



DREAM

TPO Portal Condition Management

Last Updated 5/21/2025

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Log on to the DREAM Portal at dream.openwholesale.com



Please login to access your portal

Enter Your Username

Please enter your username.

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Find your loan in the Dashboard and click **Detail** to the left of the loan

The screenshot shows the DREAM portal dashboard. At the top, there is a navigation bar with 'Dashboard' circled in red. Below the navigation bar, there are four summary cards: 'Loans Uploaded NOT Submitted' (213), 'Locks Expiring Next 5 Days' (0), 'Loans Submitted to Underwriting' (0), and 'Total Outstanding' (486). The main section is titled 'Recent Loans' and contains a table with the following data:

Detail	Borrower / Property	Loan Status / Last Updated	Loan Amount	Channel / Product	LOS Loan Number	Data Created	Estimated Closing	Fundin
Detail	TEST, John 1055 Duluth Dr Apple Valley, M...	File Started TPO Submitted 10/10/24, 4:35 PM	\$485,000.00 LTV 67.00%	Wholesale - NonQM Prime - ...	1000241006663	10/1/24, 4:16 PM Last Updated		
Detail	PNL, Paula 1780 Laguna Niguel, CA 92677	File Started TPO Submitted 10/10/24, 4:57 PM	\$250,000.00 LTV 50.00%	Wholesale - Open Mortgage ...	1000241006666	10/10/24, 4:26 PM Last Updated		
Detail	TESTCASEDSR, TARA 2031 Daisy Street MURRIETA, CA...	File Started TPO Submitted 10/10/24, 6:32 PM	\$641,600.00 LTV 80.00%	Wholesale - Open Mortgage ...	1000241006670	10/10/24, 12:54 PM Last Updated		
Detail	America, Andy 68-1860 Hawaii Street HONOLULU...	File Started TPO Submitted 10/10/24, 6:47 PM	\$484,000.00 LTV 66.80%	Wholesale - Open Mortgage ...	1000241006671	10/10/24, 1:20 PM Last Updated		



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Click the **red** number under **Outstanding Conditions** on the right hand side

Outstanding Conditions
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Loan Type	Purchase	Purchase Price	Approved Value	Loan Amount
Conventional (Select for Non-QM as well)		\$724,000.00	\$724,000.00	\$485,080.00
	Down Payment	\$238,920.00	---	\$485,080.00
			MSP/PM Amount	Total Loan Amount
NonQM Prime - Full & AR Doc 30 Yr Fixed - EG	360		\$9,875	Borrower
Product	Term		Price	Comp Type

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Click on the blue upload arrow icon next to the desired condition

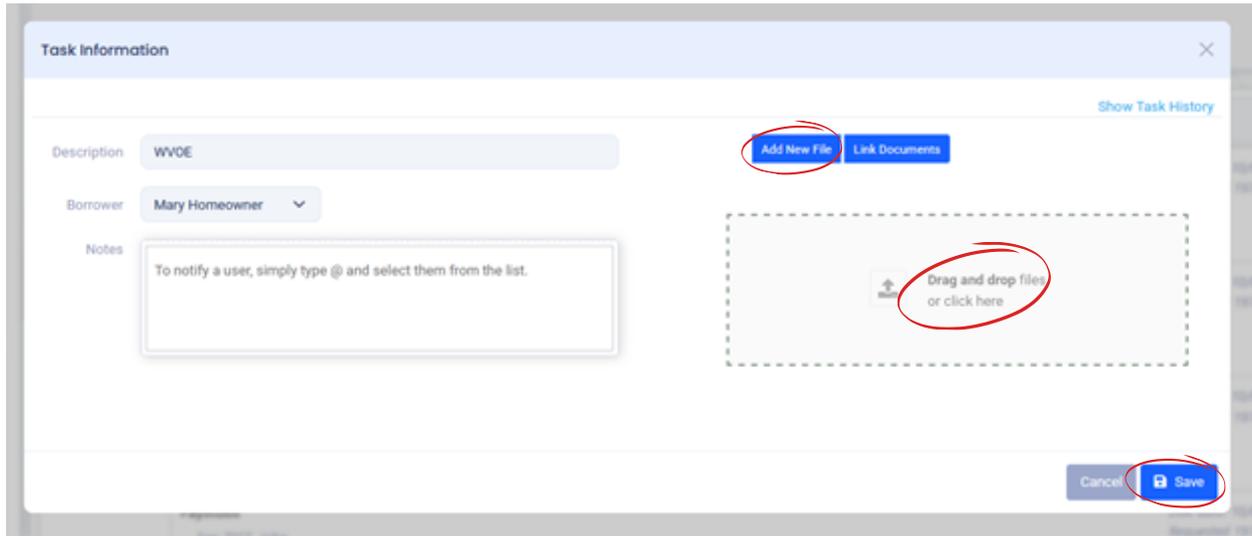
Generic Conditions (13 of 16 Outstanding)

