

CLOUT WMB

A Division of Cliffco. Inc.

LoanNEX Product and Pricing on TPOC

Product, Pricing and Lock

- Once loan is created, select Product, Pricing and Lock to access LoanNEX

The screenshot displays the CLOUT WMB LoanNEX interface. The header includes the CLOUT WMB logo and navigation links: TPO CONTACTS, WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, and DOCUMENTS. The user profile for John Smith is visible, along with loan details: Loan # 2203EM026492, Total Loan Amt. \$700,000.00, Loan Type Conventional Purchase, Interest Rate 0.000%, and Loan To Value 70.00% / 70.00%. The interface is divided into several sections:

- LOAN SUMMARY:** Shows a loan amount of \$700,000.00 at 70.00% / 70.00% / 70.00%. It includes a table for Base Loan Amount (\$700,000.00), M, FF, MP Financed (\$0.00), Sub. Financing (\$0.00), and Down Payment (\$300,000).
- Started:** Shows the start date as 03/25/2022 and a table for Reserves (-\$307,046.00) and P & I (\$1,944.44).
- No Property Address:** Shows a purchase price of \$1,000,000 and an appraised value of \$1,000,000.
- Decision FICO 720:** Shows the borrower's name as John Smith.
- Key Dates:** Lists various dates such as Registered (03/25/2022), LE Sent, Revised LE Sent, CD Sent, Revised CD Sent, AUS Ordered, Submit to UW, Estimated Closing, UW Suspended, UW Approval, UW Clear to Close, and Funds Released.

Fields not populated by URLA will be required

The screenshot displays the CLOUT WMB loan application interface. The header includes the CLOUT WMB logo and navigation links for TPO CONTACTS, WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, and DOCUMENTS. The user profile for John Smith is shown, along with loan details: Loan # 2203EM026492, Total Loan Am. \$700,000.00, Loan Type: Conventional Purchase, Interest Rate: 0.000%, and Loan To Value: 70.00% / 70.00%. A sidebar on the left contains sections for LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK, DOCUMENTS, ESIGN, DISCLOSURE TRACKING, and LOAN ACTIONS. The main form area is titled 'NEX ID 22S-ZHQ Borrower John Smith Address Uniondale, NY' and contains various input fields for loan details, including Citizenship, Income Doc, Purpose, Loan Amount, and Property Type. A 'Get Quick Price' button is visible, along with a 'What's Quick Price?' link. At the bottom, there are fields for Income, Property Expenses, Liabilities, Reserves, and # of Financed Properties, with a 'Get Qualified Price' button and a 'What's Qualified Price?' link.

CLOUT WMB
A Division of Clifco, Inc.

CONTACT US Joe TestBroker

TPO CONTACTS WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN DOCUMENTS

John Smith
Uniondale, NY
Clifco Mortgage - TPO

Loan #: 2203EM026492
Total Loan Am.: \$700,000.00

Loan Type: Conventional Purchase
Interest Rate: 0.000%
Loan To Value: 70.00% / 70.00%

Limited Loan Access
Started Wh 1st

LOAN SUMMARY
URLA
PRODUCT PRICING & LOCK
DOCUMENTS
ESIGN
DISCLOSURE TRACKING

LOAN ACTIONS
Request Disclosures
Submit To Underwriting
Submit Conditions
Change of Circumstance

NEX App Save Activity Log

NEX ID 22S-ZHQ Borrower John Smith Address Uniondale, NY

Citizenship * US Citizen
Income Doc *
Self-Employed
Purpose * Purchase
First Time Homebuyer
Occupancy * Investment
Prepayment Penalty * 5 Year
Property Type *
State * NY
County * Nassau County (59)
Rural Property

Appraised Value * \$1,000,000
Purchase Price * \$1,000,000
Loan Amount * \$700,000
Loan-to-Value 70
Second Lien \$
FICO * 720
No FICO

Bankruptcy * None
Foreclosure * None
Deed-in-Lieu * None
Short Sale * None
Mortgage Lates * 0X30X12
DTI * %
Months Reserves

Get Quick Price What's Quick Price?

Income * \$
Property Expenses * \$
Liabilities * \$
Reserves * \$
of Financed Properties *

Get Qualified Price What's Qualified Price?

