



1

There are 3 major portals for our brokers to utilize. LoanWyse for great information, CHLOE to submit & price loans, and Mercury Network to order your appraisal.



2

CHLOE is easier to understand if you break it into 3 different tools:

## LoanWyse Introduction

### CHLOE

The system is broken into 3 part in a singular portal:

- Loan Origination Application
- Secure Document Portal
- Pricing & Eligibility Engine
- As well as ancillary services – i.e. appraisal ordering

### LoanWyse Website (Broker Portal)

- Broker Information Portal
- Forms
- Matrices & Ratesheets

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## LoanWyse.com

[Home](#)
[Our Products](#)
[Our Services](#)
[Our Resources](#)
[Contact](#)

NON-QM
PRIME JUMBO
CONVENTIONAL

**PrimeWyse** PrimeWyse provides a solution offering higher-balance loan amounts for qualified full documentation borrowers who just missed qualifying for conventional financing.

[Download Matrices](#)

[more](#)

**AltWyse** AltWyse provides a great option for those borrowers who can prove income by providing non-traditional documentation or alternative documentation other than a tax return or W-2. Some of the alternative documentation programs we offer are bank statement, 1099 Only, VOE Only, 1 Year W-2, and Asset Depletion.

[Download Matrices](#)

[more](#)

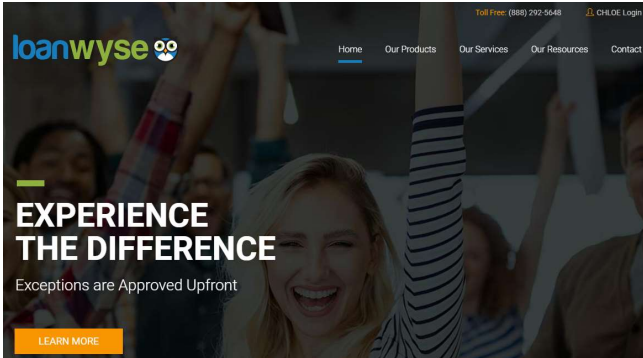
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3


# CHLOE



Shortcut to CHLOE from LoanWyse website.

