



*Emporium TPO LLC*

How to Import, Register, and Submit a loan in LendingPad

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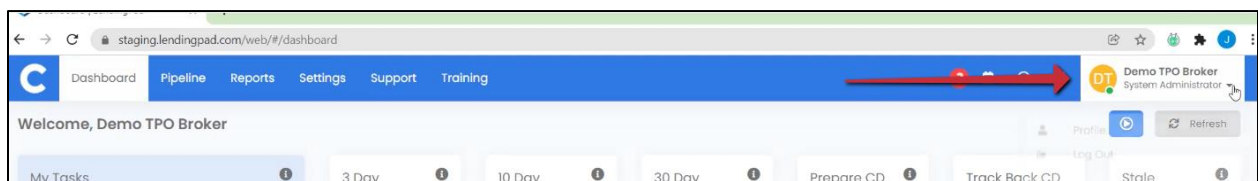
# Emporium

## 1. Introduction

Emporium clients can utilize this tutorial to walk through the required steps of importing, uploading, registering, and submitting a new loan.

## 2. Uploading Role

Once logged in, you will need to make sure that you are in a role that allows access to uploads such as 'Loan Officer' or 'System Administrator.' Check what role you are in by looking at the upper right corner.



## 3. Import new loan

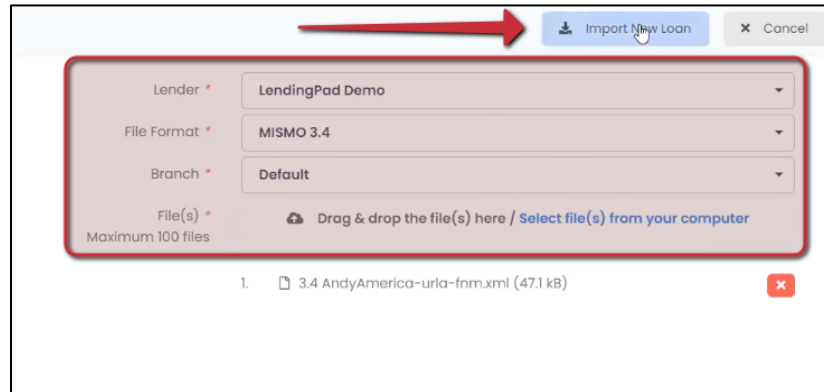
- Click on the pipeline link and then click on 'Import' in the upper right corner.



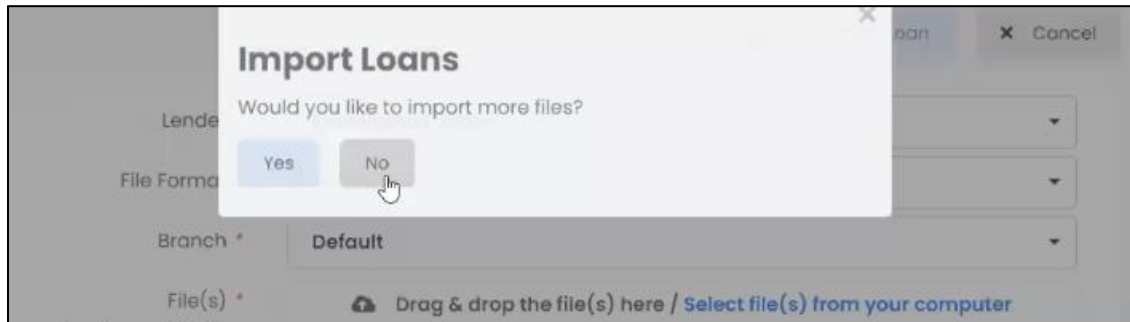
- Select the appropriate type, format, and branch for your loan.
- Drag and drop the file or select from your computer.
- Click 'Import New Loan.'

