

## Copy Feature: Which information copies over?

When a loan gets first gets copied over, it will show up under Prospects (Open Loan tab).

Open Loan		Locks	Registered	Prospects				
[no status filter]		filter		Search				
		WEB ID	BORROWER	SUBJECT PROPERTY	CREATED ON	CHANGED ON	ORIGINATOR	
Open	Readonly	23572	Tester, Test		09/19/2016	09/19/2016 8:44AM	Natalee Orpilla	Copy

Under the Borrower tab, both the Borrower & Co-Borrower's Basic Information & Address will populate in the new/copied loan.

**Borrower**

- Property
- 1003
- Pricing
- Interfaces
- Documents
- Conditions
- Servicers
- Fees
- Notepad
- Tracking
- Taxes/Insurance
- Exit Loan

Borrower Information

Test Tester
Tester Testing

Add Borrower
Remove Borrower

Save

### Basic Information

\* First Name:  Middle Name:  \* Last Name:  Generation:

\* SSN:  Phone:  Birth Date:

### Email Information

Email:  City of Birth:  Mothers Maiden Name:

### Borrower Address

House #:  Street:  Apt #:

Zip Code:  City:  State:

### Government Loan Data

CAIVR Number:  1st Time Homebuyer Type:

### Non-Borrowing Spouse

Non-Borrowing Spouse Name:

- Borrower**
- Property
- 1003
- Pricing
- Interfaces
- Documents
- Conditions
- Servicers
- Fees
- Notepad
- Tracking
- Taxes/Insurance
- Exit Loan

Borrower Information

Test Tester
Tester Testing

Add Borrower
Remove Borrower

Save

### Basic Information

\* First Name:  Middle Name:  \* Last Name:  Generation:

\* SSN:  Phone:  Birth Date:

### Email Information

Email:  City of Birth:  Mothers Maiden Name:

### Borrower Address

House #:  Street:  Apt #:

Zip Code:  City:  State:

### Government Loan Data

CAIVR Number:  1st Time Homebuyer Type:

### Non-Borrowing Spouse

Non-Borrowing Spouse Name:

Copy Feature: Which information copies over?

## Form 1003

The application assignments copy over the same how they were on the original loan.

The screenshot shows the Form 1003 interface. On the left is a sidebar with menu items: Borrower, Property, 1003 (highlighted with a red box), Pricing, Interfaces, Documents, Conditions, Servicers, Fees, Notepad, Tracking, Taxes/Insurance, and Exit Loan. At the top, there are buttons for 'Save', 'Assign', and tabs labeled I through X. The main content area is titled 'Application Assignment' (highlighted with a red box) and contains two sections: 'Application 1' and 'Application 2'. 'Application 1' has two input fields: 'Test Tester' and 'Tester Testing', each with a close button (X). 'Application 2' has two input fields: '[Drag borrower here]' and '[Drag co-borrower here]', each with a close button (X). A back arrow button is located at the bottom left of the main area.

## Section I: Type of Mortgage and Terms of Loan

No information gets copied over.

The screenshot shows the 'Section I: TYPE OF MORTGAGE AND TERMS OF LOAN' form. At the top, there are buttons for 'Save', 'Assign', and tabs labeled I through X, with tab 'I' highlighted in red. Below the tabs is a header section titled 'Uniform Residential Loan Application - Header' containing a paragraph of text and two checkboxes. The main section is divided into three columns: 'Mortgage Type', 'Terms/Case Numbers', and 'Amortization'. 'Mortgage Type' has radio buttons for Conventional, FHA, VA, USDA/Rural Housing Service, and Other, with an input field below. 'Terms/Case Numbers' has input fields for Loan Amount, Interest Rate, Term (Months), Agency Case No., and Lender Case No. 'Amortization' has radio buttons for Fixed, GPM, ARM (type) with an input field, and Other with an input field.

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## Section II: Property Address and Purpose of Loan

No information gets copied over.

Save Assign I **II** III IV V VI VII VIII X ← →

Section II. PROPERTY ADDRESS AND PURPOSE OF LOAN

Subject Property Address  Subject Property Address 2  Units

City  State  Zip  County

Legal Description of Subject Property (attach description if necessary)  Year Built

Purchase  Construction  Other (explain)   Primary Residence  Investment  
 Refinance  Const-Perm   Secondary Residence

203(k)

Complete this line if construction or construction-permanent loan.

Yr Lot Acquired	Original Cost	Amt Existing Liens	(a) Present Value	(b) Improvement Costs	Total (a + b)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$0.00

Complete this line if a refinance loan.

Yr Acquired	Original Cost	Amt Existing Liens	Purpose of Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Describe Improvements  Cost   Made  To Be Made

Title will be held in what Name(s)?  Manner in which Title will be held  Estate will be held in  Fee Simple  Leasehold

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)  Expiration Date

## Section III: Borrower Information

For the borrower and co-borrower, their basic information, current address, and former address copies over to the new loan.