Once required fields have been populated, Broker selects Get Qualified Price

CLOUT WMB
A Division of Clifco, Inc.

CONTACT US Joe Test-Broker

TPO CONTACTS WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN DOCUMENTS

John Smith
Uniondale, NY
Clifco Mortgage - TPO

Loan #: 2203EM026492
Total Loan Am... \$700,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 0.000%
Loan To Value... 70.00% / 70.00%

Limited Loan Access
Started Wh 1st

NEX App

Save Activity Log

NEX ID 22S-ZHQ Borrower John Smith Address Uniondale, NY

Citizenship * US Citizen
Income Doc * Full Doc
Self-Employed
Purpose * Purchase
First Time Homebuyer
Occupancy * Investment
Prepayment Penalty * 3 Year
Property Type * SFR
State * NY
County * Nassau County (59)
Rural Property

Appraised Value * \$1,000,000
Purchase Price * \$1,000,000
Loan Amount * \$700,000
Loan-to-Value 70
Second Lien \$
FICO * 720
No FICO

Bankruptcy * None
Foreclosure * None
Deed-in-Lieu * None
Short Sale * None
Mortgage Lates * 0X30X12
DTI * 30
Months Reserves

Get Quick Price What's Quick Price?

Income * \$18,500
Property Expenses * \$3,717
Liabilities * \$834.43
Reserves * \$587,652.16
of Financed Properties * 4

Get Qualified Price What's Qualified Price?

Originator: Joe Test-Broker
Last Modified By: Joe Test-Broker
Last Modified On: 4/28/2022 2:51 PM CDT

Eligible Products will allow registration

CLOUT

WMB
A Division of Clifco, Inc.

[CONTACT US](#) Joe Test-Broker

TPO CONTACTS
WELCOME
PIPELINE
ESIGN LOANS
ADD NEW LOAN
DOCUMENTS

John Smith
Uniondale, NY.
Clifco Mortgage - TPO

Loan #: **2203EM026492**
Total Loan Am... **\$700,000.00**

Loan Type: **Conventional**
Loan Purpose: **Purchase**

Interest Rate: **0.000%**
Loan To Value... **70.00% / 70.00%**

! **Limited Loan Access**

Started Wh 1st

- LOAN SUMMARY
- URLA
- PRODUCT PRICING & LOCK
- DOCUMENTS
- ESIGN
- DISCLOSURE TRACKING

LOAN ACTIONS

- Request Disclosures
- Submit To Underwriting
- Submit Conditions
- Change of Circumstance
- Withdraw Loan
- LoanNEX PPE

Save
View Ineligible Products
Share Scenario With ▾
Request Exception ▾

Eligible Products Qualified Price

5/6 ARM (30 Yr. Term)
5/6 ARM IO (40 Yr. Term)
7/6 ARM (30 Yr. Term)
7/6 ARM IO (30 Yr. Term)
7/6 ARM IO (40 Yr. Term)
10/6 ARM (30 Yr. Term)
10/6 ARM IO (30 Yr. Term)
30 Yr. Fixed

30 Yr. Fixed IO
40 Yr. Fixed IO

Target Price:
Investor/Lender: All
Program: All
Show Best per Investor/Lender
Escrows / Impounds: Yes
 Save Filters

Rate Lock Period	Price	Payment DTI	Investor/Lender: Program Admin Fee	Eligibility Q&A	Scenario Details	Next Steps
6.125 30 Days	100.138 \$966.00	\$4,253 47.59%	CLOUT wmb: CLOUT Expansion Admin Fee: N/A			Share Scenario Register Loan
6.250 30 Days	100.013 \$91.00	\$4,310 47.89%	CLOUT wmb: CLOUT A+ Admin Fee: N/A			Share Scenario Register Loan
6.625 30 Days	100.113 \$791.00	\$4,482 48.83%	CLOUT wmb: Prime: CVM Admin Fee: N/A			Share Scenario Register Loan
6.750 30 Days	100.100 \$700.00	\$4,540 49.14%	CLOUT wmb: Credit Event: CVM Admin Fee: N/A			Share Scenario Register Loan
6.750 30 Days	100.065 \$455.00	\$4,540 49.14%	CLOUT wmb: CLOUT Agency + Admin Fee: N/A			Share Scenario Register Loan
6.875 30 Days	100.125 \$875.00	\$4,599 49.45%	CLOUT wmb: 2 Year W2: CLM Admin Fee: N/A			Share Scenario Register Loan

