How to Submit a Loan

V10.08.2025

Office: (888) 702-3385 | Fax: (888) 702-2965 | 2020 Camino Del Rio N Ste 700 San Diego, CA 92108
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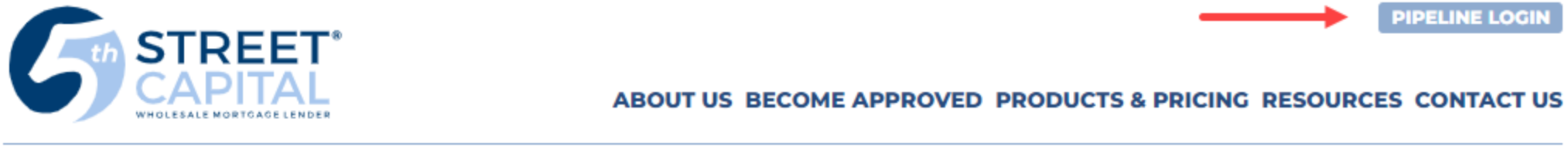
Go to our website: www.5thstcap.com

Click “Pipeline Login” on the top right



You will be redirected to our mortgage platform:
https://5thstreetcapital.mortgagebotlos.com/

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Enter your User ID and click “Next”

(If you do not have a User ID you can register on our website using the link below
https://www.5thstcap.com/contact/register.php)

Enter your password and click “Log in”

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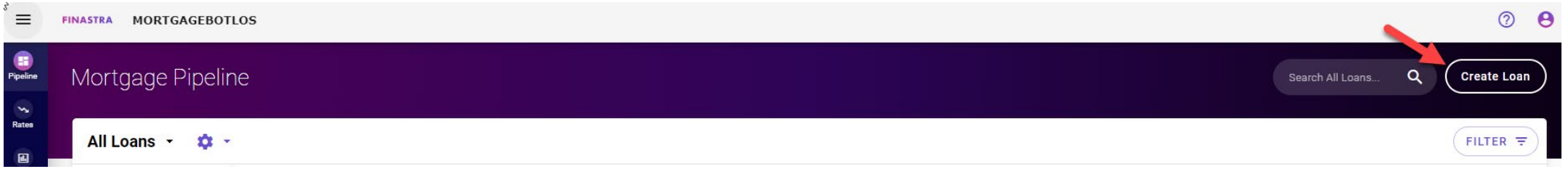
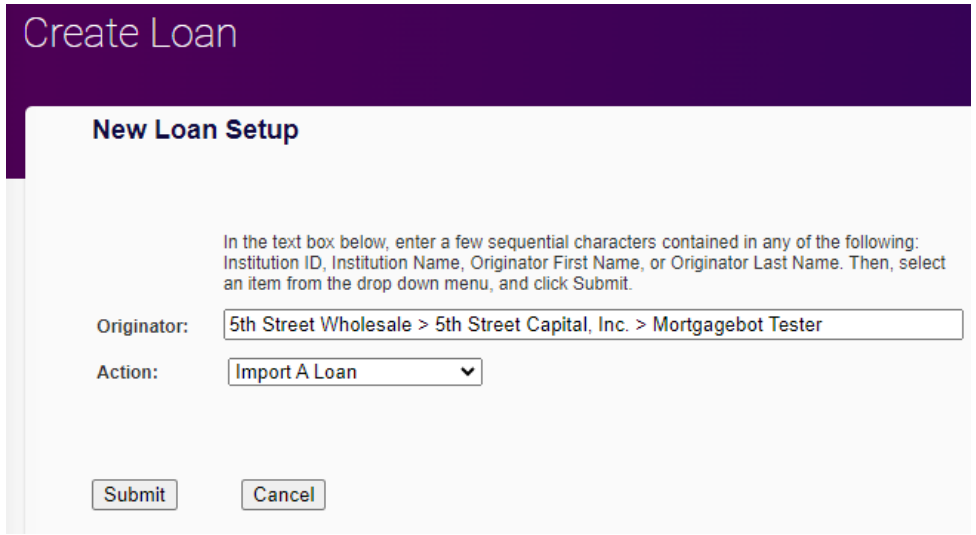
Click “Pipeline”
Click "Create Loan"



- Choose the Loan Officers name under Originator then click submit (If your LO is not listed in the drop down click here to have them added: [Click here to have your LO added]
- Action: Import a Loan
- Submit



