



***Registering & Submitting  
A New Loan***

# *Overview to Start Loan*

## **Step One**

### **Registering a New Loan**

- With TBD Address, No Fees
- TRID (Disclosures) is not required
- Able to run DU/LP with approved Credit agency
- Able to run Product/Pricing

## **Step Two**

### **Submitting a New Loan**

- For Disclosure:
  - Required: Complete Address, Credit Report, Fee Sheet
- For Underwriting:
  - Required: Uploading Supporting Documents

\* Only submitted loans will be:

- ✓ sent out an Initial Disclosure
- ✓ underwritten
- ✓ allowed to Lock Rate

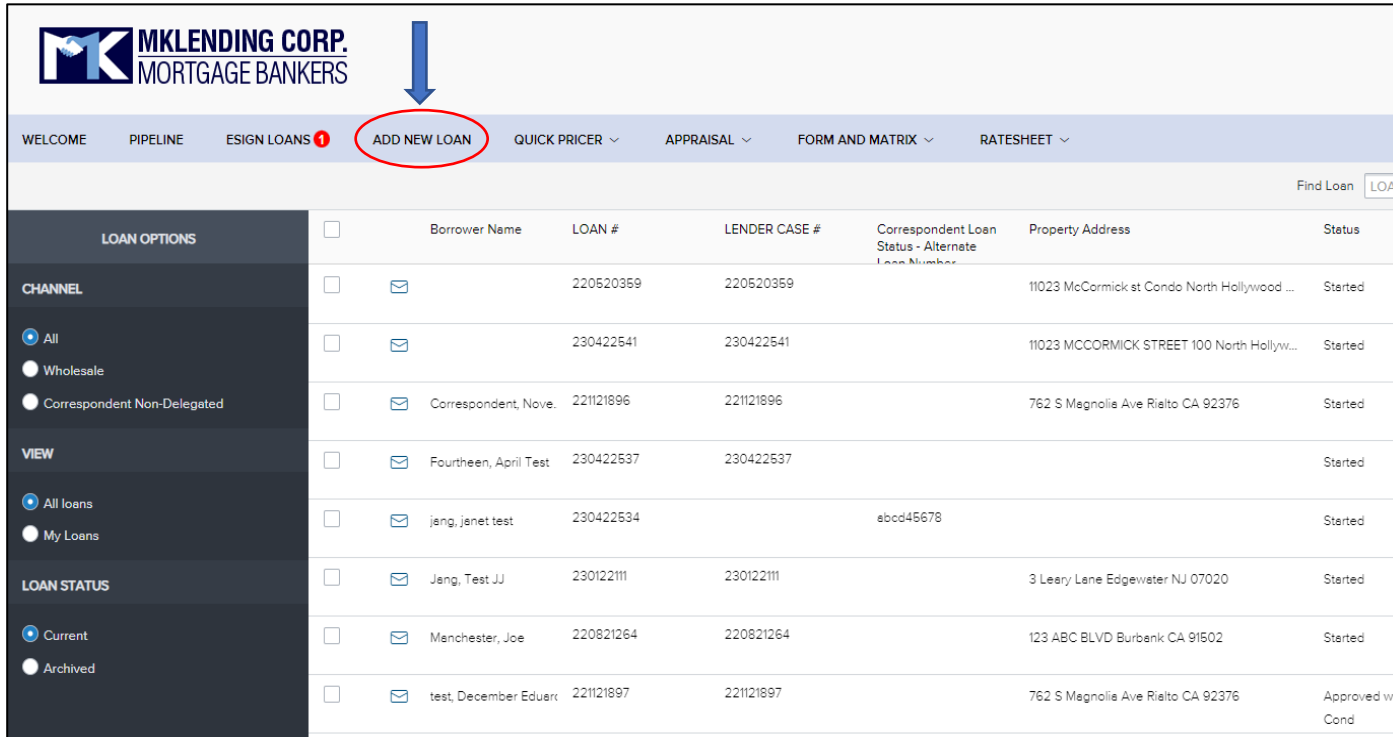
# **Step One**

## **Registering a New Loan**

# Registering a New Loan

## Step One

Click ADD NEW LOAN  
Select Loan Officer/Processor  
Click Next

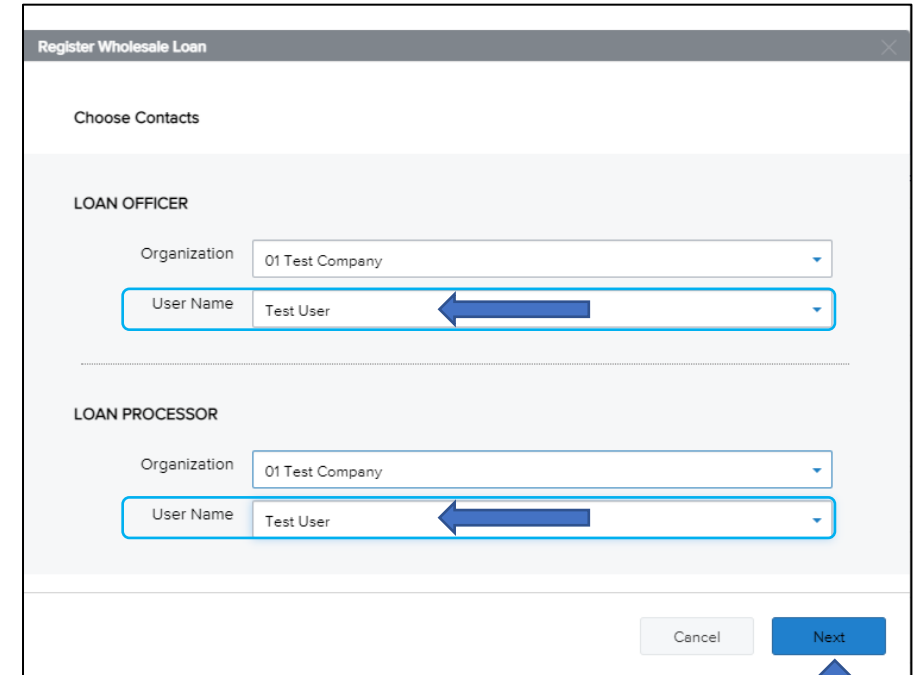


**MK LENDING CORP. MORTGAGE BANKERS**

WELCOME PIPELINE **ESIGN LOANS** **ADD NEW LOAN** QUICK PRICER APPRAISAL FORM AND MATRIX RATESHEET

Find Loan

LOAN OPTIONS		Borrower Name	LOAN #	LENDER CASE #	Correspondent Loan Status - Alternate Loan Number	Property Address	Status
CHANNEL	<input type="checkbox"/>		220520359	220520359		11023 McCormick st Condo North Hollywood ...	Started
<input checked="" type="radio"/> All	<input type="checkbox"/>		230422541	230422541		11023 MCCORMICK STREET 100 North Hollyw...	Started
<input type="radio"/> Wholesale	<input type="checkbox"/>	Correspondent, Nove...	221121896	221121896		762 S Magnolia Ave Rialto CA 92376	Started
<input type="radio"/> Correspondent Non-Delegated	<input type="checkbox"/>	Fourteen, April Test	230422537	230422537			Started
VIEW	<input type="checkbox"/>	jang, janet test	230422534		ebcd45678		Started
<input checked="" type="radio"/> All Loans	<input type="checkbox"/>	Jang, Test JJ	230122111	230122111		3 Leary Lane Edgewater NJ 07020	Started
<input type="radio"/> My Loans	<input type="checkbox"/>	Manchester, Joe	220821264	220821264		123 ABC BLVD Burbank CA 91502	Started
LOAN STATUS	<input type="checkbox"/>	test, December Eduarr	221121897	221121897		762 S Magnolia Ave Rialto CA 92376	Approved w. Cond
<input checked="" type="radio"/> Current							
<input type="radio"/> Archived							



