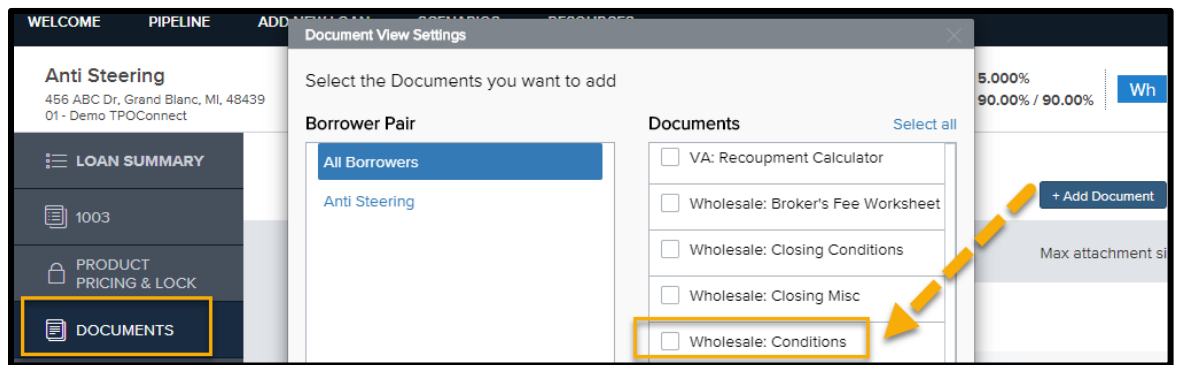


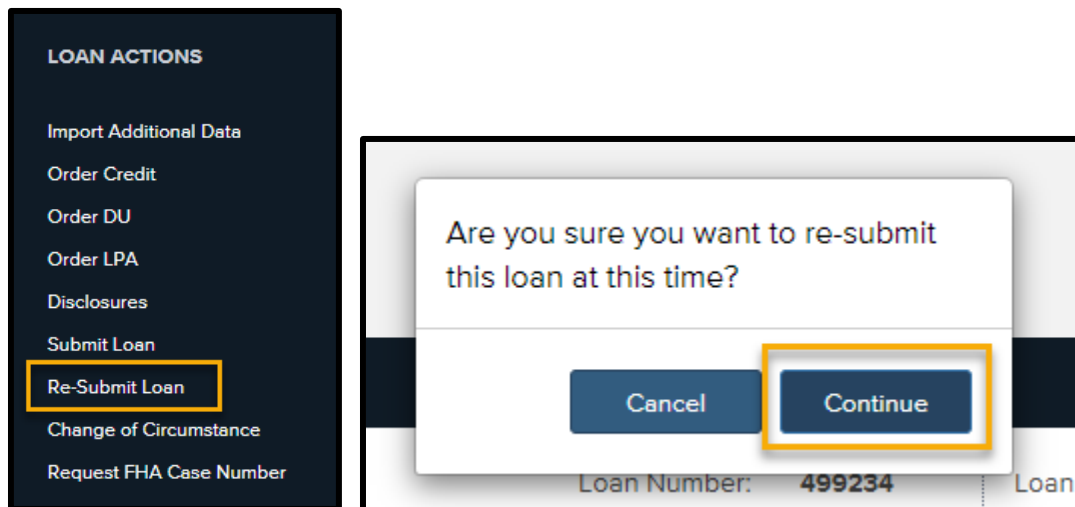


If you receive an e-mail from a team member at Towne Mortgage that additional information is required before the loan can be submitted to Underwriting, below are the steps you will take to alert us the needed information has been uploaded and the loan is ready to be Submitted.

1. Once you have the missing items, go into the Documents tab in TPO Connect and click 'Add Document' in the top right corner. Select Wholesale Conditions on the pop-up.



2. Add the required item to the newly created placeholder. Go under Loan Actions and click into the Re-Submit Loan section and on the pop-up click continue. This will push the loan back into our Initial Submission queue to be Submitted to Underwriting.



Common items that are missing: Running AUS, a signed 1003 by all parties, a copy of the credit report, fully signed disclosure package...etc.