



# Introduction To Towne

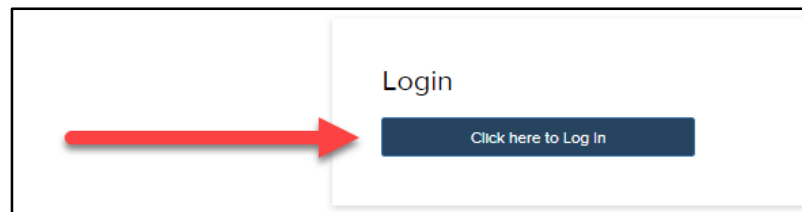
# TPO Connect Overview



- Logging in
- Home Page
- Registering a New Loan
- Pricing and Locking a Loan
- Submitting the loan
- Uploading Purchase Conditions
- Purchase Advices
- Pipeline – Loan Summary – Key Dates

# Logging In

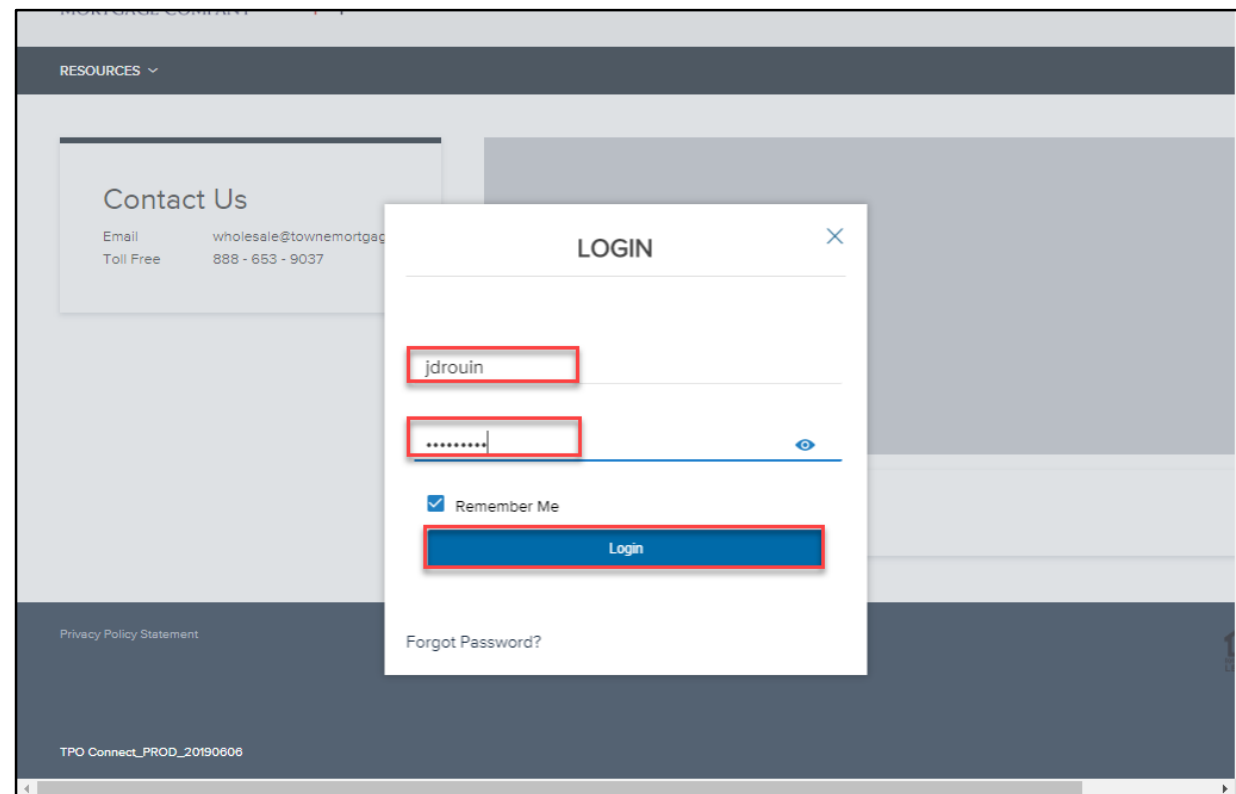
Click “Click here to Log In” button.



In the Login Window:

