



# INTERBANK

WHOLESALE

*Simply* close more



REV100411JC

# Loan Submission Process

Wholesale Originations

# Overview

This is a broker tutorial intended to guide brokers and loan officers through Interbank's loan submission process via Interbank's Broker Portal which includes the following processes:

1. Setting Up Your Broker Portal User Account
2. Uploading a New Loan
3. Managing Your Pipeline
  - a) Locking Your Loan
  - b) Submitting Your Full Package
  - c) Uploading Conditions
  - d) Uploading Change in Circumstance
  - e) Ordering an Appraisal
  - f) Schedule a Closing
  - g) Viewing Loan Progress and Details



# Loan Submission via Broker Portal

This next section will guide you through the loan submission, locking, and tracking process via Interbank's Broker Portal.

## What You Need to Know:

- ❑ Each Loan Officer must have a Broker Portal account in order to proceed with the following processes.
- ❑ Each brokerage is given one Admin account which is assigned to the company's primary contact person
  - The primary contact varies but is usually senior processor or broker owner.
- ❑ The Admin is responsible for the set up and management of all additional loan officers' accounts within their company.
  - If the Admin is also a Loan Officer, he/she will need to create a Loan Officer account for themselves in order to submit loans and manage their pipeline.

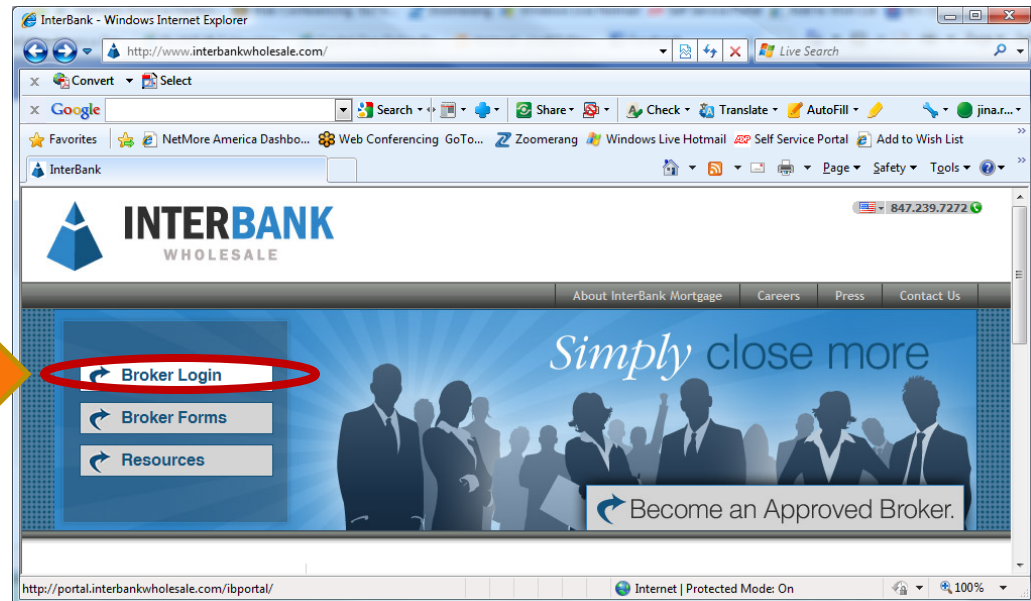
## Broker Accounts / Passwords:

- ❑ **Admin:** If you are a new broker/loan officer and need an Admin account, or having trouble accessing your Admin account, please contact Michael Titiyevsky at: [mtitiyevsky@interbankwholesale.com](mailto:mtitiyevsky@interbankwholesale.com)
- ❑ **Individual Loan Officer:** If you are a loan officer (non-admin) and need a Broker Portal account, or having trouble accessing your account, please contact the *primary contact person* with the Admin account for your company; Interbank does not have access or manage individual loan officer accounts set up by the company's Admin.



# Getting Started

1. Go to Interbank's Broker Portal at:  
<http://portal.interbankwholesale.com/ibportal/>
  - ❑ Also accessible through Interbank's website:  
[www.interbankwholesale.com](http://www.interbankwholesale.com) and clicking the "[Broker Login](#)" button from the home page.
2. Enter your Login and Password



# Broker Portal: Setting Up Additional Loan Officer Accounts

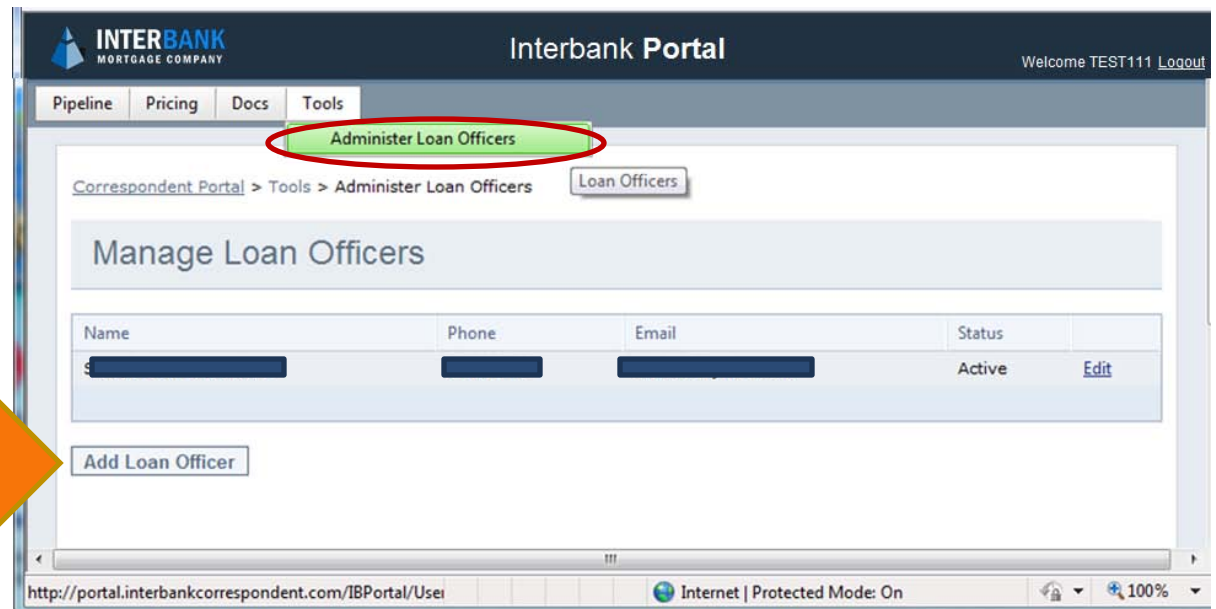
- ❑ To add additional Loan Officers you would like to have access to the system, repeat the following instructions for each Loan Officer (with their appropriate information).

**IMPORTANT!** The following instructions in this section can only be performed with the Admin account.



# Setting Up Additional Loan Officer Accounts

1. Hover over the “Tools” tab in the main navigation menu
2. Select “Administer a Loan Officer”
3. In the “Manage Loan Officers” screen, click “Administer Loan Officers” (you will be redirected to a “Loan Officer Administration” screen).



