

VIP *easy* **Broker Portal**

V.I.P. Mortgage, Inc. Wholesale Division
Encompass TPO Connect Website User Guide



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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

1

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.

Welcome to the Green Lending wholesale origination portal. If you are new to our site, feel free to look around. We offer the best mortgage tools available on the internet - easy, convenient, online shopping for the best loan programs and most current rates available, along with the assistance of an experienced, live loan officer to guide you through the often difficult and confusing process of choosing and getting the exact loan to meet your specific needs.

If you are a current partner, please review the following important announcements before you get started:

New lending regions announced. [Read More](#)

To Change Your Password:

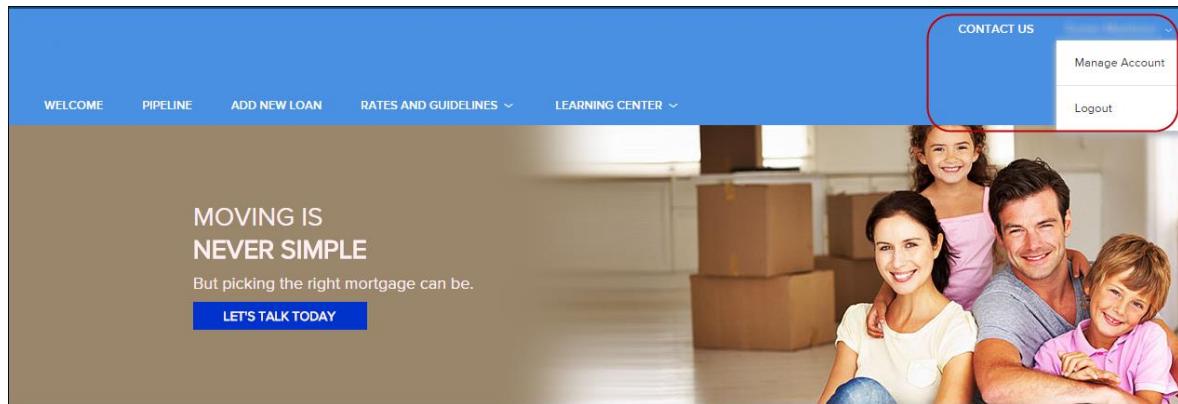
- 1 Click your user name in the top right corner of Encompass TPO Connect, and then select **Change Password**.
- 2 On the Change Password screen, enter your current password in the **Current Password** field.
- 3 Enter a new password in the **New Password** field.
- 4 Re-Enter the new password in the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

Add Users to the Website

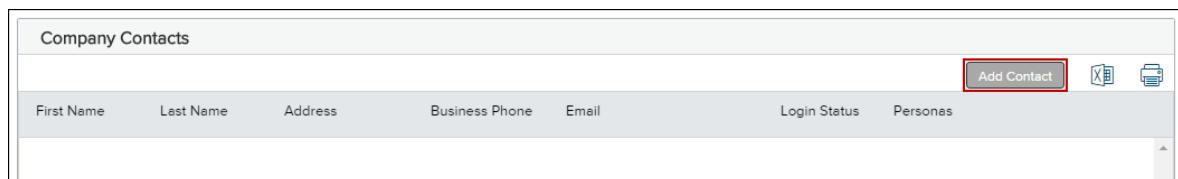
In order for other users to gain access to the website, the manager must create a contact record for each user.

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**.

The screenshot shows the 'Create New Contact' dialog box. It contains the following fields:

- Email Address
- First Name
- Middle Name
- Last Name
- Login Status: Enabled
- NMLS ID
- Social Security #: ####-##-####
- Organization: Choose (button)
- Address
- City
- State: Select (dropdown)
- Zip: [] - []
- Business Phone: [] Ext. []
- Business Fax: [] Ext. []
- Cell Phone: []
- Personas: Add Persona (button)
- View access to team's loans
- Edit team's loans
- Assigned AE: Admin User
- Record Last Updated: 4/17/18 2:46:55

At the bottom right are 'Cancel' and 'Save' buttons.

