

## TPO Connect FAQ Sheet

### **What is the URL Address for TPO Connect?**

For Towne Partners the URL is <https://partner.townemortgage.com>

For AmeriCU Partners the URL is <https://connect.americu.com>

For Homeowners Mortgage partners the URL is <https://connect.homeownersmtg.com>

For ACH Trust Partners the URL is <https://connect.achtrust.com>

### **How do I Request Logins/Credentials for TPO Connect?**

If you are an Admin or New user to the site, there is a set up sheet that your AE can provide to you. If you are the admin and want to add a user within your company there is a job aid on how to perform. That can be provided by your AE as well. The job aid does reside in the TPO Connect resources center as well.

### **Where and who do I submit my list of users**

Submit the list to [esupport@townemortgage.com](mailto:esupport@townemortgage.com) and one of the encompass support team members will be able to complete the task.

### **Locating Job Aids/ Training Material**

All Training Material will reside in the Resource Center within TPO Connect. The pathway is Resource Center Tab ➡ Policies and Procedures ➡ Training Material.

### **Can I Print Docs from TPO Connect?**

You can now print from TPO Connect. See the job aide in the resource center under policies and procedures to help guide you

### **I cannot access my Credit Report from TPO Connect, what is the fix?**

If you run into a system error when trying to reissue credit or run AUS, you will need to contact your Credit Vendor to update the IP Addresses. The following are the IP Addresses

54.192.119.87  
199.189.126.241  
13.32.233

### **Where can the Freddie Mac Seller Servicer Number be found?**

The Freddie Mac Seller Servicer number will need to be added with your credit vendor in order to run Freddie's LPA (Loan Product Advisor). The number is 708900.

### **Can MortgageBot still be accessed for an existing pipeline?**

Yes, in fact there is access for TPO Connect and MortgageBot currently from the company websites. For AmeriCU please visit <https://www.americu.com/>  
For Towne please <http://wholesale.townemortgage.com/>

### **How can Tax Transcripts get Ordered?**

The current process to get tax transcripts ordered for a loan is to execute a 4506-T form and email it to either Sales Support or Production Support.

### **Can Docs be seen in TPO Connect?**

Yes you can, certain Docs that are uploaded in to TPO Connect are going can be seen in the documents tab. Please see list below of docs available to view in TPO Connect:

Disclosure: 1003 – URLA  
Disclosure: 1008 – Transmittal Summary  
Disclosure: Payment Shock Letter  
Income: Income Calculation Worksheet  
Misc: UW Conditional Approval  
Misc: UW Final Approval  
Misc: UW Loan Disposition  
Property: Condo Master Hazard  
Property: Homeowners Insurance Policy  
\*Underwriting  
VOD  
VOE  
VOL  
VOM  
VOR  
Wholesale: Broker's Fee Worksheet  
Wholesale: Closing Conditions  
Wholesale: Closing Misc.  
Wholesale: Conditions  
Wholesale: Documents sent to borrower  
Wholesale: Initial LE Request Package  
Wholesale: Previous Conditions Uploaded  
Wholesale: Submission Package  
Wholesale: Suspense Conditions

### **Why is the Search Product and Pricing Button greyed out?**

If the button is greyed out, then there is a field that is missing all the required fields will display a red Asterisks check all your fields but more than likely it is the target rate. The target rate needs to be entered in a box. Ex. 4.50%

### **When the Borrower receives disclosures, what is the Authorization code?**

The Authorization Code is the last four digits of the borrower(s) Social Security Number.

### **What is the fulfillment? Why am I getting an email on it?**

Fulfillment is a service Ellie Mae provides in the event that the borrower does not open the disclosures sent via email to the borrower to esign. Fulfillment then sends a hard copy via USPS to the borrower so we are in compliance in regards to getting the documents to the borrower. The email sent out is to just to inform that a hard copy of the disclosures is being sent to the borrower.

### **Where can the Application date be found?**

The application date can be found under 1003/Loan information toward the bottom right hand corner within TPO Connect.

### **When Processing/Production Support Sends documents to the borrower what is being sent?**

If the file is closing in the broker's company name then an LE is recreated in Encompass using the LE provided by the broker.

If the broker wishes for Towne/Americu/Homeowners to disclose, we send a LE, service providers list, MDIA, Intent to Proceed, Tool Kit, Acknowledgement of the Intent to Proceed and acknowledgement of Receipt of Loan Estimate.

If the broker discloses, Broker will send us a LE that is blank at the top and we recreate the LE to send to the borrower stating the lender of record as Towne/AmeriCU/Homeowners.

### **How can I access the Request Portal?**

The request portal can be accessed by clicking on the Resources Tab within TPO Connect or by going to the following:

<https://request.townemortgage.com/>

<https://request.americu.com/>

<http://request.homeownersmtg.com/>

### **What is the Organization ID?**

The Org Id to be entered is the company's NMLS #.

### **How do I request the Early CD?**

Use the request portal within the resources tab to access the early cd request and use the job aide under the resources tab-policies and procedures-Early CD/Closing Request to guide you on how to complete.

## How do I request a Closing?

Use the request portal within the resources tab to access the early cd request and use the job aide under the resources tab-policies and procedures-Early CD/Closing Request to guide you on how to complete.

## How does mortgage insurance get entered on a loan?

Mortgage insurance if needed is a hard stop when trying to disclose. The Mortgage insurance can be entered in the loan info tab using the Calculator icon. Note\* If it is a Gov't loan (FHA, USDA, VA) then just click the MI button. If Conventional a rate quote will need to be executed from a MI company of your choice and the rate quote will be required to be submitted as part of your package in TPO.

## TPO connect is giving me an error message?

If you receive an error within TPO Connect please email Sales Support and provide a screen shot with a description of what you are trying to accomplish, there will be a solution provided to you from sales support.

## How can I float my rate?

Using the product pricing and lock tab follow the same instruction used to lock, instead of clicking Request lock to lock the loan click on Update Encompass. See screen shot below.

The screenshot shows the TPO Connect interface for a loan with ID 7267. The 'Update Encompass' button is highlighted with a red box. The interface includes a navigation bar with 'Pipeline', 'Lock Form', 'New Search', and 'RateSheet'. Below the navigation bar, there is a status bar showing 'Selected Loan: Loan ID: 7267', 'Status: Registered', and 'Borrower: Firstimer'. The main content area is titled 'Borrower Information' and contains several input fields for borrower details.

Borrower Information			
Borrower First Name Allison	Borrower Last Name Firstimer	Borrower DOB	Borrower SSN 991-91-9991
FICO 800	DTI Ratio 23.417	Self Employed No	Citizenship U.S. Citizen
External Milestone	Encompass Loan Number 477554	Application Date	Lock Expiration LO

## Can I Print Docs from TPO Connect?

The way Ellie Mae has built out TPO Connect Currently does not allow users to print from the system. No matter what the format is pdf, word, etc. You cannot print. You also cannot print out a Credit Report, Conditional Approval, or Findings. There is a possibility this might open up in the near future, for the time being email production support [setupteam@townemortgage.com](mailto:setupteam@townemortgage.com) or sales support at [sales.support@townemortgage.com](mailto:sales.support@townemortgage.com) **Error fixed as of 2/5/2018**