



# Correspondent Pipeline Portals Job Aid

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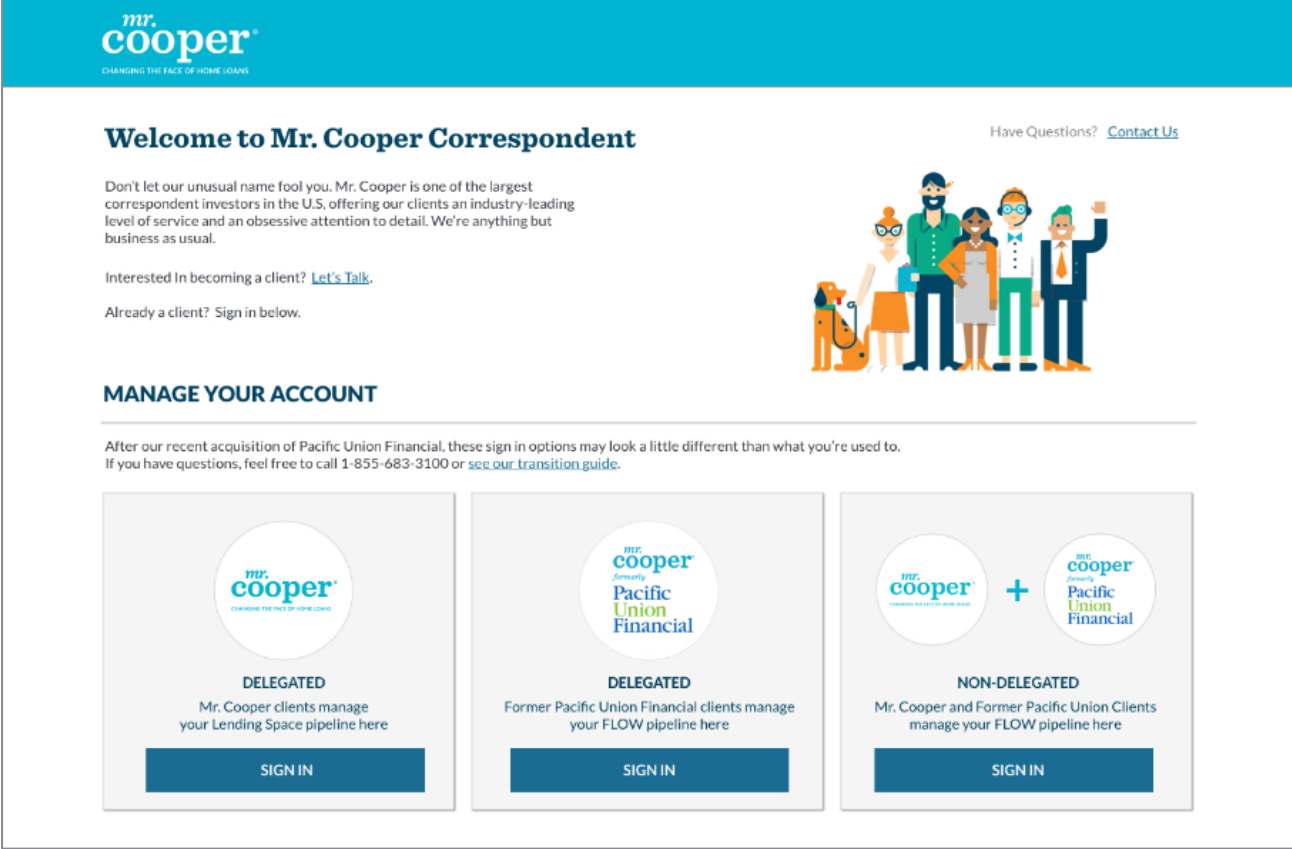
## Introduction

We are excited to introduce you to the new Mr. Cooper [website](#)! As part of the integration between Mr. Cooper and Pacific Union Financial, we have combined the two websites into one whereby you can access the same portals you use today. Below are details on how to navigate the new website with instructions on when to enter the respective portals.

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# Getting Started

Step	Action
1.	<p><b>Navigate</b> to the new Mr. Cooper Correspondent website via this link.</p> <p><a href="http://www.MrCooperCorrespondent.Com">www. MrCooperCorrespondent. Com</a></p>
2.	<p>You will see three options to help you decide which portal to enter.</p> 

3. Choose which portal to enter using the criteria listed below.


### MANAGE YOUR ACCOUNT

After our recent acquisition of Pacific Union Financial, these sign in options may look a little different than what you're used to. If you have questions, feel free to call 1-855-683-3100 or [see our transition guide](#).




