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How to Submit for Income Calculations



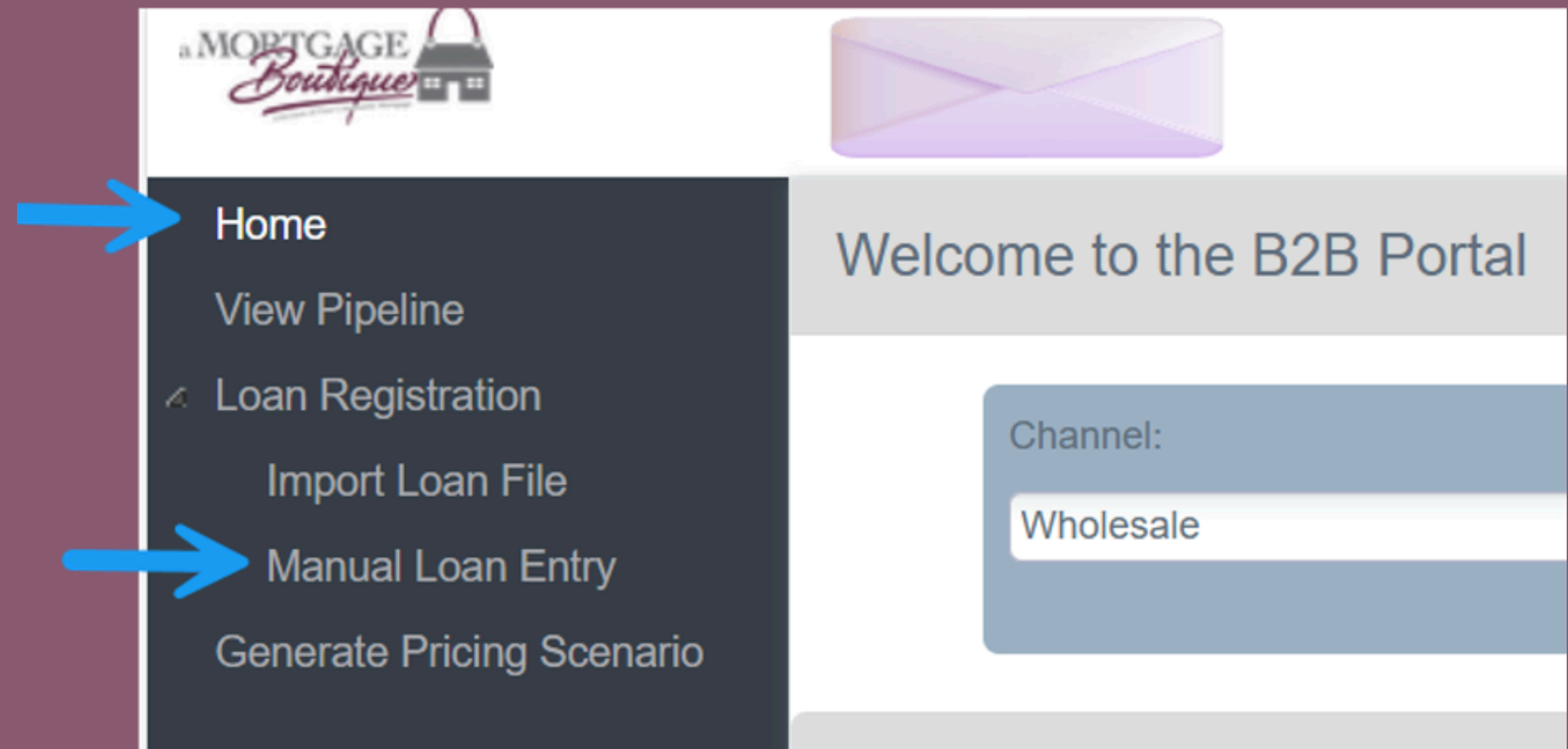
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<https://portal.welovetpo.com/portal/#/login>

How to quickly register and securely upload income documentation for income review on a file without uploading a full 3.4 file. Using our TBD process we can review income docs for your potential borrowers.

Once logged into the Blue Sage Portal from the home screen select Manual Loan Entry

Getting
Started



Manual Loan Entry

Please file in screen

- MLO Name, NMLS ID, Phone Number, & Email Address
- Your loan number can be the borrowers last name
- Please make the application date, the current date, and estimated settlement date are entered in at registration. Once you have Income calculations, a property identified, a new 1003 will be imported in and will override the initial registration information.
- Borrower Contact Details – confirm email and mobile phone number for disclosure purposes when the file moves from a TBD to a complete loan application.

