

Part 2

# Confirm Your Application

## Part 2 — MFSTPO Portal: Step-by-Step Training Guide

A multi-part training guide series for loan operations specialists and TPO portal users.



The screenshot displays the MFSTPO Portal interface for a loan application. The browser address bar shows the URL: `mfstpoexpress.com/#/home/pipeline/8201724-40ca-4e7e-9e89-c35b49e78d04?transient=false&newloan=false&importSource=MISMO%203.4&channel=wholesale&UnderwritingDelegated=false`. The page header includes the MFSTPO logo and user information: "Contact Us" and "Kelly Haney".

The main navigation bar contains the following items: Home Page, Quick Pricer, Add New Loan, Pipeline, Esign 2, Resource Center, FHA/USDA Appraisal Request, and Conventional Appraisal Request.

The loan details for "Alice Firstimer" are as follows:

- Address: 3726 Poplar St., The Colony, TX, 75056, 03 TPO Test KDH
- Loan #: 9926026977
- Total Loan Amt: \$147,283.00
- Loan Type: FHA
- Loan Purpose: Purchase
- Interest Rate: 3.250%
- LTV/Comb Lo...: 95.86% / 95.86%
- Started: Wh, 1st

The "Loan Summary" sidebar on the left lists various sections: URLA / Request CD, Additional Information, Lender Loan Information, Borrower Information, Employment and Income, Assets and Liabilities, Real Estate, Loan and Property Informa..., Information for Governmen..., Request CD, Credit Reissue & AUS, Upload Documents, Submit Loan to Set Up/ Click Confirm, Re-Submit Loan / Click Confirm, and View Underwriting Conditions.

The main content area displays several data cards:

- Loan Amount:** \$147,283.00. Interest rates: 95.86% / 95.86% / 95.86%. Base Loan Amount: \$144,750.00. Sub. Financing: \$0.00. ML FF, MP Financed: \$2,533.00.
- Started:** 05/13/2026. Conditions: Open. Show Details. AUS: Down Payment: \$6,250 (P & I: \$640.98). Reserves: \$22,138.77 (DTI: 17.766%/22.566%).
- Key Dates:** Application Disclosure, Registered (06/13/2026), LE Sent, Revised LE Sent, CD Sent, Revised CD Sent, AUS Ordered, Submit to UW, Estimated Closing (06/30/2026), UW Suspended, UW Approval, UW Clear to Close, Funds Released.
- Credit Information:** Borrower: Alice Firstimer. Experien/Trans/Union/Equipex.
- Address Card:** 3726 Poplar St., The Colony, TX 75056. Primary, 1 unit, Detached.
- Amortization Type:** Fixed Rate. Amortization Term: 360. Loan Program: FHA Fixed Rate.

The Windows taskbar at the bottom shows the system time as 11:53 AM on 5/13/2026.

## Validate Loan Data & Request Initial CD

### MFSTPO Portal — Step-by-Step Training Guide

This training guide walks loan operations specialists and TPO portal users through the complete process of reviewing and validating an uploaded loan file in the MFS TPO portal — from opening the validation screen to requesting the initial Closing Disclosure (CD). Follow each step in sequence to ensure accuracy and compliance before submission.

## Overview

# What This SOP Covers

01

---

## Open Validation Screen

Navigate to the correct loan file after upload and locate the URLA validation and CD request sections.

02

---

## Expand & Review Fields

Use the expanded arrow view to review all application sections for completeness and accuracy.

03

---

## Verify Key Data Points

Confirm imported loan data, estimated costs, documentation type, property details, and borrower contact information.

04

---

## Correct & Finalize

Resolve any hard stops, correct inaccurate fields, and prepare the file for submission to MFS.

05

---

## Request Initial CD

Submit the CD request so the MFS team can verify the file meets minimum requirements to issue a Closing Disclosure.

## 1 STEP

# Open the Validation Screen After File Upload

After uploading the loan file to the MFS TPO portal, your first task is to navigate to the validation screen. Before making any edits, **confirm you are in the correct loan file** — verify the borrower name and loan number displayed at the top of the screen.

From the Loan Summary panel on the left, locate two key areas you will need throughout this process:

- **URLA / Request CD** — used to validate the ERLA and initiate the CD request
- **Request CD** — located at the bottom of the left navigation for later use



Always verify you are in the correct loan file before making any changes. Editing the wrong file can cause compliance and disclosure errors.

