

Unacceptable File Delivery

JOB AID

This Job Aid walks you through the steps to understand why a file is unacceptable and perform a re-submission for both Delegated and Non Delegated loans.

A To see why a loan is in the Unacceptable File Delivery status, follow the next steps:

1. Go to the *Pipeline* tab.
2. Click on the Unacceptable File Delivery tile.

The screenshot shows the PENNYMAC P3 dashboard. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'BATCH DOCUMENT UPLOAD', 'REPORTS', 'TRADES', 'TOOLS & RESOURCES', and 'PURCHASE ADVICE'. The 'PIPELINE' tab is selected and highlighted with a blue box and a '1' callout. Below the navigation bar, there are several tiles representing different loan statuses. The 'Unacceptable File Delivery' tile, which shows '916 Loans', is highlighted with a blue box and a '2' callout. Other tiles include 'File Started/Registered' (9396 Loans), 'Locked Not Delivered' (325 Loans), 'Allocated Not Delivered' (2545 Loans), 'Complete Loan Pkg Received' (21068 Loans), 'Audit Review' (9267 Loans), 'Pending Conditions' (3816 Loans), 'Cleared for F...' (539 Loans), 'Purchased' (491 Loans), and 'Cancelled/Rejected' (89 Loans).

B The loan list displays.

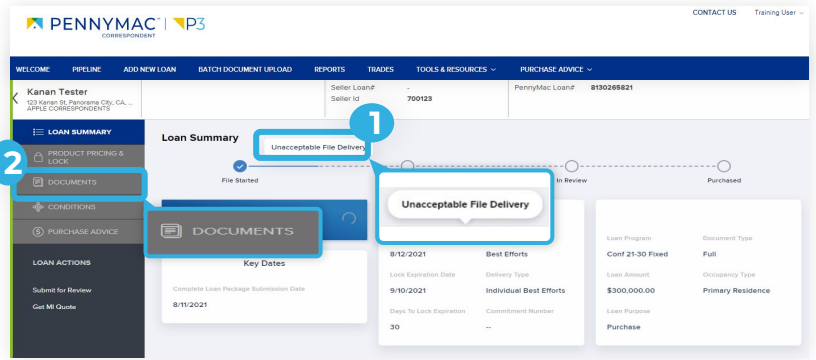
1. Find the loan in the pipeline list or use the search bar in the top header to find loans by their number.
2. Click on the loan to view loan summary.

The screenshot shows the PENNYMAC P3 dashboard with a list of loans. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'BATCH DOCUMENT UPLOAD', 'REPORTS', 'TRADES', 'TOOLS & RESOURCES', and 'PURCHASE ADVICE'. The 'PIPELINE' tab is selected. A search bar in the top header is highlighted with a blue box and a '1' callout. Below the search bar, there is a table of loans. The table has columns for 'Loan #', 'Loan Type', 'Loan Amount', 'Note Rate', and 'Loan F...'. A specific loan row is highlighted with a blue box and a '2' callout. The loan details are: Loan # 8162458867, Loan Type Complete Loan Package File Delivery, Loan Amount 300,000.00, Note Rate 4.750, and Loan F... Conf 2.

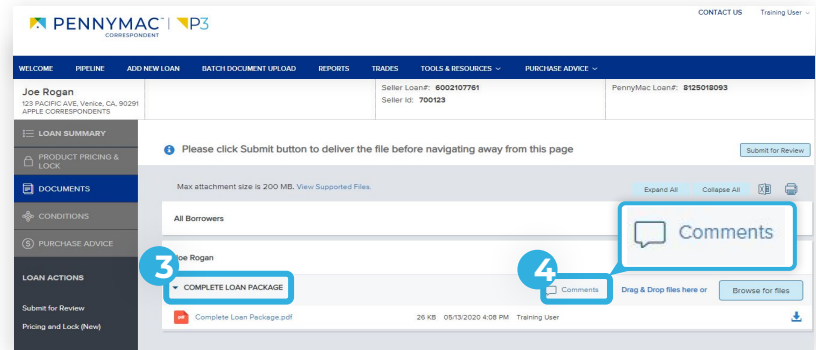
C The loan summary displays.

1. Loans in *Unacceptable File Delivery* will be indicated with a comment above the Loan Summary bar.
2. Navigate to the *Documents* tab.