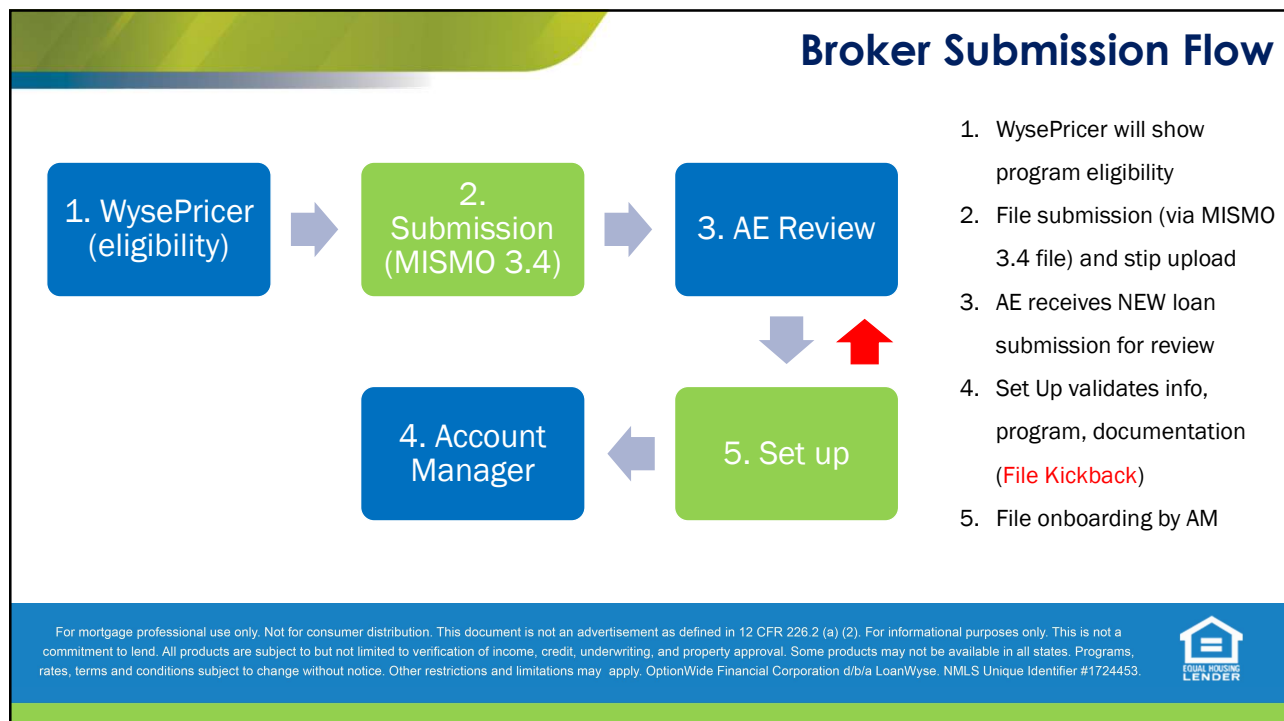
<https://Chloe.loanwyse.com>

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Your Account Executive has an integral part in your loan submissions. The clock starts once your AE submits your file to set up.




8

We obtain exception upfront! You need to create a file, complete the form and upload a 1003, 1008, and copy of the credit. More items may be necessary depending upon the exception.


## Exception Process

The file must be submitted; an exception can be requested via the file menu.



**EXCEPTION INFO**  
There is no Exception Request Info found. [Click To Create New Exception](#)

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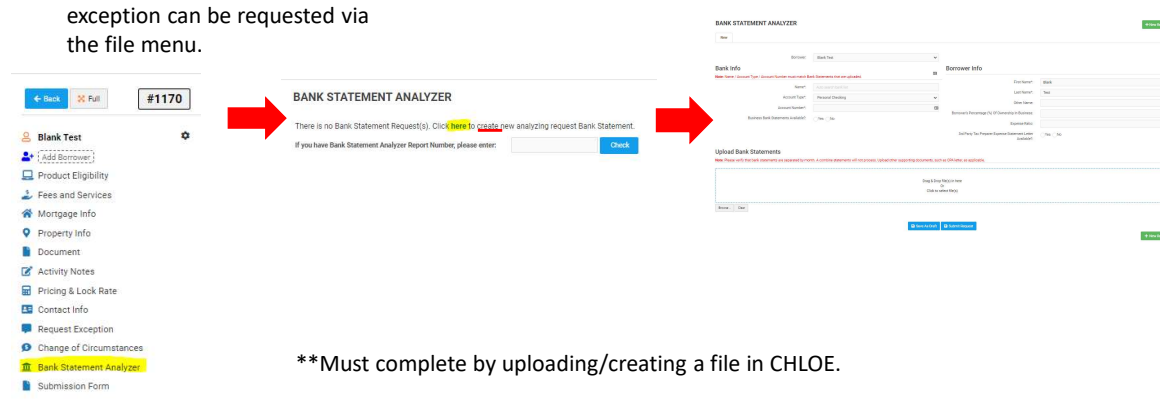


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Tiresome schedules for bank statement income is a thing of the past. We analyze your bank statements for you.

## Bank Statement Analysis

The file must be submitted; an exception can be requested via the file menu.




**BANK STATEMENT ANALYZER**  
There is no Bank Statement Request(s). [Click here to create new analyzing request Bank Statement.](#)  
If you have Bank Statement Analyzer Report Number, please enter:  [Check](#)


**Upload Bank Statements**  
Please upload your Bank Statement(s) as a PDF file. A maximum of 100MB per file is allowed. (Maximum 100MB per file, up to 10 files at a time.)  
  
[Upload](#) [Cancel](#)

**\*\*Must complete by uploading/creating a file in CHLOE.**

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### USER LOGIN

Sign In

☐ Remember Me
[Forgot Password?](#)

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 Custom Home Loan Origination Engine (CHLOE) is protected by copyright law and is meant only for use by a mortgage professional.  
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## CHLOE log in


Security protocols require two factor authentication (2FA) every time you log in

Do not share your password with anyone else

We can add new users at any time

Please contact us for any changes to users

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The top sections are needed for pricing. DTI may be needed to ensure proper pricing (espeacilly for 2nd TDs).



### WYSEPRICER

#### Mortgage Information

Loan Product Filter:

Loan Purpose\*:

Request Loan Amt\*:

Estimated Property Value\*:

Loan To Value (LTV)\*:  %

Loan Term\*:

☐ Search All Terms?

