JOB AID TITLE: PARC-FHA Streamline/VAIRRL input

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 11/7/2025

Community Wholesale Lending
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1. Overview

This job aid provides step-by-step guidance on inputting an FHA Streamline or VAIRRL into PARC including managing borrowers, inputting income and issuing disclosures.

2. Step-by-Step Instructions

1. Upload your MISMO 3.4 file
   -Upload your MISMO 3.4 file just as you would any standard loan file

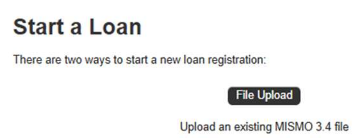


Figure 1. Upload a new file

2. Clear any validation messages
   -Select "view field" to complete the missing data and complete the validation error

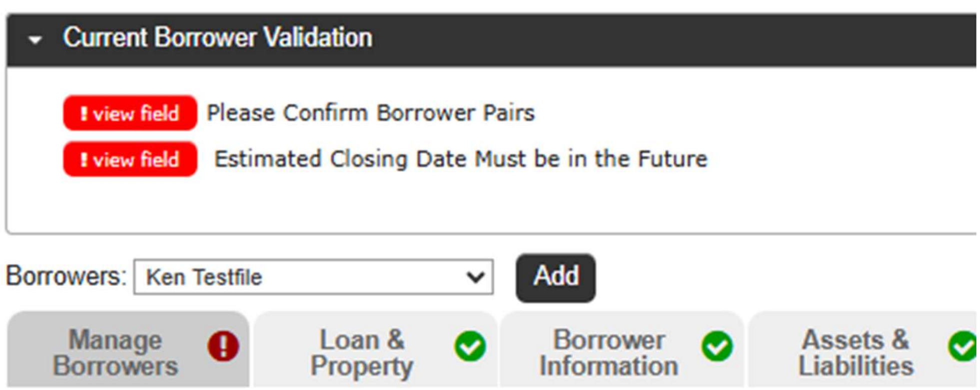


Figure 2. Current Borrower Validation

3. Loan Application-income information

-go to borrower information

-Enter $1.00 for the borrower's income (employer does not need to be included)

