# Portfolio Loan Process Manual

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Registration and Application Package Process:

Timing is critical. If the application interview date is the same day the loan is created in the Portfolio Pipeline, you must complete loan registration within 24 hours of having created the loan, or if the application interview date is one business day prior to the loan being created in the Portfolio Pipeline, you must complete loan registration prior to midnight Central Time the day the loan was created. Note: USBHM considers Saturday a business days. Applications taken on Friday must be submitted to USBHM before the applicable cutoff time on Saturday.

Create Loan ~ Step 1

In the Portfolio Pipeline, select the “Create Loan” option from the left navigation bar. Use the drop down menu to select “Yes” to import a 1003 or “No” to manually input the loan application and then select whether the loan is a “first” or “second” mortgage and click “Continue.”

Note: any simultaneous second mortgage that follows a portfolio first mortgage, whether fixed term or HELOC, must have a separate application created and registered in the Portfolio Pipeline.

To import an application you must have a DU 3.0 or 3.2 file (.fnm) format saved to your computer. Browse for and select the appropriate file by double-clicking on it and then click the Import button.

If the application date is more than one business day prior to upload, you will encounter an error message and will be unable to create the new loan in the Portfolio Pipeline.

A Loan Summary screen will appear upon successful application upload along with a reminder to complete the submission process prior to the submission deadline. If you need a copy of the Summary for your records click “Print Loan Summary”. Click on “Return to Pipeline” the application will appear on the Portfolio Pipeline page.

Edit Application ~ Step 2

It is recommended that you edit the application to ensure that the data is current and correct. To do so, highlight the application in the pipeline and select “Edit Application”.

On the “Edit Application” screen, use the left navigation menu or click “Next” at the bottom of the page to scroll from page to page as you confirm the loan data is accurate.

At the bottom of each page you will also see the options to “Save/Close”, “Cancel” or “Submit” the updates. Clicking “Cancel” or “Save/Close” will return you to the Pipeline view.

Click “Submit” and you will automatically be directed to “Register/Lock Loan” so you can register and/or register and lock the application.
Register/Lock Loan ~ Step 3

In the Portfolio Pipeline, highlight the loan in the pipeline and select “Register/Lock Loan” from the Action menu to submit and register the loan.

Clear Validation Errors: when the page opens, click “Submit” at the bottom of the page and any “Validation Errors” will display:
- Missing or incorrect fields will be display in red
- Use the left menu or the “Previous” and “Next” buttons at the bottom of the page to find and clear all errors indicated
- Be sure to review all fields, even those not in red. It is important that you complete all registration fields as unanswered items may affect loan eligibility
- Click the “Submit” button again to continue

Complete the Know Your Customer (KYC) screen:
- KYC information will be required for all loan applicants. Click on a borrower’s name to input his or her information, the active borrower’s name will appear in blue.
- Reference the KYC Training materials available on the Resources page of www.usbank.com/brokerloans for additional details and requirements of the KYC screen.

Select Rate and Price:
- Pick either the Lender Paid tab (price in red) or Borrower Paid Compensation tab (price in blue) at the top of the page
- Lock periods are across the top with rates down the left, select the rate and lock period by clicking the appropriate price
- Adjustments have NOT been applied to the rates and prices listed
- Adjustments will be broken down into Rate Adjustments and Loan Level Program Fees as listed below the rate table
- The grey box at the bottom of the page will show you both the Base Rate and Price (that you selected) and the Total Rate and Net Credit or Discount
- Always review the grey box to confirm your selection, including the Total Rate and Net Credits/Net Discount Points before proceeding
- Click “Submit” to float or “Lock” to lock

Finalize the Submission by completing the following steps:
- Certify Terms and Conditions by clicking “Agree” to the “Terms and Conditions” box
- Upload a signed Borrower’s Certification and Authorization for all loan applicants
- Select a Settlement Agent for the transaction from the list of Service Providers that appears. Highlight the provider you want to use and click “Continue” at the bottom of the page. The system will take a minute or two to pull in that provider’s information
The Lock or Registration Confirmation: the Registration or Lock Confirmation page will display indicating your loan has successfully been registered. You can print a copy for your records but it will also be available in the Portfolio Pipeline by highlighting the application and clicking “View Confirmation”.

