

Disclosing a Correspondent Loan in Power TPO

Login to the Power TPO Portal.

Click "Add New Loan".

The screenshot displays the Power TPO Portal interface. At the top, a dark blue header contains the Power TPO logo on the left and "Contact Us" and "Abbi Bellard" with a dropdown arrow on the right. Below the header is a navigation bar with the following items: "Welcome" (underlined), "Pipeline", "Esign Loans", "Add New Loan" (highlighted in yellow), "Appraisal Status", "Scenarios", "Forms" (with a dropdown arrow), "Products" (with a dropdown arrow), and "Resources" (with a dropdown arrow).

The main content area features three promotional banners:

- Rates:** "Check out our rate sheets published Wednesday, 09.11.2024 at 1:30 PM EST. [Conforming Rates](#) | [Jumbo Rates](#)"
- Power Turn Times:** "Initial Underwrite: 2 days, CTC Condition Review: 2 days, Partial Condition Review: 2 days, Initial CD Review: 1 day"
- Spotlight:** "Improved price for all FHA loans with a FICO \geq 700 by .50%". A small note below reads: "*All information stated is subject to change without notice"

Below these banners is a testimonial in italics: "*I just wanted to say thank you all for going above and beyond to help pull this closing together! I have so much gratitude for everyone helping to make this transaction happen and closing on time! It's situations like this that strengthen a partnership and trust me when I say it never goes unnoticed! Thank you all very very much! You guys ROCK!*" attributed to "S.B. - Valued PowerTPO Partner".

A large blue headline below the testimonial reads: "**People, Processes, and Partners Equals Power!**".

At the bottom, a light gray bar contains two sections: "Recently Accessed Loans" and "Lender Key Contacts".

Choose "Correspondent Non Delegated".

The screenshot shows the PowerTPO website interface. At the top left is the PowerTPO logo. The navigation bar includes links for Welcome, Pipeline, Esign Loans, Add New Loan, Appraisal Status, and Scenarios. A modal dialog box is open in the center, titled "Which channel would you like to proceed with?". It contains three buttons: "Wholesale", "Correspondent Non Delegated" (which is highlighted in yellow), and "Cancel".

Rates
Check out our rate sheets published Wednesday, 09.11.2024 at 1:30 PM EST
[Conforming Rates](#) | [Jumbo Rates](#)

Spotlight
Improved price for all
FHA loans with a FICO \geq 700 by .50%
*All information stated is subject to change without notice

"I just wanted to say thank you all for going above and beyond to help pull this closing together! I have so much gratitude for everyone helping to make this transaction happen and closing on time! It's situations like this that strengthen a partnership and trust me when I say it never goes unnoticed! Thank you all very very much! You guys ROCK!"
S.B. - Valued PowerTPO Partner

People, Processes, and Partners Equals Power!

Recently Accessed Loans

Lender Key Contacts

Choose the Loan Officer and Loan Processor Contacts.

Click “Next”.

The screenshot displays the PowerTPO web application interface. At the top, a dark blue navigation bar contains the PowerTPO logo and the text 'Contact Us' and 'Abbi Bellard'. Below this is a secondary navigation bar with links for 'Welcome', 'Pipeline', 'Esign Loans', 'Add New Loan', and 'Apprais'. The main content area features a large promotional banner with the headline 'People, Processes, and Partners Equals Power!' and several sub-headlines including 'Rate', 'Check out our published V', '09.11.2024 at', 'Conforming Rate', 'I just wanted', 'have so much g', 'It's situatio', 'Spotlight', 'd price for all', 'ans with a', '700 by .50%', 'is subject to change without notice', 'losing together! I', 'd closing on time!', and 'it never goes'. A modal dialog box titled 'Register Non-Delegated Loan' is centered on the screen. It contains a 'Choose Contacts' section with two sub-sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each sub-section has two dropdown menus: 'Organization' (both set to 'MY COMMUNITY MORTGAGE LLC') and 'User Name' (set to 'Jordan Gerard' for the officer and 'Abbi Bellard' for the processor). At the bottom of the dialog are 'Cancel' and 'Next' buttons. Below the dialog, two empty rectangular boxes are visible, labeled 'Recently Accessed Loans' and 'Lender Key Contacts'.

Register the loan by importing the MISMO 3.4 file.

Choose "Import Loan Data from ULAD/ILAD".

Click "Browse" and upload your MISMO 3.4 file that you downloaded from ARIVE.

Click "Next".

PowerTPO™

Contact Us Abbi Bellard

Welcome Pipeline Esign Loans **Add New Loan** Appraisals

Register Non-Delegated Loan

Import Loan Data From ULAD / ILAD (MISMO 3.4) File Import from DO Casefile ID:
The selected Application Version must match the DO Version.

Manual Import from LPA ID:

MISMO12782023.xml 73 KB 09/11/2024 10:04 AM Abbi Bellard

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

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

Back Cancel **Next**

S.B. - Valued PowerTPO Partner

People, Processes, and Partners Equals Power!

Recently Accessed Loans Lender Key Contacts

Spotlight
d price for all
ans with a
700 by .50%
is subject to change without notice
losing together! I
d closing on time!
it never goes

Once all the information is uploaded, the following screen will appear. Ensure all data is correct, then click “Save”.

