



CenterState Bank Financial

TPO Connect Portal User Guide

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Introduction

Introduction

This guide is intended to help you work with our company's website, which connects directly to our loan origination system (LOS). The website provides a central online location where you can originate, process, and monitor loans. After logging into the website, you can originate new loan files or import loan files from a Fannie Mae formatted file. Once the loan is added to our website, you can submit the loan or take actions such as ordering a credit report or searching for product and pricing options. You can also use the website to monitor the loan's status. At the same time we can monitor the loan activity in our LOS and ensure we are receiving all the necessary information we need. Changes made to the loan file on the website are reflected in the loan when opened in our LOS and vice versa.

This guide provides all of the instructions necessary to log into the website and start originating and processing loans.

Section

1

Getting Started

Getting Started

This section explains how you can start using the website and includes a brief description of the main tools available on the website. Enough information is provided to get you started, but more steps are required to complete these processes. These tools are discussed in detail later in this guide.

Gaining Initial Access to the Website

Once approved, CenterState will assign a manager from your company to be the website administrator (i.e., the one who will manage user accounts, update company information, and add new users). The manager will receive an email from us that provides a link to the website, along with a log in name (the manager's email address) and a temporary password. The manager will then complete the following steps to gain access to the website.

To Gain Initial Access to the Website:

- 1 Click the link provided in the email to open the website.
- 2 Log in to the website using your email address and the temporary password provided in the email.
- 3 On the Change Password page, create a new password.

NOTE: *Be sure to keep track of your new password. Our company will not have access to it.*

Start Using the Website Tools

Once logged in, the manager can grant users access to the site and update their account information.

To Change Your Password:

- 1 Click your user name in the top right corner of the screen, and then select **Change Password**.
- 2 On the Change Password screen, enter your current password in the **Current Password** field.
- 3 Enter a new password in the **New Password** field.
- 4 Re-Enter the new password in the **Re-enter New Password** field.
- 5 Click **Save**.

Add Users to the Website

In order for other users to gain access to the website, the manager must create a contact record for each user.

To Create a Contact Record:

- 1 Click your user name in the top right corner, and then select **Manage Account**.
- 2 Click the **Company Account** tab.
- 3 Scroll to the Company Contacts section, and then click **Add Contact** to add a new user who will be able to use the website.

- 4 Enter the required information for the user. (Required fields are marked with a red asterisk.*)
 - The Organization field enables you to select the branch within the TPO Company's organization where this contact should be created. Click **Choose** to select the organization option, and then select the organization entry and click **Save**.
 - The Persona field enables you to select an available persona to assign to the TPO Contact. Click **Add Persona** to select the persona for the TPO contact, and then select one or more personas and click **Save**.

- 5 When finished, click the **Save** button.

The user will receive an email that provides a link to the website, along with a log in name (their email address) and a temporary password. The user can log in to the website, however their licensing information needs to be submitted and approved by CenterState before they can submit loan files.

View the Pipeline

Click the **Pipeline** link on the Welcome page to view your pipeline of loans. As you create new loans, they will be listed in the Pipeline. Here you can check loan status, lock status, and some basic loan information. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered in TPO Connect.

Find Loan									
Loan # <input type="text"/>									
Advanced Filter <input type="button" value="Archive"/> <input type="button" value="KB"/> <input type="button" value="Print"/>									
LOAN OPTIONS	<input type="checkbox"/>	Name / Loan # / Property Address	Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Milestone	Contacts
CHANNEL	<input type="checkbox"/>	#1708EM58111	Not Locked			08/14/17		Started	
<input checked="" type="radio"/> Wholesale	<input type="checkbox"/>	#1707EM378151	Not Locked		\$450,001.00	07/07/17		Started	
<input type="radio"/> Correspondent	<input type="checkbox"/>	#1708EM53111	Not Locked			08/09/17		Started	
VIEW	<input type="checkbox"/>	#1708EM75111	Not Locked			08/04/17		Started	
<input checked="" type="radio"/> All Loans	<input type="checkbox"/>	#1707EM378403	Not Locked			07/10/17		Started	
<input type="radio"/> My Loans	<input type="checkbox"/>	#1708EM000427411	Not Locked			08/11/17		Started	
LOAN STATUS	<input type="checkbox"/>	#1707EM377343	Not Locked			07/05/17		Started	
<input checked="" type="radio"/> Current	<input type="checkbox"/>								
<input type="radio"/> Archived									

To Customize Your Pipeline View:

- 1 From the Pipeline page, Click **All Loans** to view all loans that you have access to view or click **My Loans** to view only the loans you have originated.
- 2 Click **Current** to view loans in the Current Pipeline or click **Archived** to view loans in the Archived Pipeline
- 3 Click **Wholesale** to view wholesale loans

Archive <input type="button" value="KB"/> <input type="button" value="Print"/>									
<input type="checkbox"/>	Name / Loan # / Property Address	Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Milestone	Contacts	
<input type="checkbox"/>	First Timers, Alice #1702EM300732 887 Les Posites Drive Pleasanton CA 94566	Not Locked		Conventional \$350,000.00	02/24/17		Started		
<input type="checkbox"/>	Homeowner, John #1702EM300731 123 Corral Creek Road Pleasanton CA 94566	Not Locked		\$400,000.00	02/24/17		Started		

- 4 Click **Correspondent** to view correspondent loans.

