Revised: 6.5.2019

NexBank B2B Navigation
&
Loan Submission

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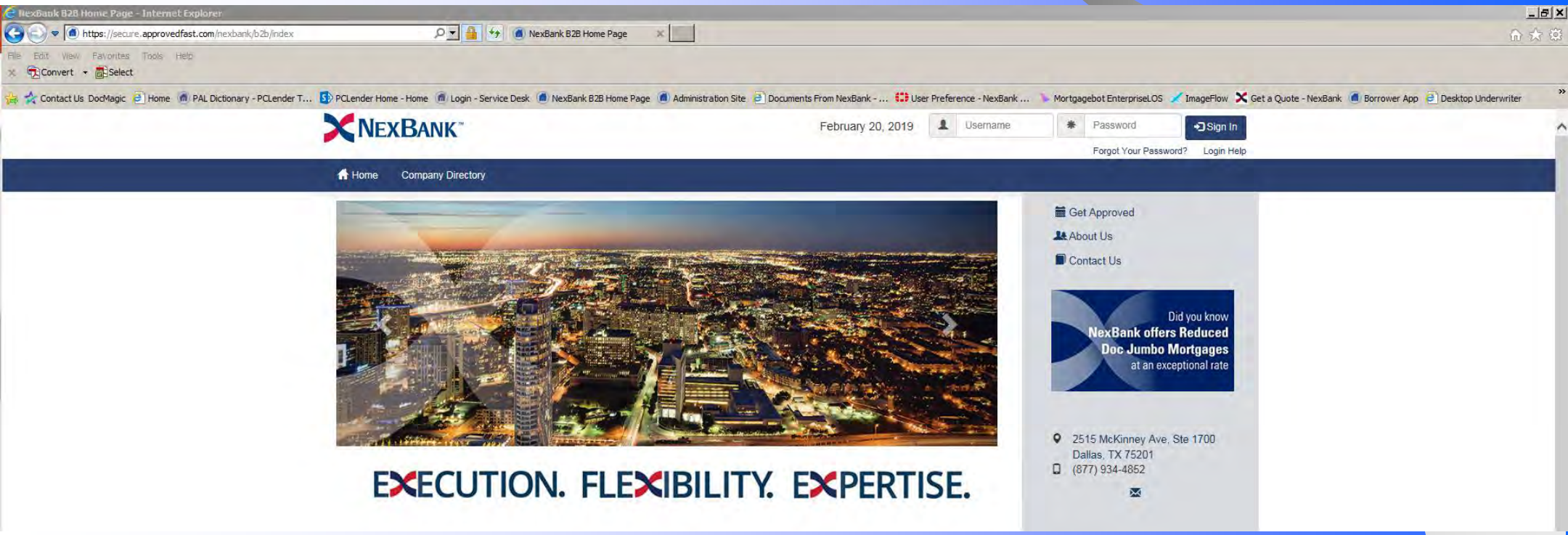
General Navigation

mortgage.nexbank.com



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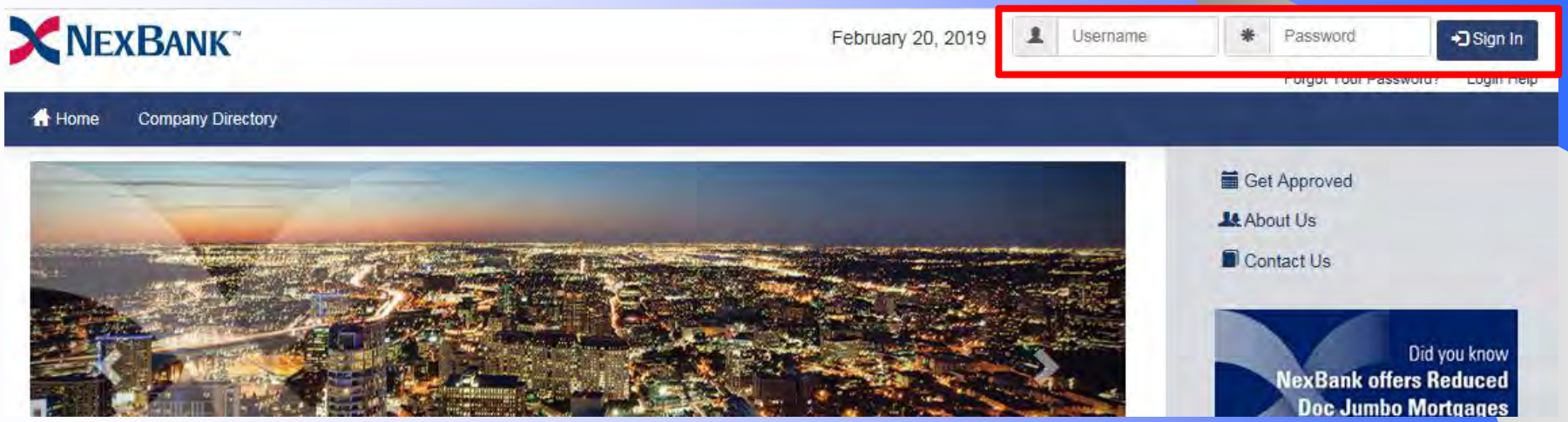
NexBank B2B Homepage

Sign In Section



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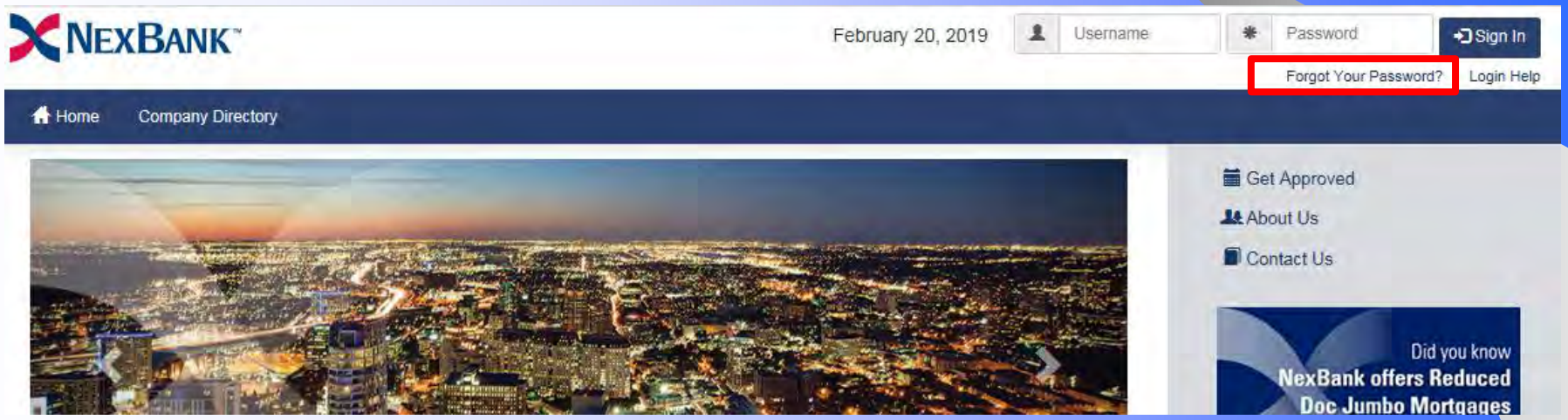
NexBank B2B Homepage

Forgot/Reset Password link



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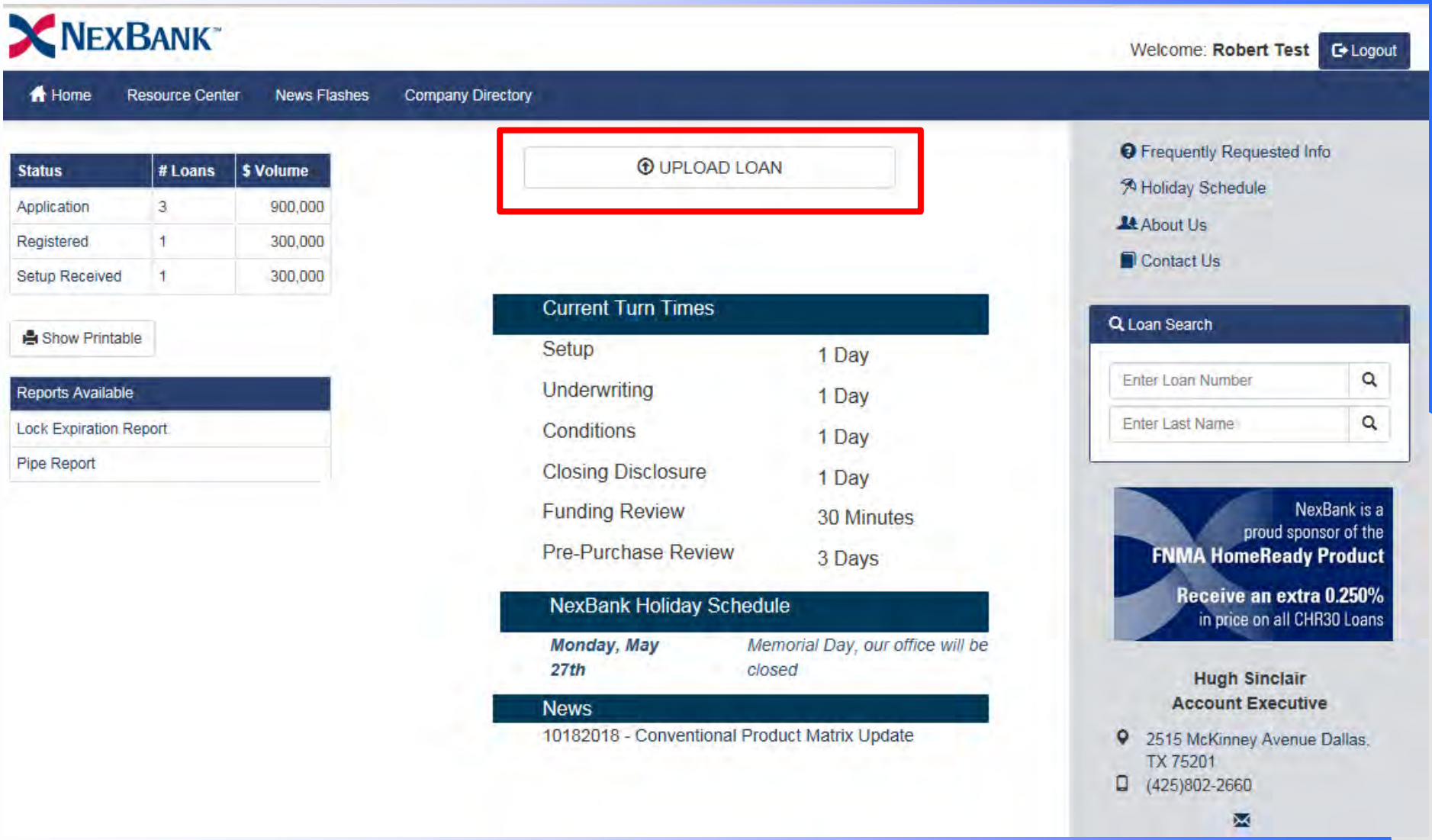
Start New Loan Upload Wizard



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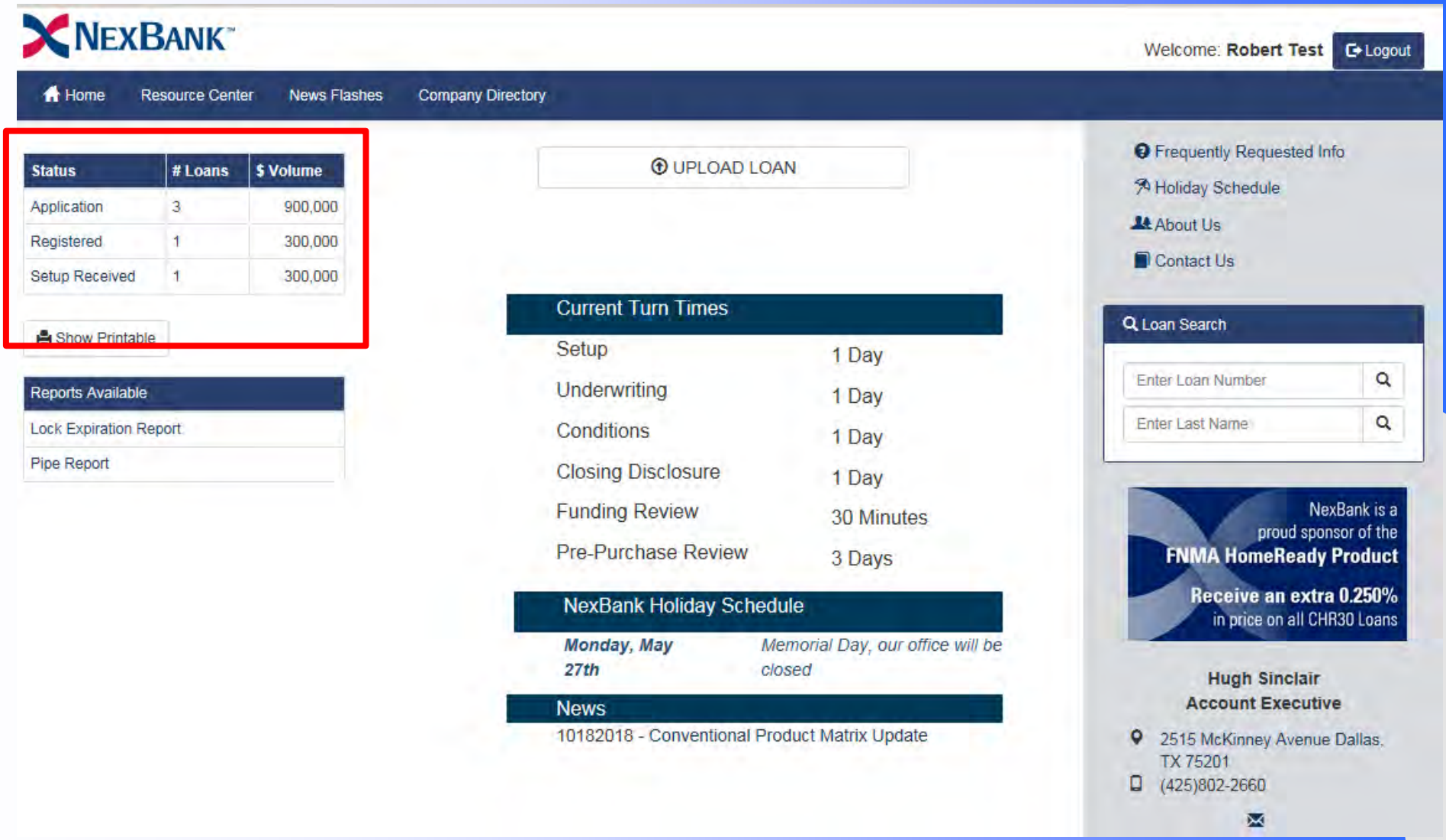
View Loans By Status



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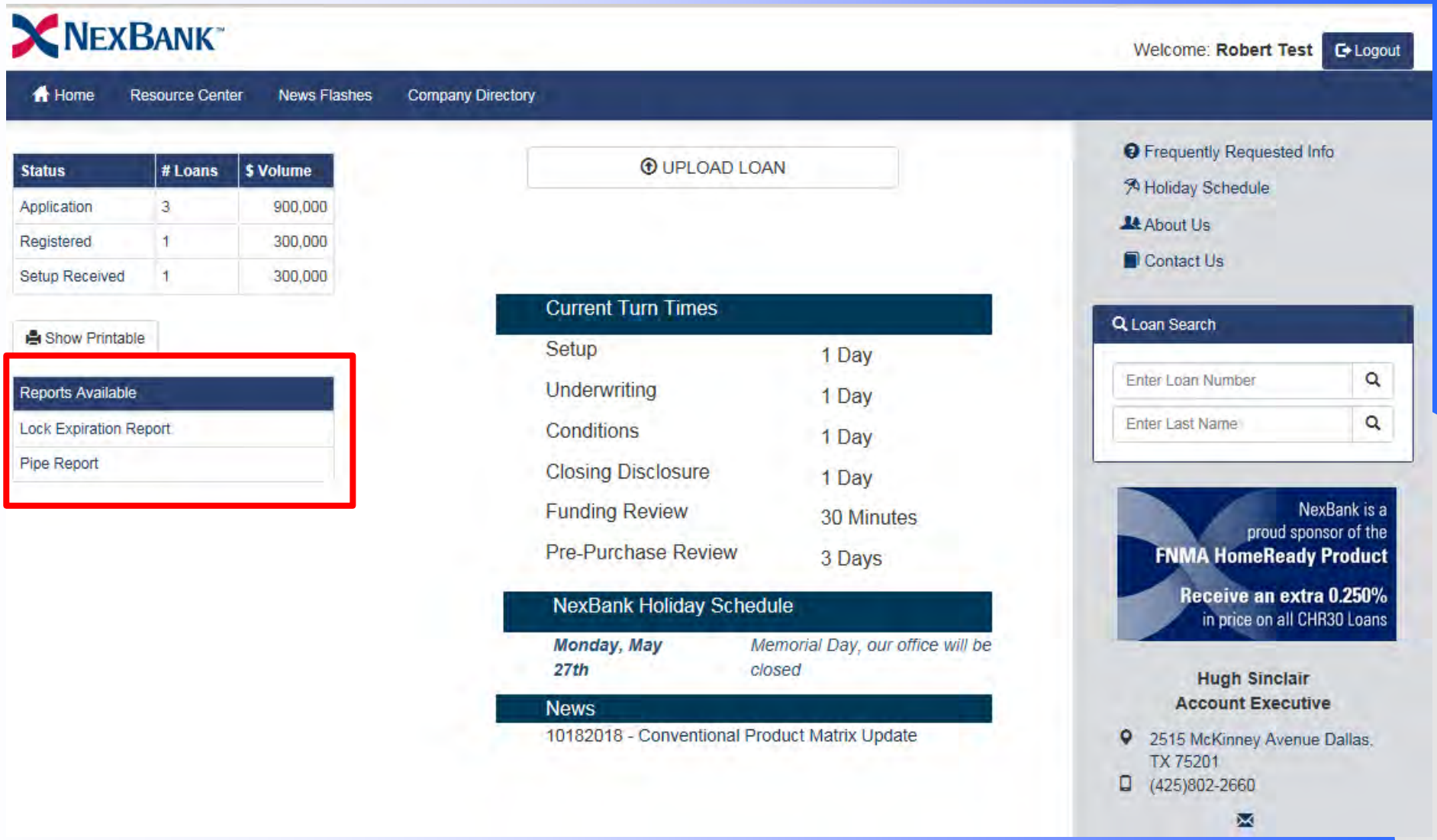
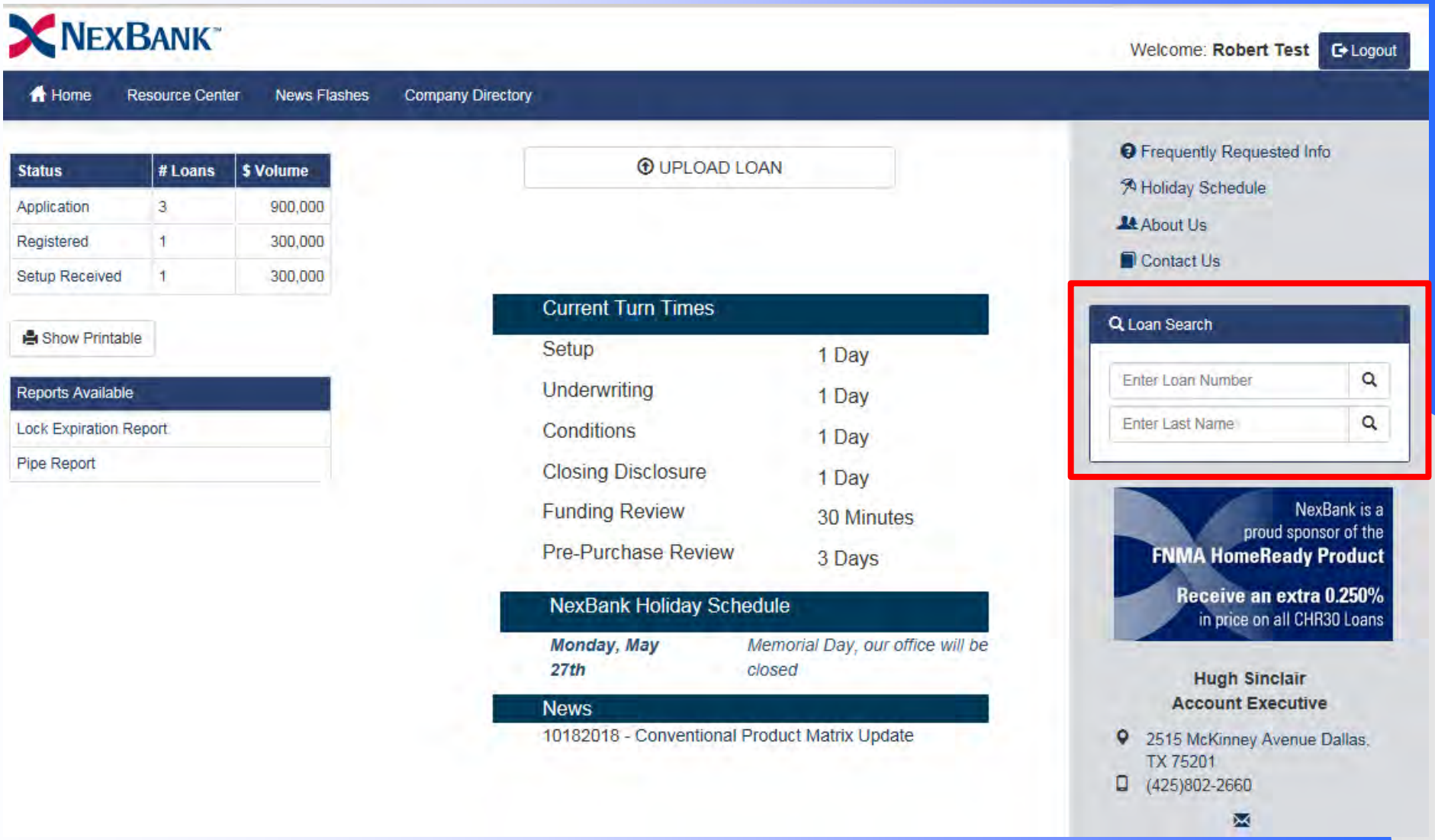
View Reports of Loan Activity



