



**ChaseLoanManager
USER GUIDE**

ChaseLoanManager User Guide - Table of Contents

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Welcome to ChaseLoanManager

ChaseLoanManager Staying connected with Chase has never been easier. ChaseLoanManager is an easy-to-use system accessed with a single ID and Password. This on-line resource includes functionality which gives you flexibility and control over the entire loan process.

ChaseLoanManager is a secure web site that is available seven days a week and gives you the ability to:

- Submit to AU (ZiPPYSM, DU[®] and LP[®])
- Compare products and pricing
- Lock Best Effort, AOT/Direct Trade and Mandatory Loans
- Batch lock multiple loans
- Control your loans in process with live pipeline management
- View rate sheets online or download them into Excel[®] format
- Track the lock loan history

ChaseLoanManager Support Please contact the appropriate areas listed below based on your specific needs.

Registration

(800) 305-5625

8:30am - 6:30pm ET Monday-Friday (excluding holidays)

Mandatory

(800) 250-5015

9:00am - 5:00pm ET Monday-Friday (excluding holidays)

Customer Support

(877) ASK-CHASE, Option 7, Selection 1 (877-275-2427)

8:30am - 7:00pm ET Monday-Friday (excluding holidays)

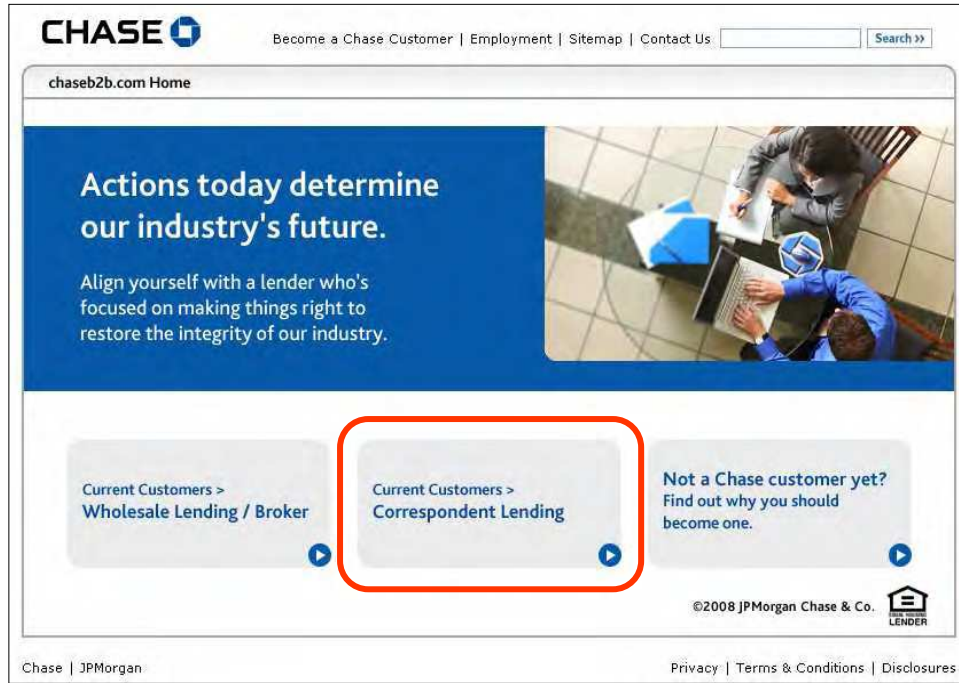
ChaseLoanManager Technical Support

(877) ASK-CHASE, Option 4 (877-275-2427)

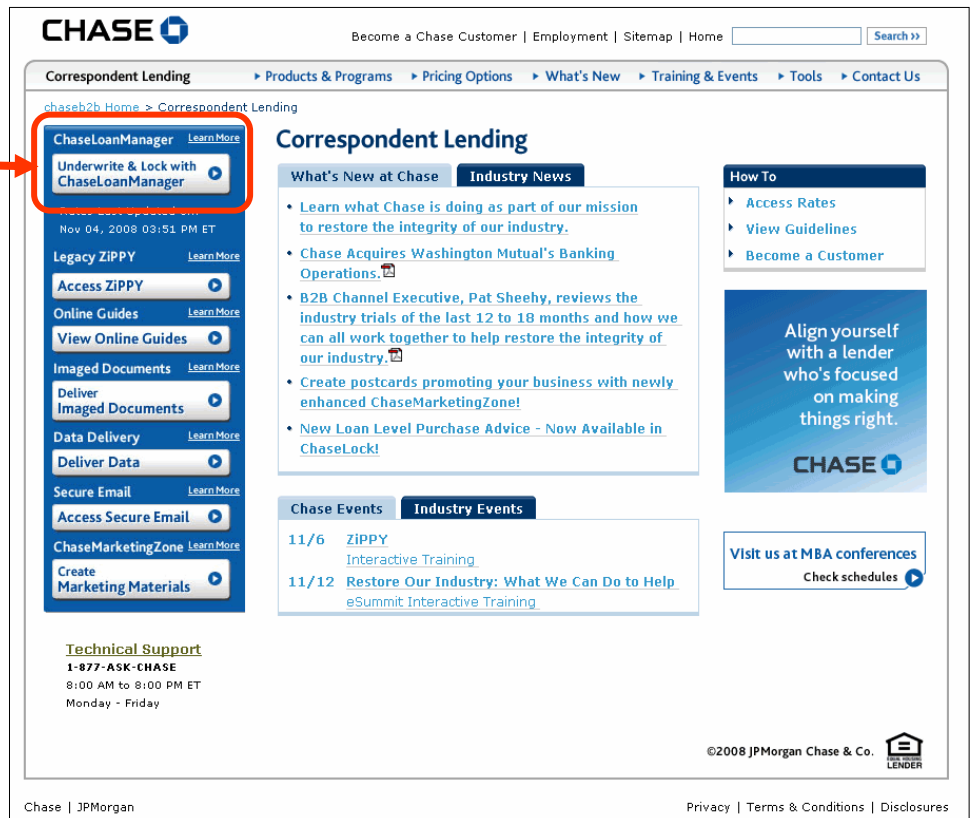
8:00am - 8:00pm ET Monday-Friday (excluding holidays)

Welcome to ChaseLoanManager

Accessing ChaseLoanManager To access ChaseLoanManager, visit our Web site at www.chase2b.com and click the Correspondent Lending link.



Click here to access ChaseLoanManager



Login to ChaseLoanManager

Login to ChaseLoanManager

To login to ChaseLoanManager, simply enter your Username and Password provided by your ChaseLoanManager Security Administrator, and you're ready to start!

Change Password Screen

First-time users of ChaseLoanManager are prompted to change the password provided at initial set up.

You will be prompted to enter in the old password (temporary password) and then enter the new password as shown below. Once you click **Change Password**, a dialog box will appear confirming your password change.

Login to ChaseLoanManager (cont'd)

Updating your Personal Profile

Once your password is changed, you will be prompted to update your personal profile. The personal profile captures your contact information and establishes security questions that will be referenced when processing password reset requests.

My Contact Information

When validating your contact information, make sure your name, phone number and email address are accurate.

NOTE: Your email address must be accurate in order to change or reset user passwords.

The screenshot shows a web form titled "Correspondent Lending" with a sub-section "My Profile". Below this, there is a note: "* = Required Field" and "Please validate your contact information prior to leaving this screen." The "My Contact Information" section contains the following fields:

- Name(First, Last , MI):* Reports Training
- Company Name: Riley Mortgage
- Source Code: C0002
- Phone:* 201-802-2907
- Fax:
- E-Mail Address:* xxxxxxxx@chase.com

Password Reset Questions

The final step in completing your user profile is to select two security questions that will be used to verify your identity when requesting password resets. Select a different question for **Security Question #1** and **Security Question #2**, providing your desired answer for each question.

Upon completion of your contact information and password reset questions, click **Submit Changes**.

The screenshot shows a form titled "Password Reset Questions" with the instruction: "This information will be used to identify you for password resets". It contains two rows of questions:

- Security Question #1*: -Select One Question- My Answer*: xxxxxxxxxxxx
- Security Question #2*: -Select One Question- My Answer*: xxxxxxxxxxxx

At the bottom of the form are two buttons: "Submit Changes" and "Cancel Changes".

Security Question #1 and #2 can not be the same.

Login to ChaseLoanManager (cont'd)

What Happens if I Forget my Password? If you forget your password or lock yourself out of ChaseLoanManager, resetting your password is easy! Click on the **Forgot your password?** link on the ChaseLoanManager login screen to have your password automatically reset.

A dialogue box appears as shown below, perform the following steps:

1. Enter your ChaseLoanManager User ID and your email address then click **Next**
2. Validate your identity by correctly answering your two security questions and click **Next**
3. Create a new password and click **Continue**

A dialogue box will appear letting you know that your password was successfully changed. You will also receive a **Self Service Password Reset Notification** email to confirm that the password was reset.

The image displays three sequential screenshots of the password reset process, each with a yellow arrow and number indicating the step:

- Step 1: Password Reset: Customer Identification**
This dialog box prompts the user to provide identifying information. It contains two input fields: "User ID" and "E-Mail Address". Below the fields are "Next" and "Cancel" buttons.
- Step 2: Security Validation**
This dialog box prompts the user to answer two security questions. Question 1 is "In what city was your first school located?" and Question 2 is "What city did you live in at age 14?". Each question has an "Answer" input field. Below the questions are "Next" and "Cancel" buttons.
- Step 3: Select New Password**
This dialog box prompts the user to select a new password. It lists the requirements: must contain 6-8 characters, must include at least one letter and at least one number, cannot include special characters (&, %, #, etc), and cannot be the same as the user ID. It includes two input fields: "New Password:" and "Re-Enter Password:". Below the fields are "Continue" and "Cancel" buttons.

Login to ChaseLoanManager (cont'd)

Password Expiration Policy

Chase policy requires that ChaseLoanManager User passwords be changed every 90 days to minimize risk. Users will receive a password expiration warning after the 81st day to prompt them to change their password. If the password is not changed within 90 days, the password will expire and must be reset by the Correspondent's ChaseLoanManager Security Administrator.

Password Tips

Outlined below are some tips to remember when selecting your user password:

- If an incorrect password is used for three successive attempts, the user will be disabled for five minutes and then will be automatically re-enabled
- Passwords must be a minimum of six alpha numeric characters
- Passwords should contain at least one character and at least one numeric value
- Only two repeating characters are allowed (i.e., "aa" or "11" - "aaa" or "111" in the password is not allowed)
- The same password cannot be used for next six successive password changes
- Password cannot match any four characters of the profile attribute (Profile attributes are: user name, login id, email address, and phone number)
- Passwords can have mixed case (upper and lower case) and are case sensitive

ChaseLoanManager Features

ChaseLoanManager Features

Once you are logged into ChaseLoanManager, you will be on the home page. From this screen, users with the appropriate authority level can:

- View and download rates
- Create new loans to register/lock or underwrite with ZiPPY
- Search for and work on existing loans
- Build product and price scenarios
- Access administrative, pipeline and trade reports
- View the Chase Correspondent Lending Guides
- Send secure e-mail
- Electronically submit imaged loan files
- Deliver data with EDI (Electronic Data Interface)

Navigating through ChaseLoanManager is easy. Click the desired button from the Home page, or click on the tabs that appear at the top of every screen to access the section you need.

CHASE Help | Contact Us | Update Profile | Log Off

ChaseLoanManager

HOME RATES CREATE LOANS EXISTING LOANS FIND A PRODUCT REPORTING VIEW GUIDES

Welcome Riley Mortgage !

Rates View and download rates

Create Loans Create new Chase loans to Register/Lock or Underwrite with ZiPPY.

Existing Loans Search for and work on Existing Loans.

Find a Product Build product and price scenarios.

Reporting Access administrative, pipeline, and trade reports.

Additional Tools

View Guides View the correspondent lending guides and most recent bulletin announcements – no password required.

Send Secure Email Send confidential borrower information via Secure E-Mail – separate password required.

Deliver Imaged Docs Electronically submit imaged loan files – separate password required.

Deliver Data Deliver Data with EDI - no password required.

Online Training Access ChaseLearningZone, which allows you to learn about products, systems and services – separate password required.

News and Announcements
Explore the latest updates and promotions on chase2b.com
>> [Recent Bulletin Updates](#)
>> chase2b.com

Help
The Chase Technical Support help desk is available from 8:00AM to 8:00PM ET Monday-Friday (excluding holidays).
Call 1-877-ASK CHASE (275-2427) or
>> [Email us](#)

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Rates

Rate Sheets

ChaseLoanManager provides you with the ability to view, print, and download rate sheets online with rates and pricing specific to your company.

Correspondents also have the flexibility to view rates for all available products or rates for just the products you are interested in seeing. Once you've decided on the rate sheets that best meet your needs you can view them online or download them into Excel for printing or distribution.

Price File Updates

Rate sheets are updated on a daily basis and cannot be viewed or downloaded from 8:00 a.m. Eastern time until new pricing is uploaded. When rates are not available, the message "Rates are currently not available at this time, Please try again later" will appear in the Rates activity. The ChaseLoanManager log-in page will advise you of when rates were updated last.

The online rate sheets reflect the rates and price adjustments for all products offered by Chase. Product specific pricing adjustments and key pricing information such as margins are displayed in the right-hand column towards the bottom portion of each page of the Rate Sheet.

Accessing Rate Sheets

Each business morning an email is sent with a link to the ChaseLoanManager log-in screen to notify users that the rate sheets are available (please contact your Account Executive to be added to the distribution). Once you have accessed and logged in to ChaseLoanManager (from either the email notification or from the Chase Correspondent Lending page at chase2b.com), select the **Rates** button or tab from the home page and the daily rates will be at your finger tips!

The screenshot displays the ChaseLoanManager web application interface. At the top, the Chase logo is on the left, and navigation links for Help, Contact Us, Update Profile, and Log Off are on the right. Below the logo, the text 'ChaseLoanManager' is visible. A horizontal navigation bar contains several tabs: HOME, RATES (highlighted with a red box), CREATE LOANS, EXISTING LOANS, FIND A PRODUCT, REPORTING, and VIEW GUIDES. The main content area features a welcome message 'Welcome Riley Mortgage!' followed by a list of primary actions: Rates (highlighted with a red box), Create Loans, Existing Loans, Find a Product, and Reporting. Each action has a brief description. Below this is an 'Additional Tools' section with buttons for View Guides, Send Secure Email, Deliver Imaged Docs, Deliver Data, and Online Training, each with a description. On the right side, there are sections for 'News and Announcements' and 'Help', both containing links to external resources. The bottom of the page includes a 'LENDER' logo on the left and the copyright notice '©2008 JPMorgan Chase & Co.' on the right.

Rates (cont'd)

Viewing Rates in ChaseLoanManager

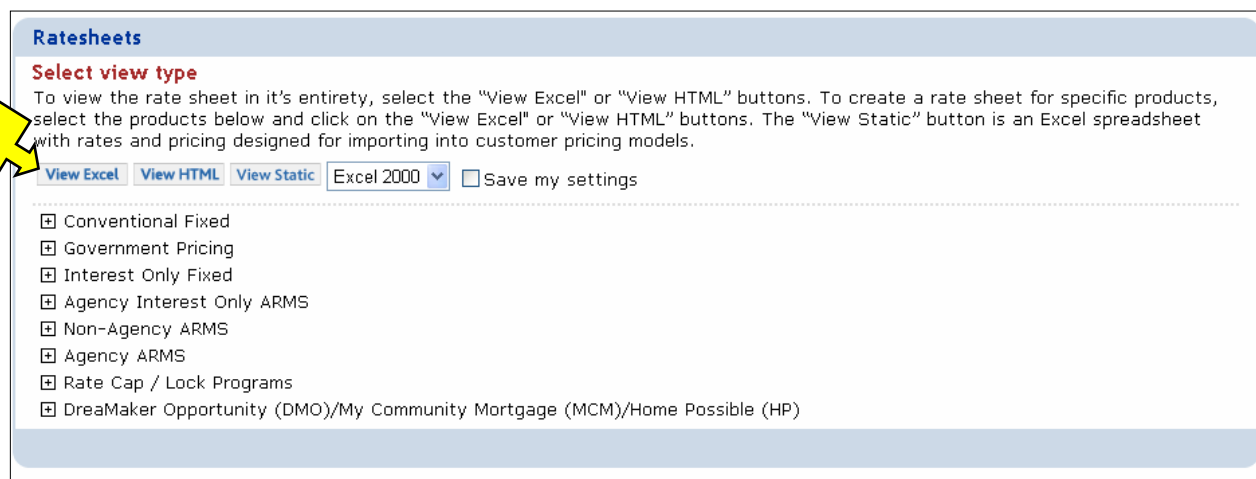
ChaseLoanManager gives you the option of viewing and downloading rates into a printable Excel spreadsheet or by viewing the rates online in an HTML format.

View and Download Rate Sheets in Excel

You can choose to view and download rates in an Excel format for all products, selected individual products, or product categories to create a customized rate sheet based on your specific pricing needs.

Follow the steps below to view and download rates for all products:

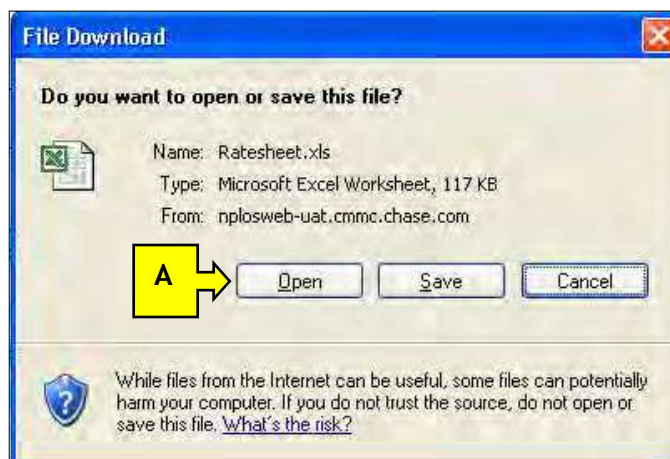
1. Select the **View Excel** button



View Rate Sheets in Excel

A dialogue box will appear.

- A. Select the **Open** button to view rates



Rates (cont'd)

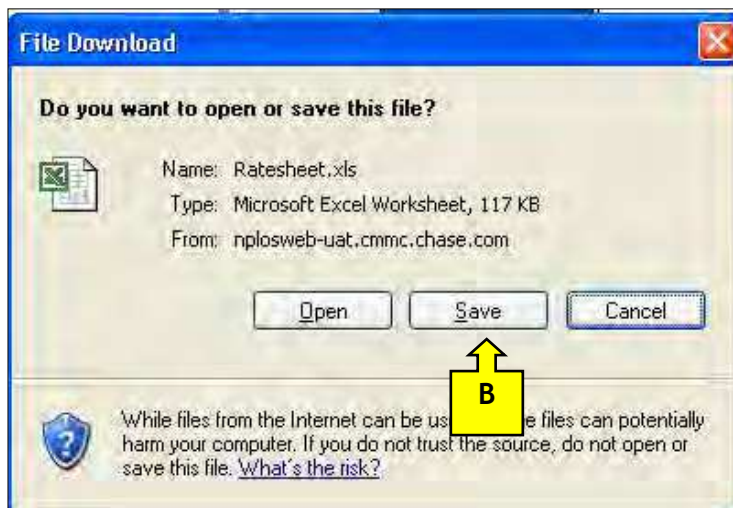
View Rate Sheets in Excel (cont'd)

An Excel spreadsheet will appear with tabs across the bottom of the page for each product rate sheet.

