



GOLD CAPITAL
LENDING INC.

HOW TO SUBMIT:
WHOLESALE
PORTAL

[START HERE](#)



TABLE OF CONTENTS

IMPORT LOAN FILE	3
LOAN INFORMATION	4
PRICEMYLOAN	5
INPUT FEES	9
DISCLOSURES.....	9
UPLOAD SUB PACKAGE.....	11
IMPORTANT	12



STEP 1: IMPORT LOAN FILE

Broker Pipelines ▾

Loans

Conditions

QuickPricer >

Create New Loan ▾

Import Loan File

My Profile

Click
Create New Loan
on the sidebar and go to
Import Loan File.
Import MISMO 3.4 file.

Import Loan File

* Indicates required fields

☐ Import Fannie Mae file

☒ Import MISMO 3.4

CHOOSE FILE No file chosen *

☒ I understand that applicants' Social Security Numbers may be stored and potentially visible to other use

IMPORT

☐ Retrieve existing loan from DO/DU

☐ Retrieve existing loan from LPA

STEP 2: LOAN INFORMATION



Status and Agents

Application Information



Double check this section for accuracy before submitting.

Make sure all information under **Application Information** is accurate and ready to submit.

Borrowers ^ Assets Liabilities REOs Loan & Property Declarations v Demographic v Originator Lender Loan Info Continuation v

TEST TEST | TEST TEST | Income Editor | APPLICATION MANAGEMENT

Personal Information - TEST TEST

STEP 3: PRICEMYLOAN



Run **PriceMyLoan** to move the file to **Registered** status.

Using the **Applications** tab at the top, Reissue or Manually enter credit scores.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Applications (1) | **Property & Loan Info** | **PML Options**

[Remove this application](#) | [Add New 1003 Application](#)

Applications (1) **TEST, TEST** ▼

Applicant Info

First Name

Middle Name

Last Name

Suffix

SSN

E-mail

Citizenship **US Citizen** ▼

Monthly Income Self Employed? ☐

[Explain](#)

First Time Home Buyer? ☐ [Explain](#)

Is Eligible for VA Loan? ☐ [Determine](#)

Please select an option

All Borrowers Have Authorized Credit Check ☐ [Determine](#)

Total Payment / month

[Edit Liabilities](#)

Liquid Assets [Explain](#)

Negative Cash Flow from Other Properties [Explain](#)

☐ Re-Issue Credit Report

☐ Upgrade Existing Credit Report to Tri-Merge Report

☒ **Manually Enter Credit Report**

[Enter Credit](#)

[Revise Property & Loan Info](#)

Credit Report

To proceed, please answer the following questions:

Credit Information

Applicant Credit Scores

XP:

TU:

EF:

Has Co-Applicant? ☒ Yes

Co-Applicant Credit Scores

XP:

TU:

EF:



Applications (1)	Property & Loan Info	PML Options
Property Information		
Street Address: 5555 CAPITAL AVENUE		
Zip Code: 90640		State: CA
County: Los Angeles		
City: Los Angeles		
In Rural Area? ☐ Yes explain		
Property Use: Primary Residence		
Property Type: SFR		
Structure Type: Detached		
New Construction? ☐ Yes		
Additional Monthly Housing Expenses: \$0.00 calculate		
Owner's Title Insurance: ☒ Use estimated title cost. ☐ Use cost quoted by borrower/realtor.		
Area Median Income: \$0.00		
Loan Information		
Impound? ☐ Yes		
Doc Type: Full Document		
Appraised Value: \$1,080,000.00		
Sales Price: \$1,080,000.00		
Down Payment: 26.389%		\$285,000.00
1st Lien: 73.612%		\$795,000.00
2nd Financing? ☒ No ☐ Yes		
Rate Lock Period: 30 days		
Rate Lock Expiration Date: 6/2/2022 (Assumes a 30-day lock.)		
Other Information		
Loan Originator is Paid By: ☒ Lender ☐ Borrower		
Expected AUS Response: DU Approve/Eligible		
Number of Financed Properties: 1 explain		
Prior Sales Date: mm/dd/yyyy explain		
Conv Loan PMI Type: No MI		
Is UFMIP/FF Financed? ☐ Yes		
Override Auto-Calculated UFMIP/FF? ☐ Yes		
FHA UFMIP: 1.750%		VA Funding Fee: 0.000%
		USDA Rural Guarantee Fee: 1.000%
Run Price My Loan		
Number of Programs: 14		

Double check
Property
Information.