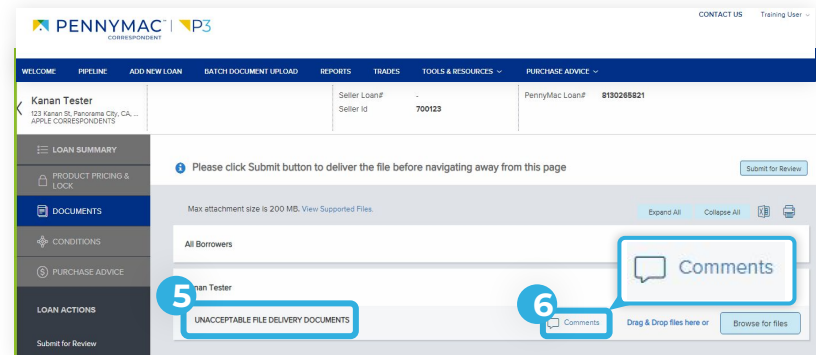
Note: After clicking on the *Documents* tab, one of two possible options will display depending on why your loan was trapped.



3. If your loan is trapped for any of the following reasons, you will see the *Complete Loan Package* folder:
 - *File uploaded are for an incorrect borrower*
 - *The loan package is incomplete*
 - *File is corrupt*
4. Click the *Comments* link to review why the uploaded *Complete Loan Package* was not accepted.



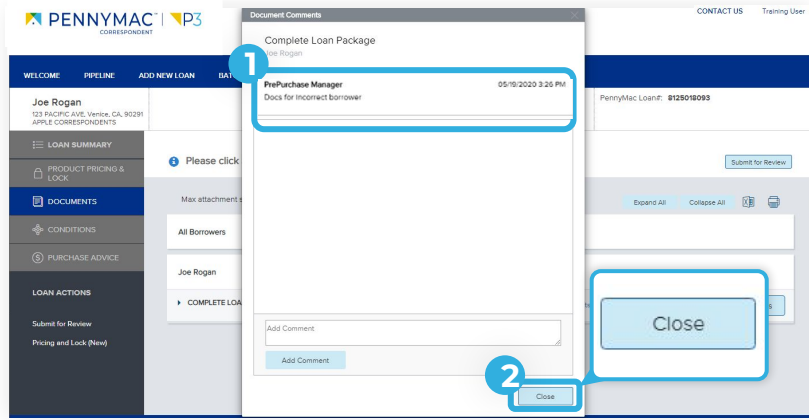
5. If your loan is trapped for any of the following reasons, you will see the *Unacceptable File Delivery Documents* folder:
 - *Missing specific critical documents*
 - *The lock was cancelled*
 - *The loan is Seasoned*
6. Click the *Comments* link to review the reason(s) why the loan was trapped.



D Identify why the file was unacceptable in the pop-up.

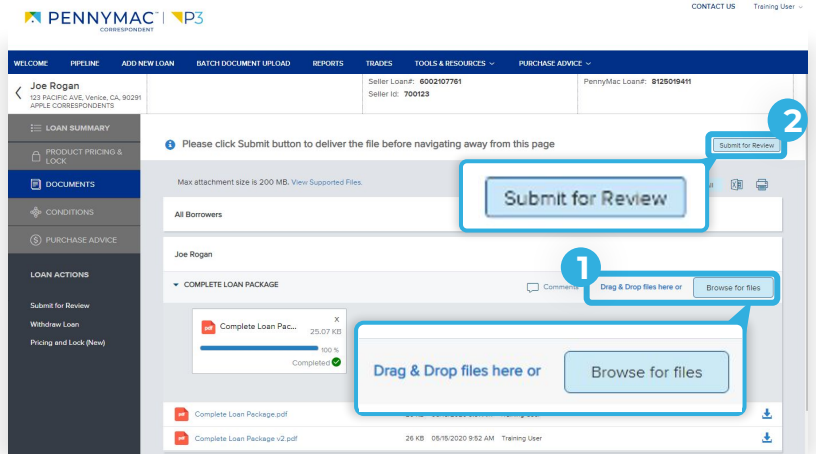
Note: This process is the same for both the *Complete Loan Package* folder and the *Unacceptable File Delivery Documents* folder.

1. See reason for unacceptable file.
2. Click close button.



E To upload required documents, follow the next steps.

1. Click the Browse for files button to upload documents. The Drag and Drop option can also be used to upload documents.
2. Once the uploading is completed, click the Submit for Review button.



ATTENTION!

For trapped loans that display the *Complete Loan Package* folder, P3 will not save your original upload. You will need to re-upload the entire correct file before clicking *Submit for Review*.

For trapped loans that display the *Unacceptable File Delivery Documents* folder, P3 will save your original upload. You will only need to upload the requested missing documentation before clicking *Submit for Review*.



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