JPMorgan Chase Bank, N.A. 10151 DEERWOOD PARK BLVD. BLDG 300 JACKSONVILLE, FLORIDA 32256											CORRESPONDENT DIVISION			
CONVENTIONAL FIXED											(800) 305-LOCK(5625) (904) 620-6560 (877) 256-0485(FAX)			
Effective:10/2/2008 6:48:00 PM Ratecode:CR081002A														
40/30/25/20 Yr Fixed Agency (201,207,208,212,213,214,215)						15/10 Yr Fixed Agency (222,223,224,225)					Lock Expiration Table			
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	Today is:		
4.750	93.720	93.595	93.470	93.345	93.220	4.250	94.544	94.419	94.294	94.169	94.044	15 Day	10/3/2008	
4.875	94.404	94.279	94.154	94.029	93.904	4.375	95.123	94.998	94.873	94.748	94.623	30 Day	10/17/2008	
5.000	95.034	94.909	94.784	94.659	94.534	4.500	95.701	95.576	95.451	95.326	95.201	45 Day	11/3/2008	
5.125	95.633	95.508	95.383	95.258	95.133	4.625	96.130	96.005	95.880	95.755	95.630	60 Day	11/17/2008	
5.250	96.421	96.296	96.171	96.046	95.921	4.750	96.622	96.497	96.372	96.247	96.122	75 Day	12/16/2008	
5.375	97.094	96.969	96.844	96.719	96.594	4.875	97.118	96.993	96.868	96.743	96.618	90 Day	12/31/2008	
5.500	97.681	97.556	97.431	97.306	97.181	5.000	97.696	97.571	97.446	97.321	97.196	120 Day	1/30/2009	
5.625	98.236	98.111	97.986	97.861	97.736	5.125	98.085	97.960	97.835	97.710	97.585	150 Day	3/2/2009	
5.750	98.773	98.648	98.523	98.398	98.273	5.250	98.557	98.432	98.307	98.182	98.057	180 Day	3/31/2009	
5.875	99.297	99.172	99.047	98.922	98.797	5.375	98.977	98.852	98.727	98.602	98.477	240 Day	6/1/2009	
6.000	99.645	99.520	99.395	99.270	99.145	5.500	99.462	99.337	99.212	99.087	98.962	270 Day	6/29/2009	
6.125	100.193	100.068	99.943	99.818	99.693	5.625	99.813	99.688	99.563	99.438	99.313	300 Day	7/29/2009	
6.250	100.691	100.566	100.441	100.316	100.191	5.750	100.243	100.118	99.993	99.868	99.743	360 Day	9/28/2009	
6.375	101.004	100.879	100.754	100.629	100.504	5.875	100.631	100.506	100.381	100.256	100.131	540 Day	3/28/2010	
6.500	101.100	100.975	100.850	100.725	100.600	6.000	101.029	100.904	100.779	100.654	100.529	720 Day	9/22/2010	
6.625	101.426	101.301	101.176	101.051	100.926	6.125	101.391	101.266	101.141	101.016	100.891	Extension Fees		
6.750	101.687	101.562	101.437	101.312	101.187	6.250	101.721	101.596	101.471	101.346	101.221	For Best Efforts: Extensions must be locked on or prior to Lock Exp		
6.875	101.883	101.758	101.633	101.508	101.383	6.375	102.017	101.892	101.767	101.642	101.517	15 DAY	-0.530	
7.000	102.043	101.918	101.793	101.668	101.543	6.500	102.141	102.016	101.891	101.766	101.641	30 DAY	-0.532	
7.125	102.500	102.375	102.250	102.125	102.000	6.625	102.433	102.308	102.183	102.058	101.933	45 DAY	-0.533	
30/25/20 Yr Fixed Non-Agency (603)						15/10 Yr Fixed Non-Agency (623)								
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day			
5.250	95.120	94.995	94.870	94.745	94.620	5.000	95.878	95.753	95.628	95.503	95.378			
5.375	95.821	95.696	95.571	95.446	95.321	5.125	96.681	96.556	96.431	96.306	96.181			
5.500	96.523	96.398	96.273	96.148	96.023	5.250	97.449	97.324	97.199	97.074	96.949			
5.625	97.225	97.100	96.975	96.850	96.725	5.375	98.277	98.152	98.027	97.902	97.777			
5.750	97.866	97.741	97.616	97.491	97.366	5.500	98.809	98.684	98.559	98.434	98.309			
5.875	98.460	98.335	98.210	98.085	97.960	5.625	99.360	99.235	99.110	98.985	98.860			
5.975	98.985	98.860	98.735	98.610	98.485	5.750	99.930	99.805	99.680	99.555	99.430			
6.075	99.540	99.415	99.290	99.165	99.040	5.875	100.530	100.405	100.280	100.155	100.030			
6.175	100.125	100.000	99.875	99.750	99.625	6.000	101.160	101.035	100.910	100.785	100.660			
6.275	100.740	100.615	100.490	100.365	100.240	6.125	101.820	101.695	101.570	101.445	101.320			
6.375	101.385	101.260	101.135	101.010	100.885	6.250	102.510	102.385	102.260	102.135	102.010			
6.475	102.060	101.935	101.810	101.685	101.560	6.375	103.230	103.105	102.980	102.855	102.730			
6.575	102.765	102.640	102.515	102.390	102.265	6.500	104.000	103.875	103.750	103.625	103.500			
6.675	103.500	103.375	103.250	103.125	103.000	6.625	104.810	104.685	104.560	104.435	104.310			
6.775	104.265	104.140	104.015	103.890	103.765	6.750	105.650	105.525	105.400	105.275	105.150			
6.875	105.060	104.935	104.810	104.685	104.560	6.875	106.520	106.395	106.270	106.145	106.020			
6.975	105.885	105.760	105.635	105.510	105.385	7.000	107.430	107.305	107.180	107.055	106.930			

Download Rate Sheets in Excel

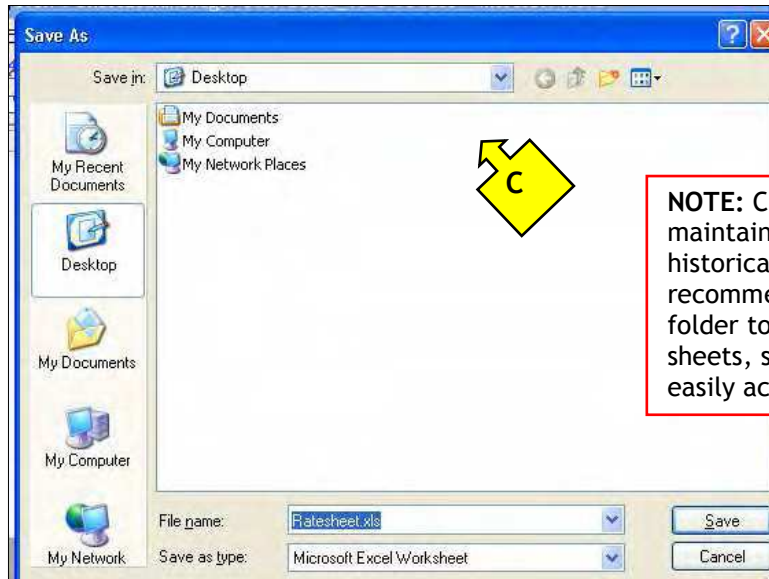
B. Select Save from the File Download dialogue box.



Rates (cont'd)

Download Rate Sheets in Excel (cont'd)

C. Save the rate sheet file in the desired location on your computer.



NOTE: Chase does not maintain an archive of historical rate sheets. We recommend that you create a folder to save your daily rate sheets, so they are always easily accessible.

View Rates in HTML Format

To view the rates online, select the **View HTML** button to view rates for all products.

CHASE Help | Contact Us | Update Profile | User Management | Log Off

ChaseLoanManager

HOME RATES CREATE LOANS EXISTING LOANS FIND A PRODUCT REPORTING VIEW GUIDES

Ratesheets

Select view type

To view the rate sheet in its entirety, select the "View Excel" or "View HTML" buttons. To create a rate sheet for specific products, select the products below and click on the "View Excel" or "View HTML" buttons. The "View Static" button is an Excel spreadsheet with rates and pricing designed for importing into customer pricing models.

View Excel **View HTML** View Static SRP Schedule Excel 2000 Save my settings

- Conventional Fixed
- Government Pricing
- Interest Only Fixed
- Agency Interest Only ARMS
- Non-Agency ARMS
- Agency ARMS
- Rate Cap / Lock Programs
- DreamMaker Opportunity (DMO)/My Community Mortgage (MCM)/Home Possible (HP)

LENDER ©2008 JPMorgan Chase & Co.

Rates (cont'd)

View Rates in
HTML Format
(cont'd)

Rates will appear on your screen.

Click the product button to view rates for each product.

ratesheetviewer - Microsoft Internet Explorer

JPMorgan Chase Bank, N.A.
 10151 DEERWOOD PARK BLVD. BLDG 300
 JACKSONVILLE, FLORIDA 32256

CORRESPONDENT DIVISION
 (800) 305-LOCK(5625)
 (904) 620-6560
 (877) 256-0485(FAX)

Effective:10/2/2008 6:48:00 PM
 Ratecode:CR081002A

CONVENTIONAL FIXED

40/30/25/20 Yr Fixed Agency (201,207,208,212,213,214,215)							15/10 Yr Fixed Agency (222,223,224,225)						Lock Expiration Table	
Rate	15 Day	30 Day	45 Day	60 Day	75 Day		Rate	15 Day	30 Day	45 Day	60 Day	75 Day	Today is	
4.750	93.720	93.595	93.470	93.345	93.220		4.250	94.544	94.419	94.294	94.169	94.044	15 Day	10/17/2008
4.875	94.404	94.279	94.154	94.029	93.904		4.375	95.123	94.998	94.873	94.748	94.623	30 Day	11/3/2008
5.000	95.034	94.909	94.784	94.659	94.534		4.500	95.701	95.576	95.451	95.326	95.201	45 Day	11/17/2008
5.125	95.633	95.508	95.383	95.258	95.133		4.625	96.130	96.005	95.880	95.755	95.630	60 Day	12/1/2008
5.250	96.421	96.296	96.171	96.046	95.921		4.750	96.622	96.497	96.372	96.247	96.122	75 Day	12/16/2008
5.375	97.094	96.969	96.844	96.719	96.594		4.875	97.118	96.993	96.868	96.743	96.618	90 Day	12/31/2008
5.500	97.681	97.556	97.431	97.306	97.181		5.000	97.696	97.571	97.446	97.321	97.196	120 Day	1/30/2009
5.625	98.236	98.111	97.986	97.861	97.736		5.125	98.085	97.960	97.835	97.710	97.585	150 Day	3/2/2009
5.750	98.773	98.648	98.523	98.398	98.273		5.250	98.557	98.432	98.307	98.182	98.057	180 Day	3/31/2009
5.875	99.297	99.172	99.047	98.922	98.797		5.375	98.977	98.852	98.727	98.602	98.477	240 Day	6/1/2009
6.000	99.645	99.520	99.395	99.270	99.145		5.500	99.462	99.337	99.212	99.087	98.962	270 Day	6/29/2009
6.125	100.193	100.068	99.943	99.818	99.693		5.625	99.813	99.688	99.563	99.438	99.313	300 Day	7/29/2009
6.250	100.691	100.566	100.441	100.316	100.191		5.750	100.243	100.118	99.993	99.868	99.743	360 Day	9/28/2009
6.375	101.004	100.879	100.754	100.629	100.504		5.875	100.631	100.506	100.381	100.256	100.131	540 Day	3/26/2010
6.500	101.100	100.975	100.850	100.725	100.600		6.000	101.029	100.904	100.779	100.654	100.529	720 Day	9/22/2010
6.625	101.426	101.301	101.176	101.051	100.926		6.125	101.391	101.266	101.141	101.016	100.891	Extension Fees	
6.750	101.687	101.562	101.437	101.312	101.187		6.250	101.721	101.596	101.471	101.346	101.221	For Best Efforts: Extensions	
6.875	101.883	101.758	101.633	101.508	101.383		6.375	102.017	101.892	101.767	101.642	101.517	must be locked on or prior to Lock Exp	
7.000	102.043	101.918	101.793	101.668	101.543		6.500	102.141	102.016	101.891	101.766	101.641	15 DAY	-0.530
7.125	102.500	102.500	102.500	102.500	102.500		6.625	102.433	102.308	102.183	102.058	101.933	30 DAY	-0.532
30/25/20 Yr Fixed Non-Agency (603)							15/10 Yr Fixed Non-Agency (623)						45 DAY	-0.533
Rate	15 Day	30 Day	45 Day	60 Day	75 Day		Rate	15 Day	30 Day	45 Day	60 Day	75 Day	60 DAY	-0.534
5.250	95.120	94.995	94.870	94.745	94.620		5.000	95.878	95.753	95.628	95.503	95.378		
5.375	95.821	95.696	95.571	95.446	95.321		5.125	96.681	96.556	96.431	96.306	96.181		
5.500	96.523	96.398	96.273	96.148	96.023		5.250	97.449	97.324	97.199	97.074	96.949		
5.625	97.225	97.100	96.975	96.850	96.725		5.375	98.277	98.152	98.027	97.902	97.777		
							5.500	98.809	98.684	98.559	98.434	98.309		

Done

NOTE: Rate sheets generated in an HTML format are not printer friendly. To print rates, select the **View Excel** option.

Rates (cont'd)

Rate Sheets by Product To view and download rates for specific products:

1. Select the (+) to expand the product category (i.e. Conventional Fixed, Government Pricing, etc.).
2. Place a checkmark for the desired product(s).
 - a. Select the **View Excel** button to view and download rates in Excel.
 - b. Select the **View HTML** button to view online.



Static Price File A **Static Price File** has been created in ChaseLoanManager for Correspondents who map our pricing into their pricing models. The format of this Excel file will remain “static”, so we encourage you to map to this file going forward to avoid link failures with changes to rate sheets in the future. All new products will be added to the end of the file.

Follow the below steps to access the Static Price File:

1. Select the **View Static** button

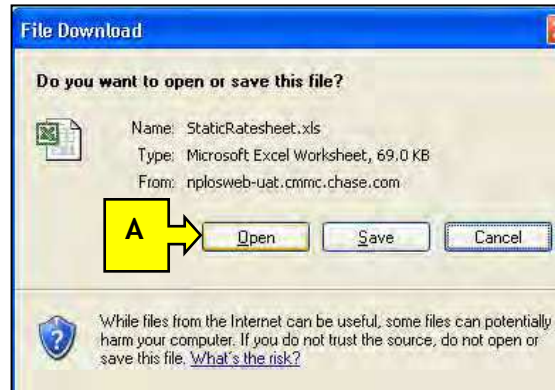


Rates (cont'd)

View Static Price File

A dialogue box will appear.

- A. Select the **Open** button to view rates.



Static Price File The static price file will appear as an Excel spreadsheet.

Product	40/30/25/20 Yr Fixed Agency	30/25/20 Yr Fixed Non-Agency	15/10 Yr Fixed Agency
Market Type	201,207,208,212,213,214,215	603	222,223,224,225
Rate Option 1			
15-day	4.750		5.250
30-day	93.720		95.120
45-day	93.595		94.995
60-day	93.470		94.870
75-day	93.345		94.745
Rate Option 2			
15-day	4.875		5.375
30-day	94.404		95.821
45-day	94.279		95.696
60-day	94.154		95.571
75-day	94.029		95.446
Rate Option 3			
15-day	93.904		95.321
30-day	5.000		5.500
45-day	95.034		96.523
60-day	94.909		96.398
75-day	94.784		96.273
Rate Option 4			
15-day	94.659		96.148
30-day	94.534		96.023
45-day	5.125		5.625
60-day	95.633		97.225
75-day	95.508		97.100
Rate Option 5			
15-day	95.383		96.975
30-day	95.258		96.850
45-day	95.133		96.725
60-day	5.250		5.750
75-day	96.421		97.866
Rate Option 6			
15-day	96.296		97.741
30-day	96.171		97.616
45-day	96.046		97.491
60-day	95.921		97.366
75-day			

NOTE: The Static File is not intended to be a “print friendly” rate sheet. It is a data file specifically designed for linking purposes.

Rates (cont'd)

Static Price File Layout There are two tabs in the Static Price File spreadsheet for Rates and Notes.

The **Rates** tab includes the following pricing grid data:

- Pricing by product and market type
- Pricing by rate options
- Pricing by 15-, 30-, 45-, 60-, and 75-day increments (where applicable)

The **Notes** tab includes the following data:

- Rate Sheet Code
- Effective Date

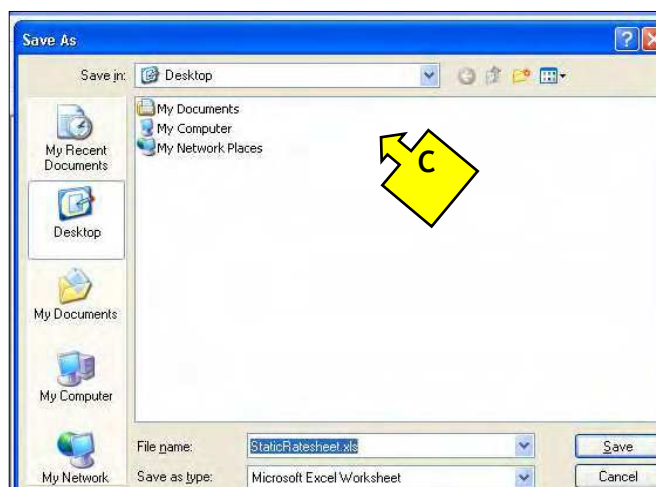
Any new products added to our rate sheet will be appended to the end of the Static Price File spreadsheet. Previously utilized cells will not shift when a new product is added to our product suite. The Static Price file does not contain adjustments; please refer to the other versions of the rate sheets for adjustment information.

Download Static Price File

B. Select **Save** from the File Download dialog box.



C. Save the rate sheet file in the desired location on your computer.



Create Loans

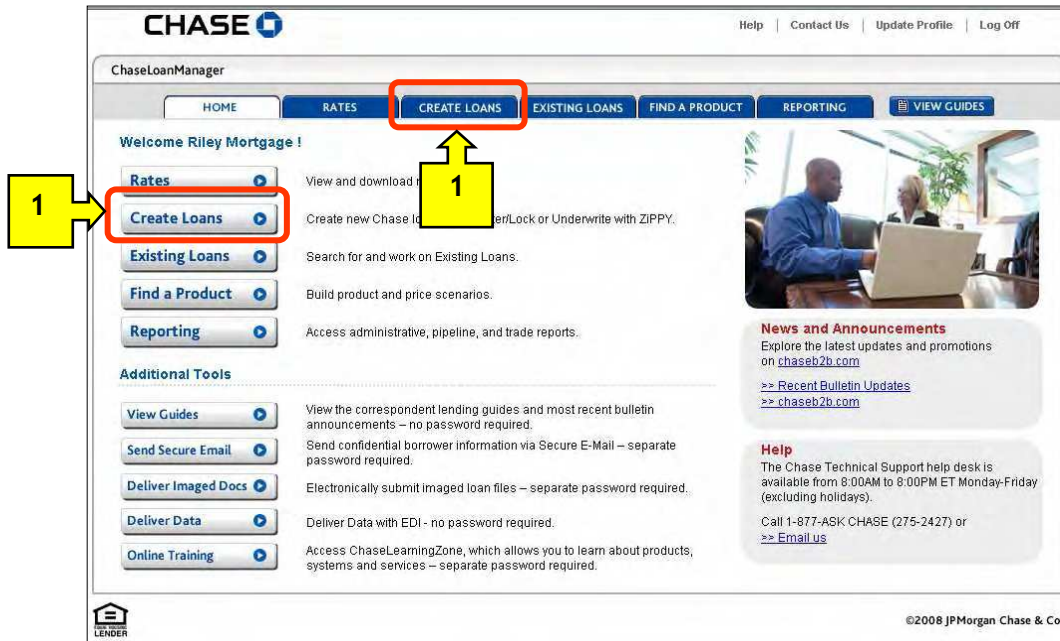
Introduction

From the Create Loans activity, users have the ability to create new loans via FNM file upload or manual entry. Once a loan is created, the user can choose to register, lock or underwrite the loan with ZIPPY.

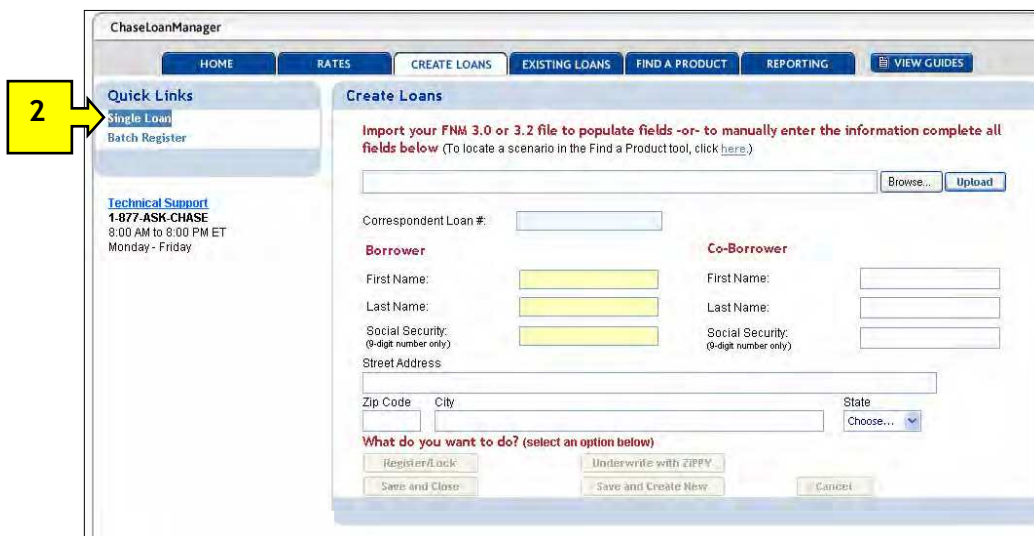
Create a New Loan

Follow the steps below to Create a New Loan:

1. Select the **Create Loans** tab or button from the ChaseLoanManager home page.



2. Select **Single Loan** or **Batch Register** from the Quick Links menu on the left. For our first example we have selected **Single Loan**. Directions for Batch Registrations can be found on pages 46-51.



Create Loans (cont'd)

Manual Entry

Although Chase recommends you use the FNM file Upload method, you have the option of manually entering the loan application.

To create a new loan using the Manual Entry method, complete all applicable fields (required fields are highlighted in yellow) and skip to step 7 on page 20.

Uploading Loans

You have the ability to upload loans from your loan origination system (LOS) in a Fannie Mae® 3.0 or 3.2 file format, thereby avoiding duplicate data entry and reducing the time required to register and lock loans with Chase.

To import a loan into ChaseLoanManager, follow the steps below:
3. Select the **Browse** button.

Create Loans (cont'd)

Uploading Loans (cont'd)

4. Select the desired file (FNM 3.0 or 3.2 executable file format) from your workstation.
5. Select Open.



The name of the FNM file you selected will appear.

6. Select Upload.

Create Loans

Import your FNM 3.0 or 3.2 file to populate fields -or- to manually enter the information complete all fields below (To locate a scenario in the Find a Product tool, click [here](#).)

