

Posted 5/31/11

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## NOTES

## 1 - Information

### Important Contacts

#### Welcome

Welcome to Mortgage Services III, LLC (MSI) where Your Interest is Our Priority!

This document is designed to assist you in submitting new loans to MSI electronically.

#### Contact Information

The following matrix provides important contacts for submitting new loans to MSI.

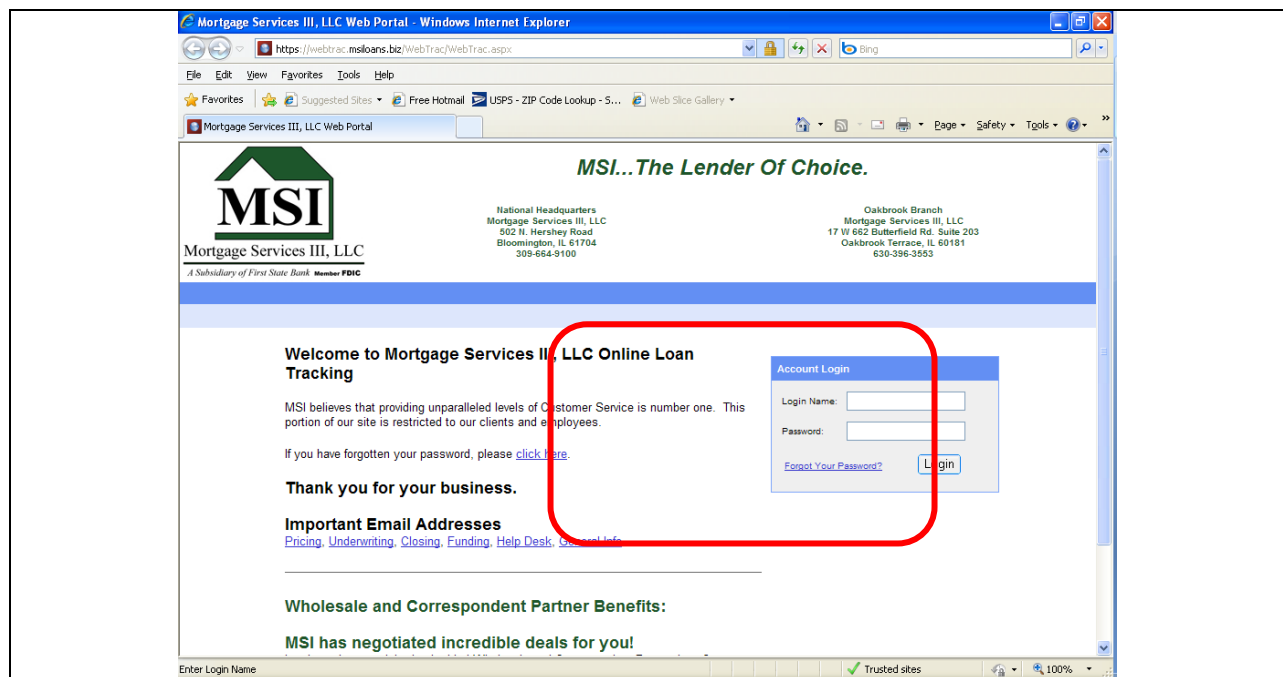
New Loan Submission Who "ya gonna call"?		
Phone Numbers		
Name	Phone/Direct Dial	Email
<b>Always contact your AE First</b> If they are not available, then contact ...		
Connie Bice	309.664.7005	<a href="mailto:cbice@msiloans.biz">cbice@msiloans.biz</a>
Help Desk – Jean Armes	309.664.7036	<a href="mailto:Jarmes@msiloans.biz">Jarmes@msiloans.biz</a>
What if I need to mail a new loan submission?		
Mailing Address		
Regardless of where you are located, or who your AE may be ... if you need to mail a new loan submission <b>use the following address:</b>		
<b>MSI</b> 502 N. Hershey Road Bloomington, IL 61704 Attn: U/W Submission		
What if I need to fax a loan file ?		
Dedicated Fax Line		
866.726.6324		
On the Internet		
Web Site Address		
<a href="http://www.msiloans.biz">www.msiloans.biz</a>		

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## Important Contacts, Continued

