

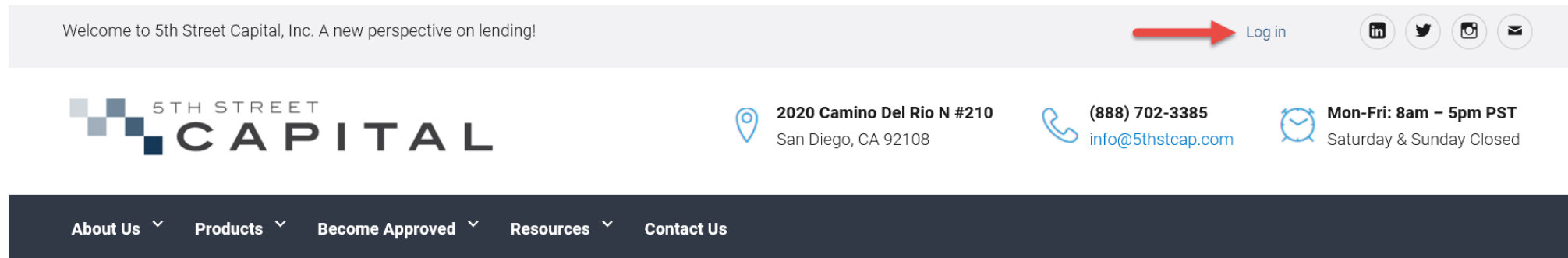
# Instructions for submitting a Loan to 5<sup>th</sup> Street Capital

[www.5thstcap.com](http://www.5thstcap.com)

Open up 'Internet Explorer'


Go to our website: [www.5thstcap.com](http://www.5thstcap.com)


Find and Click "Log In" on the top right





Welcome to 5th Street Capital, Inc. A new perspective on lending!

[Log in](#)

 5TH STREET  
CAPITAL

 **2020 Camino Del Rio N #210**  
San Diego, CA 92108

 **(888) 702-3385**  
[info@5thstcap.com](mailto:info@5thstcap.com)

 **Mon-Fri: 8am – 5pm PST**  
Saturday & Sunday Closed

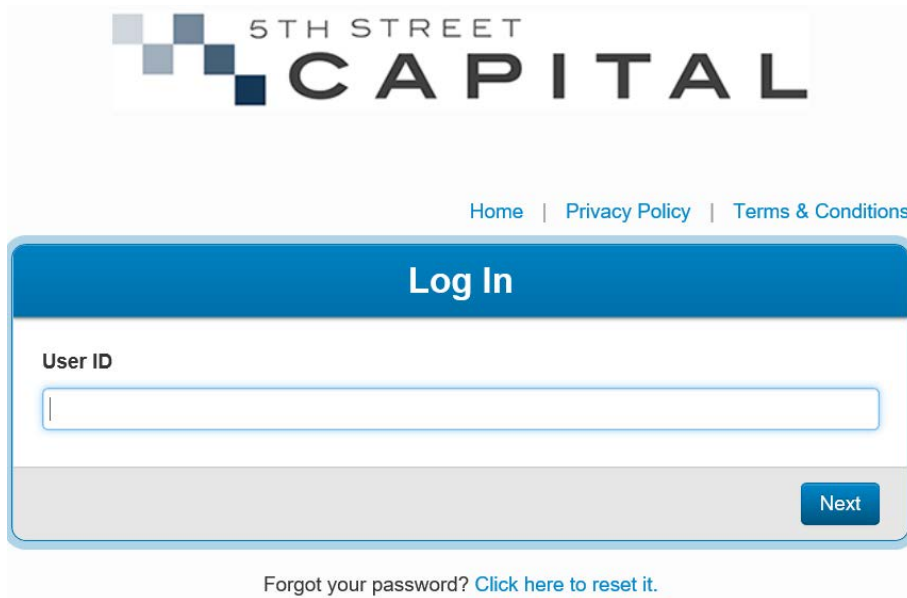
[About Us](#) ▾ [Products](#) ▾ [Become Approved](#) ▾ [Resources](#) ▾ [Contact Us](#)

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 <http://5thstcap.com/resources/submitting-a-loan/registering-for-an-id-and-password/>)

Enter your password and click “Log in”



