

# Broker Partner Welcome Package

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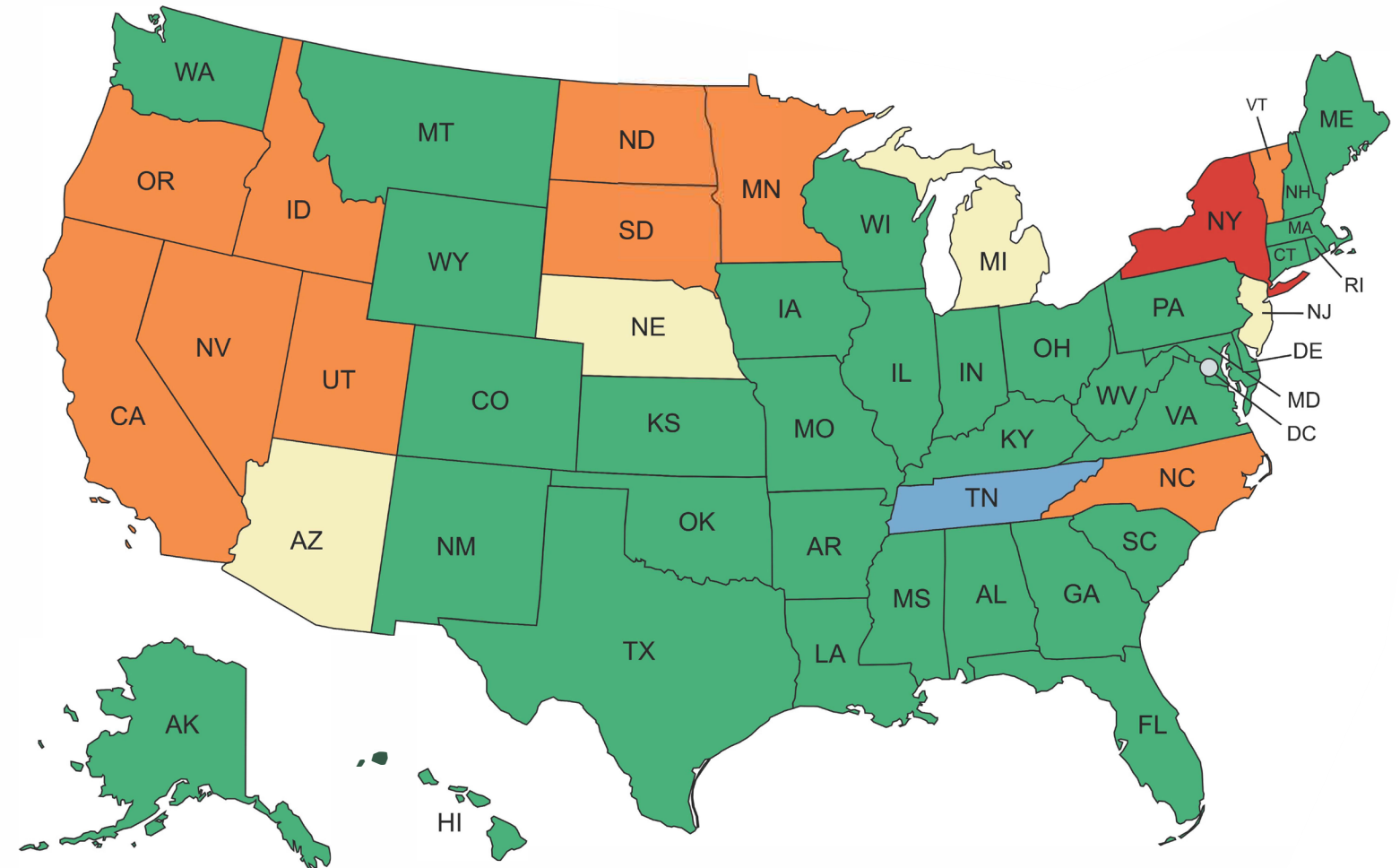
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# State Licenses

- Licensed in 45 states plus D.C.
- Unlicensed Brokers can originate business purpose loans (DSCR), except in the following states:
  - Arizona (AZ)
  - California (CA)
  - Idaho (ID)
  - Michigan (MI)
  - Minnesota (MN)
  - Nebraska (NE)
  - Nevada (NV)
  - New Jersey (NJ)
  - New York (NY)\*
  - North Carolina (NC)
  - North Dakota (ND)
  - Oregon (OR)
  - South Dakota (SD)
  - Utah (UT)
  - Vermont (VT)

\*Brokers Advantage Mortgage does not lend in New York.

DSCR/Business Purpose Loan - Lending Map



DSCR/Business Purpose Loan - License Requirements for Wholesale

- No License Required
- Broker Company & MLO License Required
- Only Broker Company License Required
- Only MLO License Required
- Brokers Advantage Mortgage Not Approved



# Licensing Chart

- Broker Company & MLO License Required
- Only Broker Company License Required
- Only MLO License Required

## Wholesale Restrictions:

- We can lend in HI, MA, MO, VA **only on Business Purpose/DSCR.**
- We **DO NOT LEND** in NY

We **CANNOT LEND** in the states below, unless the following licensing requirements are met.

States Requiring Licensing - Business Purpose Loans			
State		Broker Company License Required	MLO License Required
AZ	Arizona	Yes	No, but only if company is licensed.
CA	California	Yes	Yes
ID	Idaho	Yes	Yes
MI	Michigan	Yes	No
MN	Minnesota	Yes	Yes
NC	North Carolina	Yes	Yes, but only if the Broker Company's loans in NC totaled \$1,000,000 or less in the preceding calendar year.
ND	North Dakota	Yes	Yes
NE	Nebraska	Yes	No
NJ	New Jersey	Yes	No
NV	Nevada	Yes	Yes
OR	Oregon	Yes	Yes
SD	South Dakota	Yes	Yes
TN	Tennessee	No	Yes, but only if the loan's interest rate exceeds the Formula Rate (currently 12.5%).
UT	Utah	Yes	Yes
VT	Vermont	Yes, but only if loan is less than \$1,000,000.	Yes, but only if loan is less than \$1,000,000.

