



Once all the required documents are ready to be submitted, prepare, and upload the credit package to the lender using the submit credit package feature in the portal.

1. Click on the required Loan Number from the **Pipeline**.
2. Click **Submit Credit Package** from the **Loan Level** menu.

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**new URLA - Loan Summary** | MENU | Loan Summary

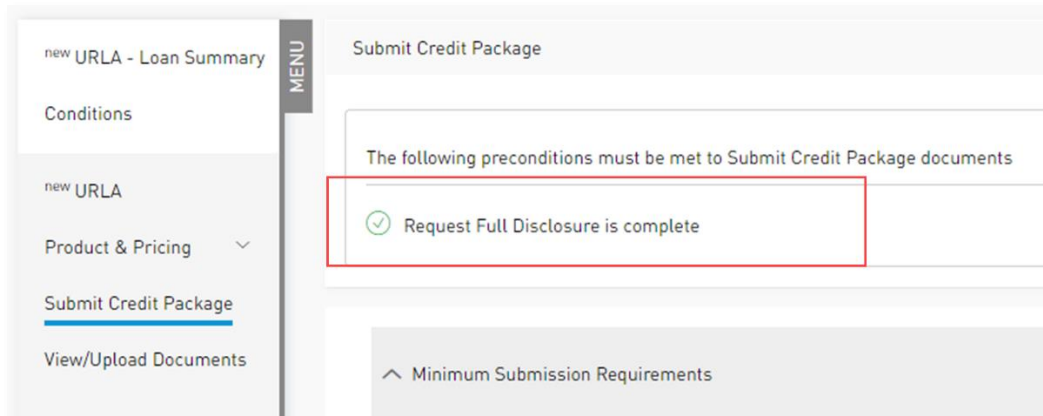
Conditions	Application Date	ITP Received
	04/07/2022	-
new URLA	Approval Date	DTI/DSCR
	-	21.84 / 21.84
Product & Pricing	Product	Base LTV / CL
<b>Submit Credit Package</b>	Bayview Loans, LLC - Non-...	70% / 0%
View/Upload Documents		



**Outcome:**The **Submit Credit Package** screen displays

**Note:** The user cannot upload the credit package unless the pre-condition below is satisfied.

- **Request Full Disclosure is complete.**
  - i) The system validates and shows the green checkmark for the satisfied pre-condition and a red cross mark for the condition when it is not satisfied. In the below image, only the **Request Full Disclosure** condition is satisfied.

