PODIUM

DOMINION FINANCIAL
WHOLESALE

As of 7.31.2025

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Click on the topic you want to review, and it will take you to that page.

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Click on the topic you want to review, and it will take you to that page.

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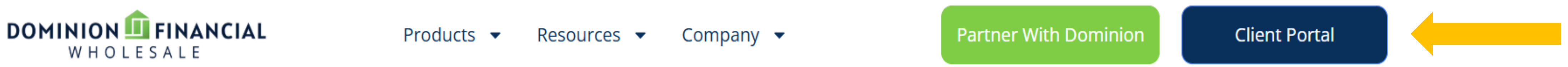
PODIUM Platform Access

You can access the Podium platform several ways:

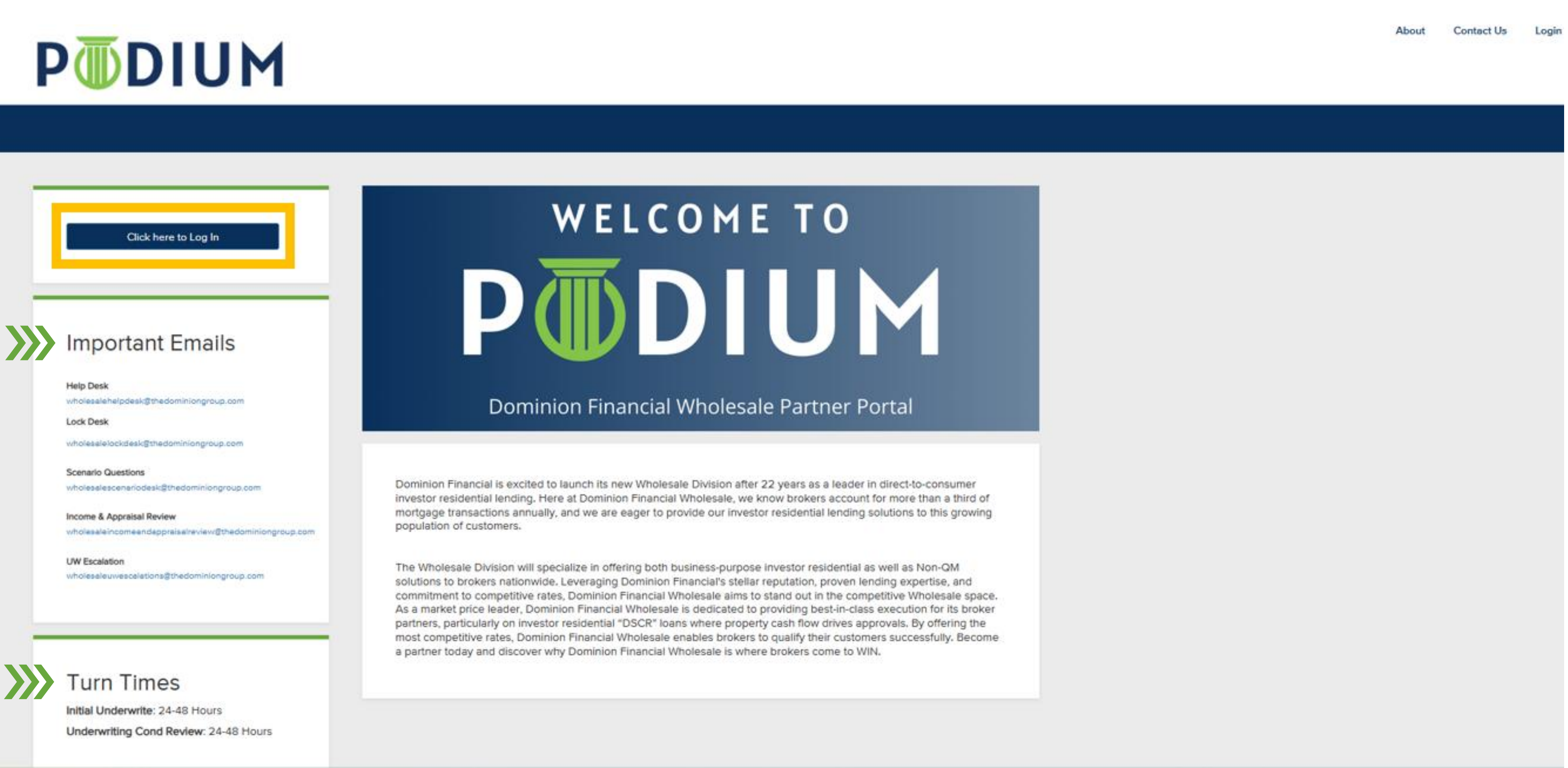
- Visit dominionfinancialwholesale.com and on our main page click on the "***Client Portal***" button in the upper right corner (example below)

OR

- Click the ***"Client Portal"*** button below:

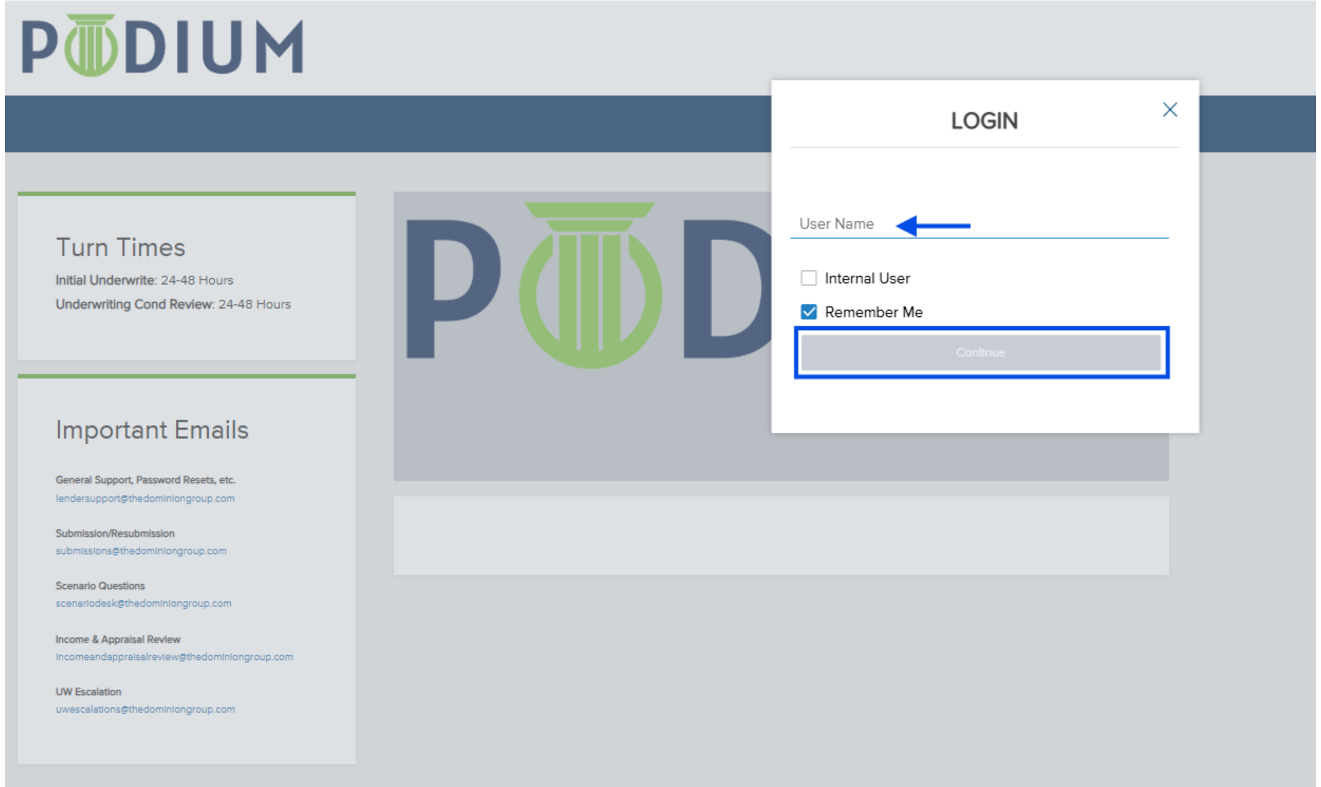


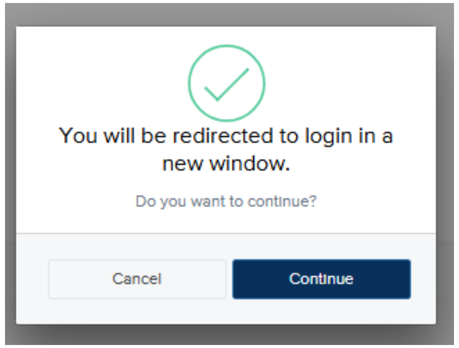
Podium Login

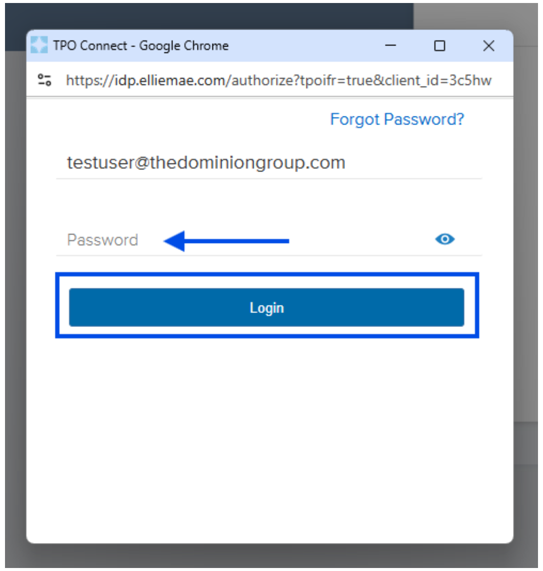


- Click on ***"Click here to Log In"***
- On this screen you can also obtain:
  - **Important Emails**
  - Current **Turn Times** and

Login Screen Continued







- On the LOGIN pop-up, enter ***your PODIUM UserName*** (<u>**do not**</u> check Internal User), then click "***Continue***" **NOTE:** Use ***.com credentials*** for Business Purpose Loans/Investment Properties. Use ***.TRID credentials*** for Consumer Loans/Primary or Second Homes.
- On the next pop-up screen, press "***Continue***"
- A separate window will open, enter ***your password***, then click "***Login***"

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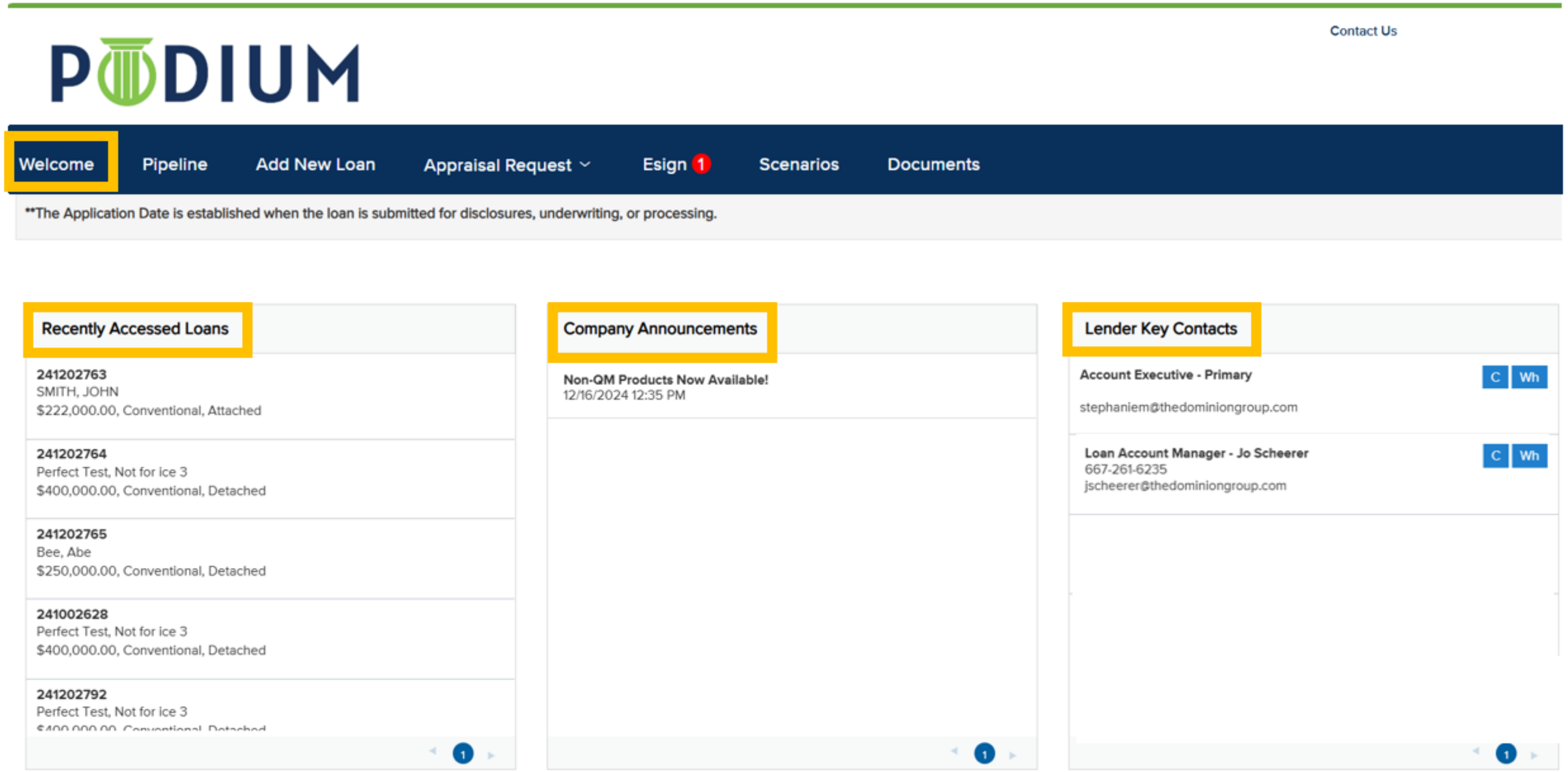
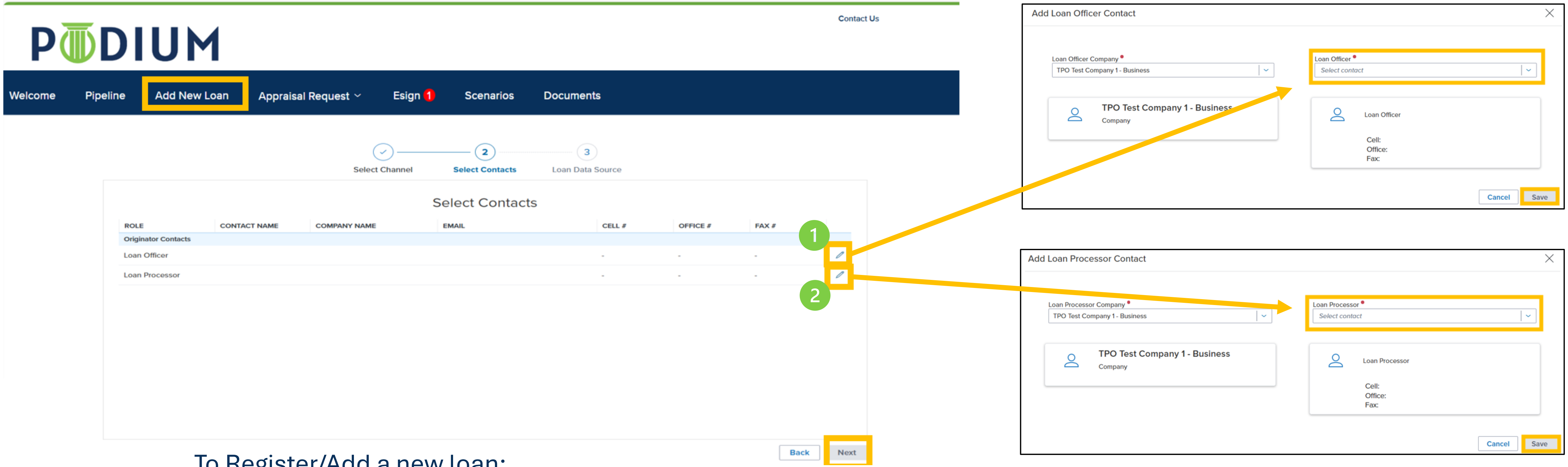
Welcome Screen



You will automatically be directed to the **Welcome** page. Here you will find:

- **Recently Accessed Loans** - Last 5 loans accessed
- **Company Announcements**
- **Lender Key Contacts** – Assigned **Account Executive** and **Loan Account Manager** information
- Click ***Pipeline*** on Top Blue Bar to review your entire pipeline.