Chart Updated 3.5.2025



# Disclosure Submission Requirements

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1003 Application

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Credit Report

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Submission Form

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3rd party processing invoice (if applicable)

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Anti-Steering Disclosure

- Only applicable to files with lender paid comp (LPC)
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Pricer must be accompanied with Sub Form from [brokersadvantagemortgage.com](https://brokersadvantagemortgage.com) if Lender Credit is being requested to be on LE at time of set up. Or if choosing Lender Paid Comp (LPC) on a program that allows LPC.

# Underwriting Submission Requirements

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## Income Documents

- Bank Statements, Paystubs, W2s, P&Ls, etc.
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## Business Narrative

(Self-Employed / Bank Statement / P&L Only loan)

- We may proceed without a business narrative if we can define the type of business, such as Dean's Construction Company vs. Dean's LLC.
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1st TD Mortgage Statement for all properties required on 2nds mortgages.

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Evidence of PITIA on other REO's

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Purchase Contract (purchase only), pulled property profile if prelim is NOT available at submission.

# Loan Submission Form & Expectations

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Once Loan Submission form is completed, please save as a PDF document

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Upload the PDF version of submission form and supporting/required documentation

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Setup will issue disclosures or notify you of missing information necessary to disclose

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Setup will submit to UW as soon as necessary items are uploaded

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Turn time: Same day-24 hours

- Required criteria:
  - Submitted before 3:00pm PST
  - All required disclosure documents are uploaded



# Conditional Loan Approval



The Loan will be  
Conditionally  
Approved, Suspended,  
Countered, or Denied



Underwriter will Issue  
the decision and email  
the Broker, Account  
Executive, and Account  
Manager with the  
information.



Turn times:  
24-48 hours



For any questions the  
AE or AM on file will be  
available to help

# Wholesale Lock Info

**All loans must be funded on or before the lock expiration date.**

- If lock is set to expire before funding, locks may be EXTENDED up to a maximum of 15 days (initial lock period + 15 days). Extension requests must be done prior to lock expiration.  
Extension fee = .015% per day
- Request must be sent to [lockdesk@brokersadvantagemtg.com](mailto:lockdesk@brokersadvantagemtg.com) by 4 pm PST on or before the lock expiration date listed on the Lock confirmation in order to be extended.
- Expired locks or locks that have exceeded maximum extension period may be relocked with worst case pricing and a lock term of 15 days.
- Relock fee 0.125

## Lock Desk Information

Lock desk email: [lockdesk@brokersadvantagemtg.com](mailto:lockdesk@brokersadvantagemtg.com)  
Hours: 8am – 4pm PT

## Rate Sheets

Rate sheet pricing is uploaded to the Brokers Advantage website daily.

- As market conditions change, an intra-day change may occur. Locking during this time will not be permitted and will resume once rate sheets are updated and reposted.

### Lock Desk Info:

<https://brokersadvantagemortgage.com/uploads/BecomeAPartner/lockTerms/BrokersAdvantgae-Lock-Desk-Information.pdf>

### Price out all loan lock requests on our website

<https://brokersadvantagemortgage.com/Pricing>

# Change Of Circumstance (COC) & Initial Closing Disclosure (CD)

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Once loan is locked, we will issue a COC/Revised LE

Initial CD can be sent 24 hours after the Locked LE was sent

Required documents for an Initial CD to be released:

- Satisfactory appraisal report - signed off by the underwriter
  - Value must be established and entered in LOS
- Satisfactory hazard insurance & RCE/flood insurance
- Estimated Closing Statement (with correct loan amount and combined closing statement required for purchases)
- Escrow instructions, vesting and title
- Loan must be locked
- Last LE must be sent 24 hours prior to CD. Confirm LE has been signed, wet signed, viewed, or valid use of mailbox rule days (note: LE & CD cannot go out same day)
- CD/Doc Order with ALL invoices
- Intent to Proceed
- Flood Cert (if property is located in a flood zone)



# Condition Upload

**1** Conditions are initially reviewed by the Account Manager. If conditions are acceptable, the Account Manager will mark them as received and will forward to the underwriter.

**2** File will be resubmitted to underwriting when any of the following criteria are met:

- 5+ Conditions satisfied
- Appraisal is received
- Change of Circumstance (COC)
- Credit/Income Docs are provided for review

**3** Once the underwriting review is complete, and all conditions are met, the loan will be final approved.

**4** If conditions are not met, the Underwriter will send out a revised conditional approval to the Account Manager, Account Executive and the Broker.

**5** For suspended files, Account Manager and the assigned Account Executive will be available to assist with questions.

**6** The Account Executive will work closely with the broker to overcome the suspense.

**7** Account Executives are able to contact underwriters directly, and the Account Manager will be CC'ed in any communication to provide support.

# Condo Requirements

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For Condominiums, a questionnaire will be required, per guidelines

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Brokers Advantage recommends utilization of the Brokers Advantage Mortgage Condominium Project Questionnaire Form. Both long and short form versions are available for download on the resource page of this guide and on the resource page of our website.

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All Condo reviews will be conducted internally by our Condo Desk.

