



JOB AID TITLE: NDC-Submitting a New Loan

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 11/10/2025

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1. Overview

This job aid provides step-by-step guidance on submitting a new loan, including uploading all documentation and submitting for Underwriting approval.

2. Step-by-Step Instructions

1. Uploading Documents

- Once disclosures have been issued, you can upload your submission package
- Select UW Package

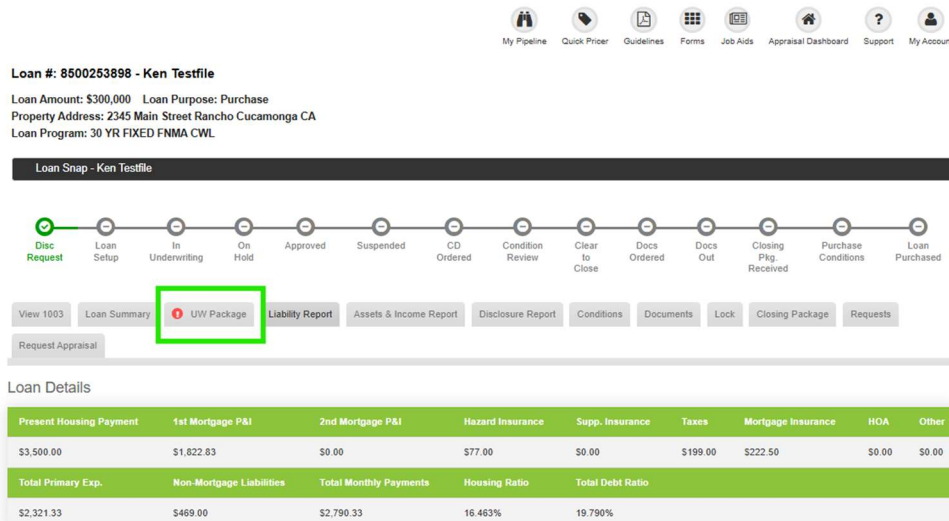


Figure 1. Underwriting Package

2. Uploading Documents

- check the documents that will be uploaded
- Browse and attach the documentation
- Select Request Document Check

The screenshot shows the 'UW Package' tab selected in a navigation bar. Below the navigation bar, a message states 'This loan is ready to request Document Check' with a 'Request Document Check' button highlighted by a green box. To the left, a table lists various documents with checkboxes. A green box highlights the 'Package Documents' section, which includes a checked checkbox and a list of documents such as 'INITIAL 1003', 'BORROWER'S CERTIFICATION & AUTHORIZATION-B', 'EXECUTED PURCHASE AGREEMENT', 'W-2'S BORROWER', 'W-2'S CO-BORROWER', 'PAYSTUBS CO-BORROWER', 'PAYSTUBS BORROWER', 'BANK STATEMENTS', 'PRELIM TITLE REPORT', 'AUS CERTIFICATE (DO/DU/LP/GUS FINDINGS)', 'LETTER OF EXPLANATION', 'APPRAISAL including SSR's, Invoices, Appraisal Delivery & Compliance Cert', 'ESCROW INSTRUCTIONS', 'CLOSING FEE WORKSHEET', 'UNCLASSIFIED', and 'Other Description'. To the right of the table, there are instructions: '1. Check the documents from the list that are included in your file', '2. Click "Browse" or Drag & Drop your file in the box below', and '3. Click the "Upload" button'. Below these instructions is a 'Browse' button and a text box for file upload. A green box highlights the 'Browse' button. Below the text box, it says 'File types supported: pdf. Max file size = 200MB'. At the bottom right, there is a table titled 'Uploaded Documents' with two columns: 'Document Name' and 'Status'. It lists 'disclosure_contacts.pdf' (Disclosure Submission Form), 'initial_disclosures.pdf' (Initial Disclosures), 'initial_disclosures_preview.pdf' (Initial Disclosures), and 'mi_quote_summary.pdf' (MI Quote Summary).

Package Documents	Status
☒ Package Documents	
☐ INITIAL 1003	Optional
☐ BORROWER'S CERTIFICATION & AUTHORIZATION-B	Optional
☐ EXECUTED PURCHASE AGREEMENT	Optional
☐ W-2'S BORROWER	Optional
☐ W-2'S CO-BORROWER	Optional
☐ PAYSTUBS CO-BORROWER	Optional
☐ PAYSTUBS BORROWER	Optional
☐ BANK STATEMENTS	Optional
☐ PRELIM TITLE REPORT	Optional
☐ AUS CERTIFICATE (DO/DU/LP/GUS FINDINGS)	Optional
☐ LETTER OF EXPLANATION	Optional
☐ APPRAISAL including SSR's, Invoices, Appraisal Delivery & Compliance Cert	Optional
☐ ESCROW INSTRUCTIONS	Optional
☐ CLOSING FEE WORKSHEET	Optional
☐ UNCLASSIFIED	Optional
☐ Other Description	

1. Check the documents from the list that are included in your file
2. Click "Browse" or Drag & Drop your file in the box below
3. Click the "Upload" button

Browse Drag & Drop Files

Upload

File types supported: pdf. Max file size = 200MB

Uploaded Documents	
disclosure_contacts.pdf	Disclosure Submission Form
initial_disclosures.pdf	Initial Disclosures
initial_disclosures_preview.pdf	Initial Disclosures
mi_quote_summary.pdf	MI Quote Summary

Figure 2. Uploading documents

TIP: Always confirm a complete loan package is uploaded to avoid delays

3. Support

Need help? Contact parcsupport@cwlend.com