

Sponsorship and TPO Requirements Guide

Non-Delegated Correspondent Lending January 2, 2019

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Background

Mr. Cooper does not provide multiple sponsorships to a company. In addition, Mr. Cooper will only provide sponsorships to companies and not individuals.

Historically,

- A company or an individual who wanted Fannie Mae sponsorship from Mr. Cooper would submit a request for sponsorship to Mr. Cooper through the Fannie Mae Profile Access Manager/Desktop Originator (DO) process.
- Mr. Cooper received the request with the following information: Individual's name, the Company's name and the Company's address.
- Once Sponsorship was approved by Mr. Cooper, the individual's name was no longer visible within the Fannie Mae system. Although the sponsorship in DO was tied to the individual, only the Company's Name was visible.
- Since Mr. Cooper only sponsors a Company one time, no other individuals from that Company could be approved for sponsorship by Mr. Cooper because the system showed that we had already sponsored that Company.
- Problems this causes:
 - Only that individual within your company could access DO under Mr. Cooper Sponsorship; this is problematic if other employees within the organization wanted to use DO.
 - When that individual left your Company, the sponsorship went with them.
 - Mr. Cooper had no way of monitoring individuals within your Company to activate or de-activate them.

To avoid the issues with individual sponsorship, the following process applies:

- A company who wants sponsorship from Mr. Cooper should first set up a Corporate Administrator (corp. admin) for their company within DO Profile Access Manager. (See instructions in this document.)
- The corp. admin person will then request sponsorship from Mr. Cooper on behalf of their • Company, not as an individual.
- Mr. Cooper approves sponsorship for the Company. ٠
- Once sponsorship for the Company has been approved by Mr. Cooper, all users subsequently set up under that company by the corp. admin are automatically sponsored by Mr. Cooper.
- The corp. admin is now able to manage activating and de-activating the individuals • within their own organization.

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Purpose

If your company does not currently have a corp. admin who assigns users (LOs, processors) to DO, please set one up using the instructions below: Setting Up Your Fannie Mae Corporate Administrator.

If you have set up your corp. admin, you can request sponsorship using these instructions: Requesting Sponsorship for instructions.

Setting Up Your Fannie Mae Corporate Administrator

If your company would like to request sponsorship for Desktop Originator by Mr. Cooper, you must first set up a Fannie Mae corporate administrator to manage your users.

Setting up your corp. admin can be completed either by:

- Using Fannie Mae DO Profile Access Manager to set up your corp. admin; or,
- Contacting Fannie Mae's DO department and obtaining admin control to add multiple users to your company DO. Contact Customer Interactions at: 800-752-6440.

The following instructions will guide you through setting up your corp. admin using Profile Access Manager.

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Procedure for Setting up your Corporate A	dministrator
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	3. Select the Desktop Originator tab.
Desktop Children Desktop Children <td>4. Select the link: Profile Access Manager DO Registration & Account Management</td>	4. Select the link: Profile Access Manager DO Registration & Account Management

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Profile Access Manager (PAM) for Non-Len	<u>(</u>) • □ = + •	5.	Select the Register for PAM link.
FannieMae	Zennet forms		
Tenderated 1 Constrainting and the second se	Name Name Name Name Name Name Profile Access Marage for Access that up to see add y and indexes with an ghinage for address with an ghinage for address with an ghinage part address with a see address with a set of address to be address		
	Account Updates 5 100 Description	6	Complete the registration process for your
Protile Access Manager (PAM) for Non-Len	Q + Q + Q + Q + N + A second parts towards with mathematical second parts towards with mathematical second parts wit	ь.	company.
Profile Access Manager Tell Us Why You've Here	In one employees. Profile Access Manager allows an automad person in air organization to create and manage user level access to selected technology applications.		
 Take Dis second updated Wake HCD encount opdates Wagster for PAN Wagster for PAN Wate Nectors 	Deter Forms b Deurgins Tame Deurgins FAIL One Form Complete Inits order form to set up your company with Pytils Access Namager for Aminoanzans.		
LALINGIA APP Password Management Technogy Austorice Assa Technogy Austorice Tesser Technogy Austorice Tesser Tesningy Austorice Tesser	Installation Forms D Stratights Figure Strategy Strateg		

Requesting DO Sponsorship

This procedure explains how to use the DO online registration tool to request sponsorship by an additional lender/investor. The length of the sponsorship acceptance process varies by lender/investor, because some may ask for additional information before approving your request.

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DO Procedure for Requesting Sponsorship	
Control formuly incompany: A Victory & Integral instance Control to the provide state of the provide stat	1. Access the FannieMae website:
Image: Start Periodes Start Periodes Start Periodes Start Periodes Image: Periodes Image: Start Periodes Image: Periodes Image: Periodes Image: Periodes Image: Periodes	https://www.fanniemae.com/singlefamily
alku Jaurey Di, 2014, Farano Mara uti ong ba alkubes ti ong bang bang bang bang bang bang bang ba	
Court Feedback Drives Site Enhancements Court Feedback Drives Court Feedback Drives Court Feedback Drives Feedback Drives Court Feedback Drives Court Feedback Drives Court Feedback C	
Consistential Notations Notations <	 Select the Brokers & Correspondents link.
Gege Up for Email Update Gute Lable For B Gute Lable For B	
R Pannie Mae	3. Select the Desktop Originator link.

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DO Proc	edure for Requesting Sponsorship)
De sktop Originator Tell Us Why Yo Register to bace approved user While update to secount		 Select the Add New Sponsoring Lenders link.
Add new sponso lenders	DU for forwarmet Laase Relates (Jahn 12, 2013) Provide an overview of Destrip Union the provide and the set approximate (DV and Destrip Union 2014) Verwarden DU V 0.0 Relates (Dct. 20, 2012) DU Version 6.0 May Update Relates Notes the m.2013 DEP Show And Q Show And Q	
Related Links Single-Family Techn Integration Credit Information P	Learning Centrel Destro Underson Destro Underson Destro Underson	
Related Applicati	terrer Help ▲ BU Overvies: Supporting the Organisation and Underwinding DU Overvies: Supporting the Organisation and Underwinding DU Overvies: Supporting the Organisation and Underwinding Du Supporting Long Art specials Du Supporting To December Phylocologies Sales DU Suffraction in Processum/Phylocologies Sales DU Suffraction in Phylocologies Sales DU Suffrac	
R FannieMae	Lenner.	5. Click Launch App.
	Control 1 Contr	
	Ratered Carlos 👔	
Desktop Origin	nator	 Enter your UserID and Password. Click Login.
Und't New What's New DO/DU Updates View new and upd DU Ref. Plus th <u>View Relases Net</u>	Isted DU Release Notes and FAQs related to difference of the second seco	
8. Th sp	ne Select Additional Sponsoring Lende consoring lender from the listing, ther	ers screen displays. Select at least one on click Continue .
N le th	<i>ote</i> : Lenders are grouped by the be nders one group at a time. To view a e appropriate letter link above the S	ginning letter of their names. You can only view lender starting with a particular letter, click elect Sponsoring Lenders list.
9. Er sp	nter the e-mail address of the person ponsorship confirmation messages, the	in your organization who should receive en click Continue .

