

JOB AID: LOAN REGISTRATION

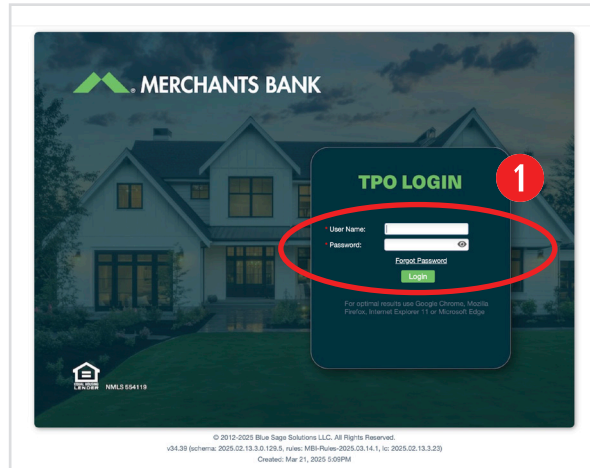
Merchants' TPO Portal offers two methods for registering a new loan:

1. Uploading a MISMO 3.4 .xml file (see below);
2. Manual entry of all necessary data points (see Page 7).

While both methods are described in this job aid, we strongly recommend using the MISMO 3.4 .xml file upload method, as it ensures greater accuracy and efficiency in the registration process. If you choose to manually enter the data, please note that you must still upload the MISMO 3.4 .xml file before submitting the loan for underwriting or pre-purchase review.

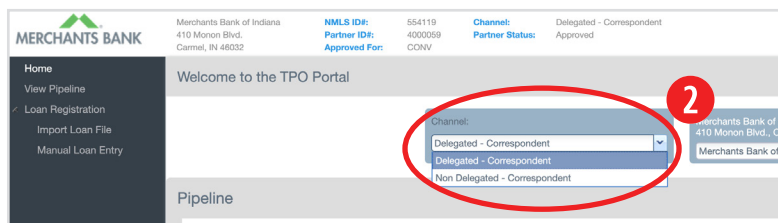
Uploading a MISMO 3.4 .xml file

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



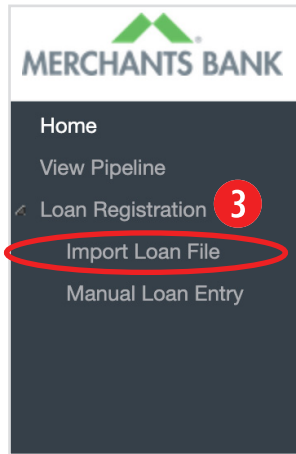
2. On the **Home** screen, click the **Channel** dropdown arrow and select the channel under which you would like to register the loan.

NOTE: Users will only have multiple channel options if their company has been approved for Delegated and Non-Delegated channels. If your company has been approved for only one channel, the channel field will default to that selection.