Power TPO™ Contact Us Abbi Bellard

Welcome Pipeline Esign Loans Add New Loan Appraisal Status Scenarios Forms Products Resources

Quick Register Correspondent Non-Delegated Loan

Save

Borrower and Property Information

| | |
|---------------------------------|-----------------------------------|
| Borrower First Name Victoria | Street Address 29 Albert Court |
| Borrower Middle Name Walters | Unit Type Select an Option |
| Borrower Last Name Brown | Unit Number |
| Suffix | City Metairie |
| Social Security Number | State Louisiana |
| | Zip 70003 |

Once your loan is registered in the Power TPO portal, under the additional information, please do the following:

- Update Correspondent Loan Number to match Power TPO Loan Number
- Enter your Estimated Closing Date
- Copy the MERS MIN and paste in ARIVE

The screenshot displays the Power TPO portal interface. At the top, the logo and navigation menu are visible. The main content area shows loan details for Victoria Brown, including loan number, interest rate, and total amount. Below this, the 'Additional Information' form is shown, which includes fields for Agency Case No, PowerTPO Loan Number, MER's MIN, Correspondent Loan Number, Collateral Tracking Number, Universal Loan ID, Application Date, Estimated Closing Date, Loan Documentation Type, and Freddie Mac Offering Identifier. The form is partially filled out, with some fields highlighted in yellow.

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Welcome Pipeline Esign Loans Add New Loan Appraisal Status Scenarios Forms Products Resources

Victoria Brown
29 Albert Court, Metairie, LA, 70003
MY COMMUNITY MORTGAGE LLC

| | | | | | |
|-------------------|---------------|--------------|--------------|----------------------|---------|
| Loan Number | 2720024907678 | Loan Type | Conventional | Loan to Value | 97.000% |
| Interest Rate | 6.125% | Loan Purpose | Purchase | Est. Closing Date | - |
| Total Loan Amount | \$295,850.00 | DTI | 33.407% | Lock Expiration Date | - |

Started C 1st 📧 👤

Activities Workflow

☰ **Loan Summary**

📄 URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Information for Government Mo...

URLA Continuation

🔒 Product Pricing & Lock

Additional Information

Select Borrower Pair
Victoria Walters Brown & Ross David Brown ✎ + Save Next

| | | | |
|----------------------------|-------------------------------------|--------------------|---------------------------|
| Agency Case No | PowerTPO Loan Number | MER's MIN | Correspondent Loan Number |
| <input type="text"/> | 2720024907678 | 101264012354006894 | 2720024907678 |
| Collateral Tracking Number | Universal Loan ID | | |
| <input type="text"/> | 549300RN01LBYR8ZVX74272002490767876 | | |

| | | |
|-------------------------------|-------------------------------|-------------------------|
| Application Date | Estimated Closing Date | Loan Documentation Type |
| 09 / 11 / 2024 📅 | 10 / 17 / 2024 📅 | (F) Full Documentation |

| | |
|---------------------------------|----------------------------------|
| Freddie Mac Offering Identifier | <input type="checkbox"/> HomeOne |
| Select an Option | |

To paste the MERS MIN in ARIVE, go to Loan Center → scroll down to Other Details → Choose Non-Del → toggle Override → Paste.

Click “Save Changes”.

The screenshot shows the ARIVE web application interface for a loan with ID 12782023. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', and 'Reports'. The main header displays loan details: Pre-Approved, LTV 97.00%, FICO 790, 6.125% interest rate, DTI 23.18% / 33.17%, and FTC \$16,776.90. On the left, a sidebar lists 'Purchase' for Victoria Brown and various loan-related options like 'Loan & Property', 'Borrower Info', 'Financial Info', 'Products & Pricing', 'Review Fees', 'Dual AUS', 'Pre-Approval', 'Loan Center', 'Client Needs', 'Conditions', 'Documents', 'Disclosure Forms', and 'Loan Quotes'. The central 'Other Details' section is active, showing 'Correspondent Settings' with 'Industry Channel' set to 'Non-Del' and 'MERS Number' set to '1012640-1235400689-4'. An 'Override' toggle is turned on. Below this, 'POS App Info' shows 'Borrower's Purchase Stage' as 'Just Getting Started' and 'Desired Monthly Payment' as '\$1,500'. There are also fields for 'CRM Reference ID' and 'Borrower Facing Loan Narrative'. On the right, a 'File Contacts' table lists Jordan Gerard and Abbi Bellard. Below that is a 'Setup Info' section with various contingencies and dates. A 'Save Changes' button is highlighted in yellow.

| File Contacts (2) | Loan Team | Business Contact | Print |
|-------------------------------|---|------------------|-------|
| Name | Contact Info | | |
| Jordan Gerard Loan Officer | jordan@mychomeloans.com (337) 501-0155 | | |
| Abbi Bellard Processor | abb@mychomeloans.com (337) 349-6461 | | |

| Setup Info | Edit |
|----------------------------|------------------------|
| Appraisal Contingency | Loan Contingency |
| -- | -- |
| Funding Date | Estimated Closing Date |
| -- | -- |
| Lead Source | Lead Provided By |
| Referral - Friend / Family | -- |
| Lead Referral Contact * | -- |

Next go to the “Product Pricing and Lock” on the lefthand menu bar → click “Search Product & Pricing”.