Condition	Borrower	Status
VQE	For: Homeowner, Mary	Pending
WVCE	For: TEST, John	Pending
Paystubs	For: Homeowner, Mary	Pending
Paystubs	For: TEST, John	Pending
W2	For: Homeowner, Mary	Pending



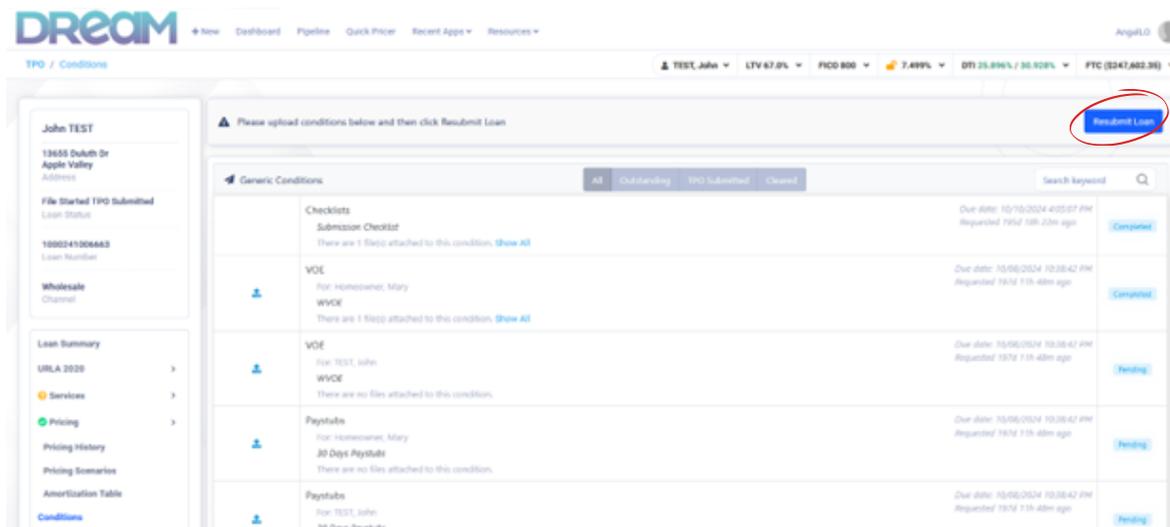
5

Upload condition by either dragging and dropping the file, or clicking in the box to browse for the file, then click **Save**



6

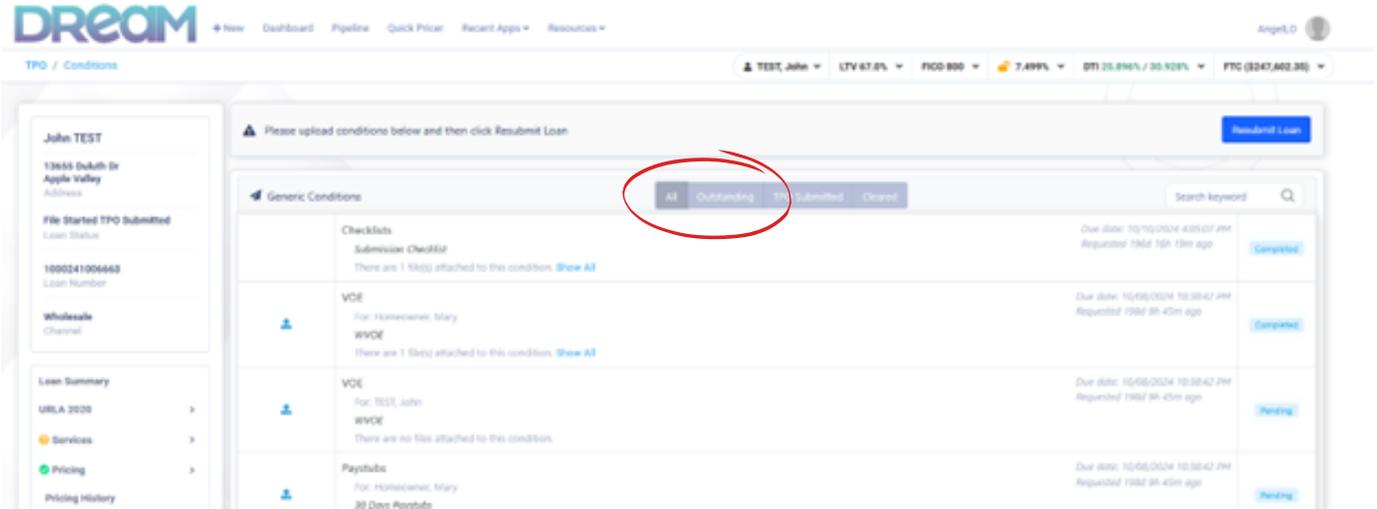
Condition will show **Completed** once uploaded. Select **Resubmit Loan** on right hand side to move the milestone



