

Encompass TPO Connect Website User Guide

Table of Contents

Table of Contents	2
Introduction	3
Getting Started.....	5
Gaining Initial Access to the Website	5
Start Using the Website Tools	5
Add Users to the Website	5
Home Page Widgets	7
ESign.....	8
Reporting Views	9
Start a New Loan	14
Start a New Loan With Quick Registration	17
If the Quick Registration form has been enabled by the administrator, you can register a loan without having to use the full 1003 form. Instead, the Quick Registration page displays when you click New Loan	17
Viewing Lender Documents	18
Originating Loans.....	20
Import a Loan From a FNM 3.2 File	20
Start a New Loan With Quick Registration	22
If the Quick Registration form has been enabled by the administrator, you can register a loan without having to use the full 1003 form. Instead, the Quick Registration page displays when you click New Loan	22
Loan Information Page.....	24
Borrower Information Page.....	24
Employer History Page	24
Income and Expenses Page.....	25
Assets and Liabilities Page	26
Details of Transaction Page.....	29
Declarations and Gov. Monitoring Page	29
Comments.....	30
Adding Co-Mortgagors.....	30
Saving the Loan	31
Product & Pricing with Optimal Blue (Loan Registration and Lock).....	31
Working with Loans.....	36
Import Additional Data.....	36
Order Credit.....	37
Order DU/Order LPA	38
Disclosures.....	39
Submit Loan	40
Re-Submit Loan	40
Change of Circumstance.....	40
Lock Extension	41
Workflow.....	42
Adding Documents	44
Viewing Conditions.....	45
Reviewing Fees.....	48
Disclosure Tracking.....	49

Introduction

This guide is intended to help you work with our company's website, which connects directly to our loan origination system (LOS). The website provides a central online location where you can originate, process, and monitor loans. After logging into the website, you can originate new loan files or import loan files from a Fannie Mae formatted file. Once the loan is added to our website, you can submit the loan or take actions such as ordering a credit report or searching for product and pricing options. You can also use the website to monitor the loan's status. At the same time we can monitor the loan activity in our LOS and ensure we are receiving all the necessary information we need. Changes made to the loan file on the website are reflected in the loan when opened in our LOS and vice versa.

This guide provides all of the instructions necessary to log into the website and start originating and processing loans.

Note: Many of the features in Encompass TPO Connect can be configured and customized extensively. Administrators can disable many features or re-arrange the order in which they display, This document explains how Encompass TPO Connect works with the default configuration.

Getting Started



Getting Started

This section explains how you can start using the website and includes a brief description of the main tools available on the website. Enough information is provided to get you started, but more steps are required to complete these processes. These tools are discussed in detail later in this guide.

Gaining Initial Access to the Website

Once approved by our company, we will assign a manager from your company to be the website administrator (i.e., the one who will manage user accounts, update company information, and add new users). The manager will receive an email from us that provides a link to the website, along with a log in name (the manager's email address) and a temporary password. The manager will then complete the following steps to gain access to the website.

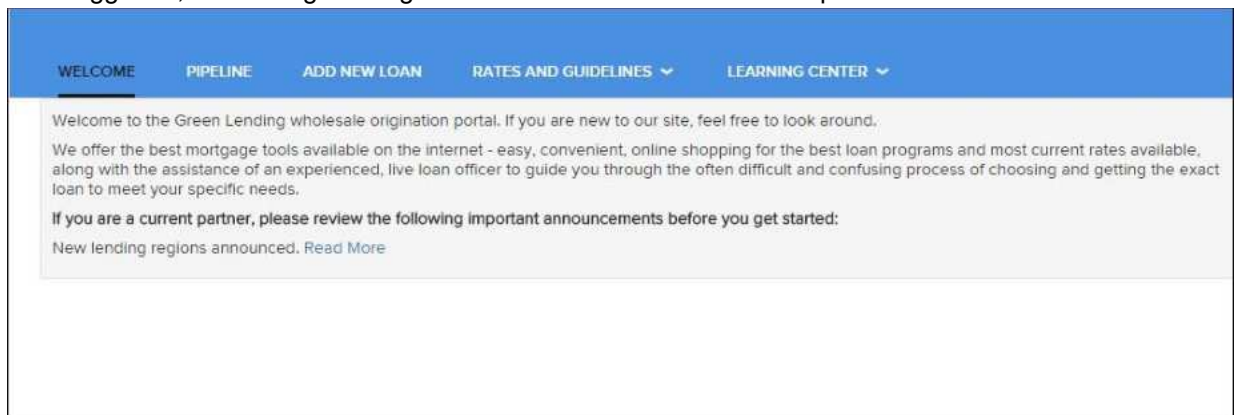
To Gain Initial Access to the Website:

- 1 Click the link provided in the email to open the website.
- 2 Log in to the website using your email address and the temporary password provided in the email.
- 3 On the Change Password page, create a new password.

NOTE: Be sure to keep track of your new password. Our company will not have access to it.

Start Using the Website Tools

Once logged in, the manager can grant users access to the site and update their account information.



To Change Your Password:

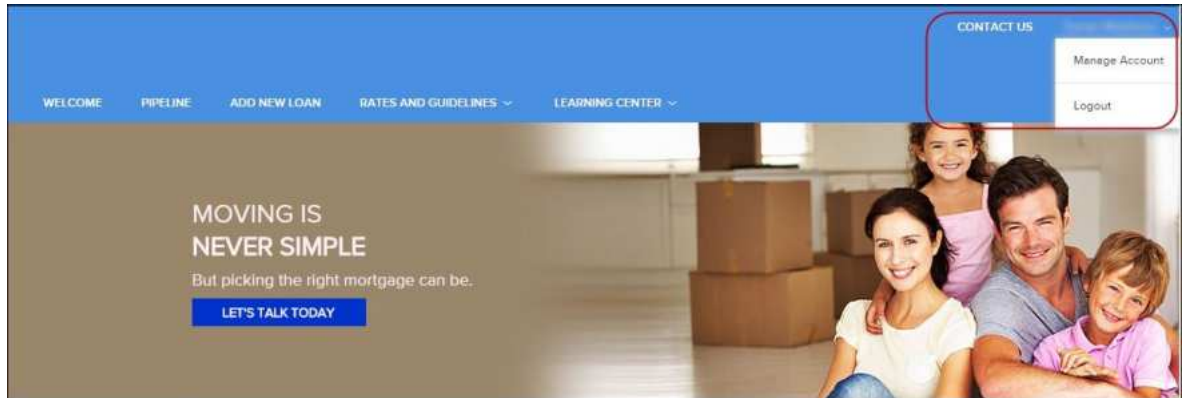
- 1 Click your user name in the top right corner of Encompass TPO Connect, and then select **Change Password**.
- 2 On the Change Password screen, enter your current password in the **Current Password** field.
- 3 Enter a new password in the **New Password** field.
- 4 Re-Enter the new password in the **Re-enter New Password** field.
- 5 Click **Save**.

Add Users to the Website

In order for other users to gain access to the website, the manager must create a contact record for each user.

To Create a Contact Record:

- 1 Click your user name in the top right corner, and then select **Manage Account**.

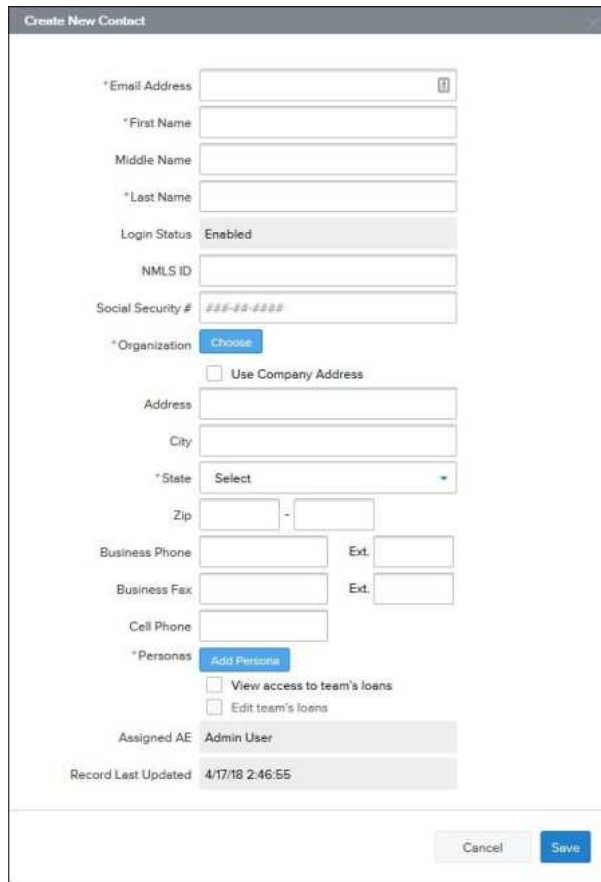


- 2 Click the **Company Account** tab.
- 3 Scroll to the Company Contacts section, and then click **Add Contact** to add a new user who will be able to use the website.



- 4 Enter the required information for the user. (Required fields are marked with a red asterisk. *)
 - The Organization field enables you to select the branch within the TPO Company's organization where this contact should be created. Click **Choose** to select the organization option, and then select the organization entry and click **Save**.
 - The Persona field enables you to select an available persona to assign to the TPO Contact. Click **Add Persona** to select the persona for the TPO contact, and then select one or more personas and click **Save**.





5 When finished, click the **Save** button.

The user will receive an email that provides a link to the website, along with a log in name (their email address) and a temporary password. The user can log in to the website, however their licensing information needs to be submitted to, and then approved by, our company before they can submit loan files. (This rule applies to branches that will use the website as well.)

Submit user or branch licensing information to:

Add contact information for licensing information reviewer(s)

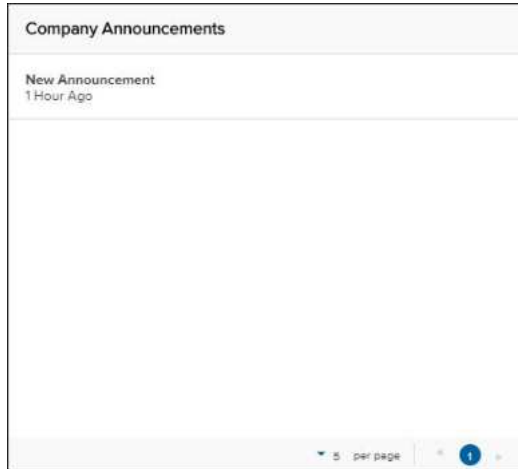
Home Page Widgets

Several Home Page Widgets are available for users to access key information. These widgets are configured by the administrator. The following widgets are available:

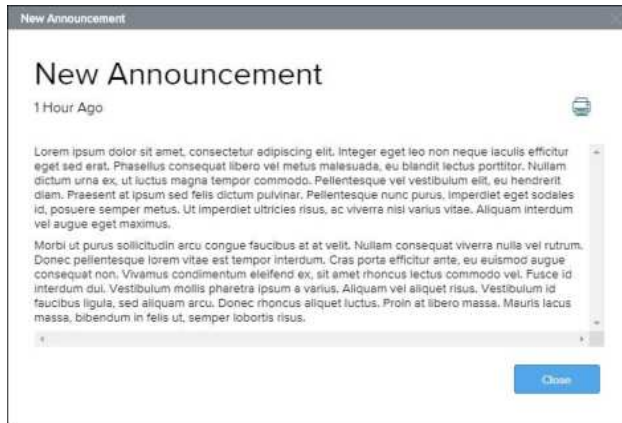
- **Recently Accessed Loans** – This widget displays a list of recently accessed loans by a TPO. You can click on a loan in the list to view the loan.
- **Lender Key Contacts** – This widget enables Brokers/Sellers to quickly access global Lender Contacts directly from the Welcome page.
- **Company Announcements** – The company announcements enables the Lender to provide information to TPOs.

To Use and View Company Announcements:

If the Company announcements widget is available, any announcements are displayed in the widget



The TPO can select an announcement from the widget to view the details of the announcement. Once the announcement is open, the TPO can print the announcement or close the announcement.



ESign

TPOs can view all documents that need to be eSigned from the new eSign page, or they can view documents that need to be eSigned on a specific loan.

To ESign From the ESign Page:

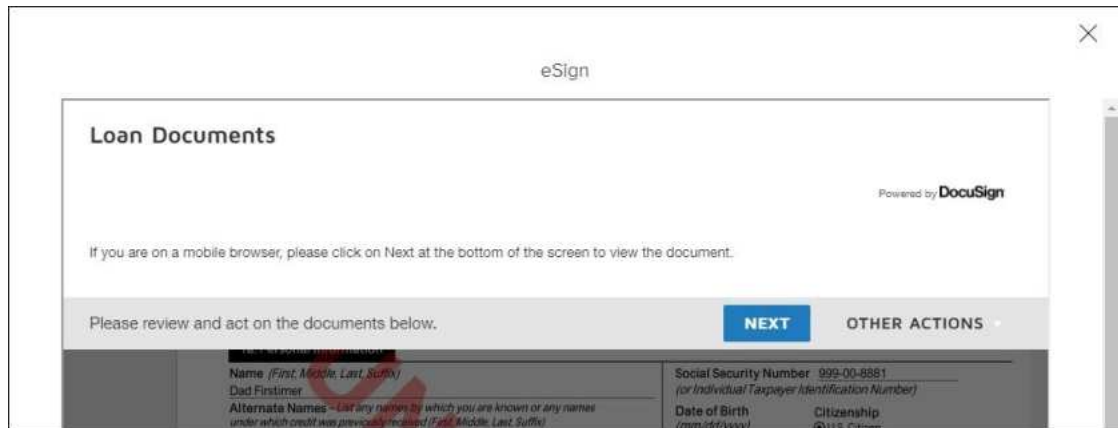
- 1 From the Encompass TPO Connect home page, click **eSign**.
- 2 On the Loans Pending eSign page, select a loan to view the documents.

