



Submitting a TBD Loan (Purchases Only)

v04.06.2023

Open up your internet browser

Go to our website: www.5thstcap.com

Find and 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/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.](#)

Home | Privacy Policy | Terms & Conditions

Log In


Your Image:

Your Phrase:

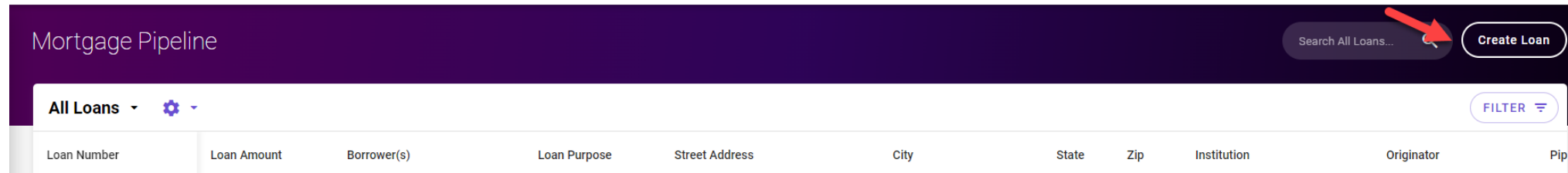
Enter your password if your image and phrase are correct.

☐ Reset Security Questions

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



Click “Create”



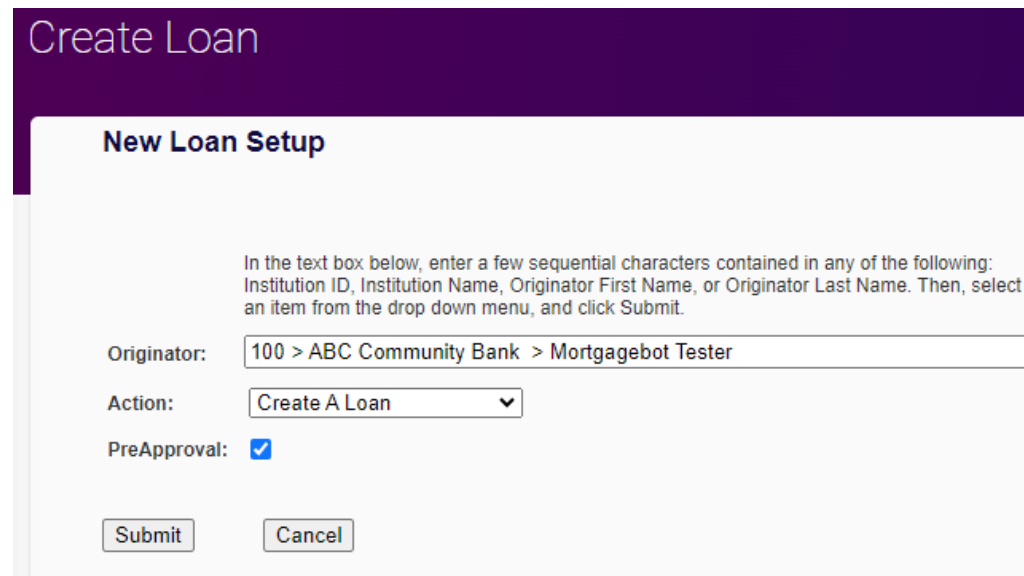
The screenshot shows the top navigation bar of the 'Mortgage Pipeline' application. On the right side of the bar, there is a search input field labeled 'Search All Loans...' and a 'Create Loan' button. A red arrow points to the 'Create Loan' button. Below the navigation bar, there is a table with columns: Loan Number, Loan Amount, Borrower(s), Loan Purpose, Street Address, City, State, Zip, Institution, Originator, and Pip. A 'FILTER' button is located on the right side of the table header.

Originator: Choose the Loan Officers name from the dropdown list

Action: Create a Loan

Check the Box next to **Preapproval**

Select Submit



The screenshot shows the 'Create Loan' form. The title 'Create Loan' is at the top. Below it, the section 'New Loan Setup' is visible. The form contains the following fields and controls:

- Originator:** A text box containing '100 > ABC Community Bank > Mortgagebot Tester'.
- Action:** A dropdown menu with 'Create A Loan' selected.
- PreApproval:** A checkbox that is checked.
- Buttons:** 'Submit' and 'Cancel' buttons at the bottom.

Instructions in the form state: '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.'

Loan Origination Type = Wholesale

Fill out info in red (Name, Last name, SSN)

Under property information, Make sure the box for “Pre Approval” is checked

Enter City, State, County, and Zip if it is available at the time of submission

Property Information

Same as Borrower's Present Address?

