



Broker Portal: Loan Process Guide



Welcome

Welcome to the Broker Portal — your centralized platform for loan submissions, pricing, underwriting communication, and pipeline management.

At Luxury Mortgage, we understand your reputation is tied to every loan you submit. Our goal is to help you move files efficiently, reduce unnecessary back-and-forth, and create a smoother experience from submission through funding.

This guide is divided into three sections:

- **Loan Submission** — Steps for registering, submitting, and preparing a loan for underwriting review.
- **Rate Lock Workflow** — Guidance for searching products, reviewing pricing, locking rates, and managing pricing updates through Optimal Blue.
- **Post Submission Workflow** — Guidance for managing the loan after submission, including conditions, appraisal requests, underwriting updates, and funding milestones.

Use this guide as a step-by-step resource to help keep your loans moving smoothly through the process.



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Loan Submission Process

Step 1: Start and Register a New Loan

Start a New Loan

From the Dashboard, select Add New Loan to start the process.

- Select the appropriate Loan Officer and Loan Processor contacts.
- These contacts will receive automated loan status updates throughout the life of the file.
- Drag and drop your FNMA 3.4 file into the upload area or click Browse to import the file manually.
- Click Next to begin importing the loan.

Register the Loan

Once the 3.4 file has been imported, the system will direct you to the Additional Information section of the URLA 2020.

Review the imported information carefully before continuing.

- Move through the URLA screens to confirm borrower, property, and loan details.
- Make any necessary adjustments or corrections before submission.
- When complete, click Register to generate the loan number.

You may continue making updates prior to final submission.

[For additional guidance, watch our Step 1: Start and Register a New Loan video here.](#)

Step 2: Reissue Credit and Import Liabilities

The Broker Portal allows you to import or reissue credit directly through the portal to streamline underwriting review.

Navigate to the Reissue Credit tab.

Reissuing Credit

- Select Reissue Credit.
- Choose your credit provider from the dropdown menu.
- Enter the existing credit reference number.
- Enter your credit vendor username and password.
- Click Reissue Credit.

Be sure to reissue credit for all applicable borrowers or borrower pairs when multiple applications exist.

! **Important:** Written borrower authorization is only required when ordering a new credit report through Luxury Mortgage. Authorization is not required for reissued credit reports.

Once complete:

- A temporary Success message will appear.
- You may view the report or import liabilities directly into the investor portal.

[For additional guidance, watch our Step 2: Reissue Credit and Importing Liabilities video here.](#)

Step 3: Complete the Loan Action Form

The Loan Action Form helps our team accurately disclose, price, and prepare the loan for underwriting.

Complete all required fields carefully to help avoid delays during review.

The broker and borrower information from the 3.4 file will automatically populate where applicable.

Be sure to complete the following:

- Transaction details and contract timelines



- Contingency and estimated closing dates
- Proposed interest rate and pricing
- Broker compensation structure (Borrower Paid or Lender Paid)
- Applicable broker compensation amounts
- Discount points payable to LMC
- Third-party fees such as processing fees
- Affiliated business arrangement information ([Download our Affiliated Business Disclosure here.](#))

Once complete:

- Click Create to generate the submission package.
- Select Generate to submit the file to Luxury Mortgage.

Important: To avoid redisclosure issues or processing delays, ensure all applicable fees are entered during the initial disclosure setup.

[For additional guidance, watch our Step 3: Complete the Loan Action Form video here.](#)

Step 4: Upload Registration Documents

Uploading a complete and organized file upfront helps our Intake and Underwriting teams review your submission faster.

Navigate to the Documents tab.

Use the submission checklists located within the Submission Documents section of the portal to confirm all required documentation has been uploaded.

Required upload folders include:

- Loan Action Form – Registration Submission
- Registration Docs

Important:

- The initial signed 1003 must be uploaded within 24 hours of submission.
- If the loan includes an exception, upload the approved exception documentation with the initial submission.
- Clearly label all uploaded documents to help reduce follow-up requests and improve review turn times.

Once submitted, Luxury Mortgage’s Intake team will review the file for completeness.

Incomplete submissions may be suspended for follow-up or returned for resubmission if required documentation is not received timely.

[For additional guidance, watch our Step 4: Upload Registration Documents video here.](#)

Step 5: Submit to Underwriting

Before submitting to underwriting, confirm all required fields and documentation have been completed.

Navigate to the Submit Loan tab.

If any required information is missing, the system will generate a hard stop notification identifying the outstanding items.

- Upload or complete any missing requirements.
- Click Update.
- Select Continue to submit the file for underwriting review.

[For additional guidance, watch our Step 5: Submit a Loan video here.](#)



Post-Submission Workflow

Track Loan Status

The Loan Summary tab provides visibility into the loan throughout the process. After submission, the file will remain in **Started** status while the Intake team reviews the loan for completeness.

Once all required documents have been confirmed, the loan will move into disclosures and underwriting review.