Register/Add New Loan – Select Contacts



To Register/Add a new loan:

- Click ***"Add New Loan"*** on the top bar > in the **Select Contacts** section do the following:
    1. To the right of **Loan Officer** Role click the ***"Pencil Icon"***. Then on the **Add Loan Officer Contact** pop-up, in the **Loan Officer dropdown** select ***your name***, then click ***"Save"*** at the bottom right.
    2. To the right of **Loan Processor** Role click the ***"Pencil Icon"***. Then on the **Add Loan Processor Contact** pop-up, in the **Loan Officer dropdown** select ***your name***, then click ***"Save"*** at the bottom right.
        - Reach out to your Admin if names are not listed, they will be able to add them.

          NOTE: Contacts entered here will receive all notifications on the loan.
- Then click the ***"Next"*** button at the bottom right of the screen.

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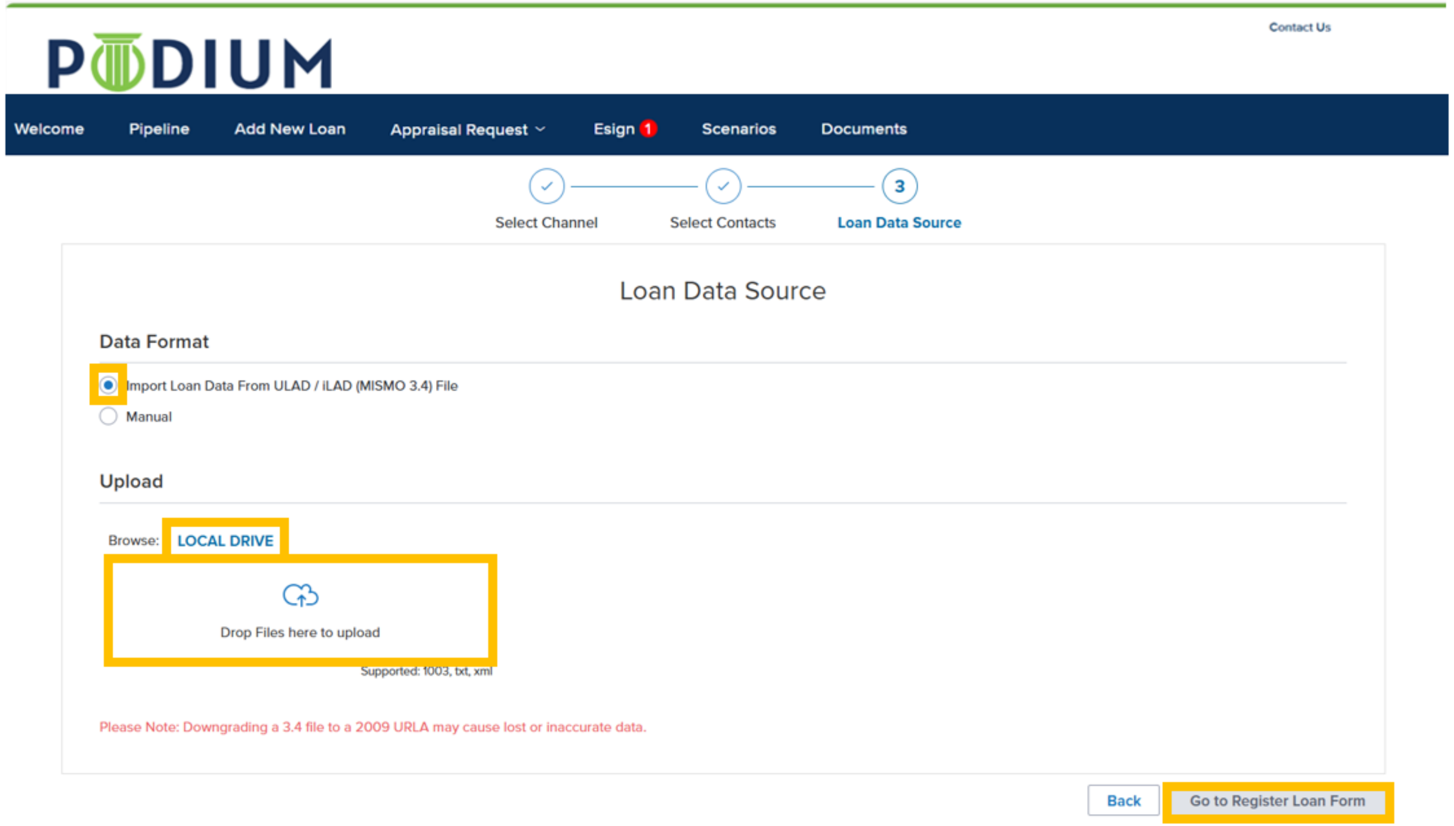
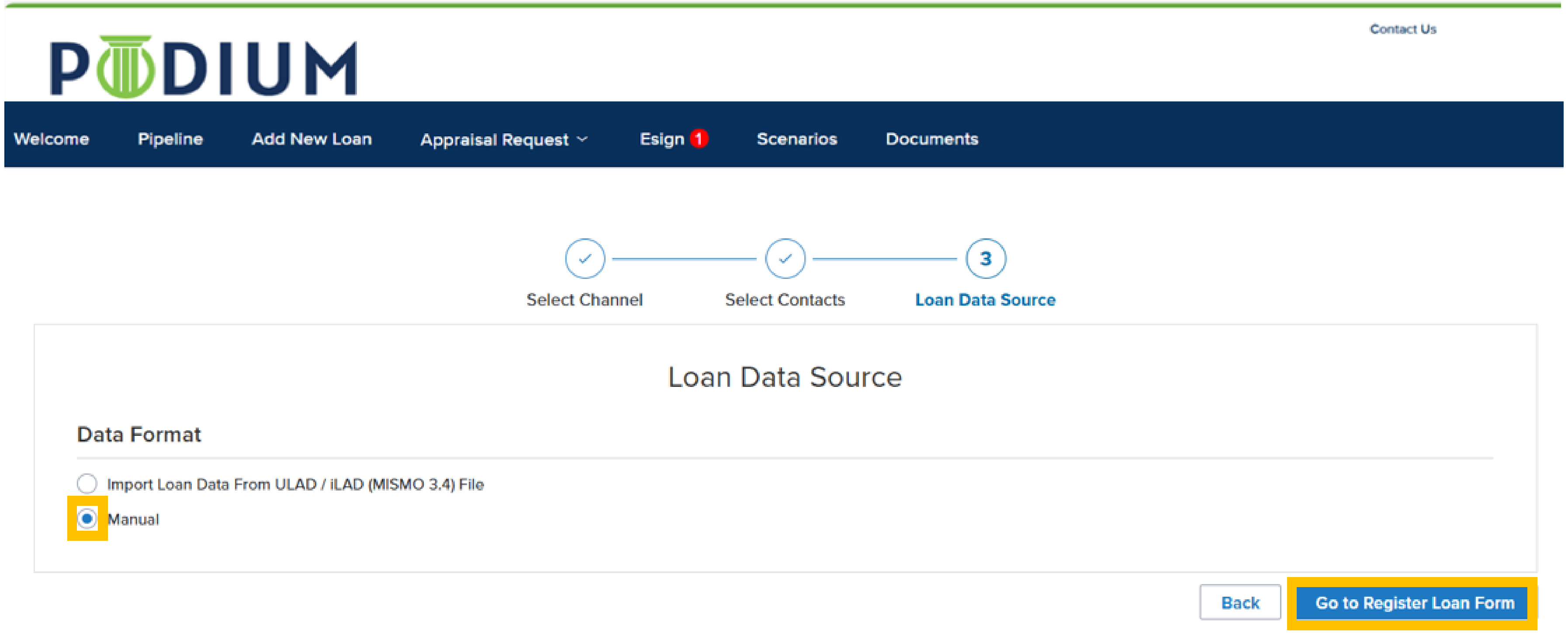
Register/Add New Loan – Loan Data Source – Import 3.4 MISMO File



To Import a 3.4 MISMO file do the following:

- In the **Data Format** section, make sure the click the ***radial*** next to **Import Loan Data From ULAD/ILAD (MISMO 3.4) File**
- Next in the **Upload** section, click ***"LOCAL DRIVE"*** to locate the file in your **File Explorer** folder or ***drag the file*** in the **Drop Files here to upload** box.
- Then click the ***"Go to Register Loan Form"*** button at the bottom right of the screen.

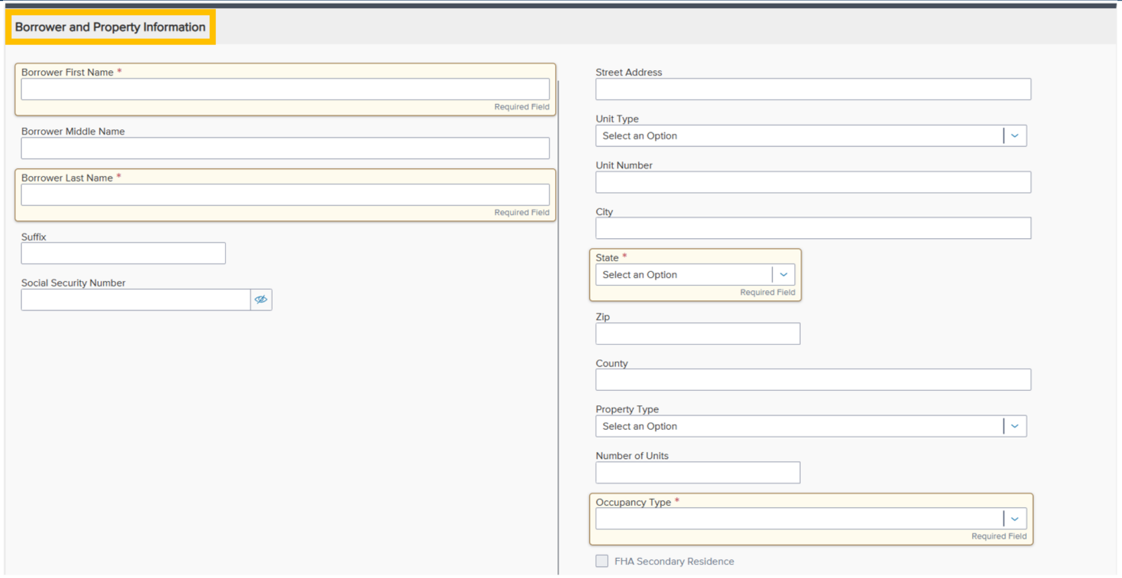
Register/Add New Loan – Loan Data Source – Manual Entry

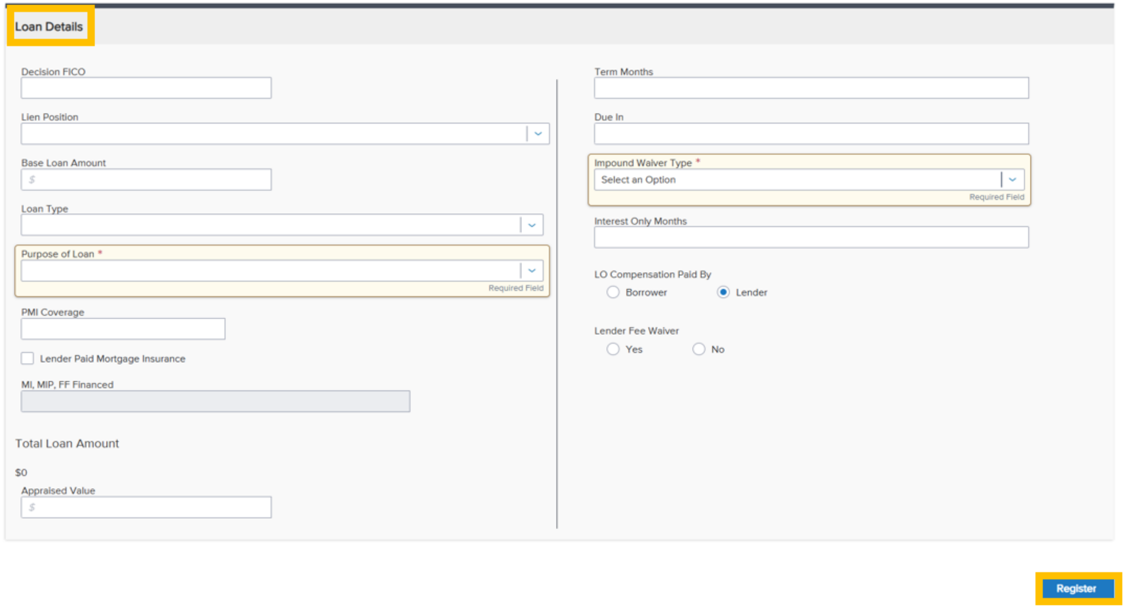


For enter data manually do the following:

- In the **Data Format** section, make sure the click the ***radial*** next to **Manual**
- Then click the ***"Go to Register Loan Form"*** button at the bottom right of the screen.

Quick Register – Manual Entry





- MISMO 3.4 upload will complete most of these fields
- For manual entry input the fields on the **Quick Register** screens.
- Click the ***Register*** button at the bottom of the 2nd screen once completed.

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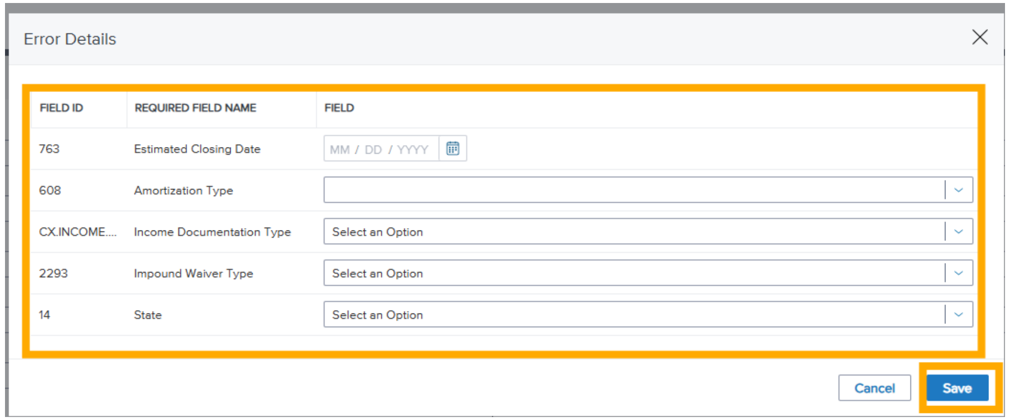
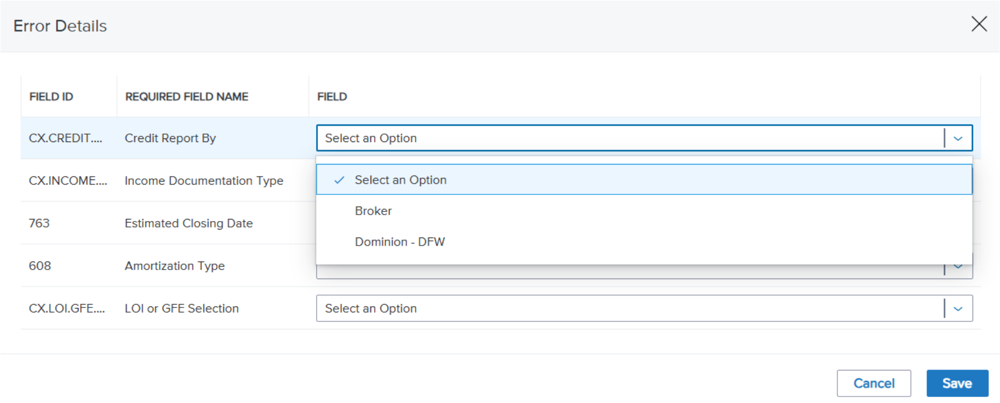
Required Fields

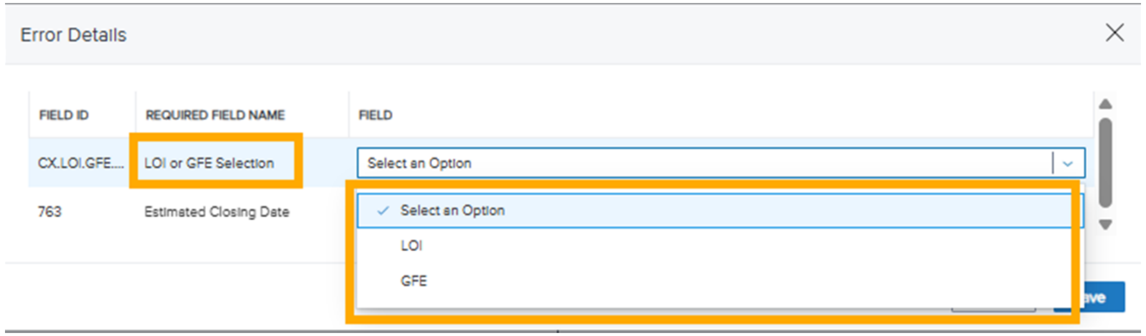
- Required information will display in the **Error Details** pop-up > complete the ***FIELD sections*** > once all completed, click the ***Save*** button at the bottom right.





