



**TOWNE**  
MORTGAGE COMPANY



**TPO CONNECT**

# TPO CONNECT OVERVIEW-Table of Contents

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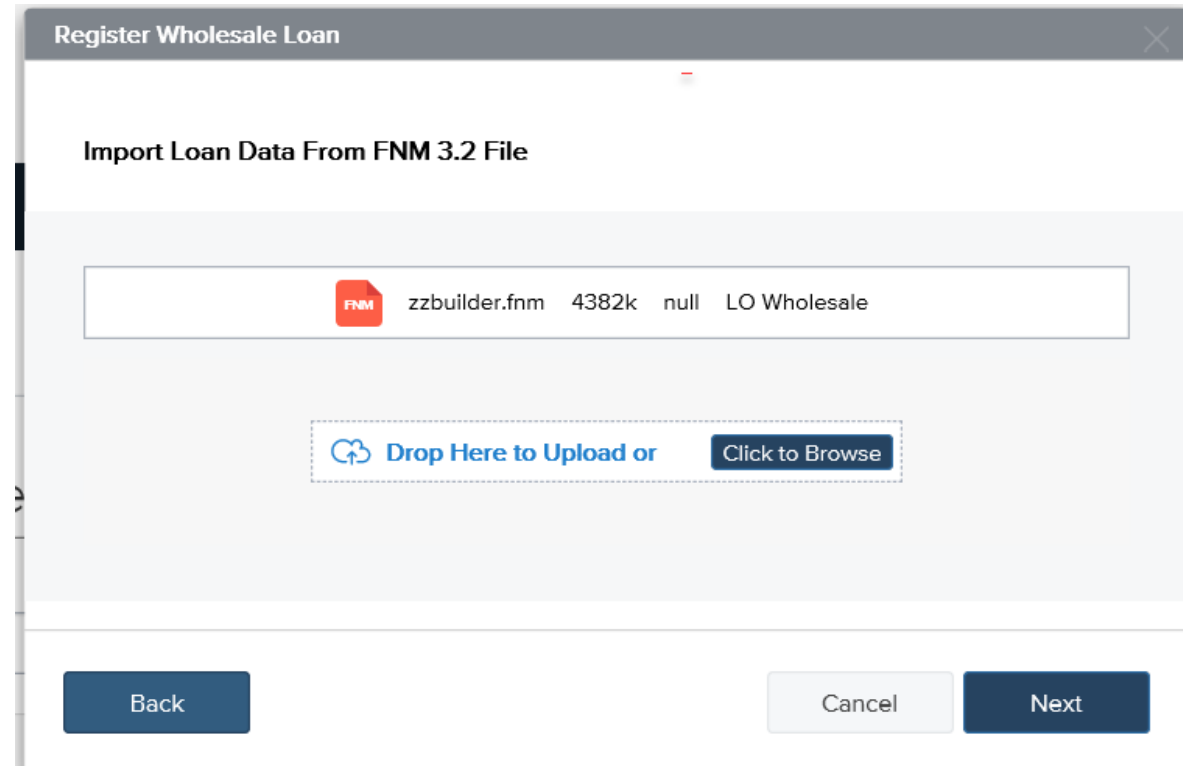
# Add a New Loan (Importing a FNMA 3.2 File)

The screenshot shows the Towne Wholesale software interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN' (highlighted in red), and 'SCENARIOS'. The main content area displays 'Tweety Bird' with address '456 Looney, Tunes, MI, 48317' and '02Sample Co - Wholesale'. A sidebar on the left contains 'LOAN SUMMARY' (1003), 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'CONDITIONS', 'FEES', and 'LOAN ACTIONS'. A modal dialog titled 'Register Wholesale Loan' is open, showing 'Choose Contacts' for 'LOAN OFFICER' and 'LOAN PROCESSOR'. Both sections have 'Organization' dropdowns set to '02Sample Co - Wholesale' and 'User Name' dropdowns set to 'Donna Shaba' and 'Jennifer Drouin' respectively. The 'Next' button is highlighted in red.