Eligibility Q&A Ensures Accurate Results

The screenshot shows a loan application interface with a blue sidebar on the left containing navigation options: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK, DOCUMENTS, ESIGN, DISCLOSURE TRACKING, LOAN ACTIONS, Request Disclosures, Submit To Underwriting, Submit Conditions, Change of Circumstance, Withdraw Loan, and LoanNEX PPE. The main content area displays 'Eligible Products' with a table of loan options. A modal window titled 'Eligibility Q&A' is open in the center, containing several questions with radio button options. The 'Save' button is highlighted in blue, and the 'Cancel' button is in red.

Eligibility Q&A

Borrower(s) has a minimum of 2 tradelines within the last 24 months that show a 12 months history?
 Yes No

Please choose one:

Borrower(s) has a combined credit profile between the Borrower and Co-Borrower with a minimum of 3 tradelines.

None of the above.

Borrower(s) does NOT have a 12 month housing history?
 Yes No

Borrower(s) has a Non-Occupant Co-Borrower? (1 Unit, OO only, max 43% DTI, max 80% LTV, no Cash-Out)
 Yes No

Subject Property is located in a Declining Market as noted on the appraisal? (5% LTV reduction)
 Yes No

Cash-Out is being used to supplement reserves? (max 65% LTV)
 Yes No

Borrower(s) has multiple financed properties?
 Yes No

Borrower(s) down payment includes Gift Funds? (no Asset Depletion, No Foreign National or Non-Per Resident, max 80% LTV for Second Homes and Investment Properties)
 Yes No

Cancel **Save**

Pricing will reflect any changes to eligibility

The screenshot displays the CLOUT WMB web application interface. At the top, the logo "CLOUT WMB" is visible, along with the text "A Division of Clifco, Inc.". The navigation bar includes links for "TPO CONTACTS", "WELCOME", "PIPELINE", "ESIGN LOANS", "ADD NEW LOAN", and "DOCUMENTS".

User information for John Smith is shown, including his address: "Uniondale, NY, Clifco Mortgage - TPO". Loan details include: "Loan #: 2203EM026492", "Total Loan Am... \$700,000.00", "Loan Type: Conventional", "Loan Purpose: Purchase", "Interest Rate: 0.000%", and "Loan To Value... 70.00% / 70.00%". A "Limited Loan Access" warning is present, indicating the user has started a "Wh 1st" loan.

The main content area shows "Eligible Products" with a "Qualified Price" badge. A modal window titled "Eligibility Q&A" is overlaid, displaying a warning: "Questionnaire results affected pricing, please revisit the pricing table to select an updated Rate/Price combination." with a "Got it" button.

Below the modal, a table lists eligible products with columns for Rate, Lock Period, Price, DTI, Admin Fee, Q&A status, and Next Steps. The table includes the following data:

Rate	Lock Period	Price	DTI	Admin Fee	Q&A	Details	Next Steps
6.125	30 Days	100.138 \$966.00	\$4,253 47.59%	CLOUT wmb: CLOUT Expansion Admin Fee: N/A	✓		Share Scenario Register Loan
6.250	30 Days	100.013 \$91.00	\$4,310 47.89%	CLOUT wmb: CLOUT A+ Admin Fee: N/A	✓		Share Scenario Register Loan
6.625	30 Days	100.113 \$791.00	\$4,482 48.83%	CLOUT wmb: Prime: CVM Admin Fee: N/A	✓		Share Scenario Register Loan
6.750	30 Days	100.100 \$700.00	\$4,540 49.14%	CLOUT wmb: Credit Event: CVM Admin Fee: N/A	?		Share Scenario Register Loan
6.750	30 Days	100.065 \$455.00	\$4,540 49.14%	CLOUT wmb: CLOUT Agency + Admin Fee: N/A	?		Share Scenario Register Loan
6.875	30 Days	100.125 \$875.00	\$4,599 49.45%	CLOUT wmb: 2 Year W2: CLM Admin Fee: N/A	?		Share Scenario Register Loan

View Ineligible Products

CLOUT WMB
A Division of Cliffe, Inc.