Search by Last Name or Loan#



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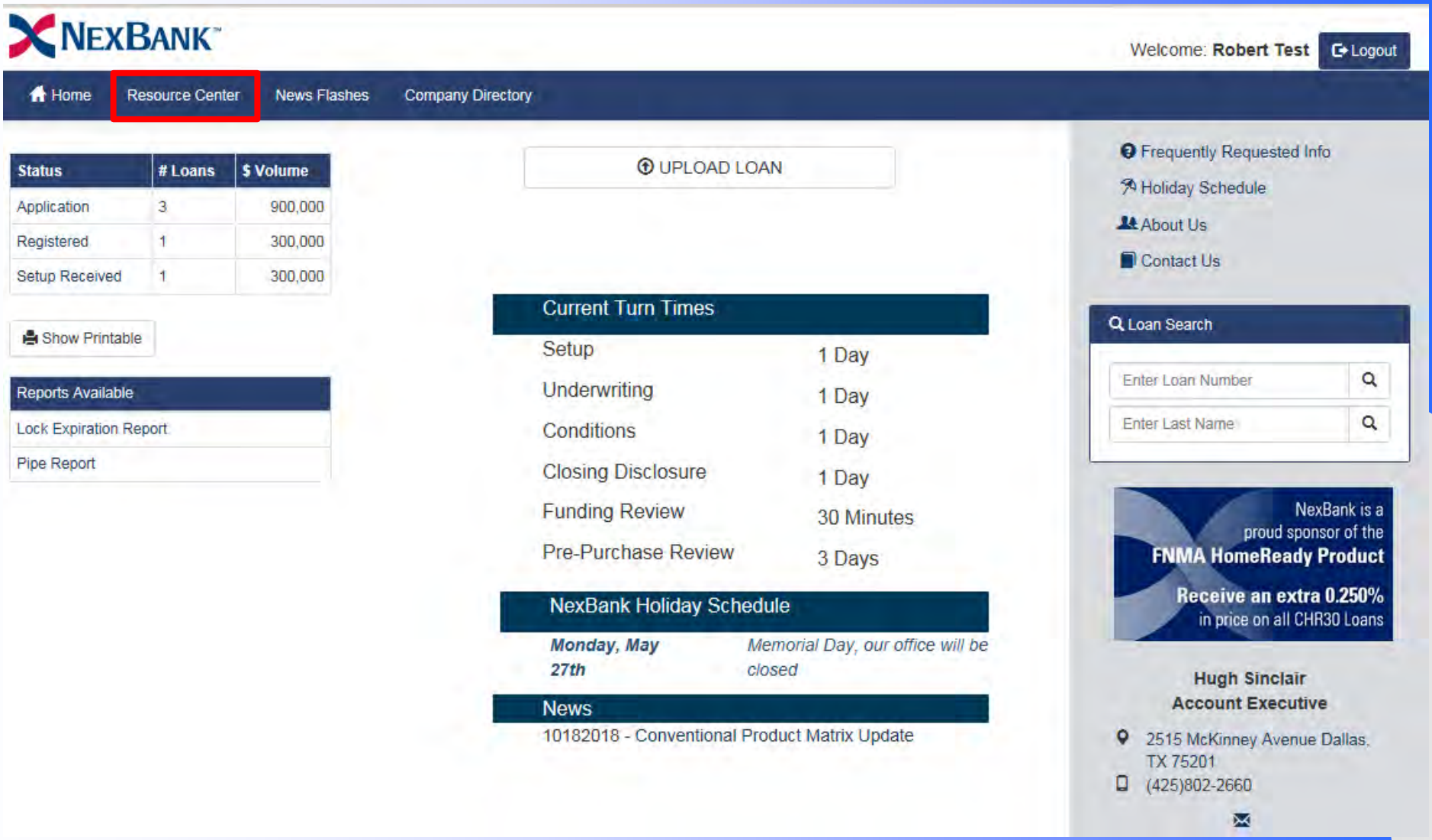
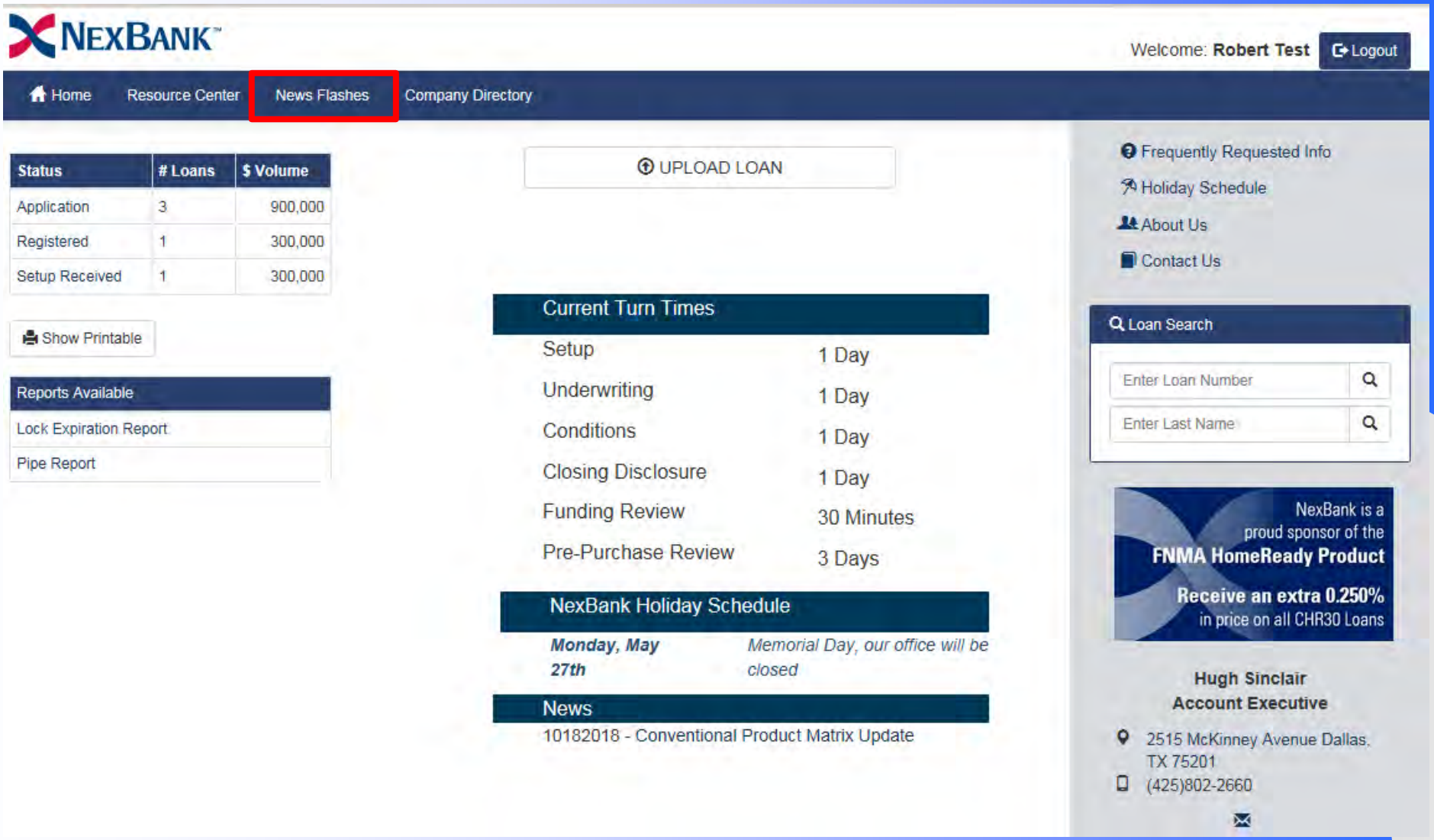
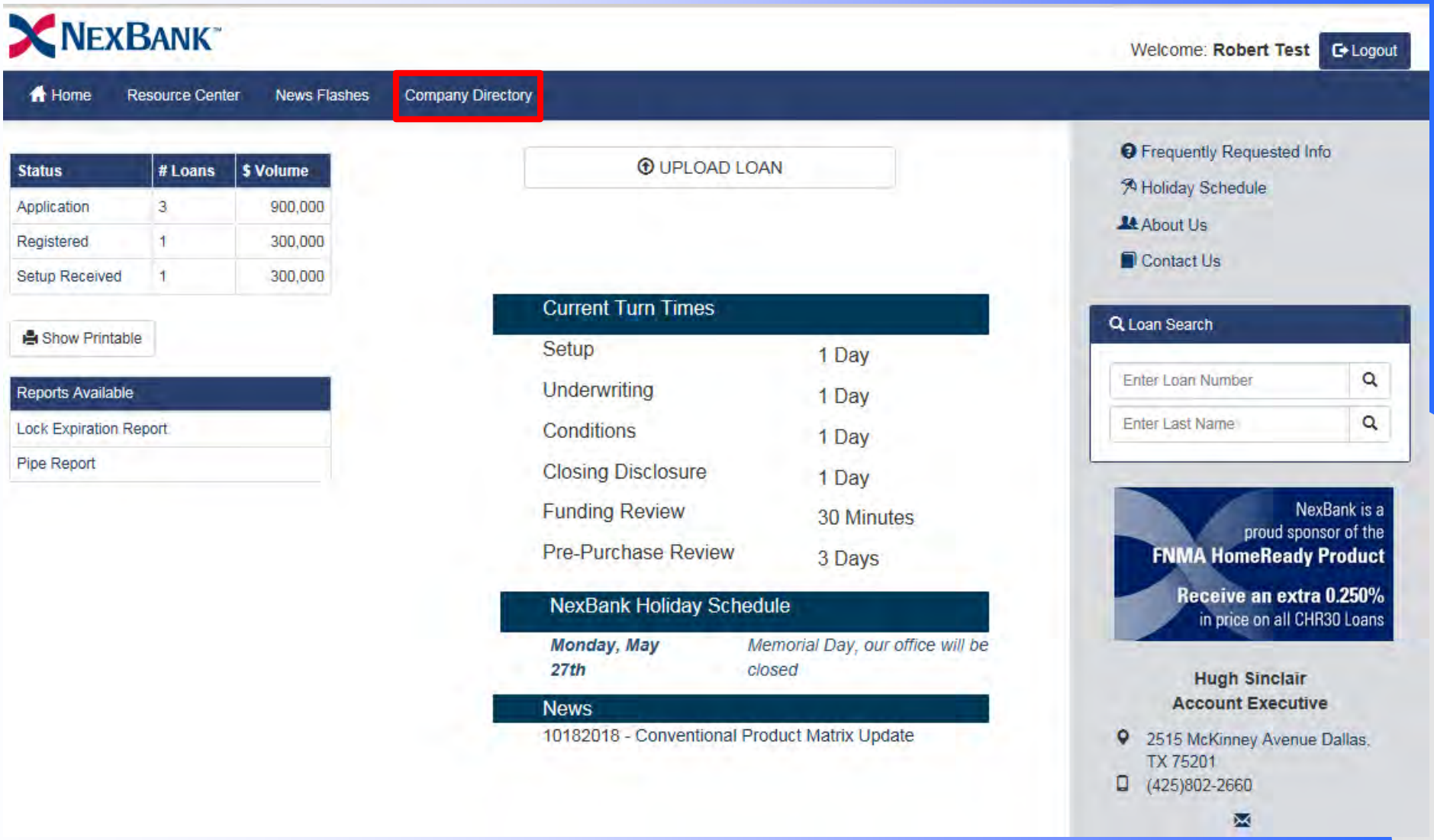
Resource Center



News Flashes



Company Directory



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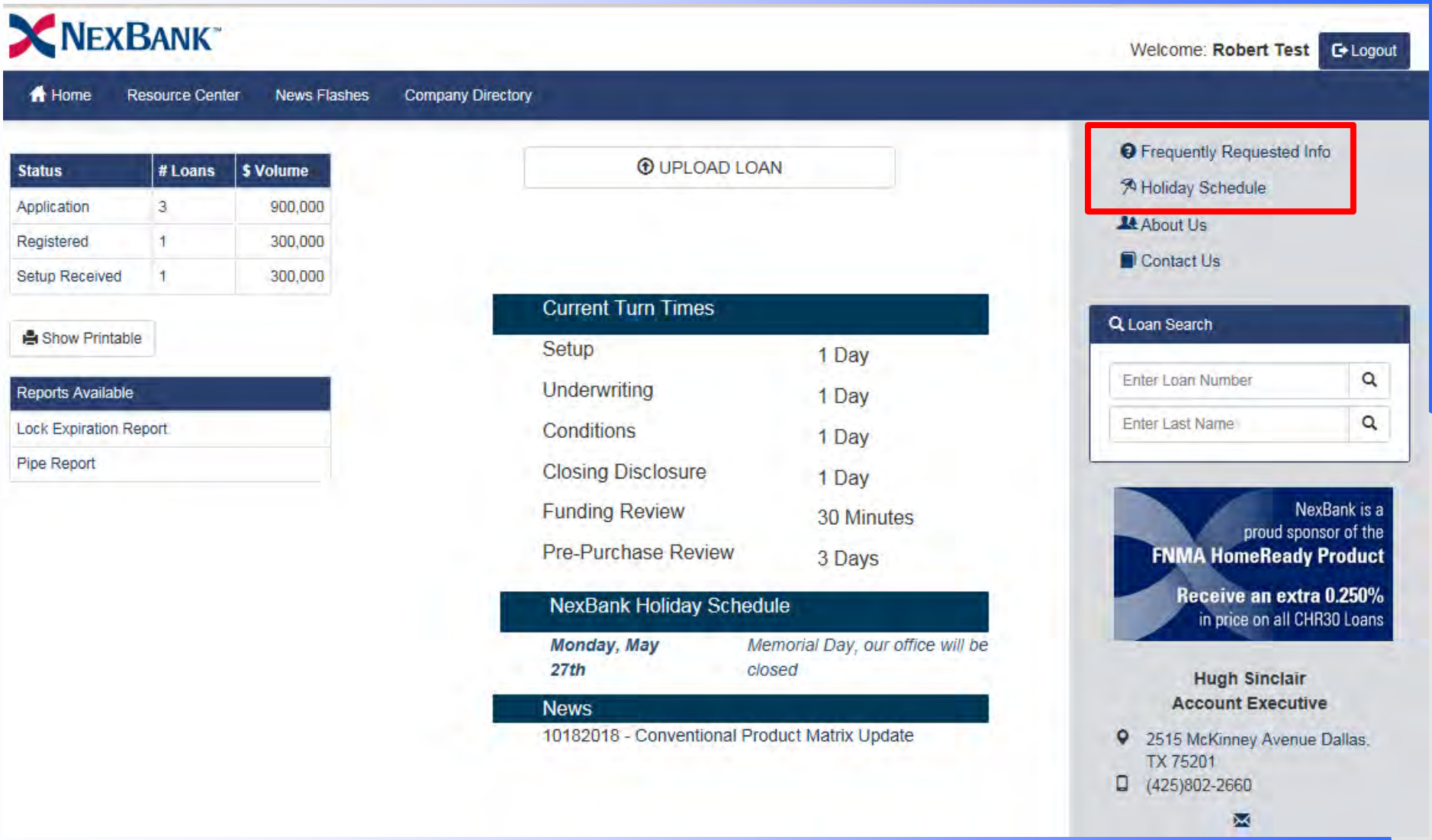
Helpful Links



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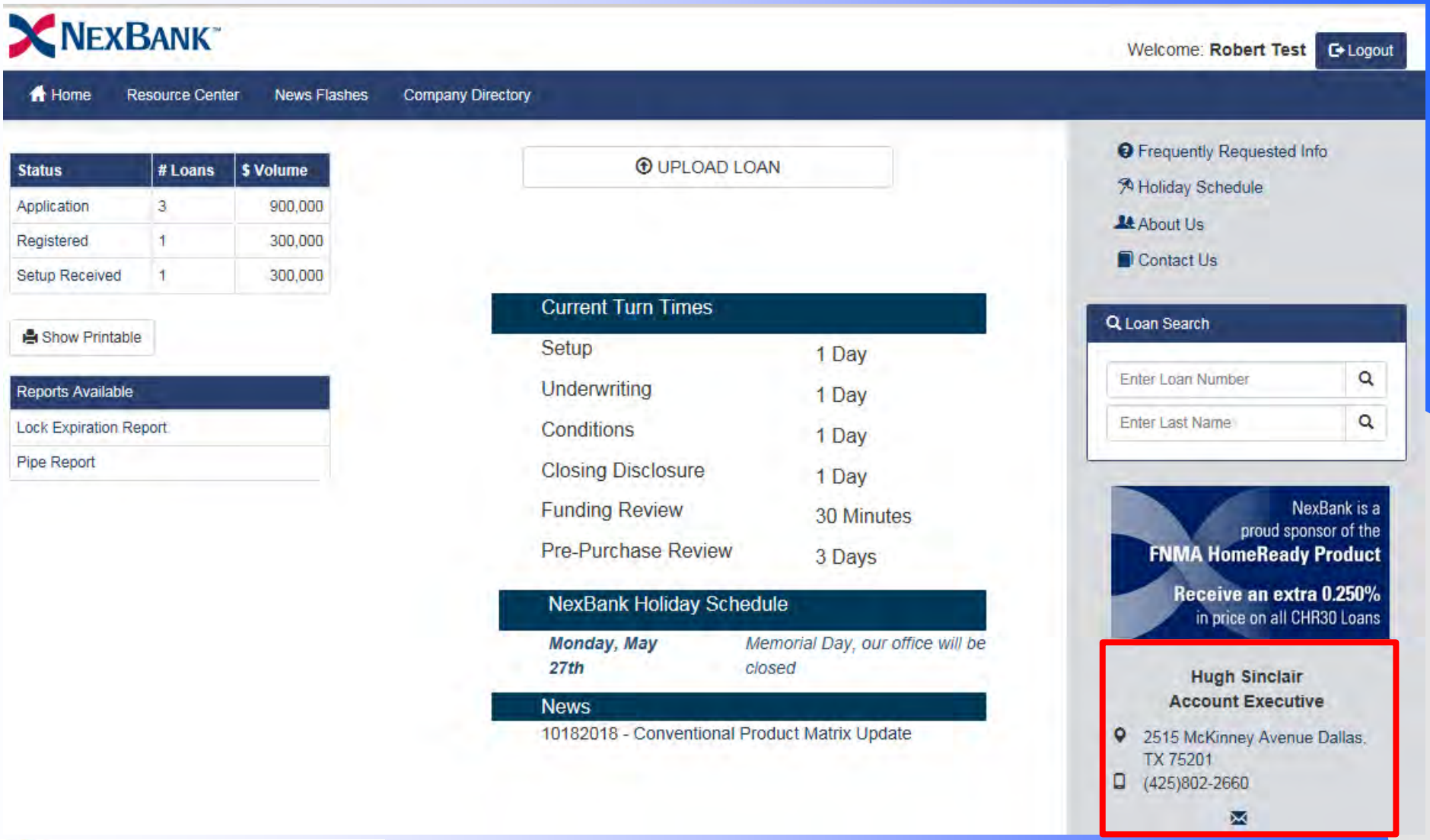
Account Executive Contact Info



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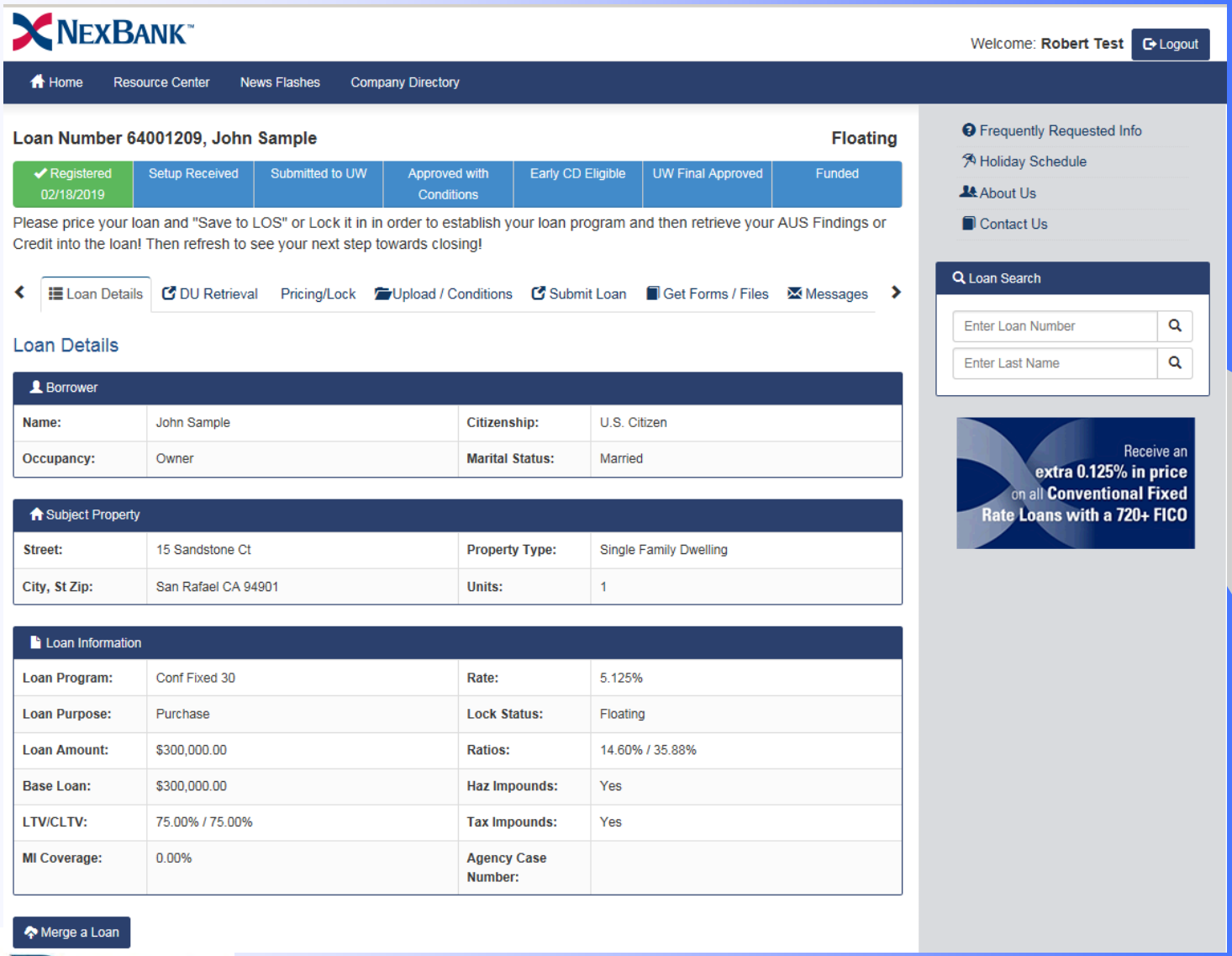
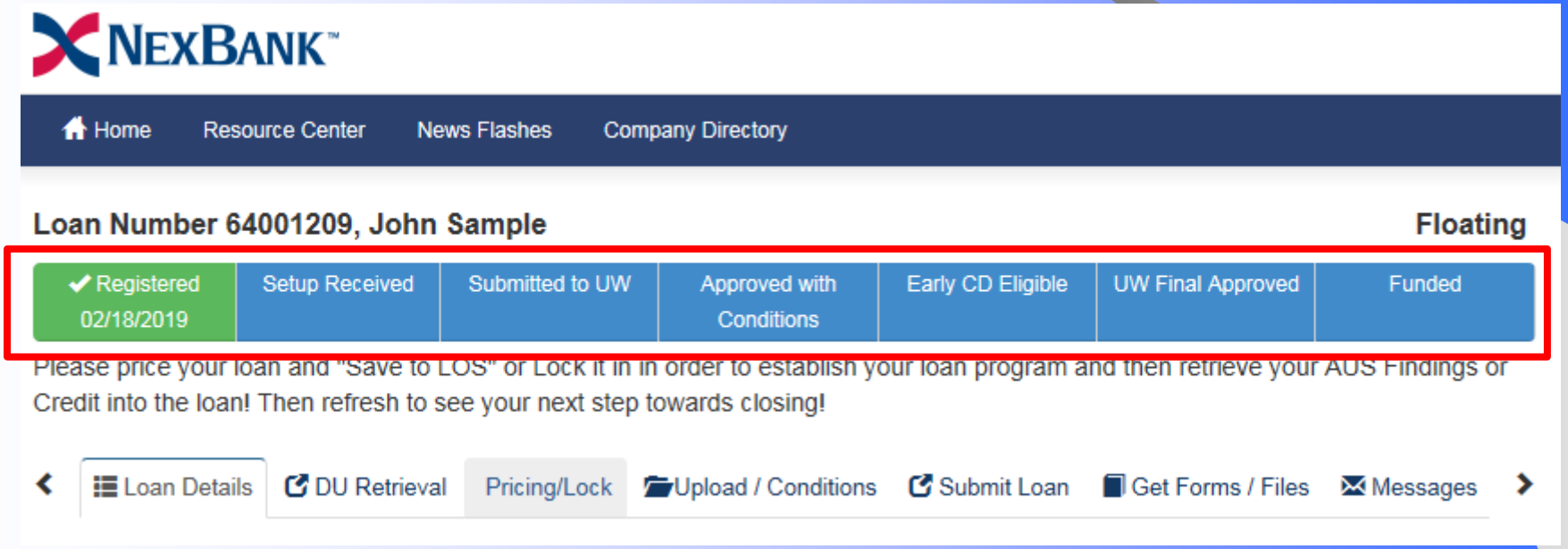
Loan Level View



Status Ribbon

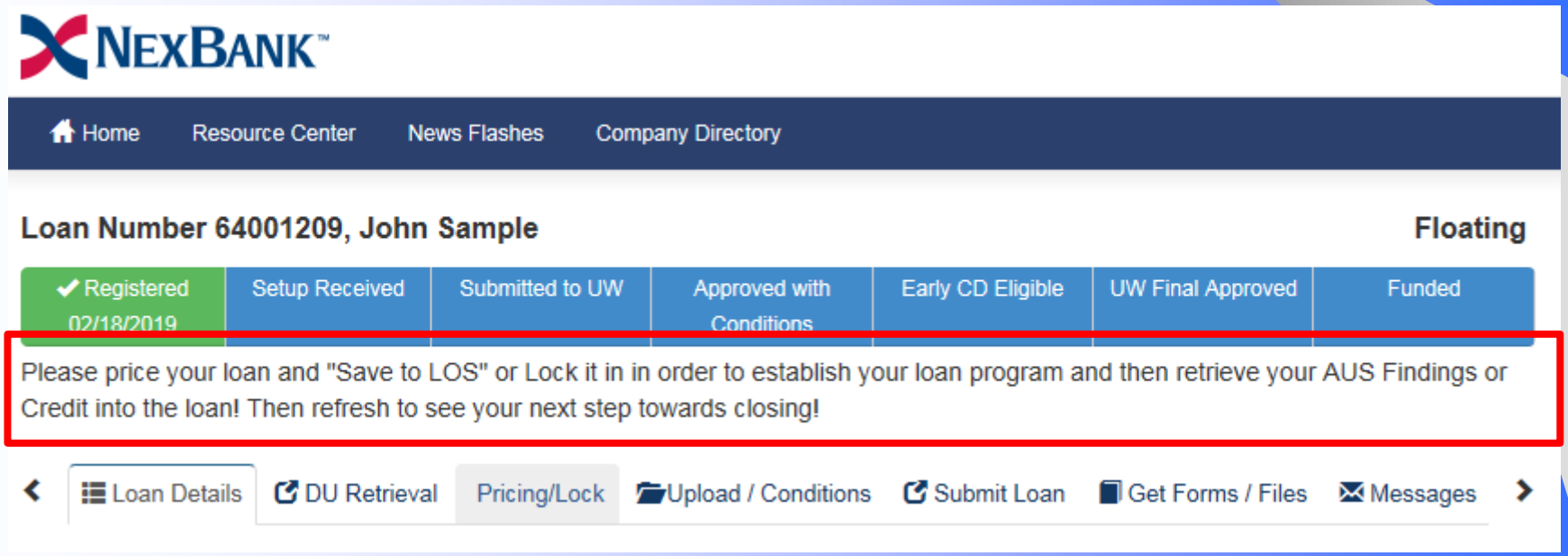
The status ribbon will display milestones toward the funding and purchasing of your loan based on the loan channel and options you have requested.



Next Steps Help

The steps in this text box tell you what to do next to get your loan moved to the next milestone in the status bar.

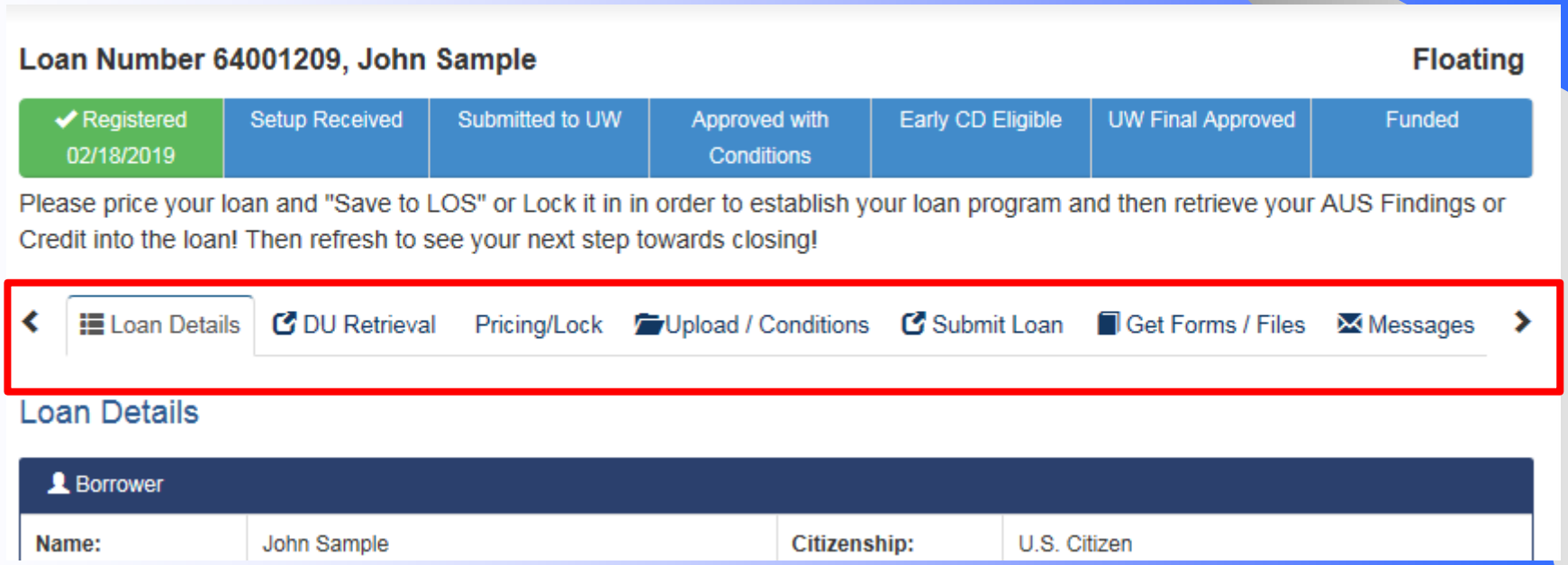
In this case, the next step would be to click on the Pricing/Lock Tab and price our loan with the pricing engine.



Navigation Tabs

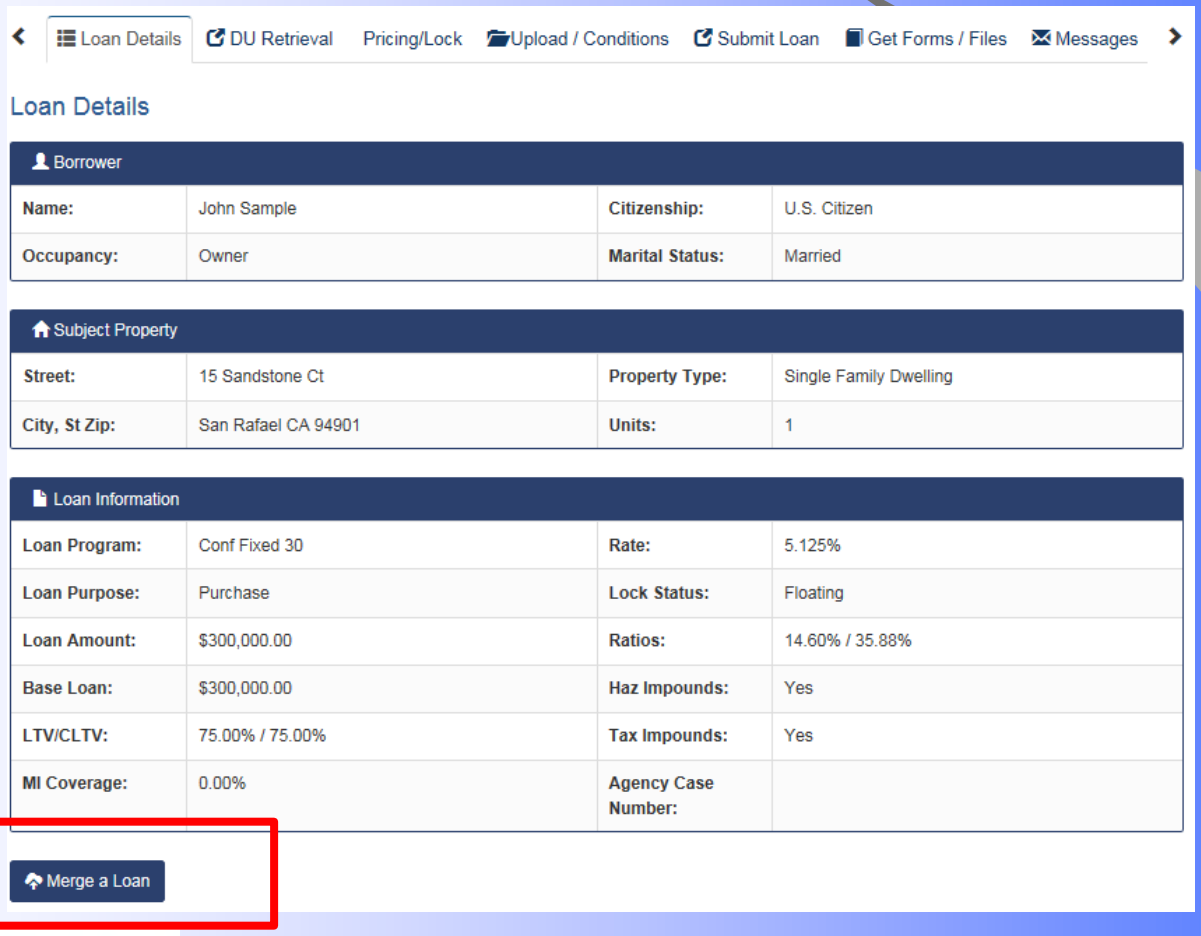
The Tabs are sorted in the order you need to complete the steps to get your loan submitted and funded.