# Setting Up Additional LO Accounts (Cont.)

4. Fill out the form fields with the LO's information
5. Under "Permissions", check the appropriate following boxes:
  - Allow Locks/Lock Requests
  - Allow New Loans
6. Click "Save"

INTERBANK MORTGAGE COMPANY Interbank Portal Welcome TEST111 Logout

Pipeline Pricing Docs Tools

[Back To List](#)

### Loan Officer Administration

Login: \_\_\_\_\_

Account Status:  Disabled

Email: \_\_\_\_\_

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

NMLS #: \_\_\_\_\_

Cert Date: \_\_\_\_\_

Permissions:  Allow Locks  Allow Loans

**NOTE: "Cert Date" is the NMLS # issue date.**

# Setting Up Additional LO Accounts *(Cont.)*

- ❑ After the set up(s) are complete, the Loan Officer will receive an email (at the email address specified in the entry) along with a temporary password.
  - The email address specified for the Loan Officer(s) is also the username for their login.
- ❑ The email will contain a link that the Loan Officer can use to login with their temporary password; they will be prompted to change their password upon initial login.

**NOTE:** Files uploaded by individuals set up using these instructions will only be able to access their specific pipeline. Only the designated Admin for your account will have access to the entire company pipeline.



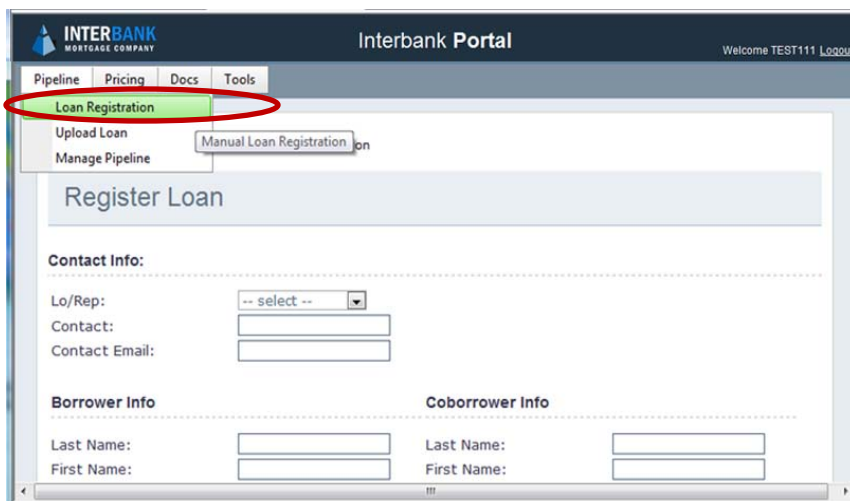
# Uploading a Loan

The following instructions will guide Loan Officers through the new loan submission process.



# Uploading a Loan

1. After you have logged in, click on the “Pipeline” tab in the navigation menu
2. Select the method you’d like to use to upload the loan; there are two ways to registering a new loan:
  - a) “Loan Registration” → Manually enter the loan information
  - b) “Upload Loan” → Automatically enters the loan information through uploaded file.



INTERBANK MORTGAGE COMPANY Interbank Portal Welcome TEST111 Logout

Pipeline Pricing Docs Tools

Loan Registration

Upload Loan Manual Loan Registration

Manage Pipeline

### Register Loan

**Contact Info:**

Lo/Rep: -- select --

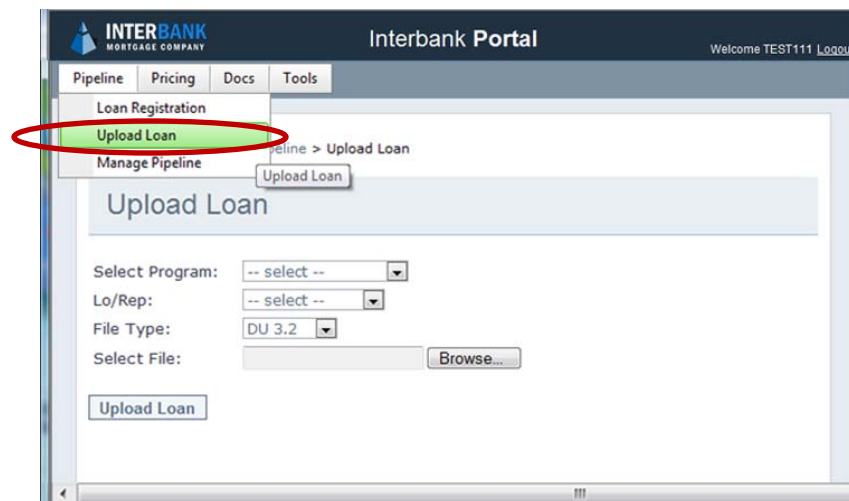
Contact:

Contact Email:

**Borrower Info** **Coborrower Info**

Last Name:  Last Name:

First Name:  First Name:



INTERBANK MORTGAGE COMPANY Interbank Portal Welcome TEST111 Logout

Pipeline Pricing Docs Tools

Loan Registration

Upload Loan

Manage Pipeline

Pipeline > Upload Loan

### Upload Loan

Select Program: -- select --

Lo/Rep: -- select --

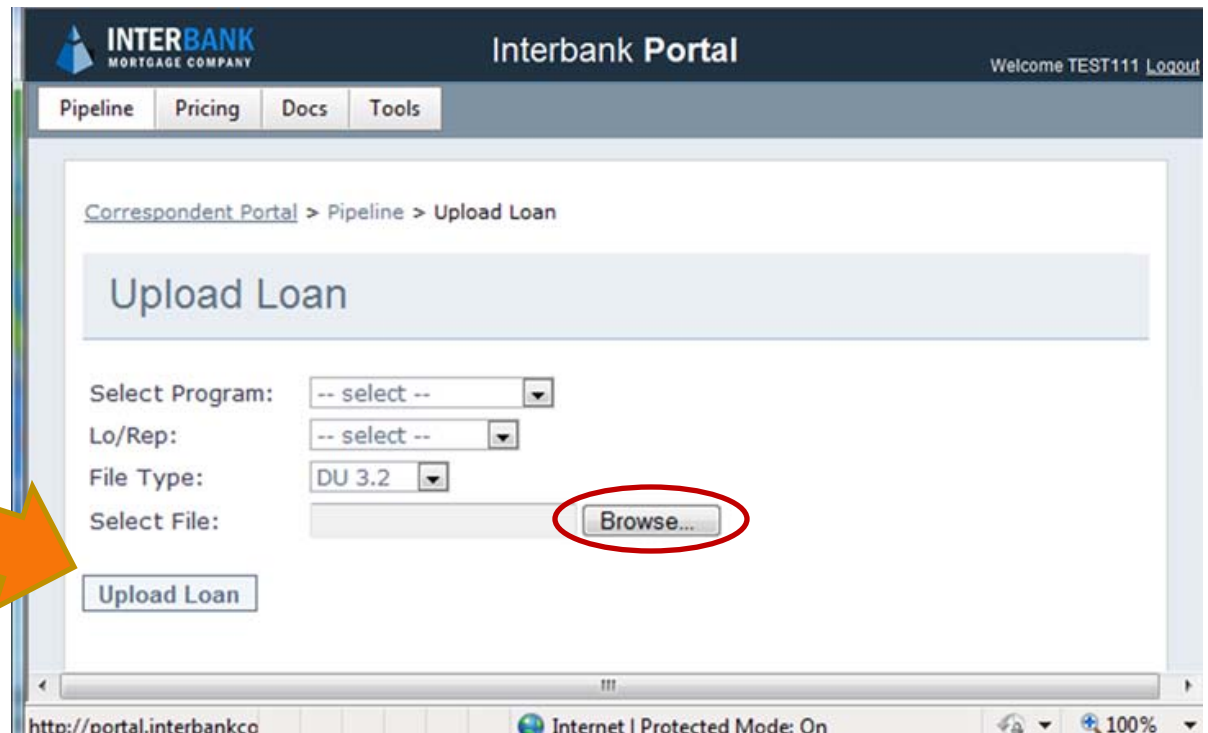
File Type: DU 3.2

Select File:  Browse...