Archive <input type="button" value="KB"/> <input type="button" value="Print"/>										
<input type="checkbox"/>	Milestone	UW Type	Borrower Name / Property Address	Invest Loan # / Seller Loan #	Lock Status / Lock Exp.	Loan Type / Loan Program	Total Loan Amt. / Note Rate	Delivery Type/ Delivery Exp.	Commit. Type/ Commit. #	Contacts
<input type="checkbox"/>	Started	Non-Del	America, Alice 123 felix street Pleasanton CA 94566	#1702EM300460	Not Locked	Conventional	\$450,000			
<input type="checkbox"/>	Started	Non-Del	Homeowner, John 123 felix street Pleasanton CA 94566	#1702EM300466	Lock Requested	Conventional	\$400,000			

To Filter Your Pipeline View:

- 1 From the Pipeline page, Click **Advanced Filter**.
- 2 Choose one or more filters to apply to your pipeline view, and then click **Apply Filters**.

- 3 To clear any applied filters, click **Clear Filters**.

Start a New Loan

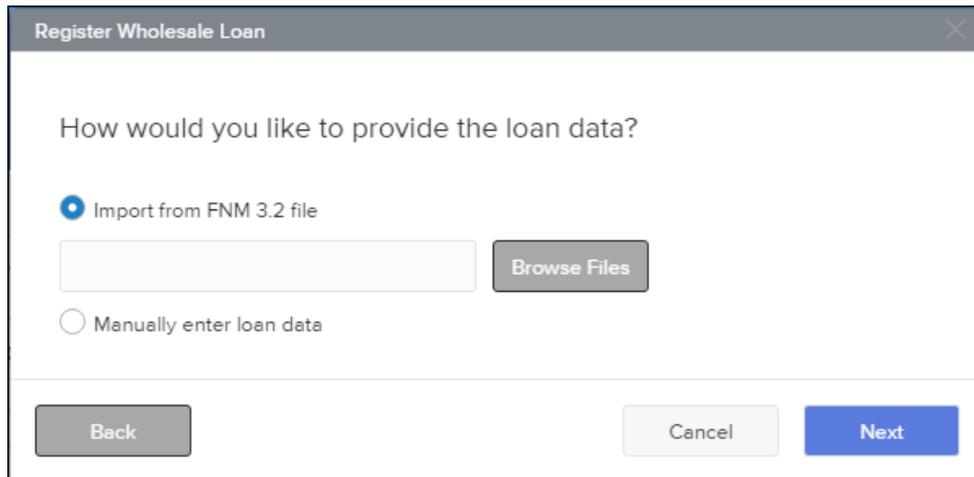
There are two ways to originate a loan in TPO Connect: Importing a Fannie Mae DU 3.2 file or by manually filling out an online 1003. Again, this section provides the steps to get you started, but refer to Chapter 2, Originating Loans for the complete process.

- 1 Click the **Add New Loan** button on the TPO Connect home page to start a new loan.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

- 3 Click **Next**.
- 4 Using the pop-window, you can upload a DU 3.2 file (*.fnm) or enter the loan data manually in a 1003 form.
 - To import an FNM file, select the import option, click **Browse Files**, and then select the file.

OR

 - Select **Manually enter loan data**.



Register Wholesale Loan

How would you like to provide the loan data?

Import from FNM 3.2 file

Manually enter loan data

- 5 Click **Next**.
 - 6 If you imported a file, the 1003 form is displayed with the loan data.
If you are manually entering the loan data, the 1003 form is displayed and you can begin entering data.
 - 7 When you are ready to save the loan, click **Register**.
- NOTE:** All of these items are discussed in detail later in this guide.

Viewing Lender Documents

The Documents link enables you to review important information from the Lender you are working with.

- 1 Click the **Documents** link to view the Documents page.
- 2 Click on a documents name to view the document.

Section

2

Originating Loans

Originating Loans

You can originate a loan on the website by importing an existing loan file from a DU 3.2 File (*.fnm) or by creating a loan manually. This section provides the steps for adding a new loan in TPO Connect.

Import a Loan From a FNM 3.2 File

To Import a Loan:

- 1 On the home page, click the **Add New Loan** button.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right corner. The main heading is "Choose Contacts". Below this, there are two columns of dropdown menus. The left column is labeled "Loan Officer" and contains two "Select" dropdown menus. The right column is labeled "Loan Processor" and also contains two "Select" dropdown menus. At the bottom right of the window, there are two buttons: "Cancel" and "Next".

- 3 Click **Next**.
- 4 Select **Import from FNM 3.2 file**, click **Browse Files**, and then select the file.

