

Quick Reference Guide



FIRST RELIANCE MORTGAGE QUICK REFERENCE GUIDE:

1. Login to <https://firstreliance.mortgagebotlos.com/login>.
2. **Loan Questions:** Email any of our underwriters or your Account Executive
3. **How Do I Add Loans to My Pipeline?** Review the *Job Aid – How To Import and Register A Loan File*
4. **How Do I Submit a Loan File for AUS (DU or LPA)?** Review the *Job Aid – How To Submit A Loan File to AUS (DU or LPA)*
5. **How Do I Lock an Interest Rate?** Review the *Job Aid – How To Lock an Interest Rate*
6. **How do I Submit Loan Documents?** Review the *Job Aid – How to Upload Loan Documents*
7. **How Do I Schedule My Loan Closing?**
 - a. Please email your closer to tentatively set up your closing, at least **2 weeks** prior to anticipated closing date.
 - b. Complete the closing request Form (found in the Resource Center).
 - c. Image this form along with all required closing documents.
 - d. Use the Link for “Imaging” “Upload Document” on website
 - e. Verify you are uploading to the correct loan. Choose document type “CW-Closing Request”
 - f. Click “Submit”
 - g. You must upload your Approval and Closing Documents **5 business days** prior to your closing date so we have time to issue the Closing Disclosure.
8. **How Do I Submit a Correspondent Loan File for Purchase?**
 - a. Complete the Purchase Transmittal form found in the Resource Center.
 - b. Use the Link for “Imaging” “Upload Document” on website
 - c. Verify you are uploading to the correct loan. Choose document type “CW-Purchase Package Deliver”
 - d. Click “Submit”
 - e. Correspondents, please make sure you have First Reliance’s Mortgagee Clause on all insurance documents prior to uploading your Purchase package request.
9. **Important Note:** Remember to use the following address for line 5 of your 4506T/C
 - a. *INTERTHINX, 30005 Ladyface Court, Agoura Hills, CA 91301 (800)795-0391*

Title Mortgagee Clause

FIRST RELIANCE BANK, ISAOA/ATIMA
2170 WEST PALMETTO STREET
FLORENCE, SC 29501

Conventional Mortgage Hazard Mortgagee Clause

FIRST RELIANCE BANK, ISAOA/ATIMA
PO BOX 961292
FORT WORTH, TX 76161-0292

Govt. / Jumbo Hazard Mortgagee Clause

FIRST RELIANCE BANK, ISAOA/ATIMA
900 JOHNNIE DODDS BLVD, 200
MOUNT PLEASANT, SC 29464

Quick Reference Guide



First Reliance Mortgage Contact Information

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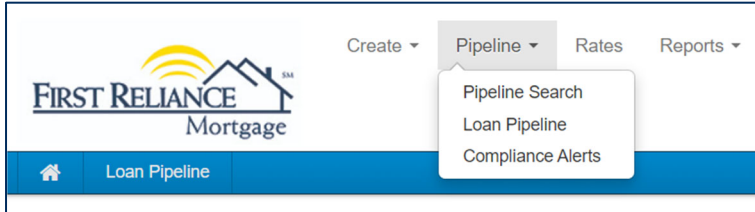
JOB AID



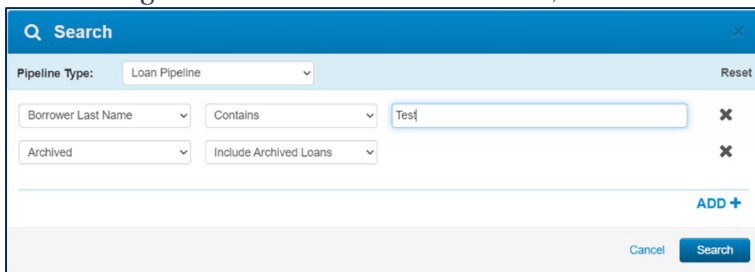
NAVIGATING THE FIRST RELIANCE MORTGAGE SYSTEM

HOW TO NAVIGATE THE FIRST RELIANCE MORTGAGE SYSTEM:

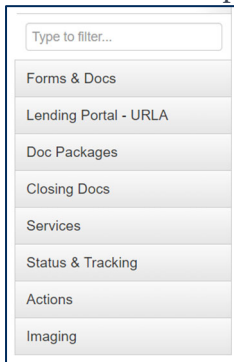
1. Login to <https://firstreliance.mortgagebotlos.com/login>.
2. To locate a loan file click the **Pipeline** dropdown and click **Pipeline Search**.



