



# Loan Submission Guide

- The purpose of this guide is to assist you with a successful loan registration.
- To remain compliant with the CFPB, all applications must be submitted to Axos Bank within 24 hours of completion.
- If you have any questions during your loan process, please reach out to your Account Executive for guidance.

Access Axos Bank's Third Party Lending website

Get started

Enter LO information and upload the file

Upload supporting documentation

Registration requirements for Wholesale/Portfolio

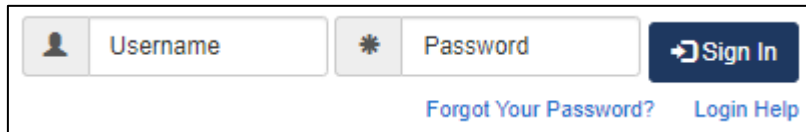
Registration requirements for Correspondent

Submit your loan

Minimum requirements to submit file to underwriting

# Access Axos Bank's Website

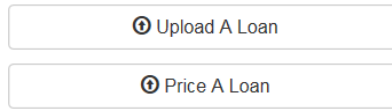
- > Go to <https://thirdparty lending.axosbank.com/index>
- > Enter your Username and Password in the top right hand corner of the page.
- > If you need any assistance logging in, click on the [Forgot Your Password?](#) or [Login Help](#) link to reset your password or email [tpo.password.help@axosbank.com](mailto:tpo.password.help@axosbank.com).



The image shows a login form with two input fields: 'Username' and 'Password'. The 'Username' field has a person icon on the left, and the 'Password' field has an asterisk icon on the left. To the right of the 'Password' field is a dark blue 'Sign In' button with a white arrow icon. Below the input fields are two links: 'Forgot Your Password?' and 'Login Help'.

# Getting Started

- > Click on the 'Upload A Loan' icon to get started with a new file.



- > Active loans are sorted by status in a table on the left side of the page. You may select a status to reveal a list of your loans in that status. Then click on the loan number to open a specific file.

Status	# Loans
Application	26
Approved	24
Clear to Close	14
Cond Approval	117
Docs Ordered	8
Docs Signed	17
Lead	18
Processing	22
Registered	7
Submitted	21
Suspended	19

# Enter Loan Officer information and upload file

- > Enter the following information under the Loan Officer information section:
  - First and Last Name
  - Email Address
  - Loan Officer NMLS
  - Branch NMLS
  
- > Choose the required loan program
- > Choose Wholesale or Correspondent channel
- > Now upload the MISMO 3.4 file.

The screenshot shows a web interface titled "Upload File". It features a "File type" dropdown menu currently set to "URLA MISMO v3.4(I/LAD)". Below this is a "File" section with a dashed border and the text "Drag the file here or click here to browse the file". At the bottom of the interface is a dark blue button with a white upload icon and the text "Upload Loan".

# Upload Supporting Documentation

- > If the loan was successfully uploaded you will receive a loan #.
- > Navigate to the **CONDITIONS** tab to upload required documents.

**Loan Number 3413891, John Sample** **Floating**

Registered	Processing	Underwriting	Conditional Approval	Cond Rvw 1	Cond Rvw 2	Approved	CTC	CD Wait	Docs Sent	Funded
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< [Loan Details](#) [Lock Request](#) [Conditions](#) [Submit My Loan](#) >

**Loan Details**

Borrower			
Name:	John Sample	Citizenship:	U.S. Citizen
Occupancy:	Owner	Marital Status:	

- > Select the appropriate condition e.g., Funds to Close and click on 'Upload'.
- > You must upload documents in PDF format or it will not transfer into our LOS.
- > Do not upload all your documents into one condition — they should be sorted into the correct conditions.