Register Wholesale Loan

Choose Contacts

**LOAN OFFICER**

Organization: 01 Test Company

User Name: Test User

**LOAN PROCESSOR**

Organization: 01 Test Company

User Name: Test User

Cancel Next

# Registering a New Loan

## Step Two – Upload ULAD/iLAD (MISMO 3.4) or Manual

### Import Loan Data From ULAD/iLAD (MISMO 3.4) File

Drop or Browse ULAD/iLAD (MISMO 3.4) file  
then Click Next

The screenshot shows the 'Register Wholesale Loan' form. At the top, there is a header 'Register Wholesale Loan' with a close button. Below the header, there are two radio button options: 'Import Loan Data From ULAD / iLAD (MISMO 3.4) File' (which is selected) and 'Manual'. A blue arrow points to the selected option. Below the options is a large dashed box containing the text 'Drop Here to Upload or' and a 'Click to Browse' button. A blue arrow points to the 'Click to Browse' button. At the bottom of the form, there is a 'Back' button on the left and a 'Next' button on the right. A blue arrow points to the 'Next' button. A red note at the bottom of the form reads: 'Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.'

### Manual

Select Manual and Click Next  
(You will input all borrower information)



You may select "Manual" if you do not have ULAD/ ILAD ( MISMO 3.4) file

The screenshot shows the 'Register Wholesale Loan' form. At the top, there is a header 'Register Wholesale Loan' with a close button. Below the header, there are two radio button options: 'Import Loan Data From ULAD / iLAD (MISMO 3.4) File' and 'Manual' (which is selected). A blue arrow points to the selected option. Below the options, there are two buttons: 'Back' on the left and 'Next' on the right. A blue arrow points to the 'Next' button. A 'Cancel' button is also visible between the 'Back' and 'Next' buttons.



# Registering a New Loan

**Step Three** – Make sure all information are correct on all pages by click next

**Additional Information**

Select Borrower Pair  
Ingrid Test |  

[Register](#) [Next](#)

Agency Case No	Lender Case No 231223603	MER's MIN	Alternate Loan Number
Collateral Tracking Number	Application Date 03 / 16 / 2023 	Estimated Closing Date MM / DD / YYYY 	Loan Documentation Type <a href="#">Select an Option</a>   v
Universal Loan ID 549300CXZHD5OTAISA9123122360349	Closing Type <a href="#">Select an Option</a>   v	Freddie Mac Offering Identifier <a href="#">Select an Option</a>   v	Freddie Mac Income Based Deed Restrictions <a href="#">Select an Option</a>   v
Freddie Mac Community Land Trust Indicator <a href="#">Select an Option</a>   v	<input type="checkbox"/> HomeOne		

**Additional Fields**

Program <a href="#">Select an Option</a>   v	Term <a href="#">Select an Option</a>   v
Impound Options <a href="#">Select an Option</a>   v	Interest Only? <a href="#">Select an Option</a>   v
Buy Down Type <a href="#">Select an Option</a>   v	Buydown Contributor <a href="#">Select an Option</a>   v
MI Type <a href="#">Select an Option</a>   v	Comp <a href="#">Select an Option</a>   v



[Register](#) [Next](#)






# Registering a New Loan

## Step four – Click Register

**Additional Information**

Select Borrower Pair  
Ingrid Test |  

 **Register**

Agency Case No	Lender Case No 231223603	MER's MIN	Alternate Loan Number
Collateral Tracking Number	Application Date 03 / 16 / 2023 	Estimated Closing Date MM / DD / YYYY 	Loan Documentation Type <input type="button" value="Select an Option"/>   v
Universal Loan ID 549300CXZHD50TAISA9123122360349	Closing Type <input type="button" value="Select an Option"/>   v	Freddie Mac Offering Identifier <input type="button" value="Select an Option"/>   v	Freddie Mac Income Based Deed Restrictions <input type="button" value="Select an Option"/>   v
Freddie Mac Community Land Trust Indicator <input type="button" value="Select an Option"/>   v	<input type="checkbox"/> HomeOne		

