



AmeriCU  
MORTGAGE



# TPO CONNECT OVERVIEW-Table of Contents

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- Locking your Loan
- Order DU/LPA
- Adding Initial LE Request Package “Ready to Disclose”
- Submitting a Loan

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

The screenshot shows the AmeriCU Mortgage portal interface. The main navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'RESOURCE CENTER'. Below the navigation bar, there is a welcome message and a prompt to select an option from the menu bar. A modal dialog box titled 'Register Wholesale Loan' is open, showing a 'Choose Contacts' form. The form has two sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each section has two dropdown menus: 'Organization' (set to '01 Americu Wholesale') and 'User Name' (set to 'Donna Shaba'). The 'User Name' dropdowns are highlighted with red boxes. At the bottom of the dialog box, there are 'Cancel' and 'Next' buttons, with the 'Next' button highlighted in blue.

- 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, you may manually add the loan by using the FNM 3.2 templates that have been prepared for either a refinance or purchase transaction. This is available to download within the Resources Tab under Policies and procedures.

The screenshot shows a web application window titled "Register Wholesale Loan". Inside, there is a section for "Import Loan Data From FNM 3.2 File". A file named "zzbuilder.fnm" with a size of "4382k" and a type of "null" is listed under the label "LO Wholesale". Below the file list is a dashed box containing the text "Drop Here to Upload or" and a "Click to Browse" button. At the bottom of the window, there are three buttons: "Back", "Cancel", and "Next".

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

1003 / Loan Information

Select Borrower Pair  
(1)

The income / assets of a person other than the Borrower will be used.  
 The income / assets of the Borrower's spouse will not be used.

**I. Types of Mortgage and Terms of Loan**

Base Loan Amount \$

Lien Position First

Sub Financing  Yes  No

Loan Type

Lender Case Number

Universal Loan Identifier

MERS MIN

Amortization Term Months

Due In

Interest Only

Decision FICO

Interest Rate  %

Prepayment Penalty No

MI Coverage  %

MI Months

Lender Paid Mortgage Insurance

Impound Waiver

Documentation Type

Application Date  MM / DD / YYYY

Estimated Closing Date  MM / DD / YYYY

- Fill in the Decision FICO, then click Register. (once register is clicked the loan will be registered in TPO Connect and Encompass)
- Fill in the rest of the missing information
  - MI Coverage (if applicable) (next page)
  - Impound Waiver
  - Document type
  - Application Date
  - Estimated Closing Date
  - Source of Down Payment
- NOTE: The application date on this must match the application date on your 1003.



# Adding MI (if applicable)

**MIP Guarantee Fee Calculation**

**Upfront MIP**

Base Loan Amount  
\$ 96,500

MIP/Funding/Guarantee Amount  
1.75 %

Amount Paid In Cash  
\$ 0.75

Upfront MIP/Funding/Guarantee Fee Financed  
\$ 1,688

Loan Amount with Upfront MIP/Funding Fee  
\$ 98,188

Refund prorated unearned upfront

Round to nearest \$50

Charges for insurance are added to your loan payments

Lock

Charges for insurance collected upfront at closing

Lender Paid mortgage insurance

MI Factor field locked

**MI (FHA and VA)**

Type of Veteran  
Select

First use of the VA loan program

**Monthly MI**

**Get MI**

Calculated Based on  
Base Loan Amount

1. 0.85 % Months 360

2. 0 % Months 0

Cancel At  
0 %

Calculate based on remaining balance

Midpoint payment cancellation

Declining renewals

Number of Months MI Being Collected

Prepaid

Prepaid Amount

Cancel Done

- Click on the Calculator Icon
- 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

II. Property Information and Purpose of Loan

|               |          |
|---------------|----------|
| Address       | TBD      |
| City          | TROY     |
| State         | Michigan |
| ZIP           | 48083    |
| County        | Oakland  |
| Property Type | Detached |

- 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 you are manually putting in the File leave the street address as TBD.
- \*please note if anything other TBD is placed in the address it will trigger respa ex. To be determined, tbd etc.

# Borrower Info Screen

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

LOAN ACTIONS

Import Additional Data

Order Credit

Order DU

Order LPA

Disclosures

Submit Loan

Re-Submit Loan

Change of Circumstance

1003 / Borrower Information

Select Borrower Pair

### III. Borrower Information

Borrower First Name

Borrower Middle Name

Borrower Last Name

Suffix

Social Security Number

Date of Birth

Marital Status

### Borrower Present Address

123 Inspector Gadget In , Troy MI 48083

2 yrs 3 months

### Borrower Mailing Address

### Borrower Former Address

- 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?

