



# How to Submit a Loan

V9.18.2024

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

Click "Pipeline Login" on the top right



PIPELINE LOGIN

[ABOUT US](#) [BECOME APPROVED](#) [PRODUCTS & PRICING](#) [RESOURCES](#) [CONTACT US](#)

---

You will be redirected to our mortgage platform:

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

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.](#)

Home | Privacy Policy | Terms & Conditions

### 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.](#)

A simple house icon representing the home page.

Click "Create"



- 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

A screenshot of the 'Create Loan' form. The title 'Create Loan' is at the top in white on a dark purple background. Below it is a white box titled 'New Loan Setup'. Inside this box, there is a text instruction: '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.' Below the instruction, there are two fields: 'Originator:' with a text input containing '5th Street Wholesale > 5th Street Capital, Inc. > Mortgagebot Tester' and 'Action:' with a dropdown menu showing 'Import A Loan'. At the bottom of the form are two buttons: 'Submit' and 'Cancel'.

- Choose Ild/MISMO 3.4 under file format if you have 3.4 file ; Choose Fanniemae 3.2 if you have 3.2 file
- Choose your Product (If you are unsure run it through the [Quick Pricer](#))
- Click Choose File and locate your 3.4 or 3.2 file on your computer
- Loan Origination Type is Wholesale
- Click Import

**Do not click import more than once.** A new screen will appear within 10 seconds.

Click Refresh on your browser

## Import A Loan

Step 1: Please select the file format you would 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**   **Is Employee Loan**

**Product**

**File Name**  Sproles.fnm

**Loan Origination Type**

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

FINASTRA MORTGAGEBOTLOS

4461292270 - NAVID [Redacted]

Loan #4461292270

General Loan Summary

- Forms & Docs
- Lending Portal - URLA
- Doc Packages
- Closing Docs
- Services
- Status & Tracking
- Actions
- Imaging

[No Title]

### Application Criteria

Application Date:	9/18/2024	Property Address	✓
Name	✓	Value of Property	✓
Monthly Income	✓	Loan Amount	✓
Social Security Number	✓		

### Loan Details

Final:	9/18/2024	Product Code:	30 year Fixed H
Loan Amount:	\$1,492,000.00	Rate:	5.625%
Loan Purpose:	Purchase	APR:	0.000%
Institution:	5th Street Capital, Inc. (5th Street Wholesale)	P & I:	\$0.00
Loan Status:		PITI:	\$9,706.11
AU Status:		Lock Status:	Not Locked
Property Address:	[Redacted] Coronado, CA 92118	Lock Expiration:	
Appraised Value:	\$1,865,000.00	Cash To Close:	\$343,795.20
		Closing Date:	

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

**NAVID**  
Loan #4461292270

Type to filter...

**Forms & Docs**

Borrower Summary

Loan Estimate

Itemized Fee Worksheet

4506-C

HMDA Information

Qualifying Ratios

Vendor Info

Patriot Act

Custom PDF Documents

Scenario Pricer

**Register Loan**

**Register Loan**

Cami Originator - 5th Street Capital, Inc. - ID: 5th Street Wholesale  
2020 Camino Del Rio N, Suite 700, San Diego, CA 92108  
Phone: 888-702-3385

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

Expand All Collapse All

**Contact Information**

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

**Product Information**

Product Name	Loan Number	Investor Loan #
[Dropdown]	4461292270	

**Borrower Information**

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

**Property Information**

Address Number	Address Street	Address Unit
744	[Redacted]	

Property Address (Combined)  
744 G Avenue

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

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

The screenshot shows a loan application form with three main sections: Product Information, Borrower Information, and Property Information. Red boxes highlight the following fields:

- Product Information:** Product Name dropdown.
- Borrower Information:** Borrower Credit Score (0), Borrower No Credit Score (No), Co-Borrower Credit Score (0), Co-Borrower No Credit Score (dropdown), Representative Credit Score (Borrower), and Citizenship Status (US Citizen).
- Property Information:** Address Number (744), Address Street (744 G Avenue), County (Choose County), Property Type (Site Condo), and Occupancy Type (Primary Residence).

Other visible fields include Loan Number (4461292270), Investor Loan #, Borrower First Name (NAVID), Borrower Last Name, Borrower Generation, Borrower SSN, Co-Borrower First Name, Co-Borrower Last Name, Co-Borrower Generation, Co-Borrower SSN, 1st Time Homebuyer (No), Self Employed (Yes), State (CA), Zip (92118), Zip Ext, HUD Repo, Rural, and New Construction.