# Resources

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## Brokers Advantage Website

<https://brokersadvantagemortgage.com/>

## TPO-Connect

<https://encompasstpoconnect.com/>

## Rate Sheet and Pricer Tool

[brokersadvantagemortgage.com/Pricing/Index](https://brokersadvantagemortgage.com/Pricing/Index)

## Product Matrices

<https://brokersadvantagemortgage.com/Products>

## Loan Submission Form

<https://brokersadvantagemortgage.com/uploads/Resources/Loan%20Submission/Loan%20Submission%20Package%201-08-2025.pdf>

## Lock Desk Info

[https://brokersadvantagemortgage.com/uploads/BecomeAPartner/lockTerms/BrokersAdvantage\\_LockDesk\\_Information.pdf](https://brokersadvantagemortgage.com/uploads/BecomeAPartner/lockTerms/BrokersAdvantage_LockDesk_Information.pdf)

## Condo Questionnaire (Long Form)

[https://brokersadvantagemortgage.com/uploads/Resources/Forms/Condo%20Cert%20Full%20Form\\_20250206.pdf](https://brokersadvantagemortgage.com/uploads/Resources/Forms/Condo%20Cert%20Full%20Form_20250206.pdf)

## Condo Questionnaire (Short Form)

[https://brokersadvantagemortgage.com/uploads/Resources/Forms/Condo%20Cert%20Limited%20Form\\_20250206.pdf](https://brokersadvantagemortgage.com/uploads/Resources/Forms/Condo%20Cert%20Limited%20Form_20250206.pdf)



# Lender's Mortgagee Clause

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## **HOI**

Carrington Mortgage Services, LLC.  
Its Successor's and/or Assigns  
P.O. Box 692408  
San Antonio, TX 78269-2408

CPL's, Escrow Amendments Only  
Vista Point Mortgage, ISAOA,  
1920 Main St., Suite 200 Irvine, CA 92614

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## **CPL'S**

Vista Point Mortgage, LLC dba Brokers Advantage Mortgage,  
ISAOA, 1920 Main St., Suite 200, Irvine, CA 92614

# TPO Connect

## Start A New Loan Submission

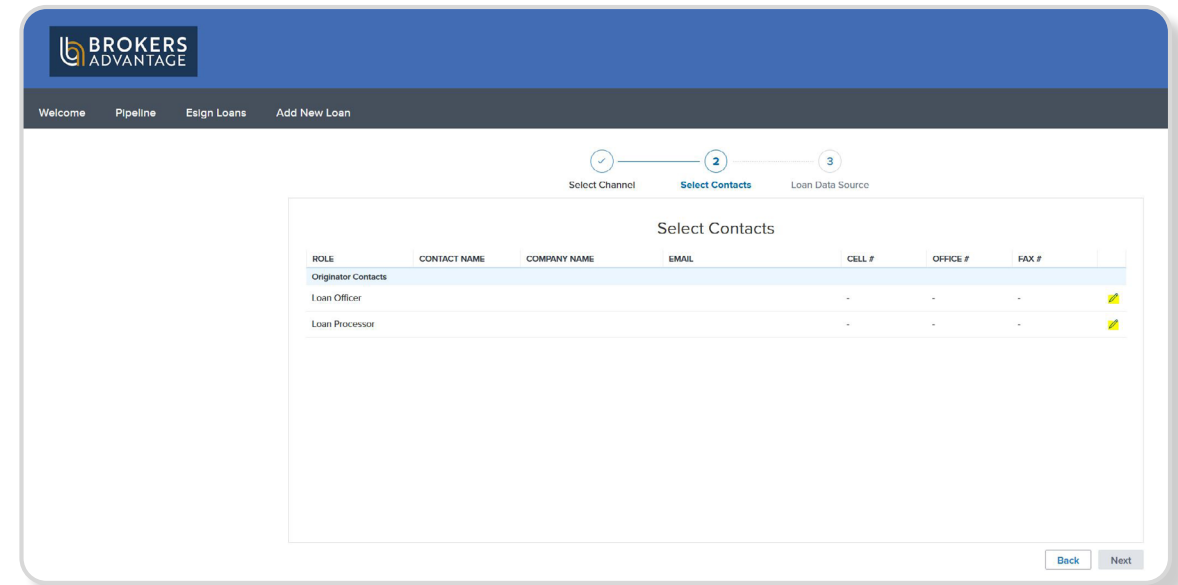
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# How To Start A New Loan Submission

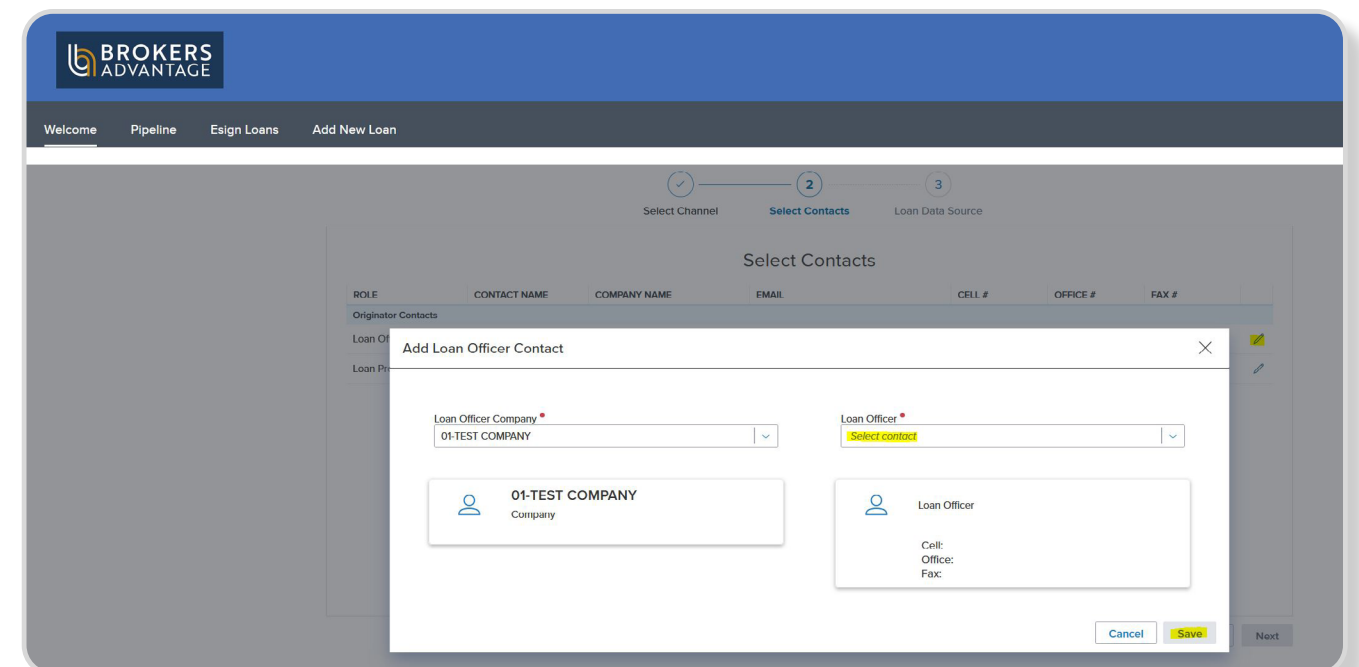
**Step 1:** On the Encompass TPO Connect home page, click the "**Add New Loan**" button to begin the process. In the subsequent pop-up window (shown on the right).

