

Thank you for choosing **Finance of America Mortgage Non-Delegated Correspondent**. It is our goal to provide you with the best possible service. Please use this guide to help with the process.

If you have any questions, please contact your Account Executive or CSR.

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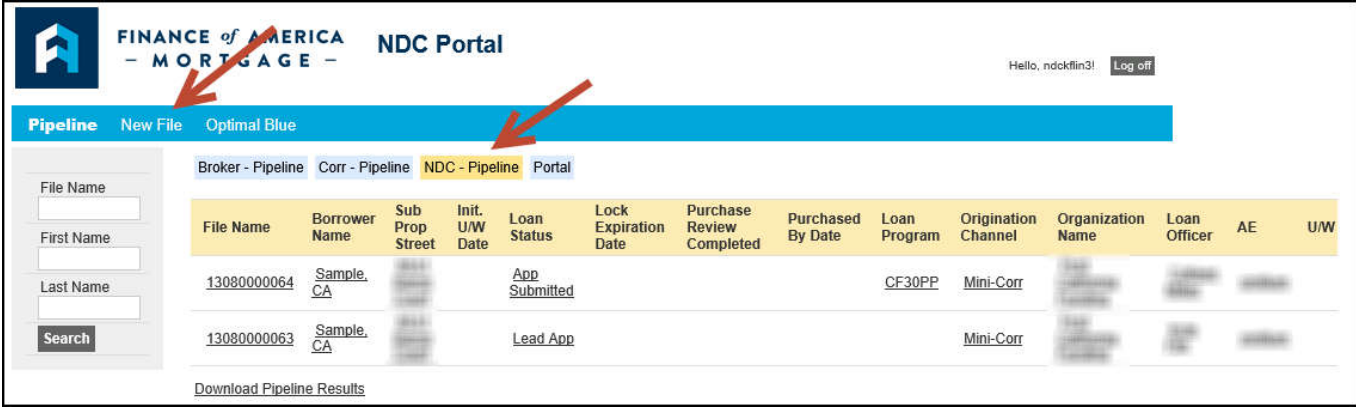
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Step 1: Verify if loan is already registered in the FAM Portal

- Review “NDC-Pipeline” to verify if loan exists.



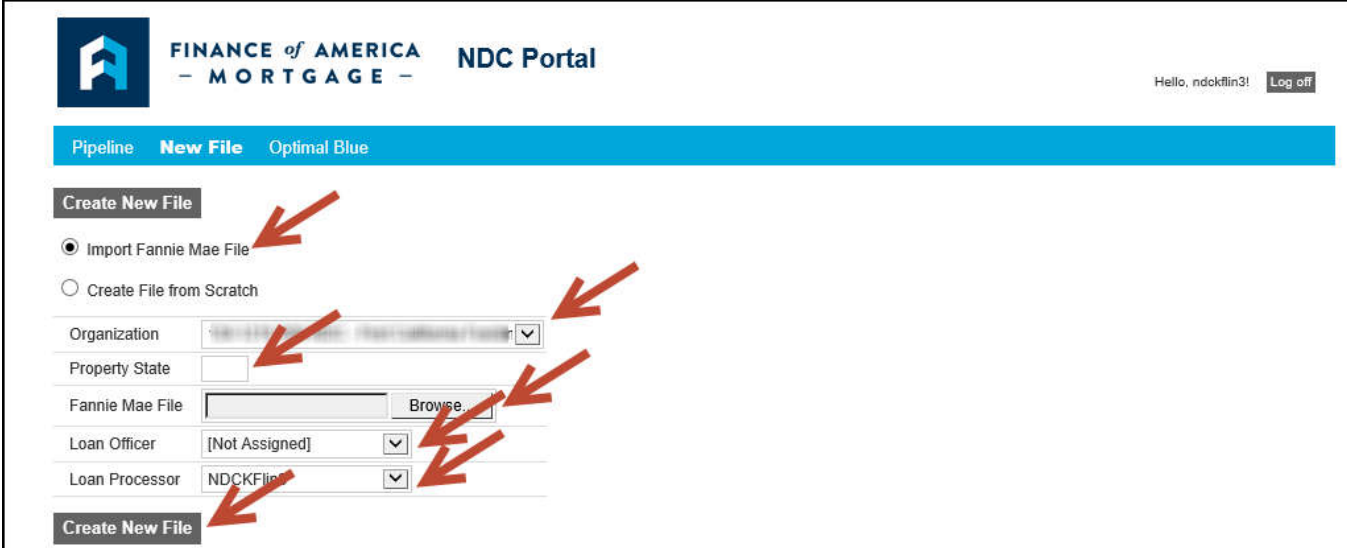
The screenshot shows the 'NDC Portal' interface. At the top, there is a navigation bar with 'Pipeline', 'New File', and 'Optimal Blue'. Below this, there are tabs for 'Broker - Pipeline', 'Corr - Pipeline', 'NDC - Pipeline', and 'Portal'. The 'NDC - Pipeline' tab is selected. On the left, there is a search form with fields for 'File Name', 'First Name', and 'Last Name', and a 'Search' button. On the right, there is a table of loan records. The table has columns for 'File Name', 'Borrower Name', 'Sub Prop Street', 'Init. U/W Date', 'Loan Status', 'Lock Expiration Date', 'Purchase Review Completed', 'Purchased By Date', 'Loan Program', 'Origination Channel', 'Organization Name', 'Loan Officer', 'AE', and 'U/W'. Two rows of data are visible, both with 'Sample, CA' as the borrower name. The first row has a loan status of 'App Submitted' and the second row has a loan status of 'Lead App'. Below the table, there is a link to 'Download Pipeline Results'.