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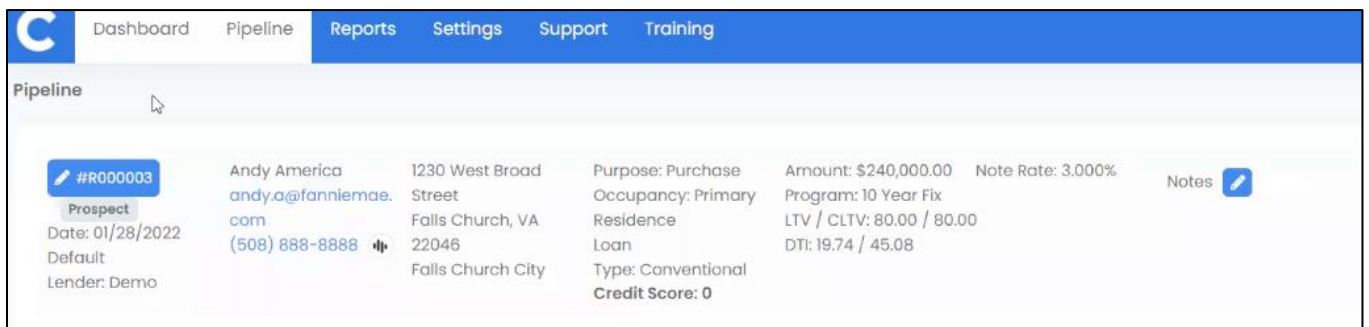
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You can import another file by clicking yes.



Refresh by re-clicking the pipeline link. You should now be able to see your loan.



## 4. Register the loan

- Click on the loan number to access the file.

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|   |   |   |   |   |                            |
|---|---|---|---|---|----------------------------|
| #R000003<br>Prospect<br>Date: 01/28/2022<br>Default<br>Lender: Demo | Andy America<br>andy.a@fanniema.com<br>(508) 888-8888 | 1230 West Broad Street<br>Falls Church, VA 22046<br>Falls Church City | Purpose: Purchase<br>Occupancy: Primary Residence<br>Loan Type: Conventional<br>Credit Score: 0 | Amount: \$240,000.00<br>Program: 10 Year Fix<br>LTV / CLTV: 80.00 / 80.00<br>DTI: 19.74 / 45.08 | Note Rate: 3.000%<br>Notes |
|---|---|---|---|---|----------------------------|

- Verify that all information is imported correctly.
- Enter the loan program if not already completed: Overview tab < Terms and Mortgage section.
- If the information is missing or incorrect, click on the edit icon to update the information.

The screenshot shows the 'Manage Loan #R000003 / Andy America' interface. The 'Terms and Mortgage' section is active, displaying fields for Purpose (Purchase), AUS Type, Occupancy (Primary Residence), Cash-out Amount, Appraisal Value, Purchase Price, and Loan Amount. The 'Subject Property' section shows the address (1230 West Broad Street, Falls Church, VA 22046) and Property Type (Detached). The 'Details of Transaction' section shows Purchase Price (\$300,000.00), Alterations (\$0.00), and Estimate Closing (\$900.00). 'Edit' icons are highlighted in red circles on the 'Terms and Mortgage', 'Subject Property', 'Details of Transaction', and 'Assignments' tabs.

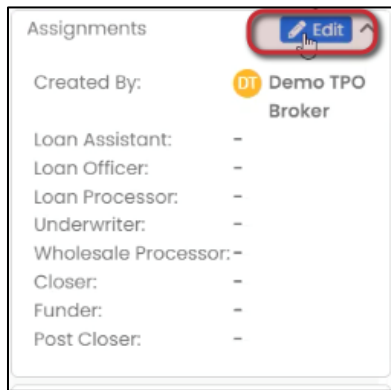
- Once the update is complete, save changes.

The screenshot shows the 'Loan Summary' form. At the top right, a red arrow points to the 'Save Changes' button. The form displays loan details such as Status (Prospect), Total LA (\$240,000.00), Quality Expense (\$2,817.46), and Loan Purpose (Purchase). The 'Terms and Mortgage' section shows AUS Type and Occupancy (Primary Residence). The 'Subject Property' section shows the address (1230 West Broad Street, Falls Church, VA). The 'Details of Transaction' section shows Purchase Price (\$300,000) and Alterations (\$0).