- 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)

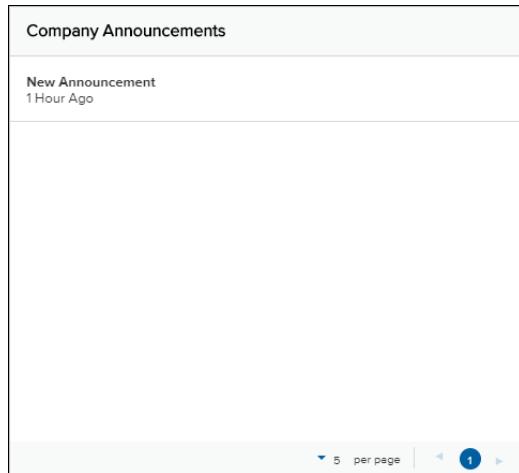
Home Page Widgets

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

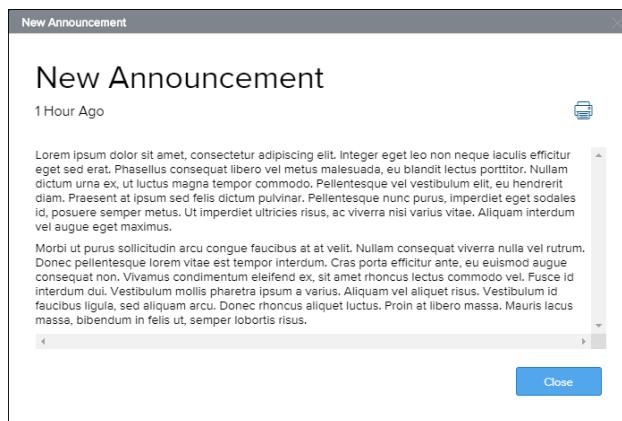
- Recently Accessed Loans** – This widget displays a list of recently accessed loans by a TPO. You can click on a loan in the list to view the loan.
- Lender Key Contacts** – This widget enables Brokers/Sellers to quickly access global Lender Contacts directly from the Welcome page.
- Company Announcements**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



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"/> Name / Loan # / Property Address	Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Status
CHANNEL	<input type="checkbox"/> #1804EM68111	Not Locked			04/02/18		TPO Started
<input checked="" type="radio"/> Wholesale <input type="radio"/> Correspondent	<input type="checkbox"/> #1804EM78111	Not Locked			04/03/18		TPO Started
VIEW	<input type="checkbox"/> #1803EM0001485111	Not Locked			03/15/18		TPO Started
<input checked="" type="radio"/> All loans <input type="radio"/> My Loans	<input type="checkbox"/> #1803EM0002394111	Not Locked			03/15/18		TPO Started
LOAN STATUS	<input type="checkbox"/> #1804EM001111	Not Locked			04/05/18		TPO Started
<input checked="" type="radio"/> Current <input type="radio"/> Archived	<input type="checkbox"/> #1803EM0005596111 CA 93312	Not Locked		FarmersHome... \$250,000.00	03/16/18		TPO Started
	<input type="checkbox"/> #1804EM03111	Not Locked			04/04/18		TPO Started

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 type="radio"/> Wholesale <input checked="" type="radio"/> Correspondent	Ready For Purcha... 0 Loans	Cancelled 3 Loans	Unacceptable Del... 0 Loans	Pending Withdra... 0 Loans
VIEW	Withdrawn 0 Loans	Purchased 0 Loans	Locked Active 23 Loans	Pending Conditions 0 Loans
<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:

- 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.
- Click **Current** to view loans in the Current Pipeline or click **Archived** to view loans in the Archived Pipeline
- 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	E2E-CND	America, Andy T	12 Pennsile Lane Fairfax VA 22033	TPO Started	Not Locked		
<input type="checkbox"/> 1803EM000035811	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 the 'Pipeline Filters' dialog box. It includes fields for Milestones, Date Started, Estimated Close Date, Property Address, Prop State, Loan Officer, and Loan Processor. On the right, there are two columns of checkboxes for Lock Status: 'All Lock Status', 'Cancelled', 'Lock Requested', 'Locked', 'Locked, New Lock Requested', 'Lock Extension Requested', 'Lock Cancellation Requested', 'Expired', 'Expired, New lock requested', and 'Expired, Extension Requested'. At the bottom 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.

Register Wholesale Loan

Choose Contacts

LOAN OFFICER

Organization	TPOConnect Test Org
User Name	Select

LOAN PROCESSOR

Organization	TPOConnect Test Org
User Name	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**.

Initial Loan Estimate Issued By

Broker
 Lender

Back Cancel Next

- 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.

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

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

Back Cancel Skip

- 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**.

