

# theLender

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Encompass TPO Connect Website User Guide.

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Section

*1*

# 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.

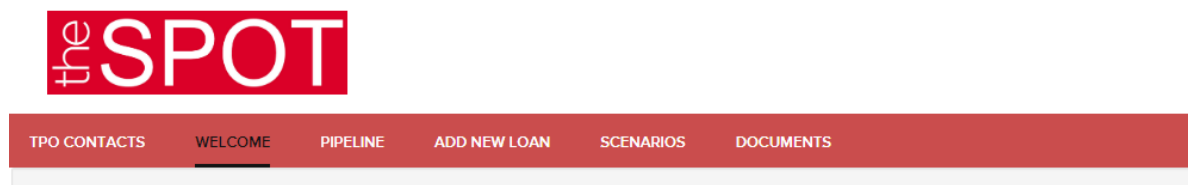
### To Gain Initial Access to the Website:

- 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**.

## 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
<b>CHANNEL</b>	<input type="checkbox"/>	#1804EM68111	Not Locked			04/02/18		TPO Started
<input checked="" type="radio"/> Wholesale	<input type="checkbox"/>	#1804EM78111	Not Locked			04/03/18		TPO Started
<input type="radio"/> Correspondent	<input type="checkbox"/>	#1803EM0001485111	Not Locked			03/15/18		TPO Started
<b>VIEW</b>	<input type="checkbox"/>	#1803EM0002394111	Not Locked			03/15/18		TPO Started
<input checked="" type="radio"/> All Loans	<input type="checkbox"/>	#1804EM00111	Not Locked			04/05/18		TPO Started
<input type="radio"/> My Loans	<input type="checkbox"/>	#1803EM0005596111 CA 93312	Not Locked		FarmersHome... \$250,000.00	03/16/18		TPO Started
<b>LOAN STATUS</b>	<input type="checkbox"/>	#1804EM03111	Not Locked			04/04/18		TPO Started
<input checked="" type="radio"/> Current								
<input type="radio"/> Archived								

### Loan Groups View Example:

LOAN OPTIONS	Loan Groups			
<b>CHANNEL</b>				
<input type="radio"/> Wholesale	Started 229 Loans	Purchase Review 0 Loans	Post Purchase 0 Loans	Audit Review 0 Loans
<input checked="" type="radio"/> Correspondent	Ready For Purcha... 0 Loans	Cancelled 3 Loans	Unacceptable Del... 0 Loans	Pending Withdra... 0 Loans
<b>VIEW</b>				
<input checked="" type="radio"/> All Loans	Withdrawn 0 Loans	Purchased 0 Loans	Locked Active 23 Loans	Pending Conditions 0 Loans
<input type="radio"/> My Loans				
<b>LOAN STATUS</b>				
<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	

**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**.

- 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.

- 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.

- 3 Click **Next**.
- 4 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**.

The image shows a dialog box titled "Register Wholesale Loan". Inside, there is a section titled "Initial Loan Estimate Issued By" with two radio button options: "Broker" and "Lender". At the bottom of the dialog, there are three buttons: "Back" (blue), "Cancel" (gray), and "Next" (gray).

- 5 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**.

The image shows a dialog box titled "Register Wholesale Loan". Inside, there is a section titled "How would you like to provide the loan data?". There are two radio button options: "Import from FNM 3.2 file" (which is selected) and "Manually enter loan data". Below the "Import from FNM 3.2 file" option, there is a text input field and a "Browse Files" button. At the bottom of the dialog, there are three buttons: "Back" (gray), "Cancel" (gray), and "Next" (blue).

- 6 Click **Next**.
- 7 If you imported a file, the 1003 form is displayed with the loan data.  
If you are manually entering the loan data, the 1003 form is displayed and you can begin entering data.
- 8 When you are ready to save the loan, click **Register**.

