

# Instructions for submitting a Loan to 5<sup>th</sup> Street Capital

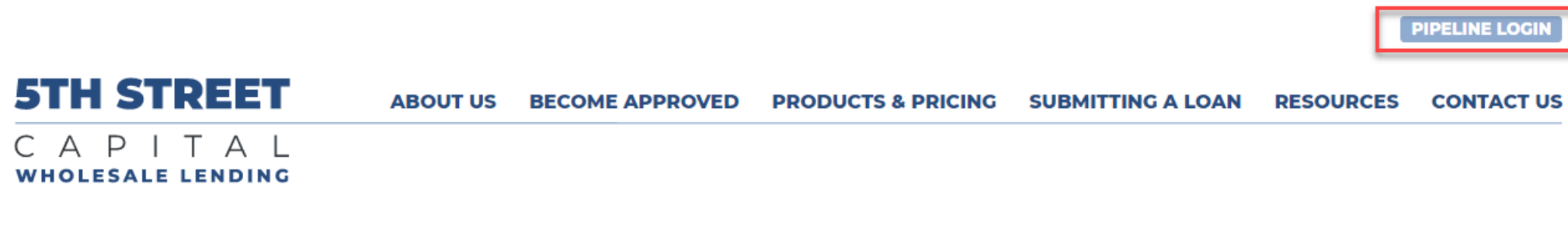
[www.5thstcap.com](http://www.5thstcap.com)

V03.09.2021

Open 'Internet Explorer' or Chrome

Go to our website: [www.5thstcap.com](http://www.5thstcap.com)

Find and Click "PIPELINE LOGIN" on:

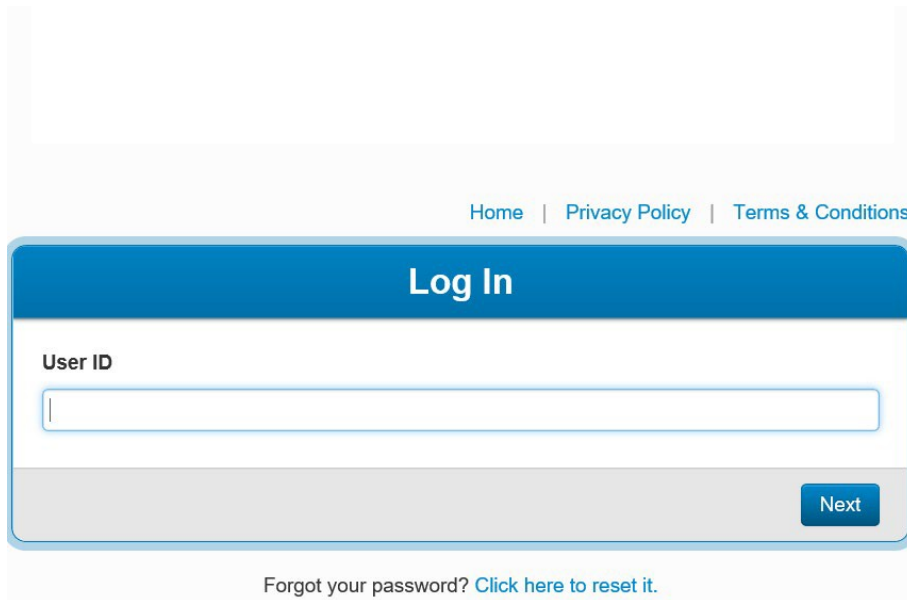


You will be redirected to our mortgage platform:

<https://5thstreetcapital.mortgagebotlos.com/Login>

Enter your User ID and click “Next” (If you do not have a User ID you can register on our website using the link below <https://www.5thstcap.com/contact/register.php>)

Enter your password and click “Log in”



