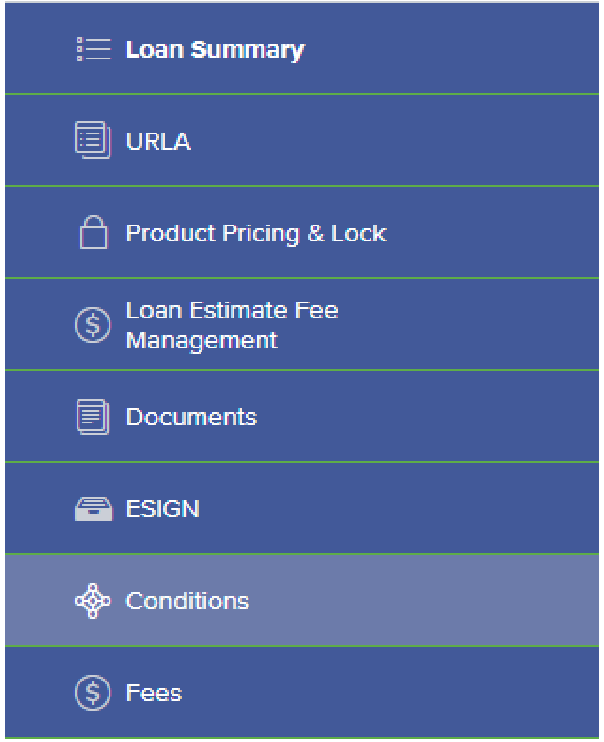
How to Upload Conditions

ACC Mortgage TPO Portal User Guide

Submitting conditions through the TPO Portal is quick and easy. Follow the steps below to ensure your documents are uploaded correctly and routed to the appropriate team members.

Step 1: Access the Conditions Tab

Log into the TPO Portal, select the loan file, and click the Conditions tab.
Do NOT upload conditions under Documents.

