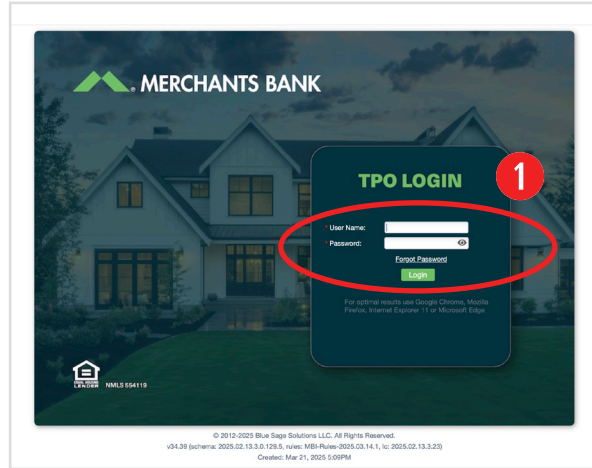


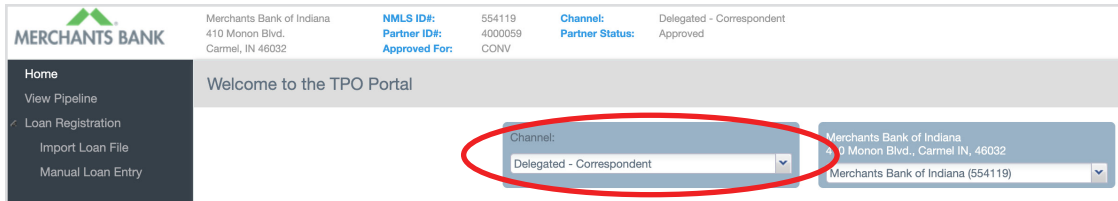
**JOB AID:**

# LOAN SUBMISSION FOR UNDERWRITING REVIEW

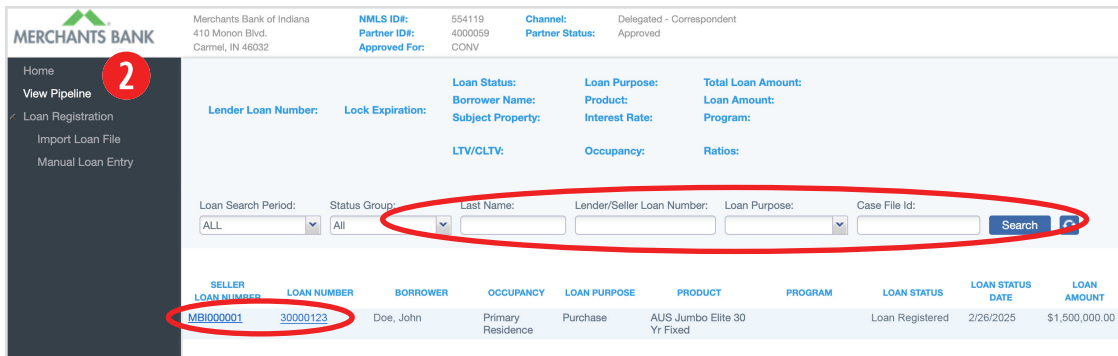
1. Navigate to the TPO Portal login page, <https://tportal.bankmerchants.com>, and enter your username and password.



**NOTE:** If your company has been approved for both delegated and non-delegated transactions, make sure you have **Non Delegated – Correspondent** selected in the channel drop-down on the **Home** screen.

