



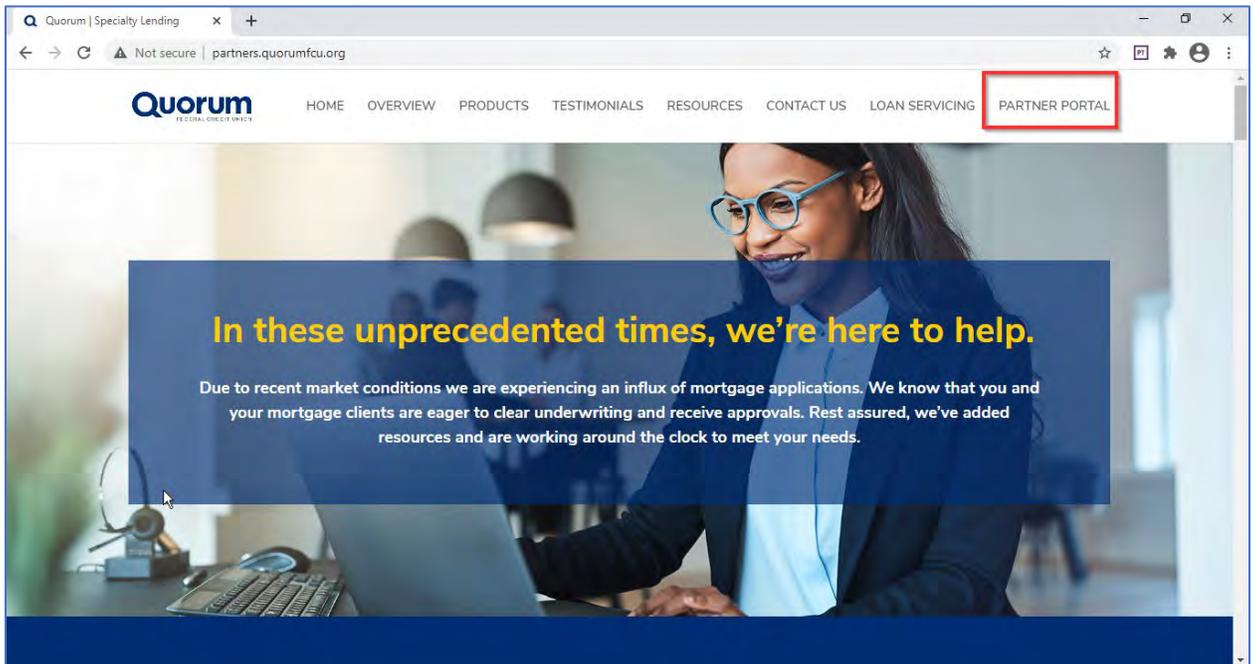
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NEW USER - REGISTERING FOR ACCESS:



- 1) Visit partners.quorumfcu.org & select Partner Portal (upper right corner)





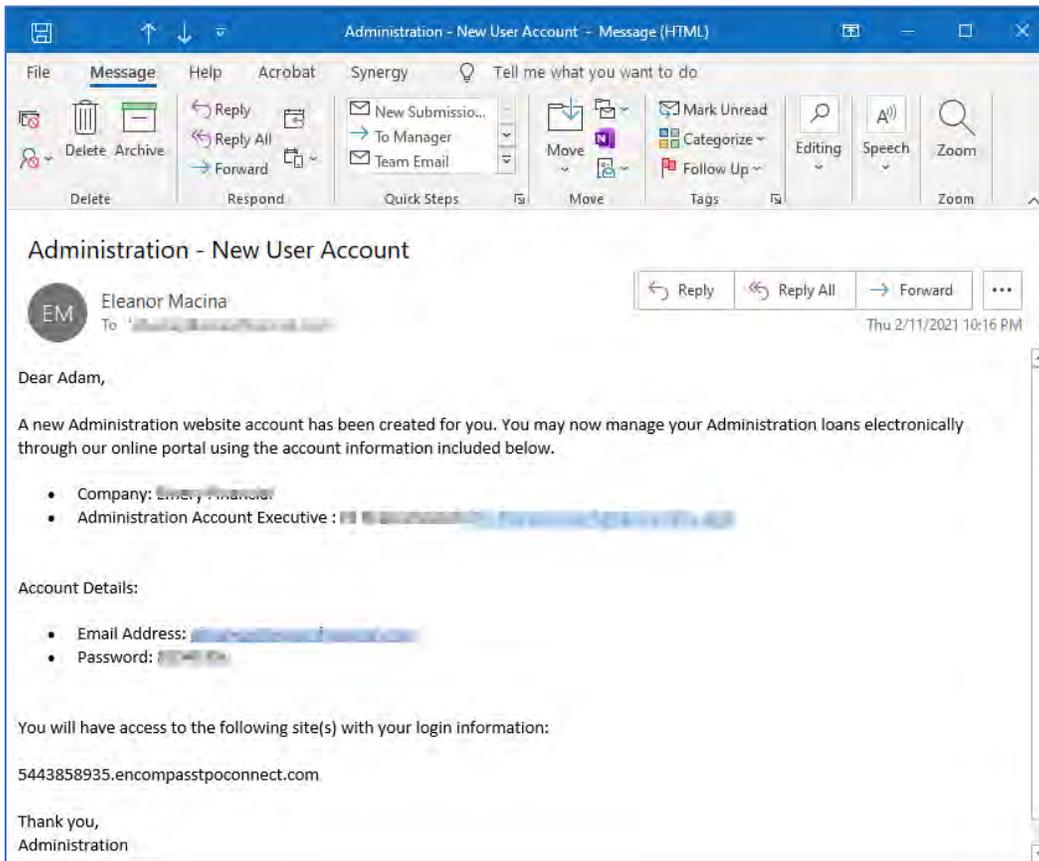
- 2) Scroll down to complete the Partner Portal New User Request section – fill out and select Submit

The screenshot shows a web browser window displaying the Quorum Partner Portal. The page title is "Partner Portal New User Request" with the subtitle "Ready to submit a loan – please register here". The form is set against a green background and contains the following fields:

- Company name*
- Your Branch Manager*
- Your Branch Street address*
- Your Branch City*
- Your Branch State/Region*
- First Name*
- Last Name*
- Phone number*
- Email*
- Your NMLS #*
- Your Quorum Account Executive*

At the bottom of the form, there is a small disclaimer: "Quorum needs the contact information you provide to us to contact you about our products and services. You may unsubscribe from these communications at any time. For information on how to unsubscribe and our privacy practices, please review our [Privacy Policy](#)."

- 3) Within 1 business day you will receive an email with user credentials – example below:

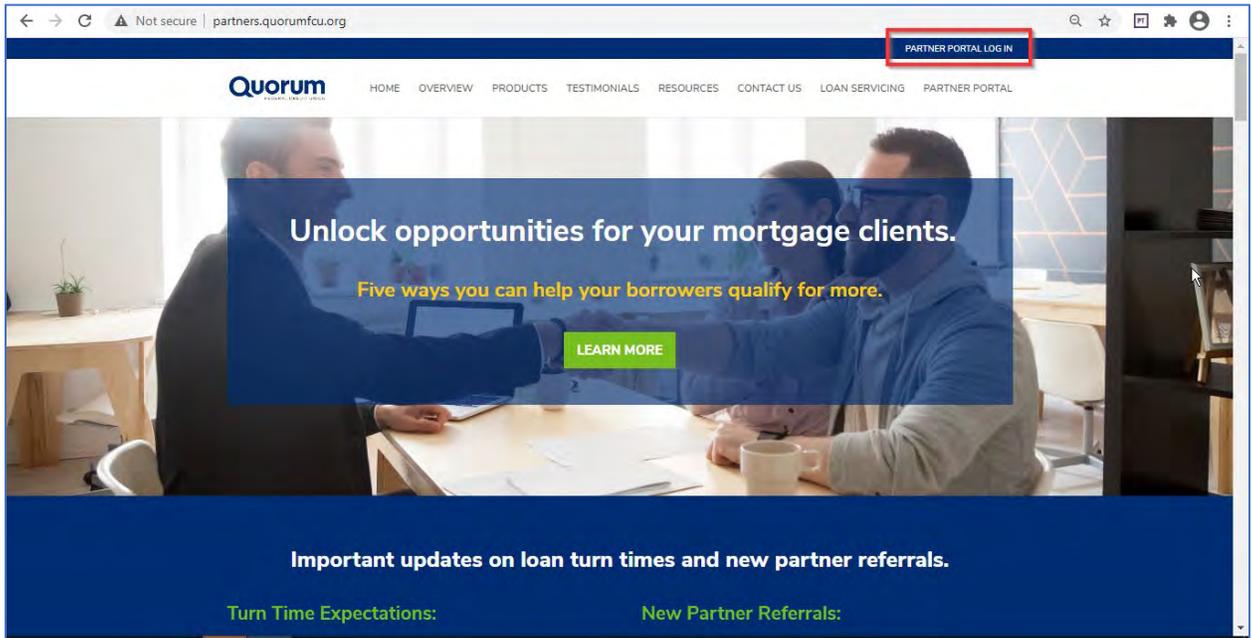




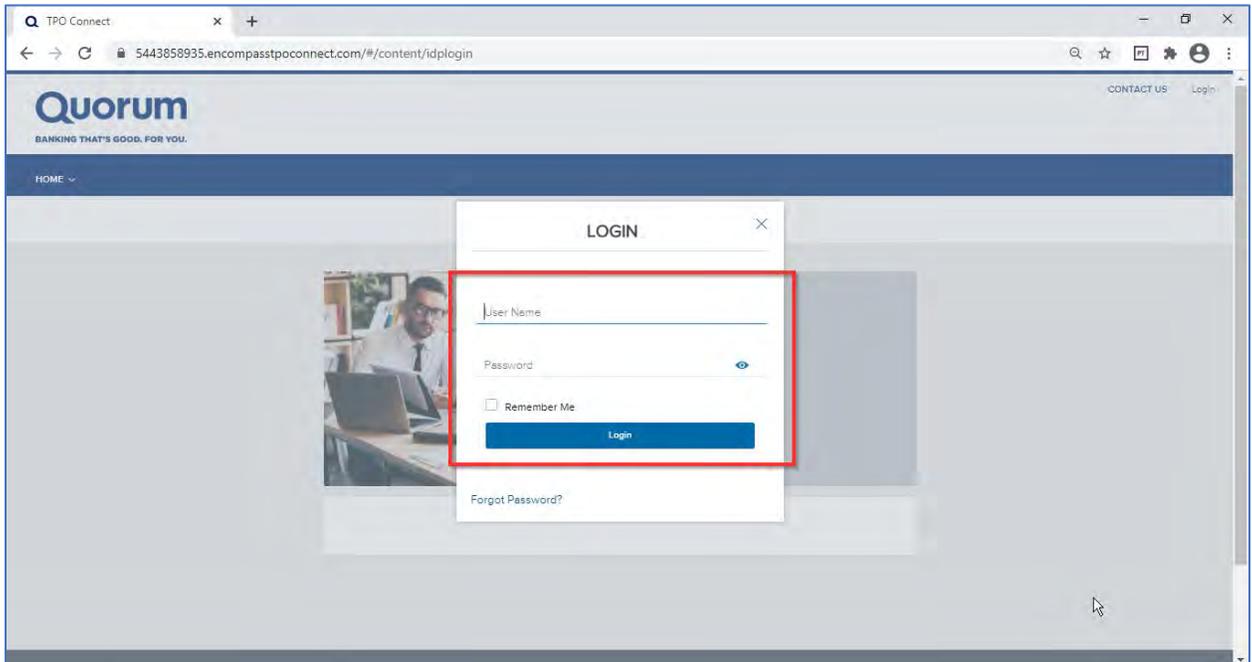
EXISTING USER - LOGGING INTO THE PARTNER PORTAL:



- 1) Visit partners.quorumfcu.org & select PARTNER PORTAL LOG IN (upper right corner)



- 2) Enter User Name and Password, then select Login

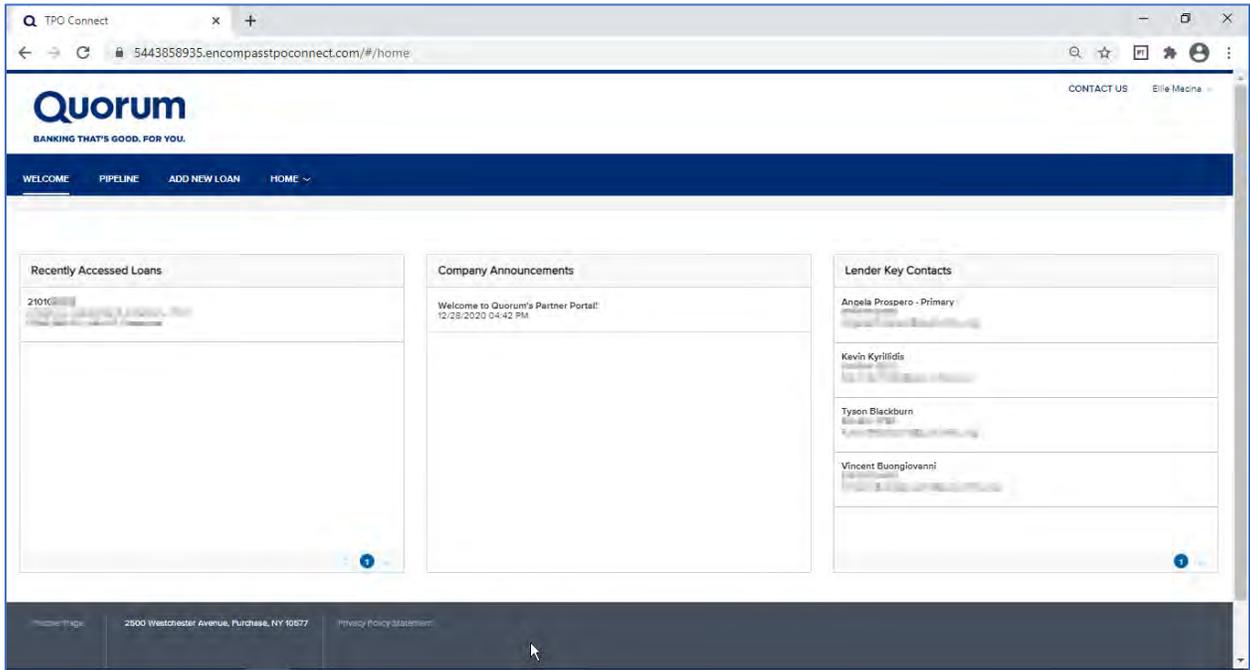




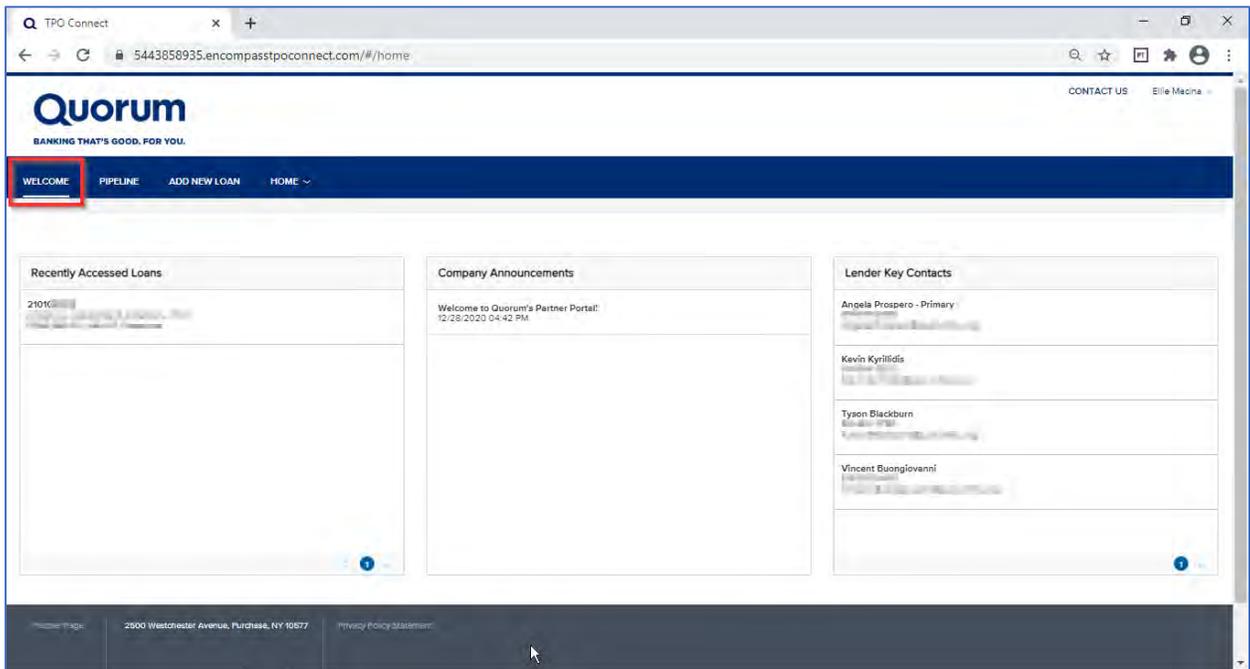
PARTNER PORTAL – OVERVIEW



1) Once logging in, you will be brought to the home page below.

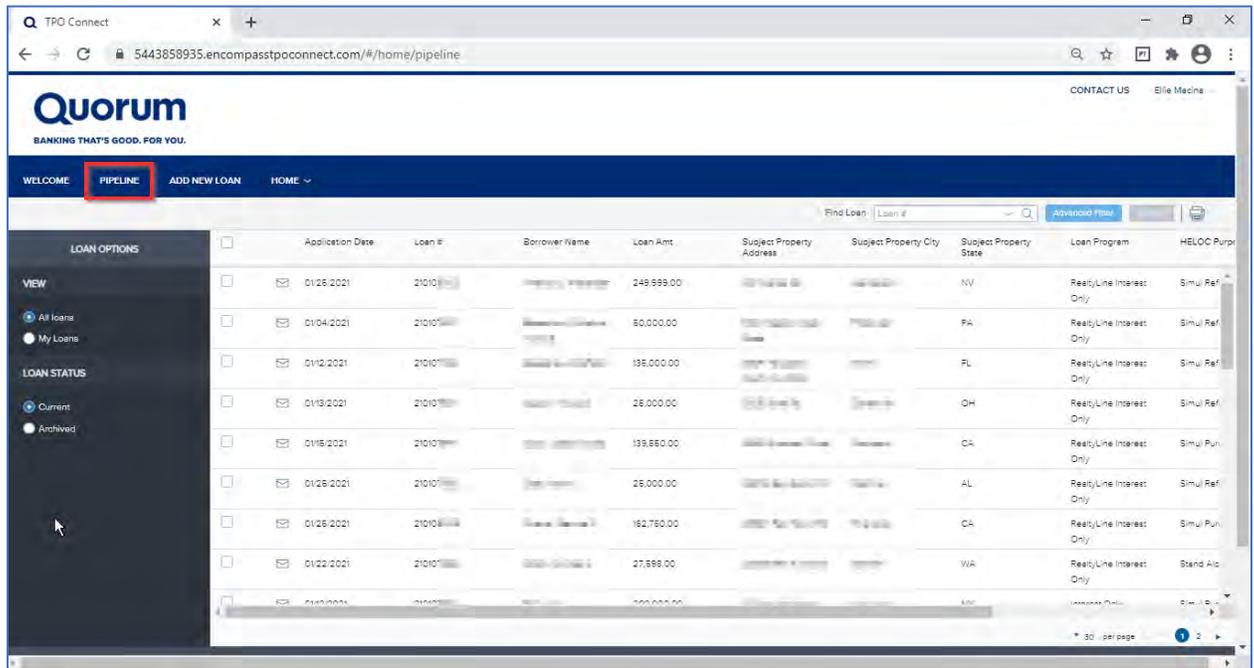


2) Select Welcome from the top menu to return to the above page, at any time when in the Partner Portal

