

Morris Help Sheet Table of Contents

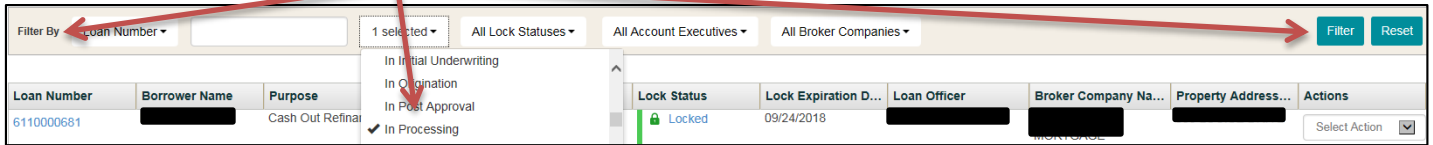
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Accessing File Documents in MORRIS

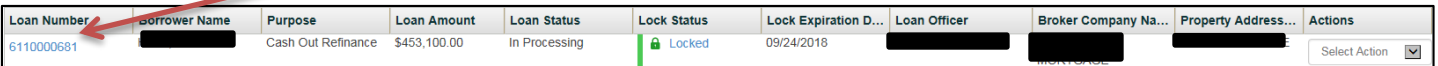
1. Click on 'Pipeline' button at top of page:



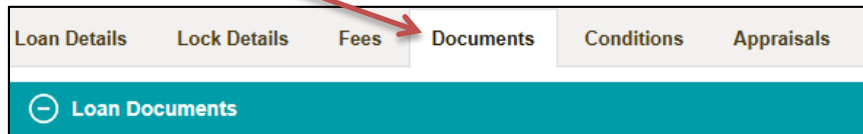
2. Locate the loan in the 'My Pipeline' list (use Filter tool if necessary)



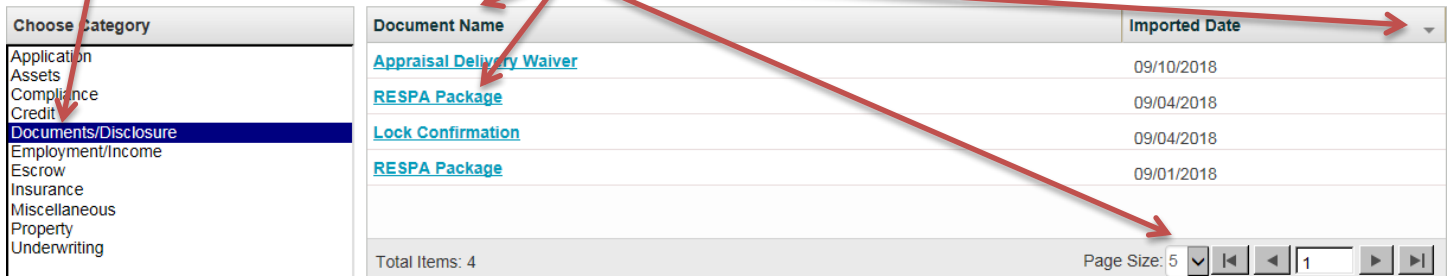
3. Next, click on the 'Loan Number'



4. Then click the 'Documents' tab



5. Click to highlight the 'Category' for the document you wish to access
 - a. Once highlighted, the available documents will display in the 'Document Name' list to the right
 - b. Click on the applicable document to launch PDF version
 - c. Use the tool at bottom right to expand view or turn page to see additional documents, or
 - d. Click on the 'Imported Date' column header to switch between ascending and descending order



Category highlights

Property – Appraisal, Appraisal Invoice

Compliance – LE(s) and CD(s)

Documents/Disclosure – Lock Confirmation, RESPA Package showing date/time LE acknowledged

***All documents related to the file can be accessed by highlighting the appropriate 'Category' from the list**

Advance Appraisal Requests in MORRIS

****Purchase Loans Only (Broker responsible for payment if file not delivered)****

1. Click on 'Advance Appraisal' button at the top of the page (See below if already Advance Locked):



****If loan already Advance Locked**, choose Advance Appraisal from drop down menu on Pipeline view page:

Loan Number	Borrower Name	Purpose	Loan Amount	Loan Status	Lock Status	Lock Expiration...	Loan Officer	Broker Company...	Property Address	Actions
TBD	Kruger, Freddie		\$0.00	Advance Lock	Floating		Lindsey Migz	MORRIS Test Broker UAT	321 1st St	Select Action Complete Submission Run Pricing/Lock View Conditions Advance Appraisal

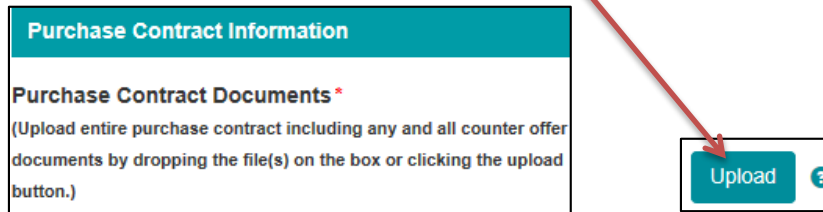
Total Items: 1

Page Size: 10

2. Complete the required information as denoted by red asterisks in the following 3 sections by either typing the information or choosing from the drop down menu as applicable:



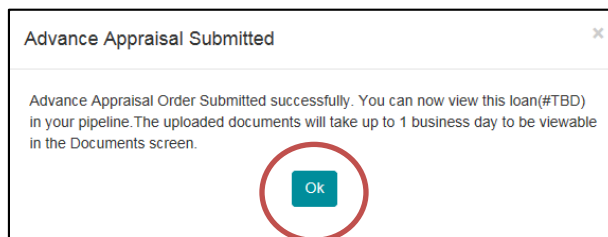
3. Upload the entire Purchase Contract by clicking the 'Upload' button in the 'Purchase Contract Information' section:



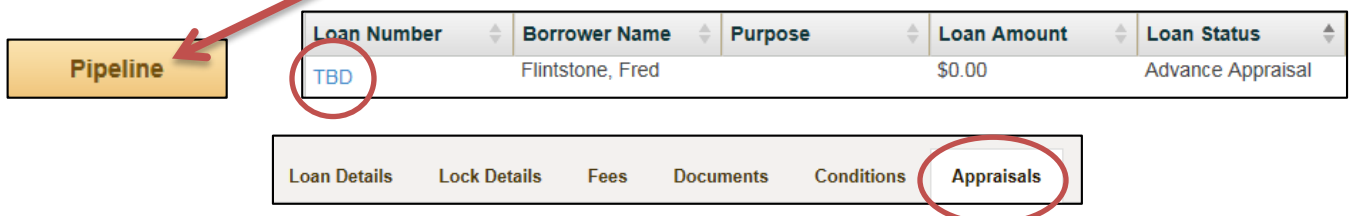
4. Once all required fields are complete and the entire purchase contract including any/all addendums have been uploaded, click the 'Order' button in the lower right corner:



5. A pop-up message will confirm the Advance Appraisal request was completed successfully, click **OK**:



6. To monitor status, Click 'Pipeline', then click 'TBD' link for the loan, then click the 'Appraisals' tab:



Appraisal Requests in MORRIS

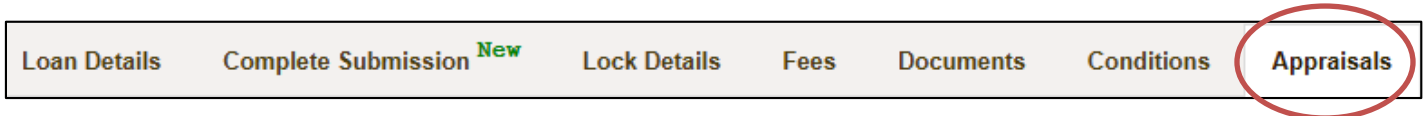
1. Click on the 'Pipeline' button:



2. Click on the 'Loan Number' or 'TBD' link for the loan you wish to place the appraisal order:



3. Next, click the 'Appraisals' tab:



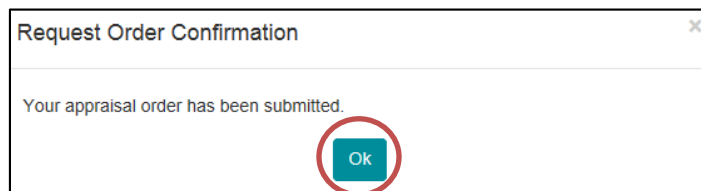
4. Click the 'Request Appraisal' button at lower right:



5. Complete the required information as denoted by red asterisks in the 'Order Appraisal' section by typing in the info or choosing from a drop down menu as applicable, then click the 'Order' button at bottom right:

A form titled 'Order Appraisal' with several sections: 'Report Types' (dropdown menu, 1 report can be selected, * Required Fields), 'Primary Property Contacts' (Contact Name, Email, Mobile, Other Phone, Comments), 'Credit Card Authorization' (Name on Card, Card Type (VISA/MasterCard), Card Number, Expiry Date, Card Identification Number), and 'Billing Address' (Billing Address (Line 1), Billing Address (Line 2), City, Zipcode). The 'Order' button at the bottom right is circled in red.