**Additional Fields**

Program <input type="button" value="Select an Option"/>   v	Term <input type="button" value="Select an Option"/>   v
Impound Options <input type="button" value="Select an Option"/>   v	Interest Only? <input type="button" value="Select an Option"/>   v
Buy Down Type <input type="button" value="Select an Option"/>   v	Buydown Contributor <input type="button" value="Select an Option"/>   v
MI Type <input type="button" value="Select an Option"/>   v	Comp <input type="button" value="Select an Option"/>   v

**Register**

# Registering a New Loan

Loan # is generated

## Loan is now Registered

The screenshot displays the MK Lending Corp. web application interface. At the top left is the logo for MK Lending Corp. Mortgage Banker. A navigation menu includes links for WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, SCENARIOS, QUICK PRICER, APPRAISAL, FORM AND MATRIX, and RATESHEET. Below the navigation, the user's name 'Ingrid Test' and address '1717 Broken Dreams Boulevard, Los Angeles, CA. 90027' are shown. On the right, loan details are displayed: 'Loan #: 2405EM000049' (highlighted with a red box), 'Total Loan Am... \$777,777.00', 'Loan Type: Conventional', and 'Loan Purpose: Purchase'.

\*Now you can:

- Run DU/LP
- Run Product/ Pricing



# **Step Two**

## ***Submitting a New Loan***

# Submitting a New Loan

## Overview - Submit a loan

- Upload Credit Report
- Upload Fee Sheet (Estimated Closing Statement)
- Click Submit Loan
- If any error message tells you you're missing fields, please fill out all needed fields
- Click Update
- Click Submit Loan

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MORTGAGE BANKER

WELCOME PIPELINE ESIGN LOANS

Ingrid Test  
1717 Broken Dreams Boulevard, Los Angeles, CA, 90027  
01 test company

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

UPLOAD INITIAL SUBMISSION DOCS HERE

ESIGN

UPLOAD UNDERWRITING CONDITIONS HERE

FEES

DISCLOSURE TRACKING

**LOAN ACTIONS**

Import Additional Data

Order Credit

Order DU

Order LPA

Submit Loan

Withdraw Loan

**LOAN ACTIONS**

Import Additional Data

Order Credit

Order DU

Order LPA

Submit Loan

Withdraw Loan

Missing required fields and documents

Required Fields

FIELD ID	DESCRIPTION
CX.TPO.PROGR AM	TPO Program
CX.TPO.TERM	TPO Term
CX.TPO.IO	TPO Interest Only
CX.TPO.COMP	TPO Comp
CUST97FV	Impound Options
CUST98FV	Buy Down Type
URLA.X73	Property Address Line Text

Fannie Mae (FN)

30

No

Borrower Paid Comp

No Impound

None

11023 McCormick St

Update

# *Submitting a New Loan*

## **Step 1- Upload required Documents**

- For Disclosure:
  - Required: Complete Address, Credit Report, Fee Sheet
- For Underwriting:
  - Required: Uploading Supporting Documents

☰ **LOAN SUMMARY**

📄 URLA

Additional Information

Lender Loan Information ▾

Borrower Information ▾

Employment and Income ▾

Assets and Liabilities ▾

Real Estate

Loan and Property Information ▾

Information for Government M... ▾

URLA Continuation

🔒 PRODUCT PRICING & LOCK

📄 **UPLOAD INITIAL SUBMISSION DOCS HERE**

📄 ESIGN

📄 UPLOAD UNDERWRITING CONDITIONS HERE

CREDIT REPORT 🗨️ Comments [Drag & Drop files here or](#) [Browse for files](#)

