

# Lakeview Loan Servicing, LLC

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## Correspondent Client Reference Guide

### South Carolina Housing Loans



## Table of Contents

1. Overview .....	3
2. Search for a Loan.....	4
3. Upload Credit and Closing Packages .....	5
Open the Delivery File Checklist – Closing Documents and the Delivery File Checklist – Credit File.....	5
Upload the Credit and Closing Packages .....	6
4. Upload Trailing Documents (TDOCS) .....	9
5. View and Clear Outstanding Conditions .....	13
First Lien .....	13
Second Lien.....	17
6. Locate and View Purchase Advice Report.....	20





## 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.

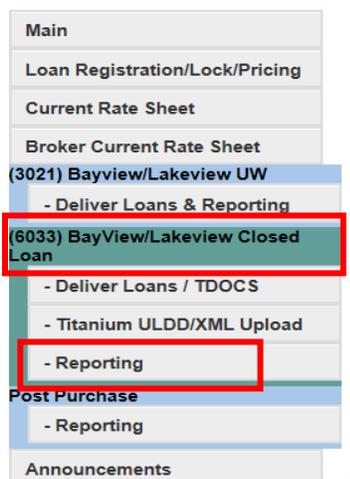


## 2. Search for a Loan

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**.



## 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
<b>Reference Library</b>
Training Resources
User Profile
Logout

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

### Reference Library

Descriptions	Last Update
<a href="#">Residency and Eligibility Guide</a>	12/11/2020 12:33:41 PM
<a href="#">Disaster Declaration File</a>	1/13/2021 8:41:02 AM
<a href="#">Clear Capital New Client Form</a>	8/18/2020 8:34:59 AM
<a href="#">Condo Questionnaire - Conventional Full Review</a>	4/3/2019 1:14:47 PM
<a href="#">Condo Questionnaire – Conventional Limited Review</a>	10/10/2019 6:07:34 PM
<a href="#">Correspondent Fee Schedule</a>	10/2/2020 4:57:49 PM
<a href="#">Correspondent Lending Program Codes and Descriptions</a>	10/31/2017 1:55:21 PM
<b><a href="#">Delivery File Checklist - Closing Documents</a></b>	9/30/2020 7:35:18 AM
<b><a href="#">Delivery File Checklist - Credit File</a></b>	6/29/2020 7:44:52 AM
<a href="#">Electronic Disclosure and E-Sign Policy</a>	4/6/2015 11:21:53 AM
<a href="#">Eligibility Submission Checklist - Agency Products</a>	11/1/2018 1:22:55 PM
<a href="#">Final Docs Shipping Transmittal</a>	6/15/2017 9:44:04 AM

## 3. Upload Credit and Closing Packages, continued

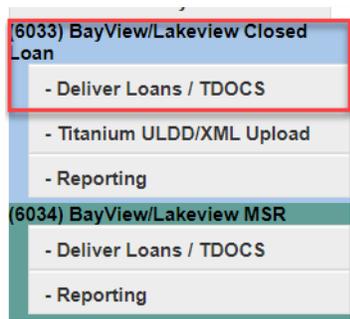
### Upload the Credit and Closing Packages

**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**.



## 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 Loan 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, PJP, 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.

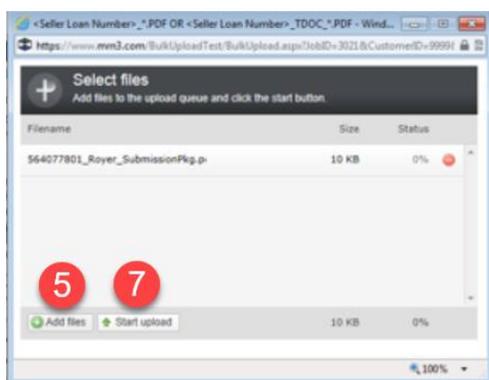
**Upload Loan Images to 6033 - Bayview/Lakeview CLDD**

Please note that individual files cannot exceed 115 MB in size; files above 115 MB may not be processed.

