

CLOUT WMB

A Division of Cliffco, Inc.

**TPO
CONNECT**
TRAINING GUIDE

SUMMER 2021

OVERVIEW

This training guide gives loan originators the essential skills needed to originate third-party loans in TPO Connect. You'll learn how to navigate through the URLA pages, attach documents, review disclosure tracking, and ordering services including DU, Disclosures, and Submitting to Underwriting.

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WELCOME PAGE

1. WELCOME	2. PIPELINE	3. ESIGN	4. ADD NEW LOAN	5. SCENARIOS	6. DOCUMENTS
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Welcome to our Loan Origination Portal!
NON-QM Loans have never been easier

CLOUT wmb is more than a mortgage company. We're an investment in your success- one that will pay off for years to come.
Our industry leading experience in Qualifying and Non-Qualifying Mortgages is the most efficient and profitable way to Power Up each and every one of your originations

7. Recently Accessed Loans	8. Company Announcements	9. Lender Key Contacts
2106EM022169 Customer JR, Ken N \$300,000.00, Conventional, Attached	We have Launched our Broker Portal 05/03/2019 7:12 AM	Donna Shuman - Primary 516-350-5325 donna@cliffcomortgage.com

- 1 WELCOME:** When logging into TPO Connect you will be brought to the Welcome screen.
- 2 PIPELINE:** From the Pipeline you can gain access to your entire TPO or TPO specific pipelines to access the loans.
- 3 eSIGN:** eSign is utilized to send and receive documentation to and from the borrower(s). To eSign you will need to have eConsent prior from all borrower(s) on the application.
- 4 ADD NEW LOAN:** To add a new loan, select Add New Loan for a Quick Registration or Import a MISMO 3.4 file that you have previously saved.
- 5 SCENARIOS:** The Scenarios option works directly with pricing. It will allow you to build a pricing scenario based on your pricing engine of choice.
- 6 DOCUMENTS:** The documents tab will allow you to view documents previously uploaded into the files.
- 7 RECENTLY ACCESSED LOANS:** To view the Recently Accessed Loans, click on the loan shortcut to view or update.
- 8 COMPANY ANNOUNCEMENTS:** In the Company Announcement section, your administrator can set messages for your entire staff to view.
- 9 LENDER KEY CONTACTS**

From there you can open recently accessed loans, see company announcements and select pipeline, Add New Loan, Scenarios and Documents.



STARTING A LOAN APPLICATION

From Scratch Method:

To Start a Loan from Scratch:

1. Click **Add New Loan**
2. Complete the Organization, User Name for Loan Officer, and Loan Processor.
3. Once you have selected the appropriate Organization, User Name for Loan Officer, and Loan Processor select **Next**.
4. Select the button that reads **Manual** and click **Next**.
5. Complete all applicable data and click **Register**.

(See example 5 on next page)

The screenshot shows the 'Register Wholesale Loan' application interface. At the top, a navigation bar includes 'WELCOME', 'PIPELINE', 'ESIGN', 'ADD NEW LOAN' (highlighted with a blue circle and '1'), 'SCENARIOS', and 'DOCUMENTS'. Below the navigation bar, the application title 'Register Wholesale Loan' is displayed. The main content area is titled '2. Choose Contacts'. It contains two sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each section has two dropdown menus: 'Organization' (set to '01-TPO Test Company') and 'User Name' (set to 'eBridge Testuser'). At the bottom right, there are two buttons: 'Cancel' and 'Next' (highlighted with a blue circle and '3').

The screenshot shows the 'Register Wholesale Loan' application interface. At the top, the application title 'Register Wholesale Loan' is displayed. Below the title, there are two radio buttons: 'Import Loan Data From FNM 3.2 or MISMO 3.4 File' (unselected) and 'Manual' (selected). A blue circle with the number '4' and an arrow points to the 'Next' button. At the bottom, there are three buttons: 'Back', 'Cancel', and 'Next'.

STARTING A LOAN APPLICATION

WELCOME PIPELINE ESIGN ADD NEW LOAN SCENARIOS DOCUMENTS

Quick Register Wholesale Loan

Borrower First Name
Alice

Borrower Middle Name

Borrower Last Name
Firstimer

Suffix
Select an Option

Social Security Number
991-91-9991

Street Address
777 Lucky Lane

Unit Type
Apartment

Unit Number
123

City
Beverly Hills

State
California

Zip
90210

County
Los Angeles

Property Type
Select an Option

Number of Units

Occupancy Type

FHA Secondary Residence

Loan Details

Decision FICO
745

Lien Position
First Lien

Base Loan Amount
\$225,000

Loan Type
Conventional

Purpose of Loan
Purchase

Purchase Price
\$300,000

PMI Coverage
 Lender Paid Mortgage Insurance MIP

MI, MIP, FF Financed

Total Loan Amount
\$225,000
Appraised Value
\$300,000

Loan Documentation Type
(F) Full Documentation

Term Months
360

Due In
360

Impound Waived
 Yes No

Interest Only Months

LO Compensation Paid By
 Borrower Lender

Lender Fee Waiver
 Yes No

5. Register



STARTING A LOAN APPLICATION

From Import Method:

To Start a Loan from the Import Method:

1. Click **Add New Loan**
2. Complete the Organization, User Name for Loan Officer, and Loan Processor.
3. Once you have selected the appropriate Organization, User Name for Loan Officer, and Loan Processor select **Next**.
4. You can either **Import Loan Data** from MISMO 3.4, or **Select Manual** to start a loan from scratch.
5. To Import, you can either Drop the file in the Drop Here section or Click to Browse to select file.
6. Once file has been selected and attached, choose **Next**.
7. Complete missing and applicable data, select **Register** and then click **Continue** in the following pop up window.

(See examples 5-7 on next page)

WELCOME PIPELINE ESIGN **1. ADD NEW LOAN** SCENARIOS DOCUMENTS

Register Wholesale Loan

2. Choose Contacts

LOAN OFFICER

Organization 01-TPO Test Company

User Name eBridge Testuser

LOAN PROCESSOR

Organization 01-TPO Test Company

User Name eBridge Testuser

Cancel **Next** **3.**

Register Wholesale Loan

Import Loan Data From FNM 3.2 or MISMO 3.4 File

Manual

Drop Here to Upload or Click to Browse **4.**


Please Note: Downgrading a 3.4 file to a 2009 URLA or upgrading a 3.2 file to a 2020 URLA may cause lost or inaccurate data.


Back Cancel Next

STARTING A LOAN APPLICATION

Register Wholesale Loan

Import Loan Data From ULAD (DU MISMO 3.4) File ⓘ
 Manual

 DI Test Case - C01 - Fixed - Primary - Attached - BW - 05-2014.txt 5767k 07/01/2021 01:07 PM eBridge Testuser

 Drop Here to Upload or

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

WELCOME PIPELINE ESIGN ADD NEW LOAN SCENARIOS DOCUMENTS

Quick Register Wholesale Loan

Borrower and Property Information

Borrower First Name	Ken	Street Address	10655 Birch St
Borrower Middle Name	N	City	Burbank
Borrower Last Name	Customer	State	California
Suffix	JR	Zip	91502-1234
Social Security Number	***-**-7000	County	Los Angeles
		Property Type	Attached
		Number of Units	1
		Occupancy Type	Primary

Loan Details

Decision FICO		Loan Documentation Type	Select One
Lien Position	First	Term Months	360
Base Loan Amount	\$300,000.00	Due In	
Loan Type	Conventional	Prepayment Penalty	<input type="radio"/> Yes <input checked="" type="radio"/> No
Loan Purpose	Purchase	Interest Only Months	
Purchase Price	\$340,000.00	LO Compensation Paid By	<input type="radio"/> Borrower <input checked="" type="radio"/> Lender
Mi, MIP, FF Financed	\$0.00	Lender Fee Waiver	<input type="radio"/> Yes <input checked="" type="radio"/> No
Total Loan Amount	\$300,000.00		
Appraised Value	\$340,000.00		

This loan cannot be submitted as a 2009 application, application version will be URLA 2020.