- Enter User Name (email)
- Enter Password
- Click Login

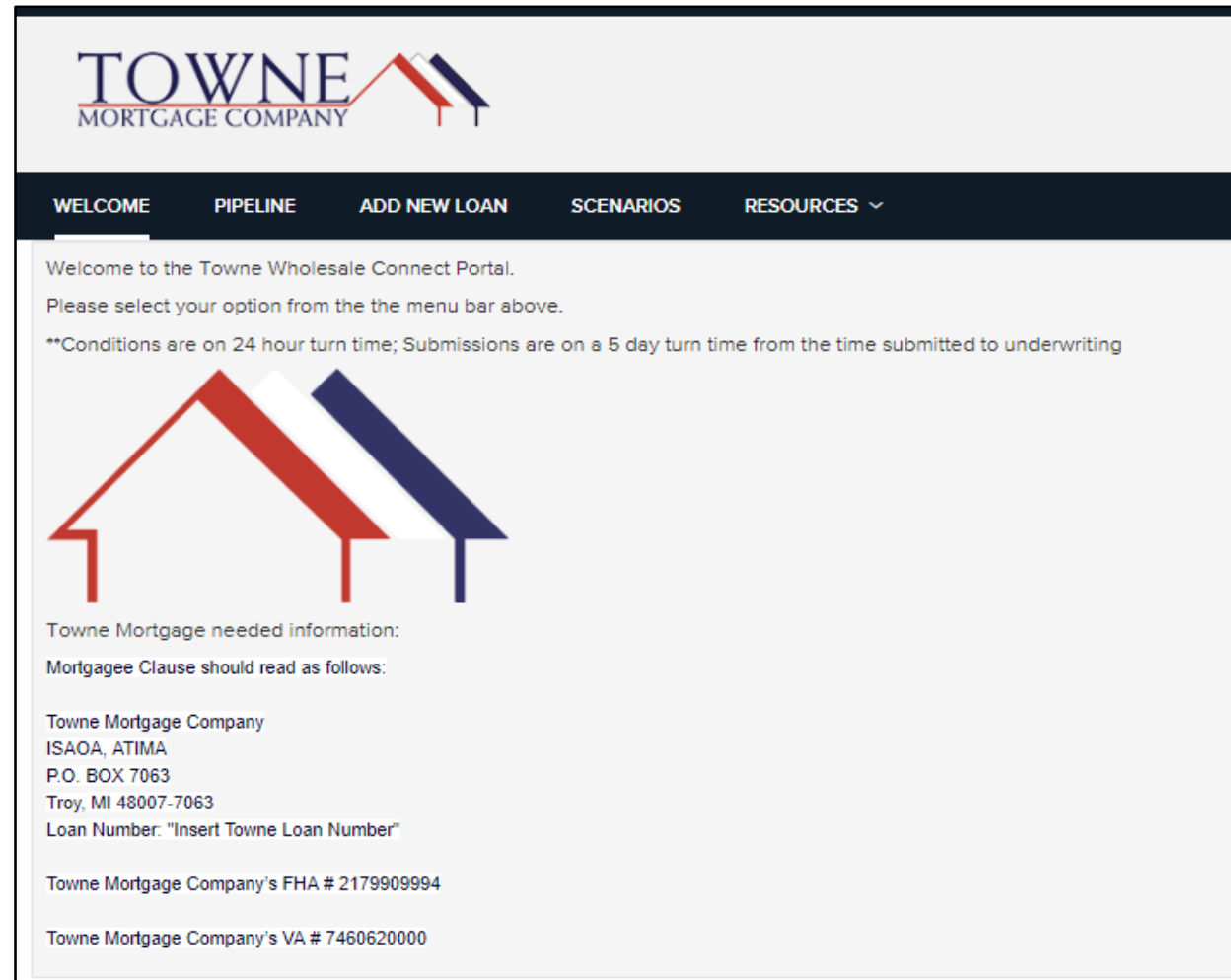
\*Note: TPO Connect works better with Google Chrome



# Home Page

Home Page displays 4 tabs.

- Welcome Page
- Pipeline
- Add New Loan
- Scenarios
- Resources Center



The screenshot shows the Towne Wholesale Connect Portal home page. At the top is the Towne Mortgage Company logo. Below the logo is a navigation bar with five tabs: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and RESOURCES (with a dropdown arrow). The main content area contains a welcome message, a request to select an option from the menu bar, and a note about 24-hour and 5-day turn times. Below this is a large graphic of a stylized house roof with red, white, and blue gables. Underneath the graphic, there is a section titled 'Towne Mortgage needed information:' followed by 'Mortgagee Clause should read as follows:' and a list of contact information and loan details.

TOWNE  
MORTGAGE COMPANY

WELCOME PIPELINE ADD NEW LOAN SCENARIOS RESOURCES ▾

Welcome to the Towne Wholesale Connect Portal.  
Please select your option from the the menu bar above.  
\*\*Conditions are on 24 hour turn time; Submissions are on a 5 day turn time from the time submitted to underwriting

Towne Mortgage needed information:  
Mortgagee Clause should read as follows:

Towne Mortgage Company  
ISAOA, ATIMA  
P.O. BOX 7063  
Troy, MI 48007-7063  
Loan Number: "Insert Towne Loan Number"

Towne Mortgage Company's FHA # 2179909994  
Towne Mortgage Company's VA # 7460620000

A hand holding a blue pen pointing at a document with a bar chart. The background is a blurred office setting with other people working.

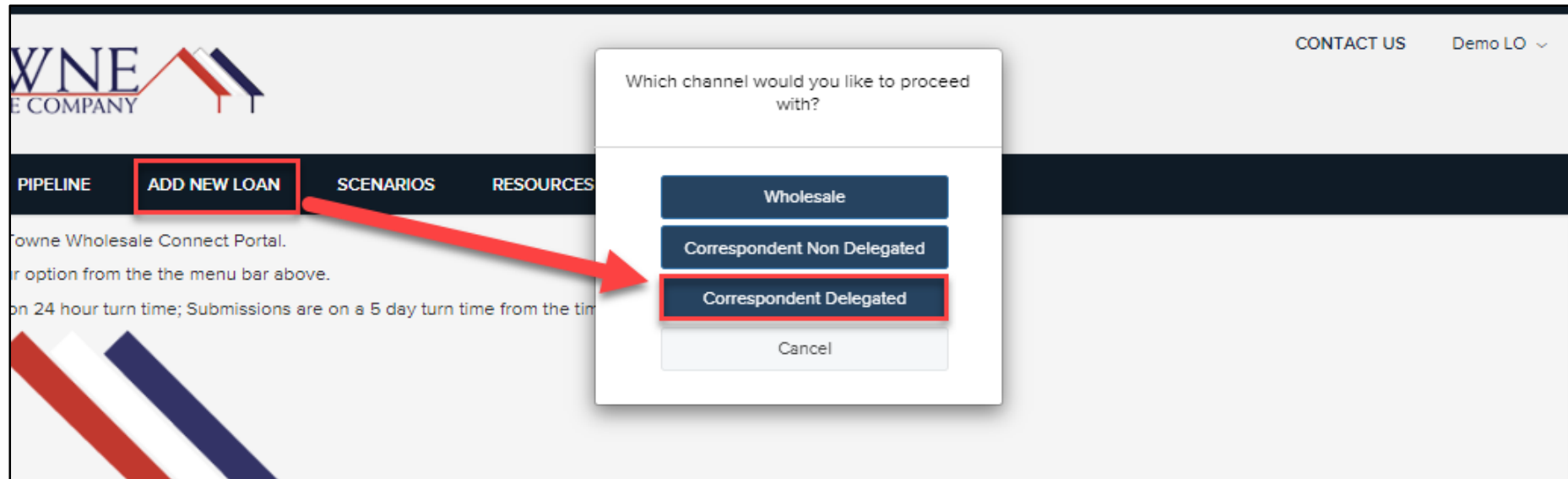
# Registering A New Loan

Registering a new loan has never been so easy!

