

# PR | Mortgage Investment

## PORTAL USER GUIDE

**NOTE AND DOCUMENT DELIVERY ADDRESS:**

Merchants Bank Warehouse Operations

2000 Midlantic Dr, Suite 405

Mount Laurel, NJ 08054

**WEBSITE:** [www.equityadvancer.com](http://www.equityadvancer.com)

**EMAIL:** [easeupport@prmortgageinvestment.com](mailto:easeupport@prmortgageinvestment.com)

**SALES EMAIL:** [sodell@prmortgageinvestment.com](mailto:sodell@prmortgageinvestment.com)

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*\*\*Select a topic above to be directed to that portion of the Portal User Guide\*\**

## HOW TO PRICE A LOAN

1. Go to [PR Mortgage Investment Client Portal](#), input your username and password and select logon to access our portal.



PR | Mortgage Investment

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**Client Site Login**

E-Mail Address:

Password:

[Password Retrieval / Account Lockout Reset](#)

2. Select the Underwriting Job ID (3261).

Please select the job below that you would like to access...



3. Choose the Loan Registration, Lock & Pricing tab located in the left-hand navigation menu.



- Click on Price My Loan listed on the left-hand navigation menu.



- Complete all required fields, indicated with a red asterisk (\*), and select Explore Price Options.

**Loan Information** -

Escrows/impounds  \*

Credit score  \*

Purpose  \*

Initial Draw Amount  \*

Line Amount  \*

First-time buyer

Amortization Type  \*

DTI/backend ratio  \*

Purchase/Sales price  \*

Appraised value  \*

HCLTV  \*

Utilization  \*

NOTE: Only DTIs of 43 or less are eligible.

**Property Information** +

**Explore Price Options**

- You will then be directed to Price My Loan Results which will display any Eligible or Ineligible Products. Click on the product code to view the rate stack. (Refer to step 9 if your intended product is shown as Ineligible).

### Price My Loan Results

Below are the rates for eligible products.

+ Eligible Products (1)
+ (EQADV) EQADV
+ Ineligible Products (1)

- To preview price results simply click on the rate to the left of the price you are interested in.

### Price My Loan Results

Below are the rates for eligible products.

+ Eligible Products (2)			
- (EQADV) EQADV			
<a href="#">Print</a>			
0 items highlighted			
Rate	Price	Lock Period	Select
<a href="#">6.834</a>	99.1250	30	<a href="#">Create Loan</a>
<a href="#">7.084</a>	99.3750	30	<a href="#">Create Loan</a>
<a href="#">7.334</a>	100.1250	30	<a href="#">Create Loan</a>
<a href="#">7.584</a>	100.6250	30	<a href="#">Create Loan</a>
<a href="#">7.834</a>	100.7500	30	<a href="#">Create Loan</a>
<a href="#">8.084</a>	101.0000	30	<a href="#">Create Loan</a>
<a href="#">8.334</a>	101.2500	30	<a href="#">Create Loan</a>

- A new window will appear displaying the margin, any loan level price adjustments, and the corresponding rate/price.

### Preview Price Results

#### Price File Information

Prod ID:	EQADV	Prod Name:	EQADV
Interest Rate:	7.33434%	Margin:	3%
Lock Period:	30 Days	Servicing:	Released
Commitment Type:	Individual/Best Efforts Days	Index:	4.33434

Original Base Price	Tier Adjustment	Class Adjustment	Final Base Price
100.250	0.000	0.000	100.250

	Rate	Price
Base Rate/Price:	7.33434	100.250
Adjustment Date/Time:		
4/16/2025 12:22:21 PM	Loan Size Adjustment Line Amount >= 300001 <= 395000	-0.125
Total Adjustment:	0	-0.125
Final Rate/Price:	7.33434	100.125

Please note that the pricing displayed above is based on incomplete loan data and may change.

- If the product you intended on pricing is shown under Ineligible Products please click on the product code to expand and select see guideline error, from here you can go back, and revise the search criteria and Explore Price Options.

Guideline Failures						
To price using EQADV, meet requirements for ONE guideline below.						
Cash Out Amount	Credit Score	HCLTV	Line Amount	Loan Purpose	Occupancy Type	Property Type
N/A	Greater than or equal to 700	Less than or equal to 85	Less than or equal to 750000	is one of Purchase,Rate/Term Refinance	Owner	is one of Single Family,Multi-Family,Condo,PUD,Townhouse

Guideline Failures						
A combination of the following fields does not match the required guidelines:						
See Guideline Error 1						

## HOW TO REGISTER A LOAN

1. Go to [PR Mortgage Investment Client Portal](#), input your username and password and select logon to access our portal.



PR | Mortgage Investment

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**Client Site Login**

E-Mail Address:

Password:

[Password Retrieval / Account Lockout Reset](#)

2. Select the Underwriting Job ID (3261).

Please select the job below that you would like to access...



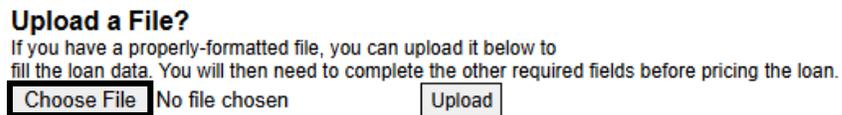
3. Choose the Loan Registration, Lock & Pricing tab located in the left-hand navigation menu.