- Select Add New Loan
- Choose Contacts
- Click Next

# Add a New Loan (Importing a FNMA 3.2 File) cont.

- Click to Browse and Attach File or Drag and drop 3.2 file over the Drop Here to Upload. (Note the area will go blue when its ready to be dragged in)
- Click Next



# Add a New Loan (Importing a FNMA 3.2 File) cont.

The screenshot shows a web interface for adding a new loan. On the left is a dark sidebar with navigation options: LOAN SUMMARY, 1003, Loan Info, Borrower Info, Employer History, Income & Expenses, Assets & Liabilities, Transaction Details, Information for Government Monitoring, Comments, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, FEES, and LOAN ACTIONS. The main content area is titled '1003 / Loan Information'. It includes a 'Select Borrower Pair' dropdown with '(1)' selected and an 'Edit' button. A 'Register' button is highlighted with a red box. 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.' The 'I. Types of Mortgage and Terms of Loan' section contains two columns of input fields. The 'Decision FICO' field in the second column is highlighted with a red box. Other fields include Base Loan Amount, Lien Position, Sub Financing, Loan Type, Lender Case Number, Universal Loan Identifier, MERS MIN, Amortization Term Months, Due In, Interest Only, Interest Rate, Prepayment Penalty, MI Coverage, MI Months, Lender Paid Mortgage Insurance, Impound Waiver, Documentation Type, Application Date, and Estimated Closing Date.

- Fill in the FICO and any other fields that may not populate from the 3.2 File.
- Click Register (once register is chosen the loan will be transferred to our Encompass)
- NOTE: The application date on this must match the application date on your 1003.



A person in a white lab coat is holding a blue pen over a document. The document features a bar chart with several blue bars of varying heights. The person's hand is in the foreground, and the background is slightly blurred, showing other people in white lab coats. The entire image has a blue tint.

# Did my 1003 Import correctly?

Going through from Loan Info to Information for Government Monitoring is always best business practice.

# Pulling/Reissuing Credit

**Tweety Bird**  
456 Looney, Tunes, MI, 48317  
02Sample Co - Wholesale

Loan Number: **1711000838**    Loan Type: **Conventional**    Rate: **4.250%**  
Total Loan Amt: **\$150,000.00**    Loan Purpose: **Purchase**    LTV/CLTV: **75.00% / 75.00%**    Wh 1st

**The lender is currently working in this loan file. You can view the file, but you cannot make any edits at this time.**

## Order/Reissue Credit

Select Borrower Pair  
(1) Tweety Bird

### Choose Provider

Credit Provider: CoreLogic Credco (Digital Certificate)    Request Type: Individual

New Credit Order    Report Type: Tri-Merge  
 Re-Issue Credit

Reference Number: 112274313370000    Credit Bureaus:  Experian,  Equifax,  Trans Union

### Last Order

Borrower Tweety Bird	Order Details CoreLogic Credco
Order Date 11-15-2017 08:10:39 AM	Requested By LO Wholesale

[View Credit Report](#)    [Import Liabilities](#)

- You can either pull credit in the TPO Connect site or Reissue.
- Click New Credit Order or Re-Issue depending on what you would like
- Choose Credit Provider
- Will Default to Tri-Merge on Report Type
- Choose from Request Type dropdown to indicate Individual or Joint.
- Make sure all 3 bureaus are chosen.

# Pulling/Reissuing Credit

**Provider Details**

User Name Password

4427882 ●●●●●●

Save Login Information

**Borrower Information** [Edit Info](#)

Borrower	Present Address
Tweety Bird	123 Looney Tunes, MI
Date of Birth	48317
03/17/1977	
SSN	
*** ** 1111	

[Order Credit](#) [Reissue Credit](#)

- Enter in User Name and Password (same as the one you use in your system to run credit)
- The buttons at the bottom of the screen will either be Order Credit or Reissue Credit.



