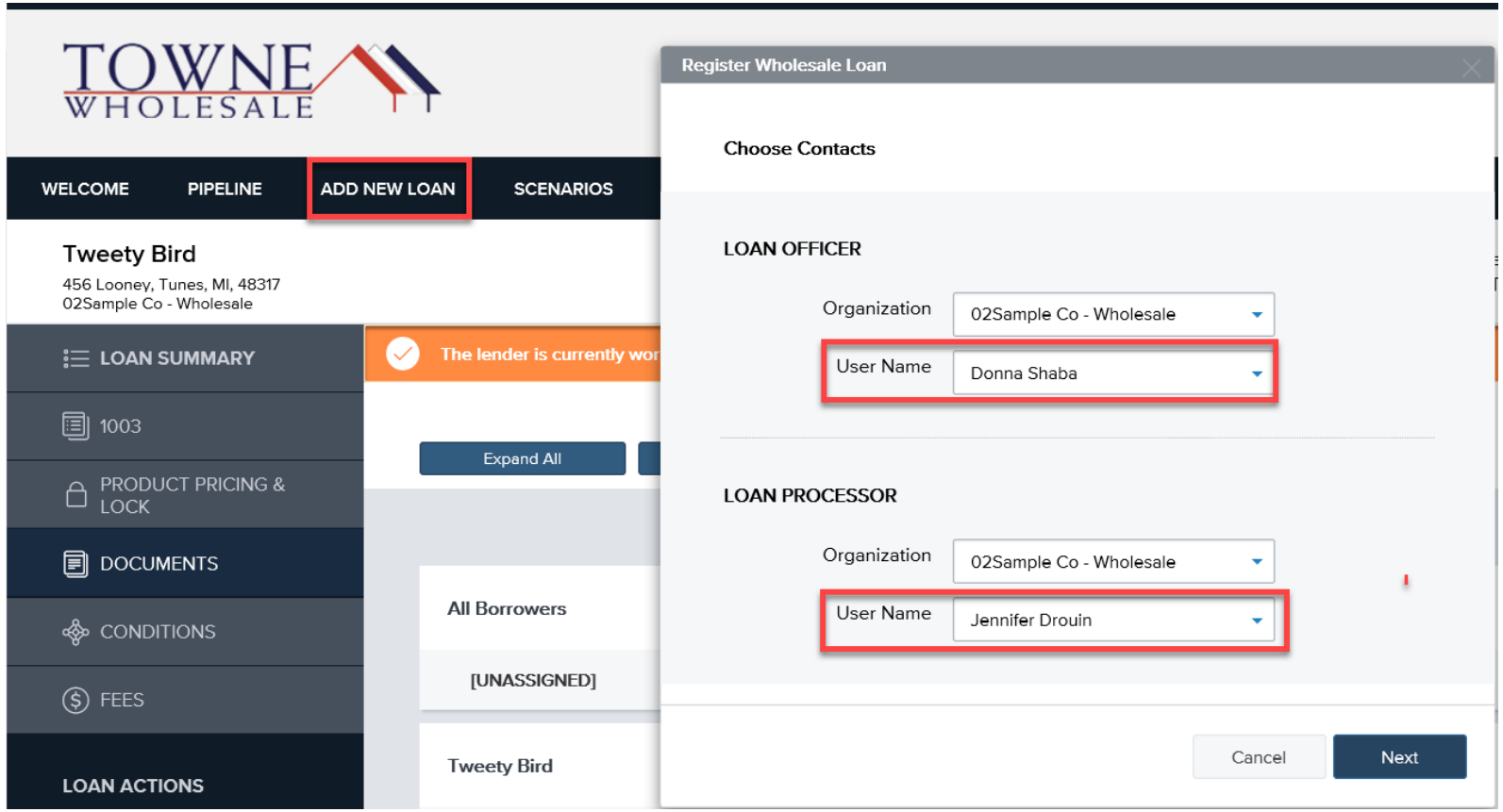
TOWNE MORTGAGE COMPANY

TPO CONNECT

TPO CONNECT OVERVIEW-Table of Contents

- Add a Loan (import) to the TPO Connect Portal

Add a New Loan (Importing a FNMA 3.2 File)