- If no file exists, select “**New File**” from the Home page.

Step 2: Create a New Loan (skip this step if loan already exists)

- Verify the “**Import Fannie Mae File**” button is selected.
- Verify **Organization** displays as intended (Wholesale vs. NDC).
- Input **Property State** (LO license must be on file with FAM and Fannie 3.2 file property state must match).
- Before clicking on **Browse**, make sure you have saved your LOS loan as a Fannie 3.2 file.
- Click on browse and **select the file** to upload.
- Verify **Loan Officer** displays as intended (Wholesale vs. NDC).
- Verify **Loan Processor** displays as Intended (Wholesale vs. NDC).

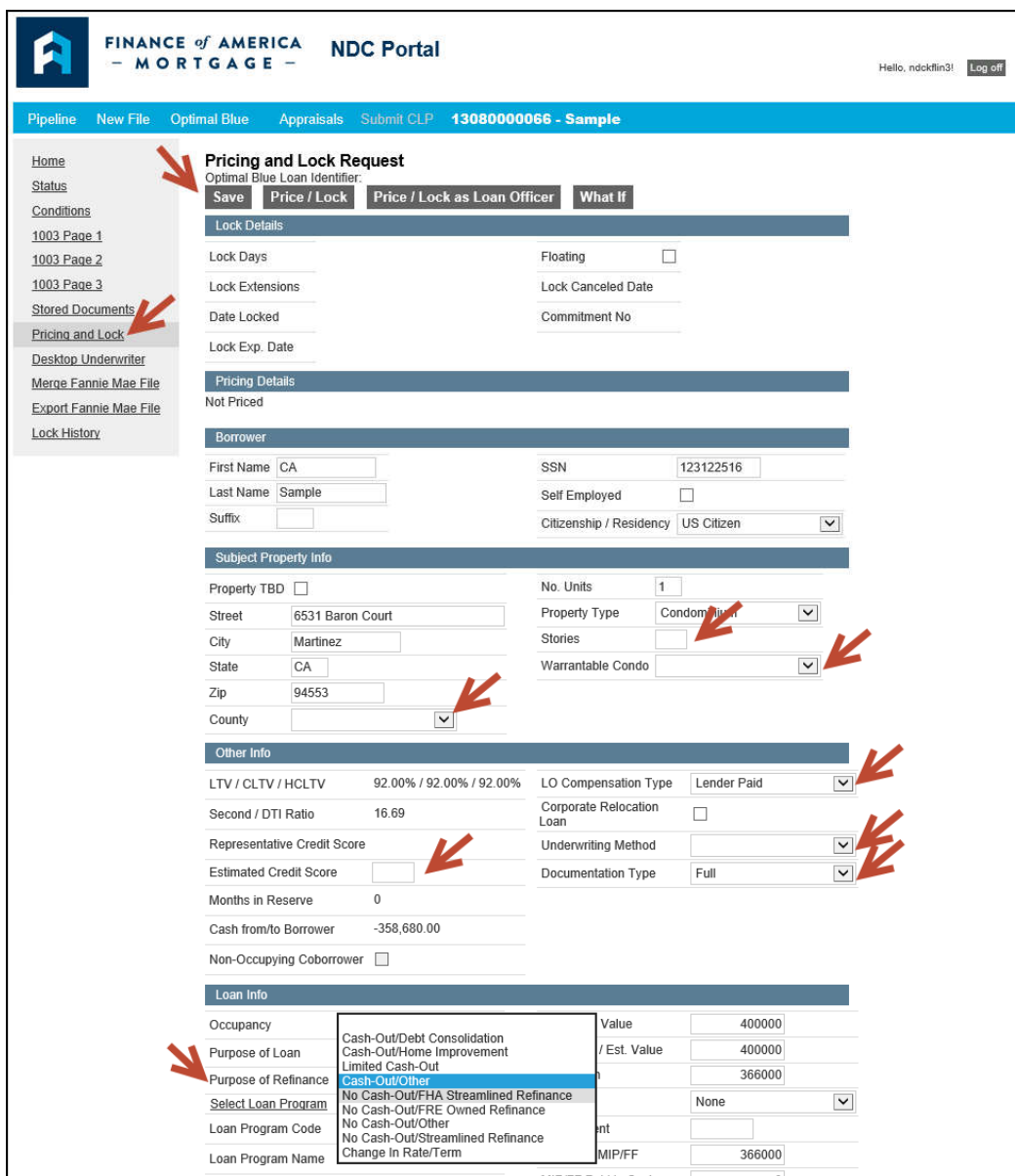
- Click “**Create New File**”. ---- Your 3.2 file has been uploaded to the FAM NDC Portal and a loan number has been created. The loan is now viewable in your NDC- Pipeline.



Step 3: Complete Data Input (skip this step if loan already locked)

- Immediately after the file is created, proceed to the **Pricing and Lock Screen** to complete data input. **Complete this step even if you do not immediately intend to price or lock the loan.**
- Select the **County** for Subject Property.
- **If Condo**, input **# of Stories**.
- **If Condo**, select “**YES**” in the **Warrantable Condo** drop-down.
- Input **Estimated Credit Score**.
- Select **LO Compensation Type**.
- Select **Underwriting Method**.
- Select **Documentation Type**.

