



WINDSOR
MORTGAGE



TPOC
Loan Submission
TPO Connect

1.0

IMPORTANT NOTICE: This document is confidential and is intended for use by mortgage brokers or third-party originators doing business with Plains Commerce Bank and Windsor Mortgage. If you are not the intended recipient, you are not authorized to use, download, copy or otherwise use the materials contained herein.

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Overview

The purpose of this user guide is to provide instructions to Third Party Originator (TPO) Brokers on how to submit a new loan using the Windsor Mortgage TPO Connect portal.

To Begin:

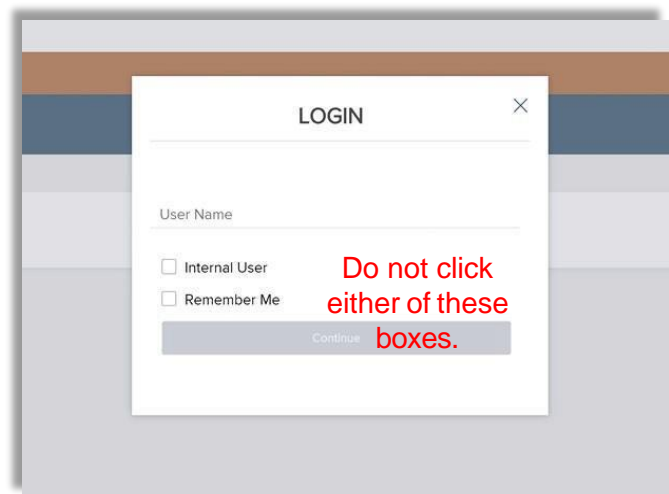
You will receive two emails. One will come from noreply@windsormortgage.com. This is going to be an activation email for Windsor Connect, where our Live Loan Support is located. A second will come from an employee@windsormortgage.com email with the information you need to access TPOC Connect.

That email will contain a temporary password that you can update by clicking on your name in the upper right corner. We recommend using the same password for each to avoid confusion, as we do not have access to your password(s) and cannot change, modify, or update them for you.

Logging in to Windsor Mortgage via the TPO Connect Portal

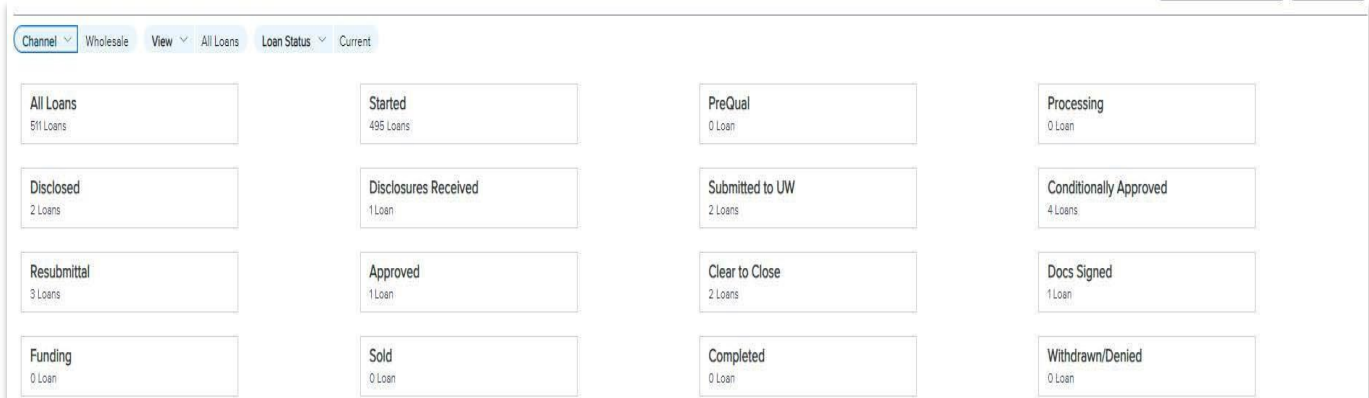
1. Navigate to WINDSOR's [TPO Connect](#)
2. Type in your **Username** and select **Continue**. If you do not have your username, contact your Company's Admin for your credentials.
3. Enter your password and select **Login**.

- **Do not click Internal User**
- **Do not click Remember Me – it will not save your information for next time.**



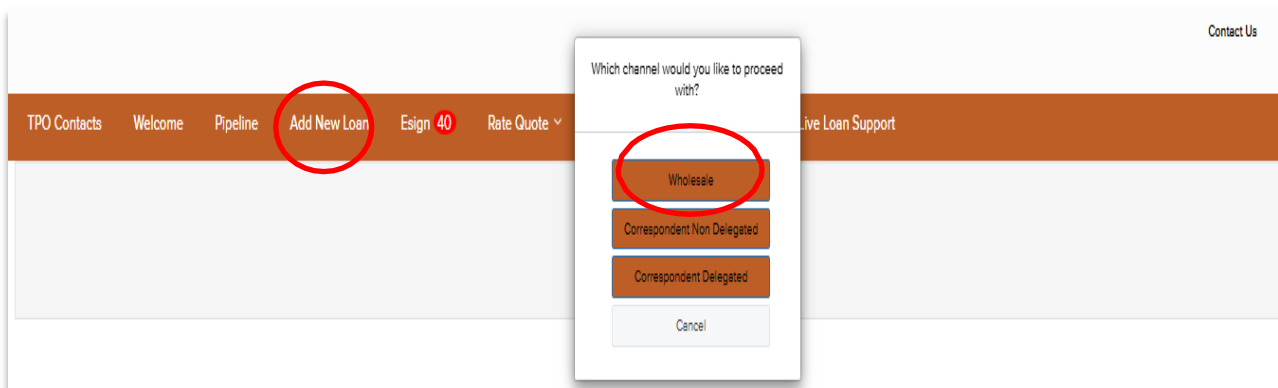
Viewing the Pipeline

Select the **Pipeline** link on the Welcome page to access your loan pipeline. Newly created loans will appear in the pipeline, allowing you to review loan status, lock status, and key loan details. Depending on your role and permissions, you may have visibility into all loans entered by your team.



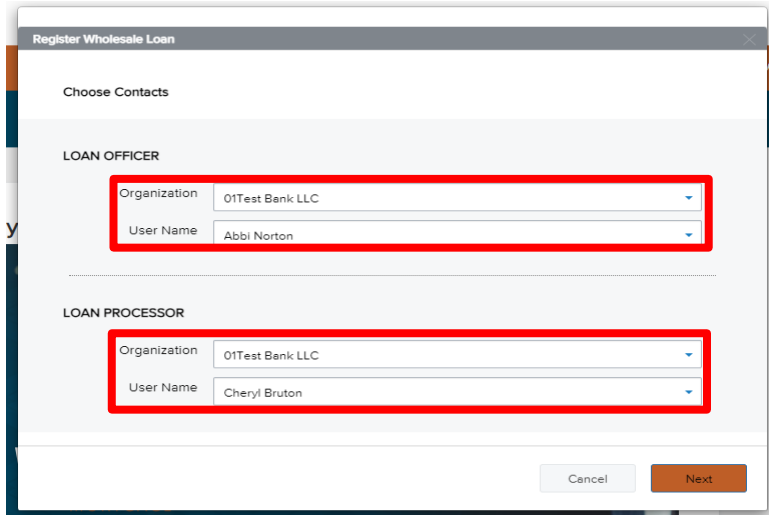
Add a New Loan

1. Select **Add New Loan** on the top navigation bar, then select **Wholesale** as the channel. You will only see the options for which you are signed up to access.



Assigning the Loan Officer

A window will appear to **choose the Loan Officer and Loan Processor** contact. Select the appropriate contacts, then select **Next**. If you do not see the contact you need, contact your Company's Admin. Or Windsor Live Support for assistance.



Adding Users to the Website

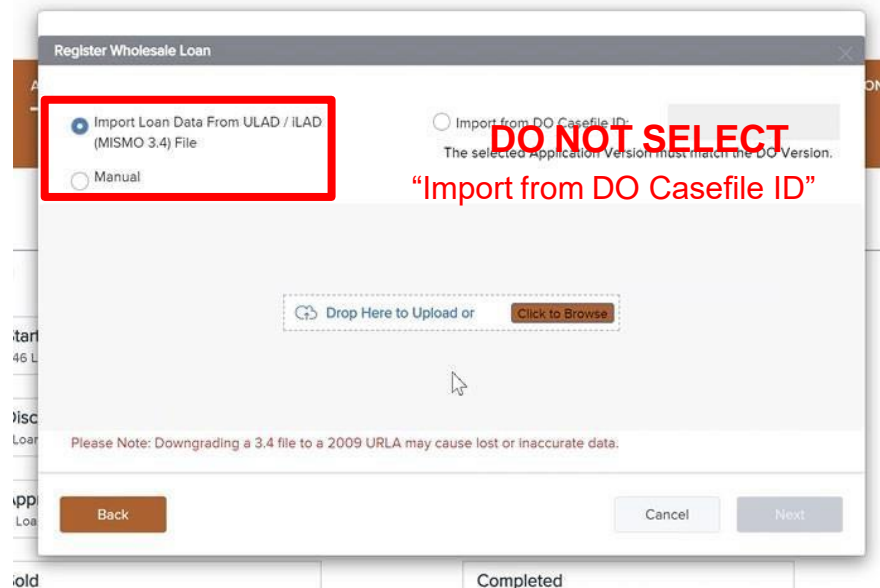
To grant other users access to the website, contact Windsor's Client Admin team at **clientadmin@mortgageties.com** or reach out to your Account Executive for assistance. Provide the following details and a welcome email will be sent to the new team member:

- Name
- NMLS#
- Phone Number
- Email
- Physical Address

Importing Loan Data

- To import your 3.4 file, either **drag and drop** the 3.4 file or select **Click to Browse** to upload the 3.4 file from your computer. Then select **Next**.

Note: To manually enter the loan file, select **Manual** then select **Next**. You will be prompted to enter the loan information manually.

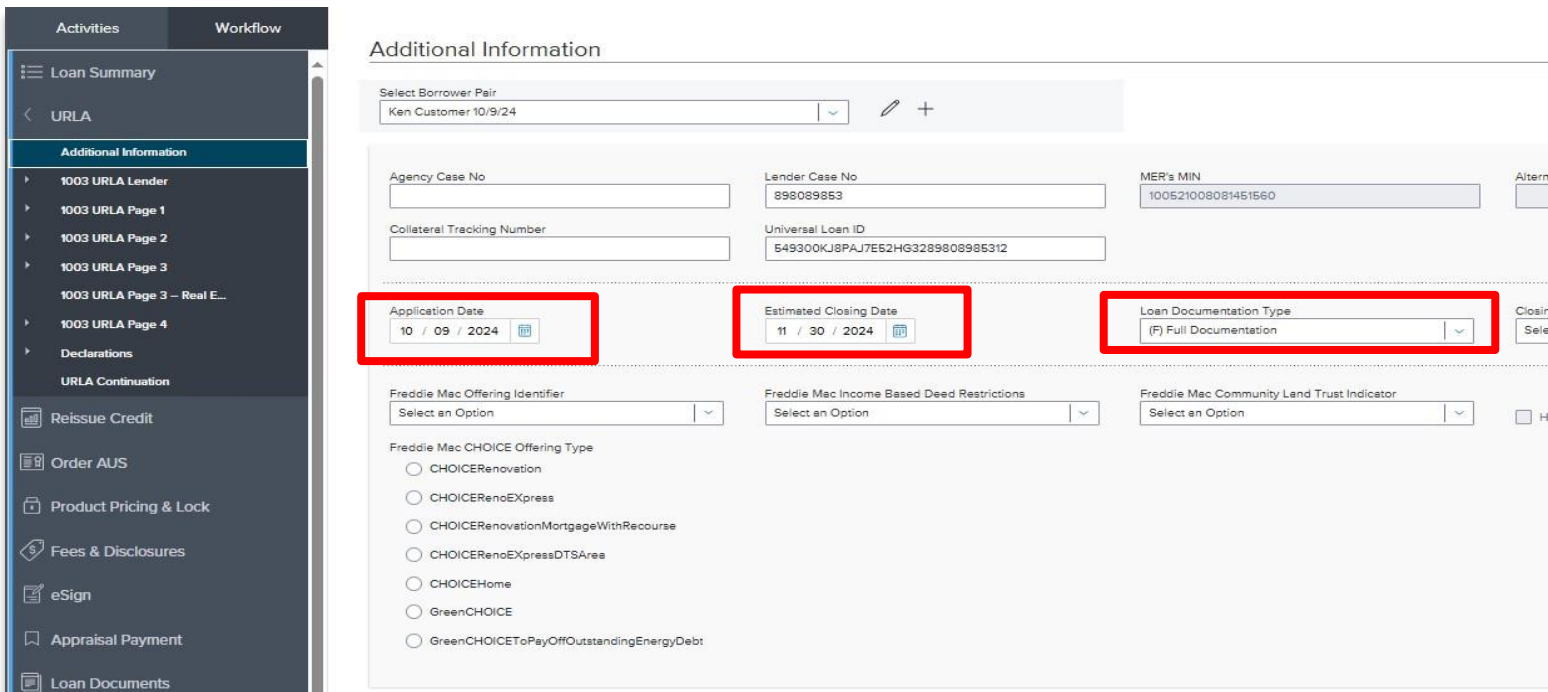


Completing the Additional Information Page

The **Additional Information** page is the first screen you will see when adding a new application into the portal.

