**BEFORE RUNNING A QUOTE USING LODESTAR'S "SIMPLE FLOW" WITHIN VESTA, PLEASE MAKE SURE TO CONTACT LODESTAR'S SUPPORT TEAM TO SET UP YOUR PREFERRED DEFAULTS.

SIMPLE FLOW

LODESTAR

Step 1: In Vesta's admin portal, select "Integration Admin" and ensure your Lodestar instance is configured with the "Simple" flow selected.

ſe.	USERS AND ROLES	< LodeStar (Fees)			
Q	St. Users	Credentials			
5	PROCESS	Username apl@vestatech.io	Password	Lodestar Uni https://www.lodestanss.com/L/wwit.ende	
-	/ Outon Fields				
	Computed Fields	Province account			
	E Facts	Connect account			
	Ø lask lengistes	Real bas			
	Document Types	Simple			
	Conditions				
	A integrations				
	Automated Actives	Sove Delete			
	Q Loan Steps				
	Stacking Tomplates				
	E ODV Templates				
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	af Ossing Instructions				
	Capital Partners				
	15 Program Manager				
	Fee Manager				
+	D Fieldenses				
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Step 2: From the Pipeline view, select the loan you would like to pull closing costs on. Navigate to the Closing Costs page in the loan file. On the Closing Costs page, select "Pull closing costs" button, or select the "Actions" menu button in the top right corner, to pull closing costs.

	Closing costs						Actions ~
0	Closing costs				Put	I closing costs	Pull closing costs
Ð	Description	Borrower pold	Seller paid	Paid by others	Total amount		CL05/NG-C0575
0	Total origination charges (//)	\$9,050.00					Compliance Report - Loan 1171660 Flood Report - Loan 1171660 Hameswees Insurance Policy -
9	Loan origination fee	\$4,500.00			\$4,500.00	~	Loan 1111000 Purchase Contract - Loan 1111000
e.	Application fee	\$50.00			\$50.00 1	~	Duco mange - cash imitee
Ð	Points	\$4,500.00			\$4,500.00	×	
®	Total third party services (8+C)	\$0.00					
0 8	Total taxes and government fees (I)	\$0.00					
6	Total prepaids (F)	\$67.81					
8	Homeowners insurance premium				\$0.00 i	~	
n. 0	Property tax	***			\$0.00 !	×	
đ	Prepaid interest	\$67.81		***	\$67.81 [±]	~	
80	Total initial escrew payments (5)	\$920.00					
	Homeowners insurance openium	\$120.00			\$120.00 i		



Step 3: Lodestar results will populate in a preview window. Review and select "Confirm" to add these to the loan file.

LODESTAR

-	Closing costs	Confirm Fees			Actions ~
	Closing costs	4 contra		Put closing costs	
B	Description			Tatal	CLOSING COSTS
	Total origination charges (A)	THIND PARTY SORVICES Title lender's coverage premium	\$1,220.00		Compliance Report - Loan 1111660 Flood Report - Loan 1111660
0	Loan origination fee	Title detactions occument derivery non Title courier few Bood proparation fee	\$35.00 \$30.00 \$75.00	\$4,500.00 i 👻	Homeowners Insurance Policy - Loan 1111000 Purchase Contract - Loan 1111000
8	Application fee	Title notary fee Title closing fee Tax status research fee	\$350.00 \$1,200.00 \$110.00	\$50.00 i ❤	OLIDO Findings - Loon 1111660
	Points	Title seire travaler fee Title courier lee	\$50.00 \$30.00	\$4,500.00 : ~	
	Total third party services (B+C)	Deed preparation fee Reconveyance fee effecteding fee	\$75.00 \$100.00 \$4.50		
0	Total taxes and government fees (I)	Appraisal fee	\$575.00		
	Total prepaids (F)	Title owner's coverage promium	\$2,055.00		
0 9	Homeowners insurance premium	Recording fee for deed Recording fee for montgage	\$35.00 \$39.00	\$0.00 i 🗸	
8	Property tax	Tax stamp for state deed Tax stamp for oswity dood	\$3,750.00 \$550.00	\$0.00 I ~	
8	Prepaid interest			\$67.81 · 🗸 🗸	
00	Total initial excreme asymetrits (5)	Carcer	Confirm		