Save Assign I II **III** IV V VI VII VIII X ← →

Section III. BORROWER INFORMATION

Borrower: Test Tester Co-Borrower: Tester Testing

**Basic Information**

Borrower's Name (include Jr. or Sr. if applicable)

(first)  (middle)  (last)  (suffix)   Married  Separated  
 Unmarried

SSN  Home Phone  DOB  Yrs.  # Dependents  Dependent(s) Age(s)

444-44-4444 (714)888-8888 08/01/1985 School

**Current Address**

No. Years  1.0  Own  Rent [View Details]  Free

Address (1): 1234 Any Street apt/f

Address (2):

CSZ:  92782 Tustin CA

**Mailing Address** if different from Present Address

Address (1):

Address (2):

CSZ:  Zip  Country:

**Former Address(es)**

Years	Type	Address	Address 2	City	State	Zip		
1		123 Former Address		Tustin	CA	92782	<input checked="" type="checkbox"/> Edit	<input checked="" type="checkbox"/> Remove

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Save Assign I II III IV V VI VII VIII X ← →

Section III. BORROWER INFORMATION

Borrower: Test Tester Co-Borrower: Tester Testing

### Basic Information

Borrower's Name (include Jr. or Sr. if applicable)

(first) (middle) (last) (suffix)  Married  Separated  
 Unmarried

SSN Home Phone DOB Yrs. # Dependents Dependent(s)' Age(s)  
 111-11-1111 (310)444-4444 01/02/1986 School

### Current Address

No. Years: 0.0  Own  Rent [View Details]  Free

Address (1): 1234 Any Street apt#

Address (2):

CSZ: 92782 Tustin CA

### Mailing Address if different from Present Address

Address (1):

Address (2):

CSZ: zip

Country:

### Former Address(es) +Add

Years	Type	Address	Address 2	City	State	Zip		
1	Rent	1234 Former Address		Tustin	CA	92782	<a href="#">Edit</a>	<a href="#">Remove</a>

## Section IV: Employer Information

The borrower & co-borrower's current and previous employer(s) gets copied over.

Save Assign I II III IV V VI VII VIII X ← →

Section IV. EMPLOYER INFORMATION

Borrower: Test Tester Co-Borrower: Tester Testing

Employer:  Don't Verify  Verify Benefits

Self Employed

Name: Retail Store

Address(1):

Address(2):

Zip/City/State: 92782 Tustin CA

Position / Title / Type of Business: Owner

Business Phone: (714)000-0000

Years on this job: 2.00

Years employed in this line of work/profession:

If employed in current position for less than two years or if currently employed in more than one position, complete the following: +Add

Name	Address	City	Position	Start Date	End Date	Don't Verify	Verify Benefits		
Former Employer		Tustin	Manager			false	false	<a href="#">Edit</a>	<a href="#">Remove</a>

## Copy Feature: Which information copies over?

Save Assign I II III **IV** V VI VII VIII X ← →

Section IV. EMPLOYER INFORMATION

Borrower: Test Tester **Co-Borrower: Tester Testing**

Employer:  Don't Verify  Verify Benefits  
 Self Employed

Name: Grocery Store

Address(1):

Address(2):

Zip/City/State: 92782 Tustin CA

Position / Title / Type of Business: Manager

Business Phone: (714)555-5555

Years on this job: 2.00  
 Years employed in this line of work/profession:

If employed in current position for less than two years or if currently employed in more than one position, complete the following: +Add

Name	Address	City	Position	Start Date	End Date	Don't Verify	Verify Benefits		
Former Employer		Orange	Manager			false	false	<a href="#">Edit</a>	<a href="#">Remove</a>

## Section V: Monthly Income & Combined Housing Expense Information

Base Employee Income & Rent both copy over for the Borrower & Co-Borrower.

Save Assign I II III IV **V** VI VII VIII X ← →

Section V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
	Test Tester	Tester Testing				
Base Empl. Income	\$4,500.00	\$4,000.00	\$8,500.00	Rent	\$2,100.00	
Overtime			\$0.00	First Mortgage		
Bonuses			\$0.00	Other Financing		
Commissions			\$0.00	Hazard Insurance		
Dividends / Interest			\$0.00	Real Est. Taxes		
Net Rental Income	\$0.00	\$0.00		Mortgage Ins.		
Other	\$500.00	\$0.00	\$500.00	Homeowner Association		
				Lease Rent		
Total	\$5,000.00	\$4,000.00	\$9,000.00	Total	\$2,100.00	\$0.00

\* Self Employed Borrower(s) may be required to submit additional documentation such as tax returns and financial statements.

