



# **LoanConnect**

## **SUBMISSION INSTRUCTIONS**

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## START A NEW LOAN

There are two ways to originate a loan in LoanConnect: Importing a Fannie Mae DU 3.2 file or by manually filling out an online 1003. Again, this section provides the steps to get you started, but refer to Chapter 2, Originating Loans for the complete process.

- 1 Click the **Add New Loan** button on the LoanConnect home page to start a new loan.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

Register Wholesale Loan

Choose Contacts

**LOAN OFFICER**

Organization Prime Choice Funding Inc.

User Name Select

**LOAN PROCESSOR**

Organization Prime Choice Funding Inc.

User Name Select

Cancel Next

- 3 Click **Next**.
- 4 Select whether you or PCF Wholesale will issue initial LE

Register Wholesale Loan

Initial Loan Estimate Issued By

Broker

Lender

Back Cancel Next

- 5 Using the pop-window, you can upload a FNM 3.2 file or click the Skip button to enter the loan data manually in a 1003 form.

- To import an FNM file, click the Next button, click the **Click to Browse** button or Drag the FNMA3.2 file into the **Drop Here to Upload** area of the form.

Register Wholesale Loan

Import Loan Data From FNM 3.2 File

Drop Here to Upload or [Click to Browse](#)

Back Cancel Skip

- In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

Register Wholesale Loan

Choose Contacts

**LOAN OFFICER**

Organization Prime Choice Funding Inc.

User Name Select

**LOAN PROCESSOR**

Organization Prime Choice Funding Inc.

User Name Select

Cancel Next

- Click **Next**.

- Select whether you or PCF Wholesale will issue initial LE

Register Wholesale Loan

Initial Loan Estimate Issued By

Broker

Lender

Back Cancel Next

- 9 Using the pop-window, you can upload a FNM 3.2 file or click the Skip button to enter the loan data manually in a 1003 form.
  - To import an FNM file, click the Next button, click the **Click to Browse** button or Drag the FNMA3.2 file into the **Drop Here to Upload** area of the form.

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right. The main heading is "Import Loan Data From FNM 3.2 File". Below this is a large light gray area containing a dashed box with the text "Drop Here to Upload or" followed by a green button labeled "Click to Browse". At the bottom of the window, there are three buttons: a green "Back" button on the left, a gray "Cancel" button in the middle, and a green "Skip" button on the right.

- 10 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right. The section is titled "Choose Contacts". Under the heading "LOAN OFFICER", there are two dropdown menus: "Organization" (set to "Prime Choice Funding Inc.") and "User Name" (set to "Select"). Below this, under the heading "LOAN PROCESSOR", there are two more dropdown menus: "Organization" (set to "Prime Choice Funding Inc.") and "User Name" (set to "Select"). At the bottom right of the window, there are two buttons: a gray "Cancel" button and a gray "Next" button.

- 11 Click **Next**.

- 12 Select whether you or PCF Wholesale will issue initial LE

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right. The section is titled "Initial Loan Estimate Issued By". There are two radio button options: "Broker" and "Lender". At the bottom of the window, there are three buttons: a green "Back" button on the left, a gray "Cancel" button in the middle, and a gray "Next" button on the right.

- 13 Using the pop-window, you can upload a FNM 3.2 file or click the Skip button to enter the loan data manually in a 1003 form.

- To import an FNM file, click the Next button, click the **Click to Browse** button or Drag the FNMA3.2 file into the **Drop Here to Upload** area of the form.

Register Wholesale Loan

Import Loan Data From FNM 3.2 File

Drop Here to Upload or [Click to Browse](#)

Back Cancel Skip

**14** Click **Next**.

**15** If you imported a file, the 1003 form is displayed with the loan data.

If you are manually entering the loan data, the 1003 form is displayed, and you can begin entering data.

When you are ready to save the loan, click **Register**.

**NOTE:** All of these items are discussed in detail later in this guide.

## ORIGINATING LOANS

You can originate a loan on the website by importing an existing loan file from a DU 3.2 File (\*.fnm) or by creating a loan manually. This section provides the steps for adding a new loan in LoanConnect.

ORIGINATING LOANS

IMPORT A LOAN FROM A FNM 3.2 FILE

**To Import a Loan:**

- 1 On the home page, click the **Add New Loan** button.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

Register Wholesale Loan

Choose Contacts

LOAN OFFICER

Organization Prime Choice Funding Inc.

User Name Select

LOAN PROCESSOR

Organization Prime Choice Funding Inc.

