ROUNDHOUSE LENDING

We're in your corner.

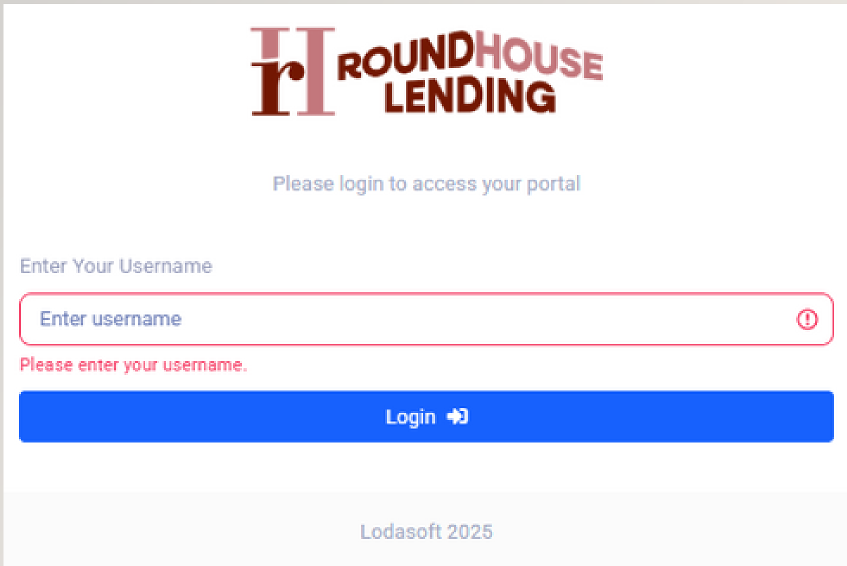
ARENA

Portal

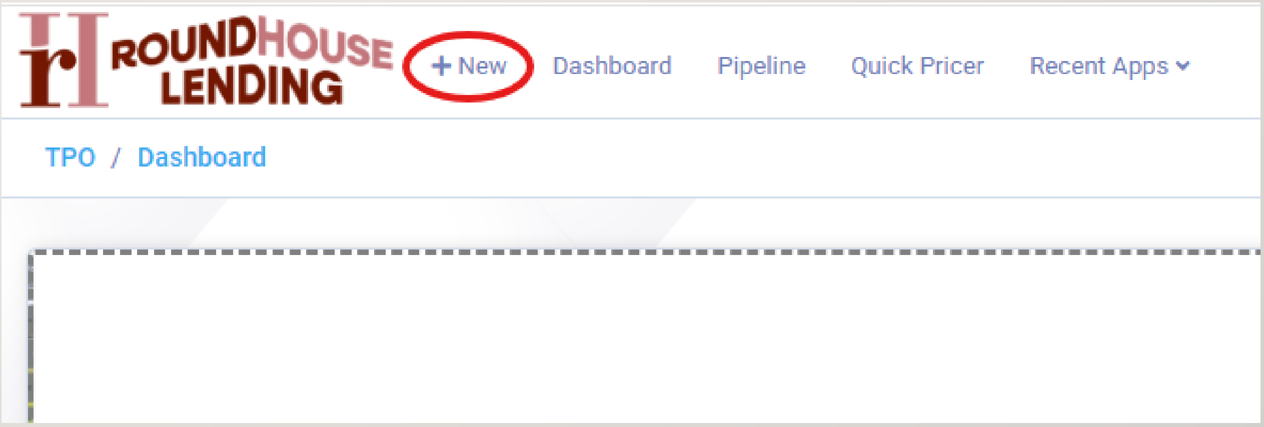
User Guide

Last Updated 9/26/2025

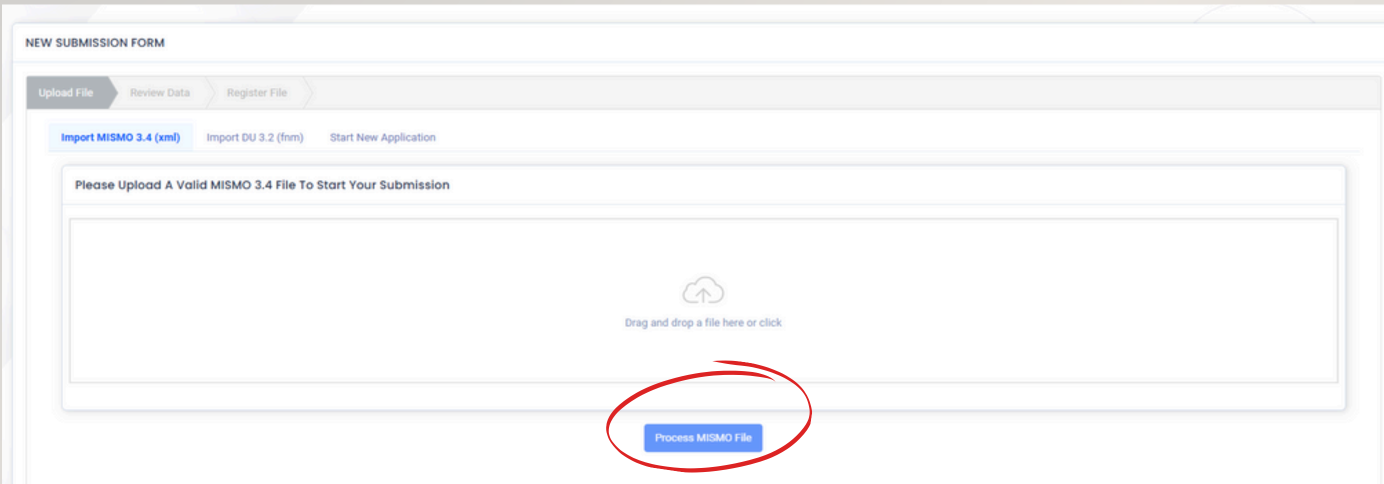
1 Log in to the ARENA Portal at **roundhouselending.lodasoft.com**



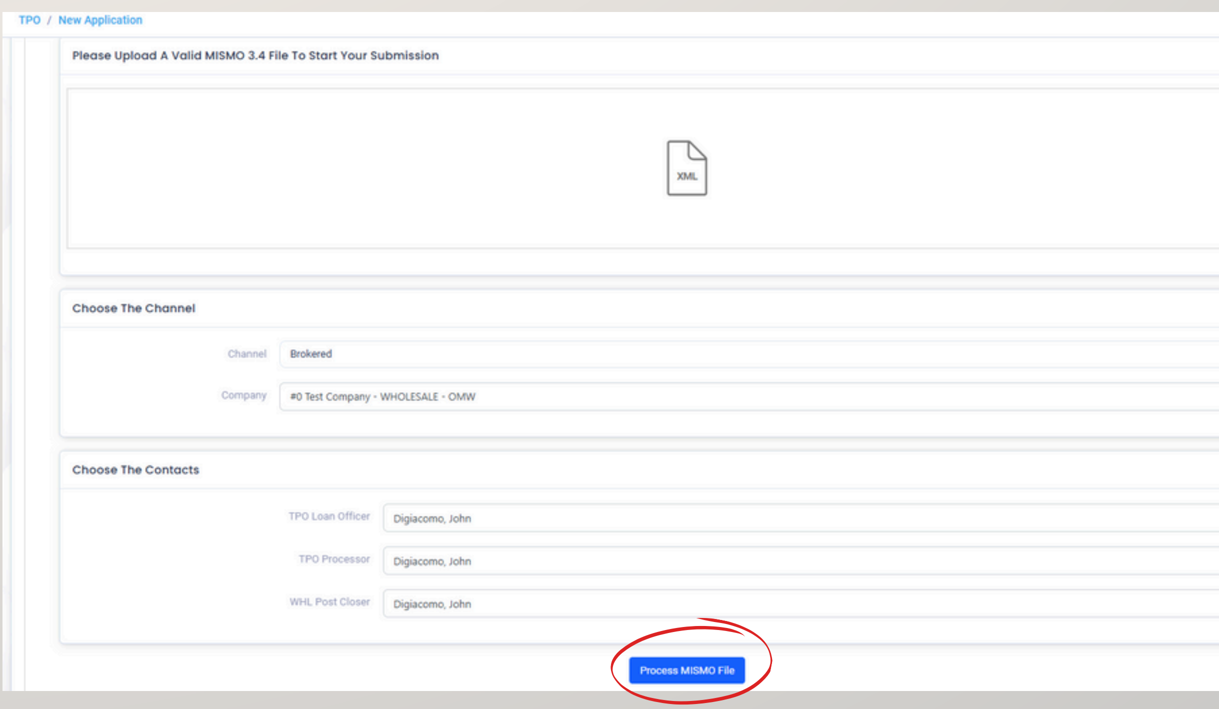
2 Click on **+New** then **New Application**