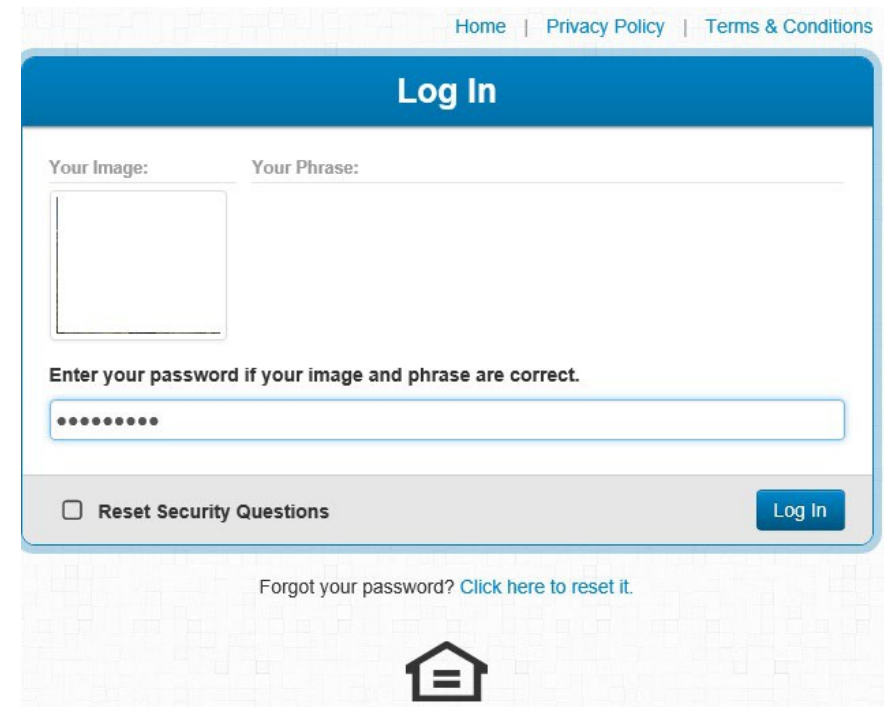
Home | Privacy Policy | Terms & Conditions

### Log In

User ID

Next

Forgot your password? [Click here to reset it.](#)



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### Log In

Your Image:  Your Phrase:

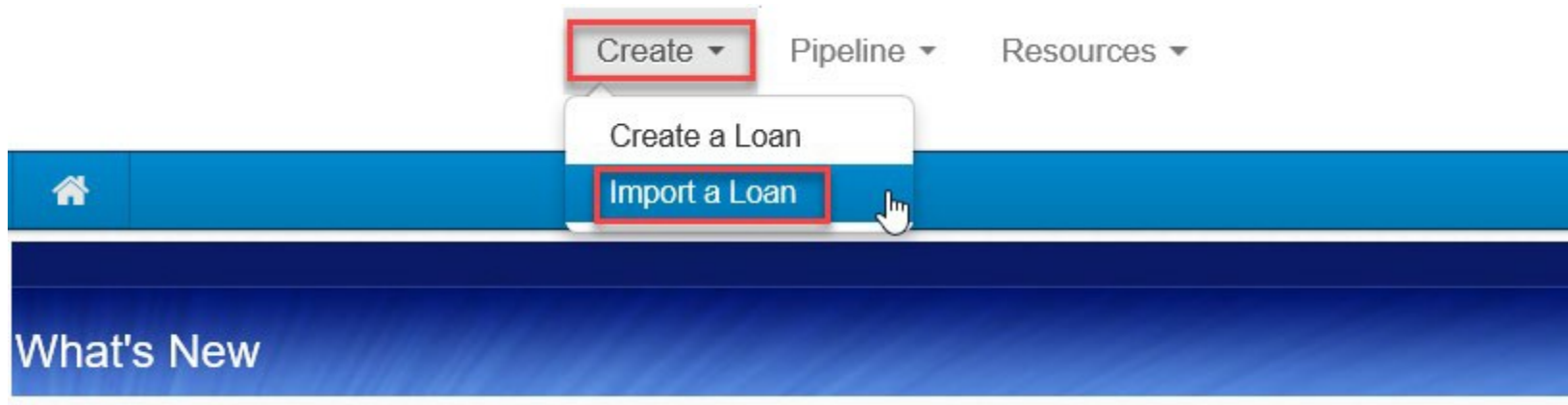
Enter your password if your image and phrase are correct.