User Name Select

Cancel Next

- 3 Click **Next**.
- 4 Select whether you or PCF Wholesale will issue initial LE

Register Wholesale Loan

Initial Loan Estimate Issued By

Broker

Lender

Back Cancel Next

- 5 Click **Next**.



**6 Click to Browse button or Drag the FNMA3.2 file into the Drop Here**

**7 An electronic 1003 form displays with all 3.2 information. Update any data you would like to. When you are ready to save the loan, click **Register**.**

**NOTE:** The name of each application page is also listed on the left side of the page. Click a page name to view that page in the application.

## CREATE A LOAN MANUALLY

### To Create a Loan Manually:

- 1 On the home page, click the **Add New Loan** button.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right. The main heading is "Choose Contacts". Below this, there are two sections: "LOAN OFFICER" and "LOAN PROCESSOR". Each section contains two dropdown menus: "Organization" (both set to "Prime Choice Funding Inc.") and "User Name" (both set to "Select"). At the bottom right of the window are "Cancel" and "Next" buttons.

- 3 Select whether you or PCF Wholesale will issue initial LE

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right. The main heading is "Initial Loan Estimate Issued By". Below this are two radio button options: "Broker" and "Lender". At the bottom of the window are "Back", "Cancel", and "Next" buttons.

- 4 Click the Skip button.

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right. The main heading is "Import Loan Data From FNM 3.2 File". Below this is a large light gray area with a dashed border and the text "Drop Here to Upload or" followed by a "Click to Browse" button. At the bottom of the window are "Back", "Cancel", and "Skip" buttons. The "Skip" button is highlighted with a blue border.

5 An electronic 1003 form displays. Enter the required loan data.

After you finish entering information, click the **Register** button.

The screenshot shows the '1003 / Loan Information' form. At the top, there is a green navigation bar with '1003 / Loan Information' selected. Below the navigation bar, there are fields for 'Loan Number', 'Loan Type', 'Rate', 'Total Loan Amt', 'Loan Purpose', and 'LTV/CLTV'. A sidebar on the left contains a 'LOAN SUMMARY' menu with '1003' and 'Loan Information' (highlighted in green) as options. The main content area is titled '1003 / Loan Information' and includes a 'Select Borrower Pair' dropdown menu with '(1) Ronald Johnston' selected and an 'Edit' button. To the right of the dropdown are 'Register' and 'Next' buttons, with 'Register' highlighted by a blue box. Below this are two checkboxes: 'The income / assets of a person other than the Borrower will be used.' and 'The income / assets of the Borrower's spouse will not be used.' The bottom section is titled 'I. Types of Mortgage and Terms of Loan' and contains two input fields: 'Base Loan Amount' with the value '\$270,200.00' and 'Decision FICO'.

## LOAN INFORMATION PAGE

The Loan Information Page includes information about the loan including the type of mortgage, loan terms, property information, and title information. This is the information contained in Sections I and II of the Uniform Residential Loan Application form.

**NOTE:** The name of each application page is listed on the left side of the page. Click a page name to view that page in the application

1003 / Loan Information

Select Borrower Pair

(f) Perfect TPO Pricing Test File

- The income / assets of a person other than the Borrower will be used.
- The income / assets of the Borrower's spouse will not be used.

**I. Types of Mortgage and Terms of Loan**

<p>Base Loan Amount <input type="text" value="\$224,000.00"/></p> <p>Lien Position <input type="text" value="First"/></p> <p>Sub Financing <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Loan Type <input type="text" value="Conventional"/></p> <p>Lender Case Number <input type="text"/></p> <p>Universal Loan Identifier <input type="text"/></p> <p>MERS MIN <input type="text" value="10141660000000084"/></p> <p>Amortization Term Months <input type="text" value="360"/></p> <p>Due In Months <input type="text" value="360"/></p> <p>Interest Only Months <input type="text"/></p> <p>Amortization Type <input type="text" value="Fixed Rate"/></p> <p>Loan Program <input type="text"/></p> <p>Biweekly Payments <input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p>Decision FICO <input type="text"/></p> <p>Interest Rate <input type="text" value="3.750"/> %</p> <p>Prepayment Penalty <input type="text" value="No"/></p> <p>MI Coverage <input type="text"/> % <input type="button" value="Calculator"/></p> <p>MI Months <input type="text"/></p> <p><input type="checkbox"/> Lender Paid Mortgage Insurance</p> <p>Impound Waiver <input type="text" value="Select One"/></p> <p>Documentation Type <input type="text" value="Select One"/></p> <p>Application Date <input type="text" value="MM / DD / YYYY"/></p> <p>Estimated Closing Date <input type="text" value="MM / DD / YYYY"/></p>
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## BORROWER INFORMATION PAGE

The Borrower Information page includes information about the borrower(s) and their residency.