ClosingCorp
ClosingCorp is the vendor that verifies Service Provider fees for USBHM Portfolio transactions. During loan registration in the Portfolio Pipeline a selection of title/settlement providers in the ClosingCorp network will display. A provider from this list must be selected in order to complete the loan submission/registration process.

To refer a Settlement Agent to ClosingCorp and have them added to the network, complete the U.S. Bank Refer a Provider Page.

The Provider that was referred will receive an e-mail from and be contacted by ClosingCorp to initiate the set-up process.

Once a provider has been submitted and the rates are validated, the provider will be added to the ClosingCorp's REN Service Provider Network and you will be able to instantly access the provider when registering a new transaction in the Portfolio Pipeline.

Providers that are in the ClosingCorp network do pay an annual fee of $249 to be in the network.

Rate Lock Process and Policy
- Loans can be locked in the Portfolio Pipeline through 7:30 a.m. Central time the following business day at the previous day’s rates. See Online Locking (below)
- Lock expiration date is based on the calendar days from the date of the rate sheet. If the expiration date falls on a weekend or federal holiday, the lock will expire the following business day
- A maximum of two extensions are available per loan
- A re-lock of expired locks will be priced at the less favorable of current or original lock rate. Any charges for prior lock extensions fees will be added into the pricing. Additional re-locks are on an exception basis only
- All loans must fund on or prior to the lock expiration date. Loans scheduled to fund after the lock expires will required a lock extension
- The full Pricing Policy is available in the Wholesale Seller Guide; Section 600: Pricing and Registration
- For questions pertaining to locks, extensions, or re-locks, contact your account executive or the Lock Help Desk at 800-803-4212, option 4 (available 10:00 a.m. – 5:00 p.m. Central time)

Online Locking
Lock, extension and re-lock requests can be made using the Portfolio Pipeline, Register/Lock Loan Action. Upon requesting a lock the Help Desk will process and confirm the rate selected. Once processed, you will be emailed or faxed the Rate and Price Lock Confirmation.

Be sure to note the paddle lock icon on for each file in the Portfolio Pipeline. After receiving your lock confirmation, click refresh on the file to update the padlock, if it did not automatically refresh upon locking.

Credit Decision Issued ~ Step 4

Upon acceptance of your submission package the file will be forwarded to the Credit Department. U.S. Bank will pull credit on all loan applicants and the Credit Department will issue a Credit Decision (Approval, Counter-offer, or Denial) based on that credit pull, U.S. Bank Portfolio lending policies and the loan terms that you requested. If additional information is needed to make a credit determination, a Missing Information notice may be sent. If the loan is denied or if a counter-offer is issued, an adverse action notice will be sent to the loan applicant(s).

Included in the fax and email that you will receive upon issuance of a Credit Approval or Counter-offer will be the following documents:
- Credit Decision
- Underwriting Conditions List: the conditions list will be based on the specifics of the loan application and transaction
- Intent to Proceed: which must be signed/dated by applicant(s)
- U.S. Bank Quick Reference Sheet – Underwriting
- Anti-Steering Loan Options Certification: to be completed and signed and dated by LO and the loan applicant(s)
- Request for Seller Adjustments Form (Purchase only)
- Net Tangible Benefit Letter (NTB): USBHM requires a U.S. Bank specific NTB for all refinances of a primary residence, excluding lines of credit and all purchase transactions in CO and NV. If additional state specific requirements exist, USBHM will require the form for those transactions as well. SC, NV, ME, CO, RI and MA have state specific forms, for all other states, use the standard form. The form must be completed and signed/dated by LO and applicant(s)
- Rate Lock Confirmation (if the loan has been locked): review to confirm the lock terms
Loan Estimate (LE) Issued to Applicant ~ Step 5

The LE will be issued to the applicant the morning following approval or counter offer of the loan application by USBHM or two days after the application is received by USBHM regardless if an approval or counter offer has been issued. The LE will be sent to the applicant by email (if provided), and mailed at the same time. You will receive a copy of the LE by email on the same day that it is sent to the applicant.

