



ACH
TRUST

TPO CONNECT



TPO Connect Overview

- **Logging in**
- **Home Page**
- **Registering a New Loan**
- **Pricing and Locking a Loan**
- **Pipeline – Loan Summary**
- **1003**
- **Uploading Documents-Submitting**
- **Purchase Advices**

Logging In

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

The screenshot shows the ACH Trust login page. At the top left is the ACH TRUST logo. At the top right are links for "CONTACT US" and "Login". The main content area features a login form on the left and a dark blue banner on the right. The form includes a text input for the username (containing "dshaba@townemortgage.com"), a password input (masked with dots), a "Remember Me" checkbox, a "Forgot Password?" link, and a blue "Log In" button. Red arrows point from the text labels "User Name", "Password", and "Log In" to their respective form elements. The banner on the right contains the text "Make This Your Hometowne". Below the banner is a white box with the text: "Discover a better home buying experience. We are committed to providing your borrowers with an effortless and straight forward mortgage experience." At the bottom left, there is a "Contact Us" section with the email "info@achtrust.com" and the phone number "844 - 608 - 7878".

Home Page

Home Page displays 4 tabs.

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



WELCOME

PIPELINE

ADD NEW LOAN

SCENARIOS

RESOURCE CENTER ▾

Welcome to ACH Trust and Towne Family of Companies. Our preferred business partners are an integral part of our success.

Resource Center

2170 E. Big Beaver Road, Suite A, Troy, MI
Toll Free: 844 - 608 - 7878
info@achtrust.com

Privacy Policy Statement

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

Registering A New Loan

Registering a new loan has never been so easy!

Registering a New Loan

- When registering or adding a new loan in TPO Connect, you will have two choices.
 - Option 1 -Import a FNMA 3.2 File either by dragging and dropping the file or browse and add
 - Option 2 - Manually add the required 1003/loan information.
- Once the loan data is added, click on the “Register Loan” button below.

ACH TRUST

WELCOME PIPELINE ADD NEW LOAN SCENARIOS

CONTACT L

Correspondent Loan Registration

Import Loan Data Accepted File Type(s): FNMA 3.2

Drop Here to Upload or Click to Browse

Loan Information

BORROWER INFORMATION

Borrower First Name

Borrower Middle Name

Borrower Last Name

Suffix

Social Security Number

PROPERTY INFORMATION

Street Address

City

State

Zip

County

Property Type

Number of Units

Occupancy Type

LOAN DETAILS

Seller Loan #

Interest Rate

Decision FICO

Loan Type

Lien Position

Documentation Type

Purpose of Loan

Loan Amount \$

Sub. Finance Type \$

Purchase Price \$

Appraised Value \$

Loan Term / Due In /

LTV / CLTV /

DTI (front) / DTI (back) /

File Contact

Submission Contact

Select One

Register Loan Cancel

Registering a New Loan

- When uploading your FNMA 3.2 file, please check the below data fields to make sure they flowed into TPO Connect correctly
 - Loan Term
 - LTV/CLTV
 - FICO
 - County
- Once all data fields are confirmed, please click on “Register Loan”
- ***Please Note: If 3.2 file is imported or you manually enter loan information this counts as your date registered.**

The screenshot displays a loan registration form with two main sections: BORROWER INFORMATION and LOAN DETAILS. The BORROWER INFORMATION section includes fields for Borrower First Name (John), Borrower Middle Name (R), Borrower Last Name (Bennett), Suffix, and Social Security Number (***-**-3296). The LOAN DETAILS section includes fields for Seller Loan # (468875), Interest Rate (4%), Decision FICO, Loan Type (Conventional), Lien Position (First), Documentation Type ((F) Full Documentation), Purpose of Loan (Purchase), Loan Amount (\$90,250.00), Sub. Finance Type (\$), Purchase Price (\$95,000.00), Appraised Value (\$96,000.00), Loan Term / Due In (360 / 360), LTV / CLTV, and DTI (front) / DTI (back) (16 / 43). A File Contact section at the bottom includes Submission Contact (undefined) and a dropdown menu (Select One). Red arrows point to the Decision FICO, County, and LTV / CLTV fields. The form also features a 'Register Loan' button and a 'Cancel' button.

