

# Upload Missing Documents For "Submitted - Missing Items" status.

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

2 Click on the number next to "Submitted - Missing Items".

Spring EQ, LLC (1464945)

### Pipeline

\* Loan Officer:

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
<b>Total</b>	<b>17</b>	<b>\$2,730,000</b>

Change Pipeline View:  Amounts

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
Loan Purpose: Standalone 30 Yr Fixed

Borrower Name: America, Andy
Subject Property: 1315 Main Street  
Beverly Hills, CA 9021...
Interest Rate:

LTV/CLTV: 36.67% / 64.71%
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
<b>Prior To Closing</b>					
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			
<b>Prior To Approval</b>					
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

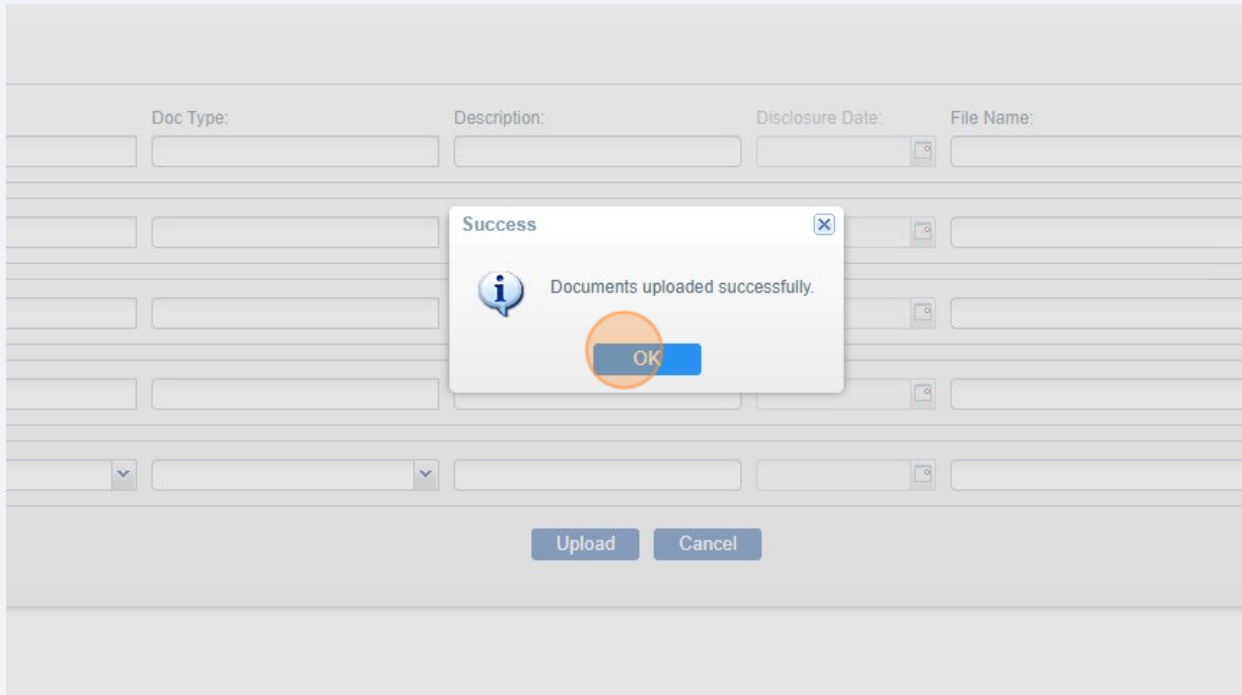
n Specific Docs Photo ID/SSN Card

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 borrower's income (covering the most recent 30-day period or 60 days if applicable), the pay period start and end dates, and the borrower'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 (an 'X' in a square) in its top right corner, which is circled in orange. The background page displays loan information: Total Loan Amount: \$275,000.00, Loan Amount: \$275,000.00, Program: (blank), and Ratios: 6.14% / 6.42%. Below this 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 a 'Success' dialog box open. The dialog box contains the text 'Documents uploaded successfully.' and an 'OK' button, which is circled in orange. The background form has fields for 'Doc Type:', 'Description:', 'Disclosure Date:', and 'File Name:'. At the bottom of the form are 'Upload' and 'Cancel' buttons.

