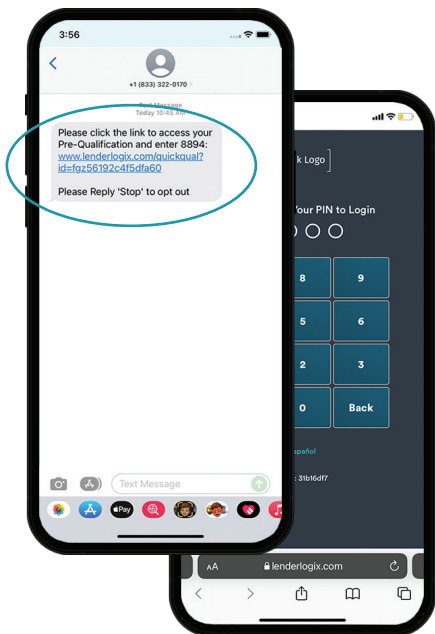




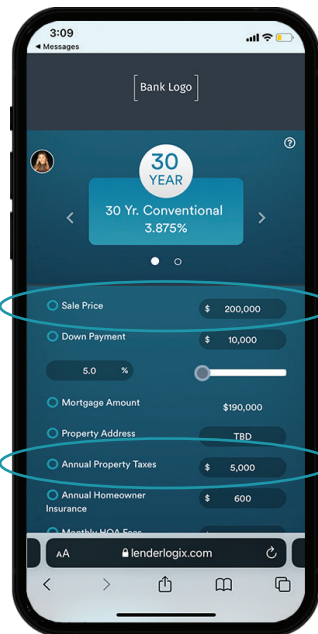
How-To Instructions

For Borrowers Using QuickQual

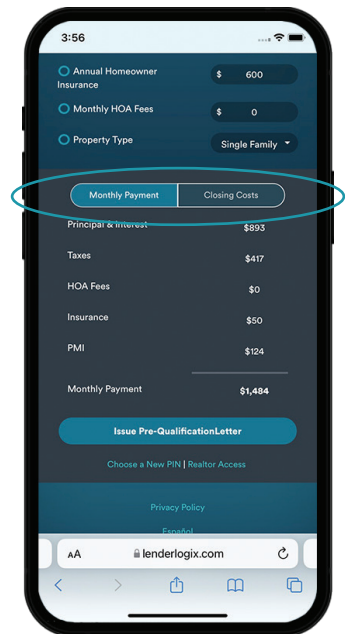
QuickQual gives you the tools to make quick, informed decisions when looking for your dream home. Follow these *five simple steps* to access your QuickQual, test different pricing scenarios, and update your own letter when you have to adjust your offer!



1. Once your loan officer has reviewed your info and determined your eligibility, you'll receive your QuickQual link and 4-digit PIN. Click the link to enter your PIN.



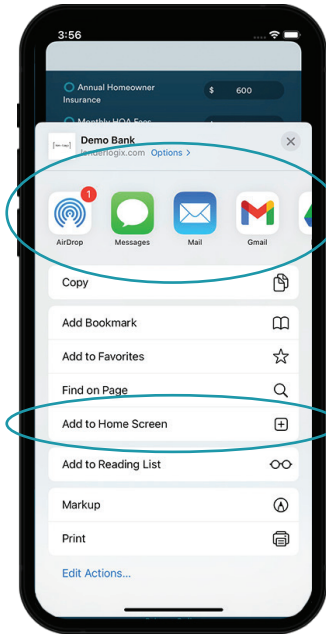
2. Once you've entered your PIN on the Login screen, you can access your QuickQual adjustable calculator. Update the "Sale Price" and "Annual Property Taxes" to any scenario you wish to run.



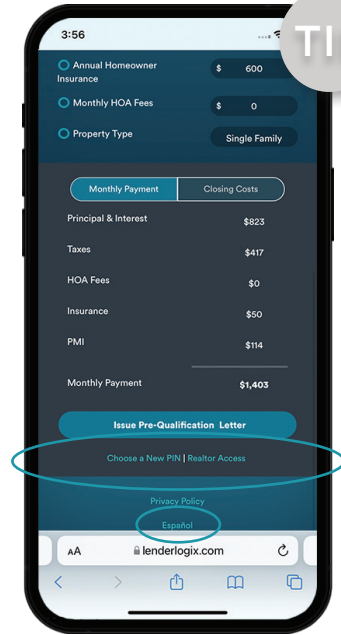
3. Review the payment and closing costs by clicking the "Monthly Payment" and "Closing Costs" tabs. As long as you qualify, you can issue an updated letter to match the offer you'd like to make.



4. Your PDF letter will be generated and accessible! Share the letter via text or email by clicking the share button on the bottom of your screen.



5. Share from this screen and save this link to your home screen as an app tile! For Android users, click the ellipsis (three vertical dots) in the top right of your screen to launch this menu.



Change your PIN at any time by clicking “Choose a New PIN” at the bottom of your QuickQual screen. You can also view this screen in Spanish by clicking “Español”.



Happy House Hunting!

YOUR LENDING TEAM