Section	Field	Value
BORROWER INFORMATION	Borrower First Name	John
	Borrower Middle Name	R
	Borrower Last Name	Bennett
	Suffix	
	Social Security Number	***-**-3296
PROPERTY INFORMATION	Street Address	1385 Grassmere Ave
	City	Flint
	State	Michigan
	Zip	48532
	County	
	Property Type	Manufactured Housing
	Number of Units	1
Occupancy Type	Primary	
LOAN DETAILS	Seller Loan #	468875
	Interest Rate	4%
	Decision FICO	
	Loan Type	Conventional
	Lien Position	First
	Documentation Type	(F) Full Documentation
	Purpose of Loan	Purchase
	Loan Amount	\$90,250.00
	Sub. Finance Type	\$
	Purchase Price	\$95,000.00
Appraised Value	\$96,000.00	
Loan Term / Due In	360 / 360	
LTV / CLTV		
DTI (front) / DTI (back)	16 / 43	
File Contact		
Submission Contact	undefined	
	Select One	

1003

- The 1003 flow is Loan Info through Declarations & Gov Monitoring.
- This should all flow in from the 3.2 file and if you enter the information manually then you will have to enter the info page by page.
- (see next slide for info that does not flow through on a 3.2 import.)

ACH TRUST CONTACT US Donna Test

WELCOME PIPELINE ADD NEW LOAN SCENARIOS

Loan Info Bar

Bill Borrower
123 street, Troy, MI, 48083
01Test 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%** C 1st

LOAN SUMMARY

- 1003
- 1 Loan Info**
- 2 Borrower Info
- 3 Employer History
- 4 Income & Expenses
- 5 Assets & Liabilities
- 6 Transaction Details
- 7 Declarations & Gov Monitoring
- 8 Comments

1003 / Loan Information

Select Borrower Pair
(1) Bill Borrower [Edit] [Save] [Next]

The income / assets of a person other than the Borrower will be used.
 The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount: \$180,000.00
Lien Position: First
Loan Type: Conventional
Lender Case Number: 471452

Interest Rate: 5.000 %
Prepayment Penalty: No
MI Coverage: %
MI Months:

Not Notes, they only go on page 4 of the 1003

1003 (Con't)

Fields needed to Submit

- Borrower Info- Copy from Present Address (top image)
- Interviewer Information- Company Name, NMLS, Address, City, ST, Zip, Phone # and Fax #. (bottom image)

Borrower First Name	<input type="text" value="Bill"/>	Number of Dependents	<input type="text"/>
Borrower Middle Name	<input type="text"/>	Dependent Age(s)	<input type="text" value="0"/>
Borrower Last Name	<input type="text" value="Borrower"/>	<small>Separate ages by commas</small>	
Suffix	<input type="text"/>	Years in School	<input type="text" value="16"/>
Social Security Number	<input type="text" value="***-**-6789"/>	Home Phone	<input type="text" value="555-555-5555"/>
Date of Birth	<input type="text" value="06 / 18 / 1975"/>	Cell Phone	<input type="text" value="555-555-5555"/>
Marital Status	<input type="text" value="Unmarried"/>	Borrower Email	<input type="text" value="noemail@noemail.com"/>

Borrower Present Address

123 Lions Ln , TROY MI 48083	3 yrs 5 months	Own	Edit	Delete
------------------------------	----------------	-----	------	--------

Borrower Mailing Address

Interviewer Information

Information Provided By	<input type="text" value="Fax or Mail"/>	Company Name	<input type="text" value="First Direct"/>
Loan Originator's Name	<input type="text" value="Test Loan Officer"/>	Company NMLS ID	<input type="text" value="3028"/>
NMLS Loan Originator ID	<input type="text" value="771039"/>	Company State License Number	<input type="text" value="3028"/>
Loan Originator's Phone	<input type="text" value="555-555-5555"/>	Address	<input type="text" value="2170 E. Big Beaver Rd"/>
State License Number	<input type="text" value="3028"/>	City	<input type="text" value="TROY"/>
1003 Signature Date	<input type="text" value="09 / 15 / 2017"/>	State	<input type="text" value="Michigan"/>
		Zip	<input type="text" value="48083"/>
		Company Phone	<input type="text" value="555-555-5555"/>
		Company Fax	<input type="text" value="555-555-5555"/>

A group of business professionals in an office setting, smiling and clapping, with a blue overlay. The image shows a woman pointing at a computer monitor while others look on with interest and approval. The overall mood is positive and collaborative.