6. A pop-up message will confirm that the Appraisal Request has been submitted successfully, click 'OK':



Type	Status	Ordered Date	Inspection Scheduled Date	Appraisal Due Date	Appraisal Received Date	Appraisal Completed Date
1004_05 Residential Appr Rpt						

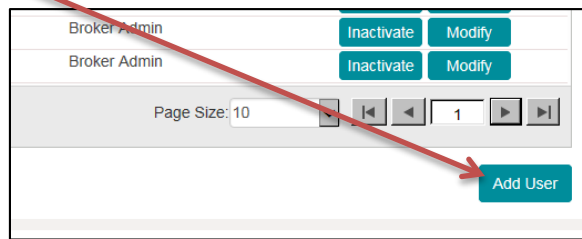
7. The progress of an Appraisal Order can be tracked by returning to the **'Appraisals'** tab and tracking the dates in the various columns as follows:
- a. **Type** – populates when appraisal order is completed per above instructions
 - b. **Ordered Date** – populates when Fremont Bank appraisal department begins the process of assigning an appraiser to the job. (May take up to 1-2 days)
 - c. **Inspection Scheduled Date** – populates when the appraiser reaches the primary contact and schedules the inspection. (usually completed within 24 hrs. of being assigned)
 - d. **Appraisal Due Date** – populates when the inspection is scheduled and indicates the estimated date the appraiser will upload the appraisal report to Fremont Bank.
 - e. **Appraisal Received Date** – populates when the appraiser uploads the appraisal report to Fremont Bank (Usually 2-4 days after inspection is complete)
 - f. **Appraisal Completed Date** – populates the Fremont Bank internal review is complete and the appraisal report has been posted to MORRIS (Usually 1-2 days after FB receives the report)
 - i. Although the completed report is available in MORRIS, the underwriter will still need to sign off on the appraisal and satisfy the PTD condition. Click on the 'Conditions' tab to verify this has been done.

Broker Admin - Adding Users in MORRIS

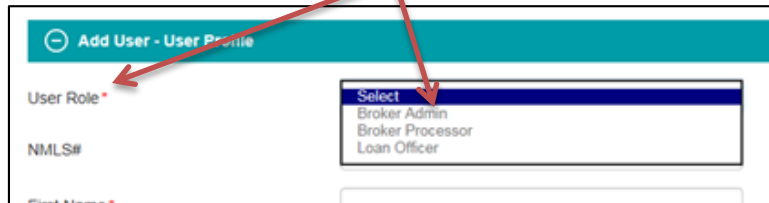
1. Click on the 'Manage Accounts' button at the top of the page



2. Next, click the 'Add User' button at bottom right

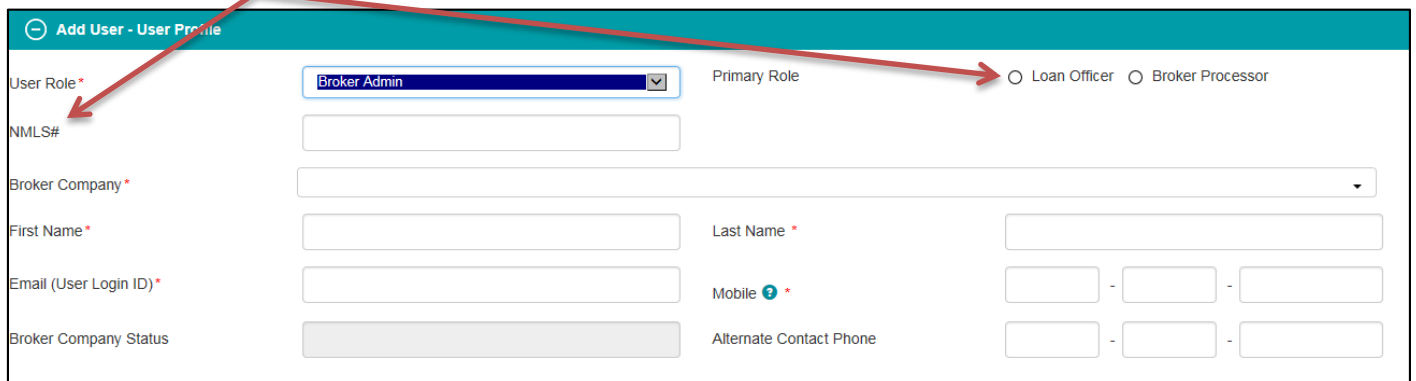


3. Next, from the drop down menu, select the 'User Role' for the user account being created



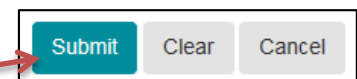
****Morris Support will create the first Broker Admin when an account is initially approved, then it is the responsibility of the Broker Admin to create/manage other users, including additional Broker Admins.**

4. Finally, complete the remaining required fields as denoted by red asterisks
 - a. A valid NMLS ID is required to create a Loan Officer account
 - b. If Broker Admin is the chosen 'User Role', must still indicate LO or Processor by radio buttons



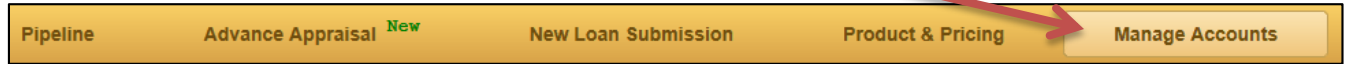
The screenshot shows the 'Add User - User Profile' form with several fields. Red arrows point to the 'User Role*' dropdown (set to 'Broker Admin'), the 'NMLS#' text input, and the 'Primary Role' radio buttons (set to 'Loan Officer'). Other fields include 'Broker Company*', 'First Name*', 'Last Name*', 'Email (User Login ID)*', 'Mobile*', 'Broker Company Status', and 'Alternate Contact Phone'.

5. When all required information is complete, click the 'Submit' button
6. The new user will receive an email with a link to the portal and instructions for establishing a password



Broker Admin – Auto-notification Opt Out Process for Broker Admins with the Loan Officer Role and for Processors without Admin rights

1. Broker Admin logs in and clicks on 'Manage Accounts'



2. The 'Email Opt Out' column is to the far right of the list of users

The image shows a table with columns: Name, User Login ID, NMLS #, Status, Role, Broker Company, Action, and Email Opt-Out. A red arrow points from the text 'Email Opt Out' in the step above to the 'Email Opt-Out' column header.

Name	User Login ID	NMLS #	Status	Role	Broker Company	Action	Email Opt-Out
Armstrong, Steve	1287hustedave@att.net	1358379	Locked	Broker Admin	Fremont Bank Test Broker Company	Unlock Modify	<input type="checkbox"/>
Bravo, Johnny	jb@bmail.com	148	Inactive	Loan Officer	Fremont Bank Test Broker Company	Activate Modify	<input type="checkbox"/>
Canb, Bethc	Test.BAOne@gmail.com	2222222	Locked	Broker Admin	Fremont Bank Test Broker Company	Unlock Modify	<input type="checkbox"/>
Caramihai Test, George Test	gcaramihai@yahoo.com	888888	Locked	Broker Admin	Fremont Bank Test Broker Company	Unlock Modify	<input type="checkbox"/>
CastroFakeAcct, Justin	justin.castro2@yahoo.com	98765	Active	Broker Admin	Fremont Bank Test Broker Company	Inactivate Modify	<input type="checkbox"/>
Cat, Steve	cataldo_s@yahoo.com		Active	Broker Processor	Fremont Bank Test Broker Company	Inactivate Modify	<input type="checkbox"/>
Cat, Steven	test.loone@gmail.com	333333	Active	Broker Admin	Fremont Bank Test Broker Company	Inactivate Modify	<input checked="" type="checkbox"/>

The image is a close-up of the 'Email Opt-Out' column from the table above. It shows a vertical list of 'Modify' buttons and checkboxes. A red arrow points from the text 'Simply check the box' in the step below to the checked checkbox in the second row from the top.

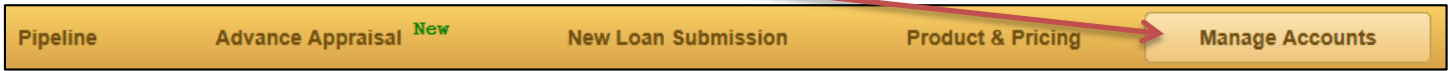
	Email Opt-Out
Modify	<input checked="" type="checkbox"/>
Modify	<input type="checkbox"/>
Modify	<input checked="" type="checkbox"/>
Modify	<input type="checkbox"/>
Modify	<input type="checkbox"/>
Modify	<input type="checkbox"/>

3. Simply check the box for the Broker Admin with the Loan Officer role or for Processor users without Admin rights.

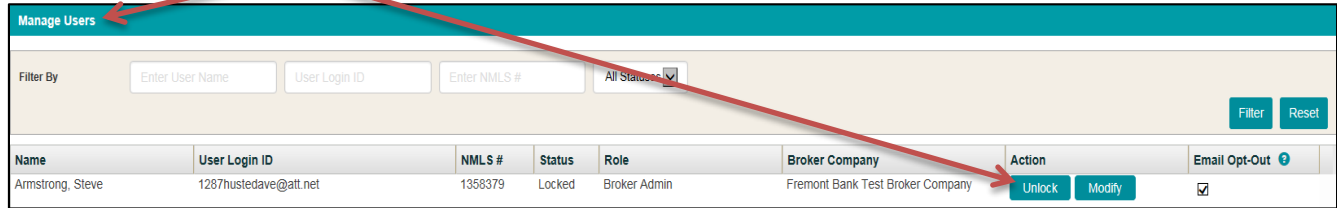
That's it! Continue working in MORRIS or log out, no further action needed once the box is checked.

