

## Introducing LaunchPad

Gold Star Wholesale's **LaunchPad**, is an industry leading Wholesale platform. Clear and easy to use, our technology puts the power in your hands while taking the heavy lifting off of your plate.

LaunchPad provides a centralized online portal where our Broker partners can originate, process, and monitor loan progress and status. LaunchPad offers a comprehensive dashboard, from which our Brokers are able to view, sort, and organize all active and inactive loan files by Loan Number, Borrower, Loan status, Loan Milestone, and complete the required loan actions in one spot.

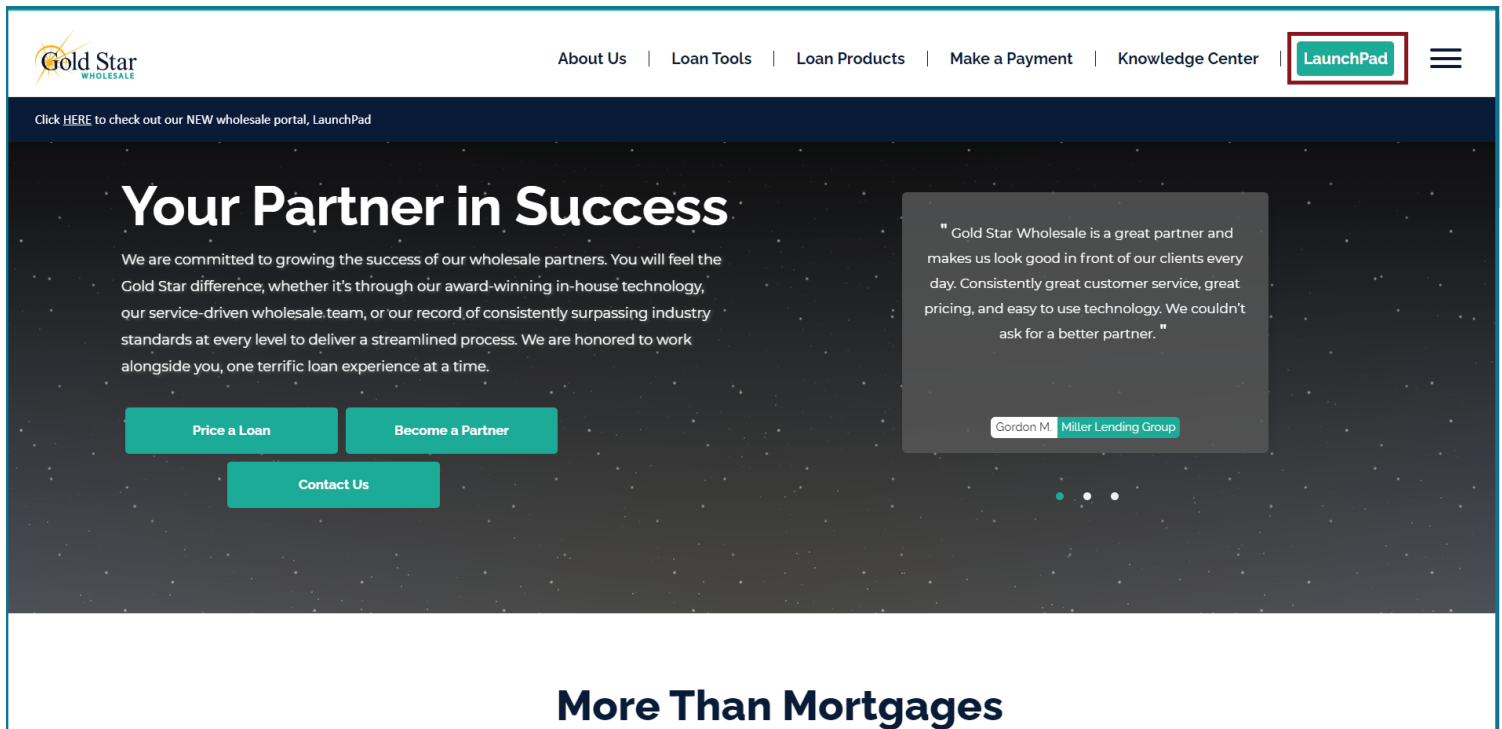


*LaunchPad*

*YOUR PARTNER IN SUCCESS!*

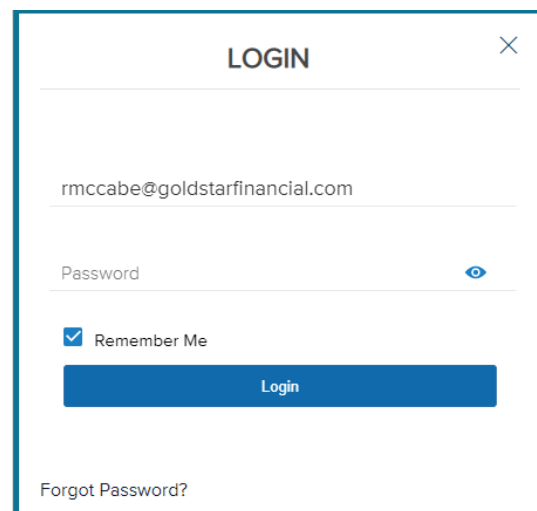
# Logging In

1. To access LaunchPad, navigate to [Wholesale.GoldStarFinancial.com](https://Wholesale.GoldStarFinancial.com)
2. In the upper right-hand corner of the page, click the [LaunchPad](#) button



The screenshot shows the Gold Star Wholesale website homepage. The navigation bar includes links for About Us, Loan Tools, Loan Products, Make a Payment, Knowledge Center, and a highlighted LaunchPad button. Below the navigation bar, there is a dark blue banner with the text "Click HERE to check out our NEW wholesale portal, LaunchPad". The main content area features a large heading "Your Partner in Success" and a testimonial from Gordon M. Miller Lending Group. There are three teal buttons: "Price a Loan", "Become a Partner", and "Contact Us". At the bottom of the banner, there is a section titled "More Than Mortgages".

3. This will bring up a dialog box for you to enter your login credentials.



The screenshot shows a login dialog box titled "LOGIN". It contains a text input field for the email address, which is filled with "rmccabe@goldstarfinancial.com". Below it is a password input field with a toggle icon for visibility. There is a checked checkbox for "Remember Me". A blue "Login" button is positioned below the password field. At the bottom left, there is a link for "Forgot Password?".

# Site Navigation

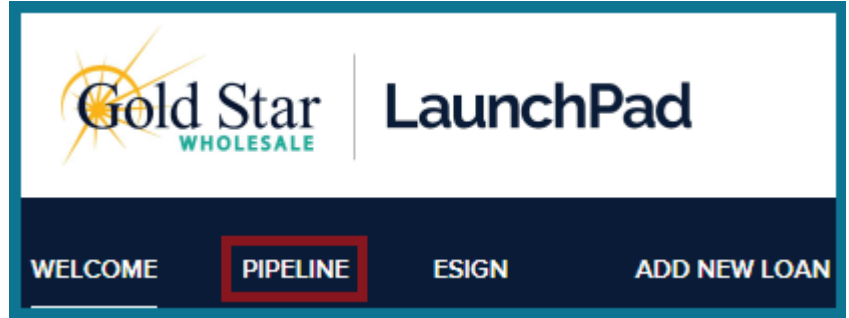
Once logged in, you are brought to the **Welcome Page**. The top navigation bar allows you to access the different sections in LaunchPad.



<b>Welcome page</b>	Current <u>Underwriting turn times</u> , <u>Closing turn times</u> , and a list of your <u>Recently Accessed Loans</u> .
<b>Pipeline</b>	Lists of your current and/or archived loans. Depending on your persona and permission level, you may be able to see all the loans you team has registered.
<b>e-Sign</b>	Lists your Loans that are pending e-signing.
<b>Add New Loan</b>	Upload a FNM 3.4 file or Manually add a new loan.
<b>Scenarios</b>	Quick access to run pricing scenarios on new or existing loans.
<b>Mission Control</b>	Everything and more! View, access, edit all of your loans.
<b>Loan Tools</b>	Offers access to Mortgage Calculators, MI Rate Quotes, the Mortgagee Clause, and Approved Condos list.
<b>Knowledge Center</b>	Offers access to Product Guidelines, LaunchPad User guides, Appraisal Resources, and frequently used forms.