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DO Procedure for Requesting Sponsorship

- 10. The Provide Additional Information screen displays.
- 11. From the Referral Source list, select an option that indicates how you were referred to the lender, then click **Continue.**
- 12. The Verify Existing Originator Request screen displays, showing the information you entered. After confirming that this information is correct, click **Submit Request**.
- 13. The Thank You screen displays, indicating that your request has been submitted to the lender.
- 14. Click **Close** to close the browser.

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Note: Fannie Mae sends the request to Mr. Cooper within 24 hours of submission. Once the request is received by Mr. Cooper, it is approved unless the Company has already been sponsored by Mr. Cooper.

When Mr. Cooper receives your request and discovers that your company has already been approved for sponsorship, this probably means that an individual from your company has already requested sponsorship for themselves. Mr. Cooper will only deactivate the sponsored users if the request comes from the principal of the company requesting Mr. Cooper to add them or the operations manager.

A confirmation e-mail is sent to the e-mail address you specified, indicating that a sponsorship request was submitted to the lender. The e-mail also includes a tracking number that you can use if you need to contact the lender to determine the status of your request.

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LP Procedure: 4. On the Sign Up for Loan Prospector Sign Up for Loan Prospector page: Before you begin the sign up process, follow this step-by-step guide to ensure that your request is processed quickly and efficiently. Select the Third-Party Originator radial • Who Are You? Please select the type of user that best describes your button. Approved organization. Freddie Mac Seller/Servicer Freddie Mac to sell mortgages to Freddie Mac servicer Freddie Mac to sell mortgages to Freddie Mac service mortgages ourchased by Freddie Mac Select the **Direct Access** radial button. Click Continue. Third-Party C Your organization is a licensed originator of Originator or Seller number with Freddie Mac. How Will You Use Loan Prospector? Direct Access your organization will use Loan Program. or C Your organization would like to set up your own onsored binable account and submittuans direct Access Access wholesale lender's system. C Your organization has a business relationship with one or more wholesale lenders who work directly with Loan Prospector and you will submit loans through your wholesale lender's system. Continue 5. Scroll down to: 2. Third-Party 2. Third-Party Originator (TPO) Checklist **Originator (TPO) Checklist.** Download this itemized checklist for all the information you will need in order to 6. Select: Checklist for Third-Party complete the sign-up process Originators. This will download an Chedilist for Third-Party Originators [PDF] itemized checklist to complete the sign-up process. 7. Scroll down to 4. Sign-Up. 4. Sign-Up 8. Select the secure sign-up form link. You are now ready to begin the sign-up process. Please complete this <u>secure</u> ign-up form 9. Complete the Tell Us About Your Tell Us About Your Company Company page: Denotes a required field C Freddie Mac Seller / Servicer My organization has a Seller agreement and an assigned Seller number with Freddle Mac. (If you are CLICK the Third-Party Originator radial unsure, please check with your secondary marketing officer, president or head of production.) Seller/Servicer #. button and enter the Federal Tax ID. Enter the **Company Name**. C <u>Third-Party Criginator</u> My organization is a licensed originator of mortgage loans and does not have a Seller agreement or Seller number with Freddie Mac. Federal Tax ID: 123456789 10. Click Next. Company Name:* Test Mortgage Company Clear Next>>

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LP Procedure:	
	11. Complete the Tell Us About Yourself page:
Please identify yourself so we may contact you with questions about this order. Denotes a required field. Title: Ms.	Complete the required information in each field.
First Name.* Ani Last Name.* Test E-Mail Address.* Test@testmortgage.com (use a forwar Na abog type.com) Ani. Test@testmortgage.com Phone Number.* 214 . 555 . 3586 Ext. Clear Next >>	12. Click Next .
Company Address	13. Complete the Company Address page:
Please tell us where your company is headquartered. * Denotes a required field. Company Name: Test Mortgage Company	Complete the required information in each field.
rederal Tax ID: 123456799 Streat Address:* 123456799 Stute#, otc: 1234 Any St City*, State* Zip* - +4: Anytown Is your mailing address the same C Yes € No	14. Click Next .
Mailing Address.* P.O. Box 0 Suite#, etc:	
Primary Contact	15. Complete the Primary Contact page:
Please provide the name and address of your primary Loan Prospector contact. We will send an e-mail message containing all new User Names to the individual you designate as the Primary Contact. A separate e-mail containing the paseword and personal identification number (PN) will be sent to the individual user's e-mail address. To facilitate this new process, it's critical that you provide a unique e-mail address for each individual LoanProspector com user in your company. You've entered data for the following individual(s). <u>Ma.AniTest</u> (Submitter) You may retrieve data by clicking a name above.	 Complete the required information. Retrieve data for a previously entered person by clicking the "name" link above, or enter a new contact by completing the required information.
Trile:* Image: Clear First Name:* Image: Clear Job Title: Image: Clear Job Title: Image: Clear	16. Click Next .

