



Submitting a TBD Loan (Purchases Only)

v04.06.2023

Open up your internet browser

Go to our website: www.5thstcap.com

Find and Click "Pipeline Login" on the top right



ABOUT US BECOME APPROVED PRODUCTS & PRICING SUBMITTING A LOAN RESOURCES CONTACT US




You will be redirected to our mortgage platform:

<https://5thstreetcapital.mortgagebotlos.com/Login>

Enter your User ID and click “Next” (If you do not have a User ID you can register on our website using the link below
<https://www.5thstcap.com/contact/register.php>)

Enter your password and click “Log in”



Home | Privacy Policy | Terms & Conditions

Log In

User ID

Next

Forgot your password? [Click here to reset it.](#)

Home | Privacy Policy | Terms & Conditions

Log In


Your Image:

Your Phrase:

Enter your password if your image and phrase are correct.

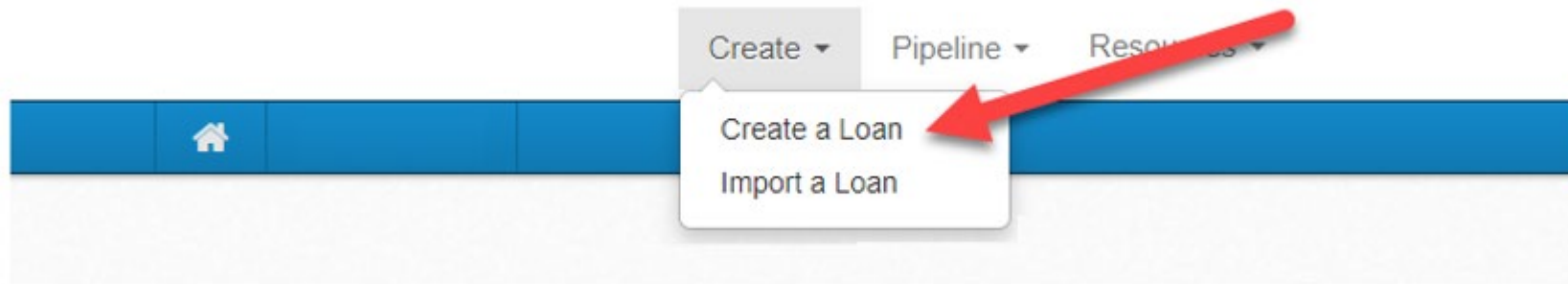
☐ Reset Security Questions

Forgot your password? [Click here to reset it.](#)




Click “Create”

Then Click “Create a loan”



See next slide for Creating a loan

Originator: Choose the Loan Officers name from the dropdown list
Check the Box next to **Preapproval**
Select Submit



New Loan Setup

In the text box below, enter a few sequential characters contained in any of the following: Institution ID, Institution Name, Originator First Name, or Originator Last Name. Then, select an item from the drop down menu, and click Submit.

Originator:

100 > ABC Community Bank > Cami Originator

Action:

Create A Loan

PreApproval:

☐

Submit

Cancel

Fill out info in red (Name, Last name, SSN)

Under property information, Make sure the box for “Pre Approval” is checked

Enter City, State, County, and Zip if it is available at the time of submission

The screenshot shows a 'Property Information' form. At the top, there is a section 'Same as Borrower's Present Address?' with radio buttons for 'Yes' and 'No'. To the right of this section is a 'PreApproval' checkbox, which is checked and highlighted with a red box. A red arrow points to this checkbox. Below this is a 'Subject Property Address' field. Further down, there are fields for 'Address Number', 'Address Street', and 'Address Unit'. Below these are dropdown menus for 'City', 'State', and 'County'. At the bottom, there are fields for 'Zip' and 'Zip Ext.'. The 'City', 'State', 'County', and 'Zip' fields are highlighted in yellow.

Under Loan Information enter the following:

- “Sales Price”
- “Appraised Value”
- “Product”
- “Base Loan Amount”

