

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.

Remove of older Duplicates
Remove Duplicate Tasks

Product Code: 2-APT Brokered Loan

Program Identifier:
Freddie:
FNMA:
CHENOA/State Bond Fee Setup? No
Utilizing the FHLB Grant? No

SERVICE PROVIDER (VENDOR) DATA ENTRY

Where to order Title:
Click Here to redirect to Contacts

Name Comp: FLYING S TITLE ANACONDA
Address: 100 E PARK AVE
City: Anaconda
State: MT
Zip: 59711

CRITICAL AUS SUBMISSION FIELDS:

Construction Type: Site Built
Subject Property Yr Built: 1915

NON PRODUCT SPECIFIC REQUIRED FIELDS NOT ON BORROWER SUMMARY PRIOR TO CLOSING

ALL LOANS:
App+5? (Y/N):
App+5 Account ID:
1003 Signature date:
LE Issued Date:

SERVICES THAT MUST BE RAN PRIOR TO DISCLOSING/REQUIRED SERVICE FIELDS

PLEASE RUN IN ORDER:

1) USPS Validation: Validate Address
2) Flood: Flood
3) Credit: Credit
4) Conv Mt: MI
5) Ice Fees: Fees

- 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.

Borrower Summary - Origination

Channel: Brokered

Current Status: Active Loan
Application Date: 05/15/2026
Submitted to Processing: 11/11/11

Borrower Information
No co-applicant
Order Fraud

Borrower
Co-Borrower
Copy From Borrower

- 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-

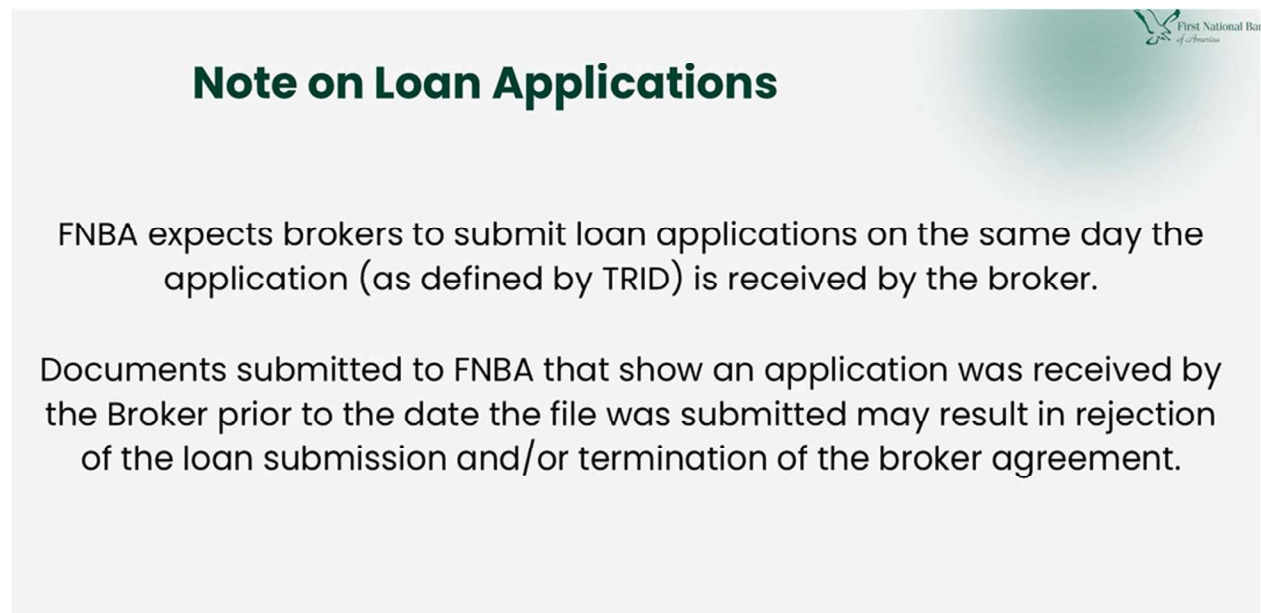
How to sign in to TPO account- [TPOC Training Videos on Vimeo](#)

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

A presentation slide titled "Note on Loan Applications" with the FNBA logo in the top right corner. The slide contains two paragraphs of text. The first paragraph states that FNBA expects brokers to submit loan applications on the same day the application (as defined by TRID) is received by the broker. The second paragraph states that documents submitted to FNBA showing an application was received by the Broker prior to the date the file was submitted may result in rejection of the loan submission and/or termination of the broker agreement.

Note on Loan Applications

FNBA expects brokers to submit loan applications on the same day the application (as defined by TRID) is received by the broker.

Documents submitted to FNBA that show an application was received by the Broker prior to the date the file was submitted may result in rejection of the loan submission and/or termination of the broker agreement.

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:																	
<table><tr><td>FNBA Origination Fee:</td><td>\$1,350</td></tr><tr><td>FNBA Processing Fee:</td><td>\$505</td></tr><tr><td>FNBA Tax Service Fee:</td><td>\$75</td></tr><tr><td>FNBA Vacant Land Fee:</td><td>2% origination in lieu of prepayment fee</td></tr></table>		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								
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Mortgagee:

First National Bank of America-ISA OA
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@flanagansstatebank.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.***



FNBA TPOC

Wholesale Systems Training

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.

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

Logging in for the first time



Non-QM
Because
one size **DOES NOT**
..... **FIT ALL**

IMPORTANT LOGIN INSTRUCTIONS!
Do NOT check the "Internal User" checkbox when logging in.
If you are logging in using your initial or temporary password, you must change it upon login to a permanent password.
** Login Passwords must contain 15 characters and must include an Upper case letter, a lower case letter and a number.