LOAN SUMMARY

CONTACT US eBridge Testuser

Ken Customer
10655 Birch St, Burbank, CA, 91502-1234
01-TPO Test Company

1. Loan #: 2106EM022169
Total Loan Am... \$300,000.00
Loan Type: Conventional Purchase
Interest Rate: 4.250%
Loan To Value... 88.24% / 88.24%

2. Started Wh 1st

3. Key Dates

4. \$300,000.00
88.24% / 88.24% / 88.24%

5. 10655 Birch St, Burbank, CA 91502-1234
Primary 1 unit Attached

6. Started
06/30/2021

Application Disclosure	06/30/2021
Registered	06/30/2021
LE Sent	-
Revised LE Sent	-
CD Sent	-
Revised CD Sent	-
AUS Ordered	-
Submit to UW	-
Estimated Closing	-
UW Suspended	-
UW Approval	-
UW Clear to Close	-
Funds Released	-

The Loan Summary Includes:

- 1 Loan #, DTI (Debt to Income), and LTV (Loan to Value)
- 2 Loan Purpose, Loan Type, and Note Rate
- 3 Business Channel (Wholesale), Lien Position, Lock Status, Loan Messages, and Key Loan Contacts
- 4 Total Loan Amount, FICO score (used for decisioning), and Cash to Close
- 5 Subject Property Address
- 6 Additional Loan Information and Key Dates



URLA LENDER LOAN INFORMATION

L1. Property and Loan Information

Review the Property and Loan Information section and complete any information that is missing.

Please Note: Enter estimated value rather than appraised value.

L1. Property and Loan Information

Subject Property

Street Address
10655 Birch St

Unit Type
Select an Option

Unit #

City
Burbank

State
California

Zip Code
91502-1234

County
Los Angeles

Number of Units
1

Year Built
1965

Estimated Value
\$340,000

Appraised Value
\$340,000

Legal Description
Lot 37, Block G, Hardwood Estates

Community Property State

At least one borrower lives in a community property state

The property is in a community property state

Purpose of Loan

Purchase

Cash-Out Refi

No Cash-Out Refi

Construction

Construction - Perm

Other

Other Description

Project Type

Condominium

Cooperative

Planned Unit Development (PUD)

Property is not located in a project

Attachment Type
Attached

Property Type
Attached

Project Design Type
Select an Option

Transaction Detail

Construction to Perm Disclosed Separately

Conversion of Contract for Deed or Land Contract

Renovation

Construction-Conversion/Construction to Permanent

Type of closing

Single Closing Two Closing

Lot/Land Status

Initial Acquisition Refinance

Land Value Type
Select an Option

Refinance Program

Full Documentation

Interest Rate Reduction Refinance Loan

Streamline With Appraisal

Streamline Without Appraisal

Other

Other Description
Select an Option

Refinance Detail

Year Acquired

Original Cost
\$

Existing Liens to be Paid Off
\$

Describe Improvements

Cost of Improvements
\$

Improvements

Made To Be Made

CEMA Information

New Money Amount
\$

Type of Property

This Agreement covers real property principally improved, or to be improved, by one or more structures containing not more than 6 units.

This Agreement covers real property improved, or to be improved (1-2 units).

This Agreement does not cover real property.

Construction Loan Detail

Lot Acquired

Original Cost

Existing Lien
\$

Interest Only Construction Period
Months

Present Value of Lot (a)
\$

Cost of Improvements (b)
\$

Total (a+b)
\$0



URLA LENDER LOAN INFORMATION

L2. Title Information

Vesting defaults to the identified borrowers on the loan and includes all borrower pairs. Select appropriate manner for transaction; the final version of the URLA printed in the closing package will be updated based on the final documented vesting in the Borrower Summary – Vesting input form.

Please Note: Additional Indian Country Land Tenure for Tribal or Native land have been added.

L2. Title Information

Title to the Property Will be Held in What Name(s):

Estate Will be Held in

Fee Simple
 Leasehold

If Leasehold, enter expiration date

Manner in Which Title Will be Held

Sole Ownership
 Life Estate
 Tenancy in Common
 Joint Tenancy with Right of Survivorship
 Tenancy by the Entirety
 Other

Other

For Refinance: Title to the Property is Currently Held in What Name(s):

Trust Information

Title Will be Held by an Inter Vivos (Living) Trust
 Title Will be Held by a Land Trust

Indian Country Land Tenure

Fee Simple (On a Reservation)
 Individual Trust Land (Allotted/Restricted)
 Other

Tribal Or Native

Tribal Trust Land (On a Reservation)
 Tribal Trust Land (Off Reservation)
 Alaska Native Corporation Land

URLA LENDER LOAN INFORMATION

L3. Mortgage Loan Information

References Mortgage Loan Types, Lien Types, Fixed and Adjustable Rates, Total Loan Details including Proposed Monthly Payments for Property.

Multiple fields will have shared Field IDs that have been completed from other TPOC forms. Most of the information in Section L3 is populated from those other input forms. The options for If Adjustable Rate and Buydown are available.

L3. Mortgage Loan Information

Mortgage Type Applied For

Conventional

FHA

Section of the Act

VA

VA Entitlement Amount

VA Loan Code

Funding Fee Exempt Status

HELOC

USDA-RD

Gov't Loan Type

Other

Amortization Type

Fixed Rate

Adjustable Rate

GPM

Other

Other Description

If Adjustable Rate

Initial Period Prior to First Adjustment
 Months

Subsequent Adjustment Period
 Months

ARM Index

ARM Margin

Loan Features

Balloon / Balloon Term

Interest Only

Interest Only Term
 Months

Negative Amortization

Repayment Type Code

Prepayment Penalty/Prepayment Penalty Term

Prepayment Penalty Term
 Months

Temporary Interest Rate Buydown/Initial Buydown rate

Buydown Initial Interest Rate
 %

Biweekly

Payment Deferred for First Five Years

Affordable Loan

Other

Other Description

Mortgage Lien Type

First Lien Subordinate Lien

Lien Position

Terms of Loan

Purchase Price

Loan Amount

MIP / FF

Total Loan Amount
 \$300,000

Note Rate

Qual Rate

Loan Term
 Months

Due in
 Months

PMI Coverage

Impounds Required

Lender Paid Mortgage Insurance

Monthly Pmt

Decision FICO

Total Loan Amount
 \$300,000

Note Rate

Qual Rate

Loan Term
 Months

Due in
 Months

PMI Coverage

Impounds Required

Lender Paid Mortgage Insurance

Monthly Pmt

Decision FICO

Proposed Monthly Payment for Property

First Mortgage P&I \$1,475.82	Subordinate Lien(s) P&I \$
Hazard Insurance \$75.00	Supplemental Property Insurance \$
Property Taxes \$165.00	Mortgage Insurance \$
Association/Project Dues (Condo, Co-Op, PUD) \$365.00	Other \$0
Total \$2,080.82	

URLA LENDER LOAN INFORMATION

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

This section references Debts to be Paid Off, including closing costs, Prepaid Items, MI (Mortgage Insurance), Credits including discount points to qualify your borrower.

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

Due from Borrower	Total Credits
<p>A. Sales Contract Price \$340,000</p> <p>B. Improvements, Renovations, and Repairs \$0</p> <p>C. Land (if acquired separately) \$0</p> <p>D. Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction \$</p> <p>E. Credit Cards and Other Debts Paid Off \$</p> <p>F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments) \$</p> <p>Estimated prepaid items</p> <p>Estimated closing costs</p> <p>MIP, PMI, Funding Fee</p> <p>G. Discount Points \$</p> <hr/> <p>H. Total Due From Borrower(s) (Total of A thru G) \$340,000</p>	<p>L. Seller Credits \$</p> <p>M. Other Credits (Total of M1 to M6) \$15,200</p> <p>M1. Total Closing Costs Paid by Lender and Other \$</p> <p>M2. Total of Other Assets Applied to Loan \$</p> <hr/> <p>M3 - Remove</p> <p>Purchase Credit Type: Cash Deposit on sales contract x Other Credits: \$10,000</p> <p>Credit Source: Select an Option</p> <hr/> <p>M4 - Remove</p> <p>Purchase Credit Type: Lender Credit x Other Credits: \$1,000</p> <p>Credit Source: Select an Option</p> <hr/> <p>M5 - Remove</p> <p>Purchase Credit Type: Lease Purchase Fund x Other Credits: \$4,200</p> <p>Credit Source: Select an Option</p> <p>+ Add Other Credit</p> <hr/> <p>N. Total Credits (Total of L and M) \$15,200</p>
<p>Total Mortgage Loans</p> <p>I. Loan Amount \$300,000</p> <p>Loan Excluding Financed MI (or Mortgage Insurance Equivalent) \$300,000 MIP</p> <p>Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$0</p> <p>J. Other New Mortgage Loan on the Subject Property \$</p> <p>K. Total Mortgage Loans (Total of I and J) \$300,000</p>	<hr/> <p>Calculation</p> <p>Total Due From Borrower(s) (Line H) \$340,000</p> <p>Less Total Mortgage Loans (Line K) and Total Credits (Line N) \$315,200</p> <p>Cash From/To the Borrower (Line H minus Line K and Line N) \$24,800</p>

NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified



URLA LENDER LOAN INFORMATION

L5. Homeownership Education and Housing Counseling

Optional: Admin can turn On/Off. Your institution may or may not include Home Counseling options.

