

Using the Originator Portal - Loan Submission Process

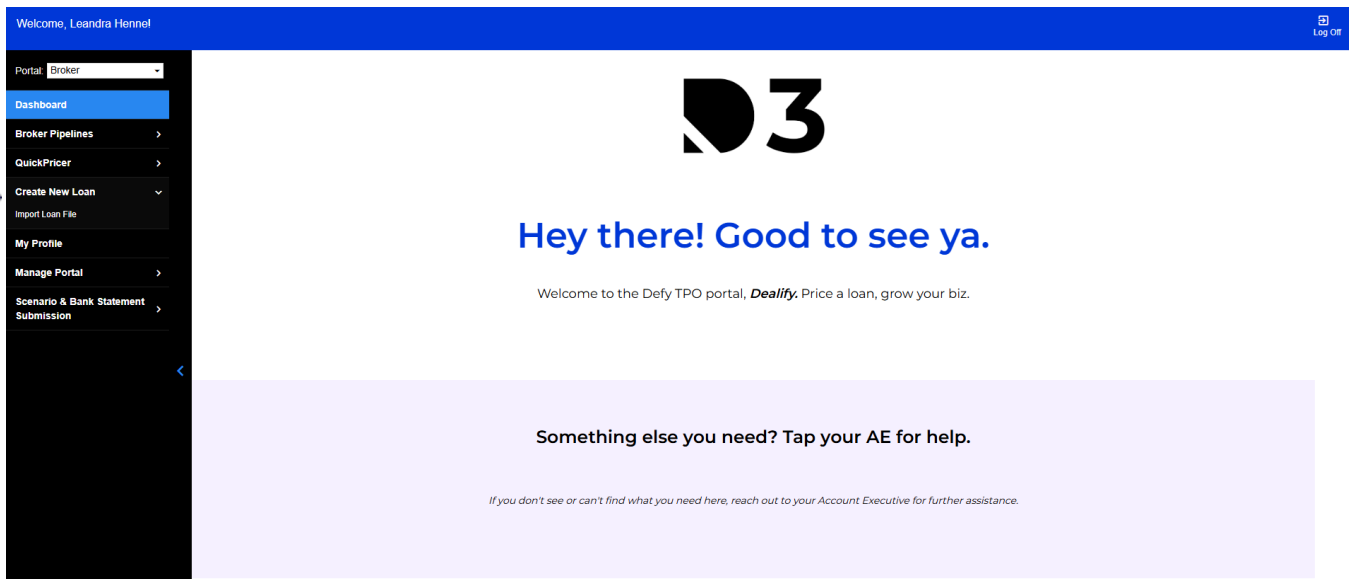
How To Guide: Using the Defy TPO Originator Portal

This document provides step-by-step instructions for accessing and navigating the Defy TPO Portal known as “Dealify”, which serves as the primary platform for mortgage loan origination and processing. The guide will walk you through the essential features and functionality needed to efficiently manage loan applications, create and register loans, select products and pricing, and more.

Step 1: Create and Register the Loan

Please begin by logging into the Defy TPO Portal “Dealify” to register the loan using the following link: https://origination.mortgage.meridianlink.com/simple_login.aspx

- Click **“Create New Loan”**



Select the type of file you wish to import:

- To import a 3.2 FNMA file, select **“Import Fannie Mae file”**
- To import a 3.4, select **“Import MISMO 3.4 file”**
 - Click the **“I understand that the applicants’ Social Security Numbers may be stored”** button
 - Hit the **“Import”** button to continue importing the file

Portal: Broker

Dashboard
Broker Pipelines >
QuickPricer >
Create New Loan v
Import Loan File
My Profile
Manage Portal >
Scenario & Bank Statement Submission >

Import Loan File

* Indicates required fields

☐ Import Fannie Mae file
☒ Import MISMO 3.4

CHOOSE FILE

R001335-MortgageSample-ur1a-fnm (1).xml *

☒ I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *

IMPORT

☐ Retrieve existing loan from DO/DU
☐ Retrieve existing loan from LPA

Step 2: Review Loan Application

After selecting to import the loan, it will take you to the Application Information.