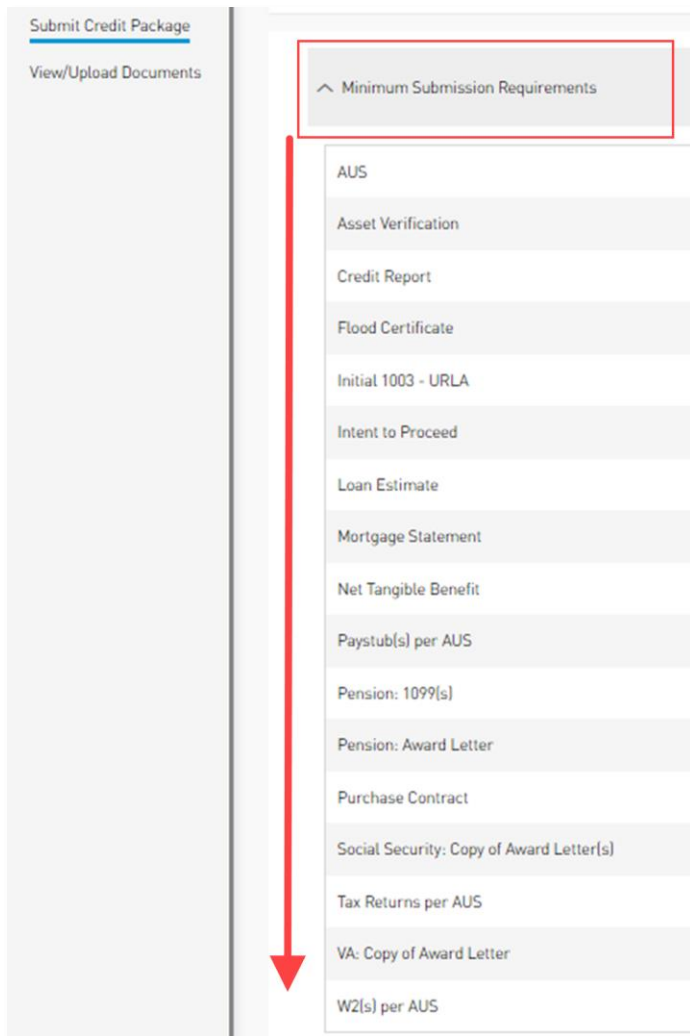


## Minimum Submission Requirements

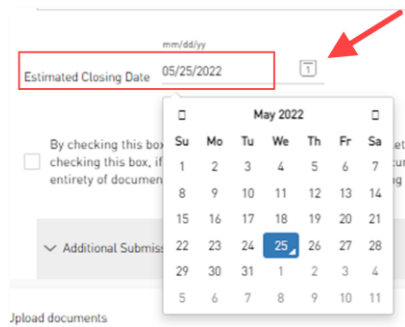
The **Minimum Submission Requirements** section displays the pre-configured list of credit package documents that the lender must upload as a part of the credit package. The list of minimum required documents can vary based on the loan type (Conventional/ FHA/VA/FHA Streamline/VA Streamline and Non-Agency). Authorized user(s) can view the submission requirements for submitting a credit package and ensure the correct documents for processing the loan are submitted to the lender.

**Note:** The list of submission requirements is an expandable/collapsible section.

- The user submits the credit package only once. The image below identifies all required pre-conditions.



3. Select the **Estimated Closing Date** using the **Calendar** icon or enter manually. The estimated closing date is a mandatory field.



Estimated Closing Date 05/25/2022

By checking this box, I confirm that I have submitted a complete loan application, read the list of required documents, and have provided the complete list of documents. I, also, understand that by checking this box, if I have not submitted all the required documents, the loan package will not be marked as complete and will not be reviewed until everything is received. By failing to submit the entirety of documents, I understand this may delay the closing of the loan.

Additional Submission Requirements

Upload documents

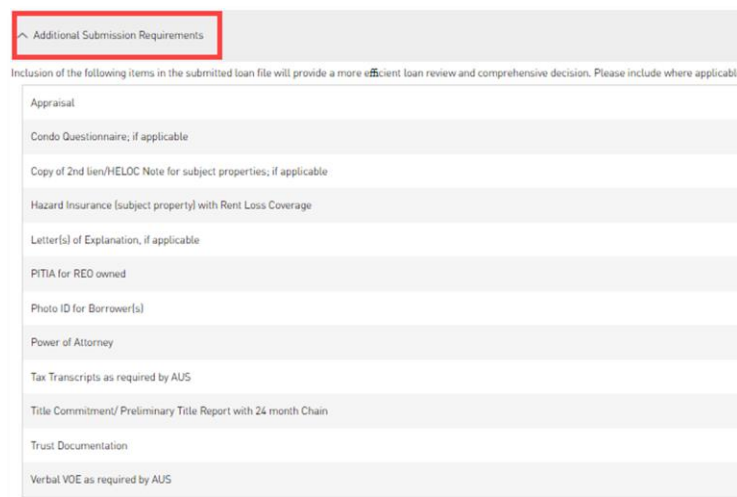
4. Check the checkbox to confirm the minimum documentation required for the loan is in the loan submission package. The loan submission cannot be reviewed until the lender has submitted all required documents.

By checking this box, I confirm that I have submitted a complete loan application, read the list of required documents, and have provided the complete list of documents. I, also, understand that by checking this box, if I have not submitted all the required documents, the loan package will not be marked as complete and will not be reviewed until everything is received. By failing to submit the entirety of documents, I understand this may delay the closing of the loan.

## Additional Supporting Documentation

The **Additional Supporting Documentation** section displays the pre-configured list of additional supporting documents that, when provided, help perform efficient loan reviews and making a comprehensive decision. The list of additional supporting documents is an expandable/collapsible section. The list of additional supporting documents displayed here can vary based on the type of the loan (Conventional/ FHA/VA/FHA Streamline/VA Streamline and Non-Agency).

**Example:** Expanded list of additional supporting documents



Additional Submission Requirements

Inclusion of the following items in the submitted loan file will provide a more efficient loan review and comprehensive decision. Please include where applicable.


- Appraisal
- Condo Questionnaire, if applicable
- Copy of 2nd lien/HELOC Note for subject properties, if applicable
- Hazard Insurance (subject property) with Rent Loss Coverage
- Letter(s) of Explanation, if applicable
- PITIA for REO owned
- Photo ID for Borrower(s)
- Power of Attorney
- Tax Transcripts as required by AUS
- Title Commitment/ Preliminary Title Report with 24 month Chain
- Trust Documentation
- Verbal VOE as required by AUS

## Upload Documents

The **Upload Documents** section enables documents to be uploaded, and the credit package to be submitted with the appropriate validations and ensures the Lender uploaded the proper documents for processing.

Complete the following steps to upload the documents.

