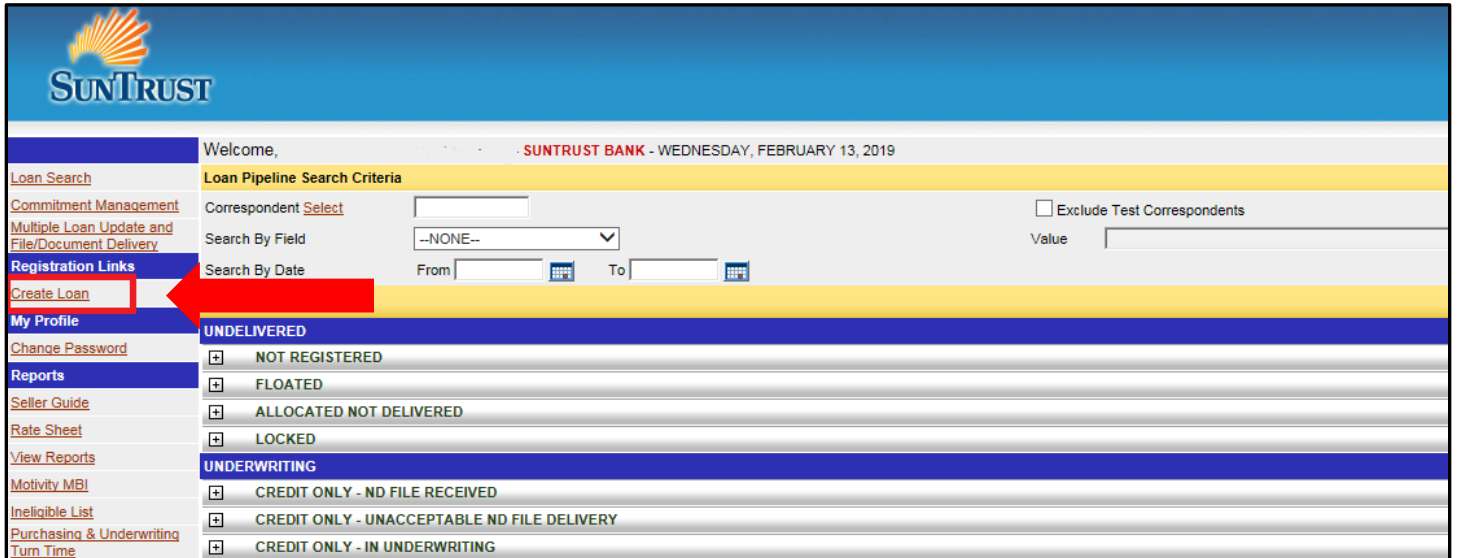


Non-Delegated Underwriting Credit Only Submission

1. From the Main Menu select Create Loan.



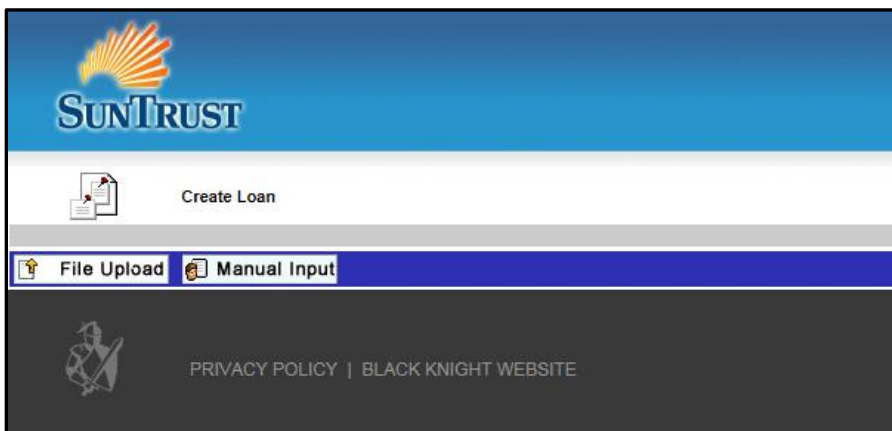
The screenshot shows the SunTrust LendingSpace main menu. The 'Create Loan' link is highlighted with a red box and a red arrow. The page displays a 'Loan Pipeline Search Criteria' section with various search filters and a list of loan statuses.