- To review the application further, click on the “**topics**” at the top of the screen and the system will navigate to the appropriate URLA section.

Pipeline
Loan Number: 2025050002
Borrower Name: Mortgage Sample
Loan Amount: \$375,000.00
DTI:
LTV: 75.000%
CLTV: 75.000%
HCLTV: 75.000%
Property Address: 42 Purchasing Way, Nashville, TN 37209
Loan Type: Conventional
Credit Score: 0
SAVE

Status and Agents
Application Information
Closing Costs
Pricing
Loan Information
Rate Lock
Disclosures
E-docs
Tasks (0)
Conditions (0)
Order Services

Borrowers
Assets
Liabilities
REOs
Loan & Property
Declarations
Demographic
Originator
Lender Loan Info
Continuation

Mortgage Sample
Income Editor
APPLICATION MANAGEMENT

Personal Information - Mortgage Sample

Name
First Name
Middle Name
Last Name
Suffix
Title
Preferred Name
Phone
Home
Work
Cell
Email

☐ Consumer has positive rental payment history
☐ Consumer has foreign addresses

Current Address
COPY FROM PROPERTY ADDRESS
Street view parsed
City
State
ZIP
123 Testing Way
Nashville
TN
37212
Own/Rent
\$ / month
Months
Start Date
Own
\$0.00
77

Mailing Address
Present Address
Street view parsed
City
State
ZIP
123 Testino Wav
Nashville
TN
37212

Step 3: Select Product and Pricing

From the left-hand navigation menu, click “**Pricing**” to launch the Price My Loan pricing engine.

- Enter all *required data completely and accurately by starting on the “Property & Loan Info” tab

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Tasks (0)

Conditions (0)

Order Services

Pricing

First American - FraudGuard

Horizon of borrower interest: 60 months (explain)

Applications (1) | **Property & Loan Info** | PMI Options

Property Information

Street Address42 Purchasing Way

Zip Code37205StateTN

CountyDavidson

CityNashville

In Rural Area? ☐ Yes [explain](#)

Property UseInvestment

Gross Rent\$4,200.00Occupancy Rate (%)100.000%

Property TypeSFR

Structure TypeDetached

Is Seasonal Property? ☐ Yes ☐ No

New Construction? ☐ Yes ☐ No

Additional Monthly Housing Expenses\$230.79 [calculate](#)

Owner's Title Insurance

☒ Use estimated title cost.
☐ Use cost quoted by borrower/realtor.

Area Median Income\$104,750.00 ☐ Lock

Loan Information

Impound TypeTax and insurance escrow

Has Property Inspection Waiver? ☐ Yes ☐ No

Doc TypeDebt Service Coverage (DSCR)

Appraised Value\$500,000.00

Sales Price\$500,000.00

Down Payment

25.000%\$125,000.00

75.000%\$375,000.00

1st Lien ☒ No ☐ Yes

2nd Financing? ☒ No ☐ Yes

Rate Lock Period30 days

Rate Lock Expiration Date6/5/2025 (Assumes a 30-day lock.)

Other Information

Loan Originator is Paid By

☐ Lender
☒ Borrower

2,500% or Loan Amount \$0.00

Expected AUS ResponseNone/Not Submitted

Number of Financed Properties2 [explain](#)

Present Housing Expense\$2,500.00 [explain](#)

Prior Sales Datemm/dd/yyyy [explain](#)

Conv Loan PMI TypeNo PMI

Is UFMIP/FF Financed? ☐ Yes ☐ No

Override Auto-Calculated UFMIP/FF? ☐ Yes ☐ No

VIA Funding Fee0.000%

USDA Rural Guarantee Fee1.000%

PHA UFMIP1.750%

Run Price My Loan

Number of Programs: 68

Alert Messages

Credit has not been ordered for Application: Sample, Mortgage. Please order credit for more accurate results.

