

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. *Equifax Workforce Solutions, LLC, 11432 Lackland Rd., St. Louis, MO 63146*

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

Gort. / Jumbo Hazard Mortgagee Clause

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

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First Reliance Mortgage Contact Information

DIRECTOR WHOLESAL AND CORRESPONDENT LENDING

John Higdon
Office: 864-603-5326
Cell: 864-414-1926
Email: jhigdon@firstreliance.com

ACCOUNT EXECUTIVE

Chad Gilmore
Virginia, North Carolina, Tennessee
Cell: 540-309-4967
Email: cgilmore@firstreliance.com

COMPLIANCE SPECIALIST

Joyce Barrett
Office: 864-603-5327
Email: jbarrett@firstreliance.com

SENIOR CORRESPONDENT SPECIALIST/CLOSER

Toni Duncan
Office: 843-674-3050
Email: tduncan@firstreliance.com

SENIOR WHOLESAL SPECIALIST/CLOSER

Dani Smith
Office: 843-674-3052
Email: dwsmith@firstreliance.com

PRICING

Albert Williams
Office: 843-375-3675
Email: awilliamsjr@firstreliance.com

UNDERWRITER

Valerie Faulkner
Office: 843-674-3054
Email: vfaulkner@firstreliance.com

UNDERWRITER

Jeffrey Roeder
Office: 864-603-5327
Email: jroeder@firstreliance.com

UNDERWRITER

Lisa Kneppelt
Office: 843-674-3053
Email: lkneppelt@firstreliance.com

SERVICING

Sharon Saylors
Office: 843-789-1019
Email: ssaylors@firstreliance.com

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How To Import A Loan File:

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



12. 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 Mortgagebot system. The form has a blue header with a home icon. Below the header, there is a text box for the originator name with a placeholder instruction: "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." The "Originator:" field contains the text "100 > ABC Community Bank > Mortgagebot Tester". The "Action:" dropdown menu is set to "Import A Loan". At the bottom of the form are "Submit" and "Cancel" buttons.

13. Click **Submit**
14. Select File Format of **iLAD/MISMO 3.4**
15. Select the appropriate Product for the file being uploaded from the **Product** dropdown
16. Click **Choose File**
17. Select the appropriate file for upload from your computer
18. Select the appropriate Loan Origination Type from the **Loan Origination** dropdown
 - a. **Wholesale** – Brokered Loan Files
 - b. **Correspondent** – Correspondent and Modified Correspondent Loan Files
19. Click **Import**
20. Your file will appear in the First Reliance system and you can proceed to register the loan file as needed.

Continued →

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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 has a blue header with a home icon. Below the header, the title "New Loan Setup" is displayed. A text box contains instructions: "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." Below the text box, there are three fields: "Originator:" with a text box containing "100 > ABC Community Bank > Mortgagebot Tester", "Action:" with a dropdown menu showing "Create A Loan", and "PreApproval:" with an unchecked checkbox. At the bottom of the form are two buttons: "Submit" and "Cancel".

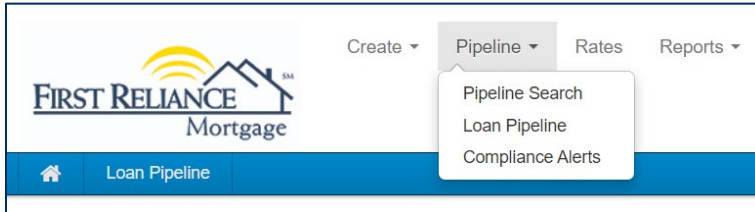
4. Click **Submit**
5. Enter all necessary information into the **Borrower Summary Page**
6. Click **Save and Close** at the bottom of the screen
7. Your file will appear in the First Reliance system and you can proceed to register the loan file as needed.

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How to Navigate the First Reliance Mortgage System:

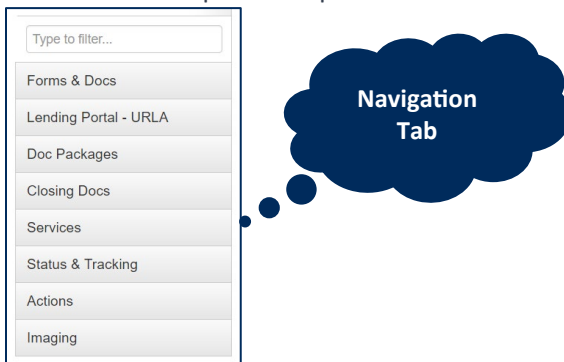
1. Login to <https://firstreliance.mortgagebotlos.com/login>.
2. To locate a loan file click the **Pipeline** dropdown and click **Pipeline Search**.