#### Property Information

Property Type\*:

Number of Units\*:

Occupancy\*:

Property State\*:

Property County\*:

#### Income Information

Current Self Employed\*: ☐ Yes ☒ No

Combined Gross Income:

Total Debt to Income:

#### Credit Information

Credit Score\*:

Mortgage Credit Grade:

Previous Bankruptcy: ☐ Yes ☒ No

Bankruptcy Months Ago:

Foreclosure Months Ago:

Short Sale Months Ago:

#### Other Information

Foreign National: ☐ Yes ☒ No

Foreign Credit Score:

ITIN Number:

Cash-out Amt:

Seasoning:

#### Document Type\*

Interest Only: ☐ Yes ☒ No

Prepayment Penalty Term:

Escrow Impound: ☒ Yes ☐ No

DSOR:

1. Pricing scenarios can be obtained quickly and easily based upon borrower provided information.
2. Input Loan & property Information
3. Input Credit and Income information
4. Check Eligibility Check Eligibility

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Once you get pricing, use the "+" to expand the grid and see your buydowns.

**WysePricer**

Found Programs (3)

Code	Name	Rate	Price	LLPA	P & I	Org. Point	Total Point	Est. Fee	APR	High Cost	
332213	03F30P00NQ1106 PrimeWyse 30 yr	7.000%	100.125	0.875	\$1,995.91	0.000%	0.000%	\$1,795.00	7.060%	PASSED	<a href="#">Details Quote</a>
332222	03A56P00NQ1105 PrimeWyse 5/6 ARM	7.000%	100.250	0.875	\$1,995.91	0.000%	0.000%	\$1,795.00	7.060%	PASSED	<a href="#">Details Quote</a>
332233	03A76P00NQ1105 PrimeWyse 7/6 ARM	7.000%	100.250	0.875	\$1,995.91	0.000%	0.000%	\$1,795.00	7.060%	PASSED	<a href="#">Details Quote</a>


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 EQUAL HOUSING  
LENDER

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Remember that everything is logically laid out. Top to bottom, left to right. Just follow the flow and you will complete the application.

**CHLOE Task Bar**




1. WysePricer  
 2. New Loan  
 3. My Pipeline  
 4. Order Appraisal  
 5. Training Video

AltWyse+ RichardTEST - #2086 - LOANWYSE EXCEPTION

**\*\*Spoiler Alert\*\* Exception Process**

1. WysePricer (after loan is submitted)
2. New Loan Submission
3. Broker Pipeline view
4. Appraisal link to Mercury Network
5. Training Videos

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 EQUAL HOUSING  
LENDER

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Uploading a file is easy! Choose the file, complete the minimal fields and update your credit reporting info. We need your log in because we underwrite the file using your credit report!

## File Submission (MISMO 3.4)

### LOAN IMPORT

Import File: **1.** Choose File No file chosen

Import Format: **2.** MISMO 3.4

File Destination: ACCOUNT MANAGER

Owner: Tony Armand (tony.armand@loanwyse.com)

Credit Report Company:

Credit Report No.:

Loan Type: Select -->

Status: New

Account Executive: **3.**

Credit Score Used:

Report Run Date:

**DISCLOSURE CONSENT**

Broker acknowledges that LoanWyse does not have a credit portal login and access to the credit reference number above. By providing the username and password information below, Broker is authorizing LoanWyse one-time access to the consumer credit profile associated with Broker's credit reporting reference number. This authorization is valid only for the purpose of verifying the validity of the consumer credit profile from third-party information provided by the Broker and only applies to this specific reference number above.

Access Username:  Access Password:

**Loan Info**

Officer Name:  Phone:  Email:

Processor Name:  Phone:  Email:

**4.** Start Import

- 1.** Click on Choose Files
- 2.** Choose file format
- 3.** Input all necessary fields
  - a.** Input Credit report access information
- 4.** Start Import

Identify MLO and Processor to be contacts for file triggers

**\*\*Note:** File Must be in Fannie Mae format (DU) and ULAD compliant

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Make sure you fill in your points and fees! These are zero tolerance fees so once they are disclosed there is not changing them.

