

Liberty Purchase Pre-Approval Guide



Teresa Simmons ▾

Pipeline **New Quote** Reports Resources ▾

Quick Search: X

Search Pipeline

Show Me: Last Activity within 30 days ▾

Portal ID	Borrower Name	State	Application Date	Status	Rate/Margin	Originator	Organization	Product
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Teresa Simmons ▾

Pipeline **New Quote** Reports Resources ▾

Loan Details

Loan Details Product Selection Product Comparison Save Quote Summary

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Application Details

* Application Date: <input type="text" value="10/21/2025"/>	* Est Closing Date: ⓘ <input type="text" value="12/20/2025"/>	* Transaction Type: ⓘ <input type="text" value="Purchase"/>	<input checked="" type="checkbox"/> Pre Approval
Channel Type: ⓘ <input checked="" type="radio"/> Wholesale <input type="radio"/> Correspondent			

Date of Birth

* Borrower Date of Birth: <input type="text" value="01/25/1951"/>	* Borrower Age: <input type="text" value="74"/>
+ add a co-borrower	

Property

* Property Type: <input type="text" value="Single Family"/>	* Home Value: <input type="text" value="\$600,000.00"/>	* Purchase Price: <input type="text" value="\$600,000.00"/>	* State: <input type="text" value="Georgia"/>
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Credit Profile

* FICO Score Range: ⓘ <input type="text" value="Unknown"/>

Next >

↓ NOTE: For Purchase Pre-Approval requests, only ____ different programs must be shown (include the Annual Product as an OPTION)

1

2

3

4

5

6

Back

7CMT 2.25%

AnnualSCAP - 17CMT 3.5%

2017 Fixed - 7.680%

Next

You must select a minimum of 3 HECM products and 3 EquityIQ products to disclose on the loan. The products must include at least one of the following: [HECM Monthly ARM], [HECM Annual ARM], [HECM Fixed], [EquityIQ Fixed].

Monthly

Monthly10CAP - 17CMT 1.500%

Monthly10CAP - 17CMT 1.625%

Monthly10CAP - 17CMT 1.750%

Monthly10CAP - 17CMT 1.875%

Monthly10CAP - 17CMT 2%

Monthly10CAP - 17CMT 2.125%

Monthly10CAP - 17CMT 2.25%

Monthly10CAP - 17CMT 2.375%

Monthly10CAP - 17CMT 2.5%

Monthly10CAP - 17CMT 2.625%

Monthly10CAP - 17CMT 2.75%

Monthly10CAP - 17CMT 2.875%

Monthly10CAP - 17CMT 3%

Monthly5CAP - 17CMT 1.500%

Monthly5CAP - 17CMT 1.625%

Monthly5CAP - 17CMT 1.750%

Monthly5CAP - 17CMT 1.875%

Monthly5CAP - 17CMT 2%

Monthly5CAP - 17CMT 2.125%

Monthly5CAP - 17CMT 2.25%

Monthly5CAP - 17CMT 2.375%

Annual

AnnualSCAP - 17CMT 3.5%

Fixed

EquityIQ Apex - Fixed 8.990%

EquityIQ Max - Fixed 9.250%

EquityIQ Prime - Fixed 8.875%

2017 Fixed - 7.680%

2017 Fixed - 7.810%

2017 Fixed - 7.930%

2017 Fixed - 8.060%

Loan Details

Product Selection

Product Comparison

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Product Comparison

GFE

Important Dates

Application Date:

10/21/2025

Est. Closing Date:

12/20/2025

Case Assignment Date:

MM/DD/YYYY

Recalculate

Important Note Regarding Principal Limit Calculations

Case Assignment Date is missing, but is needed to ensure accurate calculations based on recent program changes. Please add the case date in the section above, if known. When blank, the calculator will assume an FHA Case Date of "today."

Broker Compensation Method:

☒ Lender Paid
 ☐ Borrower Paid

Add Another Product

Active Rate Sheet: A

	Selected	2	3
	1	2	3
Origination Fee:	\$6,000.00	\$6,000.00	\$0.00
Correspondent Fee:	+ \$18,843.84	+ \$3,000.00	+ \$6,750.00
	\$24,843.84	\$9,000.00	\$6,750.00
Product:	Monthly5CAP - 17CMT 2.25%	AnnualSCAP - 17CMT 3.5%	2017 Fixed - 7.680%



Product Comparison

[Loan Details](#)
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Product Comparison

GFE
[Recalculate](#)

Good Faith Estimate (GFE) Fees

Important Note Regarding GFE Fees

Please ensure fees entered on this screen are reasonable estimations at the time of application. Any variance in fees, beyond allowed tolerances, will be deducted from the commission paid on the loan.

4. Title Service and Lender's Title Insurance

This section is part of the 10% tolerance.

\$

Description	HUD Fee Section	Amount	
Abstract or Title Search	1100	\$220.00	
Courier Fee	1100	\$60.00	i
Deed Preparation Fee	1100		
Endorsement	1100	\$125.00	
Lenders Title Insurance	1100	\$2,500.00	i
Notary Fees	1100	\$250.00	i
Search Fees	1100		
Settlement or Loan Closing Fee	1100	\$550.00	i
Survey	1100	\$0.00	



Your quote has been saved to your pipeline.

