

Lakeview Loan Servicing, LLC

Correspondent Client Reference Guide

South Carolina Housing Loans

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1. Overview

The Palmetto Home Advantage Program is a partnership program between Lakeview Loan Servicing and South Carolina Housing designed to serve both first-time and "move-up" borrowers with the goal of making owning a home affordable in South Carolina.

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2. Search for a Loan

Complete the following steps to search for a loan.

1. Log into the Lakeview Correspondent Client site.

Note: Click Reporting under 6033 Bayview/Lakeview Closed Loans.



2. Enter the Seller Loan Number to search for a particular loan and click Search.

ports Menu	
Search by Loan Number	Search

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3. Upload Credit and Closing Packages

Use the following instructions to upload the credit and closing documents for closed loans. The list of documents needed for credit and closing can be found by following the steps below.

Open the Delivery File Checklist – Closing Documents and the Delivery File Checklist – Credit File

1. Click **Reference Library.**

Announcements
Product Matrices and Resources - Bayview
Product Matrices and Resources - Lakeview
Product Matrices - Lakeview Affordable Lending
Seller Guides
Exclusionary List
Reference Library
Training Resources
User Profile
Logout

2. Click on Delivery File Checklist – Closing Documents and Delivery File Checklist – Credit File

Reference Library

<u>Descriptions</u>	Last Update
<u>Residency and Eligibility Guide</u>	12/11/2020 12:33:41 PM
Disaster Declaration File	1/13/2021 8:41:02 AM
Clear Capital New Client Form	8/18/2020 8:34:59 AM
Condo Questionnaire - Conventional Full Review	4/3/2019 1:14:47 PM
Condo Questionnaire – Conventional Limited Review	10/10/2019 6:07:34 PM
Correspondent Fee Schedule	10/2/2020 4:57:49 PM
Correspondent Lending Program Codes and Descriptions	10/31/2017 1:55:21 PM
Delivery File Checklist - Closing Documents	9/30/2020 7:35:18 AM
Delivery File Checklist - Credit File	6/29/2020 7:44:52 AM
Electronic Disclosures and E Sign Policy	4/6/2015 11:21:53 AM
Eligibility Submission Checklist - Agency Products	11/1/2018 1:22:55 PM
Final Data Oktowicz Terrandikał	0/45/0047 0 44 04 444

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3. Upload Credit and Closing Packages, continued

Upload the Credit and Closing Packages

Note: Upload both the credit and closing packages to this folder.

- 1. Images upload are only required once even though there are two liens. The images are connected to both liens.
- 3. Name the file following our naming conventions:
 - a. Seller Loan Number_BorrowerLastName_DocumentDescription

564077801_Royer_Submission

4. In the main menu, under the (6033) Bayview/Lakeview Closed Loan section, click Deliver Loans/TDOCS.

· · · · · · · · · · · · · · · · · · ·
033) BayView/Lakeview Closed oan
- Deliver Loans / TDOCS
- Titanium ULDD/XML Upload
- Reporting
034) BayView/Lakeview MSR
- Deliver Loans / TDOCS
- Reporting

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3. Upload Credit and Closing Packages, continued

Upload Credit and Closing Packages, continued

5. On the Image Upload screen, scroll to the bottom of the screen and click Upload Load Images to 6033-Bayview/Lakeview CLDD.

Image Upload
Supported File Formats:
 The best file format is PDF but other files must be in one of the following formats: BMP, DOC, DOCX, GIF, HTM, HTML, JPEG, JPG, MSG, PDF, PJPG, PNG, TIF, TIFF, TXT XLS, XLSX, XML, XPS Files should not be password protected or encrypted.
Loan image must be uploaded with Seller Loan Number as the leading characters of the file name
To name a document:
Start with the Seller Loan Number, underscore, borrower last name, underscore, description:
564077801_Royer_Appraisal
The red portion is the Seller Loan Number that was entered when the loan was registered.
The green portion is the borrower last name.
The blue portion is a description of the document.
To name your trailing doc (TDOC):
Start with the Seller Loan Number, underscore, borrower last name, underscore, TDOC, underscore, description:
564077801_Royer_TDOC_Appraisal
The red portion is the Seller Loan Number that was entered when the loan was registered.
The green portion is the borrower last name.
The purple portion is the TDOC indicator.
The blue portion is a description of the document.
Please click here for examples of our file naming convention and our complete upload guide.
Upload Loan Images to 6033 - Bayview/Lakeview CLDD
Please note that individual files cannot exceed 115 MB in size; files above 115 MB may not be processed.

