

EMM Wholesale
File Submission and Pipeline
Management Guide

Navigate to www.emmwholesale.com using your web browser.

EMM
WHOLESALE
LENDING DIVISION

Home Company Information Paperless Submission Appraiser

User login

User ID: [New User](#)

Password: [Login](#)

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1.855.369.7050

About E Mortgage Management LLC

EMM Wholesale is the wholesale lending division of E Mortgage Management LLC, and is dedicated to providing a world class experience for mortgage broker partners. EMM has earned the respect and admiration of our broker partners while continuing to thrive as an industry leader. We maintain our solid reputation of integrity, speed and our world class work ethic, and this aligns us as a partner

[Paperless Submission](#)
Save time and money with paperless submission!

[Email us today](#)

Prior to uploading your loan, we ask that you complete a Loan Submission Form and scan it in with your loan file documentation. In addition, we strongly recommend the use of our bar coded separator pages for the key components of your loan file. By using these separators, your loan will be in front of an underwriter sooner.

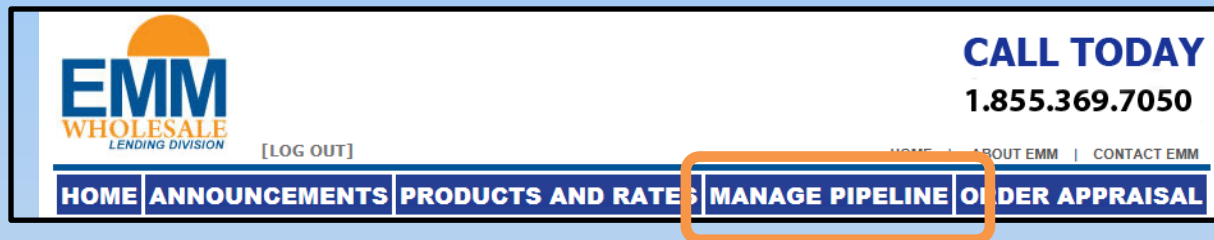
Click on the Forms
and Docs link



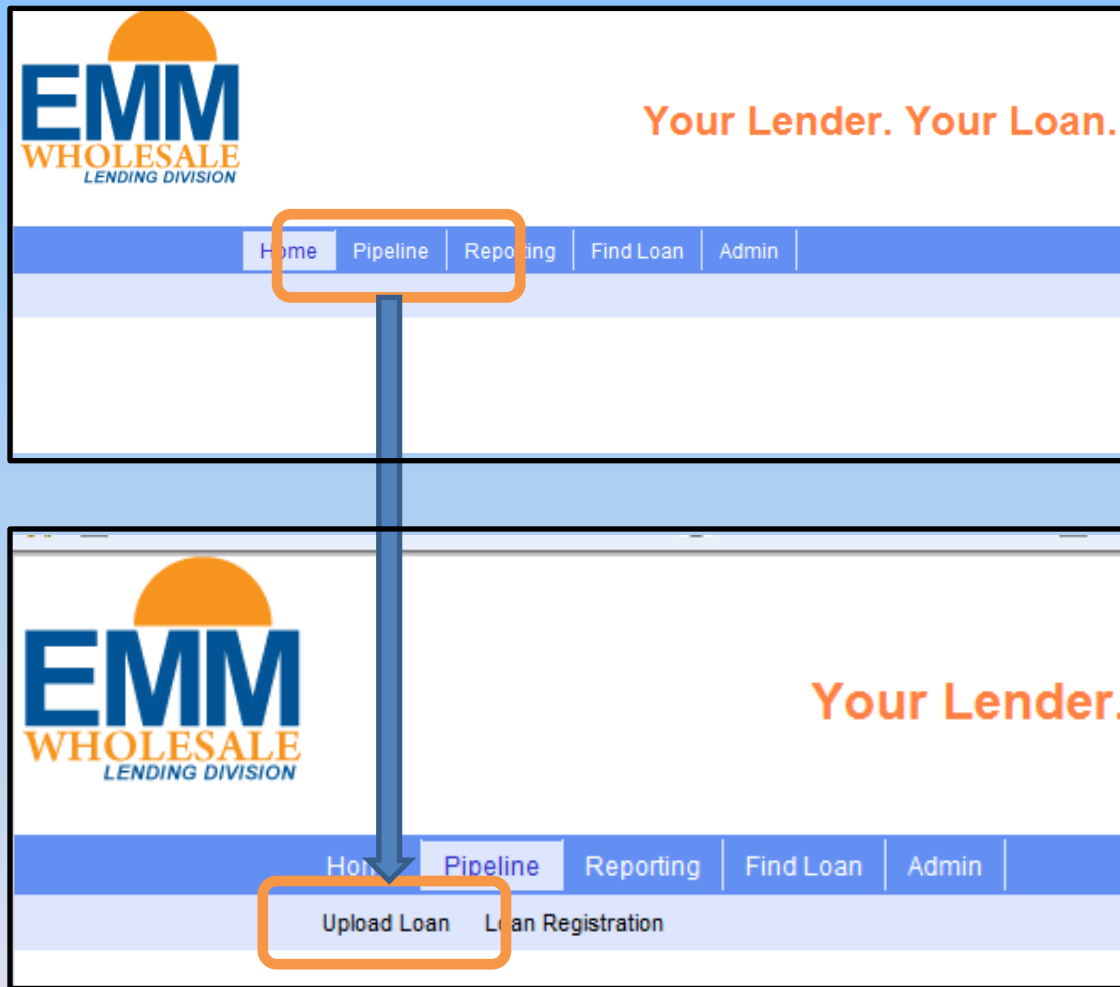
The screenshot shows the EMM Wholesale Lending Division website. The header includes the EMM logo, 'WHOLESALE LENDING DIVISION', and a '[LOG OUT]' link. The main navigation bar contains 'HOME', 'ANNOUNCEMENTS', and 'PRODUCTS AND RA'. A dropdown menu is open under 'HOME', showing 'The Education Center', 'Forms and Docs', 'Guidelines', and 'Links'. The 'Forms and Docs' link is highlighted with a blue box. Below the navigation, there is a list of documents: 'EMM Wholesale Documents - if any document is required but not present in this location, please', 'Broker Compensation Agreement', 'Condominium Questionnaire', 'FHA Case Number Request', 'Loan Submission Form', 'Credit Package Stacking Order and Bar Codes', and 'Disclosure Package Stacking Order and Bar Codes'. The 'Loan Submission Form' link is highlighted with an orange rounded rectangle.

