

# JOB AID

Importing and Registering A Loan File



## How To Import A Loan File:

1. Login to <https://firstreliance.mortgagebotlos.com/login>
2. Select **Import a Loan** from the **Create** dropdown (see below)



3. Enter the Originator Name and select the correct **Import A Loan** for the Action

A screenshot of the "New Loan Setup" form in the First Reliance Mortgage system. The form includes a text box for "Originator" with the value "100 > ABC Community Bank > Mortgagebot Tester" and a dropdown menu for "Action" with "Import A Loan" selected. There are "Submit" and "Cancel" buttons at the bottom.

4. Click **Submit**
5. Select File Format of **iLAD/MISMO 3.4**
6. Select the appropriate Product for the file being uploaded from the **Product** dropdown
7. Click **Choose File**
8. Select the appropriate file for upload from your computer
9. Select the appropriate Loan Origination Type from the **Loan Origination** dropdown
  - a. **Wholesale** – Brokered Loan Files
  - b. **Correspondent** – Correspondent and Modified Correspondent Loan Files
10. Click **Import**
11. Your file will appear in the First Reliance system and you can proceed to register the loan file as needed.

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## How To Create A Loan File Manually:

1. Login to <https://firstreliance.mortgagebotlos.com/login>
2. Select **Create a Loan** from the **Create** dropdown (*see below*)



3. Enter the Originator Name and select the correct **Create A Loan** for the Action

A screenshot of the "New Loan Setup" form in the First Reliance Mortgage system. The form has a blue header with a home icon. Below the header, the title "New Loan Setup" is displayed. A text box contains the instruction: "In the text box below, enter a few sequential characters contained in any of the following: Institution ID, Institution Name, Originator First Name, or Originator Last Name. Then, select an item from the drop down menu, and click Submit." Below this instruction, there are three fields: "Originator:" with a text box containing "100 > ABC Community Bank > Mortgagebot Tester"; "Action:" with a dropdown menu showing "Create A Loan"; and "PreApproval:" with an unchecked checkbox. At the bottom of the form are two buttons: "Submit" and "Cancel".

4. Click **Submit**
5. Enter all necessary information into the **Borrower Summary Page**
6. Click **Save and Close** at the bottom of the screen
7. Your file will appear in the First Reliance system and you can proceed to register the loan file as needed.

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## How To Register A Loan File:

Once your file has been created and the required loan data has been entered, you may proceed with registering your loan file.

1. Select **Optimal Blue Price/Lock** from the **Forms and Docs** tab
2. Fill in all necessary loan information and click Search, *note this is the most important step, as bad data in results in bad data out.*

**Product and Pricing Search** Nick Abercrombie

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes	
5332	Registered	0010000024	New	Nick Abercrombie	4 Notes	<a href="#">Search</a>

**Loan Scenario** \$250K Loan Amount Scenario × \$275K Loan Amount Scenario ×

Scenario Name  
Loan Scenario

**Loan Information**

Lien Position	Loan Type	Base Loan Amount	Total Loan Amount	Loan Purpose	Purchase Price
First Lien	Conventio...	\$300,000	\$300,000	Purchase	\$400,000

Appraised Value: \$400,000  
Construction Loan Type: Not Applic...  
[Subordinate Financing](#)

LTV: 75.00%  
CLTV: 75.00%  
HCLTV: 75.00%

**Borrower Information**

Loan Level FICO	DTI Ratio	Properties Financed
739	30.00%	1

Cash-Out Amount: \$0.00  
Reserve Months: 36  
Citizenship: U.S. Citizen

Monthly Qualifying Income: \$8,000

**Property Information**

Occupancy	Property Type
Primary Residence	Single Family

Number of Units: 1 Unit  
Number of Stories: 1

Property Address: 123 Mortgage Rate Blvd  
Property City: GREENVILLE

Property Zip: State: County:

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- Once you have reviewed your pricing results and are ready to lock, simply click the **Lock** icon to the right of the Rate/Price/Product Combination that you wish to lock.

Include Scenarios  
All Scenarios

ELIGIBLE PRODUCTS (12)	RATE	PRICE	QM	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/> \$250K Loan Amount Scenario First Reliance Mortgage - Retail FHLMC Conforming 30 Yr Fixed > \$225K <= \$250K	7.250%	100.091	Pass	-0.091% (\$228)	30	\$1,705
<input type="checkbox"/> \$250K Loan Amount Scenario First Reliance Mortgage - Retail FNMA Conforming 30 Yr Fixed >225K <=250K	7.250%	100.041	Pass	-0.041% (\$102)	30	\$1,705

- If you have made modifications to fields that are sourced from Mortgagebot on your alternative scenarios, you will not be able to lock that scenario, and you will see the icon shown below. To lock this scenario, you would need to make the necessary adjustments in Mortgagebot and then complete your lock request.

Rate Search Results Nick Abercrombie

OB Loan Number: 5332 | OB Status: Registered | LOS Loan Number: 0010000024 | LOS Status: New | Originator: Nick Abercrombie

Loan Notes: [4 Notes](#) Modify Search

All Lock Periods | Single Lock Period | Best Pricing | Originator Assistant 2

Include Scenarios  
All Scenarios

ELIGIBLE PRODUCTS (12)	RATE	PRICE	QM	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/> \$250K Loan Amount Scenario First Reliance Mortgage - Retail FHLMC Conforming 30 Yr Fixed > \$225K <= \$250K	7.250%	100.091	Pass	-0.091% (\$228)	30	\$1,705
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- Once you have clicked the lock icon, you will have the option to Register or Lock your loan file. To Register, simply click the **Update LOS** Button. To request your lock and simultaneously Register your file, click the **Request Lock** Button.

The screenshot shows a web interface titled "Lock Form" for user "Nick Abercrombie". It displays loan details: OB Loan Number 5332, OB Status Registered, LOS Loan Number 0010000024, and LOS Status New. There are buttons for "Modify Search", "Update LOS", and "Request Lock". Two red arrows point to the "Update LOS" and "Request Lock" buttons. Below the buttons is a "Lock Contact Email" input field. A "Product Information" table is also visible.

Search Timestamp	Product Name	Product Code	Lock (Expiration)
6/20/2025 2:01 PM ET	First Reliance Mortgage - Retail FNMA Conforming 30 Yr Fixed > \$275K <= \$300K		30 Days (7/21/2025)

  

Rate	Price	Discount/Rebate (%)
7.500%	100.151	-0.15%

- Once the Update LOS button is clicked, the loan has now been Registered.

## Important Notes About Loan Registration:

- If you wish to lock your file at the time of Registration, simply click the **Request Lock** button rather than the Update LOS Button.
- If an issue is encountered with registering a loan file, please email [secondary@firstreliance.com](mailto:secondary@firstreliance.com) and a team member will be happy to review and assist.