

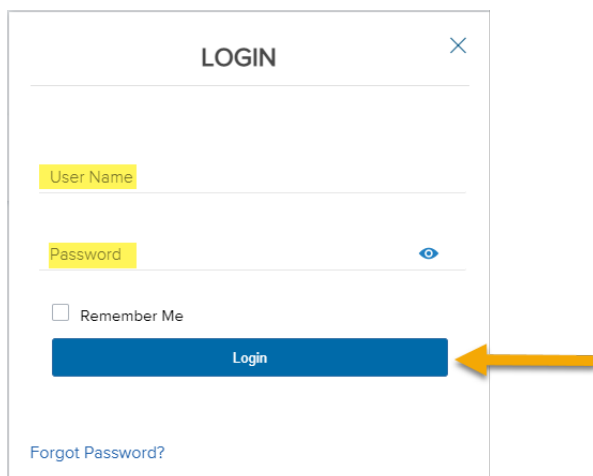
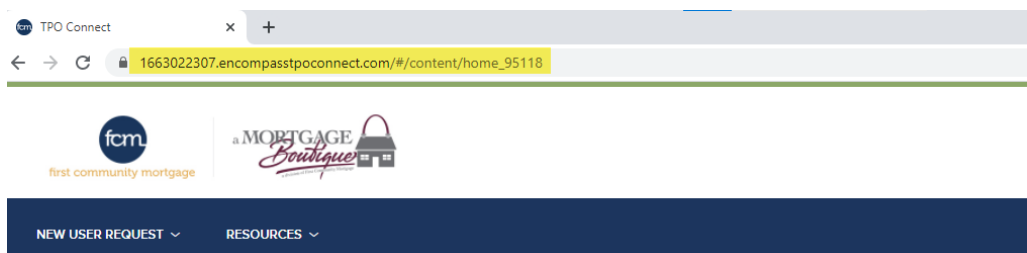


EXTENDING AND EDITING LOCKS

EXTENDING A LOCK

Step 1: Log into TPO Connect using the site address below. Your username will always be your email address.

[TPO Connect Link](#)





