

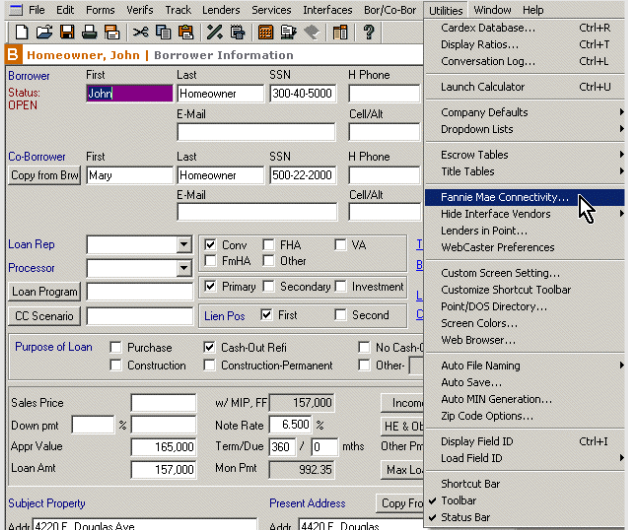
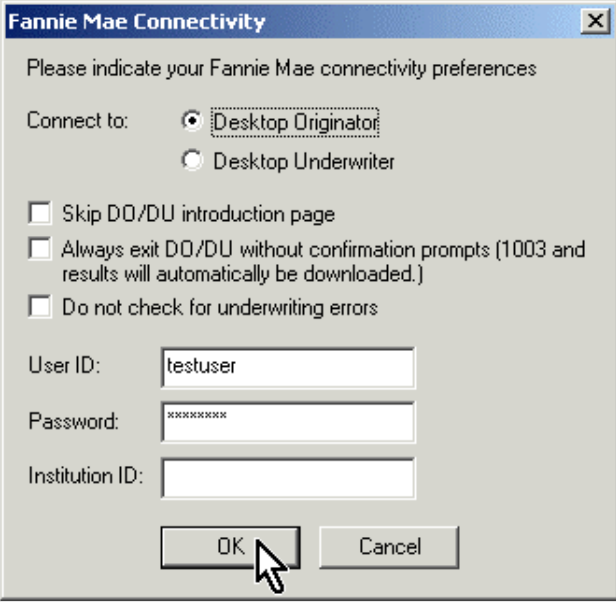


Submitting a loan to underwriting through Calyx Point Version 4.3

Tip: To print this document, click  (Print). To get a closer look at a screen, click  (Zoom In) in the toolbar.

This document shows you how to work with a loan in Calyx[®] Point[®] and submit it to a sponsoring lender in Desktop Originator[®] (DOTM) for underwriting. It is not intended to walk you through the 1003 section by section, but rather to explain the overall process of creating and submitting a loan.

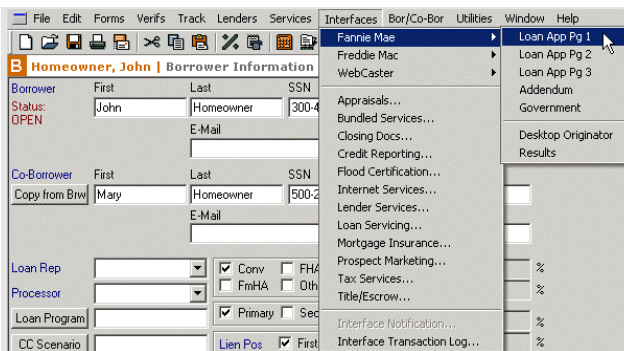
Step	Screen
<p>1. To access DO through Calyx Point, you must first indicate that you want to connect to DO. Click Utilities, then click Fannie Mae Connectivity.</p> <p>Note: You only have to perform this setup procedure once. The settings remain the same until you change them. If you have already set up your system, go to Step 3.</p>	 <p>The screenshot shows the Desktop Originator (DO) software interface. The 'Utilities' menu is open, and 'Fannie Mae Connectivity...' is highlighted. The main window displays borrower information for 'Homeowner, John' and 'Co-Borrower Copy from Brw Mary'. The 'Loan Rep' dropdown is set to 'Corv', and the 'Processor' dropdown is set to 'FmHA'. The 'Loan Program' dropdown is set to 'Primary'. The 'Purpose of Loan' section has 'Purchase' and 'Cash-Out Refi' selected. The 'Sales Price' is 157,000, and the 'Note Rate' is 6.500%. The 'Term/Due' is 360 / 0 months. The 'Loan Amt' is 157,000. The 'Subject Property' address is 4220 E. Douglas Ave.</p>

Step	Screen
<p>2. The Fannie Mae Connectivity screen appears.</p> <ol style="list-style-type: none"> Make sure Desktop Originator is selected under “Connect to.” Choose the settings that work best with your workflow: <ul style="list-style-type: none"> If you select Skip DO/DU introduction page, when you click the Desktop Originator tab, you go directly to DO and bypass the DO with Calyx Point resources web page. If you select Always exit DO/DU without confirmation prompts, you will not receive a warning message each time you exit DO and return to Calyx Point, and the system will automatically download any changes made to the 1003 back to Calyx Point when you exit DO/DU. Any findings associated with the loan will also be automatically downloaded. Important: If you <i>do not</i> select this option, you can choose not to download changes when you return to Calyx Point. If you select this option, any changes you make in DO/DU will <i>always</i> be automatically downloaded and will overwrite the data in Calyx Point. If you select Do not check for underwriting errors, the system will not check some of the fields required for underwriting when sending the loan to Fannie Mae. Important: If you do not select this option, the system will prompt you if some of the fields required for underwriting are not complete. You can then either fix the problem or continue and submit the loan to DO. Specify your DO user ID and password and click OK. 	