- The **Application Date** field **MUST** be set to the date the file is uploaded to ensure compliance.
- Enter the **Estimated Closing Date**.

From the dropdown menu under **Loan Documentation Type**, select **Full Documentation**.



Additional Information

Select Borrower Pair
Ken Customer: 10/9/24

Agency Case No: [] Lender Case No: 898089853 MER's MIN: 100521008081451560

Collateral Tracking Number: [] Universal Loan ID: 549300KJ8PAJ7E52HG3289808985312

Application Date: 10 / 09 / 2024

Estimated Closing Date: 11 / 30 / 2024

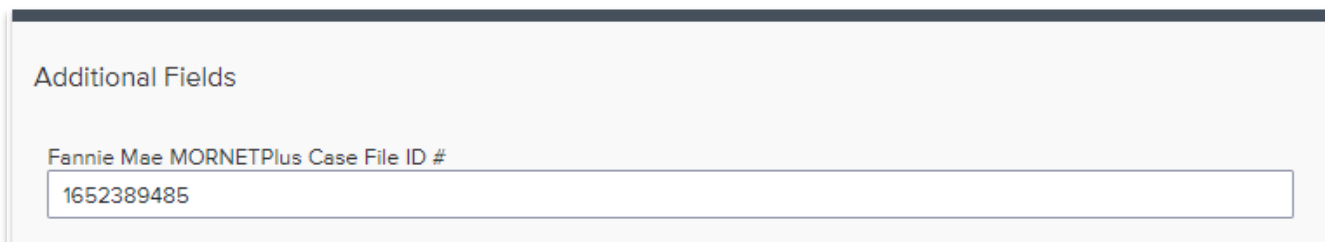
Loan Documentation Type: (F) Full Documentation

Freddie Mac Offering Identifier: [] Freddie Mac Income Based Deed Restrictions: [] Freddie Mac Community Land Trust Indicator: []

Freddie Mac CHOICE Offering Type:

- CHOICERenovation
- CHOICERenoExpress
- CHOICERenovationMortgageWithRecourse
- CHOICERenoExpressDTSArea
- CHOICEHome
- GreenCHOICE
- GreenCHOICEToPayOffOutstandingEnergyDebt

***NOTE:** At the bottom of the screen, under 'Additional Fields,' you can see if AUS was run anywhere else previously. If it was, remove the Case File ID# or release it to Plains Commerce Bank



Additional Fields

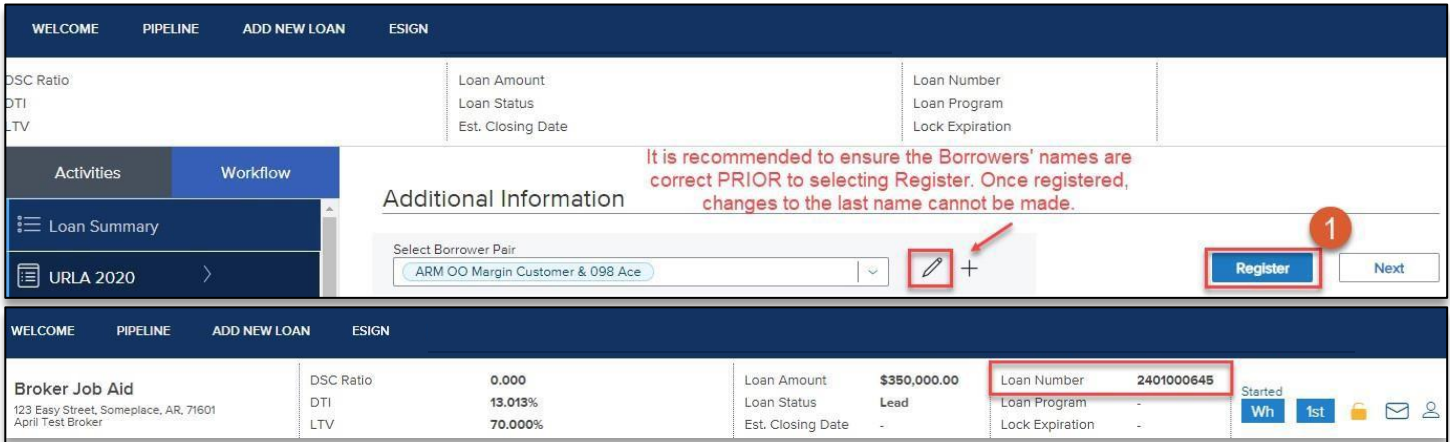
Fannie Mae MORNETPlus Case File ID #

1652389485

Register the Loan

After adding a new loan in TPO Connect you will be directed to the **Additional Information** screen.

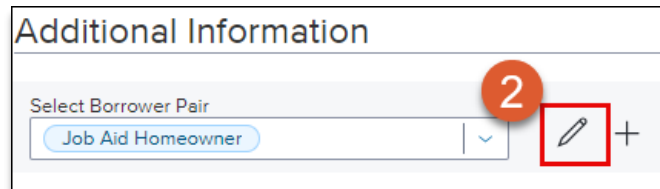
1. Selecting **Register** will **save the loan and Loan Number will be assigned.**



Note: It is highly recommended that you ensure that the Borrowers' names are correct because **you will not be able to change the last name once the loan has been registered.**

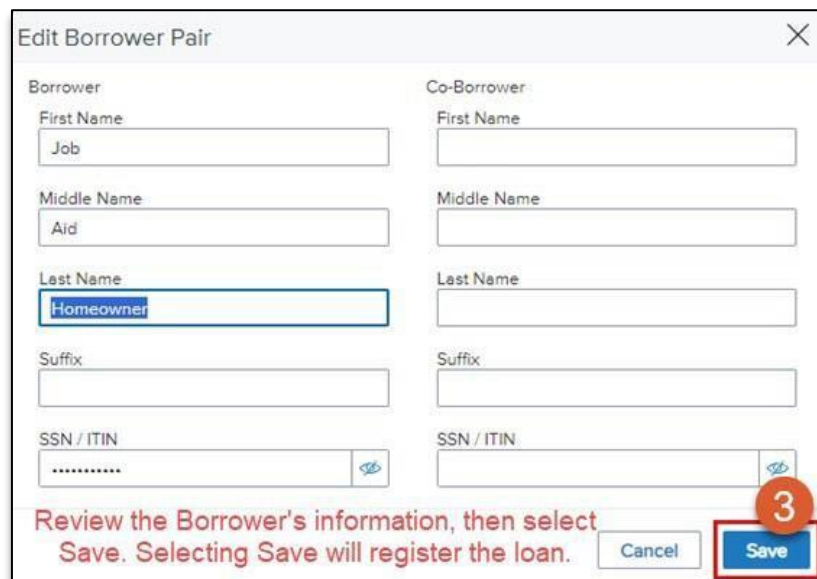
To review the Borrowers' names:

2. Under **Select Borrower Pair** select the pencil icon.



3. Review the borrowers' names for accuracy and select **Save** after making any changes.

Note: Selecting save will automatically register the loan. If you select Cancel, you must still select the Register button as shown in step 1.



Review the URLA for Completeness

The Broker must review the URLA for accuracy and completeness. Follow the steps below to review and edit the URLA.

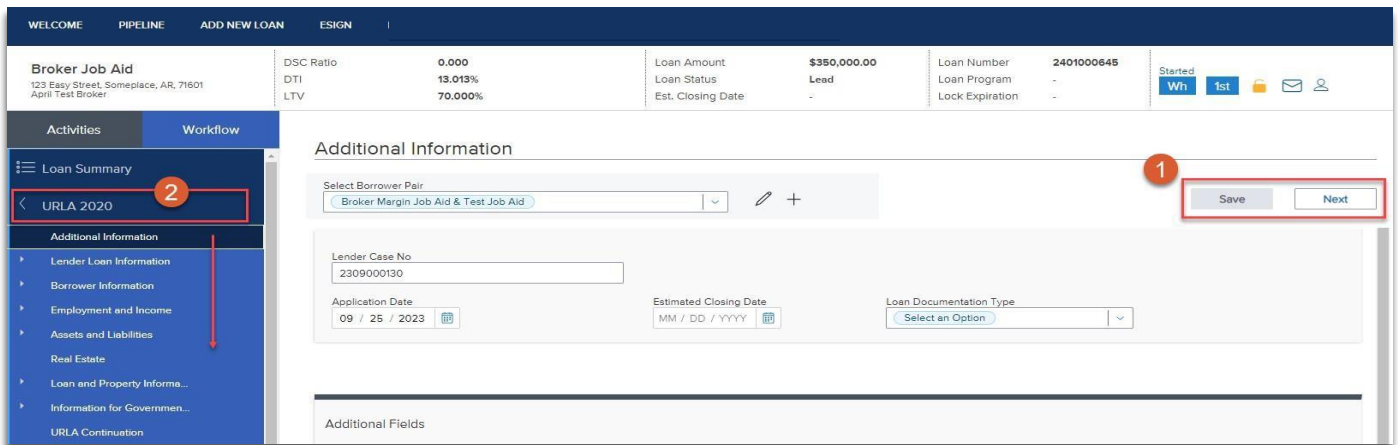
Navigating the URLA

There are two ways to navigate through the URLA:

1. From the **Additional Information** screen, select the **Next** button on the top right corner of the screen to navigate through each page of the URLA. If any changes are made, the user should select **Save** before moving on to the next screen.

– OR –

2. Select **URLA 2020** from the left navigation bar and each URLA section will populate below. Select the appropriate URLA section to make the edits needed. If any changes are made, the user should select **Save** before moving on to the next screen.

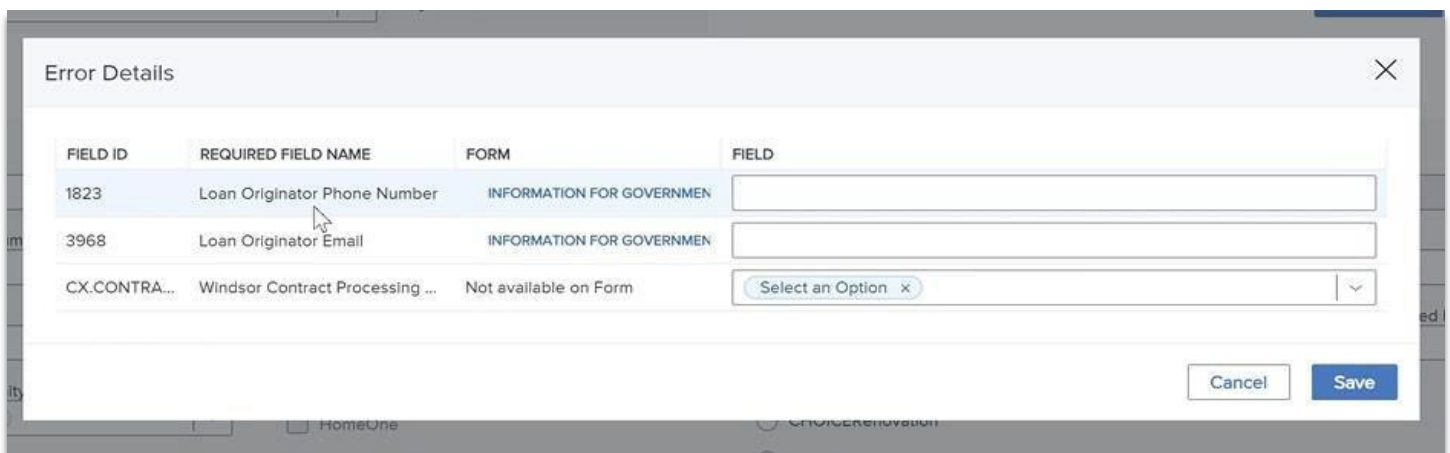


The screenshot shows the 'Additional Information' section of the URLA 2020 form. The left navigation bar has 'URLA 2020' selected. The main form area contains the following fields:

- Select Borrower Pair: Broker Margin Job Aid & Test Job Aid
- Lender Case No: 2309000130
- Application Date: 09 / 25 / 2023
- Estimated Closing Date: MM / DD / YYYY
- Loan Documentation Type: Select an Option

Buttons for 'Save' and 'Next' are visible in the top right corner.