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3. Upload loan images to the loan file, continued

Upload Credit and Closing Packages, continued

- 6. In the **Select files** dialog box, click **Add files** to search your computer for the loan document(s) to upload.
- 7. Click **Open** once appropriate files are selected for upload.
- 8. When the document is displayed in the dialog box, click the **Start Upload** button. A message appears confirming all files were uploaded.
- 9. To delete a document that was mistakenly added, click the red circle.



10. Do not close out of this window until the green light indicator under the **Status** column and the confirmation message appears. When the message appears, click **OK** to close it.



Note: Upload times vary depending on the file size and the internet upload speed. (Your upload speed can be slower than your download speed). A typical 300 page – 25mb file uploads in roughly a minute-

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4. Upload Trailing Documents (TDOCS)

After the initial documents are uploaded, any other remaining document is considered to be a "trailing document", or TDOC.

When uploading conditions (all trailing documents):

- Follow the naming conventions, using the same file naming sequence.
- Files should be named with "_TDOC" behind the loan number and a description of the document.
 - Examples:
 - 27418153_Jones_TDOC_Appraisal.doc
 - 27418153_Jones_TDOC_TaxForm.pdf
- Using *TDOC* in the name of the document allows the system to recognize the additional documents as items for clearing conditions of the loan.

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5. Upload Trailing Documents (TDOCs), continued

1. On the left navigation, click Reporting under (6033) Bayview/Lakeview Closed Loan.



2. Enter your Seller Loan Number to search for a particular loan and click Search.

Main			
Loan Registration/Lock/Pricing	Reports Menu		
Current Rate Sheet			
Broker Current Rate Sheet			
(3021) Bayview/Lakeview UW	Consume the second strength and	Loan Number	
- Deliver Loans & Reporting	Search by Loan Number	C Last Name	search
(3031) Bayview/Lakeview Wholesale	L		
- Deliver Loans & Reporting			
	-		

11.

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5. Upload Trailing Documents (TDOCs), continued

12. Scroll down to locate and click **Upload TDOC Files to this loan**.

Loan Images Upload files to this loan		
File Name	Image Added Date	User Name
0058398978 Affidavit Other 39166518 212221.pdf	5/18/2018 9:22:24 PM	Index Processor
0058398978 Amortization Schedule 39166493 212232.pdf	5/18/2018 9:22:35 PM	Index Processor

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5. Upload Trailing Documents (TDOCs), continued

Outcome: After clicking Upload TDOC Files to this loan, the Select Files dialog box displays.

- 13. In the **Select files** dialog box, click **Add files** to search your computer for the desired loan document(s) to upload.
- 14. Click **Open** once the appropriate files are selected.
- 15. When the document is displayed in the dialog box, click **Start Upload**. A message appears confirming all files were uploaded.

Seller Loan Number>_*.PDF OR <seller loan="" number="">_TI</seller>	DOC_*.PDF - Wind	i 💿 🔍	×
https://www.mrn3.com/BulkUploadTest/BulkUpload.aspx	JobID=3021&Cu	tomerID=99998	
Select files Add files to the upload queue and click the start but	utton.		
Filename	Size	Status	
564077801_Royer_SubmissionPkg.p	10 KB	0% 🤤	*
			+
Add files Start upload	10 KB	0%	
		a 100%	▼ ŧ

Note: To delete a document that may have mistakenly added, click the red circle to delete it.



16. Do not close out of the **Select Files** window until the green light indicator under the **Status** column and the confirmation message. Once the indicator appears, click **OK** to close it.



17. Click the **Refresh** icon and the TDOCS appear immediately.

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5. View and Clear Outstanding Conditions

Because there are two liens being entered, each are reviewed separately and have their own unique conditions. View BOTH the first and the second loan files to see the outstanding conditions on both.

First Lien

1. Under the (6033) Bayview/Lakeview Closed Loan section, click Reporting.



- 2. On the **Reports Menu** screen scroll down to the **Loan Search** field.
- 3. Enter either your Seller Loan Number or the Lakeview Loan Number and click Search.

