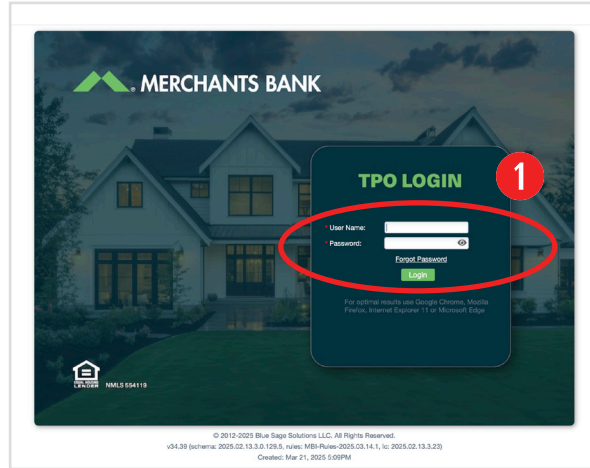


**JOB AID:**

# LOAN SUBMISSION FOR PRE-PURCHASE REVIEW

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

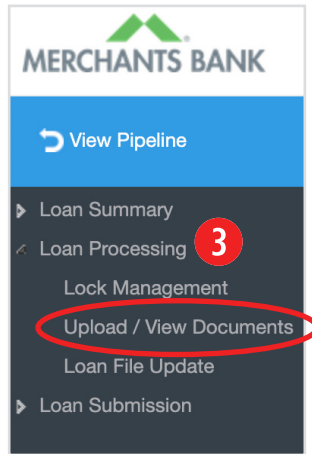


2. Access the loan you wish to submit for Pre-Purchase Review by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.

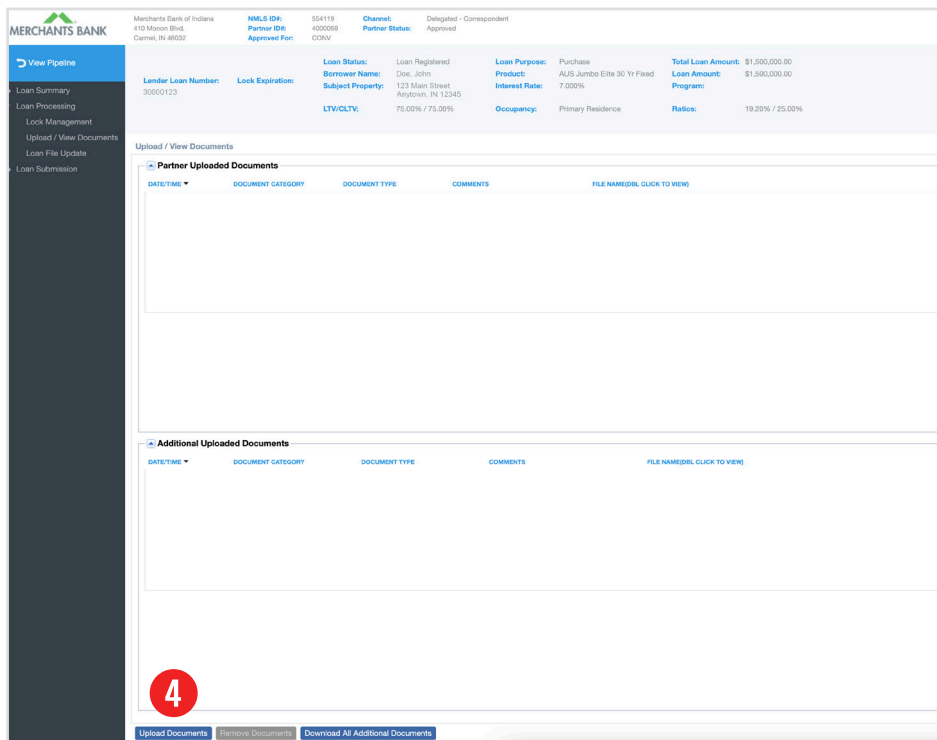
SELLER LOAN NUMBER	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT
MBI000001	30000123	Doe, John	Primary Residence	Purchase	AUS Jumbo Elite 30 Yr Fixed	Loan Registered	Loan Registered	2/26/2025	\$1,500,000.00



3. On the left menu navigation, click on **Loan Processing** and then select **Upload/View Documents**.



4. Click the **Upload Documents** button in the bottom left corner of the screen. This will bring up the Document Upload popup.