- Assign a Loan Officer and/or Processor: Overview tab < Assignment section. Click Edit

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Assignments

Created By: DT Demo TPO Broker

Loan Assistant: -

Loan Officer: -

Loan Processor: -

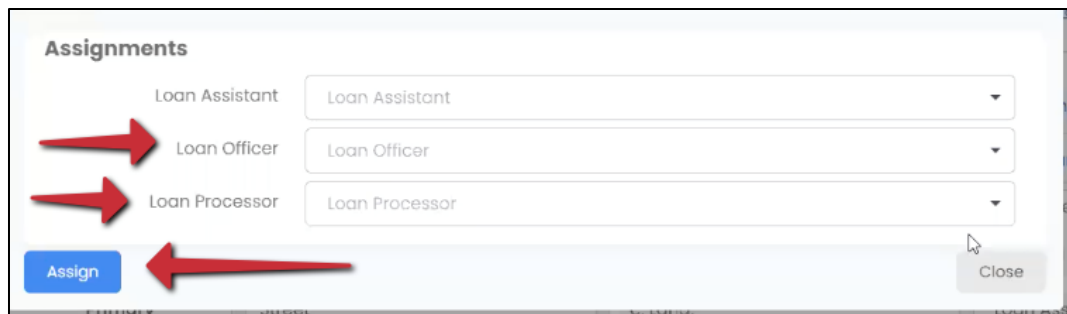
Underwriter: -

Wholesale Processor: -

Closer: -

Funder: -

Post Closer: -



Assignments

Loan Assistant: Loan Assistant

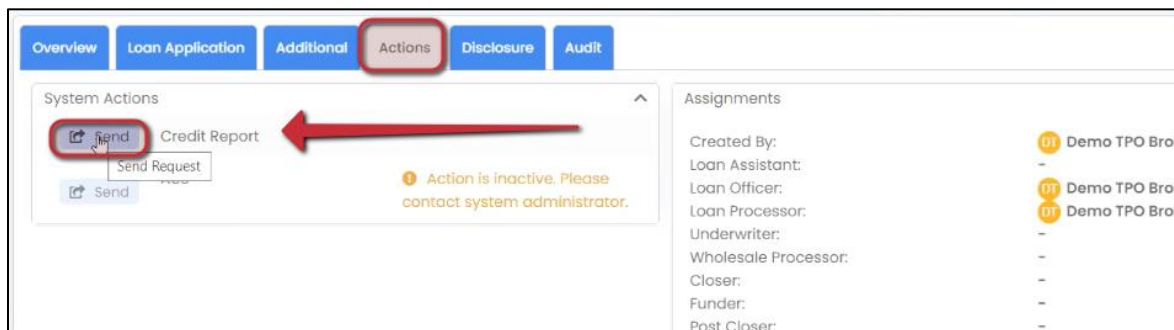
Loan Officer: Loan Officer

Loan Processor: Loan Processor

Assign

Close

- Pull credit
  - Action tab < Credit report
  - Click the 'Send' button next to Credit Report



Overview | Loan Application | Additional | **Actions** | Disclosure | Audit

System Actions

Send Credit Report

Send Request

Send

Action is inactive. Please contact system administrator.

Assignments

Created By: DT Demo TPO Broker

Loan Assistant: -

Loan Officer: DT Demo TPO Broker

Loan Processor: DT Demo TPO Broker

Underwriter: -

Wholesale Processor: -

Closer: -

Funder: -

Post Closer: -

- Your credit vendor should auto-populate.

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# Emporium

**Credit Report Request**

Request

Contact \* CoreLogic (CR)

Request Type \* Order New Report

Credit Report \* Andy America & Amy America

Report Types \* Experian ✕ Trans Union ✕ Equifax ✕

Send Request

Credit Card Information

Card Holder Name \* First Name Middle Name Last Name

Credit Card Number \* Credit Card Number

Expiration \* 1 2022 CVV CVV

Billing Address \* Search Street, City, State, Zip

Street Street

City City

State State

Zip Code Zip Code

Cancel

- If you have previously pulled credit, you can select the re-issue option and enter the identifier.