Quick Register Wholesale Loan

[Create Loan](#)

Borrower and Property Information

Borrower First Name	<input type="text"/>
Borrower Middle Name	<input type="text"/>
Borrower Last Name	<input type="text"/>
Suffix	<input type="text"/>
Social Security Number	# ##-##-#### 
Street Address	<input type="text"/>
City	<input type="text"/>
State	Select One 
Zip	<input type="text"/>
County	<input type="text"/>
Property Type	Select One 
Number of Units	<input type="text"/>
Occupancy Type	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

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.

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

- 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.

- 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 modal dialog titled "Register Wholesale Loan". The first section is labeled "Choose Contacts". Under "LOAN OFFICER", there is a dropdown for "Organization" set to "TPOConnect Test Org" and a dropdown for "User Name" set to "Select". Under "LOAN PROCESSOR", there is a dropdown for "Organization" set to "TPOConnect Test Org" and a dropdown for "User Name" set to "Select". At the bottom right of the dialog 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 modal dialog titled "Register Wholesale Loan". The section is labeled "Initial Loan Estimate Issued By". There are two radio buttons: one for "Broker" (selected) and one for "Lender". At the bottom are "Back", "Cancel", and "Next" buttons.

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

The screenshot shows a modal dialog titled "Register Wholesale Loan". The section is labeled "Import Loan Data From FNM 3.2 File". A radio button for "Import Loan Data From FNM 3.2 File" is selected. There is also an unselected radio button for "Import from DO Casefile ID". Below is a dashed box with "Drop Here to Upload or Click to Browse". At the bottom 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**.

1003 / Borrower Information

Select Borrower Pair
(1) John Homeowner & Mary Homec Edit

Register **Next**

III. Borrower Information

Borrower First Name	John	Number of Dependents	
Borrower Middle Name		Dependent Age(s)	
Borrower Last Name	Homeowner	Separate ages by commas	
Suffix		Years in School	
Social Security Number	***-**-5000	Home Phone	
Date of Birth	MM / DD / YYYY	Cell Phone	
Marital Status	Select	Borrower Email	

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.

Register Wholesale Loan

Choose Contacts

LOAN OFFICER

Organization: TPOConnect Test Org
User Name: Select

LOAN PROCESSOR

Organization: TPOConnect Test Org
User Name: Select

Cancel **Next**

- 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**.

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.
 - Select **Manually enter loan data**.

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	<input type="text"/>	Street Address	<input type="text"/>
Borrower Middle Name	<input type="text"/>	City	<input type="text"/>
Borrower Last Name	<input type="text"/>	State	Select One
Suffix	<input type="text"/>	Zip	<input type="text"/>
Social Security Number	# #-##-#### <input type="button" value=""/>	County	<input type="text"/>
		Property Type	Select One
		Number of Units	<input type="text"/>
		Occupancy Type	Select One

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

1003 / Loan Information

Select Borrower Pair
(I) John Homeowner & Mary Homeowner

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

Base Loan Amount	\$166350	Interest Rate	4.875 %
Lien Position	First	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	<input type="checkbox"/>
Lender Case Number	Case #1	MI Months	<input type="checkbox"/>
Amortization Term Months	360	<input type="checkbox"/> Lender Paid Mortgage Insurance	
Due In		Impound Waiver	Select One
Interest Only		Documentation Type	Select One
Amortization Type	Fixed Rate	Application Date	9/8/2016 <input type="button" value="MM / DD / YYYY"/>

Estimated Closing Date

Borrower Information Page

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

This screenshot shows the '1003 / Borrower Information' page. At the top, there's a dropdown for 'Select Borrower Pair' with '(1) John Homeowner & Mary Homeowner' selected, and 'Edit' and 'Save' buttons. Below this is a section titled 'III. Borrower Information' containing fields for Borrower First Name (John), Borrower Middle Name, Borrower Last Name (Homeowner), Suffix, Social Security Number (**-**-5000), Date of Birth, Marital Status (Select), Number of Dependents, Dependent Age(s) (with a note to 'Separate ages by commas'), Years in School, Home Phone, Cell Phone, and Borrower Email. Underneath is a 'Borrower Present Address' section with the address '175 13th Street, Washington DC 20003' and 'Edit' and 'Delete' buttons. A 'Add Present Address' button is also visible.

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.

