



LOAN OFFICER & PROCESSOR PORTAL TRAINING MANUAL

Scenario Pricing, Loan Submission, Pipeline Management & Loan Maintenance

Portal: <https://crm.myfcltpo.app/>

Prepared for Forge Capital Lending Loan Officers and Processors

Version 1.0 | October 2026 | Internal Use Only

How to Use This Manual

Portal screens may change over time; follow the business process in this manual unless FCL management communicates a revised procedure.

This manual is the operating guide for Forge Capital Lending Loan Officers and Processors using the Forge Capital portal. It is designed for onboarding, side-by-side training, and daily reference.

PURPOSE Use the portal to price scenarios, submit loans, maintain loan data, upload documents, monitor pipeline activity, request locks, and keep assigned loans moving toward closing.

Item	Standard
Portal Name	Forge Capital
Portal URL	https://crm.myfcltpo.app/
Primary Audience	Forge Capital Lending Loan Officers and Processors
Related Users	Account Executives and Sales/Operations staff
Classification	Internal Use Only
Version	1.0 - October 2026

Training objectives

- Navigate the Loan Officer / Processor portal and keep profile information current.
- Run loan scenarios, review eligible and ineligible pricing, and use Quote History.
- Create and submit loans with complete data and required supporting documents.
- Review and update the 1003, loan summary, contacts, pricing, and document library.
- Monitor the pipeline and respond promptly to conditions and required follow-up.
- Request loan locks or coordinate with the assigned AE when assistance or an exception is needed.
- Use Ask George and Resource Forms as support tools while verifying critical loan decisions.

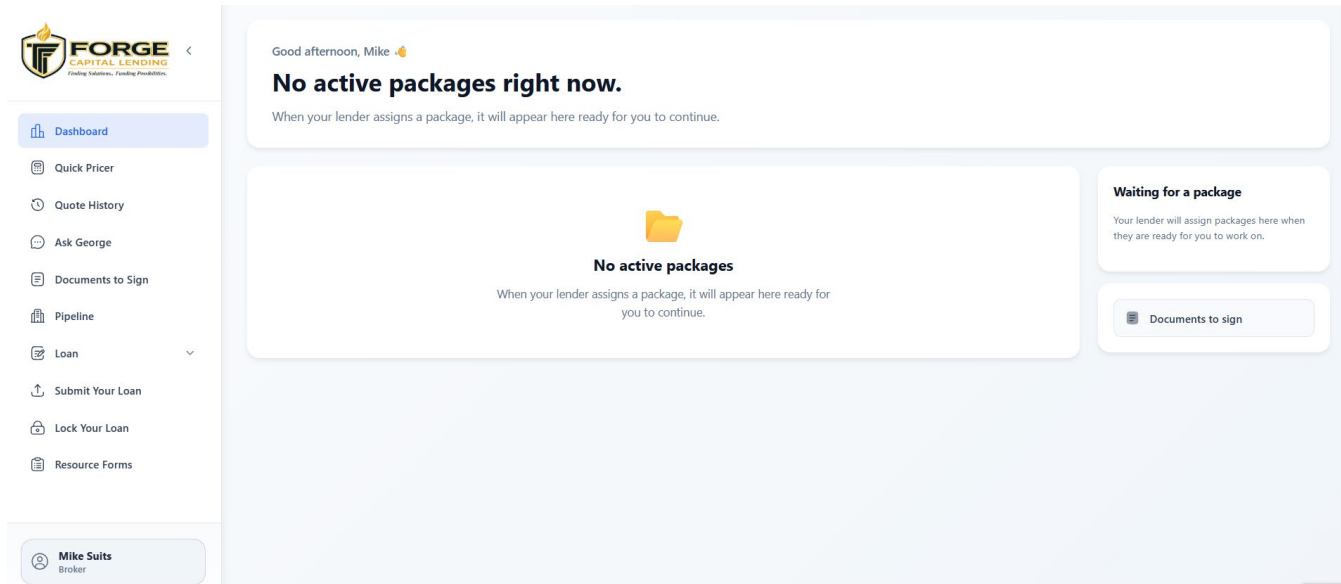


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1. Portal Overview & Roles

The Forge Capital portal is the shared workspace where Loan Officers and Processors can price loans, create submissions, maintain loan information, upload documents, monitor pipeline status, and coordinate lock and underwriting activity.



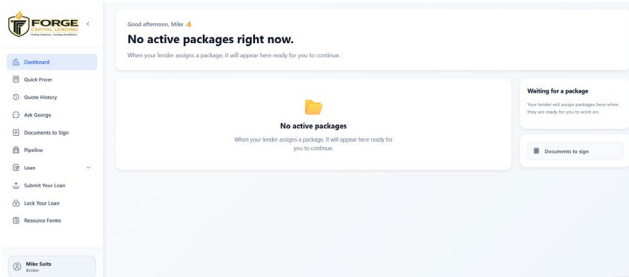
Loan Officer / Processor portal dashboard and navigation.

IMPORTANT Available menu items and actions may vary by user role, account permissions, loan assignment, and loan status. If a function is not visible, coordinate with your assigned AE or FCL support contact.

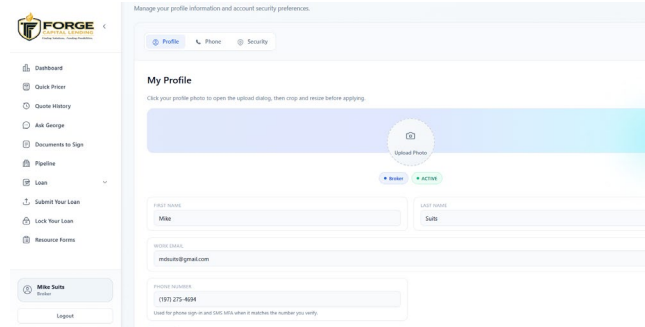
Loan Officer Focus	Processor Focus
Own the borrower / broker relationship and loan strategy.	Own file completeness, document flow, and operational follow-up.
Run scenarios and discuss program/rate options.	Validate loan data, 1003 information, and supporting documents.
Submit loans and request locks when authorized.	Upload conditions and supporting documents; monitor outstanding items.
Respond to borrower and referral-partner questions.	Coordinate with the LO and AE to prevent stalls or missed dates.

2. Login, Dashboard & Profile

Start each workday by signing in, reviewing the dashboard, and confirming your contact information is accurate.



Dashboard / landing page.



Profile page: update name, email, phone, photo, and security information.

1. Sign in to the Forge Capital portal using your assigned credentials.
2. Review the dashboard for active packages, documents to sign, and other action items.
3. Use the profile area to keep your work email, phone number, profile image, and security settings current.
4. Never share login credentials. Log out when using a shared or public device.

BEST PRACTICE Accurate phone and email information is important because portal notifications, security verification, and FCL communications may rely on your profile data.

3. Daily Workflow - Loan Officer vs Processor

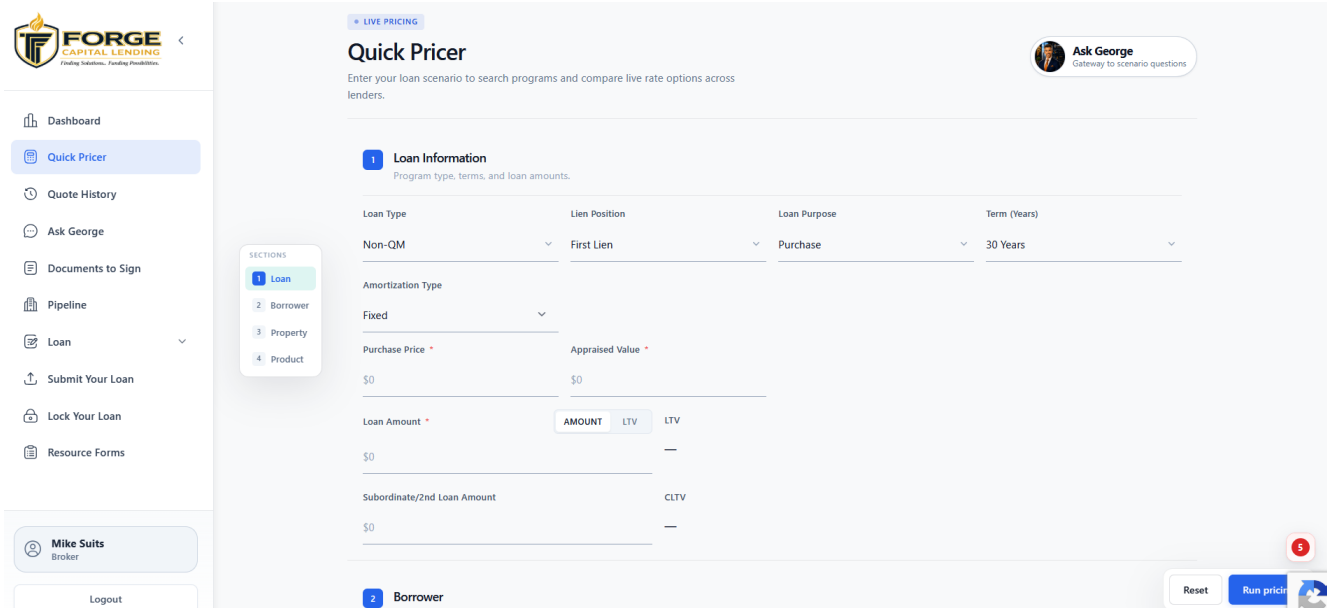
Both roles should use the portal every business day, but the emphasis of the work differs.