### 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

- 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
- If Interest only, Interest Only period = 120 months
- Originator Compensation-

Choose Lender Paid or Borrower paid

<https://www.5thstcap.com/FAQ/compensation.php>

- Enter Origination Fee % or \$ If BPC see slide on next page

**Loan Information**

**Base Loan Amount 1st Mtg \***  
\$1,492,000.00

**Financed PMI/MIP/VAFF**  
\$0.00

**Loan Amount 1st Mtg \***  
\$1,492,000.00

**Loan Amount 2nd Mtg \***  
\$0.00

**Undrawn HELOC**  
\$0.00

**Purchase Price**  
\$1,865,000.00

**Appraised Value**  
\$1,865,000.00

**Cash Out**  
\$0.00

**DTI**  
0.000%

\* new or existing , \* mm/dd/yyyy

**Underwriting Method**  
[Dropdown]

**Amort/Maturity Term**  
360/360 [Dropdown]

**Escrow Waiver**  
Yes [Dropdown]

**Escrow Waiver Type**  
[Dropdown]

**HELOC Piggyback**  
[Dropdown]

**Estimated Closing Date \***  
[Date Picker]

**LTV**  
80.000%

**CLTV**  
80.000%

**HCLTV**  
80.000%

**Originator Compensation**  
[Dropdown]

**Purpose of Loan**  
Purchase [Dropdown]

**Purpose of Refinance**  
[Dropdown]

**Doc Type**  
[Dropdown]

**Buydown**  
No [Dropdown]

**Buydown Plan**  
[Dropdown]

**Contributor**  
[Text]

**Interest Only**  
No [Dropdown]

**Interest Only Period**  
[Dropdown]

**MI**  
No [Dropdown]

**MI Coverage**  
[Dropdown]

**LPMI**  
[Dropdown]

**Seller Contributions**  
[Dropdown]

**Down Payment Assistance**  
[Dropdown]

- 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

**Other Lock Information**

Origination Fee %	Origination Fee \$	Origination Fee
<input type="text" value="0.000%"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>

Discount Fee

**Credit Information**

**Additional Information**

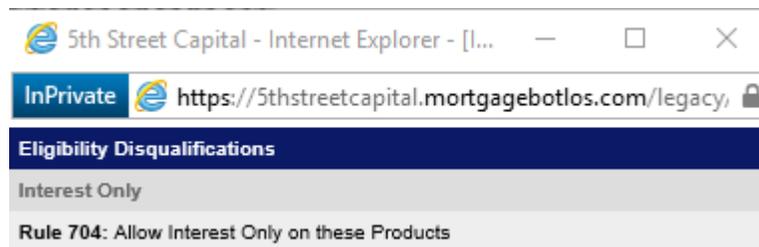
Comments

Validate Duplicate SSN  Yes  No

Validate Lock Eligibility  Yes  No

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 area. At the bottom of the form are two rows of radio button options: "Validate Duplicate SSN" with "Yes" selected and "No" unselected; and "Validate Lock Eligibility" with "Yes" unselected and "No" selected. A red arrow points to the "No" radio button for "Validate Lock Eligibility". Below the options are three buttons: "Show Errors", "Register" (highlighted with a red box and a red arrow pointing down to it from above), and "Cancel".

## The Registration Summary Screen will pop up

The screenshot displays a web application interface. On the left is a sidebar menu with the following items: Forms & Docs (with an upward arrow), Borrower Summary, Loan Estimate, Itemized Fee Worksheet (with a printer icon), 4506-C, HMDA Information, Qualifying Ratios (with a printer icon), Vendor Info (with a printer icon), and Patriot Act. The main content area shows the following information:

**Cami Originator - 5th Street Capital, Inc. - ID: 5th Street Wholesale**  
2020 Camino Del Rio N, Suite 700, San Diego, CA 92108  
Phone: 888-702-3385  
Performed By: Cami Sablan

