

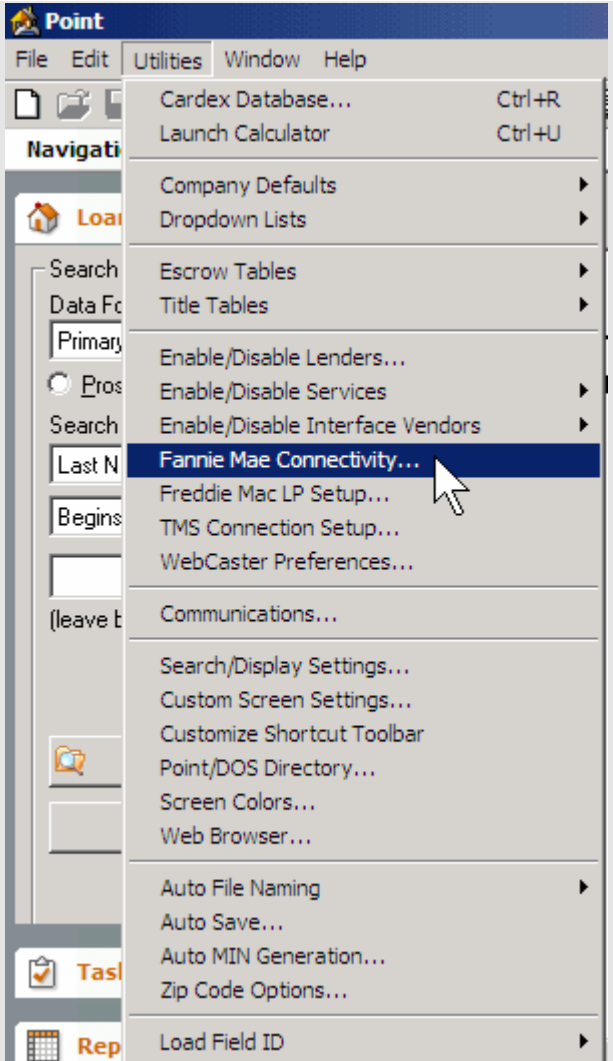
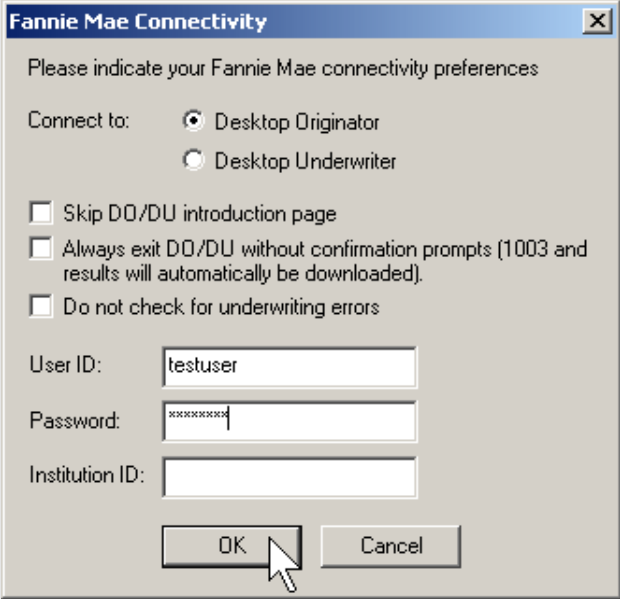


Submitting a loan through Calyx Point

Tip: To print this document, click  (Print). To get a closer look at a screen, click  (Zoom In) in the toolbar.

This document shows you how to work with a loan in Calyx® Point® Version 5.3 and submit it to a sponsoring lender in Desktop Originator® (DO®) for an underwriting recommendation from Desktop Underwriter® (DU®). It is not intended to walk you through the 1003 section by section, but rather to explain the overall process of creating and submitting a loan.

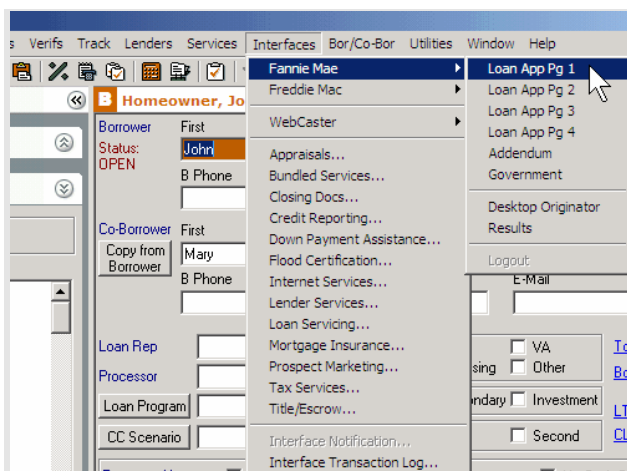
Step	Screen
<p>1. To access DO through Calyx Point, you must first indicate that you want to connect to DO. Click Utilities, then click Fannie Mae Connectivity.</p> <p>Note: You only have to perform this setup procedure once. The settings remain the same until you change them. If you have already set up your system, go to Step 3.</p>	 <p>The screenshot shows the 'Utilities' menu in the Calyx Point application. The menu items are: Cardex Database..., Launch Calculator, Company Defaults, Dropdown Lists, Escrow Tables, Title Tables, Enable/Disable Lenders..., Enable/Disable Services, Enable/Disable Interface Vendors, Fannie Mae Connectivity... (highlighted with a mouse cursor), Freddie Mac LP Setup..., TMS Connection Setup..., WebCaster Preferences..., Communications..., Search/Display Settings..., Custom Screen Settings..., Customize Shortcut Toolbar, Point/DOS Directory..., Screen Colors..., Web Browser..., Auto File Naming, Auto Save..., Auto MIN Generation..., Zip Code Options..., and Load Field ID.</p>