Reset Security Questions

Forgot your password? [Click here to reset it.](#)



Click Create and select "Import a Loan" (You import a fnma 3.2 file)



See next slide for Importing a loan

- Choose the Loan Officers name under Originator then click submit (If your LO is not listed in the drop down click here to have them added: [Click here to have your LO added](#)).
- Action: Import a Loan
- Submit
- Choose FannieMae 3.2 file under file format
- Choose your Product (If you are unsure run it through the [Quick Pricer](#))
- Click Browse and locate your FNMA 3.2 file on your computer
- Click Import (**Do not click import more than once**)
- The screen to import a loan will close

In the text box below, enter a few sequential characters contained in any of the following: Institution ID, Institution Name, Originator First Name, or Originator Last Name. Then, select an item from the drop down menu, and click Submit.

Originator:

Action:

## Import Loan

Step 1: Please select the file format you like to import.  
Step 2: Please select the product for the file you are importing.  
Step 3: Click browse to locate the file on your computer.  
Step 4: Click import to retrieve the file.

File Format:

Product:

File Name:

- The loan summary will appear
- Your loan will automatically be assigned a loan number

Home
Loan Pipeline
4461226880 - Jack
▲

## 4461226880 – Test Jack

Forms & Docs

- [Borrower Summary](#)
- [Itemized Fee Worksheet](#)
- [1003](#)
- [Register Loan](#)
- [Lock](#)
- [U/W Transmittal](#)

Actions

Imaging

**Loan Details** Hide

<b>Final:</b>	Not Finaled	<b>Product Code:</b>	NCA51L H
<b>Loan Amount:</b>	\$590,000.00	<b>Rate:</b>	6.375%
<b>Loan Purpose:</b>	Refinance	<b>APR:</b>	0.000%
<b>Institution:</b>	5th Street Capital, Inc. Correspondent (10000000)	<b>P &amp; I:</b>	\$0.00
<b>Loan Status:</b>		<b>PITI:</b>	\$4,778.75
<b>AU Status:</b>		<b>Lock Status:</b>	Not Locked
<b>Property Address:</b>	<div style="background-color: black; width: 100px; height: 15px; display: inline-block;"></div> Los Angeles, CA 91702	<b>Lock Expiration:</b>	
<b>Appraised Value:</b>	\$800,000.00	<b>Cash To Close:</b>	\$13,886.86
		<b>Closing Date:</b>	

On the left panel of the screen, select "Forms and Docs" then Select "Register Loan"

**Register**

Fields marked in red are required; all others are optional.

Expand All Collapse All

**Contact Information**

Contact Name	Contact Phone	Contact Fax	Contact Email
[Redacted]	[Redacted]		[Redacted]

**Product Information**

Product Name	Loan Number	Investor Loan #
[Redacted]	4461200117	

**Borrower Information**

Borrower First Name	Borrower Last Name	Borrower Generation	Borrower SSN
Gary	[Redacted]	[Redacted]	[Redacted]
Borrower Credit Score	Borrower No Credit Score		
0	No		
Co-Borrower First Name	Co-Borrower Last Name	Co-Borrower Generation	Co-Borrower SSN
		[Redacted]	
Co-Borrower Credit Score	Co-Borrower No Credit Score		
0	[Redacted]		
Representative Credit Score	Citizenship Status	1st Time Homebuyer	Self Employed
Borrower	US Citizen	[Redacted]	No