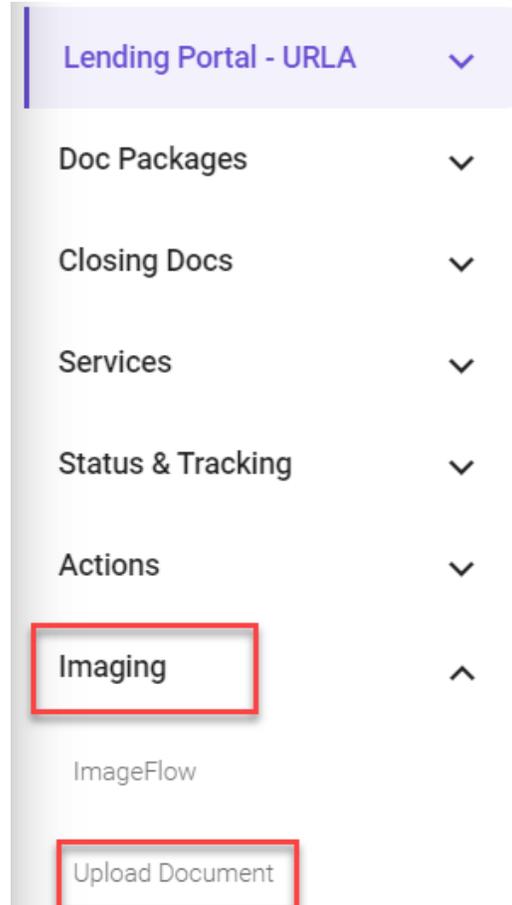
Expand All Collapse All

**Pricing Information**

	Rate	Price
<b>Base</b>	0.000%	0.000
<b>Adjustments</b>	<b>0.000%</b>	<b>-1.250</b>
Rule ID 866:Borrower Paid Compensation	0.000%	0.000
<i>LTV &gt; 75 and LTV &lt;= 80 and Credit Score &gt; 759 then price adjustment = -1</i>	0.000%	-1.000
<i>DTI &lt;= 85 and Escrow Waiver is true then price adjustment = -0.25</i>	0.000%	-0.250
<b>Net Price</b>	<b>0.000%</b>	<b>0.000</b>
<i>LTV &lt;= 80 and Purpose of Loan is Purchase then fee adjustment = 0.25</i>		\$3,730.00
<b>Net Fee Adjustments applied to lock:</b>		<b>\$3,730.00</b>
<b>Product Code</b>		
<b>Product Code</b>		
30 year Fixed H		

- 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 disclose the LE

- 1003 dated within 24 hours of loan import
- Fully Completed Broker Submission Fee Sheet [Broker Submission Fee Sheet](#)
- Estimated Settlement Statement from Escrow/ Preliminary CD from Closing Agent

Upload the **pre-qual** if your Loan Officer received one from their AE

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

- Click the empty box to the right of 'File to Upload' or use the drag and drop feature 'Drop Files to Upload'
  - \*Users have the ability to drag and drop multiple documents at one time in the grey space and designate the document type to upload (see next slide)
- Locate the file(s) on your computer that you want to upload (make sure it is not password protected)
- Click the Arrow on right of 'Document Type' field and select the description that best matches what you are uploading
  - \*You must **choose a document type** for ***EACH*** document that you upload. If a document type is not selected, the document will not be uploaded to file even if you receive a successful upload message
- Appraisal uploads: Choose 'Full Color' under the first drop down "Color Handler" and select appraisal type under document type
- Click 'Submit' and repeat process until all your documents are uploaded

NAVID [REDACTED]  
Loan #4461292270

Type to filter...

- Forms & Docs
- Lending Portal - URLA
- Doc Packages
- Closing Docs
- Services
- Status & Tracking
- Actions
- Imaging

4461292270 - NAVID [REDACTED]

Application Criteria				Hide
Application Date:	9/18/2024	Property Address	✓	
Name	✓	Value of Property	✓	
Monthly Income	✓	Loan Amount	✓	
Social Security Number	✓			

Loan Details				Hide
Final:	9/18/2024	Product Code:	30 year Fixed H	
Loan Amount:	\$1,492,000.00	Rate:	5.625%	
Loan Purpose:	Purchase	APR:	0.000%	
Institution:	5th Street Capital, Inc. (5th Street Wholesale)	P & I:	\$0.00	
Loan Status:		PITI:	\$10,472.31	
AU Status:		Lock Status:	Registered	

XDOC - Internet Explorer

https://imageflow26566.mortgagebotlos.com/xdoc/ui/xapps/fileUpload.aspx?AppLink=DOCUMENTUPLOAD&ProjectId=1000&ContainerKey=5039

Upload | Loan Documents

Loan **+** Files to Upload Clear All Submit

**Search For Loan**

**Loan Details**

Loan Nbr

**Borrower Information**

First Name

Last Name

Reset Search

**Selected Loan**

**Loan Details**

Loan Number

Loan ID

**Borrower Information**

**File to upload** Prelim.pdf

Color Handler

Render Quality

Document Type

---

**File to upload** CPL.pdf

Color Handler

Render Quality

Document Type

Drop Files to Upload...

Your loan is now registered and received at 5<sup>th</sup> Street Capital Inc.

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

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