

# REGISTERING AND LOCKING A LOAN

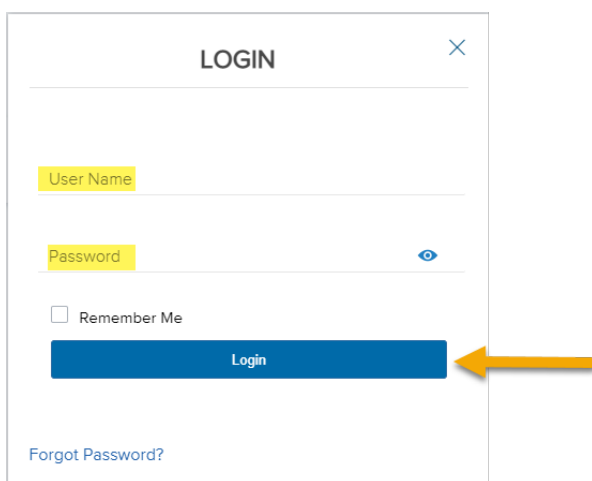
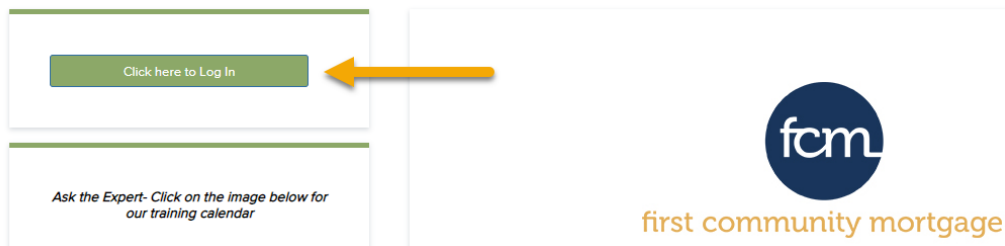
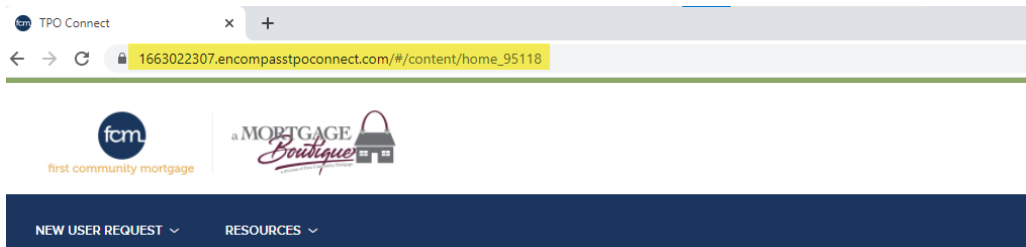