# Registering a New Loan

To Register a new loan:

- Click “ADD NEW LOAN”
- Select the channel: “Correspondent Delegated”



# Registering a New Loan

- Drag-and-drop, OR Browse-and-Attach your FNM 3.2 file.
  - You will see the confirmation ribbon of the 3.2 data above.
- Select the File Contact from the Dropdown
- Click “Create Loan” to Register.

Correspondent Loan Registration

Import Loan Data

Janet Testcase.fnm 5887x 06/05/2018 12:33 PM Demo LO

You can upload new file to replace loan data

Drop Here to Upload or [Click to Browse](#)

Loan Information

BORROWER INFORMATION

Zip: 48083

County: Oakland

Property Type: Detached

Number of Units: 1

Occupancy Type: Primary

Amortization Type: Fixed Rate

Documentation Type: (F) Full Documentation

Purpose of Loan: No Cash-Out Refi

Loan Amount: \$96,500.00

Purchase Price: \$

Appraised Value: \$100,000.00

Loan Term / Due in: 360 / 360

LTV / CLTV: /

DTI (front) / DTI (back): 17.450 / 25.610

File Contact

Submission Contact: 01 - Demo TPOConnect

Select One

Select One

Demo LO

**Demo Processor**

[Create Loan](#) [Cancel](#)

# Registered Loan

You will see the Loan banner at the top now displays the Borrower specific criteria to your loan. On the left-hand side of the screen, there are Tabs to access 1003 data, Product and Pricing, Documents for Submission and Outstanding Conditions; and a section to view Purchase Conditions (after the loan has been reviewed)

The screenshot displays the Towne Mortgage Company loan management interface. At the top left is the company logo. The top right contains 'CONTACT US' and 'Demo LO'. A dark navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'RESOURCES'. Below this is a loan banner for 'Janet Testcase' with the following details: 123 TPO Rocks Dr, Troy, MI, 48083; 01 - Demo TPOConnect; Collateral Tracking #: (blank); Investor Loan #: 485636; Lender Loan #: 501676; Alternate Loan #: (blank); Total Loan Amt: \$98,188.00; Decision FICO: 702; Loan Type: FHA; Loan Purpose: No Cash-Out Refinance; Rate: 4.500%; LTV/CLTV: 96.50% / 96.50%. To the right of the banner are icons for 'C', '1st', a lock, an envelope, a person, and 'Started'. A left-hand sidebar contains tabs: 'LOAN SUMMARY', '1003', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'PURCHASE CONDITIONS', and 'LOAN ACTIONS' (with sub-items 'Import Additional Data' and 'Submit for Review'). The main content area is titled '1003 / Loan Information' and features a 'Select Borrower Pair' dropdown with '(f) Janet Testcase' selected and an 'Edit' button. Below are two checkboxes: 'The income / assets of a person other than the Borrower will be used.' and 'The income / assets of the Borrower's spouse will not be used.' At the bottom, a section titled 'I. Types of Mortgage and Terms of Loan' contains input fields for 'Base Loan Amount' (\$96,500.00) and 'Decision FICO' (702).



A group of four business professionals (three men and one woman) are gathered around a computer monitor in an office. They are all smiling and clapping their hands, suggesting a successful outcome or a celebratory moment. The scene is dimly lit, with a blue tint, and the background is slightly blurred, focusing attention on the people and their interaction with the technology.