## Completing file submission

Back Full #2024 **FEES AND SERVICES**

**Fees and Services**

**A. ORIGINATION CHARGES**

	TOTAL	AMOUNT	PAID BY	PAYABLE
800 Lender Fee	1,795.00	1,795.00	Borrower Paid	At Closing
801 Origination Points	0.00 %	0.00	Borrower Paid	At Closing
802 Discount points	1.50 %	6,750.00	Borrower Paid	At Closing
<b>808 Broker Admin Fee</b>	<b>450.00</b>	450.00	Borrower Paid	At Closing
809 Lender's Inspection Fee	0.00	0.00	Borrower Paid	At Closing
<b>810 Processing Fee</b>	<b>695.00</b>	695.00	Borrower Paid	At Closing

Broker will need to verify points and input their fees prior to submission.

3<sup>rd</sup> Party fees need only be combined – we use the estimated settlement statement from your Title company to disclose fees.

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Complete the application using the green tabs...and remember top to bottom, left to right format to complete your application steps.

## Completing file submission

1. Broker to input pricing and fees.
2. Go into the file under Borrower and choose the borrower info to update (ULAD compliant). Each borrower is a separate application.
3. After upload of Mismo 3.4 file, complete all aspects of the 1003, upload stips, and submit file for underwriting.
4. Detailed tabs for each section for ease of input

**\*\*A complete 1003 is required for all submission\*\***

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Upload and stack your submission stips here.

## Uploading Documents

In the Documents tab:

1. Upload and sort documents in the appropriate stacking order
2. For initial submission ONLY

There is another section to upload stips to clear conditions. To be explained later.

**\*\*\*Max file size 25 MB/10 documents at once**

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Easy as 1, 2, 3...Drop the file in the box, categorize, and upload.

## Document Upload

### SELECTED DOCUMENTS

All your selected documents goes here.

View Pdf(s) Print Pdf(s) Download Pdf(s) Download Zip Change Category

### UPLOAD DOCUMENTS

You can upload with maximum files is 10 of: pdf, bmp, jpg, gif, png, ico, doc, xls, csv, wav, mp3, docx, xlsx, au

Drag & Drop file(s) in here  
Or  
Click to select file(s)

Choose Document Category: B-ASSETS

Browse ... Clear Upload

SELECTED DOCUMENTS - List of Selected documents will show here  
Action buttons

Drag & Drop feature for mass document upload

Select Document Category

Upload

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**SUBMIT BUTTON** - If you see it, the loan is not submitted yet. Click this button to submit the loan to your AE for review.

## Document Upload

chloe

WyselPricer New Loan My Pipeline Order Appraisal Training Video

Jorge Test Save Submit Loan

Back Full #1147

PRODUCT ELIGIBILITY Mortgage Information

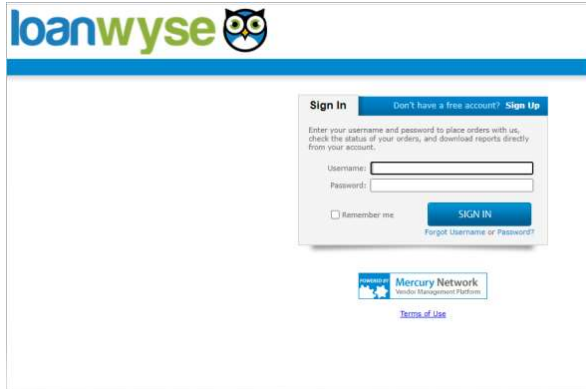
Submit your loan by clicking the Submit Loan

**If this is not done;** the file will stay in suspense on the broker's side. We do not see the file.

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## Appraisal Order



The image shows the LoanWise Mercury Network login page. At the top is the LoanWise logo. Below it is a 'Sign In' section with a 'Don't have a free account? Sign Up' link. The sign-in form asks for a username and password, with a 'Remember me' checkbox and a 'SIGN IN' button. Below the form is a 'Mercury Network Vendor Management Platform' logo and a 'Terms of Use' link.

Signup for a New Mercury login can be done here

All appraisals are ordered via the Mercury Network

All approved AMCs are available to choose from

LoanWise has no affiliation to any AMC or appraiser

Do not respond to Mercury system emails

Please input all correspondence in Mercury

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## Loan Status

### DASHBOARD

#### START

My Pipeline	▼
> [ All Files ]	19
> [ New ]	11
> Submitted Loan	1
> In Registration	3
> Registration Decline	1
> Disclosure Out	0
> In AM Review	0
> In Underwriting	1
> New UW Conditions	0
> Request Rate Lock	0
> Locked Loan	0
> Request Lock Extension	0
> In Funding	1
> COC	0
> Funded Loan	1

Loan pipeline will show all active files and their status.

