

# How to Upload Documents & Submit a Loan to MFS

A step-by-step training guide for mortgage loan processors and support staff. Follow these instructions each time you prepare to submit a loan file to Mortgage Financial Services for setup and underwriting review.

TRAINING GUIDE

LOAN PROCESSORS



## Overview

# The 6-Step Submission Process

Before touching MFS, every loan must pass through a clear sequence of steps — from pre-submission checks to final confirmation. Use this roadmap as your guide.

01

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### Confirm Loan is Ready

AUS run, loan locked, and disclosures sent

03

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### Add Additional Documents

Wait for green check mark after each upload

05

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### Review Required Fields

Complete any missing data prompted by the system

02

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### Upload to Unassigned Folder

Drag-and-drop or browse for files

04

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### Submit to Loan Setup

Sends file to MFS internal CSR team

06

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### Verify Successful Submission

Confirm Initial Submission and Last Updated dates

**MORTGAGE WHOLESALE**

Home Page Quick Pricer Add New Loan Pipeline Esign 2 Resource Center FHA/USDA Appraisal Request Conventional Appraisal Request

**Alice Firstimer**  
3726 Poplar St., The Colony, TX, 75056  
03 TPO Test ID#1

Loan #: 9926028077 Total Loan Amt: \$270,019.00 Loan Type: FHA Loan Purpose: Purchase Interest Rate: 5.990% LTV/Comb L...: 96.50% / 96.50%

**Loan Summary**

- URLA / Request CD
- Credit Reissue & AUS
- Upload Documents
- Submit Loan to Set Up/ Click Confirm
- Re-Submit Loan / Click Confirm
- View Underwriting Conditions
- Lock Loan
- Request Title Fees
- Request LE
- Send Disclosures
- Request COC
- Import Updated URLA

**\$270,019.00**  
96.50% / 96.50% / 96.50%

Base Loan Amount: \$285,375.00  
Sub. Financing: \$0.00

ML FF, MIP Financed: \$0.00

**Locked 5.990%**  
05/13/2026 - 06/29/2026 (484)  
Search Product and Pricing

Amortization Type: Fixed  
Amortization Term: 360  
Loan Program: MFS FHA 30 Yr Fixed

**3726 Poplar St., The Colony, TX 75056**  
Primary 1 unit Detached

**Started**  
05/13/2026

Conditions: Open 0

AUS: Down Payment: \$9,625 P & I: \$1,617.16  
Reserves: \$8,499.86 DTI: 45.240%/50.040%

**Decision FICO 710**  
Credit Ordered 05/13/2026

Borrower: Alice Firstimer Expenses/Trans/Union/Equip: 703 710 715

**Key Dates**

Application Disclosure	05/13/2026
Registered	05/13/2026
LE Sent	05/22/2026
Revised LE Sent	-
CD Sent	-
Revised CD Sent	-
AUS Ordered	05/13/2026
Submit to UW	-
Estimated Closing	06/30/2026
UW Suspended	-
UW Approval	-
UW Clear to Close	-
Funds Released	-

## Step 1

# Confirm the Loan is Ready for Submission

Before uploading anything to MFS, verify that all three pre-submission requirements are complete. Submitting prematurely can cause delays or errors in the setup process.

### ✓ Run AUS

Automated Underwriting System findings must be completed and on file before submission.

### 🔒 Lock the Loan

The interest rate must be locked. Confirm the lock confirmation is visible in the system.

### 📄 Disclose the Loan

Initial disclosures must be sent to the borrower before the file can be submitted to MFS.

🔗 Once all three items are confirmed, you are ready to upload the file to MFS.

