JOB AID: NDC-Creating a new loan

Practical guidance for CWL brokers & partners

Community Wholesale Lending

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Version: 1.0   Date: 09/09/2025

Community Wholesale Lending
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1. Overview

This job aid provides step-by-step guidance on creating NDC loans in the CWL system, including choosing a program and managing origination charges.

2. Step-by-Step Instructions

1. Pipeline view

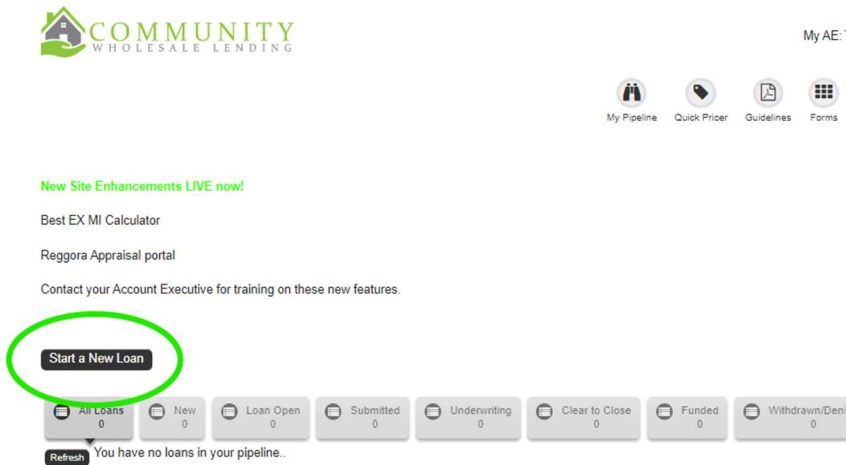   - From your pipeline view, select Start a new loan

Figure 1. Pipeline view

2. Upload your current MISMO 3.4 file

    -Be sure your file is up to date before uploading
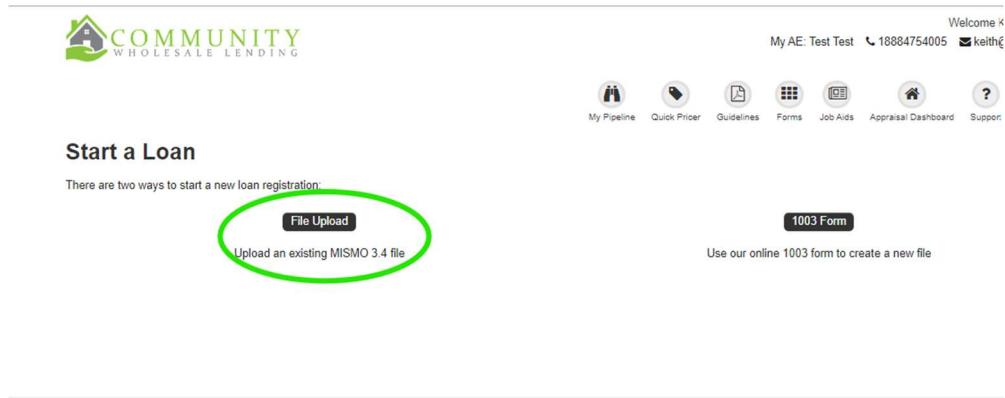
    -Browse for your file or drag it to the upload box.
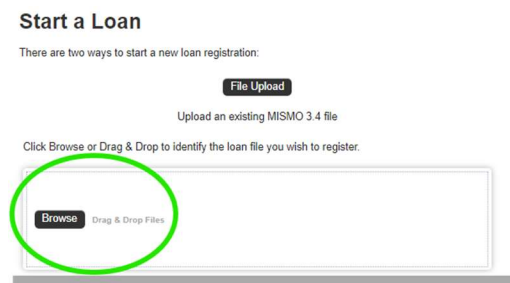

