



MOVEMENT
MORTGAGE

UNDERWRITING PROCEDURES

FY 2024

Movement Mortgage, LLC's Underwriting Department Manual

This policy was last revised on May 9, 2024.

Table of Contents

Section 100 – Introduction	4
Section 200 – Initial Underwriting Review.....	6
Section 201 Upfront Review	6
Section 202 Conditioning the File	11
Section 203 Setting Dates	11
Section 300 – Using DocuSign.....	14
Section 400 – Loan Status after Initial Underwrite.....	16
Section 401 Mortgage Bankers Association (“MBA”) Approved (Prequalified)*	16
Section 402 Approved with Conditions	16
Section 403 Not Ready	16
Section 404 Loan Denials	17
Section 404.1 Second Level Underwriting Reviews	17
Section 405 Fraud Alert Procedures	18
Section 500 – Seven-Day Review	20
Section 600 – CSD Review	22
Section 700 – APD Review.....	24
Section 701 Withdrawals	26
Section 702 Flood Insurance Requirements	26
Section 703 Flood Notification Procedures	27
Section 704 HOI Requirements.....	27
Section 800 Loan Types and Procedures.....	30
Section 801 Conventional and Conforming Loans.....	30
Section 801.1 Special Feature Codes in Mortgage Director	30
Section 801.2 Mortgage Insurance Status Item.....	30
Section 801.3 Seller Contributions	30
Section 802 FHA Loans.....	30
Section 802.1 Second Signature Requirements for Gifts.....	31
Section 802.2 FHA ADP Codes	31
Section 803 VA Loans.....	31
Section 803.1 VA Funding Fees.....	31
Section 900 – Renovation Loan Procedures	33

Section 901 Initial Underwriting Review.....	33
Section 902 CSD Review & 7-Day Review	35
Section 903 Final Underwriting Review/CTC	35
Section 1000 – USDA Loan Procedures	37
Section 1001 Initial Review	37
Section 1002 Seven-Day Review	37
Section 1003 URLA CSD Review	37
Section 1004 Final Underwrite/APD Review.....	38
Section 1100 – Bond Loan Procedures	40
Appendix A – Selecting DocuSign as the Printer in Mortgage Director	42
Appendix B – Signing a Document via DocuSign Using “Print to Send (new envelope)”	43
Appendix C – Signing a Document via DocuSign Using “Print to Sign”	66

SECTION 100: INTRODUCTION

Section 100 – Introduction

Movement Mortgage Underwriting Culture & Expectations

At Movement Mortgage, LLC (“Movement Mortgage”), we believe it is important to maintain the best loan quality and customer service in the industry for our borrowers, real estate partners, and investors. Underwriters are tasked with ensuring that each loan meets agency guidelines and saleable on the secondary market. This requires a broad knowledge of agency and investor guidelines, the ability to assess a borrower’s credit worthiness, and their ability to repay. In addition, every Underwriter must understand federal regulations and how these regulations apply to the company’s business practices. These regulations include but are not limited to TRID, ECOA, FCRA, FACTA, HMDA, the Red Flags Rule, Patriot Act, ATR, the SAFE Act, and GLB. Movement implemented a system which provides a process flow, controls, and monitoring to ensure each loan complies with regulatory standards.

Pipeline management is an essential control used to ensure every loan moves through the underwriting process flow correctly. One main goal of this process flow is to complete the initial underwriting review within six (6) hours.

SECTION 200: INITIAL UNDERWRITING REVIEW

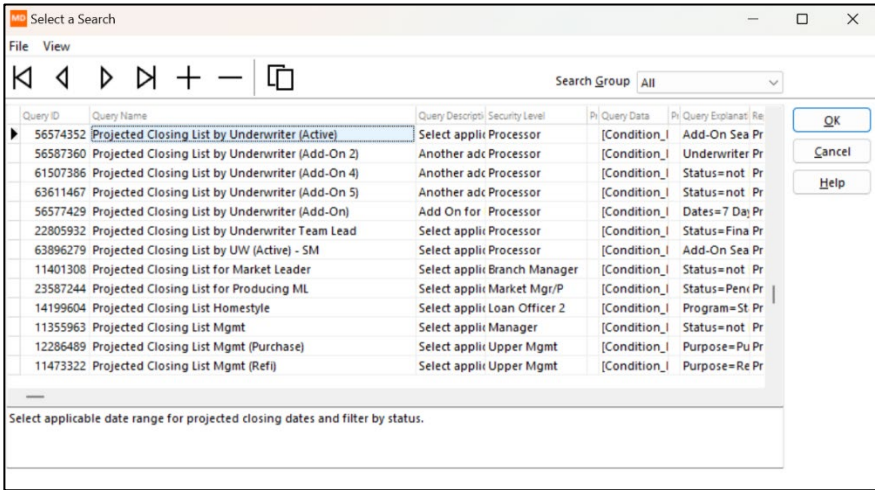
Section 200 – Initial Underwriting Review

Mission Control assigns loans to Underwriters throughout the day. When the assigned Underwriter's name has been entered in Mortgage Director, an email notification is sent to that Underwriter which includes the Borrower's name and loan number. Once the email notification is sent, the six-hour goal starts (**Note: timing depends upon loan type**). The Underwriter can review all loans assigned to them using their pipeline. At a high level, Underwriters are expected to complete the following as part of the upfront review unless otherwise stated:

- Complete UW Initial Worksheet (required).
- Condition out the file and pull the Condition Sheet from print forms to the UW Condition sheet folder.
 - **Note: It is optional to use the DocuSign system for e-signing specified documents printed out of the print forms area of Mortgage Director. This process is described in a separate section below.**
- Enter appropriate dates.

Section 201 Upfront Review

The following table provides a more detailed look at the procedures that Underwriters follow as part of the upfront review.

Step	Action
1	<p>In the <i>Search</i> field, select Projected Closing List by Underwriter (Active). Click "OK".</p> 
2	<p>On the <i>Edit Date Condition</i> screen, click Rev Requested Close to unselect. Leave the <i>Date</i> field as populated. Click "OK".</p>

Edit Date Condition

Dates - Projected Closing List by Underwriter

Condition Type

- ☐ Is less than
- ☐ Is equal to
- ☒ Is greater than
- ☐ Is between
- ☐ Is not equal to

Blanks

- ☐ Exclude
- ☒ Include

Date Name

- Initial Disclosures
- Redisclose
- Redisclose Complete
- Contract Review
- Contingency Date
- Intent to Proceed
- Est Project Complete
- Requested Close
- Rev Requested Close**
- Contract Close Date
- Submitted
- Final Docs Complete
- Initial QC
- Re-Submitted
- Submission Checklist
- INS Contract Required

Date 1/1/2017

Hint: You can use ~today instead of an actual date, you can also use ~today+Value or ~today-Value, for example ~today+7 means a week from the day the search is run. Additionally if you precede the Value with the letter B, business days will be calculated, for example ~today-B7 means seven business days after the day the search is run. Note that Business Day calculations for Searches only include weekends and Federal Holidays (no state holidays). You can select more than one Date Name to check if one date or another matches a condition. For example, Lock Expire < ~Today+2.

☐ Include Missing Dates when Including Blank Dates

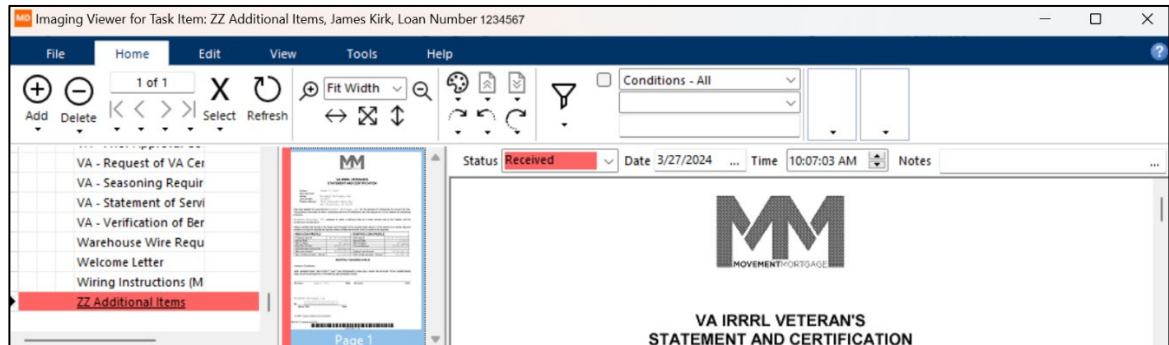
☒ Ask for value when query is run

- 4
- Look at the loan count in the lower left corner. If the number of loans exceeds 25, only a portion of the Underwriter's pipeline will be visible.. There are no color coding features in the UW pipeline to assist.
 - Click "Fetch All" at the bottom right of the screen to view all loans.
 - In the header, select *Status* to sort all loans by status. Anything listed as **Submitted** is ready for review.
 - Review loans in the order received when applicable.

UW	Loan Officer	Loan Number	Borrower Last Name	Program	Purpose	Status	Loan Ready	Days Since App	Days Since Submission	Days	Address	Requested Close	Lock Expire	Conditions Submitted	Condition Review	7 Subi
Witt	Garcia, Chris	4164004	VA 30	P	Submitted	2	1	1	1	1	6/15/2024					
Witt	Leishman, Paul	4164679	Temp 2/1 Buydo	P	Submitted	2	1	1	1	1	4/18/2024					
Witt	Wright, Steven	4177183	VA 30	P	MBA Submit			46378	1							
Witt	Chase, Riley	4174345	FHA 30	P	MBA Preapp			46378	1							
Witt	Camacho, Nikki	4175098	VA 30	P	MBA Preapp			46378	8							
Witt	Sykes, Kim	4175271	BIFA FHA w 2nd	P	MBA Preapp			46378	6							
Witt	Harsen, Meagan	4167370	USDA 30	P	MBA Preapp			46378	2							
Witt	Salyers Kritzler, Teresa	4169432	VA 30	P	MBA Preapp			46378	15							
Witt	Sykes, Kim	4159217	C30	P	MBA Preapp			46378	19							
Witt	Salyers Kritzler, Teresa	4130651	C30	P	MBA Preapp			46378	57							
Witt	Talton, Jessica	4133584	WSHFC Home A/P	P	MBA Preapp			46378	55							
Witt	Zavala, Laura	4134501	C30	P	MBA Preapp			46378	69							
Witt	Tucker, Kevin	4139685	USDA 30	P	MBA Preapp			46378	64							
Witt	Salyers Kritzler, Teresa	4142412	C30	P	MBA Preapp			46378	57							
Witt	Larsen, Sunny	4147264	C 30 (AM)	P	MBA Preapp			46378	47							
Witt	Cervantes, Giovanni	4147277	C30	P	MBA Preapp			46378	51							
Witt	Valencia, Erik	4147318	VA 30	P	MBA Preapp			46378	51							
Witt	Gordon, Pamela	4147419	USDA 30	P	MBA Preapp			46378	44							
Witt	Fort, Michelle	4151046	WSHFC House K/P	P	MBA Preapp			46378	44							
Witt	Harsen, Meagan	4156784	FHA 30	P	MBA Preapp			46378	9							
Witt	Matevosov, Aram	3405757	C30	P	MBA Preapp			46378	554							
Witt	Sanchez, Chris	3422239	USDA 30	P	MBA Preapp			46378	520							
Witt	Crabtree, Andrea	3464613	TSAHC Home S/P	P	MBA Preapp			46378	888							
Witt	Haas, Jonathan	3504746	FHA 30	P	MBA Preapp			46378	947							

- 5
- Check the Unassigned folder for new documents that have been scanned in since the initial QC procedure was completed.
 - Generally, QC will index documents and disclosures provided by the Loan Officer into their respective folders before the loan is ready for review.

- Index new items and file them into their perspective folders.
 - Use the last Imaging folder labeled **ZZ Additional Items** for duplicates or documents that will not be used in file underwriting (i.e. extra bank statements, unnecessary pay stubs, irrelevant credit docs).



6

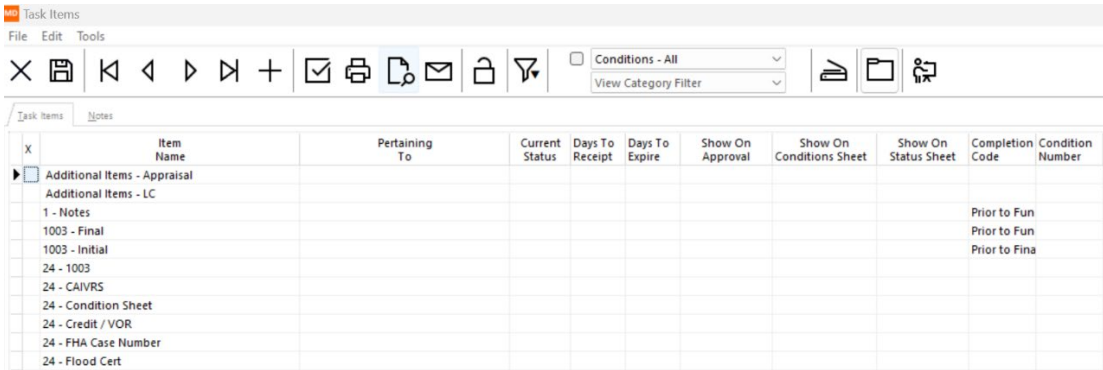
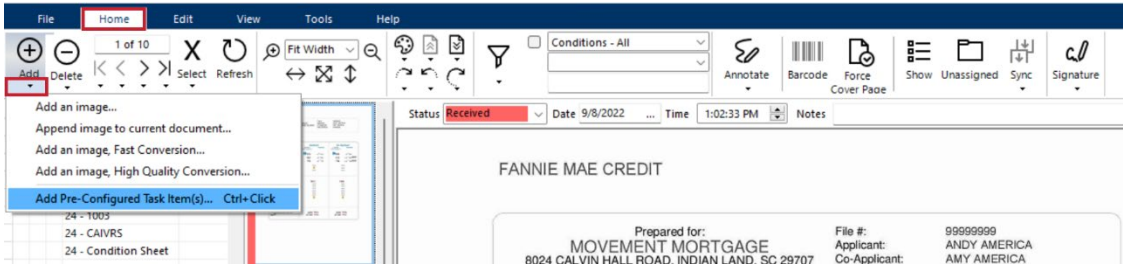
- Look for a date entered in the “Initial QC” field in the **General Information** screen indicating that the initial QC for disclosures has been completed.
 - The QC Department is responsible for verifying that all disclosures are present, signed and correctly dated.
 - Notate missing or incorrect disclosures on the Condition Sheet. Do not change or alter the conditions.
 - Underwriter is responsible for ensuring the following disclosures are signed and dated, when applicable: LPMI/ARM/Net Tangible Benefits.
- Review for, and correct errors.

General Information

File Tools

Borrowers	First	Mid	Last	Title	Loan #
	Amy		America		1234567
	Andy		America		Agency Case #
Current Address	4321 Cul de Sac St				Investor Loan #
City	Someplace	State	MA	Zip	Closing #
Own or Rent	Rent	Years of Occupancy	6.25	MERS #	1006708-0003858934-7
Borrower SSN	500-60-2222	Work Phone	() - ...	Ext.	Channel
Co-Borrower SSN	999-60-3333	Cell Phone	() - ...		Retail
Home Phone	(508)888-8888	Fax	() - ...		Date Category
E-mail Address					Underwriting/HMDA
Password					
Rate Quote Notes					
Prospect Source					
Sub-Source					

Date Name	Date	Days
Intent to Proceed	3/28/2024	13
Requested Close	4/17/2024	7
Submitted	3/28/2024	13
Initial QC	4/2/2024	8
Lock Expire	4/22/2024	-12
Refi Locked		
Processing	4/1/2024	9
Target Processing	4/9/2024	-1
CD Signed	4/3/2024	7

7	<ul style="list-style-type: none"> When using the required Initial Underwriting Worksheet, review the credit file and complete all sections. <ul style="list-style-type: none"> This worksheet is provided to ensure all areas of the file are addressed, but it is not to be used in place of agency, investor, or Movement Mortgage guidelines or requirements. If there are key elements missing in the file, do NOT set the file aside without reviewing everything. Scan the worksheet into the UW Checklist folder once complete.
8	<ul style="list-style-type: none"> Complete the Income Workbook for all applicable incomes used for qualification. Scan to Image Folder: UW – Income Workbook - Initial.
9	<ul style="list-style-type: none"> Review the most recent AUS findings to verify that all data in Mortgage Director matches AUS findings. Resubmit AUS if errors or omissions are discovered. Note: A copy of the AUS Findings will automatically be downloaded to the Print Forms Library of Mortgage Director. Drag and drop the latest findings for the milestone (Initial, CSD, APD) into the designated AUS folder in Imaging.
10	<ul style="list-style-type: none"> Preview the VA Loan Analysis, Conventional 1008 Transmittal, or FHA 92900LT, as applicable. Verify all information matches Mortgage Director and AUS findings.
11	<ul style="list-style-type: none"> Enter required loan conditions, detailing what is required. <ul style="list-style-type: none"> To access the named conditions, go to Manage/Task Items. This will pull up a list of available conditions.  <p>Access the “Pre-Configured Task Items” from the Imaging screen to add conditions that are not already pre-populated to the loan. (Reference the screen below)</p> 

12

- Select the Task Item and Condition to be set.
 - This will bring up a screen where detailed required information is displayed.
 - The detailed information can also be accessed while in the Imaging folders for the specific task item. Edits can be made from either area.
- ALWAYS leave the preset description “as is” and enter additional information as applicable. Ensure detailed information is entered, avoiding abbreviations, acronyms, etc. (Example: 2023 W2 is selected as the task item—leave that verbiage but add to it: “For co-borrower’s second job with Movement Mortgage.”)
- Change the Condition Tracking > Code field (already preset) if needed.
- Change the Condition Tracking > To Be Ordered By field (already preset) if needed.
 - Conditions supplied by the Borrower (pay stubs, W2’s, bank statements, etc.) are generally the responsibility of LO/LOA.
- Select Completion – To Be Reviewed By (already preset) from the dropdown box to change the party (or parties) who are responsible to review and clear the condition as acceptable, if needed.
 - Third party conditions (VOE’s, appraisals, credit supplements, title commitments, etc.) are generally the responsibility of the Processor.
- Select Completion – To Be Signed Off By (already preset) from the dropdown box to change the party (or parties) who are responsible to review and clear the condition as acceptable, if needed.
- Check the boxes for Condition Sheet for Show This Item On.
- Use the Remarks field for additional notes that will not display on the Task or Condition sheet. Remarks can only be seen when editing a specific Task Item.