3. In the **Search** screen, you may layer search criteria to locate a specific loan file.
4. If searching for a closed or funded loan file, be sure to **Include Archived Loans**.



5. Once your loan file has been located, users can utilize the **Navigation Panel** to access information and perform specific tasks within the loan file.



6. Primary pages that you will utilize include:
 - a. **Forms and Docs:** Used to Register and Lock a loan file, and to submit fee info.
 - b. **URLA:** Used to complete / update an URLA data as needed after initial file upload.
 - c. **Services:** Used for DU/LPA Submission.
 - d. **Imaging:** Used for uploading documents and viewing documents uploaded to file.

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IMPORTING AND REGISTERING A LOAN FILE



HOW TO IMPORT A LOAN FILE:

1. Login to <https://firstreliance.mortgagebotlos.com/login>
2. Select **Import a Loan** from the **Create** dropdown (*see below*)



3. Enter the Originator Name and select the correct **Import A Loan** for the Action

A screenshot of the "New Loan Setup" form in the First Reliance Mortgage system. The form includes a text box for "Originator" with the value "100 > ABC Community Bank > Mortgagebot Tester" and a dropdown menu for "Action" with "Import A Loan" selected. There are "Submit" and "Cancel" buttons at the bottom. A note above the text box reads: "In the text box below, enter a few sequential characters contained in any of the following: Institution ID, Institution Name, Originator First Name, or Originator Last Name. Then, select an item from the drop down menu, and click Submit."

4. Click **Submit**
5. Select File Format of **iLAD/MISMO 3.4**
6. Select the appropriate Product for the file being uploaded from the **Product** dropdown
7. Click **Choose File**
8. Select the appropriate file for upload from your computer
9. Select the appropriate Loan Origination Type from the **Loan Origination** dropdown
 - a. **Wholesale** – Brokered Loan Files
 - b. **Correspondent** – Correspondent and Modified Correspondent Loan Files
10. Click **Import**
11. Your file will appear in the First Reliance system and you can proceed to register the loan file as needed.

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IMPORTING AND REGISTERING A LOAN FILE



HOW TO CREATE A LOAN FILE MANUALLY:

1. Login to <https://firstreliance.mortgagebotlos.com/login>
2. Select **Create a Loan** from the **Create** dropdown (*see below*)



3. Enter the Originator Name and select the correct **Create A Loan** for the Action

A screenshot of the "New Loan Setup" form in the First Reliance Mortgage system. The form includes a text box for the Originator name, a dropdown menu for the Action, a checkbox for PreApproval, and Submit and Cancel buttons. The Originator text box contains "100 > ABC Community Bank > Mortgagebot Tester" and the Action dropdown menu is set to "Create A Loan".

In the text box below, enter a few sequential characters contained in any of the following: Institution ID, Institution Name, Originator First Name, or Originator Last Name. Then, select an item from the drop down menu, and click Submit.

Originator:

Action:

PreApproval:

4. Click **Submit**
5. Enter all necessary information into the **Borrower Summary Page**
6. Click **Save and Close** at the bottom of the screen
7. Your file will appear in the First Reliance system and you can proceed to register the loan file as needed.

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IMPORTING AND REGISTERING A LOAN FILE



HOW TO REGISTER A LOAN FILE:

Once your file has been created and the required loan data has been entered, you may proceed with registering your loan file.