Use the Homeownership Education and Housing Counseling section to capture any homeownership counseling the borrower and co-borrower have already completed.

If borrower communicates that no Homeownership Counseling has been completed, select **No**. No further action is required.

If Homeownership Education and Housing Counseling has been completed in a 12 month period, select **Yes** and complete the highlighted section below with the method of which it was attended.

L5. Homeownership Education and Housing Counseling

*Housing counseling and homeownership education programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership. A list of HUD-approved housing agencies can be found at: www.hud.gov or www.consumerfinance.gov.

Borrower	Co-Borrower
<p>Has the borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?</p> <p><input type="radio"/> No <input type="radio"/> Yes</p> <p>If yes, what format was it in?</p> <p><input type="radio"/> Attended Workshop in Person</p> <p><input type="radio"/> Completed Web-Based Workshop</p> <p><input type="radio"/> Face-to-Face</p> <p><input type="radio"/> Telephone</p> <p><input type="radio"/> Internet</p> <p>If a HUD-approved agency, provide Housing Counseling Agency ID #</p> <input type="text"/> <p>If not a HUD-approved agency or unsure of HUD approval, provide name of Housing Counseling Agency</p> <input type="text"/> <p>Date of Completion</p> <input type="text"/>	<p><input type="button" value="Copy from Borrower"/></p> <p>Has the borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?</p> <p><input type="radio"/> No <input type="radio"/> Yes</p> <p>If yes, what format was it in?</p> <p><input type="radio"/> Attended Workshop in Person <input type="radio"/> Completed Web-Based Workshop <input type="radio"/> Face-to-Face <input type="radio"/> Telephone</p> <p><input type="radio"/> Internet</p> <p>If a HUD-approved agency, provide Housing Counseling Agency ID #</p> <input type="text"/> <p>If not a HUD-approved agency or unsure of HUD approval, provide name of Housing Counseling Agency</p> <input type="text"/> <p>Date of Completion</p> <input type="text"/> <p><input type="checkbox"/> Attended Same Counseling</p>

1003 URLA

Borrower Information

1a. Personal Information

The following several pages cover Section 1a of URLA including Borrower Summary, Citizenship Type, Marital Status, information relating to Property Rights and Domestic Relationships, Dependents, and Contact Information. Complete the applicable fields below based on Borrower's information.

URLA / Borrower Information

Select Borrower Pair

Ken N Customer



Save

Next

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Borrower

First Name

Ken

Middle Name

N

Last Name

Customer

Suffix

Alternate Names Under Which Credit was Previously Received

SSN / ITIN

.....

DOB

07/04/1966

Citizenship

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

Country of Citizenship

Type of Credit

- Individual Credit
- Joint Credit

Borrower Count

1

Marital Status

- Married Separated Unmarried

Co-Borrower

First Name

Middle Name

Last Name

Suffix

Select an Option

Alternate Names Under Which Credit was Previously Received

SSN / ITIN

DOB

Citizenship

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

Country of Citizenship

Marital Status

- Married Separated Unmarried

Dependents

Number

Ages

Continued on next page >



1003 URLA

Borrower Information

1a. Personal Information (con't)

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?

No
 Yes

Domestic Relationship Type
Select an Option

Other Domestic Relationship Type

State in which Relationship was Formed

Dependents

Number: 0 Ages:

Contact Information

Home Phone: 818-222-2222 Work Phone:
Cell Phone: Email: ken.c@fanniemae.com

Copy from Borrower

PRO TIP

Some items will require input, such as dependents which requires zero if there are no dependents to claim.

Dependents

Number

0

1003 URLA

Borrower Information

1a. Current/Former/Mailing Address

This section references current and former mailing addresses. If the current address is the same for the Co-Borrower, use the Copy from Borrower box highlighted below.

A two year residence history is required with the current address or previous addresses. The two years can be met with one entry, or by using additional entries below.

1a. Current/Former/Mailing Address	
Borrower	Co-Borrower
Current Address	Current Address Copy from Borrower
<input type="checkbox"/> Foreign Address	<input type="checkbox"/> Foreign Address
Street Address 10655 Birch St	Street Address
Unit Type Select an Option	Unit Type Select an Option
Unit #	Unit #
City Burbank	City
State California	State Select an Option
Zip Code 91502-1234	Zip Code
Country US	Country
How Long at Current Address?	How Long at Current Address?
Years 3	Years
Months 7	Months
Housing	Housing
<input type="radio"/> No primary housing expense	<input type="radio"/> No primary housing expense
<input type="radio"/> Own	<input type="radio"/> Own
<input checked="" type="radio"/> Rent	<input type="radio"/> Rent
Monthly Payment / Month	Monthly Payment / Month
Present and Proposed Housing	

Continued on next page >

1003 URLA

Borrower Information

1a. Current/Former/Mailing Address (con't)

Former Address	Former Address
<input type="checkbox"/> Does not apply	<input type="checkbox"/> Does not apply
<input type="checkbox"/> Foreign Address	<input type="checkbox"/> Foreign Address
Street Address 1234 Any Pl	Street Address
Unit Type Select an Option	Unit Type Select an Option
Unit #	Unit #
City Washington	City
State District Of Columbia	State Select an Option
Zip Code 20016-2222	Zip Code
Country US	Country
How Long at Former Address? Years: 2 Months: 3	How Long at Former Address? Years: Months:
Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input checked="" type="radio"/> Rent Monthly Payment / Month	Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent Monthly Payment / Month
+ Add a Former Address	+ Add a Former Address
Mailing Address <input type="checkbox"/> Copy from Current	Mailing Address <input type="checkbox"/> Copy from Current
<input type="checkbox"/> Foreign Address	<input type="checkbox"/> Foreign Address
Street Address 10655 Birch St	Street Address
Unit Type Select an Option	Unit Type Select an Option
Unit #	Unit #
City Burbank	City
State California	State Select an Option
Zip Code 91502-1234	Zip Code
Country	Country



1003 URLA

Employment and Income

Current Employment/Self Employment and Income

This section references Current and Previous Employment. Military Entitlements, Self-Employed Borrowers including a reference to Arms-Length Transactions. Complete the applicable fields below based on employment history. Use the Does Not Apply check box for all employment history not being utilized.

Please Note: Must meet two year requirement with current and/or previous employment.

Current Employment/Self Employment and Income

Borrower	Co-Borrower
Current Employment and Income <input type="checkbox"/> Does not apply <input type="checkbox"/> Foreign Address	Current Employment and Income <input type="checkbox"/> Does not apply <input type="checkbox"/> Foreign Address
Employer or Business Name National Consulting	Employer or Business Name
Street Address 1236 Main St	Street Address
Unit Type Select an Option	Unit Type Select an Option
Unit #	Unit #
City Burbank	City
State California	State Select an Option
Zip Code 91502-1234	Zip Code
Country US	Country
Employer Phone 818-332-3332	Employer Phone
<input type="checkbox"/> Employer is an individual <input type="checkbox"/> Employer is Military	<input type="checkbox"/> Employer is an individual <input type="checkbox"/> Employer is Military
Position/Title Consultant	Position/Title
Start Date	Start Date
End Date	End Date
How long in this job? Years: 15 Months: 5	How long in this job? Years: Months:
How long in this line of work? Years: 21 Months:	How long in this line of work? Years: Months:
Gross Monthly Income	Gross Monthly Income
Base /month	Base /month
Overtime /month	Overtime /month
Bonuses /month	Bonuses /month
Commissions /month	Commissions /month
Military Entitlements /month	Military Entitlements /month
Other /month	Other /month

PRO TIP

Use the Does Not Apply check box and Remove Employer button to manage employment entries.

