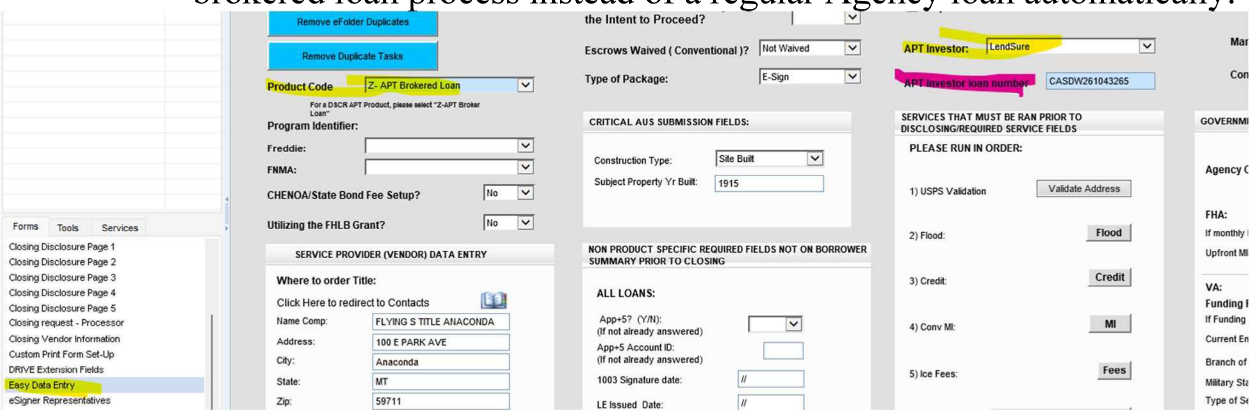
You have an alternative loan product and you and APT have determined what product and what lender…. What's next:

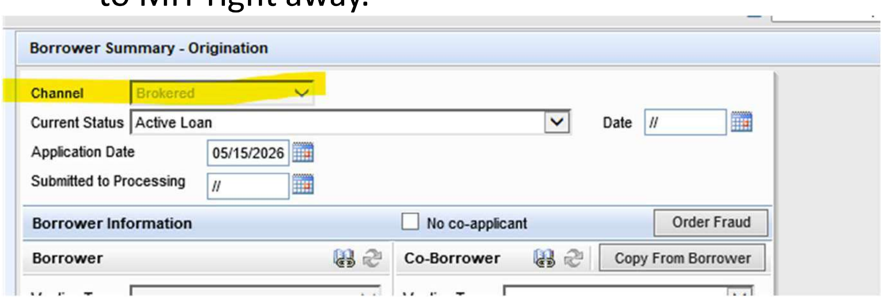
When starting an APT loan

Step Number 1 – Initial Encompass Loan Setup:

- Before starting anything go to Easy Data Entry and complete the following:
  - Product Code
  - Investor Name
  - Once you are done entering this information please save the file. You will see that our rule base will setup the milestones to reflect the brokered loan process instead of a regular Agency loan automatically.



- Navigate to the Top Left of the Borrower's Summary Origination Form within Encompass. If this field (2626) does not say broker, please reach out to MIT right away.



- Later you will get the investor loan number. Once you have started the file with the lender. Please enter it at that time!

- Once the loan is stated as a Brokered loan, you will **NOT** be able to send out disclosures or change the loan back to an agency loan product.

    - If later you want to do an Agency loan for the same applicants, you **MUST** start a whole new loan within Encompass. We suggest you use the **export** and import option. **DO NOT** duplicate the loan.
    - If after researching an APT loan and the applicants no longer qualify and you need to **DENY** the loan, remember that all brokered loan products must be denied under the "Prequal Denial" section on the denial form within Encompass. Please also remember to finish the application milestone for our Compliance team to receive that automated email. Brokered loans are NOT HMDA reportable, hence this policy.

Step Number 2 – Starting the APT Loan within Encompass once ready for Lender Submission:

Now enter the following information for processing and commission purposes.

- Now it is time to complete the URLA- **TAKE A FULL APPLICATION**- Make sure the info you are entering is correct_This will save you or your processor time later throughout the process by being able to export the full application and import it to the lender's website.
    - Except for HELOC loans, and ITIN (see notes below for these two types) you should be importing your credit report. You cannot determine if you have a potential qualified borrower without a credit report.
- Loan Amount
- Interest Rate
- Loan Term
- You can add more to the Easy Data Page that may help your processor later:
    - Title company
    - Homeowner's insurance company
    - Notes to the processor

Step Number 3 – Preparing each loan for processing / Lender Submission:

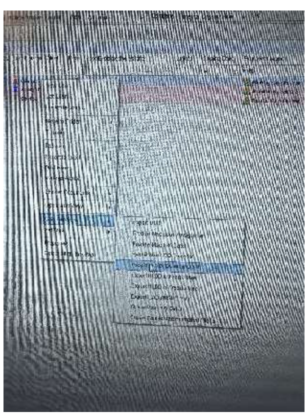
That is also a good time to send out a borrower's authorization for Flanagan State bank- the reason: the borrower will sign one with the lender that is being used, but that form will not let us order verifications and credit supplements. We need to have one with Flanagan State Bank in the file manager so the processor can process.

Most of the lenders will need our 1003 and/or a 3.4 (see below if lenders require specific information on the URLA- example, Lendsure requires subject address to be listed as TBD for a purchase file -you can add address once you have created your 3.4 file- see below), if the file is a DSCR, you won't add income on page 2, bank statement or P&L loans, add the income that has been determined by the chosen lender during the prequalification stage) -

Steps for Creating the 3.4

Once your file is ready to create a 3.4 here are the steps-

1. Exit your file and go to your pipeline view.
2. Rt click on the loan
3. Scroll to GSE Services
4. Go to ULAD (DU MISMO 3.4) or the iLad (MISMO 3.4) this will be noted on the specific lender instructions.
5. Download and save it to your desktop, this will be sent once ready



Helix –With REMN, they will pull a soft pull themselves, but it's a good idea to have your own. Forward Lending also requires just a soft pull; this can be pulled by the LO or the Forward Lending.
ITIN-The lender will pull their own report – TRANSUNION only, but it's also a good idea to do a soft pull for Transunion yourself as well.

FNBA Processing Guild

Account Setup

Need Portal Access?

APT can assist with obtaining your FNBA login credentials.

Contact: Tracy Davis

- Email: tdavis@mtgbyallison.com
- Phone: 765-413-8806

Account Executive

Jack Thompson

- Email: jack.thompson@fnba.com
- Phone: 517-679-6694

There isn't a specific account manager for FNBA, it will change from file to file. Jack will be the POC for anyone that needs anything at all.

There will be an assistant and a processor that will participate in the process, but not until RESPA has been triggered.

When starting a loan with FNBA review these videos-

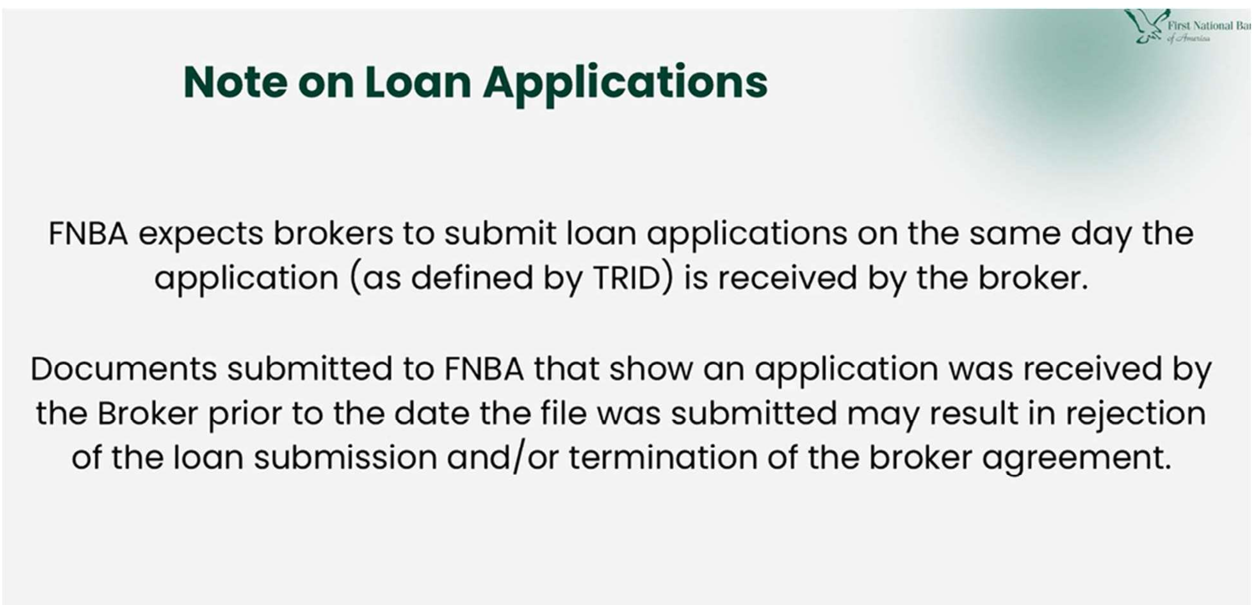
How to sign in to TPO account- TPOC Training Videos on Vimeo

Loan Summary and Loan Navigation Panel- TPOC Training Videos on Vimeo

Submission Review/Loan Status- TPOC Training Videos on Vimeo

Loan Submission- TPOC Training Videos on Vimeo

IMPORTANT



Registering a loan- TPOC Training Videos on Vimeo

Once the Intent to Proceed has been received, you are able to order the appraisal. You can reach out to the AE prior to ordering. You may need to use an approved AMC prior to ordering.

TIPES AND TRICKS- TPOC Training Videos on Vimeo

(Reassigning a loan officer or processor. Google chrome is recommended, additional troubleshooting tips)

First National Bank *of America*

Closing Costs

Our loan processor will fax a closing fee sheet to you once all conditions have been received and approved. We do not pay a yield-spread premium. Typical closing costs include:

FNBA Origination Fee:	$1,350
FNBA Processing Fee:	$505
FNBA Tax Service Fee:	$75
FNBA Vacant Land Fee:	2% origination in lieu of prepayment fee

3rd Party Fees

Appraisal:	Varies (FNBA to collect deposit of $500)
Survey:	$400 per property (typically waived)
Title:	Varies - check with title company
Flood Search:	$23 per property
Credit Report:	$75 per borrower
Property Tax & Insurance:	Escrow required with 2 month cushion collected at closing
Broker Processing Fee:	3rd Party Processing Fees are not allowed

Mortgagee Clause

First National Bank *of America*-ISAOA
PO Box 980
East Lansing, MI 48826

Title Insurance Info

FNBA does not require a survey and we do not need any lender endorsments. (Exception is ALTA 7, if Manufactured Home) - Standard policy is all that is required.

Mortgagee:

First National Bank of America-ISAOA
PO Box 980
East Lansing, MI 48826

Once the loan has been funded:

Update loan amount, income assets etc. in encompass, to match the final approval from the lender and then let APT know the file has funded.

Email: apt@flanaganstatebank.com

Title will need to mail the broker check- the address they will need to mail this to is:

Flanagan State Bank
Attention: Loan Servicing
P.O. Box 368 (needs to be listed for regular mail)
301 W. Falcon Hwy.
Flanagan, IL 61740

FOR DSCR LOANS- DO NOT PUT INCOME IN ON PAGE 2 IN ENCOMPASS, these loans do not use income to qualify. Make sure when ordering an appraisal, you will need a rent schedule.

FOR BANK STATEMENT OR PROFIT AND LOSS **-** use the income that had already been determined before starting this loan. (your LO should have done this part).

Please call, email or message me on teams if you need any help with anything. How to complete a step, understanding a condition, or a specific process.

We are considered the broker, and the APT investor is considered the lender.

First National Bank
of America

FNBA TPOC

Wholesale Systems Training

Updated February 2026

Signing into TPOC

Accessing the Website

IMPORTANT: For best performance, please use Chrome to access TPOC. Internet Explorer is no longer supported.

Dear MicheleBroker,

A new Administration website account has been created for you. You may now manage your Administration loans electronically through our online portal using the account information included below.

- Company: Z TPOC Broker
- Administration Account Executive : BrokerOfficer User (mvickers@fnba.com)

Account Details:

- Email Address: newuser@testme.com
- Password: 12xcv8123k

You will have access to the following site(s) with your login information:

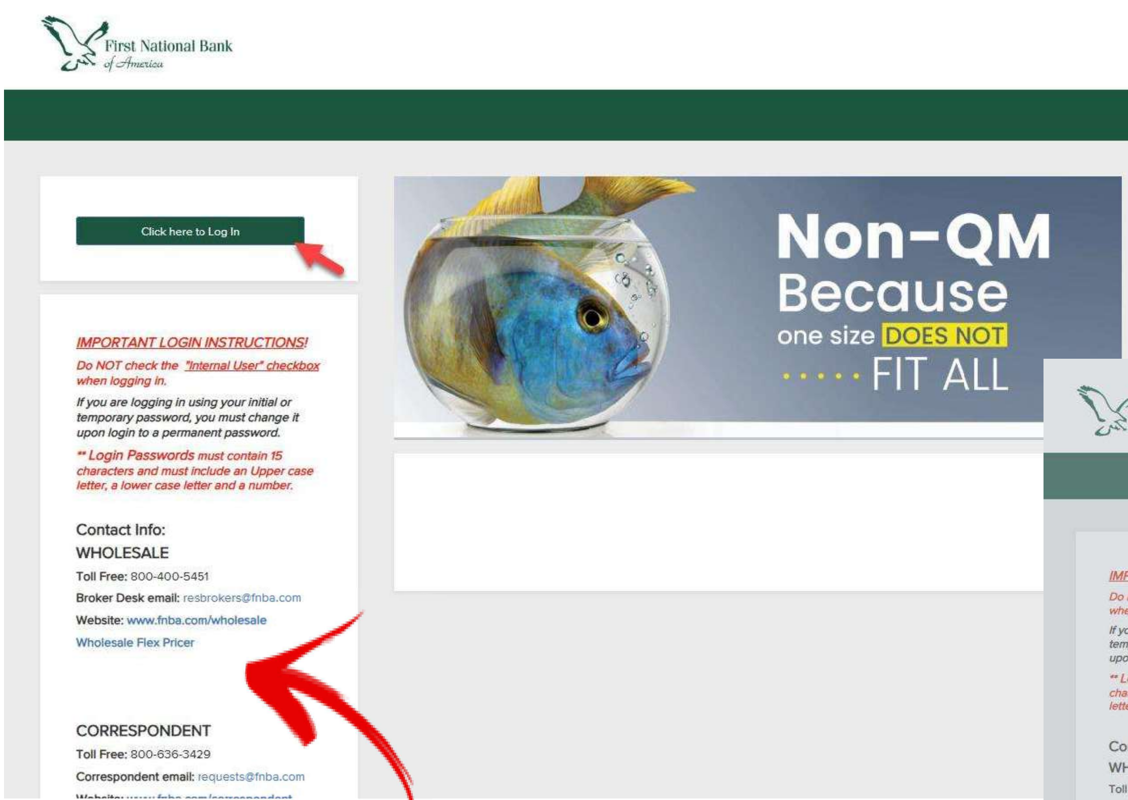
https://tpo.fnba.com

Thank you,
Administration

Look for your welcome email with the subject "Administration-New User Account". It provides you with your login ID (your email address), temporary password and a link to the TPOC login page.