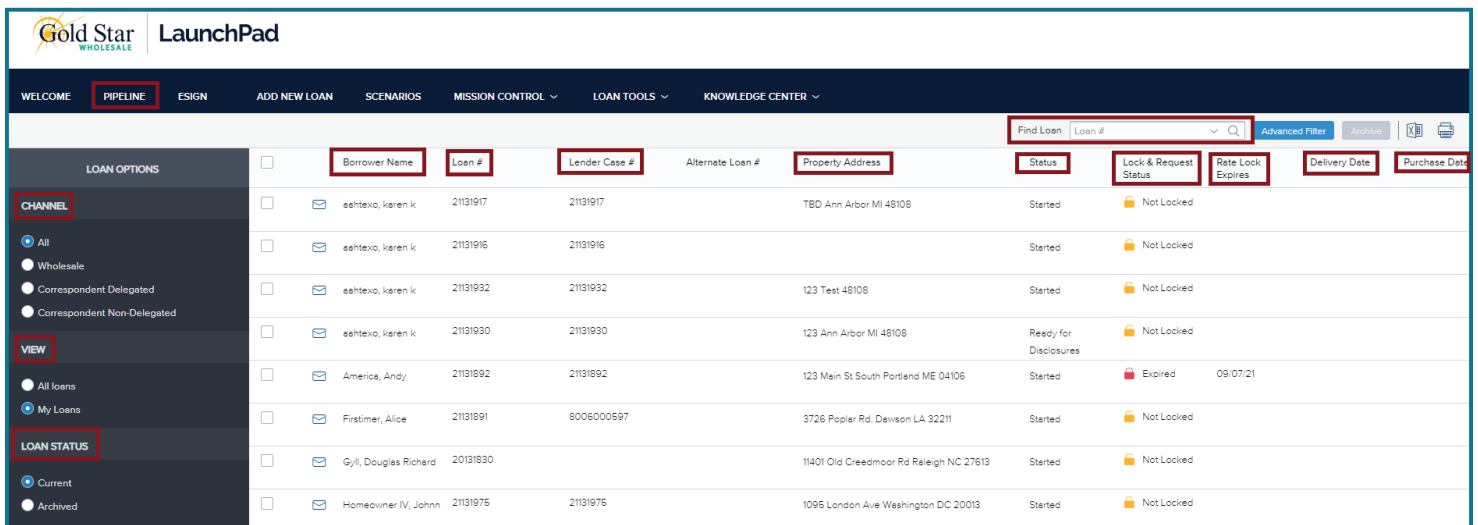
# Pipeline

As you create new loans, they will be listed in the Pipeline. Here you can check the loan status, lock status, and basic loan information. Depending on your assigned role and permission level, you may be able to view all loans your team has entered.



Within the Pipeline view, you are able to sort by each column header.

- Borrower Name
- Loan Number
- Property Address
- Status
- Lock & Request Status
- Rate Lock Expiration
- Delivery Date
- Purchase Date



	Borrower Name	Loan #	Lender Case #	Alternate Loan #	Property Address	Status	Lock & Request Status	Rate Lock Expires	Delivery Date	Purchase Date
<input type="checkbox"/>	eshtexo, karen k	21131917	21131917		TBD Ann Arbor MI 48108	Started	Not Locked			
<input type="checkbox"/>	eshtexo, karen k	21131916	21131916			Started	Not Locked			
<input type="checkbox"/>	eshtexo, karen k	21131932	21131932		123 Test 48108	Started	Not Locked			
<input type="checkbox"/>	eshtexo, karen k	21131930	21131930		123 Ann Arbor MI 48108	Ready for Disclosures	Not Locked			
<input type="checkbox"/>	America, Andy	21131892	21131892		123 Main St South Portland ME 04106	Started	Expired	09/07/21		
<input type="checkbox"/>	Firstimer, Alice	21131891	8006000597		3726 Poplar Rd. Davison LA 32211	Started	Not Locked			
<input type="checkbox"/>	Gyll, Douglas Richard	20131830			11401 Old Creedmoor Rd Raleigh NC 27613	Started	Not Locked			
<input type="checkbox"/>	Homeowner IV, John	21131975	21131975		1095 London Ave Washington DC 20013	Started	Not Locked			

# Scenarios

The **Scenario** tab allows you to input loan scenarios to price out the best options on both active loans and potential loans

Complete all fields and select **Submit** at the bottom of the page to see Pricing Options

Pipeline ▶ Product Search ▼ New Search ▶ RateSheet ▶

Selected Loan: Loan ID: 4646 Status: PreProspect Borrower: N/A

Save As Prospect
Submit

### Lien Information

Search for First Lien    
  Search for Second Lien    
  Search for HELOC Second Lien

<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
--------------------------------	--------------------------------	--------------------------------	--------------------------------

### Loan Information

<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
<input type="text" value="0"/>	<input type="text" value="CLTV New"/>	<input type="text" value="Purchase"/>	<input type="text" value="HCLTV"/>
<input type="text" value="No"/>	<input type="text" value="36"/>		

### Borrower Information

<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value="0"/>	<input type="text" value="No"/>
<input type="text" value="Verified"/>	<input type="text" value="Verified"/>	<input type="text" value="Verified"/>	<input type="text" value="DTI Ratio"/>
<input type="text" value="U.S. Citizen"/>	<input type="text" value="No"/>	<input type="text" value="No"/>	<input type="text" value="1"/>

### Property Information

<input type="text" value="Primary Residence"/>	<input type="text" value="Single Family"/>	<input type="text" value="Detached Condo"/>	<input type="text" value="1 Unit"/>
<input type="text" value="Alabama (AL)"/>	<input type="text" value="-- None Selected --"/>	<input type="text" value="No"/>	<input type="text" value="1"/>

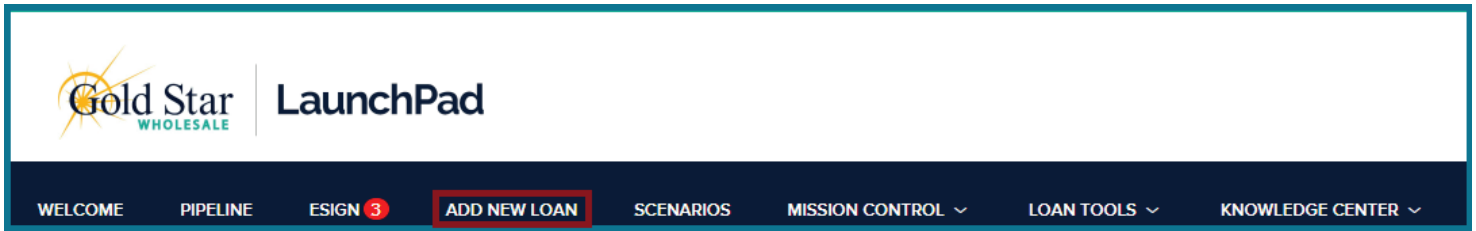
### First Lien Search Criteria

Loan Type:  Conforming  NonConforming  FHA  VA  USDA

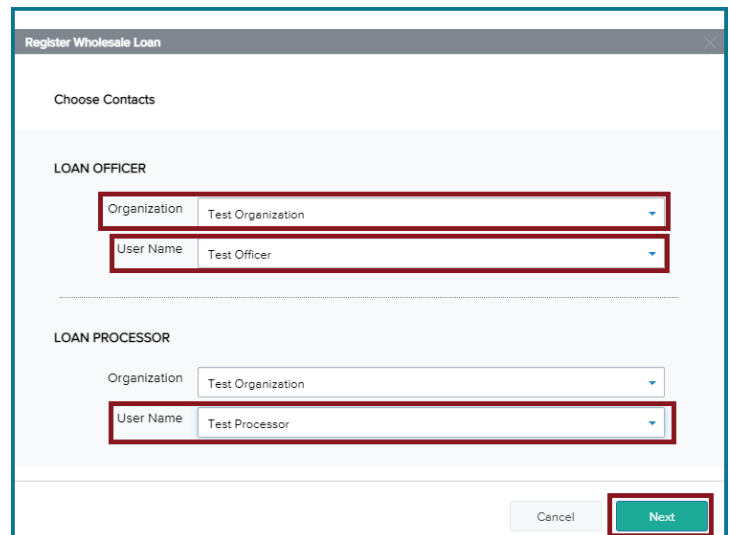
# Add a New Loan

## Importing a FannieMae 3.4 file

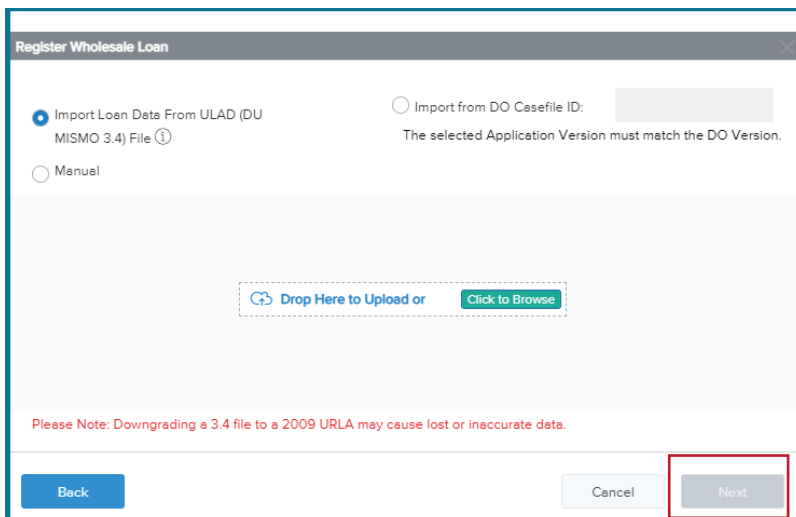
1. Click **Add New Loan** on the Navigation bar.