In the Manage Pipeline area, you can

- Upload new loans
- View existing pipeline and loan level details in real time
- Upload conditions
- Communicate with EMM staff
- Get live product and pricing information on your prospective loans
 - Save scenarios and prospects



To upload your loan file, click on the Pipeline Tab, and then click on Upload Loan



Fill in all of these fields and click on Submit File

Home | Pipeline | Reporting | Find Loan | Admin

Upload Loan | Loan Registration

Upload New Loan File

Use this feature to upload a new Loan File. You can upload FannieMae DU files, Calyx Point files, Genesis and Contour files.

File Details

File Format: FannieMae DU

File To Upload: \\emmnas02\WestCoastS

Loan Program*: CF30 - CONF 30 YR

Originator Type: Branch

Contact Information

Contact Name: STEVEN KOLKER

Email Address: SKOLKER@EMMLOANS.COM

Comments: Use this space to communicate important contact info and issues related to file setup and disclosures.

Your name and email will appear here.

You will get the following confirmation that your file was successfully uploaded.

Home Pipeline Reporting Find Loan Admin

Upload Loan Loan Registration

Your loan has been added to our pipeline -- Thanks for your business!!

You can view the details by clicking on the Borrower's Name below.

Loan Number		Base Loan Amt	\$95,000.00	Appraised Value	\$195,000.00
Borrower	BUILDER, SUZI	Loan Amount	\$95,000.00	LTV	52.778
Program	CF30 - CONF 30 YR	Sale Price	\$180,000.00	Subordinate Amount	0
				Lien	1ST

Click on the Borrower's name to see all loan details and gain access to pricing and uploading features. Click on the Upload a Document icon to upload the loan file.