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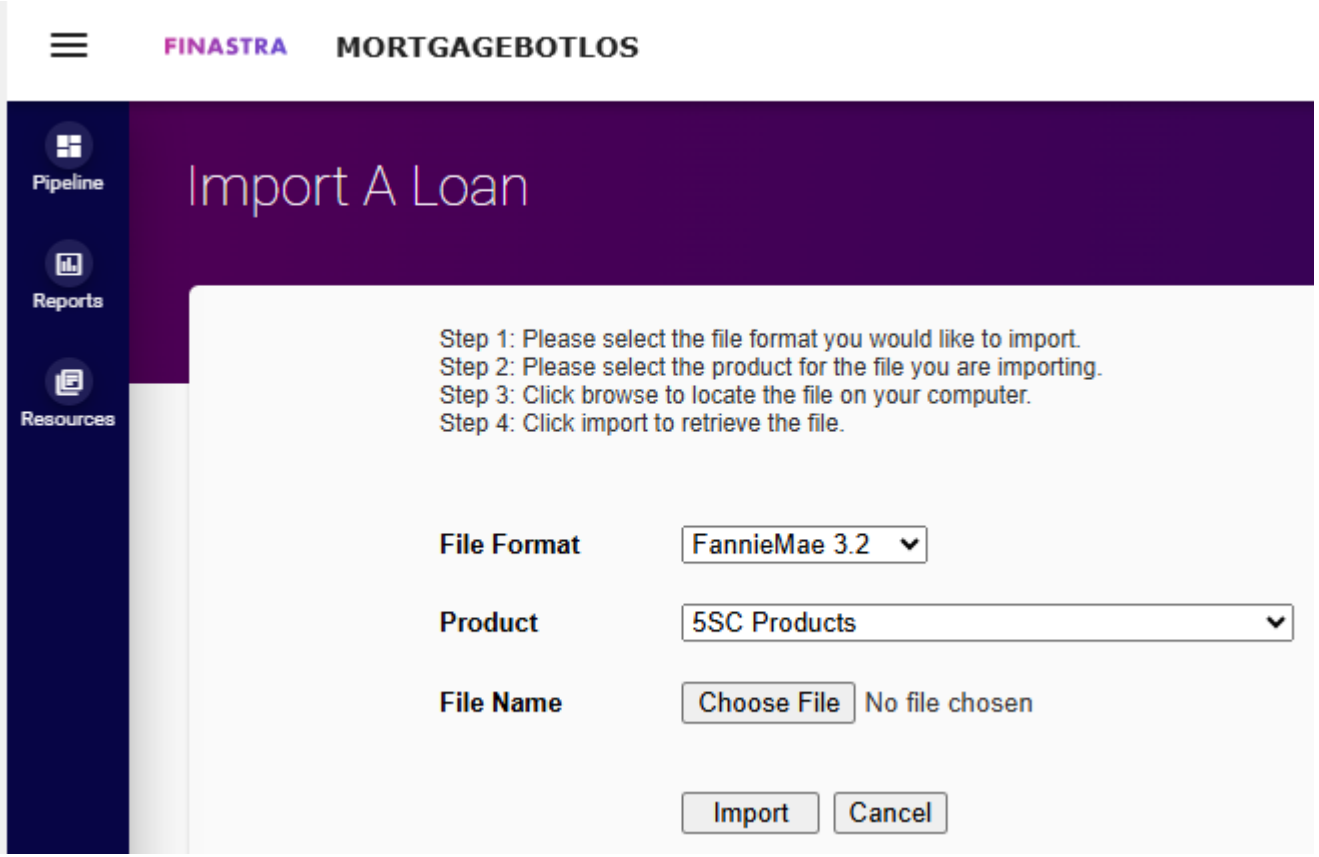
- File Format: Choose Ilad/MISMO 3.4 under file format if you have 3.4 file ; Choose Fanniemae 3.2 if you have 3.2 file
- Product: Choose 5SC Products
- Click Choose File and locate your 3.4 or 3.2 file on your computer
- Click Import

Do not click import more than once. A new screen will appear within 10 seconds.

