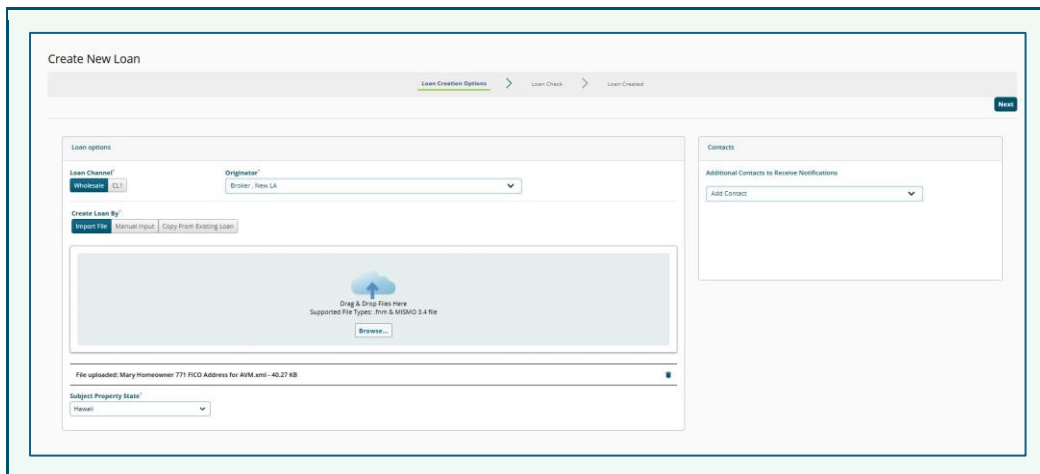


Closed-End Second (CES) Loan Submission Job Aid

Submit a CES Loan: Eight Easy Steps

1

Click **Create New Loan** from Quick Links, then **Import a 3.4 file** (or use Manual Input) and complete the Application Tracker to confirm the 6 Key Points of Data.



2

Assign a CES product through **Loan Advisor 2.0** (Loan Type: **CES [HELOAN]**), then review the **AVM banner** to determine if an appraisal is required.

Product Results Publication: 05/19/2026 11:28 AM

Lock Term: 90 Filter product results ... Access AllRegs

Expires on: 08/17/2026

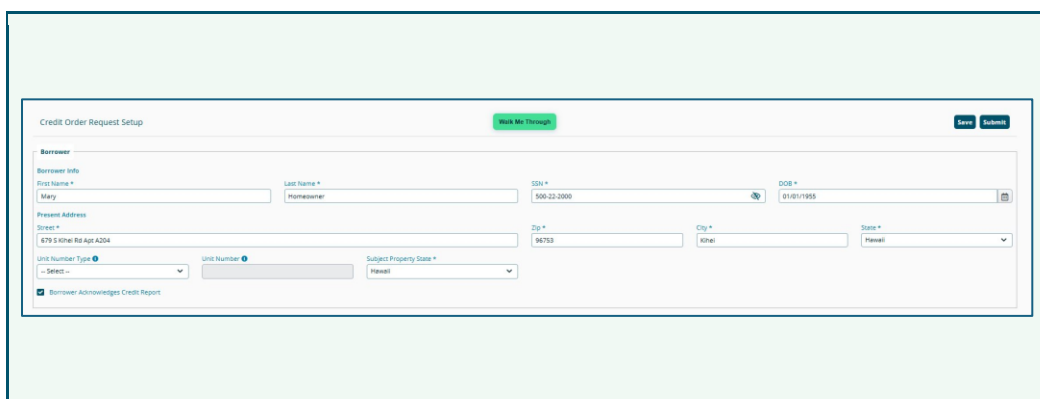
Eligible (2 products) Ineligible (48 products)

Final Rate	Disc/(Prem) %	Disc/(Prem) \$	P&I	Monthly MI	
SASF30B: Stand Alone Second Fixed 30 Year B					More Rates
7.750%	(0.102%)	\$127.50	\$895.52		
SASF30C: Stand Alone Second Fixed 30 Year C					More Rates
7.625%	(0.295%)	\$368.75	\$884.74		