Total income for this file is currently \$0.00.

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

Run Price My Loan

Number of Programs: 68

After you have completed/reviewed the “**Property & Loan Info**” tab, move to the “**Applications**” tab. Within this tab, you will review:

- Applicant Info and verify it is accurate, including citizenship
- Either Re-issue credit report or Order New Credit Report (Required to register the loan- can manually enter credit to obtain pricing)
 - Before re-issuing credit or ordering a new credit report, select the “**All Borrowers Have Authorized Credit Check**”. You can upload the credit authorization here.

Status and Agents
Application Information
Closing Costs
Pricing
Loan Information
Rate Lock
Disclosures
E-docs
Tasks (0)
Conditions (0)
Order Services

Pricing
First American - FraudGuard

Horizon of borrower interests: 60 months [\(explain\)](#)

Applications (1) **Property & Loan Info** **PML Options**
[Remove this application](#) [Add New 1003 Application](#)

Applications (1) Sample, Mortgage

Applicant Info

First Name
Middle Name
Last Name
Suffix
SSN
E-mail
Citizenship
Monthly Income Self Employed? ☐
[Explain](#)
First Time Home Buyer? ☐ [Explain](#)
Is Eligible for VA Loan? ☐ [Determine](#)
Has Co-Applicant ☐

Please select an option
All Borrowers Have Authorized Credit Check ☐ [Determine](#)
Total Payment: / month
[Edit Liabilities](#)
Liquid Assets: [Explain](#)
Negative Cash Flow from Other Properties: [Explain](#)
☐ Order New Credit Report
☒ Re-Issue Credit Report
☐ Upgrade Existing Credit Report to Tri-Merge Report
☐ Manually Enter Credit Report

Credit Provider Information
Credit Provider:

[Re-Issue Credit](#) [Revise Property & Loan Info](#)

Alert Messages
• Credit has not been ordered for Application: Sample, Mortgage. Please order credit for more accurate results.
• Total income for this file is currently \$0.00.

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

[Run Price My Loan](#)
Number of Programs: 68

Credit Report Authorization

5/8/2025 upload doc associate doc

Credit Authorization.pdf

Drag and Drop Files Here to Upload
OR SELECT FILES TO UPLOAD
1 of 1 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
Credit Authorization.pdf	[select Doctype] 12 DISCLOSURES : CREDIT AUTHORIZATION	Credit authorization 20 of 200 characters	<input type="text"/> 0 of 200 characters	Mortgage Sample

[UPLOAD DOCS](#) [CANCEL](#)

You have the option to Run Price My Loan when the button is blue. If it is greyed out, you will be unable to run until you have corrected any errors within the tabs.

Alerts may appear at the top of the screen. Not all alerts may be valid (ie: Refinancing a free and clear property for cash out as reflected below).

- Within the PML Options tab, you have the ability to select additional program options, or only the ones notated will be reflected in pricing
- When ready to price, hit the blue **"Price My Loan"** button

Pricing
First American - FraudGuard

Horizon of borrower interest: months ([explain](#))

Applications (1) | Property & Loan Info | PML Options

Loan Program Options

Term

☐ 10 Year ☐ 20 Year ☒ 30 Year
☐ 15 Year ☐ 25 Year ☒ Other

Amortization

☒ Fixed ☐ 5 Year ARM ☐ 10 Year ARM
☐ 3 Year ARM ☐ 7 Year ARM ☐ Other

Product

☒ Conventional ☐ Home Possible ☐ VA
☐ HomeReady ☐ FHA ☐ USDA

Payment

☒ P&I ☒ I/O

[Advanced Options](#)

[Run Price My Loan](#)

Number of Programs: 68

Alert Messages

• There currently is no mortgage liability marked to be paid off with refinance funds. Cash to borrower and reserve months calculations will be artificially high until refi payoffs are on file.

