

## Sales

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## Operations

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## Underwriting

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## Broker Support

Secondary Desk, Rates &  
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Scenario Desk  
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**Approved AMCs** **Additional Information**

**Karis Management Group**  
Beth Burns  
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**NAN (Nationwide Appraisal Network)**  
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**Lender IDs**  
FHA ID: 0071100005  
VA Lender ID: 9017260000  
MERS Org ID: 1012471  
Corporate NMLS: 144760

**Mortgagee Clauses**  
  
For Pennsylvania Loans Only:  
Keystone Funding Group  
ISAOA/ATIMA  
519 S Red Haven Ln  
Dover, DE 19901

For All Other States:  
Keystone Funding, Inc.  
ISAOA/ATIMA  
519 S Red Haven Ln  
Dover, DE 19901

**New Loan Submission Procedure**  
1. Register Loan (Upload 3.4 File)  
2. Run AUS in FLEX (FNMA Tab)  
3. Upload Loan Docs (Docs Tab)  
- Credit Report  
- Fee Sheet  
- AOS (if applicable)  
4. Request Disclosures (Docs Tab)

**Broker Responsibilities**  
1. Provide Credit Report & Fee Sheet  
2. Settlement Agent Approval  
3. Order Appraisal through Broker Portal  
4. Obtain Loan Conditions  
5. Submission & Resubmission to UW  
6. Request Clear to Close  
7. Title & HOI Ordering

**PMI Master Policies**  
Genworth: B22222CDHK  
MGIC: 0702040608X  
National: 01476-0001  
Radian: 87541000

**Settlement Agent Approvals**  
Completed Keystone Title Form  
E&O Policy & Wiring Instructions

**Power of Attorneys**  
POA subject to underwriting approval  
Cash Out Refinances  
Not Eligible for POA

**USDA GUS Sponsorship**  
User to create Level 2 user ID and submit to Kaleen Kennedy for sponsorship

**Standard Fees**

Commitment Fee: Conv & Gov.....	\$1,125
Service Fee.....	\$90
Flood Certificate.....	\$13.50
Tax Transcript Fees.....	TBD
MERS Fee.....	\$24.95

\*Transcripts are ordered as needed. Cost varies by actual cost and transcripts needed.