- If the **Credit Report By** field is listed- select ***Broker*** if you pulled credit & will ***re-issue*** it or select ***Dominion – DFW*** if you want us to pull credit (must have a **signed Credit Authorization** and ***upload*** it to ***PODIUM***)

- Business Purpose (Investment) loans **only**, if the **REQUIRED FIELD LOI or GFE Selection** is listed > select ***LOI*** or ***GFE***



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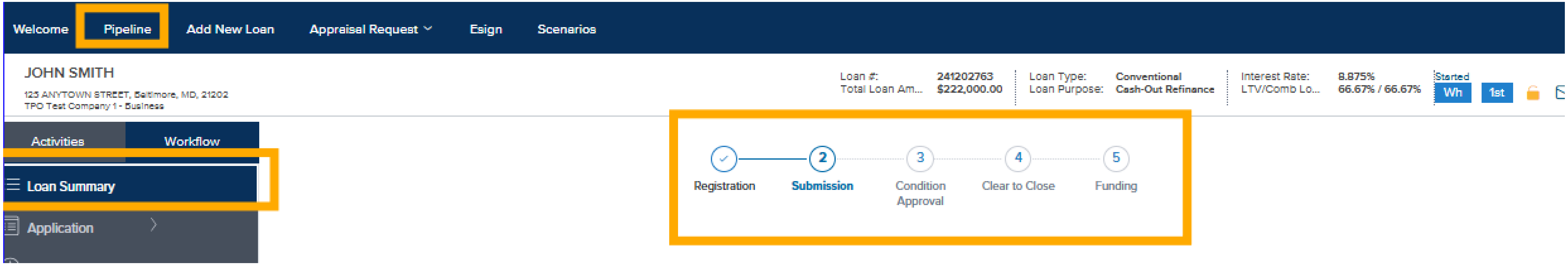
Loan Tracker



- Congratulations! Your loan is now **Registered**, and you are now on the **Loan Summary** page.
- The **Loan Tracker** is displayed in the middle of the main page.
  - **Remains visible** as you move through the page options.
  - Quick way to **view your loan's status**.
  - As each stage is completed, the **number updates** to a **check mark**.
- Click on ***Loan Summary*** on the left of the screen, to begin reviewing/completing the **Loan Application** screens.
- You can access any of your loans by clicking on ***Pipeline*** on the top bar.

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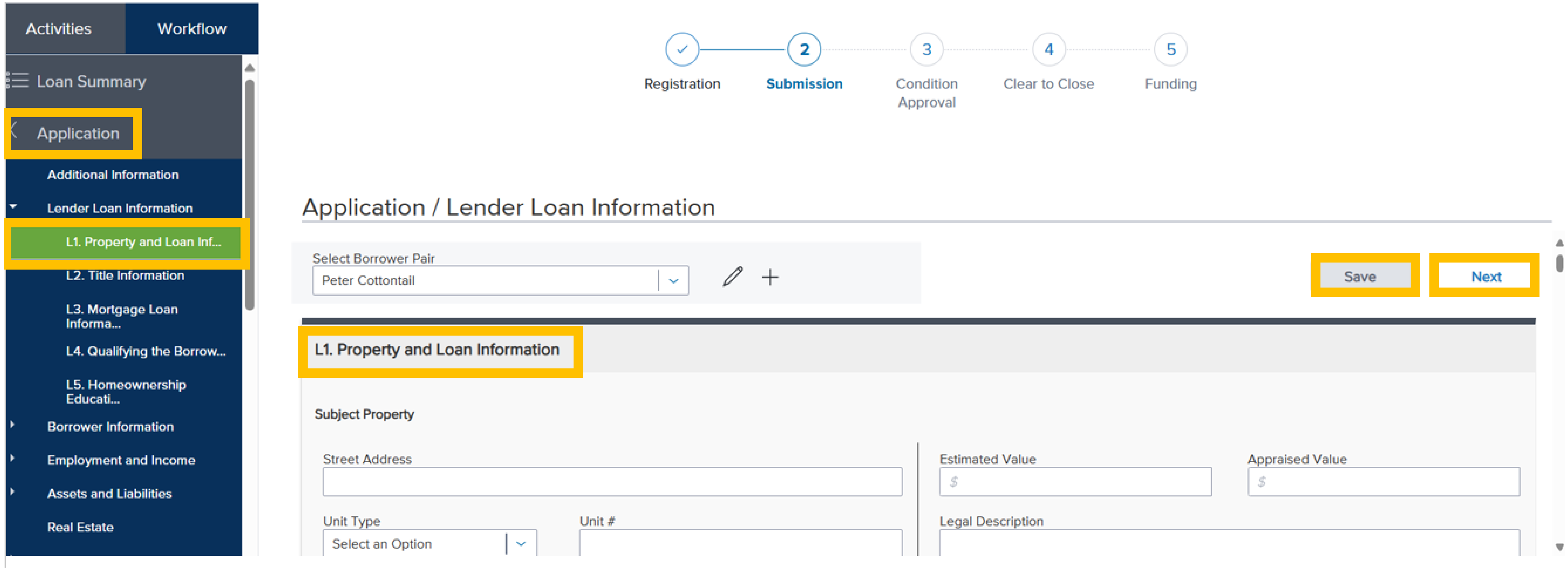
Loan Application



- **Application** – add, edit, delete data
- **Next** button – move to each page without losing data entered
- **Save** button – saves data
- When prompted - ***Save information*** to the loan file

❖ **Important** - ***Review and ensure*** the **L1. Property and Lender Loan Information** screen is ***fully completed and accurate*** as possible.

❖ **MISMIO 3.4 Clients** click ***HERE*** to go to Order/Re-issue Credit

❖ **Data Entry Only Clients** click ***HERE*** for **Application and Order Credit Instructions**

❖ **DFS Orders Credit Clients** click ***HERE*** to go to **Order Credit Instructions**

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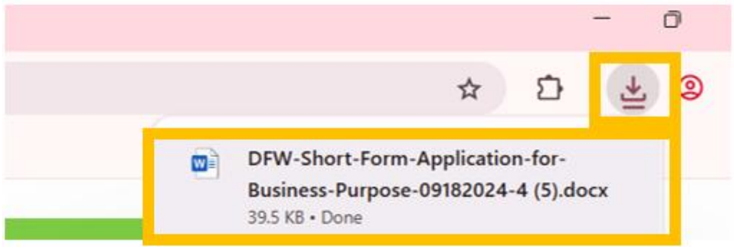
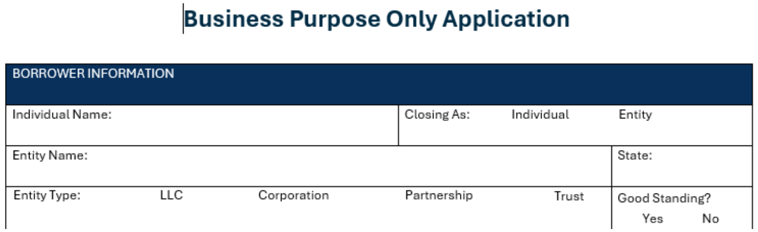
Loan Application – Data Entry Clients Only

- Click ***Dominion Financial Loan Application Form*** to download the application to your computer for completion (ensure Subject Property information is fully complete and accurate as possible). The form will ***download*** to your computer. In the upper right corner of the website click this ***icon*** & then click ***DFW – Short-Form-Application-for-Business-Purpose-09182024-4 (5).docx*** the document will open in **Word** for you to ***complete & save*** to your computer.



or

- go to our website at www.dominionfinancialwholesale.com > click ***Resources*** at the top of the page > in the dropdown, click ***Broker Resources*** > below **Downloadable Resources** click ***+ Checklists & Forms*** > click the ***Dominion Financial Loan Application*** button. The form will ***download*** to your computer. In the upper right corner of the website click this ***icon*** & then click ***DFW – Short-Form-Application-for-Business-Purpose-09182024-4 (5).docx*** the document will open in **Word** for you to ***complete & save*** to your computer.



Business Purpose Only Application

BORROWER INFORMATION					
Individual Name:			Closing As:	Individual	Entity
Entity Name:					State:
Entity Type:	LLC	Corporation	Partnership	Trust	Good Standing? Yes No

- If you prefer DFW enter the application data for you, click ***HERE*** to move to the next step. * Note: Your profile must be set up in advance in Podium to access this service.

  - **Note:** You can ***manually enter the data*** yourself by completing all the **Application** screens to expedite the process. Click ***HERE*** to go back to slide 14 for information.
  - **Important** - If you do manually enter the information ***ensure*** the **L1. Property and Lender Loan Information** screen is ***fully completed and accurate*** as possible.

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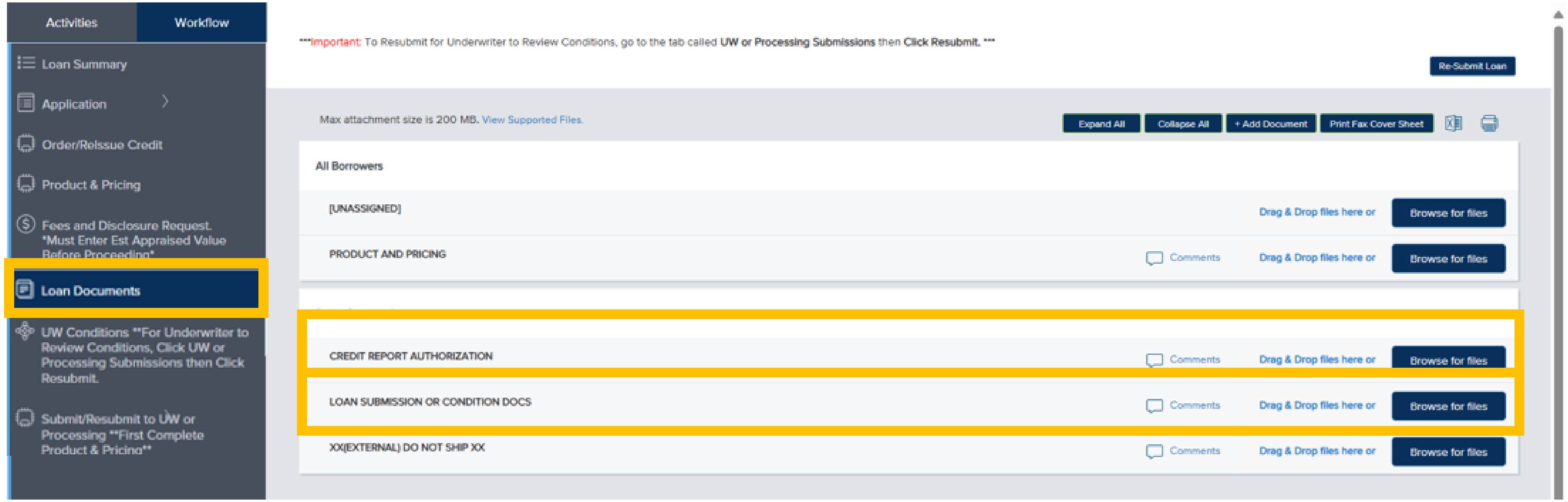
Loan Documents – Data Entry or DFW Ordering Credit



For Data Entry – If you prefer to have DFW complete the Application data entry, your profile must be set up for this option in advance.

- **Uploading Documents-** On the **Activities** Menu, click ***Loan Documents***
  - **Data Entry Only Clients –** ***Upload Application*** to the **LOAN SUBMISSION OR CONDITION DOCS** line by either ***drag & dropping*** it to **Drag & Drop file here or** clicking the ***Browse for files*** button and ***locate application*** on your computer
  - **DFW Ordering Credit** – ***Upload Signed Credit Report Authorization*** to the **CREDIT REPORT AUTHORIZATION** line by either ***drag & dropping*** it to **Drag & Drop file here or** clicking the ***Browse for files*** button and ***locate application*** on your computer

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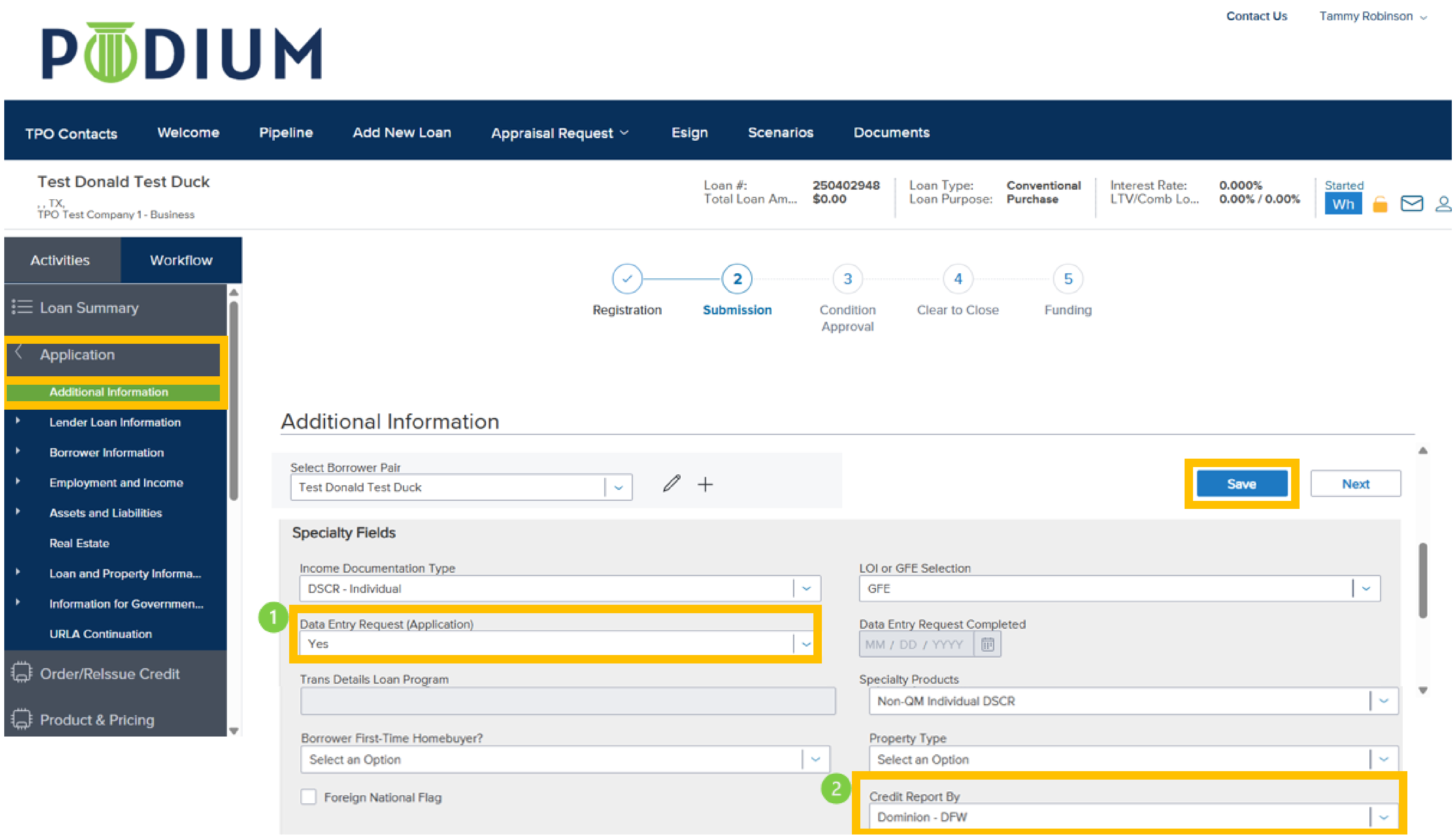
Additional Information – Data Entry Request OR DFW Ordering Credit



1. **Data Entry Application Clients Only** - On the **Activities** Menu, click ***Application*** > then on the expanded section click ***Additional Information***.
   - In the **Specialty Fields** section, click the ***Data Entry Request (Application)*** dropdown, select ***Yes*** > click the ***Save*** button
   - **Disclosure Desk** receives **auto-notification** and **inputs data points** from application **to PODIUM**
   - Client receives **email notification** once **data entry is complete**.

