

# TPO Training

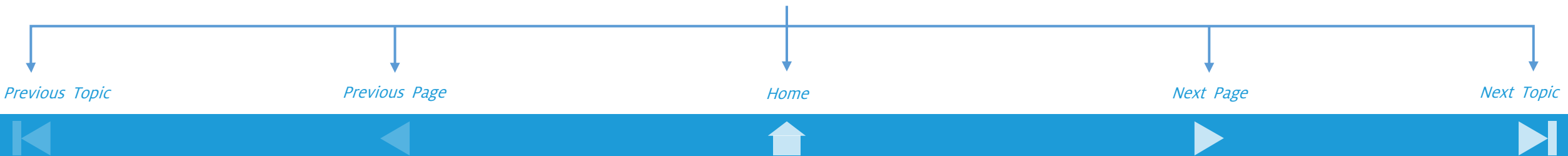
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

# WELCOME

We are very excited to work with you and to make your experience the best it can be.

This guide will help you get started.

Use these buttons for quick navigation throughout this guide



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Contents (click to jump)

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**9 Product Pricing & Lock**

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# TPO Training

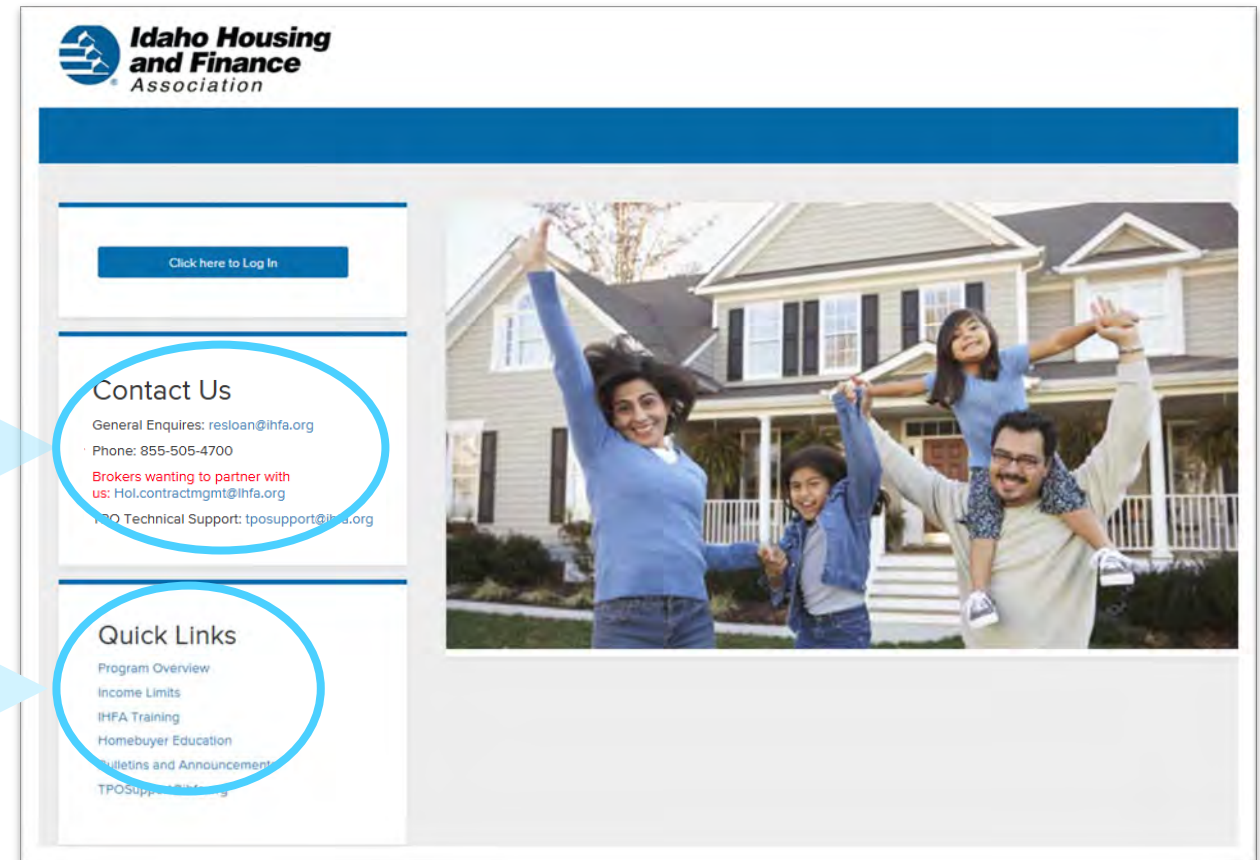
## Contact Information – Quick Links

### Contact Us

- Use these emails and phone number for any [loan product questions](#).

### Quick Links

- [Program Overview](#) - Overview of loan programs with full program details.
- [Income Limits](#) - Provides current income and sales price limit chart by county.
- [IHFA Training](#) - TPO Tutorial and Training Currently Available.

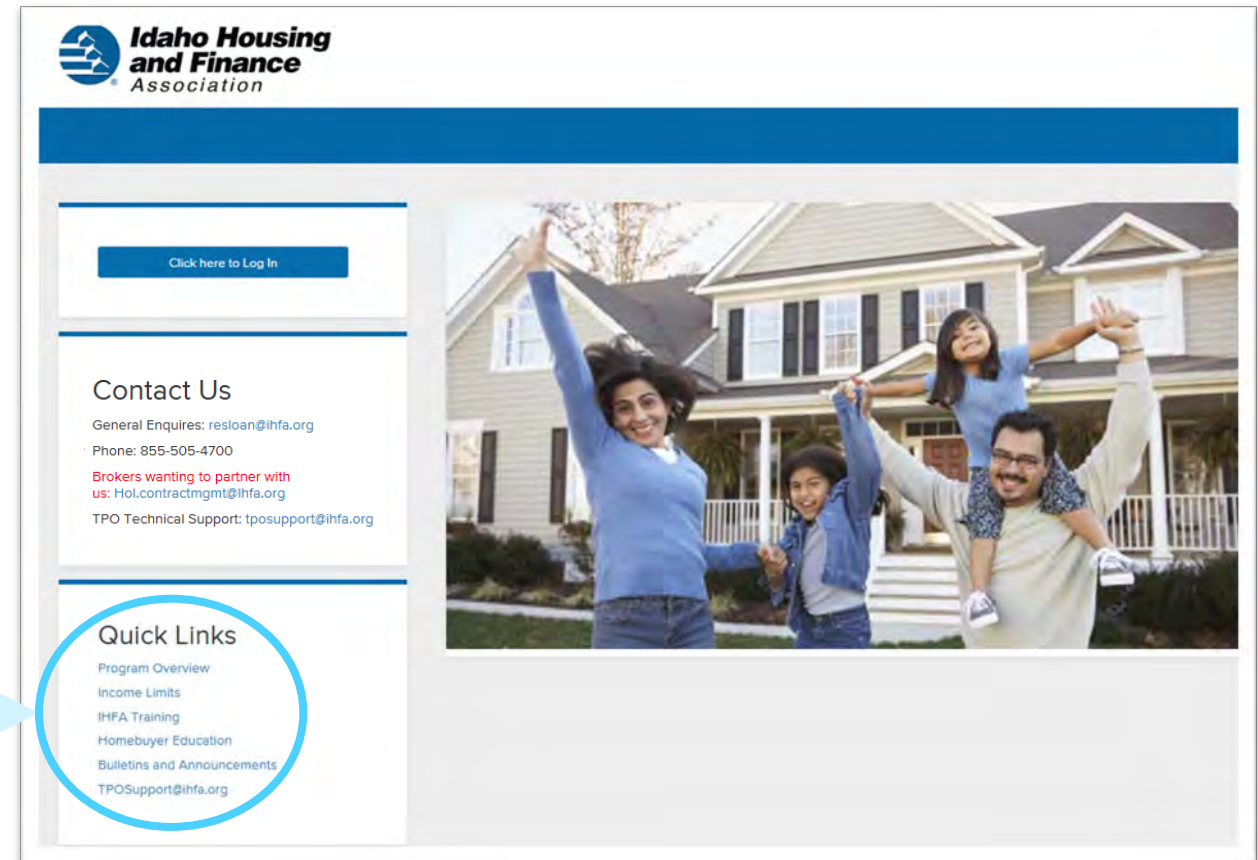


# TPO Training

## Contact Information – Quick Links

### Quick Links (continued)

- **Homebuyer Education** - Links to our Finally Home! Programs including Homebuyer Education and free housing counseling.
- **Bulletins and Announcements** - Links to a list of available resources, including emailed program bulletins and marketing material for cobranding.
- **TPO Support** - Opens an email to contact our TPO support directly (please attach a screenshot of any errors you encounter).



# TPO Training

## TPO Connect Site - *Login*

User Name will be your email address.

**DO NOT** click the **Internal User Box**.

Clicking the **Remember Me** box is okay and optional

When your account is set up you will receive a **Welcome** email with your user name and temporary password.

You can **RESET** your own password after entering your user name and clicking **Forgot Password**.

If you need to help, send an email to: [TPOSupport@IHFA.ORG](mailto:TPOSupport@IHFA.ORG)

LOGIN

User Name

Internal User

Remember Me

LOGIN

gaylep@ihfa.org

Password

Login

Forgot Password?



# TPO Training

## Welcome

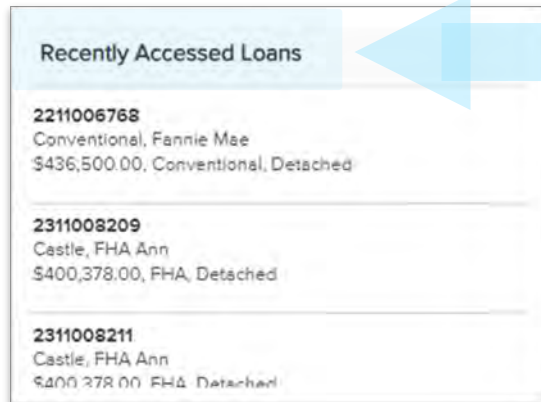
Once in the TPO Connect Site you can use the navigation bar to access the different screens



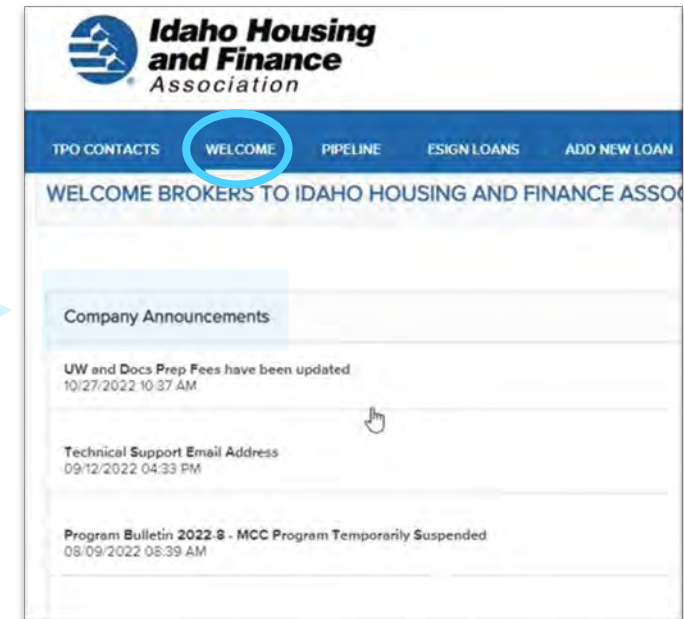
### Welcome

- Includes recent [Company Announcements](#).

NOTE: Company Announcements pertain to TPO only



- You can [access loans](#) here.  
(Instead of going through [Pipeline](#))



# TPO Training

## eSign



### Esign Loans

A **RED DOT** indicates signatures are needed.

**Click** the red dot and it will take you to the loan

NOTE: If there is no red dot you are good.

eSign Loans   1 Loan(s)	
LOAN NUMBER	BORROWER NAME
2311008211	Castle, FHA Ann





# TPO Training

## Add a New Loan



WELCOME PIPELINE ESIGN LOANS 1 ADD NEW LOAN SCENARIOS ORDER APPRAISAL ▾ UNDERWRITING ALLREGS SITE ▾ DOCUMENTS

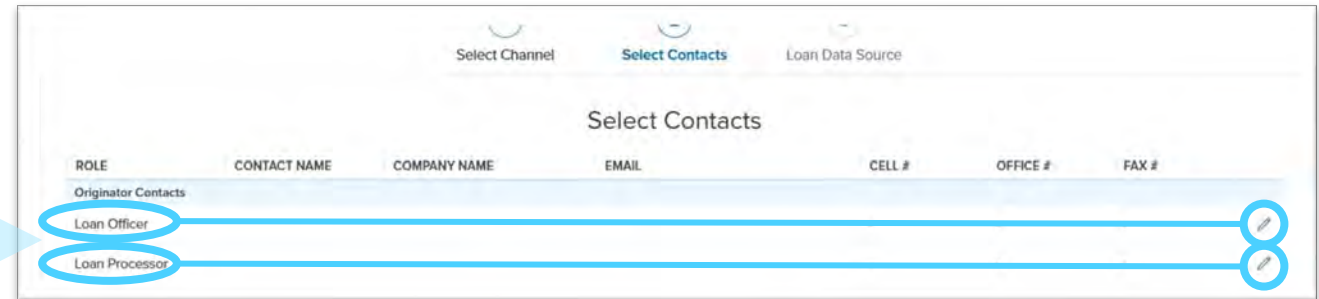
### Add New Loan

Click on the **Pencil** to open additional screen to add **Loan Officer & Loan Processor** information.