Status Date Time 12:00:00 AM Notes

Data Display File Review Post Closing

Description

To Be Ordered By Date Ordered/Sent Ordered By Next Order

Expecting Date Re-Ordered Order Count

Expecting Days

To Be Reviewed By Date Received Reviewed By Expires

Document Date Days Until Expire

To Be Signed Off By Date By

Code Condition #

Sort

Show this Item On ☐ Approval ☒ Conditions Sheet ☐ Status Sheet ☐ Preapproval

☐ Borrower Portal ☐ B2B Website ☐ Show Images on the websites

☐ Show Image Notes on the websites

Remarks

Section 202 Conditioning the File

The following table details the procedures Underwriters follow relative to conditioning a file.

Step	Action
1	Preview the Condition Sheet for accuracy by accessing the sheet through the Print Forms icon (Form 1221) or Manage Tab/Task Items. Click Print Preview icon and select Conditions Sheet
2	Edit the Doc Expiration Date (calculated the same way as the Approval Expiration Date).
3	Review to make sure all Conditions are printed and read correctly.
4	Pull over the Condition Sheet from Print Forms to the Underwriting Condition Sheet folder.

Note: Using the DocuSign System for e-signing specified documents printed out of the Print Forms area of Mortgage Director is optional. This process is described in a separate section below.

Section 203 Setting Dates

The following table details the procedures Underwriters follow relative to placing a loan in the appropriate status during the initial underwriting review and then setting the appropriate corresponding dates.

Step	Action
1	<p>Determine what status to place the loan in using the following criteria:</p> <ul style="list-style-type: none"> • MBA Preapproved – No subject property identified • Approved with Conditions – Subject property is entered and Application Received date is entered in General Information screen. • Not Ready – There are significant missing items and/or information to allow a credit approval. <p>Note: An Underwriter must confirm that the documentation in the file has been reviewed to support income, assets, credit, and ratios prior to prequalifying or approving a loan with Conditions. If there are area not well supported, select Not Ready.</p>
2	Enter the Next Business Day's Date in the "Processing" field in the General Information screen.
3	<p>Set the Target Processing Date in General Information.</p> <ul style="list-style-type: none"> • This should be seven (7) business days from the next business day (i.e., Day 1 is the next working day). Do not count Saturday, Sunday, or holidays the company is closed. Certain products have an extended Target Processing Date. Please consult the Underwriting Job Aids Manual for more information.

4	<p>Set the Approval Expiration Date in General Information.</p> <ul style="list-style-type: none">• Use the Initial Underwriting Worksheet to determine the date of the oldest credit document used for qualification. The approval expiration date should be 120 calendar days for “existing construction” from the oldest dated document. For “VA new construction”, the expiration date is 180 days from the oldest credit document. <p>Verify the date is on or before the Credit Expiration Date in the AUS findings, and Appraisal Expiration Date. This date will be listed on the Conditions Sheet as the Approval Expiration Date.</p>
5	<p>Enter the current day’s date in the applicable field (MBA Preapproved, Approved with Conditions, Not Ready) in the General Information screen.</p>

SECTION 300: USING DOCUSIGN

Section 300 – Using DocuSign

The DocuSign instructions in appendix A, B, and C explain how to use the DocuSign System for e-signing documents printed from the Print Forms Library of Mortgage Director. Document adjustments should be made within Mortgage Director prior to sending the document to the DocuSign System.

The Underwriter must have a DocuSign print driver installed on their computer to send documents from Mortgage Director Print Forms directly to DocuSign. Therefore, if a DocuSign print driver needs to be installed an email request should be sent to, IT@movement.com.

Refer to the appendices below for instruction for:

- Selecting DocuSign as the printer in Mortgage Director
- Signing a Document Using the DocuSign “Print to Send (new envelope)” option
- Signing a Document Using the DocuSign “Print to Sign” option

SECTION 400: LOAN STATUS AFTER INITIAL UNDERWRITE

Section 400 – Loan Status after Initial Underwrite

Section 401 Mortgage Bankers Association (“MBA”) Approved (Prequalified)*

Movement Mortgage allows a Borrower to credit qualify by submitting a completed credit package with a maximum sales price and loan amount, pending subject property address and sales contract. To-Be-Determined (“TBD”) packages are underwritten, and conditions set. The goal is to ensure the Borrower is qualified for the loan program and loan amount requested. If the MBA Prequalified status is selected, it must be confirmed that required credit conditions will not jeopardize the approval. If there are concerns, select the **MBA Not Ready** or **MBA Second Level Review** statuses, whichever is applicable. All prequalified loans must receive an Approve/Eligible or Accept AUS recommendation. If the loans do not receive the required recommendation, then the MB Not Ready or MB Second Level Review statuses should be selected. If the Second Level Review recommends denial, they will send out an email stating why they recommended denial and they will place in the MBA Denied date. Nothing further is required by the Underwriter.

Three (3) disclosures are required: Borrower authorization, SSN authorization, and 4506-C Request for Transcripts. When a ratified sales contract is received and the subject property address is entered into Mortgage Director, the file will be returned to the Underwriter to add property specific conditions (example: condo approval, HOA dues, etc.). The Underwriter should then complete the procedures for Approved with Conditions status.

Section 402 Approved with Conditions

The only difference between a status of Approved with Conditions and MBA Prequalified is the subject property has been identified and a ratified sales contract is present. Loan documentation should be reviewed and conditions set. If the Approved with Conditions status is selected, it must be confirmed that required conditions will not jeopardize the approval. If there are concerns, select the **Not Ready** or **Second Level Review** status, as applicable. Approved with Conditions loans must receive an Approve/Eligible or Accept AUS recommendation. If the loan does not receive the required recommendation, then the **Not Ready** or **Second Level Review** status should be selected. The loan may be submitted to the Loan Committee for review, but only status should only be used when denial has been recommended by the Second Level Review.

Signed disclosures may or may not be present when the initial underwriting review is completed. The QC Department is responsible for reviewing all disclosures for accuracy and completeness. They set conditions as required. Do not alter or delete the conditions. Contact the QC Reviewer with questions.

Section 403 Not Ready

A loan is considered “NOT READY” if additional documentation or information is required to make a credit decision. This status can be used for a loan with or without a property address. Loan documentation should be reviewed, and conditions set. Typically, there are two (2) circumstances which will lead to a Not Ready status:

1. There are critical credit documents not available for review. Examples include significant income documents, high ratios and missing information on new debt or additional properties, or ineligible findings for DTI restrictions in cases where the Loan Officer is unable to provide additional documentation that could lower ratios.
2. Instances in which third-party documentation is required to make a sound underwriting decision. Examples include verifications of employment to document a full 2-year employment history, credit documentation to verify bankruptcy or foreclosure dates (assuming no additional supporting documentation has been provided by the Borrower), or monthly payment amounts on student loans not provided (especially if the loan has high DTI ratio).

Note: The examples above are not all inclusive. An Underwriter is expected to approve loans only when it is certain that all documentation necessary to make a sound underwriting approval decision have been reviewed. If in doubt, select the Not Ready status to allow time to obtain additional documentation. Items necessary for decision making should be coded as Not Ready in Condition Tracking. When all Not Ready items are received by the Processor, the Loan Ready Date is entered and the file is returned to Underwriting for a decision. All conditions coded Prior to Final Underwrite in condition tracking do not need to be received.

Review Not Ready conditions and determine if the loan status should be updated to Prequalified, Approved with Conditions, or escalated to community leaders and underwriting managers (if denial is recommended). If the documents provided are sufficient to make a credit decision, enter the MBA Pre-Approved, Approved with Conditions, or Loan Committee date, whichever is applicable. Follow the appropriate procedures for the status selected.

Section 404 Loan Denials

Movement Mortgage does not allow one Underwriter alone to deny a loan, so community leaders and underwriting managers serve as a second review for loans that meets the risk parameters set forth below or loans that are recommended for denial by the credit Underwriter. **Note: Loans outside of agency/investor guidelines cannot be approved.**

Credit Underwriters will review each loan assigned to them. If it is questionable whether a loan meets the referenced criteria in the below list bulleted, the file is sent to community leaders and underwriting managers for additional review. After managerial review, if the loan is still recommended for denial, it is then escalated to Loan Committee.

Section 404.1 Second Level Underwriting Reviews

Loans with certain criteria require an additional underwriting review. Each community has a list of individual requirements, and the Underwriter will need to follow up with their specific team to review these files and to ensure they meet agency guidelines and that they can be approved without further escalation.

Section 405 Fraud Alert Procedures

Implementing an initial fraud alert can help reduce the chances of identity theft and fraudulent account openings. Under the Fair Credit Reporting Act (FCRA), consumers may place fraud alerts on their credit reports with the three major credit bureaus, free of charge.

During the underwriting process, Underwriters should review the credit report to determine if a fraud alert is present. If there is a fraud alert listed with a phone number, the Underwriter is to call the number listed to confirm the Borrower's identity and clear the alert.

The Underwriter should verify the Borrower's identity and clear the alert via one (1) of three (3) ways (listed below). Regardless of which method is used, the Underwriter should complete the Credit Report Fraud Alert Attestation form and file it in the Credit Report folder in Mortgage Director.

1. Phone number available on credit report

- a. If a phone number is present on the credit report for Borrower/Co-Borrower, the Underwriter should call the number listed. If the Borrower is available at this number, confirm they have applied for a mortgage loan with Movement Mortgage.
- b. Complete Fraud Verification of Identity form and scan to Mortgage Director.
- c. **If Borrower is not available at the phone number listed or person who answers states that they did not apply for credit, follow steps listed in #2**

2. No phone number available on credit report or phone number listed is invalid/Third party validation of phone number

- a. If the phone number listed on application is validated through a public third-party source, use the number listed. A copy of the of this validation must be included in Mortgage Director Image folder: Credit Report.
- b. The Underwriter should call the number that was validated. If the Borrower is available at this number, confirm they have applied for a mortgage loan with Movement Mortgage.
- c. Complete Fraud Verification of Identity form and scan to Mortgage Director.

3. No phone number available on credit report or phone number listed is invalid/Borrower updates credit repositories

- a. If neither option 1 or 2 can be completed, the Borrower must contact the credit repository directly (i.e. Experian, Transunion, Equifax) to update their records with all affected credit repositories.
- b. Once Borrower has confirmed that updates are complete, a credit refresh can be obtained.
- c. View updated source of information section to appropriately clear the fraud alert.

Note: The phone number on the URLA must never be used to clear the fraud alert, unless it is verified through a third party as stated above.

SECTION 500: 7-DAY REVIEW

Section 500 – Seven-Day Review

The Processor's goal is to obtain all required credit conditions and submit for Condition Submitted Date (CSD) review within seven (7) business days. If this is not possible, the file is still submitted back to the Underwriter to review what has been received. The Underwriter will receive an automated email from the Processor indicating that the file is ready for 7-day review.

The following table details the procedures Underwriters follow relative to the 7-day review process.

Step	Action
1	Click the filter in Mortgage Director on the Imaging screen, which will show the appropriate condition folders on the condition sheet.
2	Review the conditions that are marked as "Received" and/or "Needs Review".
3	If there are significant changes made, verify AUS findings are still acceptable and match what is in Mortgage Director. Resubmit to AUS if necessary.
4	Email the Processor (in some situations the LO/LOA is included) with an itemized list of outstanding conditions. Specify anything that may have been added at this review.
5	Set the 7-Day Review date in General Information as today's date.

SECTION 600: CSD REVIEW

Section 600 – CSD Review

Once the processing team has received all credit documentation, the loan will be submitted back to underwriting to ensure all credit conditions received are acceptable. The assigned Underwriter will receive an automated email from the Processor to indicating that the file is ready for CSD review. A CSD review is necessary if the Processor is only missing third-party and minor items that do not affect debt-to-income ratio.

Because this touch point is designed to verify that credit documents are acceptable, the following items may not be available yet:

- Appraisal
- Title
- Homeowners Insurance (HOI)
- Minor disclosure corrections
- MI
- EMD
- Transcripts (only with tax returns); **Note: Transcripts must at least be ordered by CSD, when applicable.**
- Liquid funds to close (401K, IRA, Stock, etc. accounts that will be liquidated are provided)
- VA COE by exception

The following table details the procedures Underwriters follow relative to CSD review.

Step	Action
1	Review the conditions that have been satisfied. Update and/or un-sign off on conditions, if needed.
2	Confirm the most recent copy of AUS is in the AUS-CSD folder. Re-run if needed.
3	Drop updated Income Workbook into the UW – Income Workbook - CSD folder even if there are no changes.
4	Email the Processor, LO, and LOA detailing what items are still missing. Use the email templates available, as this file could go to the Actual Processing Date (APD) team for final approval. The template is available in Mortgage Director for this email (i.e., Underwriter email to Processor – CRD review”) and Underwriters are encouraged to use it, with the caveat that it does not include an all-inclusive list but rather is a guide.
5	Pull updated condition sheet over to the UW Condition Sheet folder.
6	Enter appropriate dates.

SECTION 700: APD REVIEW

Section 700 – APD Review

Once all loan conditions are received (settlement/title docs being the only exception for purchase transactions), the Processor will send the file back to underwriting for the final review, known as APD Review. During a APD Review, underwriting conducts a full and final review of the credit file to ensure it meets all agency, investor, and Movement Mortgage guidelines. Underwriting receives an automated email from the Processor to notify that the file is ready for APD review.

The following table details the procedures Underwriters follow relative to APD Review if **all conditions (Prior to CSD and Prior to Final UW) have been satisfied**.

Step	Action
1	Print the Condition Sheet (once updated and ready for final) or use the filtering in the Imaging folder to assist in review. This step is optional.
2	Review all conditions. All Imaging folders should be reviewed at this time. Purge unnecessary documents to the ZZ Additional Items folder. Update the doc expiration date (as necessary) on the final Condition Sheet.
3	If income, taxes, HOI, etc. have changed from previous review, recalculate the applicable Income Workbook. Scan the final Income Workbook used to the UW – Income Workbook - Final folder in Imaging.
4	Verify all data in Mortgage Director matches the Final AUS findings to be annotated. The Underwriter is to initial each page of the findings on final AUS. If changes are necessary, resubmit to AUS, download, and upload the new findings to Mortgage Director Imaging folder (be sure to purge previous versions).
5	Obtain a second signature for FHA loans with a gift as a source of funds for closing. Refer to the table at the end of this section for additional information.
6	Print or preview VA Loan Analysis, Conventional 1008Transmittal, or FHA 92900LT, as applicable. Ensure notes have been entered into the appropriate section. Verify that all information matches Mortgage Director and AUS findings. Upload the transmittal forms to their respective transmittal folders (i.e., 1008/FHA Transmittal/VA Loan Analysis).
7	Review the final DataVerify DRIVE report. The Appraisal Underwriting team is responsible for reviewing and signing off on Subject Property conditions. Review the report to ensure it is the correct report for the transaction. Verify that the ALL-Pass Rating is available (or total score is greater than 700) before uploading the final DataVerify report.
8	Update the Approval Expiration Date, if necessary. Be sure to include the appraisal expiration date when determining the expiration.
9	Update funds to close condition for the Closer to verify.
10	Scan final signed Condition sheet to Underwriting Conditions/Approval Sheet folder in Imaging.
11	Set Approved OR Approved w/o Title date in General information as today's date. Verify (and update if needed) the VVOE Expiration date.
12	Set the CTC date in General Information as today's date. At APD, validate all expiration dates are entered correctly. A loan cannot be CTC if closing within 10 days and VVOEs are missing. Do not "sign off" condition.

13	If there are missing or unacceptable conditions that will prevent giving final approval and CTC, remove the date in Actual Processing, enter the “APD Pull” Date, and email the Processor detailing the missing items.
----	--

The following table details the procedures Underwriters follow relative to APD review, assuming that **all conditions have NOT been satisfied**.

Step	Action
1	Review the conditions that have been satisfied.
2	Un-sign off on the conditions that have not been satisfied and update the condition with what is still missing. Do not delete the original condition.
3	Email the Processor, LO, and LOA, notifying them that the APD had to be removed and detail what items are still missing. Use the email template.
4	Pull over the updated condition sheet to the UW condition sheet folder.
5	Remove the APD. Enter the CSD (matching the original APD) and enter the CRD date (today’s date). <ul style="list-style-type: none"> If the file does not meet CSD requirements, the 7 Day Submitted and Review dates can be entered. If all reviews have already been completed, then the APD will still be removed, and no other dates will be entered.

The following table details the procedures that Underwriters and authorized 2nd signers follow relative to **FHA loans that have a gift as a source of funds**. These loans require a second review by the Underwriting Team Lead, Underwriting Manager, or Community Leader.

Step	Action
1	Review and sign off on all existing task items. <div> <div>7293</div> <div>114 Document Assets - Gift - Proof of donor ability to give a gift</div> </div> <div> <div>7273</div> <div>116 Document Assets - Gift letter</div> </div> <div> <div>82</div> <div>118 Document Assets - Gift transfer evidence</div> </div>
2	Verify that an additional task item is reflected on the Condition Sheet in Mortgage Director for all FHA purchase transactions.
3	Ensure all gift documentation is present in the Mortgage Director Image folders for review; do this no later than APD.
4	Update the Condition Sheet to move the Gift transfer evidence condition to “Prior to Funding” if the funds will be transferred from the donor directly to settlement agent.
5	Verify “Source of Down Payment” field of the Subject Property screen reflects “Gift”. Choose the appropriate gift source listed in the “From” field.