2. **DFW Ordering Credit** - In the **Credit Report By** dropdown, click ***Dominion - DFW*** > then click the ***Save*** button.
   - **Automatic notification** is sent to the **Disclosure Desk** to ***pull credit***
   - After **credit** is ***pulled and uploaded*** to **PODIUM**, an **email notification is sent to Broker**

Additional Information – Data Entry Request / Credit Report by Dominion - DFW

1. **Data Entry Clients Only & DFW Ordering Credit –** You must wait to ***receive the emails*** indicating the **application** and **credit report** have been ***completed*** and ***uploaded*** to **PODIUM**. Once you have ***received*** **BOTH email notifications,** click ***HERE*** to complete the next steps.

2. **DFW Ordering Credit Clients** - You must wait to ***receive the email*** indicating the **credit report** has been ***pulled*** and ***uploaded*** to **PODIUM**. Once you have ***received*** the **email notification,** click ***HERE*** to complete the next steps.

❖ Loan **cannot be disclosed** until the ***Data Entry*** and/or the **Credit report** has been ***pulled*** and **both**, if applicable, are ***complete*** and ***uploaded***.

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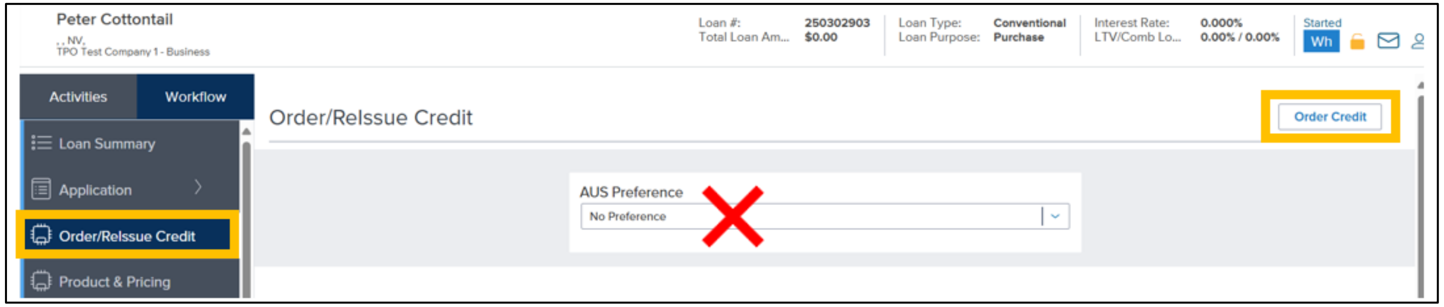
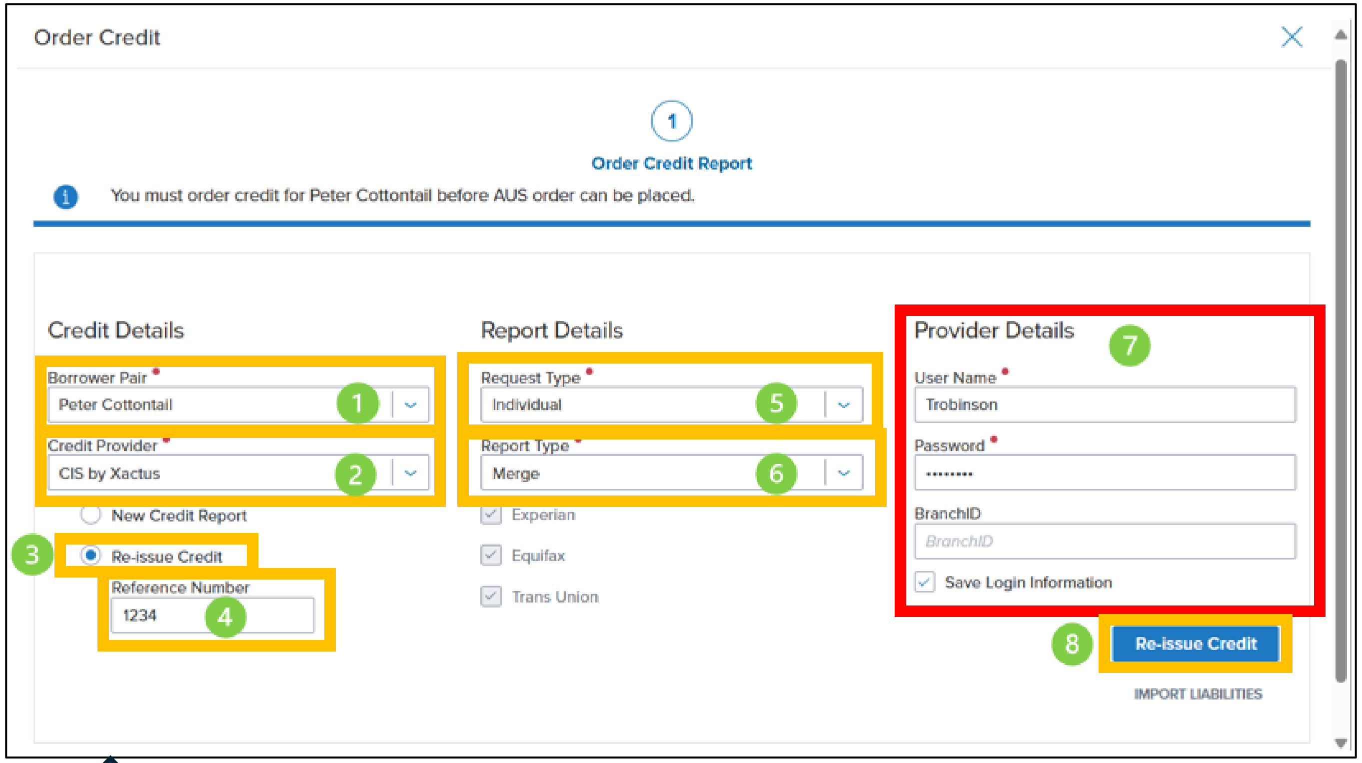
Order/Re-Issue Credit





- From the **Activities** Menu, click ***Order/Re-Issue Credit*** > then click the ***Order Credit*** button
- On the **Order Credit Report** pop-up, complete the following:
  1. **Borrower Pair** dropdown –select the **borrower** to re-issue/import credit. If additional borrowers are on the loan, ***return & select any additional borrowers*** to re-issue credit for them
  2. **Credit Provider** dropdown – select ***your credit company's provider***
  3. **Re-issue Credit –** ensure the ***radial to the left is selected.***
  4. ***Reference Number –*** Enter the ***credit report reference number*** from **your credit report** you're importing
  5. **Request Type** dropdown – Select to ***Joint*** or ***Individual***
  6. **Report Type** dropdown – always select ***Merge***
  7. **Provider Details** section – Enter **your *credentials*** for **your credit vendor**
  8. **Request Re-Issue** – click the ***Re-Issue Credit*** button at the bottom right.

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❖ If Dominion is ordering the credit report click **HERE**

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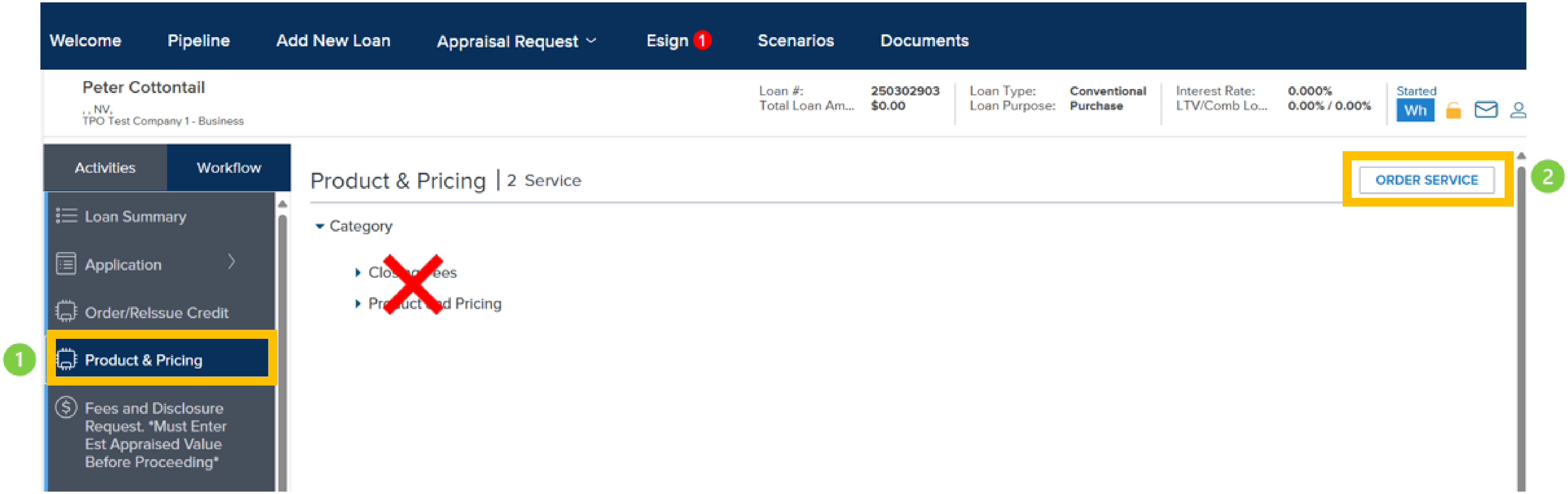
Product and Pricing



1. From the **Activities** Menu, click ***Product & Pricing***.
2. Then click the ***ORDER SERVICE*** button

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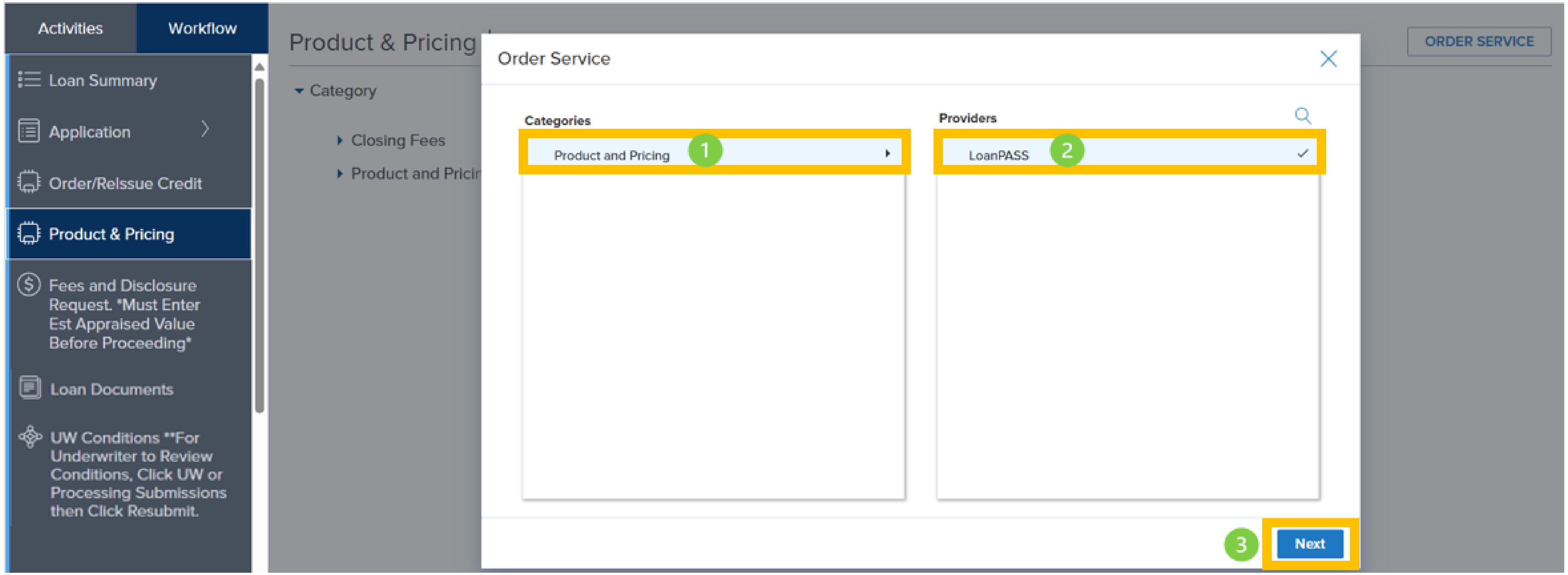
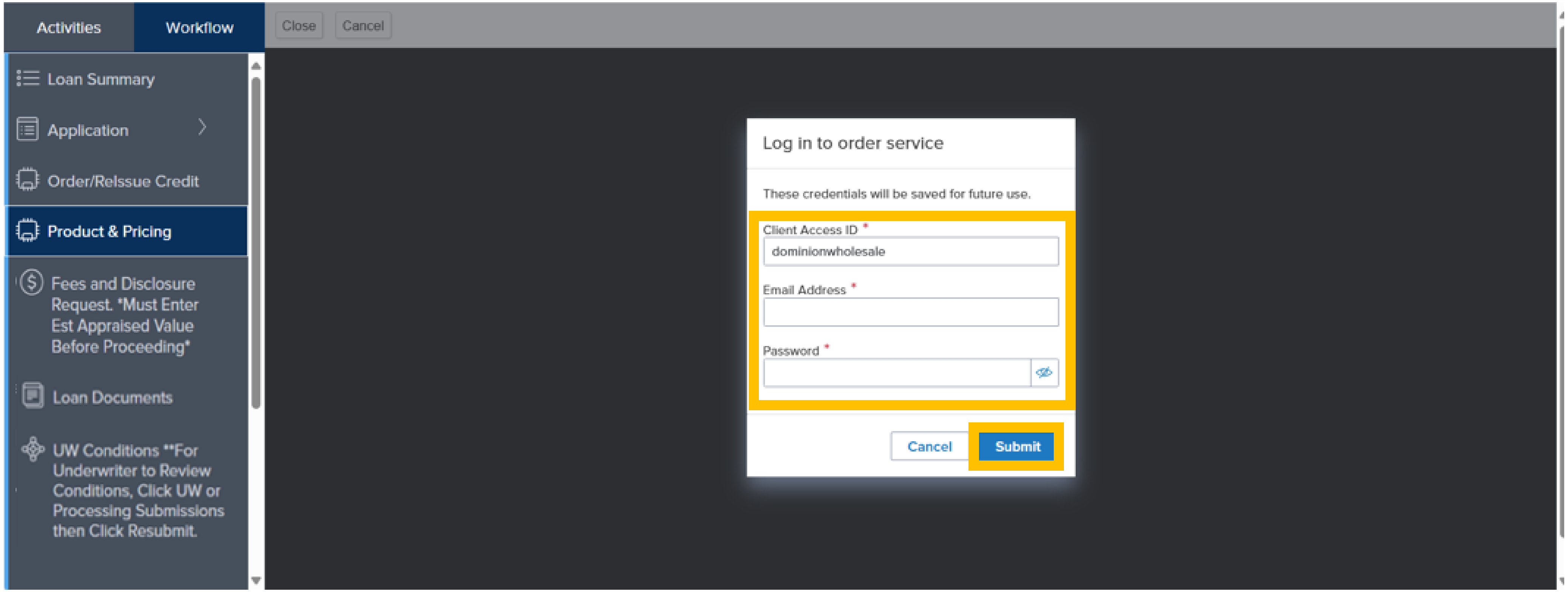
Product and Pricing - Order Service



1. On the **Order Service** pop-up, click ***Product & Pricing***.
2. Click ***LoanPASS***
3. Then click the ***Next*** button

Product & Pricing - LoanPASS Login



- For **Client ID** - enter ***dominionwholesale***
- For **Email Address** – enter ***your email address***
- For **Password** – enter the ***password you created for LoanPASS***
- Click the ***Submit*** button
    - **Credentials** – only need to be entered the first time in PODIUM