Items per page: 25 1 - 2 of 2

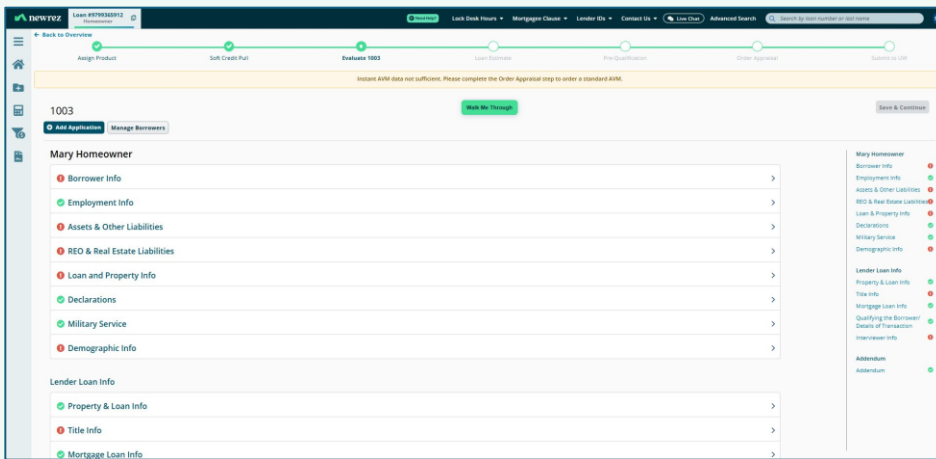
3

Run the **Soft Credit Pull**: verify borrower info, check **Borrower Acknowledges Credit Report**, and click **Submit**.



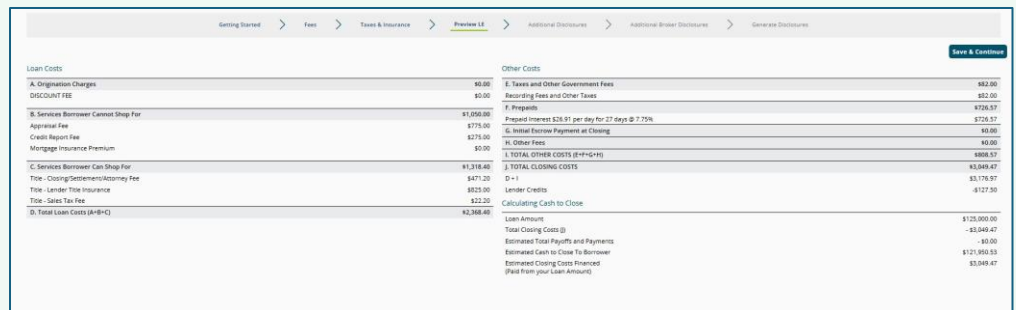
4

Complete the **Evaluate 1003** screens. Every section must show a **green checkmark** in the right-hand navigation before you can continue.



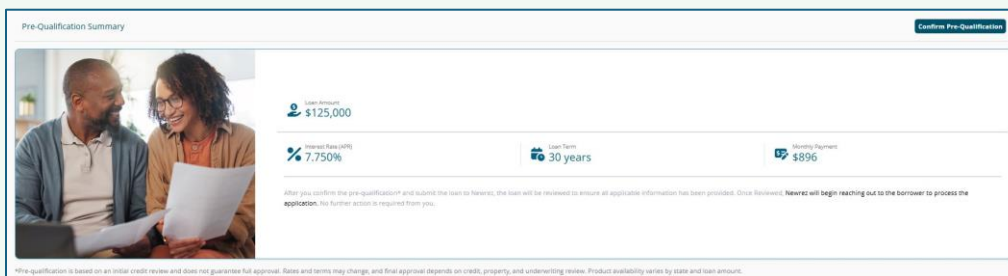
5

Prepare the **Loan Estimate: Getting Started, Fees, Taxes & Insurance (escrow = 0), Preview LE, Disclosures**. Then **lock the loan** and generate disclosures.