EST. CLOSING STATEMENT 🗨️ Comments [Drag & Drop files here or](#) [Browse for files](#)

- Credit Report and Fee Sheet should be uploaded on to “**UPLOAD INITIAL SUBMISSION DOCS HERE**”
- Credit Report goes into “**CREDIT REPORT**” folder
- Fee Sheet goes into “**EST. CLOSING STATEMENT**” folder

# Submitting a New Loan

## Step 2 – Fill out required fields

- Click Submit Loan
- If any error message tells you you're missing fields, please fill out all needed fields
- Most of required fields can be found on "Additional Information" page

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MORTGAGE BANKER

WELCOME PIPELINE ESIGN LOANS

IngrId Test  
1717 Broken Dreams Boulevard, Los Angeles, CA, 90027  
01 test company

**LOAN SUMMARY**

- URLA
- PRODUCT PRICING & LOCK
- UPLOAD INITIAL SUBMISSION DOCS HERE
- ESIGN
- UPLOAD UNDERWRITING CONDITIONS HERE
- FEES
- DISCLOSURE TRACKING

**LOAN ACTIONS**

- Import Additional Data
- Order Credit
- Order DU
- Order LPA
- Submit Loan**
- Withdraw Loan

Missing required fields and documents

**Required Fields**

FIELD ID	DESCRIPTION	Value
CX.TPO.PROGR AM	TPO Program	Fannie Mae (FN)
CX.TPO.TERM	TPO Term	30
CX.TPO.IO	TPO Interest Only	No
CX.TPO.COMP	TPO Comp	Borrower Paid Comp
CUST97FV	Impound Options	No Impound
CUST98FV	Buy Down Type	None
URLA.X73	Property Address Line Text	11023 McCormick St

Review Loan Update

**LOAN SUMMARY**

- URLA
- Additional Information**
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Information
- Information for Government M...
- URLA Continuation

*Submitting a New Loan*  
**Step 3- Loan is submitted for disclosure**

Status is Submitted with submit date

**Loan is now Submitted**

Submit Loan			
Overview			
Application Date	Status	Initial Submit Loan Date	Last Submit Loan Date
03/16/2023	Submitted	05/24/2024	05/24/2024

**\*Now:**

- Opening team will send out Initial Disclosures
- You can lock rate

# **Step Two - B**

## ***Uploading Supporting Documents***

# *Submitting a New Loan*

## **Step 2- Uploading Supporting Documents**

- Click UPLOAD INITIAL SUBMISSION DOCS HERE
- Upload Supporting Documents in [Unassigned] folder



LOAN SUMMARY

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Information for Government M...

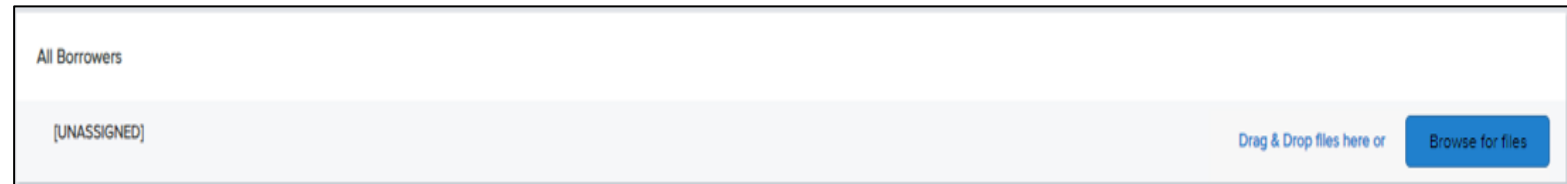
URLA Continuation

PRODUCT PRICING & LOCK

**UPLOAD INITIAL SUBMISSION DOCS HERE**

ESIGN

UPLOAD UNDERWRITING CONDITIONS HERE



All Borrowers

[UNASSIGNED]

Drag & Drop files here or

Browse for files



**\*Now:**  
Underwriter will review your file