Click Refresh on your browser



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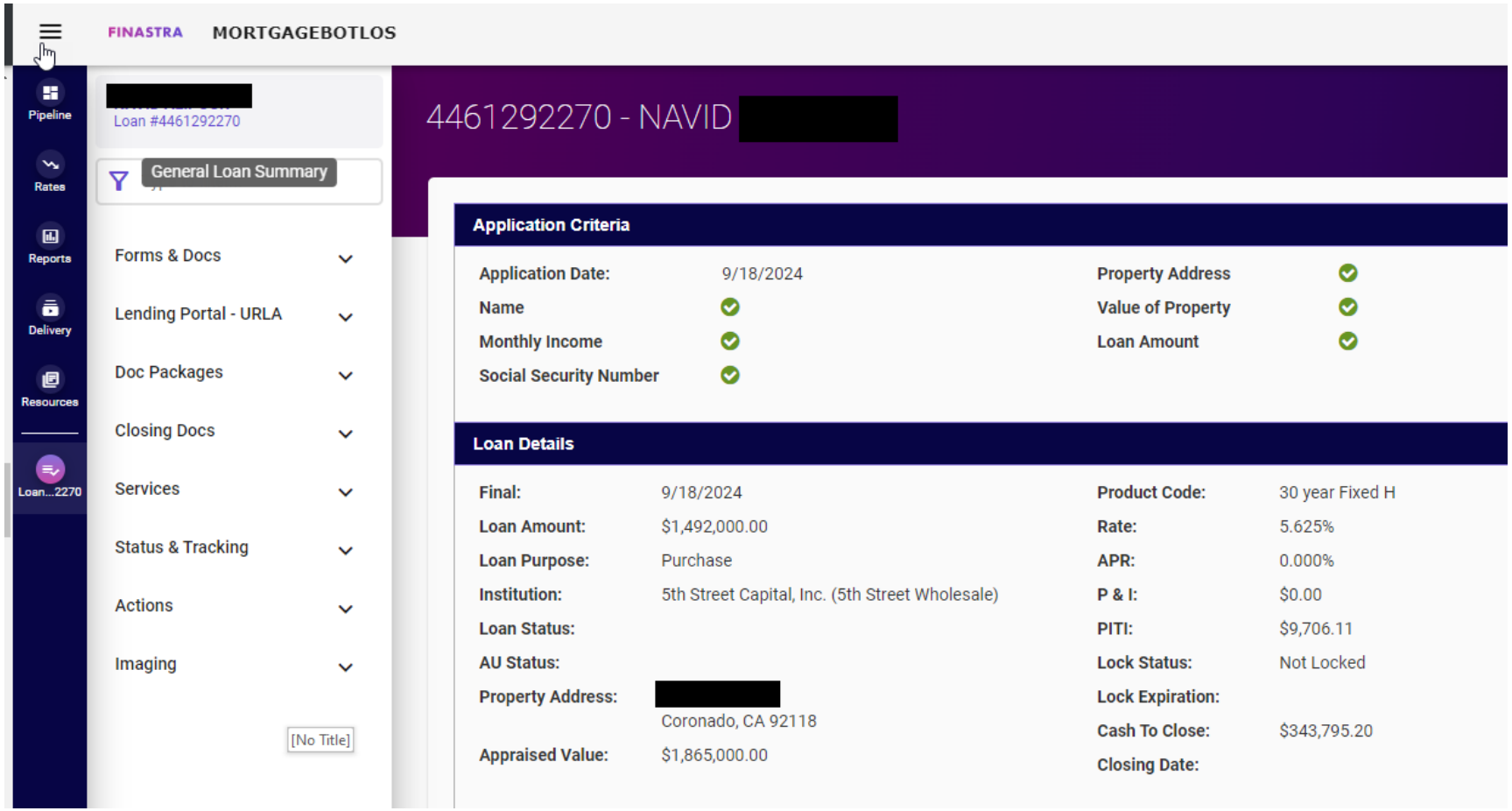
- The loan summary will appear
- Your loan will automatically be assigned a loan number