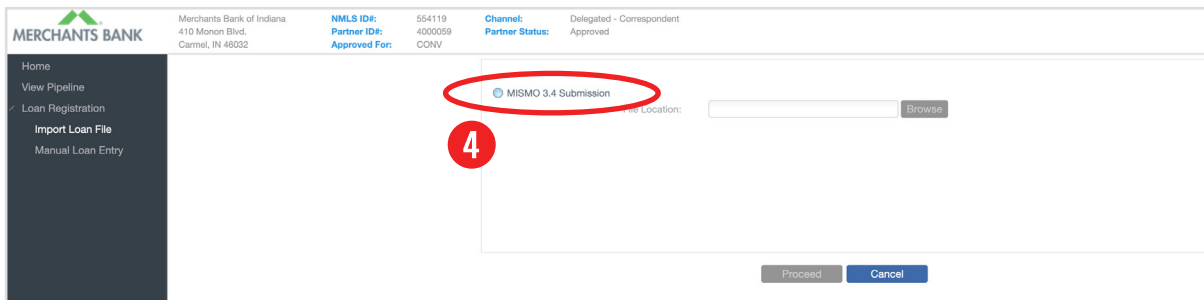




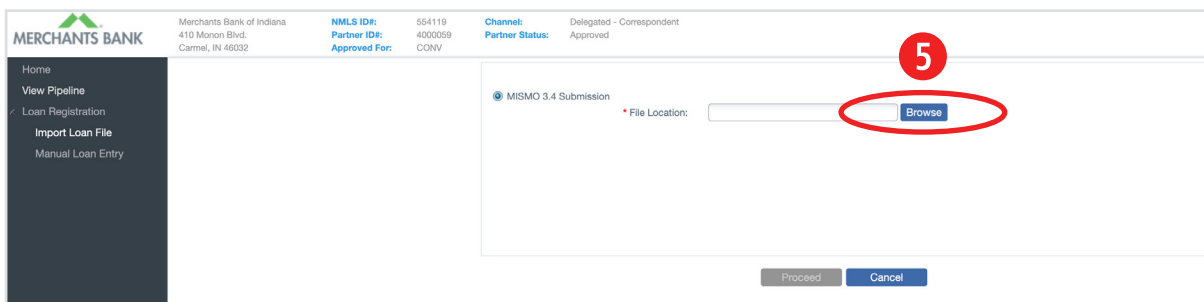
3. On the left menu navigation, click on **Loan Registration** and then select **Import Loan File**.



4. Select the **MISMO 3.4 Submission** radio button.



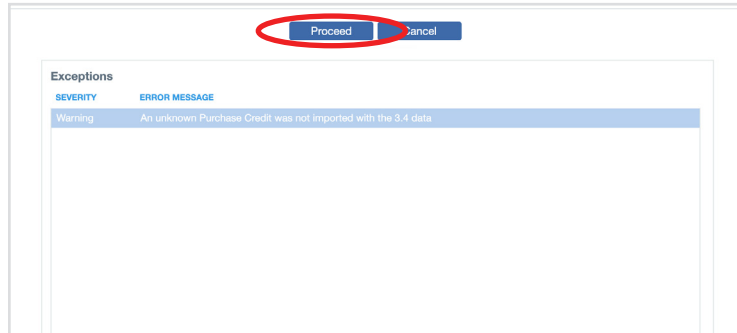
5. In the **File Location** field, click the **Browse** button to find and select the 3.4 file or drag the 3.4 file and drop over the Browse button.



LOAN REGISTRATION: FILE UPLOAD



NOTE: The Portal will run validation rules on your 3.4 file to confirm all data has been imported correctly. If there are any errors importing data from the 3.4, it will be noted in the Exceptions message. These exceptions are informational only. Users may click the **Proceed** button to continue to the loan registration screen.



6. Complete any missing loan details. All required fields are marked with an *.

a. The **Channel Type** field will default to the selection made on the **Home** screen in Step 2 above. You can still change the channel by updating this field on the registration screen.

6a

Channel Type: Delegated - Correspondent

Borrower Information

Number of Borrowers: One Two Three Four

John Doe

Primary Borrower

* First, Middle, Last, Name Suffix, Marital:

John

Middle (optional)

Doe

Name Suffix (optional)

Unmarried

US Citizen

First Time Home Buyer:

Self Employed:

Employee:

Contact Details

Property Information

* Property Address: 123 Main Street

Unit Type, Unit #: Unit Type Unit #

* Zip, City & State: 12345 Anytown IN

* County: Hamilton

Country: United States

* Occupancy: Primary Residence

* Property Type: Detached

* Project Type: Not in a project or development

* No. Units: 1

Loan Purpose

* Purpose of Loan: Purchase

* Refinance Purpose:

* Documentation Type: Full Documentation

Credit Data

* Qualifying Credit Score: 710 Credit Summary

* DTI Ratio: 36.00%

Months Reserves: 12

Product & Program

* Lien Type: First Mortgage

Product Name: Click Magnifying Glass for Product Search

Mortgage Type: Conventional Mortgage

Conforming Type:

Amortization Type: Fixed Rate

Loan Term Months: 360

Loan Interest Rate

* Interest Rate: 8.000% Qualifying Rate: 8.000%

Other Loan Details

Check Eligibility Register Cancel & Close

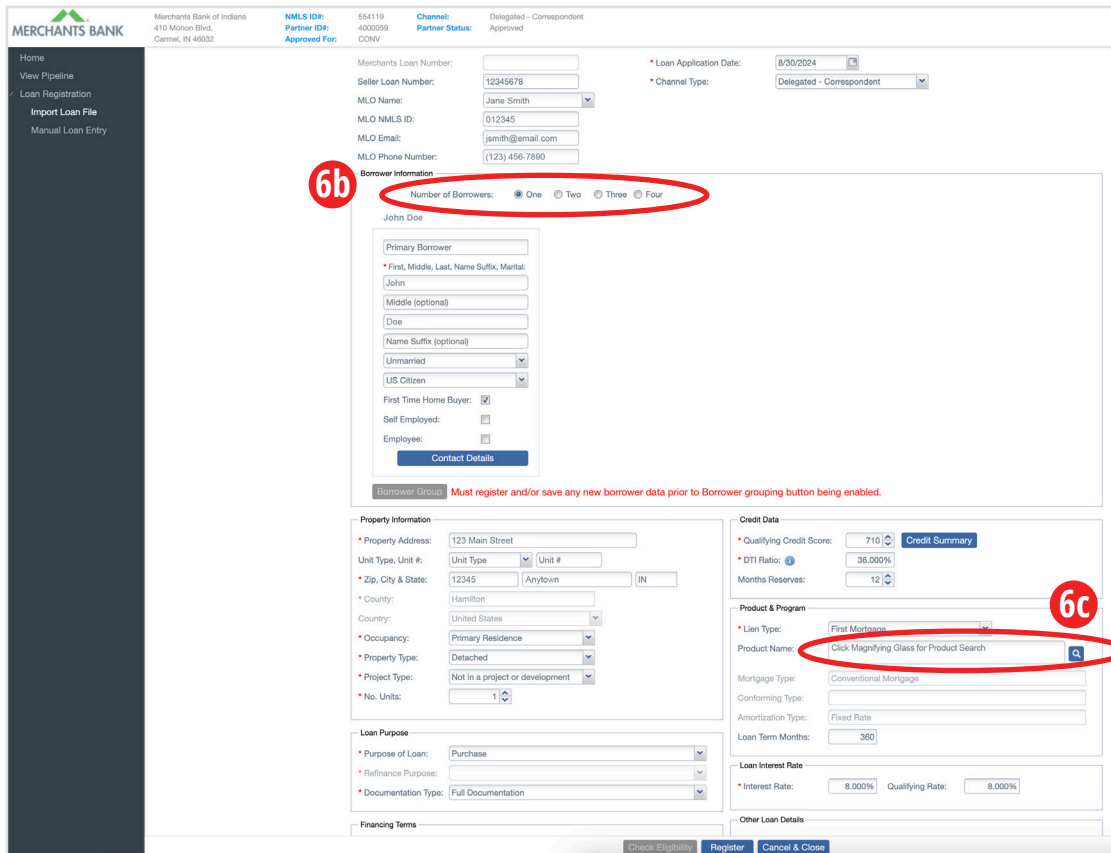
LOAN REGISTRATION: FILE UPLOAD



- b. To register a loan with multiple borrowers, please ensure the 3.4 file uploaded to the Portal has information for all borrowers. The system will return an error message if you upload a 3.4 file with one borrower and then manually add additional borrowers from the registration screen.

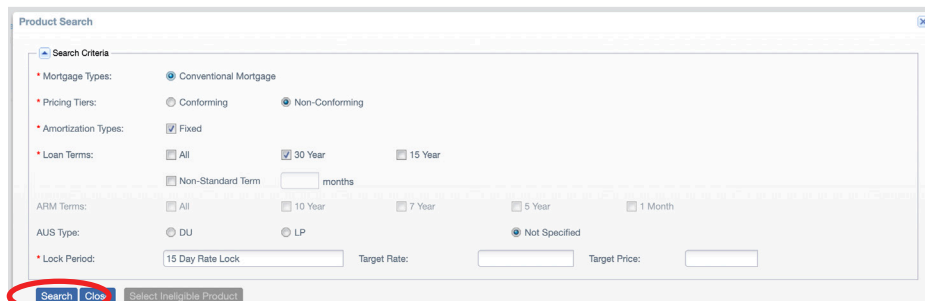
NOTE: The **First Name**, **Last Name**, and **Marital Status** fields under the **New Borrower** section are all required for registration.

- c. To select a loan product, click the **search icon**  by the **Product Name** field.



The screenshot shows the loan registration interface for Merchants Bank of Indiana. The 'Borrower Information' section is highlighted with a red circle labeled '6b', showing the 'Number of Borrowers' field set to 'One'. The 'Product & Program' section is highlighted with a red circle labeled '6c', showing the 'Product Name' field with a search icon. Other fields include 'MLO Name', 'MLO NMLS ID', 'MLO Email', 'MLO Phone Number', 'Property Information', 'Credit Data', and 'Loan Purpose'.

- i. Complete the product details under **Search Criteria**. Required fields are marked with an *, then click **Search**.