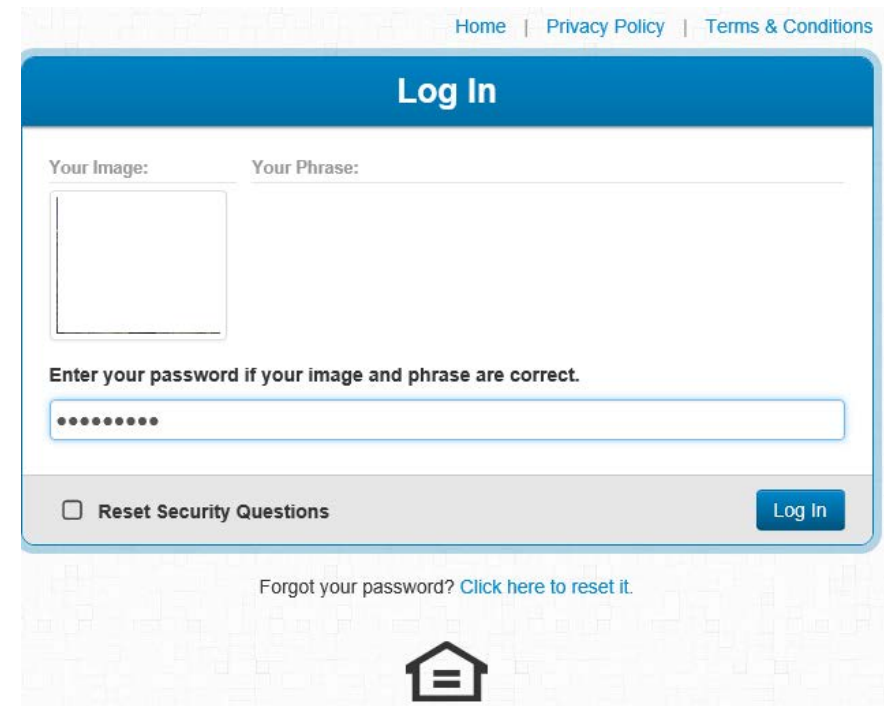
5TH STREET  
**CAPITAL**

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### Log In

User ID

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



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### Log In

Your Image:  Your Phrase:

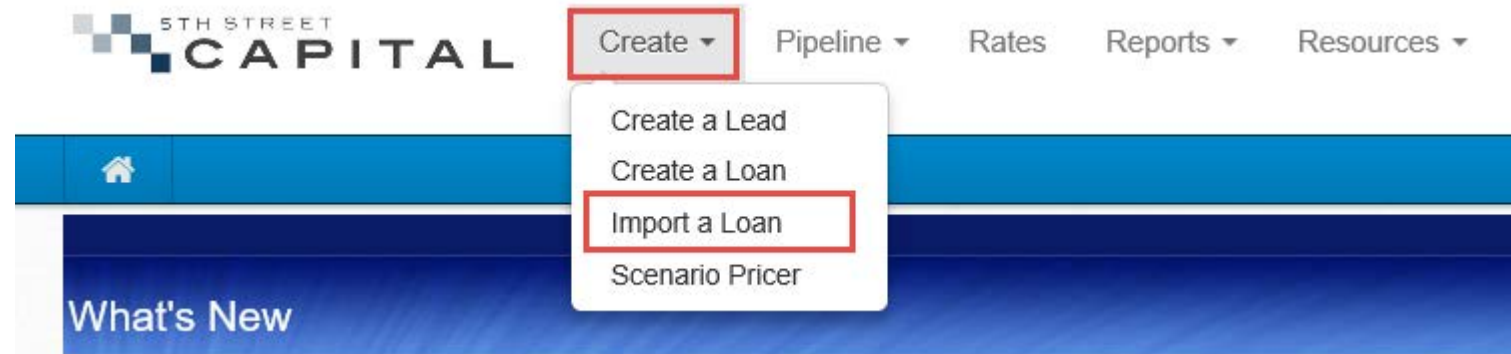
Enter your password if your image and phrase are correct.

[Reset Security Questions](#)

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



Click Create and Scroll to Import a Loan



- Choose FannieMae 3.2 file under file format
- Choose Your Product – the product can be located on the pre-qual provided to your Loan Officer
- Click Browse and locate your FNMA 3.2 file on your computer
- Click Import (**Do not click import more than once**)
- The screen to import a loan will close

### Import Loan

Step 1: Please select the file format you like to import.  
Step 2: Please select the product for the file you are importing.  
Step 3: Click browse to locate the file on your computer.  
Step 4: Click import to retrieve the file.