**DELEGATED**  
Mr. Cooper clients manage your Lending Space pipeline here

SIGN IN



**DELEGATED**  
Former Pacific Union Financial clients manage your FLOW pipeline here

SIGN IN



**NON-DELEGATED**  
Mr. Cooper and Former Pacific Union Clients manage your FLOW pipeline here

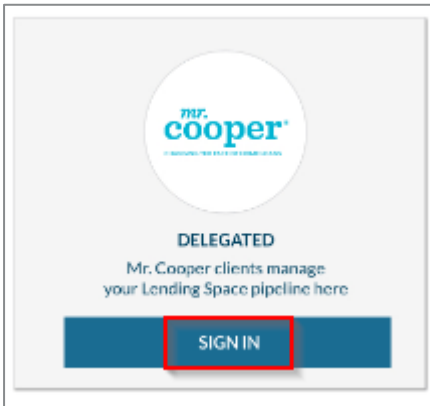
SIGN IN

If you do business today with Mr. Cooper Correspondent, please continue to your pipeline by clicking in this box.  
See the Delegated Mr. Cooper instructions section of this document.

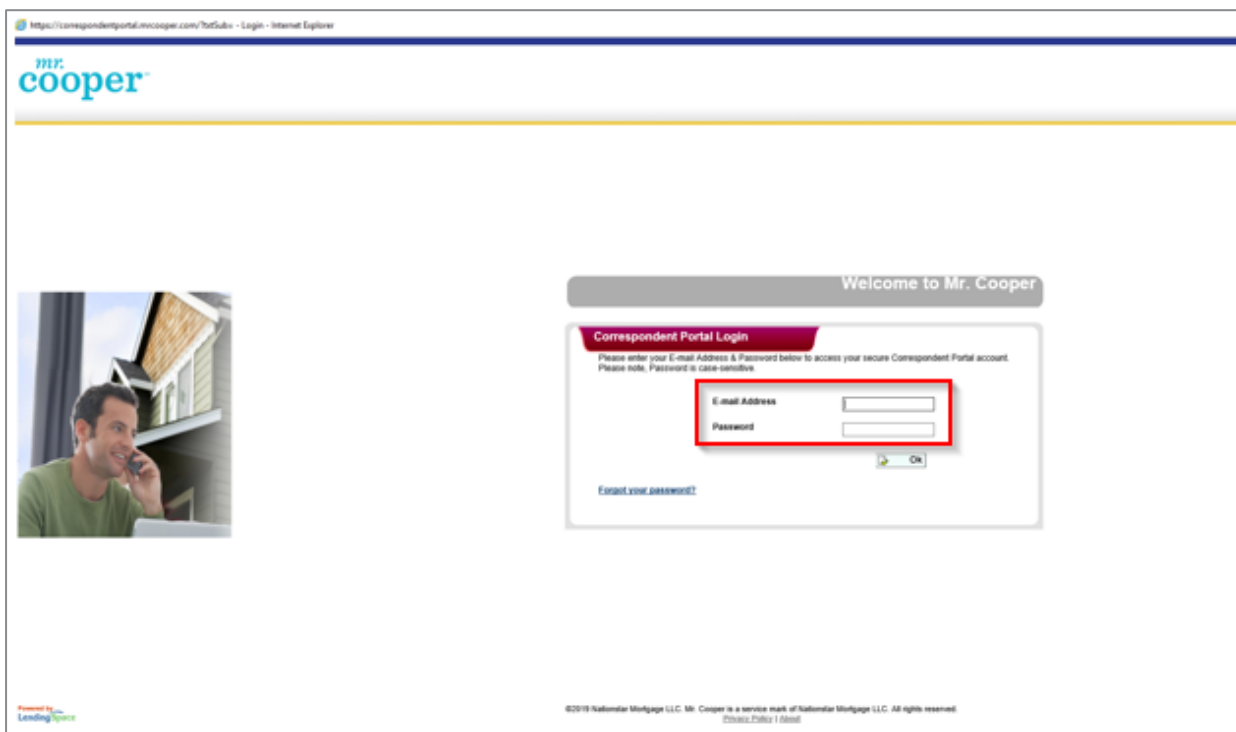
If you do Delegated business today with Pacific Union Financial, please continue to your pipeline by clicking in this box.  
See the **Delegated Pacific Union** instructions section of this document.

If you do Non-Delegated business, please continue to your pipeline by clicking in this box.  
See the Non-Delegated instructions section of this document.

