



TPO CONNECT-LOCKING LOAN

TPO CONNECT OVERVIEW-Table of Contents

- Locking your Loan

Product Pricing & Lock

LOAN SUMMARY

1003

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

FEEES

DISCLOSURE TRACKING

Search Product and Pricing

1 * Borrower First Name
Alice

2 * Representative Credit Score
750

3 * Purchase Price
\$100,000.00

* Borrower Last Name
Firstimer

* Loan Type
FHA

* Appraised Value
\$100,000.00

* Borrower SSN
***-**-9991

* Loan Documentation Type
(F) Full Documentation

* Term Months
360

* Due In
360

* Borrower Citizenship Status
U.S. Citizen

* Loan Purpose
Purchase

* Amortization Type
Fixed Rate

* Lock Period
30

Subordinate Financing Balance
\$

4 * Base Loan Amount MI, MIP, FF Financed * Total Loan Amount LTV CLTV
\$96,500.00 + \$1,688.00 = \$98,188.00 96.50 / 96.50

* Address
123 Memories Ln

* City
Troy

* Subject Property State * County * Postal Code * Number of Units
Michigan Oakland 48083 1

* Property Type
Detached

* Occupancy Type
Primary

Front End DTI Back End DTI * Total Monthly Income
22.14 22.64 \$4,166.67

AUS Findings
Engine Recommendation (DU)
DU Approve Eligible

FHA Total Scorecard
Select One

5 Impound Waiver
Prepayment Penalty
Self-Employed
Interest Only
* LO Compensation Paid By
Borrower
* Target
Rate Price 4.000 %
Channel
Wholesale

Cancel Search Product & Pricing

- Click Product Pricing & Lock
- Make sure all items with a *red asterisk are filled out
- Select LO Compensation Paid By
- 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

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)) 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 () Desired Rate (4) Desired Lock Period (30) Interest Only (No)

Buydown (None) Borrower Pays MI (if required) (Yes) Automated U/W System (Not Specified) 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

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 or “Show” under the Detail column

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 ****To float or lock the rate-click on the lock icon**

Product Pricing & Lock Cont.

Search Product and Pricing

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

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		HCLTV (Line Amt)	0	HCLTV (Drawn Amt)	
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	Margin	0
Buyer/Inn	None	Automated I/J/W System	DU	Prepayment Penalty	None	Interest Only	No
Borrower Pays MI (if required)	Yes						

- Confirm info is correct to proceed.
 - 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.

Product Pricing & Lock Cont.

The screenshot shows a web application interface for loan management. At the top, there's 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'. There are also buttons for 'Printer Friendly Version', 'Update Encompass', 'Request Lock', and 'Save As Prospect'. The main content area is divided into three sections: 'Borrower Information', 'Property Information', and 'Loan Information'. A pop-up message is displayed in the center, with a red arrow pointing to a 'Close' button in its top right corner. The pop-up text reads: 'Your lock request was submitted and data was pushed to your LOS. Please continue your work on this loan within your LOS.'

Section	Field	Value
Borrower Information	Borrower First Name	John
	FICO	750
	Encompass Loan Number	472755
	Borrower SSN	999-40-5000
Property Information	Property Type	PUD
	Property City	Troy
	Number of Stories	1
	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

- After you Request the Lock, you will receive this pop up. Click Close at the top right hand corner.

Product Pricing & Lock Cont.

The screenshot shows a web application interface for 'Product Pricing & Lock'. 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-items: '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 'Product & Lock Details' section for 'Towne FHA 30 Yr Fixed', showing a 'Current Lock Status' of 'Locked' (highlighted with a red box). A table displays 'ADJUSTMENTS' with columns for 'RATE', 'PRICE', and 'PRICE(\$)', showing 'Base' and 'Net' values. Below the table is a summary row for 'Pricing Effective Date', 'Delivery Type', 'Lock Effective Date', 'Lock Expiration Date', 'Lock Period', and 'New Lock Expiration Date'. At the bottom is a 'Loan Information Details for Lock' section with a table showing 'Loan Type', 'Base Loan Amount', 'LTV / CTLV', 'Amortization Type', 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.

secondary@townemortgage.com

Product Pricing & Lock Cont.

- Lock form can be accessed in the Documents tab.

Max attachment size is 200 MB. [View Supported Files.](#)

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

FEEES

DISCLOSURE TRACKING

LOAN ACTIONS

Import Additional Data

Order Credit

Order DU

Order LPA

All Borrowers

[UNASSIGNED] [Drag & Drop files here or](#) [Browse for files](#)

▶ WHOLESALE: INITIAL LE REQUEST PACKAGE [Drag & Drop files here or](#) [Browse for files](#)

▼ LOCK FORM [Drag & Drop files here or](#) [Browse for files](#)

Lock form 9/17/2018 1:08:16 PM 63 k 09/17/2018 4:08 PM OptimalBlue ServiceAccount [Download](#) [Refresh](#) [Delete](#)

▶ UNDERWRITING [Drag & Drop files here or](#) [Browse for files](#)

THANK YOU!



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