# Order AUS

1003

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

FEES

**LOAN ACTIONS**

- Import Additional Data
- Order / Reissue Credit
- Order DU**
- Order LPA
- Disclosures
- Submit Loan
- Re-Submit Loan
- Change of Circumstance

DU Order

Request Type: New

DU Credit Provider: CoreLogic Credco

\* User Name: 4427882

\* Password: ●●●●●●●●

Save Login Information

Borrower Pair 1: Alice Firstimer

Reference Number: 112275737250000

\* FHA Lender Identifier: 2179909994

FHA Sponsor Identifier:

Product Description: Standard LCOR

(1) Alice Firstimer

[View Credit Report](#) [Import Liabilities](#)

Order DU

- For DU Select the Provider
- Username and password should be the same as the credit provider.
- Click Order DU

# Order AUS

1003

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

FEES

**LOAN ACTIONS**

Import Additional Data

Order / Reissue Credit

Order DU

Order LPA

Disclosures

Submit Loan

Re-Submit Loan

Change of Circumstance

**LPA Order**

Request Type: New

Processing Point: Application/Processing

\* Property Type: Single Family Attached

Appraisal Form Type: FNM 1004 / FRE 70 = Uniform Reside

Appraisal Method: Full Appraisal

\* FHA/VA Borrower Paid Closing Cost: \$1,068.87

**(I) Alice Firstimer** [Import Liabilities](#) [View Credit Report](#)

Last Credit Ordered

Credit Provider: CoreLogic Credco

Reference Number: 112275737250000

Date Ordered: 11-16-2017 08:43:12 AM

[Order LPA Underwriting](#)

- For LPA(Freddie)Select the Provider
- Select Property Type from drop down
- Select Appraisal Method
- Credit Provider will flow in from Credit
- Click Order LPA Underwriting.

# Locking Your Loan- Product Pricing & Lock

Search Product and Pricing

1 \* Borrower First Name  
Alice

\* Borrower Last Name  
Firstimer

\* Borrower SSN  
\*\*\*-\*\*-9991

\* Borrower Citizenship Status  
U.S. Citizen

2 \* Representative Credit Score  
750

\* Loan Type  
FHA

\* Loan Documentation Type  
(F) Full Documentation

\* Loan Purpose  
Purchase

3 \* Purchase Price  
\$100,000.00

\* Appraised Value  
\$100,000.00

\* Term Months  
360

\* Due In  
360

\* Amortization Type  
Fixed Rate

\* Lock Period  
30

Subordinate Financing Balance  
\$

4 \* Base Loan Amount  
\$96,500.00

MI, MIP, FF Financed  
\$1,688.00

= \* Total Loan Amount  
\$98,188.00

LTV  
96.50

CLTV  
96.50

\* Address  
123 Memories In

\* City  
Troy

\* Subject Property State  
Michigan

\* County  
Oakland

\* Postal Code  
48083

\* Number of Units  
1

\* Property Type  
Detached

\* Occupancy Type  
Primary

Front End DTI  
13.74

Back End DTI  
16.64

\* Total Monthly Income  
\$4,166.67

AUS Findings  
Engine  
Select One

FHA Total Scorecard  
Select One

5 Impound Waiver  
No

Prepayment Penalty  
No

Self-Employed  
No

Interest Only  
No

\* LO Compensation Paid By  
Lender

\* Target  
Rate Price 4.00% %

Channel  
Wholesale

Cancel Search Product & Pricing

- Click Search Product and Pricing
- Make sure all items with a \*red asterisk are filled out
- Click Search Product and Pricing

# Locking Your Loan- Product Pricing & Lock In Optimal Blue Cont.

Search Product and Pricing

Selected Loan: Loan ID: 4916 Status: Registered Borrower: Firsttimer

Save As Prospect Submit

**Pricing Options**

LENDER PAID COMPENSATION\* (Yes (Lender Paid) No) Underwriting Fee Buyout (No)

**Lien Information**

First Lien Amt. (96500) Second Lien Amt. (0) HELOC Line Amt. (0) HELOC Drawn Amt. (0)

Search for First Search for Second Search for HELOC

**Loan Information**

Price/Estimated Value (100000) Appraisal Amount (100000) Loan Purpose (Purchase) Cash-Out Amount (0)

LTV (96.50) CLTV (0) HCLTV (Line Amt) (0) HCLTV (Drawn Amt) (0)

Waive Escrows (No) Current Servicer (Not Applicable) Months of Reserves (6)