Step

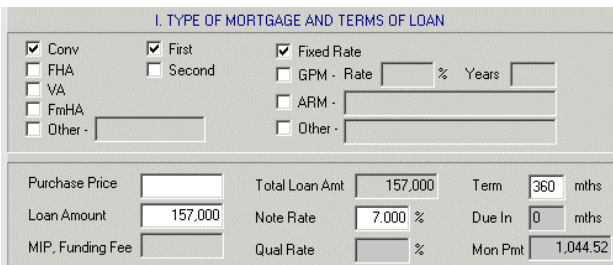
- Open the desired Calyx Point file. In the menu bar, click **Interfaces**, select **Fannie Mae**, then **Loan App Pg 1**.

Screen



- Enter the type of mortgage and terms of loan.

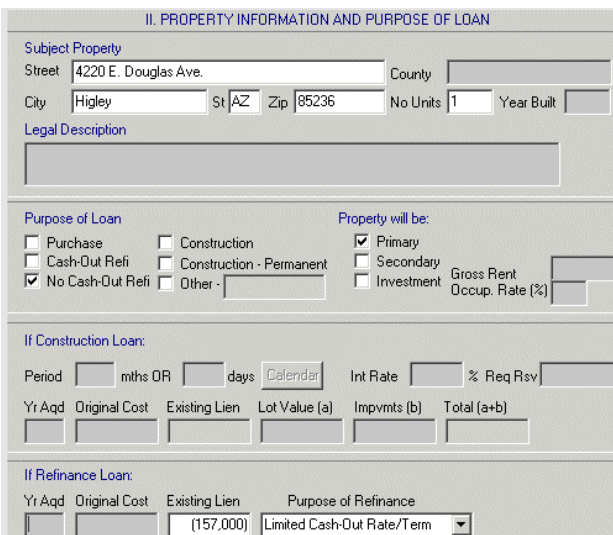
Note: For balloon loans, select the **Fixed Rate** amortization type. For a 30/15 balloon loan, enter the Term as **360** and the Due In as **180**. (You will also need to mark the **Balloon** check box on the Fannie Mae Addendum screen. Also note that Buydown or ARM loan information should also be completed on the Fannie Mae Addendum screen.)

The screenshot shows the 'I. TYPE OF MORTGAGE AND TERMS OF LOAN' screen. It features several sections of checkboxes and input fields. The 'Conv' checkbox is checked. Under 'Fixed Rate', the 'Fixed Rate' checkbox is checked, and 'GPM - Rate' is set to 7.000%. The 'Purchase Price' is 157,000, 'Total Loan Amt' is 157,000, 'Term' is 360 mths, and 'Note Rate' is 7.000%. Other fields include 'Loan Amount' (157,000), 'MIP, Funding Fee', 'Qual Rate', 'Due In' (0 mths), and 'Mon Pmt' (1,044.52).

- For a typical rate/term refinance, be sure to mark the **No Cash-Out Refi** check box under the Purpose of Loan category and select **Limited Cash Out Rate/Term** from the Purpose of Refinance list.

For investment loans, complete the Gross Rent and Occupancy Rate fields located on the Investment Information screen. To display the Investment Information screen and enter this information, click **Forms**, **Borrower Information**, then click the **Investment** button located at the bottom of the screen.

Use the Existing Lien field to enter the balance of the existing lien for refinances, including Construction-to-Permanent loans.

The screenshot shows the 'II. PROPERTY INFORMATION AND PURPOSE OF LOAN' screen. The 'Subject Property' section includes fields for Street (4220 E. Douglas Ave.), County, City (Higley), St (AZ), Zip (85236), No Units (1), and Year Built. The 'Purpose of Loan' section has 'No Cash-Out Refi' checked. The 'Property will be:' section has 'Primary' checked. The 'If Construction Loan:' section includes fields for Period, mths OR days, Calendar, Int Rate, % Req Rev, Yr Aqd, Original Cost, Existing Lien, Lot Value (a), Impvmts (b), and Total (a+b). The 'If Refinance Loan:' section includes Yr Aqd, Original Cost, Existing Lien (157,000), and Purpose of Refinance (Limited Cash-Out Rate/Term).

Step

6. Enter the borrower's marital status and present address, then, if the borrower is married, click **Copy from Borrower** to enter the co-borrower's address information. Any information already entered into Borrower or Prospect files transfers to the other screens, so if data has been entered in those files, some or all of the fields may already be filled in.

Screen

III. BORROWER INFORMATION

Borrower			Co-Borrower Copy from Borrower		
First Name	Middle Name	Last Name	First Name	Middle Name	Last Name
John		Homeowner	Mary		Homeowner
Suffix			Suffix		
SSN	300-40-5000	Birth Date	SSN	500-22-2000	Birth Date
Home Ph		Age	Home Ph		Age
		Yrs in School			Yrs in School
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		
Depend. No.		Ages	Depend. No.		Ages
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs 0			Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs 0		
Addr	4420 E. Douglas		Addr	4420 E. Douglas	
City	Higley		City	Higley	
State	AZ	Zip 85236	State	AZ	Zip 85236
Mailing Address <input checked="" type="checkbox"/> Same as Present Address			Mailing Address <input checked="" type="checkbox"/> Same as Present Address		

7. Enter employment data. If the borrower is self-employed, click **Self-Employed**.

Important: If the borrower or co-borrower does not receive direct compensation for employment, be sure to leave the employment fields blank.

If the borrower or co-borrower currently has a second job, enter it in the Former Employer section. In the From field, enter the month, day, and year in two-digit format (for example, **01/01/03**), or enter the date with a four-digit year (for example, **01/01/2003**). In the To field, enter the word **present**.