Step	Screen
<p>2. The Fannie Mae Connectivity screen appears.</p> <ol style="list-style-type: none"> a. Make sure Desktop Originator is selected under “Connect to.” b. Choose the settings that work best with your workflow: <ul style="list-style-type: none"> • If you select Skip DO/DU introduction page, when you click the Desktop Originator tab, you go directly to DO and bypass the DO with Calyx Point resources web page. • If you select Always exit DO/DU without confirmation prompts, you will not receive a warning message each time you exit DO and return to Calyx Point, and the system will automatically download any changes made to the 1003 back to Calyx Point when you exit DO/DU. Any findings associated with the loan will also be automatically downloaded. <p>Important: If you <i>do not</i> select this option, you can choose not to download changes when you return to Calyx Point. If you select this option, any changes you make in DO/DU will <i>always</i> be automatically downloaded and will overwrite the data in Calyx Point.</p> <ul style="list-style-type: none"> • If you select Do not check for underwriting errors, the system will not check some of the fields required for underwriting when sending the loan to Fannie Mae. <p>Important: If you do not select this option, the system will prompt you if some of the fields required for underwriting are not complete. You can then either fix the problem or continue and submit the loan to DO.</p> c. Enter your DO user ID and password, leave the Institution ID field blank, and click OK. 	

Step

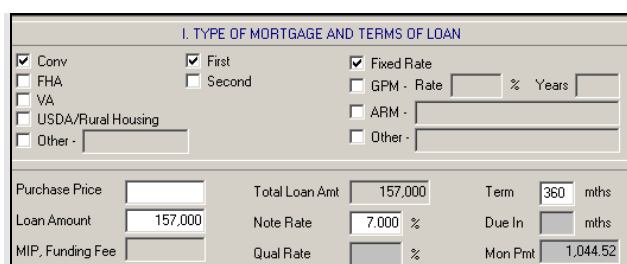
- Open the desired Calyx Point file. In the menu bar, click **Interfaces**, select **Fannie Mae**, then **Loan App Pg 1**.

Screen



- Enter the type of mortgage and terms of loan.

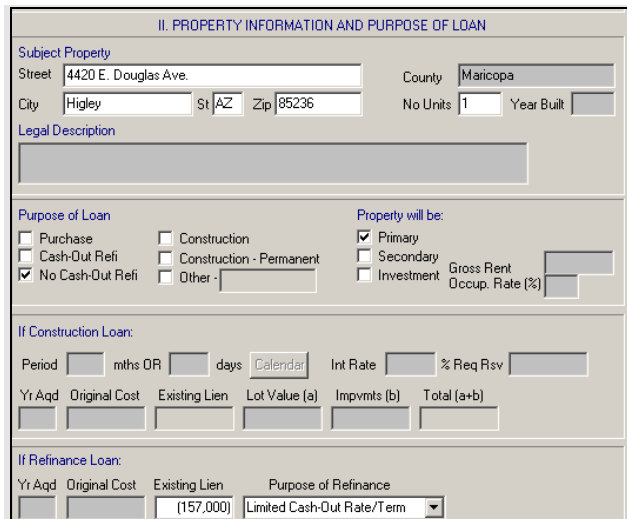
Note: For balloon loans, select the **Fixed Rate** amortization type. For a 30/15 balloon loan, enter the Term as **360** and the Due In as **180**. (You will also need to mark the **Balloon** check box on the Fannie Mae Addendum screen. Also note that Buydown or ARM loan information should also be completed on the Fannie Mae Addendum screen.)

A screenshot of the 'I. TYPE OF MORTGAGE AND TERMS OF LOAN' screen. It features several checkboxes for mortgage types: 'Conv' (checked), 'FHA', 'VA', 'USDA/Rural Housing', and 'Other'. There are also checkboxes for 'First' (checked) and 'Second' mortgage, and 'Fixed Rate' (checked), 'GPM - Rate', 'ARM', and 'Other'. Fields for 'Purchase Price', 'Total Loan Amt' (157,000), 'Term' (360 mths), 'Loan Amount' (157,000), 'Note Rate' (7.000 %), 'Due In' (mths), 'MIP, Funding Fee', 'Qual Rate', and 'Mon Pmt' (1,044.52) are visible.