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

1. Click on Copy from Present Address located in the Borrower Info screen
2. Indicate if Impounds will be waived or not waived on loan info screen

# Prior to Running Credit

When reissuing credit and/or running AUS findings, you may run into system errors that restrict you from accessing your borrower's credit file. In order to avoid these, please contact your credit vendor to have the following IP addresses "whitelisted:

54.192.119.87

199.189.126.241

13.32.233

Also please have the following Freddie Mac Seller Servicer number added to your credit account

708900

# 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<br>Tweety Bird              | Order Details<br>CoreLogic Credco |
| Order Date<br>11-15-2017 08:10:39 AM | Requested By<br>LO Wholesale      |

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

- You can either pull credit in the TPO Connect site or Reissue.
- Choose Credit Provider
- Click New Credit Order or Re-Issue depending on what you would like (if you reissue, have your Reference number available).
- Will Default to Tri-Merge on Report Type
- Choose Request Type from dropdown to indicate Individual or Joint.

# Pulling/Reissuing Credit

**Provider Details**

User Name Password

4427882 ●●●●●●

Save Login Information

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

|               |                         |
|---------------|-------------------------|
| Borrower      | Present Address         |
| Tweety Bird   | 123 Looney<br>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) (you will only enter them in the first time, then check the box for save login information)
- The buttons at the bottom of the screen will either be Order Credit or Reissue Credit depending on what you chose up top.

**Last Order**

|                                      |                                   |                                    |                                    |
|--------------------------------------|-----------------------------------|------------------------------------|------------------------------------|
| Borrower<br>Alice Firstimer          | Order Details<br>CoreLogic Credco | <a href="#">View Credit Report</a> | <a href="#">Import Liabilities</a> |
| Order Date<br>12-12-2017 08:43:20 AM | Requested By<br>LO Wholesale      |                                    |                                    |

**General Liabilities**

Please provide information about liabilities. Do not

| Company Name  | Liability Type | Amount   | Months Left | Account Holder |
|---------------|----------------|----------|-------------|----------------|
| MOUNTAIN BANK | Installment    |          |             | Borrower       |
| CENTRAL BANK  | Installment    | \$0.00   | 60          | Borrower       |
| HEMLOCKS      | Revolving      | \$437.00 |             | Borrower       |
| BAY COMPANY   | Revolving      | \$0.00   | 0           | Borrower       |

Delete liabilities before importing?

Yes. Delete current liabilities before importing.

[Cancel](#) [Continue](#)

[Cancel](#) [Import Liabilities](#)

- After Credit has been pulled there will be 2 buttons available, “View Credit Report” - allows you to view the credit report and “Import Liabilities” - allows you to import your liabilities.
- \*Please Note- you only have to click import liabilities if there is a discrepancy on the 3.2 file you brought in. Remember to always click the button yes to delete previous liabilities since you don’t want duplicates.

# 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. (will only be put in once and click on the box for Save Login Information)
- Default the Product Description to blank instead of Standard LCOR.
- 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  
22.14

Back End DTI  
22.64

\* Total Monthly Income  
\$4,166.67

AUS Findings  
Engine  
DU

Recommendation (DU)  
Approve Eligible

FHA Total Scorecard  
Select One

5 Impound Waiver  
No

Prepayment Penalty  
No

Self-Employed  
No

Interest Only  
No

\* LO Compensation Paid By  
Borrower

\* Target  
 Rate  Price 4.000 %

Channel  
Wholesale

Cancel Search Product & Pricing

- Click Search Product and Pricing
- Make sure all items with a \*red asterisk are filled out
- Enter in a educated guess of where pricing should be ex. 4.00% in the Target Rate section
- (best business practice is to enter the AUS Findings on this page)
- 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) Desired Lock Period (30) Interest Only (No) Prepayment Penalty (None)  
FHA Case # Assigned (On or after 1/1/2017)

Save As Prospect Submit

- Make sure all items with a \*red asterisk are filled out
- (Please note the Arm Fixed terms being selected will not effect pricing)
- Click Submit

