



## NON-DELEGATED PROCESS FLOW

*Clients who Generate Their Own Documents (LE, ICD, Closing Package)*

### Initial Registration

Upload the 3.4 file to the Principle Lending [portal](#).

- Click “Upload New Loan” from the home screen, or Left Navigation
- Select the originator (if applicable)
  - *By default, the person uploading is the originator, however, in user settings, checking “This user may upload or create loans on behalf of other originators/brokers” on the Permissions tab gives the uploading user the ability to specify the originator.*
- Select File(s) to upload
  - *Tip: Multiple 3.4 files can be uploaded simultaneously!*
- Choose “Non-Delegated” for Origination Channel
- Click “Upload Loan(s)”
- “Edit 1003” from the Loan Actions menu to verify your loan data
- “Types & Terms” tab, select the “Non-Del Without Docs” closing cost scenario by clicking on the magnifying glass icon:

Types & Terms | Property | Borrower Info | Employment | Income Other | Housing Expense | Assets

Liabilities | Details | Declarations | Agreement | Fannie Mae | Government Info | Freddie Mac | Additional Information

**Types and Terms Section**

DTI Top: 31.469 %

DTI Bottom: 40.962 %

**Loan Configuration**

Closing Costs: [ ]

Loan Product: CONV - CONVENTIONAL FIXED 30 YEAR

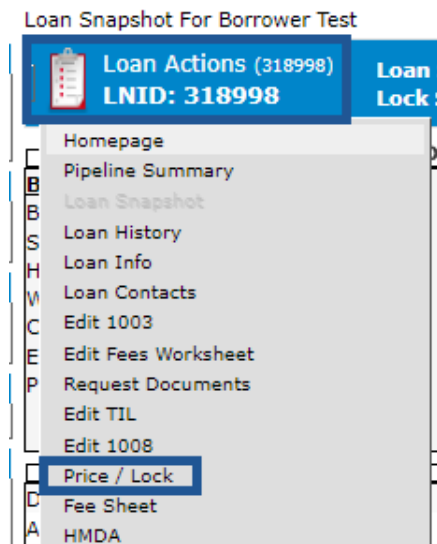
Origination Channel: Non-Delegated

Top Of Form

- “Details” tab: *ensure the prepaids and closing costs are accurate*
- “Override” checkboxes are available for use if necessary

## Pricing / Floating / Locking

Choose “Price/Lock” from the Loan Actions Menu:



*Note: Non-Delegated should always be priced as “borrower paid”.*

## Running AUS

- Loan Actions > Services
- Choose AUS, and select Fannie Mae or Freddie Mac
- **Fannie Mae**
  - Service Provider = Fannie Mae DO
  - Submission Type = Interim
  - Click the bullseye to the right of “Lenders” and select PENNYMAC LOAN SERVICES, LLC TPO NEW
  - Choose your credit vendor. If you do not have your credentials stored, check “manually enter credentials, and input your credit user name and password in the fields provided.
  - Input your credit reference number(s) for each borrower.
  - Check the ‘Yes’ box acknowledging that you have authorization to order credit.

Order Services - Open Close - Google Chrome

login.principlelending.com/Folder/318998/VendorServices?ServiceType=undefined&isEdit=

Services

### Services for Borrower Test (Loan # : 318998)

Service: AUS Service Provider: Fannie Mae DO

Submission Type: Interim

Seller Service Number: Mornet Case File ID:

Lenders: PENNYMAC LOAN SERVICE

Provider Logon: c4k87ono

Manually enter credentials: ☒

Credit Vendors: Advantage Credit-Meridia

Order Credit Only: ☐

Borrower Authorization is required. Have the individuals signed a loan application or authorized you to order their credit? ☒ Check Yes

Credit Vendor Login Identity: username Credit Vendor Password: password

**Borrower Pair 1**

| Select                              | Borrower        | Credit Reference # |
|-------------------------------------|-----------------|--------------------|
| <input checked="" type="checkbox"/> | Borrower Test   | reference number   |
| <input checked="" type="checkbox"/> | CoBorrower Test |                    |