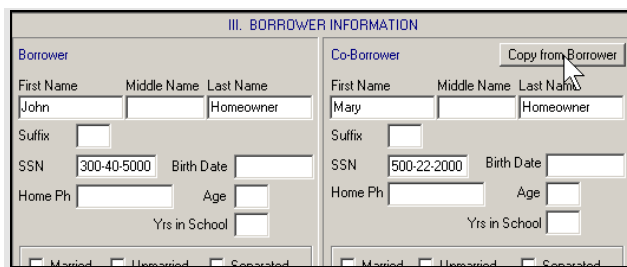
- For a typical rate/term refinance, be sure to mark the **No Cash-Out Refi** check box under the Purpose of Loan category and select **Limited Cash Out Rate/Term** from the Purpose of Refinance list.

For investment loans, complete the Gross Rent and Occupancy Rate fields located on the Investment Information screen. To display the Investment Information screen and enter this information, click **Forms, Borrower Information**, then click the **Investment** button located at the bottom of the screen.

Use the Existing Lien field to enter the balance of the existing lien for refinances, including Construction-to-Permanent loans.

A screenshot of the 'II. PROPERTY INFORMATION AND PURPOSE OF LOAN' screen. It includes fields for 'Subject Property' (Street: 4420 E. Douglas Ave., City: Higley, St: AZ, Zip: 85236, County: Maricopa, No Units: 1, Year Built). The 'Purpose of Loan' section has checkboxes for 'Purchase', 'Cash-Out Refi', 'No Cash-Out Refi' (checked), 'Construction', 'Construction - Permanent', and 'Other'. The 'Property will be:' section has checkboxes for 'Primary' (checked), 'Secondary', and 'Investment'. There are also fields for 'Gross Rent' and 'Occup. Rate (%)'. Below are sections for 'If Construction Loan' and 'If Refinance Loan' with various input fields.

- Enter the borrower's marital status and present address, then, if the borrower is married, click **Copy from Borrower** to enter the co-borrower's address information. Any information already entered into Borrower or Prospect files transfers to the other screens, so if data has been entered in those files, some or all of the fields may already be filled in.

A screenshot of the 'III. BORROWER INFORMATION' screen. It shows fields for 'Borrower' (First Name: John, Middle Name: Homeowner, Last Name: Homeowner) and 'Co-Borrower' (First Name: Mary, Middle Name: Homeowner, Last Name: Homeowner). There are checkboxes for 'Copy from Borrower' and 'Copy from Prospect'. Other fields include 'Suffix', 'SSN', 'Birth Date', 'Home Ph', 'Age', and 'Yrs in School'. At the bottom, there are checkboxes for 'Married', 'Unmarried', and 'Separated'.

Step

7. Open Page 2 of the Fannie Mae Loan Application by clicking **Page 2** at the top of the screen.

8. Enter employment data. If the borrower is self-employed, click **Self-Employed**.

Important: If the borrower or co-borrower does not receive direct compensation for employment, be sure to leave the employment fields blank.

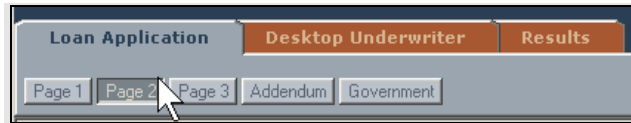
If the borrower or co-borrower currently has a second job, enter it in the Former Employer section. In the From field, enter the month, day, and year in two-digit format (for example, **01/01/03**), or enter the date with a four-digit year (for example, **01/01/2003**). In the To field, enter the word **present**.

9. Enter the necessary data about the borrower's monthly income at the bottom of the screen.

- The Base Income field should include income from the borrower's primary job, along with any income that the borrower receives from second jobs that you entered in the Employment screen.
- The Other field shows the rolled-up total of the amounts entered in the Describe Other Income section of the screen. To place an amount in the Other field, you'll first need to scroll down to the Describe Other Income section and enter the data there. Type a B for borrower in the B/C field. Make sure to select a description from the Description list: do not type a description. Enter the amount in the Monthly Inc field.

10. Click **Page 3** at the top of the screen.

Screen



The screenshot displays the "IV. EMPLOYMENT INFORMATION" form. It is divided into two columns for "Borrower" and "Co-Borrower". Each column has a "From VDE" dropdown and a "Self-Employed" checkbox. The Borrower's "Self-Employed" checkbox is checked. Fields include Employer #, Name, Addr, City, State, Zip, Position, Bus. Ph, and Yrs on work. The Borrower's Name is "Master Carpentry" and Yrs on job is 1 yrs 6 mths. The Co-Borrower's Yrs on job is 1 yrs 1 mths.

The screenshot shows the "V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION" form. It features a table for "Gross Monthly Income" and "Monthly Housing Expenses".

