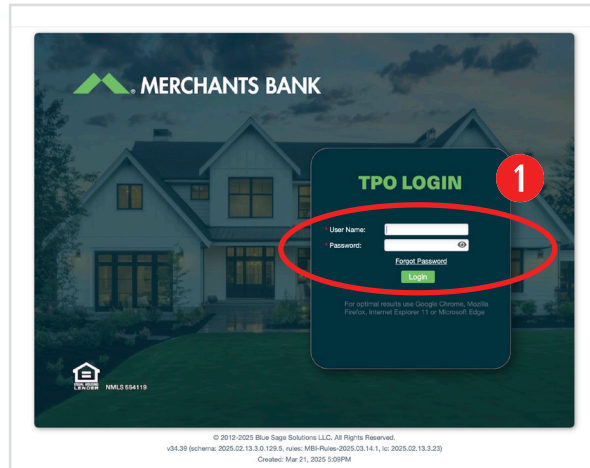


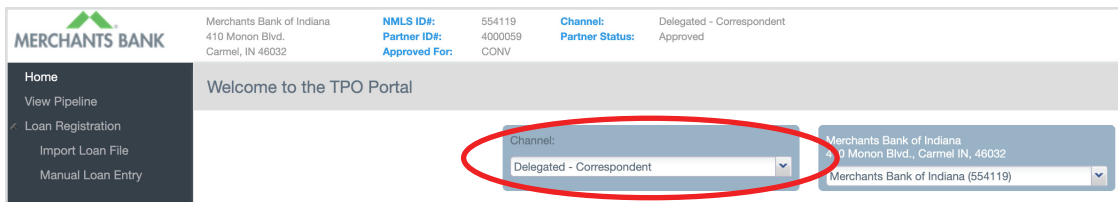
JOB AID:

LOAN SUBMISSION FOR UNDERWRITING REVIEW

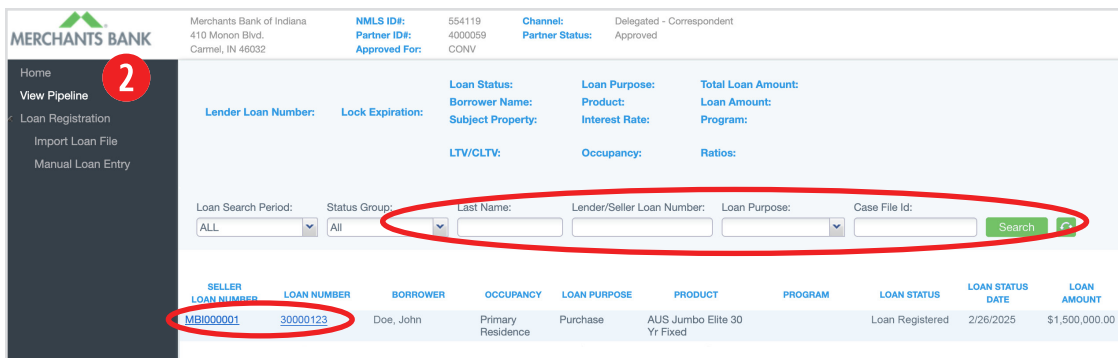
1. Navigate to the TPO Portal login page, <https://tpoportal.bankmerchants.com>, and enter your username and password.



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.