# Locking Your Loan- Product Pricing & Lock Cont.

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 | 100.419 | 0.000  | 4.144 | 30   | \$461 | \$0               | -\$404              | <a href="#">Show</a> | <input type="checkbox"/> |
|       | <a href="#">Towne FHA 203k 30 Yr Fixed</a>     | 4.000 | 100.124 | 0.000  | 4.144 | 30   | \$461 | \$0               | -\$120              | <a href="#">Show</a> | <input type="checkbox"/> |
|       | <a href="#">Towne FHA 30 Yr Fixed</a>          | 4.000 | 100.124 | 0.000  | 4.144 | 30   | \$461 | \$0               | -\$120              | <a href="#">Show</a> | <input type="checkbox"/> |
|       | <a href="#">ACH Trust FHA 203k 30 Yr Fixed</a> | 4.000 | 99.419  | 0.000  | 4.193 | 30   | \$461 | \$561             | \$561               | <a href="#">Show</a> | <input type="checkbox"/> |

- Choose the Eligible Product by clicking on it

| Rate  | Price   | APR   | LockPeriod | P&I   | Closing Cost (\$) | Origination Charges(\$) | 3rd Party Fees(\$) | Discount/Rebate(\$) | Compensation(\$) | Select |
|-------|---------|-------|------------|-------|-------------------|-------------------------|--------------------|---------------------|------------------|--------|
| 3.250 | 96.499  | 3.675 | 30         | \$420 | \$3,378           | \$3,378                 | \$0                | \$3,378             | \$1,448          |        |
| 3.375 | 97.124  | 4.611 | 30         | \$427 | \$2,775           | \$2,775                 | \$0                | \$2,775             | \$1,448          |        |
| 3.500 | 97.624  | 4.693 | 30         | \$433 | \$2,293           | \$2,293                 | \$0                | \$2,293             | \$1,448          |        |
| 3.625 | 97.999  | 4.787 | 30         | \$440 | \$1,931           | \$1,931                 | \$0                | \$1,931             | \$1,448          |        |
| 3.750 | 99.249  | 4.801 | 30         | \$447 | \$725             | \$725                   | \$0                | \$725               | \$1,448          |        |
| 3.875 | 99.874  | 4.871 | 30         | \$454 | \$122             | \$122                   | \$0                | \$122               | \$1,448          |        |
| 4.000 | 100.124 | 4.986 | 30         | \$461 | \$0               | \$0                     | \$0                | -\$120              | \$1,448          |        |
| 4.125 | 100.374 | 5.112 | 30         | \$468 | \$0               | \$0                     | \$0                | -\$361              | \$1,448          |        |

- Select your pricing by clicking on the lock icon **\*\* this will open up the "float" or "lock" options**

# Locking Your Loan- Product Pricing & Lock Cont.

Search Product and Pricing

Selected Loan: Loan ID: 6881 Status: Registered Borrower: Firstimer

Printer Friendly Version Update Encompass Request Lock Save As Prospect

### Borrower Information

|                                 |                                 |                             |
|---------------------------------|---------------------------------|-----------------------------|
| Borrower First Name<br>Alice    | Borrower Last Name<br>Firstimer | Borrower SSN<br>991-91-9991 |
| FICO<br>705                     | DTI Ratio<br>1.76               | Self Employed<br>No         |
| Encompass Loan Number<br>477229 | Application Date                | Citizenship<br>U.S. Citizen |
|                                 |                                 | Lock Expiration             |

### Property Information

|                                  |                                |                           |                        |
|----------------------------------|--------------------------------|---------------------------|------------------------|
| Property Type<br>Single Family   | Occupancy<br>Primary Residence | Number of Units<br>1 Unit | Number of Stories<br>1 |
| Property Address<br>123 Main St. |                                |                           |                        |
| Property City<br>Troy            | State<br>Michigan (MI)         | Property Zip<br>48083     | County<br>Oakland      |

### Loan Information

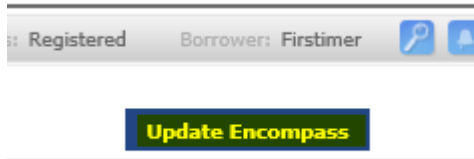
|                                 |                              |                          |                         |
|---------------------------------|------------------------------|--------------------------|-------------------------|
| First Lien Amt.<br>180000       | Closed End Second<br>0       | HELOC Line Amt.<br>0     | HELOC Drawn Amt.<br>0   |
| Price/Estimated Value<br>200000 | Appraisal Amount<br>200000   | Loan Purpose<br>Purchase | Cash-Out Amount<br>0.00 |
| LTV<br>90                       | CLTV<br>0                    | HCLTV (Line Amt)<br>0    | HCLTV (Drawn Amt)<br>0  |
| Total Loan Amount<br>180000     | PMI/MIP/FF/G Fee Amount<br>0 | PMI/MIP/FF/G Fee %<br>0  | Waive Escrows<br>No     |