Select the "pencil icon" next to Loan Officer and select the Loan Officer info in the drop down on the next screen. Do the same to select the Loan Processor.

**Step 2:** Click "**Next**" to proceed.



The screenshot shows the 'Select Contacts' screen in the Brokers Advantage system. The top navigation bar includes 'Welcome', 'Pipeline', 'Esign Loans', and 'Add New Loan'. Below the navigation bar, there is a progress indicator with three steps: 'Select Channel' (1), 'Select Contacts' (2), and 'Loan Data Source' (3). The main content area is titled 'Select Contacts' and contains a table with columns: ROLE, CONTACT NAME, COMPANY NAME, EMAIL, CELL #, OFFICE #, and FAX #. The table lists three roles: Originator Contacts, Loan Officer, and Loan Processor. The Loan Officer and Loan Processor rows have a yellow pencil icon in the FAX # column, indicating they can be edited. At the bottom right, there are 'Back' and 'Next' buttons.



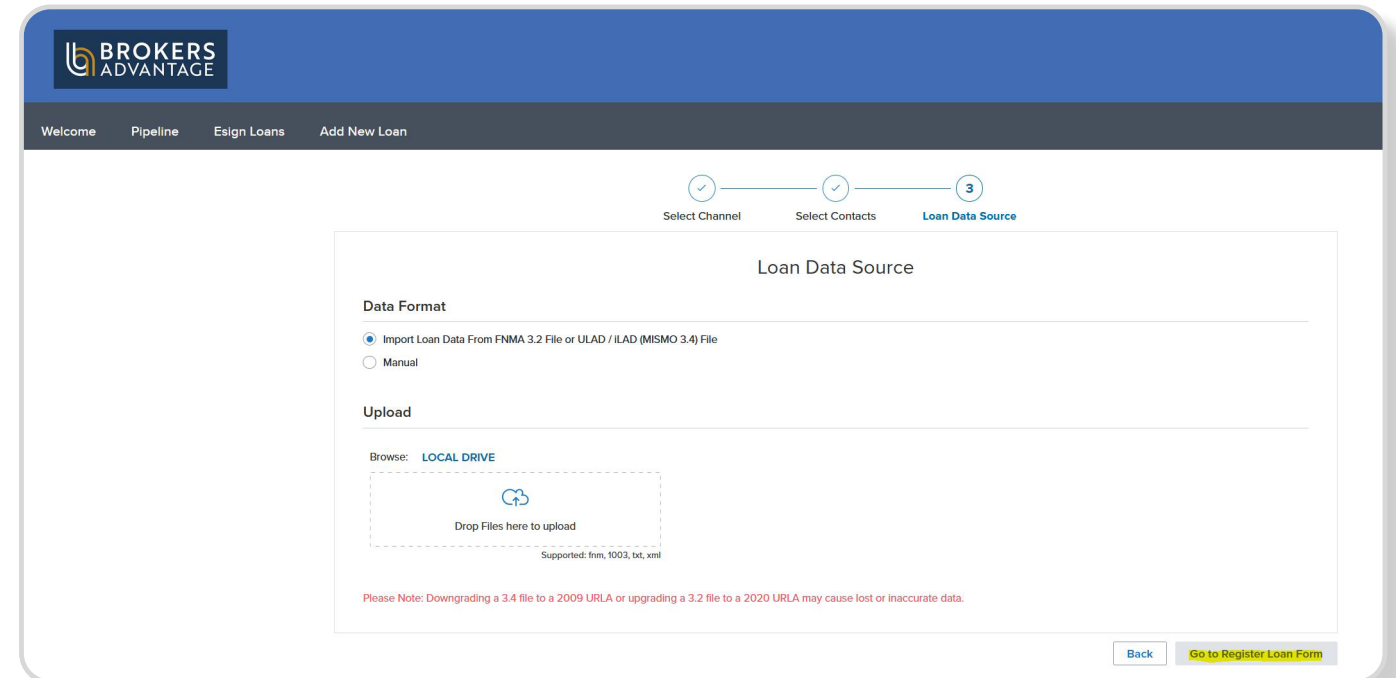
The screenshot shows the 'Add Loan Officer Contact' pop-up window. The window has a title bar with a close button (X). Inside, there are two main sections. The first section is for 'Loan Officer Company' and contains a dropdown menu with '01-TEST COMPANY' selected. The second section is for 'Loan Officer' and contains a dropdown menu with 'Select contact' highlighted. Below these sections, there are two boxes. The first box is labeled '01-TEST COMPANY' and 'Company'. The second box is labeled 'Loan Officer' and contains fields for 'Cell:', 'Office:', and 'Fax:'. At the bottom right, there are 'Cancel' and 'Save' buttons.



**Step 3:** In the next pop-up window, you have the option to upload a 3.4 file.fnm, or manually input the loan data using the 1003 form.

- To import a 3.4 file, simply drag and drop the file from your computer into the popup window or click "**Click to Browse**", and then select the file.
- If you prefer to enter the loan manually, select the "**Manual**" option.