### Log In and Passwords

- To be able to see rates, upload loans, see loan status and manage your pipeline you must have a log in and password for the MSI secure Web Portal.
- ✓ Upon approval to do business with MSI, MSI assigns a **company ID** (MSIBrokerNumber) and a **temporary password**.
    - It is then the responsibility of the **first** person to login with the Company ID and the temporary password to assign a **permanent company password**.
      - Each person in the company must then **use this same company ID and permanent password** to access (work with) the entire company pipeline.
    - **Loan Officers:** MSI recommends that the company assign one person to administer unique ID/Passwords to **each** Loan Officer (enabling them to “manage” their own personal pipeline).
      - From the secure Web Portal, choose **Admin** and provide each Loan Officer with a unique ID (must be the **full** email address) and password.
      - **Note:** It is critical that **only** Loan Officer’s use a unique personal ID and password, all operations staff for the company should use the Company Login and Password.
  - ✓ Once you have an ID and Password you enter the MSI secure Web Portal by choosing **Lenders Login Here** on [www.msiloans.biz](http://www.msiloans.biz) .
    - Enter your ID and Password and choose **Login**



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## Submitting New Loans for Underwriting

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### Overview

MSI accepts the submission of new loans for underwriting by the following methods:

- ✓ Paperless Submission using the MSI Web Site, a “2-step” process:
  - Data is delivered via a .fnm 3.2 file
  - Documents are uploaded to the Web Portal
- ✓ Mail or Courier of “hard copy/paper” loan file
  - See the [Mailing Address](#) for details
- ✓ Faxing the “hard copy/paper” loan file via facsimile
  - See the [Dedicated Fax Line](#) for details

### Important Notes:

Due to borrower privacy issues, MSI does **not** accept email submission of loan files.

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### Timelines

Remember 2:00 PM Central Time (CT) each Business Day!

#### **Received prior to 2:00 PM CT**

- ✓ Paperless data uploads will be “submitted” the same business day.
  - The documents uploaded and received generally will be available for on-line viewing by the close of the same business day (Received and assigned to an Underwriter)
- ✓ Hard Copy files are dated “submitted” the same business day.

#### **Received 2:00 PM CT and after**

- ✓ Paperless data uploads will be “submitted” the next business day.
  - The documents uploaded and received generally will be available for on-line viewing by the close of the next business day (Received and assigned to an Underwriter)
- ✓ Hard Copy files are dated “submitted” the next business day

**Important Note:** Loans uploaded over a non-business day will not be “submitted” until the next business day.

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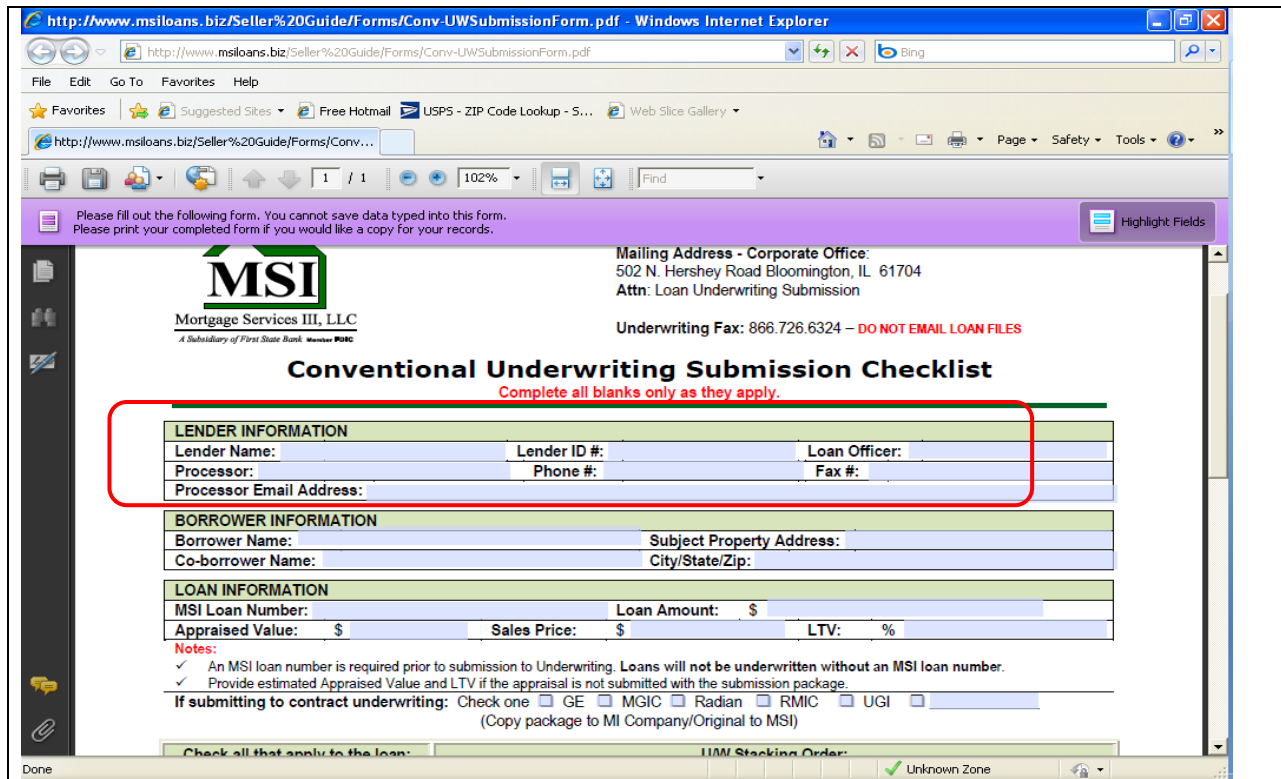
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## Submitting New Loans for Underwriting, Continued

