

1. Create a loan # in [MSF Byte](#):

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| Login to MSF Byte - Click Here – Pg 3 | Select “W” Security profile - Click Here – Pg 4 | Login to MSF Byte –How to create a Byte loan # - Click Here – Pg 5 |
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2. AUS Options (No findings on VA IRRRL or FHA Streamline NCQ)

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| DO Sponsorship – Click Here – Pg 17 | LP Sponsorship – Click Here – Pg 19 |
| GUS Sponsorship - Click Here – Pg 21 | DU in MSF Byte – Click Here – Pg 18 |

3. To request MSF issue a Loan Estimate and/or to submit a file for Underwriting Review:

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| <p>**MSF does not accept broker processed disclosures and they should not be uploaded into any loan file</p> <p>**Loans in “APPLICATION” status have 48 business hours to request an MSF Loan Estimate</p> <p>**Fees cannot be charged until the MSF Intent to Proceed Received date has been entered in Byte</p> <p>Step 1: Create a loan # in Byte (Click Here – Pg 5)</p> <ol style="list-style-type: none"> “Application” Status – Disclosure Request required inside 48 business hours of status date “Lead” Status - Indicates a lack of required RESPA information to issue disclosures <p>Step 2: Stack and Scan Required Items into a PDF for upload to Byte (Click Here – Pg 6-7)</p> <ol style="list-style-type: none"> Required items checklist found on the MSF Loan Submission Form Upload all documents to document type “Document Upload” Wholesale Fee Certification of the submission form must be completed and certified by submitting party <p>Step 3: Change Status in Byte to “Submitted” Status (Click Here – Pg 7)</p> <ol style="list-style-type: none"> Change in status to “Submitted” required to alert MSF a complete disclosure request is pending |
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4. Tips for successful delivery of your file:

- Release AUS findings to Mortgage Solutions if ran outside BYTE
- Income/Asset documentation required for underwriting review
- Scan **all minimum** submission items into PDF format and upload to Byte inside Stored documents – 60 MB per file
- Loans in “Application” status have 48 hours to receive a disclosure request or loan # will be canceled
- Applicable Fee section of the submission form must be completed and certified for all disclosure requests
- Please include your Mortgage Broker Fee Agreement & Anti-Steering (Dated no sooner than MSF App Date)
- MSF DOES NOT ACCEPT BROKER PROCESSED TRID DISCLOSURES, PLEASE DO NOT UPLOAD**

5. Disclosure Request / Loan Submission / Delivery (Upload):

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| How to deliver your PDF file through MSF Byte – Click Here – Pg 6 -7 | |
| <ol style="list-style-type: none"> Upload all submission documents to: “Document Upload” (Max 60MB per PDF) To complete the submission process request a “Change Status”, “Lead or Application” to “Submitted” status Click Here to view how to “Change Status” – Pg 7 | |
| PDF file format only – Max 60 MB per file | 2:00 PM MST daily cutoff |

6. Important info:

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| CPL / Mortgagee Clause: Mortgage Solutions of Colorado LLC, ISAOA (ISAOA Not required on TX CPL) 5455 North Union Blvd Colorado Springs, CO 80918 <i>Loan Number</i> (Always required) | FHA Lender ID: 1693600008 – FHA Case # Assignment request |
| | VA Lender ID: 8252600000 |
| | Freddie Mac Seller ID: 156966 |
| | FNMA Seller ID: 2680-000-3 |