“Error Details” will pop up if application is incomplete. This will show which fields are missing. You will not be able to advance in the application if information is missing. Correct or complete the applicable fields. Click **Save**.



The Error Details dialog box displays the following table:

FIELD ID	REQUIRED FIELD NAME	FORM	FIELD
1823	Loan Originator Phone Number	INFORMATION FOR GOVERNMENT	<input type="text"/>
3968	Loan Originator Email	INFORMATION FOR GOVERNMENT	<input type="text"/>
CX.CONTRA...	Windsor Contract Processing ...	Not available on Form	Select an Option x

Buttons for 'Cancel' and 'Save' are located at the bottom right of the dialog.

Liability Management Instructions

When reviewing liabilities in the system, you will have three options:

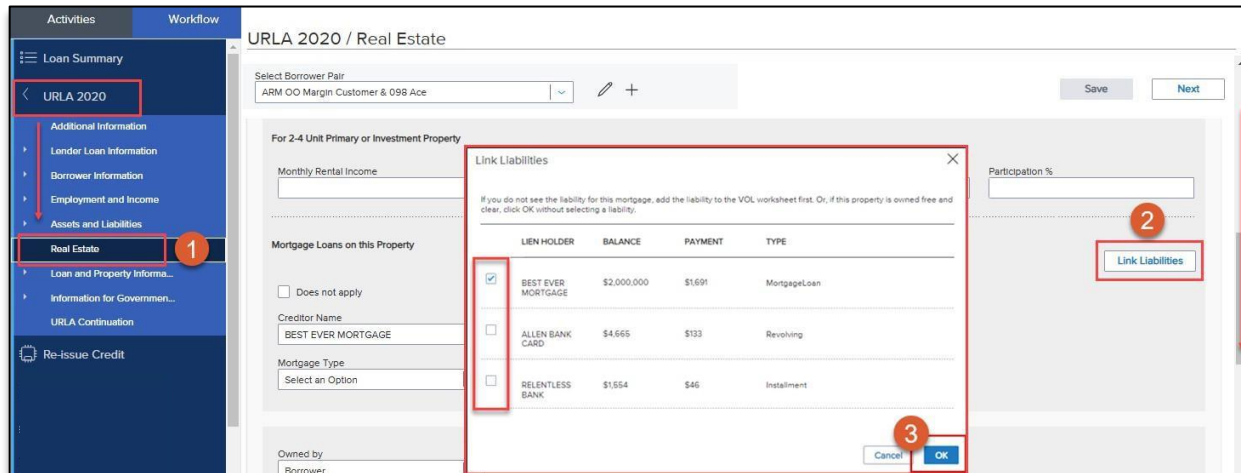
1. **Skip** – Leaves all liabilities as they are. No changes will be made.
2. **Delete Existing and Import New** – Removes all existing liabilities from the file and imports liabilities exactly as they appear on the re-issued credit report.
3. **Append Liabilities – DO NOT CLICK** – This will duplicate all liabilities and cause errors in the file.

Important: Never select "Append Liabilities," as it will create duplicate entries and potentially cause loan processing issues.

Linking Liabilities to Real Estate Owned (REO)

The Broker must link the Borrower's liabilities to the REO when applicable by following the steps below.

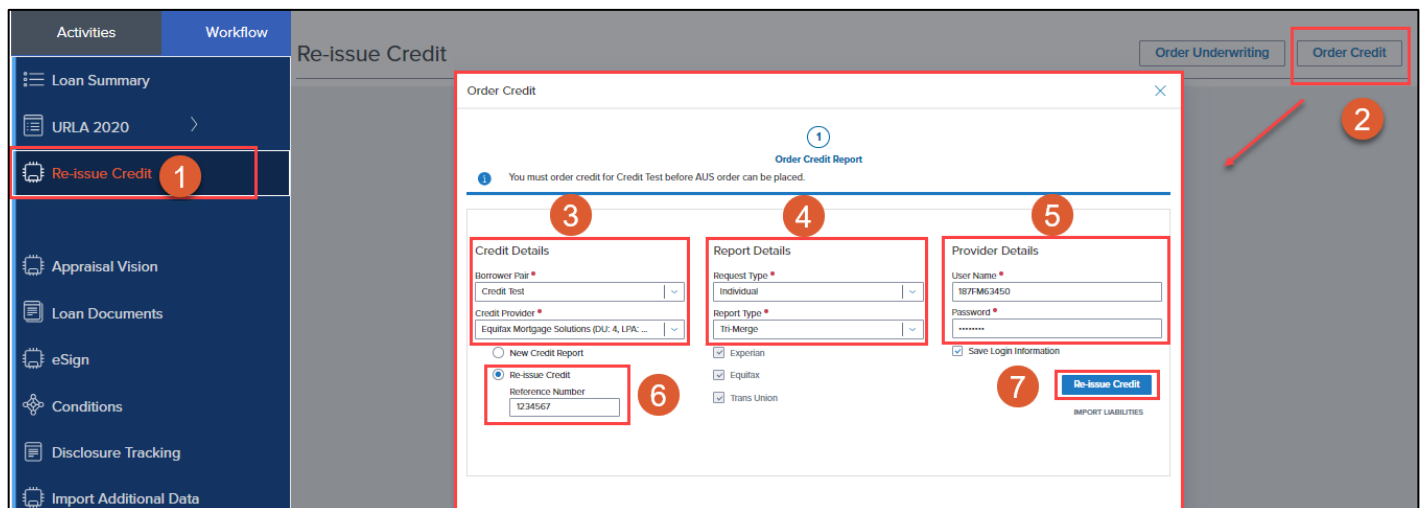
1. Under **URLA 2020** in the left navigation menu, select **Real Estate**.
2. Under each property scroll to the **Mortgage Loans on this Property** section and select **Link Liabilities**.
3. Check the box(es) of all the mortgage liabilities attached to the property, then select **OK**.



Re-issue Credit

Re-issuing Credit (First Submission). Follow the steps below to re-issue a credit report.

1. Select **Re-Issue Credit** from the left navigation menu.
2. Select **Order Credit**.
3. Under Credit Details, select your **Borrower Pair** and **Credit Provider** from the drop-down menu.
4. Under Report Details, select either **Individual** or **Joint** from the **Request Type** drop-down menu. The **Report Type** should be Tri-Merge.
5. Under Provider Details, **enter in your credentials** for your Credit Provider. These are the credentials you use to pull credit and are not credentials provided by Windsor Mortgage via TPO.
6. Select the **Re-issue Credit** radio button and enter the **Reference Number** for the credit report.
7. Select **Re-issue Credit**.



The screenshot shows the 'Re-issue Credit' workflow in the Windsor Mortgage system. The interface includes a left navigation menu, a main header, and a central form area. Red boxes and numbers 1-7 highlight the steps described in the text:

- 1:** The 'Re-issue Credit' option in the left navigation menu.
- 2:** The 'Order Credit' button in the top right corner.
- 3:** The 'Credit Details' section, including 'Borrower Pair' and 'Credit Provider' dropdown menus.
- 4:** The 'Report Details' section, including 'Request Type' and 'Report Type' dropdown menus.
- 5:** The 'Provider Details' section, including 'User Name' and 'Password' input fields.
- 6:** The 'Re-issue Credit' radio button and the 'Reference Number' input field.
- 7:** The 'Re-issue Credit' button at the bottom right of the form.

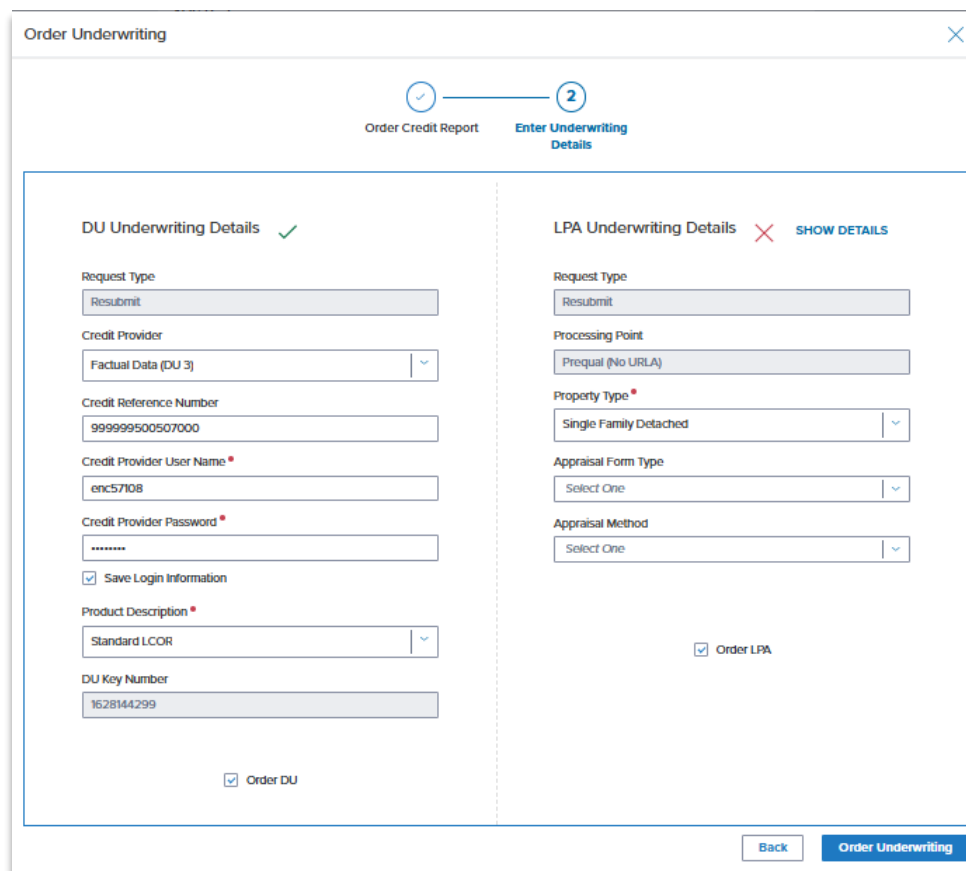
Re-issuing Credit Again (For Loans in Process)

If you would like a new credit report to be considered, ensure you have notified the AE/AM or placed notes in the file so the UW will know you have reissued credit. The Broker can then complete the credit re-issue once again.

Reason(s) could be, but not limited to, the existing credit expired, or the Borrower has a new improved score you would like to be considered.

Enter AUS Details

Complete ALL the required fields to avoid delays



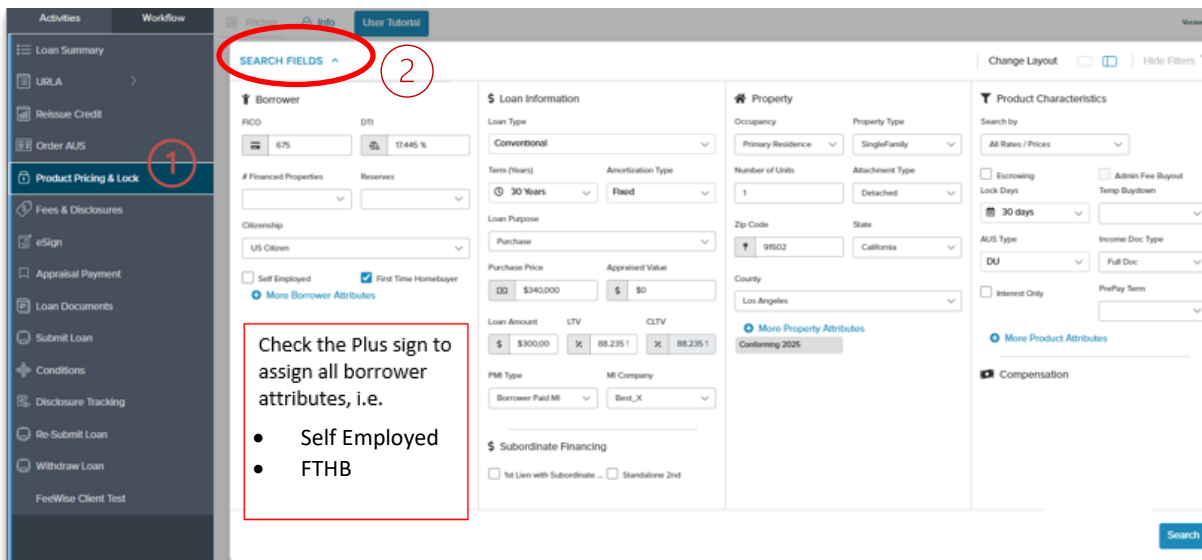
Product and Pricing

Please note that you must float the pricing before you submit the loan to Windsor Mortgage via TPO.