1003 / Borrower Information

Select Borrower Pair

(1) Perfect TPO Pricing Test File

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**III. Borrower Information**

Borrower First Name	<input type="text" value="Perfect TPO"/>	Number of Dependents	<input type="text"/>
Borrower Middle Name	<input type="text"/>	Dependent Age(s)	<input type="text"/>
Borrower Last Name	<input type="text" value="Pricing Test File"/>	<small>Separate ages by commas</small>	
Suffix	<input type="text"/>	Years in School	<input type="text"/>
Social Security Number	<input type="text" value="***-**-5555"/>	Home Phone	<input type="text"/>
Date of Birth	<input type="text" value="MM / DD / YYYY"/>	Cell Phone	<input type="text"/>
Marital Status	<input type="text" value="Select One"/>	Borrower Email	<input type="text"/>

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**Borrower Present Address**

## EMPLOYER HISTORY PAGE

Use this page to enter the borrower and co-borrower's employment information.

### To Enter Employment Information:

- 1 Click the **Add an Employer** button.
- 2 Indicate whether this information is about the borrower's current employer or previous employer, and then enter the remaining employment information.

3 Click the **Save & Add Another** button to add information about a different employer.

4 When finished, click the Save button.

## INCOME AND EXPENSES PAGE

Enter the monthly income and housing expenses for the borrower. This information correlates to the information in Section V of the Uniform Residential Loan Application form.

**NOTE:** A proposed monthly payment will not be calculated until you submit the loan file to the product and pricing engine (discussed in Section 3) and select a program/rate/price combination. Once the selected interest rate is applied to the loan, a proposed monthly payment will be calculated.

1003 / Income & Expenses

Select Borrower Pair  
(f) Perfect TPO Pricing Test File Edit Save Next

### V. Monthly Income and Combined Housing Expense Information

Gross Monthly income			Monthly Housing Expenses		
	Borrower	CoBorrower	Total	Present	Proposed
Base	\$10,000.00	\$	\$10,000.00	Rent \$	
Overtime	\$	\$	\$0.00	First Mtg. \$	\$1,037.38
Bonuses	\$	\$	\$0.00	Other Fin. \$	\$
Commissions	\$	\$	\$0.00	Haz. Ins. \$	\$
Div. / Interest	\$	\$	\$0.00	RE Taxes \$	\$
Net Rental Inc.	\$	\$	\$0.00	Mtg. Ins. \$	\$
Other	\$	\$	\$0.00	HOA Dues \$	\$
<b>Other Income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	Other \$	\$
<b>Total</b>	<b>\$10,000.00</b>	<b>\$0.00</b>	<b>\$10,000.00</b>	<b>Total</b>	<b>\$0.00</b>
					<b>\$1,037.38</b>

## ASSETS AND LIABILITIES PAGE

Use the Assets and Liabilities page to enter information about asset accounts and liabilities. This information is reflected in Section VI of the Uniform Residential Loan Application.

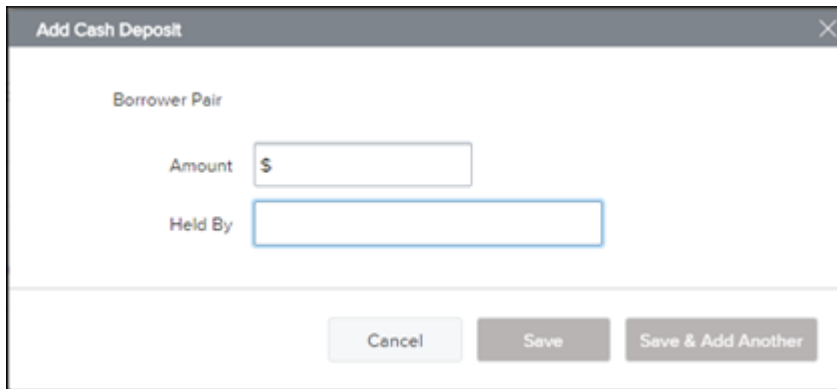
### To Enter Asset Accounts:

- 1 Click the **Add Asset Accounts** button.
- 2 Enter the asset information.