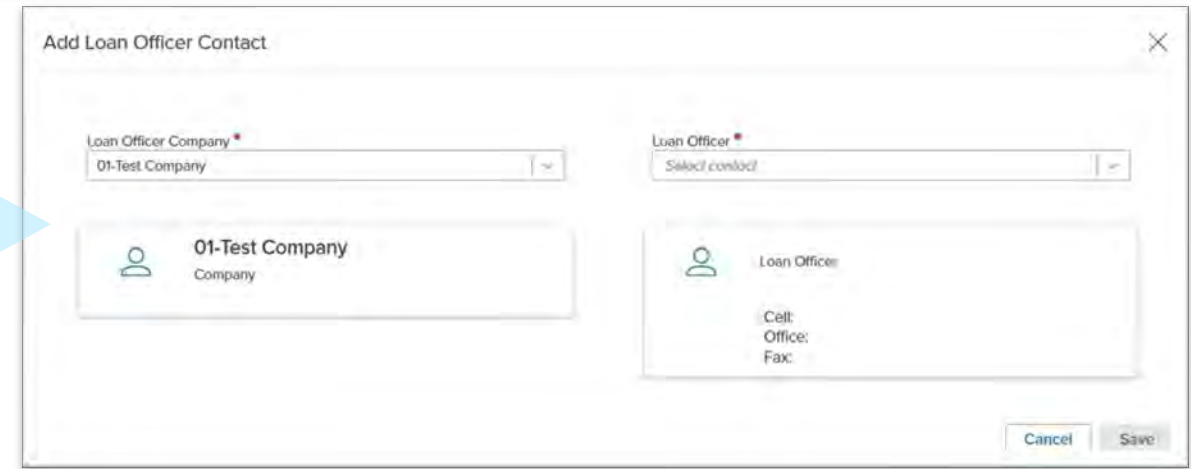
Once Loan Officer and Processor are selected, you will be able to select **Next**



Back Next



ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #
Originator Contacts						
Loan Officer						
Loan Processor						



Add Loan Officer Contact

Loan Officer Company \*  
01-Test Company

Loan Officer \*  
Select contact

01-Test Company  
Company

Loan Officer  
Cell:  
Office:  
Fax:

Cancel Save

NOTE: If an incorrect person is selected, you will need to contact our Encompass administrator for assistance [TPOsupport@ifha.org](mailto:TPOsupport@ifha.org)





# TPO Training

## Add a New Loan



Click on **LOCAL DRIVE** and select the MISMO file you want to upload.

Once you have uploaded your file the **Go to Register Loan Form** will turn blue and allow you to advance to the next screen.

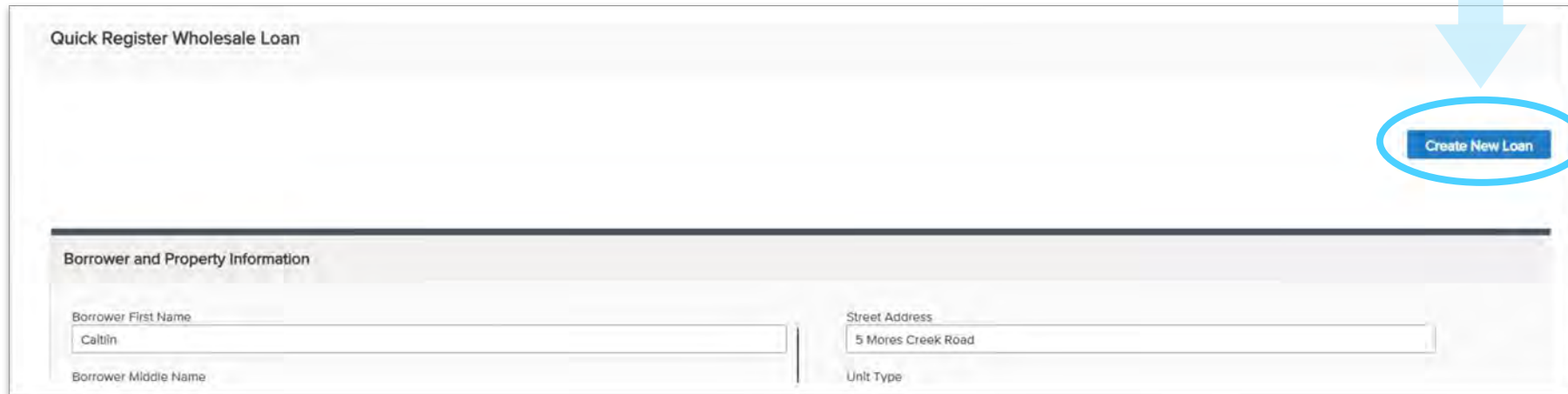
A screenshot of the 'Loan Data Source' form. At the top, there's a progress bar with three steps: 'Select Channel' (checked), 'Select Contacts' (checked), and 'Loan Data Source' (active, with a '3' in a circle). The form title is 'Loan Data Source'. Under 'Data Format', there are two radio buttons: 'Import Loan Data From ULAD / iLAD (MISMO 3.4) File' (selected) and 'Manual'. Under 'Upload', there's a 'Browse:' label followed by 'LOCAL DRIVE' (circled in blue). Below this is a dashed box with a cloud icon and the text 'Drop Files here to upload' and 'Supported: 1003, txt, xml'. At the bottom, there's a red note: 'Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.' At the bottom right, there are two buttons: 'Back' and 'Go to Register Loan Form' (circled in blue).

# TPO Training

## Add a New Loan

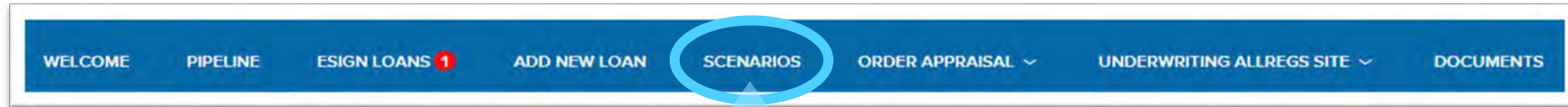


Complete the requested information and then click [Create New Loan](#).  
You will be taken to your loan to finish input.

A screenshot of a web form titled 'Quick Register Wholesale Loan'. The form has a light gray header and a white body. Below the header, there is a section titled 'Borrower and Property Information'. This section contains four input fields: 'Borrower First Name' (with the value 'Caitlin'), 'Street Address' (with the value '5 Mores Creek Road'), 'Borrower Middle Name', and 'Unit Type'. A blue button labeled 'Create New Loan' is located in the top right corner of the form, circled in light blue. A large light blue arrow points from the text 'Create New Loan' in the instruction above to this button.

# TPO Training

## Scenarios



Select **SCENARIOS** to launch **Optimal Blue**

You can run scenarios for loans not yet in the system.  
Use “**Save as Prospect**” to save information about your borrower.

Fields with a **RED DOT** need to be completed.  
(Most common are **Properties Financed**, **County** and **Community Affordable Second**).

You will pull your interest rates from **Optimal Blue**.

SUGGESTION: Save a generic prospect in “**Save as Prospect**” for Conventional and FHA pricing.

A screenshot of the 'OB Scenario' form. The form is divided into several sections: Lien Information, Loan Information, Borrower Information, and Property Information. Each section contains various input fields, some of which are marked with a red dot indicating they are required. The 'Save As Prospect' button is circled in blue. The form also includes a 'Submit' button and a 'Pipeline' dropdown menu.

# TPO Training

## Scenarios

WELCOME PIPELINE ESIGN LOANS **1** ADD NEW LOAN **SCENARIOS** ORDER APPRAISAL **▼** UNDERWRITING ALLREGS SITE **▼** DOCUMENTS

Product Type(s) should only have  
**HFA/Bond** checked.

Automated U/W System can be left as  
“Not Specified”.

First Lien Search Criteria

Loan Type: ☒ Conforming ☐ NonConforming ☐ FHA ☐ VA ☐ Alt-A/Exp. Crit. ☐ USDA

Loan Term(s): ☒ 30 Yr ☐ 25 Yr ☐ 20 Yr ☐ 15 Yr ☐ 10 Yr ☐ 12 Yr ☐ 40 Yr ☐ 9 Yr ☐ 8 Yr ☐ 7 Yr  
☐ 6 Yr ☐ 5 Yr ☐ 4 Yr ☐ 3 Yr ☐ 2 Yr ☐ 1 Yr ☐ 3 Mo ☐ 6 Mo ☐ 9 Mo **Max 3**

Amortization Type(s): ☒ Fixed ☐ ARM ☐ Balloon

ARM Fixed Term(s): ☐ 1 Mo ☐ 3 Mo ☐ 6 Mo ☐ 1 Yr ☐ 2 Yr ☒ 3 Yr ☒ 5 Yr ☐ 7 Yr ☐ 10 Yr ☐ 15 Yr  
☐ 6 Yr **Max 5**

Exp. App. Level(s): ☐ N/A ☐ Level 1 ☐ Level 2 ☐ Level 3 ☐ Level 4 ☐ Level 5 **Max 3**

Product Type(s): ☒ All ☐ Standard ☐ Affordable ☐ HARP ☐ Hero/Champion  
☒ FFA/Bond ☐ HUD Specialty ☐ Reno/Rehab ☐ Student Ln CO Refi ☐ USDA Streamline  
☐ Expanded Guidelines

Desired Price:   
Buydown:  None **▼**  
FHA Case # Assigned:  On or after 1/1/2024 **▼**

Desired Rate:   
Borrower Pays MI (if required):  Yes **▼**  
Reduced MI:  No **▼**

Desired Lock Period:   
Automated U/W System:  Not Specified **▼**

Interest Only:  No **▼**  
Prepayment Penalty:  None **▼**



# Scenarios

## PIPELINE

ADD NEW LOAN

ORDER APPRAISAL 

DOCUMENTS

**Eligible Products** will show up

Links	Eligible Product	Rate	Margin	Price	APR	P&I	Detail
<a href="#">MI</a>	FHLMC HFA Advantage w/out Assistance (Purchase) 30 Yr Fixed	6.750	0.000	100.000	7.269	\$1,946	<a href="#">Show</a>
<a href="#">MI</a>	FHLMC HFA Advantage w/Idaho Heroes Second Mortgage (Purchase) 30 Yr Fixed	6.875	0.000	101.750	7.400	\$1,971	<a href="#">Show</a>
<a href="#">MI</a>	FHLMC HFA Advantage w/Second Mortgage (Purchase) 30 Yr Fixed	7.000	0.000	100.000	7.537	\$1,996	<a href="#">Show</a>
<a href="#">MI</a>	FHLMC HFA Advantage w/Forgivable Loan 0.5% (Purchase) 30 Yr Fixed	7.125	0.000	100.000	7.669	\$2,021	<a href="#">Show</a>

Click “**Show**” in the “**Details**” column for additional information about loan product.

For **mortgage insurance (MI)**, click **MI** under the “**Links**” column or “**MI**”. A quote window will open.

You can search for **MI** quotes here.

To ensure accurate quotes, please pull MI quotes from here.

Links

MI

Eligible Product	Rate	Margin	Price	APR	P&I	Detail
FHLMC HFA Advantage w/out Assistance (Purchase) 30 Yr Fixed	6.750	0.000	100.000	7.269	\$1,946	Hide
View Pricing for lock period: 45   Expiration: 01/22/24			Pricing Last Updated: 12/07/23 8:50 AM Search Timestamp: 12/07/23 5:18 PM			
Rate	Price	APR	P&I	MI	Select	
6.750	100.000	7.269	\$1946	MI		
The following loan level adjustments have already been applied to pricing.						
Reason	Points	Rate	Margin			
Total Adjustments	0.000	0.000	0.000			
Notes/Advisories:						
1. All mortgage insurance premium types may NOT be available through the selected lender. Additionally, mortgage insurance providers may have additional restrictions. Please refer to each mortgage insurance provider's website and the lender for complete eligibility details.						





# TPO Training

## Scenarios

WELCOME PIPELINE ESIGN LOANS <sup>1</sup> ADD NEW LOAN **SCENARIOS** ORDER APPRAISAL <sup>▼</sup> UNDERWRITING ALLREGS SITE <sup>▼</sup> DOCUMENTS

Complete **Mortgage Insurance Quote (MI)** fields.

Quote will default to **HFA-unless Standard Coverage Required**.

Change **Coverage Type** to “**Standard GSE**” unless your borrower has income at 80% or below AMI.

**Mortgage Insurance Quote**

MI Provider: Best Ex (All Providers) <sup>▼</sup>

Property Zip Code:

HTI without MI:  DTI without MI:

☐ First Time Home Buyer(s)  
☐ Multiple Borrowers

Attributes

Attribute	Value
FICO	620
Self-Employed	<input type="checkbox"/>
Foreclosure (7 Yrs)	<input type="checkbox"/>
Bankruptcy (7 Yrs)	<input type="checkbox"/>

AU Result: None <sup>▼</sup>

Coverage Type: **HFA - unless Standard Coverage Required** <sup>▼</sup>

Order Quotes

**Mortgage Insurance Quote**

MI Provider: Best Ex (All Providers) <sup>▼</sup>

Property Zip Code: 83702

HTI without MI: 35 DTI without MI: 45

☒ First Time Home Buyer(s)  
☒ Multiple Borrowers

Attributes	Borrower 1	Borrower 2
FICO	620	680
Self-Employed	<input type="checkbox"/>	<input type="checkbox"/>
Foreclosure (7 Yrs)	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy (7 Yrs)	<input type="checkbox"/>	<input type="checkbox"/>

AU Result: Approve/Eligible <sup>▼</sup>

Coverage Type: HFA - unless Standard Coverage Required <sup>▼</sup>



# TPO Training

## Scenarios

[WELCOME](#)[PIPELINE](#)[ESIGN LOANS](#) 1[ADD NEW LOAN](#)[SCENARIOS](#)[ORDER APPRAISAL](#) ▼[UNDERWRITING ALLREGS SITE](#) ▼[DOCUMENTS](#)

Chose the **Mortgage Insurance (MI)** company and the coverage that best suits your borrower's needs.

We work with 5 MI companies (Essent, Enact, MGIC, NationalMI and Radian) and 3 mortgage insurance options (Monthly, Split/Buydown and Single Premium).

Print Quote of your choice.

Save as PDF - You will need an **MI** quote to complete the **MI** field and to complete the **Loan Estimate** request.