Double check Loan
Information.

Make sure this
section is filled out.

Run PriceMyLoan.



Register loan with applicable program and rate.

Loan Program Results (14 Programs)

Number of Pinned Results to Compare : 0

Eligible Loan Programs

* - The costs displayed are

	RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 15 YR FIXED CONFORMING									
pin register request lock	4.875	1.000	6,235.16	28.449	5.418	\$33,224.53	\$318,224.53	-3.1	HB15
pin register request lock	4.750	1.125	6,183.76	28.215	5.309	\$34,138.23	\$319,138.23	-3.2	HB15
pin register request lock	4.625	1.875	6,132.61	27.981	5.300	\$40,020.68	\$325,020.68	-4.2	HB15
unavailable	4.490	2.000	6,077.63	27.731	5.181	\$40,927.97	\$325,927.97	-4.4	HB15
- 30 YR FIXED CONFORMING									
pin register request lock	6.125	-1.125	4,830.50	22.040	6.473	\$34,025.05	\$319,025.05	-4.1	HB30
pin register request lock	6.000	-1.000	4,766.43	21.748	6.345	\$33,945.00	\$318,945.00	-4.2	HB30
unavailable	5.990	-1.000	4,761.32	21.725	6.334	\$33,938.60	\$318,938.60	-4.2	HB30
pin register request lock	5.875	-0.875	4,702.73	21.457	6.216	\$33,864.95	\$318,864.95	-4.2	HB30
pin register request lock	5.750	-0.625	4,639.40	21.168	6.087	\$33,784.90	\$318,784.90	-4.2	HB30
pin register request lock	5.625	-0.250	4,576.47	20.881	5.959	\$33,704.84	\$318,704.84	-4.3	HB30
pin register request lock	5.500	0.250	4,513.92	20.596	5.830	\$33,624.79	\$318,624.79	-4.3	HB30
unavailable	5.490	0.375	4,508.94	20.573	5.820	\$33,618.39	\$318,618.39	-4.3	HB30
pin register request lock	5.375	0.500	4,451.77	20.312	5.702	\$33,544.74	\$318,544.74	-4.4	HB30
pin register request lock	5.250	0.625	4,390.02	20.030	5.574	\$33,464.69	\$318,464.69	-4.4	HB30
pin register request lock	5.125	1.125	4,328.67	19.751	5.457	\$34,378.39	\$319,378.39	-4.7	HB30
pin register request lock	5.000	1.625	4,267.73	19.473	5.375	\$38,273.33	\$323,273.33	-5.6	HB30
unavailable	4.990	1.625	4,262.87	19.450	5.365	\$38,266.93	\$323,266.93	-5.7	HB30
pin register request lock	4.875	1.875	4,207.21	19.196	5.270	\$40,180.78	\$325,180.78	-6.2	HB30



Loan can be registered or locked.
See **WARNING** below.

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Product Name HB30
Rate Lock Expiration Date 6/2/2022 (Assumes a 30-day lock.)

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.

Request Type ☒ Register Loan ☐ Lock Rate

Message to Lender

Warning

MAX DTI 50%, PLEASE VERIFY LOAN MEETS APPLICABLE DTI GUIDELINES.

A copy of the loan registration will be generated for your records.

