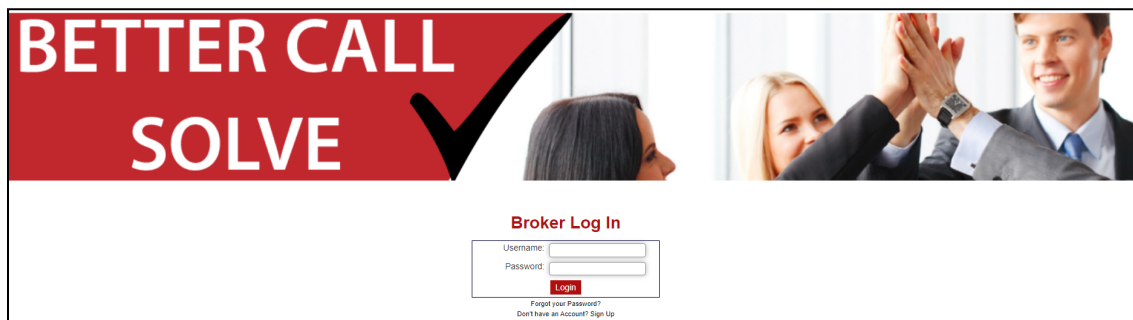
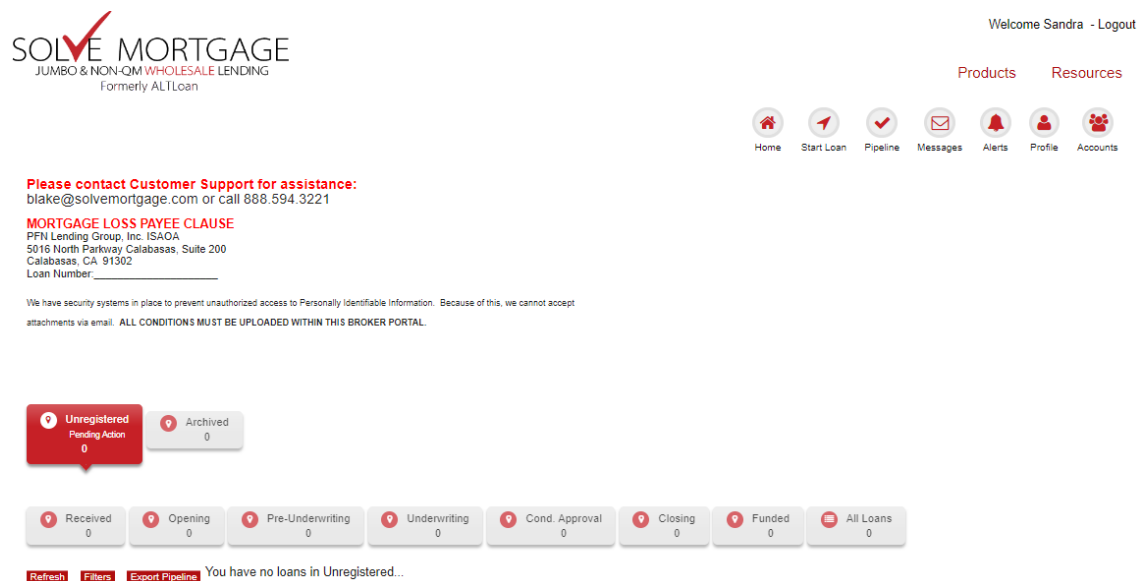


## LOAN SUBMISSION INSTRUCTIONS

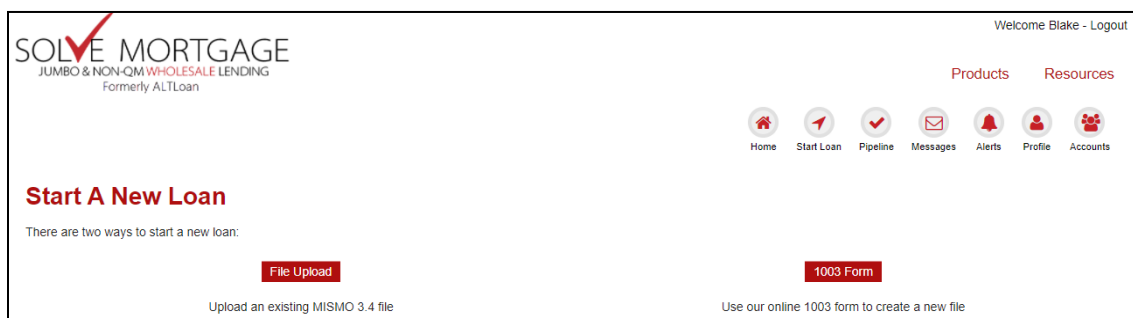
- 1) Get **BROKER PORTAL CREDENTIALS** from **Blake Scheifele: 310-849-5298 / [blake@solvemortgage.com](mailto:blake@solvemortgage.com)** (issued same day requested).
- 2) Log into **SOLVE BROKER PORTAL** - <https://tpo.solvemortgage.com>



- 3) Click “Start Loan”



- 4) Upload Fannie Mae 3.4 MISMO File



5) Validate/Complete 1003 (Make sure all tabs have a **GREEN** Check Mark), not a **RED** “ ! ”

Click “Validate” to check if complete and “Next” when done

Applicant: GANNA FREIBERG Add Save Validate Delete

Loan Information Borrower Information Employment History Income & Expenses Assets Liabilities Declarations Transaction Details