**Credit Report Request**

Request

Contact \* CoreLogic (CR)

Request Type \* Re-issue Existing Report

Credit Report \* Andy America & Amy America

Identifier \* Identifier

Report Types \* Experian ✕ Trans Union ✕ Equifax ✕

Send Request

Credit Card Information

Card Holder Name \* First Name Middle Name Last Name

Credit Card Number \* Credit Card Number

Expiration \* 1 2022 CVV CVV

Billing Address \* Search Street, City, State, Zip

Street Street

City City

State State

Zip Code Zip Code

Cancel

- If you are charging the borrower upfront, you can toggle on the credit card information and enter the required information.

**Credit Report Request**

Request

Contact \* CoreLogic (CR)

Request Type \* Order New Report

Credit Report \* Andy America & Amy America

Report Types \* Experian ✕ Trans Union ✕ Equifax ✕

Send Request

Credit Card Information

Card Holder Name \* First Name Middle Name Last Name

Credit Card Number \* Credit Card Number

Expiration \* 1 2022 CVV CVV

Billing Address \* Search Street, City, State, Zip

Street \* Street

City \* City

State \* State

Zip Code \* Zip Code

Cancel

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# Emporium

- Send request

**Credit Report Request**

Request

Contact \* CoreLogic (CR)

Request Type \* Order New Report

Credit Report \* Andy America & Amy America

Report Types \* Experian \* Trans Union \* Equifax \*

Credit Card Information

Card Holder Name \* First Name Middle Name Last Name

Credit Card Number \* Credit Card Number

Expiration \* 1 2022 CVV CVV

Billing Address \* Search Street, City, State, Zip

Street Street

City City

State State

Zip Code Zip Code

Send Request Cancel

- If run is a success, you can view the report by going into the Documents screen or by clicking 'View' in the Actions tab.

Overview Loan Application Additional Actions Disclosure Audit

System Actions

Send Credit Report Success View

AUS Action is inactive. Please contact system administrator.

Assignments

Created By: Demo TPO Broker

Loan Assistant: -

Loan Officer: Demo TPO Broker

Loan Processor: Demo TPO Broker

Underwriter: -

Wholesale Processor: -

Closer: -

Funder: -

Post Closer: -

DOCUMENTS

- Once you click 'View', open the request by clicking the downwards arrow.

Overview Loan Application Additional Actions Disclosure Audit

System Actions

Send Credit Report Success Hide

Credit Report Identifiers

Andy America

CoreLogic (CR) 300640596130000 01/28/2022 10:22 AM PST

Amy America

CoreLogic (CR) 300640596130000 01/28/2022 10:22 AM PST

Previous Requests

Today at 7:22 Success Andy America & Amy America

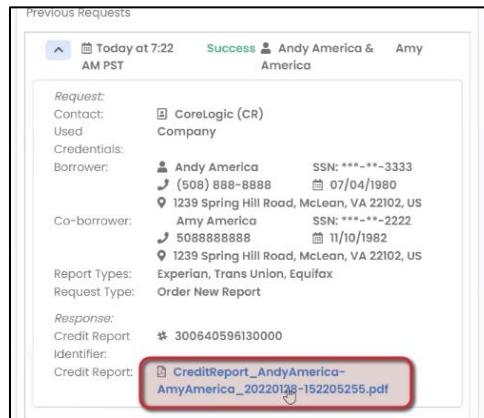
Request Details

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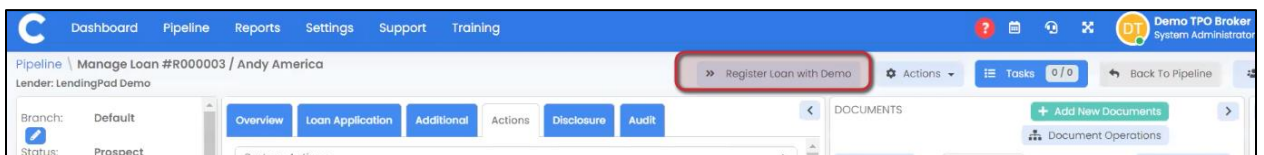


