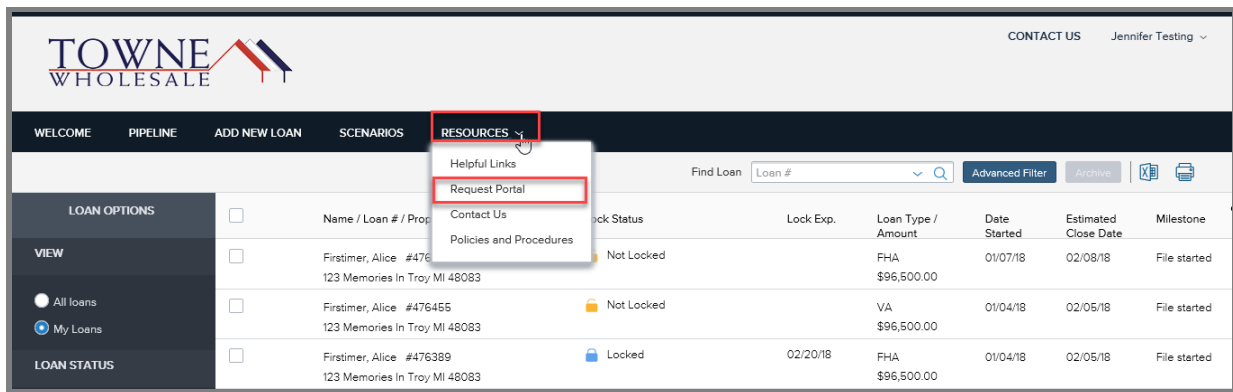




How To: Request an Early CD or Input a Closing Request

ACCESSING THE EARLY CD/CLOSING REQUEST:

Step 1: Login to TPO Connect and access the Resources Tab. Select the Request Portal from the dropdown.



Step 2: Login using specific borrower/loan information by inputting:

- Loan Number
- Borrower’s Last Name
- Organization ID (This is your company’s NMLS ID/Number)

Step 3: Click “Lookup Loan”



TPO Wholesale – Request Early CD/Closing

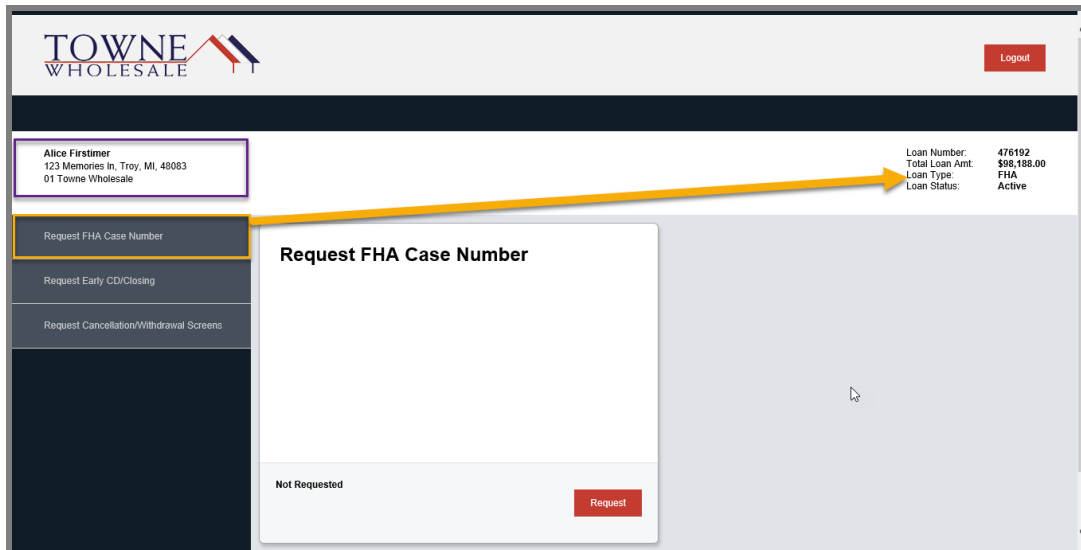
NOTE:

You can also access the Request Portal by going to:

<https://request.townemortgage.com/> or <https://request.americu.com/>

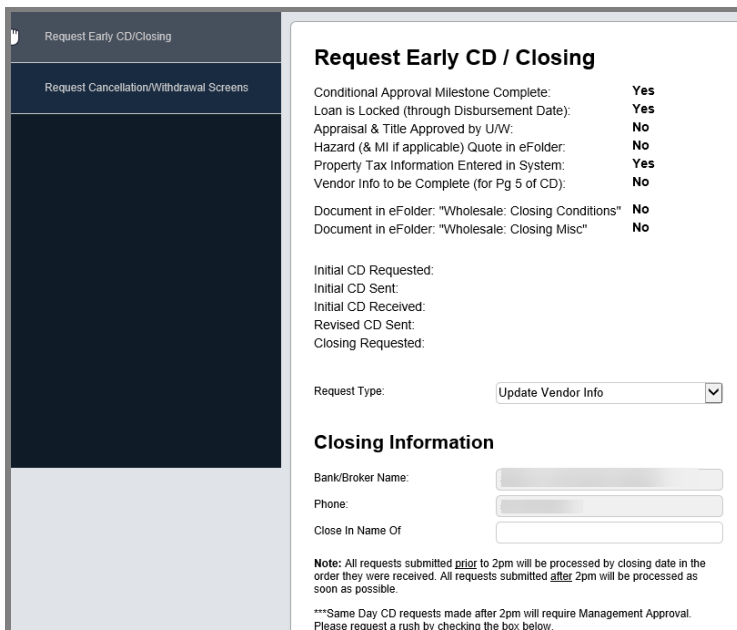
Step 4:

Within the request portal, you will see the borrower’s information, as well as your company information displayed at the top, left-hand corner [shown in purple]. You will also see request options based on your chosen loan type (i.e. Request FHA Case Number for FHA loans; Request GUS for USDA loans). [Shown in yellow]



Step 5:

Click on the “Request Early CD/Closing” Tab



NOTE:

The “Request Type” dropdown has multiple options **[in red below]**:

- **Update Vendor Info:** If you want to add the title and hazard contact information to save to the file.
- **Early CD:** To request an Early CD if the criteria **[in purple below]** are met.
- **COC CD:** To request a COC CD prior to ordering your closing request (All criteria for Early CD are also still required to request)
- **Closing Request as: Docs Only; Funds Only; OR Docs and Funds.** (All criteria for Early CD are also still required to request, but you must ALSO have at least one attachment uploaded to “Wholesale: Closing Conditions” OR “Wholesale: Closing Misc.” **[in green below]**)

The screenshot shows a web form titled "Request Early CD / Closing". On the left, there is a sidebar with two menu items: "Request Early CD/Closing" (highlighted with a red box) and "Request Cancellation/Withdrawal Screens". The main form area contains several sections:

- Checklist:** A table of conditions with "Yes" or "No" responses. A purple box highlights the first five items: "Conditional Approval Milestone Complete: Yes", "Loan is Locked (through Disbursement Date): Yes", "Appraisal & Title Approved by U/W: No", "Hazard (& MI if applicable) Quote in eFolder: No", and "Property Tax Information Entered in System: Yes". A purple arrow points from this box to the "Update Vendor Info" option in the dropdown menu.
- Document Uploads:** Two items: "Document in eFolder: 'Wholesale: Closing Conditions'" (No) and "Document in eFolder: 'Wholesale: Closing Misc'" (No). A green box highlights these two items.
- Timeline Fields:** A yellow box highlights a group of five fields: "Initial CD Requested:", "Initial CD Sent:", "Initial CD Received:", "Revised CD Sent:", and "Closing Requested:".
- Request Type:** A dropdown menu with a red box around it. The menu is open, showing options: "Update Vendor Info" (highlighted in blue), "Early CD", "CD COC", "Docs Only", "Funds Only", and "Docs and Funds". A purple arrow points from the "Update Vendor Info" option back to the checklist box.
- Closing Information:** A section with a red box around it, containing the label "Closing Information" and a field for "Bank/Broker Name:".