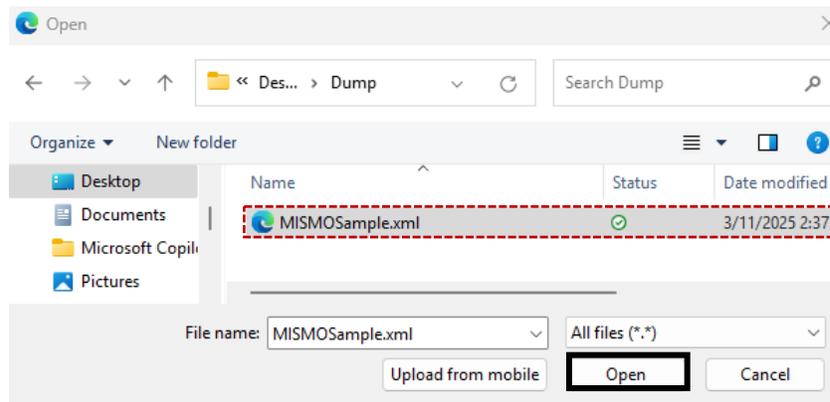
- Click on Register Loan listed on the left-hand navigation menu.



- Select Choose File, which will prompt a new window to appear so that you can browse your computer to locate the 3.4 file.



- Once you have selected the 3.4 file you would like to upload, click Open to proceed.



- Select the upload button.



- Our system will then display a preview of the data to help ensure the correct 3.4 file is being uploaded. Once confirmed, select Explore Pricing Options.

**Seller Loan Number:** 586211489  
**Borrower Last Name:** Customer  
**Property Address:** 10655 Birch St  
 City: Burbank  
 State: CA  
 Zip: 915021234

- You will then be directed to complete the remaining required fields, indicated with a red asterisk (\*), so that you may Explore Price Options.

**Loan Information** -

Escrows/impounds <input type="text" value="No"/>	Amortization Type <input type="text" value="ARM"/>
Credit score <input type="text" value=""/>	DTI/backend ratio <input type="text" value="0"/>
Purpose <input type="text" value="Purchase"/>	Purchase/Sales price <input type="text" value=""/>
Initial Draw Amount <input type="text" value=""/>	Appraised value <input type="text" value=""/>
Line Amount <input type="text" value=""/>	
	HCLTV <input type="text" value="0.0000"/>
First-time buyer <input type="text" value="No"/>	Utilization <input type="text" value="0"/>

NOTE: Only DTIs of 43 or less are eligible.

**Property Information** +

Explore Price Options

- You will then be directed to Price My Loan Results which will display any Eligible or Ineligible Products. Click on the product code to view the rate stack. (Refer to step 17 if your intended product is shown as Ineligible).

### Price My Loan Results

Below are the rates for eligible products.

+ Eligible Products (1)

+ (EQADV) EQADV

+ Ineligible Products (1)

11. To preview price results simply click on the rate to the left of the price you are interested in.

### Price My Loan Results

Below are the rates for eligible products.

+ Eligible Products (2)			
- (EQADV) EQADV			
<a href="#">Print</a>			
0 items highlighted			
Rate	Price	Lock Period	Select
<a href="#">6.834</a>	99.1250	30	<a href="#">Create Loan</a>
<a href="#">7.084</a>	99.3750	30	<a href="#">Create Loan</a>
<a href="#">7.334</a>	100.1250	30	<a href="#">Create Loan</a>
<a href="#">7.584</a>	100.6250	30	<a href="#">Create Loan</a>
<a href="#">7.834</a>	100.7500	30	<a href="#">Create Loan</a>
<a href="#">8.084</a>	101.0000	30	<a href="#">Create Loan</a>
<a href="#">8.334</a>	101.2500	30	<a href="#">Create Loan</a>

12. A new window will appear displaying the margin, any loan level price adjustments, and the corresponding rate/price.

### Preview Price Results

#### Price File Information

Prod ID:	EQADV	Prod Name:	EQADV
Interest Rate:	7.33434%	Margin:	3%
Lock Period:	30 Days	Servicing:	Released
Commitment Type:	Individual/Best Efforts Days	Index:	4.33434

Original Base Price	Tier Adjustment	Class Adjustment	Final Base Price
100.250	0.000	0.000	100.250

	Rate	Price
Base Rate/Price:	7.33434	100.250
Adjustment Date/Time:		
4/16/2025 12:22:21 PM	Loan Size Adjustment Line Amount >= 300001 <= 395000	-0.125
Total Adjustment:	0	-0.125
Final Rate/Price:	7.33434	100.125

Please note that the pricing displayed above is based on incomplete loan data and may change.

13. When ready to complete registration select the Create Loan link to the right of the preferred rate/price.

Rate	Price	Lock Period	Select
<a href="#">6.834</a>	99.1250	30	<a href="#">Create Loan</a>
<a href="#">7.084</a>	99.3750	30	<a href="#">Create Loan</a>
<a href="#">7.334</a>	100.1250	30	<a href="#">Create Loan</a>
<a href="#">7.584</a>	100.6250	30	<a href="#">Create Loan</a>
<a href="#">7.834</a>	100.7500	30	<a href="#">Create Loan</a>
<a href="#">8.084</a>	101.0000	30	<a href="#">Create Loan</a>
<a href="#">8.334</a>	101.2500	30	<a href="#">Create Loan</a>

14. You will then be directed to the Edit Loan screen, please complete the remaining required fields, indicated with a red asterisk (\*), then select Update and Price.