	Gross Monthly Income			Monthly Housing Expenses	
	Borrower	Co-Borrower	Total	Present	Proposed
Base Inc	4,100.00	3,700.00	7,800.00	Rent	
Overtime				First Mtg	769.00 1,044.52
Bonuses				Other Fin	
Commision				Hazlms	15.00 150.00
Div/Int				Taxes	108.00 108.00
Net Rent				MtgIns	
Other				HQA Dues	
Other	250.00		250.00	Other	
Total	4,350.00	3,700.00	8,050.00	Total	892.00 1,332.52

Below the table is the "Describe Other Income" section with a dropdown menu. The dropdown is open, showing options like "Alimony/Child Support Income", "Automobile/Expense Account Income", "Boarder Income", "Foster Care", "Military Base Pay", and "Military Clothes Allowance". A mouse cursor is pointing at "Alimony/Child Support Income".



Step

11. In the upper-right corner of the Assets and Liabilities section, indicate whether the application is being completed **Jointly** or **Not Jointly**.

Refer to the *Calyx Point User's Guide* for detailed instructions for entering assets.

Important: You must select an asset type for every asset. To do this, use the list box to the left of the From VOD button. If you do not select an asset type, a message appears when you try to submit the loan.

Screen

ASSETS

Cash Deposit: \$ []

Money Market Fund [] From VOD []

Acct No [] 19,048

More Entries... 1 of 3 Show All

Stocks and Bonds [] [] [] []

Life Ins: Face Amt []

Subtotal Liquid Assets: 22,048

Completed Jointly Not Jointly

Real Estate Owned []

Vested Interest in Retir. Funds []

Net worth of business owned []

Automobile [] [] [] []

Other Assets [] [] [] []

Total Assets: 22,048

12. We recommend that you request a credit report now and allow the system to copy the liabilities from the credit report to the loan application. Click **Request Credit** in the Liabilities section.

Note: If you have not yet named your Calyx Point file, you must do so before you request credit. In the menu bar, click **File** then click **Save As**. Enter the file name you want to use, then click **OK**.

LIABILITIES

Request Credit View Credit Populate Liab

Company # [] Resubordinated [] Omitted []

SALLIE MAE

Acct No 950254520

More Entries... 1 of 5 Show All

Installation Loan [] From VOD/L []

R/L(I)/M Balance 5,000 Mth Pmt 0 Mths left 0

Will be paid off (*) []

Alimony/Child Support [] [] []

Job Related Expense [] [] []

Net Worth -6,365 Total 27,888 Payment 807

13. The Credit Report Request screen appears. Fannie Mae requires a three in-file merged credit report, so make sure a check mark appears next to all three selections in the **Report Type** section.

Order a joint credit report if the borrower and co-borrower appear on the same 1003, or an individual credit report for each borrower that appears on a separate 1003.

Make sure **Order New Report** is selected in the Request Type section and make sure a check mark appears on the **Copy credit report liabilities to the 1003 field**. Enter the appropriate selections in the remaining fields and click **Submit**.

Credit Report Request

Credit Agency: Test Credit Agency

1-800-555-5555

Report Type: Joint Report

Request Type: Order New Report

Copy credit report liabilities to this 1003

John Homeowner

Name: John [] [] [] [] Homeowner []

SSN: 300-40-5000 Birth Date: [] [] [] [] Age: []

Home Phone: [] [] [] Marital Status: Married Unmarried Separated

Present Address: 4420 E. Douglas Ave. [] [] [] [] [] []

City: Higley State: AZ Zip: 85236

Former Address: [] [] [] [] [] []

City: [] [] [] [] [] []

Mary Homeowner

Name: Mary [] [] [] [] Homeowner []

SSN: 500-22-2000 Birth Date: [] [] [] [] Age: []

Home Phone: [] [] [] Marital Status: Married Unmarried Separated

Present Address: 4420 E. Douglas Ave. [] [] [] [] [] []

City: Higley State: AZ Zip: 85236

Former Address: [] [] [] [] [] []

City: [] [] [] [] [] []

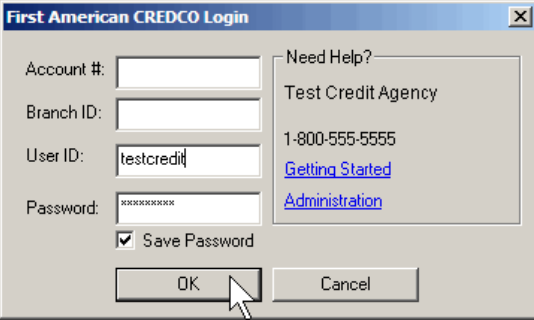
Submit Cancel

Step

14. Enter the user ID and password that were given to you by your credit provider, then click **OK**.

Tip: If you do not want to re-enter your password each time you log in to the credit provider, click **Save Password** to put a check mark in the box.

Screen



The screenshot shows the 'First American CREDCO Login' window. It contains several input fields: 'Account #', 'Branch ID', 'User ID' (with 'testcredit' entered), and 'Password' (with asterisks). There is a 'Save Password' checkbox which is checked. At the bottom are 'OK' and 'Cancel' buttons. On the right side, there is a 'Need Help?' section with the text 'Test Credit Agency', '1-800-555-5555', and two links: 'Getting Started' and 'Administration'.