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## REGISTERING A LOAN

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

### TPO Connect Link

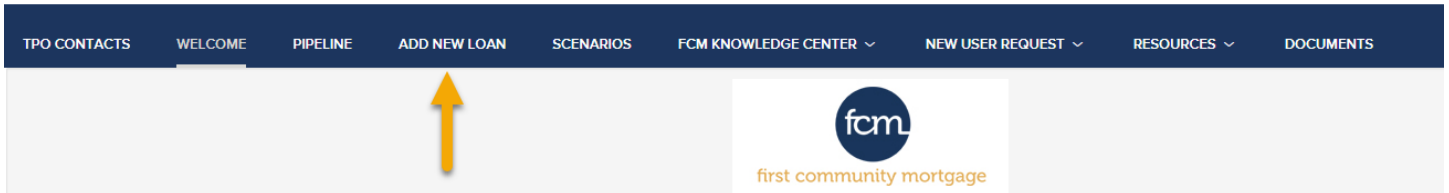


# REGISTERING AND LOCKING A LOAN

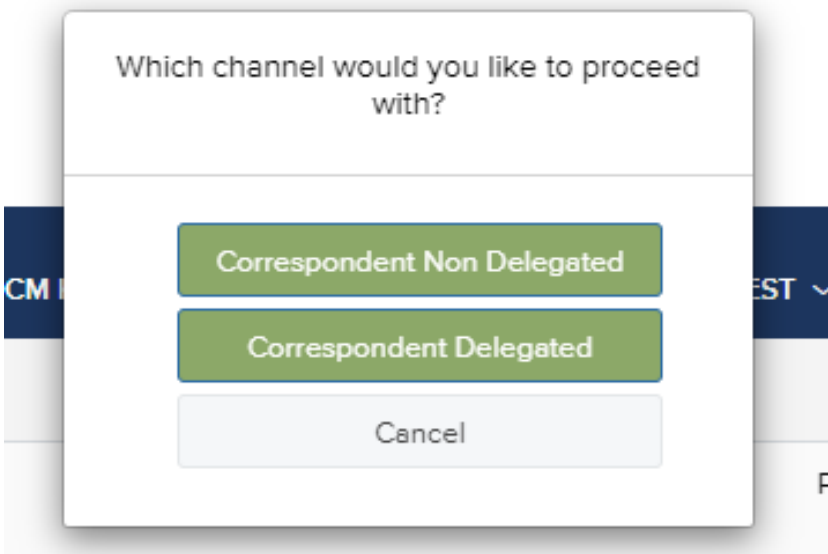


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**Step 2:** After successfully logging in, you will land on the page below. Click **Add New Loan** from the menu bar at the top.



Select the appropriate channel (*choose Correspondent Non-Delegated if FCM will be underwriting the loan*)



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**Step 3:** Drag the .fcm file from your desktop and release over the **drop here to upload** or **click to browse** and select the .fcm file you saved.

**Step 3a:** This below is the top of the screen that appears once the file is dropped or uploaded. Review for completion and accuracy.

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**Step 4:** Scroll to the bottom of the page and complete file contact information and click **save**.

File Contacts

Submission Contact  
01DC Sample

DC Test

Save

The message below will pop up, select the applicable version and click **done**.

Select Application Version

☐ URLA 2009 ☒ URLA 2020

Cancel Done

The below page will open, and the loan is now registered. You may exit the loan or proceed with locking.

Ken Customer  
10655 Birch St, Burbank, CA, 91502-1234  
01DC Sample

Collateral Trac... Lender Case #: DI-C01\_v... 51001138... Total Loan Am... \$300,000.00 VA Loan Sum... 750 Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 4.250% Loan To Value... 88.24% / 88.24%

Registered C 1st

**LOAN SUMMARY**

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

**LOAN ACTIONS**

- Import Additional Data
- Submit for Review

**Ken Customer**  
\$300,000.00

Loan Type: Conventional Document Type: FullDocumentation  
Lien Position: FirstLien Loan Purpose: Purchase  
Amortization Type: Fixed Rate Purpose of Refi: -  
Amortization Term: 360

**Pending Purchase Review**

Purchase Conditions: Open 0

**10655 Birch St, Burbank, CA 91502-1234**  
Primary 1 Unit Detached

Purchase Price Estimated Value

**Key Dates**

- Registered: 03/10/2021
- Submitted for Review: -
- Purchase Suspended: -
- Purchase Rejected: -
- Purchased Approval: -
- Clear to Purchase: -
- Purchase Date: -
- Cancelled Date: -
- Withdrawn Date: -

# REGISTERING AND LOCKING A LOAN



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## LOCKING A LOAN

**Step 1:** On the left side of the screen, click **product pricing & lock**.

TPO CONTACTS

WELCOME

PIPELINE

ADD NEW LOAN

SCENARIOS

FCM KNOWLEDGE CENTER

NEW USER REQUEST

Ken Customer

10655 Birch St, Burbank, CA, 91502-1234

01DC Sample

Collateral Trac...

Lender Case #: DI-C01\_v...

Loan #: 51001149...

Alternate Loan...

Total Loan Am... \$300,000.00

VA Loan Sum... 760

Loa

Loa

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

PURCHASE CONDITIONS

PURCHASE ADVICE

LOAN ACTIONS

Import Additional Data

Submit for Review

Additional Information

Select Borrower Pair

Ken N Customer

Agency Case No

Seller Loan No

MER's

TRID Application Date

Loan Documentation Type

Universal Loan ID

**Step 2:** A message will appear indicating the loan does not have a program selected. From that message screen, click **search product & pricing**.

Ken Customer

10655 Birch St, Burbank, CA, 91502-1234

01DC Sample

Collateral Trac...

Lender Case #: DI-C01\_v...

Loan #: 51001149...

Alternate Loan...

Total Loan Am... \$300,000.0

VA Loan Sum... 760

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

PURCHASE CONDITIONS

PURCHASE ADVICE

Product, Pricing & Lock

Product Details

This loan does not have a loan program selected.