Home Pipeline Reporting Find Loan Admin

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Loan Details

Upload a Document View Documents

General Loan Information		Borrower Details	
Loan Number:		Borrower	Spouse
Current Stage:	REGISTERED	Name:	SUZI BUILDER
Borrower:	BUILDER, SUZI	SSN:	500-60-6666
Primary SSN:	500-60-6666	Credit Score: 1	0
Property:	19991 EAST EUBANK STREET, LOUISVILLE, KY 40209-	Credit Score: 2	0
Property Type:	SFR	Credit Score: 3	0
Branch:		Home Phone:	888 888-8888
LO/Rep:	KOLKER, STEVEN	Work Phone:	-
Office:	E MORTGAGE MANAGEMENT LLC	Email:	SUZIEBUILDER@FANNIEMAE.COM
Underwriter:		DTI:	0
Processor:		Loan Source:	

Loan Program Information		Key Dates	
Program:	CF30	Submitted:	
Description:	CONF 30 YR	U/W Received:	
Lien Position:	1ST	PAL Approval:	
Purpose:	PURCHASE	Resubmitted:	
O/O?:	YES	Approved:	

Select the document(s) to Upload by browsing to the file on your computer, then using the drop down menu at the bottom, select the type of document you are uploading and click on the Submit button.

The screenshot shows a web application window titled "Project: Loan Documents" with a "Document Upload" section. The form is divided into several sections:

- File Information:** Contains a "File To Upload" text field with the value "Nem...has02WestCoastShare\PDF_Scans\20111121092851883.pdf" and a "Browse..." button. Below it is an "Upload in Color" checkbox.
- Assign To Loan:** Contains a "Loan Number:" label, an empty text field, and a "Change" button.
- Borrower:** Contains a "Borrower:" label, a text field with the value "BUILDER, SUZI", and a "Clear" button.
- Property:** Contains a "Property:" label and a text field with the value "19991 EAST EUBANK STREET, LOUISVILLE, KY 40209-".
- Document Information:** Contains a "Document Type" dropdown menu with "Wholesale New Loan Credit package" selected.
- Buttons:** "Submit" and "Reset" buttons are located at the bottom right of the form.

Orange callouts highlight the "File To Upload" field, the "Document Type" dropdown, and the "Submit" button.

You will get a Document Upload Successful message at the bottom of the screen and the screen will reset so that you can upload another document. Each time you upload a document, EMM staff is notified that new documents have arrived for your loan.

The screenshot shows a web application window titled "Project: Loan Documents". The interface is divided into three main sections:

- File Information:** Contains a "File To Upload" text input field with a "Browse..." button to its right, and an "Upload in Color" checkbox.
- Assign To Loan:** Contains three input fields: "Loan Number:" (empty), "Borrower:" (containing "BUILDER, SUZI"), and "Property:" (containing "19991 EAST EUBANK STREET, LOUISVILLE, KY 40209-"). To the right of the "Loan Number:" field are "Change" and "Clear" buttons.
- Document Information:** Contains a "Document Type" dropdown menu.

At the bottom right of the form area are "Submit" and "Reset" buttons. At the bottom of the window, a green message bar displays a checkmark icon and the text "Document upload successful.", which is highlighted by an orange rectangular box.

To price your loan, click on the Pipeline tab and find your loan in the pipeline details. Click on the Pricing icon on the line with your borrower's last name.