**Borrower Information**

Borrower First Name (Alice) Borrower Last Name (Firsttimer) FICO (750) Self Employed (No)

Income Documentation (Verified) Asset Documentation (Employment Documentation) DTI Ratio (16.644)

Citizenship (U.S. Citizen) First Time Home Buyer (No) Non-Occupant Coborrower (No)

**Property Information**

Occupancy (Primary Residence) Property Type (Single Family) Number of Units (1 Unit) Number of Stories (1)

State (Michigan (MI)) County (Oakland) Corporate Relocation (No) Property Zip (48083)

**First Lien Search Criteria**

Loan Type(s):  Conforming  NonConforming  FHA  VA  USDA Max: 3

Loan Term(s):  30 Yr  25 Yr  20 Yr  15 Yr  10 Yr Max: 3

Amortization Type(s):  Fixed  ARM Max: 3

ARM Fixed Term(s):  3 Yr  5 Yr  7 Yr  10 Yr Max: 3

Desired Price (None) Buydown (None) Desired Rate (4) Borrower Pays MI (if required) (Yes) Automated U/W System (Not Specified) Interest Only (No) Prepayment Penalty (None)

FHA Case # Assigned (On or after 1/1/2017)

Save As Prospect Submit

- Click Search Product and Pricing
- Make sure all items with a \*red asterisk are filled out
- Click Submit

# Locking Your Loan- Product Pricing & Lock Cont.

Selected Loan: Loan ID: 4916 Status: Registered Borrower: Firsttimer

**Re-Submit Options**

Re-Submit | Revise Search

Loan Amt: 96500 | LTV: 96.5 | CLTV: 0 | Desired Rate: 4 | Desired Price: | Desired Lock: 30

Interest Only: No | Waive Escrows: No | DU: AUS | Buydown: None | Prepayment Penalty: None | DTI Ratio: 16.644

Property Zip: 48083

Loan Type(s): FHA | Loan Term(s): 30 Yr | Amortization Type(s): Fixed | ARM Fixed Term(s): 3 Yr, 5 Yr | Exp. App. Level(s):

Print | Full(Orig) | ByType(Orig) | Top(Orig) | Side(Orig) | Blend(Orig) | Best(Orig)

Links	Eligible Product	Rate	Price	Margin	APR	Lock	P&I	Closing Cost (\$)	Discount/Rebate(\$)	Detail	Compare
	<a href="#">ACH Trust FHA 30 Yr Fixed</a>	4.000	103.487	0.000	4.144	30	\$461	\$0	-\$3,365	<a href="#">Show</a>	<input type="checkbox"/>
	<a href="#">Towne FHA 203k 30 Yr Fixed</a>	4.000	103.124	0.000	4.144	30	\$461	\$0	-\$3,015	<a href="#">Show</a>	<input type="checkbox"/>
	<a href="#">Towne FHA 30 Yr Fixed</a>	4.000	103.124	0.000	4.144	30	\$461	\$0	-\$3,015	<a href="#">Hide</a>	<input type="checkbox"/>

View Pricing for lock period: 15 30 45 60 90 120 180 270 360 | Expiration: 12/18/17 | Pricing Last Updated: 11/16/17 10:22 AM | Search Timestamp: 11/16/17 3:00 PM

Rate	Price	APR	LockPeriod	P&I	Closing Cost (\$)	Origination Charges(\$)	3rd Party Fees(\$)	Discount/Rebate(\$)	Compensation(\$)	Select
3.250	99.749	3.408	30	\$420	\$242	\$242	\$0	\$242	\$1,448	
3.375	100.374	4.356	30	\$427	\$0	\$0	\$0	-\$361	\$1,448	
3.500	100.874	4.482	30	\$433	\$0	\$0	\$0	-\$843	\$1,448	
3.625	101.124	4.608	30	\$440	\$0	\$0	\$0	-\$1,085	\$1,448	
3.750	102.249	4.734	30	\$447	\$0	\$0	\$0	-\$2,170	\$1,448	
3.875	102.749	4.860	30	\$454	\$0	\$0	\$0	-\$2,653	\$1,448	
4.000	103.124	4.986	30	\$461	\$0	\$0	\$0	-\$3,015	\$1,448	