3 Upload MISMO 3.4 by either dragging and dropping the file, or clicking in the box to browse for the file

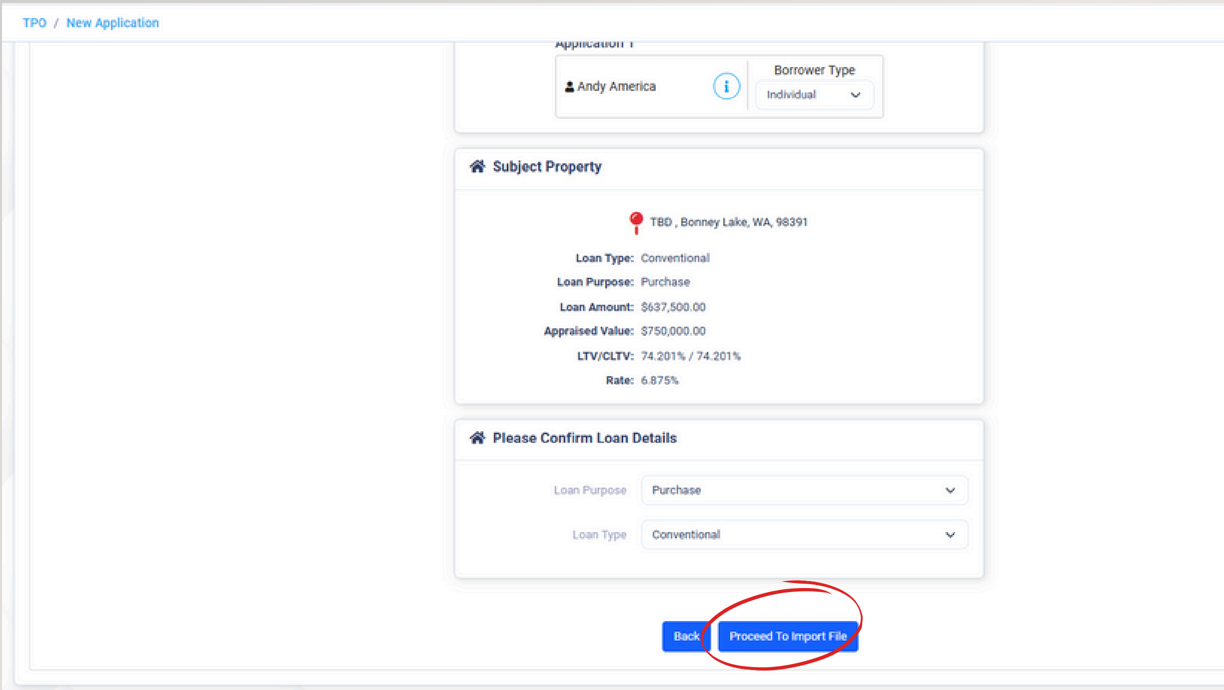


4 Ensure you have the correct channel selected and contacts entered, then click **Process MISMO File**

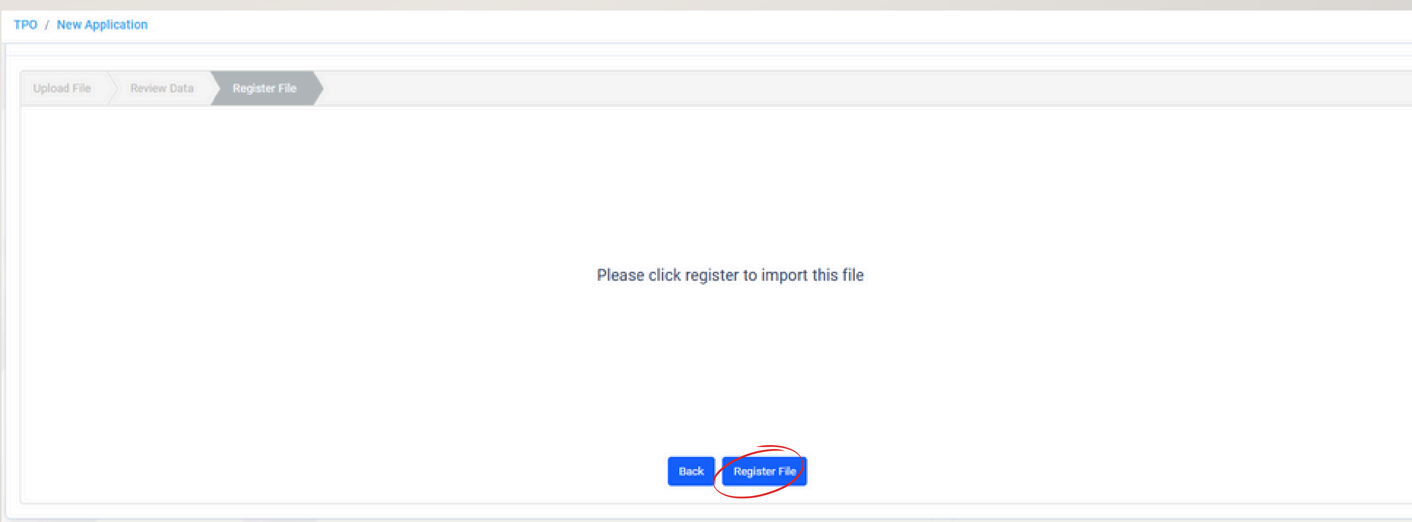


ARENA

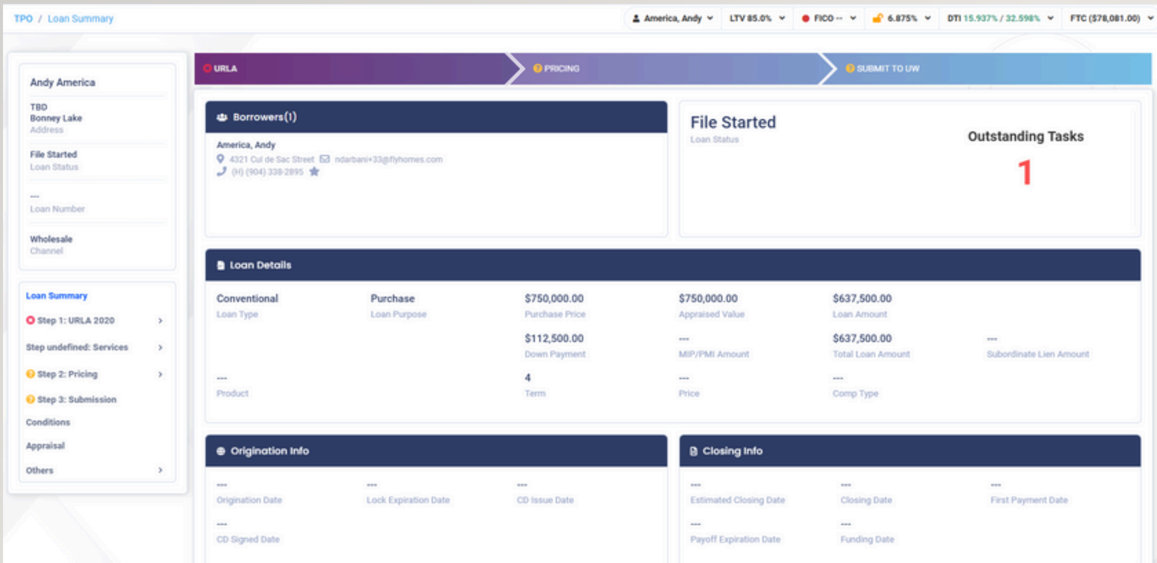
5 Select Loan Purpose and Loan Type, then click **Proceed to Import File**



6 Click **Register File**



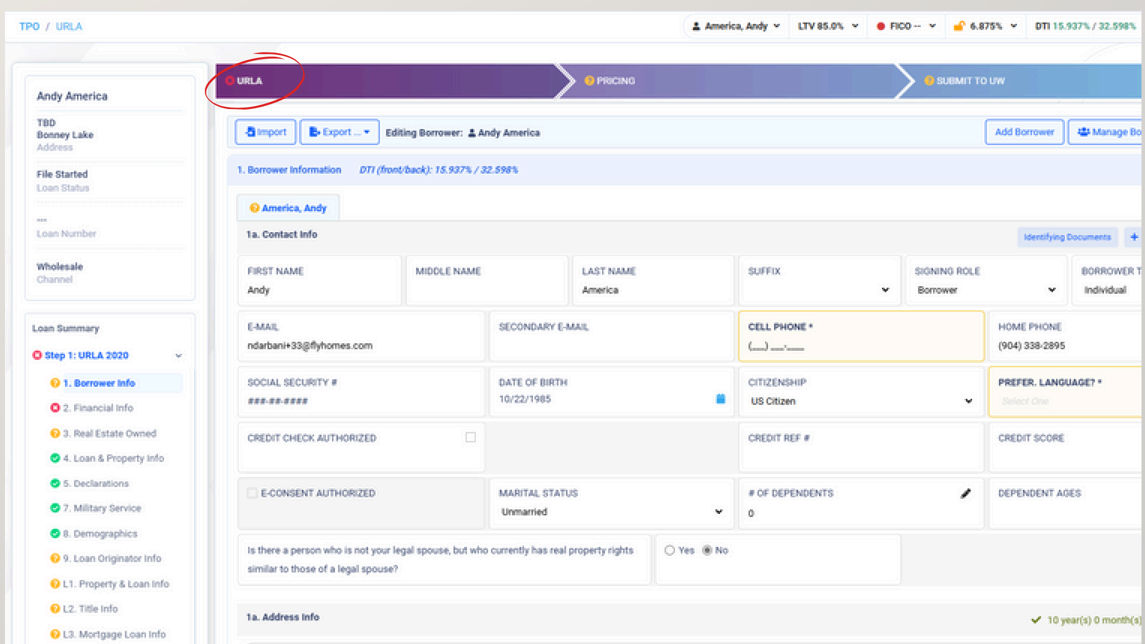
7 You will now be redirected to the **Loan Summary** page, where you will find the Loan Summary panel on the left hand side