CONTACT US Joe Test-Broker

John Smith
Unionsville, NY
Cliffe Mortgage - TPO

Loan #: 2203EM026492
Total Loan Amt.: \$700,000.00
Loan Type: Conventional
Loan Purpose: Purchase
Interest Rate: 0.000%
Loan To Value: 70.00% / 70.00%

Save View Ineligible Products Share Scenario With Request Exception

Eligible Products **Qualified Price**

Rate	Lock Period	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility Q&A	Scenario Details	Next Steps
6.125	30 Days	100.138	\$4,253	47.59%	CLOUT wmb:	CLOUT Expansion	N/A	✓		Share Scenario Register Loan
6.250	30 Days	100.013	\$4,310	47.89%	CLOUT wmb:	CLOUT A+	N/A	✓		Share Scenario Register Loan
6.625	30 Days	100.113	\$4,482	48.83%	CLOUT wmb:	Prime: CVM	N/A	✓		Share Scenario Register Loan
6.750	30 Days	100.100	\$4,540	49.14%	CLOUT wmb:	Credit Event: CVM	N/A	?		Share Scenario Register Loan
6.750	30 Days	100.065	\$4,540	49.14%	CLOUT wmb:	CLOUT Agency +	N/A	?		Share Scenario Register Loan
6.875	30 Days	100.125	\$4,599	49.45%	CLOUT wmb:	2 Year W2: CLM	N/A	?		Share Scenario Register Loan

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

ESIGN

DISCLOSURE TRACKING

LOAN ACTIONS

Request Disclosures

Submit To Underwriting

Submit Conditions

Change of Circumstance

Withdraw Loan

LoanNEX PPE

Save

Eligible Products

5/6 ARM (30 Yr. Term) 5/6 ARM (40 Yr. Term) 30 Yr. Fixed IO 40 Yr. Fixed IO

Target Price: 100 Investor/Lender: All Program: All Escrows / Imposts: Yes Save Filters Reset Eligibility Q&A

Ineligible Products

CLOUT wmb

Programs: CLOUT A- CLOUT Agency + Full Doc 2nd Home/Inv: CLM Jumbo: CVM

Fail

CLOUT Agency + Exceeds Agency Limits
Last Screened: 4/28/2022 3:03 PM CDT

Program Attributes

State, County, Purpose, Occupancy, Property Type ✓

Credit Attributes

Amount: \$700,000 \$970,801 - \$2,000,000 ✓

Front-End DTI: Calc: Range: 38.15% - 45.26% ✓

DTI: Calc: Range: 42.66% - 49.77% ✓

CLTV: 70.00% <= 80.00% ✓

LTV: 70.00% <= 80.00% ✓

FICO: 720 >= 700 ✓


Household Size / # Financed Properties: 4 ✓

Actual Months Reserves: >= 6 ✓

Qualifying Months Reserves: Calc: Range: 63 - 70 ✓

Showing 6 of 767 available prices

Registered Products will allow Lock Request



A Division of Clifco, Inc.

[CONTACT US](#) Joe Test-Broker ▾

TPO CONTACTS
WELCOME
PIPELINE
ESIGN LOANS
ADD NEW LOAN
DOCUMENTS

John Smith
 70 Charles Lindbergh Blvd, Suite 200, Uniondale, NY, 11553
 Clifco Mortgage - TPO

Loan #: **2204EM026997** Loan Type: **Conventional**
 Total Loan Am... **\$750,000.00** Loan Purpose: **Purchase** Interest Rate: **6.125%**
 Loan To Value... **0.00% / 0.00%**

! **Limited Loan Access**
 Started Wh 1st

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

ESIGN

DISCLOSURE TRACKING

LOAN ACTIONS

Request Disclosures

Submit To Underwriting

Submit Conditions

Change of Circumstance

Withdraw Loan

LoanNEX PPE

Save
View Ineligible Products

Eligible Products Quick Price

View Registration Information Price

5/6 ARM (30 Yr. Term)
5/6 ARM IO (30 Yr. Term)
5/6 ARM IO (40 Yr. Term)
7/6 ARM (30 Yr. Term)
7/6 ARM IO (30 Yr. Term)
7/6 ARM IO (40 Yr. Term)
10/6 ARM (30 Yr. Term)