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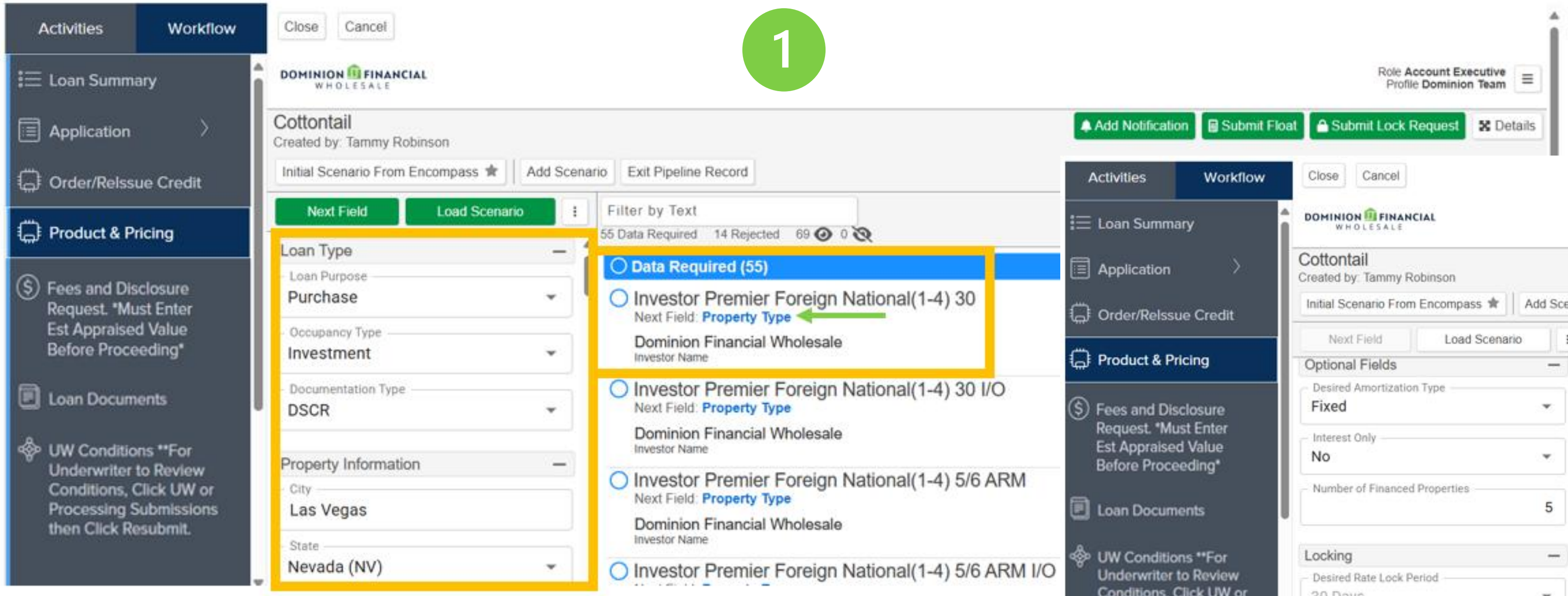
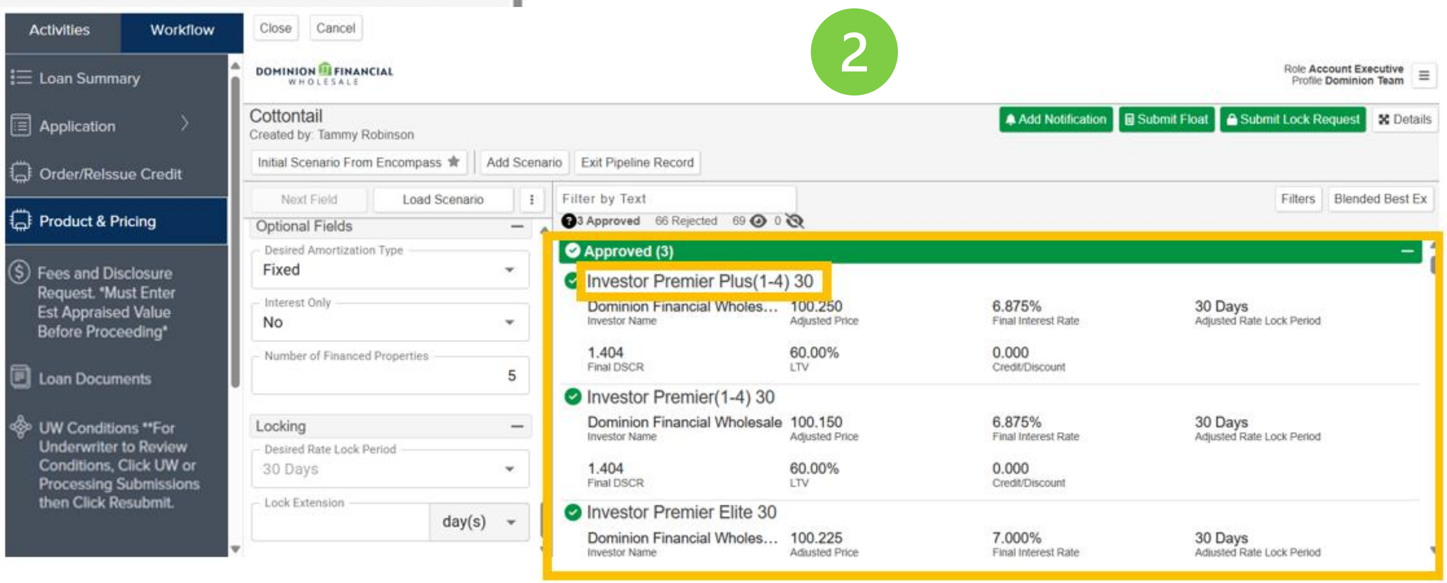
Product and Pricing - Input/Product Selection





Step 1

- In the **1st column** - complete any remaining ***required fields*** to receive eligible product and pricing results.
- In the **2nd column** – under each product to the right **Next Field** click on the ***field name in blue*** & it will take you to the ***field to complete***. This field will update until eligible products and pricing results are received.

Step 2

- Once the **Approved** products appear, click on the ***Product Name*** to select it for the loan.

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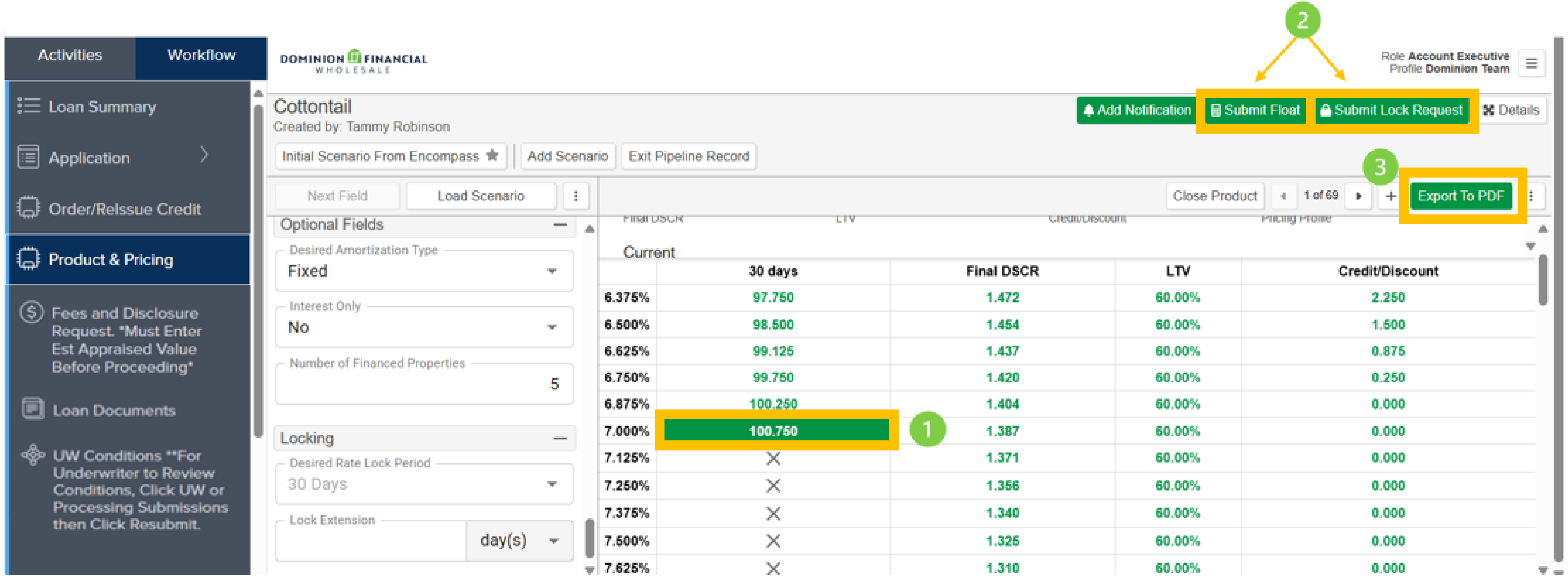
Submit Float or Submit Lock Request



1. In the **Days column** – go to the rate and desired price and click on the price.
2. Then click either the ***Submit Float*** button or the ***Submit Lock Request*** button.
3. Click the ***Export To PDF*** button, to **print the selected scenario** for your file or to present to a client.

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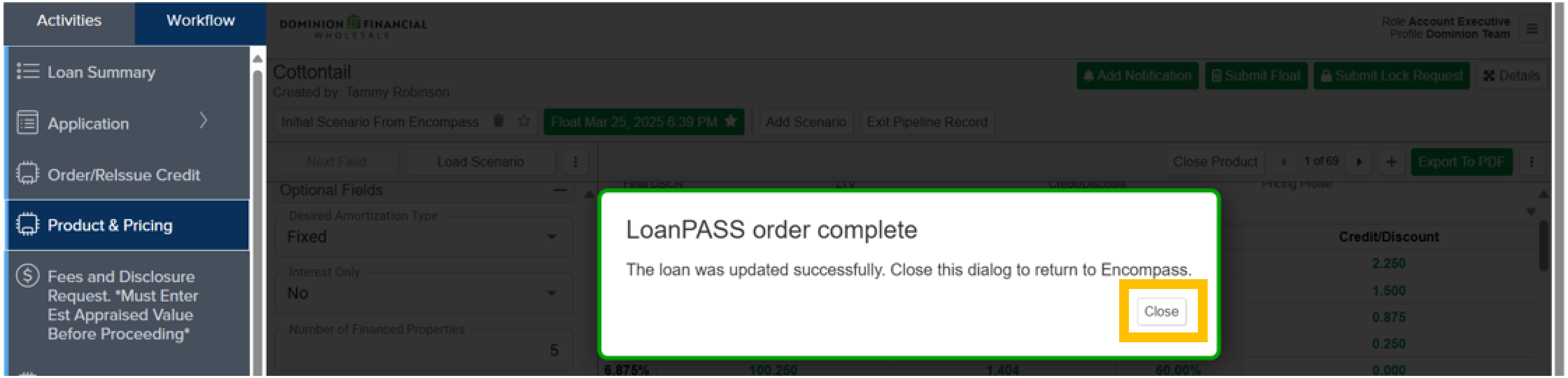
Product and Pricing Order Complete



- Click the ***Close*** button

❖ **Float** or **Lock Request** - ***LoanPASS print out auto-populates*** to the "**Product and Pricing**" folder under the "**Loan Documents**" tab

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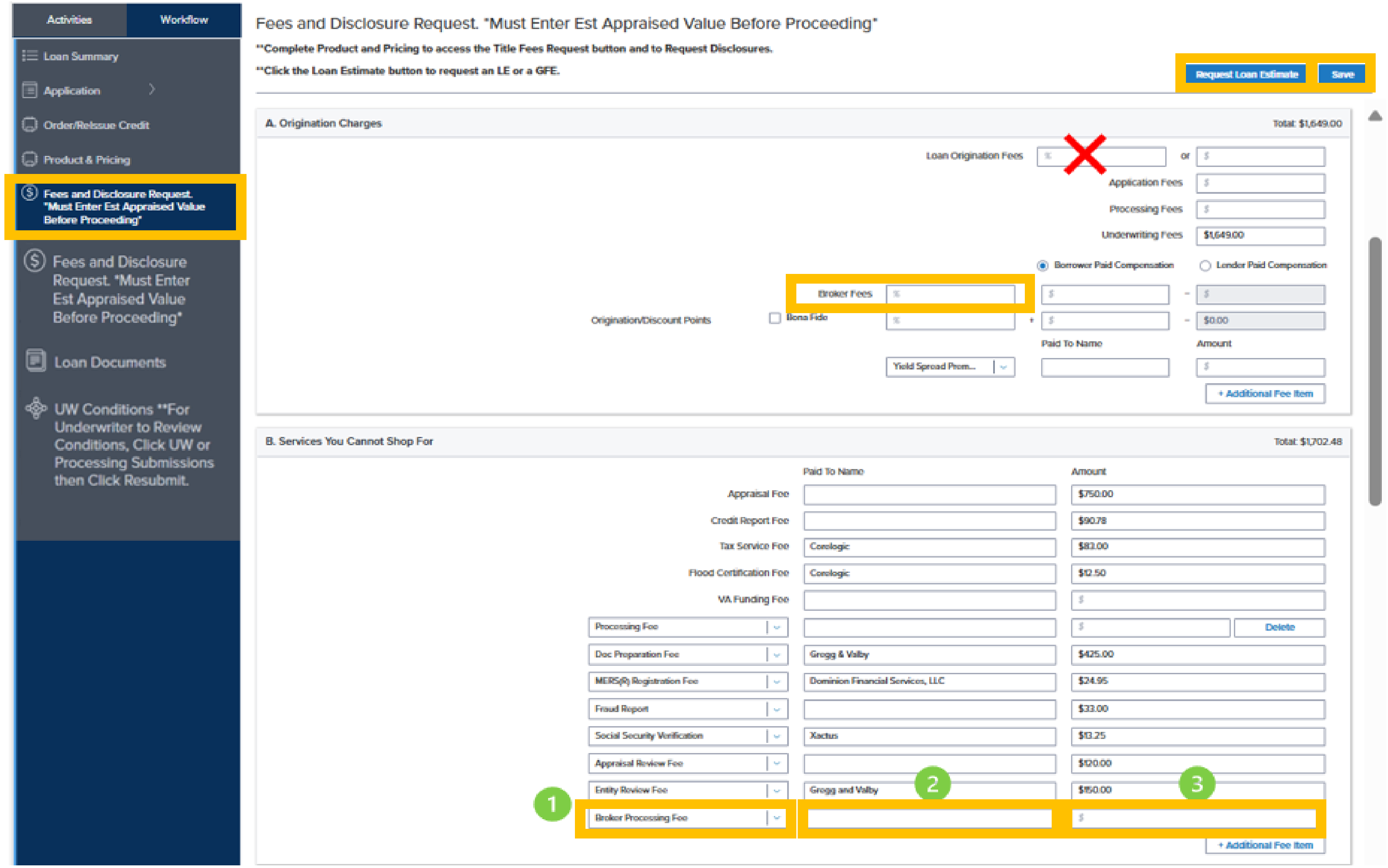
Fees and Disclosure Request – Non-TRID Loans

Instructions for *Non-TRID Loans*: Business Purpose (Investment Property)



- From the **Activities** Menu, click ***Fees and Disclosure Request***
- In Section **A. Origination Charges**, enter the ***Broker Fees amount***
- In **Section B. Services You Cannot Shop For**, complete the following, if applicable:
  1. If collecting a **Broker Processing Fee**, go the ***Broker Processing Fee Line***
  2. If using a **third-party processing co.,** in the **Paid to Name column, *enter the name of the company***.
  3. In the **Amount column**, enter the ***fee amount***
- Once all fees are completed, click the ***Save*** button > then click the ***Request Loan Estimate*** button to **request the GFE or LOI**
  - All **Fees** will be ***greyed out*** once **Request Loan Estimate button** is selected.
  - If **GFE** is **not requested** before loan **submission**, **disclosure request** will be sent simultaneously with the submission

❖ **If requesting an LOI, review the next two pages.**
If not, click <u>HERE</u> to go to next steps.