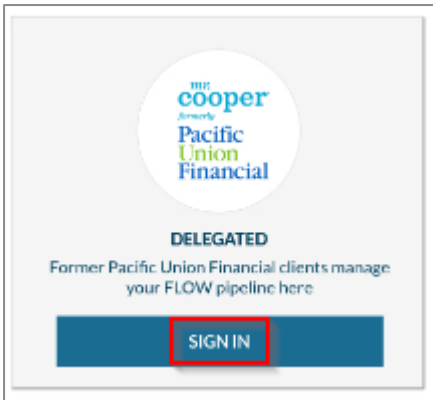
## Delegated Mr. Cooper Client Instructions

Step	Action
1.	<p><b>Click</b> the Sign In button within this box.</p> 

2. You will be directed to Lending Space and will login with your current credentials. **You will manage your pipeline in exactly the same manner as you do today; nothing will change in your process.**



## Delegated Former Pacific Union Financial Client Instructions


Step	Action
1.	<p><b>Click</b> the Sign In button within this box designating you wish to enter the FLOW portal because you are a current Delegated Pacific Union Financial client.</p> 

2. You will be directed to FLOW and will login with your current **Delegated** credentials. **You will manage your pipeline in exactly the same manner as you do today; nothing will change in your process.**

When you login to the main page, you will be automatically directed to the Correspondent Delegated are of the site.

The screenshot displays the Mr. Cooper website interface. At the top, the Mr. Cooper logo is on the left, and a link to the Corporate Site (www.mrcooper.com) is on the right. A navigation bar below the header includes links for Home, Correspondent (highlighted with a red box), Non-Delegated, Wholesale, and About Us. The main content area features three columns. The left column contains the FLOW logo with the tagline 'Flexibility in Loan Origination Workplace.' Below this is a login form with fields for Email and Password, a link for 'Approved customers, log in to:', and two buttons: 'VIEW YOUR PIPELINE' and 'SUBMIT A LOAN'. At the bottom of this column are links for 'Forgot your password?' and 'Don't have a login? Brokers can request a FLOW login here'. The middle column has a 'Reminder:' section stating that as of Monday, December 17, 2018, Mr. Cooper will be the named Servicer for all Pacific Union-acquired loans, and that Revised Good Bye letters must reference Nationstar Mortgage LLC D/B/A Mr. Cooper, with contact information: Toll Free # 855-430-8490, Attn: Customer Service, 8950 Cypress Waters Blvd., Coppell, TX 75019. The right column is titled 'IN THE NEWS' and features an 'Important UCD Update' section, stating that the UCD (Uniform Closing Dataset) must be submitted for all loans delivered to the GSEs with a Note Date on or after September 25, 2017, with a 'Read More' link.


3.



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Visit our Corporate Site:  
[www.mrcooper.com](http://www.mrcooper.com)

[Home](#)
[Correspondent](#)
[Non-Delegated](#)
[Wholesale](#)
[About Us](#)



Flexibility in Loan Origination Workplace.

Email:   
Password:

Approved customers, log in to:

VIEW YOUR PIPELINE

SUBMIT A LOAN

[Forgot your password?](#)

**IMPORTANT NOTIFICATION**

*Correspondent Lending Updates*

Visit the Documents tab of FLOW to view the latest Correspondent Lending Updates, including program and product changes and enhancements.

## CORRESPONDENT LENDING

**Reminder:**

Effective Monday, December 17, 2018, Mr. Cooper will be the named Servicer for all Pacific Union-acquired loans.

As of that date your Revised Good Bye letters must reference:



**Nationstar Mortgage LLC D/B/A Mr. Cooper**  
Toll Free # 855-430-8490  
Attn: Customer Service  
8950 Cypress Waters Blvd.  
Coppell, TX 75019

Mr. Cooper is pleased to announce the roll out of our **Correspondent Programs**.






**Some of the highlights of our program include:**





1. Ability to fund and sell agency loans without the traditional large conduit guideline overlays
2. Exemplary service. Loans reviewed & conditioned within 5 days of delivery
3. Ability to fund and sell FHA/VA loans with AUS approval with FICOs over 560
4. Ability to fund and sell FHA Streamlines regardless of current investor

**How to contact us**

 [Online Request](#)
 [Correspondent@mrcooper.com](mailto:Correspondent@mrcooper.com)

**Documents and other resources**

 [Application Kit - Correspondent](#)
 [Application Kit - Non-Delegated Correspondent](#)
 [Renewal Form - Correspondent](#)
 [Non Delegated Submission Form \(FHA, VA, USDA, Conv\)](#)
 [Non-Agency Submission/Scenario Form](#)

