

XPRESSQUAL QUICK START GUIDE

EASY TO FOLLOW PROCESS STEPS

1. Brokers go to: www.nationstarbroker.com Account Executives go to: http://infonyet/ (Nationstar's Intranet site).	Must Complete and Save missing information in order to navigate from screen to screen.
2. Brokers choose XpressQual . Then choose Approved Brokers Login Here . Account Executives choose Application then XpressQual (left side, first category).	To navigate through screens, use the tabs above the word "Global" (bread crumbs).
3. Enter your Username and Password . Choose Login .	Username = first initial/last name (i.e. cpalazzi). Initial Password = password. You will be prompted to change your password after the 1st log in.
4. XpressQual Home Page . Choose Upload 1003 on left. New case has been created.	Navigation located to the left in blue.
5. Choose Browse to find and Upload Fannie Mae 3.2 loan application .	Upload files from your desktop.
6. Choose Import Credit from Available Actions (left side). To import credit, enter the provider's credit reference number (no dashes/no letters).	When importing credit, ensure the credit provider has been entered in the Admin. section by the Broker Administrator.
7. Go to Loan button on left. Verify information is correct and/or complete any missing information shown in yellow/red/green .	Ensure interviewer's name has populated correctly. Ensure the amounts are entered correctly in the following fields: Estimated New Loan Amount, Payoff Amount on Current Loan, Current Loan Information.
8. Subject Property screen: Verify information is correct and/or complete any missing information shown in yellow/red/green .	Confirm borrower's county is correct.
9. Borrower #1: Ensure contact information is correct: including email address, HMDA information, current expenses at residents. Check box if mailing address is same as subject property. Complete missing information shown in yellow/red/green .	If different mailing address than subject property, enter correct mailing address here. Note: Purchase transactions will have a different mailing address. Disclosures need to be sent to the correct borrower address.
10. Under Borrower #1: Verify employment, income, assets, current employment and years by using calendar. Enter/verify part-time/seasonal employment and length of time. Fixed income: verify social security, rental and trust income. (Use drop down menu.)	Ensure borrower's assets are included with account numbers. Note: If there are two borrowers on the loan, access Borrower #2 and complete steps 9 and 10 for them. Complete any missing information shown in yellow/red/green .
11. Choose REO on the left. If refinancing or retaining properties, you must associate the borrower to the mortgage that is being refinanced.	If it is a purchase transaction, no property should be indicated here.
12. Choose Liabilities on the left. Under the mortgage that is being refinanced, choose Payoff under status. Match REO Property from drop down list.	If no REO Property listed, go back to #11 and associate property to borrower. For duplicate tradelines, choose status as Waived and enter reason.
13. Choose Case Status and click on GFE certification button. Enter borrower's date of application.	Broker sends out GFE and disclosures within 3 business days of taking the application.
14. Choose Run Product under Available Actions to view products and rates. Choose Submit .	
15. Rate Stack screen: Choose Rate on the left. Scroll right, choose Structure .	Note: Click on the details section in the Rate Stack Screen to see YSP. The Broker will not be able to see YSP in the closing cost fee screen.
16. Structure screen: Choose Closing Cost Fees at top (blue links).	Use pop up calendar for estimated closing date. Ensure all fees on GFE match Closing Cost Fee screen.
17. Closing Cost Fees screen: Enter your estimated closing date from calendar popup. Match borrower's fees from the GFE and verify any fees. If edits are made to fees listed, choose Save .	Choose Reset to Default Fees if you change the product or loan type.
18. Choose Validate . Once validation is successful, certify information and fees are correct by clicking both buttons. Loan goes into Operations Registration desk .	Brokers must choose both radial buttons and certify electronically.
19. Broker will Submit to LOS .	Wait 15 minutes for information transfer before requesting a rate lock.
20. Send GFE/1003, Service Provider List and Broker Certification to GFE@nationstarmail.com or fax to 972-966-4664 . Send loan package to: loan.submit@nationstarmail.com with required documents.	Access Broker Certification Form at www.nationstarbroker.com/documents/NSM_BrokerCertifications.pdf

MORE HELPFUL TIPS:

- ★ Enter/verify fees in **Closing-Cost Fee** screen before you can **Submit to LOS**.
- ★ Pay off several liabilities at once in the **Deal Structure** screen at bottom.
- ★ High DTI ratios? Property wasn't associated to borrower and mortgage. Go back to **REO** and **Liabilities** screens to resolve.

- ★ **Requesting a Rate Lock: Submit Loan to LOS**, wait 15 minutes for information to transfer, **access case number, choose rate and lock period**, then choose **Lock**. Verify rate and lock is correct and choose **Request Rate Lock**. Go back to your case status screen and ensure lock is locked. **Lock confirmation will be emailed to Broker and AE.**

For more information, contact us or visit online. **1.877.698.7300 ★ nationstarbroker.com**

Or, for additional customized training on demand call Chris Palazzi at 972-316-8766 or email her at chris.palazzi@nationstarmail.com.



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