**MORTGAGE WHOLESALE**

Home Page Quick Pricer Add New Loan Pipeline Esign 2 Resource Center FHA/USDA Appraisal Request Conventional Appraisal Request

**Alice Firstimer**  
3726 Poplar St., The Colony, TX, 75066  
03TPO Test KDH

Loan #: 9826028077 Total Loan Amt: \$270,019.00 Loan Type: FHA Purchase Interest Rate: 5.990% LTV/Comb L.o.: 98.50% / 96.50% Started: 05/13/2026

**Loan Summary**

URLA / Request CD  
Credit Reissue & AUS  
Upload Documents  
Submit Loan to Set Up/ Click Confirm  
Re-Submit Loan / Click Confirm  
View Underwriting Conditions  
Lock Loan  
Request Title Fees  
Request LE  
Send Disclosures  
Request COC  
Import Updated URLA

**\$270,019.00**  
96.50% / 96.50% / 96.50%

Base Loan Amount: \$265,375.00  
MIP, PP, MIP Financed: \$0.00  
Sub-Financing: \$0.00

**Locked 5.990%**  
05/13/2026 - 06/29/2026 (est)  
Search Product and Pricing

Amortization Type: Fixed Amortization Term: 360  
Loan Program: MFS FHA 30 Yr Fixed

**3726 Poplar St., The Colony, TX 75056**  
Primary 1 unit Detached

**Started**  
05/13/2026

Conditions: Open 0  
Show Details

AUS: Down Payment: \$9,625 P & L: \$1,617.16  
Reserves: \$8,499.86 DTI: 45.240%/50.040%

**Decision FICO 710**  
Credit Ordered 05/13/2026

Borrower: Alice Firstimer Experian/TransUnion/Equifax: 703 710 715

**Key Dates**

Application Disclosure: 05/13/2026  
Registered: 05/13/2026  
LE Sent: 05/22/2026  
Revised LE Sent: -  
CD Sent: -  
Revised CD Sent: -  
AUS Ordered: 05/13/2026  
Submit to UW: -  
Estimated Closing: 06/30/2026  
UW Suspended: -  
UW Approval: -  
UW Clear to Close: -  
Funds Released: -

## Step 2

# Upload Documents to the Unassigned Folder

All documents must be uploaded to the correct folder in the system. Follow these steps carefully to ensure files are placed in the right location and fully processed before moving on.

### How to Upload

1. On the left-hand side, click **Upload Document**
2. Select the **Unassigned folder** — do not upload to any other folder
3. Drag and drop files, or click **Browse for Files**
4. Select one or more documents, then click **Open**

### Important Notes

- Always wait for the **green check mark** before navigating away from the page
- Upload time is typically **30 seconds to 1 minute** depending on file size
- Do not close the browser tab or navigate away during upload

⚠ Navigating away before the green check mark may result in an incomplete upload.

The screenshot shows a web browser window with the URL [mfstposexpress.com/#/home/pipeline/82017214-40ca-4e7e-9e89-c35b49e78d04/documents](https://mfstposexpress.com/#/home/pipeline/82017214-40ca-4e7e-9e89-c35b49e78d04/documents). 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 Alice Firstimer.

Loan details shown in the top right:

- Loan #: 8826028077
- Total Loan Amt: \$270,018.00
- Loan Type: FHA
- Loan Purpose: Purchase
- Interest Rate: 5.990%
- LTV/Comb Ltv: 96.90% / 96.90%
- Started: 5/22/2026

The main content area shows a document upload interface. A sidebar on the left contains navigation options: Loan Summary, URLA / Request CD, Credit Reissue & AUS, Upload Documents (highlighted), Submit Loan to Set Up/ Click Confirm, Re-Submit Loan / Click Confirm, View Underwriting Conditions, Lock Loan, Request Title Fees, Request LE, Send Disclosures, Request COC, and Import Updated URLA.

The upload area displays a message: "Max attachment size is 200 MB. View Supported Files." Below this, there are three upload progress indicators for PDF files:

- signed\_packet\_file... (2.69 MB) - 100% Completed
- renewal\_offers\_S7... (24.64 KB) - 100% Completed
- 2026-06-TX\_Docu... (5.58 MB) - 100% Completed

Below the progress indicators, a table lists the uploaded files:

File Name	Size	Upload Date	Uploaded By	Actions
signed_packet_file_lease_document_16106673_1750776444.pdf	2.76 MB	06/22/2026 10:57 AM	Kelly Haney	Download, Refresh
renewal_offers_S75780_1779204860_1442614947.pdf	25 KB	05/22/2026 10:57 AM	Kelly Haney	Download, Refresh
2026-06-TX_DocuSign-Move-In-Packet-Cynthia-Haney-411-print.pdf	6.72 MB	06/22/2026 10:57 AM	Kelly Haney	Download, Refresh

At the bottom of the document list, there are sections for "ACKNOWLEDGEMENT OF INTENT TO PROCEED" and "ACKNOWLEDGEMENT OF RECEIPT OF LOAN ESTIMATE", each with a "Comments" link.

