

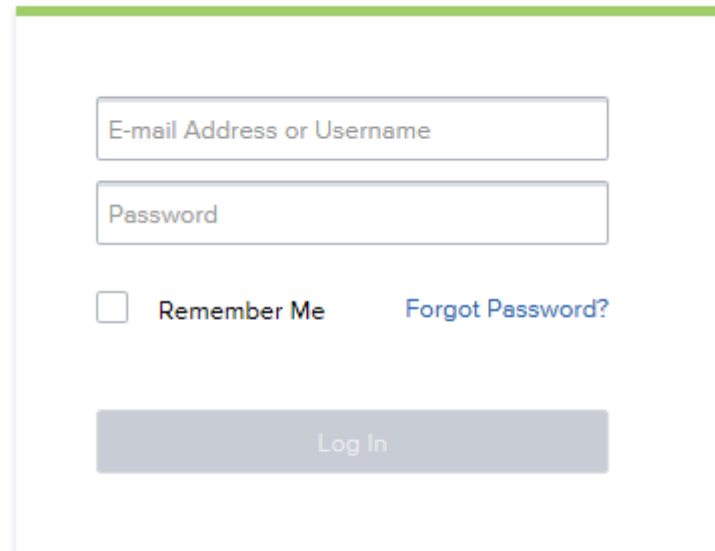


EXTENDING & EDITING LOCKS

CORRESPONDENT LENDING

LOGIN TO TPO CONNECT USING THE LINK BELOW. YOUR USER NAME WILL ALWAYS BE YOUR EMAIL ADDRESS

<https://1663022307.encompasstpoconnect.com>



A login form with a light green header bar. It contains two input fields: "E-mail Address or Username" and "Password". Below the fields are a checkbox labeled "Remember Me" and a link labeled "Forgot Password?". At the bottom is a grey "Log In" button.

FIND THE LOAN YOU WOULD LIKE TO EXTEND OR EDIT. CLICK ON THE LOAN TO OPEN. ONCE OPEN, ON THE LEFT SIDE OF THE SCREEN, CLICK **PRODUCT PRICING & LOCK**.

<input type="checkbox"/>	1001806022942	Correspondent, Deleg
<input type="checkbox"/>	1001805022886	

- ☰ LOAN SUMMARY
- 📄 1003
- 🔒 PRODUCT PRICING & LOCK**
- 📄 DOCUMENTS
- 🔗 PURCHASE CONDITIONS
- 💰 PURCHASE ADVICE

LOAN ACTIONS

Import Additional Data

Submit for Review



WHEN THE PRODUCT PRICING & LOCK PAGE OPENS, CLICK CHANGE REQUEST ON THE UPPER RIGHT SIDE



The screenshot shows a web application interface. On the left is a dark sidebar with a menu containing: 'LOAN SUMMARY', '1003', 'PRODUCT PRICING & LOCK' (highlighted in blue), and 'DOCUMENTS'. The main content area is titled 'Product, Pricing & Lock' and contains a section 'Product & Lock Details'. On the right side of the main content area, there are two blue buttons: 'View Lock History' and 'Change Request'. A large yellow arrow points down to the 'Change Request' button. Below the buttons, the text 'Current Lock Status' is followed by a blue lock icon and the word 'Locked'.

FROM THE **PRODUCT & PRICING** SCREEN SELECT THE 4TH OPTION AT THE TOP: **CHANGE REQUEST**.

Product and Pricing Result - Optimal Blue

Product Search ▾

Selected Loan: Loan ID: 8523 Status: Locked Borrower: Encompass

Save As Prospect

Submit


Lien Information

• First Lien Amt. 173700	• Second Lien Amt. 0	• HELOC Line Amt. 0	• HELOC Drawn Amt. 0
<input checked="" type="checkbox"/> Search for First	<input type="checkbox"/> Search for Second	<input type="checkbox"/> Search for HELOC	

IN SECTION 1, SELECT **LOCK EXTENSION**. IN SECTION 3, ENTER THE **NUMBER OF DAYS** YOU WOULD LIKE TO EXTEND. IN SECTION 4, HIT THE **CALCULATE COST** BUTTON. THEN CLICK THE **APPLY CHANGE** BUTTON.