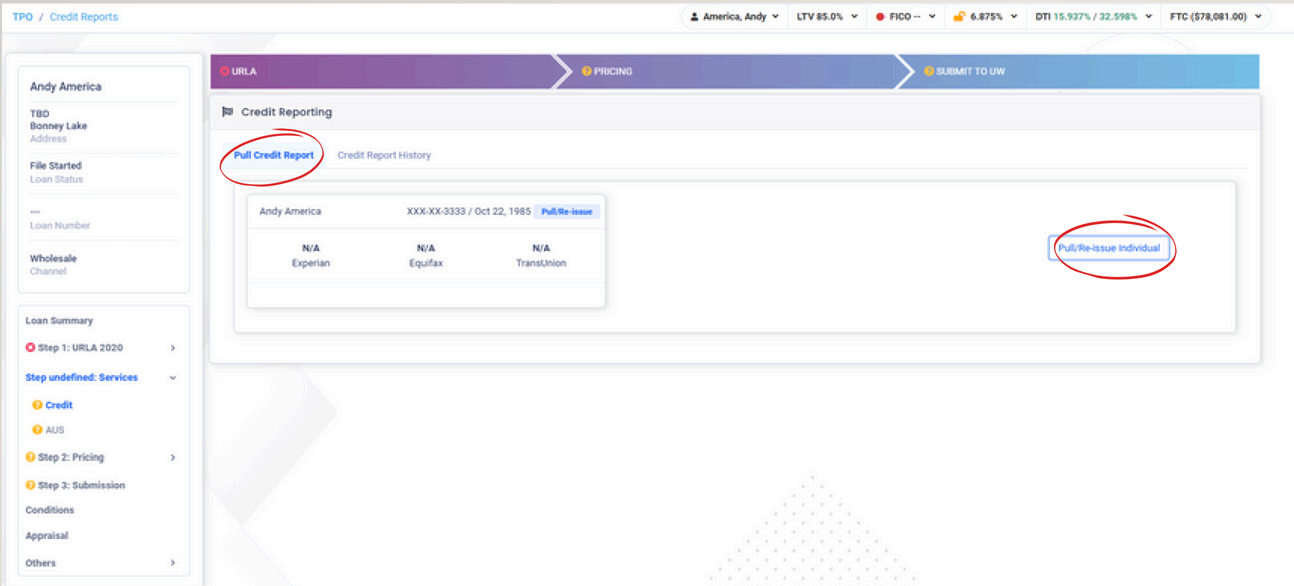
8 Complete the steps in order, starting with **Step 1: URLA 2020**, making sure to complete all fields that are red for all borrowers, and click **Save**

NOTE: Although fields that are yellow will not cause a hard stop for submission, it is recommended that you complete them

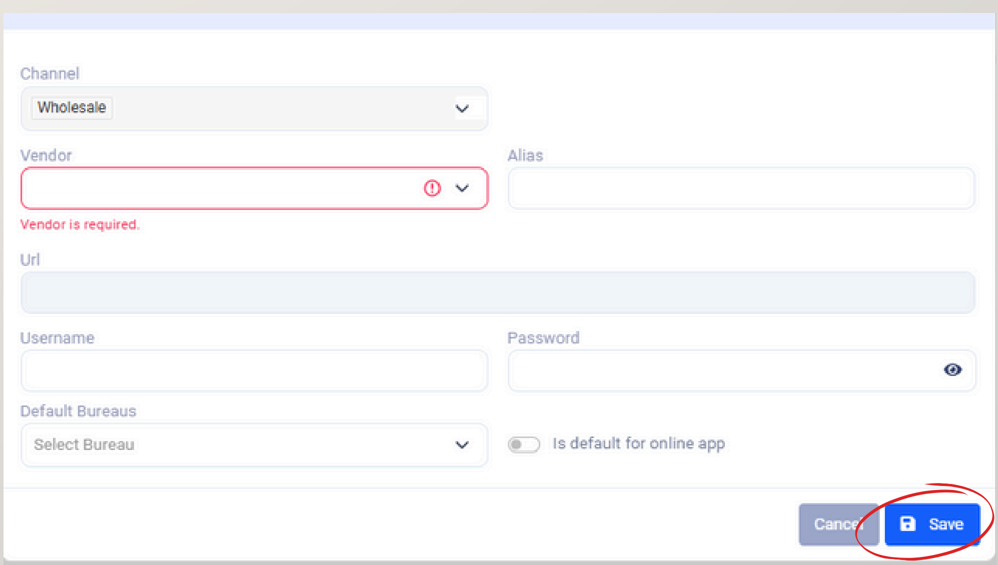
If B1 and B2 are using a shared email address, please leave blank for B2; The system will not accept duplication, but it will accept an empty field for B2



9 Proceed to **Step 2: Services > Credit** and click **Pull Credit Report** to re-issue (optional) or pull a new credit report for individual or joint



10 If this is your first time in the ARENA Portal, a pop-up will appear prompting you to select your vendor and enter your login credentials; enter and click **Save**



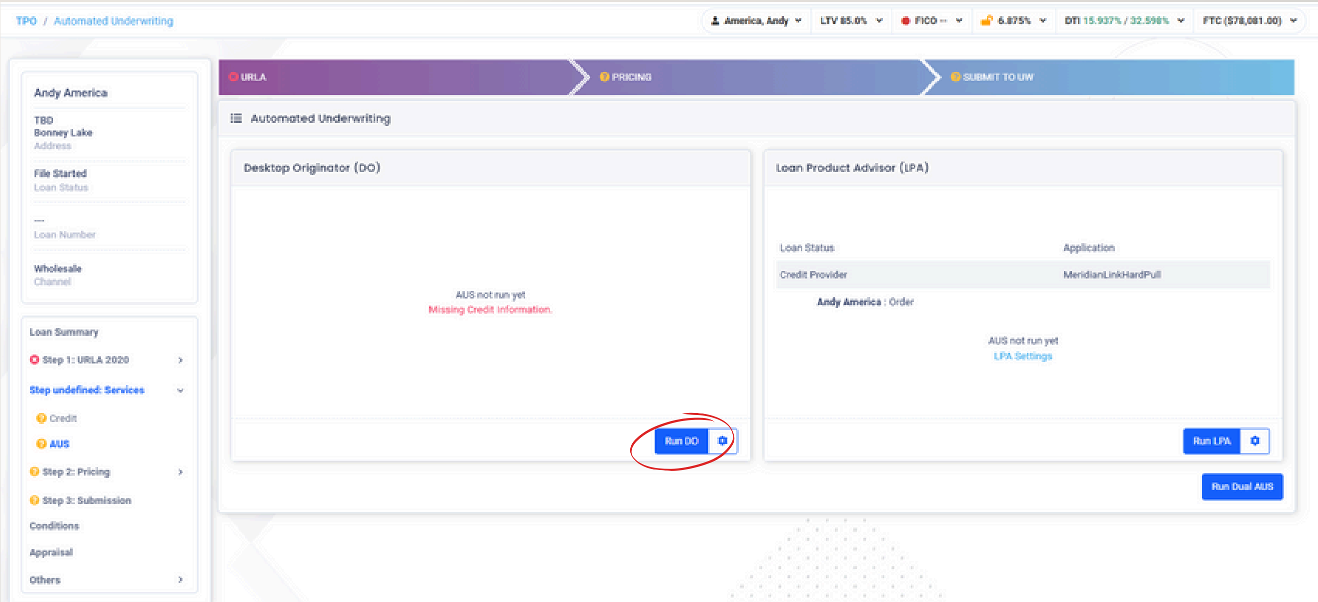
11 To re-issue, click to enable the **Re-issue?** toggle, then enter Credit Reference # and click **Re-issue Credit**; For a new report, do not enable the toggle and click **Pull Credit**

NOTE: Do NOT run AUS on Manual Underwrite, VA IRRRL, Streamline, and Non-QM

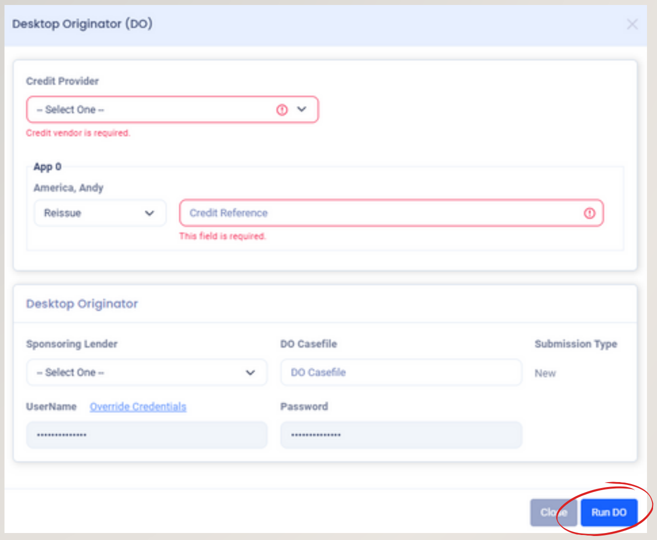
Please do NOT select Encompass Credit

If you run into any errors, skip to **Step 3 & Step 4**; Submission checklist replaces the Submission Form. There will be a list of questions to answer and a place to enter Credit Vendor credentials. Setup team will reissue credit into the file.