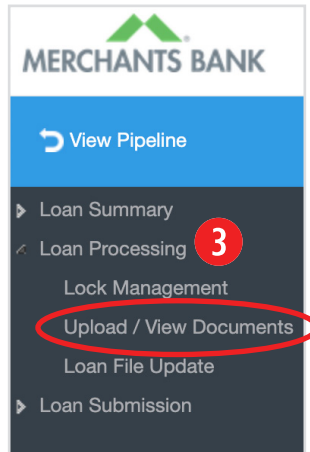


2. Access the loan you wish to submit for Underwriting Review by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.

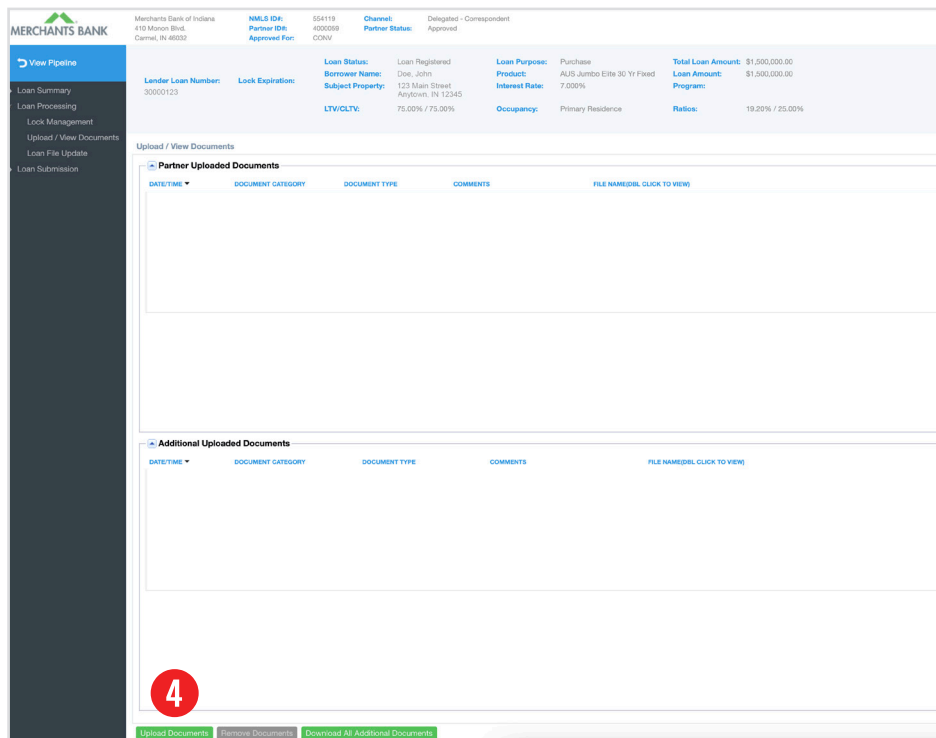




3. On the left menu navigation, click on **Loan Processing** and then select **Upload/View Documents**.



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

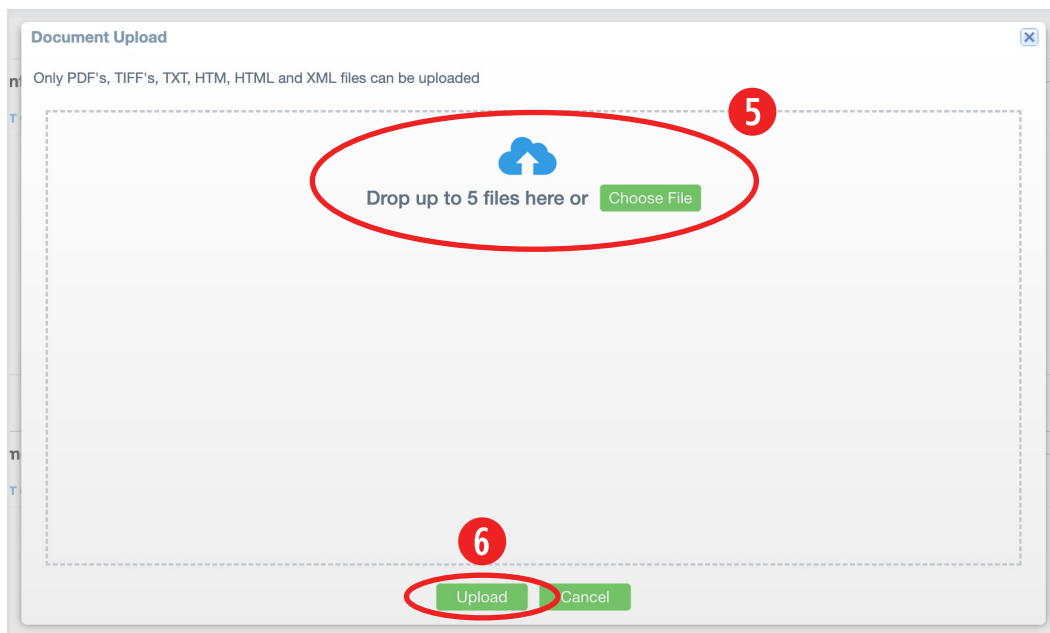




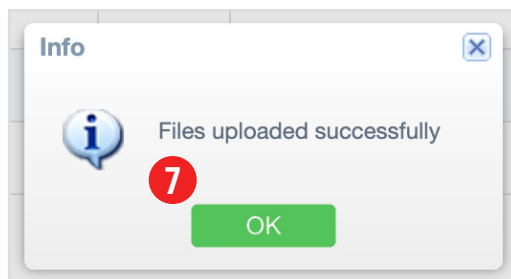
- From the **Document Upload** screen, select **Choose File**, or you can **drop** your uploads. Repeat these steps if there are multiple documents to upload.

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



8. 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
Merchants Bank of Indiana
410 Main Blvd.
Carmel, IN 46032

NMLS ID#: 556119
Partner ID#: 4030259
Approved For: CDM

Channel: Delegated - Correspondent
Partner Status: Approved

View Pipeline

Loan Summary
Loan Processing
Lock Management
Upload / View Documents
Loan Submission
Loan Purchasing

Partner Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(Click to View)
3/27/2025 11:37 AM	Closing Package	Closing Package		Closing Package.pdf
3/27/2025 11:37 AM	Closing Package	Closing Package		Closing Package 2.pdf

Additional Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(Click to View)
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[Upload Documents](#) [Remove Documents](#) [Download All Additional Documents](#)

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.

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

MERCHANTS BANK

View Pipeline

- ▶ Loan Summary
- ▶ Loan Processing
- ◀ **Loan Submission**
- ▶ Loan Submission
- ▶ Loan Purchasing

LOAN SUBMISSION FOR UNDERWRITING REVIEW



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#: 4000059
Approved For: C200V

Channel: Partner Status
Non Delegated - Correspondent
Approved

View Pipeline

- Loan Summary
- Loan Processing
- Full Application
- Loan Submission
- Loan Submission

Loan Submission

Reason for Loan Submission

☒ Submit for Underwriting Review (Non-Dei 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: 549300WRDGBH9R1EXL83000178718

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

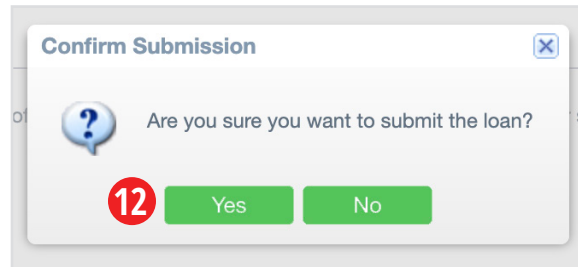
The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Loan must have an active lock with Merchants		Loan Exceptions

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.

