



## TIPS ON DOING BUSINESS WITH MORTGAGE SOLUTIONS

Our website is: [www.msosco.com](http://www.msosco.com) –

You will find all resources available to Brokers under the Broker Resources Tab.

### IMPORTANT EMAIL ADDRESSES - Links can be found on website at [www.msosco.com](http://www.msosco.com) under broker resources:

Submission of a new loan file:	<a href="mailto:submissions@msosco.com">submissions@msosco.com</a>
Conditions to underwriting (all documents in 1 email):	<a href="mailto:conditions@msosco.com">conditions@msosco.com</a>
Appraisal Ordering:	<a href="mailto:ALSappraisals@alscompany.com">ALSappraisals@alscompany.com</a>
Lock Desk (Lock online in WebTrac):	<a href="mailto:locks@msosco.com">locks@msosco.com</a>
Doc Requests (unless otherwise directed):	<a href="mailto:docs@msosco.com">docs@msosco.com</a>

### STRUCTURING A LOAN:

Questions and scenarios - Contact your Account Executive, Jon Tulien. My direct phone number is 719-884-7398. My email address is [jon.tulien@msosco.com](mailto:jon.tulien@msosco.com). Loan Scenarios can also be emailed to [uwguidelines@msosco.com](mailto:uwguidelines@msosco.com). For additional support email, [SalesSupport@msosco.com](mailto:SalesSupport@msosco.com).

### RATES AND LOCKING LOANS:

- Rate sheets will be emailed to you. To be added to the distribution list please go to [www.msosco.com](http://www.msosco.com) under Broker Resources click the link to request access to rate sheets.
- All loans are locked online through Webtrac/Optimal Blue: Access through [www.msosco.com](http://www.msosco.com) >broker resources>webtrac
- For lock extensions and other inquiries email [Locks@msosco.com](mailto:Locks@msosco.com). Phone Number (719) 955-3265.

### SUBMITTING A NEW LOAN:

- Go to [www.msosco.com](http://www.msosco.com) under Broker Resources there will be a tab for Loan submissions \*\*Click the “How To” and watch the tutorial. This tutorial will walk you through the submission process in Webtrac.
- Upload the FannieMae 3.2 File, or the Point File (with password) as a new loan, if you have not already done this to lock. The loan file must be uploaded, which assigns a loan number, so the file can be processed by the Submissions Department.
- Email your complete loan file including the MSOFCO Submission Form, 1003, and all other necessary loan documents (attachment must be in .pdf format) [submissions@msosco.com](mailto:submissions@msosco.com). Please ensure your file has no more than five (5) attachments, .pdf attachments do not have a size limit. Please copy your Account Executive on the submission email.

### LOAN STATUS:

There are several ways to check status on your file:

- Log into WebTrac and go to your loan pipeline. You can view notes and see who has your file. You can also view your conditions.
- Contact your Account Executive for Assistance
- Email [submissions@msosco.com](mailto:submissions@msosco.com) or [conditions@msosco.com](mailto:conditions@msosco.com), as applicable, if you have not received an update within the posted turn times.

### WHAT IS WEBTRAC?

WebTrac is a real-time web based system for:

- \*Uploading Loans
- \*Submitting Loans (Pricing Loans - register for automated pricing on the WebTrac login page)
- \*Tracking Loans
- \*Locking Loans (you can only lock loans through WebTrac)

### HELPFUL HINTS:

- When you upload your loan, please put a note clarifying the contact person's position, such as Loan Officer, Processor, Contract Processor, etc.
- Please include borrower name, loan #, and team color in the subject line of emailed submissions
- Send all your conditions at the same time
- Manage your locks- watch for expiration dates
- Use WebTrac to track the status of your loan in our system
- Number your conditions
- For appraisal ordering inquires call America Lender Support at (719) 594-5887

### MORTGAGEE CLAUSE:

Mortgage Solutions of Colorado, LLC  
ISAOA ATIMA  
5455 North Union Blvd, Suite 205  
Colorado Springs, CO 80918  
Must also include loan number!

FHA SPONSORSHIP ID #: 1693600008  
VA SPONSORSHIP ID #: 8252600000  
UNDERWRITING FEE: \$795  
APPRAISAL DESK REVIEW FEE: \$99

**THANK YOU FOR DOING BUSINESS WITH MORTGAGE SOLUTIONS!**