The screenshot shows a window titled "Register Wholesale Loan" with a close button in the top right corner. The main heading is "How would you like to provide the loan data?". There are two radio button options. The first option is "Import from FNM 3.2 file", which is selected. Below this option is a text input field and a "Browse Files" button. The second option is "Manually enter loan data". At the bottom of the window, there are three buttons: "Back", "Cancel", and "Next".

- 5 Click **Next**.
- 6 An electronic 1003 form displays. After you finish verifying information on each page, click the **Next** button to proceed until all of the information is entered.
- 7 When you are ready to save the loan, click **Register**.

NOTE: The name of each application page is also listed on the left side of the page. Click a page name to view that page in the application.

Create a Loan Manually

To Create a Loan Manually:

- 1 On the home page, click the **Add New Loan** button.
- 2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.

Register Wholesale Loan

Choose Contacts

Loan Officer

Loan Processor

Select

Select

Select

Select

Cancel Next

- 3 Select **Manually enter loan data**, and then click **Next**.

Register Wholesale Loan

How would you like to provide the loan data?

Import from FNM 3.2 file

Browse Files

Manually enter loan data

Back Cancel Next

- 4 An electronic 1003 form displays. Enter the required loan data.
- 5 After you finish entering information on each page, click the **Next** button to proceed until all of the information is entered.
- 6 To save the loan, click **Register**.

1003 / Borrower Information

Select Borrower Pair

(1) John Homeowner & Mary Homec Edit

Register Next

III. Borrower Information

Borrower First Name John

Borrower Middle Name

Borrower Last Name Homeowner

Suffix

Social Security Number ***-**-5000

Date of Birth MM / DD / YYYY

Marital Status Select

Number of Dependents

Dependent Age(s)

Separate ages by commas

Years in School

Home Phone

Cell Phone

Borrower Email

Loan Information Page

The Loan Information Page includes information about the loan including the type of mortgage, loan terms, property information, and title information. This is the information contained in Sections I and II of the Uniform Residential Loan Application form.

NOTE: The name of each application page is listed on the left side of the page. Click a page name to view that page in the application

1003 / Loan Information

Select Borrower Pair
(1) John Homeowner & Mary Homeowner Edit Save Next

The income / assets of a person other than the Borrower will be used.
 The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	\$156350	Interest Rate	4.87%
Lien Position	First	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	Case #1	MI Months	
Amortization Term Months	360	<input type="checkbox"/> Lender Paid Mortgage Insurance	
Due In		Impound Waiver	Select One
Interest Only		Documentation Type	Select One
Amortization Type	Fixed Rate	Application Date	9/8/2016
		Estimated Closing Date	MM / DD / YYYY

Borrower Information Page

The Borrower Information page includes information about the borrower(s) and their residency.

1003 / Borrower Information

Select Borrower Pair
(1) John Homeowner & Mary Homeowner Edit Save Next

III. Borrower Information

Borrower First Name	John	Number of Dependents	
Borrower Middle Name		Dependent Age(s)	
Borrower Last Name	Homeowner	<small>Separate ages by commas</small>	
Suffix		Years in School	
Social Security Number	***-**-5000	Home Phone	(###) ###-####
Date of Birth	MM / DD / YYYY	Cell Phone	(###) ###-####
Marital Status	Select	Borrower Email	

Borrower Present Address
 175 12th Street, Washington DC 20013 Edit Delete

Add Present Address

Employer History Page

Use this page to enter the borrower and co-borrower's employment information.

To Enter Employment Information:

- 1 Click the **Add an Employer** button.
- 2 Indicate whether this information is about the borrower's current employer or previous employer, and then enter the remaining employment information.

- 3 Click the **Save & Add Another** button to add information about a different employer.
- 4 When finished, click the **Save** button.

Income and Expenses Page

Enter the monthly income and housing expenses for the borrower. This information correlates to the information in Section V of the Uniform Residential Loan Application form.

NOTE: A proposed monthly payment will not be calculated until you submit the loan file to the product and pricing engine (discussed in Section 3) and select a program/rate/price combination. Once the selected interest rate is applied to the loan, a proposed monthly payment will be calculated.

1003 / Income & Expenses

Select Borrower Pair: (1) John Homeowner & Mary Homeowner [Edit] [Save] [Next]

V. Monthly Income and Combined Housing Expense Information

	Gross Monthly Income			Monthly Housing Expenses	
	Borrower	CoBorrower	Total	Present	Proposed
Base	\$4300	\$	\$4,300.00	Rent \$892	
Overtime	\$	\$	\$0.00	First Mtg \$	\$827.42
Bonuses	\$	\$	\$0.00	Other Fin \$	\$
Commissions	\$	\$	\$0.00	Haz. Ins \$	\$30
Div. / Interest	\$	\$	\$0.00	RE Taxes \$	\$225
Net Rental Inc.	\$	\$	\$0.00	Mtg. Ins \$	\$92
Other	\$	\$	\$0.00	HOA Dues \$	\$
Other Income	\$250.00	\$0.00	\$250.00	Other \$	\$
Total	\$4,550.00	\$0.00	\$4,550.00	Total \$892.00	\$1,174.42

Assets and Liabilities Page

Use the Assets and Liabilities page to enter information about asset accounts and liabilities. This information is reflected in Section VI of the Uniform Residential Loan Application.