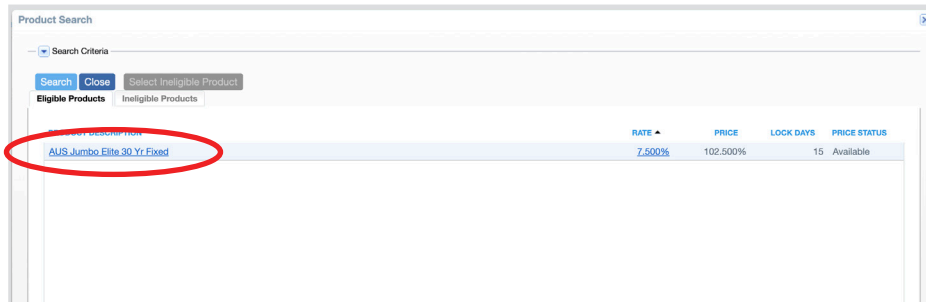


The screenshot shows the 'Product Search' dialog box. The 'Search Criteria' section is highlighted with a red circle. The criteria include: Mortgage Types (Conventional Mortgage selected), Pricing Tiers (Conforming selected), Amortization Types (Fixed selected), Loan Terms (30 Year selected), ARIM Terms (All selected), AUS Type (Not Specified selected), and Lock Period (15 Day Rate Lock). The 'Search' button is circled in red.

LOAN REGISTRATION: FILE UPLOAD



- ii. Click on the desired product name found under **Product Description**.



NOTE: If the desired product is not listed under the **Eligible Products** tab, click the **Ineligible Products** tab, then click the **product name**, and the reason for the disqualification will be displayed. Exit the **Product Search** screen by clicking the **Close** button to correct the issues disqualifying the loan. A loan can be registered with an ineligible product, if necessary. Select **product line item** and click the **Select Ineligible Product** button.



7. Once all required data has been completed and a product has been selected, click the **Register** button at the bottom of the page.

Borrower Group Must register and/or save any new borrower data prior to Borrower grouping button being enabled.

Property Information

- Property Address: 123 Main Street
- Unit Type, Unit #: [Unit Type] [Unit #]
- Zip, City & State: 12345 Anytown IN
- County: Hamilton
- Country: United States
- Occupancy: Primary Residence
- Property Type: Detached
- Project Type: Not in a project or development
- No. Units: 1

Loan Purpose

- Purpose of Loan: Purchase
- Refinance Purpose: [Refinance Purpose]
- Documentation Type: Full Documentation

Financing Terms

Credit Data

- Qualifying Credit Score: 710 [Credit Summary](#)
- DTI Ratio: 36.000%
- Months Reserves: 12

Product & Program

- Lien Type: First Mortgage
- Product Name: AUS Jumbo Elite 30 Yr Fixed
- Mortgage Type: Conventional Mortgage
- Conforming Type: [Conforming Type]
- Amortization Type: Fixed Rate
- Loan Term Months: 360

Loan Interest Rate

- Interest Rate: 8.000% Qualifying Rate: 8.000%

Other Loan Details

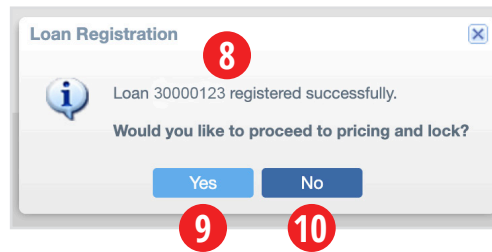
7 [Close](#) [Register](#) [Cancel & Lose](#)



8. The **Loan Registration** popup will notify you that your loan was successfully registered, and include the Merchants Bank loan number.
9. If you would like to lock the newly registered loan, select **Yes** from the registration success message box, and you will be taken to the pricing screen to select a rate to lock.

NOTE: See the **Lock Management Job Aid** for more details on the locking process.

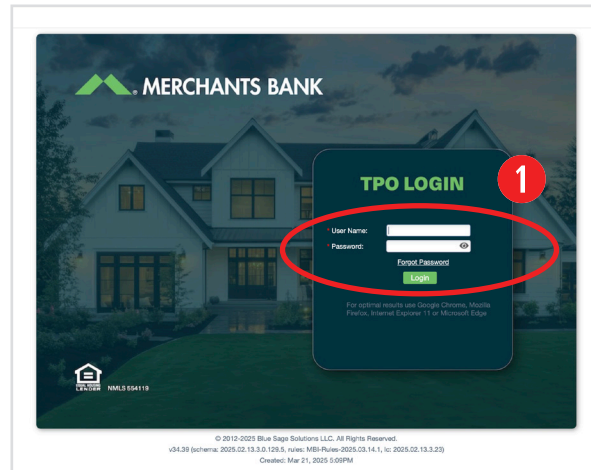
10. If you do not want to lock the newly registered loan, select **No** from the registration success message box, and you will be taken to the **Loan Details** screen.