2. In the pop-up window select the **Loan Officer** and **Loan Processor** that are assigned to the loan



3. Then click **Next**



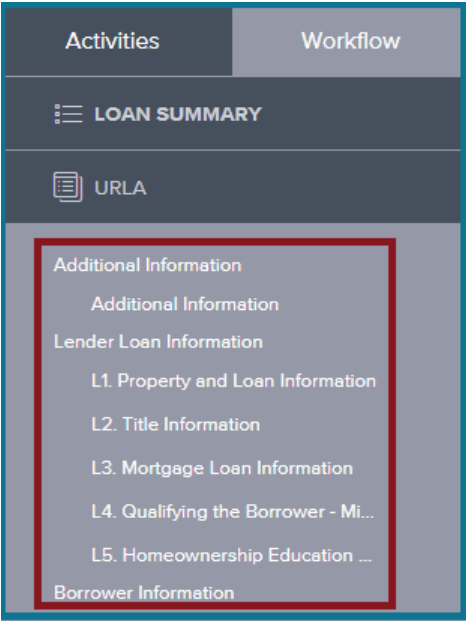
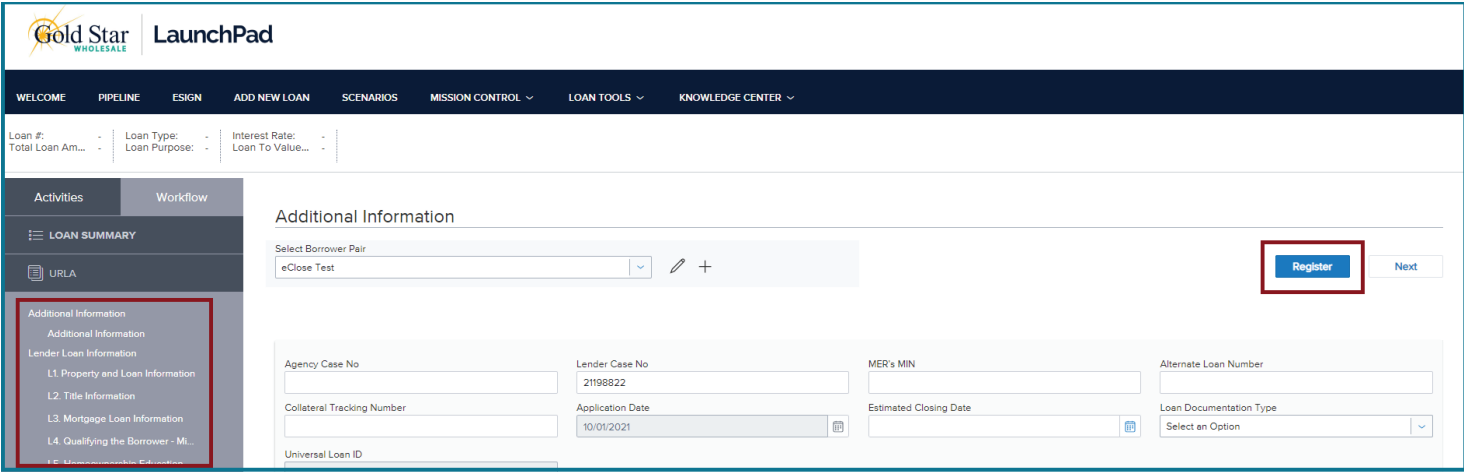
4. To import a from an existing file select from the **Import from** options

5. Select the file you wish to import and hit: **Next**

# Add a New Loan

## Review and Register

An electronic 1003 form displays.



6. On the left hand side navigation, you will see the 1003 pages listed. Review the information on each page for accuracy.

- Loan Information
- Borrower Information
- Employer History
- Income & Expenses
- Assets & Liabilities
- Transaction Details
- Information for Government Monitoring
- Comments


7. Once you have reviewed and confirmed all details, click the **Register** button to proceed.



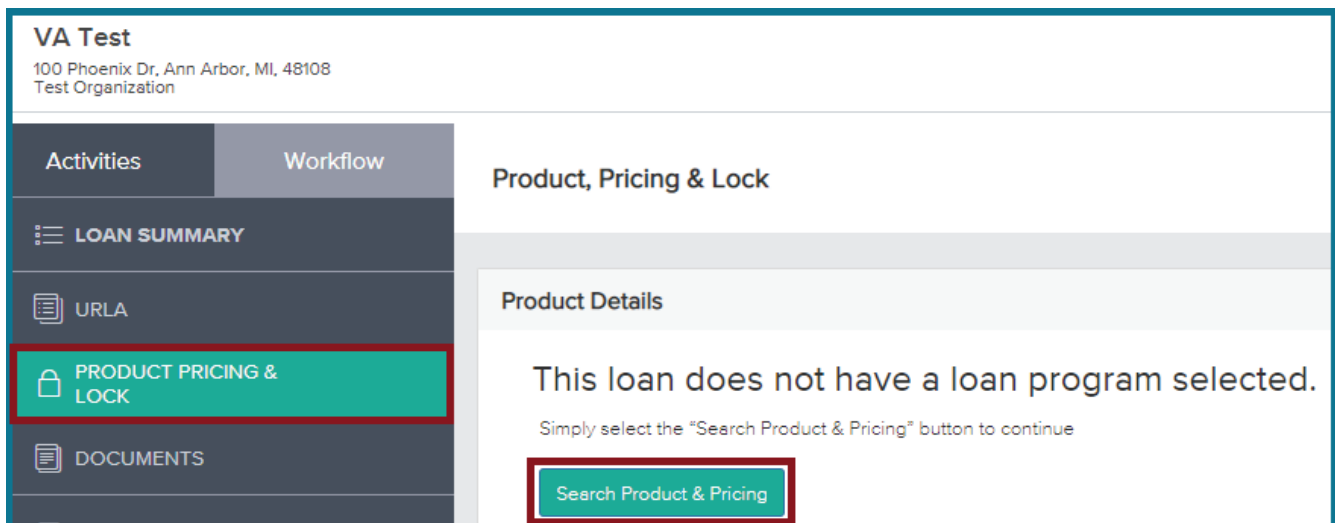
# Add a New Loan

## Products & Pricing

Once the loan file is registered, the loan summary will show in the upper right hand corner

Loan #:	<b>21132023</b>	Loan Type:	<b>VA</b>	Interest Rate:	<b>4.750%</b>			
Total Loan Am...:	<b>\$174,000.00</b>	Loan Purpose:	<b>Cash-Out Refinance</b>	Loan To Value...:	<b>87.00% / 87.00%</b>	Wh	1st	

1. On the Product Pricing & Lock tab, select Search Product & Pricing



**VA Test**  
100 Phoenix Dr, Ann Arbor, MI, 48108  
Test Organization

Activities | Workflow

**Product, Pricing & Lock**

LOAN SUMMARY

URLA

**PRODUCT PRICING & LOCK**

DOCUMENTS

Product Details

This loan does not have a loan program selected.  
Simply select the "Search Product & Pricing" button to continue

**Search Product & Pricing**



# Add a New Loan

## Products & Pricing

2. Enter the required information (required fields are marked with a red asterisk. \* )
3. Click the Search Product & Pricing button.

**1** \* Borrower First Name

\* Borrower Last Name

\* Borrower SSN

\* Borrower Citizenship Status

**2** \* Representative Credit Score

\* Loan Type

\* Loan Documentation Type

\* Loan Purpose

**3** \* Purchase Price

\* Appraised Value

\* Term Months      \* Due In

\* Amortization Type

\* Lock Period

Subordinate Financing Balance

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**4** \* Base Loan Amount      MI, MIP, FF Financed      \* Total Loan Amount      LTV      CLTV      HCLTV

\$185,000.00      +      \$      =      \$185,000.00      92.50      /      92.50      /      92.50

\* Address      \* City

\* Subject Property State      \* County      \* Postal Code      \* Number of Units