Loan Pipeline Search Criteria
Correspondent Select
Search By Field: --NONE--
Search By Date: From [] To []
<input type="checkbox"/> Exclude Test Correspondents

UNDELIVERED
<input type="checkbox"/> NOT REGISTERED
<input type="checkbox"/> FLOATED
<input type="checkbox"/> ALLOCATED NOT DELIVERED
<input type="checkbox"/> LOCKED

UNDERWRITING
<input type="checkbox"/> CREDIT ONLY - ND FILE RECEIVED
<input type="checkbox"/> CREDIT ONLY - UNACCEPTABLE ND FILE DELIVERY
<input type="checkbox"/> CREDIT ONLY - IN UNDERWRITING

2. Either select File Upload or Manual Input.



The screenshot shows the 'Create Loan' page with two options: 'File Upload' and 'Manual Input'. The 'Manual Input' option is selected.

[File Upload](#) [Manual Input](#)

Correspondent LendingSpace Non-Delegated Credit Only Submission Process



3. From the Lock Request screen check the box for Credit Only Approval.

Please note: For credit only submissions loans are unable to be locked with TBD address, select get price and save once required information is input.

The screenshot shows the SunTrust Lock Request form. At the top, there is a header with the SunTrust logo and navigation tabs for 'SUNTRUST BANK Loan Num' (640064499), 'Borrower' (TEST BORROWER), and 'Property'. Below this is a 'Lock Request' section with 'Lock Desk' and 'Pricing Desk' both set to 'Open', and 'Operational Hours - 09:45AM to 10:00PM EST'. The main form is divided into sections: 'Loan Information' (SUNTRUST BANK Loan Number: 640064499, Lender Loan #), 'Borrower Name' (TEST BORROWER, Suffix, SSN Number: 111-11-1111), and 'Lock Request Information'. The 'Property Information' section contains various fields: Address 1, Address 2, Zip, City & State, County, Census Tract, FIPS, Property Type, Attached/Detached, Occupancy, and Number of Units. A red box highlights the 'Credit Only Approval' checkbox, which is currently unchecked. A red arrow points to this checkbox.

4. A pop up box will appear asking to proceed.

The screenshot shows the same SunTrust Lock Request form as in the previous image. A 'Confirm -- Webpage Dialog' pop-up box is overlaid on the form. The dialog box contains a question mark icon and the text: 'For Credit Only Approval Address 1 needs to be updated to TBD and Address 2 needs to be blank. Do you want to proceed?'. Below the text are two buttons: 'Yes' (with a green checkmark icon) and 'No' (with a red X icon). A red arrow points to the 'Yes' button. The background form is partially obscured by the dialog box.

Correspondent LendingSpace Non-Delegated Credit Only Submission Process



5. Once Yes is selected from the pop up box, the address will auto populate TBD and be grayed out. The zip code is required.

SUNTRUST BANK Loan Num: 640064499 | Borrower: TEST BORROWER | Property: []

Lock Request

Lock Desk: Open | Pricing Desk: Open | Operational Hours - 09:45AM to 10:00PM EST

Loan Information: SUNTRUST BANK Loan Number: 640064499 | Lender Loan #: []

Borrower Name: TEST BORROWER | Suffix: [] | SSN Number: 111-11-1111

Lock Request Information

Property Information

Address 1: TBD | Credit Only Approval:

Address 2: []

Zip: 23060

City & State: [] | -SELECT ONE- | Select

County: [] | Select

Census Tract: []

FIPS: []

Property Type: -SELECT ONE- | Select

Attached/Detached: -NONE- | Select

Occupancy: -SELECT ONE- | Select

Number of Units: []

Zip Code

6. If the Credit Only Approval was selected by mistake, uncheck the box and the address fields open up again.

SUNTRUST BANK Loan Num: 640064499 | Borrower: TEST BORROWER | Property: []

Lock Request

Lock Desk: Open | Pricing Desk: Open | Operational Hours - 09:45AM to 10:00PM EST

Loan Information: SUNTRUST BANK Loan Number: 640064499 | Lender Loan #: []

Borrower Name: TEST BORROWER | Suffix: [] | SSN Number: 111-11-1111

Lock Request Information

Property Information

Address 1: [] | Credit Only Approval:

Address 2: []

Zip: 23060

City & State: GLEN ALLEN | VA | Select

County: HENRICO | Select

Census Tract: []

FIPS: []