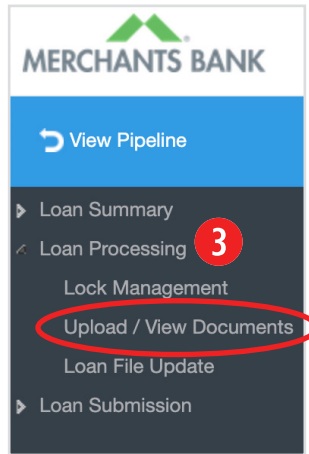


2. Access the loan you wish to submit for Underwriting Review by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.

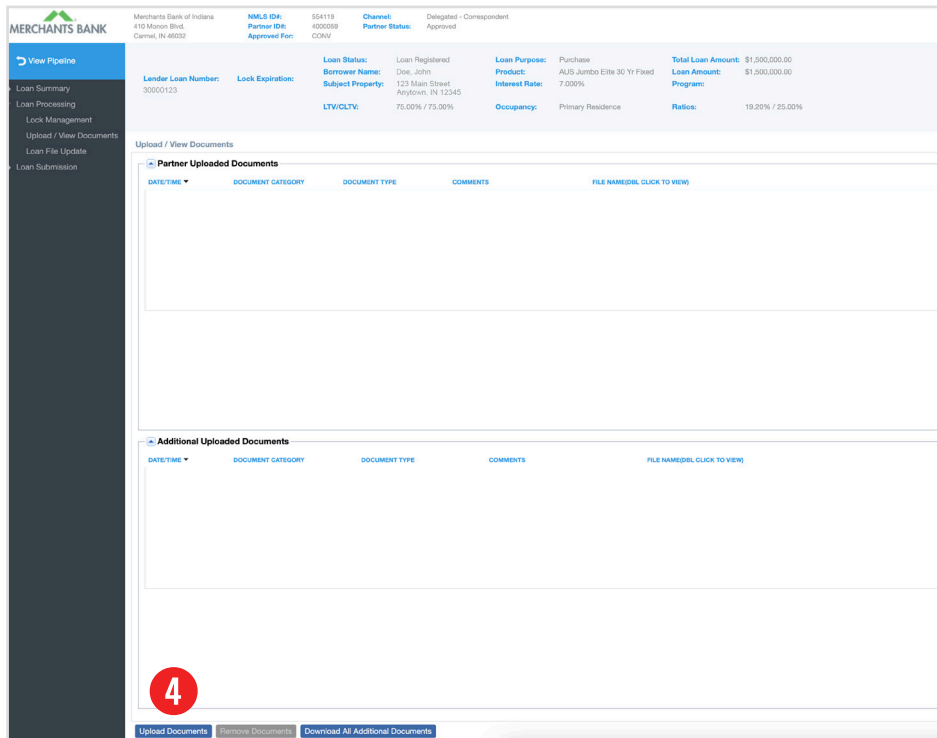




3. On the left menu navigation, click on **Loan Processing** and then select **Upload/View Documents**.



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

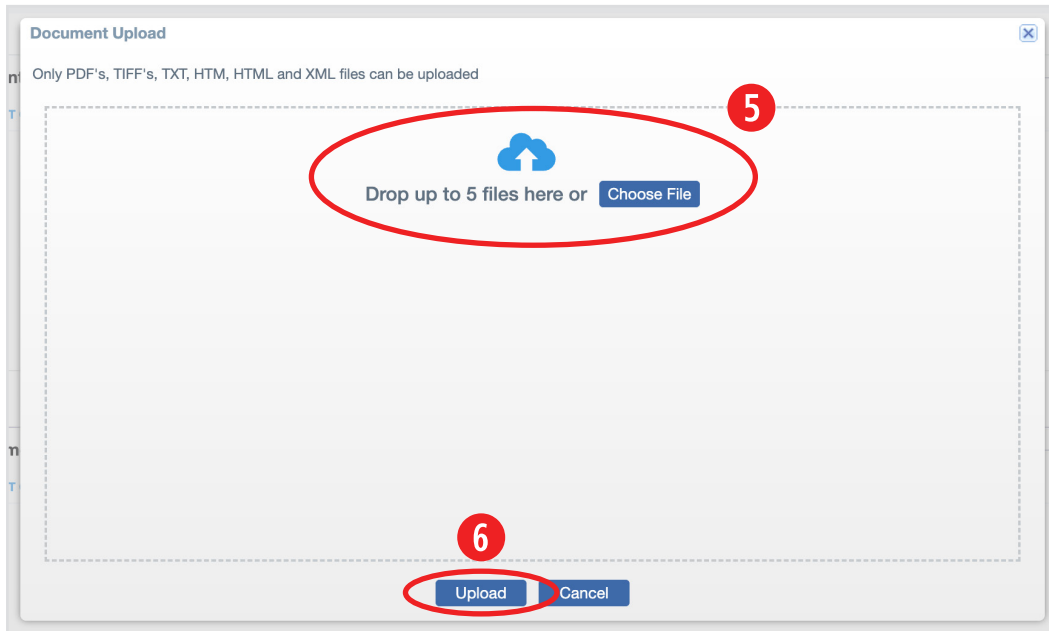




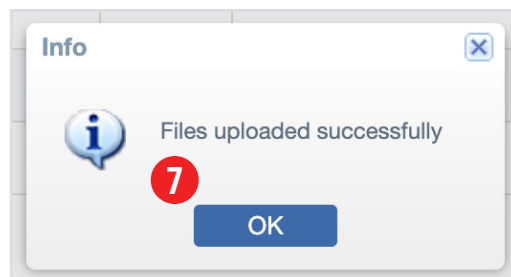
- From the **Document Upload** screen, select **Choose File**, or you can **drop** your uploads. Repeat these steps if there are multiple documents to upload.

