How to view your loan decision

- Log on to our site https://5thstreetcapital.mortgagebotlos.com/
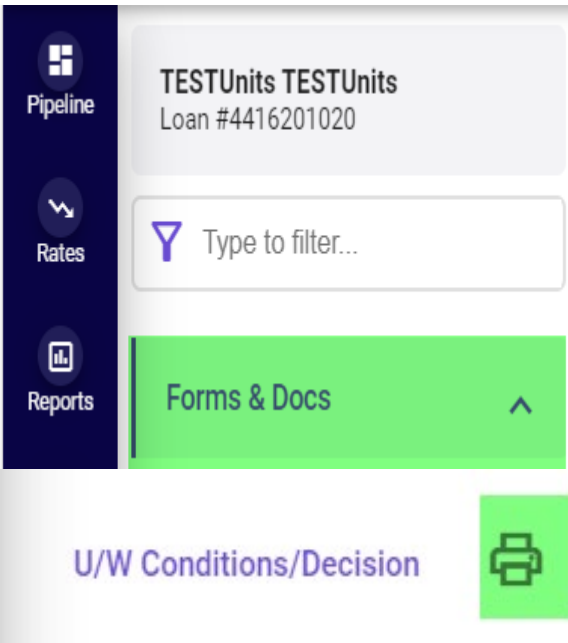
- Click on your borrower

- On the left side click 'Forms and Docs'

- Click the printer icon to the right of 'U/W Conditions/Decision'

- A pop up will appear with the Approval and Conditions

If the condition no longer appears on the 'Loan Approval', the condition has been cleared by the underwriter.

If there is a date under 'condition date' a new condition was added after the underwriter reviewed the file.

If there are asterisks (**) within the condition this indicates the UW has reviewed the documentation provided and has provided notes on why more is needed to sign off on the condition.

If there is a condition under Suspense (SUS), the status of your loan is Suspended ;refer to the condition for the items to help clear the suspension.

All prior to CD conditions need to be satisfied before we can issue a CD.

Example below:32 PTCD conditions left to clear, 1 condition was added after initial underwriting so a date was entered under 'condition date' and has ** indicating the reason the condition cannot be cleared with what was provided

Suspense(SUS):

Status	Condition Date	Condition	Date R
Pending		11. Borrower's do not ratio: Provide rental income documentation.	

Prior to Closing Disclosure(PTCD):

Status	Condition Date	Condition	Date R
Pending		54. CD/Doc Order form to be completed prior to CD release with the following documents attached: Appraisal invoice(s), Credit Report Invoice, Vesting Addendum (If Purchase)	
Pending		152. *** LOE is not signed *** Borrower to provide a LOE confirming which bank account(s) the funds to close will be sent from. If the account statement we have verified does not reflect sufficient funds to cover the funds to close, provide updated statements or transaction history and source any large deposits. Additional conditions will apply if the borrower uses an account that has not been verified.	
Pending	08/20/2024	156. Credit references have expired and need to be updated.	