Contact Info:
WHOLESALE
Toll Free: 800-400-5451
Broker Desk email: resbrokers@fnba.com
Website: www.fnba.com/wholesale
Wholesale Flex Pricer

CORRESPONDENT
Toll Free: 800-636-3429
Correspondent email: requests@fnba.com
www.fnba.com/correspondent

QUICK TIP: For price quote, click Wholesale Flex Pricer

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



IMPORTANT LOGIN INSTRUCTIONS!
Do NOT check the "Internal User" checkbox when logging in.
If you are logging in using your initial or temporary password, you must change it upon login to a permanent password.
** Login Passwords must contain 15 characters and must include an Upper case letter, a lower case letter and a number.

Contact Info:
WHOLESALE
Toll Free: 800-400-5451
Broker Desk email: resbrokers@fnba.com
Website: www.fnba.com/wholesale
Wholesale Flex Pricer

CORRESPONDENT
Toll Free: 800-636-3429
Correspondent email: requests@fnba.com
Website: www.fnba.com/correspondent
Correspondent Quick Quote

LOGIN

☐ Internal User

☒ Remember Me

① Clicking Continue will redirect you to login in a new window

Continue

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

Changing your password



WELCOME PIPELINE ADD NEW LOAN PROGRAMS PRICING ENGINE DOCUMENTS

CONTACT US

LauraTEST GuzmanTEST

LauraTEST GuzmanTEST

Manage Account

Change Password

Logout

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

Change Password

Email laura.guzman@fnba.com

* Current Password

* New Password

* Re-enter New Password

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

Cancel

Save

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

User Rights

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



Contact Us

Jessie Iles/ Schultz Iles/

Welcome

Pipeline

Add New Loan

Programs

Pricing Engines

Documents

IMPORTANT INFORMATION - WORKING WITH FNBA

Updated 01.27.25

- **PROPERLY CLOSE A LOAN in the Portal:** When exiting a loan file click on the PIPELINE Menu item in the green banner. This will ensure that an FNBA TeamMember can access your documents quickly. **Closing out of a loan incorrectly, may cause an hour or more delay.**
- **NEW PRICING ENGINE:** We have added a new Pricing Engine in the Portal. You can run your scenario to ensure eligibility and rate. Look for this item in the left-hand menu.

Recently Accessed Loans

260234612
Last Name, Borrower 1 & Last Name, Borrower 2
\$299,625.00, Conventional, Detached

Lender Key Contacts

105591 - Andrew Bourne
877-335-7659
abourne@fnba.com

1055178 - Kelli Hall
877-324-8417
khall@fnba.com

2247921 - Kyle Jones
877-679-8553
Kyle.Jones@fnba.com

859819 - Peter Bjorlie
877-303-7237
peter.bjorlie@fnba.com

PaydAE User

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

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.

Pipeline



Choose **pipeline** to see all your loans in a list format

Contact Us

Jessie TEST Schultz TEST

Welcome

Add New Loan

Documents

Programs

Pricing Engines

Documents

Pipeline

Pipeline

Channel View All Loans Loan Status Current

☐ ☒ ☐

LOAN # 260234034

LOAN TYPE Conventional

BORROWER NAME Last Name, Borrower 1

CURRENT STATUS Registered

LOAN AMT \$299,625.00

INTEREST RATE

LOAN TERM 360

LOAN PURPOSE Purchase

SUBJECT PROPERTY ADDRESS TBD

SUBJECT PROPERTY STATE AZ

TPO LOAN PROCESSOR NAME LauraTEST GuzmanTES

CONTACTS

Loan # Search

Archive

QUICK TIP:

Select Archived to access closed loans

QUICK TIP:

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

Add New Loan

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



Contact Us Jessie TEST Schultz TEST

Add New Loan

Welcome Pipeline

Programs Pricing Engines Documents

1 Select Contacts 2 Loan Data Source

Add Loan Officer Contact

Loan Officer Company *	Loan Officer *
Z TPOC Broker	Select contact
Z TPOC Broker Company	Loan Officer Cell: Office: Fax:

Cancel Save

*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

Programs



WELCOME PIPELINE ADD NEW LOAN

CONTACT US

Michela Broker DeYoung Test

PROGRAMS

Loan Programs

Non-QM Loan Programs

First National Bank of America has been a full service residential lender for over 60 years specializing in Non-QM Loans. All of our loan programs are available to SSN or ITIN borrowers using any of our income documentation methods. We say YES when other banks say NO!

ALTA Loan Program

A great solution for the Agency Fallout borrower, Non-QM, Self-Employed or ITIN. Full and alternative doc accepted.

ALT-A

Near Miss Mortgage

Terrific solution for a borrower with a previous bankruptcy, foreclosure or short sale. No seasoning is required on the credit event. Full or alternative docs accepted.

Near Miss Mortgage

Want to talk to a member of our team? Call 1-800-400-5451

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

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

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 Program 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

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.

Add New Loan

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



Contact Us Jessie TEST Schultz TEST

Welcome Pipeline **Add New Loan**

Programs Pricing Engines Documents

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.