**Borrower Information** -

First name \*

Middle initial

Last name \*

Email

Social security number \*

**Additional Borrower Information**

First name

Middle initial

Last name

Email

Social security number

**Property Information** -

Address \*

Address 2

City \*

State \*

ZIP code \*

County \*

Occupancy type \*

Property Type \*

Number of Properties Owned \*

**Loan Information** +

Disclaimer: Please Check County Loan Limits for Eligibility, Only Eligible Loans will be Locked:  
[County Loan Limit List](#)

15. The system will then display the Loan Price Results, select Float to complete the registration process.

### Loan Price Results

<b>Loan Information</b>		<b>Pricing/Lock Information</b>	
Seller Loan Number:	20250416125710	Price File:	4/1/2025 5:46:00 PM
Loan Number:		Prod ID:	EQADV
Borrower:	test test	Prod Name:	EQADV
Lock Term:	30	Commitment Type:	Individual/Best Efforts
Loan Amount:	\$150,000.00	Sales Price:	\$500,000.00
First Mortgage LTV:	30	Lock Date:	
Appraised Value:	\$500,000.00	Expiration Date:	

Original Base Price 100.250	Tier Adjustment 0.000	Class Adjustment 0.000	Final Base Price 100.250
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	Rate	Price
Base Rate/Price:	7.33434	100.250
LLPA Date/Time:		
4/16/2025 1:14:47 PM		
Adjustment(s):		
Loan Size Adjustment Line Amount >= 300001 <= 395000	0	-0.125
<b>Total Adjustment:</b>	<b>0</b>	<b>-0.125</b>
<b>Final Rate/Price:</b>	<b>7.33434</b>	<b>100.125</b>

16. You will then have the option to print a copy of the Float Confirmation for your records.

**This loan has been set to a status of Pending - Float!**

**Loan Information**

Seller Loan Number: 586211488  
 Loan Number: 4400000112  
 Borrower: Ken Customer  
 Lock Term: 30  
 Loan Amount: \$300,000.00  
 First Mortgage LTV: 83.33  
 Appraised Value: \$600,000.00

**Pricing/Lock Information**

Price File: 2/13/2025 1:01:00 PM  
 Prod ID: EQADV  
 Prod Name: EQADV  
 Commitment Type: Individual/Best Efforts  
 Sales Price: \$600,000.00

[Print Confirmation](#)

[Return to Main Menu](#)

17. If the product you intended on pricing is shown under Ineligible Products please click on the product code to expand and select see guideline error, from here you can go back, and revise the search criteria and Explore Price Options.

Guideline Failures						
To price using EQADV, meet requirements for ONE guideline below.						
Cash Out Amount	Credit Score	HCLTV	Line Amount	Loan Purpose	Occupancy Type	Property Type
N/A	Greater than or equal to 700	Less than or equal to 95	Less than or equal to 750000	is one of Purchase,Rate/Term Refinance	Owner	is one of Single Family,Multi-Family,Condo,PUD,Townhouse

- Ineligible Products (2)  
 - (EQADV) EQADV

**Guideline Failures**

A combination of the following fields does not match the required guidelines:  
[See Guideline Errors](#)

## FILE NAMING CONVENTION FOR INITIAL UW AND CLDD SUBMISSION

It is imperative that you follow our naming convention before uploading your initial submission. This will ensure the documents are properly matched to their parent loan. We recommend uploading your initial submissions as a bulk pdf, labeled as the Seller Loan Number used when the loan was registered in the PRMI Portal.

### Supported File Formats:

- Files must be in one of the following formats:  
BMP, DOC, DOCX, GIF, HTM, HTML, JPEG, JPG, MSG, PDF, PJP, PNG, TIF, TIFF, TXT, XLS, XLSX, XML, XPS
- Files should not be password protected or encrypted.

### Naming your files:

- The beginning of the file name should begin with the Seller Loan Number
- Do not include any special characters in your file name (e.g., `~!@#\$%^&\*()+=/\, <>? " ' ).
- A dash (-) is permitted as part of the seller number.
- A period should only be used once as part of the file extension (Ex: .pdf .jpg)
- Use an underscore in lieu of a space. (Underscores should never be part of the loan number).

### Bulk File Upload Naming Convention (**Recommended**):

If you are uploading your initial submission in one bulk file, the file should be labeled as the Seller Loan Number used when the loan was registered in the PRMI Portal.

### Example of **valid** file name for Bulk Submissions:

If the file was registered with the Seller Loan Number **123456789**, the initial submission upload should be labeled as **123456789**.

### Example of **invalid** file name for Bulk Submissions:

- **SMITH Initial Submission** (no seller loan number and spaces in file name)
- **SMITH\_Initial\_Submission** (no seller loan number)
- **123456789\_Smith\_Initial\_Submission\_#2** (special character used)

### Multiple file uploads for Initial Submissions:

If you are uploading your initial submission in multiple document uploads, the files should be labeled to start with the Seller Loan Number used when the loan was registered in PRMI Portal, then followed by an underscore (\_), the primary borrowers' last name and/or description of the document type.