 [Jumbo Series W VVOE \(exhibit 3\)](#)
 [Product Codes Master List](#)
 [Delegated Prior Approval Submission Form](#)
 [Delegated Stacking Order](#)



4. Click **NEW UPLOAD** to submit a loan. The follow the prompts in your usual process.

The screenshot shows the Mr. Cooper FLOW portal interface. At the top, the Mr. Cooper logo is on the left, and the FLOW logo is on the right. Below the logos, there's a navigation bar with buttons: NEW UPLOAD, QUICK PRICER / LOCK, PIPELINE, DOCUMENTS, REPORTS, SECURITY, and LOGOUT. The 'NEW UPLOAD' button is highlighted with a red box. Below the navigation bar, the main heading is 'SUBMIT A LOAN'. Underneath, there's a section titled 'Import Your Fannie Mae File' with a 'Choose File' button and a 'Next >' button. There's also a checkbox for 'I understand the applicants' Social Security Numbers may be stored and potentially visible to other users.'

5. Click **QUICK PRICER/LOCK** to lock or price your loan. Fill in the form as indicated in your usual process.

The screenshot shows the Mr. Cooper FLOW portal interface for the 'QUICK PRICER / LOCK' screen. The 'QUICK PRICER / LOCK' button in the navigation bar is highlighted with a red box. The main heading is 'QUICK PRICER / LOCK'. Below this, there's a form with various fields for loan details. The form is organized into two columns. The left column includes fields for Property Zip, Property State, County, Property Use, Property Type, Loan Purpose, Self Employed, Loan Term, Loan Type, Program Type, Is UFMIP/FF Financed?, and UFMIP/FF %. The right column includes fields for Qualifying FICO, DTI, Impound?, AU Findings, Rate Lock Period, Property Value, Loan Amount, LTV, 2nd Financing?, and Citizenship. A 'GET PRICING >' button is at the bottom center of the form.



6. Click **PIPELINE** to view/manage your pipeline.

**Mr. cooper**  
CHANGING THE FACE OF HOME LOANS

Flexibility in Loan Origination Workplace. **FLOW**

Welcome, [User Name]

PUF CORR TEST FROM TAMARA 3-CORR SAPPHIRE

NEW UPLOAD QUICK PRICER / LOCK **PIPELINE** DOCUMENTS REPORTS SECURITY LOGOUT

**WELCOME CORRESPONDENT - MEET YOUR TEAM**  
**TEAM SAPPHIRE**  
(855) 276-0703, correspondentteamsapphire@loanpacific.com

Sales Contact: JORDAN STEINBAUGH (855) 276-0703, correspondentteamsapphire@loanpacific.com  
Sales Coordinator: JORDAN STEINBAUGH (855) 276-0703, correspondentteamsapphire@loanpacific.com

**PIPELINE**

Search for a loan #, corr loan # or borrower name: [Search Box]

Date range: Latest Status --Select--

Include loans of this status:

- ☒ App Required
- ☒ Submitted
- ☒ Reviewed/Approved
- ☒ Legal Pkg Reviewed
- ☐ Loan Open
- ☐ Cancelled
- ☐ Suspended
- ☒ Cleared for Purchase
- ☐ Registered
- ☐ Denied
- ☒ Legal Pkg Received
- ☒ Purchased

[Select/Deselect All](#)

SEARCH Refresh Current Results

Loan #	Corr Loan #	Borrower	Note Amt	Type	Status	Status Date	Locked	Delivery Exp	Suspense Cure By	Days Remaining	Servicing Lst	Actions
58552251	BTC-C1 - 15 YR	FIRSTIMER, ALICE	\$142,500	CONV	Loan Open	1/11/19						
58552252	BTC-C1 - 15 YR	FIRSTIMER, ALICE	\$143,250	CONV	Loan Open	1/11/19						
58552263	BTC-C1 - 15 YR	FIRSTIMER, ALICE	\$142,500	CONV	Registered	1/11/19						
58552276	BTC-C1 - 15 YR	FIRSTIMER, ALICE	\$142,500	CONV	Registered	1/11/19						

7. Click **DOCUMENTS** to access AllRegs and other important documents.

**Mr. cooper**  
CHANGING THE FACE OF HOME LOANS

Flexibility in Loan Origination Workplace. **FLOW**

Welcome, [User Name]