R	eports Menu	
	Search by Loan Number	Search

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First Lien, continued

Note: The Loan Information screen provides the basic loan information, the Second Lien Detected message, and a link to that second lien as well.



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First Lien, continued

4. Scroll down to the Loan Reports section, the Escalation Log, and the Loan Exceptions, which are the all conditions on the first lien.

Note: Outstanding conditions will not have a Cleared Date or a Waived Date.

5. View each condition and if you would like to upload a document to clear the listed condition, click the **Upload Files to Clear** link.

Loan Exceptions				
Туре	Compliance Deficiencies	Added Date	Cleared Date	Waived Date
Condition	Disclosure ECOA- missing evidence of disclosure of appraisal report to borrower promptly upon completion or within 3 days of closing, or evidence that borrower waived right to receive <u>Upload Files To Clear</u>	5/30/2018 9:55:13 AM		
Condition	Note Original Note - Collater Confirmation required	5/18/2018 7:46:39 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package First Payment Letter Missing or Incorrect	5/21/2018 11:15:46 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package IEADS Initian Upload Files To Clear	5/21/2018 11:15:48 AM	5/23/2018 10:56:04 AM	
Condition	AUS must be re-run. Findings expired. Upload Files To Clear	5/21/2018 11:16:15 AM	5/23/2018 10:56:04 AM	
Туре	Credit Deficiencies	Added Date	Cleared Date	Waived Date
Condition	Note AGED COLLATERAL NOTIFICATION - The current loan record age has now reached 75 Days from Note Date. The Final Price of this loan record may incur an additional 25 bps negative price adjustment as a result of its age. Bayview Client Mana to review and clear. Upload Files To Clear	ager 7/24/2018 12:41:58 AM		
Condition	AUS UW - AUS Incorrect for an Purpose Upload Files To Clear	5/21/2018 11:16:17 AM	5/23/2018 10:56:04 AM	

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First Lien, continued

- 6. In the **Select files** dialog box, click **Add files** to search your computer for the loan document(s) to upload.
- 7. Click **Open** once appropriate files are selected for upload.
- 8. When the document you want is displayed in the dialog box, click the **Start Upload** button. A message appears confirming all files were uploaded.



Note: To delete a document that you may have mistakenly added, click the red circle to delete it.



9. Do not close out of this window until the green light indicator appears under the **Status** column and the confirmation message is received. Click **OK** to close.

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To view and clear conditions on the SECOND LIEN, follow the steps below.

Second Lien

1. From the first lien's Loan Information screen, click on the 2nd Lien Loan Number link.

oan Number:	0058398978	Seller Loan Number:	TESTLT051720181	
nd Lien Loan Number:	0058398985	Housing Agency Number:		
Seller Name:	Demo Correspondent	Selle	1	
Status:	Withdrawn/Denied/Cancelled			
oan Details:		Borrowers:		
Product Code:	PBF300	Lorrie Tester		
Sub Channel:	Best Effort			
oan Amount:	\$200,000.00			
Commitment#:	10009814	Property Address:		
Purchasing Entity:	Bayview	220 Hope Street		
OCK Date:	05/1//2018	Early SC 76082		
Jurrent Lock Expiration:	07/02/2018	County:Brown		
ile Received Date:	05/18/2018	11 Mar 100		
lote Received Date:				
Vire Date:				

