



Your Easiest Path to Mortgage LendingSM

MSI TPO Instructions for Paperless Submission of Files to be Underwritten

To be eligible to submit a credit file for “Paperless Underwriting” you must be able to:

- ✓ Export a DU formatted 3.2 file from your current LOS system, and
- ✓ Scan and create an electronic credit file for upload via MSI’s website, and
- ✓ Certify that you have received basic A.E. training on these procedures.

There are **two** full steps to complete the submission of paperless file to MSI for underwriting. A file is not considered submitted to MSI unless all steps are **satisfactorily** completed.

- ✓ **STEP (1) Registering the Loan / Uploading the 3.2 Data File**
- ✓ **STEP (2) Submission of the signed initial 1003 and credit package.**

Both steps are required in the proper order for MSI to successfully receive, accept and view an electronically submitted file for paperless underwriting.

Once the loan is successfully submitted, you are now able to submit additional documents through the Conditions Tab using the condition description below.

- ✓ **Prior To underwriting conditions uploaded by the TPO**

****** IMPORTANT****:**

You Must Use the applicable line of business credentials in order to submit the loan into the correct pipeline. Only your wholesale credentials will allow a loan to be processed (and priced) as wholesale and only Correspondent credentials for CORR. loans.

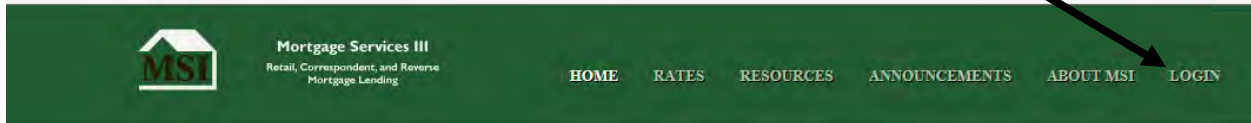
- ✓ If you were not issued credentials for each of your needed lines of business, please contact Ketra Hay at khay@msiloans.biz

To get started, you must go to www.msiloans.biz ...

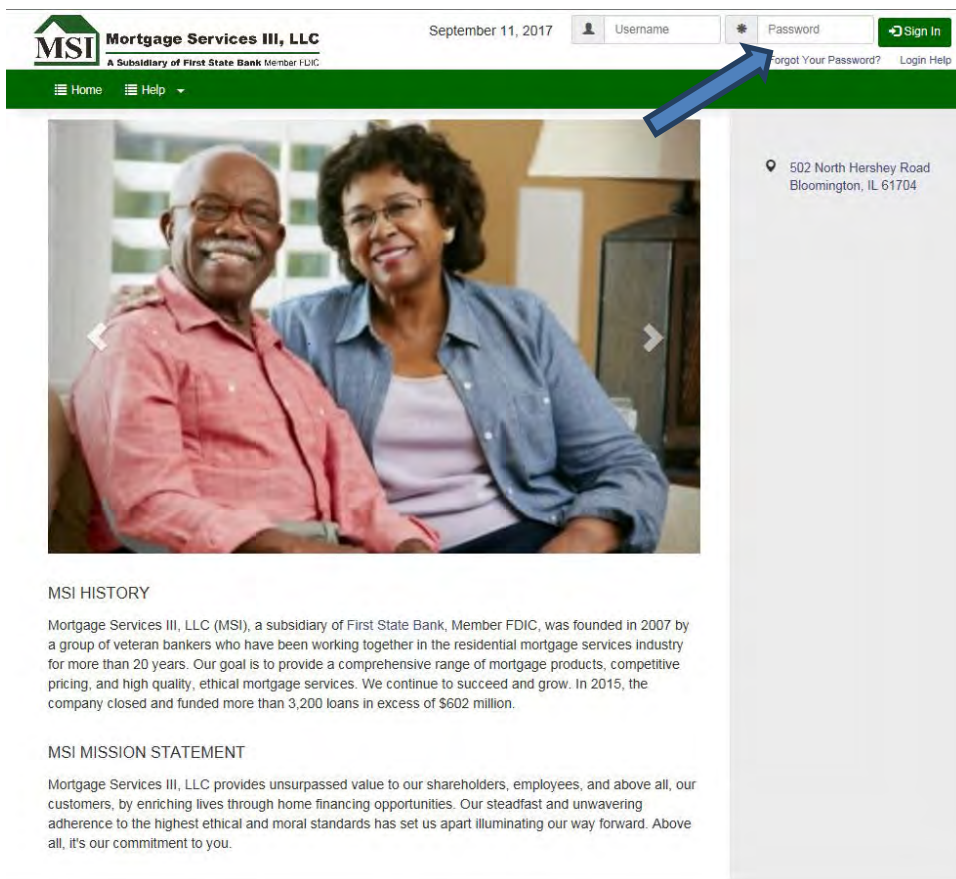
Log In to Lender's Section:

Website: www.msiloans.biz

Click on Login



You will be directed to the login page for your loan portal.



1. Enter the correct line of business screen security credentials on the top of the secured landing page
 1. Use the MSI ID# and Password provided to you on your initial approval letter.
 2. Wholesale Credentials for Wholesale Loans
 3. Correspondent Credentials for Corr. Loans

Posted 09/15/17

STEP (1)

Registering the Loan / Uploading Data File

(3.2 FannieMae FORMAT .frm file extension)

1. Click on [Upload a Loan](#) (in the middle of the screen)

MSI Mortgage Services III, LLC
A Subsidiary of First State Bank Member FDIC

Welcome: Joe Test [Logout](#)

Home Loan Assistance Help Logoff

Status	# Loans	\$ Volume
Application	14	3,330,169
Clear To Close	1	287,375
Processing	1	134,135

Show Printable

Reports Available

Last Name

Welcome to Mortgage Services III LLC's Services Site

Price A Loan

Upload A Loan

Announcements

Check out our new Paperless Submission and Pricing the Resources page.

January 23, 2017 - 2017 Planned FHA Monthly Mortgage Reduction - Rescinded by HUD

January 10, 2017 - 2017 FHA Monthly Mortgage Insurance Reduction

December 7, 2016 - 2017 Loan Limit Increases

Loan Search

Enter Loan Number

Enter Last Name

Click on Upload a Loan

From this page, you may [Upload a Loan](#); this registers the loan and provides you with the loan number;

- ✓ **Uploading the loan registers the loan but does not lock the rate.**
- ✓ This function populates data from the Broker's LOS system to MSI's website.

Special Note:

- ✓ Do **NOT** use "[Upload a Loan](#)" on any files once the 3.2 file has been registered to MSI and assigned a loan number.

Home Loan Assistance Help Logoff

Upload A Loan

Loan Information

Business Channel: --Select--

Additional Business Type: --Select--

Requested Close Date: MM/DD/YYYY

Upload File

File

Drag the file here or click here to browse the file

File type: FNMA 3.2

Upload Loan

Continued on next page

Posted 09/15/17

2. Select the appropriate Business Channel for the loan. *Please make sure the log-in credentials used correspond with the channel you select.*
 1. Wholesale Credentials for Wholesale Loans
 2. Correspondent Credentials for Mod Corr. Loans
 3. **** Retail does not apply and should never be used ****
3. Select if your loan is to be processed using MSI's Affinity Service by confirming the appropriate additional business type.
 - If you have not previously signed up with MSI for our Affinity service and would like to know more about it, please contact Brent Wilder, bwilder@msiloans.biz
4. Select the estimated closing date.
5. Drag the 3.2 file (Fannie formatted - .fnm) into the area indicated or click on the text to browse your system for the file. Once the file has been selected, click [Upload Loan](#)

The screenshot displays two sections of the application interface. The top section, titled 'Loan Information', contains a 'Business Channel' dropdown menu with options: '--Select--', 'Wholesale', 'Correspondent', and 'Retail'. Below it is a 'Requested Close Date' field with a calendar icon. To the right is an 'Additional Business Type' dropdown menu with options: '--Select--', 'Correspondent', 'Correspondent - AFFINITY', 'Wholesale', and 'Wholesale - AFFINITY'. A calendar for September 2017 is overlaid on the interface, showing the date 16 selected. The bottom section, titled 'Upload File', features a large dashed box with the text 'Drag the file here or click here to browse the file' and 'File Name: Test File.fnm'. Below this is a 'File type' dropdown menu set to 'FNMA 3.2'. At the bottom of this section is a green 'Upload Loan' button with an upward arrow icon. A yellow callout box with the text 'Click on Upload Loan' has an arrow pointing to the 'Upload Loan' button.

