



Welcome to Towne



TPO CONNECT OVERVIEW-Table of Contents

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- 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 Towne Wholesale software interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN' (highlighted with a red box), and 'SCENARIOS'. Below this, the user profile for 'Tweety Bird' is displayed. A sidebar on the left contains various menu items: 'LOAN SUMMARY', '1003', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'CONDITIONS', 'FEES', and 'LOAN ACTIONS'. The main content area shows a loan summary for 'Tweety Bird' with a status of 'The lender is currently working'. A modal dialog box titled 'Register Wholesale Loan' is open, featuring two sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each section has a dropdown for 'Organization' (both set to '02Sample Co - Wholesale') and a dropdown for 'User Name'. The 'User Name' dropdowns are highlighted with red boxes, with 'Donna Shaba' selected for the officer and 'Jennifer Drouin' selected for the processor. At the bottom of the dialog, there are 'Cancel' and 'Next' buttons, with 'Next' 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 this, there 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	\$	Decision FICO	
Lien Position	First	Interest Rate	%
Sub Financing	<input type="radio"/> Yes <input checked="" type="radio"/> No	Prepayment Penalty	No
Loan Type	Select One	MI Coverage	%
Lender Case Number		MI Months	
Universal Loan Identifier		<input type="checkbox"/> Lender Paid Mortgage Insurance	
MERS MIN		Impound Waiver	Select One
Amortization Term Months		Documentation Type	Select One
Due In		Application Date	MM / DD / YYYY
Interest Only		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
1.75 %

MIP/Funding/Guarantee Amount
\$1,688.75

Amount Paid In Cash
\$ 0.75

Lock

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

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

Refund prorated unearned upfront

Charges for insurance collected upfront at closing

Round to nearest \$50

Lender Paid mortgage insurance

Charges for insurance are added to your loan payments

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 than 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

FEEES

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

Edit

III. Borrower Information

Borrower First Name

Borrower Middle Name

Borrower Last Name

Suffix

Social Security Number

Date of Birth 09 / 12 / 1982

Marital Status Unmarried

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 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.
- 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 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.

Pulling/Reissuing Credit

Last Order

Borrower Alice Firstimer	Order Details CoreLogic Credco
Order Date 12-12-2017 08:43:20 AM	Requested By LO Wholesale

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

General Liabilities

Please provide information about liabilities. Do not

Company Name	Liability Type	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

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
	ACH Trust FHA 30 Yr Fixed	4.000	100.419	0.000	4.144	30	\$461	\$0	-\$404	Show	<input type="checkbox"/>
	Towne FHA 203k 30 Yr Fixed	4.000	100.124	0.000	4.144	30	\$461	\$0	-\$120	Show	<input type="checkbox"/>
	Towne FHA 30 Yr Fixed	4.000	100.124	0.000	4.144	30	\$461	\$0	-\$120	Show	<input type="checkbox"/>
	ACH Trust FHA 203k 30 Yr Fixed	4.000	99.419	0.000	4.193	30	\$461	\$561	\$561	Show	<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 Alice	Borrower Last Name Firstimer	Borrower SSN 991-91-9991
FICO 705	DTI Ratio 1.76	Self Employed No
Encompass Loan Number 477229	Application Date	Citizenship U.S. Citizen
		Lock Expiration

Property Information

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

Loan Information

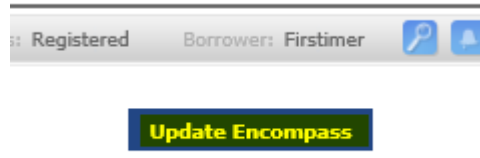
First Lien Amt. 180000	Closed End Second 0	HELOC Line Amt. 0	HELOC Drawn Amt. 0
Price/Estimated Value 200000	Appraisal Amount 200000	Loan Purpose Purchase	Cash-Out Amount 0.00
LTV 90	CLTV 0	HCLTV (Line Amt) 0	HCLTV (Drawn Amt) 0
Total Loan Amount 180000	PMI/MIP/FF/G Fee Amount 0	PMI/MIP/FF/G Fee % 0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

First Lien Information

Product Name FNMA Conforming 30 Yr Fixed	Product Code	Search Timestamp 2/22/2018 4:55:35 PM
Rate 4.25	Price 99.875	Lock 30
Prepayment None	Automated I/JW System DU	Prepayment Penalty None
Borrower Pays MI (if required) Yes		Interest Only No

- 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.