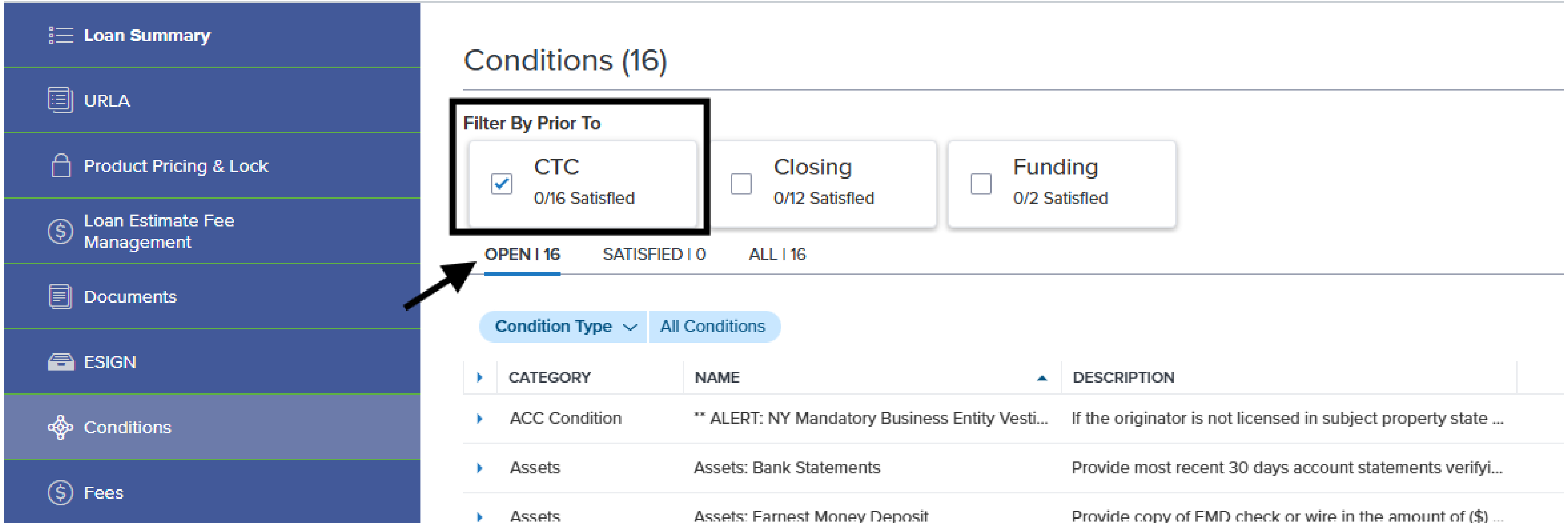


IMPORTANT

Do NOT upload condition documents under the **Documents** tab. Conditions submitted through the Documents tab will not be associated with the corresponding underwriting condition and will not be reviewed.

Step 2: Locate Prior to CTC Conditions

Select the checkbox to display Prior to CTC conditions.
The system defaults to Open Conditions.



Step 3: Access the Appropriate Condition

Expand the condition using the dropdown arrow to review requirements and upload location.

CATEGORY	NAME	DESCRIPTION		PUBLISHED	
ACC Condition	** ALERT: NY Mandatory Business Entity Vesti...	If the originator is not licensed in subject property state ...		04/06/2026	Ready For Review
Assets	Assets: Bank Statements	Provide most recent 30 days account statements verifyi...		04/06/2026	Ready For Review

Description

External

Provide most recent 30 days account statements verifying sufficient funds to close and reserves.

Document(s)

Asset Docs

Browse

LOCAL DRIVE | UNASSIGNED FILES

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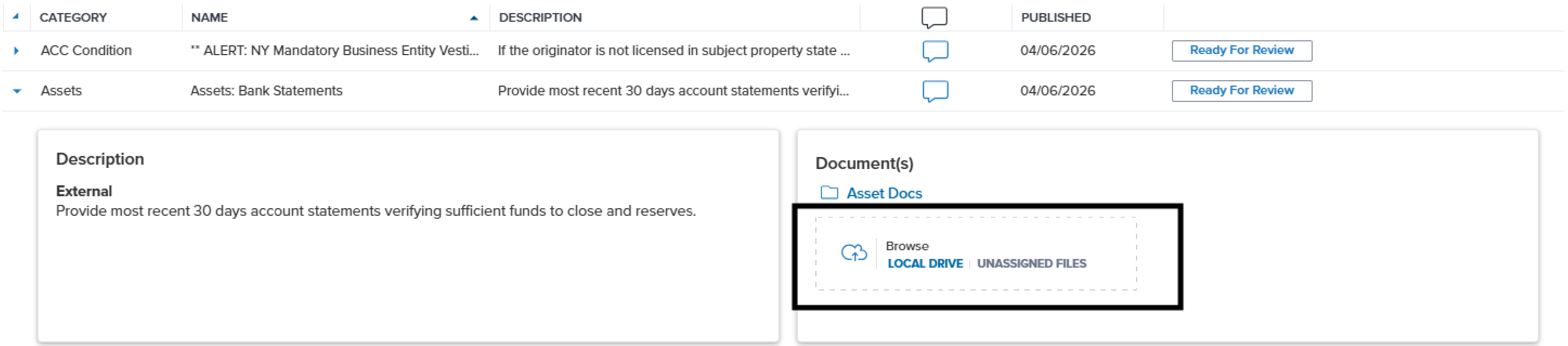
Step 4: Upload Condition Documents

Upload the document(s) to satisfy that condition directly into it by either **A)** dragging and dropping PDF files into the upload area shown below, or **B)** browsing your local drive and selecting the document(s) for upload. ONLY upload documentation to the condition it is intended to satisfy. Uploading document(s) to the wrong condition will result in file delays.

