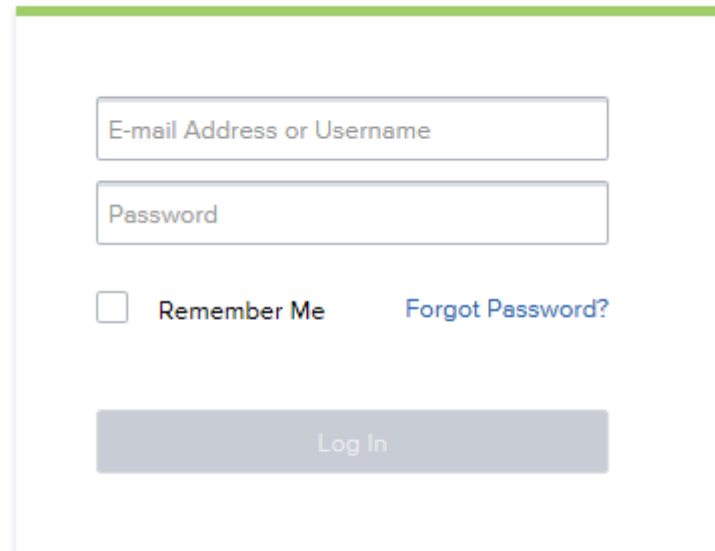




MANUALLY CREATING A LOAN & LOCKING CORRESPONDENT LENDING

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

<https://1663022307.encompasstpoconnect.com>



A screenshot of a login form. It features two input fields: the top one is labeled "E-mail Address or Username" and the bottom one is labeled "Password". Below the password field is a checkbox labeled "Remember Me" and a link labeled "Forgot Password?". At the bottom of the form is a grey button labeled "Log In".

AFTER SUCCESSFULLY LOGGING IN, YOU WILL LAND ON THE PAGE BELOW.



The screenshot shows the Human Mortgage website interface. At the top left is the logo for "human mortgage™ by First Community Mortgage". At the top right are links for "CONTACT US" and a user name "Rhonda Hahn" with a dropdown arrow. Below the logo is a navigation bar with the following items: "WELCOME", "PIPELINE", "ADD NEW LOAN", "SCENARIOS", "FCM KNOWLEDGE CENTER", "NEW USER REQUEST", "RESOURCES", and "DOCUMENTS". The main content area features a large blue graphic with the text "HUMAN MORTGAGE" in white. The graphic includes several icons: a woman with a dog, a family, a person at a computer, a couple, and a person with a dog. Below the graphic is a paragraph of text: "At FCM, teamwork is at the heart of what we do and this extends to our partnership with your organization. We appreciate the value our partners add to our business and we work hard to build and maintain those relationships. Simply put, we are designed to help your business grow."

human mortgage™
by First Community Mortgage

CONTACT US Rhonda Hahn

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

HUMAN MORTGAGE

At FCM, teamwork is at the heart of what we do and this extends to our partnership with your organization.
We appreciate the value our partners add to our business and we work hard to build and maintain those relationships.
Simply put, we are designed to help your business grow.



CLICK ON **ADD NEW LOAN**.

WELCOME

PIPELINE

ADD NEW LOAN



THIS IS THE TOP OF THE SCREEN THAT APPEARS NEXT. COMPLETE THIS PAGE, EXCLUDING SELLER LOAN # AND ULI. REVIEW FOR ACCURACY AND SCROLL TO THE BOTTOM OF THE PAGE.

BORROWER INFORMATION	LOAN DETAILS
Borrower First Name: Joe	Seller Loan #: []
Borrower Middle Name: []	Universal Loan Identifier: []
Borrower Last Name: Homeowner	Interest Rate: 4.500 %
Suffix: []	Decision FICO: 800
Social Security Number: ***-**-6789	Loan Type: Conventional
PROPERTY INFORMATION	
Street Address: 123 Oak Street	Lien Position: First
City: KILLEN	Sub Financing: <input type="radio"/> Yes <input checked="" type="radio"/> No
State: Alabama	Amortization Type: Fixed Rate
Zip: 35645	Documentation Type: (F) Full Documentation
County: LAUDERDALE	Purpose of Loan: Purchase
Property Type: Detached	Loan Amount: \$200,000.00
Number of Units: 1	Purchase Price: \$250,000.00
Occupancy Type: Primary	Appraised Value: \$250,000.00
	Loan Term / Due in: 360 / 360



COMPLETE FILE CONTACT INFORMATION AND CLICK REGISTER LOAN.