H:\C-Work_9-25-08\ChaseLoanManager\fnm\John Homeowner.fnm Browse... Upload

Correspondent Loan #:

<p>Borrower</p> <p>First Name: <input type="text"/></p> <p>Last Name: <input type="text"/></p> <p>Social Security: (9-digit number only) <input type="text"/></p> <p>Street Address: <input type="text"/></p> <p>Zip Code: <input type="text"/> City: <input type="text"/> State: <input type="text" value="Choose..."/></p>	<p>Co-Borrower</p> <p>First Name: <input type="text"/></p> <p>Last Name: <input type="text"/></p> <p>Social Security: (9-digit number only) <input type="text"/></p>
---	---

What do you want to do? (select an option below)

6

Create Loans (cont'd)

Uploading Loans (cont'd) The fields will populate based on the information uploaded from your FNM file.

7. Select your next step. Your options are:
 - **Register/Lock**- Select this option to Register and/or Lock a Loan (see pages 22-30)
 - **Save and Close**- Select this option to save the loan for future use. A Chase Loan Number will not be generated
 - **Underwrite with ZiPPY**- Select this option to open the Automated Underwriting activity (see pages 31-39)
 - **Save and Create New**- Select this option if you would like to save the loan without having a Chase loan number assigned and you would like to create an additional loan in ChaseLoanManager
 - **Cancel**- by selecting this option, no data will be saved in ChaseLoanManager


Create Loans

Import your FNM 3.0 or 3.2 file to populate fields -or- to manually enter the information complete all fields below (To locate a scenario in the Find a Product tool, click [here](#).)

Correspondent Loan #:

Borrower	Co-Borrower	
First Name: <input type="text" value="John"/>	First Name: <input type="text" value="Mary"/>	
Last Name: <input type="text" value="Homeowner"/>	Last Name: <input type="text" value="Homeowner"/>	
Social Security: (9-digit number only) <input type="text" value="300-40-5000"/>	Social Security: (9-digit number only) <input type="text" value="500-22-2000"/>	
Street Address <input type="text" value="4 ALMA AVE"/>		
Zip Code <input type="text" value="48104"/>	City <input type="text" value="Ann Arbor"/>	State <input type="text" value="MI"/>

What do you want to do? (select an option below)



Create Loans (cont'd)

Duplicate Loan Search

If you selected Register/Lock, Underwrite with ZiPPY or Save and Create New, ChaseLoanManager will automatically perform a duplicate loan search.

If a duplicate loan appears, select one of the three options circled below.

NOTE: If the loan that you wish to work on is listed, click on the **Select** link and then select the **Edit Existing Loan/ Cancel Creation** button to edit the loan and/or Lock/Register or Submit to AU.

Duplicate Loan Search Results

	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Property Address	SSN#	Loan Amount	Lock Date
Select		NLOTU000000000262762		John, Homeowner	4 ALMA AVE	300-40-5000	\$450,000.00	
Select		NLOTU000000000262766		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	
Select		NLOTU000000000266421		John, Homeowner	4 ALMA AVE	300-40-5000	\$300,000.00	
Select		NLOTU000000000270719		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	
Select		NLOTU000000000275850		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	
Select		NLOTU000000000275605		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	
Select		1422305908		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	11/10/2008
Select		NLOTU000000000274859		John, Homeowner	4 ALMA AVE	300-40-5000	\$200,000.00	
Select		1422308247		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	12/01/2008
Select		NLOTU000000000284722		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	
Select	2222222	NLOTU000000000284582		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	
Select	111111111	1422307743		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	11/24/2008
Select		1422306897		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	11/17/2008
Select		1422306831		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	11/17/2008
Select		NLOTU000000000276024		John, Homeowner	4 ALMA AVE	300-40-5000	\$500,000.00	

Select this option if

- The loan you are creating is **NOT** the **SAME AS** the loan selected

Select this option if

- The loan you are creating is the **SAME AS** the loan selected above, **AND**
- You want to modify this existing loan

Select this option if

- You want to cancel this loan creation.

Create Loans- Register/Lock

Lock Policies Lock Policies for Chase Correspondent can be located in the Online Guides.



Register/Lock a New Loan Follow the below steps to Register/Lock a loan:

1. Select the **Register/Lock** button from the Create Loan tab after completing all applicable fields (required fields are highlighted in yellow) via the Upload or Manual entry method.

Create Loans

Import your FNM 3.0 or 3.2 file to populate fields -or- to manually enter the information complete all fields below (To locate a scenario in the Find a Product tool, click [here](#).)

Correspondent Loan #:

<p>Borrower</p> <p>First Name: <input type="text" value="John"/></p> <p>Last Name: <input type="text" value="Homeowner"/></p> <p>Social Security: (9-digit number only) <input type="text" value="300-40-5000"/></p> <p>Street Address <input type="text" value="4 ALMA AVE"/></p> <p>Zip Code <input type="text" value="48104"/> City <input type="text" value="Ann Arbor"/> State <input type="text" value="MI"/></p>	<p>Co-Borrower</p> <p>First Name: <input type="text" value="Mary"/></p> <p>Last Name: <input type="text" value="Homeowner"/></p> <p>Social Security: (9-digit number only) <input type="text" value="500-22-2000"/></p>
--	--

What do you want to do? (select an option below)

Create Loans- Register/Lock (cont'd)

Register/Lock Screen

To register and lock a loan, pertinent information must be entered into ChaseLoanManager. The **Register/Lock** screen is separated into the following key areas of information:

- Correspondent Seller Information
- Borrower Information
- Property Information and Purpose of Loan
- Mortgage Type and Loan Terms
- Product Selection
- Pricing Details
- ARM Information
- Lock Details

Other key features of the **Register/Lock** screen include:

- Quick links on the left of the screen allows you to jump to the various sections on the screen
- A list of incomplete fields is located on the left (these fields must be completed to lock the loan)
- All fields required to register and lock a loan are yellow with red text*
- **Actions Menu**- Sync Data, Cancel Loan, Submit AU (if access permits) Save, and Print Confirmations
- Chase Technical Support information

*If you imported an FNM file, red data in a field indicates that the imported data does not match our dropdown selections. The user must re-select an item from the drop-down menu.

NOTE: The Confirmation History will list the changes that have been made on the loan.

Create Loans- Register/Lock (cont'd)

Correspondent Seller Information

- In the **Correspondent Seller Information** section, complete the appropriate fields:
 - Best Efforts Remaining Lock Balance:** This field will auto-populate
 - Chase Loan #:** This field will auto-populate once the Chase loan number has been assigned
 - Correspondent Loan #** (enter your company's loan number if desired)
 - Commitment Type:** AOT/Direct Trade, Best Efforts or Mandatory
 - Commitment #:** If AOT/Direct Trade or Mandatory is selected, click on the **Search** button to select the Commitment #
 - Indicate if the loan is **Third Party Originated** (when applicable)

2

Correspondent Seller Information

Best Efforts Remaining Lock Balance: Chase Loan #: Corr. Loan #:

Commitment Type: Commitment #:

Third Party Originated

Borrower Information

- Complete the **Borrower Information** section with information as shown below:
 - Register a loan with up to four borrowers (select the **Add Borrower** button to add the third and/or fourth borrower)
 - Enter a **Representative FICO** for the borrower(s)
 - Indicate if the loan is for a **First Time Homebuyer** or **Self Employed**

3

Borrower Information

First Name:	Middle:	Last Name:	Suffix:	Social Security:	No SSN:	Primary:	Delete
<input type="text" value="John"/>	<input type="text"/>	<input type="text" value="Homeowner"/>	<input type="text" value=","/>	<input type="text" value="300-40-5000"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="text" value="Mary"/>	<input type="text"/>	<input type="text" value="Homeowner"/>	<input type="text" value=","/>	<input type="text" value="500-22-2000"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>


Representative FICO: First-time Home Buyer Self Employed

NOTE: Place a check mark to indicate the primary borrower. Additional borrowers can also be deleted by clicking on the ✕.

Create Loans- Register/Lock (cont'd)

Property Information and Purpose of Loan

- Enter information about the property and the purpose of the loan:
 - Enter the **Zip Code**, and the city, state and county will auto-populate
 - Select the appropriate **Loan Type**, **Property Type**, **Occupancy Type** and **Loan Purpose**
 - If the loan purpose is a refinance the **Type of Refinance** field will require a selection



4 **Property Information and Purpose of Loan**

Street Address
4 ALMA AVE

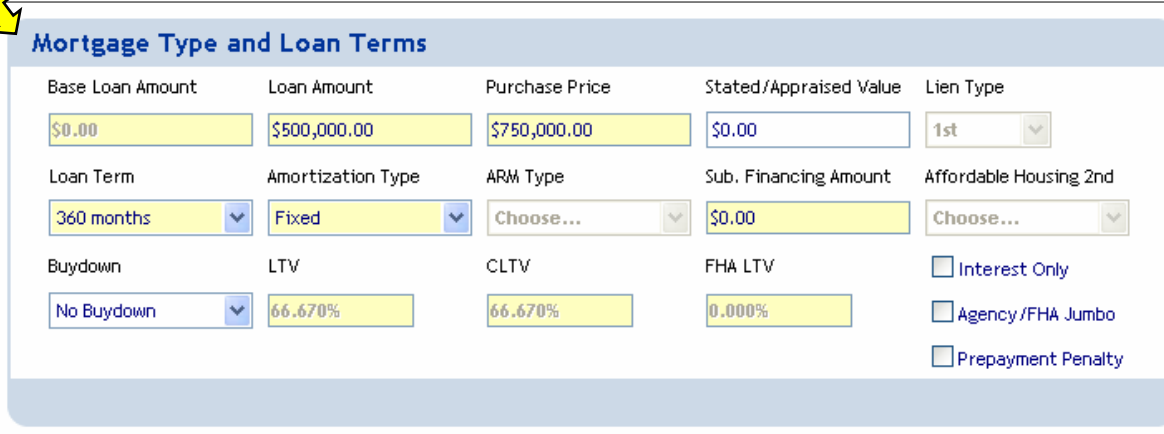
Zip Code City State County
48104 Ann Arbor MI Washtenaw

Existing Chase Loan# Loan Type Property Type
Conventional 1-Unit

Occupancy Type Loan Purpose Type of Refinance
Primary Real Estate Purchase Choose...

Mortgage Type and Loan Terms

- Complete this section to indicate the type of mortgage and loan terms you want for your Borrower, paying particular attention to the following fields:
 - Base Loan Amount** (only applicable for FHA loans)
 - Loan Term** (select desired loan term)
 - Amortization Type** (select ARM, Fixed or Both)
 - ARM Type** (if ARM is the selected Amortization Type)
 - Indicate if there is a **Buydown** and if the loan is an **Interest Only**, **Agency/FHA Jumbo** or has a **Prepayment Penalty**



5 **Mortgage Type and Loan Terms**

Base Loan Amount Loan Amount Purchase Price Stated/Appraised Value Lien Type
\$0.00 \$500,000.00 \$750,000.00 \$0.00 1st

Loan Term Amortization Type ARM Type Sub. Financing Amount Affordable Housing 2nd
360 months Fixed Choose... \$0.00 Choose...

Buydown LTV CLTV FHA LTV
No Buydown 66.670% 66.670% 0.000%

Interest Only
 Agency/FHA Jumbo
 Prepayment Penalty

Create Loans- Register/Lock (cont'd)

Product Selection

- Enter the **Documentation Type** and the available products will appear in the **Product** drop-down menu based on your customer eligibility.
- Select a **Product**.

Product Selection

Documentation Type: Full / Alt Doc (Full / Alt Doc) Lock Period: 45 Day Requested Rate: 0%

Selected Product: Choose...
603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc

Expand/collapse to view or hide available rates and prices.

There are no rates and prices available for the specified parameters.

Select Rate

- Select a **Rate**.

Product Selection

Documentation Type: Full / Alt Doc (Full / Alt Doc) Lock Period: 45 Day Requested Rate: 0%

Selected Product: 603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc

Expand/collapse to view or hide available rates and prices.

Select	Rate	Lock Term	Price w/ Adjustments	Total Price w/ S
Select Rate	5.250	45-day	95.950	94.544
Select Rate	5.375	45-day	96.651	95.245
Select Rate	5.500	45-day	97.353	95.947
Select Rate	5.625	45-day	98.055	96.649
Select Rate	5.750	45-day	98.696	97.290
Select Rate	5.875	45-day	99.080	97.674
Select Rate	6.000	45-day	99.229	97.823
Select Rate	6.125	45-day	99.712	98.306
Select Rate	6.250	45-day	100.107	98.701
Select Rate	6.375	45-day	100.617	99.211
Select Rate	6.500	45-day	101.058	99.652
Select Rate	6.625	45-day	101.412	100.006
Select Rate	6.750	45-day	101.449	100.043
Select Rate	6.875	45-day	101.598	100.192
Select Rate	7.000	45-day	101.668	100.262
Select Rate	7.125	45-day	103.731	101.674

NOTE: Select a Lock Period from the drop-down menu and/or the requested rate to filter the available rates and prices. If the requested rate field is left blank or 0%, all rate options will display.

Rates Unavailable

You will see the below message when rates are unavailable.

Product Selection

Documentation Type: Full / Alt Doc (Full / Alt Doc) Lock Period: 15 Day Requested Rate: 0.000%

Selected Product: 212- 40/30/25 Yr Fixed Fannie Mae Full/Alt Doc

Expand/collapse to view or hide available rates and prices.

Currently updating prices. Rate/price information will not be available for selection.

Create Loans- Register/Lock (cont'd)

Pricing Details

9. Select an option from the **Escrow Waived** drop-down menu if any escrows will be waived.

The screenshot shows the 'Pricing Details' form with the following fields and values:

UpFront Fee Option	Escrow Waived	Lock Days
Choose...	Taxes Only	45
Base Rate	Rate Adjustments	Interest Rate
7.000%	0.000%	7.000%
Base Price	Total Add Ons	Total SRP
100.588%	-1.111%	2.785%
		Rate Sheet
		CR081014A
		Total Price w/SRP
		102.262%

Buttons: Register Float, Lock Loan, Price Adj. Details

NOTE: Select the Price Adj. Details button to view the pricing adjustments.

Pricing Details (cont'd)

The remaining fields will auto-populate based on the information provided in the previous sections.

If the **Lock Loan** button is grayed out, you can **Register Float** the loan, but cannot lock due to missing information.

If you are unable to lock a Mandatory or AOT/Direct Trade loan, view the loan parameters to ensure they meet the criteria for the commitment.

Floating or Locking the Loan

Once the registration information is completed, you are ready to register or lock the loan.

10. Select the **Register Float** button to register and float the loan,
Or,
11. Select the **Lock Loan** button to register and lock the loan.

The screenshot shows the 'Pricing Details' form with the same values as above. Yellow arrows labeled '10' and '11' point to the 'Register Float' and 'Lock Loan' buttons respectively.

12. Select **OK** from the confirmation box to confirm you want to register and/or lock the loan.



Create Loans- Register/Lock (cont'd)

Floating or Locking the Loan (cont'd)

A pop-up box will appear with the Chase Loan Number to confirm the loan has been registered and/or locked.

13. Select **OK**.

Register/Float



Lock Loan



Another pop-up box will appear asking if you would like to **View the Confirmation Report**.

14. Select **OK** to view, save or print the confirmation report.



ARM Information

Information regarding the **ARM** indices will appear in this section for ARM loans.

ARM Information		
Subsequent Cap	Net Margin	Initial Caps
0.000%	0.000%	0.000%
Life Cap	Base Margin	
0.000%	0.000%	

Create Loans- Register/Lock (cont'd)

Lock Details Once the loan has been locked, pricing and lock details as well as the lock date and expiration will appear in the **Lock Details** section.

The Chase Loan Number and remaining Best Efforts Lock Balance will appear at the top of the page after a loan has been locked.

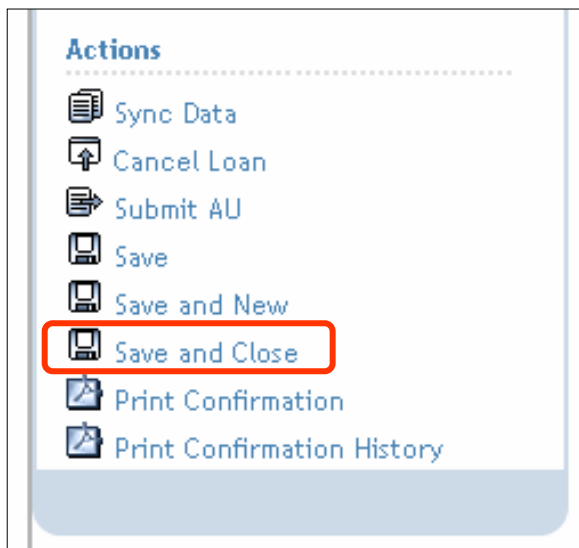
Lock Date	Lock Expiration	UpFront Fee Received	UpFront Lock Fee
10/15/2008	11/28/2008	\$0.00	\$0.00
Extensions/Relocks			
0	Lock Extension	Relock	Float Down

You also have the ability to perform the following functions from the Lock Details section:

- **Lock Extension***
- **Relock***
- **Float Down***

*View the Pricing section of the Online Guides at chaseb2b.com for the current policies.

Exiting a Loan Select the **Save and Close** option from the Actions menu on the left side of the screen to properly exit the loan.



NOTE: If the user does not exit the loan by selecting the **Save and Close** option, the user could potentially be “frozen” out of the loan and would need to contact the help desk to “unfreeze” the loan.

Create Loans- Register/Lock (cont'd)

Loan Maintenance Correspondents can update many of the fields on the **Register/Lock** screen for locked loans prior to the time a credit package or a closed package is delivered to Chase. By making these lock changes in ChaseLoanManager, Correspondents can save time and print revised confirmations immediately.

The following table provides information and clarification on which changes can be updated by the Correspondent and which fields must be updated by the Chase Registration Department via a fax request from the Correspondent.

<u>Fields that Can be Updated by the Correspondent</u>	<u>Fields that Must be Updated by Chase Registration (Requests must be faxed to 877-256-0485)</u>
<ul style="list-style-type: none"> • Correspondent Loan Number • Commitment Number • TPO flag • Primary Borrower's First Name • Non-Primary Borrowers' First and Last Names • All Borrowers' Social Security Numbers • Add or delete Borrowers • Primary Borrower designation • Representative FICO • First Time Homebuyer flag • Self Employed flag • Occupancy Type • Loan Amount • Purchase Price • Appraised Value • Loan Term • Subordinate Financing Amount • Affordable Housing 2nd • Temporary Buydown • Documentation Type • Escrow Waived • Extension and/or Relock, up to two times 	<ul style="list-style-type: none"> • Commitment Type • Primary Borrower's Last Name • Property Address • Loan Type • Loan Purpose • Type of Refinance • Base Loan Amount (FHA loans) • Lien Type • Amortization Type • Interest Only flag • Agency/FHA Jumbo flag • Lock Period • Selected Product, if changing to a product not already available in the drop down list

NOTE: Any change that results in the loan no longer being eligible for the locked Market Type will not be allowed, and will result in the following message being returned:

“This change would invalidate the lock because the transaction would no longer be eligible for the locked product. The change has been cancelled.”

The terms of the lock will revert to the previously saved terms.

Create Loans-ZiPPY

ZiPPY Key Features

ZiPPY is the proprietary underwriting engine for Chase that is used to underwrite the majority of the Chase products via automation, including both Agency and Non-Agency loans. Additional ZiPPY benefits:

- Auto flow feature provides the opportunity to review findings from ZiPPY, Desktop Underwriter® (DU) and Loan Prospector® (LP)
- Underwrites loans up to \$2 million (validate up to delegated limit)
- Cost savings to you - Chase pays agency fee submissions; you pay for credit only

Eligible Loan Types and Product Features

Although Chase allows our Correspondent customers to submit a wide variety of products through AU systems, not all product parameters are available through ZiPPY.

Refer to the Product and Program guides available in our **Online Guides** found at www.chase2b.com for specific information on eligible products.

Underwrite a New Loan with ZiPPY

Follow the below steps to Underwrite with ZiPPY:

1. Select the **Underwrite with ZiPPY** button from the Create Loan Tab after completing the applicable fields (required fields are highlighted in yellow) via the Upload or Manual entry method.

If you used the Upload method (preferred), the majority of the fields will be completed.

Create Loans

Import your FNM 3.0 or 3.2 file to populate fields -or- to manually enter the information complete all fields below (To locate a scenario in the Find a Product tool, click [here](#).)

Browse... **Upload**

Correspondent Loan #:

Borrower	Co-Borrower
First Name: <input style="background-color: yellow;" type="text" value="John"/>	First Name: <input type="text" value="Mary"/>
Last Name: <input style="background-color: yellow;" type="text" value="Homeowner"/>	Last Name: <input type="text" value="Homeowner"/>
Social Security: (9-digit number only) <input style="background-color: yellow;" type="text" value="300-40-5000"/>	Social Security: (9-digit number only) <input type="text" value="500-22-2000"/>
Street Address	
<input type="text" value="4 ALMA AVE"/>	
Zip Code <input type="text" value="48104"/>	City <input type="text" value="Ann Arbor"/> State <input type="text" value="MI"/>

What do you want to do? (select an option below)

Create Loans- ZiPPY (cont'd)

Complete the 1003

Before you can submit a loan to Automated Underwriting (ZiPPY), you will need to complete the required fields (yellow) on the 1003. The most efficient way to do this is as follows:

- A. Select the **Save Changes** button to populate the incomplete fields.