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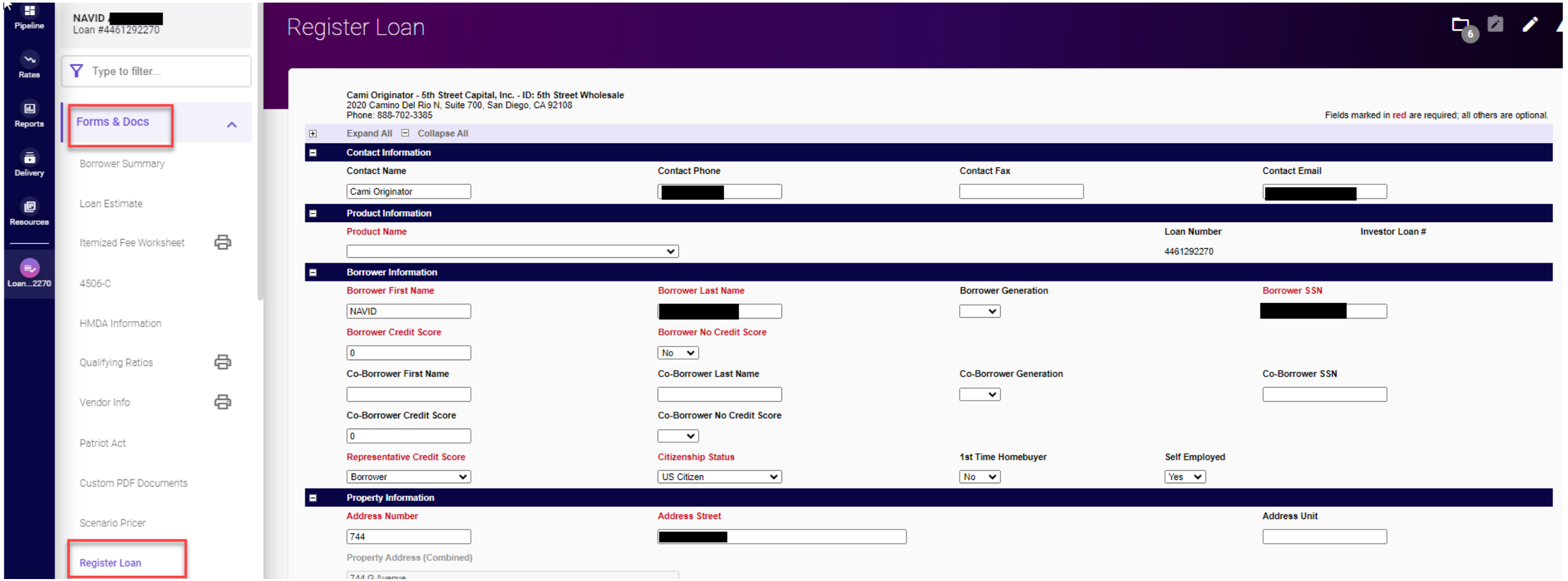
On the left panel of the screen, select “Forms and Docs” then Select “Register Loan”



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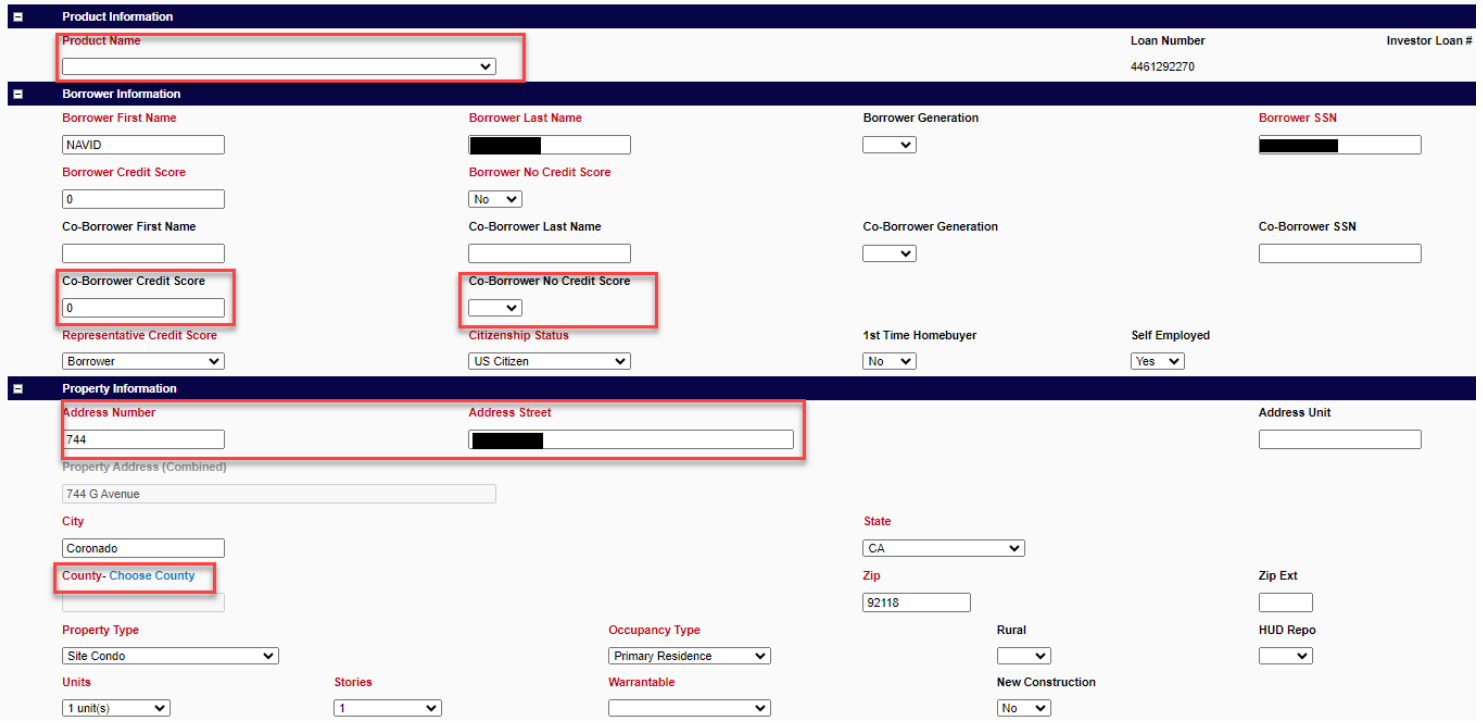
Fill out the required fields:

- Product Name: 5SC Products
- Borrower Credit Score & Borrower no Credit Score
- Co-borrower Credit Score & Co-borrower no Credit Score (if applicable)*
- Address #
- Address Street
- Click - Choose County and select the County from the Pop up



*if there is no co-borrower choose the blank space above "yes" under co-borrower no score

For Foreign National Borrowers:

- Select "Foreign National" under citizenship status
- Type in 111-11-1111 under Borrower SSN
- Select "Yes" under Borrower no credit score
- Occupancy Type must be Investment or Second/Vacation

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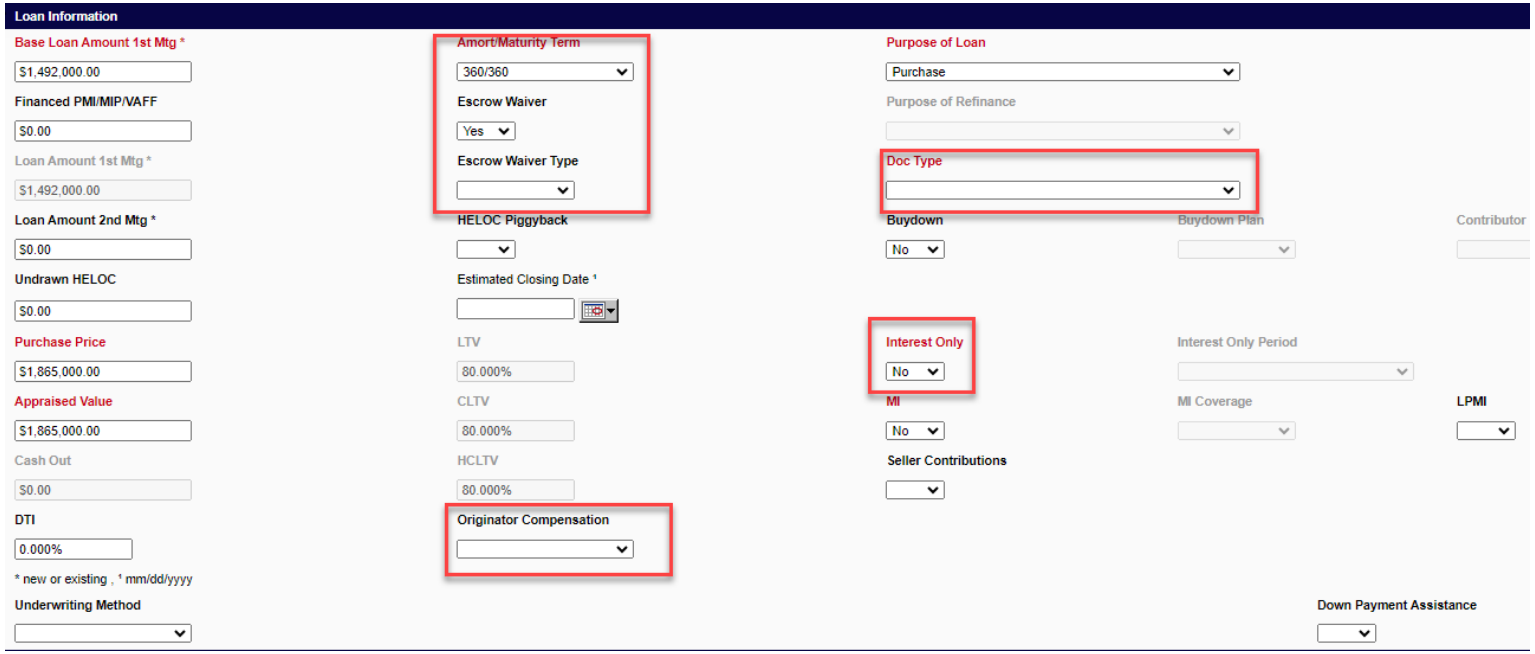
- Amort/Maturity Term: PITI choose (360/360) I/O choose (360/480)
- Escrow Waiver – Select if you want impounds, Yes or No
- Doc Type – Always choose "full doc" even if it is a bank statement or DSCR loan
- Interest Only – select Yes or No
- If Interest only, Interest Only period =120 months
- Originator Compensation-

