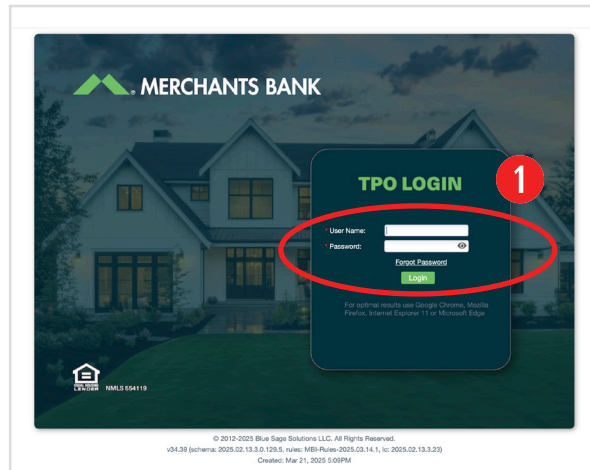


**JOB AID:**

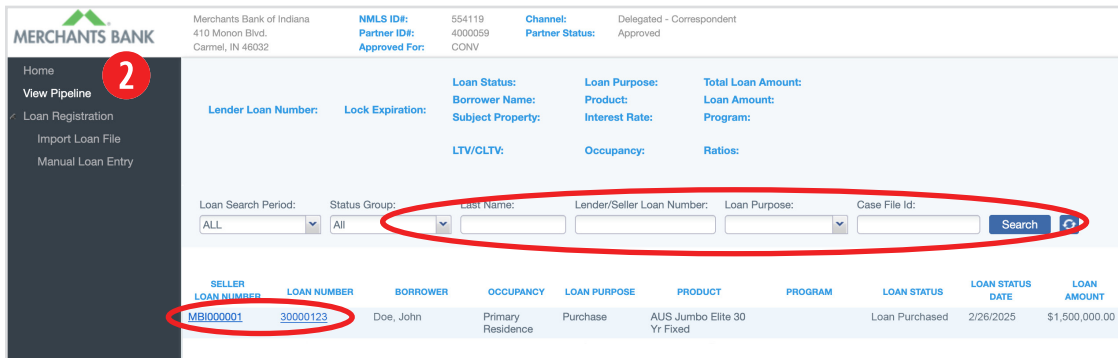
# PRE-PURCHASE CONDITIONS—FILE UPLOAD

## Uploading Pre-Purchase Conditions Documentation

1. Navigate to the TPO Portal login page, <https://tportal.bankmerchants.com>, and enter your username and password.



2. Access the loan with pre-purchase conditions by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.



Merchants Bank of Indiana  
410 Monon Blvd,  
Carmel, IN 46032

NMLS ID#: 554119  
Partner ID#: 40000659  
Approved For: CONV

Channel: Delegated - Correspondent  
Partner Status: Approved

Home  
**View Pipeline**  
Loan Registration  
Import Loan File  
Manual Loan Entry

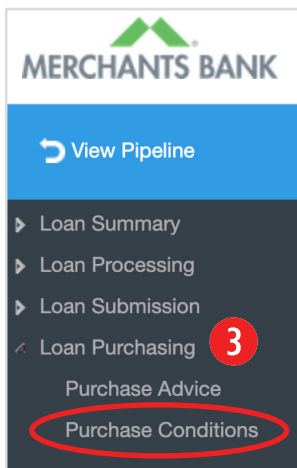
Lender Loan Number: Lock Expiration: Loan Status: Loan Purpose: Total Loan Amount:  
Borrower Name: Product: Loan Amount:  
Subject Property: Interest Rate: Program:  
LTV/CLTV: Occupancy: Ratios:

Loan Search Period: Status Group: Last Name: Lender/Seller Loan Number: Loan Purpose: Case File Id:  
ALL All     Search

SELLER LOAN NUMBER	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT
MBI000001	30000123	Doe, John	Primary Residence	Purchase	AUS Jumbo Elite 30 Yr Fixed		Loan Purchased	2/26/2025	\$1,500,000.00