**Example of valid file name for Multiple File uploads:**

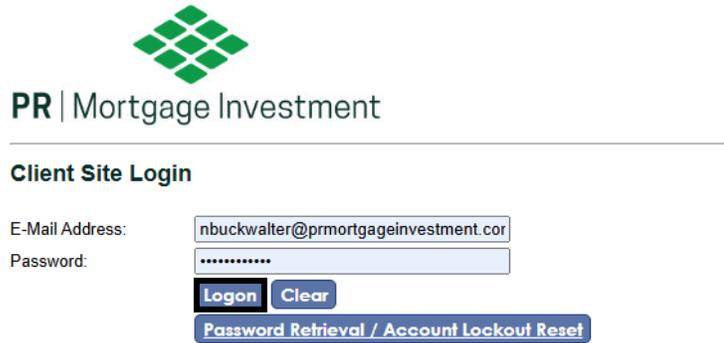
- 123456789\_Smith\_Income.pdf
- 123456789\_Smith\_Assets.pdf
- 123456789\_Bank\_Statement.pdf
- 123456789\_Bank\_Statement\_2.pdf

**Example of invalid file name for Multiple File uploads:**

- **Smith Initial Submission.pdf** (*no seller loan number and spaces in file name*)
- **123456789 Smith.pdf** (*no underscore after loan number*)
- **Smith.123456789.pdf** (*no seller loan number and includes an extra period in file name*)

## HOW TO UPLOAD INITIAL SUBMISSION

1. Go to [PR Mortgage Investment Client Portal](#), input your username and password and select logon to access our portal.



The image shows the PR Mortgage Investment Client Site Login page. It features the company logo at the top, followed by the text "PR | Mortgage Investment". Below this is a horizontal line and the heading "Client Site Login". The form includes two input fields: "E-Mail Address:" with the value "nbuckwalter@prmortgageinvestment.cor" and "Password:" with a masked password "\*\*\*\*\*". There are two buttons: "Logon" and "Clear". At the bottom of the form is a link: "Password Retrieval / Account Lockout Reset".

2. Select the Underwriting Job ID (3261).

Please select the job below that you would like to access...



3. Choose the Reports Menu tab located in the left-hand navigation menu.



- Click the blue Upload Data/Image Files to 3261 button. Prior to uploading your initial submission, please ensure your upload(s) are labeled in accordance with our naming convention. Please [click here](#) for more information or refer to the guides in our portal.

**Board Images / Data Files To 3261 - PR Mortgage Investments - Underwriting**

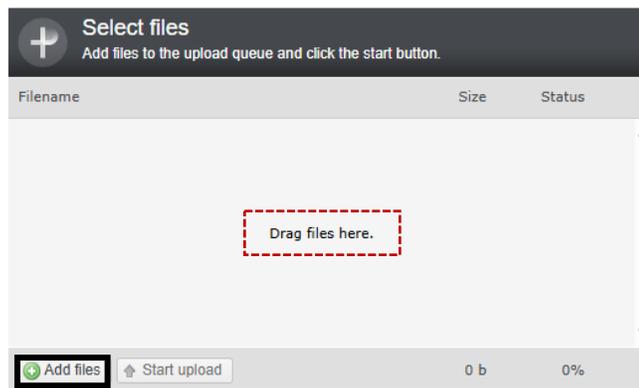
This upload feature is used to on-board data and images to this job (please verify that you are in the correct job). Also, please ensure you using the appropriate naming convention of **loannumber.PDF** for image files or **loannumber.FNM** for 3.2 data files or **loannumber.XML** for 3.4 data files in these uploads. *You can send everything to this job at once if you use the correct naming.*

**Upload Data/Image Files to 3261 (PR Mortgage Investments - Underwriting)**

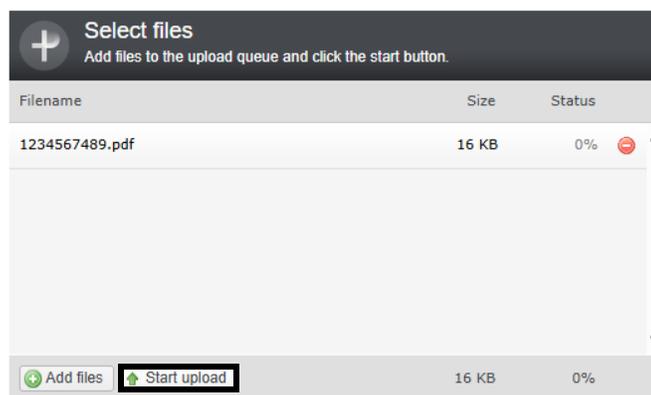
\* - To Upload TDOC images please use the loan search above and NOT this feature. Please note that individual files cannot exceed 115 MB in size; files above 115 MB may not be processed.

Please [click here](#) for examples of our file naming convention and our complete upload guide.

- A new window will then appear allowing you to drag and drop or browse your computer for the initial submission package(s).



- Select Start upload.



7. The system will display the following message which indicates your upload has been received. Please note, if the naming convention is not followed our system will not be able to assign the uploads to the appropriate parent loan which may cause underwriting delays. Please contact [easupport@prmortgageinvestment.com](mailto: easupport@prmortgageinvestment.com) with any questions.

The system has processed All file(s) you have queued and cleared any open Missing Images/Critical Documentation deficiency! If there are any problems with the files you will receive an email notification of those details. This window will now close...

## HOW TO UPLOAD CONDITIONS

1. Go to [PR Mortgage Investment Client Portal](#), input your username and password and select logon to access our portal.



PR | Mortgage Investment

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**Client Site Login**

E-Mail Address:

Password:

[Password Retrieval / Account Lockout Reset](#)

2. Select the Underwriting Job ID (3261).

Please select the job below that you would like to access...