Next >>

**Call your Solve Account Executive with any questions**

6) Upload Loan Package Required & Optional Conditions (“Optional” means it may or may not be required depending on scenario - regardless, we’ll let you know after submitted)

Validate 1003 Package Upload Loan Submission

Package Documents	Status
<input type="checkbox"/> Broker Credit Report (Dated within 60 days of Submission)	Required
<input type="checkbox"/> Fee Worksheet	Optional
<input type="checkbox"/> 1003 - Signed and dated by Loan Officer	Optional
<input type="checkbox"/> Borrower(s) Photo ID's	Optional
<input type="checkbox"/> Preliminary Title Report	Optional
<input type="checkbox"/> Income - Lease Agreement(s)	Optional
<input type="checkbox"/> Asset - 2 Month Statements (most recent)	Optional

1. Check the documents from the list that are included in your file  
2. Click "Browse" or Drag & Drop your file in the box below  
3. Click the "Upload" button

Browse Drag & Drop Files

Upload

File types supported: pdf, doc, docx, txt, tif, jpg, jpeg, jpe. Max file size = 200MB

**See UPLOAD GUIDE below. Your Solve AE will send a Needs List of anything missing shortly after you click “SUBMIT” in Step 7 below, so submit what you have now.**

7) Save, Delete or Submit (complete fields and click “Submit” when ready to Submit)

Edit 1003 Package Upload Loan Submission

Save Delete Submit

Loan Program \* -- Select --

Doc Type \* -- Select --

Target Rate: 3.000%

Target Price: 0.000/Par

Comp Source: Borrower Paid

Borrower Paid Compensation \* -- Select --

Broker Rebate \$

Credit Report Fee \$

Broker Processing Fee \$

3rd Party Processing Fee \$

Other Fees \$

Channel: Wholesale

Loan Officer: \* -- Select --

Processor: \* -- Select --

Notes to File:

**Complete the best you can. Your Solve AE will ALWAYS confirm and/or correct Terms with you prior to Disclosing.**

## CONDITIONS UPLOAD GUIDE:

- **Photo ID:** Government issued
- **Escrow/Title/Closing-Agent 3rd Party Fee Sheet:** Including contact information, i.e. **Preliminary CD**
- **Broker Credit Report:** Dated within 60 Days of submission
- **FNMA 3.4 Mismo File:** Matching 1003 Loan Amount
  - COMPLETE Schedule of Rest Estate (values, mtg balances & payments, taxes, insurance...)
- **Asset Documentation:** Verifying DP, Closing Costs and Reserves seasoned for 60 days
  - Cash Out can satisfy reserve requirement if LTV  $\leq$  65% (call Solve AE for guidelines)
- **Income Documents:** Per Program Guidelines (check with your Solve AE)
- **If Purchase:** Purchase Agreement and All Addendums and Counter Offers
- **If Refinance:** Mortgage Statement if Mortgage is Not on the Credit Report
- **If Investor DSCR Loan:**
  - STATE Rental Income for Subject Property (Actual if Refinance and Projected if Purchase)
  - STATE 2+ Years of Employment (Real Estate Investors Allowed)
  - DO NOT STATE (leave blank) any Personal Income or Other Income
  - DO NOT STATE (leave blank) Rental Income for Non-Subject Properties
  - COMPLETE Schedule of RE (values, mortgage balances & payments, taxes, insurance...)
- **If Bank Statement Loan:**
  - Bank Statements
  - Business Narrative (see FORMS at [www.solvemortgage.com](http://www.solvemortgage.com))
  - Proof Business 2 years old (business license, entity documents or Tax Preparer Letter)
  - Proof % ownership in co (Entity Documents or Tax Preparer Letter)
  - Expense Factor Letter from Tax Preparer if required (check with your Solve AE)
  - See SAMPLE TAX PREPARER LETTER in FORMS at [www.solvemortgage.com](http://www.solvemortgage.com)
- **If available at time of submission:**
  - Insurance declarations page & Contact Info -or- Insurance Quote for Subject Property
  - Preliminary Title Report
- **If Borrowing as an Entity:** (LLC, Corp..): Entity Documents (FORMS at [www.solvemortgage.com](http://www.solvemortgage.com))

## THE PROCESS:

**< 1 Day** - Your Solve AE will confirm fees within 24 hours and send an introductory email to you and your assigned Solve Opener and Solve Account Manager/Processor with a list of any missing Loan Submission Items.

**1-2 DAYS - OPENING:** Your Solve Opener will Register, Disclose & Order Appraisal (if no Appraisal Transfer)

- Non-Trid Loans (DSCR Loans) - Appraisals are ordered immediately after Loan Registration.
- Trid Loans (Non-DSCR Loans) - Appraisals are ordered after Disclosures are Signed

**1-2 DAYS - PRE-UNDERWRITE:** Once Disclosures are signed and the Appraisal is ordered, your Solve Account Manager will Pre-Underwrite the file and then submit to Underwriting or send you a Underwriting Needs List.

**1-2 DAYS - UNDERWRITING:** A Solve In-House Underwriter will issue a Conditional Approval in 1-2 days. No Investor Approvals are required.

**2-3 DAYS - CTC & LOAN DOCS:** Once you've provided all Prior-to-Doc Conditions to your Solve Account Manager/Processor, your loan will go back to the same underwriting for CTC and then the file will be moved to the Closing Department for your Loan Docs to be drawn.