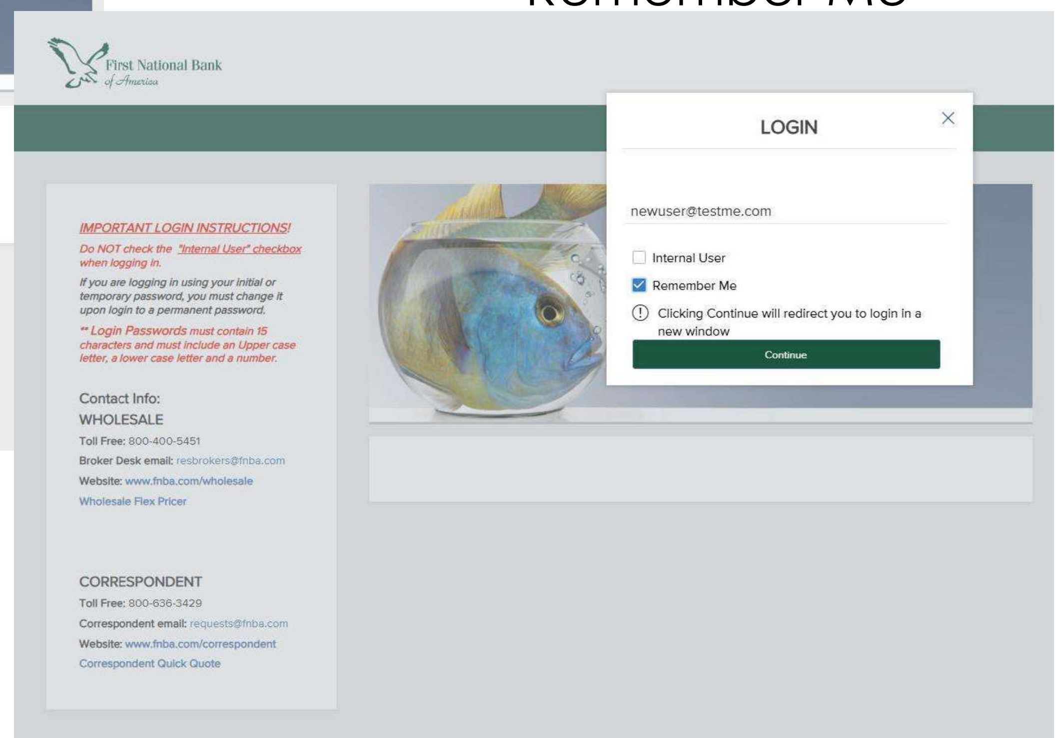
Logging in for the first time

Log in using the email address and temporary password provided to you in your welcome email



QUICK TIP: For price quote, click Wholesale Flex Pricer

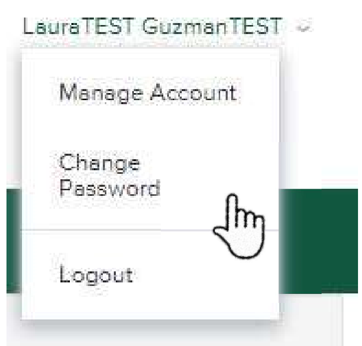
QUICK TIP: Do not select "Internal User", select "Remember Me"

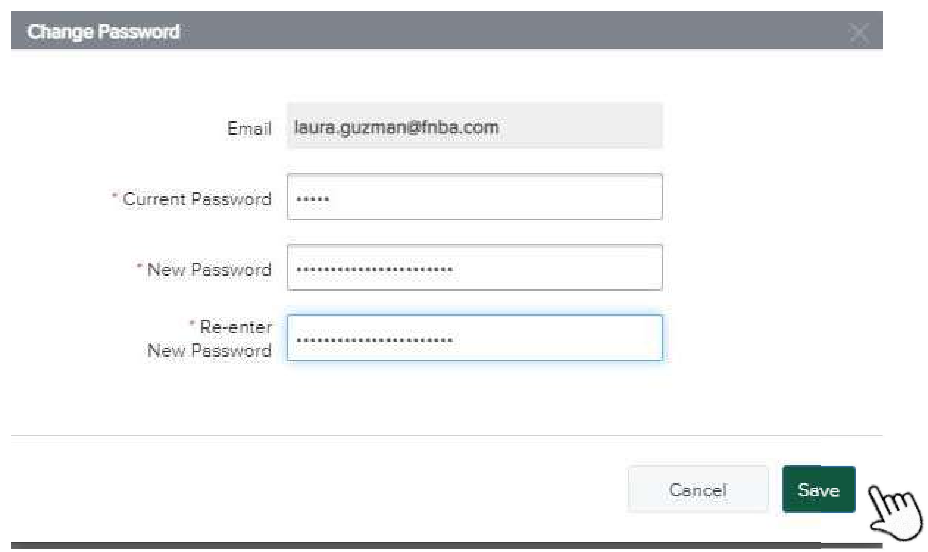


Changing your password

IMPORTANT: When logging in with a temporary password you must change your password to a permanent password

Click on the down arrow next to your name in the upper right corner and select change password





Password must be minimum 15 characters and contain at least 1 upper case, 1 lower case and 1 numeral

User Rights

All new user setups need to be requested through your AE. Please remember to let your AE know when users leave the company

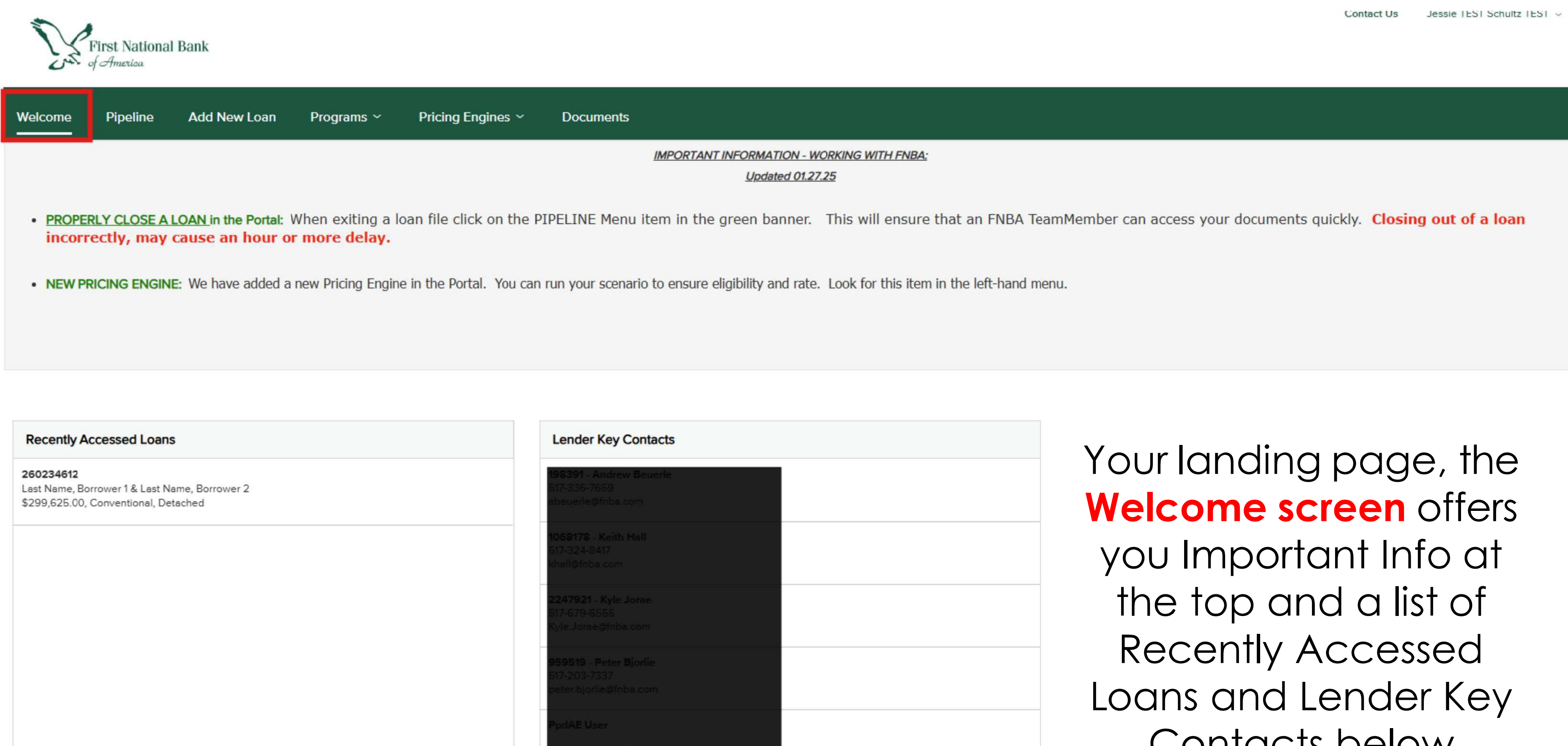
Personas set the user rights to the loan file:

- **TPOC Ext Processor**
  - Access to whichever branch assigned to. If Processor requires access to all company files, request assignment to Corporate office
  - Processor access must be requested for Loan Officers that processes their own loans.
- **TPOC Ext Company Mgr**
  - If setup in a branch access to all branch loans, setup in Corporate office access to all loans at all locations
- **TPOC Ext Loan Officer**
  - Access only to their own pipelines

Navigation Pane

Navigation Pane

The **Navigation Pane** helps you navigate different areas of our TPOC website

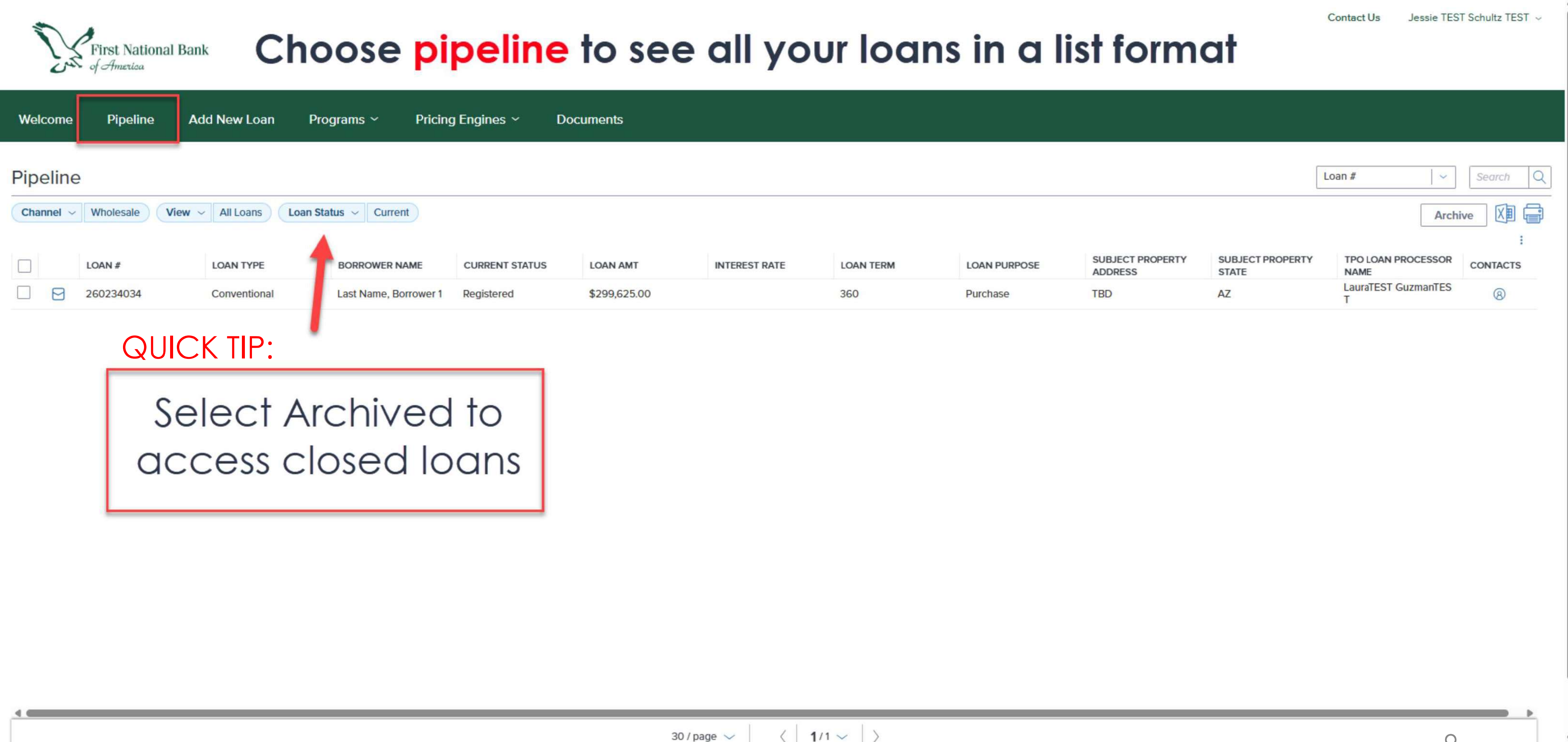


Your landing page, the **Welcome screen** offers you Important Info at the top and a list of Recently Accessed Loans and Lender Key Contacts below

Pipeline

Selecting the All loans button will allow you to view all loans you have access to.
Selecting My Loans, will only display the loans you are assigned to.

Choose pipeline to see all your loans in a list format



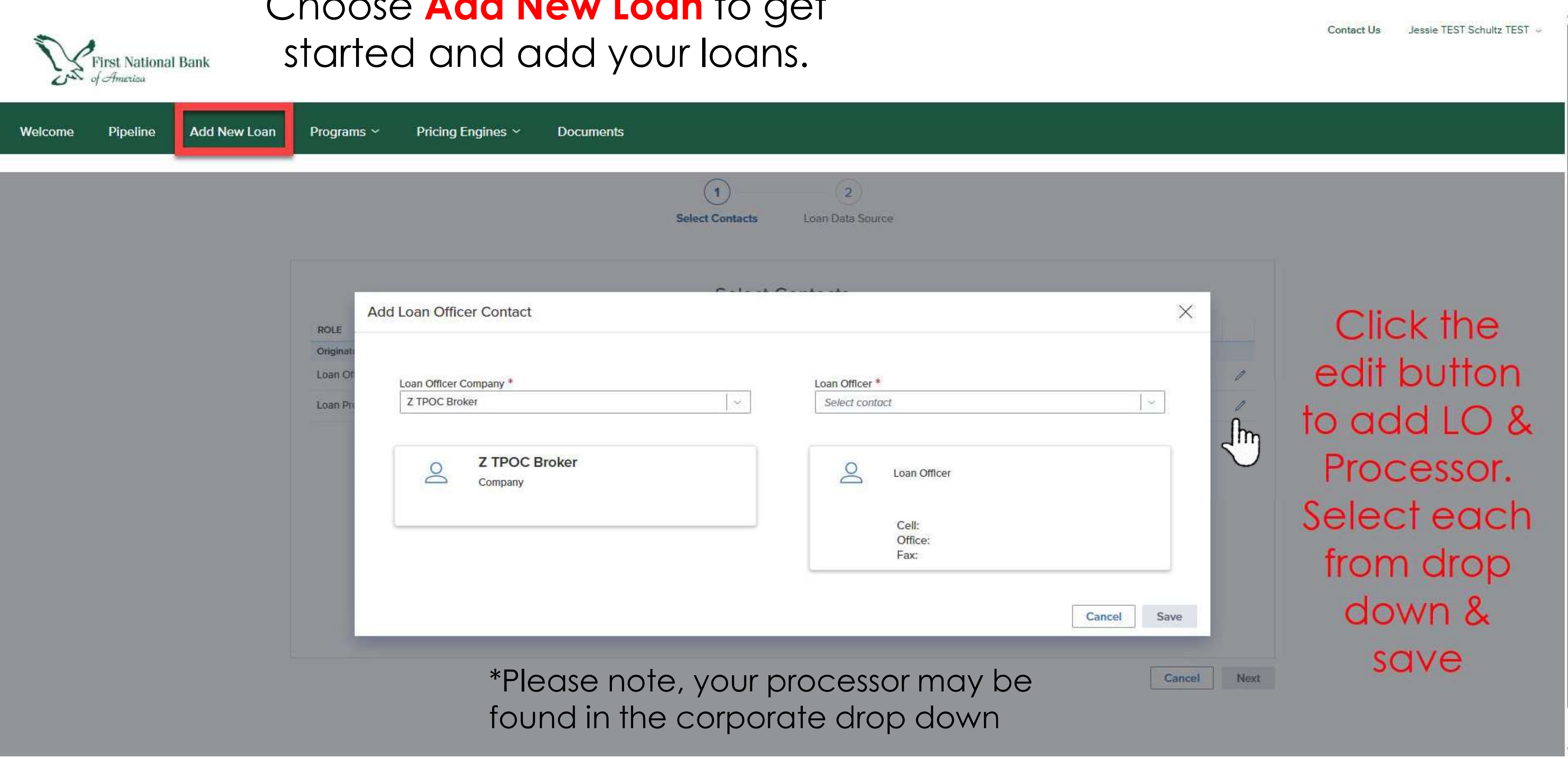
QUICK TIP:

Select Archived to access closed loans

Add New Loan

QUICK TIP:
To ensure the Portal works smoothly, make sure Pop-Ups are enabled in your browser.

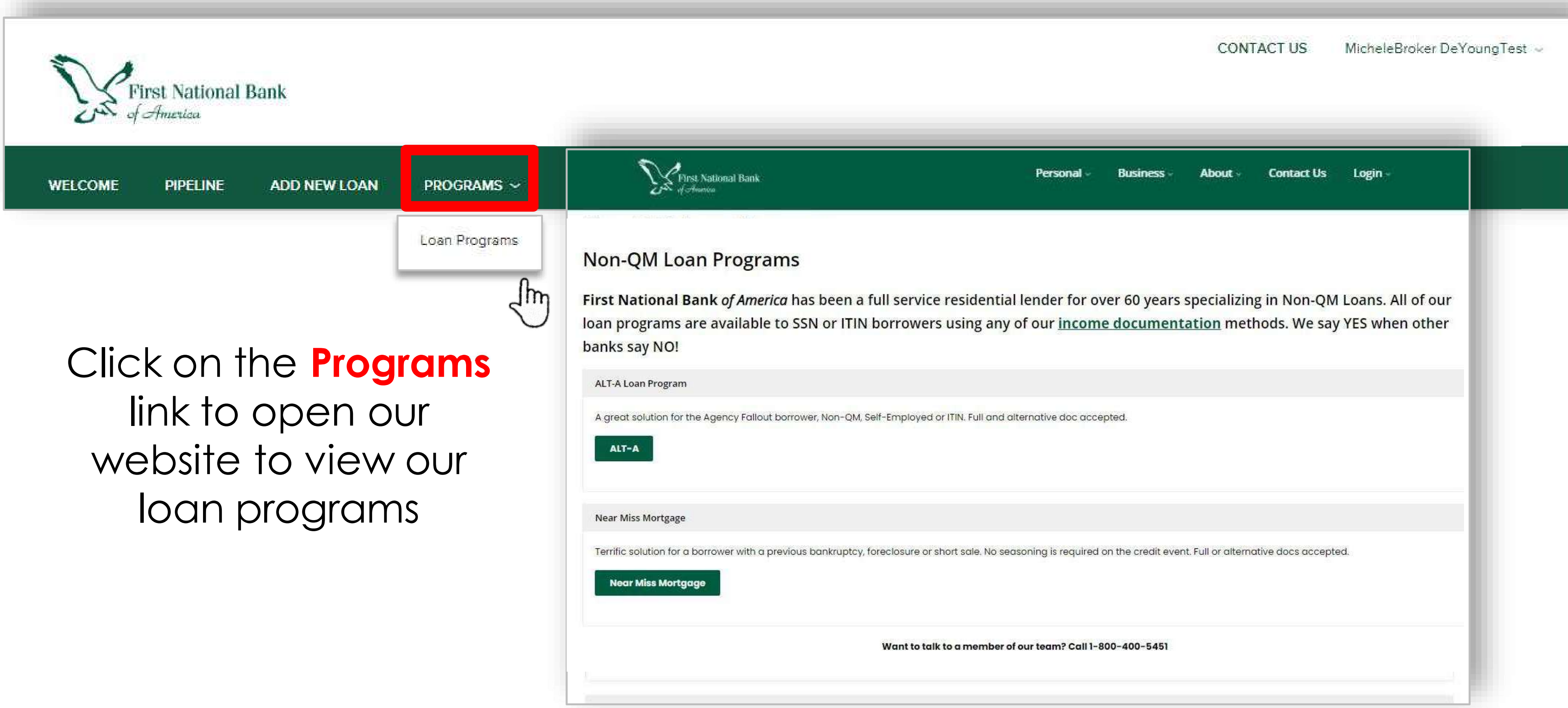
Choose **Add New Loan** to get started and add your loans.