Once you complete a step make sure to refresh your screen by pressing F5 or the recycle button to update the text for your next steps.



Update loan data (merge loan)

If you need to update your loan file after your initial pricing/disclosure, just navigate to the “Loan Details” screen and click the “Merge A Loan” button



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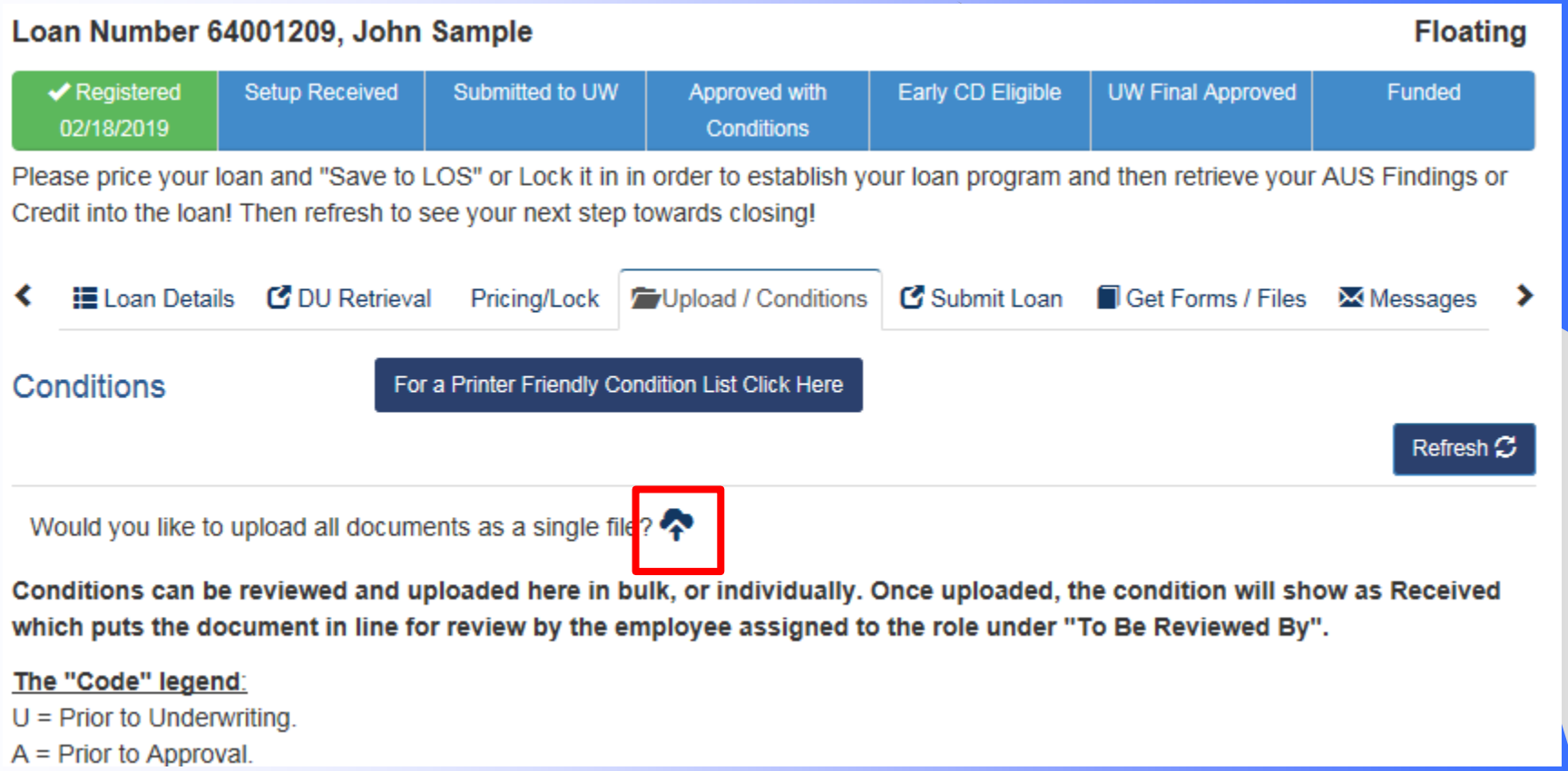
Upload / Conditions Tab

If you want to upload all of your conditions as one upload click here:



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Initial Conditions List

The system will show you all the loan conditions before you submit the file based on the information you provide in the FNMA 3.2 file.

	Code	#	Received	Status	For	Reviewed By	Condition
⌄	M		Upload			Loan Setup	TPO to provide all subsequent Loan Estimates for all changes of circumstance prior to UW Submission.
⌄	U	4	Upload			Loan Setup	TPO to provide initial 1003 executed by LO and all other initial disclosures including any Loan Estimates already given to the borrower, along with their COC's, which have all been properly executed by all borrower(s).
⌄	U	5	Upload			Underwriter	TPO to provide tri-merged credit report dated within 90 days of submission.
⌄	U	0	Upload		ABC Trucking, John Sample	Underwriter	Provide full written VOE, with a break down of the income, to support the income indicated on the application in addition to the base income.
⌄	U	6	Upload			Underwriter	Provide complete, fully executed & dated Purchase/Sales Contract
⌄	U	7	Upload			Loan Setup	Borrower Executed certification, or other evidence that the "Know Before You Owe" booklet was delivered within three days of the signed application

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Initial Conditions List

The “For” column will tell you which borrower, property, or bank the condition is related to.

	Code	#	Received	Status	For	Reviewed By	Condition
⌄	M		Upload			Loan Setup	TPO to provide all subsequent Loan Estimates for all changes of circumstance prior to UW Submission.
⌄	U	4	Upload			Loan Setup	TPO to provide initial 1003 executed by LO and all other initial disclosures including any Loan Estimates already given to the borrower, along with their COC's, which have all been properly executed by all borrower(s).
⌄	U	5	Upload			Underwriter	TPO to provide tri-merged credit report dated within 90 days of submission.
⌄	U	0	Upload		ABC Trucking, John Sample	Underwriter	Provide full written VOE, with a break down of the income, to support the income indicated on the application in addition to the base income.
⌄	U	6	Upload			Underwriter	Provide complete, fully executed & dated Purchase/Sales Contract
⌄	U	7	Upload			Loan Setup	Borrower Executed certification, or other evidence that the "Know Before You Owe" booklet was delivered within three days of the signed application

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Initial Conditions List

The “Reviewed By” column will tell you who to contact if you have questions about the condition.

	Code	#	Received	Status	For	Reviewed By	Condition
⌄	M		Upload			Loan Setup	TPO to provide all subsequent Loan Estimates for all changes of circumstance prior to UW Submission.
⌄	U	4	Upload			Loan Setup	TPO to provide initial 1003 executed by LO and all other initial disclosures including any Loan Estimates already given to the borrower, along with their COC's, which have all been properly executed by all borrower(s).
⌄	U	5	Upload			Underwriter	TPO to provide tri-merged credit report dated within 90 days of submission.
⌄	U	0	Upload		ABC Trucking, John Sample	Underwriter	Provide full written VOE, with a break down of the income, to support the income indicated on the application in addition to the base income.
⌄	U	6	Upload			Underwriter	Provide complete, fully executed & dated Purchase/Sales Contract
⌄	U	7	Upload			Loan Setup	Borrower Executed certification, or other evidence that the "Know Before You Owe" booklet was delivered within three days of the signed application

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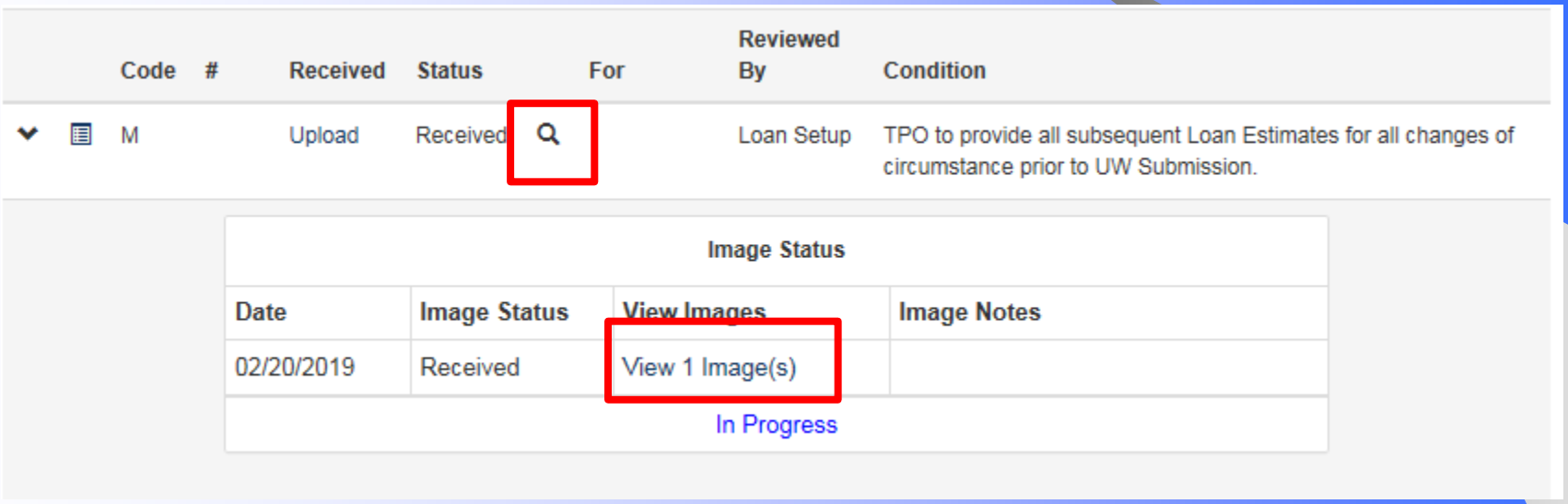
Initial Conditions List

If you want to see the images in a condition click the magnifying glass and click "view 1 image".



	Code	#	Received	Status	For	Reviewed By	Condition
	M		Upload	Received		Loan Setup	TPO to provide all subsequent Loan Estimates for all changes of circumstance prior to UW Submission.

Image Status

Date	Image Status	View Images	Image Notes
02/20/2019	Received	View 1 Image(s)	

In Progress

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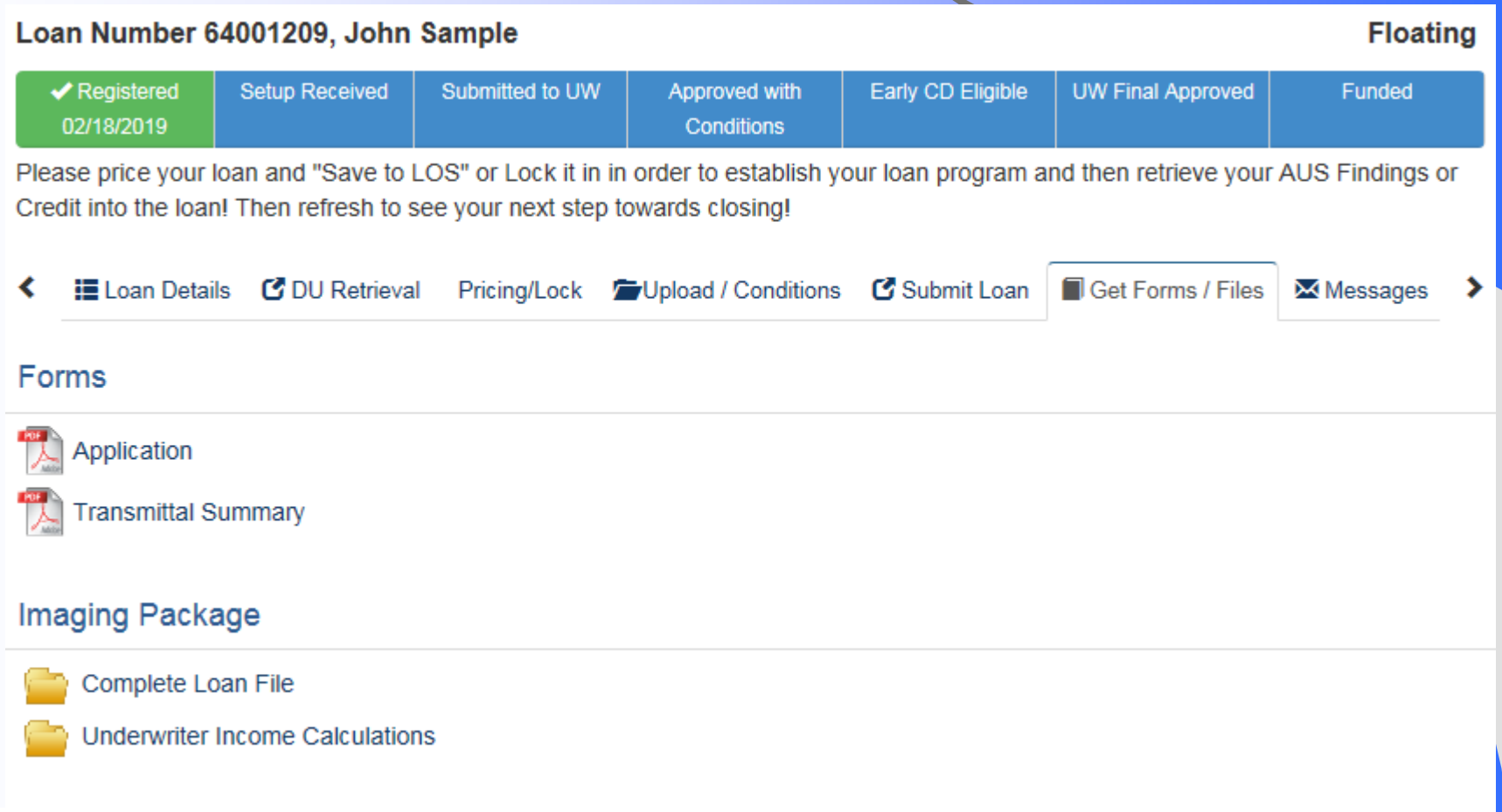
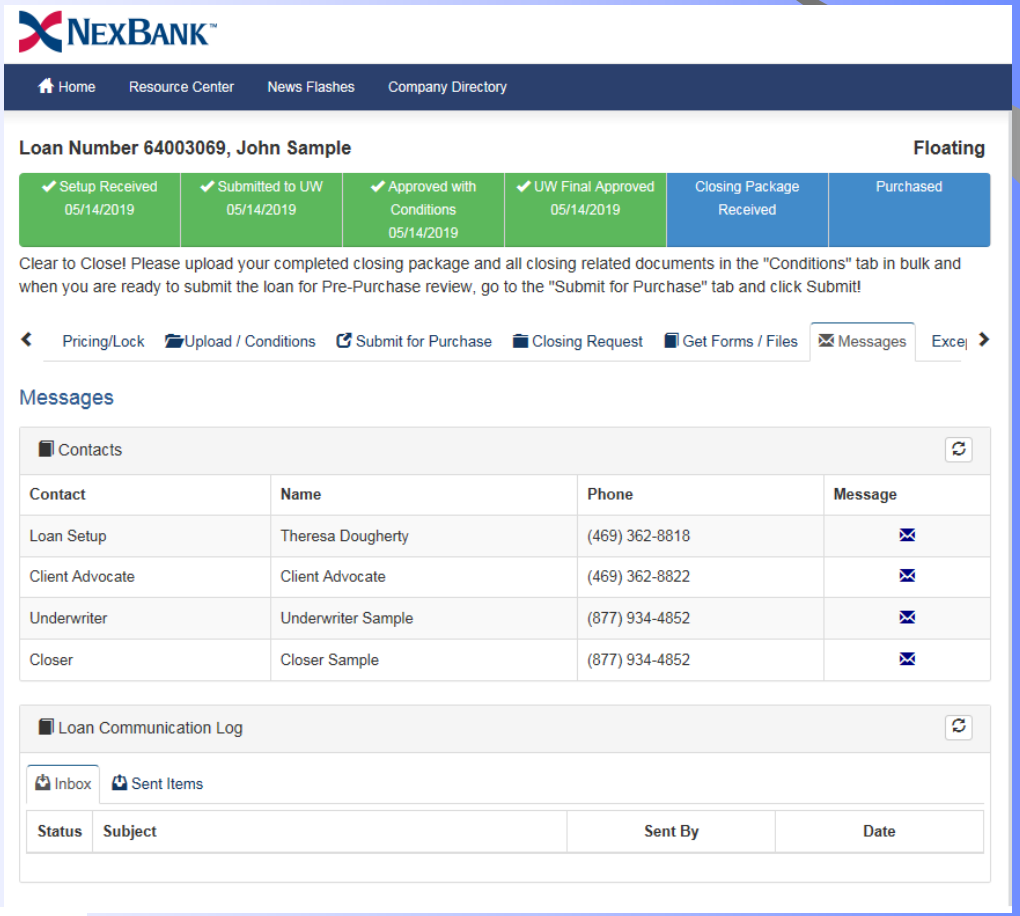
Get Forms / Files

If you want to see the current 1003, 1008, Lock Confirmation, Purchase Advice, Income Calculations, or the Complete loan file click on the Get Forms / Files tab.



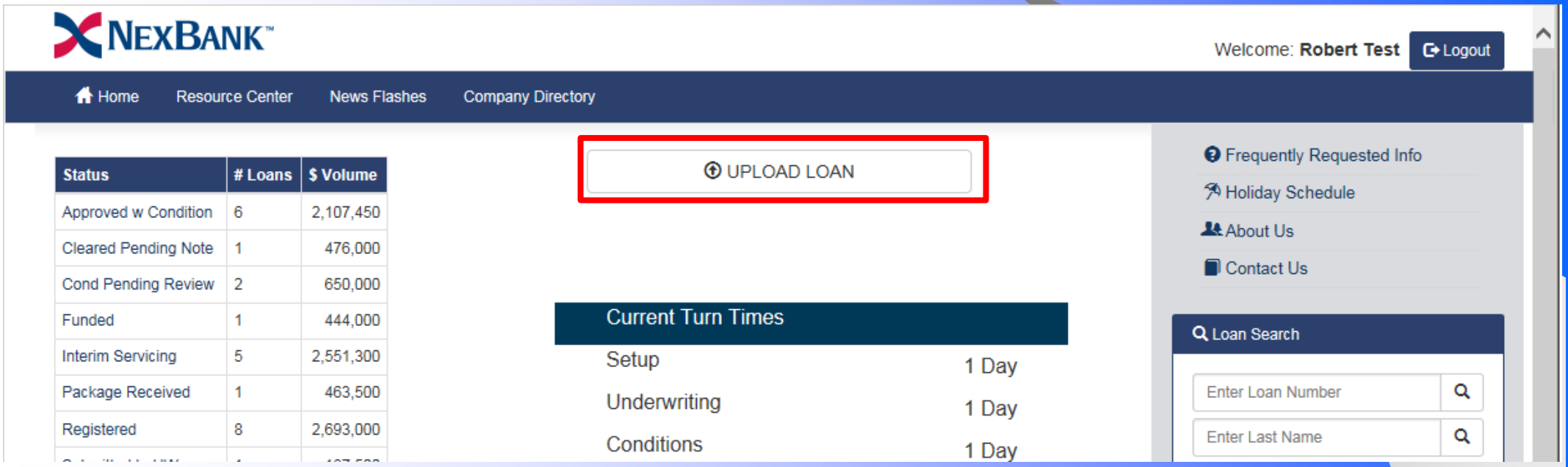
Messages

If you want to get an answer to a question your loans contacts will appear in this list and you can send a message to them directly in the system.



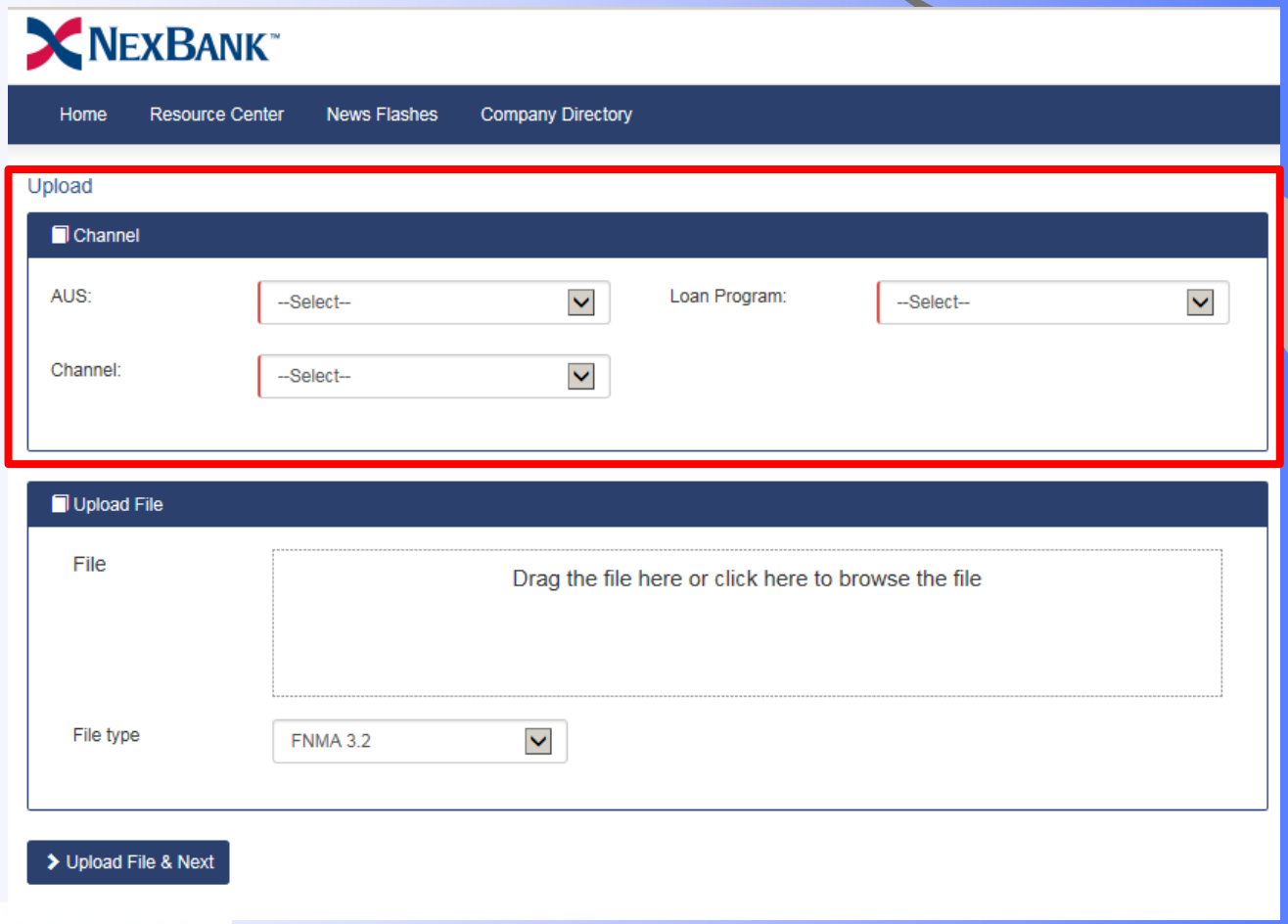
Upload A Loan

From the home screen after you login there will be a “Upload Loan” Button in the center.



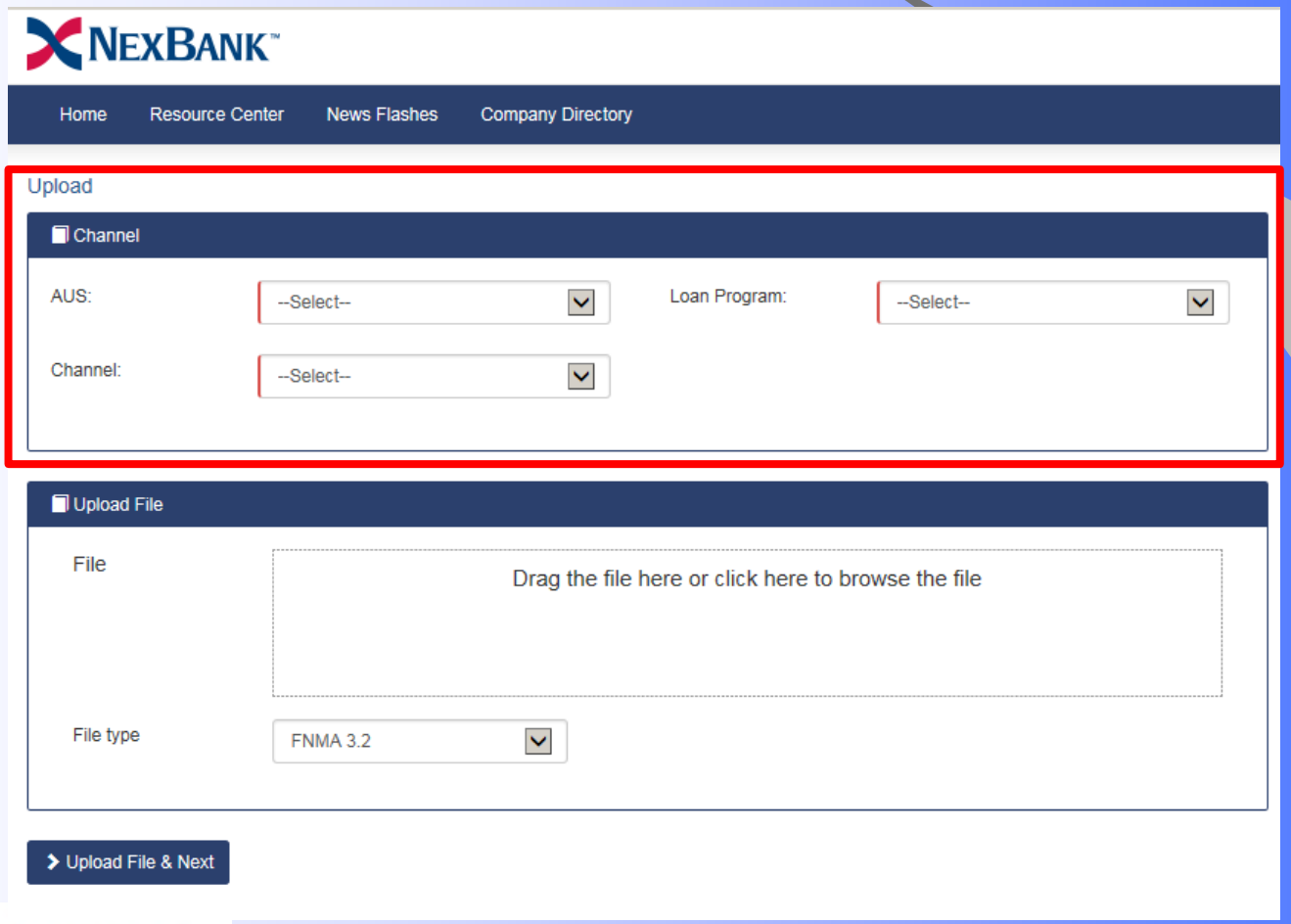
Upload A Loan

Depending on your company's seller type, and your user rights, you will see different options on the loan setup wizard.



