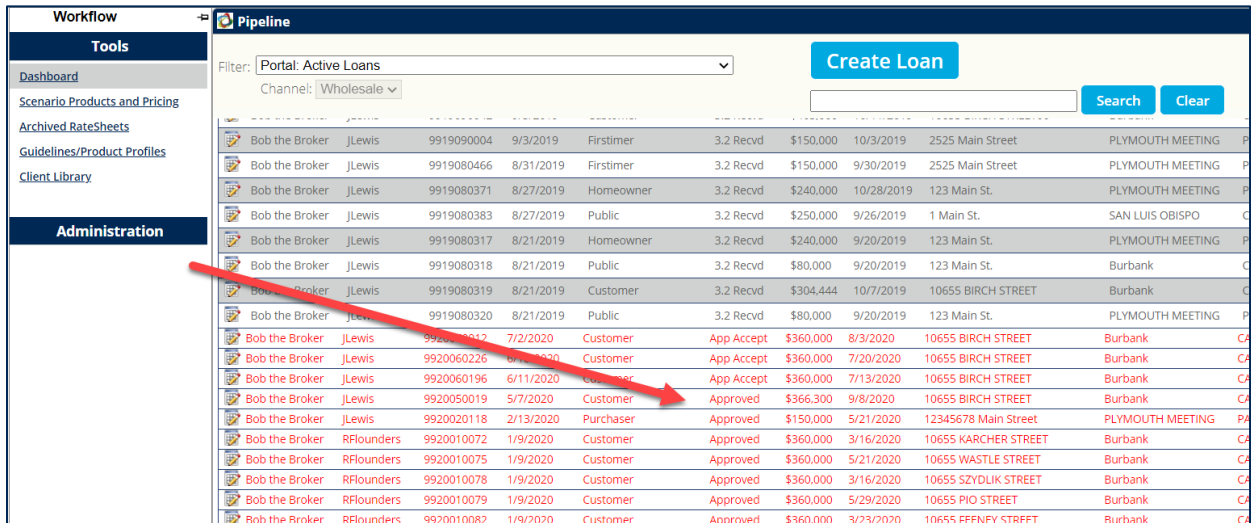


Purpose: To show users how to upload documents to specific Underwriting Conditions in LION, and how to resubmit the loan back to Underwriting for review when a majority of the Conditions have been uploaded.

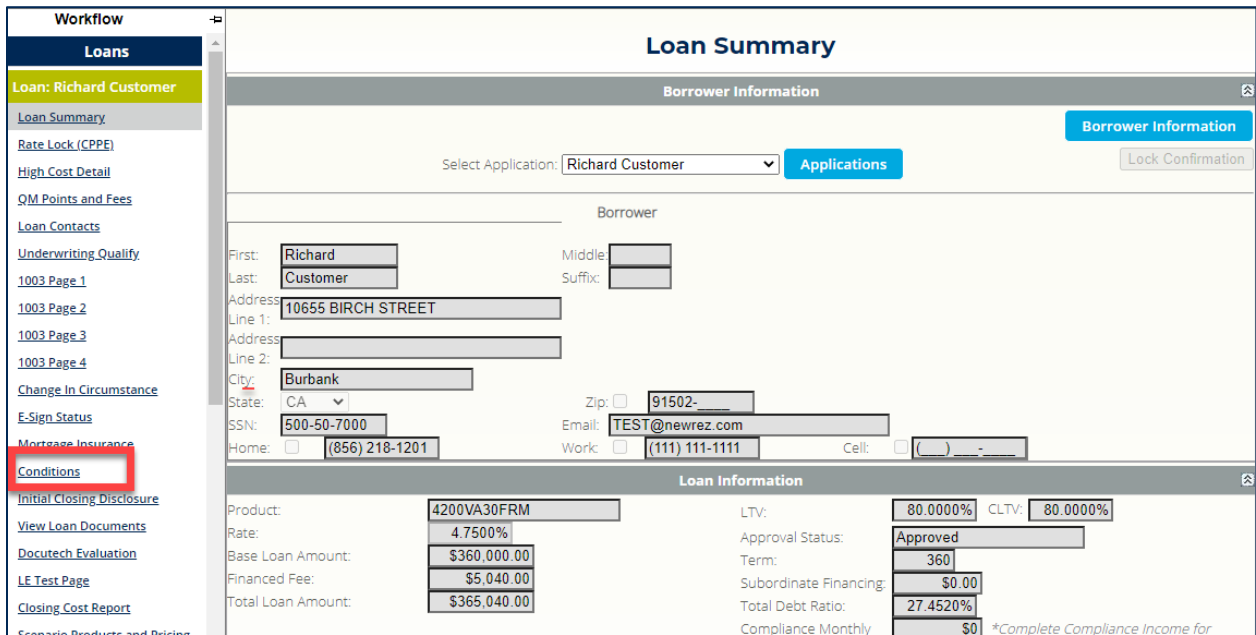
- 1) Once you are logged into LION, find your file and double-click the line or use the **Edit** icon to access the loan:



The screenshot shows the 'Pipeline' view in LION. The left sidebar has 'Administration' selected. The main area displays a table of loans with columns for Broker, Name, ID, Date, Type, Status, Amount, Date, Address, and City. A red arrow points to the row for 'Bob the Broker' with ID '9920060226' and status 'App Accept'.

Broker	Name	ID	Date	Type	Status	Amount	Date	Address	City
Bob the Broker	JLewis	9919090004	9/3/2019	Firsttimer	3.2 Recvd	\$150,000	10/3/2019	2525 Main Street	PLYMOUTH MEETING
Bob the Broker	JLewis	9919080466	8/31/2019	Firsttimer	3.2 Recvd	\$150,000	9/30/2019	2525 Main Street	PLYMOUTH MEETING
Bob the Broker	JLewis	9919080371	8/27/2019	Homeowner	3.2 Recvd	\$240,000	10/28/2019	123 Main St.	PLYMOUTH MEETING
Bob the Broker	JLewis	9919080383	8/27/2019	Public	3.2 Recvd	\$250,000	9/26/2019	1 Main St.	SAN LUIS OBISPO
Bob the Broker	JLewis	9919080317	8/21/2019	Homeowner	3.2 Recvd	\$240,000	9/20/2019	123 Main St.	PLYMOUTH MEETING
Bob the Broker	JLewis	9919080318	8/21/2019	Public	3.2 Recvd	\$80,000	9/20/2019	123 Main St.	Burbank
Bob the Broker	JLewis	9919080319	8/21/2019	Customer	3.2 Recvd	\$304,444	10/7/2019	10655 BIRCH STREET	Burbank
Bob the Broker	JLewis	9919080320	8/21/2019	Public	3.2 Recvd	\$80,000	9/20/2019	123 Main St.	PLYMOUTH MEETING
Bob the Broker	JLewis	9920060112	7/2/2020	Customer	App Accept	\$360,000	8/3/2020	10655 BIRCH STREET	Burbank
Bob the Broker	JLewis	9920060226	6/11/2020	Customer	App Accept	\$360,000	7/20/2020	10655 BIRCH STREET	Burbank
Bob the Broker	JLewis	9920060196	6/11/2020	Customer	App Accept	\$360,000	7/13/2020	10655 BIRCH STREET	Burbank
Bob the Broker	JLewis	9920050019	5/7/2020	Customer	Approved	\$366,300	9/8/2020	10655 BIRCH STREET	Burbank
Bob the Broker	JLewis	9920020118	2/13/2020	Purchaser	Approved	\$150,000	5/21/2020	12345678 Main Street	PLYMOUTH MEETING
Bob the Broker	RFlounders	9920010072	1/9/2020	Customer	Approved	\$360,000	3/16/2020	10655 KARCHER STREET	Burbank
Bob the Broker	RFlounders	9920010075	1/9/2020	Customer	Approved	\$360,000	5/21/2020	10655 WASTLE STREET	Burbank
Bob the Broker	RFlounders	9920010078	1/9/2020	Customer	Approved	\$360,000	3/16/2020	10655 SZYDLIK STREET	Burbank
Bob the Broker	RFlounders	9920010079	1/9/2020	Customer	Approved	\$360,000	5/29/2020	10655 PIO STREET	Burbank
Bob the Broker	RFlounders	9920010082	1/9/2020	Customer	Approved	\$360,000	3/23/2020	10655 FEENEY STREET	Burbank

- 2) Once you are in your file, click the **Conditions** screen:



The screenshot shows the 'Loan Summary' screen for 'Richard Customer'. The left sidebar has 'Conditions' highlighted. The main area displays borrower information and loan details.