\* Property Type      \* Occupancy Type

**5** Impound Waiver

Prepayment Penalty

Self-Employed

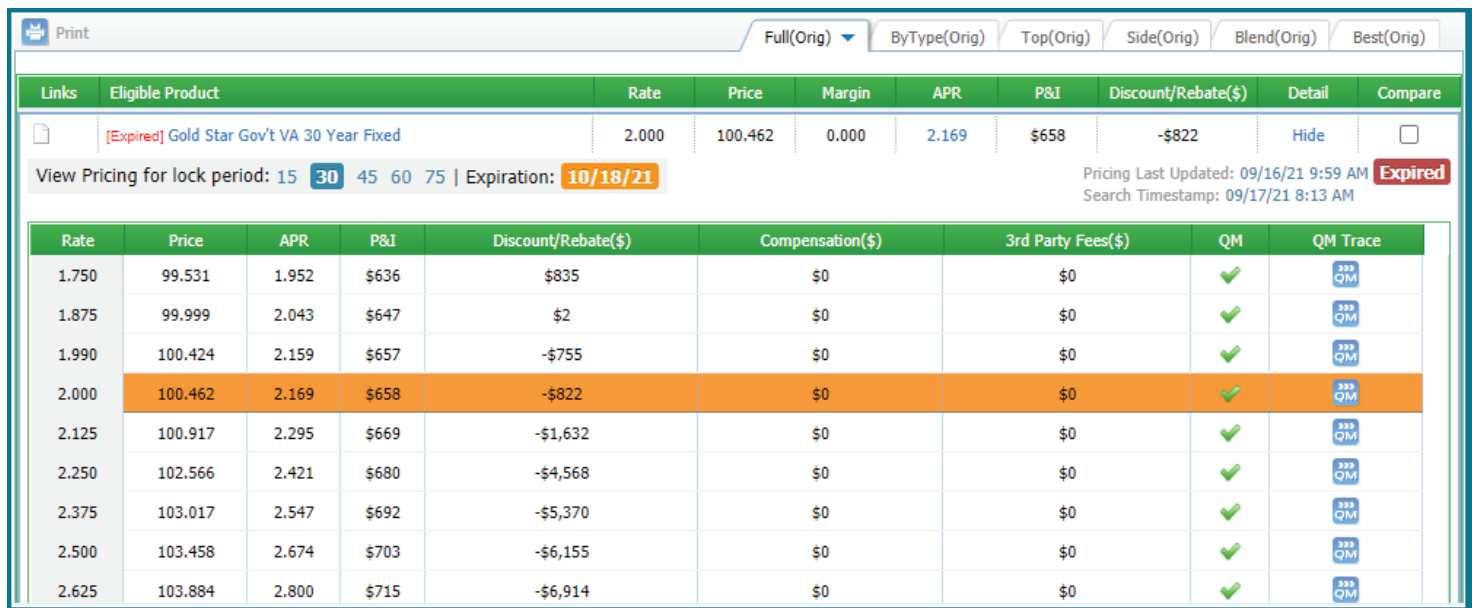
Interest Only

4. A new screen will pop-up. Add, modify, and confirm all details
5. Select **Submit**

# Add a New Loan

## Locking

6. The pricing engine then shows a list of available programs and rates



Print

Full(Orig) ByType(Orig) Top(Orig) Side(Orig) Blend(Orig) Best(Orig)

Links	Eligible Product	Rate	Price	Margin	APR	P&I	Discount/Rebate(\$)	Detail	Compare
	[Expired] Gold Star Gov't VA 30 Year Fixed	2.000	100.462	0.000	2.169	\$658	-\$822	Hide	<input type="checkbox"/>

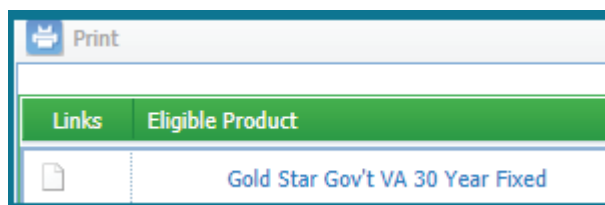
View Pricing for lock period: 15 30 45 60 75 | Expiration: 10/18/21

Pricing Last Updated: 09/16/21 9:59 AM  
Search Timestamp: 09/17/21 8:13 AM

Expired

Rate	Price	APR	P&I	Discount/Rebate(\$)	Compensation(\$)	3rd Party Fees(\$)	QM	QM Trace
1.750	99.531	1.952	\$636	\$835	\$0	\$0	✓	QM
1.875	99.999	2.043	\$647	\$2	\$0	\$0	✓	QM
1.990	100.424	2.159	\$657	-\$755	\$0	\$0	✓	QM
2.000	100.462	2.169	\$658	-\$822	\$0	\$0	✓	QM
2.125	100.917	2.295	\$669	-\$1,632	\$0	\$0	✓	QM
2.250	102.566	2.421	\$680	-\$4,568	\$0	\$0	✓	QM
2.375	103.017	2.547	\$692	-\$5,370	\$0	\$0	✓	QM
2.500	103.458	2.674	\$703	-\$6,155	\$0	\$0	✓	QM
2.625	103.884	2.800	\$715	-\$6,914	\$0	\$0	✓	QM

7. You can click into an eligible product to download a .pdf of the product details

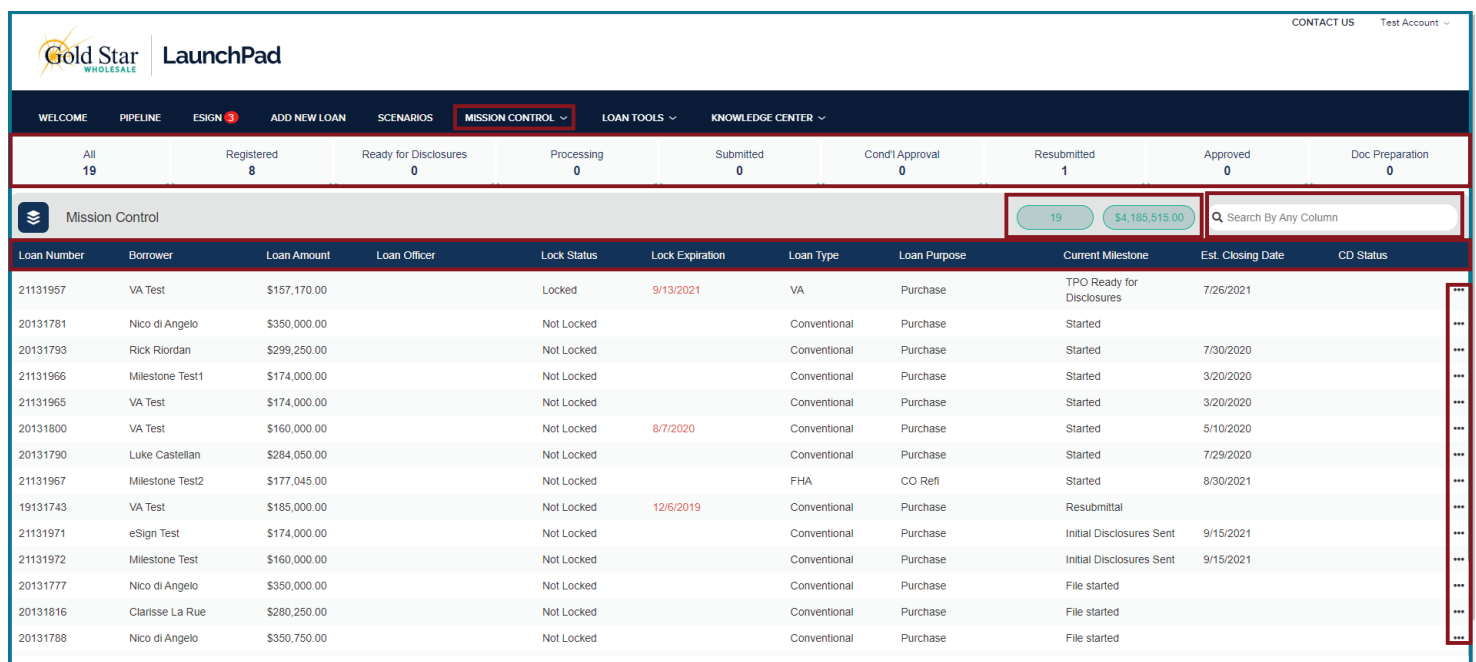


8. Click **Lock Request** to submit a lock request to the Gold Star Lock Desk

# Mission Control

## Overview

Mission Control is the main hub. From here you are able to access and perform all the functions you will need throughout the loan process.



The screenshot shows the Gold Star LaunchPad interface. At the top, there's a navigation bar with 'MISSION CONTROL' highlighted. Below it, a summary row shows various loan counts: All 19, Registered 8, Ready for Disclosures 0, Processing 0, Submitted 0, Cond'l Approval 0, Resubmitted 1, Approved 0, and Doc Preparation 0. A secondary row shows 'Mission Control' with 19 loans and a total value of \$4,185,515.00. The main table lists individual loans with columns for Loan Number, Borrower, Loan Amount, Loan Officer, Lock Status, Lock Expiration, Loan Type, Loan Purpose, Current Milestone, Est. Closing Date, and CD Status.

Loan Number	Borrower	Loan Amount	Loan Officer	Lock Status	Lock Expiration	Loan Type	Loan Purpose	Current Milestone	Est. Closing Date	CD Status
21131957	VA Test	\$157,170.00		Locked	9/13/2021	VA	Purchase	TPO Ready for Disclosures	7/26/2021	...
20131781	Nico di Angelo	\$350,000.00		Not Locked		Conventional	Purchase	Started		...
20131793	Rick Riordan	\$299,250.00		Not Locked		Conventional	Purchase	Started	7/30/2020	...
21131966	Milestone Test1	\$174,000.00		Not Locked		Conventional	Purchase	Started	3/20/2020	...
21131965	VA Test	\$174,000.00		Not Locked		Conventional	Purchase	Started	3/20/2020	...
20131800	VA Test	\$160,000.00		Not Locked	8/7/2020	Conventional	Purchase	Started	5/10/2020	...
20131790	Luke Castellani	\$284,050.00		Not Locked		Conventional	Purchase	Started	7/29/2020	...
21131967	Milestone Test2	\$177,045.00		Not Locked		FHA	CO Refi	Started	8/30/2021	...
19131743	VA Test	\$185,000.00		Not Locked	12/6/2019	Conventional	Purchase	Resubmittal		...
21131971	eSign Test	\$174,000.00		Not Locked		Conventional	Purchase	Initial Disclosures Sent	9/15/2021	...
21131972	Milestone Test	\$160,000.00		Not Locked		Conventional	Purchase	Initial Disclosures Sent	9/15/2021	...
20131777	Nico di Angelo	\$350,000.00		Not Locked		Conventional	Purchase	File started		...
20131816	Clarisse La Rue	\$280,250.00		Not Locked		Conventional	Purchase	File started		...
20131788	Nico di Angelo	\$350,750.00		Not Locked		Conventional	Purchase	File started		...