Once the loan has been submitted to Windsor Mortgage via TPOC and the **Loan Status** updates to **Submitted**, you may request the lock. The Loan Status updates to **Submitted** immediately after submission.

Product and Pricing (Float)

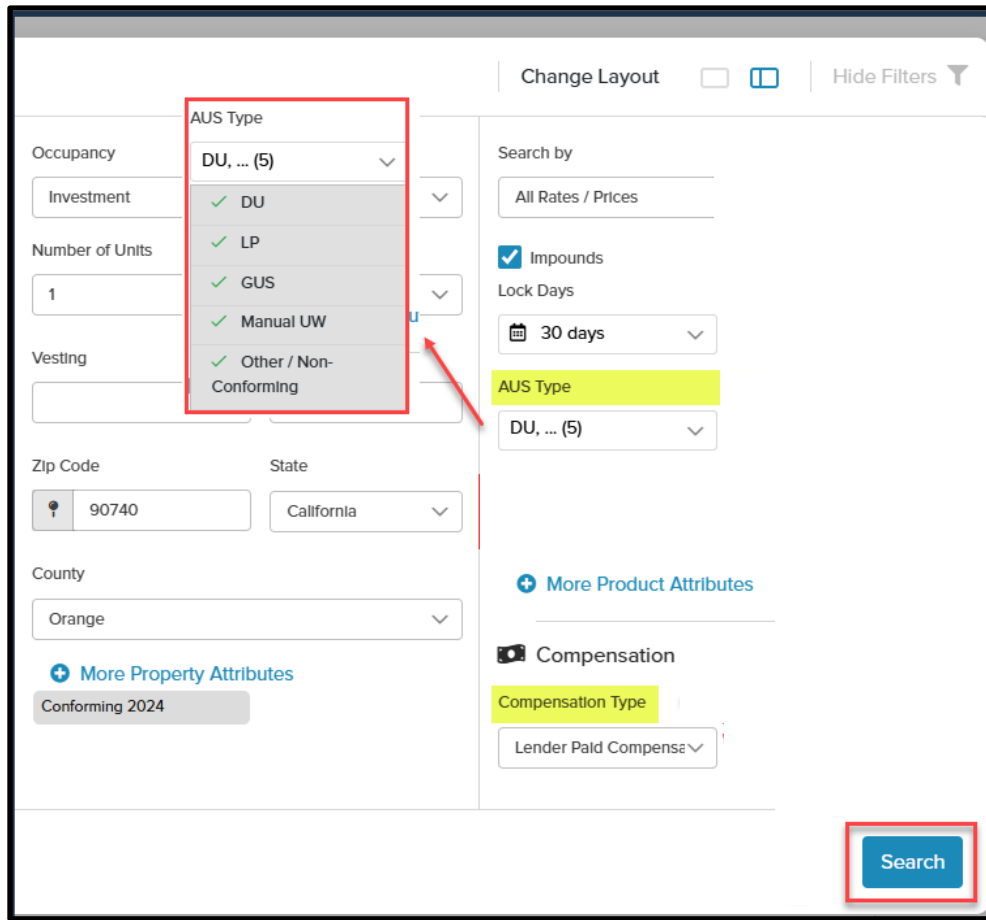
1. Select **Product, Pricing & Lock** from the left navigation menu.
2. Update the **Search Fields** as applicable. **All highlighted fields in the screenshot are required.**
 - Leave the **Loan Type** as the **applicable loan type** for pricing to populate.
 - Select **applicable AUS types**. List may vary.
 - **Select application lock days.**
 - For the Wholesale Channel, select the appropriate **Compensation Type**



The screenshot displays the Windsor Mortgage application interface. The left navigation menu has "Product Pricing & Lock" highlighted with a red circle and the number "1". The main content area is titled "SEARCH FIELDS" with a red circle and the number "2". The interface is divided into several sections:

- Borrower:** Includes fields for FICO (675), DTI (17.445%), # Financed Properties, Reserves, Citizenship (US Citizen), and checkboxes for Self Employed and First Time Homebuyer. A red box highlights the "More Borrower Attributes" link with the text: "Check the Plus sign to assign all borrower attributes, i.e. Self Employed, FTHB".
- Loan Information:** Includes Loan Type (Conventional), Term (30 Years), Amortization Type (Fixed), Loan Purpose (Purchase), Purchase Price (\$340,000), Appraised Value (\$0), Loan Amount (\$300,000), LTV (88.235%), and CLTV (88.235%).
- Property:** Includes Occupancy (Primary Residence), Property Type (Single Family), Number of Units (1), Attachment Type (Detached), Zip Code (91502), State (California), and County (Los Angeles).
- Product Characteristics:** Includes Search by (All Rates / Prices), Escrowing Lock Days (30 days), AUS Type (DU), Income Doc Type (Full Doc), and Compensation (checked).

3. Once all fields have been completed – select **SEARCH**



The screenshot shows a search interface with the following elements:

- Change Layout** and **Hide Filters** options at the top right.
- Occupancy** dropdown set to **Investment**.
- Number of Units** dropdown set to **1**.
- Vesting** dropdown set to **Conforming 2024**.
- Zip Code** field: **90740**.
- State** dropdown: **California**.
- County** dropdown: **Orange**.
- More Property Attributes** section with **Conforming 2024** selected.
- AUS Type** dropdown menu is open, showing:
 - DU, ... (5)
 - DU (checked)
 - LP (checked)
 - GUS (checked)
 - Manual UW (checked)
 - Other / Non-Conforming (checked)
- Search by** dropdown: **All Rates / Prices**.
- Impounds** checkbox: checked.
- Lock Days** dropdown: **30 days**.
- AUS Type** dropdown (repeated): **DU, ... (5)**.
- More Product Attributes** link.
- Compensation** section with **Compensation Type** dropdown set to **Lender Paid Compense**.
- Search** button highlighted in a red box at the bottom right.

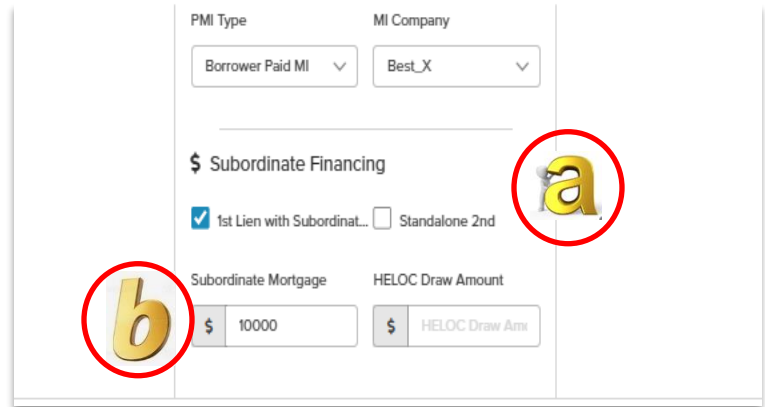
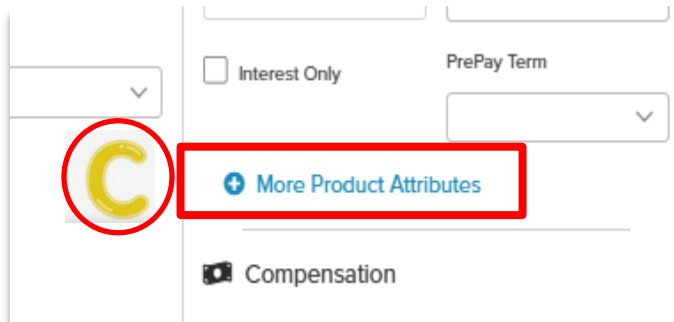
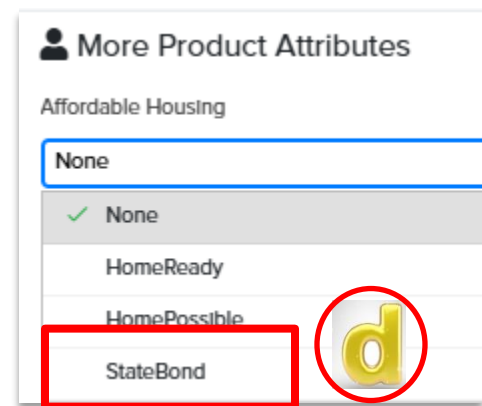
Eligible loan products will be listed under **Eligible Product(s)**. Selecting the link under the following columns will provide you a snapshot of:

- **Payment:** Shows you the payment schedule summary.
- **Cost to Borrower, Price Adj or Rate Adj:** Shows some fees and costs associated with the price selected, Adjustments and Disqualifications.
- **Skip to (4) if the file you are uploading is not a BOND/DPA loan.**

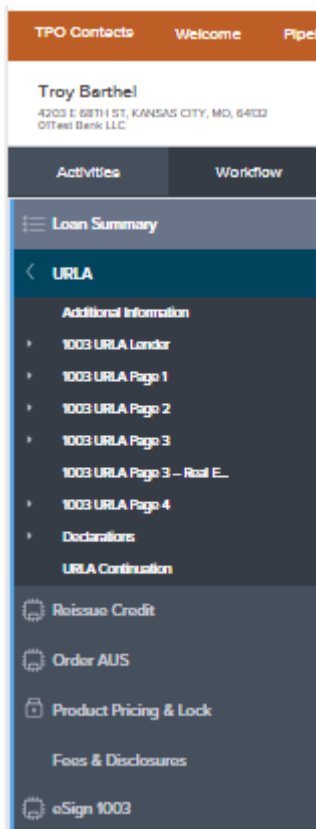
Bond/DPA loans -

How to Enter DPA Products

1. In the search screen, Select the **1st Lien with Subordinate** box.
2. Complete the field with the desired amount of assistance being received.
3. Then, click on the **More Product Attributes** link, in the column.
4. Then choose the appropriate Affordable Housing option. *StateBond” will be used for any state assistance products but not for any Windsor products.

5. Navigate to the URLA – select the > and a new menu will open – Additional Information section under URLA.



A new screen appears.

- Assuming all fields in the additional information section have been completed, as applicable, move to the Additional Fields information on the bottom of the screen.
- If the Loan is a DPA loan, complete the **DPA** field by selecting **YES** from the dropdown.
- If it is a **BOND** Loan, Select **Yes** from the Bond Loan Dropdown
- **Conversely, if this is a FHLMC BorrowSmart loan, complete those fields as required.**
- Select **Save** and then **Next**.

