

HOW TO: Submit Conditions for Underwriting Review

See the steps below explaining how to:

- Find the conditions added by the Underwriter
- Upload documentation
- Resubmit the loan to Underwriting to clear conditions

Step 1:

Access the loan from your pipeline and review the Loan Summary. This screen will give you a snapshot of the number of conditions outstanding.



Step 2: Click "Show Details" and you will see a breakdown of the type of conditions included in the total and the number in each category.

Step 3: Click on a type of condition, it will take you directly to the conditions screen.

Conditions		
Prior to	Open	Ready for Review
Approval	8	0
Docs	0	0
Funding	1	0
Closing	4	0
		Close Details

Step 4:

Review the outstanding conditions. You can Filter your Conditions as well using the dropdowns below

Tweety Bird 456 Looney, Tunes, ML 48317 02Sample Co - Wholesale				L T	oan Number: 17110 otal Loan Amt: \$150	000838 Loan Type: 000.00 Loan Purpose:	Conventional Purchase	Rate: 4.250% LTV/CLTV: 75.00% / 75.00%	Wh 1st
	O	Your loan is locked in O	ptimal Blue. Changes to 1003 are not permitted	at this time					
1003		Documents	Conditions						
C PRODUCT PRICING & LOCK	4								
		FILTER BY	Prior To 🔹	All	Expand All	Collapse All			
lond the second terms and the second terms and the second terms are second to the second terms and the second terms are second to the second terms are second terms are second to the second terms are second t				Approval Closing Docs				Max att	achment size is 200 MB.
(\$) FEES		Category	Condition	Purchase	Prior to	Borrower Pair	Status	Status Date	\Box
LOAN ACTIONS	•	Property	Appraisal: Appraisal An acceptable appraisal with an interior and	d exterior property inspection	Approval	Tweety Bird	Added	11/16/2017	0
Import Additional Data			supporting a value of \$ is required						
Order / Reissue Credit		Mine			Ammenial	Ture et a Ried	Added	4//2/2017	0
Order DU	•	MISC	Appraisal: Delivered to Borrower	the horrower's) received a con-	Approval	I weety Bird	Added	11/16/2017	0
Disclosures			the appraisal within 3 days of drawing loan	documents.	01				
Submit Loen									
Re-Submit Loan	-	Property	Appraisal: E&O and License		Approval	Tweety Bird	Added	11/16/2017	0
Change of Circumstance			Appraiser to provide valid license and curre	ent E&O					
	•	Assets	Assets: Bank Statements		Approval	Tweety Bird	Added	11/16/2017	0
			Acceptable verificaiton of funds to close, w supporting \$ in funds to close. In reserves All non-navroll large deposits mus	th complete bank statements cludes \$ for required at he verified					



Accessing the conditions from the Loan Summary Condition Detail box, gives you the added functionality of toggling between the Conditions screen and the Documents screen. *This feature is not available if you go directly to the Documents or Conditions Tab on the left-hand side of the screen.*

Category • Status • Prior To • All Assets Added Approval Credit Cleared Expected Closing Income Docs Legal Fulfilled PastDue Funding Misc Purchase Property Received Rejected Requested Rerequested Reviewed Waived

Step 4: Upload the documentation for Underwriter review in the document placeholder: Wholesale: Conditions. (FYI: The "Wholesale: Suspense Conditions" should only be used when loan is Suspended)

Your loan is locked in Optimal Blue. Changes to 1003 are not permitted at thi	is Tenna	
Documents Conditions		
Expand All Collapse All		+ Add Document Print Fax Cover Sheet
		Max attachment size is 200 MB. View Supported Files.
All Borrowers		
[UNASSIGNED]		Drag & Drop files here or Browse for files
Tweety Bird		
WHOLESALE: INITIAL LE REQUEST PACKAGE		Drag & Drop files here or Browse for files
WHOLESALE-SUBMISSION PACKAGE		Drag & Drop files here or Browse for files
WHOLESALE: CONDITIONS		Drag & Drop files here or Browse for files
COC wo Sign.pdf	49 k 11/16/2017 11:59 AM LO Wholesale	D-
WHOLESALE: SUSPENSE CONDITIONS		Drag & Drop film here or Browse for files

TPO Wholesale – Submitting Conditions

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FILTERS for conditions:

Step 5:

Once you are ready to Resubmit the loan to Underwriting, click "Re-Submit Loan" under Loan Actions. Then click the Re-Submit button.

Tweety Bird 456 Looney, Tunes, MI, 48317 02Sample Co - Wholesale			Loan Number: Total Loan Amt:	711000838	Loan Type: Loan Purpose:	Conventional Purchase	Rate: LTV/CLTV:	4.250% 75.00% / 75.00%	Wh	1st		Cond. Appr
i⊟ LOAN SUMMARY	Your loan is locked in Optimal Blue. Change	as to 1003 are not permitted at this time										
1003	Do Submit Loop											
	Re-Submit Loan										-	e-Submit Loen
	Submission Overview											
🎄 CONDITIONS	Application Date 11/15/2017	Submission Status Submitted		Submis 11/15/20	ision Dete 017							
(§) FEES	Re-Submission Date	Most Recent Re-Submission Date										
LOAN ACTIONS	11/16/2017	11/16/2017										
Import Additional Data	Borrower Information											
Order / Reissue Credit	Select Borrower Pair											
Order DU	(1) Tweety Bird	The second se										
Order LPA												
Disclosures	Borrower			Co-Be	prrower							
Submit Loan												
Re-Submit Loan	Borrower First Name				Co-Born	ower First Name						
Change of Circumstance	Borrower Middle Name				Co-Borrow	er Middle Name						

NOTE: You will receive an automated email once the loan is Final Approved, or returned to Conditional Approval status.

NOTE: When uploading conditions/documents, please be aware of the following:

- Make sure the documents are a standard letter or legal paper size format. (partial pages, or those larger than legal do not allow the attachment to upload in Towne's operating system)
- When uploading a document, the name of the document cannot exceed 50 characters