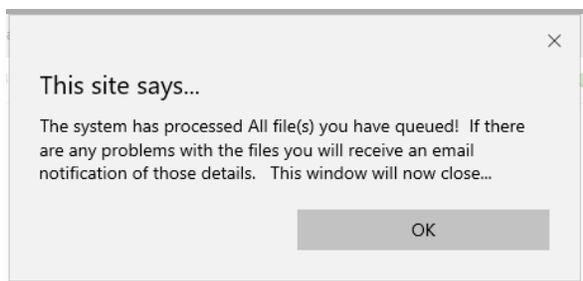
## 3. Upload loan images to the loan file, continued

### 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-

## 4. Upload Trailing Documents (TDOCS)

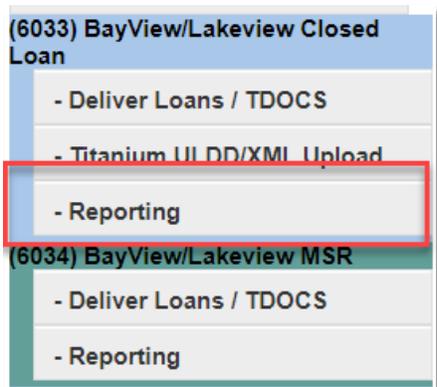
After the initial documents are uploaded, any other remaining document is considered to be a “trailing document”, or TDOC.

When uploading conditions (all trailing documents):

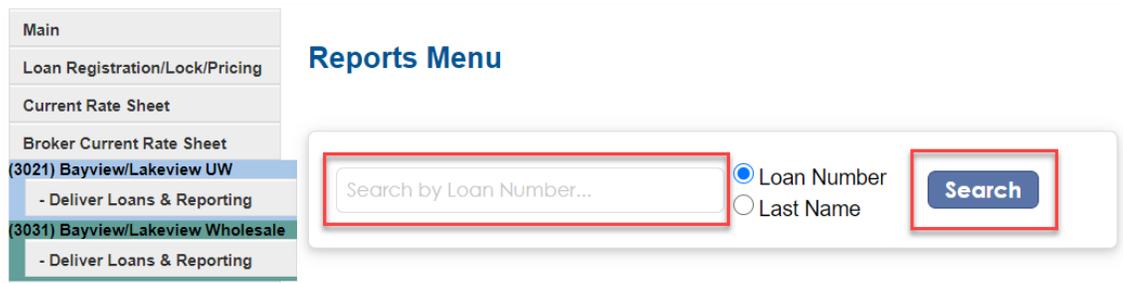
- Follow the naming conventions, using the same file naming sequence.
- Files should be named with “\_TDOC” behind the loan number and a description of the document.
  - Examples:
    - 27418153\_Jones\_TDOC\_Appraisal.doc
    - 27418153\_Jones\_TDOC\_TaxForm.pdf
- Using *TDOC* in the name of the document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

## 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**.



11.

## 5. Upload Trailing Documents (TDOCs), continued

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

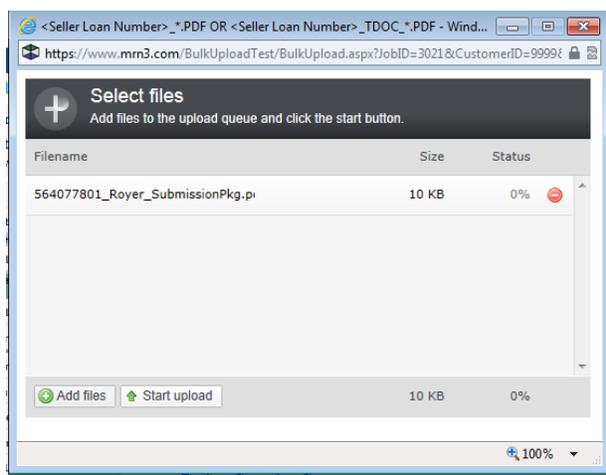
Loan Images [Upload files to this loan](#)