Manual Loan Entry

Transaction ID:

* Your Loan Number:

CVRC0221034357

* MLO Name:

* MLO NMLS ID:

MLO Email:

salesperson@amortgagebou

MLO Phone Number:

(714) 555-5555

* Loan Application Date:

* Settlement Date (Est):

* Credit Order Consent Date:

First Payment Due Date:

MLO State License:

Emerging Banker:

☐ Yes ☒ No

Process Information

Borrower Information

Number of Borrowers:

☐ One ☒ Two ☐ Three ☐ Four

John Freddie

Primary Borrower

* First, Middle, Last, Name Suffix, Marital:

John

Middle (optional)

Freddie

Name Suffix (optional)

Married

US Citizen

First Time Home Buyer:

Self Employed:

Contact Details

Mary Freddie

Co-Borrower

* First, Middle, Last, Name Suffix, Marital:

Mary

Middle (optional)

Freddie

Name Suffix (optional)

Married

US Citizen

First Time Home Buyer:

Self Employed:

Contact Details

Primary Borrower

Co-Borrower

* First, Middle, Last, Name Suffix, Marital:

Andy

Middle (optional)

America

Name Suffix (optional)

Married

US Citizen

First Time Home Buyer:

Self Employed:

Employee:

Contact D

Borrower Contact Details

Contact Email Info

Home

andy.a@fanniemae.com

Prefer

Contact Phone Info

Home Phone:

(508) 888-8888

Prefer

Mobile Phone:

(508) 777-7777

Work Phone:

(999) 999-9999


Ext

OK

Cancel

Must register and/or save any new borrower data prior to Borrower grouping button being enabled.

****NOTE** - For Income Calculations please enter “TBD” as the street address, enter the city, state, and zip code. Please do not add any else to the street address except TBD (for example do Not add numbers “12345 TBD”)



