

How to Remove TBD's from a MBOT File:

Below are some screenshots to help you do this yourself in the future, and how to prevent it.

This happens when borrowers sometimes fill in TBD on their SN app. When they do that, it will come in as an address into MBOT unfortunately. The first time you open the application that is imported MBOT should open to the "Borrower Summary Screen". Before you do anything else on the file, please make sure to take out the TBD on that screen and it should not "trigger" an application date.

The screenshot shows the MBOT Borrower Summary Screen. A red circle highlights the 'Property Information' section, which contains the following fields:

- Same as Borrower's Present Address? Yes No
- Subject Property Address: [Empty text box]
- Address Number: [Empty text box]
- Address Street: [Empty text box]
- Address Unit: [Empty text box]
- City: ANDREWS
- State: TX
- County: ANDREWS
- Zip: 79714
- Zip Ext.: [Empty text box]

The 'Borrower Information' section above it contains the following fields:

- First Name: Leticia
- Middle Initial: [Empty text box]
- Last Name: Jurado
- Generation: [Empty dropdown menu]
- Email Address: ljurado.02@gmail.com
- Date of Birth: 2/26/1989
- SSN: [Empty text box]
- Home Phone: [Empty text box]
- Work Phone: [Empty text box]
- Cell/Alt Phone: 432-234-0395
- Fax: [Empty text box]

The 'Present Address' section contains:

- Address Street: 1854 SE 4401
- City: Andrews
- State: TX
- Zip: 79714
- Zip Ext.: [Empty text box]

The 'Mailing Address' section contains:

- Address Street: 1854 SE 4401
- City: Andrews
- State: TX
- Zip: 79714
- Zip Ext.: [Empty text box]

The 'Intent To Proceed' section contains:

- Intent To Proceed: [Empty dropdown menu]
- Method Provided: [Empty dropdown menu]
- Provided By: Leticia Jurado
- Received By: Daniela Marquez

The left sidebar shows a list of forms and documents, with 'Borrower Summary' highlighted. A red arrow points to the 'Borrower Summary' link in the sidebar.

If this is missed, then to remove the TBD you must go to the property screen and delete the address and save the file and immediately go to the "Loan Details" page and select preapproval at the top. When you do that the application date does not go away, but the interview date will. When you go to disclose each loan (if and when a prequal goes to contract later) you have access to edit and change those dates. That is why we are NOT concerned about the system "triggering" a date. The only thing you must make sure of is to always check those dates before you disclose a loan so they both match on a purchase.

The screenshot displays the Flanagan State Bank loan management interface. At the top, the bank logo is on the left, and navigation links for 'Create', 'Pipeline', 'Rates', 'Reports', and 'Resources' are on the right. Below this is a blue header bar with 'Loan Pipeline', 'Search Results', and 'PR2012058244 - Jurado'.

The main content area is divided into two columns. The left column contains a sidebar with a search box and a menu of options: 'Forms & Docs', 'Lending Portal - URLA', 'Borrowers' (Leticia Jurado), 'Loan Details', 'Property' (highlighted with a red arrow), 'Employment & Income', 'Assets', 'Liabilities', 'REO', 'Cost Summary', and 'Other Data'. The right column is titled 'Property Details' and 'Expenses/Mortgages'. It includes a 'Property Address' section with fields for Street Address, Unit #, Zip Code (79714), City (ANDREWS), State (TX), and County (ANDREWS). Below this is another 'Property Details' section with fields for # of Units (1) and Property Type (Detached). To the right of these sections is a 'Title Details' section with multiple entries for 'Title to the Property Will be Held Leticia Jurado' and 'Estate Will be Held in Fee Simple'.

A second screenshot below shows the 'Loan Details' page for the same loan. It features a sidebar with similar navigation options. The main content area is divided into three columns: 'Loan Details', 'Loan Purpose', and 'Other New Mortgage Details'. The 'Loan Details' column shows financial information like Base Loan Amount (\$385,517.50) and Sales Price (\$399,500). The 'Loan Purpose' column shows 'Purchase' and 'Is Preapproval' checked (circled in red). The 'Other New Mortgage Details' column shows 'Down Payment Details' (Checking/Savings, \$15,000), 'Interviewer Details' (Daniela Marquez, NMLS# 1957002), and 'Additional Details' (Interview Date: --, Application Date: 04/24/2024, circled in red).