GOLD CAPITAL

LENDING INC.

HOW TO SUBMIT:

WHOLESALE PORTAL

START HERE

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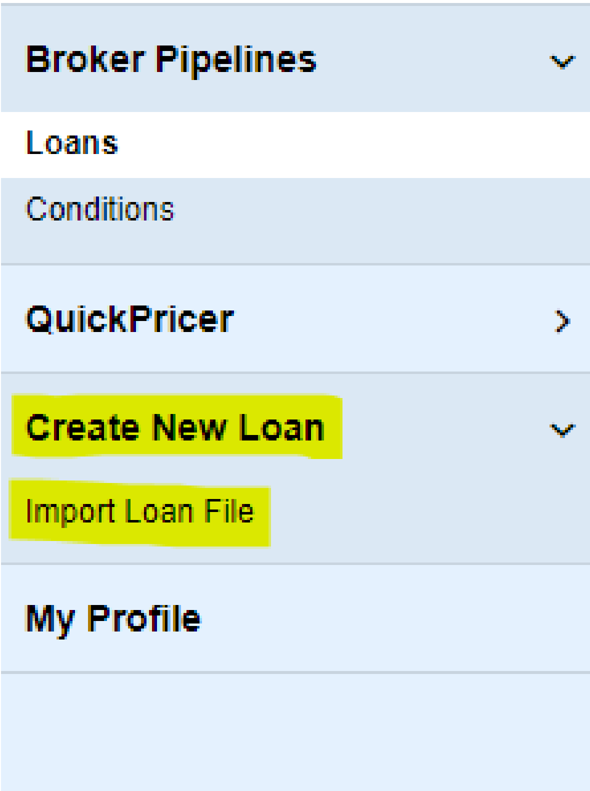
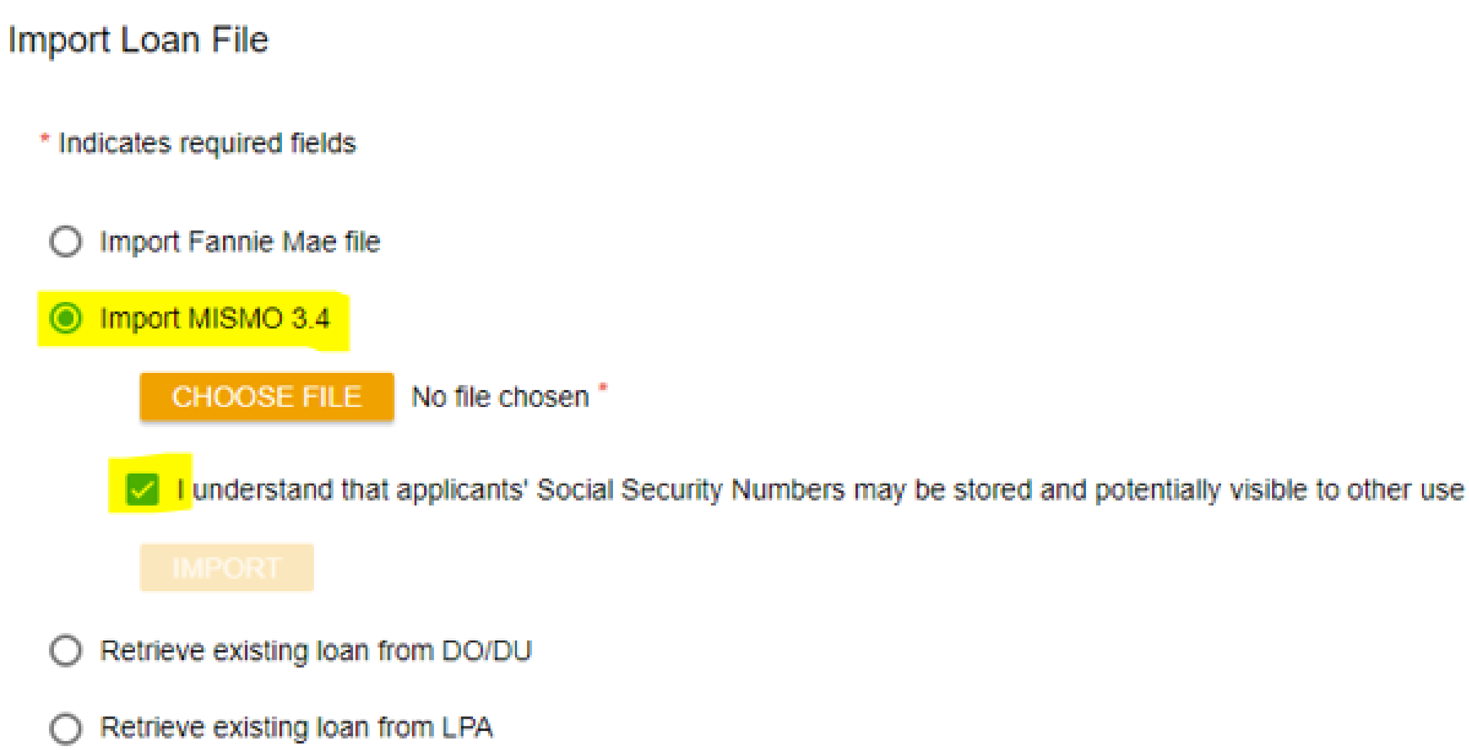
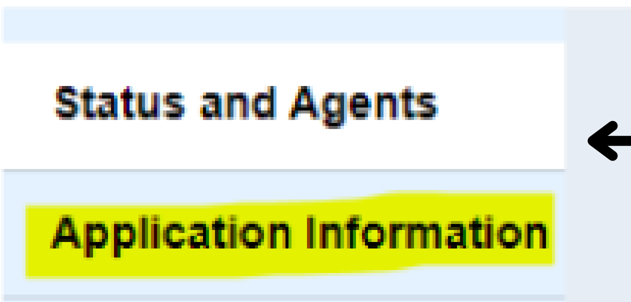
STEP 1: IMPORT LOAN FILE