Figure 2. Start a loan

Figure 3. Browse and upload

3. Validate borrowers' information

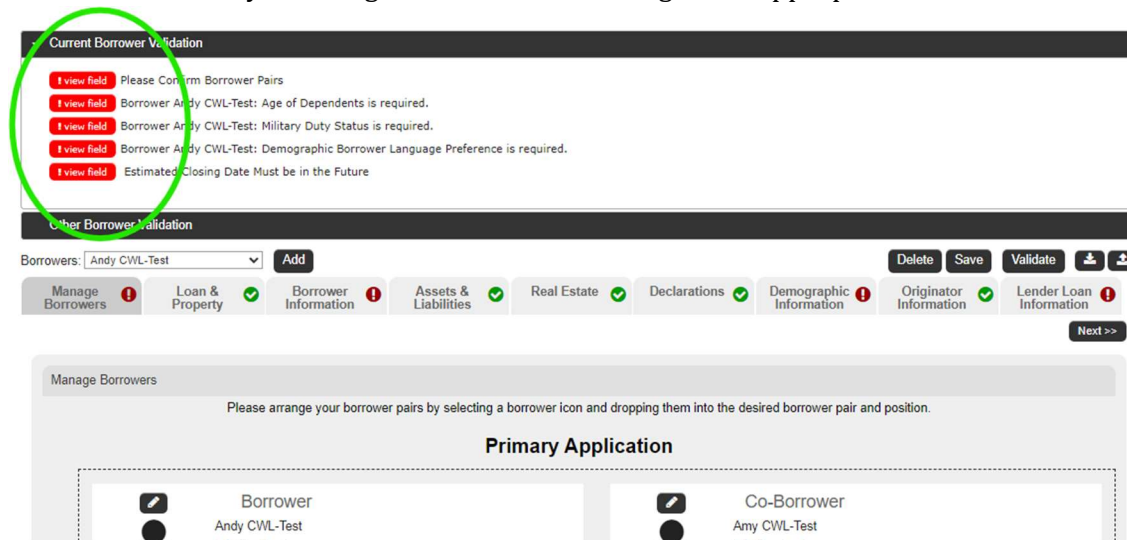   -Clear all alerts by selecting view field and entering in the appropriate information

Figure 4. Validate borrowers' information

4. Manage borrowers

   -If you have borrowers that are on the same application, be sure they both show under primary application by dragging the additional applicant to the primary application field

Figure 5. Manage borrowers

5. Multiple borrowers

   -If the application has multiple borrowers that are listed on different applications, select the drop down to review each application

Figure 6. Additional Applications

6. Select a loan program
  -navigate to the initial pricing screen

Figure 7. Loan program

7. Selecting a loan program
  -Confirm channel shows as CorrNonDel
  -Enter the Origination Fee being charged

Figure 8. Loan program

8. Pricing Details

   -*Allowable lender credit*

   -Enter how much rebate is being collected

   -*Discount to buy the rate down*

   -Enter the discount that is being charged to the buyer

   -Select *get pricing*

Figure 9. Pricing Details

 -If the information entered into the pricing tab doesn't meet the program requirements, you will see that notification as "ineligible". Select on the icon to see the reason the program is not eligible.

Figure 10. Ineligible results

9. Select rate
  -Select the applicable rate
 - click select rate

Figure 11. Selecting rate

10. Create Loan
  -Complete all required fields
        -Loan Officer, Processor, Purchase Advice (PA) Contact
        -If you have additional users (LOA, additional processor) they can be added under
the *additional processor* field

Figure 12. Create Loan

⚠ WARNING: Do not skip step 8 as your disclosures and loan fees could be affected.

3. Quick Tips / Common Errors to Avoid
- ✓ Before uploading your MISMO file, be sure your file is complete
- ✓ Confirm all fees listed in the pricing screen to ensure your fees are being charged correctly

4. Support
Need help? Contact parcsupport@cwlend.com