Submit a change request


Select type of change request:


1. Lock Extension 

Profile Change




2. Select Lien:
First Lien ▾

3. Enter lock extension days: 

4.  **Cost Lookup** Your request will cost **-0.140**. Final Price after applying the cost is 104.462.

5. 

SUBMIT CHANGE REQUEST SCREEN WILL APPEAR INDICATING THE NEW PRICE, LOCK TERM AND EXPIRATION DATE. CLICK APPLY CHANGE.

Selected Loan: Loan ID: 9298 Status: Locked Borrower: Encompass           

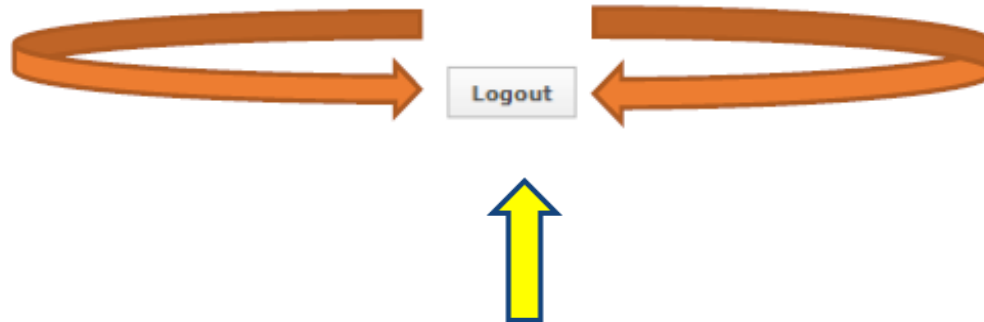
Submit Change Request		
Loan Field	Original Value	Change Request Value
Price	104.602	104.462
Lock	30	37
Lock Expiration LO	8/21/17	8/28/17
Discount/Rebate (\$/%)	-4.602% (-\$7994)	-4.462% (-\$7750)



YOU MUST COMPLETE THIS FINAL STEP!

THE LAST AND MOST CRUCIAL STEP IS TO MAKE SURE YOU CLICK **LOGOUT** AT THE BOTTOM CENTER OF THE LAST PAGE. IF YOU DO NOT CLICK THIS ICON, YOUR LOCK WILL NOT BE EXTENDED.

Change Request History					
Request Submitted	User	Type	Status	Cost	Details
6/5/2018 10:44:48 AM	TPO User Connect	Lock Extension	Pending	-0.060	View Details
6/5/2018 10:41:57 AM	TPO User Connect	Lock Extension	Accepted	-0.300	View Details



LOCK EXTENSION RULES

You may extend online twice without contacting the lockdesk. Any extension after the second online extension will require contacting the lockdesk at lockdesk@fcmpartners.com or 615-624-5295.

Note that lock days are Calendar Days not Business Days.

Extensions on all loans are calculated on a per day basis. The cost per day is 2 basis points.

Examples:

A 2 day lock extension would cost 4 basis points.

A 30 day lock extension would cost 60 basis points.

You may also contact the lockdesk directly to extend or edit your loans if you choose not to do so online. The lockdesk can be reached by email at lockdesk@fcmpartners.com or by calling 615-624-5295.



SELECT THE 4TH OPTION AT THE TOP: **CHANGE REQUEST**. THEN SELECT **PROFILE CHANGE** IN SECTION 1 AND CLICK THE **PROFILE CHANGE** BUTTON IN SECTION 3.

Product and Pricing Result - Optimal Blue

Change Request ▾

Selected Loan: Loan ID: 9364 Status: Locked Borrower: N/A

Submit a change request

Select type of change request:

1. Lock Extension

Profile Change ←

2. Select Lien:
First Lien ▾

3. Profile Change ←

ON THE **PROFILE CHANGE** SCREEN, EDIT THE DATA FIELDS THAT NEED TO BE UPDATED. EXAMPLE BELOW IS FOR APPRAISED VALUE. ONCE UPDATES ARE COMPLETE, CLICK THE **SUBMIT** BUTTON.