☒ Joint

**Submit Request**

- Click “Submit Request”
  - If you receive any data validation warnings, click “edit 1003”, make any necessary corrections, and then try again.
  - If the **only** thing you’re changing is the cash out type (ie, changing from a FNMA to a Freddie Mac cash-out reason, or vice versa), you need to make another small change to the 1003 so our system recognizes the change. If you don’t get the “saving” popup when clicking “save” on the 1003, select the Types and Terms tab, check and uncheck the prepayment penalty box in the lower left corner, and then click “save” again.
- If you receive an error response from FNMA, please reach out to your Account Executive with the loan number, or email [rclenney@principlelending.com](mailto:rclenney@principlelending.com)

- **Freddie Mac**

- Service Provider = Freddie Mac LPA
- Check “Merge Credit” when running LPA the first time (after you already have findings in our system, you can simply click “Submit Request”, assuming the credit reference number has not been used in another system.
- Choose your Credit Agency and Technical Affiliate. If you do not know which to choose, please reach out to your Account Executive, or email [rclenney@principlelending.com](mailto:rclenney@principlelending.com)
- Input your credit reference number(s) for each borrower
- Check the “Yes” box acknowledging that you have authorization to order credit.

Order Services - Open Close - Google Chrome

login.principlelending.com/Folder/318998/VendorServices?ServiceType=undefined&isEdit=

Services

### Services for Borrower Test (Loan # : 318998)

Service: AUS Service Provider: Freddie Mac LPA

Authentication Logon: cmfl81\_lpasys2sys1

Seller Servicer Number: 121555

TPO Number: 0445847

LPA Request Options

☒ Merge Credit

Select a Credit Agency to use and verify authorization

Credit Agency: MeridianLink, Inc.

Technical Affiliate: Advantage Credit Inc.

Borrower Authorization is required.  
Have the individuals signed a loan application or authorized you to order their credit?

☒ Check Yes!

Select borrowers and enter Reference Numbers (All fields for at least one individual must be completely filled in)

☒ Extract Credit Report? (A separate Credit Report e-Doc will be created)

☐ Toggle selection on All Borrowers

| Select                              | Borrower/CoBorrower | SSN       | Credit Reference |
|-------------------------------------|---------------------|-----------|------------------|
| <input checked="" type="checkbox"/> | Borrower Test       | 123456789 | reference number |
| <input checked="" type="checkbox"/> | CoBorrower Test     | 987654321 |                  |

☒ Joint

Submit Request

- Click “Submit Request”
  - If you receive any data validation warnings, click “edit 1003”, make any necessary corrections, and then try again.
  - If the **only** thing you’re changing is the cash out type (ie, changing from a FNMA to a Freddie Mac cash-out reason, or vice versa), you need to make another small change to the 1003 so our system recognizes the change. If you don’t get the “saving” popup when clicking “save” on the 1003, select the Types and Terms tab, check and uncheck the prepayment penalty box in the lower left corner, and then click “save” again.
- Check the e-doc Manager in ~2 minutes for results from Freddie Mac. Findings will be in the “Findings” folder.
- If you receive an error response from Freddie Mac, please reach out to your AE with the loan number, or email [rcalleney@principlelending.com](mailto:rcalleney@principlelending.com)

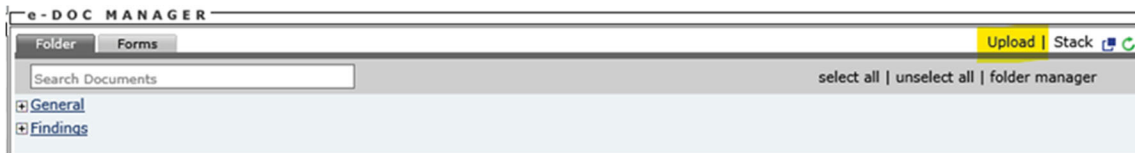
## Upload File and Submit for Initial UW

Upload the credit package to the e-doc manager using the label “\_Submission Package”. One or multiple documents may be uploaded.