Loans Pending eSign			
LOAN NUMBER	BORROWER NAME	LOAN AMOUNT	PROPERTY ADDRESS
2123132101EM337111	Firstimer, Dad	\$100,000.00	1234 Mayflower Dawson IA 50060
2123132101EM336111	Customer JR, Ken N	\$300,000.00	10655 Birch St Burbank CA 91502-1234

- 3 The loan displays. On the eSign page, select the document name to start the eSigning process.

eSign			
STATUS	DOCUMENT NAME	ESIGNED BY	ESIGNED DATE
	1003 - URLA		

- 4 On the Loan Documents screen, select Next to view the documents.



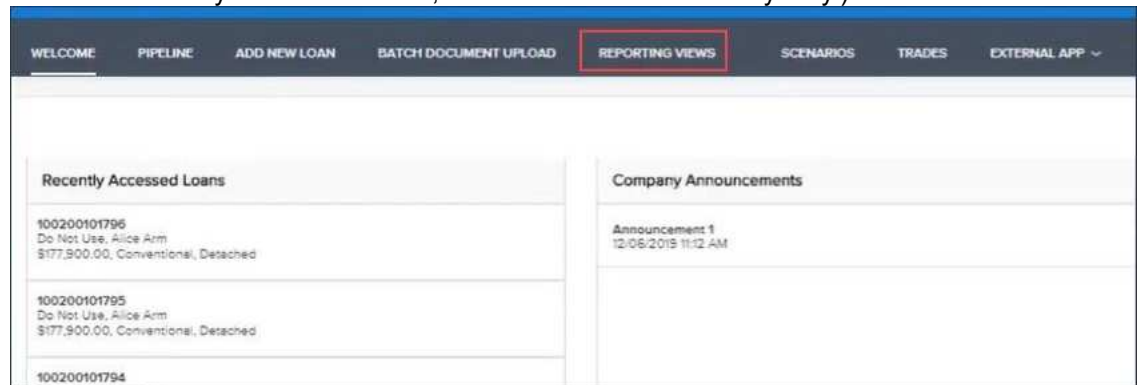
- 5 Click **Start**.
- 6 Select the sSign signature point to eSign the document.
- 7 Click **Finish** when you are finished eSigning.

Reporting Views

Once the administrator has enabled and configured reports, TPOs can view various pre-configured report views from the **Reporting Views** link on the welcome page. TPOs can also print or save the reports as PDF or Excel (CSV files) and identify which loans need to be delivered and more.

To View Reports:

1. From the Encompass TPO Connect Welcome page, click **Reporting Views**. (The name of this link is customizable by the administrator, so the actual link name may vary.)



2. On the reporting screen, click the **Select a report** drop-down arrow , and then select a report.
 - The report data is displayed.

WELCOME PIPELINE ADD NEW LOAN BATCH DOCUMENT UPLOAD REPORTING VIEWS

TestReport

This is Max of Loan Amount 4545454
 This is Name of TPO ORG TPO Test Org
 This is the unique count of entity 1400
 This is Count of all the loan records 1400
 This is average of Loan Amount 167959.14142857143

This is the current date 01/27/2020
 This is TPO org id 4567462041

LOAN NUMBER	LOAN AMOUNT
100200100704	4545454.0000
100191200050	4250000.0000
100200100703	2233443.0000
100191200291	1234456.0000
100200101167	841000.0000
100200100810	841000.0000
100200101705	841000.0000

Sorting the Data:

- Click a column header to display data in ascending order based on the information in the column.
- Alternately click the header to sort the data in descending or ascending order.

Apply Search Filters:

- Click the **Search** icon (magnifying glass) in a column header to search for specific data within the column. Enter a value in the blank field or select a filter from the list of options.
- To download the report to your computer in an Excel file (CSV), click the **Export csv** button.
 - To print the report, click the **Print** button.
 - Here you can preview the report, print the report, or save the report as a PDF file.

Batch Document Upload

When the new Batch Document Upload page is enabled, TPO users can attach documents to loans as well as submit or resubmit loans directly from custom Pipeline views.

Note: By default, the link is labeled “Batch Document Upload”. However, your administrator can customize the link name to fit your company’s needs

WELCOME PIPELINE ADD NEW LOAN BATCH DOCUMENT UPLOAD REPORTING VIEWS SCENARIOS TRADES EXTERNAL APP DOCUMENTS

BeenaDelonly

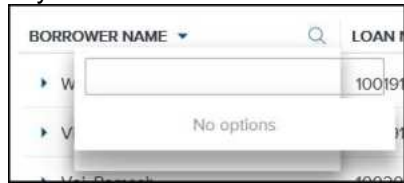
BORROWER NAME	LOAN NODEMO	INTEREST RATE	TPO REGISTER DATE	TPO SUBMIT DATE	ACTION
Customer JR, Ken N	100200100598	3.0000000000	1/13/2020 12:00:00 AM	1/14/2020 12:00:00 AM	Submit
<div> <p>Appraisal</p> <p>Browse LOCAL DRIVE</p> </div> <div> <p>TestDoc</p> <p>Browse LOCAL DRIVE</p> </div> <div> <p>AVM</p> <p>Browse LOCAL DRIVE</p> </div>					
Customer JR, Beena N	DI-C01_y3.4	4.2500000000	12/13/2019 12:00:00 AM	1/1/2020 12:00:00 AM	Submit
PendingSubmitti, Vasanthi	100191200023	0.0000000000	12/6/2019 12:00:00 AM	12/20/2019 12:00:00 AM	Submit

To Use Batch Document Upload:

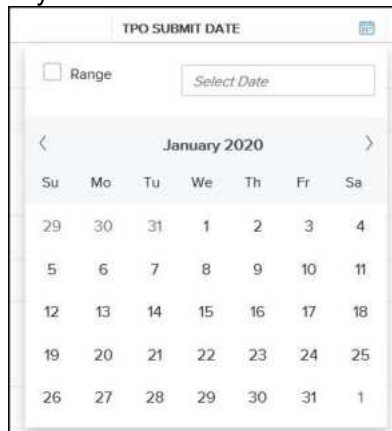
1. From Encompass TPO Connect, click **Batch Document Upload**.
2. At the top of the page, click the blue arrow to select a view.



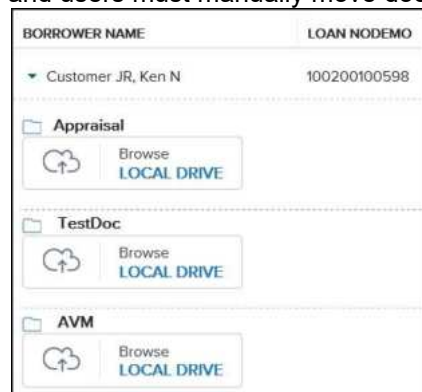
3. You can sort the view (ascending or descending order) by clicking on a column header (e.g., Borrower Name, Loan Name, etc.).
4. You can filter the items in the grid by placing your cursor over a column header, clicking on the **Search** (blue magnifying glass) icon, entering your search criteria, and then clicking **Enter** on your keyboard.



5. You can filter items by date in the grid by placing your cursor over a date column header, clicking on the **Calendar** icon, selecting or entering a date or date range, and then clicking **Enter** on your keyboard.



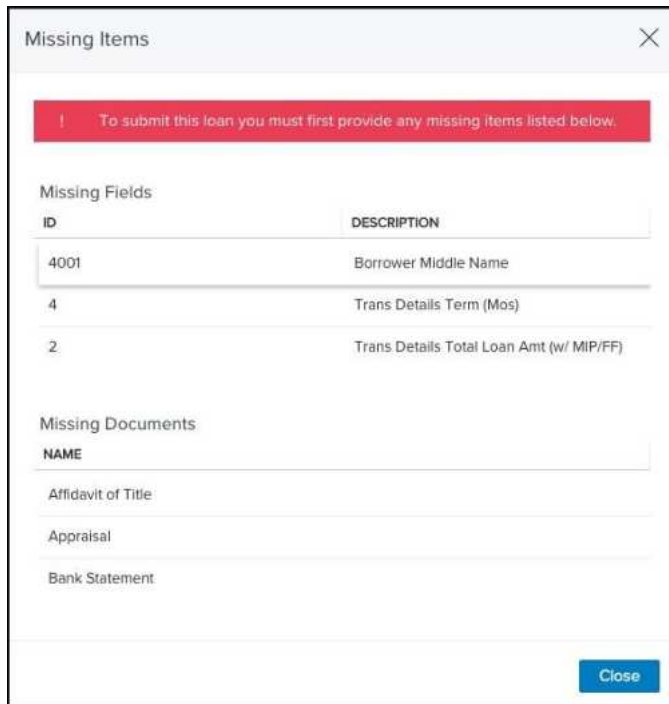
6. You can attach documents by expanding a loan in the grid, and then either drag and drop or browse and attach a document to a specified eFolder.
 - If an "Unassigned" location is displayed, all documents will be uploaded to that location and users must manually move documents to the appropriate loans.



- Users can cancel an upload of a document in progress by clicking the X at the far right end of the page.
7. If the **Submit Loan** or **Resubmit Loan** button is enabled, you can submit or resubmit a loan by expanding the row for a loan entry.

Note: By default, the buttons are labeled “Submit Loan” and “Resubmit Loan”. However, your administrator can customize the button names to fit your company’s needs

- If the submission is successful, a “Your loan has been successfully submitted.” message is displayed.
- If the submission fails:
- A “*We were unable to submit your loan. Click the Errors link to view details.*” message is displayed.
- When the **Errors** link is clicked, a window is displayed with a list of missing fields and/or documents.



ID	DESCRIPTION
4001	Borrower Middle Name
4	Trans Details Term (Mos)
2	Trans Details Total Loan Amt (w/ MIP/FF)

Missing Documents:

- NAME
- Affidavit of Title
- Appraisal
- Bank Statement

Close

- Complete the missing fields and provide the missing documents, and then submit or resubmit the loan again.

View the Pipeline

Click the **Pipeline** link on the Welcome page to view your pipeline of loans. As you create new loans, they will be listed in the Pipeline. Here you can check loan status, lock status, and some basic loan information. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered in TPO Connect. Your administrator can configure the pipeline to display one of two views. The Pipeline Grid view displays all the loans in your pipeline in a list, displaying important loan information at a glance. The Loan Groups view sorts loans into groups by criteria defined by the administrator.

Pipeline Grid View Example:

LOAN OPTIONS	<input type="checkbox"/>	Borrower Name	Loan Number	Lender Loan	Alternate Loan #	Property Address
CHANNEL	<input type="checkbox"/>		100200406036			CA 94568
<input checked="" type="radio"/> All	<input type="checkbox"/>	, P16072Test	100200406023			
<input type="radio"/> Wholesale	<input type="checkbox"/>	Customer JR, Ken N	100200305730	BTC-FHA1		10655 Birch St Burbank CA 91502-1234
<input type="radio"/> Correspondent Delegated	<input type="checkbox"/>	Customer JR, Ken N	100200305726	BTC-FHA1		10655 Birch St Burbank CA 91502-1234
<input type="radio"/> Correspondent Non-Delegated	<input type="checkbox"/>	Customer JR, Ken N	100200305726	BTC-FHA1		10655 Birch St Burbank CA 91502-1234
VIEW	<input type="checkbox"/>	Customer JR, Ken N	100200406040	DI-COLV3.4		10655 Birch St Burbank CA 91502-1234
<input checked="" type="radio"/> All loans	<input type="checkbox"/>	Purchaser, Patrick	100200405906	1234561604EM193		123 Vermont Street Arlington VA 22201
<input type="radio"/> My Loans	<input type="checkbox"/>	SUBMIT, TEST M	100200406570	90100009		12669 WEIDNER ST FACSIMA CA 91331
LOAN STATUS	<input type="checkbox"/>					
<input checked="" type="radio"/> Current						
<input type="radio"/> Archived						

Loan Groups View Example:

LOAN OPTIONS	Loan Groups			
CHANNEL	Started 229 Loans	Purchase Review 0 Loans	Post Purchase 0 Loans	Audit Review 0 Loans
<input checked="" type="radio"/> All	Ready For Purcha... 0 Loans	Cancelled 3 Loans	Unacceptable Del... 0 Loans	Pending With... 0 Loans
<input type="radio"/> Wholesale	Withdrawn 0 Loans	Purchased 0 Loans	Locked Active 23 Loans	Pending Con... 0 Loans
<input type="radio"/> Correspondent Delegated				
<input type="radio"/> Correspondent Non-Delegated				
VIEW				
<input checked="" type="radio"/> All loans				
<input type="radio"/> My Loans				
LOAN STATUS				
<input checked="" type="radio"/> Current				
<input type="radio"/> Archived				

To Customize Your Pipeline View:

- 1 From the Pipeline page, Click **All Loans** to view all loans that you have access to view or click **My Loans** to view only the loans you have originated.
- 2 Click **Current** to view loans in the Current Pipeline or click **Archived** to view loans in the Archived Pipeline
- 3 Click **Wholesale** to view wholesale loans