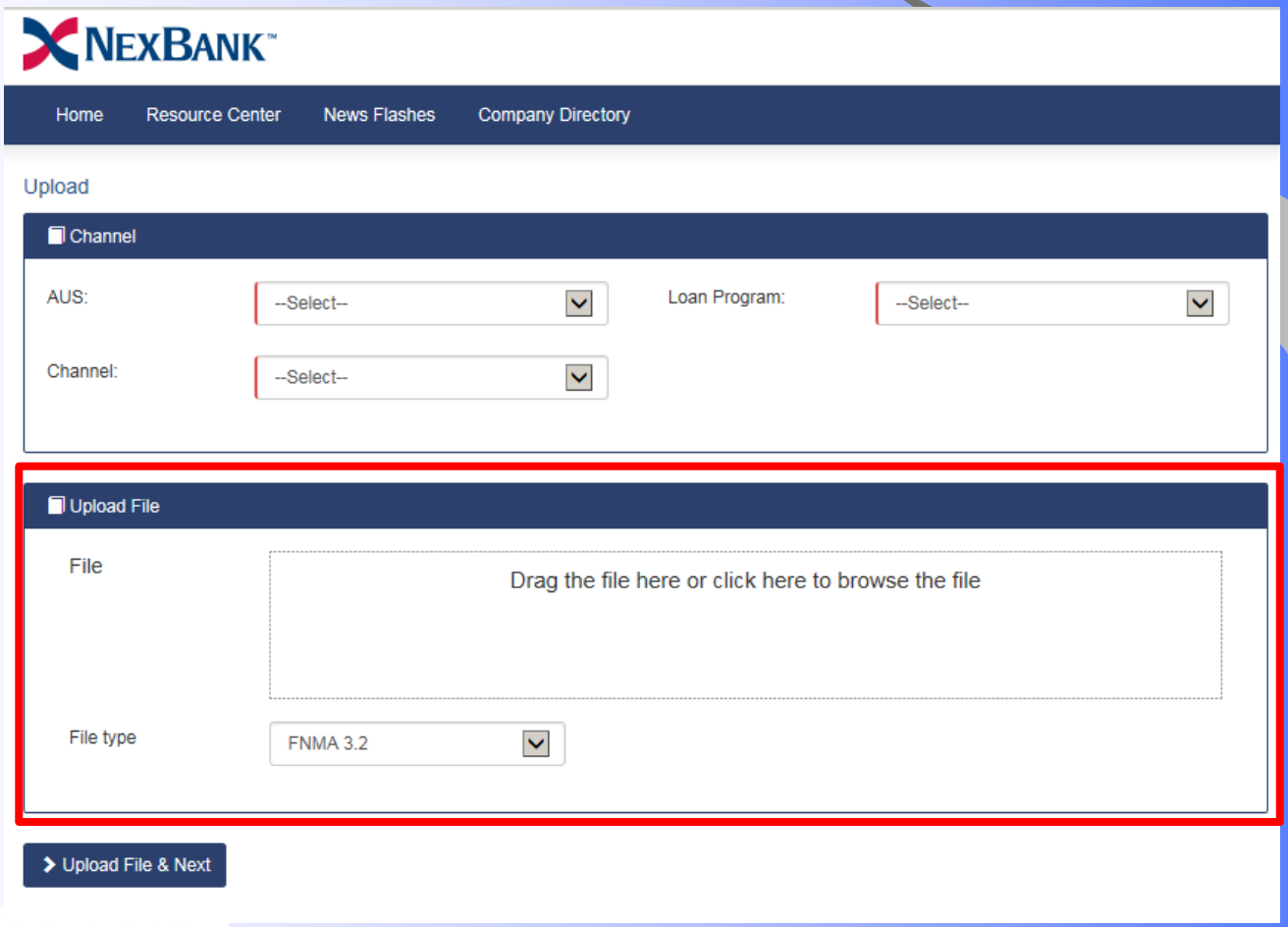
Upload A Loan

Select how you want us to underwrite, close, and/or purchase your loan.



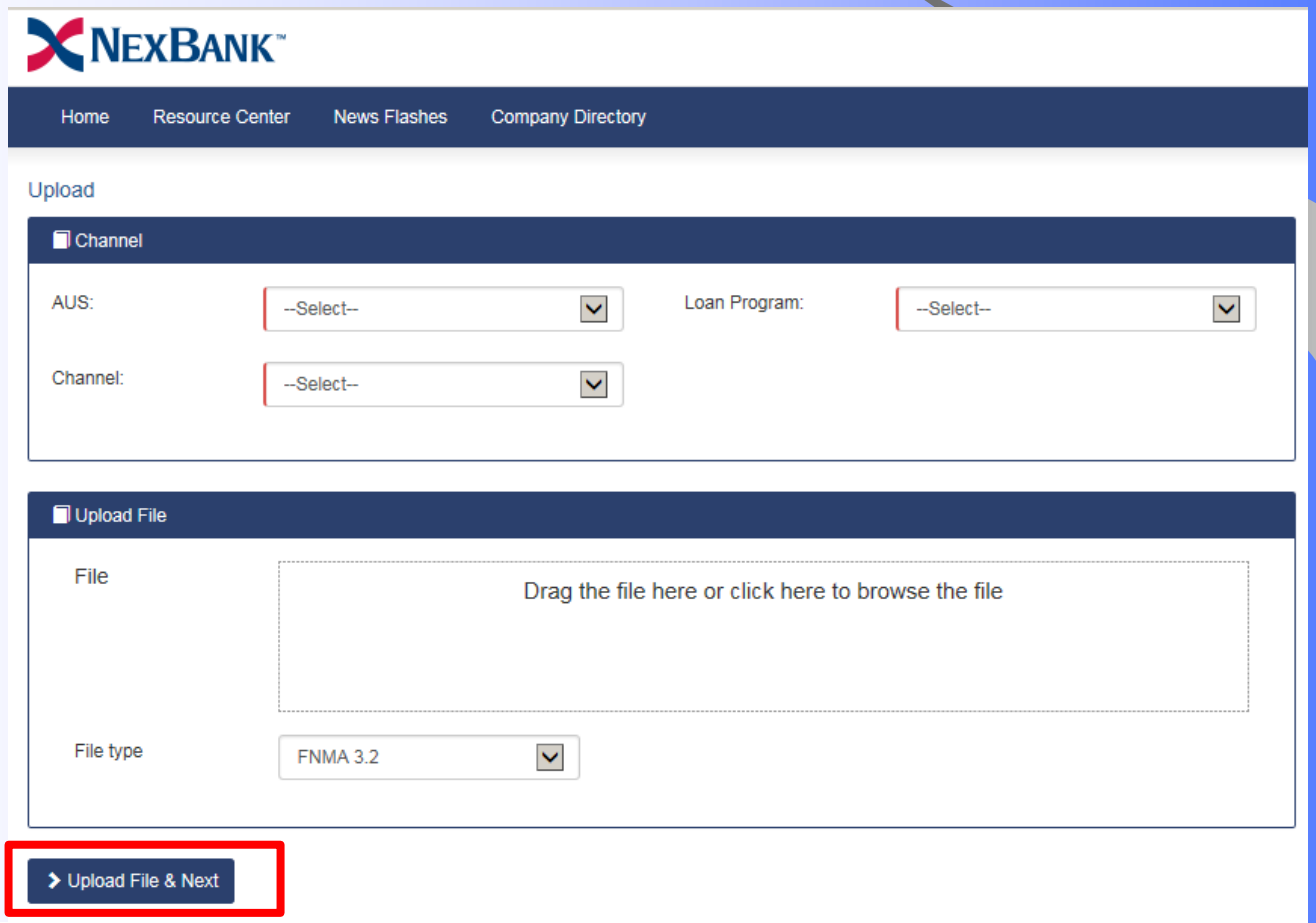
Upload A Loan

Drag and drop or click in the box to select your FNMA 3.2 file.



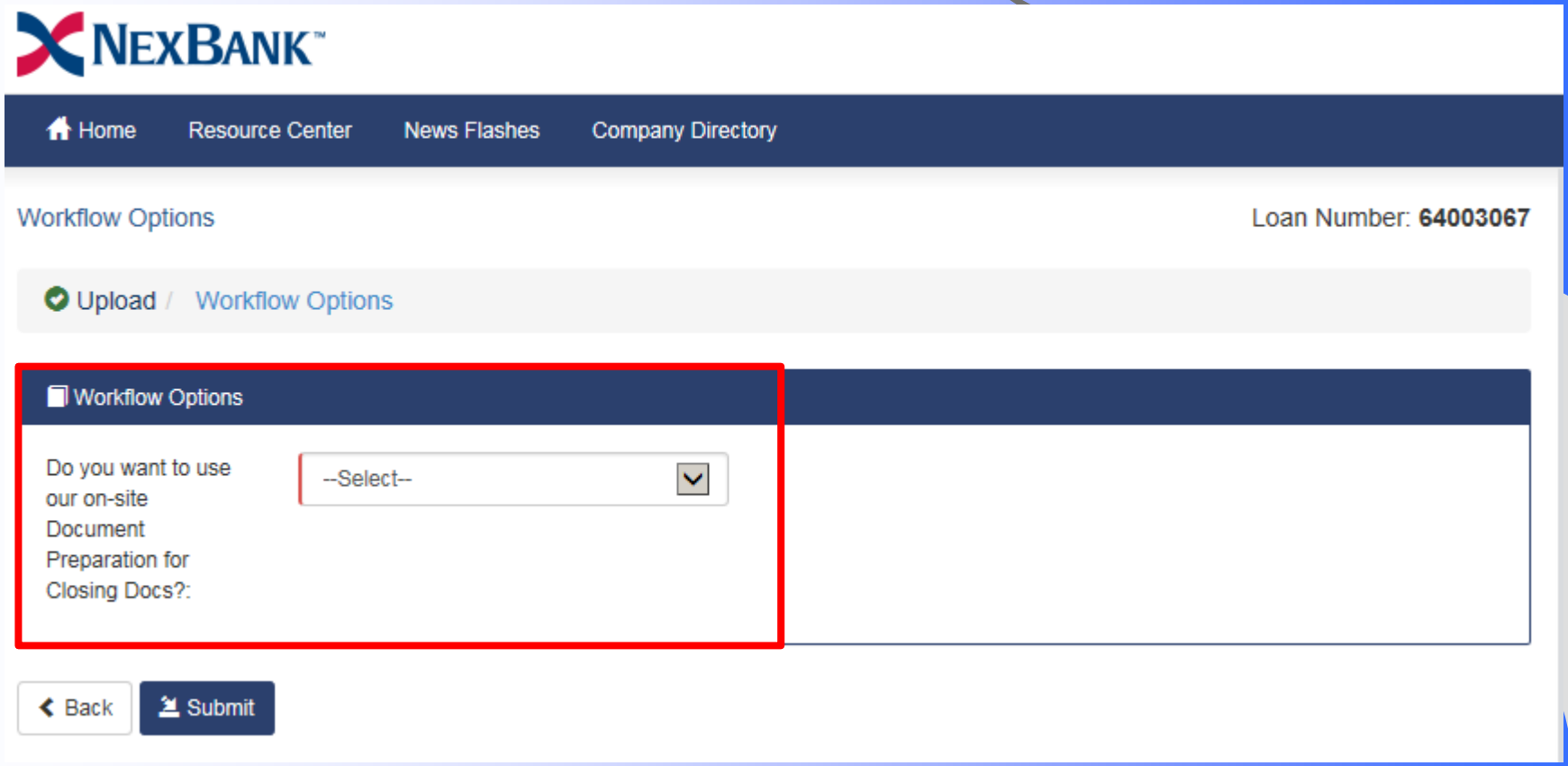
Upload A Loan

Then click “Upload File & Next”.



Upload A Loan

Depending on your selections you may have an additional set of questions to answer.

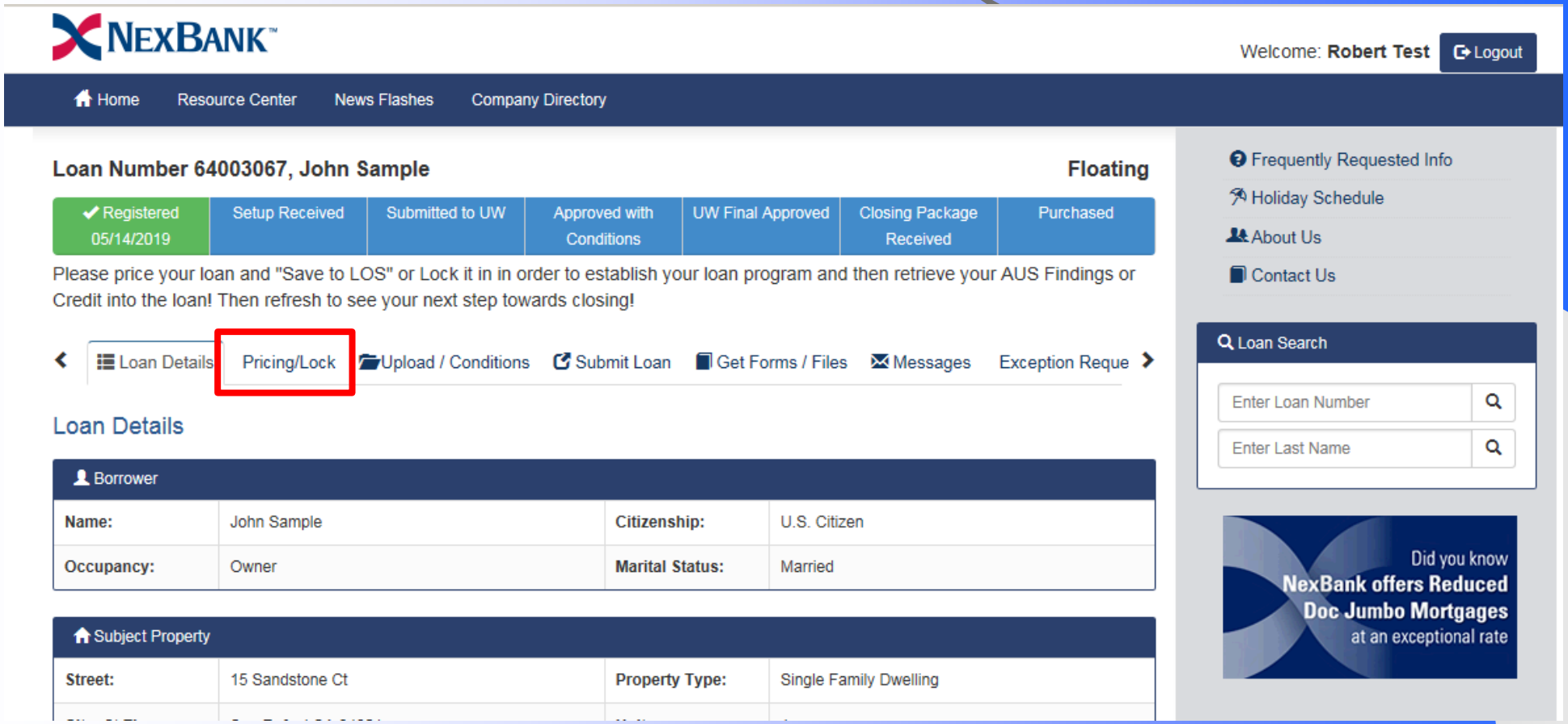


Upload A Loan

After you made all of your selections click “Submit” and wait for the system to take you into the newly created loan.

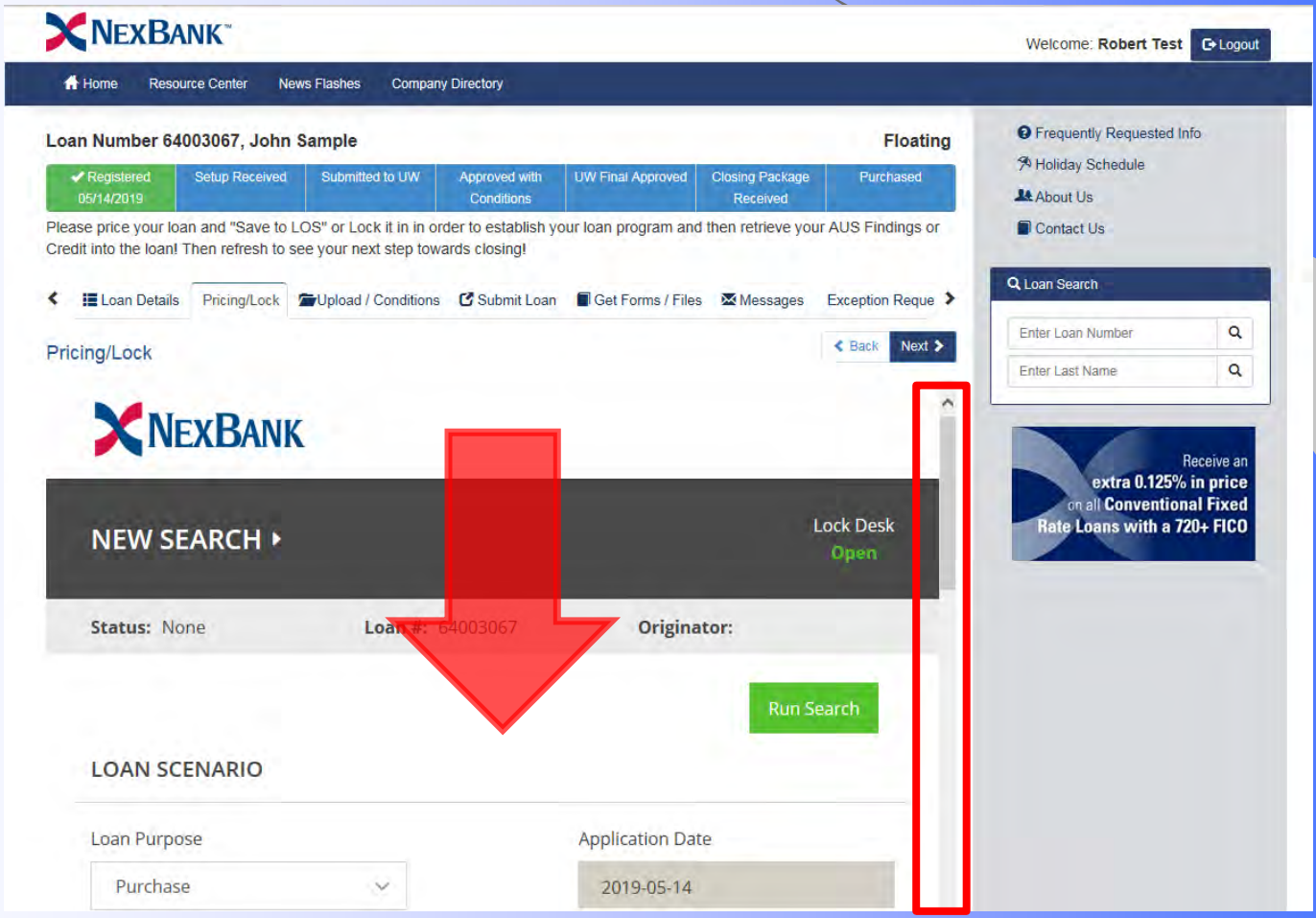
Price A Loan

After your loan has uploaded you will want to price your loan to our current rate sheet. Click on the Pricing/Lock Tab.



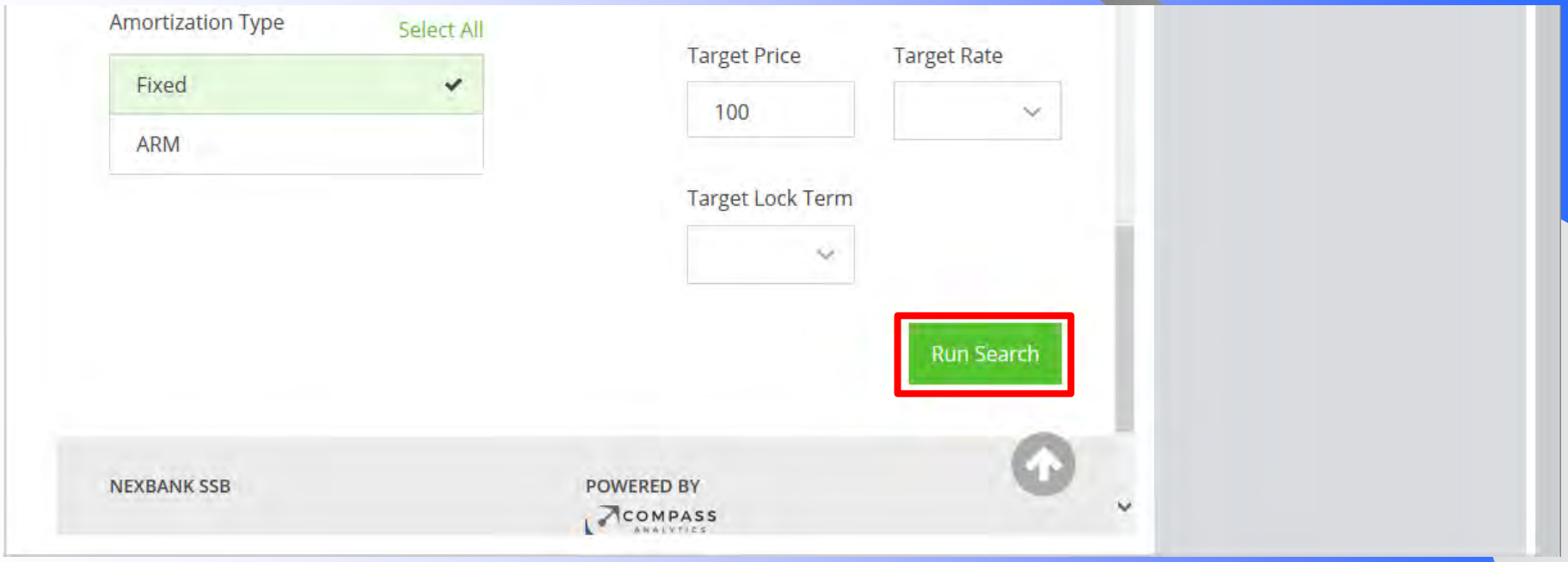
Price A Loan

Scroll down on the pricing window and update the information.



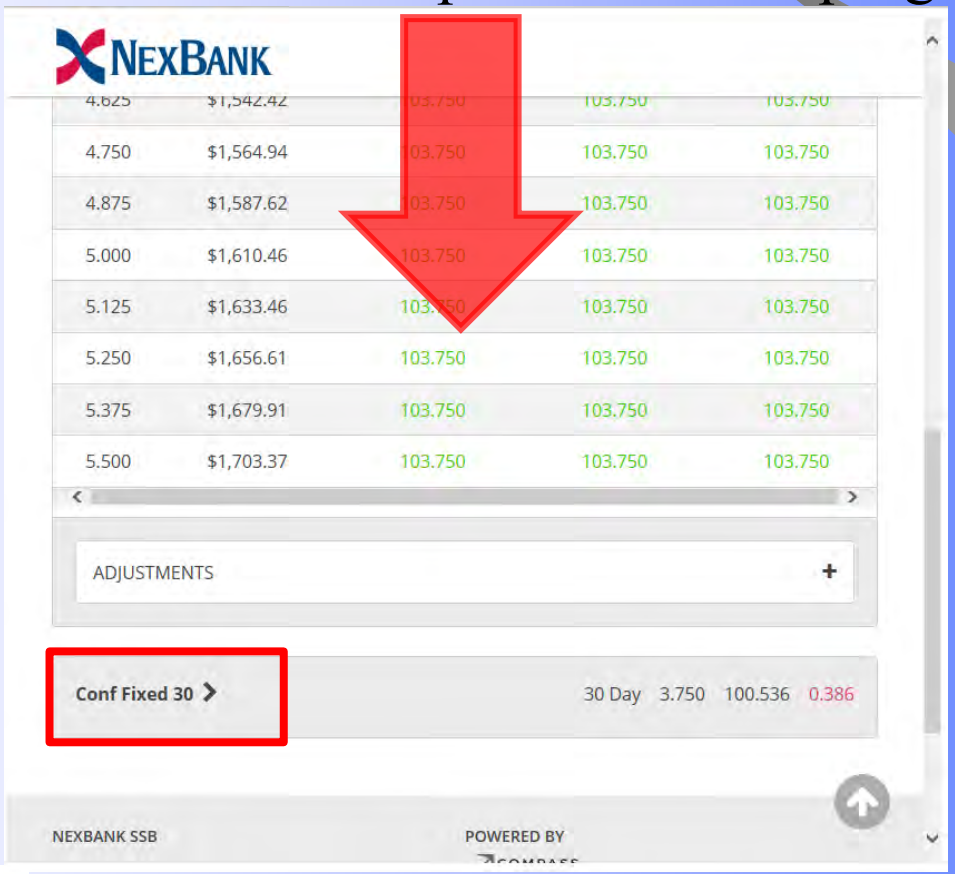
Price A Loan

After updating all of the information, click on “Run Search” at the bottom of the page.



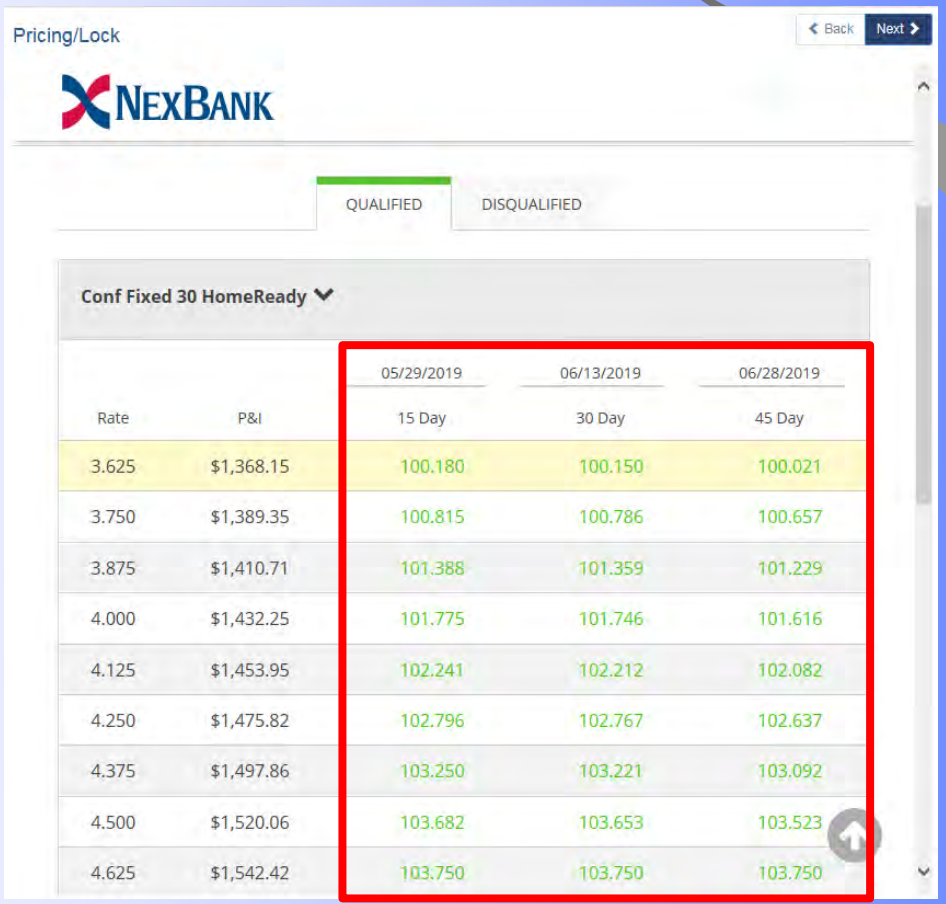
Price A Loan

On the following page the system will list all the eligible programs with the best priced program on top. If you want a different program scroll down past the first program and click on the title bar to expand the other programs pricing table.