Continued on next page >

1003 URLA

Employment and Income

Current Employment/Self Employment and Income (con't)

<p>Total</p> <input type="text"/>	<p>Total</p> <input type="text"/>
<p>Check if this statement applies</p> <p><input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.</p> <p><input type="checkbox"/> Check if you are the Business Owner or Self-Employed</p> <p>Ownership</p> <p><input type="radio"/> I have ownership share of less than 25%.</p> <p><input type="radio"/> I have ownership share of 25% or more.</p> <p>Monthly Income (or Loss)</p> <input type="text"/>	<p>Check if this statement applies</p> <p><input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.</p> <p><input type="checkbox"/> Check if you are the Business Owner or Self-Employed</p> <p>Ownership</p> <p><input type="radio"/> I have ownership share</p> <p><input type="radio"/> I have ownership share</p> <p>Monthly Income (or Loss)</p> <input type="text"/>
<p>% Business Owned</p> <input type="text"/>	<p>% Business Owned</p> <input type="text"/>

PRO TIP

Can NOT mix Self-Employed income and Standard Income. If Self-Employment exists, add it as an additional entry.

Income from Other Sources

Income from Other Sources can include items such as alimony, housing allowances, pension, social security, etc. If you have additional Other Income sources, use the Add Income button. Review additional income and remove if not applicable.

Income from Other Sources

Does not apply Borrower Co-Borrower

Income For

Financial Institution

Street Address

City State

Zip Code

Other Income Source

Other Description

Monthly Income

Total Other Incomes Borrower Other Incomes Co-Borrower Other

PRO TIP

Total Other Incomes for borrowers are listed at the bottom.

1003 URLA

Assets and Liabilities

Assets: Bank Accounts, Retirement, and Other Accounts You Have

Use the Assets and Liabilities page to enter information about asset accounts and liabilities. This information is reflected in Section VI of the Uniform Residential Loan Application.

To Enter Asset Accounts:

1. Click the Add Asset Accounts button
2. Enter the asset information
3. In the Account Information section, select an account or asset type, and then provide its details
4. Repeat Step 3 to add additional accounts. You can add up to four accounts per financial institution
5. To add a new asset and account information, click the Save & Add Another button
6. When finished, click the Save button

Assets - Bank Accounts, Retirement, and Other Accounts You Have

Account Owner: Borrower - Remove

Foreign Address

Financial Institution: ABC Realty

Street Address: 3700 Connecticut St

City: Burbank

State: California Zip Code: 91502

Country: US

Account Type	Account in the Name of	Account Number	Cash or Market Value
Mutual Fund	Ken N Customer JR	55555	
Select an Option			
Select an Option			
Select an Option			

+ Add Account

Total Asset Amount Borrower Total Co-Borrower Total



1003 URLA

Assets and Liabilities

Other Assets and Credits You Have

Other Assets and Credits You Have is the section you would use for other assets or credit types such as Earnest Money deposit and other FHA related assets. Use the -Remove and +Add Liability buttons as needed.

Other Assets and Credits You Have

Does not apply to Borrower Co-Borrower

Account Owner
Select an Option

Financial Institution

Street Address

City State

Zip Code

Asset or Credit Type
Select an Option

Cash or Market Value

Other Description
Select an Option

Total Other Asset Amount Borrower Total Co-Borrower Total

PRO TIP

To add an Asset select the Add Account option. For each institution you can have up to four asset types. To add a Liability, select the Add Liability option. As an example, if a liability is not present on the credit report you would add that here.



1003 URLA

Assets and Liabilities

Liabilities: Credit Cards, Other Debts and Leases that You Owe

Liabilities will populate on the credit report import.

To Add Liabilities Manually:

Click the Add Liability button at the bottom of the page for any liabilities that are not included on the credit report. Use the Remove button for any liabilities that came over in error (i.e. installment debt).

Liabilities - Credit Cards, Other Debts and Leases that You Owe

Does not apply to Borrower Co-Borrower [View Credit Report](#) [Import Liabilities](#) [Export Liabilities](#)

Included in Section 3

Account Owner: Borrower

Foreign Address

Financial Institution: HEMLOCKS

Street Address:

City:

State: Select an Option Zip Code:

Country:

Account Type: Revolving

Account in the Name of: Ken N Customer JR

Account Number: 98E543184026

Other Description:

Debt Information

No. Months to exclude from installment debts:

Will be paid off (*)

UCD Payoff Type: Select an Option

This Debt is NOT secured to Subject Property?

Exclude from Liabilities Total

Resubordinated Indicator

Subject Property

Current Lien Position: Select an Option Proposed Lien Position: Select an Option

Bank Liability Considered in Exposure

Mortgage Type: Select an Option

Unpaid Balance: \$437

Months Left: 10

Monthly Payment: \$44

Credit Limit:

Payment includes Taxes and Insurance

Prepayment Penalty:

Payoff Amount:

[+ Add Liability](#)



1003 URLA

Assets and Liabilities

Other Liabilities and Expenses

The Other Liabilities and Expenses section is to be used for alimony, child support, separate maintenance, job related expenses, and other. Add or remove additional entries as needed.

Other Liabilities and Expenses

Does not apply to Borrower Co-Borrower

Account Owner
Select an Option ▼

Foreign Address

Financial Institution

Street Address

City

State
Select an Option ▼

Country

Zip Code

Liability or Expense Type
Select an Option ▼

Monthly Payment

Credit Limit

Other Description

Balance

Months Left

[- Remove](#)

[+ Add Liability](#)

Total Other Liabilities Borrower Total Co-Borrower Total



1003 URLA

Real Estate

3a-c. Property You Own

List all real estate properties here. Link all mortgage liability liens to the individual properties listed. Use Subject Property check box for primary property transactions.

Select Add Property for additional properties owned. Remove properties as needed.

Property statuses listed as the following:

Sold

Pending Sale

Rental

Hold as Primary or Secondary Residence (for full PITI*)

3a-c. Property You Own - If you are refinancing, list the property you are refinancing FIRST.

I do not own any real estate Borrower Co-Borrower

Owned by
Select an Option

Foreign Address

Street Address

Unit Type
Select an Option

Unit #

City

State
Select an Option

Zip Code

Country

Subject Property

Property is used as
Select an Option

Property will be used as
Select an Option

Other Description

Mortgage Payment

Unpaid Balance

Number of Units

Type of Property
Select an Option

Date Acquired

Year Built

Property Status (S, PS, R, H)
Select an Option

Property Value

Purchase Price

Ins, Taxes, Association Dues

- Remove

For 2-4 Unit Primary or Investment Property

Monthly Rental Income

Net Income / Loss

Percentage of Rental

Mortgage Loans on this Property

Does not apply

+ Add Property

PRO TIP

Property statuses marked as Pending Sale will be included in the Debt-to-Income until property is sold.

*Principle Interest Tax Insurance



1003 URLA

Loan and Property Information

Loan and Property Information

This section references all of the loan and property information including a portion for mixed use property (i.e. a daycare run out of the home), manufactured homes, and rental income on the property intended to purchase (purchase transactions only).

Loan and Property Information

Street Address
10655 Birch St

Unit Type
Select an Option

Unit #

City
Burbank

County
Los Angeles

State
California

Zip Code
91502-1234

Number of Units
1

Year Built
1965

Occupancy

Primary Residence

Investment Property

Second Home

FHA Secondary Residence

Loan Type

Conventional FHA VA USDA-RHS HELOC

Other

Loan Purpose

Purchase No Cash-Out Refi Cash-Out Refi Construction

Construction-Perm Other

Construction Loans

Construction to Perm Disclosed Separately

Closing Type

Single Closing

Two Closing

For 2-4 Unit Primary or Investment Property

Monthly Rental Income

Net Income / Loss

Percentage of Rental

Participation %

Mortgage Loans on this Property

Does not apply

[Link Liabilities](#)

Link Liabilities

The Link Liabilities section gives the ability to link in current or additional real estate liabilities to the appropriate properties listed. Make sure to link the property with the correct mortgage liability.



1003 URLA

Loan and Property Information

Rental Income on the Property You Want to Purchase

This section is only to be completed on transactions where a property is being purchased and is expected to generate rental income. For LENDER to Calculate box is to be left blank.

PRO TIP

Use the Does Not Apply check box if there is no rental income present.

Rental Income on the Property You Want to Purchase - For Purchase Only

Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property

Expected Monthly Rental Income Occupancy Rate

For LENDER to Calculate

Expected Net Monthly Rental

Gifts or Grants You Have Been Given or Will Receive for this Loan

This section will be utilized for cash gifts, gift of property equity, and grants.