- If **Refinance**, select **Purpose of Refinance**:
 - Cash-Out Other
 - Limited Cash-Out (DU loans)
 - Change in Rate/Term (LPA loans)
- Click **Save**.



FINANCE of AMERICA - MORTGAGE - NDC Portal

Hello, ndockflin3! [Log off](#)

Pipeline New File Optimal Blue Appraisals Submit CLP **13080000066 - Sample**

Pricing and Lock Request

Optimal Blue Loan Identifier:

[Save](#) [Price / Lock](#) [Price / Lock as Loan Officer](#) [What If](#)

Lock Details

Lock Days Floating

Lock Extensions Lock Canceled Date

Date Locked Commitment No

Lock Exp. Date

Pricing Details

Not Priced

Borrower

First Name CA SSN 123122516

Last Name Sample Self Employed

Suffix Citizenship / Residency US Citizen

Subject Property Info

Property TBD No. Units 1

Street 6531 Baron Court Property Type Condominium

City Martinez Stories

State CA Warrantable Condo

Zip 94553

County

Other Info

LTV / CLTV / HCLTV 92.00% / 92.00% / 92.00% LO Compensation Type Lender Paid

Second / DTI Ratio 16.69 Corporate Relocation Loan

Representative Credit Score Underwriting Method

Estimated Credit Score Documentation Type Full

Months in Reserve 0

Cash from/to Borrower -358,680.00

Non-Occupying Coborrower

Loan Info

Occupancy Value 400000

Purpose of Loan / Est. Value 400000

Purpose of Refinance 366000

Select Loan Program None

Loan Program Code

Loan Program Name MIP/FF 366000

Purpose of Refinance dropdown menu:

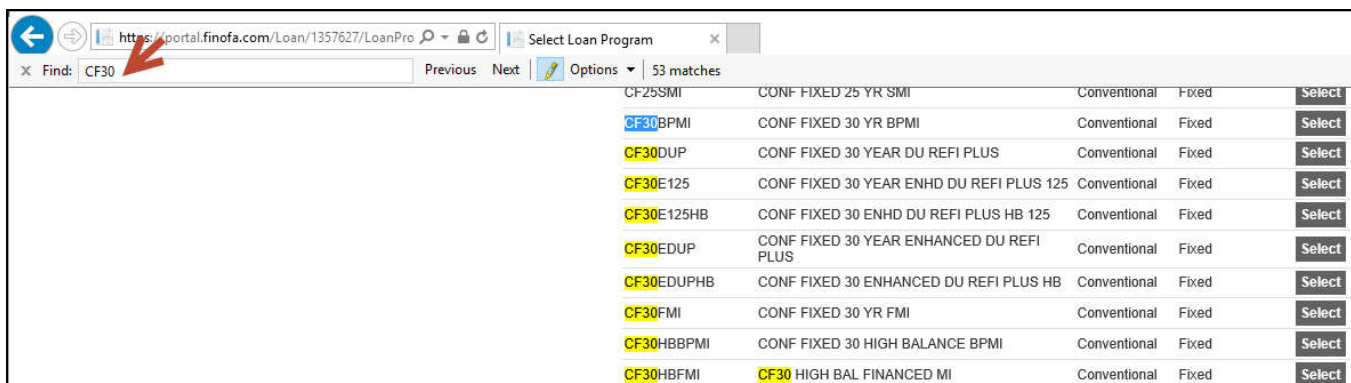
- Cash-Out/Debt Consolidation
- Cash-Out/Home Improvement
- Limited Cash-Out
- Cash-Out/Other
- No Cash-Out/FHA Streamlined Refinance
- No Cash-Out/FRE Owned Refinance
- No Cash-Out/Other
- No Cash-Out/Streamlined Refinance
- Change in Rate/Term

Step 4: Select Loan Program (unless you've already done so prior to locking)

- On the Pricing and Lock Screen, find the **Select Loan Program** link in the Loan Info section.

Loan Info	
Occupancy	Primary Residence <input type="button" value="v"/>
Purpose of Loan	Refinance <input type="button" value="v"/>
Purpose of Refinance	Limited Cash-Out <input type="button" value="v"/>
Select Loan Program	
Loan Program Code	
Appraised Value	400000
Pur. Price / Est. Value	400000
Base Loan	366000
PMI Type	None <input type="button" value="v"/>
MIP Percent	

