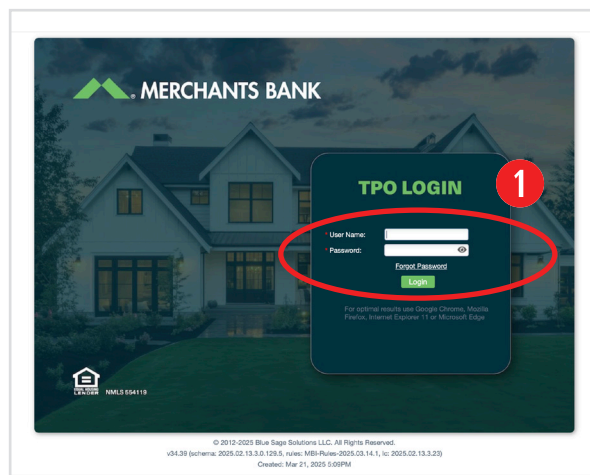


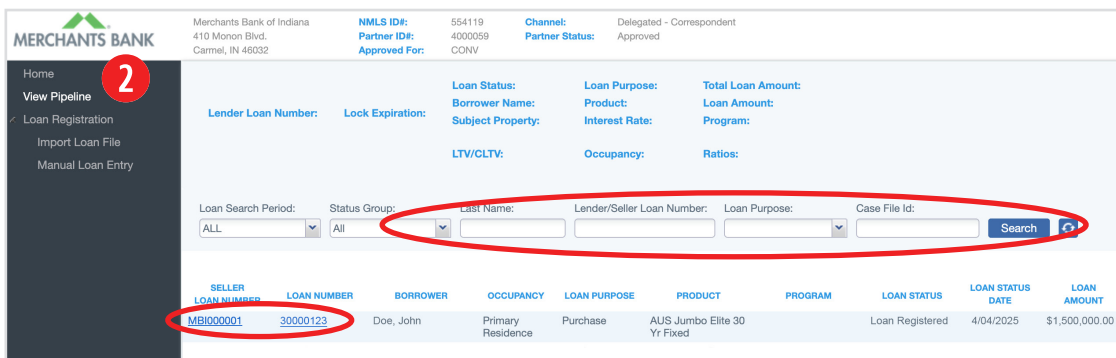
# JOB AID: UPDATE LOAN WITH 3.4 FILE

This job aid describes the process for updating an existing registered loan with a Mismo 3.4 .xml file to overwrite the loan data. This process will be used for updating loans that were registered using the manual registration option or if multiple data points need to be updated, such as adding additional borrower(s) to a loan. Please note, this process will update ALL loan information with data from the uploaded 3.4 file. Users should ensure the 3.4 file has accurate information before proceeding with this process.

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



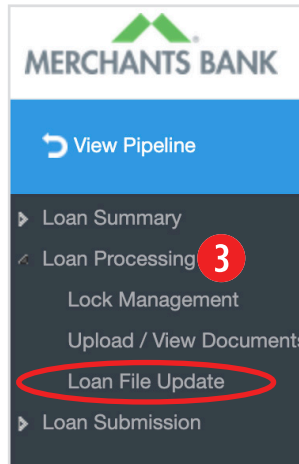
2. To access the loan you wish to update, select **View Pipeline** and search for the specific loan. Then select the **Loan Number** link to open the loan.



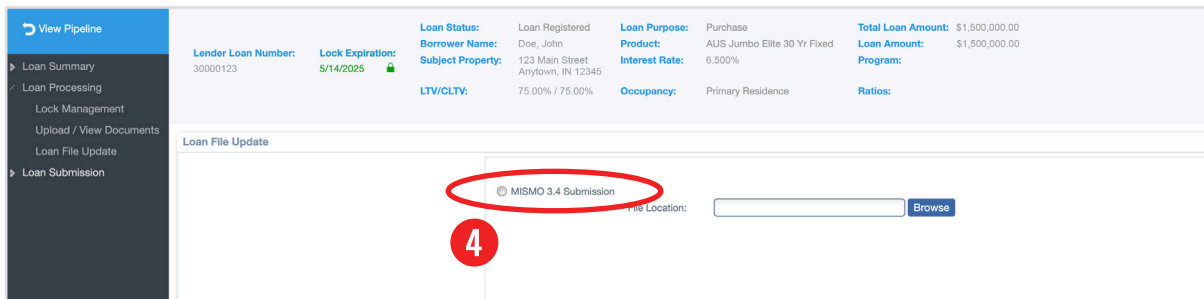
SELLER LOAN NUMBER	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT
MBI000001	30000123	Doe, John	Primary Residence	Purchase	AUS Jumbo Elite 30 Yr Fixed		Loan Registered	4/04/2025	\$1,500,000.00