The screenshot shows the ChaseLoanManager interface. The top navigation bar includes HOME, RATES, CREATE LOANS, EXISTING LOANS, FIND A PRODUCT, REPORTING, and VIEW GUIDES. The left sidebar has Quick Links for Single Loan and Batch Register. The main content area is titled 'Underwrite with ZiPPY' and contains sections for Loan Import, Basis for Qualification, and Correspondent Seller Information. The 'Save Changes' button is highlighted with a yellow box and labeled 'A'. A red arrow points to the 'Upload' button. A red box contains a note: 'NOTE: You will not be able to upload the FNM file on locked loans.'

Incomplete Fields

Any incomplete fields will be listed on the left. Scroll through the screen and complete the missing fields and select the **Save Changes** button when completed.

NOTE: Use the scrollbar to scroll through the screen and completed the required fields.
Or,
Jump to sections using the Quick Links.

The screenshot shows the ChaseLoanManager interface. The left sidebar has Quick Links for Single Loan and Batch Register. The main content area is titled 'Underwrite with ZiPPY' and contains sections for Loan Import, Basis for Qualification, and Correspondent Seller Information. A red box highlights the 'Incomplete fields:' section on the left, listing 'Doc Type' and 'Refinance Reason'. A red arrow points from the note box to this section.

Create Loans- ZiPPY (cont'd)

AU Submission

- B. Once all fields are complete and information has been saved, select **AU Submission (ZiPPY)** from the menu on the left.

The screenshot displays the ChaseLoanManager interface. At the top, there are navigation tabs for 'HOME' and 'R'. Below this is a 'Quick Links' section with a list of expandable items. A yellow arrow labeled 'B' points to the 'AU Submission (ZiPPY)' item. Below the 'Quick Links' is an 'Actions' section with several options: 'Sync Data', 'Cancel Loan', 'Register/Lock', 'Save', 'Save and New', 'Save and Close', and 'Print Finding Results'. A red box with a red arrow points to the 'Save and Close' option. At the bottom of the interface, there is a 'Technical Support' section with the phone number '1-877-ASK-CHASE' and the hours '8:00 AM to 8:00 PM ET Monday - Friday'.

NOTE: Select **Save and Close** to properly exit the loan.

Create Loans- ZiPPY (cont'd)

ZiPPY Information

- C. Select the **Automated Underwriting System** and **Underwriting Type** from the drop-down menus.
- D. Check **Finalize Underwriting** (if your access permits) to not allow any fields to be changed. Once this box is checked no changes will be permitted until the box is un-checked by the original user.

The rest of the information in this section will auto-populate.

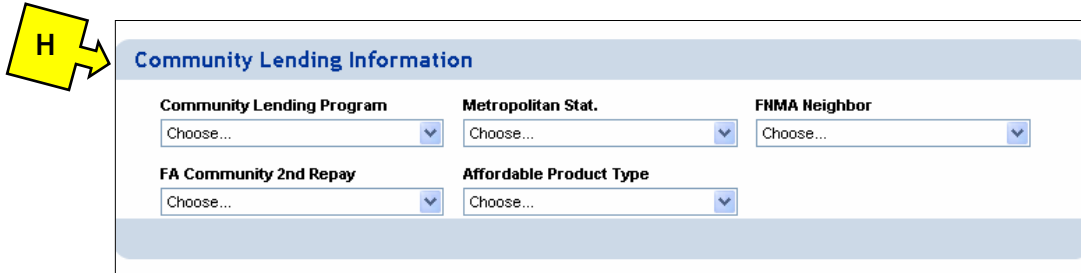
Loan Information

- E. Enter any applicable **Buydown** information.
- F. Select if this is an **Interest Only** loan or if there is an **Affordable Housing 2nd mortgage**.
- G. Select a **Market Type/Product** from the **Product Selection** drop-down menu.

Create Loans- ZiPPY (cont'd)

Community Lending

H. Enter **Community Lending** information when applicable.

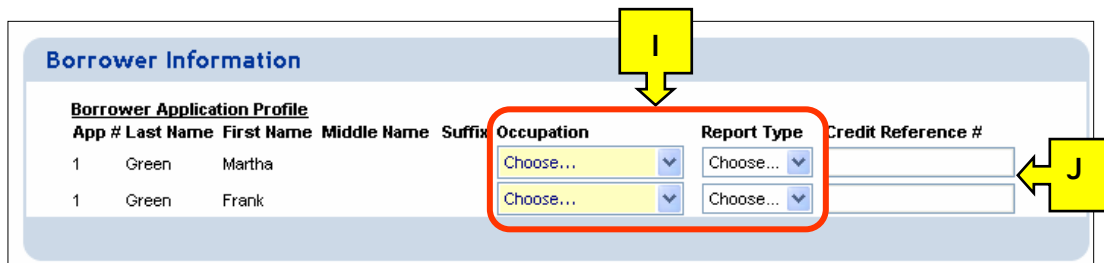


Community Lending Information

Community Lending Program: Choose...
 Metropolitan Stat.: Choose...
 FHMA Neighbor: Choose...
 FA Community 2nd Repay: Choose...
 Affordable Product Type: Choose...

Borrower Information

I. Select an **Occupation** type and **Credit Report Type**.
 J. Enter the **Credit Reference #** if you are reissuing a credit report.



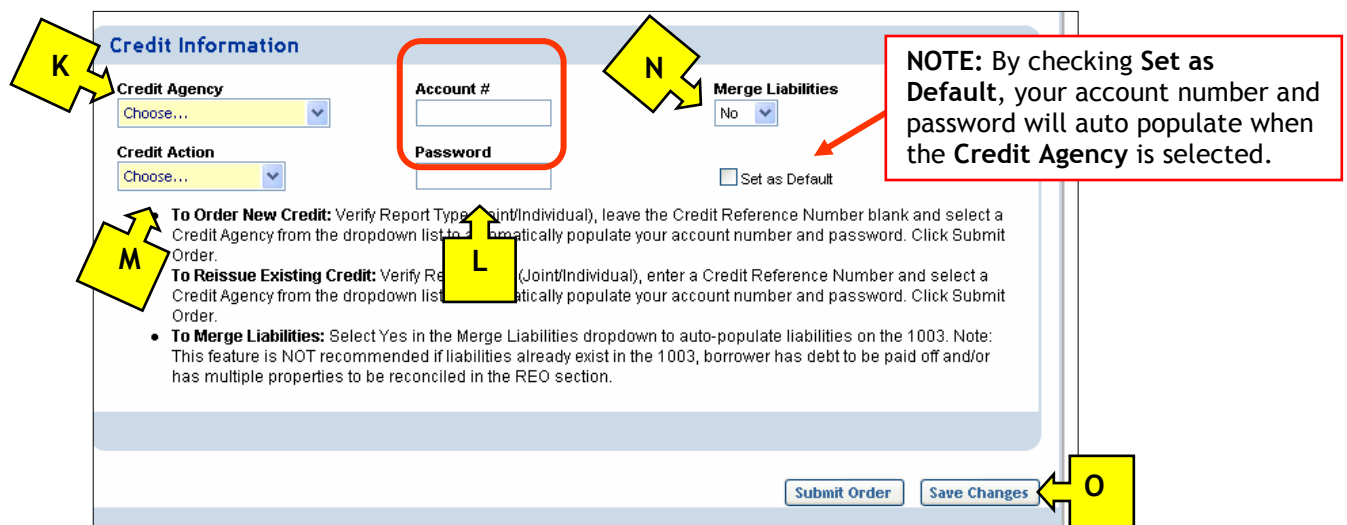
Borrower Information

Borrower Application Profile

App #	Last Name	First Name	Middle Name	Suffix	Occupation	Report Type	Credit Reference #
1	Green	Martha			Choose...	Choose...	
1	Green	Frank			Choose...	Choose...	

Credit Information

K. Select the **Credit agency** from the drop-down menu.
 L. The **Account #** and **Password** will auto-populate (these fields may be overwritten) once the Credit Agency has been selected.
 M. Select a **Credit Action** from the drop-down menu (*Order New/ Reissue* if pulling new credit directly through ZiPPY or *Use Existing* if credit has already been pulled).
 N. Select Yes or No from the **Merge Liabilities** drop-down menu (select Yes, if liabilities were not entered on the uploaded FNM file).
 O. Select the **Save Changes** button to ensure you completed all required fields.



Credit Information

Credit Agency: Choose...
 Credit Action: Choose...
 Account #: [Auto-populated]
 Password: [Auto-populated]
 Merge Liabilities: No
 Set as Default

NOTE: By checking **Set as Default**, your account number and password will auto populate when the **Credit Agency** is selected.

To Order New Credit: Verify Report Type (Joint/Individual), leave the Credit Reference Number blank and select a Credit Agency from the dropdown list to automatically populate your account number and password. Click Submit Order.
To Reissue Existing Credit: Verify Report Type (Joint/Individual), enter a Credit Reference Number and select a Credit Agency from the dropdown list to automatically populate your account number and password. Click Submit Order.
To Merge Liabilities: Select Yes in the Merge Liabilities dropdown to auto-populate liabilities on the 1003. Note: This feature is NOT recommended if liabilities already exist in the 1003, borrower has debt to be paid off and/or has multiple properties to be reconciled in the REO section.

Submit Order Save Changes

Create Loans- ZiPPY (cont'd)

Submit Order

P. Select the Submit Order button.

Underwrite with ZiPPY

Number of times submitted to AU : 0 **Submit Order** **Save Changes**

ZiPPY Information

Automated Underwriting System Chase ZiPPY	Chase Loan Number NLOTU00000000266421	Existing Chase Loan Number
Underwriting Type Correspondent	TPO Number 0888925	TPO Password ***
<input type="checkbox"/> Finalize Underwriting	System Generated # NLOTU00000000266421	User Name

Loan Information

Buydown Option None	Main Buydown Contributor Choose...	New or closed < 12 months ago Choose...
Cost of Buydown 0	Seller Concessions 0	Estimated Closing Date 11/16/2008
<input type="checkbox"/> Interest Only	<input type="checkbox"/> Affordable Housing 2nd	<input type="checkbox"/> Texas 50(a)(6)

Product Selection
212- 40/30/25 Yr Fixed Fannie Mae Full/Alt Doc

Community Lending Information

Community Lending Program Choose...	Metropolitan Stat. Choose...	FNMA Neighbor Choose...
FA Community 2nd Repay Choose...	Affordable Product Type Choose...	

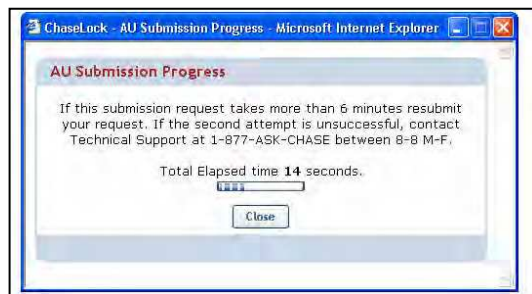
Borrower Information

Borrower Application Profile

App #	Last Name	First Name	Middle Name	Suffix	Occupation	Report Type	Credit Reference #
1	Homeowner	John			Professional	Joint	

Submission

You will see the following screens during the submission process. The window will tell you when the submission has been completed.



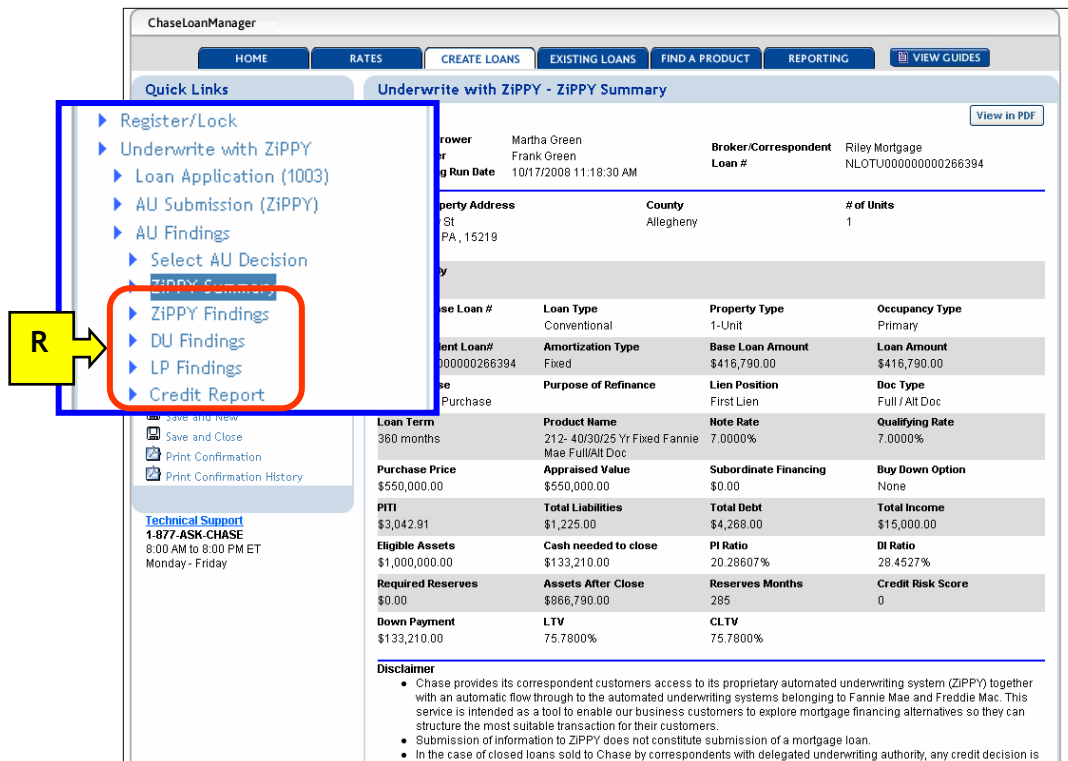
Create Loans- ZiPPY (cont'd)

View Findings

Q. Select AU Findings from the Quick Links menu on the left.



R. Select which findings you would like to view (ZiPPY, DU, LP or Credit Report).



Create Loans- ZiPPY (cont'd)

View Findings
(cont'd)

5. Select the View in PDF button to Save or Print the findings.

S
View in PDF

Primary Borrower	Martha Green	Broker/Correspondent	Riley Mortgage
Co-Borrower	Frank Green	Loan #	NLOTU000000000266394
Underwriting Run Date	10/17/2008 11:18:30 AM		

The ZiPPY Recommendation for this case is: Accept

ZiPPY Recommendation:

Assets

1	Information	Source of funds for deposit on purchase must be verified.
2	Information	Obtain most recent 1 month statement dated within 120 days for all checking and/or savings if applicable and all other specific assets included in available funds to meet funds required to close and reserve requirements.

Credit

3	Information	A representative credit risk score greater than or equal to 720 indicates a cursory review of credit history.
4	Information	Obtain satisfactory 12 month mortgage payment history for all properties owned. Verify with a credit report, VOM or 12 months cancelled checks. If privately held note, obtain copy of note and copies of front and back of 12 months cancelled checks.
5	Information	Obtain satisfactory 12 month rental payment history if borrower is renting. Verify with VOR from management company or credit report. If individually managed property, obtain a copy of lease and copies of front and back of 12 months cancelled checks.

Credit Report Analysis

6	Information	John Homeowner, UNIVERSAL VISA, 601 178,950
7	Information	John Homeowner, TOYOTA CREDIT, 321 098,15838
8	Information	John Homeowner, SALLIE MAE, 752340,1100
9	Information	Total monthly payments on the credit report exceed those on the 1003. Values from the 1003 are used to calculate the total expense ratios. Ensure that all the borrower's liabilities are disclosed on the 1003 with accurate account numbers and payments.
10	Information	Borrower, EQUIFAX, EXPERIAN, TRANSUNION
11	Information	John Homeowner, 760,785,779
12	Information	John Homeowner, SALLIE MAE, 950254,5000
13	Information	The following accounts are not listed on the credit report. For each liability, provide written verification and document the payment history:
14	Information	John Homeowner, Bank of America, 25,825
15	Information	All verification documents must be dated within 120 days of the closing date. For new construction, documents must be dated within 180 days of the closing date. Credit report is dated: 10/10/2008
16	Information	Borrower, Creditor, Payment, Balance
17	Information	Mary Homeowner, 783,771,768
18	Information	The following accounts listed on the credit report were not found on the 1003 or used in the underwriting analysis. For each liability, provide documentation that supports the omission:
19	Information	The following credit scores obtained by the credit agency are included in the credit report:
20	Information	Mary Homeowner, CHASE, 586523,5000
21	Information	Borrower, Creditor, Account Number, Balance

General

22	Information	Refer to product guide for contract underwriting eligibility.
23	Information	Manual underwriting only permitted for out of scope loans. Loans must first be run through ZiPPY and DU.

Income

24	Information	Provide 2 years 1040s & W-2s if income is from a source other than base, or commission, or if commission exceeds 25% of total income. Provide 2 years W-2s if borrower's income includes overtime.
25	Information	Provide a signed 4506-T if any portion of borrower(s) qualifying income requires 1040s or other applicable tax forms.
26	Information	For salaried borrowers, provide most recent computer generated YTD paystub showing a minimum of 30 days earnings & a verbal VOE. Also provide most recent year W-2s if less than 1yr. with current employer.
27	Information	Borrowers are not eligible for reduced documentation and tax returns are required if employed by a family owned business (but not self-employed) or employed by an interested party to the sale, purchase or financing transaction, regardless of AU message.

Property

28	Information	CAUTION: Property is in a state & metro area defined as a declining market.
29	Information	Verify property address and resubmit. Unable to obtain an AvM for this address.

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Reviewing ZiPPY Findings

Status	Definition	Comments
ZiPPY Accept	Loan was accepted by Chase underwriting guidelines	Loans with ZiPPY accept status will not auto flow to DU or LP
ZiPPY Refer	Loan did not meet Chase underwriting guidelines and may have auto flowed to DU or LP	Review the ZiPPY findings to determine why the loan was referred
ZiPPY Incomplete	Decision could not be made due to missing critical information	Review the ZiPPY findings to determine what information is missing

ZiPPY Summary The ZiPPY Summary provides an overview of the loan, including market type, loan type, LTV/CLTV, qualifying ratios, credit score, etc. Print this report and place in your loan file to include with the loan package submitted to Chase.

Finalize Findings Required

Finalize Findings

Once Findings are received in ChaseLoanManager, the user will need to finalize the findings they wish to use for the loan. Follow the below steps to Finalize Findings: From the **Existing Loans** activity:

1. Select **Submit AU** (user must have the permission to Submit loans to AU) from the drop-down menu in the actions column for the loan.

ChaseLoanManager

HOME RATES CREATE LOANS EXISTING LOANS FIND A PRODUCT REPORTING VIEW GUIDES

Loan Pipeline

Expand to search loan(s)

Search Results

Select a column heading to sort results.

Archive Loan(s) Reassign Loan(s) Set Pipeline View Preferences Default View

Actions	Archive	Locked?	Is Data Syched?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Decision	Fund Suspense Date
Choose...	<input type="checkbox"/>				NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>				NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Testcase	\$375,000.00			Finalize Findings Required	
Choose... Register/Lock Update 1003 Submit AU Sync Data	<input type="checkbox"/>		Yes	5555588888	NLOTU00000...		Testcase	\$400,000.00			Finalize Findings Required	
	<input type="checkbox"/>		Yes		NLOTU00000...		Testcase	\$375,000.00			Finalize Findings Required	

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2. Select **AU Findings** from the Quick Links menu on left.

NOTE: If the loan is already open the user can start the steps to Finalize Findings from this screen.

ChaseLoanManager

HOME RATES CREATE LOANS EXISTING LOANS FIND A PRODUCT REPORTING VIEW GUIDES

Quick Links

- Register/Lock
- Underwrite with ZIPPY
- Loan Application (1003)
- AU Submission (ZIPPY)**
 - ZIPPY Info
 - Loan Information
 - Community Lending Info
 - Borrower Information
 - Credit Information
 - AU Findings**
- Save and Close
- Print Confirmation
- Print Confirmation History

with ZIPPY

submitted to AU: 1

Submit Order Save Changes

Information

Underwriting System Chase Loan Number Existing Chase Loan Number

Underwriting Type TPO Number TPO Password

Underwriting System Generated # User Name

Information

Option Main Buydown Contributor New or closed < 12 months ago

Cost of Buydown Seller Concessions Estimated Closing Date

Interest Only Affordable Housing 2nd Texas 50(a)(6)

Product Selection

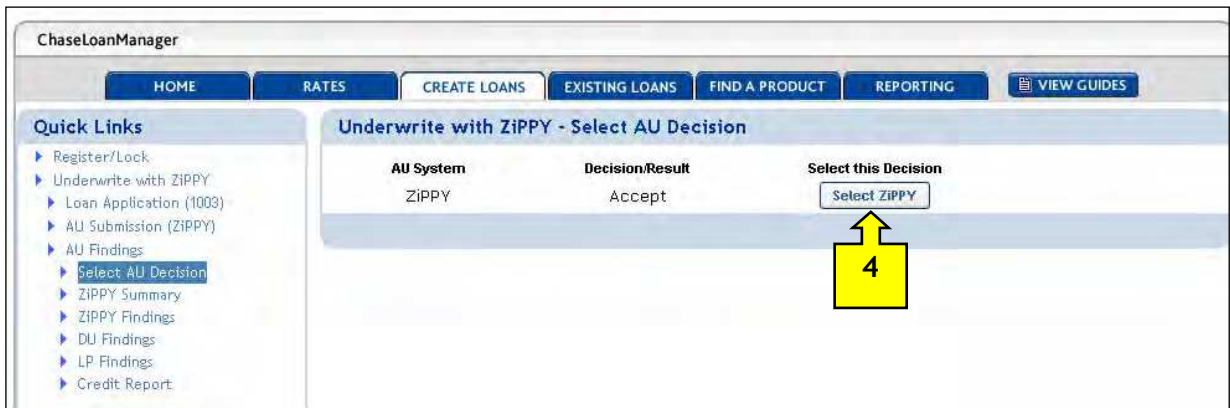
Finalize Findings Required (cont'd)

Finalize Findings (cont'd)

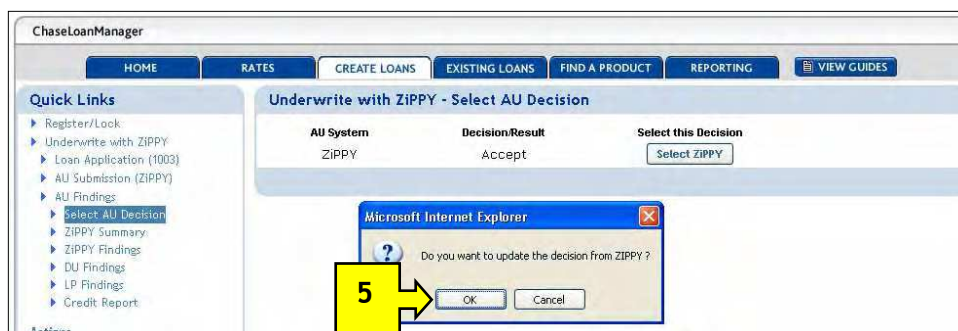
3. Select Select AU Decision.



