

## Processing a Flagstar Loan – Non Delegated Correspondent

- Step 1 - Register Your Loan at [tpo.flagstar.com](http://tpo.flagstar.com)
- Step 2 - Verification of Income Validation Service (Day 1 Certainty)
- Step 3 - Run AUS (DU/LPA)
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### Step 1 - Register Your Loan

1. Save your borrower file to a FNMA 3.4 file on your computer.
2. Login to [tpo.flagstar.com](http://tpo.flagstar.com)
3. Click on *Register New Loan* (top red menu bar)
4. Drag and drop or browse for your FNMA 3.4 borrower file. Click *Register Loan*.
5. You will then arrive at Flagstar's on-line 1003.
6. Complete "Main Registration" page.
7. Scroll to bottom of page and click *Save Loan*; correct errors as needed.
8. Confirm the Property Address by choosing Standardized Address and click *Confirm*.
9. Select the interest rate/pricing from the product box, expand your view by clicking on the plus sign.
10. Find your desired rate, click *Float* under the rate or click *Lock* under the price.
11. If the loan has Mortgage Insurance, request a MI quote under the *Mortgage Insurance* screens from the Menu bar on the left.

### Step 2 – Verification of Income Validation Service (Day 1 Certainty)

1. Click on the *Work Number* from the Menu bar on the left.
2. Select the acknowledgement on the screen and click submit. The results will be displayed under the order history.

### Step 3 – Run AUS (DU/LPA)

1. Click *AUS* from the Menu bar on the left.
2. If you already have DO/LPA findings, click on the DO/LPA Transfer box.
3. To run Flagstar's DU/LPA, select the Desktop Underwriter or Loan Product Advisor box.
4. Select *Reissue Credit and New Findings*.
5. Set up "Manage Preferred Agencies" to input your credit vendor reissue ID and password.
6. Input your borrowers' credit reference number(s)
7. Click *Submit* and review your findings once complete.

### Step 4 – Complete Flood Certificate

1. Click on the + sign by the *Flood* section and click on *Order Flood*.

### Step 5 - Submit Underwriting/Credit Package to Flagstar

1. Click *Documents* from the Menu bar on the left.
2. Drag and drop your PDF, TIFF or pictures or you can click the arrow to select your file from your computer folders.
3. Choose FLAGSTAR UNDERWRITING for the Department. Choose MULTIPLE DOCUMENTS for what you are uploading.



4. Click *UPLOAD*.

5. Follow same steps to submit conditions until a “Clear to Close” status is obtained. You can link documents to conditions by going to the Conditions section from the Menu bar on the left.

## Step 6 – Loan Delivery

Once the loan is in Final Approval Clear to Close status and loan closes:

1. Click *Documents* from the Menu bar on the left.

2. Drag and drop your PDF or TIFF file or click the arrow to select your file from your computer folders.

3. Choose PURCHASE REVIEW for the Department. Choose CLOSING PACKAGE from the What you are uploading? drop down.

4. Click *UPLOAD*.

5. Follow same steps to submit conditions until the loan is purchased.

Note: Make sure your closing agent is not ineligible by Flagstar. Go to [tpo.flagstar.com](http://tpo.flagstar.com), click on the “Search” tab, click “Settlement Agent” and search by name or location.

