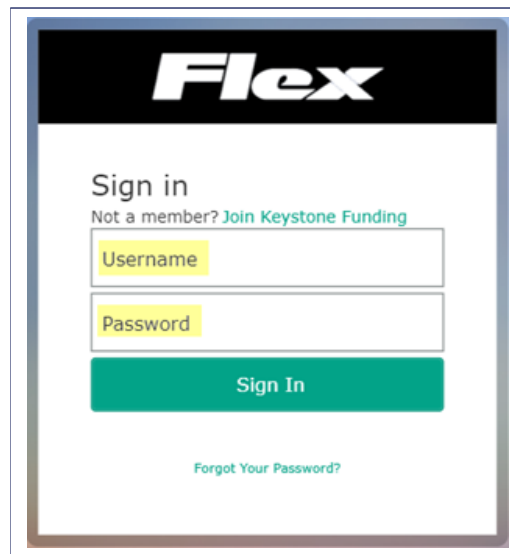
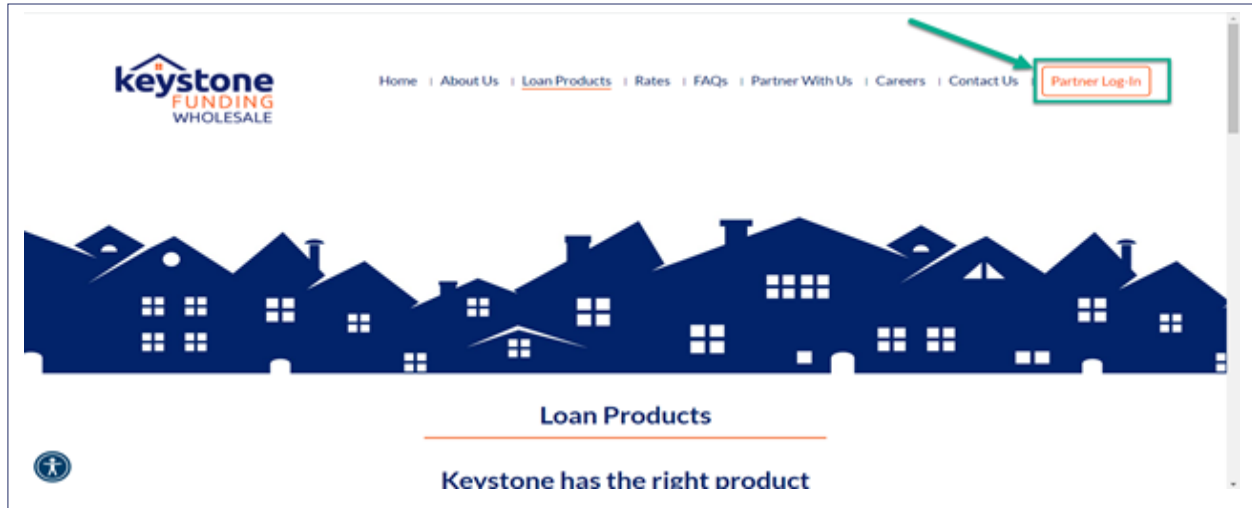


## Step 1

Go to [keystonebroker.com](http://keystonebroker.com) and click on “**Partner Log-In**” as seen below.  
You will then be directed to our broker portal (Flex) to login using your own unique credentials.



The screenshot shows the Flex login portal. At the top is the "Flex" logo in white on a black background. Below the logo, the text "Sign in" is displayed. Underneath "Sign in" is the text "Not a member? [Join Keystone Funding](#)". There are two input fields: "Username" and "Password", both with yellow highlights. Below the input fields is a green "Sign In" button. At the bottom of the form is a link that says "Forgot Your Password?".

Questions?