Upload Loan

# Uploading a Loan *(Cont.)*

- ❑ If “Uploading Loan” (automatic method):
  3. Complete the fields in the screen by using the drop down menus
  4. Under “Select File”, click the “Browse” button to find the file on your computer
  5. Click “Upload Loan” to finish.



The screenshot shows the Interbank Portal interface. At the top, there is a navigation bar with the Interbank Mortgage Company logo and the text "Interbank Portal". Below this, there are tabs for "Pipeline", "Pricing", "Docs", and "Tools". The main content area displays the breadcrumb "Correspondent Portal > Pipeline > Upload Loan" and a large heading "Upload Loan". The form contains several fields: "Select Program:" with a dropdown menu showing "-- select --"; "Lo/Rep:" with a dropdown menu showing "-- select --"; "File Type:" with a dropdown menu showing "DU 3.2"; and "Select File:" with a text input field and a "Browse..." button. The "Browse..." button is circled in red. Below the form is an "Upload Loan" button. An orange arrow points from the left side of the screen towards the "Upload Loan" button. The browser's address bar at the bottom shows "http://portal.interbankco" and the status bar indicates "Internet | Protected Mode: On" and "100%".

# Uploading a Loan (Cont.)

- ❑ To confirm the loan file has been uploaded by hovering over the “Pipeline” tab and select “Manage Pipeline”
- ❑ The “My Pipeline” screen will display all of your loans in your pipeline, under “Loan Stage” find and click to expand the arrow next to “Registered”; your newly uploaded loan will appear along with the loan number.

The screenshot displays the Interbank Portal interface. At the top, the logo for INTERBANK MORTGAGE COMPANY is visible, along with the text 'Interbank Portal' and 'Welcome TEST111 Logout'. Below the logo, there are navigation tabs: Pipeline, Pricing, Docs, and Tools. A dropdown menu is open under the 'Pipeline' tab, showing options: Loan Registration, Upload Loan, and Manage Pipeline. The 'Manage Pipeline' option is highlighted with a red circle. Below the dropdown, the 'My Pipeline' section is visible, featuring a 'Manage Pipeline' button. The main content area shows a table of loans. The table has columns for Loan Stage, Loan Amount, and Units. A row is expanded under the 'REGISTERED' stage, showing a loan with a loan number of 88145420, a loan amount of \$120,000, and a last changed date of 5/12/2011 3:48:08 PM. The loan number 88145420 is circled in red. An orange arrow points from the left towards the 'REGISTERED' stage. At the bottom of the screen, the URL 'http://portal.interbankcorrespondent.com/IBPortal/General/Pipeline' and 'Internet | Protected Mode: On' are visible.

Loan Stage	Loan Amount	Units		
REGISTERED	\$120,000	1		
Broker	Loan Amount	Last Changed	Borrower	Tools
88145420	\$120,000	5/12/2011 3:48:08 PM		
	\$120,000			
	\$120,000			Sum: 1


# Managing Your Pipeline

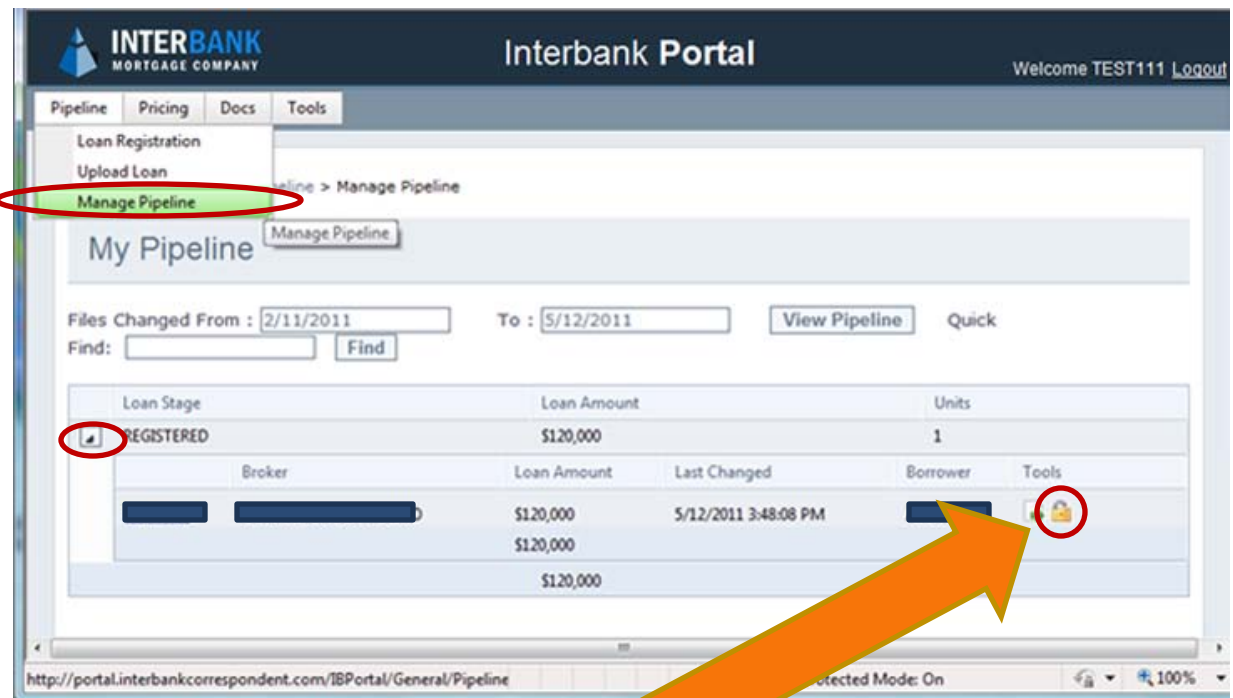
The following instructions will guide you through:

- Locking Your Loan
- Submitting Your Full Package
- Ordering an Appraisal
- Uploading Conditions
- Scheduling a Closing
- Viewing Loan Progress and Details



# Locking Your Loan

1. Hover over “Pipeline” and select “Manage Pipeline”
2. In the “My Pipeline” screen, under “Loan Stage” click to expand the arrow next to “Registered”
3. Find the loan you want to lock and click the lock icon (  ) under “Tools”.



INTERBANK MORTGAGE COMPANY Interbank Portal Welcome TEST111 Logout

Pipeline Pricing Docs Tools


Loan Registration  
Upload Loan  
Manage Pipeline

My Pipeline

Files Changed From : 2/11/2011 To : 5/12/2011 View Pipeline Quick

Find: Find

Loan Stage	Loan Amount	Units
REGISTERED	\$120,000	1

Broker	Loan Amount	Last Changed	Borrower	Tools
	\$120,000	5/12/2011 3:48:08 PM		
	\$120,000			
	\$120,000			

http://portal.interbankcorrespondent.com/TBPortal/General/Pipeline Protected Mode: On 100%



# Locking Your Loan (Cont.)

4. In the “Loan Pricing” screen, confirm that the loan information is correct.
5. Under “Pricing”, select the appropriate Rate and lock period; the screen will refresh with the “Final Pricing Terms” at the bottom.
6. Review the “Final Pricing Terms”, if correct – check the “Confirm” box and the “Lock Loan” button will appear
7. Click “Lock Loan” when finished; the page will refresh with your “Loan Lock Info” and a message that your “Loan successfully locked.”

