



HOW TO: Request an Early CD / Closing

Step 1: Access your loan from the pipeline in TPO Connect and scroll down to Loan Actions and click on Request Early CD/Closing.

A screenshot of the TPO Connect interface showing the "PIPELINE" tab selected in a dark navigation bar. Below the navigation bar, a white box displays the loan details for "Bob BorrowerPaid", including the address "9400 Owl Lane, MADISON, TN, 37115" and "01 - Demo TPOConnect".

WELCOME **PIPELINE** ADD NEW LOAN SCENARIOS RESOURCES ▾

Bob BorrowerPaid
9400 Owl Lane, MADISON, TN, 37115
01 - Demo TPOConnect

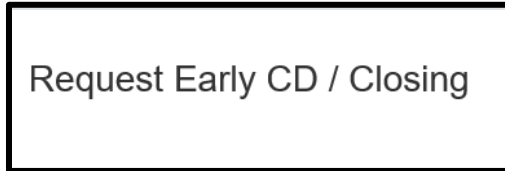
A screenshot of the "LOAN ACTIONS" menu in TPO Connect. The menu is displayed in a dark background with white text. The "Request Early CD/Closing" option is highlighted with a red rectangular box.

LOAN ACTIONS

- Import Additional Data
- Order Credit
- Order DU
- Order LPA
- Disclosures
- Submit Loan
- Re-Submit Loan
- Change of Circumstance
- Request FHA Case Number
- Request 4506T
- Request GUS
- Manage 3rd Party Contacts
- Request Early CD/Closing**
- Request Cancellation/Withdrawal

TPO Connect – Request an Early CD / Closing

Step 2: At the top of the screen, you will see a ‘YES’ or ‘NO’ for the required items to request an Early CD or Closing.



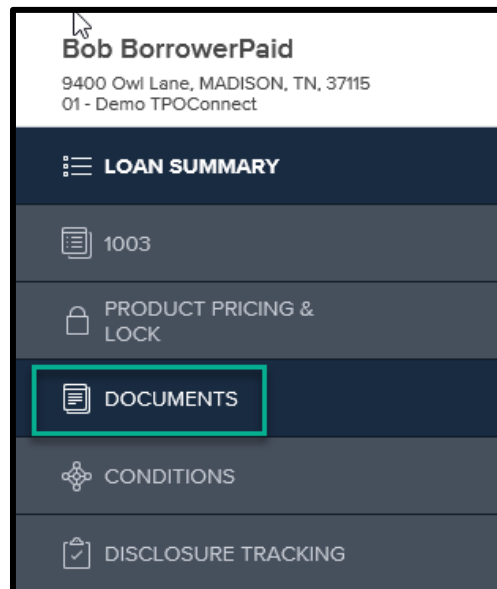
Loan Number: 491607 | Loan Type: Conventional | Rate: 5.000%
Total Loan Amt: \$200,000.00 | Loan Purpose: Purchase | LTV/CLTV: 90.91% / 90.91%

Wh 1st [Lock] [Mail] [User] Approved

Requirement	Status	Action
Conditional Approval Milestone Complete	Yes	1. The loan has been Conditionally Approved by an Underwriter.
Loan is Locked (through Disbursement Date):	Yes	2. The rate is locked through disbursement.
Appraisal & Title Approved by UW:	Yes	3. The Underwriter has fully approved the Appraisal and Title Report.
Hazard (& MI if applicable) Quote in eFolder:	No	4. Upload a copy of the Homeowner's Insurance Quote to the placeholder, Property: Homeowner's Insurance under the Document Tab.
Property Tax Information Entered in System:	Yes	5. Property Tax amount has been put in for the Proposed Housing.
Vendor Info to be Complete (for Pg 5 of CD):	No	6. Update the 3rd Party Contacts screen with the Title, HOI and Agents information.

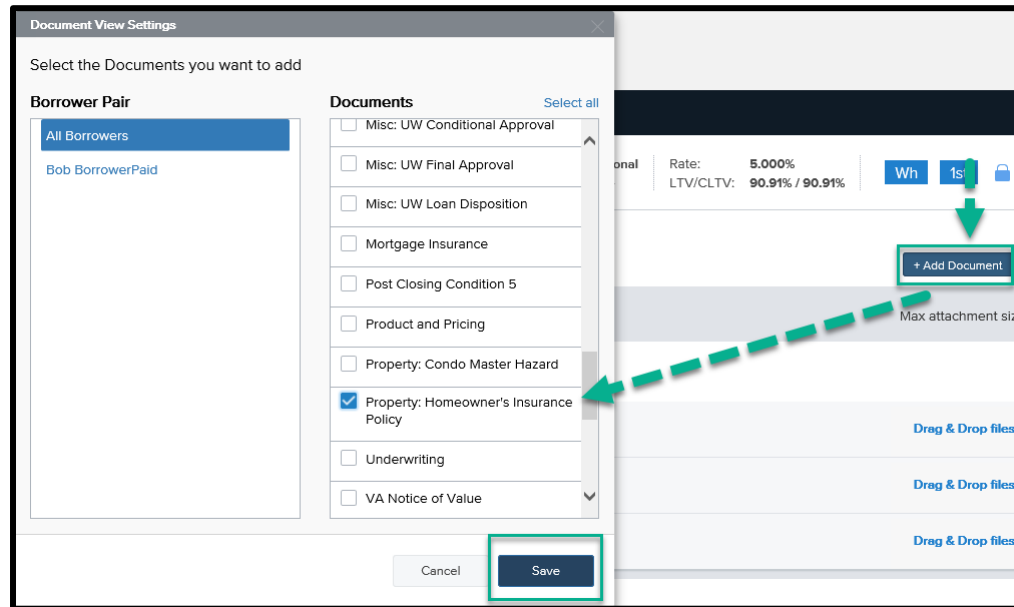
* Please remember to upload any required documents to the placeholder "Wholesale: Closing Conditions" in TPO Connect. If the necessary files have not been uploaded your closing could be delayed.