Simply select the "Search Product & Pricing" button to continue

Search Product & Pricing

# REGISTERING AND LOCKING A LOAN



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**Step 3:** Complete the information on the screen that appears and be certain to enter your target rate. Click **search product & pricing**. (Fields marked with \* are **required** fields)

**Search Product and Pricing**

1

\* Borrower First Name

Ken

\* Borrower Last Name

Customer

\* Borrower SSN

\*\*\*--7000

\* Borrower Citizenship Status

U.S. Citizen

2

\* Representative Credit Score

760

\* Loan Type

Conventional

\* Loan Documentation Type

(F) Full Documentation

\* Loan Purpose

Purchase

3

\* Purchase Price

\$340,000.00

\* Appraised Value

\$340,000.00

\* Term Months

360

\* Amortization Type

Fixed Rate

\* Lock Period

30

Subordinate Financing Balance

\$

4

\* Base Loan Amount

\$300,000.00

MI, MIP, FF Financed

\$

=

\* Total Loan Amount

\$300,000.00

LTV

88.24

CLTV

88.24

HCLTV

88.24

\* Address

10655 Birch St

\* City

Burbank

\* Subject Property State

California

\* County

Los Angeles

\* Postal Code

91502-1234

\* Number of Units

1

\* Property Type

Detached

\* Occupancy Type

Primary

Front End DTI

13.74

Back End DTI

17.39

Total Monthly Income

\$12,850.00

AUS Findings

Engine

Select One

FHA Total Scorecard

Select One

5

Impound Waiver

No

Prepayment Penalty

No

Self-Employed

No

Interest Only

No

\* LO Compensation Paid By

Lender

\* Target

Rate

3.500 %

Channel

Delegated

Search Product & Pricing

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**Step 4:** When **search product & pricing** has been clicked the screen below will appear. Review information for accuracy, make any needed changes, and then click **submit** at the top or bottom of the screen.

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

340000

LTV

88.24

Waive Escrows

No

Fees In

-- None Selected --

Appraisal Amount

340000

CLTV New

Lender Paid Compensation?

Yes (Lender Paid)

Loan Purpose

Purchase

HCLTV

Months of Reserves

36

Cash-Out Amount

0

Borrower Information

Borrower First Name

Ken

Income Documentation

Verified

Citizenship

U.S. Citizen

Borrower Last Name

Customer

Asset Documentation

Verified

First Time Home Buyer

No

FICO

750

Employment Documentation

Verified

Non-Occupant Coborrower

No

Self Employed

No

DTI Ratio

17.392

Properties Financed

1

Property Information

Occupancy

Primary Residence

State

California (CA)

Property Type

Single Family

County

Los Angeles

Number of Units

1 Unit

Corporate Relocation

No

Number of Stories

1

Property Zip

91502-1234

First Lien Search Criteria

Loan Type:

☒ Conforming ☐ NonConforming ☐ FHA ☐ VA ☐ USDA

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

Product Type(s):

☐ All ☒ Standard ☐ Affordable ☐ HARP ☐ Hero/Champion ☐ HFA/Bond ☐ HUD Specialty ☐ Reno/Rehab ☐ Student Ln CO Refi ☐ USDA Streamline

Desired Price

3.5

Desired Rate

45

Desired Lock Period

No

Interest Only

No

Buydown

None

Borrower Pays MI (if required)

Yes

Automated U/W System

Not Specified

Prepayment Penalty

None

PHA Case # Assigned

On or after 1/1/2021

Portfolio Retention

No

Total Loan Amount

VA Veteran Type/History

Active Duty - 1st use

PMI/MIP/FF/G Fee Paid in Cash

0.00

Finance Entire Amount

☒

Exempt from Funding Fee

No

PMI/MIP/FF/G Fee Financed

0

PMI/MIP/FF/G Fee %

0.00

1st Mtg Loan Amt (Base)

300000

PMI/MIP/FF/G Fee Amount

0.00

1st Mtg Loan Amt (Total)

300000

Submit

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**Step 5:** Click on the product name to display pricing. If your search does not result in any eligible products or your product is listed under ineligible product, click **show** under detail to see the reasoning.

**Re-Submit Options**

1st Mtg Loan Amt (Base): 300000  
 Interest Only: No  
 Property Zip:

LTV: 88.24  
 Waive Escrows: No  
 1st Mtg Loan Amt (Total): 300000

CLTV New: AUS  
 Not Specified

Desired Rate: 3.5  
 Buydown: None

Desired Price:   
 Prepayment Penalty: None

Desired Lock: 45  
 DTI Ratio:

Loan Type: Conforming  
 Loan Term(s): 30 Yr  
 Amortization Type(s): Fixed  
 ARM Fixed Term(s): 3 Yr, 5 Yr  
 Exp. App. Level(s):