This screenshot shows the 'Add Employment History - Borrower' dialog box. It starts with 'Selected Borrower Pair (1) John Homeowner & Mary Homeowner'. Below that are fields for 'Current Employer?' (radio buttons for Yes and No), 'Employer Name', 'Employer Address', 'City', 'State (Select One)', 'Zip', 'Work Phone', 'Position / Title / Business Type', 'Self-Employed?' (radio buttons for Yes and No), 'Years on the job' (in years and months), 'Years in line of work', and 'Employed From' (date range). At the bottom are 'Cancel', 'Save', and 'Save & Add Another' buttons.

- 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

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	Haz. 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.

The screenshot shows the 'Add Asset Account' dialog box. At the top, it displays the Borrower Pair as 'John Homeowner & Mary Homeowner'. The first section, 'Enter Institution Information', contains fields for 'Belongs To' (a dropdown menu), 'Institution' (a text input field with a browse icon), 'Address' (a text input field), 'City' (a text input field), 'State' (a dropdown menu), and 'Zip' (a text input field). Below this is the 'Account Information' section, which contains four rows for account details. Each row has a dropdown menu for 'Account/Asset Type', a text input field for 'Account in the Name of', a text input field with a '\$' sign for 'Cash Value', and a text input field for 'Account Number'. At the bottom of the dialog are three buttons: 'Cancel', 'Save', and 'Save & Add Another'.

- 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.

The screenshot shows the 'Add Cash Deposit' dialog box. At the top, it displays the Borrower Pair as 'John Homeowner & Mary Homeowner'. The main section has two fields: 'Amount' (a text input field with a '\$' sign) and 'Held By' (a text input field). At the bottom are three buttons: 'Cancel', 'Save', and 'Save & Add Another'.

- 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.

Add Stocks and Bonds

Borrower Pair John Homeowner & Mary Homeowner

Company Name &

Account #

value \$

Cancel **Save** **Save & Add Another**

- 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.

Add Automobile asset

Borrower Pair John Homeowner & Mary Homeowner

Make & Model

Value \$

Cancel **Save** **Save & Add Another**

- 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.

Add Other Assets

Borrower Pair John Homeowner & Mary Homeowner

Description

value \$

Cancel **Save** **Save & Add Another**

- 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.

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

- 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 Co-Borrower *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

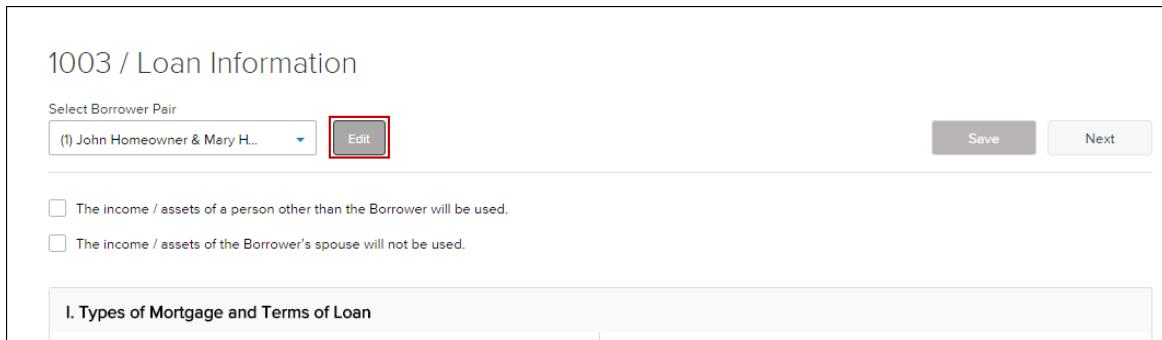
The Comments section on the comments page is used as a continuation sheet if you need more space to complete the 1003 loan application. Comments added to this section TPO Connect are recorded on the 1003 page 4 form in Encompass.

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:

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



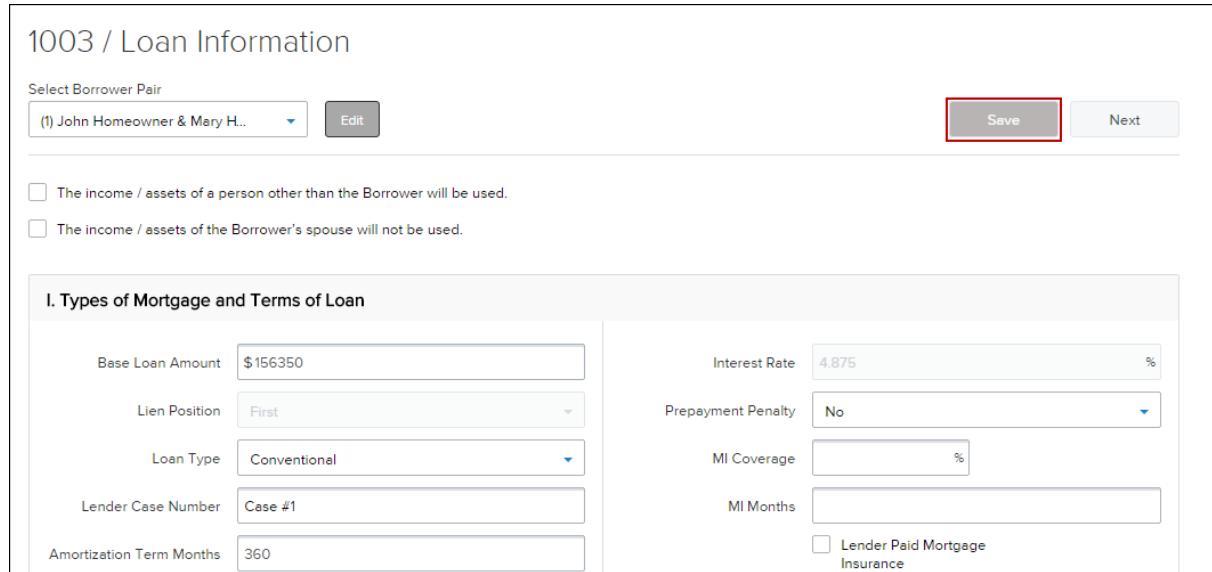
The screenshot shows the '1003 / Loan Information' page. At the top, there is a dropdown menu labeled 'Select Borrower Pair' containing '(1) John Homeowner & Mary H...' and an 'Edit' button. Below the dropdown, there are two checkboxes: 'The income / assets of a person other than the Borrower will be used.' and 'The income / assets of the Borrower's spouse will not be used.' At the bottom of the page, there is a section titled 'I. Types of Mortgage and Terms of Loan'.

- Click **Add New Pair** to add a Co-Mortgager pair.
- 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' page. At the top left is a 'Select Borrower Pair' dropdown menu showing '(1) John Homeowner & Mary H...', an 'Edit' button, a 'Save' button (which is highlighted with a red box), and a 'Next' button. Below the dropdown are two checkboxes: one for 'The income / assets of a person other than the Borrower will be used.' and another for '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'. It 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' (months), and a checkbox for 'Lender Paid Mortgage Insurance'.

Product & Pricing with Encompass Product and Pricing

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 Click an eligible program's **Details** button to view the product details.

Program Name	Rate	Price	Price (\$)	Payment	Details	Save to Loan
AAA Test AAA Test 30 Year Fixed	2.75	93.655	-9920.4	638	Details	Save to Loan
Guidelines	2.75	93.655	-9920.4	638	Details	Save to Loan
	2.875	94.588	-8461.66	649	Details	Save to Loan
	3	95.494	-7045.13	659	Details	Save to Loan
	3.125	96.4	-5628.59	670	Details	Save to Loan
	3.25	97.147	-4460.66	680	Details	Save to Loan
Citimortgage FNMA Conf Fixed 30	3.25	96.889	-4864.04	680	Details	Save to Loan
Wells Fargo Conf Fixed 30	3.25	93.894	-9546.73	680	Details	Save to Loan

- 5 Click the **Save to Loan** button to apply the product's interest rate to the loan. If permission has not been granted to register the loan, the **Save to Loan** button is disabled.

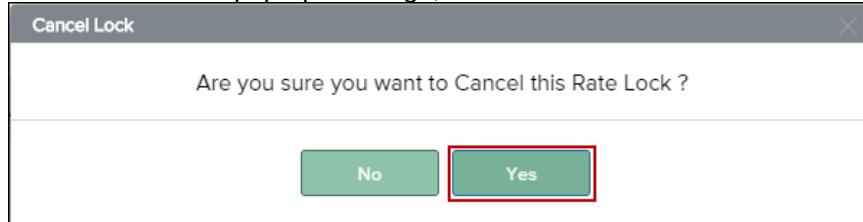
NOTE: Click the **Request Lock** button to apply the interest rate and request a rate lock at the same time. For more details about requesting a rate lock, refer to the **Lock Request** discussion later in this section.

To Cancel a Lock:

When a rate lock request has been submitted and then locked by the Lender, a Cancel Lock button is enabled in Encompass TPO Connect. When you click the Cancel Lock button, the lock request is canceled.