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

[Run Price My Loan](#)

Number of Programs: 68

To proceed with an eligible program:

- Choose the desired product type and attributes as applicable.
- You have the following options within eligible program
 - To pin the program, allows you to generate a comparison Report.
 - To register the program, allows you to complete the Closing Costs and submit the loan to lender with the terms notated.
 - The Request Lock button will only be available during locking hours.

Pricing
First American - FraudGuard

Horizon of borrower interest: months ([explain](#))

Applications (1) | Property & Loan Info | PML Options

Loan Program Options

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[Advanced Options](#)

[Run Price My Loan](#)

Number of Programs: 68

Alert Messages

• Credit has not been ordered for Application: Sample, Mortgage. Please order credit for more accurate results.

Loan Program Results (68 Programs)

Number of Pinned Results to Compare : 2 [Generate Comparison Report](#)

Eligible Loan Programs

* - The costs displayed are the borrower's non-financed settlement charges.
 ** - exceeds the MAX DTI / No Income

	RATE	PRICE	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED NONCONFORMING										
unpin register request lock	7.750	99.800	2,666.55	625.242	8.153	✖	\$20,513.73	\$145,513.73	121.5	30 YR FIXED SLATE DSCR
pin register request lock	7.625	99.550	2,654.23	610.167	8.052	✖	\$21,417.37	\$146,417.37	122.5	30 YR FIXED SLATE DSCR
pin register request lock	7.500	99.050	2,622.05	595.392	7.977	✖	\$23,258.52	\$148,258.52	123.2	30 YR FIXED SLATE DSCR
pin register request lock	7.375	98.550	2,590.03	581.765	7.902	✖	\$25,099.67	\$150,099.67	124.0	30 YR FIXED SLATE DSCR
pin register request lock	7.250	98.050	2,558.16	568.625	7.827	✖	\$26,940.81	\$151,940.81	124.7	30 YR FIXED SLATE DSCR
- 30 YR FIXED NONCONFORMING 12MO PPP										
unpin register request lock	7.500	100.300	2,622.05	595.392	7.873	✖	\$18,571.02	\$143,571.02	124.9	30 YR FIXED SLATE DSCR - 1 YR PPP
pin register request lock	7.375	99.800	2,590.03	581.765	7.766	✖	\$20,412.17	\$145,412.17	125.7	30 YR FIXED SLATE DSCR - 1 YR PPP
pin register request lock	7.250	99.300	2,558.16	568.625	7.691	✖	\$22,253.31	\$147,253.31	126.4	30 YR FIXED SLATE DSCR - 1 YR PPP
pin register request lock	7.125	98.800	2,526.44	556.123	7.615	✖	\$24,094.46	\$149,094.46	127.2	30 YR FIXED SLATE DSCR - 1 YR PPP
pin register request lock	6.990	98.300	2,492.37	543.024	7.529	✖	\$25,932.90	\$150,932.90	128.1	30 YR FIXED SLATE DSCR - 1 YR PPP

If the program you are interested in, is not reflecting as eligible, you have the option to review the **"Ineligible Loan Programs"**. Click on the **"program type"** and the **red box** will reflect further information.

- A common reason for ineligible products is reserves.

- This can be easily corrected by going to the “**Applications**” tab and entering in an amount for “**Liquid Assets**”, such as using cash out as reserves when a bank account will not be used.

Loan Program Results (68 Programs)

Number of Pinned Results to Compare : 2

[Generate Comparison Report](#)

Eligible Loan Programs

Rates shown in red are expired

* - The costs displayed are the borrower's non-financed settlement charges.