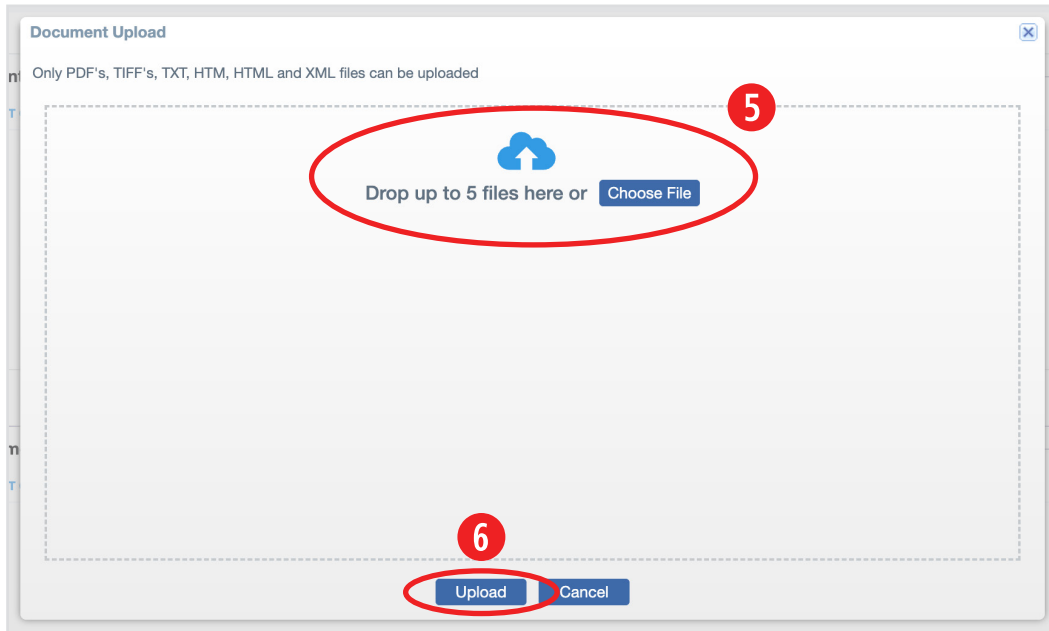




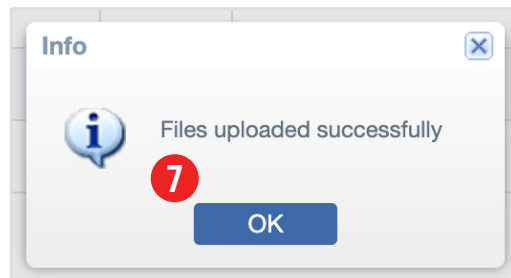
- From the **Document Upload** screen, select **Choose File**, or you can **drop** your uploads. Repeat these steps if there are multiple documents to upload.

**NOTE:** The system has a maximum file size limit of 200MB for individual files. If your file is larger than 200MB, you may need to split into separate files to avoid upload errors.

- Once all documents have been added, click the **Upload** button at the bottom of the screen.



- The system may take a few seconds to process the files. You will receive a **Success** message when the files have been successfully uploaded. Click **OK** to close the box.





- All files uploaded by the seller will appear in the **Partner Uploaded Documents** section. You will have to refresh the screen to see documents that were just uploaded.