Broker Admin – Unlocking Users

1. Click on **'Manage Accounts'**



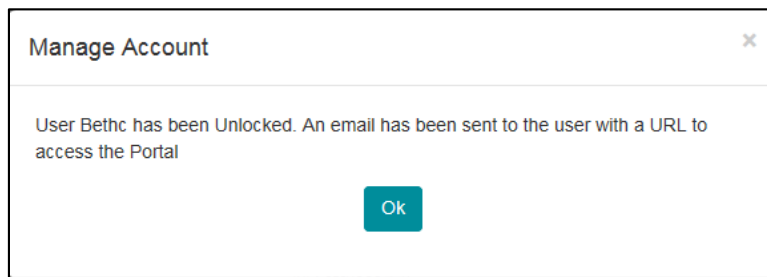
2. Locate the user to be unlocked in the **'Manage Users'** screen
3. Click the **'Unlock'** button in the Action column to the right



A screenshot of the 'Manage Users' interface. At the top is a teal header with the text 'Manage Users'. Below it is a filter section with three input fields: 'Enter User Name', 'User Login ID', and 'Enter NMLS #', followed by a dropdown menu for 'All Statuses'. There are 'Filter' and 'Reset' buttons on the right. Below the filter is a table with columns: Name, User Login ID, NMLS #, Status, Role, Broker Company, Action, and Email Opt-Out. The first row shows 'Armstrong, Steve' with a 'Locked' status. In the 'Action' column for this user, there are two buttons: 'Unlock' and 'Modify'. A red arrow points from the text 'Click the 'Unlock' button' to the 'Unlock' button.

Name	User Login ID	NMLS #	Status	Role	Broker Company	Action	Email Opt-Out
Armstrong, Steve	1287hustedave@att.net	1358379	Locked	Broker Admin	Fremont Bank Test Broker Company	Unlock Modify	<input checked="" type="checkbox"/>

4. A pop-up message will indicate that the user has been unlocked and sent an email which contains a link to be clicked and the password reset



Troubleshooting

Occasionally, a user will receive a **'Token Confirmation Failure' error when clicking on the link to reset their password. Try the following solutions:

1. Clear the browsers cache and delete cookies, then try a new link. (see separate Help Sheet for instructions)
2. Try using a different web browser
3. Ensure the users email client isn't set to alter hyperlinks

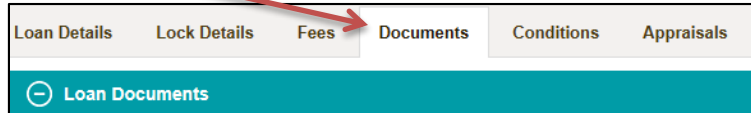
Confirming Borrower(s) have Acknowledged LE's and CD's

Initial LE Disclosure Package

1. Locate the loan from the 'My Pipeline' view and **click** on Loan Number

Loan Number	Borrower Name	Purpose	Loan Amount	Loan Status	Lock Status	Lock Expiration D...	Loan Officer	Broker Company Na...	Property Address...	Actions
611000681	[REDACTED]	Cash Out Refinance	\$453,100.00	In Processing	Locked	09/24/2018	[REDACTED]	[REDACTED]	[REDACTED]	Select Action

2. Then, **click** on the 'Documents' tab



3. Next, **click** on the 'Documents/Disclosure' category

Choose Category	Document Name	Imported Date
Application	Appraisal Delivery Waiver	09/10/2018
Assets		
Compliance	RESPA Package	09/04/2018
Credit		
Documents/Disclosure	Lock Confirmation	09/04/2018
Employment/Income	RESPA Package	09/01/2018
Escrow		
Insurance		
Miscellaneous		
Property		
Underwriting		

Total Items: 4 Page Size: 5 1

4. Then, **click** the 'RESPA Package' link to launch a PDF of the document. If there is no 'RESPA Package' link in the list, the borrower(s) have not acknowledged the disclosures yet

Choose Category	Document Name	Imported Date
Application	Appraisal Delivery Waiver	09/10/2018
Assets		
Compliance	RESPA Package	09/04/2018
Credit		
Documents/Disclosure	Lock Confirmation	09/04/2018
Employment/Income	RESPA Package	09/01/2018
Escrow		
Insurance		
Miscellaneous		
Property		
Underwriting		

Total Items: 4 Page Size: 5 1

5. The 'DocMagic eSign Certificate' will be the **last page of the package** with Signature and Date/Time stamps

DocMagic eSign Certificate						
eSign Id:	38649334	Reference Id:	[REDACTED]	From:	[REDACTED]	Status: Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:	[REDACTED]	Documents:	8	Signatures: Y
List of Signers						
Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
[REDACTED]	[REDACTED]	09/14/18 12:04:54 PM	09/14/18 01:49:47 PM	09/14/18 01:49:59 PM	09/14/18 01:50:01 PM	09/14/18 01:57:20 PM

Initial CD and Redisclosed LE's and CD's

1. Locate the loan from the 'My Pipeline' view and **click** on Loan Number

Loan Number	Borrower Name	Purpose	Loan Amount	Loan Status	Lock Status	Lock Expiration D...	Loan Officer	Broker Company Na...	Property Address...	Actions
611000681	[REDACTED]	Cash Out Refinance	\$453,100.00	In Processing	Locked	09/24/2018	[REDACTED]	[REDACTED]	[REDACTED]	Select Action

2. Then, **click** on the 'Documents' tab

Loan Details	Lock Details	Fees	Documents	Conditions	Appraisals
← Loan Documents					

3. Next, **click** on the 'Compliance' category

Choose Category	Document Name	Imported Date
Application	Closing Disclosure	10/24/2018
Compliance	Closing Disclosure	10/17/2018
Credit	Closing Disclosure	10/17/2018
Documents/Disclosure	Closing Disclosure	10/17/2018
Employment/Income	Closing Disclosure	10/17/2018
Escrow	Closing Disclosure	10/17/2018
Insurance	Loan Estimate	10/16/2018
Miscellaneous	Closing Disclosure	10/16/2018
Property	Closing Disclosure	10/16/2018
Underwriting	Loan Estimate	10/16/2018

4. Then, **click** the link to launch a PDF of the 'Closing Disclosure or Loan Estimate' desired

Choose Category	Document Name	Imported Date
Application	Closing Disclosure	10/24/2018
Compliance	Closing Disclosure	10/17/2018
Credit	Closing Disclosure	10/17/2018
Documents/Disclosure	Closing Disclosure	10/17/2018
Employment/Income	Closing Disclosure	10/17/2018
Escrow	Closing Disclosure	10/17/2018
Insurance	Loan Estimate	10/16/2018
Miscellaneous	Closing Disclosure	10/16/2018
Property	Closing Disclosure	10/16/2018
Underwriting	Loan Estimate	10/16/2018

5. **There will be two links in the list for each CD and LE sent.** One will be the unsigned version and the other will be the signed version which includes the 'DocMagic eSign Certificate' appended to the document. If there is no version with the eSign certificate appended, the borrower(s) have not acknowledged the document

DocMagic eSign Certificate						
eSign Id:	38649334	Reference Id:	[REDACTED]	From:	[REDACTED]	Status: Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:	[REDACTED]	Documents:	8	Signatures: Y
List of Signers						
Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
[REDACTED]	[REDACTED]	09/14/18 12:04:54 PM	09/14/18 01:49:47 PM	09/14/18 01:49:59 PM	09/14/18 01:50:01 PM	09/14/18 01:57:20 PM

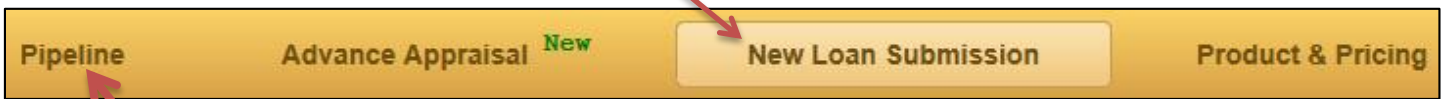
***The acknowledged documents can take up to 30 minutes to post to MORRIS**