To Enter Asset Accounts:

- 1 Click the **Add Asset Accounts** button.
- 2 Enter the asset information.

- 3 In the Account Information section, select an account or asset type, and then provide its details.
- 4 Repeat Step 3 to add additional accounts. You can add up to four accounts for one financial institution.
- 5 To add a new asset and account information, click the **Save & Add Another** button.
- 6 When finished, click the **Save** button.

To Enter Cash Deposits:

- 1 In the Cash Deposit Towards Purchase section, click the **Add Cash Deposits** button.

- 2 Enter the cash deposit amount and who the cash deposit is held by.
- 3 To add a new cash deposit, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

To Enter Stocks & Bonds:

- 1 In the Stocks & Bonds section, click the **Add Stocks or Bonds** button.

- 2 Enter the Stock and Bond information.
- 3 To add a new Stock and Bond entry, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

To Enter Automobiles Owned:

- 1 In the Automobiles Owned section, click the **Add Automobile** button.

- 2 Enter the automobile asset information.
- 3 To add a new automobile entry, click the **Save & Add Another** button.
- 4 When finished, click the **Save** button.

To Enter Other Assets:

- 1 In the Other Assets section, click the **Add Asset** button.

- 2 Enter the asset information.
- 3 To add a new other asset entry, click the **Save & Add Another** button.

- 4 When finished, click the **Save** button.

To Add Liabilities:

NOTE: *Liabilities listed in the General Liabilities section are usually the liabilities from the credit report.*

- 1 To import liabilities from the credit report, click the **Import Liabilities** button
- 2 Review the liabilities, and then click the **Import Liabilities** button.

General Liabilities ✕

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
TOYOTA CREDIT	Installment	\$15,838	\$500	0	Borrower
CHASE	Installment	\$5,000	\$257	0	Borrower
SALLIEMAE	Installment	\$5,000	\$450	0	Borrower
SALLIEMAE	Installment	\$1,100	\$25	0	Borrower
UNIVERSAL VISA	Revolving	\$950	\$25	38	Borrower

Cancel **Import Liabilities**

- 3 When the liabilities have been successfully imported, you will receive a confirmation message. Click the **Close** button to dismiss the message and return to the loan.
- 4 Click the **Add a Liability** button (located at the bottom of the list) to enter additional liabilities.
- 5 Enter the liability details.
 - Select the **Exclude from URLA Page 2 Liabilities Total** check box to exclude the payment from the ratios.
 - Select the **Mortgage liability will remain on subject property** check box to indicate the liability is being paid off through the transaction.
- 6 To add a new liability, click the **Save & Add Another** button and enter the liability details.
- 7 When finished, click the **Save** button.
- 8 To modify a liability, click the **Edit** link at the right of the liability.

To Enter Alimony, Child Support, and Job Related Expenses:

Use the **Alimony, Child Support, and Job Related Expenses** section on the Assets and Liabilities tab to enter applicable payment details.

To Enter Real Estate Holdings:

- 1 In the Schedule of Real Estate Owned section, click the **Add a Real Estate Owned** button.
- 2 Enter information about the real estate owned by the borrower, including any outstanding liens.
- 3 Click the **Save & Add Another** button to add information about an additional real estate holding.
- 4 When finished, click the **Save** button.

Details of Transaction Page

Use Transaction Details page to enter the subject property's purchase price and other transaction details.

NOTE: When working with a loan you imported to the website, the fields on the Transaction Details page will be automatically populated with applicable information from the loan file.

VII. Details of Transaction	
a. Purchase Price	\$165000
b. Alterations, Improvements, Repairs	\$
c. Land (if acquired separately)	\$
d. Refinance (incl. debts to be paid off)	\$
e. Estimated Prepaid Items	\$1100
f. Estimated Closing Costs	\$2900
g. PMI, MIP, Funding Fee	\$
h. Discount (if Borrower will pay)	\$
i. Total Costs (a through h)	\$169,000.00
j. Subordinate Financing	\$
k. Borrower's Closing Costs Paid By Seller	\$
l. <input type="text" value="Cash Deposit on sales contract"/> 	\$350
l. <input type="text" value="Select One"/>	\$
l. <input type="text" value="Select One"/>	\$
l. <input type="text" value="Select One"/>	\$

Declarations and Gov. Monitoring Page

Select **Yes** or **No** for each question, and then select the appropriate options in the Borrower and Co-Borrower *Information for Government Monitoring* and *Interviewer Information* sections. This information reflects the information found in Sections VIII and X of the Uniform Residential Loan Application.