3. On the left menu navigation, click on **Loan Purchasing** and then select **Purchase Conditions**.

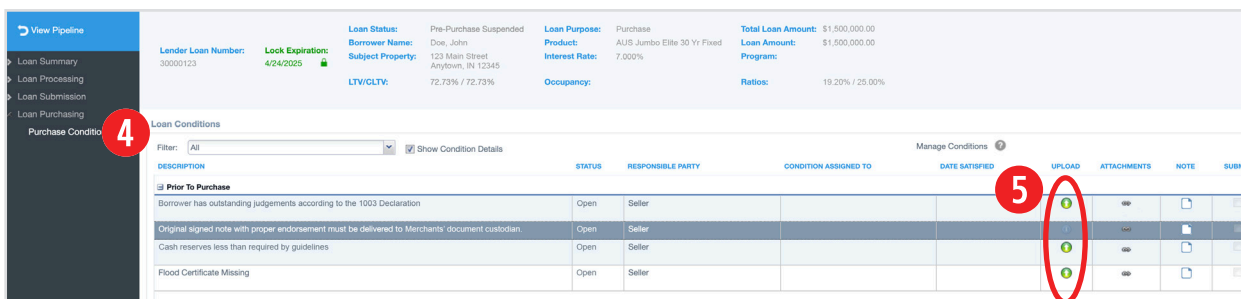


4. The **Purchase Conditions** screen will display all outstanding **Loan Conditions** to be cleared prior to purchase of the loan. All conditions must be resolved for the loan to be approved for Purchase.

**NOTE:** Additional condition details and comments from the reviewer are located on the Detailed Explanation box.

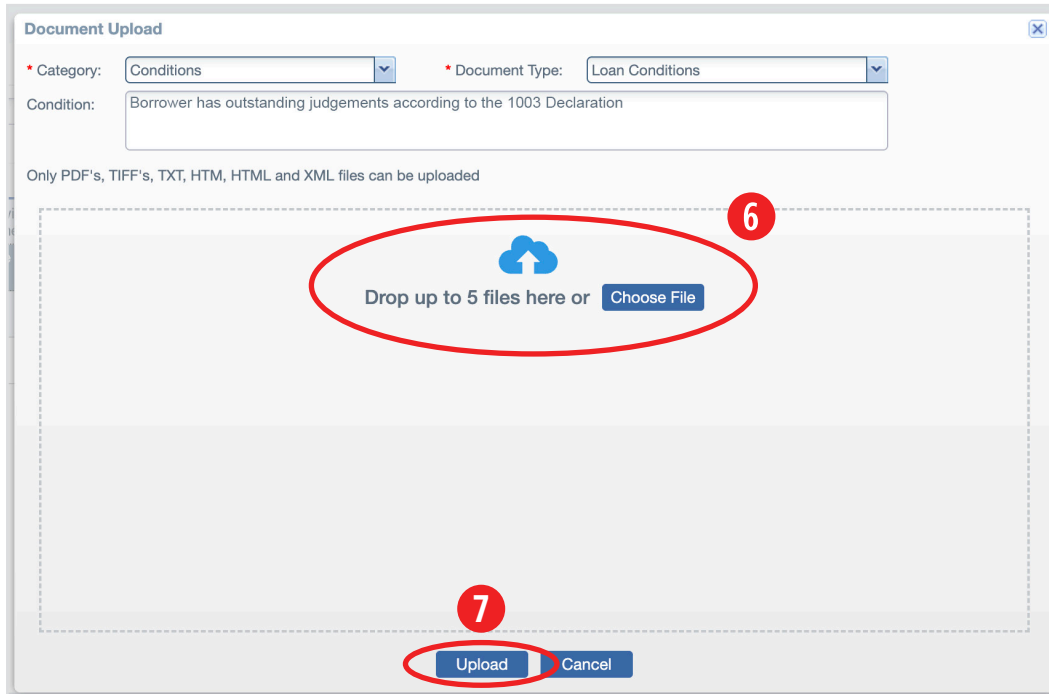
5. Click the **green arrow** next to each condition to upload documents to the condition.