The screenshot displays the PowerTPO web application interface. At the top, there is a dark blue header with the PowerTPO logo on the left and 'Contact Us' and 'Abbi Bellard' on the right. Below the header is a navigation bar with menu items: 'Welcome', 'Pipeline', 'Esign Loans', 'Add New Loan', 'Appraisal Status', 'Scenarios', 'Forms', 'Products', and 'Resources'. A summary card for 'Victoria Brown' is visible, containing loan details such as Loan Number (2720024907678), Interest Rate (6.125%), Total Loan Amount (\$295,850.00), Loan Type (Conventional), Loan Purpose (Purchase), DTI (33.407%), Loan to Value (97.000%), Est. Closing Date (10/17/2024), and Lock Expiration Date (-). The left sidebar has two tabs: 'Activities' and 'Workflow'. Under 'Activities', there is a list of menu items: 'Loan Summary', 'URLA', 'Product Pricing & Lock' (highlighted in blue), 'Documents', 'ESIGN', 'Underwriting Conditions', 'Purchase Advice', 'Disclosure Tracking', and 'Dual AUS'. The main content area is titled 'Product Pricing & Lock' and contains a 'Product Details' section with the message: 'This loan does not have a loan program selected. Simply select the "Search Product & Pricing" button to continue'. A yellow box highlights the 'Search Product & Pricing' button.

PowerTPO™ Contact Us Abbi Bellard

Welcome Pipeline Esign Loans Add New Loan Appraisal Status Scenarios Forms Products Resources

Victoria Brown
29 Albert Court, Metairie, LA, 70003
MY COMMUNITY MORTGAGE LLC

| | | | | | |
|-------------------|---------------|--------------|--------------|----------------------|------------|
| Loan Number | 2720024907678 | Loan Type | Conventional | Loan to Value | 97.000% |
| Interest Rate | 6.125% | Loan Purpose | Purchase | Est. Closing Date | 10/17/2024 |
| Total Loan Amount | \$295,850.00 | DTI | 33.407% | Lock Expiration Date | - |

Started C 1st

Activities Workflow

- Loan Summary
- URLA
- Product Pricing & Lock**
- Documents
- ESIGN
- Underwriting Conditions
- Purchase Advice
- Disclosure Tracking
- Dual AUS

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

In the pop-up screen shown below, make sure all fields are correct and filled out, click “Search Product and Pricing”.

Power TPO™

Search Product and Pricing

Community Second

4 * Base Loan Amount MI, MIP, FF Financed * Total Loan Amount LTV CLTV HCLTV
\$295,850.00 + \$ = \$295,850.00 97.00 / 97.00 / 97.00

* Address * City
29 Albert Court Metairie

* Subject Property State * County * Postal Code * Number of Units
Louisiana Jefferson 70003 1

* Property Type * Occupancy Type
Detached Primary

Front End DTI Back End DTI Total Monthly Income
23.42 33.41 \$10,541.66

AUS Findings:
Engine Recommendation (DU)
DU Approve Eligible

FHA Total Scorecard
Select One

5 Impound Waiver Prepayment Penalty Self-Employed Interest Only
No No No No

* LO Compensation Paid By
Borrower

* Target
 Rate Price 6.125 %

Channel
Non Delegated

Cancel **Search Product & Pricing**

Started
C 1st

Contact Us Abbi Bellard

Welcome Pipeline Esign Loans

Victoria Brown
29 Albert Court, Metairie, LA, 70003
MY COMMUNITY MORTGAGE LLC

Activities Workflow

Loan Summary

URLA

Product Pricing & Lock

Documents

ESIGN

Underwriting Conditions

Purchase Advice

Disclosure Tracking

Dual AUS

LOAN ACTIONS

The Optimal Blue Page will appear, fill out accurately and click “Submit” to see the rate sheet.

PowerTPO™

Search Product and Pricing

Non-Standard Term Months

Amortization Type(s): Fixed ARM Balloon

ARM Fixed Term(s): 3 Yr 5 Yr 7 Yr 10 Yr 15 Yr **Max: 3**

Product Type(s): All Standard Affordable HARP Hero/Champion
 HFA/Bond HUD Specialty Reno/Rehab Student Ln CO Refi USDA Streamline
 Expanded Guidelines

Desired Price:
Buydown: None FHA Case # Assigned On or after 1/1/2024

Desired Rate: 6.125
Borrower Pays MI (if required): Yes Lender Paid Compensation? No (Buyer Paid)

Desired Lock Period: 30
Automated U/W System: DU Fees In: No (Fees Out)

Interest Only: No Prepayment Penalty: None Reduced MI: 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): 295850

PMI/MIP/FF/G Fee Amount: 0.00
1st Mtg Loan Amt (Total): 295850

Save As Prospect **Submit**

Victoria Brown
29 Albert Court, Metairie, LA, 70003
MY COMMUNITY MORTGAGE LLC

Activities | Workflow

- Loan Summary
- URLA
- Product Pricing & Lock
- Documents
- ESIGN
- Underwriting Conditions
- Purchase Advice
- Disclosure Tracking
- Dual AUS

Started | C | 1st | | |

Contact Us | Abbi Bellard

Click the Lock Button next to the rate/pricing you want to import pricing.