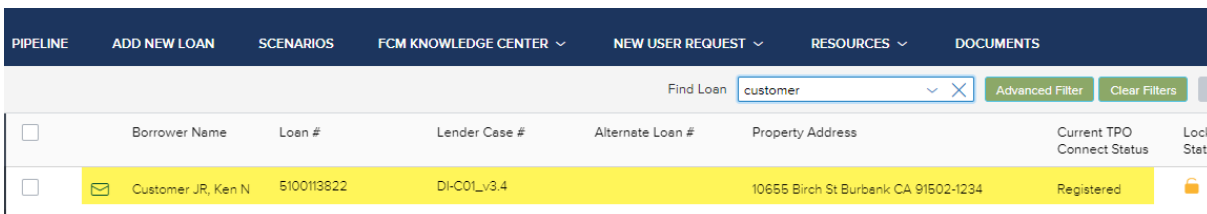
EXTENDING AND EDITING LOCKS

first community mortgage

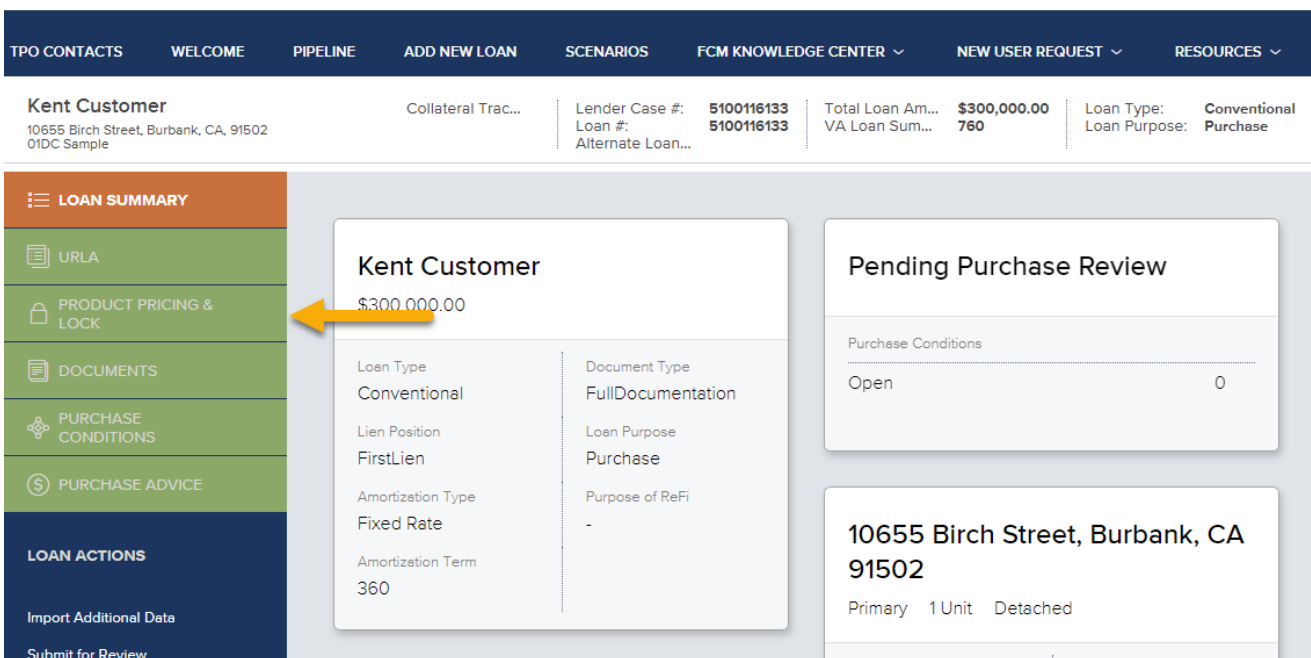
Step 2: Click **PIPELINE** from the menu bar at the top. Search for your loan by last name or loan number by using the dropdown in **Find Loan**.



Click on the loan to open



Step 3: When the screen below will appears, Click on **PRODUCT & PRICING LOCK** on the left side of the screen.





EXTENDING AND EDITING LOCKS

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Step 4: When the **product pricing & lock** page opens, click **Change Request** on the upper right side of the screen.

The screenshot shows the 'Product Pricing & Lock' page. At the top, there is a navigation bar with tabs: TPO CONTACTS, WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, FCM KNOWLEDGE CENTER, NEW USER REQUEST, RESOURCES, and DOCUMENTS. Below the navigation bar, the loan details for 'Kent Customer' are displayed, including Lender Case #, Total Loan Amount, Loan Type, and Interest Rate. On the left side, there is a sidebar with menu items: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK (highlighted), DOCUMENTS, PURCHASE CONDITIONS, and PURCHASE ADVICE. In the main content area, there is a 'Product & Lock Details' section with a 'Change Request' button highlighted by a yellow arrow.

Step 5: From the **product pricing & lock** screen, select the 4th icon at the top:  Change Request.

The screenshot shows the 'Change Request' form. At the top, there is a toolbar with several icons, and the 4th icon (a document with a pencil) is highlighted with a yellow arrow. Below the toolbar, there is a 'Submit' button. The form is divided into three main sections: 'Lien Information', 'Loan Information', and 'Borrower Information'. Each section contains various input fields and checkboxes.