Please Note: Make sure to include correct source of gifts in the drop-down box.

Gifts or Grants You Have Been Given or Will Receive for this Loan

Does not apply to Borrower Co-Borrower

Gift / Grant Recipient - Remove

Financial Institution

Street Address

City State Zip Code

Asset Type: Cash Gift, Gift of Equity, Grant

Source

Cash or Market Value

Deposited

Other Source Description

+ Add a Gift / Grant

Total of Gifts and Grants

Comments

1003 URLA

Information for Government Monitoring

5a. Declarations

Ask borrower declaration questions and answer appropriately.

Declarations

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

Borrower

A. Will you occupy the property as your primary residence?

Yes

If YES, have you had an ownership interest in another property in the last three years?

No

If YES, Complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?

Select an Option

2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

Select an Option

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

Select an Option

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

Select an Option

If YES, what is the amount of this money?

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before the closing this transaction that is not disclosed on this loan application?

Select an Option

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?

Select an Option

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?

Select an Option

Co-Borrower

A. Will you occupy the property as your primary residence?

Select an Option

If YES, have you had an ownership interest in another property in the last three years?

Select an Option

If YES, Complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?

Select an Option

2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

Select an Option

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

Select an Option

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

Select an Option

If YES, what is the amount of this money?

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before the closing this transaction that is not disclosed on this loan application?

Select an Option

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?

Select an Option

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?

Select an Option



1003 URLA

Information for Government Monitoring

5b. Declarations

For declaration H, K, L, and M, click the Edit icon to open a pop-up window. Here you can select DU codes for confirmed inaccuracies in credit report data for Foreclosure, Deed in Lieu, Short Sales, Delinquency, or Bankruptcy as well as codes for extenuating circumstances.

5b. About Your Finances

Borrower

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

Select an Option 

G. Are there any outstanding judgments against you?

No 


H. Are you currently delinquent or in default on a Federal debt?


Select an Option  


I. Are you a party to a lawsuit in which you potentially have any personal financial liability?

Select an Option 



J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

Select an Option 

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? 

Select an Option 

L. Have you had property foreclosed upon in the last 7 years?

Select an Option  

M. Have you declared bankruptcy within the last 7 years?

No  

If YES, identify the type(s) of Bankruptcy:

Chapter 7

Chapter 11

Chapter 12


Chapter 13

Co-Borrower

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

Select an Option 

G. Are there any outstanding judgments against you?

Select an Option 


H. Are you currently delinquent or in default on a Federal debt?

Select an Option 


I. Are you a party to a lawsuit in which you potentially have any personal financial liability?

Select an Option 


J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

Select an Option 

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?

Select an Option 

L. Have you had property foreclosed upon in the last 7 years?

Select an Option 

M. Have you declared bankruptcy within the last 7 years?

Select an Option 

If YES, identify the type(s) of Bankruptcy:

Chapter 7

Chapter 11

Chapter 12

Chapter 13



1003 URLA

Information for Government Monitoring

Acknowledgments and Agreements

Acknowledgments and Agreements is a legal document that explains the sharing of data including electronic records and signatures. Click to view the Acknowledgments and Agreements document. It's recommended that your borrower(s) read and understand the Acknowledgments and Agreements in its entirety.

Please Note: The date on this section of the form is unable to be edited by the broker and will be grayed out.

Acknowledgements and Agreements

Application Date

[Acknowledgements and Agreements](#)

Military Service and Language Preference

Borrower

Military Service

- No
 Yes

Currently serving on active duty

Expiration date of service/tour

Currently retired, discharged or separated from service

Only period of service was as a non-activated member of the Reserve or National Guard

Surviving Spouse

Language Preference

- English Chinese Korean Spanish Tagalog
 Vietnamese I do not wish to respond Other

Other (explain)

PRO TIP

Regardless of application type (including FHA/VA loans), the question regarding military status is still required as either Yes or No.

Military Service and Language Preference

This section is for all borrowers in regard to their language preference and past or present military status. Military status is required on ALL applications.



1003 URLA

Information for Government Monitoring

Demographic Information

Demographic information includes how information was taken (i.e. face-to-face, telephone). Complete all ethnicity, race, and gender questions appropriately based on application type.

Demographic Information

This section asks about your ethnicity, sex, and race.

Borrower

The Demographic information was provided through:

- Face to Face Interview
- Telephone Interview
- Fax or Mail
- Email or Internet

Was the Ethnicity of the borrower collected on the basis of visual observation or surname?

Select an Option

Was the Race of the borrower collected on the basis of visual observation or surname?

Select an Option

Was the Sex of the borrower collected on the basis of visual observation or surname?

Select an Option

Ethnicity

- Hispanic or Latino
- Mexican
- Cuban
- Puerto Rican

Other Hispanic or Latino - Enter origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information
- Information Not Provided
- Not Applicable

Race

- American Indian or Alaska Native

Enter Name of enrolled or principal tribe:

- Asian
- Chinese
- Vietnamese

- Asian Indian
- Korean

- Japanese
- Filipino

Other Asian - Enter Race:

Co-Borrower

The Demographic information was provided through:

- Face to Face Interview
- Telephone Interview
- Fax or Mail
- Email or Internet

Was the Ethnicity of the borrower collected on the basis of visual observation or surname?

Select an Option

Was the Race of the borrower collected on the basis of visual observation or surname?

Select an Option

Was the Sex of the borrower collected on the basis of visual observation or surname?

Select an Option

Ethnicity

- Hispanic or Latino
- Mexican
- Cuban
- Puerto Rican

Other Hispanic or Latino - Enter origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information
- Information Not Provided
- Not Applicable

Race

- American Indian or Alaska Native

Enter Name of enrolled or principal tribe:

- Asian
- Chinese
- Vietnamese

- Asian Indian
- Korean

- Japanese
- Filipino

Other Asian - Enter Race:

Continued on next page >



1003 URLA

Information for Government Monitoring

Demographic Information (con't)

<p>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</p> <p><input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Native Hawaiian</p> <p><input type="checkbox"/> Other Pacific Islander - Enter Race:</p> <p><input type="text"/></p> <p>For example: Fijian, Tongan, and so on.</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><input type="checkbox"/> Information Not Provided</p> <p><input type="checkbox"/> Not Applicable</p> <hr/> <p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input checked="" type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><input type="checkbox"/> Information Not Provided</p> <p><input type="checkbox"/> Not Applicable</p>	<p>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Native Hawaiian</p> <p><input type="checkbox"/> Other Pacific Islander - Enter Race:</p> <p><input type="text"/></p> <p>For example: Fijian, Tongan, and so on.</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><input type="checkbox"/> Information Not Provided</p> <p><input type="checkbox"/> Not Applicable</p> <hr/> <p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><input type="checkbox"/> Information Not Provided</p> <p><input type="checkbox"/> Not Applicable</p>
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1003 URLA

Information for Government Monitoring

Loan Originator Information

The Loan Originator section is used to track the loan originator by organizational name including NMLSR ID, state license, address of originator, and 1003 signature date.

Loan Originator Information					
Loan Originator Organizational Name ABC Mortgage		Loan Originator Name [Redacted]		Loan Originator NMLSR ID 123456789012	
Loan Originator Organization NMLSR ID 123456789111	State License ID [Redacted]	State License ID # [Redacted]	First Name [Redacted]	Last Name [Redacted]	
Street Address 1065 Old Country Road, Ste 204					
Unit Type Select an Option	Unit # [Redacted]				
City Washington	State District Of Colum...	Zip 20012-1234		Phone 202-333-3333	1003 Signature Date [Redacted]

URLA Continuation

URLA Continuation

The 1003 URLA Continuation page will be utilized for any additional information included for borrower and co-borrower.

Borrower Additional Information <div style="border: 1px solid #ccc; height: 100px;"></div>
Co-Borrower Additional Information <div style="border: 1px solid #ccc; height: 100px;"></div>

DOCUMENTS

The Documents section of TPOC includes the ability to Expand All/Collapse All, Add Documents, Print the Fax Cover Sheet, Export to Excel, and Print.

For each place holder listed, you can add comments*, drag and drop image files, or browse for files that are stored on either your local network drives or hard drives.

Please Note: Add all documents collected from the borrower to the unassigned folder.