***If the PDF doesn't launch when the link is clicked, turn off all 'Pop-up Blockers' and try again**

LE Preparation / Submitting a Loan in MORRIS

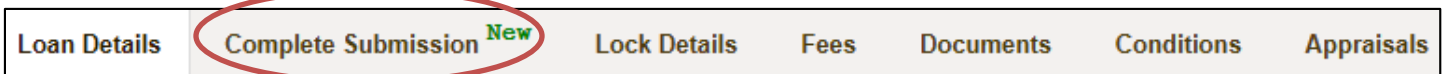
****Wholesale Submission Form No Longer Required****

1. **For a brand new loan**, click on 'New Loan Submission' at top of page, **OR**



2. **For loan with an Advance Lock or Advance Appraisal**, click 'Pipeline' at top of page, then click the 'TBD' link for the loan, then click the 'Complete Submission' tab:

Loan Number	Borrower Name	Purpose	Loan Amount	Loan Status
TBD	Flintstone, Fred		\$0.00	Advance Appraisal
TBD	Wells, Jane		\$0.00	Advance Lock



3. Both methods launch the 'Loan Submission' page
 - a. Import a FNMA 3.2 file (.fsm) by clicking the 'Select File' button:



- b. Complete the required information as denoted by red asterisks by either typing the info or selecting from the drop down menu as applicable
- c. **DU Findings** - Avoid pulling new credit by clicking the 'Yes' radio button, enter the DU Casefile # in the provided field and release the DU Findings to Fremont Bank. A link to the Fannie Mae website has been included for convenience:

The screenshot shows the 'DU Casefile #' field with a red asterisk and a help icon. Below it is the 'Releasing DU Findings to Fremont Bank?' section with 'Yes' and 'No' radio buttons. The 'Yes' radio button is selected. A red arrow points to the 'Yes' radio button.

- d. **Appraisal Order** - Order an appraisal concurrent with the loan submission by clicking the 'Yes' radio button. A pop-up message will inform the user that they will be directed to the Appraisal Order screen when the submission process is complete, click 'OK'

The screenshot shows a dialog box titled 'Appraisal Request Concurrent With Loan Submission?'. It has 'Yes' and 'No' radio buttons. The 'Yes' radio button is circled in red.

The screenshot shows a pop-up message titled 'Appraisal Request Accepted'. The text reads: 'Upon completion of loan submission, you will be directed to the Appraisal screen to submit your Appraisal Request'. The 'Ok' button is circled in red.

- e. **LE Preparation** - Choose whether Fremont Bank or the Broker will prepare the initial LE by selecting one or the other from the drop-down menu:

• **OPTION 1: If Loan Estimate to be completed by Fremont Bank:**

- Upload the following at minimum (full file if ready) **by 2pm PST no later than 1 day after 1003 dated**
 - **FNMA 3.2 file AND DO/DU findings** released to Fremont Bank
 - **ALERT: New credit will be pulled if findings not released to Fremont Bank**
 - **Purchases – Master Settlement Statement with all buyer and seller fees**
 - **Refinances - Estimated Settlement Statement with all Escrow/Title Fees**
 - **Broker Fee Worksheet**
 - Complete **1003** (dated) and **1008**
 - **Service Provider List**

When Fremont Bank preparing the LE, after uploading required documents send an email to submissions@fremontbank.com, include the loan number in the subject line along with **“Fremont Bank to prepare LE”

• **OPTION 2: If Loan Estimate to be completed by Broker:**

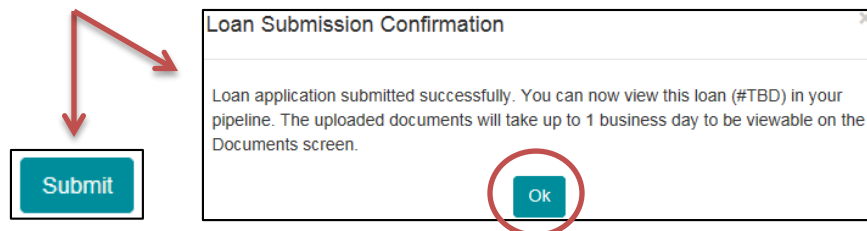
- Upload the following minimum (full file if ready):
 - **FNMA 3.2 file AND DO/DU findings** released to Fremont Bank
 - **ALERT: New credit will be pulled if findings not released to Fremont Bank**
 - **Purchases – Master Settlement Statement with all buyer and seller fees**
 - **Refinances - Estimated Settlement Statement with all Escrow/Title and Broker Fees**
 - Complete **1003** (dated) and **1008**
 - Broker Prepared **Loan Estimate** and **Service Provider List**

**Use the [Appraisal Fee Calculator](#) to estimate appraisal fee. Disclose full appraisal fee even if expecting to use PIW.

- f. **Upload Supporting Documents** - Click the ‘**Add Files**’ button to upload at least the minimum required documents listed in the LE Preparation section above, but preferably the full file. The status column will indicate when a document has been uploaded successfully:



- g. Click the ‘**Submit**’ button to transmit the loan submission to Fremont Bank. A pop-up message will confirm that the loan has been submitted successfully, click ‘**OK**’:









The user will be automatically routed to the Appraisal Order screen after clicking the ‘**OK**’ button if the **Appraisal Request Concurrent with Loan Submission** option was chosen. See the ‘Appraisal Orders in MORRIS’ help sheet for assistance with completing the order

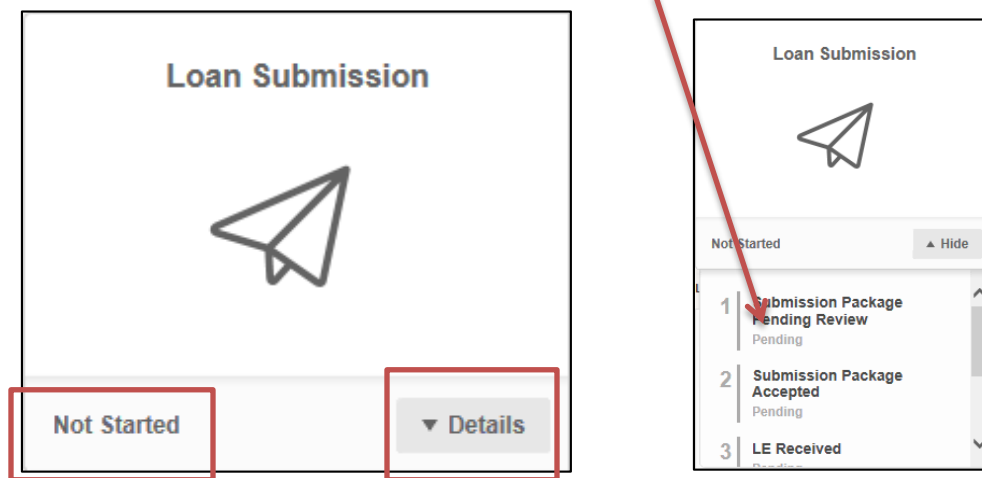
Loan Status Toolbar in MORRIS

The Loan Status Toolbar will enable the ability to know the status of a loan at a glance without having to wait for an email response from a Fremont Bank Processor or AE

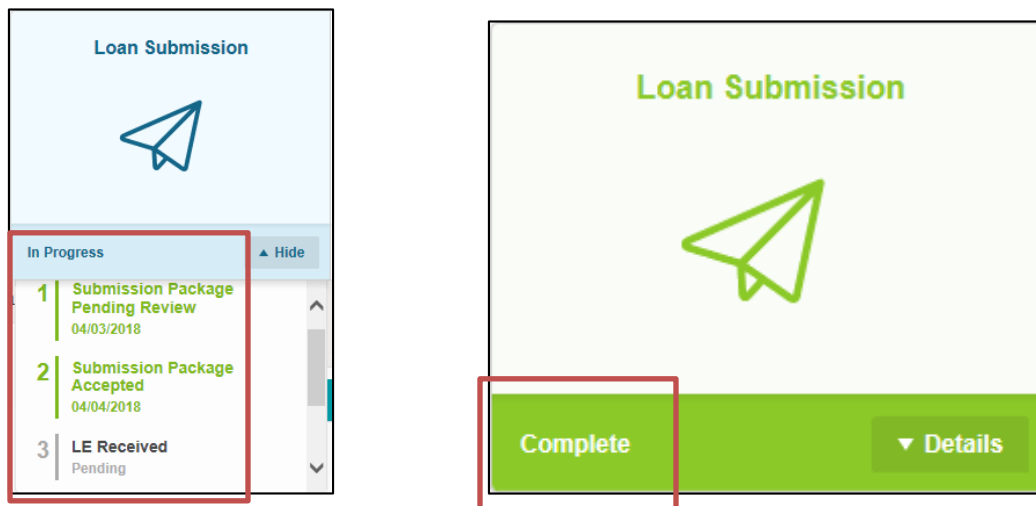
- The Loan Status Toolbar is divided into 6 sections as shown below:

Loan Submission	Underwriting	Appraisal	Closing Disclosures	Final Underwriting	Loan Closing
					