The e-doc manager can be found in the lower-left corner of “Loan Snapshot”, or you may click the folder icon in the header to “pop out” the e-doc manager into a separate window.

Please note that once the e-doc manager is “popped out” into its own screen, if it is *minimized*, clicking the

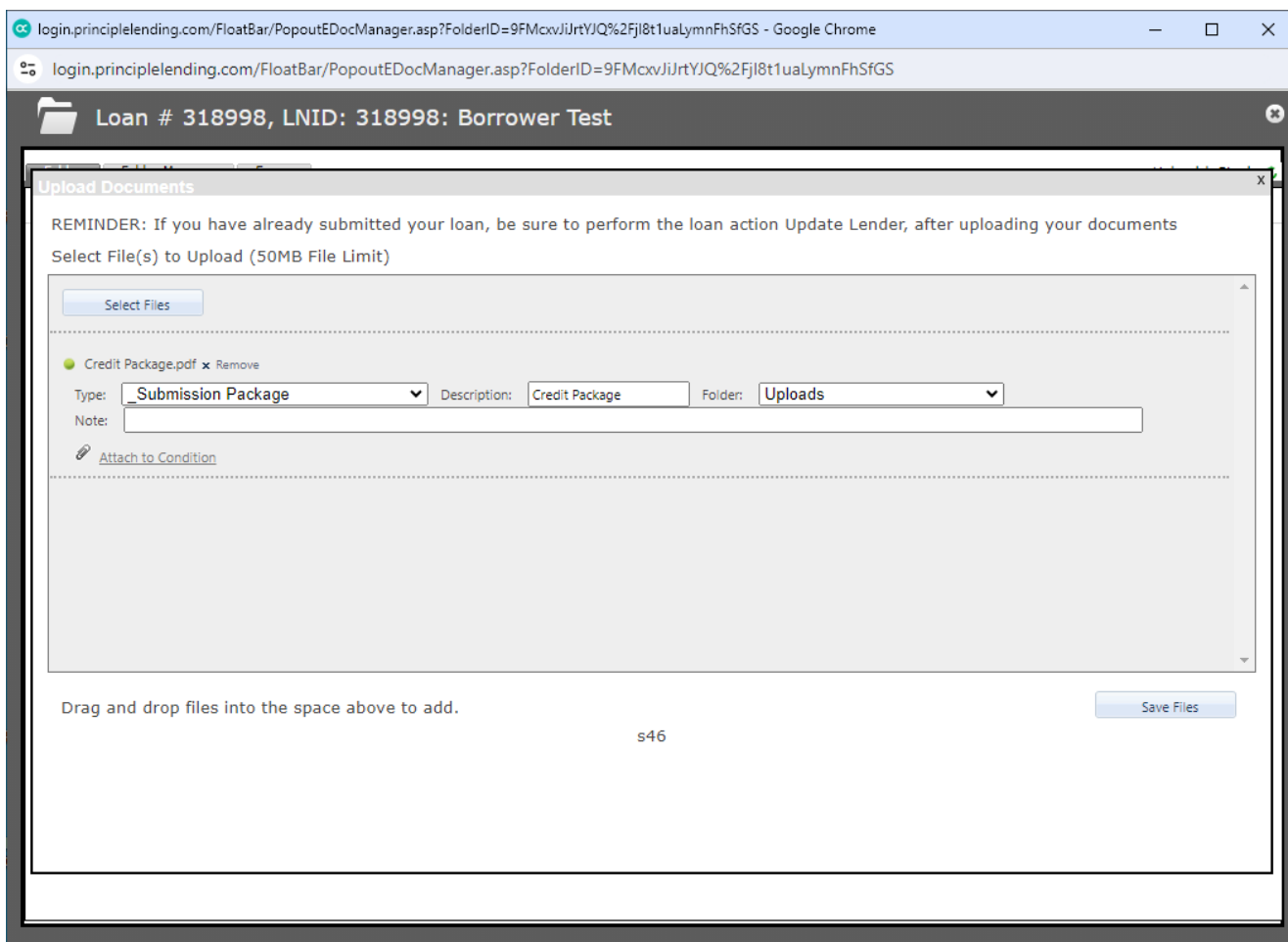
folder icon again *will not* bring it to the forefront, so if you click the folder icon and nothing happens, check your taskbar for the minimized e-doc manager.



