



Lenderblocks Marketplace Upload Guide

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INTRODUCTION

Uploading loans to **LenderBlocks Marketplace** is straightforward and intuitive. Make sure that all fields are named as shown below or on the downloadable template that you can get from the Upload Loans tab within **LenderBlocks Marketplace**. Users must be careful to conform field values as shown below. If you have a value for a field that is not represented in the instructions below be sure to contact your LenderBlocks representative and if appropriate that value can be added for use in the system.

LoanNumber

Column A

Field Name: LoanNumber

Data Type: Text

The loan Number field should be your loan numbers as generated internally by your LOS or other means. If you need your numbers randomized to create greater anonymity, please contact your LenderBlocks team member.

EstimatedCloseDate

Column B

Field Name: EstimatedCloseDate

Data Type: Date (MM/dd/yyyy)

This should be either the actual close date for closed loans, or the estimated date for loans uploaded by not yet closed.

CloseDate

Column C

Field Name: CloseDate

Data Type: Date (MM/dd/yyyy)

This should be either the actual close date for closed loans and should be blank for loans not yet closed

LoanType

Column D

Field Name: LoanType

Data Type: Text



The acceptable field values for LoanType are:

- Conforming
- Jumbo Conforming
- Non-QM
- DSCR
- Business Purpose
- HELOC

Occupancy

Column E

Field Name: Occupancy

Data Type: Text

The acceptable field values for Occupancy are:

- Owner Occupied
- 2nd Home
- Investor

LoanPurpose

Column F

Field Name: LoanPurpose

Data Type: Text

The acceptable field values for LoanPurpose are:

- Purchase
- Rate/Term
- Cashout

DocumentType

Column G

Field Name: DocumentType

Data Type: Text

The acceptable field values for DocumentType are:

- Full Doc
- Stated
- Alt Doc
- Lite Doc
- DSCR
- No Income
- 12M Bank Statement
- 24M Bank Statement



Ltv

Column H

Field Name: LTV

Data Type: Decimal

LTV should be expressed as a Decimal (e.g. 75.50), and not as 0.755

Dti

Column I

Field Name: Dti

Data Type: Decimal

Dti should be expressed as a Decimal (e.g. 40.2), and not as 0.402

Fico

Column J

Field Name: Fico

Data Type: Integer

Fico should be expressed as an Integer



InterestRate

Column K

Field Name: InterestRate

Data Type: Decimal

InterestRate should be expressed as a Decimal (e.g. 0.06125), and not as 6.125

AmortizationType

Column L

Field Name: AmortizationType

Data Type: Text

The acceptable field values for DocumentType are:

Fixed

ARM

Interest Only

AmortizationTerm

Column M

Field Name: AmortizationTerm

Data Type: Integer

Amortization should be expressed as an Integer

OriginationLoanAmount

Column N

Field Name: OriginationLoanAmount

Data Type: Decimal

OriginationLoanAmount should be expressed as a Decimal e.g. 450500.00

LoanBalance

Column O

Field Name: Loan Balance

Data Type: Decimal

For new originations, LoanBalance should be the same as OriginationLoanAmount and should be expressed as a Decimal e.g. 450500.00. In the case of seasoned loans it should be the Outstanding Principle Balance as of the last Servicing Report.



PropertyValue

Column P

Field Name: PropertyValue

Data Type: Decimal

PropertyValue should be the valuation used for underwriting approval

PITI

Column Q

Field Name: PITI

Data Type: Decimal

PITI should be the payment used for underwriting and calculating the Debt to Income Ratio (DTI).

PropertyType

Column R

Field Name: PropertyType

Data Type: Text

The acceptable field values for PropertyType are:

Single Family

Condo

Land

Hotel Condo

Coop

Townhouse

Residential - Multi-family

Residential - Mixed Use/Commercial

City

Column S

Field Name: City

Data Type: Text

City should not include State or Zipcode, just the text name of the City



State

Column T

Field Name: State

Data Type: Text

State should be the two letter abbreviation for State, e.g. CA

ZipCode

Column U

Field Name: Zipcode

Data Type: Text

ZipCode can be either the 5 digit zipcode or the ZIP+4 code



LoanServicing

Column V

Field Name: LoanServicing

Data Type: Text

The acceptable values for LoanServicing are: Retained
Released

DSCR

Column W

Field Name: DSCR

Data Type: Decimal

DSCR should be a decimal value depicting the Debt Servicing Coverage Ratio, **BUT ONLY** for loans who's LoanType is DSCR. It should be blank for all other LoanType(s)

PropertyCashFlow

Column X

Field Name: PropertyCashFlow

Data Type: Decimal

PropertyCashFlow should be a decimal value depicting the net cash flow from the property after deducting the PITI and any other expenses used for qualification

Units

Column Y

Field Name: Units

Data Type: Integer

Units should be a numerical count of the number of units for a mortgage on a multi-family residential loan