1. Select **Register Loan** from the **Forms and Docs** tab
2. Fill in all **RED** boxes to complete the required information for registration
3. Once all necessary information has been entered, we recommend that you review the data to confirm its accuracy
4. Once confirmed, click **Register** at the bottom of the screen

IMPORTANT NOTES ABOUT LOAN REGISTRATION:

- Registration is required prior to locking a loan file.
- If an issue is encountered with registering a loan file, please email secondary@firstreliance.com and a team member will be happy to review and assist.

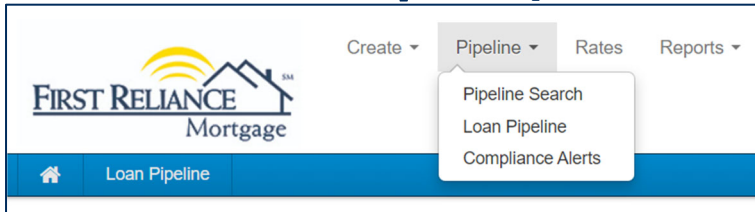
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HOW TO UPLOAD LOAN DOCUMENTS

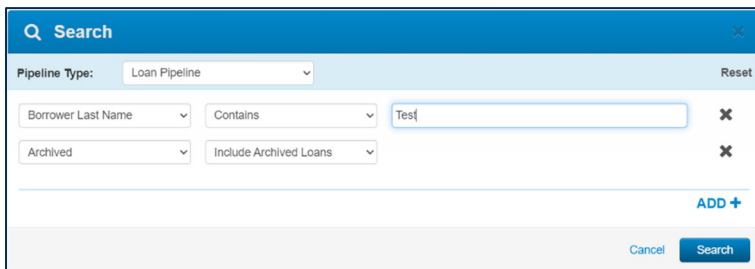


HOW UPLOAD LOAN DOCUMENTS:

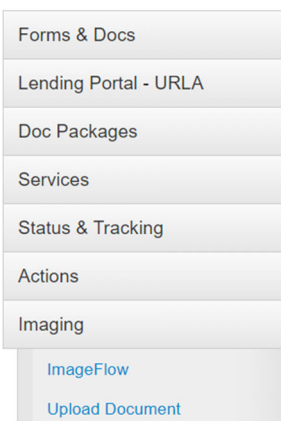
1. Login to <https://firstreliance.mortgagebotlos.com/login>.
2. To locate a loan file click the **Pipeline** dropdown and click **Pipeline Search**.



3. In the **Search** screen, you may layer search criteria to locate a specific loan file.



4. Once your loan file has been located, users can utilize the **Forms & Docs** tab within the **Navigation Panel** to access the **Imaging** tab. From that tab, users need to click **Upload Document**.



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HOW TO UPLOAD LOAN DOCUMENTS



5. The user may then simply drag and drop documents into the upload window. Once a document has been dropped, users can then select the document type from the **Document Type** dropdown.

A screenshot of a web browser window showing the "XDOC - Work" interface for uploading loan documents. The page title is "Upload Loan Documents". On the left, there are sections for "Loan" (with a search bar), "Selected Loan" (with fields for Loan Number, Loan ID, Borrower Name, and Property Address), and "Uploaded File List". On the right, there is a "Files to Upload" section with a "File to upload" field containing "COC Form.pdf", and dropdown menus for "Color Handler" (set to "Black and White"), "Render Quality" (set to "Normal"), and "Document Type". A blue callout box with white text is overlaid on the "Document Type" dropdown, stating: "Be sure that your loan file is listed in the 'Selected Loan File' section".

