



## ARDRI HUB TPO PORTAL DESCRIPTION

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ARDRI Hub is the Third-Party Originators Centralized Pricing & Eligibility, Loan Submission, Task Management and Collaboration Portal with Real-Time Updates Streamlining and Expediting your Closing Experience. This portal keeps all interested parties up-to-date in real-time 24x7. With this level of transparency and collaboration, everyone involved in the mortgage process can stay informed and connected like never before.

ARDRI Hub is also a Digital Document Depository System. It simplifies the document management process by providing a centralized location for all documents related to the mortgage application and supporting documents. All documents are securely stored in the cloud and can be accessed from anywhere.

User(s): TPO MLO, TPO Processor, Third-Party Processor  
System(s): ARDRI Hub  
Get Help: [help@ardri.ai](mailto:help@ardri.ai)



## UNDERSTANDING THE DASHBOARD

1. + NEW: Create New Loan
2. Dashboard: Brings you back to your dashboard
3. Pipeline: Ability to Filter your pipeline view based on Loan Purpose, Loan Status, TPO Processor
4. Quick Pricer: Access the Pricing & Eligibility Engine
5. Loan Team: Name and Contact Information of the ARDRI Team assigned to your account
6. Total Outstanding Conditions: What ARDRI needs from you
7. Locks Expiring Next 5 Days
8. Details: Access Loan Details, Conditions, CoC, Lock and more

The screenshot shows the ARDRI Hub TPO Portal dashboard. At the top, there is a navigation bar with the ARDRI logo and a menu containing '+ New', 'Dashboard', 'Pipeline', 'Quick Pricer', and 'Recent Apps'. Below this, the dashboard title is 'Powering Non-QM and Business Purpose Financing'. The main content area includes several key metrics and a table of recent loans.

**Key Metrics:**

- New Applications: 164
- Loans in Process: 137
- Locks Expiring Next 5 Days: 1
- Total Outstanding Conditions: 213

**Recent Loans Table:**

Detail	Borrower / Property	Loan Status	Loan Amount	FICO	Lender / Channel / Product	Branch	Date Created	LOS Loan Number
<a href="#">Detail</a>	Sample, [REDACTED] [REDACTED] VENTURA, CA ...	Setup	\$400,000.00 LTV 61.54%		- Wholesale Business Purpose DSCR 7/6 ARM		9/24/24, 8:10 AM Last Updated	20240924003
<a href="#">Detail</a>	Sample, BPD 25420 Prado De Oro [REDACTED] ...	Setup	\$562,500.00 LTV 75.00%		- Wholesale Business Purpose DSCR 30 Year F...		9/23/24, 6:13 PM Last Updated	20240924002
<a href="#">Detail</a>	Sample, Benjamin2 [REDACTED] Austin, TX 78701	Initial UW	\$716,000.00 LTV 77.41%		- Wholesale Consumer Purpose Non-Prime 7...		9/23/24, 4:47 PM Last Updated	20240924001
<a href="#">Detail</a>	Sample, Trust 5123 Lafayette St [REDACTED] ...	Setup	\$400,000.00 LTV 61.54%		- Wholesale Business Purpose DSCR 7/6 ARM		9/23/24, 2:15 PM Last Updated	20240923002
<a href="#">Detail</a>	Sample, Entity [REDACTED] ...	Scenario	\$400,000.00 LTV 61.54%		- Wholesale --		9/23/24, 2:14 PM Last Updated	

On the right side of the dashboard, there is a 'The Loan Team' section showing the names and contact information of the ARDRI team members assigned to the account.

We will explore each of these in greater detail throughout this Job Aid.

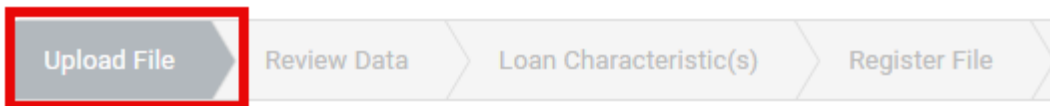


## HOW-TO CREATE A NEW LOAN

On the Menu bar > Click “+New”



On the “UPLOAD FILE” Tab



UPLOAD FILE Tab > If importing a MISMO 3.4 (xml) file

1. Export your loan that you want to submit to ARDRI from your existing Point-of-Sale (POS) or Loan Originating System (LOS) and save to your desktop
2. Select “Import MISMO 3.4 (xml)” Tab
3. Drag and Drop the saved MISMO 3.4 file from your desktop OR Click and select the saved MISMO 3.4 file from your desktop
4. Click “Process MISMO File

NEW SUBMISSION FORM

Upload File | Review Data | Register File

Import MISMO 3.4 (xml) | Import DU 3.2 (fmm) | Start New Application

Please Upload A Valid MISMO 3.4 File To Start Your Submission

Drag and drop a file here or click

Process MISMO File



UPLOAD File Tab > Choose the Channel

1. Confirm Channel reflects “Brokered”
2. Confirm Company reflects your Company

Choose The Channel

Channel  1

Company  2

UPLOAD File Tab > Choose the Contacts

1. Confirm TPO MLO is correctly selected
2. Confirm TPO Processor is correctly selected > if correct TPO Processor is not available in the drop down menu, select the TPO Processor name to be the same name as the TPO MLO. You can send an escalation to your Account Manager to have them send an ARDRI Hub invite to the requested TPO Processor to be added and then associate the processor to the loan
3. Click “Process MISMO File