File Format

FannieMae 3.2 ▼

Product

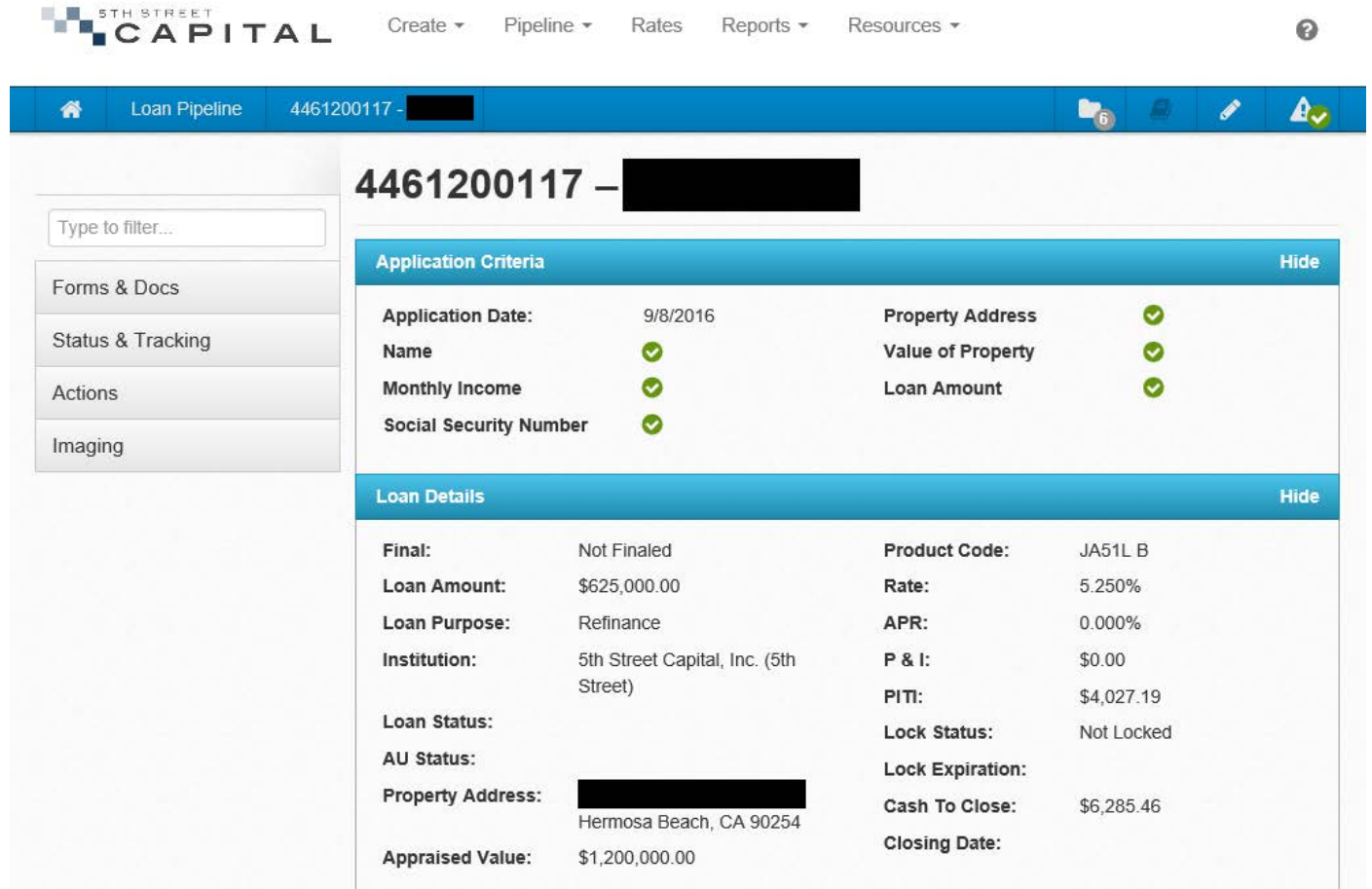
File Name

Browse...