Include all signed initial disclosures, including the LE and ITP

*Note: Any in-house processing fee must be disclosed in Section A. Any 3rd party or contract processing fee must be disclosed in Section B and must accompany an invoice*

Files can be dragged and dropped in the space provided. Multiple files may be uploaded simultaneously. Select “\_Submission Package” from dropdown for each document.



Click “Save Files”

## Loan Actions Menu: **Submit to lender**

Loan Snapshot For Test Test

 **Loan Actions (316930)**  
**LNID: 316930**

**Loan Lock**

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Homepage

Pipeline Summary

Loan Snapshot

Loan History

Loan Info

Loan Contacts

Edit 1003

Edit Fees Worksheet

Request Documents

Edit TIL

Edit 1008

Price / Lock

Fee Sheet

HMDA

Update Loan

Export Loan

Cancel Loan

Processing

Submit to Processor

Upload Documents

Send DocLink Request

Order Credit

**Submit to Lender**

Closing Request

Order Appraisal

Click **Send Loan**

You will receive an email notification with the underwriting decision

## Uploading Conditions

Click “Summary” if *you* are the originator, or “Management” if you are not the originator under Pipeline in the Left Navigation menu

Click the icon under the UWD heading to bring up the Underwriting Decision Document. You can also find the approval document in the eDoc Manage in the Findings folder, entitled “Underwriting Decision Document”, or by clicking the loan status in the header while in the loan file.

Pipeline Summary

Pipeline Actions

Search Loan #, Borrower

Currently viewing active loans

Pipeline total:\$6,358,001 in 23 loan(s)

Average loan:\$276,435

| BORROWER                                       | LOAN#  | STATUS      | PRODUCT     | ORIGINATOR  | AMOUNT    | UWD                    |
|------------------------------------------------|--------|-------------|-------------|-------------|-----------|------------------------|
| <div><div></div><div>Customer, Ken</div></div> | 319107 | Origination | Conv Fix 30 | Eric Gentry | \$300,000 | <div><div></div></div> |
| <div><div></div><div>Customer, Ken</div></div> | 319016 | Origination | N/A         | Eric Gentry | \$300,000 | <div><div></div></div> |

Click the icon to the right of each condition to attach a file to the condition:

| Open Conditions (Hide) |                                                                                                                                                                                                               |            |                |                                                                                     |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------|-------------------------------------------------------------------------------------|
| Code                   | Condition                                                                                                                                                                                                     | Type       | Responsibility | Status                                                                              |
|                        | 1003 LOAN CHANGES: If any changes are made to the file such as adding/removing assets, debts, changing loan amt, loan program, rate, etc: Provide detailed cover letter or resubmission notes to underwriter. | 2 Approval | Originator     |  |
|                        | Assets: Provide gift letter, copy of gift, and proof of receipt. For FHA/USDA/VA 30-day donor statement required as well. \$2,000                                                                             | 2 Approval | Originator     |  |
|                        | FILE EXPIRATION DATES: Credit 01/07 Income 12/23 Assets 12/15 Appraisal Contract 12/18 Title 12/13 Refresh 11/28                                                                                              | 2 Approval | Originator     |  |