6	Verify the gift amount has been entered into the <i>Financing</i> tab of the FHA Data screen.
7	Upon completion of underwriting review, email authorized 2 nd signer (i.e., Underwriting Team Lead, Underwriting Manager or Community Leader) for review.
8	Authorized 2 nd signer reviews all gift conditions to ensure they meet FHA guidelines.
9	<p>If all conditions are satisfactory, authorized 2nd signer signs off on task item and initials each bullet point within the task item. (Note: If this task item is not signed off, the “Approved” or “Approved without Title” dates cannot be entered in Mortgage Director.)</p> <p>Task Item Name: Assets – Gift for FHA 2nd Signature</p> <p>Description: Assets – Gift for FHA 2nd Signature: all gift documentation has been review including</p> <ul style="list-style-type: none"> <input type="checkbox"/> eligible donor <input type="checkbox"/> acceptable gift letter completed in full <input type="checkbox"/> acceptable donor ability with all necessary supporting documentation <input type="checkbox"/> acceptable transfer of funds to Borrower (if gift is to be provided at closing, PCL Task Condition sheet as “Prior to Funding” requirement
10	Authorized 2 nd signer emails the Underwriter to proceed with final approval and clear to close.
11	If FHA gift requirements are not met, update the condition sheet with relevant details. Loan cannot be approved or cleared to close until all FHA requirements are met.

Section 701 Withdrawals

In cases where the Borrower initially qualifies for the loan but no longer wishes to continue, the file must be submitted for withdrawal. The Loan Officer must provide a letter or email from the Borrower stating that they no longer wish to continue with the loan. If the Borrower is providing the confirmation verbally, the Loan Officer can complete Withdraw Certification and scan to Mortgage Director. If the Loan Officer is withdrawing because the Borrower is not responding back to them, the Loan Officer must provide an email stating as much, and a copy of this email will be placed in the Denial, Notice of Completeness or Withdrawal Letter folder.

Section 702 Flood Insurance Requirements

Properties that are at a flood risk require an in-depth underwriting analysis as part of the upfront review. The lender must ensure that flood insurance required for the security property is in place. Fannie Mae requires flood insurance for property that has a residential building, dwelling, structure, or improvement situated in a Special Flood Hazard Area (SFHA) that:

- Has federally mandated flood insurance purchase requirements, or
- Is in the Coastal Barrier Resources System or Otherwise Protected Area. (See Properties Located in the Coastal Barrier Resources System or in an Otherwise Protected Area below for further detail.)

Specifically, the minimum amount of flood insurance required for most first mortgages secured by one-to four-unit family dwellings is the lowest of the following:

- 100 percent of the replacement cost of the insurable value of the improvements.
- The maximum insurance available from the NFIP, which is currently \$250,000 per dwelling; or
- The unpaid principal balance of the mortgage.

Section 703 Flood Notification Procedures

Underwriters are responsible for properly conditioning files where flood notifications are required based on the flood certificate. This step should be completed as soon as a property is identified in a flood zone, but no later than APD.

Section 704 HOI Requirements

Items required to determine insurable value:

1. Cost Estimator/ Worksheet from the insurance company
2. Amount in writing from agent at insurance company (best on letterhead)

> If 1 or 2 are not available, verify 100% replacement coverage verbiage is listed on the policy.

Fannie Mae guidelines state the insurable value “as established by the property insurer.” Therefore, the best method is to have the insurance company send the replacement cost worksheet they used to determine how much coverage the property should have. Many insurance companies are reluctant to determine the replacement cost for the Borrowers and thus will not send the worksheet to the lender. In these cases, Fannie Mae has stated that the lender may rely on the appraiser to provide a replacement cost estimate to determine the level of insurance coverage required¹. Fannie Mae instructs lenders who choose to rely on the appraisers to use the “Total Estimate of Cost New” from the “Cost Approach to Value” part of the appraisal.

Once the insurable value has been determined, follow the steps in the table, provided by Fannie Mae:

Step	Description
1	Compare the insurable value of the improvements as established by the property insurer to the unpaid principal balance of the mortgage loan.
1A	If the insurable value of the improvements is less than the unpaid principal balance, the insurable value is the amount of coverage required.
1B	If the unpaid principal balance of the mortgage loan is less than the insurable value of the improvements, go to Step 2.
2	Calculate 80% of the insurable value of the improvements.
2A	If the result of this calculation is equal to or less than the unpaid principal balance of the mortgage, the unpaid principal balance is the amount of coverage required.

¹ Selling Guide, Fannie Mae Single Family; 10/22/2013

¹ Fannie Mae’s Revised Appraisal and Property Report Forms – FAQs 11/1/05

2B	If the result of this calculation is greater than the unpaid principal balance of the mortgage, this calculated figure is the amount of coverage required.
----	--

Examples:

Category	Property A	Property B	Property C
Insurable Value	\$90,000	\$100,000	\$100,000
Unpaid Balance	\$95,000	\$ 90,000	\$ 75,000
80% Insurable Value	—	\$ 80,000	\$ 80,000
Required Coverage	\$90,000	\$90,000	\$ 80,000
Calculation Method	Step 1A	Step 2A	Step 2B

In all cases, covered value for flood insurance cannot exceed \$250,000.

SECTION 800: LOAN TYPES AND PROCEDURES

Section 800 Loan Types and Procedures

Movement Mortgage offers numerous loan types to meet the needs of varied borrowers. The following sections provide a high-level overview of some of these loan types and includes Underwriter-specific procedural documentation.

Section 801 Conventional and Conforming Loans

By definition, a conventional loan is a mortgage that is not guaranteed or insured by the federal government. Conventional loans may be conforming or non-conforming. Conforming loans have terms and conditions that follow the guidelines set forth by Fannie Mae and Freddie Mac.

Section 801.1 Special Feature Codes in Mortgage Director

To ensure accurate delivery to both Fannie Mae and Freddie Mac, Underwriters are required to enter applicable Special Feature Code (SFC) in Mortgage Director no later than final approval to ensure accurate loan delivery. This procedure applies to Conventional Conforming and High Balance loans only.

1. Underwriters are responsible for adding all SFCs found in AUS findings and on the approved list, as applicable, by going to Mortgage Director > Services Tab > Fannie Mae > Uniform Loan Delivery Dataset > Feature Identifier.
 - a. For Freddie Mac: Mortgage Director > Services Tab > Freddie Mac > Uniform Loan Delivery Dataset > Feature Identifier.
2. All Conventional Conforming and High Balance Loans must have at least one (1) SFC.

Section 801.2 Mortgage Insurance Status Item

It is the responsibility of the Underwriter to set the appropriate Mortgage Insurance (MI) coverage and LTV amounts in the status item for every loan that requires MI. The coverage and LTV amounts will be reflected on the condition sheet.

If changes occur during the loan process that would affect this condition, the loan should be returned to the Underwriter so that he or she can update the status item and the condition sheet appropriately.

Section 801.3 Seller Contributions

Only acceptable or maximum amounts of seller contributions should be entered into Mortgage Director. Therefore, the Underwriter should always verify and adjust the seller contribution to the maximum amount allowed prior to running AUS. Additionally, conditions should always be set with appropriate seller contribution amounts. Under no circumstances should an incorrect seller contribution amount be entered into Mortgage Director based on a contract that exceeds the allowable seller contribution.

Section 802 FHA Loans

Federal Housing Administration (FHA) loans are for owner-occupied homes (that is, buyers must intend on living in the property.) FHA loans are typically designed for low- to moderate-income borrowers who are unable to make a large down payment. Both upfront mortgage insurance premium (MIP) and annual insurance premium are required for most of the FHA's single family mortgage insurance programs. FHA allow an upfront mortgage insurance premium to be financed into the loan, above county loan limits. Annual mortgage insurance premiums are paid in 12 monthly installments as part of PITI payments.

Section 802.1 Second Signature Requirements for Gifts

Obtain a second signature for FHA loans with a gift as a source of funds for closing. FHA loans that have a gift as a source of funds requires a second review by the Underwriting Team Lead, Underwriting Manager, or Community Leader.

Refer to section 700 for additional information.

Section 802.2 FHA ADP Codes

All FHA loans have specific FHA ADP codes based on the type of FHA loan originated. If this code is not correct when the closing documents are produced, Movement will have a defective loan requiring multiple new closing documents to be issued. Underwriters should validate within the General Information Screen in Mortgage Director that the correct ADP code is present for all FHA loans.

Section 803 VA Loans

Department of Veterans Affairs (VA) loans provide financing for qualified veterans, reservists, active-duty personnel, or eligible family members. VA loans are guaranteed by U.S. Department of Veterans Affairs. The guaranty allows veterans and service persons to obtain home loans with favorable loan terms and offers long-term financing to eligible American veterans or their surviving spouses. The U.S. Department of Veterans Affairs does not make loans; rather, it guarantees loans made by lenders.

Section 803.1 VA Funding Fees

VA Funding Fees must be reviewed and updated accordingly in Mortgage Director immediately every time a Certificate of Eligibility (COE) is received.

It is the Underwriter's responsibility to complete VA Funding Fee worksheet, scan to Mortgage Director and make required updates to the VA Funding Fee within Mortgage Director and to notify the Disclosure Department (disclose@movement.com) of the need to send a revised Loan Estimate (LE) as needed. There is a three-day window from Movement Mortgage's receipt of the COE to redisclose, if needed; as such, Underwriters should notify the Disclosure Department as soon as possible if a revised LE is needed.

SECTION 900: RENOVATION LOAN PROCEDURES

Section 900 – Renovation Loan Procedures

Movement Mortgage offers four (4) renovation loan products: FNMA Homestyle, USDA, VA and FHA 203k (Streamline and Full). Renovation loans follow standard underwriting procedures, with a few additional steps to ensure saleable loans, detailed in the following sections. All four programs have worksheets and checklists that are to be used with each loan. Underwriters should have a thorough knowledge of both loan programs.

VA and USDA only allow for purchase transactions. Both FNMA and FHA allow for purchase and refinance transactions:

- Purchase transactions allow the Borrower to finance the cost to purchase the home (sales price) plus approved renovation costs minus the minimum required down payment in one loan.
- Refinance transactions allow the Borrower to finance the payoff of the existing first mortgage plus approved renovation costs up to the maximum allowable LTV in one loan. Second mortgages may be included under certain circumstances—see guidelines for details.

Section 901 Initial Underwriting Review

The following table details the procedures Underwriters follow relative to the initial review of all renovation programs.

Step

Action

1







Complete all standard underwriting procedures.

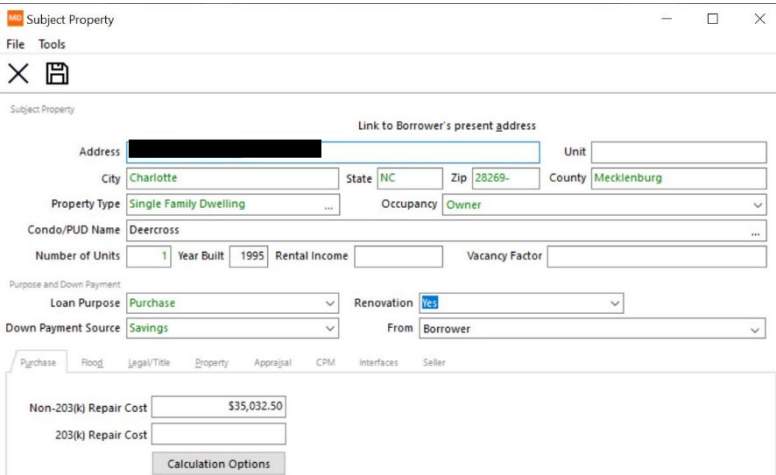
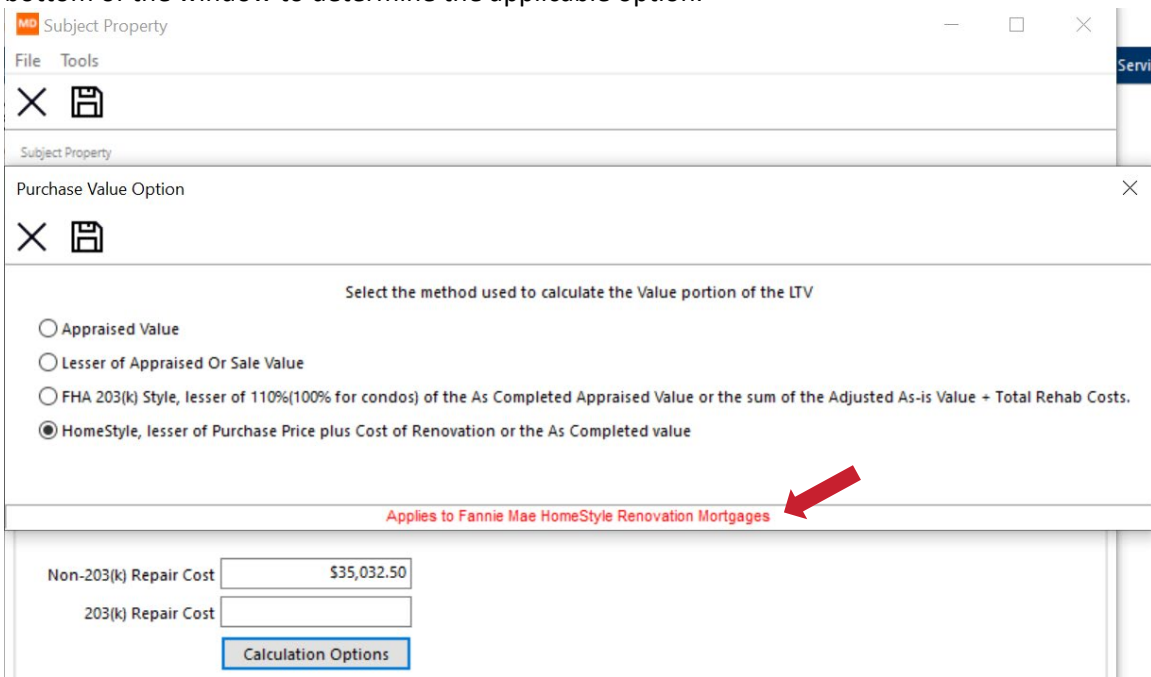
2

Review sales contract (pay off for refinances) and available renovation agreements. For FHA and USDA, determine if the repairs will allow for a streamline or if a full 203k, including work write-up, will be required. For all programs, confirm repairs are eligible (if available).

3

Complete the applicable worksheet using the Renovation Toolkit, based on preliminary figures. Verify that all additional fees are entered correctly in Fee screen.

	 FHA 203(k) Standard Purchase Worksheet Refinance Worksheet	 FHA 203(k) Limited Purchase Worksheet Refinance Worksheet	 HomeStyle Purchase Worksheet Refinance Worksheet	 HomeStyle Investment Purchase Worksheet Refinance Worksheet	 VA Reno Purchase Worksheet	 USDA Reno Purchase Worksheet
LOAN PURPOSE	Purchase & Refinance	Purchase & Refinance	Purchase & Refinance	Purchase & Refinance	Purchase ONLY	Purchase ONLY
PROPERTY TYPE	1-4 Unit, Attached/Detached, Approved Condos	1-4 Unit, Attached/Detached, Approved Condos	1-4 Unit, Attached/Detached, Approved Condos	1 Unit ONLY , Attached/Detached, Approved Condos	1-4 Unit	1 Unit only, No Condo or Manufactured
OCCUPANCY	Owner Occupied	Owner Occupied	Owner Occupied & Second Home	Investment	Owner Occupied	Owner Occupied
MINIMUM/REPAIRS	\$5k	None	None	None	None	None
MAXIMUM REPAIRS	No maximum per HUD guidelines	Up to \$35k which includes all renovation fees	Up to 75% of the after improved value, or of the purchase price plus renovation costs for purchases, whichever is lesser	Up to 75% of the after improved value, or of the purchase price plus renovation costs for purchases, whichever is lesser	Bid amount cannot exceed \$50k	Minor: Bid cannot exceed \$35k, no structural. Extensive: Bid cannot exceed \$75k, HUD consultant required
TYPES OF REPAIRS	No luxury items	Minor, non-structural repairs	Must be permanently affixed to property, no tear-down, or appliances without full kitchen remodel	Must be permanently affixed to property, no tear-down, or appliances without full kitchen remodel	Minor, non-structural repairs	Must be permanently affixed to property, no tear-down, or appliances without full kitchen remodel
IPC	6%	6%	3% & 6% below 80% LTV	2%	4%	6%
MRI	3.5%	3.5%	3% FTB, 5% OO, 10% Second Home	15%	Requires 25% guaranty	Follow Guidelines
GIFT FUNDS	Yes, per HUD guidelines	Yes, per HUD guidelines	Yes, per FNMA guidelines	Not allowed	Yes, per VA guidelines	Yes, per USDA guidelines
MORTGAGE AMOUNT	Follows Standard Agency Limit	Follows Standard Agency Limit	Follows Standard Agency Limit	Follows Standard Agency Limit	Follows Standard Agency Limit	Follows Standard Agency Limit
MIP/PMI	Follows Standard Agency Requirement	Follows Standard Agency Requirement	Follows Standard Agency Requirement	Follows Standard Agency Requirement	Follows Standard Agency Requirement	Follows Standard Agency Requirement
CONTRACTOR PAYMENT	Up to 50% of total material costs after loan funds. All subsequent draws (max 5) will require inspection from HUD Consultant	50% once loan funds and 50% once final inspection from appraiser is received	Up to 50% of total material costs after loan funds. All subsequent draws (max 5) will require inspection from Appraiser	Up to 50% of total material costs after loan funds. All subsequent draws (max 5) will require inspection from Appraiser	Up to 50% of total material costs after loan funds. All subsequent draws (max 5) will require inspection from Appraiser	Up to 50% of total material costs after loan funds. All subsequent draws (max 5) will require inspection from Appraiser or HUD Consultant
FICO	620 (See Product Guide)	620 (See Product Guide)	620 (See Product Guide)	620 (See Product Guide)	620 (See Product Guide)	620 (See Product Guide)
Manual UW	Yes	Yes	No	No	Yes	Yes
Misc.						

