

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

Login to MSF Byte - Click Here – Pg 3	Select “N” 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)

- a. DO findings required (Released and Final to Mortgage Solutions of CO, LLC)
- b. [Requesting Additional Sponsoring Lenders](#) – Must have DO registration
 - a. LP not accepted for Non-Delegated Correspondent
- c. For manual underwriting submit AUS as Refer / Ineligible / Refer w/caution

3. Important LE Tips:

- a. Block B and Block C – fees must be expressed alphabetically
- b. USDA – Up to 2 months MI should be disclosed in initial escrow
- c. Bona Fide Discount when financed for VA IRRRL or excluded from Points & Fees requires evidence of Bona Fide Discount (Seller Rate Sheet or Pricing Snapshot)

4. Our Non Delegated Purchase Delivery Fees:

- a. MSF Correspondent Fee Schedule [Click Here](#)

5. Submission Form / Checklist / Disclosure Forms:

- a. [Submission Form / Checklist](#)
- b. [FHA Case # Assignment request](#)
- c. [Complete MSF Document Library](#)

6. Important correspondent info:

Flood – Correspondent responsible to order flood certification	Mortgagee Clause / CPL – Should be in the name of the correspondent
FHA Lender ID: 1693600008 – FHA Case # Assignment request	VA Lender ID: 8252600000
Freddie Mac Seller ID: 156966	FNMA Seller ID: 2680-000-3

7. Prior to delivery of your file for Underwriting:

- a. Run final and release AUS findings to Mortgage Solutions Financial before submission
- b. Stack all requested items in order of the submission checklist (Submission form)
- c. Provide E-Signature Certs for any E-Signed documents
- d. All documents should be uploaded into MSF Byte under the document label “Document Upload”
 - i. [Click Here](#) – Pg 6-7

8. Loan Submission / Delivery (Upload):

How to deliver your PDF file through MSF Byte – Click Here – Pg 6-7 *** To complete your submission select “Change Status” to move the loan from Lead 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

9. Important Links:

MSF How to Guide	MSF Correspondent Guidelines
MSF Policy and Procedure Guide	MSF NDC Best Practices