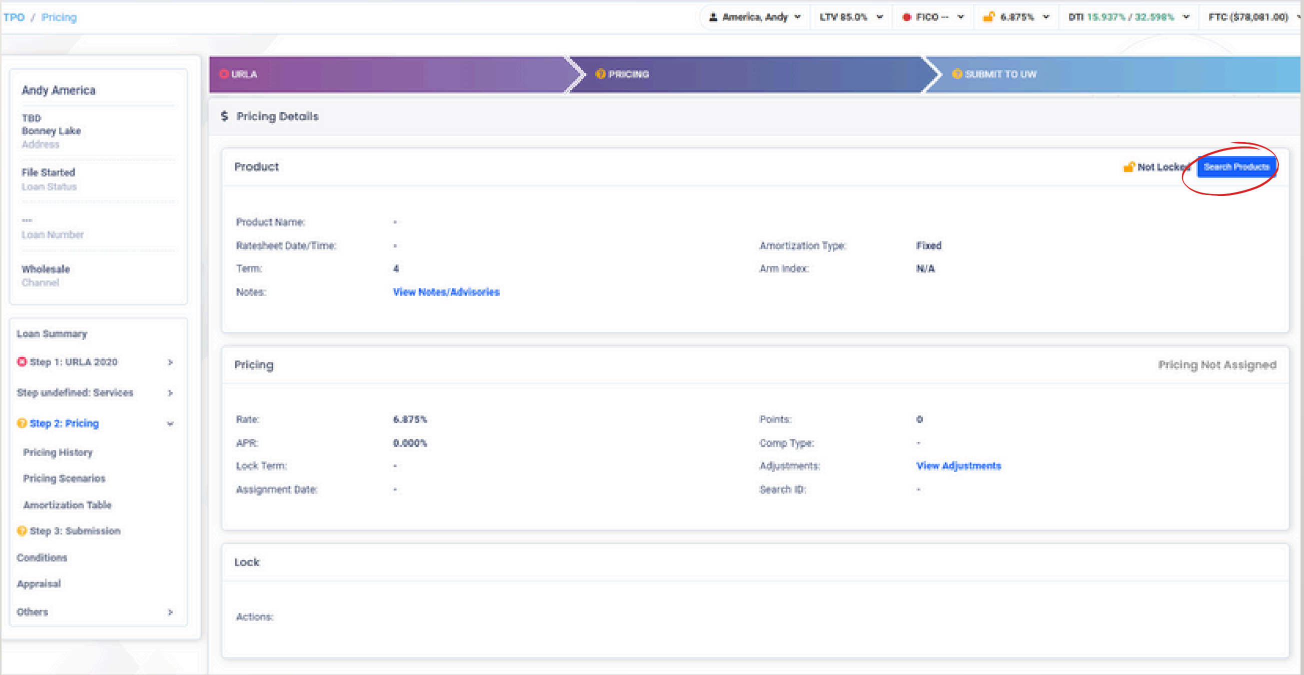
12 Once credit has been reissued, proceed to **Step 2: Services > AUS** and click **Run DO**



13 A pop-up will appear with the Credit Provider and Credit Reference number pre-filled; select <u>first choice</u> of Sponsoring Lender from the dropdown and click **Run DO**



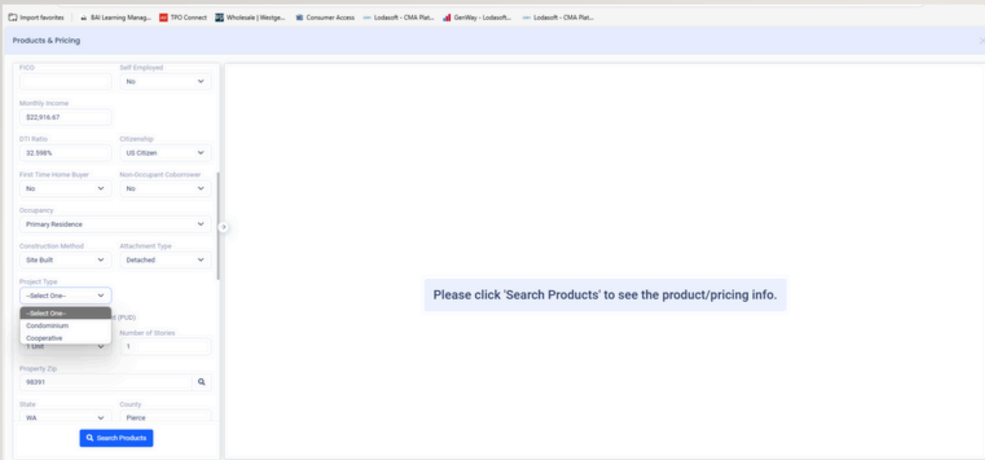
14 Proceed to **Step 3: Pricing** and click **Search Products**



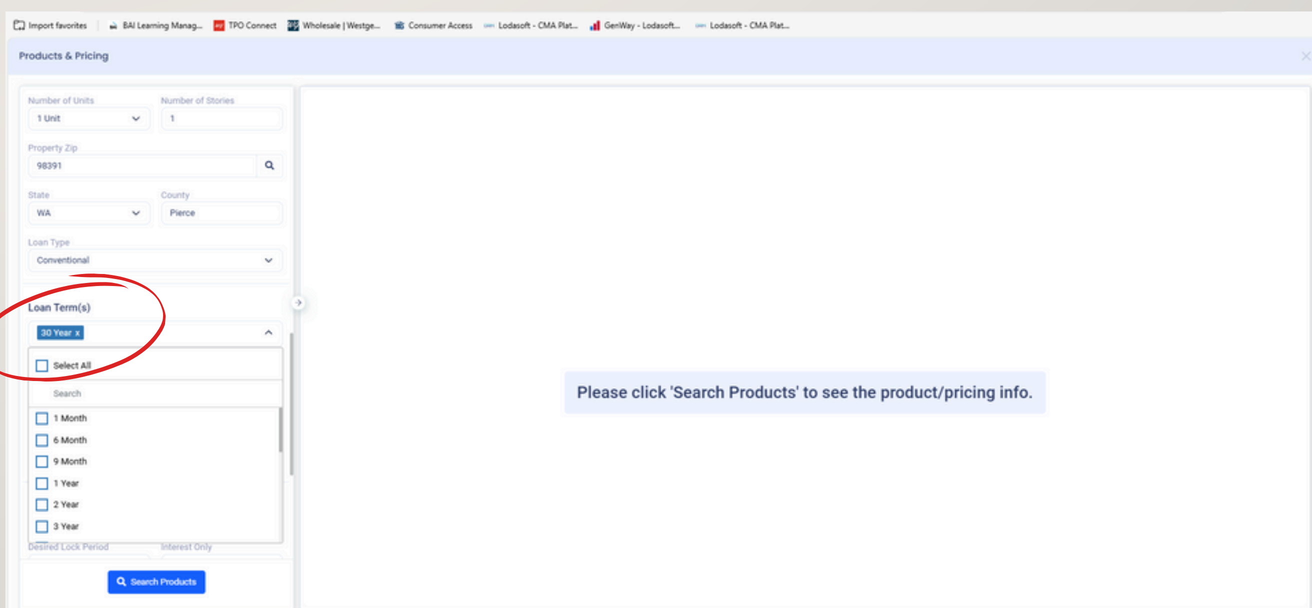
15 Complete all fields on the left-hand side of the **Products & Pricing** page

- Select Automated U/W system - **Any** for full product offering
- Comp Type is Lender Paid or Borrower Paid, recommended on Non-QM
- Prepayment Penalty, Investment range 6 months to 5 years, State rules may apply
- Select Self-Employed if applicable
- Confirm Citizenship and Occupancy type
- Foreign National no score, 2nd home and investment assumes 700 FICO (enter 500 FICO to reflect NO SCORE pricing adjustments)
- Product and Pricing – FICO review
    - Agency and Govt use the lowest mid-score of all borrowers on a transaction
    - Non-QM Full doc and Alt-Doc will use the primary income earner's middle score
    - DSCR loans use the lower of the middle scores for each borrower. DSCR Employment and Income should be blank. At this time, the system will require employment history, so please enter 01/01/1901 to bypass the requirement