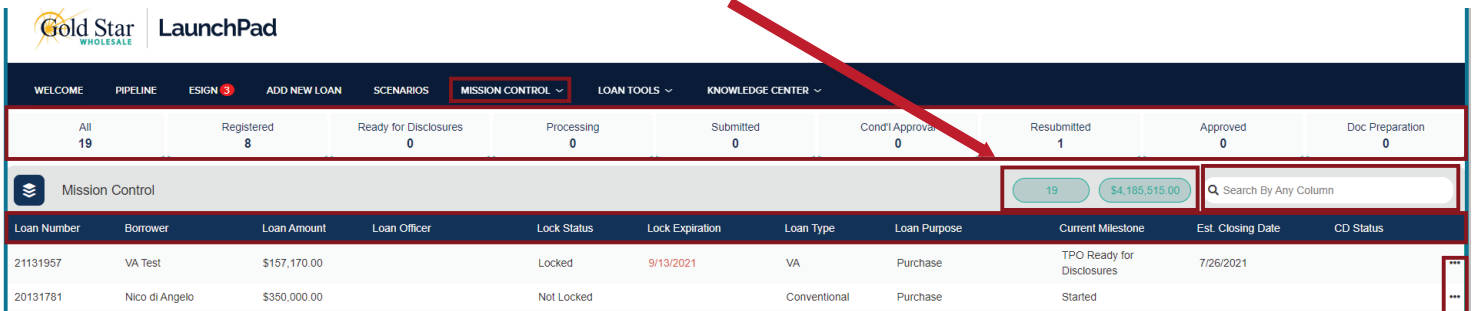
Similar to the Pipeline view, Mission Control lists all of the loans you have in the system and allows you to sort and search by:

- Loan Number
- Borrower name
- Loan Amount
- Lock Status
- Lock Expiration
- Loan Type (VA, Conventional, etc.)
- Loan Purpose (Purchase or Refi)
- Current Milestone
- Estimated Closing Date
- CD Status

# Mission Control

## Loan Details, Summary, and Status

Mission Control also provides a summary of the number of loans and total loan amounts next to the search box in the upper right-hand corner.



**Gold Star Wholesale LaunchPad**

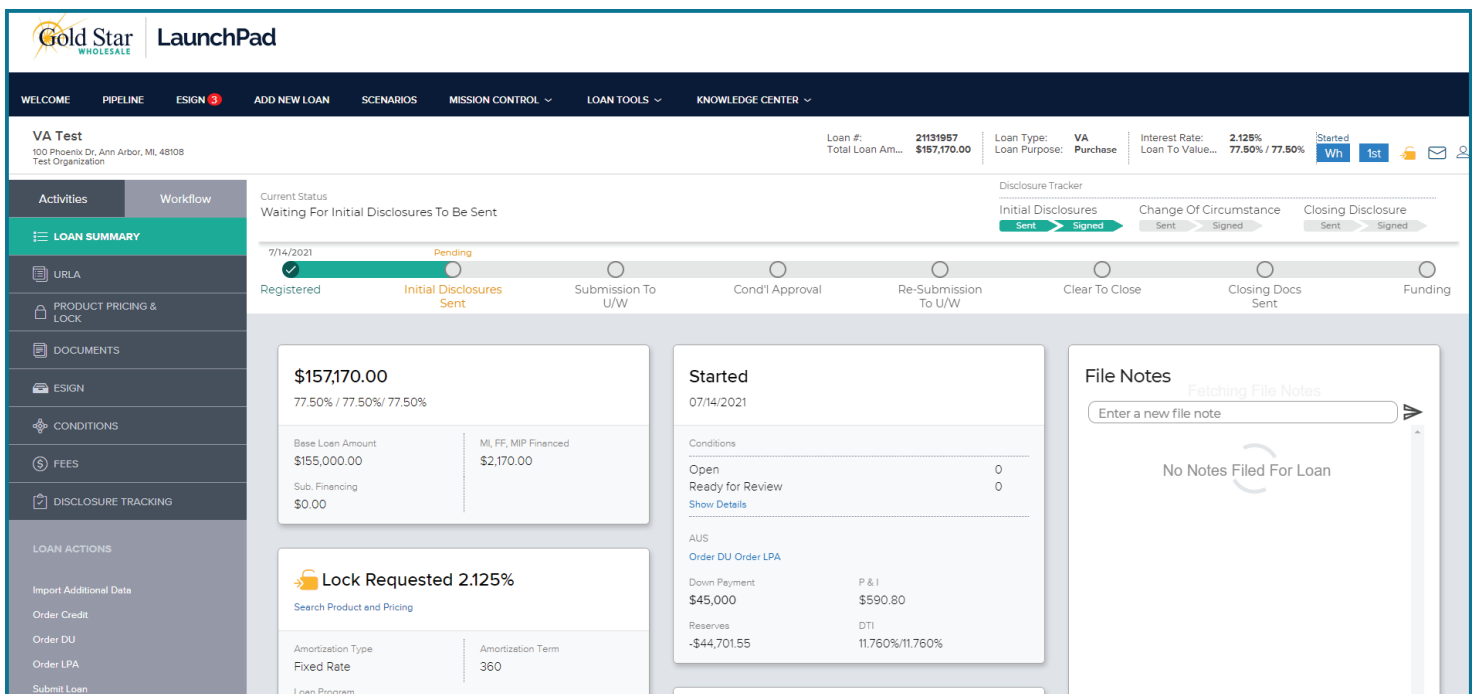
WELCOME PIPELINE ESIGN 3 ADD NEW LOAN SCENARIOS **MISSION CONTROL** LOAN TOOLS KNOWLEDGE CENTER

All 19 Registered 8 Ready for Disclosures 0 Processing 0 Submitted 0 Cond'l Approval 0 Resubmitted 1 Approved 0 Doc Preparation 0

Mission Control 19 \$4,185,515.00 Search By Any Column

Loan Number	Borrower	Loan Amount	Loan Officer	Lock Status	Lock Expiration	Loan Type	Loan Purpose	Current Milestone	Est. Closing Date	CD Status
21131957	VA Test	\$157,170.00		Locked	9/13/2021	VA	Purchase	TPO Ready for Disclosures	7/26/2021	...
20131781	Nico di Angelo	\$350,000.00		Not Locked		Conventional	Purchase	Started		...

Within Mission Control, you can click into a loan file to open up the details and take action on that file.



**Gold Star Wholesale LaunchPad**

WELCOME PIPELINE ESIGN 3 ADD NEW LOAN SCENARIOS MISSION CONTROL LOAN TOOLS KNOWLEDGE CENTER

**VA Test**  
100 Phoenix Dr, Ann Arbor, MI, 48108  
Test Organization

Loan #: 21131957 Total Loan Am... \$157,170.00 Loan Type: VA Purchase Interest Rate: 2.125% Loan To Value... 77.50% / 77.50%

Current Status: Waiting For Initial Disclosures To Be Sent

7/14/2021: Registered (Completed), Initial Disclosures Sent (Pending), Submission To U/W, Cond'l Approval, Re-Submission To U/W, Clear To Close, Closing Docs Sent, Funding

**\$157,170.00**  
77.50% / 77.50% / 77.50%

Base Loan Amount: \$155,000.00 MI, FF, MIP Financed: \$2,170.00  
Sub. Financing: \$0.00

**Lock Requested 2.125%**  
Search Product and Pricing

Amortization Type: Fixed Rate Amortization Term: 360

**Started**  
07/14/2021

Conditions:  
Open: 0  
Ready for Review: 0

AUS: Order DU Order LPA  
Down Payment: \$45,000 P & I: \$590.80  
Reserves: -\$44,701.55 DTI: 11.760%/11.760%

File Notes: No Notes Filed For Loan

# Mission Control

## Loan Summary

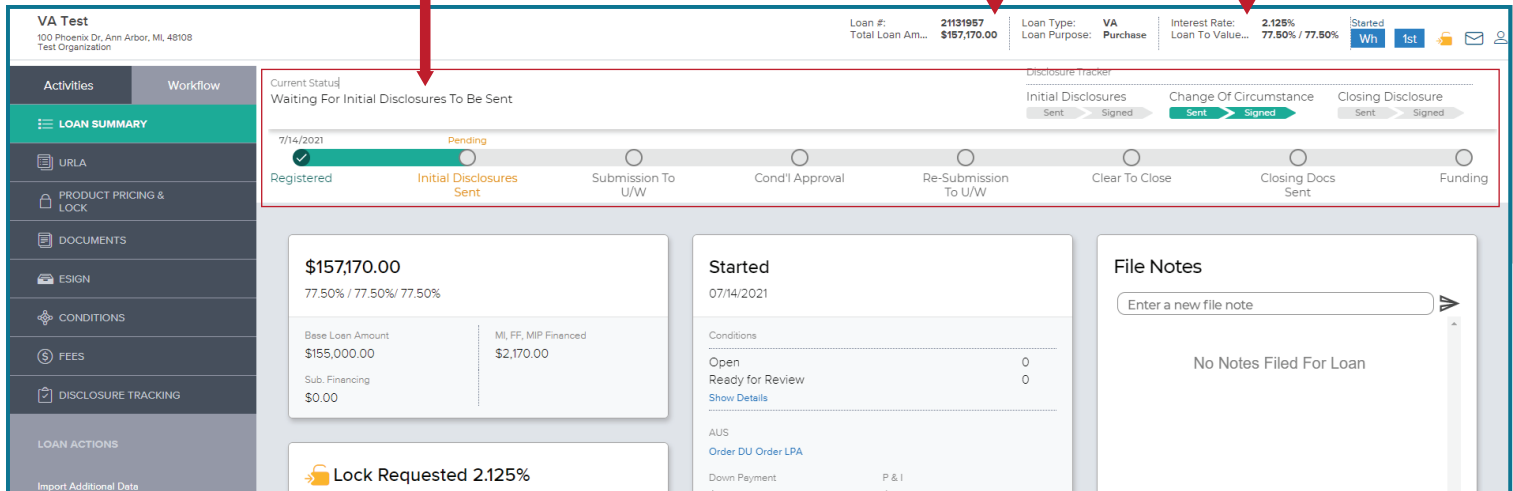
Once you've clicked into a specific loan from Mission Control, you will see a summary of the loan status and details:

Borrower Name and Address

Tracker detailing Loan Status and next Milestone steps

Loan Number  
Loan Amount  
Loan Type  
Loan Purpose

Interest Rate  
LTV



**VA Test**  
100 Phoenix Dr, Ann Arbor, MI, 48108  
Test Organization

Loan #: **21131957**  
Total Loan Am...: **\$157,170.00**

Loan Type: **VA Purchase**  
Loan Purpose: **Loan To Value...**

Interest Rate: **2.125%**  
Loan To Value...: **77.50% / 77.50%**

Started: **Wh 1st**

**Current Status**  
Waiting For Initial Disclosures To Be Sent

**Disclosure Tracker**

Initial Disclosures: Sent > Signed  
Change Of Circumstance: Sent > Signed  
Closing Disclosure: Sent > Signed

7/14/2021

Registered (Completed) | Initial Disclosures Sent (Pending) | Submission To U/W | Cond'l Approval | Re-Submission To U/W | Clear To Close | Closing Docs Sent | Funding

**\$157,170.00**  
77.50% / 77.50% / 77.50%

Base Loan Amount: \$155,000.00 | MI, FF, MIP Financed: \$2,170.00  
Sub. Financing: \$0.00

**Started**  
07/14/2021

Conditions:  
Open: 0  
Ready for Review: 0

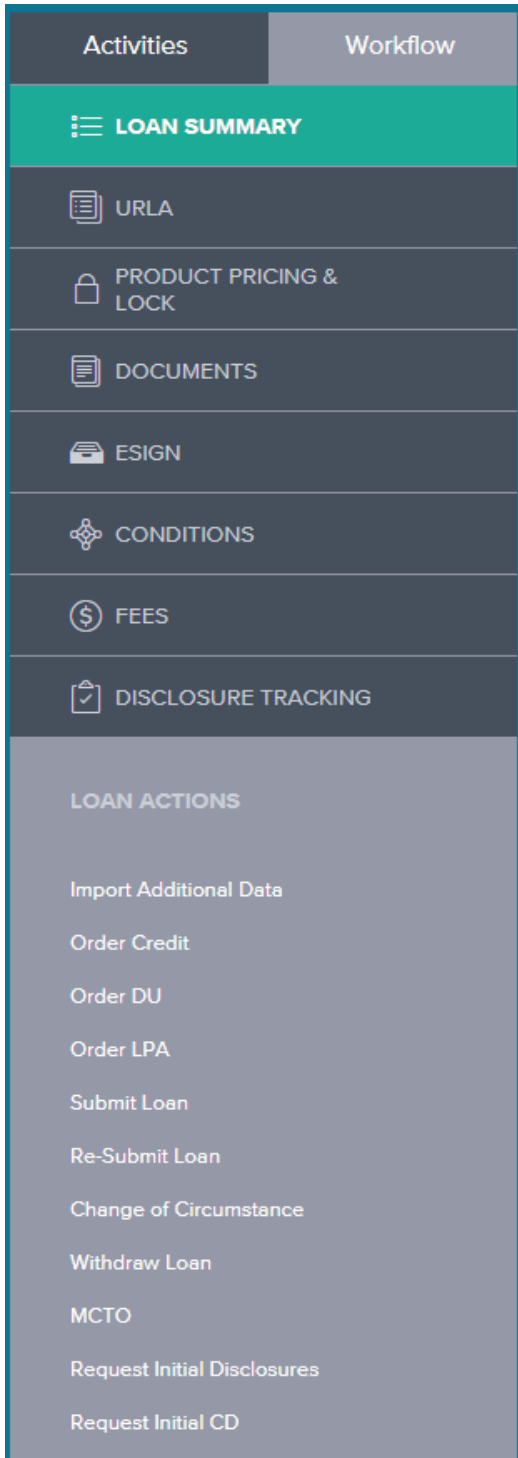
AUS  
Order DU Order LPA  
Down Payment: P & I

**File Notes**  
Enter a new file note  
No Notes Filed For Loan

**Lock Requested 2.125%**

# Working with Loans

## Loan Summary & Loan Actions



On the left-hand side, you will find a list of **Loan Activities**. From here you are able to:

- View Loan Summary
- Access the URLA
- View Products & Pricing and Lock your loan
- Upload and access required loan documents
- eSign
- Attach responses to conditions
- View fees
- View Disclosure Tracking

The **Loan Actions** section allows you to:

- Import Additional Data
- Order Credit
- Order DU and LPA
- Submit the Loan
- Re-submit the loan
- Attach Change of Circumstance
- Withdraw the loan
- Request Initial Disclosures
- Request Initial CD

# Working with Loans

## Order/Reissue Credit

Using the Order/Reissue Credit action you can reissue your credit report and import the credit report into LaunchPad. If the loan includes more than one Borrower pair, you must use the same credit provider to order credit for each Borrower pair.

### To Order or Reissue the Credit Report:

1. In the **Loan Actions** menu, click **Order/Reissue Credit**
2. On the Order/Reissue Credit page, confirm that the order information is correct and click the Order Credit button to submit the order.
3. Once the credit report is received, a confirmation message displays
4. Click the Import **Liabilities** button to import liabilities

### Order Credit

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Select Borrower Pair

(1) KAREN AAHTEXO

---

**Choose Provider**

Credit Provider: Equifax (DU: 4, LPA: 5)

Request Type: Individual

Report Type: Tri-Merge

Reference Number: PVVF07

Credit Bureaus:
  Experian  
 Equifax  
 Trans Union

New Credit Order  
 Reissue Credit

---

**Last Order**

Borrower KAREN K AAHTEXO	Order Details Equifax Mortgage Solutions	<div style="border: 2px solid #800000; padding: 5px; display: inline-block;"> <span style="background-color: #007070; color: white; padding: 2px 10px; margin-right: 10px;">View Credit Report</span> <span style="background-color: #007070; color: white; padding: 2px 10px;">Import Liabilities</span> </div>
Order Date 9/30/2021 2:12 PM	Requested By Test Account	

---

**Provider Details**

User Name: 999GS50817

Password: .....

Save Login Information

# Working with Loans

## Ordering DU

Once you have completed the 1003 and Reissued Credit in LaunchPad, you can submit your loan for automated underwriting through Fannie Made Desktop Underwriting (DU) or Freddie Mac Loan Product Advisor (LPA).

### To Submit the Loan for Automated Underwriting through DU:

1. In the **Loan Actions** menu, click **Order DU**
2. Review and update the information on this page as needed
3. Select: Order DU

#### DU Order

Request Type	New
Credit Provider	Select One
* Credit Provider User Name	<input type="text"/>
* Credit Provider Password	<input type="password"/>
	<input type="checkbox"/> Save Login Information
Borrower Pair 1 Reference Number	<input type="text"/>
	carl ttjtkh
Borrower Pair 2 Reference Number	<input type="text"/>
Product Description	Standard LCOR

Order DU



# Working with Loans

## Ordering LPA

Please note: you must request LPA sponsorship from Freddie Mac to be able to run LPA.