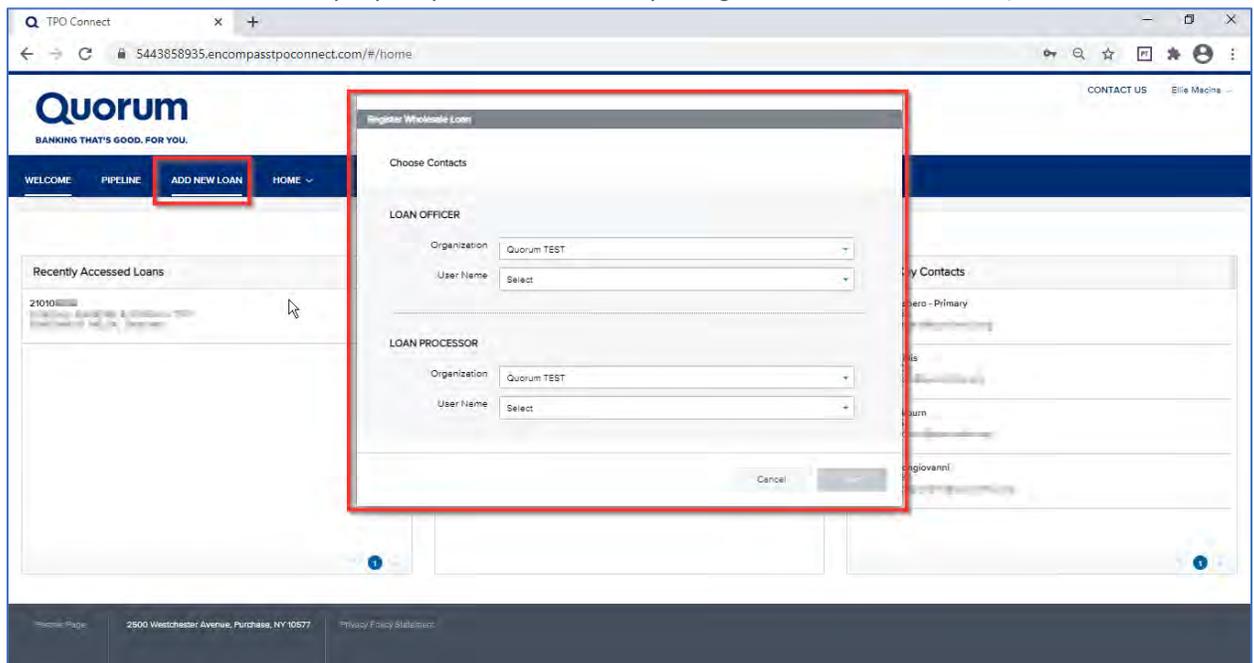




3) Select Pipeline from the top menu to view the loans in your Pipeline

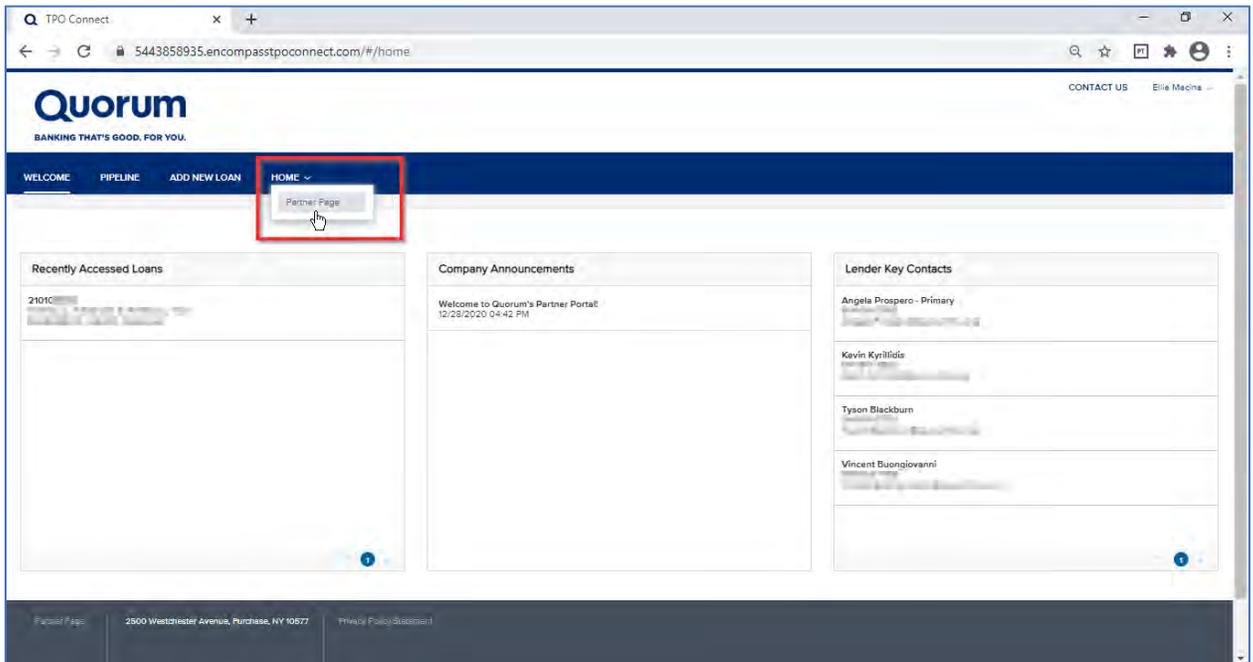


4) Select Add New Loan from the top menu to start a new submission (See *Starting a New Submission* section for a step-by-step overview of completing a new loan submission)

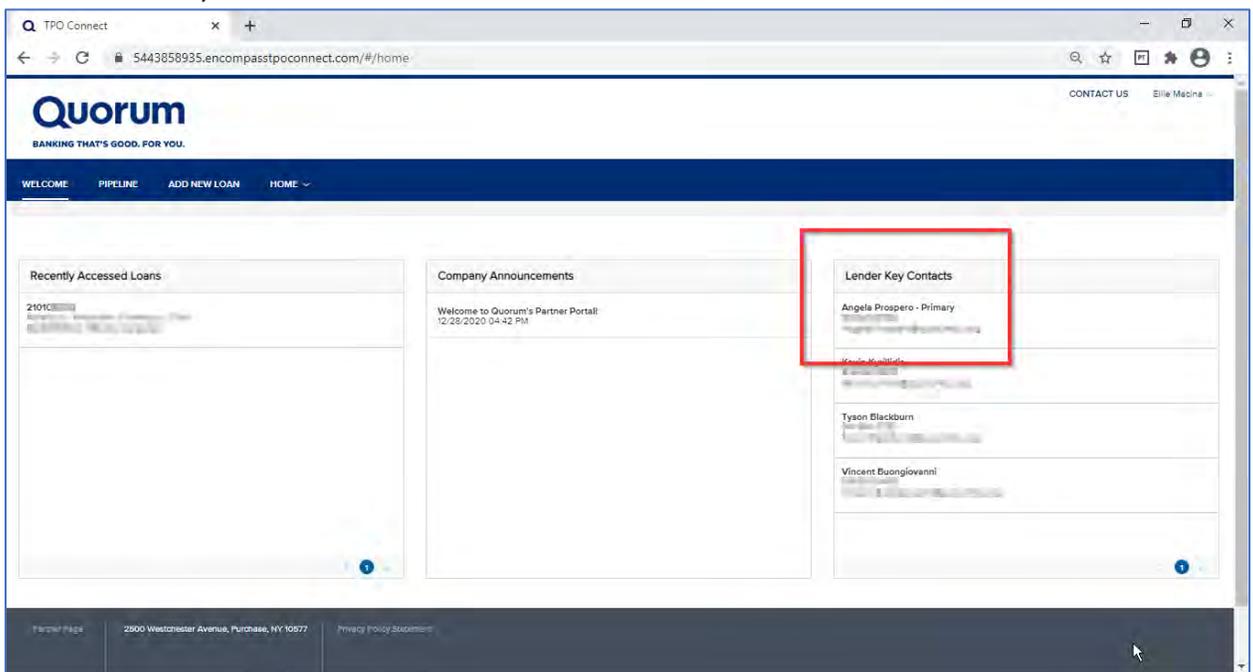




- 5) Select Home from the top menu to visit our main website partners.quorumfcu.org

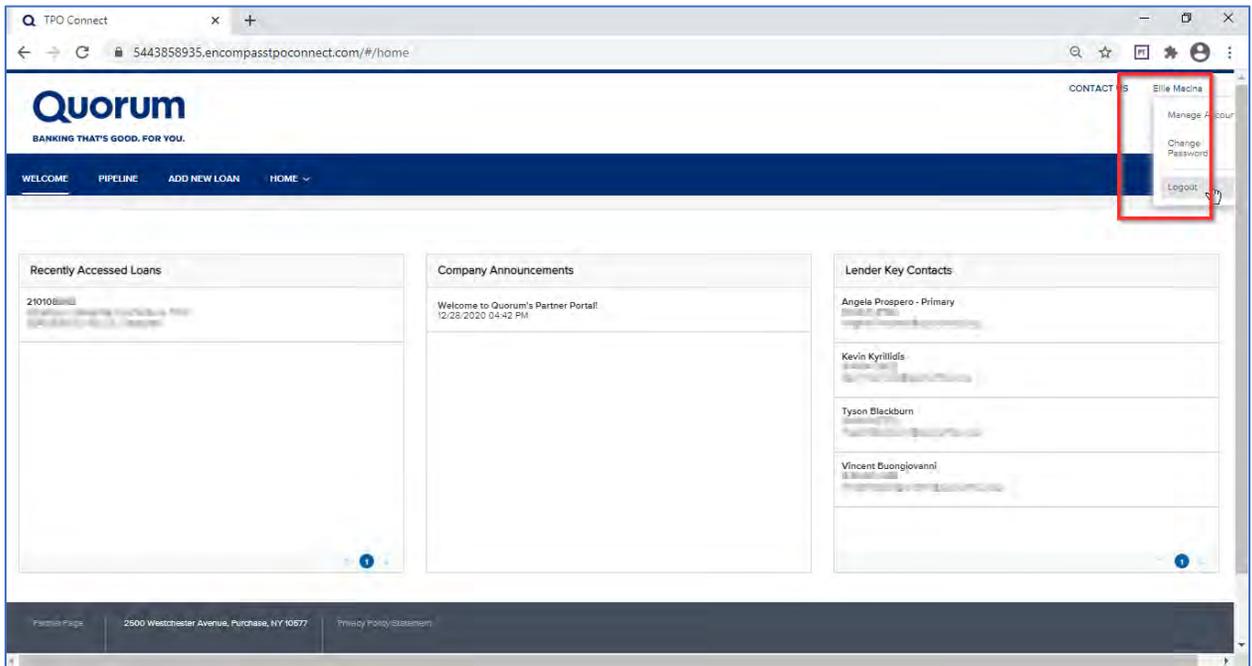


- 6) You will find your Account Executive's contact information (phone number & email address) under Lender Key Contacts





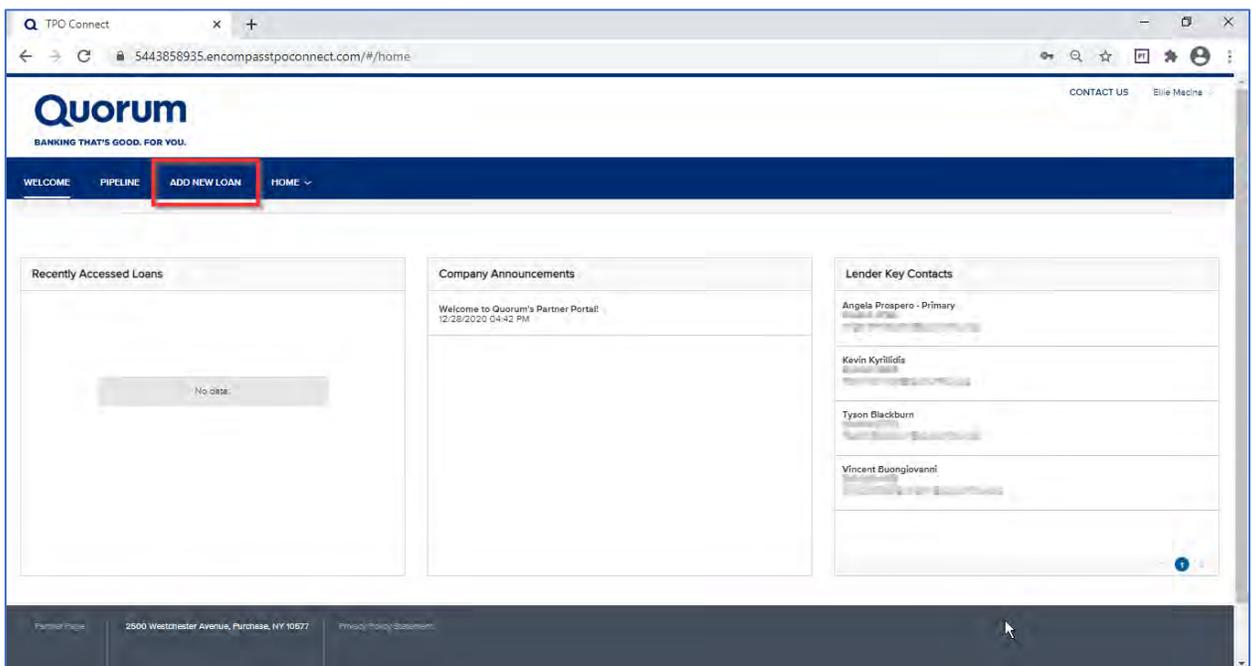
7) To Log Out, select your name in the upper right corner, then select Logout