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

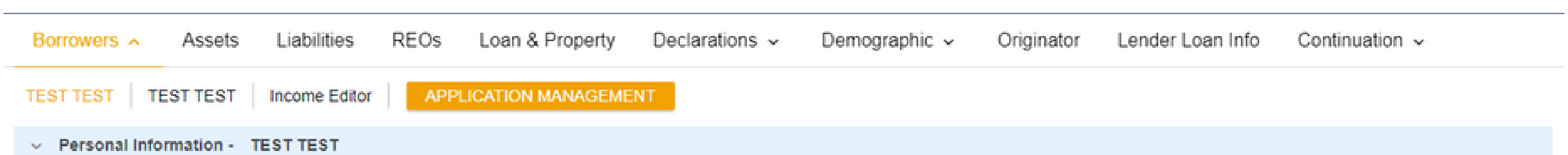


STEP 2: LOAN INFORMATION

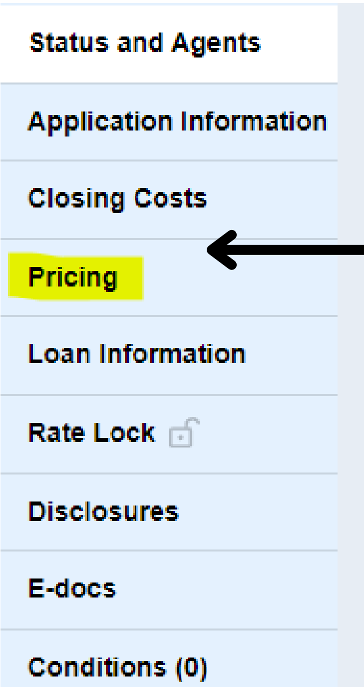


Double check this section for accuracy before submitting.