Workflow

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Additional Information

Select Borrower Pair
 Troy Barthel & Kevin Nelson Save Next

Agency Case No	Lender Case No 808274315	MER's MN 100521008081420450	Alternate Loan Number
Collateral Tracking Number	Universal Loan ID 540300KJBPJAJ7E5JHG3ZB0827326281		
Application Date 03 / 31 / 2023	Estimated Closing Date 04 / 28 / 2023	Loan Documentation Type (F) Full Documentation	Closing Type Select an Option
Freddie Mac Offering Identifier Select an Option	Freddie Mac Income Based Deed Restrictions Select an Option	Freddie Mac Community Land Trust Indicator Select an Option	<input type="checkbox"/> HomeOne

Freddie Mac CHOICE Offering Type

- CHOICERenovation
- CHOICERenoExpress
- CHOICERenovationMortgageWithRecourse
- CHOICERenoExpressDTSNew
- CHOICEHome
- GreenCHOICE
- GreenCHOICEToPayOffOutstandingEnergyDebt

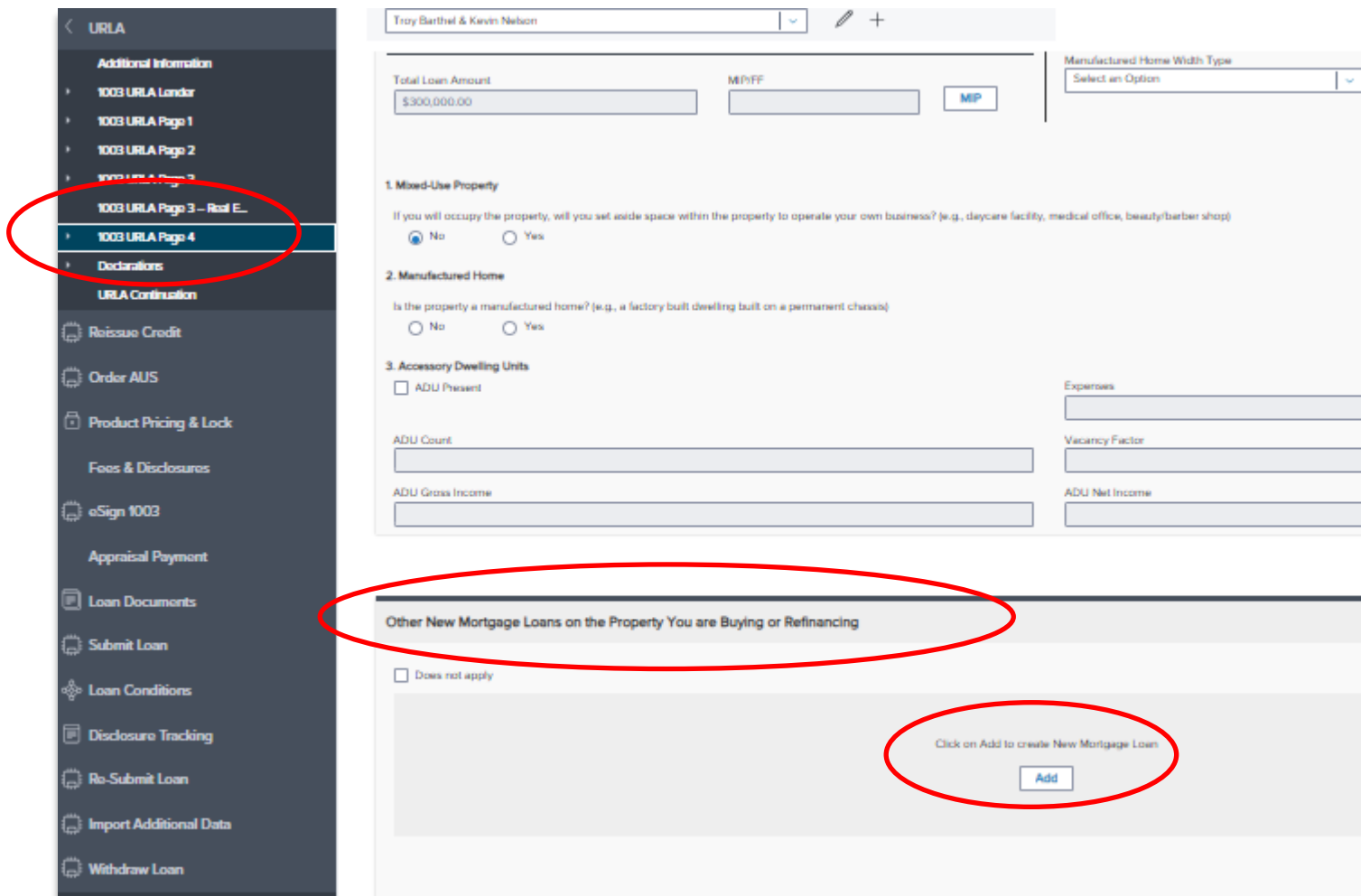
Additional Fields

Fannie Mae MORNETPlus Case File ID #	DPA Yes
Pre-Approval Select an Option	Bond Loan No
Would you like to proceed with the Borrow Smart Program? Select an Option	Does the income qualify for Borrow Smart? Select an Option

Save Next

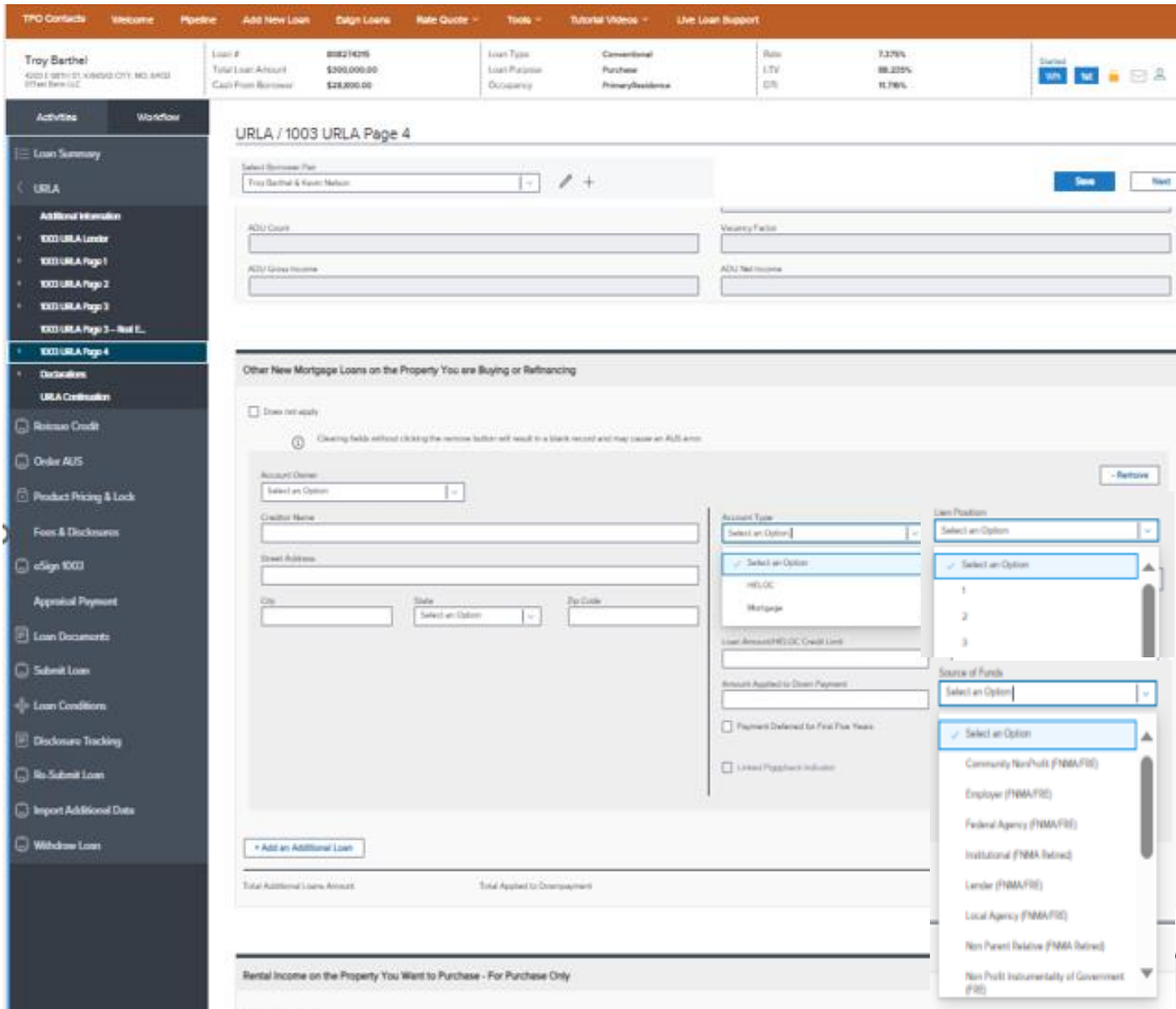
Entering a Second Mortgage/DPA/Grant/etc.

6. Navigate to the 1003 URLA Page 4 and scroll to the section titled “Other New Mortgage Loans on the Property you are Buying or Refinancing.”



- a. Click ADD to add the second mortgage (DPA/Grant/Etc.)

7. This screen appears. Complete all fields, then complete the dropdowns, as applicable.
 - i) Under **Account Type** – select **Mortgage**.
 - ii) Under **Lien Position** – select the **appropriate lien position**.
 - iii) Under **Source of Funds** – select the **appropriate funding source**.



The screenshot shows the 'URLA / 1003 URLA Page 4' form. The top navigation bar includes 'TPO Contacts', 'Welcome', 'Pipeline', 'Add New Loan', 'Design Loans', 'Rate Quote', 'Tools', 'Tutorial Videos', and 'Live Loan Support'. The user's name is Troy Barthel. The loan details show a loan number of 000214276, a total loan amount of \$200,000.00, and a cash from borrower of \$28,000.00. The loan type is Conventional Purchase, and the occupancy is Primary Residence. The rate is 7.27%, LTV is 86.235%, and DTI is 11.76%.

The form includes the following fields and dropdowns:

- Select Borrower:** Troy Barthel & Kristi Nelson
- ADU Count:** [Empty field]
- Vacancy Factor:** [Empty field]
- ADU Gross Income:** [Empty field]
- ADU Net Income:** [Empty field]
- Other New Mortgage Loans on the Property You are Buying or Refinancing:**
 - Does not apply
 - Clearing fields without clicking the remove button will result in a blank record and may cause an AUI error.
 - Account Owner:** Select an Option
 - Creditor Name:** [Empty field]
 - Street Address:** [Empty field]
 - City:** [Empty field], **State:** Select an Option, **Zip Code:** [Empty field]
 - Account Type:** Select an Option (Options: FHLMC, Mortgage)
 - Lien Position:** Select an Option (Options: 1, 2, 3)
 - Source of Funds:** Select an Option (Options: Community NonProfit (FNMA/FBI), Employer (FNMA/FBI), Federal Agency (FNMA/FBI), Institutional (FNMA Retired), Lender (FNMA/FBI), Local Agency (FNMA/FBI), Non Parent Relative (FNMA Retired), Non Profit Instrumentality of Government (FBI))
 - Loan Amount (FHLMC Credit Limit):** [Empty field]
 - Amount Applied to Down Payment:** [Empty field]
 - Payment Deferred for First Five Years
 - Linked Pledgeback Indicator

**Hint for FHLMC – BorrowSmart – Select Federal Agency (FNMA/FHLMC)
BOND/DPA – select Non-Profit Instrumentality of Government**

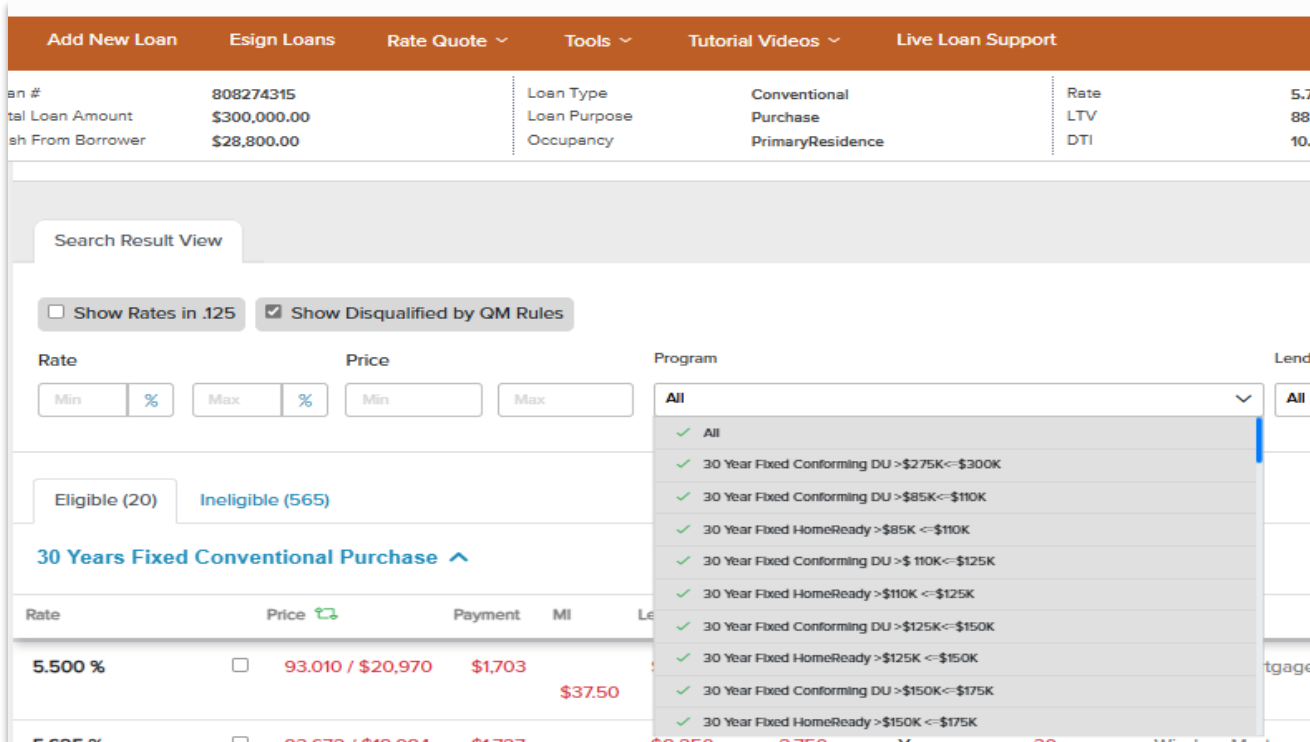
8. Return to Product and Pricing and resume at Step 3

NOTE: Each Bond/HFA program has specific and required lock day terms – use the appropriate lock days that correlate to the desired lock period.