Note: The loan will not be moved to underwriting unless the **Resubmit Loan** button is clicked



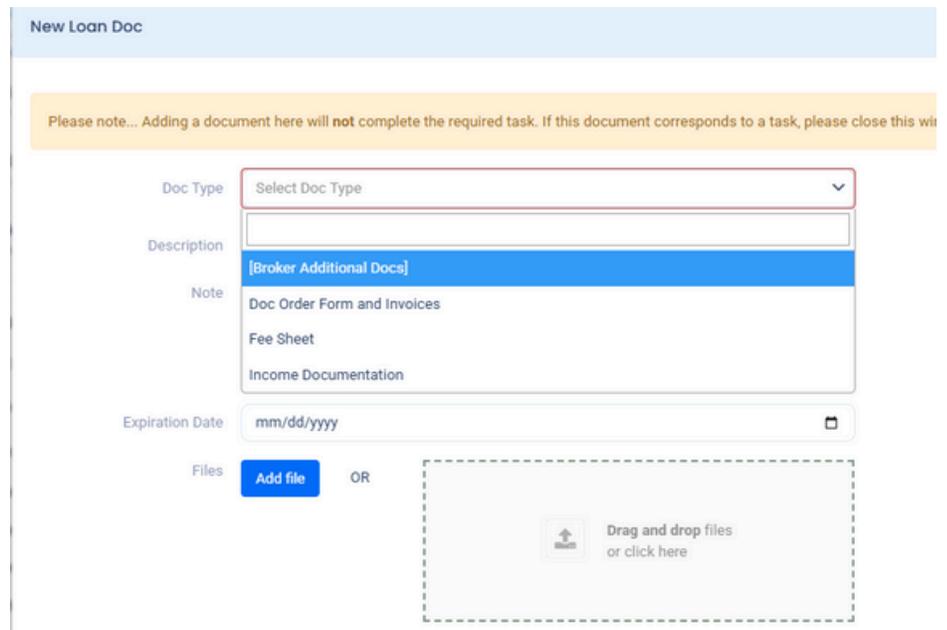
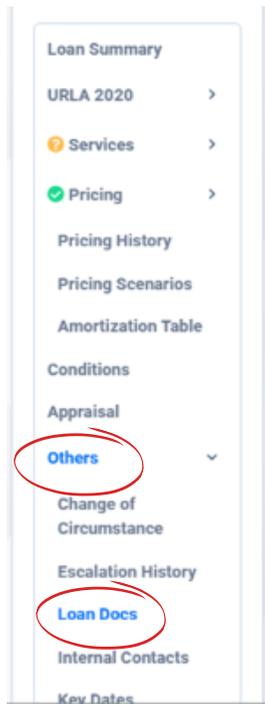
7 Navigate through condition types (All, Outstanding, TPO Submitted, and Cleared) using the gray button bar above the conditions



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Optional for Initial Submission Package, trailing documents, or any Conditions that may not be listed in the Conditions tab

Click **Other** under the Loan Summary panel on the left hand side and select **Loan Docs** to upload and assign under Broker Additional Docs, then navigate back to Conditions tab and click **Resubmit Loan**



Need Assistance?

Please contact your Account Executive or partnersuccess@openwholesale.com





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