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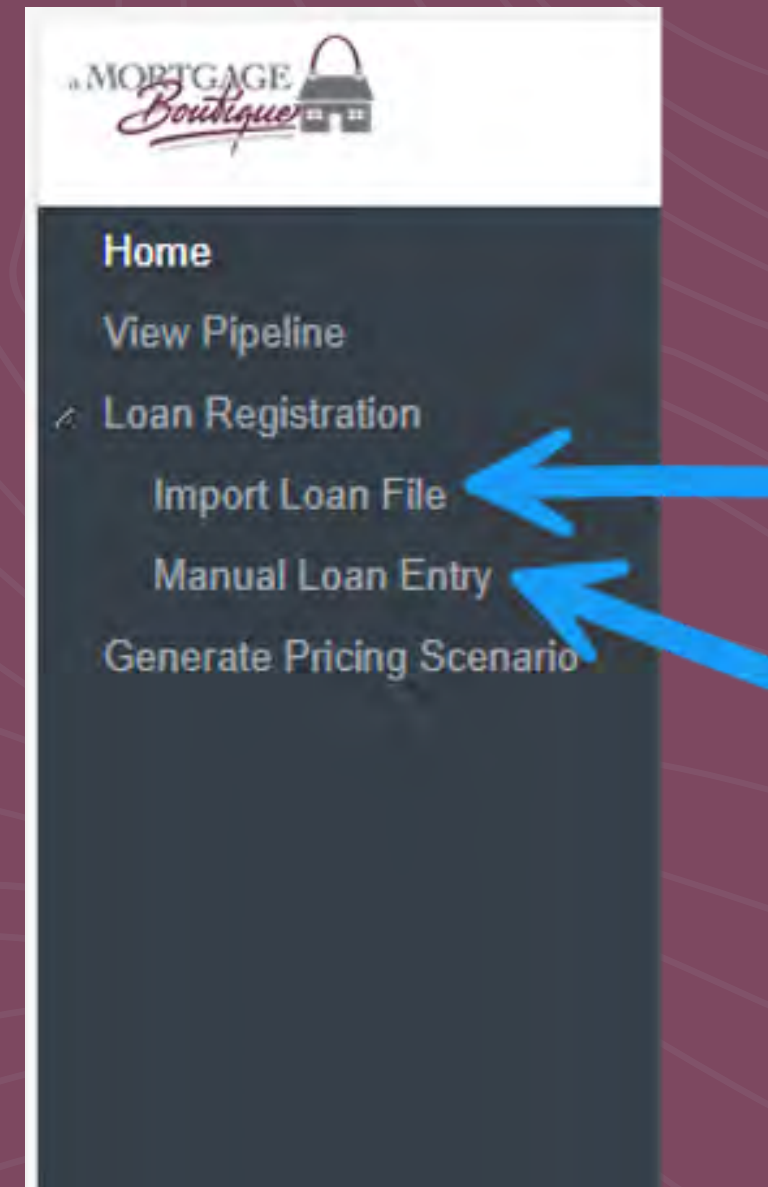
# how to Register A Loan



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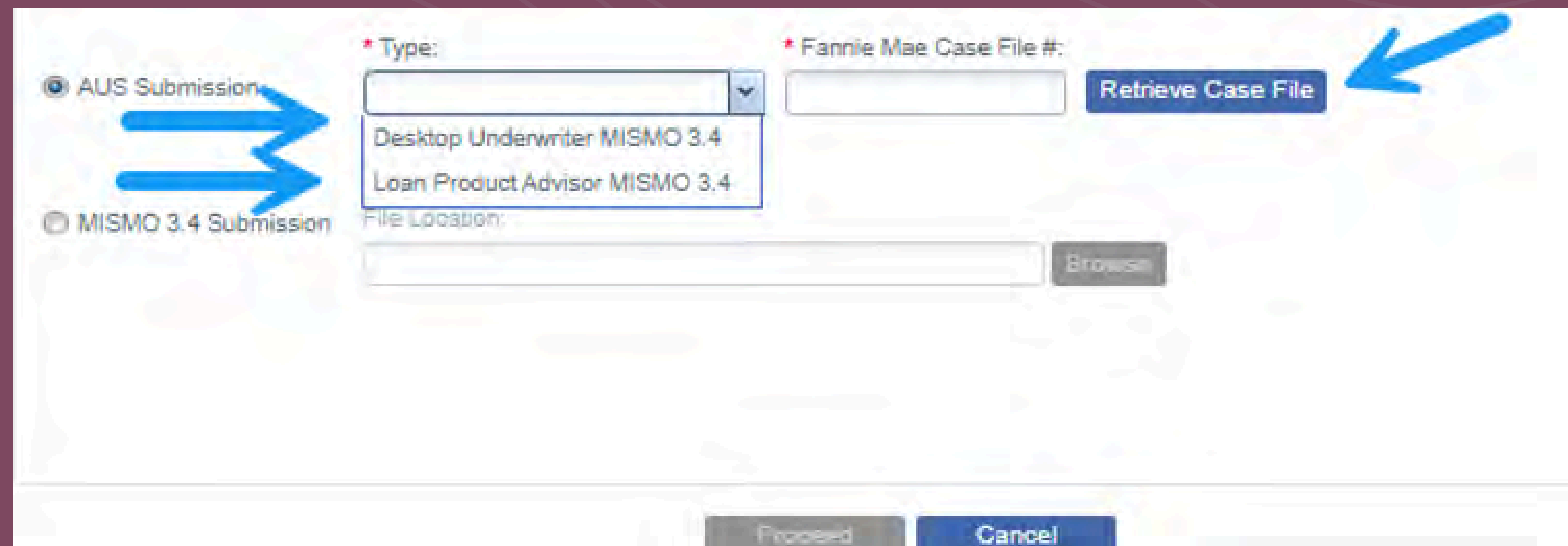
# New Files

