

How to use the Lodestar and Mortgage Coach Integration

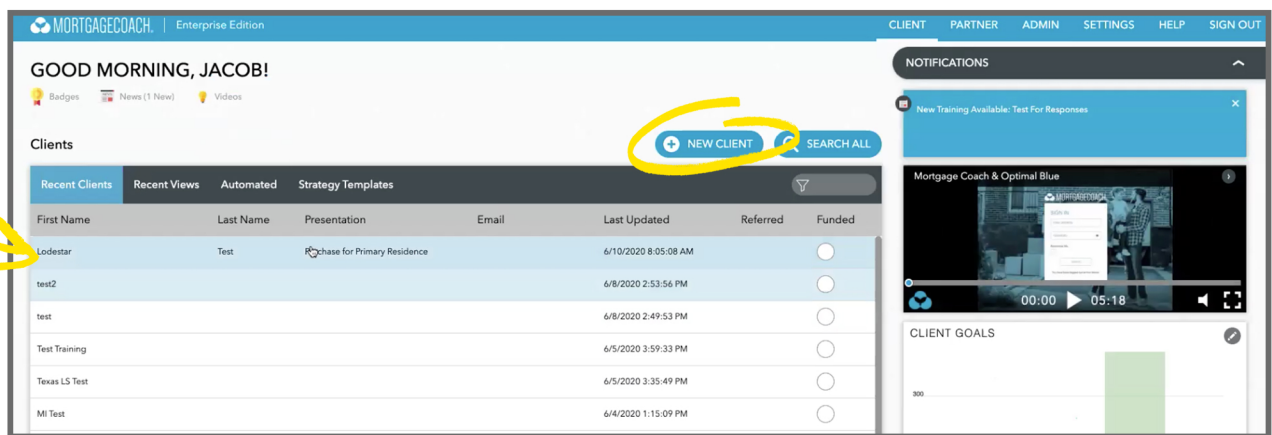
1

LOGIN to Mortgage Coach.

CREATE a new client, by clicking on **NEW CLIENT**

OR

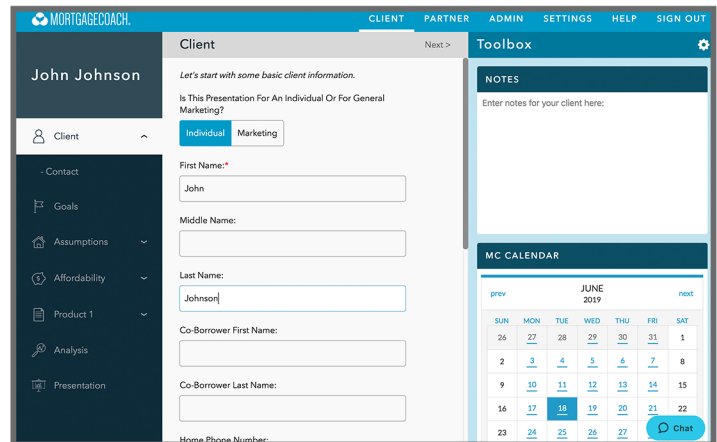
DOUBLE CLICK an existing client.



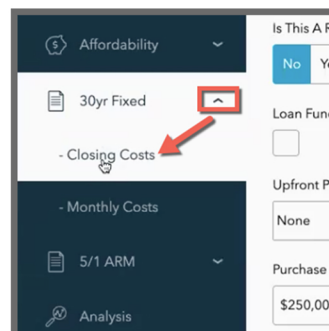
2

NEW CLIENT:

COMPLETE the tabs on the left-hand side, filling in client data and product information.



EXISTING CLIENT: Using the tabs on the left-hand side, **CLICK CLOSING COSTS** under the first product tab.



3

CLICK the **CLOSING COST DETAIL** button.

MORTGAGECOACH | Enterprise Edition

30yr Fixed

Enter this product's closing costs

CLOSING COST DETAIL

APR Related Closing Costs Add Costs To Loan Amount
\$0.00

Points Add Points To Loan Amount
1.000%

Prepaid Int. Days Add Prepaid Int To Loan Amount
0

Prepaid Escrows Add Prepaid Escrows To Loan Amount
\$0.00

Client Goals Assumptions Affordability 30yr Fixed

- Closing Costs - Monthly Costs

Month \$1.5k \$1.0k \$500 \$0.0

TOTAL LOAN AMOUNT: DTI: LTV: POINTS:

4

CLICK the **LODESTAR** button.

Closing Cost Details

State Select From Template CLEAR ALL FEES APPLY TO LOAN

Add a Fee to get started!

LODESTAR ADD FEE ADD CUSTOM FEE SAVE AS

Points: \$1,000.00 Prepaid Interest: \$0.00 UF/MIP/FF/GF/SP: \$0.00 Borrower Paid: \$0.00 Lender Paid: \$0.00
Seller Paid: \$0.00 Broker Paid: \$0.00 Earnest Money: \$0.00 MIP Paid In Cash: \$0

5

COMPLETE all the necessary information.

CLICK NEXT.

All the fields with a red asterisk are required fields to complete a fee quote. If the address was previously entered on the Client Tab (under contact) with the City, State, and Zip Code, the information would automatically populate on the form for you. The system will prefill the Townships & Counties based on the zip code entered. There are drop-down indicators available to make any changes.

