**Welcome to Everstream Mortgage!**

**Why Use Us?**

* Highly aggressive, consistent pricing on Conventional, FHA, VA and Non-QM programs. Manual underwrites included.
* 24/7 service levels (call and email when you need us including nights and weekends).
* 24-hour underwriting turn times for initials, conditions and CTCs.
* Lock Hours 10:30am to midnight Monday through Sunday.
* Free 7-day lock extensions on each file.
* Easy to use portal.

**Your Team**

* Jeff Frutkin – jfrutkin@everstreammortgage.com | 312-890-5502 (24/7)
* Chris Graves – cgraves@everstreammortgage.com | 667-290-3919
* Yvonne Rupp - yvonne.rupp@everstreammortgage.com | 267-376-4366
* Jennifer Minton and Priscilla Mueller – ops@everstreammortgage.com | 267-383-3866
* Susan Henry – susan.henry@everstreammortgage.com Underwriting
* Mike Distefano – secondary@everstreammortgage.com Lock Desk

**Setting Up Inside the Portal**

* We use an instance of LendingPad for our broker portal, which is free to our broker partners.
* You will receive an email to register from Everstream/LendingPad.
* After registering, you can always login using this specific url: <https://prod.lendingpad.com/everstream/login>
* Please add your credit credentials by clicking your name in the upper right hand corner and then Profile 🡪 Edit Profile 🡪 Actions tab. Enter your hard pull credentials and check the box that reads Allow Others to Send Loan Action Requests.
* Please add your AUS credentials under ‘Settings’ / ‘Actions’ / ‘AUS’ / Contacts. **If you don’t have your own AUS credentials you can use the Everstream credentials. We will add them in for you.**

**Pricing a Loan**

There are two ways to view pricing:

1. [**https://www.everstreammortgage.com/todays-rates**](https://www.everstreammortgage.com/todays-rates)
	1. **User Name: Everstream**
	2. **Password: Ever2023!**
2. Login to the portal 🡪 Import or Create 3.4 File 🡪 Click on pricing icon ($) and then ‘Get Products’ and then ‘Best Execution’ tab to view Everstream’s pricing on a specific file. Note that you will need to select a product in the Terms and Mortgage section before clicking the pricing icon. **You can set up a dummy loan to quickly see pricing on various scenarios.**

**Submitting a Loan**

1. Login to the portal - <https://prod.lendingpad.com/everstream/login>
2. Go to Pipeline view and Import your 3.4 file (see Green Import button on the upper right-hand corner). Be sure to click import after you add your file.
3. Once you import the file go back to Dashboard and then click inside the file.
4. Complete the section ‘Terms and Mortgage’
5. Run Credit in the portal by going to ‘Actions’ 🡪 Credit Report on the left-hand menu.
6. (Optional) Run AUS in the portal by going to ‘Actions’ on the left-hand menu. You don’t need to run AUS to submit a loan to us.
7. You can view and update the loan costs by going to Menu 🡪 Disclosure 🡪 Cost Details. Our team will pull in the title smart fees, update prepaids and HOI escrow. Note that you can update the fees if you have them or just register the loan to us and we will update.
8. Click Arrow to Register loan with Everstream, choose to ‘Register and Float Loan’ or ‘Register and Lock Loan’
9. Loan is now submitted to Everstream

**Other Items of Note**

* Once a loan is Registered with Everstream, we take over 😊
* We will review/update any third party fees, pull in MI if necessary and prep loan estimate for you to review. Once you approve the LE, we will disclose the borrower. This turn around for this process is about 15 minutes.
* After the borrower signs the disclosures, we order the appraisal right away.
* To upload documents for underwriting review, just go to Menu 🡪 Documents and click the plus button.
* When you are ready to move the loan for underwriting review, click the ‘Send to Wholesale Lender’ button within the file and the loan will go into our underwriting queue.
* Everstream Mortgage underwriting fee is $999, which can be offset by selecting a higher rate.
* An appraisal fee will automatically show in the cost details section, but it will be removed before the loan is disclosed if there is an appraisal waiver.
* Section B fees include a credit report fee paid back to you and a technology fee paid of $120 to LendingPad.
* Please don’t hesitate to contact us with any questions about submitting a loan or to review a loan scenario.