A screenshot of a web application interface. At the top, there are two numbered steps: 1. Select Contacts and 2. Loan Data Source. Below this is a modal dialog box titled "Add Loan Officer Contact". Inside the dialog, there are two main sections. The left section is for "Loan Officer Company *" and has a dropdown menu showing "Z TPOC Broker". Below this is a box containing a person icon, the text "Z TPOC Broker", and "Company". The right section is for "Loan Officer *" and has a dropdown menu showing "Select contact". Below this is a box containing a person icon, the text "Loan Officer", and fields for "Cell:", "Office:", and "Fax:". At the bottom right of the dialog are "Cancel" and "Save" buttons. In the background, there are buttons for "Cancel", "Next", and "Previous".

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

Importing the MISMO 3.4

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

Register Wholesale Loan

☒ Import Loan Data From ULAD (DU MISMO 3.4) File ①

☐ Manual

 mismo TEST-10112021.xml 24 KB 10/11/2021 02:54 PM

.fnm files cannot be uploaded

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

 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

MISMO 3.4 File Tips

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



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.

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.

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

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)

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

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

Licensing Issues Error

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

Error Occurred...

Our records indicate there are licensing issues that exist for this loan. Please contact your Account Executive for assistance.

URLA / Lender Loan Information

Select Borrower Pair
License Error

Subject Property
Street Address
Unit Type
City
County
Unit #
Subject Property State
Zip Code
Select an ...
Number of Units
Year Built

Community Property State
☐ At least one borrower lives in a community property state
☐ The property is in a community property state

Purpose of Loan
☐ Purchase
☐ Cash-Out Refi

Property Will Be
☐ Primary
☐ Secondary
☐ Investment
Gross Rent \$
Occup. Rate %

LOAN SUMMARY

Additional Information
Additional Information
Lender Loan Information
L1. Property and Loan ...
L2. Title Information
L3. Mortgage Loan Inf...
L4. Qualifying the Borr...
Borrower Information
1a. Personal Information
1a. Current/Former/Ma...
Employment and Income
Current Employment/...
IF APPLICABLE, Comp...
IF APPLICABLE, Comp...
Income from Other So...
Assets and Liabilities
Assets - Bank Account...
Other Assets and Cre...
Liabilities - Credit Car...
Other Liabilities and E...
Real Estate
3a-c. Property You O...
Loan and Property Infor...

Error Occurred...

Our records indicate there are licensing issues that exist for this loan. Please contact your Account Executive for assistance.

Save / Register

Next

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

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.



Contact Us Jessie TEST Schultz TEST

Welcome Pipeline Add New Loan Programs Pricing Engines Documents

Loan #:
Loan Amount:
Int Rate:

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 M...

URLA Continuation

Product Pricing

Documents

Conditions

LOAN ACTIONS

Import Additional Data

ITP Received:
Appraisal Approved:
Approval Expires:

Pre CD Received:
Earliest Closing Date:
Disbursement Date:



Error Details

Select Borrower Pair
Borrower 1 Last Name & Borrower 2 Last Name

Borrower/Additional Information

Co-Borrower/Additional Information

FIELD ID	REQUIRED FIELD NAME	FORM	FIELD
4074	Borr Date Authorized Credit R...	Not available on Form	MM / DD / YYYY
CX.BROKER...	Please select how the appraisal...	Not available on Form	Select an Option
CX.IS.VACA...	Is this Vacant Land?	Not available on Form	Select an Option
CX.NEW.CO...	Is the Seller of the property th...	Not available on Form	Select an Option
CX.RESI.UNC...	Income Type	Not available on Form	Select an Option

Save / Register

Cancel

Save

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

Successful Registration

The screenshot shows the First National Bank of America website. At the top, there is a navigation bar with links: Welcome, Pipeline, Add New Loan, Programs, Pricing Engines, Documents, Contact Us, and Jessie TEST Schultz TEST. Below the navigation bar, a success notification box is displayed with a green checkmark and the text: "Success Loan saved successfully...". To the right of the notification, a table displays loan details. A red arrow points to the success notification, and another red arrow points to the "Registered" status in the table.

Borrower 1 Last Name		Loan #:		Loan Amount:		Int Rate:		ITP Received:		Pre CD Received:	
TBD, MI	Z TPOC Broker	260234612		\$299,625.00				Appraisal Approved:		Earliest Closing Date:	
								Approval Expires:		Disbursement Date:	

Registered Wh 1st

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

Exit the Registration



Contact Us Jessie TEST Schultz TEST

Welcome

Pipeline

Add New Loan

Programs

Pricing Engines

Documents

Borrower 1 Last Name

TBD, MI
Z TPOC Broker

Loan #:
260234612

Loan Amount:
\$299,625.00

Int Rate:

ITP Received:
-

Appraisal Approved:
-

Approval Expires:
-

Pre CD Received:
-

Earliest Closing Date:
-

Disbursement Date:
-

Registered
Wh 1st



Loan Summary

URLA

Additional Information

Lender Loan Information

L1. Property and Loan Informat...

L2. Title Information

L3. Mortgage Loan Information

L4. Qualifying the Borrower - ...

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Information for Government M...

URLA Continuation

Registered
Loan Pre-
Qualified

1 2 3 4 5 6 7 8 9 10

Registered

Loan Pre-
Qualified

Loan Submitted

Credit Decision

ITP Received

Conditional
Approval

Clear to Close

Closing
Scheduled

Funding

Broker Pkg
Created

\$299,625.00

85.00% / 85.00% / 85.00%

Base Loan Amount

\$299,625.00

Sub. Financing

\$0.00

MI, FF, MIP Financed

\$0.00

Unlocked 0.0000%

Registered

02/17/2026

Conditions

Open

Show Details

Down Payment

\$52,875

Reserves

P & I

\$832.29

DTI

Key Dates

Application Disclosure

Registered

02/17/2026

LE Sent

-

Revised LE Sent

-

CD Sent

-

Revised CD Sent

-

AUS Ordered

-

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.