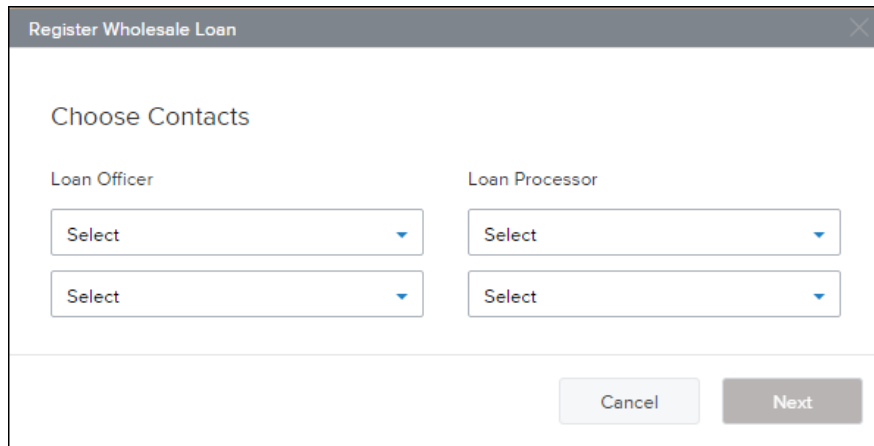
**NOTE:** All of these items are discussed in detail later in this guide.

## 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**.

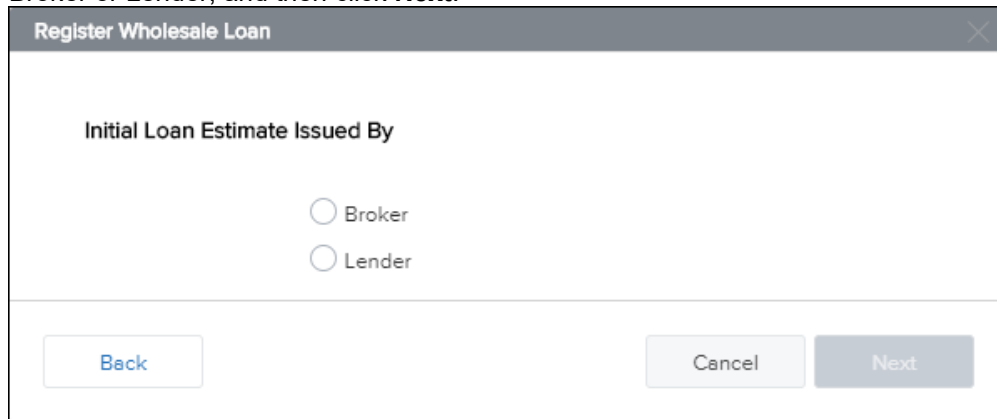
- 1 Click the **Add New Loan** button on the TPO Connect home page to start a new loan.

- 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.



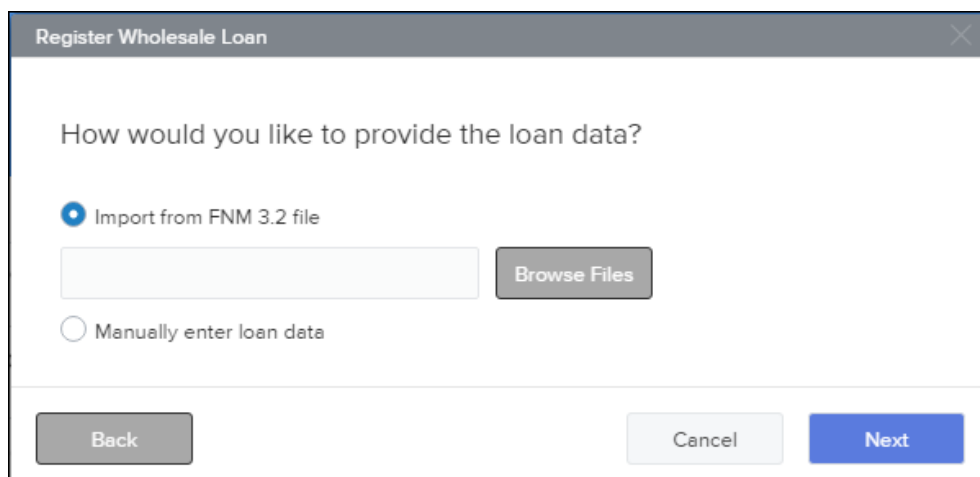
The screenshot shows a window titled "Register Wholesale Loan" with a close button (X) in the top right corner. The main heading is "Choose Contacts". Below this, there are two columns of dropdown menus. The left column is labeled "Loan Officer" and contains two "Select" dropdowns. The right column is labeled "Loan Processor" and also contains two "Select" dropdowns. At the bottom right, there are two buttons: "Cancel" and "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**.