### First Lien Information

|                                             |                            |                                          |
|---------------------------------------------|----------------------------|------------------------------------------|
| Product Name<br>FNMA Conforming 30 Yr Fixed | Product Code               | Search Timestamp<br>2/22/2018 4:55:35 PM |
| Rate<br>4.25                                | Lock<br>30                 | Margin<br>0                              |
| Paydown<br>None                             | Prepayment Penalty<br>None | Interest Only<br>No                      |
| Borrower Pays MI (if required)<br>Yes       |                            |                                          |

- Once you have validated that the information is correct on the screen, you can proceed to “float” or “lock” your loan.

# Locking Your Loan- Product Pricing & Lock Cont.



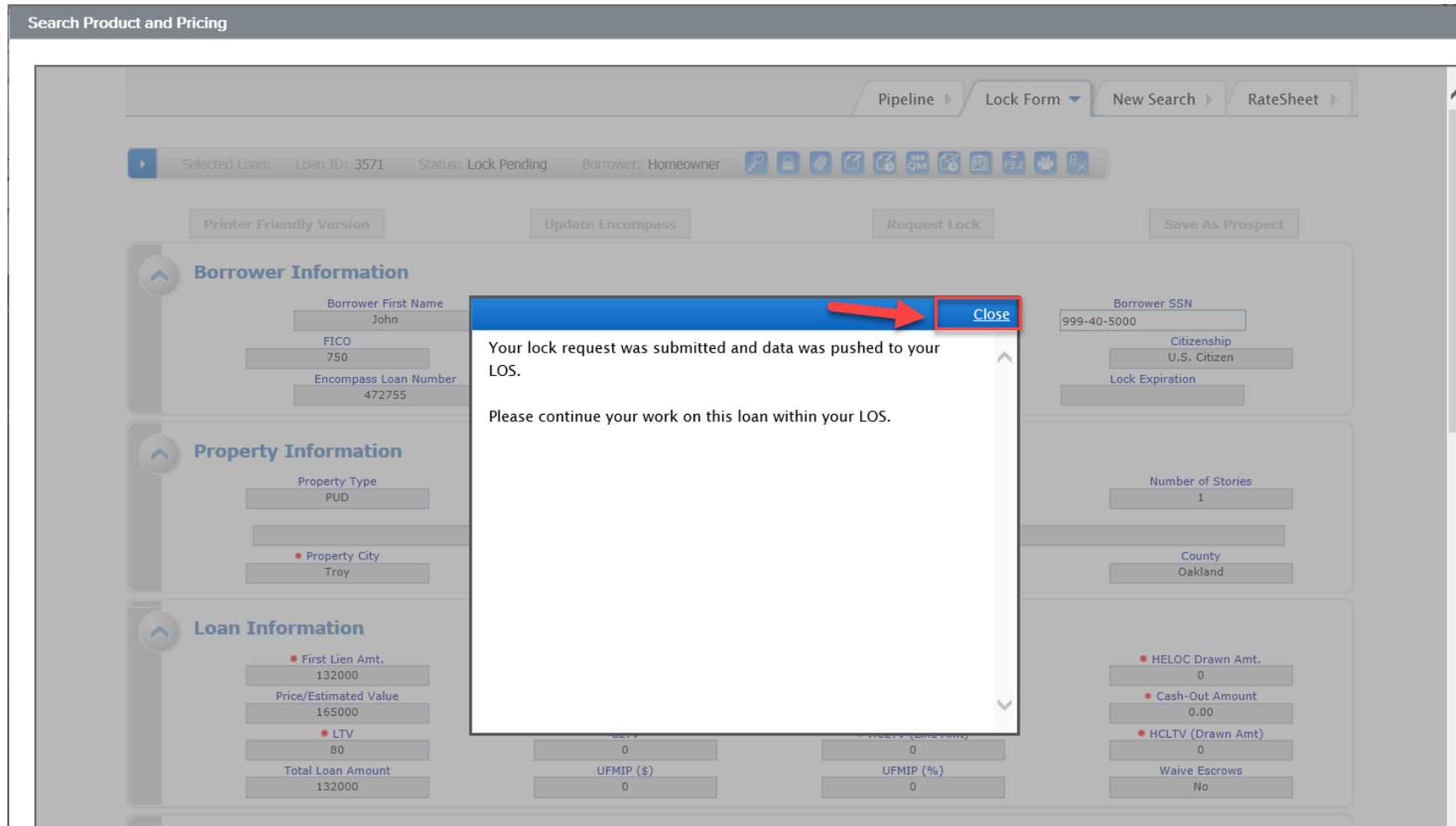
- If you choose to “float” click on “Update Encompass” located at the top of the page.