PUF CORR TEST FROM TAMARA 3-CORR SAPPHIRE

NEW UPLOAD QUICK PRICER / LOCK PIPELINE **DOCUMENTS** REPORTS SECURITY LOGOUT

**FLOW DOCUMENTS**

**FLOW Training Documents & Quick Hits**

- FLOW System Functionality Guide

**Sponsorship & TPO Information**

- Sponsorship & TPO Requirements Guide

**UCD Training**

- UCD for Correspondent Clients
- Recorded UCD Training

**Resources (Warning: This calculator must be opened in Google Chrome; functionality is invalid if opened in Internet Explorer.)**

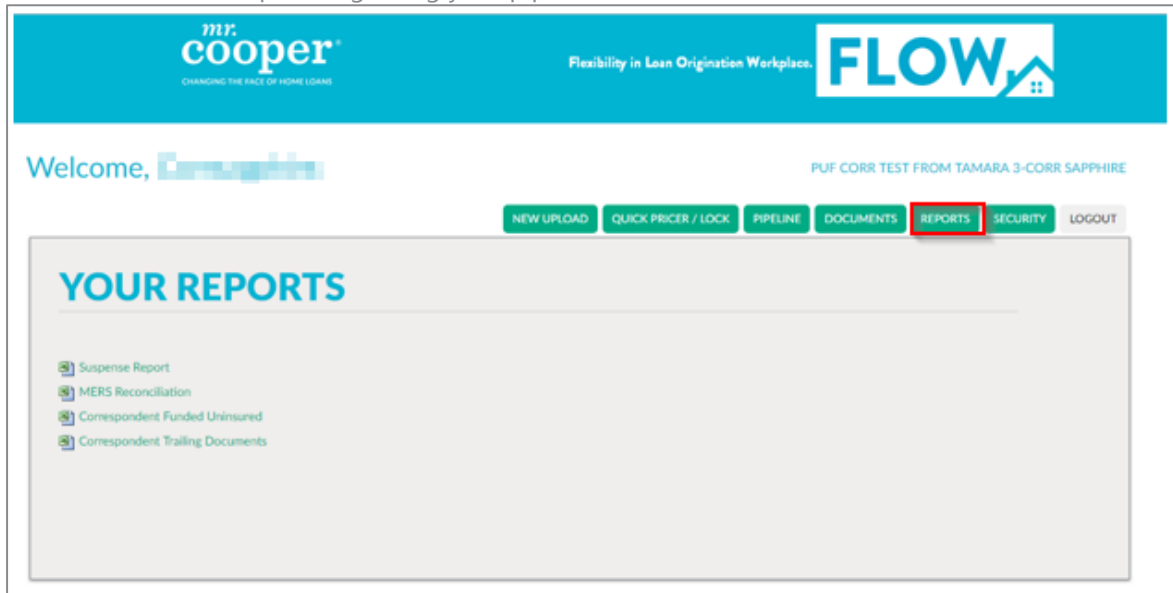
- FlexKey Credit Grade Calculator
- FlexKey Bank Statement Income Calculator
- USDA Guarantee Upfront and Annual Fee Calculator

**Forms**

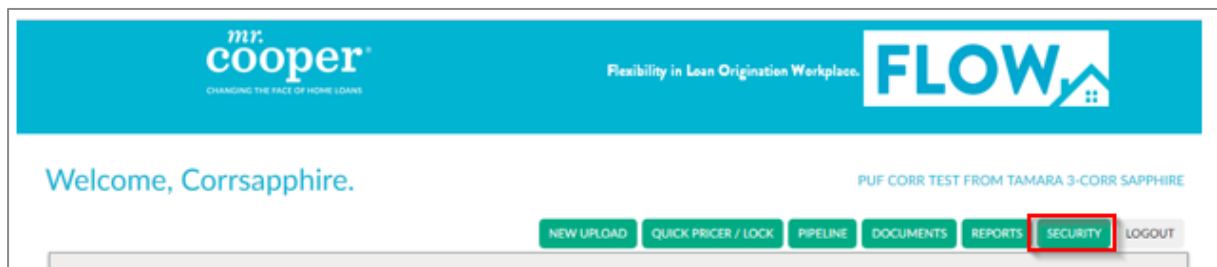
- Application Kit - Correspondent
- Renewal Form - Correspondent
- Conventional/Jumbo Non-Delegated Submission Form
- FHA Non-Delegated Submission Form
- VA Sponsorship Renewal Request



