

Upload conditions for "Conditionally Approved" status.

1 Navigate to your home screen in the portal and review your pipeline.

2 Click on the number next to "Conditional Approval".

Correspondent - Non Delegated

1 West Elm Street, Suite 450
 Conshohocken PA, 19428
 Spring EQ, LLC (1464945)

Pipeline

* Loan Officer: All

STATUS	COUNT	TOTAL LOAN AMT
Declined	2	\$200,000
Loan Registered	4	\$915,000
Submitted for Approval	2	\$290,000
Submitted- Missing Items	1	\$275,000
Conditional Approval	1	\$100,000
Resubmittal	2	\$200,000
Submitted for Closed Loan Review	3	\$300,000
Ready for Purchase	1	\$275,000
Purchased Loan	1	\$175,000
Total	17	\$2,730,000

Change Pipeline View: Amounts C

3 Click on the loan number for the file you want to upload conditions for.

- Loan Registration
- Import Loan File
- Manual Loan Entry

Subject Property:
Interest Rate:
Program:

LTV/CLTV:
Occupancy:
Ratios:

Loan Search Period: Status Group: Last Name: Loan Number: Loan Pur:

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM
7000000004	America, Andy	Primary Residence	Other	HELOAN Standalone 30 Yr Fixed	

4 Click "Loan Processing"

- View Pipeline
- Loan Details
- Short Application
- Full Application
- Lock Management
- Loan Submission
- Loan Processing
- Loan Purchasing
- Contacts
- Import History
- Status History

1 West Elm Street
Conshohocken, PA 19428
Broker ID#: 4002656
Approved For: CONV
Broker Status: Approved

Lender Loan Number: 7000000004

Lock Expiration: 3/13/2024

Loan Status: Submitted- Missing Items

Borrower Name: America, Andy

Subject Property: 1315 Main Street
Beverly Hills, CA 9021...

LTV/CLTV: 36.67% / 64.71%

Loan Purpo

Product:

Interest Rat

Occupancy:

2 Borrowers

- Andy America (Primary)
- Amy America

1 No of Units

- Property Type: Detached
- Occupancy: Primary Residence
- Appraised Value: \$0.00
- Refinance Purpose:

Loan Term: 360

5 Click "Upload / View Conditions"

6 Click on the green arrow under the heading "Upload" for the condition you want to upload.

Loan Conditions

Filter: All - Open/Submit/Received Manage Conditions ?

DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD
Prior To Closing					
Provide a satisfactory full title policy showing the current grantee and grantor, last deed of record information, property address, recordable legal description, ownership interest, real estate tax amount and status, open mortgages and voluntary encumbrances, and any judgments, liens, and/or involuntary encumbrances.	Submitted	Seller			
To request a change, provide the completed Loan Term Change request form.	Content I...	Seller			
Prior to Approval					
Provide a copy of a CURRENT photo I.D. Acceptable forms of ID must include a photo such as a valid state issued drivers license, ID, or US passport.	Open	Borrower			
Provide the most recent mortgage statement for all real estate owned showing the property address and a breakdown of the monthly mortgage payment.	Submitted	Borrower			
Provide a copy of the most recent pay stub(s) showing the borrower as the employee, the employer's name, gross earnings covering the most recent 30-day period, average hours worked per pay period and hourly rate (when applicable), the pay period start and end dates, year to date earnings, and all payroll deductions	Content I...	Borrower	Andy America		
Provide all pages of the valid Credit Report.	Content I...	Seller			

7

Click on "Browse" to locate the document on your computer that you wish to upload.

Ratios: 6.14% / 6.42%

Manage Conditions ?

Disclosure Date: File Name: **Browse**

Browse

Browse

Browse

Browse

Browse

Browse

UPLOAD	ATTACHMENTS	NOTE	SUBMIT

8

Once it's inserted, click on the "Upload" button.