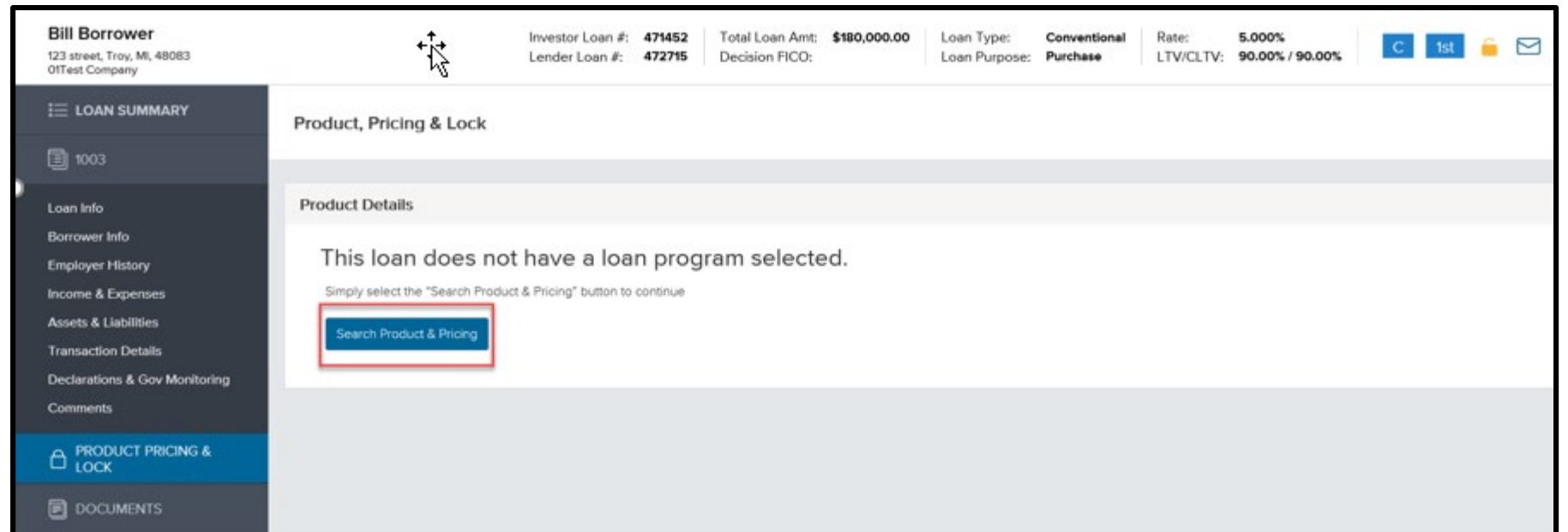
## Pricing and Locking a Loan

TPO Connect allows you to lock your loan with just a few clicks!

# Pricing and Locking a loan

## To Access Product and Pricing:

- Click Product Pricing and Lock tab.
- Click Search Product & Pricing



**Bill Borrower**  
123 street, Troy, MI, 48083  
OTTest Company

Investor Loan #: **471452** | Total Loan Amt: **\$180,000.00** | Loan Type: **Conventional** | Rate: **5.000%**  
Lender Loan #: **472715** | Decision FICO: | Loan Purpose: **Purchase** | LTV/CLTV: **90.00% / 90.00%**

**Product, Pricing & Lock**

**Product Details**

This loan does not have a loan program selected.  
Simply select the "Search Product & Pricing" button to continue

[Search Product & Pricing](#)

**PRODUCT PRICING & LOCK**

# Pricing and Locking a Loan (cont.)

This is the TPO Product & Pricing screen.

- You will need to ensure all fields with a red asterisk (\*) are completed to proceed;
  - Target Rate/Target Price is not in the 1003 data and will need to be selected on this screen.
- Once all required fields are entered, please click on Search Product and Pricing.

The screenshot shows the 'Search Product and Pricing' form. Red arrows point to the following fields:

- 1. Borrower First Name (text input: Bill)
- 2. Representative Credit Score (text input)
- 3. Purchase Price (text input: \$200,000.00)
- 4. Base Loan Amount (text input: \$180,000.00)
- 5. Target (radio button selected for Rate)

Other fields include: Borrower Last Name, Borrower SSN, Borrower Citizenship Status, Loan Type, Loan Documentation Type, Loan Purpose, Appraised Value, Term Months, Due In, Amortization Type, Lock Period, Subordinate Financing Balance, Address, City, Subject Property State, County, Postal Code, Number of Units, Property Type, Occupancy Type, Front End DTI, Back End DTI, Total Monthly Income, AUS Findings, Engine, FHA Total Scorecard, Prepayment Penalty, Self-Employed, Interest Only, and LO Compensation Paid By.

# Pricing and Locking a Loan (cont.)



This is the Optimal Blue product and pricing page.

- The required items (shown with \*) should flow from the previous screen.
- Once confirmed, please click the submit button
  - Please Note – two data fields - **Reserves and AUS**, will not flow and need to be confirmed here.

The screenshot shows a mortgage application form with several sections:

- Lien Information:** Fields for First Lien Amt. (220000), Second Lien Amt. (0), HELOC Line Amt. (0), and HELOC Drawn Amt. (0). Search options for First, Second, and HELOC are available.
- Loan Information:** Fields for Price/Estimated Value (309000), Appraisal Amount (309000), Loan Purpose (Refi Rate-Term/Limited C.O), Cash-Out Amount (0), LTV (71.20), CLTV (0), HCLTV (Line Amt) (0), HCLTV (Drawn Amt) (0), Waive Escrows (Yes), Current Servicer (Not Applicable), and Months of Reserves (36). A red arrow points to the Months of Reserves field.
- Borrower Information:** Fields for Borrower First Name (Harry), Borrower Last Name (Potter), FICO (750), Self Employed (No), Income Documentation (Verified), Asset Documentation (Verified), Employment Documentation (Verified), DTI Ratio (28.398), Citizenship (U.S. Citizen), and First Time Home Buyer (No).
- Property Information:** Fields for Occupancy (Primary Residence), Property Type (Single Family), Number of Units (1 Unit), Number of Stories (1), State (Michigan (MI)), County (Oakland), Corporate Relocation (No), and Property Zip (48083).
- First Lien Search Criteria:** Selections for Loan Type(s) (Conforming), Loan Term(s) (30 Yr), Amortization Type(s) (Fixed), ARM Fixed Term(s) (3 Yr, 5 Yr), Exp. App. Level(s) (N/A), Desired Price, Buydown (None), FHA Case # Assigned (On or after 1/1/2017), Desired Rate (4), Borrower Pays MI (if required) (Yes), Desired Lock Period (30), Automated U/W System (DU), Interest Only (No), and Prepayment Penalty (None). A red arrow points to the Desired Lock Period field.

Buttons at the bottom include "Save As Prospect" and "Submit".

# Pricing and Locking a Loan (cont.)

- Please highlight the eligible product and rate for your loan
- Click on the lock button to choose the rate and price. (**Not locked yet** – see next slide)

Eligible Product	Rate	Price	Margin	Lock	P&I	Detail	Compare
- FHLMC Conforming 30 Yr Fixed	4.000	102.816	0.000	30	\$630	<a href="#">Show</a>	<input type="checkbox"/>
- FNMA Conforming 30 Yr Fixed	4.000	102.815	0.000	30	\$630	<a href="#">Show</a>	<input type="checkbox"/>
- HomeReady 30 Yr Fixed	4.000	102.715	0.000	30	\$630	<a href="#">Hide</a>	<input type="checkbox"/>

View Pricing for lock period: [15](#) **30** [45](#) [60](#) | Expiration: **10/18/17**

Pricing Last Updated: 09/18/17 10:51 AM  
Search Timestamp: 09/18/17 5:10 PM

Rate	Price	LockPeriod	P&I	Select
3.375	99.101	30	\$584	
3.500	100.086	30	\$593	
3.625	100.799	30	\$602	
3.750	101.406	30	\$611	
3.875	102.047	30	\$621	
4.000	102.715	30	\$630	
4.125	103.341	30	\$640	
4.250	103.919	30	\$649	
4.375	104.456	30	\$659	
4.500	104.830	30	\$669	

# Pricing and Locking a Loan (cont.)

- Review the terms of the Loan and Pricing and click “Request Lock” to confirm the lock.