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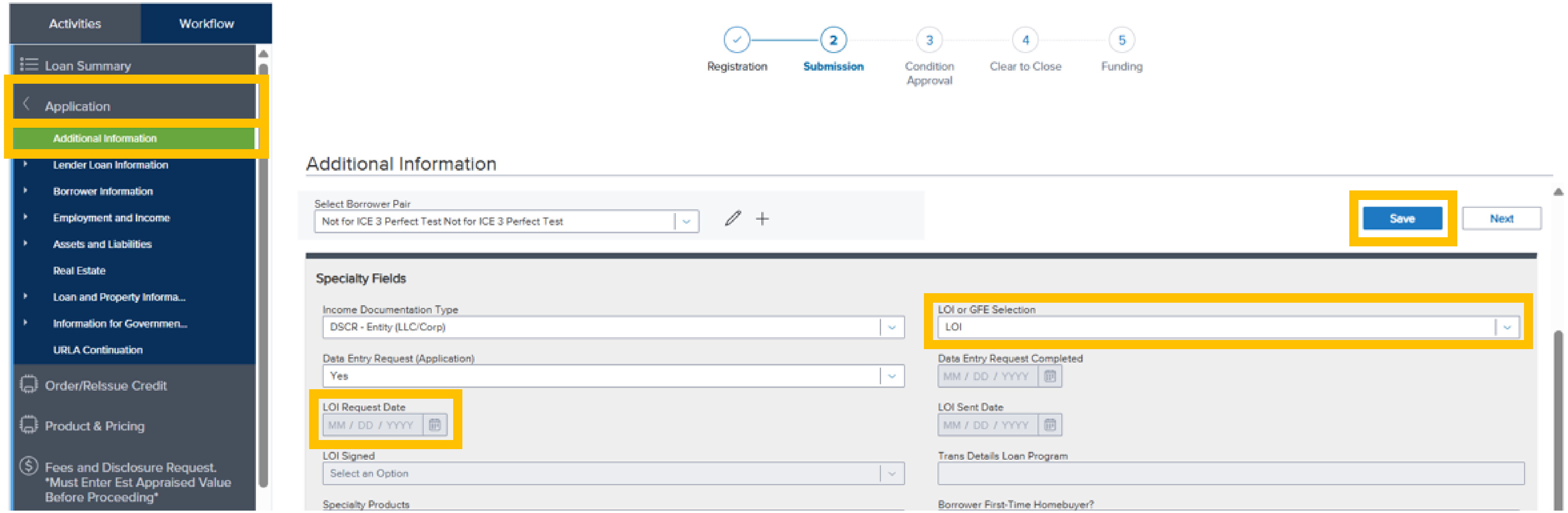
Request LOI – Enter Date



- After the **Application** (Only **Data Entry Clients**) and **Credit Report Authorization (**Only if **Dominion is pulling credit)** have been uploaded to the **Loan Documents** section and product and pricing have been completed, then do the following:
  - From **Activities** menu, click ***Application*** > click ***Additional Information***
  - Then, in the **LOI Request Date field**, ***enter the date*** to request the LOI (the **date field will be greyed out** if the applicable steps above have not been completed) > then click the ***Save*** button.

LOI Process

- **LOI Request received** is confirmed by email notification
- **Disclosure Desk** reviews application and credit report
- **LOI emailed** to broker for review
- **Broker replies** to email with ***any changes needed*** or ***sends LOI to borrower for signature***

❖ Click ***HERE*** for next steps

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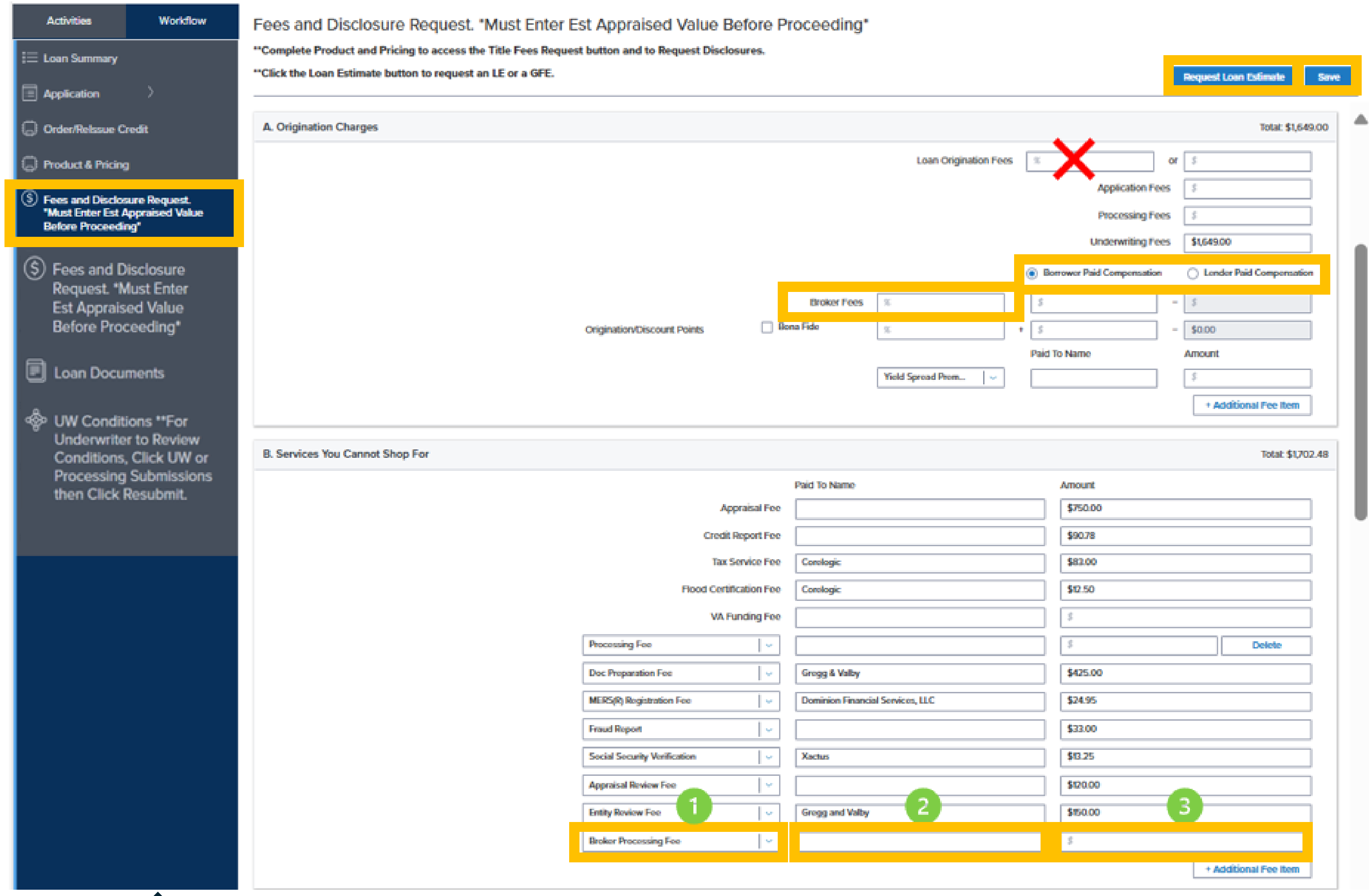
Fees and Disclosure Request – TRID Loans

Instructions for *TRID Loans*



- From the **Activities** Menu, click ***Fees and Disclosure Request***
- In Section **A. Origination Charges**, enter the ***Broker Fees amount*** and chose if ***Borrower Paid*** or ***Lender Paid***
- In **Section B. Services You Cannot Shop For**, complete the following, if applicable:
  1. If collecting a **Broker Processing Fee**, go the ***Broker Processing Fee Line*** (If **Lender Paid Comp** is selected above, a **Processing Fee can only be charged if using a *licensed* third-party company.**)
  2. If using a ***licensed*** **third-party processing co.,** in the **Paid to Name column,** enter the ***company name***.
  3. In the **Amount column**, enter the ***fee amount***
- Once all fees are completed, click the ***Save*** button > then click the ***Request Loan Estimate*** button
  - All **Fees** will be ***greyed out*** once **Request Loan Estimate button** is selected.
  - If **LE** is **not requested** before loan **submission**, **disclosure request** will be sent simultaneously with the submission

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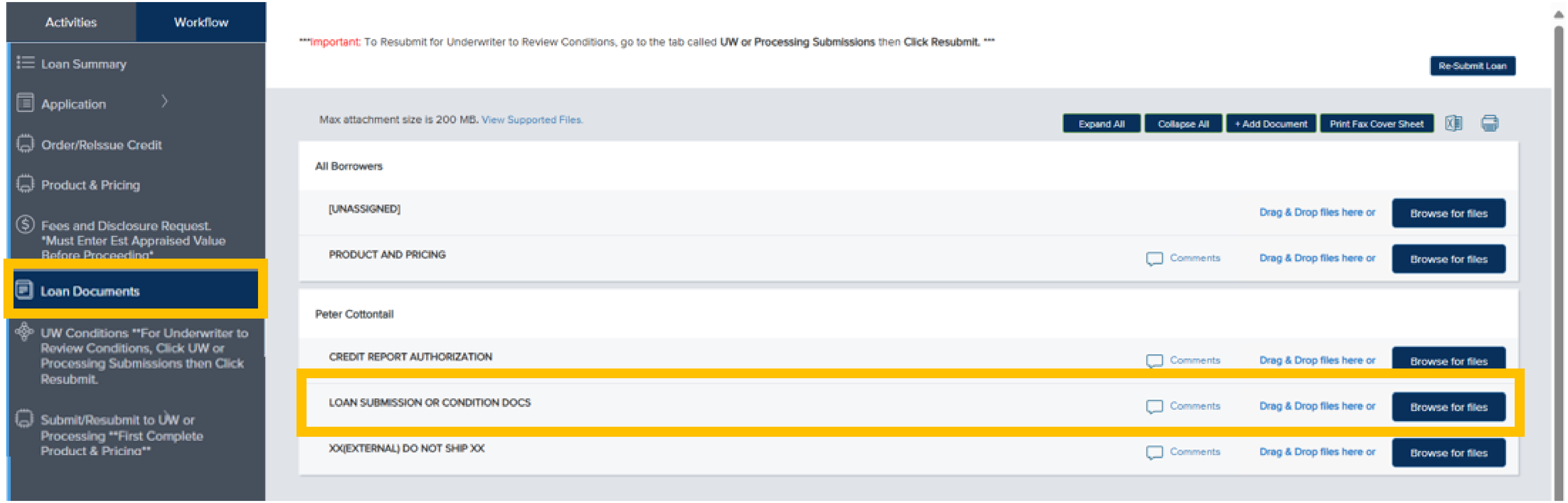
Loan Documents - Upload Loan Submission Documents



- From the **Activities** Menu, click ***Loan Documents***
- To the right of **LOAN SUBMISSION OR CONDITION DOCS** either ***drag your files*** to **Drag & Drop files here or** click the ***Browse for files*** and **upload them from your File Explorer. Documents** can be uploaded as ***one file*** or ***individually***.
- **Do not** upload your submission to individual buckets.

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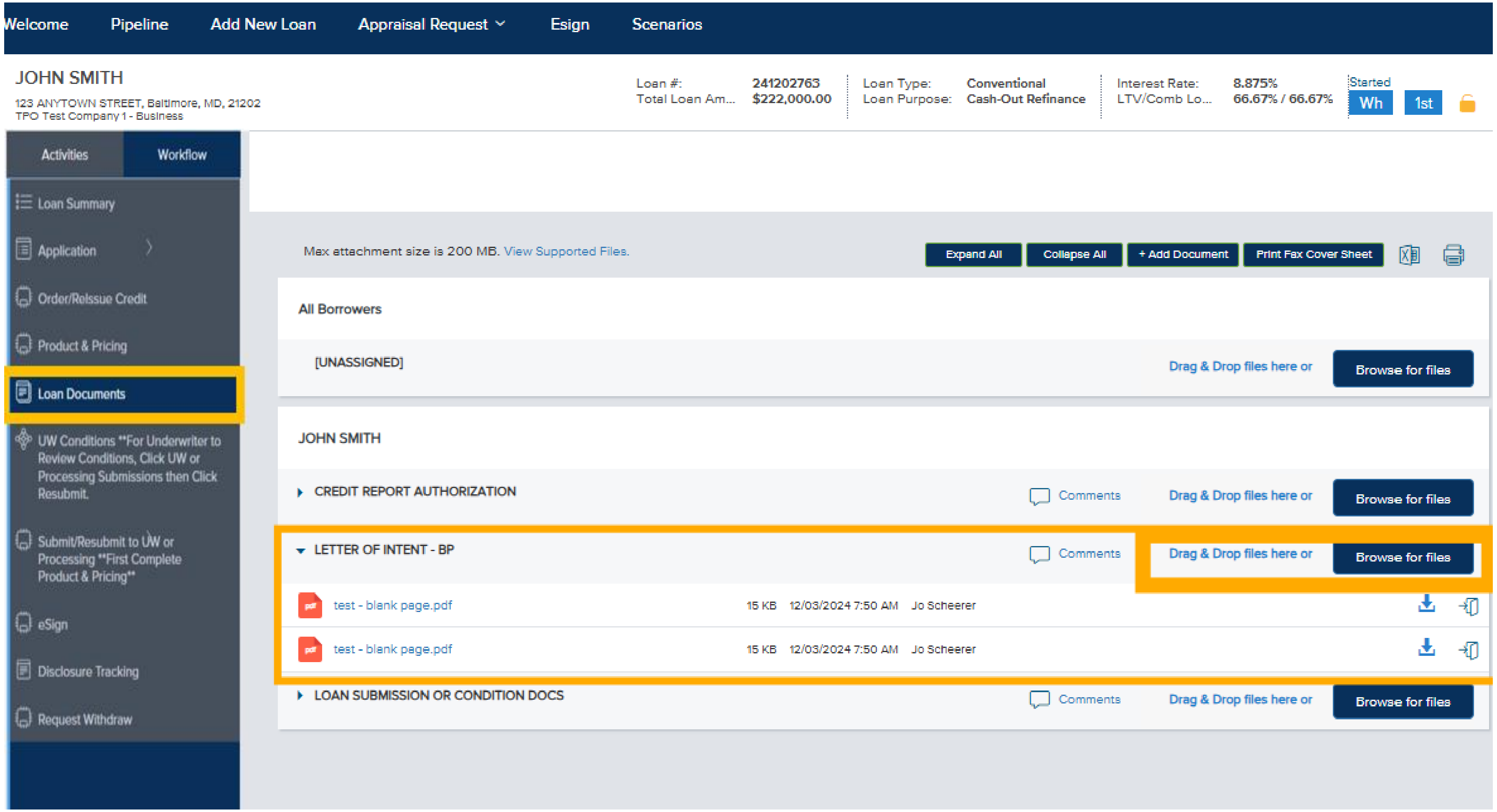
Loan Documents – Uploading Borrower Signed LOI



- On the **Activities** Menu, click ***Loan Documents*** > upload the **Borrower signed LOI** to the **LETTER OF INTENT – BP** line by either ***drag & dropping*** it to **Drag & Drop file here or** clicking the ***Browse for files*** button and ***locate application*** on your computer

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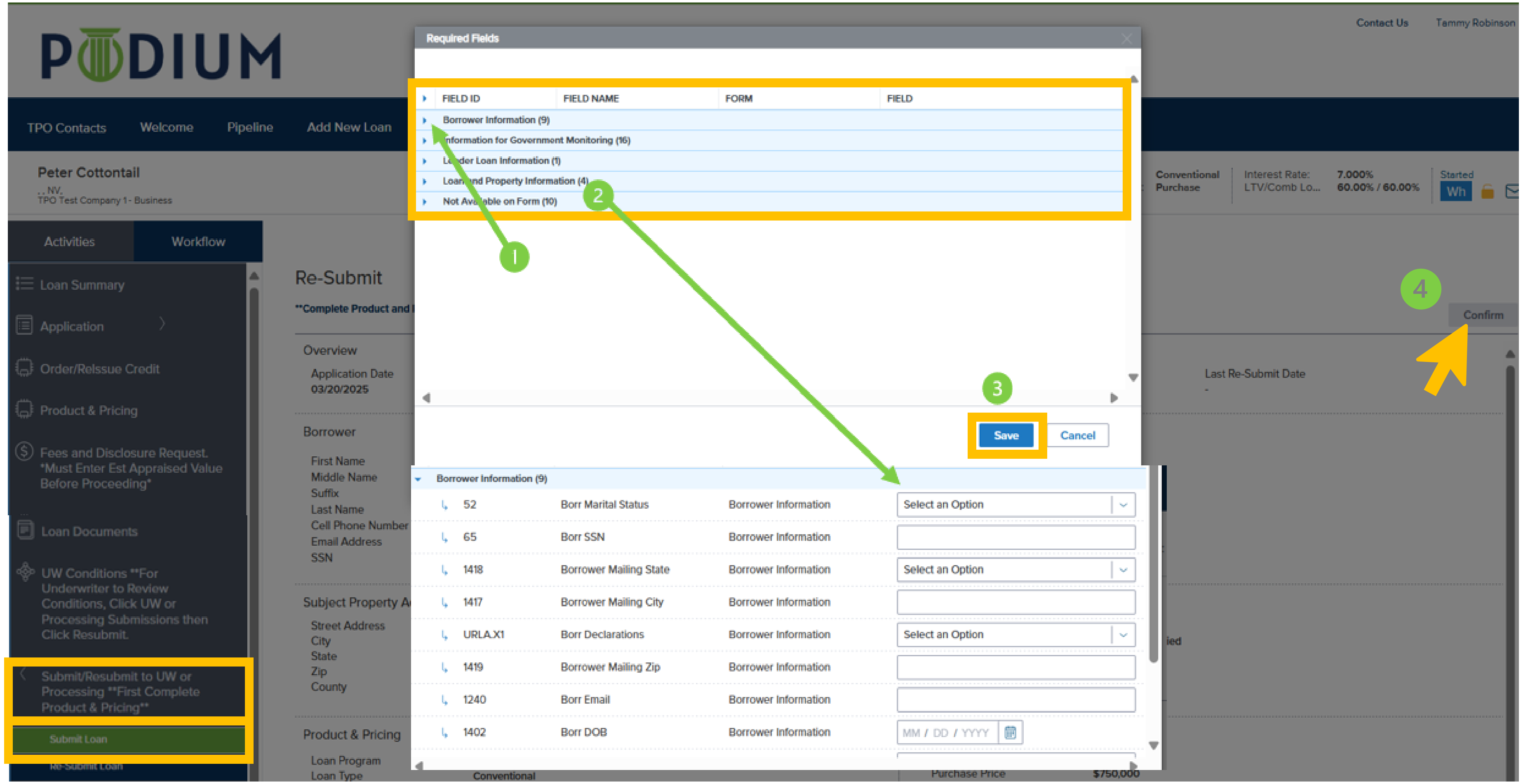
Loan Submission



- From the **Activities** Menu, click ***Submit/Resubmit to UW or Processing*** > then click ***Submit Loan***
- A **Required Fields** pop-up will appear with any ***additional field that need to be completed*** prior to submitting the loan, Complete this pop-up as follows:

1. Click the ***arrow*** to the left of each required field.
2. On the expanded section, complete each Field, until all are completed.
3. Click the ***Save*** button.
4. Click ***Confirm*** button.

