

**Start a Loan**



**FILE UPLOAD**  
Upload an existing Fannie Mae  
Click Browse or Drag & Drop to identify the FNMA 3.2 file  
Once the file is uploaded, you will have the option to Re  
**BROWSE** Drag & Drop Files

1. Go to: <https://brokeriq.carringtonwholesale.com/>
2. Click **Start Loan**
3. Click **File Upload**
4. Click **Browse**
5. Double-click **FNM** file

**Validate 1003**

**Validate 1003** Register Loan Products & Pricing

Applicant: John Havlichek **ADD**

Loan Information  Borrower Information  Employment History

**SAVE VALIDATE DELETE**

1. **Review** the information within each of the 8 Tabs
2. Make changes as necessary
3. Click **Save** if changes are made
4. Verify that all eight Tabs contain green checkmarks
5. Click **Validate**

**Register Loan**



Loan Purpose: Purchase Channel: \* Wholesale  
Loan Type: FHA Loan Officer: \* Jim Nudelman  
Estimated Closing Date: 01/30/2017 Borrower FICO \* 680 Processor: \* Jim Nudelman  
Underwriting Type: DU Client Loan #:   
Compensation Source: Lender Paid Has a loan estimate been issued? No

**SAVE DELETE REGISTER**

1. Click **Register Loan** (yellow link)
2. Enter Decision Making **FICO Score**
3. Select the **Underwriting Type**
4. Select the **Compensation Source**
5. Select the **LO** and **Processor**
6. Enter **Notes** as appropriate
7. Click **Register** (green button)
8. Click **Ok**

**Products & Pricing**

**EDIT SHORT FORM GET PRICING**

Borrower FICO \* 680  
Underwriting Type DU

**First Lien Search Criteria**  
Loan Type(s):  Conforming  NonConforming  FHA  VA  All-Exp. Crit.  USDA

**Re-Submit Options** **Re-Submit**

Links	Eligible Product	Rate	Margin	APR	P&I
<a href="#">expired] CMS</a>					
<a href="#">FHA 30 Yr Fixed</a>		3.750	0.000	4.855	\$1,798

Rate	APR	P&I	Discount/ Rebate(%)	Closing Cost(\$)	Price	Origination Charges(\$)	3 <sup>rd</sup> Party Fees(\$)	Discount/ Rebate(\$)	Compensation (\$)	Select
3.250	4.582	\$1690	3.285	\$12,766	96,715	\$12,766	\$0	\$12,756	\$6,620	<input checked="" type="checkbox"/>

**Update Encompass Request Lock**

1. Click **Products & Pricing**
2. Click **Get Pricing**
3. Enter Decision Making **FICO** (lowest Borrower)
4. Select **Compensation** (Borrower or Lender Paid)
5. Verify the **Loan Type**
6. Set **Lock Period** at 45 days
7. Designate **Manual UW** (if applicable)
8. Click **Re-Submit**
9. Select the **Product** (click Product Name in blue)
  - Revise Search to change loan parameters
10. Click the **Select Basket** next to desired pricing
11. Review the **Add-ons** and **Reductions**
12. Click **Request Lock**
  - Click Update Encompass (float selected rate)

### Package Upload

1. Click **Package Upload**
2. Select whether **Loan Estimate has been issued**
3. Select **Lock & Early Disclosure Package** (if locking)
4. Click **Browse**
5. Select the **PDF** with all borrower documents
6. Check all **Required** boxes
7. Click **Upload**

### Review & Submit

1. Click **Review & Submit**
2. Click **Submit**
3. Select **Yes** to the "Submit this Loan File" pop-up

### Upload Conditions

1. Click the **Upload Documents** tab
2. Select a **Document Type**
3. Click **Upload**

### Quick Pricer

1. Click **Pricing** icon
2. Enter short **Loan Parameter** fields
3. Click **Get Pricing**
  - Optimal Blue pricing screens will appear