HB30

Payment Type: **Principal & Interest**
Certificate Reference #:22050008

Certificate Date: 5/3/2022 11:31:27 AM PDT

Loan Officer Information
Company:TEST ORIGINATING COMPANY
Loan Officer:MICHELLE TEST LEE
Loan Officer Email Address: michelle.lee@aclending.com

Company Phone: (714) 957-6335
Company Fax:
Loan Officer Phone: (626) 988-8032
Loan Officer Fax:

Processor Information
Processor:
Email Address:

Phone:
Fax:

Junior Processor Information
Junior Processor:
Email Address:

Phone:
Fax:

Loan Scenario

Borrower Information	
Borrower	BENSON TEST
Borrower SSN	***-**-9999
Borrower Citizenship	US Citizen
Spouse	JENNIFER TEST
Spouse SSN	***-**-1111
Spouse is Primary Wage Earner	No
Primary Wage Earner Middle Score	760 *
Lowest Middle Score	760 *
First Time Home Buyer	Yes
Has Housing History	No
Self Employed	No
Total Income	\$21,916.69
Present Housing Expense	\$0.00
Total Non-mortgage Debt Payment	\$0.00

* Has been modified by user.

Loan Information	
Loan Purpose	Purchase
Amort Type	Fixed
Lien Position	First Lien
Sales Price	\$1,080,000.00
Loan Amount	\$795,000.00
Upfront MIP Financed	\$0.00
Total Loan Amount	\$795,000.00
Cashout Amount	\$0.00
LTV / CLTV	73.612% / 73.612%
MIP / FF	None
Impound	No
Rate Lock (days)	30
Doc Type	Full Document
Term / Due	360 / 360
Prepayment Penalty	No Prepay
Reserves Available (months)	N/A
Estimated Closing Date	6/2/2022
AU Response	DU Approve/Eligible *

* Has been modified by user.

Subject Property Information

Property State	CA
Property Type	SFR
Structure Type	Detached
Number of Stories	1
Is in Rural Area	No
Is Condo/otel	No
Is Non-Warrantable Proj	No
Property Purpose	Primary Residence
Occupancy Rate	100.000%
Gross Rent	\$0.00
Additional Housing Expense	\$0.00

Property Address
5555 CAPITAL AVENUE
Los Angeles, CA 90640
County: Los Angeles

Supplemental Information

Originator Compensation	
Compensation Source	Lender
Compensation Points	1.000%
Compensation Amount	\$7,950.00
Compensation Plan Date	4/8/2022

Para Break



STEP 4: INPUT FEES

Input all applicable **Borrower-Responsible Closing Costs, Non-P&I Housing Expenses, and Non Borrower-Responsible Closing Costs.**

Closing Costs

First American - FraudGuard

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

STEP 5: DISCLOSURES

Disclosures

First American - FraudGuard

Important Loan Dates

Application Date

Registration Date

Deadlines

Loan Estimate

Deadline to Mail or Deliver Initial LE

Deadline for Borrower to Receive Revised LE

Status and Agents

Application Information

Closing Costs

Pricing

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E-docs

Conditions (1)

ORDER INITIAL LOAN ESTIMATE

REQUEST COC / REDISCLOSURE

REQUEST INITIAL CI

Loan Estimates

No Loan Estimates currently on file.

Closing Disclosures

No Closing Disclosures currently on file.



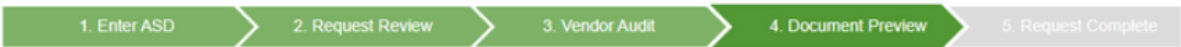
Input **Loan Comparison** information & click **Request Review**.

Loan Comparison				
Risky Features include Negative amortization, Prepayment penalty, Interest-only payments, Balloon payment within 7 years, Demand feature, Shared equity, and Shared appreciation.				
	Loan with the lowest rate with risky features	Loan with the lowest rate without risky features	Loan with the lowest total discount points, origination points, or origination fees	Current Loan
Interest Rate	6.125%	6.125%	6.125%	6.125%
Total Discount points, Loan Origination Fees or Points	\$2,035.00	\$2,035.00	\$2,035.00	\$2,035.00
	COPY FROM CURRENT LOAN	COPY FROM CURRENT LOAN	COPY FROM CURRENT LOAN	

Go through Steps 1-5 to generate **Initial Loan Estimate**.