Loan Pipeline

Broker: All Brokers

User: STEVEN KOLKER
Date Range: 11/5/2010 to 3/19/2012
Search By: Last Changed Date

Loan Status										Number of Loans	Total Loan Amount
Registered										3	\$322,020.00
Loan#	Borrower	Program	Loan Amount	Lien	LTV	Registered	Looked	Look Expire	Updated		
	BUILDER	CF30	\$95,000.00	1ST	62.778	3/19/2012			3/19/2012		
410500032	HOMEOWNER	CF30	\$124,000.00	1ST	80.000	3/19/2012			3/19/2012		
410500031	LOANSEEKER	FF30	\$103,020.00	1ST	68.000	3/12/2012			3/19/2012		
Total Active Loans										3	\$322,020.00

Legend: Notes Fee Review Outstanding Conditions All Conditions Cleared Suspended Denied

The data from your loan file will automatically populate in the pricing engine. All fields with a red dot are required fields, but please verify the inputs of all fields to get the best results.

Lien Information			
• First Lien Amt. 95000	• Second Lien Amt. 0	• HELOC Line Amt. 0	• HELOC Drawn Amt. 0
<input checked="" type="checkbox"/> Search for First	<input type="checkbox"/> Search for Second	<input type="checkbox"/> Search for HELOC	

Loan Information			
• Price / Estimated Value 180000	• Appraisal Amount 180000	• Loan Purpose Purchase	• Cash-Out Amount 0
• LTV 52.78	CLTV 0	HCLTV (line amt.) 0	HCLTV (drawn amt.) 0
• Months of Reserves 18	Waive Escrows No	LOS Loan ID	

Borrower Information			
Borrower First Name SUZI	Borrower Last Name BUILDER	• Representative FICO 750	• DTI Ratio 40
• Citizenship U.S. Citizen	First Time Home Buyer No	Non-Occupant Coborrower No	Self Employed No
Income Documentation Verified	Asset Documentation Verified	Employment Documentation Verified	

Property Information			
Occupancy Primary Residence	• Property Type Single Family	Number of Units 1 Unit	• Number of Stories 0
State California (CA)	County Los Angeles	Corporate Relocation No	Property Zip 91367

Choose the loan types you want to price out, and click the Submit button

Here we've selected
Conforming and FHA
programs, 30 year Fixed

First Lien Search Criteria

Loan Type(s): Conforming NonConforming FHA VA Alt-A/Exp. Crit. USDA Max: 3

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr 7 Yr 5 Yr 40 Yr Max: 3

Amortization Type(s): Fixed ARM Balloon Option ARM Max: 3

ARM Fixed Term(s): 1 Mo 3 Mo 6 Mo 1 Yr 2 Yr 3 Yr 5 Yr 7 Yr 10 Yr Max: 3

Exp. App. Level(s): N/A Level 1 Level 2 Level 3 Level 4 Level 5 Max: 6

Desired Price: Desired Rate: Desired Lock Period: Interest Only:

Buydown: Borrower Pays MI (if required): Automated U/W System: Prepayment Penalty:

FHA Case # Assigned: Lender Paid Compensation?:

Select your desired price, rate
and lock period, as well as DU
from the AU drop down

Eligible products will appear under the green bar, with ineligible products under the red bar. Click on the **Show** icon next to the product and price combination for detailed pricing. Changes to the search can also be made clicking on the Revise Search button.

The screenshot shows a mortgage search interface with the following components:

- Re-Submit Options:** Includes buttons for "Revise Search" and "Re-Submit".
- Search Parameters:**
 - Loan Amt: 95000
 - DTI Ratio: 40
 - Property Zip: 91367
 - LTV: 52.78
 - Interest Only: No
 - CLTV: 0
 - Waive Escrows: No
 - Desired Rate: 4
 - AUS: DU
 - Buydown: None
- Filters:**
 - Loan Type(s): Conforming, FHA
 - Loan Term(s): 30 Yr
 - Amortization Type(s): Fixed
 - ARM Fixed Term(s): 3 Yr, 5 Yr
 - Exp. App. Level(s): N/A
- Printable Results:** A section with a printer icon and "Printable Results" text.
- Table 1: Eligible Product** (Green header)

Links	Eligible Product	Rate	Price	Days	P&I	Detail
	E Mortgage FHA 30 Yr Fixed	4.000	103.548	30	\$484	Show
	E Mortgage Conforming 30 Yr Fixed	4.000	101.439	30	\$484	Show
- Table 2: Ineligible Product** (Red header)