**All comments are visible to all personas that access the file.*



DOCUMENTS

The following loan submission form is required to be completed before continuing.



A Division of Cliffco, Inc.

Loan Submission Form

ORIGINATOR INFORMATION		
LOAN OFFICER*	PHONE*	EMAIL*
PROCESSOR*	PHONE*	EMAIL*
BORROWER INFORMATION		
BORROWER NAME	Business Name (If Applicable)	
CO-BORROWER NAME	Business Name 2 (If Applicable)	
LOAN INFORMATION		
Transaction Type <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash Out <input type="checkbox"/> Rate/Term	Product Type 	Occupancy <input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment
Subject Property Address:		
Subject Property Number of Units:		
LOAN SUBMISSION DOCUMENTS		
Items Required on ALL Loans: <input type="checkbox"/> Proof of current housing expense <input type="checkbox"/> 1003 uploaded or completed online <input type="checkbox"/> Credit Report <input type="checkbox"/> Identification (SSN & Photo ID) <input type="checkbox"/> Sales Contract (for purchase) <input type="checkbox"/> Earnest Money Deposit (if applicable) <input type="checkbox"/> Assets <input type="checkbox"/> Homeowners Insurance or Master HOI & HO6 if Condo <input type="checkbox"/> Condo Questionnaire (if applicable)		Bank Statement (Business or Personal): <input type="checkbox"/> Business or Personal: Bank Statement Calculator <input type="checkbox"/> Clout Business Narrative Investor Cash Flow: <input type="checkbox"/> Business Purpose Loan Letter <input type="checkbox"/> Lease Agreement with proof of rental receipt (if Refi) 1099: <input type="checkbox"/> Most recent 1 or 2 years 1099's <input type="checkbox"/> YTD earnings statement
Appraisal Contact:		PH#
Exception Request		

CONDITIONS

1. Conditions that are set up within Encompass by your lender are synced to TPOC. When the Underwriter is assigning conditions, the file is locked out from the web page until all changes have been made and they have signed out of Encompass.
2. Once the conditions have been assigned you can then attach the supporting documents and add notes.
3. Once all conditions have been addressed and attached, select the Notify Lender box for review.

(See examples 2-3 on the following pages)

1.

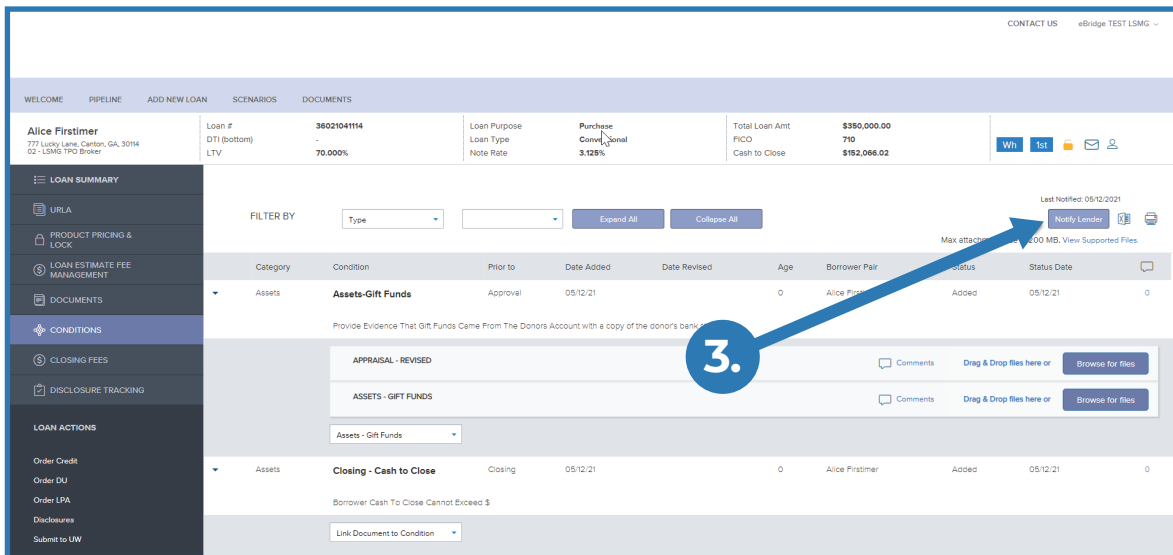
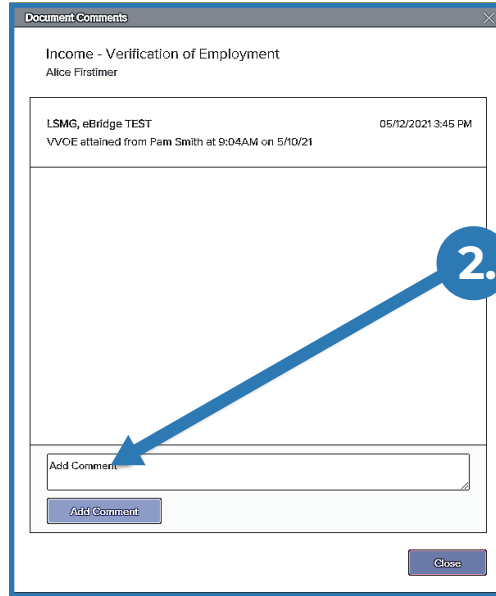
The screenshot displays the Encompass loan conditions interface for Alice Firstimer. The interface includes a navigation menu on the left with options like LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK, LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS, CONDITIONS, CLOSING FEES, and DISCLOSURE TRACKING. The main area shows a table of conditions with columns for Category, Condition, Prior to, Date Aided, Date Revised, Age, Borrower Pair, Status, and Status Date. The conditions listed are:

Category	Condition	Prior to	Date Aided	Date Revised	Age	Borrower Pair	Status	Status Date
Assets	Assets-Gift Funds	Approval	05/12/21		0	Alice Firstimer	Added	05/12/21
Assets	Closing - Cash to Close	Closing	05/12/21		0	Alice Firstimer	Added	05/12/21
Property	Property-Sales Contract	Approval	05/12/21		0	Alice Firstimer	Added	05/12/21
Income	VVOE-Verbal Verification of Employment	Docs	05/12/21		0	Alice Firstimer	Added	05/12/21

A blue arrow points to the 'Drag & Drop files here or Browse for files' button at the bottom of the interface.



CONDITIONS



DISCLOSURE TRACKING

1. Verify all date(s), eConsent(s), eSignature(s) including the Intent to Proceed. The Disclosure Tracking from Encompass will sync to TPO once it has been sent.

- LOAN SUMMARY
- URLA
- DOCUMENTS
- ESIGN
- CONDITIONS
- DISCLOSURE TRACKING**
- LOAN ACTIONS
 - Disclosure Setup
 - Submit Loan
 - Submit Conditions
 - Change of Circumstance
 - Withdraw Loan

Disclosure Tracking

Compliance Timeline	LE Tracking	CD Tracking
Application Date 06/30/2021	LE Sent -	CD Sent -
LE Due 07/02/2021	LE Received -	CD Received -
eConsent -	Revised LE Sent -	Revised CD Sent -
Intent to Proceed -	Revised LE Received -	Revised CD Received -
Earliest Fee Collection -	SSPL Sent -	Post Consumption Disclosure Sent -
Estimated Closing -	Safe Harbor Sent -	Post Consumption Disclosure Received -

Other Tracking	eConsent Tracking	eSigned Tracking
Affiliated Business Disclosure Provided -	Ken N Customer JR -	Ken N Customer JR -
CHARM Booklet Provided -	-	-
Special Info Booklet Provided -	-	-
HELOC Brochure Provided -	-	-
1st Appraisal Provided -	-	-
Subsequent Appraisal Provided -	-	-
AVM Provided -	-	-



DISCLOSURE TRACKING

The Disclosure Tracking captures timelines for Compliance, the Loan Estimate, Closing Disclosure, Other Tracking, eConsent Tracking, and eSigned Tracking for all disclosure packages including changes of circumstances.