6. Users can then click **Submit** to upload their documentation.
7. **IMPORTANT NOTE:** Under "Actions", click "Final" when you are ready for FRB to take your file. You must "**Final**" the loan in order for FRB to start the Compliance Review and Underwriting process. We will receive an email notification that this loan has been "Final" and is ready for FRB.
8. First Reliance Mortgage Staff will be notified once the documents are submitted. You will receive a notification from Compliance and Underwriting when the loan is conditioned.
9. **To View Conditions:** Click **UW Conditions** in the **Forms & Docs** of the Navigation Panel.
10. Follow the steps outlined above to upload your Appraisal (remember to check the "Color" button to ensure that the Appraisal is uploaded in full color.
11. Users should utilize the grid provided on the next page to determine where a specific document or document set should be uploaded. Notifications should be generated for the upload; however, we do recommend, contacting your underwriter or closer to confirm when Underwriting Conditions or a Purchase Package have been uploaded.

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HOW TO UPLOAD LOAN DOCUMENTS



<i>Document(s) Uploaded</i>	<i>Document Type for Upload</i>
Initial Underwriting Package	CW-Initial Underwriting Submission
Initial Disclosure Package	CW-Initial DISCLOSURE/COMPLIANCE Submission
Appraisal and Appraisal Docs	CW-Appraisals
Redisclosures	CW-Redisclosures
Underwriting Conditions	CW-Underwriting Conditions
Closing Request	CW-Closing Request Documents
Loan Purchase Package	CW-Purchase Package - Correspondents
Loan Purchase Conditions	CW-Purchase Conditions - Correspondents

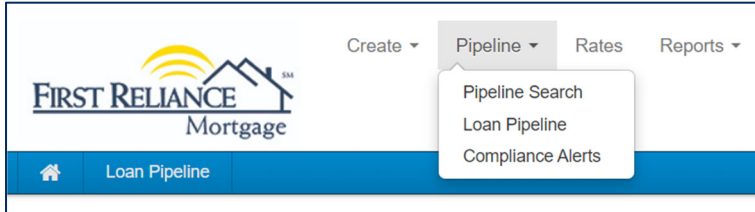
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HOW TO PRICE A LOAN FILE WITHOUT LOCKING

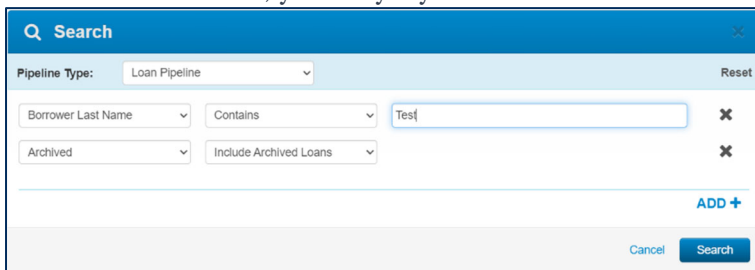


HOW TO PRICE A LOAN:

1. Login to <https://firstreliance.mortgagebotlos.com/login>.
2. To locate a loan file click the **Pipeline** dropdown and click **Pipeline Search**.



3. In the **Search** screen, you may layer search criteria to locate a specific loan file.



4. Once your loan file has been located, users can utilize the **Forms & Docs** tab within the **Navigation Panel** to access the **Scenario Pricer**.



5. Complete all fields marked in Red for the loan file to be priced correctly.

Borrower Information			
Borrower First Name	Borrower Last Name	Borrower Generation	Borrower SSN
Test	Test		999-99-9999
Borrower Credit Score	Borrower No Credit Score		
800	No		
Co-Borrower First Name	Co-Borrower Last Name	Co-Borrower Generation	Co-Borrower SSN
Co-Borrower Credit Score	Co-Borrower No Credit Score		
0			
Representative Credit Score	Citizenship Status	1st Time Homebuyer	Self Employed
Borrower	US Citizen	No	No

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NAVIGATING THE FIRST RELIANCE MORTGAGE SYSTEM



- Click **Product Selection**.
- Click the **Product Code** for the product that you wish to price.

