

Tax ID Max-Trio Workflow

Process Flow

- Loan Originator evaluates the Customer and property (obtain home description if known) to determine if the Customer may be candidate for Tax ID Max-Trio. If they are, proceed to create a loan within the TPO Portal.
- The DU 3.4 is uploaded to the TPO Portal.
 - o Any other required information that's required on the portal.
 - o Please review rate sheet and enter discount points into TPO portal. After you hit save, it will automatically pull in the rate.
 - o Please enter your borrower paid compensation (Max 2.5)
- Confirm all fees are updated and accurate on the management screen. Schedule B is going to be created internally by Be In Mortgage and will be sent to broker for review prior to submission to Underwriting.
- Hit the "submit" the loan button, please do not request disclosures.
- Upon successful application upload, Be In Mortgage will review the application and escalate for Underwriting.
 - o Please review Tax ID Max-Trio Pre Approval Minimum Required Document for further information
 - Income Documents per guidelines
 - Asset Documents per guidelines
 - Housing History per guidelines
 - PDF of URLA/1003
- Be In Mortgage will review loan application and documents to ensure customer meets minimum guidelines. Be In Mortgage will submit required documents for Underwriting pre-approval.
- Approval
 - o Be In Mortgage will issue the pre-approval.
 - o Tax ID Max-Trio Home Inspection Acknowledgment and Tax ID Max-Trio Assignment Addendum must be provided to broker for borrower to sign and understand property conditions when selecting property.
- Be In Mortgage Decline
 - o Will notify broker of the decline.
- Subject Property Found
- Subject property must meet [Tax ID Max-Trio home inspection review guidance](#)
- Broker must provide a signed contract, including assignment addendum, MLS Listing, and copy of the EMD.
- Broker to request title through preferred Be In Mortgage's approved settlement agency (First Title Company)
- Request updated prelim from title company and update fees accordingly or run smartfees on the TPO Website.



- An assignment addendum will be signed internally, and disclosures will be requested by your Be In Mortgage LP.
 - o Entity loan will be created at this point.
- Broker to provide updated Borrower credit qualifying items to be submitted for post- initial review after ratified contract is received.
- All items must be uploaded into TPO Portal.
- Approval with updated conditions will be issued.
 - o Initial CD can be requested at this time.
 - o Once borrower conditions are all cleared, loan can be locked and COC issued if needed.
 - o Collateral Conditions will be reviewed and cleared once appraisal and home inspection (and all applicable home inspection items) are submitted.

- Be In Mortgage processor to request balancing of CD with the title company to the Be In Mortgage Closer.
- Final Schedule B issued and reviewed by broker.
- Final Condition submission to Underwriting (This should include the approved schedule B by the broker)
- Buyer Persona will be scheduled with a signed notary to complete their seller financing agreement and given wire instructions at this time.
- Closing team submits entity loan package to the title company.