Step 2A: In order to flip the NO to a YES for the Hazard Quote in eFolder – go to the Documents Tab on the left in TPO.



TPO Connect – Request an Early CD / Closing

- Click on the Add Document button at the top of the screen. A pop-up will appear, scroll through and locate the placeholder Property: Homeowner's Insurance Policy and click on the box next to it and hit Save.



- After the placeholder has been added, click on Browse for Files and add the Homeowner's Insurance quote.

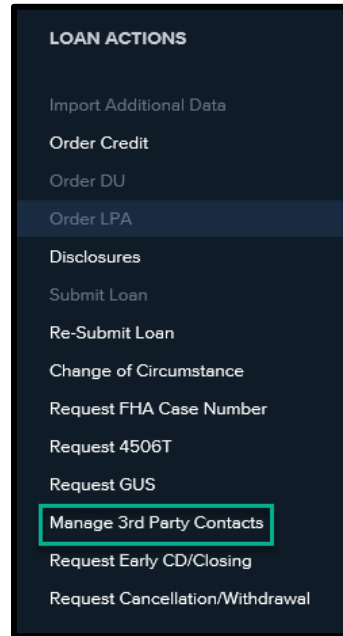


- Once successfully uploaded, go back to the Request Early CD/Closing screen and the NO will flip to a YES.



TPO Connect – Request an Early CD / Closing

Step 2B: To receive a YES for the ‘Vendor Info to be Completed’ you will go to the screen Manage 3rd Party Contacts under Loan Actions.



The screenshot shows a form titled "Vendor Info Completed (for Pg 5 of CD): No" with a "Save" button in the top right. A reminder message reads: "Reminder: Please save all changes before navigating away from this page." The form is divided into three main sections:

- Real Estate Agents:** Includes fields for "For Sale By Owner" (with a dropdown set to "No Seller's and Buyer's Agent"), "Buyers Agent", and "Agent Name". A yellow callout box says: "Fill in the contact information for the Buyer and Seller Agents. If no Agents, use the drop-down to select, 'No Seller's and Buyer's Agent'".
- Hazard Insurance Information:** Includes fields for "Insurance Company", "Address", "City", "State", "Zip", "Contact Person", "Phone", "Fax", and "E-mail Address". A purple callout box says: "Update the contact information for the Homeowner's Insurance Agent."
- Title Company/Settlement Agent Information:** Includes fields for "Title Company/Settlement Agent", "Address", "City", "State", "Zip", "Contact Person", "Phone", "Fax", "License ID", and "Email". A green callout box says: "Complete the contact information for the Title Company. Make sure to scroll down to fill in the Wire Information."

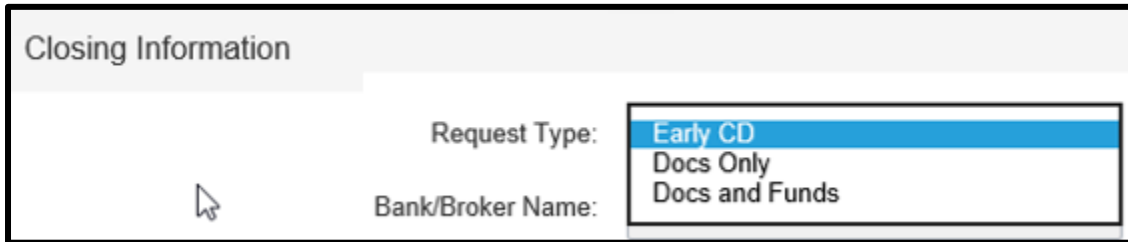
A "Wire Bank Information" section is partially visible at the bottom.

- Make sure to fill in any required fields that have an asterisk next to it.
- Make sure to hit Save at the top right corner!
- Once all the fields are completed, the No will flip to a Yes in the top left corner.

The screenshot shows the form with the status updated to "Vendor Info Completed (for Pg 5 of CD): Yes". The reminder message remains: "Reminder: Please save all changes before navigating away from this page." The "Save" button is still present in the top right corner.