Lien Information			
<input checked="" type="radio"/> Search for First Lien	<input type="radio"/> Search for Second Lien	<input type="radio"/> Search for HELOC Second Lien	
1st Mtg Loan Amt (Base) 300000	2nd Mtg Loan Amt 0	HELOC Line Amt 0	HELOC Drawn Amt 0

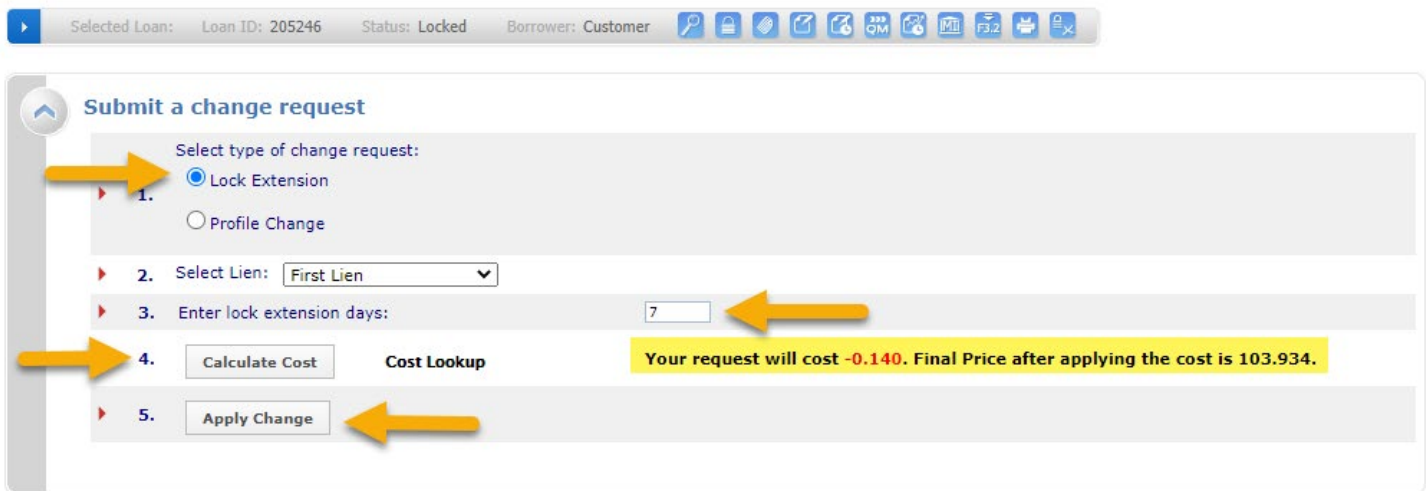
Loan Information			
Price/Estimated Value 340000	Appraisal Amount 340000	Loan Purpose Purchase	Cash-Out Amount 0.00
LTV 88.24	CLTV New	HCLTV	
Waive Escrows No		Months of Reserves 36	
Fees In No (Fees Out)	Lender Paid Compensation? Yes (Lender Paid)		

Borrower Information			
Borrower First Name Kent	Borrower Last Name Customer	FICO 760	Self Employed No
Income Documentation Verified	Asset Documentation Verified	Employment Documentation Verified	DTI Ratio
Citizenship U.S. Citizen	First Time Home Buyer No	Non-Occupant Coborrower No	Properties Financed 1

EXTENDING AND EDITING LOCKS

Step 6: The screen below will appear; Complete the following:

- Section 1: Select **Lock Extension**
- Section 3: Enter the **number** of days you would like to extend
- Section 4: Click **Calculate Cost**
- Section 5: Click **Apply Change**



