

# THE HUB QUICK START GUIDE

## Import 3.2 File

1. Go to <https://hub.remnwholesale.com>
2. Log in with your email address and the password you created
3. Click **Import Loan File**
4. Click **Browse**
5. Navigate to and double-click on the FNM file
6. Click **Proceed**

The screenshot shows the REMN Wholesale Hub interface. The navigation menu on the left includes Home, View Pipeline, Loan Registration, **Import Loan File** (circled in red), and Manual Loan Entry. The main form has a 'Type' dropdown set to '3.2 Submission' and a 'File Location' field with a **Browse** button (indicated by a red arrow). Below the form are 'Proceed' and 'Cancel' buttons.

## Submit to AU

1. Select **Loan Processing**, then **Automated Underwriting**
2. **Ensure** the "AUS Only Order" box is **NOT** checked when associating credit
3. Select the DU or LP bubble, then click **Credentials**
4. Enter your credit agency information, credit report reference number, and click **OK**
5. Click **Send Request**
6. Click **Underwriting Finding Html** link to view findings

The screenshot shows the 'Loan Processing' section of the REMN Wholesale Hub. The 'Automated Underwriting' option is selected in the left sidebar. The main area shows 'Fannie Mae Desktop Underwriter (DU)' and 'Freddie Mac Loan Prospector (LP)'. The 'AUS Only Order' checkbox is unchecked. Below this are buttons for 'Send Request', 'Credentials', 'Create DU 3.2', and 'Create LP File'. The 'Credentials' dialog is open, showing fields for 'Credit Agency', 'Broker Credit Account Id', and 'Broker Credit Password'. Below that, there are fields for 'Reference #' and 'Do you want to auto-populate the liabilities from the credit report to the 1003?'. The 'Send Request' button is highlighted with a red arrow. At the bottom, there is a 'DU Summary' section with fields for 'Submitted By', 'Submitted Date-Time', 'DU Case File ID', and 'Note'. A link for 'Underwriting Finding Html' is circled in red.

## Get Pricing Scenario

1. Go to <https://hub.remnwholesale.com>
2. Click **Generate Pricing Scenario**
3. Click the drop down menu to choose from pre-made templates
4. Enter \*required information
5. Click **Price**
6. Click **Print** to save Scenario as PDF
7. Click **Show All Rates** to adjust prcing

The screenshot shows the 'Generate Pricing Scenario' section of the REMN Wholesale Hub. The navigation menu on the left includes Home, View Pipeline, Loan Registration, **Generate Pricing Scenario** (circled in red), Appraisal Order, and 4506 Request. The main form has fields for 'Loan Purpose' (Purchase), 'Reason for Refinance', and 'Documentation Type' (Full Doc). Below the form are 'Price' and 'Cancel' buttons, with a red arrow pointing to the 'Price' button. Below the form is a 'Pricing Details' section with a 'Show All Rates' button. The table below shows the pricing details for a 'Conv Conforming 30 yr Fixed' loan.

| ADJUSTMENT ITEM DESCRIPTION                             | RATE ADJUSTME... | POINT ADJUSTM... |
|---|------------------|------------------|
| Base Pricing  | 4.000%           | -4.000%          |
| FICO/LTV Adjustment - FICO Score (740-999) LTV (75.0... | 0.000%           | 0.500%           |
| Lender Paid Broker Compensation                         | 0.000%           | 2.000%           |
| Total Rate and Points                                   | 4.000%           | -1.500%          |

At the bottom of the pricing details section are 'Print' and 'Cancel' buttons.



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## Lock a Loan

1. Open the loan you wish to lock
2. Click **Loan Processing**, then **Lock Management**
3. Click **Lock** Button
4. Enter **Lock Days** and **\*required information**
5. Click **Price to Lock**
6. Click desired rate in the chart
7. Click **Lock** Button
8. Review Lock Confirmation and click **Lock** Button

Loan Summary

- Loan Processing
- Lock Management
- Fees & Closing Costs

Lock Update Lock Extend Lock

\* Lock Days: 45 Day Rate Lock Price to Lock

Pricing Details

Lock Days: 45 Day Rate Lock

| Lock Days | Rate    | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  |
|-----------|---------|---------|---------|---------|---------|
| 3.375%    | -1.500% | -1.500% | -1.250% | -1.125% | -1.125% |
| 3.500%    | -2.250% | -2.250% | -2.000% | -1.875% | -1.875% |
| 3.625%    | -3.000% | -3.000% | -2.750% | -2.625% | -2.625% |

Minimum Points: 0.000% Maximum Points: 0.000%

Pricing Adjustments

| ADJUSTMENT DESCRIPTION          | NOTE RATE | POINTS |
|---------------------------------|-----------|--------|
| Lender Paid Broker Compensation | 0.000%    | 2.000% |

Total Pricing Adjustments  
Net Rate & Points

Lock Confirmation

Lock Confirmation

| LOAN ATTRIBUTES | REQUESTED LOCK     |
|-----------------|--------------------|
| Lock Date       | 1/11/2018 11:41 AM |
| Lock Expiration | 2/26/2018          |
| Lock Days       | 45                 |
| Lock Action     | Approved           |

Lock Cancel

## Upload a Package

1. Open the Loan
2. Click **Loan Processing**, then **Upload/View Documents**
3. Click **Upload Documents**
4. Select a **Category**, **Doc Type** & optional **Description**
5. Click **Browse** to navigate to the Borrower's documents
6. Click **Upload**

Loan Processing

- Lock Management
- Fees & Closing Costs
- Change of Circumstance
- Loan Conditions
- Upload / View Documents

Upload Documents Remove Documents

Document Upload

Only PDFs, TIFFs, TXT, HTML, XML can be uploaded

Category: Broker Disclosed Doc Type: \*\*Initial Submission Package w/L File Name: Broker Disclosed

Browse

Upload Cancel

Upload / View Documents

Broker Uploaded Documents

| DATE/TIME         | DOCUMENT CATEGORY | DOCUMENT TYPE                       |
|-------------------|-------------------|-------------------------------------|
| 1/22/2018 2:20 PM | Broker Disclosed  | **Initial Submission Package w/LE** |

## Submit Loan to REMN

1. Click the **Loan Submission** tab
2. To submit for REMN Prepared LE disclosures, click the bubble **Submit for Loan Disclosures Only**
3. Enter the first date box (choose today's date)
4. Skip the second date box
5. Click **Submit Loan**

Reason for Loan Submission

Submit for Loan Disclosures Only

Submit Loan to Setup

Broker acknowledges that all six (6) items, that define an Application, were received

2/28/2020

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the

By selecting Submit, you confirm that loan 2101006970 will be submitted to the

Click Cancel to stop the submission process

Submit Loan Cancel