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

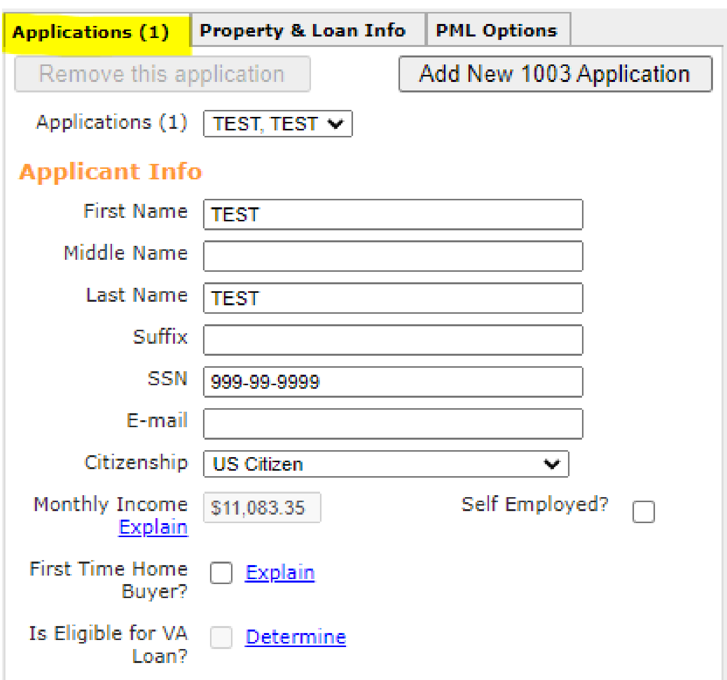


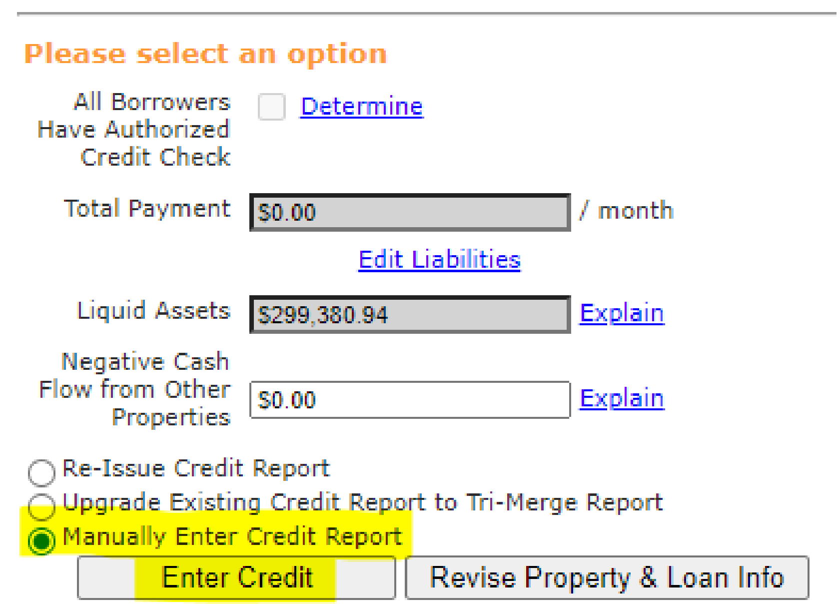
STEP 3: PRICEMYLOAN

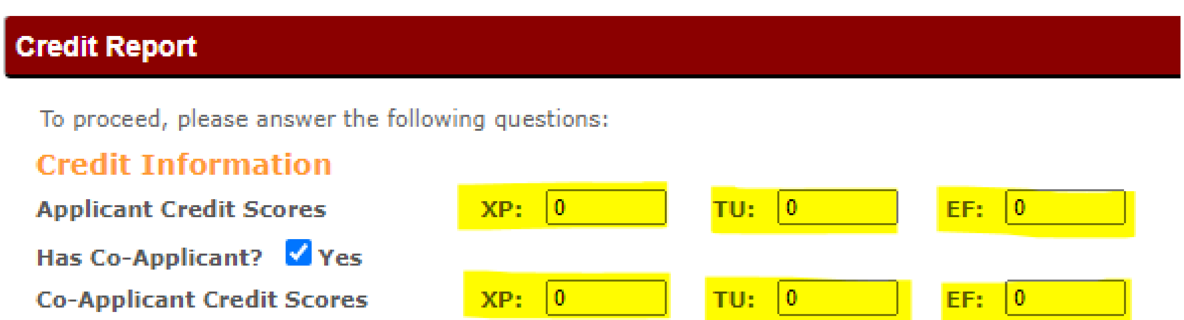


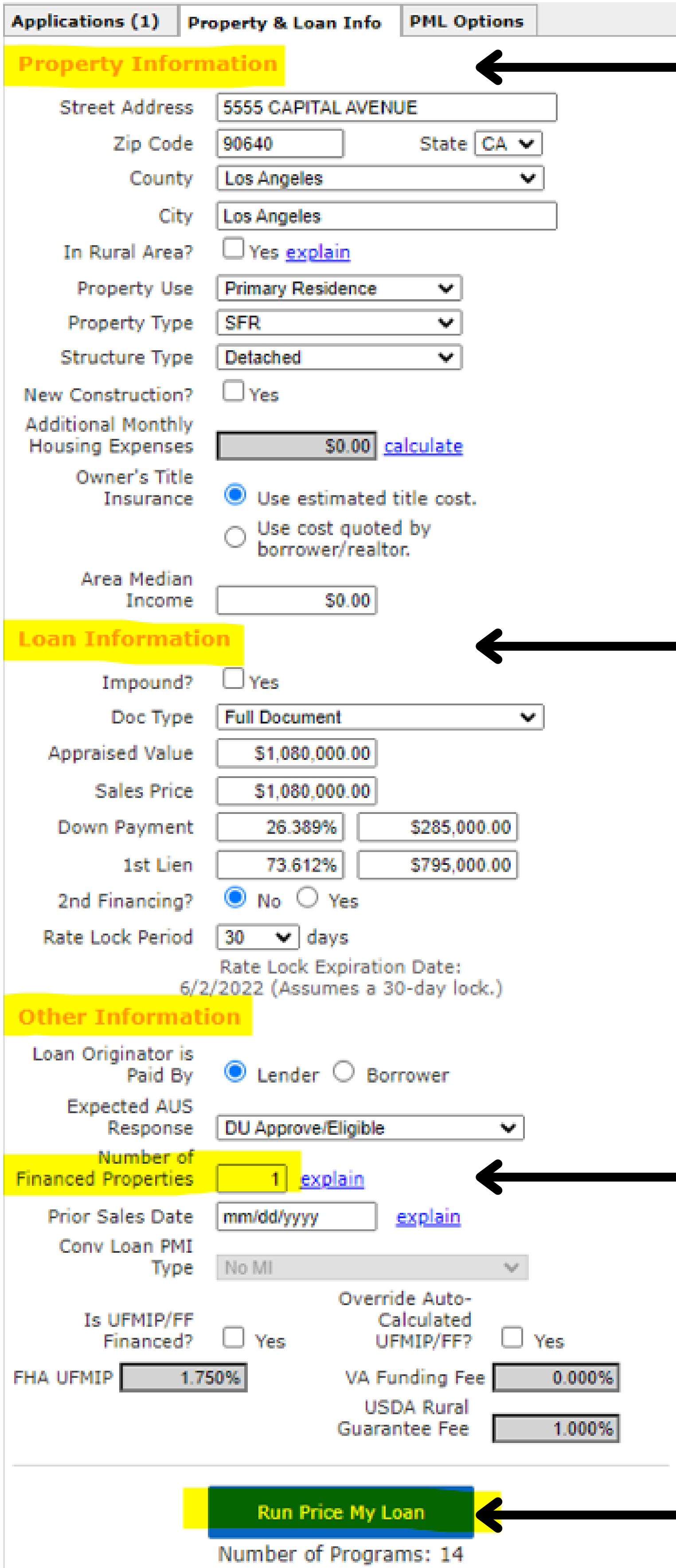
Run PriceMyLoan to move the file to Registered status.

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









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 a

	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 Date: 5/3/2022 11:31:27 AM PDT
Certificate Reference #:22050008

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.