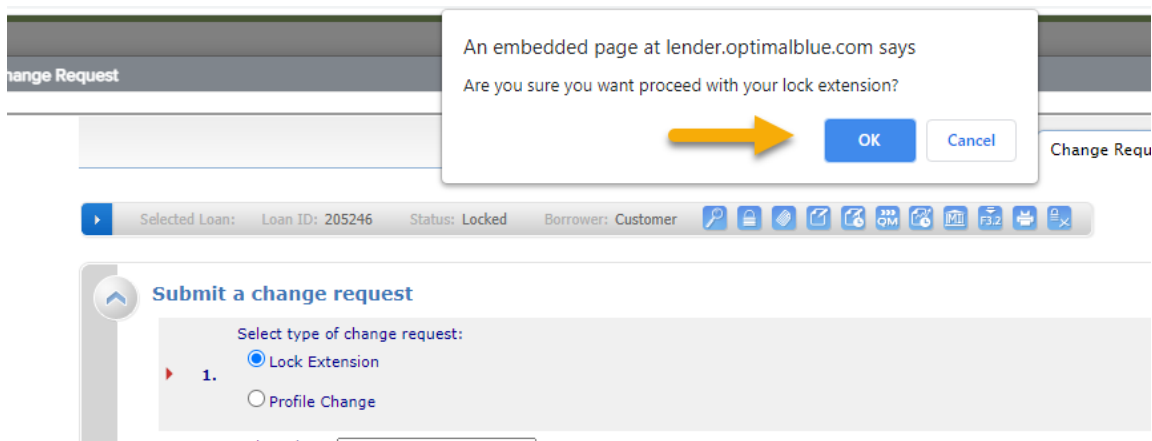
Selected Loan: Loan ID: 205246 Status: Locked Borrower: Customer

Submit a change request

Select type of change request:

1. Lock Extension
 Profile Change
2. Select Lien: First Lien
3. Enter lock extension days: 7
4. **Cost Lookup** Your request will cost -0.140. Final Price after applying the cost is 103.934.
5.

The following pop-up screen will appear, Click **OK**



Change Request

An embedded page at lender.optimalblue.com says
Are you sure you want proceed with your lock extension?

Change Requ

Selected Loan: Loan ID: 205246 Status: Locked Borrower: Customer

Submit a change request

Select type of change request:

1. Lock Extension
 Profile Change
2. Select Lien: First Lien

EXTENDING AND EDITING LOCKS

Step 7: The submit change request screen will appear indicating the new price, lock term and expiration date. Click **Apply Change**.

Selected Loan: Loan ID: 205246 Status: Locked Borrower: Customer

Loan Field	Original Value	Change Request Value
Price	104.074	103.934
Lock	45	52
Lock Expiration LO	5/14/21	5/21/21
Discount/Rebate (\$/%)	-4.074% (-\$12222)	-3.934% (-\$11802)

Apply Change **Cancel**



The following pop-up screen will appear, Click **OK**

Request

An embedded page at lender.optimalblue.com says
To complete the submission of this change request please click OK.

OK

Loan Field	Original Value	Change Request Value
Price	104.074	103.934
Lock	45	52
Lock Expiration LO	5/14/21	5/21/21
Discount/Rebate (\$/%)	-4.074% (-\$12222)	-3.934% (-\$11802)

Apply Change **Cancel**



EXTENDING AND EDITING LOCKS

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Step 8: The following pop-up screen will appear indicating your change request was applied. Click the “X” in the top right corner of the pop-up screen.



You will be returned to the home page of the loan.

TPO CONTACTS WELCOME PIPELINE ADD NEW LOAN SCENARIOS FCM KNOWLEDGE CENTER NEW USER REQUEST RESOURCES DOCUMENTS

Kent Customer
10655 Birch Street, Burbank, CA, 91502
O1DC Sample

Collateral Trac... Lender Case #: **5100116133** Total Loan Am... **\$300,000.00** Loan Type: **Conventional** Interest Rate: **3.500%**
Loan #: **5100116133** VA Loan Sum... **760** Loan Purpose: **Purchase** Loan To Value... **88.24% / 88.24%** Register

LOAN SUMMARY

- URLA
- PRODUCT PRICING & LOCK
- DOCUMENTS
- PURCHASE CONDITIONS
- PURCHASE ADVICE

Kent Customer
\$300,000.00

Loan Type Conventional	Document Type FullDocumentation
Lien Position FirstLien	Loan Purpose Purchase
Amortization Type Fixed Rate	Purpose of Refi -