STARTING A NEW LOAN SUBMISSION

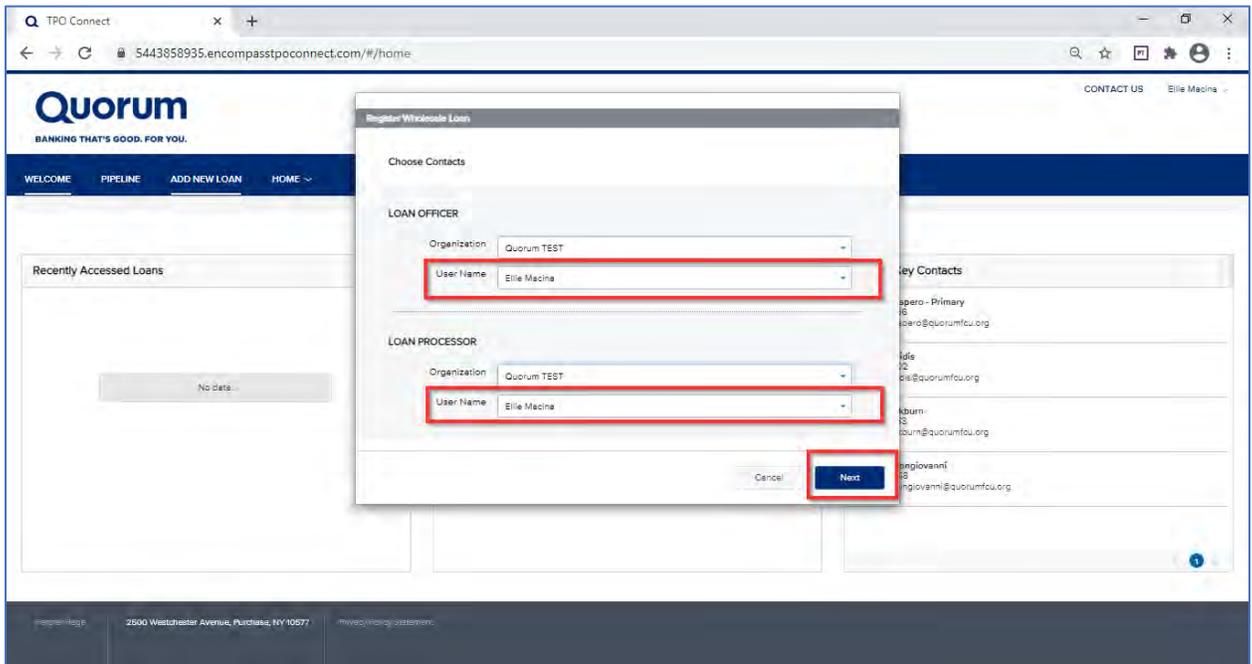


1) To start a new submission, select Add New Loan

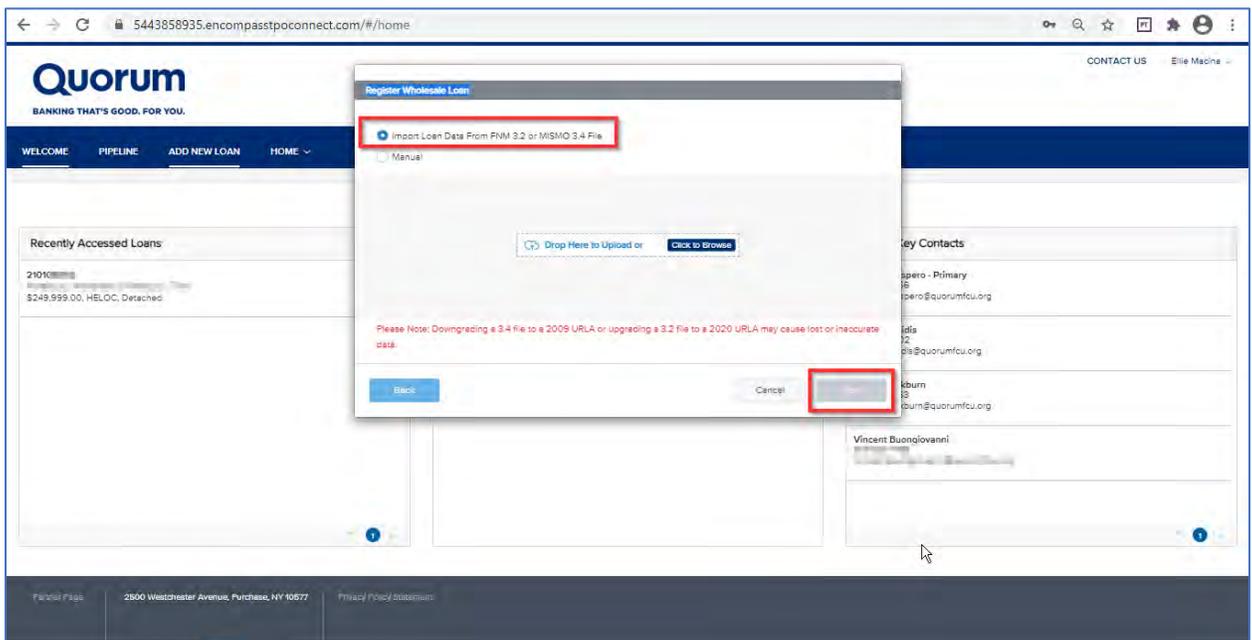




2) Select User Name under Loan Officer and Loan Processor, and select Next



3) Select Click to Browse to upload the FNM 3.2 file or MISMO 3.4 file from your local drive, then select Next





4) You will be brought to the below page

1003 / Loan Information

Please complete the following steps to ensure your submission is successfully completed:

- Review and adjust the following fields:
 - Base Loan Amount/HELOC Total Credit Limit - change to HELOC line amount being requested
 - Concurrent First - select Yes if simultaneous purchase or refinance & enter New Concurrent First Loan amount
- Click *Step 1 - Start Submission*
- Click Documents on the lefthand side
- Drag and Drop files into Submission -Required Documents or Browse for Files
- Click *Step 2 - Complete Submission*

Select Borrower Pair: (f) Neil Angelo Coloso [First]

The Income / assets of a person other than the Borrower will be used.
 The Income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount: \$109,002.00 Decision FICO: []

5) Follow the instructions at the top of the page in red. This includes updating the Loan Amount to the amount of the HELOC (since this defaulted to the value of the first mortgage from the 3.2 FMN file). Please also change Concurrent First to Yes if the submission is for a Simultaneous Purchase or Refinance.

Select “Step 1 – Start Submission”

1003 / Loan Information

Please complete the following steps to ensure your submission is successfully completed:

- Review and adjust the following fields:
 - Base Loan Amount/HELOC Total Credit Limit - change to HELOC line amount being requested
 - Concurrent First - select Yes if simultaneous purchase or refinance & enter New Concurrent First Loan amount
- Click *Step 1 - Start Submission*
- Click Documents on the lefthand side
- Drag and Drop files into Submission -Required Documents or Browse for Files
- Click *Step 2 - Complete Submission*

Select Borrower Pair: (f) Neil Angelo Coloso [First]

The Income / assets of a person other than the Borrower will be used.
 The Income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount: \$50,000.00 Decision FICO: []

Lien Position: Subordinate

Community Second

Concurrent First: Yes No

New Concurrent First Loan Amount: \$150,000.00

Loan Type: Select One

Amortization Term Months: 240

Interest Only Months: []

Decision FICO: []

Interest Rate: 6.500 %

Prepayment Penalty: Yes No

Documentation Type: (f) Full Documentation

Application Date: 02 / 10 / 2021

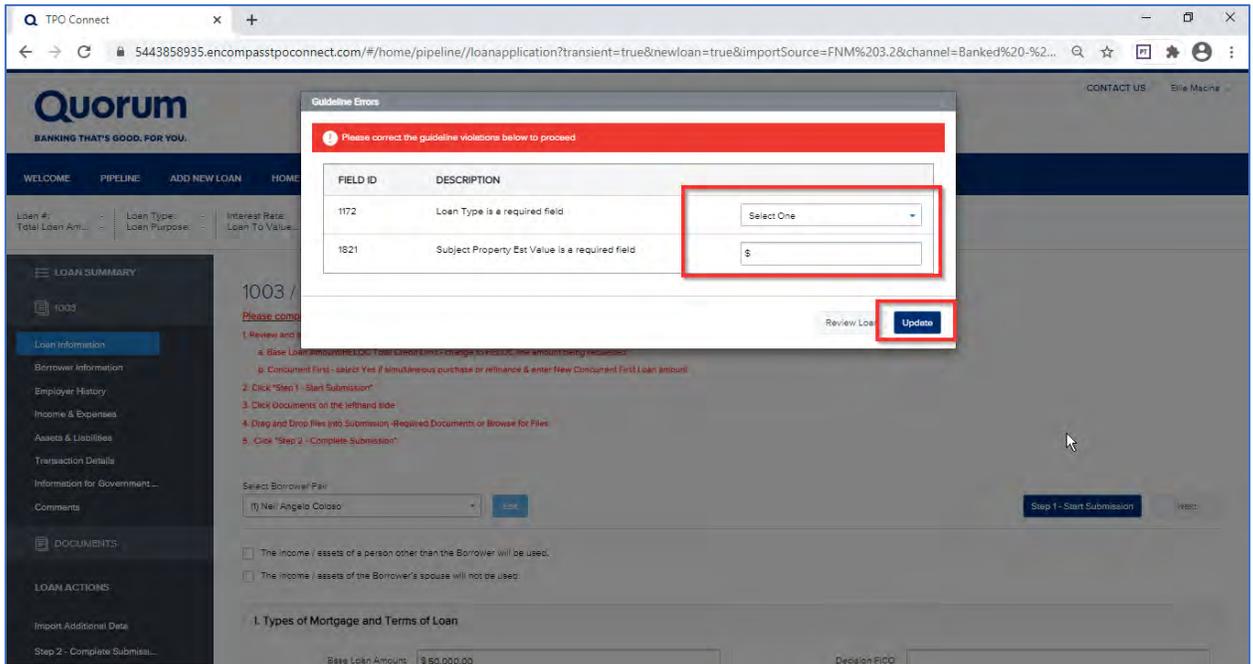
Estimated Closing Date: 11 / 19 / 2020

CEMA Information

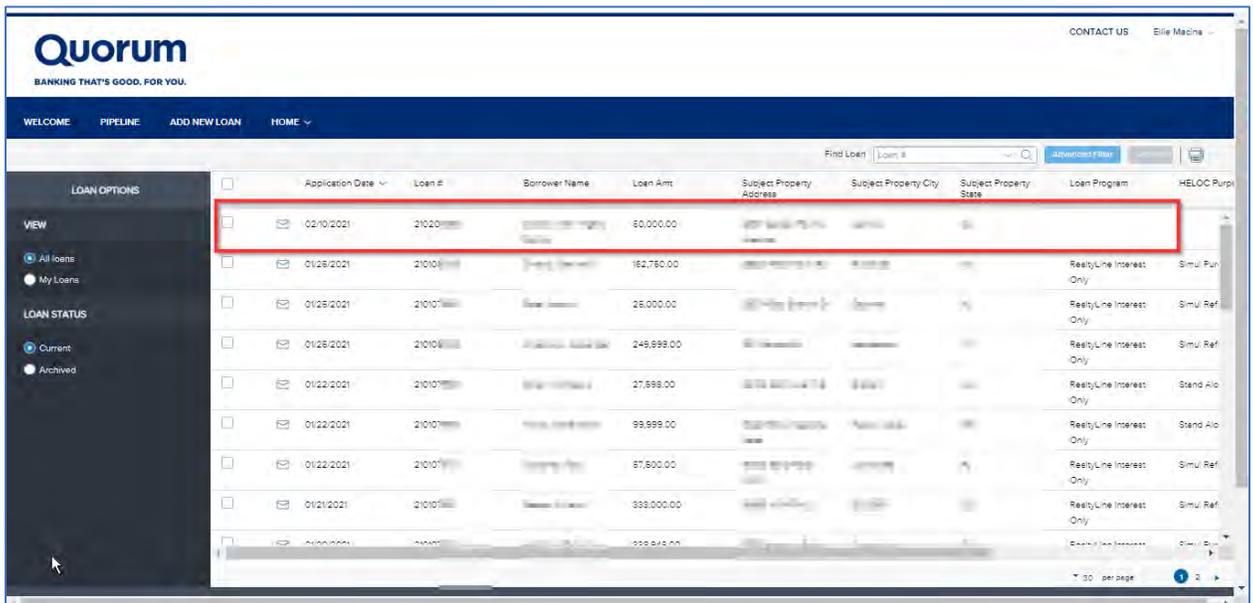
New Money Amount: \$



- 6) If other required fields are blank, you will see the below alert. Fill in the fields accordingly, then select Update