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	17 Complete the Ducinese Tufermetics
Business Information	17. Complete the Business Information page:
This information is namediad as we may believ understand your business operation	
Denotes a required field.	 Complete the required information.
What type of originations do you perform (check all that apply)?"	 Select "Pacific Union Financial, LLC-
Conventional C FHA VA Jumbo Sub-prime	Acquired by Mr. Cooper" from the drop
ich of the following best represents your company (select at least one)?*	down list. When you select a wholesaler
Retail Lander Wholesale Lander	their name will populate in question 5
Mortgage Broker Gorrespondent Lender	then hame will populate in question 5.
hat was your annual loan origination volume for last year?*	
Year:	18. Click Next
sich of the following wholesalers do you have relationships with (select all that apply)?	
Select all that apply. To select more than one wholesaler, press the Control key on your keyboard and olick the Wholesaler with your laft mouse button.	
Pacific Union Financial LLC	
Panhandie State Bank	
Parkside Lending, LLC	
Parkvale Savings Bank Pertners Truet Benk	
PC Lender	
People's Bank of California	
Peoples Bank	
ich of the following wholesale lenders receives the largest share of your business?	
Paulic onon indicial LLC	
iour company (check all that apply)	
<c clear="" next="" previous="">></c>	
	10 Complete the Drincipale (Officers as as
	19. Complete the Principals/Officers page:
rincipals / Officers	
> sign up, you must provide information on one Principal (or, officer) of your organization. Freddle Mec does not as this information to obtain credit reports.	Retrieve data by clicking the "name" link
pe've entered data for the following individual[a].	above o, enter a new contact by
; Ani Test (Contact Primery)	completing the required information
'ou may retrieve data by dicking a name above.	Click the Add to Order button for each
enoese required Seld	• Click the Add to Older button for each
His'	entry.
nz Neme.*	
ad Name"	
lob Tifie."	
Vork E-Mail Address* use s formilits stop_(s.com)	
Work Phone Number:*	
Nork Fax Number:	
ity", Stata" Z(p" - +4	
Sirth Date: * / · /	
K Previous Clear Add to Order	
	20 Click Next error all aviation to the Control of
	20. Click Next once all principals/officers have
Current Bringinal / Officer listing	been entered.
Add: Ms. Ani Test, Broker Detting	
<< Previous Next>>	
	┘

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LP Procedure:	
User Information Please identify each user who will require access. You've entered data for the following individual(s). Ms. Ani Test (Officer: Broker) Ms. Beatrice Test (Contact: Primary) You may retrieve data by clicking a name above. * Denotes a required field. Title:* First Name.* Middle Initial: Last Name* ADigit Number* (to create unique Personal Identification Number) Email Address:* Phone Number:* Last indive Personal Identification Number) Email Address:* Phone Number:* Last indive Personal Identification Number) Last indive Personal Identification Number) Middle Initial: Last Name* ADigit Number:* Phone Number:* Last indive Personal Identification Number) Last indive Personal Identification Number Last indive P	 21. Complete the User Information page: Retrieve data by clicking the "name" link above or, enter a new contact by completing the required information. Click the Add to Order button for each entry.
Current User listing Add: Ani Tost (1234)	22. Click Next once all the User Information has been entered.
Billing Information Please provide your billing information so we may establish your Automated Clearing House (ACH) draft account. ACH draft is the required payment method for all Loan Prospector customers. Pederal Tax ID 122456789 Legal Name of Originator Test Mortgage Company Your financial institution * * Denotes a required field. Full Name of Bank:* Full Name of Bank:* 123466789 Bank Account Number:* 99376543210 Bank Account Type:* Checking * Your billing address 1234 Any St Sute#, etc. (optional);	 23. Complete the Billing Information page: Complete the required information. Note: ACH is required for all Loan Prospector customers. 24. Click Next.

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LP Procedure:	
Billing Contact Please provide the name of your primary billing contact. A secondary billing contact is optional. Federal Tax ID 123426789 Legal Name of Driginator Test Mortgage Company You've entered data for the following individual(s). Mat. Ani Teg (Contact Primary) You may retrieve data by dicking a name above. * Denotes a required field. Contact Role:* Billing Primary Title:* Image:* Leat Name:* Image:* Leat Name:* Image:* Phone Number:* - exercise Clear Add to Order	 25. Complete the Billing Contact page: Retrieve data by clicking the "name" link above or, enter a new contact by completing the required information. Click the Add to Order button for each entry.
Current Billing Contact listing Add: Ms. Ani Test, Billing Primary < Previous Next >>	26. Click Next once all the Billing Contact Information has been entered.

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P Procedure:

			27. Review the Loan Prospector Order
Loan Pros	spector Order Summary		Summary section to confirm your order
The following to and either confir information by fol	a summary of the information you provided during this session. Picase review n by clicking the "submit for Processing" link at the bottom of the page, or cha lowing the appropriate link given below:	this information inge the	for accuracy and completion.
Submite	er Company Information Primery Contact Business Data Officers I Filling Information Billing Contact's)	Unare	28. Click Submit for Processing.
Basics			
company	Test Wongage Company Third Pary Originator: 103.466799		
Valling Address	P.O. Box 0 Anytown, TX 75235		
Street Address	1234 Any St Anytown, TX 75235		
Billing Address	1234 Any 51 Anytown, TX 75235		
Business info			
Drigination Info Classification	Types of originations: Conventional Retail, Wholesale, Correspondent		
Wholesalers use	20 million during 2012 d Facific Union Financial ULC		
Frimary whole so Financial Info	er Pacific Union Financial LLO Test Bank		
	Routing number: 124-58735 Account Number: 9276512210 (Checking)		
Contacts			
Add	Na, Ani Teat (Submitar) Ani, Test@testmatgage.com Phone: 214-559-5588		
Add	Ns. Ani Test (Frimer)		
	Phone: 114-555-5555		
	Anytown, TX 75235		
Add	Ns. Ani Test (Billing Primary)		
	Phone: 214-355-3588		
Officers			
Add	No. Ani Test, Ercker		
	Ani. Test@testmortgage.com Werk Dinner 01_5553529		
	2222 Anywhere Ave		
	Annown, 1 × 75255		
Users			
Add	Ms. Ani Test (1234) Ani, Test@testmangage.com		
	> Submit for Processing		
Resourc	es:		
Resourc	e Center		

Link: www.loanprospector.com/brokers

Description: The Resource Center on the Loan Prospector website provides informational tools and educational resources for mortgage products, using Loan Prospector effectively and industry perspectives.

Loan Prospector Functionality Guide

Link: www.freddiemac.com/learn/pdfs/uw/fun_guide.pdf

Description: Access the Loan Prospector Functionality Guide for information on user access, loan management and analyzing results.

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Client NMLS – For Mr. Cooper Internal Use

Mr. Cooper will confirm the Client's NMLS is entered in FHA Connection prior to approving sponsorship under the FHA Non-Delegated Program.

In FHA Connection, Under Single Family Origination, click **FHA Approval Lists**:



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Enter search criteria (Entity's Legal Name, EIN or NMLS ID), then select the following:

- State: All States •
- Created by Lender: All
- Status: Both •

Sponsored Originator Maintenance	Help Links	?