Property Information

* Property Address: TBD

Unit Type, Unit #: Unit Type ▼ Unit #

* Zip, City & State: 92663 Newport Beach CA

* County: Orange

Country: United States ▼

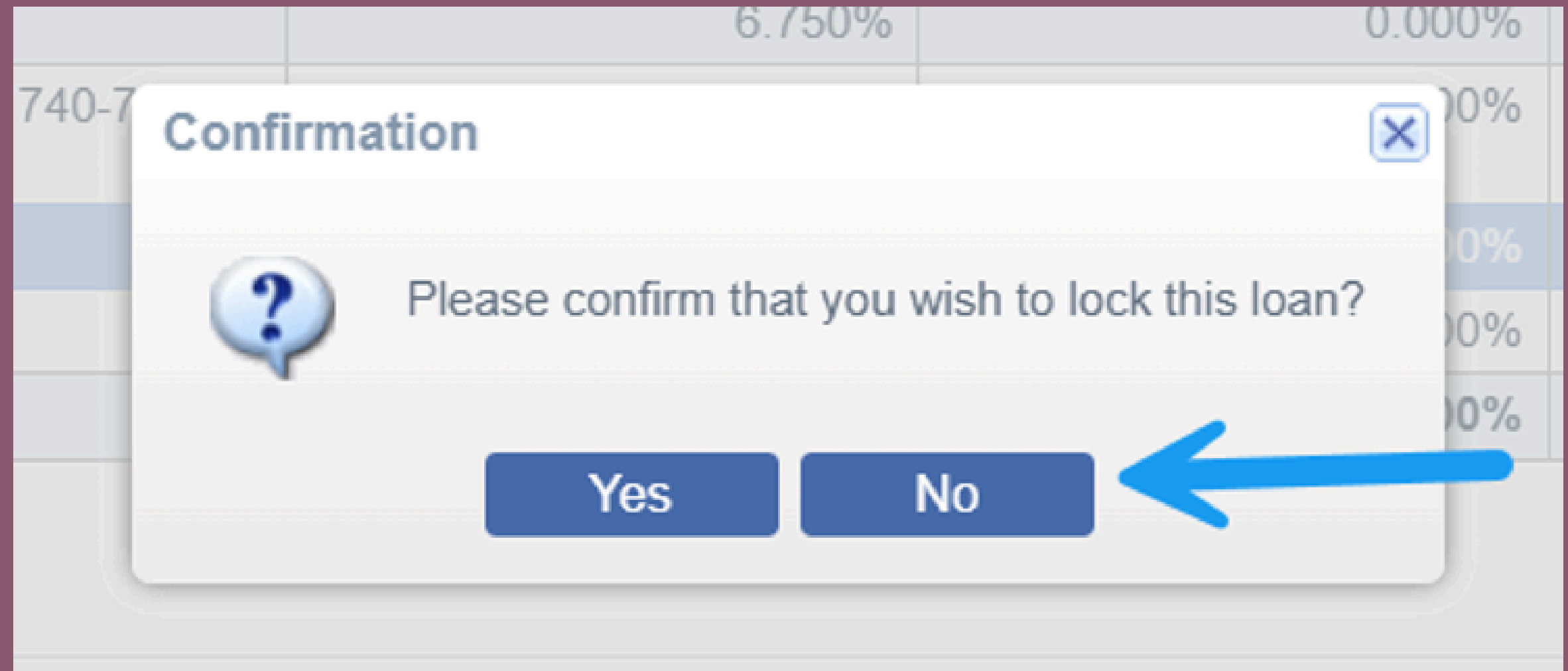
* Occupancy: Primary Residence ▼

TBD Address

Please fill out the form completely and be sure to select the correct product description by clicking on the magnifying glass. Once complete, click Register at the bottom on the page. The file will need to be registered with a loan number for the income calculations.

****NOTE** - Please do not lock the loan while income calculations are in progress. Once the income has been calculated and a property identified and entered the system, you may then lock file.

Register and Float File



Loan Summary

Please review registration under Loan Summary on left side of screen to confirm all information.

- Loan Details
- Short Application
- Contacts- make sure to enter the Loan Officer and processor as file contacts. This is where you will note parties to receive automated email updates

The screenshot shows a web application interface for loan management. On the left is a dark sidebar with a menu. The 'View Pipeline' button at the top is highlighted in blue. Below it, the 'Loan Summary' menu item is selected and highlighted in blue. A blue arrow points from the 'Contacts' item in the sidebar to the 'Contacts' section on the right. Another blue arrow points from the bottom of the sidebar towards the 'Partner Contact Info' section. The main content area on the right has a light blue header with loan details: 'Lender Loan Number: 4600000539', 'Lock Expiration:', 'Loan Status: Registered', 'Borrower Name: Smith, Suzy', 'Subject Property: TBD Newport Beach, CA 92663', and 'LTV/CLTV: 80.00% / 80.00%'. Below this is a 'Contacts' section with a table for 'Lender Account Management' containing two rows: 'Account Executive' (Cindy Edmondson) and 'AE Assistant' (Travis Braxton). Underneath is a 'Partner Account Management' section with a table header for 'CONTACT ROLE', 'CONTACT NAME', and 'EMAIL'. At the bottom is a 'Partner Contact Info' section with two columns, 'Contact 1' and 'Contact 2', each with a 'Set' button and a 'Delete' button, followed by four empty text input fields for each contact.

View Pipeline

Loan Summary

Loan Details

Short Application

Status History

Import History

Alerts & Notification Mgmt

Contacts

Loan Processing

Full Application

Loan Submission

Lender Loan Number: 4600000539

Lock Expiration:

Loan Status: Registered

Borrower Name: Smith, Suzy

Subject Property: TBD
Newport Beach, CA 92663

LTV/CLTV: 80.00% / 80.00%

Contacts

Lender Account Management

CONTACT ROLE	CONTACT NAME
Account Executive	Cindy Edmondson
AE Assistant	Travis Braxton

