

# How to Submit a Loan

Open up your internet browser

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

Find and Click "Pipeline Login" on the top right



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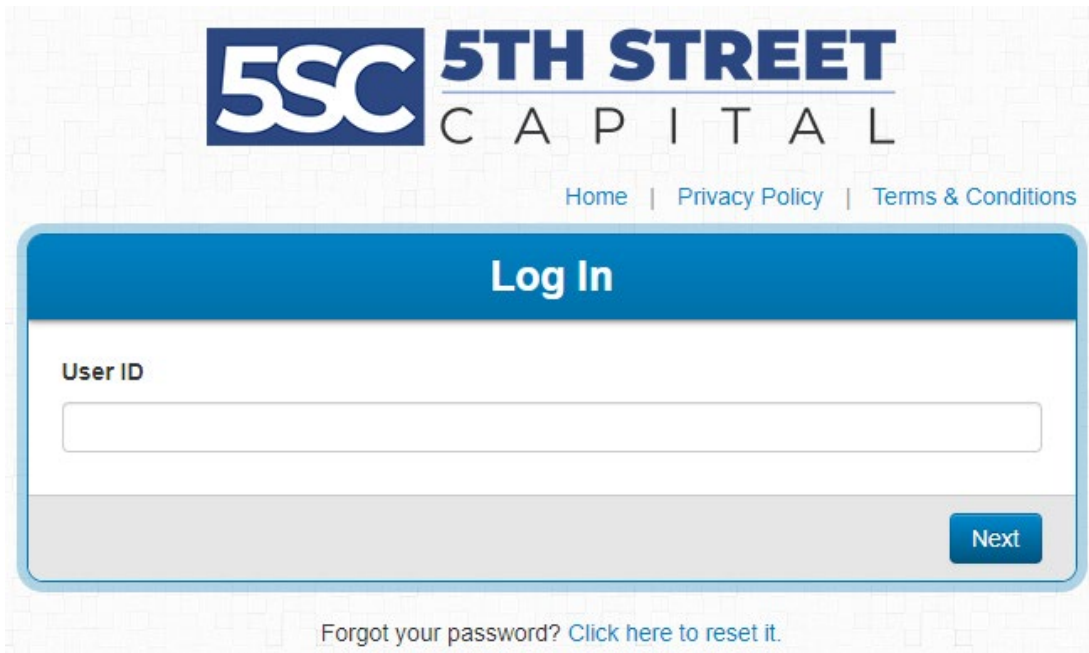


You will be redirected to our mortgage platform:

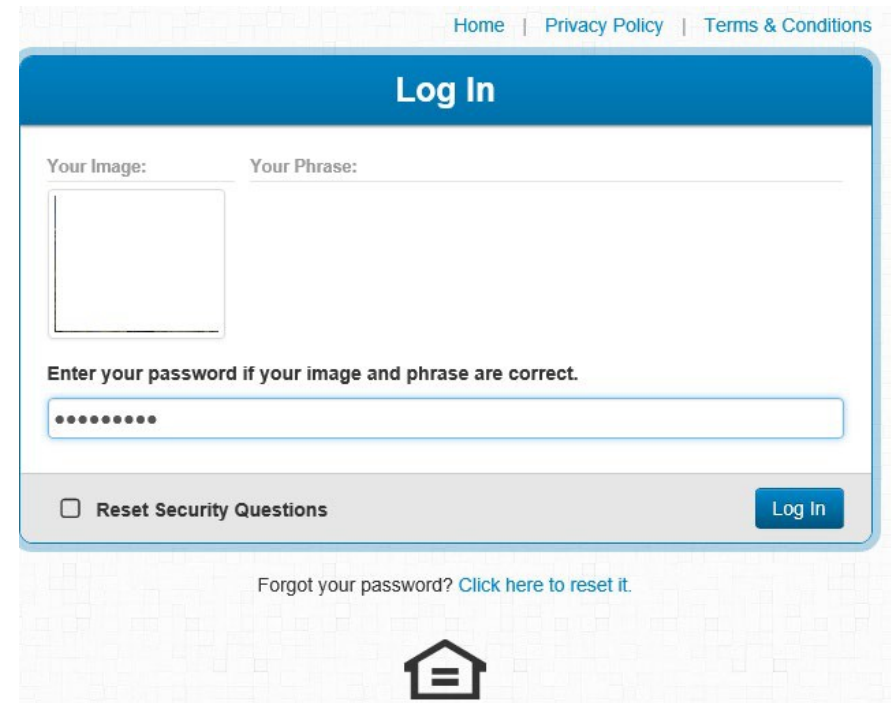
<https://5thstreetcapital.mortgagebotlos.com/Login>