Price A Loan

Once you are on the program table you want, click the rate and pricing you want.



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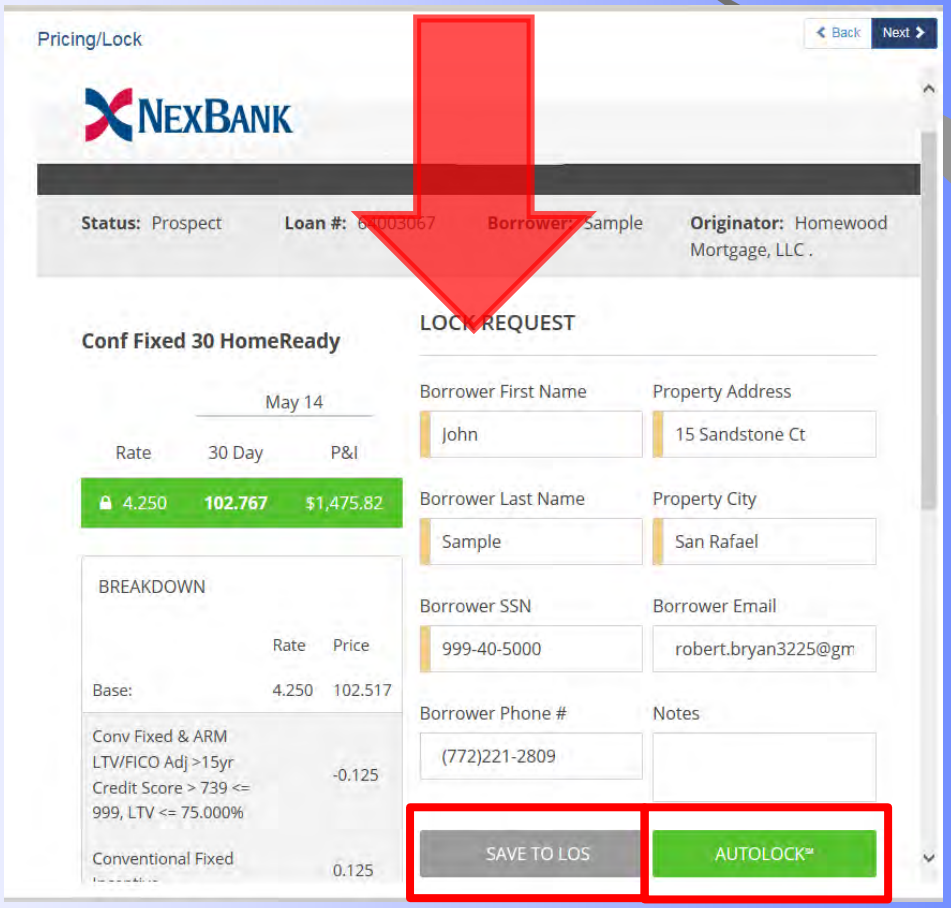
Price A Loan

Next scroll down until you see the “Save to LOS” and either the “AutoLock” or “Lock Request” buttons.



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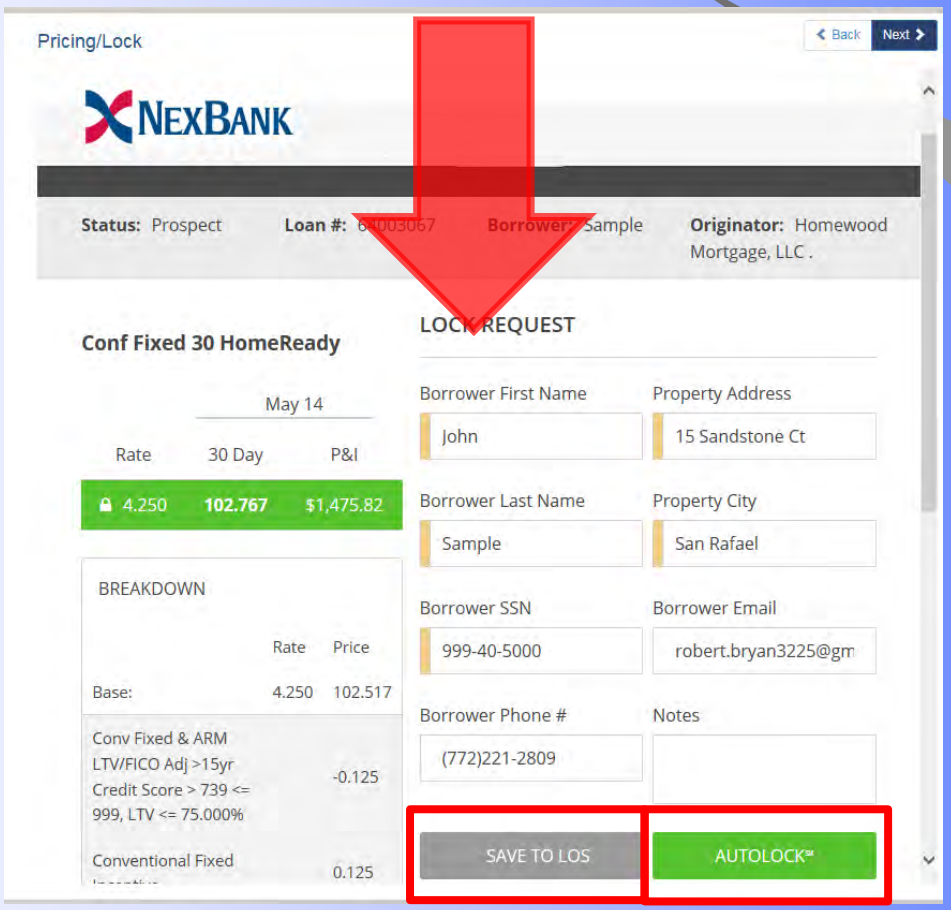
Price A Loan

Make a selection by clicking one of the buttons.



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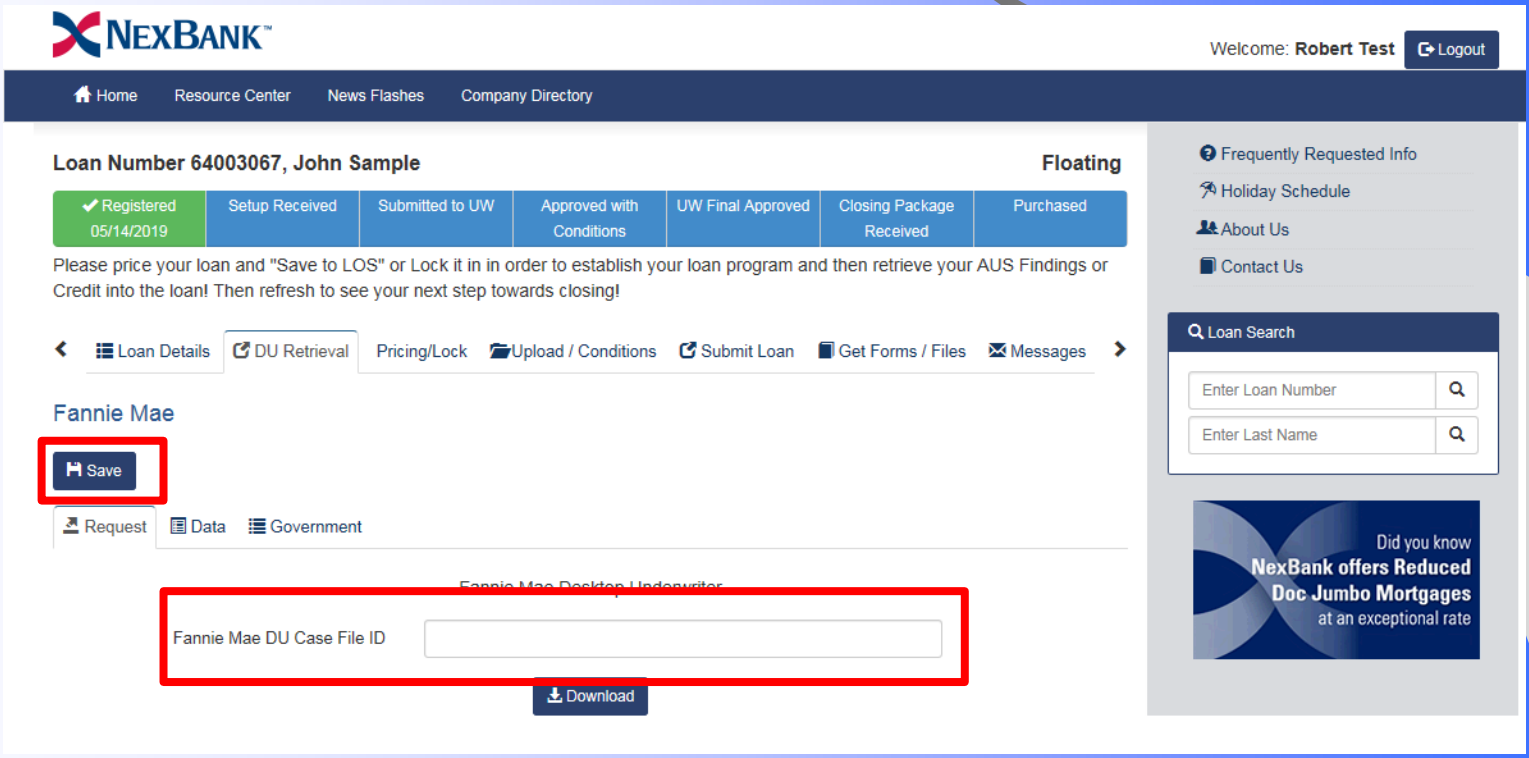
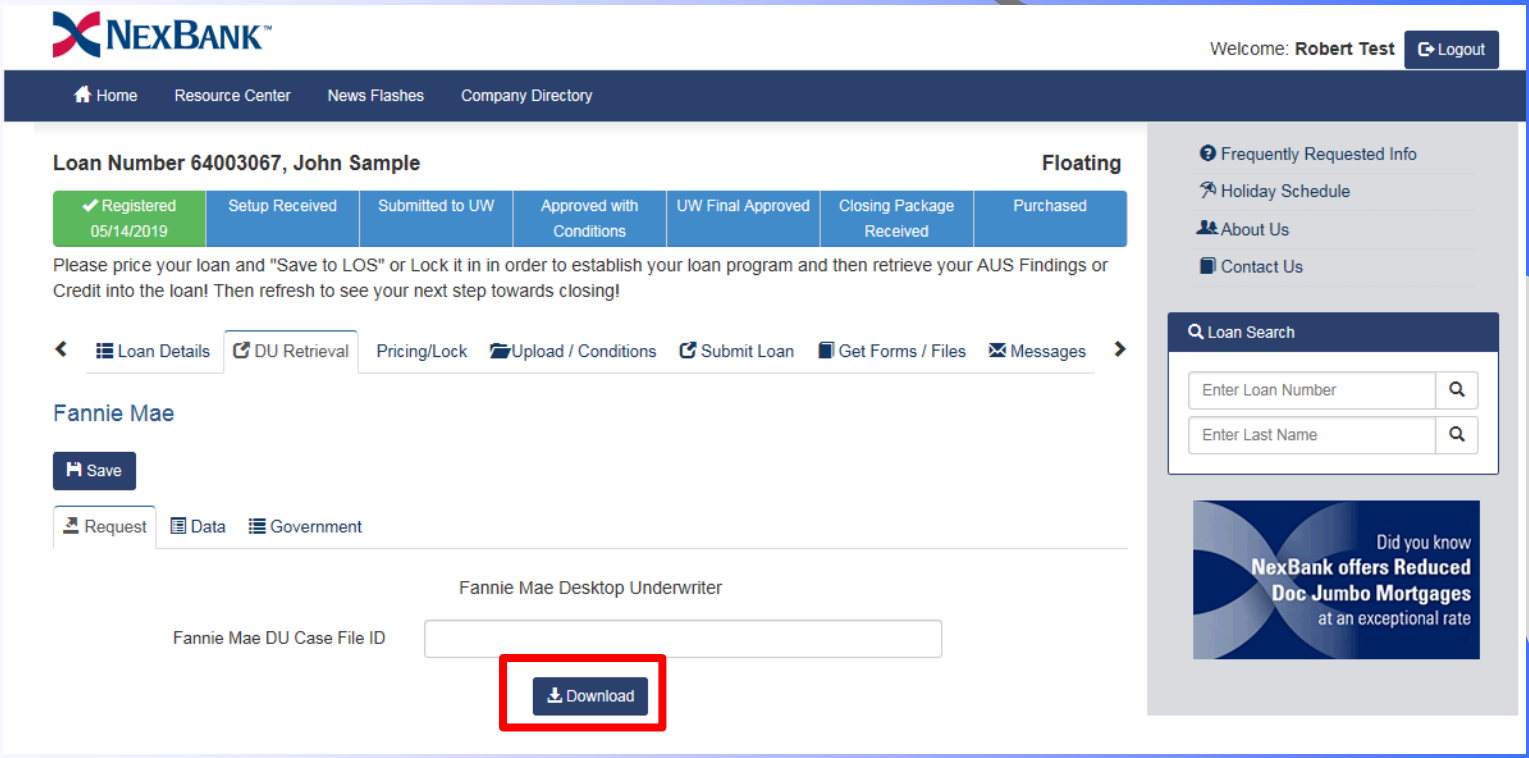
Retrieve DU Findings

Navigate to the DU Retrieval tab enter your Fannie Mae Casefile ID and click save and then click Download.



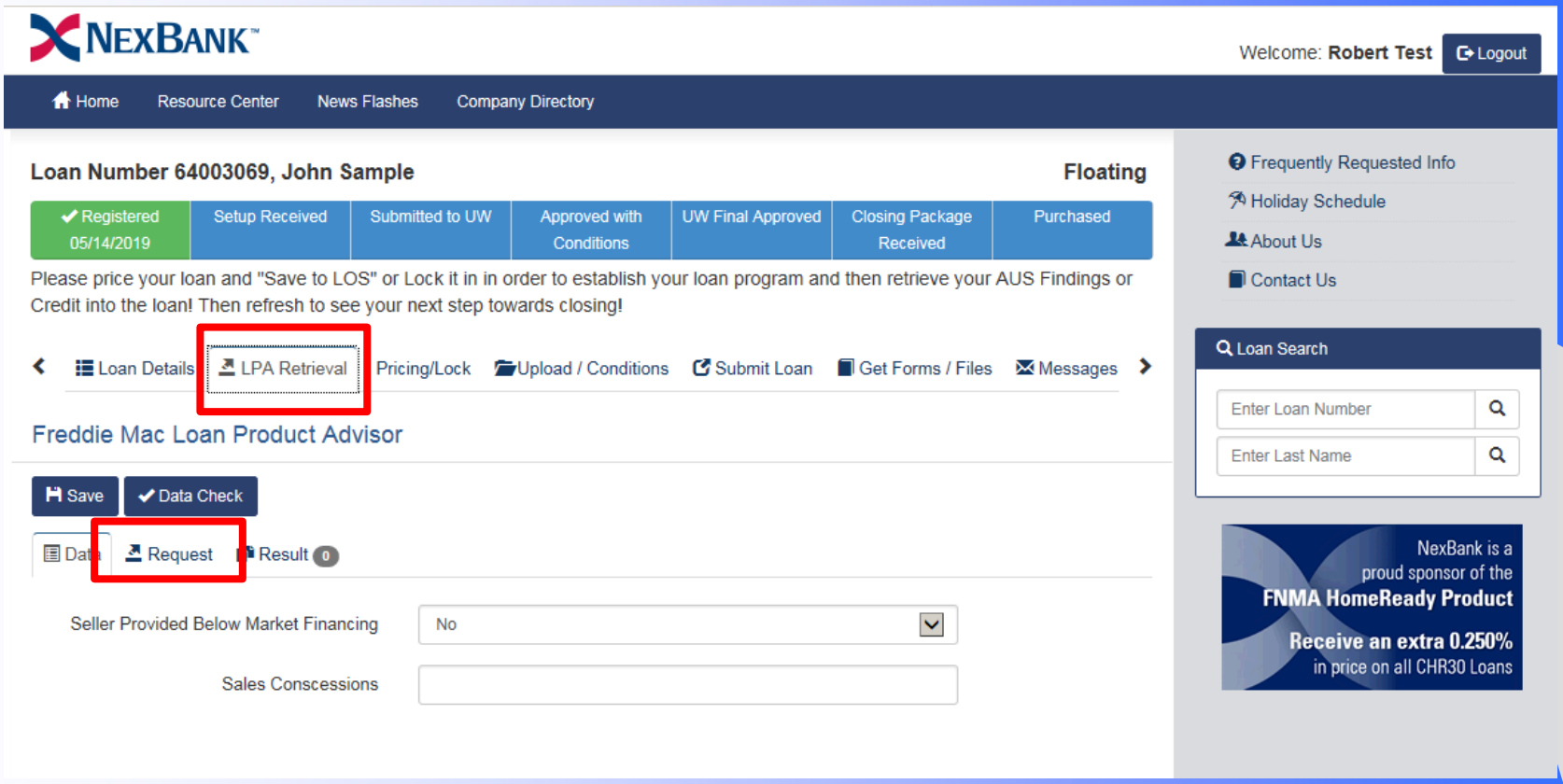
Retrieve DU Findings

After Saving, click Download.



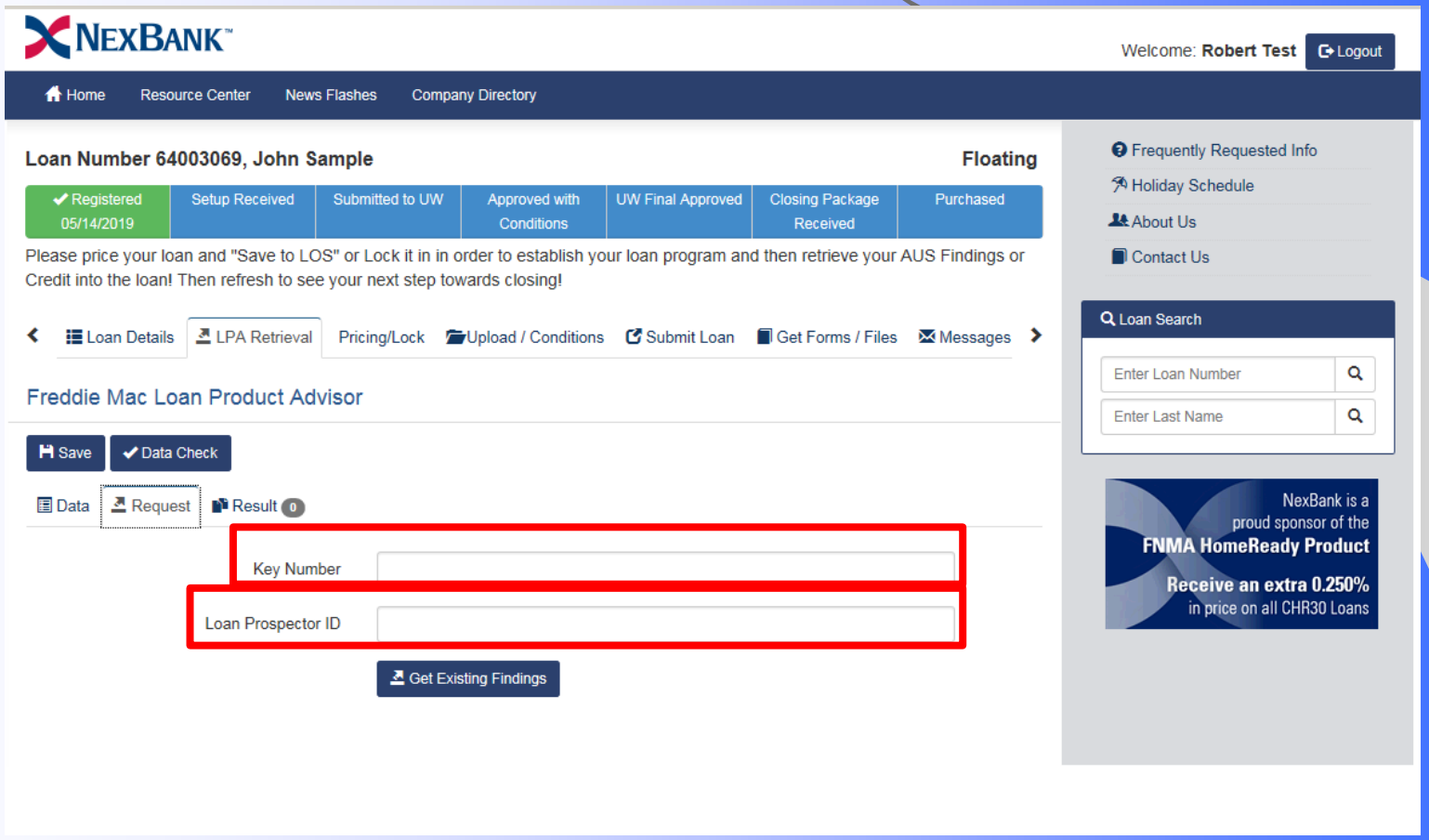
Retrieve LPA Findings

Navigate to the LPA Retrieval Tab. Then Click on the “Request” sub-tab.



Retrieve LPA Findings

From the sub-tab, enter the LPA Key and Loan Prospector ID.



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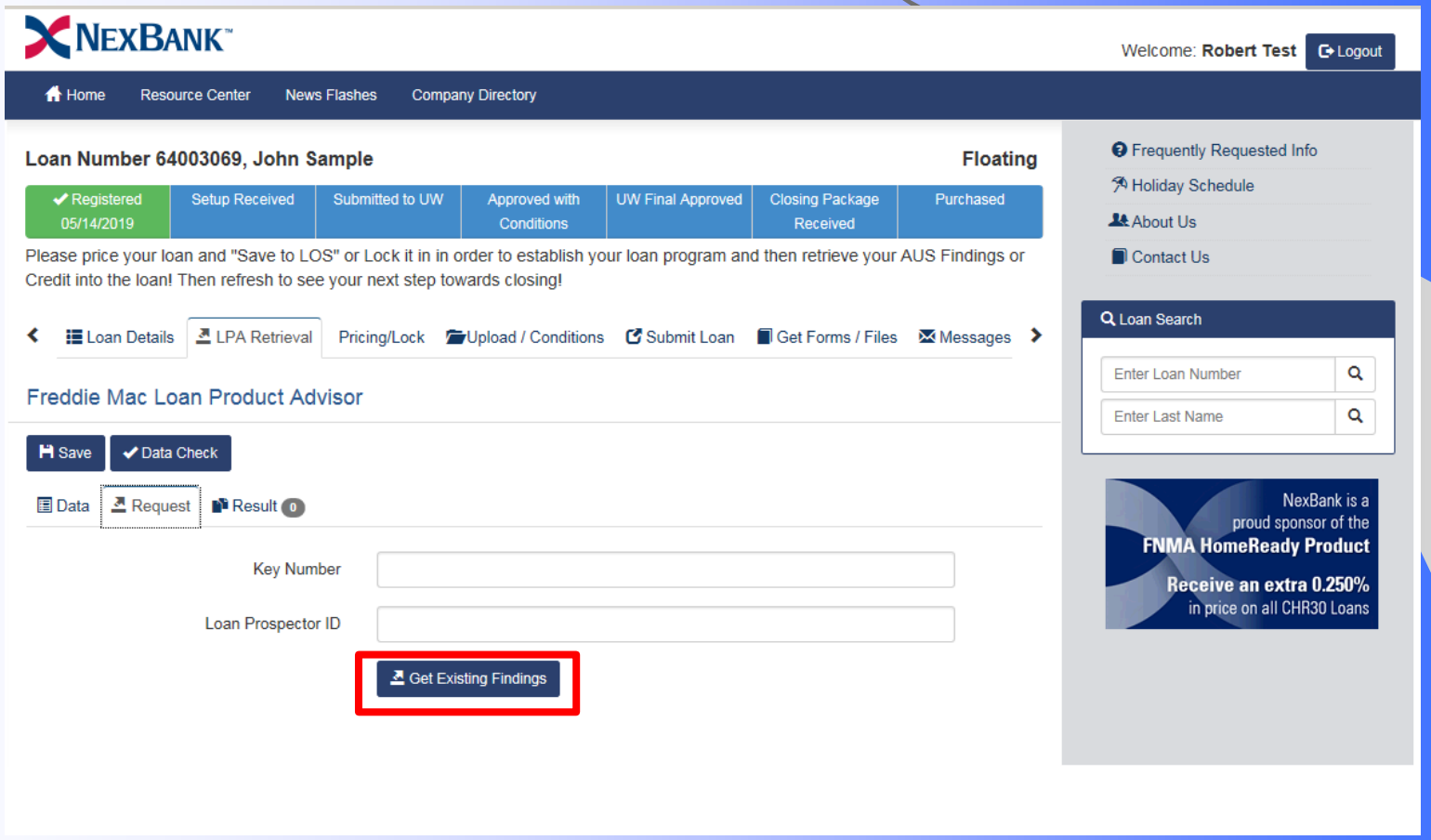
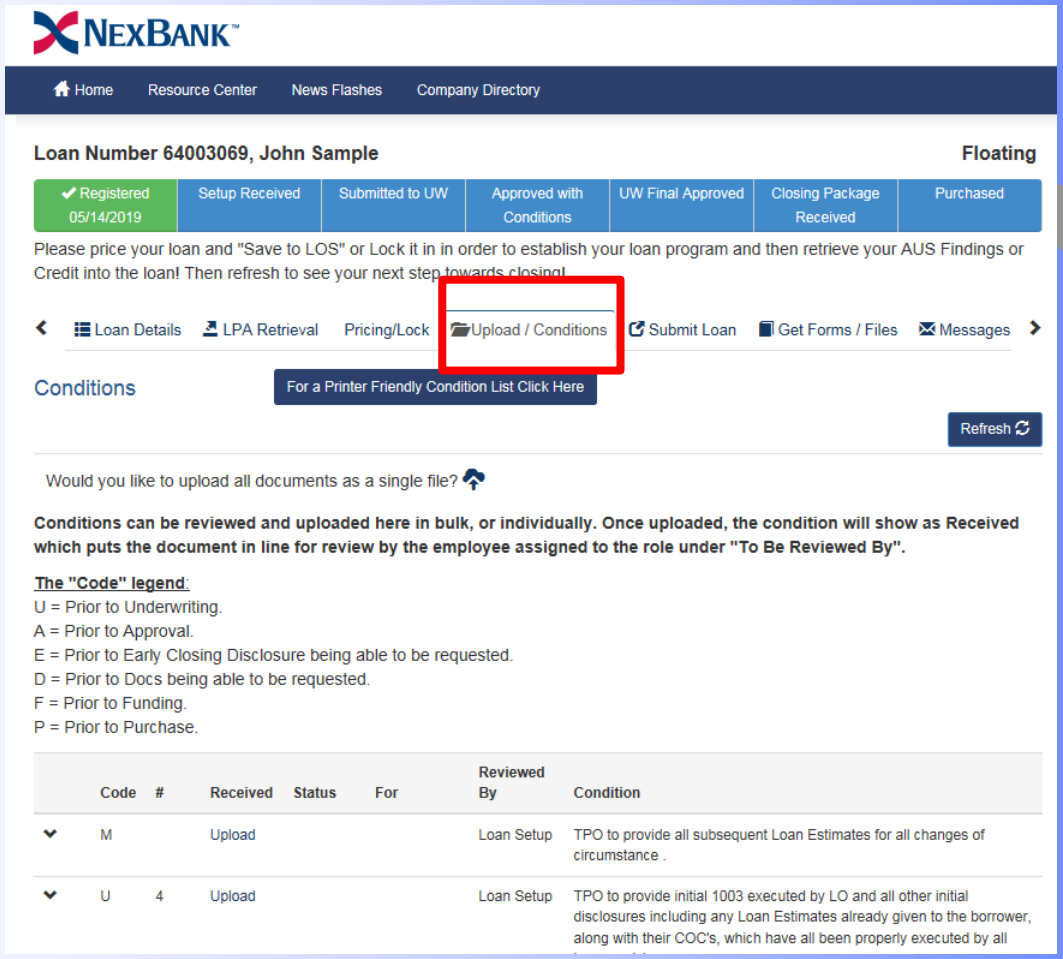
Retrieve LPA Findings

Click “Get Existing Findings”.