Conditions Filter By: All

**Code Key:**  
\* = Broker Reqts C = Prior to CD D = Prior to Docs F = Prior to Funding

Code	#	Received	Condition
▼ C	0	Upload	FUNDS TO CLOSE: Borrower to provide a signed explanation letter for which account funds to close will be coming from; details to include the following: Bank Name, Last four digits of Account Number, Sending via Cashier's Check or Wire



# Initial Registration Requirements for Wholesale Portfolio Loans

## > 3.4 File:

- Must have all 6 pieces of information required to consider the file an application:
  - Property Address
  - Estimated Value
  - Name
  - Credit (SSN)
  - Income
  - Loan Amount

## > Submission Fee Sheet:

- Enter all fees into Axos Bank's Submission Fee Sheet that is available online under the **FORMS** tab.
- Select either "Lender" or "Borrower" paid submission fee sheet.
- Upload the Fee sheet to the "Submission Fee Sheet" condition

# Initial Registration Requirements for Wholesale Portfolio Loans (continued)

- All borrowers must provide their **own** e-mail address and a contact phone number.
- Axos Bank will disclose electronically through DocMagic. All borrowers are required to e-sign their disclosures. The LO will need to e-sign the 1003.
- Non-borrowing spouses/other borrowers on rescindable transactions must receive the initial Loan Estimate.
- Foreign National borrowers must have a US mailing address and a US phone number.

# Initial Registration Requirements for Correspondent Loans

## > **1003:**

- Must be dated and signed by the LO.
- Must have LO and Company NMLS numbers accurately reflected.
- Borrower(s) email address and phone number.
- Foreign National borrowers must have US mailing address and US phone number.

## > **Disclosures:**

- Must be dated in compliance (within 3 business days of the application date on the 1003)

## > **Loan Estimate:**

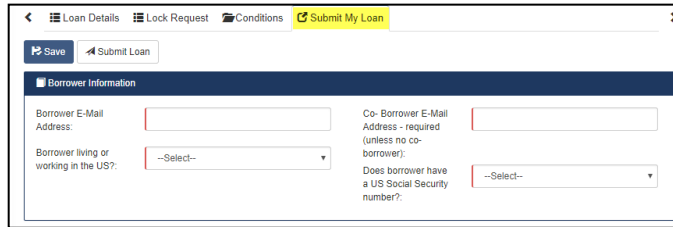
- Must be dated in compliance to the 1003.
- Itemization of fees to match Loan Estimate.
- Impounds are required on all HPML loans.
- A compliant Change of Circumstance form is required for any re-disclosed Loan Estimates.
  - Need proof of receipt of Loan Estimate by non-borrowing spouses/other on rescindable transactions.
  - Can be a read receipt or email acknowledging receipt of LE.

## > **Credit report:**

- Must be dated within 90 days.

# Submitting your loan

- › Once the minimum documentation has been uploaded, select the **SUBMIT MY LOAN** tab.



The screenshot shows a mobile application interface for loan submission. At the top, there is a navigation bar with tabs: 'Loan Details', 'Lock Request', 'Conditions', and 'Submit My Loan' (which is highlighted in yellow). Below the navigation bar, there are two buttons: 'Save' and 'Submit Loan'. The main content area is titled 'Borrower Information' and contains four input fields:

- Borrower E-Mail Address: A text input field.
- Borrower living or working in the US?: A dropdown menu with '--Select--' as the selected option.
- Co-Borrower E-Mail Address - required (unless no co-borrower): A text input field.
- Does borrower have a US Social Security number?: A dropdown menu with '--Select--' as the selected option.

- › Enter all required information then you must click on the **SUBMIT LOAN** icon.
- › Your loan will now change from 'Lead' status to a 'Registered' status.
- › Impounds are required on all HPML loans.
- › The SFR Intake department will review the file for compliance, disclose and then move to processing once completed.
  - On Wholesale files Loan Setup will email the initial disclosures to the borrower and the 1003 to the LO from doc vendor — Doc Magic.
  - The loan cannot move into a processing status until all borrowers have executed the disclosures and the LO has e-signed the 1003.

# Minimum requirements to submit file to underwriting

Once you have satisfied the initial registration requirements your file will be assigned to an Account Manager. Please note that your file will not be assigned to an underwriter until we have the initial documentation listed below.

> **W2 borrower:**

- Paystubs – covering most recent 30-day pay cycle
- W2's/1099 for most recent 2 years
- 2 years most recent personal tax returns

> **Self-employed income:**

- 2 most recent years personal and business tax returns
- 2 years most recent W2's if applicable
- All K1's for 2 most recent years (for all businesses owned or on schedule E)

> **Other:**

- Bank statements for most recent 2 months
- Purchase contract and source of down payment (if applicable)
- Refinances require Preliminary Title report
- Citizenship docs if not a US citizen (valid passport and/or visa)
- Translated documents if applicable