### To Submit the Loan for Automated Underwriting through LPA:

1. In the **Loan Actions** menu, click **Order LPA**
2. Review and update the information on this page as needed
3. Select: **Order LPA Underwriting**

#### Order Loan Product Advisor

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##### LPA Order

Request Type	New
Processing Point	Application/Processing
* Property Type	Single Family Detached
Appraisal Form Type	Select One
Appraisal Method	Select One

(1) KAREN AAHTEXO [Import Liabilities](#) [View Credit Report](#)

##### Last Credit Ordered

Credit Provider	Equifax Mortgage Solutions
Reference Number	PVVF07
Date Ordered	09-30-2021 11:19:40 AM

[Order LPA Underwriting](#)

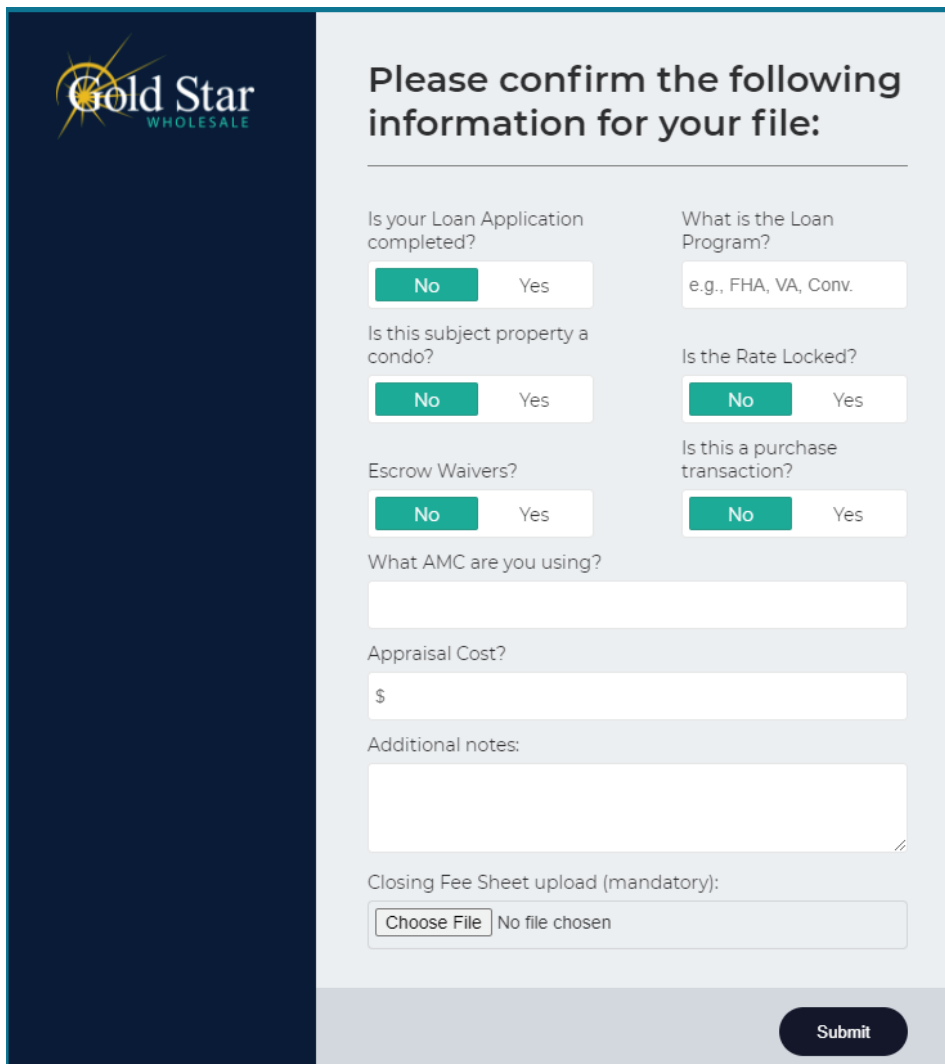
# Working with Loans

## Requesting Initial Disclosures

Use the **Request Initial Disclosures** loan action on the loan file to indicate that the file is now ready for your Gold Star Wholesale team to disclose to the Borrower.

### To indicate to the Gold Star Wholesale that the Loan is Ready to Disclose:

1. In the **Loan Actions** menu, click **Request Initial Disclosures**
2. Review and answer the verification page
3. Upload the applicable **Fee Sheet**
4. Click: **Ready to Disclose** button



The screenshot shows a web form for requesting initial disclosures. On the left is a dark blue sidebar with the Gold Star Wholesale logo. The main form area has a light gray background and contains the following fields:

- Please confirm the following information for your file:**
- Is your Loan Application completed?** with radio buttons for **No** (selected) and **Yes**.
- What is the Loan Program?** with a text input field containing "e.g., FHA, VA, Conv."
- Is this subject property a condo?** with radio buttons for **No** (selected) and **Yes**.
- Is the Rate Locked?** with radio buttons for **No** (selected) and **Yes**.
- Escrow Waivers?** with radio buttons for **No** (selected) and **Yes**.
- Is this a purchase transaction?** with radio buttons for **No** (selected) and **Yes**.
- What AMC are you using?** with a text input field.
- Appraisal Cost?** with a text input field containing "\$".
- Additional notes:** with a large text area.
- Closing Fee Sheet upload (mandatory):** with a file upload button labeled "Choose File" and the text "No file chosen".
- A **Submit** button at the bottom right.

# Working with Loans

## eSign

Once the Initial Disclosures have been sent, both you and your Borrower can sign the documents via the new eSign feature.

### To eSign:

1. In the **Loan Actions** menu, click **ESIGN**
2. There are two groups of documents in this section
  - My eSign (documents to be signed by you)
  - Others' eSign (documents to be signed by your Borrower and Co-Borrower)
3. To sign your documents, click **View Details** to open the document

STATUS	DOCUMENT NAME	ESIGNED BY
<b>Group: My eSign (1)</b>		
✓	1003 - INITIAL SIGNED 1003	<a href="#">View Details</a>
<b>Group: Others' eSign (28)</b>		
⚠	Notice Regarding Undisclosed Debt - At Application	<a href="#">View Details</a>
⚠	BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	<a href="#">View Details</a>
⚠	IRS 4506T - Request for Transcript of Tax	<a href="#">View Details</a>

4. Click **Next** to review and sign.

eSign 1003 - URLA

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### Loan Documents

Powered by **DocuSign**

If you are on a mobile browser, please click on Next at the bottom of the screen to view the document.

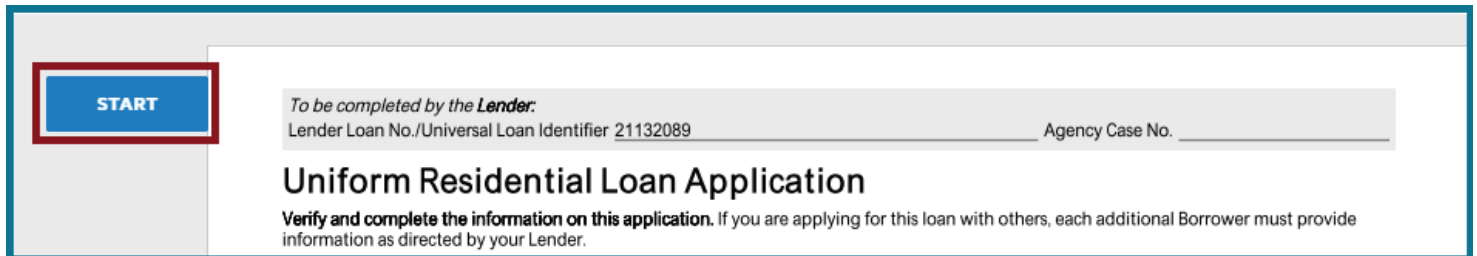
Please review and act on the documents below. **NEXT** OTHER ACTIONS ▾

<b>1a. Personal Information</b> Name (First, Middle, Last, Suffix) eSign Test Test Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		Social Security Number 111-11-1111 (or Individual Taxpayer Identification Number) Date of Birth (mm/dd/yyyy) 01/01/1984 Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names	
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number 0 Ages _____	Contact Information Home Phone 734-971-9900 Cell Phone _____ Work Phone _____ Ext. _____ Email jesch@gqsmall.com

# Working with Loans

eSign

5. Click **Start** and you will be directed to all locations within the document that require signatures



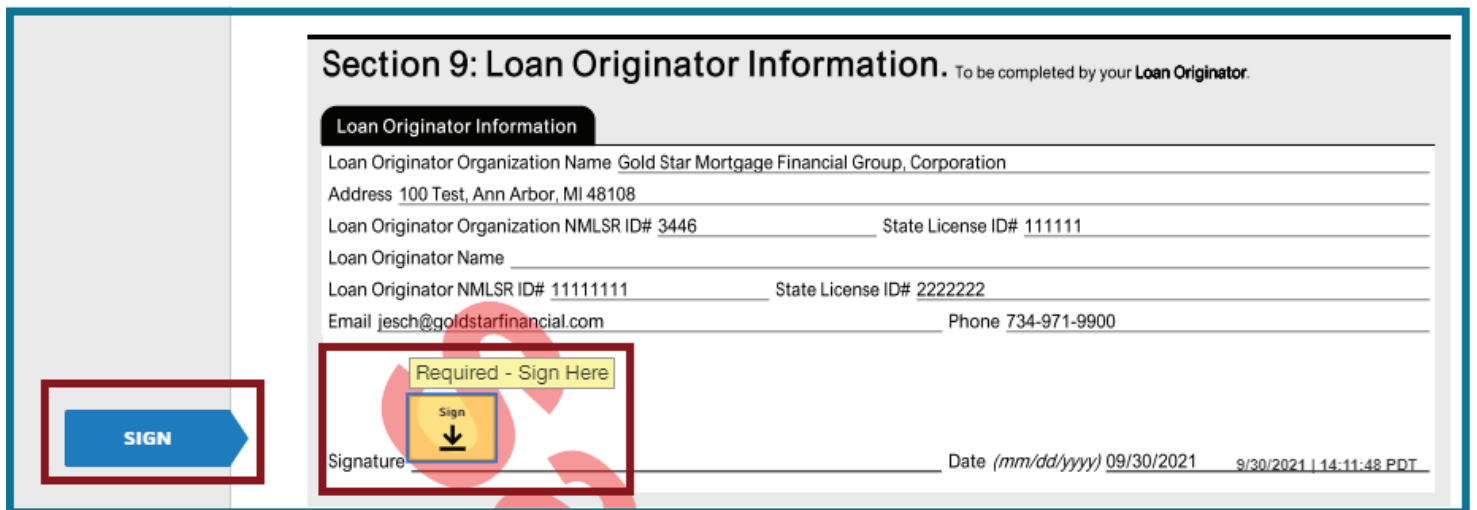
**START**

To be completed by the **Lender**:  
Lender Loan No./Universal Loan Identifier 21132089 Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