IV. EMPLOYMENT INFORMATION

Borrower From VDE			Co-Borrower From VDE		
Employer #	<input checked="" type="checkbox"/> Self-Employed		Employer #	<input type="checkbox"/> Self-Employed	
Name	Master Carpentry		Name		
Addr			Addr		
City			City		
State		Zip	State		Zip
Position			Position		
Bus. Ph		Yrs on work	Bus. Ph		Yrs on work
Yrs on job	1 yrs	6 mths	Yrs on job		mths
Former Employer # <input type="checkbox"/> Self-Employed			Former Employer # <input type="checkbox"/> Self-Employed		
Name			Name		
Addr			Addr		
City			City		
State		Zip	State		Zip
Dates: From		To	Dates: From		To
Monthly Inc			Monthly Inc		
Position			Position		
Bus. Ph			Bus. Ph		
More Entries... 1 of 1 Show All			More Entries... 1 of 1 Show All		

8. Open Page 2 of the Fannie Mae Loan Application by clicking **Page 2** at the top of the screen.

Loan Application Desktop Originator Results

Page 1 **Page 2** Page 3 Addendum Government

Step

9. Enter the necessary data about the borrower's monthly income at the top of the screen.

- The Base Income field should include income from the borrower's primary job, along with any income that the borrower receives from second jobs that you entered in the Employment screen.
- The Other field shows the rolled-up total of the amounts entered in the Describe Other Income section of the screen. To place an amount in the Other field, you'll first need to scroll down to the Describe Other Income section and enter the data there. Type a B for borrower in the B/C field. Make sure to select a description from the Description list: do not type a description. Enter the amount in the Monthly Inc field.

Screen

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

	Gross Monthly Income			Monthly Housing Expenses	
	Borrower	Co-Borrower	Total	Present	Proposed
Base Inc	4,100.00	3,700.00	7,800.00	Rent	
Overtime				First Mtg	769.00
Bonuses				Other Fin	
Commissn				HazIns	15.00
Div/Int				Taxes	108.00
Net Rent				Mtglns	30.00
Other				HDA Dues	
Other	250.00		250.00	Other	
Total	4,350.00	3,700.00	8,050.00	Total	892.00

Describe Other Income

B/C	Description	Monthly Inc
B	Alimony/Child Support Income	250.00
	Alimony/Child Support Income	
	Automobile/Expense Account Income	
	Foster Care	
	Military Base Pay	
	Military Clothes Allowance	
	Military Combat Pay	

10. In the upper-right corner of the Assets and Liabilities section, indicate whether the application is being completed **Jointly** or **Not Jointly**.

Refer to the *Calyx Point User's Guide* for detailed instructions for entering assets.

Important: You must select an asset type for every asset. To do this, use the list box to the left of the From VOD button. If you do not select an asset type, a message appears when you try to submit the loan.

VI. ASSETS AND LIABILITIES

ASSETS

Cash Deposit \$ Completed Jointly Not Jointly

Real Estate Owned 185,000

Vested Interest in Retir. Funds

Net worth of business owned

Money Market Fund From VOD

Automobile

Acct No 19,048

Other Assets

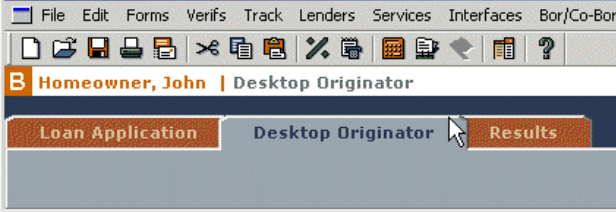
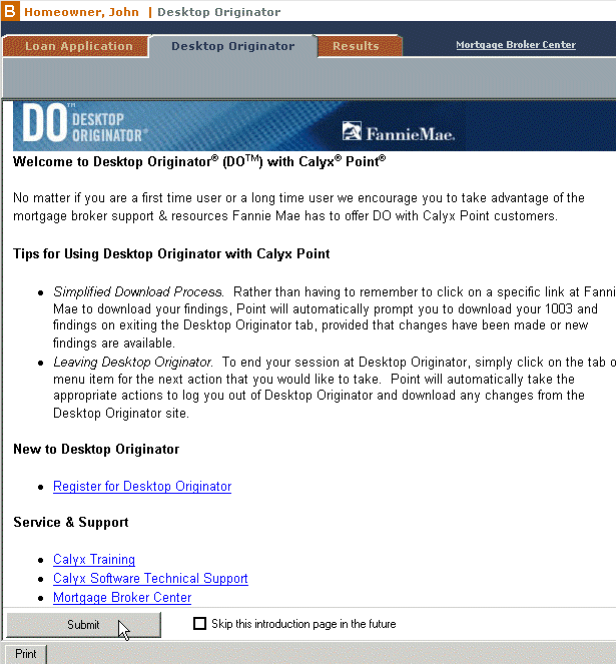
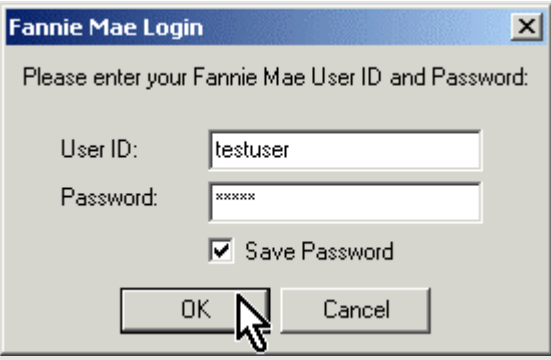
More Entries... 1 of 2

Stocks and Bonds

Life Ins: Face Amt

Subtotal Liquid Assets 21,523

Total Assets 206,523

Step	Screen
<p>11. We recommend that you request a credit report now and allow the system to copy the liabilities from the credit report to the loan application. To start the credit request, click the Desktop Originator tab.</p> <p>Note: If you have not yet named your Calyx Point file, you must do so before you request credit. In the menu bar, click File then click Save As. Enter the file name you want to use, then click OK.</p>	
<p>12. The Welcome to DO with Calyx Point screen appears. Click Submit.</p>	
<p>13. The Fannie Mae Login screen appears. Enter your user ID and password for logging in to DO, then click OK.</p> <p>Tip: If you do not want to re-enter your password each time you log in to DO, click Save Password to put a check mark in the box.</p> <p>Wait a few seconds as Calyx Point opens your Web browser and connects you to DO.</p>	