Search Product and Pricing

Pipeline ▾ Lock Form ▾ New Search ▾ RateSheet ▾

Selected Loan: Loan ID: 3571 Status: Registered Borrower: Homeowner

Printer Friendly Version Update Encompass **Request Lock** Save As Prospect

### Borrower Information

Borrower First Name John	Borrower Last Name Homeowner	Borrower SSN 999-40-5000
FICO 750	DTI Ratio 17.944	Self Employed No
Encompass Loan Number 472755	Application Date	Citizenship U.S. Citizen
		Lock Expiration

### Property Information

Property Type PUD	Occupancy Primary Residence	Number of Units 1 Unit	Number of Stories 1
Property Address 2505 S Creek St			
Property City Troy	State Michigan (MI)	Property Zip 48083	County Oakland

### Loan Information

First Lien Amt. 132000	Closed End Second 0	HELOC Line Amt. 0	HELOC Drawn Amt. 0
Price/Estimated Value 165000	Appraisal Amount 165000	Loan Purpose Purchase	Cash-Out Amount 0.00
LTV 80	CLTV 0	HCLTV (Line Amt) 0	HCLTV (Drawn Amt) 0
Total Loan Amount 132000	UFMIP (\$) 0	UFMIP (%) 0	Waive Escrows No

# Pricing and Locking a Loan (cont.)

After you Request Lock, you will receive this pop up.

- Click close at the top right hand corner.
- Exit the loan by Accessing the pipeline.




The screenshot displays the 'Search Product and Pricing' interface. At the top, there are navigation tabs for 'Pipeline', 'Lock Form', 'New Search', and 'RateSheet'. Below this, a status bar shows 'Selected Loan: Loan ID: 3571', 'Status: Lock Pending', and 'Borrower: Homeowner'. A toolbar contains various icons for actions like print, refresh, and zoom. Below the toolbar are buttons for 'Printer Friendly Version', 'Update Encompass', 'Request Lock', and 'Save As Prospect'. The main content area is divided into three sections: 'Borrower Information', 'Property Information', and 'Loan Information'. A modal pop-up window is centered on the screen, containing the text: 'Your lock request was submitted and data was pushed to your LOS. Please continue your work on this loan within your LOS.' A red arrow points to a 'Close' button in the top right corner of the pop-up. The background interface shows fields for borrower details (Name: John, FICO: 750, Encompass Loan Number: 472755, SSN: 999-40-5000, Citizenship: U.S. Citizen), property details (Type: PUD, City: Troy, County: Oakland, Stories: 1), and loan details (First Lien Amt: 132000, Price/Estimated Value: 165000, LTV: 80, Total Loan Amount: 132000, HELOC Drawn Amt: 0, Cash-Out Amount: 0.00, HCLTV (Drawn Amt): 0, Waive Escrows: No).

# Pricing and Locking a Loan (cont.)

Stay in the Pipeline View and click F5 to refresh the view and see the lock icon turn blue:

- This means the lock is confirmed.
- Once confirmed, you can re-enter the loan.

**NOTE:** If you re-enter the loan before confirmation (or fail to exit), the lock will not update the loan since you must allow access for the Product and Pricing User to update and lock your loan.

Find Loan <input type="text" value="Investor Loan #"/>				
Borrower Name	Property Address	Status	Lock Status	Lock Exp.
Cooper, Sheldon	456 ABC Dr Grand Blanc MI 48439	Started	 Not Locked	
Potter, Harry J	345 Godric's Hollow Wilmington NC 28403	Started	 Locked	07/10/19
Testcase, Janet	123 TPO Rocks Dr Troy MI 48083	Started	 Not Locked	



A group of four business professionals (three men and one woman) are gathered around a table, smiling and looking at a document. The woman is pointing at the document. The background is a blurred office environment.

# Submit to Towne for Delegated Correspondent Review

Couple more steps and you can Submit!

# Document Delivery/Uploads



Upload the necessary documents needed to Submit for Review:

- Access the Documents Tab
- Upload the desired documents (based on title) to the following placeholders by “Browse and Attach” or “dragging and dropping”:
  - Corr: Appraisal
  - Corr: Closing Package
  - Corr: Credit Package

The screenshot shows a web application interface for document management. At the top, there is a header with borrower information: "Bill Borrower", "123 street, Troy, MI, 48083", "01Test Company". To the right, loan details are displayed: "Investor Loan #: 471452", "Lender Loan #: 472715", "Total Loan Amt: \$180,000.00", "Decision FICO:", "Loan Type: Conventional", "Loan Purpose: Purchase", "Rate: 5.000%", "LTV/CLTV: 90.00% / 90.00%". There are also icons for currency, loan term (1st), and a lock.

The main content area is divided into a left sidebar and a main panel. The sidebar has a menu with "LOAN SUMMARY", "1003", "PRODUCT PRICING & LOCK", "DOCUMENTS" (highlighted in blue), and "PURCHASE CONDITIONS". Below the sidebar is a "LOAN ACTIONS" section with "Import Additional Data" and "Submit for Review".