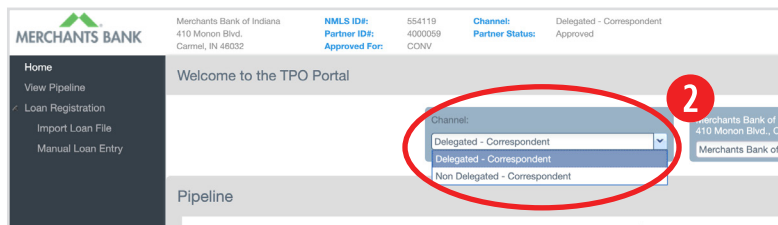
Manual Entry

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

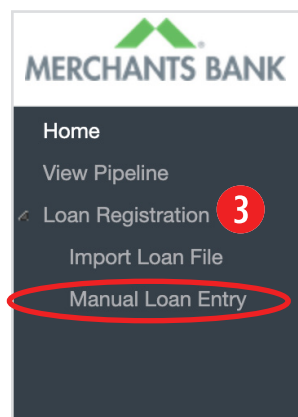


2. On the **Home** screen, click the **Channel** dropdown arrow and select the channel under which you would like to register the loan.


NOTE: Users will only have multiple channel options if their company has been approved for Delegated and Non-Delegated channels. If your company has been approved for only one channel, the channel field will default to that selection.



3. On the left menu navigation, click on **Loan Registration** and then select **Manual Loan Entry**.






4. Complete all required fields on the registration screen. All required fields are marked with a *.
 - a. The **Channel Type** field will default to the selection made on the **Home** screen in Step 2 above. You can still change the channel by updating this field on the registration screen.
 - b. To register a loan with multiple borrowers, click the radio button next to the **Number of Borrowers: One, Two, Three or Four**.
NOTE: The First Name, Last Name, and Marital Status fields under the New Borrower section are all required for registration.
 - c. To select a loan product, click the **search icon**  by the **Product Name** field.

4a Channel Type: Delegated - Correspondent

4b Number of Borrowers: One Two Three Four

4c Product Name: 



- i. Complete the product details under **Search Criteria**. Required fields are marked with an *****, then click **Search**.

The screenshot shows the 'Product Search' window with the 'Search Criteria' section expanded. The 'Search' button at the bottom left is circled in red. The form includes fields for Mortgage Types, Pricing Tiers, Amortization Types, Loan Terms, ARM Terms, AUS Type, and Lock Period. The 'Search' button is highlighted with a red circle.

- ii. Click on the desired product name found under **Product Description**.

The screenshot shows the 'Product Search' window with the 'Eligible Products' tab selected. A table of results is displayed with columns for RATE, PRICE, LOCK DAYS, and PRICE STATUS. The first row, 'AUS Jumbo Elite 30 Yr Fixed', is circled in red.

	RATE	PRICE	LOCK DAYS	PRICE STATUS
AUS Jumbo Elite 30 Yr Fixed	7.500%	102.500%	15	Available

NOTE: If the desired product is not listed under the **Eligible Products** tab, click the **Ineligible Products** tab, then click the **product name**, and the reason for the disqualification will be displayed. Exit the **Product Search** screen by clicking the **Close** button to correct the issues disqualifying the loan. A loan can be registered with an ineligible product, if necessary. Select **product line item** and click the **Select Ineligible Product** button.

The screenshot shows the 'Product Search' window with the 'Ineligible Products' tab selected. The 'PRODUCT DESCRIPTION' section is visible, listing 'Conforming Elite 30 Yr Fixed' and 'High Balance Elite 30yr Fixed'. The 'Ineligible Products' tab is circled in red.



- Once all required data has been completed and a product has been selected, click the **Register** button at the bottom of the page.

The screenshot shows a web form for manual loan registration. At the bottom of the form, the **Register** button is highlighted with a red circle. A red circle with the number 5 is placed over the **Documentation Type** dropdown menu.

- The **Loan Registration** popup will notify you that your loan was successfully registered, and include the Merchants Bank loan number.
 - If you would like to lock the newly registered loan, select **Yes** from the registration success message box, and you will be taken to the pricing screen to select a rate to lock.
- NOTE:** See the **Lock Management Job Aid** for more details on the locking process.
- If you do not want to lock the newly registered loan, select **No** from the registration success message box, and you will be taken to the **Loan Details** screen.