**NOTE:** Conditions with a blue icon are informational and do not require a document upload from the seller. Read the condition details to see what is required to clear the condition.

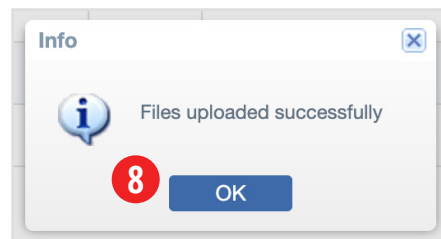




- From the **Document Upload** screen, select **Choose File**, or you can **drop** your uploads. Repeat these steps if there are multiple documents to upload.
- Once all documents have been added, click the **Upload** button at the bottom of the screen.

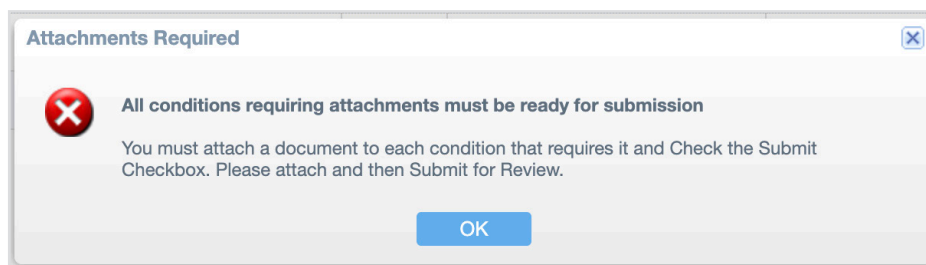


- You will receive a **Success** message when the files have been successfully uploaded. Click **OK** to close the box.



- Repeat this step for all outstanding conditions.

**NOTE:** The system requires an attachment to all conditions before submitting the conditions.





10. Once documents have been uploaded to all conditions, click the **Submit for Review** button.

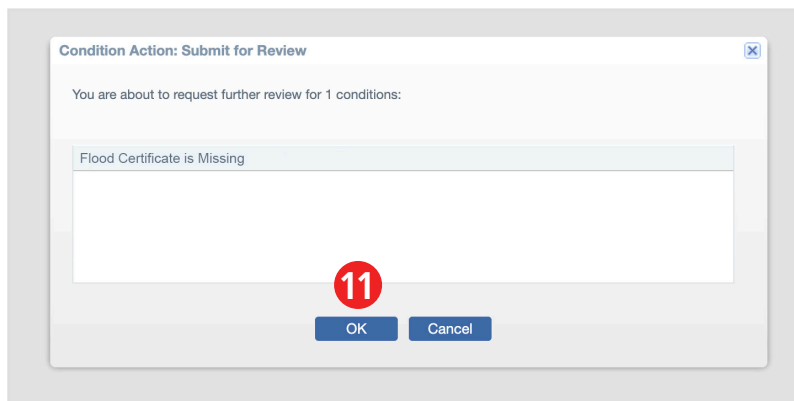
DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
<b>Prior To Purchase</b>								
Original signed note with proper endorsement must be delivered to Merchants' document custodian.	Open	Seller						
Cash reserves less than required by guidelines	Submitted	Seller						
Flood Certificate Missing	Submitted	Seller						

Condition Text:  
Original signed note with proper endorsement must be delivered to Merchants' document custodian.

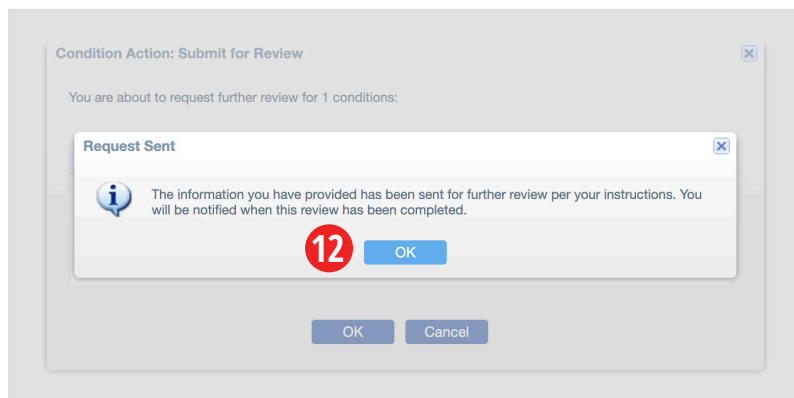
Detailed Explanation:  
This condition will be cleared only upon physical receipt of the original note by Merchants' document custodian. Imaged copies of the note uploaded to the Portal will not satisfy this requirement. See the Seller's Guide for more details on the Collateral Package requirements and shipping instructions.