❖ A ***Submitted message*** will appear once the **submission** is **complete**.

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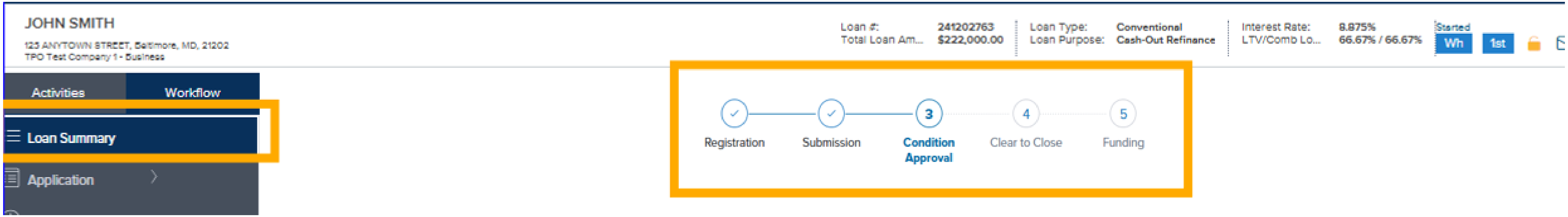
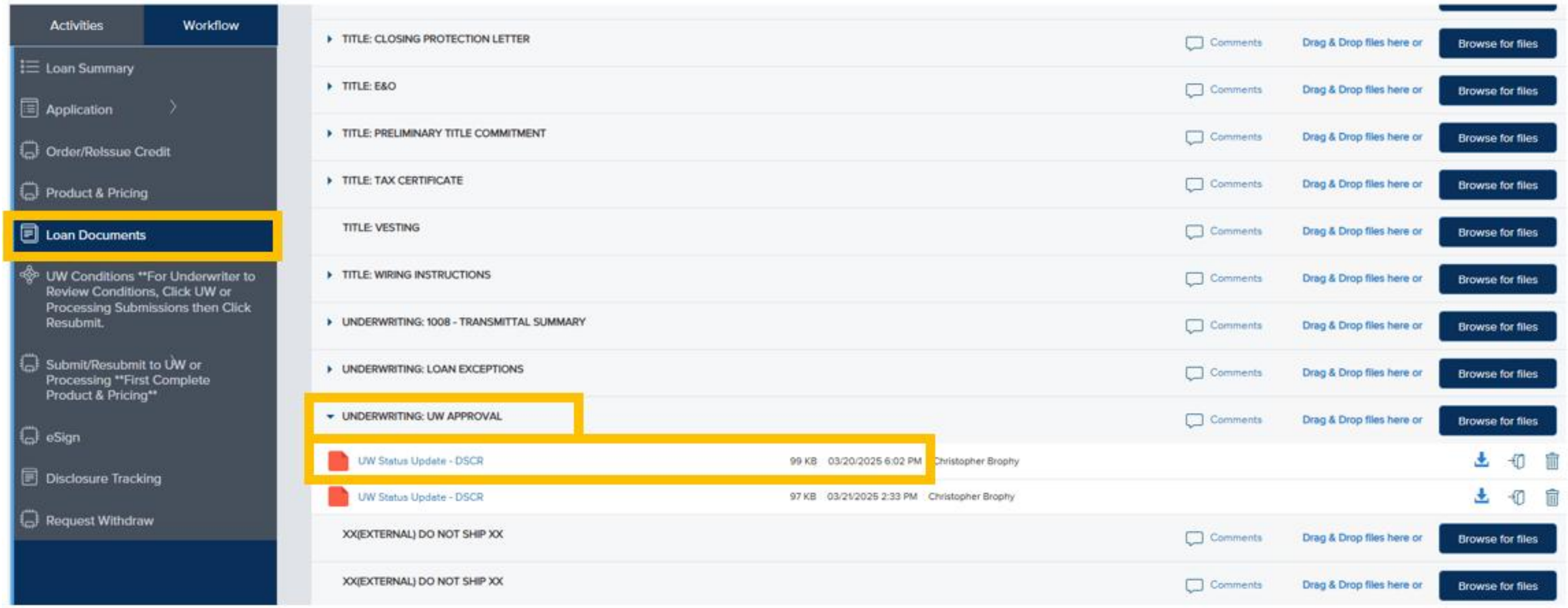
Loan Submission Confirmation



- To confirm the submission was completed, scroll up and click ***Loan Summary*** on the left **Activities Menu**
- On the **Loan Tracker**, **Submission** should have a **check mark** above it; this confirms your loan has been submitted successfully.
- If there is a “**2**” above **Submission**. Go back to ***Submit/Resubmit*** section and click the ***Confirm button*** in the upper right corner. Then ***return here*** to confirm again.
- If issue continues, please email ***wholesalehelpdesk@thedominiongroup.com***

Loan Approvals



- From the **Activities** Menu, click ***Loan Documents*** > then click the ***down arrow*** to the left of **UNDERWRITING UW APPROVAL.** This is where the **Conditional** and **Final Loan Approvals** will appear. Click on the most recent UW Status Update to review the decision
- An **Approval email** will be sent to you **after** the Underwriter's review.

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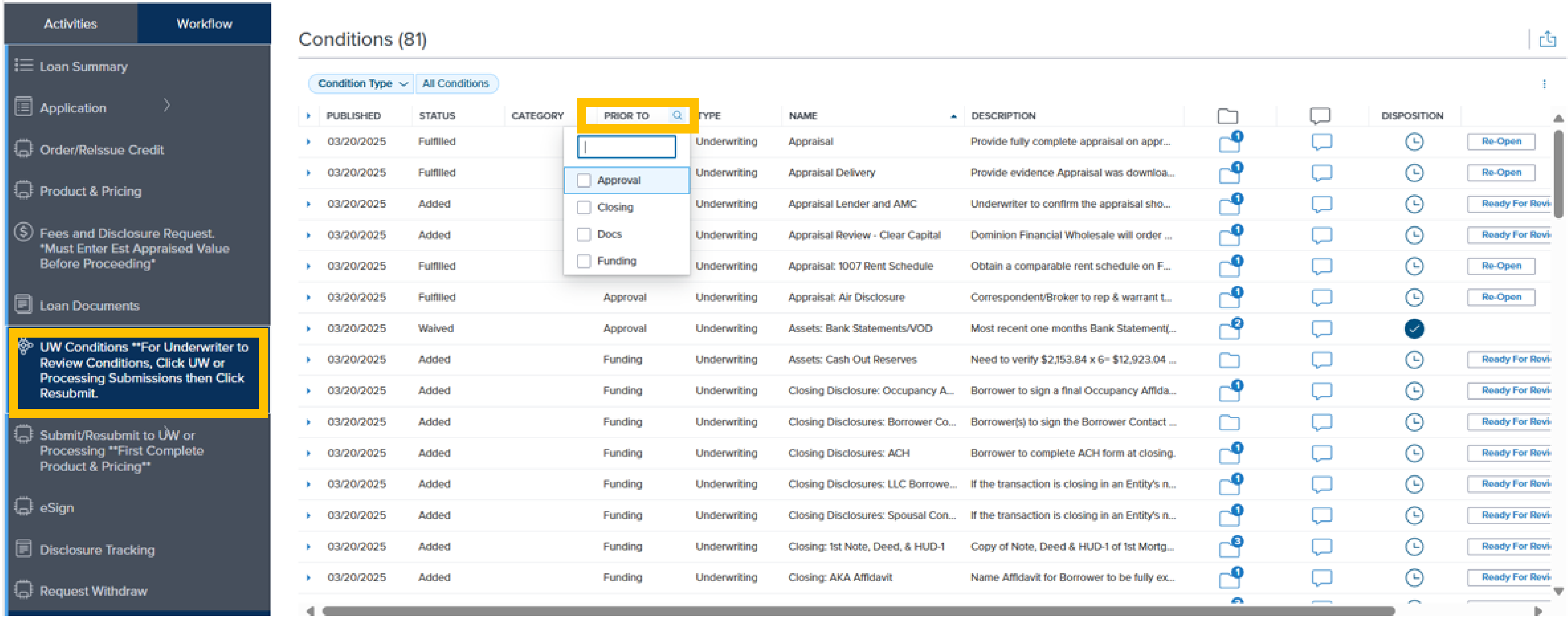
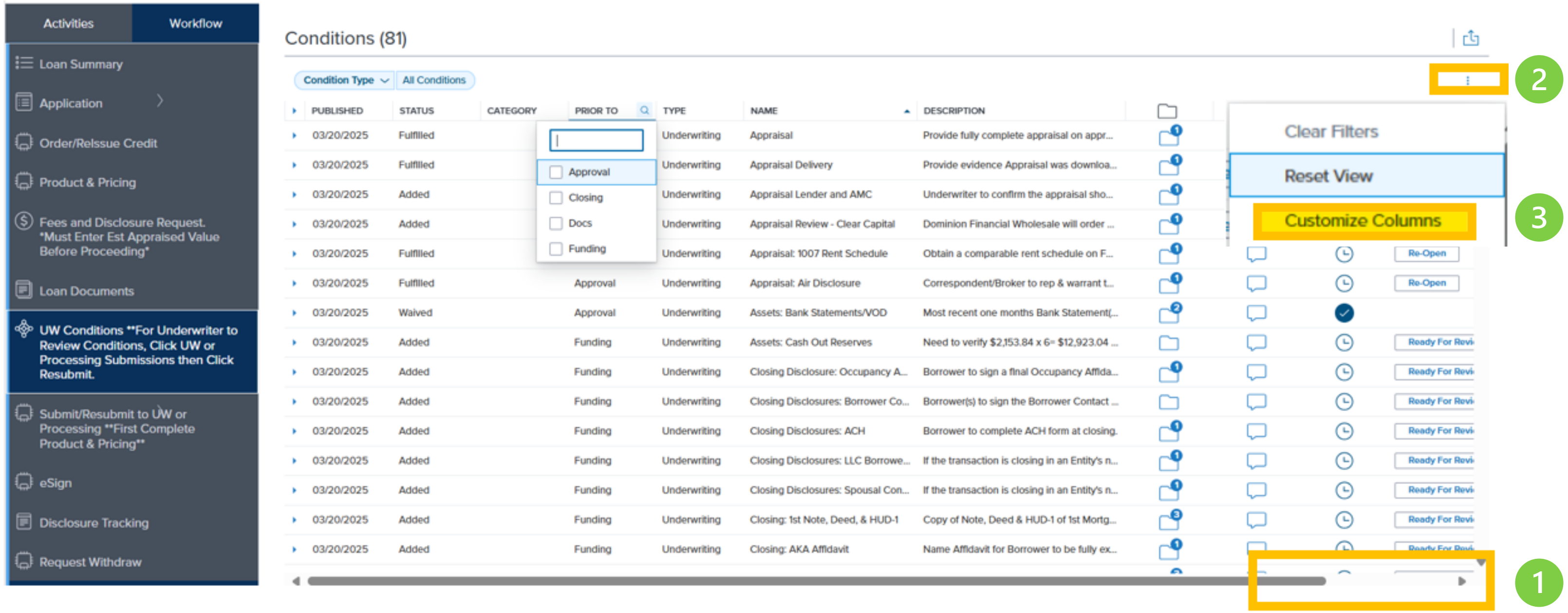
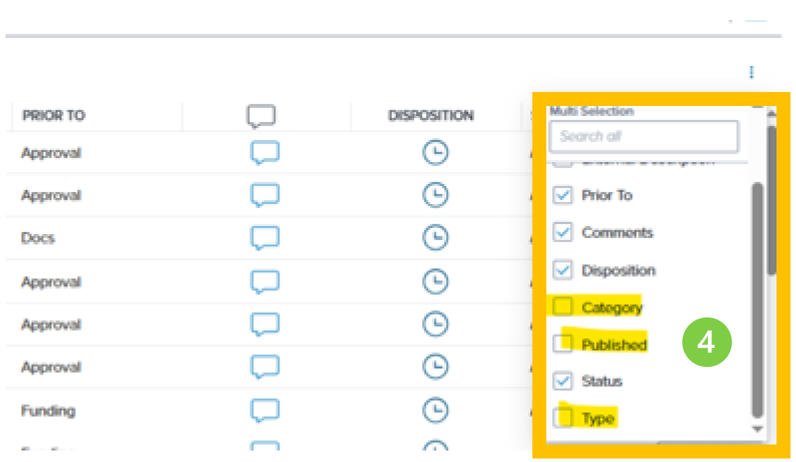
UW Conditions



- From the **Activities** Menu, click ***UW Conditions*** to review all conditions on the loan. All **Prior to Approval Conditions** are the **Broker's responsibility**.
- Click on ***Prior To***, then in the **dropdown** select the options of ***Approval, Closing, Docs, Funding*** to search when the **conditions are do by**.
- For **CTC**, all ***Approval*** and ***Docs conditions*** must be cleared.

UW Conditions – Removing Columns from View





- From the **UW Conditions** screen, you can remove columns, so you don't have to continually scroll to the right to view the **Ready for Review** & **Re-Open** buttons.
    1. ***Scroll*** all the way to the right
    2. Click on the ***3 dots*** at the top right of the screen.
    3. On the dropdown, click ***Customize Columns***
    4. On the next dropdown, click on the ***columns*** you do not want to show in your view , which will ***uncheck the columns*** and ***condense the view*** so you can see the **Ready for Review** & **Re-Open** buttons.