Reminder, after receiving the LE from USBHM, the applicant must indicate their intent to proceed. An applicant cannot be charged and an appraisal cannot be ordered prior to obtaining the intent to proceed.
Underwriting Process:

All loan conditions must be cleared by underwriting. Closing conditions are not allowed

Prepare and Send the Underwriting Package ~ Step 6

Review the Underwriting Conditions list that you received with the Credit Decision. This is a multiple page document; the first page will restate the terms of the approval. The pages that follow detail the required conditions, broken into categories: Alerts, Verification of Collateral, Verification of Income, Verification of Mortgage/Rental History and Liabilities, Verification of Cash needed to close and Reserves, Verification of Homeowners / Flood Insurance, Verification of Title, and U.S. Bank and other Disclosures. Be sure to address all conditions outlined on the Underwriting Conditions List.

Gather all conditions that are listed on the Underwriting Conditions List. Upload the loan conditions to the file in the Portfolio Pipeline or email the Underwriting Package as follows, To: usbankstips@usbank.com , be sure to include the reference number and borrower’s last name in the subject line of the email.

When sending conditions on combo loans:

• Upload the loan conditions to both the first and second mortgage in the Portfolio Pipeline, or
• Email the conditions in one email, putting both loan reference numbers in the subject line

To expedite the receipt and review of conditions:

• Number conditions to coincide with the Underwriting Conditions List
• Include a letter of explanation for any documentation that you are providing as an alternative to a condition on the Underwriting Conditions List
• Send in only complete conditions. Example: do not send in income documentation if you are waiting on other income documentation that you know is needed

Underwriting Review & Revised Underwriting Conditions List ~ Step 7

Upon receipt of the underwriting package the file will be forwarded to underwriting for review. Once the package is reviewed you will receive a fax or email from U.S. Bank that will include an updated Underwriting Conditions List.

• As underwriting signs off on conditions, they will be checked off the list and show in a light grey.

• Conditions that have been signed off on but may need to be updated will list an expiration date. If the loan is not in final approval status prior to that date, updated conditions will be required.

• The underwriter will often make notes to help explain what they are looking for or why.

For questions about specific conditions, the Underwriter’s name and phone number are listed on the top of page one.
Requesting Changes / Change in Circumstance ~ Step 8

Should a change in circumstance occur, complete a Change Acknowledgement Form and immediately send it in for processing. The form can be found by clicking “Submit Change Request” in the Actions section of the Portfolio Pipeline.

- Complete the top of the form with the applicant’s name and the USBHM reference number
- Complete only the information that is changing
- If you are aware of multiple changes, submit them together on one form
- Be sure to upload the completed form to the loan in the Portfolio Pipeline or email it to: usbankstips@usbank.com
- USBHM will process the change and issue a revised Loan Estimate, as needed
- Changes that occur due to a borrower shopping for a provider should be made when scheduling the closing

Gather and Send all Underwriting Conditions ~ Step 9

Gather all conditions that are listed on the Underwriting Conditions List. Upload the loan conditions to the file in the Portfolio Pipeline or email the Underwriting Package to: usbankstips@usbank.com, be sure to include the reference number and borrower’s last name in the subject line of the email.

When sending conditions on combo loans:
- Upload the loan conditions to both the first and second mortgage in the Portfolio Pipeline, or
- Email the conditions in one email, putting both loan reference numbers in the subject line

To expedite the receipt and review of conditions:
- Number conditions to coincide with the Underwriting Conditions
- Include a letter of explanation for any documentation that you are providing as an alternative to a condition on the Underwriting Conditions List
- Send in only complete conditions. Example: do not send in income documentation if you are waiting on other income documentation that you know is needed

You will continue to receive a revised Underwriting Conditions List until you have sent, and the underwriter has cleared all
Pre-close Calls Made to the Broker ~ Step 10

After all loan conditions are cleared by underwriting USBHM will make a Pre-Close phone call to you to review and verify the transaction details and terms. The call will verify the loan terms and confirm some of the information presented during the application process.

The pre-close calls are the last opportunity to make changes to the loan terms. Once the calls are completed the underwriting Final Approval and the Closing Disclosure will be prepared and a revised loan estimate can no longer be issued.

Final Approval / Clear to Close Issued ~ Step 11

A final approval letter will be emailed and faxed to you once all loan conditions are cleared by underwriting and the pre-close call has been completed with the borrower.