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"



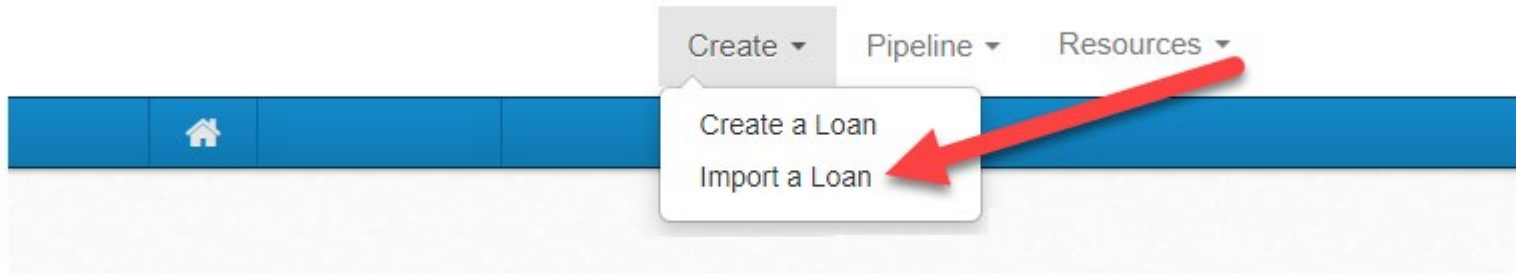
The screenshot shows the 5th Street Capital logo at the top left, with navigation links for Home, Privacy Policy, and Terms & Conditions. Below the logo is a blue header with the text "Log In". Underneath, there is a text input field labeled "User ID" and a blue "Next" button. At the bottom of the form, there is a link: "Forgot your password? [Click here to reset it.](#)"



The screenshot shows the 5th Street Capital logo at the top left, with navigation links for Home, Privacy Policy, and Terms & Conditions. Below the logo is a blue header with the text "Log In". Underneath, there are two input fields: "Your Image:" and "Your Phrase:". Below these is a text input field for the password, with the instruction "Enter your password if your image and phrase are correct." and a masked password ".....". At the bottom left of the form, there is a checkbox labeled "Reset Security Questions". At the bottom right, there is a blue "Log In" button. Below the form, there is a link: "Forgot your password? [Click here to reset it.](#)" and a home icon.

Click "Create"

Then Click "Import a Loan"



See next slide for Importing a loan

- Choose the Loan Officers name under Originator then click submit (If your LO is not listed in the drop down click here to have them added: [Click here to have your LO added](#) ).
- Action: Import a Loan
- Submit
- Choose FannieMae 3.2 file under file format
- Choose your Product (If you are unsure run it through the [Quick Pricer](#))
- 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

**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:

Action:

**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:

Product:

File Name:

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

Create ▾ Pipeline ▾ Rates Reports ▾ Resources ▾ ?

Home
Loan Pipeline
4461200117 - [REDACTED]

 6

## 4461200117 - [REDACTED]

- Forms & Docs
- Status & Tracking
- Actions
- Imaging

**Application Criteria** Hide

Application Date:	9/8/2016	Property Address	✓
Name	✓	Value of Property	✓
Monthly Income	✓	Loan Amount	✓
Social Security Number	✓		

**Loan Details** Hide

Final:	Not Finalled	Product Code:	JA51L B
Loan Amount:	\$625,000.00	Rate:	5.250%
Loan Purpose:	Refinance	APR:	0.000%
Institution:	5th Street Capital, Inc. (5th Street)	P & I:	\$0.00
Loan Status:		PITI:	\$4,027.19
AU Status:		Lock Status:	Not Locked
Property Address:	[REDACTED] Hermosa Beach, CA 90254	Lock Expiration:	
Appraised Value:	\$1,200,000.00	Cash To Close:	\$6,285.46
		Closing Date:	

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

The screenshot shows a web application interface for loan registration. The top navigation bar includes a home icon, 'Loan Pipeline', and the loan ID '4461200117 - Rusth'. The left sidebar contains a search bar and a menu with 'Forms & Docs' and 'Register Loan' highlighted. The main content area is titled 'Register' and contains a form with the following sections:

- Contact Information:** Fields for Contact Name, Contact Phone, Contact Fax, and Contact Email.
- Product Information:** Fields for Product Name (dropdown), Loan Number (4461200117), and Investor Loan #.
- Borrower Information:** Fields for Borrower First Name (Gary), Borrower Last Name, Borrower Generation (dropdown), Borrower SSN, Borrower Credit Score (0), Borrower No Credit Score (No), Co-Borrower First Name, Co-Borrower Last Name, Co-Borrower Generation (dropdown), Co-Borrower SSN, Co-Borrower Credit Score (0), Co-Borrower No Credit Score, Representative Credit Score (Borrower), Citizenship Status (US Citizen), 1st Time Homebuyer (dropdown), and Self Employed (No).

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

Fill out the required fields:

- Product Name (If you are unsure run it through the [Quick Pricer](#))
- 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: PITI choose (360/360) I/O choose (360/480)
- Escrow Waiver – Select if you want impounds, Yes or No
- Doc Type – Always choose “full doc” even if it is a bank statement or DSCR loan
- Interest Only – select Yes or No
- Originator Compensation-  
Choose Lender Paid or Borrower paid <https://5thstcap.com/resources/faqs/faqs-compensation/>

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

### For Foreign National Borrowers:

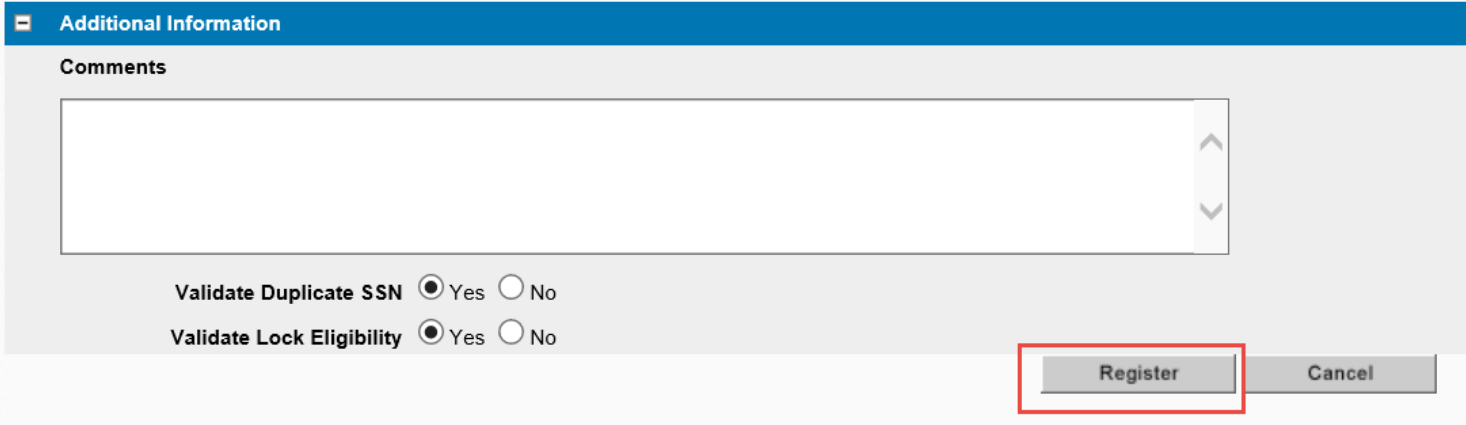
- Select “Foreign National” under citizenship status
- Type in 111-11-1111 under Borrower SSN
- Select “Yes” under Borrower no credit score
- Occupancy Type must be Investment or Second/Vacation

The screenshot shows a loan application form with the following sections and highlighted 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 (highlighted), Co-Borrower No Credit Score (highlighted), Representative Credit Score, Citizenship Status, 1st Time Homebuyer, Self Employed.
- Property Information:** Address Number (highlighted), Address Street (highlighted), Address Unit, Property Address (Combined) (2605 Oak Ave), City (Manhattan Beach), State (CA), County- Choose County (highlighted), 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 (highlighted), Purpose of Loan (Refinance), Financed PMI/MIP/VAFF (\$0.00), Escrow Waiver (No), Purpose of Refinance (Cash-Out/Other), Loan Amount 1st Mtg \* (\$1,470,000.00), Escrow Waiver Type, Loan Amount 2nd Mtg \* (\$0.00), HELOC Piggyback (No), Doc Type (highlighted), Undrawn HELOC (\$0.00), Estimated Closing Date 1, Buydown (No), Buydown Plan, Contributor.