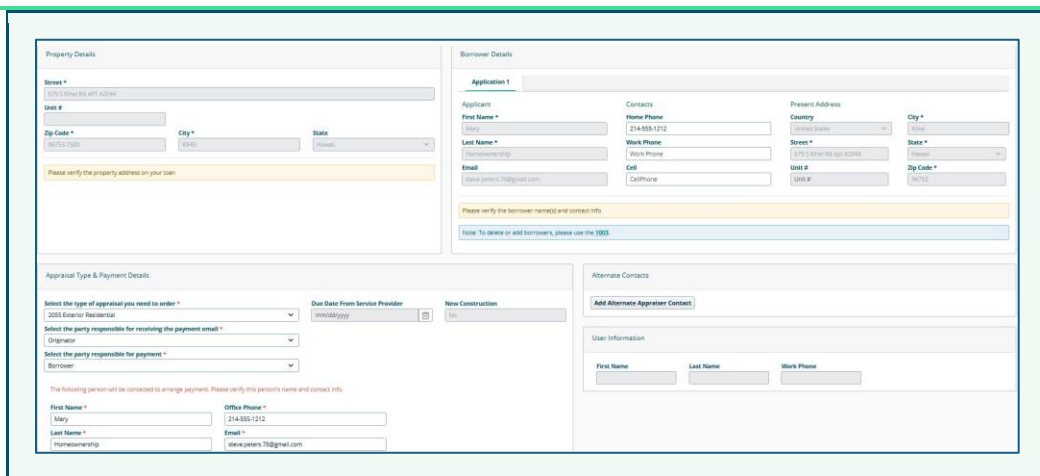
6

Review the **Pre-Qualification Summary** (loan amount, rate, term, payment) and click **Confirm Pre-Qualification**.



7

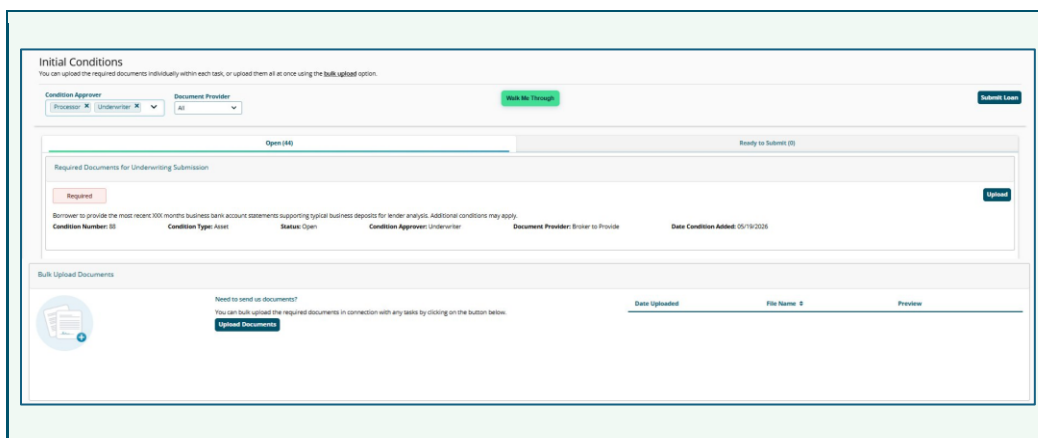
If required, **Order the Appraisal**: enter ITP details, select the appraisal type (most CES = **2055 Exterior Residential**), and submit the order.



The screenshot displays a multi-section form for a NewRez Wholesale application. The 'Property Details' section includes fields for Street, Unit #, Zip Code, City, State, and a note to verify the property address. The 'Borrower Details' section is divided into 'Applicant' and 'Contacts' sub-sections, with fields for First Name, Last Name, Home Phone, Work Phone, Cell Phone, Email, Country, Street, City, State, Zip Code, and Unit #. A note indicates to verify the borrower's name and contact info. The 'Appraisal Type & Payment Details' section includes a dropdown for 'Select the type of appraisal you need to order' (with '2055 Exterior Residential' selected), a 'Due Date From Service Provider' field, a 'New Construction' checkbox, and fields for 'Select the party responsible for receiving the payment email' and 'Select the party responsible for payment'. A note states that the following person will be contacted to arrange payment. The 'Alternate Contacts' section includes a button to 'Add Alternate Appraisal Contact' and a 'User Information' section with fields for First Name, Last Name, and Work Phone.

8

Click **Submit to UW**: complete the ITP and Section H fields, then upload all required conditions (direct upload preferred over bulk).



The screenshot shows the 'Initial Conditions' section of the NewRez Wholesale application. It includes a 'Condition Approver' dropdown (set to 'Processor') and a 'Document Provider' dropdown (set to 'All'). A 'Work No. Through' button is visible. Below this, a progress bar shows 'Open (14)' and 'Ready to Submit (0)'. A 'Required Documents for Underwriting Submission' section includes a 'Required' button and a table of required documents. The table has columns for 'Condition Number', 'Condition Type', 'Status', 'Condition Approval', 'Document Provider', and 'Date Condition Added'. The table contains one row with the following data: Condition Number: 88, Condition Type: Asset, Status: Open, Condition Approval: Underwriter, Document Provider: Broker to Provide, Date Condition Added: 05/19/2026. Below the table, a 'Bulk Upload Documents' section includes a 'Need to send us documents?' button and a 'Upload Documents' button. A table with columns 'Date Uploaded', 'File Name', and 'Preview' is also present.

Contact your Account Executive or the Help Desk for Support. H2O Help Desk | (888) H2O-7026