4.375	<input type="radio"/> 103.1500 srp: 1.6500 adj.: -0.375 rtsh: 101.875	<input type="radio"/> 103.0250 srp: 1.6500 adj.: -0.375 rtsh: 101.750	<input type="radio"/> 102.9000 srp: 1.6500 adj.: -0.375 rtsh: 101.625	<input type="radio"/> 102.7750 srp: 1.6500 adj.: -0.375 rtsh: 101.500
4.500	<input type="radio"/> 103.2750 srp: 1.6500 adj.: -0.375 rtsh: 102.000	<input checked="" type="radio"/> 103.2750 srp: 1.6500 adj.: -0.375 rtsh: 102.000	<input type="radio"/> 103.1500 srp: 1.6500 adj.: -0.375 rtsh: 101.875	<input type="radio"/> 103.0250 srp: 1.6500 adj.: -0.375 rtsh: 101.750
4.625	<input type="radio"/> 103.2750 srp: 1.6500 adj.: -0.375 rtsh: 102.000	<input type="radio"/> 103.2750 srp: 1.6500 adj.: -0.375 rtsh: 102.000	<input type="radio"/> 103.1500 srp: 1.6500 adj.: -0.375 rtsh: 101.875	<input type="radio"/> 103.0250 srp: 1.6500 adj.: -0.375 rtsh: 101.750
4.750	<input type="radio"/> 103.2750 srp: 1.6500 adj.: -0.375 rtsh: 102.000	<input type="radio"/> 103.2750 srp: 1.6500 adj.: -0.375 rtsh: 102.000	<input type="radio"/> 103.1500 srp: 1.6500 adj.: -0.375 rtsh: 101.875	<input type="radio"/> 103.0250 srp: 1.6500 adj.: -0.375 rtsh: 101.750
4.875	<input type="radio"/> 103.2750 srp: 1.6500 adj.: -0.375 rtsh: 102.000	<input type="radio"/> 103.2750 srp: 1.6500 adj.: -0.375 rtsh: 102.000	<input type="radio"/> 103.1500 srp: 1.6500 adj.: -0.375 rtsh: 101.875	<input type="radio"/> 103.0250 srp: 1.6500 adj.: -0.375 rtsh: 101.750

**Final Pricing Terms**

Confirm Price: 103.2750, Note Rate: 4.500, 30 Day Lock

Get Pricing Lock Loan

**Loan Lock Info**

Loan successfully locked.

**Loan Info:**


Loan Number: 88145420  
Borrower: [REDACTED]  
Property Address: [REDACTED]  
City: [REDACTED]  
State: IL  
Zip: 60090

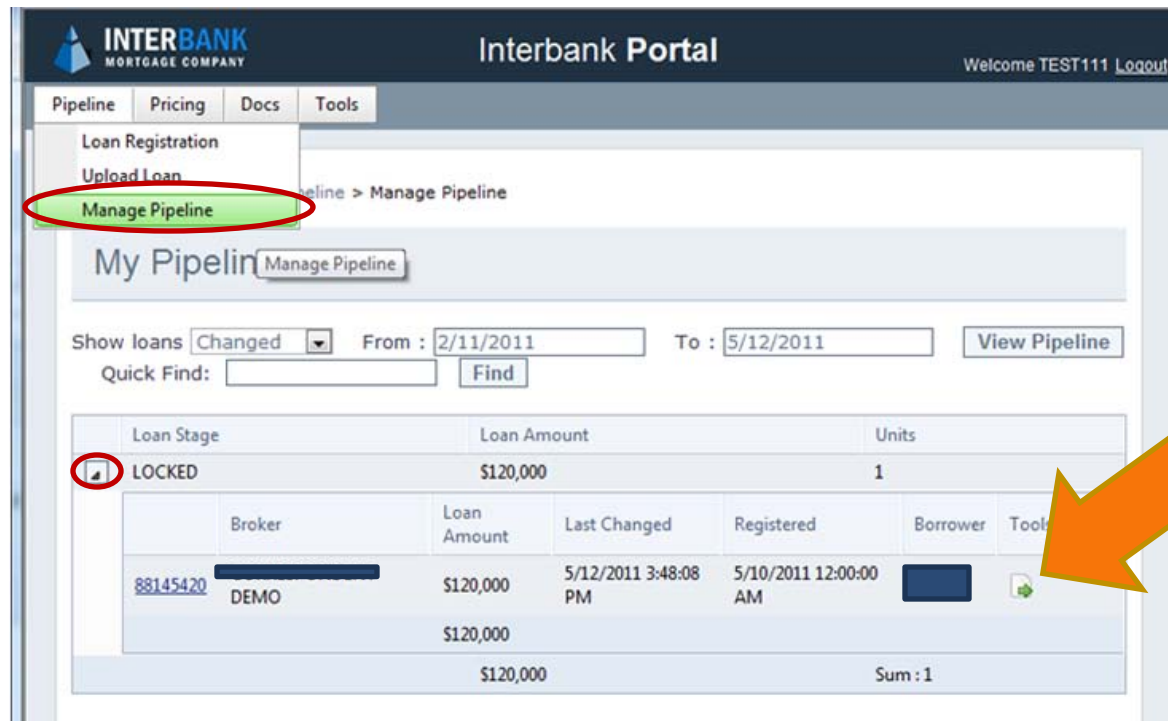
**Lock Info:**

Note Rate: 4.500  
Ratsheet Price: -2.000000  
Adjustments: 0.375000  
SRP: -1.650000  
Net Price: -3.275000  
Term: 30  
Locked: 5/12/2011 6:05:32 PM  
Expires: 6/11/2011 6:05:32 PM



[Submit Loan Package](#) [View Pipeline](#) [View Loan](#)

# Submitting Full Package

1. Go to “Manage Pipeline” and click to expand the arrow next to “LOCKED” (under “Loan Stage”)
2. Find the loan you are submitting the full package for and click on the “Submit Docs” icon (  ) under “Tools”