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Search Product and Pricing

Print | Full(Orig) | Best(Orig)

| Links | Eligible Product | Rate | Price | P&I | Discount/Rebate(\$/%) | Lock | QM | Mortgage Coach | Detail |
|---------------------------------------|--|-------|---------|---------|-----------------------|------|----|----------------|--------|
| MI QM | PowerTPO - Wholesale - Fannie 30 Yr Fixed (FN30) | 6.125 | 102.158 | \$1,798 | -2.158% (-\$6384) | 30 | ✓ | | Hide |

View Pricing for lock period: 15 30 45 60 | Expiration: 10/10/24

Pricing Last Updated: 09/11/24 9:38 AM
Search Timestamp: 09/11/24 11:21 AM

| Rate | Price | P&I | MI | Discount/Rebate(\$/%) | Lock | QM Trace | QM | Mortgage Coach | Select |
|-------|---------|--------|----|-----------------------|------|----------|----|----------------|--------|
| 5.125 | 99.135 | \$1611 | MI | 0.865% (\$2559) | 30 | 30 QM | ✓ | | |
| 5.250 | 99.345 | \$1634 | MI | 0.655% (\$1938) | 30 | 30 QM | ✓ | | |
| 5.375 | 99.944 | \$1657 | MI | 0.056% (\$166) | 30 | 30 QM | ✓ | | |
| 5.500 | 100.509 | \$1680 | MI | -0.509% (-\$1506) | 30 | 30 QM | ✓ | | |
| 5.625 | 101.034 | \$1703 | MI | -1.034% (-\$3059) | 30 | 30 QM | ✓ | | |
| 5.875 | 101.277 | \$1750 | MI | -1.277% (-\$3778) | 30 | 30 QM | ✓ | | |
| 6.000 | 101.741 | \$1774 | MI | -1.741% (-\$5151) | 30 | 30 QM | ✓ | | |
| 6.125 | 102.158 | \$1798 | MI | -2.158% (-\$6384) | 30 | 30 QM | ✓ | | |
| 6.500 | 102.490 | \$1870 | MI | -2.490% (-\$7367) | 30 | 30 QM | ✓ | | |
| 6.625 | 102.851 | \$1894 | MI | -2.851% (-\$8435) | 30 | 30 QM | ✓ | | |
| 7.000 | 103.118 | \$1968 | MI | -3.118% (-\$9225) | 30 | 30 QM | ✓ | | |
| 7.125 | 103.457 | \$1993 | MI | -3.457% (-\$10228) | 30 | 30 QM | ✓ | | |
| 7.500 | 103.635 | \$2069 | MI | -3.635% (-\$10754) | 30 | 30 QM | ✗ | | |
| 7.625 | 103.901 | \$2094 | MI | -3.901% (-\$11541) | 30 | 30 QM | ✗ | | |
| 8.000 | 104.100 | \$2171 | MI | -4.100% (-\$12130) | 30 | 30 QM | ✗ | | |
| 8.125 | 104.424 | \$2197 | MI | -4.424% (-\$13088) | 30 | 30 QM | ✗ | | |

The following loan level adjustments have already been applied to pricing.

| Reason | Points | Rate | Margin |
|---|--------|-------|--------|
| LTV is >95.00%, AND Loan Purpose is Purchase, AND FICO is >= 780, AND Non-Standard Loan Term (Months) is >15 Years | -0.125 | 0.000 | 0.000 |

Activities | Workflow

- Loan Summary
- URLA
- Product Pricing & Lock
- Documents
- ESIGN
- Underwriting Conditions
- Purchase Advice
- Disclosure Tracking
- Dual AUS

LOAN ACTIONS

Contact Us | Abbi Bellard

Started | C | 1st | |

To import pricing and float the rate click “Update Encompass”

OR

To Lock, click “Request Lock”.

The screenshot displays the PowerTPO web application interface. On the left is a dark sidebar with navigation options: Welcome, Pipeline, Esign Loans, Victoria Brown (29 Albert Court, Metairie, LA, 70003, MY COMMUNITY MORTGAGE LLC), Activities, Workflow, Loan Summary, URLA, Product Pricing & Lock, Documents, ESIGN, Underwriting Conditions, Purchase Advice, Disclosure Tracking, and Dual AUS. At the bottom of the sidebar is a 'LOAN ACTIONS' section.

The main content area is titled 'Search Product and Pricing' and features a top navigation bar with 'Pipeline', 'Lock Form New', 'New Search', and 'RateSheet'. Below this, a status bar shows 'Selected Loan: Loan ID: 653243 Status: Registered Borrower: Brown'. A red warning message states: 'Changes made on the Lock Form will not be evaluated by the product and pricing engine.' Below the warning are three buttons: 'Printer Friendly Version', 'Update Encompass' (highlighted in yellow), and 'Request Lock' (highlighted in yellow). A 'Save As Prospect' button is also present.