3. Choose the Reports Menu located in the left-hand navigation menu.



- Input the Loan Number or Primary Borrower Last Name into the search bar and be sure to select the corresponding search option before selecting the blue search button.

### Reports Menu



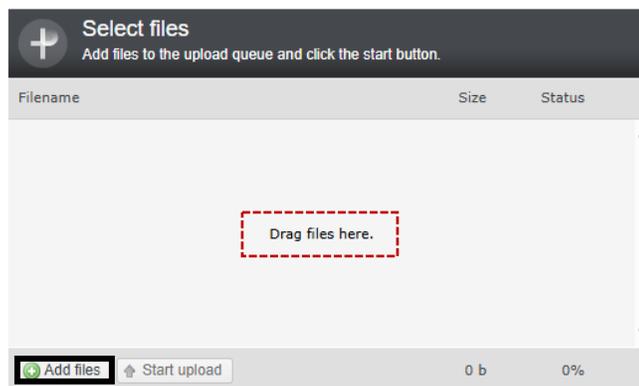
Search by Loan Number...  Loan Number  Last Name

- You will then be directed to the Underwriting Loan Information screen. Scroll down to view all Loan Conditions. When ready, select the 'Upload Files To Clear' hyperlink associated with the condition you are wanting to upload documentation for.

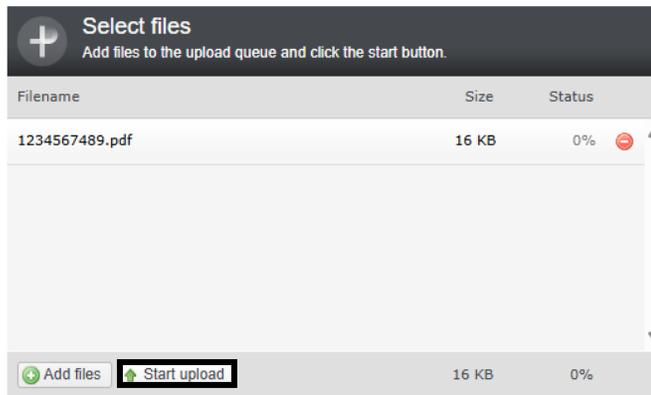
### Loan Conditions

Prior to Doc Conditions		Date Added	Signed Off	Und
1.	Provide acceptable Appraisal (form 1004) to support value of \$500K <a href="#">Upload Files To Clear</a>	4/3/2025		
2.	Provide updated paystub for borrower. Paystub in file has been cut off. <a href="#">Upload Files To Clear</a>	4/3/2025		
Prior to Funding Conditions		Date Added	Signed Off	Und
1.	Provide clear title in compliance with guidelines. <a href="#">Upload Files To Clear</a>	4/3/2025		
2.	Provide executed 4506 <a href="#">Upload Files To Clear</a>	4/3/2025		
3.	Provide hazard policy with correct mortgagee clause. <a href="#">Upload Files To Clear</a>	4/3/2025		

- A new window will then appear allowing you to drag and drop or browse your computer for the condition documentation. When uploading directly to a condition, there is no required naming convention.



7. Select Start upload.



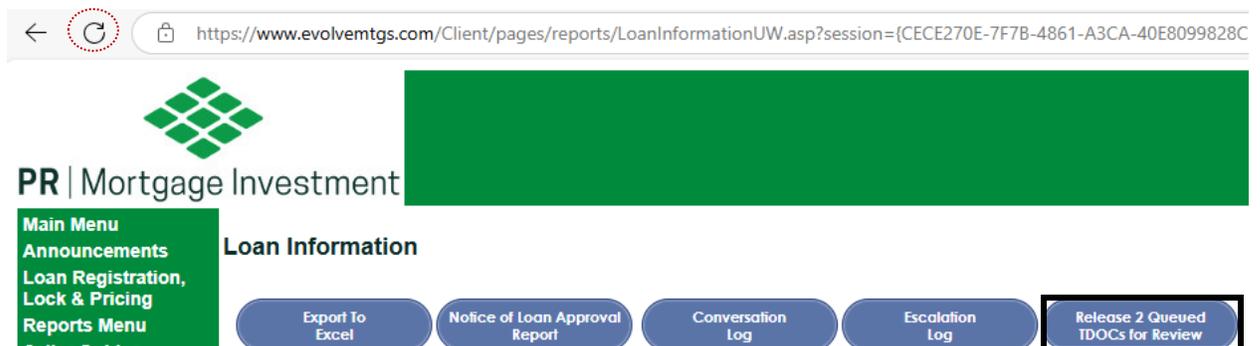
8. The system will then display the following message which indicates your upload has been received.

The system has processed All file(s) you have queued and cleared any open Missing Images/Critical Documentation deficiency! If there are any problems with the files you will receive an email notification of those details. This window will now close...

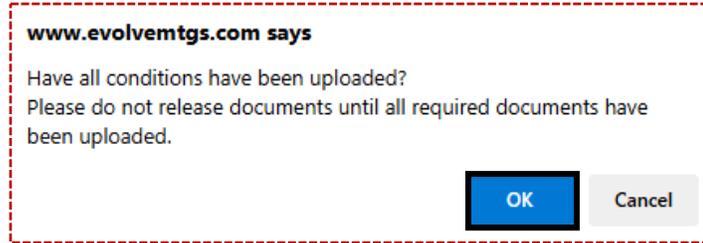
9. Once the upload has been processed, it will be accessible in the Loan Images section (bottom of page). Any documentation that has been uploaded, but not submitted to underwriting will display **\*\*QUEUED – Not reviewed until released\*\*** after the file name.