Links	Ineligible Product	Detail
	E Mortgage Conforming High Balance 30 Yr Fixed	Show
	E Mortgage FHA 15 Yr Fixed High Balance	Show
	E Mortgage FHA 15 Yr Fixed High Balance Streamline	Show
	E Mortgage FHA 30 Yr Fixed High Balance	Show
	E Mortgage FHA 30 Yr Fixed High Balance Streamline	Show
	E Mortgage FHA 30 Yr Fixed Streamline	Show
	E Mortgage FNMA DU Refi Plus 30 Yr Fixed	Show
	E Mortgage USDA Guaranteed Rural Housing 30 Yr Fixed	Show

Callouts:

- Top Right:** "To modify the search, click here" (points to the "Revise Search" button).
- Table 1:** "Click here to select your price" (points to the "Show" link in the first row).
- Table 2:** "To see why the product you wanted was ineligible, click on the product" (points to the first row of the "Ineligible Product" table).

Click on the price for the desired rate, price and lock term that you wish to choose. You will have the option to lock the loan or save the pricing on the next screen.

E Mortgage FHA 30 Yr Fixed		4.000	103.548	30	\$454	Show
E Mortgage Conforming 30 Yr Fixed		4.000	101.439	30	\$454	Hide
Pricing Last Updated: 03/19/12 1:34 PM			Search Timestamp: 03/19/12 6:12 PM			
Rate	P&I	30 Day	45 Day			
	Pmt	04/17/12	05/02/12			
3.250	\$413	96.180	96.055			
3.375	\$420	97.215	97.090			
3.500	\$427	98.215	98.090			
3.625	\$433	98.749	98.624			
3.750	\$440	99.546	99.421			
3.875	\$447	100.519	100.394			
4.000	\$454	101.439	101.314			
4.125	\$460	101.919	101.794			
4.250	\$467	102.343	102.218			
4.375	\$474	102.968				
4.500	\$481	103.775				
4.625	\$488	104.197				
4.750	\$496	104.567				
4.875	\$503	104.875				
5.000	\$510	104.875				
5.125	\$517	104.875	104.875			
5.250	\$525	104.875	104.875			
5.375	\$532	104.875	104.875			
5.500	\$539	102.094	101.974			
The values in the grid include all the adjustments below.						
Reason		Points	Rate	Margin		
FICO is >=740, AND LTV is <=60		0.250	0.000	0.000		
Total Adjustments		0.250	0.000	0.000		

In the example, we are selecting 4% at 101.439 on a 30 day lock

The rate and price selected includes these adjustments

This screen shows you the summary information for the loan terms and pricing selected. Click on Save Registration if you do not want to lock the loan at this time, or you may elect to lock if you have met the minimum document requirements.

Product Name E Mortgage Conforming 30 Yr Fixed		Product Code CF30	Search Timestamp 3/19/2012 6:12:04 PM
Rate 4	Price 101.439	Lock 30	Margin 0
Buydown None	Lock Expiration	Automated U/W System DU	Interest Only No
Borrower Pays MI (if required) Yes			

Reason	Points	Rate	Margin
FICO is >=740, AND LTV is <=60	0.250	0.000	0.000
Total Adjustments:	0.250	0.000	0.000

Notes/Advisories:

1. Lender may require additional restrictions that are not addressed in this decision.
2. Please refer to the Fannie Mae Selling Guide for additional restrictions.
3. The LTV/CLTV eligibility follows the lender guides published. Please refer to Fannie or Freddie LTV charts for Delegated U/W. Additional restrictions may apply.

Loan Notes

Note

User	Note	Loan Status
		Prev Next

Fee Details

The fees displayed below are based on the rate/price combination selected at the time of the original lock request.

Summary	
Description	Amount
First Lien Amt.	\$95,000
Closing Cost (Sum of all the fees paid by the borrower)	\$0

Save As Prospect **Save Registration** Request Lock

Pre-submission locks require that complete loan files be submitted at least 20 days prior to lock expiration