Product Type(s): Standard

Print

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

Links	Eligible Product	Rate	Price	Discount/Rebate(\$)	P&I	APOR	Detail	Compare
<a href="#">MI</a>	Home Possible (HP30)	3.500	104.503	-\$13,509	\$1,347	3.10%	<a href="#">Show</a>	<input type="checkbox"/>
<a href="#">MI</a>	HomeReady (HR30)	3.500	104.503	-\$13,509	\$1,347	3.10%	<a href="#">Show</a>	<input type="checkbox"/>
<a href="#">MI</a>	Conforming Fixed 30 Year (CF30)	3.500	104.253	-\$12,759	\$1,347	3.10%	<a href="#">Show</a>	<input type="checkbox"/>

Links	Ineligible Product	Exception Request	Detail
<a href="#">MI</a>	FHLMC Super Conforming 30 Year Fixed (SC30)	<a href="#">Request</a>	<a href="#">Show</a>
<a href="#">MI</a>	FHMA High Balance 30 Year (HB30)	<a href="#">Request</a>	<a href="#">Show</a>

**Step 6:** A range of pricing will be displayed. This range is the all-in pricing and applicable adjustments have already been factored into the price.

Pricing for different lock periods can be viewed by clicking on 15, 30, 45, or 60. The corresponding expiration date will be displayed.

The target rate you indicated on the search product and pricing screen will be highlighted.

Choose your rate and click the padlock on the row of the rate you wish to lock.

View Pricing for lock period: 15 30 **45** 60 | Expiration: 05/03/21

Pricing Last Updated: 03/19/21 9:58 AM  
 Search Timestamp: 03/19/21 4:12 PM

Rate	Price	Discount/Rebate(\$)	P&I	MI	APOR	Compensation(\$)	Select
2.500	98.591	\$4,227	\$1185	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
2.625	99.373	\$1,881	\$1205	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
2.750	100.231	-\$693	\$1225	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
2.875	101.002	-\$3,006	\$1245	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
3.000	101.716	-\$5,148	\$1265	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
3.125	102.391	-\$7,173	\$1285	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
3.250	103.058	-\$9,174	\$1306	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
3.375	103.700	-\$11,100	\$1326	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
3.500	104.253	-\$12,759	\$1347	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>
3.625	104.802	-\$14,406	\$1368	<a href="#">MI</a>	3.10%	\$0	<a href="#">Lock</a>

The following risk-based adjustors have already been applied to Discount.

Reason	Points	SRP	Rate	Margin
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 Entry (a) is Correspondent 2	0.125	0.000	0.000	0.000
<b>Total Adjustments</b>	-0.125	0.000	0.000	0.000

**Notes/Advisories:**

- 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.
- 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.
- 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.

Links	Ineligible Product	Exception Request	Detail
<a href="#">MI</a>	FHLMC Super Conforming 30 Year Fixed (SC30)	<a href="#">Request</a>	<a href="#">Show</a>
<a href="#">MI</a>	FHMA High Balance 30 Year (HB30)	<a href="#">Request</a>	<a href="#">Show</a>



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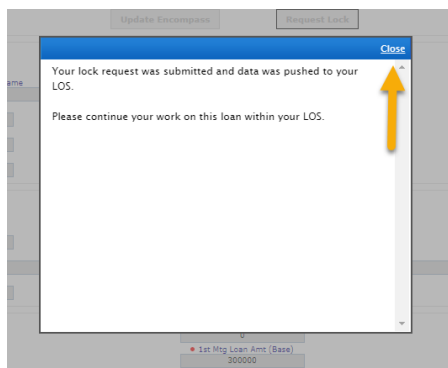
**Step 7:** Once the below screen is open, click **Request Lock** at the top or bottom of the page.

The screenshot shows a loan registration form with three main sections: Borrower Information, Property Information, and Loan Information. At the top, there are two buttons: 'Update Encompass' and 'Request Lock'. A yellow arrow points to the 'Request Lock' button. The form contains various input fields for borrower details (Name, FICO, DTI Ratio, etc.), property details (Address, City, State, etc.), and loan details (Loan Amount, LTV, etc.).

Please Wait



The confirmation of submission window below will open. Click **Close**.



**Step 8:** You will see to the right of the screen your lock has been requested. Click **pipeline** to exit the loan, this will allow the pricing engine to push the lock request through.

The screenshot shows the loan pipeline screen. 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'. The 'PIPELINE' tab is selected. Below the navigation bar, there is a summary section for 'Ken Customer' with details like 'Collateral Trac...', 'Lender Case #', 'Total Loan Am...', 'Loan Type', 'Interest Rate', and 'Registered'. Below this, there is a 'Product, Pricing & Lock' section. A yellow arrow points to the 'PIPELINE' tab. Another yellow arrow points to the 'Lock Requested' status in the 'Product & Lock Details' section.