Continued on next page

If the Submission is successful, you will be taken to the loans status page.

- ✓ This page will allow you to view the progress of your loan, submit lock requests, upload your conditions, and contact MSI staff by utilizing the 4 tabs below the loan status bar.

NOTE: There may be a short delay between when you click upload and when the page loads. Please contact disclosures@msiloans.biz if you are unable to see the loan in your pipeline.

Home Loan Assistance Help Logoff

Loan Number 61002361, Penny Public Floating

✓ 3.2 Upload Recd 09/15/2017	Registered	Locked	Submitted to UW	Approved	Clear to Close	Docs Signed	Funded
---------------------------------	------------	--------	-----------------	----------	----------------	-------------	--------

3.2 Upload Received

Loan Details Lock Request Conditions Email

Loan Details Next >

Borrower			
Name:	Penny Public	Citizenship:	U.S. Citizen
Occupancy:	Owner	Marital Status:	Married

**** IMPORTANT Notes regarding Locking your Loan ****

- ✓ The Loan Status bar must show registered before attempting to lock a loan
- ✓ Loans need to be locked using the Pricing Engine, see "Optimal Blue Training Guide" on our resources page for details.

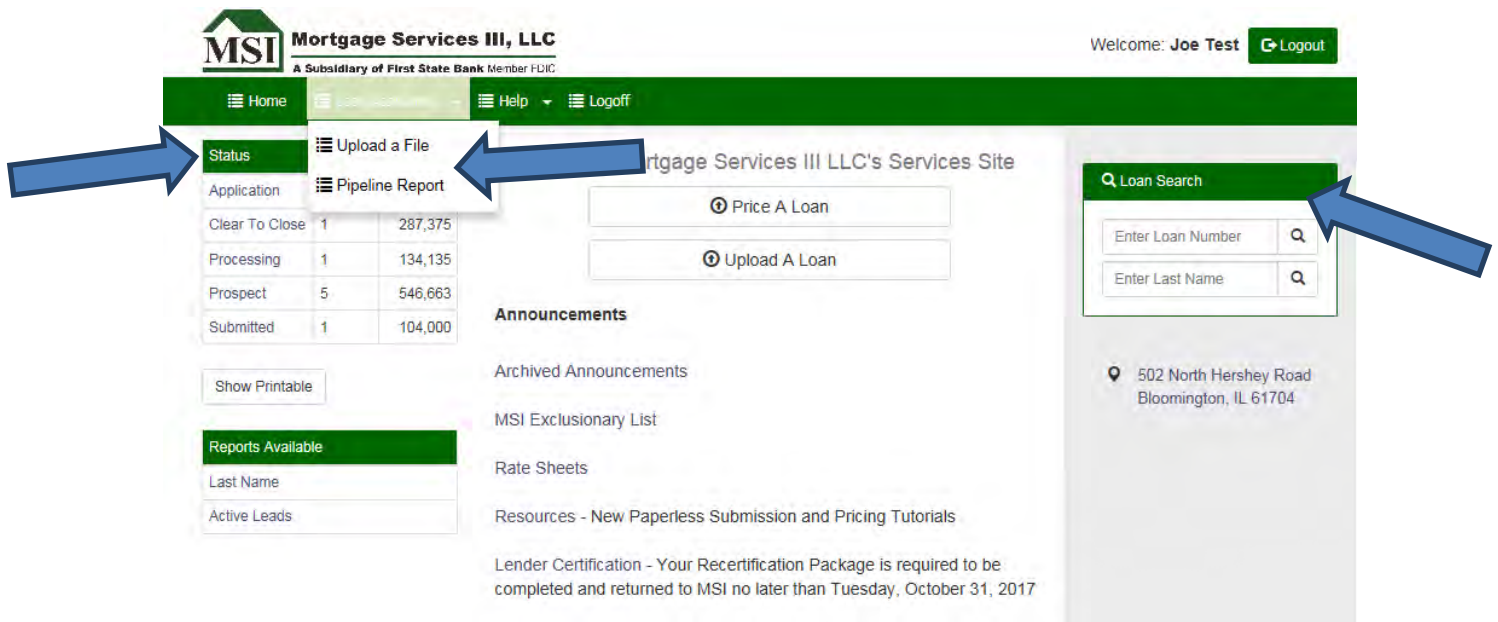
**** End of Step One ****

STEP (2)

NEW LOAN UPLOAD

UPLOADING DOCUMENT(S) TO EXISTING REGISTERED AND/OR LOCKED LOAN

- ✓ If you are no longer on the Loan Status page from when you uploaded your 3.2 you must find and access your loan.
- ✓ Use the status box on the left side to browse for loans in various statuses
- ✓ You may search your pipeline by loan number or the Borrower's last name by using the search box on the right.
- ✓ Your full pipeline can be viewed using the Pipeline Report under the loan assistance menu at the top of the page