Step

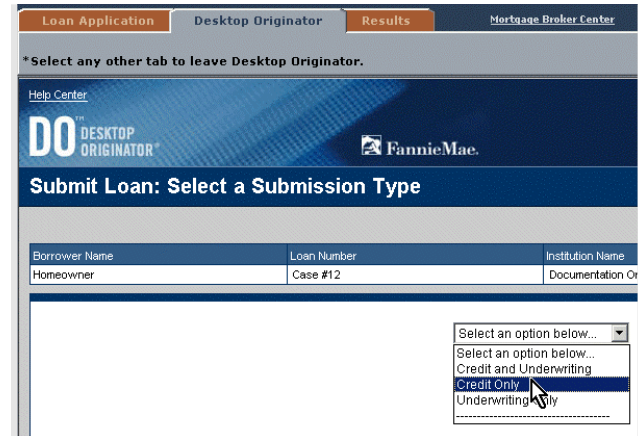
14. If any underwriting data is incomplete, a message appears. You can return to the loan and correct the problem or continue.

Screen



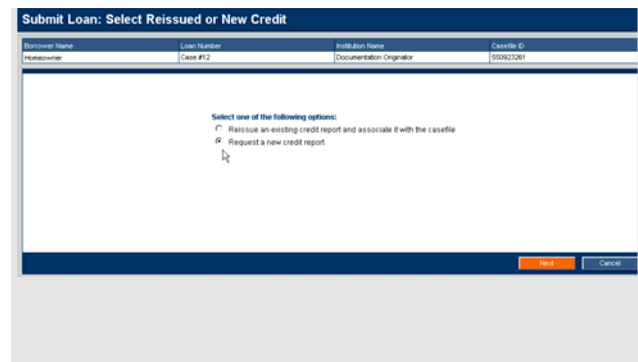
15. The Select a Submission Type screen appears. In the list box, click **Credit Only**.

Note: If you want to submit the loan to credit and underwriting at the same time, click **Credit and Underwriting**. The system will present you with all of the information you need to perform both tasks.



16. The Select Reissued or New Credit screen appears. Click **Request a new credit report**, then click **Next**.

Note: If you have already ordered a credit report for the borrowers outside of the system, click **Reissue an existing credit report and associate it with the casefile**. You will later be prompted to enter a reissue number for the existing report.



Step

17. The Order a New Credit Report screen appears. Take the following steps:

- a. Select a credit information provider from the Credit Agency list and enter your account number and password for the provider you selected.

Tip: Your entries in the Credit Agency, Account Number, and Password fields will remain the same until you change them.

- b. To copy liabilities from the credit report to the 1003, click **Yes** to auto-populate liabilities. If you click **No** to not auto-populate the liabilities, the credit findings will not download into Calyx Point.
- c. Verify that you are requesting the correct report type (Joint or Individual). To order joint credit, click **Yes** and verify that a check appears in the check box for the borrower and co-borrower. To order individual credit reports, click **No** and verify that a check appears in the check box for the appropriate borrower.

Note: You can skip this step if there is only one borrower on the loan.

- d. When you have finished setting up your credit request, click **Submit**.

Screen

The screenshot shows the 'Submit Loan: Order a New Credit Report' screen. At the top, there is a header with 'DO DESKTOP ORIGINATOR' and 'FannieMae'. Below the header, there is a table with the following information:

Borrower Name	Loan Number	Institution Name	Casefile ID
Homeowner	Case #12	Documentation Originator	500023281

Below the table, there is a section titled 'Ordering new or reissued credit may cause you to incur an additional charge by your credit agency.' This section contains the following fields and options:

- Credit Agency:** A dropdown menu with 'Test Credit Agency (200)' selected.
- Account Number:** A text input field with '1234' entered.
- Password:** A text input field with '***' entered.
- Do you want to auto populate the liabilities from the new credit report to the 1003?** Radio buttons for 'Yes' and 'No'.
- Select the borrowers for whom you want to order new credit reports:** Radio buttons for 'Yes' and 'No'.
- Do you want to order credit jointly for the borrower and co-borrower?** Radio buttons for 'Yes' and 'No'.
- Borrower:** A checked checkbox next to 'John Homeowner'.
- Co-Borrower:** A checked checkbox next to 'Mary Homeowner'.

At the bottom right of the form, there are three buttons: 'Previous', 'Submit', and 'Cancel'.

18. You are returned to the Loan Information screen so that you can check on the status of your credit request. To update the information on this screen, click **Refresh Data**. When the credit report has been retrieved, the Credit Status for the loan changes to Complete. Once a credit report is retrieved within DO, it is always available, and there is no need to request another report for the loan (unless you later change critical borrower data, such as the borrower's name or Social Security number).

The screenshot shows the 'Loan Information' screen. At the top, there is a header with 'DO DESKTOP ORIGINATOR' and 'FannieMae'. Below the header, there is a table with the following information:

Borrower Name	Loan Number	Institution Name	Casefile ID
Homeowner	Case #12	Documentation Originator	500023281

Below the table, there is a section titled 'Loan Information' with the following details:

- Loan Information:** A list of items including 'E-Bill Loan', 'Term Loan', 'Term 3002', and 'Fixed Rate'.
- Credit:** A list of items including 'Credit Report Status', 'Report Credit Report', and 'View Full Report'.
- Underwriting Information:** A list of items including 'Term Loan' and 'Term 3002'.