Click the edit button to add LO & Processor. Select each from drop down & save

*Please note, your processor may be found in the corporate drop down

Programs



Click on the **Programs** link to open our website to view our loan programs

Documents

System Training, Income Forms, Lending Guide and Rate Sheets are located under Documents

Welcome | Pipeline | Add New Loan | Programs | Pricing Engines | Documents

Documents

Training Materials	
FNBA TPOC Wholesale Systems Training	PDF 2.00 MB

Forms	
12 Month Profit & Loss Progam Fillable Packet	PDF 2.00 MB
Bank Statement Income Questionnaire	PDF 236.00 KB
P&L Borrower Income Questionnaire	PDF 98.00 KB
3rd Party Expense Ratio Questionnaire	PDF 483.00 KB
FNBA TPOC Wholesale User Setup Worksheet	XLSX 10.00 KB

Product Information	
Wholesale Matrix	PDF 248.00 KB
Residential Lending Guide	PDF 587.00 KB

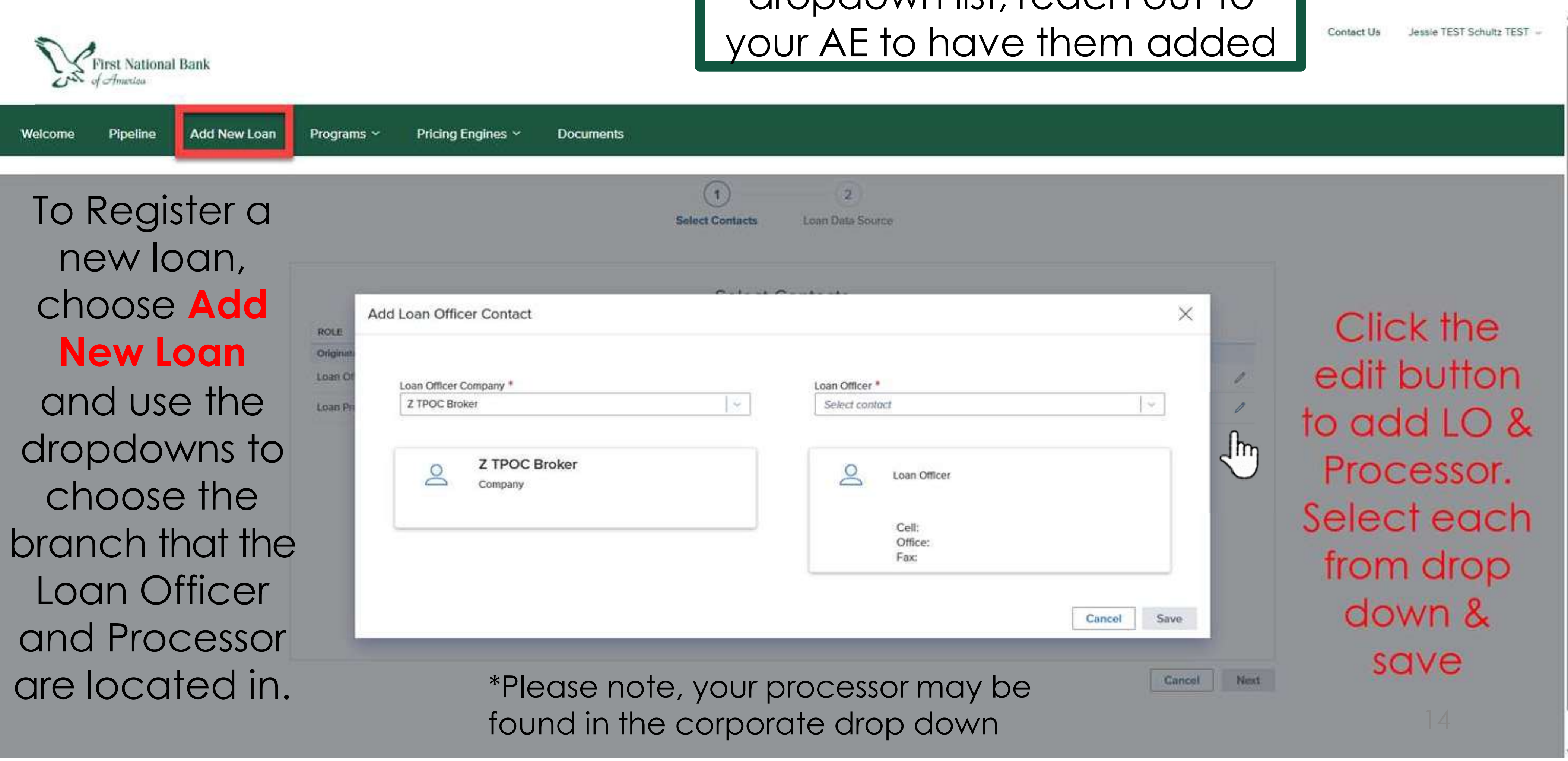
Rate Sheets	
Rate Sheets	PDF 505.00 KB

Registering a New Loan

Add New Loan

QUICK TIP: If the pop up box to choose contacts does not open when clicking Add New Loan, click Pipeline first and then Add New Loan. Also, make sure pop-ups are enabled in your browser.

NOTE: If a user is not in the dropdown list, reach out to your AE to have them added



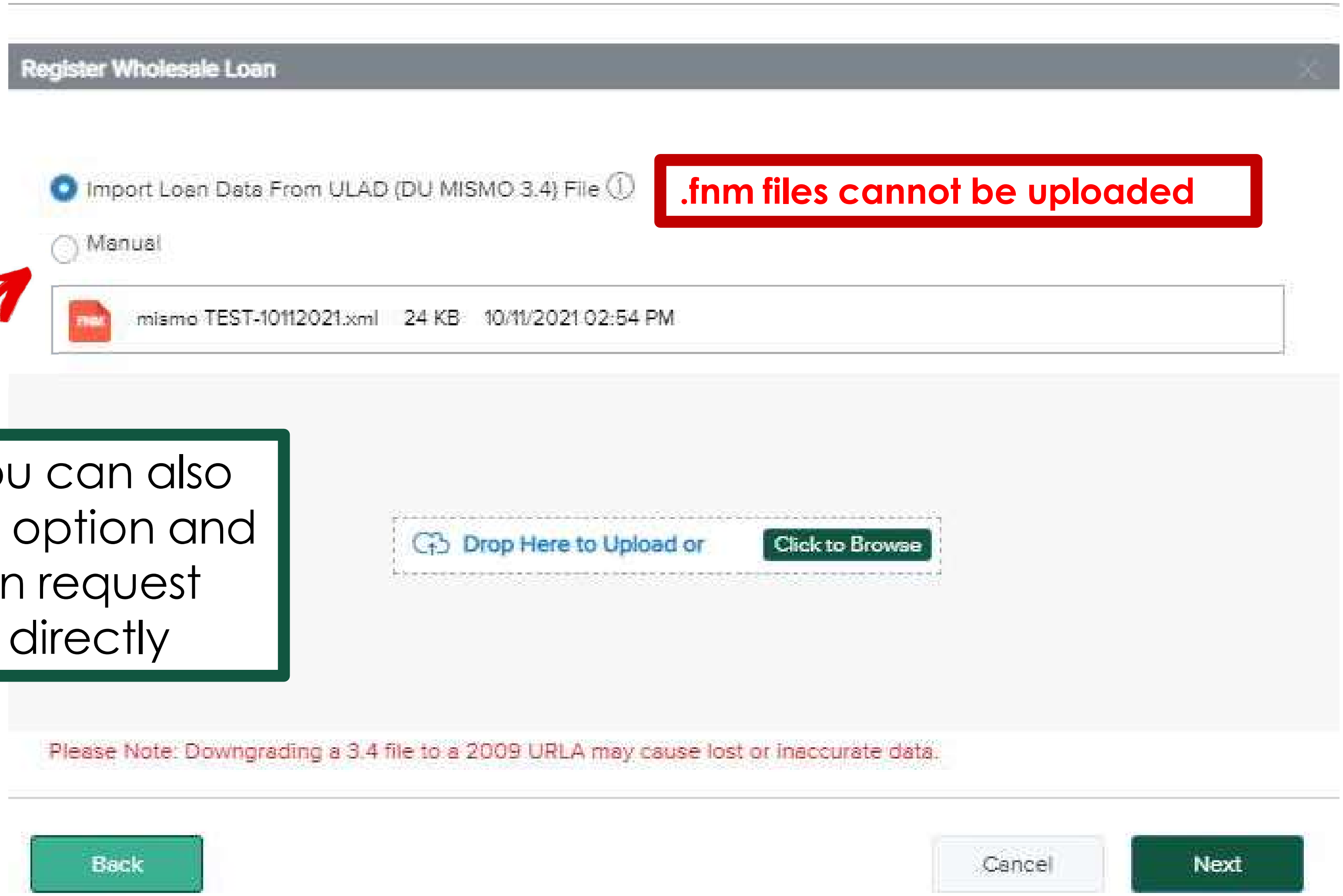
To Register a new loan, choose **Add New Loan** and use the dropdowns to choose the branch that the Loan Officer and Processor are located in.

*Please note, your processor may be found in the corporate drop down

Click the edit button to add LO & Processor. Select each from drop down & save

Importing the MISMO 3.4

Import the MISMO 3.4 file by either browsing for the document or using the drag and drop feature

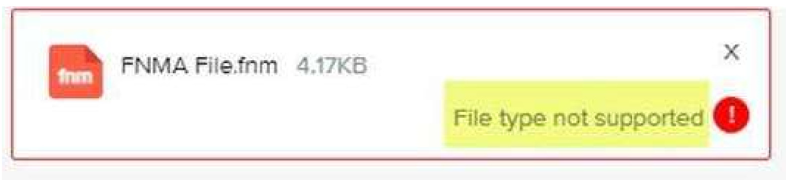


.fnm files cannot be uploaded

If preferred, you can also use the **Manual** option and enter the loan request information directly

MISMO 3.4 File Tips

A clean MISMO file will make for a smooth registration. Here are some important tips



Fannie Mae 3.2 exported files are <u>not</u> supported. A MISMO file will contain a .xml extension

Loan Action Completion Errors

FNBA does not accept loans to be Registered with RESPA triggered. This file is a Purchase. Please remove the Estimated Value or the Subject Property Street Address before creating the MISMO 3.4 file and upload / Register the file again.

On Purchase Transactions prior to exporting your MISMO file from your LOS remove the estimated value or enter TBD as the Subject Property Street Address (Property State must remain in MISMO file)

Loan Action Completion Errors

FNBA does not accept loans to be Registered with RESPA triggered. This file is a Refinance. Please remove all income (including any rental income) before creating the MISMO 3.4 file and upload / Register the file again.

On Refinance Transactions prior to exporting your MISMO file from your LOS remove ALL income, including any rental income

Licensing Issues Error

When doing a manual registration, or if your MISMO file is missing the property state you will always immediately receive this error

Quick Tip: Always report any Company or LO State Licensing changes so we can keep your records up to date.

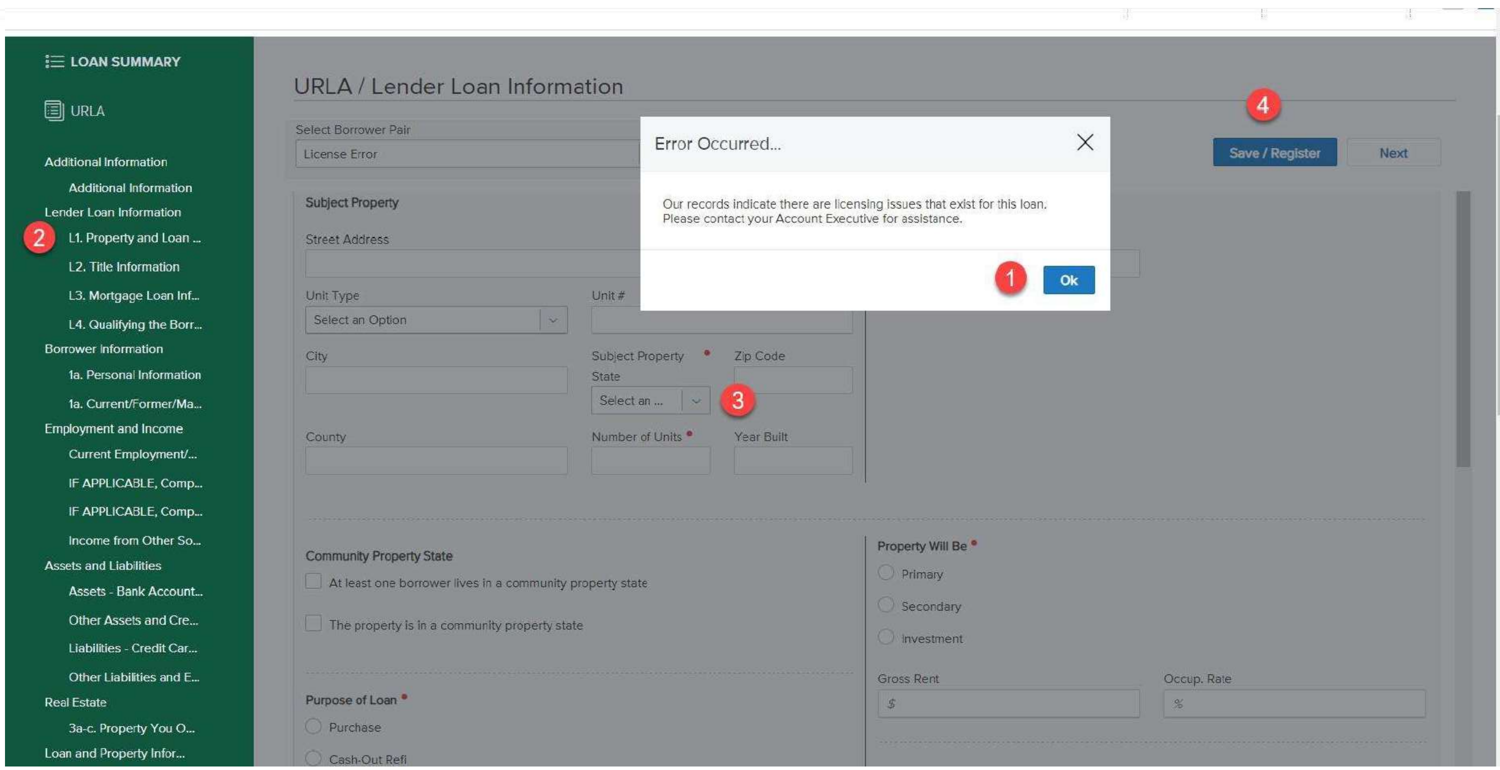
The steps to correct are:

Click **OK** on message 1

Go to **L1** Property and Loan Information 2

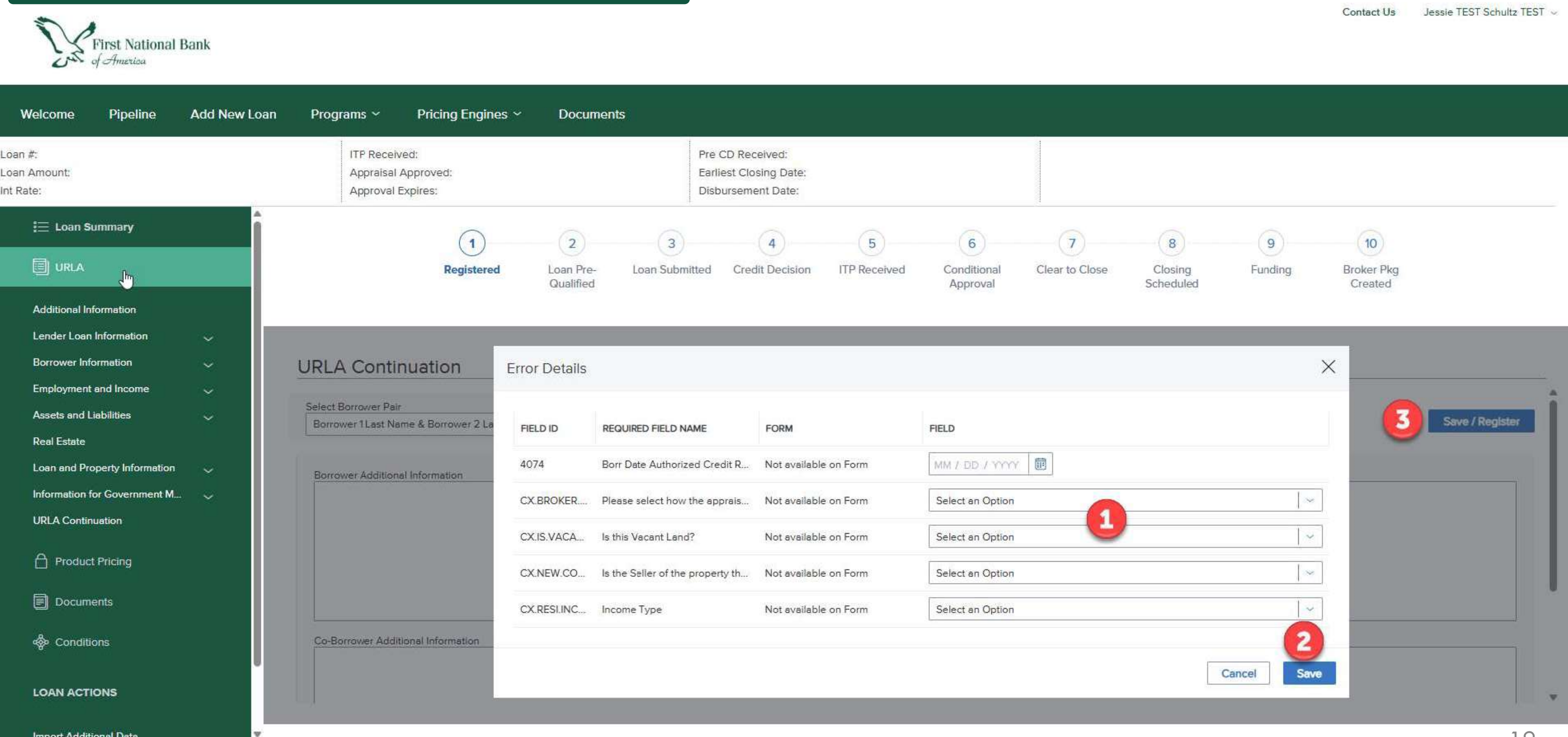
Select from the dropdown the **subject property state** 3

Click **Save/register** 4



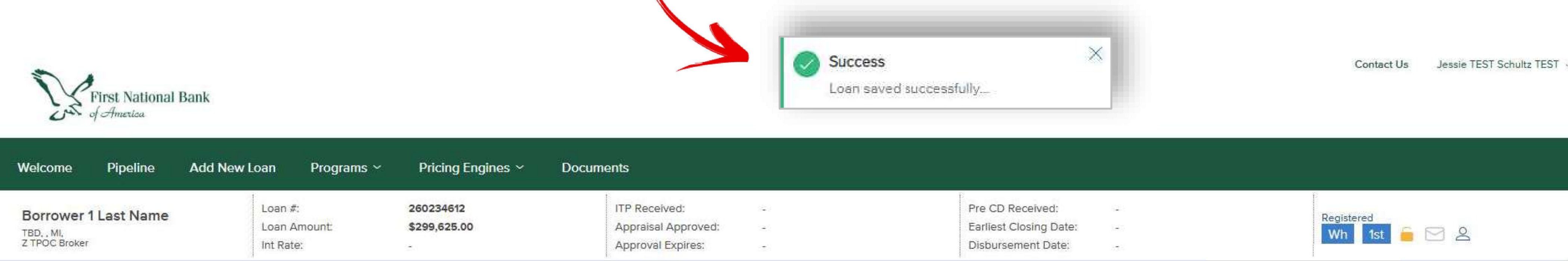
Error Details

After a successful upload or when doing a manual registration, entry of the subject property state, you will land on the Error Details screen. **INPUT** the Missing Required Fields and click **Save** and then **Save/Register** again.