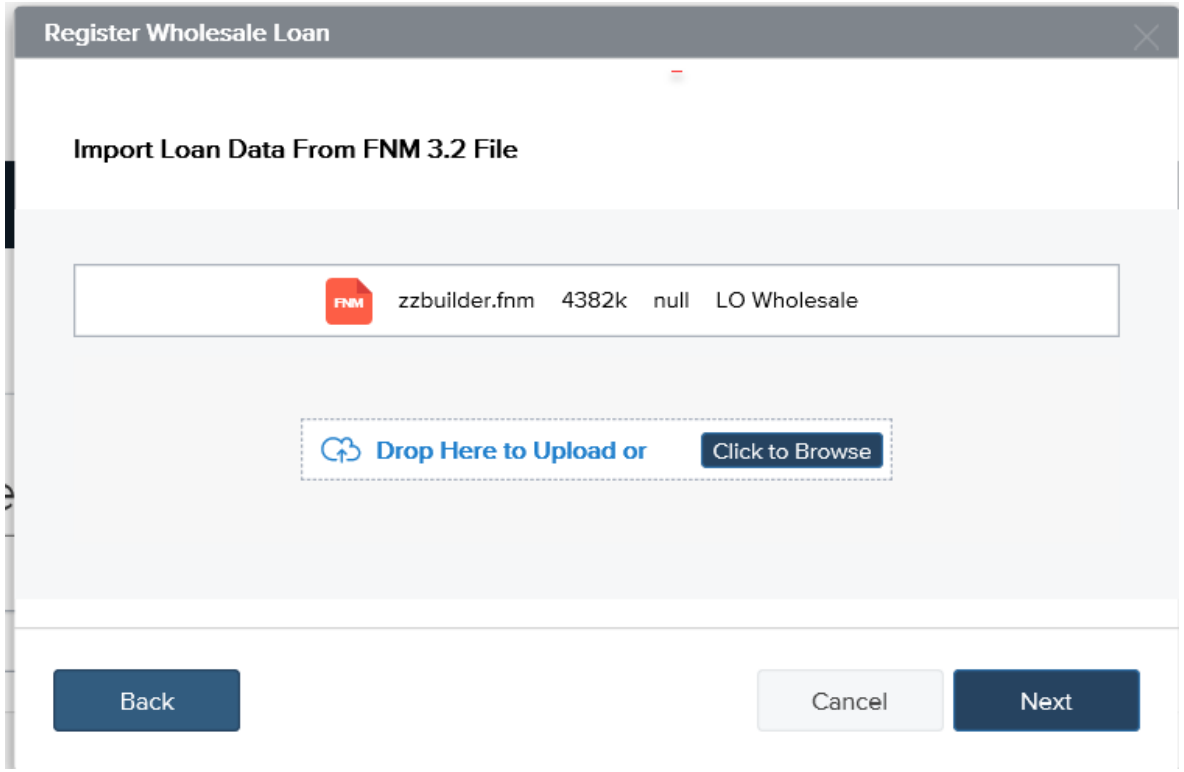
- Select Add New Loan
- Choose Contacts
- Click Next

*if Your office does not have a processor, you may choose yourself as the processor within the dropdown.