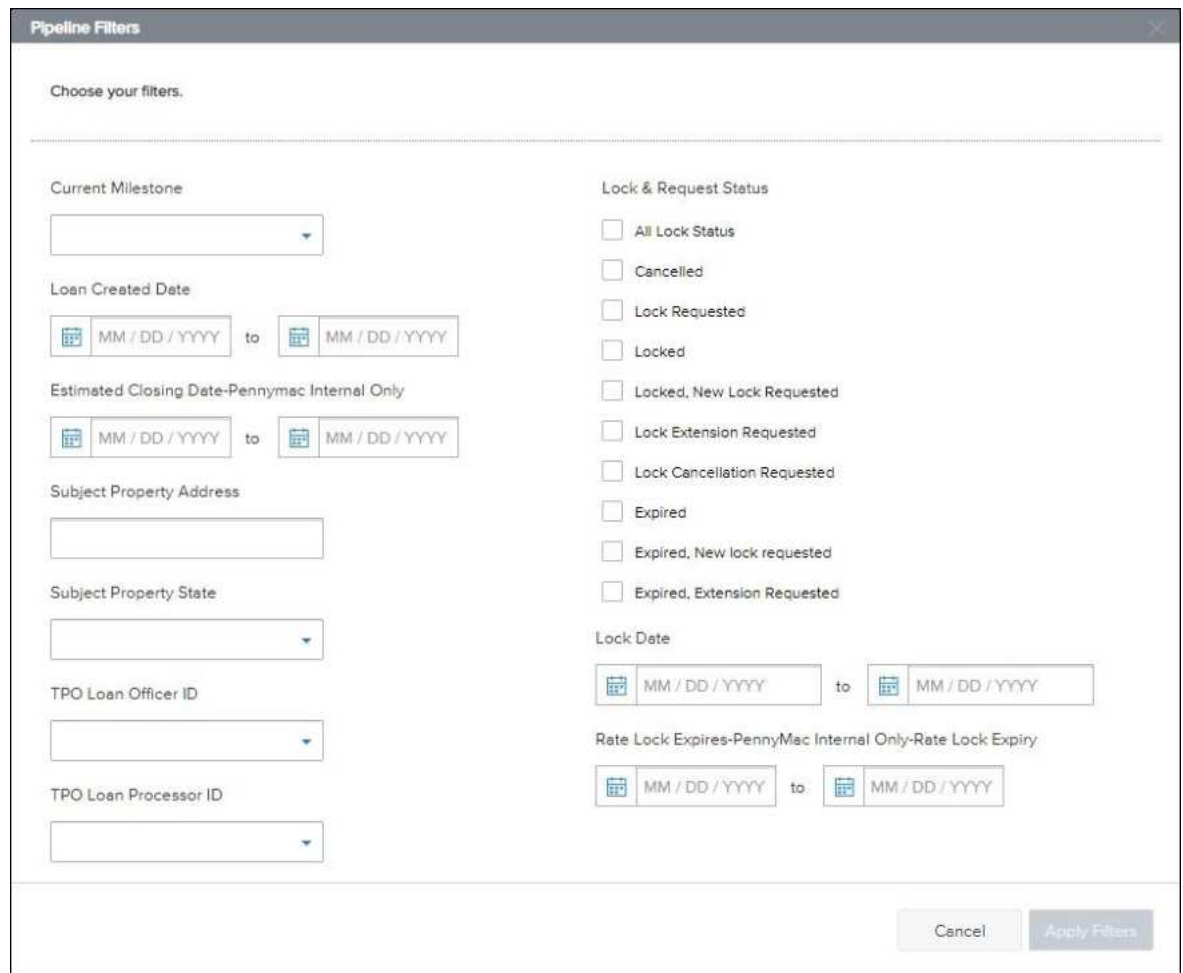
<input type="checkbox"/>	Name / Loan # / Property Address	Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Status	Contacts
<input type="checkbox"/>	#1804EM68111	Not Locked			04/02/18		TPO Started	
<input type="checkbox"/>	#1804EM78111	Not Locked			04/03/18		TPO Started	

- 4 Click **Correspondent** to view correspondent loans.

<input type="checkbox"/>	Loan #	Seller Loan #	Borrower Name	Property Address	Status	Lock Status	Lock Exp.	Delivery Date
<input type="checkbox"/>	1804EM63111	EZE-CND	America, Andy T	12 Penndale lane Fairfax VA 22033	TPO Started	Not Locked		
<input type="checkbox"/>	1803EM0000358111	BTC-FHA1	Customer JR, Ken N	10655 Birch St Burbank CA 91502-1234	TPO Started	Not Locked		

To Filter Your Pipeline View:

- 1 From the Pipeline page, Click **Advanced Filter**.
- 2 Choose one or more filters to apply to your pipeline view, and then click **Apply Filters**.



The screenshot shows a 'Pipeline Filters' dialog box with a close button in the top right corner. The text 'Choose your filters.' is at the top. The dialog is divided into two columns of filter options. The left column includes: 'Current Milestone' (a dropdown menu), 'Loan Created Date' (two date pickers with 'to' in between), 'Estimated Closing Date-Pennymac Internal Only' (two date pickers with 'to' in between), 'Subject Property Address' (a text input field), 'Subject Property State' (a dropdown menu), 'TPO Loan Officer ID' (a dropdown menu), and 'TPO Loan Processor ID' (a dropdown menu). The right column includes: 'Lock & Request Status' (a list of checkboxes: All Lock Status, Cancelled, Lock Requested, Locked, Locked, New Lock Requested, Lock Extension Requested, Lock Cancellation Requested, Expired, Expired, New lock requested, Expired, Extension Requested), 'Lock Date' (two date pickers with 'to' in between), and 'Rate Lock Expires-PennyMac Internal Only-Rate Lock Expiry' (two date pickers with 'to' in between). At the bottom right, there are 'Cancel' and 'Apply Filters' buttons.

- 3 To clear any applied filters, click **Clear Filters**.

Start a New Loan

There are two ways to originate a loan in TPO Connect: Importing a Fannie Mae DU 3.2 file or by manually filling out an online 1003. Again, this section provides the steps to get you started, but refer to Chapter 2, Originating Loans for the complete process.

To Start a New Loan Manually

- 1 Click the **Add New Loan** button on the TPO Connect home page to start a new loan.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

Register Wholesale Loan

Choose Contacts

Loan Officer

Loan Processor

Select

Select

Select

Select

Cancel

Next

- 3 Click **Next**.
- 4 If your administrator has enabled you do specify who the initial Loan Estimate will be issued by, select Broker or Lender, and then click **Next**.

Register Wholesale Loan

Initial Loan Estimate Issued By

Broker

Lender

Back

Cancel

Next

- 5 Using the pop-window, select **Skip** to manually create a loan file.
- 6 The 1003 form is displayed and you can begin entering data.
- 7 When you are ready to save the loan, click **Register**.

NOTE: All of these items are discussed in detail later in this guide.

To Start a New Loan by Importing

- 1 Click the **Add New Loan** button on the TPO Connect home page to start a new loan.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

The screenshot shows a window titled "Register Wholesale Loan" with a "Choose Contacts" section. It contains two groups of dropdown menus: "LOAN OFFICER" and "LOAN PROCESSOR". Each group has an "Organization" dropdown set to "TPOConnect Test Org" and a "User Name" dropdown set to "Select". At the bottom right, there are "Cancel" and "Next" buttons.

- 3 Click **Next**.
- 4 If your administrator has enabled you do specify who the initial Loan Estimate will be issued by, select **Broker** or **Lender**, and then click **Next**.

The screenshot shows a window titled "Register Wholesale Loan" with the heading "Initial Loan Estimate Issued By". Below the heading are two radio button options: "Broker" and "Lender". At the bottom, there are "Back", "Cancel", and "Next" buttons.

- 5 Using the pop-window, click **Import Loan Data From FNM 3.2 File**.
 - Click **Browse Files**, and then select the file.

OR

 - If your administrator has enabled the option to import from a DO Casefile ID, select **Import from DO Casefile ID** and then enter the DO casefile ID.

The screenshot shows a window titled "Register Wholesale Loan" with two radio button options: "Import Loan Data From FNM 3.2 File" (which is selected) and "Import from DO Casefile ID:" followed by a text input field. Below these options is a large dashed box containing the text "Drop Here to Upload or" and a "Click to Browse" button. At the bottom, there are "Back", "Cancel", and "Skip" buttons.



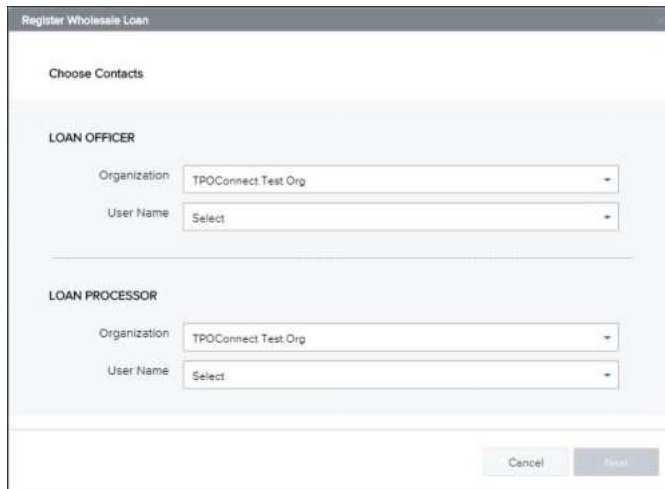
- 6 Click **Next**.
- 7 The 1003 form is displayed with the loan data.
- 8 When you are ready to save the loan, click **Register**.

NOTE: All of these items are discussed in detail later in this guide.

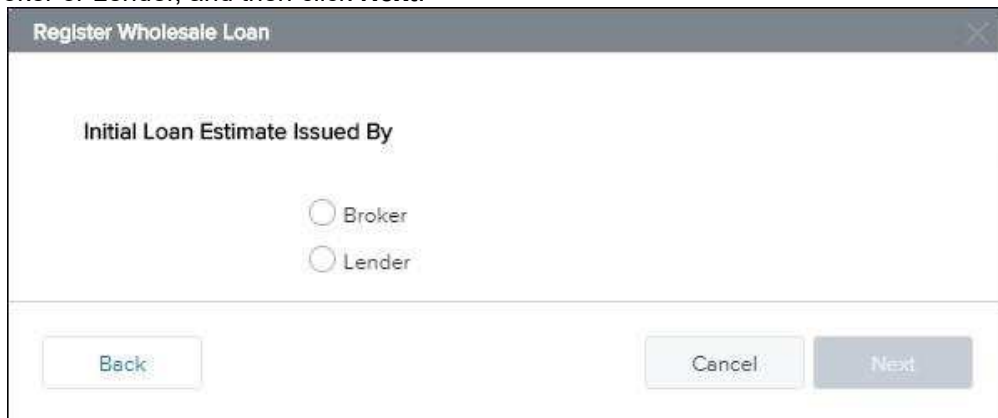
Start a New Loan With Quick Registration

If the Quick Registration form has been enabled by the administrator, you can register a loan without having to use the full 1003 form. Instead, the Quick Registration page displays when you click **New Loan**.

- 1 Click the **Add New Loan** button on the TPO Connect home page to start a new loan.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to and click **next**.
- 3 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.



- 4 Click **Next**.
- 5 If your administrator has enabled you do specify who the initial Loan Estimate will be issued by, select **Broker** or **Lender**, and then click **Next**.

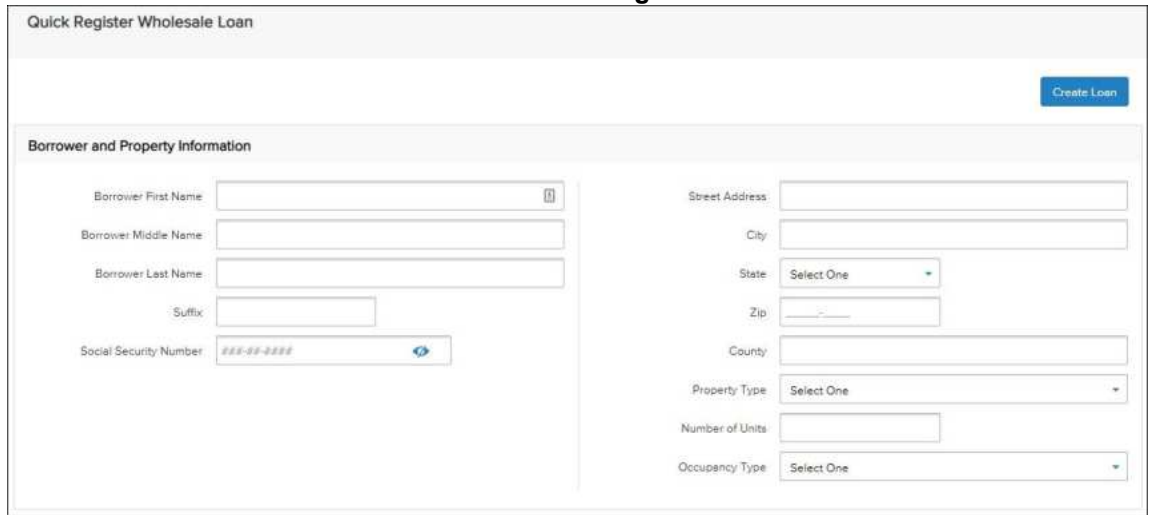


- 6 Using the pop-window, you can upload a DU 3.2 file (*.fnm) or enter the loan data manually in a 1003 form.
 - To import an FNM file, select the import option, click **Browse Files**, and then select the file.

OR

 - click **Skip** to manually create a loan.

- 7 Click **Next**.
- 8 On the **Quick Register Wholesale Loan** page, enter the details in the *Borrower and Property Information* and *Loan Details* sections and then click **Register**.



The screenshot shows a web form titled "Quick Register Wholesale Loan". At the top right is a blue "Create Loan" button. Below the title is a section titled "Borrower and Property Information". This section is divided into two columns of input fields. The left column contains: Borrower First Name (with a copy icon), Borrower Middle Name, Borrower Last Name, Suffix, and Social Security Number (with a mask "###-##-####" and a visibility icon). The right column contains: Street Address, City, State (a dropdown menu with "Select One"), Zip, County, Property Type (a dropdown menu with "Select One"), Number of Units, and Occupancy Type (a dropdown menu with "Select One").

Viewing Lender Documents

The Documents link enables you to review important information from the Lender you are working with.

- 1 Click the **Documents** link to view the Documents page.
- 2 Click on a documents name to view the document.

