



JOB AID: Loan Submission

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 08/25/2025

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1. Overview

This job aid provides step-by-step guidance on loan submission in the CWL system, including managing borrowers, uploading underwriting packages, and requesting document checks.

1. Loan Submission Screen

- Navigate to the Loan Submission screen. (you will be prompted to submit your loan, once disclosures have been ordered)

- This section will allow you to see the process of your loan as it works through the system

The screenshot shows the 'Loan Submission' screen. At the top is a progress bar with steps: Edit 1003, Credit / AUS, Price & Lock, Fees, Disclosure, and Submit. The main form area has two columns. The left column, titled 'Please answer the following questions:', contains three questions with radio button options: 'Is the subject property new construction?' (Yes/No), 'Will the subject property require a final inspection for repairs and / or improvements?' (Yes/No), and 'Does the property qualify for PIW or ACE?' (Yes/No). The right column, titled 'Contacts for this loan:', lists roles with dropdown menus for provider selection: 3rd Party Processor, Title Company, Escrow / Closing Company, Listing Agent, and Selling Agent. Below these are input fields for LO Assistant Name, Email, and Phone, and a text area for Submission Notes. A 'Save' button and a 'Submit' button are located in the top right corner of the form area.

Figure 1. Loan Submission Screen

2. Manage Borrowers

- Confirm borrowers are paired correctly.

- Upon uploading a loan with married applicants, you need to confirm the borrowers are paired in P.A.R.C. before proceeding
- Select on the "additional application" borrower and drag them to the Primary Application section
- "confirm borrower pairs are correct and select next


Borrowers: Andy CWL-Test

Manage Borrowers | Loan & Property | Borrower Information | Assets & Liabilities | Real Estate | Declarations | Demographic Information | Originator Information | Lender Loan Information


Next >>

Manage Borrowers

Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.



Borrower
Andy CWL-Test
info@cwlend.com
Birthdate: 02/03/1967



Co-Borrower
Amy CWL-Test
info@cwlend.com
Birthdate: 01/31/1967

Figure 2. Primary Application View

3. Confirm Borrower Pairings

- Drag and drop applicants to ensure proper pairing.


Borrowers: Andy CWL-Test

Manage Borrowers | Loan & Property | Borrower Information | Assets & Liabilities | Real Estate | Declarations | Demographic Information | Originator Information | Lender Loan Information

Next >>


Manage Borrowers

Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.



Borrower
Andy CWL-Test
info@cwlend.com
Birthdate: 02/03/1967

Additional Application



Borrower
Amy CWL-Test
info@cwlend.com
Birthdate: 01/31/1967

Confirm Pairings

****IMPORTANT**** If borrowers are on a joint credit report, both must be dragged to primary applicant line. Do not confirm pairs prior to completing.

☒ Confirm Borrower Pairs are Correct

Figure 3. Confirming Borrower Pairings

4. Loan Progress

- Review the process of the loan as it works through the system.

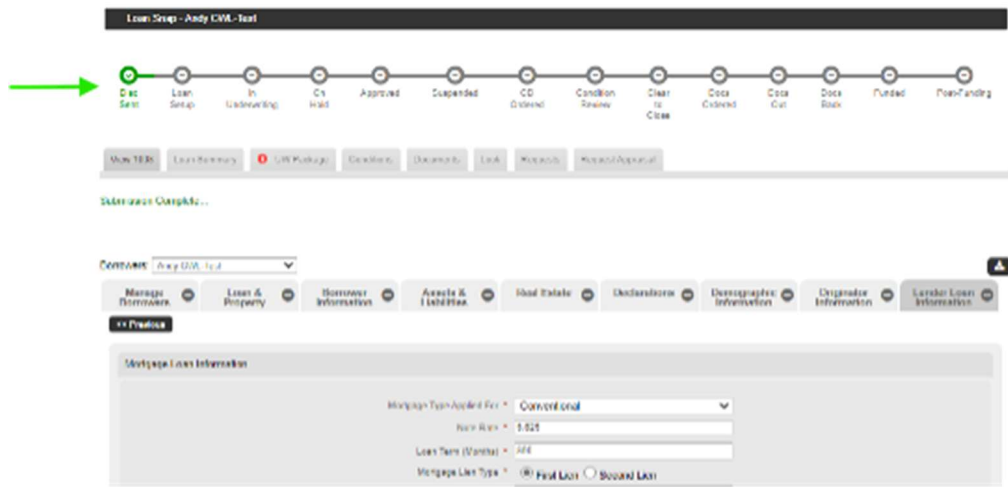


Figure 4. Loan Progress Tracking

5. Upload UW Package

- Upload your loan documents by browsing or dragging and dropping into the system.

- Select to “browse” for your documents or “drag and drop”
- Select “package documents”
- Once all documents have been selected, click “upload”

Figure 5. Uploading Loan Documents

6. Request Document Check

- Once all documents have been uploaded and your file is ready to be submitted to UW, select 'Request Document Check' to finalize submission.

Loan Snap - Andy CWL Test

Progress Bar: Data Sent, Loan Setup, In Underwriting, On Hold, Approved, Suspended, CD Ordered, Condition Review, Case to Close, Data Ordered, Case Out, Case Check, Funded, Post Funding

Navigation Tabs: View 1033, Loan Summary, **Request Document Check**, Conditions, Documents, Lock, Requests, Request Approval

Message: This loan is ready to request Document Check

Package Documents	Status
INITIAL 1033	Complete
BORROWER'S CERTIFICATION & AUTHORIZATION R	Complete
EXECUTED PURCHASE AGREEMENT	Complete
WAS BORROWER	Complete
WAS CO-BORROWER	Complete
PRISTINE CO-BORROWER	Complete
PRISTINE BORROWER	Complete
BANK STATEMENTS	Complete
PRELIM TITLE REPORT	Complete
AUS CERTIFICATE (INDIVIDUAL FINDINGS)	Complete
LETTER OF EXPLANATION	Complete
APPRAISAL (including 355C's, Investor, Appraisal Delivery & Compliance Cert)	Complete
ESCHOW INSTRUCTIONS	Complete
CLOSING FEE WORKSHEET	Complete
UNCLASSIFIED	Complete

Instructions:

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

Buttons: Browse, Upload

File types supported: pdf, Max file size: 20MB

Uploaded Documents:

- CWL_SS483_kvm_34.33.pdf
- INITIAL 1033 BORROWER'S CERTIFICATION & AUTHORIZATION R
- EXECUTED PURCHASE AGREEMENT WAS BORROWER WAS CO-BORROWER PRISTINE CO-BORROWER PRISTINE BORROWER
- BANK STATEMENTS PRELIM TITLE REPORT AUS CERTIFICATE
- ESCHOW INSTRUCTIONS CLOSING FEE WORKSHEET
- UNCLASSIFIED
- disclosure_certificate.pdf
- disclosure_certificate.pdf
- INITIAL_disclosure.pdf
- INITIAL_disclosure.pdf
- initial_disclosure_review.pdf
- initial_disclosure.pdf

Figure 6. Requesting Document Check

TIP: Always confirm borrower pairing before proceeding.

WARNING: Do not skip required documents, as it will delay submission.

3. Quick Tips / Common Errors to Avoid

✓ Always confirm borrower pairing before proceeding.

✓ Ensure all required documents are uploaded before requesting a document check.

4. Support

Need help? Contact CWL Support at parcsupport@cwllend.com.