[portalsupport@keystonefunding.com](mailto:portalsupport@keystonefunding.com)

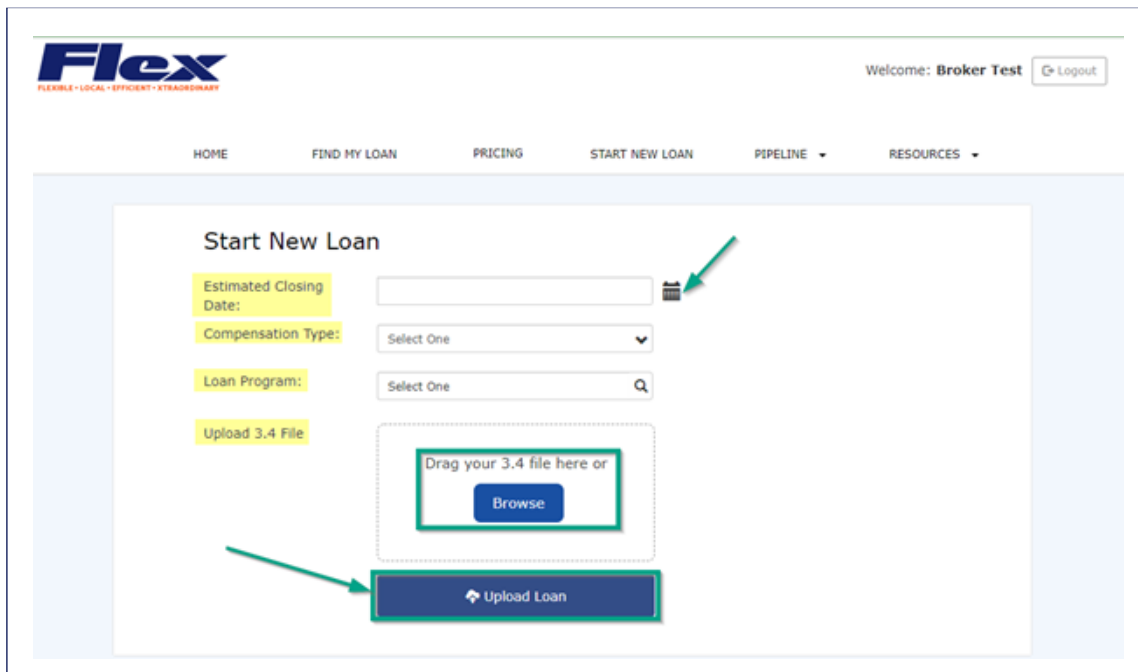
## Step 2:

Once you are logged into the portal click on "START NEW LOAN" as shown below.



## Step 3:

Enter details highlighted below, upload 3.4 MISMO file, and Click on the "UPLOAD LOAN" button.



**Questions?**

[portalsupport@keystonefunding.com](mailto:portalsupport@keystonefunding.com)

## Step 4:

Click "PRICE YOUR LOAN" to access the PRICING ENGINE.

Loan Number 59000103, John Homeowner Floating

REGISTERED 06/10/2022 X APPLICATION X DISCLOSURES SENT X PROCESSING X UNDERWRITING X APPROVED X CTC X DOCS OUT

Summary

**Price Your Loan**

AUS Manager

**Save**

**INITIAL SUBMISSION**

Application Date:  Comp Type:

## Step 5:

Click on "RUN SEARCH" to get pricing.

**Keystone FUNDING**

**PRODUCT SEARCH** Lock Desk Open

Status: Prospect Loan #:  Originator:

**Run Search**

**LOAN SCENARIO**

Loan Purpose:

Purchase Price:

Property Value:

LTV:  Sub Financing:

Doc Type:

UW Decision:

Escrows:

Cashout Amount:

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519 S RED HAWK | DOVER, DE 19901

**Questions?**

[portalsupport@keystonefunding.com](mailto:portalsupport@keystonefunding.com)

**Step 6:**

Click on desired rate.