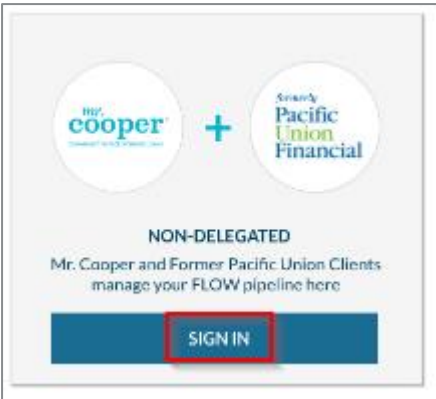
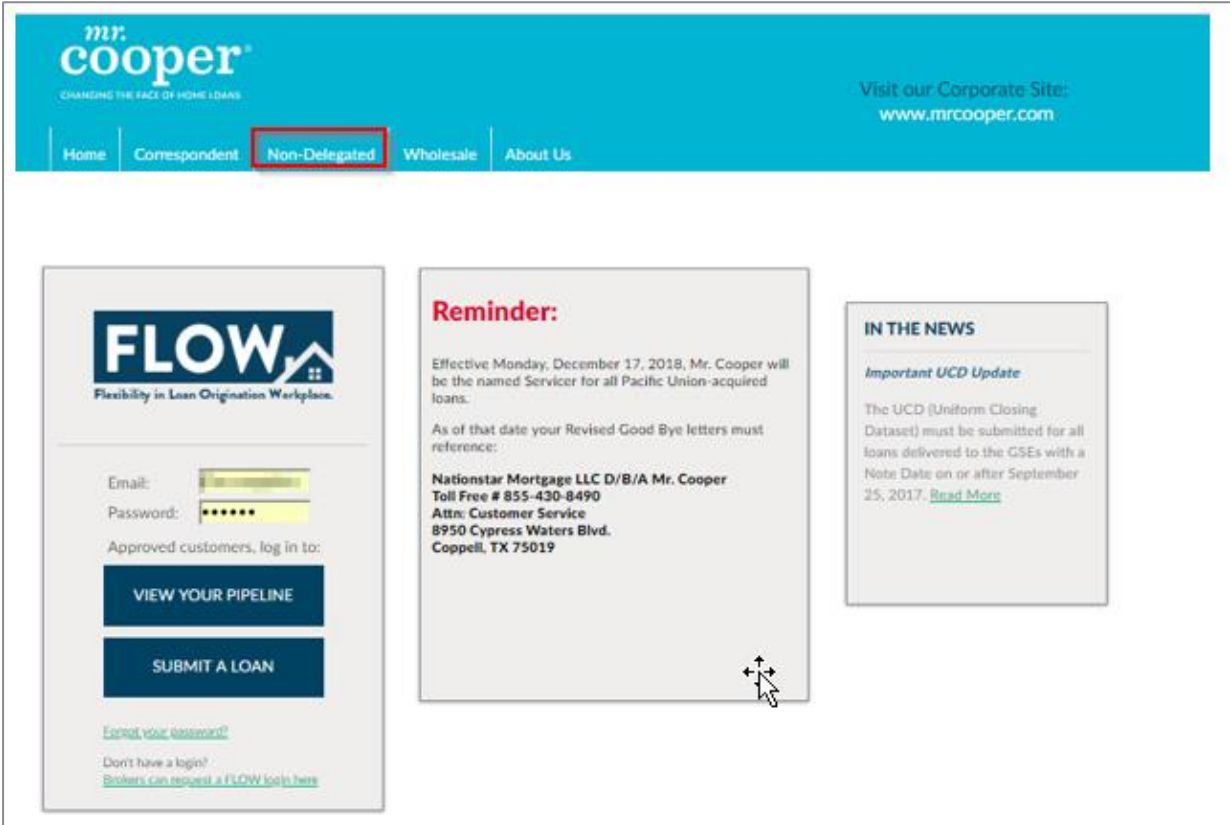
8. Click REPORTS to access reports regarding your pipeline.



9. Click on SECURITY to view you security questions and other aspects of your login profile.



# Non-Delegated Client Instructions

Step	Action
1.	<p><b>Click</b> the Sign In button within this box designating you wish to enter the FLOW portal because you are a current Delegated Pacific Union Financial client.</p> 
2.	<p>You will be directed to FLOW and will login with your current <b>Non-Delegated</b> credentials. <b>You will manage your pipeline in exactly the same manner as you do today; nothing will change in your process.</b></p> <p>When you login to the main page, you will be automatically directed to the Correspondent Delegated are of the site.</p> 