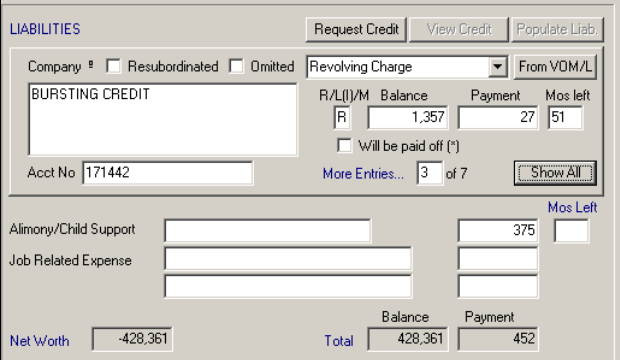
15. Scroll to the liabilities section in the 1003. The liability data from the credit report is now available for you to edit.

Use the list box to make any necessary changes to the liability type. You do not need to change the entry in the R/L(I)/M field, because DO does not use this information.

Note: Installment and revolving debts with ten or fewer payments remaining are not included in the DO debt ratio calculations. Therefore, you do not need to delete them from the liabilities section.

At this time, you can also add any liabilities disclosed by the borrower that did not appear on the credit report.

For more information about editing liabilities, refer to your *Calyx Point User's Guide*.

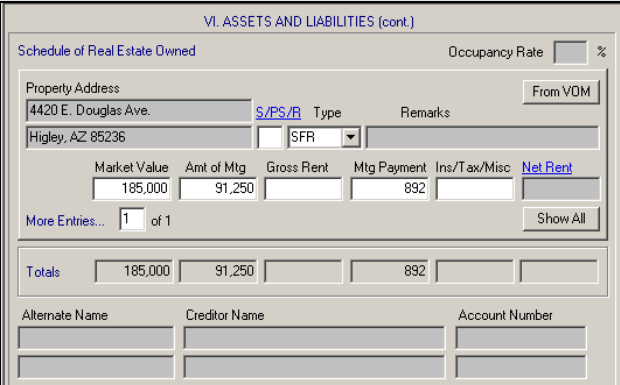


The screenshot shows the 'LIABILITIES' screen. It has a header with 'Request Credit', 'View Credit', and 'Populate Liab.' buttons. Below is a table with columns: 'Company #', 'Resubordinated', 'Omitted', 'Revolving Charge', 'From VDM/L', 'R/L(I)/M', 'Balance', 'Payment', and 'Mos left'. A row is visible for 'BURSTING CREDIT' with a value of 'R' in the R/L(I)/M field, a balance of 1,357, a payment of 27, and 51 months left. There are also fields for 'Acct No' (171442), 'More Entries...' (3 of 7), and a 'Show All' button. At the bottom, there are summary fields for 'Net Worth' (-428,361), 'Total Balance' (428,361), and 'Total Payment' (452).

16. For a refinance transaction, check the Schedule of Real Estate Owned section at the bottom of Page 3 to make sure the address of the subject property appears exactly as it does in the subject property address fields on Page 1 of the Fannie Mae Loan Application.

For example, if the subject property address on Page 1 is 123 University Avenue and the property address on Page 3 is 123 University Ave., the submission will not be successful. The two must match exactly.

Note: An R in the S/PS/R field indicates that the property is a rental. If the property will be retained, leave this field blank, unless it is a rental. (For example, you would leave this field blank if the property is a second home.) For detailed instructions for completing the Schedule of Real Estate Owned section, refer to your *Calyx Point User's Guide*.



The screenshot shows the 'VI ASSETS AND LIABILITIES (cont.)' screen, specifically the 'Schedule of Real Estate Owned' section. It includes an 'Occupancy Rate' field. The 'Property Address' section shows '4420 E. Douglas Ave.' and 'Higley, AZ 85236'. There are fields for 'S/PS/R' (set to 'S'), 'Type' (set to 'SFR'), and 'Remarks'. Below this is a table with columns: 'Market Value', 'Amt of Mtg', 'Gross Rent', 'Mtg Payment', 'Ins/Tax/Misc', and 'Net Rent'. A row shows values: 185,000, 91,250, blank, 892, blank, and blank. There are 'More Entries...' (1 of 1) and 'Show All' buttons. At the bottom, there are 'Totals' fields for Market Value (185,000), Amt of Mtg (91,250), Gross Rent (blank), Mtg Payment (892), and Ins/Tax/Misc (blank). Below the table are fields for 'Alternate Name', 'Creditor Name', and 'Account Number'.

Step

17. Make any necessary changes in the Details of Transaction section on Page 4.

Line D includes debts that you marked as “Will be paid off” on Page 3, including any mortgages that are pending sale. For properties that are pending sale, check the **Lock** box on Line D, then subtract the corresponding mortgage balances from the total in Line D.

Use the four rows under Line L to list amounts that have already been paid by the borrower. Enter each type of payment in a different row. For each entry, select the appropriate option from the list box, then enter a positive dollar amount in the field to its right. For example, to show borrower paid fees of \$750, select **Borrower Paid Fees** from the list box, then type **750**.