Select “Save/Close” when complete

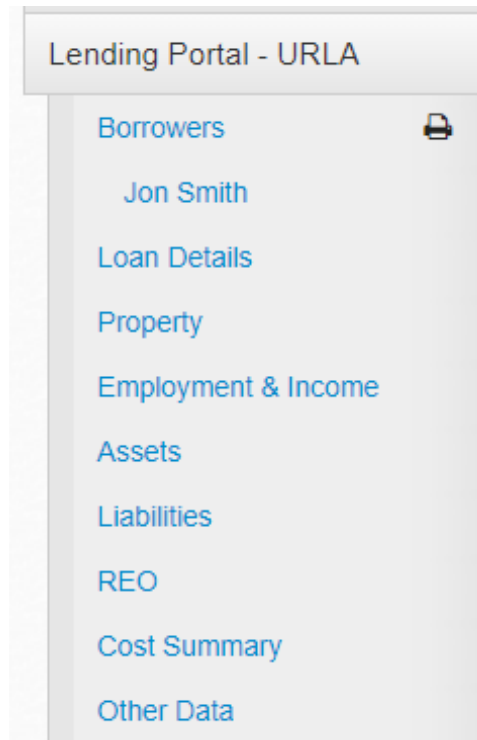
Loan Information

Sales Price \$1,000,000.00	Estimated Balance on Home \$0.00	Property Type <div></div>	
Appraised Value Same as Sales Price \$1,000,000.00	Approx. Mtg Payment \$0.00	Property will be <div></div>	Purpose of Loan <div></div>
Base Loan Amount \$500,000.00	Is Employee Loan? <div><div>Yes</div><div>No</div></div>	Product Non-Conforming 5/1 Libor Arm 5SCh	
Financed FHA MIP or VAFF \$0.00	LTV 50.000%	Lien Type First Mortgage	Mortgage Applied For Conventional
Total Loan Amount \$500,000.00	CLTV 50.000%	Number of Months 360	Rate 5.500%
Down Payment 50.000% % \$500,000.00	Subordinate Financing LIAB \$0.00		
Subordinate Financing DOT \$0.00	New First Mortgage Amount \$0.00	Closing Costs from 2nd Lien \$0.00	Application Date <div></div>

The 1003 must be completed except for Property Address before the loan is submitted to Underwriting

Clicks Lending Portal - URLA

Complete all tabs and then save and close to proceed



Lending Portal – URLA : Borrower Tab

Complete the highlighted fields

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

Jon Smith

Borrower Name

First Name*
Jon

Middle Name

Last Name
Smith

Suffix

Contact Info

Email Address

Home Phone Number

Cell Phone Number

Work Phone Number

Ext.

Borrower Details

Taxpayer Identifier
SSN

Number
123-45-6859

Date Of Birth

Citizenship

Marital Status

Present Address

Street Address

Unit #

Zip Code

City

State

Country
United States

Ownership

Years

Months

☐ Borrower lives in a community property state

DECLARATIONS

DEMOGRAPHICS

Additional Details

Dependents
+Add

Language
+Add

Military
+Add

Education/Counseling
+Add

Alternate Names
+Add

Signature Date
--

Other Addresses

0.00 Years

Mailing Address
+Add

Previous Address
+Add

Lending Portal – URLA : Borrower Tab

A pop up will appear when you click Declarations and Demographics; Complete the questions.

DECLARATIONS

DEMOGRAPHICS

Declarations

About this Property and Your Money for this Loan

Will you occupy the property as your primary residence?

No

Yes

Do you have a family relationship or business affiliation with the seller of the property?

No

Yes

Are you borrowing any money for this real estate transaction?

No

Yes

Have you or will you be applying for a mortgage loan on another property?

No

Yes

Have you or will you be applying for any new credit?

No

Yes

Will this property be subject to a lien that could take priority over the first mortgage lien?

No

Yes

About Your Finances

Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

No

Yes

Are there any outstanding judgments against you?

No

Yes

Are you currently delinquent or in default on a federal debt?

No

Yes

CANCEL

SAVE

Demographic Information

Instructions

N/A

The Demographic Information was provided through:

To be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

No

Yes

Was the sex of the Borrower collected on the basis of visual observation or surname?

No

Yes

Was the race of the Borrower collected on the basis of visual observation or surname?

No

Yes

Jon's Ethnicity

Hispanic or Latino

Mexican

Puerto Rican

Cuban

Other Hispanic or Latino

Enter Origin

Not Hispanic or Latino

I do not wish to provide this information

Jon's Race

American Indian or Alaskan Native

Enter Name of Principal Tribe

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian

Enter Race

Black or African American

Jon's Sex

Female

CANCEL

SAVE

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Lending Portal – URLA : Loan Detail

Select the box for Preapproval
Fill in the highlighted
Click “Save” once complete

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

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Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

Base Loan Amount

\$ 500000

Sales Price

\$ 1000000

Appraised Value

\$ 1,000,000

Estimated Value

\$ 1000000

Financing Type

Conventional

Note Rate

5.5

Lien Type

First Lien

Is Escrowed

Yes

Amortization Term

360

Amortization Type

Adjustable Rate

Loan Purpose

Purchase

Estimated Closing Date

04/30/2021

☐ Seller provided below market sub. financing

Loan Features

Payment Frequency

Monthly

ARM Details

Index Code

LIBOR

Index Margin

3.5

Qualifying Rate

Index Value

0.014

Is Preapproval

☒

Other New Mortgage Details

+Add

Down Payment Details

+Add

Interviewer Details

[Edit]