### Helpful Hints

The following “helpful hints” will facilitate your underwriting submission:

- ✓ **Always include an MSI Underwriting Submission Checklist in your submission** – Specific Loan Type Forms may be found on [www.msiloans.biz /Resources/Underwriting Submission Checklists](http://www.msiloans.biz/Resources/Underwriting%20Submission%20Checklists) – you then choose the appropriate submission form from the list.
- ✓ **Ensure that your contact information is complete and legible**– things can move faster if we can contact you if necessary.
- ✓ **Include the Loan Originator’s License with each submission**
- ✓ **Make sure that you do the final assignment of AUS findings to MSI upon submission of the loan:**
  - **LP** Choose Mortgage Services III LLC a Subsidiary of First State Bank
  - **DU** Choose First State Bank/Mortgage Services III LLC Bloomington



http://www.msiloans.biz/Seller%20Guide/Forms/Conv-UWSubmissionForm.pdf - Windows Internet Explorer

Please fill out the following form. You cannot save data typed into this form. Please print your completed form if you would like a copy for your records.

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

Mailing Address - Corporate Office:  
502 N. Hershey Road Bloomington, IL 61704  
Attn: Loan Underwriting Submission

Underwriting Fax: 866.726.6324 – **DO NOT EMAIL LOAN FILES**

### Conventional Underwriting Submission Checklist

Complete all blanks only as they apply.

LENDER INFORMATION			
Lender Name:	Lender ID #:	Loan Officer:	
Processor:	Phone #:	Fax #:	
Processor Email Address:			

BORROWER INFORMATION	
Borrower Name:	Subject Property Address:
Co-borrower Name:	City/State/Zip:

LOAN INFORMATION			
MSI Loan Number:	Loan Amount:	\$	
Appraised Value:	Sales Price:	\$	LTV: %

**Notes:**

- ✓ An MSI loan number is required prior to submission to Underwriting. Loans will not be underwritten without an MSI loan number.
- ✓ Provide estimated Appraised Value and LTV if the appraisal is not submitted with the submission package.

If submitting to contract underwriting: Check one  GE  MGIC  Radian  RMIC  UGI  \_\_\_\_\_  
(Copy package to MI Company/Original to MSI)

Check all that apply to the loan: \_\_\_\_\_ UIM Stacking Order: \_\_\_\_\_

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## Submitting New Loans for Underwriting, Continued