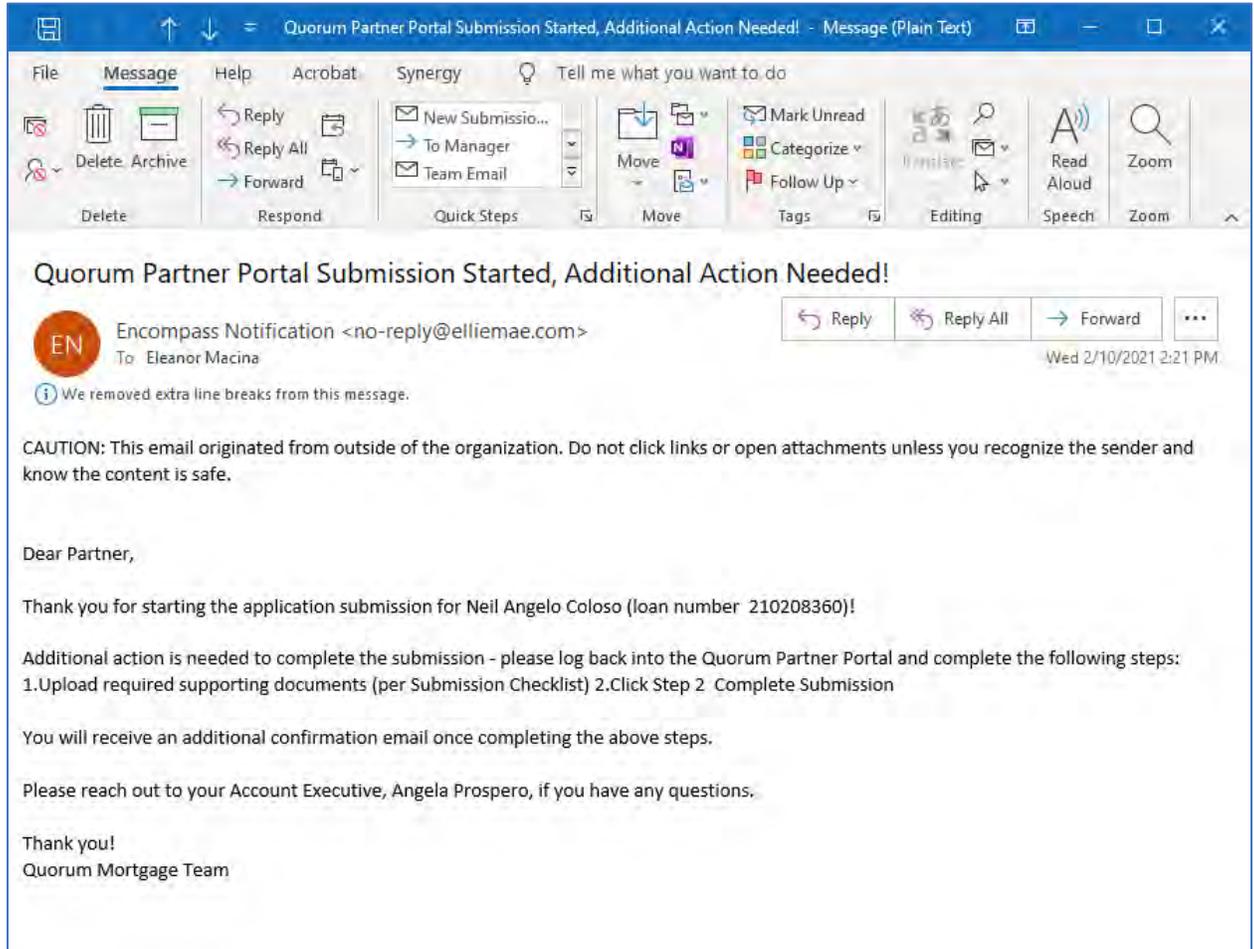


- 7) Once selecting "Step 1 – Start Submission", if you exit the application or close the website, you can go back into this application submission by selecting "Pipeline" from the top menu then double clicking the application



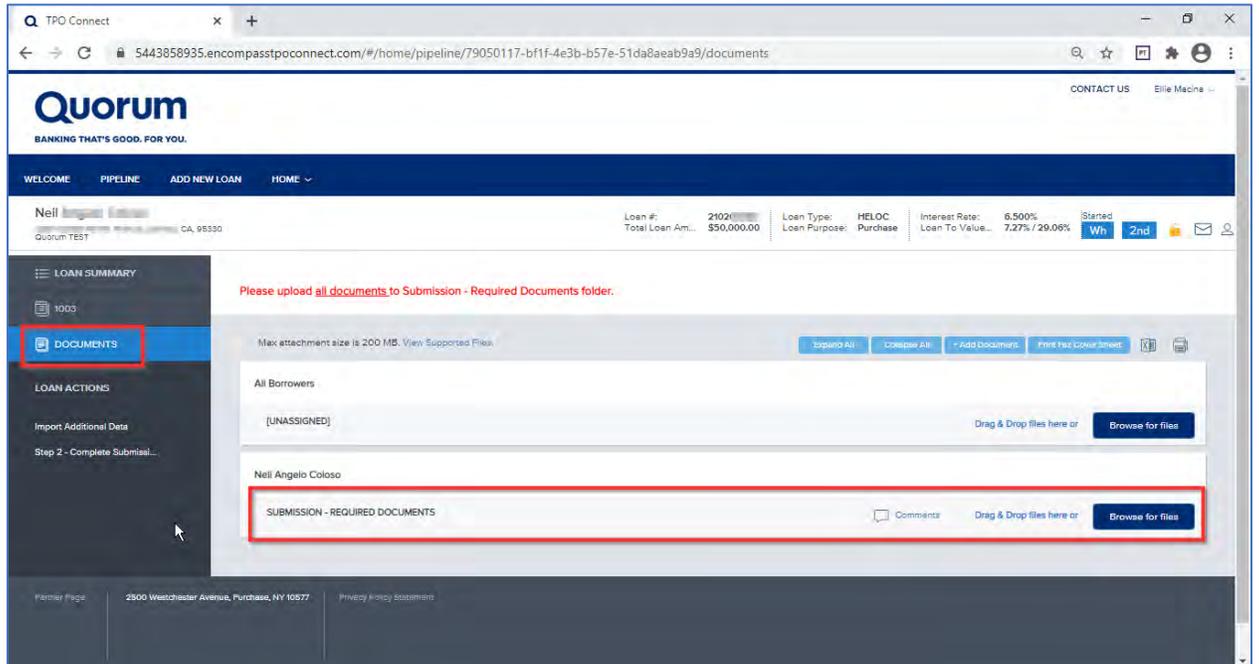


- 8) But you are not done yet! Your application will not be fully submitted for review until you upload the required documents and select “Step 2 – Complete Submission”. You will receive the below email as a reminder:

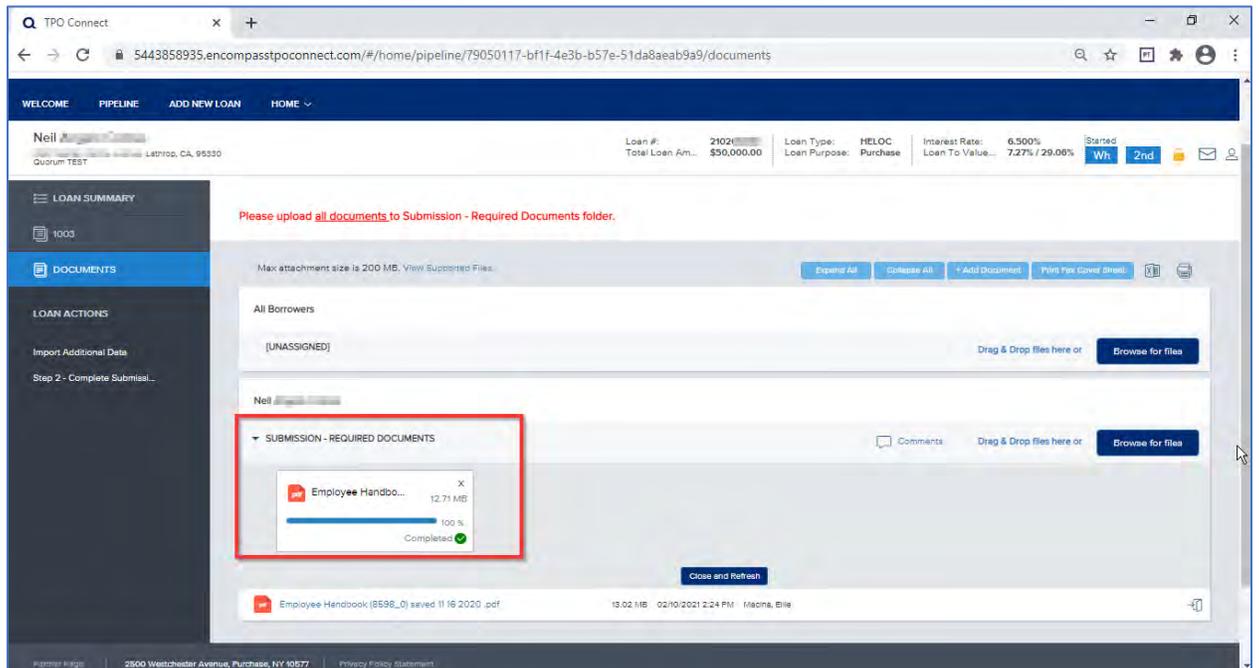




- 9) In the application, select Documents from the left-hand menu, then next to **Submission – Required Documents**, select “Browse for files”, then select your files from your local drive



- 10) Once the upload is complete you will see the below





11) Select “Step 2 – Complete Submission” from the left-hand menu. Pop-up box will open at the top center, select Continue

The screenshot shows the Quorum Partner Portal interface. A red box highlights a confirmation pop-up box that reads: "Are you sure you want to submit this loan at this time?" with "Cancel" and "Continue" buttons. Below the pop-up, the "Submit Loan" page is visible. The left-hand menu has "Step 2 - Complete Submit..." highlighted with a red box. The main content area shows a "Submission Overview" table and "Borrower Information" section.

Application Date	Submission Status	Initial Submittal Date	Last Submittal Date
02/10/2021	Not Submitted	-	-

Borrower Information

Select Borrower Pair
(1) Neil Angelo Coloso

12) You will see the below message once successfully submitted

The screenshot shows the Quorum Partner Portal interface after successful submission. A green banner at the top center displays the message: "Your loan was submitted successfully." The "Submit Loan" page below shows the "Submission Overview" table with the status updated to "Submitted".