- Choose the Eligible Product by clicking on it
- Select your pricing by clicking on the lock icon
- You can do 1 of 2 things
  1. Update Encompass- pushes the program into the TPO site.
  2. Request Lock to follow through the lock

# Locking Your Loan- Product Pricing & Lock Cont.

The screenshot displays a web interface for loan management. At the top, there is a header "Search Product and Pricing" and navigation buttons 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 search, print, and other functions. The main content area is divided into sections: "Borrower Information", "Property Information", and "Loan Information". A "Request Lock" button is visible. A confirmation pop-up is centered on the screen, with a red arrow pointing to a "Close" button in its top right corner. The pop-up text reads: "Your lock request was submitted and data was pushed to your LOS. Please continue your work on this loan within your LOS."

**Borrower Information**

Borrower First Name	John
FICO	750
Encompass Loan Number	472755
Borrower SSN	999-40-5000
Citizenship	U.S. Citizen
Lock Expiration	

**Property Information**

Property Type	PUD
Property City	Troy
County	Oakland
Number of Stories	1

**Loan Information**

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

- After you Request the Lock, you will receive this pop up. Click Close at the top right hand corner.



# Locking Your Loan- Product Pricing & Lock Cont.

The screenshot displays a web interface for loan management. On the left is a dark sidebar with navigation options: '1003', 'PRODUCT PRICING & LOCK' (highlighted with a red box), 'DOCUMENTS', 'CONDITIONS', 'FEES', and 'LOAN ACTIONS' (with sub-options: Import Additional Data, Order / Reissue Credit, Order DU, Order LPA, Disclosures, Submit Loan, Re-Submit Loan, Change of Circumstance). The main content area is titled 'Product, Pricing & Lock' and includes buttons for 'View Lock History' and 'Change Request'. Below this is a section for 'Product & Lock Details' for a 'Towne FHA 30 Yr Fixed' loan. A 'Current Lock Status' box (highlighted with a red box) shows a lock icon and the word 'Locked'. A table shows pricing adjustments: 'Base' with a rate of 4.000, price of 103.249, and price of \$3135.28; and 'Net' with a rate of 4.000, price of 103.124, and price of \$3014.66. Below the table is a row of key dates and periods: Pricing Effective Date (11/16/2017), Delivery Type (NA), Lock Effective Date (11/16/2017), Lock Expiration Date (12/15/2017), Lock Period (33 days), and New Lock Expiration Date. At the bottom is a 'Loan Information Details for Lock' section with a table: Loan Type (FHA), Base Loan Amount (\$96,500.00), LTV / CTLV (96.500 / 96.500), Amortization Type (Fixed), MI, MIP, FF Financed (\$1,688.75), and Credit Score (750).

Product, Pricing & Lock

View Lock History Change Request

Current Lock Status  
Locked

Product & Lock Details

Towne FHA 30 Yr Fixed

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
<b>Base</b>	4.000	103.249	\$3135.28
Loan Amount (Total) is \$75,000-\$99,999		-0.125	\$(120.63)
<b>Net</b>	4.000	103.124	\$3014.66

Pricing Effective Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period	New Lock Expiration Date
11/16/2017	NA	11/16/2017	12/15/2017	33 days	

Loan Information Details for Lock

Loan Type	Base Loan Amount	LTV / CTLV
FHA	\$96,500.00	96.500 / 96.500
Amortization Type	MI, MIP, FF Financed	Credit Score
Fixed	\$1,688.75	750

- Current Lock Status will read “Locked”

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 achievement. The scene is dimly lit with a blue tint, and the background is slightly blurred, focusing attention on the group and the text overlay.

**Ready to Disclose!**



Sending the LE Package is Easy!

# Disclosing Loan

Required Documents

▼ WHOLESALE: INITIAL LE REQUEST PACKAGE

Drag & Drop files here or Browse for files

	Closing Doc Monroe.pdf	153 k	11/16/2017 3:41 PM	LO Wholesale
	Disclosure Doc Monroe.pdf	151 k	11/16/2017 3:41 PM	LO Wholesale

By clicking "Ready to Disclose", you are indicating that the loan data necessary to disclose has been provided.