From the [Loan Status Page](#):

- ✓ Click on the conditions tab to upload your initial 1003 and credit package.

Loan Number 61002361, Penny Public

Floating

✓ 3.2 Upload Recd 09/15/2017	Registered	Locked	Submitted to UW	Approved	Clear to Close	Docs Signed	Funded
---------------------------------	------------	--------	-----------------	----------	----------------	-------------	--------

3.2 Upload Received

- Loan Details
- Lock Request
- Conditions
- Email



Loan Conditions Tab:

Loan Details Lock Request **Conditions** Email

Conditions Filter By: All [v] [Back] [Next]

Code #	Received	Status	Satisfied By	Condition
S	Upload	TPO Originator		INITIAL DISCLOSURE PACKAGE: See Underwriting submission checklist for required Docs
F	Upload			CLOSED LOAN PACKAGE: See Closed Loan Submission checklist for required Docs

Find the condition for uploading the Initial Disclosure Package
When you click [Upload](#), the following screen appears:

Imaging Upload - Internet Explorer

https://secure.approvedfast.com/msi/b2b/imagingupload?statusid=381&loan=

Suggested Sites MB Blueprint NMLS Audit Processing

Loan Number: **61001965**

INITIAL DISCLOSURE PACKAGE: 1003, Original and subsequent LE's, Intent to Proceed and documented change of circumstance

Note: File size limit is 100mb
Password protected files are not supported
A large file will take a longer time to upload to LOS

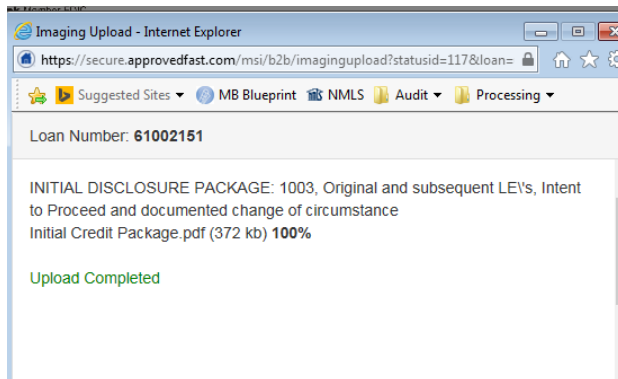
Select File Start Upload

Click [Select File](#) to search for the file(s) you want to submit for initial UW review and click [Start Upload](#).

Continued on next page

Posted 09/15/17

If the Submission is successful, you will briefly see the following message on screen.



The screen will return to the condition tab, and you will see the status of the upload next to the condition.