☐ Yes ☒ No

PreApproval ☒

Subject Property Address

Address Number

Address Street

Address Unit

City

State

County

PHOENIX

AZ

MARICOPA

Zip

Zip Ext.

85012

Under Loan Information enter the following:

- “Sales Price”
- “Appraised Value”
- “Product”
- “Base Loan Amount”

Select “Save/Close” when complete

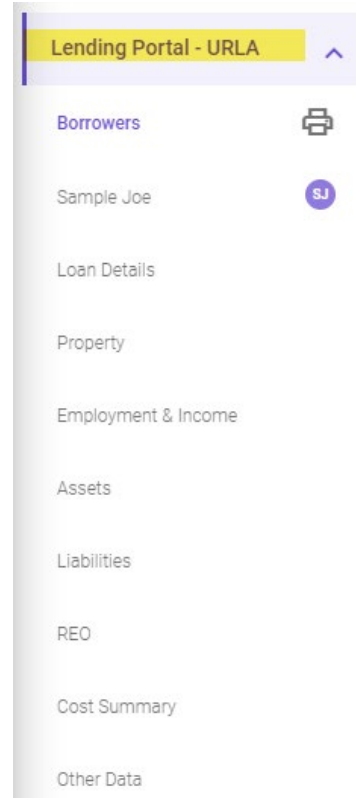
Loan Information

<div>Sales Price</div> <div>\$1,000,000.00</div>	<div>Estimated Balance on Home</div> <div>\$0.00</div>	<div>Property Type</div> <div></div>
<div>Estimated/Appraised Value Same as Sales Price</div> <div>\$1,000,000.00</div>	<div>Approx. Mtg Payment</div> <div>\$0.00</div>	<div>Property will be</div> <div></div>
<div>Base Loan Amount</div> <div>\$500,000.00</div>	<div>Is Employee Loan?</div> <div><input type="radio"/> Yes <input checked="" type="radio"/> No</div>	<div>Purpose of Loan</div> <div></div>
<div>Financed FHA MIP or VAFF</div> <div>\$0.00</div>	<div>LTV</div> <div>50.000%</div>	<div>Product</div> <div>Non-Conforming 30 year Fixed 5Sch</div>
<div>Total Loan Amount</div> <div>\$500,000.00</div>	<div>CLTV</div> <div>50.000%</div>	<div>Lien Type</div> <div>First Mortgage</div>
<div>Down Payment</div> <div>50.000% % \$500,000.00</div>	<div>Subordinate Financing LIAB</div> <div>\$0.00</div>	<div>Mortgage Applied For</div> <div>Conventional</div>
<div>Subordinate Financing DOT</div> <div>\$0.00</div>	<div>New First Mortgage Amount</div> <div>\$0.00</div>	<div>Number of Months</div> <div>0</div>
		<div>Rate</div> <div>6.250%</div>
		<div>Closing Costs from 2nd Lien</div> <div>\$0.00</div>

The 1003 must be completed except for Property Address before the loan is submitted to Underwriting

Clicks Lending Portal - URLA

Complete all tabs and then save and close to proceed



Lending Portal – URLA : Borrower Tab

Complete the highlighted fields

Sample Joe
Loan #4416200931

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Sample Joe

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Sample Joe

Borrower Name

First Name*
Sample

Middle Name

Last Name
Joe

Suffix

Contact Info

Email Address
testing@5thstcap.com

Home Phone Number
(951) 123-6854

Cell Phone Number

Borrower Details

Taxpayer Identifier
SSN

Date Of Birth
01/08/1984

Citizenship

Marital Status
Married

Present Address

Street Address
123 Camino Del Rio

Zip Code
92108

State
CA

City
SAN DIEGO

Country
United States

Ownership

Unit #

Years

Months

DECLARATIONS

DEMOGRAPHICS

Additional Details

Dependents
+Add

Military
+Add

Alternate Names
+Add

Language
+Add

Education/Counseling
+Add

Signature Date
--

Other Addresses

Mailing Address
[Edit]

Previous Address
+Add

12.67 Years

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Lending Portal – URLA : Borrower Tab

A pop up will appear when you click Declarations and Demographics; Complete the questions.

DECLARATIONS

DEMOGRAPHICS

Declarations

About this Property and Your Money for this Loan

Will you occupy the property as your primary residence?

No

Yes

Do you have a family relationship or business affiliation with the seller of the property?

No

Yes

Are you borrowing any money for this real estate transaction?

No

Yes

Have you or will you be applying for a mortgage loan on another property?

No

Yes

Have you or will you be applying for any new credit?