Selected Loan: Loan ID: 9364 Status: Locked Borrower: N/A

Submit 

Lien Information

<input type="text" value="240000"/> • First Lien Amt. <input checked="" type="checkbox"/> Search for First	<input type="text" value="0"/> • Second Lien Amt. <input type="checkbox"/> Search for Second	<input type="text" value="0"/> • HELOC Line Amt. <input type="checkbox"/> Search for HELOC	<input type="text" value="0"/> • HELOC Drawn Amt.
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Loan Information

<input type="text" value="300000"/> • Price/Estimated Value	<input type="text" value="310000"/> • Appraisal Amount <input type="text" value="0"/> • CLTV 	Loan Purpose Purchase <input type="text"/>	<input type="text" value="0.00"/> • Cash-Out Amount
<input type="text" value="80.00"/> • LTV	<input type="text" value="0"/> HCLTV (Line Amt)	<input type="text" value="0"/> HCLTV (Drawn Amt)	
Waive Escrows No <input type="text"/>			

SELECT YOUR PRODUCT AND PRICING WILL SHOW JUST AS IT DID WHEN YOU INITIALLY LOCKED THE LOAN. THE RATE OF YOUR CURRENT LOCK WILL BE HIGHLIGHTED. CLICK ON THE **PADLOCK** TO THE RIGHT OF YOUR DESIRED RATE TO FINALIZE YOUR CHANGES.

Eligible Product	Rate	Price	P&I	Detail	Compare
Conforming Fixed 30 Year (CF30)	4.250	103.296	\$1,181	Hide	<input type="checkbox"/>
View Pricing for lock period: 45 Search Timestamp: 09/05/17 1:48 PM					
Rate	Price	P&I	Select		
3.500	99.294	\$1078			
3.625	100.050	\$1095			
3.750	100.676	\$1111			
3.875	101.297	\$1129			
4.000	102.020	\$1146			
4.125	102.708	\$1163			
4.250	103.296	\$1181			
4.375	103.802	\$1198			
4.500	104.324	\$1216			
4.625	104.935	\$1234			
4.750	105.480	\$1252			

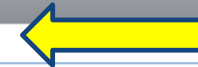
CONFIRM YOUR CHANGE REQUEST AND THEN CLICK **APPLY CHANGE**.
IF YOUR CHANGE REQUEST AFFECTS PRICING, IT WILL BE SHOWN HERE.

Change Request Submit 

Selected Loan: Loan ID: 9364 Status: Locked Borrower: N/A



Submit Change Request		
Loan Field	Original Value	Change Request Value
Appraisal Amount	\$320,000	\$310,000



First Lien				
Reason	Points	SRP	Rate	Margin
LTV is 75.01 - 80, And FICO is >=740	-0.500	0.000	0.000	0.000
Total Adjustments:	-0.500	0.000	0.000	0.000

Notes/Advisories:

1. We are in the process of improving the system to support both base and total loan amounts so that the results we provide are as accurate as possible. During the transition, you may see references to base and/or total loan amounts in field labels or in these advisory messages. Until we release the full functionality, the system will continue to handle the loan amount as it does today. The label changes do not indicate a change in how the system works today. To learn more about the impending release to fully support base and total loan amount, please copy this URL into a new browser window <http://go.optimalblue.com/getstuffdone>.

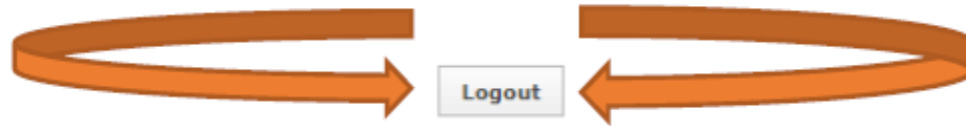
Apply Change

Cancel



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Change Request History					
Request Submitted	User	Type	Status	Cost	Details
6/5/2018 10:44:48 AM	TPO User Connect	Lock Extension	Pending	-0.060	View Details
6/5/2018 10:41:57 AM	TPO User Connect	Lock Extension	Accepted	-0.300	View Details



CONTACT FCM

Specific lock questions? Contact FCM's Lock Desk at 615-624-5295 or email LockDesk@fcmpartners.com

Other questions? Contact your assigned Client Manager or

Mark Wood

AVP, Correspondent Lending Sales

Mark.Wood@fcmpartners.com

Rhonda Hahn

Correspondent Lending Sales

Rhonda.Hahn@fcmpartners.com