Mortgage Insurance Quote

MI Search Results - 12/7/2023, 5:04:02 PM CMT

Search Criteria

Provider: 5 Providers

Zip: 83702

HTI: 35%

DTI: 45%

FTHB: Yes

FICO: 620/680

Self-Empl: No/No

Foreclosure: No/No

Bankruptcy: No/No

AU Result: DuApproveEligible

Coverage: Hfa

Modify Search

Monthly Split/Buydown Single Premium Single Company Quot

	Enact	radian
Monthly Premium	\$175.00	\$177.50
Monthly P&I	\$1,946.00	\$1,946.00
P&I + MI Premium	\$2,121.00	\$2,123.50
Monthly Premium Rate	0.70%	0.71%
Quote ID	OQ59BD1D2	GH3MIDE
Contact	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote
Provider Info	View	View
Master Policy Number	B222222SNV	24681-000

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides 12% coverage minimum rate.



# TPO Training

## Order Appraisal



### Select ORDER APPRAISAL

- Selecting will auto-launch an **Order Appraisal** email
- Fill out **ALL** required information
- Include specific contact information under “**Special Instructions:**”

Click Here to Order Appraisal  
Please provide the information in the email that generates.

A screenshot of an email composition window. The 'To' field contains 'Appraisals@ihfa.org'. The 'Subject' field contains 'Order Appraisal'. Below the fields is a 'Send' button. The body of the email contains the text: 'This message is to indicate that an appraisal needs to be ordered using the following information:'. Below this text are several labels: 'Borrower Name:', 'Loan Number:', 'Address:', 'Special Instructions:' (circled in blue), 'Who to bill information', 'Name:', 'Phone Number:', and 'Email Address:'. There are corresponding input fields for each label.

### Additional Information (Continued on next screen)

- **Dart** as the **AMC** will send a payment link to the borrower that has to be paid before the appraisal moves forward. If you, as broker, want to pay for the appraisal you will need to notify us.



# TPO Training

## Order Appraisal



### Additional Information (Continued)

- Payment links are sent to the borrower automatically. If you would like a payment link to be sent to another email, we can send a manual request to the [AMC](#) (Dart Appraisals). Keep in mind that it can take a few hours to get to the request. Factor this time in when ordering and let the borrower know **NOT** to pay through their link if you are paying.
- If the appraisal comes back “[Subject To](#)” the repairs will need to be completed and reinspection ordered through the appraisal desk [appraisals@ihfa.org](mailto:appraisals@ihfa.org).
- Just like the appraisals, [re-inspections](#) will need to be paid upfront.

NOTE: Borrowers must download the appraisal and ROV sent via email by [AMC](#), in order to complete the acknowledgement required by the Financing Agencies. If accessing from a mobile device, use an updated/supported browser and clear your cache.



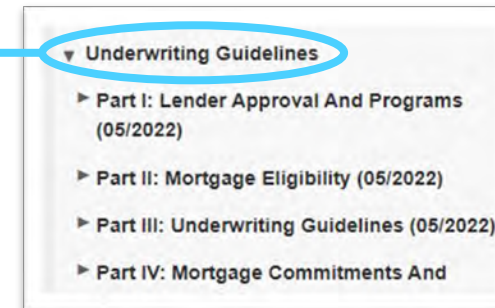
# TPO Training

## Underwriting AllRegs



Select **UNDERWRITING ALLREGS SITE**

- You will need to register (once) to access this website.
- You will find **IHFA** underwriting guidelines here.



# TPO Training

## Documents



### Select DOCUMENTS

#### Forms

- **Broker Submission Checklist** - List of what items needed to move the loan to the next step
- **Broker Closing Fee Worksheet** - To be completed after your initial underwriting approval has been received. The closer will use this worksheet to complete the initial CD. All 3<sup>rd</sup> party invoices need to be sent with request as well as all addendums including the RE10 if applicable.

**Change of Circumstance**  
Change of Circumstance - Used only for changes to 2nd Mortgages

**Training Materials**  
TPO Connect User Manual June 2022  
Optimal Blue - How to Lock and Make Changes to a Loan

**Forms**  
Underwriting Cover Letter  
Broker Submission Checklist  
Broker Closing Fee Worksheet

**Required Documents to Send L.E. & Disclosures to Borrowers:**

- ☐ Signed Purchase Contract & Sale Agreement
- ☐ Title Fees (TRID)
- ☐ MI Quote (Conventional)

**Required Loan Documentation for Submission to Underwriting:**

- ☐ AUS Approve/Eligible Status
- ☐ Loan Submission Checklist/Cover letter/LOE
- ☐ Bank Statements / Retirement Accounts
- ☐ Credit Report associated with AUS (less than 60 days old)
- ☐ Homeowners Insurance Binder or Quote

NOTE: ALL 3<sup>rd</sup> party processing companies must be approved by IHFA before logins will be given to them.



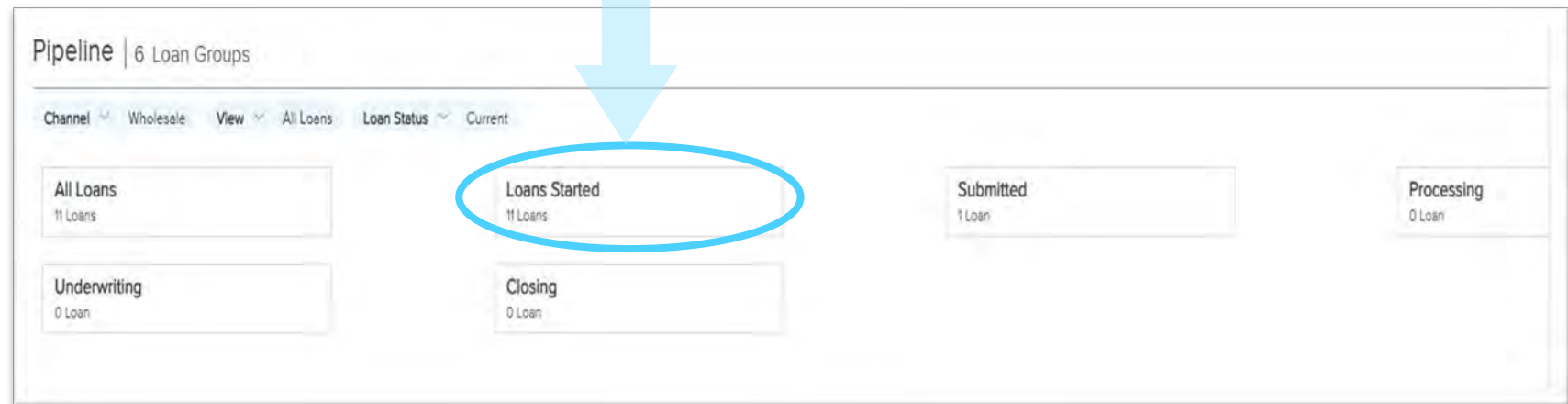
# TPO Training

## Pipeline



Select **PIPELINE**

Select **Loans Started** to edit loans that have been started.



# TPO Training

## Pipeline

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

Select the loan you want to edit to see the **Loan Summary**.

< Loans Started | 9 Loans

Channel Wholesale View All Loans Loan Status Current

	NAME / LOAN # / PROPERTY ADDRESS	LOCK & REQUEST STATUS
<input type="checkbox"/>	Castle, FHA Ann 2311008209 1561 N Two Point Pl Kuna ID 83634	Not Locked

FHA Castle  
1561 N Two Point Pl, Kuna, ID, 83634  
01-Test Company

Loan #: 2311008209 Total Loan Am... \$407,384.00 Loan Type: FHA Loan Purpose: Purchase Interest Rate: 8.000% Loan To Value... 96.50% / 96.50%

Started 11/17/2023

Win

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

REQUEST LOAN ESTIMATE

UPLOAD DOCUMENTS

\$407,384.00

96.50% / 96.50% / 96.50%

Base Loan Amount \$400,378.00

Sub. Financing \$0.00

MLFF, MP Financed \$7,006.00

Started 11/17/2023

Conditions

Open

Show Details

Key Dates

Application Disclosure 11/17/2023

Registered 11/17/2023

LE Sent -

Revised LE Sent -

CD Sent -



# TPO Training

## Pipeline – *Loan Summary*

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

### LOAN SUMMARY

Check to make sure **LTV (Loan to Value)** is displaying correctly.

If you are using DPA and the **LTV/CLTV** are the same, you do not have the loan input correct.

Interest Rate	6.500%
Loan To Value (LTV)	96.500%
Comb Loan to Value...	96.500%
DTI Ratio Bottom	61.170%

Janet Testcase  
123 Main St, Meridian, ID, 83642  
01-Test Company

Trans Details Loan # 2503009481  
Trans Details Total L... \$392,755.00  
Loan Type FHA

Loan Purpose Purchase  
Interest Rate 6.500%  
Loan To Value (LTV) 96.500%

Comb Loan to Value... 96.500%  
DTI Ratio Bottom 61.170%  
DTI Ratio Top 61.170%

In Processing  
1st

Loan Summary  
URLA  
Product Pricing & Lock  
Request Loan Estimate  
Upload Documents  
ESIGN  
Conditions  
Fees

\$392,755.00  
96.50% / 96.50% / 96.50%

Base Loan Amount \$386,000.00  
Sub. Financing \$0.00

MI, FF, MIP Financed \$6,755.00

Unlocked 6.500%

In Processing  
03/11/2025

Conditions  
Open 0  
Show Details

Down Payment \$14,000  
Reserves -\$8,645.87

P & I \$2,482.48  
DTI 61.170%/61.170%

Key Dates

Application Disclosure	04/02/2025
Registered	03/11/2025
LE Sent	04/07/2025
Revised LE Sent	-
CD Sent	-
Revised CD Sent	-
AUS Ordered	-
Submit to UW	-

NOTE: The **Loan Summary** screen is the only screen that shows the **(DTI) Debt to Income Ratio**.



# TPO Training

## Pipeline – *Loan Summary*

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

KEY DATES will update as the loan progresses.

**Started**  
12/06/2023

Conditions  
Open Show Details 0

AUS  
Order DU Order LPA  
Down Payment P & I  
\$12,040 \$2,304.18  
Reserves DTI  
\$6,790.66 36.139%/50.437%

**Decision FICO 676**  
Credit Ordered 12/06/2023

**Key Dates**

Application Disclosure	12/06/2023
Registered	12/06/2023
LE Sent	-
Revised LE Sent	-
CD Sent	-
Revised CD Sent	-
AUS Ordered	-
Submit to UW	-
Estimated Closing	01/09/2024
UW Suspended	-
UW Approval	-
UW Clear to Close	-
Funds Released	-

**Completion**  
10/31/2023

Conditions  
Open Show Details 0

AUS  
LP Eligible Accept  
Down Payment P & I  
\$10,590 \$2,192.48  
Reserves DTI  
\$20,713.08 39.105%/44.675%

**Decision FICO 797**  
Credit Ordered 10/18/2023

**Key Dates**

Application Disclosure	09/15/2023
Registered	09/15/2023
LE Sent	09/20/2023
Revised LE Sent	-
CD Sent	10/17/2023
Revised CD Sent	10/23/2023
AUS Ordered	10/19/2023
Submit to UW	10/20/2023
Estimated Closing	10/30/2023
UW Suspended	-
UW Approval	10/20/2023
UW Clear to Close	-
Funds Released	-



# TPO Training

## Pipeline – URLA – *Additional Information*

Credits MI Add 2<sup>nd</sup> Mortgage

WELCOME **PIPELINE** ESIGN LOANS 1 ADD NEW LOAN SCENARIOS ORDER APPRAISAL UNDERWRITING ALLREGS SITE DOCUMENTS

Click on **URLA** to bring up the **Additional Information** screen.

URLA

**Additional Information**

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Information for Government M...

URLA Continuation

**Additional Information**

Select Borrower Pair  
FHA Ann Castle

Agency Case No  
121-1234567-703

Lender Case No  
2311008209

MER's MIN  
100967000000078617

Collateral Tracking Number

Application Date  
11 / 17 / 2023

Estimated Closing Date  
MM / DD / YYYY

Universal Loan ID

Closing Type  
Select an Option

Freddie Mac Offering Identifier  
Select an Option

Please confirm that the “**Estimated Closing Date**” box is complete.



# TPO Training

## Pipeline – URLA – *Additional Information*

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

When using a *Freddie Mac* product.

- complete the **Freddie Mac Offering Identifier**.

Additional Information

Select Borrower Pair  
FHA Ann Castle

Agency Case No.  
121-1234567-703

Lender Case No.  
231008209

MER's MIN  
10096700000078617

Collateral Tracking Number

Application Date  
11 / 17 / 2023

Estimated Closing Date  
MM / DD / YYYY

Universal Loan ID

Closing Type  
Select an Option

Freddie Mac Offering Identifier  
Select an Option

- Use the **HFA Advantage** option in the dropdown.

Freddie Mac Offering Identifier

HFA Advantage

Select an Option

Home Possible

HFA Advantage

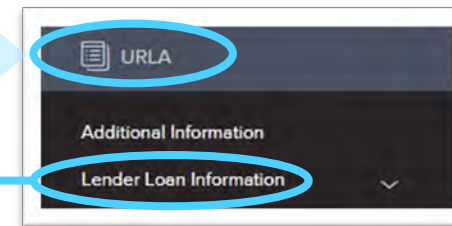


# TPO Training

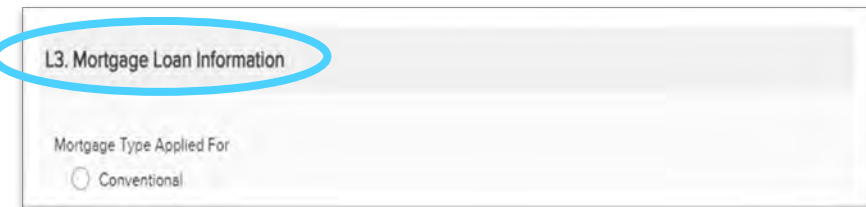
## Pipeline – URLA – *Lender Loan Information* (Mortgage Insurance)



In the **URLA** tab, select **Lender Loan Information**.



- For **Mortgage Insurance (MI)**, scroll down to **L3 Mortgage Loan Information**.