** - exceeds the MAX DTI / No Income

RATE	PRICE	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
No Eligible Programs									

Ineligible Loan Programs

RATE	PRICE	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS											
- 30 YR FIXED NONCONFORMING																			
<div>30 YR FIXED IO PRIME JUMBO SLATE</div> <div>*** FULL DOC REQUIRED</div> <div>* IO: 00 REQUIRED</div> <div>* MIN LOAN AMT IS \$1 OVER AGENCY LIMIT</div> <div>* * 6 MONTHS RESERVES REQUIRED * NOO: MIN 12 MONTHS RESERVES REQUIRED * IO: MIN 12 MONTHS RESERVES REQUIRED</div> <div>View More <input type="checkbox"/></div> <table><tbody><tr><td>unavailable</td><td>8.375</td><td>100.000</td><td>2,617.19</td><td>**593.451</td><td>N/A</td><td>\$19,933.00</td><td>\$144,933.00</td><td>-50.9</td><td>30 YR FIXED IO PRIME JUMBO SLATE</td></tr></tbody></table>										unavailable	8.375	100.000	2,617.19	**593.451	N/A	\$19,933.00	\$144,933.00	-50.9	30 YR FIXED IO PRIME JUMBO SLATE
unavailable	8.375	100.000	2,617.19	**593.451	N/A	\$19,933.00	\$144,933.00	-50.9	30 YR FIXED IO PRIME JUMBO SLATE										
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unavailable	8.250	101.050	2,817.25	**696.516	N/A	\$15,961.65	\$140,961.65	-46.3	30 YR FIXED PRIME JUMBO SLATE										
<div>30 YR FIXED SLATE DSCR</div> <div>*** LAMT <= \$1MM: 3 MONTHS RESERVES REQUIRED</div> <div>View More <input type="checkbox"/></div> <table><tbody><tr><td>unavailable</td><td>7.750</td><td>99.800</td><td>2,686.55</td><td>625.542</td><td>8.153</td><td>\$20,513.73</td><td>\$145,513.73</td><td>-49.9</td><td>30 YR FIXED SLATE DSCR</td></tr></tbody></table>										unavailable	7.750	99.800	2,686.55	625.542	8.153	\$20,513.73	\$145,513.73	-49.9	30 YR FIXED SLATE DSCR
unavailable	7.750	99.800	2,686.55	625.542	8.153	\$20,513.73	\$145,513.73	-49.9	30 YR FIXED SLATE DSCR										

Step 4: Completing the Closing Costs

After successfully registering the loan program, click on “**Closing Costs**” to navigate to the fee entry portion:

- To enter a fee that is not reflected, click on the “+” button at the bottom of each section.
- To revise the fee, click on the calculator next to the “**Paid to**”. That will allow you to put the lump sum amount or a percentage of the loan amount.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Tasks (0)

Conditions (0)

Order Services

Closing Costs

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Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