Describe other income. Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

Other Income +Add

BORROWER	DESCRIPTION	MONTHLY AMT	EXCLUDE	
Test Tester	Part Time	\$500.00	<input type="checkbox"/>	<a href="#">Remove</a>

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\*\*\*Also when using a Refinance loan, the First Mortgage payment copies over as well.

Web ID 23583 Loan Status Prospect

New Prospect Quick Pricing Preliminary Cost

Save Assign I II III IV V VI VII VIII X ← →

Section V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower Test Test	Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
Base Empl. Income	\$5,000.00		\$5,000.00	Rent		
Overtime			\$0.00	First Mortgage	\$1,800.00	
Bonuses			\$0.00	Other Financing		
Commissions			\$0.00	Hazard Insurance		
Dividends / Interest			\$0.00	Real Est. Taxes		
Net Rental Income	\$0.00		\$0.00	Mortgage Ins.		
Other	\$0.00		\$0.00	Homeowner Association		
				Lease Rent		
Total	\$5,000.00		\$5,000.00	Total	\$1,800.00	\$0.00

### Section VI: Monthly Income & Combined Housing Expense Information

When the "Completed Jointly" box is checked, it will copy over to the new loan. Everything under the "Assets" and "Real Estate Owned" tab gets copied over to the new loan.

\*\*Liabilities do not get copied over.

Save Assign I II III IV V VI VII VIII X ← →

Section V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Completed Jointly

Total Assets a. \$270,500.00 + Total Liabilities b. \$0.00 = Net Worth (a minus b) \$270,500.00

Assets Liabilities Real Estate Owned Additional Credit

Cash deposit toward purchase held by: Deposit amount:

Checkings/Savings(1):	\$2,000.00
Stocks/Bonds(1):	\$5,000.00
Life insurance net cash value face amount: \$500.00	\$5,000.00
Subtotal Liquid Assets:	\$12,000.00
Real estate owned(1):	\$250,000.00
Vested interest in retirement fund:	\$0.00
Businesses Owned:	\$0.00
Automobiles Owned:(1):	\$8,500.00
Other Assets:(0):	\$0.00
Total Assets (a.):	\$270,500.00

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Section V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Completed Jointly

Total Assets a. \$270,500.00 + Total Liabilities b. \$0.00 = Net Worth (a minus b) \$270,500.00

Assets Liabilities Real Estate Owned Additional Credit

BORROWER	STREET ADDRESS	STATUS	TYPE	MARKET VALUE	MORTGAGES & LIENS	GROSS RENTAL INCOME	MORTGAGE PAYMENTS	OTHER COSTS	NET RENTAL INCOME			
Test Tester	1234 Condo Rd.	R	CONDO	\$250,000.00	\$150,000.00		\$1,500.00					

+ Add REO

## Section VII: Details of Transaction

No information gets copied over.

Save Assign I II III IV V VI VII VIII X ← →

Section VII. DETAILS OF TRANSACTION

a.	Purchase Price	<input type="text"/>	<input type="checkbox"/> Override
b.	Alterations, improvements, repairs	<input type="text" value="\$0.00"/>	<input type="checkbox"/> Override
c.	Land (if acquired separately)	<input type="text"/>	
d.	Refinance (incl. debts to be paid off)	<input type="text"/>	
e.	Estimated prepaid items	<input type="text" value="\$0.00"/>	<input type="checkbox"/> Override
f.	Estimated closing costs	<input type="text" value="\$0.00"/>	<input type="checkbox"/> Override
g.	PMI, MIP, Funding Fee	<input type="text" value="\$0.00"/>	<input checked="" type="checkbox"/> Override
h.	Discount (if Borrower will pay)	<input type="text"/>	<input type="checkbox"/> Override
i.	Total costs (add items a through h)	<input type="text" value="\$0.00"/>	
j.	Subordinate financing	<input type="text" value="\$0.00"/>	<input type="checkbox"/> Override
k.	Borrower's closing costs paid by Seller	<input type="text" value="\$0.00"/>	<input type="checkbox"/> Override
l.	Other Credits (explain)	Cash Deposit: <input type="text"/> <input type="text"/>	
		<a href="#">+ Add Other Credit</a>	
m.	Loan Amount (exclude PMI, MIP, Funding Fee financed)	<input type="text" value="\$0.00"/>	
n.	PMI, MIP, Funding Fee financed	<input type="text" value="\$0.00"/>	<a href="#">Edit</a>
o.	Loan amount (add m & n)	<input type="text" value="\$0.00"/>	
p.	Cash FROM/TO Borrower (subtract j, k, l & o from i)	<input type="text" value="\$0.00"/>	

## Section VIII: Declarations

Items A-K and Item M get copied over to the new loan, including their explanations.