### Step 3

## Add Any Additional Documents as Needed

If the loan file requires more than one batch of documents, you can return to the upload area as many times as needed. Each upload follows the same process.

#### Upload Additional Files

Return to the upload area and add files the same way as Step 2. There is no limit to the number of upload sessions.

#### Wait for Confirmation Each Time

Always wait for the **green check mark** after each individual upload before moving to the next file or step.

#### Review Uploaded PDFs

You can click on any uploaded PDF to review its contents and confirm the correct document was uploaded.

#### Everything Visible Goes Into the File

Any document visible to you in the system — including **unsigned disclosures** — will be included in the loan file submitted to MFS.

## Step 4

# Submit the Loan to Loan Setup

Once all documents are uploaded, you are ready to send the file to MFS for setup review. This step initiates the internal MFS workflow.

### How to Submit

Click **Submit to Loan Setup** on the left-hand menu. This action sends the complete file to MFS's internal Customer Service Representatives (CSRs) — *not* directly to underwriting.

### What Happens Next

The CSR team reviews the file to confirm it meets minimum requirements before routing it to underwriting. If anything is missing, you will receive an email from the CSR team with details.

### Same-Day Cutoff

Submit before **1:00 PM Central** for same-day review and completion. Files submitted after 1:00 PM will typically be reviewed the following business day.

### Watch Your Inbox

Monitor your email after submission. CSRs will reach out if any required items are missing before the file can proceed to underwriting.

**MORTGAGE**  
MORTGAGE SERVICES  
WHOLESALE

Home Page Quick Pricer Add New Loan Pipeline Esign 2 Resource Center FHA/USDA Appraisal Request Conventional Appraisal Request

**Alice Firstimer**  
3726 Poplar St., The Colony, TX, 75056  
03 TPO Test KDH

Loan #: 9826026077 Total Loan Amt: \$270,019.00 Loan Type: FHA Loan Purpose: Purchase Interest Rate: 5.990% LTV/Comb Lo...: 96.50%/96.50%

Submit Loan to Set Up/ Click Confirm

Overview

Application Date	Submission Status	Initial Submit Loan to Set Up/ Click Confirm Date	Last Submit Loan to Set Up/ Click Confirm Date
05/13/2026	-	-	-

Borrower

First Name	Alice
Middle Name	-
Suffix	-
Last Name	Firstimer
Cell Phone Number	515-679-0246
Email Address	alice.furaniemae.com
SSN	###-##-9991

Co-Borrower

First Name	-
Middle Name	-
Suffix	-
Last Name	-
Cell Phone Number	-
Email Address	-
SSN	###-##-####

Subject Property Address

Street Address	3726 Poplar St.	Property Type	Detached
City	The Colony	Occupancy Type	Owner-Occupied
State	TX	Number Of Units	1
Zip	75056		
County	Denton		

Product & Pricing

Loan Program	MFS FHA 30 Yr Fixed	Loan Purpose	Purchase
Loan Type	FHA	Purchase Price	\$275,000
Interest rate	5.990%	Base Loan Amount	\$265,375
Price	99.12%	Total Loan Amount	\$270,019
		Estimated value	\$275,000

Loan Details

Loan Purpose	Purchase
Purchase Price	\$275,000
Base Loan Amount	\$265,375
Total Loan Amount	\$270,019
Estimated value	\$275,000

## Step 5

# Review Required Fields & Confirm the Submission

Before finalizing the submission, the system will prompt you to review and complete a confirmation screen. This is your last

opportunity to verify all data is accurate.