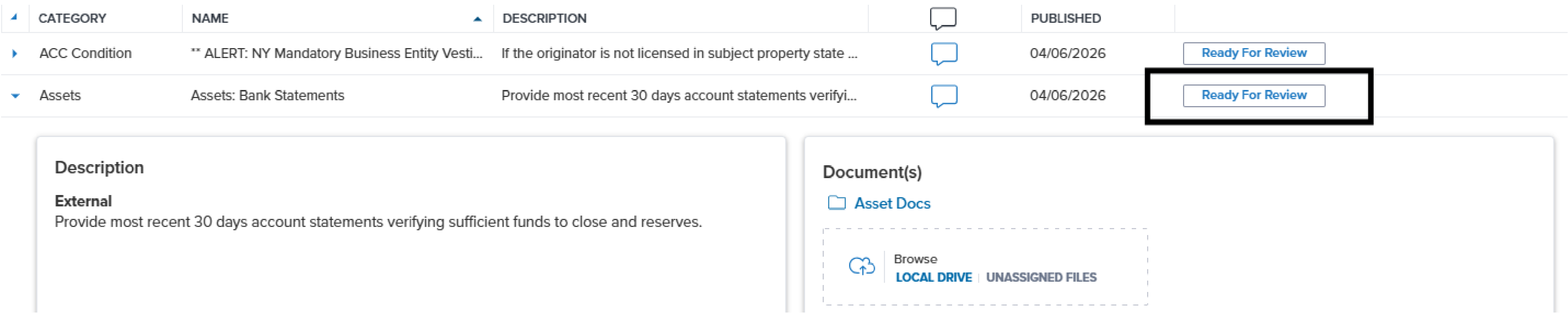
Tip: Upload documents in PDF format



Step 5: CRITICAL STEP! Mark Ready for Review

After uploading the document(s) to a condition, you must push the Ready for Review button shown below. Failure to do so will result in file delays.

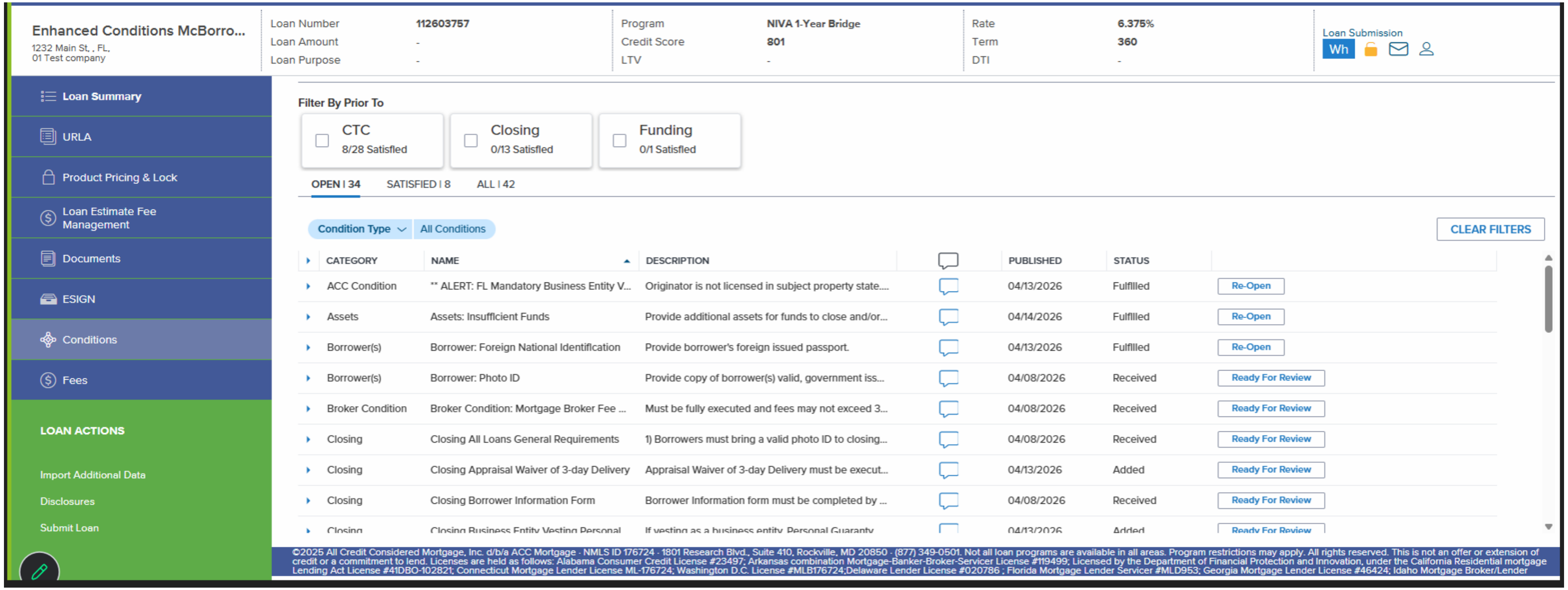
STATUS KEY
Added: *This is an open condition waiting for Upload.*
Fulfilled: *This is waiting for review by the Account Manager.*
Received: *This is waiting for review by the Underwriter.*