Enter the following Item(s) to Search (* = Required Field)

Sorted by:	Entity's Legal Name 🗸
Sponsored Originator Entity's Legal Name:	
EIN:	-
NMLS ID:	
State:	All States V
Created by Lender:	All 🗸
Status*:	Both 🗸



If the search was successful, the following message will appear followed by the Sponsored Originator's information. If the NMLS is not present/not correct in FHAC, the Client Admin/Production Support Analyst will contact the original sponsor or HUD and request that they update:

	Sponsored Originator A	Help Links	?						
SUCCESS									
	SPONSORED ORIGINATOR MAINTE	NANCE LIST REQU	JEST SUCCE	SSFULLY COMPLETED					
Γ	Sponsored Originators as of 07 (1 records were selected, 1 re	7/24/2015 cords displaye	d.)						
	Entity's Legal Name	EIN	NMLS ID	Corporate Address	Termination Date	Termination Reason			

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For Correspondents sponsored to deliver loans under FHA's Principal Authorized Agent program, (PAA), the following criteria is required in addition to all other requirements located in the Mr. Cooper Correspondent Lending Guide.

Case Number Assignment

The Principal (Correspondent Seller) is responsible for establishing the new case number in FHA Connection. When establishing the case number, the Correspondent must select "No" in the "Is this a Sponsored Originator Case?" dropdown, then enter their FHA Originator ID and Mr. Cooper's Agent ID. The Mr. Cooper Agent ID is 2645-00835.

ngle Family FHA Single Far	mily Origination + Case Proces	ssing / Case Number Assignmen	t > Establish a New Case
Case Number Assig	nment		Help Links ?
		* General Information	on *
Field Office:	Washington, DC	Lender Case Ref:	
Field Office: Is this a Sponsored Originator Case?	Washington, DC Select Response	Lender Case Ref:	
Field Office: Is this a Sponsored Originator Case? Originator ID:	Washington, DC Select Response	Lender Case Ref:	

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https://entp.hud.gov/pdf/mp_sfo11_csprocover.pdf

The Case processing overview and guide describes the case processing cycle, beginning with the Case Processing menu.

Single Family FHA Single Family Origination > Case Processing Overview Case Processing Overview This FHA Connection Guide module describes the case processing cycle, beginning with the Case Processing menu (Figure 1), and provides and guides you to training on using the FHA Connection's: main case processing functions (Case Number Assignment, Appraisal Logging, and Insurance Application/HECM Insurance Application) (see Key Case Processing Functions) case processing support functions, listed in Figure 1 and discussed in The Role of Case Processing Support Functions other functions used in case processing that support Single Family Origination business processes (Figure 2) (see Other Menus/Functions that Support Case Processing) EHA Connection Function-specific What I Need to Know modules Main Menu | ID Maintenance | E-mail Us | Contact Us | Sign Off (quick tips, illustrated procedures) **Case Processing** Case Number Assignment Processing a Mortgage for FHA Insurance Main case Appraisal Logging processing What I Need to Know 📑 Tutorial Insurance Application functions HECM Insurance Application

Appendix A – Case # Assignment Guide Appendix B – Case Processing Overview Guide

Appraisal Delivery

Appraisal: The Correspondent is responsible for ordering the **appraisal**. Either the Principal or the Agent may complete the appraisal logging in FHA Connection.

Appraisal logging link provides instructions to log, add, change, or review appraisal information in HUD's origination system for non-endorsed cases.

https://entp.hud.gov/pdf/mp_sfo03_apprlog.pdf

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Upfront Mortgage Insurance Premium (UFMIP) and Monthly Mortgage **Insurance Premium (MIP)**

The Upfront MIP MUST be paid by the Correspondent Seller within 10 calendar days from funding; however, as the agent, Mr. Cooper will monitor the payment of the upfront MIP to ensure that no penalties are assessed to either the Correspondent Seller or Mr. Cooper. In the event the Correspondent Seller is delinguent in paying the Upfront MIP, they will be responsible for any and all penalty fees. In addition, a consistent pattern of late UFMIP payments may cause the termination of the PAA relationship with Mr. Cooper. Mr. Cooper will also verify that the UFMIP has been paid PRIOR to purchasing the loan from the Correspondent Seller. The Correspondent is also responsible for remitting any subsequent MIP payments until such loan is purchased by Mr. Cooper and servicing is transferred.

Instructions for paying the UFMIP:

Access the link for automated upfront payment processing through FHA Connection:

https://entp.hud.gov/pdf/mp_sfo10_upprem_pay.pdf

The Correspondent must provide an estimated **funding date** to Mr. Cooper in order to monitor payment of the UFMIP within 10 calendar days of the funding date. Note: The Correspondent must notify Mr. Cooper of any change to the funding date. The Upfront Premium Payments quide describes and provides training for the upfront MIP online payment process.

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Single Family FHA Single Family Origination > Upfront Premium Collection

Upfront Premium Payments

Lenders use the FHA Connection Upfront Premium Collection menu options (Figure 1) to pay and monitor upfront mortgage insurance premium (UFMIP or MIP) payments. Using this menu, lenders can view a history of upfront MIP payments, retrieve current upfront MIP payment information on requested cases, and generate upfront MIP summary reports at the lender and branch level. In addition, lenders can access the message board from HUD's upfront premium collection system.

This FHA Connection Guide module focuses on submitting upfront MIP payments. The following sections describe and provide training for the upfront MIP online payment process:

- Overview of Upfront MIP
- Upfront MIP Payment Options
 - Paying Premium
 - Paying Penalties
- Processing Upfront MIP Payments
- Viewing Payment History
- Tools for Researching Payment-related Information

Note: Find the FHA Connection Guide documentation for the other Upfront Premium Collection options as follows:

- Upfront Premium Case Information provides training for viewing upfront MIP information for a specific case
- Upfront Premium Reports provides guidelines for retrieving lender and/or branch level information through various reports

Appendix C – Upfront Mortgage Insurance Guide via FHAC

Insuring

For Principals approved to complete the Insuring applications in FHA Connection:

The Insurance Application link provides detailed instructions and tips for completing the mortgage insurance application.

https://entp.hud.gov/pdf/mp_sfo04_insapp.pdf

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Single Family FHA Single Family Origination > Case Processing > Insurance Application

Endorsing a Single Family FHA Case

The Direct Endorsement (DE) process allows FHA-approved lenders to submit a mortgage insurance application for a loan to a single family, low-to-moderate-income homebuyer. The Insurance Application function on the FHA Connection (Figure 1) is used to request mortgage insurance for a DE case and to add or update the request information as needed prior to endorsement.