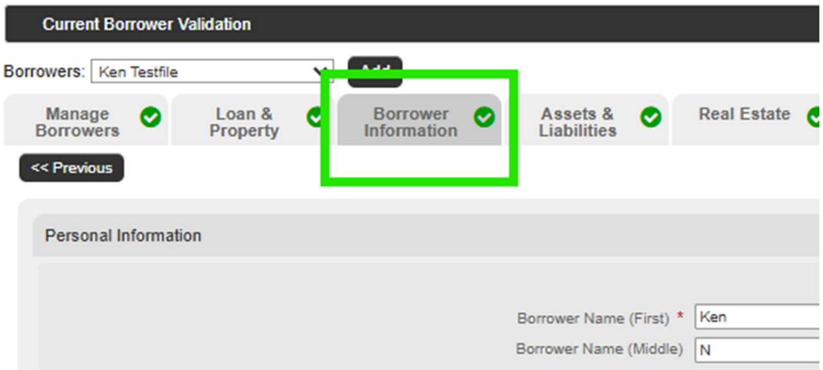


Figure 3. Borrower information

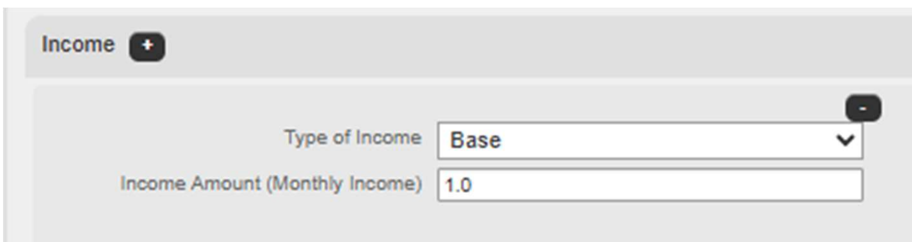


Figure 4. Income

4. Credit

-reissue the credit or mortgage rating

-Select Manual

-reissue credit: *yes*

-Enter the case report ID and select request findings

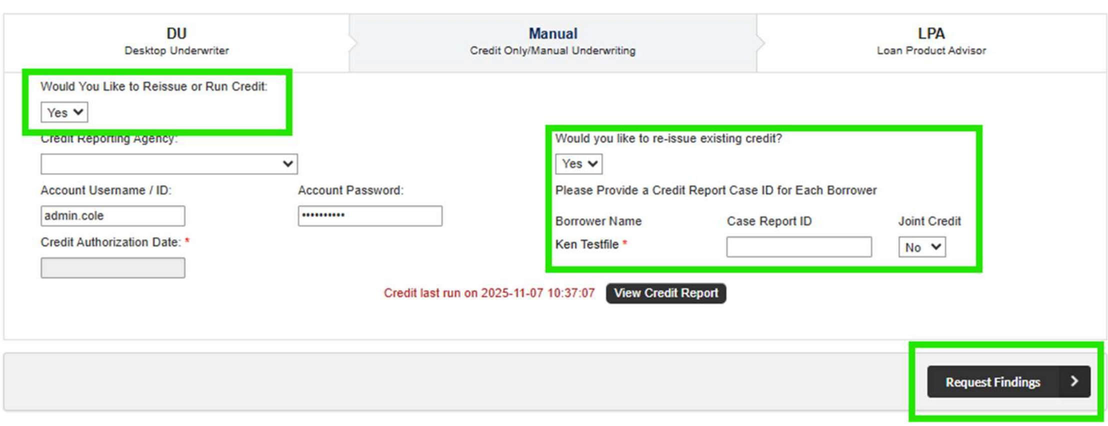


Figure 5. Credit

5. Price and Lock/Float Rate

-complete all required (*) fields

-select get pricing

-select *request float* or *request lock*