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.

						
						
						
						
						
	Andy America					



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.

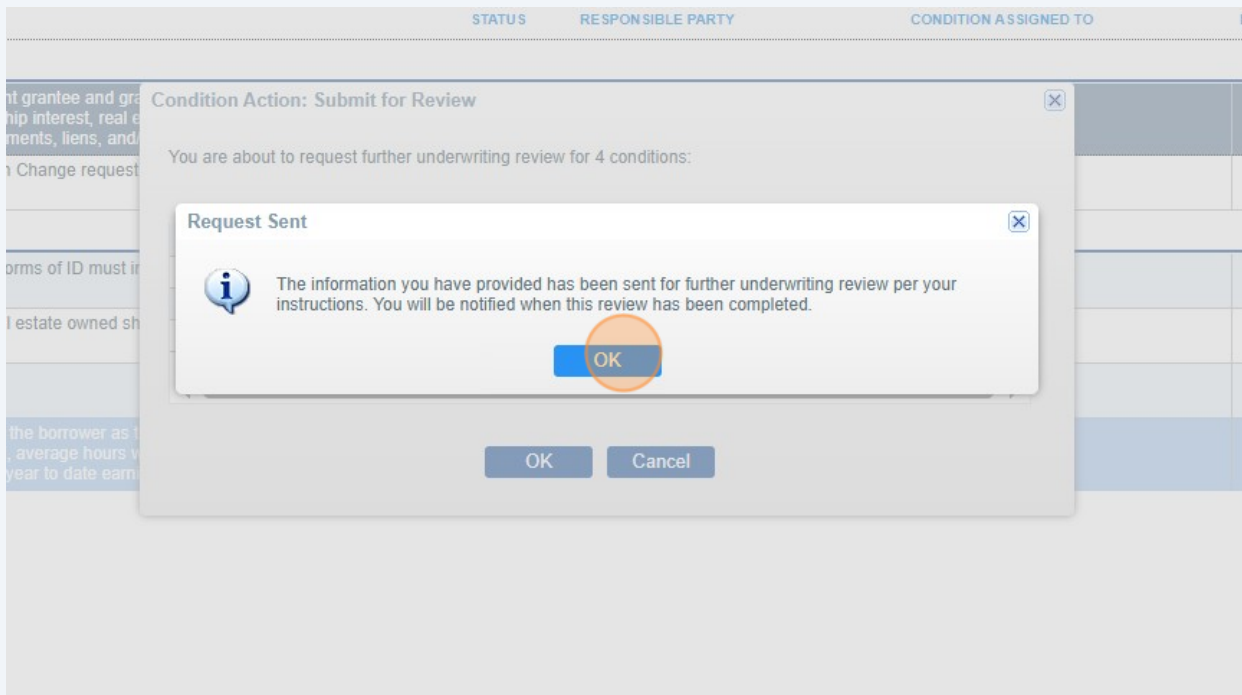
You are about to request further underwriting review for 4 conditions:

- 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.



20

Click "Loan Status: will now be updated to: Submitted- Missing Items"

**NMLS ID#:** 1464945    **Channel:** Correspondent - Non Delegated  
**Broker ID#:** 4002656    **Broker Status:** Approved  
**Approved For:** CONV

**Loan Status:** Submitted- Missing Items    **Loan Purpose:** Other    **Total Loan Amount:**  
**Borrower Name:** America, Andy    **Product:** HELOAN Standalone 30 Yr Fixed    **Loan Amount:**  
**Subject Property:** 1315 Main Street    **Interest Rate:** 9.000%    **Program:**  
 Beverly Hills, CA 9021...  
**LTV/CLTV:** 36.67% / 64.71%    **Occupancy:** Primary Residence    **Ratios:**

Submit/Received Ma

	STATUS	RESPONSIBLE PARTY	CONDIT
ry full title policy showing the current grantee and grantor, last deed of record information, recordable legal description, ownership interest, real estate tax amount and status, open any encumbrances, and any judgments, liens, and/or involuntary encumbrances.	Submitted	Seller	
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