	<p>Enter the total from Renovation Toolkit Max Mortgage Worksheet (203k: Line 1E, Homestyle: Line B2, VA: Line B6, USDA: Line B9) in the Subject Property screen, Purchase Tab: Non-203(k)Repair Cost. Then, click the “Calculation Options” button to determine the method used to calculate the Value portion of the LTV.</p> 
4	<p>Note that each program has a different option. Reference the MD descriptive help text at the bottom of the window to determine the applicable option.</p> 
5	<p>Submit to AUS if changes are made. Create PDF copy and scan to Image folder: AUS Findings. Initial once AUS findings are accurate and complete.</p>

6	Complete review, dates and grade following the standard underwriting procedures with one exception: Target processing date is 14 days from today (excluding Saturday, Sunday, and holidays Movement is closed).
---	---

Section 902 CSD Review & 7-Day Review

Follow standard underwriting review procedures.

Section 903 Final Underwriting Review/CTC

The following table details the procedures Underwriters should follow for the final review of CTC loans.

Step	Action
1	Complete all standard underwriting procedures.
2	Review sales contract (pay off for refinances), appraisal with after improved value, and final renovation agreements. <ul style="list-style-type: none"> For all renovation programs, verify the repairs listed in the bid are still eligible and require no changes to the program. All repairs noted by the appraiser must be part of the scope of work to be completed. If there are repairs not included, they must be added to the renovation agreement before proceeding.
3	Complete the applicable Maximum Mortgage worksheet with all final numbers.
4	Complete review, dates and grade following the standard underwriting procedures.

SECTION 1000: USDA LOAN PROCEDURES

Section 1000 – USDA Loan Procedures

Section 1001 Initial Review

The following table details the procedures Underwriters should follow relative to the initial review of USDA loans.

Step	Action
1	Complete all standard underwriting review procedures. Please refer to the USDA Underwriting Guidelines housed within the Movement Mortgage Hub under MM AllRegs.
2	Submit loan to GUS.
3	Review the USDA & Bond Household Occupant and Income Worksheet. This should have been completed at application and signed by all Borrowers. Verify that all incomes have been listed. If the worksheet is not included in the loan file, the loan should be placed in Not Ready status until received (on a case-by-case basis only).
4	Submit file to GUS. Property (unless TBD), Income, Loan, Borrower Eligibility should all be “ELIGIBLE”. Loan Risk and Borrower Risk Evaluations should be “ACCEPT”. If either are “REFER”, follow manual underwriting guidelines and overlays.
5	Detail the Household Income Breakdown on the Income Workbook. Complete HH income portion of Income Workbook and upload to the UW – Income Workbook – Initial folder in Imaging.
6	Search for loan by the Borrower’s name in GUS for the past 365 days. Verify that all information is updated and accurate prior to running GUS. (Note: Run GUS Initial only; never run Final.)
7	Complete review, dates and grade following the standard underwriting procedures.

Section 1002 Seven-Day Review

Complete all standard underwriting review procedures and dates.

Section 1003 URLA CSD Review

All supporting credit documents, HOI (quote acceptable), appraisal, and real estate tax information sheet must be received before submitting final GUS and sending to USDA.

The following table details the procedures Underwriters should follow relative to the CSD review for USDA loans.

Step	Action
1	Complete all standard underwriting review procedures.

2	Review form RD 3555-21 (Request for Single Family Housing Loan Guarantee), most recent GUS findings and SAM. Note: required changes should be made by the Processor prior to submission for final GUS findings. It is imperative that ALL changes are made prior to the final submission, as once submitted, changes are not permitted. Note: Update income as necessary for qualifying HH in Mortgage Director and the Income Workbook.
3	Complete review and dates following the standard underwriting CSD procedures, providing a list of pending items for APD.
4	Run underwriting final GUS after reviewing RD 3555-21 which is completed by the Processor.
5	The Processor assigned to the file submits the file to USDA and provides a copy of the attachment 15A and submission receipt.

Section 1004 Final Underwrite/APD Review

Unlike other loan programs, most of the final underwriting for USDA loans will be completed at the CSD stage. Specifically, the loan file goes into closing, pending commitment. The CTC date is entered when the commitment is received. The Income Workbook is reviewed and completed. The Underwriter then completes all standard underwriting APD/CTC procedures.

SECTION 1100: BOND LOAN PROCEDURES

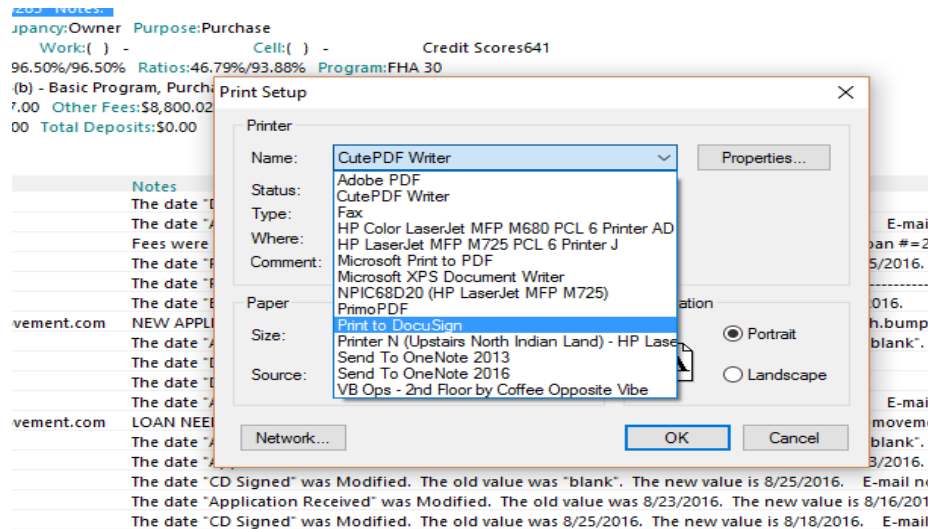
Section 1100 – Bond Loan Procedures

For bond loan products, Underwriters should complete all standard underwriting review procedures. They need to refer to the state bond guidelines to ensure compliance and that the loan meets qualifying standards. Every bond program has different guidelines to follow. Some bonds require a full underwriting review directly from the state agency. Please follow the proper procedures accordingly.

APPENDICES

Appendix A – Selecting DocuSign as the Printer in Mortgage Director

- 1) Go into the loan file in Mortgage Director.
- 2) Select “File”, “Printer Setup...”.
- 3) For Printer Name, select “Print to DocuSign”.



- 4) Click “OK”.

Note: In order to select a different or previous printer, repeat steps 1 and 2 above and select the appropriate printer’s name as needed within the “Name” dropdown.

Appendix B – Signing a Document via DocuSign Using “Print to Send (new envelope)”

These instructions **MUST** be followed for signing the following document types using DocuSign:

- I. FHA 92900A – Mortgage Director Document Number 5258 – Page 3 (Direct Endorsement).
 - II. FHA Loan Transmittal – Mortgage Director Document Number 2901.
 - III. FHA 92800.5B – Mortgage Director Document Number 220 (only signed by the appraisal reviewer).
 - IV. VA Loan Analysis – Mortgage Director Document Number 46; and
 - V. 1008 Transmittal Summary – Mortgage Director Document Number 1008 (required for USDA only).
-
- 1) Go into the loan file in Mortgage Director.
 - 2) Access the Print Forms Library by clicking the printer icon on the top left of the screen.
 - 3) Select the print form to e-sign using DocuSign. The e-signing options for DocuSign include:
 - a. FHA 92900A – Mortgage Director Document Number 5258 – Page 3 (Direct Endorsement).
 - b. FHA Loan Transmittal – Mortgage Director Document Number 2901.
 - c. FHA 92800.5B – Mortgage Director Document Number 220.
 - d. VA Loan Analysis – Mortgage Director Document Number 46; and
 - e. 1008 Transmittal Summary – Mortgage Director Document Number 1008 (required for USDA only).

For these instructions, the FHA 92900A form has been selected. Mortgage Director document number 5258. References to this document will be made throughout these instructions.

Print Form List

File Edit Tools Options

Forms Group All

Internal Id	Form	For
4801	Closing Disclosure	Doc Sample & Borrower Sample
4827	Housing Counselors Near You	Borrower Sample
4827	Housing Counselors Near You	Doc Sample
4854	IRS Form W-9 Request for Taxpayer ID Num and Cert	All Borrowers
4889	WFHM-Loan Submission Summary	Doc Sample & Borrower Sample
4927	FNMA Web Post DU Underwriting Report (HTML)	Recommendation: Ineligible/Approve Date: 09/29/2016 09:25AM
4946	Acknowledgement of Counseling Agencies List	Doc Sample & Borrower Sample
4989	FHA-Multistate Fixed Rate Note	Doc Sample & Borrower Sample
5001	CFPB-Your Home Loan Toolkit	Doc Sample & Borrower Sample
5052	Acknowledgement of Housing Counselors List	Doc Sample & Borrower Sample
5066	FHA-Settlement Certification	Doc Sample & Borrower Sample
5067	Service Providers List-Can Shop	Doc Sample & Borrower Sample
5150	Approximate Loan Cost Illustration-TRID	Doc Sample & Borrower Sample
5151	Approximate Loan Cost Illustration-TRID-All Fees	Doc Sample & Borrower Sample
5179	Preapproval Notice	Doc Sample & Borrower Sample
5229	Loan Scenarios	Doc Sample & Borrower Sample
5244	Changed Circumstance Detail Information	Changed Circumstances on 10/31/2016 at 10:44:47 AM
5244	Changed Circumstance Detail Information	Changed Circumstances on 8/25/2016 at 2:54:26 PM
5244	Changed Circumstance Detail Information	Changed Circumstances on 9/8/2016 at 4:10:42 PM
5258	FHA/VA-Addendum to URLA-F92900A-FHA Closing-R0816	Doc Sample & Borrower Sample
5272	FHA/VA-Addendum to URLA-F92900A-FHA/VA Orig-R0816	Doc Sample & Borrower Sample
5800	Loan Estimate Calculations	Loan Estimate issued on 11/1/2016 at 12:13:26 PM
5800	Loan Estimate Calculations	Loan Estimate issued on 10/20/2016 at 11:51:39 AM
5800	Loan Estimate Calculations	Loan Estimate issued on 10/20/2016 at 10:39:15 AM
5800	Loan Estimate Calculations	Loan Estimate issued on 9/28/2016 at 11:11:41 AM
5800	Loan Estimate Calculations	Loan Estimate issued on 11/1/2016 at 4:10:12 PM
5800	Loan Estimate Calculations	Loan Estimate issued on 10/20/2016 at 10:31:12 AM
5800	Loan Estimate Calculations	Loan Estimate issued on 10/20/2016 at 11:56:21 AM
5800	Loan Estimate Calculations	Loan Estimate issued on 10/20/2016 at 11:55:17 AM
5801	Closing Disclosure Calculations	Closing Disclosure issued on 10/31/2016 at 11:23:19 AM

The Direct Endorsement is page 3 in Mortgage Director Print Form 5258:

Data Form Control

100%

Direct Endorsement Approval Package

Direct Endorsement Approval for HUD/FHA-Insured Mortgage U.S. Department of Housing and Urban Development

1. Borrower's Name & Present Address (include zip code)
Doc Sample Jr. & Borrower Sample
00345 Yankee Point Road
San Jose, CA 95129

2. Property Address
123 Oak st
Charlotte, NC 28277

3. Agency Case No. (include any suffix)

☐ **Approved:** Approved subject to the additional conditions stated below, if any.
Date Mortgage Approved: _____ Date Approval Expires: _____

☐ **Modified & Approved as follows:**

Loan Amount (include UFMF)	Interest Rate	Proposed Maturity	Monthly Payment	Amount of Up front Premium	Amount of Monthly Premium	Term of Monthly Premium
		Yrs. Mo.				months

☐ Owner Occupancy NOT required

☐ All conditions of Approval have been satisfied

☐ This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies that the mortgagee reviewed the TOTAL Mortgage Scorecard findings and that this mortgage meets the Final Underwriting Decision (TOTAL) requirements for approval. The undersigned representative of the mortgagee also certifies that all information entered into TOTAL Mortgage Scorecard is complete and accurately represents information obtained by the mortgagee, that the information was obtained by the mortgagee, pursuant to FHA requirements, and that there was no defect in connection with the approval of this mortgage such that the result reached in TOTAL should not have been relied upon and the mortgage should not have been approved in accordance with FHA requirements.

Mortgagee Representative:

Signature: _____ Printed Name/Title: _____

And if applicable:

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard and the undersigned Direct Endorsement underwriter certifies that I have personally reviewed and underwritten the appraisal according to standard FHA requirements.

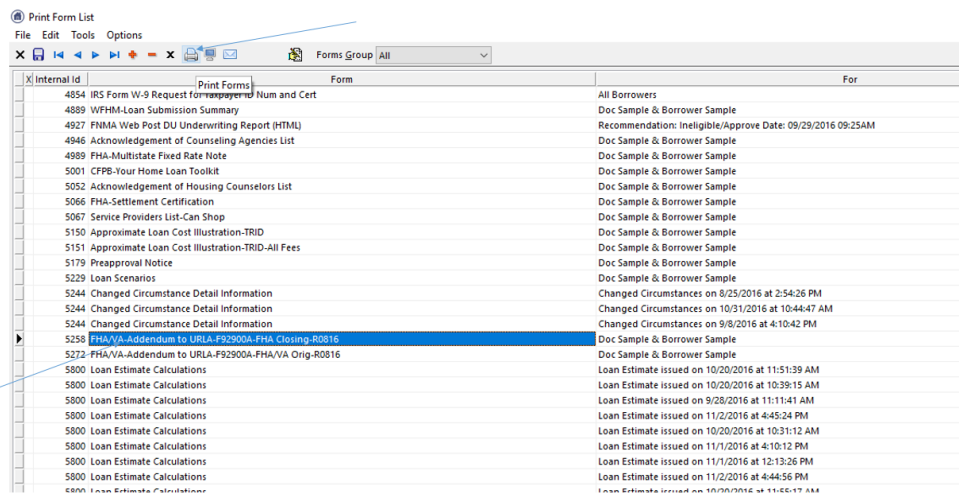
Direct Endorsement Underwriter Signature _____ DE's CHUMS ID Number _____

These two dates are merged from the Input / FHA Data / Data Screen.

4) Verify all the information on the print form is accurate based on the information in the loan file.

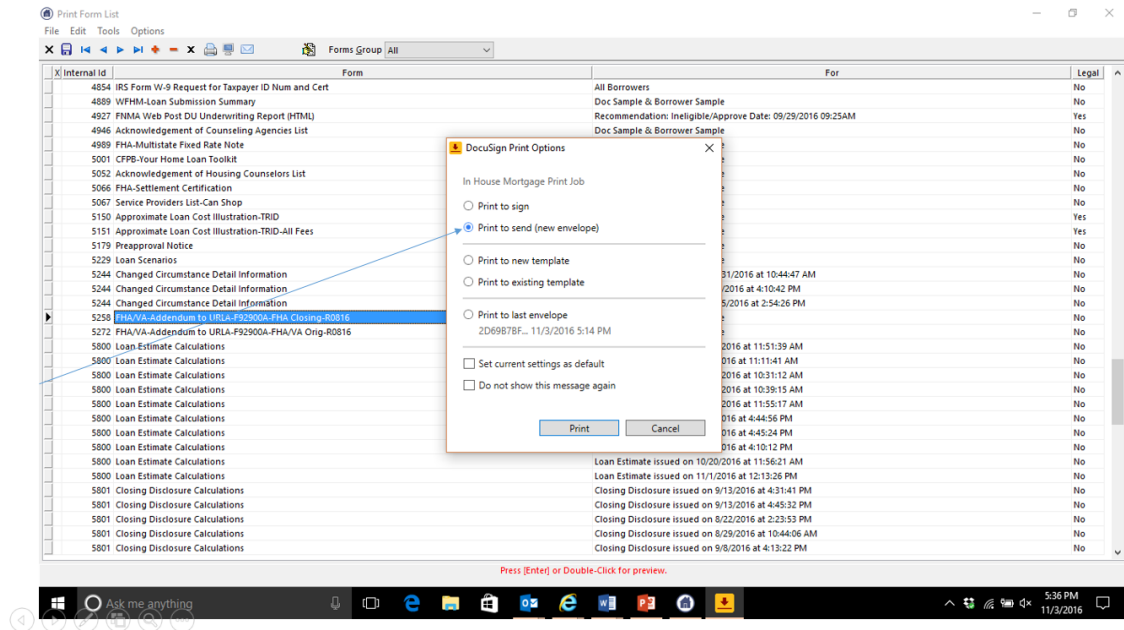
Note: DocuSign only allows users the functionality of signing the document selected, ensure so the information populating in the form is accurate in Mortgage Director prior to printing the document to DocuSign.

- 5) Close the print form after verifying the information in the form is accurate. While the document being sent to DocuSign is highlighted, click the print button (printer) at the top of the Print Form List Screen.