Conditions Filter By:

Code #	Received	Status	Satisfied By	Condition
▼ F	Upload		TPO Originator	CLOSING PACKAGE: 1003, Original and subsequent CD's, documented change of circumstance, Note, Security Instrument/Riders and all state required closing documents.
▼ S	Upload	Received	TPO Originator	INITIAL DISCLOSURE PACKAGE: 1003, Original and subsequent LE's, Intent to Proceed and documented change of circumstance

Important Notes:

- ✓ Uploaded documents are immediately available for viewing in the category to which it was uploaded
- ✓ MSI staff will validate and re-categorize documents as needed
- ✓ MSI staff will review the upload and if acceptable submit the loan for UW review.

**** End of Step Two ****

Once the loan is successfully submitted, you are able to upload requested documents (conditions) through the same portal:

Condition Submission Upload

From [Log-in Landing Page](#), to find your loan using the same procedures described earlier:

- ✓ Use the status box on the left side to browse for loans in various statuses
- ✓ You may search your pipeline by loan number or the Borrower’s last name by using the search box on the right.
- ✓ Your full pipeline can be viewed using the Pipeline Report under the loan assistance menu at the top of the page
- ✓ Once you have found your loan and opened into the loan status screen, you should see the loan status screen shown below.
- ✓ Click on the conditions tab to view or upload documents to satisfy prior to close underwriting conditions requested by the underwriter.

Loan Number 61002361, Penny Public **Floating**

✓ 3.2 Upload Recd 09/15/2017	Registered	Locked	Submitted to UW	Approved	Clear to Close	Docs Signed	Funded
---------------------------------	------------	--------	-----------------	----------	----------------	-------------	--------

3.2 Upload Received

- ☰ Loan Details
- ☰ Lock Request
- ☑ Conditions
- ✉ Email



The Loan Detail screen, conditions tab: Find the condition you want to submit docs for and click [Upload](#)

☰ Loan Details ☰ Lock Request ☑ Conditions ✉ Email

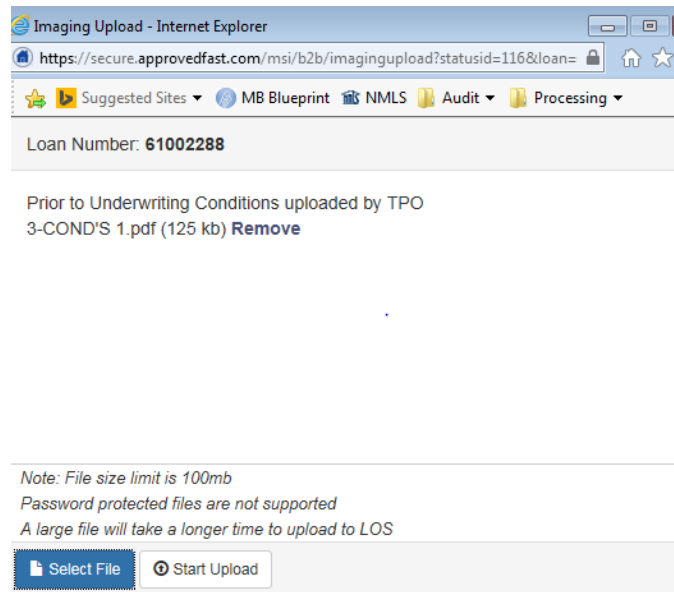
Conditions Filter By: All < Back Next >

Code	#	Received	Status	Satisfied By	Condition
▼ A	6	Upload			Letter of Explanation - Credit Inquiries
▼ A	7	Upload		TPO Originator,Processor	4506 T Transcripts from IRS - validation by the Underwriter is required. Note: For Conv loans, Business Tax Returns are required.
▼ A	1	Upload		TPO Originator,Processor	Pre-close Audit must be performed. (VVOE, disaster, NMLS) All required checks to be performed. Data verify Report must be cleared with exclusionary list checked.

