

# Best Efforts for FSB Mortgage

## Registration

- Login to: <https://wl.e2lending.com/defaultframe.ashx>
- Click Upload New Loan
- Click "Select File". Upload FNMA 3.4 XML file
- Select Origination Channel "Delegated"
- Destination after upload – select "Loan Snapshot"
- Click "Upload Loan(s)"

## Pricing

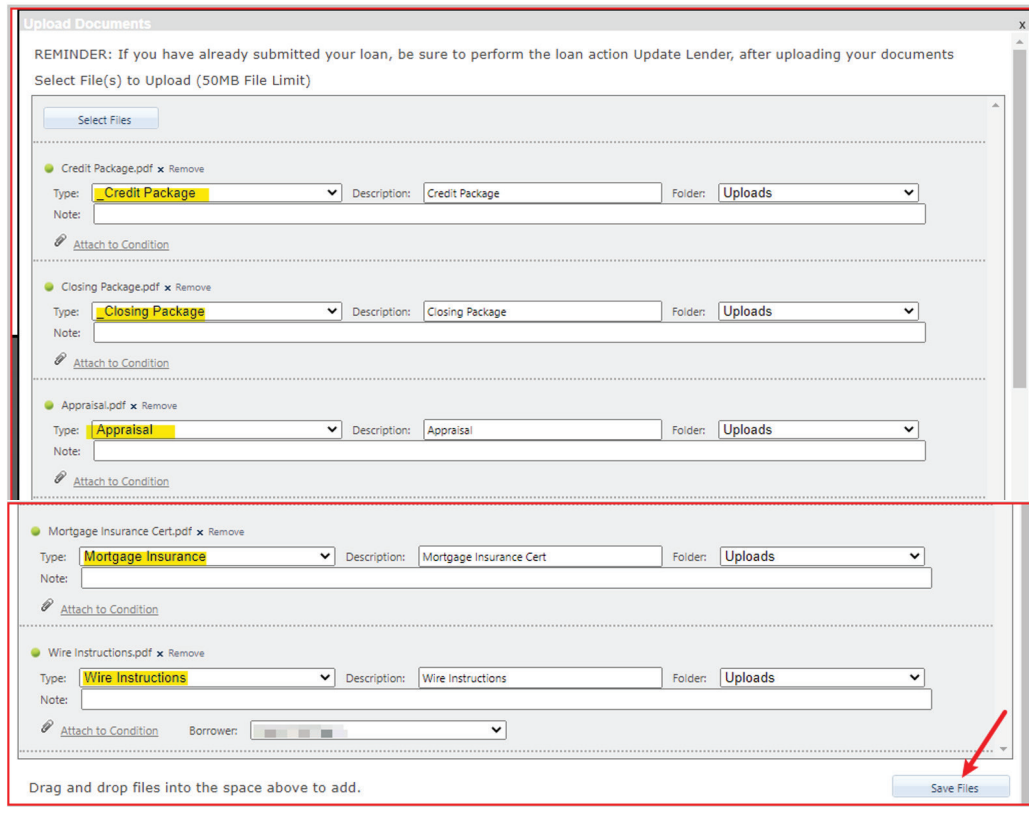
- Click Loan Actions, choose "Price/Lock"
- Select Origination Channel "Delegated"
- Enter "Qualifying Credit Score"
- Compensation Type – select "Borrower Paid Compensation"
- Admin Fee Waiver – select "No"
- Click "Search Programs"
- Select the desired rate and scroll down
- Choose the desired price and lock term
- Scroll down and click Register / Lock

## Submission

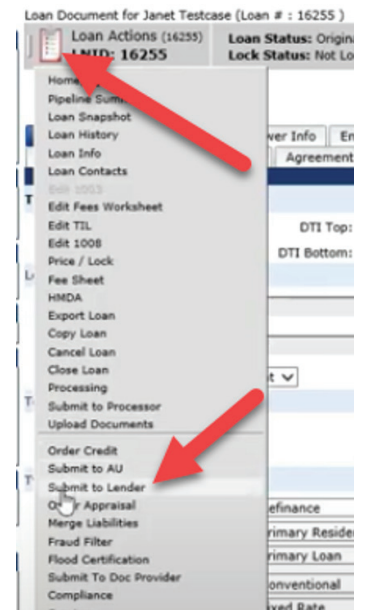
- Click on e-Doc Manager folder. "Grey Folder" in the toolbar