The form is divided into three sections:

- Borrower Information:** Borrower First Name: Victoria; Borrower Last Name: Brown; Compensation Plan: PowerTPO-0.125M; FICO: 790; DTI Ratio: 33.407; Self Employed: No; Citizenship: U.S. Citizen; Enccompass Loan Number: 2720024907678; Application Date; Lock Expiration; Monthly Qualifying Income: 10541.66; Properties Financed: 1.
- Property Information:** Property Type: Single Family; Occupancy: Primary Residence; Number of Units: 1 Unit; Number of Stories: 1; Property Address: 29 Albert Court; Property City: Metairie; State: Louisiana (LA); Property Zip: 70003; County: Jefferson; Existing Subordinate Financing: No; Construction Loan Type: Not Applicable.
- Loan Information:** 1st Mtg Loan Amt (Base): 295850; Price/Estimated Value: 305000; LTV: 97.00; 1st Mtg Loan Amt (Total): 295850; 2nd Mtg Loan Amt: 0; Appraisal Amount: 305000; CLTV New; PMI/MIP/FF/G Fee Amount: 0.00; Lender Paid Compensation? No (Buyer Paid); Exempt from Funding Fee; HELOC Line Amt: 0; Loan Purpose: Purchase; HCLTV; PMI/MIP/FF/G Fee %: 0; Fees In; No (Fees Out); PMI/MIP/FF/G Fee Paid in Cash; HELOC Drawn Amt: 0; Cash-Out Amount: 0; Waive Escrows: No; PMI/MIP/FF/G Fee Financed.

A confirmation message will pop up after your selection, click "Close".

The screenshot displays the Power TPO web application interface. A central pop-up message box is overlaid on the main content, containing the following text:

Your loan has been registered and data was pushed to your LOS.
Please continue your work on this loan within your LOS.

The pop-up has a blue header bar with the word "Close" in white text and a mouse cursor pointing to it. The background application is dimmed. The main interface includes a top navigation bar with "Power TPO" logo, a search bar, and various menu items. The left sidebar contains navigation options like "Loan Summary", "URLA", "Product Pricing & Lock", "Documents", "ESIGN", "Underwriting Conditions", "Purchase Advice", "Disclosure Tracking", and "Dual AUS". The main content area shows loan details for "Victoria Brown" with sections for Borrower Information, Property Information, and Loan Information. A red warning message at the top of the main content area states: "Changes made on the Lock Form will not be evaluated by the product and pricing engine."

Go back to your file in ARIVE, update your pricing to 0 if the rate you choose is going to “par” If not, enter amount you will give as a lender credit. Click “Update”.

Purchase
Victoria Brown 11
Invite Borrower
 29 Albert Court
 Metairie LA 70003-6501

✉ ☎ 💬

- Loan & Property
- Borrower Info
- Financial Info
- Products & Pricing
- Review Fees** QM
- Dual AUS
- Pre-Approval

🏠 Loan Center 0

- 👤 Client Needs 0/0
- ⚠️ Conditions 0/0
- 📄 Documents 13
- 📄 Disclosure Forms

Review Fees

Sections ▼ Smart Fees 🔗

Rate / Final Points: -2.283% / -\$6,754.48 | Est Closing Date: Oct 17, 2024 | Est Funding Date: Oct 17, 2024 | ▶ Run QM Test ⋮

| Fees | Collapse | At Closing |
|---|---|------------|
| A. ORIGATION CHARGES | | |
| APR | ___% of Loan Amount (Points) | |
| APR | Admin Fee | \$1,095.00 |
| APR | Originator Compensation | |
| | Processing Fee | \$700.00 |
| B. SERVICES BORROWER CANNOT SHOP FOR | | |
| | Appraisal Fee | \$500.00 |
| | Credit Report Fee | \$200.00 |
| | Flood Determination Fee | \$13.00 |
| | MERS Registration Fee | \$24.95 |
| APR | Tax Service Fee | \$85.00 |
| C. SERVICES BORROWER CAN SHOP FOR | | |
| Settlement Services | | |
| | Title - Abstract or Title Search to Bayou Title, Inc | \$200.00 |
| APR | Title - Archiving Fee to Bayou Title, Inc | \$45.00 |
| APR | Title - Courier/Wire/E-Mail Fee to Bayou Title, Inc | \$50.00 |
| APR | Title - Document Prep Fee to Bayou Title, Inc | \$10.00 |

Rate / Final Points

Note Rate: 6.125% | Final Price: 0% | \$0

Add Non-Del Correspondent Lender Credit

Adjustments + Add

| Name | Type | LLPA | Amount | |
|---------------------------|----------|---------------|-------------|----------------|
| Base Price | | -2.337% | -\$6,914.24 | |
| Purchase FICO/LTV (Ter... | Investor | 0.125% | \$369.81 | 🗑 |
| State Adjustment | Investor | -0.071% | -\$210.05 | 🗑 |
| Manual Adjustment | Company | 2.283% | \$6,754.48 | 🗑 |
| Final Price | | 0.000% | \$0 | |

Cancel
Update

Next, Click on the 4506C screen on the lefthand menu.

Please complete this screen as applicable .