Interviewer

Cami Originator

NMLS# 123456

Additional Details

Interview Date

--

Loan Number

4461247688

[Edit]

Lending Portal – URLA : Property

Complete the highlighted
Click “Save & Next”

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

Property DetailsExpenses/Mortgages

Property Address

Street AddressUnit #

ZipCity92123SAN DIEGO

StateCountyCASAN DIEGO

Property Details

of UnitsProperty Type1Detached

Construction MethodSite Built

OccupancyYear BuiltPrimary Residence

☐ Mixed Use Property

☐ In community property state

Legal Description

Title Details

Title to the Property Will be Held in What Name(s)Jon Smith

Title to the Property Will be Held in What Name(s)

Title to the Property Will be Held in What Name(s)

Title to the Property Will be Held in What Name(s)

Estate Will be Held inFee Simple

Manner in Which Title Will be Held

Rental Details

\$ Expected Gross Monthly Rental Income

\$ Expected Net Monthly Rental Income

Transaction Details

☐ Conversion of Contract for Deed or Land Contract

☐ Renovation

Construction-Conversion Type

Improvements

\$ Construction/Improvements Costs

Lot AcquisitionAcquired Date

Additional Details

\$ Energy Improvement Amount

☐ Subject to a lien that could take first priority

Cancel

Save

Save & Next

Lending Portal – URLA : Employment & Income

Click the borrowers name on the second tab > then click Employment Source

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

ALL INCOME

JS Jon Smith
0.00 Years Collected

Jon's Current Income

☐ No Income

Primary Employment

+ Employment Source

Additional Employment

+ Employment Source

Other Income

+ Income Source

Jon's Prior Employment

Income Source

+ Employment Source

A pop up will appear; complete the highlighted

Primary Employer Details

Income Details : \$0⁰⁰

Employer or Business Name

☐ Business Owner or Self-Employed

Employer Address

Unit #

Zip

City

State

Country
United States

Employer Phone

Employer Extension

Additional Details

Position / Title

Start Date

How long in this line of work?

Years

Months

CANCEL

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Lending Portal – URLA : Employment & Income

Click the “Income Details” tab and fill out the highlighted information.

Primary Employer Details

Income Details : \$0⁰⁰

Primary Employer Details

Income Details : \$0⁰⁰

Income ^

\$ Base	Time Period Monthly	\$0/monthly
\$ Bonus	Time Period Monthly	\$0/monthly
\$ Commission	Time Period Monthly	\$0/monthly
\$ Contract Basis	Time Period Monthly	\$0/monthly
\$ Overtime	Time Period Monthly	\$0/monthly
\$ Other	Time Period Monthly	\$0/monthly

Military Income v

CANCEL SAVE

Click the red plus sign
Select the account type –

A pop up will appear:
Fill in the highlighted

If there are any gift funds, select the Gifts/Grants tab

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Click the red plus sign
Select the account type –

A pop up will appear:
Fill in the highlighted

CANCEL SAVE

Lending Portal – URLA : REO

Click the red plus sign
A pop up will appear ; Enter any real estate owned; fill out highlighted

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

Real Estate Owned: \$0.00

Property Details

Mortgages: \$0.00

Select applicable borrower(s)*:

JS

Jon Smith

Address

Unit #

Zip Code

City

State

Country

United States

\$ Property Value

Property Usage

Current Residents

Property Status*

Project Type

Number of Units

CANCEL

SAVE

Click the “Mortgages” tab and enter the Highlighted if applicable

Property Details

Mortgages: \$75,000.00

Chase

First Lien

\$75,000.00

Mortgage Type

Creditor Name

Mortgage

Chase

☐ To be paid off

Address

Zip Code

City

State

Account Number

123456

Lien Type

First Lien

☐ Resubordinate

Monthly Mortgage Payment

\$ 2,000

Unpaid Balance

\$ 75,000

Months remaining

38

DELETE

CANCEL

SAVE

Lending Portal – URLA : Cost Summary

Review the Cost summary
Enter any seller credits or other credits If applicable

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

Qualifying The Borrower

A Sales Contract Price	\$1,000,000 ⁰⁰
B Improvements, Renovations, and Repairs	--
C Land (if acquired separately)	--
D For Refinance: Balance of Mortgage Loans on the Property to be paid off in Transaction	--
E Credit Card and Other Debts Paid Off	--
F Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	--
G Discount Points	--
H TOTAL DUE FROM BORROWER(s)	\$1,000,000 ⁰⁰