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

Next Steps

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,
Broker/Officer 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

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

Prequalified!



Pipeline

Channel View All Loans Loan Status Current

	LOAN #	LOAN TYPE	BORROWER NAME	CURRENT STATUS
☐				
☐	260234612	Conventional	Last Name, Borrower 1	Pre-Qualified
☐	260234034	Conventional	Last Name, Borrower 1	Registered

LOAN AMT	INTEREST RATE	LOAN TERM	LOAN PURPOSE	SUBJECT PROPERTY ADDRESS
\$299,625.00	8.740	360	Purchase	TBD
\$299,625.00	360	360	Purchase	TBD

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: Primary Residence

* 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 for steps below:

1. Please login to into <https://lpo.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. 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.

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

The screenshot shows the 'URLA / Lender Loan Information' form. The left sidebar contains a menu with 'LOAN SUMMARY' and 'URLA' (highlighted with a red box and a red arrow). The main form area is titled 'L1. Property and Loan Information'. It contains several sections: 'Subject Property' (with a red box and a red arrow pointing to the 'Street Address' field, which is labeled '1'), 'Borrower Information' (with a red box and a red arrow pointing to the 'Current Employment' field, which is labeled '2'), and 'Income' (with a red box and a red arrow pointing to the 'Gross Monthly Income' field, which is labeled '2'). The 'Subject Property' section includes fields for 'Subject Property', 'Street Address' (containing 'TBD'), 'Unit Type', 'Unit #', 'City' (containing 'Indianapolis'), 'State' (containing 'Indiana'), 'Zip Code' (containing '46219'), 'County', 'Number of Units', and 'Year Built'. The 'Borrower Information' section includes fields for '1a. Personal Info...', '1a. Current/For...', 'Employment and L...', and 'Current Employment...'. The 'Income' section includes fields for 'Estimated Value' (containing '\$100,000'), 'Appraised Value', 'Gross Monthly Income', 'Base' (containing '\$2,903'), 'Bonuses', 'Commissions', 'Military Entitlements' (containing '\$0'), and 'Other'. A red arrow points from the 'Current Employment' field to the 'Gross Monthly Income' field. A red box highlights the 'Subject Property' section. A red box highlights the 'Borrower Information' section. A red box highlights the 'Income' section. A red box highlights the 'Current Employment' field. A red box highlights the 'Gross Monthly Income' field. A red box highlights the 'Street Address' field. A red box highlights the 'Unit Type' field. A red box highlights the 'Unit #' field. A red box highlights the 'City' field. A red box highlights the 'State' field. A red box highlights the 'Zip Code' field. A red box highlights the 'County' field. A red box highlights the 'Number of Units' field. A red box highlights the 'Year Built' field. A red box highlights the '1a. Personal Info...' field. A red box highlights the '1a. Current/For...' field. A red box highlights the 'Employment and L...' field. A red box highlights the 'Current Employment...' field. A red box highlights the 'Estimated Value' field. A red box highlights the 'Appraised Value' field. A red box highlights the 'Gross Monthly Income' field. A red box highlights the 'Base' field. A red box highlights the 'Bonuses' field. A red box highlights the 'Commissions' field. A red box highlights the 'Military Entitlements' field. A red box highlights the 'Other' field. A red box highlights the 'The property is in a community property state' checkbox.

URLA / Lender Loan Information

Select Borrower Pair
DemoTEST DemoTEST

L1. Property and Loan Information

Subject Property

Street Address
TBD

Unit Type
Select an Option

Unit #

City
Indianapolis

State
Indiana

Zip Code
46219

County

Number of Units

Year Built

Estimated Value
\$100,000

Appraised Value
\$

Gross Monthly Income

Base
\$2,903

Bonuses

Commissions

Military Entitlements
\$0

Other

☐ The property is in a community property state

Save Next

1

2

subject property street address (if Purchase)

borrower's income (if Refinance)

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.

A screenshot of the 'Demographic Information' section of the URLA application. The section title is 'Demographic Information'. Below it is a note: 'This section asks about your ethnicity, sex, and race.' There is a 'Borrower' tab. Below the tab is a note: 'The Demographic information was provided through:'. There are four radio button options: 'Face to Face Interview' (selected), 'Telephone Interview', 'Fax or Mail', and 'Email or Internet'. Below these is a note: '*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.' There are three numbered red circles: 1, 2, and 3. Below them are three dropdown menus: 'Was the Ethnicity of the borrower collected on the basis of visual observation or surname?' (labeled 1), 'Was the Race of the borrower collected on the basis of visual observation or surname?' (labeled 2), and 'Was the Sex of the borrower collected on the basis of visual observation or surname?' (labeled 3). Each dropdown menu has 'Select an Option' as the selected value. The page number '25' is in the bottom right corner.

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

Submit Loan

Required Fields

Broker must confirm receipt of borrower's intent to apply for Joint Credit. Please reach out to your Account Executive for assistance, and You must select the Ethnicity of the Borrower or mark they do not wish to furnish the information.

FIELD ID	FIELD NAME	FORM	FIELD
Borrower Information (2)			
URLA.X264	Co-Borrower Country Of Citizenship	Borrower Information	
URLA.X263	Borrower Country Of Citizenship	Borrower Information	
Not Available on Form (2)			
CX.BROKER.APPRAISAL.AMOUNT	Enter INVOICE Amount for Appraisal, or best estimate	Not Available on Form	
CX.ECOA.BROKE R.JOINT.INTENT	Broker acknowledges confirming that borrowers are applying for Joint Credit?	Not Available on Form	Select an Option

Cancel Save

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

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.