PowerTPO™ Contact Us Abbi Bellard

Welcome Pipeline Esign Loans Add New Loan Appraisal Status Scenarios Forms Products Resources

Victoria Brown
29 Albert Court, Metairie, LA, 70003
MY COMMUNITY MORTGAGE LLC

| | | | | | |
|-------------------|---------------|--------------|--------------|----------------------|------------|
| Loan Number | 2720024907678 | Loan Type | Conventional | Loan to Value | 97.000% |
| Interest Rate | 6.125% | Loan Purpose | Purchase | Est. Closing Date | 10/17/2024 |
| Total Loan Amount | \$295,850.00 | DTI | 33.407% | Lock Expiration Date | - |

C 1st   

Tax Form is for

| Request for | Name | Type | Year | Transcript Option | |
|-------------|----------------|------|------------|-------------------|--|
| Borrower | Victoria Brown | 1040 | 2023, 2022 | Record of Account | <input type="button" value="Edit/View"/> |
| Borrower | Victoria Brown | | 2023, 2022 | | <input type="button" value="Edit/View"/> |
| CoBorrower | Ross Brown | 1040 | 2023, 2022 | Record of Account | <input type="button" value="Edit/View"/> |
| CoBorrower | Ross Brown | | 2023, 2022 | | <input type="button" value="Edit/View"/> |

LOAN ACTIONS

- Purchase Advice
- Disclosure Tracking
- Dual AUS
- Import Additional Data
- Request Disclosures
- Request UW Review
- Request Withdraw
- Anti-Steering Disclosure
- 4506C**
- Intent To Proc. 4506C
- Order Appraisal

Next click the Anti-Steering Disclosure on the lefthand menu bar.

Fill out options 1 & 2 as you would normally, based on the rate sheet. For Option 3 – put whatever you would want to credit the borrower for that rate. (*Note – this does not have to match the rate sheet).

For the 4th option, put the rate you choose to disclose with (lock or floating) and put \$0 under total origination points if that is at par and you have not chosen to give a lender credit (this is only if the pricing is in green) – you do not have to give the borrower the credit as this is paid back to you.

Please ensure NOT TO CHECK any options on the left hand side circled in blue.

Click SUBMIT once completed.

****Since this is a correspondent loan, the anti-steering disclosure will NOT go out with the initial disclosure package****

The screenshot shows the Power TPO web application interface. At the top, there is a navigation bar with the Power TPO logo and user information (Abbi Bellard). Below this is a secondary navigation bar with menu items: Welcome, Pipeline, Esign Loans, Add New Loan, Appraisal Status, Scenarios, Forms, Products, and Resources. The main content area displays loan details for Victoria Brown, including Loan Number (2720024907678), Interest Rate (6.125%), Total Loan Amount (\$295,850.00), Loan Type (Conventional), Loan Purpose (Purchase), DTI (33.407%), Loan to Value (97.00%), Est. Closing Date (10/17/2024), and Lock Expiration Date (-). A green notification bar states "Anti-Steering Disclosure submitted." Below this is a table for selecting loan options. The table has columns for "Type of Transaction", "Interest Rate", and "Total origination points or fees and discount points". Three options are listed, with Option 3 circled in blue. The "Total origination points" for Option 3 is manually entered as -\$5000. A summary row at the bottom indicates the current loan terms with a rate of 6.125% and origination points of -\$6384. A "Submit" button is located at the bottom right of the table.

| Type of Transaction | Interest Rate | Total origination points or fees and discount points |
|--|---------------|--|
| <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate | | |
| <input type="checkbox"/> Option 1 Loan with the lowest Interest Rate | 5.125 % | \$ 2559 |
| <input type="checkbox"/> Option 2 Loan with the lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation | 5.125 % | \$ 2559 |
| <input type="checkbox"/> Option 3 Loan with the lowest total dollar amount for origination points or fees and discount points | 8.125 % | -\$5000 -13088 |
| You are applying for a loan with the following terms | | 6.125 % \$ 0 -6384 |

CORRECT VIEW OF ANTI STEERING

TPO - Anti-Steering Disclosure

| Type of Transaction (check one) | | Interest Rate | Total origination or fees and discount points |
|---|---|---------------|---|
| <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate | | | |
| <input type="checkbox"/> Option 1 | Loan with the lowest Interest Rate | 5.125 % | \$ 2,559.00 |
| <input type="checkbox"/> Option 2 | Loan with the lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation | 5.125 % | \$ 2,559.00 |
| <input type="checkbox"/> Option 3 | Loan with the lowest total dollar amount for origination points or fees and discount points | 8.125 % | \$ -5,000.00 |
| You are applying for a loan with the following terms | | 6.125 % | \$ 0.00 |

Next, you will need to download your fee sheet from ARIVE. Ensure all your fees are accurate.

Go to Review Fees → Preview/Download IFW.