Import

Cancel

- The loan summary will appear
- Your loan will automatically be assigned a loan number



The screenshot displays the 5th Street Capital loan pipeline interface. At the top, there is a navigation bar with the company logo and menu items: Create, Pipeline, Rates, Reports, and Resources. Below this is a secondary bar with a home icon, 'Loan Pipeline', and the loan ID '4461200117 - [REDACTED]'. On the left side, there is a sidebar with a search box 'Type to filter...' and four menu items: Forms & Docs, Status & Tracking, Actions, and Imaging. The main content area shows the loan ID '4461200117 - [REDACTED]' and two expandable sections: 'Application Criteria' and 'Loan Details'. The 'Application Criteria' section lists: Application Date (9/8/2016), Name (with a green checkmark), Monthly Income (with a green checkmark), Social Security Number (with a green checkmark), Property Address (with a green checkmark), Value of Property (with a green checkmark), and Loan Amount (with a green checkmark). The 'Loan Details' section lists: Final (Not Finalized), Loan Amount (\$625,000.00), Loan Purpose (Refinance), Institution (5th Street Capital, Inc. (5th Street)), Product Code (JA51L B), Rate (5.250%), APR (0.000%), P & I (\$0.00), Loan Status, AU Status, Property Address ([REDACTED] Hermosa Beach, CA 90254), PITI (\$4,027.19), Lock Status (Not Locked), Lock Expiration, Cash To Close (\$6,285.46), Appraised Value (\$1,200,000.00), and Closing Date.

On the left panel of the screen, select "Forms and Docs" then Select "Register Loan"

**Register**

Fields marked in red are required; all others are optional.

Expand All Collapse All

**Contact Information**

Contact Name	Contact Phone	Contact Fax	Contact Email
[Redacted]	[Redacted]		[Redacted]

