Uploading a File to the MFSTPO Portal

A step-by-step training guide for loan officers, processors, and support staff on how to add a new loan and upload a file into the MFSTPO portal — ensuring the loan is visible to the entire internal team.

SOP TRAINING GUIDE

MFSTPO PORTAL

MFSTPO

A DIVISION OF MORTGAGE FINANCIAL SERVICES, LLC

What This Guide Covers

Follow these steps in order to ensure each loan file is successfully created, completed, and saved in the portal. Skipping steps or completing them out of order may result in an incomplete upload.

01

Start a New Loan

Navigate to the homepage and click Add New Loan

02

Assign LO & Processor

Select the correct loan officer and processor

03

Choose Upload Method

Select XML as the file upload format

04

Upload XML File

Browse, select, and open the file from your computer

05

Complete Registration Fields

Fill in all required loan data and registration questions

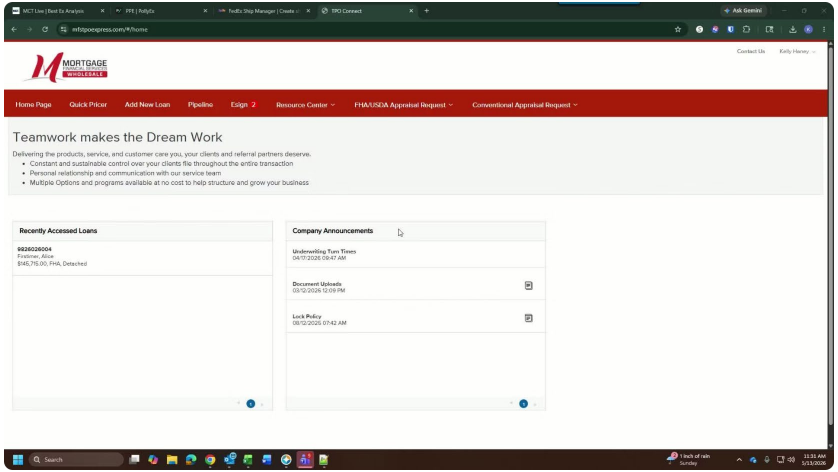
06

Create & Confirm

Click Create New Loan, save, and verify the loan number appears

STEP 1

Start a New Loan in the Portal



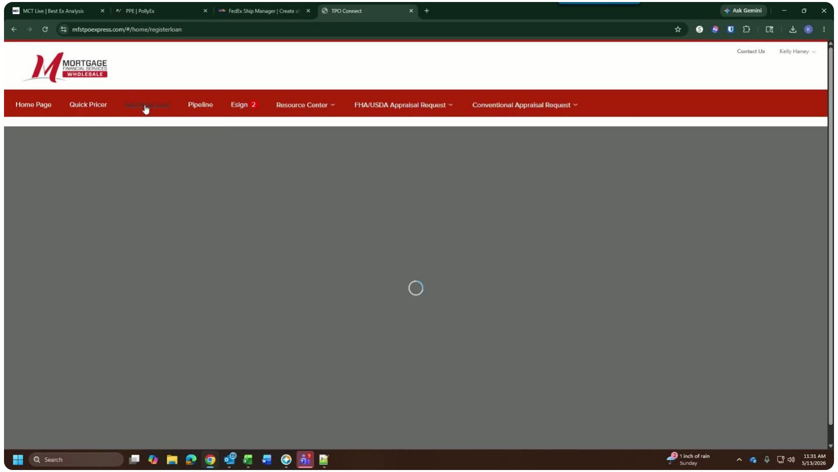
What to Do

From the MFSTPO portal homepage, locate and click the **Add New Loan** button in the top navigation bar. This action initiates the creation of a new loan record in the system.

- Log in and land on the main portal homepage
- Locate **Add New Loan** in the navigation
- Click to begin creating a new loan record

STEP 2

Assign the Loan Officer and Processor



Select the Right People

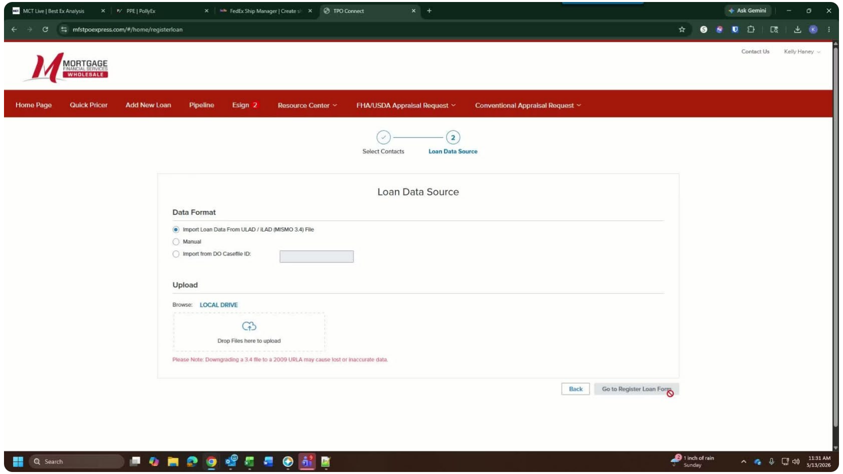
On the contact assignment screen, select the appropriate **Loan Officer (LO)** and **Processor** from the available dropdowns. These assignments determine who has visibility and responsibility for the file.