- If you choose to “lock” click on “Request Lock” located at the top of the page.



# 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 pop-up window is centered on the screen, containing the text: "Your lock request was submitted and data was pushed to your LOS. Please continue your work on this loan within your LOS." A red arrow points to a "Close" button in the top right corner of the pop-up.

Search Product and Pricing

Pipeline Lock Form New Search RateSheet

Selected Loan: Loan ID: 3571 Status: Lock Pending Borrower: Homeowner

Printer Friendly Version Update Encompass Request Lock Save As Prospect

**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  
Price/Estimated Value: 165000  
LTV: 80  
Total Loan Amount: 132000

HELOC Drawn Amt.: 0  
Cash-Out Amount: 0.00  
HCLTV (Drawn Amt): 0  
Waive Escrows: No

UFMIP (\$): 0 UFMIP (%): 0

Your lock request was submitted and data was pushed to your LOS.  
Please continue your work on this loan within your LOS.

Close

- 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 application 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, with a 'Current Lock Status' indicator showing 'Locked' (highlighted with a red box). A table shows pricing adjustments for 'Base' and 'Net' rates. Below the table is a summary of key dates and periods. At the bottom, 'Loan Information Details for Lock' provides further specifications like loan type, amount, LTV, and credit score.

| ADJUSTMENTS                              | RATE  | PRICE   | PRICE(\$)  |
|------------------------------------------|-------|---------|------------|
| Base                                     | 4.000 | 103.249 | \$3135.28  |
| Loan Amount (Total) is \$75,000-\$99,999 |       | -0.125  | \$(120.63) |
| Net                                      | 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 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 “Lock Requested” to get the “Locked” Status hit F5 or refresh the page. If it takes longer than 5 min reach out to secondary.

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 a celebratory moment. The image has a blue tint and a semi-transparent overlay.

**Ready to Disclose!**

Sending the LE Package is Easy!

# Disclosing Loan

The screenshot shows the 'LOAN SUMMARY' interface. On the left is a sidebar with navigation options: LOAN SUMMARY, 1003, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, FEES, and LOAN ACTIONS. The LOAN ACTIONS section includes: Import Additional Data, Order Credit, Order DU, Order LPA, Disclosures (highlighted with a red box), Submit Loan, Re-Submit Loan, and Change of Circumstance. The main area shows 'All Borrowers' with a table containing one entry: 'WHOLESALE: INITIAL LE REQUEST PACKAGE'. This entry has 'Drag & Drop files here or' and 'Browse for files' buttons. A red box highlights the 'Browse for files' button for this entry. At the top right, there are buttons for '+ Add Document', 'Print Fax Cover Sheet', and icons for keyboard shortcuts and printing. A note indicates 'Max attachment size is 200 MB. View Supported Files.'

- Upload Initial LE Request Package:
  1. SSPL
  2. 1003
  3. Broker Fee Worksheet
  4. Initial LE Request form
  5. MI Quote (if applicable)
- Click Browse for files or Drag and Drop files.
- When this step is complete go to Disclosures under the Loan Actions.
- Click Ready to Disclose
- Click Continue

The screenshot shows the 'Disclosures' section. At the top right is a 'Ready to Disclose' button (highlighted with a red box). Below it is a table with the following data:

| Disclosure Status | Application Date | Ready to Disclose Date | Completed By |
|-------------------|------------------|------------------------|--------------|
|                   | 12/18/2017       | -                      | -            |

Below the table is a confirmation dialog box with the text: 'By clicking "Ready to Disclose", you are indicating that the loan data necessary to disclose has been provided.' At the bottom of the dialog are two buttons: 'Cancel' and 'Continue' (highlighted with a red box).