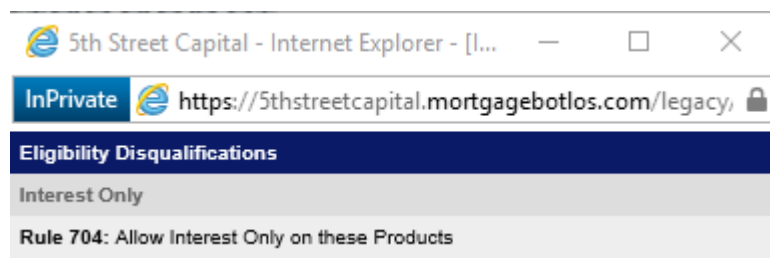
- If you have any comments for intake or the Underwriter note them in the comments section
- Review the terms on the screen and if everything is accurate Select “Register” at the bottom



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

If an error message pops up in a new window reflecting “Eligibility Disqualifications” **see instructions on next page**

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

The Registration Summary Screen will pop up

The screenshot shows a web application interface for a loan pipeline. At the top, there is a blue navigation bar with a home icon, the text "Loan Pipeline", and a loan ID "4461200117" followed by a redacted area. On the right side of the navigation bar are icons for a folder with a "6" notification, a document, a pencil, and a checkmark.

The main content area is titled "Registration" and features a large black redaction box at the top. Below this, there are expand/collapse controls and a section for "Pricing Information". This section contains a table with columns for "Rate", "Price", and "Margin".

	Rate	Price	Margin
Base	0.000%	0.000	0.000%
Adjustments	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%
Net Price	0.000%	0.000	0.000%

Below the pricing table, it shows "Net Fee Adjustments applied to lock: \$0.00".

The next section is "Product Code", showing a "Product Code" of "JA51L B".

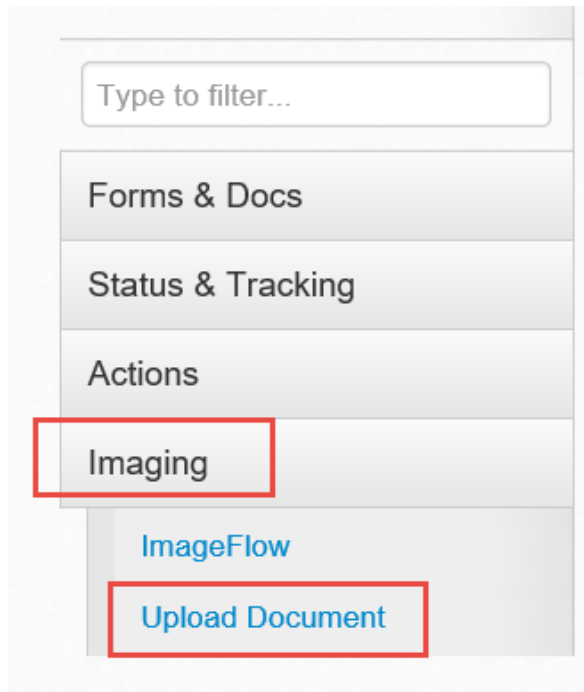
The "Contact Information" section has a table with columns for "Contact Name", "Contact Phone", "Contact Fax", and "Contact Email", all of which are redacted.

The "Product Information" section shows a "Product Name" of "Jumbo 5/1 Libor Arm 5SCb", a "Loan Number" of "4461200117", and an "Investor Loan #" field.

On the left side of the screen, there is a sidebar with a search box "Type to filter..." and several menu categories: "Forms & Docs" (including Borrower Summary, Itemized Fee Worksheet, 1003, Vendor Info, Register Loan, Processing, U/W Transmittal, and Closing Request), "Status & Tracking", "Actions", and "Imaging".

- Select “close”
- You may now upload your documents

## How to Upload 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
- Fully Completed Broker Fee Sheet [5th Street Broker Fee Sheet](#)
- Estimated Settlement Statement from Escrow

Upload the **pre-qual** if your Loan Officer received one from their AE

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

- 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
- Appraisal uploads: Choose 'Full Color' under the first drop down "Color Handler" and select appraisal type under document type
- Click 'Submit' and repeat process until all your documents are uploaded

4461243190 - Mario Hernandez

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

- Type to filter...
- Forms & Docs
- Doc Packages
- Services
- Actions
- Imaging
  - ImageFlow
  - Upload Document

XDOC - Google Chrome  
imageflow26566.mortgagebotlos.com/xdoc/ui/xapps/fileUpload.aspx?AppLink=DOCUMENTUPLOAD&ProjectId=1000&ContainerKey=4245

### Upload: Loan Documents

oan

Search For Loan

oan Details

oan Nbr

Borrower Information

First Name

Last Name

Reset Search

Selected Loan

oan Details

oan Number

oan ID 4245

Borrower Information

App Name Example

#### Files to Upload

Clear All Submit

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...