Important: Do not enter any minus (-) signs in the Details of Transaction section. The system automatically evaluates each entry, determines whether it should be positive or negative, then transmits this information accordingly to DO.

Screen

VII. DETAILS OF TRANSACTION

a. Purchase Price 142,000.00
b. Alterations
c. Land
d. Refi (incl. debts to be paid off) Lock
e. Est. prepaid items Lock
f. Est. closing costs
g. PMI, MIP, Funding Fee
h. Discount (if Borrower will pay)
i. Total Costs 142,000.00
j. Subordinate financing
k. CC paid by seller Lock
l.
m. Loan Amt (excl. fee financed) 142,000.00
n. PMI, MIP financed MIP/FF
o. Loan Amt (m + n) 142,000.00
p. Cash from/to Bor Lock

For Sub Financing Only
New First Mortgage
Closing Costs from New Second Mortgage

18. Now you are ready to complete the Fannie Mae Addendum. Click **Addendum** at the top of the screen. The Fannie Mae Addendum screen appears.

Make sure that all of the basic loan data fields in the top half of the screen are filled in. If you already entered the information in another screen, it will transfer here. Fill in any missing data.

Tip: Blank fields can result in error messages when a file is submitted to Fannie Mae for underwriting. The fields accidentally left blank most often are Property Type and Interview Date. Be sure to enter the necessary data into both of these fields.

Loan Application Desktop Originator Results

Page 1 Page 2 Page 3 Addendum Government

Sales Price Equity Appr Value 185,000
Down pmt % Loan Amt 157,000
Repayment Type Fully Amortizing Product Code
Doc Type
If Second Mortgage: Owner of First Mtg Fannie Mae Freddie Mac Seller/Other

LOAN APPLICATION INFORMATION

Balloon Signature Date Interview Date
ARM Plan #
ARM Index Type
Index Margin % Index Value % Qual Rate %

TRANSMITTAL SUMMARY INFORMATION

Buydown
Rate(%) Term(mth) Seller Provided Below Market (Y/N)
1:
2:
3:
4:
5:
If Refinance,
Will the proceeds be used to pay off an equity line of credit on the property? (Y/N)
Will the proceeds be used to pay off a subordinate lien on the property? (Y/N)
 Escrow will be waived
Property Type Detached
Project Classification A/III Condo E PUD 1 Co-Op
 B/II Condo F PUD 2 Co-Op
 C/I Condo III PUD

Step

19. To match properties with their mortgages, scroll down to the REOs/Liabilities section. Select the first property listed under REOs, then click the mortgage listed under Liabilities that corresponds to that property.

Click **Match**. The system places a 1 next to the property and the corresponding mortgage.

Continue matching until all properties have numbers next to them. (An exception would be if a property were held free and clear of any liens.)

Note: You can complete this process only if you requested a credit report in [Step 23](#). If you did not do this, you will need to match the mortgages and properties later, when you are working in DO.

Screen

Match Liabilities with the associated REO, when appropriate:

REOs				
REO #	Property Address	Mtg Amt	Cur Resid...	Sub Prop...
1	4420 E. Douglas Ave., Higley, AZ 85236	91,250	X	X

↑ ↓ Match ↓ ↑ Unmatch

Liabilities			
REO #	Company	Liability Type	Mtg Amt
1	CHASE	Installment Loan	91,250
	SALLIE MAE	Installment Loan	2,500
	SALLIE MAE	Installment Loan	1,100
	TOYOTA CREDIT	Installment Loan	15,838
	UNIVERSAL VISA	Revolving Charge	950

20. You have already ordered a valid credit report and you have completed all of the sections of the 1003 that are required for an underwriting recommendation. You are now ready to submit your loan for an underwriting recommendation.

A credit report must be available within DO for every loan that is submitted for a DU underwriting recommendation. If you previously requested a three-in-file merged credit report for a loan, you can request a reissue of the credit report in DO. By having an existing credit report reissued, you can associate the loan with that credit report, likely without incurring a charge from your credit agency for pulling new credit. (However, please note that the credit agency may charge a fee for the reissuance.)

Click the **Desktop Originator** tab.

Loan Application Desktop Originator Results

Step

21. The Welcome to DO with Calyx Point screen appears. Click **Submit**.

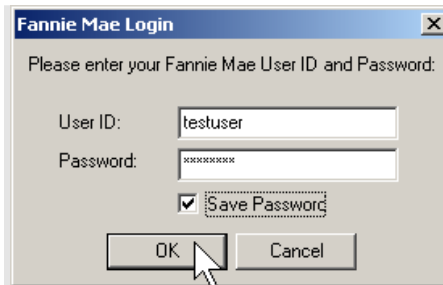
Screen



22. The Fannie Mae Login screen appears. Enter your user ID and password for logging in to DO, then click **OK**.

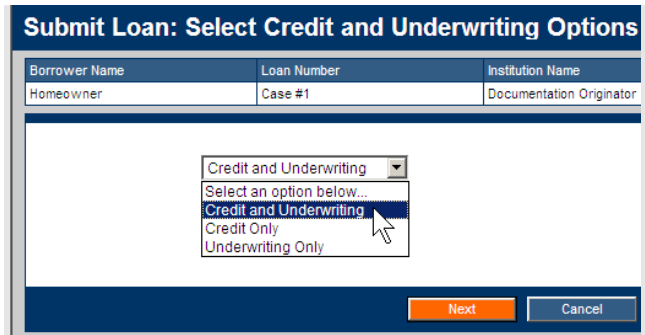
Tip: If you do not want to re-enter your password each time you log in to DU, click **Save Password** to put a check mark in the box.

