

The following steps will allow for a smooth submission process:

1. Log into RSM Web Portal by clicking “Submit A Loan” on [RSM Wholesale’s Website](#).

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

SUBMIT A LOAN

BECOME AN APPROVED BROKER

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.

Right Start also realizes the importance of technology in today's mortgage lending world. That's why it has become Right 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 clients...that'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.



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

Loan Number: 1170500476 Borrower Name: Test Loan Loan Amount: \$182,000.00 Property Address: 123 test street

Application Information Closing Costs Pricing Loan Information Rate Lock Disclosures

TEST LOAN

PAGE 1 PAGE 2 PAGE 3 PAGE 4

The income or assets of a person other than the "Borrower" will be used... The income or assets of the Borrower's spouse will not be used

I. TYPE OF MORTGAGE AND TERMS OF LOAN

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

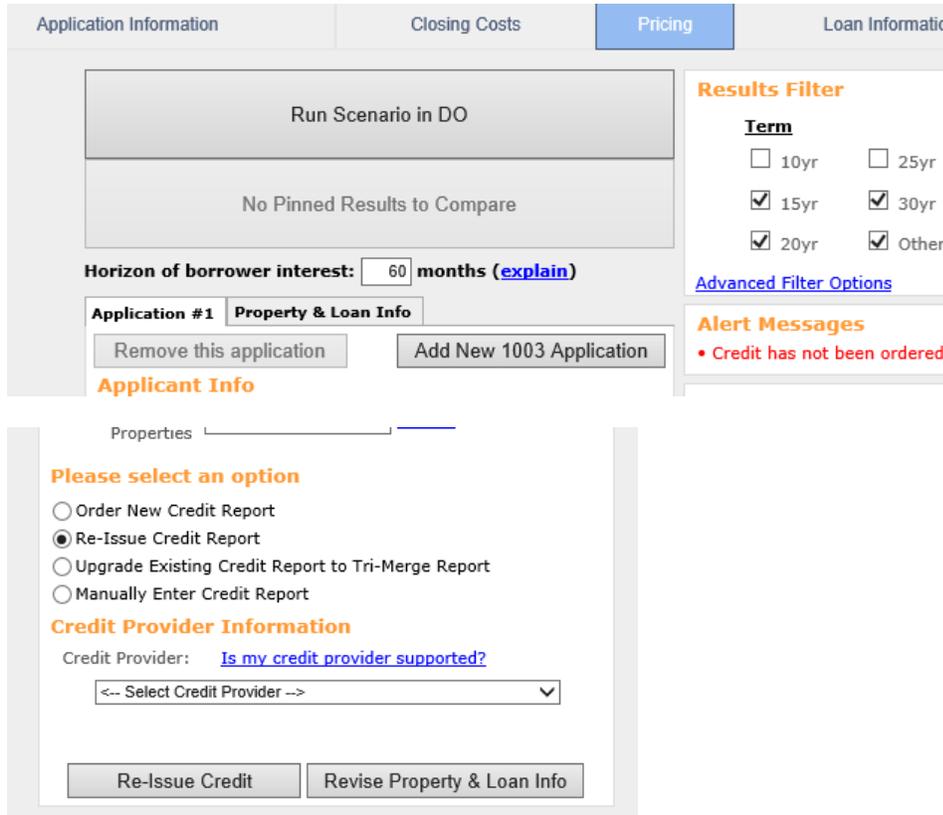
Status and Agents Application Information **Closing Costs** Pricing Loan Information Rate Lock Disclosures E-doc

Originator-Responsible Closing Costs Non-P&I Housing Expenses

Origination Charges

Description/Memo	Optional	APR	FHA	Paid to	TP	AFF	Can Shop	Did Shop	Amount
Discount points	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0.00
Underwriting fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$995.00

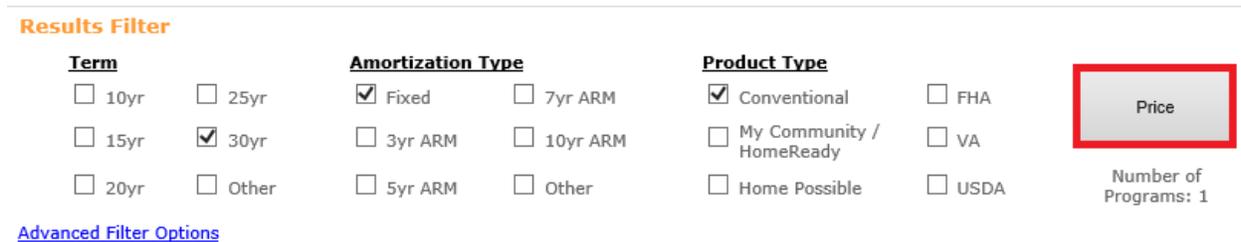
5. Pricing: Select pricing and register your loan. Under the application #1 tab, input credit information for accuracy.



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.



7. 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.



- 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.

FIXED CONFORMING												
pin	REGISTER	request lock	5.125	-3.000	1,742.36	19.924	5.171	🟢	\$1,668.97	\$81,668.97	39.2	30 FD
pin	REGISTER	request lock	5.000	-2.972	1,717.83	19.678	5.046	🟢	\$1,652.53	\$81,652.53	39.7	30 FD
pin	REGISTER	request lock	4.875	-2.647	1,693.47	19.435	4.920	🟢	\$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.

E-docs

[Credit Plus - Settlement Services Worksheet \(SSW\)](#) [First American - FraudGuard](#)

[FAX COVERSHEETS](#) [SUBMIT TO DOCUMENT CHECK](#)

[Upload Docs](#) Fax Docs Document List

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



Drag and Drop Files Here to Upload

[OR SELECT FILES TO UPLOAD](#)

0 of 12 files selected for upload

Files to Upload:

[Upload Docs](#) Fax Docs Document List

File Name	Doc Type *	Description
Uninstalling BrowserXT.pdf	[select Doctype] scan barcodes *CONDITIONS <small>(100MB MAX) *CONDITIONS</small>	<input type="text" value="0 of 200 charac"/>
lqb new release 8.8.18 meeting.pdf	[select Doctype] scan barcodes *A NEW FILE <small>(100MB MAX)* : NEW FILE</small>	<input type="text" value="0 of 200 charac"/>

[UPLOAD DOCS](#)