On the right side of the screen, there is a section titled 'Underwriting Status' with the following details:

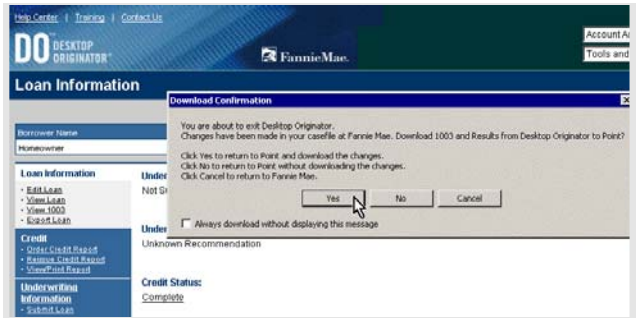
- Underwriting Status:** 'Not Submitted'.
- Underwriting Recommendation:** 'Unknown Recommendation'.
- Credit Status:** 'Complete'.

At the top right of the screen, there is a 'Refresh Data' button.

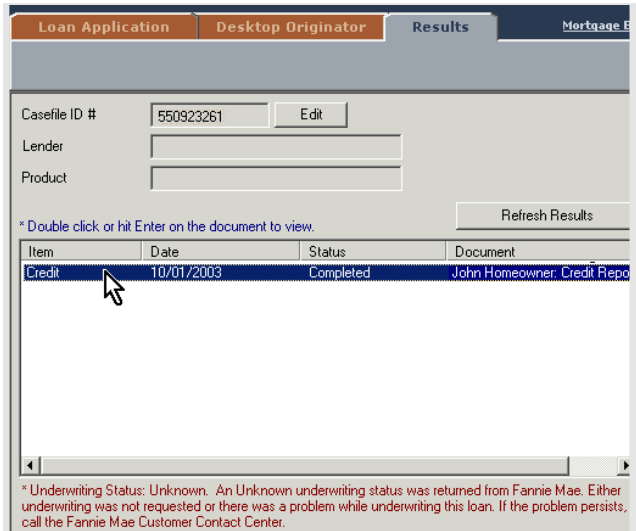
Step

19. To send the credit report back to Calyx Point for further processing, click the **Results** tab. A confirmation message allows you to continue and download the credit report, click **Yes**.

Screen



20. To review and print the credit report, double-click on the report.



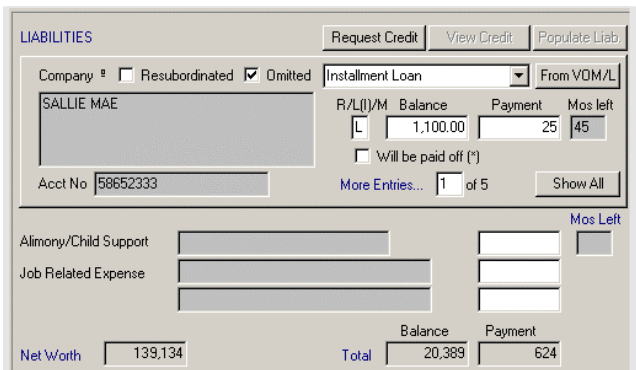
21. Click **Loan Application** tab and scroll to the liabilities section in the 1003. The liability data from the credit report is now available for you to edit.

Use the list box to make any necessary changes to the liability type. You do not need to change the entry in the R/L(I)/M field, because DO does not use this information.

Note: Installment and revolving debts with ten or fewer payments remaining are not included in the DO debt ratio calculations. Therefore, you do not need to delete them from the liabilities section.

At this time, you can also add any liabilities disclosed by the borrower that did not appear on the credit report.

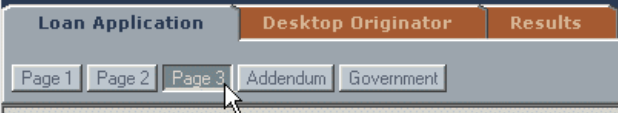
For more information about editing liabilities, refer to your *Calyx Point User's Guide*.



Step

22. Click **Page 3** at the top of the screen.

Screen

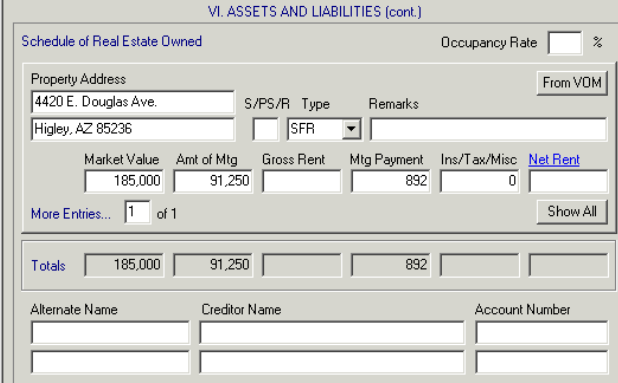


The screenshot shows the top navigation bar of the 'Loan Application' software. It features three main tabs: 'Loan Application' (highlighted in blue), 'Desktop Originator' (highlighted in orange), and 'Results' (highlighted in orange). Below these are several sub-tabs: 'Page 1', 'Page 2', 'Page 3' (which has a mouse cursor hovering over it), 'Addendum', and 'Government'.

23. For a refinance transaction, check the Schedule of Real Estate Owned section at the top of Page 3 to make sure the address of the subject property appears exactly as it does in the subject property address fields on Page 1 of the Fannie Mae Loan Application.

For example, if the subject property address on Page 1 is 123 University Avenue and the property address on Page 3 is 123 University Ave, the submission will not be successful. The two must match exactly.

Note: An R in the S/PS/R field indicates that the property is a rental. If the property will be retained, leave this field blank, unless it is a rental. (For example, you would leave this field blank if the property is a second home.) For detailed instructions for completing the Schedule of Real Estate Owned section, refer to your *Calyx Point User's Guide*.