- <https://portal.welovetpo.com/portal/#/login>
- New files can be imported manually or via 3.4 file or by releasing AUS findings to lender from Fannie Mae or Freddie Mac. The 3.4 file is the preferred method. To start process please select your import method on the left side of screen below.

A screenshot of a file import selection dialog box. It has two radio button options: 'AUS Submission' and 'MISMO 3.4 Submission'. The 'MISMO 3.4 Submission' option is selected, and a blue arrow points to it. To the right of the radio buttons are two input fields: 'Type:' and 'Fannie Mae Case File #:', each with a dropdown arrow. To the right of the 'Fannie Mae Case File #' field is a 'Retrieve Case File' button. Below the radio buttons is a 'File Location:' label followed by a text input field and a 'Browse' button. At the bottom of the dialog are 'Process' and 'Cancel' buttons.

# AUS Findings

- When releasing AUS findings please 1st click import loan file and then enter in your case file information.



The screenshot shows a web form for AUS Submission. On the left, there are two radio buttons: "AUS Submission" (selected) and "MISMO 3.4 Submission". A blue arrow points to the "AUS Submission" radio button. To the right of the radio buttons is a dropdown menu for "Type:" with two options: "Desktop Underwriter MISMO 3.4" and "Loan Product Advisor MISMO 3.4". Below the dropdown is a text field for "File Location:" with a "Browse" button. To the right of the "Type:" dropdown is a text field for "Fannie Mae Case File #:" and a "Retrieve Case File" button. A blue arrow points to the "Retrieve Case File" button. At the bottom of the form are "Proceed" and "Cancel" buttons.



# Importing

- After importing in your file you may see a list of exceptions. Simply click proceed to continue on the registration process and bypass any exceptions you see.

The screenshot shows the MISMO 3.4 Submission interface. At the top, there is a 'File Location' field with a text input containing 'C:\fakepath\DI-VA03\_v3.4 XML\_VA Fixed Purchase\_10072021' and a 'Browse' button. Below this, a large blue arrow points to a 'Proceed' button, with a 'Cancel' button next to it. The main section is titled 'Exceptions' and contains a table with two columns: 'SEVERITY' and 'ERROR MESSAGE'. The table lists nine warnings, all indicating that certain fields cannot be blank. At the bottom right of the exceptions section, there is a 'Save Exceptions to File' button.

MISMO 3.4 Submission \* File Location:

C:\fakepath\DI-VA03\_v3.4 XML\_VA Fixed Purchase\_10072021 Browse

Proceed Cancel

### Exceptions

SEVERITY	ERROR MESSAGE
Warning	The applicant employer city cannot be blank.
Warning	The applicant employer state cannot be blank.
Warning	The applicant employer street address cannot be blank.
Warning	The applicant employer telephone number cannot be blank.
Warning	The applicant employment position/title/type of business cannot be blank.
Warning	The applicant zip code cannot be blank.
Warning	The monthly mortgage payment amount for a real estate asset must be greater than zero.
Warning	The property type for a real estate asset cannot be blank.
Warning	There must be at least one source of down payment for a purchase loan.