Loan Officer Focus	Processor Focus
Review Dashboard, Pipeline, and Documents to Sign at the start of the day.	Review Pipeline and assigned loans at the start of the day.
Price new scenarios and follow up on active opportunities.	Review newly assigned files for data/document completeness.
Submit new loans after validating program, loan terms, 1003, and documents.	Update loan data and upload supporting documents/conditions.
Request locks when the borrower is ready and the loan terms are correct.	Monitor locks, key dates, and outstanding conditions; coordinate with LO/AE.
Communicate borrower decisions, program changes, and material loan-term updates.	Escalate missing information or blocking items quickly to the LO/AE.
Review pipeline again before end of day for anything requiring follow-up.	Confirm uploads and status updates are complete before end of day.

CONTROL STANDARD Processors should not change material loan terms, pricing selections, borrower strategy, or requested program without coordination with the Loan Officer and/or assigned AE.

4. Quick Pricer

Use Quick Pricer to enter a loan scenario and compare available Non-QM programs and rates.



Quick Pricer - enter scenario data across Loan, Borrower, Property, and Product sections.

1. Open Quick Pricer from the left navigation.
2. Complete Section 1 - Loan: loan type, lien position, purpose, term, amortization, purchase/appraised value, and loan amount.
3. Complete Section 2 - Borrower: enter the credit and borrower profile fields required for pricing.
4. Complete Section 3 - Property: enter occupancy, property type, units, state/ZIP, and other required property information.
5. Complete Section 4 - Product: select the applicable product and lock-period preferences.
6. Review all required-field alerts, then select Run Pricing.

PRICING ACCURACY Pricing is only as accurate as the scenario entered. Verify FICO, occupancy, LTV/CLTV, property type, loan purpose, documentation type, state, prepayment terms, and lock period before relying on results.

5. Pricing Results - Eligible Programs

The results screen separates eligible and ineligible programs. Use the eligible view to compare rates, points/costs, payment, and program options.

Loan Pricing Results

Mike Suits
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Eligible

Ineligible

PAR

Ladder

Detail

By Program

By Rate

Show all PAR

Loan \$244,800.00

Property \$288,000.00

85.000% LTV

Non-QM

First Lien

Investment

Purchase

FICO 800

Single Family

1 Unit

Long Term Rental Property

ZIP 23669

Virginia

Lock 30 days

30 Years

Fixed

Wholesale

Full Doc - 24M

Prepay None

Borrower Paid

6.750% (7.354%)	5.896% (\$14,433.41 cost)	\$1,587.77	Actions
6.875% (7.414%)	5.248% (\$12,847.10 cost)	\$1,608.16	Actions
7.000% (7.475%)	4.617% (\$11,302.42 cost)	\$1,628.66	Actions
7.125% (7.538%)	4.000% (\$9,792.00 cost)	\$1,649.26	Actions
7.250% (7.601%)	3.398% (\$8,318.30 cost)	\$1,669.97	Actions
7.375% (7.667%)	2.811% (\$6,881.33 cost)	\$1,690.77	Actions
7.500% (7.733%)	2.240% (\$5,483.52 cost)	\$1,711.68	Actions
7.625% (7.801%)	1.685% (\$4,124.88 cost)	\$1,732.68	Actions
7.750% (7.870%)	1.147% (\$2,807.86 cost)	\$1,753.78	Actions
7.875% (7.941%)	0.626% (\$1,532.45 cost)	\$1,774.97	Actions
8.000% (8.011%)	0.101% (\$247.25 cost)	\$1,796.26	Actions
8.125% (8.125%) PAR	0.000% (\$0.00)	\$1,817.63	Actions
8.250% (8.250%)	0.000% (\$0.00)	\$1,839.10	Actions
8.375% (8.375%)	0.000% (\$0.00)	\$1,860.66	Actions
8.500% (8.500%)	0.000% (\$0.00)	\$1,882.30	Actions

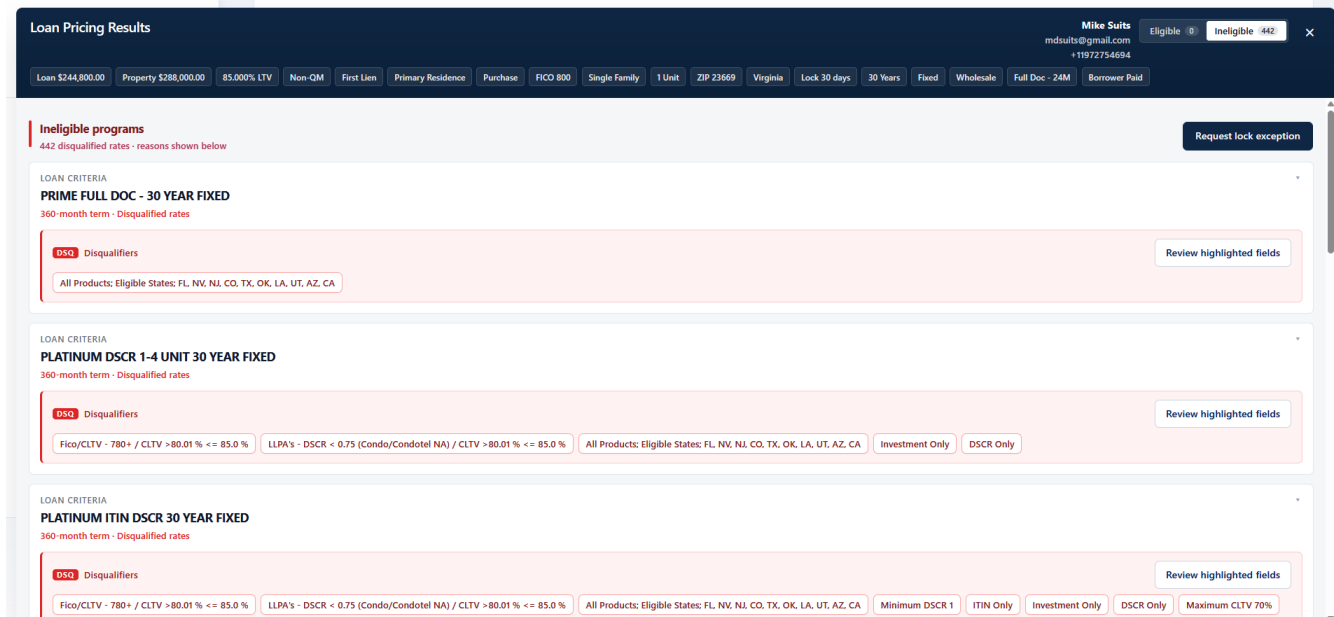
Eligible pricing results. The PAR option is highlighted and each rate has an Actions menu.

- Eligible / Ineligible tabs - separate programs that meet the entered scenario from those that do not.
- Ladder / Detail - change the presentation of pricing results.
- By Program / By Rate - change how results are grouped.
- Show all PAR - surfaces available par pricing across eligible program results.
- Actions - open the selected rate/program details and, when available, request a lock.

BEST PRACTICE Do not select a rate based only on note rate. Confirm program, price/points, payment, loan terms, prepayment structure, and scenario assumptions before presenting or locking the option.

6. No Programs / Disqualifiers

When the scenario produces no eligible programs, use the disqualifier details to determine why.



Loan Pricing Results

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Eligible 0 Ineligible 442

Loan \$244,800.00 Property \$288,000.00 85.00% LTV Non-QM First Lien Primary Residence Purchase FICO 800 Single Family 1 Unit ZIP 23669 Virginia Lock 30 days 30 Years Fixed Wholesale Full Doc - 24M Borrower Paid

Ineligible programs
 442 disqualified rates - reasons shown below

Request lock exception

LOAN CRITERIA
PRIME FULL DOC - 30 YEAR FIXED
 360-month term - Disqualified rates

DSQ Disqualifiers

All Products; Eligible States: FL, NV, NJ, CO, TX, OK, LA, UT, AZ, CA

Review highlighted fields

LOAN CRITERIA
PLATINUM DSCR 1-4 UNIT 30 YEAR FIXED
 360-month term - Disqualified rates

DSQ Disqualifiers

Fico/CLTV - 780+ / CLTV >80.01 % <= 85.0 % LLPA's - DSCR < 0.75 (Condo/Condotel NA) / CLTV >80.01 % <= 85.0 % All Products; Eligible States: FL, NV, NJ, CO, TX, OK, LA, UT, AZ, CA Investment Only DSCR Only

Review highlighted fields

LOAN CRITERIA
PLATINUM ITIN DSCR 30 YEAR FIXED
 360-month term - Disqualified rates

DSQ Disqualifiers

Fico/CLTV - 780+ / CLTV >80.01 % <= 85.0 % LLPA's - DSCR < 0.75 (Condo/Condotel NA) / CLTV >80.01 % <= 85.0 % All Products; Eligible States: FL, NV, NJ, CO, TX, OK, LA, UT, AZ, CA Minimum DSCR 1 ITIN Only Investment Only DSCR Only Maximum CLTV 70%