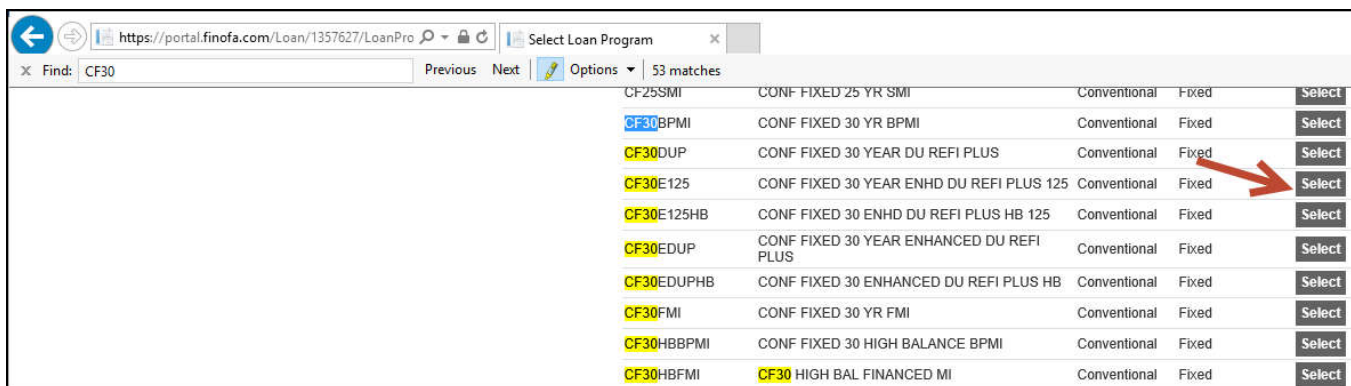
- Before scrolling, if you already know that you're looking for a particular scope of loan program, hit **CTRL + F** on your keyboard to activate the **Find** feature.
- Type in the information you already know, and hit Enter on your keyboard.



Find: CF30

Program Code	Description	Type	Term	Action
CF25SMI	CONF FIXED 25 YR SMI	Conventional	Fixed	Select
CF30BPMI	CONF FIXED 30 YR BPMI	Conventional	Fixed	Select
CF30DUP	CONF FIXED 30 YEAR DU REFI PLUS	Conventional	Fixed	Select
CF30E125	CONF FIXED 30 YEAR ENHD DU REFI PLUS 125	Conventional	Fixed	Select
CF30E125HB	CONF FIXED 30 ENHD DU REFI PLUS HB 125	Conventional	Fixed	Select
CF30EDUP	CONF FIXED 30 YEAR ENHANCED DU REFI PLUS	Conventional	Fixed	Select
CF30EDUPHB	CONF FIXED 30 ENHANCED DU REFI PLUS HB	Conventional	Fixed	Select
CF30FMI	CONF FIXED 30 YR FMI	Conventional	Fixed	Select
CF30HBBPMI	CONF FIXED 30 HIGH BALANCE BPMI	Conventional	Fixed	Select
CF30HBFMI	CF30 HIGH BAL FINANCED MI	Conventional	Fixed	Select

- Locate your desired program, and hit **Select**.



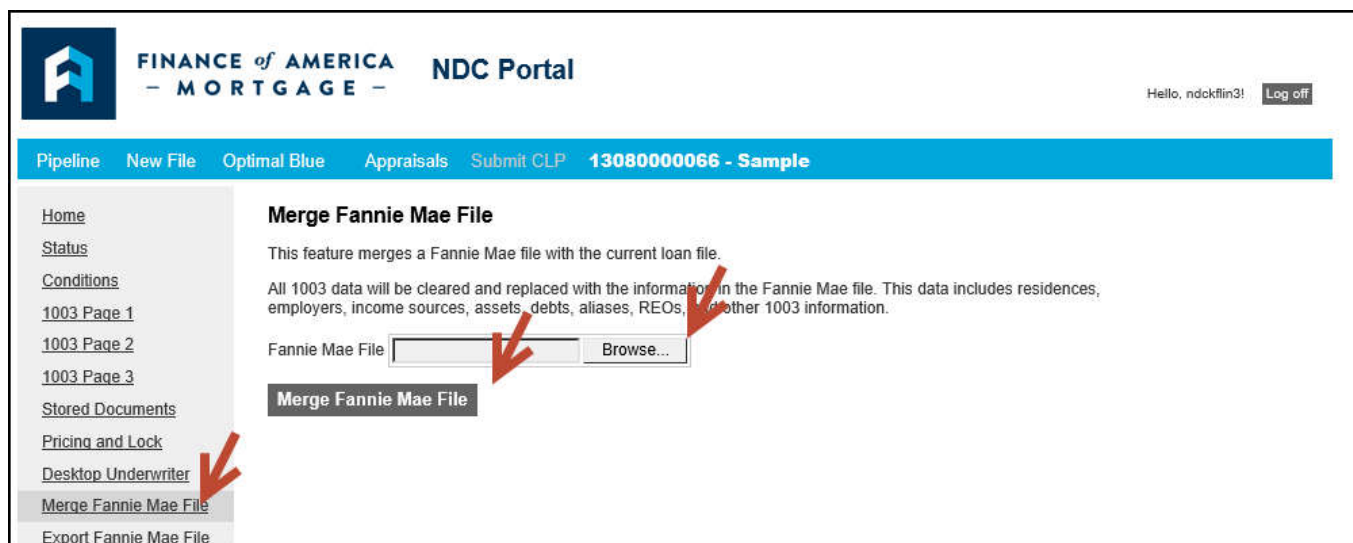
Find: CF30

Program Code	Description	Type	Term	Action
CF25SMI	CONF FIXED 25 YR SMI	Conventional	Fixed	Select
CF30BPMI	CONF FIXED 30 YR BPMI	Conventional	Fixed	Select
CF30DUP	CONF FIXED 30 YEAR DU REFI PLUS	Conventional	Fixed	Select
CF30E125	CONF FIXED 30 YEAR ENHD DU REFI PLUS 125	Conventional	Fixed	Select
CF30E125HB	CONF FIXED 30 ENHD DU REFI PLUS HB 125	Conventional	Fixed	Select
CF30EDUP	CONF FIXED 30 YEAR ENHANCED DU REFI PLUS	Conventional	Fixed	Select
CF30EDUPHB	CONF FIXED 30 ENHANCED DU REFI PLUS HB	Conventional	Fixed	Select
CF30FMI	CONF FIXED 30 YR FMI	Conventional	Fixed	Select
CF30HBBPMI	CONF FIXED 30 HIGH BALANCE BPMI	Conventional	Fixed	Select
CF30HBFMI	CF30 HIGH BAL FINANCED MI	Conventional	Fixed	Select