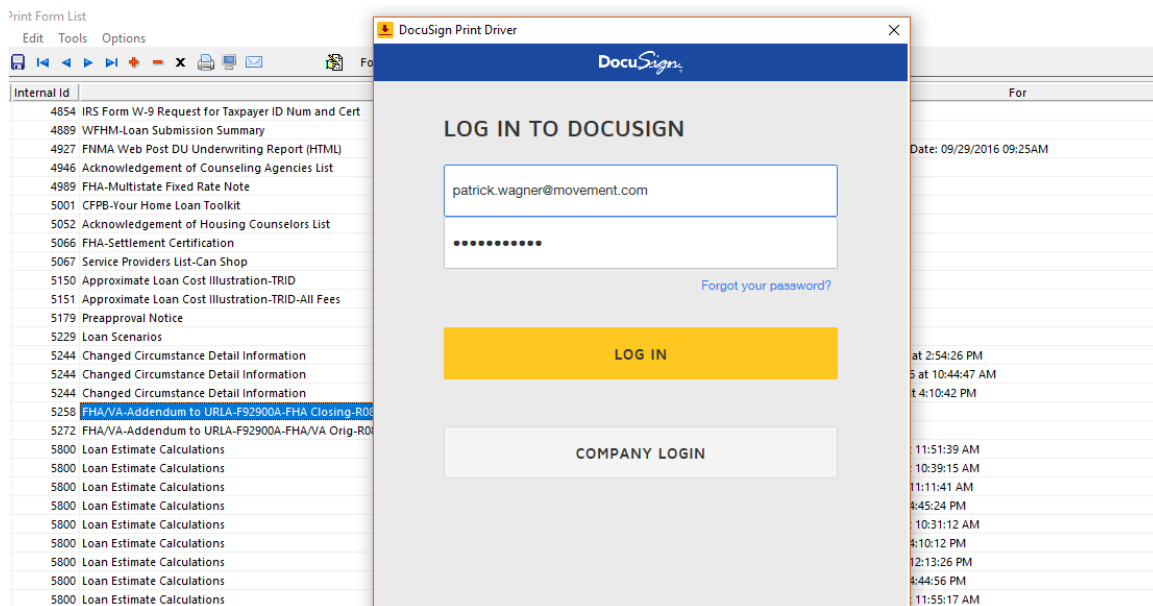
Note: The document can be printed to DocuSign directly out of the print form (i.e., use the print button in the actual document) but it will only send the one (1) open page to DocuSign. This SHOULD be done for the 92900A as the Appraisal UW because only page 3 of Mortgage Director is required Print Form 5258, which is the Direct Endorsement. Hitting the print button directly out of the print form will result in the same screen being shown as indicated in #6 below.

- 6) The following screen is received:



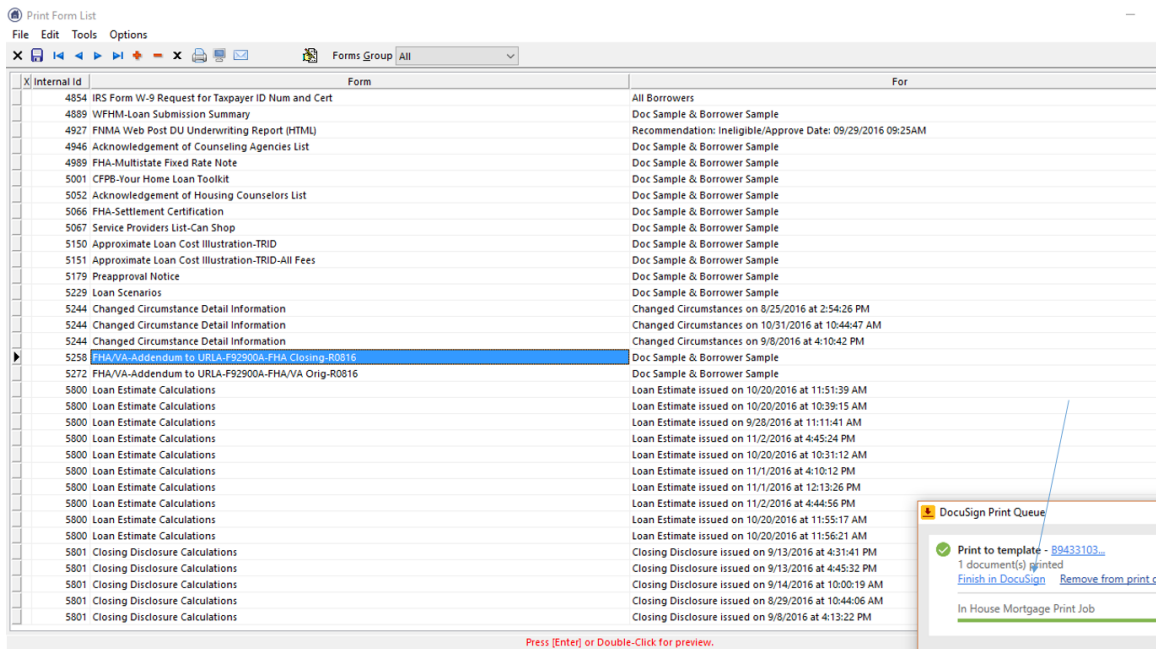
Make sure “Print to send (new envelope)” is selected and click “Print”.

NOTE: The DocuSign Print Driver may prompt the user to the sign into DocuSign if not already signed in. The screen looks like this:

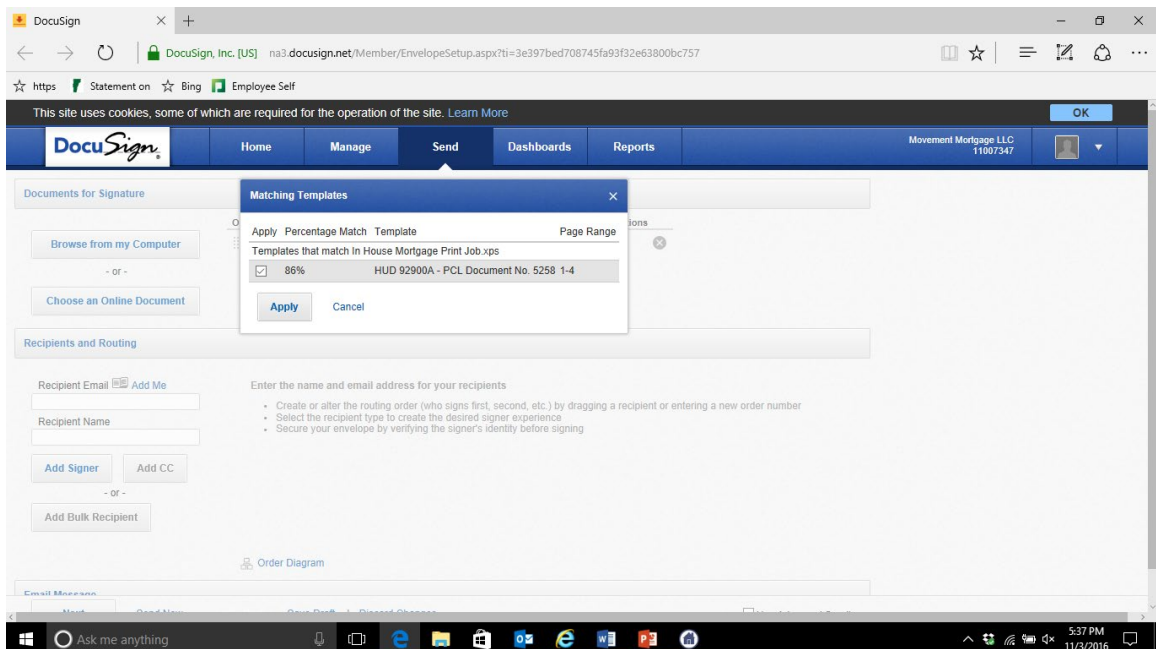


Please sign into the print driver using the DocuSign login information if prompted.

- 7) The message “printing to the template in DocuSign is complete” will display in the bottom right-hand corner of the screen. Click the hyperlink “Finish in DocuSign”.



- 8) The screen will advance to the DocuSign website and display the below screen:



This screen asks that the imported document is matched to the template in DocuSign. Utilize this matching functionality if possible. Please make sure the Mortgage Director Document Number stated on the “Matching Templates” screen in DocuSign matches the Mortgage Director Document Number printed from Mortgage Director.

a) If these numbers match, press “Apply”.

In this example the Mortgage Director Print Form number is 5258 and the Mortgage Director Number listed in the Matching Templates screen in DocuSign is 5258. Since they match, proceed.

If after pressing “Apply” the below screen displays, proceed to #9 below.

If after pressing “Apply”, the below screen displays with the document, click “Go Back”, then proceed to #9 below.

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA-2800-0144 (exp. 11/30/2016)
HUD-2502-0059 (exp. 03/31/2019)

Part I - Identifying Information (mark the type of application)

1. <input type="checkbox"/> VA Application for Home Loan Guaranty	2. Agency Case No. (include any suffix)	3. Lender/Mortgage Case No. 2183285	4. Section of the Act (for HUD cases) 203 (b)
5. Borrower's Name & Present Address (include zip code) Doc Sample Jr. & Borrower Sample 00345 Yankee Point Road San Jose, CA 95129	7. Loan Amount (include the LFMP if for HUD or Funding Fee if for VA) \$254,375.00	8. Interest Rate 3.875%	9. Proposed Maturity 30 yrs. mos.
6. Property Address (including name of subdivision, lot & block no. & zip code) TBD Fort Mill, SC 29707	10. Discount Amount (only if borrower is permitted to pay) \$0.00	11. Amount of Up Front Premium \$4,375.00	12. Amount of Monthly Premium \$175.63 / mo.
13. Lender/Mortgage I.D. Code 2626400005	14. Sponsor / Agent I.D. Code	15. Lender/Mortgage Name & Address (include zip code) Movement Mortgage, LLC 841 Seahawk Cir Virginia Beach, VA 23452	
16. Name & Address of Sponsor / Agent		17. Lender/Mortgage Telephone Number	

Type or Print all entries clearly

Send Preview **Go Back** Save Draft Discard Changes Use Ad

- b) If the template indicated does NOT match the Mortgage Director Number for the document pulled over to DocuSign, press “Cancel”. The below screen will display and the “Go Back” option should be clicked:

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA-2800-0144 (exp. 11/30/2016)
HUD-2502-0059 (exp. 03/31/2019)

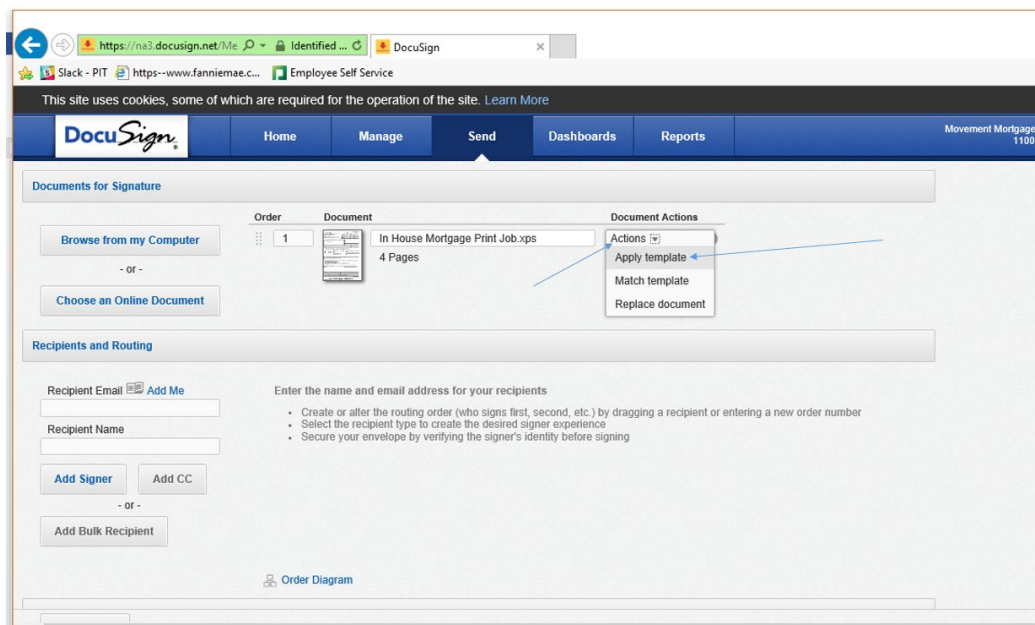
Part I - Identifying Information (mark the type of application)

1. <input type="checkbox"/> VA Application for Home Loan Guaranty	2. Agency Case No. (include any suffix)	3. Lender/Mortgage Case No. 2183285	4. Section of the Act (for HUD cases) 203 (b)
5. Borrower's Name & Present Address (include zip code) Doc Sample Jr. & Borrower Sample 00345 Yankee Point Road San Jose, CA 95129	7. Loan Amount (include the LFMP if for HUD or Funding Fee if for VA) \$254,375.00	8. Interest Rate 3.875%	9. Proposed Maturity 30 yrs. mos.
6. Property Address (including name of subdivision, lot & block no. & zip code) TBD Fort Mill, SC 29707	10. Discount Amount (only if borrower is permitted to pay) \$0.00	11. Amount of Up Front Premium \$4,375.00	12. Amount of Monthly Premium \$175.63 / mo.
13. Lender/Mortgage I.D. Code 2626400005	14. Sponsor / Agent I.D. Code	15. Lender/Mortgage Name & Address (include zip code) Movement Mortgage, LLC 841 Seahawk Cir Virginia Beach, VA 23452	
16. Name & Address of Sponsor / Agent		17. Lender/Mortgage Telephone Number	

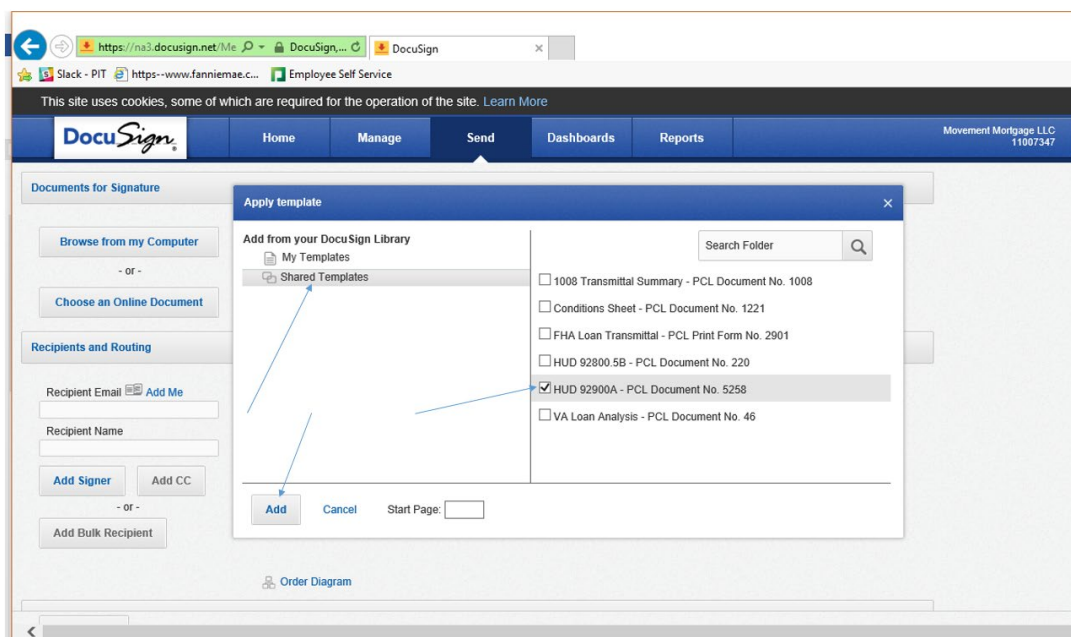
Type or Print all entries clearly

Send Preview **Go Back** Save Draft Discard Changes Use Ad

After the “Go Back” option is clicked, the below screen will display where the “Actions” option should be clicked and then select “Apply Template”:



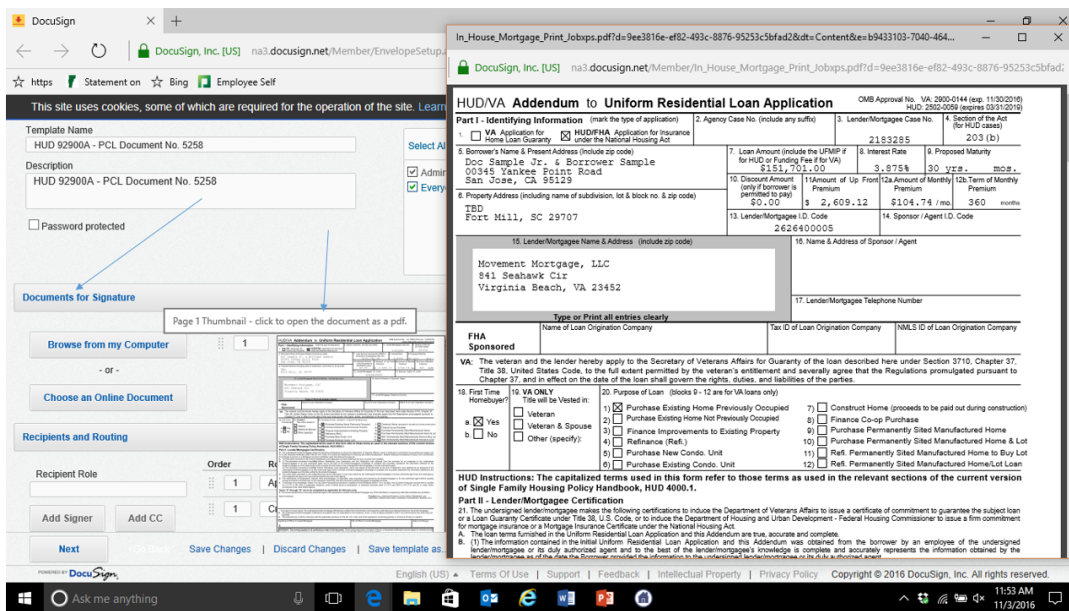
Then click “Shared Templates” and select the checkbox next to the appropriate template and click “Add”.



In this example, the 92900A (Mortgage Director Document No. 5258) is being used, so the box for the 92900A (Mortgage Director Document No. 5258) template has been checked. Proceed to step #9.

