

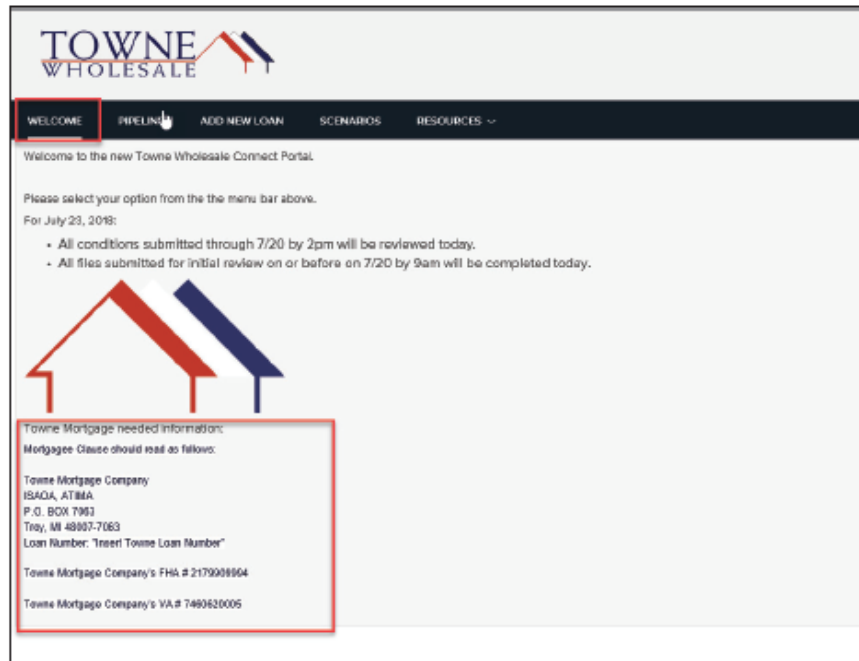


## DID YOU KNOW?

Towne Family of Companies continually strives to improve your experience with the TPO Connect portal. We recently implemented the following enhancements with you in mind.

## TPO Welcome Page

The Welcome page now displays Towne’s mortgagee clause, FHA and VA Lender ID’s.



## New Visible Document Placeholders

For all new document placeholders added on wholesale or mini-correspondent transactions, the following documents are available to be viewed in the website’s documents tab.

- Closing Disclosure
- Closing Disclosure (Alternate)
- Legal: HUD-1/CD Final
- Legal: HUD-1/CD Final Signed
- Legal: HUD-1/CD Revised

## Key Dates Screen

When accessing the Request Portal, you will now see a new Tab: Key Dates. The key information shown will provide useful information to help you determine when key tasks have been completed on a transaction.

**TOWNEFI**

**Penny Public**  
01 Main St., PH18, PA, 09381  
02Sample Co - Wholesale

**Key Dates**

Reg. B / ECOA Tracking	Date	LE Dates	Date
ECOA Application Date	12/08/2017	Initial Disclosures Provided	
ECOA Decision Due	01/07/2018	LE Received	
NOI Sent Date		Revised LE Sent	
NOI Expires		Revised LE Received	
NOI Rescinded			
Compliance Dates	Date	CD Dates	Date
LE Application Date	12/08/2017	CD Sent	
Creditor App. Date		CD Received	
Initial Disclosures Due	12/12/2017	Revised CD Sent	
Intent to Proceed		Revised CD Received	
Earliest Fee Collection			
Earliest Close Date		Doc Dates	Date
		Credit Ordered	12/08/2017
		Credit Received	
		Credit Expires	
Loan Dates	Date	Appraisal Ordered	
File Started	12/07/2017	Appraisal Received	08/18/2018
Est. Close		Appraisal Expired	08/18/2018
Contract Contingency Date		Flood Ordered	
Purchase / Sales Contract Date	06/14/2018	Flood Received	
UW Approved	05/17/2018	Fraud Ordered	
Approval Expires	08/28/2018	Fraud Received	
Suspense Date		Mi Deleted	
Closed Date	07/05/2018	Mi Received	08/18/2018
Rescission Date		Title Ordered	
Disbursement Date		Title Received	08/18/2018
1st Payment Date	08/01/2018	AUS Ordered	
Appraisal Provided		AUS Received	
Lock Date	05/17/2018	Bank Statements Expire	
Lock Expires	05/17/2019	Pay Stubs Expire	

## Mini-Correspondent MERS/MIN Designation

For all mini-correspondent transactions, when a MERS Originating ID is not provided, the system will automate that MERS/MIN number will be an Assignment. This will result in our Funding Department charging the standard \$46 assignment fee.

## Privacy Policy Disclosure

When Towne provides initial application package disclosures as the Lender for our wholesale clients, Towne's Privacy Policy will be sent to the borrowers. This will not affect Non-Delegated Correspondents/Mini-Correspondents.

If you need additional training on the material contained within this publication, please contact your Account Executive, Client Relations Representative or [salesupport@townemortgage.com](mailto:salesupport@townemortgage.com).

If you have a suggestion for a DYK, please let us know via email, [Training@townemortgage.com](mailto:Training@townemortgage.com)