Selecting the Correct Program and Lender

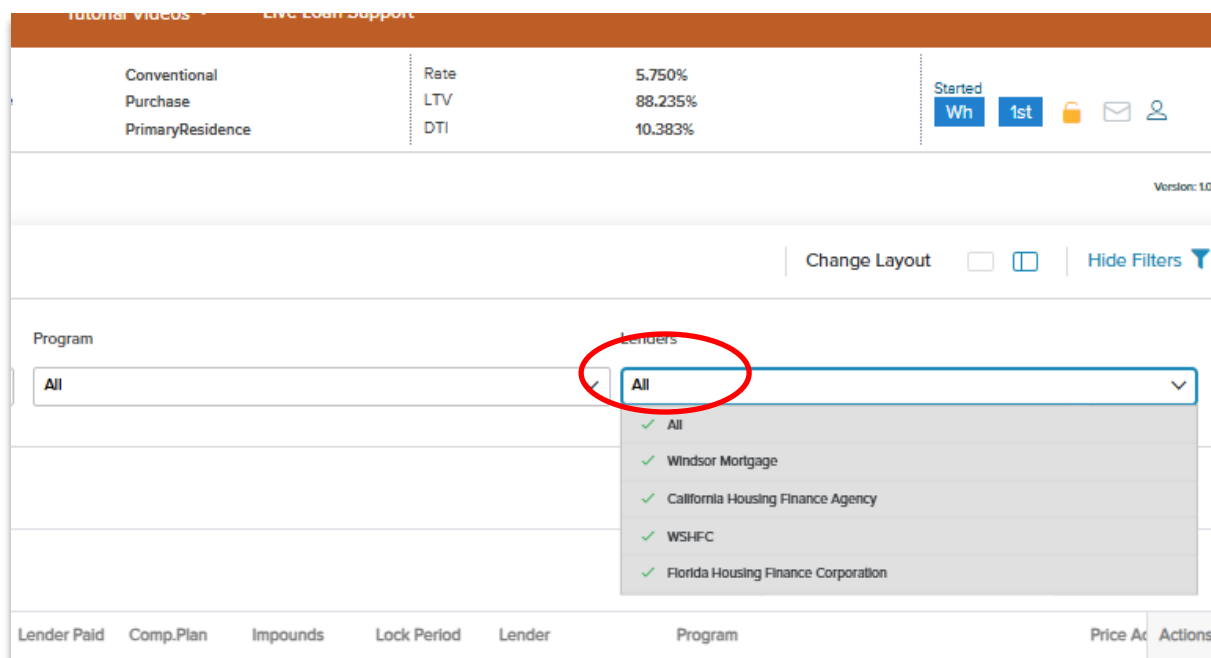
9. On the Search Result View Screen, navigate to the Program Dropdown.
 - Use the scroll function on the right side of the screen to see a list of the programs.
 - Uncheck all.

Then, place a check by the appropriate program.



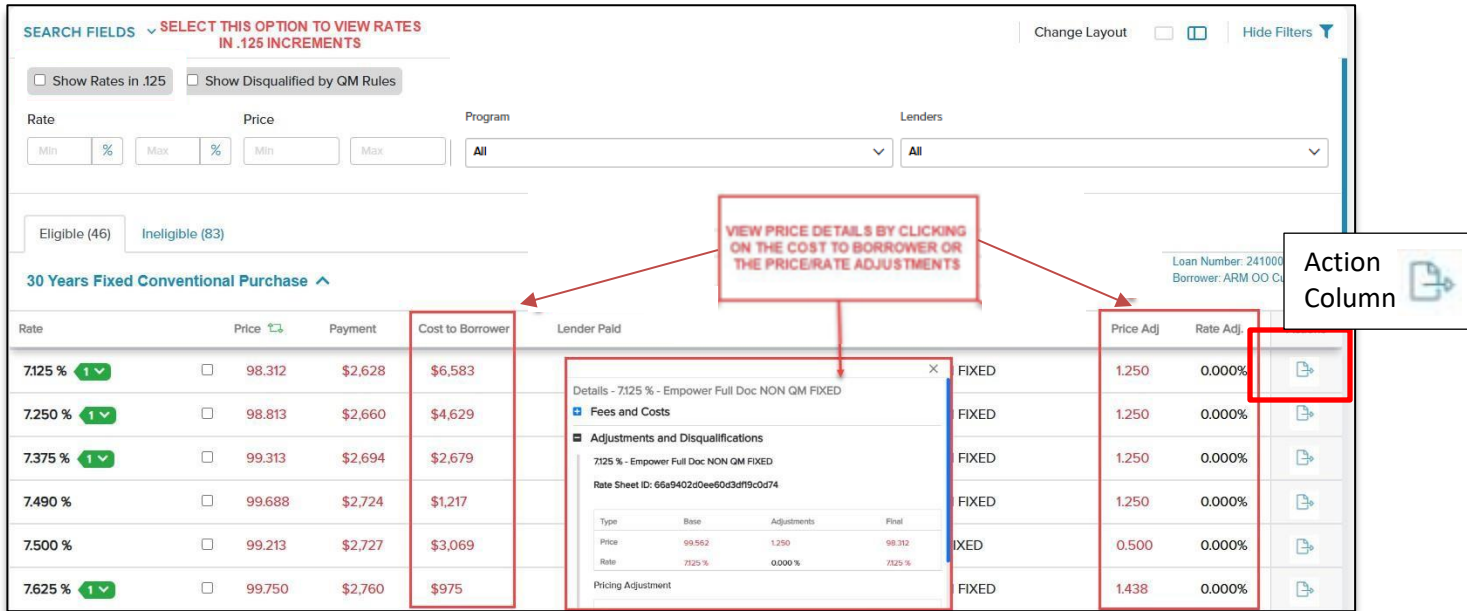
The screenshot shows the 'Search Result View' interface. At the top, there are navigation links: 'Add New Loan', 'Esign Loans', 'Rate Quote', 'Tools', 'Tutorial Videos', and 'Live Loan Support'. Below this is a summary table with fields like 'Loan #', 'Total Loan Amount', 'Cash From Borrower', 'Loan Type', 'Loan Purpose', 'Occupancy', 'Rate', 'LTV', and 'DTI'. The main area has a 'Search Result View' tab and two checkboxes: 'Show Rates in .125' (unchecked) and 'Show Disqualified by QM Rules' (checked). There are input fields for 'Rate' and 'Price' with 'Min' and 'Max' options. Below that, it shows 'Eligible (20)' and 'Ineligible (565)' counts. A program filter is set to '30 Years Fixed Conventional Purchase'. A table of results is partially visible, showing columns for Rate, Price, Payment, MI, and Lender. A dropdown menu for 'Program' is open, listing various options like 'All', '30 Year Fixed Conforming DU >\$275K<-\$300K', etc., with a checkmark next to 'All'.

Find the Lenders Field – it automatically defaults to All. Use the dropdown arrow to select the correct lender. For BOND PROGRAMS, you must select the correct HFA.



This screenshot shows a close-up of the 'Lenders' dropdown menu. The menu is open, showing a list of lenders with checkmarks next to them: 'All', 'Windsor Mortgage', 'California Housing Finance Agency', 'WSHFC', and 'Florida Housing Finance Corporation'. The 'All' option is circled in red. The background shows parts of the search results table, including columns for 'Lender Paid', 'Comp. Plan', 'Impounds', 'Lock Period', 'Lender', 'Program', 'Price Act', and 'Actions'.

10. Once these steps have been completed, select Search and rate options will appear.

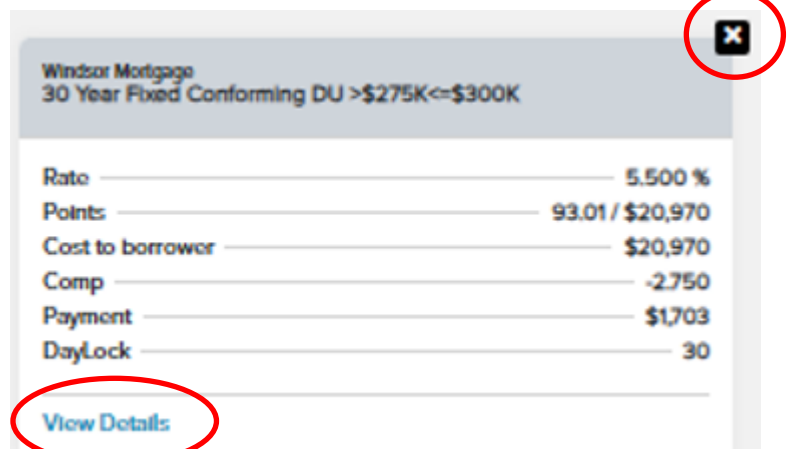


Rate	Price	Payment	Cost to Borrower	Lender Paid	Program	Price Adj	Rate Adj	Action Column
7.125 %	98.312	\$2,628	\$6,583		FIXED	1.250	0.000%	[Action Icon]
7.250 %	98.813	\$2,660	\$4,629		FIXED	1.250	0.000%	[Action Icon]
7.375 %	99.313	\$2,694	\$2,679		FIXED	1.250	0.000%	[Action Icon]
7.490 %	99.688	\$2,724	\$1,217		FIXED	1.250	0.000%	[Action Icon]
7.500 %	99.213	\$2,727	\$3,069		FIXED	0.500	0.000%	[Action Icon]
7.625 %	99.750	\$2,760	\$975		FIXED	1.438	0.000%	[Action Icon]

NOTE: Screenshot this pricing page or print to PDF - if disclosing loan in our system and chose Lender Paid Compensation, you will need to fill out the Anti-Steering disclosure form and you will need to refer to this page

11. Select the Action Icon  found under the Action Column for the rate you would like to float.

- to compare multiple programs, select the Action Column next to the program(s) you wish to compare.
 - Notice: new windows will appear at the bottom of the screen – the number will vary depending on how many you choose.
 - You will be given the option to receive the information via PDF, if desired.
 - To review specific details of each the program, in the Window provided, select **View Details** of each program
- select the View Details one or more windows appear that correlate to the selected programs.



12. When you have made your final selection, remove the other programs (if you chose many to compare) by clicking the X in the top window of each window.

13. When you have removed all but the desired program, Select the Confirm button on the bottom right of the pop up.

14. You will receive a pop-up that states that the Export pricing is successful.

- Once you exit the pop-up, the next screen will show a summary of the pricing information.
- In the Lock Information section, it will show a Priced Date.
- This verifies the loan has successfully been floated.

Export Pricing ×

Fields	Old Pricing Results	New Pricing Results
Rate Code	CR2408280919	CR2501220923
FirstTimeHomeBuyer		Yes
Price	0.959	4.492

Comments placed in this box are neither monitored nor reviewed.

Cancel
Confirm

Requesting a Lock

After confirming the float rate, you are returned to the main pricing screen.

To request a lock, click on the gold **Request Lock** button.

