



Planet Home Lending
CORRESPONDENT DIVISION

CONTACT INFORMATION

CONTACT	TITLE	PHONE #	EMAIL
Stuart Blend	Regional Sales Manager	469-939-9055	SBlend@PlanetHomeLending.com
Annette Patterson	Sales Service Representative	904-821-7281	Annette.Patterson@PlanetHomeLending.com
Ted Lagousis	Correspondent Operations Manager	949-596-0920	TLagousis@PlanetHomeLending.com
Danielle Tilley	Purchasing Manager	949-336-3340	DTilley@PlanetHomeLending.com

CORE Seller Portal - Support



COREHelp@PlanetHomeLending.com



800-203-5719



www.PHLCorrespondent.com

1924 E. Deere Avenue, Suite 200 Santa Ana, CA 92705

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CORRESPONDENT STEP-BY-STEP GUIDE

REGISTER A LOAN

GETTING STARTED

- Go to www.PHLCorrespondent.com
- Log in using “Seller Login” button
- Select Loan Registration/Pre-Lock
- Select Import Loan Entry or Manual Loan Entry

IMPORTING DATA

There are 3 options to import data (choose one)

Option 1

AUS Import

This is the preferred method when AUS has been run successfully.

- Select Import Loan File > *AUS Import*
- Enter the applicable credentials, Case File # or enter *LP Loan ID*
- Select **Retrieve Case File**
- Select **Proceed** to continue
- Review Short App and validate required fields all loan data is correct and select **Register.***

Option 2

3.2 File Import

- Select Import Loan File > *3.2 File Import*
- Select **Import**
- Select **Proceed** to continue
- Browse and attach Fannie Mae 3.2 file
- Review Short App and validate required fields all loan data is correct and select **Register.*** (If you would also like to lock the loan, the user can select the **Register and Lock** button to navigate to Loan Lock screen.)

Option 3

Manual Loan Entry

- Select *Manual Loan Entry*
- Manually input data in all required fields and loan data and select **Register.***

*If you'd also like to lock a loan, select **Register and Lock** button

For detailed instructions, see QuickStart 2 located in the “Training Tools” tab in the Resources tab.

Have a question?
Give Planet a call at
800-203-5719

See Page 3 for instructions to Submit Loan Prior to Rate Lock and Lock a Registered Loan.

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SUBMIT LOAN PRIOR TO RATE LOCK

(Loan must be Registered prior to submission)

GETTING STARTED

- Go to www.PHLCorrespondent.com
- Log in using Seller Login button

Step 1

Select Loan from Pipeline

- From the Home Landing page, select **View Pipeline**
- Locate loan in **Pipeline** and double click *Seller Loan Number*

Step 2

Upload Documentation

- Select **DOCUMENT LIBRARY**
- Select **UPLOAD**
- Enter Description, select Category of Document Package, and Type as applicable
- Choose *File and Attach File*
- Select **UPLOAD**

Step 3

Submit Loan

- Select **LOAN SUBMISSION** from the left loan spine
- Select *Prior to Approval* or *Closed Loan Submission*
- Select No or Yes radio button for "Is this Loan Closed"
- Enter Seller ULI
- Select *Did Seller Provide Preapproval* and select one of the available options
- Select **Submit Loan**

LOCK A REGISTERED LOAN

(A loan must be registered prior to locking)

GETTING STARTED

- Go to www.PHLCorrespondent.com
- Log in using Seller Login button

Step 1

Select Loan from Pipeline

- From the Main Menu, select **View Pipeline**
- Locate loan in **Pipeline** and double click *Seller Loan Number*

Step 2

Select Loan from Pipeline

- Select **Lock Management** from Menu
- Click on the Padlock symbol with the Lock label
- Select **Price**
- Review Information on screen and select **Lock**
- Select **Confirm**

For more detailed instructions see **Quick Start #3** and **#6** located in the "Training Tools" tab in the Resources tab.

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RESOURCE CONTACTS

Regional Sales Manager

STUART BLEND
SBlend@PlanetHomeLending.com
469-939-9055

Sales Service Rep.

ANNETTE PATTERSON
Annette.Patterson@PlanetHomeLending.com
904-821-7281

Operations Support

TED LAGOUSIS
TLagousis@PlanetHomeLending.com
949-596-0920

CORE - Seller Portal

Browser Requirements:

- Chrome - Is the preferred browser and work best with CORE
- FireFox - Works well with CORE
- Internet Explorer - Version 11 or higher may be used.

For detailed instructions on browser setting see Quick Start #19

CORE - Seller Portal User Log On

CORE - Seller Portal

- Go to www.PHLCorrespondent.com
- Select "Seller Login"
- User name and Password required
- (request through SSR or RSM)
- Email: COREHelp@PlanetHomeLending.com

Client Management Email

For questions regarding Seller Eligibility, please contact:
ClientManagement@PlanetHomeLending.com

Bid Tapes Email

BidTapes@PlanetHomeLending.com

NAVIGATING THROUGH CORE

Rate Sheets

Log into CORE and click the "Rate Sheet" tab on the Resources tab.

Rate sheets are also delivered daily via email and restricted to approved Sellers with an assigned user name, login, and password.

Seller Guide

Log into CORE and click the "Seller Guide" tab on the Resources tab

HOT TIP – Control 'F' to search

Program Matrices/Overlays

Log into CORE and click the "Program Matrices" tab on the Resources tab.

Announcements

Log into CORE and click the "Announcement" tab on the Resources tab.

Announcement are also delivered upon release via email and are restricted to approved Sellers with an assigned user name and password.

Forms and Resources

Log into CORE and click the "Forms and Resources" tab in the main menu bar.

Training Tools

Log into CORE and click the "Training Tools" tab on the Resources tab.

CORE Program

All CORE action links are located under the side Menu bar.

- Home
- Loan Registration/Pre-Lock
- Import Loan File
- Manual Loan Entry
- Generate Pricing Scenario (GPS)
- Seller Reports

CORE User Links

All CORE action links are located at the top right of the screen.

- Resources
- User Settings
- Help
- CORE Support
- Contact Us
- Log Out

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QUICK REFERENCE GUIDE

Custodian

DEUTSCHE BANK
1761 E. Saint Andrew Place
Santa Ana, CA 92705

Original Note, Bailee and Allonge send to the 'Attn' of:
Attn: Planet Home Lending – Correspondent Loans

To clear an Allonge exception send to the 'Attn' of:
Attn: Planet Home Lending – RUSH Exception

To Swap a Note send to the 'Attn' of:
Attn: Planet Home Lending – RUSH Note Swap

Mortgagee Clause

Planet Home Lending, LLC, ISAOA, ATIMA
P.O. Box 5023
Troy, MI 48007-502375

MERS Organization 1006543

Goodbye Letter Information

Servicer Payment Address:
Planet Home Lending, LLC
P.O. Box 69197
Baltimore, MD 21264-9197

Servicer Payment Overnight:
Planet Home Lending, LLC
Attn: Cash Management
321 Research Parkway, Suite 303
Meriden, CT 06450

Servicer Correspondence Address:
Planet Home Lending, LLC
P.O. Box 69197
Baltimore, MD 21264-9197

Servicer Phone and Hours:
Phone: 866-882-8187
Hours: Monday-Friday, 8:30a.m. to 9:00p.m. EST
Email: CS@MyLoanSupport.com

Note Endorsement or Allonge

Pay to the order of
Planet Home Lending,
LLC Without Recourse
(Seller)
(Signature of Officer)
(Officer's Name and Title)

Conditions Clear by Date

The purchasing disposition will be issued with a Conditions Cleared by Date, which will be the greater of seven (7) calendar days from the date of disposition or the lock expiration date. If the Conditions Cleared by Date is on a holiday or weekend, it will roll to the next business day.

Final Documents and Delivery

Final documents must be delivered within 120 days of the purchase date. Packages should contain a manifest listing all documents with Planet loan numbers contained.