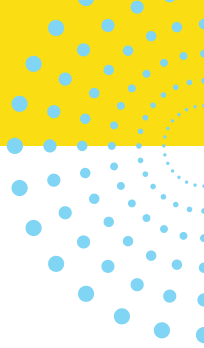


- Click on "Upload" in the top right-hand corner of the pop-up window
- Drag and drop 5 files into the pop-up window or click "Select Files"
  - Wire Instructions (or Bailee Letter), Signed Closing Package, Credit Package, Appraisal and Mortgage Insurance Certificate (if applicable).
  - Please merge your Credit Package and Closing Package into one PDF if possible. The max upload per file is 50 MB



- Please label each file the appropriate "Type": \_Credit Package, \_Closing Package, Appraisal, and Mortgage Insurance (if applicable) and Wire Instructions and Click "Save Files"
- Close the e-Doc Manager
- Click "Loan Actions" menu and choose "Submit to Lender"
- Click "Send Loan" at the bottom of the window to submit the file for review
- Pipeline will now show file "STATUS" as "UW – Submitted". "UWD" icon will be a Yellow oval with an hourglass in the middle. If you hover over the icon, it will show "Submitted"





## QC Review

- Once loan has been submitted, the file will be sent for a QC Review which normally takes up to 24 hours to complete
- FSB Mortgage will route file to our Post-Closing Department for Closing Package review

## Post-Closing Conditions

- After the Closing Package has been reviewed by our Post Closers, you will receive an email notifying you of any needed conditions
- Client will need to upload the documents to e-Doc Manager
- Click on the "Loan Actions" menu and choose "Update Lender". Click on "Update Lender" button to send file back for review
- Upload your Note Tracking to the e-Doc Manager folder. Label "Type" as "\_Closing Package", "Description" as "Note Tracking" and click "Save Files" if you didn't include it in the Closing Package earlier. Click on "Loan Actions" menu and choose "Update Lender", Click on "Update Lender" button to send file back for review. This will expedite the purchase of your loan

## Post-Closing/Purchasing

- Once a loan is funded, the loan will fall off the active pipeline. Here are the steps to retrieve the Purchase Advice
  - Click on "Management" under Pipeline (far left-hand column)
  - Click on "Pipeline Actions" and change to "View Funded Loans"
  - Click on the Borrower's last name
  - Click on the magnifying glass to retrieve the "Purchase Advice" in the "General" Section of e-Doc Manager
- The Note Endorsement:
  - Pay to the order of First Savings Bank
- Post-Closing Manager / Ian Lauder [ilauder@fsbmortgage.com](mailto:ilauder@fsbmortgage.com), (502) 238-9655
- Delegated Correspondent Lending Closing package to be uploaded prior to rate lock expiration
- Original Note, Allonge and Bailee letter must be sent to corporate within 3 days of lock expiration or extensions fees may apply.
- Address for original Note, Allonge and Bailee letter / Final Docs / Collateral to be sent to:

**First Savings Bank**  
**501 E Lewis & Clark Pwky**  
**Clarksville, IN 47129**  
**Attn: Wholesale Lending**

- Note, Allonge and Bailee delivery questions call Rebecca Wells: [rwells@fsbmortgage.com](mailto:rwells@fsbmortgage.com), (904) 422-2813
- Contact person for Purchase advice questions is Kevin Delisle, Funder: [kdelisle@fsbmortgage.com](mailto:kdelisle@fsbmortgage.com), (972) 800-4357
- MERS: 1003649

- Goodbye letter:

**FSB Mortgage, Powered by First Savings Bank**

**501 E Lewis & Clark Pwky**

**Clarksville, IN 47129**

**(877) 418-2669**

**Monday - Friday 8:30 AM – 5:00 PM EST**

- The clients should collect the first payment if we purchase the loan on or after the 20th of the month (when first payment is due the first of that next month)
- First Savings Bank will notify Client of any payoff requests
- First Savings Bank will not solicit or contact your Borrowers for any purpose as per FSB Mortgage Agreement
- Servicing/Payment address: 501 E. Lewis & Clark Parkway, Clarksville, IN 47129, (877) 418-2669
- Any servicing questions call Evan Curry: [ecurry@fsbmortgage.com](mailto:ecurry@fsbmortgage.com), (502) 238-9655

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