**Product Information**

Product Name	Loan Number	Investor Loan #
[Redacted]	4461200117	

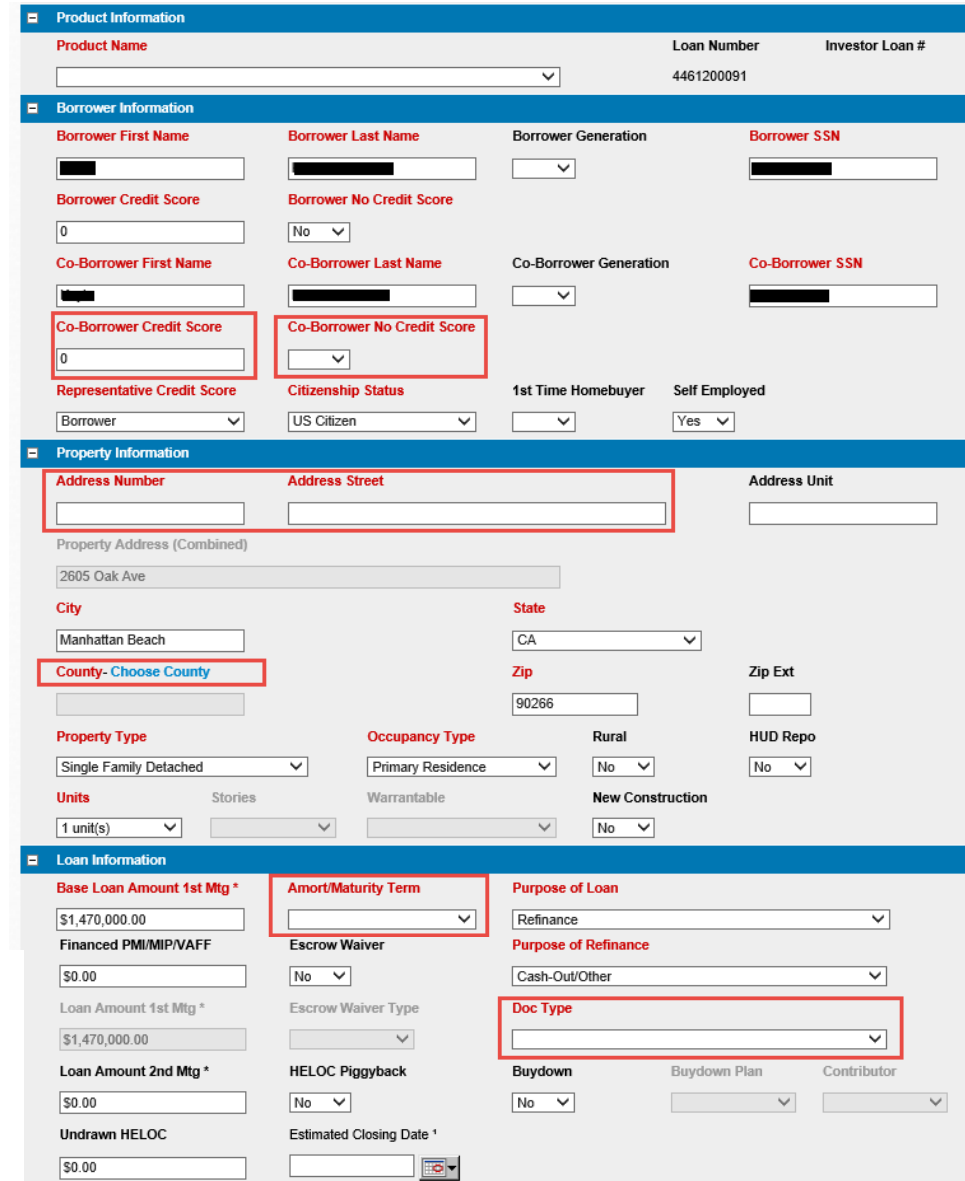
**Borrower Information**

Borrower First Name	Borrower Last Name	Borrower Generation	Borrower SSN
Gary	[Redacted]	[Redacted]	[Redacted]
Borrower Credit Score	Borrower No Credit Score		
0	No		
Co-Borrower First Name	Co-Borrower Last Name	Co-Borrower Generation	Co-Borrower SSN
		[Redacted]	
Co-Borrower Credit Score	Co-Borrower No Credit Score		
0	[Redacted]		
Representative Credit Score	Citizenship Status	1st Time Homebuyer	Self Employed
Borrower	US Citizen	[Redacted]	No

Fill out the required fields:

- Product Name (Product must match Product Code on the Prequal)
- Borrower Credit Score & Borrower no Credit Score
- Co-borrower Credit Score & Co-borrower no Credit Score (if applicable)\*
- Address #
- Address Street
- Click - Choose County and select the County from the Pop up
- Amort/Maturity Term (360/360)
- Doc Type (full doc)

\*if there is no co-borrower choose the blank space above "yes" under co-borrower no score



The screenshot shows a loan application form with several sections. Red boxes highlight the following fields:

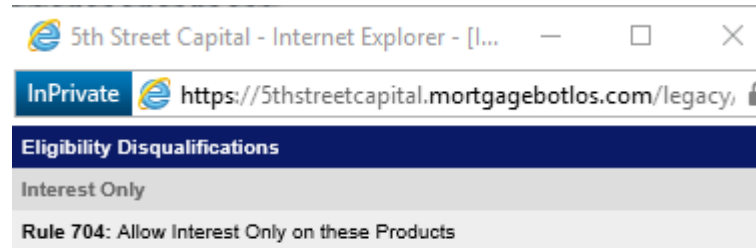
- Product Information:** Product Name (dropdown), Loan Number (4461200091), Investor Loan #.
- Borrower Information:** Borrower First Name, Borrower Last Name, Borrower Generation, Borrower SSN, Borrower Credit Score, Borrower No Credit Score, Co-Borrower First Name, Co-Borrower Last Name, Co-Borrower Generation, Co-Borrower SSN, Co-Borrower Credit Score, Co-Borrower No Credit Score, Representative Credit Score, Citizenship Status, 1st Time Homebuyer, Self Employed.
- Property Information:** Address Number, Address Street, Address Unit, Property Address (Combined) (2605 Oak Ave), City (Manhattan Beach), State (CA), County- Choose County, Zip (90266), Zip Ext, Property Type (Single Family Detached), Occupancy Type (Primary Residence), Rural (No), HUD Repo (No), Units (1 unit(s)), Stories, Warrantable, New Construction (No).
- Loan Information:** Base Loan Amount 1st Mtg \* (\$1,470,000.00), Amort/Maturity Term (dropdown), Purpose of Loan (Refinance), Financed PMI/MIP/AFF (\$0.00), Escrow Waiver (No), Purpose of Refinance (Cash-Out/Other), Loan Amount 1st Mtg \* (\$1,470,000.00), Escrow Waiver Type, Doc Type (dropdown), Loan Amount 2nd Mtg \* (\$0.00), HELOC Piggyback (No), Buydown (No), Buydown Plan, Contributor, Undrawn HELOC (\$0.00), Estimated Closing Date.