Pricing and Locking a Loan

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

Pricing and Locking a loan

- Once loan is registered
- Click Product Pricing and Lock tab.
- Click Search Product & Pricing

The screenshot displays the ACH Trust web application interface. At the top left is the ACH TRUST logo. The top right corner contains 'CONTACT US' and 'Donna Test'. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', and 'SCENARIOS'. The main content area shows loan details for 'Bill Borrower' (123 street, Troy, MI, 48083, 01Test Company). Key loan information includes: Investor Loan #: 471452, Lender Loan #: 472715, Total Loan Amt: \$180,000.00, Decision FICO: (blank), Loan Type: Conventional, Loan Purpose: Purchase, Rate: 5.000%, and LTV/CLTV: 90.00% / 90.00%. A sidebar on the left lists navigation options: LOAN SUMMARY, 1003, Loan Info, Borrower Info, Employer History, Income & Expenses, Assets & Liabilities, Transaction Details, Declarations & Gov Monitoring, Comments, PRODUCT PRICING & LOCK (highlighted in blue), and DOCUMENTS. The main content area is titled 'Product, Pricing & Lock' and contains a 'Product Details' section with the message: 'This loan does not have a loan program selected. Simply select the "Search Product & Pricing" button to continue.' A blue button labeled 'Search Product & Pricing' is highlighted with a red rectangular box.

Pricing and Locking a Loan (cont.)

- This is the TPO Product & Pricing screen, please make sure the required info (red *) is transferred to this screen
- You will need to re-input the following fields:
 - Credit Score
 - AUS Engine
 - Total Monthly Income (Only if you Manually input a loan)
 - Target Rate will need to be entered in the box with the %.
- Total Monthly Income – this field needs to flow from the 1003 screen under income and assets. (Please see next slide)
- Once all required fields are entered, please click on Search Product and Pricing.

Search Product and Pricing

1 * Borrower First Name
Bill

* Borrower Last Name
Borrower

* Borrower SSN
***-**-6789

* Borrower Citizenship Status
Select One

2 * Representative Credit Score

* Loan Type
Conventional

* Loan Documentation Type
(F) Full Documentation

* Loan Purpose
Purchase

3 * Purchase Price
\$200,000.00

* Appraised Value
\$200,000.00

* Term Months
360

* Due In
360

* Amortization Type
Fixed Rate

* Lock Period
30

Subordinate Financing Balance
\$

4 * Base Loan Amount \$180,000.00 + MI, MIP, FF Financed \$ = Total Loan Amount \$180,000.00 LTV 90.00 / CLTV 90.00

* Address
123 street

* City
Troy

* Subject Property State
Michigan

* County
Oakland

* Postal Code
48083

* Number of Units
1

* Property Type
Detached

* Occupancy Type
Primary

Front End DTI
Back End DTI

* Total Monthly Income
\$

5 Impound Waiver
No

Prepayment Penalty
No

Self-Employed
No

Interest Only
No

* LO Compensation Paid By
Lender

* Target
 Rate Price %

Channel
Delegated

AUS Findings
Engine
Select One

FHA Total Scorecard
Select One



Cancel Search Product & Pricing


Pricing and Locking a Loan (cont.)

- If a 3.2 File is uploaded, the income should flow through.
- If you manually enter the loan then it has to be plugged in. Either way it's a good idea to go check if its filled out on the income and expenses page within the 1003.

John Homeowner
2505 S Creek St, Troy, MI, 48083
01Test Company

Investor Loan #: **469485** | Total Loan Amt: **\$132,000.00** | Loan Type: **Conventional** | Rate: **4.000%**
Lender Loan #: **472755** | Decision FICO: **750** | Loan Purpose: **Purchase** | LTV/CLTV: **80.00% / 80.00%**

C 1st  

 Your loan is locked in Optimal Blue. Changes to 1003 are not permitted at this time