Step 5: Merge Fannie Mae File - Pre-Lock or Forward Locked Loans – or when your data has changed since your last upload (skip this step if you just uploaded your Fannie Mae File in step 2 and/or nothing has changed since your last upload)


IMPORTANT: If the loan terms in your 3.2 FNMA file is different than your original lock terms, you must notify the lock desk as the 3.2 upload will not override this data.

- Click on “**Merge Fannie Mae File**” from the screen options and browse for the 3.2 FNMA file, click “Merge Fannie Mae File” to update the loan file.



The screenshot shows the NDC Portal interface. The top navigation bar includes 'Pipeline', 'New File', 'Optimal Blue', 'Appraisals', 'Submit CLP', and '1308000066 - Sample'. The sidebar on the left lists navigation options: Home, Status, Conditions, 1003 Page 1, 1003 Page 2, 1003 Page 3, Stored Documents, Pricing and Lock, Desktop Underwriter, Merge Fannie Mae File, and Export Fannie Mae File. The main content area is titled 'Merge Fannie Mae File' and contains the following text: 'This feature merges a Fannie Mae file with the current loan file. All 1003 data will be cleared and replaced with the information in the Fannie Mae file. This data includes residences, employers, income sources, assets, debts, aliases, REOs, and other 1003 information.' Below this text is a 'Fannie Mae File' input field with a 'Browse...' button and a 'Merge Fannie Mae File' button. Red arrows point to the 'Merge Fannie Mae File' option in the sidebar, the 'Browse...' button, and the 'Merge Fannie Mae File' button.

- Ensure **Data merged successfully** appears.



The screenshot shows the NDC Portal interface after a successful merge. The 'Status' section now displays 'Data merged successfully' in red text, indicated by a red arrow. The rest of the interface remains the same as in the previous screenshot.

Step 5: DU Validation (Please complete the “Validate” portion even if you’ve assigned DO/DU to FAM already)

- From within your file, click on **Desktop Underwriter** from screen options.
- Click on “**Validate**”, if errors are found please correct in the appropriate application sections and re-validate.



FINANCE of AMERICA - MORTGAGE - NDC Portal

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Pipeline New File Optimal Blue Appraisals Submit CLP **1308000066 - Sample**

Desktop Underwriter

Error: Subject Property Manner in which Estate will be Held is missing

Error: Residence Street is missing for Address: Type: Current Borrower: CA Sample

Error: Residence City is missing for Address: Type: Current Borrower: CA Sample

Error: Residence State is missing for Address: Type: Current Borrower: CA Sample

Error: Residence Zip is missing for Address: Type: Current Borrower: CA Sample

Error: File First Mortgage Holder is missing

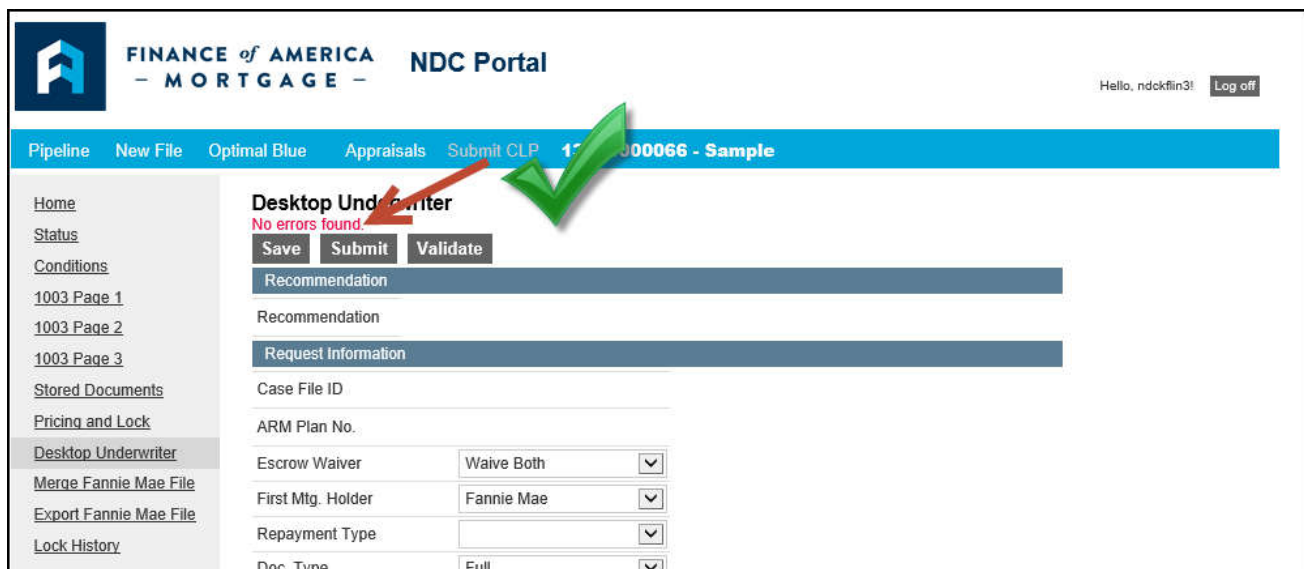
[Save](#) [Submit](#) [Validate](#)

Recommendation

Recommendation

Request Information

****TIP:** The most common errors are found on the Declarations, REO, and Liabilities sections.



FINANCE of AMERICA - MORTGAGE - NDC Portal

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Pipeline New File Optimal Blue Appraisals Submit CLP **1308000066 - Sample**

Desktop Underwriter

No errors found.