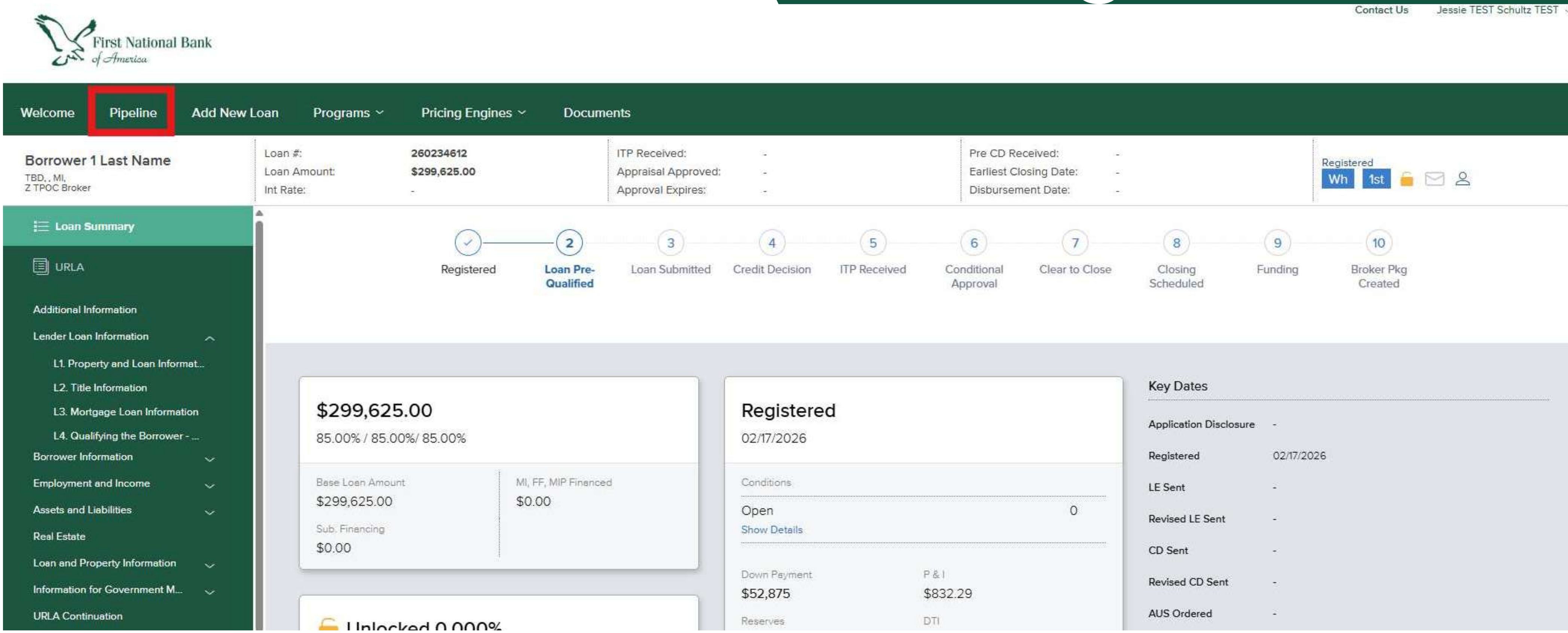
Successful Registration

Once all Required Fields have been completed, the system will give you a **Success** notification



Your Banner will now reflect the file as Registered and provide you the registered loan # along with other file details.

Exit the Registration



Once you have successfully registered your file, immediately **EXIT** the loan by clicking on **Pipeline** to return to your **Pipeline** view. Your AE will now receive your Registration and begin the prequalification.

Next Steps

IMPORTANT: Do not edit any fields within the TPOC Portal until you receive your pre-qual email from your AE

Watch for your **email Loan Registration confirmation**.

Dear Jessie TEST Schultz TEST,

Thank you for uploading the Borrower 1 Last Name loan to First National Bank of America!

I will review your registered loan (#260234612) and will provide the qualification terms as soon as possible.

Thank you,
BrokerOfficer User
Account Executive
First National Bank of America

Your Account Executive will contact you to discuss your scenario should any questions come up.

Loan Submission

Prequalified!

Once **Prequalified**, your loan status will change, and you will receive an email with the prequalification details and next steps

Dear Jessie TEST Schultz TEST,

Congratulations! The above referenced loan has been Pre-Qualified with the following terms:

Loan Amount*: $299,625.00 (Based on 85% of Purchase Price or Value)
Rate*: 8.740% (Borrower Paid Broker Compensation)
Term*: 360 months
Income Doc Type: P & L Analysis
Property Type: Single Family Dwelling
Occupancy: PrimaryResidence

* These terms are subject to change and are currently based on a credit score of 710.

Below are the Eligibility Conditions / Document Requests that are needed to move forward. When you are ready to submit the file fo
steps below:

1. Please login to into https://tpo.fnba.com.
2. Complete the application by entering the Subject Property Street Address (if Purchase) or the borrower's income (if Refinance).
3. Use the Submit Loan menu link, located under Loan Actions in the left green menu area, to submit the loan.
4. Upload the requested information to the 01 BROKER - UPLOAD Docs Folder (located in the Documents Tab).

Eligibility Conditions / Document Requests:

Eligibility - ITIN Letter - Borrower to provide individual Taxpayer Identification Number (assignment) letter from IRS.
Eligibility - Income P&L - Borrower to provide: Profit and Loss Statement for the previous 12 months dated within 90 days of close. P
party. Signature to reflect FNBA approved verbiage.

3rd party must provide license or certificate to show the ability to review.
Eligibility - Identification - Borrower to provide unexpired government issued photo ID for all borrowers.
Eligibility - Asset Statements - Borrower to provide 2 months most recent consecutive Asset Statements.
Eligibility - Purchase Agreement - Borrower to provide fully executed Purchase Agreement with all addenda.

First National Bank of America

Welcome | Pipeline | Add New Loan | Programs | Pricing Engines | Docum

Pipeline

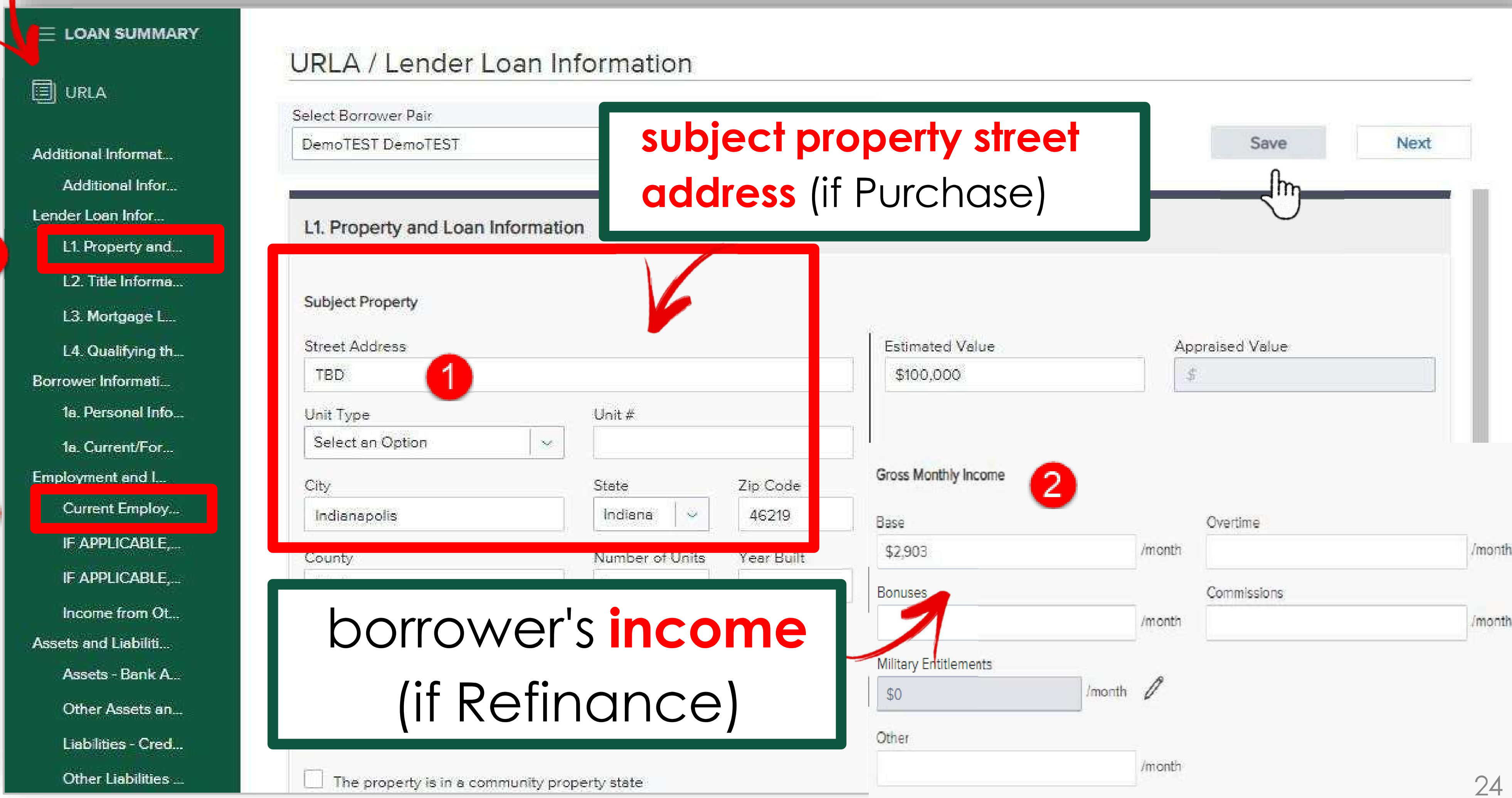
Channel | Wholesale | View | All Loans | Loan Status | Current

		LOAN #	LOAN TYPE	BORROWER NAME	CURRENT STATUS	LOAN AMT	INTEREST RATE	LOAN TERM	LOAN PURPOSE	SUBJECT PROPERTY ADDRESS
☐	✉	260234612	Conventional	Last Name, Borrower 1	Pre-Qualified	$299,625.00	8.740	360	Purchase	TBD
☐	✉	260234034	Conventional	Last Name, Borrower 1	Registered	$299,625.00		360	Purchase	TBD

Entering Subject Property and Borrower Income

Open the loan file and enter **property street address** if purchase; borrower **income** if refi and click **Save**

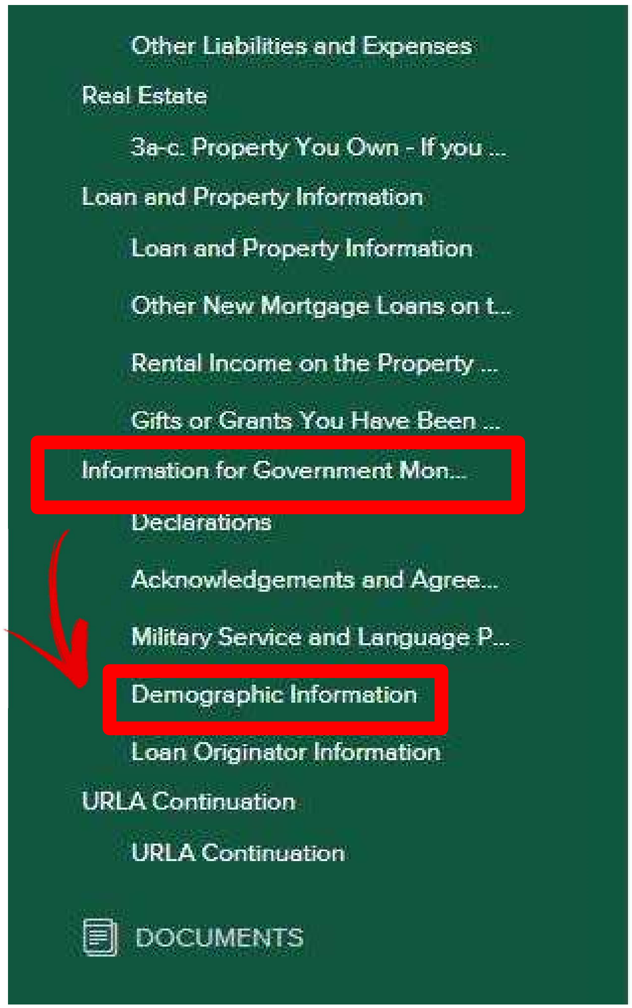
URLA expands for you to edit your application details prior to submission

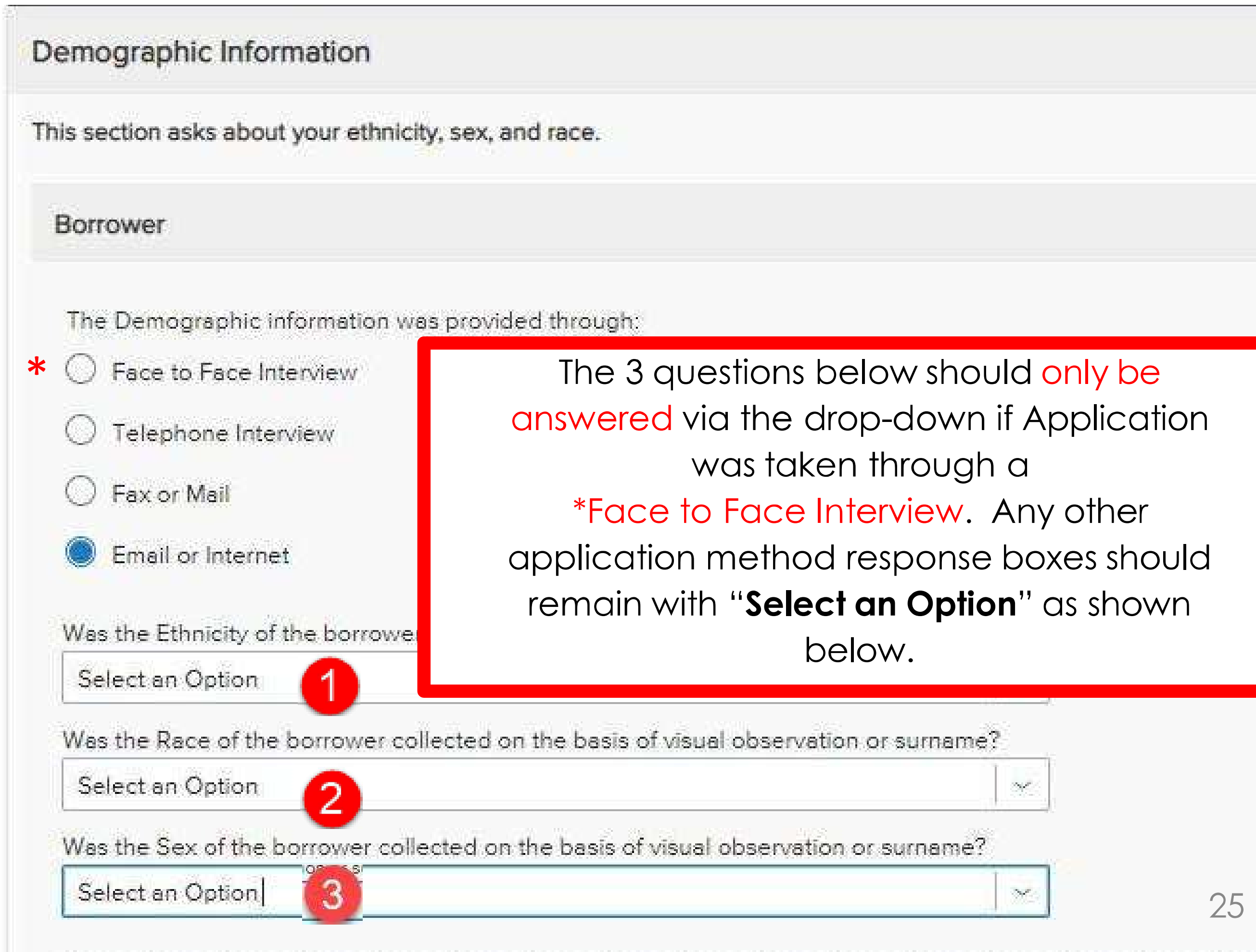


Demographic Information

If the **Demographic Information** section is not completed correctly, you will receive an error.