- 3 In the Account Information section, select an account or asset type, and then provide its details.
- 4 Repeat Step 3 to add additional accounts. You can add up to four accounts for one financial institution.
- 5 To add a new asset and account information, click the **Save & Add Another** button.
- 6 When finished, click the **Save** button.

### To Enter Cash Deposits:

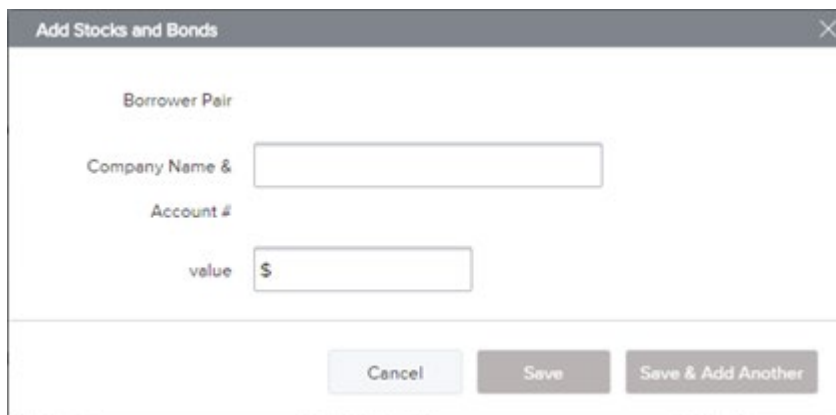
- 1 In the Cash Deposit Toward Purchase section, click the **Add Cash Deposits** button.



- 2 Enter the cash deposit amount and who the cash deposit is held by.
- 3 To add a new cash deposit, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

#### To Enter Stocks & Bonds:

- 1 In the Stocks & Bonds section, click the **Add Stocks or Bonds** button.



- 2 Enter the Stock and Bond information.
- 3 To add a new Stock and Bond entry, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

#### To Enter Automobiles Owned:

- 1 In the Automobiles Owned section, click the **Add Automobile** button.



- 2 Enter the automobile asset information.
- 3 To add a new automobile entry, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

**To Enter Other Assets:**

- 1 In the Other Assets section, click the **Add Asset** button.

- 2 Enter the asset information.
- 3 To add a new other asset entry, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

**To Add Liabilities:**

**NOTE:** Liabilities listed in the General Liabilities section are usually the liabilities from the credit report.

- 1 To import liabilities from the credit report, click the **Import Liabilities** button
- 2 Review the liabilities, and then click the **Import Liabilities** button.

- 3 When the liabilities have been successfully imported, you will receive a confirmation message. Click the **Close** button to dismiss the message and return to the loan.
- 4 Click the **Add a Liability** button (located at the bottom of the list) to enter additional liabilities.
- 5 Enter the liability details.
  - Select the **Exclude from URLA Page 2 Liabilities Total** check box to exclude the payment from the ratios.
  - Select the **Mortgage liability will remain on subject property** check box to indicate the liability is being paid off through the transaction.
- 6 To add a new liability, click the **Save & Add Another** button and enter the liability details.
- 7 When finished, click the **Save** button.

To modify a liability, click the **Edit** link at the right of the liability.

#### **To Enter Alimony, Child Support, and Job Related Expenses:**

Use the **Alimony, Child Support, and Job Related Expenses** section on the Assets and Liabilities tab to enter applicable payment details.

#### **To Enter Real Estate Holdings:**

- 1 In the Schedule of Real Estate Owned section, click the **Add a Real Estate Owned** button.
- 2 Enter information about the real estate owned by the borrower, including any outstanding liens.
- 3 Click the **Save & Add Another** button to add information about an additional real estate holding.
- 4 When finished, click the **Save** button.

**To Enter Real Estate Liabilities:**

- 5 In the Schedule of Real Estate Owned section, click the **Edit** button.
- 6 Click the **Attach/View Liens** button on the pop-up.
- 7 Select the Liability that corresponds to the real estate holding.
- 8 When finished, click the **Save** button.

**Add Schedule of Real Estate Owned**

Borrower Pair **Perfect TPO Pricing Test File**

Property Address

City

State

Zip

Status

Monthly Rent Income \$

Property Usage

Property Type

Purchase Price \$

Market Value \$

Mortgage Balance \$

Mortgage Payment \$

Monthly Expenses \$

Is this the subject Property?  Yes  No

## DETAILS OF TRANSACTION PAGE

Use Transaction Details page to enter the subject property's purchase price and other transaction details.