10/6 ARM IO (30 Yr. Term)
15 Yr. Fixed
15 Yr. Fixed IO
30 Yr. Fixed
30 Yr. Fixed IO
40 Yr. Fixed IO

Target Price: Investor/Lender: Program: Show Best per Investor/Lender Escrows / Impounds: Save Filters Reset Eligibility Q&A

Rate Lock Period	Price	Payment DTI	Investor/Lender: Program Admin Fee	Eligibility Q&A	Scenario Details	Next Steps
6.125 30 Days	100.063 \$157.50	\$1,519 13.00%	CLOUT wmb: CLOUT Expansion Admin Fee: N/A	✓		Share Scenario Submit Lock Request
6.375 30 Days	100.188 \$470.00	\$1,560 13.00%	CLOUT wmb: CLOUT A+ Admin Fee: N/A	?		Share Scenario Submit Lock Request
6.375 30 Days	100.188 \$470.00	\$1,560 13.00%	CLOUT wmb: CLOUT A- Admin Fee: N/A	?		Share Scenario Submit Lock Request
6.500 30 Days	100.250 \$625.00	\$1,580 13.00%	CLOUT wmb: 2 Year W2: CLM Admin Fee: N/A	?		Share Scenario Submit Lock Request
7.000 30 Days	100.238 \$595.00	\$1,663 13.00%	CLOUT wmb: Prime: CVM Admin Fee: N/A	?		Share Scenario Submit Lock Request
7.000 30 Days	99.235 \$-1,912.50	\$1,663 13.00%	CLOUT wmb: CLOUT Agency + Admin Fee: N/A	?		Share Scenario Submit Lock Request

Request Lock - Enter Required Fields

Submit Lock Request

\$700,000 | DTI 30.43% | LTV 70.00% | CLTV 70.00%

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow
CLOUT wmb	CLOUT Expansion	30 Yr. Fixed	6.125	100.138	30	Y

⚠ Please see Investor instructions listed below.

Thank you for locking your loan with CLOUT wmb, we will get back to you within 24 hours with approval.

[View PDF Lending Guidelines](#)

Additional Information

Borrower First Name: Borrower Last Name *: Co-Borrower First Name: Co-Borrower Last Name:

Subject Property Address *: City *: Zip *: Loan Number:

Lender / Investor Loan Number:

Comment:

Loan Summary

- URLA
- PRODUCT PRICING & LOCK
- DOCUMENTS
- ESIGN
- DISCLOSURE TRACKING

LOAN ACTIONS

- Request Disclosures
- Submit To Underwriting
- Submit Conditions
- Change of Circumstance
- Withdraw Loan
- LoanNEX PPE

Eligible Products

Rate	Lock Period	Price
6.125	30 Days	100.138
6.250	30 Days	100.000
6.250	30 Days	100.000
6.625	30 Days	100.138
6.750	30 Days	100.200
6.750	30 Days	100.138
6.750	30 Days	100.000

Business Rules May Determine Lock Eligibility

LoanNEX CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett
2312 Elliston Place Condo 1450, Nashville, TN, 37212
Broker2

Loan #: **TEST220300145** Loan Type: **Conventional** Interest Rate: **0.000%** Started
Total Loan Am...: **\$618,750.00** Loan Purpose: **Purchase** LTV/Comb Lo...: **75.00% / 75.00%** Wh 1st

LOAN SUMMARY

- URLA
- PRODUCT PRICING & LOCK**
- DOCUMENTS
- CONDITIONS
- FEES

LOAN ACTIONS

- Import Additional Data
- Order Credit
- Order DU
- Order LPA
- Disclosures
- Submit Loan
- Re-Submit Loan
- Change of Circumstance
- Withdraw Loan

Eligible Products Qualified Price

5/6 ARM (30 Yr. Term) 5/6 ARM IO (30 Yr. Term)
30 Yr. Fixed IO 40 Yr. Fixed IO

Target Price: 100 Investor/Lender: All

Rate	Lock Period	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility Q&A	Scenario Details	Next Steps
3.250	30 Days	100.437	\$2,513	38.18%	LoanNEX Lending: GOLD	Admin Fee: N/A	✓			Share Scenario Action
3.625	30 Days	100.375	\$2,634	38.83%	LoanNEX Lending: SILVER	Admin Fee: N/A	?			Share Scenario Action

Encompass Error: Conflict - Loan processing failed. Message: You don't have permission to run this action. Rule Name: Disable Lock Request Until Approved by Underwriting

Close

Reset Eligibility Q&A

Lock Requested

CLOUT WMB
A Division of Clifco, Inc.

