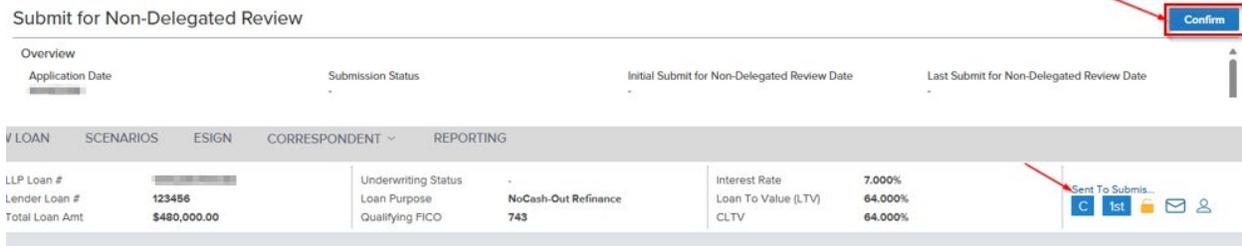
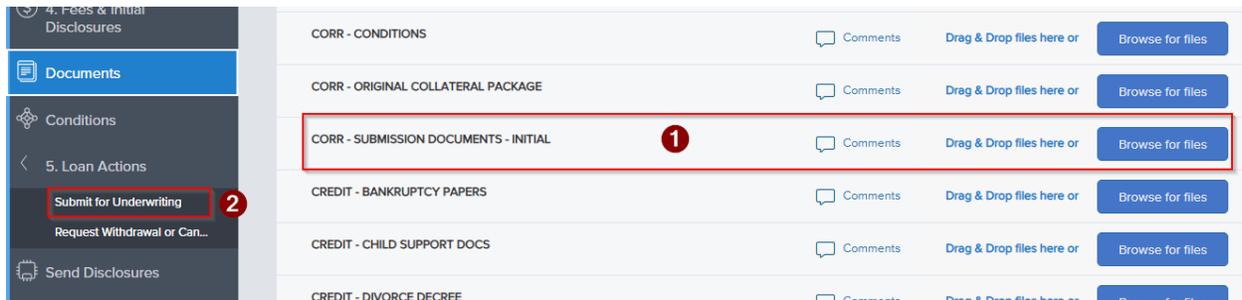


## Step 5: Submit for Underwriting

If the correspondent is processing their own initial disclosures and subsequent COC LEs, Step '4. Fees & Initial Disclosures' can be skipped.

Once the correspondent has performed Steps 1, 2, 3a, 3b (if applicable), 4 (if applicable), collected all required documents per the submission checklist and uploaded them to the loan under 'Documents > 'CORR – Submission Documents – Initial', the lender can now click '5. Loan Actions' > 'Submit for Underwriting' (click 'Confirm' on the page that follows for this loan action). The milestone will now move to 'Sent to Submissions' where our loan set up team will scrub, follow up with any lender deficiencies, clear any deficiencies and submit to underwriting.



**NOTE:** If the correspondent will process their own initial disclosures, including all TRID, state, federal and program required disclosures, then all subsequent COC LEs must be processed by the correspondent. In order to submit the loan to underwriting, the fully executed initial disclosure package and all COC LEs must be provided as part of the submission requirement. The client will order the initial closing disclosure (ICD) through the portal any time after the loan is locked with LLP and provide all previous required LEs that were processed and will provide proof of borrower(s) receipt. All further COC CDs/closing docs/PCCDs will be client driven and processed by LoanLock Prime Correspondent.

If the correspondent will process the initial disclosure package via the portal, then all subsequent COC LEs/ICDs/COC CDs/closing docs and PCCDs will be client driven and must be processed by LoanLock Prime Correspondent.

If disclosures were processed via the portal, please do NOT re-upload the initial disclosure package. Once all e-signings have been completed (by borrower(s) and Loan Officer), the fully executed initial disclosure package will upload automatically to the Documents/eFolder.