Choose The Contacts

TPO MLO  1

TPO Processor  2

3

On the “REVIEW DATA” Tab

Upload File  Review Data  Missing Info & Key Dates  Loan Characteristic(s)  Register File

REVIEW DATA Tab > Confirm the Borrower(s) and Borrower Type Section

1. Application should reflect each borrower
2. Confirm the Borrower Type: Individual, Entity or Trust.
  - a. ARDRI allows Primary Resident Properties to be vested in a Trust at the time of closing, without the need for vesting as an individual.



**Please Confirm the Borrower Print Order**

Application 1

i

**Borrower Type**

Individual ▾

---

-- Select One --

Individual

Entity

Trust

REVIEW DATA Tab > Confirm Subject Property Section

1. Subject Property Address
2. Loan Type
3. Loan Purpose
4. Loan Amount
5. Appraised Value/Estimated Value
6. LTV/CLTV
7. Rate

**Subject Property**

1
📍 426 18th St, , CA,

2
**Loan Type:** Consumer Purpose Non-Prime

3
**Loan Purpose:** Rate Term Refinance

4
**Loan Amount:** \$850,000.00

5
**Appraised Value:** \$1,700,000.00

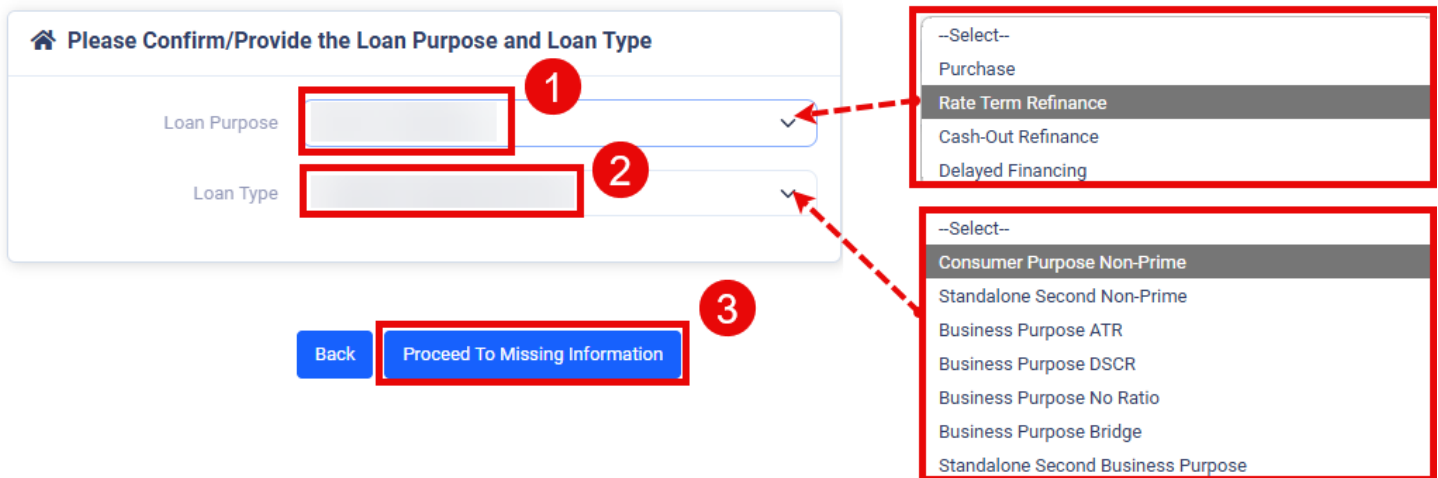
6
**LTV/CLTV:** % / %

7
**Rate:** %



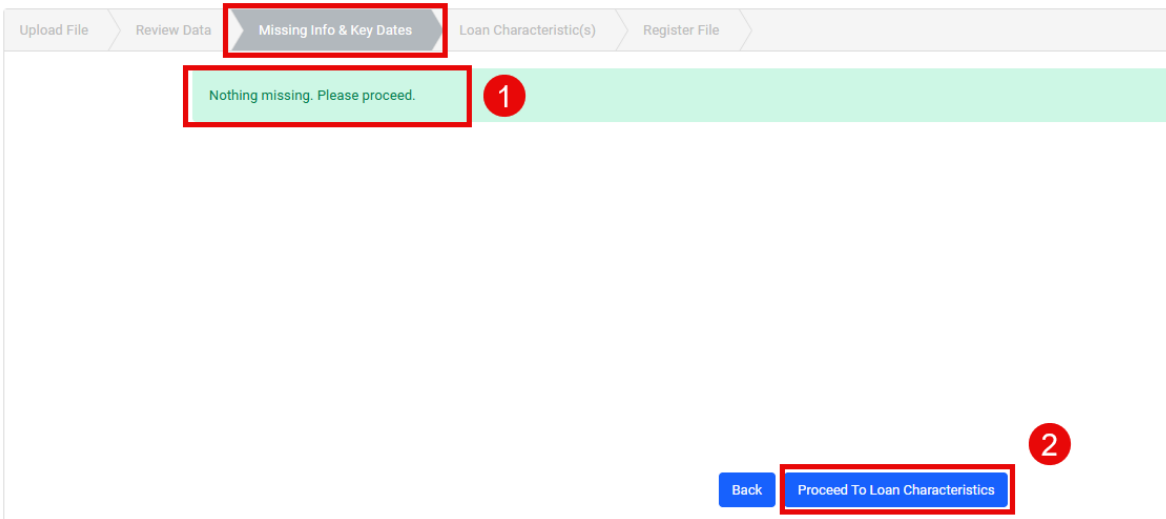
REVIEW DATA Tab > Confirm/Provide the Loan Purpose and Loan Type