- Select **MIP**.  
(The **Calculate MIP/Funding/Guarantee Fee** box will open.)

The screenshot shows the 'Terms of Loan' form. It contains the following fields and values:

Terms of Loan	
Purchase Price	Loan Amount
\$414,900.00	\$100,378.00
MIP / FF	
\$7,006.00	

A button labeled 'MIP' is circled in blue at the bottom right of the form.



# TPO Training

## Pipeline – URLA – *Lender Loan Information* (Mortgage Insurance)

Credits MI Add 2<sup>nd</sup> Mortgage

WELCOME PIPELINE ESIGN LOANS 1 ADD NEW LOAN SCENARIOS ORDER APPRAISAL UNDERWRITING ALLREGS SITE DOCUMENTS

The Calculate MIP / Funding / Guarantee Fee box.

- If you are working on an **FHA** loan, click **GET MI**.

**NOTE:** Clicking on **GET MI** will open a small dialogue box which you will need to check and then click **SELECT**.

1092900 Case # Assigned Date >= 02/22/2023 and L...

1st Premium	1.75%
1st Monthly MI	0.55%
1st MI Months	360
2nd Monthly MI	0%
2nd MI Months	0
Cutoff	0%

CLOSE SELECT

Calculate MIP/Funding/Guarantee Fee

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount  
\$400,378.00

MIP / Funding / Guarantee  
\$7,006.61 1.75%

Amount Paid In Cash  
\$0.61 ☐ Lock

Upfront MIP/Funding/Guarantee Fee Financed  
\$7,006.00

Loan Amount with Upfront MIP/Funding Fee

Monthly Mortgage Insurance

Calculated Based On  
Base Loan Amount

Get MI

1.

2.

Cancel At

Calculate based on remaining balance  
Yes



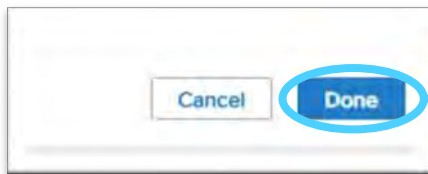
# TPO Training

## Pipeline – URLA – *Lender Loan Information* (Mortgage Insurance)



The **Calculate MIP / Funding / Guarantee Fee** box (Continued).

- If you are working on a **Conventional** loan, simply fill in all applicable factors from your **MI** quote.
- Select “**Done**” when finished.



The screenshot shows the 'Calculate MIP/Funding/Guarantee Fee' form. It is divided into two main sections: 'Upfront Mortgage Insurance Premium / Funding / Guarantee Fee' and 'Monthly Mortgage Insurance'. The 'Upfront' section includes fields for 'Base Loan Amount' (set to \$436,500.00), 'MIP / Funding / Guarantee' (with two empty input fields), 'Amount Paid in Cash' (with an empty input field), and a 'Lock' checkbox. The 'Monthly Mortgage Insurance' section includes a 'Calculated Based On' dropdown (set to 'Loan Amount'), a 'Get MI' button, and a table with two rows of input fields. The first row has '1' in the first column, '0.85%' in the second, and '120' in the third. The second row has '2' in the first column, '0.2%' in the second, and '240' in the third. Below the table is a 'Cancel At' field set to '78%'. A blue box highlights the table and the 'Cancel At' field, with a line connecting it to the note 'NOTE: Numeric fields cannot begin with a decimal point. Begin with a zero.'

NOTE: Numeric fields cannot begin with a decimal point. Begin with a zero.





# TPO Training

## Pipeline – URLA – *Lender Loan Information* (Proposed Monthly Payment)



The **Proposed Monthly Payment** section.

- Enter any applicable fees such as homeowners insurance and property taxes.
- **Click** any of the lock icons that are **GOLD** in color to turn them **blue** (If the lock icons are not **blue**, the field information will revert when saved).

The screenshot shows the 'Proposed Monthly Payment for Property' form. It contains several input fields with values and lock icons. The 'Mortgage Insurance' field has a gold lock icon, which is highlighted with a red circle. A red arrow points from the 'PIPELINE' link in the navigation bar to this form.

Proposed Monthly Payment for Property	
First Mortgage P&I \$2,904.06	Subordinate Lien(s) P&I \$150.00
Hazard Insurance 100.00	Supplemental Property Insurance \$
Property Taxes 250.00	Mortgage Insurance \$309.19
Association/Project Dues (Condo, Co-Op, PUD) \$50.00	Other \$0.00





# TPO Training

## Pipeline – URLA – *Lender Loan Information* (Loan Features)



The **Loan Features** section.

- Click on **Temporary Interest Rate Buydown** and complete the applicable fields below.
- Click the **Affordable Loan** box if you are using **DPCC**.

The screenshot shows the 'Loan Features' form. The 'Temporary Interest Rate Buydown/Initial Buydown rate' section is highlighted with a blue circle and a checkmark. Below this section, there are fields for 'Buydown Initial Interest Rate' (a text input field followed by a '%' symbol), 'Buydown Contributor' (a dropdown menu with 'Seller' selected), and 'Buydown Type' (a dropdown menu with '2-1' selected). The 'Affordable Loan' section is also highlighted with a blue circle and a checkmark. Below this section, there are checkboxes for 'Biweekly', 'Payment Deferred for First Five Years', and 'Other' (which is checked). There is also a text input field for 'Other Description' with the value 'Affordable LTV - FNMA' and a small 'x' icon.



# TPO Training

## Pipeline – URLA – *Lender Loan Information* (Total Credit)



The **L4. Qualifying the Borrower-Minimum Required Funds or Cash Back** section.

### TOTAL CREDITS

- Initially, the **Seller Credit** box should be greyed out.
- To add credits, scroll down and click “**Add Other Credits**”.

The screenshot shows the 'L4. Qualifying the Borrower-Minimum Required Funds or Cash Back' section. It features two input fields: 'L. Seller Credits' (greyed out) and 'M. Other Credits' (active). The 'M. Other Credits' field contains the value '\$5,000.00'. Below these fields is a button labeled '+ Add Other Credit'. Blue arrows point from the text in the 'TOTAL CREDITS' section to these elements.

### Dropdown choices

- Purchase Credit Type: \_\_\_\_\_  
**Cash Deposit on Sales Contract** - Use for *earnest money* deposit.  
**Seller Credit** - Use for *Interest Party Contributions*.
- Credit Source: \_\_\_\_\_  
**Borrower Paid Outside of Closing** - Use for *earnest money* deposit.  
**Property Seller** - Use for *Interest Party Contributions*.

The screenshot shows the 'M3' section of the interface. It contains two dropdown menus: 'Purchase Credit Type' (with 'Title Premium Adjustment' selected) and 'Credit Source' (with 'Select an Option' selected). Both dropdowns are highlighted with blue boxes and blue arrows pointing from the text in the 'Dropdown choices' section. To the right of these dropdowns is a box labeled 'Other Credits' with the value '\$1,518.00'. Below the dropdowns is a button labeled '+ Add Other Credit'. A '- Remove' button is located at the top right of the 'M3' section.



# TPO Training

## Pipeline – URLA – *Lender Loan Information* (Total Credit)

Credits MI Add 2<sup>nd</sup> Mortgage

WELCOME PIPELINE ESIGN LOANS 1 ADD NEW LOAN SCENARIOS ORDER APPRAISAL UNDERWRITING ALLREGS SITE DOCUMENTS

The L4. Qualifying the Borrower-Minimum Required Funds or Cash Back section (Continued).

### Calculation

- Check the *Cash From/To the Borrower* box and make sure that this amount is what you are expecting the buyer to bring at closing.

Calculation

Total Due From Borrower(s) (Line H)	\$413,521.05
Less Total Mortgage Loans (Line K) and Total Credits (Line N)	\$406,755.00
Cash From/To the Borrower (Line H minus Line K and Line N)	\$10.00

### TOTAL Mortgage Loans

- Confirm that *Loan Amount* is correct.  
For FHA Loans:  
Confirm *Base Loan Amount* is correct.  
Confirm *Financed MI* is correct.
- Confirm *2<sup>nd</sup> Mortgage Loan* amount is correct

I. Loan Amount  
\$392,755.00

Loan Excluding Financed MI (or Mortgage Insurance Equivalent)  
\$386,000.00 MIP

Financed Mortgage Insurance (or Mortgage Insurance Equivalent)  
\$6,755.00

J. Other New Mortgage Loan on the Subject Property  
\$14,000.00

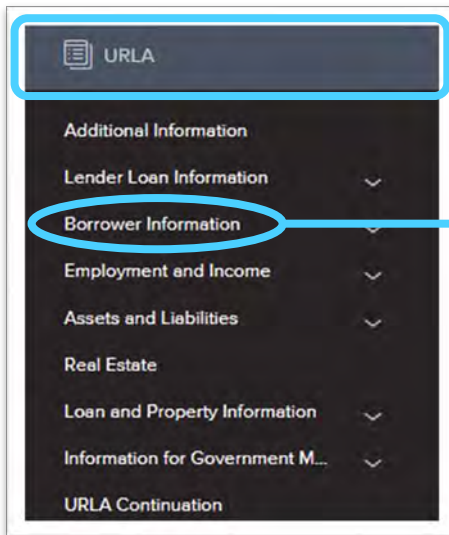


# TPO Training

## Pipeline – URLA – *Borrower Information*



In the **URLA** tab, select **Borrower Information**.



# TPO Training

## Pipeline – URLA – *Borrower Information* (Current Address)

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

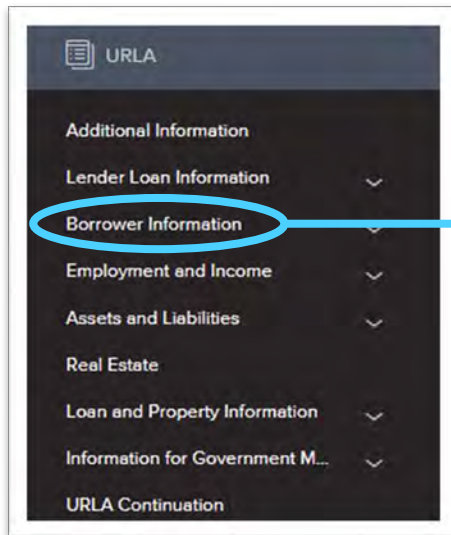
ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS



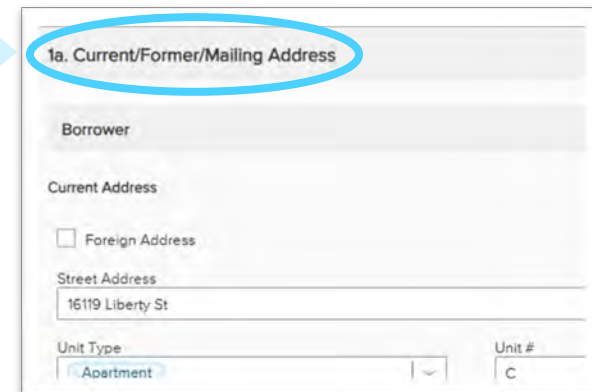
URLA

- Additional Information
- Lender Loan Information
- Borrower Information**
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Information
- Information for Government M...
- URLA Continuation

The **Current Address** Section.

- It is important that borrowers get credit for the rent they are paying.
- To report rent that is being paid, click on **Present and Proposed Housing**. (A new dialogue box will open.)

NOTE: Make sure that the **Mailing Address** is complete to avoid an error when requesting LE.



1a. Current/Former/Mailing Address

Borrower

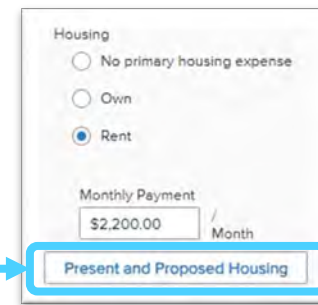
Current Address

☐ Foreign Address

Street Address  
16119 Liberty St

Unit Type  
☒ Apartment

Unit #  
C



Housing

☐ No primary housing expense

☐ Own

☒ Rent

Monthly Payment  
\$2,200.00 / Month

**Present and Proposed Housing**

# TPO Training

## Pipeline – URLA – *Borrower Information* (Current Rent)

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

### Present / Proposed Monthly Payment

- Insert the borrower's **Current Rent** payment.

**IMPORTANT!** You must add the borrower's rent here. DU and LP will pull the credit data for paid rent from this field.

Present Monthly Payment	Proposed Monthly Payment
Rent \$1,500.00	
First Mortgage P&I	First Mortgage (P&I) \$2,904.06
Other Financing P&I	Other Financing P&I \$160.00
Hazard Insurance	Hazard Insurance \$100.00
Supplemental Property Insurance	Supplemental Property Insurance
Property Taxes	Property Taxes 250.00
Mortgage Insurance	Mortgage Insurance \$309.19
Association/Project Dues (Condo, Co-Op, PUD)	Association/Project Dues (Condo, Co-Op, PUD) \$50.00
Other	Other \$0.00
Total	Total

URLA

- Additional Information
- Lender Loan Information
- Borrower Information**
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Information
- Information for Government M...
- URLA Continuation





# TPO Training

## Pipeline – URLA – *Assets & Liabilities* (Account Number)

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

Select **Assets and Liabilities** in the **URLA** tab

- Scroll down and make sure the **Account Number** is included.

URLA

- Additional Information
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities**
- Real Estate
- Loan and Property Information
- Information for Government M...
- URLA Continuation

**IMPORTANT!** If you don't know the Account Number, use "1234". AUS will not read the assets without an account number.

If your **Ernest Money** deposit shows up here, please delete it and enter the deposit in **Section L4** of **Lender Loan Information**.