Pending Purchase Review

Purchase Conditions
Open 0

10655 Birch Street, Burbank, CA

Key Dates

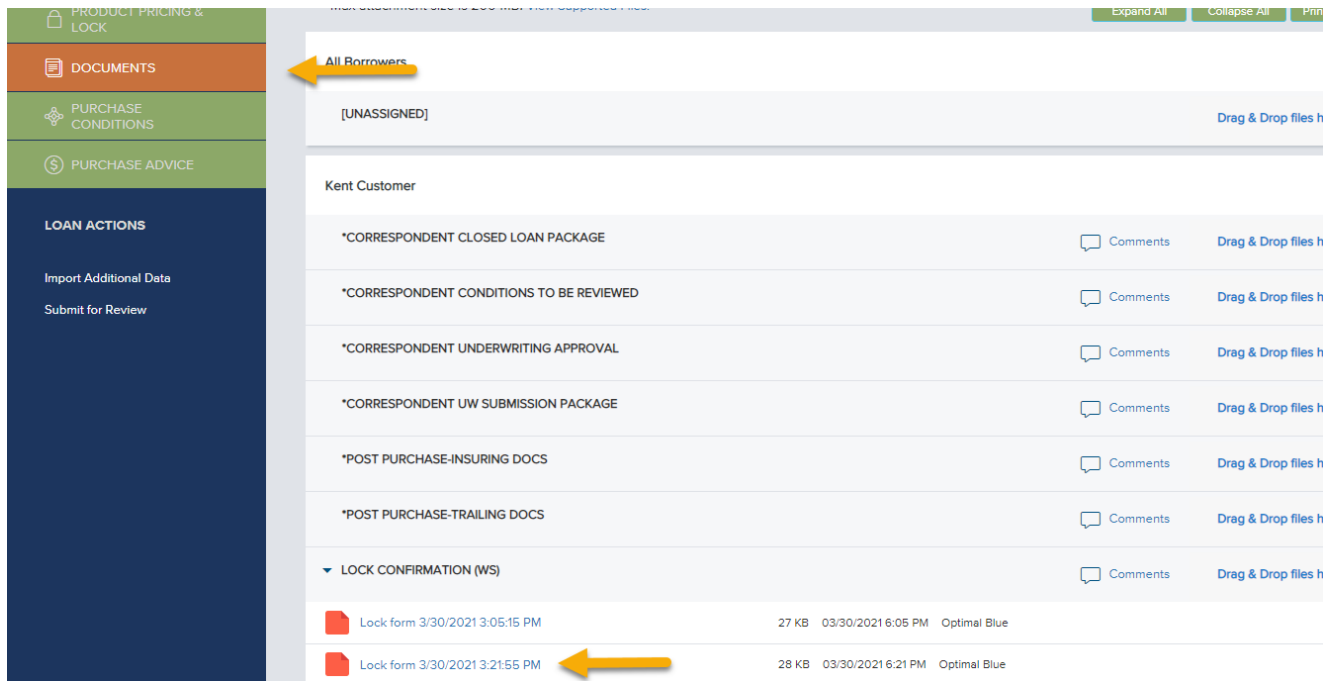
Registered	03/30/2021
Submitted for Review	-
Purchase Suspended	-
Purchase Rejected	-
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-



EXTENDING AND EDITING LOCKS

first community mortgage

Step 9: To view your updated lock confirmation, click the **DOCUMENTS** tab. The updated lock confirmation will be in the **Lock Confirmation** placeholder.



→ You may extend online **twice** without contacting the lockdesk. Any extension after the second online extension will require contacting our lock desk at lockdesk@fcmpartners.com.

→ Lock extensions on all loans are calculated on a per day basis and the cost per day is 2 basis points.