**NOTE:** When working with a loan you imported to the website, the fields on the Transaction Details page will be automatically populated with applicable information from the loan file.

VII. Details of Transaction	
a. Purchase Price	\$280,000.00
b. Alterations, Improvements, Repairs	\$
c. Land ( if acquired separately )	\$
d. Refinance ( incl. debts to be paid off )	\$
e. Estimated Prepaid Items	\$
f. Estimated Closing Costs	\$
g. PMI, MIP, Funding Fee	\$0.00
h. Discount ( if Borrower will pay )	\$0.00
<b>i. Total Costs ( a through h )</b>	<b>\$280,000.00</b>
j. Subordinate Financing	\$
k. Borrower's Closing Costs Paid By Seller	\$
l. Cash Deposit on sales contract	\$100,000.00
l. Select One	\$
l. Select One	\$
l. Select One	\$
New First Mortgage	\$
CC from 2nd	\$

## DECLARATIONS AND GOVERNMENT MONITORING PAGE

Select **Yes** or **No** for each question, and then select the appropriate options in the Borrower and Co-Borrower *Information for Government Monitoring* and *Interviewer Information* sections. This information reflects the information found in Sections VIII and X of the Uniform Residential Loan Application.

VIII. Declarations				
	Borrower		Co-Borrower	
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you party to a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Are you presently, delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
h. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
i. Are you a co-maker on a note?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
j. Are you a U.S. citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
k. Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
m. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## COMMENTS

The Comments section on the comments page is used as a continuation sheet if you need more space to complete the 1003 loan application. Comments added to this section of LoanConnect are recorded on the 1003 page 4 form in LoanConnect.

## ADDING CO-MORTGAGORS

After entering all of the 1003 information for the initial borrower(s), you can then add a co-mortgagor.

### To Add Co-Mortgagors:

- 1 At the top of the page, click the **Edit** button.

Perfect TPO Pricing Test File  
123 Hard Knocks Blvd., CA,  
Prime Choice Funding Inc.

Loan Number: 190105599  
Total Loan Amt: \$224,000.0

LOAN SUMMARY

1003

Loan Information

Borrower Information

1003 / Borrower Information

Select Borrower Pair

(1) Perfect TPO Pricing Test File

Edit

- 2 Click **Add New Pair** to add a Co-Mortgager pair.
- 3 Enter the required information for the co-mortgagor(s).
- 4 When finished, click **Save**.
- 5 At the top of the page, select the new borrower pair from the **Select Borrower Pair** drop-down list.
- 6 Complete all of the information on each of the 1003 tabs for the co-mortgagor(s), just as you did for the initial borrower(s).

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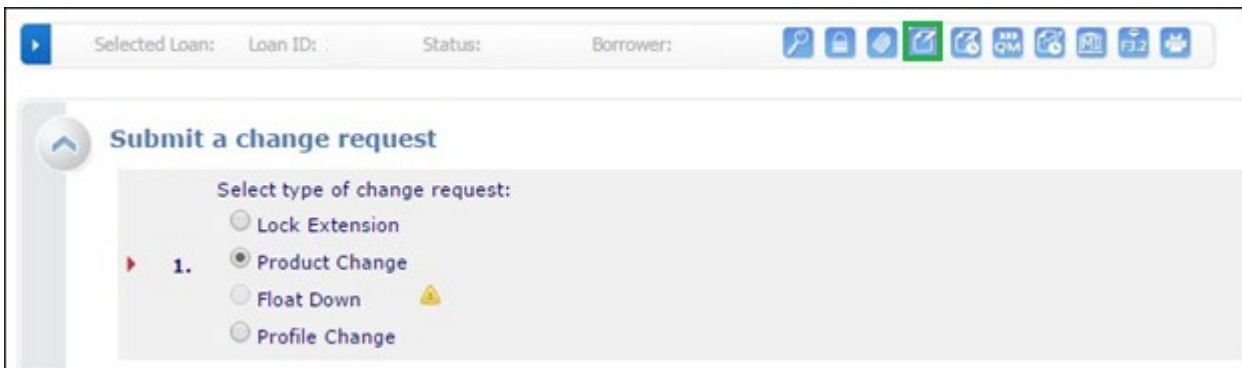
## SAVING THE LOAN

To save the information you have entered on the 1003, click the **Save** button. The Save button is located at the top and bottom of every 1003 page.

**To Submit a Change Request:**

Use the **Change Request** button if you need to submit a lock extension request, update loan terms, or search for updated products from the Optimal Blue pricing engine.