# Emporium

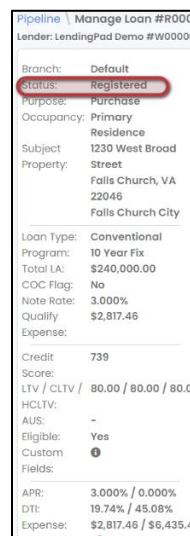
- Click on Credit Report PDF Link



- Actions tab- Click 'Register loan with Emporium'



- The loan will now appear in Registered status. Note that this loan has not been submitted to the lender for initial view. There is still a few more steps.

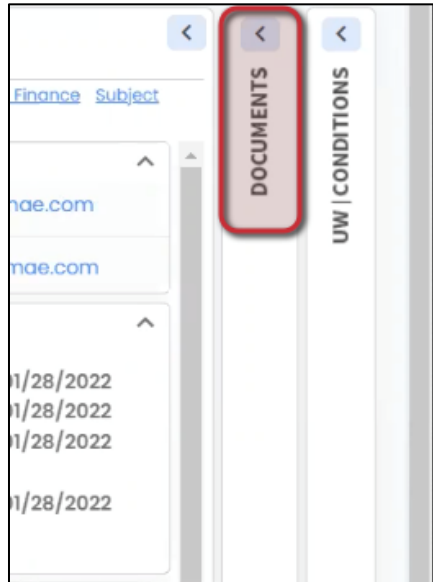


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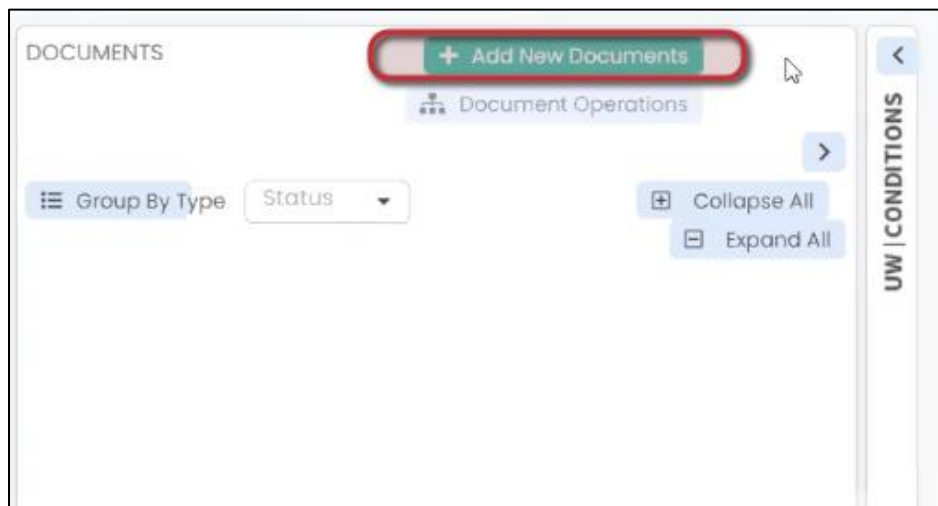
# Emporium

## 5. Uploading the Initial Submission Package

- Upload the initial submission package by going to the documents screen.