- If you have any comments for intake or the Underwriter note them in the comments section
- Then Select "Register" at the bottom





The screenshot shows a web form titled "Additional Information". It features a "Comments" section with a large text area for input. Below the text area are two validation options: "Validate Duplicate SSN" and "Validate Lock Eligibility", each with radio buttons for "Yes" and "No". At the bottom right, there are two buttons: "Register" and "Cancel". The "Register" button is highlighted with a red rectangular border.

- If an error message pops up in a new window reflecting “Eligibility Disqualifications” which will not let you register, Select “NO” next to Validate Lock Eligibility
- Next, Select “Register”

A screenshot of a web form. The top section is a blue header with a minus icon and the text "Additional Information". Below this is a "Comments" section with a large, empty text area. At the bottom of the form, there are two rows of radio button options: "Validate Duplicate SSN" with "Yes" (selected) and "No" (unselected) options, and "Validate Lock Eligibility" with "Yes" (unselected) and "No" (selected) options. A red arrow points to the "No" radio button for "Validate Lock Eligibility". To the right, there are three buttons: "Show Errors", "Register" (highlighted with a red box and a red arrow pointing down to it from the comments area), and "Cancel".

# The Registration Summary Screen will pop up

Home
Loan Pipeline
4461200117 - [REDACTED]

## Registration


Expand All Collapse All


**Pricing Information**


	Rate	Price	Margin
<b>Base</b>	0.000%	0.000	0.000%
<b>Adjustments</b>	0.000%	0.750	0.000%
<i>LTV &lt;= 60 and Credit Score &gt; 699 and Credit Score &lt;= 719 then price adjustment = 1</i>	0.000%	1.000	0.000%
<i>LTV &gt; 50 and LTV &lt;= 60 and Warrantable is false and Property Type is Condo then price adjustment = -0.25</i>	0.000%	-0.250	0.000%
<b>Net Price</b>	0.000%	0.000	0.000%
Net Fee Adjustments applied to lock:	\$0.00		
Contact Name	Contact Phone	Contact Fax	Contact Email
[REDACTED]	[REDACTED]		[REDACTED]
Product Name	Loan Number	Investor Loan #	
Jumbo 5/1 Libor Arm 5SCb	4461200117		

Forms & Docs


Borrower Summary


Itemized Fee Worksheet 

1003 

Vendor Info 

Register Loan

Processing 

U/W Transmittal 

Closing Request

Status & Tracking

Actions

Imaging

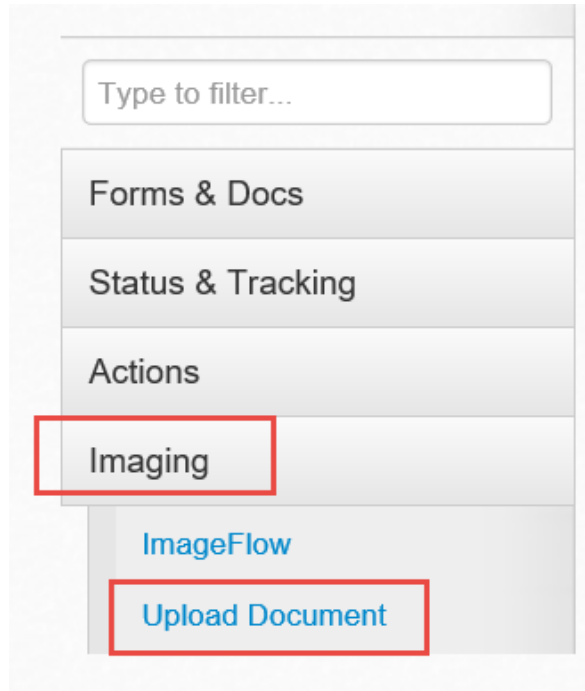
- Review the terms on the Registration Summary Screen
- Scroll to the Bottom of the Registration Summary Screen
- You have 3 options, Print, Edit Confirm, or Close
  - Print** – A new window in Internet Explorer pops up which allows you to print the doc
  - Edit Confirm** – Allows you to edit the Registration, then you will have to click continue once done
  - Close**- Brings you back to the loan Summary Screen