VIII. Declarations				
	Borrower		Co-Borrower	
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you party to a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Are you presently, delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
h. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
i. Are you a co-maker on a note?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
j. Are you a U.S. citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
k. Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
m. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Comments

The Comments section on the comments page is used as a continuation sheet if you need more space to complete the 1003 loan application. Comments added to this section TPO Connect are recorded on the 1003 page 4 form.

Adding Co-Mortgagors

After entering all of the 1003 information for the initial borrower(s), you can then add a co-mortgagor.

To Add Co-Mortgagors:

- 1 At the top of the page, click the **Edit** button.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H... Edit Save Next

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

- 2 Click **Add New Pair** to add a Co-Mortgager pair.
- 3 Enter the required information for the co-mortgagor(s).

- 4 When finished, click **Save**.
- 5 At the top of the page, select the new borrower pair from the **Select Borrower Pair** drop-down list.
- 6 Complete all of the information on each of the 1003 tabs for the co-mortgagor(s), just as you did for the initial borrower(s).

Saving the Loan

To save the information you have entered on the 1003, click the **Save** button. The Save button is located at the top and bottom of every 1003 page.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H...

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	<input type="text" value="\$156350"/>	Interest Rate	<input type="text" value="4.875"/> %
Lien Position	<input type="text" value="First"/>	Prepayment Penalty	<input type="text" value="No"/>
Loan Type	<input type="text" value="Conventional"/>	MI Coverage	<input type="text" value=""/>
Lender Case Number	<input type="text" value="Case #1"/>	MI Months	<input type="text" value=""/>
Amortization Term Months	<input type="text" value="360"/>	<input type="checkbox"/> Lender Paid Mortgage Insurance	

Product & Pricing with Encompass Product and Pricing

Request Lock or Float Loan

Use the **Product & Pricing** link to run your loan scenario through the product and pricing engine.

To Search Product & Pricing:

- 1 Click the **Product Pricing & Lock** link on the left menu, and then click **Search Product & Pricing**.
- 2 Enter the required information. (Required fields are marked with a red asterisk. *****)

- 3 Click the **Search Product & Pricing** button.
- 4 Click an eligible program's **Details** button to view the product details.

Search Results

Change Search

Filters

- Target Price
- Target Rate

Lock Period: 30 days

Apply Filter

Program Name	Rate	Price	Price (\$)	Payment	
+ TC FNMA Conf Fixed 30	4.375	100.646	2584.00	1997.00	Details
+ TC FHLMC Conf Fixed 30	4.375	100.819	3276.00	1997.00	Details
+ TC Medical Doc Fixed 30	4.375	100.819	3276.00	1997.00	Details
+ WF Conf Fixed 30	4.375	101.159	4636.00	1997.00	Details
+ WF Conf Fixed 30	4.375	101.159	4636.00	1997.00	Details
+ PNMAC Conf Fixed 30	4.375	101.286	5144.00	1997.00	Details
+ PNMAC Conf Fixed 30	4.375	101.286	5144.00	1997.00	Details

- Click the **Request Lock** button to submit a lock request to CenterState's Secondary Marketing Department.

Click the **Float** button to apply the product's interest rate to the loan without locking.

NOTE: The **Float** option is utilized to save the interest rate and pricing information to the loan file when submitting a request for CenterState to disclose a Loan Estimate Package.

Product Details

[Back to Results](#)

PNMAC Conf Fixed 30

[PNMAC Conf Fixed 30 Guide](#)

Adjustments	Rate	Price	Price(\$)
BASE	4.375	101.786	\$7144.00
FICO/LTV Adj		-0.500	\$(2000.00)
30 Yr Fixed		0.000	\$0.00
Borrower Paid Compensation		0.000	\$0.00
Net	4.375	101.286	\$5144.00

[Cancel](#)
[Float](#)
[Request Lock](#)

- After **Request Lock** or **Float** is selected, Product, Pricing & Lock details are visible on the following screen.

Product, Pricing & Lock [View Lock History](#)

Product & Lock Details Current Lock Status
🔒 Lock Requested

PNMAC Conf Fixed 30

Guidelines PNMAC Conf Fixed 30

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base	4.375	101.786	\$7144.00
FICO/LTV Adj		-0.500	\$(2000.00)
Net	4.375	101.286	\$5144.00

Pricing Effective Date 03/02/2018	Delivery Type NA	Lock Effective Date //	Lock Expiration Date 04/02/2018	Lock Period 30 days
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To View the Lock History:

- On the Product, Pricing & Lock page, click **View Lock History**.
- To close the Lock History, click **Close**.