Wait a few seconds as Calyx Point opens your Web browser and connects you to DO.



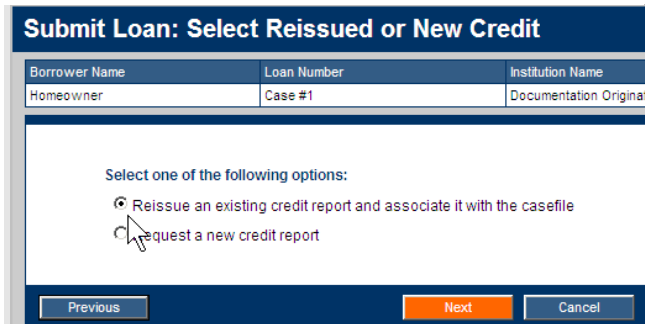
23. The Select Credit and Underwriting Options screen appears. In the list box, click **Credit and Underwriting**, then click **Next**.

Important: You may need to scroll to the bottom of the screen to click the **Next** button.



24. The Select Reissued or New Credit screen appears. Click **Reissue an existing credit report and associate it with the casefile**, then click **Next**.

Note: A credit report must be available within DO for every loan that is submitted for a DU underwriting recommendation. If you previously requested a three-in-file merged credit report for a loan, you can request a reissue of the credit report in DO. By having an existing credit report reissued, you can associate the loan with that credit report, likely without incurring a charge from your credit agency for pulling new credit. (However, please note that the credit agency may charge a fee for the reissuance.)



Step

25. The Reissue a Credit Report screen appears.
Take the following steps:

- a. In the Credit Agency list, select the credit agency from which you originally requested the credit report. Enter your account number and password for that credit agency. (To save the password for the current session, make sure a check mark appears on the **Remember Password for login session** check box.)

Important: If you do not know your credit account number and password, contact the credit provider. For a list of providers, see the [current credit provider list](#) on eFannieMae.com.

- b. You do not need to auto-populate liabilities when you re-issue, click **No**.
- c. Verify that you are requesting the correct report type (Joint or Individual). To order joint credit, click **Yes** and verify that a check appears in the check box for the borrower and co-borrower. To order individual credit reports, click **No** and verify that a check appears in the check box for the appropriate borrower.

Note: You can skip this step if there is only one borrower on the loan.

- d. In the borrower's Reference Number field, enter the reference number that appears on the existing credit report. If you are reissuing separate credit reports for the borrower and co-borrower, you will need to enter both reference numbers.
- e. When you have finished setting up your reissuance request, click **Submit**.

Screen

Submit Loan: Reissue a Credit Report

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator

Reissuing an existing credit report may cause you to incur an additional charge by your credit agency

Credit Agency:

Account Number: If you have forgotten your credit account number and password, contact your Credit Provider. For a list of providers, see [Credit Information Providers](#).

Password: Remember Password for login session

Do you want to auto-populate the liabilities from the credit report to the 1003? Yes No

Select the borrowers for whom you want to reissue credit reports:

Do you want to reissue credit jointly for the borrower and co-borrower? Yes No

Borrower: John Homeowner
 Co-Borrower: Mary Homeowner

Reference Number:

Step

26. Select one of the following submission options:

- To obtain preliminary underwriting findings *before* submitting the loan to a sponsoring lender, select the **Preliminary Findings** option.

Note: For more information on the Preliminary Findings Tool, see [Using Preliminary Findings and the Multi-product Tool in DO through Calyx Point](#).

- To obtain an underwriting recommendation, select the sponsoring lender to whom you want to submit the loan.

Note: You will not be able to perform this step if you have already submitted the loan to a sponsoring lender. Once you submit a loan to a sponsoring lender, you cannot select a different lender without first obtaining a release from the original lender.

Tip: A submission option that begins with an asterisk (*) indicates that the option allows multiple product recommendations with just one submission. Go to eFannieMae.com for more information on using the Multi-product Tool in DO.

Screen

Submit Loan: Select Submission Options

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator 5

1. Select a submission option.
In the list below, select Preliminary Findings (to get findings for a conventional loan prior to submitting to a lender) or select a sponsoring lender. To access the Multi-product Tool, select a submission option that begins with an asterisk (*).