File Name	Image Added Date	User Name
<a href="#">0058398978_Affidavit_Other_39166518_212221.pdf</a>	5/18/2018 9:22:24 PM	Index Processor
<a href="#">0058398978_Amortization Schedule_39166493_212232.pdf</a>	5/18/2018 9:22:35 PM	Index Processor

## 5. Upload Trailing Documents (TDOCs), continued

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

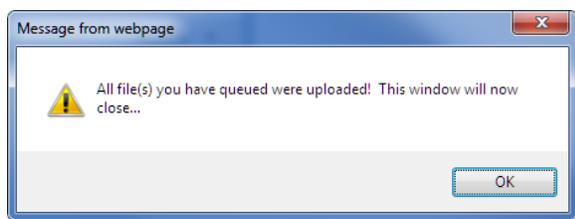
13. In the **Select files** dialog box, click **Add files** to search your computer for the desired loan document(s) to upload.
14. Click **Open** once the appropriate files are selected.
15. When the document is displayed in the dialog box, click **Start Upload**. A message appears confirming all files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



**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.

## 5. View and Clear Outstanding Conditions

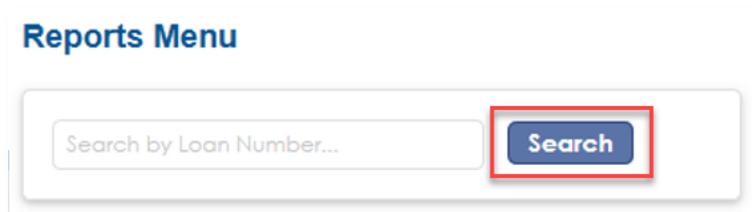
Because there are two liens being entered, each are reviewed separately and have their own unique conditions. View BOTH the first and the second loan files to see the outstanding conditions on both.

### 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**.



## 4. View and Clear Outstanding Conditions, Continued

### 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.

#### Loan Information

<b>Loan Number:</b>	0058398978	<b>Seller Loan Number:</b>	TESTLT051720181
<b>2<sup>nd</sup> Lien Loan Number:</b>	<a href="#">0058398985</a>	<b>Housing Agency Number:</b>	
<b>Seller Name:</b>	Demo Correspondent	<b>Seller:</b>	1
<b>Status:</b>	Withdrawn/Denied/Cancelled		

#### Loan Details:

<b>Product Code:</b>	PBF300
<b>Sub Channel:</b>	Best Effort
<b>Loan Amount:</b>	\$200,000.00
<b>Commitment#:</b>	10009814
<b>Purchasing Entity:</b>	Bayview
<b>Lock Date:</b>	05/17/2018
<b>Original Lock Expiration:</b>	
<b>Current Lock Expiration:</b>	07/02/2018
<b>File Received Date:</b>	05/18/2018
<b>Note Received Date:</b>	
<b>Wire Date:</b>	

#### Borrowers:

Lorrie Tester

#### Property Address:

220 Hope Street  
Early, SC 76082  
County:Brown

#### Loan Reports

[Loan Details/Due-Diligence Findings](#)

## 4. View and Clear Outstanding Conditions, continued

### 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

Type	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 <a href="#">Upload Files To Clear</a>	5/30/2018 9:55:13 AM		
Condition	Note Original Note - Collateral Confirmation required <a href="#">Upload Files To Clear</a>	5/18/2018 7:46:39 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package First Payment Letter Missing or Incorrect <a href="#">Upload Files To Clear</a>	5/21/2018 11:15:46 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package LEADS Initial Escrow Account Disclosure Missing or Incorrect <a href="#">Upload Files To Clear</a>	5/21/2018 11:15:48 AM	5/23/2018 10:56:04 AM	
Condition	AUS must be re-run. Findings expired. <a href="#">Upload Files To Clear</a>	5/21/2018 11:16:15 AM	5/23/2018 10:56:04 AM	