Subject Property Information

Property State	CA
Property Type	SFR
Structure Type	Detached
Number of Stories	1
Is in Rural Area	No
Is Condotel	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	

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.

Supplemental Information

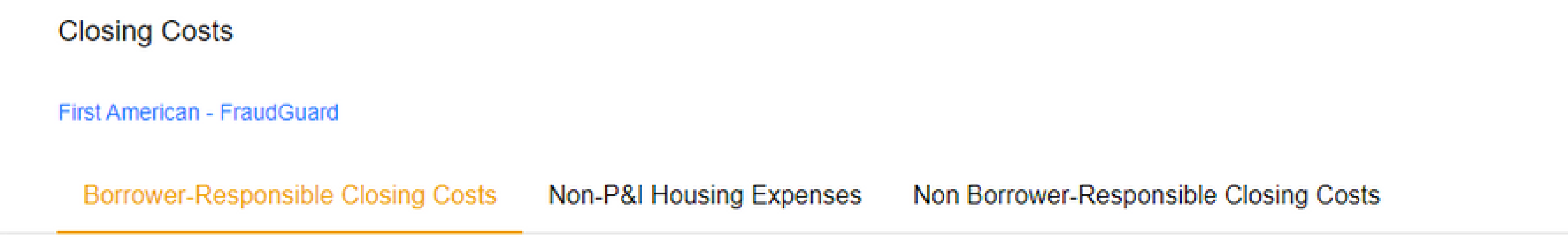
Originator Compensation

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

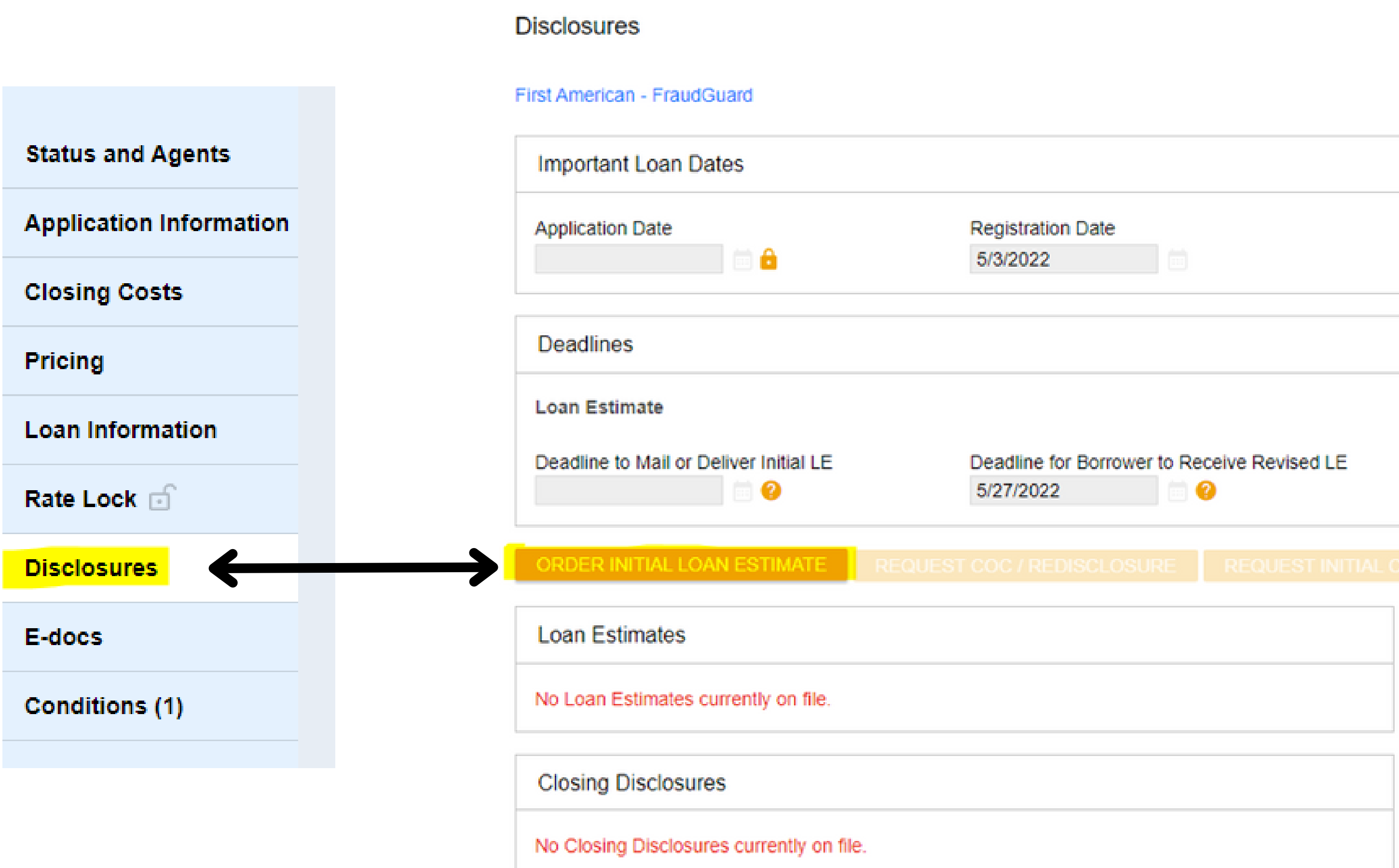
Page Break

STEP 4: INPUT FEES

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



STEP 5: DISCLOSURES



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

1. Enter ASD | 2. Request Review | 3. Vendor Audit | 4. Document Preview | 5. Request Complete

CANCEL ORDER | NEXT - COMPLETE REQUEST

☑ 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