The main panel has "Expand All" and "Collapse All" buttons. On the right, there are "+ Add Document" and "Print Fax Cover Sheet" buttons. A note states "Max attachment size is 200 MB. View Supported Files." Below this is a table with the following rows:

All Borrowers	
[UNASSIGNED]	Drag & Drop files here or <a href="#">Browse for files</a>
CORR: APPRAISAL	Drag & Drop files here or <a href="#">Browse for files</a>
CORR: CREDIT PACKAGE SUBMISSION	Drag & Drop files here or <a href="#">Browse for files</a>
CORR: CLOSING PACKAGE SUBMISSION	Drag & Drop files here or <a href="#">Browse for files</a>

Red arrows point to the "Drag & Drop files here or" and "Browse for files" buttons in the table rows.

# Submit for Initial Review



- Click “Submit for Review”
- That’s It. Your Done with the Submission Process.

The screenshot displays the Towne Mortgage Company loan submission interface. At the top, the borrower's name "Bill Borrower" and address "123 street, Troy, MI, 48083" are shown. Key loan details include: Investor Loan #: 471452, Lender Loan #: 472715, Total Loan Amt: \$160,000.00, Decision FICO: 750, Loan Type: Conventional, Loan Purpose: Purchase, Rate: 4.000%, and LTV/CLTV: 80.00% / 80.00%.

The left sidebar contains navigation options: LOAN SUMMARY (selected), 1003, PRODUCT PRICING & LOCK, DOCUMENTS, PURCHASE CONDITIONS, and LOAN ACTIONS. The "Submit for Review" button under LOAN ACTIONS is highlighted with a red box.

The main content area is divided into three columns. The first column, titled "Bill Borrower", shows the loan amount (\$160,000.00) and details: Loan Type (Conventional), Document Type (FullDocumentation), Lien Position (FirstLien), Loan Purpose (Purchase), Amortization Type (Fixed Rate), and Amortization Term (360). The second column, titled "Pending Purchase Review", shows a table of purchase conditions:

Purchase Conditions	
Open	0
Ready for Review	0

The third column, titled "123 street, Troy, MI 48083", shows property details: Primary 1 Unit Detached, Purchase Price \$200,000, and Estimated Value \$200,000.

On the right side, a "Key Dates" section lists various dates and their status:

Key Dates	
Registered	09/16/2017
Submitted for Review	-
Purchase Suspended	-
Purchase Rejected	-
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-
Cancelled Date	-

# Reviewing Purchase Suspense Conditions

Review your Purchase Suspense by:

- Access the Documents Tab:
- Review the Corr: Approval for Prior to Purchase (PTP) conditions.

The screenshot displays the Towne Mortgage Company interface. On the left, a dark sidebar contains navigation options: 'PRODUCT PRICING & LOCK', 'DOCUMENTS' (highlighted with a red box), 'PURCHASE CONDITIONS', and 'LOAN ACTIONS'. The 'LOAN ACTIONS' section includes 'Import Additional Data', 'Submit for Review', and 'Conversation Log'. The main content area shows a list of documents for 'All Borrowers' under the '[UNASSIGNED]' filter. The document 'CORR: ACH APPRO' is selected and highlighted with a yellow circle, with a yellow arrow pointing to its details. A small document preview is visible above this entry. To the right, the loan details are displayed, including 'Contact: Contact Email:', 'BORROWER(S):', 'SUBJECT PROPERTY:', 'LOCK: Note Rate: 4.000% Expires: 06/25/2019', and 'As of: 6/24/2019'. The 'Loan Information' section is divided into two columns: 'Approved Loan Amount:', 'Approved Loan Amt w/UFM:', 'Subordinate Finance Amount:\$', 'Note Rate:', 'Sales Price:', 'Appraised Value:', 'LTV / CLTV:', 'Lien Position:', 'Front / Back Debt Ratios', 'Total Income:', 'Proposed PITI:', 'Total Obligations:', 'Total Monthly Pmts:', and 'Note Received Date:'. The second column includes 'Loan Program:', 'Purpose:', 'Loan Type:', 'Occupancy:', 'Amortization Typ', 'Term / Due In:', 'Margin:', 'Doc Type:', 'Prepay Penalty:', 'Penalty Term:', 'Impounds:', 'Impound Type:', and 'Note Status: WET'. At the bottom, a section titled 'Prior to Purchase ("PTP") Conditions:' is highlighted with a yellow circle, containing a numbered list of conditions.

# Submitting Purchase Suspense Conditions

To Submit Purchase Suspense Conditions:

- Access the Documents Tab:
  - Upload conditions to the placeholder: “Corr: Purchase Conditions Submission”
- Next Access the Purchase Conditions Tab:
  - Click “Notify Lender”

LOCK

DOCUMENTS

PURCHASE CONDITIONS

LOAN ACTIONS

Import Additional Data

Submit for Review

All Borrowers

[UNASSIGNED] Drag & Drop files here or Browse for files

Compliance Testing

CORR: ACH APPROVAL Drag & Drop files here or Browse for files

CORR: ACH CLEAR TO PURCHASE Drag & Drop files here or Browse for files

▶ CORR: APPRAISAL Drag & Drop files here or Browse for files

▶ CORR: CLOSING PACKAGE SUBMISSION Drag & Drop files here or Browse for files

▶ CORR: CREDIT PACKAGE SUBMISSION Drag & Drop files here or Browse for files

CORR: PURCHASE CONDITIONS SUBMISSION Drag & Drop files here or Browse for files

NOTE: The Purchase Suspense Tab will display the conditions, but the only action taken on this screen is “Notify Lender”.

1003

PRODUCT PRICING & LOCK

DOCUMENTS

PURCHASE

CONDITIONS

FILTER BY

Type

Prior to Pu

Expand All

Collapse All

Last Notified: 06/24/2019

Notify Lender

Max attachment size is 200 MB. View Supported Files.

Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
▼	Disclosure	Purchase	05/29/19				Cleared	06/25/19	0 Re-Open

Provide Discount point disclosure reflecting 2% Discount point charge is Bonafide

# Pipeline View

The TPO Connect Pipeline view will display all of your loans

- You will be able to view all the loans you have access to.
- You will be able to sort by clicking on any of the column headers
- You can search loans using the “Find Loan” box, OR the Advanced Filter allows a more robust search function (see next slide)

The screenshot displays the TOWNE Mortgage Company Pipeline View interface. The navigation menu includes TPO CONTACTS, WELCOME, PIPELINE (highlighted), ADD NEW LOAN, SCENARIOS, and RESOURCE CENTER. The search bar contains 'Find Loan' and 'Investor Loan #' fields, with an 'Advanced Filter' button. The table below shows loan data with columns for Loan #, Seller Loan #, Alternate Loan #, Borrower Name, Property Address, Status, Lock Status, Lock Exp., and Delivery Date. The left sidebar has sections for LOAN OPTIONS, CHANNEL, VIEW, and LOAN STATUS, with radio buttons for selection.

Loan #	Seller Loan #	Alternate Loan #	Borrower Name	Property Address	Status	Lock Status	Lock Exp.	Delivery Date
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Started	Expired	03/04/19	
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Purchased	Expired	06/06/19	05/29/19
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Started	Expired	06/06/19	
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Purchased	Expired	05/24/19	05/08/19
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Completed	Expired	04/23/18	03/30/18
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Completed	Expired	08/11/18	08/10/18
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Purchased	Expired	12/24/18	11/29/18

To view a loan, please click on the loan ribbon and you will be taken to the Loan Summary page (See Slide 16).

# Pipeline Search Using Advanced Filters

The “Advanced Filter” button opens up a window for you to search by a number of specific criteria: Milestones, Lock Status, State, etc.

Be sure to “Clear Filters” at the Top-Right of the window when done searching to ensure normal Pipeline View functionality.

The screenshot shows a window titled "Pipeline Filters" with a close button (X) in the top right corner. Below the title bar, there is a "Choose your filters." label and a "Clear Filters" button. The window is divided into several sections:

- Milestones:** A dropdown menu currently showing "Approval".
- Date Started:** Two date pickers with the format "MM / DD / YYYY" separated by "to".
- Estimated Close Date:** Two date pickers with the format "MM / DD / YYYY" separated by "to".
- Property Address:** A text input field.
- Prop State:** A dropdown menu.
- Loan Officer:** A dropdown menu.
- Loan Processor:** A dropdown menu.
- Lock Status:** A list of checkboxes for various lock statuses: All Lock Status, Cancelled, Lock Requested, Locked, Locked, New Lock Requested, Lock Extension Requested, Lock Cancellation Requested, Expired, Expired, New lock requested, and Expired, Extension Requested.
- Lock Expiration:** Two date pickers with the format "MM / DD / YYYY" separated by "to".

At the bottom right of the window, there are two buttons: "Cancel" and "Apply Filters".

# Loan Summary

- Loan Summary page lists the detailed information of your loan.
- The Key Dates section lists the date a status or Milestone was achieved. (See Slide 26 for information on the Key Date Terms.)

The screenshot displays the loan summary for Alice Firstimer. The page is divided into several sections:

- Header:** Alice Firstimer, 123 Memories In, Troy, MI, 48083, 01 Towne Internal (Testing and Global Access). Collateral Tracking #: [blank]. Investor Loan #: 472530, Lender Loan #: 481804, Alternate Loan #: [blank]. Total Loan Amt: \$96,500.00, Decision FICO: 710. Loan Type: Conventional, Loan Purpose: Purchase. Rate: 5.000%, LTV/CLTV: 96.50% / 96.50%. Status: 1st, Funded.
- Left Sidebar:** LOAN SUMMARY (highlighted), 1003, PRODUCT PRICING & LOCK, DOCUMENTS, PURCHASE CONDITIONS, LOAN ACTIONS (Import Additional Data, Submit for Review, Conversation Log).
- Main Content:**
  - Alice Firstimer \$96,500.00:** Loan Type: Conventional, Document Type: FullDocumentation, Lien Position: FirstLien, Loan Purpose: Purchase, Amortization Type: Fixed Rate, Purpose of ReFi: -, Amortization Term: 360.
  - Purchase Approved:** Purchase Conditions: Open (2), Ready for Review (0).
  - 123 Memories In, Troy, MI 48083:** Primary 1 Unit Detached, Purchase Price: \$100,000, Appraised Value: \$100,000.
  - Expired 5.000%:** Final Price 105,073, Commitment Type: Best Efforts, Lock Date: 04/05/2018, Commitment Number: -, Lock Expiration: 05/07/2018, Delivery Type: Individual Best Efforts, Lock Days: 33.
  - Decision FICO 710:** Borrower: Alice Firstimer, Experian/TransUnion/Equifax: - - -.
- Key Dates (highlighted):**

Event	Date
Registered	04/05/2018
Submitted for Review	04/05/2018
Purchase Suspended	04/25/2018
Purchase Rejected	-
Purchased Approval	03/06/2019
Clear to Purchase	03/06/2019
Purchase Date	03/06/2019
Cancelled Date	-
Withdrawn Date	-



# Loan Summary – Key Dates



## Key Dates

- **Registered** – The loan has been created in TPO connect
- **Submitted for Review** – The loan file is Submitted to Towne for Initial Review.
- **Purchase Suspended** - The loan has been reviewed and conditions requested to clear the loan for Purchase
- **Purchase Approval/Clear to Purchase** – This is the date Towne clears your loan for purchase.
- **Purchase Date** – This is the date we funded your loan and issued the Purchase Advice
- **Purchase Rejected** – This is the date a loan is rejected and will not be purchased by Towne.
- **Cancelled Date**- The date the Correspondent withdraws their loan.