- 1 After a lock request has been submitted, click the **Product Pricing & Lock** link on the left menu
- 2 Click **Change Request**.
- 3 Click the **Change Request** icon on the OB Change Request page, and select the type of change you would like to make.



- 4 Follow the on-screen instructions from Optimal Blue to complete the change request.

# WORKING WITH LOANS

Once you have completed and saved all of the information on the 1003, you can work with the loan or perform loan actions such as ordering a credit report, submitting the loan, or notifying Prime Choice of a change of circumstance.

## WORKING WITH LOANS

To perform an action, select the action from the Loan Actions menu at the left side of the loan application page.

**NOTE:** The actions that are listed under the Loan Actions menu are determined by our company's LoanConnect administrator. Therefore, you may not have access to some of the actions discussed in this section. The administrator may also disable a loan action once another loan action is completed.

The screenshot displays a loan application interface. On the left is a sidebar menu with the following items: LOAN SUMMARY (highlighted), 1003, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, FEES, DISCLOSURE TRACKING, and a LOAN ACTIONS section containing Import Additional Data, Order Credit, Submit Loan, and Re-Submit Loan. The main content area shows loan details in two summary cards. The first card displays a total of \$279,116.00 at 94.81% / 94.81%. Below this, it lists Base Loan Amount (\$270,200.00), Sub. Financing (\$0.00), MI, FF, MIP Financed (\$8,916.00), and Purpose of ReFi (-). The second card shows 'Not Locked 4.500%' with an orange lock icon. Below this, it lists Amortization Type (Fixed Rate), Amortization Term (360), and Loan Program (-).



## IMPORT ADDITIONAL DATA

If you originated a loan in LoanConnect by importing the file and data changes have since been made to the loan in your Loan Origination Software, use the **Import Additional Data** action to import the changes to the loan file in LoanConnect.

### To Import Additional Data:

- 1 On the **Loan Actions** menu, click **Import Additional Data**.
- 2 Select which fields to import and how to manage existing lists (such as liabilities).
- 3 Click the **Browse for file** button, and select the DU 3.2 file you want to import.
- 4 Click **Import**.

Import Options

Which fields would you like to import?

Import all fields

Import only non-blank fields

Would you like to retain existing lists? (residences, liabilities, etc)

Delete existing lists before importing

Add to existing lists

- A confirmation message displays when the import is completed.

ORDER CREDIT

Using the Order Credit action, you can order or reissue your credit report and import the credit report into LoanConnect. If the loan includes more than one borrower pair, you must use the same credit provider to order credit for each borrower pair.

**To Order or Reissue the Credit Report:**

- 1 On the **Loan Actions** menu, click **Order Credit**.
- 2 On the Order Credit page, confirm that the order information is correct, and then click the **Order Credit** button to submit the order.

Order Credit

---

Select Borrower Pair  
 (1) Perfect TPO Pricing Test File

**Choose Provider**

Credit Provider: Informative Research (DU: 2, LPA: 308)

Request Type: Individual

Report Type: Tri-Merge

New Credit Order  
 Reissue Credit

Reference Number:

Credit Bureaus:
  Experian  
 Equifax  
 Trans Union

**Provider Details**

User Name:  Password:   Save Login Information

Client ID:

**Borrower Information** Edit Info

Borrower	Present Address
Perfect TPO Pricing Test File	
Date of Birth	
SSN *** ** 5555	

- 3 Once the credit report is received, a confirmation message displays.

- 4 Click the **Import Liabilities** button to import liabilities.

**NOTE:** When a credit report has already been ordered for the loan file, the **Order Credit** button is renamed to **Reissue Credits**.

## SUBMIT LOAN

Once you have completed processing the loan, use the Submit Loan action to notify the lender that the loan submission is complete and ready for their review.

### **To Submit the Loan to PCF:**

- 1 Click **Submit Loan** in the menu on the left.
- 2 Review the information on the Submit Loan page and click **Submit Loan**.
- 3 After the loan is submitted, you can take additional actions with the loan, such as requesting a rate lock.

**NOTE:** *You can request a rate lock before you submit the loan or at the same time that you submit the loan to the underwriter. For more information, refer to the Lock Request discussion in the LoanConnect Walk Through Manual. Note that the option to request a rate lock may not be provided on this LoanConnect site. The availability of this feature, and the workflow that is configured for rate lock requests, is determined by the LoanConnect administrator.*