Step 4: Once confirmed, a date and time stamp will be displayed on the closing cost table, and you'll have the ability to re-pull fees, if needed.

			and a second second					
2	0	Closing costs						Actions ~
		Closing costs			(Prescapplied. 1)	14,202210fpm) Re-pr	Contract of the second	eocs.
	Ð	Description	Borrower pold	Seller pold	Paid by others	Total smount		6105ING-00575
	8	Total origination changes (A)	\$9,050.00					Compliance Report - Loan 1111660 Flood Report - Loan 1111660 Humanmers Treatmine Policy -
	0	Loan origination fee	\$4,500.00			\$4,500.00	×	Lean 1111060 Putchase Contract - Lean 1111060
	8	Application fee	\$50.00		***	\$50.00 İ	-	Durbo Findings - Lash 1111660
	10	Points	\$4,500.00			\$4,500.00	•	
	0	Total third party services IB+CI	\$3,024.50					
	۵	Title lender's coverage premium	\$1,220.00			\$1,220.00	×	
	8	Deed preparation fee	\$75.00			\$75.00 1	-	
	•	Title notary fee	\$200.00	\$150.00		\$350.00 :	~	
	n	Title courier fee	\$30.00			\$30.00 -	•	
	•	Title electronic document delivery fee	\$35.00			\$35.00 l	×	
	80	Tax status research fee	\$110.00			\$110.00 1	÷	
		Fee type Tax status research fee		Included in APR?	Catculati Fixed at	on method		
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COMPLEX FLOW

Step 1: In Vesta's admin portal, select Integration Admin and ensure your Lodestar instance is configured with the "Complex" flow selected.

íir.	Unites and educts	< LodeStar (Fees)
Q	A Role Definitions	Credentials
5	PROE255	Username Passes+d Ledeniar Unit apighyvestateth-Jo Passes-d Pattername Patter
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	Computed Fields	Convert Incount
	E Facts	
	g Task Templates	From type
	Document Types	Congrex +
	Conditions	
	A integrations	
	& Automated Actions	
	Loan Stages	
	Stacking Templates	
	Eg mountair Carevations	
	OTHER	
	d ⁴ Olosing instructions	
	S Capital Partners	
	15 Program Manager	
	Fee Manager	
*	B Factoriada	
۲	Conjunction	
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Step 2: From the Pipeline view, select the loan you would like to pull closing costs on. Navigate to the Closing Costs page in the loan file. On the Closing Costs page, select "Pull closing costs" button, or select the "Actions" menu button in the top right corner, to pull closing costs.

	Closing costs						Actions -
	Closing costs				Γ	Put closing costs	Pull closing costs
	Description	Borrower polid	Seller paid	Paid by others	Tutal amount		CLOSING COSTS
1	Total origination charges (A)	\$9,050.00					Compliance Report - Loan 1111660 Flood Report - Loan 1111660
2	Loan origination fee	\$4,500.00			\$4,500.00	i v	Loss 111060 Pustase Centred - Loss 1111660
4	Application fee	\$50.00			\$50.00	i 🗸	DUIDO Findings - Loon 1111660
	Points	\$4,500.00			\$4,500.00	i 🗸	
	Total third party services IS+CI	\$0.00					
	Total taxes and government fees (II)	\$0.00					
	Total prepaids (F)	\$67.81					
1	Homeowners insurance premium				\$0.00	i v	
	Property tax				\$0.00	1 v 1	
	Prepaid interest	\$67.61			\$67.81	i 🗸	
	Total initial escrow payments (0)	\$920.00					
						1	

Step 3: Confirm the Township from your loan (if applicable) and the service title agent from your available title agents.