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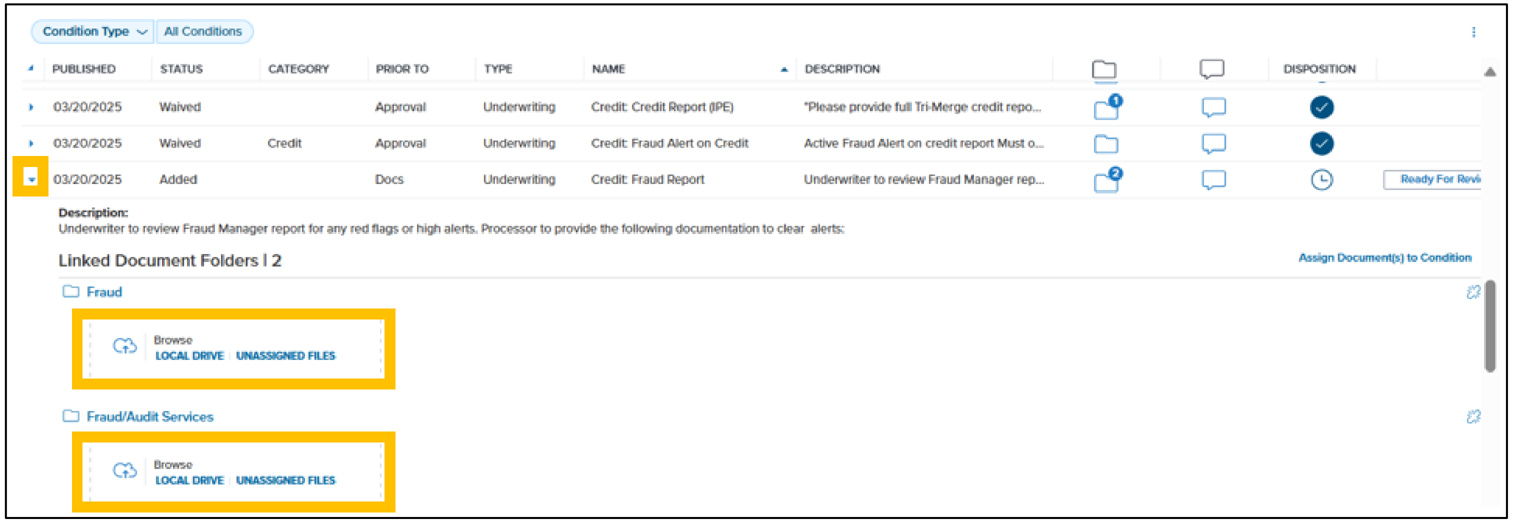
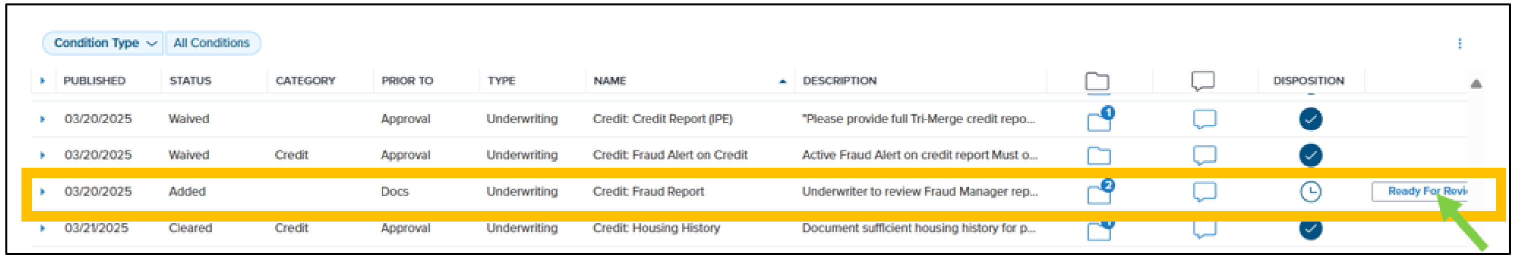
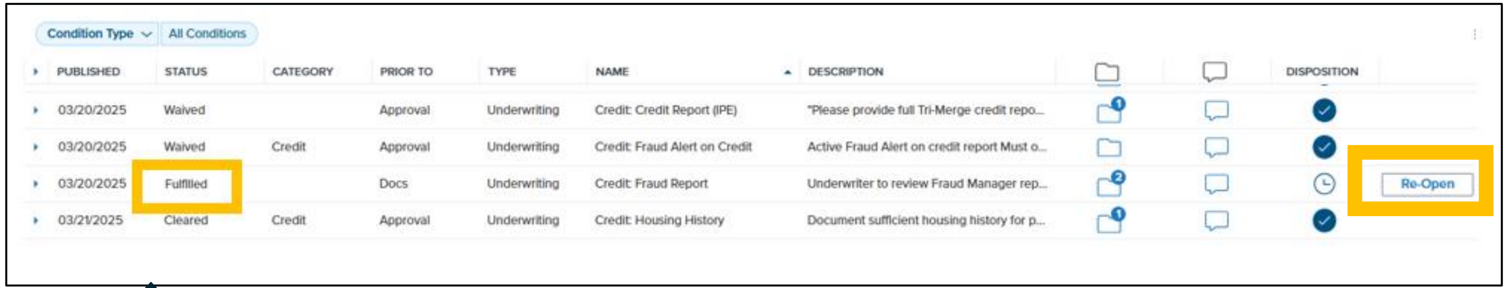
Uploading Conditions







Steps for Uploading documents to Conditions

1. Click on the ***arrow*** to the left of the **date for the condition** > in the **expanded section** either ***drag & drop*** to the **cloud icon** or click ***LOCAL DRIVE*** to browse to upload. If this section is missing contact your Loan Account Manager or Underwriter to fix.

2. Click on the ***Ready For Review*** button to the far right of the condition.

3. After completing **Step 2**, the **STATUS** changes to ***Fulfilled*** and the far-right column the button changes to ***Re-Open***.

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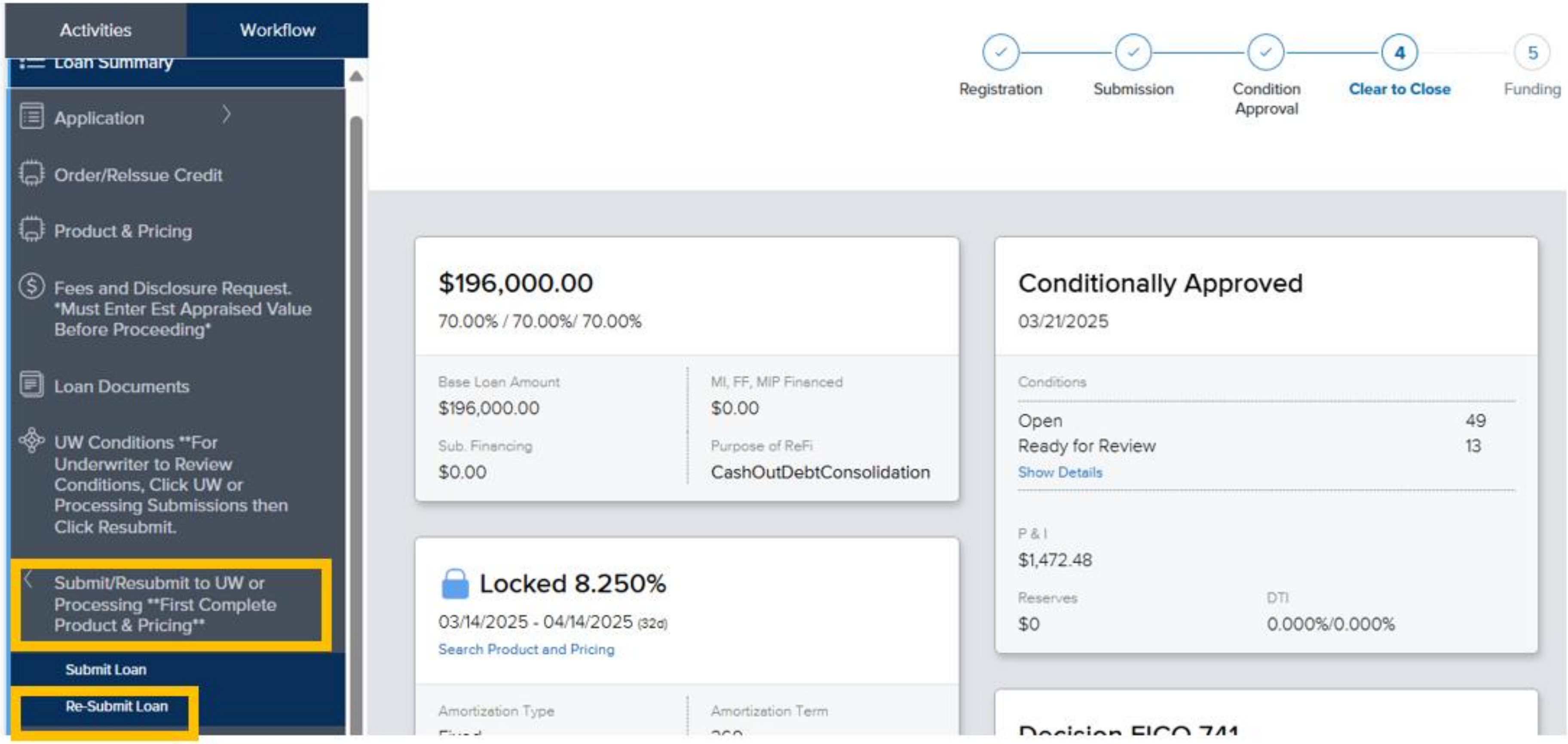
Re-Submit Loan to send condition/docs for Review



- Once conditions are marked **Fulfilled** and loan is ready to re-submit to UW, from the **Activities** Menu > click ***Submit/Resubmit to UW or Processing***
- **Submit Loan** and **Re-submit Loan** will appear below on the **Activities** Menu > click ***Re-submit Loan*** to send the conditions/docs for review *(Do NOT click Submit)*

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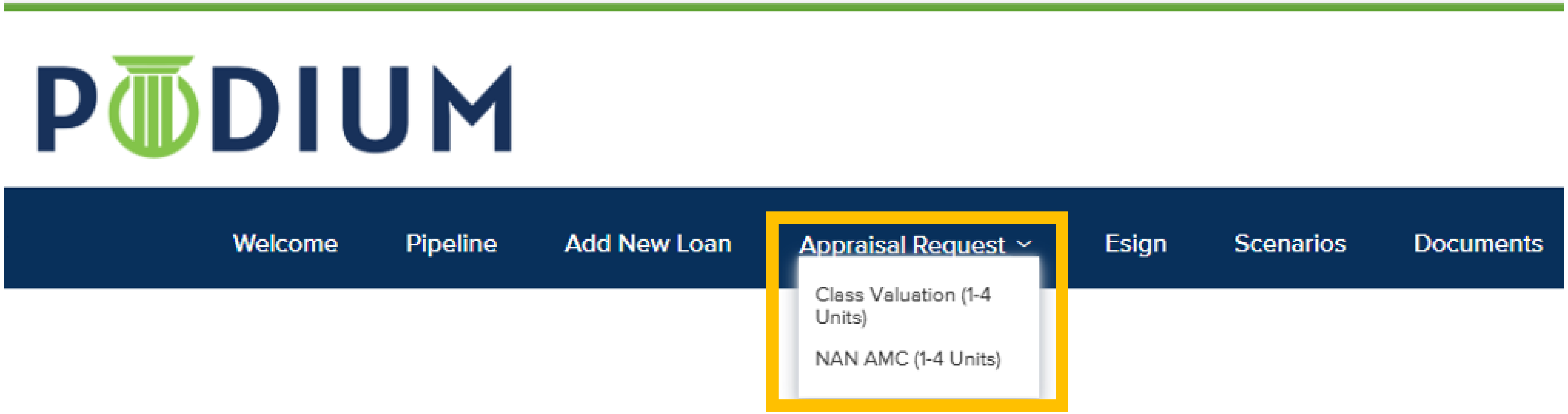
Appraisal Order – AMC Links



- On the **Top Menu Bar**, click ***Appraisal Request*** > then select one of the AMC options in the dropdown
- You will then be directed to the **AMC's website** > either ***log in*** with **your own AMC credentials** for the **company selected** or if you don't have an account, you can ***register*** to **sign up for an account.**
- When you place your appraisal order, it's important to select ***Dominion*** in the **Lender dropdown, if Dominion is not in the dropdown contact the AMC to have us added**.

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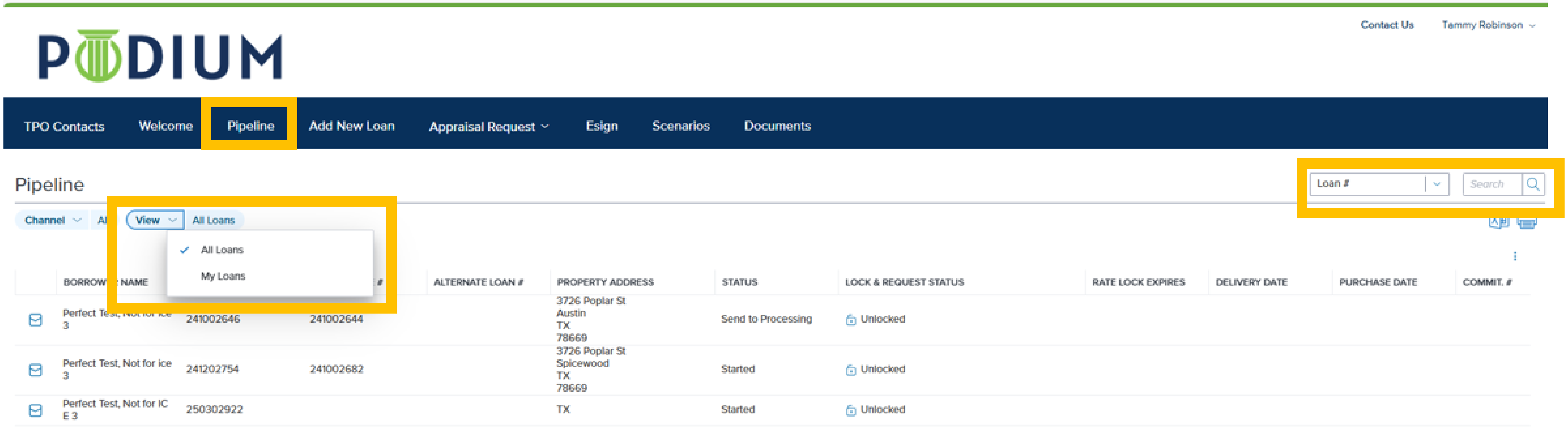
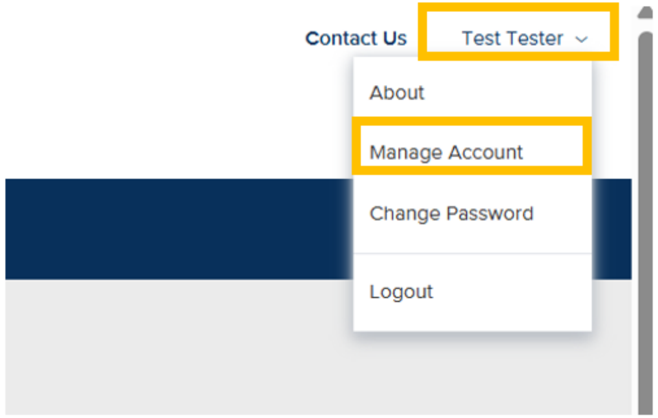
Pipeline Page



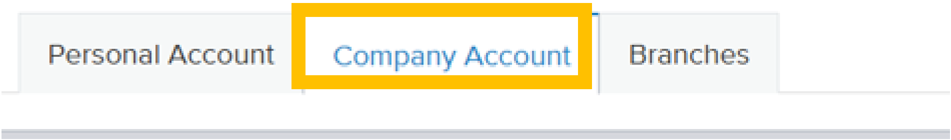
- On the **Top Menu Bar**, click ***Pipeline*** > then click the ***View dropdown*** and select ***All Loans*** or ***My Loans*** to view/sort **all loans in the company pipeline *or* just your loans.**
- In the upper right corner, you can also search for a specific loan in the dropdown by the following:
    - **Loan # >** then enter the ***Loan #*** in the **Search box** to the right **>** then click the ***magnifying glass icon***
    - **Borrower Name >** then enter the ***Borrower Name*** in the **Search box** to the right **>** then click the ***magnifying glass icon***

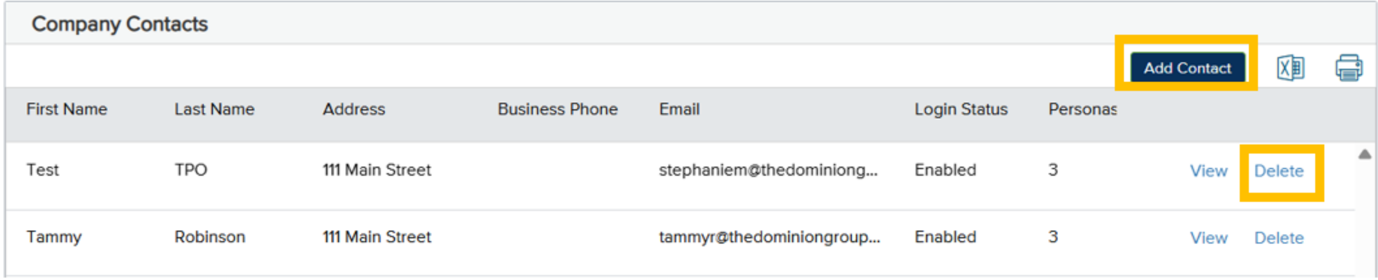
Administrator

Administrator - TPO Manager



- Administrator/TPO Manager to log in to **PODIUM**
- On right-hand side of screen in the upper corner, click on ***username***
- In the dropdown, click ***Manage Account***




Company Contacts

Add Contact

First Name	Last Name	Address	Business Phone	Email	Login Status	Personas		
Test	TPO	111 Main Street		stephaniem@thedominiong...	Enabled	3	View	Delete
Tammy	Robinson	111 Main Street		tammyr@thedominiongroup...	Enabled	3	View	Delete

- On the pop-up screen, click on ***Company Account***
- **Scroll down to Company Contacts:**
- **To add a user**, click ***Add Contact***
  - ***Complete all necessary fields*** to issue **credentials**
- **To delete a user**, click ***Delete***

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