1. When needed, enter the comments that may be associated with the loan in the comments text box.



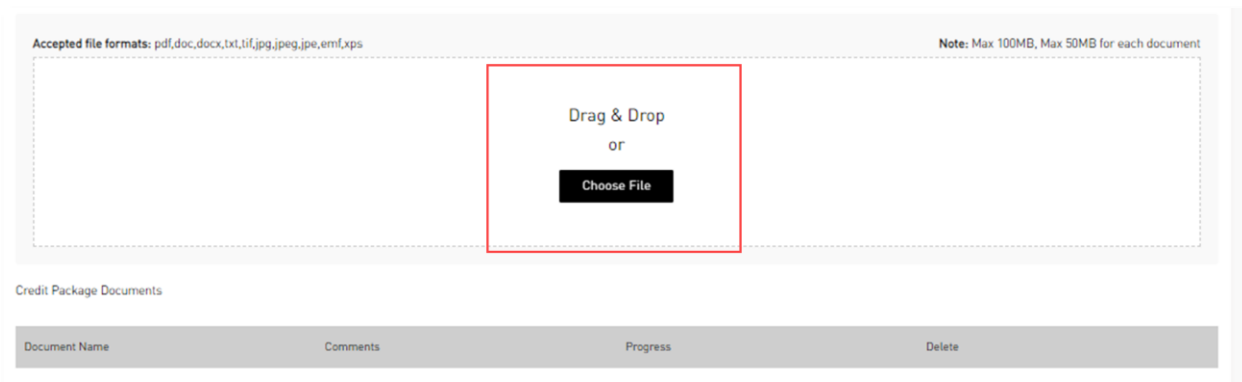
Upload documents

Comments  
(Max 250 Characters)

**Note:** Maximum characters are limited to 250. This field is optional.

2. Click **Choose File** and select the required loan files from the local drive to upload the files to the portal. Alternatively, drag and drop the loan documents in the box.

**Note:** Files can be added to the grid until the max limit of 100 MB is reached either through drag and drop or by choosing files from a local drive.



Accepted file formats: pdf,doc,docx,txt,tif,jpg,jpeg,jpe,eml,xps Note: Max 100MB, Max 50MB for each document

Drag & Drop  
or  
**Choose File**

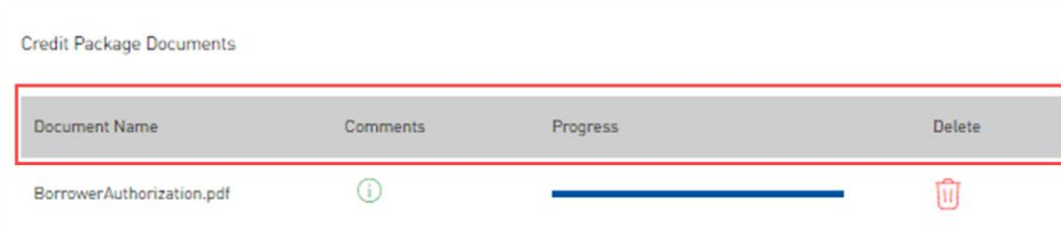
Credit Package Documents

Document Name	Comments	Progress	Delete
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## Credit Package Documents

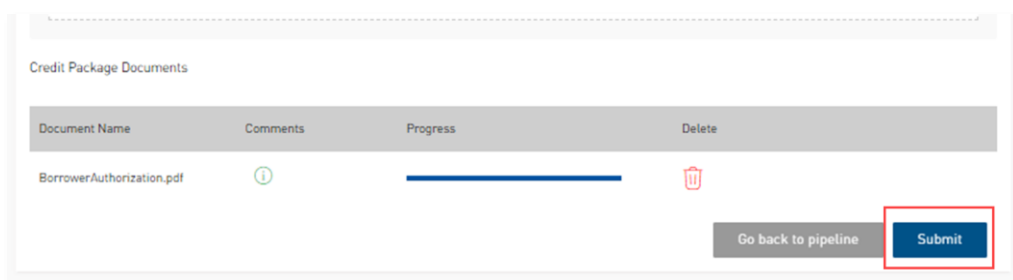
The **Credit Package Documents** section displays the documents uploaded.

- **Document Name:** This column displays the name of the document uploaded.
- **Comments:** This column shows the comments entered by the lender. Hover the mouse over the comments icon, and the comments entered while uploading the document are visible.
- **Progress:** This column shows the file upload progress from the local drive to the portal. The progress bar turns red when the document upload fails, and the user can cancel the upload.
- **Delete:** The **trash can** icon enables the user to delete the uploaded document. It is only enabled when the progress bar is complete. Users can delete the uploaded document by clicking on the delete icon.



3. Click **Submit** to submit document(s) into LOS.

**Note:** The **Go back to pipeline** button enables if there are no documents in the **Credit Package Documents** grid. The **Submit** button is only enabled once the documents upload to the **Credit Package Documents** grid. To return to the Pipeline, click **Go back to pipeline**.



**Outcome:** The package submits successfully.