**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.



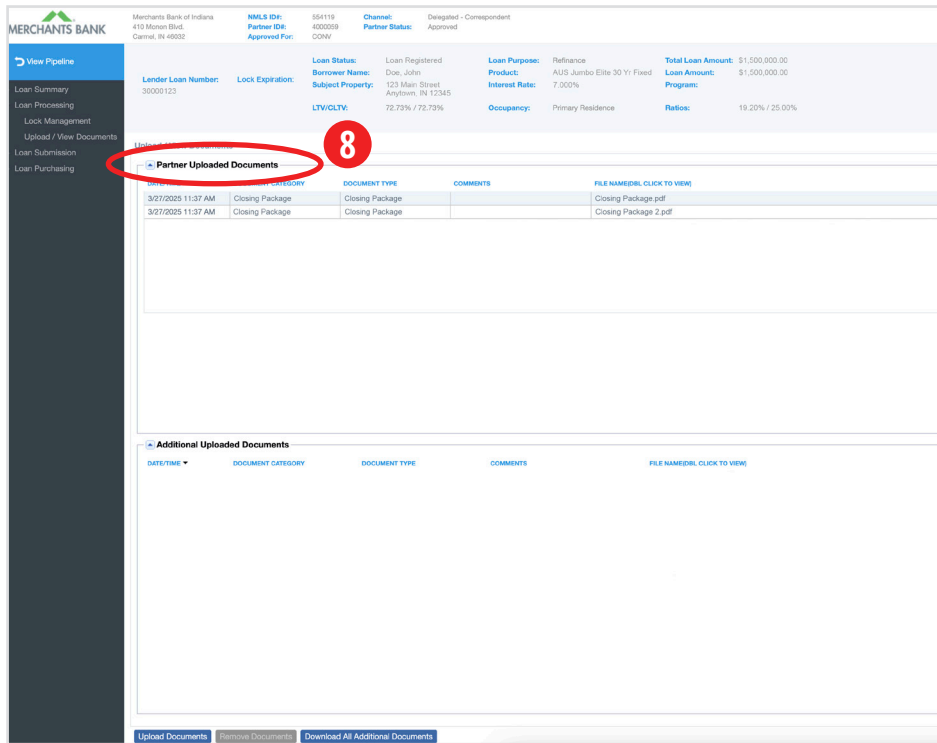
- The system may take a few seconds to process the files. You will receive a **Success** message when the files have been successfully uploaded. Click **OK** to close the box.



# LOAN SUBMISSION FOR UNDERWRITING REVIEW



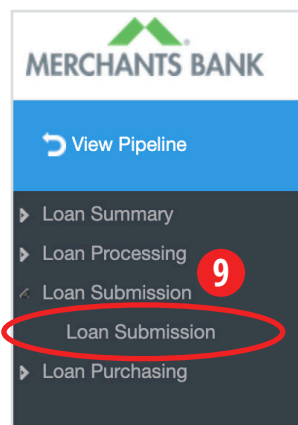
- All files uploaded by the seller will appear in the **Partner Uploaded Documents** section. You will have to refresh the screen to see documents that were just uploaded.



## IMPORTANT:

Remember to do the AUS Case Retrieval before submitting the loan for Underwriting Review. Refer to the AUS Case File Import Job Aid for instructions.

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





10. On the Loan Submission screen, the **Submit for Initial Underwriting 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 Underwriting Review.

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

NMLS ID#: 554119  
Partner ID#: 4000259  
Approved For: C20NY

Channel: Partner Status  
Non Delegated - Correspondent  
Approved

**Loan Summary**  
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:**  
**Ratio:** 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: 549300WRDQBHR1EXL983000178718

By selecting Submit, you confirm that loan 30001787 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

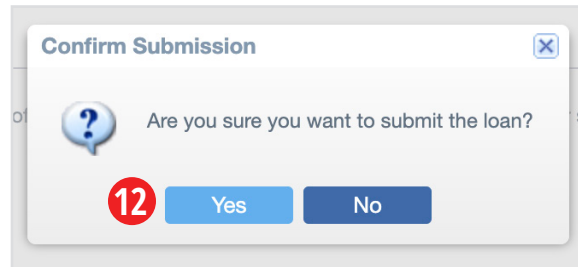
The following field(s) are required to be completed before the loan can be submitted:

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.