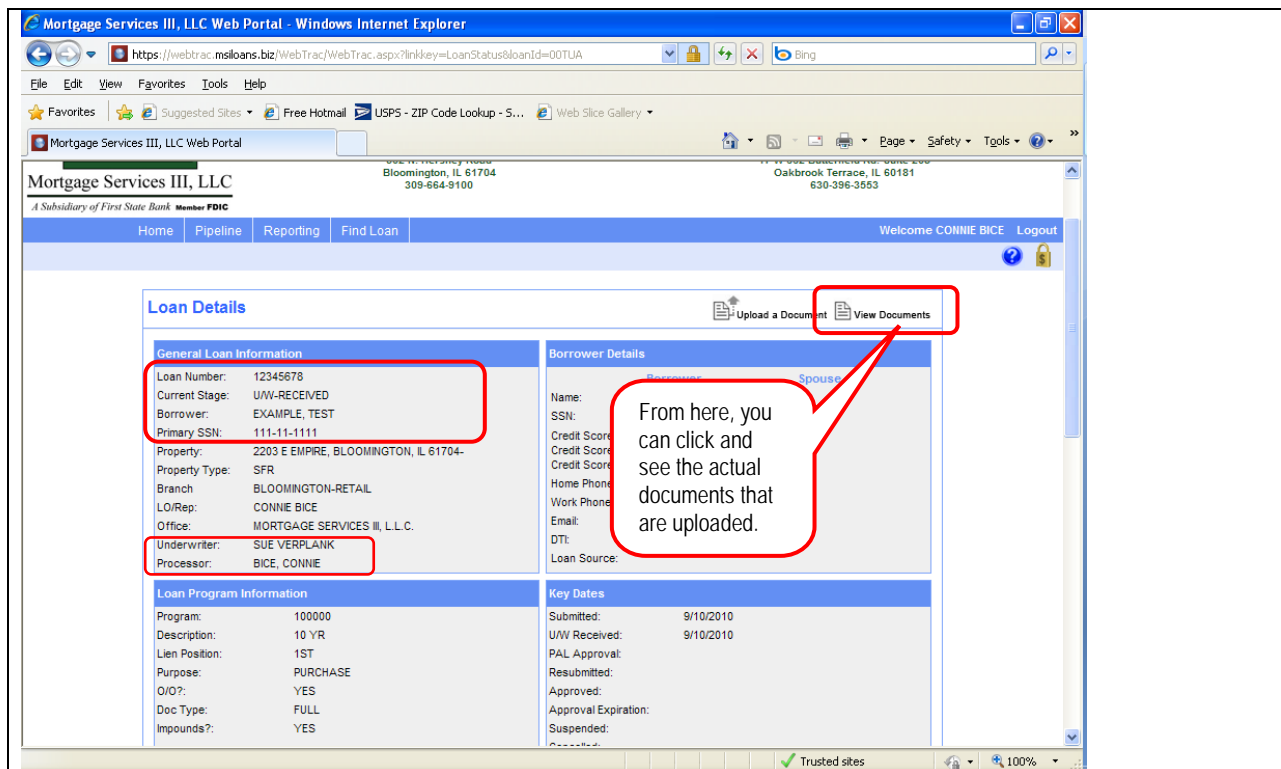
### Underwriting Turn Times

MSI always posts current Underwriting Turn Times in the bottom left corner of the daily Wholesale Rate Sheet under [News & Notes](#).

### Confirming Status

You can always check the status of your loan submission online

- ✓ Open [www.msiloans.biz](http://www.msiloans.biz)
- ✓ Access the Web Portal via [Lender's Login Here](#)
- ✓ Once on the Web Portal page, choose [Find Loan](#)
- ✓ Enter the Borrower's name and/or property address (or MSI loan number if you have it) and click, [Search](#)
- ✓ This will bring you to the [Find Loan](#) screen, click on the applicable borrower's name or loan number (it will be underlined on the page)
- ✓ If the loan is entered, it will take you to the [Loan Details](#) page
  - You will see a [Loan Number](#), the [Current Stage](#) will be UW-Received and the [Underwriter](#) and [Processor](#) will be assigned.
  - **If you don't see this information complete, the loan is not submitted to underwriting.**



The screenshot shows the 'Loan Details' page in a web browser. The page is titled 'Mortgage Services III, LLC Web Portal' and includes a navigation menu with 'Home', 'Pipeline', 'Reporting', and 'Find Loan'. The main content area is divided into several sections:

- General Loan Information:** Loan Number: 12345678, Current Stage: UW-RECEIVED, Borrower: EXAMPLE, TEST, Primary SSN: 111-11-1111, Property: 2203 E EMPIRE, BLOOMINGTON, IL 61704-4, Property Type: SFR, Branch: BLOOMINGTON-RETAIL, LO/Rep: CONNIE BICE, Office: MORTGAGE SERVICES III, L.L.C., Underwriter: SUE VERPLANK, Processor: BICE, CONNIE.
- Borrower Details:** Name, SSN, Credit Score, Home Phone, Work Phone, Email, DTI, Loan Source.
- Loan Program Information:** Program: 100000, Description: 10 YR, Lien Position: 1ST, Purpose: PURCHASE, O/O?: YES, Doc Type: FULL, Impounds?: YES.
- Key Dates:** Submitted: 9/10/2010, UW Received: 9/10/2010, PAL Approval, Resubmitted, Approved, Approval Expiration, Suspended.

At the top right of the loan details section, there are two buttons: 'Upload a Document' and 'View Documents'. A red box highlights the 'View Documents' button, and a speech bubble points to it with the text: 'From here, you can click and see the actual documents that are uploaded.'