Sections are informative of loan status within the system.

A few areas are "actionable" areas:

1. **New UW Conditions** – review conditions and upload documents
2. **Request Rate Lock** – Lock the loan and validate the Locked LE
3. **Request Lock Extension** – request a rate lock extension
4. **COC** – Change of Circumstance

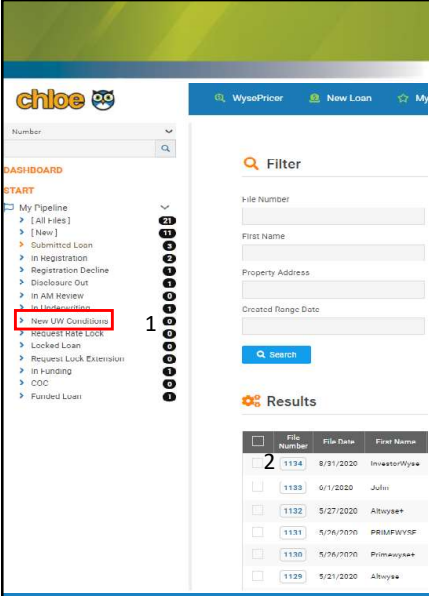
Actionable Areas are where the broker will complete tasks to move the loan forward.

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## Clearing UW Conditions




1

1. All file owners will receive an email and progression to “New UW Conditions” will have a file appear
2. Choose the file to upload documents to clear conditions

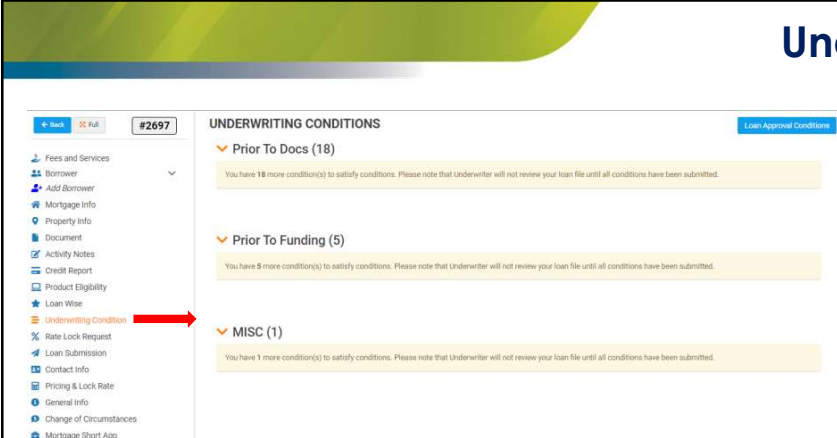
You will be able to clear conditions by uploading stips to each specific condition (see next slide)

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## Underwriting Conditions



1. Click on Underwriting Conditions.
2. Drop Down lists of all conditions will appear.
3. A Conditional Loan Approval can be viewed here: [Loan Approval Conditions](#)

You will be able to clear conditions by uploading stips to each specific condition.


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## View Condition Approval

Loan Approval Conditions



Loan Approval Co....pdf

This will populate in the lower left-hand corner (or in Downloads file)



**LOAN APPROVAL CONDITIONS**

**loanwyse**

Prepared For: [Name]  
Loan Officer: [Name]  
Email: [Email]  
Phone: [Phone]  
Approval Date: 07/26/2021

Loan Number: [Number]  
Social Photo: [Image]  
ARM: [Type]  
RPM: [Type]  
ARM: [Type]  
ARM: [Type]

**SUBJECT PROPERTY**      Loan Status: Loan Approved

Address: [Address]

**BORROWER INFORMATION**

Borrower: [Name]      FICO: [Score]  
Co-Borrower: [Name]      FICO: [Score]