  Choose Lender Paid or Borrower paid
  https://www.5thstcap.com/FAQ/compensation.php
  - Enter Origination Fee % or $ If BPC see slide on next page



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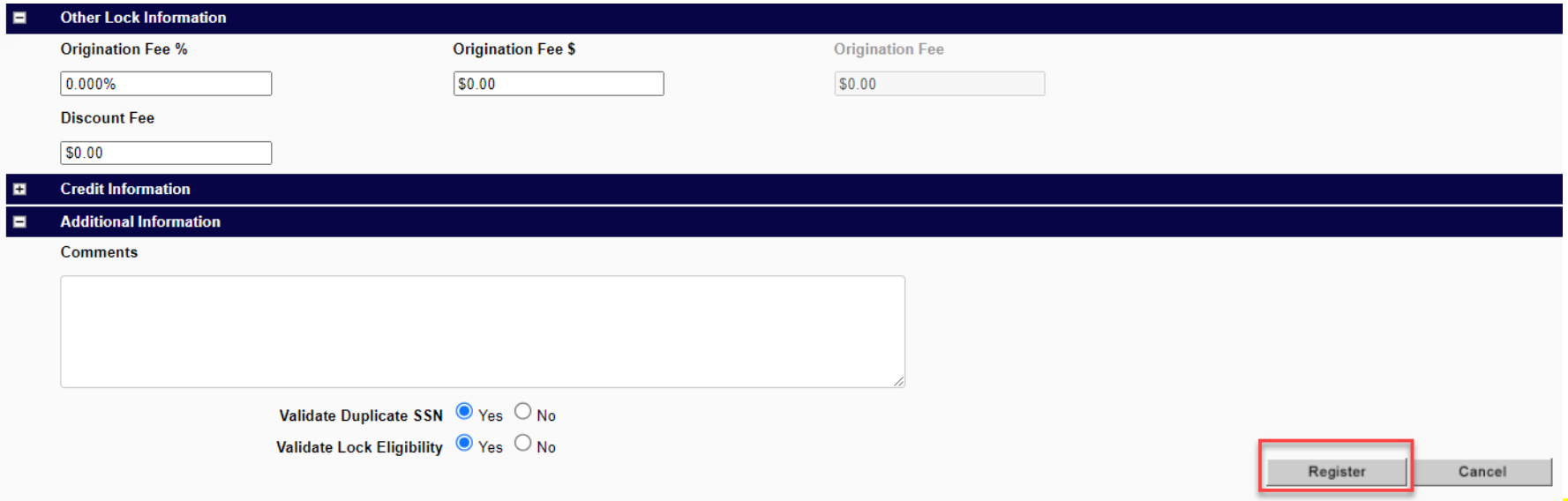
- If you have any comments for intake or the Underwriter note them in the comments section
- Review the terms on the screen and if everything is accurate Select “Register” at the bottom