[Save](#) [Submit](#) [Validate](#)

Recommendation

Recommendation

Request Information

Case File ID

ARM Plan No.

Escrow Waiver

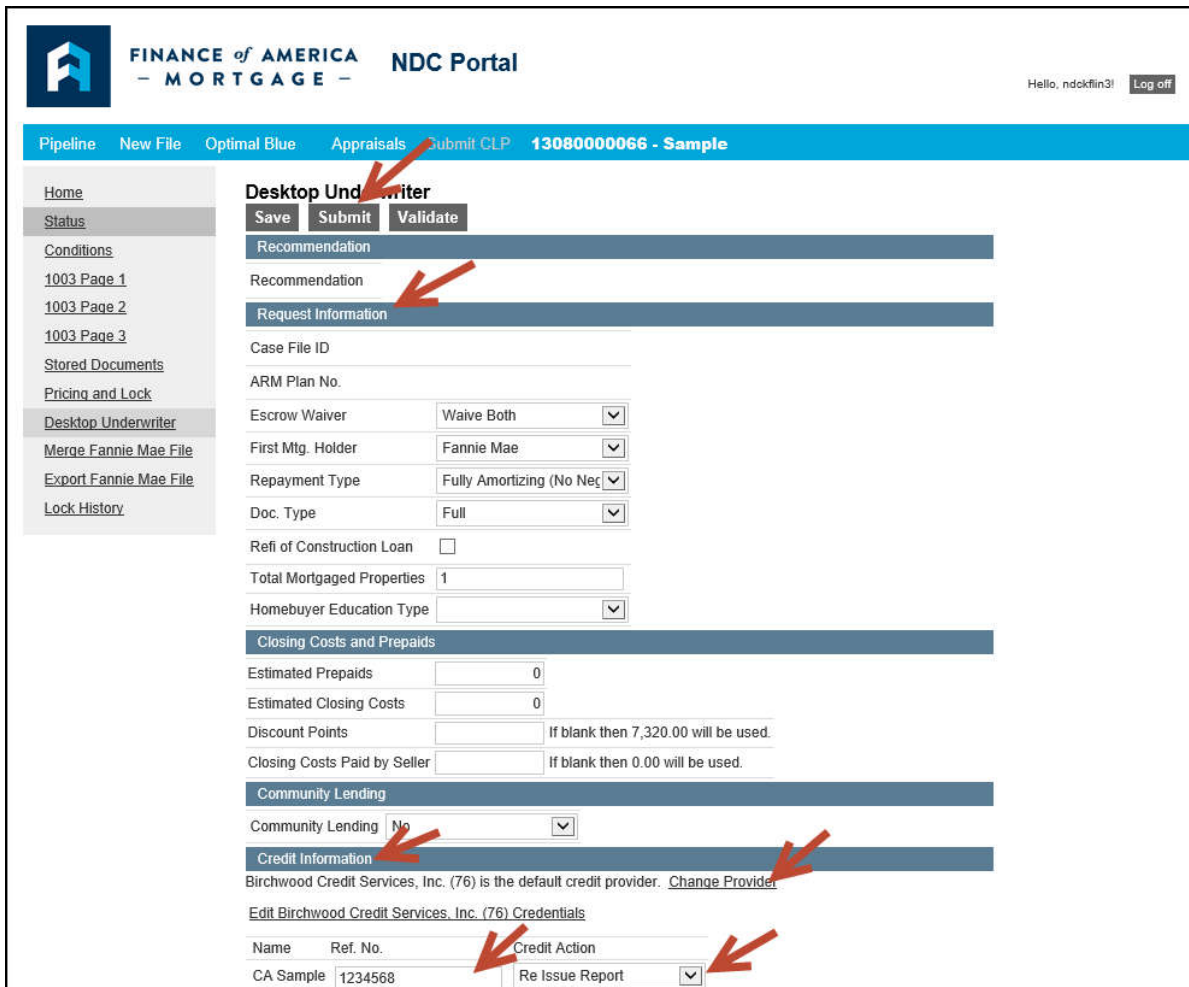
First Mtg. Holder

Repayment Type

Doc. Type

Step 6: Run DU & Reissue Credit (you may skip this step if DO/DU already run and assigned to FAM Wholesale)

- If no errors are found during Validation (Step 5), complete **Request Information** section.
- Proceed to **Credit Information** section to change provider, edit credentials, input reference number and select **“Re-Issue Report”**.
- Click on the **“Submit”** button and the **“OK”** to confirm the system will reissue your credit and AUS at the same time. Look for the successful submission message. Your AUS findings and credit report will be displayed at the bottom of the page, on the Stored Documents screen. Click on Findings / Credit Report to view documents.