Click Upload Button

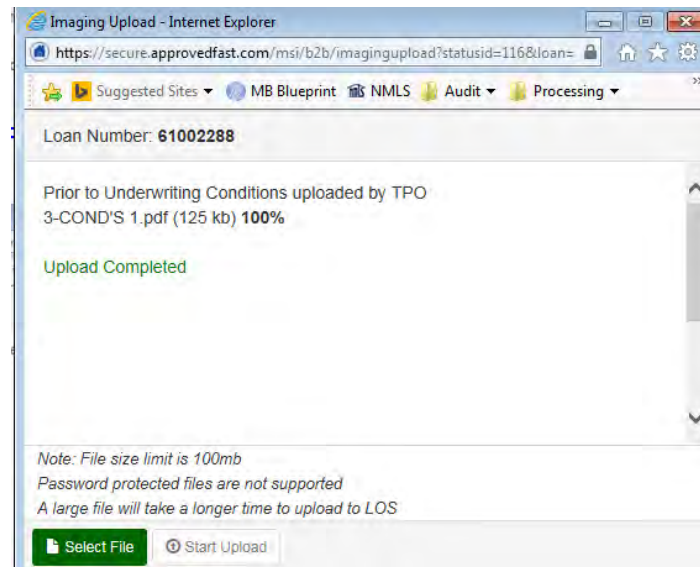
Continued on next page

When you click [Upload](#), the following screen appears:



Click [Select File](#) to search for the file(s) you want to submit for initial UW review and click [Start Upload](#).

If the Submission is successful, you will briefly see the following message on screen.



Posted 09/15/17

The screen will return to the condition tab, and you will see the status of the upload next to the condition. You can filter the conditions listed to show conditions that either have or have not been signed off on.

Code #	Received	Status	Satisfied By	Condition
▼ S	Cleared		TPO Originator	INITIAL DISCLOSURE PACKAGE: See Underwriting submission checklist for required Docs
▼ F	Upload		TPO Originator	CLOSED LOAN PACKAGE: See Closed Loan Submission checklist for required Docs
▼ A	Upload	Received	TPO Originator	Prior to Underwriting Conditions uploaded by TPO

This same screen will also show which of the conditions are still pending, have been cleared, and if the docs uploaded, have been approved or still need review as shown below

✓ F	Upload		TPO Originator	CLOSED LOAN PACKAGE: See Closed Loan Submission checklist for required Docs	
✓ A	5	Upload	TPO Originator, Processor	Credit Check for LQI is required	
✓ A		Upload	Needs Review	Q TPO Originator, Loan Officer, Processor	Current paystub(s) covering 30 consecutive days and also showing YTD income
✓ A	16	Upload	Acceptable	Q TPO Originator, Loan Officer, Processor	Initial loan application signed and dated by all Borrowers, Cosigners and Originator
✓ S		Upload	Acceptable	Q TPO Originator	Broker to provide original initial 1003 signed and dated by all parties
✓ A	8	Cleared	Acceptable	Q TPO Originator, Processor	Satisfactory flood certificate for subject property with Life of Loan

Important Notes:

- ✓ Please make sure that when uploading the appraisal, the actual file is in color.
- ✓ Please ensure all uploads are in one of the following doc types supported
 - PDF
 - WORD
 - HTML
- ✓ Uploaded documents are immediately available for viewing in the category to which It was uploaded
- ✓ MSI staff will validate and re-categorize documents as needed
- ✓ MSI staff will review the upload and if acceptable submit the loan for UW review.

**** End of Submitting Conditions ****

Navigating your loan portal

The [Log-in Landing Page](#) provides multiple ways to not only find you loan, but see your entire pipeline.

- ✓ The status box on the right side can provide a quick looks at how many files you have in the various stages of being completed.
 - Prospect loans are loans that have been registered
 - Application status are loans still have yet to clear initial compliance review
 - Process are for files that still need some work prior to being submitted to UW
 - Submitted status indicates the loan is in line for underwriting review.
 - Approved status are loans that UW have cleared, but the pre-closing audit is still needed
 - Clear to Close shows loans that have finished with the pre-closing audit

Status	# Loans	\$ Volume
Application	15	3,650,344
Clear To Close	1	287,375
Processing	1	134,135
Prospect	5	546,663
Submitted	1	104,000

Welcome to Mortgage Services III LLC's Services Site

Price A Loan

Upload A Loan

Announcements

Archived Announcements

MSI Exclusionary List

Rate Sheets

Resources - New Paperless Submission and Pricing Tutorials

Lender Certification - Your Recertification Package is required to be completed and returned to MSI no later than Tuesday, October 31, 2017

Loan Search

Enter Loan Number

Enter Last Name

502 North Hershey Road
Bloomington, IL 61704

The [Log-in Landing Page](#) as contains several additional tools to help you with your loan needs.