**LOAN DETAILS**      Loan Program: [Program]

Loan Purpose: Refinance	Loan Amount: \$0.00	Note Rate: 4.500%	Qualifying FICO: 720
Property Type: 4-unit	Approved Value: \$0.00	Qual Rate: 4.500%	Verified Income: \$0.00
Occupancy: Investment - COCR	Purchase Price: \$0.00	Interest Only: Yes	Verified Assets: \$0.00
Doc Type: Property Cash Flow	Down Payment: N/A	Amortization Type: ARM	Front End DTI: N/A
Self-Employed: Yes	Cash-Out Amount: \$0.00	Prepayment: 30	Back End DTI: N/A
Foreign National: No	LTV/LDR: 38.60%/38.60%	Escrow: No	ESCR %: 0.00%

**EXPIRATION DATES**

Close By	Rate Lock	Approval	Asset	Credit	Income	Insurance	Title
09/30/2021			09/30/2021	10/11/2021			09/30/2021


If a document expires before closing, a new document must be submitted and may result in additional requirements or conditions.

**CONDITIONS**      DATE CLEARED      CLEARED BY

**Prior To Docs (18)**

1. Legible copy of all borrowers Social Security card (signed)
2. Rental payment history for the most recent 24 months for primary residence. Institutional or management company VOR is acceptable. If private party, cancelled check/bank statements are required in addition to VOR.
3. Signed letter of explanation for all inquiries in the past 90 days stating purpose of inquiry and whether additional credit was granted.
4. Current Rental/Lease Agreements for all units of subject property

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Clearing your conditions is simple and quick. Upload your stip directly to the condition it is clearing. Please do not use email - it's not secure like our portal is.

## Upload stip for conditions

**1 UNDERWRITING CONDITIONS**

**Prior To Docs (18)**

1. Legible copy of all borrowers Social Security card (signed)

2. Rental payment history for the most recent 24 months for primary residence. Institutional or management company VOR is acceptable. If private party, cancelled check/bank statements are required in addition to VOR.

3. Signed letter of explanation for all inquiries in the past 90 days stating purpose of inquiry and whether additional credit was granted.


4. Current Rental/Lease Agreements for all units of subject property

File name: Loan Approval Conditions (2)

**Open** **Cancel**

1. Click on "carrot" to open conditions
2. Click Upload and choose "Documents" for the condition to upload documents to clear it (This will open up your File Explorer)
3. Choose Open to upload document

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## Rate Lock Process

You must review the loan criteria before proceeding to "Next"

**PRICING & LOCK RATE**  
Loan Program Used

Code	Name	Rate	Price	P & I	Orig. Point	Est. Fee	APR	High Cost	
3322836	03F30P3ANQ1118 InvestorWyse 30 yr - 36 Month PP	5.125%	-1.000	\$1,633.46	0.000%	\$1,795.00	5.176%	PAID/REQ	Details   Cond.

**Rate Lock Process**  
(Follow the Steps Below)

STEP 1 of 5: CHECKING LOAN INFORMATION

To View Current loan information that will be applied to lock, please click on "View Loan Criteria" below.  
Please note changes from Initial Loan Submission to Current Loan Details are highlighted in "RED".

[View Loan Criteria](#) [Next](#)

STEP 2 of 5: GET PRICING

STEP 3 of 5: REQUEST YOUR RATE LOCK

STEP 4 of 5: YOUR RATE LOCK STATUS

Criteria to lock a loan:

1. Agency – DU approval/Non-QM – Conditional Approval
2. Appraisal ordered in Optionwide Financial Corporation name in Mercury

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## Rate Lock Process

Verify the loan details are correct

Choose Pricing & Lock Rate from the status menu

Click on Request Rate Lock

**PRICING & LOCK RATE**  
Loan Program Used

Code	Name	Rate	Price	P & I	Orig. Point	Est. Fee	APR	High Cost	
3322836	03F30P3ANQ1118 InvestorWyse 30 yr - 36 Month PP	5.125%	-1.000	\$1,633.46	0.000%	\$1,795.00	5.176%	PAID/REQ	Details   Cond.

**Rate Lock Process**  
(Follow the Steps Below)

STEP 1 of 5: CHECKING LOAN INFORMATION

To View Current loan information that will be applied to lock, please click on "View Loan Criteria" below.  
Please note changes from Initial Loan Submission to Current Loan Details are highlighted in "RED".