I Loan Amount	\$500,000 ⁰⁰
Loan Amount Excluding Financed Mortgage Insurance	\$500,000 ⁰⁰
Financed Mortgage Insurance	--
J Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing	--
K TOTAL MORTGAGE LOANS	\$500,000 ⁰⁰

L Seller Credits	--
M Other Credits	--
N TOTAL CREDITS	\$0 ⁰⁰

Cash From/To the Borrower

\$500,000⁰⁰

Lending Portal – URLA : Other Data

Click Save/Close

Loan Pipeline

4461247688 - Smith

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

Sales Agreement Date

Appraiser Company

Edit

Hide Dropdown List

Appraiser Name

Edit

Hide Dropdown List

License No.

License State

Supervisory Appraiser's License Number

Fieldwork Obtained

Property Data ID

For Buydown Loans Only

Buydown Loan?

☐ Yes ☒ No

Buydown Type

Buydown Change Frequency (months)

Buydown Duration (months)

Contributor

First Year Buydown Rate

Lender Funded

Next Increase Rate

Buydown Start Date

Buydown Term

Community Lending

MSA Code

Metropolitan Statistical Area or County

Community Lending Product

State Fips

County Fips

Census Tract

FNMA FIPS Code

Community Seconds

Community Seconds Repayment Structure

Income Limit

HUD Area Median Income

Income Limit Adjustment Factor

Community Lending Income Limit

HomeStyle Renovation Mortgage

Contractor Name

Rehabilitation Costs

Contingency Reserve Percentage

0.000%

Save/Close

Cancel

The loan Purpose will reflect “PreApproval”

Forms & Docs	Application Criteria Hide			
Doc Packages	Application Date:		Property Address	
Closing Docs	Name 	Value of Property		
Services	Monthly Income	Loan Amount 		
Status & Tracking	Social Security Number 			
Actions	Loan Details Hide			
Imaging	Final: 5/22/2019	Product Code:	NCA51L N	
	Loan Amount: \$500,000.00	Rate:		
	Loan Purpose: PreApproval	APR:	0.000%	
	Institution: ABC Community Bank (100)	P & I:	\$0.00	
	Loan Status:	PITI:	\$0.00	
	AU Status:	Lock Status:	Not Locked	
	Property Address:	Lock Expiration:		
	SAN DIEGO, CA 92108	Cash To Close:	\$500,000.00	
	Appraised Value: \$1,000,000.00	Closing Date:		

***Do not “Register” the loan it will trigger compliance alerts**

Proceed to upload documents to the loan.

- From the left side click 'Imaging' > 'Upload Document'
- Click the empty box to the right of 'File to Upload' or use the drag and drop feature 'Drop Files to Upload'
 - *Users have the ability to drag and drop multiple documents at one time in the grey space and designate the document type to upload (see next slide)
- Locate the file(s) on your computer that you want to upload (make sure it is not password protected)
- Click the Arrow on right of 'Document Type' field and select the description that best matches what you are uploading
 - *You must **choose a document type** for ***EACH*** document that you upload. If a document type is not selected, the document will not be uploaded to file even if you receive a successful upload message
- Click 'Submit' and repeat process until all your documents are uploaded

446124 - Mario Hernandez

Type to filter...

Forms & Docs

Doc Packages

Services

Actions

Imaging

ImageFlow

Upload Document

Application Criteria				Hide
Application Date:	12/11/2020	Property Address	✓	
Name	✓	Value of Property	✓	
Monthly Income	✓	Loan Amount	✓	
Social Security Number	✓			

XDOC - Google Chrome

imageflow26566.mortgagebotios.com/xdoc/ui/xapps/fileUpload.aspx?AppLink=DOCUMENTUPLOAD&ProjectId=1000&ContainerKey=4245

Upload Loan Documents

loan

Search For Loan

Loan Details

Loan Nbr

Borrower Information

First Name

Last Name

Reset Search

Selected Loan

Loan Details

Loan Number

Loan ID 4245

Borrower Information

First Name

Last Name

Ratios Show

Files to Upload

File to upload CPL.pdf

Color Handler Black and White

Render Quality Normal

Document Type Closing Protection Letter

File to upload Prelim.pdf

Color Handler Black and White

Render Quality Normal

Document Type Preliminary Title Report

Drop Files to Upload...

End of document