n Specific Docs Photo ID/SSN Card

n Specific Docs Photo ID/SSN Card

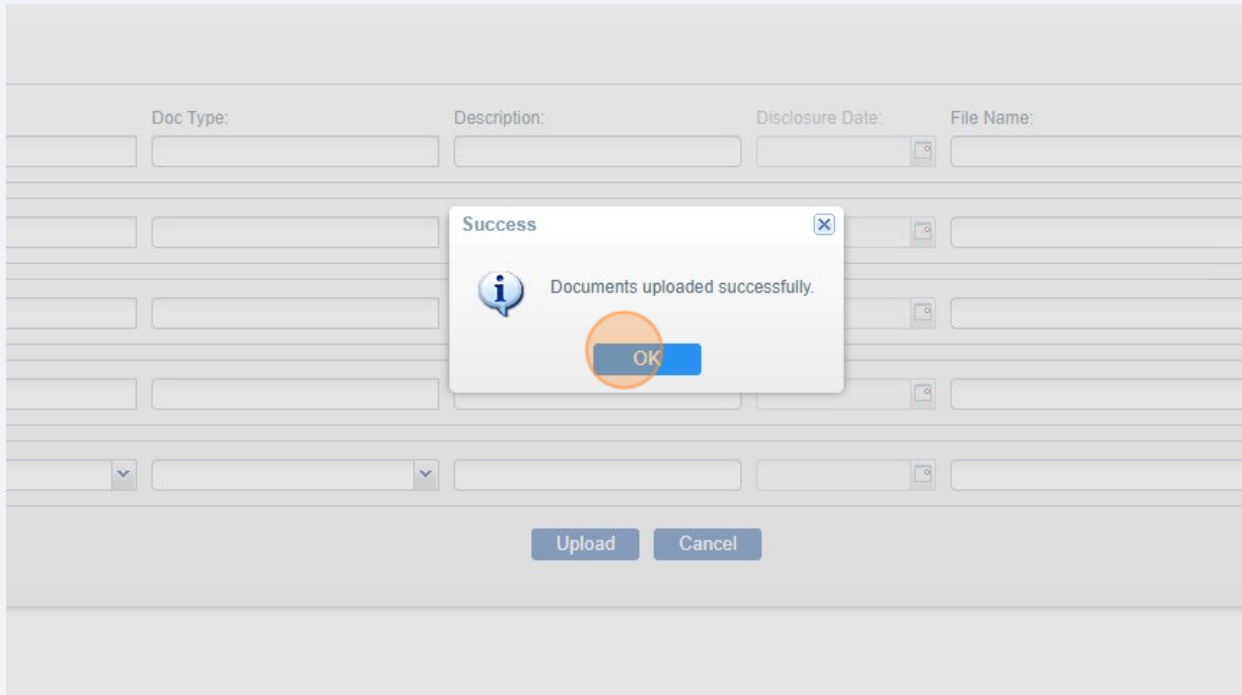
n Specific Docs Photo ID/SSN Card

n Specific Docs Photo ID/SSN Card

Upload **Cancel**

9

Click "Okay" in the pop-up screen. Repeat steps 6 through 9 for all conditions that are in the "Prior to Approval" section.



10

Some conditions may be identified as "Content Issues".

ing the current grantee and grantor, last deed of record information, tion, ownership interest, real estate tax amount and status, open and any judgments, liens, and/or involuntary encumbrances.	Submitted	Seller	
ed Loan Term Change request form.	Content I...	Seller	
Acceptable forms of ID must include a photo such as a valid state	Open	Borrower	
ent for all real estate owned showing the property address and a ent.	Submitted	Borrower	
p(s) showing the borrower as the employee, the employer's name, 0-day period, average hours worked per pay period and hourly rate d end dates, year to date earnings, and all payroll deductions	Content I...	Borrower	Andy America
rt.	Content I...	Seller	

11

Click on the paper icon under the notes section to review the notes from the application analyst.

	Andy America					

12

Here you can read the notes regarding why the document uploaded was deemed insufficient.

ns

Open/Submit/Received

ing

factory full title policy showing the current status, recordable legal description, owners, and any voluntary encumbrances, and any judgment liens.

change, provide the completed Loan Term Sheet.

roval

of a CURRENT photo I.D. Acceptable forms include a driver's license, ID, or US passport.

most recent mortgage statement for all residential loans showing the monthly mortgage payment.

of the most recent pay stub(s) showing the gross pay (covering the most recent 30-day period or 60 days if applicable), the pay period start and end dates, and the employer's name.

es of the valid Credit Report.

Loan Condition Notes

3431 | Credit Report

Created on 2024-02-27 at 11:54 AM EST by Kelly Martin
 Missing Credit Letter of Explanation
 Created on 2024-02-14 at 10:57 AM EST by Samantha Campbell
 test

13 Click the "X" in the top right hand corner to close out of the notes screen.

The screenshot shows a loan details page with a modal dialog box open. The modal has a close button (X) in the top right corner, which is circled in orange. The background shows loan information: Total Loan Amount: \$275,000.00, Loan Amount: \$275,000.00, Program: (blank), and Ratios: 6.14% / 6.42%. Below the modal is a table with columns: DATE SATISFIED, UPLOAD, ATTACHMENTS, and NOTE. The table has three rows, each with a green arrow in the UPLOAD column, a paperclip icon with a '1' in the ATTACHMENTS column, and a document icon in the NOTE column.

14 Click "Ok".

The screenshot shows a document upload form with fields for Doc Type, Description, Disclosure Date, and File Name. A 'Success' dialog box is open in the center, displaying the message 'Documents uploaded successfully.' and an 'OK' button, which is circled in orange. At the bottom of the form are 'Upload' and 'Cancel' buttons.

15 Click "Submit for Review"

Provide the most recent mortgage statement for all real estate owned showing the property address and a breakdown of the monthly mortgage payment.	Sut
Provide a copy of the most recent pay stub(s) showing the borrower as the employee, the employer's name, gross earnings covering the most recent 30-day period, average hours worked per pay period and hourly rate (when applicable), the pay period start and end dates, year to date earnings, and all payroll deductions	Cor
Provide all pages of the valid Credit Report.	Cor

Submit for Review

16 After you have uploaded all of the conditions in to the portal, click on each box under the "Submit" column to get the conditions resubmitted for review.

Manage Conditions ?

TY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
			1	1		
			1	1		
			1	2		
			1	1		
			1	2		
	Andy America		1	2		

17 Click on the "Submit for Review" button.

Provide the most recent mortgage statement for all real estate owned showing the property address and a breakdown of the monthly mortgage payment.	Sut
Provide all pages of the valid Credit Report.	Sut
Provide a copy of the most recent pay stub(s) showing the borrower as the employee, the employer's name, gross earnings covering the most recent 30-day period, average hours worked per pay period and hourly rate (when applicable), the pay period start and end dates, year to date earnings, and all payroll deductions	Co

Submit for Review

18 A pop-up will appear validating all of the conditions you are resubmitting for review. Click the blue "Okay" button after verifying the complete set of needed conditions are being submitted.

You are about to request further underwriting review for 4 conditions:

- Provide a copy of a CURRENT photo I.D. Acceptable forms of ID must include a photo such as a valid state ...
- Provide the most recent mortgage statement for all real estate owned showing the property address and a br...
- Provide all pages of the valid Credit Report.
- Provide a copy of the most recent pay stub(s) showing the borrower as the employee, the employer's name, ...

OK **Cancel**

19

You will then get a pop up box letting you know the information is being sent back for further review, to verify the file is now ready for submission to underwriting.