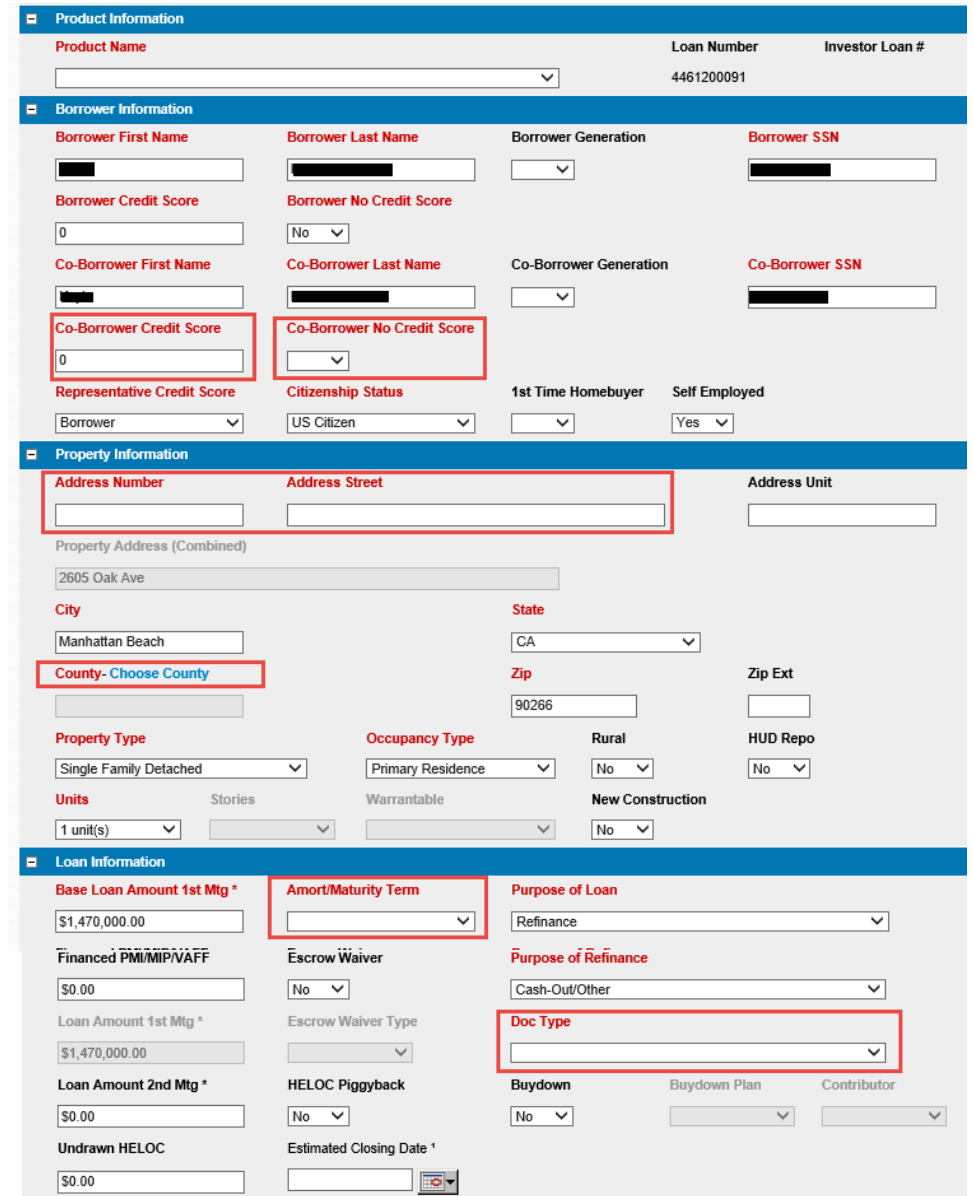
Fill out the required fields:

- Product Name (If you are unsure run it through the [Quick Pricer](#))
- Borrower Credit Score & Borrower no Credit Score
- Co-borrower Credit Score & Co-borrower no Credit Score (if applicable)\*
- Address #
- Address Street
- Click - Choose County and select the County from the Pop up
- Amort/Maturity Term: PITI choose (360/360) I/O choose (360/480)
- Escrow Waiver – Select if you want impounds, Yes or No
- Doc Type – Always choose “full doc” even if it is a bank statement or DSCR loan
- Interest Only – select Yes or No
- Originator Compensation- Leave Blank

\*if there is no co-borrower choose the blank space above “yes” under co-borrower no score

**For Foreign National Borrowers:**

- Select “Foreign National” under citizenship status
- Type in 111-11-1111 under Borrower SSN
- Select “Yes” under Borrower no credit score
- Occupancy Type must be Investment or Second/Vacation



The screenshot shows a loan application form with the following sections and highlighted fields:

- Product Information:** Product Name (dropdown), Loan Number (4461200091), Investor Loan #.
- Borrower Information:** Borrower First Name, Borrower Last Name, Borrower Generation, Borrower SSN, Borrower Credit Score, Borrower No Credit Score, Co-Borrower First Name, Co-Borrower Last Name, Co-Borrower Generation, Co-Borrower SSN, Co-Borrower Credit Score, Co-Borrower No Credit Score, Representative Credit Score, Citizenship Status, 1st Time Homebuyer, Self Employed.
- Property Information:** Address Number, Address Street, Address Unit, Property Address (Combined) (2605 Oak Ave), City (Manhattan Beach), State (CA), County- Choose County (dropdown), Zip (90266), Zip Ext, Property Type (Single Family Detached), Occupancy Type (Primary Residence), Rural (No), HUD Repo (No), Units (1 unit(s)), Stories, Warrantable, New Construction (No).
- Loan Information:** Base Loan Amount 1st Mtg \* (\$1,470,000.00), Amort/Maturity Term (dropdown), Purpose of Loan (Refinance), Financed PMI/MIP/VAFF (\$0.00), Escrow Waiver (No), Purpose of Refinance (Cash-Out/Other), Loan Amount 1st Mtg \* (\$1,470,000.00), Escrow Waiver Type (dropdown), Doc Type (dropdown), Loan Amount 2nd Mtg \* (\$0.00), HELOC Piggyback (No), Buydown (No), Buydown Plan, Contributor, Undrawn HELOC (\$0.00), Estimated Closing Date 1.

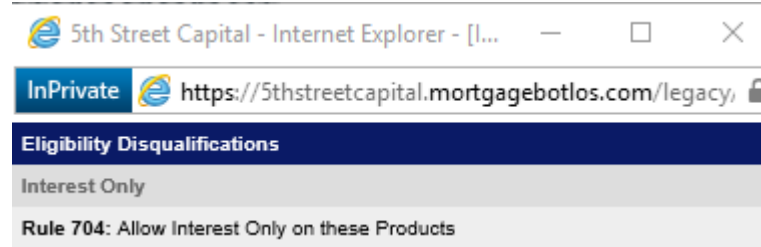


- If you have any comments for intake or the Underwriter note them in the comments section
- Review the terms on the screen and if everything is accurate Select “Register” at the bottom

The screenshot shows a web form titled "Additional Information". It features a "Comments" section with a large text area for input. Below the text area are two radio button options: "Validate Duplicate SSN" and "Validate Lock Eligibility", each with "Yes" and "No" choices. At the bottom right, there are two buttons: "Register" (highlighted with a red box) and "Cancel".