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**.

A screenshot of the "Search" screen in the First Reliance Mortgage system. The screen has a blue header with a search icon and the word "Search". Below the header is a "Pipeline Type" dropdown set to "Loan Pipeline" with a "Reset" button. There are two search criteria sections: "Borrower Last Name" with a "Contains" dropdown and a text input field containing "Test"; and "Archived" with an "Include Archived Loans" dropdown. There are "X" icons to remove criteria. At the bottom right is an "ADD +" button. At the bottom are "Cancel" and "Search" buttons.

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.

Imaging: Used for uploading documents and viewing documents uploaded to file.

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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 **Optimal Blue Price/Lock** from the **Forms and Docs** tab
2. Fill in all necessary loan information and click Search, *note this is the most important step, as bad data in results in bad data out.*

A screenshot of the "Product and Pricing Search" interface. At the top, there's a header with a menu icon, the title "Product and Pricing Search", and a user profile for "Nick Abercrombie". Below the header is a table with loan details: OB Loan Number (5332), OB Status (Registered), LOS Loan Number (0010000024), LOS Status (New), Originator (Nick Abercrombie), and Loan Notes (4 Notes). A blue "Search" button is to the right of the Loan Notes. Below this is a "Loan Scenario" section with two tabs: "\$250K Loan Amount Scenario" and "\$275K Loan Amount Scenario". The "Scenario Name" field contains "Loan Scenario". The "Loan Information" section includes fields for Lien Position (First Lien), Loan Type (Conventio...), Base Loan Amount (\$300,000), Total Loan Amount (\$300,000), Loan Purpose (Purchase), and Purchase Price (\$400,000). It also has Appraised Value (\$400,000), Construction Loan Type (Not Applic...), and a "Subordinate Financing" button. Below these are LTV (75.00%), CLTV (75.00%), and HCLTV (75.00%) fields. The "Borrower Information" section includes Loan Level FICO (739), DTI Ratio (30.00%), Properties Financed (1), Cash-Out Amount (\$0.00), Reserve Months (36), Citizenship (U.S. Citizen), and Monthly Qualifying Income (\$8,000). The "Property Information" section includes Occupancy (Primary Residence), Property Type (Single Family), Number of Units (1 Unit), Number of Stories (1), Property Address (123 Mortgage Rate Blvd), and Property City (GREENVILLE). There are also fields for Property Zip, State, and County at the bottom.

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- Once you have reviewed your pricing results and are ready to lock, simply click the **Lock** icon to the right of the Rate/Price/Product Combination that you wish to lock.

Include Scenarios

All Scenarios

ELIGIBLE PRODUCTS (12)		RATE	PRICE	QM	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/>	\$250K Loan Amount Scenario First Reliance Mortgage - Retail FHLMC Conforming 30 Yr Fixed > \$225K <= \$250K		7.250%	100.091	Pass	-0.091% (\$228)	30 \$1,705
<input type="checkbox"/>	\$250K Loan Amount Scenario First Reliance Mortgage - Retail FNMA Conforming 30 Yr Fixed >225K <=250K		7.250%	100.041	Pass	-0.041% (\$102)	30 \$1,705

- If you have made modifications to fields that are sourced from Mortgagebot on your alternative scenarios, you will not be able to lock that scenario, and you will see the icon shown below. To lock this scenario, you would need to make the necessary adjustments in Mortgagebot and then complete your lock request.

Rate Search Results Nick Abercrombie

OB Loan Number
5332

OB Status
Registered

LOS Loan Number
0010000024

LOS Status
New

Originator
Nick Abercrombie

Modify Search

Loan Notes
[4 Notes](#)

All Lock Periods

Single Lock Period

Best Pricing

Originator Assistant 2

Include Scenarios

All Scenarios

ELIGIBLE PRODUCTS (12)		RATE	PRICE	QM	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/>	\$250K Loan Amount Scenario First Reliance Mortgage - Retail FHLMC Conforming 30 Yr Fixed > \$225K <= \$250K		7.250%	100.091	Pass	-0.091% (\$228)	30 \$1,705
<input type="checkbox"/>	\$250K Loan Amount Scenario First Reliance Mortgage - Retail FNMA Conforming 30 Yr Fixed >225K <=250K		7.250%	100.041	Pass	-0.041% (\$102)	30 \$1,705

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5. Once you have clicked the lock icon, you will have the option to Register or Lock your loan file. To Register, simply click the **Update LOS** Button. To request your lock and simultaneously Register your file, click the **Request Lock** Button.