Jump to Section L4

JRLA / Assets and Liabilities

Select Borrower Pair  
FHA Ann Castle

Account Type Checking Account	Account in the Name of FHA Ann Castle	Account Number 1234
Account Type Select an Option	Account in the Name of	Account Number
Account Type Select an Option	Account in the Name of	Account Number
Account Type Select an Option	Account in the Name of	Account Number





# TPO Training

## Pipeline – URLA – *Loan and Property Information* (DPCC Source)

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

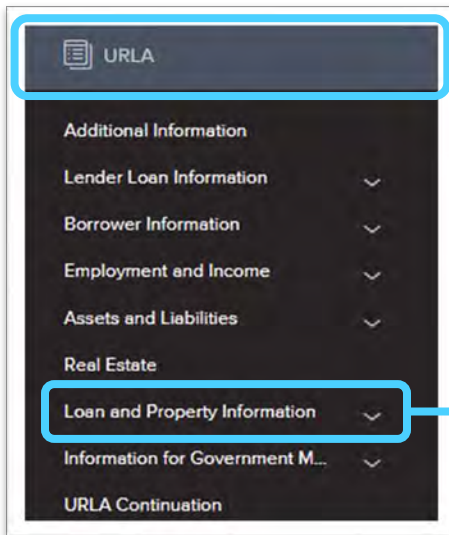
SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

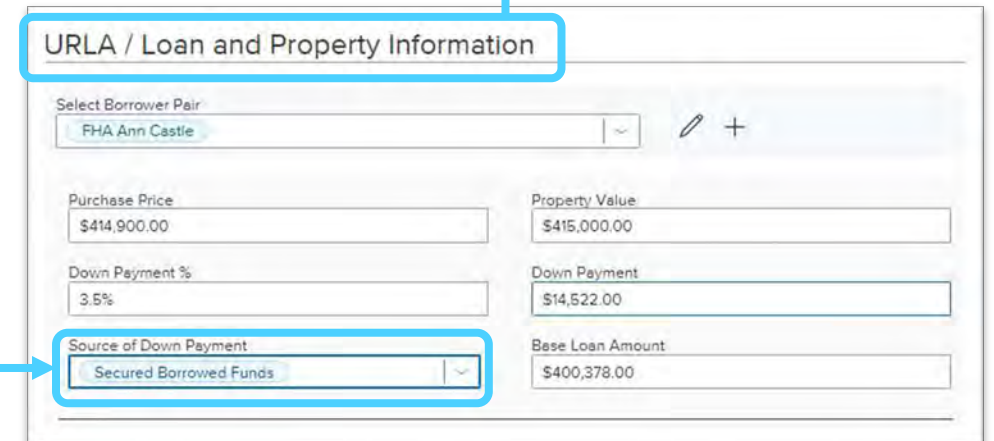
Select **Loan and Property Information** in the **URLA** tab



URLA

- Additional Information
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Information**
- Information for Government M...
- URLA Continuation

- If you are using **DPA**, select **Secured Borrower Funds** as the **Source of Down Payment**.



URLA / Loan and Property Information

Select Borrower Pair  
FHA Ann Castle

Purchase Price  
\$414,900.00

Property Value  
\$415,000.00

Down Payment %  
3.5%

Down Payment  
\$14,522.00

Source of Down Payment  
Secured Borrowed Funds

Base Loan Amount  
\$400,378.00



# TPO Training

## Pipeline – URLA – *Loan & Property Information*

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

SCENARIOS

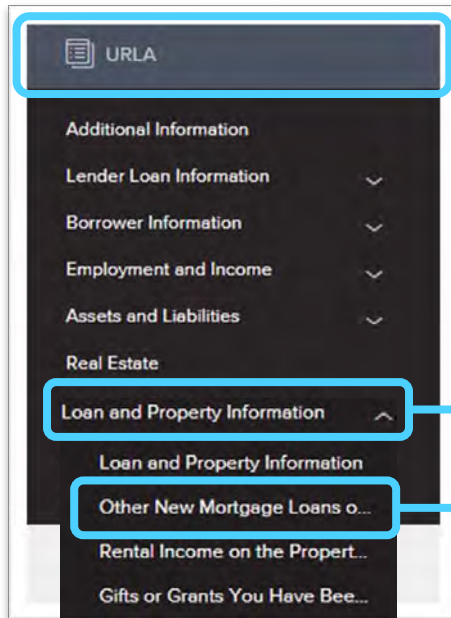
ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

Select **Loan and Property Information** in the **URLA** tab

- Scroll down to **Other New Mortgage Loans on the Property You are Buying or Refinancing.**

A screenshot of the 'Other New Mortgage Loans on the Property You are Buying or Refinancing' form. The title is highlighted with a blue box. Below the title, there is a checkbox labeled 'Does not apply'. At the bottom right, there is a button labeled 'Add' which is circled in blue. Above the 'Add' button, the text 'Click on Add to create New Mortgage Loan' is visible.

Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Click on Add to create New Mortgage Loan

Add

- Click **Add.**



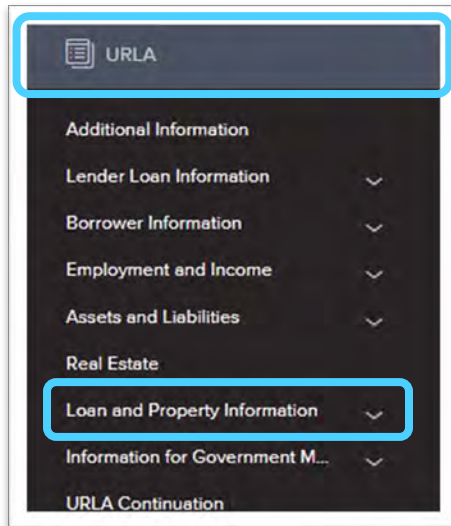
# TPO Training

## Pipeline – URLA – *Loan & Property Information* (2<sup>nd</sup> Loan)



Select **Loan and Property Information** in the **URLA** tab

- Fill in the **2<sup>nd</sup> Loan** information.



The form is titled 'Loan and Property Information' and contains several sections. Annotations with blue arrows point to specific fields:

- Account Owner:** A dropdown menu with 'Borrower' selected. An annotation says: "Account Owner" and "Select 'Borrower' for single borrower. Select 'Both' for two borrowers."
- Creditor Name:** A text field with 'IHFA' entered. An annotation says: "Creditor Name is 'IHFA'".
- Account Type:** A dropdown menu with 'Mortgage' selected. An annotation says: "Account Type is 'Mortgage'".
- Lien Position:** A dropdown menu with '2' selected. An annotation says: "Loan Position is '2'".

Other fields visible include: Street Address, City, State (dropdown with 'Select an Option'), Zip Code, Monthly Principal and Interest (\$150.00), Loan Amount/HELOC Credit Limit (\$15,000.00), Amount Applied to Down Payment (\$10,000.00), Maximum Principal and Interest Within 5 years, HELOC Initial Draw, and Source of Funds (dropdown with 'Community NonProfit (FNMA/FRE)').

NOTE: If there are **2** separate applications then only the **1st borrower** will complete this section on the application



# TPO Training

## Pipeline – URLA – *Loan & Property Information* (2<sup>nd</sup> Loan)

Credits

MI

Add 2<sup>nd</sup> Mortgage

WELCOME

PIPELINE

ESIGN LOANS 1

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL

UNDERWRITING ALLREGS SITE

DOCUMENTS

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Information for Government M...

URLA Continuation

- For the **Second Mortgage DPA**, calculate your payment over 180 months at 1st Mortgage Interest rate +2.
- Put in the full loan amount of the DPA.
- Click on the **Affordable Loan** box.
- In **Source of Funds** select **Community NonProfit (FNMA/FRE)** from the dropdown.

Account Type: Mortgage

Lien Position: 2

Monthly Principal and Interest: \$150.00

Loan Amount/HELOC Credit Limit: \$15,000.00

Amount Applied to Down Payment: \$10,000.00

Payment Deferred for First Five Years: ☐

Maximum Principal and Interest Within 5 years:

HELOC Initial Draw:

Source of Funds: Community NonProfit (FNMA/FRE)

☒ Affordable Loan

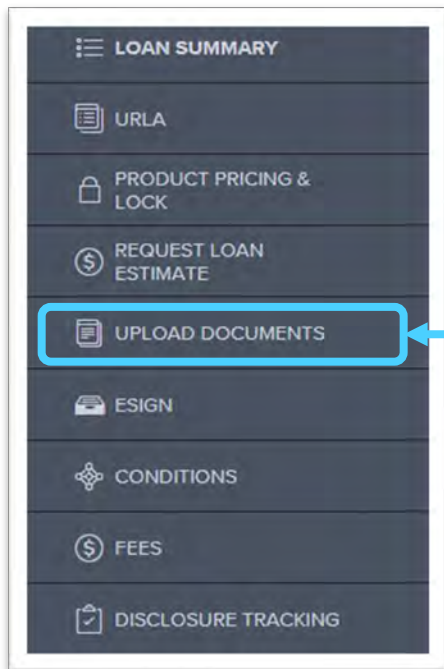
NOTE: You can get up to 7% DPA based on purchase price or appraised value whichever is lowest. CLTV caps at 105%

# TPO Training

## Pipeline – Upload Loan Documents



Select the **Upload Loan Documents** tab (initial & trailing docs for underwriting).



- Browse to select documents or simply **Drag & Drop** files to upload.
- Upload files to “**UNASSIGNED**”.
- Label each document individually.



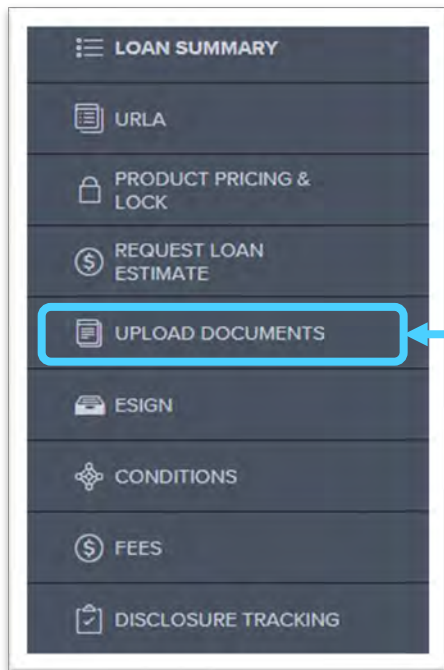


# TPO Training

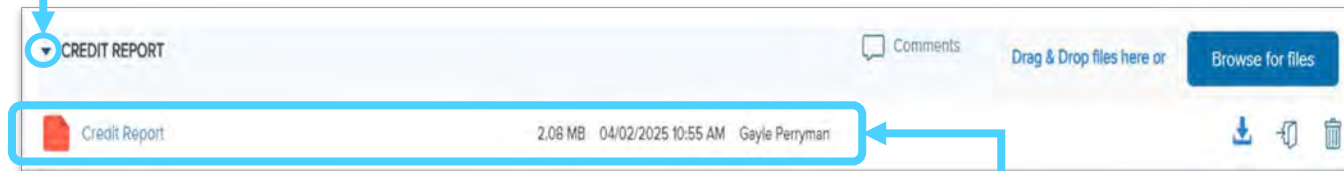
## Pipeline – Upload Loan Documents



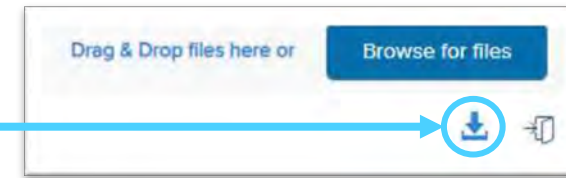
Select the **Upload Loan Documents** tab.



- To see documents and disclosures, click the **blue arrow** next to a folder.



- All documents in that folder will be available to view.
- To **print** a document, click the **arrow** to download in the original format. (This is where you will print disclosures needed for your records)



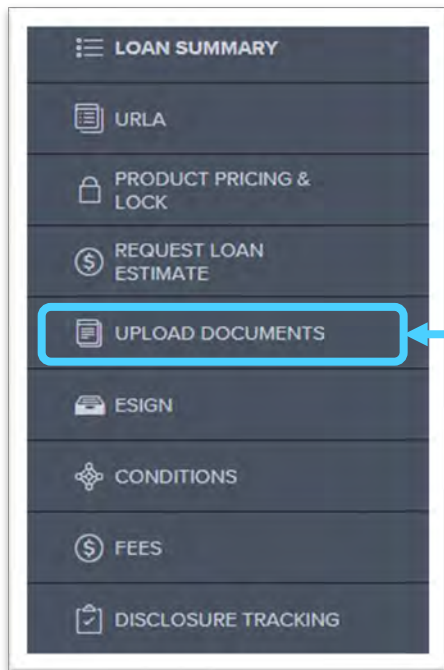


# TPO Training

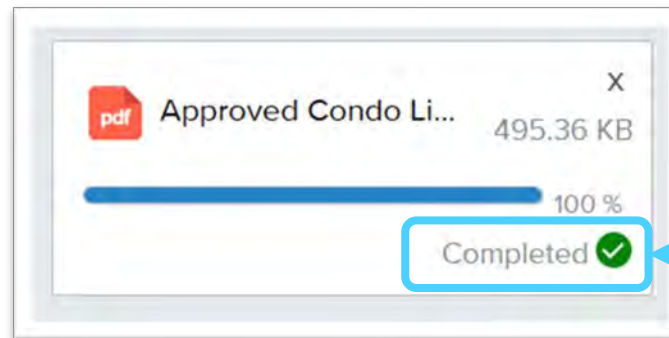
## Pipeline – Upload Loan Documents



Select the **Upload Loan Documents** tab.



- When uploading documents, make sure you see this notification. It should say “Completed” and have a **GREEN** check mark.