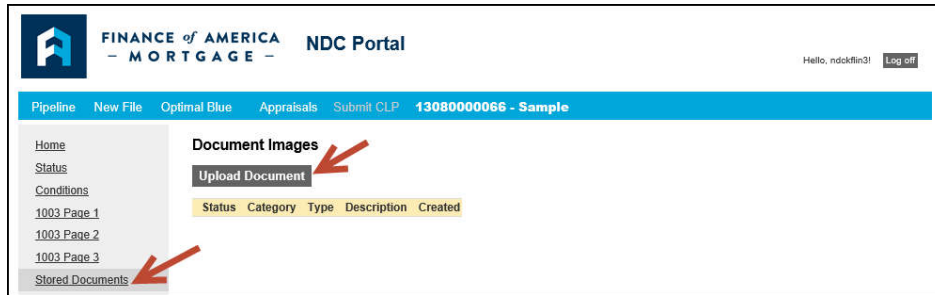


The screenshot shows the 'Desktop Underwriter' interface in the NDC Portal. The page title is 'FINANCE of AMERICA - MORTGAGE - NDC Portal'. The user is logged in as 'Hello, ndokflin3!' with a 'Log off' button. The breadcrumb trail is: Pipeline > New File > Optimal Blue > Appraisals > Submit CLP > 13080000066 - Sample. The left sidebar contains navigation links: Home, Status, Conditions (1003 Page 1, 1003 Page 2, 1003 Page 3), Stored Documents, Pricing and Lock, Desktop Underwriter (selected), Merge Fannie Mae File, Export Fannie Mae File, and Lock History. The main content area has tabs for 'Save', 'Submit', and 'Validate'. Below these are sections for 'Recommendation', 'Request Information', 'Case File ID', 'ARM Plan No.', 'Escrow Waiver' (Waive Both), 'First Mtg. Holder' (Fannie Mae), 'Repayment Type' (Fully Amortizing (No Nec)), 'Doc. Type' (Full), 'Refi of Construction Loan' (checkbox), 'Total Mortgaged Properties' (1), 'Homebuyer Education Type', 'Closing Costs and Prepays' (Estimated Prepays: 0, Estimated Closing Costs: 0, Discount Points: If blank then 7,320.00 will be used., Closing Costs Paid by Seller: If blank then 0.00 will be used.), 'Community Lending' (No), 'Credit Information' (Birchwood Credit Services, Inc. (76) is the default credit provider. Change Provider), and 'Edit Birchwood Credit Services, Inc. (76) Credentials'. The 'Credit Information' section includes a table with columns 'Name', 'Ref. No.', and 'Credit Action'. The row shows 'CA Sample' with '1234568' and 'Re Issue Report' selected in the dropdown.

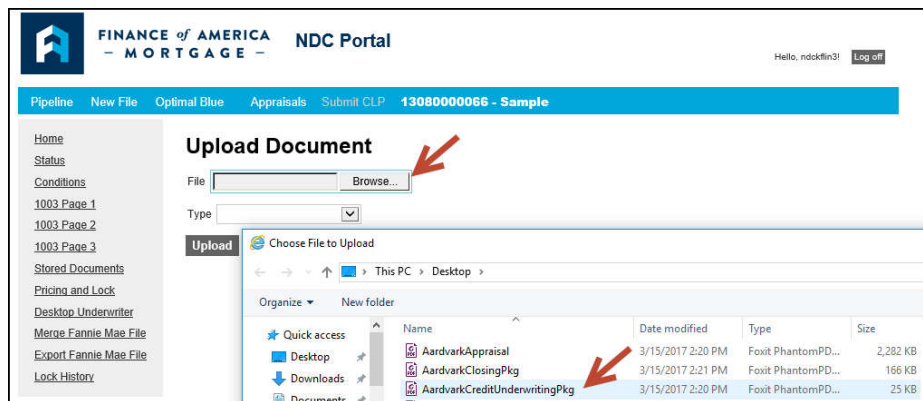
****TIP:** if you receive a message regarding the **“UW Checklist”**, it is in the Stored Documents screen.

Step 7: Upload the Credit Package

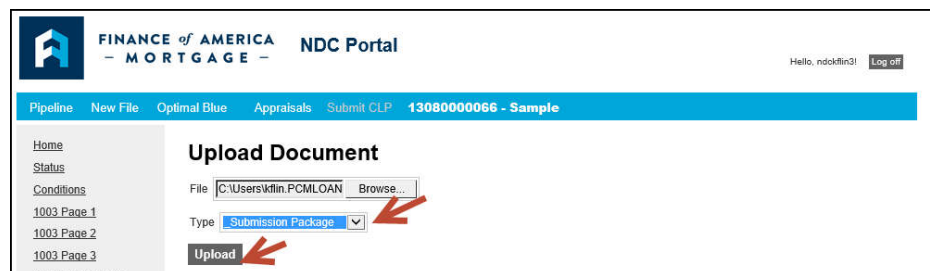
- Click **Stored Documents** from the screen options, and select **Upload Document** button.



- Click on upload document and **Browse** to find and open your **PDF**.