- Links to MSI announcements
- Our exclusionary list
- Current Rate Sheets
- Resources were you can find our product guides, appraisal ordering info, and other docs and forms.
- The Lender Recertification package.

HELPFUL HINTS:

Recommended Settings

Following are recommended settings to avoid potential upload problems thru MSI's portal:

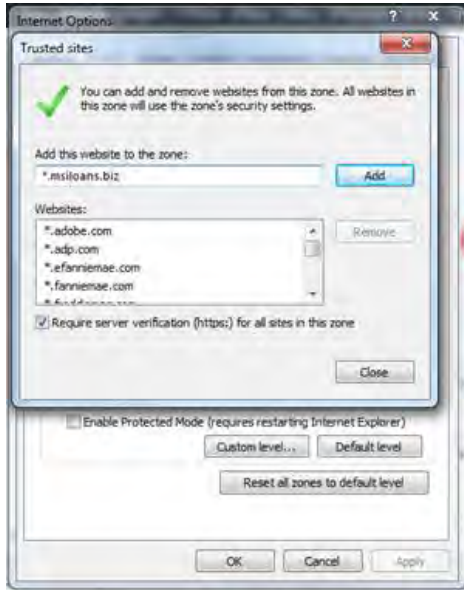
1. Make sure you are using one of the following web browsers below:
 - Internet Explorer (IE) version 5.0 or great
 - Safari 4.0 or greater
 - Chrome 5.0 or greater
 - Firefox 3.6 or greater
2. Make sure all pop-up blockers off.
3. If you have multiple tool bars, make sure pop-up blockers are off for each of them. Consistent performance is enhanced without the Google tool bar.
4. Before uploading files thru MSI's website, add MSI's website domain as a "trusted site" (*.msiloans.biz)



Continued on next page

How to add msiloans.biz to the Trusted Sites list in Internet Explorer 8.0 or higher

- ✓ Open Internet Explorer
- ✓ Click on Tools > Internet Options > Security Tab> Trusted Sites > Sites button
- ✓ Enter in the Add Box : *.msiloans.biz



- ✓ Click [add](#). It should put that site in the Websites box. **(If it won't let you add our domain, uncheck the box that says "Require server verification (https :) for all sites in this zone".)**
- ✓ Click [Close](#) > [Ok](#)
- ✓ If it was added successfully then you should see a green check in the lower right hand area of the browser window when you are on our website.

Please contact us if any problems arise.

**Additional Reminders**

- ✓ We require your office to retain all paper documentation of the credit file for 90 days for audit purposes.
- ✓ **For Credit File Submission:** Refer to Step 2 of this tutorial.
- ✓ **For Trailing UW Conditions:** Refer to Step 3 of this tutorial.
- ✓ Use preferred stacking order for paperless credit package (see page 15)
- ✓ Pop-up Blocks on your internet may affect ability to download documents thru the website. (see recommended settings above)
- ✓ Most current versions of your LOS system, Java and Adobe reader are advisable.
- ✓ **Disclosure: MSI reserves the right to request original documents at any time.**

Special Note: Please re-check loan status on newly submitted loans after 24 hours of upload to confirm your file status has changed.

Credit File Stacking Order For E-File Underwriting Submission

- Underwriting submission checklist (found at www.msiloans.biz)
- Lock\Registration/Confirmation
- AUS FINDINGS
(Assigned/released to MSI)
- Credit Report
- 1008
- Final 1003
- Initial 1003
- Income Verification
(I.e. VOE's, pay stubs, w-2's)
- Asset Verification
(I.e. bank statements, VOD's, HUD-1 on previous sale)
- Other Credit Information
(I.e. divorce papers, bankruptcy documents, credit letters)
- Purchase Agreement
- Flood cert
- All Disclosures
(LEs, RESPA, etc.)
- Appraisal
- Appraiser's License