- 9) Documents for Signature Heading - Double click on the picture of the document under the “Documents for Signature” heading to review the document sent to DocuSign. The document will open as a separate browser. Please ensure all the document’s contents are accurate. Picture below.

Note: If the documents contents are not accurate adjust the print form contents in Mortgage Director and return to step #4 above.



In this section the document can be renamed to what’s applicable. Documents pulled from Mortgage Director will be named “In House Mortgage Print Job.xps” it is suggested that the following naming convention is used:

[Borrower Last Name] – [Loan Number] – [Document Name]

For example, a 92900A for Borrower Roscoe Coltrain, loan number 1234567 would look like this:

Coltrain – 1234567 – 92900A

Do not place Borrower Non-Public Personal Information(“NPPI”) in document names.

- 10) Recipients and Routing Heading – Under this heading enter the email address and full name (including proper capitalization and spacing) of each person signing the document. It is extremely important this information is correct and completed. See the screen shots below for an example.

If the wrong email address is entered the person will not receive the request to sign the document.

Additionally, the name entered for the person signing the document is exactly how that person will be permitted to sign the document. For example, if the signer's name is "Bob Smith", but Bobby J. Smithers is entered, the person will only be able to sign the document as Bobby J. Smithers. When a name and email address is entered for a user, DocuSign will remember that user on subsequent uses.

The screenshot displays the DocuSign 'Envelope Setup' interface. At the top, the browser address bar shows the URL: <https://na3.docusign.net/Member/EnvelopeSetup.aspx?ti=6120d9d0f3dc45d2a37014cdf0a93af4#>. The page is organized into three main sections:

- Documents for Signature:** This section contains a table with columns for Order, Document, and Document Actions. It lists one document: 'In House Mortgage Print Job.xls' (4 Pages). Below this table are buttons for 'Browse from my Computer' and 'Choose an Online Document'.
- Recipients and Routing:** This section contains a table with columns for Order, Role, Email, Name, Action, and Identify. It lists two recipients: 'Appraisal UW' and 'Credit UW'. Each recipient has an 'Email' field, a 'Name' field, and an 'Action' dropdown menu. There are also buttons for 'Add Signer', 'Add CC', and 'Add Bulk Recipient'.
- Email Message:** This section is currently empty and contains a 'Next' button.

At the bottom of the page, there is a footer with the DocuSign logo, language options (English (US)), links to Terms Of Use, Support, Feedback, Intellectual Property, and Privacy Policy, and a copyright notice: Copyright © 2016 DocuSign, Inc. All rights reserved.

In this example using the 92900A, both the Appraisal UW and Credit UW will need to sign the document. The Appraisal UW will interface the document with DocuSign first and will be responsible for setting up both parties for signature.

Because the Appraisal UW will be setting up the Credit UW for signature on the 92900A, the Appraisal UW must refer to the “Loan Data” screen in Mortgage Director to obtain the name and email address of the Credit UW (labeled “Underwriter” in Mortgage Director).

Order	Role	Email	Name	Action	Identify
1	Appraisal UW	i.bumps@movement.com	Micah Bumps	Sign	Email
1	Credit UW	patrick.wagner@movement.com	Patrick Wagner	Sign	Email

☐ Sender cannot Add, Edit, Delete Recipients

Email Message

Please enter a personalized subject and message so the recipient can verify that the signing request is legitimate.

Email Subject to All Recipients
 Please DocuSign this document: HUD 92900A - Full Doc.pdf

Email Message to All Recipients
 Please DocuSign this document: HUD 92900A - Full Doc.pdf

☐ Use Advanced Sending

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Next, adjust the information included in the email to identify which documents belong to each loan file, do not include NPPI in the subject line. (Reference the screen below)

11) Scroll to the bottom and click “Next” on the bottom left-hand side of the screen.

12) The following screen will appear when Next is click.

Verify the parties receiving the documents and the number of pages being sent (Reference the arrows). The yellow highlighted page on the right indicates page 3 has at least one (1) signature block for a required signature.

DocuSign

na3.docuSign.net/Member/EnvelopeSetupTab.aspx?ti=94293c65d4214e689c0dc7bbced1901&

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Roles: Micah Bumps [micah.bumps@movement.com]; Patrick Wagner [patrick.wagner@movement.com];

Message: Please DocuSign this document: HUD 92900A - Full Doc.pdf

Tag for: Micah Bumps [micah.bumps@movement.com]

Signature: [Signature]

Optional Signature: [Signature]

Initial: [Initial]

Optional Initial: [Initial]

Signer Attachment: [Attachment]

Full Name: [Full Name]

First Name: [First Name]

Last Name: [Last Name]

Email Address: [Email Address]

Company: [Company]

Title: [Title]

Date Signed: [Date Signed]

Approve: [Approve]

Decline: [Decline]

Data Field: [Data Field]

Check Box: [Check Box]

Radio Button: [Radio Button]

Drop Down: [Drop Down]

HUD/VA Addendum to Uniform Residential Loan Application

Part I - Identifying Information (mark the type of application)

1. ☐ VA Application for Home Loan Guaranty ☒ HUD/FHA Application for Insurance under the National Housing Act

2. Agency Case No. (include any suffix) 2183285

3. Lender/Mortgage Case No. 203 (b)

4. Section of the Act (for HUD cases) 203 (b)

5. Borrower's Name & Present Address (include zip code)

Doc Sample Jr. & Borrower Sample
00345 Yankee Point Road
San Jose, CA 95129

6. Property Address (including name of subdivision, lot & block no. & zip code)

PSD
Fort Mill, SC 29707

7. Loan Amount (include the LUMP sum for HUD or Funding Fee if for VA) \$551,701.00

8. Interest Rate 3.875%

9. Proposed Maturity 30 yrs. mos.

10. Discount Amount (only if borrower is permitted to pay) \$0.00

11. Amount of Up Front Premium \$ 2,609.12

12a. Amount of Monthly Premium \$104.74 / mo.

12b. Term of Monthly Premiums 360 months

13. Lender/Mortgage I.D. Code 2626400005

14. Sponsor / Agent I.D. Code

15. Lender/Mortgage Name & Address (include zip code)

Movement Mortgage, LLC
841 Seahawk Cir
Virginia Beach, VA 23452

16. Name & Address of Sponsor / Agent

17. Lender/Mortgage Telephone Number

Type or Print all entries clearly

FHA Sponsored

VA The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to

Save Preview <Go Back | Save Changes | Discard Changes | Save template as...

Use Advanced Sending

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- 13) Scroll to a page where a signature block is required in the template. Use the mouse to scroll over the signature block to see who is required to sign the document. Click and drag the signature block to the appropriate location.

DocuSign

na3.docuSign.net/Member/EnvelopeSetupTab.aspx?ti=94293c65d4214e689c0dc7bbced1901&

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Roles: Micah Bumps [micah.bumps@movement.com]; Patrick Wagner [patrick.wagner@movement.com];

Message: Please DocuSign this document: HUD 92900A - Full Doc.pdf

Tag for: Micah Bumps [micah.bumps@movement.com]

Signature: [Signature]

Optional Signature: [Signature]

Initial: [Initial]

Optional Initial: [Initial]

Signer Attachment: [Attachment]

Full Name: [Full Name]

First Name: [First Name]

Last Name: [Last Name]

Email Address: [Email Address]

Company: [Company]

Title: [Title]

Date Signed: [Date Signed]

Approve: [Approve]

Decline: [Decline]

Data Field: [Data Field]

Check Box: [Check Box]

Radio Button: [Radio Button]

Drop Down: [Drop Down]

HUD/VA Addendum to Uniform Residential Loan Application

Part I - Identifying Information (mark the type of application)

1. ☐ VA Application for Home Loan Guaranty ☒ HUD/FHA Application for Insurance under the National Housing Act

2. Agency Case No. (include any suffix) 2183285

3. Lender/Mortgage Case No. 203 (b)

4. Section of the Act (for HUD cases) 203 (b)

5. Borrower's Name & Present Address (include zip code)

Doc Sample Jr. & Borrower Sample
00345 Yankee Point Road
San Jose, CA 95129

6. Property Address (including name of subdivision, lot & block no. & zip code)

PSD
Fort Mill, SC 29707

7. Loan Amount (include the LUMP sum for HUD or Funding Fee if for VA) \$551,701.00

8. Interest Rate 3.875%

9. Proposed Maturity 30 yrs. mos.

10. Discount Amount (only if borrower is permitted to pay) \$0.00

11. Amount of Up Front Premium \$ 2,609.12

12a. Amount of Monthly Premium \$104.74 / mo.

12b. Term of Monthly Premiums 360 months

13. Lender/Mortgage I.D. Code 2626400005

14. Sponsor / Agent I.D. Code

15. Lender/Mortgage Name & Address (include zip code)

Movement Mortgage, LLC
841 Seahawk Cir
Virginia Beach, VA 23452

16. Name & Address of Sponsor / Agent

17. Lender/Mortgage Telephone Number

Type or Print all entries clearly

FHA Sponsored

VA The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to

Save Preview <Go Back | Save Changes | Discard Changes | Save template as...

Use Advanced Sending

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Click and drag the signature space on the document to where you need it.

Right Area

Wrong Area

There is functionality to add and remove signers, however the templates have been created so the necessary signatures blocks will appear for the five (5) documents that are approved for “Print to send (new envelope)” use with DocuSign. The signatures blocks appearing should be placed generally in the correct space based on the template, however minor adjustment may be

needed which is why the signature space should be reviewed every time a document is signed using DocuSign.

In the 92900A example, there is a mandatory signature block for the Credit Underwriter as shown in the example above and an optional signature block for the Appraisal Underwriter as shown in this picture:

The screenshot displays the DocuSign web interface for a document titled "Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf". The interface includes a navigation bar with "Home", "Manage", "Send", "Dashboards", and "Reports". The "Send" tab is active, showing a "To" field with "Credit UW [i]; Appraisal UW [i]" and a "Message" field with "Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf".

On the left, there is a "Tag for:" section with a dropdown menu set to "Appraisal UW [i]". Below this is a list of tags including "Signature", "Optional Signature", "Initial", "Optional Initial", "Signer Attachment", "Full Name", "First Name", "Last Name", "Email Address", "Company", "Title", "Date Signed", "Approve", "Decline", "Data Field", "Check Box", and "Radio Button".

The main content area shows the document with two signature blocks. The first block is for the "Credit Underwriter" and is labeled "Mandatory". It contains a signature line with a red "X" mark, a printed name "Pat Wagner", and a "DEV CHUMS ID Number" field with the value "123456". The second block is for the "Appraisal Underwriter" and is labeled "Optional". It also contains a signature line with a red "X" mark, a printed name "Pat Wagner", and a "DEV CHUMS ID Number" field with the value "123456".

At the bottom, there is a "Send" button and a "Preview" button. The "Send" button is highlighted, and the "Preview" button is also visible. The interface also includes a "Documents" sidebar on the right and a footer with "English (US)", "Terms Of Use", "Support", "Feedback", "Intellectual Property", "Privacy Policy", and "Copyright © 2016 DocuSign, Inc. All rights reserved."

These optional signature blocks will allow the Appraisal Underwriter to e-sign the 92900A in either spot and finalize the signing of the document without signing in both spots.

Click "Preview". to view documents when sent.

After the document content is reviewed for accuracy, the signature blocks are in place, and assigned to the appropriate parties, click "Send".

DocuSign

na3.docusign.net/Member/EnvelopeSetupTab.aspx?ti=3e397bed708745fa93f2e63800bc757&

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DocuSign | Home | Manage | Send | Dashboards | Reports | Movement Mortgage LLC 1100/347

To: Patrick Wagner [patrick.wagner@movement.com]; Patrick Wagner [patrick.wagner@movement.com];

Message: Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf

Tag for: Patrick Wagner [patrick.wagner@movement.com];

Signature: Printed Name/Title: Pat Wagner

And if applicable:

☐ This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard and the undersigned Direct Endorsement underwriter certifies that I have personally reviewed and underwritten the appraisal according to standard FHA requirements.

OR

☐ This mortgage was rated as a "refer" by a FHA's TOTAL Mortgage Scorecard, or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement Underwriter certifies that I have personally reviewed and underwritten the appraisal (if applicable), credit application, and all associated documents used in underwriting this mortgage. I further certify that:

123456

DE's CHUMS ID Number

Send Preview <Go Back | Save Draft | Discard Changes

Use Advanced Sending

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Ask me anything

5:54 PM 11/3/2016

- 14) The document package will be sent to the signee, who will receive a notification asking "Would you like to sign your envelope now?":

DocuSign

https://na3.docusign.net/Member/EnvelopeSetupTab.aspx?ti=3e397bed708745fa93f2e63800bc757&

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DocuSign | Home | Manage | Send | Dashboards | Reports | Movement Mortgage LLC 1100/347

To: Patrick Wagner [patrick.wagner@movement.com]; Patrick Wagner [patrick.wagner@movement.com];

Message: Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf - Loan 1234567

Tag for: Patrick Wagner [patrick.wagner@movement.com];

Signature: Printed Name/Title: Pat Wagner

Sign Now

Would you like to sign your envelope now?

