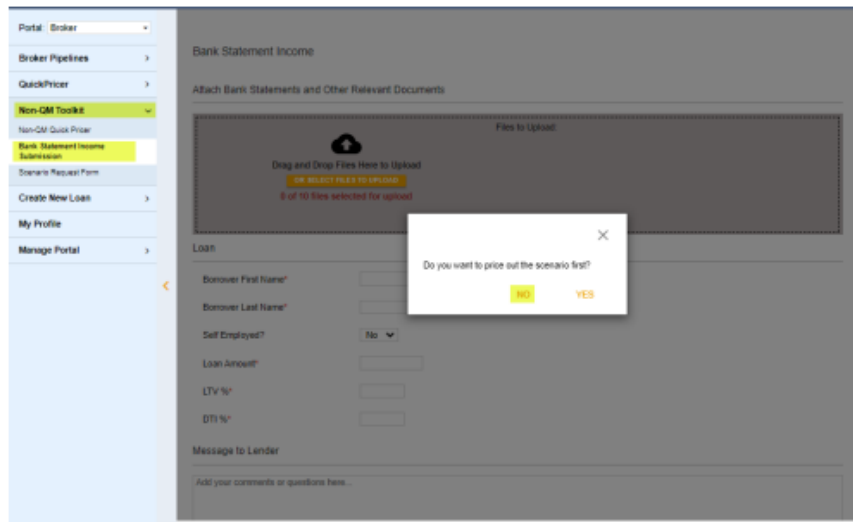


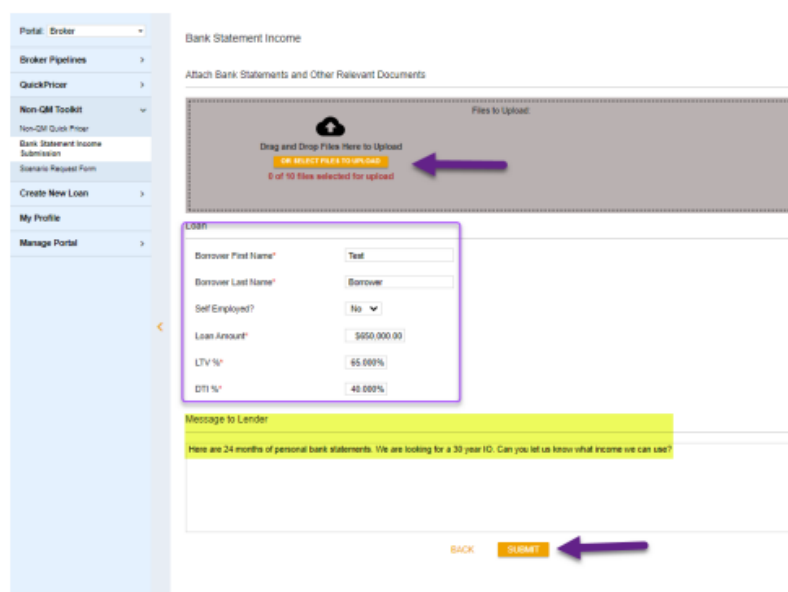
## Pre-Submission Bank statement calculation review:

- 1- From your pipeline view click on “Non-QM Toolkit”. Then Click “Bank Statement Income Submission”.
- 2- 2- You will get a pop-up asking if you want to price the scenario first. Click “No”.



The screenshot shows the 'Bank Statement Income' submission form. A pop-up dialog box is displayed in the center, asking 'Do you want to price out the scenario first?' with 'NO' and 'YES' buttons. The form fields are partially visible behind the dialog.

- 3- Under “Attach Bank Statements and Other Relevant Documents”, use the drag and drop or browse and attach function to upload the income documentation you want analyzed.
- 4- In the section called “Loan” fill out the borrower’s first and last name, self-employment status, requested loan amount, Loan to Value and the current estimated Debt to Income Ratio.
- 5- Be sure to add any notes or details you feel are pertinent to the transaction under “Message to Lender”.
- 6- Once complete, click “Submit”.



The screenshot shows the 'Bank Statement Income' submission form with annotations. A purple arrow points to the 'Files to Upload' section, and another purple arrow points to the 'SUBMIT' button. The 'Loan' section is highlighted with a purple box, showing the following details:

LOAN	
Borrower First Name*	Test
Borrower Last Name*	Borrower
Self Employed?	No
Loan Amount*	\$650,000.00
LTV %*	65.000%
DTI %*	48.000%

The 'Message to Lender' section contains the text: 'Here are 24 months of personal bank statements. We are looking for a 30 year TD. Can you let us know what income we can use?'

- 7- You will receive a popup confirming successful submission and your Lead number. This pipeline of loans shows up under the “Broker Pipelines” tab > Scenarios And Not Submitted.

Loan Number	Borr Full Name	Subj Prop Address	Subj Prop State	Initial Loan Estimate Created Date	Loan Progress	Loan Purpose	Rate Lock Status
LEADCTV2204200800	Borrower: Test				Lead New	Purchase	Not Locked
LEADCTV2204200801	Testloan		CA		Lead New	Refinance Cash-out	Not Locked
LEADCTV2204200800	Borrower: E				Lead New	Purchase	Not Locked
LEADCTV2202040801					Lead New	Purchase	Not Locked
LEADCTV2202040800					Lead New	Purchase	Not Locked
Tot = 5.00							

- 8- You will hear from an underwriter directly once the income calculation is complete.
- 9- When you are ready to submit the loan, you can do this quickly and simply from within the loan under the Status and Agents screen by clicking “Convert to Loan File”

- 10- Stay tuned for qualifying income results

\*Depending on the number of individual accounts and months, income calculation results may take up to 24 hours. Our goal is to provide results same day!