If an error message pops up in a new window reflecting “Eligibility Disqualifications” see instructions on next page

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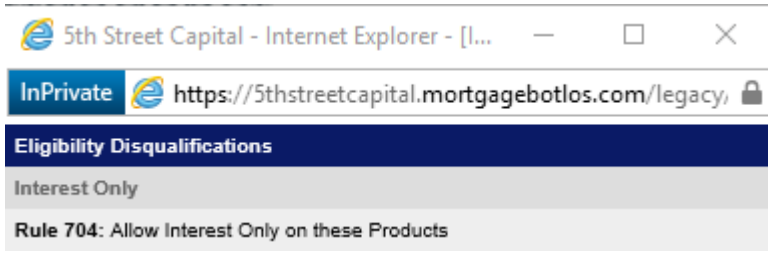
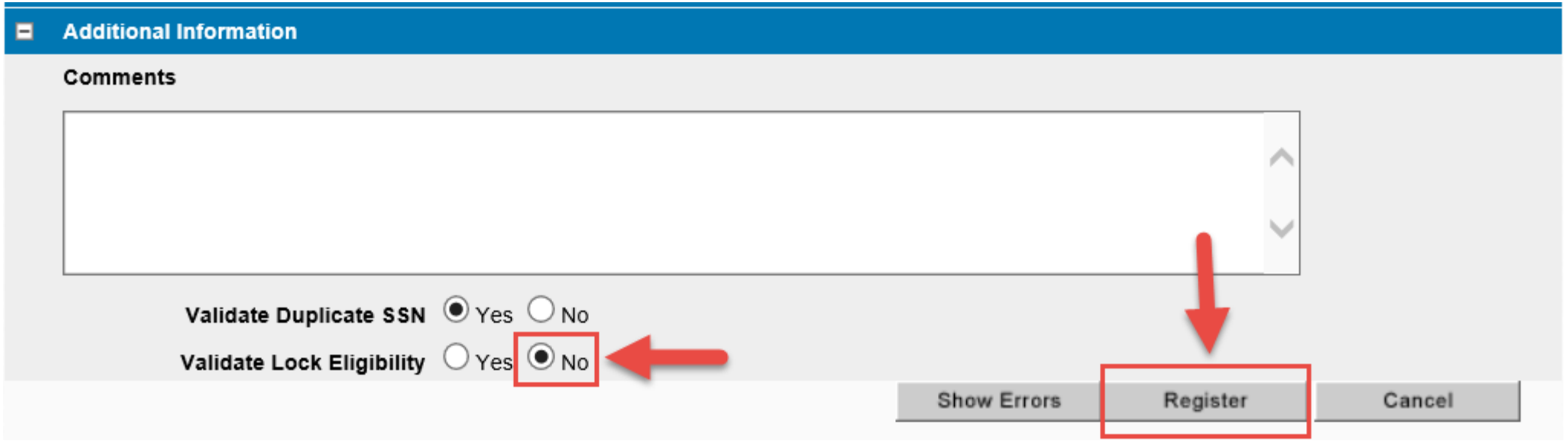
- If an error message pops up in a new window reflecting “Eligibility Disqualifications” which will not let you register, Select “NO” next to Validate Lock Eligibility



Next, Select “Register”



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The Registration Summary Screen will pop up

- Select “close”
- You may now upload your documents

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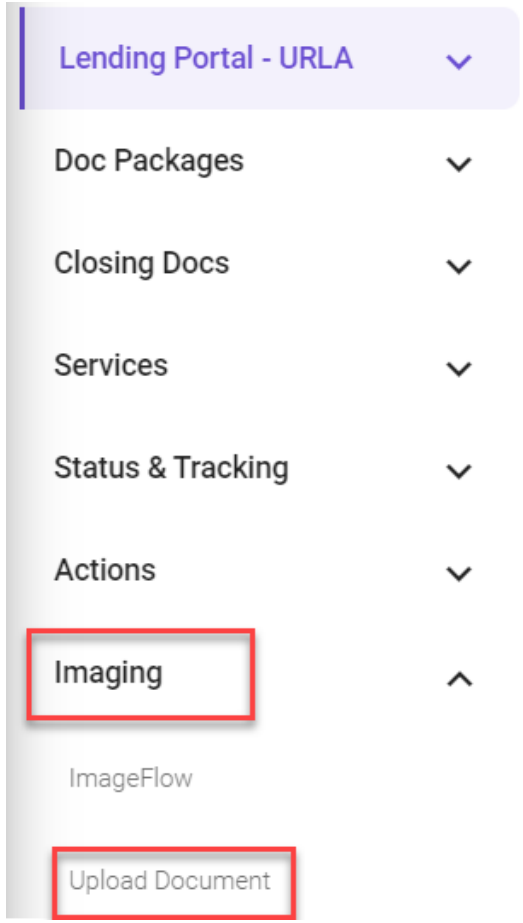
How to Upload Documents - On the left side of the screen, select imaging, then select upload document