1. Once you gave clicked the "Ready for Review" button, the status of that condition will go from "Added" to "Fulfilled". If the condition does not show "Fulfilled" your AM will not be able to locate the image provided for the condition.
2. A status of "Fulfilled" indicates the item has been submitted and is awaiting Account Manager review. After review, the status will be updated to "Received," indicating the item is pending the Underwriter's review.
3. Once a condition has been marked as "Received" you no longer need to select "Ready for Review."

Step 5: CRITICAL STEP! Mark Ready for Review *(cont.)*

Added Column “status” will tie into the added comments above.



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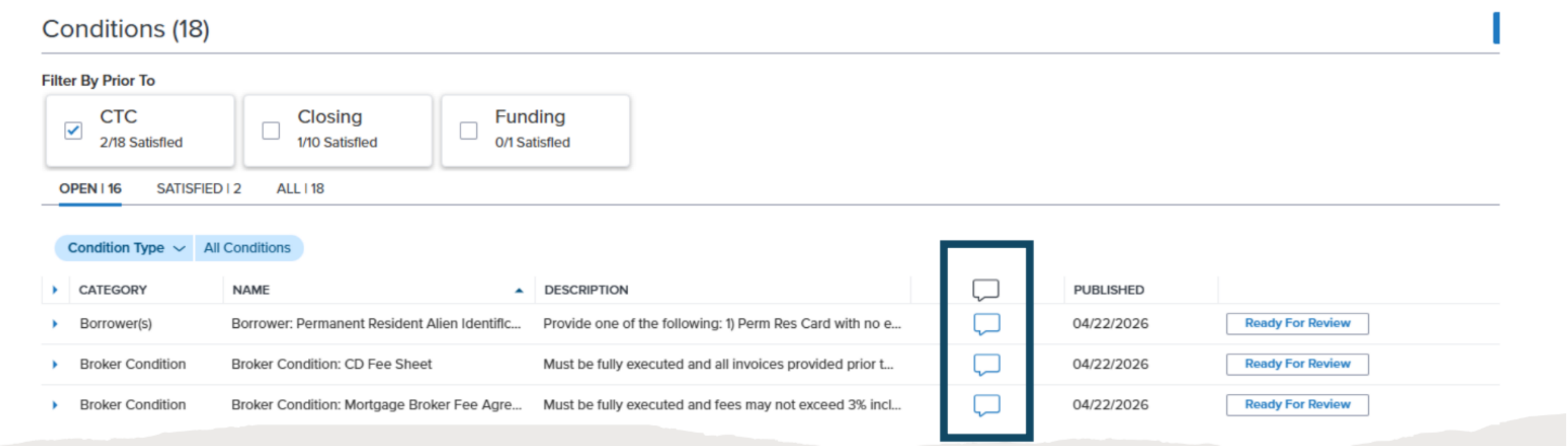
Step 6: Add Comments (Optional)

Need to provide additional context or explanation? Select the **Comments** icon within the condition to enter notes. Any comments entered will be visible to the Account Manager and Underwriting team reviewing your file.

💬 Use comments to identify revised documents, explain updates, or communicate important details related to the condition.