Loan Application - Troy Barthel
Loan ID: 808274315

Scenario Pricing Request

Windsor Mortgage

Rate Code: CR2502070932
 Product ID: 672299ed6f0613143fb17478
 Rate Sheet Date: 02/07/2025, 9:32:49 AM America/Chicago

Priced on 02/07/2025, 12:48:59 PM America/Chicago Priced with Troy Barthel
 Priced using historical rates as of 02/07/2025, 12:48:59 PM America/Chicago

Note Rate	7.375 %	Purchase Price	\$340,000	Appraised Value	\$340,000
Price	100.147 points	Total Loan Amount	\$300,000	Purchase as	Primary Residence
LTV	88.235 %	Lock Period	30 Days lock	Property Type	Single Family
Loan	30 Year Fixed Conforming DU	Compensation	Lender Paid	Nbr. of Units	1 Unit
Program	>\$275K<-\$300K	Terms	30 Years	Admin Fee Waiver	No
Amortization Type	Fixed	Monthly Payment	\$2,072	Impound Waiver	No
APR	7.375 %	Lock Expiration Date	03/10/25	AUS	DU
FICO Score	800			DTI	10.383 %

[More Details ...](#)

Lock Information

Troy Barthel Priced Date 02/07/2025, 12:48:59 PM America/Chicago
 Priced using historical rates as of 02/07/2025, 12:48:59 PM America/Chicago
 Plains Commerce Bank

Comment

Attach File

Price

Request Lock

A pop-up will appear asking you to confirm your intent to submit a lock request. Click **Confirm**

Are you sure you want to submit a lock request?

Cancel

Confirm

Ineligible Products

If the product you want is ineligible, complete the steps below to troubleshoot.

- From the **Ineligible** tab, select the red **'Disq.'** under the **Price Adj.** or **Rate Adj.** column. A pop-up will appear.

SEARCH FIELDS Change Layout Hide Filters

Show Rates in .125 Show Disqualified by QM Rules

Rate: Min % Max % Price: Min Max Program: All Lenders: All

Eligible (0) **Ineligible (131)**

30 Years Fixed Conventional Refinance Loan Number: 2411004985
Borrower: Emporium Test

Rate	Price	Payment	Cost to Borrower	Lender Paid	Comp. Plan	Program	Price Adj.	Rate Adj.	Actions
6.875 %	98.033	\$3,909	\$11,704	\$12,000	-2.017	Elevate DSCR FIXED	Disq.	Disq.	
6.990 %	98.170	\$3,955	\$10,889	\$12,000	-2.017	Empower Ease Alt Doc NON QM FIXED	Disq.	Disq.	
7.000 %	98.696	\$3,959	\$7,759	\$12,000	-2.017	Elevate DSCR FIXED	Disq.	Disq.	

- Scroll down until you see the **Pricing Disqualification** list. Review the list of disqualifiers, then exit the pop-up.

Details - 6.875 % - Elevate DSCR FIXED

Fees and Costs

Adjustments and Disqualifications

6.875 % - Elevate DSCR FIXED
 Rate Sheet ID: 66a8ead812b42d920c55f02f

Type	Base	Adjustments	Final
Price	98.425	0.392	98.033
Rate	6.875 %	0.000 %	6.875 %

Pricing Adjustment

Description: FICO/LTV (Tier 1) - 740 - 759 / LTV 55.01 % - 60.0 %
 Comp. Plan

Pricing Disqualification

Description	Adjustments
Disqualification	First Time Investors: Min DSCR 1.0
Disqualification	DSCR Ratio: Min 0.8 required
Disqualification	Prepay Term is blank. A prepayment term option is required
Disqualification	DSCR Only

SCROLL DOWN TO REVIEW THE PRICING DISQUALIFICATIONS, THEN EXIT THE POP UP AND ADJUST THE LOAN PARAMETERS AS NEEDED

3. Select the **Search Fields Dropdown Icon**, and the product and pricing pop-up will reappear. **Update the Loan Scenario** as applicable and select **Search**.

The screenshot shows the mortgage search interface. At the top left, there is a 'SEARCH FIELDS' dropdown menu with a red circle containing the number '3' next to it. Below this are various filters and controls, including 'Show Rates in .125' and 'Show Disqualified by GM Rules'. A red callout box with white text reads: 'SELECT THE SEARCH FIELDS DOWNWARD CARETICON AND THE PRODUCT AND PRICING SEARCH SCREEN WILL POPULATE AGAIN FOR YOU TO MAKE YOUR REVISIONS'. Below the filters, there is a table of search results. The first row is highlighted and shows the following data: Rate: 6.875 %, Price: 98.033, Payment: \$3,909, Cost to Borrower: \$11,704, Lender Paid: \$12,000, Comp. Plan: -2.017, Program: Elevate DSCR FIXED, Price Adj: Disq., Rate Adj: Disq., and an Actions column with a document icon. The table is titled '30 Years Fixed Conventional Refinance'.

4. Eligible loan products will be listed under **Eligible Product(s)**. Selecting the link under the following columns will provide you a snapshot of:
 - **Payment:** Shows you the payment schedule summary.
 - **Cost to Borrower, Price Adj. or Rate Adj.:** Shows you some of the fees and costs to the borrower as well as the Adjustments and Disqualifications.

The screenshot shows the mortgage search interface with a search results table. The table has columns for Rate, Price, Payment, Cost to Borrower, Lender Paid, Program, Price Adj, and Rate Adj. The first row is highlighted and shows the following data: Rate: 7.125 %, Price: 98.302, Payment: \$2,628, Cost to Borrower: \$6,583, Lender Paid: \$12,000, Program: FIXED, Price Adj: 1.250, Rate Adj: 0.000%. A red callout box with white text reads: 'VIEW PRICE DETAILS BY CLICKING ON THE COST TO BORROWER OR THE PRICERATE ADJUSTMENTS'. A red box highlights the 'Cost to Borrower' and 'Price Adj' columns. A red box highlights the 'Actions' column, which contains a document icon. A callout box labeled 'Action Column' points to this icon. Below the table, there is a pop-up window titled 'Details - 7.125 % - Emporium Full Disc. NOW GM FIXED' showing 'Fees and Costs' and 'Adjustments and Disqualifications'.

Follow the same steps as shown on pages 16-21

Loan Application - Troy Barthel
Loan ID: 808274315

Scenario Pricing Request

Windsor Mortgage

Rate Code: CR2502070932
 Product ID: 672299ed6f0613143fb17478
 Rate Sheet Date: 02/07/2025, 9:32:49 AM America/Chicago

Priced on 02/07/2025, 12:48:59 PM America/Chicago Priced with Troy Barthel
 Priced using historical rates as of 02/07/2025, 12:48:59 PM America/Chicago

Note Rate	7.375 %	Purchase Price	\$340,000	Appraised Value	\$340,000
Price	100.147 points	Total Loan Amount	\$300,000	Purchase as	Primary Residence
LTV	88.235 %	Lock Period	30 Days lock	Property Type	Single Family
Loan	30 Year Fixed Conforming DU	Compensation	Lender Paid	Nbr. of Units	1 Unit
Program	>\$275K<-\$300K	Terms	30 Years	Admin Fee Waiver	No
Amortization Type	Fixed	Monthly Payment	\$2,072	Impound Waiver	No
APR	7.375 %	Lock Expiration Date	03/10/25	AUS	DU
FICO Score	800				

More Details ...

Lock Information

Troy Barthel Priced Date 02/07/2025, 12:48:59 PM America/Chicago
 Priced using historical rates as of 02/07/2025, 12:48:59 PM America/Chicago

Plains Commerce Bank Attach File

Comment

Price

Request Lock

The priced date is highlighted in blue to reflect the date the lock occurred.

Comments entered in this field are neither monitored nor reviewed. No action will be taken by PCB or Windsor

Page 25 | 46

Citizenship

When pricing out a loan, be sure to select the appropriate status from the dropdown menu and update the Citizenship to the applicable status.

SEARCH FIELDS ^
Change Layout
Hide Filters ▾

<p>Borrower</p> <p>FICO: <input type="text" value="800"/> DTI: <input type="text" value="11.76 %"/></p> <p># Financed Properties: <input type="text" value=""/> Reserves: <input type="text" value=""/></p> <p>Citizenship</p> <p><input type="text" value="US Citizen"/></p> <p><input type="checkbox"/> Self Employed <input checked="" type="checkbox"/> First Time Homebuyer</p> <p>More Borrower Attributes</p>	<p>Loan Information</p> <p>Loan Type: <input type="text" value="Conventional"/></p> <p>Term (Years): <input type="text" value="30 Years"/> Amortization Type: <input type="text" value="Fixed"/></p> <p>Loan Purpose: <input type="text" value="Purchase"/></p> <p>Purchase Price: <input type="text" value="\$340,000"/> Appraised Value: <input type="text" value="\$340,000"/></p> <p>Loan Amount: <input type="text" value="\$300,000"/> LTV: <input type="text" value="88.235 %"/> CLTV: <input type="text" value="88.235 %"/></p> <p>PMI Type: <input type="text" value="Borrower Paid MI"/> MI Company: <input type="text" value="Best_X"/></p> <p>Subordinate Financing</p> <p><input type="checkbox"/> 1st Lien with Subordinate... <input type="checkbox"/> Standalone 2nd</p>	<p>Property</p> <p>Occupancy: <input type="text" value="Primary Residence"/> Property Type: <input type="text" value="SingleFamily"/></p> <p>Number of Units: <input type="text" value="1"/> Attachment Type: <input type="text" value="Detached"/></p> <p>Zip Code: <input type="text" value="64102"/> State: <input type="text" value="Missouri"/></p> <p>County: <input type="text" value="Jackson"/></p> <p>More Property Attributes</p> <p><input type="text" value="Conforming 2025"/></p>	<p>Product Characteristics</p> <p>Search by: <input type="text" value="All Rates / Prices"/></p> <p><input checked="" type="checkbox"/> Escrowing <input type="checkbox"/> Admin Fee Buyout</p> <p>Lock Days: <input type="text" value="30 days"/> Temp Buydown: <input type="text" value=""/></p> <p>Buydown Source: <input type="text" value=""/></p> <p>AUS Type: <input type="text" value="DU"/> Income Doc Type: <input type="text" value="Full Doc"/></p> <p><input type="checkbox"/> Interest Only <input type="text" value=""/></p> <p>More Product Attributes</p> <p><input checked="" type="checkbox"/> Compensation</p> <p>Compensation Type: <input type="text" value="Lender Paid Compens"/></p>
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Fees

How to Add Fees (Processing Fee, 3rd Party Processing Fee, Broker Fee %)

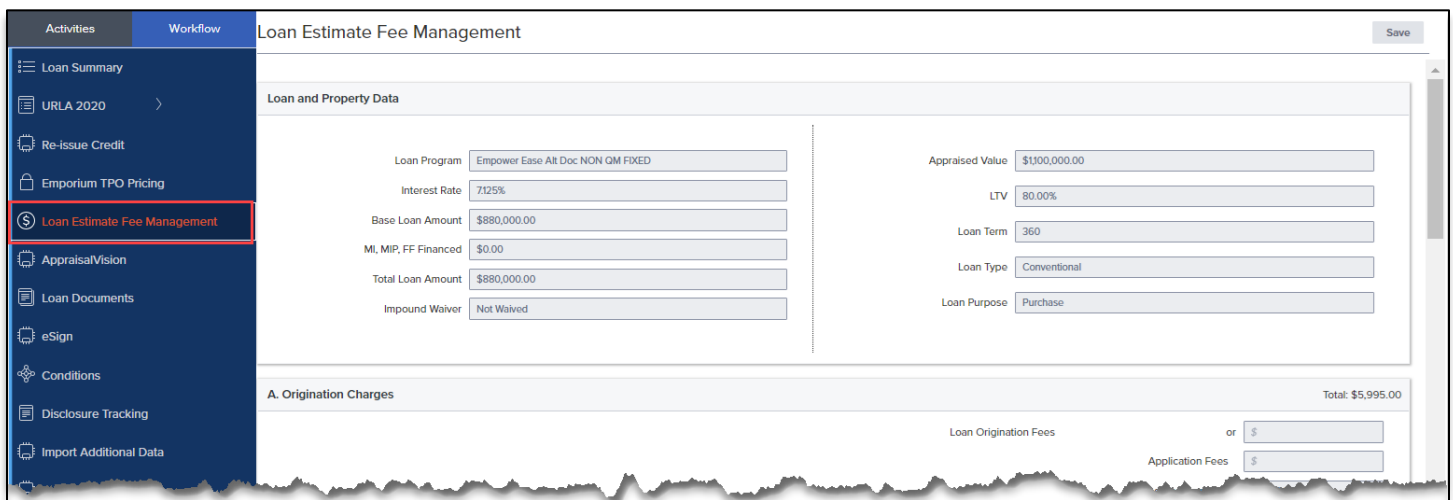
Fees for the loan file will be added when submitting the loan. A pop-up will appear when submitting the loan to add your loan fees based on the loan program and compensation type you have chosen. Enter the values within the pop-up and select Save. Please note that the Total Comp (Broker Fees, Processing Fees, and Admin Fees) cannot exceed the Lender-Paid Comp **agreement**.