Originating Loans



Originating Loans

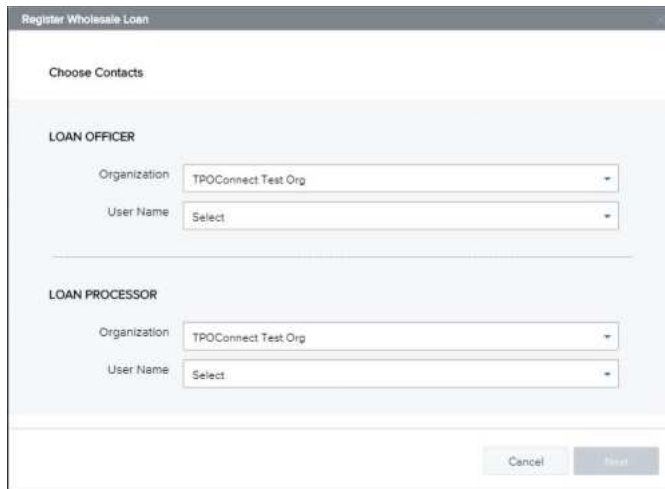
You can originate a loan on the website by importing an existing loan file from a DU 3.2 File (*.fnm) or by creating a loan manually. This section provides the steps for adding a new loan in TPO Connect.

Note: You can also import a loan file that has a .txt or .1003 extensions as long as that data is formatted like a standard .fnm file.

Import a Loan From a FNM 3.2 File

To Import a Loan:

- 1 On the home page, click the **Add New Loan** button.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.



The screenshot shows a 'Register Wholesale Loan' window with a 'Choose Contacts' section. It contains two groups of dropdown menus: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each group has an 'Organization' dropdown set to 'TPOConnect Test Org' and a 'User Name' dropdown set to 'Select'. At the bottom right, there are 'Cancel' and 'Next' buttons.

- 3 Click **Next**.
- 4 Select whether the Loan Estimate is issued by the Broker or Lender, and then click **Next**.



The screenshot shows the 'Initial Loan Estimate Issued By' section of the 'Register Wholesale Loan' window. It features two radio buttons: 'Broker' (selected) and 'Lender'. At the bottom, there are 'Back', 'Cancel', and 'Next' buttons.

- 5 To import loan data from a FNMA 3.2 file, drag and drop the file to the upload area or click **Click to Browse** to select the file from your computer.



The screenshot shows the 'Import Loan Data From FNM 3.2 File' section of the 'Register Wholesale Loan' window. It has two radio buttons: 'Import Loan Data From FNM 3.2 File' (selected) and 'Import from DO Casefile ID:'. Below the radio buttons is a large dashed box containing the text 'Drop Here to Upload or' and a 'Click to Browse' button. At the bottom, there are 'Back', 'Cancel', and 'Skip' buttons.

- If your administrator has enabled the option to import from a DO Casefile ID, select **Import from DO Casefile ID** and then enter the DO casefile ID.

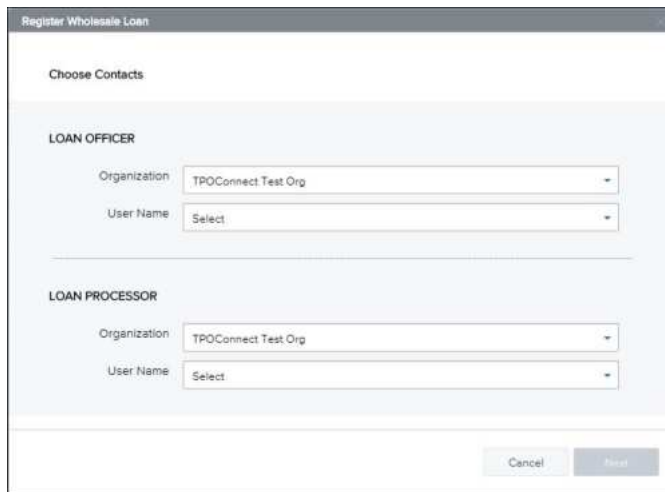
- 6 Click **Next**.
- 7 An electronic 1003 form displays. After you finish entering information on a page, click the **Next** button to proceed until all of the information is entered.
- 8 When you are ready to save the loan, click **Register**.

NOTE: The name of each application page is also listed on the left side of the page. Click a page name to view that page in the application.

Create a Loan Manually

To Create a Loan Manually:

- 1 On the home page, click the **Add New Loan** button.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.



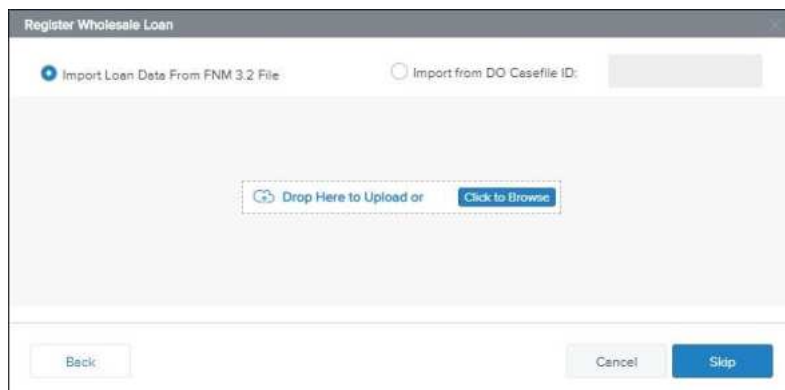
The screenshot shows a form titled "Register Wholesale Loan" with a "Choose Contacts" section. It contains two groups of dropdown menus: "LOAN OFFICER" and "LOAN PROCESSOR". Each group has an "Organization" dropdown (set to "TPOConnect Test Org") and a "User Name" dropdown (set to "Select"). At the bottom right, there are "Cancel" and "Next" buttons.

- 3 Click **Next**.
- 4 Select whether the Loan Estimate is issued by the Broker or Lender, and then click **Next**.



The screenshot shows a form titled "Register Wholesale Loan" with a section titled "Initial Loan Estimate Issued By". It contains two radio button options: "Broker" and "Lender". At the bottom, there are "Back", "Cancel", and "Next" buttons.

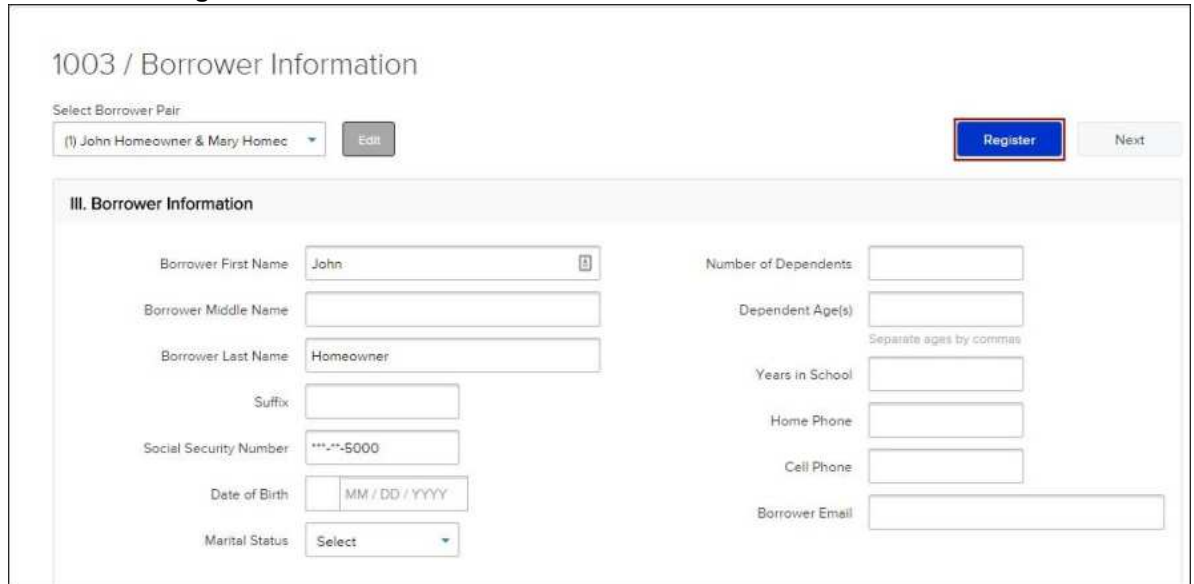
- 5 Click **Skip** to manually create a loan.



The screenshot shows a form titled "Register Wholesale Loan" with two radio button options: "Import Loan Data From FNM 3.2 File" (selected) and "Import from DO Casefile ID:". Below these options is a dashed box containing "Drop Here to Upload or" and a "Click to Browse" button. At the bottom, there are "Back", "Cancel", and "Skip" buttons.

- 5 An electronic 1003 form displays. Enter the required loan data.

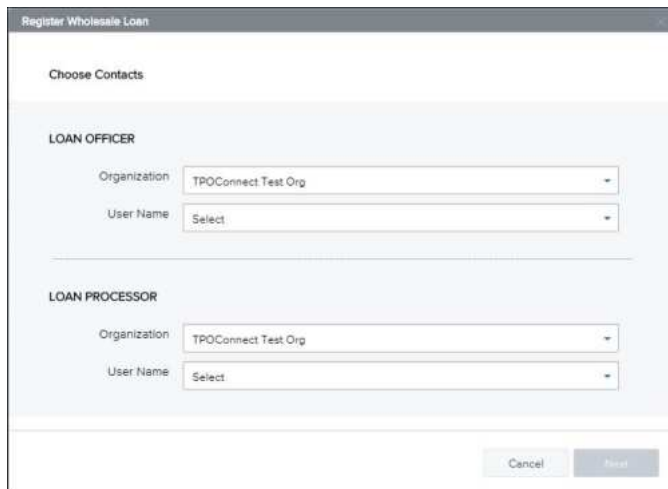
- 6 After you finish entering information on a page, click the **Next** button to proceed until all of the information is entered.
- 7 To save the loan, click **Register**.



Start a New Loan With Quick Registration

If the Quick Registration form has been enabled by the administrator, you can register a loan without having to use the full 1003 form. Instead, the Quick Registration page displays when you click **New Loan**.

- 1 Click the **Add New Loan** button on the TPO Connect home page to start a new loan.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to and click **next**.
- 3 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.



- 4 Click **Next**.
- 5 If your administrator has enabled you to specify who the initial Loan Estimate will be issued by, select Broker or Lender, and then click **Next**.

Register Wholesale Loan

Initial Loan Estimate Issued By

Broker

Lender

Back Cancel Next

6 Using the pop-window, you can upload a DU 3.2 file (*.fnm) or enter the loan data manually in a 1003 form.

- To import an FNM file, select the import option, click **Browse Files**, and then select the file.

OR

- Select **Manually enter loan data**.

Register Wholesale Loan

Import Loan Data From FNM 3.2 File Import from DO Casefile ID:

Drop Here to Upload or [Click to Browse](#)

Back Cancel Skip

7 Click **Next**.

8 On the Quick Register Wholesale Loan page, enter the details in the *Borrower and Property Information* and *Loan Details* sections and then click Register.

Quick Register Wholesale Loan Create Loan

Borrower and Property Information

Borrower First Name

Borrower Middle Name

Borrower Last Name

Suffix

Social Security Number

Street Address

City

State

Zip

County

Property Type

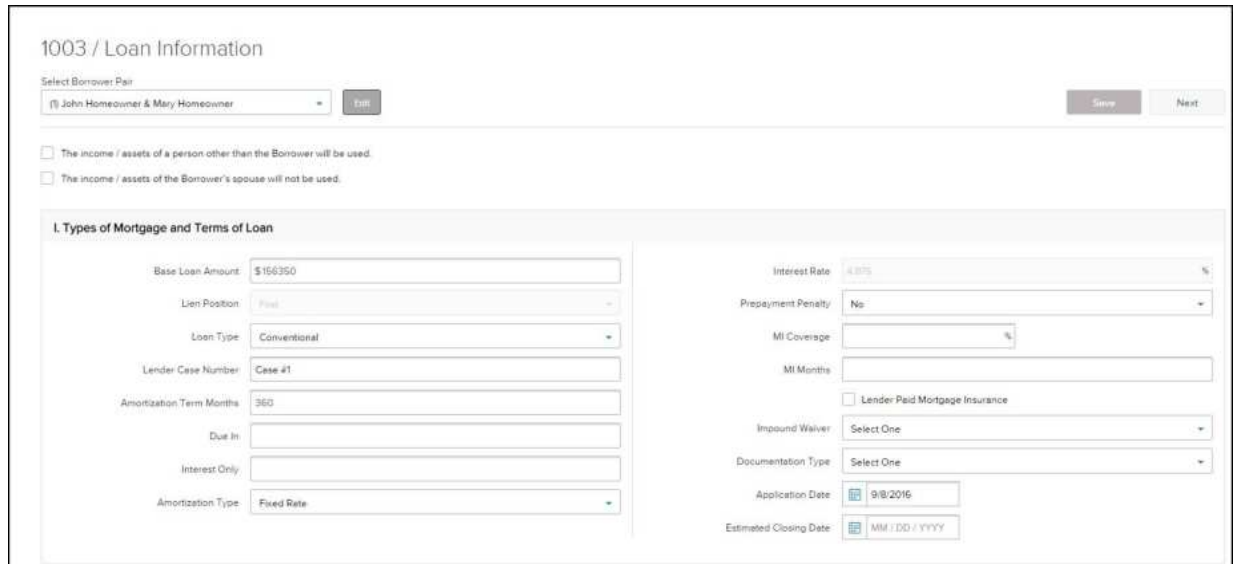
Number of Units

Occupancy Type

Loan Information Page

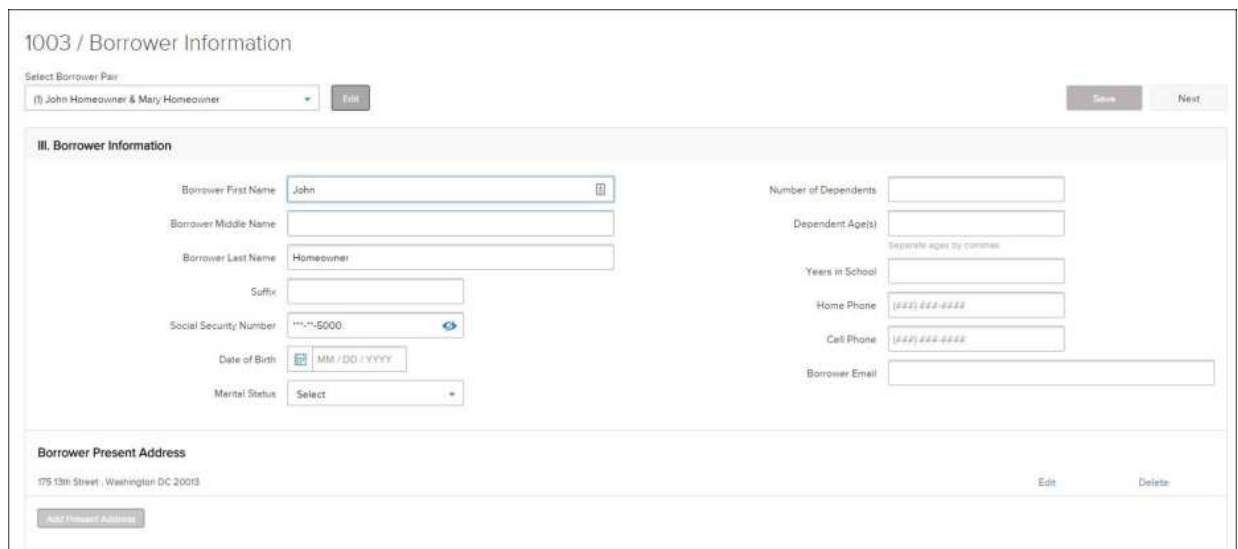
The Loan Information Page includes information about the loan including the type of mortgage, loan terms, property information, and title information. This is the information contained in Sections I and II of the Uniform Residential Loan Application form.