With **URLA** expanded, scroll down to the **Demographic information** at the bottom of the **Information for Government Monitoring** section.

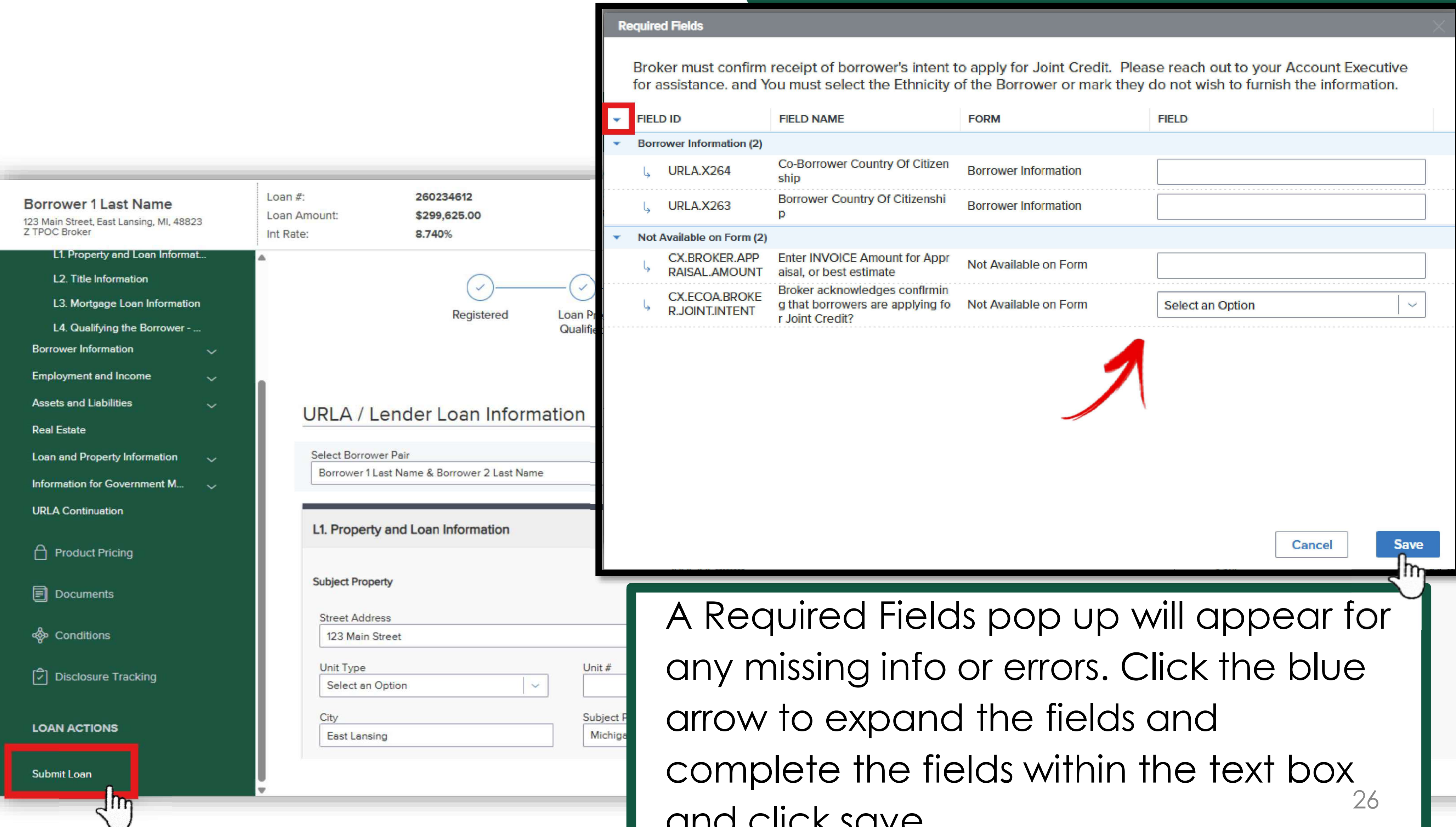




The 3 questions below should only be answered via the drop-down if Application was taken through a *Face to Face Interview. Any other application method response boxes should remain with "**Select an Option**" as shown below.

Submit Loan

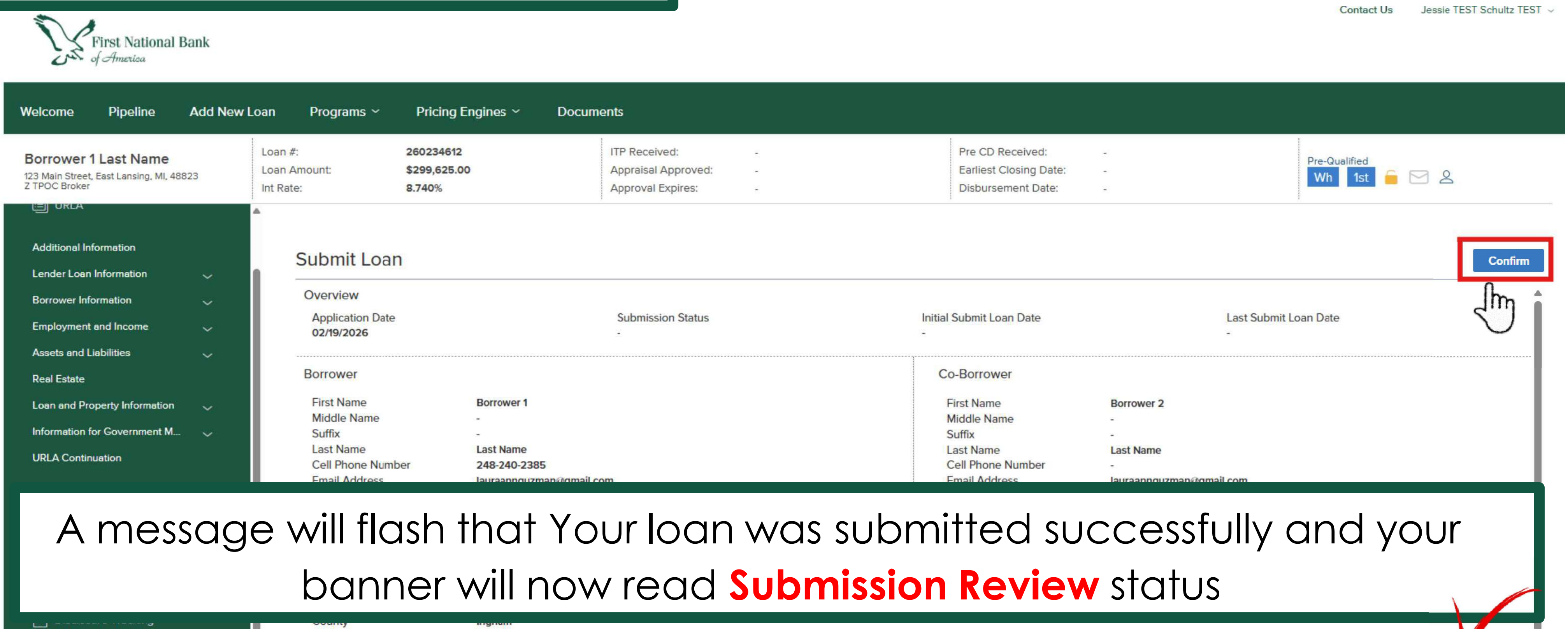
After completing the subject property information or borrower income click **SUBMIT LOAN**



A Required Fields pop up will appear for any missing info or errors. Click the blue arrow to expand the fields and complete the fields within the text box and click save

Successful Submission

Once all required fields and errors are addressed and you clicked on **Submit Loan**, the system will bring up an overview for you to confirm.

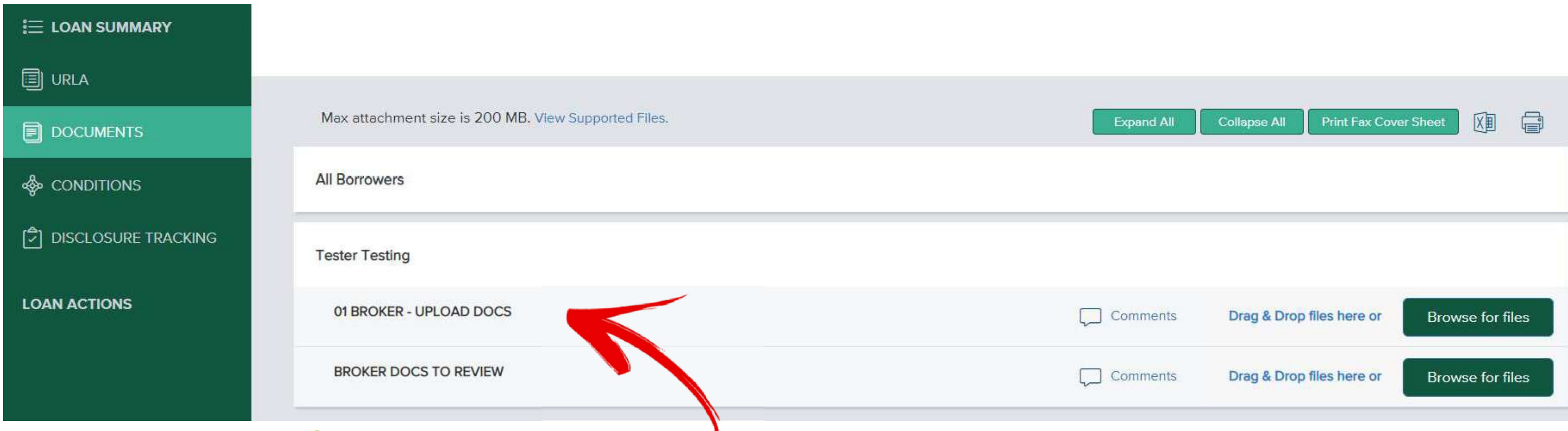


A message will flash that Your loan was submitted successfully and your banner will now read **Submission Review** status

Now that your submission is complete, please upload eligibility documents

Documents

DOCUMENTS allows you to view and upload all loan documents and disclosures

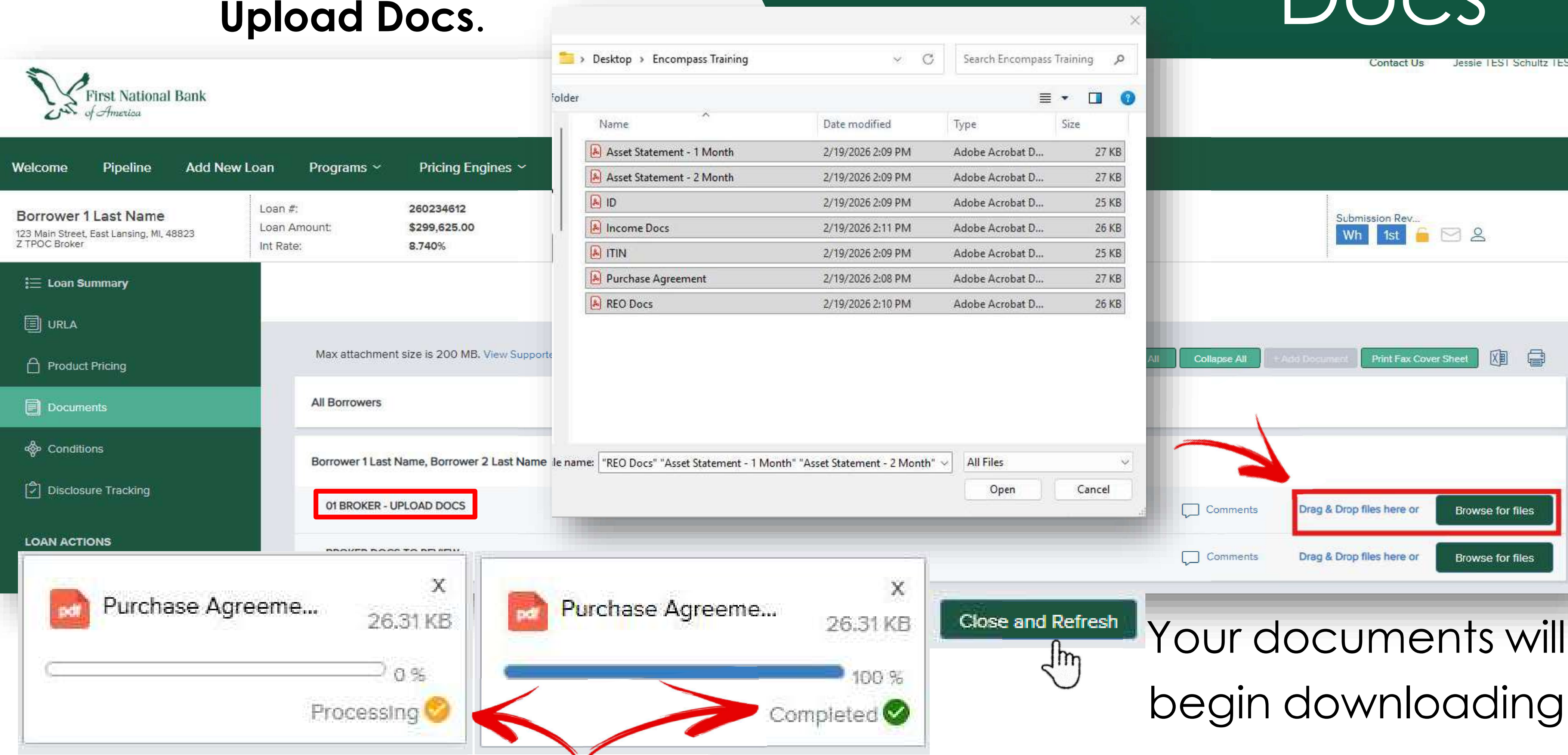


Upload **all DOCUMENTS** into **"01Broker – Upload Docs"**

Please upload required documentation using the "**01 Broker – Upload Docs**" folder, under the documents tab on the left side.
NEVER send/upload any printed 1003, your credit report, or any of your disclosures

Broker-Upload Docs

Drag and drop or **Browse** for your loan documents into the document folder **01 Broker – Upload Docs**.

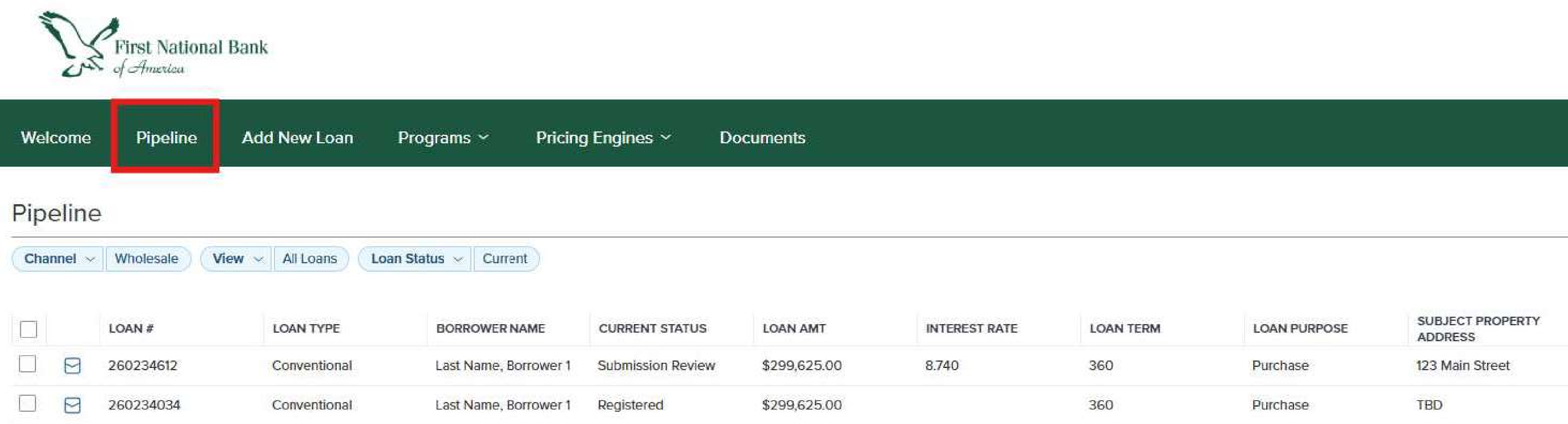


Your documents will begin downloading

Note: Large packages may take a few minutes to upload. After successful upload (**look for the green checkmark**) be sure to **Close and Refresh** before exiting the loan.

Exit the Submission

EXIT the loan by returning to your **Pipeline** view.



		LOAN #	LOAN TYPE	BORROWER NAME	CURRENT STATUS	LOAN AMT	INTEREST RATE	LOAN TERM	LOAN PURPOSE	SUBJECT PROPERTY ADDRESS
		260234612	Conventional	Last Name, Borrower 1	Submission Review	$299,625.00	8.740	360	Purchase	123 Main Street
		260234034	Conventional	Last Name, Borrower 1	Registered	$299,625.00		360	Purchase	TBD

Special Note for Brokers

FNBA expects Brokers to submit loan applications on the same day the loan application (as defined by TRID) is received by the Broker. Documents submitted to FNBA which evidence an application was received by the Broker prior to the date submitted to FNBA may result in rejection of the loan submission, and/or termination of the Broker agreement.

What Comes Next?