Yes No

HUD/VA Addendum to Uniform

Part I - Identifying Information

1. ☐ VA Application for ☒ HUD/FHA Application for Home Loan Guaranty

2. Borrower's Name & Present Address (include zip code)

Doc Sample Jr. & Borrower Sample
00345 Yankee Point Road
San Jose, CA 95129

3. Property Address (including name of subdivision, lot & block no. & zip code)

TBD
Fort Mill, SC 29707

4. Lender/Mortgage Name & Address (include zip code)

Movement Mortgage, LLC
841 Seahawk Cir
Virginia Beach, VA 23452

5. Name & Address of Sponsor / Agent

16. Lender/Mortgage Telephone Number

Type or Print all entries clearly

FHA Sponsored

Name of Loan Origination Company

Tax ID of Loan Origination Company

NMLS ID of Loan Origination Company

9999

Send Preview <Go Back | Save Draft | Discard Changes

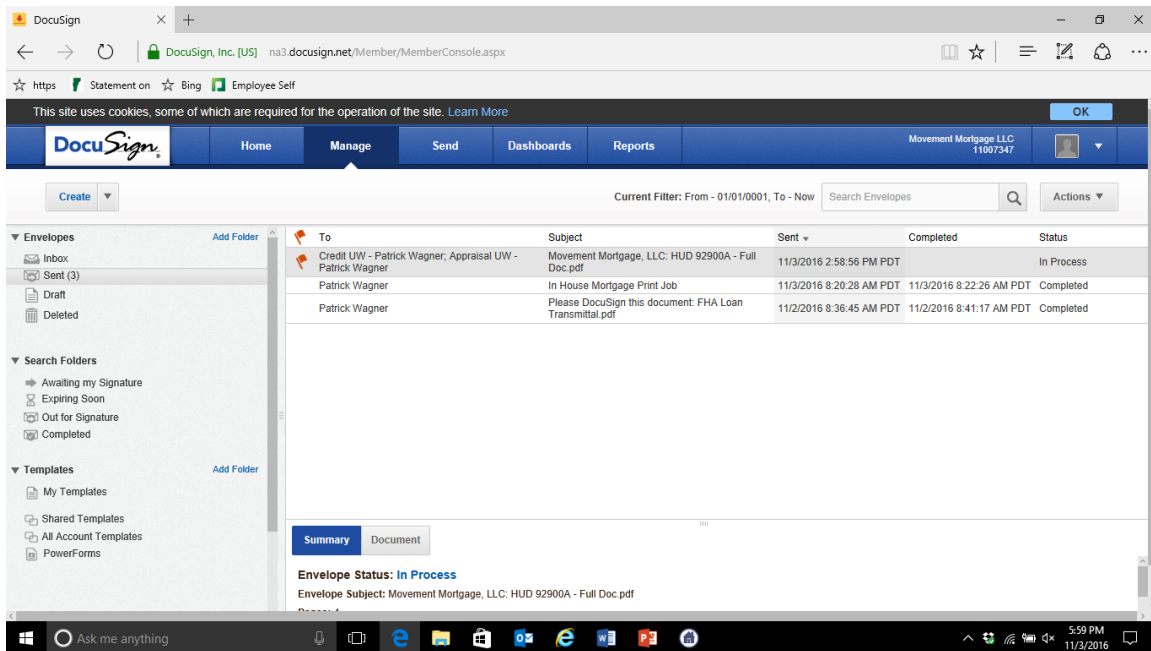
Use Advanced Sending

100%

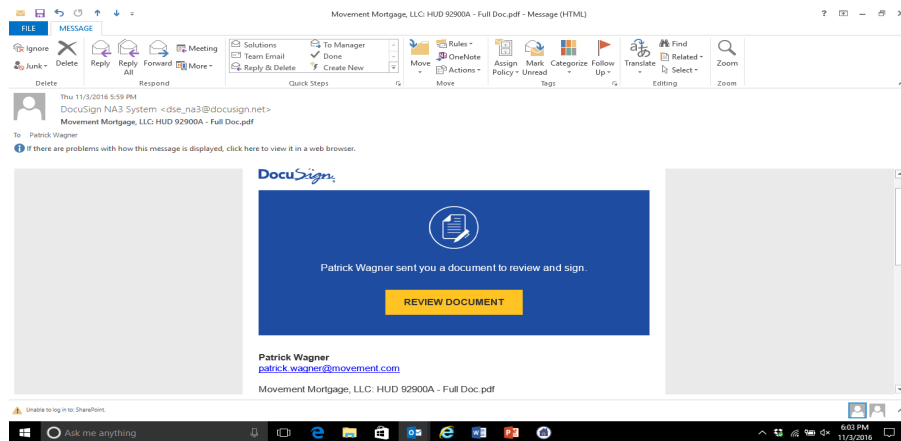
Ask me anything

8:56 PM 11/3/2016

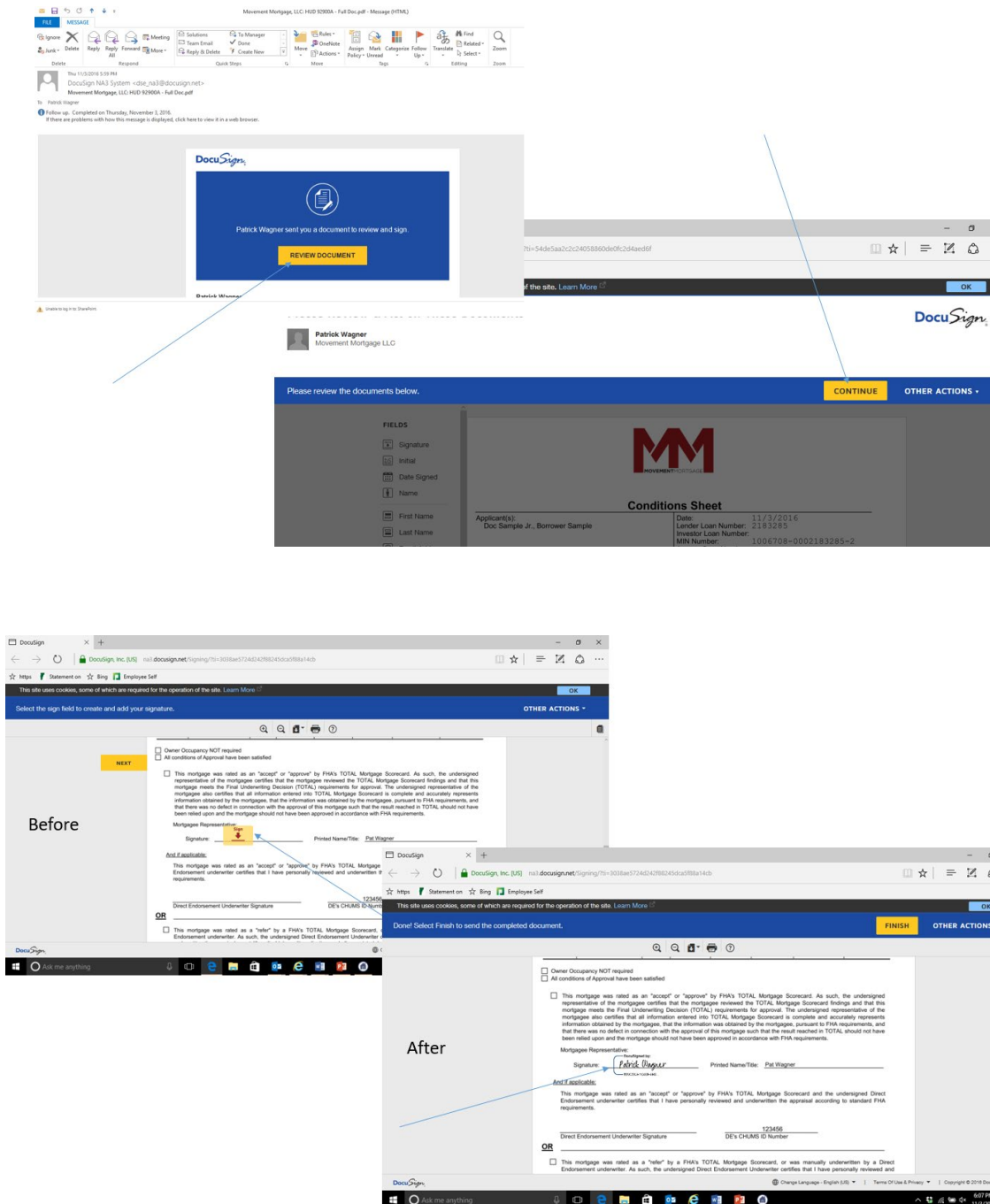
If yes is clicked, the screen will advance to the below steps stated in #17. If no is clicked, a processing screen will display and then be redirected to the sent box in DocuSign, this occurs after the package has been sent for signature (reference the screen below).



- 15) The document signee will receive an email asking them to sign (Reference the below screen). The signee needs to click “Review Document” to open the DocuSign system, then click “Continue”.

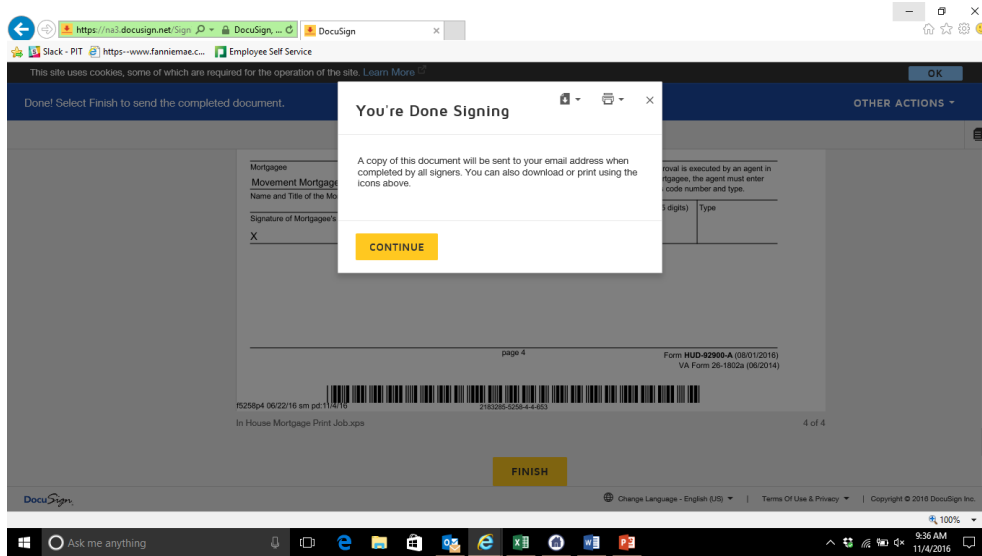


- 16) The signee will need to click in the places marked “Sign” on the document to digital sign.

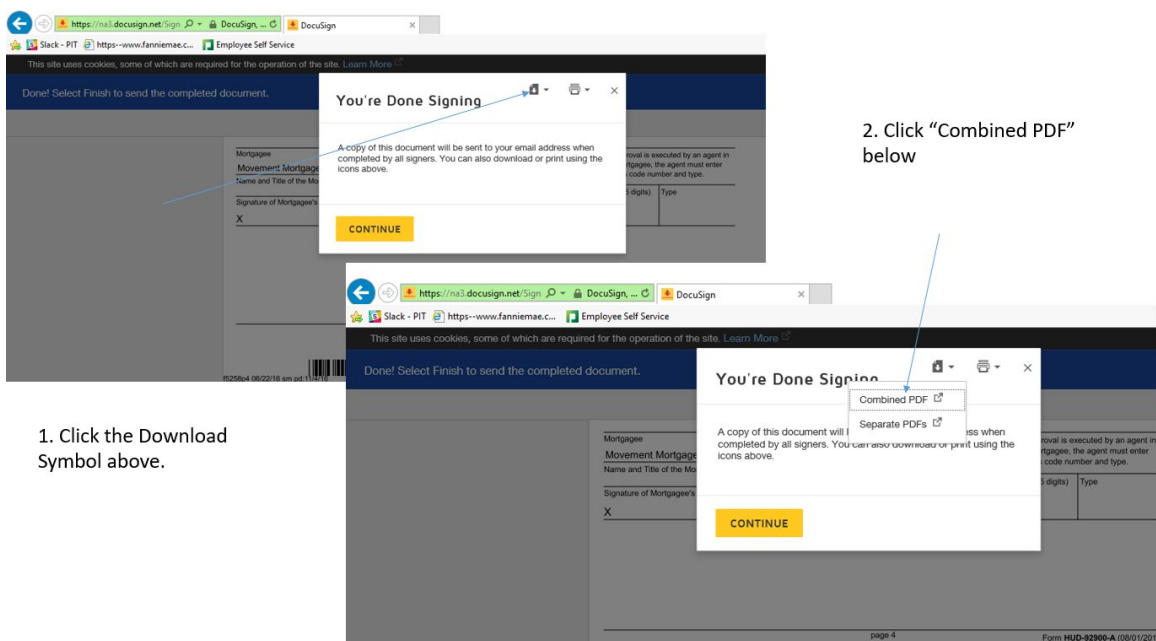


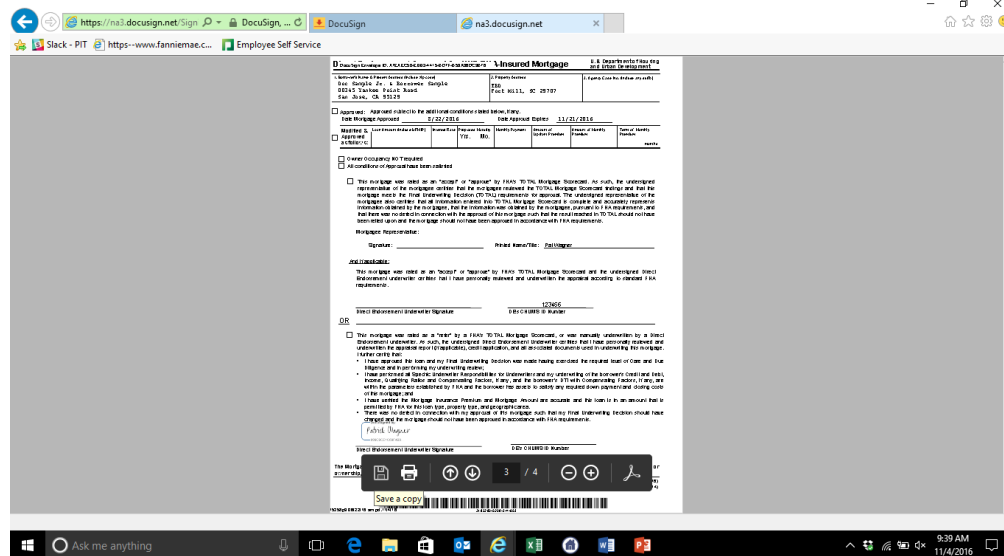
17) When all the required signatures are on the document, click “Finish” in the top right-corner or by scrolling down to the end of the document. One of two screens will display:

If there are multiple signees (such as the 92900A):

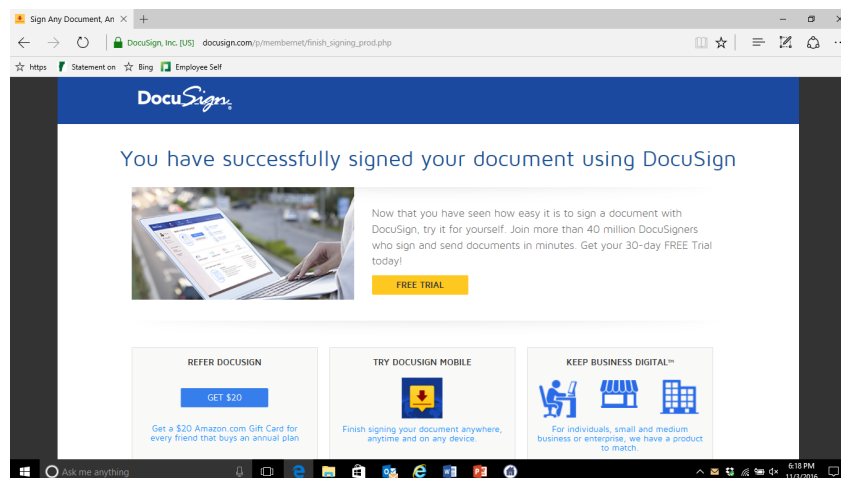


Note: As the initial signer, the Appraisal Underwriter for the 92900A needs to download and save a signed copy of the 92900A with their signature in Mortgage Director. Click the download button, select the “Combined PDF”, download the document, and store it in Mortgage Director.





If only one signature is required, the signee will be redirected back to the DocuSign account, or the following screen will be displayed:



The final signatures using this method of signing will look as follows:

that there was no defect in connection with the approval of this mortgage. It has been relied upon and the mortgage should not have been approved.

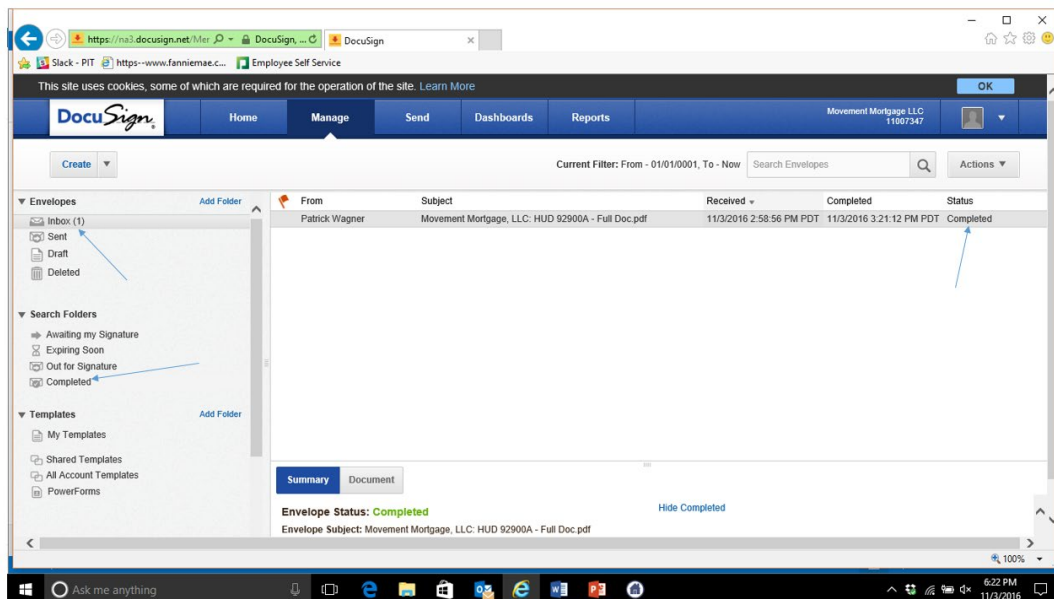
Mortgagee Representative:

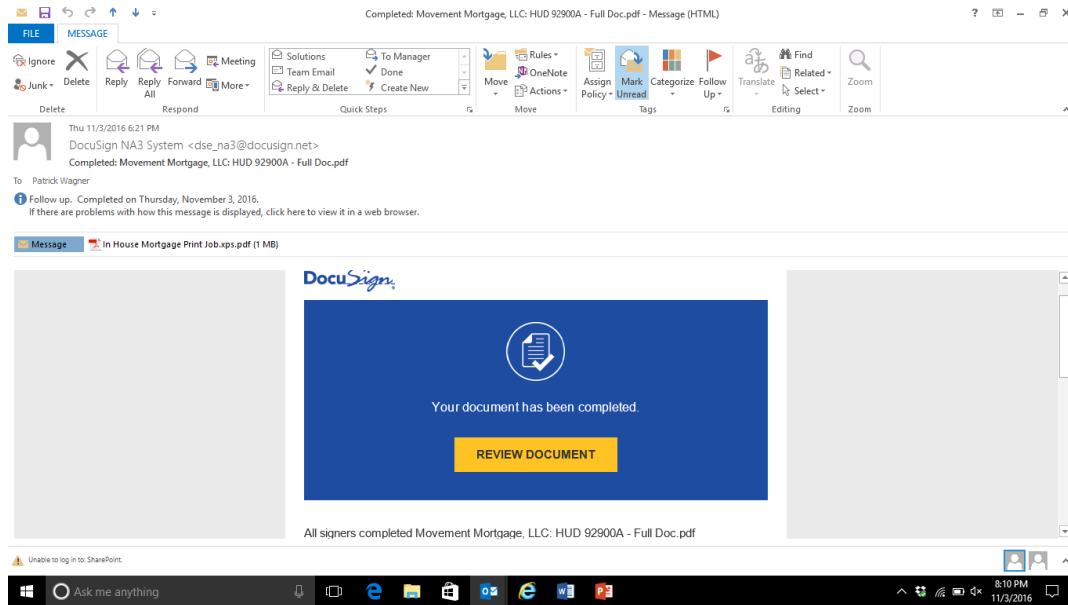
Signature: Patrick Wagner Printed: _____
 DocuSigned by:
 899C9CE1C69F4B9...

And if applicable:

This mortgage was rated as an "accept" or "approve" by FH/

- 18) If multiple signatures required, the document will automatically be sent to the next signee via email. That signee will then follow steps 16 through 18 above.
- 19) When all signatories have executed the document, it will be available in the underwriter's Completed DocuSign Folder. The sender will also receive an email in their @movement.com Inbox stating that the signing has been completed with an attached PDF of the executed document. (Reference the below screens)





20) Return to DocuSign and download a copy of the DocuSign audit trail for the document just signed by going to the DocuSign Inbox or Completed Folder and clicking the down arrow on the right side of the applicable entry (Reference the below screens).

1. Find the document in your Inbox and click the down arrow as indicated above.

2. Click "Certificate" after clicking the dropdown arrow.

From	Subject	Received	Completed	Status
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf	11/4/2016 6:31:25 AM PDT	11/4/2016 6:31:25 AM PDT	In Process
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf	11/4/2016 5:40:58 AM PDT	11/4/2016 5:40:58 AM PDT	In Process
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf	11/4/2016 5:32:53 AM PDT	11/4/2016 5:36:12 AM PDT	Completed
Patrick Wagner	In House Mortgage Print Job	11/3/2016 6:43:55 PM PDT	11/3/2016 6:53:41 PM PDT	Completed
Patrick Wagner	In House Mortgage Print Job	11/3/2016 6:28:43 PM PDT	11/3/2016 6:29:23 PM PDT	Completed
Patrick Wagner	1234567	11/3/2016 6:25:52 PM PDT	11/3/2016 6:27:07 PM PDT	Completed
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf - Loan 1234567	11/3/2016 5:57:00 PM PDT	11/3/2016 6:00:37 PM PDT	Completed
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf	11/3/2016 2:58:56 PM PDT	11/3/2016 3:21:12 PM PDT	Completed

21) A queue to save the audit certificate will display. Save a copy and drop an executed copy of the document **AND** the audit certificate into Mortgage Director.