☰ LOAN SUMMARY

1003

Loan Info

Borrower Info

Employer History


Income & Expenses


Assets & Liabilities


Transaction Details

Declarations & Gov Monitoring

Comments

 PRODUCT PRICING & LOCK

 DOCUMENTS

 PURCHASE CONDITIONS

LOAN ACTIONS

Import Additional Data

Submit for Review

1003 / Income & Expenses

Select Borrower Pair

(1) John Homeowner & Mary Homeowner Edit Save Next

V. Monthly Income and Combined Housing Expense Information

	Gross Monthly income			Monthly Housing Expenses	
	Borrower	CoBorrower	Total	Present	Proposed
Base	\$4,300.00	\$	\$4,300.00	Rent \$892.00	
Overtime	\$	\$	\$0.00	First Mtg. \$	\$630.19
Bonuses	\$	\$	\$0.00	Other Fin. \$	\$
Commissions	\$	\$	\$0.00	Haz. Ins. \$	\$100.00
Div. / Interest	\$	\$	\$0.00	RE Taxes \$	\$150.00
Net Rental Inc.	\$	\$	\$0.00	Mtg. Ins. \$	\$
Other	\$250.00	\$	\$250.00	HOA Dues \$	\$
Other Income	\$0.00	\$250.00	\$250.00	Other \$	\$

Pricing and Locking a Loan (Cont.)

- This is the Optimal Blue product and pricing page.
- Again, the required items should flow from the product and pricing fields, please confirm these are correct.
- 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 multi-section loan application form. The sections are: Lien Information, Loan Information, Borrower Information, Property Information, and First Lien Search Criteria. At the bottom, there are 'Save As Prospect' and 'Submit' buttons. Red arrows highlight the 'Months of Reserves' field in the Loan Information section and the 'Desired Lock Period' field in the First Lien Search Criteria section.

Section	Field Name	Value
Lien Information	First Lien Amt.	220000
	Second Lien Amt.	0
	HELOC Line Amt.	0
	HELOC Drawn Amt.	0
Loan Information	Price/Estimated Value	309000
	LTV	71.20
	Appraisal Amount	309000
	CLTV	0
	Loan Purpose	Refi Rate-Term/Limited C.O
	HCLTV (Line Amt)	0
	Months of Reserves	36
	Cash-Out Amount	0
Borrower Information	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
Property Information	Occupancy	Primary Residence
	Property Type	Single Family
	Number of Units	1 Unit
	Number of Stories	1
	State	Michigan (MI)
	County	Oakland
First Lien Search Criteria	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
	Desired Rate	4
	Desired Lock Period	30
	Borrower Pays MI (if required)	Yes
	Automated U/W System	DU

Pricing and Locking a Loan (Cont.)

- Please choose the eligible product and rate for your loan
- Click on the lock button to lock your loan.

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

- Click on the Request Lock button

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, just click close at the top right hand corner.

The screenshot displays a web application interface for loan management. At the top, there is a header 'Search Product and Pricing' and navigation tabs for 'Pipeline', 'Lock Form', 'New Search', and 'RateSheet'. Below the header, a status bar shows 'Selected Loan: Loan ID: 3571', 'Status: Lock Pending', and 'Borrower: Homeowner'. A toolbar contains icons for various actions. The main content area is divided into sections: 'Borrower Information', 'Property Information', and 'Loan Information'. A modal pop-up window is centered on the screen, containing the following 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 is dimmed, showing fields for borrower details (e.g., Borrower First Name: John, FICO: 750, Encompass Loan Number: 472755), property details (e.g., Property Type: PUD, Property City: Troy), and loan details (e.g., First Lien Amt: 132000, Price/Estimated Value: 165000, LTV: 80, Total Loan Amount: 132000).

Pricing and Locking a Loan (Cont.)

- Your lock will state pending request click on F5 to refresh the page. When it is complete you should see the Current Lock Status as “Locked”

The screenshot shows a web application interface for loan management. On the left is a dark sidebar with navigation options: LOAN SUMMARY, 1003, PRODUCT PRICING & LOCK (highlighted), DOCUMENTS, PURCHASE CONDITIONS, and LOAN ACTIONS (with sub-items 'Import Additional Data' and 'Submit for Review'). The main content area has an orange header with a message: 'Your loan is locked in Optimal Blue. Changes to 1003 are not permitted at this time'. Below this is the 'Product, Pricing & Lock' section. It includes a 'Current Lock Status' indicator showing a padlock icon and the word 'Locked'. A table below shows 'Product & Lock Details' for 'FHLMC Conforming 30 Yr Fixed'. The table has columns for ADJUSTMENTS, RATE, PRICE, and PRICE(\$). The 'Base' row shows a rate of 3.875, a price of 102.261, and a price of \$4974.20. A note at the bottom indicates 'LTV is 75.01-80.00%, And FICO is >=740'. There are also buttons for 'View Lock History' and 'Change Request'.