CONTACT US Joe Test-Broker

TPO CONTACTS WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN DOCUMENTS

John Smith
Uniondale, NY.
Clifco Mortgage - TPO

Loan #: **2203EM026492** Loan Type: **Conventional Purchase** Interest Rate: **6.125%**
Total Loan Am... **\$700,000.00** Loan Purpose: **Purchase** Loan To Value... **70.00% / 70.00%**

Limited Loan Access
Started **Wh** **1st**

Scenario Details

NEX ID 22S-ZHQ **Borrower John Smith** **Address 70 Charles Lindbergh Blvd, Uniondale, NY 11553**

Transaction » Lock Requested [Cancel Transaction](#) [Activity Log](#)

[Download Scenario Details PDF](#)

\$700,000 | DTI 30.74% | LTV 70.00% | CLTV 70.00%

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow	Lock Requested Date
CLOUT wmb	CLOUT A+	30 Yr. Fixed	6.250	100.013	30	Y	4/28/2022 3:31 PM CDT

⚠ Please see Investor instructions listed below.

Thank you for locking your loan with CLOUT wmb, we will get back to you within 24 hours with approval.

- ▶ NEX App Details
- ▶ Matched Eligibility Screen
- ▶ Eligibility Questionnaire Results
- ▶ Loan Level Price/Rate Adjustor(s) Evidence

Activity Log Records Actions

The screenshot shows a loan application interface with a blue sidebar on the left and a main content area. The sidebar contains the following sections:

- LOAN SUMMARY
- URLA
- PRODUCT PRICING & LOCK
- DOCUMENTS
- ESIGN
- DISCLOSURE TRACKING
- LOAN ACTIONS
 - Request Disclosures
 - Submit To Underwriting
 - Submit Conditions
 - Change of Circumstance
 - Withdraw Loan
 - LoanNEX PPE

The main content area displays a "Transaction" for "NEX ID 22S-ZO7". It includes fields for Citizenship (US Citizen), Appraised Value (\$525,000), Bankruptcy (None), Income, and Property. The originator is "Joe Test-Broker" and the last modified date is "4/28/2022 3:34".

An "Activity Log" modal is open in the center, listing the following actions:

- Matt TestUser updated the Loan to: Lock Requested.
 - CLOUT wmb Download Scenario Details PDF3/29/2022 9:27 AM CDT
- Loan was updated by Matt TestUser. 3/29/2022 9:27 AM CDT
- Loan was updated by Matt TestUser. 3/29/2022 9:26 AM CDT
- CLOUT wmb updated the Loan to: Lock Eligible.
 - CLOUT wmb Download Lock Eligible PDF3/29/2022 9:26 AM CDT
- Loan was updated by CLOUT wmb. 3/29/2022 9:26 AM CDT
- Loan was updated by Matt TestUser. 3/29/2022 9:23 AM CDT
- Matt TestUser updated the Loan to: Registration Information.
 - CLOUT wmb Download Registration Information PDF3/29/2022 9:22 AM CDT
- Loan was updated by Matt TestUser. 3/29/2022 9:22 AM CDT

At the bottom of the modal, there is a text input field labeled "Leave a comment", a checked checkbox for "Share with CLOUT wmb", and a "Share" button.

Loan is Locked-Status Update

CLOUT WMB
A Division of Clifco, Inc.