Submission Review

A status of **Submission Review** indicates your AE will get the file ready for submission for eligibility approval

First National Bank of America

Welcome | Pipeline | Add New Loan | Programs | Pricing Engines | Documents

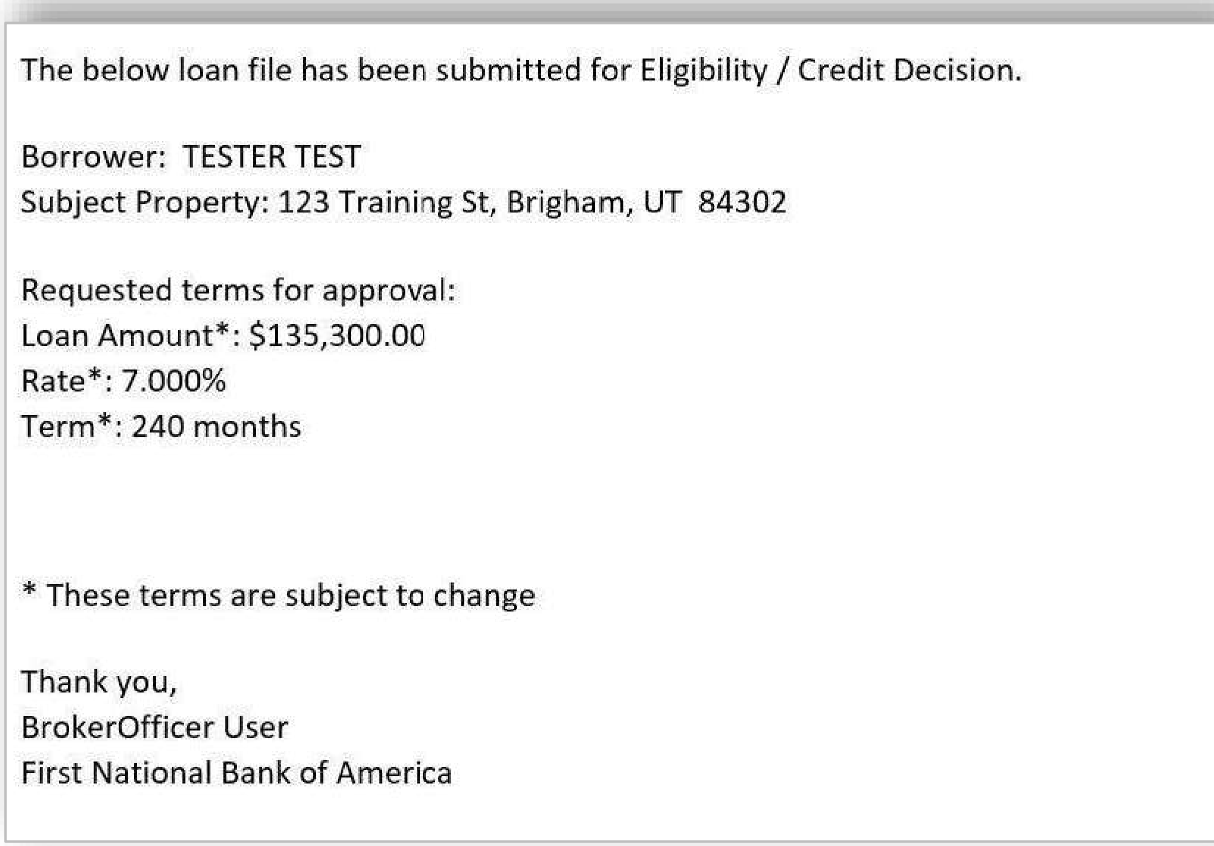
Pipeline

Channel: Wholesale | View: All Loans | Loan Status: Current

		LOAN #	LOAN TYPE	BORROWER NAME	CURRENT STATUS	LOAN AMT	INTEREST RATE	LOAN TERM	LOAN PURPOSE	SUBJECT ADDRESS
		260234612	Conventional	Last Name, Borrower 1	Submission Review	$299,625.00	8.740	360	Purchase	123 Main
		260234034	Conventional	Last Name, Borrower 1	Registered	$299,625.00		360	Purchase	TBD

Submission Review

When the AE completes the submission for initial credit review, you will receive an email confirmation. Watch for your loan status for updates on the decision



The below loan file has been submitted for Eligibility / Credit Decision.

Borrower: TESTER TEST
Subject Property: 123 Training St, Brigham, UT 84302

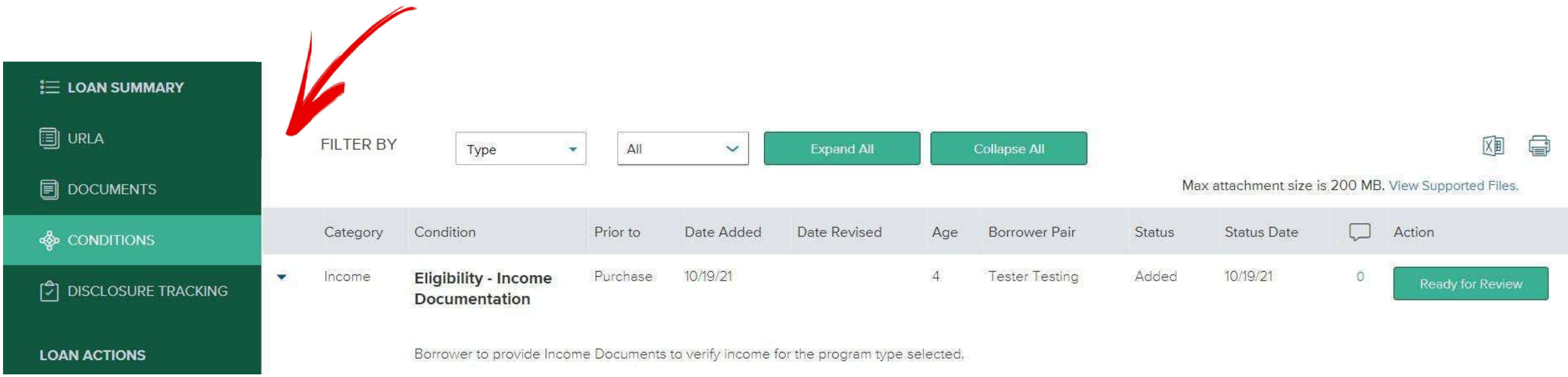
Requested terms for approval:
Loan Amount*: $135,300.00
Rate*: 7.000%
Term*: 240 months

* These terms are subject to change

Thank you,
BrokerOfficer User
First National Bank of America

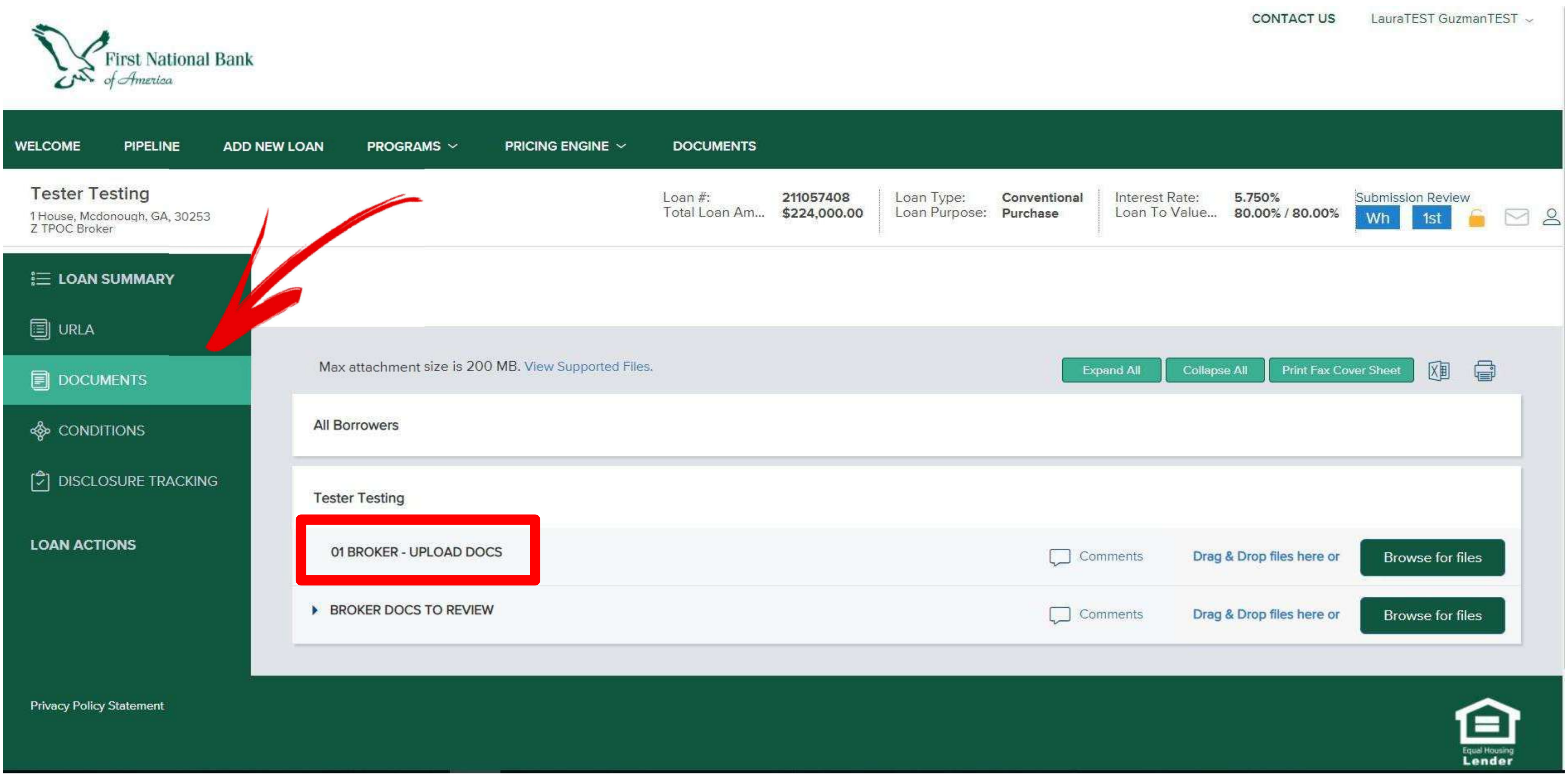
Conditions

Your FNBA processor will now begin to review the file for submission to underwriting. Watch your conditions for missing items and requirements



Condition Uploads

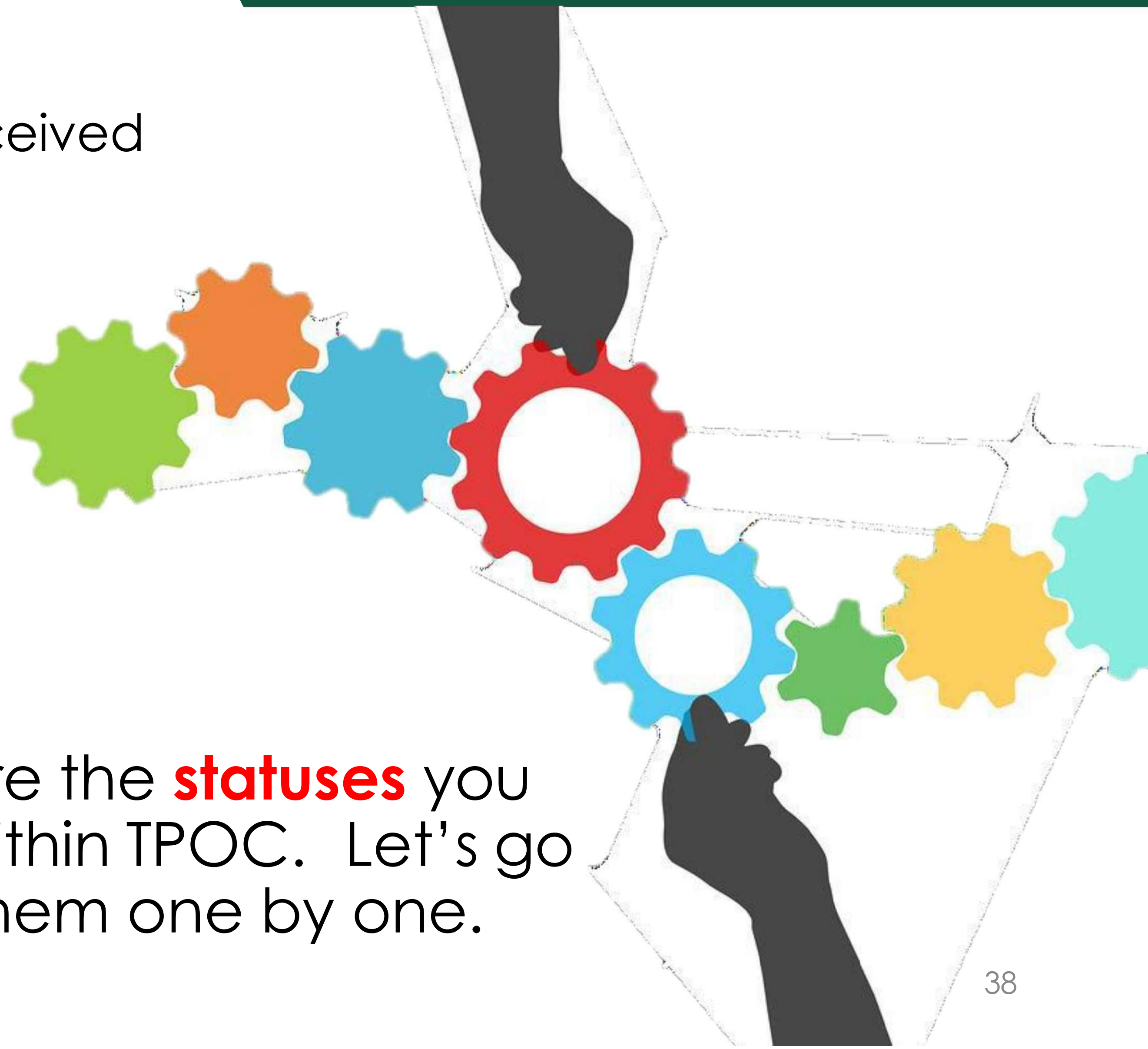
As you gather any **conditions** upload them as **01Broker-Upload Docs** in the Documents area



What's My Loan Status?

Follow your loan status changes to help you stay aware of where your loan is in the process.

- Registered
- Pre-Qualified
- Submission Review
- Intent to Proceed Received
- UW Doc Review
- Received in UW
- Conditional Approval
- Re-Submitted to UW
- Cleared to Close
- Received in Closing
- Docs Out
- Funded



These are the **statuses** you will see within TPOC. Let's go over them one by one.

Registered

All loans begin here automatically when a new file is Registered in TPOC. Your FNBA AE may contact you for details to begin pre-qualification

Pre-Qualified

Your loan request is Pre-Qualified! If you accept the loan terms offered, you can submit your loan for eligibility/credit review

Submission Review

Your loan documents have been received and are being reviewed for submission to the initial credit review team

Intent to Proceed Received

Borrower has returned the intent to proceed. Appraisal may now be ordered. Contact your AE if you want FNBA to order appraisal

Submitted to UW and Received in UW

Confirmation that your FNBA processor has submitted your loan and it has been received for final underwriting

Conditional Approval

Your loan has been conditionally approved. Check any outstanding conditions online with TPOC

Resubmitted to UW

Conditions have been received and have been re-submitted to underwriting for clear to close review

Cleared to Close

Your loan is clear to close! Our FNBA Closing Coordinator will be contacting you to schedule closing

Received in Closing and Docs Out

Your closing has been scheduled and an FNBA Closer will be working with Title on the final closing package

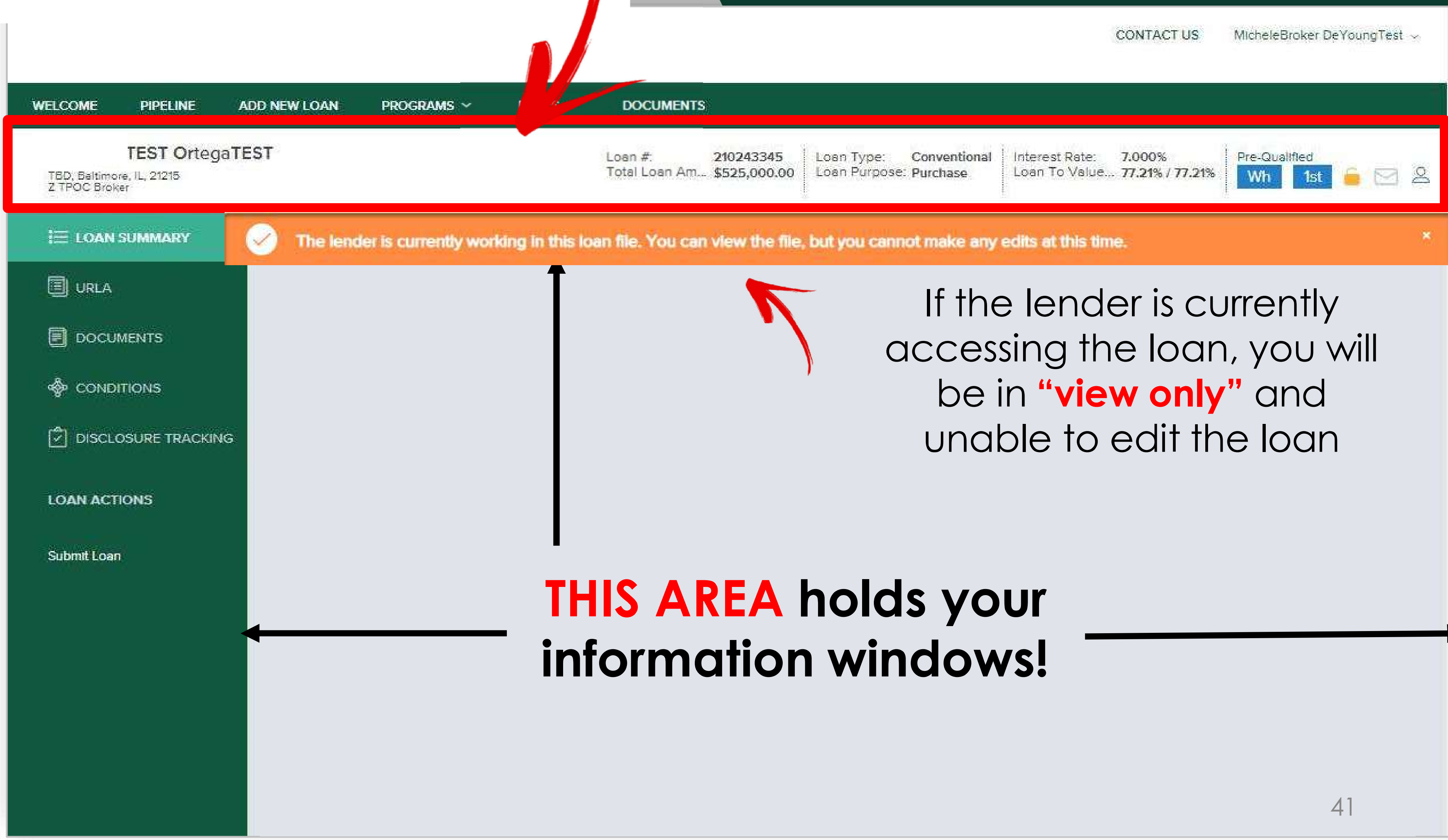
Funded

Your loan is funded! Thanks for working with FNBA! We look forward to doing more loans together!