**10** [Submit for Review](#)

11. Click **OK** on the Condition Action notification.



12. You will receive a message stating that conditions have been submitted for review. Click **OK** to return to the condition screen.



# PRE-PURCHASE CONDITIONS—FILE UPLOAD



13. The loan will remain in **Pre-Purchase Suspended** status, but the condition status will change to **Submitted**. Notification is sent to the Merchants review team to review the documents uploaded.

The screenshot shows a loan summary with the following details:

- Loan Status:** Pre-Purchase Suspended
- Loan Purpose:** Purchase
- Total Loan Amount:** \$1,500,000.00
- Lender Loan Number:** 30000123
- Lock Expiration:** 4/24/2025
- Borrower Name:** Doe, John
- Subject Property:** 123 Main Street, Anytown, IN 12345
- Product:** AUS Jumbo Elite 30 Yr Fixed
- Interest Rate:** 7.000%
- Loan Amount:** \$1,500,000.00
- Program:**
- LTV/CLTV:** 72.73% / 72.73%
- Occupancy:**
- Ratios:** 19.20% / 25.00%

The 'Loan Conditions' table is as follows:

DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO
<b>Prior To Purchase</b>			
Borrower has outstanding judgements according to the 1003 Declaration	Submitted	Seller	
Original signed note with proper endorsement must be delivered to Merchants' document custodian.	Open	Seller	
Cash reserves less than required by guidelines	Submitted	Seller	
Flood Certificate Missing	Submitted	Seller	

14. After the reviewer completes the review, the condition status will change to one of the following statuses:
- Cleared** – condition satisfied with documentation provided.
  - Waived** – condition was added by Merchants in error or Merchants agreed to guideline exception with compensating factors.
  - Counter** – documents provided are insufficient and condition is still outstanding. See the Loan Conditions description by clicking on the **condition**. The **Detailed Explanation** and the most recent comment from the reviewer will display in the bottom right hand corner of the screen. To display the full history of comments, click on the **note icon** of that condition.
  - Unable to Resolve** – issue is not curable and may be grounds for Merchants to decline purchase of the loan.

The screenshot shows a loan summary with the following details:

- Loan Status:** Incomplete Closing Package
- Loan Purpose:** Purchase
- Total Loan Amount:** \$1,100,000.00
- Lender Loan Number:** 30000123
- Lock Expiration:** Rate Lock Expired
- Borrower Name:** Doe, John
- Subject Property:** 123 Main Street, Anytown, IN 12345
- Product:** AUS Jumbo Elite 30 Yr Fixed
- Interest Rate:** 6.750%
- Loan Amount:** \$1,100,000.00
- Program:**
- LTV/CLTV:** 78.57% / 78.57%
- Occupancy:** Primary Residence
- Ratios:** 44.01% / 44.84%

The 'Loan Conditions' table is as follows:

DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
<b>Incomplete Closing Package</b>								
Borrower has outstanding judgements according to the 1003 Declaration	Cleared	Seller		3/27/2025 11:41 AM				
Flood Certificate Missing	Waived	Seller		3/25/2025 6:32 PM				
Cash reserves less than required by guidelines - Need 20% of liquid assets available.	Counter	Seller						
<b>Prior To Purchase</b>								
Original signed note with proper endorsement must be delivered to Merchants' document custodian.	Unable to Resolve	Seller						

The 'Detailed Explanation' for the 'Counter' condition is: "Current assets are less than the 20% of liquid assets. Need another set of statements."

15. Once all conditions have been cleared or waived, the loan will move to **Final Purchase Review** status.