No

Yes

Will this property be subject to a lien that could take priority over the first mortgage lien?

No

Yes

About Your Finances

Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

No

Yes

Are there any outstanding judgments against you?

No

Yes

Are you currently delinquent or in default on a federal debt?

No

Yes

CANCEL

SAVE

Demographic Information

Instructions

N/A

The Demographic Information was provided through:

To be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

No

Yes

Was the sex of the Borrower collected on the basis of visual observation or surname?

No

Yes

Was the race of the Borrower collected on the basis of visual observation or surname?

No

Yes

Jon's Ethnicity

Hispanic or Latino

Mexican

Puerto Rican

Cuban

Other Hispanic or Latino

Enter Origin

Not Hispanic or Latino

I do not wish to provide this information

Jon's Race

American Indian or Alaskan Native

Enter Name of Principal Tribe

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian

Enter Race

Black or African American

Jon's Sex

Female

CANCEL

SAVE

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Lending Portal – URLA : Loan Detail

Under Loan Purpose Select Purchase and the Box for Preapproval will appear


Select the box for Preapproval


Fill in the highlighted

Click “Save” once complete

Forms & Docs ▾

Lending Portal - URLA ▲

Borrowers 

Sample Joe 

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Loan Details

Base Loan Amount
\$ 500000

Sales Price
\$ 1000000

\$ Appraised Value

Estimated Value
\$ 1000000

Financing Type
Conventional ▾

Note Rate
6.25

Lien Type
First Lien ▾

Is Escrowed
Yes ▾


Amortization Term
360

Amortization Type
Fixed ▾

Loan Purpose

Is Preapproval ☒

Loan Purpose
Purchase ▾

Estimated Closing Date
05/17/2024 

☐ Seller provided below market sub. financing

Loan Features

Payment Frequency
Monthly

Lending Portal – URLA : Property

Complete the highlighted
Click “Save & Next”

Forms & Docs

Lending Portal - URLA

Borrowers

Sample Joe

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Doc Packages

Property DetailsExpenses/Mortgages

Property Address

Street AddressUnit #

Zip CodeCity

85012PHOENIX

StateCounty

AZMARICOPA

Property Details

of UnitsProperty Type

1Detached

Construction Method

Site Built

OccupancyYear Built

Primary Residence

☐ Mixed Use Property

☐ In community property state

☐ Has accessory dwelling units

Title Details

Title to the Property Will be Held in What Name(s)

Sample Joe

Title to the Property Will be Held in What Name(s)

Title to the Property Will be Held in What Name(s)

Title to the Property Will be Held in What Name(s)

Estate Will be Held in

Fee Simple

Manner in Which Title Will be Held

Rental Details

\$ Expected Gross Monthly Rental Income

Transaction Details

☐ Conversion of Contract for Deed or Land Contract

☐ Renovation

Construction-Conversion Type

Improvements

\$ Construction/Improvements Costs

Lot AcquisitionAcquired Date

Additional Details

\$ Energy Improvement Amount

Energy Type

Lending Portal – URLA : Employment & Income

Click the borrowers name on the second tab > then click Employment Source

Sample Joe
Loan #4416200931

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Sample Joe

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Employment & Income

ALL INCOME

SJ

Sample Joe

0.00 Years Collected

Sample's Current Income

Primary Employment

+ Employment Source

Additional Employment

+ Employment Source

Other Income

+ Income Source

Primary Employer Details

Income Details : \$0⁰⁰

Employer or Business Name

☐ Business Owner or Self-Employed

Employer Address

Unit #

Zip Code

City

State

Country

United States

Employer Phone

Employer Extension

Additional Details

CANCEL

SAVE

A pop up will appear; complete the highlighted

Lending Portal – URLA : Employment & Income

Click the “Income Details” tab and fill out the highlighted information.

Primary Employer Details

Income Details : \$0⁰⁰

Income

\$ Base

Time Period
Monthly

\$0/monthly

\$ Bonus

Time Period
Monthly

\$0/monthly

\$ Commission

Time Period
Monthly

\$0/monthly

\$ Contract Basis

Time Period
Monthly

\$0/monthly

\$ Overtime

Time Period
Monthly

\$0/monthly

\$ Other

Time Period
Monthly

\$0/monthly

Military Income

CANCEL

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Click the red plus sign
Select the account type –

A pop up will appear:
Fill in the highlighted

If there are any gift funds, select the Gifts/Grants tab

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Click the red plus sign
Select the account type –

A pop up will appear:
Fill in the highlighted

Select applicable borrower(s)*:

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Lending Portal – URLA : REO

Click the red plus sign
A pop up will appear ; Enter any real estate owned; fill out highlighted