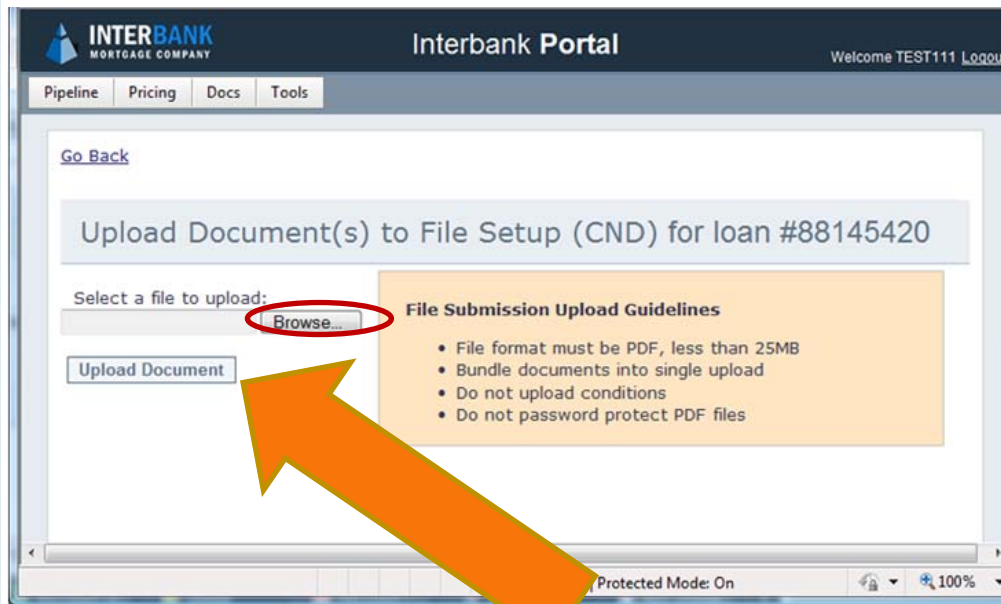


The screenshot displays the Interbank Portal interface. At the top, the logo for INTERBANK MORTGAGE COMPANY is visible, along with the text "Interbank Portal" and "Welcome TEST111 Logout". Below the logo, there are navigation tabs for "Pipeline", "Pricing", "Docs", and "Tools". The "Manage Pipeline" menu item is highlighted with a red circle. The main content area shows "My Pipeline" with a "Manage Pipeline" button. Below this, there are search filters for "Show loans" (set to "Changed"), "From" (2/11/2011), and "To" (5/12/2011), along with a "View Pipeline" button and a "Quick Find" field. A table lists loan stages, with the "LOCKED" stage circled in red. The table has columns for "Loan Stage", "Loan Amount", "Units", "Broker", "Loan Amount", "Last Changed", "Registered", "Borrower", and "Tools". The "Tools" column contains a "Submit Docs" icon, which is highlighted with an orange arrow.

Loan Stage	Loan Amount	Units				
 LOCKED	\$120,000	1				
	Broker	Loan Amount	Last Changed	Registered	Borrower	Tools
	88145420	DEMO	\$120,000	5/12/2011 3:48:08 PM	5/10/2011 12:00:00 AM	
		\$120,000				
		\$120,000				
		Sum : 1				

# Submitting Full Package *(Cont.)*

3. In the “Upload Document(s) to File Setup...” screen, use the “Browse” button and select the file from your computer.
4. Click “Upload Document” when finished.



## ***IMPORTANT!***

### **When submitting your Full Package:**

- File format must be PDF
- File size must be less than 25MB
- All documents must be bundled into one single file (the first page of the PDF must be either the Conventional or FHA Submission Form; found on the [website](#))
- Do not upload conditions
- Do not password protect the PDF file.

# Ordering an Appraisal

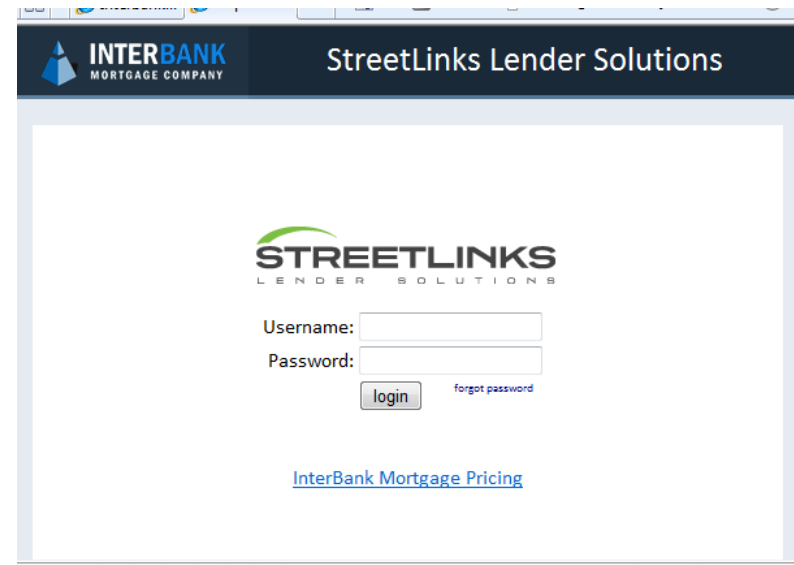
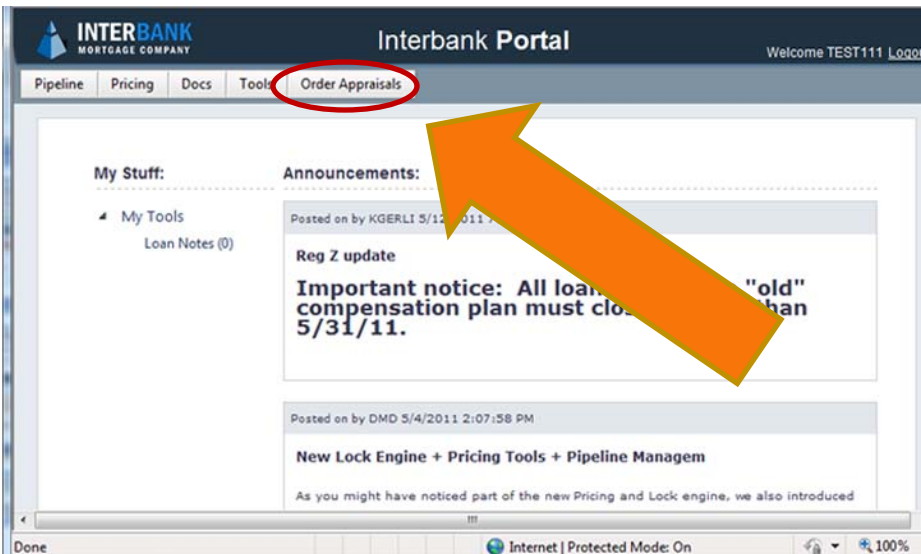
Appraisals must be ordered through StreetLinks National Appraisal Services.

**NOTE:** Brokerages can now have multiple accounts for individuals. If your brokerage does not automatically receive your login credentials via email within 24 hours, please contact StreetLinks directly at: [clientservices@streetlinks.com](mailto:clientservices@streetlinks.com), or call (866) 794-6371 and follow the prompts to Client Services.



# Ordering an Appraisal

- ❑ In the Broker Portal, click the “Order Appraisals” link in the main navigation menu
  - Or you can access StreetLinks by using the following link:  
<https://www.streetlinks.com/Interbank>



# Uploading Conditions

There are two (2) ways to upload conditions, the following section will guide you through both methods:

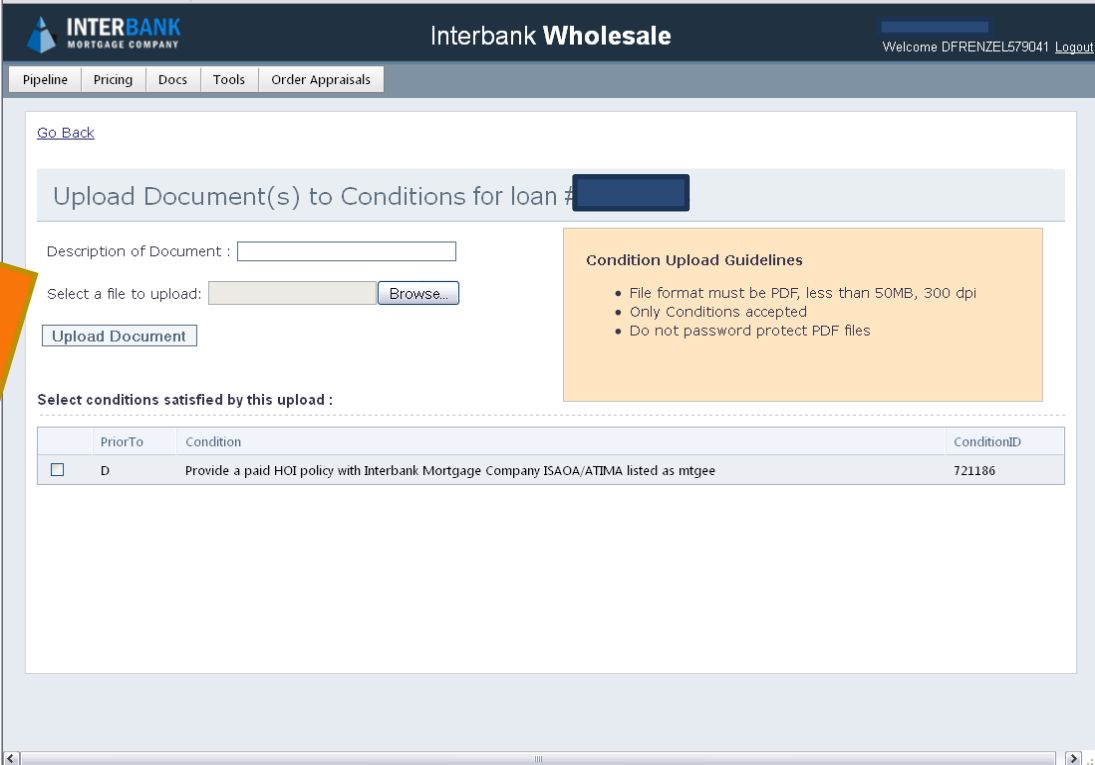
1. Uploading Documentation for each individual condition
2. Uploading a bulk file for multiple conditions