Details of the Loan Summary

Loan Summary

The **Loan Information Panel** gives you high level details of the loan



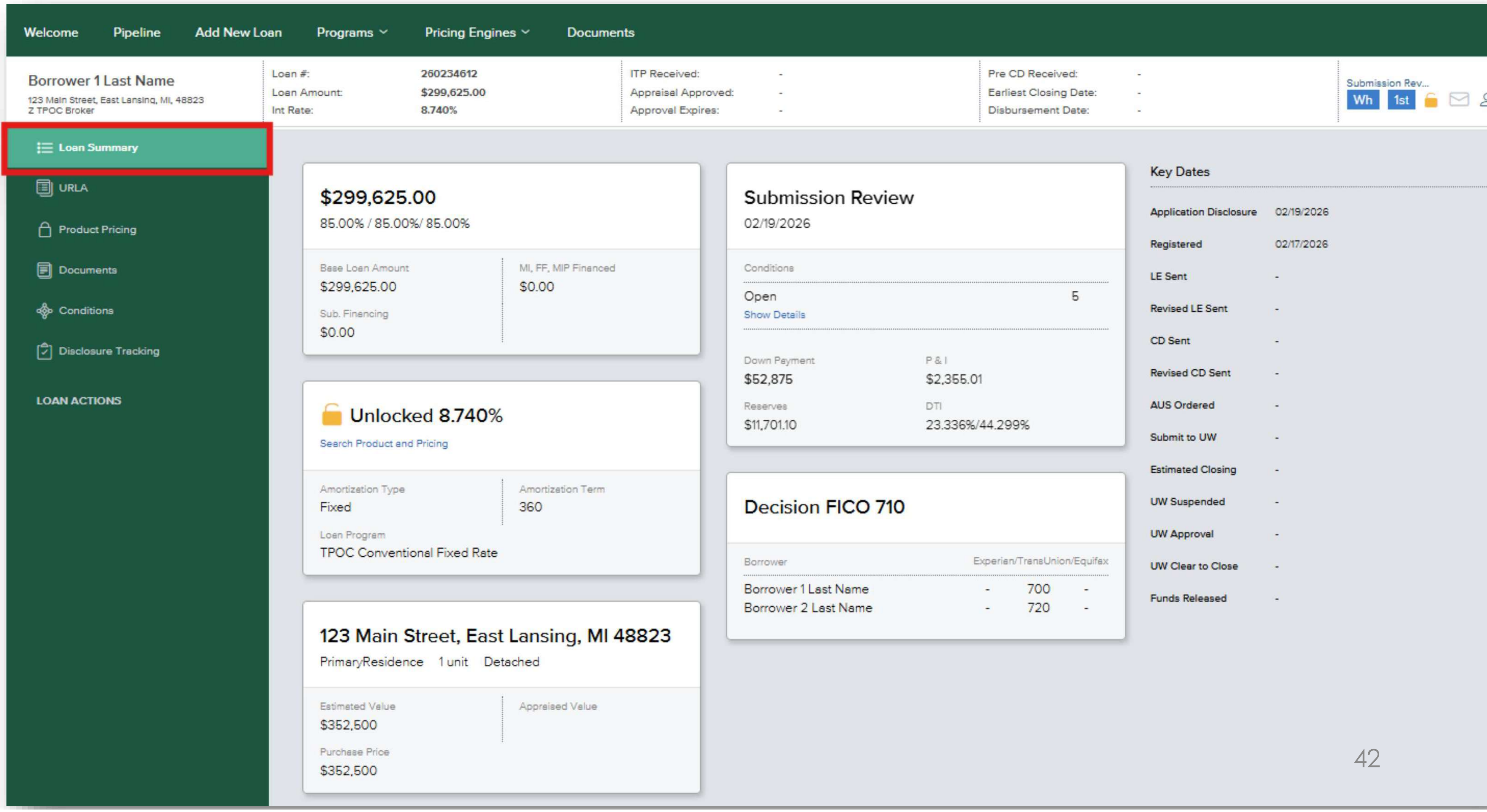
If the lender is currently accessing the loan, you will be in **"view only"** and unable to edit the loan

THIS AREA holds your information windows!

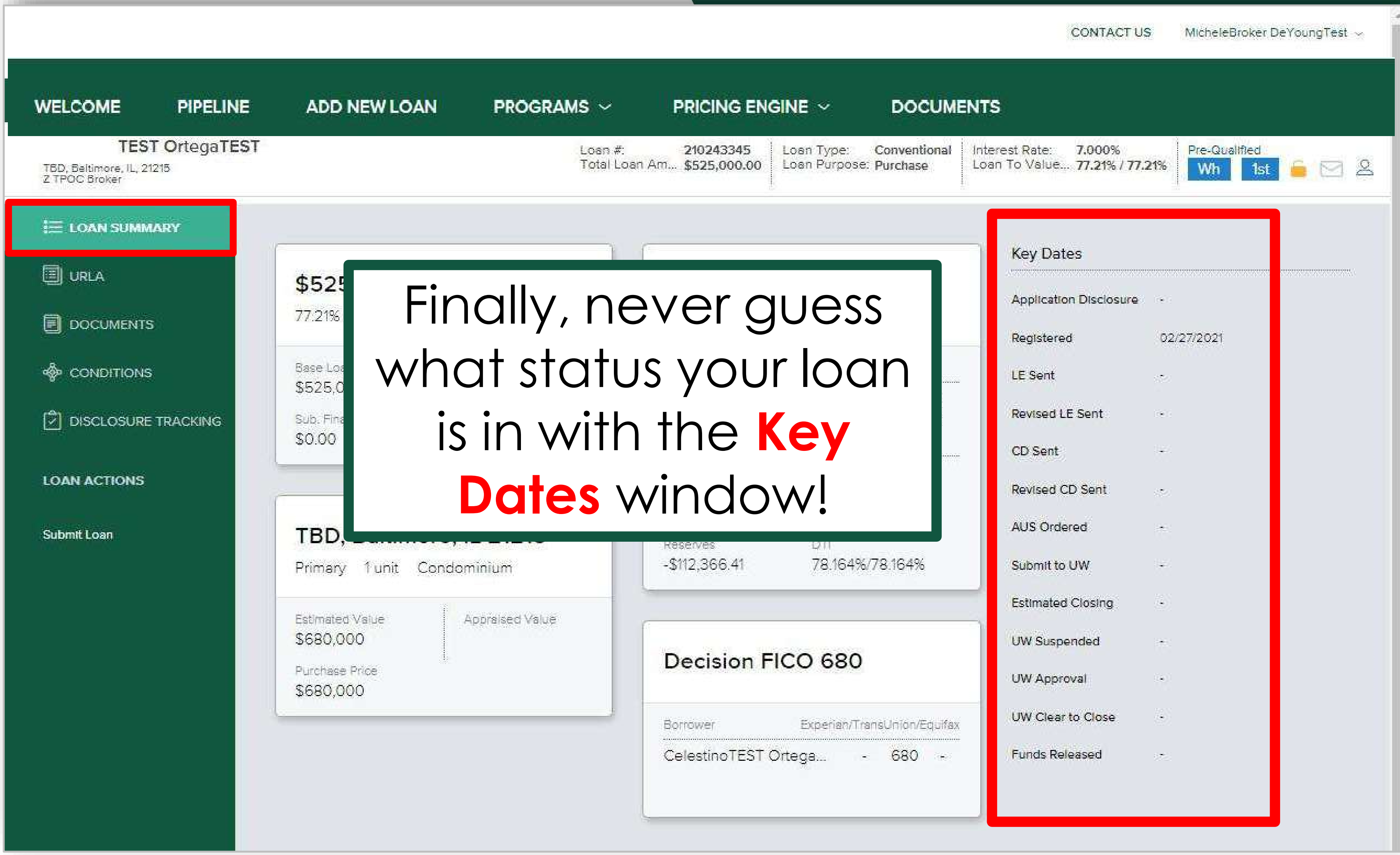
Loan Summary

<u>Info Shown:</u>

- Loan amount and LTV
- Rate (Unlocked or Locked)
- Property Address and Value
- Submission Review Overview
- Credit Score(s)



Loan Summary



Finally, never guess what status your loan is in with the **Key Dates** window!

Loan Navigation Panel

DOCUMENTS allows you to view all disclosures and is where you upload **all documents/conditions**.

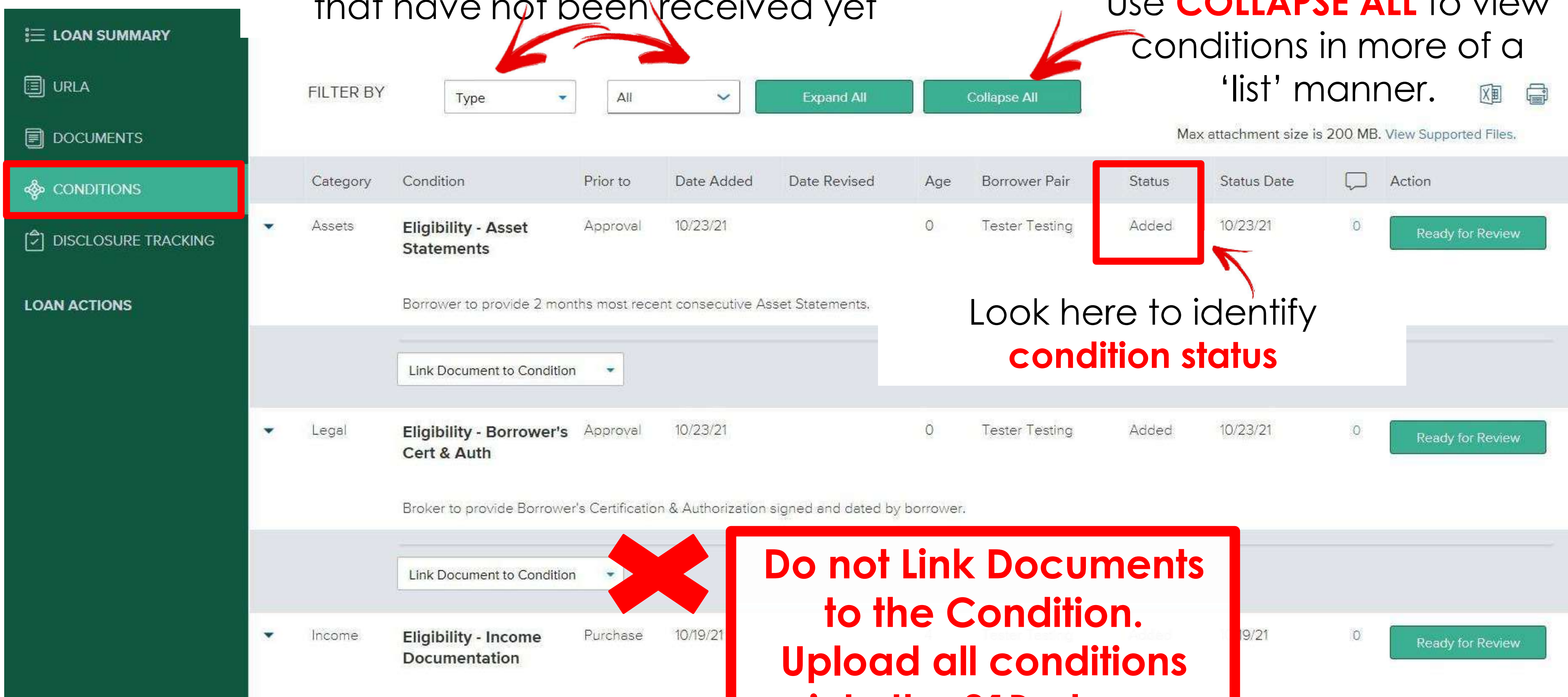
Upload **all DOCUMENTS** into **"01 Broker – Upload Docs" Folder**

Loan Navigation Panel

CONDITIONS are used by FNBA team members to advise of missing docs and approval conditions

Changing your **Filter** can help you easily identify outstanding conditions that have not been received yet

Use **COLLAPSE ALL** to view conditions in more of a 'list' manner.



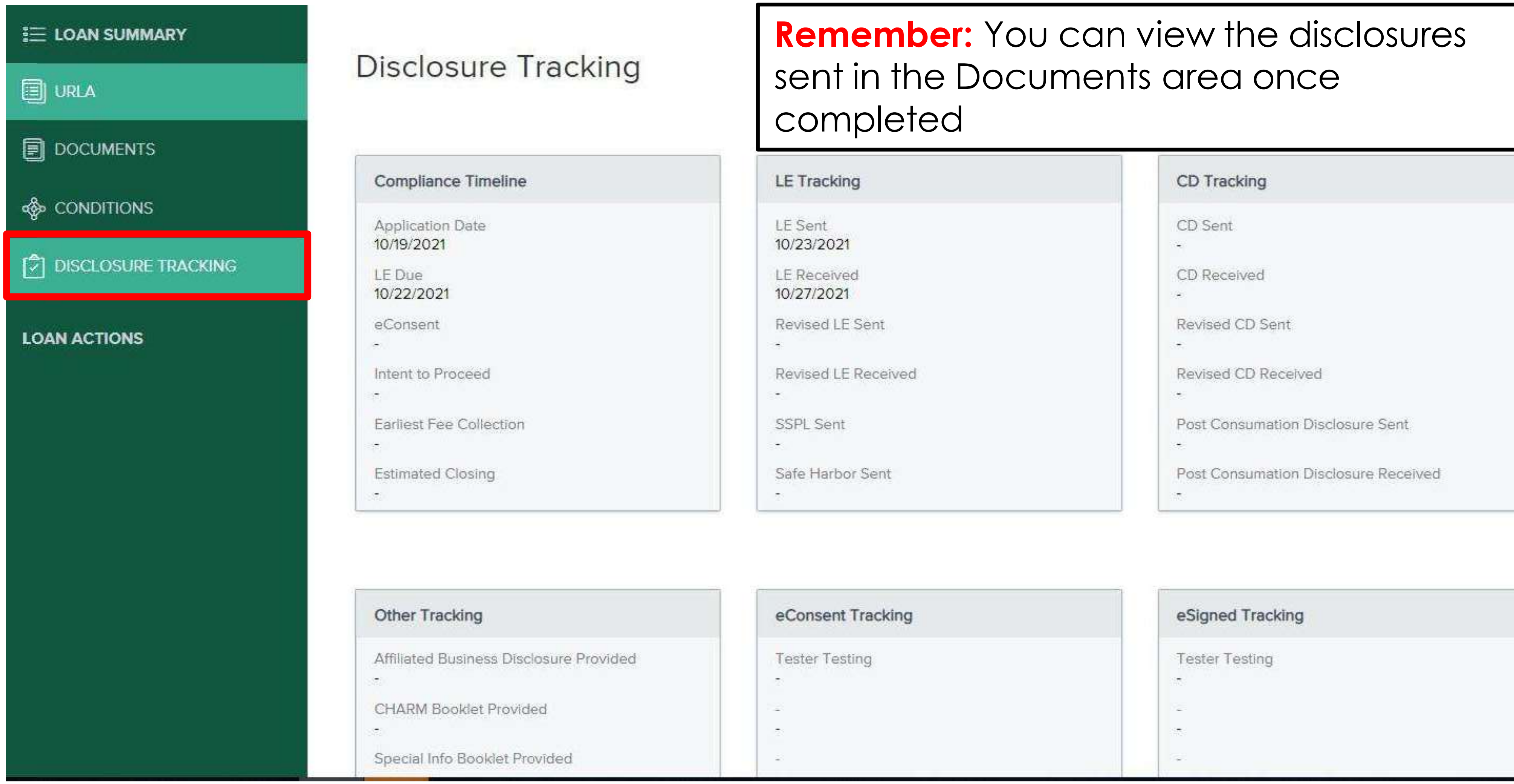
Look here to identify **condition status**

Do not Link Documents to the Condition. Upload all conditions into the 01Broker - Upload Docs Folder in the Documents section

Loan Navigation Panel

Easily track your early disclosures, CD's and consent with **DISCLOSURE TRACKING!**