Borrower Information

Select Application: **Richard Customer** Applications Lock Confirmation

Borrower

First: **Richard** Middle:
 Last: **Customer** Suffix:
 Address: **10655 BIRCH STREET**
 Line 1:
 Line 2:
 City: **Burbank**
 State: **CA** Zip: **91502-**
 SSN: **500-50-7000** Email: **TEST@newrez.com**
 Home: **(856) 218-1201** Work: **(111) 111-1111** Cell: **() - -**

Loan Information

Product: **4200VA30FRM** LTV: **80.0000%** CLTV: **80.0000%**
 Rate: **4.7500%** Approval Status: **Approved**
 Base Loan Amount: **\$360,000.00** Term: **360**
 Financed Fee: **\$5,040.00** Subordinate Financing: **\$0.00**
 Total Loan Amount: **\$365,040.00** Total Debt Ratio: **27.4520%**
 Compliance Monthly: **\$0** *Complete Compliance Income for



How To Upload Conditions in LION

Job Aid



NOTE: You will see a Percentage of Underwriting Conditions counter at the top of the screen, with a Goal indicated:

Workflow

Loans

Loan: Richard Customer

- Loan Summary
- Rate Lock (CPPE)
- High Cost Detail
- QM Points and Fees
- Loan Contacts
- Underwriting Qualify
- 1003 Page 1
- 1003 Page 2
- 1003 Page 3
- 1003 Page 4
- Change In Circumstance
- E-Sign Status
- Mortgage Insurance
- Conditions**
- Initial Closing Disclosure
- View Loan Documents

Loan Conditions

Category
 Type
(all) ▼

	Uploaded	Goal	Full Submission (100%)
% UW Conditions	0%	80%	

View Unapproved Conditions ▼
[Print](#)
[Refresh](#)
[PDF Splitter](#)

Category	Description	Comment	Type	Added	Priority	Status	Needed for CD	Received
Underwriting Conditions	Clear CAIVRs on all borrowers		Prior to Closing			Open	X	
Underwriting Conditions	Signed Purchase Contract including all pages (even if they are blank). Any changes or additions must be initialed by all parties.		Prior to Closing			Open		
Underwriting Conditions	Most recent two year's W2s for all jobs and all borrowers		Prior to Closing		High	Open		
Underwriting Conditions	Fully completed Residential Loan Application signed and dated by borrower(s) and Loan Officer.		Prior to Closing	08/05/2020		Open		
Underwriting Conditions	Provide signed/dated VA Addendum (Form 1802).		Prior to Closing			Open		
Underwriting Conditions	Provide Child Care Expense Form signed/dated by all borrowers. Requalify with any monthly expenses. Any dependents are listed on the application and included in the household count.		Prior to Closing			Open	X	
Underwriting Conditions	Certificate of Eligibility (COE) obtained by Lender. Review for correct Funding Fee.		Prior to Closing			Open		

Once the goal is met, the **Submit Uploaded Conditions for Review** button will be enabled.

3) Double-click any condition that you want to upload documents to:

Workflow	Conditions																																																																																										
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Scenario Products and Pricing																																																																																											
Exit Loan																																																																																											



4) Click **Add document**:

5) Drag-and-drop or double-click on the area to choose applicable document(s) to satisfy that condition, then click the **Upload** button:



How To Upload Conditions in LION

Job Aid



- 6) Click **Display Conditions**. Repeat process until all conditions have been uploaded:

Workflow

Loans

Loan: Ken Customer

Display Conditions

Loan Summary

Rate Lock (CPPE)

Loan Contacts

Underwriting Qualification

1003 Page 1

1003 Page 2

1003 Page 3

1003 Page 4

Change In Circumstance

E-Sign Status

Mortgage Insurance

Conditions

View Loan Documents

Closing Cost Report

Loan C

Most recent paystub for each borrower with year-to

Add document

Document Name
July_31_2014_paystub.pdf

You will only have the ability to view PDF files that have been uploaded. You will not be able to view files that have been submitted.