**IF you don't have all the “YES”s to request a CD or Closing, you can still update your Vendor Info.

NOTE:

The following dates will be populated when the actions have taken place: **[shown in yellow]**

- Initial CD Requested
- Initial CD Sent
- Initial CD Received
- Revised CD Requested
- Closing Requested

UPDATE VENDOR INFO:

- Step 1: Select “Update Vendor Info” from the dropdown.
- Step 2: Input the Title Company/Settlement Agent Information and/or Hazard Insurance Information

Title Company/Settlement Agent Information

Title Company/Settlement Agent: *

Address: *

City: *

State: * ▼

Zip: *

Contact Person:

Phone: *

Fax:

License ID: *

Email: *

Wire Bank Information

ABA Number: *

Account Number: *

For Further Credit To (If Applicable)

Hazard Insurance Information

Insurance Company: *

Address: *

City: *

State: * ▼

Zip: *

Contact Person:

Phone: *

Fax:


E-mail Address:

The red asterisks denotes a required field for this section.

- Step 3: Click Save.

Special Instructions

Special Instructions:

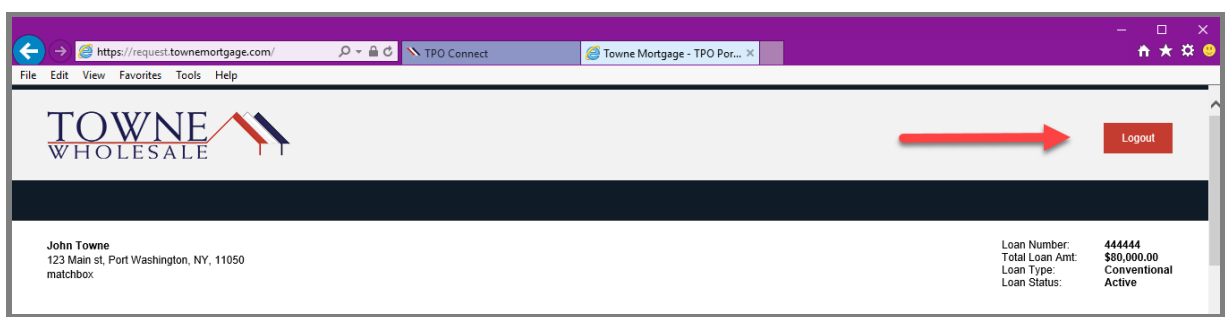


NOTE: If you complete all Title Company and Hazard Insurance information (that have the red asterisk in that section), the “NO” in Early CD Questions will turn to a “YES” when you click save.

Request Early CD / Closing

Conditional Approval Milestone Complete:	No
Loan is Locked (through Disbursement Date):	No
Appraisal & Title Approved by U/W:	No
Hazard (& MI if applicable) Quote in eFolder:	No
Property Tax Information Entered in System:	Yes
Vendor Info to be Complete (for Pg 5 of CD):	Yes

NOTE: To go to a different loan to make requests or update vendor information: Click “Logout” at the top, right-hand corner of the screen. You will then be prompted to enter the applicable Loan Number, Borrower Last Name, and your company’s Organization ID (NMLS # for your company).



EARLY CD REQUEST:

Step 1: Ensure you have all “YES”s for the Early CD Requirements.