# REGISTERING AND LOCKING A LOAN



first community mortgage

**Step 9:** Once the lock has been confirmed, the pipeline will show the loan is registered and locked. Click on the loan to open and review your lock confirmation.

PIPELINE   ADD NEW LOAN   SCENARIOS   FCM KNOWLEDGE CENTER   NEW USER REQUEST   RESOURCES   DOCUMENTS								
Find Loan				Borrower Name	Advanced Filter   Clear Filters   Archive			
<input type="checkbox"/>	Borrower Name	Loan #	Lender Case #	Alternate Loan #	Property Address	Current TPO Connect Status	Lock & Request Status	Rate Lock Expires
<input type="checkbox"/>	Correspondent, Deleg	5100079366	5100079366		275 Robert Rose Dr Murfreesboro TN 37129	Purchase Review	Expired	05/15/20
<input type="checkbox"/>	Correspondent, Non-C	5100097939	5100097939		275 Robert Rose Dr Murfreesboro TN 37129	Registered	Not Locked	
<input type="checkbox"/>	Customer JR, Ken N	5100114958	DI-C01Lv3.4		10655 Birch St Burbank CA 91502-1234	Registered	Cancelled	
<input type="checkbox"/>	Customer JR, Ken N	5100114965	DI-C01Lv3.4		10655 Birch St Burbank CA 91502-1234	Registered	Cancelled	
<input type="checkbox"/>	Customer JR, Ken N	5100113822	DI-C01Lv3.4		10655 Birch St Burbank CA 91502-1234	Registered	Locked	05/10/21

Once you open the loan from the pipeline, the screen below will appear. Click on **DOCUMENTS** on the left side of the screen.

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

**Ken Customer**  
10655 Birch St, Burbank, CA, 91502-1234  
OIDC Sample

Collateral Trac...   Lender Case #: DI-C01\_v...  
Loan #: 51001138...   Alternate Loan...

Total Loan Am... \$300,000.00  
VA Loan Sum... 750

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 4.250%  
Loan To Value... 88.24% / 88.24%

Registered  
C   1st

LOAN SUMMARY  
URLA  
PRODUCT PRICING & LOCK  
DOCUMENTS  
PURCHASE CONDITIONS  
PURCHASE ADVICE  
LOAN ACTIONS  
Import Additional Data  
Submit for Review

**Ken Customer**  
\$300,000.00

Conventional  
Lien Position: FirstLien  
Amortization Type: Fixed Rate  
Amortization Term: 360

Document Type: FullDocumentation  
Loan Purpose: Purchase  
Purpose of ReFi: -

**Pending Purchase Review**  
Purchase Conditions: Open   0

**10655 Birch St, Burbank, CA 91502-1234**  
Primary   1 Unit   Detached  
Purchase Price: \$300,000   Estimated Value:

**Key Dates**  
Registered: 03/10/2021  
Submitted for Review: -  
Purchase Suspended: -  
Purchase Rejected: -  
Purchased Approval: -  
Clear to Purchase: -  
Purchase Date: -  
Cancelled Date: -  
Withdrawn Date: -

The “ ” next to the placeholder indicates there are documents in a placeholder. Click the arrow to show the document and then Click the link to open the lock confirmation to view or print.

**Ken Customer**  
10655 Birch St, Burbank, CA, 91502-1234  
OIDC Sample

Collateral Trac...   Lender Case #: DI-C01\_v...  
Loan #: 51001149...   Alternate Loan...

Total Loan Am... \$300,000.00  
VA Loan Sum... 750

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 3.500%  
Loan To Value... 88.24% / 88.24%

Registered  
C   1st

LOAN SUMMARY  
URLA  
PRODUCT PRICING & LOCK  
DOCUMENTS  
PURCHASE CONDITIONS  
PURCHASE ADVICE  
LOAN ACTIONS  
Import Additional Data  
Submit for Review

Max attachment size is 200 MB. View Supported Files.

Expand All   Collapse All   Print Fax Cover Sheet

**All Borrowers**  
[UNASSIGNED]   Drag & Drop files here or   Browse for files

**Ken Customer**  
LOCK CONFIRMATION (WS)   Comments   Drag & Drop files here or   Browse for files

Lock form 3/19/2021 4:27:51 PM   27 KB   03/19/2021 7:27 PM   Optimal Blue