# Submitting a TBD Loan in Octane

**Your step-by-step guide**

CF® WHOLESALE
A DIVISION OF CARDINAL FINANCIAL, NMLS 66247

# Submitting a TBD Loan

1. Click **Add Loan**.

2. Complete the required (highlighted) form fields.
   Be sure to select **Preapproval Only** for **Application Type**.

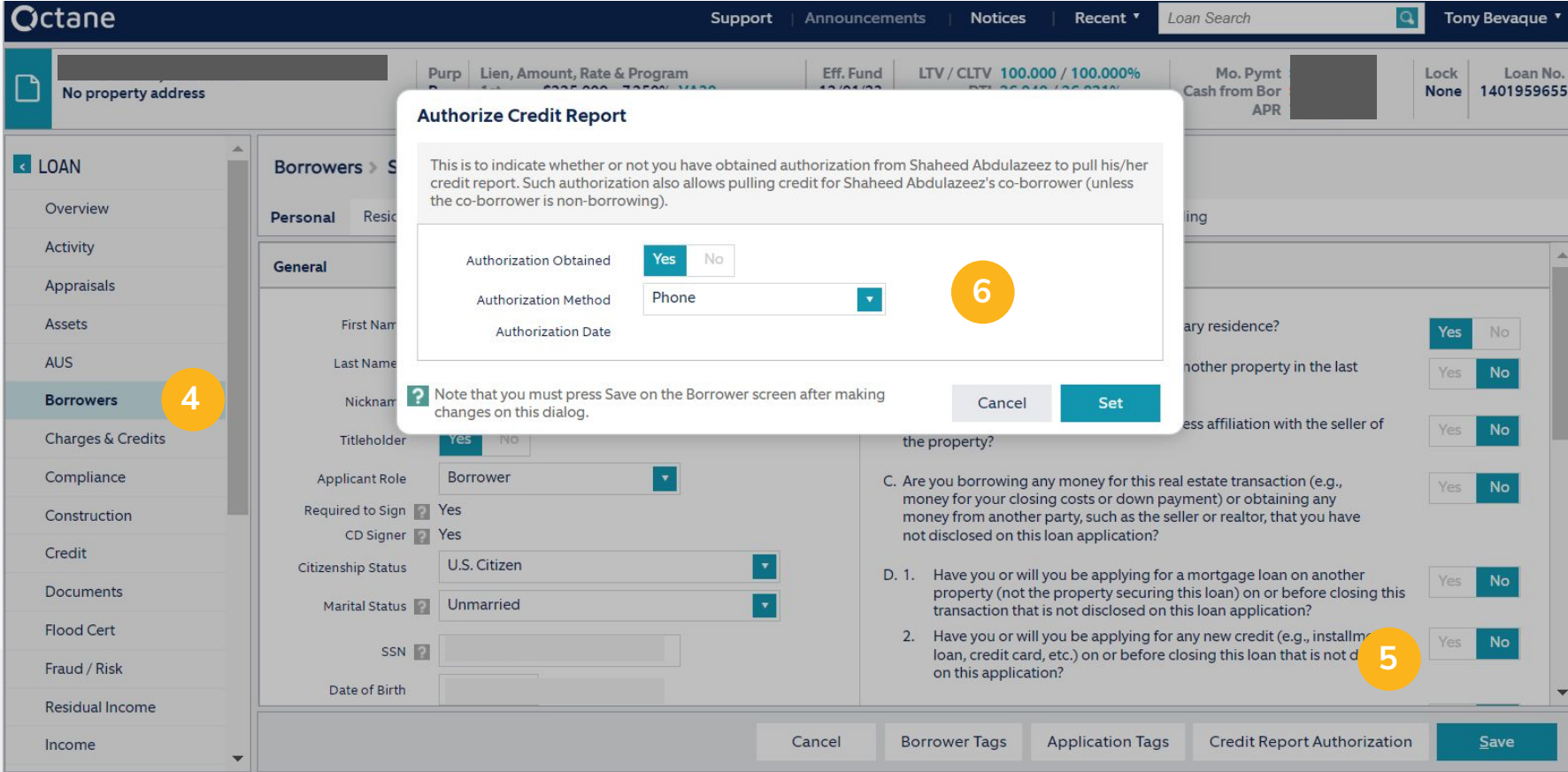3. Attach the 3.4 to this page, then click **Add Loan.**

# Submitting a TBD Loan
### (cont'd)

**4.** Once you are in the **Loan Screen**, click **Borrowers**.

**5.** Then click **Credit Report Authorization** in the bottom right corner.

**6.** Click **Yes** to verify the borrower gave prior authorization for the credit pull. Then select the method through which it was obtained. Once complete, click **Set**.

# Submitting a TBD Loan

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7. Select **Credit** on the left side menu.