If an error message pops up in a new window reflecting “Eligibility Disqualifications” **see instructions on next page**

- If an error message pops up in a new window reflecting “Eligibility Disqualifications” which will not let you register, Select “NO” next to Validate Lock Eligibility



Next, Select “Register”

A screenshot of a web form. At the top is a blue header with a minus icon and the text "Additional Information". Below this is a section titled "Comments" with a large, empty text input box. Underneath the input box are two rows of radio button options: "Validate Duplicate SSN" with "Yes" selected, and "Validate Lock Eligibility" with "No" selected. A red arrow points to the "No" radio button for "Validate Lock Eligibility". At the bottom of the form are three buttons: "Show Errors", "Register" (which is highlighted with a red box and has a red arrow pointing to it from above), and "Cancel".

## The Registration Summary Screen will pop up

Home
Loan Pipeline
4461226880 - Jack
Alerts

Forms & Docs

[Borrower Summary](#)

[Itemized Fee Worksheet](#)

[1003](#)

Register Loan

[Lock](#)

[U/W Transmittal](#)

Actions

Imaging

### Registration

**Cami Correspondent Test - 5th Street Capital, Inc. Correspondent - ID: 10000000**  
 2020 Camino Del Rio N #300, San Diego, CA 92123  
 Performed By: Cami Correspondent Test

Expand All Collapse All

Pricing Information

	Rate	Price	Margin
<b>Base</b>	0.000%	0.000	0.000%
<b>Adjustments</b>	0.000%	-1.500	0.000%
Rule ID 1070:1 year Hard Prepay Penalty	0.000%	0.000	0.000%
<i>LTV &gt; 70 and LTV &lt;= 75 and Credit Score &gt; 699 and Credit Score &lt;= 719 then price adjustment = 0</i>	0.000%	0.000	0.000%
<i>LTV &gt; 70 and LTV &lt;= 75 and Occupancy is Investment then price adjustment = -1.5</i>	0.000%	-1.500	0.000%
<b>Net Price</b>	0.000%	0.000	0.000%
<b>Net Fee Adjustments applied to lock:</b>	\$0.00		

Product Code

**Product Code**  
 NCA51L N

Contact Information

Contact Name	Contact Phone	Contact Fax	Contact Email
Cami Correspondent Test	951-818-6254		cam@5thstcap.com

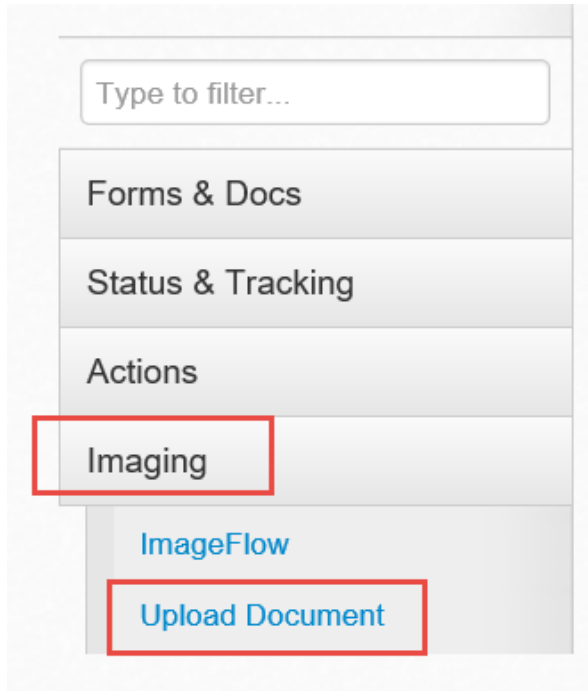
Product Information

Product Name	Loan Number	Investor Loan #
Non-Conforming 5/1 Libor Arm 5SCn	4461226880	

- Select “close”
- You may now upload your documents

## How to Upload Documents

On the left side of the screen, select imaging, then select upload document



### Documents needed for 5<sup>th</sup> Street to send to Underwriting

#### Submission Package includes the following:

- **Initial Disclosures**
- **1003**
- **1008**
- **Credit Report**
- **Income Docs**
- **Asset Docs**

The document upload screen will appear (see next page for screenshot)