LODESTAR

		-				
0	= Closing costs	Pull closing costs				Actors *
	Closing costs	Township All Townships		-	Put closing costs	8965
9	Description				Tutal	CLOSING COSTS
0	Total origination charges (A)	Lode Star Demo				Flood Report - Loan 111981 Gomplance Report - Loan 111980 Purchase Contract - Loan 111981
0	Loan origination fee	Cancel		Next	\$4,500.00 i 🗸	Homezwers Insurance Policy - Lose 100000
8	Application fee	\$50.00	***		sso.oo i ~	LPA Findings - Lean 1111081
	Points	\$4,500.00			\$4,500.00 : 🗸	
0	Total third party services ID+CI	\$0.00				
9	Total taxes and government fees (I)	\$0.00				
0	Total prepaids (7)	-\$610.27				
2	Property tax				so.oo 1 🗸 🗸	
a .	Homeowners insurance premium				50.00 l 👻	
8	Prepaid Interest	-\$610.27			-\$610.27	
80	Total initial escrow payments (G)	\$920.00				
	- Anno 19				annon 1	

Step 4: Select any applicable Endorsements from the drop down list, and confirm if the property will be held in a trust, or if an affidavit of affixture is required.

	E Clasing sects						Retires of
0	= Closing costs	Pull closing costs					Actors
	Closing costs	Endorsaments			Pulle	osing costs	8005
B	Description				Total amount		CLOSING COSTS
0	Total origination charges (A)	WE The Property Be Held In	A Trust?	(os No			Flood Report - Loan 1119881 Compliance Report - Loan 1119881 Putchase Contract - Loan 1119881
Q	Loan origination fee				\$4,500.00	~	Homeowners Insurance Policy - Love 1111(61)
8	Application fee	Is An Altriant Of Altriane In Transaction?	iganed for This	•• •• •	\$50.00	~	LPA Findings - Loan 111/661
	Points	Back		24	\$4,500.00	~	
0	Total third party services (8+C)	\$0.00					
9	Total taxes and government fees (I)	\$0.00					
6	Total prepaids (F)	-\$610.27					
10	Property tax				\$0.00 i	~	
n	Homeowners insurance premium				\$0.00 I	~	
4	Prepaid interest	-\$610.27			-\$610.27	~	
80	Table (affect assessed assessed (2))	5920.00					

Step 5: Lodestar results will populate in a preview window. Review and select Confirm to add these to the loan file.