Review highlighted fields

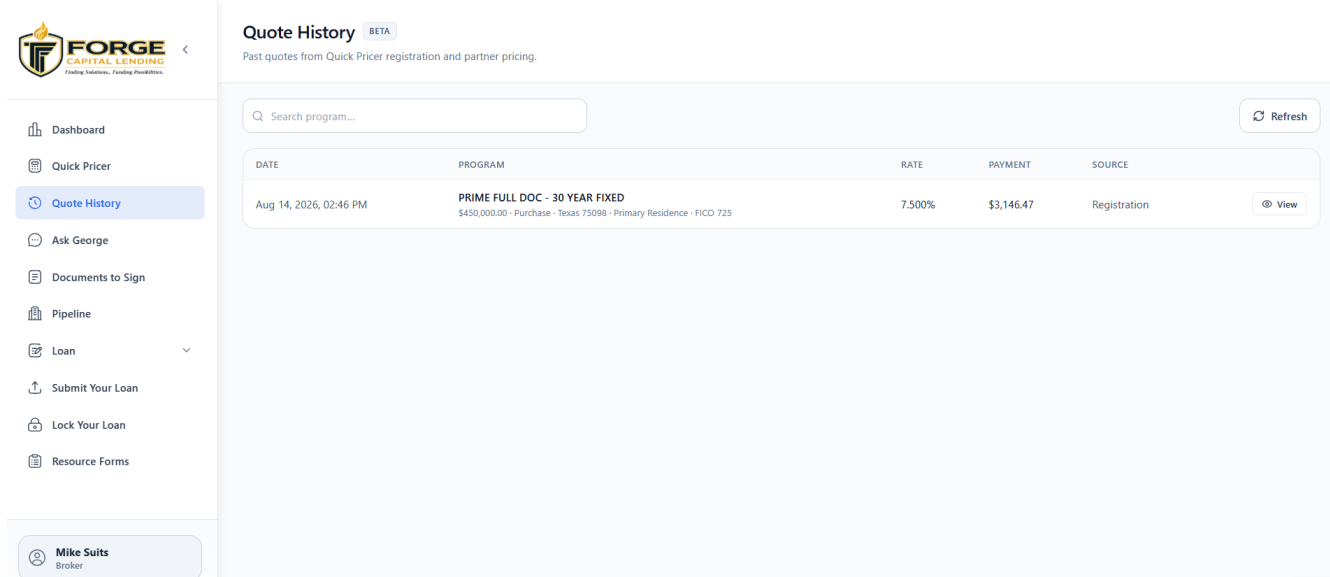
Ineligible programs display DSQ/disqualifier reasons and highlighted fields.

1. Open the Ineligible tab and review the disqualifier reasons shown for each program.
2. Select Review highlighted fields when available to identify inputs that conflict with program rules.
3. Correct any inaccurate scenario data and run pricing again.
4. If the scenario is accurate and an exception may be warranted, coordinate with the assigned AE before using any lock-exception workflow.

DO NOT Do not alter scenario data simply to make a product appear eligible. Pricing inputs must match the actual transaction and borrower profile.

7. Quote History

Quote History provides a quick record of past pricing activity and registered pricing scenarios.



Quote History BETA

Past quotes from Quick Pricer registration and partner pricing.

Q Search program... Refresh

DATE	PROGRAM	RATE	PAYMENT	SOURCE
Aug 14, 2026, 02:46 PM	PRIME FULL DOC - 30 YEAR FIXED \$450,000.00 • Purchase • Texas 75098 • Primary Residence • FICO 725	7.500%	\$3,146.47	Registration View

Mike Suits
Broker

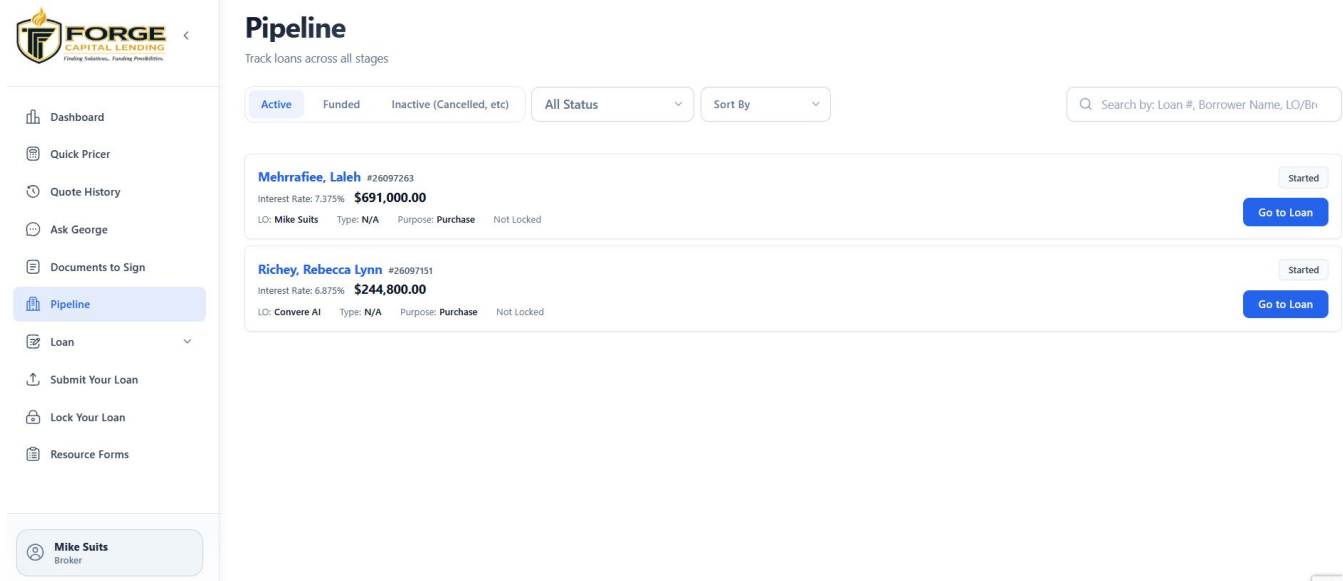
Quote History - search prior pricing activity and open a saved result.

- Use Search program to locate prior quotes.
- Review Date, Program, Rate, Payment, and Source.
- Select View to reopen the pricing record.
- Use Quote History before recreating a scenario that was recently priced.

BEST PRACTICE Re-run pricing before making a current rate commitment. Quote History is a historical reference and market pricing may have changed.

8. Pipeline Management

Pipeline is the primary work queue for monitoring active, funded, and inactive loans.



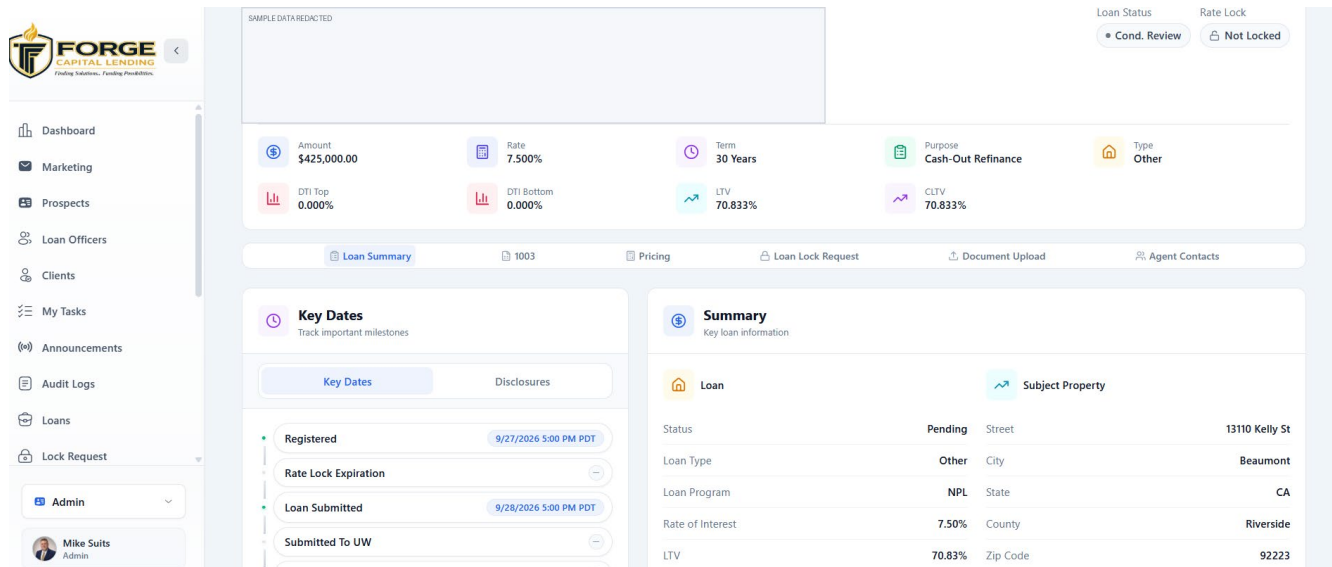
Pipeline view - filter by status, sort, search, and open a loan record.