- Select "Close"

After a loan is registered you should upload your documents

On the left side of the screen, select imaging, then select upload document



### Documents needed for 5<sup>th</sup> Street to disclose the LE

- 1003 dated within 24 hours of loan import
- Broker Fee Sheet [5th Street Broker Fee Sheet](#)
- Estimated Settlement Statement from Escrow
- Prequal Email

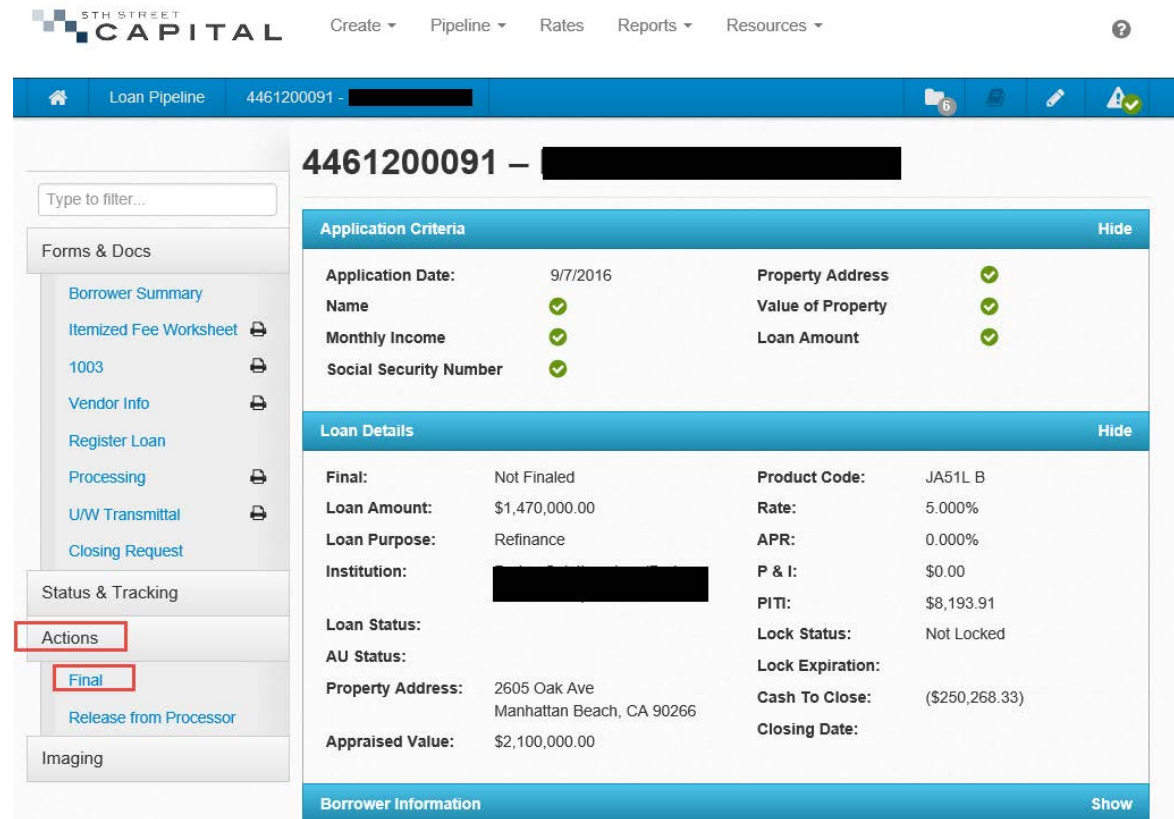
The document upload screen will appear (see next page for screenshot)

- Select Browse and locate the file on your computer that you want to upload (make sure it is not password protected)
- If the document is to be loaded in color check the “upload in color” box  
(Note: Recommended that appraisals only be loaded in color due to speed of uploading)
- Click the arrow on the right of “document type” field and select the description that best matches what you are uploading
- Click Submit and keep repeating the process until all your PDF’s are uploaded
- Then click close