File Name	Image Added Date	User Name	Release Date
<a href="#">3011834466_ltl-report_442025142657_142658.pdf</a>	4/4/2025 2:26:59 PM	Deanna Horst	
<a href="#">3011834466_Miscellaneous_202504081433_145600.pdf</a>	4/8/2025 2:56:01 PM	Index Processor	
<a href="#">3011834466_Miscellaneous_202504081533_155323.pdf</a>	4/8/2025 3:53:24 PM	Index Processor	
<a href="#">3011834466_TDOC_123456789_141924.pdf</a> <b>** QUEUED - Not reviewed until released **</b>	4/8/2025 2:19:25 PM	Nicole Buckwalter	
<a href="#">3011834466_TDOC_123456789_152106.pdf</a> <b>** QUEUED - Not reviewed until released **</b>	4/8/2025 3:21:06 PM	Nicole Buckwalter	

10. Once all documentation has been uploaded and you are ready to send the file back to underwriting, select the TDOC Release button located at the top of the page. If the TDOC release button is not visible, please refresh the page.



- After clicking the TDOC Release button, a message will be displayed to confirm that all conditions have been uploaded. If this is the case, select the OK button to proceed with sending the file back to underwriting for review.

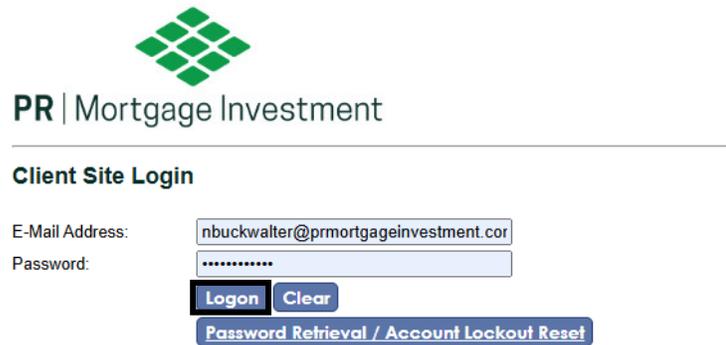


- Subsequently the **\*\* QUEUED – Not reviewed until released \*\*** indicator will disappear and the files released for review will be time stamped with the Release Date as further indication of the file having been submitted to underwriting for review.

File Name	Image Added Date	User Name	Release Date
<a href="#">3011834466_Idi-report_442025142657_142658.pdf</a>	4/4/2025 2:26:59 PM	Deanna Horst	
<a href="#">3011834466_Miscellaneous_202504081433_145600.pdf</a>	4/8/2025 2:56:01 PM	Index Processor	
<a href="#">3011834466_Miscellaneous_202504081533_155323.pdf</a>	4/8/2025 3:53:24 PM	Index Processor	
<a href="#">3011834466_TDOC_123456789_141924.pdf</a>	4/8/2025 2:19:25 PM	Nicole Buckwalter	4/15/2025 11:24:39 AM
<a href="#">3011834466_TDOC_123456789_152106.pdf</a>	4/8/2025 3:21:06 PM	Nicole Buckwalter	4/15/2025 11:24:39 AM

## HOW TO UPLOAD CLOSED LOAN PACKAGE

1. Go to [PR Mortgage Investment Client Portal](#), input your username and password and select logon to access our portal.



2. Select the Post Close Job ID (6261).

Please select the job below that you would like to access...



3. Click on the Image Uploads tab located in the left-hand navigation panel.



- Click the blue Upload Data/Image Files to 6261. Prior to uploading your closed loan package, please ensure the file(s) are labeled in accordance with our naming convention. Please [click here](#) for more information or refer to the guides in our portal.

**Supported File Formats:**

- The best file format is PDF but other files must be in one of the following formats: BMP, DOC, DOCX, GIF, HTM, HTML, JPEG, JPG, MSG, PDF, PJP, PNG, TXT, XLS, XLSX, XML, XPS
- Files should not be password protected or encrypted.

**Loan image must be uploaded with Seller Loan Number as the leading characters of the file name**

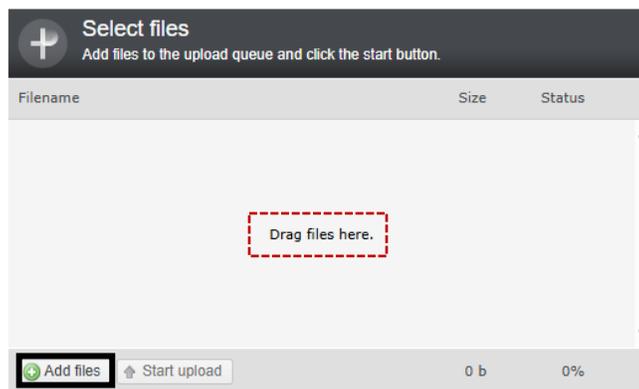
- <seller loan number>.pdf
- <seller loan number>\_anything additional to the name.PDF - must be separated by underscore ( \_ )
- <seller loan number>\_TDOC\_ anything additional to the name.PDF - **All trailing conditions must include \_TDOC after the Seller Loan number**

Please [click here](#) for examples of our file naming convention and our complete upload guide.