Remember: You can view the disclosures sent in the Documents area once completed

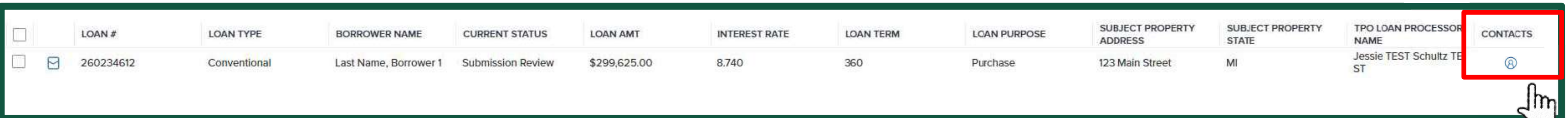


TIPS and TRICKS

Reassigning a Loan File

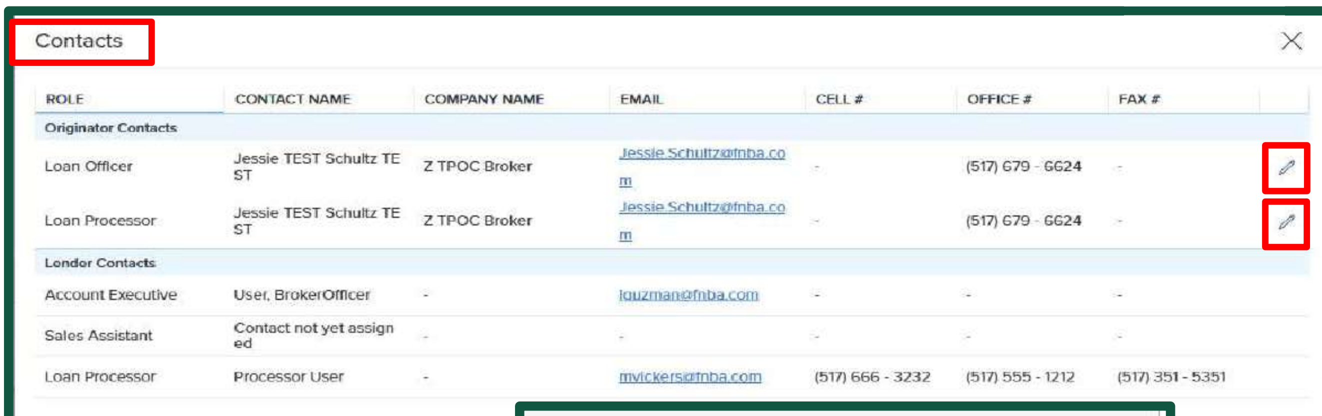
The **reassignment of a loan file** to another Loan Officer or Loan Processor can be done from either your pipeline or while you are in the file

From your **Pipeline View** click on the person icon under Contacts

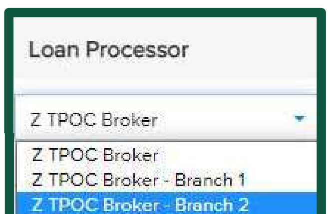


Or while **in the loan file** click on the person icon at the top far right

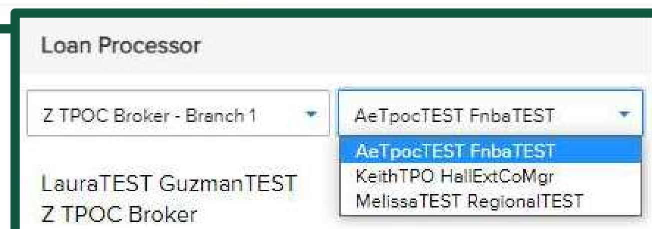
Upon clicking the icon, **contacts** will open. Click on the pencil icon next to the LO or LP contact you wish to change



Select the company location the LO or LP is in



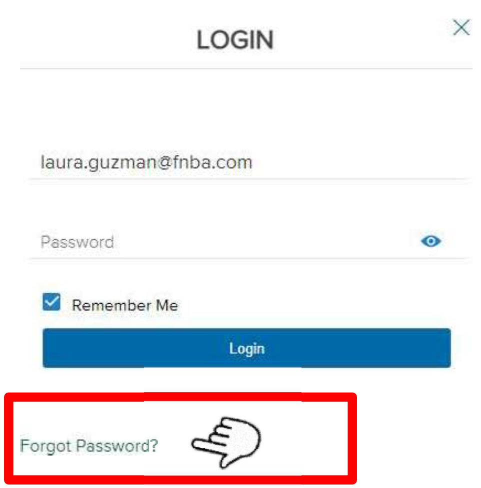
Then select the new contact and click **confirm**

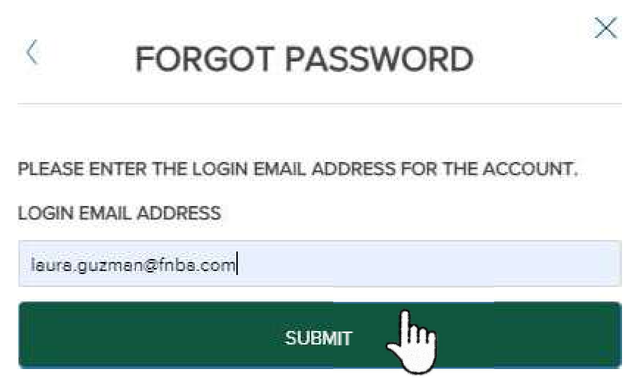


Forgotten Passwords

Minimum **Password Requirements** are:
15 characters in length, 1 UPPER case letter, 1 lower case letter and a numeral

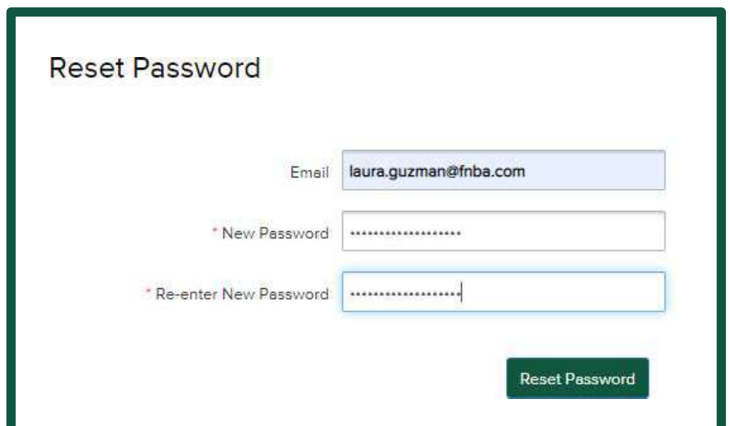
If you can't remember your password, click on "**Forgot Password?**" Enter the email associated with your login and **SUBMIT**





Check your email for **FNBA TPOC Reset Password** and click the link to complete the steps to reset your password (please check spam folders if you cannot locate email in your inbox)

NOTE:
If you do not login for 90 days, your account will get locked and will have to be reset through the FNBA team

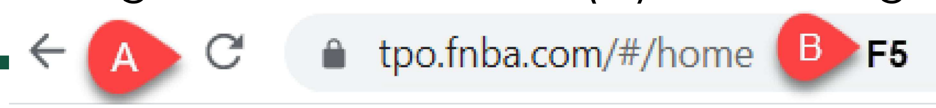


Browser Tips

CHROME is the **recommended Browser** when utilizing the FNBA TPOC Portal. Other supported browsers are Firefox and Microsoft Edge for Windows and Safari for Mac.

Browser settings must allow for Pop-ups and redirects.

Many times, a simple refresh of your browser will resolve issues. You can refresh your web page by either clicking the circular arrow (A), or clicking F5 while in the browser address bar (B).



When a simple refresh doesn't do anything, you may need to exit the portal and Clear Browsing Data history / cached images and files.

If you are not having success after refreshing your browser and clearing history/cache attempt using another supported Browser.

When reaching out to your AE for troubleshooting assistance, please explain in detail what the issue is, what steps were taken and provide snippets of any error messages you are receiving.

12 Month Profit & Loss Program Instructions

There are two documents attached which need to be completed by the person reviewing the profit and loss after reading and acknowledging this instruction form. The first attachment is a questionnaire regarding the borrower's business. The second attachment is a P&L template that needs be reviewed and signed by a certified tax preparer or CPA. Make sure the most recent 12 months of income and expenses are used in the analysis.

Those reviewing the profit and loss holding a license as a CPA, enrolled agent, or annual filing season participant (AFSP) must provide their license number. If the person reviewing the profit and loss statement only has a PTIN designation, documentation identifying their PTIN along with a minimum of 2 years' of experience preparing taxes must be provided (i.e. PTIN renewal 2 or more years prior, letter from tax preparation employment verifying 2+ years' experience, or 2+ years' business existence for owners of tax preparation businesses).

The following definitions apply to the categories listed on the profit and loss template, as well as the questionnaire.

- "Cost of Goods Sold" means the cost to the business to acquire the raw materials used to complete the work or provide the service requested, but does not include materials purchased by the customer directly.
- "Wages/Payroll" means any cost, including benefits, to persons other than the borrower reported under a W2.
- "Contract Labor" means any cost, including benefits, to persons other than the borrower not reported on a W2.
- "Rent" means the cost paid for any space used by the business to bring the good, or service, to market.
- "Advertising" means all costs associated with promoting the business, including: phone book listings, social media, billboards, radio, television, etc…
- "Equipment" means the cost of any equipment used by the business to bring the good, or service, to market including rentals.
- "Repairs/Maintenance" means the cost of parts and labor involved in keeping equipment, goods, or services in usable condition for the continuation of the business.
- "Insurance" means any bond, or insurance used to protect the business against risk in the operation of the business.
- "Sales, General, Admin." Means any cost the business has in general operation, including: phones, utilities, licenses, office supplies, gas, internet, etc…
- "Other" is for any cost not specifically listed above incurred by the business in order to continue to operate.

If any of the expenses defined above are not applicable to the borrower's business, please provide a detail explanation in the appropriate comment box in the questionnaire that follows.

First National Bank of America

12 Month Profit & Loss Program Questionnaire

1. Name of tax preparer's business: ____
2. Does the tax preparer own this business? __________________
3. How long has the tax preparer's business been in existence? ______ yrs ______ mths
4. How long has the tax preparer worked for their current company? _______________
5. How long has preparer filed the borrower'(s) self-employed taxes (in years):_____________
6. How many years has the tax preparer had their PTIN? ______________
7. What is the tax preparers designation or certification?

   ☐ CPA ☐ Enrolled Agent ☐ Annual Filing Season Participant (AFSP) ☐ PTIN
8. What is the NAICS code for the borrower's business?
   (Ensure that this code is as accurate as possible, https://www.naics.com/search/)
9. How did you determine "Total Gross Income"?
   ☐ Business Bank Statements ☐ Personal Bank Statements ☐ Other (explain in text below)
10. How did you verify the Business Expenses?
   ☐ Business Bank Statements ☐ Personal Bank Statements ☐ Other (explain in text below)
11. If Bank Statements were used, which account #'s?:

   ____

   If Bank Statements were not used, then what was used to complete this form?

   ____
12. Are income and expenses consistent from month to month or seasonal?

Please provide a detailed description of the borrower's business, including how income is generated, along with the type of expenses incurred. For explanations on $0 expense items go to page 3:

By signing below the person reviewing the profit and loss statement acknowledges and understands the definitions listed on the instruction page, and has accurately represented them to the borrower's business on these forms.

Signature of person reviewing this form

Print Name of person reviewing form

Date of Review (mm/dd/yyyy)

Borrower Name	
Name of Borrower's Business	
Years in Operation	
Ownership %(i.e.100=100%)	%

(Please ensure you are reporting most recent 12 month time frame)

Period Beg (mm/dd/yyyy)	
Period Ending (mm/dd/yyyy)	

Income	
Total Gross Income	

Expenses (if $0 or none, need to explain why below)	
COGS / Cost of Services	
Wages/Payroll	
Contract Labor	
Rent	
Advertising	
Equipment	
Repairs/Maintenance	
Insurance	
Sales, General, Admin.	
Other	

Total Expenses
$ 0.00

Net Income (loss)
$ 0.00

Qualifying Income (loss)
$ 0.00

Reviewer Name:

Reviewer Address:

Reviewer Phone:

Reviewer Statement
For the purpose of mortgage application qualification only, I determined this profit and loss statement to reasonably reflect the income and expenses of the business described. I certify that I am independent from the borrower, mortgage broker, bank, and title company. I have no financial, or other interest in the business described other than assisting to complete tax, or financial records. I am not receiving any compensation contingent on the closing of any loan related to the borrower.
______________________ Signed
____________ Date
_______________________ PTIN #

Please refer to the profit and loss instruction page for details on what expenses should be included in each category listed.

Explanation for why an expense is not applicable to the borrower's business:

- Cost of goods sold/Cost of Services: ____
- Wages/Payroll:____
- Contract labor:____
- Rent:____
- Advertising:____
- Equipment:____
- Repairs/Maintenance:____
- Insurance:____
- Sales, General, Admin:____
- Other: ____

Save As | Print | Reset Form

Equal Housing Lender

First National Bank of America

Bank Statement Income Questionnaire

To accurately assess your income using bank statements, you must complete the following questionnaire to the best of your knowledge.

Name:_____________________________ Business Name:____________________________

1. Percentage of ownership in the business: ___________________________
2. Business Organizational Type (check one below)

   ◯ DBA ◯ Partnership ◯ LLC ◯ Corporation

3. Please describe the nature of your business, and how you generate income (please be specific):

4. Number of employees/contractors you pay: _________________________
5. Gross Annual Revenue: ____
6. Deposit methods of income (check all that apply)
   - ☐ Paypal / Zelle / Venmo
   - ☐ Check
   - ☐ Credit Card
   - ☐ Cash
   - ☐ Wire
7. Do you incur these expenses for your business? If you mark "No", please explain why it does not apply.

	Yes	No	
a. Advertising	☐	☐	__________________________________
b. Space (Rent/Lease)	☐	☐	__________________________________
c. Payroll (wages paid other than to applicant)	☐	☐	__________________________________
d. Insurance	☐	☐	__________________________________
e. Cost of Goods Sold	☐	☐	__________________________________
f. General (Travel / Sales / Admin)	☐	☐	__________________________________

____ ___________________________________

Signature Date

V2.3 030424

Print Reset Form

Borrower Income Questionnaire

1. Describe your business, including the types of services/goods provided, where the service/good is provided, and how you are paid:

2. What types of expenses do you have (what are the larger categories)?

3. Do your customers or clients typically pay for certain significant expenses directly (e.g. materials, supplies, or equipment), or do you pay for them and the customer or client reimburses you?

4. Does your business operate from your home, provide on-site services, operate from a location, or other?

I, the undersigned person attest that the information contained in this form is true to the best of my knowledge, and I acknowledge and understand that misrepresentation of information in connection with a mortgage application is a federal crime punishable by monetary fines, and/or imprisonment.

Signature of borrower

Date

Save As | Print | Reset Form

Expense Ratio Program Instructions

The person preparing the expense ratio must complete the attached questionnaire after reading and acknowledging this instruction form. The person preparing the expense ratio must include all relevant expenses for the listed borrower's business covering a period of 12 consecutive months, beginning no earlier than January 1st of the previous calendar year. Relevant expenses should include the following non-exhaustive list:

- Cost of goods sold for the acquisition of materials used to complete the work or provide the service requested paid for by the borrower, and not paid for separately by the customer (for example: paint, bricks, lumber, concrete, stone, hardware, cleaning supplies, shingles, etc…)
- Wages/Payroll for any cost, including benefits, to persons reported under a W2 that are not the borrower.
- Contract Labor for any cost, including benefits, to persons other than the borrower not reported on a W2.
- Rent for the cost paid for any space used by the business.
- Advertising costs for anything associated with promoting the business, such as phone book listings, social media, billboards, radio, television, etc…
- Equipment expense for the cost of any equipment used by the business including rentals.
- Repairs/Maintenance for the cost of parts and labor involved in keeping equipment, goods, or services in usable condition for the continuation of the business.
- Insurance for any bond, or insurance used to protect the business against risk in the operation of the business.
- Any other sales, general, or administration cost of the business for general operation, such as phones, utilities, licenses, office supplies, gas, internet, etc…
- Debt expense for any loans taken by the business in order to continue to operate.
- Any other expense not listed paid by the business in order to continue to operate.

If any of the expenses defined above are not applicable to the borrower's business, please provide a detail explanation in the appropriate comment box in the questionnaire that follows. All fields in the attached questionnaire must be completed.

Any preparer registered to file taxes as a PTIN without another certification (Certified Public Accountant, Annual Filing Season Participant, or Enrolled Agent) must provide verification of at least 2 years tax preparation experience, or a minimum of 50 tax returns filed. Years of experience may be proven by existence of the PTIN's self-employed tax preparation business, or evidence from the PTIN's employer.

First National Bank of America

Expense Ratio Program Questionnaire

Preparer Information

1. Preparer's name:______________________________
2. Preparer's business: ___________________________ Years in operation:___________
3. Preparer's business address:____
4. Is the preparer self-employed? _________________________
5. How long has the preparer worked for their current company? _________________
6. PTIN (if applicable):_____________________ Years registered:_____________
7. What is the preparer's designation or certification?

☐ CPA ☐ Enrolled Agent ☐ Annual Filing Season Participant (AFSP) ☐ PTIN

Borrower Information

8. NAICS code of borrower's business:______________ (https://www.naics.com/search/)
9. Borrower's business type (select one below):

◯ DBA ◯ Partnership ◯ LLC ◯ Corporation

10. Borrower's percentage of business ownership:___________%
11. Method of business deposits (check all that apply)
    - ☐ Paypal / Zelle / Venmo
    - ☐ Check
    - ☐ Credit Card
    - ☐ Cash
    - ☐ Wire
12. Time period review start and end date: __________________ to __________________

Please provide a description of the business, including how income is generated, the cost of goods/services sold, marketing, and labor (employees/other):

Explanation for any expense that is not applicable to the borrower's business

- Cost of goods sold:
- Wages/Payroll:
- Other labor:
- Rent:
- Advertising:
- Equipment:
- Maintenance:
- Insurance:
- Debt service:

EXPENSE RATIO: ____________________ %

I, the undersigned person preparing this expense ratio acknowledge and understand the instruction page, and have completely and accurately represented such instructions in determining the expense ratio of the borrower's business. In addition, I acknowledge that no compensation has been received in relation to the application for credit, independence from the borrower, and misrepresentation of information in connection with a mortgage application is a federal crime punishable by monetary fines, and/or imprisonment.

______________________________ ______________________

Signature of preparer Date

Save As Print Reset Form