Upload Package

Click on the Upload / Conditions Tab



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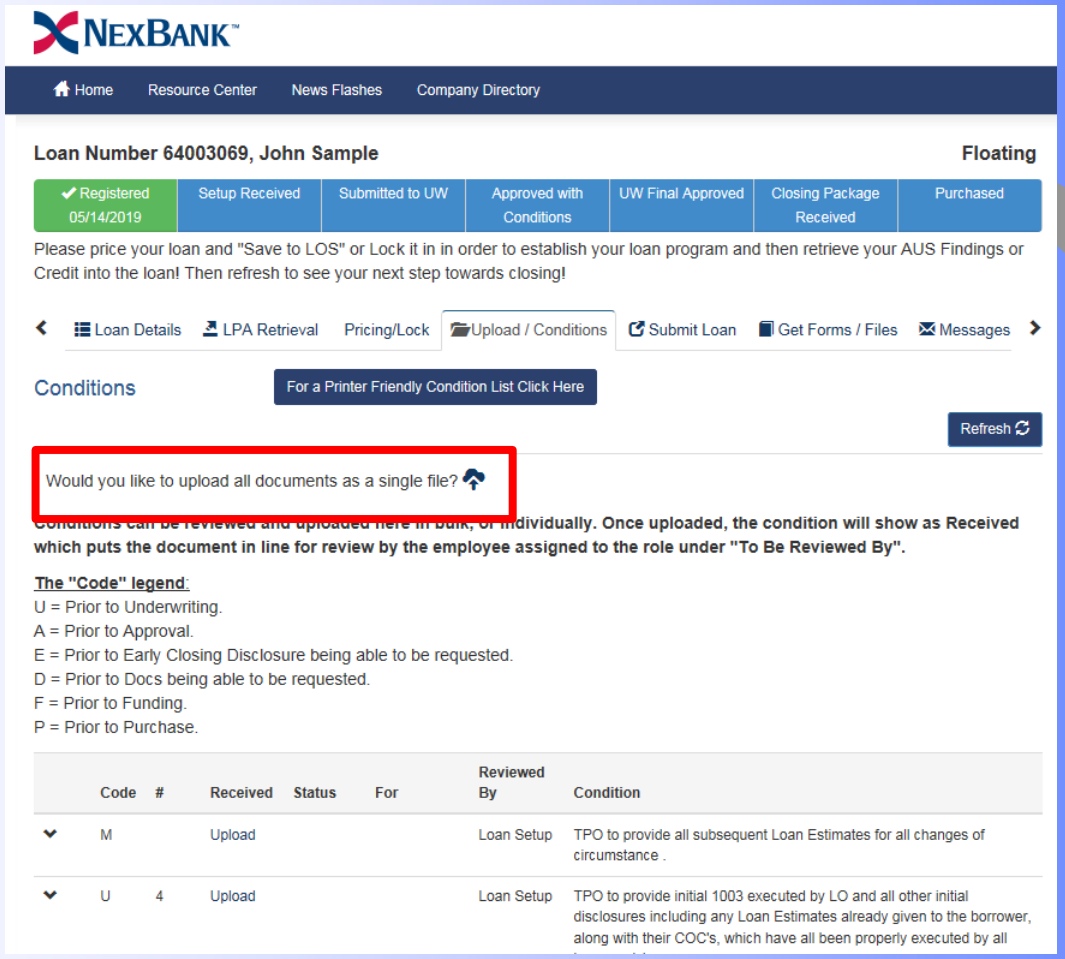
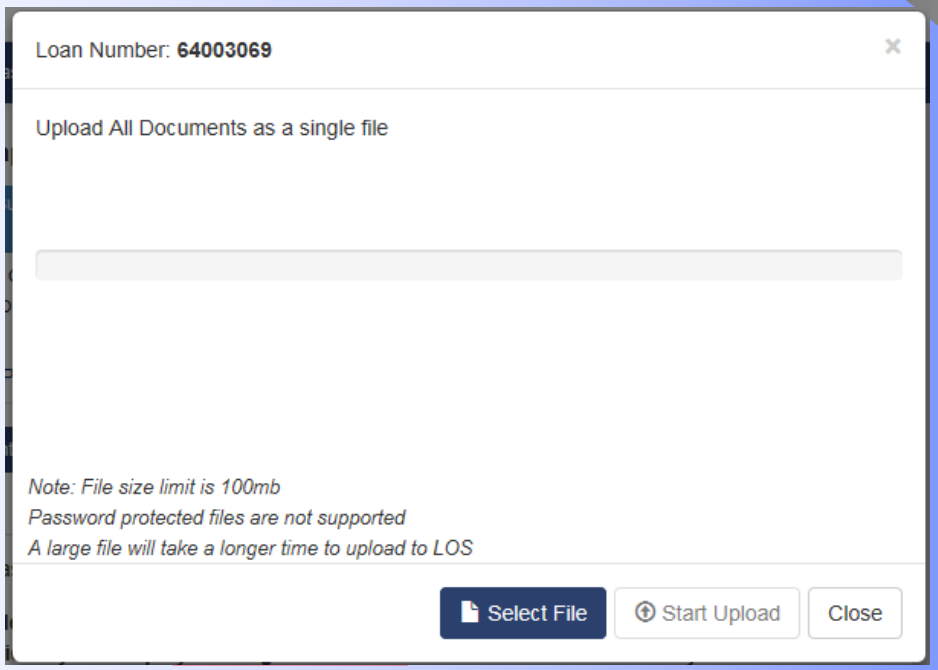
Upload Package

You can upload your entire submission package by clicking on the cloud-arrow



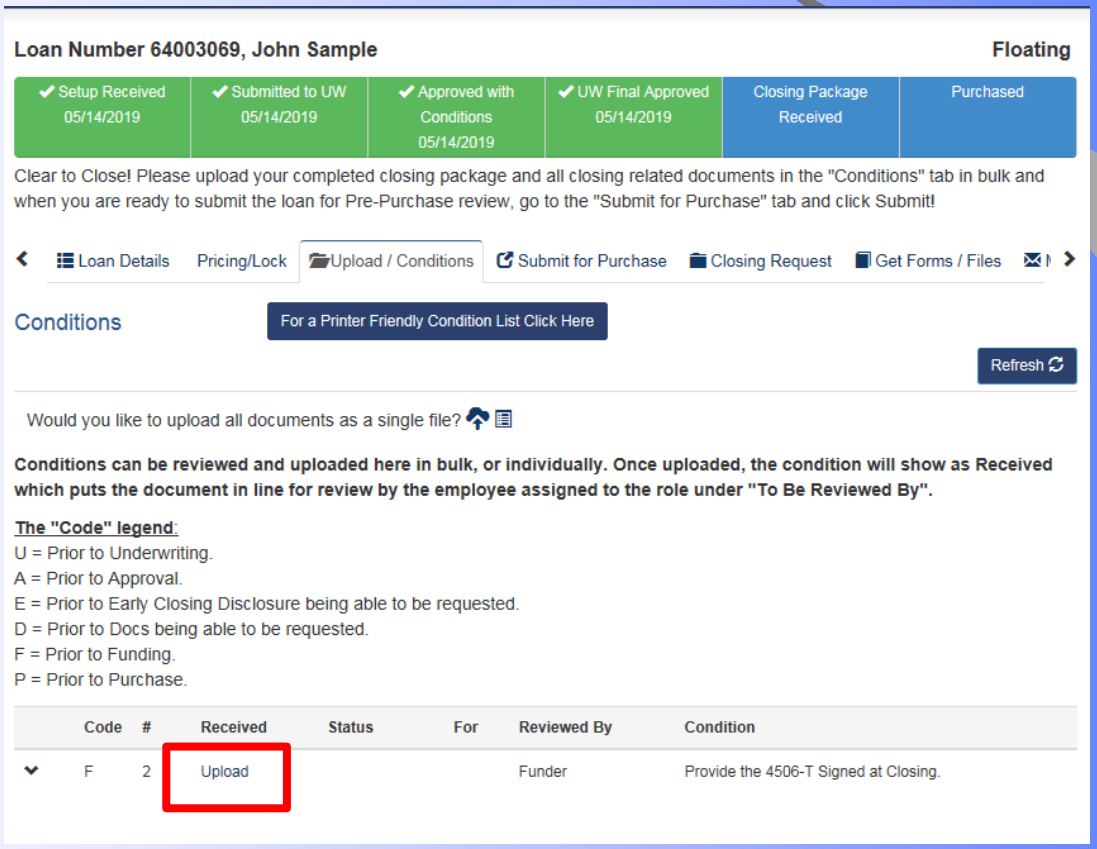
Upload Package

From this screen, select your file, and click “Start Upload”. You can close the window when the upload window indicates 100% and says you may close the window. It may still have processing to do in the background.



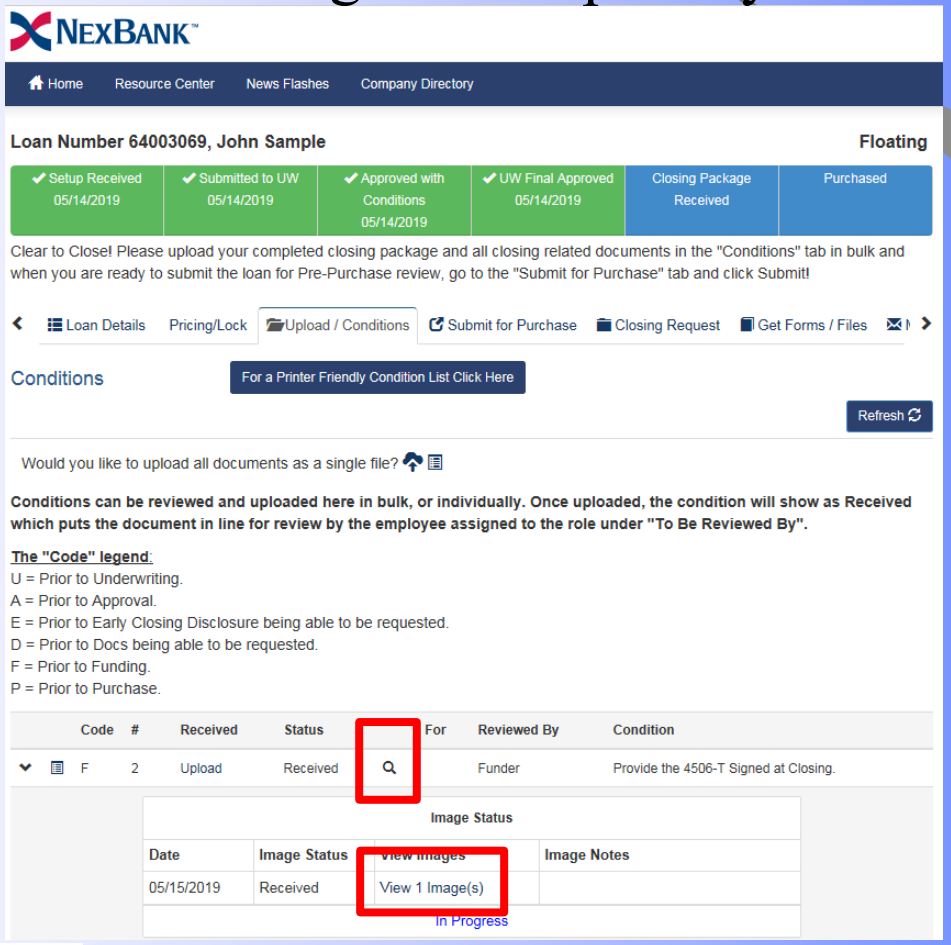
Upload Package

Alternatively, you can upload individual documents to the condition it meets by dragging the document over the upload link on the row.



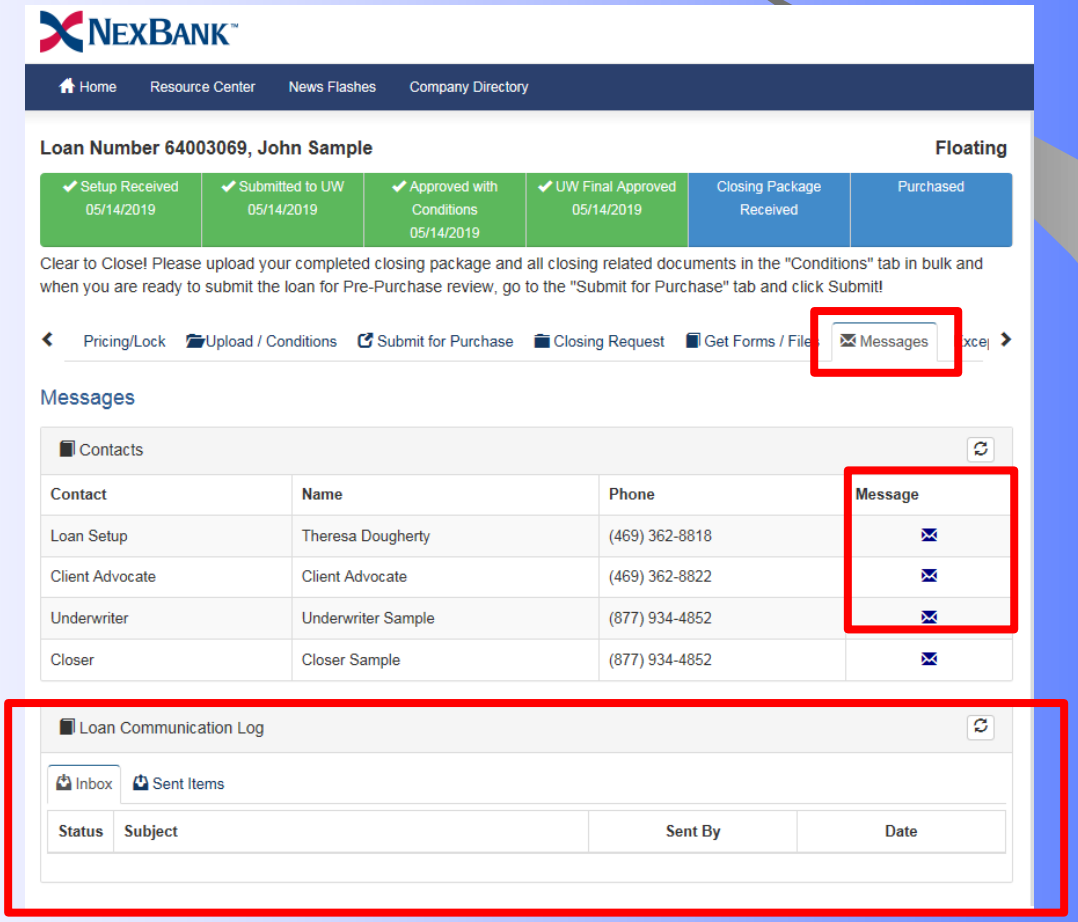
Viewing Uploaded Items

You can view documents you've uploaded to individual condition by clicking the magnifying glass and clicking on the upload you wish to view.



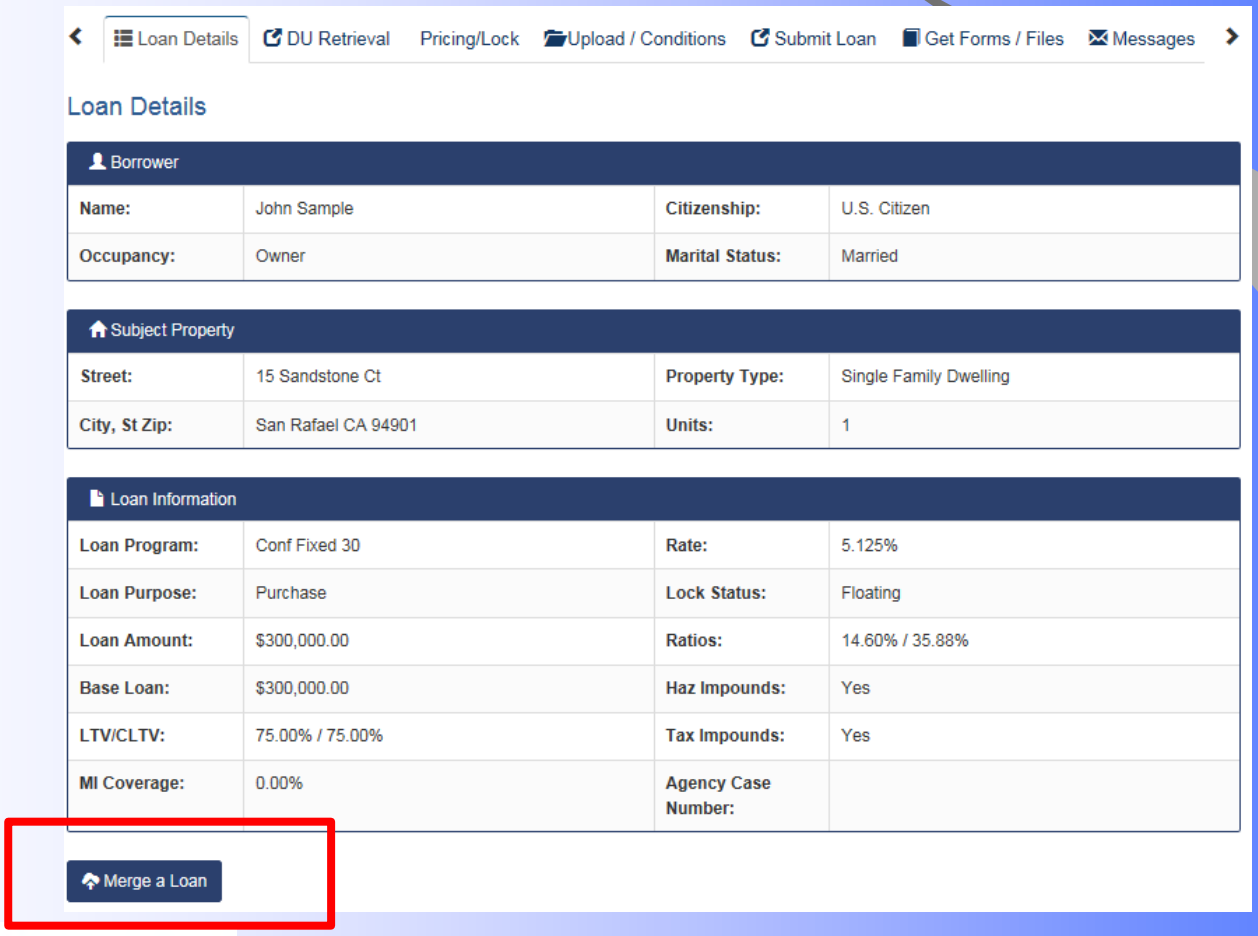
Message Our Staff

Navigate to the messages tab. You can see who's assigned to your loan and send messages directly through the system!



Update loan data (merge loan)

If you need to update your loan file after your initial pricing/disclosure, just navigate to the “Loan Details” screen and click the “Merge A Loan” button



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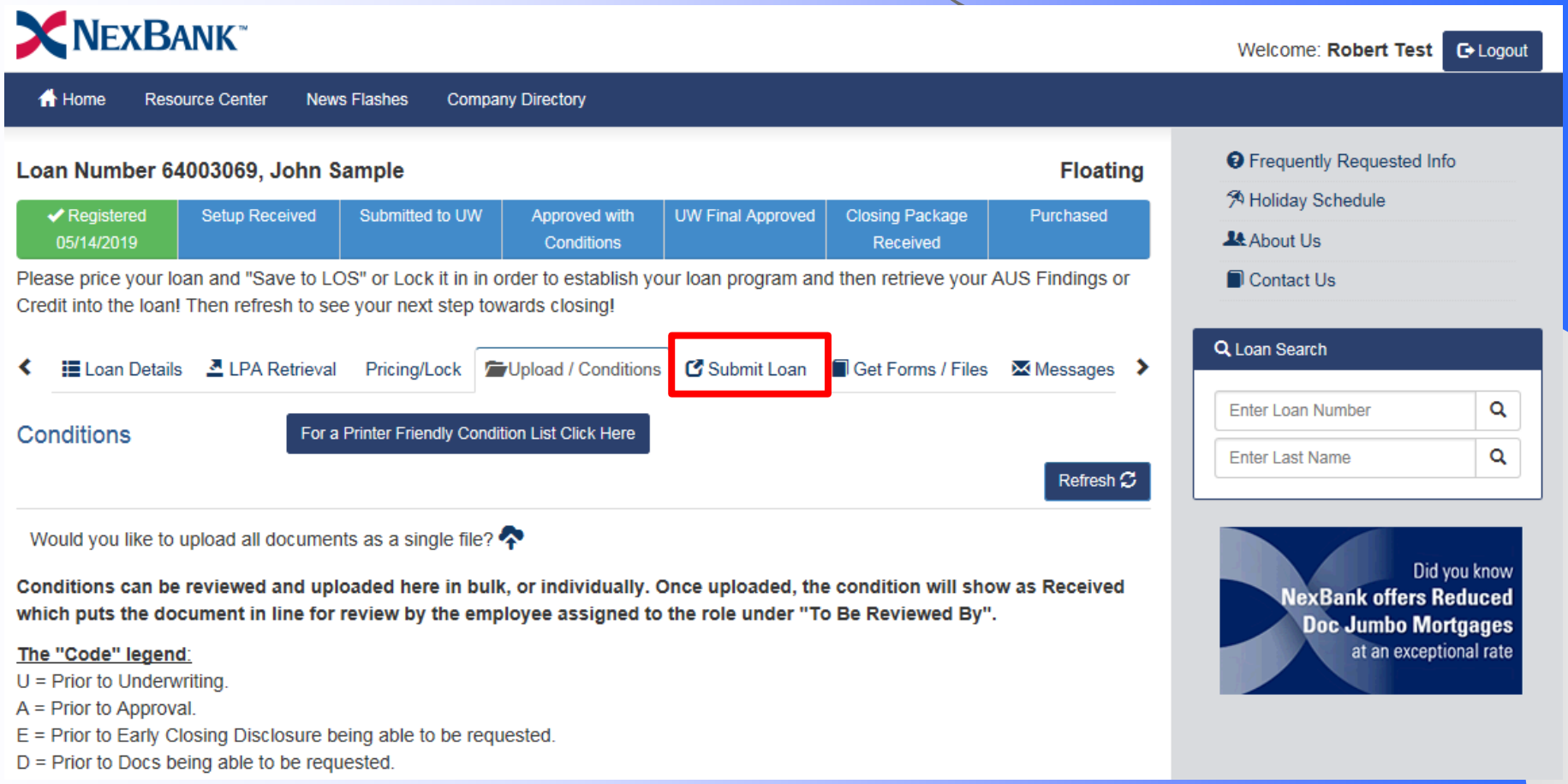
Submit Your Loan

Navigate to the Submit Loan tab.



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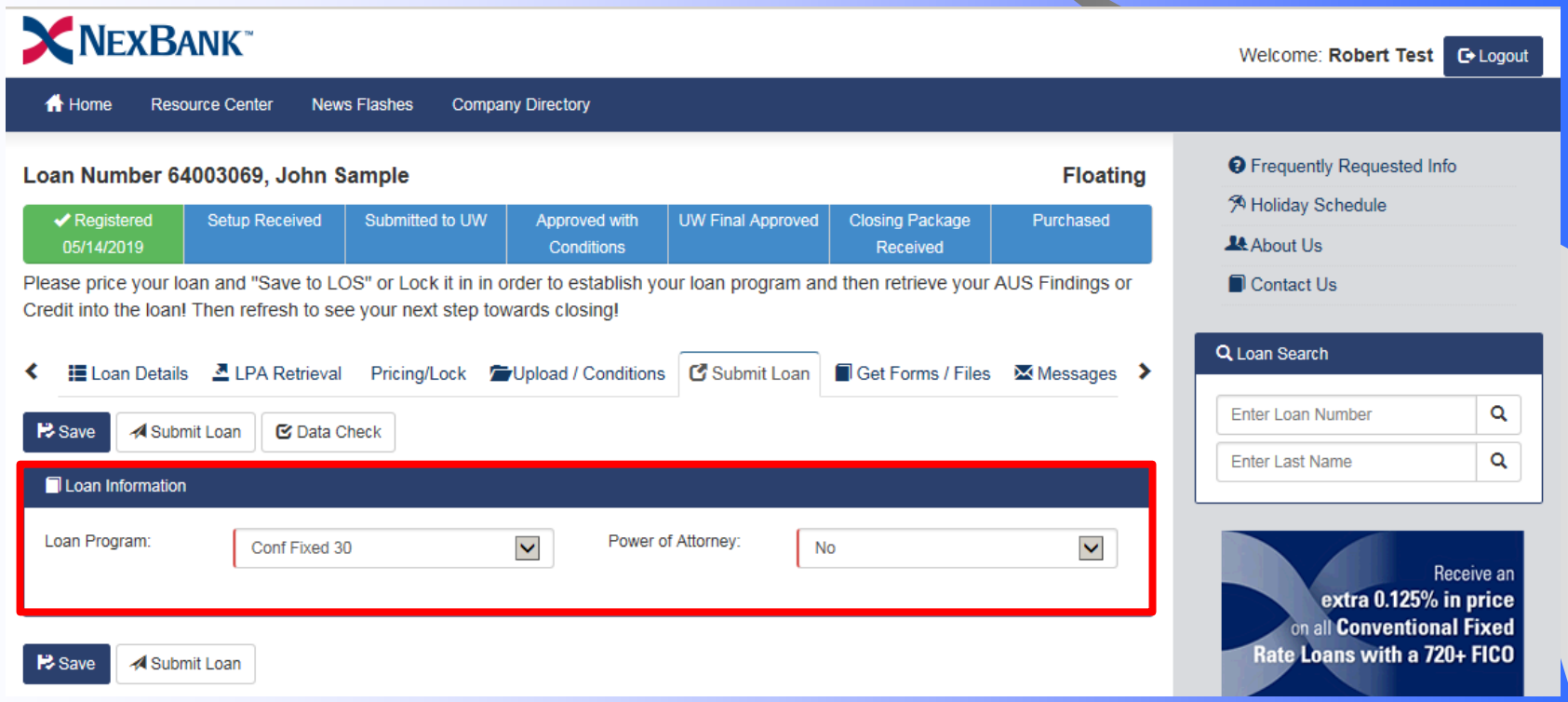
Submit Your Loan

You may be asked additional questions about your submission based on the previous questions along with the credit and AUS information you've imported.