NOTE: The name of each application page is listed on the left side of the page. Click a page name to view that page in the application



Borrower Information Page

The Borrower Information page includes information about the borrower(s) and their residency.



Employer History Page

Use this page to enter the borrower and co-borrower's employment information.

To Enter Employment Information:

- 1 Click the **Add an Employer** button.
- 2 Indicate whether this information is about the borrower's current employer or previous employer, and then enter the remaining employment information.

Add Employment History - Borrower

Selected Borrower Pair: (1) John Homeowner & Mary Homeowner

Current Employer? Yes No

Employer Name:

Employer Address:

City:

State:

Zip:

Work Phone:

Position / Title / Business Type:

Self-Employed? Yes No

Years on the job: Months:

Years in line of work:

Employed From: To:

- 3 Click the **Save & Add Another** button to add information about a different employer.
- 4 When finished, click the **Save** button.

Income and Expenses Page

Enter the monthly income and housing expenses for the borrower. This information correlates to the information in Section V of the Uniform Residential Loan Application form.

NOTE: A proposed monthly payment will not be calculated until you submit the loan file to the product and pricing engine (discussed in Section 3) and select a program/rate/price combination. Once the selected interest rate is applied to the loan, a proposed monthly payment will be calculated.

1003 / Income & Expenses

Select Borrower Pair: (1) John Homeowner & Mary Homeowner

V. Monthly Income and Combined Housing Expense Information

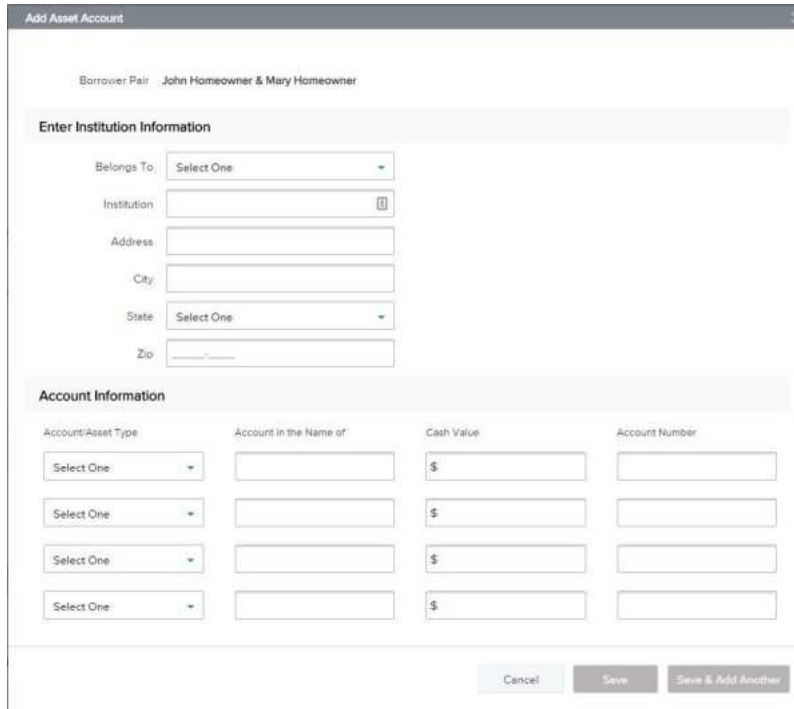
Gross Monthly Income			Monthly Housing Expenses		
	Borrower	CoBorrower	Total	Present	Proposed
Base	\$ 4300	\$	\$4,300.00	Rent \$ 892	
Overtime	\$	\$	\$0.00	First Mtg. \$	\$827.42
Bonuses	\$	\$	\$0.00	Other Fin. \$	\$
Commissions	\$	\$	\$0.00	Hez. Ins. \$	\$30
Div. / Interest	\$	\$	\$0.00	RE Taxes \$	\$225
Net Rental Inc.	\$	\$	\$0.00	Mtg. Ins. \$	\$92
Other	\$	\$	\$0.00	HOA Dues \$	\$
Other Income	\$250.00	\$0.00	\$250.00	Other \$	\$
Total	\$4,550.00	\$0.00	\$4,550.00	Total \$892.00	\$1,174.42

Assets and Liabilities Page

Use the Assets and Liabilities page to enter information about asset accounts and liabilities. This information is reflected in Section VI of the Uniform Residential Loan Application.

To Enter Asset Accounts:

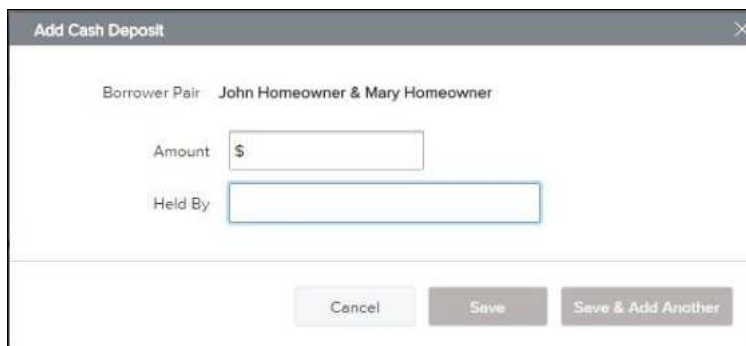
- 1 Click the **Add Asset Accounts** button.
- 2 Enter the asset information.



- 3 In the Account Information section, select an account or asset type, and then provide its details.
- 4 Repeat Step 3 to add additional accounts. You can add up to four accounts for one financial institution.
- 5 To add a new asset and account information, click the **Save & Add Another** button.
- 6 When finished, click the **Save** button.

To Enter Cash Deposits:

- 1 In the Cash Deposit Towards Purchase section, click the **Add Cash Deposits** button.



- 2 Enter the cash deposit amount and who the cash deposit is held by.
- 3 To add a new cash deposit, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

To Enter Stocks & Bonds:

- 1 In the Stocks & Bonds section, click the **Add Stocks or Bonds** button.



- 2 Enter the Stock and Bond information.
- 3 To add a new Stock and Bond entry, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

To Enter Automobiles Owned:

- 1 In the Automobiles Owned section, click the **Add Automobile** button.



- 2 Enter the automobile asset information.
- 3 To add a new automobile entry, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

To Enter Other Assets:

- 1 In the Other Assets section, click the **Add Asset** button.



- 2 Enter the asset information.
- 3 To add a new other asset entry, click the **Save & Add Another** button.

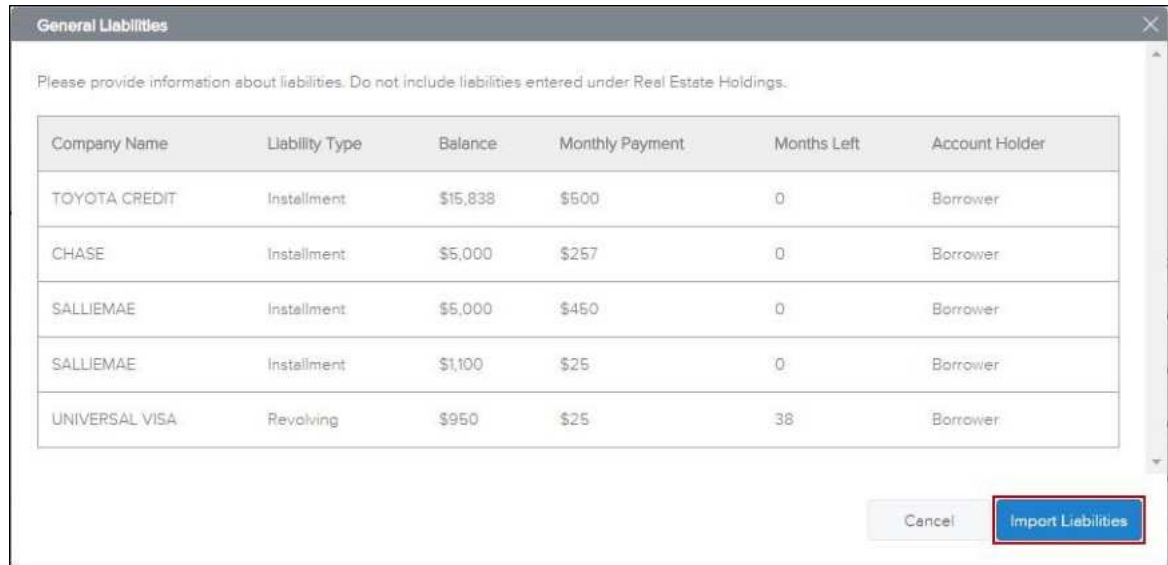
4 When finished, click the **Save** button.

To Add Liabilities:

NOTE: *Liabilities listed in the General Liabilities section are usually the liabilities from the credit report.*

1 To import liabilities from the credit report, click the **Import Liabilities** button

2 Review the liabilities, and then click the **Import Liabilities** button.



General Liabilities

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
TOYOTA CREDIT	Installment	\$15,838	\$500	0	Borrower
CHASE	Installment	\$5,000	\$257	0	Borrower
SALLIEMAE	Installment	\$5,000	\$450	0	Borrower
SALLIEMAE	Installment	\$1,100	\$25	0	Borrower
UNIVERSAL VISA	Revolving	\$950	\$25	38	Borrower

Cancel Import Liabilities

3 When the liabilities have been successfully imported, you will receive a confirmation message. Click the **Close** button to dismiss the message and return to the loan.

4 Click the **Add a Liability** button (located at the bottom of the list) to enter additional liabilities.

5 Enter the liability details.

- Select the **Exclude from URLA Page 2 Liabilities Total** check box to exclude the payment from the ratios.
- Select the **Mortgage liability will remain on subject property** check box to indicate the liability is being paid off through the transaction.

6 To add a new liability, click the **Save & Add Another** button and enter the liability details.

7 When finished, click the **Save** button.

8 To modify a liability, click the **Edit** link at the right of the liability.

To Enter Alimony, Child Support, and Job Related Expenses:

Use the **Alimony, Child Support, and Job Related Expenses** section on the Assets and Liabilities tab to enter applicable payment details.

To Enter Real Estate Holdings:

1 In the Schedule of Real Estate Owned section, click the **Add a Real Estate Owned** button.

2 Enter information about the real estate owned by the borrower, including any outstanding liens.

3 Click the **Save & Add Another** button to add information about an additional real estate holding.

4 When finished, click the **Save** button.

Details of Transaction Page

Use Transaction Details page to enter the subject property's purchase price and other transaction details.

NOTE: When working with a loan you imported to the website, the fields on the Transaction Details page will be automatically populated with applicable information from the loan file.

VII. Details of Transaction	
a. Purchase Price	\$165000
b. Alterations, Improvements, Repairs	\$
c. Land (if acquired separately)	\$
d. Refinance (incl. debts to be paid off)	\$
e. Estimated Prepaid Items	\$1100
f. Estimated Closing Costs	\$2900
g. PMI, MIP, Funding Fee	\$
h. Discount (if Borrower will pay)	\$
i. Total Costs (a through h)	\$169,000.00
j. Subordinate Financing	\$
k. Borrower's Closing Costs Paid By Seller	\$
l. Cash Deposit on sales contract	\$350
l. Select One	\$
l. Select One	\$
l. Select One	\$

Declarations and Gov. Monitoring Page

Select **Yes** or **No** for each question, and then select the appropriate options in the Borrower and CoBorrower *Information for Government Monitoring* and *Interviewer Information* sections. This information reflects the information found in Sections VIII and X of the Uniform Residential Loan Application.

VIII. Declarations				
	Borrower		Co-Borrower	
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you party to a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Are you presently, delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
h. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
i. Are you a co-maker on a note?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
j. Are you a U.S. citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
k. Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
m. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Comments

The Comments section on the comments page is used as a continuation sheet if you need more space to complete the 1003 loan application. Comments added to this section TPO Connect are recorded on the 1003 page 4 form in Encompass.

Adding Co-Mortgagors

After entering all of the 1003 information for the initial borrower(s), you can then add a co-mortgagor.

To Add Co-Mortgagors:

- 1 At the top of the page, click the **Edit** button.



1003 / Loan Information

Select Borrower Pair

(f) John Homeowner & Mary H...