Select Submission Option

- Preliminary Findings
- * Documentation Lender 2
- Documentation Lender 4
- * Documentation Lender 5
- Documentation Lender

27. If you chose preliminary findings or a sponsoring lender that offers submissions for both single and multiple products, you must indicate whether you want to perform a single-product submission or a multiple-product submission:

- To receive a single findings report based on one loan product, select **Single Product**.
- To receive multiple reports based on two to five loan products, select **Multiple Products**. For more information on the Multi-product Tool in DO, see [Using Preliminary Findings and the Multi-product Tool in DO through Calyx Point](#).

Note: If you chose a lender that does not support multiple product submissions, you will skip this step and go directly to Step 27.

Submit Loan: Select Submission Options

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator 5

1. Select a submission option.
In the list below, select Preliminary Findings (to get findings for a conventional loan prior to submitting to a lender) or select a sponsoring lender. To access the Multi-product Tool, select a submission option that begins with an asterisk (*).

* Documentation Lender 2

2. Select a single product or multiple products.
With one submission, you can receive either a single findings report based on one loan product or multiple reports based on different loan products.

In the list below, select Single Product or Multiple Products.

Single Product

Multiple Products

Step

28. The single products offered by the selected lender appear in the “Select a product” list box. To select a product, follow these steps:

- a. Select the product you want to use.
- b. Select the type of submission you want to perform. The submission type denotes the party that controls the Form 1003 data in the electronic loan file. You have two choices:
 - If you want to retain control of the Form 1003 data and continue making changes to the data after the submission is complete, select **Interim**.
 - If you are ready to deliver the hard-copy loan file to your sponsoring lender and you want to transfer the control and editing rights of the Form 1003 data to the lender, select **Final**.

Note: You cannot perform a Final submission if you are using the Preliminary Findings tool.

Screen

Submit Loan: Select Submission Options

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator 5

1. **Select a submission option.**
In the list below, select Preliminary Findings (to get findings for a conventional loan prior to submitting to a lender) or select a sponsoring lender. To access the Multi-product Tool, select a submission option that begins with an asterisk (*).
[* Documentation Lender 2]

2. **Select a single product or multiple products.**
With one submission, you can receive either a single findings report based on one loan product or multiple reports based on different loan products.
In the list below, select Single Product or Multiple Products.
[Single Product]

3. **Select a product.**
[30 Year Fixed Rate]

Interim Final

29. A processing screen appears indicating the status of your request. Simply wait for the processing to complete.

Submit Loan: Processing

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator

Your request is being processed. This may take a moment.

30. The Loan Information screen displays the status of your underwriting request. To send the underwriting findings and your changes back to Calyx Point for further processing, click the **Results** tab on the Calyx Point screen. A confirmation message allows you to download any changes, click **Yes**.

Loan Application | **Desktop Originator** | **Results** | **Mortgage Broker Center**

*Synchronizing information with Desktop Originator...

Help Center | Training | Contact Us

DO DESKTOP ORIGINATOR®

Loan Information

Download Confirmation

Borrower Name: Homeowner

You are about to exit Desktop Originator. Changes have been made in your casefile at Fannie Mae. Download 1003 and Results from...

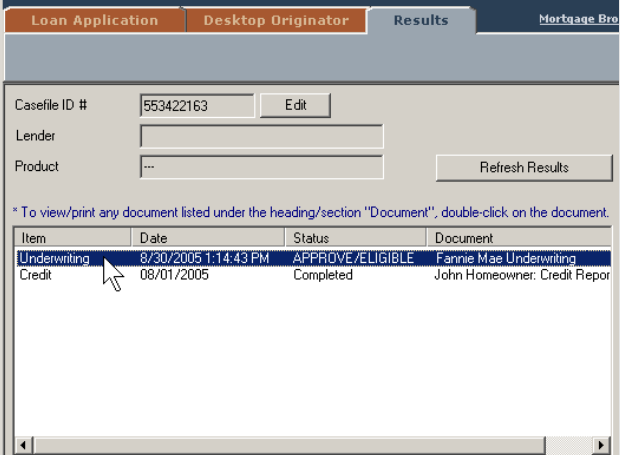
Click Yes to return to Point and download the changes.
Click No to return to Point without downloading the changes.
Click Cancel to return to Fannie Mae.

Underwriting Information: Complete

Step

31. To review and print the Underwriting Findings report, double-click the report.

Screen



The screenshot shows the Desktop Originator software interface. At the top, there are tabs for "Loan Application", "Desktop Originator", "Results", and "Mortgage Bro". Below the tabs, there are input fields for "Casefile ID #" (553422163), "Lender", and "Product". There is an "Edit" button next to the Casefile ID field and a "Refresh Results" button. Below these fields, there is a table with the following data:

Item	Date	Status	Document
Underwriting	8/30/2005 1:14:43 PM	APPROVE/ELIGIBLE	Fannie Mae Underwriting
Credit	08/01/2005	Completed	John Homeowner: Credit Repor

A mouse cursor is pointing to the "Underwriting" row. Below the table, there is a scroll bar. A note above the table reads: "* To view/print any document listed under the heading/section 'Document', double-click on the document."

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