Included in that email will be two attachments:
1) Final Approval Confirmation
2) Closing Quick Reference Sheet

Review everything on the Final Approval:
- Spelling of borrower names (including middle initials)
- Property address
- Final approved terms
- Debts required to be paid: through the loan and through other certified funds

Call the Service Team at 800-803-4212, option 1 if you see any issues on the Final Approval.
Closing Process:

The Closing Disclosure will be issued to the borrower(s) one day after the Final Approval is sent to you. In a rescindable transaction, all persons that have the right to rescind must receive a separate copy of the CD. Timing is critical. Acknowledgement of electronic receipt of the CD by all parties may allow for an earlier signing date (provided persons consent to receive electronic documents in accordance with the ESIGN Act).

Closing Disclosure Issued to Borrower ~ Step 12

The CD will be both emailed (if provided), and mailed at the same time.

Scheduling the Closing ~ Step 13

After verifying the loan details listed on the Final Approval are correct and confirming the borrower received the CD, your next step will be to gather the information listed at the bottom of the Final Approval Confirmation and call the U.S. Bank Closing Department at 800-803-4212, option 3, option 1 to schedule the signing. When you call, a closing representative will work with you to determine the earliest allowable closing date.

Document Request Form ~ Step 14

After determining a closing date, you will be sent a completed Document Request Form (DRF). Sign the DRF and return it to U.S. Bank within 30 minutes of receipt. Failure to do so may create closing delays.

Alterations to the form are not allowed. If corrections are needed, call the closing department to request changes. Needed changes will be reviewed before a course of action can be determined. Changes may cause closing delays.

Return the document request form by fax or email; Fax to 866-350-3146 or email it to: usbwdfrontdesk@usbank.com

- When emailing, be sure to include the reference number and borrower(s) last name in the subject line.

Escrows/Impounds (when requested/required)

- Taxes: Any taxes due within three months of the note date must be paid from proceeds. A copy of the property tax statement (including tax amount & due date(s)) must be submitted when returning the document request form.
- Properties in Flood Zones A or Z: Federal regulation requires Escrows/Impounds for flood insurance.
- New Construction: If fully assessed tax value is not available, an estimate of one percent (1%) of purchase price will be used to establish the escrow account. The escrow account will be adjusted once the property is taxed based on land and structure by the appropriate taxing authority.
- Hazard Insurance: one full year premium must be paid.
Closing Documents Sent to Settlement Agent and Signing Occurs ~ Step 15

The closing package will be prepared and sent to the Settlement Agent along with a final copy of the Closing Disclosure. For a purchase transaction, it is the responsibility of the Settlement Agent to provide the CD to the Seller.

Closing documents are date sensitive and must be executed on the note date. *AZ, CA, NV, OR, WA are escrow states and have five (5) days to sign (excludes Sundays and holidays).

If you need to cancel or reschedule the closing, call the Closing Department at 800-803-4212, option 3, option 1.

Also refer to the Quick Reference – Closing sheet, emailed to you with the Final Approval Confirmation or available on the Resources page of www.usbank.com/brokerloans for questions that you have pertaining to closing.

Funding ~ Step 16

Closing packages must be returned within 24 hours of document signing. A USBHM Closing Representative may contact the Settlement Agent if any requirement is not met and in turn contact you if the Settlement Agent does not respond to requests for updates.

Requirements of Funding:
- Final Approved CD
- Copy of the Seller CD (purchase transactions)
- Signed page 6 of the USBHM Closing Instructions
- New York loans will also require: Loan-specific Letter of Authorization issued by the title underwriter, indicating the policy issuing agent, E&O for policy-issuing agent, E&O and Fidelity Bond/Crimes Policy for closing attorney, both listing certificate holder as U.S. Bank National Association. (Fidelity Bond/Crimes Policy must cover: Computer Fraud, Funds Transfer Fraud, Forgery or Alteration and Theft of Client Funds)

Loan funds will be net wired direct to the Settlement Agent. Upon funding you will receive a funding confirmation notice by email.
Price Loan Scenario

In the Portfolio Pipeline, click on Pricing Scenario in the left Action bar to open the Pricing Scenario page.