Section

3

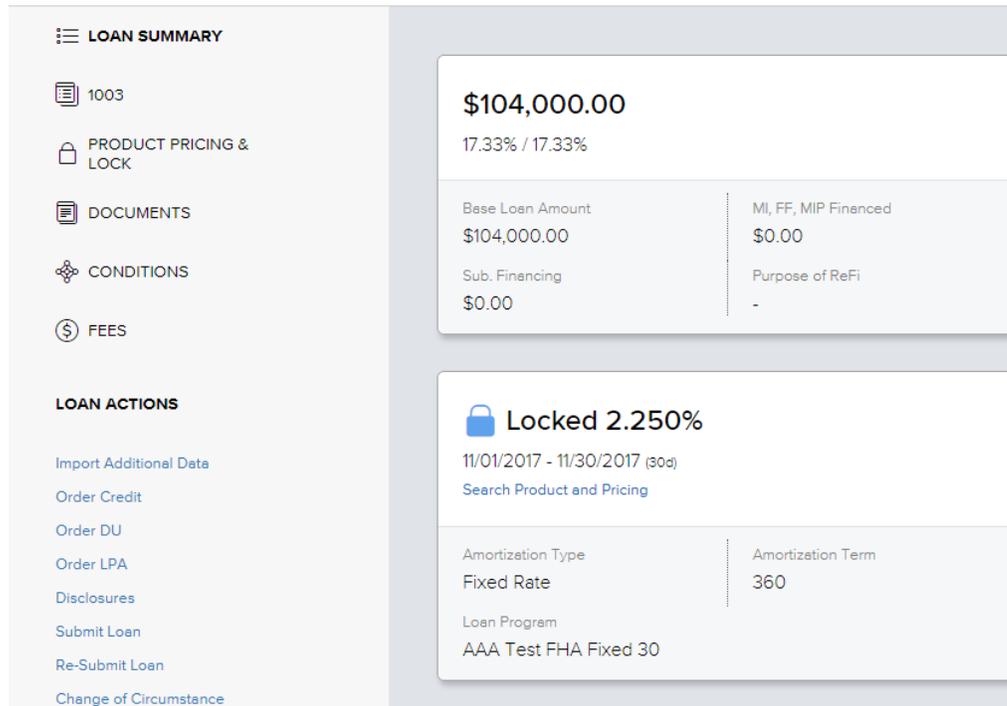
Working with Loans

Working with Loans

Once you have completed and saved all of the information on the 1003, you can work with the loan or perform loan actions such as ordering a credit report, ordering automated underwriting with Desktop Underwriter, submitting the loan, or notifying the lender of a change of circumstance.

To perform an action, select the action from the Loan Actions menu at the left side of the loan application page.

NOTE: The actions that are listed under the Loan Actions menu are determined by CenterState Bank Financial. You may not have access to some of the actions discussed in this section.



LOAN SUMMARY

- 1003
- PRODUCT PRICING & LOCK
- DOCUMENTS
- CONDITIONS
- FEES

LOAN ACTIONS

- Import Additional Data
- Order Credit
- Order DU
- Order LPA
- Disclosures
- Submit Loan
- Re-Submit Loan
- Change of Circumstance

\$104,000.00
17.33% / 17.33%

Base Loan Amount	MI, FF, MIP Financed
\$104,000.00	\$0.00
Sub. Financing	Purpose of ReFi
\$0.00	-

Locked 2.250%
11/01/2017 - 11/30/2017 (30d)
[Search Product and Pricing](#)

Amortization Type	Amortization Term
Fixed Rate	360
Loan Program	
AAA Test FHA Fixed 30	

Import Additional Data

If you originated a loan in TPO Connect by importing the file and data changes have since been made to the loan in your Loan Origination Software, use the **Import Additional Data** action to import the changes to the loan file in TPO Connect.

To Import Additional Data:

- 1 On the **Loan Actions** menu, click **Import Additional Data**.
- 2 Select which fields to import and how to manage existing lists (such as liabilities).
- 3 Click the **Browse for file** button, and select the DU 3.2 file you want to import.
- 4 Click **Import**.

Import Options

Which fields would you like to import?

Import all fields

Import only non-blank fields

Would you like to retain existing lists? (residences, liabilities, etc)

Delete existing lists before importing

Add to existing lists

- A confirmation message displays when the import is completed.

Order Credit

Using the Order Credit action, you can order or reissue your credit report and import the credit report into TPO Connect. If the loan includes more than one borrower pair, you must use the same credit provider to order credit for each borrower pair.

To Order or Reissue the Credit Report:

- 1 On the **Loan Actions** menu, click **Order Credit**.
- 2 On the Order Credit page, confirm that the order information is correct, and then click the **Order Credit** button to submit the order.

Order/Reissue Credit

Select Borrower Pair

Choose Provider

Credit Provider

New Credit Order
 Re-Issue Credit

Reference Number

Request Type

Report Type

Credit Bureaus
 Experian
 Equifax
 Trans Union

Borrower Information

Borrower	Present Address	Co-Borrower	Present Address
John Homeowner	175 13th Street Washington, DC 20013	Mary Homeowner	175 13th Street Washington, DC 20013
Date of Birth		Date of Birth	
SSN *** ** 5000		SSN *** ** 2000	

- 3 Once the credit report is received, a confirmation message displays.
- 4 Click the **Import Liabilities** button to import liabilities.

