

## Manually Enter DSCR – Entity Borrower Loan In Stronghill Portal

*\*\*Highlighted Fields are Required\*\**

### Stronghill Portal

- Go to <http://mortgage.stronghill.com>
- Login with credentials - Broker
- Click on Add New Loan
- Click on Wholesale
- Add Loan Officer and Loan Processor for Broker from dropdown
- Click Manual (Click Next)

### Follow these steps for manual upload:

- Add Estimated Closing Date
- Under **Additional Fields**
  - Borrower Type = Entity
  - Entity Type = select from dropdown list
  - Entity Name = Will auto-populate
  - Add Entity Address, City, State, Zip Code
  - Entity Telephone Number
  - Property Held By = Entity
  - Property Type = Long Term, Short Term or Mixed Use
  - Number of Commercial Units = Answer if property type is Mixed Use
  - Guarantor 1-4 = add names to the Select Borrower Pair then names will populate
    - If pending company, add "Company"
  - FICO scores = Stronghill will add after submission (not required prior)
  - Specialty Products = Entity Borrower (Hardstop at Registration)
  - Credit Report By (Hardstop at Registration)
- Go to **Lender Loan Information** on the Left Side of the Screen
  - **L1. Property and Loan Information**
    - Add Subject Property Street Address
    - Unit #, if applicable
    - City
    - State
    - Zip Code
    - County (will auto-populate)
    - Number of Units
    - Year Built
  - Purpose of Loan
    - Select Purchase, Cash-Out Refi or No-Cash Out Refi



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- Project Type
  - Select Condominium, PUD, or Property is not located in a project
  - Attachment Type = Select one of the options
  - Property Type = Select one of the options
  - Project Design Type = Only select from dropdown if applicable
  - If property Condotel, click Subject Property is a Condotel
  - If property non-warrantable condo, click Subject Property is a Non-Warrantable Project
- Add Estimated Appraised Value
- Property Will Be
  - Select Investment
- Subject Property
  - Add Gross Rent for subject property
  - Occupancy Rate = 100%
- **L2. Title Information**
- Estate Will Be Held in
  - Fee Simple
- **L3. Mortgage Loan Information**
- Mortgage Type Applied For
  - Click Conventional
  - HELOC (Not Available until first Quarter of 2023)
- Amortization Type
  - Fixed
  - Arm
- Loan Features
  - If Interest Only, add 120 as the Interest Only Term (Interest Only Box will populate)
- Mortgage Lien Type
  - First Lien
- Terms of Loan
  - Purchase Price = on a purchase transaction only
  - Loan Amount
  - Note Rate
  - Loan Term (360 or 480)
- Impounds Required
  - Click *Waived* if not escrowing taxes and insurance
  - Click *Not Waived* if escrowing taxes and insurance
- Proposed Monthly Payment for Property
  - Add Proposed Hazard Insurance
  - Add Proposed Property Taxes
  - Add Association Dues, if applicable
  - Add Flood insurance, if applicable under Other (click lock to Yellow, then add)
- Click on **Information for Government Monitoring** on the Left Side of the Screen
  - **Loan Originator Information**



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- Loan Originator Name – will auto populate, do not need to complete this field
- Loan Originator NMLS ID, if applicable
- State License ID#, if applicable
- First Name of Loan Originator
- Last Name of Loan Originator
- Email Address
- Phone Number
- Go to **Borrower Information** on the Left Side of the Screen
  - Under First Name, add Company Name
- Add Guarantor by clicking on plus sign to add borrower pair (Do not add a Co-Borrower, if more than 1 guarantor add as another borrower pair)
  - Guarantor First Name
  - Guarantor Last Name
  - Guarantor SSN/ITIN
  - Click Save
- Under **Additional Information**
  - For Guarantor 1-4 enter the % of ownership
  - FICO scores not required
- From Select Borrower Pair, click down arrow and click on Guarantor 1-4 (complete the information below for all guarantors)
  - Click on **Borrower Information Tab** on the Left Side of the Screen
  - **Under 1A. Personal Information**
    - Add Date of Birth
    - Click on Citizenship
    - Click on Marital Status
    - Add Cell phone, Work phone and Email Address
  - **Under 1a. Current/Form/Mailing Address**
    - Current Address
      - Street Address
      - Unit #, if applicable
      - City
      - State
      - Zip Code
      - County
      - Add the Years and Months lived at residence
    - Housing
      - Select one of the options
      - Click Present and Proposed Housing
        - If Own,
          - Click on Present and Proposed Housing
          - Add PITIA info for primary residence
        - If Rent,
          - Add amount to Monthly Payment



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- **Former Address** *(Only Complete if lived at current address for less than 2 years)*
  - Street Address
  - Unit #, if applicable
  - City
  - State
  - Zip Code
  - County
  - Add the Years and Months lived at residence
- **Housing**
  - Select one of the options
  - Click Present and Proposed Housing
    - If Own,
      - Click on Present and Proposed Housing
      - Add PITIA info for primary residence
    - If Rent,
      - Add amount to Monthly Payment
- **Mailing Address**
  - Click on Copy from Current
- Click on **Employment and Income Tab** on the Left Side of the Screen
- **Current Employment/Self Employment and Income**
  - Under Gross Monthly Income
    - Add Base Income
- Click on **Assets and Liabilities Tab** on the Left Side of the Screen *(Need to verify enough money to cover cash to close and reserve requirements)*
  - Click Add button
  - Account Owner = Borrower
  - Add Financial Institution Name Only
  - Account Type = Select from drop down
  - Add Account Number
  - Add Cash or Market Value
- Click on **URLA/Real Estate** on the Left Side of the Screen
  - Click on Add button
  - First entry is the subject property (purchase and refinance)
  - Owned by = Borrower
  - Street Address
  - Unit#, if applicable
  - City
  - TX
  - Zip Code
- **Declarations**
  - Complete questions A-M
- **SAVE** all Changes and Register Loan