The screenshot displays the 'VI ASSETS AND LIABILITIES (cont.)' section, specifically the 'Schedule of Real Estate Owned' form. At the top right, there is an 'Occupancy Rate' field with a percentage sign. The form includes a 'Property Address' field with the value '4420 E. Douglas Ave.' and a 'From VOM' button. Below this is a table with columns for 'Market Value', 'Amt of Mtg', 'Gross Rent', 'Mtg Payment', 'Ins/Tax/Misc', and 'Net Rent'. The first row contains the values: 185,000, 91,250, 892, 892, 0, and a blank field. A 'More Entries...' dropdown shows '1 of 1' and a 'Show All' button. At the bottom, there is a 'Totals' row with the same values as the first row. Below the table are three columns: 'Alternate Name', 'Creditor Name', and 'Account Number', each with a corresponding input field.

Step

24. Make any necessary changes in the Details of Transaction section.

Line D includes debts that you marked as “Will be paid off” on Page 2, including any mortgages that are pending sale. For properties that are pending sale, check the **Lock** box on Line D, then subtract the corresponding mortgage balances from the total in Line D.

Use the four rows under Line L to list amounts that have already been paid by the borrower. Enter each type of payment in a different row. For each entry, select the appropriate option from the list box, then enter a positive dollar amount in the field to its right. For example, to show borrower paid fees of \$750, select **Borrower Paid Fees** from the list box, then type **750**.

Important: Do not enter any minus (-) signs in the Details of Transaction section. The system automatically evaluates each entry, determines whether it should be positive or negative, then transmits this information accordingly to DO.

Screen

VII. DETAILS OF TRANSACTION

a. Purchase Price	142,000.00	j. Subordinate financing	
b. Alterations	0.00	k. CC paid by seller	<input checked="" type="checkbox"/> Lock 0.00
c. Land	0.00	l.	
d. Refi (incl. debts to be paid off)	<input type="checkbox"/> Lock 0.00		
e. Est. prepaid items	<input type="checkbox"/> Lock		
f. Est. closing costs			
g. PMI, MIP, Funding Fee		For Sub Financing Only	
h. Discount (if Borrower will pay)		New First Mortgage	
i. Total Costs	142,000.00	Closing Costs from New Second Mortgage	
		m. Loan Amt (excl. fee financed)	141,950.00
		n. PMI, MIP financed	MIP/FF 0.00
		o. Loan Amt (m + n)	141,950.00
		p. Cash from/to Bor	<input type="checkbox"/> Lock 50.00

Step

25. Now you are ready to complete the Fannie Mae Addendum. Click **Addendum** at the top of the screen. The Fannie Mae Addendum screen appears.

Make sure that all of the basic loan data fields in the top half of the screen are filled in. If you already entered the information in another screen, it will transfer here. Fill in any missing data.

Tip: Blank fields can result in error messages when a file is submitted to Fannie Mae for underwriting. The fields accidentally left blank most often are Property Type and Interview Date. Be sure to enter the necessary data into both of these fields.

Screen

Loan Application Desktop Originator Results

Page 1 Page 2 Page 3 **Addendum** Government

Sales Price Equity Appr Value 185,000

Down pmt % Loan Amt 157,000

Repayment Type Product Code

Doc Type

If Second Mortgage: Owner of First Mtg Fannie Mae Freddie Mac Seller/Other

LOAN APPLICATION INFORMATION

Balloon Signature Date Interview Date 10/31/2003

ARM Plan #

ARM Index Type

Index Margin % Index Value % Qual Rate %

TRANSMITTAL SUMMARY INFORMATION

Buydown

Rate(%) Term(mth) Seller Provided Below Market (Y/N)

1:

2:

3:

4:

5:

Escrow will be waived

Property Type

Project Classification A/III Condo E PUD 1 Co-Op
 B/II Condo F PUD 2 Co-Op
 C/I Condo III PUD

26. To match properties with their mortgages, scroll down to the REOs/Liabilities section. Select the first property listed under REOs, then click the mortgage listed under Liabilities that corresponds to that property.

Click **Match**. The system places a 1 next to the property and the corresponding mortgage.

Continue matching until all properties have numbers next to them. (An exception would be if a property were held free and clear of any liens.)

Note: You can complete this process only if you requested a credit report in [Step 15](#). If you did not do this, you will need to match the mortgages and properties later, when you are working in DO.

Match Liabilities with the associated REO, when appropriate:

REOs

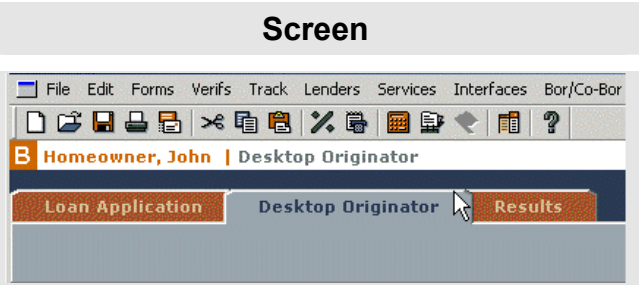
REO #	Property Address	Mtg Amt	Cur Resid...	Sub Prop...
1	4420 E. Douglas Ave., Higley, AZ 85236	91,250		X

Liabilities

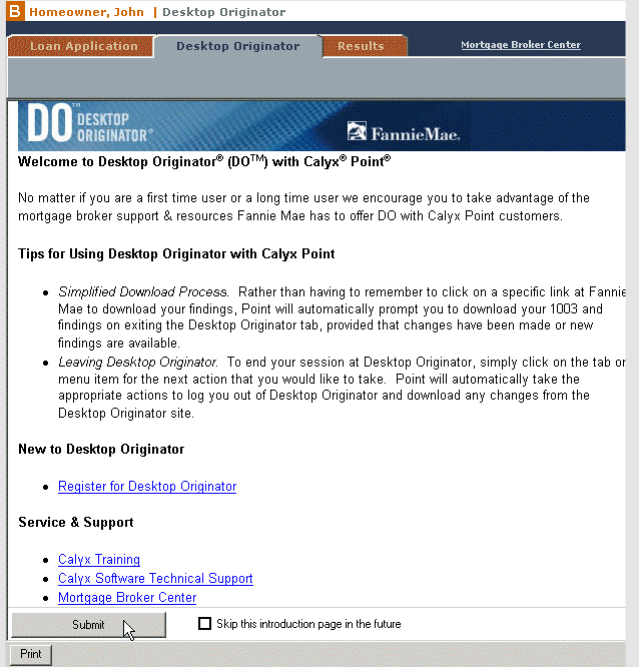
REO #	Company	Liability Type	Mtg Amt
	UNIVERSAL VISA		950
	CHASE		5,000
	SALLIE MAE		2,500
1	Susan Sellers		91,250