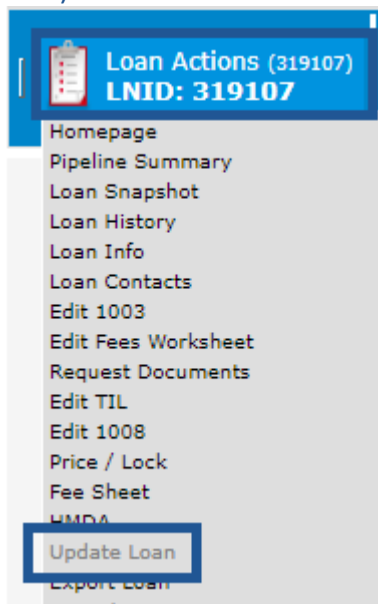
To request a review of conditions, click **Update Lender** in the loan actions menu

## Appraisals

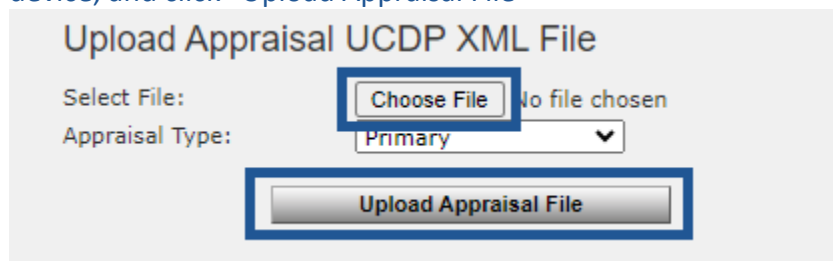
Non-Delegated clients order the appraisal from the AMC of their choice

Upload the Appraisal PDF, invoice, evidence of borrower delivery, E&O, and SSRs to the e-doc manager, using “Appraisal” as the document type, and “Uploads” as the folder.

Upload the Appraisal XML by clicking the loan actions menu, select **Update Loan** (between HMDA and Export Loan).



Click “Choose File” under the heading “Upload Appraisal UCDP XML File”, navigate to the XML file on your device, and click “Upload Appraisal File”

A screenshot of a web form titled 'Upload Appraisal UCDP XML File'. The form has two main sections. The first section is labeled 'Select File:' and contains a 'Choose File' button and the text 'No file chosen'. The second section is labeled 'Appraisal Type:' and contains a dropdown menu with 'Primary' selected. At the bottom of the form, there is a large 'Upload Appraisal File' button. Both the 'Choose File' button and the 'Upload Appraisal File' button are highlighted with blue rectangular boxes.

Uploading the XML automatically puts the file in line for underwriting appraisal review. *No “Update Lender” action is required.*

**Hot Top:** The “Update Loan” screen can also be used prior to underwriting submission to upload an updated 3.4 file your loan. This can be a useful tool if you have made updates in your LOS that you wish to import to your active loan file with Principle Lending. If there are material changes that impact a *locked* loan, be sure to notify the lock desk for pricing updates.

## Changes of Circumstance

Non-Delegated Clients who draw their own documents are responsible for documenting all COCs and proper redisclosure of any LE or CD within 3 days of a valid change. Failure to redisclose on time may result in tolerance violations requiring a cure, or cause the loan to be ineligible for purchase.

## Funding Information

After closing/funding, upload the executed closing package to the e-doc manager using “\_Closing Package” as the document type.

Loan Actions > Update Lender > click Update Lender

*The closing package must be uploaded prior to rate lock expiration*

For any escalation needs, please reach out to our Post Closing team at:  
[postclosing@principlelending.com](mailto:postclosing@principlelending.com)

## Post-Closing/Purchasing

Upon receipt of the closing package and original Note/Allonge/Bailee letter, the loan will be reviewed for purchase.

Provide any conditions required by the Purchase Auditor. If documents are required, upload to the e-doc manager, and click “Update Lender” when ready for review.

The Purchase Advice will be published in the e-doc manager, and an email notification will be sent upon issuance. Wires are generally sent within 2 hours of issuance during normal business hours.

The Purchase Advice can also be seen from the Pipeline Summary screen. Look for the following icons in the actions section of the pipeline view: