

Kind Lending | FULL SERVICE (NON-DELEGATED) OPERATIONS REFERENCE GUIDE

LOCK DESK SUPPORT

Hours: 6:30 AM to 6:00 PM (Pacific)
LockDesk@KindLending.com | 714.844.8100

LOCK POLICY: Posted on the [Kwikie](#) portal and in the Seller Guide

HELP DESK

Hours: 6:00 AM to 5:00 PM (Pacific)
TPOSupport@KindLending.com | 714.844.7557

KWIKIE

kwikie.kindlending.com

Pricing, 24/7 pipeline management, forms, guidelines, and other seller resources

FEES

Addl. Services: \$595.00 **UDM*:** \$8.50

Flood Cert: \$6.50 *(N/A in IA, NJ, TX and VA)

Tax Service: \$86.00 **UW:** \$495.00

TX Attorney: \$150.00 **Non-QM:** \$350

VOE (3rd Party)*: \$199.35
*No VOE fees on VA Government Loan types.

KIND IDS

MERS ID: 1003307 **VA:** 7350800000

NMLS: 3925 **USDA:** 61-1306242

FHA: 16648-0000-1

SUBMISSION TIPS

- AUS finding must be released to Kind at submission
- Please refer to the Submission Form in [Kwikie](#) for required documents
- Incomplete submissions will not be submitted to underwriting until all required documents have been submitted via [Kwikie](#)

LOCKS

Lock requests, extensions, or relocks executed in [Kwikie](#).

Extensions: Rate lock extensions available in standard increments of 1-30 days at a cost of 0.02 pts/day to a max of 30 days.

Relocks: The worst of original lock date pricing OR current market pricing plus a relock fee of 0.125 will apply. All prior extension fees will remain on the lock. Only one relock per loan is permitted.

NOTE ENDORSEMENT

The original of the Note must bear the following endorsement:

PAY TO THE ORDER OF KIND LENDING, LLC, WITHOUT RECOURSE

In lieu of an endorsement of the original Note, an Allonge endorsed to Kind Lending, LLC, may be used.

SPONSOR ADDRESS

Kind Lending, LLC, c/o
LoanCare, LLC ISAOA/ATIMA
P.O. Box 202049 Florence, SC
29502-2049

LOSS PAYEE

Kind Lending, LLC
ISAOA/ATIMA
PO BOX 202049
Florence, SC 29502-2049
Seller Loss Payee is OK, but
ISAOA/ATIMA must be in address

CONTACT GUIDE

General Operations Inquiries:
NonDelOpsSupport@KindLending.com

Operations Specialist:
Michele Fuentes
mfuentes@KindLending.com

Kind Collateral:
Collateral@KindLending.com

Kind Post-Closing:
PostClosingDept@KindLending.com

Servicing:
Servicing@KindLending.com

Kind Shipping:
DeliveryTeam@KindLending.com

Kind Trailing Docs:
TrailingDocument@KindLending.com

VA Appraisal Questions:
VendorSupport@KindLending.com

CLOSED LOAN PACKAGE DELIVERY

Signed and funded closed loan package must be uploaded to [Kwikie](#) prior to 4 PM (Pacific) on or before the day the lock expires.

The Closed Loan Submission Form is available in [Kwikie](#).

ORIGINAL NOTE DELIVERY

Kind Lending, LLC
Attn: Kind Lending Collateral Team
1920 Main Street, STE 1200
Irvine, CA 92614

Reminder: Please upload tracking information into [Kwikie](#).

LOAN SERVICING

Servicing Address / Loan Inquiry & Payments / Goodbye Letter:

Kind Lending, LLC
3637 Sentara Way
Virginia Beach, VA 23425

Seller to send borrower payments to:

Kind Lending, LLC
Attn: Servicing
1920 Main Street, STE 1200
Irvine, CA 92614

Servicing Toll Free #: 800.906.3831

POST PURCHASING TRAILING DOCUMENTS

Kind Lending, LLC
Attn: Records Management
1920 Main Street, STE 1200
Irvine, CA 92614

KindTPO.com

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