1. Confirm or Select Loan Purpose: Purchase, Rate Term Refinance, Cash-Out Refinance, Delayed Financing
2. Confirm or Select Loan Type: Consumer Purpose Non-Prime, Standalone Second Non-Prime, Business Purpose ATR, Business Purpose DSCR, Business Purpose No Ratio, Business Purpose Bridge, Standalone Second Business Purpose
3. Click “Proceed to Missing Information”



On the “MISSING INFO & KEY DATES” tab

1. Update any missing information & Key Dates required or you will see “Nothing missing. Please proceed”.
2. Click “Proceed to Loan Characteristics”





On the “LOAN CHARACTERISTIC(S)” Tab

1. If you haven't placed a title order yet, ARDRI highly recommends using our Instant Title. Simply click "Order Title" to proceed, and a white check mark in a blue box will confirm your selection.
2. Click “Proceed to Final Review”

Upload File | Review Data | Missing Info & Key Dates | **Loan Characteristic(s)** | Register File

Please select all the loan characteristics that apply

1  Order Title

2 [Back](#) [Proceed To Final Review](#)

On the “REGISTER FILE” tab

1. Click “Register File”

Upload File | Review Data | Missing Info & Key Dates | Loan Characteristic(s) | **Register File**

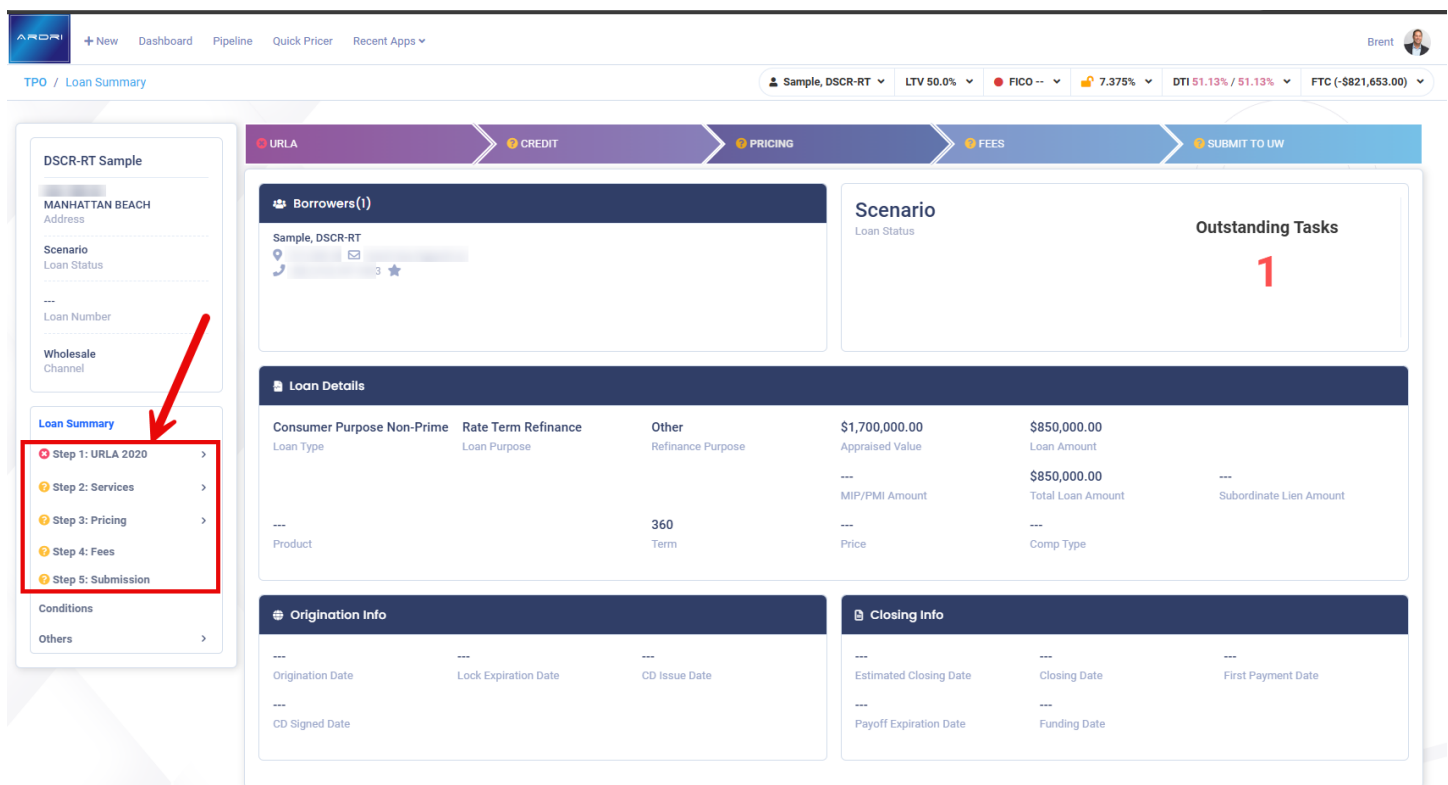
Please click register to import this file