- Active - loans currently in process.
- Funded - loans that have reached funding.
- Inactive (Cancelled, etc.) - loans no longer active.
- Status filter - isolate loans by current stage.
- Search - find a loan by loan number, borrower name, LO/broker, or other available criteria.
- Go to Loan - open the full loan record.

DAILY STANDARD Every assigned active loan should be reviewed for status, pending documents/conditions, lock status, and next action. Do not allow a file to sit without a clear owner and next step.

9. Loan Record & Summary

Open the loan record to review the current loan status, key terms, property information, key dates, and available loan-level tools.



Loan Status: Cond. Review, Not Locked

Amount: \$425,000.00, Rate: 7.500%, Term: 30 Years, Purpose: Cash-Out Refinance, Type: Other

DTI Top: 0.000%, DTI Bottom: 0.000%, LTV: 70.833%, CLTV: 70.833%

Loan Summary | 1003 | Pricing | Loan Lock Request | Document Upload | Agent Contacts

Key Dates
Track important milestones

Key Dates | Disclosures

- Registered: 9/27/2026 5:00 PM PDT
- Rate Lock Expiration: [Dropdown]
- Loan Submitted: 9/28/2026 5:00 PM PDT
- Submitted To UW: [Dropdown]

Summary
Key loan information

Loan		Subject Property	
Status	Pending	Street	13110 Kelly St
Loan Type	Other	City	Beaumont
Loan Program	NPL	State	CA
Rate of Interest	7.50%	County	Riverside
LTV	70.83%	Zip Code	92223

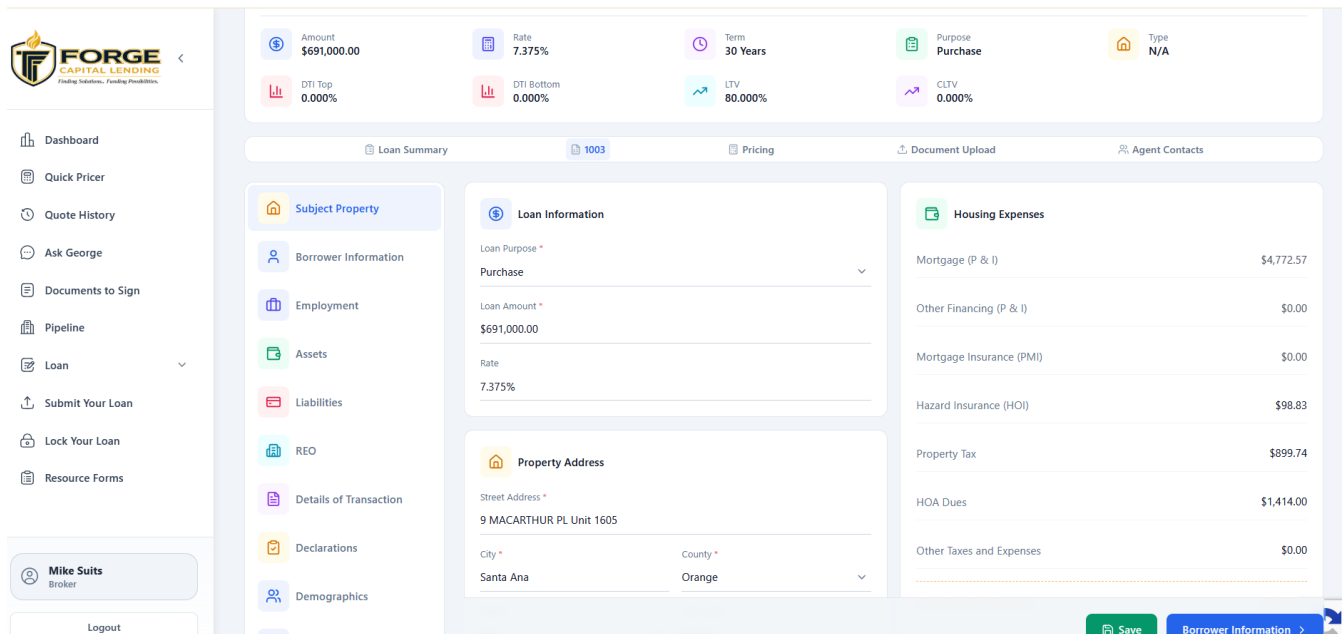
Shared loan summary screen used by Account Executives, Loan Officers, and Processors. Sample borrower data has been redacted.

- Loan Summary - high-level loan information and milestone/key-date tracking.
- 1003 - borrower, employment, assets, liabilities, REO, transaction, declarations, demographics, originator, and loan details.
- Pricing - price or re-price the loan using the current loan data.
- Document Upload - upload and manage loan documents and conditions.
- Agent Contacts - view transaction and account contacts associated with the loan.

KEY DATES Watch Registered, Loan Submitted, Submitted to UW, approval, lock expiration, closing, and other milestone dates. Missing or stale dates can signal a file that needs attention.

10. 1003 Review and Updates

The 1003 area is the loan data workspace. Review every relevant section for accuracy before submission and whenever material loan information changes.



FORGE CAPITAL LENDING
Finding Solutions... Funding Possibilities.

Loan Summary | **1003** | Pricing | Document Upload | Agent Contacts

Subject Property

- Borrower Information
- Employment
- Assets
- Liabilities
- REO
- Details of Transaction
- Declarations
- Demographics

Loan Information

Loan Purpose *
Purchase

Loan Amount *
\$691,000.00

Rate
7.375%

Property Address

Street Address *
9 MACARTHUR PL Unit 1605

City *
Santa Ana

County *
Orange

Housing Expenses

Mortgage (P & I)	\$4,772.57
Other Financing (P & I)	\$0.00
Mortgage Insurance (PMI)	\$0.00
Hazard Insurance (HOI)	\$98.83
Property Tax	\$899.74
HOA Dues	\$1,414.00
Other Taxes and Expenses	\$0.00

Mike Suits
Broker

Logout

Save | **Borrower Information**

1003 screen with Subject Property, Borrower Information, Employment, Assets, Liabilities, REO, transaction, declarations, demographics, originator, and loan details.

- Confirm loan purpose, loan amount, rate, and property address.
- Verify borrower names, contact data, occupancy, employment/income, assets, liabilities, and REO as applicable.
- Review housing expense and property-tax/insurance/HOA information when applicable.
- Use Save after making edits. Move through each section deliberately rather than relying on the summary alone.

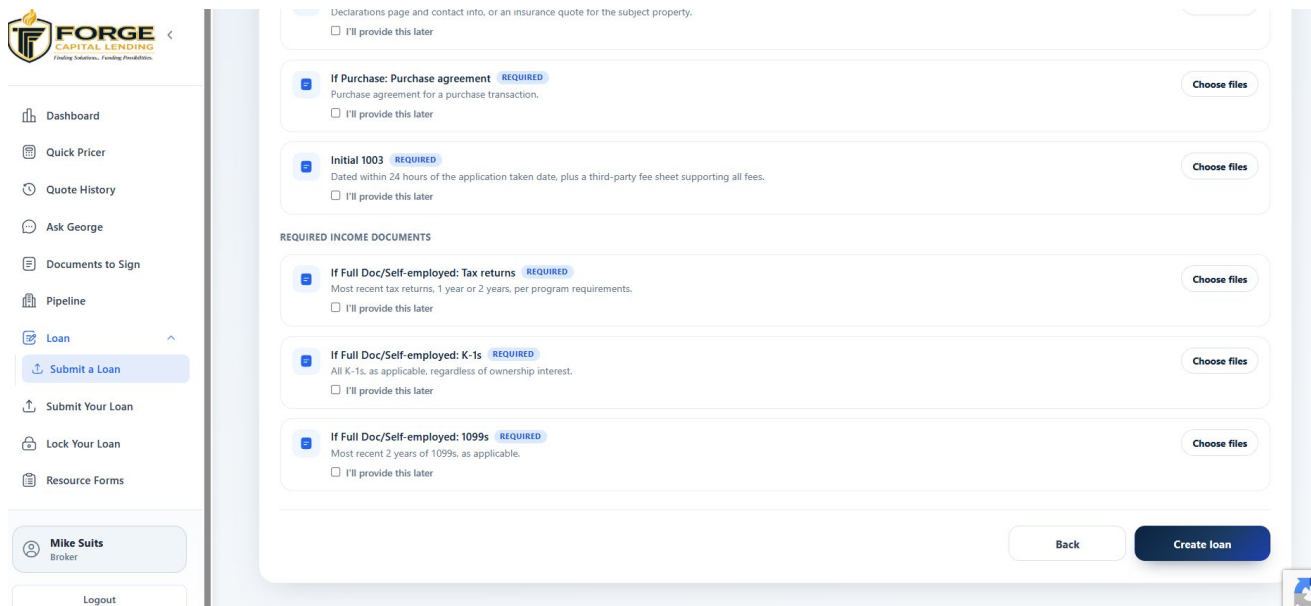
CONTROL STANDARD The 1003 and supporting documents must tell the same story. Resolve material inconsistencies before submission or condition delivery.

