



First National Bank  
of America

# SUBMISSION PROCESS

## PLEASE READ THIS ENTIRE PAGE

Submitting a loan to FNBA is now a two-step process. Everything must be submitted through our online portal, <https://tpo.fnba.com>. Contact your Account Executive (AE) if you need log in credentials. First, you will need to **Register** the loan file (pages 15-23 in TPOC Broker Training). Once registered, the AE will review and reach out with any questions or concerns. When there is a clear understanding of the loan it will be prequalified by the AE. You will get an automated email with the prequalification notification and eligibility conditions if they apply. Once prequalified and ready to proceed, you can **Submit** the loan (pages 24-33 in TPOC Broker Training). Please note that you will not be able to upload documents until you have submitted the file.

Generally speaking, this is what is needed to submit a new file for a credit decision approval:

- Copy of non-expired, government issued photo ID
- ITIN or SSN verification (ITIN Letter or Card, SSN Card)
- Asset documentation (last two months' statements, all pages)
- Income documentation (we only require 12 months)
  - Full Doc (W2, 2 Paystubs, VOE)
  - Bank Statements (12 most recent statements divided and labeled, BSI questionnaire)
  - Profit & Loss (use FNBA template, need time in business, % of ownership, signed by preparer along with their PTIN)
- Fully Executed Purchase Agreement (if applicable)
- REO documentation (for all owned properties including subject property if refinancing)
  - Mortgage Statement
  - Tax Bill (if not included in mortgage payment or home is free and clear)
  - HOI (if not included in mortgage payment or home is free and clear)
  - HOA (if applicable)
  - Lease Agreement if home is a rental
  - Proof of rent is required on all rental homes if using any rental income but can be acquired in process
- Review the "Eligibility Conditions" in your portal and provide any letters of explanations related to income, assets, or credit issues

**If you do not have some of the required items, then please do not submit and reach out to your AE first.** Once the file is **Submitted**, your AE will send to our credit underwriting team for an initial credit decision (approved, countered or denied). If the AE needs additional information prior to sending to UW for the initial credit decision, the AE will reach out to the Broker LO/processor. Generally, we can get by with the items listed above for the initial credit decision review.

Once the file is approved (or within the 3 day TRID requirement, whatever comes first) we will send a complete initial disclosure package to the borrower. A copy of these disclosures will be available on the portal for your convenience.

FNBA considers the application date to be the date that you "**Submit**" (not the pre-qualification date) your file in the Broker Portal. This is the date that starts the 3 day TRID requirement. Submitting documents that evidence a previous disclosure will require FNBA to reject the submission. We do not accept files which evidence previous disclosures (i.e. Credit Report, disclosures, 1003).

Let your AE know if you have any questions on any of this. Thank you!