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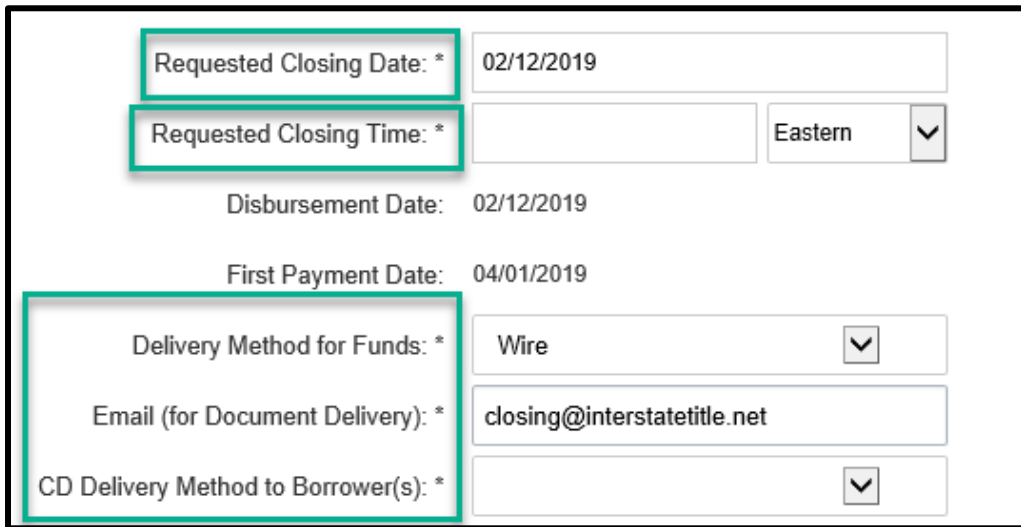
Step 3: Once you have received all of your YES's – use the drop down to select your request type.



The screenshot shows a form titled "Closing Information". The "Request Type:" field has a dropdown menu open, showing three options: "Early CD" (highlighted in blue), "Docs Only", and "Docs and Funds". The "Bank/Broker Name:" field is visible below it.

- Early CD will be used if you have all of your YES's but the loan has not been final approved by an Underwriter yet.
- Once an Early CD has been requested, an additional drop-down of COC CD will be available if needed.

Step 4: After you select your request type, scroll down and fill in the remaining required fields.



The screenshot shows the "Closing Information" form with several fields highlighted by red boxes. The fields are: "Requested Closing Date: *" with the value "02/12/2019"; "Requested Closing Time: *" with a dropdown menu set to "Eastern"; "Disbursement Date: 02/12/2019"; "First Payment Date: 04/01/2019"; "Delivery Method for Funds: *" with a dropdown menu set to "Wire"; "Email (for Document Delivery): *" with the value "closing@interstatetitle.net"; and "CD Delivery Method to Borrower(s): *" with a dropdown menu.

- You will be required to select the closing date and time on each request. The closers use this date to prioritize their day and ensure that any CDs that need to go out are sent within compliance time frames and not to delay closings.

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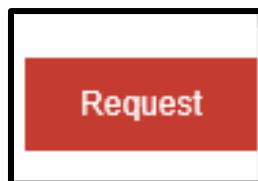
Step 5: Complete the Requester Information at the bottom – your contact phone number and e-mail address are required for any additional questions the closers may have.

Requester Information	
Requested By: *	Jenae Whipple
Requester Phone: *	555-555-5555
Requester Email: *	jwhipple@townemortgage.com

Step 6: Use the Special Instructions box to pass along any important facts or changes regarding the closing to the closers.

Special Instructions	
Special Instructions: *	The loan amount is changing to \$172,000.

Step 7: After all the required fields are completed, click the Request button at the bottom.

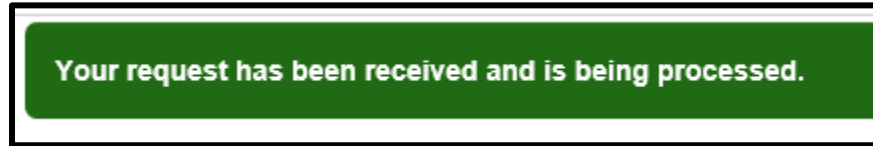


- If a required field is missing, you will receive a red bar at the top and it will let you know which field is empty.



TPO Connect – Request an Early CD / Closing

- If the request went through successfully, you will receive a green banner at the top.



- A date will populate next to either Initial CD Requested or Closing Requested under Early CD/Closing Tracking.

Early CD/Closing Tracking				
Initial CD Requested: 02/08/2019	Initial CD Sent: -	Initial CD Received: -	Revised CD Sent: -	Closing Requested: -

Important Note: Even if you have already requested an Early CD, you must go in and request your closing (Docs Only or Docs and Funds from the drop-down) after you have received your final approval from the Underwriter. Please confirm that all the information is still correct and click the Request button at the bottom.