

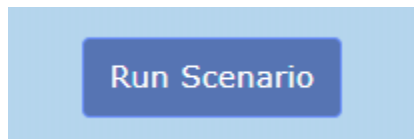


QualONE Submission Reference Guide – Sales and Broker Partners

- Access through <https://loanstreamwholesale.com/>
 - Hover over the Login header as shown below:

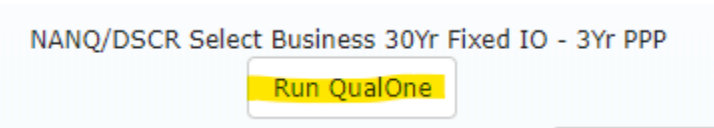
CAREERS CONTACT LOGINS

- Click on QualONE AUS
- The window that displays the AUS Pricer is shown
- The Pricer is composed of the following sections:
 - **Financing Structure** – This section will contain the lien position, occupancy, loan purpose, amortization type, property value, etc....
 - **Property Information** – This section will contain property type and address information including Rural indicator and Year Built
 - **Pricing Options** – This section will include the DTI, waive escrows and interest only indicators.
 - Note: For DSCR submissions, this section will also include the Debt Service Coverage Ratio and Subject Property Gross Rent section. This information should be entered for accurate results
 - **Borrower & Credit** – This section will contain the credit score, citizenship and self-employed and first-time homebuyer indicator
 - Note: The citizenship drop-down box is where the ITIN and Foreign National borrower types are included
 - **History & Income** – This section will contain the doc type, mortgage/housing lates as well as the seasoning months for various major derogatory events such as Foreclosure or Short Sale.
 - Note: The doc type field will contain all of the income options such as Full Doc, Bank Statements, Asset Utilization, VOE Only, DSCR (make sure the occupancy is set to investment property for this doc type), etc...
 - **Comparison** – This section will include the search by price, max points and lock period items.
- Once all of the pertinent information has been entered the Run Scenario button can be clicked.

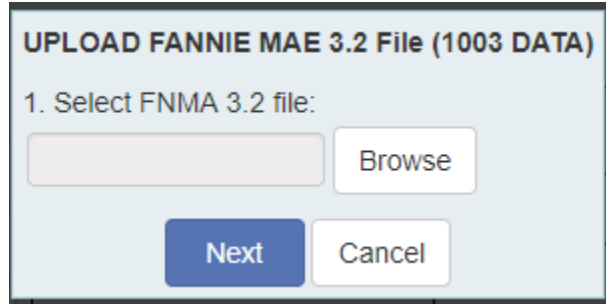


- If the information submitted results in a scenario approval, the system will display the programs for which the scenario qualifies

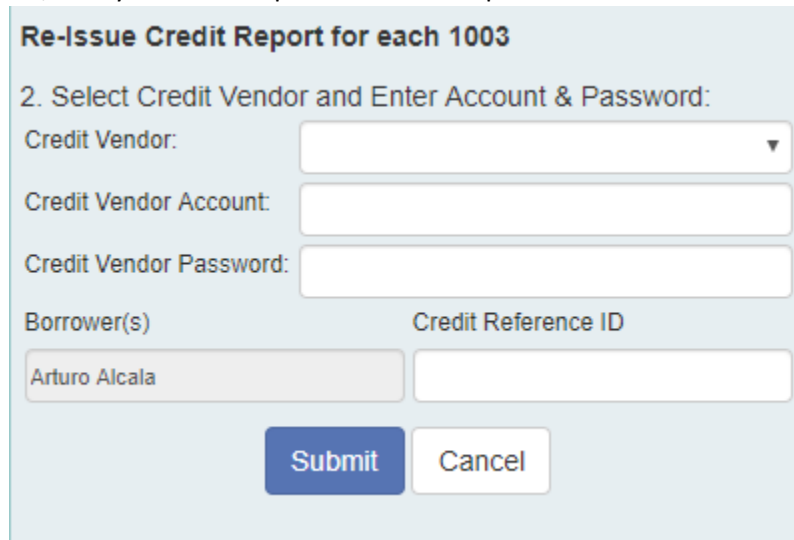
- If the user wished to proceed after having verified the pricing, they may click on the Run QualOne button.



- Once that step is take the following window appears:



- The Fannie Mae 3.2 file can be uploaded at this point.
- Once done, the system will request the credit report information as shown below:



- The credit vendor (which can be chosen from the list) as well as the account number, password and credit reference ID should be entered.
- Once that information has been entered click Submit.
- The system will evaluate the submission details as well as review the credit report and render a decision. The full feedback certificate will appear on the screen (total of 4 pages). The decision logic is as follows:
 - Pass
 - Refer
 - Fail
 - Exception Review
- The feedback certificate should be analyzed to make sure it matches the transaction information and to make sure any erroneous information is corrected.