2. On the second Loan Information screen, scroll down to the Loan Exceptions section.

Loan Number:	0058398985	Seller Loan Number: TESTLT05172	01815		
1 st Lien Loan Number:	0058398978	Housing Agency Number:			
Seller Name:	Demo Correspondent	Seller ID: 1			
Status:	Withdrawn/Denied/Cancelled				
Loan Details: Product Code: Sub Channel:	PSF930 Best Effort	Borrowers: Lorie Tester			
Loan Amount: Commitment#: Purchasing Entity: Lock Date: Original Lock Expiration	\$18,000.00 10009815 Bayview 05/17/2018	Property Address: 220 Hose Street EarlySC 76082			
Current Lock Expiration:	06/18/2018	County: Brown			
File Received Date:	05/18/2018				
Note received Date: Wise Date:					
oan Reports con Details/Due-Dilig	ence Findings				
oan Reports oon Defoils/Due-Dilig oon Exceptions	ence Findings				
oan Reports con Detailt/Duez Dilig .oan Exceptions ype	ance Findings		Added Date	Cleared Date	Waiwed Date
oan Reports com Detoila/Oursbillig .coan Exceptions yye C	omptiance Deficiencies Disdource ECOA-missing aviden pempty upon completion or within salved right to receive (Updar Film Tr. Cetar	is d'ducteure d'appraiai report to berrover 3 days el claing, or evidence that borrover	Added Date 5/30/2018 9:55:13 AM	Cleared Date	Waived Date
coan Reports soon Details/Due-Dilig .coan Exceptions yyes Condition	ompliance Dificiencies Disclosure ECOA-missing eviden premyty capo completion or with patient forto trocket plant fait to trocket plant fait to trocket plant fait to trocket plant fait to trocket Dispat fait to Tocket	is if disclosure of approximit report to borrower is deput of closing, or evidence that borrower alimation required	Added Date 5/30/2018 9.55 13 AM 5/18/2018 7.46 29 AM	Cleared Date 5/23/2018 10:56:04 AM	Walved Date
aan Reports soon Defoils/Due-Dilige .coan Exceptions yye C Condition Condition	Ince Findings Conference Differences Disclares ECOA-Instange refer andred right to receive Used Charges Total Co- Used Than Locate Used Charges Total Co- Categor Package First Payment Le Used Films Locate	es of disclosure of approximal report to borrower - 3 days of closing, or evidence that borrower internation required ther Masing or Incorrect	A55ed Date 5302018 9.55 13 AM 5182018 7.46 39 AM 5212018 11.15 46 AM	Cloared Date 5/23/2018 10:56:04 AM 5/23/2018 10:56:04 AM	Walved Date
aan Reports soon Detalla/Due-Diligs soon Exceptions yse Condition Condition Condition Condition	Ince Findings Disclose Discloses Disclose ECOA Installing reliefs and the ECOA Installing reliefs and of give Texas. To chatterial Co- lucatification Locaterial Disclose Texas. To Cataterial Co- Disclose Texas. To Cataterial Co- Disclose Texas. To Cataterial Co- Disclose Texas. To Cataterial Control Peckspor IE/ADS Intell Exc.	is of disclosure of approximal report to borrower 3 days of closing, or evidence that borrower alimation required ther Minsing or Incornect row Account Disclosure Missing or Incornect	Alded Date 5002018 955 13 AM 5182018 7-86 39 AM 5212018 115-46 AM 5212018 115-46 AM	Chaned Date 5/23/2018 10 55 04 AM 5/23/2018 10 55 04 AM 5/23/2018 10 56 04 AM	Walved Date
aan Reports soon Details/DuesDilgs oan Exceptions yw Condition Candition Candition Candition	Ince Findings Conference Differences Disclares ECOA-Instance references and and the ECOA-Instance references Instantiation of the Instantiation Control Press, Declares Control Press, Declares Control Press, Declares Control Press, Declares Control Press, Declares Control Press, Declares Control Press, Declares Mark Then, L. Decl	es of disclosure of approximal report to borrower - 3 days of closing, or evidence that borrower atmustion required ther Missing or Incornect zow Account Disclosure Missing or Incornect zed	Added Date 5002018 9:55 13 AM 5192018 7:45 39 AM 521:2018 11 5:46 AM 521:2018 11 5:40 AM 521:2018 11 15:40 AM	Cleared Date 5/23/2916 10 56 94 AM 5/23/2916 10 56 94 AM 5/23/2916 10 56 94 AM 5/23/2916 10 56 94 AM	Walved Date
an Reports som Details/Due-Diligu .con Exceptions yst Condition Condition Condition Condition Condition Condition Condition	compliance Deficiencies Dissource ECA+ making without manying your compliance and the United ECA+ making without United ECA+ making and the United ECA+ and the Content Co- United EcA+ and the Content Co- Content Content Content Co- Content Content Content Co-	cs of disclosure of approximal report to borrower -) days of closing, or evidence that borrower demation required ther Missing or Incornect Torox Account Disclosure Missing or Incornect sed	Addeed Dawn 5/30/2018 9:55 13 AM 5/18/2018 7:46 39 AM 5/21/2018 11:15:40 AM 5/21/2018 11:15:40 AM 5/21/2018 11:16:15 AM	Cleared Date 5/23/29/18 10:55:04 AM 5/23/29/18 10:55:04 AM 5/23/29/18 10:55:04 AM 5/23/29/18 10:55:04 AM	Walved Date
an Reports con Details/Developing con Exceptions yes Condition Con	compliance Existings compliance Existing withor Disclosure ECOA- making withor monthly good compliance at the letter ECOA- making withor terms letter ECOA- making withor letter	cs of diactisium of approximal report to borrower -3 days of closing, or evidence that borrower referention required that Massing or Incorrect row Account Disclosure Messing or Incorrect lend -ATORs - The current loan record app leas now her That Price of the sense record app leas now customert as a result of its age. Bayview Client Manag	Added Exec 5002018 9.5513 AM 5152018 7.4639 AM 521/2018 115.48 AM 521/2018 115.48 AM 521/2018 116.15 AM Added Exec Added Exec	Cleared Date 5232011 10 56 04 AM 5232011 10 56 04 AM 5232011 10 56 04 AM 5232011 10 56 04 AM 5232011 10 56 04 AM Cleared Date	Walved Date