Aley Damon <small>1918 BREEZY POINT CIRCLE UNIT 203, RICHMOND, VA 23228</small>	Loan # 36021037557 DTI (bottom) 19.618% LTV 64.286%	Loan Purpose Purchase Loan Type Conventional Note Rate 3.125%	Total Loan Amt. \$225,000.00 FICO 704 Cash to Close \$128,289.80	File Started
---	--	--	---	-------------------------

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

LOAN ESTIMATE FEE MANAGEMENT

DOCUMENTS

CONDITIONS

CLOSING FEES

DISCLOSURE TRACKING

LOAN ACTIONS

Order Credit

Order DU

Order LPA

Disclosures

Submit to UW

Disclosure Tracking

<p>Compliance Timeline</p> <p>Application Date -</p> <p>LE Due -</p> <p>eConsent -</p> <p>Intent to Proceed -</p> <p>Earliest Fee Collection -</p> <p>Estimated Closing 05/27/2021</p>	<p>LE Tracking</p> <p>LE Sent -</p> <p>LE Received -</p> <p>Revised LE Sent -</p> <p>Revised LE Received -</p> <p>SSPL Sent -</p> <p>Safe Harbor Sent -</p>	<p>CD Tracking</p> <p>CD Sent -</p> <p>CD Received -</p> <p>Revised CD Sent -</p> <p>Revised CD Received -</p> <p>Post Consumption Disclosure Sent -</p> <p>Post Consumption Disclosure Received -</p>
<p>Other Tracking</p> <p>Affiliated Business Disclosure Provided -</p> <p>CHARM Booklet Provided -</p> <p>Special Info Booklet Provided -</p> <p>HELOC Brochure Provided -</p> <p>1st Appraisal Provided -</p> <p>Subsequent Appraisal Provided -</p> <p>AVM Provided -</p> <p>Disclosure Provided Home Counseling -</p> <p>High Cost Disclosure -</p>	<p>eConsent Tracking</p> <p>Aley J Damon -</p> <p>-</p> <p>Additional Borrower Pair -</p> <p>-</p> <p>-</p>	<p>eSigned Tracking</p> <p>Aley J Damon -</p> <p>-</p> <p>Additional Borrower Pair -</p> <p>-</p> <p>-</p>

LOAN ACTIONS

Disclosures

When you have all of your items completed and you are ready to disclose, select the Ready to Disclose box (shown at top and bottom of page). All six required TRID fields must be completed prior to requesting disclosures. If not complete, disclosures will not be sent.

Please Note: While all fields may be required, there are business rules in place to ensure that the TRID fields won't trigger anything.

Disclosures

Ready to Disclose

Disclosure Status	
Application Date	Ready to Disclose Date
Completed By	

Borrower Information	
Select Borrower Pair	
() Aley Damon	

Borrower	Co-Borrower
Borrower First Name: Aley	Co-Borrower First Name:
Borrower Middle Name: J	Co-Borrower Middle Name:
Borrower Last Name: Damon Suffix:	Co-Borrower Last Name: Suffix:
Cell Phone Number: 770-512-2311	Cell Phone Number:
Email Address: damon@goebridge.com	Email Address:
SSN: ****-2222	SSN: ****-**-****

Subject Property Address	
Street Address: 1915 BREEZY POINT CIRCLE Unit 203	Property Type: Detached
City: RICHMOND	Occupancy Type: OwnerOccupied
State: Select One	Number of Units: 1
Zip: 23235	
County: VA	

Product & Pricing	Loan Details
Loan Program: LSMG Broker Conventional Fixed	Loan Purpose: Purchase
Loan Type: Conventional	Purchase Price: \$350,000.00
Interest Rate: 3.125 %	
Price:	
Lock Expiration Date:	
Interest Only (Months):	

By clicking "Ready to Disclose", you are indicating that the loan data necessary to disclose has been provided.

Cancel Continue

LOAN ACTIONS

To eSign Documents:

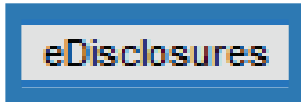
1. In Encompass from the eFolder, select **eDisclosures**.
2. Select your Plan Code and select **Order eDisclosures**.
3. Once the documents have been gathered, select **Send** to send the disclosure package. (**Note: The blue rectangle around the Send indicates that it is still in the process of sending**).
4. You will receive a notification that the 1003 requires the Loan Originators signature.
5. You will receive a status bar of progress followed by the message that the email message has been sent to the Originator.
6. Return to the TPOC Home Page.
7. There are two ways that documents can be signed. Option 1 is to use the eSIGN option at the top of the Loan Ribbon. If there are multiple eSIGN documents, the corresponding number of documents that need to be signed will show in the overall value to the right of eSIGN.
8. For loan level eSIGN documents, you will select the eSIGN option within the left column. Once eSIGN is selected you can sign with the Loan TPO Officer. (The only document that is available is the 1003 although you will see all of the borrower documents included).
9. Select **Next** within DocuSign to start the eSign process.
10. Select **Start** to continue to the Adopt Signature and Sign.
11. Select Sign and select the Sign arrow and select your signature and select **Adopt and Sign**.
12. In the Signature line, select **Sign**.
13. Once you have successfully signed the document, select **Finish**.
14. Once the screen refreshes, you will see that the document shows with a green check mark e-signed by the LO and the e-signed Date.

(See examples on next pages)



LOAN ACTIONS

1.



Send eDisclosures

Select a Plan Code.

For Borrower Pair: Jimmy John DR Homeowner

Select a Plan Code ?

Filter: Loan Type = Conventional and Lien Pos is any of FirstLien,First Lien,First

Investor	Description	Plan Code
Generic	All Fixed Rate Conventional 1st Lien Loans	
Generic	1 Year Treasury ARM (FNMA/FHLMC)	
Generic	Two Step 10 Year Treasury ARM (FNMA)	
Generic	5 Year Treasury ARM	
Generic	1 Year LIBOR Interest Only ARM Assumable After Initial	
Generic	1 Year LIBOR Interest Only ARM (FNMA)	
Generic	TX Home Equity First 50(a)(6) (FNMA)	
Generic	5/1 LIBOR ARM (5 Year) TX Equity 50(a)(6)	
Generic	Bi-Weekly 30 Year Fixed With Conversion (Fannie Mae)	

Order eDisclosures

Select Documents

Stacking Template: Conventional Stacking Order - Default

eDisclosures (31)

Document	Document Type	Signature Type
<input checked="" type="checkbox"/> Document Title	Standard Form	eSignable
<input checked="" type="checkbox"/> GC - 1003 - URLA	eDisclosure	eSignable
<input checked="" type="checkbox"/> Loan Estimate	Standard Form	eSignable
<input checked="" type="checkbox"/> Co-Mortgagor Statement	Custom Form	Wet Sign Only
<input checked="" type="checkbox"/> Social Security Information Authorization	eDisclosure	Wet Sign Only
<input checked="" type="checkbox"/> Payment Authorization (Appraisal)	Custom Form	Wet Sign Only
<input checked="" type="checkbox"/> Reference Acknowledgment Receipt Disclosure	Custom Form	Wet Sign Only
<input checked="" type="checkbox"/> Undisclosed Debt Acknowledgment	Custom Form	Wet Sign Only
<input checked="" type="checkbox"/> Acknowledgement of Receipt of Loan Estimate	eDisclosure	eSignable
<input checked="" type="checkbox"/> Borrower's Certification & Authorization	eDisclosure	eSignable
<input checked="" type="checkbox"/> Credit Authorization	Standard Form	eSignable
<input checked="" type="checkbox"/> Equal Credit Opportunity Act Notice	eDisclosure	eSignable
<input checked="" type="checkbox"/> Fair Credit Reporting Act	eDisclosure	eSignable
<input checked="" type="checkbox"/> Fair Lending Notice	Standard Form	eSignable
<input checked="" type="checkbox"/> Hazard Insurance Authorization, Requirements	eDisclosure	eSignable
<input checked="" type="checkbox"/> Home-Ownership Counseling Acknowledgement	Standard Form	eSignable
<input checked="" type="checkbox"/> Homeownership Counseling Organization List	Standard Form	eSignable

Send

Send eDisclosures

Message

Sender Type: Current User, Name: Remote User, Email: donna@cliffcomortgage.com

Recipient Type	Name	Email	Authorization Code
<input checked="" type="checkbox"/> Borrower	Jimmy John DR Homeown	shelby@goebridge.com	1234
<input type="checkbox"/> Coborrower	Mary Homeowner		
<input checked="" type="checkbox"/> Originator	eBridge Testuser	shelby@goebridge.com	

* Subject: Encompass

Times New Roman

***ACCESS CO**

****PLEASE N**

Notify me when borrower receives the package.