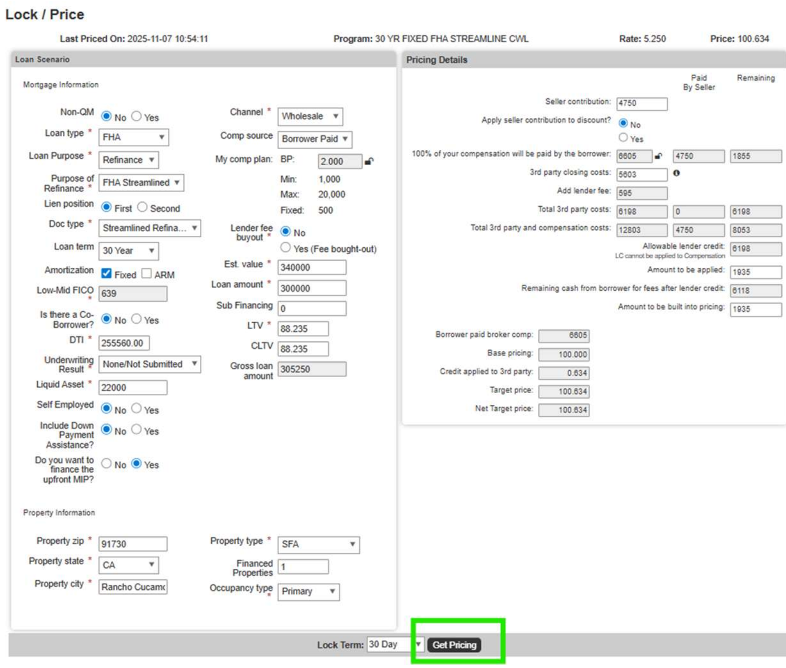


Figure 6. Pricing

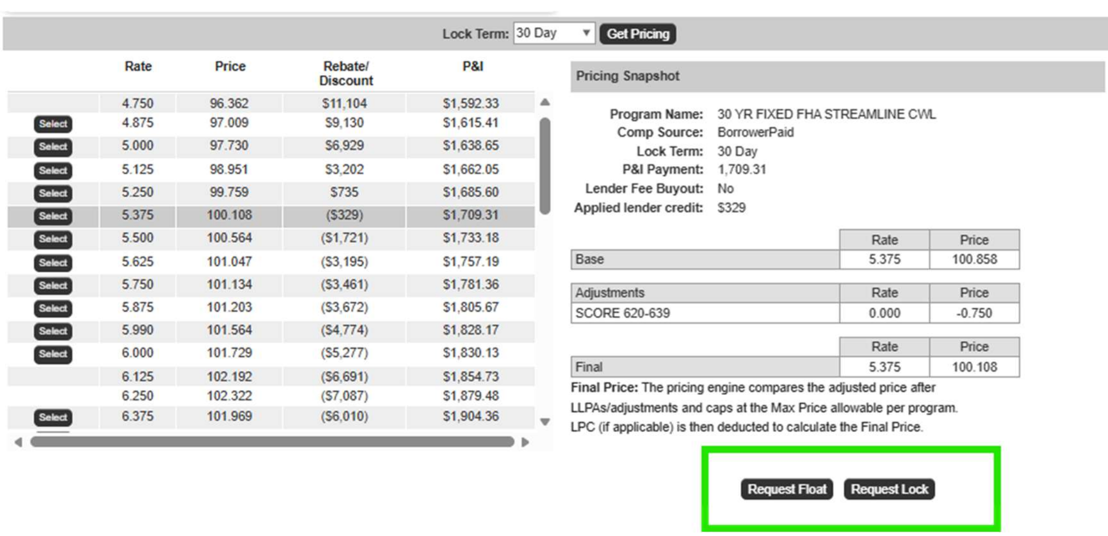


Figure 7. Float or Lock

6. Review Fees

-review fees and make any necessary adjustments to fees.

-select save and continue

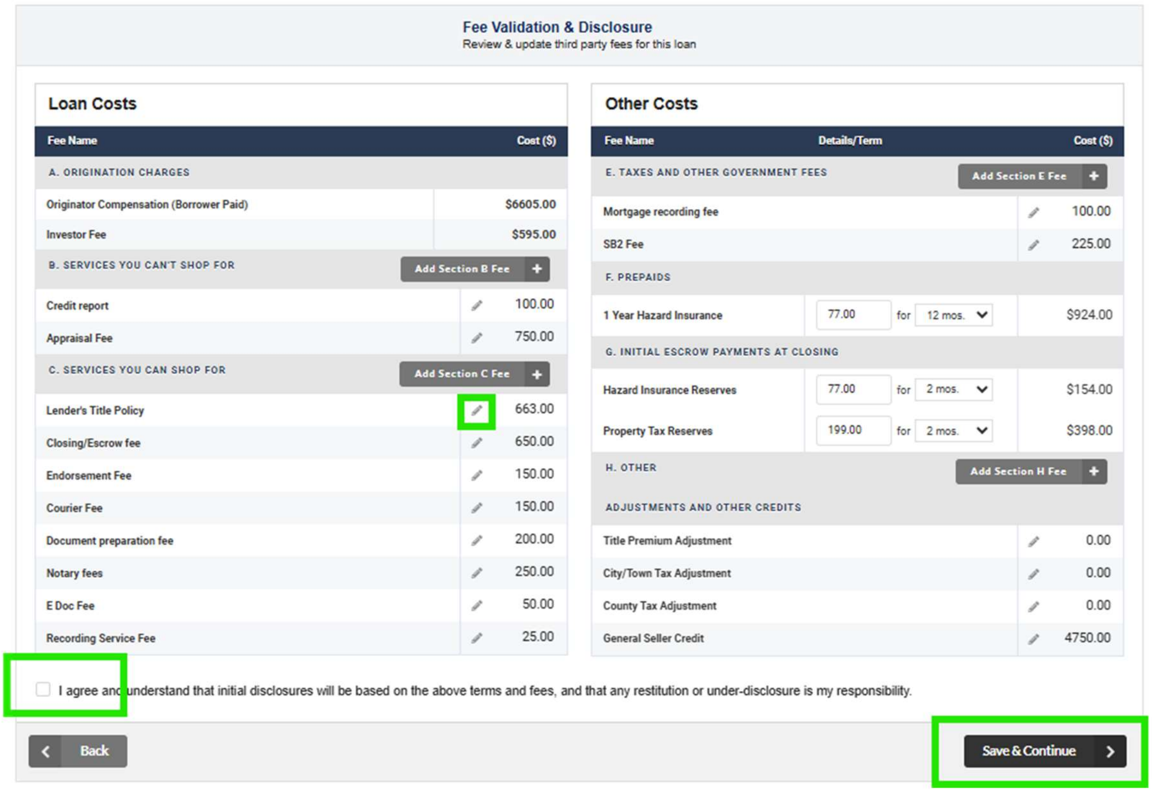


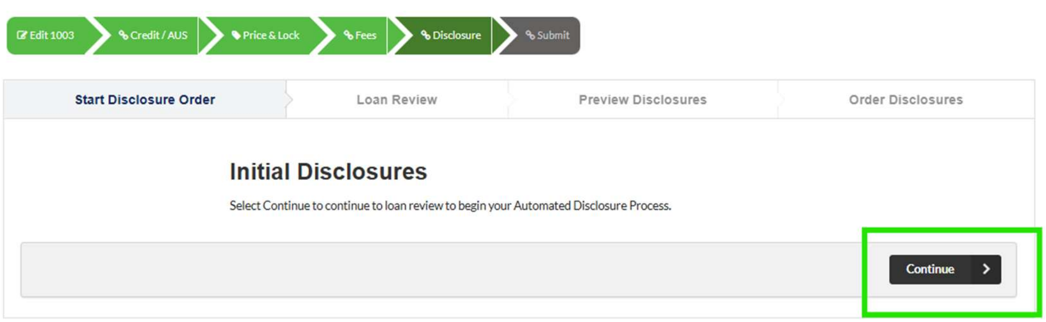
Figure 8. Fees

7. Disclosures

-confirm the fees are passing all compliance tests

-Preview disclosures

-Issue disclosures to the borrower(s)