Figure 1: Insurance application available on the Case Processing menu

This FHA Connection Guide module provides the following sections to assist you in obtaining FHA mortgage insurance:

- Basic Prerequisites and Requirements
- Insurance Application Processing, which includes:
 - Key Steps in Using Insurance Application
 - o General Information, Affordable Housing / Community Land Trust Information, Worksheet Information, Borrower Information, Mortgage Information, and Endorsement Information section-by-section illustrations and explanations of each part of the online Insurance Application form. These sections also facilitate data entry by mapping the case

Appendix D – Mortgage Insurance Application Guide

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Loan Application and the LT

Instructions for completion of the Loan Application for Principal Agent Transactions:

The 92900-A should reflect the Principal's Name, Address and FHA Lender ID. (Sections 13, 15) The 92900-A should reflect the Agent's Name, Address and Phone Number. Section 14: Section 16: Section 17: OMB Approval No. VA: 2900-0144 HUD/VA Addendum to Uniform Residential Loan Application HUD: 2502-0059 (exp. 02/28/2014)

Part I - Identifying Information (mark the type of application) VA Application for I. HUD/FHA Application for Insurance Under the National Housing Act		Case No. (include ar	iny suffix) 3. Lender's Case No. ABB				 Section of the Act (for HUD cases) 		
5. Borrower's Name & Present Address (Include zip code) TEST 456 UNION ST IRVING, TX 75063-		 Loan Amount (HUD or Fundin § 565,060.00 Discount Amo (only if borrow permitted to p 	nclude the g Fee if for int 11 er is y)	UFMIP if for VA) . Amount of Up F Premium	8. Intere-	est Rate 4.1250 % 2a. Amount of M Premium	9. Prop 3 onthly	oosed Ma 0 γrs 12b. Ter Pre	turity 0 mos m of Monthly mium
 Property Address (including name of subdivision, lot & block no. & zip code) 123 PACIFIC WAY IRVING, TX 75063- 		IS S 13. Lender's I.D. Code 14. Sponso Phincipal's FHA Lender ID number. Correspondent Seller) Agent's FHA			4. Spon sor / Ag Agent's FHA Ong Financi	/ mo. month / Agent I. D. Code . Originator ID - Pacific Union ancial 2588300002			
15. Lender's Name & Address (include zip code) Principal's information (Correspondent Seller)			16. Name Pacific 8900 F Irving,	& Address of So Union Financ interport Park TX 75063	ionsor/A sial, LLC way, Si	dent : uite 150			
Type or Print all entries clearly			17 Lende	ar's Telephone Ni	imher				

Instructions for completion of the 92900 LT:

Mr. Cooper will complete the 92900 LT and comment that this is a Principal Authorized Agent Ioan. The Mr. Cooper Underwriter will complete the signature section of the 92900-LT. This should not be completed by the Correspondent.

Underwriter Comments	
L ₃	
Underwriter's signature & date (if required)	CHUMS ID#
x	
Risk Assessment Scored by TOTAL? □ ves ☑ no Risk Class □ A/A or □ Refer	
CHUMS ID# for Reviewer of appraisal	
(Required for loans scored by TOTAL with risk class A/A or loans where the appraisal and credit reviews are per	formed by different underwriters.)

form HUD-92900-LT (05/2008)

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Case Number Assignment

For Correspondents sponsored to deliver loans under FHA's Sponsored Third Party Originator program (STPO), the following criteria is required in addition to all other requirements located in the Mr. Cooper Correspondent Lending Guide.

Mr. Cooper is responsible for establishing the new case number in FHA Connection. When establishing the case number, the case number must reflect "Yes" in the "Is this a Sponsored Originator Case?" dropdown, then look up the Originator and Mr. Cooper's Lender ID. The Mr. Cooper ID is 26450-00835.

Case Number Assignmen	t	Help Links ?	
		* General Information	*
Field Office:	Ft. Worth, TX	Lender Case Ref:	Test123
Is this a Sponsored Originator Case?	Yes		
Sponsored Originator EIN:	1234567890	Sponsor/Agent ID:	2588300002

Appendix A – Case # Assignment Guide Appendix B – Case Processing Overview Guide

Appraisal Delivery

Appraisal: The Correspondent is responsible for ordering the **appraisal**. Mr. Cooper will complete the appraisal logging in FHA Connection.

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Upfront Mortgage Insurance Premium (UFMIP) and Monthly Mortgage Insurance Premium (MIP)

The Upfront MIP MUST be paid by the Correspondent Seller within 10 calendar days from funding; however, Mr. Cooper will monitor the payment of the upfront MIP to ensure that no penalties are assessed to either the Correspondent Seller or Mr. Cooper. In the event the Correspondent Seller is delinquent in paying the Upfront MIP, they will be responsible for any and all penalty fees. In addition, a consistent pattern of late UFMIP payments may cause the termination of the STPO relationship with Mr. Cooper. Mr. Cooper will also verify that the UFMIP has been paid PRIOR to purchasing the loan from the Correspondent Seller. The Correspondent is also responsible for remitting any subsequent MIP payments until such loan is purchased by Mr. Cooper and servicing is transferred.

Instructions for paying the UFMIP:

Sponsorship & TPO Requirements Guide

Title II cash flow account for Single Family Premium Upfront Premiums are set up for use by the U.S. Department of the Treasury's automated collection service.

Details and links for setting up this type of account are at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premi ums/sfgetstu#fhac.

For CPU to CPU Batch payment processing access, the link is at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premi ums/sfbchinu

This includes links to the signup sheet and instructions on how to request approval. It also includes detailed information on CPU to CPU batch payment processing once approval is granted for payment of subsequent MIP payments, if applicable.

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Cash Flow Account

A Title II cash flow account for Single Family Premium Upfront Premiums must be set up for use by the U.S. Department of the Treasury's automated collection service from which funds are withdrawn for upfront MIP payments. This is done through HUD's Lender Electronic Assessment Portal (LEAP), which is accessible from the FHA Connection (Lender Functions menu). Please note that this cash flow account setup differs from the one established for the Lender Recertification fees.

The lender's FHA Connection Application Coordinator grants LEAP Cash Flow Account Setup authorization to an employee with an FHA Connection user ID. This authorization is located in the Authorization for Lender Electronic Assessment Portal Applications section of the FHA Connection ID Administration page used by the Application Coordinator.

Note: If an employee does not have an FHA Connection user ID, a registration form is completed to obtain one. Use the **Registering a New User** link on the **FHA Connection** home page.

- The employee with Cash Flow Account Setup authorization accesses the LEAP Cash Flow • **Account Setup** and enters the required information.
- A pre notification (prenote) test is conducted to verify the validity of the account information • provided and the ability to perform an electronic ACH withdrawal from the account. The test uses a zero-dollar amount transaction. The first ACH payment can be made **eight calendar days** after the collection service acknowledges receipt of the prenote transaction, if no errors are reported. The eight-day prenote test period begins the **next calendar day** after the cash flow account is set up. For example, if a cash flow account is set up on Friday, the eight-day prenote test period begins on Saturday. The lender uses **Cash Flow Account Setup** in LEAP to determine the status of the prenote test and the date the account becomes active if no errors are reported. If there is an error, Cash Flow Account Setup provides the details. The lender must address any checking account issues with its bank.