Documents needed for 5th Street to disclose the LE

- 1003 dated within 24 hours of loan import
- Fully Completed Broker Submission Fee Sheet Broker Submission Fee Sheet
- Estimated Settlement Statement from Escrow/ Preliminary CD from Closing Agent

Upload the **pre-qual** if your Loan Officer received one from their AE

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The document upload screen will appear (see next page for screenshot)

- Click the empty box to the right of ‘File to Upload’ or use the drag and drop feature ‘Drop Files to Upload’

  *Users have the ability to drag and drop multiple documents at one time in the grey space and designate the document type to upload (see next slide)

- Locate the file(s) on your computer that you want to upload (make sure it is not password protected)

- Click the Arrow on right of ‘Document Type’ field and select the description that best matches what you are uploading

  *You must **choose a document type** for ***EACH*** document that you upload. If a document type is not selected, the document will not be uploaded to file even if you receive a successful upload message

- Appraisal uploads: Choose ‘Full Color’ under the first drop down “Color Handler” and select appraisal type under document type

- Click ‘Submit’ and repeat process until all your documents are uploaded

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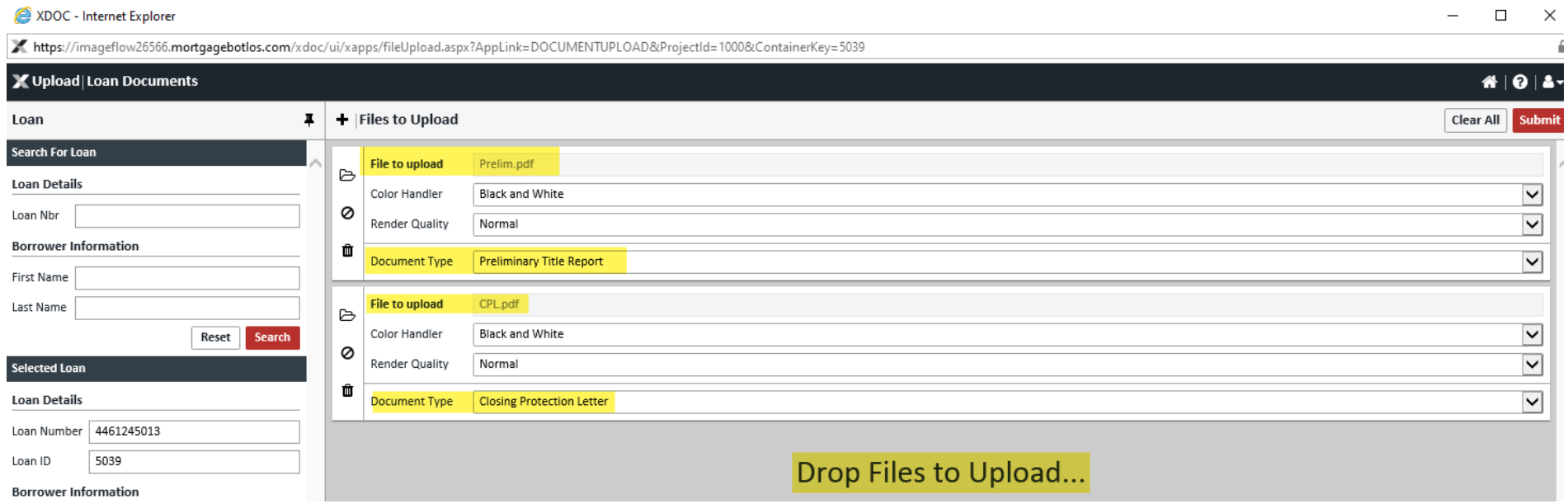

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Your loan is now registered and received at 5th Street Capital Inc.

Please feel to reach out to us with any questions or comments

www.5thstcap.com

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