

## The following steps will allow for a smooth submission process:

1. Log into RSM Web Portal by clicking "Submit A Loan" on <u>RSM Wholesale's Website</u>.

Right Start Mortgage, Inc., founded in 1989, is full service Fannie Mae Seller/Servicer and Direct Ginnie Mae Issuer specializing in Conforming and FHA residential products.

EXPLORE OUR PRODUCTS	Right Start is dedicated to offer our brokers and borrowers an unparalleled level of customer service. Our goal is to provide our customers with the support and personal attention they deserve. Our exceptional staff will lead you through the steps of your financial needs, while helping you achieve and maintain comfort and confidence throughout the process.
SUBMIT A LOAN	Right Start also realizes the importance of technology in today's mortgage lending world. That's why it has become Right
BECOME AN APPROVED BROKER	Start's main focus to offer state of the art mortgage pricing and underwriting tools to help you approve and price loans for your clients 24 hours a day, 7 days a week.
	Helping you help your clientsthat's the Right Start way!

2. Once in Loan Express, select "Create New Loan" on left column and "Import Loan File". Proceed by uploading your 3.2 FNMA file to receive a loan number.

Portal Mode: Broker 🗸	۲	Import Fannie Mae file 8700 8700 8700 8700 8700 8700 8700 870
Broker Pipelines		😢 🗌 I understand that applicants' Social Security Numbers may be stored and potentially visible to other users.
QuickPricer		Import
Create New Loan	0	Import Calyx Point file
Import loan file		
Create purchase loan		
Create refinance loan		
Create 2nd lien (standalone)		
My Profile		

3. Application Information: Review 1003 information that was transferred into loan.

oan	Number: 1170500476	Borrower Name:	: Test Loan		Loan Amount: \$182,000.00	Property A	ddress: 123 test stree
	Application Information	Clo	ising Costs	Pricing	Loan Information	Rate Lock 🗬	Disclosures
		TEST LOAN					
	1	TEST LOAN					
		PAGE 1	PAGE 2	PAGE 3	PAGE 4		
		The income	or assets of a perso	n other than the	"Borrower" will be used 🖌 The inco	ome or assets of the Borrower's s	pouse will not be used
		I. TYPE OF M	ORTGAGE AND T	ERMS OF LOAN	I		

4. Closing Cost: Insert all fees associated with the loan on this tab.

Status ar	id Agents	Applica	tion Information		Closing Costs	Pricing	Loan Informa	ation	R	ate Lock 🗬		Disclos	ures E-doc
ower-Respo	nsible Closing Costs	Non-P&I Hou	sing Expenses										
rigination	Charges												
э	Descriptio	on/Memo	Optional	APR	FHA	Pa	id to	TF	AFF	Can Shop	Did Shop		Amount
	Discount points			$\checkmark$		Lender	$\checkmark$						\$0.00
	Underwriting fee			$\checkmark$	$\checkmark$	Lender	~						\$995.00

www.rsmwholesale.com | FHA Lender ID: 7753200009 | VA Lender ID: 9051910000 | Mortgagee Clause: Right Start Mortgage, INC. ISAOA, 13191 Crossroads Parkway North, Suite 175, City of Industry, CA 91746



5. Pricing: Select pricing and register your loan. Under the application #1 tab, input credit information for accuracy.

Submission Process Through RSN

Application Information	Closing Costs	Pricing	Loan Informatio
Run	Scenario in DO	Res	iults Filter <u>Term</u>
No Pinned	Results to Compare		□ 10yr □ 25yr ☑ 15yr ☑ 30yr ☑ 20yr ☑ 0ther
Horizon of borrower interes	st: 60 months ( <u>explain</u> )	Adva	anced Filter Options
Application #1 Property & I Remove this application Applicant Info Properties Please select an option Order New Credit Report	Add New 1003 Appli	cation Ale	rt Messages edit has not been ordered
Oupgrade Existing Credit Report	to Tri-Merge Report		
Credit Provider Information Credit Provider: <u>Is my credit p</u> < Select Credit Provider>	n rovider supported?		
Re-Issue Credit	tevise Property & Loan Info		

6. If DO/DU was not yet ran/released, click on "Run Scenario in DO", enter DO User ID/PW and submit to receive your findings. Be sure to release AUS Findings to Right Start Mortgage.

Run Sc	enario	in	DO
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Select pricing and register loan number by completing the results filter and selecting "price".
 \*Alert Messages will advise if fields must be completed for accurate results.

<b>Results Filter</b>						
Term		Amortization T	уре	Product Type		
10yr	25yr	✓ Fixed	🗌 7yr ARM	✓ Conventional	🗌 FHA	Price
🗌 15yr	☑ 30yr	🗌 3yr ARM	10yr ARM	My Community / HomeReady	🗆 VA	
20yr	Other	□ 5yr ARM	Other	Home Possible	USDA	Number of Programs: 1
Advanced Filter Op	tions					

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8. View eligible loan programs/pricing and select "register". This will allow the submission team to review your loan. \*RESPA clock begins, provide minimum submission items.

IXED	CONFOR	MING										
pin	REGISTER	request lock	5.125	-3.000	1,742.36	19.924	5.171	0	\$1,668.97	\$81,668.97	<u>39.2</u>	30 FD
pin	REGISTER	request lock	5.000	-2.972	1,717.83	19.678	5.046	۷	\$1,652.53	\$81,652.53	<u>39.7</u>	30 FD
pin	REGISTER	request lock	4.875	-2.647	1,693.47	19.435	4.920	0	\$1,636.10	\$81,636.10	40.3	30 FD

- E-docs upload your submission package. Drag and drop all submission files, choose doctype– "A New File", and upload pdf submission package. Submissions team will be notified that the file is ready for review.
  - \* All documents uploaded by 2:00PM PST will be reviewed the same day.



'ou may upload up to 12 documents at a time with a total upload size of 100MB.



Upload Docs Fa	ax Docs	Document List	
File Name	Doc Type *		Description
Uninstalling BrowserXT.pdf	[ select Docty	rpe]:can barcodes *CONDITIONS ; . CONDITIONS	0 of 200 cha
lqb new release 8.8.18 meeting.pd	f [select Docty (100MB MAX	ype] scan barcodes *A NEW FILE ()* : NEW FILE	0 of 200 cha
UPLOAD DOCS			