Request Early CD / Closing

Conditional Approval Milestone Complete: **Yes**

Loan is Locked (through Disbursement Date): **Yes**

Appraisal & Title Approved by U/W: **Yes**

Hazard (& MI if applicable) Quote in eFolder: **Yes**

Property Tax Information Entered in System: **Yes**

Vendor Info to be Complete (for Pg 5 of CD): **Yes**

Document in eFolder: "Wholesale: Closing Conditions" **No**

Document in eFolder: "Wholesale: Closing Misc" **No**

Initial CD Requested:

Initial CD Sent:

Initial CD Received:

Revised CD Sent:

Closing Requested:

Request Type: Early CD

1. My Loan has been conditionally approved.
2. My rate is locked, and good through funding.
3. The Underwriter has fully approved the Appraisal and Title Report.
4. I have provided an Insurance Quote.
5. Property Tax amount is input for the Proposed Housing.
6. The Title Company and Hazard Information is updated.

TPO Wholesale – Request Early CD/Closing

Step 2: Select “Early CD” from the Request Type dropdown.

Step 3: Complete all information with a red asterisk from the following sections:

- Closing Information
- Title Company/Settlement Agent Information
- Hazard Insurance Information
- Requester Information

Request Early CD / Closing

Conditional Approval Milestone Complete: **Yes**
Loan is Locked (through Disbursement Date): **Yes**
Appraisal & Title Approved by U/W: **Yes**
Hazard (& MI if applicable) Quote in eFolder: **Yes**
Property Tax Information Entered in System: **Yes**
Vendor Info to be Complete (for Pg 5 of CD): **Yes**

Document in eFolder: "Wholesale: Closing Conditions" **No**
Document in eFolder: "Wholesale: Closing Misc" **No**

Initial CD Requested:
Initial CD Sent:
Initial CD Received:
Revised CD Sent:
Closing Requested:

Request Type: **Early CD**

Closing Information

Bank/Broker Name:
Phone:
Close In Name Of:

Note: All requests submitted prior to 2pm will be processed by closing date in the order they were received. All requests submitted after 2pm will be processed as soon as possible.
***Same Day CD requests made after 2pm will require Management Approval. Please request a rush by checking the box below.

Rush Request

Note: In order to ensure your closing is not delayed, it is important that the Borrower signs and returns these the CD by 11:59PM three business days prior to closing, or per Federal Guidelines closing will be delayed.

Requested Closing Date: *
Requested Closing Time:
First Payment Date:
Delivery Method for Funds: *
Email (for Document Delivery): *
Power of Attorney: *

Step 4: Click Save/Request – **This is the same button used before when updating vendor information, but now that a CD request is possible, the button updates to reflect this.** (You can also put notes/comments into the Special Instructions box for the closing desk to review when preparing the CD)

Requester Information

Requested By: *
Requester Phone: *
Requester Email: *

Special Instructions

Special Instructions:

Save/Request

NOTE: At the top of the request screen, a confirmation will appear (for a few moments) and the “Initial CD Requested” date will be populated.

Request Early CD / Closing	
Conditional Approval Milestone Complete:	Yes
Loan is Locked (through Disbursement Date):	Yes
Appraisal & Title Approved by U/W:	Yes
Hazard (& MI if applicable) Quote in eFolder:	Yes
Property Tax Information Entered in System:	Yes
Vendor Info to be Complete (for Pg 5 of CD):	Yes
Document in eFolder: "Wholesale: Closing Conditions"	No
Document in eFolder: "Wholesale: Closing Misc"	No
Initial CD Requested:	01/17/2018
Initial CD Sent:	
Initial CD Received:	
Revised CD Sent:	
Closing Requested:	

COC CD REQUEST:

Step 1: Ensure you still have all your “YES”s and select “CD COC” from the Request Type dropdown.

Request Early CD / Closing	
Conditional Approval Milestone Complete:	Yes
Loan is Locked (through Disbursement Date):	Yes
Appraisal & Title Approved by U/W:	Yes
Hazard (& MI if applicable) Quote in eFolder:	Yes
Property Tax Information Entered in System:	Yes
Vendor Info to be Complete (for Pg 5 of CD):	Yes
Document in eFolder: "Wholesale: Closing Conditions"	No
Document in eFolder: "Wholesale: Closing Misc"	No
Initial CD Requested:	01/17/2018
Initial CD Sent:	01/17/2018
Initial CD Received:	01/20/2018
Revised CD Sent:	
Closing Requested:	
Request Type:	CD COC

Step 2: Complete all information with a red asterisk from the following sections:

- Closing Information
- Title Company/Settlement Agent Information
- Hazard Insurance Information
- Requester Information

TPO Wholesale – Request Early CD/Closing

Step 3: Input Special Instructions detailing ALL changes that have taken place, or are needed to complete the COC.