Scenario Pricer Results

Expand All Collapse All

- Borrower Information
- Property Information
- Loan Information
- Construction/Construction Permanent Only
- Other Lock Information
- Credit Information
- Search Filters
- Qualified Products
- Disqualified Products

Program	Product Code	Product Name
Conforming Fixed	CON10	Conforming 10 Year Fixed
Conforming Fixed	CON15	Conforming 15 Year Fixed
Conforming Fixed	CON20	Conforming 20 Year Fixed
Conforming Fixed	CON30	Conforming 30 Year Fixed
Conforming Fixed	HP30 FM	Home Possible 30 Year Fixed
Conforming Fixed	MC15 FN	Home Ready 15 Year Fixed
Conforming Fixed	MC30 FN	Home Ready 30 Year Fixed
Rural Housing	USD30	USDA 30 yr FIXED

Program	Product Code	Product Name
VA	FVA30	VA 30 Year Fixed Rate
Jumbo Fixed	J30 CC	Jumbo 30 Fixed Redwood
Jumbo Fixed	NCJ30	Jumbo 30 Fixed

- The pricing engine will display available prices for this loan file and the product specified.

Conforming 30 Year Fixed

Note Rate	15 days	30 days	45 days	60 days
7.750%	106.051	106.040	105.969	105.926
7.625%	106.509	106.494	106.432	106.397
7.500%	106.128	106.114	106.051	106.016
7.375%	105.740	105.725	105.663	105.628
7.250%	105.619	105.604	105.542	105.507
7.125%	105.613	105.612	105.558	105.531
7.000%	105.189	105.189	105.135	105.108
6.875%	104.728	104.728	104.674	104.647
6.750%	104.493	104.492	104.438	104.411
6.625%	104.480	104.490	104.452	104.441
6.500%	103.995	104.005	103.967	103.957
6.375%	103.490	103.501	103.462	103.452
6.250%	102.953	102.963	102.925	102.914
6.125%	102.928	102.952	102.922	102.919
6.000%	102.392	102.416	102.386	102.383

Adjustments Included in Pricing Above	Rate	Price	Margin
Total Loan Amount > 99999 and Total Loan Amount <= 149999 and State is OK then SRP adjustment = 1.106	0.000%	1.106	0.000%
LTV > 30 and LTV <= 60 and Credit Score > 679 and Purpose of Refinance is Limited Cash-Out then price adjustment = 0	0.000%	0.000	0.000%
Total Loan Amount > 85000 and Total Loan Amount <= 110000 and Occupancy is Primary Residence then price adjustment = 2.75	0.000%	2.750	0.000%
Total Adjustments	0.000%	3.856	0.000%

****For Guidance on Locking a loan file see the Job Aid titled [Job Aid – How to Lock a Loan](#).**

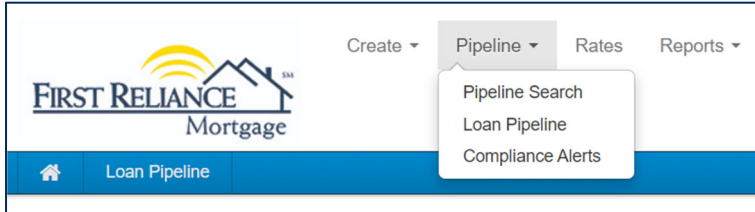
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HOW TO LOCK AN INTEREST RATE

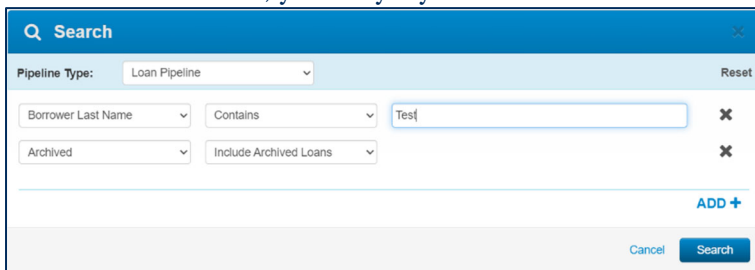


HOW TO LOCK AN INTEREST RATE:

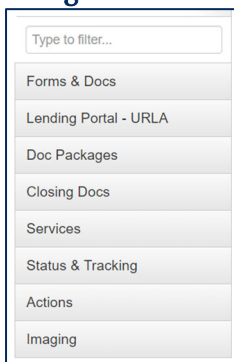
1. Login to <https://firstreliance.mortgagebotlos.com/login>.
2. To locate a loan file click the **Pipeline** dropdown and click **Pipeline Search**.