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

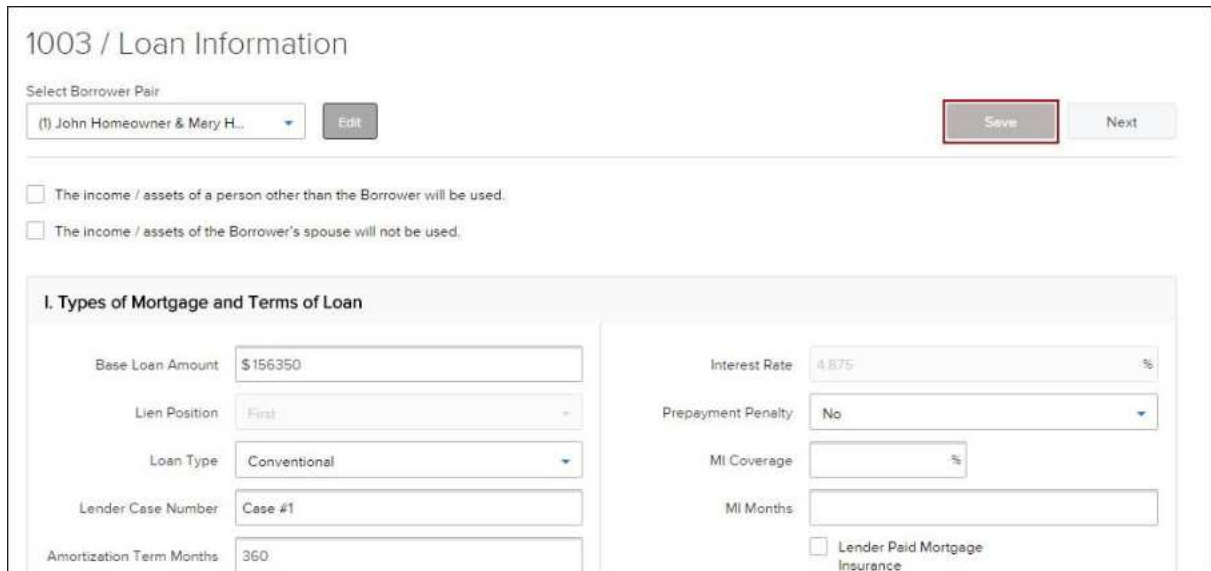
I. Types of Mortgage and Terms of Loan

- 2 Click **Add New Pair** to add a Co-Mortgager pair.
- 3 Enter the required information for the co-mortgagor(s).
- 4 When finished, click **Save**.
- 5 At the top of the page, select the new borrower pair from the **Select Borrower Pair** drop-down list.

- 6 Complete all of the information on each of the 1003 tabs for the co-mortgagor(s), just as you did for the initial borrower(s).

Saving the Loan

To save the information you have entered on the 1003, click the **Save** button. The Save button is located at the top and bottom of every 1003 page.



The screenshot shows the '1003 / Loan Information' form. At the top, there is a 'Select Borrower Pair' dropdown menu with '(f) John Homeowner & Mary H...' selected, an 'Edit' button, a 'Save' button (highlighted with a red box), and a 'Next' button. Below this are two checkboxes: 'The income / assets of a person other than the Borrower will be used.' and 'The income / assets of the Borrower's spouse will not be used.' The main section is titled 'I. Types of Mortgage and Terms of Loan' and contains several input fields: 'Base Loan Amount' (\$156350), 'Lien Position' (First), 'Loan Type' (Conventional), 'Lender Case Number' (Case #1), 'Amortization Term Months' (360), 'Interest Rate' (4.875%), 'Prepayment Penalty' (No), 'MI Coverage' (%), 'MI Months', and a checkbox for 'Lender Paid Mortgage Insurance'.

Product & Pricing with Optimal Blue (Loan Registration and Lock)

Use the **Product & Pricing** link to run your loan scenario through the product and pricing engine.

To Search Product & Pricing:

- 1 Click the **Product Pricing & Lock** link on the left menu, and then click **Search Product & Pricing**.
- 2 Enter the required information. (Required fields are marked with a red asterisk. *) 3 Click the **Search Product & Pricing** button.
- 4 The Optimal Blue product search page will display. Review the information and click **Submit**.
- 5 The product and pricing search results will display. To view details of an eligible product, click the name of the product or click **Show** in the detail column.

6

After reviewing a product, click the **Blue Lock icon** to select the product for this loan.

- 7 On the Lock Form, review the product information and click **Update Encompass** to save the details back to the loan.
- 8 Select **Printer Friendly Version** to print the “Loan Registration” form to upload on the TPO Portal / Loan Documents Section or click **Request Lock** to submit a lock request for this program.



Pipeline | Lock Form New | New Search | RateSheet

Selected Loan: Loan ID: 25036 | Status: Registered | Borrower: Firstimer

Changes made on the Lock Form will not be evaluated by the product and pricing engine.

Printer Friendly Version
Update Encompass
Request Lock

Borrower Information

Borrower First Name Alice	Borrower Last Name Firstimer	
FICO 680	DTI Ratio 40	Self Employed No
Encompass Loan Number 21048909	Application Date	Lock Expiration
		Citizenship U.S. Citizen
		Properties Financed 1

Mortgage Insurance

1. Select the MI button and proceed to order Quotes, Once Selected print the Quote, and upload to the TPO portal / Loan Documents.

Print | Full Product Listing | Top Products by Type | Top Products | Side-by-Side Compar... | Blended Comparison

Links	Eligible Product	Rate	Price	Margin	APR	P&I	Closing Cost (\$)	QM	Discount/Rebate(\$)	APOR	Detail	Compare
	[Expired] City Lending Portfolio FNMA HomeReady 30 Yr Fixed Delegated (1330)	3.000	99,716	0.000	3.105	\$607	\$409		\$409	3.09%	Hide	<input type="checkbox"/>
View Pricing for lock period: 15 30 45 60 Expiration: 05/24/21											Pricing Last Updated: 04/23/21 4:03 PM Expired	
Search Timestamp: 04/25/21 11:35 AM												
Rate	Price	APR	P&I	Closing Cost (\$)	MI	QM	Origination Charges(\$)	3rd Party Fees(\$)	Discount/Rebate(\$)	Compensation(\$)	Select	
2.500	96,570	2.851	\$569	\$3,704			\$4,939	\$0	\$4,939	\$0		
2.625	97,428	2.909	\$578	\$2,501			\$3,704	\$0	\$3,704	\$0		
2.750	98,263	2.969	\$588	\$1,453			\$2,501	\$0	\$2,501	\$0		
2.875	98,991	3.037	\$597	\$0			\$1,453	\$0	\$1,453	\$0		
3.000	99,716	3.105	\$607	\$0			\$409	\$0	\$409	\$0		
3.125	100,751	3.208	\$617	\$0			\$0	\$0	-\$1,081	\$0		
3.250	101,520	3.333	\$627	\$0			\$0	\$0	-\$2,189	\$0		
3.375	101,733	3.459	\$637	\$0			\$0	\$0	-\$2,496	\$0		

MI Provider
Best Ex (All Providers)

Property Zip Code
50066-1111

HTI without MI **DTI without MI** 40

First Time Home Buyer(s)
 Multiple Borrowers

Attributes
FICO 680
Self-Employed
Foreclosure (7 Yrs)
Bankruptcy (7 Yrs)

AU Result
None

Coverage Type
Affordable

Order Quotes

Mortgage Insurance Quote

MI Search Results - 4/25/2021, 11:45:27 AM EST

Search Criteria: Monthly | Split/Buydown | Single Premium | Lender Paid | Single Company | Quote Details

Provider	National	MGIC	Arch MI	radian
Zip: 22182				
HTI: 40%	Monthly Premium \$94.31	\$86.69	\$95.00	\$97
DTI: 40%	Monthly P&I \$569.00	\$569.00	\$569.00	\$569
FTIB: Yes	P&I + MI Premium \$653.31	\$655.69	\$664.00	\$666
FICO: 680	Monthly Premium Rate 6.71%	0.73%	0.80%	0.8
Self-Emp: No	Quote ID: MAE2966	GARC27	M8791651352B818	ETMUC
Foreclosure: No	Contact: Contact MI	Contact MI	Contact MI	Contact
Bankruptcy: No	Print Quote: Print Quote	Print Quote	Print Quote	Print Quo
All Result: DuApproveEligible	Provider Info: View	View	View	Vi
Coverage: Affordable	Master Policy Number: 01722-0001	4548644017	18396-0001-0	A33030

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides 20% coverage. For years 11-Term, the rate is reduced to the lesser of the minimum rate.

This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from any of the Mortgage Insurance providers. Eligibility factors may not have been evaluated. Actual rates offered may vary if the data you provided in the request changes. Charges to your Master Policy Number rates. Rates are subject to change without notice. To obtain a final rate, please submit the loan for insurance of an insurance commitment through your normal submit process and eligibility may be subject to state and/or local laws. These rates may or may not be listed above and may vary based on the municipality of the subject property. Mortgage Insurance provider for more details.

Modify Search

To Submit a Change Request:

Use the **Change Request** button if you need to submit a lock extension request, update loan terms, or search for updated products from the Optimal Blue pricing engine.

- 1 After a lock request has been submitted, click the **Product Pricing & Lock** link on the left menu
- 2 Click **Change Request**.



- 3 Click the **Change Request** icon on the OB Change Request page, and select the type of change you would like to make.



- 4 Follow the on screen instructions from Optimal Blue to complete the change request.

Originating Loans

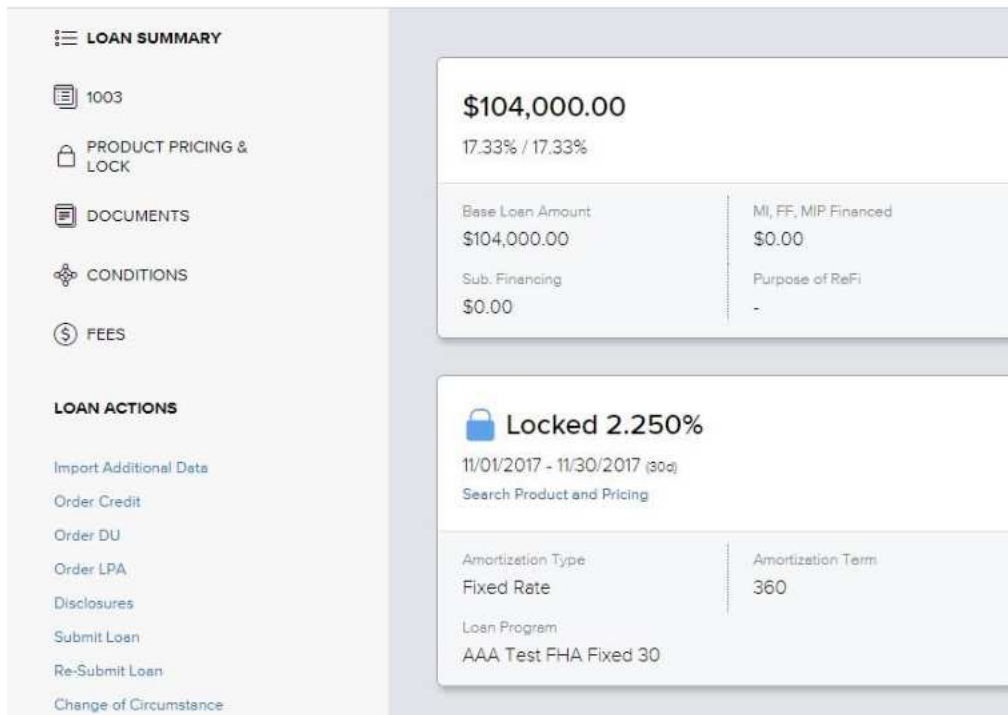


Working with Loans

Once you have completed and saved all of the information on the 1003, you can work with the loan or perform loan actions such as ordering a credit report, ordering automated underwriting with Desktop Underwriter, submitting the loan, or notifying the lender of a change of circumstance.

To perform an action, select the action from the Loan Actions menu at the left side of the loan application page.

NOTE: The actions that are listed under the Loan Actions menu are determined by our company's Encompass administrator. Therefore you may not have access to some of the actions discussed in this section. The administrator may also disable a loan action once another loan action is completed.



The screenshot displays a loan application interface. On the left is a sidebar menu with sections: 'LOAN SUMMARY' (containing 1003, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, FEES) and 'LOAN ACTIONS' (containing Import Additional Data, Order Credit, Order DU, Order LPA, Disclosures, Submit Loan, Re-Submit Loan, Change of Circumstance). The main content area shows a loan summary for \$104,000.00 at 17.33% / 17.33%. Below this is a table with details: Base Loan Amount (\$104,000.00), Sub. Financing (\$0.00), MI, FF, MIP Financed (\$0.00), and Purpose of ReFi (-). A second section shows 'Locked 2.250%' for the period 11/01/2017 - 11/30/2017 (30d), with a 'Search Product and Pricing' button. Below this is another table with details: Amortization Type (Fixed Rate), Amortization Term (360), and Loan Program (AAA Test FHA Fixed 30).

Import Additional Data

If you originated a loan in TPO Connect by importing the file and data changes have since been made to the loan in your Loan Origination Software, use the **Import Additional Data** action to import the changes to the loan file in TPO Connect.

To Import Additional Data:

- 1 On the **Loan Actions** menu, click **Import Additional Data**.
- 2 Select which fields to import and how to manage existing lists (such as liabilities).
- 3 Click the **Browse for file** button, and select the DU 3.2 file you want to import.
- 4 Click **Import**.

Import Options

Which fields would you like to import?

Import all fields

Import only non-blank fields

Would you like to retain existing lists? (residences, liabilities, etc)

Delete existing lists before importing

Add to existing lists

- A confirmation message displays when the import is completed.

Order Credit

Using the Order Credit action, you can order or reissue your credit report and import the credit report into TPO Connect. If the loan includes more than one borrower pair, you must use the same credit provider to order credit for each borrower pair.