8. Select **Request Credit** in the bottom right corner.

9. Click **Request New Report**.

10. Click the borrower's name.

11. Select **Reissue** and input the **Credit Report ID**.

12. Once complete, click **Submit**. After the report arrives, you can click **Liabilities** to edit them and mark items that need to be paid, excluded, etc.
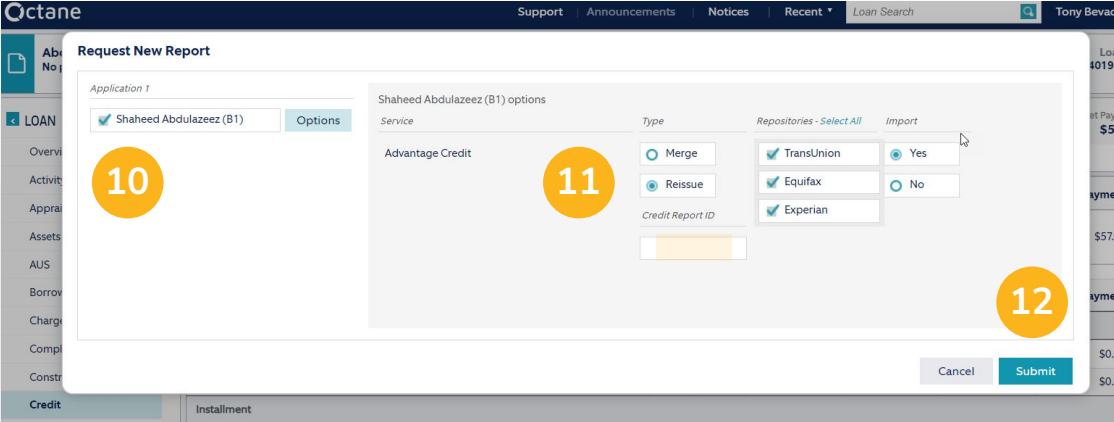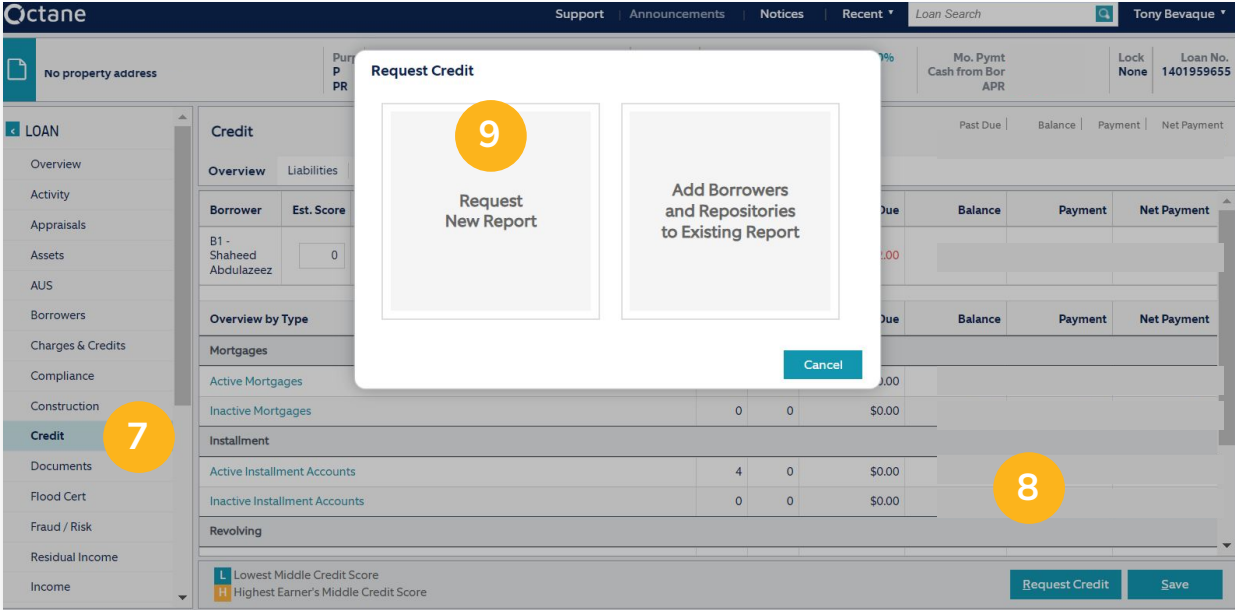
# Submitting a TBD Loan

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13. Next, click **Income** on the left side menu.

14. Click **Add Income**, if needed, in the bottom right corner. Select income type.

15. Depending on the income type you select (Job, Business, etc.), you will get a different outcome in the worksheet section.

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(cont'd)

16. Still on the **Income** page, select the **General** tab.

17. Click the **Green Pin** to look up the company address and phone number in Google.

18. Select if the job is Current /Primary. Type in the date they started and ended (if applicable). Note if they have ownership interest.

19. Click **Save**.

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### (cont'd)

20. Use our **Income Calculator** to determine Income. It's super easy and what the underwriter uses.

21. Select **Terms** in the left side menu.

22. Click **Get Rates**.

# Submitting a TBD Loan

(cont'd)

23. From there, select your **Program**, **Term**, **Lock Duration**, etc.

24. Click **Find Rates**.

25. Select a rate.

26. Click **Choose Selected**.

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27. Select **AUS** on the left side menu. Then click on **Checks** for the AUS you want to run to verify there are no missing items.

28. Click the **Submit** button you wish to run and wait for results. If it comes back with positive findings, move forward.

29. Click on **Documents**.

30. Attach all document files you have to share by either doing a drag and drop or clicking **Add File**.

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## (cont'd)

31. Click **Workflow** on the left.

32. Select **Pre-Approval Document Intake**.

33. Look for **Critical Items** under **Checks** and complete them until none remain. Then click **Outcomes** and select **CFW Pre-Approval Submit to UW**.

34. Click **Complete Step** to send the file to an underwriter. Wait for an update or setup from them.

# Thank you!

Questions? Get in touch anytime.

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