[Back](#) [Register File](#)



After registering the file, you will be directed to the “TPO / LOAN SUMMARY” Screen to complete your submission.

1. Complete Step 1: URLA 2020. In this section, you can review and make any necessary updates to URLA prior to submitting for Initial Underwriting.
2. Complete Step 2: Services
3. Complete Step 3: Pricing. Re-run pricing to select Loan Program, Compensation (Borrower Paid, Lender Paid) and assign pricing to generate your minimum submission requirements based on the selected Program and other Loan/Borrower characteristics provided in your fully completed URLA 2020.
4. Complete Step 4: Fees. If Borrower Paid Compensation and/or charging a Processing Fee, please add the amounts in this section.
5. Step 5: Submission. Upload the Minimum Submission Requirements to finalize your submission.



The screenshot shows the ARDRI TPO / Loan Summary interface. At the top, there is a navigation bar with the following items: + New, Dashboard, Pipeline, Quick Pricer, Recent Apps, and a user profile for Brent. Below the navigation bar, there are several filters: Sample, DSCR-RT; LTV 50.0%; FICO --; 7.375%; DTI 51.13% / 51.13%; and FTC (-\$821,653.00). The main content area is divided into several sections:

- URLA**: A section for URLA 2020, with a red box highlighting the 'Step 1: URLA 2020' option in the sidebar.
- CREDIT**: A section for CREDIT.
- PRICING**: A section for PRICING.
- FEES**: A section for FEES.
- SUBMIT TO UW**: A section for SUBMIT TO UW.
- Borrowers (1)**: A section showing the borrower 'Sample, DSCR-RT' with contact information and a star icon.
- Scenario**: A section showing the loan status.
- Outstanding Tasks**: A section showing 1 outstanding task.
- Loan Details**: A table showing loan details:

Consumer Purpose Non-Prime	Rate Term Refinance	Other	\$1,700,000.00	\$850,000.00
Loan Type	Loan Purpose	Refinance Purpose	Appraised Value	Loan Amount
---	---	---	---	\$850,000.00
---	---	---	MIP/PMI Amount	Total Loan Amount
---	---	---	---	Subordinate Lien Amount
---	---	360	---	---
Product	Term	Price	Comp Type	---

- Origination Info**: A section showing origination and closing dates.
- Closing Info**: A section showing closing and funding dates.





Complete Step 1: URLA 2020. Click on the '>' to expand the URLA 2020 menu and view the sections that may require updates. You can quickly identify the status by the icons: Red X circles (needs attention), Yellow ? circles (may need attention) and Green checkmark circles (no attention needed).

The screenshot shows a 'Loan Summary' sidebar on the left and an expanded 'Step 1: URLA 2020' panel on the right. A red box highlights 'Step 1: URLA 2020' in the sidebar, with a red dashed arrow pointing to the expanded panel. The expanded panel lists 15 items with status icons: 1. Borrower Info (Red X), 2. Financial Info (Green check), 3. Real Estate Owned (Yellow ?), 4. Loan & Property Info (Green check), 5. Declarations (Green check), 7. Military Service (Green check), 8. Demographics (Green check), 9. Loan Originator Info (Green check), L1. Property & Loan Info (Green check), L2. Title Info (Yellow ?), L3. Mortgage Loan Info (Yellow ?), L4. Qualifying the Borr (Green check), and L5. Homeownership Educ... (Green check).

Complete Step 2: Services. Click on the '>' to expand the Services menu and select 'Credit' to reissue credit.

The screenshot shows the 'Loan Summary' sidebar with 'Step 2: Services' expanded. A red box highlights 'Step 2: Services' and its sub-item 'Credit'. 'Step 1: URLA 2020' is also visible in the sidebar above it.



Select 'Pull'

Credit Reporting

**Pull Credit Report**    Credit Report History

DSCR-RT Sample	XXX-XX-███ / ███, ████	<b>Pull</b>
N/A Experian	N/A Equifax	N/A TransUnion

- 1. Select your Credit Vendor from the drop-down menu
- 2. Make sure all three credit bureaus are selected
- 3. Make sure the 'Re-issue' box is selected
- 4. Enter your existing 'Credit Reference #'
- 5. Click 'Re-Issue Credit' button.