# Method #1: Individual Uploads

5. Enter a “Description of Document”
6. Click on “Browse” button and find the document to be uploaded
7. Click “Upload Document” to finish.



The screenshot displays the Interbank Wholesale web application interface. At the top, the logo for Interbank Mortgage Company is visible on the left, and the text 'Interbank Wholesale' is centered. A navigation menu includes 'Pipeline', 'Pricing', 'Docs', 'Tools', and 'Order Appraisals'. The user is logged in as 'DFRENZEL579041'.

The main content area is titled 'Upload Document(s) to Conditions for loan # [redacted]'. It features a 'Description of Document' text input field, a 'Select a file to upload:' label with a 'Browse...' button, and an 'Upload Document' button. A large orange arrow points to this button.

To the right, a 'Condition Upload Guidelines' box lists the following requirements:

- File format must be PDF, less than 50MB, 300 dpi
- Only Conditions accepted
- Do not password protect PDF files

Below the guidelines, a section titled 'Select conditions satisfied by this upload:' contains a table with the following data:

	PriorTo	Condition	ConditionID
<input type="checkbox"/>	D	Provide a paid HOI policy with Interbank Mortgage Company ISAOA/ATIMA listed as mtgee	721186

# Method #2: Bulk Upload

- ❑ In the Broker Portal:
  1. Click “Pipeline” and select “Manage Pipeline”
  2. Locate the loan
  3. Click on the PDF icon under the “Tools” section

INTERBANK MORTGAGE COMPANY Interbank Wholesale

Welcom [User] 1 Logout

Pipeline Pricing Docs Tools Order Appraisals









Broker Portal > Pipeline > Manage Pipeline

### My Pipeline

Loan Number/Last Name Search:

Show loans  From :  To :   Include cancelled loans

Loan Stage	Loan Amount	Units
<input type="checkbox"/> LOCKED		2
<input type="checkbox"/> U/W-CANCELED		3
<input checked="" type="checkbox"/> U/W-APPROVED		8

Broker	Loan Amount	Last Changed	Registered	Borrower	Tools
		6/10/2011 2:36:22 PM	6/3/2011 12:00:00 AM		
		6/7/2011 12:38:51 PM	5/31/2011 12:00:00 AM		
		6/2/2011 3:49:18 PM	5/31/2011 12:00:00 AM		
		6/10/2011 4:50:17 PM	5/27/2011 12:00:00 AM		
		6/9/2011 1:20:57 PM	5/26/2011 12:00:00 AM		
		6/10/2011 1:55:32 PM	5/25/2011 12:00:00 AM		
		6/13/2011 9:58:13 AM	5/16/2011 12:00:00 AM		
		6/9/2011 2:43:37 PM			

\$1,394,500

\$2,171,000

Sum : 13

# Method #2: Bulk Uploads

4. Enter a “Description of Document”
5. Click on “Browse” button and find the document to be uploaded
6. Select appropriate conditions for which documents are being uploaded
7. Click “Upload Document” to finish.

Interbank Wholesale

Welcor Logout

Pipeline Pricing Docs Tools Order Appraisals

[Go Back](#)

Upload Document(s) to Conditions for loan # [redacted]

Description of Document :

Select a file to upload:

**Condition Upload Guidelines**

- File format must be PDF, less than 50MB, 300 dpi
- Only Conditions accepted
- Do not password protect PDF files

Select conditions satisfied by this upload:

PriorTo	Condition	ConditionID
<input checked="" type="checkbox"/>	D Interbank Mortgage or order and obtain Flood Certification during pre-close audit review	721184
<input checked="" type="checkbox"/>	D ALL CONDITIONS FOR TEAM RED MUST BE FAXED TO 847-574-8096 OR EMAIL TO: teamreduw@interbankwholesale.com. ALL APPRAISALS ARE TO BE SENT TO: teamredappraisals@interbankwholesale.com APPRAISAL ORDER FORMS ARE TO BE FAXED TO: 847-574-8160	721185
<input checked="" type="checkbox"/>	D Provide a paid HOI policy with Interbank Mortgage Company ISAOA/ATIMA listed as mtgee	721186
<input checked="" type="checkbox"/>	D 06/07 Borrower to sign LOX****Provide a satisfactory LOX Re: inquiries in the last 120 days to evidence no additional debt. Respond to each inquiry by the creditor's name: 05.26 CB Innovis. UID: 601, SID: 3176	721189
<input checked="" type="checkbox"/>	D [redacted] SUBJECT TO FINAL AUDIT PRIOR TO CLOSING...ADDITIONAL CONDITIONS MAY APPLY.	721190
<input type="checkbox"/>	[redacted] is subject to satisfactory re-verification of employment within 48 hours of closing	721191
<input type="checkbox"/>	[redacted] can be paid at closing by the Borrower(s) may not exceed \$32983.	721192
<input type="checkbox"/>	[redacted] borrower(s) may not exceed \$2000 or 2% whichever is less	721193
<input type="checkbox"/>	[redacted] closing and be reflected on the final HUD 1: Bac HomeLoans \$115035.	721194