Not Started ▼ Details	Not Started ▼ Details	Not Started ▼ Details	Not Started ▼ Details	Not Started ▼ Details	Not Started ▼ Details







- Each section will indicate **'Not Started'** at lower left until a Milestone in that section is initiated
- Click the **'Details'** drop down menu at lower right of each section to display the list of Milestones
- Each Milestone will indicate Pending until it has been initiated and completed



- When the first Milestone is initiated the section will turn **Blue** and indicate **'In Progress'** at lower left
- When a Milestone is completed, the Date of Completion will display and the description will turn **Green** while the remaining incomplete Milestones will continue to indicate Pending until completed
- When all Milestones have been completed the entire section turns **Green** and indicates **'Complete'** at lower left



- Each section will progress from 'Not Started' (Gray) to 'In Progress' (Blue) to 'Complete' (Green) until the loan closes and all sections are 'Complete' (Green)
- The Loan Status Toolbar will enable the ability to know the status of a loan at a glance without having to wait for an email response from a Fremont Bank Processor or AE

Loan Submission 	Underwriting 	Appraisal 	Closing Disclosures 	Final Underwriting 	Loan Closing 
Complete ▼ Details	In Progress ▼ Details	In Progress ▼ Details	Not Started ▼ Details	Not Started ▼ Details	Not Started ▼ Details

IMPORTANT INFORMATION:

Milestone Definitions

• Loan Submission

- Submission Package Pending Review – Date file is uploaded and awaiting the Fremont Bank submissions group to register/RESPA the loan
- Submission Package Accepted – Date Submissions Group begins registering the uploaded file
- RESPA Complete – Date Submission Group finishes registering the file and places in line for Initial Underwrite (only gets placed in line if 'Full File Received')
- LE Sent / Revised LE Sent – Date the LE is emailed to borrower for acknowledgement
- LE Received / Revised LE Received *Estimate – Meant to indicate the date borrower(s) acknowledge(s) the LE, but will indicate *Estimate per the following:
 - Received date automatically populates at the same time as the Sent date with the date of the TRID waiting period expiration
 - The correct acknowledgement date will populate when the borrower(s) acknowledge (s)
 - **Please reference the 'Confirming Borrower(s) have Acknowledged Disclosures' help sheet to avoid confusion**
- Full File Received – Date the full file is received whether same day as 'RESPA Complete' or later

• Underwriting

- In Underwriting Que – Date file is placed in que for initial underwrite which starts the clock for the quoted underwriting turn time
- Conditional Approval – Date underwriter issues CA and passes file back to FB Processor to send out written disposition
- Conditions in U/W Review – Date FB Processor puts U conditions in the U/W que for review which starts the clock for quoted condition review turn time
- Counter Offer Sent – Date will populate if underwriter dispositions the file with a Counter Offer versus a Conditional Approval
- Notice of Incomplete Sent – Date will populate if underwriter dispositions the file with an NOI versus a Conditional Approval

- **Appraisal**

- Appraisal 1 Ordered – Date FB Appraisal Dept. places order received via MORRIS
- Appraisal 1 Completed – Date FB Appraisal Dept. finishes internal review and posts the report to MORRIS
- This section will display the Order and Completion Dates for up to 3 appraisal orders, to include 442 re-inspections, 1007 rent surveys, second appraisals, etc.
- **To access specific dates related to the Appraisal order progress click on the Appraisal tab below the Toolbar:**

Type	Status	Ordered Date	Inspection Scheduled Date	Appraisal Due Date	Appraisal Received Date	Appraisal Completed Date
1004_05 Residential Appr Rpt	Ordered	02/28/2019	03/04/2019	03/07/2019	03/04/2019	

- Appraisal Due Date – Date Fremont Bank is scheduled to receive it from appraiser
- Appraisal Received Date – Date Fremont Bank actually receives it from appraiser
- Appraisal Completed Date – Date Fremont Bank finishes our internal review and posts the appraisal report to MORRIS

- **Closing Disclosures**

- Initial CD Sent/ CD Redisclosure Sent – Date a CD is sent to borrower(s) to acknowledge
- **Initial CD Received / CD Redisclosure Received *Estimate** - Will indicate ***Estimate** per the following:
 - Received date automatically populates at the same time as the Sent date with the date of the TRID waiting period expiration
 - The correct acknowledgement date will populate when the borrower(s) acknowledge(s)
 - **Please reference the ‘Confirming Borrower(s) have Acknowledged Disclosures’ help sheet to avoid confusion**

- **Final Underwriting**

- Final Approval Issued – Date underwriter issues Final Approval and passes file back to the FB Processor to send out written disposition

- **Loan Closing**

- Docs Requested – Date FB Processor puts file in line for docs
- Docs Drawn – Date FB Doc Drawer begins preparing the docs
- Docs Sent to Escrow – Date FB Doc Drawer completes doc preparation and sends to Escrow
- Funding Package in Review – Date FB Funder is assigned to review the package and send outstanding PTFs to Escrow/Broker
- Cleared for Funding – Date all PTF conditions have been signed off by FB Underwriter/Funder
- Funded – Date wire is sent to Escrow

Locking / Pricing Loans in MORRIS

Advance Locks & Pricing Scenarios | Locking Registered Loans | Confirmation & Accuracy

Advance Locks & Pricing Scenarios

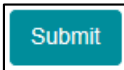
1. Click on the 'Product & Pricing' button



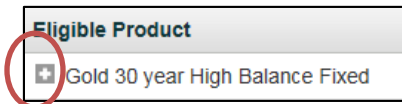
2. Complete the required information as denoted by red asterisks in the following 4 sections by either typing in the info or choosing from a drop down menu as applicable:



- a. Must complete both these fields if subordinate financing:
- b. Will default to Yes if impounds are required per scenario:



3. Click on the 'Submit' button:
4. Click on the + sign to the left of the desired product to display the spectrum of rates offered:

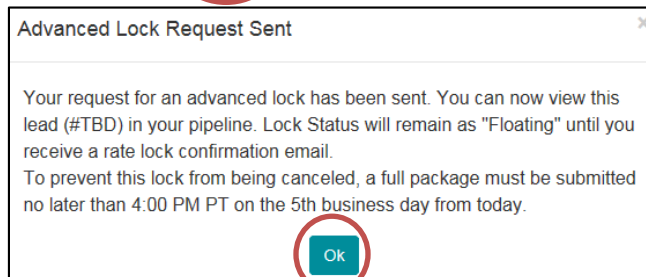
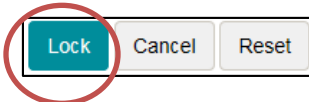


Select	Rate	Lock Term	Base Price	Itemized Pricing	Final Price	(Discount)/ Rebate(\$)	P&I
Advanced Lock	4.250	30	(0.107)	Click for Details	1.643	(\$8,215.00)	\$2,459.70
Advanced Lock	4.375	30	(0.692)	Click for Details	1.058	(\$5,290.00)	\$2,496.43
Advanced Lock	4.500	30	(0.754)	Click for Details	0.996	(\$4,990.00)	\$2,533.43

5. Click the 'Click for Details' link to review the applicable adjustments
 - a. Skip the remaining steps if only Pricing a Scenario and don't wish to lock at this time
6. click the 'Advance Lock' link to proceed with creating an Advance Lock request
7. Complete the required information as denoted by red asterisks in the following 3 sections by either typing in the info or choosing from a drop down menu as applicable:



8. Click the 'Lock' button to submit an Advance Lock request. A pop-up message will confirm that the request was transmitted successfully to Fremont Bank, click 'OK':



****Loan is not officially locked until a lock confirmation is received from the lock desk. See below for how to confirm a lock request was transmitted successfully and to confirm the request details are accurate**

Locking Registered Loans

1. Click on the 'Pipeline' button:



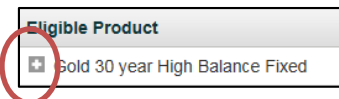
2. Choose 'Run Pricing/Lock' from the drop down menu in the 'Actions' column:

Loan Number	Borrower Name	Purpose	Loan Amount	Loan Status	Lock Status	Lock Expiration...	Loan Officer	Broker Company...	Property Address	Actions
U6100015244	Homeowner, John		\$300,000.00	In Initial Underwriting	Floating		John Smith	MORRIS Test Broker UAT	6781 Roselle Drive	Select Action Upload Document Run Pricing/Lock View Conditions
U6100015293	Customer, Ken	Cash Out Refinance	\$360,000.00	In Initial Underwriting	Floating		John Smith	MORRIS Test Broker UAT	10655 Birch Street	

3. Most of the required information on the 'Product & Pricing' page pre-populates based on the information already in the system, but review each of the following 4 sections to ensure all required information is complete, then click the 'Submit' button:



4. Click on the + sign to the left of the desired product to display the spectrum of rates offered:

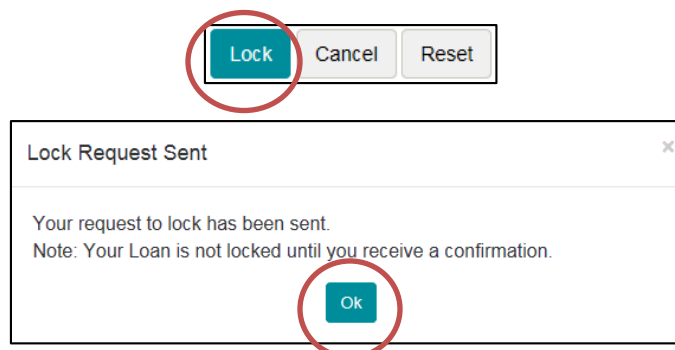


Select	Rate	Lock Term	Base Price	Itemized Pricing	Final Price
Request Lock	4.500	30	(1,254)	Click for Details	1.121
Request Lock	4.625	30	(1,873)	Click for Details	0.502
Request Lock	4.750	30	(2,509)	Click for Details	(0.134)

5. Click the 'Click for Details' link to review the applicable adjustments
6. Click the 'Request Lock' link to proceed with a Lock Request
7. Complete the required information as denoted by red asterisks in the following 3 sections by either typing in the info or choosing from a drop down menu as applicable:



8. Click the 'Lock' button to submit the Lock request. A pop-up message will confirm that the request was transmitted successfully to Fremont Bank, click 'OK':



****Loan is not officially locked until a lock confirmation is received from the lock desk. See below for how to confirm a lock request was transmitted successfully and to confirm the request details are accurate**

Confirmation & Accuracy

1. Click on the 'Pipeline' button:

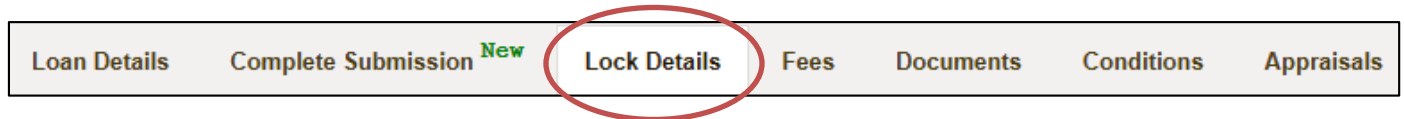


2. Click on the 'Loan Number' or 'TBD' link for loan to check:

The screenshot shows a table with two rows. The first row has 'TBD' in the first column, 'Goode, Johnny' in the second, '\$0.00' in the fourth, 'Advance Lock' in the fifth, and 'Floating' in the sixth. The second row has 'U6100016218' in the first column, 'Customer, Ken' in the second, 'Refinance - Rate/Term' in the third, '\$110,000.00' in the fourth, 'In Underwriting' in the fifth, and 'Floating' in the sixth. Both 'TBD' and 'U6100016218' are circled in red.

TBD	Goode, Johnny		\$0.00	Advance Lock	Floating
U6100016218	Customer, Ken	Refinance - Rate/Term	\$110,000.00	In Underwriting	Floating

3. Click on the 'Lock Details' tab:



4. Scroll to the bottom of the page to view the 'Lock Request History' section
5. Verify successful transmission by checking the Date/Time column in the 'Lock Request History' section. If the time stamp is prior to 4pm PST (or lock desk cut off if holiday) the request was transmitted successfully. If the lock request doesn't show in the History then it wasn't transmitted successfully.

The screenshot shows a table with a teal header 'Lock Request History'. The table has five columns: 'Type', 'Details', 'Date/Time', 'Initiated By', and 'Cancel Request'. The first row has 'Advanced Lock' in the 'Type' column, 'Advanced Lock' in the 'Details' column, '01/29/2019 03:49:28 PM PT' in the 'Date/Time' column, 'Shaneyay Mignani' in the 'Initiated By' column, and a 'Cancel' button in the 'Cancel Request' column. The 'Cancel' button is circled in red. A red arrow points to the 'Date/Time' column.

Type	Details	Date/Time	Initiated By	Cancel Request
Advanced Lock	Advanced Lock	01/29/2019 03:49:28 PM PT	Shaneyay Mignani	Cancel (Same day only)

6. Verify the request reflects the expected rate/price by clicking the link in the 'Details' column
7. Scroll to the bottom to ensure the request contains the expected product, rate and price.

The screenshot shows two side-by-side tables. The left table is 'Product and Lock Information' and the right table is 'Price Adjustment Applied to Loan'. The 'Final Price' and 'Final Note Rate' rows in the right table are highlighted in yellow and circled in red.

Product and Lock Information		Price Adjustment Applied to Loan	
Loan Program	Gold 30 year Conforming Fixed, 113	Note Rate	5.250%
Lock Term	30 Days	Base Price	(3.815)
Expiration Date	01/16/2019	Price/Rate Adjustments	
Compensation Model	Lender Paid	Broker Compensation Level Adjustment (PA131)	1.870
		FICO/LTV Price Adjustment (PA202)	1.250
		Subordinate Financing Price Adjustment FICO < 720 (PA207)	1.120
		30yr Conforming Fixed Purchase Price Adjustment (PA521)	(0.370)
		Final Price	0.060
		Final Note Rate	5.250%

**** Lock Request can be cancelled on the same day it was requested by clicking the 'Cancel' button pictured above. Lock Desk closes at 4pm PST (earlier on most holidays).**

Clearing Cache and Deleting Cookies from Browser

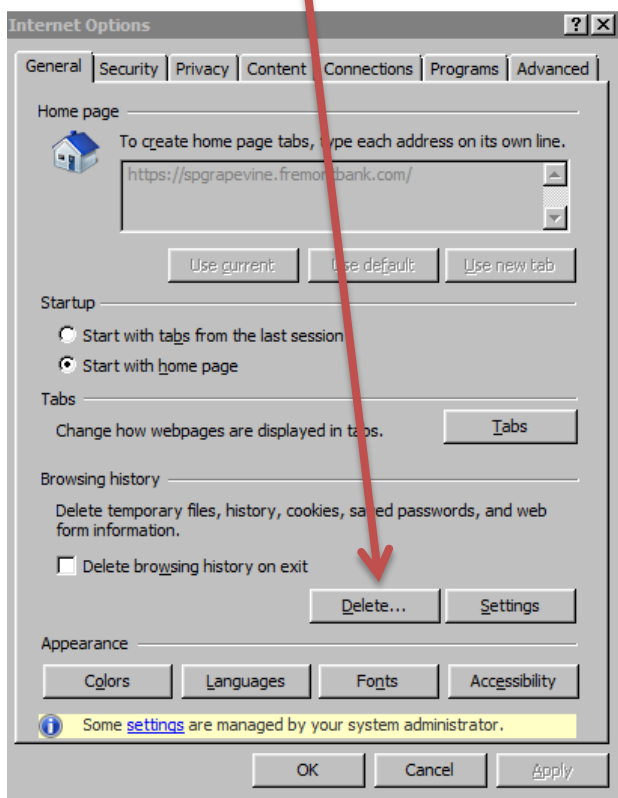
Please scroll down to your appropriate browser

These instructions are for Internet Explorer, the recommended browser for MORRIS

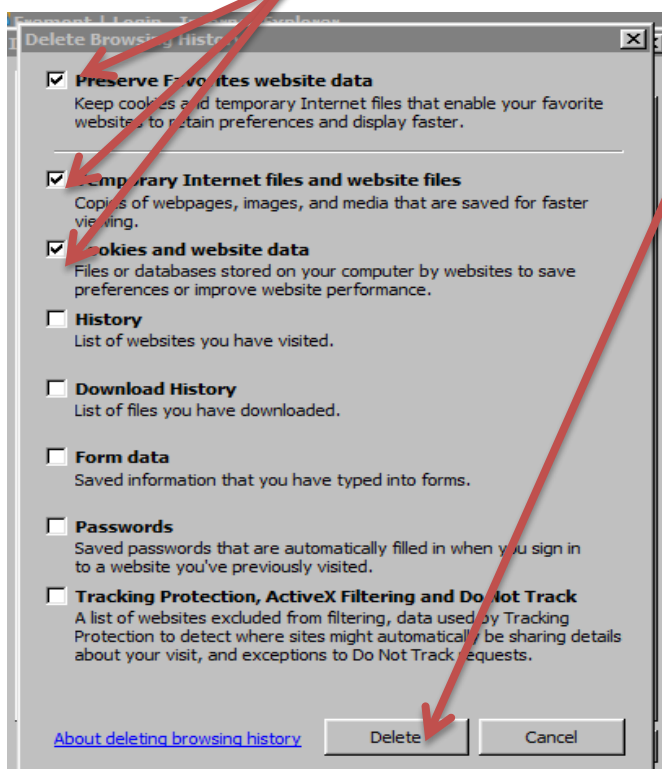
1. Log out completely of Morris application
2. Click the **'Gear'** icon at top right of your browser window
3. Then choose **'Internet Options'** from the drop down menu



