Fast Start Guide

To submit your loan for disclosures and underwriting, please follow these steps.

Thank you for your loan!

PowerTPO.com

Account Manager

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1 **Select Product and Pricing**

Either float (click on "update Encompass" in the lock screen) or lock the rate. Make sure to take a screen shot of the "rate stack".

2 **Request Disclosures**

- **Complete the "4506C"** under loan actions on the left hand side
- *(Optional)* Complete the "Anti Steering Disclosure" under loan actions on the left hand side) using the "rate stack" from step 1
- Upload your fee sheet or Prelim CD under "Documents" > "*TPO - Disclosure Request" folder
  - **We must have the fees you (as the Lender) are charging the borrower) are charging the borrower**
- **Complete the "Request Disclosures"** loan action
- PowerTPO will update the LE with all fees provided and will send you a copy to approve or request changes prior to disclosing
- The LO completes the originator specific disclosures in the PowerTPO portal under "esign"

3 **Run AUS**

Order Dual AUS in the PowerTPO Portal. AUS run outside of the PowerTPO Portal must be assigned/released to PowerTPO. **AUS matching the loan product must be in the file prior to submitting the loan to underwriting.** If the loan is a USDA loan, GUS must be run outside of the PowerTPO Portal. Underwriter will run GUS for you if you do not have the ability to.

4 **Order Appraisal**

Order your appraisal thru your AMC or through PowerTPO. If ordered thru your AMC, upload the appraisal, SSRs, and evidence of delivery and all appraisal compliance documentation into the PowerTPO portal. Send the appraisal XML to appraisals@powertpo.com.

5 **Request Underwriting**

Review the "Submission Checklist" found under "Forms" in the PowerTPO Portal. Upload the submission documents to "Documents" > "*TPO - Initial Submission" and **complete "Request UW Review"** (left hand side under loan actions).

If you need further assistance, please contact me or your account manager.

Training resources are available in the PowerTPO Portal > Resources > Training Resources.