\*\*Item L does not get copied over.

Save Assign I II III IV V VI VII VIII X ← →

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Section VIII. DECLARATIONS

If you answer YES to any questions a through i, please explain.

	Borrower Test Tester	Co-Borrower Tester Testing
a. Are there any outstanding judgments against you? Borrower Explanation: <input type="text" value="Example Explanation"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the last 7 years? Co-Borrower Explanation: <input type="text" value="Example Explanation"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Borrower Explanation: <input type="text" value="Example Explanation"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit? Co-Borrower Explanation: <input type="text" value="Example Explanation"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Borrower Explanation: <input type="text" value="Example Explanation"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? Co-Borrower Explanation: <input type="text" value="Example Explanation"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance? Borrower Explanation: <input type="text" value="Example Explanation"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed? Co-Borrower Explanation: <input type="text" value="Example Explanation"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Are you a co-maker or endorser on a note? Borrower Explanation: <input type="text" value="Example Explanation"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. Citizen? Borrower Explanation: <input type="text" value="Example Explanation"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Are you a permanent resident alien? Borrower Explanation: <input type="text" value="Example Explanation"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary resident? If "Yes," complete the question m below.	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(1) Type of property owned	<input type="text" value="Principal Residence"/>	<input type="text" value="Principal Residence"/>
(2) How do you hold title on this residence?	<input type="text" value="w/ Another Person"/>	<input type="text" value="w/ Another Person"/>
(Rhode Island Only) Have you ever been convicted of any degree of the crime of arson in the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>



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### Section X: Information for Government Monitoring Purposes

The Borrower & Co-Borrower's Ethnicity, Race/National Religion, and Gender are all copied to the new loan. Interview's information and employer's information will populate in the new loan as well.

\*\*The Application Taken By (method) does not copy over.

Save Assign I II III IV V VI VII VIII X ← →

Section X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

<p><i>Test Tester</i></p> <p><input type="checkbox"/> I do not wish to provide.</p> <p><b>Ethnicity ★</b></p> <p><input checked="" type="radio"/> Hispanic or Latino      <input type="radio"/> Not Hispanic or Latino</p> <p><input type="radio"/> Not Provided      <input type="radio"/> Not Applicable</p> <p><b>Race/National Origin ★</b></p> <p><input type="checkbox"/> American Indian / Alaskan      <input type="checkbox"/> Native Hawaiian / Other Pacific Islander</p> <p><input type="checkbox"/> Asian      <input type="checkbox"/> White</p> <p><input type="checkbox"/> Black / African American      <input checked="" type="checkbox"/> Not Provided</p> <p><input type="checkbox"/> Not Applicable</p> <p><b>Gender ★</b></p> <p><input type="radio"/> Female      <input checked="" type="radio"/> Male</p> <p><input type="radio"/> Not Provided      <input type="radio"/> Not Applicable</p> <p><b>App Taken By</b></p> <p><input type="radio"/> Face to Face</p> <p><input type="radio"/> By Mail</p> <p><input type="radio"/> By Telephone</p> <p><input type="radio"/> By Internet</p>	<p><i>Tester Testing</i></p> <p><input type="checkbox"/> I do not wish to provide.</p> <p><b>Ethnicity ★</b></p> <p><input type="radio"/> Hispanic or Latino      <input checked="" type="radio"/> Not Hispanic or Latino</p> <p><input type="radio"/> Not Provided      <input type="radio"/> Not Applicable</p> <p><b>Race/National Origin ★</b></p> <p><input type="checkbox"/> American Indian / Alaskan      <input type="checkbox"/> Native Hawaiian / Other Pacific Islander</p> <p><input type="checkbox"/> Asian      <input type="checkbox"/> White</p> <p><input type="checkbox"/> Black / African American      <input checked="" type="checkbox"/> Not Provided</p> <p><input type="checkbox"/> Not Applicable</p> <p><b>Gender ★</b></p> <p><input checked="" type="radio"/> Female      <input type="radio"/> Male</p> <p><input type="radio"/> Not Provided      <input type="radio"/> Not Applicable</p> <p><b>Interviewer ★</b></p> <p>Name: <input type="text" value="Natalee Orpilla"/></p> <p>Identifier: <input type="text" value="123456"/></p> <p>App Date: <input type="text"/></p> <p>Phone #: <input type="text" value="(951)781-1033"/></p>	<p><b>Interviewer's Employer ★</b></p> <p>Company: <input type="text" value="Provident Savings Bank, F.S.B."/></p> <p>Identifier: <input type="text" value="449980"/></p> <p>Addr(1): <input type="text" value="5225 Canyon Crest Drive #86"/></p> <p>Addr(2): <input type="text"/></p> <p>CSZ: <input type="text" value="Riverside, CA 92507"/></p>
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