State	Alabama	Documentation Type	(F) Full Documentation
Zip	35645	Purpose of Loan	No Cash-Out Refi
County	LAUDERDALE	Loan Amount	\$ 200,000.00
Property Type	Detached	Purchase Price	\$
Number of Units	1	Appraised Value	\$ 250,000.00
Occupancy Type	Secondary	Loan Term / Due in	360 / 360
		LTV / CLTV	/
		DTI (front) / DTI (back)	13.873 / 37.125

File Contact

Submission Contact	02 DC Connect
	Rhonda Hahn

[Register Loan](#) [Cancel](#)



ONCE REGISTERED, YOU WILL BE TAKEN TO THE 1003/LOAN INFORMATION SCREEN SHOWN BELOW. ON THE LEFT SIDE OF THE SCREEN, **CLICK PRODUCT PRICING & LOCK.**

A message will appear indicating the loan does not have a program selected. From that message screen, click “Search Product & Pricing”.

THE SCREEN BELOW APPEARS. ALL FIELDS WITH “*” MUST BE COMPLETED. ONCE ALL NEEDED INFORMATION IS ENTERED, THE **SEARCH PRODUCT & PRICING** BUTTON WILL TURN BLUE – CLICK WHEN IT TURNS BLUE.

Search Product and Pricing

1 * Borrower First Name
John

* Borrower Last Name
Homeowner

* Borrower SSN
***-**-5000

* Borrower Citizenship Status
U.S. Citizen

2 * Representative Credit Score
726

* Loan Type
Conventional

* Loan Documentation Type
(F) Full Documentation

* Loan Purpose
No Cash-Out Refi

* Purpose of Refinance
No Cash-Out Other

3 * Appraised Value
\$250,000.00

* Subject Property State
Alabama

* County
LAUDERDALE

* Postal Code
35645

* Number of Units
1

* Property Type
Detached

* Occupancy Type
Secondary

Front End DTI
13.87

Back End DTI
38.77

* Total Monthly Income
\$8,650.00

AUS Findings
Engine
Select One

FHA Total Scorecard
Select One

Self-Employed
No

Interest Only
No

* LO Compensation Paid By
Lender

* Target
Rate Price 4.500 %

Channel
Delegated

4 * Base Loan Amount MI, MIP, FF Financed * Total Loan Amount LTV CLTV
\$200,000.00 + \$ = \$200,000.00 80.00 / 80.00

Cancel Search Product & Pricing

WHEN THE **SEARCH PRODUCT & PRICING** BUTTON HAS BEEN CLICKED, THE SCREEN BELOW WILL APPEAR. REVIEW FOR ACCURACY AND MAKE ANY NEEDED CHANGES, THEN CLICK **SUBMIT**. THERE IS A **SUBMIT** BUTTON AT THE TOP AND BOTTOM OF THE PAGE, EITHER MAY BE SELECTED.

Save As Prospect

Submit

←

Lien Information

• First Lien Amt. <input type="text" value="200000"/>	• Second Lien Amt. <input type="text" value="0"/>	• HELOC Line Amt. <input type="text" value="0"/>	• HELOC Drawn Amt. <input type="text" value="0"/>
<input checked="" type="checkbox"/> Search for First	<input type="checkbox"/> Search for Second	<input type="checkbox"/> Search for HELOC	

Loan Information

• Price/Estimated Value <input type="text" value="250000"/>	• Appraisal Amount <input type="text" value="250000"/>	Loan Purpose Refi Rate-Term/Limited C.O	• Cash-Out Amount <input type="text" value="0"/>
• LTV <input type="text" value="80.00"/>	CLTV <input type="text" value="0"/>	HCLTV (Line Amt) <input type="text" value="0"/>	HCLTV (Drawn Amt) <input type="text" value="0"/>
Waive Escrows <input type="text" value="No"/>	Current Servicer <input type="text" value="Not Applicable"/>	• Months of Reserves <input type="text" value="36"/>	