[Generate Quote](#)
[Pipeline](#)
[Start Application](#)

Loan Information

Product Name: **HECM Mthly CMT 2017**
 Margin: **2.25%**
 Home Value: **\$600,000.00**
 Total Lien Amount: **\$0.00**
 Status: **New**
 Transaction Type: **Purchase**
 Lesser of Home Value or Purchase Price: **\$600,000.00**

Portal ID: **762238**
 Loan#:
 Application Date: **10/20/2025**
 Organization: **PHH - Wholesale**
 Channel: **Wholesale**

Borrower Information

Primary Borrower
 First Name: **Billy Bob**
 Middle Name:
 Last Name: **Pre Approval**
 Date of Birth: **01/25/1951**
 Phone: **(678) 999-9999**
 Email:

Property Information

Address: **TBD**
 City: **Conyers**

State: **GA**
 Zip Code: **30094**
 County: **Rockdale**

Interviewer Information

Name: **Simmons, Teresa**
 Address: **10951 White Rock Road, Suite 200**

Phone: **(916) 555-1212**



Pre Approval, Billy Bob
 Portal ID: 762238
 Loan #:

Borrowers

Property

Additional Information

Declarations

Government Monitoring

Financial Information

Financial Assessment

Product Comparison

Loan Dashboard

FHA Connection

Underwriting Conditions

Notes

Uploads

Docs

Credit Profile

* FICO Score Range: ⓘ

Unknown

Borrower

* First Name: Middle Name:
 * Last Name: SSN:
 * Date Of Birth: Actual Age: HECM Age:
 Phone: Email:

Monthly Income:
 Available Assets:
 Real Estate Assets:

Years at Present Address:
☐ Same as Subject Property

Mailing Address

Address:
 City: State: Zip Code:


Co-Borrower



Add Co-Borrower

Save

↓ ON THE UPLOADS SCREEN SHOWN BELOW: THE PURCHASE PRE-APPROVAL REQUEST FORM is required and must be submitted with the other necessary documents (will be listed on that form).



Pre Approval, Billy Bob
Portal ID: 762238
Loan #:

- Borrowers
- Property
- Additional Information
- Declarations
- Government Monitoring
- Financial Information
- Financial Assessment
- Product Comparison
- Loan Dashboard
- FHA Connection
- Underwriting Conditions

Uploads

Warning: This loan has documents pending submission. In order for documents to be received you must select Submit on the Uploads screen to complete the submission process.

Step 1: Select Documents

Select Documents

Done

Step 2: Documents Pending Submission

	Document Type	Document Name	Document Size		
<input type="checkbox"/>		Pre Approval Docs Set 4.pdf	125 KB		
<input type="checkbox"/>		Pre Approval Docs Set 3.pdf	125 KB		
<input type="checkbox"/>		Pre Approval Docs Set 2.pdf	1.24 MB		
<input type="checkbox"/>		Pre Approval Docs Set 1.pdf	125 KB		
			Total: 1.60 MB		

Maximum size of unsubmitted files is 70MB per file and 100MB total.

Submit

Step 3: Document Submitted

File Type	File Name	Submission Type	Document Status	Submitted Date	Submitted By	Received Date

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Step 2: Documents Pending Submission

	Document Type	Document Name	Document Size		
<input checked="" type="checkbox"/>		Pre Approval Docs Set 3.pdf	125 KB		
<input checked="" type="checkbox"/>		Pre Approval Docs Set 4.pdf	125 KB		
<input checked="" type="checkbox"/>		Pre Approval Docs Set 1.pdf	125 KB		
<input checked="" type="checkbox"/>		Pre Approval Docs Set 2.pdf	1.24 MB		
			Total: 1.60 MB		

Maximum size of unsubmitted files is 70MB per file and 100MB total.

Submit

Step 3: Document Submitted

File Type	File Name	Submission Type	Document Status	Submitted Date	Submitted By	Received Date
	Pre Approval Docs Set 1.pdf	New PreApproval Submission	Submitted	Oct-21-2025 04:20 PM PDT	Simmons, Teresa	
	Pre Approval Docs Set 2.pdf	New PreApproval Submission	Submitted	Oct-21-2025 04:20 PM PDT	Simmons, Teresa	
	Pre Approval Docs Set 3.pdf	New PreApproval Submission	Submitted	Oct-21-2025 04:20 PM PDT	Simmons, Teresa	
	Pre Approval Docs Set 4.pdf	New PreApproval Submission	Submitted	Oct-21-2025 04:20 PM PDT	Simmons, Teresa	

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Once you have submitted a file for pre-approval, to generate an application package, you must enter a contract date in the “Contract Received” date which can be located on the Property tab under the Purchase Information section.

Purchase Information

Certificate of Occupancy:

Select Date



Contract Received: ⓘ

Select Date