Property Type: -SELECT ONE- | Select

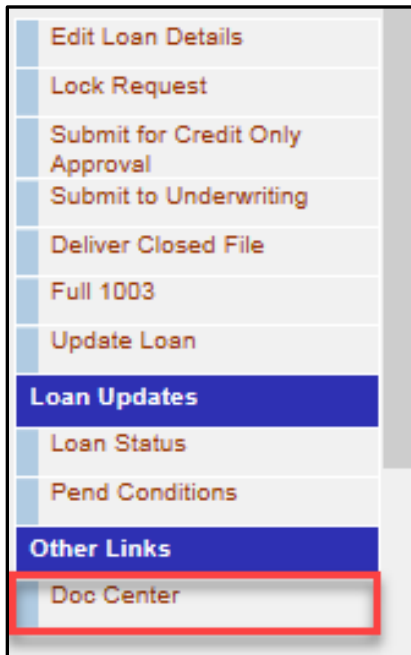
Attached/Detached: -NONE- | Select

Occupancy: -SELECT ONE- | Select

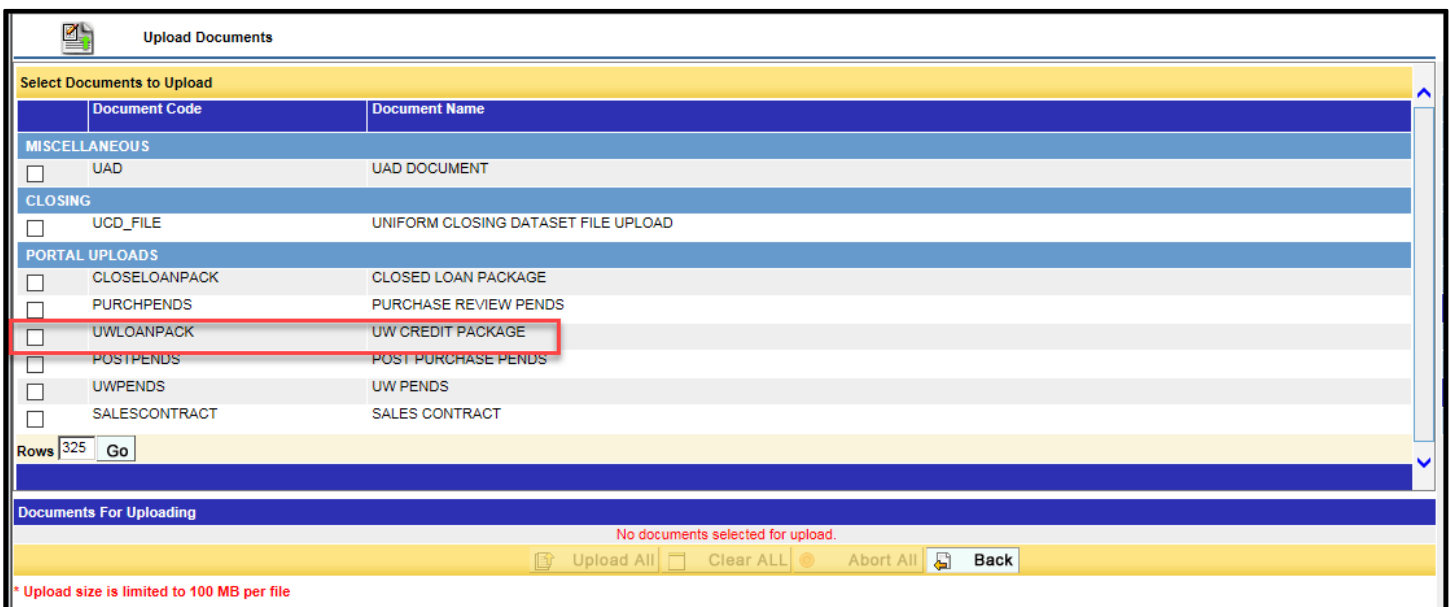
Number of Units: []

Uncheck the box it will open the Address fields

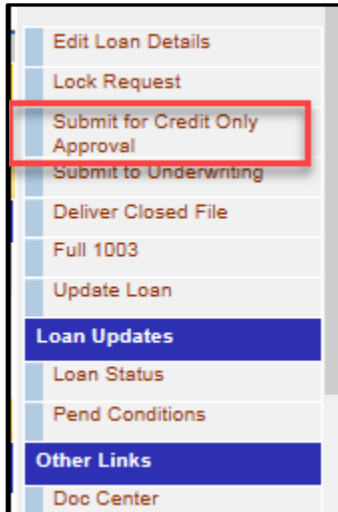
7. To upload documentation for the Credit Only Submission, select Doc Center.