Save this Loan Estimate to compare with your Closing Disclosure.

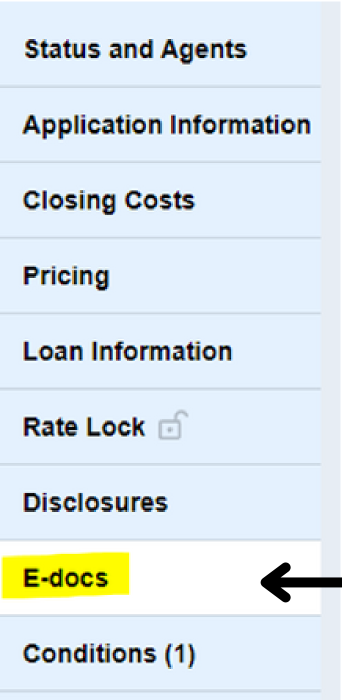
Loan Estimate

DATE ISSUED	5/3/2022	LOAN TERM	30 years
APPLICANTS	Benson Test and Jennifer Test 824 N Sanchez St Montebello, CA 90640	PURPOSE	Purchase
		PRODUCT	Fixed Rate
		LOAN TYPE	☒ Conventional ☐ FHA ☐ VA ☐ ________
		LOAN ID #	22050008
PROPERTY	5555 Capital Avenue Los Angeles, CA 90640	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*
SALE PRICE	$1,080,000		

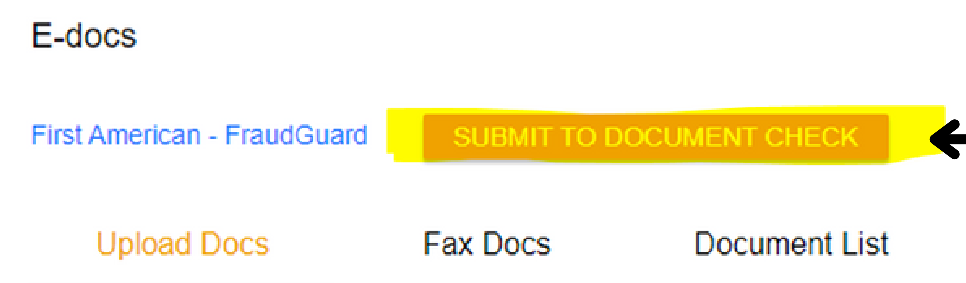
Once complete, you will see the following message below:

✔ Congratulations, your order has been completed!

STEP 6: UPLOAD SUB PACKAGE



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



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