### 1 Double-Check All Data Entries

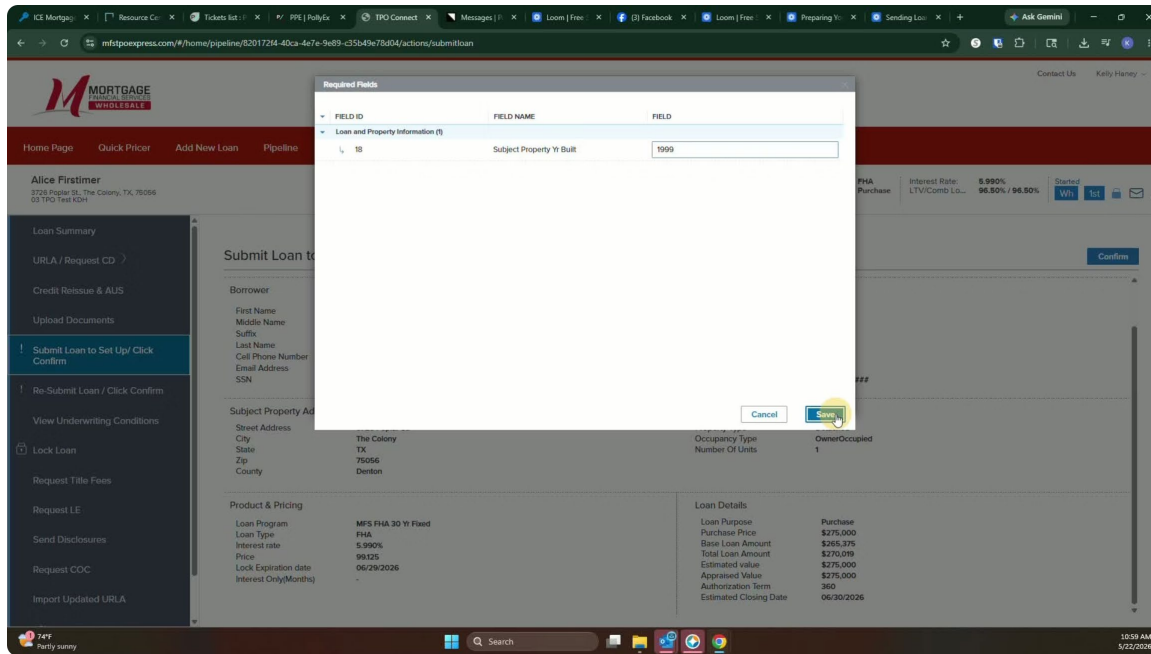
Carefully review borrower information, property address, loan product, and pricing details on the confirmation screen before clicking Confirm.

### 2 Complete Any Missing Required Fields

If required information is absent, the system will display a prompt. For example, **FHA loans** require the **year the property was built**. Enter your best available information and note it for follow-up.

### 3 Save and Communicate Adjustments

Click **Save** after filling in any missing fields. If you entered an estimated value (such as an approximate build year), notify the MFS team so they can correct it on the back end.



## Step 6

# Verify the Loan Was Saved & Submitted Successfully

After saving, the system will provide a confirmation message. Verify two key indicators to ensure the submission was fully processed and is now active in the MFS workflow.

### Look for the Success Message

The system will display: **"Loan has been saved successfully."** This confirms your data was accepted. Do not proceed until you see this message.

### Confirm Both Timestamps Appear

After the success message, verify the loan record shows both:

- **Initial Submission** — date and time of first submission
- **Last Updated** — most recent save/update timestamp

The presence of both timestamps confirms the loan is now in the MFS underwriting workflow.

Once both timestamps are visible, your submission is complete. No further action is needed until you hear from the MFS CSR team.

# Common Questions & Tips

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## Always Use the Unassigned Folder

Uploading to the wrong folder can prevent documents from being processed. Always confirm you are in the Unassigned folder before uploading.



## Submit Before 1:00 PM Central

For same-day setup review, submit before the 1 PM cutoff. Late submissions will be reviewed the next business day.



## Wait for the Green Check Mark

Never navigate away until the green check mark appears. Leaving early may result in lost or incomplete uploads.



## Monitor Your Email After Submission

MFS CSRs will email you if anything is missing. Respond promptly to avoid delays in the underwriting timeline.



Training Complete


# You're Ready to Submit Loans to MFS

Follow these six steps every time you submit a loan file, and your submissions will be accurate, complete, and processed efficiently.

## Pre-Check

AUS, lock, and disclosures done

## Upload

Unassigned folder, wait for 

## Submit

Submit to Loan Setup before 1 PM CT

## Verify

Confirm timestamps in the system