4. Select the button for the decision you would like to use.



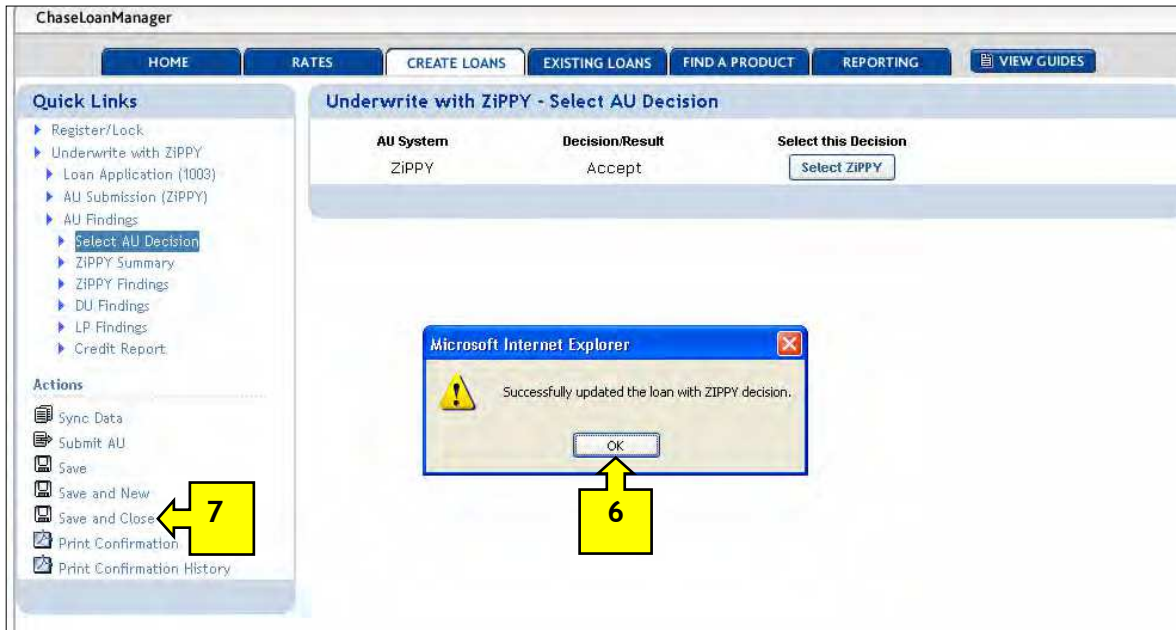
5. Select OK.



Finalize Findings Required (cont'd)

Finalize Findings (cont'd)

6. Select **OK**.
7. Select **Save and Close** to exit the loan.



The user will be brought into the **Existing Loans** activity and the AU Decision will be updated.

The screenshot shows the 'Existing Loans' activity in ChaseLoanManager. It displays a 'Loan Pipeline' section with search results. A table of loans is shown with columns for 'Actions', 'Archive', 'Locked?', 'Is Data Synced?', 'Loan #', 'Chase Loan #', 'Commit #', 'Borrower Name', 'Loan Amount', 'Lock Date', 'AU System', 'AU Decision', and 'Fund Suspense Date'. A red box highlights a row with the following data: 'Choose...' (dropdown), 'No' (checkbox), 'Yes', '5555588888', 'NLOTU00000...', 'Testcase', '\$375,000.00', 'Chase ZIPP...', and 'Accept'. The 'Fund Suspense Date' column for this row is empty. Below this row, two other rows are visible with 'Fund Suspense Date' values of 'Finalize Findings Required'.

Actions	Archive	Locked?	Is Data Synced?	Loan #	Chase Loan #	Commit #	Borrower Name	Loan Amount	Lock Date	AU System	AU Decision	Fund Suspense Date
Choose...	<input type="checkbox"/>				NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>				NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Testcase	\$375,000.00		Chase ZIPP...	Accept	
Choose...	<input type="checkbox"/>		Yes	5555588888	NLOTU00000...		Testcase	\$400,000.00			Finalize Findings Required	
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Testcase	\$375,000.00			Finalize Findings Required	

Create Loans-Sync Data

Sync Data

The Sync Data tool provides the user with the ability to view fields in the Register/Lock and Underwriting screens to ensure the same data has been entered.

1. Select **Sync Data** from the actions drop-down menu in the Existing Loans activity.

OR

The screenshot shows the 'Existing Loans' section of the Chase Loan Manager interface. At the top, there are navigation tabs: HOME, RATES, CREATE LOANS, EXISTING LOANS, FIND A PRODUCT, REPORTING, and VIEW GUIDES. Below the tabs is a 'Loan Pipeline' section with an 'Expand to search loan(s)' button. Underneath is a 'Search Results' section with a prompt 'Select a column heading to sort results.' and several action buttons: Archive Loan(s), Reassign Loan(s), Download to Excel, Set Pipeline View Preferences, and a Default View dropdown. A table displays search results with columns: Actions, Archive, Locked, Is Data Synced?, Corr Loan#, Chase Loan#, Commit#, Borrower Name, Loan Amount, Lock Date, AU System, AU Findings, and Fund Suspense Date. A yellow arrow labeled '1' points to the 'Actions' column of the table. A red box on the right contains the following text: **NOTE: Changes can only be made through Data Sync by users that have permissions to both Lock and AU Submission.**

2. Select **Sync Data** from the actions menu of the Create Loans activity.

The screenshot shows the 'Create Loans' screen in Chase Loan Manager. At the top, there are navigation tabs: HOME, RATES, CREATE LOANS, EXISTING LOANS, FIND A PRODUCT, REPORTING, and VIEW GUIDES. The main area is titled 'Underwrite with ZIPPY' and contains sections for 'Loan Import', 'Basis for Qualification', and 'Correspondent Seller Information'. A yellow arrow labeled '2' points to the 'Actions' menu, which is open and shows the following options: Sync Data, Register/Lock, Save, Save and New, Save and Close, and Print Finding Results.

Create Loans-Sync Data (cont'd)

Sync Data (cont'd)

A separate window will open that lists the information that is entered in the Lock and AU Submission screens. Any inconsistent data will be in red.

3. Select the **Match Locked Data*** button to change the AU Submission Data.
4. Select the **Match AU Data** button* to change the Lock Data.

* If you do not have access to these screens, contact a user with the necessary permissions to have the fields updated.

NOTE: Once a loan has been locked and/or the Funding Credit Package, Funding Closed Package, UW Credit Package or UW Closed Package has been received at Chase, these buttons will become disabled. To make changes to a loan you will need to manually go into the appropriate screens from the Existing Loans activity.

Data Synchronization	
Lock Data	AU Submission Data
<input type="checkbox"/> Expand to view borrower(s)	<input type="checkbox"/> Expand to view borrower(s)
Property: 1-Unit	Property: 1-Unit
Amortization Type: Fixed Payment	Amortization Type: Fixed Payment
Loan Term: 360 months	Loan Term: 360 months
Product:	Product:
Occupancy: Primary	Occupancy: Primary
Purpose: Refinance	Purpose: Real Estate Purchase
Purpose of Refinance:	Purpose of Refinance:
Loan Amount: 416790	Loan Amount: 416790
Purchase Price:	Purchase Price:
Doc Level: Full / Alt Doc	Doc Level: Full / Alt Doc
Interest Rate: 7	Interest Rate: 7
Affordable 2nd:	Affordable 2nd:
FICO:	FICO:
Loan Type: Conventional	Loan Type: Conventional
Appraised Value: 463100	Appraised Value: 463100
3 → Match Locked Data	Match AU Data ← 4
Close	

If you selected **Match Locked Data** you will be brought into the AU/ZiPPY screen.

5. Validate the changes to match the locked data.
6. Select the **Save Changes** button.

ChaseLoanManager

HOME RATES CREATE LOANS EXISTING LOANS FIND A PRODUCT REPORTING VIEW GUIDES

Quick Links

Single Loan

- Underwrite with ZIPPY
 - Loan Application (1003)
 - App 1: Martha G. and Frank G.
 - Basis for Qualification
 - Correspondent Information
 - Type of Mtg./Term of Loan
 - Refinance
 - Property Information
 - Borrower Information
 - Employment Information
 - Monthly Inc./Housing Exp.
 - Assets & Liabilities
 - Real Estate Owned
 - Details of Transaction
 - Declarations
 - Government Monitoring
 - Loan Supplement
 - Incomplete fields:**
 - Property Year Built
 - Property Appraised Date
 - Property Building Status
 - Propose Mortgage Insurance, as REO Occupancy for Martha G.
 - AU Submission (ZIPPY)
 - ZIPPY Summary

Batch Register

Actions

- Sync Data
- Register/Lock
- Save
- Save and New
- Save and Close
- Print Finding Results

Underwrite with ZIPPY

6 → **Save Changes**

Loan Import

Import your FNM 3.0 or 3.2 file to populate fields below or manually enter the information

Browse... **Upload**

Basis for Qualification

The income or assets of a person other than the borrower will be used as a basis for qualification

The income or assets of the borrower's spouse will not be used as a basis for qualification, but his or her liabilities must be considered

Correspondent Seller Information

File ID Number: NLOTU00000000266107 Correspondent ID:

Agency Case #: Correspondent Name: Riley Mortgage

Type of Mortgage & Terms of Loan

Loan Purpose: **Refinance** Corr. App Receipt Date:

Loan Type: **Conventional** Interest Rate: 7.0000

Agency Case #: Doc Type: **Full / Alt Doc (Full / Alt Do**

ARM Init. Qual. Rate: Loan Term: **360 months**

Amortization Type: **Fixed** Arm Type: **Choose...**

Base Loan Amount: 416790 Total Loan Amount: 416790

5 → **AU Submission (ZIPPY)**

Create Loans-Sync Data (cont'd)

Sync Data (cont'd)

If you selected **Match AU Data**, you will be brought into the Register/Lock screen.

7. Validate the changes to match the AU Data.
8. Select the **Save** button.

ChaseLoanManager

HOME RATES CREATE LOANS EXISTING LOANS FIND A PRODUCT REPORTING VIEW GUIDES

Quick Links

Single Loan

- Register/Lock
- Corr Seller Information
- Borrower Information
- Property/Purpose Loan Info
- Mortgage Type/Loan Terms
- Product Selection
- Pricing Details
- ARM Information
- Lock Details

Incomplete fields:

- FICO Required
- Lock Term
- Price Below Minimum
- Price Out of Range
- Product

Batch Register

Actions

- Sync Data
- Submit AU
- Save
- Save and New
- Save and Close
- Print Confirmation
- Print Confirmation History

Technical Support
1-877-ASK-CHASE
8:00 AM to 8:00 PM ET
Monday - Friday

Register/Lock

Correspondent Seller Information

Best Efforts Remaining: \$10,000,000.00 Chase Loan #: Corr. Loan #:

Lock Balance:

Commitment Type: Best Efforts Commitment #: Search

Third Party Originated

Borrower Information

First Name:	Middle:	Last Name:	Suffix:	Social Security:	No SSN:	Primary:	Delete
Martha		Green		000-00-0031	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Frank		Green		000-00-0032	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Add Borrower

Representative FICO: 0 First-time Home Buyer Self Employed

Property Information and Purpose of Loan

Street Address:

Zip Code: City: State: County:

Loan Type: Property Type:

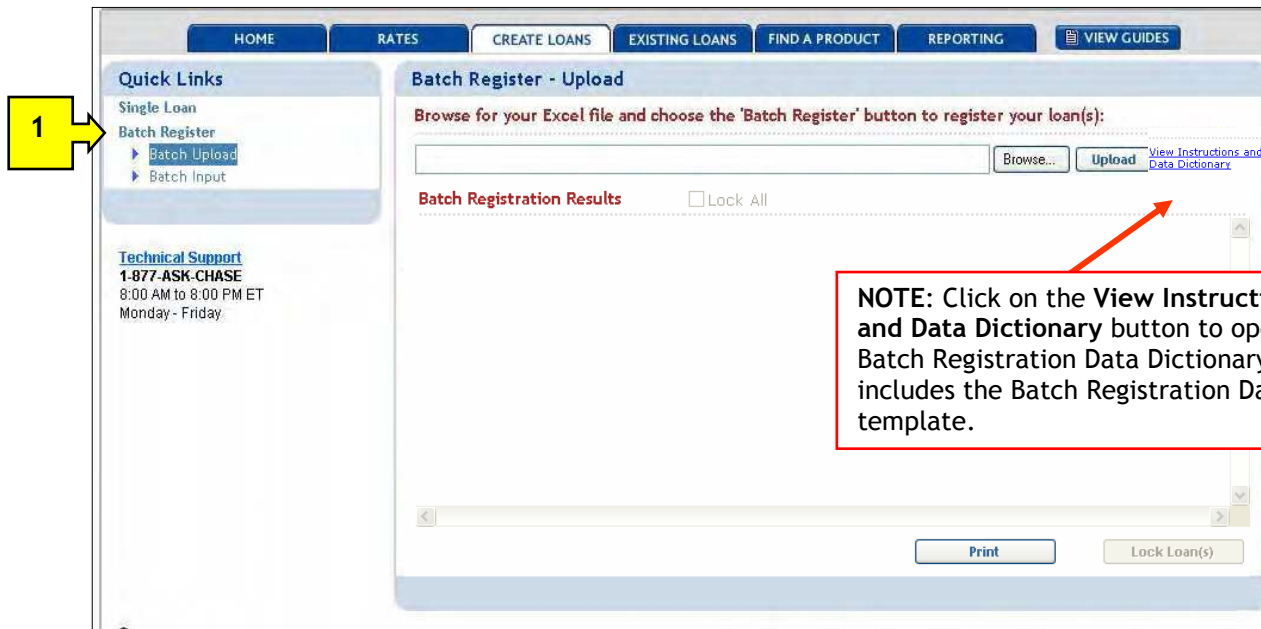
Occupancy Type: Loan Purpose: Type of Refinance:

Create Loans-Batch Register

Batch Register

ChaseLoanManager provides you with the functionality to register multiple loans at one time via Excel upload (preferred) or manual input.

1. Select **Batch Register** from the Quick Links menu of the Create Loans screen.



Batch Register - Upload

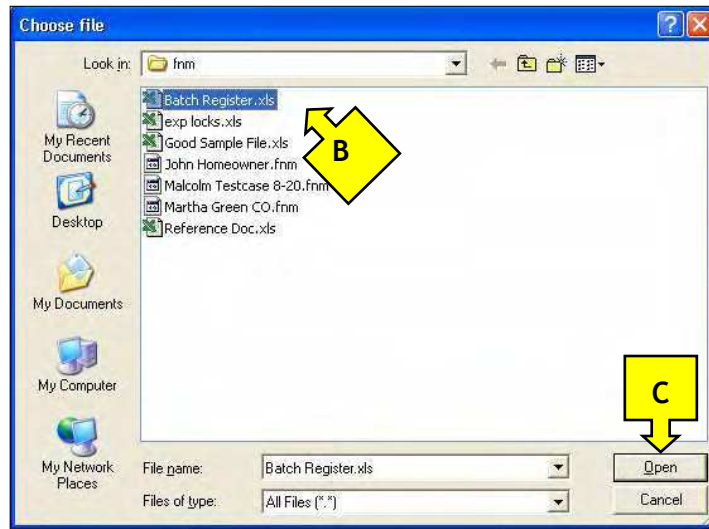
- A. Select the **Browse** button to upload the Batch Register Data File from your workstation.



Create Loans-Batch Register (cont'd)

Batch Register - Upload (cont'd)

- B. Click on the name of the file.
- C. Select the **Open** button.



- D. Select the **Upload** button.

Batch Register - Upload

Browse for your Excel file and choose the 'Batch Register' button to register your loan(s):

H:\C-Work_9-25-08\ChaseLoanManager\fnm\Batch Register.xls [View Instructions and Data Dictionary](#)

Batch Registration Results Lock All

Create Loans-Batch Register (cont'd)

Batch Register - Upload (cont'd) All loans are registered upon upload and the new Chase Loan Number will be displayed in the results grid. If you wish to continue with locking the loans, complete the steps below:

- E. Place a checkmark for the loans you wish to lock in the Lock column.
- F. Select the **Lock Loan(s)** button.

Batch Register - Upload

Browse for your Excel file and choose the 'Batch Register' button to register your loan(s):

[View Instructions and Data Dictionary](#)

Batch Registration Results Lock All ←

A total of 4 loans were uploaded.

All of the loans were successfully registered and may be locked.

Status	Go to Register/Lock	Lock	Batch #	Corr. Loan #	Chase Loan #	Borrower Name
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081107-C0002-246	STNGen-1101	1422305817	Alexander Training
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081107-C0002-246	STNGen-1102	1422305828	Beverly Batch
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081107-C0002-246	STNGen-1103	1422305839	Crystalline Register
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081107-C0002-246	STNGen-1104	1422305840	Data Example

Print Format: ←

NOTE: Place a checkmark next to **Lock All** to select all the loans.

- a. If a loan cannot be locked, select **Details** to view the reasons.
- b. Select **Register/Lock** to make any necessary changes on the Register/Lock screen.

Status	Go to Register/Lock	Lock	Batch #	Corr. Loan #	Chase Loan #	Borrower Name
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081028-C0002-212	STNGen-1101	1422303083	Test Training
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081028-C0002-212	STNGen-1102	1422303094	Test Training
Cannot be Locked Details	Register/Lock	<input type="checkbox"/>	20081028-C0002-212	STNGen-1103	1422303108	Test Training
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081028-C0002-212	STNGen-1104	1422303119	Test Training
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081028-C0002-212	STNGen-1105	1422303120	Test Training
Cannot be Locked Details	Register/Lock	<input type="checkbox"/>	20081028-C0002-212	STNGen-1106	1422303130	Test Training
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081028-C0002-212	STNGen-1107	1422303141	Test Training
Ready to Lock	Register/Lock	<input type="checkbox"/>	20081028-C0002-212	STNGen-1108	1422303152	Test Training

Create Loans-Batch Register (cont'd)

Batch Register - Upload (cont'd)

- Make the necessary changes and select the **Lock Loan** button to lock the loan.
- Select the **Batch Register** link from the Quick Links menu on the left to return to the Batch Registration screen.

Quick Links

- Register/Lock
- Corr Seller Information
- Borrower Information
- Property/Purpose Loan Info
- Mortgage Type/Loan Terms
- Product Selection
- Pricing Details
- ARM Information
- Lock Details
- Batch Register** ← d

Actions

- Sync Data
- Cancel Loan
- Submit AU
- Save
- Save and New
- Save and Close
- Print Confirmation
- Print Confirmation History

Product Selection

Documentation Type: All Lock Period: 75 Day Requested Rate: 0.000%

Selected Product: 212- 40/30/25 Yr Fixed Fannie Mae Full/Alt Doc

Expand/collapse to view or hide available rates and prices.

Pricing Details

UpFront Fee Option: Choose... Escrow Waived: Choose... Lock Days: 75

Base Rate: 5.250% Rate Adjustments: 0.000% Interest Rate: 5.250% Rate Sheet: CR081110A

Base Price: 95.92100% Total Adjustments: 0.751% Total SRP: 1.11000% Total Price w/SRP: 97.78200%

Register Float Lock Loan Price Adj. Details

c

- Select the **Print Format** from the drop-down menu and select the **Print** button to view and print the Batch Registration Results.