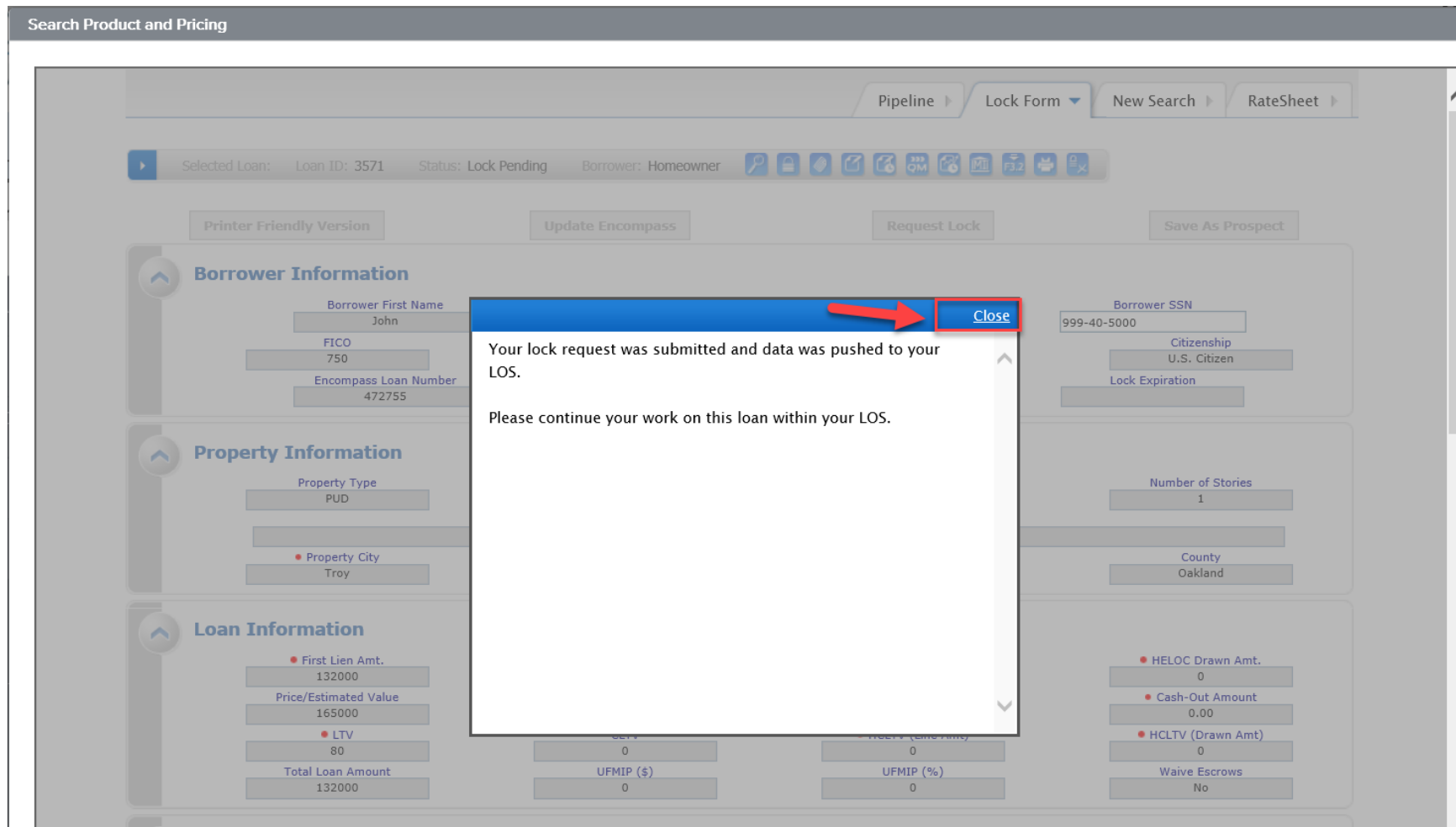


- If you choose to “float” click on “Update Encompass” located at the top of the page.



- 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 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

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

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:

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

Below the table, key dates and terms are listed:

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	

The bottom section, 'Loan Information Details for Lock', provides further loan specifics:

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 scene is dimly lit with a blue tint, and the background is slightly blurred, focusing attention on the group and their interaction with the technology.

Ready to Disclose!

Sending the LE Package is Easy!

Disclosing Loan

The screenshot shows a 'LOAN SUMMARY' interface. On the left is a dark sidebar with navigation options: '1003', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'CONDITIONS', 'FEES', and 'LOAN ACTIONS'. Under 'LOAN ACTIONS', 'Disclosures' is highlighted with a red box. The main area has buttons for 'Expand All' and 'Collapse All'. At the top right are '+ Add Document' and 'Print Fax Cover Sheet' buttons. Below these is a note: 'Max attachment size is 200 MB. View Supported Files.' The central part shows a table of 'All Borrowers' with a red box around the entry 'WHOLESALE: INITIAL LE REQUEST PACKAGE'. To the right of this entry are two buttons: 'Drag & Drop files here or' and 'Browse for 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

Disclosures

Ready to Disclose

Disclosure Status

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

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

Cancel

Continue

Disclosing Loan

The screenshot displays a loan management interface with a sidebar on the left and a main content area. The sidebar includes navigation options like 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'CONDITIONS', 'FEES', and 'LOAN ACTIONS'. The main content area is divided into several panels:

- Loan Summary:** Shows a loan amount of \$98,188.00 with a 96.50% / 96.50% split. Base Loan Amount is \$96,500.00 and MI, FF, MIP Financed is \$1,688.00. Sub. Financing is \$0.00.
- Locked 4.000%:** Indicates a locked rate from 11/16/2017 to 12/18/2017 (33d) for a Towne FHA 30 Yr Fixed loan program.
- 123 Memories In, Troy, MI 48083:** Property address with details: Primary, 1 unit, Detached.
- Started:** 11/16/2017. Conditions table shows 'Open' and 'Ready for Review' both at 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 Firstimer with Experian/TransUnion/Equifax scores of 703, 710, and 715.
- Assignment Information:** Loan Officer and Processor are Donna Shaba.
- Key Dates:** Application Disclosure is highlighted in red on 11/16/2017. Other dates include Registered (11/16/2017) and Estimated Closing (12/15/2017).

- 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 image displays two screenshots of a web application interface for loan management. The top screenshot shows the 'DOCUMENTS' section for a borrower named 'Alice Firstimer'. The interface lists several document categories, each with a 'Drag & Drop files here or Browse for files' button. A red box highlights the 'WHOLESALE: SUBMISSION PACKAGE' category, which contains a file named 'Disclosure Doc Monroe.pdf' (151 k, 11/17/2017 8:58 AM, LO Wholesale). The bottom screenshot shows the same interface, but with a red box highlighting the 'Submit Loan' option in the 'LOAN ACTIONS' sidebar on the left. The sidebar also includes options like 'Import Additional Data', 'Order / Reissue Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Re-Submit Loan', and 'Change of Circumstance'.

- 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, Loan Type: FHA, Rate: 3.875%, Total Loan Amt: \$98,188.00, Loan Purpose: Purchase, 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%

Submit Loan

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 submit to UW

THANK YOU!

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