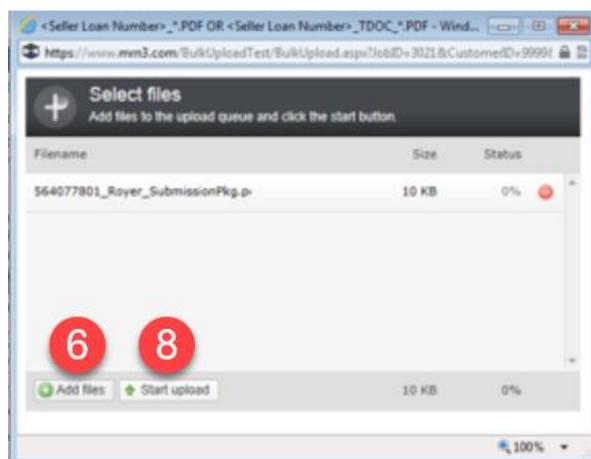
  

Type	Credit Deficiencies	Added Date	Cleared Date	Waived Date
Condition	Note AGED COLLATERAL NOTIFICATION - The current loan record age has now reached 75 Days from Note Date. The Final Price of this loan record may incur an additional 25 bps negative price adjustment as a result of its age. Bayview Client Manager to review and clear. <a href="#">Upload Files To Clear</a>	7/24/2018 12:41:58 AM		
Condition	AUS UW - AUS Incorrect for Loan Purpose <a href="#">Upload Files To Clear</a>	5/21/2018 11:16:17 AM	5/23/2018 10:56:04 AM	

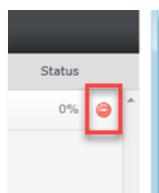
## 4. View and Clear Outstanding Conditions, continued

### 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.

## 4. View and Clear Outstanding Conditions, continued

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

### Second Lien

- From the first lien's **Loan Information** screen, click on the **2<sup>nd</sup> Lien Loan Number** link.

**Loan Information**

**Loan Number:** 0058398978  
**2<sup>nd</sup> Lien Loan Number:** 0058398985  
**Seller Name:** Demo Correspondent  
**Status:** Withdrawn/Denied/Cancelled

**Seller Loan Number:** TESTLT051720181  
**Housing Agency Number:**  
**Seller ID:** 1

**Loan Details:**  
**Product Code:** PBF300  
**Sub Channel:** Best Effort  
**Loan Amount:** \$200,000.00  
**Commitment#:** 10009814  
**Purchasing Entity:** Bayview  
**Lock Date:** 05/17/2018  
**Original Lock Expiration:**  
**Current Lock Expiration:** 07/02/2018  
**File Received Date:** 05/18/2018  
**Note Received Date:**  
**Wire Date:**

**Borrowers:**  
 Lorrie Tester

**Property Address:**  
 220 Hope Street  
 Early, SC 29682  
 County:Brown

**Loan Reports**

[Loan Details/Due-Diligence Findings](#)

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

**Loan Information**

**Loan Number:** 0058398985  
**1<sup>st</sup> Lien Loan Number:** 0058398978  
**Seller Name:** Demo Correspondent  
**Status:** Withdrawn/Denied/Cancelled

**Seller Loan Number:** TESTLT051720181  
**Housing Agency Number:**  
**Seller ID:** 1

**Loan Details:**  
**Product Code:** PBF300  
**Sub Channel:** Best Effort  
**Loan Amount:** \$18,000.00  
**Commitment#:** 10009815  
**Purchasing Entity:** Bayview  
**Lock Date:** 05/17/2018  
**Original Lock Expiration:**  
**Current Lock Expiration:** 05/18/2018  
**File Received Date:** 05/18/2018  
**Note Received Date:**  
**Wire Date:**

**Borrowers:**  
 Lorrie Tester

**Property Address:**  
 220 Hope Street  
 Early, SC 29682  
 County:Brown

**Loan Reports**

[Loan Details/Due-Diligence Findings](#)

**Loan Exceptions**

Type	Compliance Deficiencies	Added Date	Cleared Date	Waived Date
Condition	Disclosure ECOM 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	5/30/2018 9:55:13 AM		
Condition	Note Original Note - Collateral Confirmation required	5/18/2018 7:49:39 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package First Payment Letter Missing or Incorrect	5/21/2018 11:15:48 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package HEADS 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	5/21/2018 11:16:15 AM	5/23/2018 10:56:04 AM	
Type	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 Manager to review and clear	7/24/2018 12:41:58 AM		
Condition	AUS UWV - AUS Incorrect for Loan Purpose	5/21/2018 11:16:17 AM	5/23/2018 10:56:04 AM	