11. Submit a Loan - Overview

Use Submit a Loan to create a new loan in the portal and transmit the loan data into Encompass.

1. Open Loan > Submit a Loan (or the Submit Your Loan shortcut, depending on your menu view).
2. Enter or import the required loan and borrower information. When a 3.4 MISMO file is used, verify that the imported data is correct.
3. Review the loan information and complete all required submission fields.
4. Upload the required initial-underwriting documents displayed by the portal.
5. When all required information is ready, select Create Loan.
6. Keep the browser page open while the system creates the loan in Encompass and completes the import steps.

IMPORTANT Creating the loan is not a substitute for reviewing the imported data. Always validate the resulting loan record and 1003 after the import completes.



Submission workflow - after required information/documents are addressed, select Create Loan.

12. Submission Documents

Step 3 of the submission workflow displays the documentation required for initial underwriting. Requirements vary by transaction and program.

STEP 3 OF 3

Documents

Upload the documents this loan requires, or mark any you will send later.

REQUIRED DOCUMENTS FOR INITIAL UNDERWRITING

- If Non-Owner: Lease agreements** REQUIRED
 Lease agreements for a non-owner occupied property.
☐ I'll provide this later Choose files
- 3.4 MISMO file** UPLOADED
 lladExport-05132026.xml
- Completed 1008 / Lender page** REQUIRED
 Completed 1008 and lender page.
☐ I'll provide this later Choose files
- Tri-merge credit report for all borrowers** REQUIRED
 If using broker credit reports, no older than 60 days at submission.
☐ I'll provide this later Choose files
- Borrower's certification and authorization form** REQUIRED
 Forge Capital Lending's completed borrower's certification and authorization form.
☐ I'll provide this later Choose files
- Escrow/closing third-party fee sheet** REQUIRED
 Disclose all broker and third-party fees. Undisclosed fees cannot be added later.
☐ I'll provide this later Choose files
- REO mortgage, tax, and insurance support** REQUIRED
 Supporting mortgage statement, tax, and insurance information for all REO on the 1003. Choose files

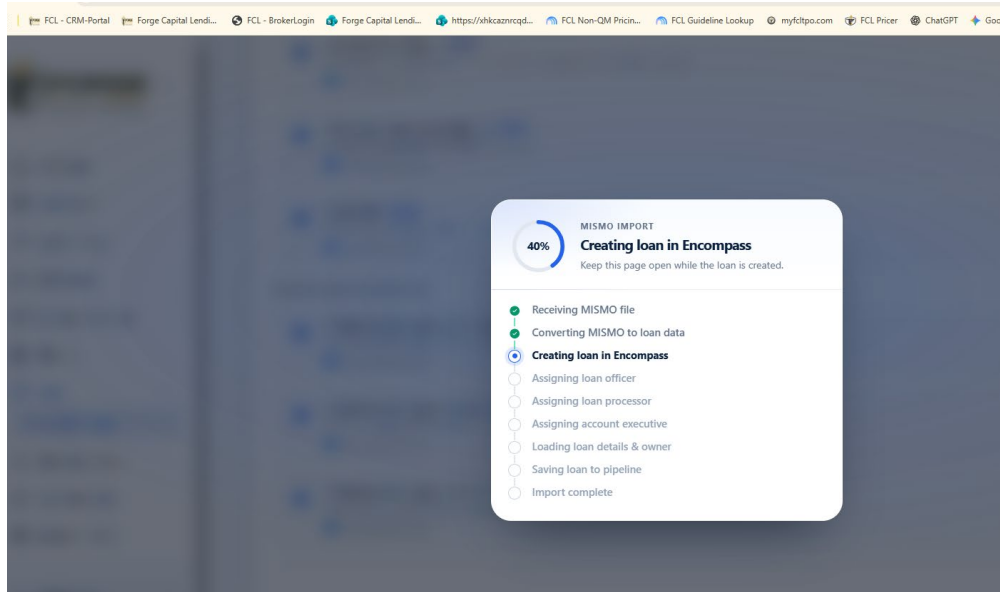
Example of the Required Documents for Initial Underwriting list.

- Items marked **REQUIRED** should be uploaded before submission whenever possible.
- Use **Choose files** to attach the correct document to the corresponding requirement.
- Use **I'll provide this later** only when allowed and when the missing item will not prevent the file from being accepted or reviewed.
- Examples shown in the portal include lease agreements (when applicable), 3.4 MISMO, completed 1008/lender page, tri-merge credit, borrower certification/authorization, fee sheet, REO support, purchase agreement, initial 1003, and program-specific income documentation.

SUBMISSION QUALITY A complete submission reduces setup questions, suspense conditions, and underwriting turn-time delays. Upload legible files and label documents clearly.

13. Create Loan & Encompass Import

After Create Loan is selected, the portal builds the loan in Encompass and assigns the file to the appropriate users.



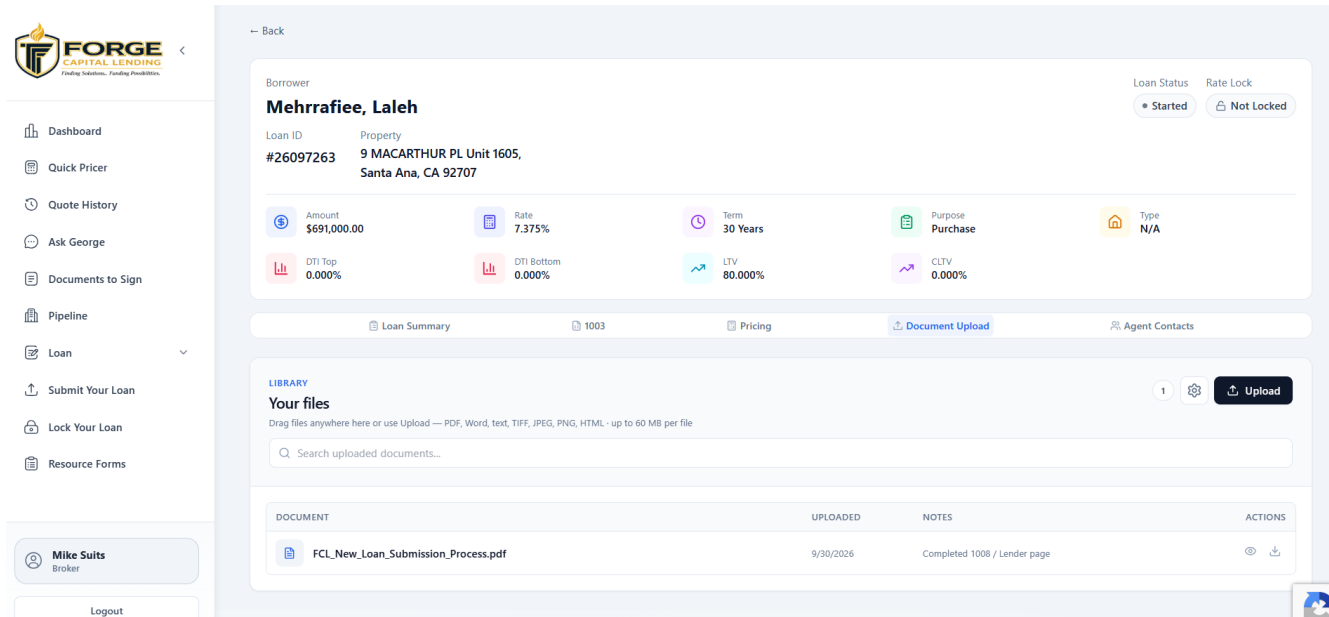
MISMO import progress. Keep the page open until Import complete.

- Receiving MISMO file
- Converting MISMO to loan data
- Creating loan in Encompass
- Assigning loan officer
- Assigning loan processor
- Assigning account executive
- Loading loan details and owner
- Saving loan to pipeline
- Import complete

DO NOT Do not close or refresh the page while the import is running. Wait for the import-complete confirmation, then open the loan from Pipeline and verify the data.

14. Document Upload & Conditions

Use Document Upload to add supporting documents, underwriting conditions, and other loan-level files after the loan has been created.



