

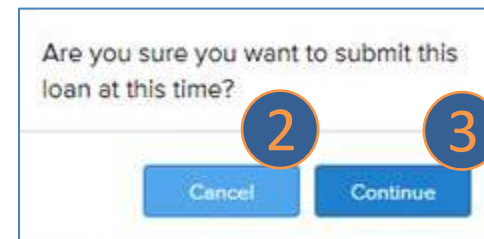
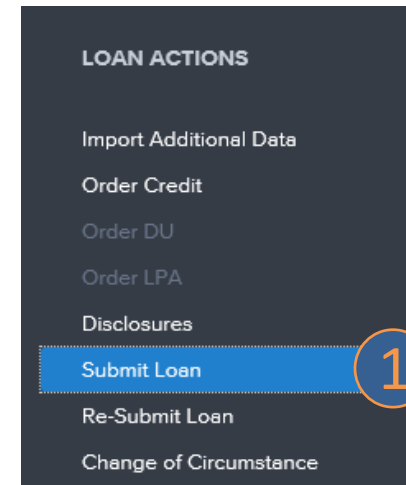


Submitting Your Loan Change of Circumstance Reviewing Closing Fees

Rev. 8/7/2018

Submit Loan:

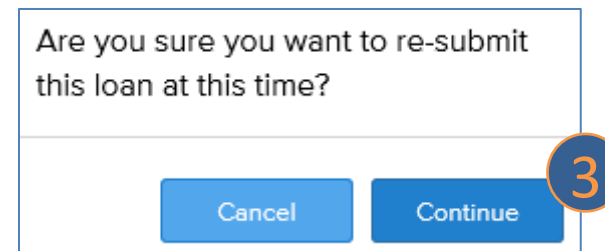
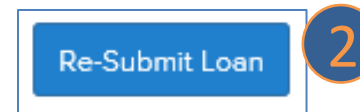
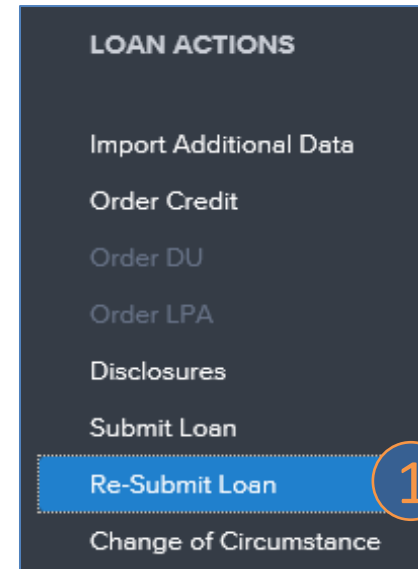
- ❖ Once you have completed processing the loan and uploading the submission documents to **A. TPO Initial Submission Package** under Documents, use the **Submit Loan** action to notify the lender that the loan submission is complete and ready for their review.
- **To submit the loan:**
 1. Click **Submit Loan** in the menu on the left.
 2. If you would like to review the information on the **Submit Loan** page, click **Cancel** on the pop-up box. Then Click **Submit Loan** on the menu on the left to submit loan.
 3. Click **Continue** on the pop-up.



Please NOTE: Product and Rate must be run in Product, Pricing & Lock and in a float or locked status prior to submitting the loan.

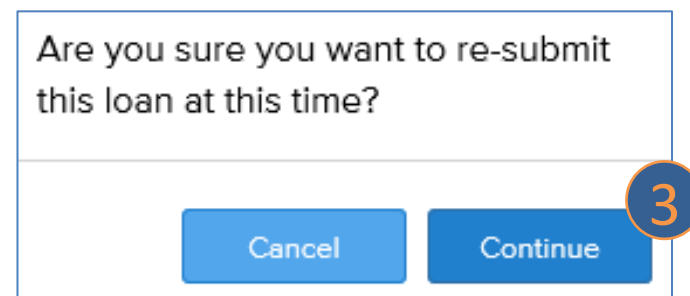
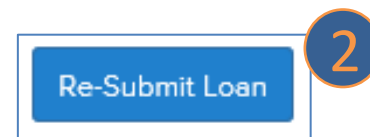
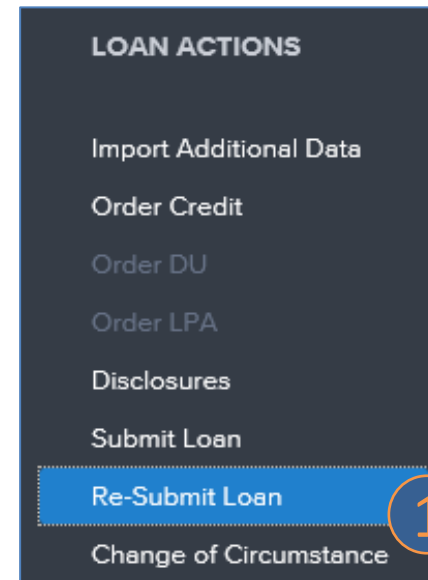
Re-Submitting Loan:

- ❖ After submitting the loan, you may have to provide additional information to the lender. Once you have uploaded this new information to **A. TPO Re-Submit Items** under **Documents**, you can use the **Re-Submit** action to ensure that the loan is submitted to the underwriter.
- **To Re-Submit the loan to underwriter:**
 1. Click the **Re-Submit Loan** link from the menu on the left.
 2. Click on the Re-Submit Loan on the top or bottom of the page.
 3. A pop-up window will appear to confirm, click **Continue** to re-submit.



Sending Conditions:

- ❖ Once you are ready to provide **Conditions** to the lender and have uploaded them to **A. TPO Conditions** under **Documents**, you can use the **Re – Submit Loan Action** to ensure that the Lender is notified and that the Conditions are ready for review.
- **To Re –Submit Conditions to the Underwriter:**
 1. Click the Re – Submit Loan link from the menu on the left.
 2. Click on the Re – Submit Loan on the top or bottom of the page.
 3. A pop window will appear to confirm, click continue to re-submit.



Change of Circumstance:

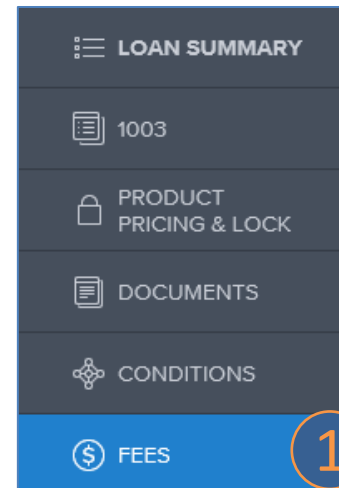
- ❖ This action is disabled by your administrator and is not available. **Please contact your loan coordinator to request a change of circumstance.**

The screenshot displays the 'Change of Circumstance' form in the Wholesale TPO Connect system. On the left is a dark sidebar with navigation options: LOAN SUMMARY, 1003, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, FEES, DISCLOSURE TRACKING, and LOAN ACTIONS (Import Additional Data, Order Credit, Order DU, Order LPA, Disclosures, Submit Loan, Re-Submit Loan, and Change of Circumstance). The main content area has an orange warning banner at the top: 'Warning: You are unable to perform this action because of the following reasons:'. Below this, the title 'Change of Circumstance' is followed by the message 'Please contact your coordinator to request a change of circumstance.' The form includes a 'Borrower Information' section with a 'Select Borrower Pair' dropdown menu showing '(1) Alice Firstimer'. The 'Changed Circumstance' section has a 'Request Status' dropdown set to 'Not Sent' and a '* Changed Circumstance' dropdown set to 'Select One'. Below these are 'Disclosure Reasons' with several unchecked checkboxes: 'Changed Circumstance - Settlement Charges', 'Changed Circumstance - Eligibility', 'Revision requested by the Consumer', 'Interest Rate dependant changed (Rate Lock)', and 'Expiration (Intent to Proceed received after 10 business days)'.

NOTE: Future enhancements are coming for change of circumstance.

Reviewing Closing Fees:

1. On the menu on the left, click the **Fees** link.
2. To sort the fees, click the column header.
3. Click the **Export to Excel** icon to export the current list to an excel spreadsheet.
4. Click the **Print** icon to print the current list of fees.
5. Enter any comments at the bottom, if necessary, click **Accept Fees** to accept the fees listed or **Reject Fees** to reject the fees listed.



Closing Fees
Use the 1003 Loan Application for conventional, FHA, and VA loans.

Accept Fees Reject Fees

Closing and Document Details

Closing Fees Review Status	Last Disclosure	UW Clear to Close	Note
Ready for Review	-	10/28/2016	-
	Est. Closing	Documents Ordered	Funded
	-	-	-

Fees

CD Section	HUD Line	Fee Description	Payee	Paid By	Paid To	Amount	POC Broker	PAC Broker
B.01	804.	Appraisal F...		Broker	Lender/OT...	100		100
B.02	805.	Credit Rep...	EQUIFAX ...	Lender	Lender/OT...	30		
B.04	806.	Tax Service		Other	Lender/OT...	50		
B.03	902.	Mortgage I...		Broker	Lender/OT...	2345.25		2345.25

Special NOTE: Fees cannot be edited and are read only.