The screenshot displays the 'ImageFlow Upload File' interface in Internet Explorer. The browser address bar shows the URL: <https://imageflow461.mortgagebotlos.com/xsuite/xapps/xdoc/docUpload/default.aspx?xProjectId=1000&xToolId=DOCUMENTUPLOAD&sessiondat>. The page title is 'Project: Loan Documents'. The main content area is divided into three sections: 'Document Upload', 'Assign To Loan', and 'Document Information'. In the 'Document Upload' section, there is a 'File To Upload' field with a 'Browse...' button highlighted by a red box and a red arrow. Below this is an 'Upload in Color' checkbox. The 'Assign To Loan' section contains fields for 'Loan:' and 'Borrower:', both with redacted values, and 'Change' and 'Clear' buttons. The 'Document Information' section has a 'Document Type' dropdown menu. At the bottom right, there are 'Submit' and 'Reset' buttons, with the 'Submit' button highlighted by a red box and a red arrow. On the left side, a navigation menu is visible with categories like 'Forms & Docs', 'Doc Packages', 'Closing Docs', 'Services', 'Status & Tracking', 'Actions', and 'Imaging'. The 'Imaging' category is expanded, showing 'ImageFlow' and 'Upload Document', with the 'Upload Document' button highlighted by a red box and a red arrow pointing to it.

## Final step to get the file submitted:

- Under the "Actions" tab click "Final"
- The term "Final" is to move the loan from your company to the intake department at 5<sup>th</sup> Street Capital
- Once you click "OK" you will be **unable** to make any more changes



The screenshot shows the 5th Street Capital loan pipeline interface. The top navigation bar includes "Create", "Pipeline", "Rates", "Reports", and "Resources". The main header displays "Loan Pipeline" and the loan ID "4461200091". A sidebar on the left contains sections for "Forms & Docs" (with links like Borrower Summary, Itemized Fee Worksheet, 1003, Vendor Info, Register Loan, Processing, U/W Transmittal, Closing Request) and "Status & Tracking" (with links for Actions, Final, Release from Processor, and Imaging). The "Actions" and "Final" links are highlighted with red boxes. The main content area shows the loan ID "4461200091" and two expandable sections: "Application Criteria" and "Loan Details".

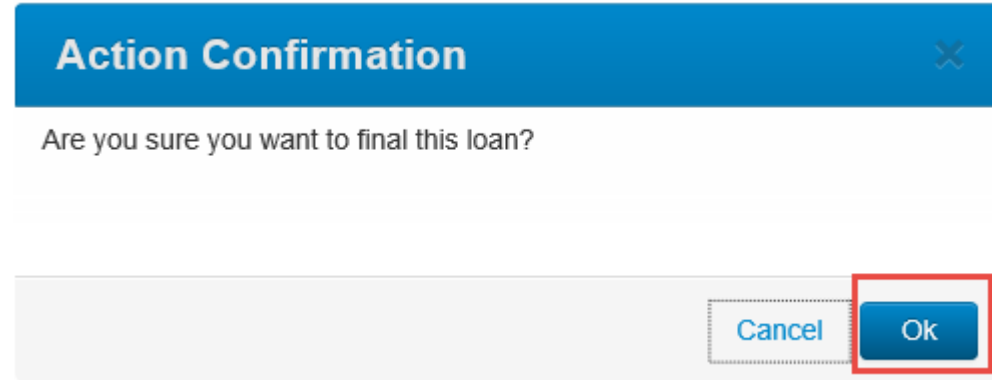
Application Criteria				Hide
Application Date:	9/7/2016	Property Address		✓
Name	✓	Value of Property		✓
Monthly Income	✓	Loan Amount		✓
Social Security Number	✓			

Loan Details				Hide
Final:	Not Finald	Product Code:	JA51L B	
Loan Amount:	\$1,470,000.00	Rate:	5.000%	
Loan Purpose:	Refinance	APR:	0.000%	
Institution:	[REDACTED]	P & I:	\$0.00	
Loan Status:		PITI:	\$8,193.91	
AU Status:		Lock Status:	Not Locked	
Property Address:	2605 Oak Ave Manhattan Beach, CA 90266	Lock Expiration:		
Appraised Value:	\$2,100,000.00	Cash To Close:	(\$250,268.33)	
		Closing Date:		

At the bottom, there is a "Borrower Information" section with a "Show" button.





Your loan is now registered and received at 5<sup>th</sup> Street Capital

Please feel to reach out to us with any questions or comments

[www.5thstcap.com](http://www.5thstcap.com)