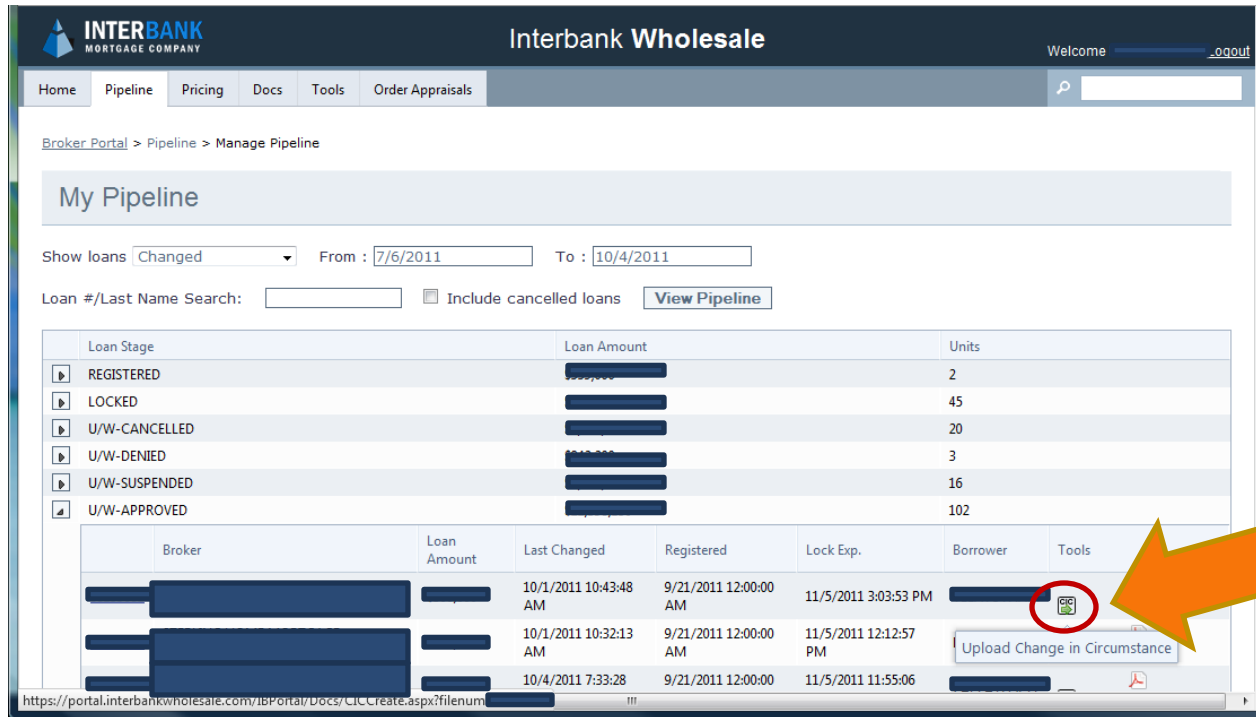
# Uploading Change in Circumstance

The Change in Circumstance upload feature is available for all submitted loans up to Docs status.



# Upload Change in Circumstance


1. Find the loan in your pipeline.
2. Click on the “Upload Change in Circumstance” icon (  ), in the Tools section, on the far right column next to the loan.



The screenshot displays the Interbank Wholesale Broker Portal interface. The main content area is titled "My Pipeline" and shows a list of loan stages with their respective counts. Below this, there is a table of loan details with columns for Broker, Loan Amount, Last Changed, Registered, Lock Exp., Borrower, and Tools. An orange arrow points to the "Upload Change in Circumstance" icon in the Tools column of the loan details table.

Loan Stage	Loan Amount	Units
REGISTERED	[REDACTED]	2
LOCKED	[REDACTED]	45
U/W-CANCELLED	[REDACTED]	20
U/W-DENIED	[REDACTED]	3
U/W-SUSPENDED	[REDACTED]	16
U/W-APPROVED	[REDACTED]	102

Broker	Loan Amount	Last Changed	Registered	Lock Exp.	Borrower	Tools
[REDACTED]	[REDACTED]	10/1/2011 10:43:48 AM	9/21/2011 12:00:00 AM	11/5/2011 3:03:53 PM	[REDACTED]	 Upload Change in Circumstance
[REDACTED]	[REDACTED]	10/1/2011 10:32:13 AM	9/21/2011 12:00:00 AM	11/5/2011 12:12:57 PM	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	10/4/2011 7:33:28	9/21/2011 12:00:00	11/5/2011 11:55:06	[REDACTED]	[REDACTED]

# Upload Change in Circumstance (Cont.)

3. In the next “Upload change of circumstance for..” window, provide the following information as prompted:
  - Reason(s)
  - New values on the GFE
  - Verify the documents needed to upload
4. Click “Continue” when finished.

The screenshot displays the Interbank Wholesale web application interface. At the top, the logo for INTERBANK MORTGAGE COMPANY is visible, along with the text 'Interbank Wholesale' and a user greeting 'Welcome [username] Logout'. A navigation menu includes 'Home', 'Pipeline', 'Pricing', 'Docs', 'Tools', and 'Order Appraisals'. Below the menu, there is a search bar and a 'Go Back' link. The main heading reads 'Upload change of circumstance for loan # [redacted]'. The form section is titled 'Select Change of Circumstance reasons and corresponding new values' and contains the following options:

<input type="checkbox"/> Loan Amount Change	<input type="text"/> New Loan Amount
<input type="checkbox"/> Rate Change	<input type="text"/> New Rate
<input type="checkbox"/> Float Down	
<input type="checkbox"/> Term Change	<input type="text"/> New Term
<input type="checkbox"/> Program Change	<input type="text"/> New Program
<input type="checkbox"/> Lock Extension	
<input checked="" type="checkbox"/> Relock (Free)	
<input type="checkbox"/> Escrows	<input type="radio"/> Add <input type="radio"/> Remove

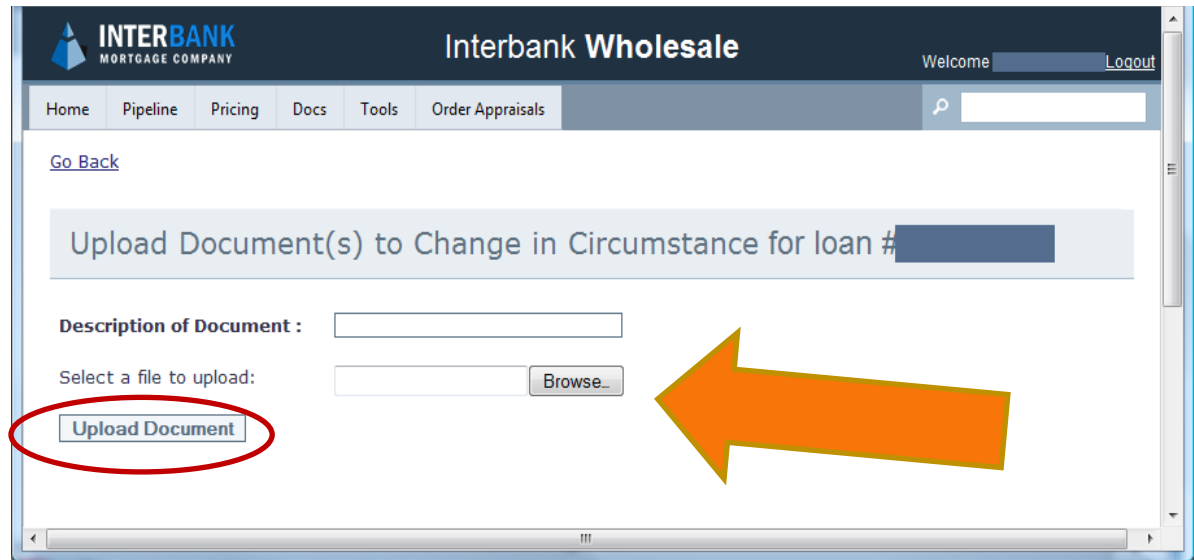
Below the form, a section titled 'The following documents are required for this CIC' lists the following items:

- COC Letter
- GFE
- Itemized Fee Worksheet
- Signed Borrower Intent

A red bracket highlights the input fields for 'New Loan Amount', 'New Rate', 'New Term', and 'New Program'. A large orange arrow points to these fields. The 'Continue' button at the bottom of the form is circled in red.

# Upload Change in Circumstance *(Cont.)*

- ❑ Next, you will need to upload all required document(s) in a single PDF attachment:
  5. Enter a description of the document you are uploading (i.e. “Loan No. 12345678 - Change in Circumstance Documents.pdf”)
  6. Use the “Browse” button to find and select the file.
  7. Click “Upload Document” to continue.