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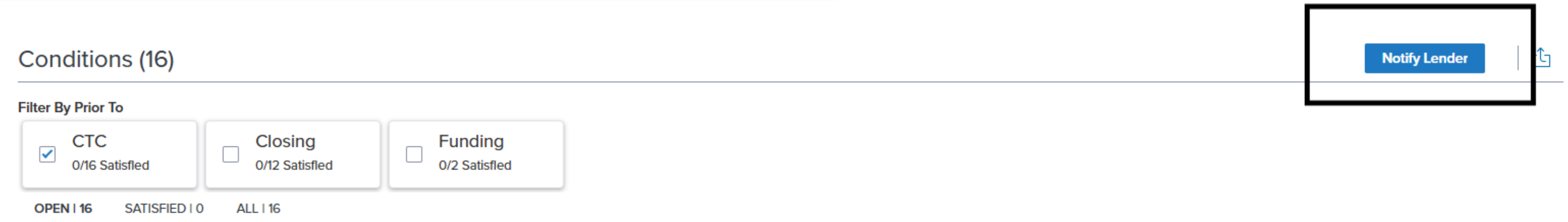
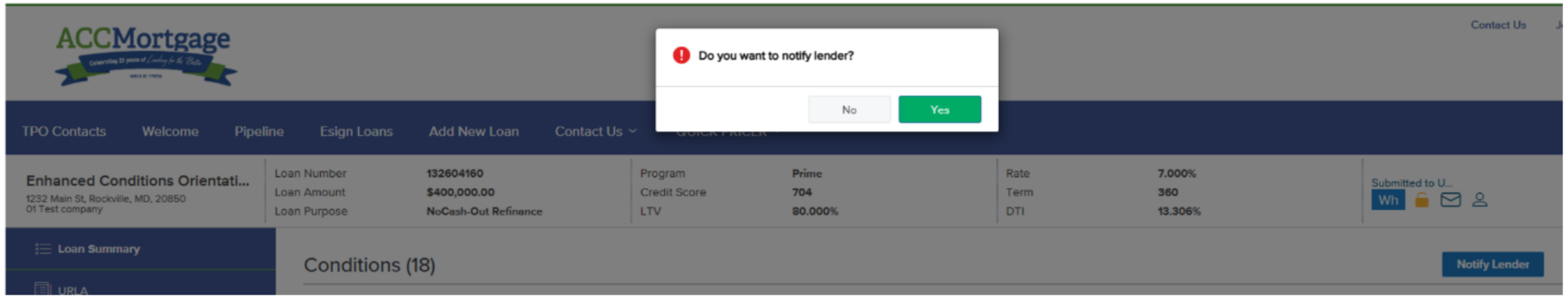
Step 7: CRITCAL STEP! Notify Lender

After all conditions are uploaded, click Notify Lender so ACC is alerted to review the file.



When exiting the file, the system will also prompt you to do this as an extra layer of protection.



** Once the Notify Lender button has been selected, you will still be able to upload conditions and click "Ready for Review". However, until the loan has been submitted to an UW for review by Account Manager, the Notify Lender button will remain grayed out.

IMPORTANT

Failure to "Notify Lender" will not alert ACC that items have been uploaded and your uploaded conditions will not be reviewed.

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Do & Don't Summary

DO

- Upload conditions on the **Conditions** tab.
- Upload conditions directly to the corresponding condition.
- Push **Ready For Review** on the condition(s) you uploaded documents to.
- Push **Notify Lender** after finished uploading conditions.
- Use PDF format
- Include comments when clarification is needed.

DON'T

- Upload conditions on the **Documents** tab.
- Upload conditions to the wrong condition.
- Forget to push **Ready For Review** on the condition(s) you uploaded documents to.
- Forget to push **Notify Lender** after finished uploading conditions.

Following these steps helps ensure your conditions are reviewed promptly and keeps your loan moving efficiently toward closing.

For further assistance, please contact your **National Account Executive** or **Broker Support team**.