Examples:

- a 2-day lock extension would cost 4 basis points (.04).
- a 30-day lock extension would cost 60 basis points (.60)

→ You may also contact our lockdesk directly to extend or edit your locks if you choose not to do so online.



EXTENDING AND EDITING LOCKS

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EDITING A LOCK

Step 1: Access TPO Connect and the loan. Navigate to the change request screen and complete the following:

- Section 1: Select **Profile Change**
- Section 3: Click **Profile Change**

Submit a change request

Select type of change request:

1. Lock Extension ⚠️

1. Profile Change ←

2. Select Lien: First Lien

3. Profile Change ←

Step 2: From the profile change screen, edit the data fields that need to be updated. The example below is for updating the appraised value. Once the updates are complete, click **submit**.

Submit ←

Lien Information

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

• 1st Mtg Loan Amt (Base) 300000

• 2nd Mtg Loan Amt 0

• HELOC Line Amt 0

• HELOC Drawn Amt 0

Loan Information

• Price/Estimated Value 350000

• Appraisal Amount 350000 ←

• LTV 85.71

• Loan Purpose Purchase

• Cash-Out Amount 0.00

• CLTV New

• HCLTV

• Waive Escrows No

Borrower Information

• Borrower First Name

• Borrower Last Name

• FICO

• Self Employed

Please Wait



EXTENDING AND EDITING LOCKS

first community mortgage

Step 3: Select your product.

Selected Loan: Loan ID: 205246 Status: Locked Borrower: Customer

Historical Pricing Research

Product: Conforming Fixed 30 Year

Status: Locked

Lock Expiration: 5/24/2021 11:59:00 PM

1st Mtg Loan Amt (Base): 300000

1st Mtg Loan Amt (Total): 300000

LTV: 85.71

Loan Type: **Conforming**

Loan Term(s): **30 Yr**

Product Type(s): **Standard**

Re-Submit

Revise Search

Rate: 3.5

Desired Rate: 3.5

CLTV New

Price: 103.874

Desired Price

Price/Estimated Value: 350000

Lock: 55

Desired Lock: 45

Appraisal Amount: 350000

Amortization Type(s): **Fixed**

ARM Fixed Term(s):

Exp. App. Level(s):

Select a rate/price to submit a Profile Change.

Full(Orig) | ByType(Orig) | Top(Orig) | Side(Orig) | Blend(Orig) | Best(Orig)

Links	Eligible Product	Rate	Price	Discount/Rebate(\$)	P&I	APOR	Detail	Compare
MI	Home Possible (HP30)	3.500	104.124	-\$12,372	\$1,347	3.23%	Show	<input type="checkbox"/>
MI	HomeReady (HR30)	3.500	104.124	-\$12,372	\$1,347	3.23%	Show	<input type="checkbox"/>
MI	Conforming Fixed 30 Year (CF30)	3.500	103.874	-\$11,622	\$1,347	3.23%	Show	<input type="checkbox"/>

Step 4: The rate of your current lock will be highlighted. Click the padlock “” to the right of your rate.

Links	Eligible Product	Rate	Price	Discount/Rebate(\$)	P&I	APOR	Detail	Compare
MI	Home Possible (HP30)	3.500	104.124	-\$12,372	\$1,347	3.23%	Show	<input type="checkbox"/>
MI	HomeReady (HR30)	3.500	104.124	-\$12,372	\$1,347	3.23%	Show	<input type="checkbox"/>
MI	Conforming Fixed 30 Year (CF30)	3.500	103.874	-\$11,622	\$1,347	3.23%	Hide	<input type="checkbox"/>