The screenshot displays the Interbank Wholesale web application interface. At the top, the logo for INTERBANK MORTGAGE COMPANY is visible on the left, and the text "Interbank Wholesale" is centered. On the right, there is a user greeting "Welcome [redacted]" and a "Logout" link. Below the header is a navigation menu with links for Home, Pipeline, Pricing, Docs, Tools, and Order Appraisals. A search bar is located to the right of the navigation menu. The main content area features a "Go Back" link and a heading "Upload Document(s) to Change in Circumstance for loan # [redacted]". Below this heading, there is a "Description of Document" label followed by a text input field. Underneath, the text "Select a file to upload:" is followed by a file selection input field and a "Browse..." button. The "Upload Document" button is circled in red, and a large orange arrow points to it from the right side of the screen.

# Upload Change in Circumstance (Cont.)

- Once you've uploaded the document, the selections you made (reasons / terms of changes) will appear above the document segmentation details.

The screenshot displays the Interbank Wholesale web application. The top navigation bar includes 'Home', 'Pipeline', 'Pricing', 'Docs', 'Tools', and 'Order Appraisals'. The main content area is divided into two sections: 'Change in Circumstance for:' and 'Previewing (Full Doc)'. The 'Change in Circumstance' section shows a document of 38 KB, 6 Pages, with a 'Document Uploaded' status and a 'Reviewer' field. Below this is a table with columns for 'SID', 'Status', 'Condition', 'Pages', 'Preview', and 'Doc Type'. The table contains one row with 'Uploaded' status and '1-6' pages. An orange arrow points to a '+ Add Segment' button below the table. The 'Previewing (Full Doc)' section shows a 'Good Faith Estimate (GFE)' document. The GFE form includes fields for 'Name of Originator', 'Originator Address', 'Originator Phone Number', 'Originator Email', 'Borrower', 'Property Address', and 'Date of GFE'. Below the form is a 'Purpose' section with a disclaimer and a 'Shopping for your loan' section with a note: 'Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.' The 'Important dates' section lists four items: 1. The interest rate for this GFE is available through [redacted] After this time, the interest rate, some of your loan Origination charges, and the monthly payment shown below can change until you lock your interest rate. 2. This estimate for all other settlement charges is available through [redacted]. 3. After you lock your interest rate, you must go to settlement within [redacted] days (your rate lock period) to receive the locked interest rate. 4. You must lock the interest rate at least [redacted] days before settlement.

**NOTE:** IMC operation staff will also be able to verify the selections made against the document(s). IMC's staff monitors and reviews all CICs and once it is received, a notification is sent of Receipt / Rejection.

# Schedule a Closing

All closings must be scheduled through the Broker Portal, this feature allows you to schedule closings on all eligible loans in your pipeline electronically. No more waiting for fee sheets!



# Schedule a Closing

- As soon as a loan is marked clear to close in our system, it will appear in your list of eligible loans for scheduling.

Loan Stage	Loan Amount	Units
LOCKED		12
U/W-CANCELED		2
U/W-DENIED		1
U/W-SUSPENDED		1
U/W-APPROVED		9
DOCS-OUT		4

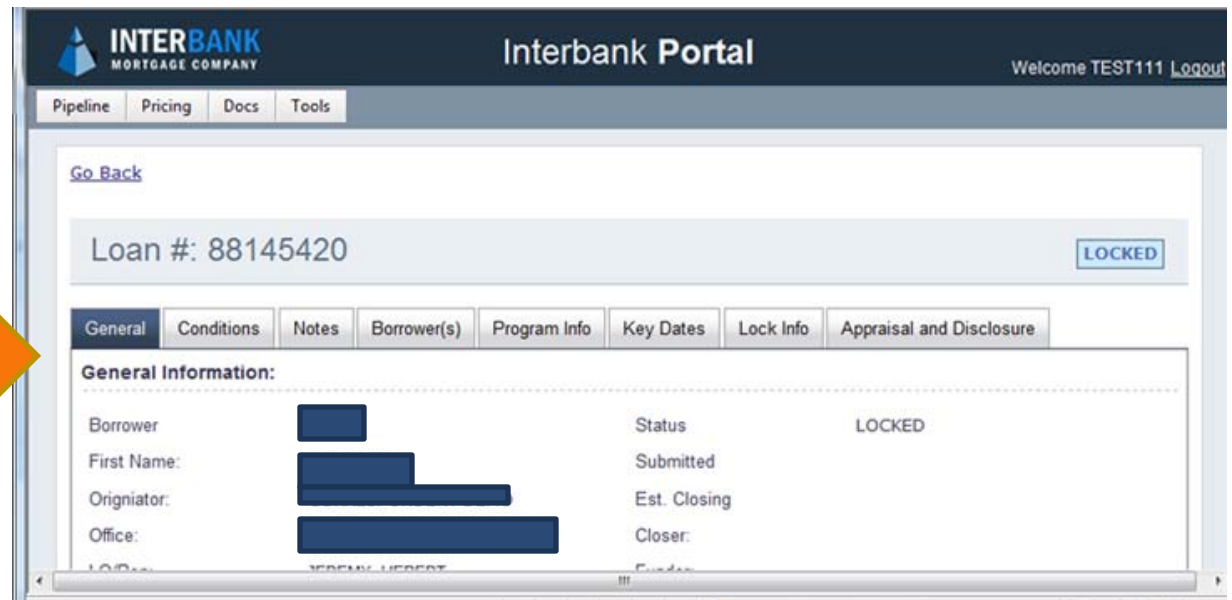
Broker	Loan Amount	Last Changed	Registered	Borrower	Tools
		5/19/2011 1:23:40 PM			
		5/19/2011 11:59:54 AM			
		5/19/2011 3:04:31 PM			
		5/19/2011 4:00:20 PM	4/11/2011 12:00:00 AM		

- To schedule a closing, click on “Pipeline”
- Click the expand arrow next to “DOCS-OUT”
- Find your loan and click on the clock icon (🕒) under “Tools”
  - You can select the date and time of the closing, confirm all the fees, and review all Prior to Funding conditions.

**NOTE:** If you have any additional questions about this process or need further instructions contact your Account Executive or loan coordinator.

# Viewing Loan Progress & Details

- ❑ By clicking the “Pipeline” tab in the main navigation menu, you can:
  - View your pipeline, check statuses, lock expirations, etc.
  - Click the arrow to expand any of the loan stages to see snapshots of your loan, and
  - Click on the loan number and use the tabs to view the loan details notes which are updated in real time as your loan moves through the underwriting process.



The screenshot displays the Interbank Portal interface. At the top, the logo for INTERBANK MORTGAGE COMPANY is visible on the left, and the text "Interbank Portal" is centered. On the right, it says "Welcome TEST111 Logout". Below the header, there are navigation tabs: "Pipeline", "Pricing", "Docs", and "Tools". The "Pipeline" tab is selected. The main content area shows a "Go Back" link, followed by the loan number "Loan #: 88145420" and a "LOCKED" status indicator. Below this, there are several tabs: "General", "Conditions", "Notes", "Borrower(s)", "Program Info", "Key Dates", "Lock Info", and "Appraisal and Disclosure". The "General" tab is active, showing "General Information:" with fields for Borrower, First Name, Originator, Office, Status, Submitted, Est. Closing, and Closer. The Status field is set to "LOCKED". A large orange arrow points from the left towards the loan number field.

For inquiries, or troubleshooting help with your loans,  
please contact your Account Executive or Loan  
Coordinator(s).



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