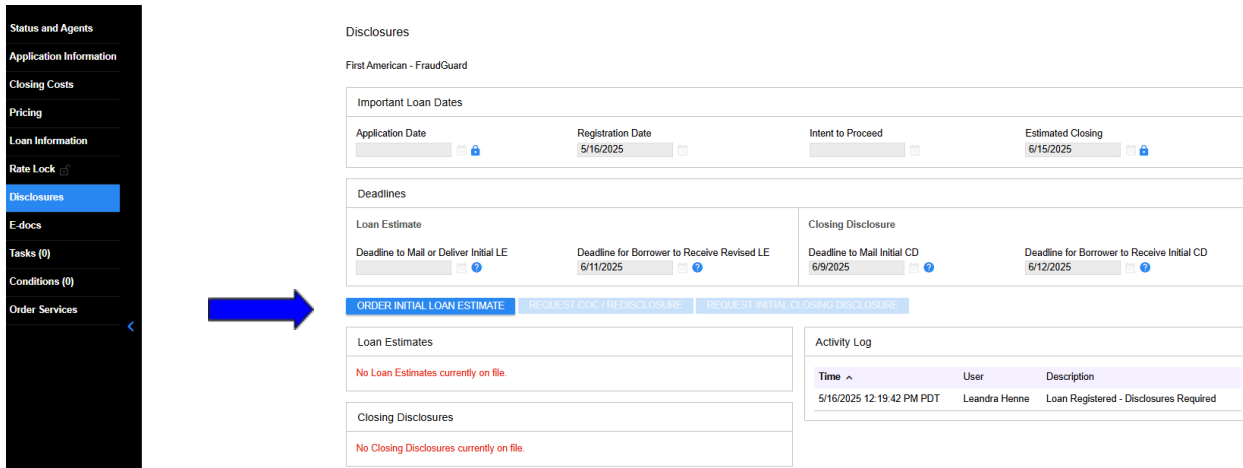
A - Origination Charges

	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
details >	Discount points	Lender	\$375.00	borr pd	at closing	6/6/2025
details >	Originator compensation	Broker	\$9,375.00	borr pd	at closing	6/6/2025
details >	Underwriting fee	Lender	\$1,695.00	borr pd	at closing	6/6/2025

Step 5: Requesting Disclosures

After all fees have been entered as they should appear on the Loan Estimate, click on the **“Disclosures tab”**.

- Click on **“Order Initial Loan Estimate”**



Disclosures

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Important Loan Dates			
Application Date	Registration Date	Intent to Proceed	Estimated Closing
	5/16/2025		6/15/2025

Deadlines			
Loan Estimate		Closing Disclosure	
Deadline to Mail or Deliver Initial LE	Deadline for Borrower to Receive Revised LE	Deadline to Mail Initial CD	Deadline for Borrower to Receive Initial CD
	6/11/2025	6/9/2025	6/12/2025

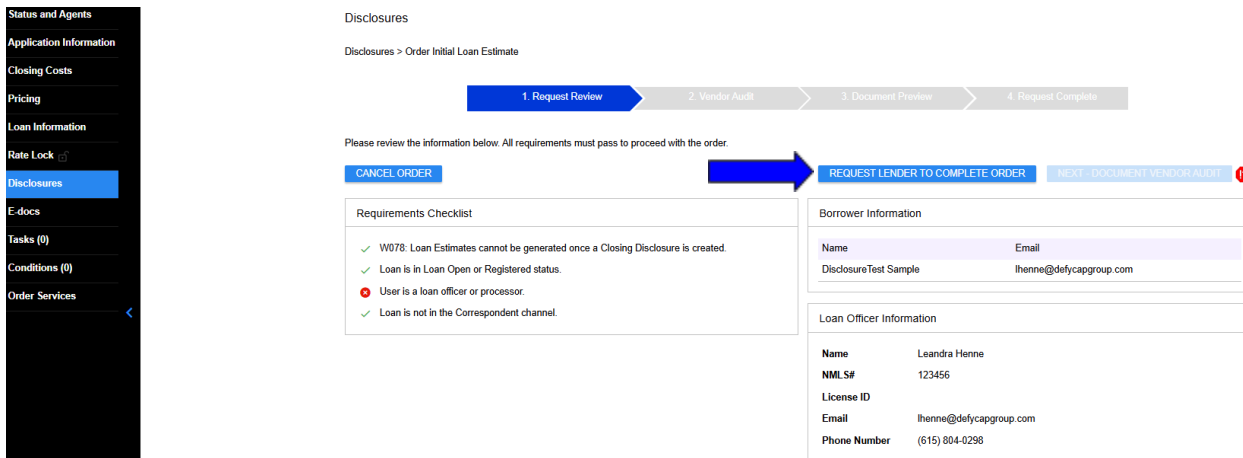
ORDER INITIAL LOAN ESTIMATE | REQUEST COC / REDISCLASURE | REQUEST INITIAL CLOSING DISCLOSURE

Loan Estimates	
No Loan Estimates currently on file.	

Closing Disclosures	
No Closing Disclosures currently on file.	