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

NMLS ID#: 55119  
Partner ID#: 4000559  
Approved For: COVY

Channel: Dwiggler - Correspondent  
Partner Status: Approved

Loan Status: Loan Registered  
Borrower Name: Doe, John  
Subject Property: 123 Main Street, Anytown, IN 12345  
LTV/CLTV: 72.73% / 72.73%

Loan Purpose: Refinance  
Product: AUS Jumbo Elite 30 Yr Fixed  
Interest Rate: 7.000%

Total Loan Amount: \$1,500,000.00  
Loan Amount: \$1,000,000.00  
Program:  
Occupancy: Primary Residence  
Ratio: 19.20% / 25.00%

Lender Loan Number: 30000123  
Lock Expiration:

3/27/2025 11:37 AM Closing Package Closing Package Closing Package Closing Package pdf  
3/27/2025 11:37 AM Closing Package Closing Package Closing Package Closing Package Z.pdf

Additional Uploaded Documents

Upload Documents Remove Documents Download All Additional Documents

- After all required documents for Pre-Purchase Review have been uploaded, navigate to the left menu and click on **Loan Submission**.

Merchants Bank

View Pipeline

- Loan Summary
- Loan Processing
- Loan Submission **9**
- Loan Submission
- Loan Purchasing



10. On the Loan Submission screen, the **Submit for Pre-Purchase Review** radio button will be pre-selected in the **Reason for Loan Submission** section, and your company information will be listed in the **Loan Licensing Details** section. Select the **Submit Loan** button to submit the loan for Pre-Purchase Review.

**MERCHANTS BANK**  
Merchants Bank of Indiana  
410 Monroe Blvd.  
Carmel, IN 46032

NMLS ID#: 554119  
Partner ID#: 4003059  
Approved For: CCONW

Channel: Delegated - Correspondent  
Partner Status: Approved

**Lender Loan Number:** 30000123  
**Lock Expiration:**

**Loan Status:** Loan Registered  
**Borrower Name:** Doe, John  
**Subject Property:** 123 Main Street, Anytown, IN 12345  
**LTV/CLTV:** 72.73% / 72.73%

**Loan Purpose:** Refinance  
**Product:** AUS Jumbo Elite 30 Yr Fixed  
**Interest Rate:** 7.000%  
**Occupancy:** Primary Residence

**Total Loan Amount:** \$1,500,000.00  
**Loan Amount:** \$1,500,000.00  
**Program:**  
**Ratios:** 19.20% / 25.00%

**Reason for Loan Submission**

Submit for Underwriting Review (Non-Del Only)  
 **Submit for Pre-Purchase Review**

**Loan Licensing Details**

Name: Company, 123 Main Street, Anytown, IN 12345  
DBA Name:  
Address Line One: 123 Main Street  
Address Line Two:  
Zip City State: 12345 Anytown IN  
Company/Branch NMLS ID: 123456

\* Universal Loan Identifier: 549300WRDGBHR1DXL98992521157

By selecting Submit, you confirm that loan 30001870 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan.  
Click Cancel to stop the submission process

**Submit Loan** Cancel

11. The system will run validations to ensure all submission requirements have been completed. If there are any issues, you will receive an error message with a description of the issue(s) that need to be resolved. Complete any of the items listed in the **Action Required** field.

Required Data Fields Missing

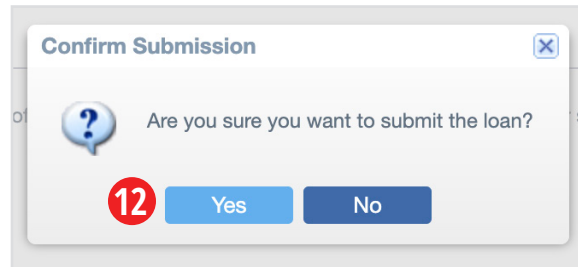
The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Loan must have an active lock with Merchants		<a href="#">Loan Exceptions</a>

**Correct Loan Details**



- When all validation errors have been cleared, click the **Submit Loan** button again, then click **Yes** on the Confirm Submission popup.



- You will receive a **Loan Submission Confirmation** message if the submission was successful. Select OK and you will be taken back to the Portal home screen.