*package will include Loan Estimate & all applicable Initial Disclosures.

[Disclosures](#) > Order Initial Loan Estimate



☒ I have reviewed and accept the previewed Initial Disclosure PDF. *

1 of 113

Gold Capital Lending Inc.
308 S. First Avenue, Suite C, Arcadia, CA 91006
Loan Estimate

DATE ISSUED 5/3/2022
APPLICANTS Benson Test and Jennifer Test
824 N Sanchez St
Montebello, CA 90640
PROPERTY 5555 Capital Avenue
Los Angeles, CA 90640
SALE PRICE \$1,080,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐ _____
LOAN ID # 22050008
RATE LOCK ☒ NO ☐ YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on at

Once complete, you will see the following message below:

Congratulations, your order has been completed!

STEP 6: UPLOAD SUB PACKAGE



Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (1)

Using the **E-Docs** tab, upload submission package with all minimum requirements for underwriting.

E-docs

First American - FraudGuard

SUBMIT TO DOCUMENT CHECK

Upload Docs

Fax Docs

Document List

Once submission package is uploaded, click **Submit to Document Check**. The loan will be processed by our Submission team once loan is in Document Check Status.



GOLD CAPITAL LENDING INC

SUBMISSION CHECKLIST

Below is the list of documents recommended but not limited to be submitted with your loan file.
There may be additional documents that may be requested after review.

- LOAN SUBMISSION FORM
- 1008 (TRANSMITTAL SUMMARY)
- 1003 (EXECUTED BY BORROWER & LO)
- CREDIT REPORT & SUPPLEMENTS
- UNEXPIRED & LEGIBLE PHOTO ID FOR ALL BORROWERS
- ASSET DOCUMENTATION
 - * PURCHASE REQUIRES 2 MONTHS BANK STATEMENTS
 - * REFI AND NON-QM REQUIRE 1 MONTH ONLY
- INCOME DOCUMENTATION
- PURCHASE CONTRACT (FULLY EXECUTED) **purchase*
- COPY OF CANCELLED EMD CHECK **purchase*
- ESCROW INSTRUCTIONS
- ESTIMATED SETTLEMENT STATEMENT
- PRELIMINARY TITLE REPORT
- BORROWER CERT & AUTHORIZATION FORM (WET-SIGNED)
- ELECTRONIC CONSENT FORM (WET-SIGNED & DATED)
- INTENT TO PROCEED (WET-SIGNED & DATED)
- SSA-89 FORM (WET-SIGNED)

All forms are available under Resources at www.goldcaplending.com

FOLLOWING DISCLOSURES WILL BE PROVIDED IN INITIAL DISCLOSURE PACK LENDER WILL PREPARE INITIAL DISCLOSURES UNLESS OTHERWISE NOTED

- LOAN ESTIMATE
- ECOA / FAIR LENDING / PRIVACY / SERVICING DISCLOSURE
- FAIR CREDIT REPORTING ACT (FCRA)
- MORTGAGE BROKER FEE DISCLOSURE
- NOTICE TO HOME LOAN APPLICANTS
- PATRIOT ACT INFORMATION DISCLOSURE
- WRITTEN SETTLEMENT SERVICES LIST OF PROVIDERS
- ANY AND ALL STATE REQUIRED DISCLOSURES
- ARM DISCLOSURES, IF APPLICABLE

IMPORTANT INFORMATION:

LOSS PAYEE:

GOLD CAPITAL LENDING INC, ISAOA
308. S. FIRST AVENUE, SUITE C, ARCADIA, CA 91006

FOR ANY QUESTIONS OR CONCERNS PLEASE CONTACT YOUR AE
OR EMAIL: INFO@GOLDCAPLENDING.COM