**IMPORTANT!** If you leave the page before seeing this notification, your upload to our system was not successful.

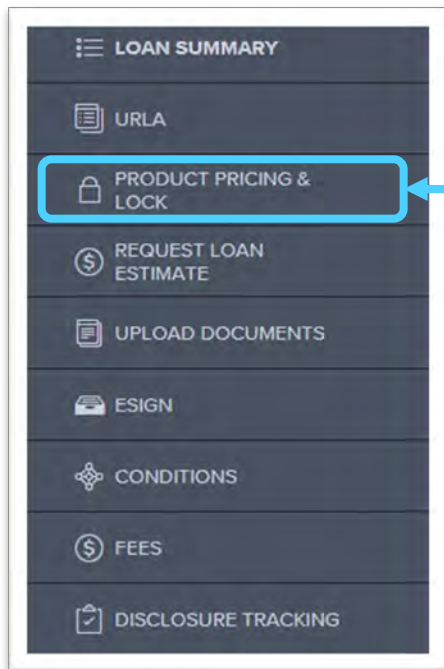


# TPO Training

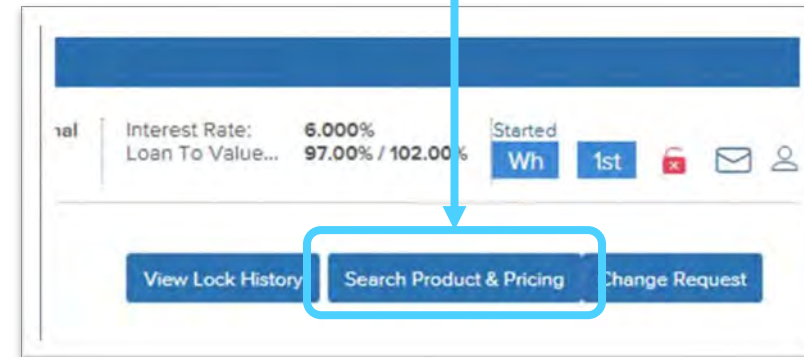
## Product Pricing & Lock



Select the **PRODUCT PRICING & LOCK** tab.

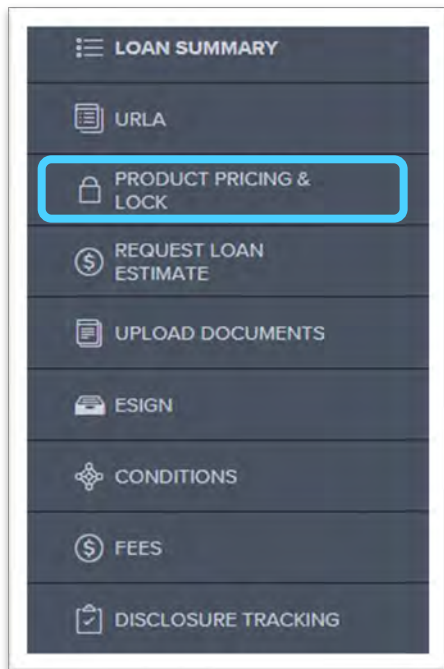


- IHFA utilizes *Optimal Blue* a little differently than other companies.
- Select *Search Product & Pricing*.



# TPO Training

## Product Pricing & Lock



- Scroll down to **Target**.
- Select price at 100% in this field.  
(Rate will include broker comp and buydown options).
- Click **Search Product & Pricing**  
(A new screen will pop up).

A dialog box titled 'Target' with a light grey background. It contains a radio button group with 'Rate' and 'Price' (selected). To the right of the 'Price' radio button is a text field containing '100.00'. Below this is a 'Channel' label and a text field containing 'Wholesale'. At the bottom are two buttons: 'Cancel' and 'Search Product & Pricing' (highlighted with a blue box).

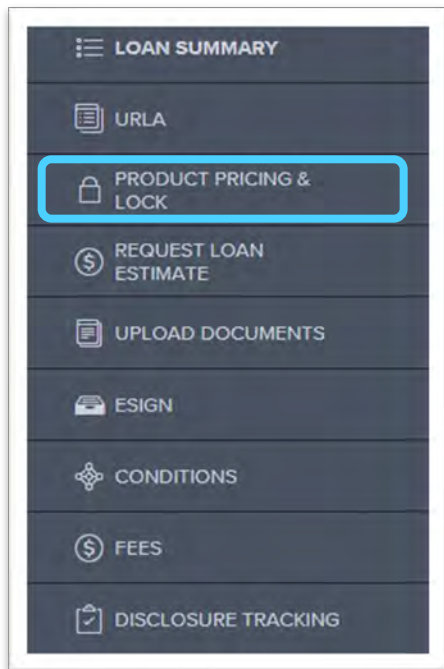


# TPO Training

## Product Pricing & Lock



- If you are using DPA, make sure the drop down under **Com/Aff Second** says “Yes”.



The form is divided into two sections: 'Lien Information' and 'Loan Information'.  
**Lien Information:** Includes radio buttons for 'Search for First Lien', 'Search for Second Lien', and 'Search for HELOC Second Lien'. Below are input fields for '1st Mtg Loan Amt (Base)' (H36500), '2nd Mtg Loan Amt' (18000), 'HELOC Line Amt' (0), and 'HELOC Drawn At' (0).  
**Loan Information:** Includes input fields for 'Price/Estimated Value' (450000), 'Appraisal Amount' (450000), 'LTV' (97.00), 'CLTV New' (101.00), 'Loan Purpose' (Purchase), 'Cash-Out Amount' (0.00), 'Waive Escrows' (No), 'Months of Reserves' (36), and 'Com/Aff Second' (Yes). The 'Com/Aff Second' dropdown is highlighted with a red rectangle and a red arrow points to it from the text above.

- All programs will only come up under **HFA** (default).
- You can select **Automated U/W System** if you like (you don't have to).
- Click “**Submit**” at the bottom (A new window will pop up).





# TPO Training


## Product Pricing & Lock


WELCOME PIPELINE **ESIGN LOANS 1** ADD NEW LOAN SCENARIOS ORDER APPRAISAL  UNDERWRITING ALLREGS SITE  DOCUMENTS


- Select the desired loan and click “**Show**”.


 LOAN SUMMARY


 URLA


 **PRODUCT PRICING & LOCK**


 REQUEST LOAN ESTIMATE

 UPLOAD DOCUMENTS

 ESIGN

 CONDITIONS

 FEES

 DISCLOSURE TRACKING

	Full(Orig)  ByType(Orig) Top(Orig) Side(Orig) Blend(Orig) Best(Orig)							
Links	Eligible Product	Rate	Margin	Price	APR	P&I	Detail	Compare
	FHLMC HFA Advantage w/Idaho Heroes Second Mortgage (Purchase) 30 Yr Fixed	6.625	0.000	101.875	7.149	\$2,795	<b>Show</b>	<input type="checkbox"/>
	FHLMC HFA Advantage w/Second Mortgage (Purchase) 30 Yr Fixed	6.750	0.000	100.000	7.276	\$2,831	Show	<input type="checkbox"/>
	FNMA HFA Preferred w/out Assistance (Purchase) 30 Yr Fixed	6.750	0.000	100.000	7.276	\$2,831	Show	<input type="checkbox"/>
	FHLMC HFA Advantage w/Forgivable Loan 0.5% (Purchase) 30 Yr Fixed	6.875	0.000	100.000	7.403	\$2,867	Show	<input type="checkbox"/>

Links	Eligible Product	Rate	Margin	Price	APR	P&I	Detail
	FHLMC HFA Advantage w/Idaho Heroes Second Mortgage (Purchase) 30 Yr Fixed	6.625	0.000	101.875	7.149	\$2,795	Hide
View Pricing for lock period: <b>45</b>   Expiration: <b>01/29/24</b>					Pricing Last Updated: 12/15/23 9:18 AM Search Timestamp: 12/15/23 10:34 AM		
Rate	Price	APR	P&I	MI	Select		
6.625	101.875	7.149	\$2795				
The following loan level adjustments have already been applied to pricing.							
Reason		Points	Rate	Margin			
Total Adjustments		0.000	0.000	0.000			

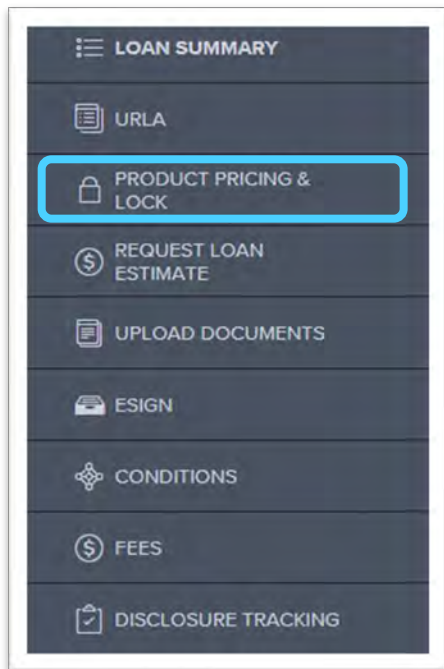





# TPO Training

## Product Pricing & Lock – *Optimal Blue*



- Simply click the [Lock](#) icon under “[Select](#)”.



Links	Eligible Product	Rate	Margin	Price	APR	P&I	Detail
	FHLMC HFA Advantage w/Idaho Heroes Second Mortgage (Purchase) 30 Yr Fixed	6.625	0.000	101.875	7.149	\$2,795	Hide
View Pricing for lock period: 45   Expiration: 01/29/24					Pricing Last Updated: 12/15/23 9:18 AM Search Timestamp: 12/15/23 10:34 AM		
Rate	Price	APR	P&I	MI	Select		
6.625	101.875	7.149	\$2795				
The following loan level adjustments have already been applied to pricing.							
Reason		Points	Rate	Margin			
Total Adjustments		0.000	0.000	0.000			

- Review the information and then click [Request Lock](#) at the top.
- If you are **NOT** ready to lock the interest rate, select the [Update Encompass](#) button.
- EXIT** the loan **IMMEDIATELY** so that [Lock Desk](#) can accept your lock. (They will confirm the lock receipt and notify you by email when you can get back into the file).





# TPO Training

## Product Pricing & Lock – *Optimal Blue* (Change Requests)



Submit a **Change Request** in **Optimal Blue** anytime you want **Lock Desk** to update a file.  
(A COC will not be sufficient for the Lock Desk to make changes).

The diagram illustrates the process of submitting a change request in Optimal Blue. It starts with a sidebar menu on the left containing: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK (highlighted), REQUEST LOAN ESTIMATE, UPLOAD DOCUMENTS, ESIGN, CONDITIONS, FEES, and DISCLOSURE TRACKING. An arrow points from 'PRODUCT PRICING & LOCK' to a 'Submit a change request' popup. This popup has a 'Select type of change request:' section with 'Lock Extension' selected. Below this are steps: 1. Profile Change, 2. Select Lien: First Lien, 3. Enter lock extension days, 4. Calculate Cost / Cost Lookup, and 5. Submit Request. An arrow points from 'Submit Request' to a 'Lock Extension Change' label. Another arrow points from the 'Change Request' button in the top navigation bar to an 'OB Change Request' popup. This popup shows a toolbar with icons; the 4th button from the left is circled and labeled 'Change Request'. An arrow points from this button to a 'Select type of change request:' section with 'Profile Change' selected. Below this are steps: 1. Profile Change, 2. Select Lien: First Lien, and 3. Profile Change. An arrow points from 'Profile Change' to a 'Profile Change' label. Finally, an arrow points from the 'Profile Change' label to a 'Lien Information' and 'Loan Information' form. The 'Lien Information' form has sections for 'Search for First Lien', 'Search for Second Lien', and 'Search for HELOC Second Lien'. The 'Loan Information' form has fields for 'Price Estimated Value', 'Appraisal Amount', 'Loan Purpose', 'DTV', 'DTV New', 'Construction Loan Type', and 'Cost Of Improvements'.

View Lock History Change Request

OB Change Request

(The 4<sup>th</sup> button from the left is the **Change Request** option. Clicking it will open popup for the request.)

Submit a change request

Select type of change request:

☒ Lock Extension

1. ☐ Profile Change

2. Select Lien: First Lien

3. Enter lock extension days:

4. Calculate Cost Cost Lookup

5. Submit Request

Lock Extension Change

Select type of change request:

☐ Lock Extension

☒ Profile Change

1. ☐ Profile Change

2. Select Lien: First Lien

3. Profile Change

Other Loan Changes

Lien Information

Search for First Lien Search for Second Lien Search for HELOC Second Lien

1st Ling Lien Amt (Base) 2nd Ling Lien Amt HELOC Ling Amt

323000 17000 0

Loan Information

Price Estimated Value Appraisal Amount Loan Purpose

340000 340000 Purchase

DTV DTV New

95.00 100.00

Waive Escrow Comm App Second

No No

Construction Loan Type Let Value Cost Of Improvements

Not Applicable

# TPO Training

## Product Pricing & Lock – *Exceptions/Ancillary Items*



### Exceptions

- We can provide loans with credit scores lower than 620 with AUS approval.

NOTE: There is an adverse credit fee of 1% added to the loan that needs to be disclosed.

### Ancillary Items that need to be emailed for inclusion on the loan estimate.

- **Home Inspections** – There is not a place to add home inspections. Home inspections do not need to be disclosed. However, If the borrower needs to apply the inspection fee towards the .5% of required borrower funds, attach a copy of the paid invoice to the email.
- **Foundation Certification** from an engineer for **Manufactured Homes**.
- **HOA Set Up, Transfer Fees** and **Mobile Notary** as well.
- Email **Ancillary Items** to [broker@ihfa.org](mailto:broker@ihfa.org).
- **Ancillary Items** will be added to the initial **Loan Estimate (LE)**.

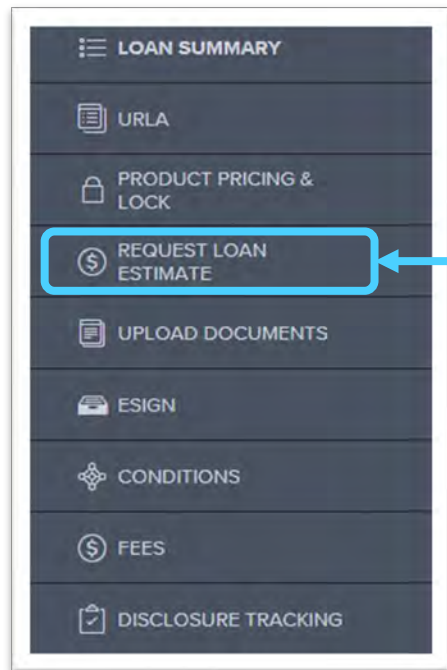


# TPO Training

## Request Loan Estimate



Select the **REQUEST LOAN ESTIMATE** tab.



- Input information here when you are ready to request a **Loan Estimate (LE)**.