LODESTAR

Closing costs mempion Filter definition charges 00 Image: several definition charges 00		E Closing costs	Confirm Fees			Actions ~
Processes Proce		Closing costs	A united		Put closing costs	EDES
Total origination charges (J) Time leaves average paraliania 15,22,00 Image: Charge School School Image: Charge School School Image: Charge School <t< th=""><th>B</th><th>Description</th><th></th><th></th><th>Total emount</th><th>CLOSING COSTS</th></t<>	B	Description			Total emount	CLOSING COSTS
Construction Listen engineering to construct free 10000 1 Management free		Total origination charges (/)	Tento Paktry solvinoss Title lender's coverage premium Title electronic document delivery for	\$1,220.00		Compliance Report - Loan 1111660 Flood Report - Loan 1111660
Application free Application free \$13000 I I Ref Application free \$1000 \$1000 I I Ref Tride vision free \$1000 \$1000 \$4,600.00 I I Ref Total third party services (I) - C1 Envision free \$1000 \$1000 I I Ref Total third party services (I) - C1 Envision free \$1000 \$1000 I I Ref Total taxes and government free (I) Envision free \$1000 \$1000 I I Ref Total taxes and government free (I) Envision free \$1000 \$1000 I I Ref Total taxes and government free (I) Envision free \$1000 \$1000 I I Ref Total taxes and government free (I) Envision free \$1000 I I Ref Total taxes and government free (I) Envision free out asserts free \$1000 I I Ref Total taxes and government free (I) Envision free out asserts free \$1000 I I Ref Total taxes and government free \$1000 I I I I Ref Preporit tax Envision free out asstance governmen	0	Loan origination fee	Title courier fee Bood preparation fee	\$30.00	\$4,500.00 i ~	Homesmar's Insurance Policy - Loon 1111660 Purchase Contract - Loon 1111660
Notes Table was second file 1000000000000000000000000000000000000	8	Application fee	Title notary fee Title clusing fee Tax status research fee	\$350.00 \$1,200.00 \$110.00	\$50.00 i 👻	Dulbo Findings - Loon 1111660
Total third party services (0+C) Excert parameters in S 1000 Total third party services (0+C) Excert parameters in S 1000 Total taxes and generament files (1) Excert parameters in S 10,000 Total perpaising (0) Excert parameters in S 10,000 Homeowners insurance paramian S 2,065,000 Homeowners insurance paramian S 2,065,000 Excert parameters insurance paramian S 2,000,00 Perport is a Excert parameters insurance Perpaid interest S 2,000,00 Excert parameters insurance S 2,000,00 <td< td=""><td></td><td>Points</td><td>Title wire transfer fee Title courier fee</td><td>\$50.00 \$30.00</td><td>\$4,500.00 : 🗸</td><td></td></td<>		Points	Title wire transfer fee Title courier fee	\$50.00 \$30.00	\$4,500.00 : 🗸	
Augusta fare \$375.00 Augusta fare \$375.00 Total seess and government files (1) 6*ris Total seess and government files (1) 176 augusta fare Total seess and government files (1) 176 augusta fare Total seess and government files (1) 176 augusta fare Total seess and government files (1) 176 augusta fare Total seess and government files (1) 176 augusta fare Bit Property fas 5000 Property fas 176 augusta fare Property fas 5000 Tax starge for county deed 5000 Star starge for county deed 5000 Star starge for county deed 5000 Property fas 507.31 Total balance augusta for 507.31		Total third party services IS+CI	Deed preparation fee Reconveyance fee elteconding fee	\$75.00 \$100.00 \$4.50		
Total prepaids (9) Tills event's contripe premium \$2,05.00 Homeowners instances premium \$2,05.00 \$0.00 Homeowners instances premium \$2,05.00 \$0.00 Property fax \$55.00 \$0.00 \$ Property fax \$55.00 \$0.00 \$ Property fax \$55.00 \$0.00 \$ Tas stamp for contrigues \$55.00 \$0.00 \$ Tas stamp for contrigues \$55.00 \$0.00 \$	9	Total taxes and government fees (I)	Appraisal fee	\$575.00		
B Homeowners instance premum Incoding has for dead 535.00 B Property 1sk S35.00 \$30.00 I P Perped Interest S55.00 B Concert S67.31 I	0	Total prepaids (F)	Tille owner's coverage promium	\$2,055.00		
Back Persperty tax Tax stamp for data dead \$3,750.00 \$30.00 I ~ ** Prepaid interest SS020 \$502.00	0	Homeowners insurance premium	Recording fee for dead Recording fee for mortgage	\$35.00 \$30.00	\$0.00 i ~	
Prepaid interest St720 V B0 Tablebilit server serversts (f) Concer Content	8	Property tax	Tax stamp for state deed Tax stamp for county dood	\$3,750.00 \$550.00	50.00 l 👻	
Candre Ca	8	Prepaid interest			567.81 i 🗸	
Long speed approx by building too	80	Total initial escrow payments (G)	Cancel	Confirm		

Step 6: Once confirmed, a date and time stamp will be displayed on the closing cost table, and you'll have the ability to re-pull fees, if needed.

	Rochester, MI 48307 Loan amount: \$450,000	6 5.500% Rate not locked	TV BOX HOLTY BOX			C. There is a second
-	Closing costs					Actions ~
	Closing costs			(Pees applied, 1)	(14(202210fgm) Re-p	
Ð	Description	Borrower paid	Seller paid	Paid by others	Total amount	CL05/NG-C0575
0	Total origination charges (A)	\$9,050.00				Compliance Report - Loan 1111660 Flood Report - Loan 1111660 Homeowners Insurance Policy -
9	Loan origination fee	\$4,500.00			\$4,500.00 i 🗸 🗸	Loan 1111050 Purchase Contract - Loan 1111060
e.	Application fee	\$50.00	***		\$50.00 i 🗸	Duco marge - cash milee
Ð	Points	\$4,500.00			\$4,500.00 i 🗸 🗸	
•	Total third party services I3+CI	\$3,024.50				
۵	Title lender's coverage premium	\$1,220.00			\$1,220.00 i 👻	
8	Deed preparation fee	\$75.00	***		\$75.00 i 🗸	
8	Title notary fee	\$200.00	\$150.00		\$350.00 : 🗸	
n	Title courier fee	\$30.00			\$30.00 i 👻	
0 ~	Title electronic document delivery fee	\$35.00			\$35.00 l 👻	
80	Tax status research fee	\$110.00			\$110.00 i 🗠	
	Fee type		Instantin APR7	Calculat	ion method	