Pulling Individual Credit for **DSCR-RT Sample**

**Credit Vendor**  
 **1**

**Choose Bureaus** **2**  
 Experian     Equifax     TransUnion

Enter Payment Info

**Re-issue?** **3**

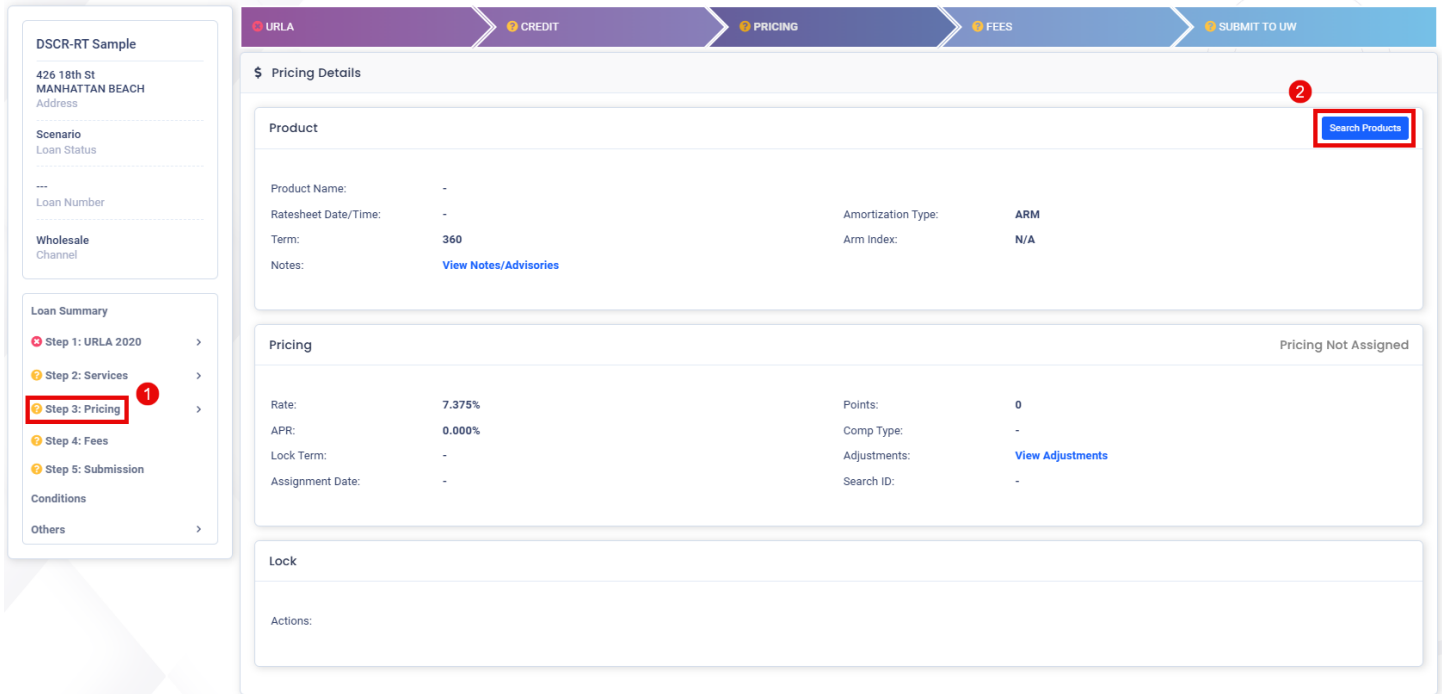
**DSCR-RT Sample - Credit Reference #**  
 **4**

    **5**



Complete Step 3: Pricing.

1. Click on Pricing on the Loan Summary Screen
2. Click 'Search Products'



The screenshot displays the ARDRI Hub TPO Portal interface. On the left, a sidebar shows the 'Loan Summary' with 'Step 3: Pricing' highlighted. The main content area is titled 'Pricing Details' and includes a 'Search Products' button. The 'Product' section shows details such as Product Name, Ratesheet Date/Time, Term, Amortization Type, and Arm Index. The 'Pricing' section displays Rate, APR, Lock Term, and Assignment Date. The 'Lock' section is currently empty.

In the Left Column, ensure all data populated correctly from the URLA into the Quick Pricer Section. You will need to manually enter:

1. Income Type and the additional fields regarding Income
2. If Investment Property, Select Prepayment Penalty Term and the additional fields regarding Prepayment
3. Property Condition
4. Compensation: Borrower Paid or Lender Paid



Quick Pricer —

Lien Position  
**First**

Decision Credit Score  
725

Income Type

Loan Purpose  
**Refinance**

Refinance Type

Cash Out Amount  
\$ 846,804.00

Occupancy Type  
**Investment**

Base Loan Amount  
\$ 850,000.00

Appraised Value  
\$ 1,700,000.00

Prepayment Penalty Term

Borrower Type  
**Individual**

Citizenship Type  
**US Citizen**

Property Type  
**Two to Four Family**

Number of Units  
4

Property Condition

Rural Property  
**No**

State  
**California (CA)**

Compensation



For more accurate pricing, complete the additional sections: Rate Adjustments, Other Financing, Borrower Information, Credit History, Property Information, and Additional Loan Details. While data will auto-populate from the URLA, it doesn't cover all the specifics related to Non-QM.