3. Login with your Delegated username and password credentials to enter the Delegated FLOW portal.

The screenshot displays the Mr. Cooper website's FLOW portal login interface. At the top, the Mr. Cooper logo is on the left, and a link to the corporate site is on the right. A navigation bar contains links for Home, Correspondent, Non-Delegated, Wholesale, and About Us. The main content area is split into two columns. The left column features the FLOW logo with the tagline 'Flexibility in Loan Origination Workplace.' Below this is a login form with fields for Email and Password, a 'VIEW YOUR PIPELINE' button, and a 'SUBMIT A LOAN' button. Links for 'Forgot your password?' and 'Don't have a login?' are provided. The right column is titled 'NON-DELEGATED CORRESPONDENT' and includes a 'Reminder:' section. This section states that as of December 17, 2018, Mr. Cooper is the named servicer for all Pacific Union-acquired loans and provides contact information for Nationstar Mortgage LLC. A concluding statement reads 'Mr. Cooper -- We've got you covered!' followed by a contact instruction and a question: 'Are you ready to become a Non-Delegated Correspondent?'.

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Visit our Corporate Site:  
[www.mrcooper.com](http://www.mrcooper.com)

Home | Correspondent | Non-Delegated | Wholesale | About Us

**FLOW**  
Flexibility in Loan Origination Workplace.

Email:   
Password:   
Approved customers, log in to:  
**VIEW YOUR PIPELINE**  
**SUBMIT A LOAN**  
[Forgot your password?](#)  
Don't have a login?  
[Borrowers can request a FLOW login here](#)

**NON-DELEGATED CORRESPONDENT**

**Reminder:**

Effective Monday, December 17, 2018, Mr. Cooper will be the named Servicer for all Pacific Union-acquired loans.

As of that date your Revised Good Bye letters must reference:

**Nationstar Mortgage LLC D/B/A Mr. Cooper**  
Toll Free # 855-430-8490  
Attn: Customer Service  
8950 Cypress Waters Blvd.  
Coppell, TX 75019

Nationstar Mortgage LLC D/B/A Mr. Cooper recognizes that non-delegated correspondents are no longer mortgage brokers and may never want to be a mandatory seller. Mr. Cooper offers a **dedicated** team to work specifically with our non-delegated correspondents. We balance the needs of the individual customer through clear person to person communication. Our low administrative fee, warehouse line and competitive product offering are industry-leading and enable our clients to present full-spectrum solutions to the markets they serve. Our dedication to the client and the borrower continues on throughout the entire transaction including servicing the loan at Mr. Cooper.

**Mr. Cooper -- We've got you covered!**

Contact your Account Executive today to learn more about our Non-Delegated Correspondent Program.

**Are you ready to become a Non-Delegated Correspondent?**

4. Click **NEW UPLOAD** to submit a loan. The follow the prompts in your usual process.

The screenshot shows the Mr. Cooper FLOW portal interface. At the top, the Mr. Cooper logo and 'Flexibility in Loan Origination Workplace.' are on the left, and the FLOW logo is on the right. Below the header, a welcome message 'Welcome, [redacted]' is on the left, and 'PUF CORR TEST FROM TAMARA 3-CORR SAPPHIRE' is on the right. A navigation bar contains buttons: NEW UPLOAD (highlighted with a red box), QUICK PRICER / LOCK, PIPELINE, DOCUMENTS, REPORTS, SECURITY, and LOGOUT. The main content area is titled 'SUBMIT A LOAN' and has a progress bar with 'Import File' (active), 'Additional Info', and 'Pricing Results'. Below this, the section 'Import Your Fannie Mae File' includes a 'Choose File' button (showing 'No file chosen'), a checkbox for 'I understand the applicants' Social Security Numbers may be stored and potentially visible to other users.', and a 'Next >' button.

5. Click **QUICK PRICER/LOCK** to lock or price your loan. Fill in the form as indicated in your usual process.

The screenshot shows the Mr. Cooper FLOW portal 'QUICK PRICER / LOCK' form. The navigation bar is the same as in the previous screenshot, with 'QUICK PRICER / LOCK' highlighted by a red box. The form is titled 'QUICK PRICER / LOCK' and contains two columns of input fields. The left column includes: Property Zip, Property State, County, Property Use (Primary Residence), Property Type (SFR / Detached), Loan Purpose (-Select-), Self Employed (checkbox), Loan Term (-Select-), Loan Type (FHA), Program Type (Fixed, I/O?, Yes), Is UFMIP/FF Financed? (checkbox), and UFMIP/FF % (%). The right column includes: Qualifying FICO, DTI (%), Impound? (checkbox Yes), AU Findings (DU Approve/Eligible), Rate Lock Period (30 days), Property Value (\$), Loan Amount (\$), LTV, 2nd Financing? (checkbox Yes), and Citizenship (US Citizen). A 'GET PRICING >' button is at the bottom center.