ARIVE Dashboard | Loans | Leads | Pricing | Contacts | Reports

Loans > 12782023 | Pre-Approved | LTV 97.00% | FICO 790 | 6.125% | DTI 23.18% / 33.17% | FTC \$19,160.38

Rate / Final Points: 0.000% / \$0.00 | Est Closing Date: Oct 17, 2024 | Est Funding Date: Oct 17, 2024 | Run QM Test

Review Fees

| Fees | At Closing | Before Closing | Paid By | |
|---|-------------|----------------|----------|----|
| G . INITIAL ESCROW PAYMENT AT CLOSING Calculate \$1,707.27 | | | | |
| Hazard Insurance Reserve (3 months) | \$975.00 | | Borrower | WC |
| Mortgage Insurance Reserve (0 months) | | | | WC |
| Property Taxes (3 months) | \$732.27 | | Borrower | WC |
| Supplemental Property Insurance Reserve (0 months) | | | | WC |
| Aggregate Adjustment (2 Cushion Months) | | | | WC |
| H . OTHER \$744.43 | | | | |
| Title Insurance | | | | |
| Title - Owner's Title Insurance... to Xperience Title, LLC | \$544.43 | | Borrower | SF |
| Verification Fee | \$200.00 | | Borrower | |
| J . TOTAL CLOSING COSTS \$12,510.38 | | | | |
| Lender Credit (\$0.00 Cure Amount) | | | | WC |
| Closing Costs Subtotals | \$12,510.38 | | Borrower | |

Calculating Cash to Close

| Description | | |
|-------------------------|-------------|--|
| Cash from Borrower | \$19,160.38 | Preview/Download Fee Worksheet |
| Total Closing Costs (J) | | IFW |

Save the preview as PDF (control + P) → click save.

LendWize Lenders Appra

review

Layout Color

#7f4dd0

w Credit Score

ude FAQ

w Apply Now

Jordan Gerard
NMLS: 202284, License Number: 202284
Victoria Brown

INITIAL FEES WORKSHEET

Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.

Quote Number: 12782023 Preparation Date: 09/11/2024 11:05 AM CDT

| | | |
|--|--------------------------------|---------------------------|
| Loan Purpose: Purchase | Purchase Price: \$305,000.00 | Loan Amount: \$295,850.00 |
| Property Type: Single Family (1-4 Units) | Occupancy: Primary Residence | No. of Units: 1 |
| Credit Score: Verified | ZIP / State: 70003 / Louisiana | Escrow: None Waived |
| Product: 30 Year CONVENTIONAL Fixed | Rate / APR: 6.125% / 6.443% | Lock Period: 30 Days |

| | | | |
|-------------------------------|-------------------|--|-----------------|
| Lender Fees | \$1,795.00 | Taxes and Other Government Fees | \$381.00 |
| 0.00% of Loan Amount (Points) | \$0.00 | Recording Fees | \$381.00 |
| Admin Fee | \$1,095.00 | | |
| Originator Compensation | \$0.00 | | |
| Processing Fee | \$700.00 | | |

| | | | |
|-------------------------------------|-------------------|--|-------------------|
| Third Party Fees | \$3,982.42 | Prepays and Initial Escrow Payment at Closing | \$6,351.96 |
| Services You Cannot Shop For | | Prepays | |
| Appraisal Fee | \$500.00 | Hazard Insurance Premium (12 Months @ \$325.00) | \$3,900.00 |
| Credit Report Fee | \$200.00 | Mortgage Insurance Premium (12 Months @ \$76.76) | \$0.00 |
| Flood Determination Fee | \$13.00 | Prepaid Interest (15 Days @ \$45.646) | \$74.89 |
| MIRS Registration Fee | \$24.95 | Property Taxes (12 Months @ \$244.09) | \$0.00 |
| Tax Service Fee | \$85.00 | Supp Property Insurance Premium (12 Months @ \$0.00) | \$0.00 |
| Services You Can Shop For | | Initial Escrow Payment at Closing | |
| Settlement Services | \$745.00 | Hazard Insurance Reserve (3 Months @ \$325.00) | \$975.00 |
| Title Insurance | \$2,214.47 | Mortgage Insurance Reserve (12 Months @ \$76.76) | \$0.00 |
| Verification Fee | \$100.00 | Property Taxes (12 Months @ \$244.09) | \$732.27 |
| | | Supp Property Insurance Reserve (12 Months @ \$0.00) | \$0.00 |
| | | Aggregate Adjustment | \$0.00 |

| | | | |
|---|-------------------|---|--------------------|
| Estimated Proposed Monthly Housing Expense | | Estimated Funds to Close: | |
| First Mortgage P&I | \$1,797.62 | Downpayment/Funds from Borrower | \$9,150.00 |
| Other Financing P&I | \$0.00 | Lender Fees | \$1,795.00 |
| Homeowner's Insurance | \$325.00 | Third Party Fees | \$3,982.42 |
| Property Taxes | \$244.09 | Taxes and Other Government Fees | \$381.00 |
| Mortgage Insurance | \$76.76 | Prepays and Initial Escrow | \$6,351.96 |
| | | Estimated Total Payoffs | \$0.00 |
| | | Funds Due from Borrower (A) | \$21,060.38 |
| | | Deposit | \$2,500.00 |
| | | Lender Credits | \$0.00 |
| | | Seller Credits | \$0.00 |
| | | Total Credits Applied (B) | \$2,500.00 |
| TOTAL APPROXIMATED MONTHLY PAYMENT | \$2,443.47 | ESTIMATED CASH FROM BORROWER (A - B) | \$19,160.38 |

This estimate is provided for illustrative and informational purposes only based on the initial data provided. This is not a loan approval or commitment. In fact, this estimate as of 09/11/2024 and may be subject to change. Annual Percentage Rate (APR) is an estimate based on a certain prepayment. APR, points and fees are subject to change as they may not be available at commitment or closing.