4. Next click the **'Delete'** button in the Browsing History section



5. Then check the **top 3 boxes** as shown and click the **'Delete'** button at bottom

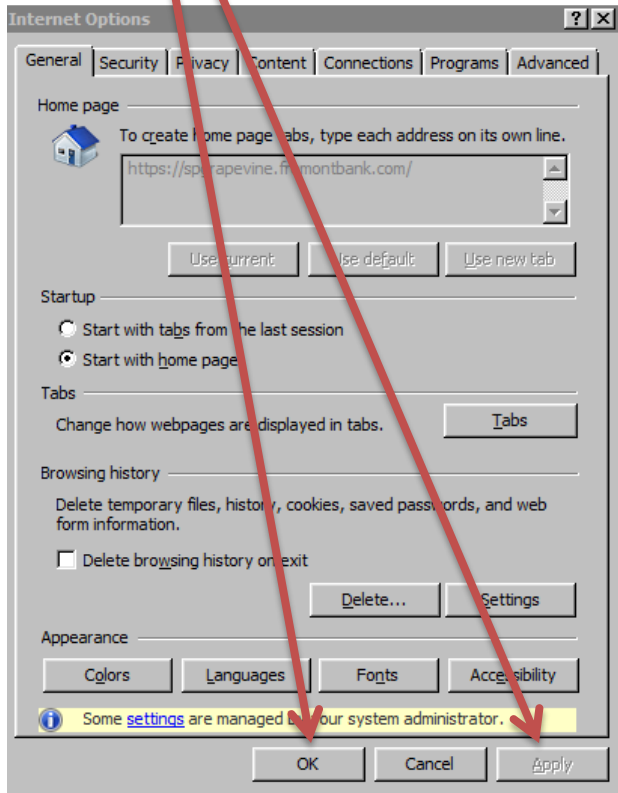


6. After a brief moment the following message will appear at the bottom of the screen

Internet Explorer has finished deleting the selected browsing history.

7. Once this message appears...

- a. **Click the 'Apply' button,**
- b. **Then click the OK button to close the window**



8. Next close ALL browser windows.

9. Open new browser window

10. Refresh Browser

11. Log into Morris application

These instructions are for **Chrome**

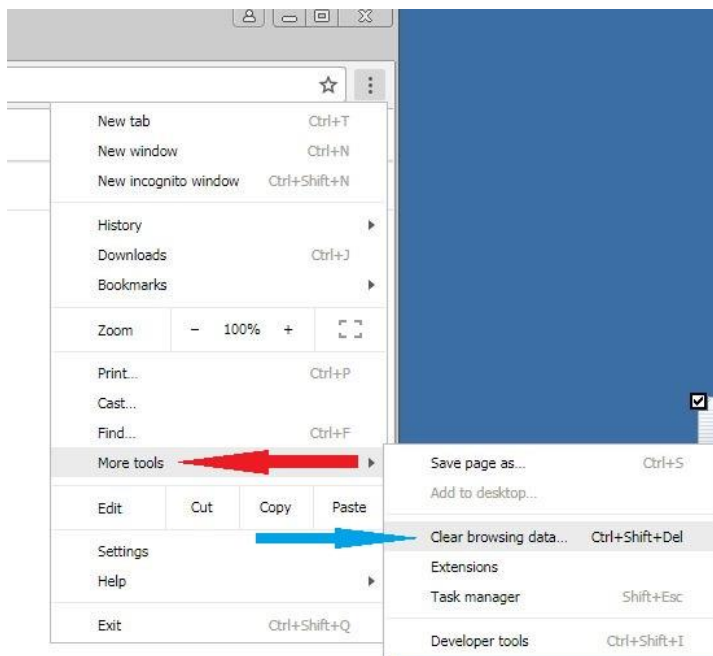
Steps to clear browser cache for Firefox and Chrome

Chrome

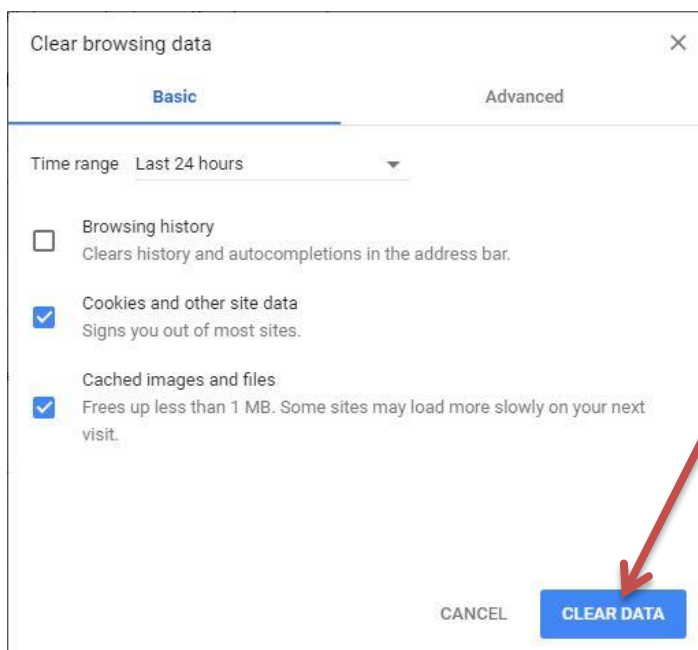
1. Log out of Morris application
2. Open Chrome and from the home page click on the Chrome settings button:



3. Scroll down to the More Tools (red arrow) menu and select Clear Browsing Data... from the next menu (blue Arrow)



4. In the popup window that appears, please make sure you are clearing only the Cookies and other site data, and Cached images and files. The time from should be the last 24 hours.

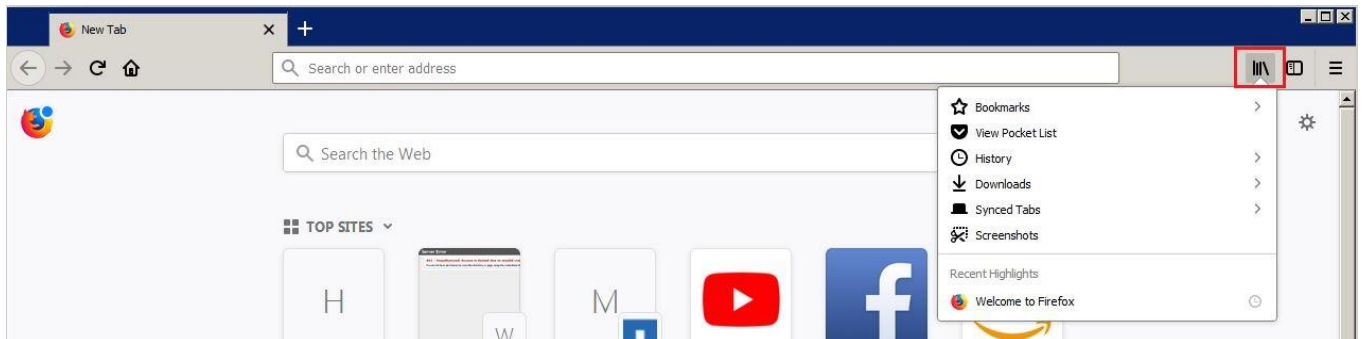


- Once that is complete, you must close ALL open Chrome windows and restart the browser and then re-log into Morris.

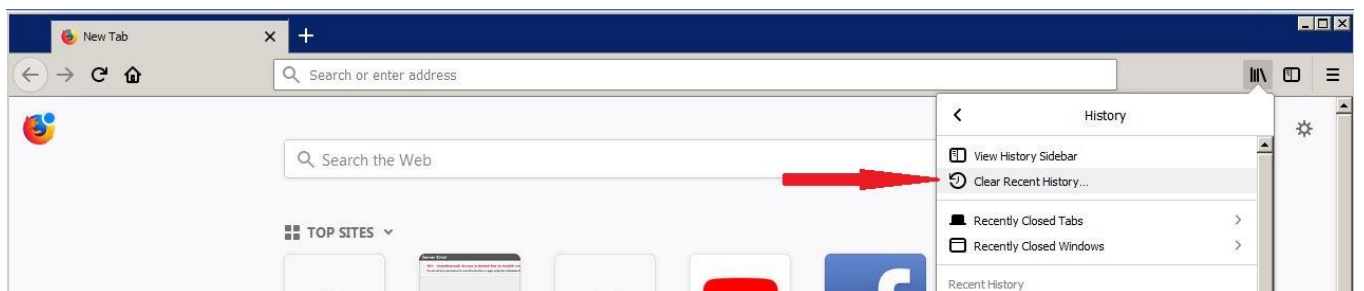
These instructions are for **Firefox**

Firefox

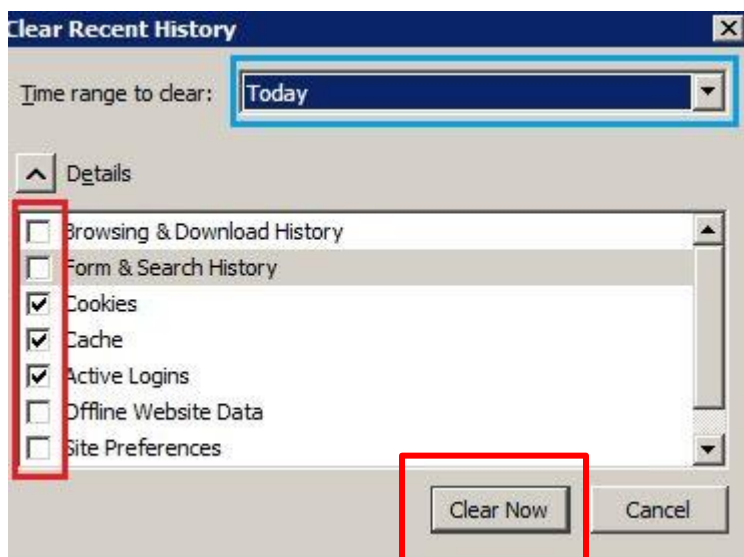
- Log out of Morris application
- Open Firefox, and from the home page click the Bookmark/History button



- Click on the Clear Recent History... button



- The Firefox Clear History window will appear. Please make sure that you are only selecting the Cookies, Cache and Active Logins buttons (red box) and the Time Range is set to Today (blue box). Press Clear Now and this should clear Cache and Cookies.