Successful Submission

Contact Us Jessie TEST Schultz TEST



Welcome

Pipeline

Add New Loan

Programs

Pricing Engines

Documents

Borrower 1 Last Name

923 Main Street, East Lansing, MI, 48823

2 TPOC Broker

Loan #:

260234612

Loan Amount:

\$299,625.00

Int Rate:

8.740%

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Information for Government M...

URLA Continuation

Submit Loan

Overview

Application Date

02/19/2026

Borrower

Borrower 1

First Name

Middle Name

Suffix

Last Name

248-240-2385

Cell Phone Number

laura@annurman.com

Email Address

Co-Borrower

Borrower 2

First Name

Middle Name

Suffix

Last Name

248-240-2385

Cell Phone Number

laura@annurman.com

Email Address

Pre CD Received:

Earliest Closing Date:

Disbursement Date:

ITP Received:

Appraisal Approved:

Approval Expires:

Initial Submit Loan Date

Submission Status

Last Submit Loan Date

Confirm

Loan #:

260234612

Loan Amount:

\$299,625.00

Int Rate:

8.740%

ITP Received:

Appraisal Approved:

Approval Expires:

Pre CD Received:

Earliest Closing Date:

Disbursement Date:

Submission Day...

Wh

1st

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

27

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

Documents

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Max attachment size is 200 MB. View Supported Files.

Expand All

Collapse All

Print Fax Cover Sheet

All Borrowers

Tester Testing

01 BROKER - UPLOAD DOCS

BROKER DOCS TO REVIEW

Comments

Comments

Drag & Drop files here or

Drag & Drop files here or

Browse for files

Browse for files



Upload **all DOCUMENTS** into “**01 Broker – 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

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

Broker-Upload Docs

The screenshot displays the First National Bank of America loan portal. The top navigation bar includes links for Welcome, Pipeline, Add New Loan, Programs, and Pricing Engines. The main content area shows the 'Borrower 1 Last Name' section with loan details: Loan # 260234612, Loan Amount \$299,625.00, and Int Rate 8.740%. Below this is the 'Loan Summary' section with the address 123 Main Street, East Lansing, MI, 48823. The 'Documents' section is highlighted, showing a list of documents: Asset Statement - 1 Month (27 KB), Asset Statement - 2 Month (27 KB), ID (25 KB), Income Docs (26 KB), ITIN (25 KB), Purchase Agreement (27 KB), and REO Docs (26 KB). A red box highlights the '01 BROKER - UPLOAD DOCS' link. A red arrow points to the 'Drag & Drop files here or Browse for files' button. Another red arrow points to the 'Close and Refresh' button. A third red arrow points to the 'Completed' status of the 'Purchase Agreement' document, which is 26.31 KB and 100% completed. A fourth red arrow points to the 'Processing' status of the 'Purchase Agreement' document, which is 26.31 KB and 0% processed. A hand icon points to the 'Close and Refresh' button. The text 'Your documents will begin downloading' is displayed at the bottom.

01 BROKER - UPLOAD DOCS

Drag & Drop files here or Browse for files

Close and Refresh

Purchase Agreement... 26.31 KB 100 % Completed

Purchase Agreement... 26.31 KB 0 % Processing

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

Exit the Submission



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	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?

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

Submission Review



Pipeline

Channel		Wholesale	View	All Loans	Loan Status	Current						SUBJECT ADDRESS
		LOAN #		LOAN TYPE	BORROWER NAME	CURRENT STATUS	LOAN AMT	INTEREST RATE	LOAN TERM	LOAN PURPOSE		
☐	☒	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

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

Submission Review

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

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

Conditions

≡

LOAN SUMMARY

📄

URLs

📄

DOCUMENTS

🔗

CONDITIONS

📋

DISCLOSURE TRACKING

LOAN ACTIONS

🔍

FILTER BY

Type

All

Expand All

Collapse All

Max attachment size is 200 MB. View Supported Files.

📄

🖨

Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
Income	Eligibility - Income Documentation	Purchase	10/19/21		4	Tester Testing	Added	10/19/21	0

Borrower to provide Income Documents to verify income for the program type selected.

Ready for Review

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

Condition Uploads



WELCOME PIPELINE ADD NEW LOAN PROGRAMS PRICING ENGINE DOCUMENTS

Tester Testing

1 House, McDonough, GA, 30253
Z TPOC Broker

CONTACT US LauraTEST GuzmanTEST

Loan #: 211057408
Total Loan Am... \$224,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 5.750%
Loan To Value... 80.00% / 80.00%

Submission Review
Wh 1st

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Privacy Policy Statement

Max attachment size is 200 MB. View Supported Files.