1. Select Browse and locate the file on your computer that you want to upload (make sure it is not password protected)
2. If the document is to be uploaded in color check the “upload in color” box  
(Note: We recommend that only appraisals be loaded in color due to speed of uploading)
3. Click the arrow on the right of “document type” field and select the description that best matches what you are uploading (do not leave blank or system will not accept upload)
4. Click Submit and keep repeating the process until all your PDF’s are uploaded
5. Then click close

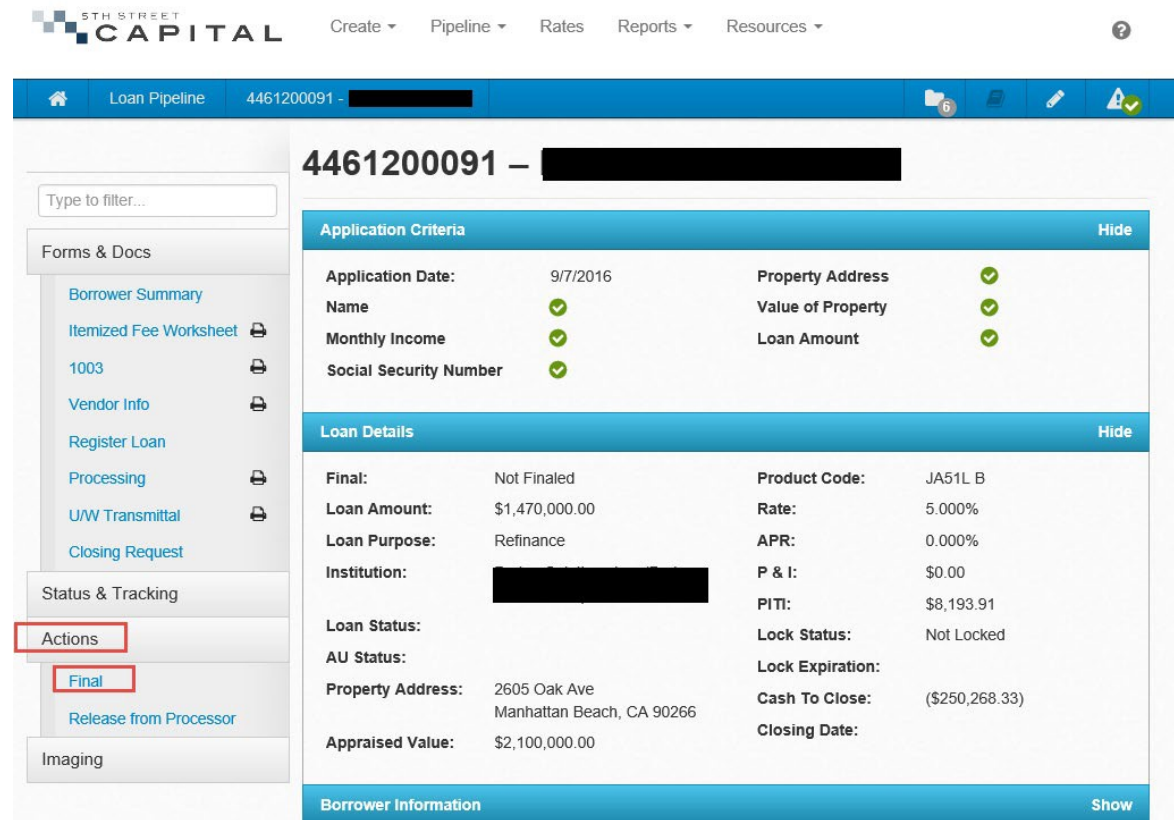
The screenshot displays the 'ImageFlow Upload File' interface in Internet Explorer. The browser address bar shows the URL: <https://imageflow461.mortgagebotlos.com/xsuite/xapps/xdoc/docUpload/default.aspx?xProjectId=1000&xToolId=DOCUMENTUPLOAD&sessiondat>. The page title is 'Project: Loan Documents'. The interface is divided into several sections:

- File Information:** Includes a 'File To Upload' text field, an 'Upload in Color' checkbox (highlighted with a red arrow and '2.'), and a 'Browse...' button (highlighted with a red arrow and '5.').
- Assign To Loan:** Includes 'Loan:' and 'Borrower:' fields with redacted values, and 'Change' and 'Clear' buttons.
- Document Information:** Includes a 'Document Type' dropdown menu (highlighted with a red arrow and '3.').
- Buttons:** 'Submit' and 'Reset' buttons are located at the bottom right, with 'Submit' highlighted by a red arrow and '4.'.

The left navigation menu includes 'Forms & Docs', 'Doc Packages', 'Closing Docs', 'Services', 'Status & Tracking', 'Actions', and 'Imaging'. The 'Imaging' section is expanded, showing 'ImageFlow' and 'Upload Document' (highlighted with a red arrow).

## Final step to get the file submitted:

- Under the "Actions" tab click "Final"
- The term "Final" will move the loan from your company to the intake department at 5<sup>th</sup> Street Capital
- Once you click "OK" you will be **unable** to make any more changes



The screenshot shows the 5th Street Capital loan pipeline interface. The top navigation bar includes 'Create', 'Pipeline', 'Rates', 'Reports', and 'Resources'. The main header displays 'Loan Pipeline' and the loan ID '4461200091'. The left sidebar contains sections for 'Forms & Docs', 'Status & Tracking', and 'Imaging'. The 'Actions' tab is highlighted, and the 'Final' button is selected. The main content area shows the loan details for '4461200091'.

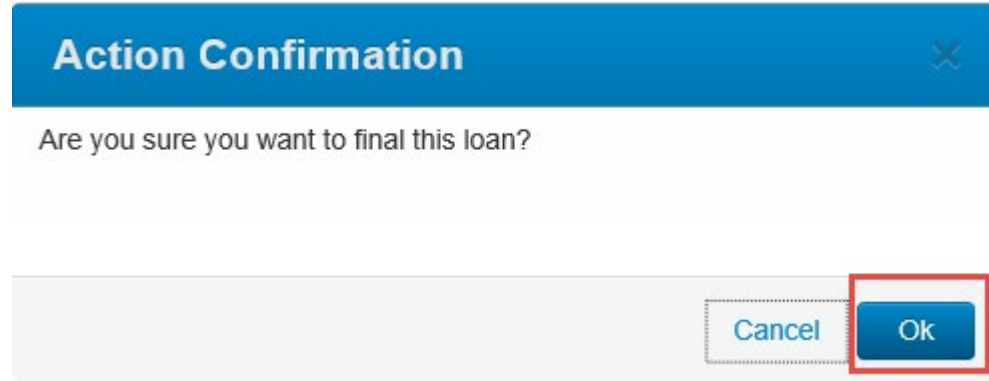
Application Criteria				Hide
Application Date:	9/7/2016	Property Address		✓
Name	✓	Value of Property		✓
Monthly Income	✓	Loan Amount		✓
Social Security Number	✓			

Loan Details				Hide
Final:	Not Finald	Product Code:	JA51L B	
Loan Amount:	\$1,470,000.00	Rate:	5.000%	
Loan Purpose:	Refinance	APR:	0.000%	
Institution:	[REDACTED]	P & I:	\$0.00	
Loan Status:		PITI:	\$8,193.91	
AU Status:		Lock Status:	Not Locked	
Property Address:	2605 Oak Ave Manhattan Beach, CA 90266	Lock Expiration:		
Appraised Value:	\$2,100,000.00	Cash To Close:	(\$250,268.33)	
		Closing Date:		

Borrower Information		Show
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Your loan is now registered and received at 5<sup>th</sup> Street Capital

Please feel to reach out to us with any questions or comments

[www.5thstcap.com](http://www.5thstcap.com)