The Correspondent must provide an estimated **funding date** to Mr. Cooper in order to monitor payment of the UFMIP within 10 calendar days of the funding date. **Note: The Correspondent** must notify Mr. Cooper of any change to the funding date.

The Upfront Premium Payments guide describes and provides training for the upfront MIP online payment process.

Appendix D – Upfront Mortgage Insurance Guide CPU to CPU batch Processing Appendix E – Upfront Batch Transmission Signup Sheet

Insuring

Mr. Cooper will complete the Insuring function in FHA Connection.

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Loan Application and the LT

The actual interviewer's name must appear on the Uniform Residential Loan Application. (URLA) This is completed by the STPO.

The sponsoring mortgagee must sign the "Lender's Certification" on page 1 and the "Lender's Certificate" on page 4 since the sponsoring mortgagee is the entity underwriting the loan.

On the Universal Residential Loan Application, the actual interviewer's name, signature, and telephone number must appear on page 4, regardless of who employs the interviewer. While common practice in the industry is for the interviewer to also sign page 1 of the HUD/VA Addendum to the URLA, if a sponsored originator is involved, it is now required that the sponsoring mortgagee sign and date page 1 of this form.

Page 1

HUD/VA Addendum to Uniform Residential	Loan	Application		OMB Ap HUD: 2	proval No. VA: 290 2502-0059 (exp. 02/2	00-0144 8/2014)
Part I - Identifying Information (mark the type of application) 1. VA Application for Home Loan Guaranty X HUD/FHA Application for Insurance under the National Housing Act	2. Agency	Case No. (include any suffix)	3. Lender's Ca	ase No.	 Section of the Ar (for HUD cases) 	đ
5. Borrower's Name & Present Address (Include zip code) TEST 456 UNION ST IRVING, TX 75063-		 Loan Amount (include the HUD or Funding Fee if 1 \$565,060.00 Discount Amount (only if borrower is permitted to pay) 	te UFMIP if for for VA) 11. Amount of Up I Premium	8. Interest Rate 4.1250 Front 12a. Amount Premiun	9. Proposed Maturity 9% 30 yrs. 0 of Monthly 12b. Term of N Premium	0 mos. Monthly
6. Property Address (including name of subdivision, lot & block no. & zip code) 123 PACIFIC WAY IRVING, TX 75063-		13. Lender's I.D. Code Phincipal's FNA Lender I (Correspondent Se	S D number lier)	\$ 14. Sponsor Agents FHA Fit	/mo. /Agent I.D. Code (Originator ID - Pacific Union nancial 2588300002	months
15. Lender's Name & Address (include zip code) Principal's information (Correspondent Seller) Type or Print all entries clearly		16. Nar Pacifi 8900 Irving	ne & Address of Sr Freeport Park 9, TX 75063 der's Telephone N	aansor/Aaent siel, LLC way, Suite 150 umher		
Name & Address If no agent is shown above, the undersigned lender affirmatively certifies that all I. The undersigned lender understands and agrees that it is responsible for the omit The proceed leave and funders.	information ssions, error	Function (e.g., Application, orde and supporting credit data rs, or acts of agents identifi and of the resultions con	vere obtained d were obtained d ed in item H as to	verifications of emp verifications of emp irectly by the lender. the functions with w	Residential Loan ployment, deposits, etc.) which they are identified.	
Signature of Officer of Lender Pacific Union Financial	cer of Lende	r	centing guaranty		Date (mm/dd/yyyy)	

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IUD/VA	Addend	um to U	niform	Resider	ntial Lo	ban A	Applicatio	n	2.1		HU	D: 2502-0	0059 (e)	p. 02/28
1. Hor	ifying Inform Application for 1e Loan Guarant	nation (mark the	e type of applica D/FHA Applicati er the National	ition) ion for Insurance Housing Act	2.	Agency	uase No. (include a	ny sutto)	ABB	ers Case N	0.		4. Section (for HL	ID cases)
. Borrower's N	Name & Present /	Address (Include z	ip code)				7. Loan Amount	(include the	e UFMP if	for 8. I	nterest Rate	9.	Proposed	Maturity
456 UNION	IST						\$565,060.00	ng ree ii iu	n veg		4.1	250%	30	yrs. O
IRVING, T	(75063-						10. Discount Amo (only if borrov permitted to p	ount 1 veris vay)	1. Amount Premiur	of Up Front n	12a. Amo Prer	unt of Monti nium	hly 12b.	Term of Mo Premium
i. Property Ad 123 PACIF RVING, TX	dress (including r IC WAY K 75063-	ame of subdivisio	n, lot & block no	o. & zip code)			13. Lender's I.D. Phincipal's Fit (Corres	Code A Lender ID pondent Seil) number ler)		14. Spon Agen(s	/ Isor / Agent FHA Original Financial 2	mo. I.D. Code tor ID - Paci 588300002	fic Union.
	15. Lender's	s Name & Addres	s (include zip co	ide)				16. Nam	ne & Addres	ss of Sponso	r / Agent			
Principality	information (Corres	pondent Seller)					. 1	Pacific 8900 Irving	: Union F Freeport , TX 750	Financial, : Parkway 63	LLC , Suite 15	50		
								17 Lend	ier's Telepi	hone Numhe	t			
		Type or	Print all en	tries clearly	/									
	Approved: App	proved subject to	the additional	conditions stat	ted below, if	any.	Data Assess	F						
	Date Mortgage /	Approved	aduda IIEMIRA	interest Date	Process of a	1 - 1	Uate Approval	Expires	atila	to out of	Maana .	Years of t	La contra c	
	Modified & Approved	Loan Amoure (i	nclude UFMIP)	Interest Rate	Proposed N	laturity	Monthly Paymen	Front Pr	remium	Amount or Premium	Monthly	Premium	Nonthly	
_	as follows:	\$		%	Yrs.	M05	\$	\$		\$			m	onths
	rm HUD-92544 e property has a mer-Occupancy e mortgage is a ner: (specify) is mortgage was integrity of th plicable) and fur	Builder's Warrs 10-year warrant Not required (it high loan-to-valu s rated as an " acc e data supplied i ther certifies that	anty is required y. em (b) of the H se ratio for nor pept" or "appro- by the lender this mortgage	d. Borrower's Cert 1-occupant mor over by FHA's used to detern 2 is eligible for 2	tificate does tgagor in mi Total Mortş nine the qua HUD mortg	not appl litary. gage Scou lity of th age insur	y). recard. As such, ti ne Ioan, that a Di rance under the Di	he undersi irect Endo rect Endo	igned repro orsement T rsement pr	esentative o Jnderwriter rogram. I he	f the mortg reviewed t	agee certifi the apprais	iesto al (if	
req Mc	uired for this m ortgagee Repre	ortgage as set for esentative	rth in HUD Ha Pacific Union Flna	andbook 4000.4 ncial - Representativ										
	is mortgage was dersigned Direc	rated as a "refer t Endorsement u ve used due dil	" by a FHA's nderwriter cer igence in und	Total Mortgage tifies that I hav erwriting this 1	: Scorecard, ve personall; mortgage. I	and/or w y review find tha	as manually unde ed the appraisal r t this mortgage i:	rwritten b <u>r</u> eport (if s s eligible	y a Direct : applicable) for HUD	Endorseme , credit app mortgage i	ntunderwri lication, an nsurance u	ter. As such 1d all assoc inder the D	n, the siated Direct	
En	dorsement prog	ram and I hereby	make all certi	fications requir	red for this n	nortgage	as set forth in HU	D Handbo	ook 4000.4	1				