NOTE: When a credit report has already been ordered for the loan file, the **Order Credit** button is renamed to **Reissue Credit**.

Order DU/Order LPA

After completing the 1003 in TPO Connect, you can submit your loan for automated underwriting through Fannie Mae Desktop Underwriting (DU) or Freddie Mac Loan Product Advisor (LPA). Note that you must order or reissue a credit report via TPO Connect (or enter a credit reference number in the Order/Reissue Credit loan action) prior to submitting the loan for underwriting to LPA. To submit to DU, you can order credit directly from the Order DU loan action if you have not ordered credit through the Order/Reissue Credit loan action.

To Submit the Loan for Automated Underwriting Through DU:

- 1 On the **Loan Actions** menu, click **Order DU**.
 - If you have ordered credit, the credit information is pre-populated.
- 2 Click **Order DU**.
- 3 Click the **View Findings Report** button to view the report. The report opens in a new tab in your web browser.

DU Order

Request Type

DU Credit Provider

User Name

Password

Product Description

Last DU Ordered

DU Key Number

[View Findings Report](#)

To Submit the Loan for Automated Underwriting Through LPA:

- 4 On the **Loan Actions** menu, click **Order LPA**.
 - If you have ordered credit, the credit information is pre-populated. If you have not, Click **Order Credit** to order a credit report first.
- 5 Enter the required information, and then click **Order LPA Underwriting**.

Order Loan Product Advisor

LPA Order

Request Type	<input type="text" value="New"/>
Processing Point	<input type="text" value="Application/Processing"/>
* Property Type	<input type="text" value="Single Family Attached"/>
Appraisal Form Type	<input type="text" value="DU Form 2075 = Desktop Ur"/>
Appraisal Method	<input type="text" value="Automated Valuation Model"/>

(1) John Homeowner & Mary Homeowner

Last Credit Ordered

Credit Provider	<input type="text" value="Equifax"/>
Reference Number	<input type="text"/>
Date Ordered	<input type="text" value="01-12-2017"/>

- 6 After reviewing the results on the LPA Results page, click one of the following:
 - **Go to Loan Summary** – Closes the LPA results window and opens the Loan Summary page.
 - **Go to Documents** – Closes the LPA results window and opens the Documents page.
 - **Close** – Closes the LPA results window and returns to the Order LPA page.

NOTE: The documents returned by LPA are viewable under the Underwriting category on the Documents page in TPO Connect.

Disclosures

Use the **Disclosures** loan action to indicate that the loan is ready for review of a broker supplied Loan Estimate or you are requesting CenterState disclose a Loan Estimate package to the borrower(s).

Request CenterState Disclosed Loan Estimate

- 1 Loan must be registered and either floated or locked in Product Pricing & Lock.
- 2 Upload the initial 1003, credit report, MI quote (if applicable) and [Loan Estimate Disclosure Form](#) to Documents.
- 3 On the **Loan Actions** menu, click **Disclosures**.
- 4 Click the **Ready to Disclose** button.

Request Review of Broker Supplied Loan Estimate

- 1 Loan must be registered in TPO Connect.
- 2 Upload broker supplied Loan Estimate and supporting documentation to Documents.
- 3 On the **Loan Actions** menu, click **Disclosures**.
- 4 Click the **Ready to Disclose** button.

Submit Loan

Once you have completed processing the loan, use the Submit Loan action to notify the lender that the loan submission is complete and ready for their review.

To Submit the Loan:

- 1 Click **Submit Loan** in the menu on the left.
- 2 Review the information on the Submit Loan page and click **Submit Loan**.

Change of Circumstance

After submitting the loan, you may need to change loan information. When certain loan information changes, such as the loan type or loan program, a new disclosure is required. Use the Change of Circumstance action to notify CenterState of changes to your loan requiring a change of circumstance.

To Request a Change of Circumstance:

- 1 Click the **Change of Circumstance** button in the Loan Actions section on the left menu.
- 2 On the Change of Circumstance page, select a description of the circumstance from the Changed Circumstance drop-down list.
- 3 Ensure that all of the required information has been entered and the required documents have been attached, and then click the **Change of Circumstance** button. (Required fields are marked with a red asterisk. *)

Section

4

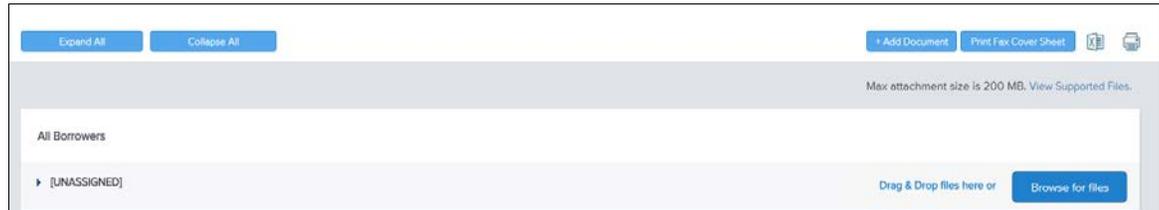
Uploading Documents for Loan Submission and Conditions

Adding Documents for Loan Submission

Once you are ready to submit your loan, you will need to upload your loan documents to complete the loan submission package. CenterState allows you to upload your loan submission package as a single file or you may separate loan documents into document placeholders.