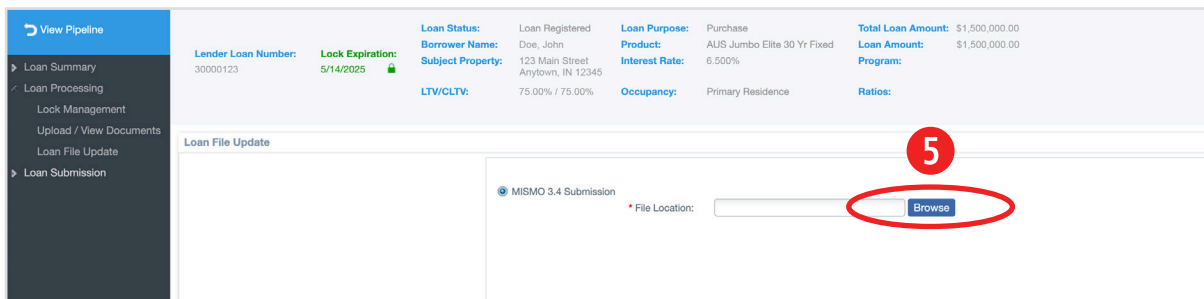
3. On the left menu navigation, click on **Loan Processing** and then select **Loan File Update**.



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

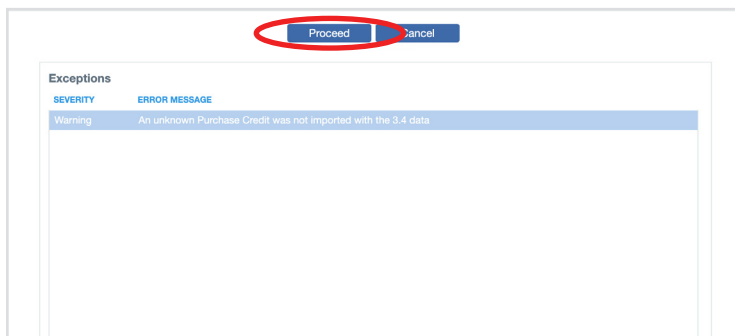


5. In the **File Location** field, click the **Browse** button to find and select the 3.4 file or drag the 3.4 file and drop over the Browse button.





**NOTE:** The Portal will run validation rules on your 3.4 file to confirm all data has 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.

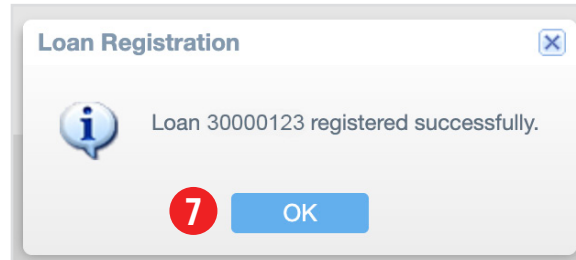


- You will be taken to the Short Application screen which will display data from the 3.4 file update. Review the data for accuracy. If all the data looks correct, select the **Register** button to complete the update process. If there are any errors in the data, select the **Cancel & Close** button to make the necessary changes to your 3.4 file and repeat this process.



7. After the data has successfully saved, you will receive a **Loan Registered Successfully** message.

**NOTE:** The **Loan Registered Successfully** message does not mean that a new registration record was created. Your loan was already registered before completing the 3.4 file update process. When updating an existing loan with 3.4 file, this message just indicates that the update was successfully processed.



8. If the loan had an active lock prior to completing the 3.4 file update, please update your lock record to ensure your current lock terms reflect any changes to the loan information. See the **Lock Management Job Aid** for more details on updating your lock.