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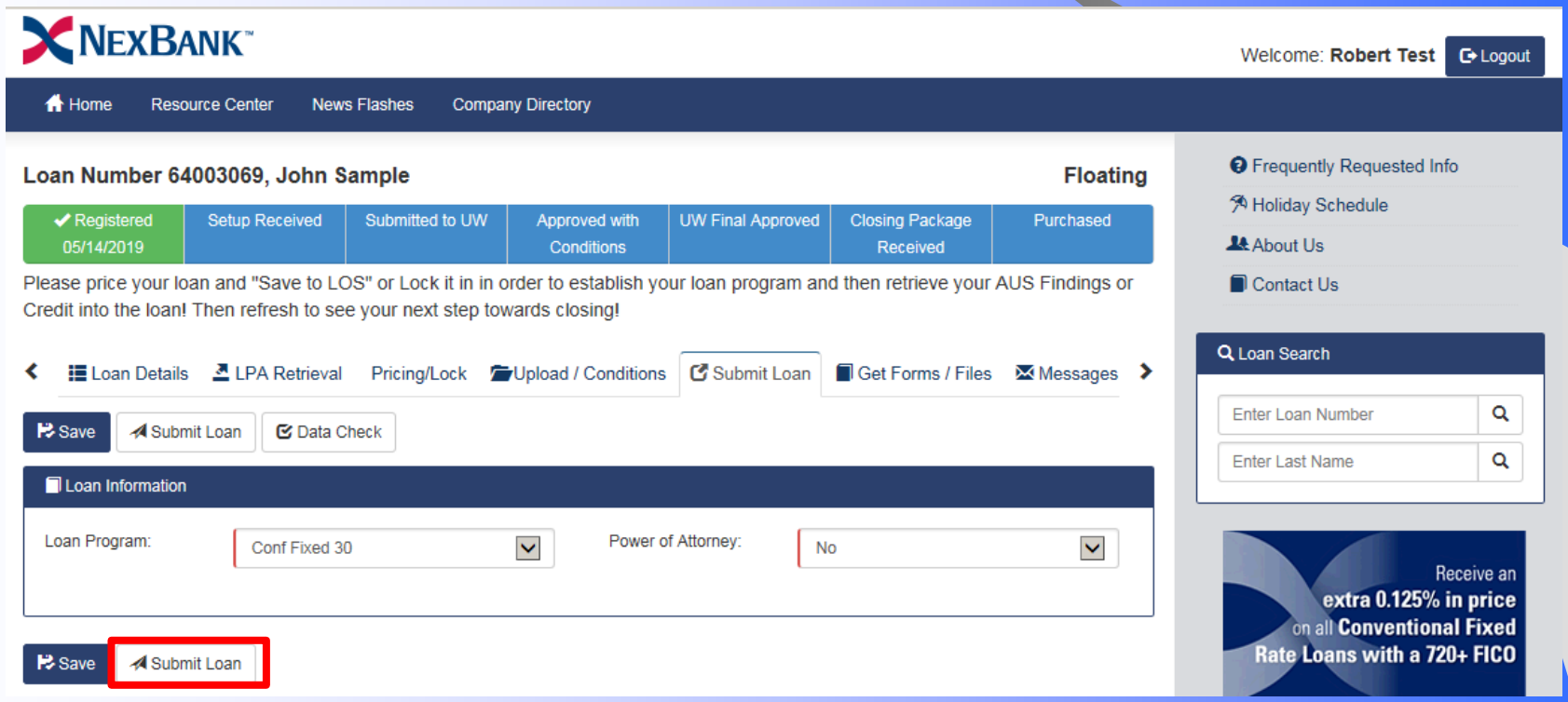
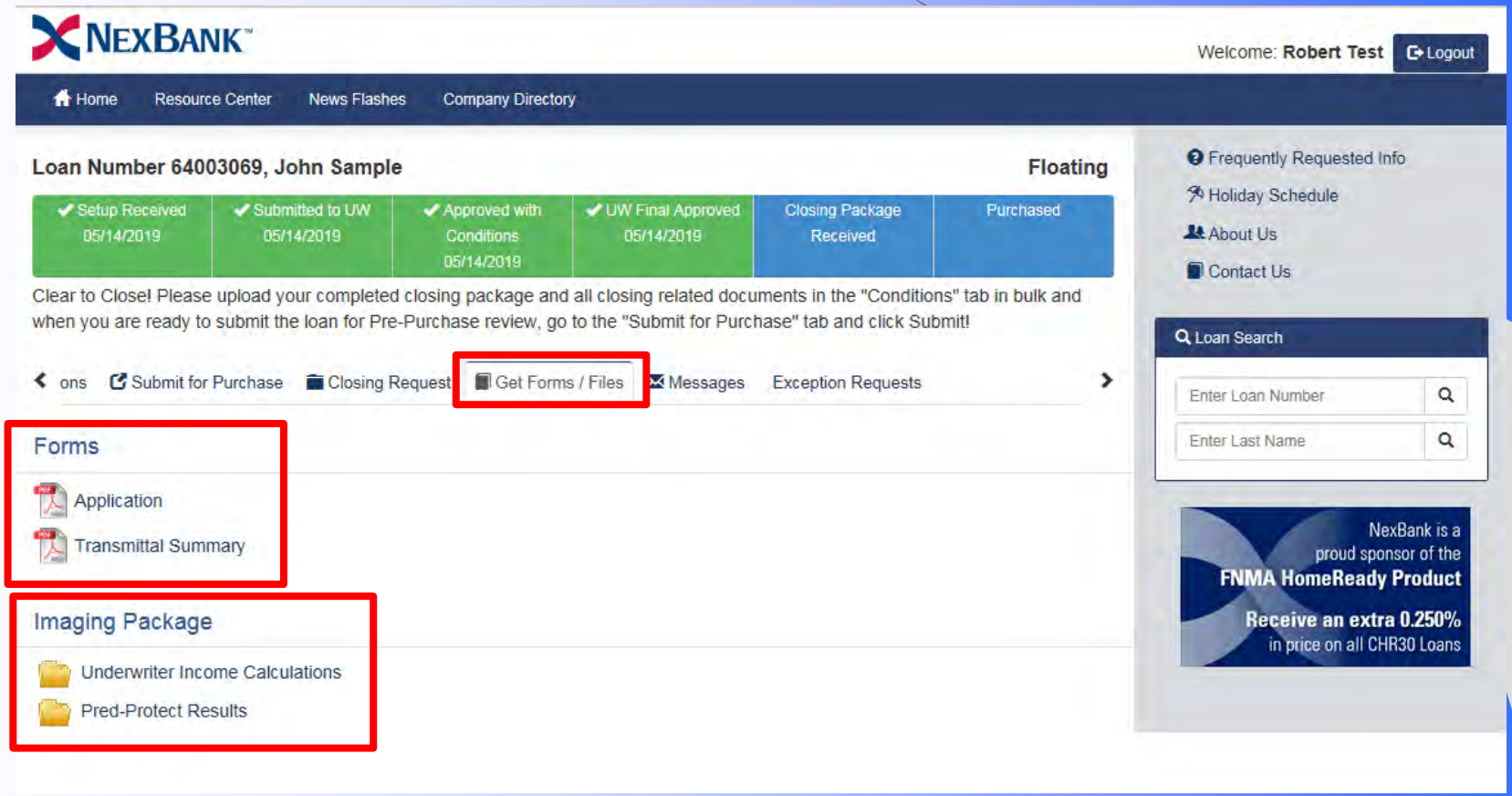
Submit Your Loan

Click “Submit Loan”.



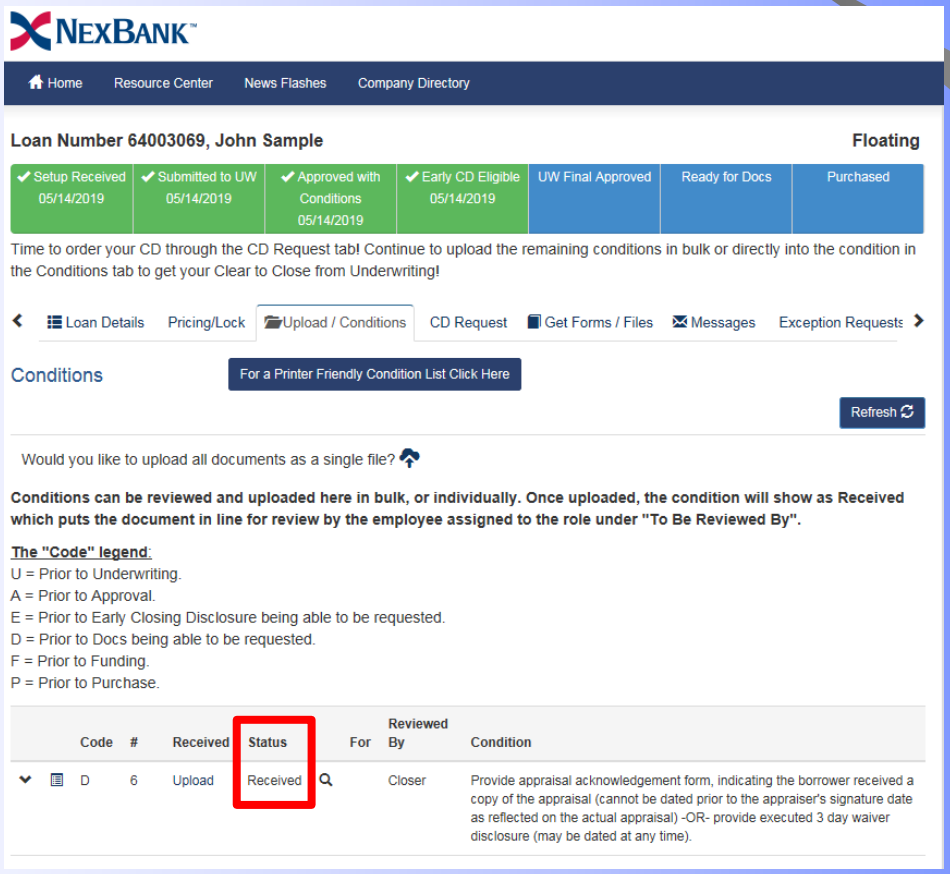
Retrieve Copies of Forms & Docs

Navigate to the “Get Forms / Files” tab and click on the link you want.



View Conditions Status

On the conditions tab you will see a “Received” status after an image has been uploaded to a condition that has not yet been reviewed.



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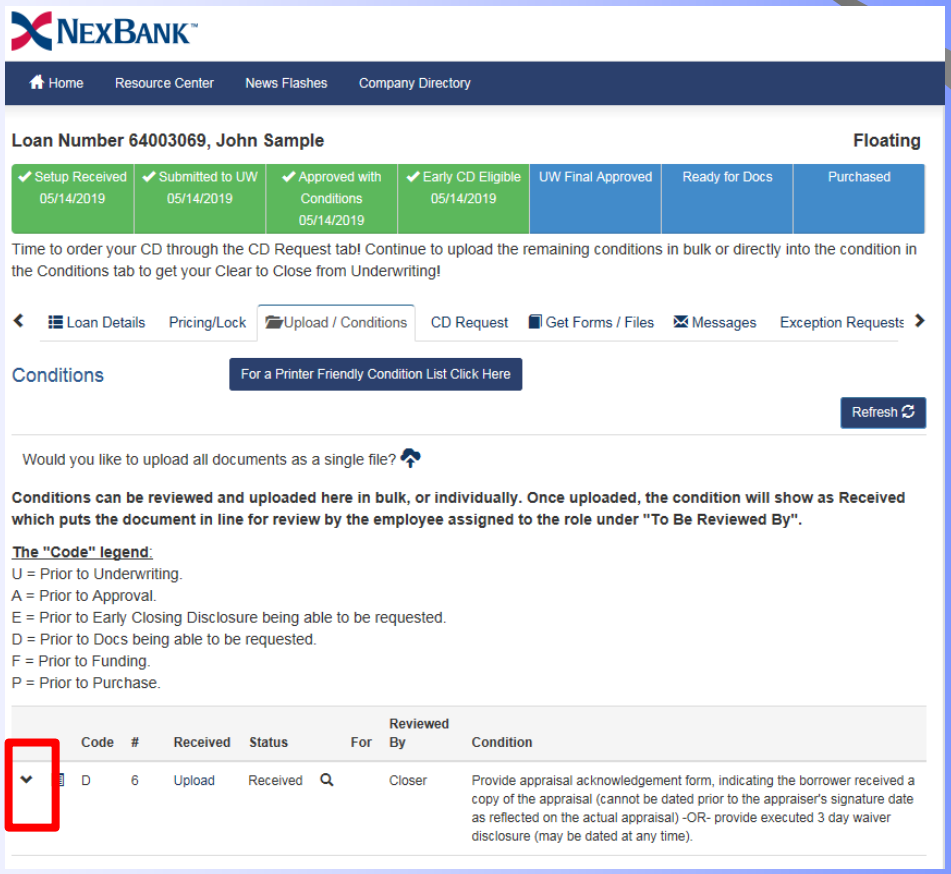
View Conditions Status

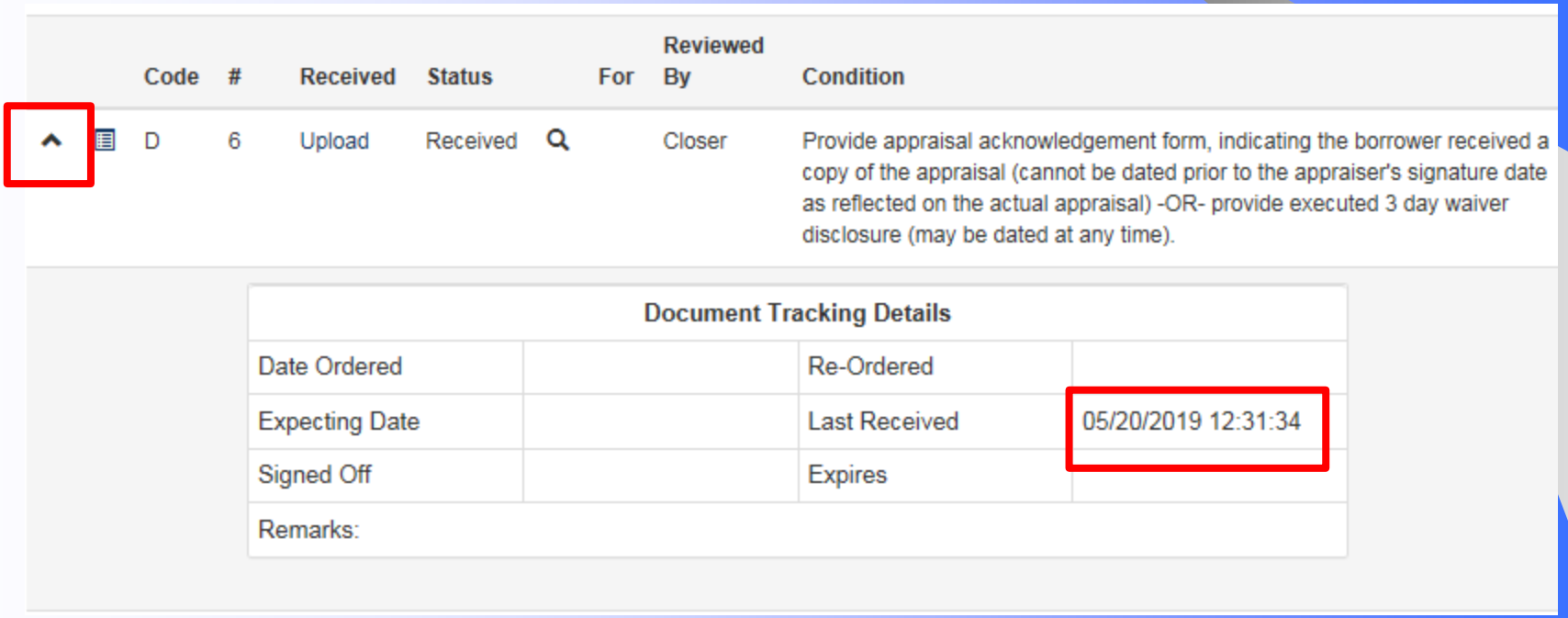
On to see the date the document was received click on the Chevron



NEXBANK™

View Conditions Status

On to see the date the document was received click on the Chevron

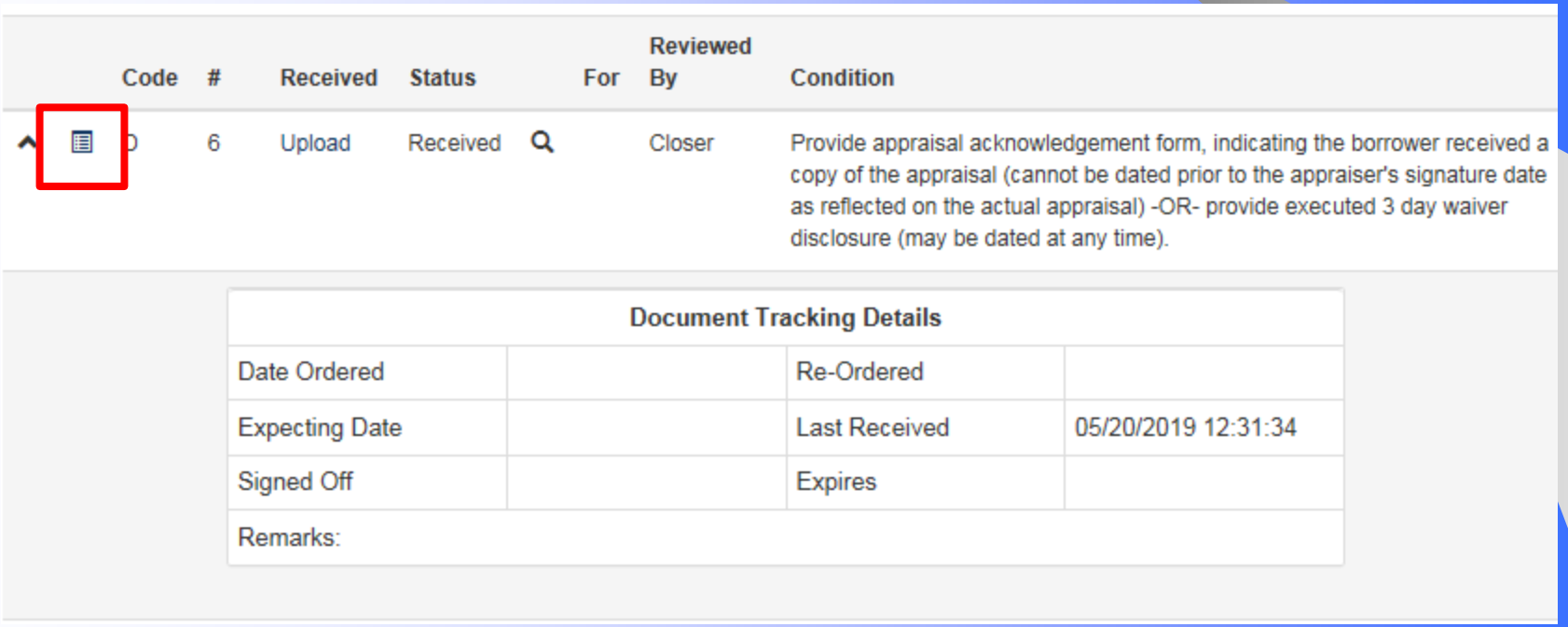


	Code	#	Received	Status		For	Reviewed By	Condition
^	D	6	Upload	Received			Closer	Provide appraisal acknowledgement form, indicating the borrower received a copy of the appraisal (cannot be dated prior to the appraiser's signature date as reflected on the actual appraisal) -OR- provide executed 3 day waiver disclosure (may be dated at any time).

Document Tracking Details			
Date Ordered		Re-Ordered	
Expecting Date		Last Received	05/20/2019 12:31:34
Signed Off		Expires	
Remarks:			

View Conditions Status

Alternatively, you can click on the paper log icon to see the uploads, their status of success or failure, and the date time of upload.

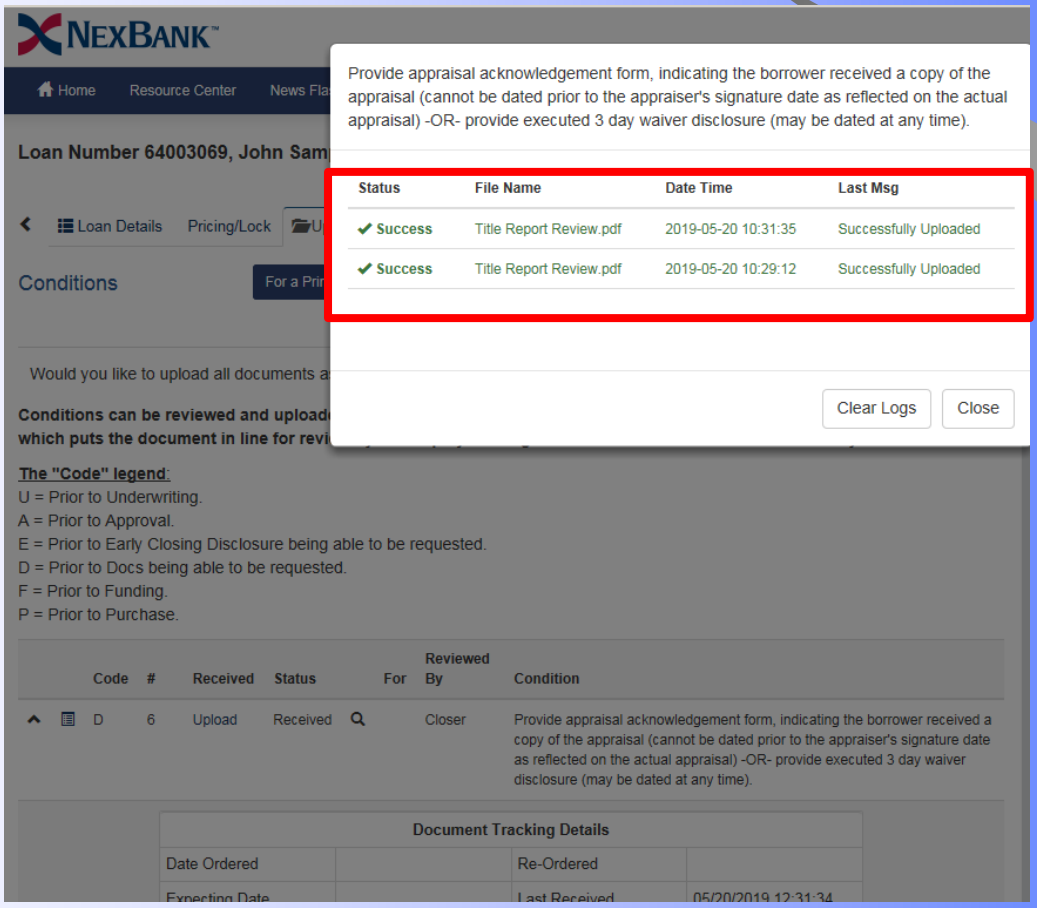


Code	#	Received	Status	For	Reviewed By	Condition
D	6	Upload	Received		Closer	Provide appraisal acknowledgement form, indicating the borrower received a copy of the appraisal (cannot be dated prior to the appraiser's signature date as reflected on the actual appraisal) -OR- provide executed 3 day waiver disclosure (may be dated at any time).

Document Tracking Details			
Date Ordered		Re-Ordered	
Expecting Date		Last Received	05/20/2019 12:31:34
Signed Off		Expires	
Remarks:			

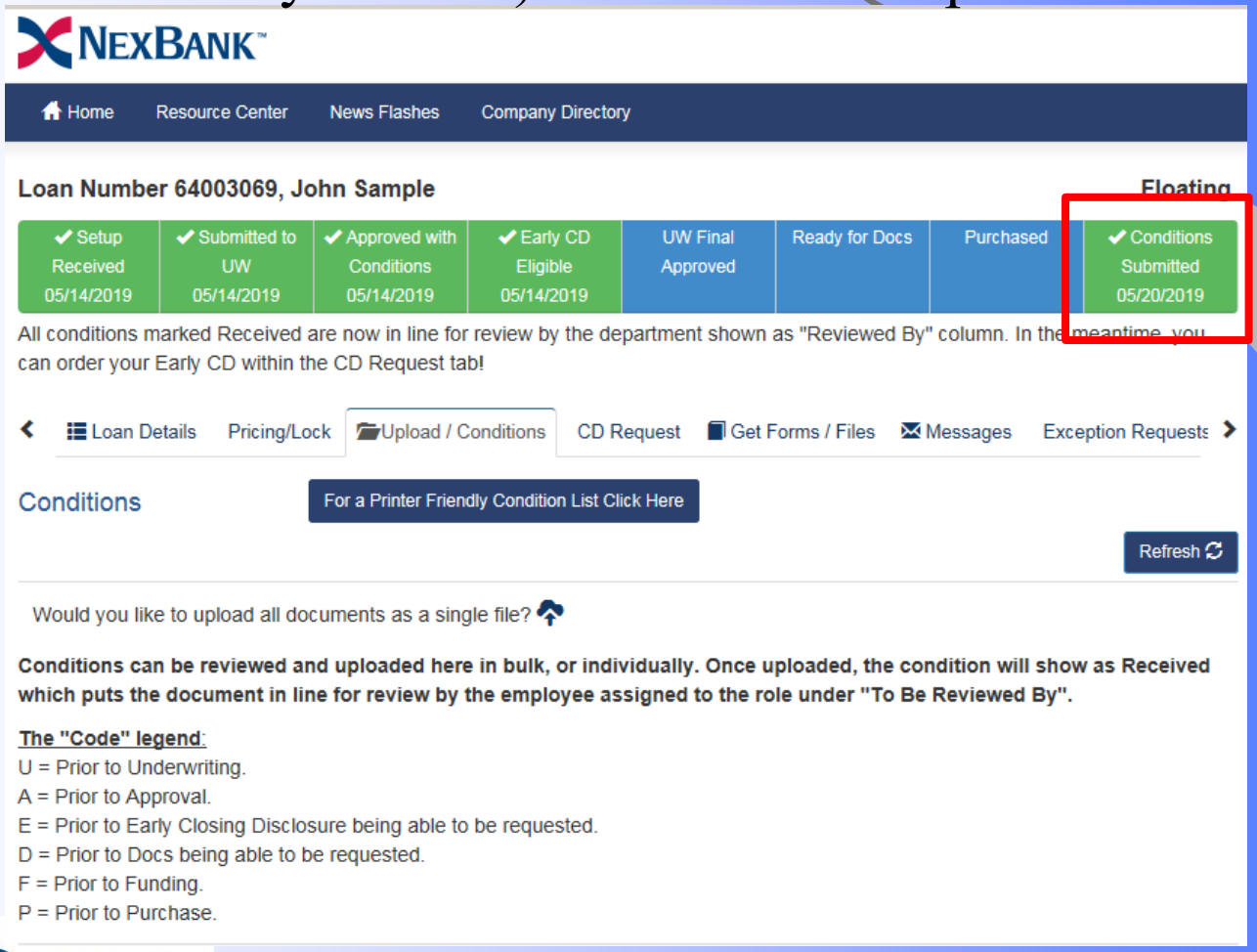
View Conditions Status

Alternatively, you can click on the paper log icon to see the uploads, their status of success or failure, and the date time of upload.



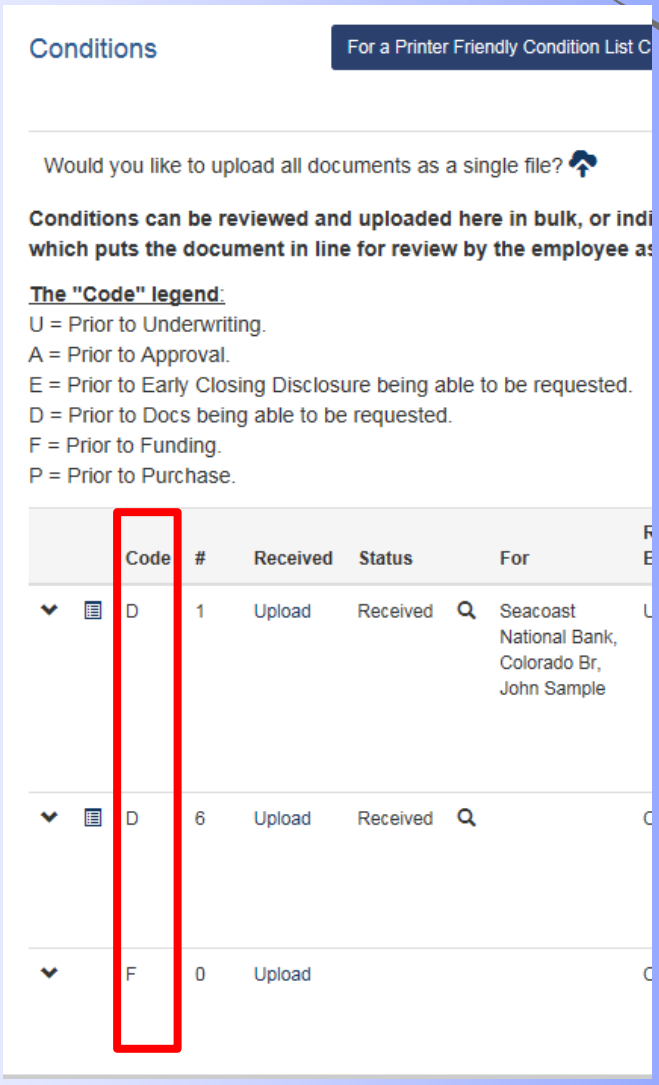
View Conditions Status

If you upload a document to a bucket where a user is assigned who can clear the condition (the Reviewed by column) the status will update to Conditions Submitted.