		(\$523)	(\$100)	\$212	\$766
3.625	\$1,340.45	100.631 (\$1,611)	100.465 (\$1,187)	100.343 (\$876)	100.126 (\$322)
3.750	\$1,358.52	101.027 (\$2,622)	100.861 (\$2,198)	100.739 (\$1,887)	100.522 (\$1,333)
3.875	\$1,376.73	101.095 (\$2,795)	100.875 (\$2,234)	100.721 (\$1,841)	100.478 (\$1,220)

**Step 7:**

Select either "SAVE TO LOS" to FLOAT or "Auto Lock" to LOCK THE LOAN.

Mar 3

Rate: 2.875  
P&I: \$1,059.18  
30 Day %/\$: 98.036 / \$5,013.90

**Compliance**

Undiscounted Rate: 3.500  
Bona Fide Discount Points: 1.964

**Breakdown**

Adjustments	Rate	Price
Base:	2.875	100.476

Borrower First Name: Ma  
Borrower Last Name: J  
Property Address: 10... H ST  
Property City: T  
Borrower Email: joh...  
Notes:

**SAVE TO LOS**  
**AUTOLOCK™**

**Questions?**

[portalsupport@keystonefunding.com](mailto:portalsupport@keystonefunding.com)

## Step 8:

Click on the AUS Manager Drop Down and select Fannie DU to run AUS at this time.

Fill in **HIGHLIGHTED** fields and then click on the "RUN AUS" button at the bottom of the page.

Loan Number 59000103, John Homeowner Floating

REGISTERED 06/10/2022 APPLICATION DISCLOSURES SENT PROCESSING UNDERWRITING APPROVED CTC DOCS OUT

Summary

Price Your Loan

AUS Manager

**Fannie DU**

Initial Disclosures

Appraisal Manager

Upload UW Docs

Document Vault

Contacts

### Fannie Mae Desktop Underwriter

Fannie Mae DU Case File ID

**Credit Request Option**

Don't Copy Liabilities From Credit Report  Yes  No

Retrieve Credit with AUS Findings  Yes  No

**Credit Company**  [+ Credit Company](#)

**Account Number**  **Password**

Borrowers		
Name	Type of Request	<b>Reference Number</b>
John Homeowner	Joint	<input type="text"/>
Mary Homeowner	<input type="text"/>	<input type="text"/>

**Run AUS**

To **RETRIEVE/VIEW AUS RESULTS** click on the **DOCUMENT VAULT/COMPLETED FORMS** as shown below. Click on **FNMA Findings** for DU results and **Freddie Mac LP Findings** for Freddie Mac results.

Summary

Price Your Loan

AUS Manager

Initial Disclosures

Appraisal Manager

Upload UW Docs

Document Vault

**Completed Forms**

Digital Doc Archive

**Forms**

**FNMA Findings** **FreddieMac LP Findings** **Approximate Loan Costs Illustration** **Underwriting Approval Illustration**

**Lock-In Confirmation**

**Step 9:**

Click on the **INITIAL DISCLOSURES - SMART FEES** tab and then select Appraisal Product Type and whether or not there is a PIW. Then click on **CONTINUE**.

**Step 10:**

When you are ready to disclose, make sure you have an **Application Date** entered. If the field is blank, enter today's date

**Step 11:**

Click on "REQUEST DISCLOSURES." Click on "+ ADD FILES..." and upload Pre CD/Fee Sheet, Credit Report, and Purchase Agreement (if purchase). Click **REQUEST DISCLOSURES** and Confirm **YES** on popup confirmation.

**\* Please note: if you DO NOT click on Request Disclosures then disclosures will not go out \***

Loan Number 59000027, John Homeowner Floating

APPLICATION  — DISCLOSURES  — PROCESSING  — SUBMITTED  — APPROVED  — CTC  — FUNDED

Summary

Price Your Loan

AUS Manager

Initial Disclosures

Smart Fees

**Request Disclosures**

Appraisal Manager

**Request Disclosures**

**Required documents.** The below documents are required to request initial disclosures:

- Credit Report
- Fees
- Purchase Agreement (if applicable)

**+ ADD FILES...**

**REQUEST DISCLOSURES**

**B2B**

This will populate the date for REQUEST DISCLOSURES. Click Yes to proceed