3. In the **Search** screen, you may layer search criteria to locate a specific loan file.



4. Once your loan file has been located, users can utilize the **Forms & Docs** tab within the **Navigation Panel** and click **Lock**.



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HOW TO LOCK AN INTEREST RATE



- Complete all fields for which you have data in order to receive the most accurate price for the loan file. (Note: Fields in Red are required fields) and click **Price**.

Borrower Information			
Borrower First Name	Borrower Last Name	Borrower Generation	Borrower SSN
<input type="text" value="Test"/>	<input type="text" value="Test"/>	<input type="text" value=""/>	<input type="text" value="999-99-9999"/>
Borrower Credit Score	Borrower No Credit Score		
<input type="text" value="800"/>	<input type="text" value="No"/>		
Co-Borrower First Name	Co-Borrower Last Name	Co-Borrower Generation	Co-Borrower SSN
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Co-Borrower Credit Score	Co-Borrower No Credit Score		
<input type="text" value="0"/>	<input type="text" value=""/>		
Representative Credit Score	Citizenship Status	1st Time Homebuyer	Self Employed
<input type="text" value="Borrower"/>	<input type="text" value="US Citizen"/>	<input type="text" value="No"/>	<input type="text" value="No"/>

- Select the desired rate and lock period desired by clicking on the corresponding price.

Note Rate	15 days	30 days	45 days	60 days
7.750%	104.639	104.607	104.543	104.486
7.625%	105.060	105.036	104.979	104.923
7.500%	104.683	104.658	104.602	104.545
7.375%	104.294	104.270	104.214	104.157
7.250%	104.211	104.187	104.130	104.074
7.125%	104.184	104.160	104.105	104.073
7.000%	103.764	103.740	103.685	103.653
6.875%	103.298	103.274	103.219	103.187
6.750%	103.157	103.133	103.079	103.046
6.625%	103.148	103.140	103.101	103.085
6.500%	102.657	102.649	102.611	102.594
6.375%	102.146	102.138	102.099	102.083
6.250%	101.872	101.864	101.825	101.809
6.125%	101.639	101.639	101.609	101.601
6.000%	101.097	101.097	101.066	101.058

Net Buy Price Detail			
Lock Period 30 Days	Rate	Price	Margin
Base	7.000%	100.259	0.000%
Adjustments	0.000%	3.481	0.000%
Total Loan Amount > 99999 and Total Loan Amount <= 149999 and State is OK then SRP adjustment = 1.106	0.000%	1.106	0.000%
LTV > 30 and LTV <= 60 and Credit Score > 619 and Credit Score <= 639 and Purpose of Refinance is Limited Cash-Out then price adjustment = -0.375	0.000%	-0.375	0.000%
Total Loan Amount > 85000 and Total Loan Amount <= 110000 and Occupancy is Primary Residence then price adjustment = 2.75	0.000%	2.750	0.000%
Net Price	7.000%	103.740	0.000%

- Note that your adjustments will be shown in the **Net Buy Price Detail** section. These adjustments are also factored into the pricing shown in the pricing section as you select your rate and Lock Period.
- Once your price has been selected, click **Lock**.
- Your lock has now been submitted to our Secondary Marketing team, and you will receive a confirmation email once the lock has been completed.

