

1

Submit your loan. It's easy as 1, 2, 3!

1. Upload mismo 3.4 file 2. Reissue credit 3. Run DU

2

Disclosures

If the loan already has a property address it will go to our disclosure team after DPA/bond review has been completed. A preview LE will be sent to the LO on the loan to approve prior to disclosures being sent to the borrower(s).

3

Initial Underwrite

Upload all remaining support documents into the MFSTPO portal and hit the "submit" button. Once submit is pushed your CSR will be notified and the loan will be submitted to underwriting.

4

Conditional Approval

Once your loan has been underwritten you will receive your conditional approval from the underwriter.

5

Resubmission to Underwriting

Upload all documents to fulfill underwriting conditions into the MFStpo portal. Once you are ready hit "resubmit" to notify your CSR that the file is ready to be resubmitted to the underwriter.

6

Clear To Close

Once the underwriter has final approval the loan will come back to the bond team for one final review and then will be pushed to closing. We request 48 hours from time of CTC to closing on DPA/bond loans.