Borrower Information

Borrower First Name <input type="text" value="John"/>	Borrower Last Name <input type="text" value="Homeowner"/>	• FICO <input type="text" value="726"/>	Self Employed <input type="text" value="No"/>
Income Documentation <input type="text" value="Verified"/>	Asset Documentation <input type="text" value="Verified"/>	Employment Documentation <input type="text" value="Verified"/>	DTI Ratio <input type="text" value="38.768"/>
Citizenship <input type="text" value="U.S. Citizen"/>	First Time Home Buyer <input type="text" value="No"/>	Non-Occupant Coborrower <input type="text" value="No"/>	

Property Information

Occupancy <input type="text" value="Primary Residence"/>	Property Type <input type="text" value="Single Family"/>	Number of Units <input type="text" value="1 Unit"/>	• Number of Stories <input type="text" value="1"/>
State <input type="text" value="Alabama (AL)"/>	• County <input type="text" value="Lauderdale"/>	Corporate Relocation <input type="text" value="No"/>	Property Zip <input type="text" value="35645"/>

First Lien Search Criteria

Loan Type(s): Conforming NonConforming FHA VA USDA Max: 3

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr Max: 3

Amortization Type(s): Fixed ARM

ARM Fixed Term(s): 3 Yr 5 Yr 7 Yr 10 Yr Max: 3

Exp. App. Level(s): n/a

Desired Price <input type="text"/>	Desired Rate <input type="text" value="4.5"/>	Desired Lock Period <input type="text" value="30"/>	Interest Only <input type="text" value="No"/>
Buydown <input type="text" value="None"/>	Borrower Pays MI (if required) <input type="text" value="Yes"/>	Automated U/W System <input type="text" value="Not Specified"/>	Prepayment Penalty <input type="text" value="None"/>
FHA Case # Assigned <input type="text" value="On or after 1/1/2018"/>	Portfolio Retention <input type="text" value="No"/>		

Save As Prospect

Submit

←

SELECT YOUR PRODUCT BY CLICKING **SHOW** TO THE RIGHT. REVISE YOUR SEARCH IF DESIRED PRODUCT IS NOT ELIGIBLE.

Print

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

Eligible Product	Rate	Price	Discount/Rebate(\$)	P&I	Closing Cost (\$)	APR	APOR	Detail	Compare
FCMRWMA DU Refi Plus 30 Year (DURP30)	4.500	101.520	-\$3,040	\$1,013	\$0	4.500	4.59%	Show	<input type="checkbox"/>
FCMRWMA LP Relief Refinance 30 Year (LPRR30)	4.500	101.210	-\$2,420	\$1,013	\$0	4.500	4.59%	Show	<input type="checkbox"/>
FCMRWMA Conforming Fixed 30 Year (CF30)	4.500	101.020	-\$2,040	\$1,013	\$0	4.500	4.59%	Show	<input type="checkbox"/>
FCMRWMA Home Possible (HP30)	4.500	101.020	-\$2,040	\$1,013	\$0	4.500	4.59%	Show	<input type="checkbox"/>
FCMRWMA HomeReady (HR30)	4.500	101.020	-\$2,040	\$1,013	\$0	4.500	4.59%	Show	<input type="checkbox"/>
[Expired] FCMRWMA HomeStyle (HS30)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>

Ineligible Product	Detail
FCMRWMA FHLMC Super Conforming 30 Year Fixed (SC30)	Show
FCMRWMA FNMA High Balance 30 Year (HB30)	Show

ONCE YOU HAVE SELECTED **SHOW**, THE PRICING WILL APPEAR. CLICK THE PADLOCK ON THE ROW OF THE RATE YOU WISH TO LOCK.

Print Full(Orig) ▾ ByType(Orig) Top(Orig) Side(Orig) Blend(Orig) Best(Orig)

Eligible Product	Rate	Price	Discount/Rebate(\$)	P&I	Closing Cost (\$)	APR	APOR	Detail	Compare
FCMRWMA DU Refi Plus 30 Year (DURP30)	4.500	101.520	-\$3,040	\$1,013	\$0	4.500	4.59%	Show	<input type="checkbox"/>
FCMRWMA LP Relief Refinance 30 Year (LPRR30)	4.500	101.210	-\$2,420	\$1,013	\$0	4.500	4.59%	Show	<input type="checkbox"/>
FCMRWMA Conforming Fixed 30 Year (CF30)	4.500	101.020	-\$2,040	\$1,013	\$0	4.500	4.59%	Hide	<input type="checkbox"/>