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## Submitting New Loans for Underwriting, Continued

### Trailing Conditions - Tips

Here are a few **Helpful Hints** to expedite receipt and signoff of conditions:

- ✓ **Do not upload your trailing conditions!!**
  - Uploading your trailing conditions will delay receipt in a timely manner.
- ✓ You may fax or email conditions (all in one “package” to the “Processor” on the loan).
  - If the file is less than 10MB you may email; if the file is greater than 10MB, you must fax.
- ✓ **Always** send the conditions to the Processor on your loan status
  - **Insider’s Notes:**
    - **Name Game:** MSI email addresses are generally the first initial of the first name, the full last name @msiloans.biz (e.g. Connie Bice = [cbice@msiloans.biz](mailto:cbice@msiloans.biz) )
- ✓ **Do Not Piece your trailing conditions** (Prior to Close-PTC) – Always submit your conditions as a single package at one time.
  - **Insider’s Note:** Email cannot exceed 10MG (it won’t go through)

## Paperless Submission

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### Uploading a File

Uploading a file to MSI for underwriting (Paperless Submission) **is always a 2-step process:**

1. Upload the data (always in fannie mae file format (with document extension .fnm) – **Important Note**-contact your IT or LOS systems expert for tips on converting/exporting your LOS files to the Fannie Mae file format.
2. Upload the documents

**Important Notes:**

- ✓ Both steps are accomplished on the MSI Web Portal, and
- ✓ Both steps are required in the proper order for MSI to successfully receive, accept and review an electronically submitted file for paperless underwriting.

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## Paperless Submission, Continued

### Data Tips

The following tips are provided to avoid errors when uploading data to the MSI Web Portal:

- ✓ **Most Important Always Steps:**
  - **Always** convert/save your loan data to the Fannie Mae File Format in your LOS. The MSI Web Portal cannot upload any other file format type.
  - **If your loan is already registered with MSI, always** remove your LOS loan number and put in the MSI-assigned loan number.
  - You may receive a confirmation box stating, [Duplicate Loans Found](#)—to resolve:
    - Click on [Update](#) if the loan is already registered with MSI, OR
    - Select [New Loan](#) if the loan has never been registered or locked with MSI.

#### If loan has been registered with MSI

- ✓ You should **always** enter the **MSI loan number** (not your LOS loan number)
- ✓ If **any** of the data entered for registration does not match **exactly** the data imported from your LOS to the MSI system, **you will receive a "failure" message OR you may create a duplicate loan**. Common Examples include, but are not limited to:
  - The social security numbers don't match
  - The borrower order is reversed (Sue is borrower on the MSI registration but co-borrower in your LOS)
  - Subject Property address is not the same or incomplete.
  - Loan Purpose is registered as a Purchase, but LOS has "refinance" or vice versa.
- ✓ Additionally, if you have registered your loan and fail to include it in your data upload (via fannie mae file format) **you may create a duplicate loan** if the information uploaded does not exactly match the information input to register the loan.

#### If the loan has not been registered with MSI

- ✓ You should always leave the loan number blank. **Do not upload with your LOS loan number in the file.**
- ✓ If a MSI loan number is not generated, Contact MSI Pricing to obtain a loan number.

### Upload Data

See the [Paperless Submission Tutorial](#) on the Web Site for "screen shots" and actual steps in uploading the file data.

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## Paperless Submission, Continued

### Document Uploading Tips

The following tips will facilitate uploading documents to complete your Paperless Submission.

- ✓ Do not scan documents sideways.
- ✓ **Scan your documents to create 1 (one) Adobe (PDF) file for upload.** If the file size is too large (should not exceed 10 MB in size), ensure
  - You choose a stopping point for each file is at the end of a document and/or classification of documents. (e.g. Don't have the credit report in File 1 and then the Letters of Explanation in File 2 or the first 2 pages of the 1003 in File 1 and the rest of the 1003 in File 2. **Remember to be logical. Order the documents in a "standard" underwriting file order.**
  - Do not create a separate PDF file for each set of documents, always try to keep the file together in one file.
- ✓ Make sure your "Pop Up Blockers" are turned off.
- ✓ Add MSI's Web Site as a "Trusted Site" from the Loan Details Screen within the Secure Web Site (Web Portal)
- ✓ You must use Internet Explorer, MSI will not work with any other internet browser!
- ✓ **Always** make sure you check the box, [Upload in Color](#), so that the appraisal will upload in color.
- ✓ When uploading documents for paperless submission to underwriting, **never choose** a [Document Type](#)—leave the box blank.

### Upload Documents

See the [Paperless Submission Tutorial](#) on the Web Site for "screen shots" and actual steps in uploading the file documents.

# MSI New Loan Submission



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