Requester Information

Requested By: * Test Towne
Requester Phone: * 9876543210
Requester Email: * test@towne.com

Special Instructions

Special Instructions * COC needed. Lowered Loan Amount to 100K. No changes to Fees except for Origination (since it calculates as a percentage). Profile Change to rate has been made in Product and Pricing.

Save/Request

Step 4: Click Save/Request.

CLOSING REQUEST:

Step 1: Ensure you have all your “YES”s for the Early CD Criteria AND at least one “YES” for “Wholesale: Closing Conditions”, or “Wholesale: Closing Misc.”

Request Early CD / Closing

Conditional Approval Milestone Complete: Yes
Loan is Locked (through Disbursement Date): Yes
Appraisal & Title Approved by U/W: Yes
Hazard (& MI if applicable) Quote in eFolder: Yes
Property Tax Information Entered in System: Yes
Vendor Info to be Complete (for Pg 5 of CD): Yes

Document in eFolder: "Wholesale: Closing Conditions" Yes
Document in eFolder: "Wholesale: Closing Misc" No

Initial CD Requested: 01/17/2018
Initial CD Sent: 01/17/2018
Initial CD Received: 01/20/2018
Revised CD Sent: 01/17/2018
Closing Requested:

Request Type: Update Vendor Info
CD COC
Docs Only
Funds Only
Docs and Funds

Closing Information

NOTE: Examples of items to upload to “Wholesale: Closing Conditions”, or “Wholesale: Closing Misc.”:

- Homeowners Policy with updated Mortgagee
- Updated Payoff Statement
- Prelim CD
- Wiring Instructions, etc.

Step 2: Select your closing type:

- **Docs Only:** If you are only requesting the closing documents to be generated.
- **Funds Only:** If you are only requesting for the wire to be sent for closing.
- **Docs and Funds:** If you are only requesting the closing documents to be generated AND for the wire to be sent.

Step 3: Ensure ALL data entry fields with the red asterisk are completed (to include Wire Bank Information; or any COC needs in the Special Instructions box)

Step 4: Click Save/Request.

Wire Bank Information

ABA Number: * 1234567
Account Number: * 123456789 x
For Further Credit To (If Applicable)

Hazard Insurance Information

Insurance Company: * State Farm
Address: * 605 12th St SE
City: * Rochester
State: * Minnesota
Zip: * 55904
Contact Person: Jane
Phone: * 888-999-7777
Fax:
E-mail Address:

Requester Information

Requested By: * Test Towne
Requester Phone: * 9876543210
Requester Email: * test@towne.com

Special Instructions

Special Instructions:

Save/Request

NOTE: Requesting the Closing will submit your loan to our closing department. Once Closing is Requested, The Early CD/Closing Request will be read only.

NOTE: If a Rush is needed when requesting an Early CD, COC, or Closing; read the details in the Closing Information Section, and click the box for “Rush Request.”

Closing Information

Bank/Broker Name:

Phone:

Close In Name Of

Note: All requests submitted prior to 2pm will be processed by closing date in the order they were received. All requests submitted after 2pm will be processed as soon as possible.

***Same Day CD requests made after 2pm will require Management Approval. Please request a rush by checking the box below.

Rush Request

Note: In order to ensure your closing is not delayed, it is important that the Borrower signs and returns these the CD by 11:59PM three business days prior to closing, or per Federal Guidelines closing will be delayed.

Requested Closing Date: *

Requested Closing Time: *

First Payment Date:

Delivery Method for Funds: *

Email (for Document Delivery): *

Power of Attorney: *