Borrower Signing Options: eSign + Wet Sign

Encompass

This package includes one or more documents that require the Originator's eSignature. The originator, eBridge Testuser, will be notified via email.

Originator eSignable Documents:

GC - 1003 - URLA

OK

Encompass

An email message has been sent to the Originator.

OK

LOAN ACTIONS

WELCOME PIPELINE **ESIGN** ADD NEW LOAN SCENARIOS DOCUMENTS

Welcome to Our Loan Origination Portal
Let us help you with Your NON QM Pipeline

Join our team and become an approved Broker Partner!

Clout WMB's main focus, is Bank Statement Loans for sell through investors. And Investor Loan (DSC or NO Ratio) We will strive to help you succeed in the NON QM Space.

Recently Accessed Loans

- 210SEM021576
Homeowner, Jimmy John DR & Homeowner M
\$156,350.00, Conventional, Detached
- 210SEM021538
Homeowner, Jimmy John DR
\$400,000.00, Conventional, Detached

Company Announcements

We have Launched our Broker Portal
05/03/2019 7:12 AM

Lender Key Contacts

Donna Shuman - Primary
616-350-5325
donna@cloutmortgage.com

WELCOME PIPELINE **ESIGN** ADD NEW LOAN SCENARIOS DOCUMENTS

Jimmy John Homeowner
2606 S Creek ST, Mesa, AZ, 85208
BFTPO Test Company

Loan #: 210SEM021576
Total Loan Am... \$156,350.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 4.878%
Loan To Value... 94.76% / 94.76%

Started
Wh | Ist | Mail

7.

8.

eSign

STATUS	DOCUMENT NAME	SIGNED BY	SIGNED DATE
⚠	QC - 1003 - URLA		
⚠	Loan Estimate		
⚠	Acknowledgement of Receipt of Loan Estimate		
⚠	Borrower's Certification & Authorization		
⚠	Credit Authorization		
⚠	Equal Credit Opportunity Act Notice		
⚠	Fair Credit Reporting Act		
⚠	Fair Lending Notice		
⚠	Hazard Insurance Authorization, Requirements and Disclosure		
⚠	Home Ownership Counseling Acknowledgement		
⚠	Homeownership Counseling Organization List		
⚠	Income - IRS 4505T		
⚠	Mortgage Fraud is Investigated by the FBI		
⚠	Notice of Furnishing Negative Information		
⚠	Notice of Right to Receive Copy of Written Appraisal/Valuation		
⚠	QC - Disclosure Notices		
⚠	QC - Privacy Policy		
⚠	USA Patriot Act Information Disclosure		
⚠	Sancting Disclosure Statement		

Loan Documents

Powered by DocuSign

If you are on a mobile browser, please click on Next at the bottom of the screen to view the document.

Please review and act on the documents below.

9.

NEXT OTHER ACTIONS

Name (First, Middle, Last, Suffix)
Jimmy John DR Homeowner

Alternate Names - List any names by which you are known or any name under which credit was previously received (First, Middle, Last, Suffix)

Type of Credit
 I am applying for individual credit.
 I am applying for joint credit. Total Number of Borrowers: 2

Marital Status
 Married
 Separated
 Unmarried

Dependents (not listed by another Borrower)
Number: _____ Ages: _____

Current Address
Street: 175 13th Street
City: Washington State DC ZIP: 20013 Country: US
How Long at Current Address? Years: _____ Months: _____ Housing: No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Contact Information
Home Phone: _____
Cell Phone: _____
Work Phone: _____ Ext.: _____
Email: shelby@gosbridge.com

LOAN ACTIONS

eSign

Please review and act on the documents below. **FINISH** OTHER ACTIONS

START

To be completed by the Lender.
Lender Loan No./Universal Loan Identifier 2105EM021576 Agency Case No.

Uniform Residential Loan Application

Verify and certify the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as required by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from other sources, such as retirement, that you are considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)
Jimmy John DR Homeowner

Alternate Names - List any names by which you are known or under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number 999-40-5000
(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy) Citizenship
U.S. Citizen
Permanent Resident
Non-Permanent Resident

Type of Credit
 I am applying for individual credit.
 I am applying for joint credit. Total Number of Borrowers: 2

List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names
Mary Homeowner

Each Borrower intends to apply for joint credit. Your initials:

Marital Status
 Married
 Separated
 Unmarried
 (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)
 Number _____
 Ages _____

Contact Information
 Home Phone _____
 Cell Phone _____
 Work Phone _____
 Email shelby@goebridge.com

Current Address
 Street 175 13th Street

10.

eSign

Select the sign field to create and add your signature.

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name* eBridge Testuser Initials* ET

SELECT STYLE DRAW UPLOAD

PREVIEW Change Style

DocuSigned by:
 eBridge Testuser
 6D8441822401429...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN CANCEL

10.

eSign

Select the sign field to create and add your signature. **FINISH** OTHER ACTIONS

Section 9: Loan Originator Information.

To be completed by your Loan Originator

Loan Originator Information

Loan Originator Organization Name Crazy Train Bank
 Address 1065 Old Country Road, Ste 204, Charlotte, NC 28202
 Loan Originator Organization NMLSR ID# 777777 444444
 Loan Originator Name Marlon Rando
 Loan Originator NMLSR ID# 444444 State License ID# 444444
 Email damon@goebridge.com Phone 000-000-0000

Required Sign Verify

Signature _____ Date (mm/dd/yyyy) 05/21/2021 5:21:2021 11:52:28 PDT

12.

eSign

Done! Select Finish to send the completed document. **FINISH** OTHER ACTIONS

Section 9: Loan Originator Information.

To be completed by your Loan Originator

Loan Originator Information

Loan Originator Organization Name Crazy Train Bank
 Address 1065 Old Country Road, Ste 204, Charlotte, NC 28202
 Loan Originator Organization NMLSR ID# 777777 444444 State License ID# 444444
 Loan Originator Name Marlon Rando
 Loan Originator NMLSR ID# 444444 State License ID# 444444
 Email damon@goebridge.com Phone 000-000-0000

DocuSigned by:
 eBridge Testuser
 6D8441822401429...

Signature _____ Date (mm/dd/yyyy) 05/21/2021 5:21:2021 11:57:49 PDT

13.

14.

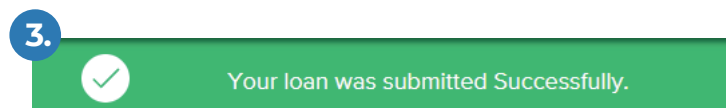
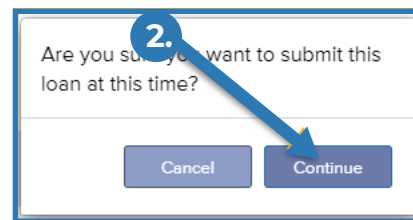
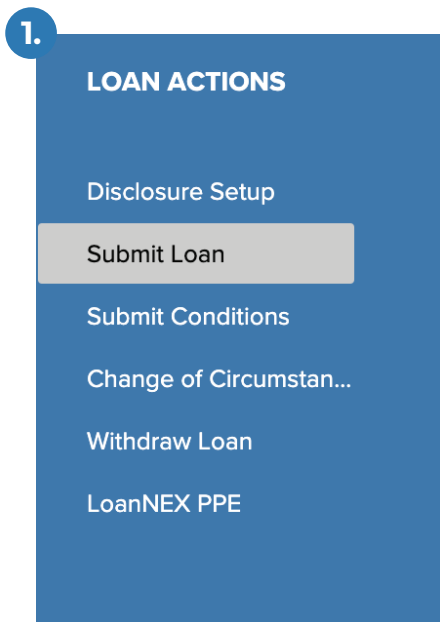
eSign

STATUS	DOCUMENT NAME	ESIGNED BY	ESIGNED DATE
	QC - 1003 - URLA	eBridge Testuser	05/21/2021 2:59:06PM

LOAN ACTIONS

Submit Loan

1. When you have all of your information ready to submit, visit the Loan Actions section in the bottom left corner and select **Submit Loan**.
2. You will receive a message confirming that you would like to submit the loan at this time. Select **Continue**.
3. After selecting continue and all of the required fields have been met, you will receive the confirmation that your loan has been submitted successfully.



SUMMARY

You should now understand the essential skills needed to originate third-party loans in TPO Connect. For further resources or additional support, please use the contact information below.

CONTACT US



(844) 477-3111



Joe@CloutWMB.com

www.cloutwmb.com