16 You do not have to make a selection for Project Type if the property is not a Condominium or Cooperative; check if PUD; Non-Warrantable and Condotels subject to Non-QM requirements

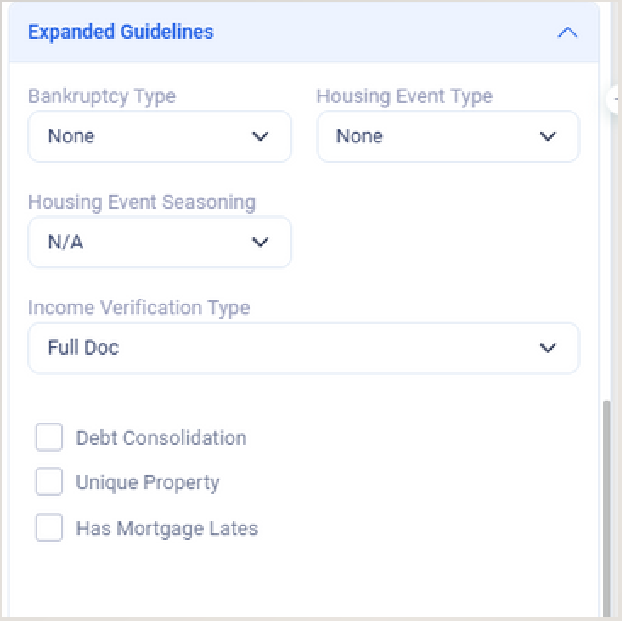


17 For Loan Term(s), you can select all or choose specific terms in the dropdown menu



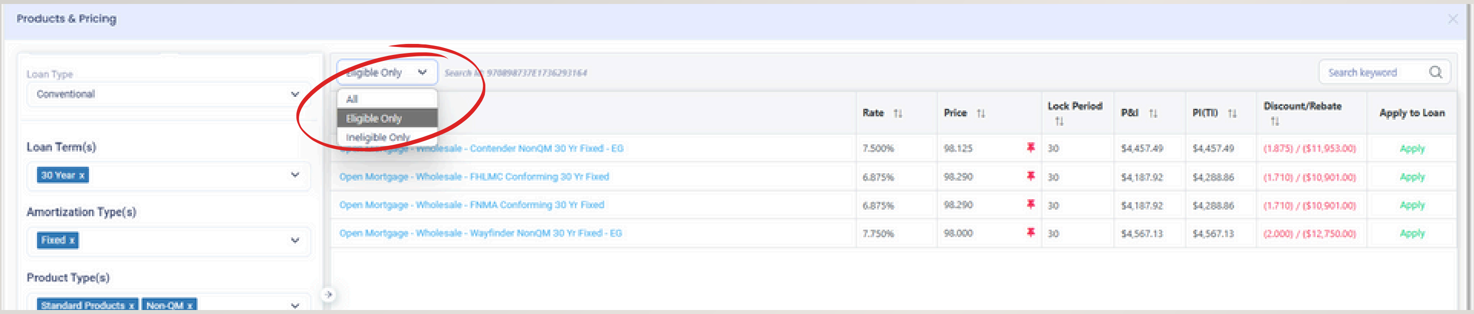
ARENA

18 For Non-QM loans, click Expanded Guidelines and select Income Verification Type

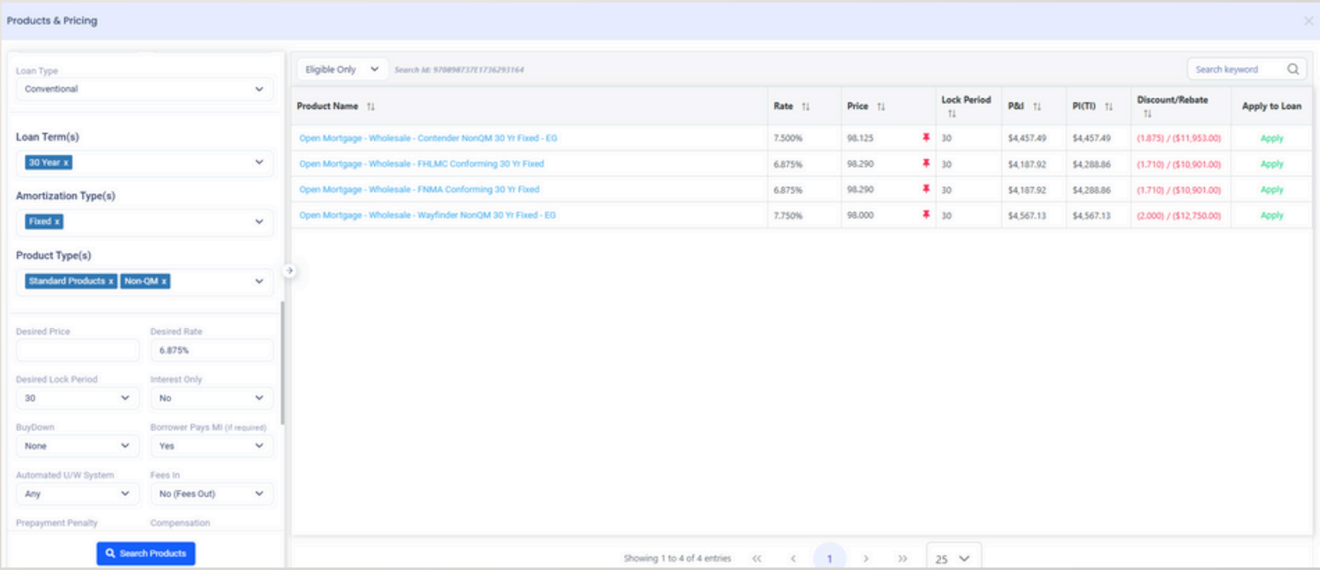


19 Click **Search Products**

20 At the top of the page, you can select **All**, **Eligible Only**, or **Ineligible** products; click the product to view any ineligible features/parameters and update if needed



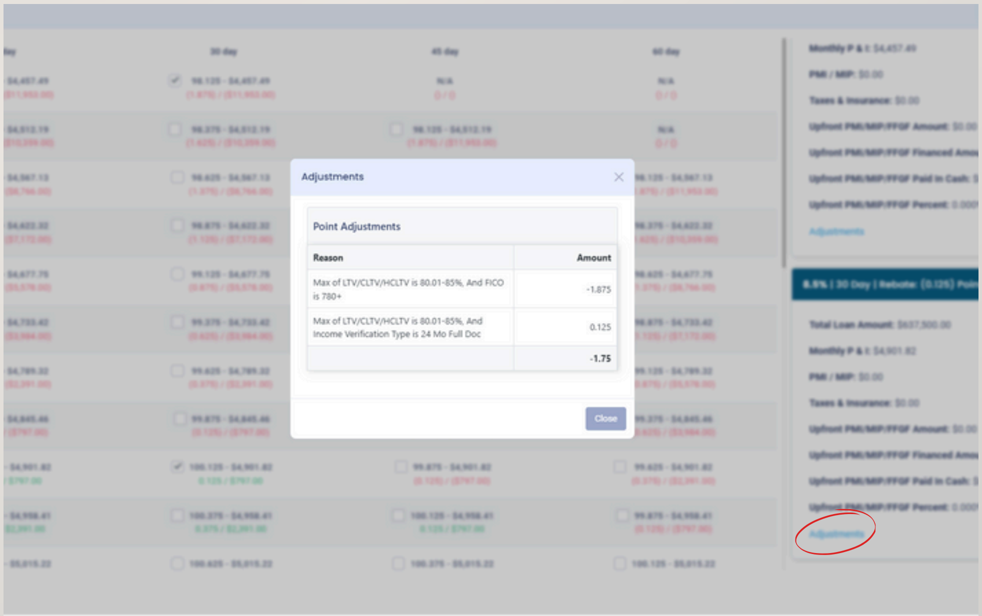
21 Select an eligible program of your choice



ARENA

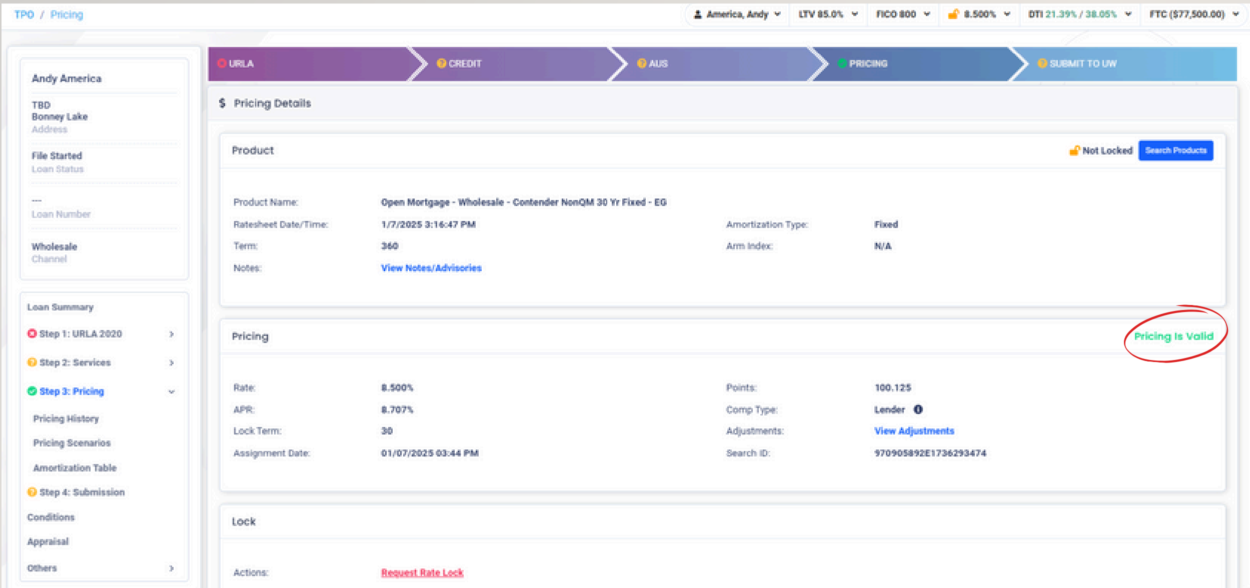
22 Select pricing by rate and lock period, then click **OK**

