

The background features a large, faint watermark of a document with a circular seal or stamp in the center. The watermark is light blue and semi-transparent, blending into the overall light blue gradient background.

# Electronic Document Upload

- \* For Multi-Function Devices and scanners the below settings will need to be made standard so that the quality of scanned files is optimal:
  - \* 300 dpi
  - \* Black & White (not grayscale as that will create significantly larger image files)
  - \* Auto-Sense Page Size
  - \* TIFF Images
  - \* No Page Scaling
  - \* Don't Compress or Zip Files
- \* If you have questions please contact your technical support staff.

**\* Document Upload**

- \* Only one “**BUNDLE**” PDF file format may be uploaded
  - \* “**BUNDLE**” checklist of items needed prints when reservation is made
    - \* **Delegated Lenders:** Only Upload Closing Package
      - \* includes *Final* Underwriting Package
    - \* **Correspondent Lenders:** Upload both Underwriting & Closing Package
    - \* **TPO Lenders:** Only Upload Underwriting Package
      - \* Once loan is approved, submit Pre-Closing items through the “Schedule Closing Tab”. Do NOT include in the Underwriting Bundle.
- \* Do **NOT** upload: Duplicates, ineligible copies and additional documentation NOT required

\* **Document Upload**

## \* Upload Options:

- \* Underwriting File
    - \* If an MCC is through KHC Secondary Market - upload the MCC documents with the first mortgage Underwriting File.
  - \* Appraisal
  - \* Pend Conditions
  - \* MCC Non-KHC 1<sup>st</sup> Closed Loan File
    - \* A MCC Loan with a first mortgage through an investor other than KHC
  - \* Closed Loan File
- 
- \* Security Documents must be **ORIGINALS** and mailed to KHC's Single Family Closing and Quality Review Team:
    - \* 1231 Louisville Road, Frankfort, Kentucky 40601.
    - \* This would include: Recorded Mortgage, Title Policy and any Affidavit of Mortgage Addendum (AOMA)

# \* Document Upload

# \* Underwriting File

Uploading Underwriting File -- Example

**Workflow**

- Loans
- Loan Review**
  - Additional Loan Info
  - Rate Lock
  - FHA Case Number
  - Document Printing
  - Document Upload
  - Post Closing
  - Exit Loan
- Tools
- Administration

## Loan Review

**Borrower Information**

Borrower Information

Select Application ▼

---

**Borrower**  Non Purchasing Individual

First:  Middle:

Last:  Suffix:

SSN:  Citizenship:  ▼

---

**Property Information**

Address Line 1:

Address Line 2:

City:

State:  ▼ Zip:

County:

Property Type:  ▼

Sales Price:  Appraised Value:

---

**Application Information**

Loan Contacts

Loan Purpose:  ▼

Base Loan Amount:

Loan Term:  months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:  ▼

Credit Score:

Occupancy:  ▼

Total Loan Amount:

HCLTV:

Total Debt Ratio:



**Status**

**Loan Information**

- KHC Res. Num.
- Associated Loan Number
- DAP Amount
- Borrower Name
- Total Loan Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waived
- Address
- Product
- Product Status
- Pipeline Status
- Lender Name
- Business Channel
- MCC
- Property County
- Agency Case #
- Property type

Add DAP Loan  
Switch Loans

**Workflow**

- Loans
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- Exit Loan

**Tools**

- Administration

## Document Upload

Task: **Select Task**

- Pend Conditions
- Underwriting File
- Closed Loan File
- Appraisal
- MCC Documents

Borrower:

**Select Applicable File** (file size is 40 MB)

**Appraisal needs to be uploaded separately from Underwriting Package**

Task	Date Created	Login Name

**Status**

**Loan Information**

- KHC Res. Num.
- Associated Loan Number
- DAP Amount
- Borrower Name
- Total Loan Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waiver
- Address
- Product
- Product Status
- Pipeline Status
- Lender Name
- Business Channel
- MCC
- Property County
- Agency Case #
- Property type

**Add DAP Loan**

**Switch Loans**

### Workflow

Loans

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

**Document Upload**

Post Closing

Exit Loan

Tools

Administration

## Document Upload

### Document Upload

Task: Underwriting File

Borrower: Select Borrower Name

**Important: Only PDF file format may be uploaded – maximum file size is 40 MB**

Select File

Click on "Select File"

File needs to be ONE "BUNDLE" PDF file

Task	Date Created	Login Name

### Status

#### Loan Information

KHC Res. Num.