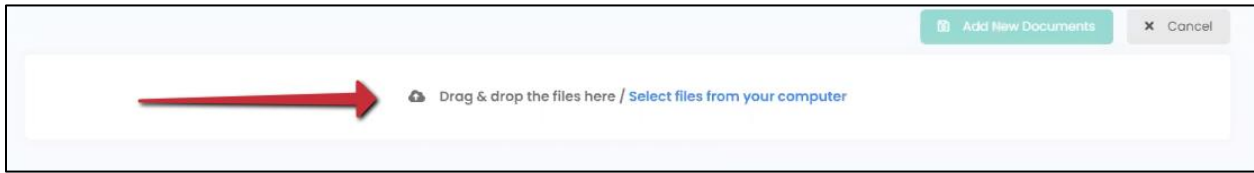


- Click 'Add New Documents'

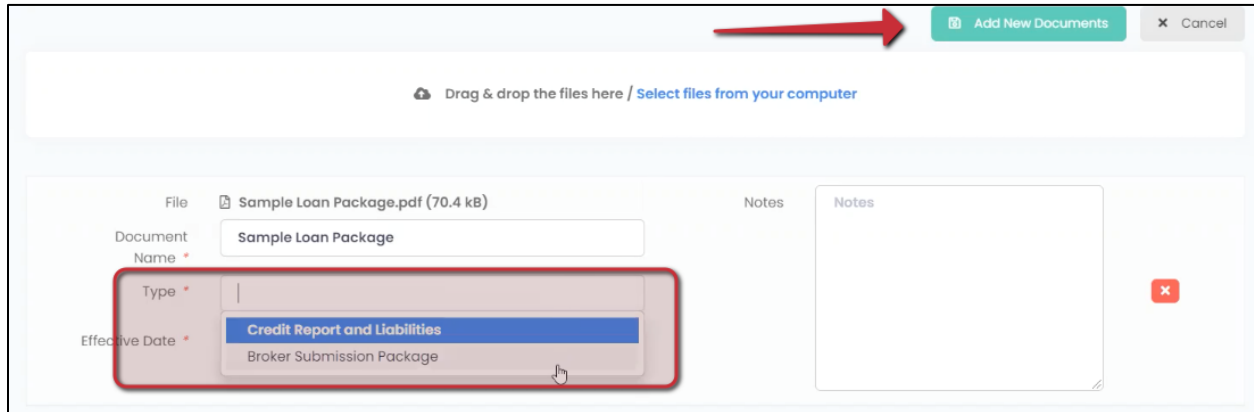


- Drag and drop the appropriate files or select files from your computer.

# Emporium



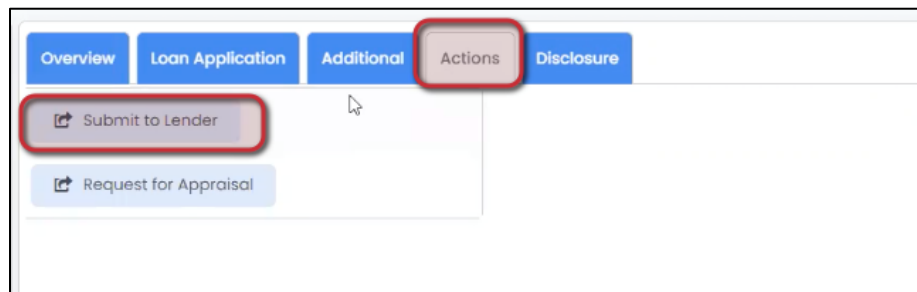
- Select the appropriate type and the click 'Add New Documents'



## 6. Submit to Lender

Once all the above is completed, you are now ready to submit the loan to Emporium.

- Go to the Actions Tab and click 'Submit to Lender'



The loan will now appear in Broker Initial Submission Status which means the Emporium Registration team has received the loan and will begin reviewing it shortly. Note that the registration team may request additional documentation or modifications before being able to send the loan into underwriting.

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|            |  |
|------------|--|
| Branch:    | Default  |
| Status:    | Broker Initial<br>Submission                             |
| Purpose:   | Purchase   |
| Occupancy: | Primary<br>Residence                                     |
| Subject    | 1230 West Broad  |
| Property:  | Street<br>Falls Church, VA<br>22046<br>Falls Church City |
| Loan Type: | Conventional   |
| Program:   | 10 Year Fix  |