Submit Loan as a Single Document

- 1 On the menu on the left, click the **Documents** link.
- 2 To, click **Drag & Drop files here** or the **Browse for files** button and select your loan submission file.



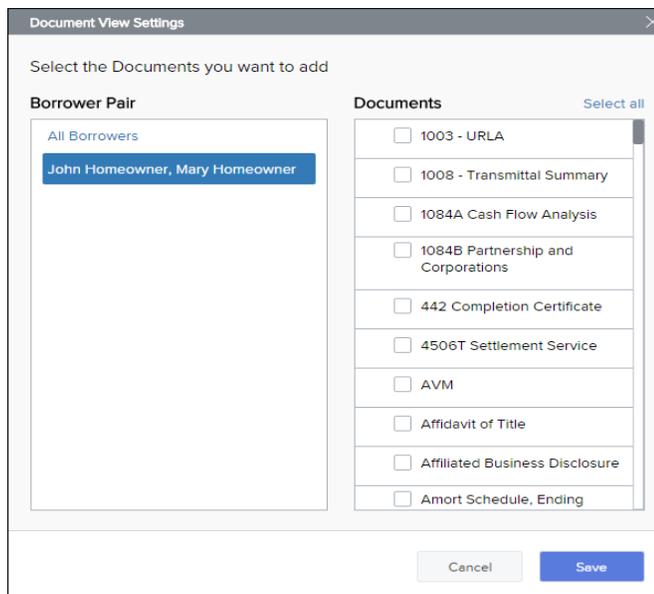
- 3 After selecting the loan submission file, click **OK**.
- 4 Once your loan is ready to be submitted, click the **Submit Loan** from Loan Actions.
- 5 Click the **Submit Loan** button to complete the file submission.

Submit Loan as a Multiple Documents

- 1 On the menu on the left, click the **Documents** link.
- 2 Click the **Add Document** button.



- 3 On the Document View Settings dialogue box, select a borrower pair and then select a document from the **Documents** list.



- 4 Click **Save** to add the document(s) to the list on the Documents page.
- 5 Drag and drop the document file to the document entry in the list, or click the **Browse for files** button to select a file to attach to the document entry. The document is now included in the Documents.
- 6 To move a document, click the **Expand Icon** (▶) to expand the document entry, and then click the **Move Icon** (↔) and follow steps three through four to select a new document entry to attach the document to.
- 7 To delete a document assigned to a category, click the Delete (🗑️) icon.
- 8 Once your loan is ready to be submitted, click the **Submit Loan** from Loan Actions.
- 9 Click the **Submit Loan button** to complete the file submission.

Viewing & Submitting Conditions

Once the loan has been underwritten, you can view the conditions that have been added in the Conditions section of the Conditions page. There you can view condition details and add documents to satisfy the conditions.

To View Conditions:

- 1 On the menu on the left, click the **Conditions** link.
- 2 Click the **Expand Icon** (▶) to view the condition details.

Category	Condition	Prior to	Borrower Pair	Status	Status Date		Action
▶ Property	Appraisal This is Appraisal	Approval	Blice lu-1 Birstimer-1, Andrew1 Gold	Added	04/19/2016	10	Ready for Review
▼ Misc	Borrower's Notification Here is something awesome.	Closing	Blice lu-1 Birstimer-1, Andrew1 Gold	Fulfilled	05/06/2016	6	Re-Open
Condition's most recent comment 05/19/2016 00:00:00 AM added today <input type="text" value="Link Document to Condition"/>							
▶ Credit	Certificate of Eligibility	Docs	Blice lu-1 Birstimer-1, Andrew1 Gold	Fulfilled	08/19/2016	3	Re-Open

- 3 Click the **Link Document to Condition** drop-down to select a document from the document list to satisfy the condition.
- 4 Click **Notify Lender** to notify the CenterState when conditions ready for review.

Category	Condition	Prior to	Borrower Pair	Status	Status Date		Action
▶ Property	Appraisal This is Appraisal	Approval	Blice lu-1 Birstimer-1, Andrew1 Gold	Added	04/19/2016	10	Ready for Review
▼ Misc	Borrower's Notification Here is something awesome.	Closing	Blice lu-1 Birstimer-1, Andrew1 Gold	Fulfilled	05/06/2016	6	Re-Open
Condition's most recent comment 05/19/2016 00:00:00 AM added today <input type="text" value="Link Document to Condition"/>							
▶ Credit	Certificate of Eligibility	Docs	Blice lu-1 Birstimer-1, Andrew1 Gold	Fulfilled	08/19/2016	3	Re-Open

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