All Borrowers

Tester Testing

01 BROKER - UPLOAD DOCS

BROKER DOCS TO REVIEW

Expand All

Collapse All

Print Fax Cover Sheet



Comments

Drag & Drop files here or

Browse for files



Comments

Drag & Drop files here or

Browse for files

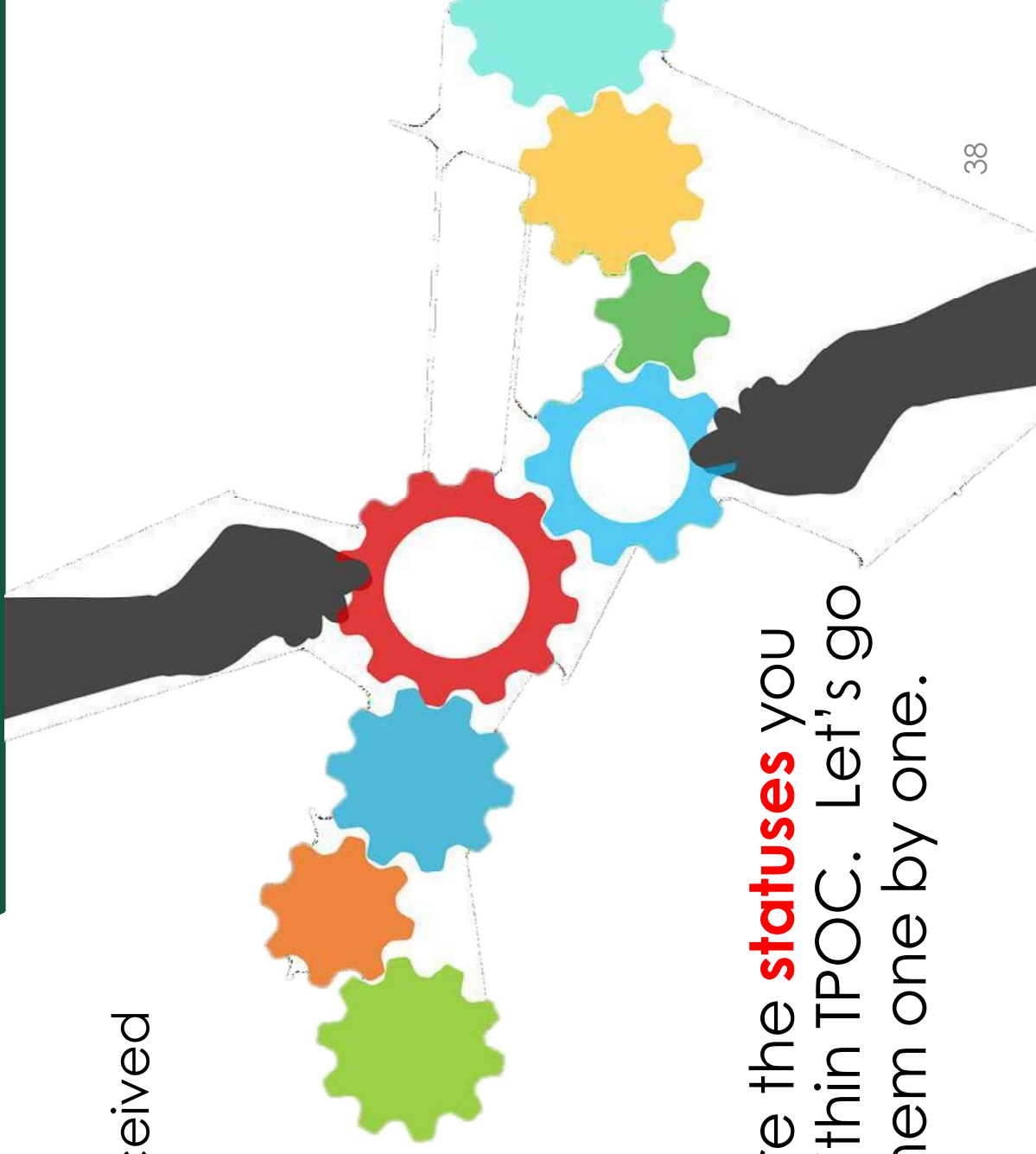


What's My Loan Status?

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

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

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

Loan Summary

The screenshot shows a web application interface for loan management. A red box highlights the 'Loan Information Panel' at the top, which contains loan details. A red arrow points from the text 'The Loan Information Panel gives you high level details of the loan' to this panel. Another red arrow points from the text 'THIS AREA holds your information windows!' to the orange status bar below the panel. A black arrow points from the text 'If the lender is currently accessing the loan, you will be in "view only" and unable to edit the loan' to the same orange bar. The interface includes a top navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', and 'PROGRAMS'. The left sidebar contains a menu with 'LOAN SUMMARY' (selected), 'URLs', 'DOCUMENTS', 'CONDITIONS', 'DISCLOSURE TRACKING', 'LOAN ACTIONS', and 'Submit Loan'. The top right shows user information for 'Michele Broker DeYoung Test'.

WELCOME PIPELINE ADD NEW LOAN PROGRAMS

TEST OrtegaTEST
TBD, Baltimore, IL, 21215
Z TPOC Broker

CONTACT US Michele Broker DeYoung Test

DOCUMENTS

Loan # 210243345
Total Loan Am... \$525,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 7.000%
Loan To Value... 77.21% / 77.21%

Pre-Qualified
Wh 1st

The lender is currently working in this loan file. You can view the file, but you cannot make any edits at this time.

LOAN SUMMARY

URLs

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Submit 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!