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Borrower's Certificate:

The undersigned certifies that:

- (a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);
- (c) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, and no other charges have been or will be paid by me in respect to this transaction;
- (d) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

Lender's Certificate:

The undersigned certifies that to the best of its knowledge:

- (a) The statements made in its application for insurance and in this Certificate are true and correct;
- (b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
- (c) Complete disbursement of the loan has been made to the borrower, or to his/her creditors for his/her account and with his/her consent;
- (d) The security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to or paid by the borrower except as permitted under HUD regulations;
- (f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.

I, the undersigned, as authorized representative of

mortgage at this time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Lender's Name Pacific Union Financial		Note: If the approval is executed by	an agent in the
Title of Lender's Officer	name of lender, the agent must enter the lender's code number and type.		
Signature of Lender's Officer	Date	Code Number (5 digits)	Туре

For more information regarding the FHA Sponosored Originator Program, visit <u>www.hud.gov</u>.

Additional Information can be found in: Appendix F – Mortgagee Letter 2012-02 Appendix G – HUD Sponsorship FAQ

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VA Sponsorship Program

Request VA Sponsorship

Correspondents must complete the following to request sponsorship to deliver Non-Delegated VA loans to Mr. Cooper for purchase consideration:

- Complete the <u>VA Sponsorship Request</u> form.
- Draft a \$100 check payable to the Department of Veterans Affairs
- Send the check and completed VA Sponsorship Request form to Mr. Cooper at the following address:

Nationstar Mortgage, LLC d/b/a Mr. Cooper Attention: Client Approval Department 675 Anton Boulevard Costa Mesa, California 92626 Phone Number: 657-269-5741

Note: Correspondents must be licensed in all states in which originations will occur.

Registration and NOV

The Client must complete registration of the loan in FLOW prior to requesting the appraisal through the VA portal.

Add Mr. Cooper as the Sponsoring Lender in WebLGY

The Non-Delegated Correspondent will need to update WebLGY to add Mr. Cooper as the Sponsoring Lender.

After accessing the Case Number in WebLGY, click **Change Lender**:



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VA Sponsorship Program

Enter Mr. Cooper's ID ("900760") to the Sponsoring Lender ID field:

Note: The Non-Delegated Client's Org ID should be entered into the Lender ID field.

WebLGY	5-06-11-1503	@ Help					
HOME LOAN - ELIGIBIL	ITY - CONTACT RLC						
IRRRL APPRAISAL		Appraisal Type: IRRRL - Origination	Status: Case Initiated				
Case Initiated	Change Lender						
APPRAISAL PROCESSING	Property Address	Lend	der Information				
Notes Change Lender Funding Fee Issue Guaranty		Lend	sder ID*				
APPRAISAL ASSIGNMENT		Lend	ider Name				
Assignment Details DOCUMENTS		Spoi ID	onsor Lender 900760				
Correspondence		Spor	nsor Lender Name PACIFIC UNION FINANCIAL LLC				
		E-m	nail Address				
			(Address where notification will be sent when Appraisal Report is uploaded. Separate it by 's' for multiple emailIds.)				

Click Submit:



Funding Fee

The Funding Fee MUST be paid by the Correspondent Seller within seven (7) calendar days from funding (funding/closing and disbursement of the loan, not the funding/purchase of the loan by Mr. Cooper). Mr. Cooper will monitor the payment of the Funding Fee to ensure that no penalties are assessed to either the Correspondent Seller or Mr. Cooper. In the event the Correspondent Seller is delinguent in paying the Funding Fee, they will be responsible for any and all penalty fees. In addition, a consistent pattern of late payments may cause the termination of the VA Non-Delegated relationship with Mr. Cooper, Mr. Cooper will also verify that the Funding Fee has been paid PRIOR to purchasing the loan from the Correspondent Seller.

Set Up Payment Account

An account must be set up for utilization of the VA Funding Fee Payment System (FFPS) to remit the Funding Fee directly to the Department of Veterans Affairs. Lenders should contact vip.vbaco@va.gov to register their company for payment processing.

Upon registration, please refer to the www.ffps.vba.va.gov website and the VA Public FAQs for details regarding submission of payments via the FFPS.

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VA Sponsorship Program

Funding Fee Exemptions

In cases where there is an exemption for payment of the Funding Fee, the lender must process the exemption in FFPS, as shown below. The information regarding status (Exempt, Subsequent Use, Reservist, Primary Veteran) is detailed on the Certificate of Eligibility (for Purchases and C/O Refinances) and the IRRRL Case Order (for IRRRL Streamlines).