View Pricing for lock period: 15 30 45 | Expiration: 08/02/18 Pricing Last Updated: 07/03/18 9:13 AM
Search Timestamp: 07/03/18 9:30 AM

Rate	Price	Discount/Rebate(\$)	P&I	APOR	Compensation(\$)	Select
3.750	97.253	\$5,494	\$926	4.59%	\$0	
3.875	97.835	\$4,330	\$940	4.59%	\$0	
4.000	98.467	\$3,066	\$955	4.59%	\$0	
4.125	99.247	\$1,506	\$969	4.59%	\$0	
4.250	99.911	\$178	\$984	4.59%	\$0	
4.375	100.415	-\$830	\$999	4.59%	\$0	
4.500	101.020	-\$2,040	\$1013	4.59%	\$0	
4.625	101.724	-\$3,448	\$1028	4.59%	\$0	

BELOW IS THE NEXT SCREEN THAT APPEARS. CLICK **REQUEST LOCK** AT THE TOP OR BOTTOM OF THE PAGE.

Printer Friendly Version Update Encompass Request Lock ← As Prospect

Borrower Information

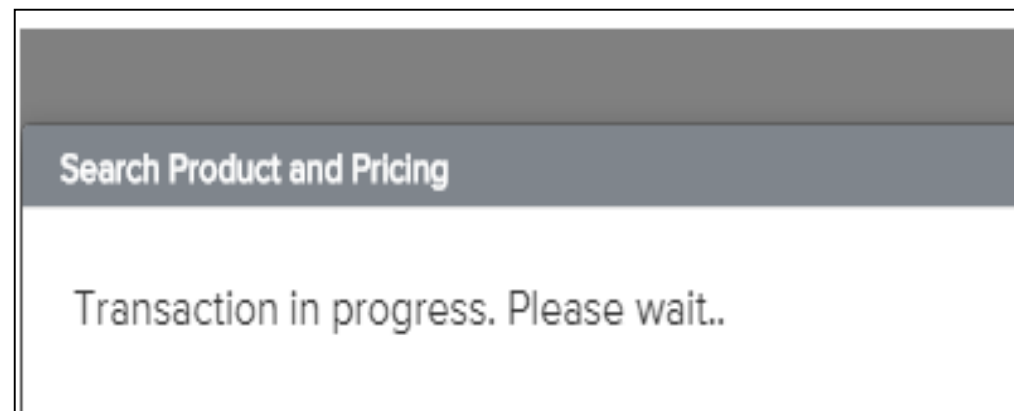
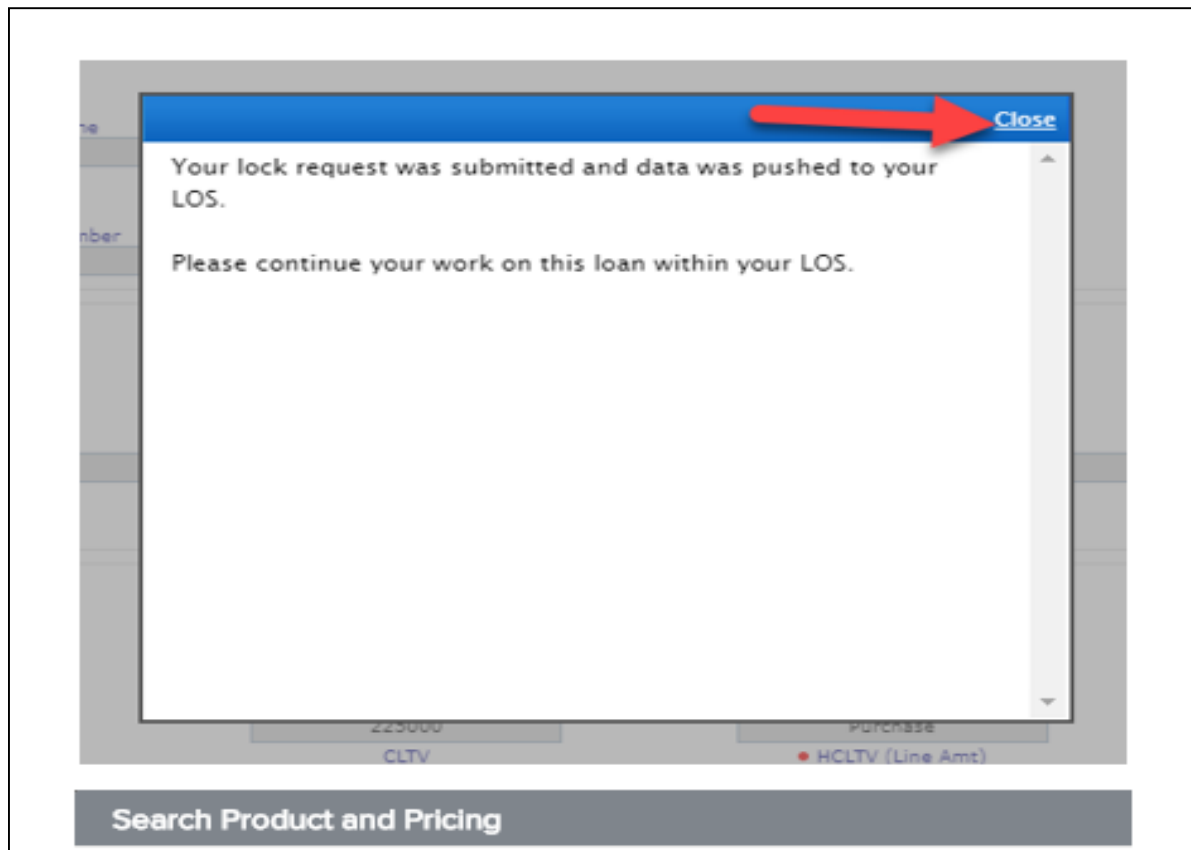
Borrower First Name	John	Borrower Last Name	Homeowner	Borrower SSN	999-40-5000
FICO	726	DTI Ratio	38.768	Self Employed	No
Encompass Loan Number	1001807023035	Application Date		Citizenship	U.S. Citizen
				Lock Expiration	