- Input all fields noted with a red asterisk (*).
- Click Pricing / Eligibility.

If the scenario does not fit program guidelines, you will receive an Ineligible Product notice indicating the issue(s).

If the scenario fits portfolio program guidelines a pricing page will appear. Tabs at the top of the page will allow you to toggle between borrower paid compensation (in blue) and lender paid compensation (in red). Note the available lock periods located across the top and the rates down the left side of the page.

Adjustments are not included in the rate and price you select, other than an adjustment for LPC (if selecting a LPC rate). Any adjustments that are applicable to the loan scenario will display below the rate table. You may see Applicable Rate Adjustments, Loan Level Program Fees or both.

Click the price to select the rate and lock period you want. The grey box at the bottom of the page will complete.

The grey box will display:
- Base Rate
- Rate Adjustments
- Total Rate (adding rate adjustments to the base rate)
- Price (base price that you selected)
- Net Credit or Net Discount: expressed as a dollar amount, will display – this amount is the net of the price selected less any applicable loan level program fees
- Lock Period
- Compensation Type (Lender or Borrower Paid)
- Broker Compensation Factor (if LPC is selected)
- Click “Submit” to float or “Lock” to lock

Always review the grey box to confirm all terms, including the Total Rate and Net Credits/Net Discount Points before proceeding.

To modify the scenario use the back button at the bottom of the page and not the back button on your internet browser. If you wish to keep a copy of the pricing, select “Print” at the bottom of the page. Price Loan information cannot be saved nor can an application be created from this screen.
Determine Eligibility

To determine eligibility you must first create a new loan in the Portfolio Pipeline. Do so by clicking “Create Loan” and importing or inputting a new first or second mortgage application.

Once the loan is input, highlight it and select “Determine Eligibility”. Complete all fields with a red asterisk (*) and then click “Next” at the bottom of the page.

The next page will include a drop down of available products based on the loan criteria entered or uploaded. Select the product you want and then click “Save/Close” to save it to the loan.

Reminder: if you have a complete application, that application must be registered within one business day of the interview date on the 1003.
Simultaneous Second Mortgages: Fixed or HELOC

To process a simultaneous second mortgage behind a portfolio first, whether a fixed term loan or a home equity line of credit, you will need to create and register a second loan application in the Portfolio Pipeline.

When importing the application a “Duplicate borrower found!” message box will display. Click “OK” to complete the upload.

The Loan Summary page will display next along with a pop-up box to remind you to complete the submission process prior to Midnight Central Time, one business day after the 1003 interview date. If the interview date was yesterday, it will tell you the loan submission must be completed today. If you need a copy of the Summary for your records click “Print Loan Summary”. Click on “OK” to return to the pipeline page to “Submit/Lock” the second mortgage.

Submit/Lock Loan: to ensure that the appropriate rates and pricing display on the pricing page, be sure to complete the “New Subordinate Financing” field on the “1003 – Transaction Details Page”.

- Submitting a simultaneous first mortgage: input the loan amount of the second in the new subordinate financing field
- Submitting a simultaneous second mortgage: input the loan amount of the new first in the new subordinate financing field
- Complete the rest of the Submit/Lock process as outlined in Step 3

Credit Decision Issued: you will receive separate credit decisions by email for the first and second mortgage.

Disclosures
USBHM will issue a Loan Estimate and a Closing Disclosure to the applicant(s) for a fixed term second mortgage, but the LE and CD are not required for a HELOC. USBHM will issue the Home Equity booklet and the HELOC Program Disclosure to the applicant(s) by mail. When closing a simultaneous fixed second, the appropriate parties must acknowledge and confirm receipt of the LE and the CD for both the first and second before the earliest allowable closing date can be determined.

Underwriting Package and Conditions:
- If you are closing a combo loan (both a first and second mortgage) you only need to send one underwriting package by email. Be sure to include the reference numbers for both the first and second mortgages in the subject line of the email
- If uploading conditions, be sure to upload them to both the first and second mortgage in the Portfolio Pipeline

The second mortgage will continue through the process along with the first mortgage. You will receive a separate Final Approval for both loans once they are clear to close. When ready to schedule the closing, please have all information for both the first and second ready to give to the USBHM Closing Representative.
Accessing the Pipeline Portal
Navigating the Portfolio Pipeline

An individual at your company has been assigned as Administrator and will work with your Account Executive to assign you an ID and Password to access the system. Use your individual ID and Password and login to your assigned login URL, either: https://sellus.usbank.com, or https://usubmit.usbank.com

Which URL do I use to login?