The screenshot displays the MORTGAGE WORKFLOW portal interface. The top navigation bar includes options like Home Page, Quick Start, Add New Loan, Pipeline, Edge 2, Resource Center, FIM/ARDA Approval Request, and Conventional Approval Request. The main content area is divided into several panels:

- Loan Summary (Left Panel):** Contains navigation links for USA / Request CD, Lender Loan Information, Borrower Information, Employment and Income, Assets and Liabilities, Real Estate, Loan and Property Information, and Instructions for Lenders.
- Main Loan Details (Center):** Shows a loan amount of \$147,283.00, an interest rate of 3.250%, and a property address of 3726 Poplar St., The Colony, TX 75056.
- Key Dates (Right Panel):** Lists important dates such as Application Disclosure, L1 Sent, and Loan Approval.

## 2 STEP

# Expand the Application Fields for Review

The screenshot displays a web application interface for mortgage review. The top navigation bar includes 'Home Page', 'Quick Pickor', 'Add New Loan', 'Pipeline', 'Editor 2', 'Resource Center', 'FHA/USDA Approval Request', and 'Conventional Approval Request'. The main content area is titled 'Alice Firstmer' and shows loan details for '3726 Poplar St., The Colony, TX, 75056'. The interface is divided into several sections:

- Loan Summary:** Shows a loan amount of \$147,283.00, a rate of 95.86% / 95.86% / 95.86%, and a balance of \$244,795.00.
- Unlocked 3.250%:** A section for search and pricing.
- 3726 Poplar St., The Colony, TX 75056:** Address and location details.
- Started:** Application date of 05/15/2026.
- Key Dates:** Application Disclosure (08/19/2026), Right to Cancel (08/19/2026), L1 Sent, Revised L1 Sent, CD Sent, Revised CD Sent, AUS Ordered, AUS Ordered, Signed to URM, Estimated Closing (08/05/2026), URM Responder, URM Approval, URM Close in Close, Funds Released.
- Credit Information:** Borrower: Alice Firstmer, Loan Program: EquiNet Transition-Equity, FICO Score: 822, FICO Score 2: 777, FICO Score 3: 777.

Once you are in the correct loan file, click the **expand arrow on the right side of the screen** to open the full set of validation boxes. This expanded view reveals all importable data sections and makes it easy to spot missing or incorrect entries.

Review each section of the application systematically for completeness and accuracy. Use this view to identify any data that did not import correctly from the origination file.



**Efficiency tip:** Work through one section at a time rather than scanning the full file at once. This reduces the chance of overlooking a required field.

### 3 STEP

# Verify Imported Loan Data & Estimated Cost Details

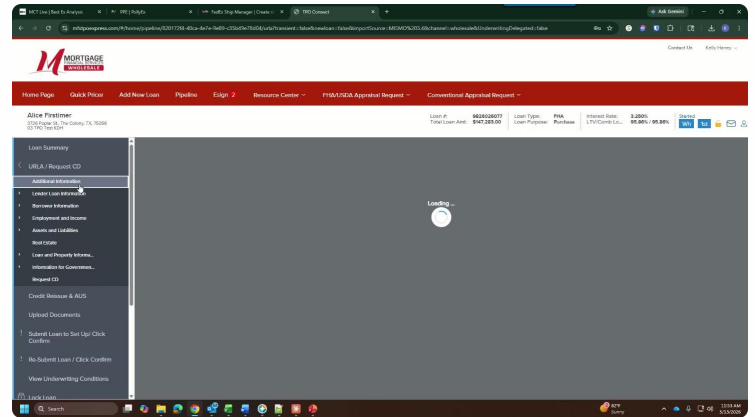
As the system loads the imported data, review each field carefully. Confirm that the information pulled from the loan file is accurate and complete. Pay particular attention to the following:

## Estimated Closing Date

Verify that the estimated closing date are correct and consistent with the loan scenario.

## Documentation Type

Review the documentation type and update it if needed. If the file is a **VA IRRRL** or **FHA Streamline**, select **Streamline Refinance** from the dropdown.



## 4 STEP

# Indicate State DPA & VA-Specific Details

On the **Additional Information** screen, complete the Bond Review Requested section. This section captures important program-level details that affect how the file is reviewed and routed.

## State DPA

Mark **Yes** or **No** in the DPA Review Required field. If state DPA is involved, the dedicated TPO bond team will review the file separately.