CONTACT US Joe Test-Broker

TPO CONTACTS WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN DOCUMENTS

John Smith
Uniondale, NY,
Clifco Mortgage - TPO

Loan #: **2203EM026492** Loan Type: **Conventional** Interest Rate: **6.250%**
Total Loan Am... **\$700,000.00** Loan Purpose: **Purchase** Loan To Value... **70.00% / 70.00%**

Limited Loan Access
Started **Wh** **1st**

LOAN SUMMARY

- URLA
- PRODUCT PRICING & LOCK
- DOCUMENTS
- ESIGN
- DISCLOSURE TRACKING

LOAN ACTIONS

- Request Disclosures
- Submit To Underwriting
- Submit Conditions
- Change of Circumstance
- Withdraw Loan
- LoanNEX PPE

Scenario Details

NEX ID 22S-ZHQ **Borrower John Smith** **Address Uniondale, NY**

Transaction >> Lock Approved [Cancel Transaction](#) [Activity Log](#) [Modification](#)

Investor Lock Approved Number: 22S-ZHQ

[Download Scenario Details PDF](#) [Download Lock Approved PDF](#)

\$700,000 | DTI 30.74% | LTV 70.00% | CLTV 70.00%

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow	Lock Approved Date	Lock Approved Expiration Date
CLOUT wmb	CLOUT A+	30 Yr. Fixed	6.250	100.013	30	Y	4/28/2022 3:37 PM CDT	05/30/2022

- ▶ NEX App Details
- ▶ Matched Eligibility Screen
- ▶ Eligibility Questionnaire Results
- ▶ Loan Level Price/Rate Adjustor(s) Evidence
- ▶ Ratio Evidence
- ▶ CRA Eligibility & NEXscore

Activity Log-Records Lock and Confirm

Activity Log

- CLOUT wmb updated the Loan to: Lock Approved.
 - CLOUT wmb Download Lock Approved PDF
 4/28/2022 3:37 PM CDT
- Loan was updated by Joe Test-Broker.
 - 4/28/2022 3:37 PM CDT
- No exceptions needed
 - 4/28/2022 3:31 PM CDT by Joe Test-Broker (Clout Mortgage: Seller)
 - CLOUT wmb
- Joe Test-Broker updated the Loan to: Lock Requested.
 - CLOUT wmb Download Scenario Details PDF
 4/28/2022 3:31 PM CDT
- Loan was updated by Joe Test-Broker.
 - 4/28/2022 3:30 PM CDT
- Loan was updated by Joe Test-Broker.
 - 4/28/2022 3:26 PM CDT
- CLOUT wmb updated the Loan to: Lock Denied.
 - CLOUT wmb Download Lock Eligible PDF
 4/28/2022 3:26 PM CDT
- Please let me know asap.
 - 4/28/2022 3:25 PM CDT by Joe Test-Broker (Clout Mortgage: Seller)

Leave a comment

Share with CLOUT wmb Share

CLOUT WMB

LOCK CONFIRMATION

A Division of Cliffco, Inc.

Investor Loan # Lock # 22S-ZHQ
Downloaded on: 4/28/2022

Seller		Borrower	
Seller:	Clout Mortgage: Seller	Primary Borrower name:	John Smith
Seller Loan #:	Cliffco Mortgage Bankers	Co-Borrower Name:	Matthew Milwood
Locked By:	Joe Test-Broker		
Lock Information		Property Information	
Lock Date:	4/28/2022 3:37 PM CDT	Property Address:	70 Charles Lindbergh Blvd Uniondale NY 11553
Lock Term:	30	County:	Nassau County
Lock Extension:		Rural Property:	No
Lock Expiration:	05/30/2022	Occupancy Type:	Investment
Index:		Prepayment Penalty:	3 Year
Margin:	N/A	Loan Purpose:	Purchase
FPA:	N/A	Property Type:	Single Family Residence
Cap:	N/A	Units:	
Life Cap:	N/A		
Loan Information			
Unique Loan Identifier (ULI):		NEX ID: 22S-ZHQ	
Product Code:		DTI:	30.74%
Product Name:	30 Yr. Fixed	DSCR:	N/A
Loan Amount:	\$700,000	LTV:	70.00%
Appraised Value:	\$1,000,000	CLTV:	70.00%
Purchase Price:	\$1,000,000	Documentation Type:	Full Doc
Subordinate Amount:		Amortization Type:	Fixed
Interest Rate:	6.250	Term:	360
FICO:	720	Escrows/Impounds:	Yes
		Admin Fee:	
Price Information			
Name	Description	Rate	Price
Base Rate/Price		6.250	100.263
2.Purpose (LLPA)	LTV : 65.01% - 70.00%		+0.125
2.State - Non-CA (LLPA)	LTV : 65.01% - 70.00%		+0.250
2.Prepayment Penalty (LLPA)			+0.000