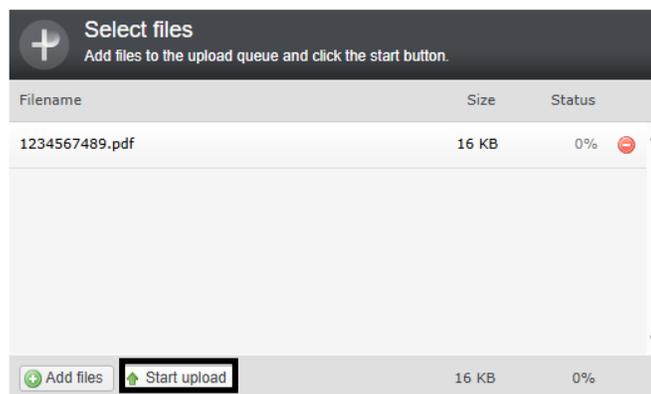
**Upload Loan Images to 6261 - PR Mortgage Investment - Closed Loan**

Please note that individual files cannot exceed 115 MB in size; files above 115 MB may not be processed.

- A new window will then appear allowing you to drag and drop or browse your computer for the closed loan package(s).



- Select Start upload.

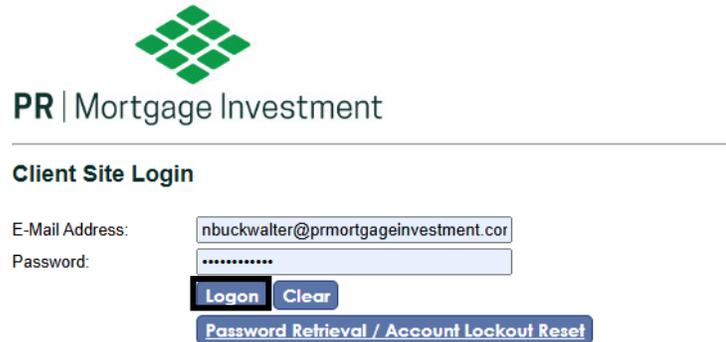


7. The system will then display the following message which indicates your upload has been received. Please note, if the naming convention is not followed our system will not be able to assign the uploads to the appropriate loan which may cause delays. Please contact [easupport@prmortgageinvestment.com](mailto:easupport@prmortgageinvestment.com) with any questions.

The system has processed All file(s) you have queued and cleared any open Missing Images/Critical Documentation deficiency! If there are any problems with the files you will receive an email notification of those details. This window will now close...

## HOW TO UPLOAD CLOSED LOAN DEFICIENCIES

1. Go to [PR Mortgage Investment Client Portal](#), input your username and password and select logon to access our portal.



The image shows the PR | Mortgage Investment Client Site Login page. It features the company logo at the top, followed by the text "PR | Mortgage Investment". Below this is the heading "Client Site Login". There are two input fields: "E-Mail Address:" with the value "nbuckwalter@prmortgageinvestment.cor" and "Password:" with a masked password "\*\*\*\*\*". Below the password field are two buttons: "Logon" and "Clear". At the bottom of the form is a link: "Password Retrieval / Account Lockout Reset".

2. Select the Post Close Job ID (6261).

Please select the job below that you would like to access...



3. Click on the Reports Menu located in the left-hand navigation panel.



- Input the Loan Number or Primary Borrower Last Name into the search bar and be sure to select the corresponding search option before selecting the blue search button.

### Reports Menu

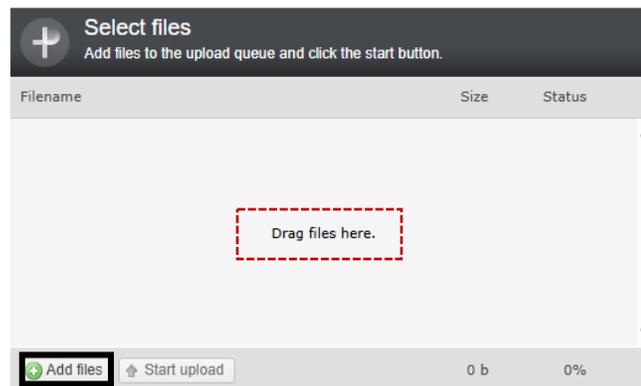


- You will then be directed to the Closed Loan Information screen. Scroll down to view all Loan Exceptions. When ready, select the 'Upload Files To Clear' hyperlink associated with the deficiency you are wanting to upload documentation for.

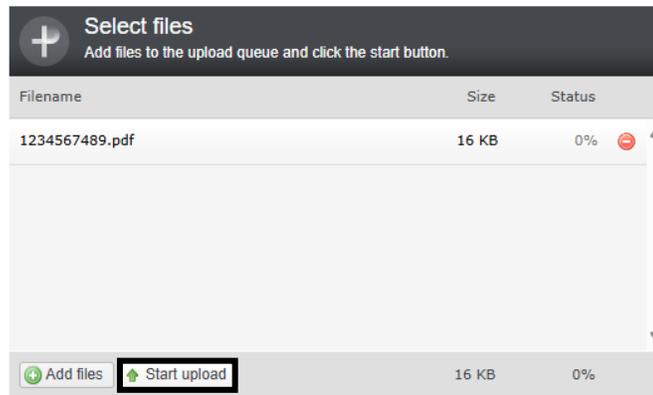
#### Loan Exceptions

Type	Compliance Deficiencies	Added Date	Cleared Date	Waived Date	Action Comment
Condition	Disclosure HPML- need evidence of rate lock date with borrower <a href="#">Upload Files To Clear</a>	5/3/2022 11:32:13 AM	4/4/2025 9:25:19 AM		Information provided
Condition	Application Other: <b>COMMENT:</b> Need updated final loan application the co-borrowers citizenship has not been marked. <a href="#">Upload Files To Clear</a>	5/3/2022 12:26:26 PM	4/4/2025 9:17:23 AM		Information provided
Condition	Application Completed, signed, final application for all applicant not in file <a href="#">Upload Files To Clear</a>	4/4/2025 9:15:08 AM			
Condition	Disclosure Missing initial disclosure within 3 days of application <a href="#">Upload Files To Clear</a>	4/4/2025 9:15:08 AM			

- A new window will then appear allowing you to drag and drop or browse your computer for the deficiency documentation. When uploading directly to a deficiency, there is no required naming convention.