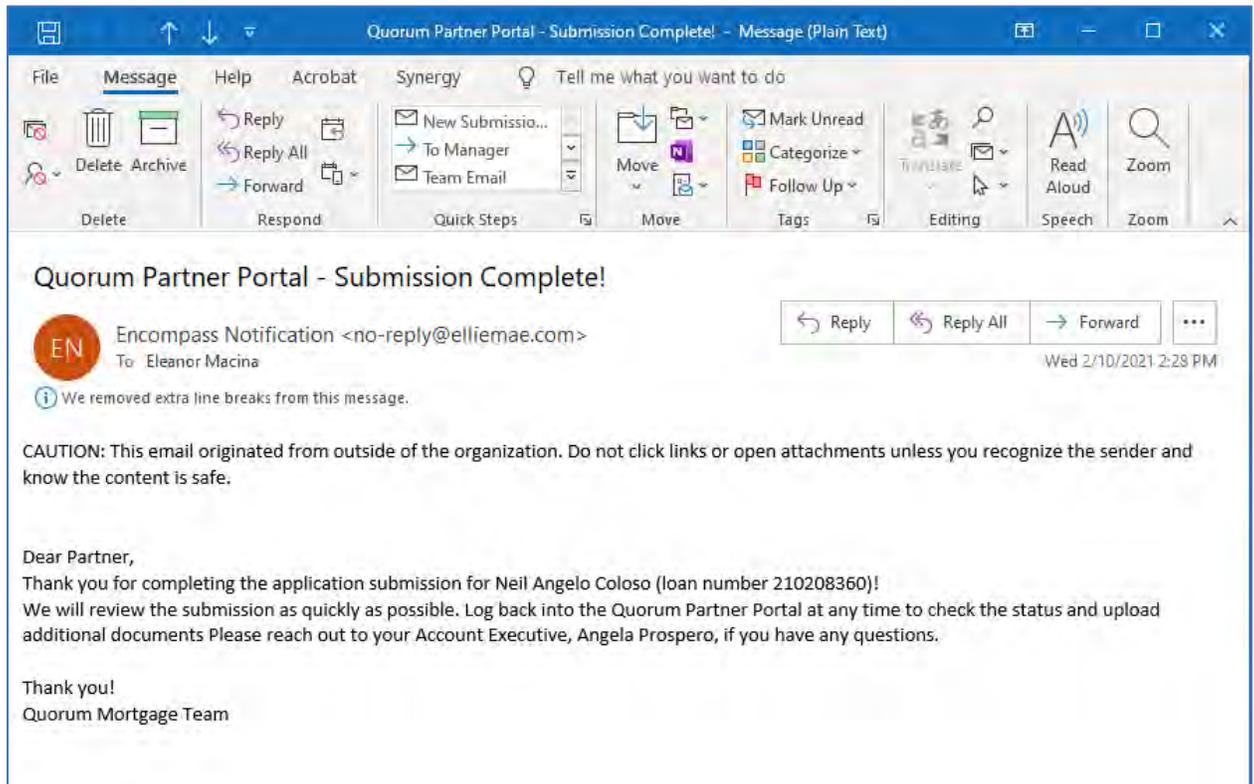
Application Date	Submission Status	Initial Submittal Date	Last Submittal Date
02/10/2021	Submitted	02/10/2021	02/10/2021

Borrower Information

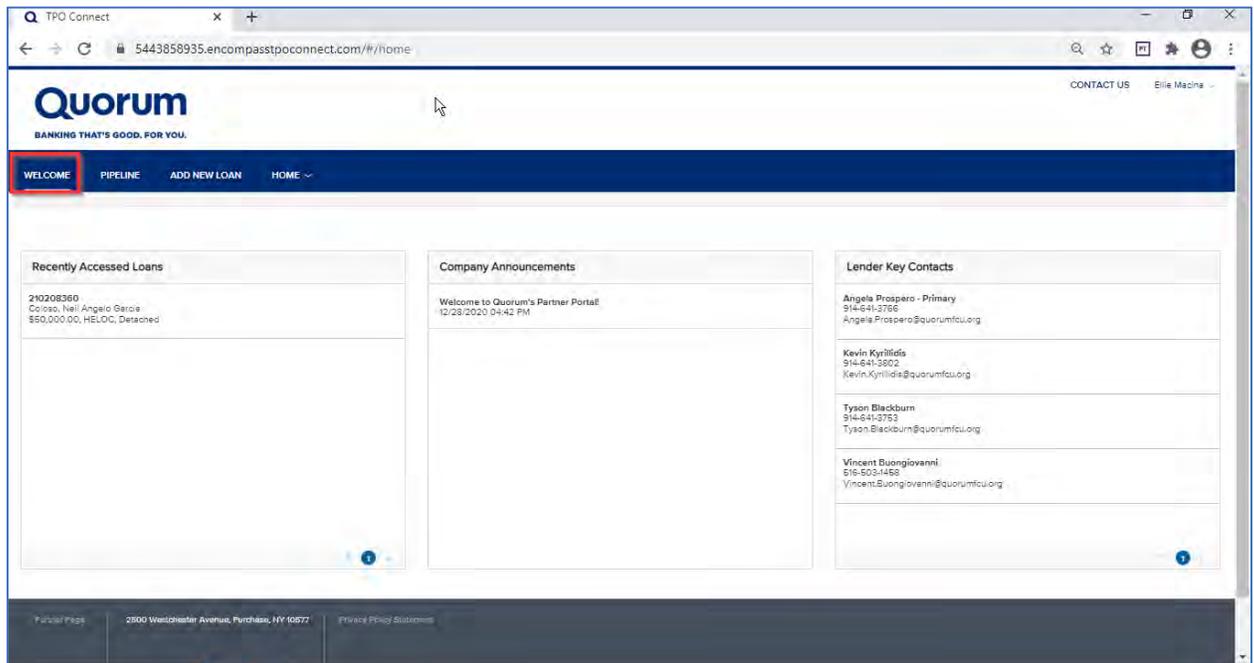
Select Borrower Pair
(1) Neil Angelo Coloso



13) You will receive the below email as confirmation as well:



14) Select Welcome from the upper menu to go back to your homepage





CHECK THE STATUS OF AN EXISTING SUBMISSION



- 1) Once logging into the Partner Portal, select Pipeline from the top menu

The screenshot shows the Quorum Partner Portal interface. The top navigation bar includes 'WELCOME', 'PIPELINE' (highlighted in a red box), 'ADD NEW LOAN', and 'HOME'. Below the navigation bar, there is a search bar for 'Find Loan' and 'Loan #'. The main content area displays a table of loan submissions. The table has the following columns: Application Date, Loan #, Borrower Name, Loan Amt, Subject Property Address, Subject Property City, Subject Property State, Loan Program, and HELOC Purpose. The table contains several rows of data, including loan amounts ranging from \$27,898.00 to \$249,999.00. The 'PIPELINE' menu item is highlighted in a red box.

- 2) Search your Pipeline by selecting the column title to sort by that column or entering the loan number in the Find Loan search box

The screenshot shows the Quorum Partner Portal interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', and 'HOME'. Below the navigation bar, there is a search bar for 'Find Loan' and 'Loan #'. The main content area displays a table of loan submissions. The table has the following columns: Application Date, Loan #, Borrower Name, Loan Amt, Subject Property Address, Subject Property City, Subject Property State, Loan Program, and HELOC Purpose. The table contains several rows of data, including loan amounts ranging from \$27,898.00 to \$338,946.00. The 'Find Loan' search box and the 'Application Date' column header are highlighted in a red box.



3) Double-click on the desired loan submission

Application Date	Loan #	Borrower Name	Loan Amt	Subject Property Address	Subject Property City	Subject Property State	Loan Program	HELOC Purp
02/10/2021	21010101	Alexander, Matthew	\$0,000.00	4275 South 15th Avenue	Denver	CO	RealtyLine Interest Only	Simul Pur
01/26/2021	21010101	Tracy, David	\$62,760.00	2800 West 1st Avenue	Denver	CO	RealtyLine Interest Only	Simul Ref
01/26/2021	21010101	Alan, Jason	\$26,000.00	1875 West 1st Avenue	Denver	CO	RealtyLine Interest Only	Simul Ref
01/26/2021	21010101	Jonathan, Adam	\$248,999.00	8700 West 1st Avenue	Denver	CO	RealtyLine Interest Only	Simul Ref
01/22/2021	21010101	Michael, Adam	\$17,999.00	2875 West 1st Avenue	Denver	CO	RealtyLine Interest Only	Stand Alo
01/22/2021	21010101	Michelle, Adam	\$98,999.00	2875 West 1st Avenue	Denver	CO	RealtyLine Interest Only	Stand Alo
01/22/2021	21010101	Tracy, David	\$7,500.00	2875 West 1st Avenue	Denver	CO	RealtyLine Interest Only	Simul Ref
01/21/2021	21010101	Alan, Jason	\$333,000.00	4275 South 15th Avenue	Denver	CO	RealtyLine Interest Only	Simul Ref

4) View updates within the submission

Quorum
BANKING THAT'S GOOD. FOR YOU.

WELCOME PIPELINE ADD NEW LOAN HOME

Alexander, Matthew
Loan # 21010101 Total Loan Am. \$249,999.00 Loan Type: HELOC Loan Purpose: Cash-Out Refinance Interest Rate: 5.000% Loan To Value: 24.31% / 77.63% Cond Approval Wh 2nd

LOAN SUMMARY

\$249,999.00
24.31% / 77.63% / 77.63%

Base Loan Amount: \$249,999.00
Primary Mortgage Total: \$548,250.00

MLFF/MIP Financed: \$0.00
Purpose of Ref: Cash-Out Other

Cond Approval
02/03/2021

Conditions: Open 24
Show Details

P & I: \$2,274.66
Reserves: \$129,176.66 DTI: 28.183% / 37.279%

Decision FICO 786

Borrower: Alexander, Matthew
FICO: 786 771 790

Key Dates

- Application Disclosure: --
- Registered: 01/28/2021
- LE Sent: --
- Revised LE Sent: --
- CD Sent: --
- Revised CD Sent: --
- AUS Ordered: --
- Submit to UW: --
- Estimated Closing: 01/01/2021
- UW Suspended: --
- UW Approval: 02/02/2021
- UW Clear to Close: --
- Funds Released: --



- 5) Select Pipeline from the top menu to return to your Pipeline

The screenshot shows the Quorum Partner Portal interface. The top navigation bar includes 'WELCOME', 'PIPELINE' (highlighted with a red box), 'ADD NEW LOAN', and 'HOME'. Below the navigation bar, the user's name 'Alexander' is displayed. The main content area shows loan details for a \$249,999.00 HELOC loan. The 'PIPELINE' menu is highlighted in red, indicating the user's current selection.