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

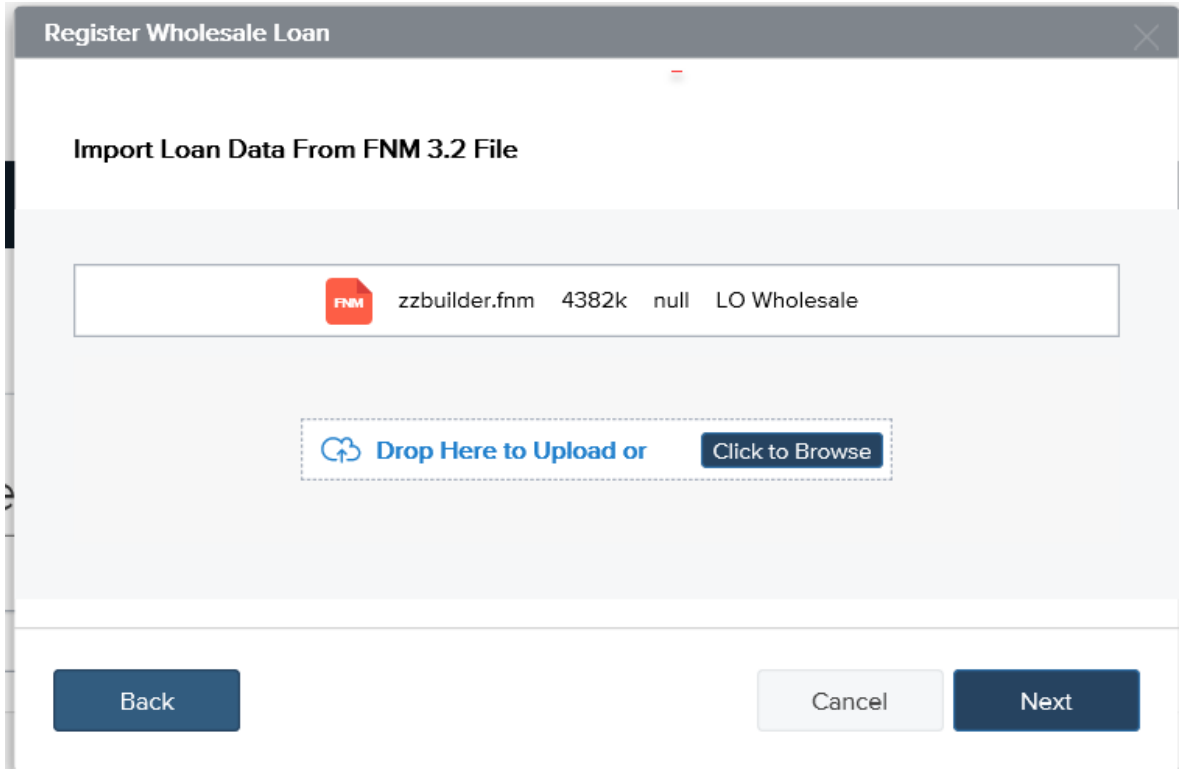
- Click to Browse and Attach File or Drag and drop 3.2 file over the Drop Here to Upload. (Note the area will get a blue highlighted background when it's ready to be dragged in)
- Click Next

*If you do not use your own LOS or do not have an LOS, please proceed to the next slide.

