0.0750)	
LTV <= 90	(0.2500)	
FICO is 740-780	(0.1750)	
Other Adjustments		
No adjustments		
Servicing Release Premium	0.0000	
Adjusted Price:	(0.7800)	
Total Loan Amount	\$ 407,000.00	
Net Price In Dollars	\$ -3,174.60	

Click Select Price when done

Back Reprice **Select Price**

# Lock Request

Wholesale Processor Role

After selecting the price, the pop-up will disappear and you will be redirected to the Lock Request page. Scroll down to review Lock Price.

**Lock Price** Add Adjustment +

APOR	6.440%	APOR Date	04/24/2023		
Starting Adjusted Rate	6.625%	Discount/Rebate at Start Rate	-0.22100000%	Selected Note Rate	7.000%
Base Price	100.28000000				
FICO is 720+	0.0750				
LTV <= 90	0.2500				
FICO is 740-780	0.1750				
Service Release Premium	0.0000				
Lock Price	100.78000000				

## Lock Status History

Action Date/Time	By	Lock Status	Notes	Channel
Current Lock Request				
04/27/2023 4:21:04 PM	Geo Kang	Not Locked		

Click Lock Requested to request lock

- Lock Requested**
- Lock Update Requested
- Lock Extension Requested
- Relock Requested
- Lock Cancellation Requested
- Compare Lock History
- Pricing
- Save

# Lock Request

Wholesale Processor Role

The screenshot shows a web application interface for a lock request. The background form contains several input fields and dropdown menus. A modal window titled "Send and Status Notes" is overlaid on the form. The modal has a dark blue header with a close button (X) and a large yellow text area for notes. At the bottom of the modal is a blue "Save" button, which is highlighted with a red box. A red line connects this "Save" button to a text box on the right side of the slide.

\$ 407,000.00	Total Obligations	40.000 %
\$ 0.00	Underwriting Method	
\$ 0.00	AUS Engine	Fannie Mae
	AUS Recommendation	Approve/Flinible
	Doc	
	Type	
04/24/2023		
art Rate	-0.22100000 %	
	100.28000000	
	0.0750	🗑️
	0.2500	🗑️
	0.1750	🗑️
	0.0000	🗑️
	100.78000000	

A pop-up will appear. Writing a note is not necessary but you must click the Save button to complete the lock request.



# Lock Request

Wholesale Processor Role

After clicking Save, you will be redirected to the Lock Request page. Scroll down to Lock Status History to confirm that the lock was requested properly.

## ↳ Lock Status History

Action Date/Time	By	Lock Status	Notes	Channel
Current Lock Request				
04/27/2023 5:22:33 PM	Geo Kang	Lock Requested		
04/27/2023 4:21:04 PM	Geo Kang	Not Locked		

Data saved.

[↻](#) [Lock Requested](#) [Lock Update Requested](#) [Lock Extension Requested](#) [Relock Requested](#) [Lock Cancellation Requested](#) [Compare Lock History](#) [Pricing](#) [Save](#)

The Lock Desk will confirm or deny the lock request. You should receive notification or you can check the Lock Status History.