A screenshot of the "Lock Form" interface. The top header is dark blue with a hamburger menu icon, the text "Lock Form", and a user profile icon with the name "Nick Abercrombie". Below the header, there's a section with loan details: "OB Loan Number 5332", "OB Status Registered", "LOS Loan Number 0010000024", and "LOS Status New". There are links for "Printer Friendly Version" and "5 Notes". To the right are three buttons: "Modify Search", "Update LOS", and "Request Lock" with a dropdown arrow. Below this is a "Lock Contact Email" field. At the bottom is a "Product Information" table. Two red arrows point to the "Update LOS" and "Request Lock" buttons.

OB Loan Number	OB Status	LOS Loan Number	LOS Status
5332	Registered	0010000024	New

Originator: Nick Abercrombie

Links: [Printer Friendly Version](#), [5 Notes](#)

Buttons: [Modify Search](#), [Update LOS](#), [Request Lock](#)

Lock Contact Email:

Product Information			
Search Timestamp	Product Name	Product Code	Lock (Expiration)
6/20/2025 2:01 PM ET	First Reliance Mortgage - Retail FNMA Conforming 30 Yr Fixed > \$275K <= \$300K		30 Days (7/21/2025)
Rate	Price	Discount/Rebate (%)	
7.500%	100.151	-0.15%	

6. Once the Update LOS button is clicked, the loan has now been Registered.

Important Notes About Loan Registration:

- If you wish to lock your file at the time of Registration, simply click the **Request Lock** button rather than the Update LOS Button.

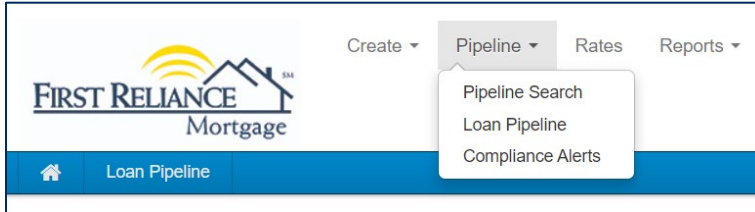
If an issue is encountered with registering a loan file, please email secondary@firstreliance.com and a team member will be happy to review

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How to Lock An Interest Rate:

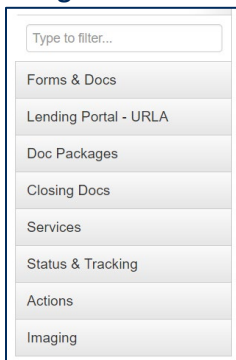
21. Login to <https://firstreliance.mortgagebotlos.com/login>.
22. To locate a loan file click the **Pipeline** dropdown and click **Pipeline Search**.



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

A screenshot of the "Search" screen in the First Reliance Mortgage web application. The screen has a blue header with a search icon and the word "Search". Below the header is a "Pipeline Type:" dropdown set to "Loan Pipeline" with a "Reset" button. There are two rows of search criteria: "Borrower Last Name" with a "Contains" dropdown and a text input field containing "Test"; and "Archived" with an "Include Archived Loans" dropdown. Each row has a close button (X). At the bottom right is an "ADD +" button. At the bottom center are "Cancel" and "Search" buttons.

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



Navigation
Tab

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1. Fill in all necessary loan information and click Search, *note this is the most important step, as bad data in results in bad data out.*

Product and Pricing Search Nick Abercrombie

OB Loan Number: 5332 OB Status: Registered LOS Loan Number: 0010000024 LOS Status: New Originator: Nick Abercrombie Loan Notes: [4 Notes](#) **Search**

Loan Scenario: \$250K Loan Amount Scenario × \$275K Loan Amount Scenario ×

Scenario Name:

Loan Information

Lien Position: First Lien Loan Type: Conventio... Base Loan Amount: \$300,000 Total Loan Amount: \$300,000 Loan Purpose: Purchase Purchase Price: \$400,000

Appraised Value: \$400,000 Construction Loan Type: Not Applic... [Subordinate Financing](#)