View Conditions Type

Each condition has a code which indicates where in the process it must be completed by.



View Conditions Type

Here are all the completion codes you might encounter:

U = Prior to Underwriting.
A = Prior to Approval.
E = Prior to Early Closing Disclosure being able to be requested.
D = Prior to Docs being able to be requested.
F = Prior to Funding.
P = Prior to Purchase.
M = Miscellaneous

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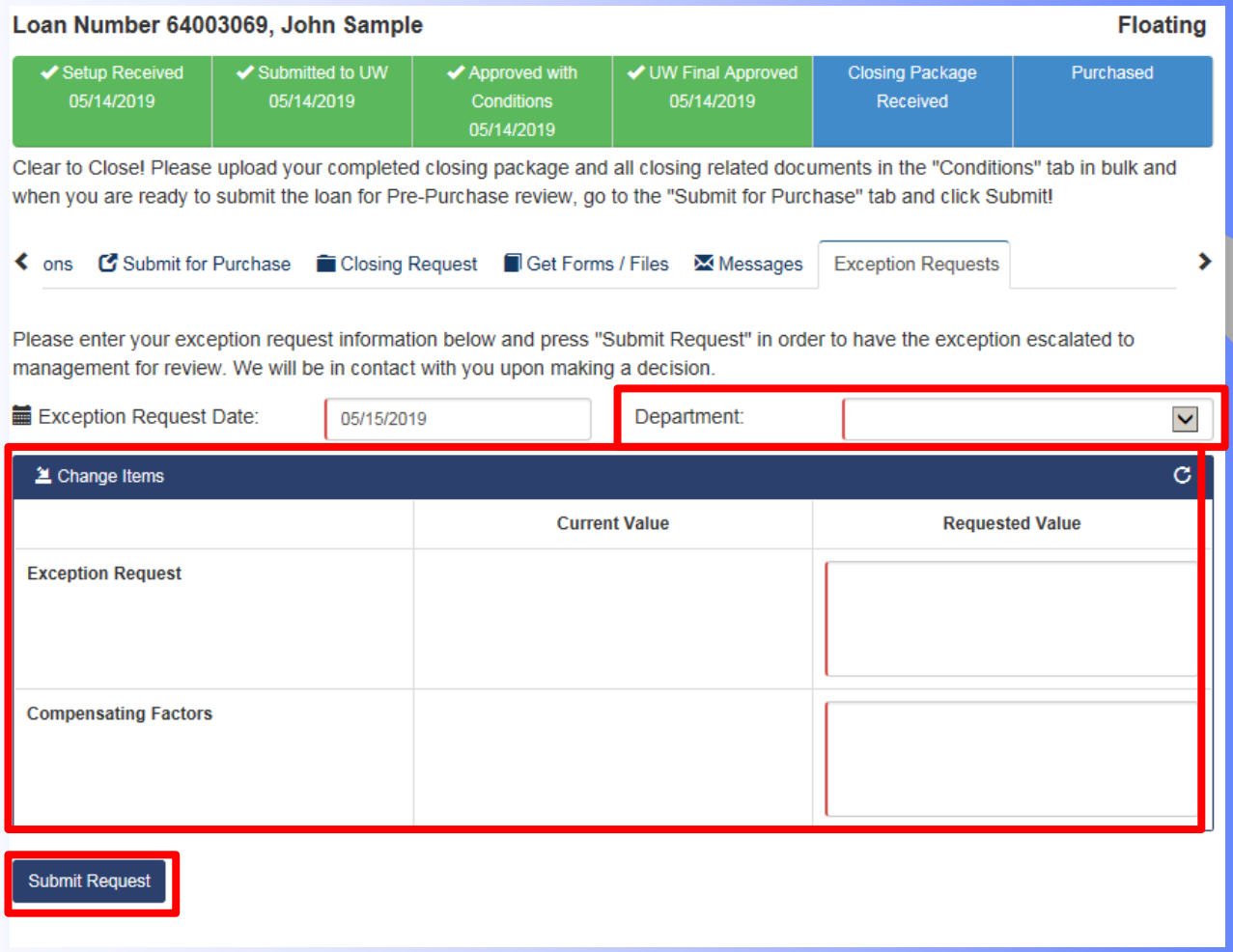
Request an Exception

Navigate to the “Exception Requests” tab and click on “Request Exception”.

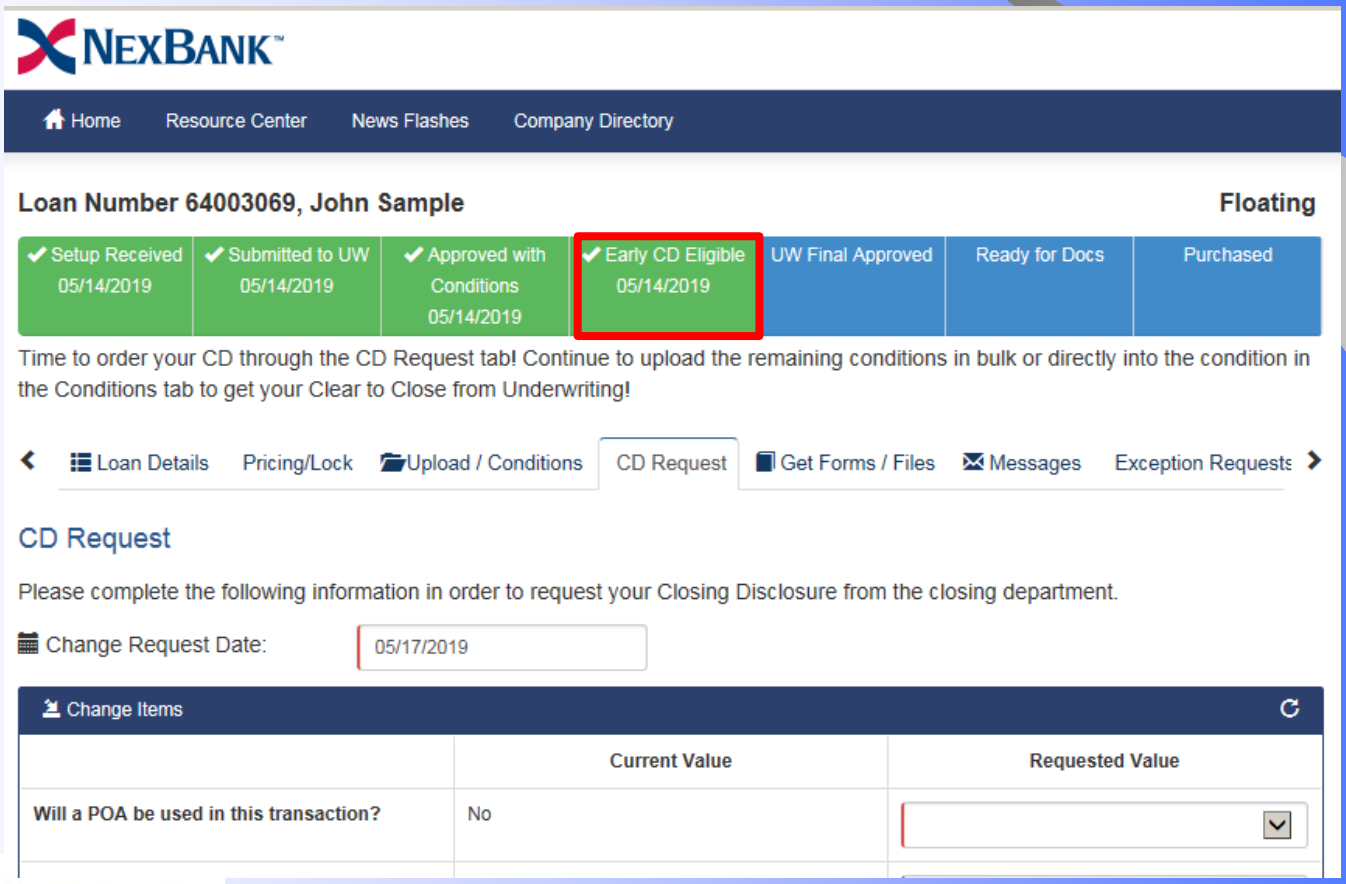
Request an Exception

Complete the form and click “Submit Request”



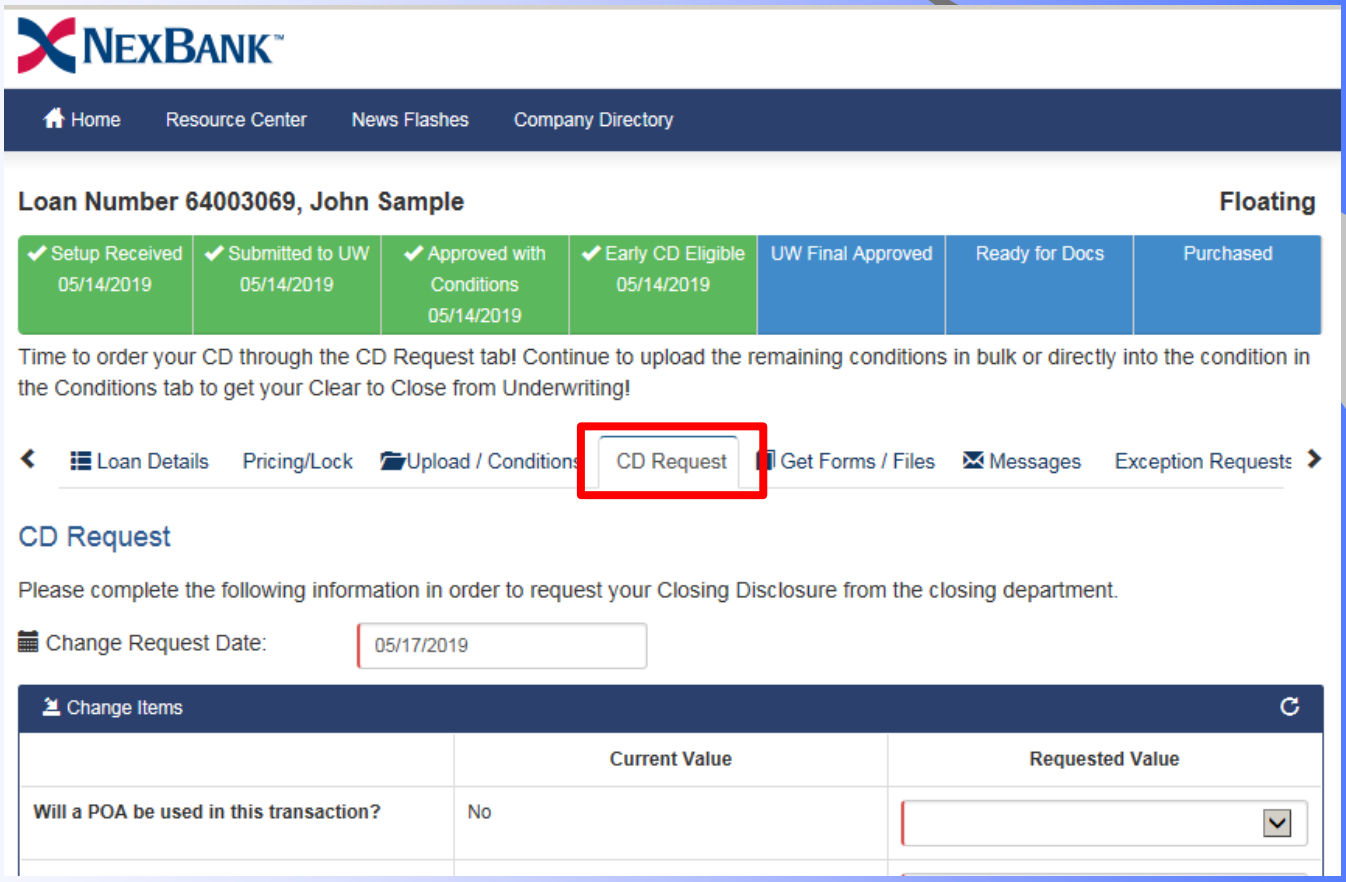
Early CD Request

If there is no date or checkmark in the Early CD Eligible box, then you still have conditions that have not been signed off, which are required before you can request your early CD.



Early CD Request

Your loan is eligible for us to disclose the Early CD when all of the conditions of type A, U, and E are signed off. When that happens the “CD Request” tab will appear.



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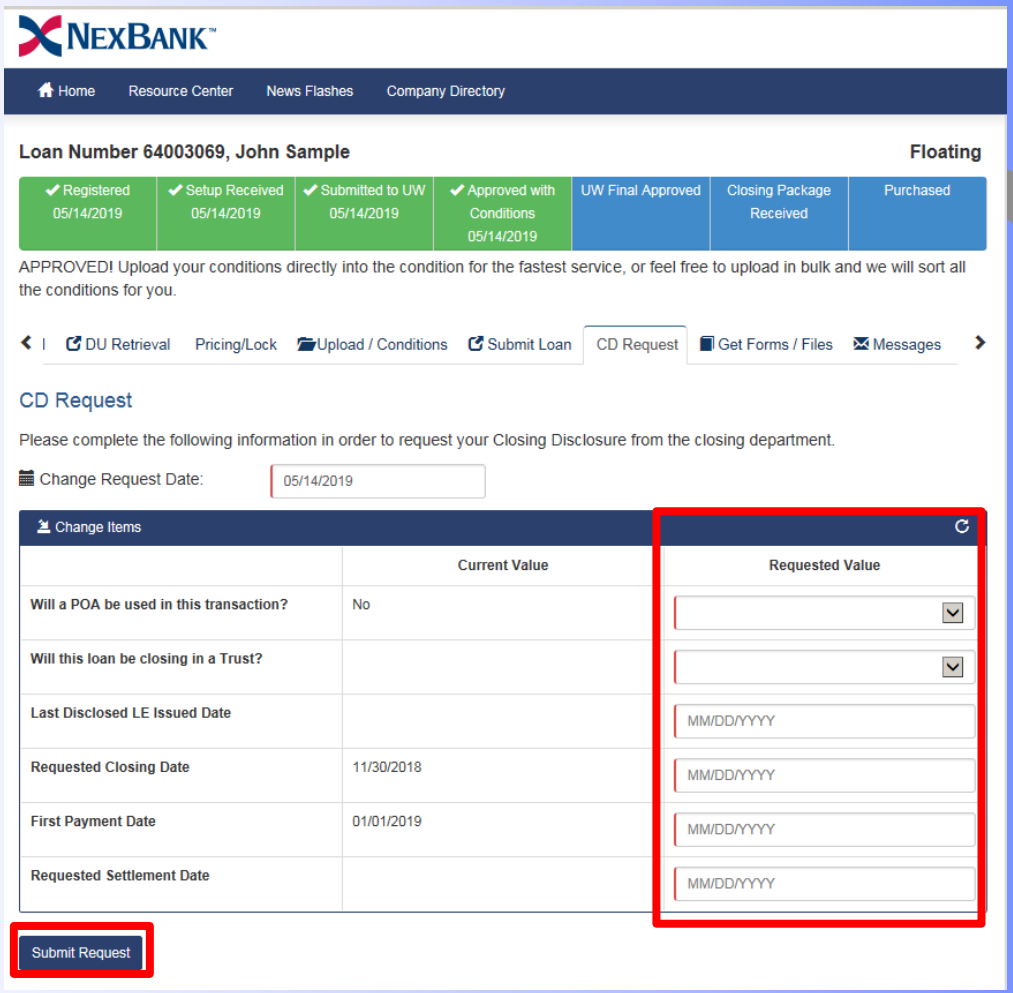
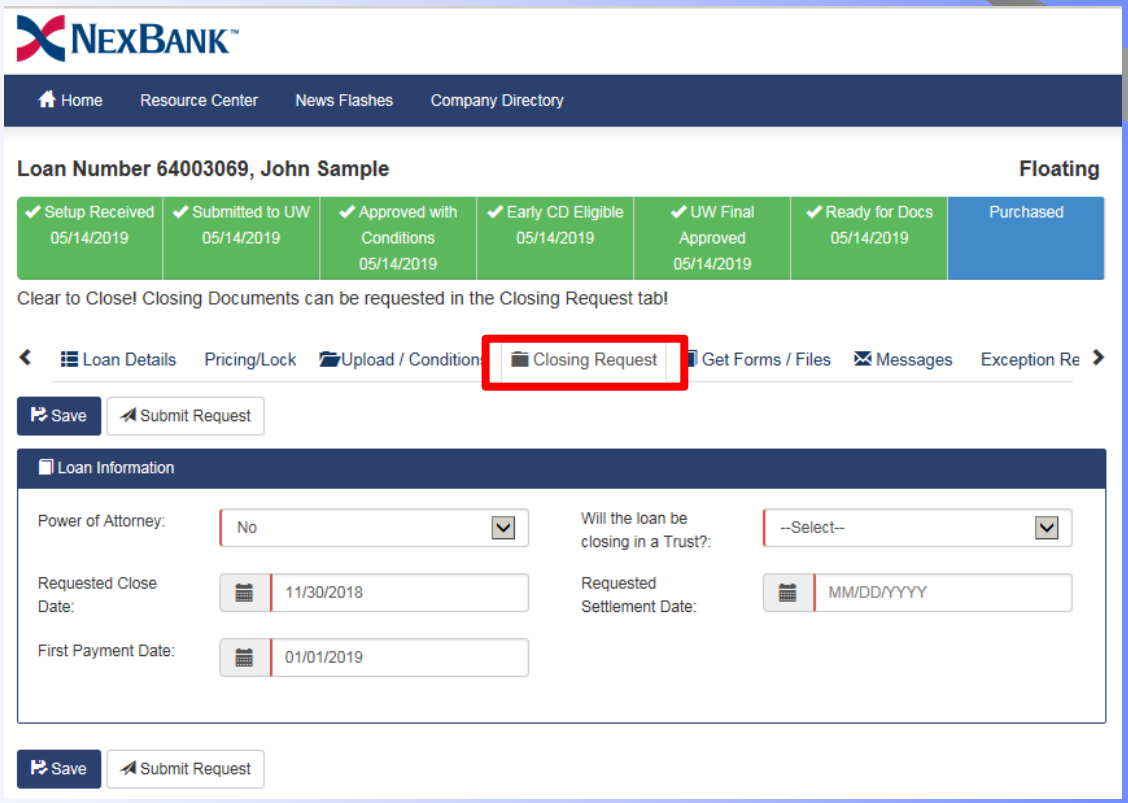
Early CD Request

Navigate to the CD Request tab, complete the form and click “Submit Request”.



Closing Request

You will be eligible to complete the closing request when all conditions of type A, U, E, and D have been signed off and the underwriter has Underwriting Final Approved your loan.



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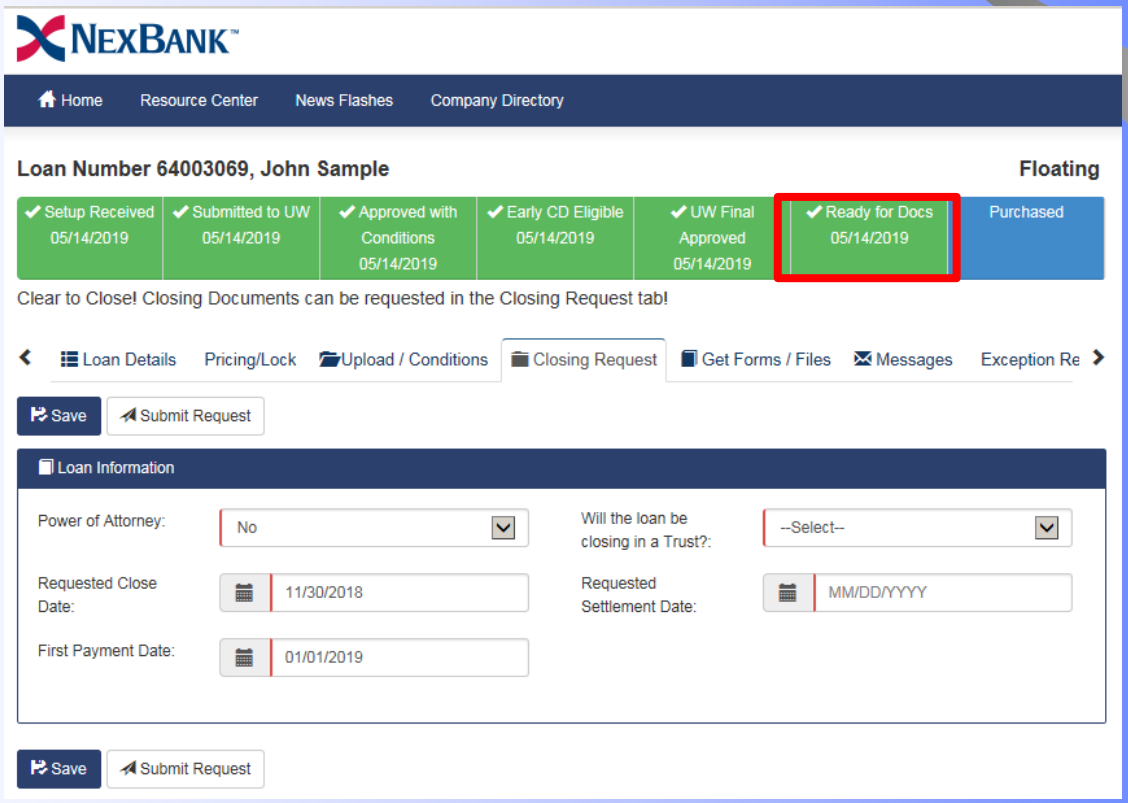
Closing Request

If there is no date or checkmark in the “Ready for Docs” status box, then you still have conditions that have not been signed off, which are required before ordering your closing documents.



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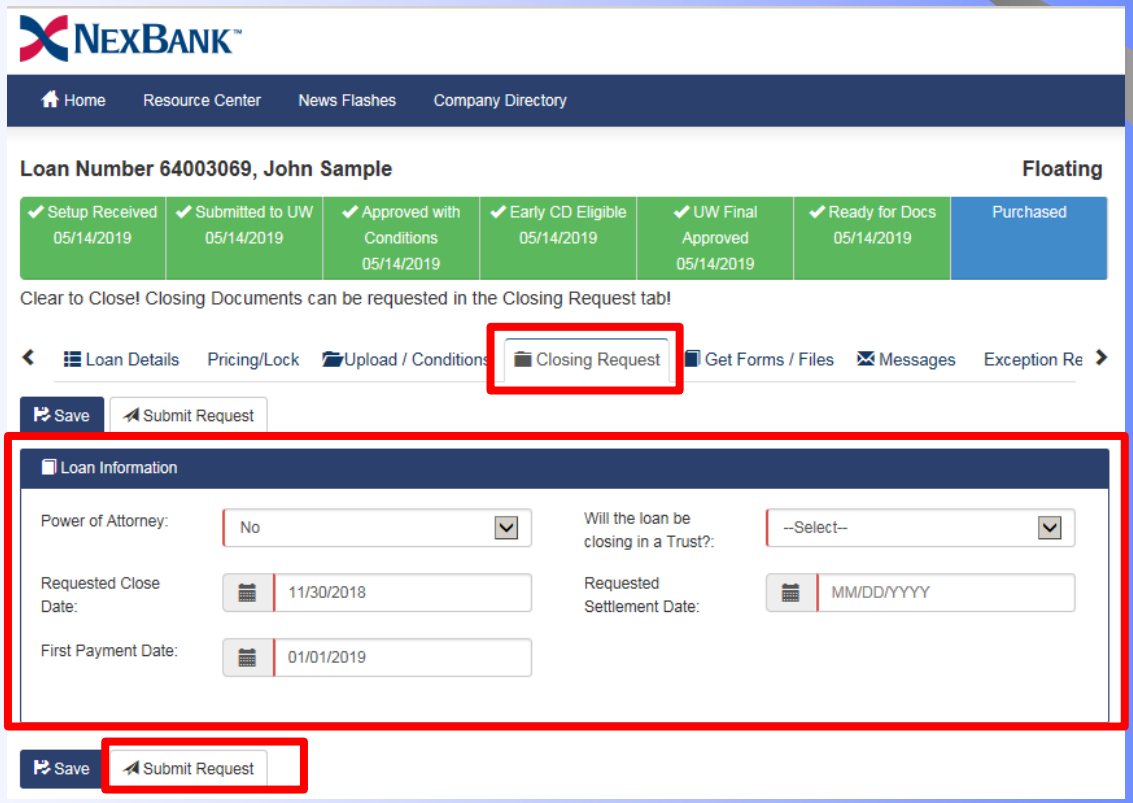
Closing Request

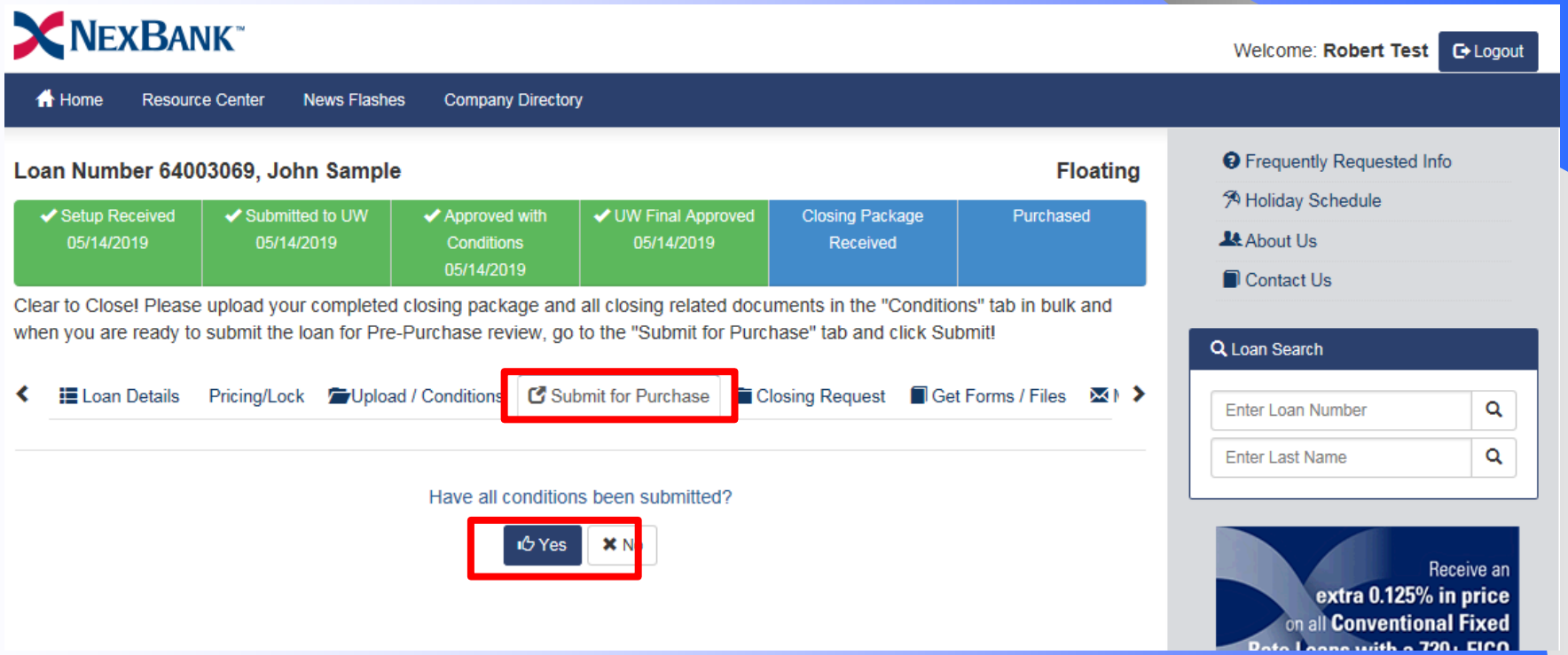
Navigate to the tab, complete the request form and click “Submit Request”.



Submit For Purchase Request

If you have opted to close your own loan the “Submit for Purchase” tab will become available once you’ve reached UW Final Approved status and you’ve uploaded your package to the bulk upload bucket.

(you will need to refresh your browser after the document upload)



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