**Step 4:** Click "**Next**" to continue.



The screenshot shows the 'Loan Data Source' form in the Brokers Advantage Mortgage system. The form is part of a three-step process: 'Select Channel', 'Select Contacts', and 'Loan Data Source' (the current step). The 'Data Format' section has two radio buttons: 'Import Loan Data From FNMA 3.2 File or ULAD / ILAD (MISMO 3.4) File' (selected) and 'Manual'. The 'Upload' section shows a 'Browse: LOCAL DRIVE' button and a dashed box for dropping files, with the text 'Drop Files here to upload' and 'Supported: fnm, 1003, txt, xml'. A red note at the bottom states: 'Please Note: Downgrading a 3.4 file to a 2009 URLA or upgrading a 3.2 file to a 2020 URLA may cause lost or inaccurate data.' At the bottom right, there are 'Back' and 'Go to Register Loan Form' buttons.

**Step 5:** If you imported a file 3.4 file, the 1003 form will automatically populate with the loan data.

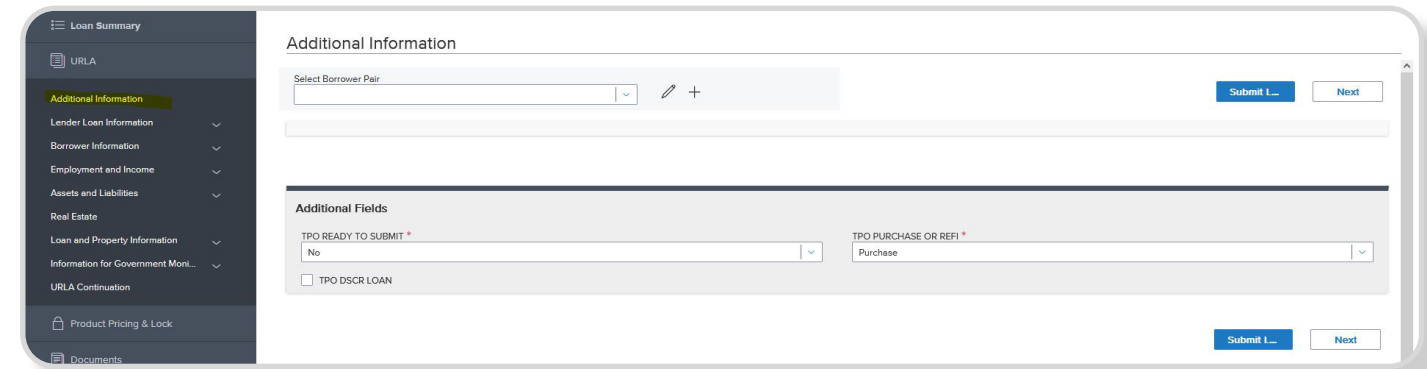
If you are entering the loan data manually, the 1003 form will appear in the left navigation panel, allowing you to input the necessary information.

**Step 6:** Once you have completed the data entry and are ready to save the loan, click "**Next**".

After uploading your 3.4 or clicking Manual to start your input, the first screen you will be presented with is shown to the right.

The purpose of this screen is to assess whether your loan is ready for submission to our setup team or if it should remain in the preliminary stages for further preparation.

This step effectively streamlines the loan submission process by identifying whether the file is a **Full Submission** or a **Flex Submission**.

The screenshot shows a web application interface for loan submission. On the left is a dark sidebar with a menu containing 'Loan Summary', 'URLA', 'Additional Information' (highlighted), 'Lender Loan Information', 'Borrower Information', 'Employment and Income', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information', 'Information for Government Moni...', 'URLA Continuation', 'Product Pricing & Lock', and 'Documents'. The main content area is titled 'Additional Information' and includes a 'Select Borrower Pair' dropdown menu with edit and add icons, and 'Submit' and 'Next' buttons. Below this is an 'Additional Fields' section with two dropdown menus: 'TPO READY TO SUBMIT' (set to 'No') and 'TPO PURCHASE OR REFI' (set to 'Purchase'), a checkbox for 'TPO DSCR LOAN', and another 'Submit' and 'Next' button at the bottom right.

# Flex Submission Defined

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A **Flex Submission** is a file that is not yet a complete application and is not ready for disclosures. These files are considered incomplete and will not be added to our Setup Queue for review or disclosure preparation upon submission. To streamline the loan submission process, we have introduced an additional step in the “**Add New Loan**” feature in TPO Connect, which helps identify whether a file is a Full Submission or a Flex Submission.

When using the Flex Submission option, the system grants 10 business days to provide the required information for a Full Submission. If the necessary information is not provided within this period, the file will be removed from the system, and you will need to start a new loan submission once the loan is ready.

When your Flex Submission file is complete and ready for submission, navigate to the “**Additional Information**” screen and change the “**TPO Ready to Submit**” dropdown to “**Yes**”. For a purchase, enter the property address; for a refinance, provide the estimated value in the Lender Loan Information screen. Your loan will then be moved to the Setup Queue for review or disclosure preparation.

# TPO Ready To Submit: Yes (Full Submission) – Defined

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## **Yes:**

By choosing "**Yes**" in the TPO Ready to Submit drop down, you are indicating that your file is ready to be uploaded to our system and is a live file, ready to be disclosed and submitted to underwriting.

Once the file is submitted it will immediately populate to our setup queue, and our setup personnel will begin reviewing the file for disclosures and underwriting submission.

# TPO Ready To Submit: No (Flex Submission) – Defined

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## No:

If you choose "**No**" in the TPO Ready to Submit drop down, you are indicating that the file is not yet a complete application and is not yet ready for disclosures. These files will be treated as an incomplete application and will not populate to our Setup Queue for review.