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount

Closing Date

Lock Exp.

Rate

PI Payment

LTV

CLTV

DTI

Credit Score

Escrows Waived

Address

Product

Product Status

Pipeline Status

Lender Name

Business Channel

MCC

Property

County

Agency Case #

Property type

Add DAP Loan

Switch Loans

Choose File to Upload

Desktop

Search Desktop

Organize New folder

- ★ Favorites
  - Desktop
  - Downloads
  - Recent Places
- Libraries
  - Documents
  - Music
  - Pictures
  - Videos
- Computer
- Network

TPO Lender LIST  
Microsoft Excel Worksheet  
10.9 KB

TPO Lenders - Audit  
Microsoft Excel Worksheet  
15.6 KB

TPO Lenders  
Microsoft Excel Worksheet  
15.3 KB

TPOs for FHA  
Microsoft Word Document  
14.1 KB

**Underwriting File**  
Adobe Acrobat Document  
80.6 KB

VirPack Login  
Internet Shortcut  
263 bytes

File name: Underwriting File

All Files (\*.\*)

Open Cancel

CHRISTOPHER LUNDERGA...

Status

Loan Information

KHC Res. Num. 191039

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount

Closing Date

Lock Exp.

Rate

PI Payment

LTV

CLTV

DTI

Credit Score

Escrows Waived

Address

Product

Product Status

Pipeline Status

Lender Name

Business Channel

MCC

Property

County

Agency Case #

Property type

Add D

Switch Loans

Maximum file size is 40 MB

Login Name

Workflow

- Loans
- Loan Review
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- Expere Documents
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# Document Upload

Task: Underwriting File

Borrower: MICKEY MOUSE

**Important: Only PDF files may be uploaded.**

Select File 1 file(s) in queue.

UNDERWRITING FILE.pdf (pending) Remove

**Upload**

**Once file has been selected then click on "UPLOAD" button**

Category	File Name	Date Created	Loqin Name

**Email Selected Document**

Status

- Loan Information
- KHC Res. Num
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- Number
- DAP Amount
- Borrower Nam
- Total Loan
- Amount
- Closing Date
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- PI Payment
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- Product
- Product Statu
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- Lender Name
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- MCC
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- Property type

**Workflow**

Loans

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

**Document Upload**

Post Closing

Exit Loan

Tools

Administration

## Document Upload

Document Upload

Task: Underwriting File

Borrower:

**Important: Only PDF file format may be uploaded – maximum file size is 40 MB**

[Select File](#)

**File Uploaded Successfully**

FileName: Underwriting File  
File Size: 80.61 KB

Once the UW File is listed under Task then file has been successfully uploaded!

	Task	Date Created	Login Name
<input checked="" type="checkbox"/>	Underwriting File	4/23/2015 10:11:03 AM	0048_pdesurne

**Status**

Loan Information

KHC Res. Num.

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount

Closing Date

Lock Exp.

Rate

PI Payment

LTV

CLTV

DTI

Credit Score

Escrows Waived

Address

Product

Product Status

Pipeline Status

Lender Name

Business Channel

MCC

Property County

Agency Case #

Property type

[Add DAP Loan](#)

[Switch Loans](#)



# Appraisal

TPO Lenders do **NOT** need to upload the Appraisal!

**Workflow**

Loans

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

**Document Upload**

Post Closing

Exit Loan

Tools

Administration

# Document Upload

## Document Upload

Task:

Borrower:

Important: Only PDF file format and file size is 40 MB

Select File

**TPO Lenders do NOT upload Appraisals**

**Correspondent Lenders will upload ALL Appraisals**

Task	Date Created	Login Name

**Status**

Loan Information

KHC Res. Num.

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount

Closing Date

Lock Exp. Rate

PI Payment LTV

CLTV

DTI

Credit Score

Escrows Waived

Address

Product

Product Status

Pipeline Status

Lender Name

Business Channel

MCC

Property County

Agency Case #

Property type

Add DAP Loan

Switch Loans

\*Thank You

Contact KHC Single Family Department with Questions

**502-564-7630 ext. 291**