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base	3.875	102.261	\$4974.20
LTV is 75.01-80.00%, And FICO is >=740		-0.500	\$(100.00)

A group of four business professionals (three men and one woman) are gathered around a table, smiling and looking at a document. The woman in the center is pointing at the document. The man on the right is holding a pen. The background is a bright, modern office with large windows.

Submit to ACH Trust

Couple more steps and you can Submit!

Document Delivery/Uploads

- After you click on the Loan Summary Page > Documents Tab, you will see the following three documents that are required to be uploaded in order to submit for initial review.
 - Corr: Appraisal
 - Corr: Closing Package
 - Corr: Credit Package
- Uploading documents can be done the following two ways:
 - Drag and Drop, or
 - Browse and attach
- *Please Note* - each upload is limited to 200MB

The screenshot displays the loan document upload interface. At the top, borrower information for Bill Borrower is shown, including address and company. Loan details such as Investor Loan # (471452), Lender Loan # (472715), Total Loan Amt (\$180,000.00), Loan Type (Conventional Purchase), Rate (5.000%), and LTV/CLTV (90.00% / 90.00%) are also visible. The interface includes a sidebar with navigation tabs: LOAN SUMMARY, 1003, PRODUCT PRICING & LOCK, DOCUMENTS (highlighted), and PURCHASE CONDITIONS. Below the sidebar, there are buttons for 'Expand All' and 'Collapse All'. The main area shows a table of documents for 'All Borrowers'. The table has three rows: '[UNASSIGNED]', 'CORR: APPRAISAL', 'CORR: CREDIT PACKAGE SUBMISSION', and 'CORR: CLOSING PACKAGE SUBMISSION'. The 'CORR: APPRAISAL' row is highlighted with a red box. To the right of each row are two buttons: 'Drag & Drop files here or' and 'Browse for files'. Two red arrows point to these buttons. At the top right of the document list area, there is a note: 'Max attachment size is 200 MB. View Supported Files.' and buttons for '+ Add Document' and 'Print Fax Cover Sheet'.

Bill Borrower
123 street, Troy, MI, 48083
01Test 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%**

Expand All | Collapse All | + Add Document | Print Fax Cover Sheet

Max attachment size is 200 MB. View Supported Files.

All Borrowers	
[UNASSIGNED]	Drag & Drop files here or Browse for files
CORR: APPRAISAL	Drag & Drop files here or Browse for files
CORR: CREDIT PACKAGE SUBMISSION	Drag & Drop files here or Browse for files
CORR: CLOSING PACKAGE SUBMISSION	Drag & Drop files here or Browse for files

Purchase Conditions

Document Delivery/Uploads

- Purchase Conditions will be added by ACH Trust.
- Go to the Purchase Conditions tab to view.
- Key Date/ Purchase Suspended will be in the Loan Summary and an email will go out stating the loan is approved with conditions. (Job Aid)

The screenshot displays a loan management dashboard. On the left is a dark sidebar with navigation options: LOAN SUMMARY, 1003, PRODUCT PRICING & LOCK, DOCUMENTS, PURCHASE CONDITIONS (highlighted with a red box), and LOAN ACTIONS (Import Additional Data, Submit for Review). The main content area features a top orange notification bar: "Your loan is locked in Optimal Blue. Changes to 1003 are not permitted at this time". Below this is a filter section with "FILTER BY" dropdowns set to "Prior To" and "All", and buttons for "Expand All" and "Collapse All". A "Notify Lender" button and a note "Max attachment size is 200 MB. View Supported Files." are also present. The main table lists conditions with columns for Category, Condition, Prior to, Borrower Pair, Status, Status Date, and Action. Two conditions are shown: "Assets: Bank Statements" and "Income: W2's - Borrower", both with a status of "Fulfilled" and a date of "10/04/2017". Each condition has a "CORR: PURCHASE CONDITIONS SUBMISSION" link and a "Link Document to Condition" dropdown. Below each condition is a file upload area with "Drag & Drop files here or" and a "Browse for files" button.