- 1 On the Product, Pricing & Lock page, click **Cancel Lock**.

- 2 On the cancel lock pop-up message, click **Yes**.



Note: This feature is controlled by the Encompass TPO Connect Administrator and may not be enabled.

To View the Lock History:

- 1 On the Product, Pricing & Lock page, click **View Lock History**.

Lock History								
	Lock Type	Request Date/Time	Status	Rate Sheet ID	Loan Program	Lock Date	Lock Days	Exp. Date
+	Re-Lock	07/27/2017 4:33:13 PM	Locked	7098101951	Wells Fargo Conf Fixed 30	7/27/2017	30	08/25/2017
+	Lock	07/27/2017 3:47:58 PM	Old Lock	7098101951	Wells Fargo Conf Fixed 30	7/27/2017	30	08/25/2017

[Close](#)

- 2 To close the Lock History, click **Close**.

Product & Pricing with Optimal Blue

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.

The screenshot shows the 'Search Product and Pricing' window. At the top, there are tabs for Pipeline, Search Results (selected), New Search, and RateSheet. Below the tabs, there are search parameters for Re-Submit Options: Loan Amt (400000), LTV (80), CLTV (0), Desired Rate (3.25), Desired Price (Buydown), Desired Lock (30), Interest Only (No), Waive Escrows (No), Property Zip (94566), Not Specified, Prepayment Penalty (None), and DTI Ratio (None). Below these are buttons for Print, All Products, Top Products, Side-by-Side Compare, Blended Compare, and Best Pricing. The main area displays a grid of products:

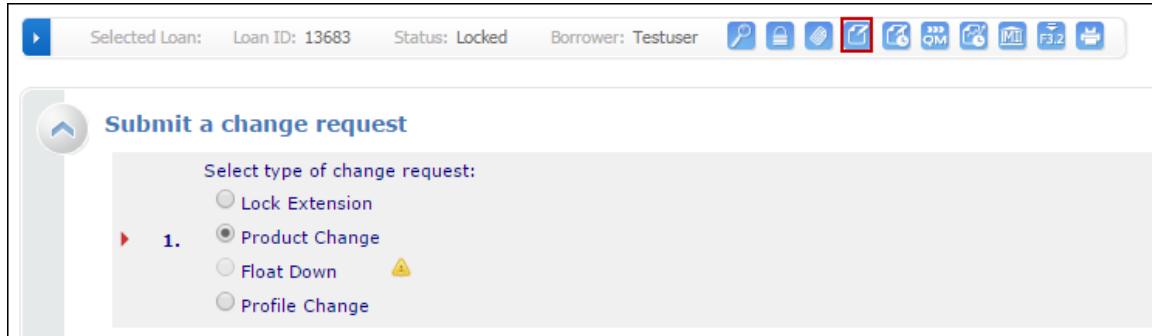
Links	Eligible Product	Rate	Margin	APR	P&I	Closing Cost (\$)	Discount/Rebate(\$)	Detail	Compare
<input type="checkbox"/>	Citi - Agency Freddie Mac Home Possible 30 Yr Fixed	3.250	0.000	3.657	\$1,741	\$19,808	\$19,808	Show	<input type="checkbox"/>
<input type="checkbox"/>	Citi - Agency HomeReady 30 Yr Fixed	3.250	0.000	3.657	\$1,741	\$19,808	\$19,808	Show	<input type="checkbox"/>
<input type="checkbox"/>	Wells Fargo - Conforming 30 Yr Fixed	3.250	0.000	3.887	\$1,741	\$30,344	\$30,344	Show	<input type="checkbox"/>
<input type="checkbox"/>	Wells Fargo - FHLMC Home Possible 30 Yr Fixed	3.250	0.000	3.892	\$1,741	\$30,560	\$30,560	Show	<input type="checkbox"/>
<input type="checkbox"/>	US Bank Bloomington - Conforming FHLMC 30 Yr Fixed (3601)	N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>
<input type="checkbox"/>	US Bank Bloomington - FNMA Conforming 30 Yr Fixed (3501/3505)	N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>
<input type="checkbox"/>	US Bank Bloomington - Conforming Home Possible 30 Yr Fixed (3687)	N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>
<input type="checkbox"/>	Citi - Agency 30 Yr Fixed	N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>
Reasons Eligibility cannot be Determined:								Detail <input type="button" value="▼"/>	
1. DTI Ratio is not Specified, And Loan Amt > 0								Hide	

- 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 or click **Request Lock** to submit a lock request for this program.