A https://www.i	ffps.vba. va.gov /va/jsf/payment/Crei 🔎 🗕 🗟 🖒 🗙	🔊 Porta 🖄 Veter	🐼 Veter 🐼 Web	🥝 FileB 🖸 Inst	ur <i> E</i> und	🚯 Puls 🤞
🗴 🔁 Convert 👻 🚮 Select	t					·
	Create Payment Request Required fields are marked with					
	Lender ID: 9007600000					
Payments	VA Loan Number: 11 11 6 123456	7 r				
Create Payment Request	Lender Loan Number: 123456					
Search Payment Requests	123430					
Search Refund Requests	Veteran #1					
Users	First Names 1			Check all	that anoly:	
Create New User	rist Name: John r			Fundi	na Fee Exempt	
Search Users	Middle Initial:			Subse	auent Use	
Lenders	Last Name: Veteran			Reser	vist	
My Lender Info	Suffix:			Prima	ry Veteran	
CPU Files	SSN: 123 - 45 - 6789	r				

Appraisal Ordering

Sponsorship & TPO Requirements Guide

As the VA Sponsor, Mr. Cooper is required by VA to issue the Notice of Value within 5 days of delivery of the appraisal to the lender. All appraisal assignment requests must be completed utilizing Mr. Cooper's VA Lender Sponsor Identification Number in WEBIgy. This will ensure that Mr. Cooper will be notified of delivery of the appraisal. The Non-Delegated VA Program Guide provides instructions for ordering the appraisal. There are two processes:

- 1. To be followed by those Non-Delegated Correspondents who have completed the VA Sponsorship process; and
- 2. A temporary process for those who have submitted their request and are awaiting final approval from VA.

Note: The Mr. Cooper VA Sponsorship Identification Number is: 9007600000

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The following information details responsibilities for Non-Delegated Clients and Mr. Cooper for loans originated under this program.

- In all Non-Delegated USDA submissions, the Non-Delegated Client is required to:
 - Complete the USDA Non-Delegated Submission Form and submit all required documents to Mr. Cooper through FLOW.
 - Lock the loan ensuring the lock period provides sufficient time for USDA to issue the Conditional Commitment. (USDA times vary by Regional Office.)
 - Submit additional documentation to satisfy any conditions. 0
 - Deliver the Closed Loan to Mr. Cooper with 72 hours of closing so that Mr. Cooper will have sufficient time to remit the Guarantee Fee and the Insuring Packages to USDA within the USDA required timeframe.
 - Enter data into USDA's Guaranteed Underwriting System (GUS) engine in order to obtain the GUS Initial Run. (Applicable for clients approved with the GUS Lender Agent Role – see GUS Lender Agent Account Setup instructions.) **Note:** For clients not approved with the GUS Lender Agent Role, Mr. Cooper will enter

the data into USDA's Guaranteed Underwriting System (GUS) engine to obtain the initial GUS run.

o Deliver loans using one of Mr. Cooper's approved credit vendors: Credco, Credit Plus or Kroll.

Note: Mr. Cooper will re-pull credit for loans submitted by clients not approved with the GUS Lender Agent Role and not delivered with an approved credit vendor. Clients approved with the GUS Lender Agent Role must utilize an approved credit vendor, as findings are not transferrable.

- Submit all required documents (completed and signed, where applicable).
- Fully satisfy all PTD conditions.
- Complete all other requirements of the Non-Delegated Lender per the Correspondent Selling Guide, as required.
- Once all requirements have been met, Mr. Cooper will:
 - Submit the loan for Conditional Commitment electronically through GUS,
 - Remit the guarantee fee to USDA,
 - Net the guarantee fee from the purchase advice.

GUS Lender Agent Security Role

Mr. Cooper offers USDA Lender Agent sponsorship through the GUS Lender Agent Security Role. Under the role, approved Lender Agents have access to create applications, order new or reissue existing credit reports, and complete preliminary GUS submissions.

Within this security role, Lender Agents are able to set up access, associate the account to Mr. Cooper, submit loans, and obtain the GUS Recommendation. In addition, Lender Agents will have the ability to pull credit and **must utilize*** one of Mr. Cooper's approved vendors: Credco, Credit Plus or Kroll.

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GUS Lender Agent Account Setup

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There is a two part process in order for Clients to become a GUS Lender Agent of Mr. Cooper. Clients must complete the initial GUS registration directly on the USDA website. Once GUS initial account setup is confirmed, Clients will need to contact Mr. Cooper's Client Administration department to complete the security role setup.

Lender Agent Account Set Up Instructions

Creating a GUS Account on the USDA Website

- 1. Access USDA's eAuthentication website: https://www.eauth.usda.gov/
- 2. Click on one of the Create an Account links:



 On the eAuthentication – Account Creation screen, select Register for a Level 1 Account:

USDA Federal Employees, Contractor	s, & Affiliates
If you are a USDA Federal Employee USDA, you must register for a USDA	e, Contractor, or Affiliate of the Internal Account.
	(Register for an Internal Account
USDA Customers - What Level of Acc	ess Do You Need?
Request Level 1 Access to:	
	rates a Level 1 account is percension
 Visit a USDA web page that indi 	caces a cever 1 account is necessary
 Visit a USDA web page that indi Obtain general information about 	It the USDA or its agencies
 Visit a USDA web page that indi Obtain general information abou Participate in public surveys for 	t the USDA or its agencies a USDA agency Register for a Level 1 Account
Visit a USDA web page that indi Obtain general information abou Participate in public surveys for Request Level 2 Access to:	Register for a Level 1 Account

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Statement and Pu personal informati	lic Burden Statement for more information on how your on will be protected.	
All required fields and last name exa (e.g. state driver's	are red and marked by an asterisk (i.e. *). Enter your first tly as it appears on your Government issued photo ID icense).	
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6.	Print Confirmation:			
	Create an eAuthentication Account			
	Step 3 of 4 - Print Confirmation email			
	Account Created:			
	Your account has been created but you have one more step required to complete your registration!			
	Your confirmation email with the subject line, "eAuthentication - FYI - Instructions to Activate Your USDA Account With Level 1 Access", should arrive within 1 hour. Please follow the instructions in the email to complete step 4 of your registration.			
	eAuthentication Account Information:			
	User ID:			
	Email:			
	If after 24 hours you do not receive the confirmation email:			
	 Check the email "junk" folder, as some email applications may place this email there. Search for the following subject line in your email application: "eAuthentication - FYI - Instructions to Activate Your USDA Account With Level 1 Access" 			
	Once you have located the confirmation email:			
	 Follow the instructions in the email to complete step 4 of your registration. 			
	For additional information click here to review our Frequently Asked Questions.			
	Please print this page for future reference.			
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Ste	ep 4 of 4 - Instructions to Activate Your USDA Account with Level 1 Acc	ess		
Cos	ngratulations AmyBrennan, you have successfully created a USDA eAuthen cess.	tication account with Level 1		
Bet	fore you can use your account with Level 1 access you must do the following	F		
	 Please wait approximately 10 minutes from the receipt of this email befor Level 1 access. Click ACTIVATE MY ACCOUNT 	re you activate your account with		

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Refer to the GUS User Guide for information and details on submitting a loan.

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