Info Shown:

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

Loan Summary

Loan Summary

URLA

Product Pricing

Documents

Conditions

Disclosure Tracking

LOAN ACTIONS

123 Main Street, East Lansing, MI 48823

Z TPOC Broker

260234612

\$299,625.00

8.740%

Loan #:

Loan Amount

Int Rate:

260234612

\$299,625.00

8.740%

Base Loan Amount

\$299,625.00

Sub Financing

\$0.00

MIL FF, MIP Financed

\$0.00

Unlocked 8.740%

Search Product and Pricing

Amortization Type

Fixed

Amortization Term

360

Loan Program

TPOC Conventional Fixed Rate

123 Main Street, East Lansing, MI 48823

Primary/Residence 1 unit Detached

Estimated Value

\$352,500

Purchase Price

\$352,500

Appraised Value

Submission Review

02/19/2026

Conditions

Open

Show Details

Down Payment

\$52,875

Reserves

\$11,701.10

P & I

\$2,355.01

DTI

23.336%/44.299%

Decision FICO 710

Borrower

Experian/TransUnion/Equifax

Borrower 1 Last Name

-

700

-

Borrower 2 Last Name

-

720

-

Submission Review

02/19/2026

Application Disclosure

02/19/2026

Registered

02/17/2026

LE Sent

-

Revised LE Sent

-

CD Sent

-

Revised CD Sent

-

AUS Ordered

-

Submit to UW

-

Estimated Closing

-

UW Suspended

-

UW Approval

-

UW Clear to Close

-

Funds Released

-

Pre CD Received:

Earliest Closing Date:

Disbursement Date:

ITP Received:

Appraisal Approved:

Approval Expires:

Submission Rev...

Wh

1st

Key Dates

Application Disclosure

Registered

LE Sent

Revised LE Sent

CD Sent

Revised CD Sent

AUS Ordered

Submit to UW

Estimated Closing

UW Suspended

UW Approval

UW Clear to Close

Funds Released

Loan Summary

WELCOME

PIPELINE

ADD NEW LOAN

PROGRAMS

PRICING ENGINE

DOCUMENTS

TEST OrtegaTEST

TBD, Baltimore, IL 21215

Z TPOC Broker

CONTACT US

MicheleBroker DeYoungTest

Interest Rate: 7.000%

Loan To Value... 77.21% / 77.21%

Pre-Qualified

Wh

fst

1st

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Submit Loan

\$525,000

77.21%

Base Loan

\$525,000

Sub: Final

\$0.00

TBD, Baltimore, IL

Primary

1 unit

Condominium

Estimated Value

\$680,000

Purchase Price

\$680,000

Reserves

-\$112,366.41

78.164% / 78.164%

Decision FICO 680

Borrower

Experian/TransUnion/Equifax

CelestinoTEST Ortega...

680

Loan #:

210243345

Loan Type:

Conventional

Total Loan Am...:

\$525,000.00

Loan Purpose:

Purchase

Key Dates

Application Disclosure

Registered

02/27/2021

LE Sent

Revised LE Sent

CD Sent

Revised CD Sent

AUS Ordered

Submit to UW

Estimated Closing

UW Suspended

UW Approval

UW Clear to Close

Funds Released

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

Loan Navigation Panel

The screenshot displays the Loan Navigation Panel interface. On the left, a dark green sidebar contains a menu with the following items: LOAN SUMMARY, URLA, **DOCUMENTS** (highlighted with a red box), CONDITIONS, DISCLOSURE TRACKING, and LOAN ACTIONS. The main content area is light gray and features a header with a note: "Max attachment size is 200 MB. View Supported Files." Below this, there are three tabs: "All Borrowers", "DISCLOSURES" (highlighted with a red box and a red arrow), and "Disclosures". A callout box points to the "DISCLOSURES" tab with the text: "Unsigned disclosures will go in the 'Disclosures' folder once generated". The "DISCLOSURES" tab shows a list of documents, including "9.87 MB 10/23/2021 2:49 PM Laura Guzman" and "6 KB 10/23/2021 3:14 PM Laura Guzman". Below the list, there are buttons for "Expand All", "Collapse All", and "Print Fax Cover Sheet". At the bottom of the sidebar, there are buttons for "Browse for files", "Drag & Drop files here or", and "Comments".



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

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

Loan Navigation Panel

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. 

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

FILTER BY

Type

All

Expand All

Collapse All

Category

Assets

Eligibility - Asset Statements

Condition

Approval

Eligibility - Borrower's Cert & Auth

Prior to

10/23/21

Approval

Date Added

10/23/21

Approval

Date Revised

0

Approval

Age

0

Approval

Borrower Pair

Tester Testing

Approval

Status

Added

Approval

Status Date

10/23/21

Approval

Action

Ready for Review

Approval

Link Document to Condition

Eligibility - Income Documentation

Income

10/19/21

Purchase

10/19/21

Ready for Review

Link Document to Condition

Eligibility - Income Documentation

Income

10/19/21

Purchase

10/19/21

Ready for Review

Link Document to Condition

Eligibility - Income Documentation

Income

10/19/21

Purchase

10/19/21

Ready for Review

Max attachment size is 200 MB. View Supported Files.

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

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

Loan Navigation Panel

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Disclosure Tracking

Compliance Timeline	
Application Date	10/19/2021
LE Due	10/22/2021
eConsent	
Intent to Proceed	
Earliest Fee Collection	
Estimated Closing	

LE Tracking	
LE Sent	10/23/2021
LE Received	10/27/2021
Revised LE Sent	
Revised LE Received	
SSPL Sent	
Safe Harbor Sent	

CD Tracking	
CD Sent	
CD Received	
Revised CD Sent	
Revised CD Received	
Post Consumption Disclosure Sent	
Post Consumption Disclosure Received	