6. Click the yellow box that says **Required - Sign Here**



**SIGN**

### Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

**Loan Originator Information**

Loan Originator Organization Name Gold Star Mortgage Financial Group, Corporation  
Address 100 Test, Ann Arbor, MI 48108  
Loan Originator Organization NMLSR ID# 3446 State License ID# 111111  
Loan Originator Name \_\_\_\_\_  
Loan Originator NMLSR ID# 11111111 State License ID# 2222222  
Email jesch@goldstarfinancial.com Phone 734-971-9900

**Required - Sign Here**

Signature \_\_\_\_\_ Date (mm/dd/yyyy) 09/30/2021 9/30/2021 | 14:11:48 PDT

7. Once the document is signed in all required locations, the date and time of signing are logged in the system and the status changes to a check mark to indicate signing is complete

# Working with Loans

## Loan Submittal

Once you have completed processing the loan, use the Submit Loan action to notify the Gold Star Wholesale team that the loan submission is complete and ready for their review.

### To Submit the Loan to the Underwriter:

1. Select **Submit Loan** from the left-hand navigation
2. Select **Continue** to submit the Loan

**Subject Property Address**

Street Address: 100 Phoenix Dr

City: Ann Arbor

State: Michigan

Zip: 48108

County: Washtenaw

Property Type: Detached

Occupancy Type: OwnerOccupied

Number of Units: 1

**Product & Pricing**

Loan Program: Conventional 30 Year Fixed

Loan Type: Conventional

Interest Rate: 4.750 %

Price:

Lock Expiration Date: 10/27/2021

Interest Only (Months):

**Loan Details**

Loan Purpose: Purchase

Purchase Price: \$200,000.00

Base Loan Amount: \$160,000.00

Total Loan Amount: \$160,000.00

Estimated Value: \$200,000.00

Appraised Value: \$200,000.00

Amortization Term: 360

Estimated Closing Date: 09/27/2021

Are you sure you want to submit this loan at this time?

Cancel Continue

3. Once the Loan has been successfully submitted, the Submission overview will indicate the details

Submission Overview			
Application Date	Submission Status	Initial Submittal Date	Last Submittal Date
09/27/2021	Submitted	10/01/2021	10/01/2021

# Working with Loans

## Loan Resubmittal and COC

### **Loan Resubmittal**

After submitting the loan, you may have to provide additional information. Once you have added this new information on the loan file, you can use the **Re-Submit** action to ensure that the loan is submitted to the Underwriter.

#### **To Re-Submit the Loan to the Underwriter:**

1. Select **Submit Loan** from the menu on the left
2. Confirm you want to re-submit the loan and click **Continue**

### **Change of Circumstance**

After submitting the loan, you may need to change loan information. When certain loan information changes, such as the loan type or loan program, a new disclosure is required. Use the **Change of Circumstance** action to re-submit the updated loan to the Underwriter. the loan is submitted to the Underwriter.

#### **To Re-Submit the Loan to the Underwriter Due to a Changed Circumstance:**

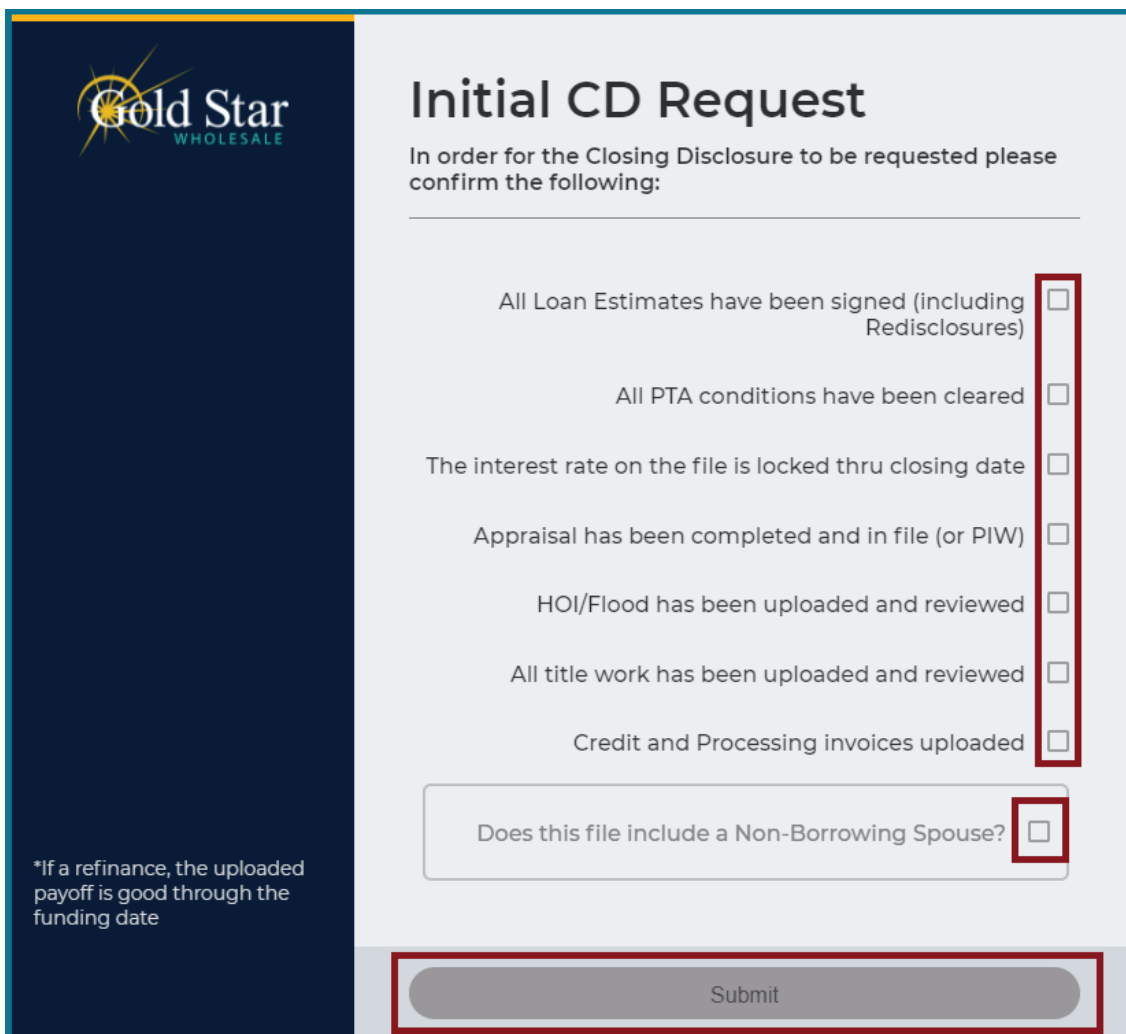
1. Click the **Change of Circumstance** in the Loan Actions section of the left menu
2. One the Change of Circumstance page, select a description of the circumstance from the Change of Circumstance drop-down list
3. Ensure that all of the required information has been entered and the required documents have been attached, and then click the **Change of Circumstance** button.  
(required fields are marked with a red asterisk \*)


# Requesting Initial CD

Once you have are ready to request the Initial Closing Disclosure on a file, you can use the **Request Initial CD** option from the Loan Actions menu on the left-hand side. The loan must be Conditionally Approved before you can request the Initial CD.

## To Request the Initial CD:

1. Select **Request Initial CD** from the menu on the left
2. A list of items that need to be complete will populate. Review and confirm these items are complete by checking the check box
3. Click **Submit**



Gold Star  
WHOLESALE

## Initial CD Request

In order for the Closing Disclosure to be requested please confirm the following:

- All Loan Estimates have been signed (including Redisclosures)
- All PTA conditions have been cleared
- The interest rate on the file is locked thru closing date
- Appraisal has been completed and in file (or PIW)
- HOI/Flood has been uploaded and reviewed
- All title work has been uploaded and reviewed
- Credit and Processing invoices uploaded

Does this file include a Non-Borrowing Spouse?

\*If a refinance, the uploaded payoff is good through the funding date

# Loan Tools & Knowledge Center

## Loan Tools

The **Loan Tools** tab contains useful tips and tools you can use before and during the loan process. Within **Loan Tools**, you have access to:

- Order an Appraisal
- Mortgage Calculators
- Mortgagee Clause
- MI Rate Quote
- Approved Condos list

## Knowledge Center

The **Knowledge Center** tab contains frequently used forms, guides, and guidelines process. Within **Knowledge Center**, you have access to:

- Product Guidelines
- LaunchPad User Guides
- Appraisal Resources
- Frequently used forms