Ready to Disclose

- Upload Initial LE Request Package:
  1. SSPL
  2. 1003
  3. Broker Fee Worksheet
  4. Initial LE Request form
  5. MI Quote (if applicable)
- Click Ready to Disclose
- Click Continue on the pop up box.

# Disclosing Loan

The screenshot displays a loan management interface with a dark sidebar on the left containing navigation options: 1003, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, FEES, and LOAN ACTIONS (Import Additional Data, Order / Reissue Credit, Order DU, Order LPA, Disclosures, Submit Loan, Re-Submit Loan, Change of Circumstance).

The main content area is divided into several panels:

- Loan Summary:** Total amount of \$98,188.00 at 96.50% / 96.50%. Base Loan Amount is \$96,500.00, and MI, FF, MIP Financed is \$1,688.00. Sub-financing is \$0.00.
- Interest Rate:** Locked at 4.000% from 11/16/2017 to 12/18/2017 (33d). Search Product and Pricing link is available.
- Amortization:** Fixed Rate, 360 term. Loan Program: Towne FHA 30 Yr Fixed.
- Property:** 123 Memories In, Troy, MI 48083. Primary, 1 unit, Detached.
- Started:** 11/16/2017. Conditions table shows Open (0) and Ready for Review (0). AUS DU: Down Payment \$3,500 (P & I \$468.76), Reserves \$7,237.27 (DTI 13.741%/16.645%).
- Decision FICO 750:** Borrower Alice Firsttimer with Experian/TransUnion/Equifax scores of 703, 710, and 715.
- Assignment Information:** Loan Officer and Processor are Donna Shaba (both with Edit links).
- Key Dates:** Application Disclosure (11/16/2017, highlighted with a red box), Registered (11/16/2017), Estimated Closing (12/15/2017), and various other dates for LE Sent, CD Sent, etc., all marked as '-'. Funds Released is also marked as '-'.

- Loan will go into a queue for the disclosure desk to prepare docs.
- You will be notified with an email that the disclosures are sent and another email when they are signed by the borrower(s).



**Ready to Submit**

Ready for Underwriting?

# Submitting Loan to Underwriting

The screenshot displays a web interface for loan submission. On the left is a dark sidebar with navigation options: DOCUMENTS, CONDITIONS, FEES, LOAN ACTIONS (Import Additional Data, Order / Reissue Credit, Order DU, Order LPA, Disclosures, Submit Loan, Re-Submit Loan, Change of Circumstance), and PRODUCT PRICING & LOCK. The main content area shows a list of document packages for 'Alice Firstimer'. The 'WHOLESALE: SUBMISSION PACKAGE' is highlighted with a red box and contains a file named 'Disclosure Doc Monroe.pdf' (151 k, 11/17/2017 8:58 AM, LO Wholesale). Other packages include 'WHOLESALE: INITIAL LE REQUEST PACKAGE', 'WHOLESALE: CONDITIONS', 'WHOLESALE: SUSPENSE CONDITIONS', and 'CREDIT REPORT'. Each package has 'Drag & Drop files here or' and 'Browse for files' buttons. A second screenshot below shows the same interface with 'Submit Loan' in the sidebar and 'WHOLESALE: SUBMISSION PACKAGE' highlighted in the main area.

- When you have gathered all supporting docs and the loan is ready for Underwriting, you will upload the supporting docs to Submission Package and click Submit Loan.



# Submitting Loan to Underwriting

Loan Type	FHA	Purchase Price	\$100,000.00
Interest Rate	4.000	Base Loan Amount	\$96,500.00
Price	103.124	Total Loan Amount	\$98,188.00
Lock Expiration Date	12/18/2017	Estimated Value	\$100,000.00
Interest Only (Months)		Appraised Value	\$100,000.00
		Amortization Term	360
		Section of the Act	203B
		Estimated Closing Date	12/15/2017

Are you sure you want to submit this loan at this time?

Required Documents

▶ WHOLESALE: SUBMISSION PACKAGE

Drag & Drop files here or

- When Submit Loan is clicked a pop up will appear stating if you are sure.
- Click Continue

# 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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