The screenshot shows a window titled "Register Wholesale Loan" with a close button (X) in the top right corner. The main heading is "Initial Loan Estimate Issued By". Below this, there are two radio button options: "Broker" and "Lender". At the bottom, there are three buttons: "Back" (in blue), "Cancel", and "Next" (in blue).

- 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**.



The screenshot shows a window titled "Register Wholesale Loan" with a close button (X) in the top right corner. The main heading is "How would you like to provide the loan data?". Below this, there are two radio button options. The first option is "Import from FNM 3.2 file", which is selected (indicated by a blue dot). Below this option is a text input field and a "Browse Files" button. The second option is "Manually enter loan data". At the bottom, there are three buttons: "Back", "Cancel", and "Next" (in blue).




- 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	###-##-#### 	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

# 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 'Register Wholesale Loan' window displays a 'Choose Contacts' section. It includes two groups of dropdown menus: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each group has an 'Organization' dropdown (currently showing 'TPOConnect Test Org') and a 'User Name' dropdown (currently showing '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 'Register Wholesale Loan' window displays the 'Initial Loan Estimate Issued By' section. It contains two radio button options: 'Broker' 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 'Register Wholesale Loan' window displays the 'Import Loan Data From FNM 3.2 File' section. It features a large dashed box for file upload with 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 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.

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

Register Wholesale Loan

Initial Loan Estimate Issued By

☐ Broker

☐ Lender

Back Cancel Next

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

Register Wholesale Loan

Import Loan Data From FNM 3.2 File

Drop Here to Upload or Click to Browse

Back Cancel Skip

- 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  
(f) John Homeowner & Mary Homeowner 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	

## 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  
(f) John Homeowner & Mary Homeowner Edit

Save Next

☐ 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	\$156350	Interest Rate	4.875 %
Lien Position	First	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	Case #1	MI Months	
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
		Estimated Closing Date	MM / DD / YYYY

## Borrower Information Page

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

1003 / Borrower Information

Select Borrower Pair  
(f) John Homeowner & Mary Homeowner Edit Save 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	

**Borrower Present Address**  
175 19th Street, Washington DC 20013 Edit Delete

Add Present Address

## 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 (f) John Homeowner & Mary Homeowner

Current Employer? ☐ Yes ☐ No

Employer Name

Employer Address

City

State Select One

Zip

Work Phone (##) ###-####

Position / Title / Business Type

Self-Employed? ☐ Yes ☐ No

Years on the job  Months

Years in line of work

Employed From  MM / DD / YYYY To  MM / DD / YYYY

Cancel Save Save & Add Another

- 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

(f) John Homeowner & Mary Homeowner

Edit

Save

Next

V. Monthly Income and Combined Housing Expense Information

Gross Monthly Income

Borrower	CoBorrower	Total
Base \$4300	\$	\$4,300.00
Overtime \$	\$	\$0.00
Bonuses \$	\$	\$0.00
Commissions \$	\$	\$0.00
Div. / Interest \$	\$	\$0.00
Net Rental Inc. \$	\$	\$0.00
Other \$	\$	\$0.00
Other Income \$250.00	\$0.00	\$250.00
Total \$4,550.00	\$0.00	\$4,550.00

Monthly Housing Expenses

Present	Proposed
Rent \$892	
First Mtg. \$	\$827.42
Other Fin. \$	\$
Haz. Ins. \$	\$30
RE Taxes \$	\$225
Mtg. Ins. \$	\$92
HOA Dues \$	\$
Other \$	\$
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.

**Add Stocks and Bonds**

Borrower Pair John Homeowner & Mary Homeowner

Company Name &

Account #

value \$

- 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 \$

- 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 \$

- 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.

The screenshot shows a window titled "General Liabilities" with a close button (X) in the top right corner. Below the title bar, there is a message: "Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings." Below this message is a table with the following data:

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

At the bottom right of the window, there are two buttons: "Cancel" and "Import Liabilities". The "Import Liabilities" button is highlighted with a red border.

- 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:

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

1003 / Loan Information

Select Borrower Pair

(t) John Homeowner & Mary H...

Edit

Save

Next

☐ 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.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H... Edit Save Next

☐ 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.

