

Wholesale How to "Forward" Lock Revised 3.4.2021

How To "Forward" Lock

Cardinal Financial Company - Wholesale

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Instructions

Add Loan

Upload 3.2 File using the "Add Loan" feature on the home screen
 Make sure your compensation Type is Accurate

Provide Estimated Score

- Navigate to the Credit Screen and put in an Estimated Score
 - Use the middle of the 3 credit scores from your credit report

LOAN	Credit											Part Due \$0.00	50.00 S0.	00 So.co
Overview	Overview	Liabilities	Net Tang	ible Benefit	s I R	iblic Records	nouries	Addre	ises A	chived Repor	ts			
Activity	Overview by	Est. Score	TU	EQ	EX	Dec. Score	PRE	BK ET	Count	Derog	Past Due	Balarica	Payment	Net Payment
Assets AUS	81 - Alice Firstimer	710	0	0	0	0	•	0	0	o	\$0.00	\$0.00	\$0.00	\$0.00
Borrowers	Overview by	Type							Count	Derog.	Past Due	Belance	Payment	Net Payment
Charges & Credits Compliance	Montgages													
Credit	Active Mortga	ges							0	0	\$0.00	\$0.00	\$0.00	\$0.00
	Interaction Interaction	and the second second							0		40.00	80.00	80.00	60.00

Get Rates

• Navigate to the Terms screen - Click "Get Rates"

Obtain Products

- Select the products you want to view
 - Check and uncheck boxes to look at the specified products

Choose Rate and Term

• Select the rate and term discussed with the borrower - Click "Choose Selected"

000	COOFNMA	4.000%	103.319%	-\$9,957.00	\$1,433	Rate Sheet	
0	C30FNMA	4.125%	103.612%	-\$10,836.00	\$1,454	Rate Sheet	
0	COORNMA	4.250%	103.903%	-\$11,709.00	\$1,476	Rate Sheet	
0	CBOFNMA	4.375%	104.220%	-\$12,684.00	\$1,490	Rate Sheet	
		a 60000	101 5000	F12 500 00	\$1.521	Rote Sheet	
100	CODENTING	4.00010	104.30046	-813,300.00			
HOH	EONE (Conforming 30 Year Fixed Rate FHUMC HomeOne)	~~~~~	104.300%				-
HOM 0	COUNTERS CONTRACT CON	3.125%	100.375%	-\$1,125.00	\$1,200	Rate Sheet	
	CONFINA CONE (Conforming 30 Year Fixed Rate FHLMC HomeOne) C30HOMEONE C30HOMEONE	3.325%	100.375% 100.875%	-\$1,125.00 -\$2,634.00	\$1,286 \$1,306	Rate Sheet Rate Sheet	
0 0 0	COHOME CONFORMED 20 Year Fleed Rate FHLHC HomeOne) COHOMEONE C30HOMEONE C30HOMEONE	3.125% 3.25% 3.25% 3.375%	100.375% 100.878% 101.482%	-\$1,125.00 -\$2,634.00 -\$4,446.00	\$1,206 \$1,306 \$1,327	Rate Sheet Rate Sheet Rate Sheet	

Lock

- Once back to the main terms screen, Click "Lock" to lock loan.
 - A lock confirmation will be emailed to you.



References

	Reference List
Octane	

Revision History

Date	D	escription	Approver
10.5.2020	Revised		Nyreen Huyser
11.30.2020	Revised		Stephanie Simon
3.4.2021	Revised		Timothy Williams