View Pricing for lock period: **45** Search Timestamp: 03/30/21 3:32 PM

Rate	Price	Discount/Rebate(\$)	P&I	MI	APOR	Compensation(\$)	Select
2.500	98.174	\$5,478	\$1185	MI	3.23%	\$0	
2.625	99.048	\$2,856	\$1205	MI	3.23%	\$0	
2.750	99.927	\$219	\$1225	MI	3.23%	\$0	
2.875	100.620	-\$1,860	\$1245	MI	3.23%	\$0	
3.000	101.353	-\$4,059	\$1265	MI	3.23%	\$0	
3.125	102.033	-\$6,099	\$1285	MI	3.23%	\$0	
3.250	102.675	-\$8,025	\$1306	MI	3.23%	\$0	
3.375	103.338	-\$10,014	\$1326	MI	3.23%	\$0	
3.500	103.874	-\$11,622	\$1347	MI	3.23%	\$0	
3.625	104.298	-\$12,894	\$1368	MI	3.23%	\$0	
3.750	104.885	-\$14,655	\$1389	MI	3.23%	\$0	



EXTENDING AND EDITING LOCKS

Step 5: Confirm your change request and then click **Apply Change**.

Submit Change Request		
Loan Field	Original Value	Change Request Value
Search Timestamp	3/30/21 3:00 PM	3/30/21 3:00 PM
Price/Estimated Value	\$340,000	\$350,000
Appraisal Amount	\$340,000	\$350,000
LTV	88.24	85.71
APR Minus APOR	0.385	0.363
Par Price	100.127	100.620
Par Rate	2.750	2.875
Par Rate Minus APOR	-0.480	-0.355
QM Remaining Points and Fees Dollar	8250	7650.00
QM Remaining Points and Fees Percent	2.75	2.55
QM Total Points and Fees Dollar	750	1350.00
QM Total Points and Fees Percent	0.25	0.450
Total Fee Credit Dollar Amount	\$12,222	\$11,622

First Lien					
Reason	Points	SRP	Rate	Margin	
Lock Extension	-0.140	0.000	0.000	0.000	
Lock Extension	-0.060	0.000	0.000	0.000	
LTV is 85.01 - 90, And FICO is >=740	-0.250	0.000	0.000	0.000	
1st Mtg Loan Amt (Total) is \$275K - \$548250, And Search Entity (#) is Correspondent 2	0.125	0.000	0.000	0.000	
Total Adjustments:	-0.325	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 company's website and the Lender for complete eligibility details.
 2. The borrower's credit history related to bankruptcy and derogatory housing events, including mortgage late payments, has not been evaluated to determine eligibility for this program. Contact the Lender for related requirements.
 3. Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.

→



The following pop-up screen will appear, click **OK**.

An embedded page at lender.optimalblue.com says
 To complete the submission of this change request please click OK.

→

246 Status: Locked Borrower: Customer

Submit Change Request		
Loan Field	Original Value	Change Request Value
	3/30/21 3:00 PM	3/30/21 3:00 PM
	\$340,000	\$350,000
	\$340,000	\$350,000
	88.24	85.71
	0.385	0.363



EXTENDING AND EDITING LOCKS

first community mortgage

Step 6: The following pop-up screen will appear indicating your change request was applied. Click the “X” in the top right corner of the pop-up screen.



Step 7: Click on PIPELINE to exit the loan and allow the pricing engine to complete the updates.

Navigation: TPO CONTACTS | WELCOME | **PIPELINE** | ADD NEW LOAN | SCENARIOS | FCM KNOWLEDGE CENTER | NEW USER REQUEST | RESOURCES | DOCUMENTS

Kent Customer
10655 Birch Street, Burbank, CA, 91502
01DC Sample

Collateral Trac... | Lender Case #: **5100116133** | Total Loan Am... **\$300,000.00** | Loan Type: **Conventional Purchase** | Interest Rate: **3.500%** | Registered **C** | **1st**

Product, Pricing & Lock View Lock History Change Request

Product & Lock Details Current Lock Status **Locked**

Conforming Fixed 30 Year

ADJUSTMENTS	RATE	PRICE
Base	3.500	104.199
LTV is 85.01 - 90, And FICO is >=740		-0.250

LOAN ACTIONS