To Order or Reissue the Credit Report:

- 1 On the **Loan Actions** menu, click **Order Credit**.
- 2 On the Order Credit page, confirm that the order information is correct, and then click the **Order Credit** button to submit the order.

Order/Reissue Credit

Select Borrower Pair:

Choose Provider

Credit Provider:

New Credit Order
 Reissue Credit

Reference Number:

Request Type:

Report Type:

Credit Bureaus: Experian
 Equifax
 Trans Union

Borrower Information

Borrower	Present Address	Co-Borrower	Present Address
John Homeowner	175 13th Street Washington, DC 20013	Mary Homeowner	175 13th Street Washington, DC 20013
Date of Birth		Date of Birth	
SSN ***-**-5000		SSN ***-**-2000	

- 3 Once the credit report is received, a confirmation message displays.
- 4 Click the **Import Liabilities** button to import liabilities.

NOTE: When a credit report has already been ordered for the loan file, the **Order Credit** button is renamed to **Reissue Credit**.



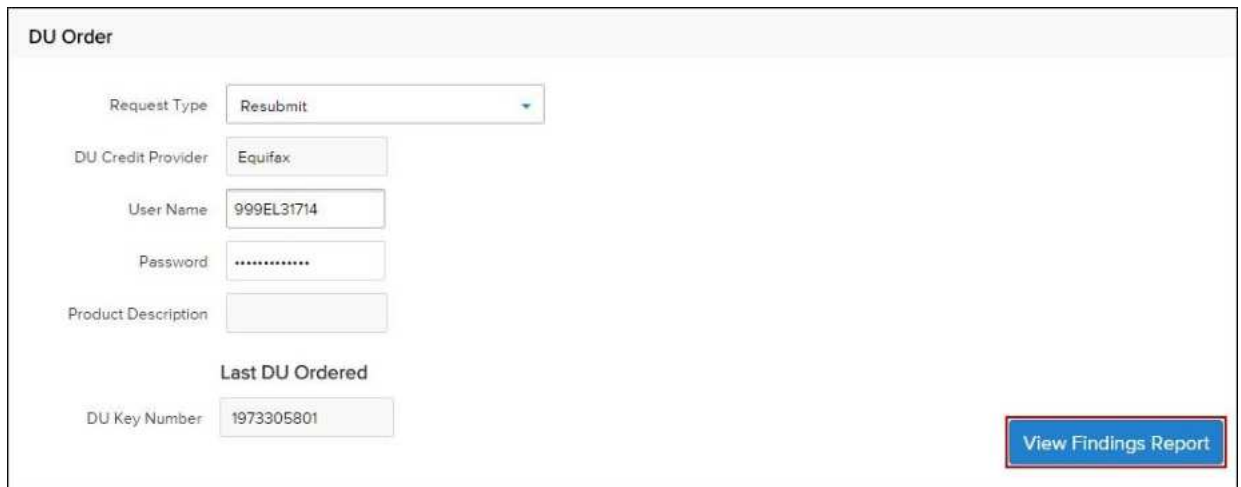
Order DU/Order LPA

After completing the 1003 in TPO Connect, you can submit your loan for automated underwriting through Fannie Mae Desktop Underwriting (DU) or Freddie Mac Loan Product Advisor (LPA). Note that you must order or reissue a credit report via TPO Connect (or enter a credit reference number in the Order/Reissue Credit loan action) prior to submitting the loan for underwriting to LPA. To submit to DU, you can order credit directly from the Order DU loan action if you have not ordered credit through the Order/Reissue Credit loan action.

Note: The Order DU and Order LPA links can be disabled by your administrator and may not be available

To Submit the Loan for Automated Underwriting Through DU:

- 1 On the **Loan Actions** menu, click **Order DU**.
 - If you have ordered credit, the credit information is pre-populated.
- 2 Click **Order DU**.
- 3 Click the **View Findings Report** button to view the report. The report opens in a new tab in your web browser.



The screenshot shows a web form titled "DU Order". The form contains the following fields and controls:

- Request Type:** A dropdown menu with "Resubmit" selected.
- DU Credit Provider:** A text input field containing "Equifax".
- User Name:** A text input field containing "999EL31714".
- Password:** A text input field with masked characters "*****".
- Product Description:** An empty text input field.
- Last DU Ordered:** A label above an empty text input field.
- DU Key Number:** A text input field containing "1973305801".
- View Findings Report:** A blue button with white text, highlighted with a red border.

To Submit the Loan for Automated Underwriting Through LPA:

- 4 On the **Loan Actions** menu, click **Order LPA**.
 - If you have ordered credit, the credit information is pre-populated. If you have not, Click **Order Credit** to order a credit report first.
- 5 Enter the required information, and then click **Order LPA Underwriting**.

Order Loan Product Advisor

LPA Order

Request Type	New
Processing Point	Application/Processing
Property Type	Single Family Attached
Appraisal Form Type	DU Form 2075 = Desktop Ur
Appraisal Method	Automated Valuation Model

(1) John Homeowner & Mary Homeowner [Import Liabilities](#) [View Credit Report](#)

Last Credit Ordered

Credit Provider	Equifax
Reference Number	
Date Ordered	01-12-2017

[Order LPA Underwriting](#)

- 6 After reviewing the results on the LPA Results page, click one of the following:
- **Go to Loan Summary** – Closes the LPA results window and opens the Loan Summary page.
 - **Go to Documents** – Closes the LPA results window and opens the Documents page.
 - **Close** – Closes the LPA results window and returns to the Order LPA page.

NOTE: The documents returned by LPA are viewable under the Underwriting category on the Documents page in TPO Connect.

Disclosures

Use the **Disclosures** loan action to indicate on the loan file that the loan is ready for the Lender to disclose to the borrower. The Lender can report or write rules around this data to identify loans that are ready for disclosures.

To Indicate to the Lender that the Loan is Ready to Disclose:

- 1 On the **Loan Actions** menu, click **Disclosures**.

NOTE: The *Disclosures* option may not be available if the loan has already been submitted.

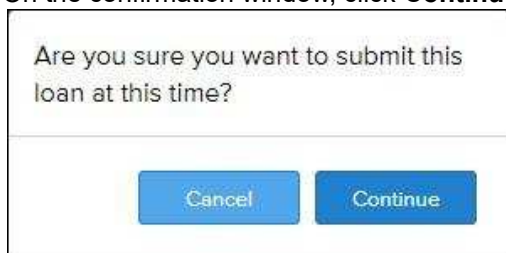
- 2 Review the information on the Disclosure page. This form is read-only. If you need to change any of the data on the page you can do so from the 1003 pages located in the menu on the left.
- 3 Click the **Ready to Disclose** button.

Submit Loan

Once you have completed processing the loan, use the Submit Loan action to notify the lender that the loan submission is complete and ready for their review.

To Submit the Loan to the Underwriter:

- 1 Click **Submit Loan** in the menu on the left.
- 2 On the confirmation window, click **Continue**.



Are you sure you want to submit this loan at this time?

NOTE: You can request a rate lock before you submit the loan or at the same time that you submit the loan to the underwriter. For more information, refer to the Lock Request discussion later in this section. Note that the option to request a rate lock may not be provided on this TPO Connect site. The availability of this feature, and the workflow that is configured for rate lock requests, is determined by the TPO Connect administrator.

Re-Submit Loan

After submitting the loan, you may have to provide additional information to the lender. Once you have added this new information on the loan file, you can use the **Re-Submit** action to ensure that the loan is submitted to the underwriter.

To Re-Submit the Loan to the Underwriter:

- 1 From a loan in Encompass TPO Connect, click **Re-Submit Loan** in the *Loan Actions* menu on the left.
- 2 On the confirmation window, click **Continue** to re-submit the loan.



Are you sure you want to re-submit this loan at this time?

Change of Circumstance

After submitting the loan, you may need to change loan information. When certain loan information changes, such as the loan type or loan program, a new disclosure is required. Use the Change of Circumstance action to re-submit the updated loan to the underwriter.

To Re-Submit the Loan to the Underwriter Due to a Changed Circumstance:

- 1 Click the **Change of Circumstances** button in the Loan Actions section on the left menu.
- 2 On the Change of Circumstance page, select a description of the circumstance from the Changed Circumstance drop-down list.

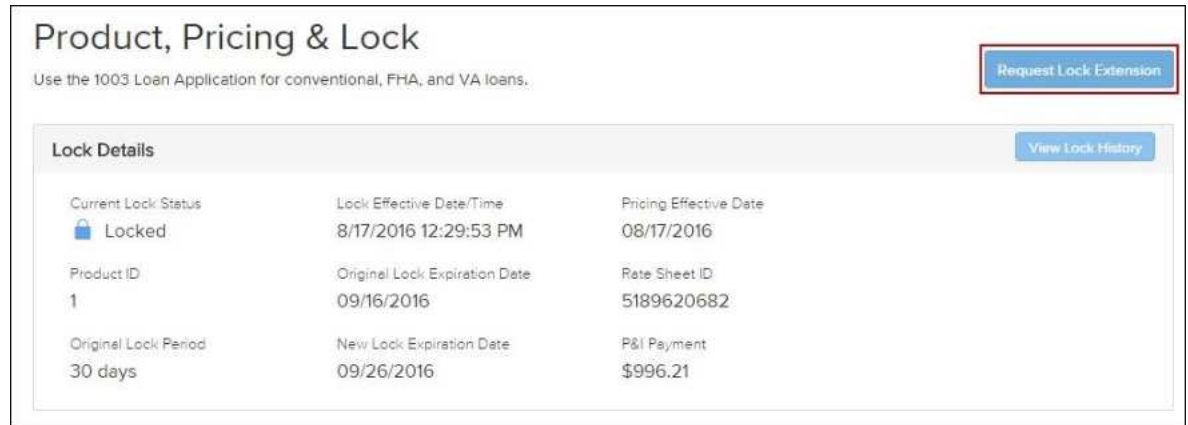
- 3 Ensure that all of the required information has been entered and the required documents have been attached, and then click the **Change of Circumstance** button. (Required fields are marked with a red asterisk.*)

Lock Extension

When enabled on your TPO site, TPOs can request lock extensions for loans when the lock is confirmed, but not expired.

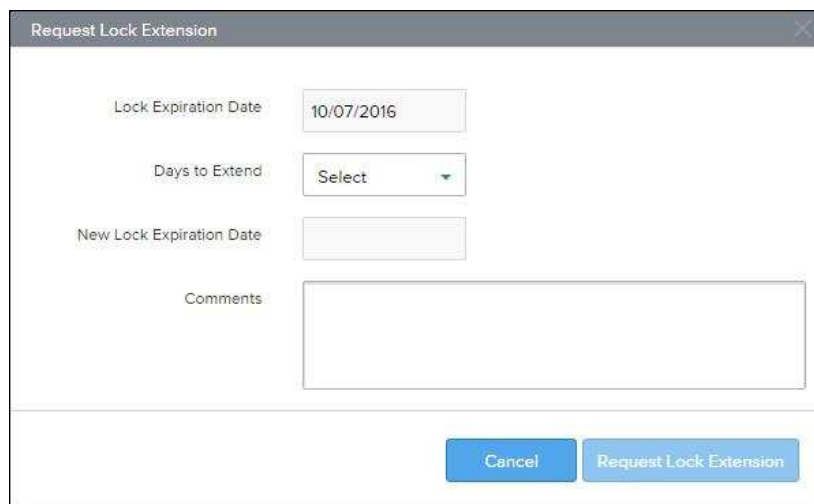
To Request a Lock Extension:

- 1 Open the loan, click **Product Pricing & Lock** link in on the left menu, and then click **Request Lock Extension**.



Lock Details		
Current Lock Status	Lock Effective Date/Time	Pricing Effective Date
Locked	8/17/2016 12:29:53 PM	08/17/2016
Product ID	Original Lock Expiration Date	Rate Sheet ID
1	09/16/2016	5189620682
Original Lock Period	New Lock Expiration Date	P&I Payment
30 days	09/26/2016	\$996.21

2. On the Lock Extension page, enter the required data, and then click **Request Lock Extension**.



Request Lock Extension

Lock Expiration Date: 10/07/2016

Days to Extend: Select

New Lock Expiration Date:

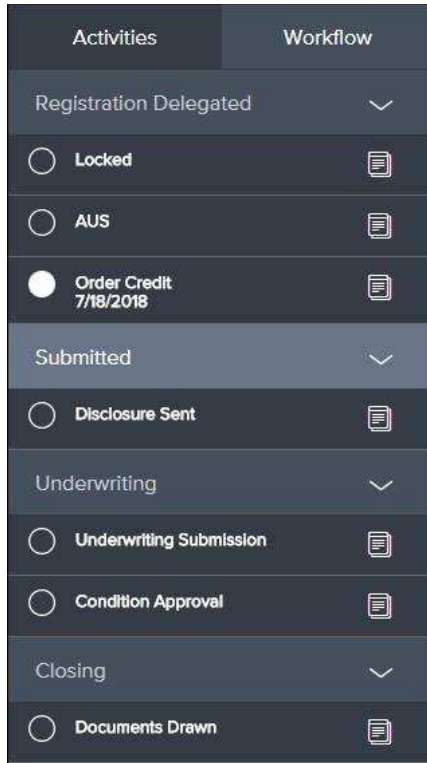
Comments:

Cancel Request Lock Extension

NOTE: All fields on this page are read-only with the exception of **Days to Extend** and **Comments**.