Note: For every document e-signed with DocuSign's "Print to Send (new envelope)" there MUST be an accompanying Audit Certificate placed in the same folder in Mortgage Director.

Appendix C – Signing a Document via DocuSign Using “Print to Sign”

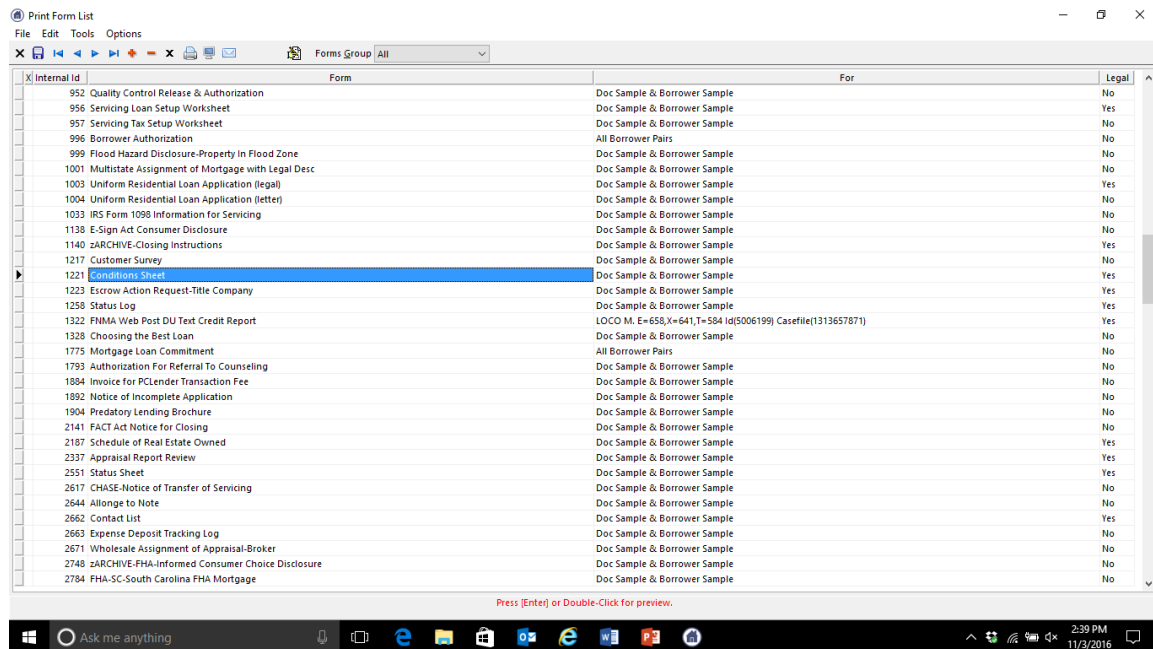
The below instructions **MUST** be adhered to for signing the following document types using DocuSign:

I. The Conditions Sheet – Mortgage Director Document Number 1221.

- 1) Go into the loan file in Mortgage Director.
- 2) Access the Print Forms Library by clicking the printer icon on the top left of the screen.
- 3) Select the print form to be e-signed using DocuSign. The options for e-signing using DocuSign include:

a. The Conditions Sheet – Mortgage Director Document Number 1221.

As an example, the Conditions Sheet Mortgage Director Document Number 1221 has been selected.



Conditions Sheet

Applicant(s): Doc Sample Jr., Borrower Sample

Subject Property Address: TBD
Fort Mill, SC 29707
Property Type: Single Family Dwelling
Occupancy: Owner PUD: ☐

Sales Price: \$154,500.00
Value: \$154,500.00
Base Loan Amount: \$149,092.50
Loan Amount: \$151,701.00
LTV/CLTV: 96.50%/96.50%
Actual/Amortized Term: 360/360 months
Doc Type: Full
Loan Purpose: Purchase
Mid Credit Score: 641 / 0
Ratios: Hsg: 46.79% Debt: 93.88%
Index Rate/Margin: /
First/Adj. Cap/Life Cap: N
Prepayment Penalty: N
Penalty Sale/Refinance: / months

Date: 11/3/2016
Lender Loan Number: 2183285
Investor Loan Number: 1006708-0002183285-2
Agency Case Number: /
Loan Officer: Micah Bumps
Loan Processor: /
Loan Closer: /
Estimated Close: /
Doc Expiration Date: /
Loan Status: Lead

Lender: Movement Mortgage, LLC
841 Seahawk Cir
Virginia Beach, VA 23452
Phone: / Fax: /

Inv Commit: /
AU#: 1313657871
Loan Program: FHA 30
Product Code: /
Max Appr Rate: / Note Rate: 3.875%
Lock Expiration Date: /
Credit Grade: /

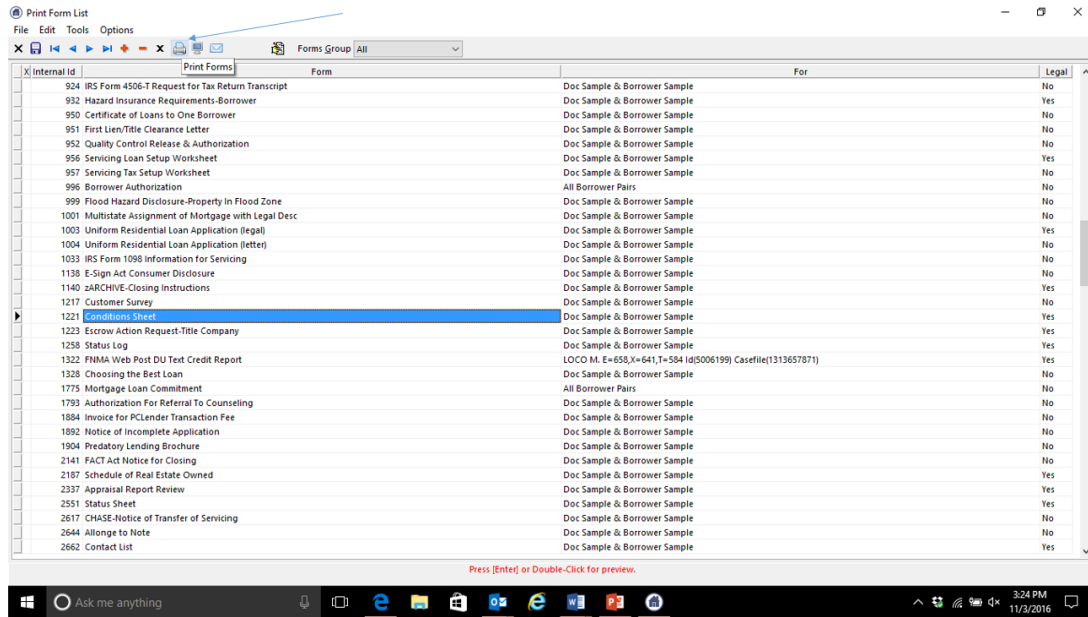
Comments

Code: S=Prior to CSD A=Approval F=Prior to Funding C=At Closing

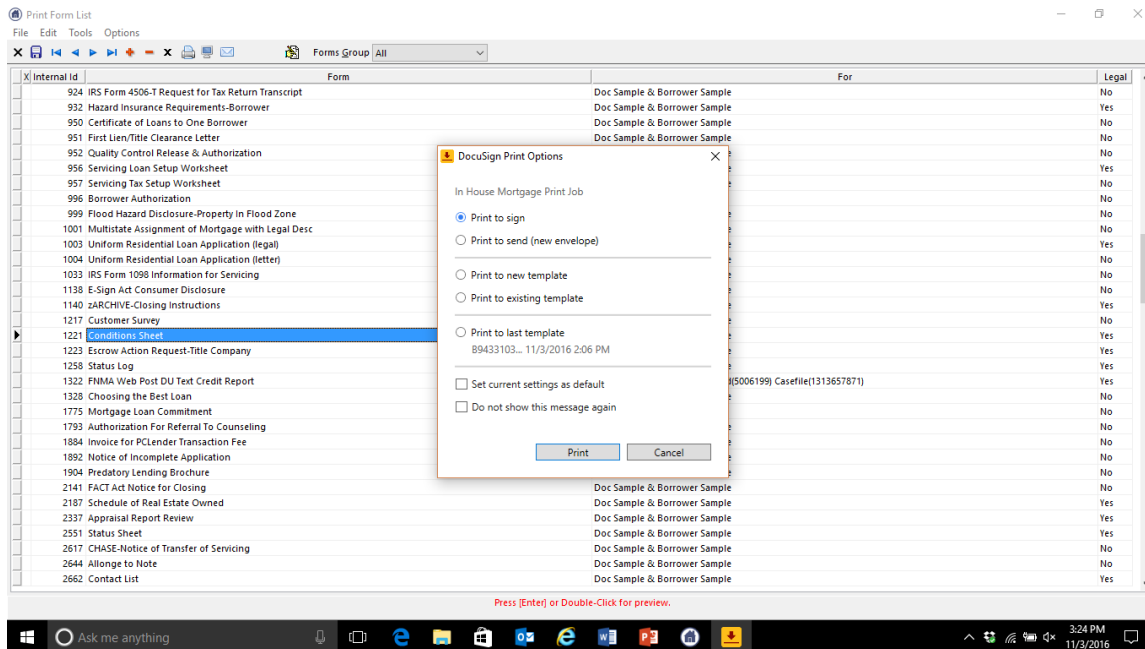
- 4) Verify that all the information on the print form is accurate based on the information in the loan file.

Note: DocuSign only allows users the functionality of signing the document selected so ensure the information populating in the form is accurate in Mortgage Director prior to printing the document to DocuSign.

- 5) Close the print form after verifying the information in the form is accurate. Highlight the document being sent to DocuSign is, click the print button (printer) at the top of the Print Form List Screen. (Reference the screen below)



6) The following dialogue box will appear. Click “Print to Sign”, then “Print”.



7) The below screen will automatically load, click “Continue”.

- 8) The options for adding signatures, dates, names, etc. will appear on the left-hand side of the screen. To insert these items, simply click the item and drag it to the appropriate location in the document. (Reference the screen below)

Click & Drag

You can click the red "X" to remove the item. You can also click on the item after it's placed and continue to move it.

- 9) Continue to drag and drop as many items as needed.

11221 07/02/11 drfsm pd:11/3/16
In House Mortgage Print Job.xps

2183285-1221-1-2-52

Page 1 of 2

The grey boxes appearing around the “Date Signed” & “Name” fields will not appear on the final document.

10) When all items have been dropped click “Finish” in the bottom right- corner. (Reference the screen below)

Done! Select Finish to send the completed document.

FINISH OTHER ACTIONS

English (US) Terms Of Use & Privacy Copyright © 2018 DocuSign Inc.

Ask me anything 9:52 PM 11/3/2016

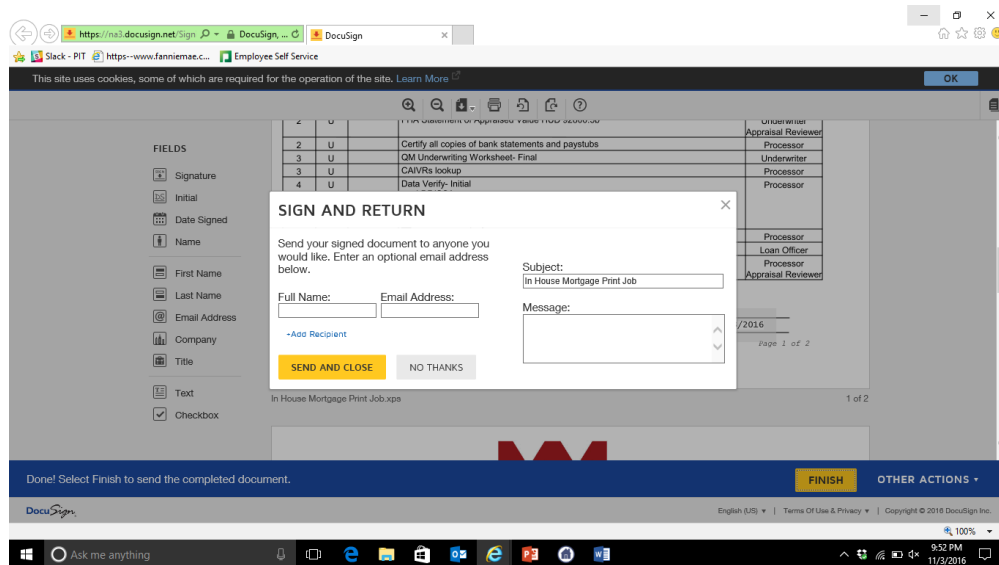
11) Reference the below signatures for this method of signing.

r Name: Patrick Wagner

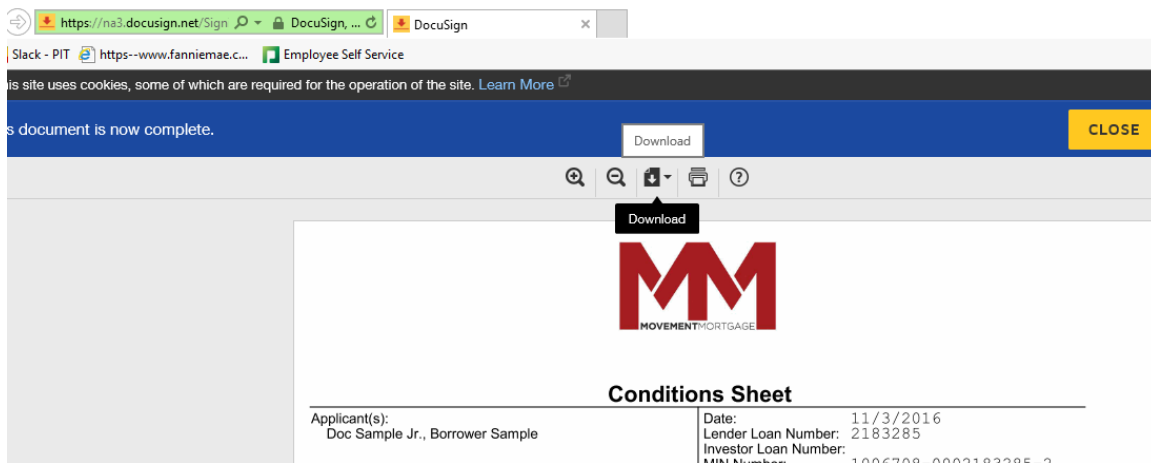
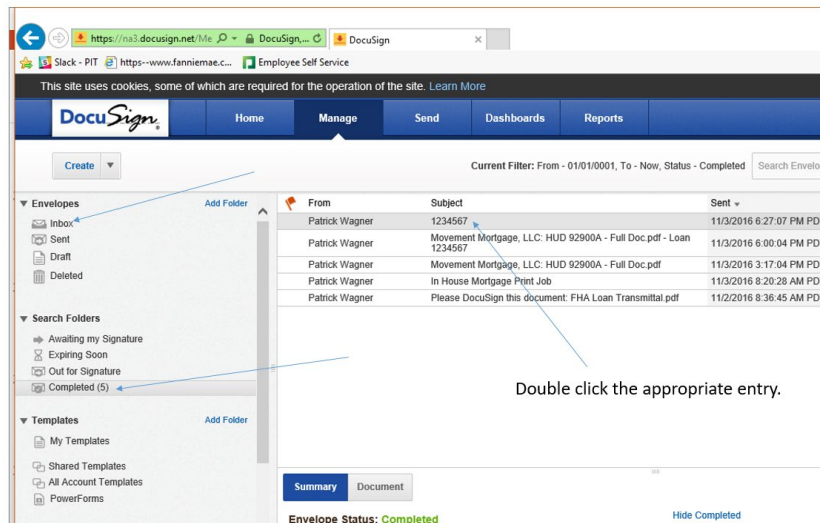
r Signature: Patrick Wagner



12) A notification will be sent asking if the document is being sent to another party for review. If yes, type in that party's full name and email address, then click "Send and close". If no, click "No thanks".



Note: Even when clicking "No Thanks", the document is stored in the DocuSign Inbox and Completed folders. An executed copy can be retrieved by going into that folder, double clicking the appropriate entry, clicking the "Download" button, and following the prompts. (Reference the screen below)



- 13) Go to the DocuSign Inbox or Completed Folder and click the down arrow on the right side of the applicable entry to retrieve and download a copy of the signed DocuSign audit trail for the document signed (Reference the screen below)

1. Find the document in your Inbox and click the down arrow as indicated above.

2. Click "Certificate" after clicking the dropdown arrow.

From	Subject	Received	Completed	Status
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf	11/4/2016 6:31:25 AM PDT		In Process
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf	11/4/2016 5:48:59 AM PDT		In Process
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf	11/4/2016 5:32:53 AM PDT	11/4/2016 5:36:12 AM PDT	Completed
Patrick Wagner	In House Mortgage Print Job	11/3/2016 6:43:55 PM PDT	11/3/2016 6:53:41 PM PDT	Completed
Patrick Wagner	In House Mortgage Print Job	11/3/2016 6:28:43 PM PDT	11/3/2016 6:29:23 PM PDT	Completed
Patrick Wagner	1234567	11/3/2016 6:25:52 PM PDT	11/3/2016 6:27:07 PM PDT	Completed
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf - Loan 1234567	11/3/2016 5:57:00 PM PDT	11/3/2016 6:00:37 PM PDT	Completed
Patrick Wagner	Movement Mortgage, LLC: HUD 92900A - Full Doc.pdf	11/3/2016 2:58:56 PM PDT	11/3/2016 3:21:12 PM PDT	Completed

- 14) A queued prompt will appear asking to save the Audit Certificate, save it. Then drop an executed copy of the document, and the Audit Certificate into Mortgage Director.

Note: For every document e-signed with DocuSign's "Print to Sign" there MUST be an accompanying Audit Certificate placed in the same folder in Mortgage Director.