Other Tracking	
Affiliated Business Disclosure Provided	
CHARM Booklet Provided	
Special Info Booklet Provided	

eConsent Tracking	
Tester Testing	

eSigned Tracking	
Tester Testing	

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

TIPS and TRICKS

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

Reassigning a Loan File

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

☐	LOAN #	260234612	☐	BORROWER NAME	Last Name, Borrower 1	CURRENT STATUS	Submission Review	LOAN AMT	\$299,625.00	INTEREST RATE	8.740	LOAN TERM	360	LOAN PURPOSE	Purchase	SUBJECT PROPERTY ADDRESS	123 Main Street	SUBJECT PROPERTY STATE	MI	TPO LOAN PROCESSOR NAME	Jessie TEST Schultz TE ST	CONTACTS	
--------------------------	--------	-----------	--------------------------	---------------	-----------------------	----------------	-------------------	----------	--------------	---------------	-------	-----------	-----	--------------	----------	--------------------------	-----------------	------------------------	----	-------------------------	---------------------------	----------	--

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

Tester Testing
1 House, McDonough, GA, 30253
Z TPOC Broker

Loan #:
Total Loan Am...
211057408
\$224,000.00

Loan Type:
Loan Purpose:
Conventional
Purchase

Interest Rate:
Loan To Value...
5.750%
80.00% / 80.00%

Submission Review
Wh 1st

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

Contacts						
ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #
Originator Contacts						
Loan Officer	Jessie TEST Schultz TE ST	Z TPOC Broker	Jessie.Schultz@miba.co		(517) 679 - 6624	
Loan Processor	Jessie TEST Schultz TE ST	Z TPOC Broker	Jessie.Schultz@miba.co		(517) 679 - 6624	
Lender Contacts						
Account Executive	User, Broker Officer		louzman@miba.com			
Sales Assistant	Contact not yet assigned					
Loan Processor	Processor User		lrvickers@miba.com	(517) 666 - 3232	(517) 555 - 1212	(517) 351 - 5351

Select the company location the LO or LP is in

Loan Processor

Z TPOC Broker

Z TPOC Broker

Z TPOC Broker - Branch 1

Z TPOC Broker - Branch 2

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

Loan Processor

Z TPOC Broker - Branch 1

AeTPOCTEST FnbTEST

AeTPOCTEST FnbTEST

KeithPO HallExtCoMgr

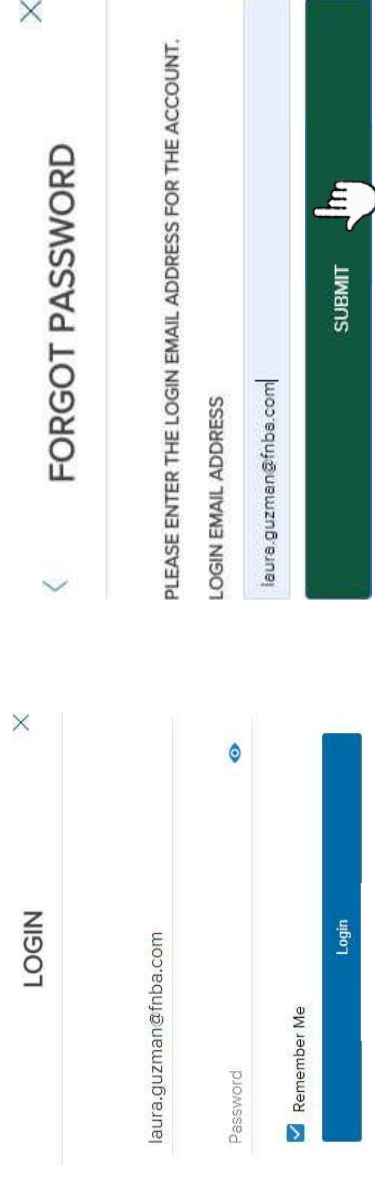
MelissaTEST RegionalTEST

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**

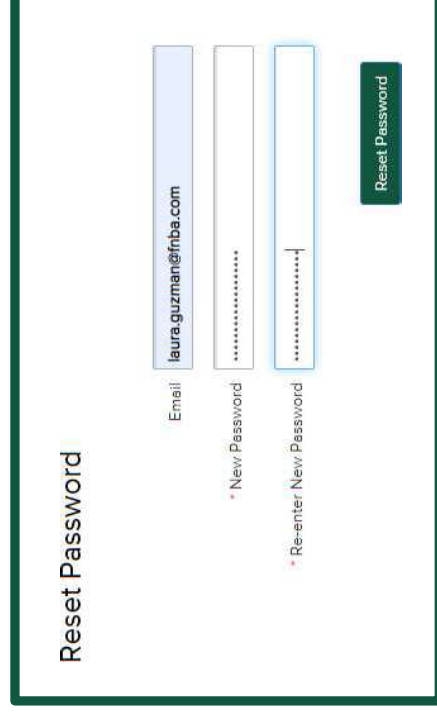


The screenshot shows a login form with the title 'LOGIN'. It contains two input fields: 'Email' with the value 'laura.guzman@fnba.com' and 'Password'. Below the password field is a checkbox labeled 'Remember Me' which is checked. To the right of the password field is a blue 'Login' button. Below the 'Login' button is a link that says 'Forgot Password?' with a hand cursor icon, which is highlighted by a red rectangular box. Above the 'Forgot Password?' link is a 'FORGOT PASSWORD' link with a hand cursor icon. The entire form is enclosed in a light blue border with a close button (X) in the top right corner.

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



The screenshot shows a 'Reset Password' form. It has three input fields: 'Email' with the value 'laura.guzman@fnba.com', 'New Password' with masked characters, and 'Re-enter New Password' with masked characters. There is a red asterisk next to the 'Re-enter New Password' field. A green 'Reset Password' button is at the bottom right. The form is enclosed in a light blue border with a close button (X) in the top right corner.

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 to 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.

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

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

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 #

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



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.



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