## VA-to-VA Loans

For VA-to-VA transactions, complete any additional VA screens required for the EARL/ERLA file before proceeding.

**⚠️ Do not skip the DPA field — even if the answer is "No." Leaving it blank may block downstream processing.**

## 5 STEPS 5-6

# Enter Lender Loan Info & Save Your Work

Navigate to the **Lender Loan Information** section to enter or confirm key valuation data. These fields are required before disclosures can be prepared.

- Confirm all property details are accurate — these trigger the correct disclosure workflow

## Save Frequently

Click **Save** after each major section update. The portal does not auto-save, and connectivity issues or session timeouts can result in lost work. Treat saving as a built-in step — not an afterthought.

- ⚠ Do not proceed to disclosures until estimated value, appraised value, and property details are fully completed.

The screenshot displays the MORTGAGE ASSISTANCE web application. The user is logged in as Alice Pristner. The main content area is titled 'URLA / Request CD / Lender Loan Information'. The form includes a 'Select Borrower' dropdown menu with 'Alice Pristner' selected. Below this, the 'L1 Property and Loan Info' section contains several input fields: 'Street Address', 'City', 'State' (with a dropdown menu), 'Zip Code', 'County', 'Number of Units', 'Year Built', 'Estimated Value', 'Appraised Value', and 'Loan/Overhead'. There are also checkboxes for 'Community Property State' and 'Primary/Secondary' property status. A 'Save' button is visible at the top right of the form area.

# Review Property, Occupancy & Title Details

The screenshot shows a web browser window displaying a mortgage software interface. The browser address bar shows the URL: `mftspexpress.com/#/home/pipeline/6201724-40ca-4e7e-9e89-c35d49c78504/urla?transient=false&newloan=false&importSource=MISMO%203.4&channel=wholesale&UnderwritingDelegated=false`. The page header includes the 'MORTGAGE WHOLESALE' logo and navigation links like 'Home Page', 'Quick Pricer', 'Add New Loan', 'Pipeline', 'Esign 2', 'Resource Center', 'FHA/USDA Appraisal Request', and 'Conventional Appraisal Request'. The user is logged in as 'Kelly Henry'.

The main content area is titled 'URLA / Request CD / Lender Loan Information'. It features a sidebar on the left with a navigation menu: 'Loan Summary', 'URLA / Request CD', 'Additional Information', 'Lender Loan Information', 'L1 Property and Loan Inf...', 'L2 Title Information', 'L3 Mortgage Loan Informa...', 'L4 Qualifying the Borrow...', 'L5 Homeownership Educat...', 'Borrower Information', 'Employment and Income', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Informa...', 'Information for Governmen...', 'Request CD', 'Credit Retissue & AUS', and 'Upload Documents'. At the bottom of the sidebar is a button: 'Submit Loan to Set Up/ Click'.

The main form area contains the following sections:

- Select Borrower Pair:** A dropdown menu showing 'Alice Firstimer' with a search icon and a plus sign. 'Save' and 'Next' buttons are to the right.
- Property Information:** Fields for 'County' (Denton), 'Number of Units' (1), and 'Year Built'.
- Community Property State:** A section with a title and two checkboxes:
  - At least one borrower lives in a community property state
  - The property is in a community property state
- Purpose of Loan:** A section with a title and three radio buttons:
  - Purchase
  - Cash-Out Refi
  - No Cash-Out Refi
- Project Type:** A section with a title and a checked checkbox for 'Condominium'. An 'Attachment Type' dropdown menu is set to 'Detached'.
- Property Will Be:** A section with three radio buttons:
  - Primary
  - Secondary
  - Investment
- Gross Rent and Occup. Rate:** Two input fields, one for 'Gross Rent' and one for 'Occup. Rate'.
- Refinance Information:** A section with a title and a 'Purpose of Refinance' dropdown menu set to 'Select an Option'.
- Refinance Type:** A section with a title and an empty input field.

The Windows taskbar at the bottom shows the system tray with the date '11:53 AM 5/13/2024' and the name 'Sunny'.



## Property Information

Verify address, county, number of units, and year built. If the property is an investment, enter the correct occupancy rate.



## Purpose of Loan

Confirm whether the transaction is **Purchase**, **Cash-Out Refi**, or **No Cash-Out Refi** and select the correct option.



## Project Type

Review and correct the project type as needed — for example, change **Condo** to **PUD** when the property does not meet condo classification.



