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MORTGAGE WHOLESALE

DREAM PORTAL FAQ

Q	I’m getting a cache error (e.g.409) or being logged out when submitting a loan or using tabs, how do i fix it?
A	Switch to MS Edge or clear all Chrome cache/cookies, or test in Incognito to resolve likely caching issues.
Q	What should I do if I can’t lock my TBD file?
A	It is not possible to prelock files without addresses.
Q	Why am i getting logged out when accessing the conditions tab or other loan portal sections?
A	Submit a ticket, as fixes like credentials resets may resolve it in some cases.
Q	What should we do when a loan is stuck or appears locked?
A	Wait 15 mins before submitting a request as the system may still be processing changes after the user exits.
Q	Why do new users sometimes get state authorization errors after being added by an admin?
A	The admin must manually add the users state license or NMLS ID as its not immediatley updated by system.
Q	Is the NMLS ID required when creating a new user?
A	The NMLS ID is recommended so licenses can automatically populate thorugh the weekly system update.
Q	How can loan officers preview the Loan Estimate before its sent?
A	In the Send Disclosures tab, complete steps 1-2 then download the LE from the documents page in step 3.

Q	Why do disclosures show as signed by the borrower but not in Encompass or TPO?
A	Borrowers may have only signed one of multiple disclosure links, so ensure they complete both.

Q	Are there issues with Non- Borrowering spouses not recieving disclosures?
A	Yes- ensure each borrower and non borrowing spouse has a unique email address to avoid profile issues.

Q	What is the new auto eFolder enhancement?
A	It automatically links document folders to conditions for all newly added conditions, including existing loans.

Q	What should I do if a condition doesn’t have a document folder assigned?
A	Use the unassigned link to attach a folder, and notify the AM or submit a support ticket for a permanent fix.

Q	Why can’t underwriters see documents uploaded by brokers?
A	Documents must be uploaded to specific condition or manually assigned to ensure underwriters can see them.

Q	How can brokers quickly find a specific condition in a long list?
A	Use Ctr/Cmd + F to search keywords or expand all folders using the header arrow to quickly locate conditions.

Q	Why can’t a user see the Send Disclosures or LE tab?
A	Ensure the Generate LE & Disclosures setting is enabled & Disable Fee Mgmt is not selected in Manage Account.

Q	What does a Field 14 State Error mean?
A	It indicates a missing or incorrectly configured license, so contact Client Mgmt to review the company set up.

Q	What should I do if I get an error saying the company isnt approved for a specific loan type?
A	Email Client Management to verify the company's loan type and licensing set up.

Q	Why is the Change of Circumstance tab unavailable or grayed out?
A	The COC tab may be unavailable if disclosures haven't been sent yet or due to the loan's current milestone.

Q	Why is the First Time Home Buyer (FTHB) flag showing conflicting information during pricing?
A	A mismatch between pricing and URLA fields has been fixed, but if it persists, contact Encompass Support.

Q	What should we do if Dream Builder milestones aren't moving after Notify Lender is clicked?
A	If all conditions met, have the AM move the milestone after confirming the broker completed all required steps.

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