Rate Adjustments —

ACH  
Yes

Interest Only  
Yes

Waive Escrows  
No

First Time Investor  
No

Other Financing —

Gift

Rate Adjustments —

ACH  
Yes

Interest Only  
Yes

Waive Escrows  
No

First Time Investor  
No

Other Financing —

Gift

Rate Adjustments —

ACH  
Yes

Interest Only  
Yes

Waive Escrows  
No

First Time Investor  
No

Other Financing —

Gift



**Property Information** —

HOA Fees (Monthly) —  
\$

Property Taxes (Monthly) —  
\$

Property Insurance (Monthly) —  
\$

Short Term Rental —  
▼

Declining Value Property —  
▼

Property Listed For Sale ≤ 6 Months —  
▼

County —  
▼

**Property Information** —

HOA Fees (Monthly) —  
\$

Property Taxes (Monthly) —  
\$

Property Insurance (Monthly) —  
\$

Short Term Rental —  
▼

Declining Value Property —  
▼

Property Listed For Sale ≤ 6 Months —  
▼

County —  
▼

**Additional Loan Details** —

Mortgage Type —  
▼

Amortization Type —  
▼

Desired Loan Term —  
month(s) ▼

**Comp** —

Borrower Paid Compensation Percent —  
%



Move your cursor over one of the Approved Loan Programs you'd like to submit and Click the 'Eye' icon

Approved (3)				
Business Purpose ATR 5/6 ARM I/O	ARDRI Investor Name	100.050 Adjusted Price	6.435% Final Interest Rate	45 Days Adjusted Rate Lock Period
Business Purpose ATR 30 YR Fixed I/O	ARDRI Investor Name	99.925 Adjusted Price	6.435% Final Interest Rate	45 Days Adjusted Rate Lock Period
Business Purpose ATR 7/6 ARM I/O	ARDRI Investor Name	99.925 Adjusted Price	6.435% Final Interest Rate	45 Days Adjusted Rate Lock Period

Select which Pricing (1) you'd like to submit, Click the Kebab menu (2) that is commonly referred to as the three-vertical-dot icon

Close Product   3 of 45   Export To PDF				
Business Purpose ATR 7/6 ARM I/O				
ARDRI Investor Name	100.125 Adjusted Price	6.435% Final Interest Rate	30 Days Adjusted Rate Lock Period	
TPO - Consumer & Busine... Pricing Profile				
Current Version				
	15 days	30 days	45 days	60 days
6.375%	99.750	99.625	99.425	99.125
6.435%	100.250	100.125	99.925	99.625
6.500%	100.750	100.625	100.425	100.125
6.562%	101.250	101.125	100.925	100.625
6.625%	101.750	101.625	101.425	101.125
6.750%	102.000	102.000	101.925	101.625
6.875%	×	×	102.000	102.000

Select 'Assign Pricing'





The 'Apply Product Confirmation' popup window will appear, and any 'New Value' will update to your URLA to ensure submission accuracy. Click 'Apply' or Click 'Close' to reprice.

Apply Product Confirmation
✕

Changing Field	Previous Value	New Value
Refinance Purpose	ChangeInRateTerm	CashOutOther
FICO	0	725
Self Employed	No	Yes

Above are the changes you made to the loan - click Apply to apply product/pricing to the loan.

Close
Apply

### Complete Step 4: Fees

1. Click '+Add Fee' to add Borrower Paid Compensation and/or Processing Fee to be paid to Broker or Third-Party Processing Company
2. Click 'Save Fees' after you've added all additional fees

**DSCR-RT Sample**

426 18th St  
MANHATTAN BEACH  
Address

Scenario  
Loan Status

---  
Loan Number

Wholesale  
Channel

---

**Loan Summary**

- Step 1: URLA 2020 >
- Step 2: Services >
- Step 3: Pricing >
- Step 4: Fees >
- Step 5: Submission >

Conditions >

Others >

URLA
CREDIT
PRICING
FEES
SUBMIT TO UW

**Fees**

Hide Zero Fees

Run Fee Wizard + Add Fee Discard Changes Save Fees

1

2

Fee	At Closing	Before Closing	Paid By
<b>REAL ESTATE COMMISSION</b>		\$0.00	
<b>ORIGINATION</b>		-\$1,062.50	
801 - Our Origination Charge			
APR 801e - Mortgage Broker Fee	\$0.00	\$0.00	
802 - Origination Points			
APR 802b - Origination Credit	\$1,062.50	-\$2,125.00	L
APR 802e - Loan Discount Points	\$0.00	\$0.00	
<b>PREPAIDS</b>		\$0.00	
901 - Odd Days Interest	\$0.00	\$0.00	
903 - Homeowners Insurance	\$0.00	\$0.00	
904 - County Property Tax	\$1,598.00 x 0 months	\$0.00	\$0.00
<b>ESCROW</b>		\$3,196.00	<span style="font-size: 0.8em;">Schedule</span>
1002 - Homeowners Insurance Reserve	\$0.00 x 2 months	\$0.00	
1003 - Mortgage Insurance Reserve		\$0.00	
1004 - County Property Tax Reserve	\$1,598.00 x 2 months	\$3,196.00	B
1011 - Aggregate Accounting Adjustment		\$0.00	
<b>TITLE CHARGES</b>		\$0.00	
<b>GOVERNMENT TAXES AND FEES</b>		\$0.00	
<b>OTHER</b>		\$0.00	