Category	Condition	Prior to	Borrower Pair	Status	Status Date	Action
Assets	Assets: Bank Statements Acceptable verification of funds to close, with complete bank statements supporting \$9,000 in funds to close. Includes \$ for required reserves. All non-payroll large deposits must be verified.	Approval	Joseph Bagin	Fulfilled	10/04/2017	Re-Open
Income	Income: W2's - Borrower Borrower to provide satisfactory W2s for the following years:	Approval	Joseph Bagin	Fulfilled	10/04/2017	Re-Open

Submit for review

- Click Submit for Review

*Loan will go to ACH Trust to review and U/W.

The screenshot displays a loan management interface. At the top, a header bar contains loan details: **Bill Borrower** (123 street, Troy, MI, 48083, 01Test Company), **Investor Loan #: 471452**, **Total Loan Amt: \$160,000.00**, **Loan Type: Conventional**, **Rate: 4.000%**, **Lender Loan #: 472715**, **Decision FICO: 750**, **Loan Purpose: Purchase**, and **LTV/CLTV: 80.00% / 80.00%**. A navigation sidebar on the left includes sections for **LOAN SUMMARY** (with sub-items: 1003, PRODUCT PRICING & LOCK, DOCUMENTS, PURCHASE CONDITIONS) and **LOAN ACTIONS** (with sub-items: Import Additional Data, and **Submit for Review**, which is highlighted with a red box). The main content area features three panels: 1) **Bill Borrower** (\$160,000.00) with details for Loan Type (Conventional), Document Type (FullDocumentation), Lien Position (FirstLien), Loan Purpose (Purchase), Amortization Type (Fixed Rate), and Amortization Term (360). 2) **Pending Purchase Review** showing Purchase Conditions: Open (0) and Ready for Review (0). 3) **123 street, Troy, MI 48083** with details for Primary (1 Unit), Detached, Purchase Price (\$200,000), and Estimated Value (\$200,000). A **Key Dates** table on the right lists: Registered (09/16/2017), Submitted for Review (-), Purchase Suspended (-), Purchase Rejected (-), Purchased Approval (-), Clear to Purchase (-), Purchase Date (-), and Cancelled Date (-).

Pipeline Views

- The TPO Connect Pipeline views will display all of your loans
- You will be able to view all the loans you have access to.
- You will be able to view and search by loan number, Investor loan number and Borrower name.
- The Advanced Filter allows you to filter by certain criteria (see next slide)
- To view a loan, please click on the loan number and you will be taken to the Loan Summary page (See Slide 16).

ACH TRUST

WELCOME PIPELINE ADD NEW LOAN SCENARIOS

Find Loan Investor Loan # Advanced Filter Archive

Loan #	Seller Loan #	Borrower Name	Property Address	Lock Status	Delivery Date	Lock Exp.	Commit. #
<input type="checkbox"/> 472343				Not Locked			
<input type="checkbox"/> 472290				Not Locked			
<input type="checkbox"/> 472291				Not Locked			
<input type="checkbox"/> 472316				Not Locked			
<input type="checkbox"/> 469163		Borrower, Bill TPO	123 Any St Broomall PA 19008	Not Locked			

LOAN OPTIONS

VIEW

All loans

My Loans

LOAN STATUS

Current

Archived

30 per page 1

Advanced Filter

- Advanced Filter allows for you to filter by Milestones, Lock Status etc.
- Filters can be cleared as well.

Pipeline Filters ✕

Choose your filters. Clear Filters

Milestones

Date Started
 to

Estimated Close Date
 to

Property Address

Prop State.

Loan Officer

Loan Processor

Lock Status

- All Lock Status
- Cancelled
- Lock Requested
- Locked
- Locked, New Lock Requested
- Lock Extension Requested
- Lock Cancellation Requested
- Expired
- Expired, New lock requested
- Expired, Extension Requested

Lock Expiration
 to

Cancel Apply Filters

Loan Summary

- Loan Summary page lists the detailed info of your loan.
- The Documents Tab on the left is where you upload the documents and conditions (see slide 19)
- The Key Dates are the most recent status updates of your loan (See Slide 22)