8. The classification menu will populate, select UWLOANPACK to upload the credit package.



9. Once Document(s) successfully upload, select Submit for Credit Only Approval to deliver to Underwriting.



10. Credit Only submission statuses have been added to the LendingSpace portal under the Underwriting category.

UNDERWRITING		
+ CREDIT ONLY - ND FILE RECEIVED	Credit Only submission has been received.	
+ CREDIT ONLY - UNACCEPTABLE ND FILE DELIVERY	Credit Only submission needs additional documentation.	
+ CREDIT ONLY - IN UNDERWRITING	Credit Only submission has been assigned to an Underwriter.	
+ CREDIT ONLY - UNDERWRITING PENDED	Credit Only submission has been pended for additional information.	
+ CREDIT ONLY - APPROVED	Credit Only submission has been approved.	
+ CREDIT ONLY - DENIED	Credit Only submission has been denied.	
+ ND FILE RECEIVED		
+ UNACCEPTABLE ND FILE DELIVERY		
+ IN UNDERWRITING		
+ UNDERWRITING PENDED		
+ INITIAL DENIAL		
+ FINAL DENIAL		
+ APPROVED WITH PTC		
+ CLEARED TO CLOSE		
+ CTC - CHANGE TO LOAN		

11. Credit Only - Unacceptable ND File Delivery or Underwriting Pending status needs to have additional documentation uploaded. Once information is uploaded using the UW Pends classification, select submit conditions to deliver the information.

Upload Documents

Select Documents to Upload

	Document Code	Document Name
MISCELLANEOUS		
<input type="checkbox"/>	UAD	UAD DOCUMENT
CLOSING		
<input type="checkbox"/>	UCD_FILE	UNIFORM CLOSING DATASET FILE UPLOAD
PORTAL UPLOADS		
<input type="checkbox"/>	CLOSELOANPACK	CLOSED LOAN PACKAGE
<input type="checkbox"/>	PURCHPENDS	PURCHASE REVIEW PENDS
<input type="checkbox"/>	UWLOANPACK	UW CREDIT PACKAGE
<input type="checkbox"/>	POSTPENDS	POST PURCHASE PENDS
<input type="checkbox"/>	UWPENDS	UW PENDS
<input type="checkbox"/>	SALESCONTRACT	SALES CONTRACT

Rows 325 Go

Documents For Uploading

No documents selected for upload.

Submit Conditions Upload All Clear ALL Abort All Back

* Upload size is limited to 100 MB per file

12. Once the property has been chosen, upload the sales contract to the system by selecting the SALES CONTRACT option and Submit to Underwriting.

Upload Documents

Select Documents to Upload

	Document Code	Document Name
MISCELLANEOUS		
<input type="checkbox"/>	UAD	UAD DOCUMENT
CLOSING		
<input type="checkbox"/>	UCD_FILE	UNIFORM CLOSING DATASET FILE UPLOAD
PORTAL UPLOADS		
<input type="checkbox"/>	CLOSELOANPACK	CLOSED LOAN PACKAGE
<input type="checkbox"/>	PURCHPENDS	PURCHASE REVIEW PENDS
<input type="checkbox"/>	UWLOANPACK	UW CREDIT PACKAGE
<input type="checkbox"/>	POSTPENDS	POST PURCHASE PENDS
<input type="checkbox"/>	UWPENDS	UW PENDS
<input checked="" type="checkbox"/>	SALESCONTRACT	SALES CONTRACT

Rows 325 Go

Documents For Uploading

Upload From	Document Name	File Name	File Type	Comments	Actions	Status
LOCAL MACHINE	SALES CONTRACT	Browse...	PDF			

Upload All Clear ALL Abort All Back

* Upload size is limited to 100 MB per file

- Edit Loan Details
- Lock Request
- Submit to Underwriting**
- Deliver Closed File
- Full 1003
- Update Loan
- Loan Updates
- Loan Status
- Pend Conditions
- Other Links
- Doc Center

13. Successful loan delivery in LendingSpace will show the status of ND File Received.



14. The appraisal will need to be uploaded to CMS our Collateral Management System
<https://www.gofnc.com/suntrust/> per our business as usual process.