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Second Lien, continued

3. View each condition and to upload a document to clear the listed condition, click **Upload Files to Clear**.

Loan	Exce	epti	ons
	-		

Туре	Compliance Deficiencies	Added Date	Cleared Date	Waived Date
Condition	Disclosure ECOA- missing evidence of disclosure of appraisal report to borrower promptly upon completion or within 3 days of closing, or evidence that borrower waived right to receive Upload Files To Clear	5/30/2018 9:55:13 AM		
Condition	Note Original Note - Collater Confirmation required	5/18/2018 7:46:39 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package First Payment Letter Missing or Incorrect	5/21/2018 11:15:46 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package IEADS Initial Escrow Account Disclosure Missing or Incorrect	5/21/2018 11:15:48 AM	5/23/2018 10:56:04 AM	
Condition	AUS must be re-run. Findings expired. Upload Files To Clear	5/21/2018 11:16:15 AM	5/23/2018 10:56:04 AM	
Гуре	Credit Deficiencies	Added Date	Cleared Date	Waived Date
Condition	Note AGED COLLATERAL NOTIFICATION - The current loan record age has now reached 75 Days from Note Date. The Final Price of this loan record may incur an additional 25 bps negative price adjustment as a result of its age. Bayview Client Manage to review and clear.	er 7/24/2018 12:41:58 AM		
Condition	AUS UW - AUS Incorrect for an Purpose Upload Files To Clear	5/21/2018 11:16:17 AM	5/23/2018 10:56:04 AM	

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Second Lien, continued

- 4. In the **Select files** dialog box, click **Add files** to search your computer for the loan document(s) to upload.
- 5. Click **Open** once appropriate files are selected for upload.
- 6. When the document is displayed in the dialog box, click the **Start Upload** button. A message appears confirming all files were uploaded.



Note: To delete a document that you may have mistakenly added, click the red circle to delete it.



7. Do not close out of this window until the green light indicator appears under the **Status** column and the confirmation message is received. Click **OK** to close.

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6. Locate and View Purchase Advice Report

Use the steps below to locate and view purchase advice which is a way to view whether a loan has been purchased. Actual purchase advice can be obtained using the button within the loan.

1. Click Reporting under (6033) Bayview/Lakeview Closed Loan.



2. Scroll down to Custom Reports and click Purchase Advice Report.



3. Click on **Start Date** and **End Date** fields and select dates on the calendar that appears to create a time frame for your report.



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6. Locate and View Purchase Advice Report, continued

4. Select Get Purchase Advice.

Purchase Advice Report					
Start Date:	End Date:	Get Purchase Advice	Get In Excel	Print Preview	Clear

Outcome: The report generates on your screen.

Note: The information from the report can be exported to an Excel spreadsheet or can be printed using **Print Preview**.

5. Click **Clear** to clear out the start and end dates.

Purchase Advice Report				
Start Date:	End Date:	Get Purchase Advice	Get In Excel	Print Previev Clear

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