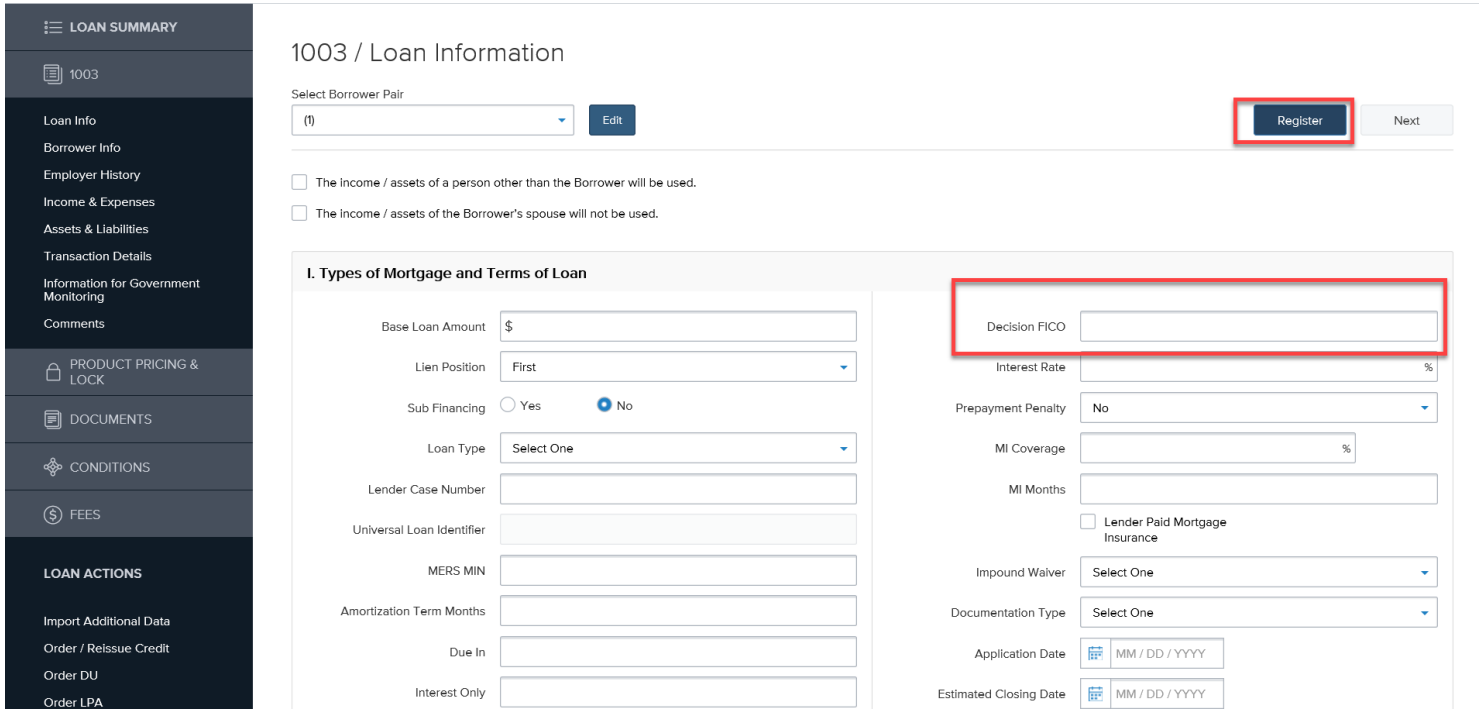


Add a New Loan (Importing a Manual-FNMA 3.2 File) cont.

- Click on the Resources dropdown and select Policies and Procedures.
- Click on FNM 3.2 Templates-Blank Purchase & Refinance.
- Right Click and copy the template that pertains to your loan.
- Paste on your desktop or folder and drag and drop into the section “Drop Here to Upload”.