## 4. View and Clear Outstanding Conditions, continued

### Second Lien, continued

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

#### Loan Exceptions

Type	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 <a href="#">Upload Files To Clear</a>	5/30/2018 9:55:13 AM		
Condition	Note Original Note - Collateral Confirmation required <a href="#">Upload Files To Clear</a>	5/18/2018 7:46:39 AM	5/23/2018 10:56:04 AM	
Condition	Closing Package First Payment Letter Missing or Incorrect <a href="#">Upload Files To Clear</a>	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 <a href="#">Upload Files To Clear</a>	5/21/2018 11:15:48 AM	5/23/2018 10:56:04 AM	
Condition	AUS must be re-run. Findings expired. <a href="#">Upload Files To Clear</a>	5/21/2018 11:16:15 AM	5/23/2018 10:56:04 AM	

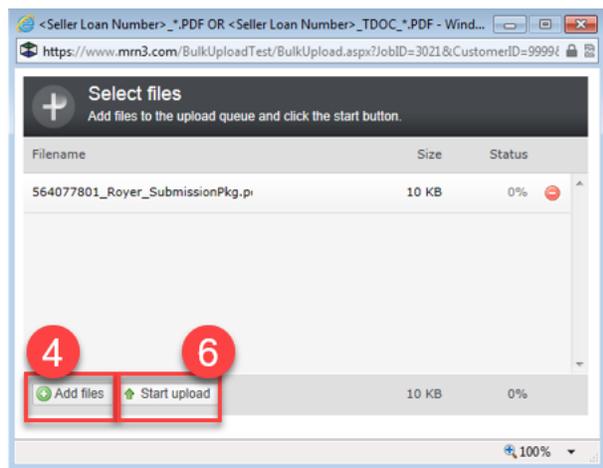
  

Type	Credit Deficiencies	Added Date	Cleared Date	Waived Date
Condition	Note AGED COLLATERAL NOTIFICATION - The current loan record age has now reached 75 Days from Note Date. The Final Price of this loan record may incur an additional 25 bps negative price adjustment as a result of its age. Bayview Client Manager to review and clear. <a href="#">Upload Files To Clear</a>	7/24/2018 12:41:58 AM		
Condition	AUS UW - AUS Incorrect for Loan Purpose <a href="#">Upload Files To Clear</a>	5/21/2018 11:16:17 AM	5/23/2018 10:56:04 AM	

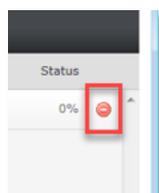
## 4. View and Clear Outstanding Conditions, continued

### 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.

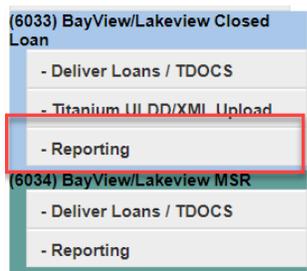


7. Do not close out of this window until the green light indicator appears under the **Status** column and the confirmation message is received. Click **OK** to close.

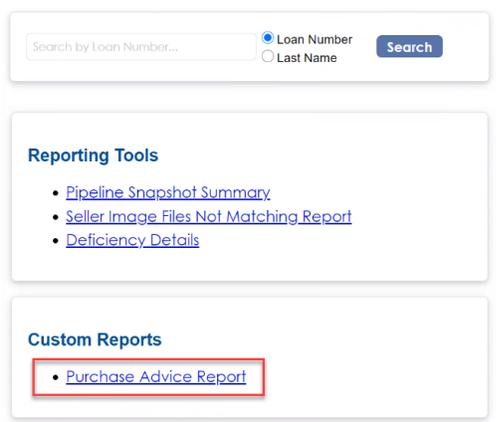
## 6. Locate and View Purchase Advice Report

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.



## 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
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**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 Preview	Clear
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