⚠ If the LO and processor are the same individual, select the same name in both fields. Incorrect assignments may limit visibility for the responsible team member.

- Select the **Loan Officer** from the dropdown
- Select the **Processor** from the dropdown
- If both roles are the same person, choose the same name twice
- Click **Next** to proceed to the data source screen

STEP 3

Choose the File Upload Method



Loan Data Source Screen

On the **Loan Data Source** screen, you will see several data format options. For most standard uploads, leave the **XML** option selected and proceed with a Local Drive upload.

Available Options

XML (Default)

Import loan data from ULAD/MISMO format. Use this for standard file uploads.

Manual Entry

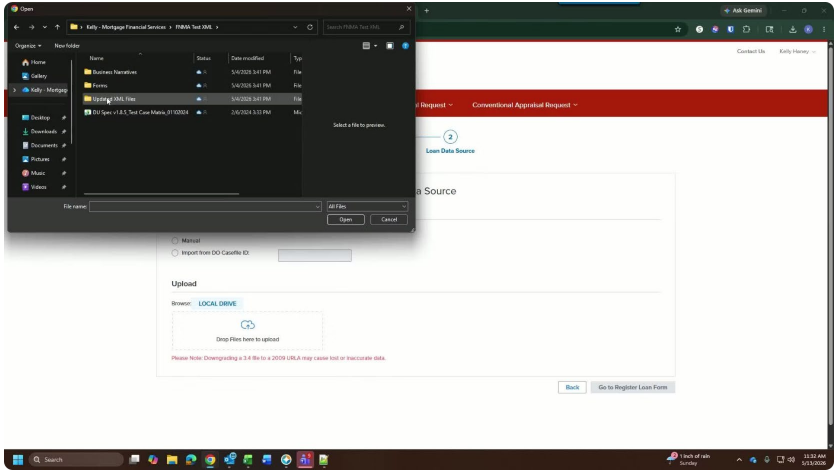
Enter an IRLA number manually if no file is available.

Case File ID

Import from an existing case file ID from DO when applicable.

STEP 4

Upload the XML File



Browse and Select Your File

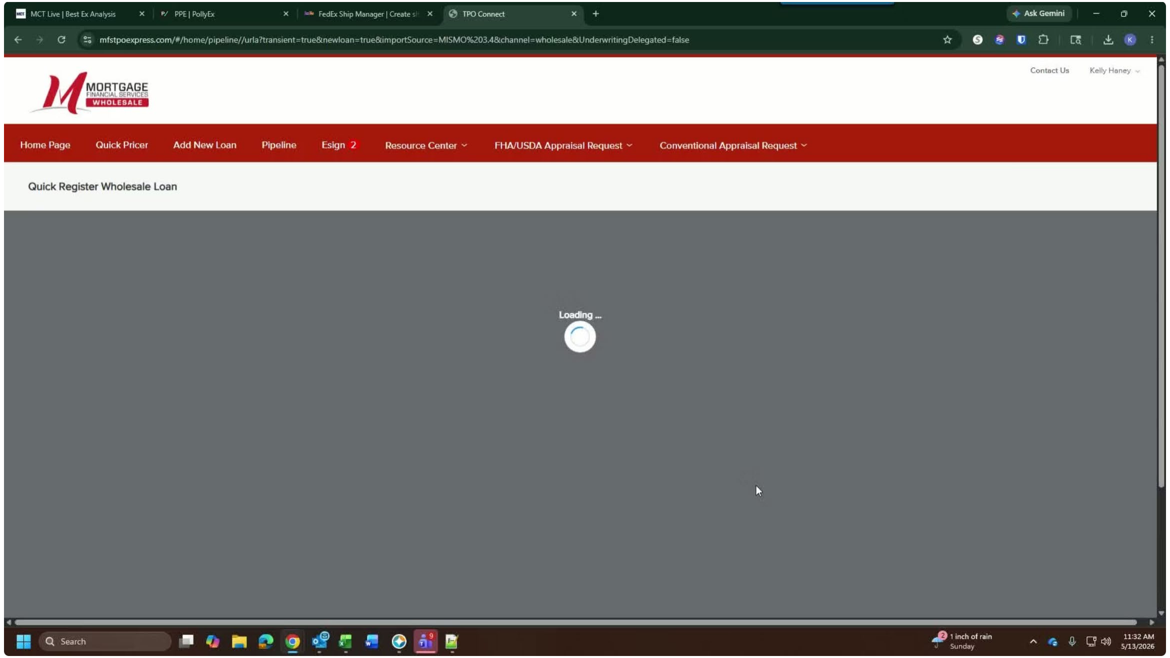
Click the browse or upload icon under **Local Drive** to open your computer's file browser. Navigate to the folder where your XML file is saved, select it, and click **Open**.

