



SOUTHPOINT

FINANCIAL SERVICES, INC.

5955 Shiloh Road E. Ste # 205

Alpharetta, Ga. 30005 (770) 205-6995 NMLS ID#: 32841

Form Revision Date: October 29, 2020

BROKER LOAN SUBMISSION FORM

Broker Information

Broker Name: _____

Broker Email: _____

Broker Processor Name: _____ Processor Email: _____

SPFS Account Executive Name: _____

Borrower and Property Information

Borrower Name: _____

Co-Borrower Name: _____

Property Address: _____

Property City, State, Zip: _____

Estimated Closing Date: _____

Other Loan Information

Broker Compensation: Lender-Paid Borrower-Paid

Loan Program: Conventional FHA VA USDA

***Important Note:** Credit cannot be reissued if the AUS vendor changes; a new credit report must be ordered. A Property Inspection Waiver (PIW) cost is \$75.*

Mortgage Insurance: LPMI Borrower-Paid Monthly MI Borrower-Paid Split Premium
 Borrower-Paid Single Premium

Loan Term: 30 Year 25 Year 20 Year 15 Year 10 Year

Loan Purpose: Purchase Rate/Term Refi Cash-Out Refi Streamline Refi

Property Type: SFR Condo (SPFS only does limited review on condos) 1-4 Family

Occupancy Type: Primary 2nd Home Investment

Escrows Waived? Yes No

Credit Report Information *(complete the information below):*

Credit Report Vendor Name: _____

Credit Report Requested By: _____

Requestor ID/Customer Code: _____ Credit Report ID/File #: _____

Requestor's Email: _____ Requestor's Phone: _____

User ID: _____ Password: _____

Credit Report Reissue Information *(complete the information below only if the Credit Report was reissued):*

Credit Report Vendor Name: _____

Credit Report Requested By: _____

Requestor ID/Customer Code: _____ Credit Report ID/File #: _____

Requestor's Email: _____ Requestor's Phone: _____

User ID: _____ Password: _____

Loan Upload Steps

1. Click this link, <http://www.spfswholesale.com>.
2. Click TPO Portal to display the MortgageBotLOS login page.
3. Input your User ID, then your password.
4. Click Create/Import a loan.
5. Import Fannie Me 3.2.
6. Go to Pipeline/Click Loan Pipeline.
7. Click on loan.
8. Click IMAGING on Bottom Left/Upload Document/ File to upload/ Upload File. **Under DOCUMENT TYPE FOR INITIAL SUBMISSION YOU CAN PICK OTHER AND UPLOAD YOUR FULL FILE AS ONE PDF. CLICK RED SUBMIT BUTTON TO SUBMIT.**
9. Please include your fee sheet and we will disclose the full file to your borrower via e-signature
10. Once borrower e-signs you are emailed a full copy for your records.
11. **PRELIMINARY FINDINGS MUST BE RAN ON ALL LOANS EXCEPT NON-QM AND TBD FILES, THESE MUST BE INCLUDED IN LOAN SUBMISSION PACKET.**

Ordering an Appraisal

1. A Credit Card link is emailed to the broker/borrower/processor to fill out to order the appraisal; once this is filled out, Southpoint Financial Services, Inc. will order the appraisal off our panel of appraisers.

Steps To lock A Loan

1. Click this link, <http://www.spfswholesale.com>.
2. Click TPO Portal to display the MortgageBotLOS login page.
3. Input your User ID, then your password.
4. Click on CREATE/Import a Loan.
5. Import Fannie Mae 3.2.
6. Go to FORMS & DOCS.
7. Optimal Blue Price/Lock.
8. Here you can price out your loan and lock it.

Steps to Upload Conditions

1. Click this link, <http://www.spfswholesale.com>.
2. Click TPO Portal to display the MortgageBotLOS login page.
3. Input your User ID, then your password.
4. Go to Pipeline and click on loan.
5. Go to IMAGE FLOW.
6. Click Upload UP Arrow on upper Right Side.
7. Click File to upload/Document Type Conditions/.
8. **Click RED SUBMIT BUTTON TO SUBMIT.**

To ask questions about loan conditions, appraisal status, etc.; then go to Pipeline, click on loan, and then click on Notes tab at top right. Add Note and Southpoint Processor/Set-up/Account Executive will be notified. Preliminary CD can go out before CTC if all needed items are in.