The screenshot displays the Forge Capital Lending portal interface. On the left is a sidebar with navigation links: Dashboard, Quick Pricer, Quote History, Ask George, Documents to Sign, Pipeline, Loan, Submit Your Loan, Lock Your Loan, and Resource Forms. Below the sidebar is a user profile for Mike Suits, Broker, with a Logout button. The main content area shows the loan details for Borrower **Mehrrafiee, Laleh**. The Loan ID is #26097263 and the Property is 9 MACARTHUR PL Unit 1605, Santa Ana, CA 92707. The loan status is 'Started' and the rate lock is 'Not Locked'. Key loan metrics are displayed: Amount \$691,000.00, Rate 7.375%, Term 30 Years, Purpose Purchase, Type N/A, DTI Top 0.000%, DTI Bottom 0.000%, LTV 80.000%, and CLTV 0.000%. Below these metrics are tabs for Loan Summary, 1003, Pricing, Document Upload (selected), and Agent Contacts. The 'Document Upload' section shows a 'Your files' library with a search bar and an 'Upload' button. A table lists the uploaded document:

DOCUMENT	UPLOADED	NOTES	ACTIONS
FCL_New_Loan_Submission_Process.pdf	9/30/2026	Completed 1008 / Lender page	View Download

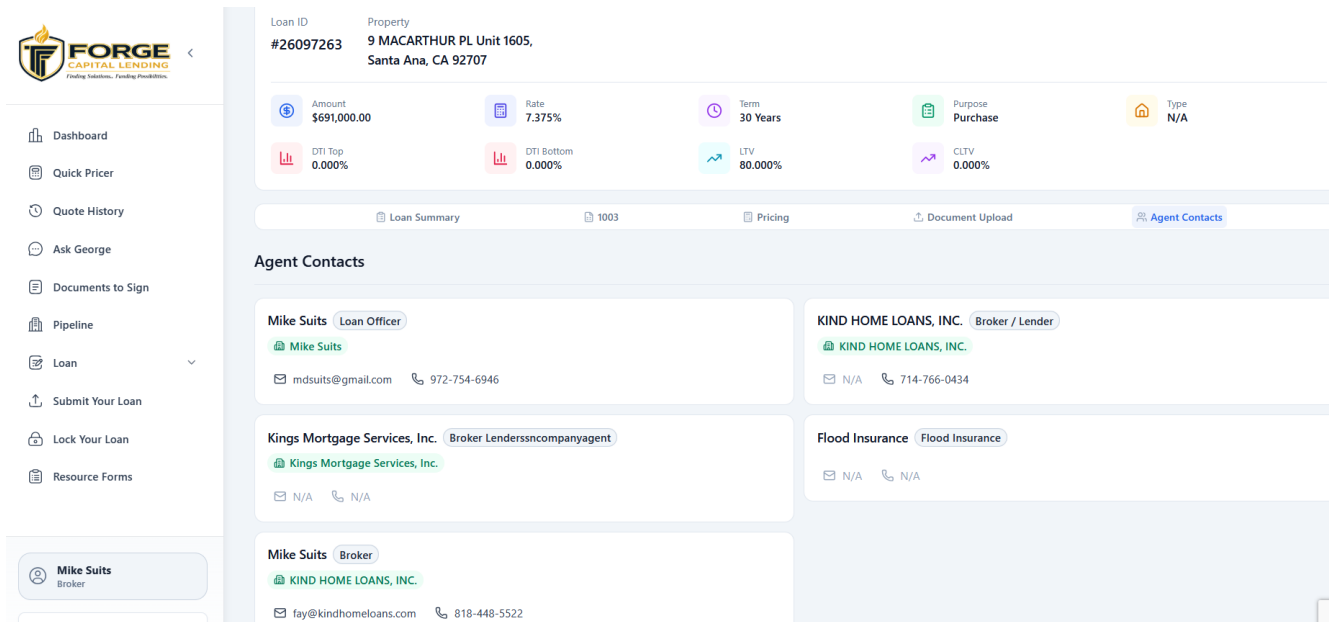
Loan-level Document Upload library.

1. Open the loan from Pipeline and select Document Upload.
2. Select Upload or drag files into the upload area when supported.
3. Confirm the correct file appears in the loan library.
4. Use Notes or clear file naming to identify the condition or purpose of the document.
5. Verify that the file is legible and belongs to the correct borrower/loan before finishing.

CONDITION DELIVERY When uploading a condition response, make it easy for Underwriting to connect the document to the requested condition. Avoid unlabeled or duplicate uploads whenever possible.

15. Agent Contacts

Agent Contacts provides the loan-level contact directory for people and organizations associated with the transaction.



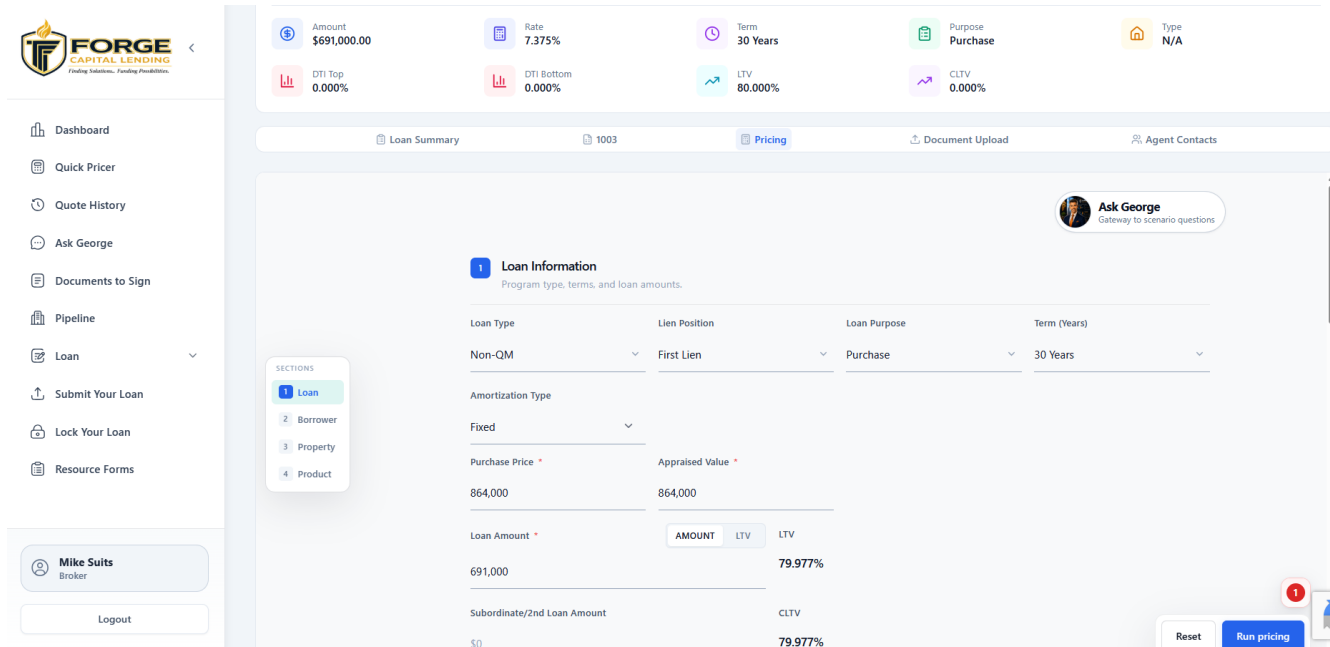
The screenshot displays the 'Agent Contacts' section within the Forge Capital Lending portal. The interface includes a sidebar with navigation options: Dashboard, Quick Pricer, Quote History, Ask George, Documents to Sign, Pipeline, Loan, Submit Your Loan, Lock Your Loan, and Resource Forms. The main content area shows loan details for Loan ID #26097263, including property address, amount, rate, term, purpose, and type. Below this, a tabbed interface allows switching between Loan Summary, Pricing, Document Upload, and Agent Contacts. The Agent Contacts tab lists several contacts: Mike Suits (Loan Officer), KIND HOME LOANS, INC. (Broker / Lender), Kings Mortgage Services, Inc. (Broker Lendersncompanyagent), and Flood Insurance (Flood Insurance). Each contact entry includes a name, role, and contact information (email and phone).

Agent Contacts may include the Loan Officer, Broker/Lender, company contacts, insurance providers, and other transaction parties.

- Use the contact screen to confirm the correct people are associated with the file.
- Verify phone and email information before relying on it for loan communications.
- If a required contact is missing or incorrect, coordinate with the LO/AE or update it if your role has edit permission.

16. Loan Pricing

The Pricing tab allows pricing to be run directly from the loan record using the loan data already in the portal.



The screenshot shows the Forge Capital Lending portal interface. On the left is a sidebar with navigation links: Dashboard, Quick Pricer, Quote History, Ask George, Documents to Sign, Pipeline, Loan (selected), Submit Your Loan, Lock Your Loan, and Resource Forms. Below the sidebar is a user profile for Mike Suits, Broker, with a Logout button. The main content area is titled 'Pricing' and shows loan details for loan 1003. At the top, there are summary cards for Amount (\$691,000.00), Rate (7.375%), Term (30 Years), Purpose (Purchase), Type (N/A), DTI Top (0.000%), DTI Bottom (0.000%), LTV (80.000%), and CLTV (0.000%). Below these is a 'Loan Information' section with a sub-header 'Program type, terms, and loan amounts.' It contains a table with columns: Loan Type (Non-QM), Lien Position (First Lien), Loan Purpose (Purchase), and Term (Years) (30 Years). Below the table are sections for Amortization Type (Fixed), Purchase Price (\$864,000), Appraised Value (\$864,000), Loan Amount (\$691,000), and Subordinate/2nd Loan Amount (\$0). The LTV is calculated as 79.977% and the CLTV is 0.000%. At the bottom right, there are 'Reset' and 'Run pricing' buttons. A 'Ask George' chat bubble is also visible in the top right corner.