**IMPORTANT!** The **LE** needs to be requested within **24 hours of** registering the loan.

A screenshot of the 'Request Loan Estimate' form. The form is white with a light blue header. It contains several input fields and a 'Request Loan Estimate' button. The form is divided into sections: 'Loan Estimate' and 'Loan and Property Data'. The 'Loan and Property Data' section includes fields for Loan Program, Interest Rate, Base Loan Amount, Appraised Value, LTV, and Loan Term.

Loan and Property Data	
Loan Program	Broker FHA Fixed Rate
Interest Rate	9.000
Base Loan Amount	\$400,379.00
Appraised Value	\$415,000.00
LTV	96.50
Loan Term	360



# TPO Training

## Request Loan Estimate (A. Origination Charges)

WELCOME **PIPELINE** ESIGN LOANS <sup>1</sup> ADD NEW LOAN SCENARIOS ORDER APPRAISAL <sup>▼</sup> UNDERWRITING ALLREGS SITE <sup>▼</sup> DOCUMENTS

### A. Origination Charges

- Input 3<sup>rd</sup> party processing company fees in the **Processing Fees** box.

- Select **Lender Paid Compensation**.

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

**REQUEST LOAN ESTIMATE**

UPLOAD DOCUMENTS

ESIGN

CONDITIONS

FEES

DISCLOSURE TRACKING

A. Origination Charges Total: \$2,333.46

Loan Origination Fees:  % or \$

Application Fees: \$

Processing Fees: \$

Underwriting Fees: \$1300.00

Borrower Paid Compensation: ☐ Lender Paid Compensation: ☒

Broker Compensation: 1750 % = \$0.00 = \$1019.32

Origination/Discount Points: ☒ Bonus Fide 0.250 % = \$  = \$1019.32

Wire Transfer Fee:

Paid To Name: Island Housing and Finance Association

Total Amount: \$15.00

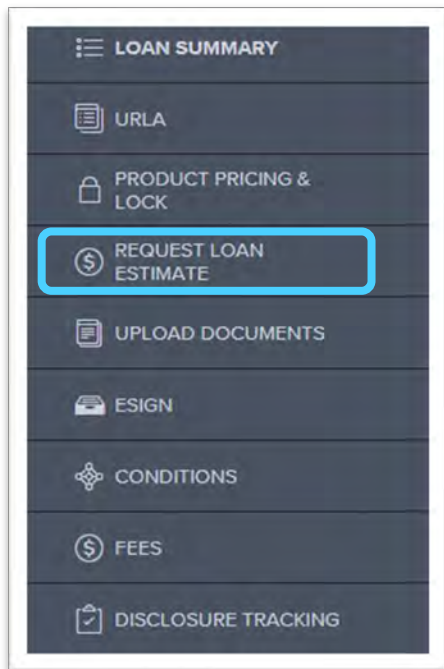


# TPO Training

## Request Loan Estimate *(A. Origination Charges)*



### A. Origination Charges *(continued)*.



The 'A. Origination Charges' form is displayed. It includes fields for Loan Origination Fees, Application Fees, Processing Fees, Underwriting Fees (\$1300.00), Borrower Paid Compensation, and Lender Paid Compensation. The 'Origination/Discount Points' field is highlighted with a blue box and contains '0.250' with a 'Bona Fide' checkbox. The 'Broker Compensation' field is highlighted with a blue box and contains '1.750'. The 'Wire Transfer Fee' field is highlighted with a blue box. The 'Total Amount' field is highlighted with a blue box and contains '\$15.00'. The 'Total' field at the top right shows '\$2,333.46'.

- If you have a **Permanent Rate Buy Down**, **DPA Fee**, or **Adverse Credit Fee**, disclose that in the **Origination Discount Points** box as “**Bona Fide**”.
- Input **broker compensation** percentage in **Broker Compensation** box.
- **Underwriting Fees** and **Wire Transfer Fees** will auto-fill.



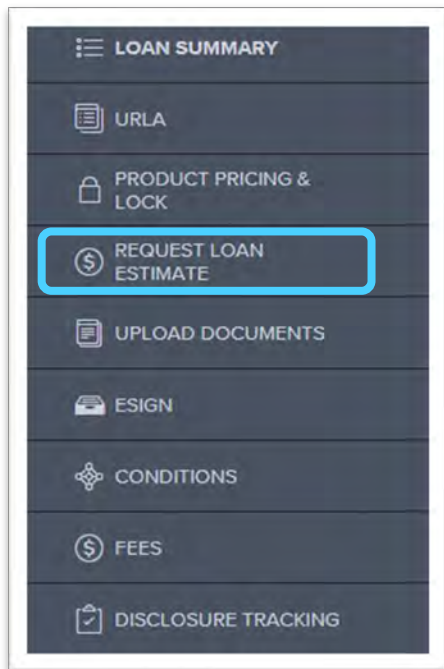
# TPO Training

## Request Loan Estimate *(B. Services You Cannot Shop For)*



### B. Services You Cannot Shop For

- These fees will auto-fill.



B. Services You Cannot Shop For

	Paid To Name	Total Amount
Appraisal Fee		\$ 850.00
Credit Report Fee		\$ 200.00
Tax Service Fee	Idaho Housing and Finance Association	\$
Flood Certification Fee	Idaho Housing and Finance Association	\$ 10.00
VA Funding Fee		\$
Mortgage Insurance Premium	Idaho Housing and Finance Association	\$ 7,006.61
Verification Fee	Idaho Housing and Finance Association	\$ 100.00
Reinspection Fee		\$ 250.00
VOE Fee	Idaho Housing and Finance Association	\$ 100.00

Total: \$8,516.61

- You will need to submit invoices for 3<sup>rd</sup> party fees i.e. WorkNumber.





# TPO Training

## Request Loan Estimate *(B/C. Title Charges)*

WELCOME

PIPELINE

ESIGN LOANS <sup>1</sup>

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL ▾

UNDERWRITING ALLREGS SITE ▾

DOCUMENTS

### *B/C. Title Charges (Services Borrower Cannot Shop For)*

- Input the *Title Fees* to match the *TRID* quote you are required to upload with *LE* request.

LOAN SUMMARY

URLA

PRODUCT PRICING &  
LOCK

REQUEST LOAN  
ESTIMATE

UPLOAD DOCUMENTS

ESIGN

CONDITIONS

FEES

DISCLOSURE TRACKING

B/C. Title Charges (Services Borrower Can/Cannot Shop for)

Total: \$2,960.00

	Paid To Name	Can Shop	Total Amount
Settlement Fee	<input type="text"/>	<input checked="" type="checkbox"/>	\$950.00
Closing Fee	<input type="text"/>	<input type="checkbox"/>	\$
Escrow Fee	<input type="text"/>	<input type="checkbox"/>	\$
Lender's Title Insurance	<input type="text"/>	<input checked="" type="checkbox"/>	\$1,800.00
Title Endorsement Fee	<input type="text"/>	<input checked="" type="checkbox"/>	\$90.00
Closing Protection Letter	<input type="text"/>	<input checked="" type="checkbox"/>	\$25.00
Courier Fee	<input type="text"/>	<input checked="" type="checkbox"/>	\$25.00
E-Doc Fee	<input type="text"/>	<input checked="" type="checkbox"/>	\$25.00
E File Fee	<input type="text"/>	<input checked="" type="checkbox"/>	\$10.00

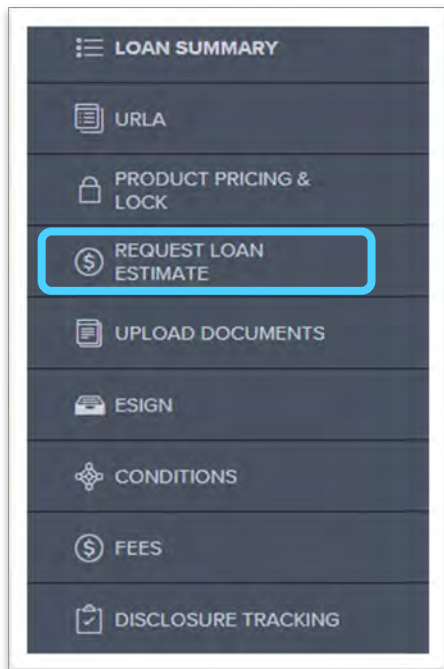
# TPO Training

## Request Loan Estimate (F. Prepays)



### F. Prepays

- Input 12 months for upfront Homeowner's Ins Premium and Flood Insurance if applicable.



F. Prepays

Total: \$2,232.39

Daily Amount	Number of Days	Total Amount
Interest: \$89.29	X 15	= \$1,339.35

Paid To Name	Monthly Amount	Number of Months	Total Amount
Homeowner's Ins Premium	\$74.42	X 12	= \$892.84
Flood Insurance	\$	X	= \$0.00
Property Taxes	\$174.65	X	= \$0.00



# TPO Training

## Request Loan Estimate

WELCOME

PIPELINE

ESIGN LOANS <sup>1</sup>

ADD NEW LOAN

SCENARIOS

ORDER APPRAISAL ▾

UNDERWRITING ALLREGS SITE ▾

DOCUMENTS

LOAN SUMMARY

URLA

PRODUCT PRICING &  
LOCK

REQUEST LOAN  
ESTIMATE

UPLOAD DOCUMENTS

ESIGN

CONDITIONS

FEES

DISCLOSURE TRACKING

### G. Initial Escrow Payments at Closing

- Input 2 months for **Homeowner's Ins.** and **Flood Insurance** (if applicable).

G. Initial Escrow Payment at Closing

	Monthly Amount		Number of Months		Total Amount
Homeowner's Ins.	\$34.12	X	2	=	\$68.24
Mortgage Ins.	\$182.81	X		=	\$0.00
Property Taxes	\$174.35	X	3	=	\$523.95
City Property Tax	\$	X		=	\$0.00
Flood Insurance Reserve	\$	X		=	\$0.00
Paid To Name					
USDA Annual Fee		\$		X	\$0.00

Total: \$672.79

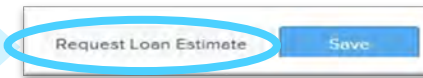
- Input 3 months for **Property Taxes**.

# TPO Training

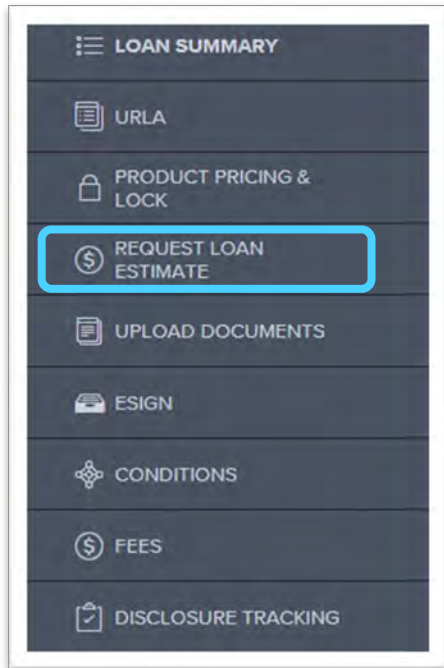
## Request Loan Estimate



Request Loan Estimate



- You can update missing information in the same screen.
- Click “Update” when missing information has been updated.



Missing required fields and documents

Required Fields

FIELD ID	DESCRIPTION	
1823	Interviewer Phone	<input type="text"/>
URLA.X138	Relationship Vesting Type	Select One
URLA.X197	URLA 2020 Street Address	<input type="text"/>
1419	Borrower Mailing Zip	<input type="text"/>

Review Loan Update

Missing required fields and documents

Required Fields

FIELD ID	DESCRIPTION	
1823	Interviewer Phone	855-605-4700
URLA.X138	Relationship Vesting Type	Individual
URLA.X197	URLA 2020 Street Address	current mailing address
1419	Borrower Mailing Zip	83702

Review Loan Update

- When the LE has been sent the date will confirm it was requested.

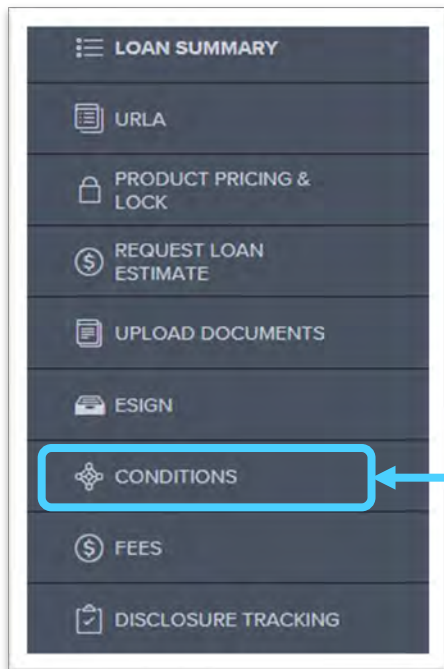


# TPO Training

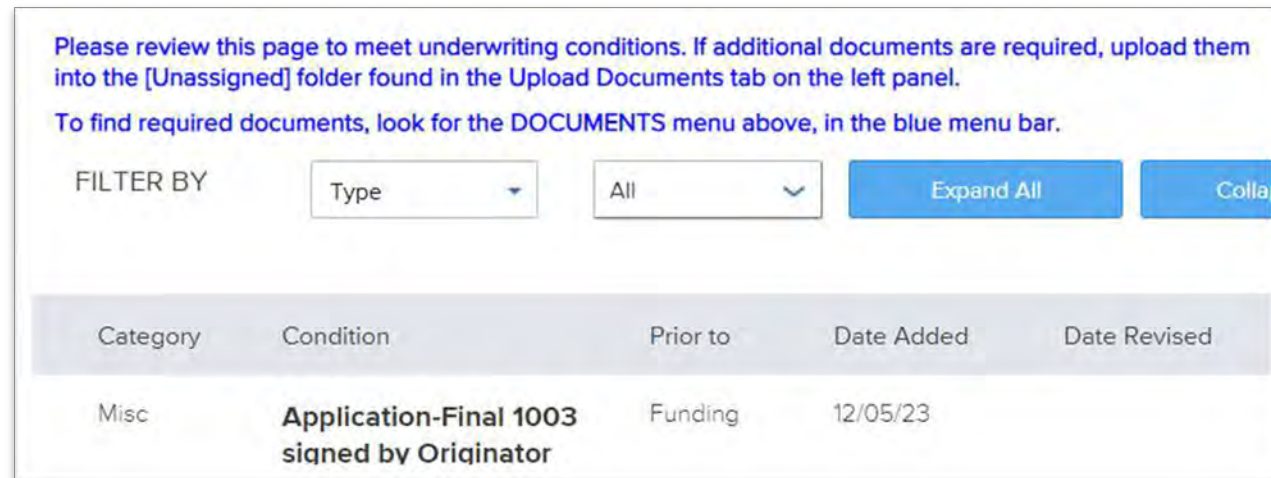
## UW Conditions & Disclosure Tracking



Select the **CONDITIONS** tab.