Batch Register - Upload

Browse for your Excel file and choose the 'Batch Register' button to register your loan(s):

Browse... Upload [View Instructions and Data Dictionary](#)

Batch Registration Results Lock All

Status	Go to Register/Lock	Lock	Batch #	Corr. Loan #	Chase Loan #	Borrower Name
Locked	Register/Lock	<input checked="" type="checkbox"/>	20081107-C0002-246	STNGen-1101	1422305817	Alexander Training
Locked	Register/Lock	<input checked="" type="checkbox"/>	20081107-C0002-246	STNGen-1102	1422305828	Beverly Batch
Locked	Register/Lock	<input checked="" type="checkbox"/>	20081107-C0002-246	STNGen-1103	1422305839	Crystalline Register
Locked	Register/Lock	<input checked="" type="checkbox"/>	20081107-C0002-246	STNGen-1104	1422305840	Data Example

Print Format: Excel Print Lock Loan(s)

G

Create Loans-Batch Register (cont'd)

Batch Register - Input

- A. Select **Batch Input** from the Quick Links menu on the left to manually enter the registrations.

Batch Register - Input

Select the Number of Loans to Batch Input: 1

Batch Registration Results Lock All

Status	Go to Register/Lock	Lock	Batch #	Corr. Loan #	Chase Loan #	Borrower Name
Locked	Register/Lock	<input checked="" type="checkbox"/>	20081020-C0002-169	STNGen-1101	1422302455	Alexander Training
Locked	Register/Lock	<input checked="" type="checkbox"/>	20081020-C0002-169	STNGen-1102	1422302466	Beverly Batch
Locked	Register/Lock	<input checked="" type="checkbox"/>	20081020-C0002-169	STNGen-1103	1422302477	Crystalline Register
Locked	Register/Lock	<input checked="" type="checkbox"/>	20081020-C0002-169	STNGen-1104	1422302488	Data Example

NOTE: The loans included in the most recent batch registration will be listed on the Batch Registration screen.

- B. Select the **Number of Loans** from the drop-down menu.
C. Select the **Go** button.

Batch Register - Input

Select the Number of Loans to Batch Input: 2

Batch Registration Results Lock All

Status	Go to Register/Lock	Lock	Batch #	Corr. Loan #	Chase Loan #	Borrower Name
Locked	Register/Lock	<input checked="" type="checkbox"/>	200810	STNGen-1101	1422302455	Alexander Training
Locked	Register/Lock	<input checked="" type="checkbox"/>	200810	STNGen-1102	1422302466	Beverly Batch
Locked	Register/Lock	<input checked="" type="checkbox"/>	200810	STNGen-1103	1422302477	Crystalline Register
Locked	Register/Lock	<input checked="" type="checkbox"/>	200810	STNGen-1104	1422302488	Data Example

Create Loans-Batch Register (cont'd)

Batch Register - Input (cont'd)

D. Complete all the fields for each loan and select the Save button.

Batch Register - Input

Select the Number of Loans to Batch Input:

Corr. Loan #	Commit. #	Commitment Type	Loan Type	Amortization Type	ARM Type
		Best Efforts	Conventional	Fixed	Choose...
Borrower First	Last	SSN	Property Address		
Batch	Register	000000000	12 main street		
Property ZIP	City	State	Property Type	Loan Purpose	Purpose of Refi.
32256	Jacksonville	FL	1-Unit	Refinance	Cash Out Refi
Occupancy	Base Loan Amt.	Loan Amount	Sales Price	Appraised Value	Subordinate Amt.
Primary		3500000		450000	
Cashout Amount	Representative FICO	Buydown Years	Affordable 2nd	Interest Only	Self Employed
50000	750	Choose...	Choose...	<input type="checkbox"/>	<input type="checkbox"/>
Escrow Waiver	Lock Period	Loan Term	Requested Rate	Agency/FHA Jumbo	First Time Buyer
Choose...	45 Day	360 months	9.25	<input type="checkbox"/>	<input type="checkbox"/>
Doc Type	Selected Product				
Full / Alt Doc (Full / Alt Doc)	212- 40/30/25 Yr Fixed Fannie Mae Full/Alt Doc				

Corr. Loan #	Commit. #	Commitment Type	Loan Type	Amortization Type	ARM Type
		Best Efforts	Conventional	Fixed	Choose...
Borrower First	Last	SSN	Property Address		
Register	Batch	11	5 Main Street		
Property ZIP	City	State	Property Type	Loan Purpose	Purpose of Refi.
32256	Jacksonville	FL	1-Unit	Refinance	Rate Term Refin
Occupancy	Base Loan Amt.	Loan Amount	Sales Price	Appraised Value	Subordinate Amt.
Primary		375000		480000	
Cashout Amount	Representative FICO	Buydown Years	Affordable 2nd	Interest Only	Self Employed
	735	Choose...	Choose...	<input type="checkbox"/>	<input type="checkbox"/>
Escrow Waiver	Lock Period	Loan Term	Requested Rate	Agency/FHA Jumbo	First Time Buyer
Choose...	45 Day	360 months	8.875	<input type="checkbox"/>	<input type="checkbox"/>
Doc Type	Selected Product				
Full / Alt Doc (Full / Alt Doc)	212- 40/30/25 Yr Fixed Fannie Mae Full/Alt Doc				

D →

E. Select Open to view, save or print the Batch Registration Results.



Existing Loans

Viewing and Managing Your Pipeline

ChaseLoanManager offers several pipeline views to meet your specific pipeline management needs.

- View and manage pipeline information
- Real time sharing of information between the customer and Chase
- Create and customize multiple pipeline views
- Export pipeline data to Excel

Select the Existing Loans Tab or button from the home page.

ChaseLoanManager

HOME RATES CREATE LOANS **EXISTING LOANS** FIND A PRODUCT REPORTING VIEW GUIDES

Welcome Riley Mortgage !

Rates View and download rates

Create Loans Create new Chase loans to Register/Lock or Underwrite with ZIPPY.

Existing Loans Search for and work on Existing Loans.

Find a Product Build product and price scenarios.

Reporting Access administrative, pipeline, and trade reports.

Additional Tools

View Guides View the correspondent lending guides and most recent bulletin announcements – no password required.

Send Secure Email Send confidential borrower information via Secure E-Mail – separate password required.

Deliver Imaged Docs Electronically submit imaged loan files – separate password required.

Deliver Data Deliver Data with EDI - no password required.

Online Training Access ChaseLearningZone, which allows you to learn about products, systems and services – separate password required.

News and Announcements
Explore the latest updates and promotions on chaseb2b.com
>> [Recent Bulletin Updates](#)
>> chaseb2b.com

Help
The Chase Technical Support help desk is available from 8:00AM to 8:00PM ET Monday-Friday (excluding holidays).
Call 1-877-ASK CHASE (275-2427) or
>> [Email us](#)

Your most recent loans will appear.

1. Click on a column header to sort by that information.

ChaseLoanManager

HOME RATES CREATE LOANS **EXISTING LOANS** FIND A PRODUCT REPORTING VIEW GUIDES

Loan Pipeline

Expand to search loan(s)

Search Results

Select a column heading to sort results.

Archive Loan(s) Reassign Loan(s) Set Pipeline View Preferences Default View

Actions	Archive	Locked?	Is Data Synced?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Findings	Fund Suspense Date
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				

1

Existing Loans (cont'd)

Archive Loans

You have the ability to **Archive Loans** that are no longer active. Loans that meet the following criteria will automatically be archived:

- Funded > 30 days
- Locked > 60 days after lock expiration if not delivered
- Registered >90 days if not delivered
- Cancelled

Archived loans can be worked the same as non-archived loans, however they will not appear in your existing loan search unless you choose to include archived loans. Once a loan is archived, it cannot be un-archived.

Follow the below steps to manually archive a loan:

1. Place a checkmark in the **Archived** column for the loan(s) you wish to archive.

Loan Pipeline

Expand to search loan(s)

Search Results

Select a column heading to sort results.

Archive Loan(s) Reassign Loan(s) Set Pipeline View Preferences Default View

Actions	Archive	Locked?	Is Data Synched?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Findings	Fund Suspense Date
Choose...	<input checked="" type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input checked="" type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				

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2. Select the **Archive Loan(s)** button to archive the selected loans.

Loan Pipeline

Expand to search loan(s)

Search Results

Select a column heading to sort results.

Archive Loan(s) Reassign Loan(s) Set Pipeline View Preferences Default View

Actions	Archive	Locked?	Is Data Synched?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Findings	Fund Suspense Date
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				

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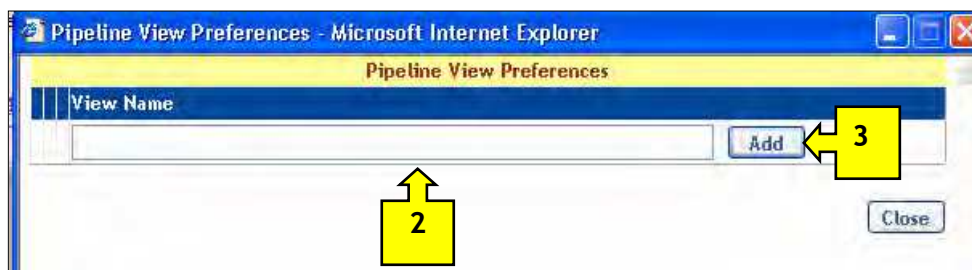
Existing Loans (cont'd)

Set Pipeline View Preference

1. Select the **Set Pipeline View Preferences** button to customize how you view your pipeline.



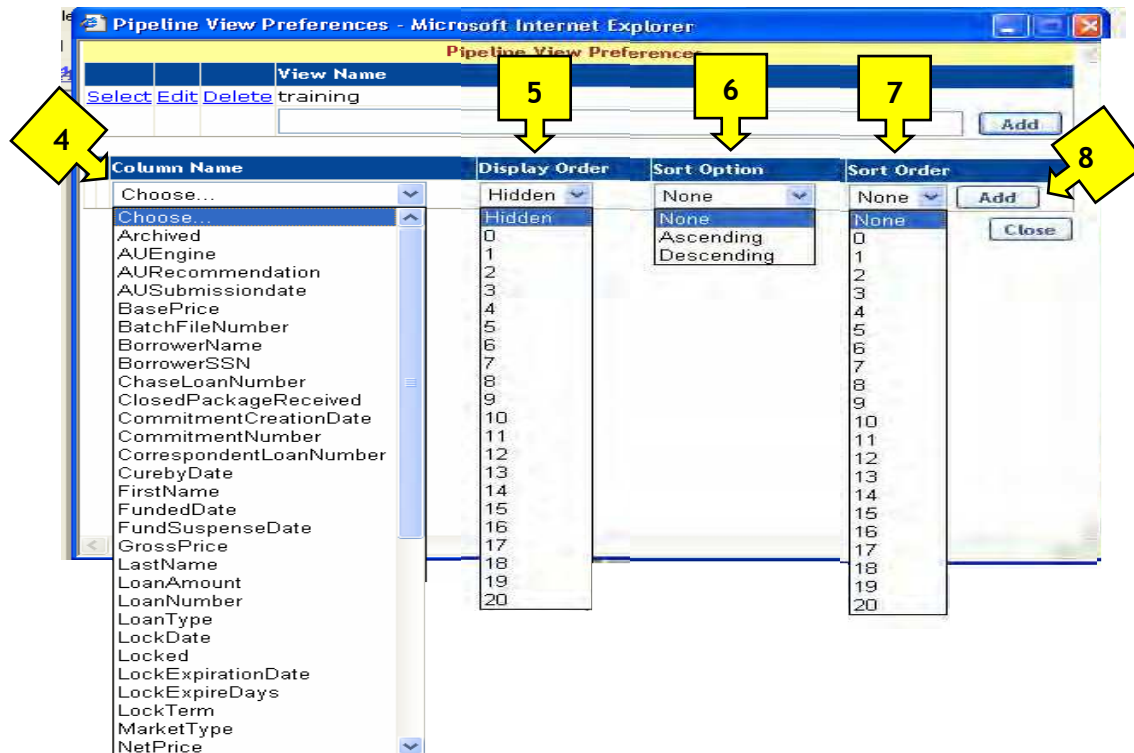
2. Create and enter a **Name** for your pipeline view.
3. Select the **Add** button.



Existing Loans (cont'd)

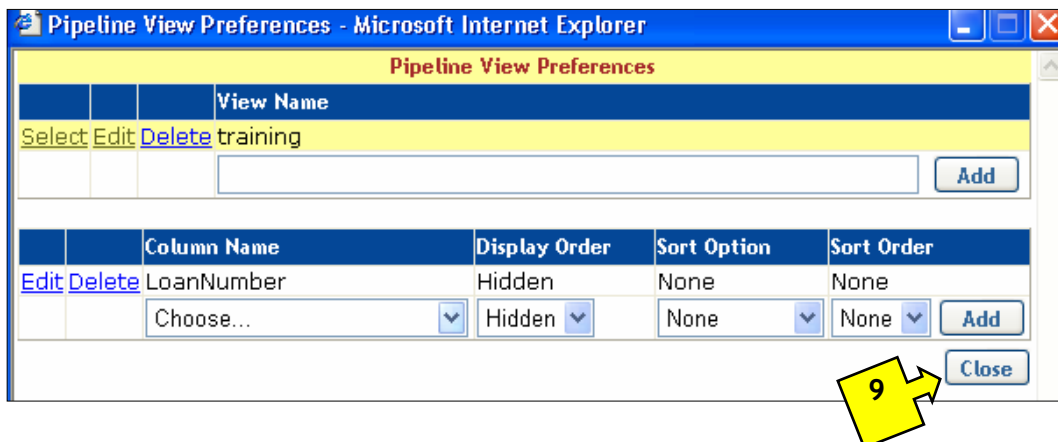
Set Pipeline View Preference (cont'd)

4. Select what **Column** you would like to view from the drop-down menu.
5. Select the **Display Order** from the drop-down menu.
6. Select a **Sort Option** from the drop-down menu.
7. Select a **Sort Order** from the drop-down menu.
8. Select the **Add** button from the drop-down menu.



Repeat steps 4-8 for all columns you would like to add to your customized Pipeline View.

9. Select the **Close** button when finished to save your settings.



Existing Loans (cont'd)

Set Pipeline View Preference (cont'd)

You will be able to select your customized pipeline view from the drop-down menu.

Loan Pipeline

Expand to search loan(s)

Search Results

Select a column heading to sort results.

Archive Loan(s) Reassign Loan(s) Set Pipeline View Preferences

Default View
Default View
Training

Actions	Archive	Locked?	Is Data Synced?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	Findings	Suspense Date
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Green ...	\$416,790.00				

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Actions

Based on your user access, you will be able to complete the following on previously entered loans:

- Register/Lock,
- Update 1003,
- Submit AU,
- Sync Data, or
- Delete (only on loans that have a Chase Loan number starting with "NLOT")

1. Select an **Action** from the drop-down menu next to a loan.

Select a column heading to sort results.

Archive Loan(s) Reassign Loan(s) Set Pipeline View Preferences Default View

Actions	Archive	Locked?	Is Data Synced?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Decision	Fund Suspense Date
Choose...	<input type="checkbox"/>		No		NLOTU00000...		Homeowner					
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner	\$200,000.00				
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner	\$500,000.00				
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Yes		1422305908		Homeowner	\$500,000.00	11/10/2008		Finalize Findings Required	
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner	\$500,000.00				
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner	\$500,000.00				
Choose...	<input type="checkbox"/>		Yes		1422299339		Homeowner ...	\$500,000.00	10/09/2008			
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Homeowner ...	\$500,000.00				
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Yes		NLOTU00000...		Homeowner ...	\$500,000.00				
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Yes		1422300711		Homeowner ...	\$500,000.00	10/15/2008			
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Homeowner ...	\$500,000.00		Chase ZiPP...	Incomplete	
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Homeowner ...	\$300,000.00		Chase ZiPP...	Approved	
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner ...	\$500,000.00				
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner ...	\$500,000.00				

1

Existing Loans (cont'd)

Actions (cont'd)

2. User will be brought to the appropriate screen based on the action that was selected.

The screenshot shows the 'Underwrite with ZIPPY' interface in ChaseLoanManager. A yellow callout box with the number '2' and a downward arrow points to the 'EXISTING LOANS' tab in the top navigation bar. The interface includes a left sidebar with 'Quick Links' and 'Actions', and a main content area with several sections:

- Underwrite with ZIPPY**: Includes a 'Number of times submitted to AU : 0' and buttons for 'Submit Order' and 'Save Changes'.
- ZIPPY Information**: Contains fields for 'Automated Underwriting System' (Chase ZIPPY), 'Chase Loan Number' (NLOTU000000000268107), 'Existing Chase Loan Number', 'Underwriting Type' (Choose...), 'TPO Number' (0888925), 'TPO Password' (***), 'System Generated #' (NLOTU000000000268107), and 'User Name'. There is also a checkbox for 'Finalize Underwriting'.
- Loan Information**: Contains fields for 'Buydown Option' (None), 'Main Buydown Contributor' (Choose...), 'New or closed < 12 months ago' (Choose...), 'Cost of Buydown' (0), 'Seller Concessions' (0), 'Estimated Closing Date' (11/16/2008), and checkboxes for 'Interest Only', 'Affordable Housing 2nd', and 'Texas 50(a)(6)'. There is also a 'Product Selection' dropdown (Choose...).
- Community Lending Information**: Contains dropdowns for 'Community Lending Program' (Choose...), 'Metropolitan Stat.' (Choose...), 'FNMA Neighbor' (Choose...), 'FA Community 2nd Repay' (Choose...), and 'Affordable Product Type' (Choose...).

Refer to:

- Pages 22-30 for steps to Register/Lock
- Pages 31-39 or steps to Submit AU
- Pages 43-45 for steps to Sync Data

Existing Loans (cont'd)

Search for Loans

1. Select the (+) to Expand to Search Loans.

Loan Pipeline

Expand to search loan(s)

Search Results

Select a column heading to sort results.

Archive Loan(s) Reassign Loan(s) Set Pipeline View Preferences Default View

Actions	Archived?	Locked?	Is Data Synched?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Findings	Fund Suspende Date
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner ...	\$500,000.00				
Choose...	<input type="checkbox"/>		Yes		NLOTU00000...		Homeowner ...	\$500,000.00		Chase ZIP...	Referred	
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner ...	\$500,000.00				
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner ...	\$500,000.00				
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner ...	\$500,000.00				
Choose...	<input type="checkbox"/>				NLOTU00000...		Homeowner ...	\$500,000.00				

1

2. Select your Search Criteria from the drop-down menu.

Loan Pipeline

Expand to search loan(s)

Select from the search criteria below to find existing Register, Lock or AU Submission records.

Choose...

Search Criteria:

- Choose...
- AU Recommendation DU
- AU Recommendation LP
- AU Recommendation ZIPPY
- AU Submission Date
- Batch File Number
- Borrower First Name
- Borrower Last Name
- Borrower SSN
- Chase Loan Number
- Commitment Creation Date
- Commitment Number
- Correspondent Loan Number
- Delivery Method
- Funded Date
- Fund Suspende Date
- Lock Expires in (# of days)
- Lock Date
- Market Type
- Property City
- Property State
- Property Zip
- Registration Date
- User ID

Set Pipeline View Preferences Default View

Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Decision	Fund Suspende Date
	NLOTU00000...		Homeowner					
	NLOTU00000...		Homeowner	\$200,000.00				
	NLOTU00000...		Homeowner	\$500,000.00				
	1422305908		Homeowner	\$500,000.00	11/10/2008		Finalize Findings Required	
	NLOTU00000...		Homeowner	\$500,000.00				
	NLOTU00000...		Homeowner	\$500,000.00				

Existing Loans (cont'd)

Search for Loans (cont'd)

- Enter your Search Criteria.
- Select **Exact Match**, **Starts With**, **Contains**, **Ends With** or **Not Equal** from the drop-down menu.

The screenshot shows the 'Loan Pipeline' search interface. At the top, there is a checkbox labeled 'Expand to search loan(s)'. Below it, a text prompt reads 'Select from the search criteria below to find existing Register/Lock or AU Submission records.' The search criteria are entered as follows: 'LastName' is set to 'H', and the operator is set to 'Exact Match'. A yellow callout box with the number '3' points to the 'Exact Match' dropdown menu. Another yellow callout box with the number '4' points to the 'Exact Match' option in the dropdown menu. There is also a 'Choose...' dropdown menu and an 'Include Archived Loans' checkbox. At the bottom, there are 'Search' and 'Clear' buttons. The text 'Search Results' is visible at the bottom left.

- Add additional search criteria by selecting **AND** or **OR** from the drop-down menu.

The screenshot shows the 'Loan Pipeline' search interface. The search criteria are the same as in the previous screenshot: 'LastName' is 'H' and the operator is 'Exact Match'. A yellow callout box with the number '5' points to the 'Choose...' dropdown menu. The dropdown menu is open, showing options for 'AND' and 'OR'. The 'Include Archived Loans' checkbox is visible. At the bottom, there are 'Search' and 'Clear' buttons. The text 'Search Results' is visible at the bottom left.

- Enter search criteria.
- Select **Search** to view loans matching your search criteria.

The screenshot shows the 'Loan Pipeline' search interface. The search criteria are: 'LastName' is 'H', the operator is 'Exact Match', and the logical operator is 'AND'. Below the logical operator, 'RegistrationDate' is selected. To the right, there are date pickers for 'Start Date: 09/01/2008' and 'End Date: 10/22/2008'. A yellow callout box with the number '6' points to the date pickers. Another yellow callout box with the number '7' points to the 'Include Archived Loans' checkbox. At the bottom, there are 'Search' and 'Clear' buttons. The text 'Search Results' is visible at the bottom left.

NOTE: Select to include archived loans. Archived loans will show in the search results with a checkmark in the Archive column.

Existing Loans (cont'd)

Search for
Loans (cont'd)

A list of matching loans will appear on the bottom of the screen.