My Community Mortgage LLC
Company NMLS: 2438499
<https://www.comcmortgage.com/>

Apply Now

Cancel Save

Go back to Power TPO → Click “Request Disclosures” on lefthand menu bar.

The screenshot displays the Power TPO web application interface. At the top, the Power TPO logo is on the left, and "Contact Us" and "Abbi Bellard" are on the right. Below the header is a navigation bar with links: Welcome, Pipeline, Esign Loans, Add New Loan, Appraisal Status, Scenarios, Forms, Products, and Resources. The main content area features a header for "Victoria Brown" with address "29 Albert Court, Metairie, LA, 70003" and "MY COMMUNITY MORTGAGE LLC". To the right of this header is a table of loan details:

| | | | | | |
|-------------------|---------------|--------------|--------------|----------------------|------------|
| Loan Number | 2720024907678 | Loan Type | Conventional | Loan to Value | 97.000% |
| Interest Rate | 6.125% | Loan Purpose | Purchase | Est. Closing Date | 10/17/2024 |
| Total Loan Amount | \$295,850.00 | DTI | 33.407% | Lock Expiration Date | - |

On the far right of the header, there is a "Started" section with icons for "C", "1st", a lock, an envelope, and a user profile.

The left sidebar contains a menu with "Underwriting Conditions", "Purchase Advice", "Disclosure Tracking", and "Dual AUS". Below these is the "LOAN ACTIONS" section, which includes "Import Additional Data", "Request Disclosures" (highlighted with a mouse cursor), "Request UW Review", "Request Withdraw", "Anti-Steering Disclosure", "4506C", and "Intent To Proceed".

The main content area is divided into four panels:

- Victoria Brown**: \$295,850.00. A table shows Loan Type (Conventional), Document Type (FullDocumentation), Lien Position (FirstLien), Loan Purpose (Purchase), Amortization Type (Fixed), and Amortization Term (360).
- Pending Underwriting**: A table shows Conditions (Open: 0, Ready for Review: 0) and a "Show Details" link. Below, a table shows Down Payment (\$9,150) and P & I (\$1,797.62), and Reserves (\$142,914.46) and DTI (23.418%/33.407%).
- Lock Requested 6.125%**: Includes a lock icon and "Final Price".
- 29 Albert Court, Metairie, LA 70003**: Includes "Primary" and "1 Unit".

A pop up box will appear with any missing fields, please fill out accordingly, then upload your IFW under required documents.

Once the checkmark is green, click "Update" to save.

The screenshot displays the PowerTPO web application interface. A modal window titled "Missing required fields and documents" is open, featuring a red header with an error icon and the text "Documents Missing Attachments" and "Document *TPO - Disclosure Request is missing an attachment". Below this, a "Required Documents" section contains a file upload area. A file named "IFW.pdf" (633.31 KB) is shown as "Completed" with a green checkmark. Another file "IFW.pdf" (649 KB) is listed below with a download icon. At the bottom of the pop-up are "Review Loan" and "Update" buttons. The background shows the PowerTPO interface with a sidebar on the left and a main content area on the right.

Then you can click “Request Disclosures”.

Click “Continue” on the box that asks if you would like to proceed.

A Power TPO team member will email you a copy of the initial LE for approval.

The screenshot shows the Power TPO web application interface. At the top, there is a dark blue header with the Power TPO logo on the left and 'Contact Us' and 'Abbi Bellard' on the right. Below the header is a dark navigation bar with menu items: Welcome, Pipeline, Esign Loans, Add New Loan, Appraisal Status, Scenarios, Forms, Products, and Resources. The main content area is white and features a sidebar on the left with navigation options like 'Purchase Advice', 'Disclosure Tracking', and 'Dual AUS'. The main content area is titled 'Request Disclosures' and contains a form with the following sections:

- Loan Information:** Loan Number (2720024907678), Interest Rate (6.125%), Total Loan Amount (\$295,850.00), Loan Type (Conventional), Loan Purpose (Purchase), DTI (33.407%), Loan to Value (97.000%), Est. Closing Date (10/17/2024), and Lock Expiration Date (-).
- Status:** Application Date (09/11/2024), Request Disclosures Date (-), and Completed By (-).
- Borrower Information:** Select Borrower Pair dropdown menu showing '(f) Victoria Brown & Ross Brown'.
- Borrower:** Borrower First Name (Victoria), Borrower Middle Name (Walters).
- Co-Borrower:** Co-Borrower First Name (Ross), Co-Borrower Middle Name (David).

A yellow 'Request Disclosures' button is visible in the top right corner of the main content area.

MORTGAGEE CLAUSE FOR TITLE/CPL/INSURANCE:

My Community Mortgage LLC
1138 N Dupre
New Orleans, LA 70119
LN #