- If you have previously logged in directly to SellUs, then continue to do so
- If you previously logged in directly to USubmit, are only approved to broker Portfolio loan products, or previously logged in to USubmit in order to gain access to SellUs, continue to login to USubmit
- For wholesale broker companies approved with USBHM after May 24, 2016, login through SellUs

Upon successful login you will first see the message board. Click “Portfolio Pipeline” to access the Portfolio Pipeline and register or process a loan transaction for a USBHM portfolio first mortgage and for a simultaneous second mortgage product that is going behind a USBHM portfolio first.

You will be able to access to Rate Sheets, the Wholesale Seller Guide and other key resources from both the Portfolio Pipeline and the Conforming Pipeline.

1. Navigate to the **Agency/Conforming Pipeline**
2. **Portfolio Pipeline**: Displays loans that you have uploaded or input
   a. Current Loans Tab: shows the 10 most recent files that you’ve worked
   b. Advanced Search Tab: allows you to customize the view of your Pipeline page
   c. Inactive Loans Tab: loans that you’ve marked as inactive or without activity for 120 days are found here
3. **Create Loan**: Select this to import a DU 3.2 or 3.0 file or manually input a loan into the Portfolio Pipeline
4. **Actions**: are specific to loans in the pipeline. Highlight the loan that you wish to take action on and select the Action
5. **Rates and Pricing**: Current Rates and Pricing and a 60-day archive or rates and pricing are available by expanding this option.
6. **Resources**: Expand this option to find links to multiple documents and resources that can assist you with understanding the process. Included are links to Quick Reference Sheets, Turn times, Contacts, and a link to the Appraisal ordering website.
Checking Status, or requesting copies of LE, ITP or Conditions List
(Pinging the System): Broker.loans.pipeline@usbank.com

You can send an email request to check loan status, be sent a copy of the Loan Estimate, Intent to Proceed or current Conditions List.

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<th>Request Status</th>
<th>Request Copy of Loan Estimate</th>
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<td>To: <a href="mailto:broker.loans.pipeline@usbank.com">broker.loans.pipeline@usbank.com</a></td>
<td>To: <a href="mailto:broker.loans.pipeline@usbank.com">broker.loans.pipeline@usbank.com</a></td>
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<tr>
<td>Subject: Status 2016XXXXXXXXXX</td>
<td>Subject: LE 2016XXXXXXXXXX</td>
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<tr>
<th>Request Copy of Intent to Proceed form</th>
<th>Request Copy of the current Conditions List</th>
</tr>
</thead>
<tbody>
<tr>
<td>To: <a href="mailto:broker.loans.pipeline@usbank.com">broker.loans.pipeline@usbank.com</a></td>
<td>To: <a href="mailto:broker.loans.pipeline@usbank.com">broker.loans.pipeline@usbank.com</a></td>
</tr>
<tr>
<td>Subject: ITP 2016XXXXXXXXXX</td>
<td>Subject: Stips 2016XXXXXXXXXX</td>
</tr>
</tbody>
</table>

Tips:
- In the subject line, include either: Status, LE, ITP or Stips and the complete reference number. Be sure to include only one space before the reference number
- Leave the body of the email blank
- Be sure that your email address is on file and that you are receiving pipeline notices and the rate sheets from us or this tool will not work.

Quick Reference and Who to Call
USBHM Wholesale Division has quick reference sheets available to help you through the Portfolio loan process. The “Underwriting Quick Reference” will be emailed to you with your Credit Decision and the “Closing Quick Reference” will be included with your Final Approval Confirmation. You can also find these documents on the Resources page of the wholesale broker website, www.usbank.com/brokerloans.

Detailed contact directories are available in the Wholesale Sellers Guide, under Directory. You will need to login to the Conforming Pipeline or the Portfolio Pipeline and will find the link to the Guide under “Resources”.