- Underwriting **CONDITIONS** can be found here.





# TPO Training

## UW Conditions & Disclosure Tracking



Select the **DISCLOSURE TRACKING** tab.

- You can track your *Disclosures* here.

The screenshot shows the 'Disclosure Tracking' interface. On the left is a sidebar with a dark blue background and white text. The sidebar items are: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK, REQUEST LOAN ESTIMATE, UPLOAD DOCUMENTS, ESIGN, CONDITIONS, FEES, and DISCLOSURE TRACKING (highlighted with a red box). A red arrow points from the 'DISCLOSURE TRACKING' item in the sidebar to the main content area. The main content area has a white background and is titled 'Disclosure Tracking'. It contains three panels: 'Compliance Timeline', 'LE Tracking', and 'CD Tracking'. The 'Compliance Timeline' panel lists: Application Date 11/20/2023, LE Due 11/27/2023, eConsent 11/22/2023, Intent to Proceed 11/22/2023, Earliest Fee Collection 11/22/2023, and Estimated Closing 12/15/2023. The 'LE Tracking' panel lists: LE Sent 11/22/2023, LE Received 11/22/2023, Revised LE Sent, Revised LE Received, SSPL Sent 11/22/2023, and Safe Harbor Sent. The 'CD Tracking' panel lists: CD Sent, CD Received, Revised CD Sent, Revised CD Received, Post Consumption Disclosure Sent, and Post Consumption Disclosure Received.



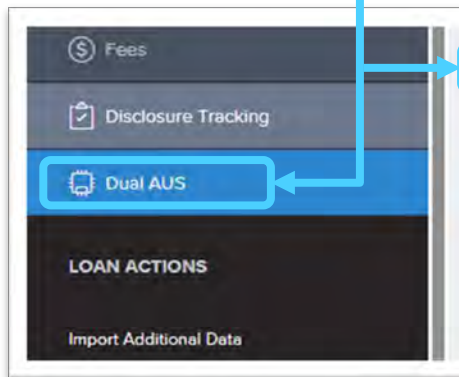


# TPO Training

## Dual AUS (Order Credit) / Loan Actions



Select the **Dual AUS** tab (Order Credit).



Dual AUS

Order Credit

Order Underwriting Order Credit

- Select **Order Credit**.  
(A new screen will open).

Note: You will **NEVER** select **New Credit Report**.

☐ New Credit Report  
☒ Re-issue Credit

Reference Number  
760984

Report Details

Request Type  
Individual  
Report Type  
Merge  
☒ Experian  
☒ Equifax  
☒ Trans Union

Provider Details

User Name  
GPerryman  
Password  
\*\*\*\*\*  
BranchID  
B000000000  
☒ Save Login Information

Re-Issue Credit

IMPORT LIABILITIES

- Complete all fields and select the **Re-Issue Credit** button.
- Close screen after credit has been **re-issued**.

**IMPORTANT! Do not IMPORT LIABILITIES**  
(This will double the Liabilities on your application and you will have to manually remove the duplicates).

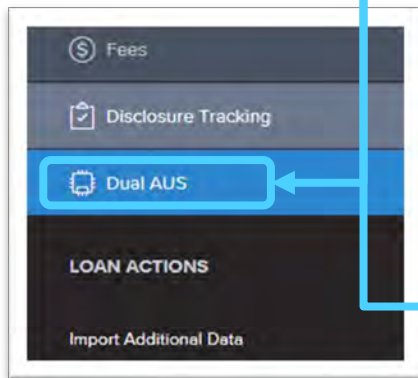


# TPO Training

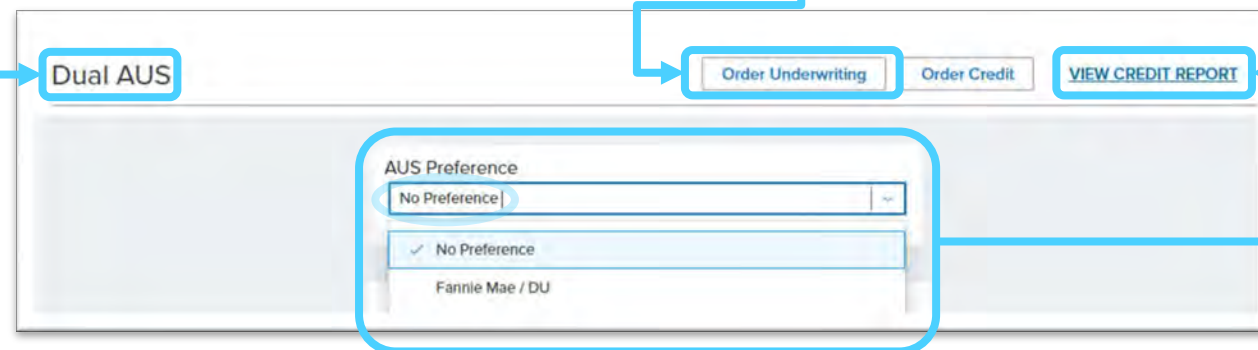
## Dual AUS (Underwriting) / Loan Actions



Select the **Dual AUS** tab (*Order Underwriting*).



- After the *Order Credit* window is closed, you will be able to **VIEW CREDIT REPORT** (the *Credit Report* will also have been uploaded to the *Uploaded Documents Folder*).
- To order your *AUS*, select the **Order Underwriting button** (A new screen will pop up).



- You can select a desired *AUS* engine or leave the default as “**No Preference**”.

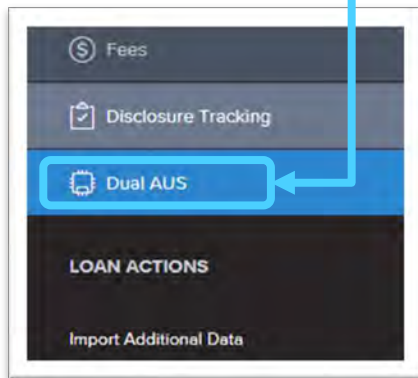


# TPO Training

## Dual AUS (Underwriting) / Loan Actions



Select the **Dual AUS** tab (*Order Underwriting Continued*).



- **Order Underwriting** pop-up window.

A screenshot of the 'Order Underwriting' pop-up window. The window has a title bar with 'Order Underwriting' circled in blue. Below the title bar is a progress bar with two steps: 'Order Credit Report' (completed) and 'Enter Underwriting Details' (active, indicated by a blue circle with the number 2). The main content area is divided into two columns: 'DU Underwriting Details' and 'LPA Underwriting Details'. The 'DU Underwriting Details' column has a red 'X' icon and a 'SHOW DETAILS' link. The 'LPA Underwriting Details' column has a green checkmark icon. Both columns contain various input fields for loan details.

DU Underwriting Details	LPA Underwriting Details
Request Type Resubmit	Request Type New
Credit Provider [Dropdown]	Processing Point Application/Processing
Credit Reference Number [Text]	Property Type Select One
Credit Provider User Name [Text]	Appraisal Form Type Select One
Credit Provider Password [Text]	Appraisal Method Full Appraisal
<input checked="" type="checkbox"/> Save Login Information	FHA/VA Borrower Paid Closing Cost [Text]

- Complete all fields.

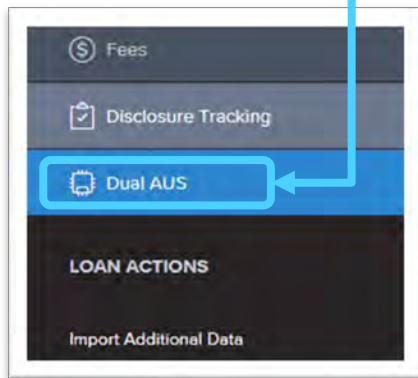


# TPO Training

## Dual AUS (Underwriting) / Loan Actions



Select the **Dual AUS** tab (*Order Underwriting Continued*).



- Complete all fields.
- **Order DU** and **Order LPA** will be checked by default. (*Uncheck if you need a specific AUS*).

A form titled 'FHA Identifiers - Please fill out at least one'. It contains several input fields: 'FHA Lender Identifier', 'FHA Sponsored Originator EIN', and 'FHA Sponsor Identifier' (with the value '1010109998'). There is a 'Product Description' dropdown menu set to 'Standard LCOR' and a 'DU Key Number' field. On the right side, there is a 'Gift Source' dropdown menu set to 'Select One'. At the bottom right, there are two checkboxes: 'Order DU' and 'Order LPA', both of which are checked and circled in blue. At the bottom of the form, there are two buttons: 'Back' and 'Order Underwriting' (circled in blue). Blue arrows point from the list items to the corresponding fields and buttons in the form.

- Select **Order Underwriting**.

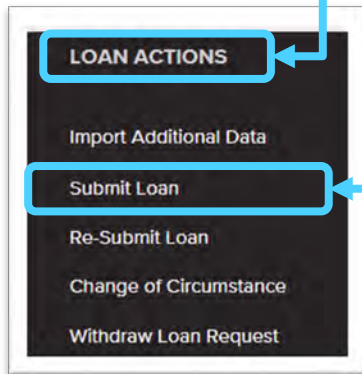


# TPO Training

## Dual AUS / Loan Actions *(Submit Loan)*



In the **LOAN ACTIONS** section select **Submit Loan**.



- When you select **Submit Loan** you will be prompted: “*Are you sure you want to submit loan at this time?*”. Click “**Continue**”.
- **IMPORTANT!** Include the *Income Worksheet* and *Cover Letter*.
- Your loan will be sent to processing (not underwriting). **ALL** documents should be uploaded no later than *48 hours* after the *Loan Estimate* is requested.
- It usually takes *48 to 72 hours* for the *Loan Coordinator* to submit the loan to *Underwriting Team* after you submit it.

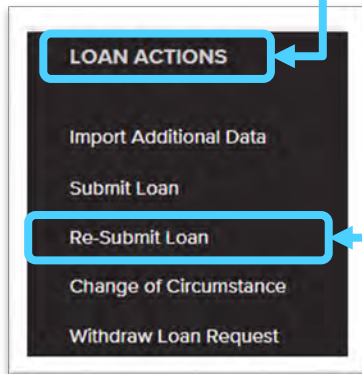



# TPO Training

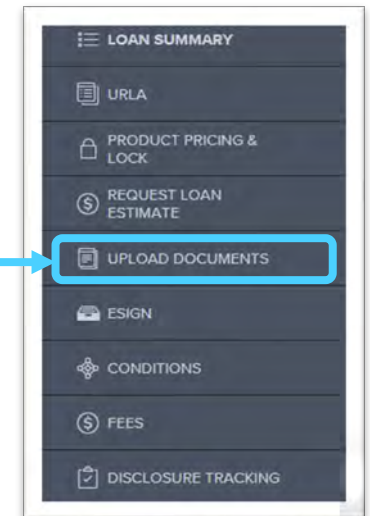
## Dual AUS / Loan Actions *(Re-Submit Loan)*



In the **LOAN ACTIONS** section select **Re-Submit Loan**.



- The *Loan Coordinator* and *Underwriting* teams will be notified that conditions are ready to review.
- Put all *Conditions* (individually listed) into the *Unassigned* folder located within the **Upload Documents** tab. 



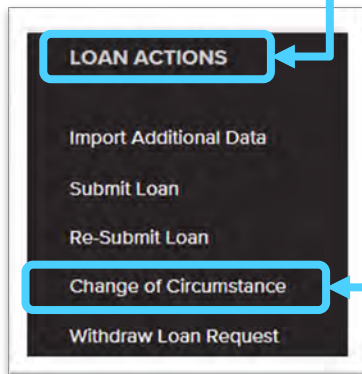


# TPO Training

## Dual AUS / Loan Actions *(Change of Circumstances)*



Under **LOAN ACTIONS** Select **Change of Circumstance** (for changes to 1<sup>st</sup> and 2<sup>nd</sup> mortgages).



- A new window will pop up.
- **Request Status** will be greyed out until the **Changed Circumstance** drop down and description box is filled out completely.

- Select the **Disclosure Reasons** for **Changed Circumstances**.

- Click "**Continue**" to complete.

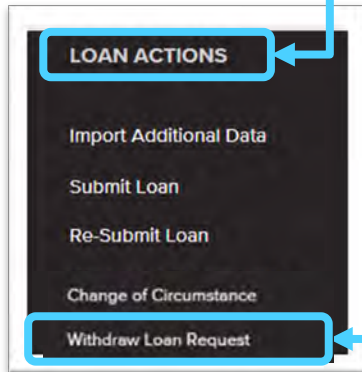


# TPO Training

## Dual AUS / Loan Actions *(Withdraw Loan)*



Under **LOAN ACTIONS** > **Withdraw Loan Request**.



- Select **Withdraw Loan Request** if you need to *withdraw* a loan.
- Click **Continue** when prompted and the loan will be withdrawn.
- *Archive* the withdrawn loan to remove it from your *Pipeline*.
- **IMPORTANT!** You will need to contact the *Lock Desk* to have the lock cancelled.



# TPO Training

## BROKER SCORECARDS

In an effort to further improve our training and internal systems we have implemented a scorecard that will be completed by our loan coordinators, underwriters and closers on each file submitted.

The scorecards will help us track turn times and file quality on the broker side as well as IHFA.

Thank you for helping us finish up our systems improvements.