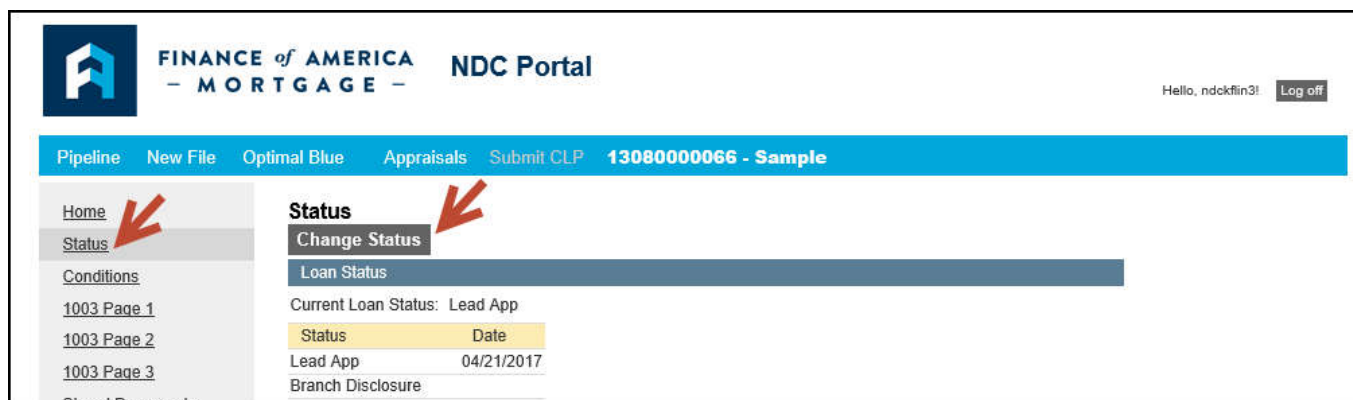
- Click on the **"Type"** drop down
- Please upload your submission package as one item with **"_submission package"** as the type. **If your submission package is over 10 MB, split documents into multiple "_submission packages"**.
- Click the **Upload** button - The uploaded documents will appear as a link at the bottom of the **Stored Documents** screen. You can click on the link to open and view documents.



Step 8: Change Status to “App Submitted”

IMPORTANT: File must be moved to “App Submitted” status for us to see your submission!

- Click on “Status” from the screen options, then click on “Change Status”



FINANCE of AMERICA - MORTGAGE - NDC Portal

Hello, ndckfin3! Log off

Pipeline New File Optimal Blue Appraisals Submit CLP 13080000066 - Sample

Home Status Conditions 1003 Page 1 1003 Page 2 1003 Page 3 Stored Documents

Status

Change Status

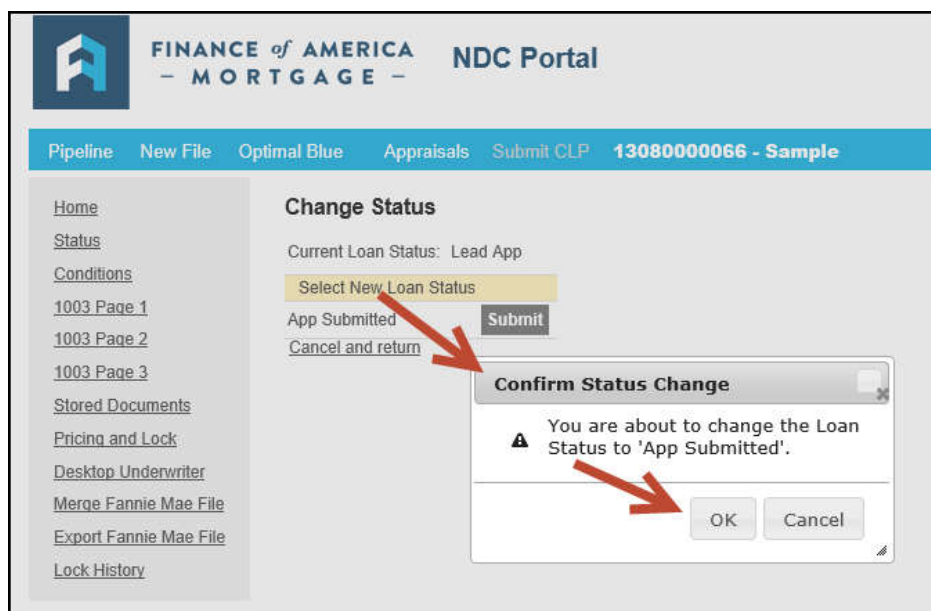
Loan Status

Current Loan Status: Lead App

Status	Date
Lead App	04/21/2017

Branch Disclosure

- Click Ok – Changing Status to “App Submitted” will transfer the loan to FAM and the NDC Lender will no longer be able to change information. An automated email will generate to the Submissions Desk with the loan number, borrower name and a message of “File has been submitted” as per previous instructions and VOILA! SUBMITTED.



FINANCE of AMERICA - MORTGAGE - NDC Portal

Pipeline New File Optimal Blue Appraisals Submit CLP 13080000066 - Sample

Home Status Conditions 1003 Page 1 1003 Page 2 1003 Page 3 Stored Documents Pricing and Lock Desktop Underwriter Merge Fannie Mae File Export Fannie Mae File Lock History

Change Status

Current Loan Status: Lead App

Select New Loan Status

App Submitted Submit

Cancel and return

Confirm Status Change

You are about to change the Loan Status to 'App Submitted'.

OK Cancel