⚠ Before uploading, verify this is the correct XML file for the loan you are registering. Uploading the wrong file may create data errors that are difficult to correct.

- Click the browse/upload icon under **Local Drive**
- Navigate to the folder containing the XML file
- Select the correct file and click **Open**
- After selecting, click **Go to Register Loan Form** to continue

STEP 5

Complete Required Loan Registration Fields



The system will load the **Quick Register Wholesale Loan** form and pre-populate data from your XML file. Review all imported fields carefully and fill in any missing information before proceeding.

Address

Update the property address if needed.

FICO Score

Enter the borrower's FICO score if available. This can also be completed later when credit is pulled.

Compensation Type

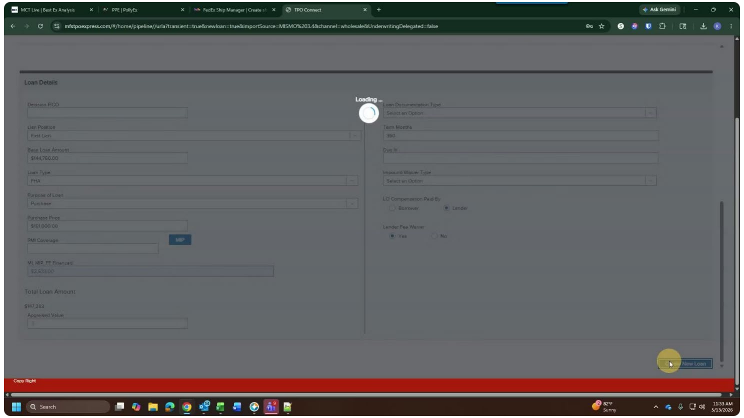
Select the correct compensation type and indicate whether the lender fee will be bought out, if applicable.

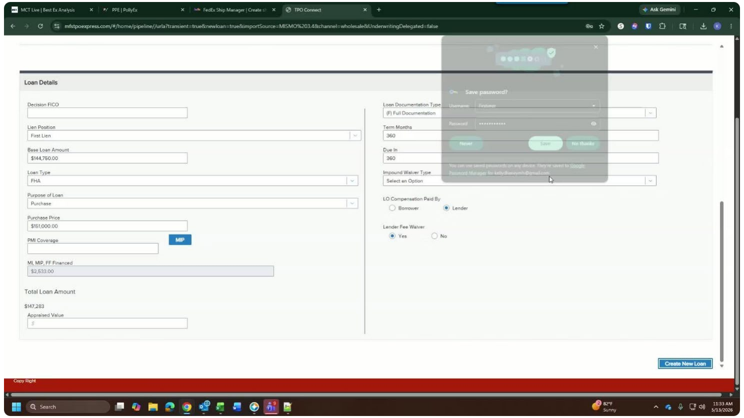
Required Questions

Answer all required data points so the loan uploads correctly and is fully visible to the team.

STEPS 6 & 7

Create, Save, and Confirm the Upload





1

Click Create New Loan

Scroll to the bottom of the form and click the **Create New Loan** button to submit.

2

Respond to Prompts

If prompted, enter the **estimated close date** and answer any additional questions (e.g., down payment assistance).

3

Save & Repopulate

Click **Save**, then re-run Create New Loan to fully upload the file to the portal.

4

Confirm Loan Number

Wait for the **loan number** to appear on the confirmation screen. This confirms a successful upload.

Important Reminders & Best Practices

⚠ Cautionary Notes

- Do **not** skip required registration questions — incomplete fields prevent a successful upload
- Always **repopulate Create New Loan** after saving, or the file will not fully upload
- Enter an estimated close date even if it is only your best guess
- Verify the correct LO and processor are assigned before moving forward
- Confirm the XML file is the right one before uploading

✅ Tips for Efficiency

- Have the XML file ready and accessible **before** starting the upload process
- Keep key details nearby: estimated close date, FICO score, and compensation type
- Review imported data carefully on the registration form to catch errors early
- Use the default **XML** upload option unless you have a specific reason to choose otherwise
- Confirm all required fields are complete before clicking **Create New Loan** to save time

Quick Reference Summary

Use this checklist to verify each step has been completed correctly before closing the portal window.

1

Homepage Confirmed

Clicked **Add New Loan** from the correct portal homepage

2

LO & Processor Assigned

Correct loan officer and processor selected; clicked Next

3

XML Upload Selected

Default XML option left selected; file sourced from Local Drive

4

Correct File Uploaded

XML file verified, selected, and opened from computer

5

All Fields Completed

Address, FICO, compensation type, and all required questions filled in

6

Loan Number Confirmed

Saved, repopulated, and confirmed the loan number appeared on screen