Save Exceptions to File

# Importing

- Once the import process is complete please make sure all information is accurate and complete:
  - MLO Name, NMLS ID, Phone Number, & Email
  - Make sure Settlement Date (est) should always be before First Payment Due Date
  - Qualifying Credit Score
  - Borrower Contact Details – confirm email and mobile phone number for disclosure purposes

This screenshot shows the top portion of a loan application form. At the top, there are fields for Transaction ID and Your Loan Number (DI-VA03 v3.4). Below these, a blue box highlights the MLO information: MLO Name (Jody Lynn Alston), MLO NMLS ID (271664), MLO Email (Jody@amortgageboutique.c), and MLO Phone Number ((202) 333-3333). To the right, another blue box highlights the dates: Loan Application Date (12/05/2024), Settlement Date (Est) (12/31/2024), Credit Order Consent Date (12/05/2024), and First Payment Due Date (2/01/2025). Below these is the MLO State License field and an Emerging Banker checkbox (Yes/No). A 'Process Information' button is located below the Emerging Banker field.

The 'Borrower Information' section follows, with a 'Number of Borrowers' selector set to 'Two'. It shows details for two borrowers: Andy America and Amy America. Each borrower has a dropdown for their role (Primary Borrower for Andy, Co-Borrower for Amy), followed by fields for First, Middle, Last, Name Suffix, and Marital status. There are also checkboxes for First Time Home Buyer, Self Employed, and Employee. A 'Contact Details' button is at the bottom of each borrower's section. A red message states: 'Must register and/or save any new borrower data prior to Borrower grouping button being enabled.' Below this is the 'Property Information' section with fields for Property Address (1234 Rodman St) and Unit Type/Unit #. To the right is the 'Credit Data' section with a Qualifying Credit Score (639) and a Credit Event dropdown (No Credit Event). A 'Credit Summary' button is next to the credit score.

This screenshot shows a 'Borrower Contact Details' dialog box. It has two main sections: 'Contact Email Info' and 'Contact Phone Info'. In the 'Contact Email Info' section, there are dropdowns for email type (Home selected) and email address (andy.a@fanniemae.com). In the 'Contact Phone Info' section, there are dropdowns for phone type (Home Phone selected) and phone number ((508) 888-8888). There are also fields for Mobile Phone ((508) 777-7777) and Work Phone ((999) 999-9999). A 'Prefer' column with radio buttons is on the right. At the bottom, there are 'OK' and 'Cancel' buttons. A blue arrow points to the 'Contact Details' button in the background form, and another blue arrow points to the 'Contact Email Info' section of the dialog box.



# Down Payment Details

- You will need to update Down payment Details. Once you are satisfied that the information is correct please click the Register button at the bottom of the screen.

The screenshot displays a web form titled "Down Payment Details" with several sections and input fields. A blue arrow points to the "Down Payment Details" button in the "Financing Terms" section, and another blue arrow points to the "Register" button at the bottom of the form.

**Financing Terms**

Purchase Price:	\$550,000.00	<b>Down Payment Details</b>
Energy Improvements:	\$0.00	
Appraised Value:	\$575,000.00	
* Loan Amount:	\$355,400.00	LTV Ratio: 64.62%
Mortgage Insurance Financed:	\$0.00	<b>Mortgage Insurance</b>
* Total Loan Amount:	\$355,400.00	

**Other Financing**

Concurrent Liens:	\$0.00	Max Credit:	\$0.00
Remaining Closed-End Liens:	\$0.00		
Remaining HELOC Balance:	\$0.00	Max Credit:	\$0.00
Combined LTV Ratio:	64.62%	HCLTV:	64.62%

**Loan Interest Rate**

* Interest Rate:	5.250%	Qualifying Rate:	5.250%
ARM Margin:	0.000%		

**Other Loan Details**

Escrow Waivers: ☐ Taxes ☐ Insurance

Apply Fee Buy Out: ☐ Yes ☒ No

Closing in Entity Name:

Mortgage Credit Certificate: ☐ Yes ☒ No **Mortgage Credit Certificate**

**Partner Compensation**

\* Lender Paid Compensation: ☐ Yes ☒ No

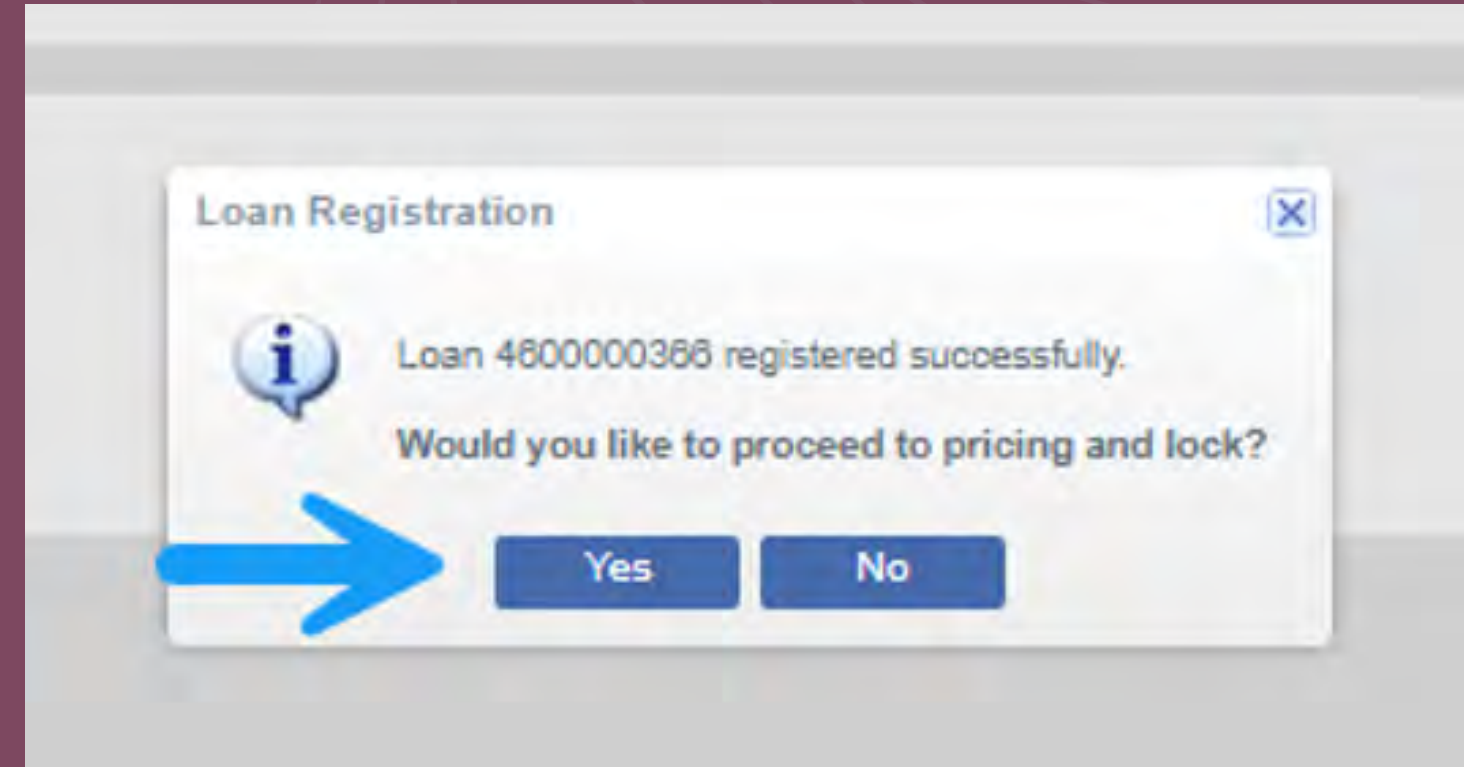
Borrower Paid Compensation:

BPC Paid as a Percentage: ☐

**Buttons:**  **Register**

# Loan Summary

- Once file is registered in system the loan number will appear showing a successful registration!
- Please review file under Loan Summary on left side of screen to confirm all information.
  - Loan Details
  - Short Application
  - Status History
  - Alerts & Notification Mgmt.
  - Contacts
  - ▶ Loan Processing
  - ▶ Full Application
  - ▶ Loan Submission

A screenshot of the 'Loan Summary' dashboard. On the left is a dark navigation menu with a 'View Pipeline' button at the top. The menu items are: Loan Summary (selected), Loan Details, Short Application, Status History, Alerts & Notification Mgmt., and Contacts. Below these are expandable sections: Loan Processing, Full Application, and Loan Submission. A blue arrow points from the 'Contacts' menu item to the 'Contacts' section of the main dashboard. The main dashboard displays loan details: Lender Loan Number (4600000366), Lock Expiration (1/9/2025), Loan Status (Registered), Borrower Name (Amende, Andy), Subject Property (1234 Rodman St, Washington, DC 20008), LTV/CLTV (64.62% / 64.62%), Loan Purpose (Purchase), Product (PHLMC 30yr Fixed Max > 300K), Interest Rate (6.375%), Occupancy (Primary Residence), Total Loan Amount (\$355,400.00), Loan Amount (\$355,400.00), Program, and Ratios (30.00% / 45.00%). Below this is a 'Contacts' section with two tables. The first table, 'Lender Account Management', has columns for CONTACT ROLE, CONTACT NAME, and EMAIL, with one entry: Account Executive, Cindy Edmondson, Cindy.Edmondson@amortpageabout.com. The second table, 'Partner Account Management', has columns for CONTACT ROLE, CONTACT NAME, EMAIL, and PHONE #, with one entry: Wholesale Loan Officer, John Tester, jnel.mclarty@broken@compartners.com, (888) 888-0000. At the bottom is a 'Partner Contact Info' section with three contact forms, each with a 'Set' and 'Delete' button.





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