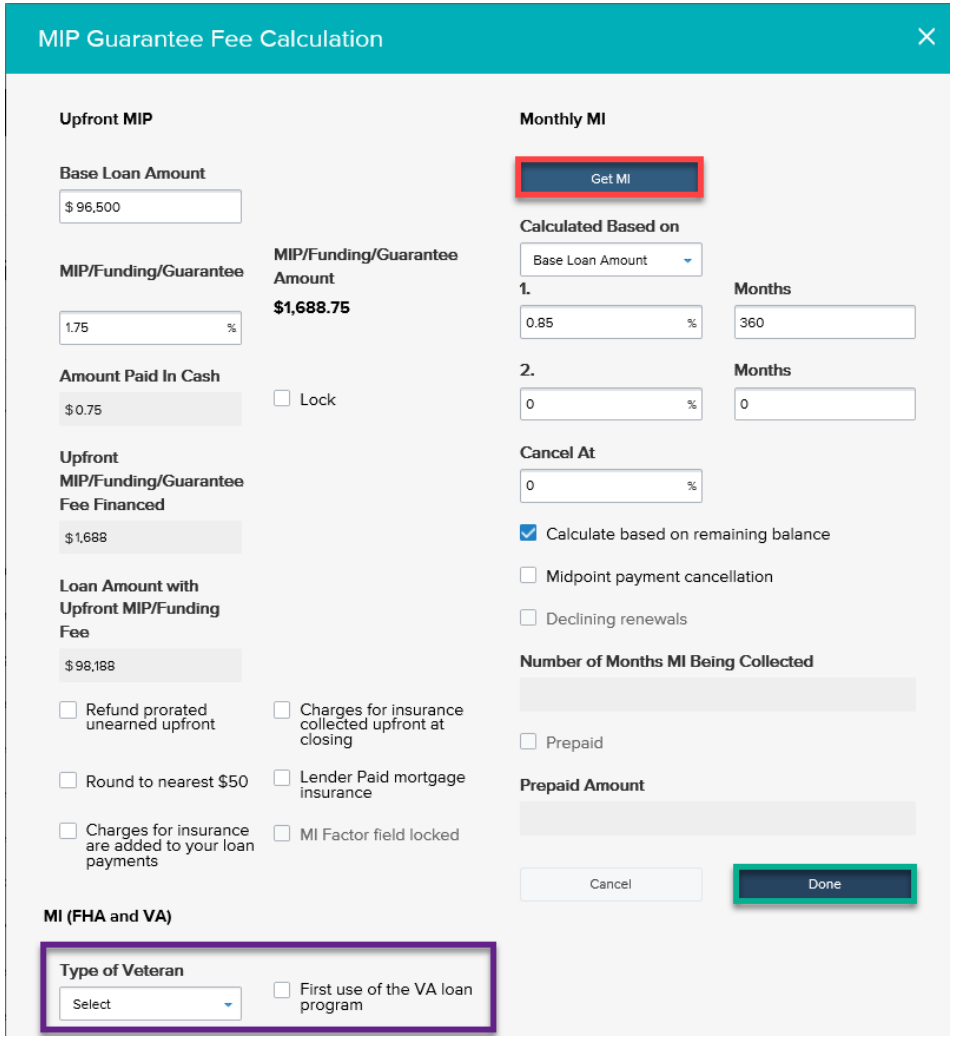


Add a New Loan (Importing a FNMA 3.2 File) cont.



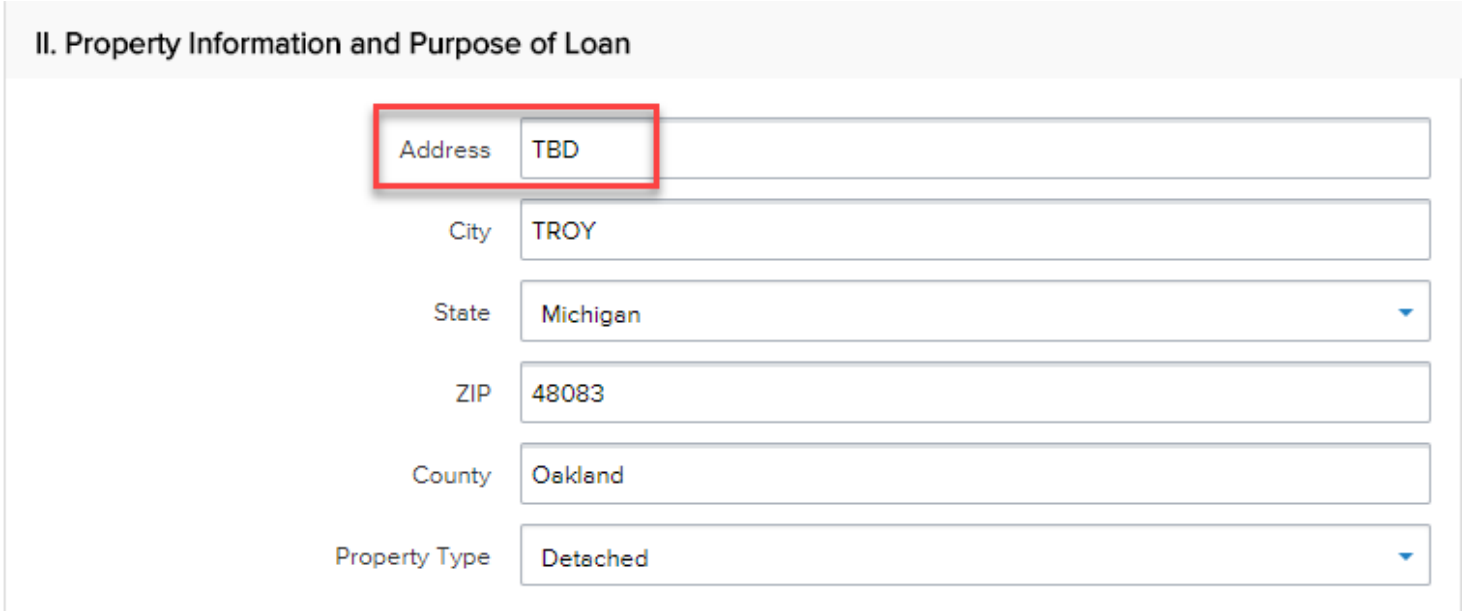
- Fill in the Decision FICO, then click Register. (once clicked, the loan will be registered in TPO Connect and Encompass)
- Fill in the missing information
  - MI Coverage (next page)
  -Impound Waiver
  -Document type
  -Estimated Closing Date
  -Source of Down Payment