- Once that is complete, you must close all open Firefox windows and restart the browser and then re-log into Morris.

Requesting a Change to Loan Parameters in MORRIS

1 Click on 'Pipeline' button

Pipeline

Loan Submission

Product & Pr

2 Click on 'Loan Number'

TBD	flintstone, fred		\$0.00
6110000053	Brown, Bobby	Home Purchase	\$200,000.00
6110000087	BROWN, BOBBY	Refinance - Rate/Term	\$245,000.00

3 Click on 'Lock Details' tab

Loan Details

Lock Details

Fees

Documents

Conditions

Appraisals

4 Click on 'Request Change' button

Request Extension

Request Change

Request Relock

	Current Values	New Values (*Current Values will be used if no New Value is input)
Loan Amount	\$200,000.00	\$ <input type="text"/>
Loan Purpose	Purchase	Select <input type="checkbox"/>
Second Lien Loan Amount	\$0.00	\$ <input type="text"/>
Purchase Price	\$500,000.00	\$ <input type="text"/>
Cash-Out Amount	\$0.00	\$ <input type="text"/>
Appraised Value	\$500,000.00	
LTV	40%	
CLTV	40%	
Borrower FICO	743	
Representative FICO	743	
# Financed Properties	1-4	Select <input type="checkbox"/>
Impounds	No	<input type="radio"/> Yes <input type="radio"/> No
Property Type	1 Unit (Single Family)	Select <input type="checkbox"/>
Occupancy Type	Primary Residence	Select <input type="checkbox"/>
Loan Program	Conforming Fixed, 101	
Lock Rate *	3.750%	<input type="text"/>
Rate Renegotiation/Rate Change		<input type="radio"/> Rate Renegotiation <input checked="" type="radio"/> Rate Change
Lock Term	30 Days	

5 Indicate the change(s) you wish to make using the fields and/or drop down menus in the 'New Values' column:

Loan Amount
Loan Purpose
Second Loan Amt
Financed Props
Impounds
Prop Type
Occupancy
Lock Rate
Renegotiation

6 Click on the 'Change' button in the lower right to transmit the request

Change

Back

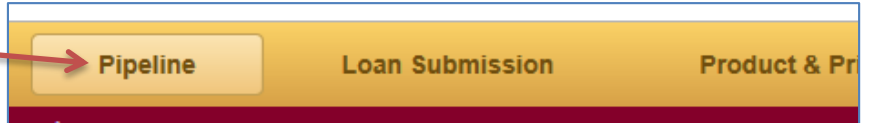
Reset

Note: Your change has not been processed until you receive a confirmation.

NOTE: Requested changes will **NOT** show in MORRIS until the change has been processed. Change(s) are not final until a confirmation has been received.

Requesting a Lock Extension or Relock in MORRIS

1 Click on 'Pipeline' button



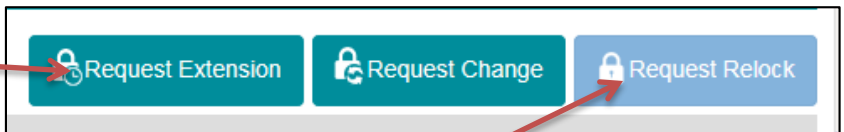
2 Click 'Loan Number'

TBD	flintstone, fred		\$0.00
6110000053	Brown, Bobby	Home Purchase	\$200,000.00
6110000087	BROWN, BOBBY	Refinance - Rate/Term	\$245,000.00

3 Click 'Lock Details' tab



4 Click 'Request Extension' button



Extension Costs by program listed here

NOTE: A relock request can be made following this same procedure by clicking the 'Request Relock' button instead of the extension request button.

Lock Extension Request

Extension Days	Fees
Gold and Standard 1st Extension Request	
1-20	0.015/Day
Gold and Standard 2nd Extension Request	
1-20	0.030/Day
Jumbo	
5 Days	0.100
10 Days	0.200
15 Days	0.300
20 Days	0.400
30 Days	0.600
FHA	
1-30	0.020/Day

Days to extend *

Comments

Note: Your lock is not extended until you receive a confirmation. Max extensions allowed is 2

5 Indicate the number of days which you wish to extend using the 'Days to Extend' drop down menu

6 Click the 'Extend' button to transmit your request to the Lock Desk

NOTE: Changes requested will **NOT** show in MORRIS until the Lock Desk enters them in to the system. Extension or Relock Request is not final until a confirmation is received

Saving Pricing Scenarios in MORRIS

1. Click the **'Product & Pricing'** button at top of page:

Product & Pricing

2. Click the **'Create Scenario'** button:

Create Scenario

3. Enter a name/description for the scenario being created in the field provided using up to 80 characters, then click the **'Save'** button:

Create Scenario

Please enter a name for your scenario (80 character max)

High Balance Purchase

Save Cancel

4. Complete the required information as denoted by **red** asterisks in the following 4 sections by either typing the information or choosing from the drop down menu as applicable:

Loan Information

Borrower Information

Property Information

Product Criteria

5. Click the **'Save Scenario'** button and a pop-up message will confirm the scenario has been saved, click **'OK'**:

Save Scenario Delete Scenario

Save Scenario

Your scenario has been saved.

Ok

6. Then click the **'Submit'** button to proceed with checking pricing for the scenario:

Submit

7. Revisit a Saved Scenario anytime by clicking on the **'Product & Pricing'** button:

Product & Pricing

Click on a scenario name in the drop down list and the saved information will populate in the appropriate fields

Pricing Scenario

Choose Saved Scenario

None
Jumbo purchase
High Balance Purchase

Create Scenario

Loan Information

Then simply click the **'Submit'** button to check current pricing for that scenario

OR, changes can be made to the previously saved information. Either click **'Save Scenario'** to save the changes permanently or **'Submit'** to just see pricing with those changes

To delete a scenario click the **'Delete Scenario'** button after choosing the scenario name from the list

Save Scenario Delete Scenario

Submit

****Each MORRIS user can save up to 20 scenarios**

Submitting Conditions in MORRIS

1. Click on 'Pipeline' button, then locate the loan using the filter tool if necessary



2. click on the 'Loan Number' link from the 'Pipeline' view of the loan with conditions being submitted:

Loan Number	Borrower Name	Purpose	Loan Amount	Loan Status
U6100016630	HOMEOWNER, JOHN	Cash Out Refinance	\$1,100,000.00	In Processing

3. Click on the 'Conditions' tab and use the filter to sort the conditions by type:

The screenshot shows the 'Conditions' tab in the MORRIS system. The 'Conditions' tab is circled in red. A dropdown menu for 'Filter By' is open, showing options: 'All Condition Types', 'PTA', 'PTF', 'PTS', and 'PTD'. The 'PTD' option is selected. The 'Filter' button is also circled in red. Below the filter, there is a table with columns: Type, Description, Created Date, Age, Last Modified Date, and Status. Three rows are visible, all with 'PTD' type and 'New' status. A red arrow points to the checkboxes in the first column of the table. At the bottom right, the 'Upload' button is circled in red.

4. Check the box for the conditions being submitted (All at the same time ideally), then click the 'Upload' button:

The screenshot shows the file upload interface. It displays a table with columns: File Name, Size, and Action. Three files are listed: '1003.pdf', 'Paystub.pdf', and 'Rate Lock.pdf', each with a size of 80 kb. The 'Action' column shows 'Upload Complete' with a green checkmark and a red 'x' icon. Below the table, it says 'Uploaded 3/3 files' with a total size of 241 kb. The 'Submit' button is circled in red.

5. Choose the documents to be uploaded from the users' system and click 'Open'. The document names will appear along with confirmation that upload is complete. Click the 'Submit' button to transmit the conditions to Fremont Bank once all documents have been uploaded successfully.

****Best Practice** – send an email to the Fremont Bank Processor and Account Executive assigned to the loan to alert them conditions have been uploaded in order to ensure timely review