# Important Contacts



## Lock Desk Team

**Lock Desk Hours: Monday-Friday until 6pm Eastern**

All locks must be done online at: [delcorr.townemortgage.com](http://delcorr.townemortgage.com)

Lock Desk E-Mail: [Secondary@TowneMortgage.com](mailto:Secondary@TowneMortgage.com)

Bid Tapes & Bid Tape Questions: [Bids@TowneMortgage.com](mailto:Bids@TowneMortgage.com)

*Loans can be locked until  
11:59pm Eastern  
Monday-Friday*

### **Phillip Kukafka**

Director of Capital Markets

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[PKukafka@TowneMortgage.com](mailto:PKukafka@TowneMortgage.com)

### **Michael Amico**

Bond Trader

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[MAmico@TowneMortgage.com](mailto:MAmico@TowneMortgage.com)

### **Ryan Alexander**

Bond Trader

Direct: (248) 528-7291

[RAlexander@TowneMortgage.com](mailto:RAlexander@TowneMortgage.com)

# Important Contacts



## Operations Team

For questions regarding conditions or loans in process  
please contact the reviewer indicated on the form

**Assistance with technical support or document image flow matters:**  
[Support@TowneMortgage.com](mailto:Support@TowneMortgage.com)

### **Leigh Goffelt-Pilut**

Deputy Director of Operations

Direct: (248) 528-7280

[LGoffett-Pilut@TowneMortgage.com](mailto:LGoffett-Pilut@TowneMortgage.com)

### **Andrea Mix**

Credit Loan Reviewer

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### **Sarah White**

Sr. Manager of Correspondent Lending

Direct: (248) 247-1819

[SWhite@TowneMortgage.com](mailto:SWhite@TowneMortgage.com)

### **Nicole Westby**

Credit Loan Reviewer

Direct: (248) 247-1887

[NWestby@TowneMortgage.com](mailto:NWestby@TowneMortgage.com)

# Important Contacts



## Funding & Final Documents

Questions regarding Purchase Advices: [Funding@TowneMortgage.com](mailto:Funding@TowneMortgage.com)

FHA ID for Transfer 21799

MERS Org ID for Transfer 1000637

RD Lender Tax ID: 38-2434249

**Jennifer Jansson**

Funding

Direct: (248) 247-1827

[JJansson@TowneMortgage.com](mailto:JJansson@TowneMortgage.com)

**Joann Doran**

Final Docs

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[JDoran@TowneMortgage.com](mailto:JDoran@TowneMortgage.com)

**Silvana Grainger**

Funding and Collateral

Direct: (248) 247-1837

[SGrainger@TowneMortgage.com](mailto:SGrainger@TowneMortgage.com)

# Important Contacts



## Draw Disbursement Team (Renovation Lending)

Questions regarding 203k disbursements: [Construction@TowneMortgage.com](mailto:Construction@TowneMortgage.com)

Tim Kingsbury  
Draw Disbursements  
Direct: (248) 528-7236  
[Tkingsbury@TowneMortgage.com](mailto:Tkingsbury@TowneMortgage.com)

# Important Contacts



## Original Note Delivery & Endorsement

### Original Note Delivery Address:

Deutsche Bank National Trust Company  
1761 East St. Andrew Place  
Santa Ana, CA 92705  
Attn: Towne Mortgage Correspondent

### Endorsement to Note:

Pay to the order of: Towne Mortgage Company  
Without recourse  
this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

\_\_\_\_\_  
Name:

Title:

# Important Contacts



## Original Note Delivery & Endorsement

For an Allonge, the following must be included on the document:

Allonge Requirement	Comment
<b>Loan Number:</b>	Must match the loan number on the original Note
<b>Loan Amount \$:</b>	Must match the note amount on the original Note
<b>Allonge to one Certain Note Dated:</b>	Must match the Note date on the original Note
<b>All Borrower Names:</b>	Must match the borrower name(s) on the original Note
<b>Property Address:</b>	Must match the property address on the original Note
<b>Endorsement:</b>	<i>Pay to the order of: Towne Mortgage Company Without Recourse (Correspondent Lender Name) By: Name and Signature of Authorized Signer</i>

# Important Contacts



## Servicing Transfer & Final Docs:

### **Hazard/Flood Insurance Clause:**

Towne Mortgage Company ISAOA, ATIMA  
P.O. BOX 7063  
Troy, MI 48007-7063  
Attn: Insurance Dept

### **Payments and Tax Notices:**

Towne Mortgage Company  
2170 E. Big Beaver Rd.  
Troy, MI 48083  
Toll Free: (800) 979-9977

### **Mortgagee Clause:**

Towne Mortgage Company ISAOA,  
ATIMA  
P.O. BOX 7063  
Troy, MI 48007-7063  
Attn: Insurance Dept

### **Final Docs:**

Towne Mortgage Company  
2170 E. Big Beaver Road, Suite A  
Troy, MI 48083  
Attn: Final Docs  
[TrailingDocs@TowneMortgage.com](mailto:TrailingDocs@TowneMortgage.com)



# Important Contacts



## Servicing Transfer & Final Docs:

### Goodbye Letters:

Towne Mortgage Company  
2170 E. Big Beaver Rd.  
Troy, MI 48083

Toll Free: (800) 979-9977

### Servicing:

Toll-Free: (800) 979-9977  
E-mail: [csr@TowneMortgage.com](mailto:csr@TowneMortgage.com)

### Servicing Hours:

Monday-Friday 7:00am-9:00pm Eastern  
Saturday 8:00am-1:00pm Eastern

THANK YOU!



NMLS ID #3028 | 2170 E. Big Beaver Rd., Suite A | Troy, MI 48083  
(888) 778-9700 | [www.townemortgage.com](http://www.townemortgage.com)

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