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.



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 shows the TPO Connect interface. On the left, there is a sidebar with the following sections and links:

- LOAN SUMMARY**
- [1003](#)
- [PRODUCT PRICING & LOCK](#)
- [DOCUMENTS](#)
- [CONDITIONS](#)
- [FEES](#)
- LOAN ACTIONS**
- [Import Additional Data](#)
- [Order Credit](#)
- [Order DU](#)
- [Order LPA](#)
- [Disclosures](#)
- [Submit Loan](#)
- [Re-Submit Loan](#)
- [Change of Circumstance](#)

On the right, there are two main content areas:

- LOAN SUMMARY** (Top Card):

\$104,000.00	
17.33% / 17.33%	
Base Loan Amount \$104,000.00	MI, FF, MIP Financed \$0.00
Sub. Financing \$0.00	Purpose of ReFi -
- LOCKED** (Bottom Card):

Locked 2.250%	
11/01/2017 - 11/30/2017 (30d)	
Search Product and Pricing	
Amortization Type Fixed Rate	Amortization Term 360
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
 (1) John Homeowner & Mary Homeowner

Choose Provider

Credit Provider	Select One	Request Type	Joint
	<input checked="" type="radio"/> New Credit Order <input type="radio"/> Re-Issue Credit	Report Type	Tri-Merge
Reference Number		Credit Bureaus	<input checked="" type="checkbox"/> Experian <input checked="" type="checkbox"/> Equifax <input checked="" type="checkbox"/> Trans Union

Borrower Information

Borrower John Homeowner	Present Address 175 13th Street Washington, DC 20013	Co-Borrower Mary Homeowner	Present Address 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 form titled "DU Order". It contains several input fields:

- "Request Type": A dropdown menu set to "Resubmit".
- "DU Credit Provider": A dropdown menu set to "Equifax".
- "User Name": An input field containing "999EL31714".
- "Password": An input field showing a series of dots (".....").
- "Product Description": An empty input field.
- "Last DU Ordered": A section header.
- "DU Key Number": An input field containing "1973305801".
- A blue "View Findings Report" button located at the bottom right of the form area, which is 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**.

The screenshot shows the 'Order Loan Product Advisor' interface. At the top, there's a header 'Order Loan Product Advisor'. Below it, a section titled 'LPA Order' contains fields for Request Type (New), Processing Point (Application/Processing), Property Type (Single Family Attached), Appraisal Form Type (DU Form 2075 = Desktop Ur), and Appraisal Method (Automated Valuation Model). Below this, a section titled '(1) John Homeowner & Mary Homeowner' displays 'Last Credit Ordered' information: Credit Provider (Equifax), Reference Number (empty), and Date Ordered (01-12-2017). There are 'Import Liabilities' and 'View Credit Report' buttons above this section. At the bottom right of the main form area is a blue button labeled '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.

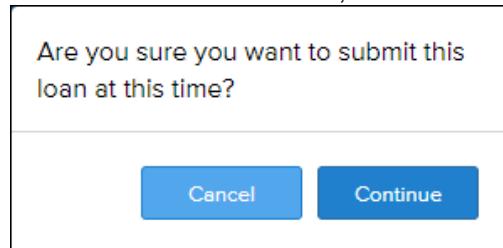
- 2 Review the information on the Disclosure page. This form is read-only. If you need to change any of the data on the page you can do so from the 1003 pages located in the menu on the left.
- 3 Click the **Ready to Disclose** button.

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**.



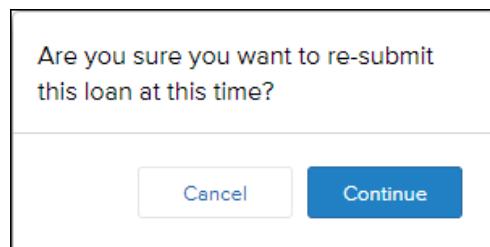
NOTE: You can request a rate lock before you submit the loan or at the same time that you submit the loan to the underwriter. For more information, refer to the Lock Request discussion later in this section. Note that the option to request a rate lock may not be provided on this TPO Connect site. The 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.



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**.

The screenshot shows the 'Product, Pricing & Lock' page. At the top right is a red-bordered 'Request Lock Extension' button. Below it is a 'Lock Details' section containing the following data:

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**.