UPLOAD ADDITIONAL DOCUMENTS TO AN EXISTING SUBMISSION

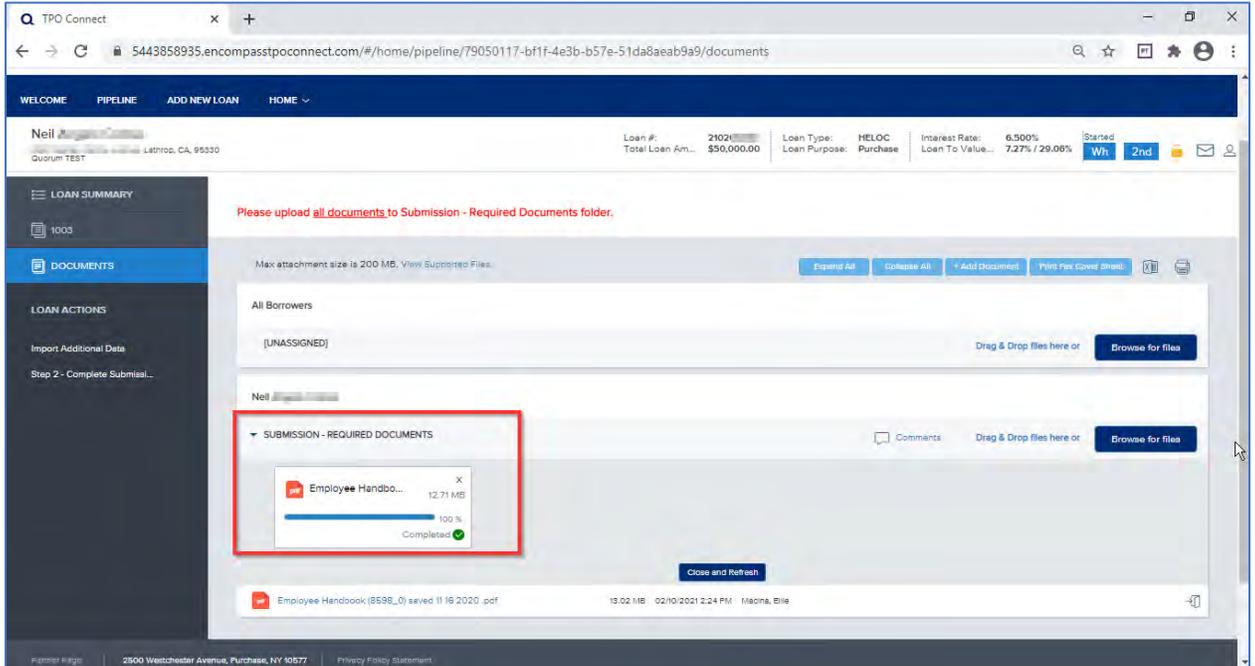
- 1) Once logging into the Partner Portal, selecting Pipeline, and double-clicking on the desired loan - select Documents from the left-hand menu, then next to **Submission – Required Documents**, select “Browse for files”, then select your files from your local drive



The screenshot shows the Quorum Partner Portal interface for document upload. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', and 'HOME'. The user's name 'Neil' is displayed. The main content area shows a message: 'Please upload all documents to Submission - Required Documents folder.' The 'DOCUMENTS' menu is highlighted in red. Below the message, there are sections for 'All Borrowers' and 'Neil Angelo Coloso'. The 'SUBMISSION - REQUIRED DOCUMENTS' section is highlighted with a red box, and the 'Browse for files' button is also highlighted.



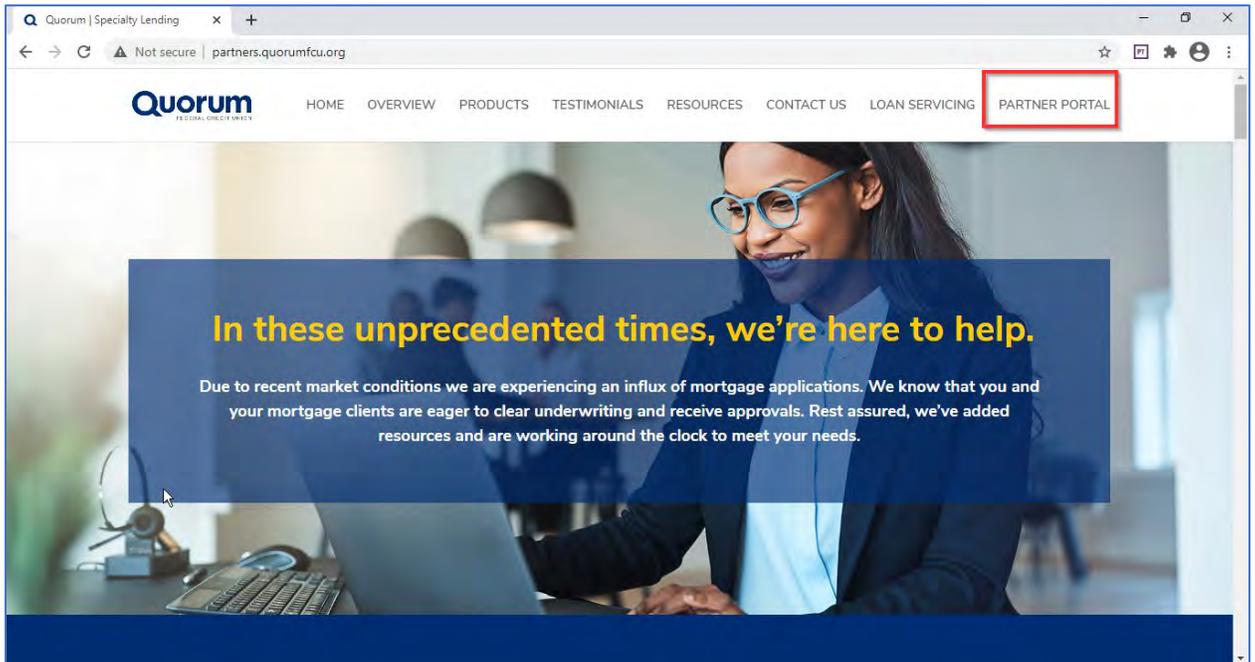
2) Once the upload is complete you will see the below



UNABLE TO LOGIN TO PARTNER PORTAL - FORGOT PASSWORD

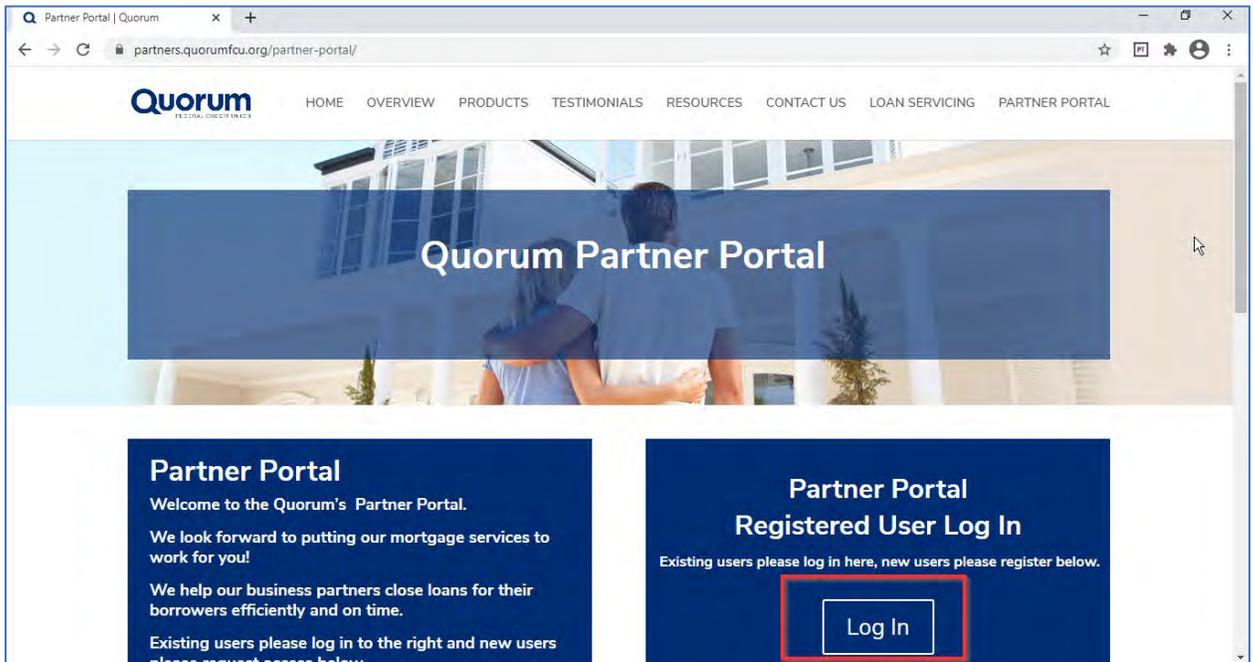


1) Visit partners.quorumfcu.org & select Partner Portal (upper right corner)