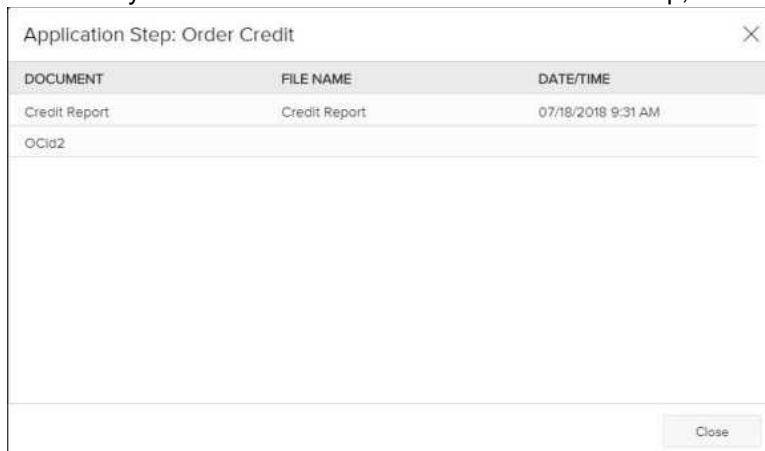
Workflow

If your Encompass TPO Connect Administrator has enabled the Configurable Workflow option in Encompass, a Workflow tab is available for TPOs on the left navigation menu. The workflow tab enables TPO users to quickly see, by channel, where the loan is in the workflow process, including associated completion dates and documents.



To View and Use the Workflow Tab:

1. From a loan in Encompass TPO Connect, click **Workflow** on the left navigation menu.
2. The Workflow menu displays. Any completed items in the Workflow are indicated by a solid circle with the date that the step was completed.
3. To view any documents associated with the workflow step, click the step in the Workflow menu.



4. Click the document entry to view the document.

Adding Documents & Viewing Conditions

Adding Documents

As you work to process your loan, you will need to add documents to complete the loan package. If you upload a document to the unassigned section, and the loan has unfulfilled conditions, a Conditions window displays to enable you to fulfill the conditions with the uploaded document.

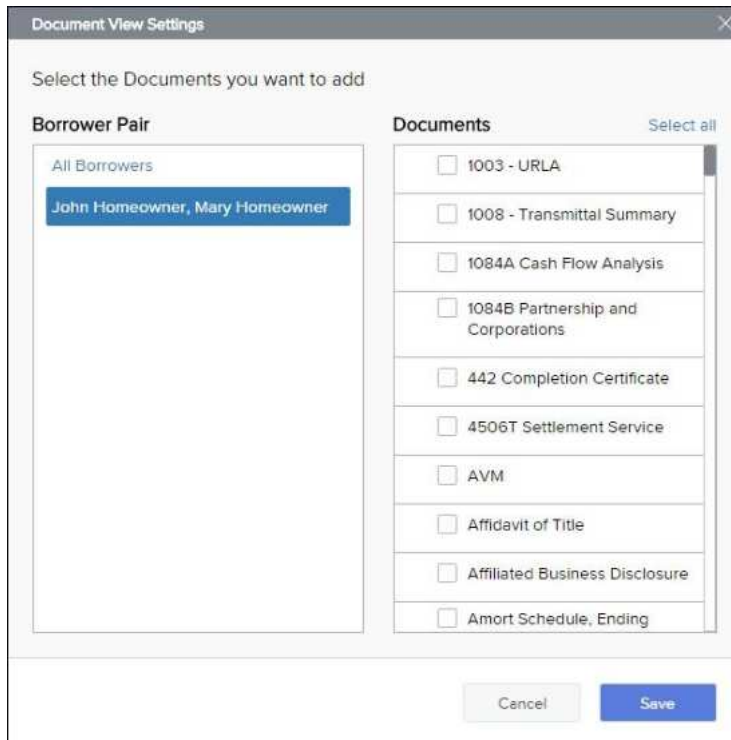
NOTE: Access to the Documents and Conditions section is controlled by the lender's Encompass administrator. The actions you are allowed to perform and the types of documents and conditions that are provided here by default are also controlled by the Lender's Encompass administrator.

To Add Documents to the Loan:

- 1 On the menu on the left, click the **Documents** link.
- 2 Click the **Add Document** button.



- 3 On the Document View Settings dialogue box, select a borrower pair and then select a document from the **Documents** list.

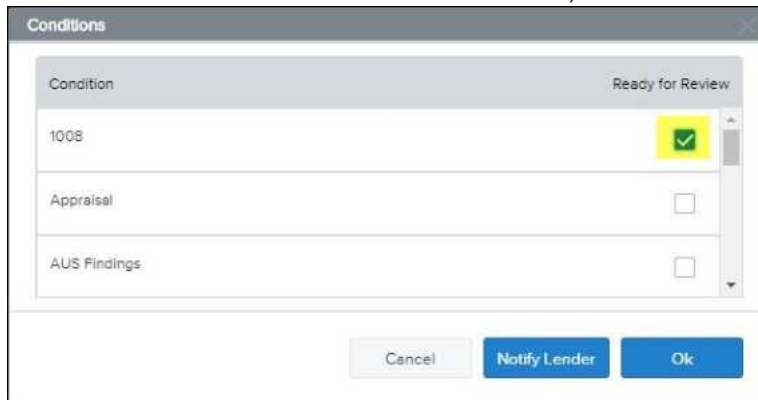


- 4 Click **Save** to add the document(s) to the list on the Documents page.

- 5 Drag and drop the document file to the document entry in the list, or click the **Browse for files** button to select a file to attach to the document entry. The document is now included in the Documents.
- 6 To move a document, click the **Expand Icon** (▶) to expand the document entry, and then click the **Move Icon** (➡) and follow steps three through four to select a new document entry to attach the document to.
- 7 To delete a document assigned to a category, click the Delete (🗑️) icon.

To Assign Unassigned Documents on Upload:

- 1 On the menu on the left, click the **Documents** link.
- 2 Drag and drop a document to the Unassigned section, or click **Browse for files** and select the file to upload.
- 3 Once the upload is completed, the Conditions pop up displays.
- 4 If the document satisfies one or more conditions, select the conditions that the document satisfies.



- 5 After selecting the conditions that are fulfilled, click **OK** to satisfy the condition with the document, or click **Notify Lender** to satisfy the condition and indicate to the lender or investor that the condition is ready for review.

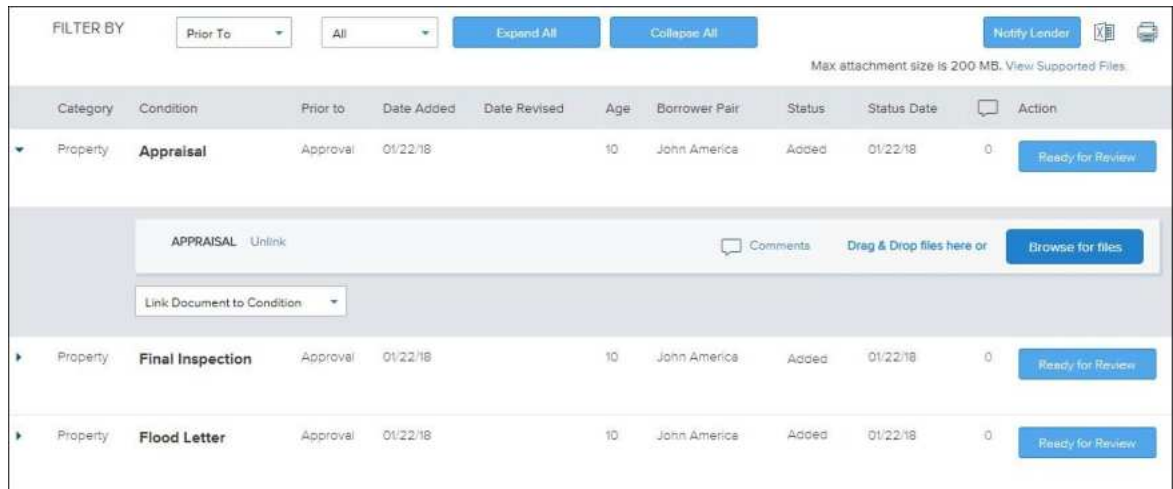
NOTE: Your administrator can disable the Unassigned category which removed the option from the Documents page. Your administrator can also enable the option to download document files in their original format. If the Admin has enabled this option, you can click the **Download** icon (⬇️) to download a copy of the document.

Viewing Conditions

Once the loan has been underwritten, you can view the conditions that have been added in the Conditions section of the Docs & Conditions page. There you can view condition details and add documents to satisfy the conditions.

To View Conditions:

- 1 On the menu on the left, click the **Conditions** link.
- 2 Click the **Expand Icon** (▶) to view the condition details.



- 3 Click the **Link Document to Condition** drop-down to select a document from the document list to satisfy the condition.

Your Administrator may have enabled the ability to upload document files directly to a Condition. If this option is available, you can drag and drop, or click the **Browse for files** button too upload document files.



- 4 When you are finished adding supporting documents, click **Ready for Review** to indicate that the conditions have been satisfied.
- 5 Click **Notify Lender** to notify the Investor that there are conditions ready for review.
- 6 Click the **Re-Open** add additional documents to satisfy the condition.

Reviewing Fees and Disclosure Tracking



Reviewing Fees

When fees are added to the loan file, and the loan is clear to close, the fees on the loan's 2015 Itemization form in Encompass will be available on the loan's Fees page in TPO Connect.

- In order for a loan to be clear to close, a date must be populated to the Clear to Close field (field ID 2305) on the Underwriter Summary Page 2 in the loan file in Encompass.

NOTE: Access to the Fees section is controlled by the Lender's Encompass administrator.

To Review Fees:

- 1 On the menu on the left, click the **Fees** link.

Closing Fees

Accept Fees
Reject Fees

Use the 1003 Loan Application for conventional, FHA, and VA loans.

Closing and Document Details

Closing Fees Review Status Ready for Review	Last Disclosure -	UW Clear to Close 10/28/2016	Note -
	Est. Closing -	Documents Ordered -	Funded -

Fees

XLS
Print

CD Section	HUD Line	Fee Description	Payee	Paid By	Paid To	Amount	POC Broker	PAC Broker
B.01	804	Appraisal F...		Broker	Lender/Ot...	100		100
B.02	805	Credit Rep...	EQUIFAX...	Lender	Lender/Ot...	30		
B.04	806	Tax Service		Other	Lender/Ot...	50		
B.03	902	Mortgage L...		Broker	Lender/Ot...	2345.25		2345.25

- 2 To sort the fees, click a column header.
- 3 Click the **Export to Excel** icon to export the current list of fees to an Excel spreadsheet.
- 4 Click the **Print** icon to print the current list of fees.
- 5 Enter any comments, if necessary, and click **Accept Fees** to accept the fees listed or **Reject Fees** to reject the fees listed.

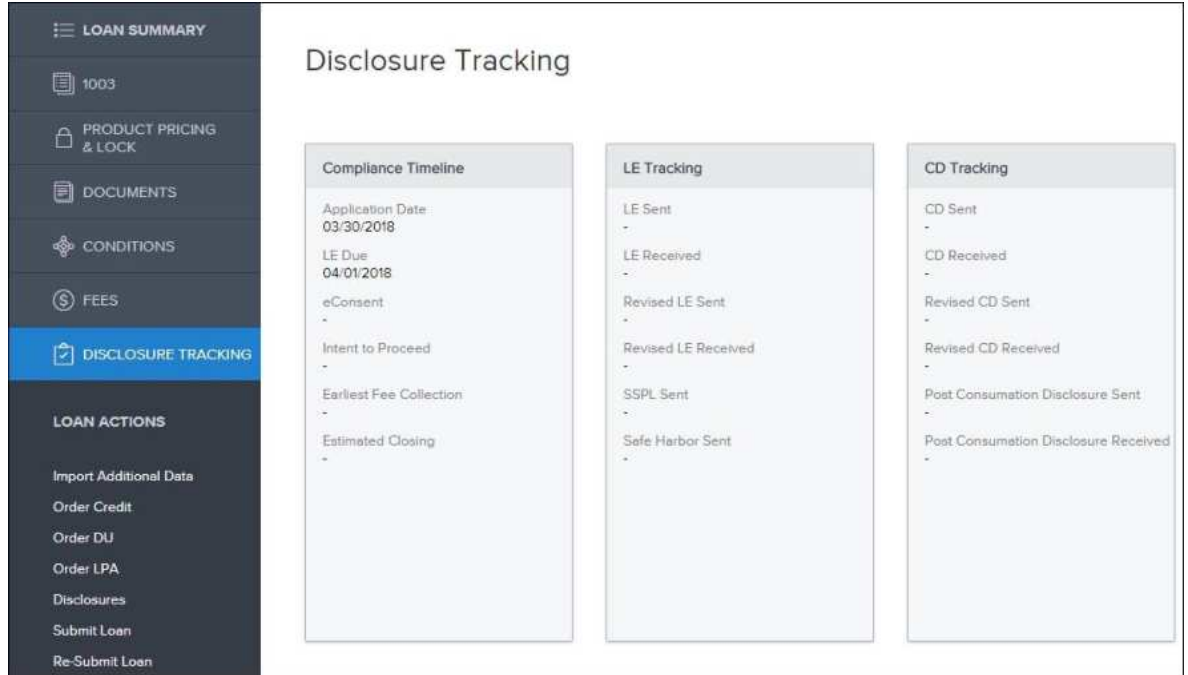


Disclosure Tracking

The Disclosure Tracking page provides you with disclosure timelines, tracking dates, and the latest disclosure details. The information on this page is populated by the Lender and provides important dates related to the Compliance Timeline, Loan Estimate (LE) Tracking, Closing Disclosure (CD) Tracking, eConsent Tracking, eSigned Tracking, and more.

To Review Disclosure Tracking:

- 1 On the menu on the left, click the **Disclosure Tracking** link.



Compliance Timeline	LE Tracking	CD Tracking
Application Date 03/30/2018	LE Sent -	CD Sent -
LE Due 04/01/2018	LE Received -	CD Received -
eConsent -	Revised LE Sent -	Revised CD Sent -
Intent to Proceed -	Revised LE Received -	Revised CD Received -
Earliest Fee Collection -	SSPL Sent -	Post Consumption Disclosure Sent -
Estimated Closing -	Safe Harbor Sent -	Post Consumption Disclosure Received -