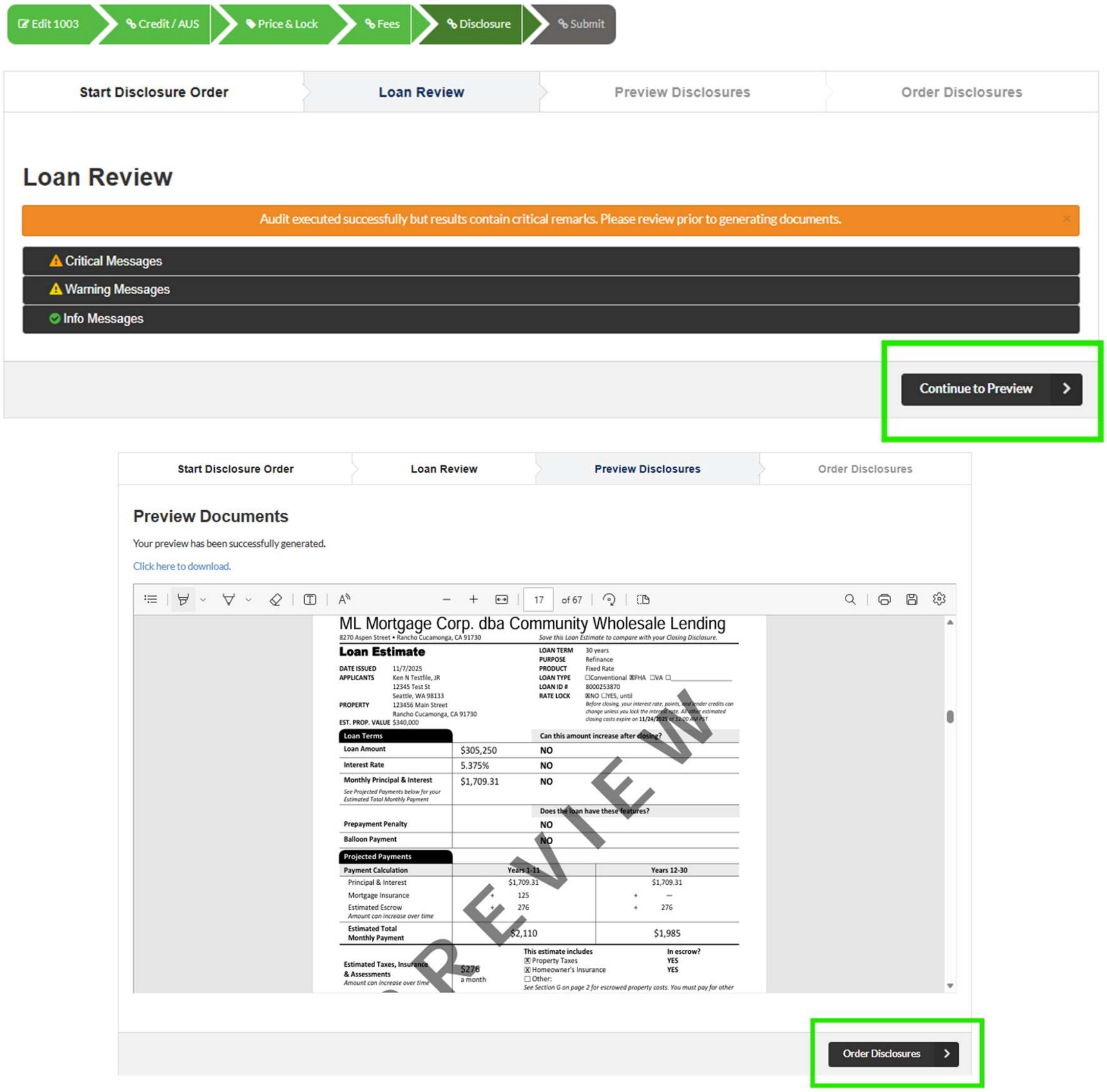


Figure 9. Disclosures

3. Support

Need help? Contact parcsupport@cwlend.com