Please email any questions to secondary@firstreliance.com

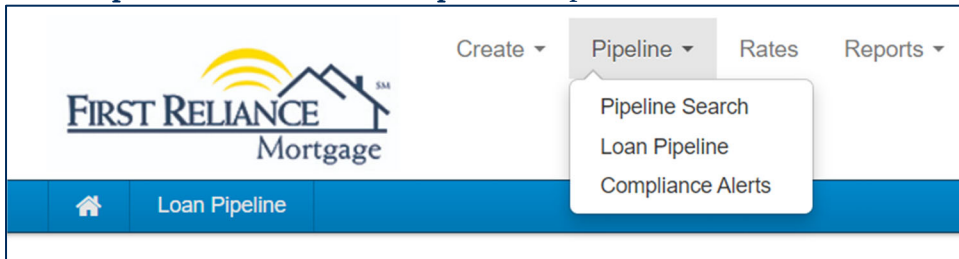
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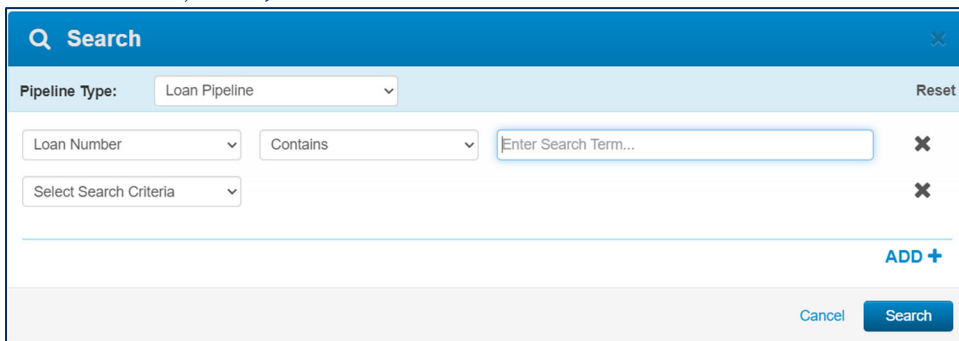
HOW TO SUBMIT A LOAN FILE FOR AUS (DU OR LPA)

HOW TO SUBMIT A LOAN FILE FOR AUS (DU OR LPA):

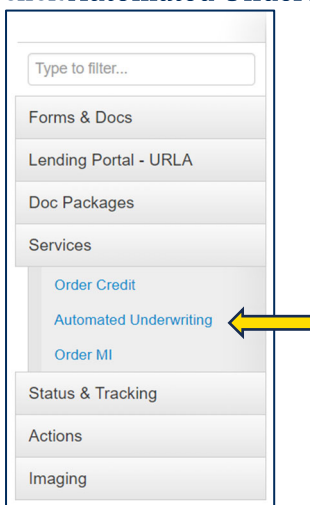
1. Login to <https://firstreliance.mortgagebotlos.com/login>
2. Select **Pipeline Search** from the **Pipeline** dropdown (see below)



3. Search for the necessary loan file using your preferred search criteria (ex. Last Name, Loan Number, etc...)



4. Once the loan file has been located, access the **Services** tab of the **Navigation Panel** and click **Automated Underwriting**



5. Select your preferred Automated Underwriting Engine (DU, LPA, or Dual Submission)

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HOW TO SUBMIT A LOAN FILE FOR AUS (DU OR LPA)

6. Select the Credit Agency that your institution utilizes from the **Credit Agency** dropdown and enter your **Account Number** and **Password**.

Important Note

For resubmissions, be sure to select a **Submission Type** of **Underwriting Only**. Failure to do so could result in a new credit report being issued.

7. If liabilities were imported with your initial loan upload, be sure to uncheck the box for **Auto-populate liabilities**
8. If an existing credit report is being utilized, be sure to check the box to **Re-issue existing credit reports and associate it with this loan**
9. If reissuing, you will need to select the **Credit Type** (Jointly or Not Jointly) and enter the **Reference Number** for your existing report

10. Click Submit

IMPORTANT NOTES ABOUT AUS SUBMISSION:

- Contact a member of our underwriting team or your account executive if you receive an error that you are unable to resolve.
- Be sure to confirm if we are setup to run LPA for your credit vendor. If we are not yet setup with that vendor, First Reliance Mortgage will assist in submitting to LPA.