7. Select Start upload.



8. The system will then display the following message which indicates your upload has been received.

The system has processed All file(s) you have queued and cleared any open Missing Images/Critical Documentation deficiency! If there are any problems with the files you will receive an email notification of those details. This window will now close...

9. Once all deficiencies have been cleared the status will update to Approved for Funding. Upon receipt of collateral, PRMI will work to purchase the loan and issue the purchase advice.

## ESCALATION LOG

The escalation log should be utilized to communicate with the Underwriter and/or Compliance Auditor for each respective file. This should be your first method of contact, as most issues can be resolved through this approach.

1. Go to [PR Mortgage Investment Client Portal](#), input your username and password and select logon to access our portal.



PR | Mortgage Investment

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**Client Site Login**

E-Mail Address:

Password:

2. After logging in to our client portal, navigate to the appropriate Job ID.

3261 – Underwriting: Registration through Clear to Close

6261 – Post Close: Post Closing through Purchase

Please select the job below that you would like to access...



- Choose the Reports Menu tab located in the left-hand navigation menu.



- Input the Loan Number or Primary Borrower Last Name into the search bar and be sure to select the corresponding search option before selecting the blue search button.

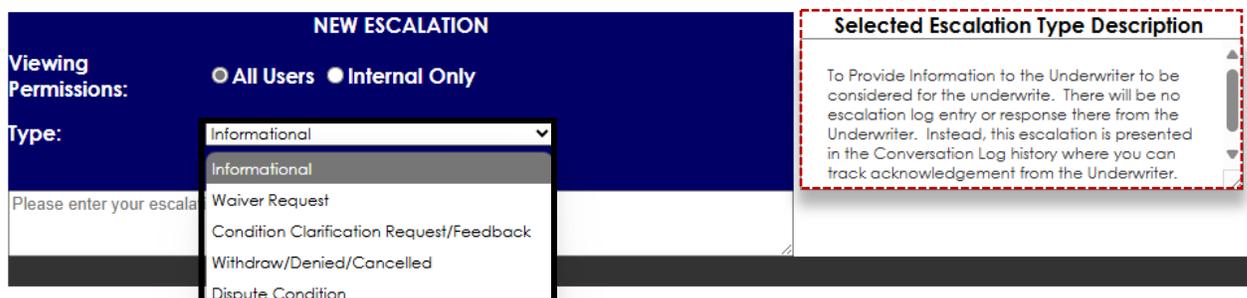
### Reports Menu



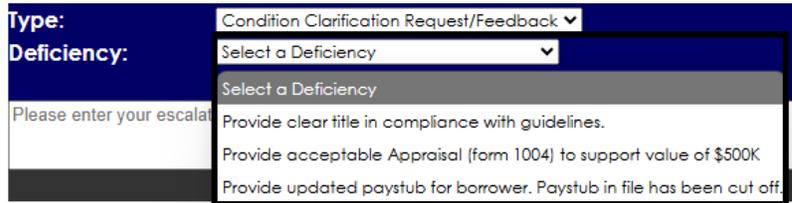
- You will then be routed to the Loan File. When ready, select the blue 'Escalation Log' button at the top of the page.



- Next, select the appropriate escalation type from the drop down. A description of the selected escalation type will display to the right to ensure the escalation is routed to the correct team.



7. Then select the deficiency from the drop down that your escalation pertains to.



8. Enter your escalation comment and select the blue 'Add New Escalation' button.



9. Your escalation will be logged below.

Date	By:	Type	Deficiency	Summary	Last Auditor Update	Auditor(s) Responses
4/8/2025 3:22:58 PM	Buckwalter, Nicole	Condition Clarification Request/Feedback	Provide clear title in compliance with guidelines.	Sample escalation		

10. The user who submitted the escalation will receive email notifications from [do-not-reply@evolvemortgageservices.com](mailto:do-not-reply@evolvemortgageservices.com) once the escalation has been reviewed and responded to. This will be your queue to log in and review the response.

The system detected a(n) PR Mortgage Investments - Underwriting [ESCALATION] response received on loan below, posted on 4/9/2025 6:07:37 AM. The details of the transaction are presented below:

**Loan:** 3011834466  
**Current Status:** Approved with Conditions  
**Correspondent:** PR Mortgage Investments (Default)

Date	By:	Type	Deficiency	Summary	Last Auditor Update	Auditor(s) Responses
4/8/2025 3:22:58 PM	Buckwalter, Nicole	Condition Clarification Request/Feedback	Provide clear title in compliance with guidelines.	Sample escalation	4/9/2025 6:04:57 AM	Credit Response: srichardson (4/9/2025 6:04:57 AM) - Test