## Complete Step 5: Submission

1. Click 'Blue Up Arrow' icon to complete your Loan Submission Checklist

**Conditions Required for Submission**

Actions	Description	Due Date	Status
1	Submission Checklist	10/11/24, 6:33 PM Requested 3d 23h 35m ago	Pending

**Data Validation**

**Loan is not locked. You are submitting a file with a lock status of FLOAT.**

**Disclosure Path**

Who is sending disclosures: Lender (dropdown)  
There is no key date for TRID Application Date

**Selected Product And Pricing**

Program Name	Lock Status	Rate	APR	Price	Comp Type
Business Purpose ATR 7/6 ARM I/O		6.435%	0	100.125	Borrower

Answer all questions in the pop-up Submission Checklist questionnaire and click 'Save' when completed

**Task Information**

Description: Submission Checklist

Notes: To notify a user, simply type @ and select them from the list.

Request Date: 10/11/2024 6:33PM

Due Days:  0  Due Date: 10/11/2024

Responsible Party: Houston, Brent (dropdown)

Condition:

**Please, Go Through The Checklist Below**

**Total number of questions is subject to change as per selected answer.**

**Q-1: Compensation Type**  
-- Select One -- (dropdown)

**Q-2: Who will be processing this loan?**  
-- Select One -- (dropdown)

**Q-3: Are you transferring an existing appraisal, or has an appraisal already been ordered?**  
-- Select One -- (dropdown)

**Q-4: Are there any additional factors you would like us to consider prior to reviewing this loan? Mark as N/A if no additional factors.**

Buttons: Cancel, **Save** (highlighted with red box)



Upload the Minimum Submission Requirements (1) by clicking on the ‘Blue Up Arrow’ icon next to each Condition and for cleaner approvals, you have the option to upload additional documents (2) that will be required later in the loan process.

Conditions Required for Submission <sup>1</sup>			
Actions	Description <span>↑↓</span>	Due Date <span>↑↓</span>	Status <span>↑↓</span>
	Borrower Prepared P&L Only (12 Months)– provide the most recent 1-year Complete Profit and Loss Statement based on fiscal year and Year-to-Date	10/15/24, 6:15 PM Requested 4 seconds ago	Pending
	Photo ID/Driver's License – Current and active ID for all Borrowers For: Sample, DSCR-RT	10/15/24, 6:15 PM Requested 4 seconds ago	Pending

Optional Conditions (Provide for a Cleaner Approval) <sup>2</sup>			
Actions	Description <span>↑↓</span>	Due Date <span>↑↓</span>	Status <span>↑↓</span>
	Mortgage Statement(s) – provide most recent statement for all mortgages on subject property	10/15/24, 6:15 PM	Pending

After uploading all Minimum Submission Requirements, click ‘Submit Loan’

**Selected Product And Pricing**

Program Name	Lock Status	Rate	APR	Price	Comp Type
Business Purpose ATR 7/6 ARM I/O		6.435%	0	100.125	Borrower

**Final Notes**

Submit Loan

Congratulations on Submitting your loan. This will take you back to the Loan Details Dashboard.



Within the Loan Details Dashboard, Click '>' to the right of "Others" to access: Change of Circumstance, Escalation History, Loan Docs, Internal Contacts, Key Dates and Loan Activity.

TPO / Loan Summary

Sample, DSCR-RT | LTV 50.0% | FICO -- | 6.435% | DTI 51.13% / 51.13% | FTC (-\$831,929.00)

URLA
CREDIT
PRICING
FEES
SUBMIT TO UW

**DSCR-RT Sample**

MANHATTAN BEACH  
Address

New Submission  
Loan Status

---  
Loan Number

Wholesale  
Channel

---

**Loan Summary**

URLA 2020 >

Services >

Pricing >

Fees >

Conditions

Others >

**Borrowers(1)**

Sample, DSCR-RT

📍 📧 ⭐

**New Submission**  
Loan Status

**Outstanding Conditions**

1

**Loan Details**

Conventional Loan Type	Rate Term Refinance Loan Purpose	Other Refinance Purpose	\$1,700,000.00 Appraised Value	\$850,000.00 Loan Amount
Business Purpose ATR 7/6 ARM I/O Product			100.125 Price	100.125 MIP/PMI Amount
			360 Term	--- Subordinate Lien Amount
			Borrower Comp Type	