23 View pricing adjustments by clicking **Adjustments**

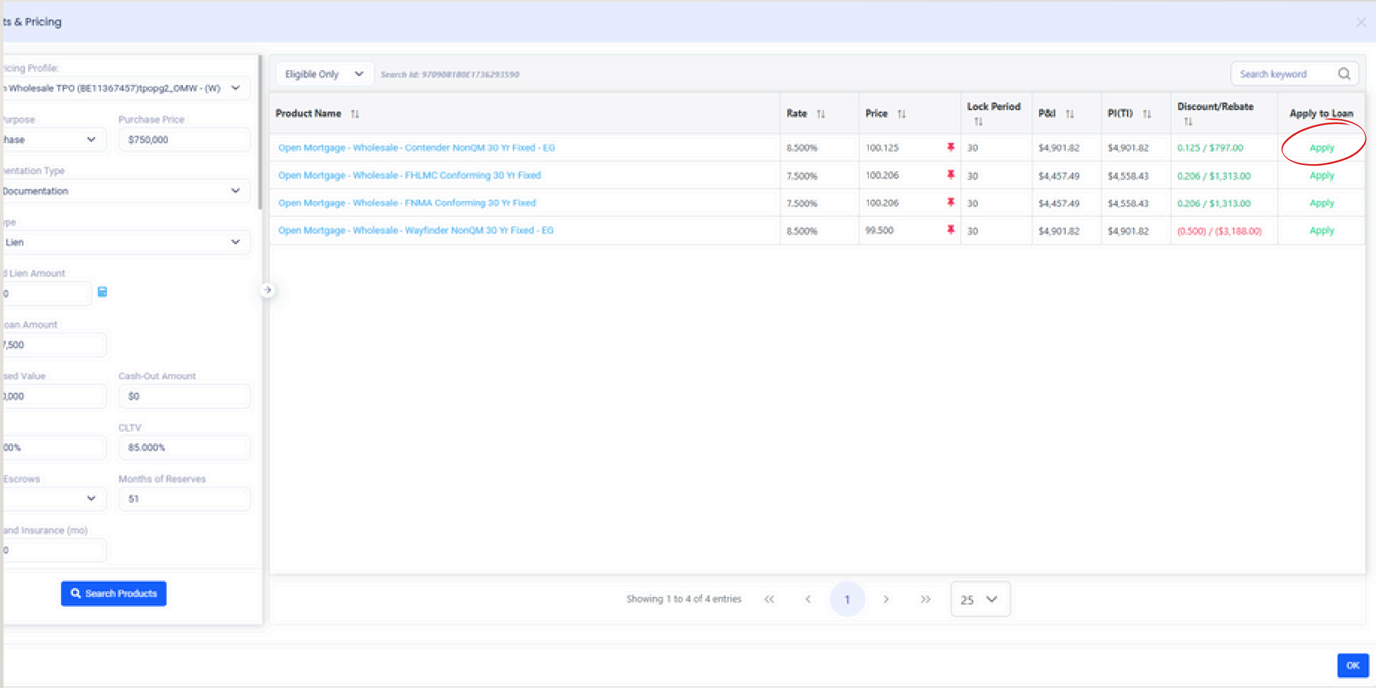


ARENA

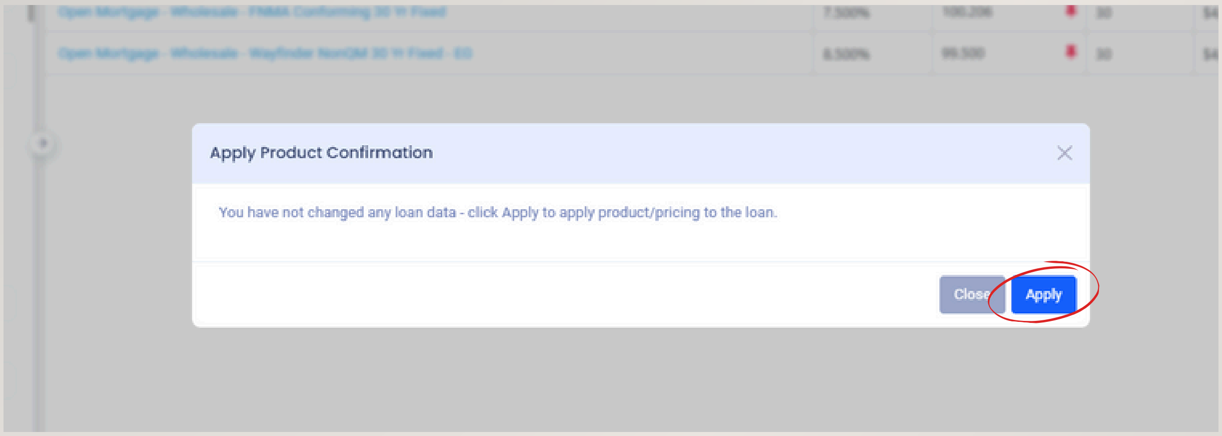
24 Click **Apply**; this will update your DTI and confirm "Pricing is Valid" rate is floating



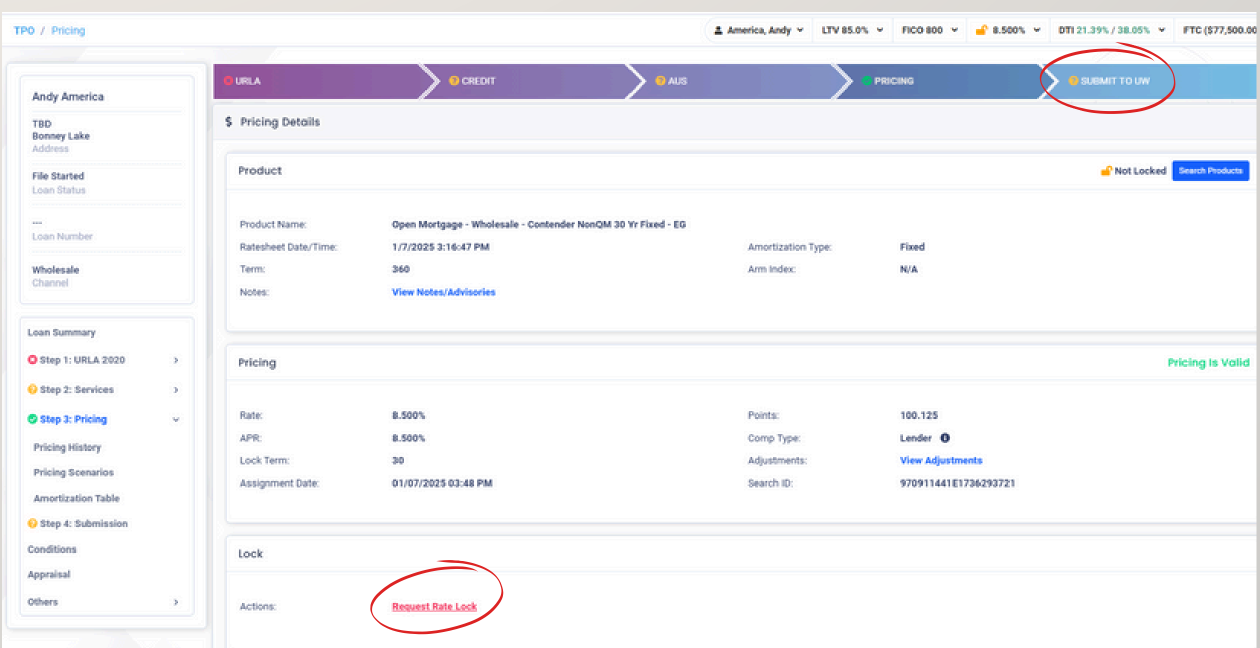
Example of where to **Apply** pricing:



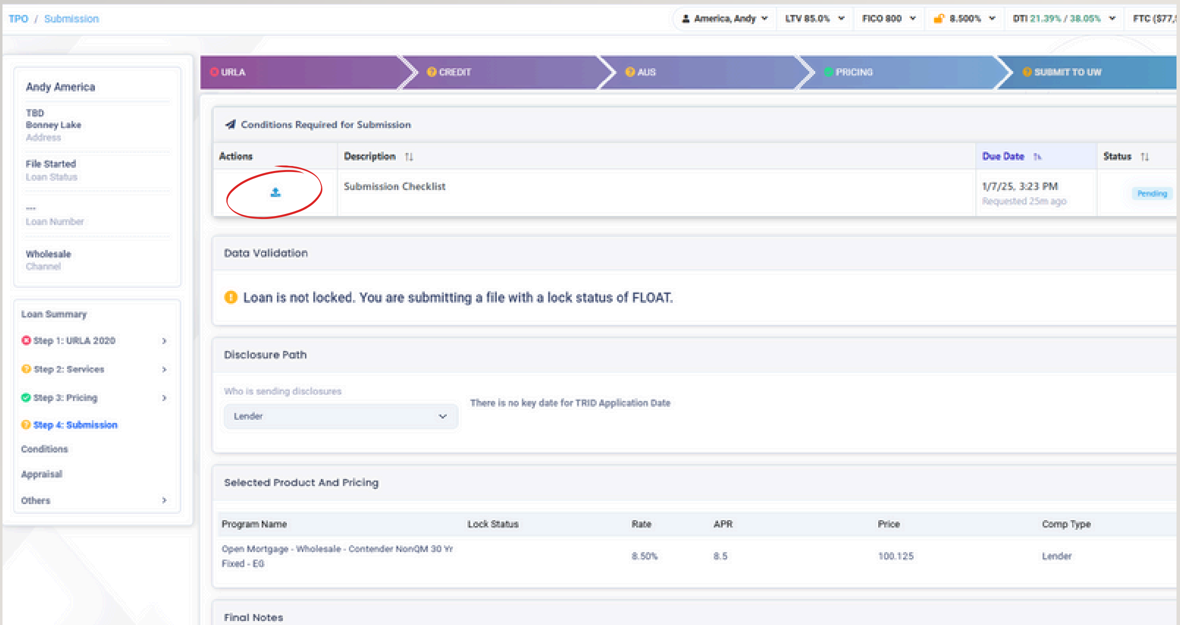
25 If you have made any changes to the loan during the pricing from what was previously entered in the URLA, you will get a pop-up to **Apply Product Confirmation**; Click **Apply** to accept the changes you have made



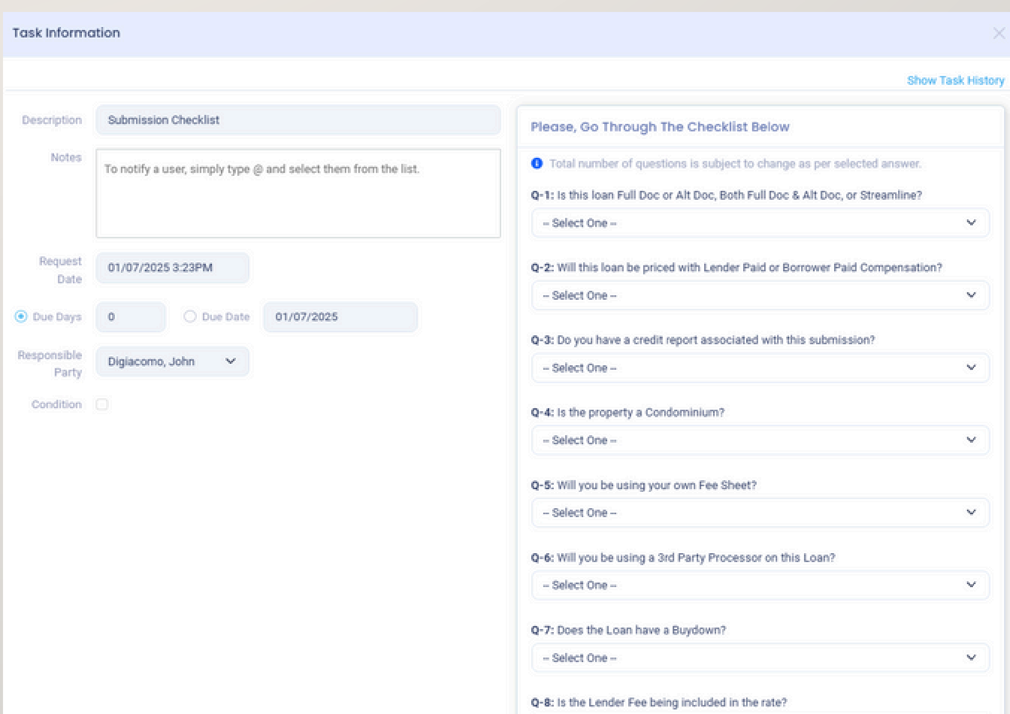
26 From the **Pricing** screen, you can see that Pricing is Valid. You have the option to **Request Rate Lock** from here or proceed to **Step 4: Submission**



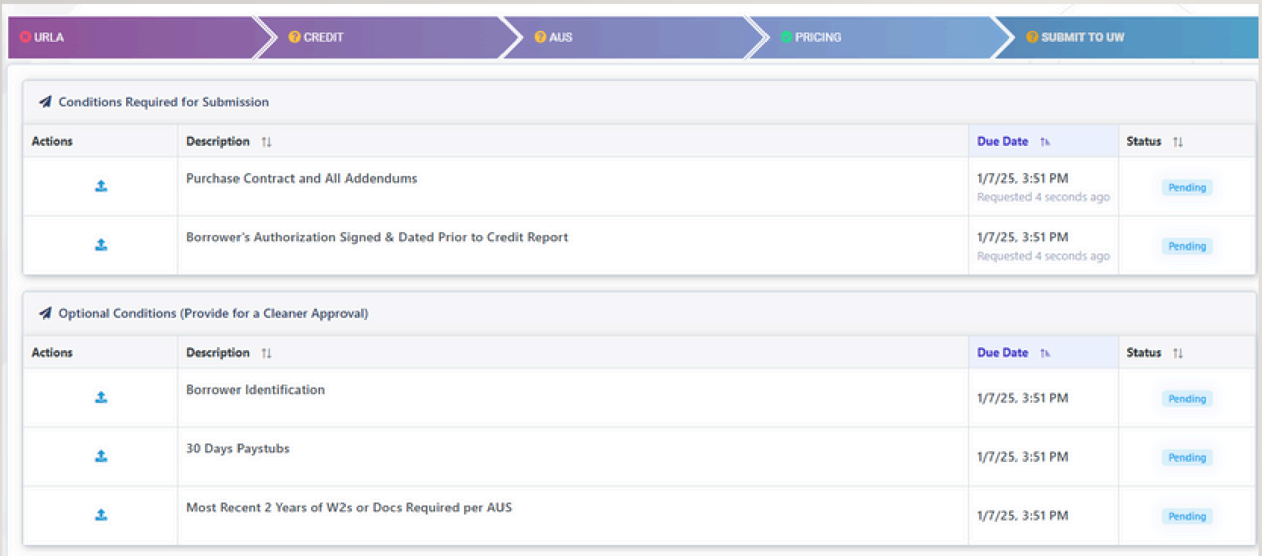
27 Click on on the left-hand side of the **Submission Checklist**



28 Complete the submission checklist questions, then click **Save**

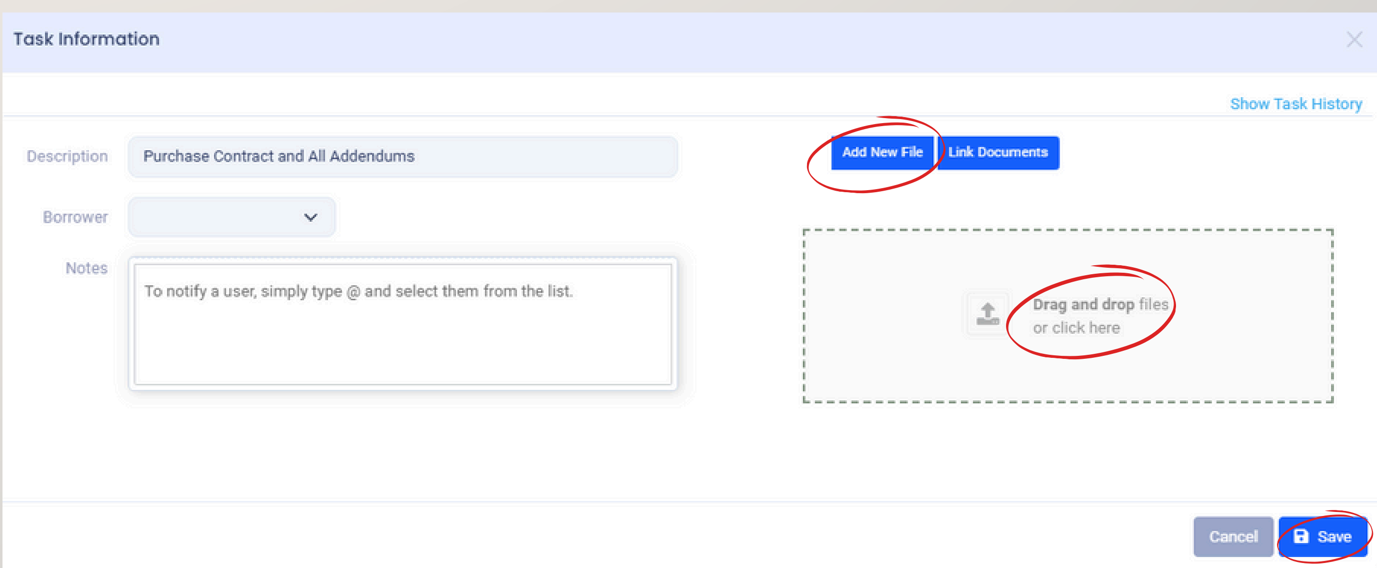


Conditions Required for Submission are the minimum docs for Lender Disclosures; Optional Conditions are required prior to Underwriting