Activity Log		
Time	User	Description
5/16/2025 12:19:42 PM PDT	Leandra Henne	Loan Registered - Disclosures Required

After clicking the Order button, Click on the **“Request Lender to Complete Order”**.



Disclosures

Disclosures > Order Initial Loan Estimate

1. Request Review | 2. Vendor Audit | 3. Document Preview | 4. Request Complete

Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER | **REQUEST LENDER TO COMPLETE ORDER** | NEXT - DOCUMENT VENDOR AUDIT

Requirements Checklist	
✓	W078: Loan Estimates cannot be generated once a Closing Disclosure is created.
✓	Loan is in Loan Open or Registered status.
✗	User is a loan officer or processor.
✓	Loan is not in the Correspondent channel.

Borrower Information	
Name	DisclosureTest Sample
Email	lhenne@defycapgroup.com

Loan Officer Information	
Name	Leandra Henne
NMLSF#	123456
License ID	
Email	lhenne@defycapgroup.com
Phone Number	(615) 804-0298

Disclosures

Disclosures > Order Initial Loan Estimate

1. Request Review

2. Vendor Audit

3. Document Preview

4. Request Lender to Complete Order

Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER

REQUEST LENDER TO COMPLETE ORDER

Requirements Checklist

✓

W078: Loan Estimates cannot be

✓

Loan is in Loan Open or Register

✗

User is a loan officer or processor

✓

Loan is not in the Correspondent

Request for Lender to Complete Initial Disclosure

Please add a message to the lender: *

CANCEL

SUBMIT

In the E-Docs, there is an option to upload documents securely to our team. You can drag and drop or select files to upload.

- [Status and Agents](#)
[Application Information](#)
[Closing Costs](#)
[Pricing](#)
[Loan Information](#)
[Rate Lock](#)
[Disclosures](#)
[**E-docs**](#)
[Tasks \(0\)](#)
[Conditions \(0\)](#)

E-docs

First American - FraudGuard SUBMIT TO DOCUMENT CHECK

Upload Docs
Fax Docs
Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

1 of 12 files selected for upload

Fed Ex for docs back to Defy.pdf

Step 7: Uploading Conditions for Underwriting Review

In the portal, you will go into E-docs and drag and drop or select files to upload on that main screen.

Once you upload files, you will see them below the gray box. You will need to add the Doctype by hitting "***select Doctype***"

- Select "***21 TPO***" as the Doc Folder
- Then select "***UW conditions***" as the Doc Type

Select a Doc Folder

Search for: [SEARCH Q](#)

Choose a Doc Folder:

Folder
11 APPRAISAL
12 DISCLOSURES
13 PRE CLOSING DOC REQUEST
15 ORIGINATOR LOCK CONFIRMATION
21 TPO
DOCMAGIC
UNCLASSIFIED

Select a Doc Type

Folders > 21 TPO

Search for: [SEARCH Q](#)

Choose a Doc Type:

Doc Type
FHA/VA/USDA CASE # REQUEST
INITIAL CREDIT PACKAGE UPLOAD
INITIAL LOAN ESTIMATE
SUSPENSE CONDITIONS
TPO APPRAISAL
TPO INITIAL DISCLOSURES
UW CONDITIONS

After you have selected the doc type for each item uploaded, hit the "***UPLOAD DOCS***" [blue button](#) below. *The system will notify the Defy Team that documents have been uploaded for review.*

E-docs

First American - FraudGuard

SUBMIT TO DOCUMENT CHECK

Upload Docs

Fax Docs

Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

URLA.pdf

Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
URLA.pdf	[select Doctype]	scan barcodes 21 TPO : UW CONDITIONS		Mortgage Sample
		0 of 200 characters	0 of 200 characters	

UPLOAD DOCS

It will then reflect how many documents were uploaded and all documents uploaded reflect on the “**Document List**” tab at the top.

Still have questions? We have answers. Email us!

ops@defytpo.com

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