Step

27. Now you are ready to submit your loan for underwriting. Click the **Desktop Originator** tab.



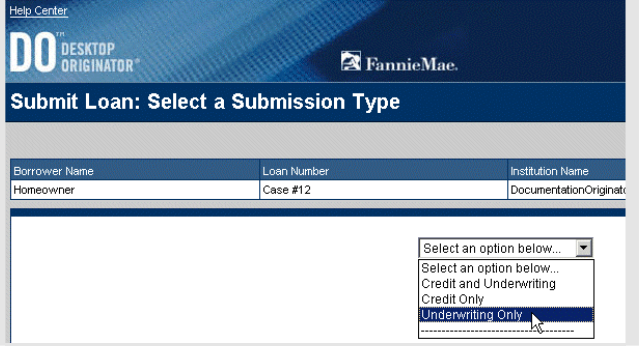
28. The Welcome to DO with Calyx Point screen appears. Click **Submit**.



29. If any underwriting data is incomplete, a message appears. You can return to the loan and correct the problem or continue.



30. The Select a Submission Type screen appears. In the list box, click **Underwriting Only**.



Step

31. If required data is missing or incorrect, an error message appears. To correct the problem, click the link for the missing or incorrect data in the error message. If no problems are encountered, go to [Step 36](#).

Important: DO saves your changes only when you submit a loan (to either credit or underwriting). If you exit from a loan in DO without performing a submission, any changes you made since the last submission will be lost. Therefore, if the error message informs you that errors occurred in multiple sections of the 1003, you will need to correct all of the problems before you continue. To be sure you remember all of the errors, you might want to print the error screen before continuing. In your browser's menu bar, click **File** then click **Print**.

Screen

Loan #	Name	Social Security #	Last Updated
Case #1	Homeowner, John	300-40-5000	10/23/2003 12:04:10 PM

Errors were encountered for the following items:

Field ID	Error	Description
VIL Declarations and Government Monitoring (BA-130)	Required Field Missing	Intend to Occupy Property

32. When you click on an error link, DO takes you to the section in the 1003 where the problem occurred. The missing data is highlighted in yellow. Enter the missing 1003 data.

Note: The 1003 screen you see at this point is part of the DO application.

h. Is any part of the down payment borrowed? [No] [No]

i. Are you the co-maker or endorser on a note? [No] [No]

j. Are you a U.S. citizen? [Yes] [Yes]

k. Are you a permanent resident alien? [No] [No]

l. Do you intend to occupy the property as your primary residence? [Yes] []

m. Have you had an ownership interest in a property in the last 3 years? [No] [Yes]

Information for Government Monitoring Purposes

I do not wish to furnish this information Race/National Origin [] Race (if other) [] Gender [Unknown] Signature Date []

John H [] [] [Unknown]

Mary H [] [] [Unknown]

Interviewer Information

This application was taken by []

Interviewer Name []

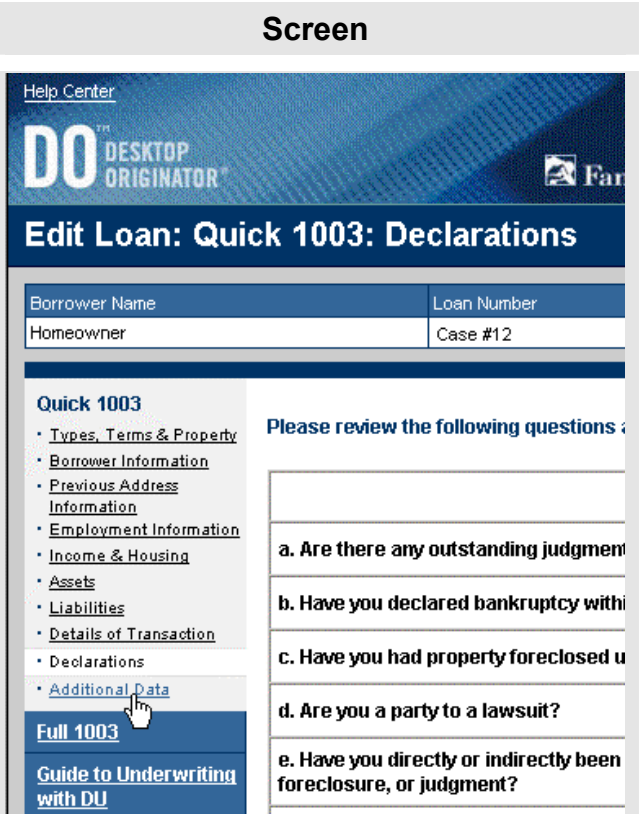
Interviewer Company []

Interview Date [] (mm/dd/yyyy)

Previous Next Save and Close Cancel Submit

Step

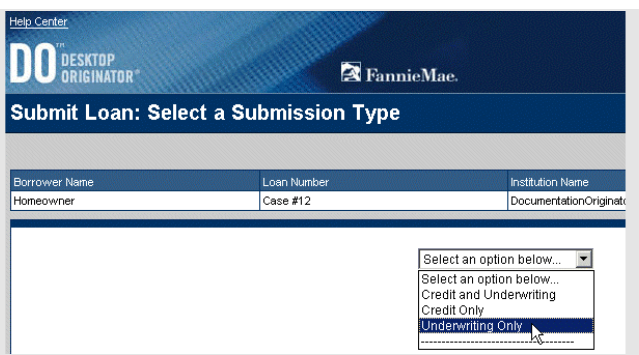
33. If errors occurred in multiple sections in the 1003, click the name of another section in the navigation bar (located on the left side of the screen). DO takes you to that section so you can continue entering any missing data.