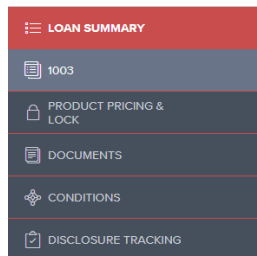
**I. Types of Mortgage and Terms of Loan**

Base Loan Amount	\$156350	Interest Rate	4.875 %
Lien Position	First	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	Case #1	MI Months	
Amortization Term Months	360	<input type="checkbox"/> Lender Paid Mortgage Insurance	

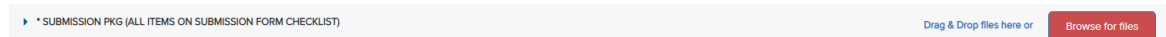
## Submit Loan

Once you have completed processing the loan, you can upload your submission package to the portal.  
**To Upload Documents:**

- 1 Click **Documents** in the Loan Summary menu on the left.



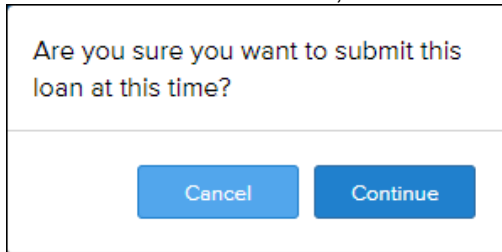
- 2 Upload submission package in the folder labeled \*SUBMISSIONPKG(ALL ITEMS ON SUBMISSION FORM CHECKLIST)



- 3 Once you are finished uploading, 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**.

A confirmation dialog box with a white background and a thin black border. It contains the text "Are you sure you want to submit this loan at this time?" in a dark blue font. Below the text are two blue buttons with white text: "Cancel" on the left and "Continue" on the right.

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

Cancel 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.

## 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

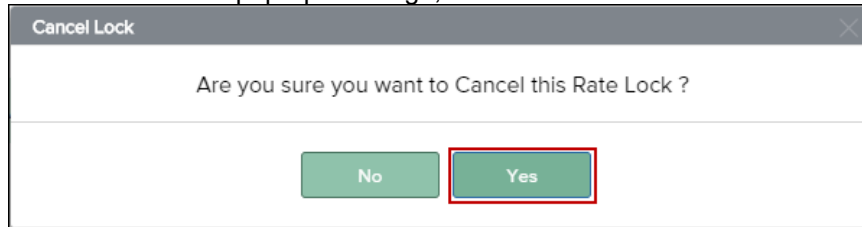
- 5 Click the **Save to Loan** button to apply the product's interest rate to the loan. If permission has not been granted to register the loan, the **Save to Loan** button is disabled.

**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.

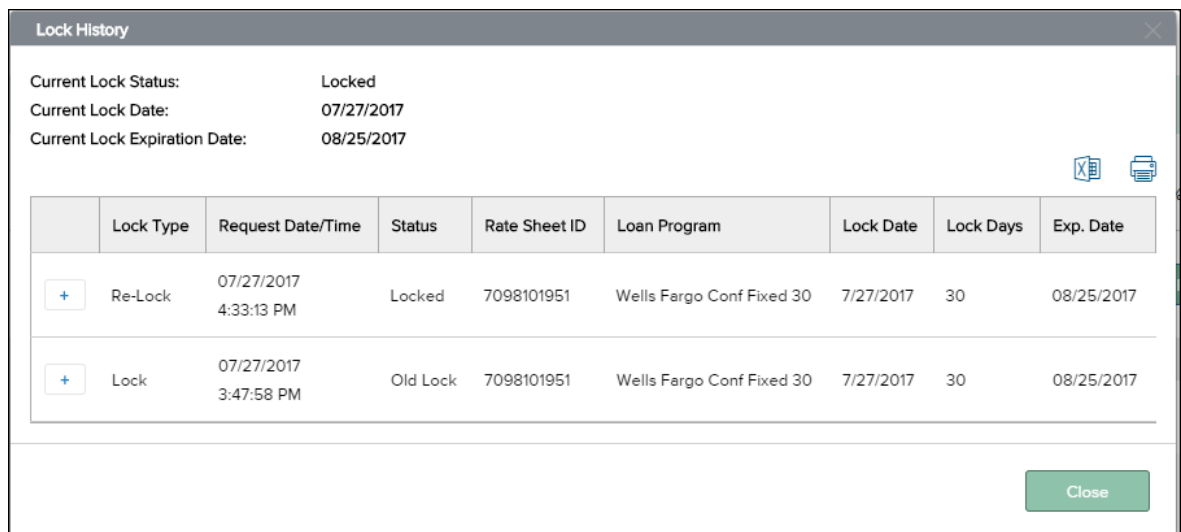
- 1 On the Product, Pricing & Lock page, click **Cancel Lock**.
- 2 On the cancel lock pop-up message, click **Yes**.