# Disclosing Loan

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

The main content area is divided into several sections:

- Loan Summary:** Shows a total amount of **\$98,188.00** with a split of 96.50% / 96.50%. Below this, it lists 'Base Loan Amount' as \$96,500.00 and 'MI, FF, MIP Financed' as \$1,688.00. 'Sub. Financing' is \$0.00.
- Locked 4.000%:** Indicates a locked rate from 11/16/2017 to 12/18/2017 (33d). A link 'Search Product and Pricing' is provided.
- Amortization:** Shows 'Fixed Rate' and '360' term. The loan program is 'Towne FHA 30 Yr Fixed'.
- Address:** '123 Memories In, Troy, MI 48083', with 'Primary', '1 unit', and 'Detached' status.
- Started:** 11/16/2017. A 'Conditions' table shows 'Open' and 'Ready for Review' both at 0. A 'Show Details' link is present.
- AUS/Reserves:** Lists 'Down Payment' (\$3,500), 'Reserves' (\$7,237.27), 'P & I' (\$468.76), and 'DTI' (13.741%/16.645%).
- Decision FICO 750:** Shows 'Alice Firstimer' with scores of 703, 710, and 715.
- Assignment Information:** Lists 'Loan Officer' and 'Loan Processor' as Donna Shaba, with 'Edit' links.
- Key Dates:** A table where 'Application Disclosure' on 11/16/2017 is highlighted with a red box. Other dates include 'Registered' (11/16/2017), 'Estimated Closing' (12/15/2017), and several 'Sent' events (LE, Revised LE, CD, Revised CD) which are marked as '-'. Other events like 'AUS Ordered', 'Submit to UW', 'UW Suspended', 'UW Approval', 'UW Clear to Close', and 'Funds Released' are 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 to the borrower and another email when they are signed by the borrower(s).



**Ready to Submit**

Ready for Underwriting?



# Submitting Loan to Underwriting

The screenshot shows a sidebar on the left with navigation options: DOCUMENTS, CONDITIONS, FEES, and LOAN ACTIONS. The LOAN ACTIONS menu includes: Import Additional Data, Order / Reissue Credit, Order DU, Order LPA, Disclosures, Submit Loan, Re-Submit Loan, and Change of Circumstance. The main content area is titled 'All Borrowers' and lists document packages for 'Alice Firstimer':

- [UNASSIGNED] (Drag & Drop files here or Browse for files)
- WHOLESALE: SUBMISSION PACKAGE (Drag & Drop files here or Browse for files) - This row 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).
- WHOLESALE: INITIAL LE REQUEST PACKAGE (Drag & Drop files here or Browse for files)
- WHOLESALE: CONDITIONS (Drag & Drop files here or Browse for files)
- WHOLESALE: SUSPENSE CONDITIONS (Drag & Drop files here or Browse for files)
- CREDIT REPORT (Drag & Drop files here or Browse for files)

The screenshot shows the same interface as above, but with the 'DOCUMENTS' option in the sidebar highlighted with a red box. In the 'LOAN ACTIONS' menu, the 'Submit Loan' option is also highlighted with a red box. The main content area shows the same list of document packages for 'Alice Firstimer', with 'WHOLESALE: SUBMISSION PACKAGE' highlighted by a red box.

- When you have gathered all supporting docs along with the disclosures and the loan is ready for Underwriting, you will upload the docs to “Wholesale:Submission Package”
- Click “Submit Loan” under Loan Actions

# Submitting Loan to Underwriting

The screenshot displays a web interface for submitting a loan. A confirmation dialog box is centered on the screen, asking "Are you sure you want to submit this loan at this time?" with "Cancel" and "Continue" buttons. The "Continue" button is highlighted with a red box. Below the dialog, loan details are shown: Loan Number: 475921, Total Loan Amt: \$98,188.00, Loan Type: FHA, Loan Purpose: Purchase, Rate: 3.875%, and LTV/CLTV: 96.50% / 96.50%. A "Submit Loan" button is also highlighted with a red box. At the bottom, a "Submission Overview" table shows the application date as 12/18/2017 and the submission status as "Not Submitted".

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

Cancel Continue

Loan Number: 475921 | Loan Type: FHA | Rate: 3.875%  
Total Loan Amt: \$98,188.00 | Loan Purpose: Purchase | LTV/CLTV: 96.50% / 96.50%

Wh 1st File started

Submit Loan

| Submission Overview |                   |                 |
|---------------------|-------------------|-----------------|
| Application Date    | Submission Status | Submission Date |
| 12/18/2017          | Not Submitted     | -               |

- Click Continue
- Loan will then go into a queue for Processing/Production Support to place in the U/W queue.

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