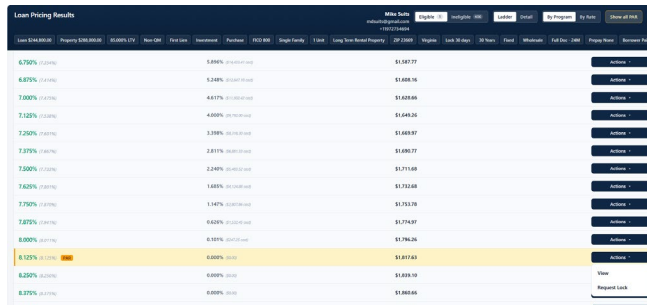
Pricing tab inside a loan record. Review the four pricing sections and select Run pricing.

- Review all pre-populated loan data before running pricing.
- Confirm loan amount, property value, LTV/CLTV, occupancy, documentation type, credit score, property type, state, and product assumptions.
- Use Reset only when intentionally clearing scenario inputs.
- Select Run pricing and review eligible/ineligible results before requesting a lock.

REPRICING If loan terms or borrower/property information changes, re-price the loan before discussing a final option or requesting a lock.

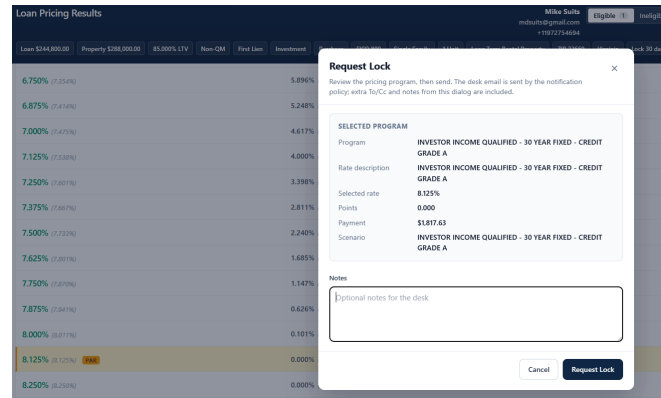
17. Requesting a Loan Lock

A lock request begins from an eligible pricing result. Confirm the exact program and rate before submitting the request.



Loan Amount	Property	Rate	Points	Actions
\$144,800.00	Property \$144,800.00	6.750% (7.473%)	5.89%	Actions
\$144,800.00	Property \$144,800.00	6.875% (7.614%)	5.248%	Actions
\$144,800.00	Property \$144,800.00	7.000% (7.749%)	4.617%	Actions
\$144,800.00	Property \$144,800.00	7.125% (7.884%)	4.000%	Actions
\$144,800.00	Property \$144,800.00	7.250% (8.019%)	3.398%	Actions
\$144,800.00	Property \$144,800.00	7.375% (8.154%)	2.811%	Actions
\$144,800.00	Property \$144,800.00	7.500% (8.289%)	2.240%	Actions
\$144,800.00	Property \$144,800.00	7.625% (8.424%)	1.685%	Actions
\$144,800.00	Property \$144,800.00	7.750% (8.559%)	1.147%	Actions
\$144,800.00	Property \$144,800.00	7.875% (8.694%)	0.626%	Actions
\$144,800.00	Property \$144,800.00	8.000% (8.829%)	0.101%	Actions
\$144,800.00	Property \$144,800.00	8.125% (8.964%)	0.000%	Actions
\$144,800.00	Property \$144,800.00	8.250% (9.099%)	0.000%	Actions

Open Actions and select Request Lock.



Request Lock

Review the pricing program, then send. The desk email is sent by the notification policy; extra To/Cc and notes from this dialog are included.

SELECTED PROGRAM

Program: INVESTOR INCOME QUALIFIED - 30 YEAR FIXED - CREDIT GRADE A

Rate description: INVESTOR INCOME QUALIFIED - 30 YEAR FIXED - CREDIT GRADE A

Selected rate: 8.125%

Points: 0.000

Payment: \$1,817.63

Scenario: INVESTOR INCOME QUALIFIED - 30 YEAR FIXED - CREDIT GRADE A

Notes:

Optional notes for the desk

Cancel Request Lock

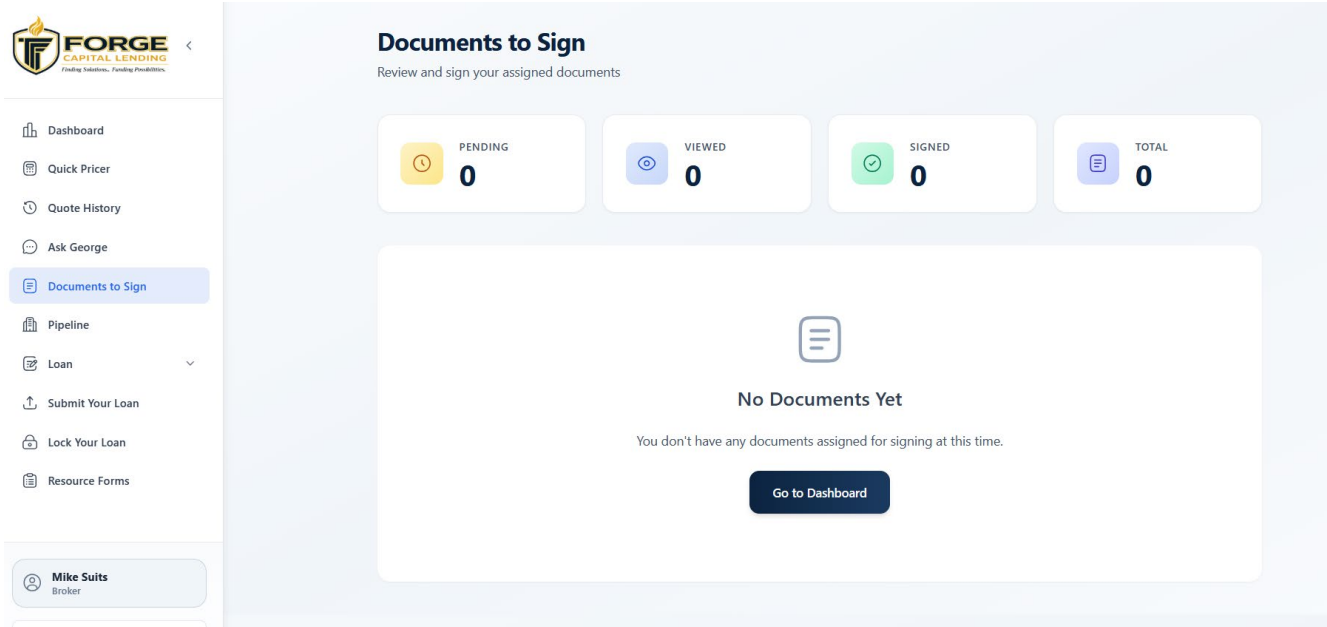
Review program, rate, points, payment, and notes before submitting.

1. From eligible pricing results, locate the desired rate/program.
2. Open Actions and select Request Lock.
3. Review the Program, Rate Description, Selected Rate, Points, Payment, and Scenario in the confirmation dialog.
4. Enter any useful notes for the Lock Desk.
5. Select Request Lock.
6. Monitor the loan for lock confirmation and verify the final locked terms when returned.

EXCEPTION ROUTING If the desired program is not eligible or an underwriting/lock exception is needed, coordinate with the assigned AE. The AE will route the request through the appropriate FCL escalation process.

18. Documents to Sign

Documents to Sign is the portal queue for documents assigned to you for review and electronic signature.



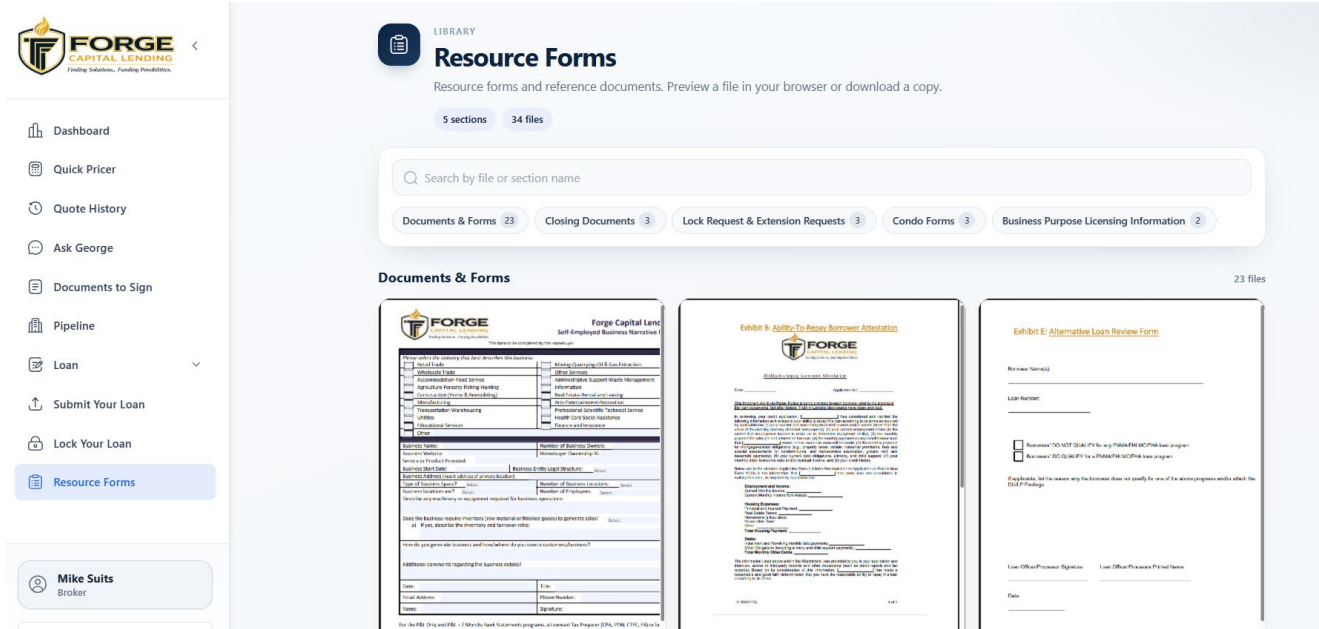
Documents to Sign dashboard showing Pending, Viewed, Signed, and Total counts.