*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**.



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



Section

3

# Working with 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 shows the 'LOAN SUMMARY' page. On the left is a sidebar with a 'LOAN ACTIONS' menu. The main content area displays loan details in two sections.

**LOAN ACTIONS Menu:**

- Import Additional Data
- Order Credit
- Order DU
- Order LPA
- Disclosures
- Submit Loan
- Re-Submit Loan
- Change of Circumstance

**Loan Summary Section 1:**

- \$104,000.00**
- 17.33% / 17.33%

Base Loan Amount	MI, FF, MIP Financed
\$104,000.00	\$0.00
Sub. Financing	Purpose of ReFi
\$0.00	-

**Loan Summary Section 2:**

- Locked 2.250%**
- 11/01/2017 - 11/30/2017 (30d)
- [Search Product and Pricing](#)

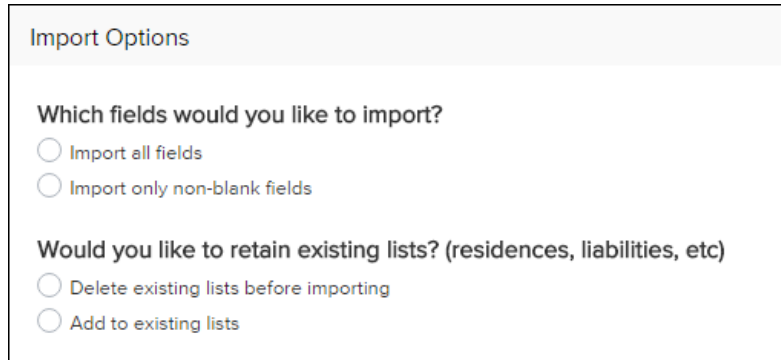
Amortization Type	Amortization Term
Fixed Rate	360
Loan Program	
AAA Test FHA Fixed 30	

## 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.

## 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.

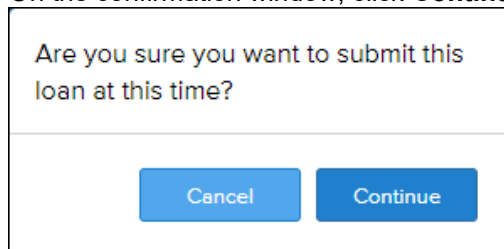
- 2 Review the information on the Disclosure page. This form is read-only. If you need to change any of the data on the page you can do so from the 1003 pages located in the menu on the left.
- 3 Click the **Ready to Disclose** button.

## 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:

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



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

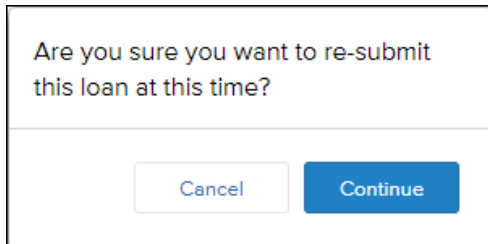
**NOTE:** You can request a rate lock before you submit the loan or at the same time that you submit the loan to the underwriter. For more information, refer to the Lock Request discussion later in this section. Note that the option to request a rate lock may not be provided on this TPO Connect site.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



A confirmation dialog box with a white background and a thin black border. The text inside reads: "Are you sure you want to re-submit this loan at this time?". Below the text are two buttons: a light blue "Cancel" button on the left and a dark blue "Continue" button on the right.

## 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.\*)

# Adding Documents & Viewing Conditions

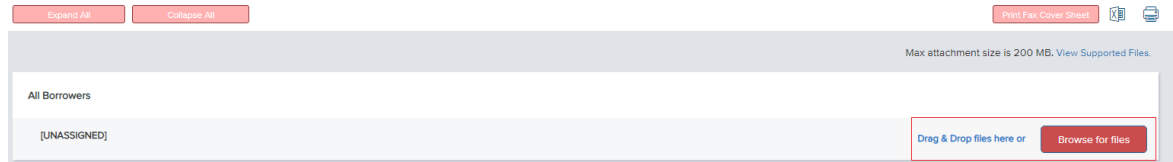
## Adding Documents

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.