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

Real Estate Owned: \$0.00

Property Details

Mortgages: \$0.00

Select applicable borrower(s)*:

JS

Jon Smith

Address

Unit #

Zip Code

City

State

Country

United States

\$ Property Value

Property Usage

Current Residents

Property Status*

Project Type

Number of Units

CANCEL

SAVE

Click the “Mortgages” tab and enter the Highlighted if applicable

Property Details

Mortgages: \$75,000.00

Chase

First Lien

\$75,000.00

Mortgage Type

Creditor Name

Mortgage

Chase

☐ To be paid off

Address

Zip Code

City

State

Account Number

123456

Lien Type

First Lien

☐ Resubordinate

Monthly Mortgage Payment

\$ 2,000

Unpaid Balance

\$ 75,000

Months remaining

38

DELETE

CANCEL

SAVE

Lending Portal – URLA : Cost Summary

Review the Cost summary
Enter any seller credits or other credits If applicable

Type to filter...

Forms & Docs

Lending Portal - URLA

Borrowers

Jon Smith

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Actions

Imaging

Qualifying The Borrower

A Sales Contract Price

\$1,000,000⁰⁰

B Improvements, Renovations, and Repairs

--

C Land (if acquired separately)

--

D For Refinance: Balance of Mortgage Loans on the Property to be paid off in Transaction

--

E Credit Card and Other Debts Paid Off

--

F Borrower Closing Costs (including Prepaid and Initial Escrow Payments)

--

G Discount Points

--

H TOTAL DUE FROM BORROWER(s)

\$1,000,000⁰⁰

I Loan Amount

\$500,000⁰⁰

Loan Amount Excluding Financed Mortgage Insurance

\$500,000⁰⁰

Financed Mortgage Insurance

--

J Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing

--

K TOTAL MORTGAGE LOANS

\$500,000⁰⁰

L Seller Credits

--

M Other Credits

--

N TOTAL CREDITS

\$0⁰⁰

Cash From/To the Borrower

\$500,000⁰⁰

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Lending Portal – URLA : Other Data

Click Save/Close

Forms & Docs

Lending Portal - URLA

Borrowers

Sample Joe

Loan Details

Property

Employment & Income

Assets

Liabilities

REO

Cost Summary

Other Data

Doc Packages

Closing Docs

Services

Status & Tracking

Actions

Other Data

Property Data ID

For Buydown Loans Only

Buydown Loan?

☐ Yes

☒ No

Buydown Type

Buydown Change Frequency (months)

Buydown Duration (months)

Contributor

First Year Buydown Rate

Lender Funded

Next Increase Rate

Buydown Start Date

Buydown Term

Community Lending

MSA Code

Metropolitan Statistical Area or County

Community Lending Product

State Fips

County Fips

Census Tract

FNMA FIPS Code

0000000000

Community Seconds

Community Seconds Repayment Structure

Income Limit

HUD Area Median Income

Income Limit Adjustment Factor

Community Lending Income Limit

HomeStyle Renovation Mortgage

Contractor Name

Rehabilitation Costs

Contingency Reserve Percentage

0.000%

Rep and Warrant Relief Validation

Sample Joe

3rd Party Data Provider Name

Verification Report Type

Reference Number

Delete Record

☐

Add 3rd Party Provider

Save/Close

Cancel

The loan Purpose will reflect “PreApproval”

Sample Joe
Loan #4416200931

Type to filter...

Forms & Docs

Lending Portal - URLA

Doc Packages

Closing Docs

Services

Status & Tracking

Actions

Imaging

4416200931 - Sample Joe

Application Criteria

Hide

Application Date:

Name

Monthly Income

Social Security Number

Property Address

Value of Property

Loan Amount

✓

✓

✓

✓

Loan Details

Hide

Final:

Loan Amount:

Loan Purpose:

Institution:

Loan Status:

AU Status:

Property Address:

Appraised Value:

Product Code:

Rate:

APR:

P & I:

PITI:

Lock Status:

Lock Expiration:

Cash To Close:

Closing Date:

3/7/2024

\$500,000.00

PreApproval

ABC Community Bank (100)

PHOENIX, AZ 85012

\$1,000,000.00

30 year Fixed H

6.250%

6.250%

\$3,078.59

\$3,078.59

Not Locked

\$500,000.00

5/17/2024

Borrower Information

Show

Assigned To

Show

Ratios

Show

*Do not “Register” the loan it will trigger compliance alerts

Proceed to upload documents to the loan.

- From the left side click 'Imaging' > 'Upload Document'
- 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
- Click 'Submit' and repeat process until all your documents are uploaded

End of document