

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 TowneFI the URL is <https://connect.townefi.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, use the template below. If you are the admin and want to add a user within your company, there is a job aid in the resource center labeled “How To-Add New TPO Users”. Submit the new user template to your AE. The job aid does reside in the TPO Connect resources center as well.

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?

Yes, Documents can be printed from TPO Connect from the documents tab. See the job aid in the resource center under policies and procedures as a guide.

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 whitelist the below IP Addresses.

54.192.119.87
199.189.126.241
13.32.233

Running LPA- What is Towne Family of Companies Freddie Mac Seller Servicer Number?

The number is 708900.

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.

What makes an application?

An application in TPO Connect is having the following Respa 6 fields filled out:

1. Name
2. SSN
3. Income
4. Estimated Value/Appraisal Amount
5. Loan Amount
6. Subject Property Address

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/>

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

What is the Organization ID?

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

What Can I Request within the Request Portal?

1. FHA Case #
2. Gus
3. Early CD/Closing Requests
4. 4506-T's
5. Cancel/Withdrawal of a loan

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.

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 'Product and Pricing' section of the TPO Connect interface. At the top, there are navigation tabs: Pipeline, Lock Form (selected), New Search, and RateSheet. Below this, a status bar indicates 'Selected Loan: Loan ID: 7267 Status: Registered Borrower: Firstimer'. A row of buttons includes 'Printer Friendly Version', 'Update Encompass' (highlighted with a red box), 'Request Lock', and 'Save As Prospect'. The 'Borrower Information' section contains the following fields:

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

What if my Est. Closing date changes?

If the Estimated Closing date changes from the initial date entered in the system, it will need to be updated on the Loan Info page of the 1003. This can change by doing a lock ext. or the date just changes. This will ensure the correct closing date and disbursement date are displayed on the Closing Disclosure and that the loan is locked through disbursement for the Early/Initial CD request.

I did a profile change or Validation change and I need an Early/Initial CD to go out, what should I do?

If you perform a profile change or validation change in TPO Connect the system automatically places the loan in the change of circumstance LE queue to the disclosure desk team. If you are aware that a CD will need to go out VS. a LE please reach out to Production Support immediately to stop the LE process. Once an LE goes out a CD cannot go out on the same day.