Loans purchased after November 1, 2020,
Mortgage and final Title Policy send to:

Planet Home Lending
c/o First American Mortgage Solutions
1795 International way
Idaho Falls, ID 83402

Loans purchased prior to November 1, 2020,
Mortgage and final Title Policy send to:

Planet Home Lending
10025 Governor Warfield Parkway, Suite 301
Columbia, MD 21044-3330
Attn: Correspondent Trailing Documents

All other post purchase conditions, regardless of purchase date send to:

Planet Home Lending
10025 Governor Warfield Parkway, Suite 301
Columbia, MD 21044-3330
Attn: Correspondent Trailing Documents

Servicing Transfer Numbers

Servicing Transfer Information - FHA Transactions:
Enter into FHA Connection:
Holder (Planet Home Lending, LLC) Number: 27128
Servicer (Planet Home Lending, LLC): 27128

Servicing Transfer Information - USDA Transactions:
Lender Certification for SFH Guaranteed Loan Form 3555-18.
Servicing Lender - Planet Home Lending, LLC
Lender Tax ID: 26-0362771
Assigned Branch Number: 001
Address: Planet Home Lending, LLC
321 Research Parkway, Suite 303
Meriden, CT 06450
Holding Lender - Planet Home Lending, LLC
Lender Tax ID: 26 - 0362771
Assigned Branch Number: 1
Address: Planet Home Lending, LLC
321 Research Parkway, Suite 303
Meriden, CT 06450

INSURING DOCUMENTS

Insuring documents should be uploaded to the CORE Seller Portal within 60 days of the Note date.

To upload documents, when in the appropriate loan:

- Select the Document Library
- Select Upload

- Identify: *Category, Document Type*, and add *Description* as applicable
- Browse and attach file or drag and drop document
- Select Upload

Alternatively, these documents can be sent to:
CorrTrailingDocuments@PlanetHomeLending.com

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LOCK PROCESS AND PROCEDURES

Locking Loans

Loans can be locked before or after a loan is submitted to Planet Home Lending.
 Sellers can lock a loan with Planet Home Lending by going to www.PHLCorrespondent.com and logging into the CORE-Seller Portal.
 User ID and Password can be requested through your system admin or through your Planet Home Lending assigned RSM or SSR.

Lock Desk

Lock Online at www.PHLCorrespondent.com.
 All pricing is subject to change at any time without notice. Cut-off times of intra-day pricing will be determined by Planet Home Lending. Lock desk closes daily at 5pm PST.

TBD Property

Planet Home Lending allows TBD to be entered in address field at time of lock.

Update Lock

Updating a lock is requested through CORE utilizing the "Update" Lock tab.

Lock Commitments

Best Efforts
 Mandatory
 Direct Trade

Lock Commitments Options

15-day	75-day	270-day
30-day	90-day	360-day
45-day	120-day	
60-day	180-day	

Taylored Price Solutions

Volume Incentives
 Master Commitment
 Forward Commitment

Max Price

Conventional Product: 106.000
 FHA / VA: 108.000

Lock Extensions

Extension request must be entered prior to 5pm PST of lock expiration date

7-day (.125)
 15-day (.250)
 30-day (.500)

A maximum of two 30 day extensions allowed.

Lock Expiration

All closed mortgage loans must be received by 5pm PST by the lock expiration date.

Re-Lock

Email: PHLlocks@PlanetHomeLending.com
 If the Mortgage loan is relocked within 45 days of the original lock expiration date, it will be subjected to worst case pricing.
 Worst case pricing is the lower of the current day's rate sheet base price or the original lock date's rate sheet base price plus all accumulated loan level price adjustments, extension fees, and deficiency fees.

Holiday or Weekend Lock Expirations

An original lock, relock, or extended lock commitment expiring on a holiday or a weekend will roll into the following business day.

Fees

Prior Approval: \$995	Contractor Validation: \$750
Delegated: \$350	FHA 203(k) and VA Alterations:
Prime Jumbo: \$995	Supplemental Origination Fee
Non-QM: \$995	Collected at Purchase

NOTE: Fees subject to change without notice.

Electronic Signatures

Planet Home Lending will accept electronically executed signatures on conventional and FHA transactions as follows:
 Purchase/sales contracts,
 Initial 1003, and
 Initial disclosures
 Planet Home Lending accepts hybrid closings, see Seller Guide for complete details.