Ratios Show

## Final step to get the file submitted:

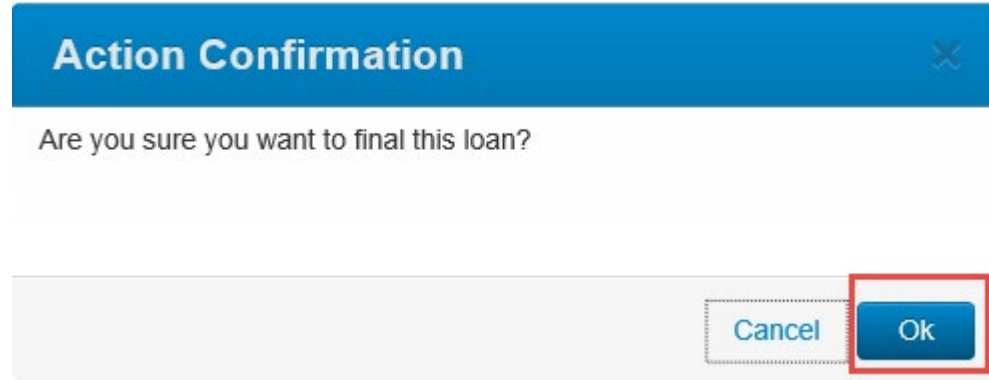
- Under the "Actions" tab click "Final"
- The term "Final" will move the loan from your company to the intake department at 5<sup>th</sup> Street Capital
- Once you click "OK" you will be **unable** to make any more changes

The screenshot displays the 5th Street Capital web application interface. At the top, the logo '5th STREET CAPITAL' is visible, along with navigation links for 'Create', 'Pipeline', 'Reports', and 'Resources'. The user is logged in as 'Broker Processor'. The main header shows the loan ID '4461244644 - TEST'. A search bar is present with the placeholder text 'Type to filter...'. On the left sidebar, under 'Forms & Docs', there are links for 'Borrower Summary', 'Itemized Fee Worksheet', '1003', 'Vendor Info', 'Register Loan', 'Lock', and 'U/W Transmittal'. Below this, the 'Actions' menu is expanded, with 'Final' highlighted in a red box. Other actions include 'Release from Processor' and 'Imaging'. The main content area displays the loan details for '4461244644 - TEST'. It is divided into three sections: 'Application Criteria', 'Loan Details', and 'Borrower Information'. The 'Application Criteria' section shows fields for 'Application Date', 'Name', 'Monthly Income', 'Social Security Number', 'Property Address', 'Value of Property', and 'Loan Amount', all with green checkmarks indicating completion. The 'Loan Details' section shows 'Final: Not Finalized', 'Loan Amount: \$500,000.00', 'Loan Purpose: PreApproval', 'Institution: [REDACTED] (0000959564)', 'Product Code: NCA76S N BS12', 'Rate: 5.500%', 'APR: 0.000%', 'P & I: \$0.00', 'PITI: \$2,838.95', 'Lock Status: Not Locked', 'AU Status: [REDACTED]', 'Lock Expiration: [REDACTED]', 'Property Address: SAN DIEGO, CA 92108', 'Cash To Close: \$500,000.00', and 'Appraised Value: \$0.00'. The 'Borrower Information' section is currently hidden.

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

Loan Details		Hide	
Final:	Not Finalized	Product Code:	NCA76S N BS12
Loan Amount:	\$500,000.00	Rate:	5.500%
Loan Purpose:	PreApproval	APR:	0.000%
Institution:	[REDACTED] (0000959564)	P & I:	\$0.00
Loan Status:		PITI:	\$2,838.95
AU Status:		Lock Status:	Not Locked
Property Address:	SAN DIEGO, CA 92108	Lock Expiration:	
Appraised Value:	\$0.00	Cash To Close:	\$500,000.00
		Closing Date:	

Borrower Information		Show	
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Your loan is now registered and received at 5<sup>th</sup> Street Capital Inc.

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

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