- Pending - assigned documents that still require action.
- Viewed - documents opened but not yet completed.
- Signed - completed documents.
- Total - all documents assigned to you.

DAILY CHECK Review Documents to Sign each day. Outstanding signatures can delay disclosures, approvals, locks, or other loan milestones.

19. Resource Forms

Resource Forms is the portal library for FCL forms, reference documents, and operational support materials.



Resource Forms library with searchable categories and document previews.

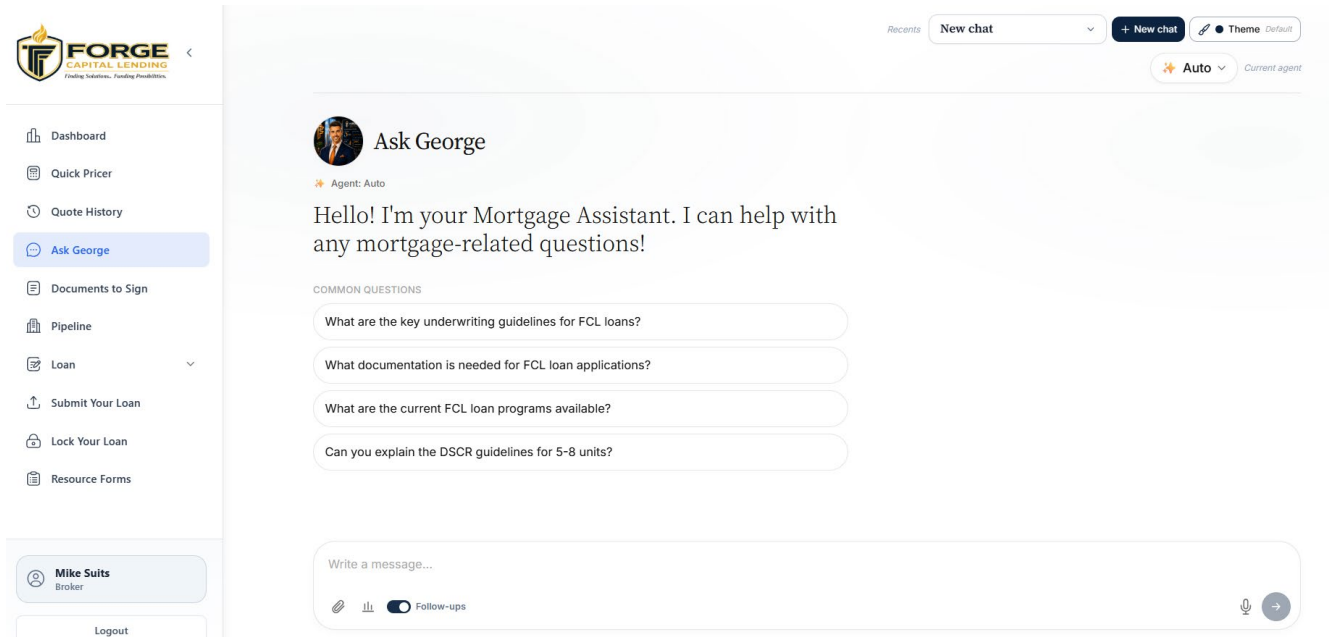
- Documents & Forms
- Closing Documents
- Lock Request & Extension Requests
- Condo Forms
- Business Purpose Licensing Information

Use the search field or category filters to locate the appropriate current form. Preview the document in the browser or download a copy as needed.

VERSION CONTROL Use the portal library as the source for current FCL forms whenever possible. Avoid using old saved copies if a newer portal version is available.

20. Ask George

Ask George is the portal mortgage assistant for FCL scenario and guideline questions.



Ask George - common questions, new chat, and scenario support.

- Ask general underwriting-guideline questions.
- Ask what documentation is needed for a program or scenario.
- Ask which FCL loan programs may fit a scenario.
- Ask program-specific questions such as DSCR, Alt-Doc, ITIN, or other Non-QM topics.

IMPORTANT Ask George is a support tool, not the final credit authority. Double-check critical eligibility, underwriting, compliance, and pricing decisions against current FCL guidelines, the portal/pricer, and Underwriting.

21. Escalation & Exception Routing

When a loan is blocked by an underwriting condition or requires an exception, use the established FCL escalation path rather than relying on informal messages.

Loan Officer / Processor action:

- Identify the exact loan number, borrower, condition or eligibility issue, and the requested outcome.
- Provide the supporting facts and documents that explain why the request should be reviewed.
- Coordinate the request with the assigned Account Executive.

AE underwriting escalation process:

UNDERWRITING ESCALATION The AE emails underwriting@myfcltpo.com and includes the loan number, borrower name, the specific condition in question, and the exact exception/request being made.

For pricing or lock issues, clearly identify the program, requested rate/term, pricing result, and what assistance is needed. Do not submit vague exception requests.

22. Control Standards & Common Mistakes

The portal is designed to accelerate loan movement, but speed depends on accurate data and disciplined file handling.

Item	Standard
Incorrect scenario inputs	Verify FICO, occupancy, property type, loan purpose, LTV/CLTV, state, documentation type, and loan amount before pricing.
Pricing without reviewing disqualifiers	Read the ineligible reasons before changing the scenario or asking for an exception.
Submitting incomplete loan data	Review imported MISMO/1003 data and required fields before Create Loan.
Uploading unclear documents	Use legible files, correct borrower/loan, and clear labels/notes.
Closing import page too early	Keep the page open until Encompass import is complete.
Locking the wrong terms	Review program, rate, points, payment, prepay, and transaction data immediately before Request Lock.
Relying only on AI guidance	Use Ask George as a support tool; verify critical decisions against current guidelines/pricing.
Allowing files to stall	Review Pipeline every day and assign a clear next action for active loans.

FILE OWNERSHIP If you see an error, missing condition, approaching lock expiration, or unclear status, address it or escalate it the same day. Do not assume another user has already handled it.

23. Daily / Weekly Quick Reference

Use this checklist as a repeatable operating routine.

Daily - Loan Officer

- Review Dashboard, Documents to Sign, and Pipeline.
- Price new scenarios and re-price changed files.
- Review active borrower/partner follow-up and open loan decisions.
- Submit complete new loans and verify successful Encompass creation.
- Review conditions, lock status, and key dates with Processor/AE.
- Request locks when borrower/program decision is confirmed.
- Finish the day with a second pipeline review for urgent items.

Daily - Processor

- Review assigned Pipeline and prioritize files by milestone and urgency.
- Audit 1003/loan data and document completeness.
- Upload conditions/supporting documents and verify successful upload.
- Track outstanding items, key dates, lock status, and underwriting movement.
- Coordinate missing information or material changes with the LO/AE.
- Confirm every active file has a documented next action before end of day.

Weekly - Both Roles

- Review aging loans and files with no recent activity.
- Review locks approaching expiration and closing dates.
- Reconcile outstanding conditions and documents promised later.
- Confirm contact/profile information and saved resource forms are current.
- Use Quote History and pipeline activity to prepare follow-up with the AE and broker partners.

24. Portal Glossary

Common terms used throughout the Forge Capital portal and this manual.

Item	Standard
1003	Uniform Residential Loan Application data within the loan record.
3.4 MISMO	Standard mortgage data file used to transfer loan data into the portal/Encompass.
AE	Account Executive assigned to the broker/client relationship.
CLTV	Combined loan-to-value ratio including applicable subordinate financing.
DSQ / Disqualifier	Reason a program or rate is not eligible for the entered scenario.
Eligible	Program/rate that meets the entered pricing criteria.
Ineligible	Program/rate that fails one or more pricing or eligibility rules.
Key Dates	Loan milestones such as registration, submission, underwriting, approval, lock expiration, and closing-related dates.
LTV	Loan-to-value ratio.
PAR	Pricing point where the rate is displayed at par for the scenario in the pricing results.
Pipeline	Work queue containing active, funded, and inactive loans.
Quick Pricer	Scenario-pricing tool used before or outside a specific loan record.
Quote History	Historical record of prior pricing/registration activity.
Rate Lock	Request to secure specific loan pricing for a defined lock period, subject to FCL confirmation.
REO	Real estate owned by the borrower.
Resource Forms	Portal document library for FCL forms and operational references.

FINAL REMINDER Accurate data, complete documentation, timely follow-up, and clear communication are the core controls that keep Non-QM loans moving efficiently through underwriting and closing.