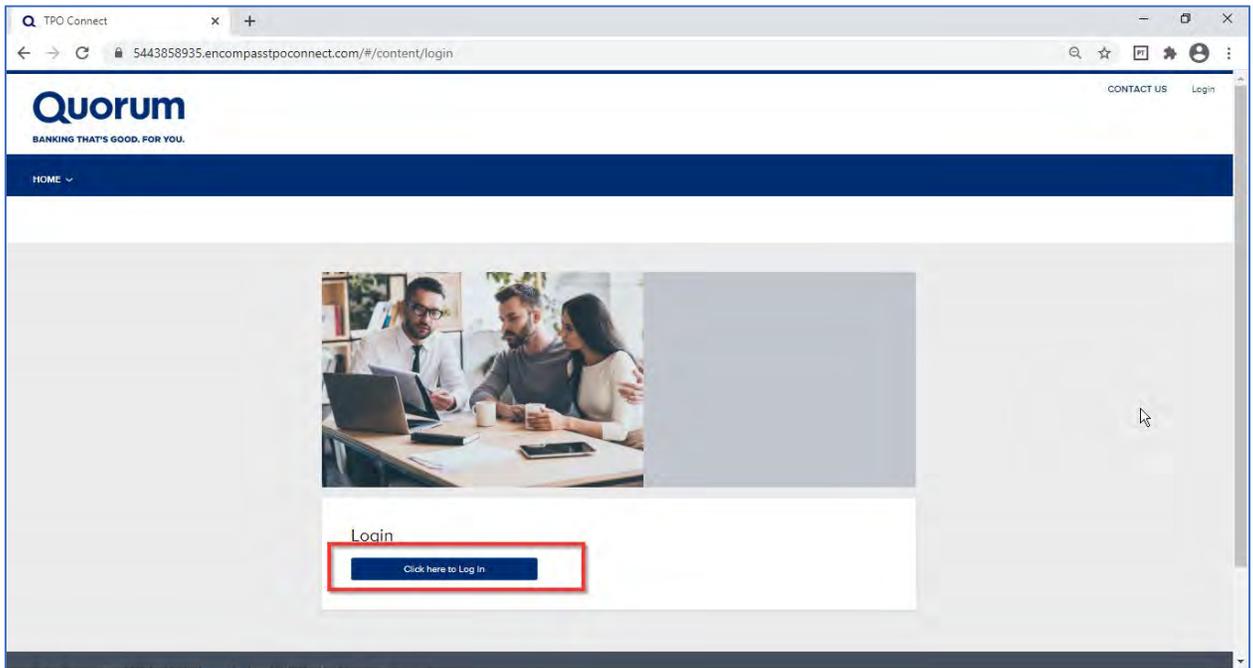




2) Select Log In

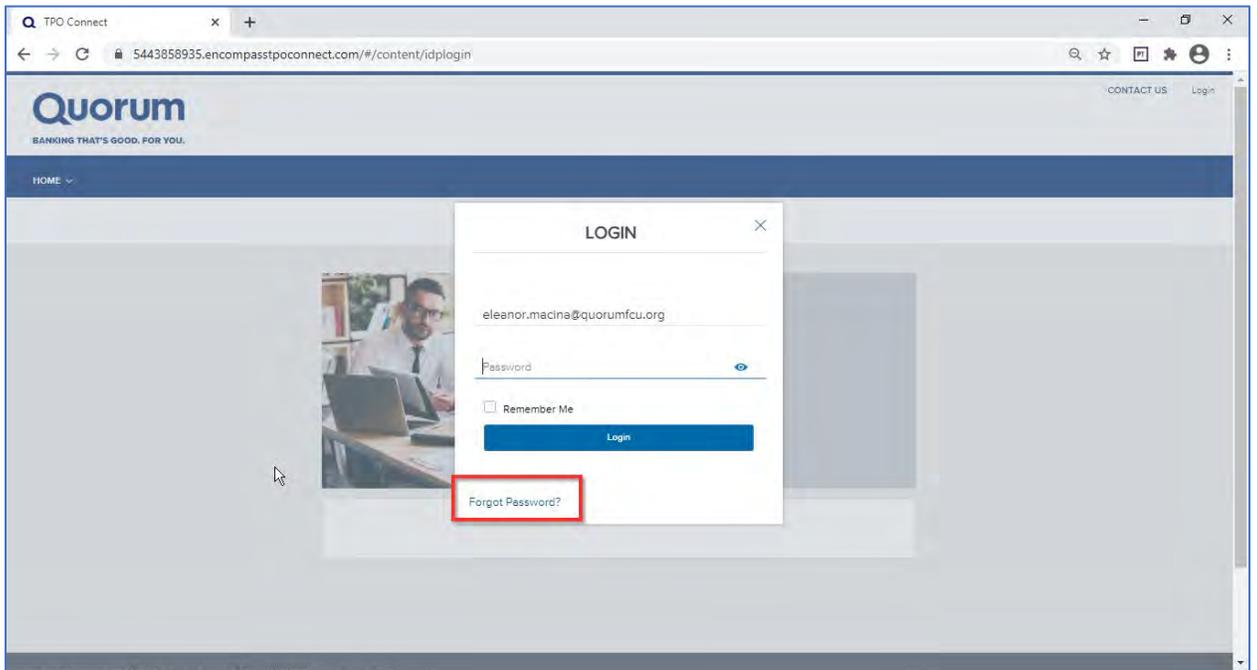


3) Select Click here to Log In

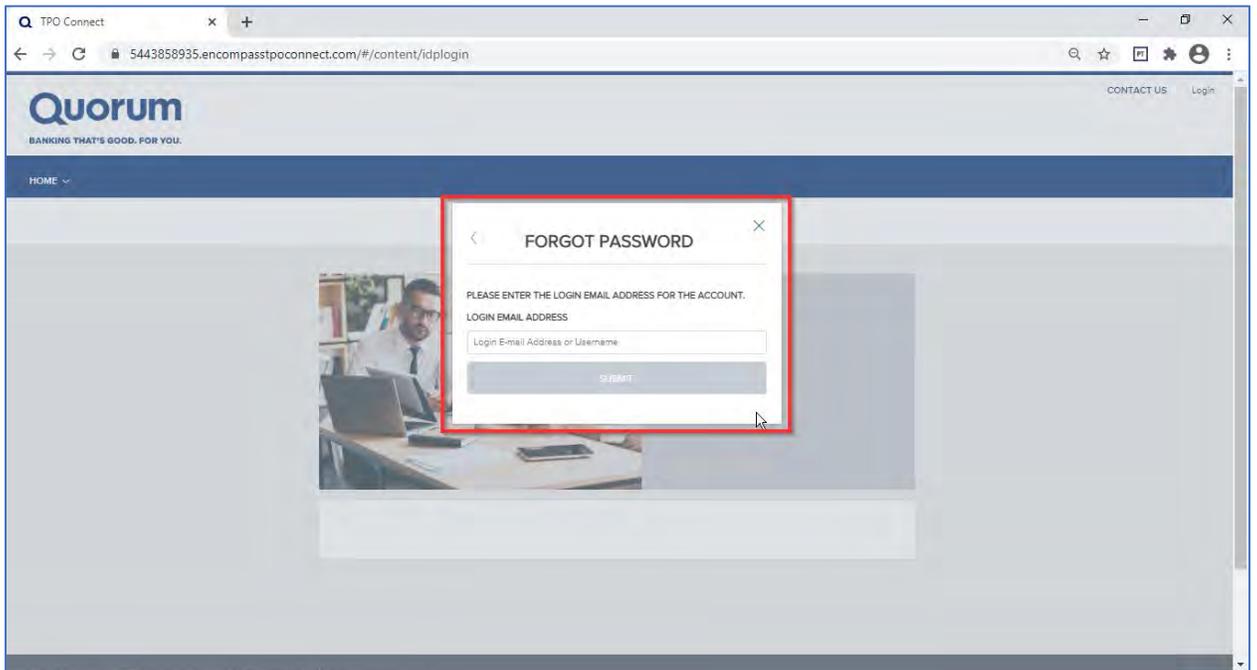




4) Select Forgot Password

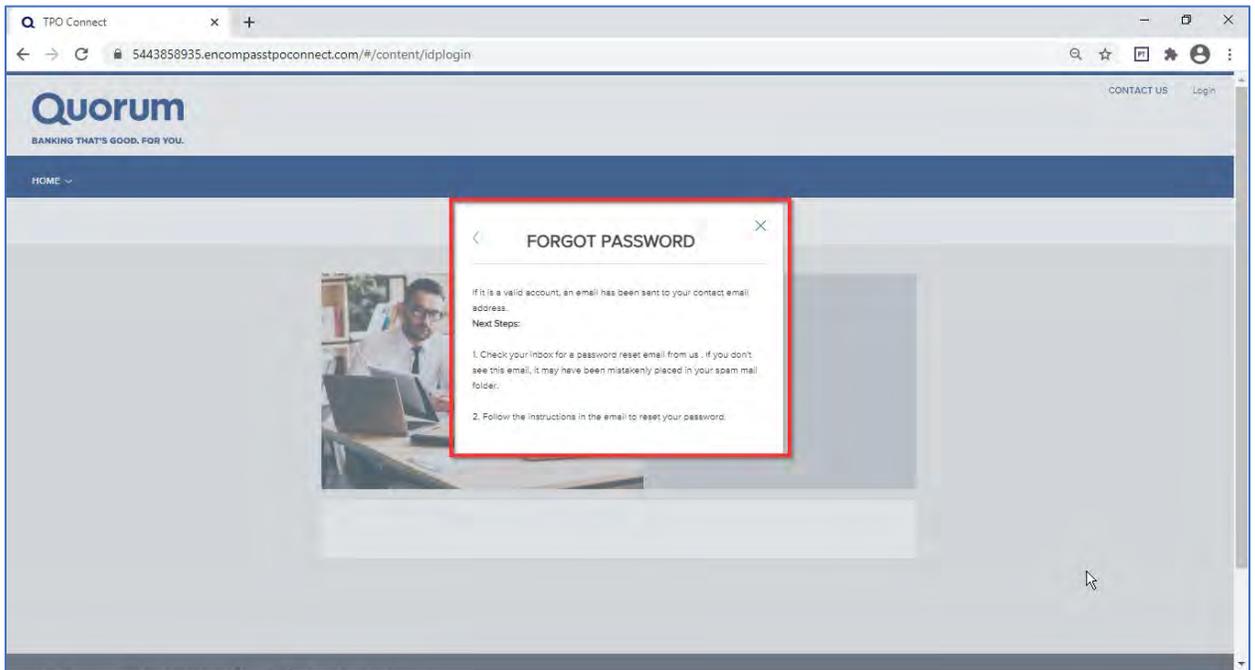


5) Enter user name (email address) and select Submit

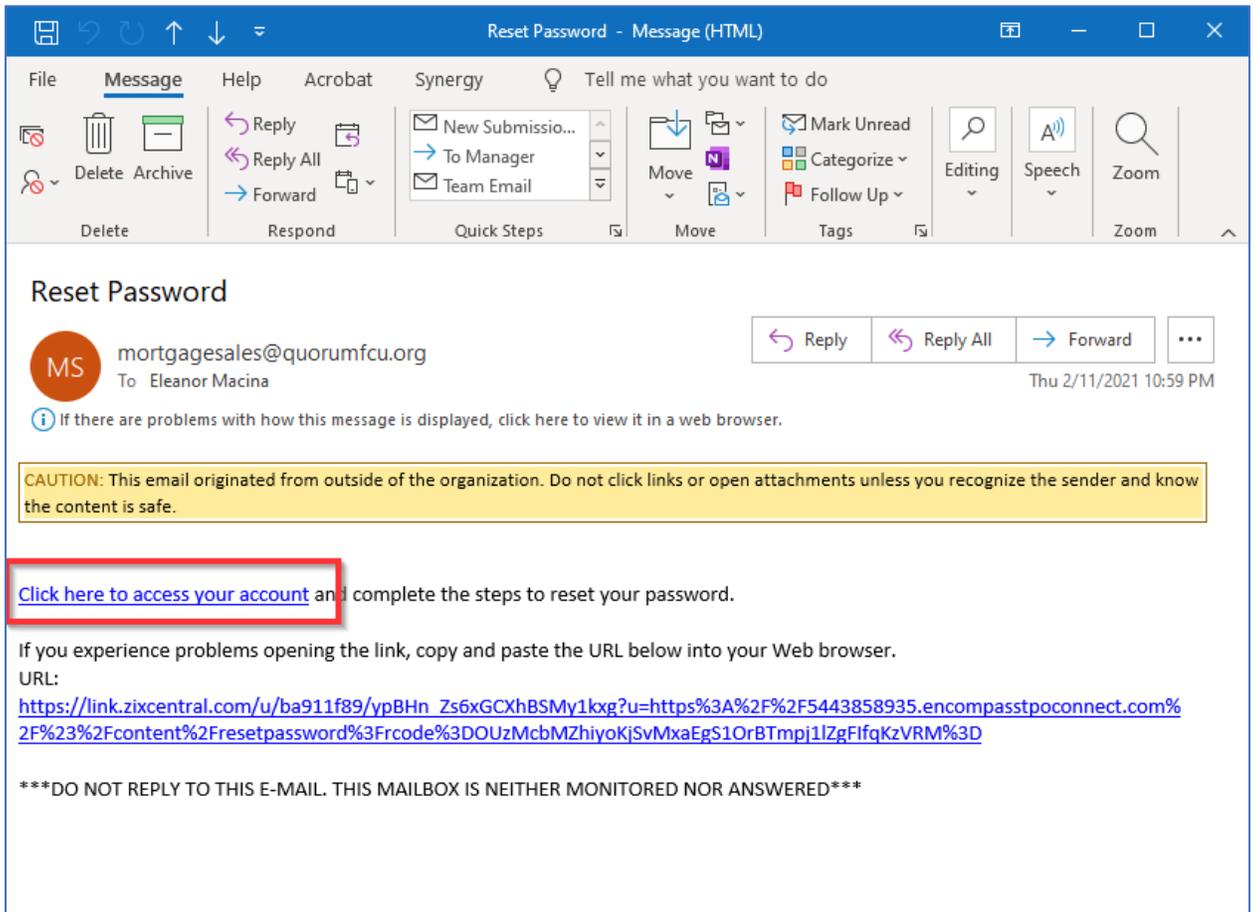




6) You will see the following message on-screen



7) You will receive the below email – select the link in the email





8) Enter user name and new password, then select Reset Password

Reset Password

Email

* New Password

* Re-enter New Password