Property Information

Property Type	Single Family	Occupancy	Primary Residence	Number of Units	1 Unit	Number of Stories	1
2505 S Creek St • Property Address							
Property City	KILLEN	State	Alabama (AL)	Property Zip	35645	County	Lauderdale

Loan Information

ONCE THE REQUEST LOCK IS PROCESSED, CLICK **CLOSE** AND LET OB SEND YOU BACK TO THE PRODUCT & PRICING PAGE IN CONNECT.



THE REQUEST WILL PROCESS WITHIN A FEW MOMENTS. WHILE PROCESSING, CURRENT LOCK STATUS WILL SHOW AS LOCK REQUESTED, AS SHOWN BELOW.

Product, Pricing & Lock [View Lock History](#) [Change Request](#)


Product & Lock Details Current Lock Status
🔒 Lock Requested

FHA 30 Year Fixed

ADJUSTMENTS	PRICE(\$)
-------------	-----------


ONCE THE STATUS SHOWS AS LOCKED, YOU MAY CLICK THE PRINT ICON.

Product, Pricing & Lock

[View Lock History](#) [Change Request](#) 

Product & Lock Details

FCMRWMA FHA 30 Year Fixed


Current Lock Status
 **Locked**

ADJUSTMENTS	PRICE(\$)
-------------	-----------

YOUR CONFIRMATION WILL APPEAR FOR VIEWING/ PRINTING.

Print
Total: 2 sheets of paper

[Print](#) [Cancel](#)

Destination  Adobe PDF
[Change...](#)

Pages All
 e.g. 1-5, 8, 11-13

Layout [Portrait](#)


Color [Color](#)


[+ More settings](#)

[Print using system dialog... \(Ctrl+Shift+P\)](#)

6/27/2018 TPO Connect

Lock Confirmation 6/27/2018 7:03:33 AM | 1001805022901

 **humanmortgage™**
by First Community Mortgage

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

FCMRWMA FHA 30 Year Fixed **Ratesheet ID:**
Effective Date: EST

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base	4.125	102.120	\$1227.48
Net	4.125	102.120	\$1227.48

Lock Requested Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period	New Lock Expiration Date
06/27/2018	Individual Best Efforts	06/27/2018	07/27/2018	30 days	

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