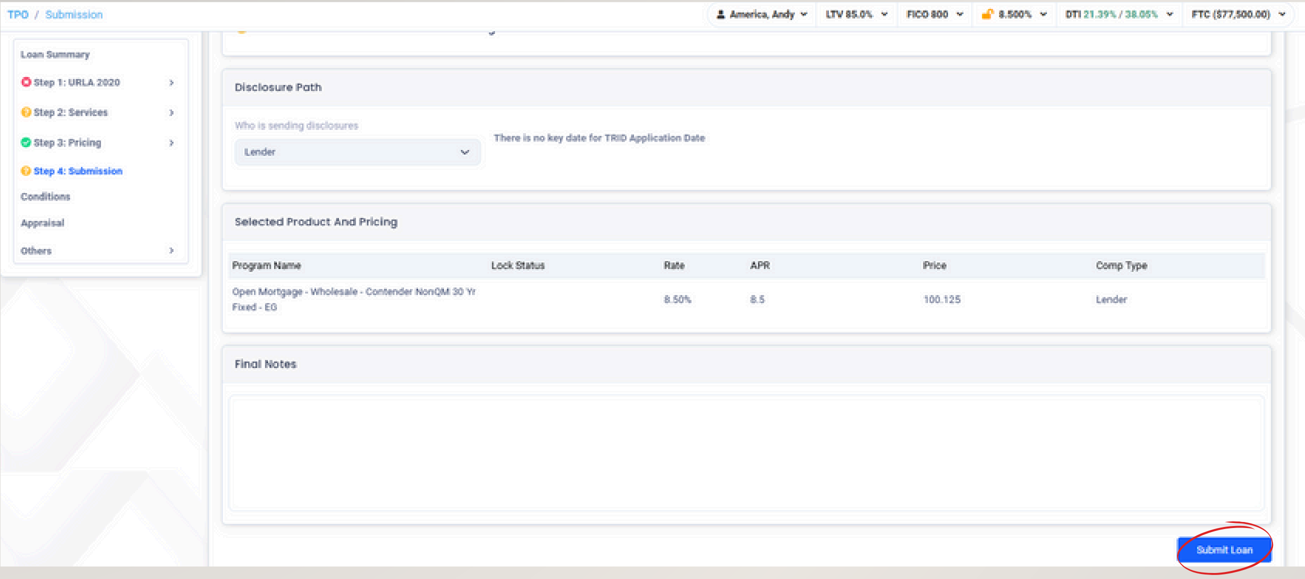


29

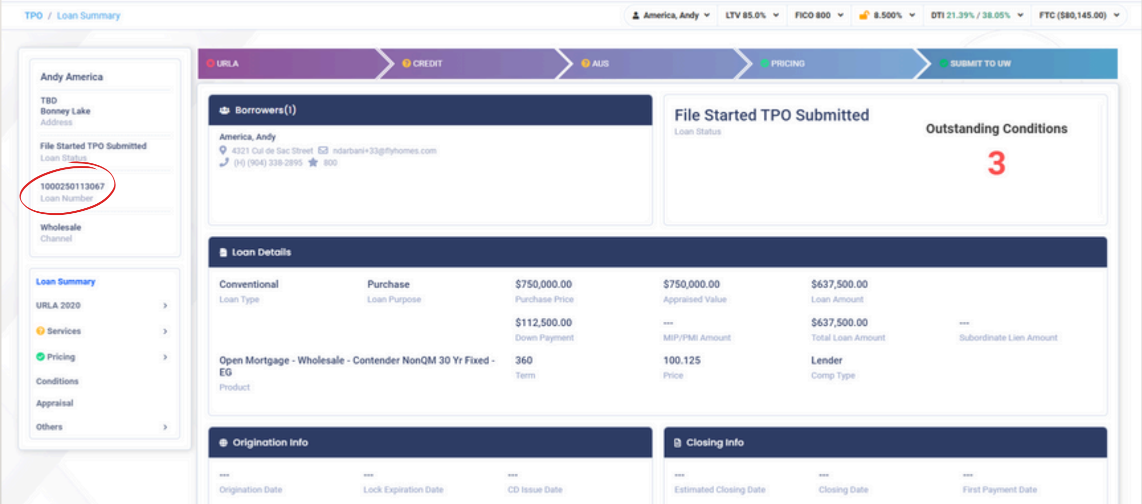
To upload conditions, click the blue arrow icon to the left of the condition, then add documents by clicking **Add New File** or drag or drop in the box , then click **Save**



30 Once documents are uploaded, click **Submit Loan**

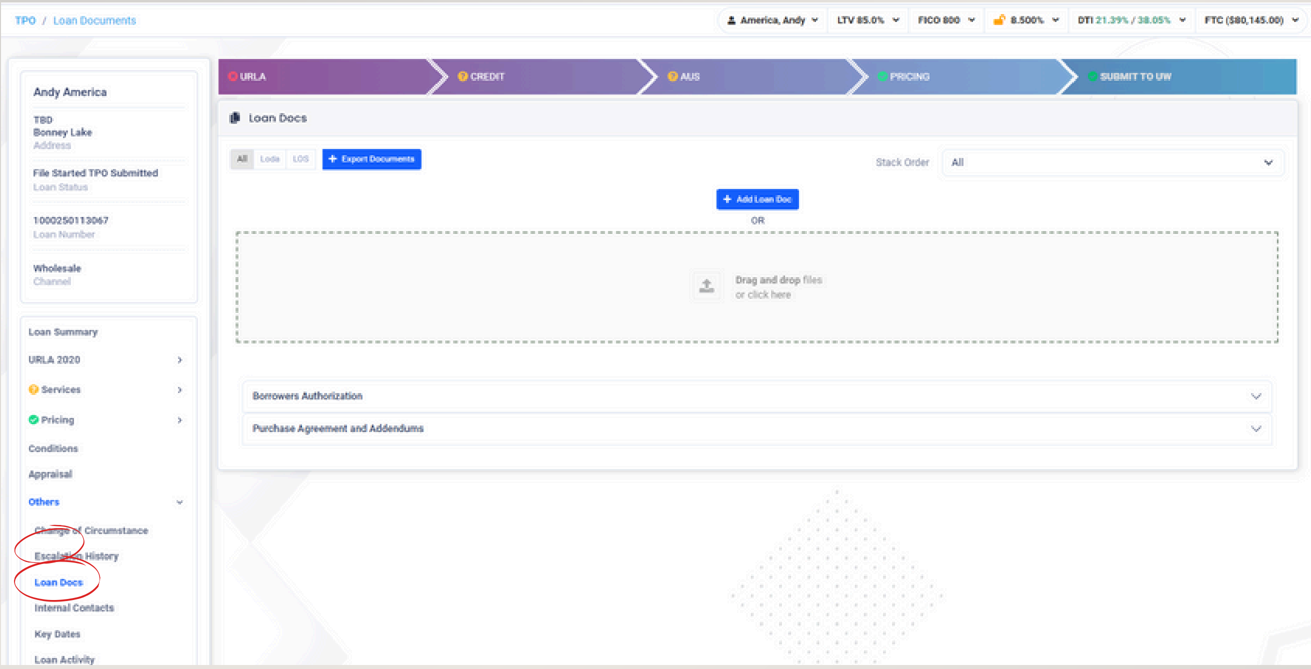


31 Your loan is now Submitted, and your loan number is on the left hand side of the page. You will also see a list of conditions that will be needed prior to the loan being assigned to Underwriting



32

Upload a Processor LOE for any conditions that do not apply. You may upload additional docs to **Others > Loan Docs** section



Additional Information:

Change of Circumstances

To submit a Change of Circumstance, please download the Change in Circumstance Form under **General Resources** in our Resource Center. Email your completed form to your Account Manager to be processed. The COC process is a future-state enhancement coming soon!

Conditions

You will be able to manage your conditions from inside the **Conditions** page of your loans in the ARENA portal. Please follow the intuitive screens to upload and identify the status of conditions throughout the loan process.

Need Assistance? Contact your Account Executive or email our help desk at PartnerSuccess@GenWayHome.com

ROUNDHOUSE LENDING

We're in your corner.