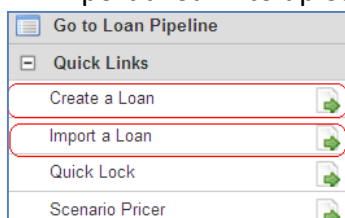


Simple Steps to Submission

Step 1: Log into Avista thru our website www.clearpointfunding.com or direct at <https://els.clearpointfunding.com>


Step 2: Select “Create A Loan” or “Import A Loan” under the “Quick Links” Tab in Avista

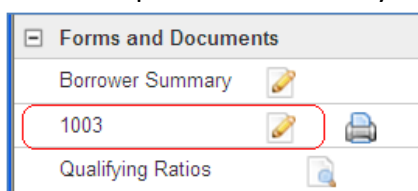
- Create a loan - to enter information manually
- Import a loan - to upload a 3.2 (.fsm) file



Refer to Chapter 3 of our “User Guide to Working with ClearPoint Funding” for additional instructions.

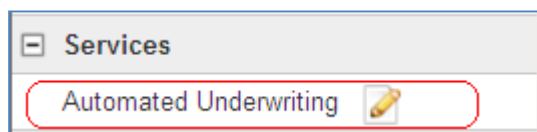
Note: If loan has been “Quick Locked” follow the same steps. Avista checks for duplicates when prompted select “Update Selected Loan”

Step 3: Click the pencil  to view your 1003 and verify that all data was uploaded correctly



Refer to Chapter 5 of our “User Guide to Working with ClearPoint Funding” for additional instructions.

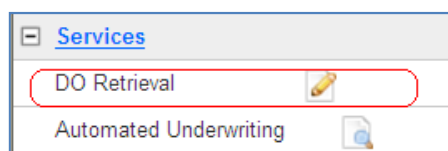
Step 4: Select “Automated Underwriting” under the “Services” Tab to reissue your credit report and run DO in Fanniemae’s website **Note:** Always select “Citi” as the lender in DO and leave in “Interim” status do **NOT** final in DO



Refer to Chapter 6 of our “User Guide to Working with ClearPoint Funding” for additional instructions.

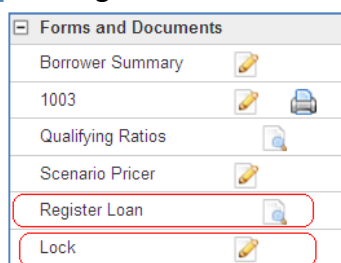
Note: Be sure to set up trusted sites and pop up blockers before running DO

Step 5: Select “DO Retrieval” under the “Services” Tab to bring your findings into Avista from Fanniemae’s website



Refer to Chapter 6 of our “User Guide to Working with ClearPoint Funding” for additional instructions.

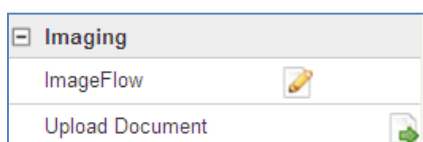
Step 6: Register or Lock loan your loan



Refer to Chapter 4 of our “User Guide to Working with ClearPoint Funding” for additional instructions.

Tip: On ARM’s registering your loan prior to running DO will default the ARM data into the 1003, otherwise you will need to enter it manually on the “Other Data” tab of 1003

Step 7: Upload docs to Image Flow



Refer to Chapter 7 of our “User Guide to Working with ClearPoint Funding” for additional instructions.

Step 8: Submit your loan for Disclosure and/or Underwriting by selecting “Final” under the Actions Tab in Avista



Refer to Chapter 7 of our “User Guide to Working with ClearPoint Funding” for additional instructions.

Take a “Final” look, does your status show as “Final” in the status Colum? If you don’t see “Final” we don’t see your loan!