[View Loan Criteria](#) [Next](#)

STEP 2 of 5: GET PRICING

STEP 3 of 5: REQUEST YOUR RATE LOCK

STEP 4 of 5: YOUR RATE LOCK STATUS

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## Rate Lock Process

← Back    ☒ Full    #1003

**PRICING & LOCK RATE**  
Loan Program Used

Code	Name	Rate	Price	P & I	Orig. Point	Est. Fee	APR	High Cost
3322836	03F30P36NQ1118 InvestorWyse 30 yr - 36 Month PP	5.125%	-1.000	\$1,633.48	0.000%	\$1,795.00	5.178%	PASSED

**Rate Lock Process**  
(Follow the Steps Below)

STEP 1 of 5: CHECKING LOAN INFORMATION ✓

STEP 2 of 5: GET PRICING

We will be using New Loan Information to render Eligibility and Pricing. Please click 'Get Pricing'

Found Program(s)

Warning! Once you select "Use" below, please note that the Rate, Point, Fees may change due to additional Loan Criteria applied to select program.

Code	Name	Rate	Price	P & I	Orig. Point	Est. Fee	APR	High Cost
3322836	03F30P36NQ1118 InvestorWyse 30 yr - 36 Month PP	4.625%	0.000	\$1,542.42	0.000%	\$1,795.00	4.677%	PASSED

☒ Use Details

STEP 3 of 5: REQUEST YOUR RATE LOCK

STEP 4 of 5: YOUR RATE LOCK STATUS

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Get updated pricing based upon that day's rates – click "Get Pricing"

Then choose "Use" to lock the corresponding rate

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## Rate Lock Process

**Confirmation**

⚠ Do you want to use program "03F30P36NQ1118 InvestorWyse 30 yr - 36 Month PP (Rate: 4.625% - Price: 0.000)" for File #1003?  
**Please check your Rate that you would like to lock. Once you used the rate option, the system will notify your request and your loan file will be locked.**

Choose "Yes" to validate the pricing chosen

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## Rate Lock Process

Request Rate Lock

← Back 25 Full #1003

Revert to Original Submitted Rate

Loan Program Used

Code	Name	Rate	Price	P & I	Orig. Point	Ext. Fee	APR	High Cost	Details	Cond.
3322836	03F3GP36NQ1118 InvestorWise 30 yr - 36 Month PP	4.625%	0.000	\$1,542.42	0.000%	\$1,795.00	4.677%	PAID		

**Rate Lock Process**  
(Follow the Steps Below)

STEP 1 of 5: CHECKING LOAN INFORMATION ✓

STEP 2 of 5: GET PRICING ✓

STEP 3 of 5: REQUEST YOUR RATE LOCK


After validating pricing and selecting the rate and pricing that you would like to lock your loan, please click 'Request Rate Lock'.  
(Please note the button 'Request Rate Lock' will be gray out upon conditions are not satisfied to lock your loan.)

**Request Rate Lock** ⌂ Back Next ⌂

STEP 4 of 5: YOUR RATE LOCK STATUS

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## Rate Lock Process


Click "Yes" to proceed and request your rate lock

Confirmation

 You are requesting rate lock for this loan program. Do you want to proceed?

**Yes** No

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## Rate Lock Process

Once approved, the Confirmation will appear in pdf

Revert to Original Submitted Rate

Locked Loan Program

Code	Name	Rate	Price	P & I	Orig. Point	Est. Fee	APR	High Cost
3322836	01P30P30N21118 InvestorWyse 30 yr - 36 Month PP	5.125%	-1.000	\$1,633.46	0.000%	\$1,795.00	5.178%	PAID/ED

Details | Conf.

### Rate Lock Process

(Follow the Steps Below)

STEP 1 of 5: CHECKING LOAN INFORMATION

To View Current loan information that will be applied to lock, please click on "View Loan Criteria" below.  
Please note changes from Initial Loan Submission to Current Loan Details are highlighted in "RED".

[View Loan Criteria](#)

STEP 2 of 5: GET PRICING

STEP 3 of 5: REQUEST YOUR RATE LOCK

STEP 4 of 5: YOUR RATE LOCK STATUS


STEP 5 of 5: LOCK CONFIRMATION

The following is your lock confirmation for April 25, 2021. Click to view:

[LoanWyse Lock Confirmation.pdf](#)

[Back](#)

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For IT support ----Loan status goes to your Account Manager or AE.

## Technical Support

SUPPORT@LOANWYSE.COM

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# ANY QUESTIONS?

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