The screenshot shows the 'Request Lock Extension' dialog box. It contains the following fields:

- Lock Expiration Date: 10/07/2016
- Days to Extend: Select (dropdown menu)
- New Lock Expiration Date: (empty input field)
- Comments: (large text area)

At the bottom are 'Cancel' and 'Request Lock Extension' buttons.

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.

Activities	Workflow
Registration Delegated	▼
<input type="radio"/> Locked	
<input type="radio"/> AUS	
<input checked="" type="radio"/> Order Credit 7/18/2018	
Submitted	▼
<input type="radio"/> Disclosure Sent	
Underwriting	▼
<input type="radio"/> Underwriting Submission	
<input type="radio"/> Condition Approval	
Closing	▼
<input type="radio"/> Documents Drawn	

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.

Application Step: Order Credit		
DOCUMENT	FILE NAME	DATE/TIME
Credit Report	Credit Report	07/18/2018 9:31 AM
OCid2		

4. Click the document entry to view the document.



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:

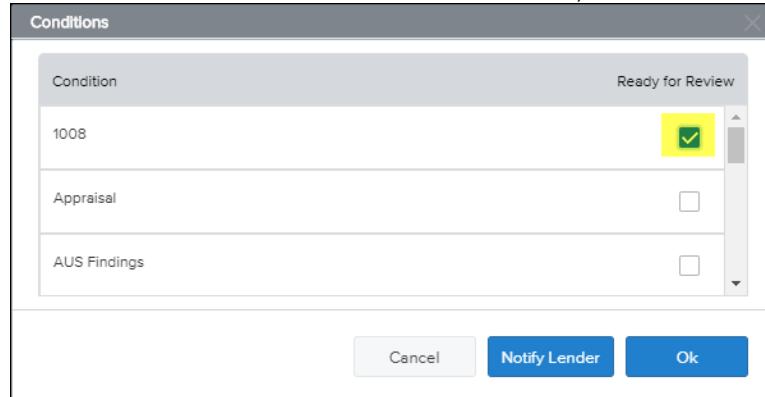
- 1 On the menu on the left, click the **Documents** link.
- 2 Click the **Add Document** button.

- 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 (trash bin) 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.

FILTER BY									
Prior To	All	Expand All	Collapse All	Notify Lender					
Max attachment size is 200 MB. View Supported Files.									
Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
Property	Appraisal	Approval	01/22/18		10	John America	Added	01/22/18	0 Ready for Review
APPRAISAL Unlink <div style="display: flex; justify-content: space-between;"> Comments Drag & Drop files here or Browse for files </div> <div style="margin-top: 10px;"> Link Document to Condition </div>									
Property	Final Inspection	Approval	01/22/18		10	John America	Added	01/22/18	0 Ready for Review
Property	Flood Letter	Approval	01/22/18		10	John America	Added	01/22/18	0 Ready for Review

- 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 to upload document files.

Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
Property	Appraisal	Approval	01/22/18		0	Jeff Doctest	TomAdded	01/22/18	0 Ready for Review

- 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

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:

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

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

- To sort the fees, click a column header.
- Click the **Export to Excel** icon to export the current list of fees to an Excel spreadsheet.
- Click the **Print** icon to print the current list of fees.
- 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.

The screenshot shows the Disclosure Tracking page with a sidebar on the left and three main content panels on the right.

- Left Sidebar:**
 - LOAN SUMMARY
 - 1003
 - PRODUCT PRICING & LOCK
 - DOCUMENTS
 - CONDITIONS
 - FEES
 - DISCLOSURE TRACKING** (highlighted with a blue background)
 - LOAN ACTIONS
 - Import Additional Data
 - Order Credit
 - Order DU
 - Order LPA
 - Disclosures
 - Submit Loan
 - Re-Submit Loan
- Right Content Panels:**
 - Compliance Timeline:**
 - Application Date: 03/30/2018
 - LE Due: 04/01/2018
 - eConsent
 - Intent to Proceed
 - Earliest Fee Collection
 - Estimated Closing
 - LE Tracking:**
 - LE Sent
 - LE Received
 - Revised LE Sent
 - Revised LE Received
 - SSPL Sent
 - Safe Harbor Sent
 - CD Tracking:**
 - CD Sent
 - CD Received
 - Revised CD Sent
 - Revised CD Received
 - Post Consumption Disclosure Sent
 - Post Consumption Disclosure Received