

Kind Lending | NON-DELEGATED SELLER DIRECT OPERATIONS REFERENCE GUIDE

LOCK DESK SUPPORT

Hours: 6:30 AM to 6:00 PM (Pacific)

LockDesk@KindLending.com* | 714.844.8100

*Indicate you are a seller/non-del

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

PRICING

kwikie.kindlending.com

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

FEES

Flood Cert: \$6.50

UW: \$495.00

Tax Service: \$86.00

Non-QM

Admin Fee:

UDM: \$8.50

*(N/A in IA, NJ, TX and VA)

\$845.00

KIND IDS

MERS ID: 1003307

VA: 7350800000

NMLS: 3925

USDA: 61-1306242

FHA: 16648-0000-1

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](#).

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](#)

SPONSOR ADDRESS

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

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 0.025 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.

LOSS PAYEE

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

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.

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

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

KindTPO.com

@2026 Kind Lending, LLC Corporate Office is located at 1920 Main Street, Suite 1200, Irvine, CA 92614. NMLS #3925. All rights reserved. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. This information is for real estate and mortgage lending professionals only – not an advertisement directed to consumers.