LTV: 75.00% CLTV: 75.00% HCLTV: 75.00%

Borrower Information

Loan Level FICO: 739 DTI Ratio: 30.00% Properties Financed: 1

Cash-Out Amount: \$0.00 Reserve Months: 36 Citizenship: U.S. Citizen

Monthly Qualifying Income: \$8,000

Property Information

Occupancy: Primary Residence Property Type: Single Family

Number of Units: 1 Unit Number of Stories: 1

Property Address: 123 Mortgage Rate Blvd Property City: GREENVILLE

Property Zip: State: County:

2. Once you have reviewed your pricing results and are ready to lock, simply click the **Lock** icon to the right of the Rate/Price/Product Combination that you wish to lock.

Include Scenarios:

ELIGIBLE PRODUCTS (12)		RATE	PRICE	QM	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/> \$250K Loan Amount Scenario First Reliance Mortgage - Retail FHLMC Conforming 30 Yr Fixed > \$225K <= \$250K		7.250%	100.091	Pass	-0.091% (\$228)	30	\$1,705
<input type="checkbox"/> \$250K Loan Amount Scenario First Reliance Mortgage - Retail FNMA Conforming 30 Yr Fixed > \$225K <= \$250K		7.250%	100.041	Pass	-0.041% (\$102)	30	\$1,705

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3. If you have made modifications to fields that are sourced from Mortgagebot on your alternative scenarios, you will not be able to lock that scenario, and you will see the icon shown below. To lock this scenario, you would need to make the necessary adjustments in Mortgagebot and then complete your lock request.

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator
5332	Registered	0010000024	New	Nick Abercrombie

Loan Notes
[4 Notes](#)

[Modify Search](#)

All Lock Periods | Single Lock Period | Best Pricing | Originator Assistant 2

Include Scenarios
All Scenarios

ELIGIBLE PRODUCTS (12)	RATE	PRICE	QM	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/> \$250K Loan Amount Scenario First Reliance Mortgage - Retail FHLMC Conforming 30 Yr Fixed > \$225K <= \$250K	7.250%	100.091	Pass	-0.091% (\$228)	30	\$1,105
<input type="checkbox"/> \$250K Loan Amount Scenario First Reliance Mortgage - Retail FNMA Conforming 30 Yr Fixed > \$225K <= \$250K	7.250%	100.041	Pass	-0.041% (\$102)	30	\$1,705

4. Once you have clicked the lock icon, you will have the option to Register or Lock your loan file. To Register, simply click the **Update LOS** Button. To request your lock and simultaneously Register your file, click the **Request Lock** Button.

Lock Form

OB Loan Number 5332
Originator Nick Abercrombie

OB Status Registered
Loan Notes [5 Notes](#)

LOS Loan Number 0010000024
LOS Status New

[Printer Friendly Version](#)

[Modify Search](#) [Update LOS](#) [Request Lock](#)

Lock Contact Email

Product Information

Search Timestamp	Product Name	Product Code	Lock (Expiration)
6/20/2025 2:01 PM ET	First Reliance Mortgage - Retail FNMA Conforming 30 Yr Fixed > \$275K <= \$300K		30 Days (7/21/2025)

Rate	Price	Discount/Rebate (%)
7.500%	100.151	-0.151%

25. Once the Request Lock button is clicked, you will receive a confirmation that your request has been submitted and that the updated lock info have been saved to the LOS.
26. Our Lock Desk Team will review the request and confirm accordingly, or will reach out with any questions related to the request if necessary.

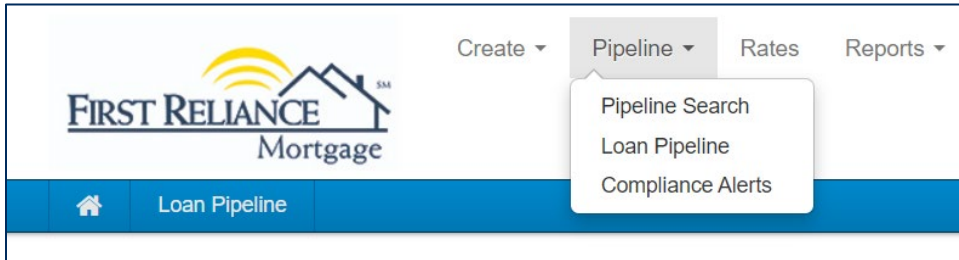
Please email any questions to secondary@firstreliance.com