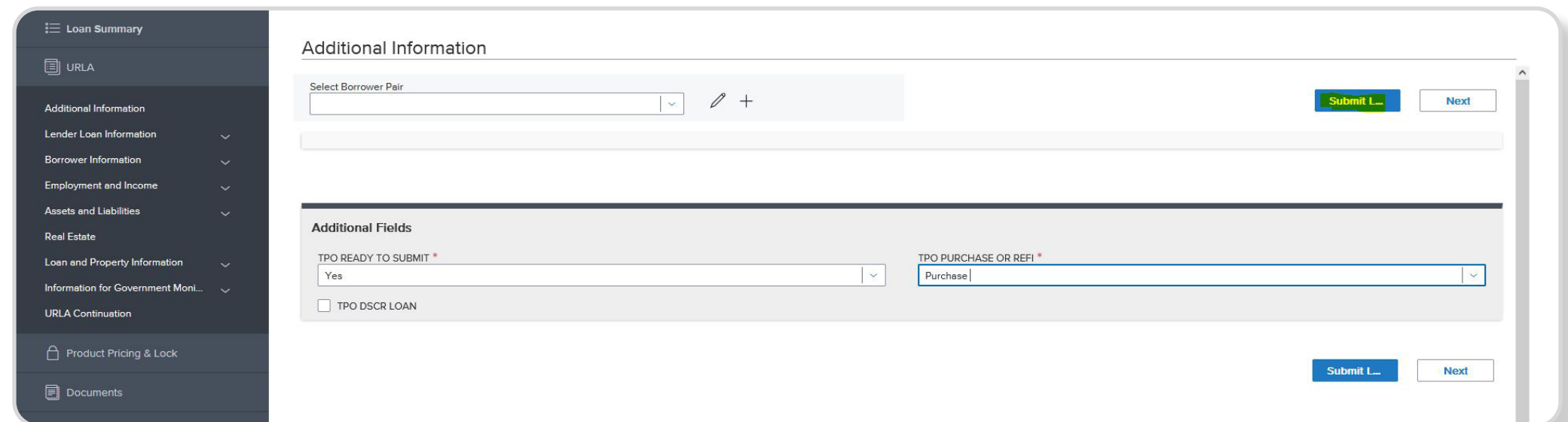
Once your Flex Submission file is ready to submit to us and is ready to be disclosed, you will need to return to the "**Additional Information**" screen and change the TPO Ready to Submit dropdown to "**Yes**", at which point you will input the address if a purchase, or estimated value if a refinance on the "**Lender Loan Information**" screen.

# Completing Your Submission

**Step 7:** Navigate to the **"TPO Ready to Submit"** drop-down menu and choose the option that best aligns with your loan status:

**"Yes"** ready to submit or  
**"No"** not ready to submit".

To save your input and get a loan number after entering your data, you can click on the Submit Loan button (upper right side to the left of the NEXT button)



The screenshot displays a web application interface for loan submission. On the left is a dark sidebar with a menu containing: 'Loan Summary', 'URLA', 'Additional Information', 'Lender Loan Information', 'Borrower Information', 'Employment and Income', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information', 'Information for Government Moni...', 'URLA Continuation', 'Product Pricing & Lock', and 'Documents'. The main content area is titled 'Additional Information' and includes a 'Select Borrower Pair' dropdown menu with a pencil and plus icon to its right. Below this is a section titled 'Additional Fields' containing two dropdown menus: 'TPO READY TO SUBMIT \*' (set to 'Yes') and 'TPO PURCHASE OR REFI \*' (set to 'Purchase'). A checkbox labeled 'TPO DSCR LOAN' is also present. At the top right of the form is a green 'Submit L...' button and a 'Next' button. At the bottom right is a blue 'Submit L...' button and a 'Next' button.



**Step 8:** Navigate to the **"TPO Purchase or Refi"** drop down and choose the option that applies to your loan scenario, once option is selected click **"Next"**.

Loan #: - | Loan Type: - | Interest Rate: -  
Total Loan Am... - | Loan Purpose: - | Loan To Value... -

**LOAN SUMMARY**

- URLA
- Additional Information
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Information
- Information for Government M...
- URLA Continuation

**DOCUMENTS**

**FEES**

**LOAN ACTIONS**

- Import Additional Data
- Submit Loan

**Additional Information**

Select Borrower Pair  
Mr Texas & Mrs Texas

**Additional Fields**

TPO READY TO SUBMIT \*  
No

☐ TPO DSCR LOAN

**TPO PURCHASE OR REFI \***

- Select an Option
- Select an Option
- Purchase
- Refinance

Create Ne... Next

# TPO Connect Pipeline View

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In order to be able to see, at a quick glance, which of your files have been submitted vs. the files that are still pending submission, two additional columns have been added to your pipeline view.

The columns are titled "**TPO Ready to Submit**" and "**Ready to Submit Date**". If a "Y" appears in the TPO Ready to Submit column, then your file has been successfully submitted and the date it was submitted will appear in the "**Ready to Submit Date**".

If the file is still pending information required to submit, the "**TPO Ready to Submit**" column will populate with a "N" and the Ready to Submit Date field will be blank. Files that have a "N" in the TPO Ready to submit column, will need to be completed within 10 business days, otherwise they will be removed from the system and a new loan submission will need to be started when the loan is ready to submit.

(See Screenshot below)