Adding MI / UFMIP / FF



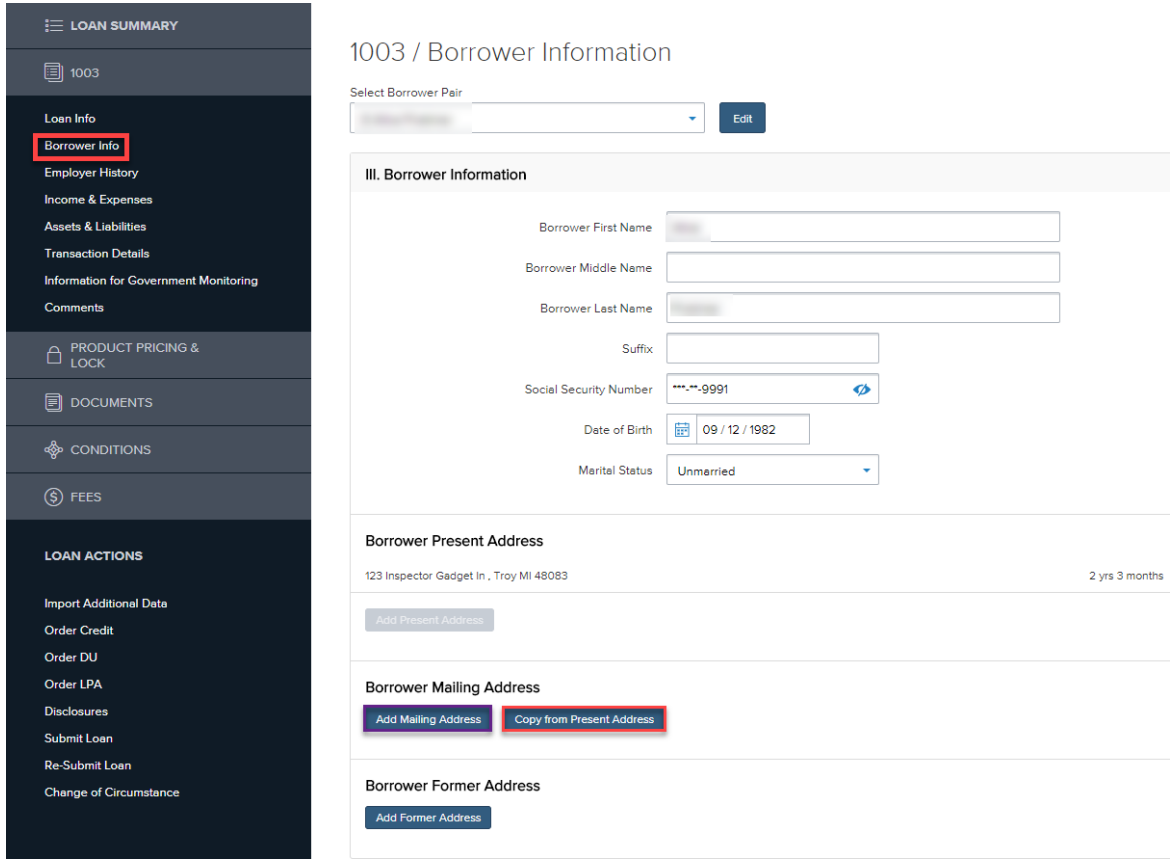
- Click on the Calculator Icon (will only appear when loan is registered)
- If Conventional Loan go outside the system run a rate quote and enter the factors in the Table (remember to add the rate quote with your package)
- If Government Loan (FHA,VA,USDA) Just click the “Get MI” button.
- Click done
- Remember to Answer VA questions if applicable (Purple)

Preapproval Process



- If the Loan is a Preapproval, make sure to enter "TBD" in the street address within your LOS.
- It will then come in that way in TPO Connect resulting in only 5 pieces of information. (If anything other than TBD is placed in the address it will trigger RESPA ex. Tbd, to be determined etc.)
- If you are manually putting in the File leave the street address as TBD.
- Once Property is found, update TPO Connect with address, loan amount, purchase price etc.
  - Request a LE if needed
  - Upload Supporting Documents to wholesale conditions and Resubmit.

Borrower Info Screen



- Indicate the borrower(s) Mailing address on the Borrower Info screen.
- If the borrower(s) address is different than their present click “Add Mailing Address” (Purple)
- If it is the same as the present address click “Copy from Present Address” (Red)

Did my 1003 Import correctly?

1. Going through from loan info to information for Government Monitoring is always best business practice.
2. Click on Copy from Present Address located in the Borrower Info screen.
3. Indicate if Impounds will be waived or not waived on loan info screen.
4. Run thru tabs within 1003 and confirm all fields are filled in.