From: <u>Training</u>

Subject: Towne Family of Companies DYK? 1st Edition

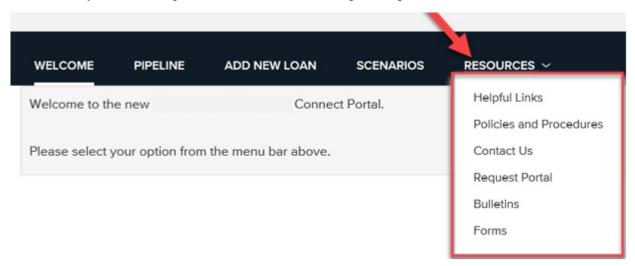
Date: Friday, April 27, 2018 2:59:51 PM

To ensure that each business partner in the TPO channel is able to take full advantage of the ease of TPO Connect (TPOC), Towne Family of Companies will be distributing DYK? (Did You Know?) materials designed to highlight tips and tricks within the system. These communications are designed to further empower the user to make the most of their TPOC experience. From simple reminders to assisting with trending user issues with the system, DYKs are here to help. Worried that you deleted one? Can't find it in your inbox? Wondering if there ever was one on a specific topic? No worries....all issues of the DYKs will be memorialized in our TPO Connect Resource Center for easy access.

Speaking of the Resource Center...it is the first edition of the DYK Series. Please see the attached. If you have a suggestion for a DYK, please let us know via email.

DYK?

That there is a Resources Tab in TPO Connect. The items within these links are in efforts to provide you with as many resources as possible for a smooth loan origination process.



Below is a Description of every link in the tab.

Helpful Links: includes links to Investors websites like HUD/FHA, VA, USDA, and Fannie/Freddie. There are handbooks, guides and forms.

Policies and Procedures: includes

- -Training Materials like job aids, power points, videos and a TPO FAQ sheet.
- -TPO Connect FNM 3.2 files for manual loan entries

- -Fee Sheets
- -Policies and Procedures for underwriting, closing etc.
- -Fannie, Freddie, FHA, VA, USDA program guidelines policies, requirements and overlays
- -Helpful tips- like how to treat self-employed borrowers, large deposits, POA's etc.

Contact Us: provides our company's address, phone number, and email to where we can be reached.

Request Portal: allows you to request items on files like:

FHA Case #'s GUS 4506-T's Early CD's/Closing Requests Cancel/Withdrawal of a loan

Bulletins: include system updates, product/investor updates, form updates etc.

Forms: Includes all investor or company forms that can be or will be needed in the process of a loan.

Training Department

Email: Training