Lock request become available once all submission items have been received and reviewed. Milestone will need to be in Disclosure Q2.

Conditions & Resubmission

Review Conditions

Once underwriting issues a conditional approval, the approval documents will be available in the Documents tab.

- Navigate to Documents.
- Download the conditional approval from the Luxury Mortgage Approval folder.
- Review all conditions carefully before resubmission.

Upload Conditions

Clear and organized condition uploads help underwriting complete reviews faster.

To upload conditions:

- Navigate to the Documents tab.
- Upload supporting documents into the Conditions – Supporting Docs folder.
- Label conditions clearly and number them according to the conditional approval.

Once all conditions have been uploaded:

- Select Submit Conditions under Loan Actions.
- Confirm all conditions have been uploaded.
- Click Continue to resubmit the file to underwriting.

Once the account manager has received all required conditions, they will move the loan into the re-submittal milestone.

Request an Appraisal

To request an appraisal:

- Navigate to Order Appraisal.
- Select Click to Order.
- Log into the assigned AMC platform.

If you do not already have an AMC account established, you will need to complete a one-time registration before placing the order.

Registration requirements may vary depending on the approved AMC. [Download our list of approved Appraisal Management Companies here.](#)

Review & eSign Loan Officer Disclosures

- Navigate to the eSign tab.
- Select Review and eSign within the loan file.
- Click Next to begin the DocuSign process.
- Select Start to review the disclosure package.
- Complete all required electronic signatures.
- Click Finish once all documents have been signed.



Once completed, the Loan Officer will see confirmation that the disclosures have been successfully eSigned.

[For additional guidance, download our How to eSign Disclosures instructions here.](#)

Closing Disclosure Request

To request a CD:

- Navigate to the CD Request tab.
- Complete all applicable fields within the request form.

Enter Closing Information:

Provide the following information, as applicable:

- Settlement Agent details
- Non-Borrowing Spouse information
- Pricing and lock details
- Compensation and fee information
- Seller or Realtor credits
- Additional comments or notes

If a fee should be reimbursed, toggle the reimbursement option to **Yes**.

If your processing fee is paid to a third party:

- Select the 3rd Party checkbox.
- Upload the corresponding third-party invoice.

Additional fees may be entered under the Other section.

Submit the Request:

Once all information has been reviewed and confirmed:

- Click Submit CD Request Form.
- The request will be sent to the Account Manager for review.



Important: Prior to final review, the Account Manager should also receive:

- All invoices
- Settlement statement
- Title report
- Hazard insurance information (recommended)

After the request has been processed, a Success notification will appear confirming the Closing Disclosure Request has been submitted successfully.

[For additional guidance, download our How to Submit a Closing Disclosure Request Form here.](#)

Clear to Close & Funding Milestones

Once all conditions have been satisfied, underwriting will issue a Clear to Close.

You may continue monitoring the loan through the remaining milestones: Docs Out, Docs Back, Docs Reviewed and Funded.

Rate Lock Workflow

Lock requests become available once the file reaches **Disclosure Q2** status.

Product, Pricing & Lock

The Broker Portal integrates directly with Optimal Blue so you can search products, compare pricing, and request rate locks efficiently.



Navigate to Product, Pricing & Lock tab.

- Click Search Product & Pricing.
- Complete any required fields marked with red asterisks.
- Confirm compensation structure details carried over correctly.
- Select Search Product & Pricing to launch Optimal Blue.

Optimal Blue

Optimal Blue will display both eligible and ineligible products based on the loan profile entered.

- Eligible products will appear in green.
- Ineligible products will appear in red.

Select Show to review disqualification reasons for any ineligible products.

You may revise the search criteria as needed to identify the best execution path for the loan.

Once the desired product is selected:

- Review available pricing options.
- Click the blue lock icon to initiate the lock request.

Request a Rate Lock

Once pricing is selected, submit the lock request directly through the portal.

- Click Request Lock to send the request to Luxury Mortgage's Lock Desk.
- The loan status will update to Lock Requested.
- The completed Lock Confirmation will be available in the Documents tab once finalized.

Submit a Change Request

If transaction details change after lock, submit a Change Request directly through the Product, Pricing & Lock tab.

- Select Change Request.
- Choose the applicable request type.
- Select Profile Change to launch Optimal Blue.

Update the transaction details as needed, including:

- Loan amount
- Appraised value
- Occupancy
- Pricing structure
- Other qualifying updates

Once complete:

- Submit updated pricing.
- Select the desired pricing option.
- Review all updated values carefully.
- Click Submit.

The request status will update to Pending while the Lock Desk reviews the changes.

Final Notes

Our goal is to help you move files efficiently while creating a smoother experience for your team and borrowers. Complete submissions, clearly labeled documents, and accurate loan setup help reduce delays, improve underwriting turn times, and keep transactions moving forward. For assistance during the submission process, please contact the appropriate Luxury Mortgage support team.