

Upload and Viewing Conditions

On the left, navigate to:

- Loan Processing
- Upload / View Conditions

Then select the **green upload (UP arrow)** within each condition:

The screenshot shows the Spring EQ loan processing interface. On the left is a navigation menu with 'Upload / View Conditions' highlighted. The main area displays loan details and a table of loan conditions. The table has columns for Description, Status, Responsible Party, Condition Assigned To, Date Satisfied, and an 'UP' arrow icon for upload. The first condition is 'Prior to Closing' with a description: 'Provide the completed Alliant MMembership Form ***** Contact the account manager or account executive with questions'. The 'UP' arrow is green, indicating it is ready for upload.

DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UP	ATTACHMENTS	NOTE	SUBMIT
Prior to Closing								
Provide the completed Alliant MMembership Form ***** Contact the account manager or account executive with questions	Open	Borrower			UP			
Provide a copy of the two most recent year to date paystubs. Paystubs will only be acceptable if they are the most recent and cover the last 30 consecutive days of income received.	Open	Borrower	Amy America		UP			
Provide a copy of the two most recent year to date paystubs. Paystubs will only be acceptable if they are the most recent and cover the last 30 consecutive days of income received.	Open	Borrower	Amy America		UP			
Provide all W-2 forms from all employers in the two most recent tax years.	Open	Borrower	Amy America		UP			
Provide all W-2 forms from all employers in the two most recent tax years.	Open	Borrower	Amy America		UP			
Provide a copy of the most recent mortgage statement for all real estate owned.	Open	Borrower			UP			
Provide a copy of a CURRENT photo I.D. Acceptable forms of ID must include a photo like a state issued drivers license, ID, or US passport.	Open	Borrower	Amy America		UP			
Provide a copy of a CURRENT photo I.D. Acceptable forms of ID must include a photo like a state issued drivers license, ID, or US passport.	Open	Borrower	Amy America		UP			
Provide the current homeowner's insurance policy. This is referred to as the declarations page and can be requested from your insurance agent. This document should include the agent's contact info, coverage amount, and annual premium paid. Please ensure you are providing a policy that has not expired and the insured value covers the sum of your existing 1st mortgage and your proposed loan amount with Spring EQ.	Open	Borrower			UP			
Provide Prior Use Appraisal From The 1st Lien Holder. Spring EQ will order Collateral Desktop Appraisal (CDA) to support value of \$	Open	Borrower			UP			
Provide evidence for the following liabilities from your credit report that are being omitted:	Open	Borrower			UP			
Satisfactory receipt and review of 4500-T results for <#Borrower Full Name>	Open	Spring EQ			UP			
Full Title Commitment with 24 months chain of title, tax amount, and wiring instructions. All judgements, liens, P/Vs, EOBs to be cleared/released prior to closing.	Open	Spring EQ			UP			

*** If Category & Doc Type are blank – select “Conditions” for Category and select “Loan Conditions Package” for Doc Type then type a Description (example: AUS Findings)

Browse, attached, upload.

The screenshot shows the 'Document Upload' dialog box. It contains a table with columns for Category, Doc Type, Description, Disclosure Date, and File Name. The first row has 'Conditions' selected for Category and 'Loan Conditions Package' selected for Doc Type. The Description field contains 'Copy of the two (2) Most Recent Pa'. There are 'Browse' buttons next to the Description and File Name fields. At the bottom of the dialog are 'Upload' and 'Cancel' buttons.

Category:	Doc Type:	Description:	Disclosure Date:	File Name:
Conditions	Loan Conditions Package	Copy of the two (2) Most Recent Pa		

Note: If you are uploading documents and the Doc Type, etc. does not pre-populate, *refresh the screen*, and then try again. The Doc type and category should now populate!

When a condition is uploaded, a paperclip will appear in the attachment section, and a checkmark will appear in the box in the submit column.

When all conditions are uploaded and ready, **click the blue “Submit for Review” button in the lower left-hand corner to push the conditions to be reviewed.** After you submit for review, the “status” will change from “open” to “submitted”.

Loan Conditions

Filter: All - Open/Submit/Reviewed

Manage Conditions

DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
Prior To Closing								
Provide a copy of the most recent mortgage statement for all real estate owned.	Open	Borrower						<input type="checkbox"/>
Provide the current homeowner's insurance policy. This is referred to as the declarations page and can be requested from your insurance agent. This document should include the agent's contact info, coverage amount, and annual premium paid. Please ensure you are providing a policy that has not expired and the insured value covers the sum of your existing 1st mortgage and your proposed loan amount with Spring EQ.	Open	Borrower						<input checked="" type="checkbox"/>
Broker Compensation agreement executed by all parties (https://www.wholesale.springeq.com/resources/disclosures/)	Open	Borrower						<input type="checkbox"/>
Satisfactory receipt and review of 4506-T results for -#Borrower Full Name>	Open	Spring EQ						<input type="checkbox"/>
Satisfactory preliminary title report with address supplement, 24 months chain of title, tax amount, and plat map/survey.	Open	Spring EQ						<input type="checkbox"/>
Exterior only appraisal report supporting value of \$500,000.00.	Open	Spring EQ						<input type="checkbox"/>
Loss Payee for HOI and Flood (if applicable) must be provided prior to closing. Loss Payee/Mortgage Clause to reflect: Spring EQ, LLC, ISAO/ATIMA 2929 Arch Street Suite #500 Philadelphia, PA 19104 and the Spring EQ loan #	Open	Spring EQ						<input type="checkbox"/>
The credit report in the file has expired. Contact the borrower(s) to ask if we can re-pull their credit again. Note the file with the borrowers response. Underwriting to re-pull credit once the file is notated with the borrowers response	Open	Spring EQ						<input type="checkbox"/>
Provide a copy of the two most recent year to date paystubs. Paystubs will only be acceptable if they are the most recent and cover the last 30 consecutive days of income received.	Submitted	Borrower	Andy America					<input type="checkbox"/>
Provide all W-2 forms from all employers in the two most recent tax years.	Submitted	Borrower	Andy America					<input type="checkbox"/>
Provide a copy of a CURRENT photo I.D. Acceptable forms of ID must include a photo like a state issued drivers license, ID, or US passport.	Submitted	Borrower	Andy America					<input type="checkbox"/>

Submit for Review

Manage Conditions

- * To upload documents:
Select the for each condition you wish to upload and browse/upload the document.
- * To submit your conditions for review:
After uploading all the conditions select the **Submit for Review**
- * To add additional documents after the loan has been submitted for review:
Select the for the condition you wish to upload and browse/upload the document.
- * Please Note: Documents can only be uploaded to conditions that is in an 'Open' Status