Please answer all related questions to your transaction appropriately as needed. Before advancing to the next screen, users can select their preferred Title Agent to retrieve a fee quote.

LodeStar Fees Selection

Property Address: 2318 Second Road Lot Size Sq Ft*: 2400

City: Dover State*: Pennsylvania Zip*: 17315

County: York County New Subordinate Financing:

Township: All Townships Number Of Existing Liens: 1

Property Type: Single Family Number Of Subordinate Liens: 0

Occupancy: Primary Residence Subordinate Financing Amount: \$0.00

Is This A Refi? Rehabilitation Cost: \$0.00 Water Quality Inspection: Standard

Refi Cash Out? Refi Streamline? Title Agent: AmericanHT

Check For Discount? Jumbo Loan? Construction To Perm:

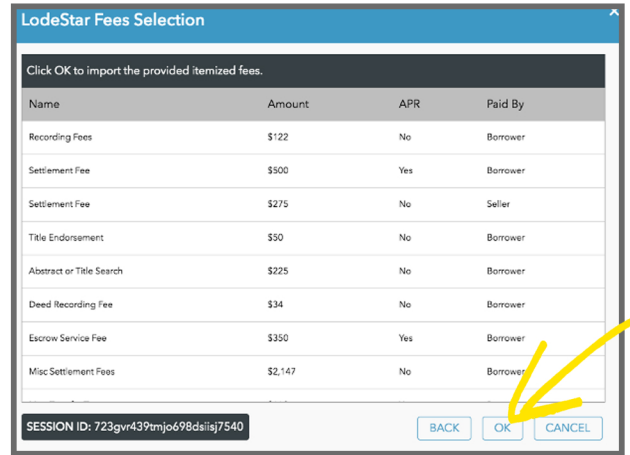
None Refinance Reissue

NEXT CANCEL

6

CLICK OK to append all the fees shown to the Closing Cost Details screen within the Advice Engine for the transaction.

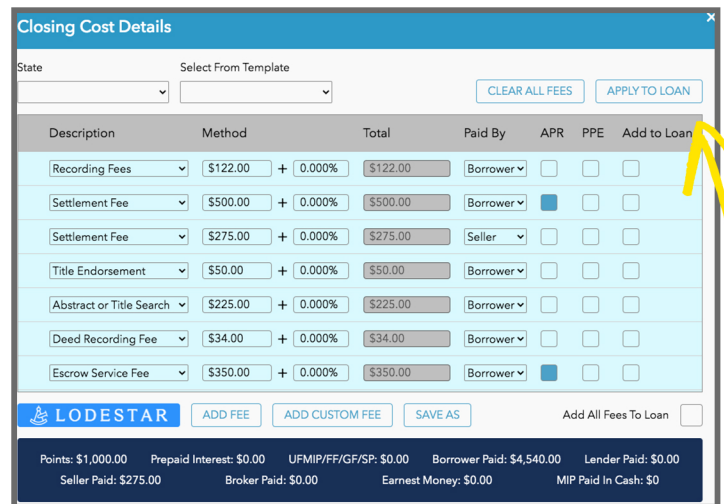
The fees are returned based on the questions you've answered previously. The fees will indicate which items are Lender Paid, Borrower Paid, Seller Paid and APR related.



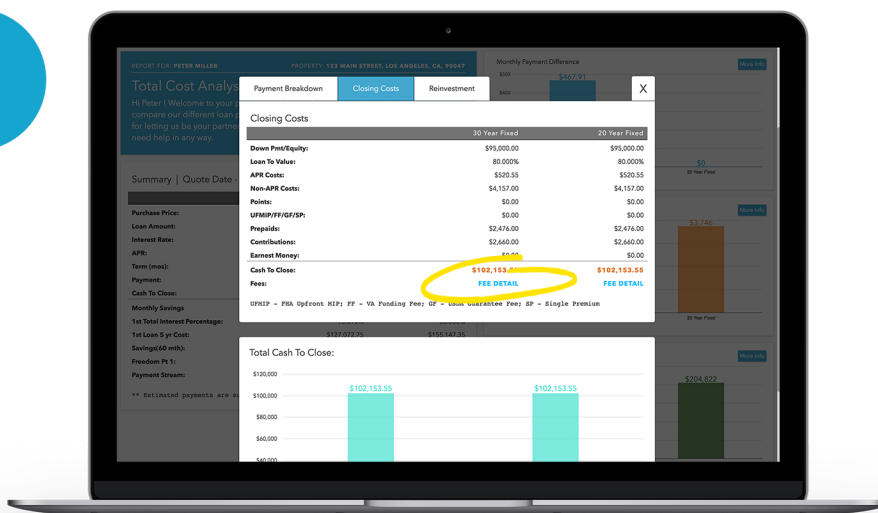
7

All appended title/settlement fees from Lodestar are indicated in blue.

CLICK the **APPLY TO LOAN** button.



8



VIEW THE FEES in your presentation!

CLICK MORE INFO in the Summary section. **CLICK** the **CLOSING COSTS** tab.

CLICK FEE DETAIL under each product.