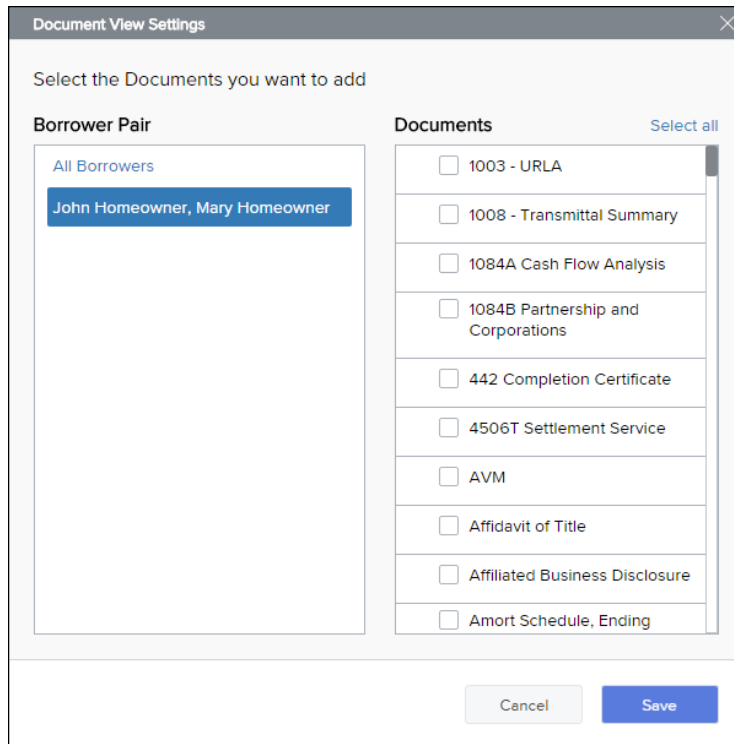
**NOTE:** Access to the Documents and Conditions section is controlled by the lender's Encompass administrator. The actions you are allowed to perform and the types of documents and conditions that are provided here by default are also controlled by the Lender's Encompass administrator.

### To Add Documents to the Loan:

- 1 On the menu on the left, click the **Documents** link.
- 2 Click the **Browse for files** button or you can **Drag and Drop the files**.



- 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.

### 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.

Condition	Ready for Review
1008	<input checked="" type="checkbox"/>
Appraisal	<input type="checkbox"/>
AUS Findings	<input type="checkbox"/>


Buttons: Cancel, Notify Lender, Ok

- 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.



## 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 Type 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	
Income	<b>4506 results W- Only Validation</b>	Funding	03/14/19		60	LISANDRO LOPEZ	Cleared	03/29/19	0
UW to review W-2s 4506 results for the following years: 2018, 2017, & 2016. Transcripts are internally ordered.									
4506 RESULTS W- ONLY VALIDATION									
Assets	<b>6 mos piti reserves required</b>	Docs	03/14/19		60	LISANDRO LOPEZ	Cleared	03/18/19	0
\$43,128									
6 MOS PITI RESERVES REQUIRED									
Property	<b>Appraisal</b>	Docs	03/14/19		60	LISANDRO LOPEZ	Cleared	03/15/19	0
Provide the appraisal on form 1004_ for the subject property, supporting a value of: \$1,165,000_									

When you are finished adding supporting documents, click **Ready for Review** to indicate that the conditions have been satisfied.

- 3 Click **Notify Lender** to notify the Investor that there are conditions ready for review.



# Disclosure Tracking

## 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 displays the 'Disclosure Tracking' page. The left sidebar menu includes the following items:

- LOAN SUMMARY
- 1003
- PRODUCT PRICING & LOCK
- DOCUMENTS
- CONDITIONS
- FEEES
- DISCLOSURE TRACKING** (highlighted)
- LOAN ACTIONS**
  - Import Additional Data
  - Order Credit
  - Order DU
  - Order LPA
  - Disclosures
  - Submit Loan
  - Re-Submit Loan

The main content area is titled 'Disclosure Tracking' and contains three columns of tracking information:

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 -