Note: After each document attachment to an Underwriting Condition, the Goal Counter will update:

Loan Conditions

Category Type (all)

View: Unapproved Conditions

	Uploaded	Goal	Full Submission (100%)
% UW Conditions	4%	80%	

Print Refresh Submit Uploaded Conditions for Review PDF Splitter

Category	Description	Comment	Type	Added	Priority	Status	Needed for CD	Recel
Underwriting Conditions	Clear CAIVRs on all borrowers		Prior to Closing			Open	X	
Underwriting Conditions	Signed Purchase Contract including all pages (even if they are blank). Any changes or additions must be initialed by all parties. <i>*documents ready to be submitted once percentage has been met.</i>		Prior to Closing			Open		



How To Upload Conditions in LION

Job Aid



- 7) Once enough Underwriting Condition documents have been uploaded to satisfy the Goal, click **Submit Uploaded Conditions for Review**:

Loan Conditions

Category (all) Type (all) View: Unapproved Conditions

Print Refresh **Submit Uploaded Conditions for Review** PDF Splitter

Category	Description	Comment	Type	Added	Priority	Status	Needed for CD	Received
Underwriting Conditions	Clear CAIVRs on all borrowers <i>*documents ready to be submitted once percentage has been met.</i>		Prior to Closing			Open	X	
Underwriting Conditions	Signed Purchase Contract including all pages (even if they are blank). Any changes or additions must be initiated by all parties. <i>*documents ready to be submitted once percentage has been met.</i>		Prior to Closing			Open		
Underwriting Conditions	Most recent two year's W2s for all jobs and all borrowers <i>*documents ready to be submitted once percentage has been met.</i>		Prior to Closing		High	Open		
Underwriting Conditions	Fully completed Residential Loan Application signed and dated by borrower(s) and Loan Officer. <i>*documents ready to be submitted once percentage has been met.</i>		Prior to Closing	08/05/2020		Open		
Underwriting Conditions	Provide signed/dated VA Addendum (Form 1802). <i>*documents ready to be submitted once percentage has been met.</i>		Prior to Closing			Open		
Underwriting Conditions	Provide Child Care Expense Form signed/dated by all borrowers. Requalify with any monthly expenses. Any dependents are listed on the application and included in the household count.		Prior to Closing			Open	X	

The file status will automatically move to Conditions Received, which will put the loan back into the Underwriting Queue, and an email notification will be sent to your Account Manager (AM):

Status

Loan Information

Loan Number	9920070776
Associated Loan Number	
Status	CondsRecvd
Loan Amount	\$215,000.00
Total Loan Amt.	\$215,000.00
Product	2000FNMA30FRM
Loan Purpose	Refi 1st
Refi Purpose	Rate & Term Reduction
Term	360
LTV	43.000%
CLTV	43.000%
Rate	2.625%
APR	2.796%
PI Payment	\$863.55

Please see next page for Additional Notes

Additional Notes About Submitting Conditions

- **If there are 5 or more outstanding Underwriting Conditions**, the Goal to Submit back will always be **80%**
- **If there are less than 5 outstanding Underwriting Conditions**, the goal will be **100%**
 - The objective is to minimize the number of re-submits to Underwriting with the ultimate goal of a Clear to Close
- Some conditions may indicate a High Priority:

Category	Description	Comment	Type	Added	Priority	Status	Notes
Underwriting Conditions	Clear CAIVRs on all borrowers		Prior to Closing			Open	
Underwriting Conditions	Signed Purchase Contract including all pages (even if they are blank). Any changes or additions must be initialed by all parties.		Prior to Closing			Open	
Underwriting Conditions	Most recent two year's W2s for all jobs and all borrowers		Prior to Closing		High	Open	
Underwriting Conditions	Fully completed Residential Loan Application signed and dated by borrower(s) and Loan Officer.		Prior to Closing	08/05/2020		Open	
Underwriting Conditions	Provide signed/dated VA Addendum (Form 1802).		Prior to Closing			Open	
Underwriting Conditions	Provide Child Care Expense Form signed/dated by all borrowers. Requalify with any monthly expenses. Any dependents are listed on the application and included in the household count.		Prior to Closing			Open	

This is designated by the loan Underwriter. **If any document is uploaded to a High Priority condition, the **Submit Uploaded Conditions for Review** button will be enabled**, regardless of the percentage met toward the goal.

- Whenever a loan is submitted back to underwriting, any documents also attached to any other condition category (e.g. Processing Conditions, etc.) will also be submitted
- **When documents have been uploaded to all of the remaining Underwriting Conditions** (e.g. the Uploaded Goal counter is at 100%), when the **Submit for Review** button is clicked, the loan status will move to Conditions Received.
 - The AM will then review the file at that point and manually change the status to Underwriter Clear Requested, so the underwriter can prioritize that file accordingly