Pipeline												Loan #	Search
Channel ▾ Wholesale View ▾ All Loans Loan Status ▾ Current												Archive	X Print
LOAN #	STREET - SUBJECT PROPERTY	CITY - SUBJECT PROPERTY	STATE - SUBJECT PROPERTY	ZIP - SUBJECT PROPERTY	LOCK STATUS	RATE LOCK EXPIRES	LOAN TYPE	LOAN AMT	FILE STARTED MILESTONE DATE	EST CLOSING DATE	TPO READY TO SUBMIT	TPO READY TO SUBMIT DATE	CONTACTS
11100000533	1234 T Street	Costa Mesa	CA	92626	NotLocked		Conventional	\$800,000.00	04/25/2023				Ⓜ
11100000532	test 12 road	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	04/25/2023				Ⓜ
000000366	test 12 road	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	04/25/2023	06/27/2023			Ⓜ
000000367	1234 Test Street	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	04/25/2023	06/28/2023			Ⓜ
11100000531	1234 Test Street	Carrolton	CA	92887	Cancelled		Conventional	\$500,000.00	04/25/2023	09/21/2023			Ⓜ
1110000049	TBD	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	07/22/2024		N		Ⓜ
1110000053	TBD	Costa Mesa	CA	92626	NotLocked		Conventional	\$800,000.00	07/22/2024	09/15/2024	N		Ⓜ
1110000004	12345 Test Street	Carrolton	TX	75011	Expired	09/22/2023	Conventional	\$600,000.00	05/25/2023	08/31/2023			Ⓜ
1110000026	1234 Test Street	Carrolton	HI		NotLocked		Conventional	\$800,000.00	02/21/2024	08/13/2024			Ⓜ
1110000032	1234 Test Street	Carrolton	HI	75011	NotLocked		Conventional	\$800,000.00	02/21/2024				Ⓜ
1110000056	TBD	Costa Mesa	CA	92626	NotLocked		Conventional	\$800,000.00	08/16/2024		Y	08/16/2024	Ⓜ
1110000027	1234 Test Street	Carrolton	HI		NotLocked		Conventional	\$800,000.00	02/21/2024				Ⓜ
1110000047	TBD	Costa Mesa	CO	92626	NotLocked		Conventional	\$800,000.00	07/11/2024		N		Ⓜ
1110000055		Costa Mesa	CA	92626	NotLocked		Conventional	\$800,000.00	07/24/2024		N		Ⓜ
1110000051	1234 Test Street	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	07/22/2024		Y	08/16/2024	Ⓜ
1110000057	tytytyuytu	Watsonville	CA	95076	NotLocked		Conventional	\$100,000.00	08/20/2024		Y	08/20/2024	Ⓜ

# TPO Connect

## Order Credit Reissue Credit

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# Order Credit

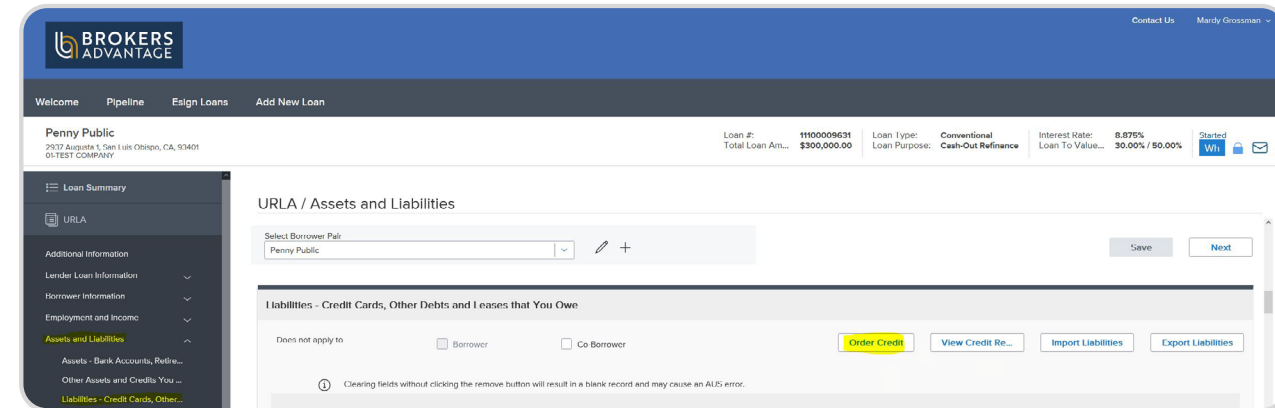
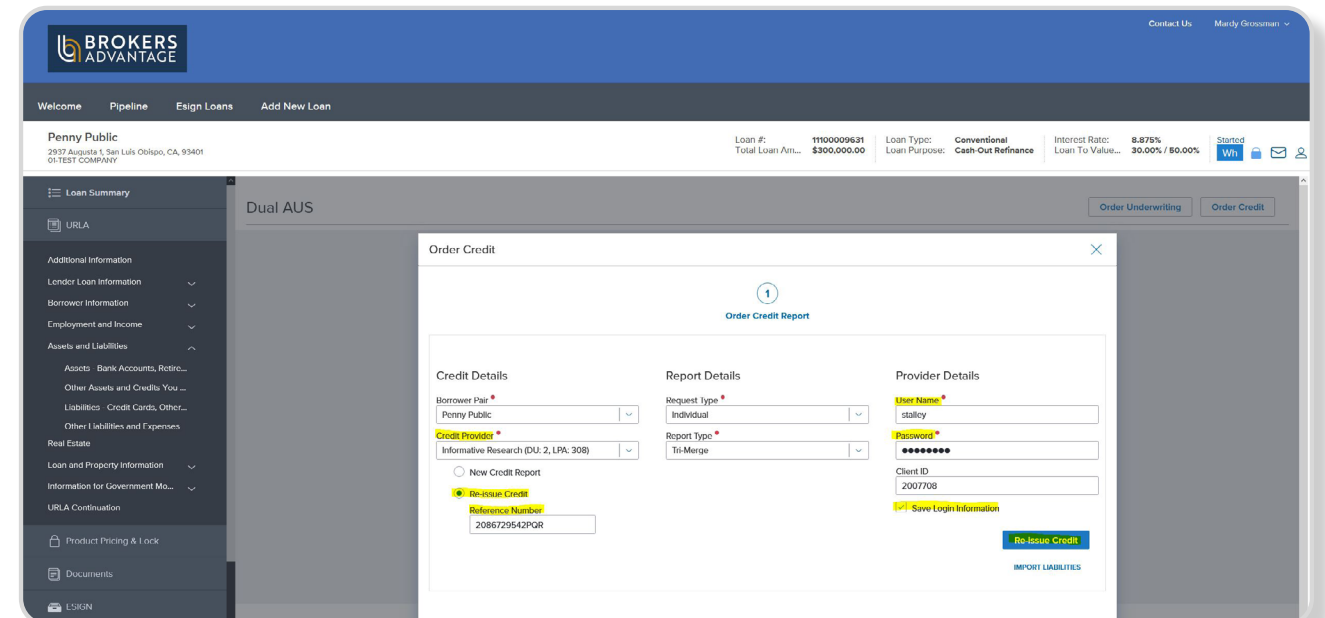
Using the Order Credit action, you can order or reissue your credit report and import the credit report into Encompass TPO Connect. If the loan includes more than one borrower pair, you must use the same credit provider to order credit for each borrower pair.