34. When you have finished entering the missing data, scroll to the bottom of the screen and click **Submit**.



35. The Select a Submission Type screen appears. In the list box, click **Underwriting Only**.

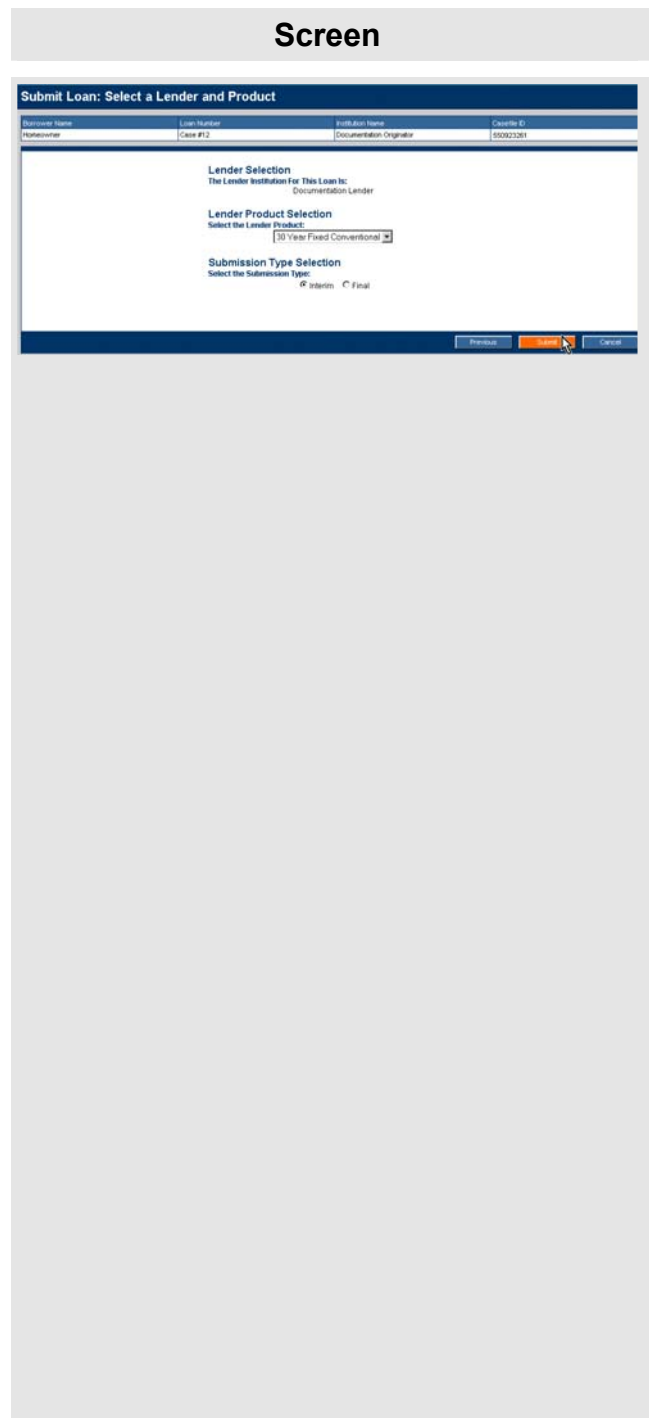


Step

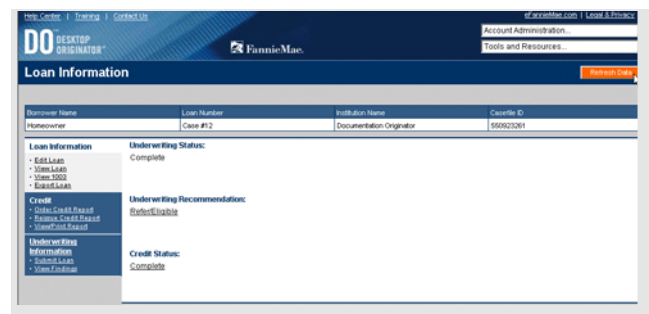
36. The lender and product selection screen appears. Take the following steps:

- a. Select the sponsoring lender to whom you want to submit the loan.

Note: You will not be able to perform this step if you have already submitted the loan to a sponsoring lender. Once you submit a loan to a sponsoring lender, you cannot select a different lender without first obtaining a release from the original lender.
- b. After you select a lender, the products offered by that lender appear in the Lender Product Selection list box. Select the product you want to use.
- c. Select the type of submission you want to perform. The submission type denotes the party that controls the Form 1003 data in the electronic loan file. You have two choices:
 - If you want to retain control of the Form 1003 data and continue making changes to the data after the submission is complete, select **Interim**.
 - If you are ready to deliver the hard-copy loan file to your sponsoring lender and you want to transfer the control and editing rights of the Form 1003 data to the lender, select **Final**.
- d. Click **Submit** to request an underwriting recommendation.



37. You are returned to the Loan Information screen so that you can check on the status of your underwriting request. To update the information on the Loan Information screen, click **Refresh Data**. When the underwriting findings become available, the underwriting recommendation appears as a link under Underwriting Recommendation.



Step

38. To send the underwriting findings and your changes back to Calyx Point for further processing, click the **Results** tab on the Calyx Point screen. A confirmation message allows you to download any changes, click **Yes**.

Screen



39. To review and print the Underwriting Findings report, double-click the report.