Loan Pipeline

Expand to search loan(s)

Search Results

Select a column heading to sort results.

Archive Loan(s) Reassign Loan(s) Set Pipeline View Preferences Default View

Actions	Archive	Locked?	Is Data Synched?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Findings	Fund Suspense Date
Choose...	<input type="checkbox"/>		Yes		1422299339		Homeowner ...	\$500,000.00	10/09/2008			
Choose...	<input type="checkbox"/>		Yes		1422300711		Homeowner ...	\$500,000.00	10/15/2008			

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NOTE: If the search yielded more than 15 results additional pages will be listed.

Existing Loans (cont'd)

Moving Mandatory Loans to Another Commitment

Mandatory loans may be moved to another commitment before the loan is locked.

To move a loan from one commitment to another, complete the steps listed below:

1. Open the loan in the Create Loans tab by selecting **Register/Lock** from the **Actions** drop-down menu.

Loan Pipeline

Expand to search loan(s)

Search Results

Select a column heading to sort results.

Actions	Archive	Locked?	Is Data Synchronized?	Corr Loan#	Chase Loan#	Commit#	Borrower Name	Loan Amount	Lock Date	AU System	AU Decision	Fund Suspense Date
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Yes	S5-1029-1	1407810960		Green	\$417,000.00	10/29/2008		Finalize Findings Required	
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Yes	REQTest	1407811635		Green	\$416,790.00	10/31/2008			
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>			1407828988	A00053	Green	\$416,790.00				
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>			1407828966	A00053	Green	\$416,790.00				
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Yes		NLOTU000000...		Green ...	\$300,000.00				
Choose...	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No	S11-1029-1	1407811045		Green ...	\$416,790.00	10/29/2008		Finalize Findings Required	
Choose...	<input type="checkbox"/>	<input type="checkbox"/>	Yes	SBREQ-2	1407811497		Green ...	\$416,790.00		Chase zIPP...	Referred	
Choose...	<input type="checkbox"/>	<input type="checkbox"/>			NLOTU000000...		Green ...	\$416,790.00				

1

2. Select the **Search** button to select a commitment number.

Register/Lock

FICO score is not part of the Data Sync option, manually validate FICO against your AU findings.

Correspondent Seller Information

Best Efforts Remaining:
 Chase Loan #:
 Corr. Loan #:

Commitment Type:
 Commitment #:

Third Party Originated

Existing Loans (cont'd)

Moving Mandatory Loans to Another Commitment (cont'd)

3. Click on the **Commitment** you would like to switch to.
4. Select the **Rate**.
5. Select the **Register** button.

Commitment #	Balance	Product	Coupon Rate
A00041	\$1,154,700.00	30/25/20 Yr Fixed Agency	
A00053	\$488,000.00	30/25/20 Yr Fixed Agency	
D00042	\$1,020,000.00	30/25/20 Yr Fixed FHA	

Select	Rate
<input type="radio"/>	5.250%
<input type="radio"/>	5.375%
<input type="radio"/>	5.500%
<input checked="" type="radio"/>	5.625%
<input type="radio"/>	5.750%

D00044	\$1,020,000.00	30/25/20 Yr Fixed Agency	
--------	----------------	--------------------------	--

The commitment number will change to the new commitment.

Register/Lock

FICO score is not part of the Data Sync option, manually validate FICO against your AU findings.

Correspondent Seller Information

Best Efforts Remaining: \$980,488,270.00 Chase Loan #: 1407828988 Corr. Loan #:

Lock Balance:

Commitment Type: Mandatory Commitment #: D00042

Third Party Originated


Find a Product

ChaseLoanManager Product & Price Finder

ChaseLoanManager will help you compare the best products and price that Chase has to offer your customers! With the **Product & Price Finder** functionality you can:

- Upload Fannie Mae 3.0 or 3.2 files or manually enter basic loan information for your borrower
- Filter criteria to pinpoint needs of borrowers
- Compare up to three Chase products
- Select the best product and price and register/lock the loan in one easy click or flag for future lock

Select the **Find a Product** button or tab to get started.

CHASE 

Help | Contact Us | Update Profile | Log Off

ChaseLoanManager

HOME RATES CREATE LOANS EXISTING LOANS **FIND A PRODUCT** REPORTING VIEW GUIDES

Welcome Riley Mortgage !

Rates View and download rates

Create Loans Create new Chase loans to Register/Lock or Underwrite with ZIPPY.

Existing Loans Search for and work on Existing Loans.

Find a Product Build product and price scenarios.

Reporting Access administrative, pipeline, and trade reports.

Additional Tools

View Guides View the correspondent lending guides and most recent bulletin announcements – no password required.

Send Secure Email Send confidential borrower information via Secure E-Mail – separate password required.


Deliver Imaged Docs Electronically submit imaged loan files – separate password required.

Deliver Data Deliver Data with EDI - no password required.

Online Training Access ChaseLearningZone, which allows you to learn about products, systems and services – separate password required.

News and Announcements
Explore the latest updates and promotions on chaseb2b.com
>> [Recent Bulletin Updates](#)
>> chaseb2b.com

Help
The Chase Technical Support help desk is available from 8:00AM to 8:00PM ET Monday-Friday (excluding holidays).
Call 1-877-ASK CHASE (275-2427) or
>> [Email us](#)

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Find a Product (cont'd)

Create Scenario-Manual Entry

Although Chase recommends you use the FNM file Upload method, you have the option of manually entering the loan application.

To create a Scenario using the Manual Entry method, complete the fields highlighted in yellow.

Skip to step 6 on page 66.

Create Scenario-Import

You have the ability to import loans from your loan origination system (LOS) in a Fannie Mae 3.0 or 3.2 file format to avoid duplicate data entry.

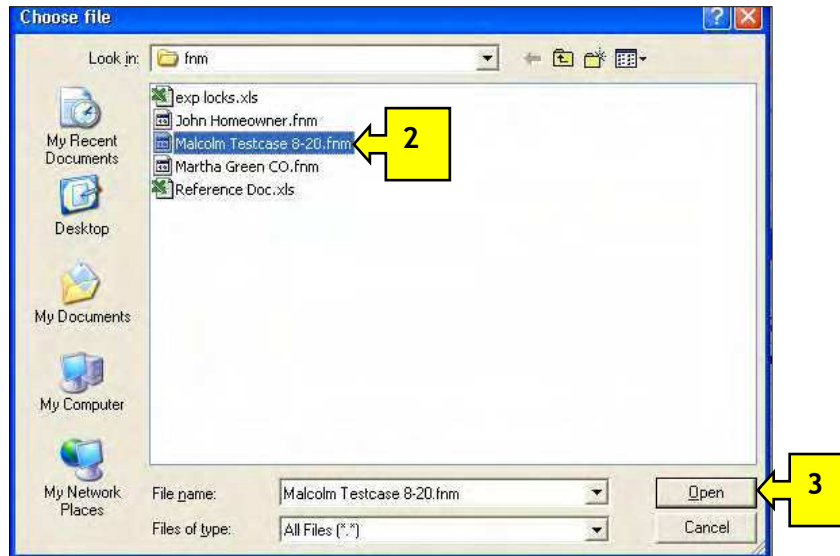
To import a loan into ChaseLoanManager Product & Price Finder, follow the steps below:

1. Select the **Browse** button.

Find a Product (cont'd)

Create Scenario-Import (cont'd)

2. Select the desired file (FNMA 3.0 or 3.2 executable file format) from your workstation.
3. Select Open.



The name of the FNM file you selected will appear.

4. Select the Import button.

Create Scenario

Import your FNM 3.0 or 3.2 file to populate fields below or manually enter the information

H:\C-Work_9-25-08\ChaseLoanManager\fnm\

Scenario Name:

Loan Type: Loan Purpose: Type of Finance:

Occupancy: Cash Out Amount: Property Type:

Documentation Type: Representative FICO:

Base Loan Amount: Total Loan Amount: LTV:

Subord Financing: Affordable Second: CLTV:

Appraised Value: Purchase Price: FHA LTV:

Loan Term: Buydown: Prepayment Penalty

Amortization Type: Escrow Waived: Interest Only

ARM Type: First Time Homebuyer

Borr First Name: Borr Last Name: Self Employed

Street Address: Agency/FHA Jumbo

ZIP Code: City: State:

Find a Product (cont'd)

Create a Loan Scenario (cont'd)

The fields will populate based on the information uploaded from your FNM file.

5. Create and enter a **Name** for the Scenario.
6. Select the **Save and Search** button.

5
Create Scenario

Expand to view your search criteria
Create New Scenario
Close Scenario

Scenario Name:

Loan Type: Loan Purpose:

Occupancy: Cash Out Amount:

Documentation Type:

Base Loan Amount: Total Loan Amount:

Subord Financing: Affordable Second:

Appraised Value: Purchase Price:

Loan Term: Buydown:

Amortization Type: Escrow Waived:

ARM Type:

Borr First Name: Borr Last Name:

Street Address:

ZIP Code: City:

Lock Period: Target Rate: -OR Target Price:

Type of Refinance:

Property Type:

Representative FICO:

LTV:

CLTV:

FHA LTV:

Prepayment Penalty

Interest Only

First Time Homebuyer

Self Employed

Agency /FHA Jumbo

State:

Save and Search >>
6

Find a Product (cont'd)

Create a Loan Scenario (cont'd)

If you have not entered in all the required information to obtain scenario results, a box will appear (as shown below) stating what fields are incomplete or invalid, and the field(s) will also be highlighted in red. Simply provide the missing information and click **Save and Search** to view your scenario results.

The screenshot shows a web form for creating a loan scenario. A yellow warning box with a triangle icon is overlaid on the form, containing the text: "Please complete the required/invalid fields that are highlighted and listed at the bottom of the screen." Below the warning box, a red rectangular box highlights the "Incomplete/invalid fields:" section, which lists:

- FICO
- Lock Period

The form fields include: Scenario Name (Malcom Scenario), Loan Type (Conventional), Loan Purpose (Purchase), Type of Refinance (none), Occupancy (Primary), Cash Out Amount (\$0.00), Property Type (1-Unit), Documentation Type (Full / Alt Doc (Full / Alt Doc)), Representative FICO (749), Base L... (85.00%), Subord... (85.00%), Appro... (0.00%), Amortization Type (Fixed), Escrow Waived (none), ARM Type (none), Borr First Name (Malcolm), Borr Last Name (Testcase), Street Address (115 Island Ave), ZIP Code (26201), City (Buckhannon), State (WV), Lock Period (30 Day), Target Rate (0), and Target Price (0). A "Save and Search >>" button is at the bottom.

Scenario Results

The findings show the initial **Rate** and **Total Price**.

7. Select the (+) to view detailed pricing and to compare products, Register, Underwrite or Flag for Lock.

The screenshot shows the "Create Scenario" results page. At the top, there are buttons for "Expand to view your search criteria", "Create New Scenario", and "Close Scenario". Below is a table with the following data:

Product	Rate	Total Price	Doc Type
603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc	6.250	99.983	Full / Alt Doc

Below the table, there is a note: "*Details shown are effective as of 11/5/2008 9:07:00 AM for ratecode CR081105A". A disclaimer follows: "This is a tool to help in product/pricing comparisons. This quote does not guarantee product approval. Pricing is subject to change without notice."

Find a Product (cont'd)

Product & Price Comparisons

To compare pricing on up to three products (ChaseLoanManager will only allow you to compare up to three products at a time), follow the steps outlined below:

8. Check the box of the products you want to compare.
9. Click the Go button to Compare products.

Create Scenario

Expand to view your search criteria [Create New Scenario](#) [Close Scenario](#)

Compare products [Go](#)

Product	Rate	Total Price	Doc Type					
<input checked="" type="checkbox"/> 603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc	6.250	99,983	Full / Alt Doc					
Rate	Total Price	Margin	Cap Index	Total Add-ons	Compare	Convert to Loan	Underwrite w/ ZIPPY	Flag for Lock
5.25	95.826	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.375	96.527	0.000	0 0.00	.000	<input checked="" type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.5	97.229	0.000	0 0.00	.000	<input checked="" type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.625	97.931	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.75	98.572	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.875	98.956	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6	99.105	0.000	0 0.00	.000	<input checked="" type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.125	99.588	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.25	99.983	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.375	100.493	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.5	100.934	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.625	101.288	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.75	101.325	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.875	101.474	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
7	101.544	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
7.125	102.831	0.000	0 0.00	.000	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock

Compare products [Go](#)

*Details shown are effective as of 11/20/2008 5:00:00 PM for ratecode CR081120A
This is a tool to help in product/pricing comparisons. This quote does not guarantee product approval. Pricing is subject to change without notice.

A new screen will appear with the comparison at the bottom of the page. Compare the results and click the <<<Back to return to the Scenario Parameters screen.

Loan Term: Buydown: Prepayment Penalty

Amortization Type: Escrow Waived: Interest Only

ARM Type: First Time Homebuyer

Borr First Name: Borr Last Name: Self Employed

Street Address: Agency/FHA Jumbo

ZIP Code: City: State:

Lock Period: Target Rate: -OR Target Price:

Product Finder Results

[<<< Back](#)

Product	Product 1	Product 2	Product 3
Name	603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc	603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc	603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc
Rate	5.375	5.5	6
Price	96.527	97.229	99.105
Margin	0.000	0.000	0.000
Cap	0	0	0
Index	0.00	0.00	0.00

*Details shown are effective as of 10/20/2008 10:05:00 AM for ratecode CR081020A [Download as PDF](#)

NOTE: Download the Product Finder Results by clicking Download to PDF.

Find a Product (cont'd)

Converting Scenario Results to be Registered/Locked, Underwritten, or Flagged

Once you have compared products and pricing on your scenario you can:

- Compare additional options
- Convert the scenario to be registered and locked
- Flag the scenario to be locked at a later time
- Underwrite with ZiPPY

Register/Lock a Scenario

Registering and locking a scenario you've created is easy! Simply highlight the desired rate and price and click on **Register Now** to convert the scenario to a loan.

Create Scenario

Expand to view your search criteria [Create New Scenario](#) [Close Scenario](#)

Product	Rate	Total Price	Doc Type					
<input type="checkbox"/> 603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc	6.250	99.983	Full / Alt Doc					
Rate	Total Price	Margin	Cap Index	Total Add-ons	Compare 3	Convert to Loan	Underwrite w/ ZiPPY	Flag for Lock
5.25	95.826	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.375	96.527	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.5	97.229	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.625	97.931	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.75	98.572	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.875	98.956	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6	99.105	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.125	99.588	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.25	99.983	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.375	100.493	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.5	100.934	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.625	101.288	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.75	101.325	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.875	101.474	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
7	101.544	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
7.125	102.831	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock

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This is a tool to help in product/pricing comparisons. This quote does not guarantee product approval. Pricing is subject to change without notice.

You will be brought into the Register/Lock screen of the **Create Loans** activity where you will need to enter additional information before the loan can be registered or locked.

Follow the steps on pages 22-30.

Find a Product (cont'd)

Submit Scenario to ZiPPY Submitting a Scenario to ZiPPY is easy. Simply highlight the desired rate and price and click on **Underwrite**.

Create Scenario

Expand to view your search criteria [Create New Scenario](#)

Product						Rate	Total Price	Doc Type
<input type="checkbox"/> 603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc						6.250	99.983	Full / Alt Doc
Rate	Total Price	Margin	Cap Index	Total Add-ons	Compare 3	Convert to Loan	Underwrite w/ ZiPPY	Flag for Lock
5.25	95.826	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.375	96.527	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.5	97.229	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.625	97.931	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.75	98.572	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.875	98.956	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6	99.105	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.125	99.588	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.25	99.983	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.375	100.493	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.5	100.934	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.625	101.288	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.75	101.325	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.875	101.474	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
7	101.544	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
7.125	102.831	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock

*Details shown are effective as of 11/20/2008 5:00:00 PM for ratecode CR081120A
This is a tool to help in product/pricing comparisons. This quote does not guarantee product approval. Pricing is subject to change without notice.

You will be brought into the **Create Loans** activity where you will need to enter additional information before the loan can be underwritten.

Follow the steps on pages 31-39.

Find a Product (cont'd)

Scenario Pipeline

To search for scenarios that you created, or to search for a scenario that has been flagged to lock, click on **Scenario Pipeline** from the menu on the left. You can search your Scenario Pipeline by:

- Scenario Name
- Borrower Last Name
- Date Stamp
- By the User ID of the Originator

Or you can:

- Click **View all** to search for all loans in your company's scenario pipeline
- Click **Flagged for Lock** to search for all loans flagged to be locked

1. Enter in the search criteria and click **Search**.

Scenario Pipeline

Access your saved scenarios or [create a new scenario](#)

Scenario Name:

Borrower Last Name:

Date Stamp:

View all:

Originating User ID:

Flagged for Lock:

The results will appear at the bottom of the screen.

2. To access a scenario, click on the **Scenario Name**, and the **Scenario Parameters** screen will appear with the information you stored earlier.

Scenario Pipeline

Access your saved scenarios or [create a new scenario](#)

Scenario Name:

Borrower Last Name:

Date Stamp:

View all:

Originating User ID:

Flagged for Lock:

Scenario Name	Borrower Last Name	Last Update Date	Created By	Flag	Copy	Delete
John Homeowner Scenario 1	Homeowner	11/10/2008	rimo-wendy	N	Copy	Delete
Malcolm Scenario	Testcase	10/20/2008	rimo-register	Y	Copy	Delete
Malcolm Scenario	Testcase	11/05/2008	rimo-laura	Y	Copy	Delete
Suzie Queue	Queue	11/10/2008	rimo-wendy	N	Copy	Delete
Training	Green	10/20/2008	rimo-laura	Y	Copy	Delete
[Unnamed Scenario]	smith	10/03/2008	rimo-rimo-admin2	N	Copy	Delete
[Unnamed Scenario]	Homeowner	10/23/2008	rimo-laura	Y	Copy	Delete

1

NOTE: You can also copy or delete the scenario from this screen.

Find a Product (cont'd)

Flag for Lock

When you flag a scenario, you can return to the scenario later to convert it to a locked loan. Additionally someone else in your organization can search the **Scenario Pipeline** to lock the loan (i.e. Secondary Marketing, Lock Department, etc.) depending on how your organization and processes are structured.

To flag the loan to be lock, click the **Flag for Lock** link for the desired product and price. The link will change to **Flagged**. Flagging a loan does not lock the loan or prevent the loan from being subject to price changes.

Once this is done, click the **Close Scenario** button to save your scenario.

Create Scenario

Expand to view your search criteria

[Create New Scenario](#)

Product					Rate	Total Price	Doc Type	
<input type="checkbox"/> 603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc					6.250	99.983	Full / Alt Doc	
Rate	Total Price	Margin	Cap Index	Total Add-ons	Compare 3	Convert to Loan	Underwrite w/ ZiPPY	Flag for Lock
5.25	95.826	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.375	96.527	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.5	97.229	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.625	97.931	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.75	98.572	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
5.875	98.956	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6	99.105	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.125	99.588	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.25	99.983	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.375	100.493	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.5	100.934	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.625	101.288	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flagged
6.75	101.325	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
6.875	101.474	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
7	101.544	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock
7.125	102.831	0.000	0	0.00	<input type="checkbox"/>	Register Now	Underwrite	Flag for Lock

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 This is a tool to help in product/pricing comparisons. This quote does not guarantee product approval. Pricing is subject to change without notice.

NOTE: You cannot flag more than one pricing option.

Find a Product (cont'd)

Reviewing a Scenario Flagged for Lock

When a scenario has been flagged for lock, the scenario must be accessed via the Scenario Pipeline (see page 71) to review and/or convert to a locked loan.


1. Place a checkmark next to **Flagged for Lock**.
2. Select **Search** to view all loans that have been flagged for lock.

Scenario Pipeline

Access your saved scenarios or [create a new scenario](#)

Scenario Name:

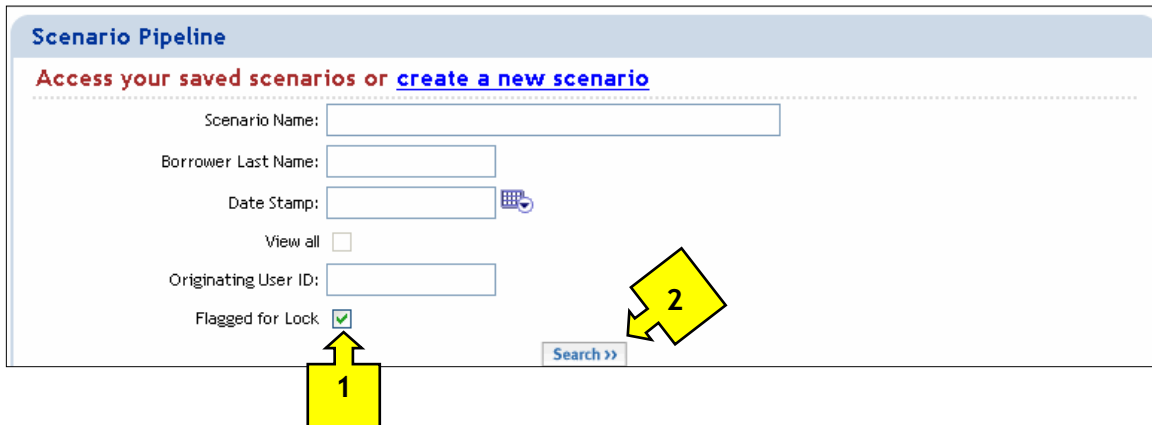
Borrower Last Name:

Date Stamp: 

View all

Originating User ID:

Flagged for Lock



All loans that have been flagged will appear.