## To Order or Reissue the Credit Report

**Step 1:** Navigate to the liabilities page of the URLA and click order credit.

**Step 2:** On the Order Credit page, select the credit provider you want to use. If ordering credit, leave the radio button on ORDER CREDIT. If re-issuing credit, choose that option and complete the File Reference Number.

**NOTE:** Use issuer's logins to avoid any issues when reissuing credit

# Order Credit

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**Step 3:** Once the credit report is received, a confirmation message displays.

**Step 4:** Click the **Import Liabilities** button to import liabilities.

**NOTE:** When a credit report has already been ordered for the loan file, select **Reissue Credit** option.

**Step 5:** Click the **URLA** button, proceed to the REO section and link any mortgage lien(s) to its associated property.

# How to Access and E-Sign your 1003 Electronically

## Step 1: Log into the TPO

- Navigate to the TPO Portal login page.
- Enter your username and password, then click **"Login."**

## Step 2: Navigate to the "Esign Loans" link in the top Menu Bar

- Click on the Esign Loans link
- All loans that have a 1003 requiring your signature will appear, simply click on the line item corresponding to the borrower you want to e-sign for

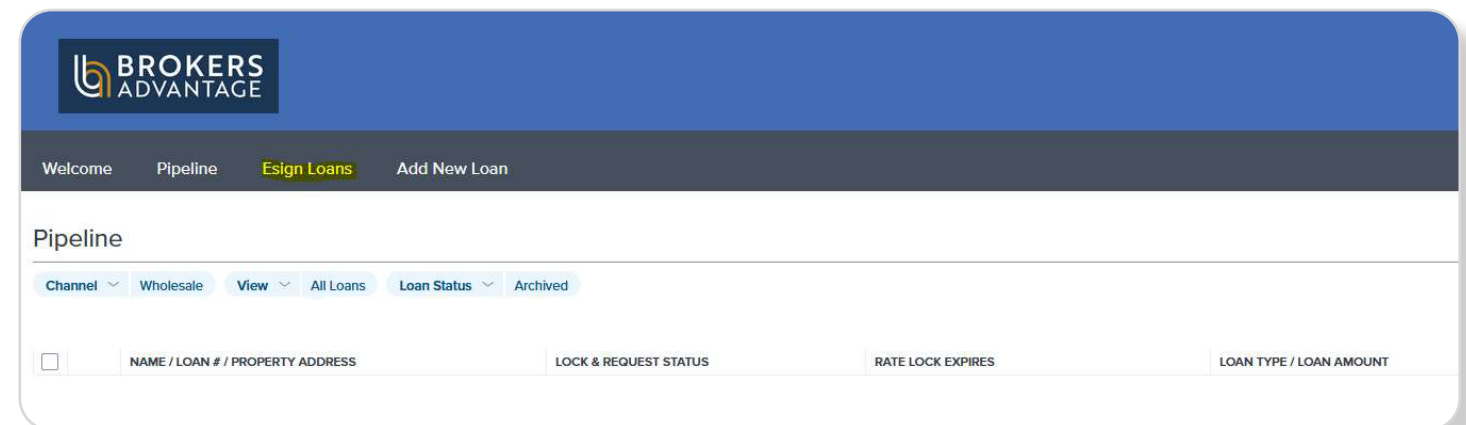
## Step 3: Electronically Sign the Disclosures

- Click on the "Start" or "Sign" button to begin the e-signing process.
- Follow the prompts to apply your electronic signature where required.

## Step 4: Submit the Signed Documents

- Once all required signatures are completed, click "Finish" or "Submit" to send the signed disclosures back to the lender.

\*\*For any questions or technical issues, please contact your Account Executive for further support





# How to Access and Sign your Initial Disclosures Electronically

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## Step 1: Receive the Disclosure Notification Email

- You will receive an email from our set up team (i.e., Erica\_White-noreply-mortgagetechn@ice.com with a subject line similar to **"Action Required: Review and Sign Your Loan Disclosures."**
- Open the email and click on the secure link provided to access your disclosures.

## Step 2: Create or Log Into Your Account

- If this is your first time accessing the disclosure portal, you may need to create an account by setting up a username and password.
- If you already have an account, log in using your credentials.

## Step 3: Authenticate Your Identity

- The system may require you to answer security questions or enter a verification code sent to your email or phone.

## Step 4: Review Your Loan Disclosures

- Once logged in, you will be presented with your loan disclosure package.

# How to Access and Sign your Initial Disclosures Electronically

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## Step 5: Electronically Sign the Disclosures

- Click on the “Start” or “Sign” button to begin the e-signing process.
- Follow the prompts to apply your electronic signature where required.
- Some documents may require additional actions, such as checking a box or providing initials.

## Step 6: Submit the Signed Documents

- Once all required signatures are completed, click **“Finish”** or **“Submit”** to send the signed disclosures back to the lender.

## Step 7: Electronically Sign the Disclosures

- You will receive a confirmation email indicating that your disclosures have been successfully signed and submitted.
- You may also have the option to download a copy for your records.

**For any questions or technical issues, please contact your loan officer or the lender’s support team.**

# We Empower Brokers to Serve Borrowers Beyond Traditional Incomes Types

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Here at Brokers Advantage, we provide brokers with everything they need to offer multiple Non-QM loan products for borrowers of varied financial backgrounds.