Partner Account Management

CONTACT ROLE	CONTACT NAME	EMAIL
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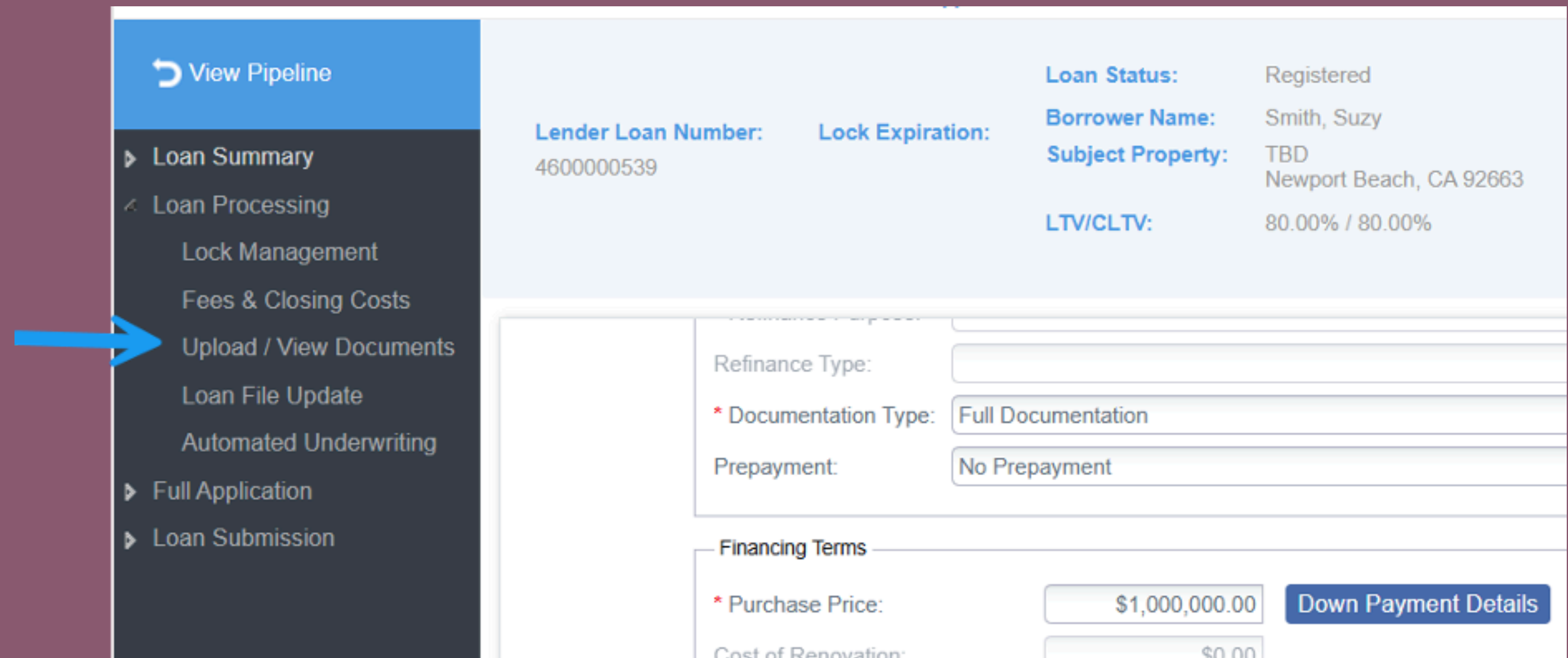
Partner Contact Info

Contact 1 **Set** **Delete**

Contact 2

Once the file is Registered as a TBD for income calculations, proceed to upload your Income documents and the AMB Income Calculation Form. (Contact AE for Form)

To upload from left hand tool bar select Loan Processing, then Upload /View Document



The screenshot displays a web application interface for loan management. On the left, a dark sidebar contains a menu with the following items: 'View Pipeline' (with a refresh icon), 'Loan Summary', 'Loan Processing' (selected with a left arrow), 'Lock Management', 'Fees & Closing Costs', 'Upload / View Documents' (highlighted with a blue arrow), 'Loan File Update', 'Automated Underwriting', 'Full Application', and 'Loan Submission'. The main content area has a light blue header with loan details: 'Lender Loan Number: 4600000539', 'Lock Expiration:', 'Loan Status: Registered', 'Borrower Name: Smith, Suzy', 'Subject Property: TBD Newport Beach, CA 92663', and 'LTV/CLTV: 80.00% / 80.00%'. Below this, there are input fields for 'Refinance Type:', '* Documentation Type: Full Documentation', and 'Prepayment: No Prepayment'. A 'Financing Terms' section includes '* Purchase Price: \$1,000,000.00' and 'Cost of Renovation: \$0.00'. A blue button labeled 'Down Payment Details' is located next to the purchase price field.

**Secure Document
Upload & Contact
your Account
Executive**

Once everything has been uploaded please contact your AE who will be your primary point of contact. Please Do NOT submit the loan into UW by using the loan submission function.