**Origination Info**

---  
Origination Date

---  
Lock Expiration Date

---  
CD Signed Date

---  
CD Issue Date

**Closing Info**

---  
Estimated Closing Date

---  
Closing Date

---  
Payoff Expiration Date

---  
Funding Date

---  
First Payment Date

Escalation

**Others** ▼

Change of Circumstance

Escalation History

Loan Docs

Internal Contacts

Key Dates

Loan Activity



To request a Change of Circumstance:

1. Click 'Change of Circumstance'
2. Complete the "Change of Circumstance Request Entry"
3. Requested Reason
4. Place a checkmark in the corresponding change reason
5. click 'Next'

The screenshot shows the 'Change of Circumstance Request Entry' form in the ARDRI portal. The form is part of a multi-step process: URLA (1), CREDIT (2), PRICING, FEES, and SUBMIT TO UW. The form includes a sidebar with navigation options, a main form area with input fields and a list of reasons, and a 'Next' button.

**1** Change of Circumstance (in sidebar)

**2** Change of Circumstance Request Entry (in breadcrumb)

**3** Requested Reason (dropdown menu)

**4** List of reasons (checkboxes):

- Rate
- Compensation Plan Change
- Shoppable Services
- Product / Program / Term
- Occupancy
- Government Recording Fees
- Mortgage Insurance Program
- Property Type
- Correspondent Discount
- Transfer Taxes
- Base Loan Amount
- Purpose of Refinance
- Required Services
- Appraised Value
- Purpose of Loan
- Title - Premium for Lender's Coverage
- Sales Price
- Escrow / Impounds
- Title - Owner's Title Policy (optional)
- Seller Paid Fees
- Other

**5** Next (button)



To see who's assigned to your file, click 'Internal Contacts'. Here you will see your ARDRI Account Executive and Account Manager as well as your Internal Processor assigned to this loan.

Get quick updates with 'Key Dates' that is grouped into sections: Loan Status, TRID/Compliance Dates, Underwriting Key Dates, Lock Dates, Other Key Dates (i.e. Estimated Closing, Appraisal Ordered, Appraisal Received, Title Ordered, etc)

### Others

Change of Circumstance

Escalation History

Loan Docs

Internal Contacts

**Key Dates**

Loan Activity



Send Instant Messages to your Internal Contacts within the 'Loan Activity' section. This eliminates emails back and forth as well as loan level transparency to keep everyone accountable that is working on the file.

**Loan Activity**

- Loan Status changed to New Submission by Brent Houston. 10/15/24, 6:23 PM
- The file Testing.Photo-ID.pdf was Uploaded by Brent Houston. 10/15/24, 6:22 PM
- The file Testing.Profit-Loss-Statement.pdf was Uploaded by Brent Houston. 10/15/24, 6:22 PM
- The file DSCR-RT\_Sample\_566899.xml was Uploaded by Brent Houston. 10/11/24, 6:33 PM
- Loan Status changed to Scenario by Brent Houston. 10/11/24, 6:33 PM

**Internal Message**

To notify a user, simply type @ and select them from the list.

Press ENTER to send

If for some reason you need to escalate the file, click 'Escalation' and an ARDRI team member will get notified plus you have an Escalation History.

**Escalation History**

**Loan Details**

Conventional	Rate Term Refinance	Other	\$1,700,000.00	\$850,000.00
Loan Type	Loan Purpose	Refinance Purpose	Appraised Value	Loan Amount
---	---	---	---	\$850,000.00
Business Purpose ATR 7/6 ARM I/O	---	360	MIP/PMI Amount	---
Product	---	Term	100.125	Subordinate Lien Amount
---	---	---	Price	Borrower
---	---	---	---	Comp Type

**Escalation**



Click 'Conditions' to view Outstanding, TPO Submitted and Cleared Conditions. To submit supporting documents needed to satisfy an Outstanding Condition, click 'Blue Up Arrow' to the left of the Condition.

The screenshot displays the ARDRI Hub TPO Portal interface. At the top, a progress bar shows steps: URLA, CREDIT, PRICING, FEES, and SUBMIT TO UW. Below this, a message states: "Please upload conditions below and then click Resubmit Loan" with a "Resubmit Loan" button. The main section is titled "Conditions" and features a filter menu with "All", "Outstanding", "TPO Submitted", and "Cleared" tabs. A search bar is also present. Below the filter menu is a table with columns: "Actions", "Description", "Due Date", and "Status". The table contains one entry: "Mortgage Statement(s) - provide most recent statement for all mortgages on subject property" with a due date of "10/15/24, 6:15 PM" and a status of "Pending". A red box highlights the "Blue Up Arrow" icon in the "Actions" column. A red arrow points from the "Conditions" menu item in the left sidebar to the "Conditions" tab in the main content area.

Actions	Description	Due Date	Status
	Mortgage Statement(s) - provide most recent statement for all mortgages on subject property	10/15/24, 6:15 PM Requested 50m ago	Pending

If you have any questions or require further assistance navigating the ARDRI Hub, please reach out to your assigned ARDRI Account Manager or Account Executive. If you have scenarios or pricing inquiries, contact your assigned ARDRI Account Executive.

Thank you for choosing ARDRI as your lending partner.