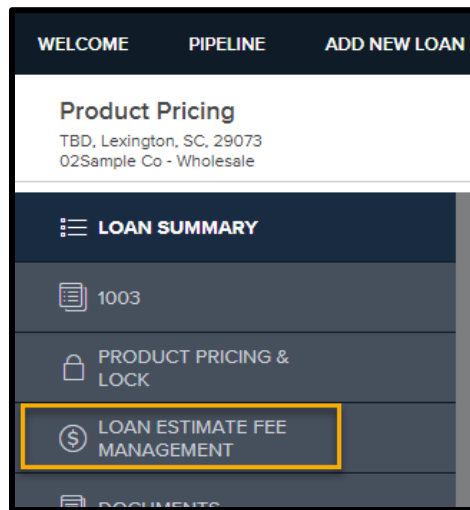




## TPO Connect: LE Fee Management & LE Request

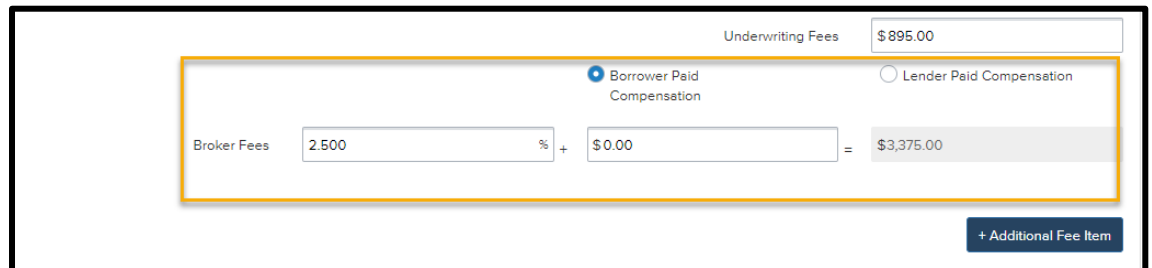
**Step 1:** After completing and reviewing the 1003 and selecting a loan program through Product Pricing & Lock, locate the Loan Estimate Fee Management screen on the right navigation menu.



**Step 2:** Input ALL fees associated with the loan. (Pest Inspection, Transfer Taxes, Appraisal, All Title Fees...)

**Step 2a:** If Lender Paid, do **not** put in your comp amount – this will automatically pull from the Product and Pricing when the loan is locked.

If Borrower Paid, put in the percentage amount in the first box or the flat dollar amount in the second box and the total amount will populate in the third box.



**Step 2b:** Within the section named, **B/C Title Charges (Services Borrower Can/Cannot Shop for)** – utilize the ‘Can Shop’ boxes to alert us if the fee can be shopped.

	Can Shop	Total Amount
Settlement Fee	<input checked="" type="checkbox"/>	\$ 600.00
Closing Fee	<input type="checkbox"/>	\$
Escrow Fee	<input type="checkbox"/>	\$
Lender's Title Insurance	<input checked="" type="checkbox"/>	\$ 870.00

**Note:** The Owner's Title Insurance is located in **Section H. Other**, at the bottom of the screen.

**Step 2c:** If the fee you need isn't listed, click the **Additional Fee Item** to create a new line, use the drop-down to select the fee name.

The screenshot shows the 'B/C Title Charges (Services Borrower Can/Cannot Shop for)' section with a total of \$1,470.00. The table lists fees with 'Can Shop' checkboxes and 'Total Amount' columns. A dropdown menu is open for the 'Closing Fee' row, showing a list of fee names. A yellow arrow points to the 'Select Fee Name' dropdown, and a yellow box highlights the '+ Additional Fee Item' button.

	Can Shop	Total Amount
Settlement Fee	<input checked="" type="checkbox"/>	\$ 600.00
Closing Fee	<input type="checkbox"/>	\$
Escrow Fee	<input type="checkbox"/>	\$
Lender's Title Insurance	<input type="checkbox"/>	870.00

**C. Services You Can Shop For**

Total: \$0.00

+ Additional Fee Item

+ Additional Fee Item

**Note:** The daily-prepaid interest will calculate for you based off the estimated closing date in the 1003 under loan information.

F. Prepays			
	Daily Amount	Number of Days	Total Amount
Interest	\$20.34	X 12	= \$244.11

**LOAN SUMMARY**

1003

- Loan Information
- Borrower Information
- Employer History
- Income & Expenses
- Assets & Liabilities
- Transaction Details
- Information for Government Monitoring
- Comments

Decision FICO: 792

Interest Rate: 4.875

Prepayment Penalty: No

MI Coverage:

MI Months:

Lender Paid Mortgage Insurance

Impound Waiver: Not Waived

Documentation Type: (F) Full Documentation

Application Date: 02 / 22 / 2019

Estimated Closing Date: 03 / 25 / 2019

**Step 2d:** Within **Section G. Initial Escrow**, you will put in the monthly fee amount in the first box, the number of months you want collected in the second and the total will automatically populate in the third column.

G. Initial Escrow Payment at Closing			
	Monthly Amount	Number of Months	Total Amount
Homeowner's Ins.	\$80.00	X 4	= \$320.00
Mortgage Ins.	\$	X	= \$0.00
Property Taxes	\$75.00	X 3	= \$225.00
City Property Tax	\$	X	= \$0.00
Flood Insurance Reserve	\$110.00	X 8	= \$880.00

**Step 2e:** Within **Section F. Prepays**, there are fields to collect the 12 months for HOI and Flood on Purchases.

	Daily Amount	Number of Days	Total Amount
Interest	\$12.11	27	\$326.90
Mortgage Insurance Premium			\$
Homeowner's Ins Premium			\$960.00
Flood Insurance	\$110.00	12	\$1,320.00

**Step 3:** Review all the fees for accuracy. If additional information is needed, click save to keep working.

Request Loan Estimate

Save

**Step 4:** If everything reviewed is correct, and you are ready to order the LE – click the Save and Request Loan Estimate button at the top or bottom of the screen.

Request Loan Estimate

Save Save and Request Loan Estimate

**Step 4a:** After you have successfully requested your Loan Estimate – a date stamp will appear below the Save buttons.

Save Save and Request Loan Estimate

Loan Estimate Requested Date: 05/16/2019

## Important Notes!

- Once you have hit the ‘Save and Request Loan Estimate’ button the Loan Estimate Fee Management screen will no longer be editable. If an item was missed, please e-mail [ProductionSupport@TowneMortgage.com](mailto:ProductionSupport@TowneMortgage.com) and let us know what needs to be adjusted ASAP.
- If you have additional information to go along with the request (Mortgage Insurance Quote, Service Provider List...) you can upload these items under the Documents Tab into the Wholesale Initial LE Request Package placeholder.