3. Click on the Scenario Name.

Scenario Pipeline

Access your saved scenarios or [create a new scenario](#)

Scenario Name:

Borrower Last Name:

Date Stamp: 

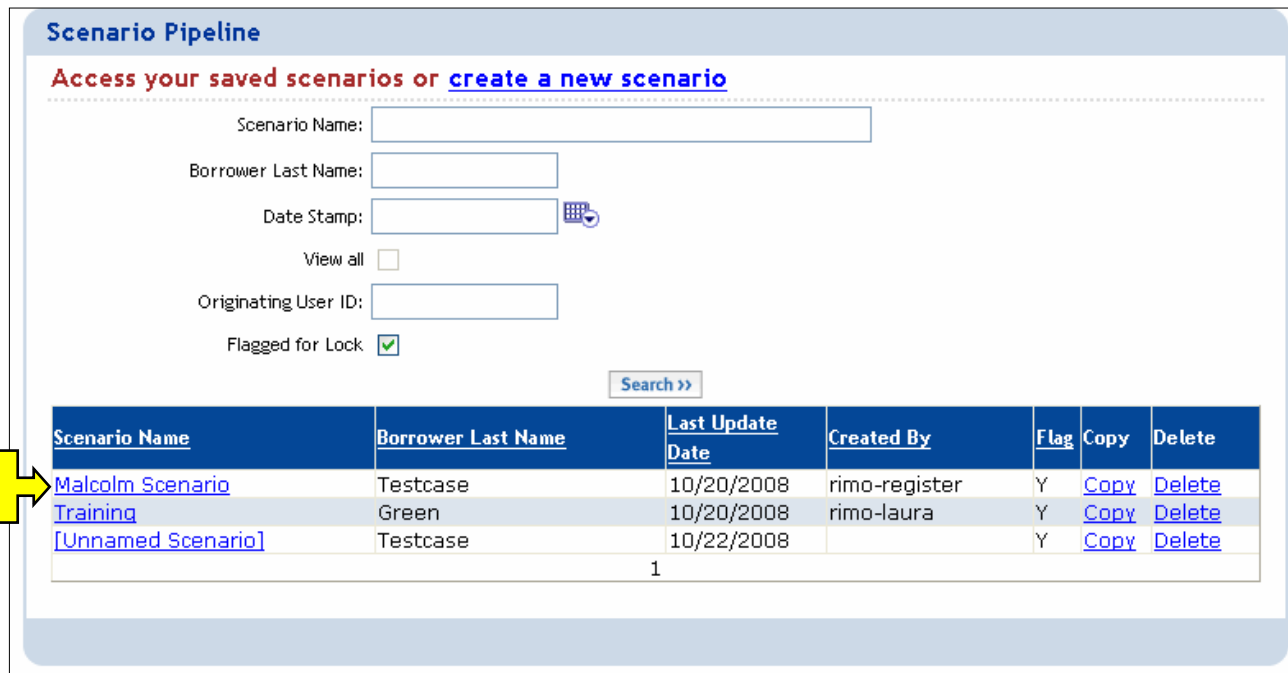
View all

Originating User ID:

Flagged for Lock

Scenario Name	Borrower Last Name	Last Update Date	Created By	Flag	Copy	Delete
Malcolm Scenario Training	Testcase	10/20/2008	rimo-register	Y	Copy	Delete
[Unnamed Scenario]	Green	10/20/2008	rimo-laura	Y	Copy	Delete
[Unnamed Scenario]	Testcase	10/22/2008		Y	Copy	Delete

1



Find a Product (cont'd)

Lock a Flagged Scenario

Once you have opened that scenario, a **Flag for Lock Information** box appears on the **Scenario Results** screen confirming the product, price, and rate selected when the scenario was flagged.

To lock a flagged scenario, you must review the rate and pricing information to ensure there was not a price change from the time the scenario was flagged to the time you are ready to convert it to a lock.

4. Click **Save and Search** to show all of the products and current pricing eligible for that particular scenario

Create Scenario

[Create New Scenario](#)
[Close Scenario](#)

Expand to view your search criteria

Scenario Name:

Loan Type: Conventional | Loan Purpose: Purchase

Occupancy: Primary | Cash Out Amount: \$0.00

Documentation Type: Full / Alt Doc (Full / Alt Doc)

Base Loan Amount: \$0.00 | Total Loan Amount: \$425,000.00

Subord Financing: \$0.00 | Affordable Second: (none)

Appraised Value: \$0.00 | Purchase Price: \$500,000.00

Loan Term: 360 months | Buydown: No Buydown

Amortization Type: Fixed | Escrow Waived: (none)

ARM Type: (none)

Borr First Name: Malcolm | Borr Last Name: Testcase

Street Address: 115 Island Ave

ZIP Code: 26201 | City: Buckhannon

Lock Period: 30 Day | Target Rate: 0 -OR- Target Price: 0

Type of Refinance: (none)

Property Type: 1-Unit

Representative FICO: 750

LTV: 85.00%

CLTV: 85.00%

FHA LTV: 0.00%

Prepayment Penalty

Interest Only

First Time Homebuyer

Self Employed

Agency/FHA Jumbo

State: WV

Flag for Lock Information

Product	603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc
Price	101.544
Rate	7
Lock Term	30-day

[Clear Flag >>](#)

4 → [Save and Search >>](#)

NOTE: If you don't want to keep the scenario flagged for lock, the flag can be cleared easily by clicking **Clear Flag**. You can then click **Close Scenario** to close and save the data or click **Save and Search** and compare the products and pricing again.

Find a Product (cont'd)

Lock a Flagged Scenario (cont'd)

- Expand the product and price information by clicking on the (+).

Create Scenario

Expand to view your search criteria [Create New Scenario](#) [Close Scenario](#)

Product	Rate	Total Price	Doc Type
<input checked="" type="checkbox"/> 603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc	6.250	99.983	Full / Alt Doc

*Details shown are effective as of **11/5/2008 9:07:00 AM** for ratecode **CR081105A**
This is a tool to help in product/pricing comparisons. This quote does not guarantee product approval. Pricing is subject to change without notice.

- Highlight the desired price and rate and then click **Register Now**.

Create Scenario

Expand to view your search criteria [Create New Scenario](#) [Close Scenario](#)

Product	Rate	Total Price	Doc Type
<input checked="" type="checkbox"/> 603-30/25/20 Yr Fixed Non-Agency Full/Alt Doc	6.250	99.983	Full / Alt Doc

Rate	Total Price	Margin	Cap	Index	Total	Add-ons	Compare	3	Convert to Loan	Underwrite w/ ZiPPY	Flag for Lock
5.25	95.826	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
5.375	96.527	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
5.5	97.229	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
5.625	97.931	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
5.75	98.572	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
5.875	98.956	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
6	99.105	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
6.125	99.588	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
6.25	99.983	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
6.375	100.493	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
6.5	100.934	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
6.625	101.288	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
6.75	101.325	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
6.875	101.474	0.000	0	0.00	.000				Converting, Please wait...	Underwrite	Flag for Lock
7	101.544	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock
7.125	102.831	0.000	0	0.00	.000				Register Now	Underwrite	Flag for Lock

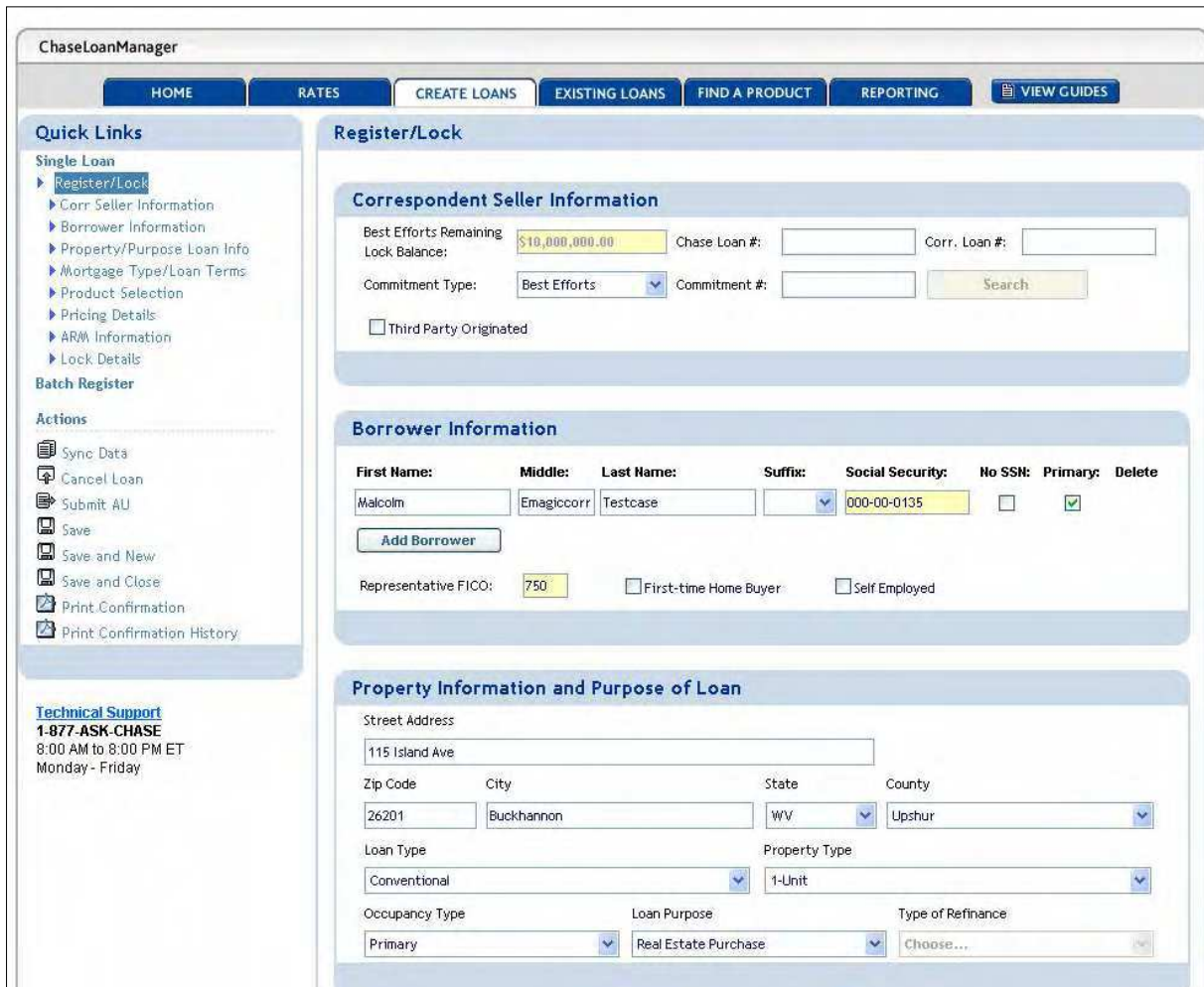
*Details shown are effective as of **10/21/2008 5:39:00 PM** for ratecode **CR081021A**
This is a tool to help in product/pricing comparisons. This quote does not guarantee product approval. Pricing is subject to change without notice.

Find a Product (cont'd)

Lock a Flagged Scenario (cont'd)

You will be brought into the **Create Loans** activity where you will need to enter additional information before the loan can be registered or locked.

Follow the steps on pages 22-30.



ChaseLoanManager

HOME RATES CREATE LOANS EXISTING LOANS FIND A PRODUCT REPORTING VIEW GUIDES

Quick Links

Single Loan

- Register/Lock
- Corr Seller Information
- Borrower Information
- Property/Purpose Loan Info
- Mortgage Type/Loan Terms
- Product Selection
- Pricing Details
- ARM Information
- Lock Details

Batch Register

Actions

- Sync Data
- Cancel Loan
- Submit AU
- Save
- Save and New
- Save and Close
- Print Confirmation
- Print Confirmation History

Technical Support
1-877-ASK-CHASE
8:00 AM to 8:00 PM ET
Monday - Friday

Register/Lock

Correspondent Seller Information

Best Efforts Remaining: \$10,000,000.00 Chase Loan #: [] Corr. Loan #: []

Lock Balance: []

Commitment Type: Best Efforts Commitment #: [] Search

Third Party Originated

Borrower Information

First Name:	Middle:	Last Name:	Suffix:	Social Security:	No SSN:	Primary:	Delete
Malcolm	Emagtcorr	Testcase	[]	000-00-0135	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[]

Add Borrower

Representative FICO: 750 First-time Home Buyer Self Employed

Property Information and Purpose of Loan

Street Address: 115 Island Ave

Zip Code: 26201 City: Buckhannon State: WV County: Upshur

Loan Type: Conventional Property Type: 1-Unit

Occupancy Type: Primary Loan Purpose: Real Estate Purchase Type of Refinance: Choose...

Reporting

Running ChaseLoanManager Reports

Obtaining pipeline reports has never been easier! ChaseLoanManager provides an online reporting feature designed to assist in managing your pipeline. These features include:

- Real time loan status information
- Suspense reports with current outstanding conditions
- Mandatory and AOT trade commitment reports
- Ability to Export to Excel to make saving your reports easier

To access reports, select the **Reporting** tab or button from the ChaseLoanManager home page.

The screenshot shows the ChaseLoanManager interface. At the top, the CHASE logo is on the left, and navigation links (Help, Contact Us, Update Profile, Log Off) are on the right. Below the logo, the text 'ChaseLoanManager' is displayed. A horizontal navigation bar contains several tabs: HOME, RATES, CREATE LOANS, EXISTING LOANS, FIND A PRODUCT, REPORTING (highlighted with a red box), and VIEW GUIDES. Below the navigation bar, a welcome message reads 'Welcome Riley Mortgage!'. A list of main menu items follows, each with a button and a description: Rates (View and download rates), Create Loans (Create new Chase loans to Register/Lock or Underwrite with ZIPPY.), Existing Loans (Search for and work on Existing Loans.), Find a Product (Build product and price scenarios.), and Reporting (Access administrative, pipeline, and trade reports.). The Reporting button is highlighted with a red box. Below this is an 'Additional Tools' section with buttons for View Guides, Send Secure Email, Deliver Imaged Docs, Deliver Data, and Online Training, each with a brief description. On the right side of the page, there is a photo of two people in a meeting, a 'News and Announcements' section with links to 'Recent Bulletin Updates' and 'chase2b.com', and a 'Help' section providing contact information for the Chase Technical Support help desk.

Reporting (cont'd)

Reports

Select the (+) to expand the report category and get a description of the information contained in each report.

Select a report by clicking on the name of the report on the left (Quick Links), or under the reporting details.

NOTE: The reports you are able to view is determined by your access level.

The screenshot shows the Reporting interface. On the left is the 'Reporting Quick Links' sidebar, and on the right is the 'Reporting' pane.

Reporting Quick Links:

- Registration
 - Pipeline**
 - Registration Confirmation
 - Upfront Fee Reminder
- Mandatory
 - Mandatory Commitment Letter
 - Commitment Report with Loan Data
 - Pair-Off Letter
- Underwriting
 - UW Decision
 - UW Approval Memorandum
 - UW Suspense
 - Notice of Adverse Action
- Funding/Delivery
 - Status of Loans Received
 - Suspense with Conditions
 - Loan Conditions
 - Imaged File Receipt
 - EDI Package Detail
- Purchase Advice
 - Individual Purchase Advice
 - Batch Purchase Advice

Reporting Details:

- Registration**
 - Pipeline**

Get the full picture. Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.
 - Registration Confirmation

View/print a confirmation to verify a loan's Registration/Float, Lock, Re-Lock, Cancellation, or Extension.
 - Upfront Fee Reminder

View/print loan level upfront fee reminder. If Chase has not received the upfront lock fee, Chase will fax this letter listing the amount owed and the due date.
- Mandatory
- Underwriting
- Funding/Delivery
- Purchase Advice

For this example we selected **Pipeline**.

The screenshot shows the Reporting Pipeline report view. The title is 'Reporting Pipeline'. Below the title is a description: 'Get the full picture. Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.' Below the description is a search dropdown menu with the text 'Choose...'. Below the search dropdown is the instruction: 'Enter search criteria above and select Submit to view report.' At the bottom are several buttons: 'Submit', 'Clear', 'Excel Report format: Excel Version', 'Download to Excel', and 'View Full Screen'.

Reporting (cont'd)

Reports (cont'd) A. Select criteria to include in the report from the drop-down menu.

Based on the report, these fields will change. Select the criteria you wish to include in the report:

Reporting

Pipeline

Get the full picture. Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.

Choose... (dropdown menu)

- Choose...
- AU Recommendation DU
- AU Recommendation LP
- AU Recommendation ZIPPY
- AU Submission Date
- Batch File Number
- Borrower First Name
- Borrower Last Name
- Borrower SSN
- Chase Loan Number
- Commitment Creation Date
- Commitment Number
- Correspondent Loan Number
- Delivery Method
- Funded Date
- Fund Suspense Date
- Lock Expires in (# of days)
- Lock Date
- Market Type
- Property City
- Property State
- Property Zip
- Registration Date
- User ID

Select Submit to view report.

Report format: Excel Version (dropdown) [Download to Excel] [View Full Screen]

B. Enter a **Start Date** and **End Date**.

C. Select if you would like to include additional criteria in the report by selecting **AND** or **OR** from the drop-down menu.

Reporting

Pipeline

Get the full picture. Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.

Registration Date (dropdown)

Start Date: 10/01/2008 (calendar icon) End Date: 11/13/2008 (calendar icon)

Choose... (dropdown menu)

- Choose...
- AND
- OR

criteria above and select Submit to view report.

[Submit] [Clear] Excel Report format: Excel Version (dropdown) [Download to Excel] [View Full Screen]

Reporting (cont'd)

Reports (cont'd)

- D. Repeat steps A-C for as many criteria that you wish to include.
E. Click on the **Submit** button to view the results.

Reporting

Pipeline

Get the full picture. Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.

Registration Date
Start Date:
End Date:

OR
Start Date:
End Date:

Choose...

Enter search criteria above and select Submit to view report.

E →

Excel Report format:

The results will appear on the screen. You can now choose to view the report in Excel or Full Screen (HTML).

Reporting

Pipeline

Get the full picture. Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.

Enter search criteria above and select Submit to view report.

Excel Report format:

User ID	AU System	AU Findings	AU Submit Date	Corr Loan#	Chase Loan#	Commit#	Commit Date	Batch File#	Borrower
C0002rino-laura					1422299339				Homeowne

NOTE: Use the scrollbar to view additional information.

Reporting (cont'd)

Reports- Excel To view the reports in Excel, select the **Excel Version** from the drop-down menu and click on the **Download to Excel** button.

Reporting

Pipeline

Get the full picture. Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.

Choose...

Enter search criteria above and select Submit to view report.

Submit Clear Excel Report format: Excel 2000 Download to Excel View Full Screen

User ID	AU System	AU Findings	AU Sub	Excel Version	#Chase Loan#	Commit#	Commit Date	Batch File#	Borrower
C0002rimo-laura				Excel 2000	1422299339				Homeowne
1				Excel XP					
				Excel 2003					
				Excel 2007					

Reports- HTML To view the reports in HTML, select the **View Full Screen** button.

Reporting

Pipeline

Get the full picture. Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.

Choose...

Enter search criteria above and select Submit to view report.

Submit Clear Excel Report format: Excel 2000 Download to Excel View Full Screen

User ID	AU System	AU Findings	AU Submit Date	Corr Loan#	Chase Loan#	Commit#	Commit Date	Batch File#	Borrower
C0002rimo-laura					1422299339				Homeowne
1									

Reporting (cont'd)

Types of Reports

The following reports are available within their respective report category with a brief a description of each report available in ChaseLoanManager:

Category	Report Name	Description
REGISTRATION	Pipeline	Access an overview of your Registration, Lock, AU Submission, Chase Underwriting and Funding activity all in one comprehensive report.
	Confirmation	View/print a confirmation to verify a loan's Registration/Float, Lock, Re-Lock, Cancellation, or Extension.
	Upfront Fee Reminder	View/print loan level upfront fee reminder.
MANDATORY	Mandatory Commitment Letter	View/print the Mandatory Commitment letter. Confirm the commitment agreement between the Correspondent and Chase.
	Commitment Report with Loan Data	Lists all open mandatory commitments within a specified date range and includes loan level data.
	Pair-Off Letter	View/print the mandatory pair-off letter. Provides the pair off calculation and amount due to Chase.
UNDERWRITING	UW Decision	Manage loans in the Chase Underwriting pipeline by accessing the current Underwriting status and decisions.
	UW Approval memorandum	View/print loan level underwriting approval memorandum.
	UW Suspense	View/print loan level underwriting Notice of Incompleteness conditions.
	Notice of Adverse Action	View/print loan level underwriting adverse action letter.
FUNDING/ DELIVERY	Status of Loans Received	The Status of Loans Received report is your one-stop-shop for information about the status of active loans <i>with funding packages received</i> at Chase.
	Suspense with Conditions	Manage your pipeline by accessing real-time detailed information on all loans in suspension.
	Loan Conditions	View/print loan level suspense conditions.
	Imaged File Receipt	Correspondents participating in the Imaged Document Delivery Program may generate this report to confirm imaged file receipts.
	EDI Package Detail	An overview of all successfully received EDI loans, grouped by EDI Package Name and Received Date.
PURCHASE ADVICE	Individual Purchase Advice	View an individual purchase advice on a loan.
	Batch Purchase Advice	This summary report lists Purchase Advices grouped by wire.



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