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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)

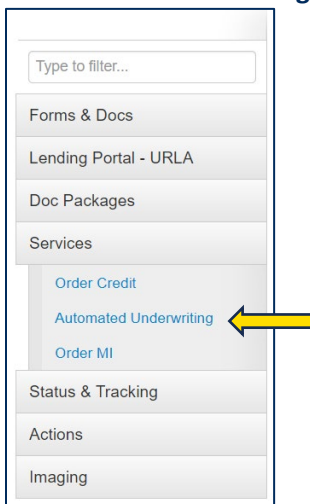


3. Search for the necessary loan file using your preferred search criteria (ex. Last Name, Loan

A screenshot of the "Search" interface. It features a search bar with a magnifying glass icon and a "Reset" button. Below the search bar, there are dropdown menus for "Pipeline Type" (set to "Loan Pipeline"), "Loan Number", and "Contains". A text input field labeled "Enter Search Term..." is also present. At the bottom, there are "Cancel" and "Search" buttons, and an "ADD +" button.

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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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:

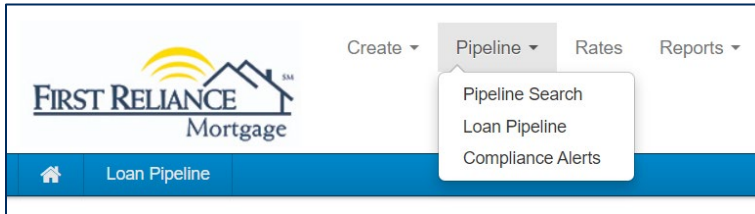
- Contact a member of our underwriting team or your account executive if you receive an error that you are unable to resolve.
- Be sure to confirm if we are setup to run LPA for your credit vendor. If we are not yet setup with that vendor, First Reliance Mortgage will assist in submitting to LPA.

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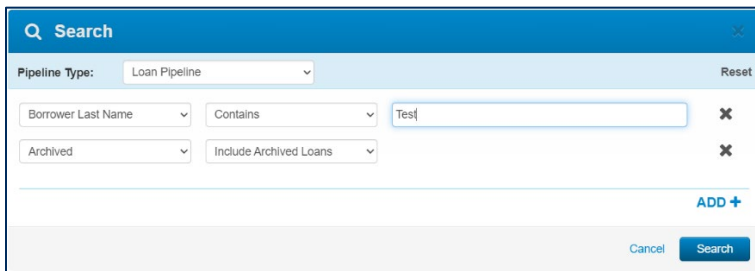


How Upload Loan Documents:

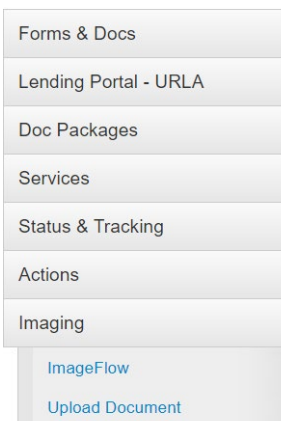
1. Login to <https://firstreliance.mortgagebotlos.com/login>.
2. To locate a loan file click the **Pipeline** dropdown and click **Pipeline Search**.



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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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.

The screenshot shows a web application titled "XDOC - Work - Microsoft Edge". The main heading is "Upload Loan Documents". On the left, there is a "Loan" section with a "Search For Loan" input field and a "Selected Loan" section with fields for "Loan Number" (0073788416), "Loan ID" (28175), "Borrower Information" (Last Name: Test, First Name: Test), and "Property Information" (Address: 123 TBD Street, City: Lawton, State: OK). On the right, there is a "Files to Upload" section with a "File to upload" field (COC Form.pdf), a "Color Handler" dropdown (Black and White), a "Render Quality" dropdown (Normal), and a "Document Type" dropdown. Below the dropdowns is a list of document types: CW - Appraisals, CW - Closing Request documents, CW - Initial UNDERWRITING Submission, CW - Purchase Conditions - Correspondents, CW - Purchase Package- Correspondents, CW - Redisclosures, CW - Underwriting Conditions, and CW - Initial DISCLOSURE/COMPLIANCE Submission. A blue callout bubble with white text says: "Be sure that your loan file is listed in the 'Selected Loan File' section". At the bottom right, there is an "Uploaded File List" 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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<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