The screenshot displays a loan summary dashboard for 'Bill Borrower'. At the top, it shows the borrower's name and address: 'Bill Borrower, 123 street, Troy, MI, 48083, 01Test Company'. To the right, key loan details are provided: Investor Loan #: 471452, Lender Loan #: 472715, Total Loan Amt: \$180,000.00, Decision FICO, Loan Type: Conventional, Loan Purpose: Purchase, Rate: 5.000%, and LTV/CLTV: 90.00% / 90.00%. A navigation menu on the left includes 'LOAN SUMMARY', '1003', 'PRODUCT PRICING & LOCK', 'DOCUMENTS' (highlighted with a red arrow), 'PURCHASE CONDITIONS', and 'LOAN ACTIONS' (with sub-items 'Import Additional Data' and 'Submit for Review'). The main content area is divided into several sections: 'Bill Borrower' with a loan amount of \$180,000.00 and details like 'Conventional' loan type, 'Full Documentation', 'First Lien', and 'Fixed Rate'; 'Pending Purchase Review' showing 'Open' and 'Ready for Review' counts of 0; '123 street, Troy, MI 48083' with 'Purchase Price' and 'Estimated Value' both at \$200,000; 'Not Locked 5.000%' with 'Net Price'; and 'Credit Information' for 'Bill Borrower' using Experian/TransUnion/Equifax. A 'Key Dates' section on the right lists various dates, with 'Registered' on 09/16/2017 and others marked as '-'. A red arrow points to the 'Key Dates' header.

Bill Borrower
123 street, Troy, MI, 48083
01Test 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%**

LOAN SUMMARY

1003

PRODUCT PRICING & LOCK

DOCUMENTS

PURCHASE CONDITIONS

LOAN ACTIONS

Import Additional Data

Submit for Review

Bill Borrower
\$180,000.00

Loan Type: Conventional | Document Type: Full Documentation
Lien Position: First Lien | Loan Purpose: Purchase
Amortization Type: Fixed Rate | Purpose of ReFi: -
Amortization Term: 360

Pending Purchase Review

Purchase Conditions

Open: 0
Ready for Review: 0

123 street, Troy, MI 48083
Primary 1 Unit Detached

Purchase Price: \$200,000 | Estimated Value: \$200,000

Not Locked 5.000%
Net Price

Commitment Type: - | Lock Date: -
Commitment Number: - | Lock Expiration: -
Delivery Type: - | Lock Date: -

Credit Information

Borrower: Bill Borrower | Experian/TransUnion/Equifax: - - -

Key Dates

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

Viewing Your Purchase Advice

- After the file is purchased, you will be notified of the status via email. The date will be provided on the Loan Summary as well.
- The purchase advice will be available in the Documents Tab.

Purchase Advice ← Wire Amount: \$162,372.00 Purchase Date: [print icon]

1003

PRODUCT PRICING & LOCK

DOCUMENTS

PURCHASE CONDITIONS

PURCHASE ADVICE

LOAN ACTIONS

Import Additional Data

Submit for Review ↑

LOAN INFORMATION

Investor Name	Commitment #	Loan Type	Interest Rate	Borrower Name
		Conventional	5.000%	[redacted]
Lender Name	Investor Loan #	Loan Program	Lien Position	Address
Sample Company	472361	CONV 30 Year Fixed	FirstLien	[redacted]
Seller ID	Lender Loan #	Loan Term		
8235542084	17198139	360		

LOAN PAYMENT INFORMATION

Orig. Principal Balance	First Payment to Seller
\$160,000.00	10/01/2017
Purchased Principal	Paid to Date
\$160,000.00	
Purchase Date	First Payment Due Investor
	11/01/2017

BANK INFORMATION

Bank Name	Wire Date
01Sample Bank	
ABA Number	Wire Amount
11111111	\$162,372.00
Account Number	
22222222	

PRICING RECONCILIATION

Locked Buy Price	\$101.50
Plus: Late Fee Price Adjustment	-\$0.02
Final Buy Price	\$101.48
SRP Percentage	

Loan Summary – Key Dates

Key Dates

- **Registered** - loan has been created in TPO connect (either via the 3.2 file being imported or manually entered)
- **Submitted for Review** - Loan file is ready for initial review. At this point, the file is registered, locked and the Three (see Uploading Documents slide) main uploads have been submitted via the TPO Connect portal
- **Purchase Suspended** - This is the date that the loan is Reviewed and has been conditioned for additional steps.
- **Purchase Approval/ Clear to Purchase** – This is the date ACH Trust 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 ACH Trust.
- **Cancelled Date**- The date the Correspondent withdraws their loan with ACH Trust.



ACH
TRUST

THANK YOU!

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