## Title Section

Enter all required title-related information. Resolve any hard-stop errors before moving forward — these will block progress until corrected.

# Confirm Borrower Info, Employment & Financial Data

The screenshot shows a web application interface for a mortgage lender. The top navigation bar includes 'Home Page', 'Quick Price', 'Add New Loan', 'Pipeline', 'Edge 2', 'Business Center', 'FINRA/SEC Approval Request', and 'Conventional Approval Request'. The user is logged in as 'Alice Firstimer'. The main content area is titled 'URLA / Request CD / Borrower Information' and contains a form for entering borrower details. The form includes fields for 'Borrower Name', 'Street Address', 'City', 'State', 'Zip Code', 'Phone Number', and 'Email Address'. There are also buttons for 'Save' and 'Next'. The sidebar on the left contains navigation options such as 'URLA / Request CD', 'Address Information', 'Borrower Information', 'In-Closed Accounts', 'Employment and Income', 'Assets and Liabilities', 'Residuals', 'Loan and Property Details', 'Information for Government...', 'Request CD', 'Credit Release & AUS', and 'Upload Documents'.

## Borrower Contact Information

Open the **Borrower Information** section and carefully verify:

- **Cell phone number** — must be accurate for disclosure delivery
- **Email address** — double-check for typos or outdated addresses

✘ Incorrect contact information will prevent disclosure delivery. Verify before proceeding.

## Employment, Assets, REO & Liabilities

- Confirm the full **two-year employment history** imported correctly
- Check **asset accounts** for completeness — flag any missing bank data
- Review **REO details** if the borrower owns rental or investment properties
- Confirm **liabilities** are accurate and reflect current balances

# Finalize Loan Data & Request the Initial CD

## Final Review Before Submission

Conduct a final review of the **Loan and Property Information** sections. Answer any remaining questions in the file and confirm all data is accurate before submitting to MFS. Key reminders:

- For **FHA loans**, MIP updates automatically — do not manually adjust unless directed by policy
- Confirm **HMDA / government monitoring** information is accurate and complete
- Corrections are very limited after submission, so accuracy now prevents delays later

## Request the Initial CD

Locate the **Request CD** option at the bottom of the left navigation panel. Submit the request only when the file is complete. The MFS team will verify the file meets minimum requirements to issue the CD — this is the first step in the CD issuance process and supports timely disclosure delivery.

- ✓ Request the CD only after confirming the file is fully complete to reduce back-and-forth with the review team.

The screenshot shows the MFS interface for a user named Alice Pfeiffer. The main content area is titled 'URLA / Request CD / Real Estate'. It contains a 'Select Borrower File' dropdown menu and a 'Save' button. Below this, there are two main sections: 'Section 3: Physical Information - Real Estate' and 'Disc Property You Own'. The 'Disc Property You Own' section has two checkboxes: 'Disclose' (checked) and 'Do Not Disclose' (unchecked). There is also a 'Click on Address to Create Property' link and an 'Add' button.

The screenshot shows the MFS interface for the same user, Alice Pfeiffer. The main content area is titled 'URLA / Request CD / Information for Government Monitoring'. It contains a 'Select Borrower File' dropdown menu and a 'Save' button. Below this, there are two columns of checkboxes for 'Current settings on active data with proposed expiration date of automatic'. The left column includes 'Currently active (default) or inactivated from vendor', 'Only period of service was as a non-related number of the Bureau or National Guard', and 'Serving Spouse'. The right column includes 'Currently active (default) or inactivated from vendor', 'Only period of service was as a non-related number of the Bureau or National Guard', and 'Serving Spouse'. There are also 'Language Preference' sections with radio buttons for 'English', 'Spanish', 'Tagalog', 'Vietnamese', and 'Other'. The 'Other' option is selected in both sections.

# Key Reminders & Best Practices



## Hard Stops Block Progress

Some validation errors are system-enforced hard stops. You cannot advance until these are resolved. Address them as soon as they appear.



## Save After Every Section

The portal does not auto-save. Click **Save** after each major section to prevent data loss from session timeouts or connectivity issues.



## Verify Contact Info First

Borrower phone numbers and email addresses are critical for disclosure delivery. A single typo can delay the entire disclosure process.



## Complete Before Requesting CD

Only submit the CD request once the full file is validated. Submitting an incomplete file creates unnecessary review cycles with the MFS team.