6. Click **PIPELINE** to view/manage your pipeline.

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**PIPELINE**

Search for a loan #, corr loan # or borrower name:  
Date range: Latest Status --Select--

Include loans of this status:  
☒ App Required  
☒ Submitted  
☒ Reviewed/Approved  
☒ Legal Pkg Reviewed  
☐ Loan Open  
☐ Cancelled  
☐ Suspended  
☒ Cleared for Purchase  
☐ Registered  
☐ Denied  
☒ Legal Pkg Received  
☒ Purchased  
[Select/Deselect All](#)

SEARCH Refresh Current Results

Loan #	Corr Loan #	Borrower	Note Amt	Type	Status	Status Date	Locked	Delivery Exp	Suspense Cure By	Days Remaining	Servicing Lst	Actions
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5855102012226	BTC-C1 - 15 YR	FIRSTIMER, ALICE	\$143,250	CONV	Loan Open	1/11/19						
58552263	BTC-C1 - 15 YR	FIRSTIMER, ALICE	\$142,500	CONV	Registered	1/11/19						
58551020122176	BTC-C1 - 15 YR	FIRSTIMER, ALICE	\$142,500	CONV	Registered	1/11/19						

7. Click **DOCUMENTS** to access AllRegs and other important documents.

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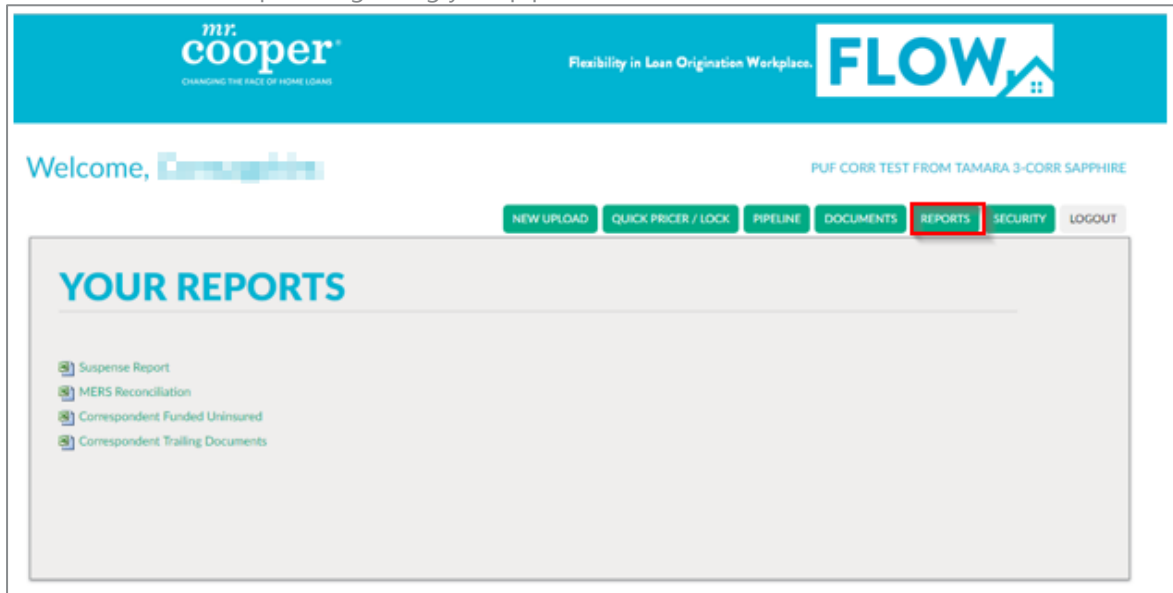
**FLOW DOCUMENTS**

**FLOW Training Documents & Quick Hits**  
 FLOW System Functionality Guide  
**Sponsorship & TPO Information**  
 Sponsorship & TPO Requirements Guide  
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**Resources (Warning: This calculator must be opened in Google Chrome; functionality is invalid if opened in Internet Explorer.)**  
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 FlexKey Bank Statement Income Calculator  
 USDA Guarantee Upfront and Annual Fee Calculator

**Forms**  
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 Renewal Form - Correspondent  
 Conventional/Jumbo Non-Delegated Submission Form  
 FHA Non-Delegated Submission Form  
 VA Sponsorship Renewal Request

8. Click REPORTS to access reports regarding your pipeline.



9. Click on SECURITY to view you security questions and other aspects of your login profile.