FIELD ID	FIELD NAME	FORM	FIELD
Not Available on Form (3)			
1621	Processing Fee	Not Available on Form	<input type="text"/>
NEWHUD.X733	3rd Party Processing Fee	Not Available on Form	<input type="text"/>
389	Broker Fee %	Not Available on Form	<input type="text"/>

How to View Loan Estimate Fees

You can view the fees on the LE by selecting **Loan Estimate Fee Management** on the left navigation menu. This screen is read only, and you cannot make any updates on this screen.



Loan and Property Data

Loan Program	Empower Ease Alt Doc NON QM FIXED	Appraised Value	\$1,000,000.00
Interest Rate	7.125%	LTV	80.00%
Base Loan Amount	\$880,000.00	Loan Term	360
MI, MIP, FF Financed	\$0.00	Loan Type	Conventional
Total Loan Amount	\$880,000.00	Loan Purpose	Purchase
Impound Waiver	Not Waived		

A. Origination Charges Total: \$5,995.00

Loan Origination Fees or \$

Application Fees

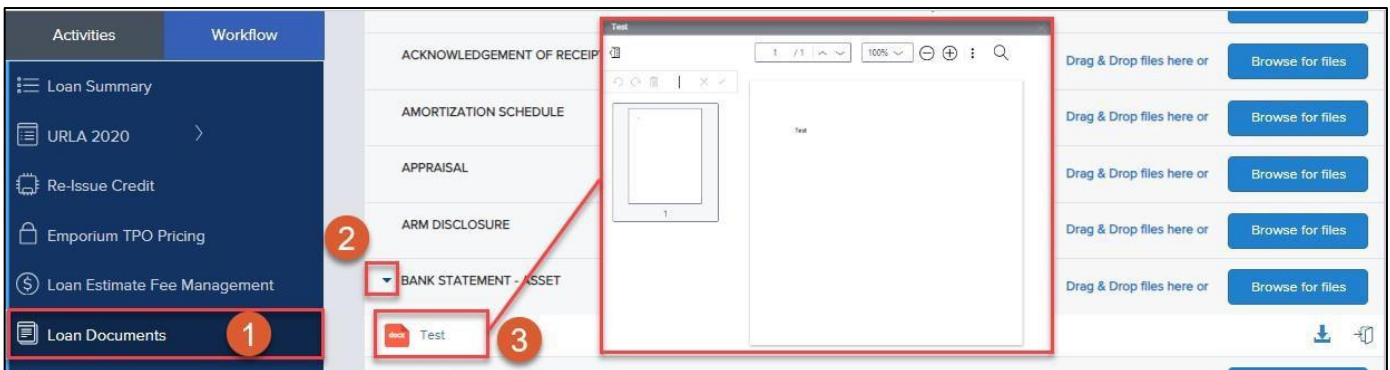
Loan Documents

1. How to Upload Loan Documents
2. Select **Loan Documents** from the left navigation menu.
3. **You can drag and drop or click Browse for files to add documents to a file. You can also** add a file to the **Unassigned** section or to a specific file folder.



How to View Uploaded Loan Documents

1. Select **Loan Documents** from the left navigation menu.
2. Select the **Arrow Icon** next to the Document Folder. The folder will expand and list the uploaded documents.
3. Select the **document name** to view the document via a pop-up window.



How to Download Uploaded Loan Documents

1. Select **Loan Documents** from the left navigation menu.
2. Select the **Arrow Icon** next to the Document Folder. The folder will expand and list the uploaded documents.

3. Select the **Download Icon** to download the document to your computer.



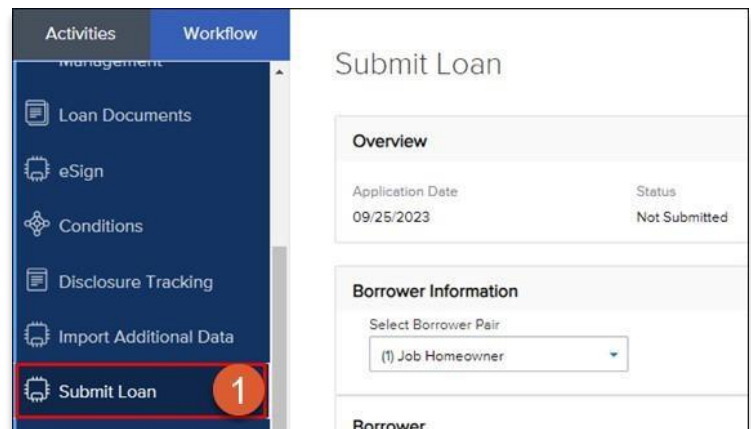
Moving Loan Documents to a Different Folder

If you have uploaded your loan document to the incorrect folder and need to move it to another folder, contact your Windsor via TPO Account Manager and ask them to move it to the correct folder.

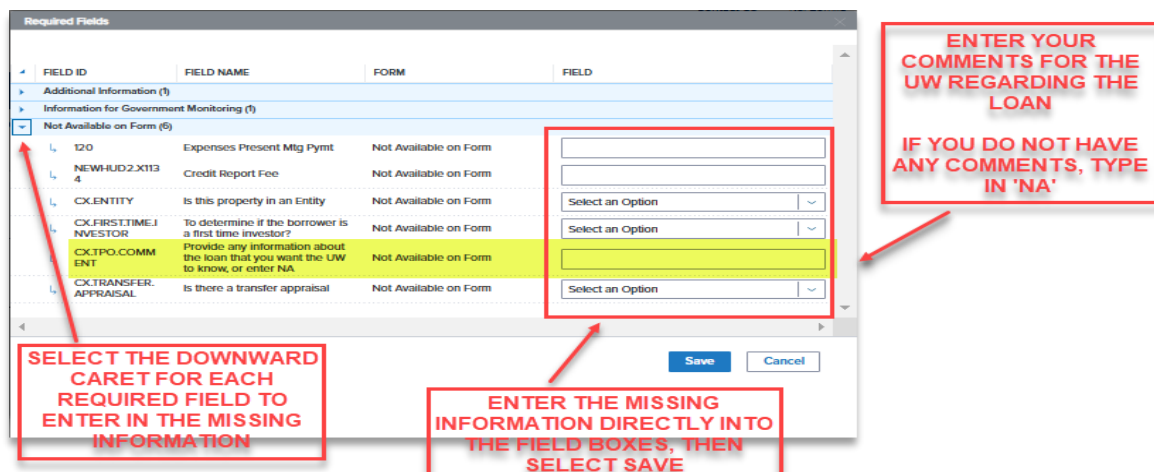
Submit the Loan File

Follow the steps below to submit a loan in Windsor Mortgage via TPO Connect.

1. Select **Submit Loan** from the left navigation menu. The **Required Fields** dialog box will appear. To review the missing information, select the **downward caret** for each category. Enter any missing fields and click **Save**.



Underwriter Comments (All Loans): A box will appear to enter comments for the UW regarding the loan file. If you do not have any comments for the UW, type in 'NA.'



- A second Required Fields dialog box may appear to enter in Broker Fees. To review the missing information, select the **downward caret** for each category. Enter any missing fields and click **Save**.
 - You may see the following Broker Fees listed:
 - Processing Fee:** If you do not have a processing fee, enter '0'
 - 3rd Party Processing Fee:** If you do not have a 3rd party processing fee, enter '0.'
 - Broker Fee %:** This will be shown as a required field if you chose Borrower Paid Comp. Enter in the BPC amount.

Required Fields

SELECT THE DOWNWARD CARET TO ENTER IN THE MISSING INFORMATION

FIELD ID	FIELD NAME	FORM	FIELD
Not Available on Form (3)			
1621	Processing Fee	Not Available on Form	<input type="text"/>
NEWHUD.X733	3rd Party Processing Fee	Not Available on Form	<input type="text"/>
389	Broker Fee %	Not Available on Form	<input type="text"/>

IF YOU DON'T HAVE A PROCESSING FEE, ENTER '0'

IF YOU DON'T HAVE A 3RD PARTY PROCESSING FEE, ENTER '0'

THIS FIELD WILL BE SHOWN IF YOU HAVE CHOSEN BPC. ENTER IN THE BPC.

ENTER THE MISSING INFORMATION DIRECTLY INTO THE FIELD BOXES, THEN SELECT SAVE

2

- The loan overview will be shown on the next page. After reviewing for accuracy, select **Confirm**.

Troy Barthel
4203 E 68TH ST, KANSAS CITY, MO, 64122
Office Bank LLC

Loan # 808274315
Total Loan Amount \$300,000.00
Cash From Borrower \$28,800.00

Loan Type Conventional Purchase
Loan Purpose Primary Residence

Rate 7.375%
LTV 88.235%
DTI 11.78%

Wh | 1st |

Submit Loan

BROKERS:

Did you remember to import the liabilities after you pulled credit?
It's not too late, do it now **BEFORE** you attempt to Submit the loan.

Overview

Application Date	Submission Status	Initial Submit Loan Date	Last Submit Loan Date
03/31/2023	-	-	-

Borrower

First Name	Troy	Co-Borrower	Kevin
Middle Name	-	First Name	-
Suffix	JR	Middle Name	-
Last Name	Barthel	Suffix	-
Cell Phone Number	605-376-3532	Last Name	Nelson
Email Address	tbarthel@windsormortgage.com	Cell Phone Number	605-228-0059
SSN	###-##-7000	Email Address	knelson@planscommerce.com
		SSN	###-##-7000

Subject Property Address

Street Address	4203 E 68TH ST	Property Type	Detached
City	KANSAS CITY	Occupancy Type	OwnerOccupied
State	MO	Number Of Units	1
Zip	64132		
County	Jackson		

Product & Pricing

Loan Program	30 Year Fixed Conforming DU-\$275K-\$300K	Loan Purpose	Purchase
Loan Type	Conventional	Purchase Price	\$340,000
Interest rate	7.375%	Base Loan Amount	\$300,000
Price	-	Total Loan Amount	\$300,000
Lock Expiration date	-	Estimated value	\$340,000
Interest Only(Months)	-	Appraised Value	\$340,000
		Authorization Term	360
		Estimated Closing Date	04/28/2023

3

- You will receive a confirmation email from Encompass stating that your loan was submitted to Windsor, and you will receive a popup on the screen to confirm the same.

Mo

Submit Loan

Overview

Application Date 10/25/2023	Status Submitted	Initial Submit Loan Date 10/25/2023	Last Submit Loan Date 10/25/2023
--------------------------------	---------------------	--	-------------------------------------

Borrower Information

Select Borrower Pair

(f) Job Homeowner

Common Errors and Fixes

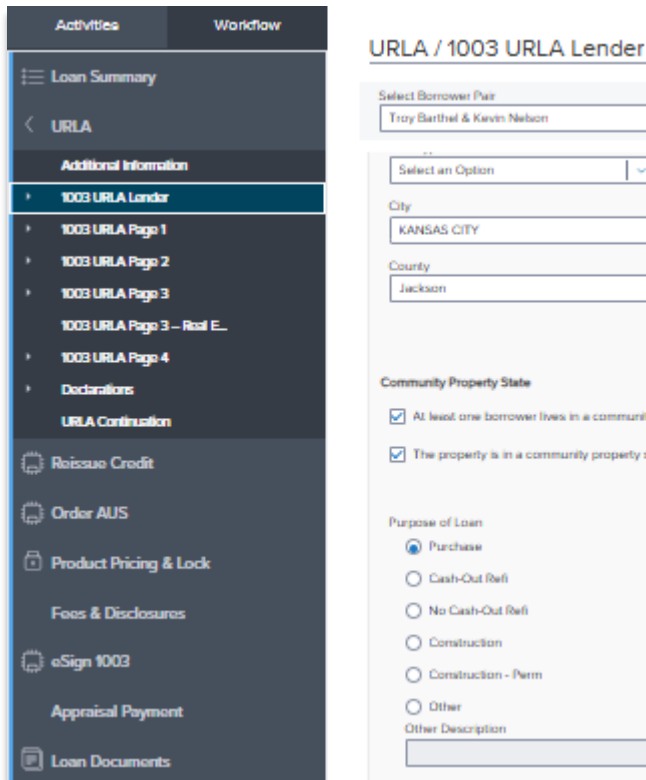
Organization Not Approved to Submit Loans of This Type

If you receive this message pop up, it means that the Purpose of Loan, the Mortgage Type, and/or Mortgage Lien Type was not completed.

See Possible Solutions on the Next Page(s)



SOLUTION:

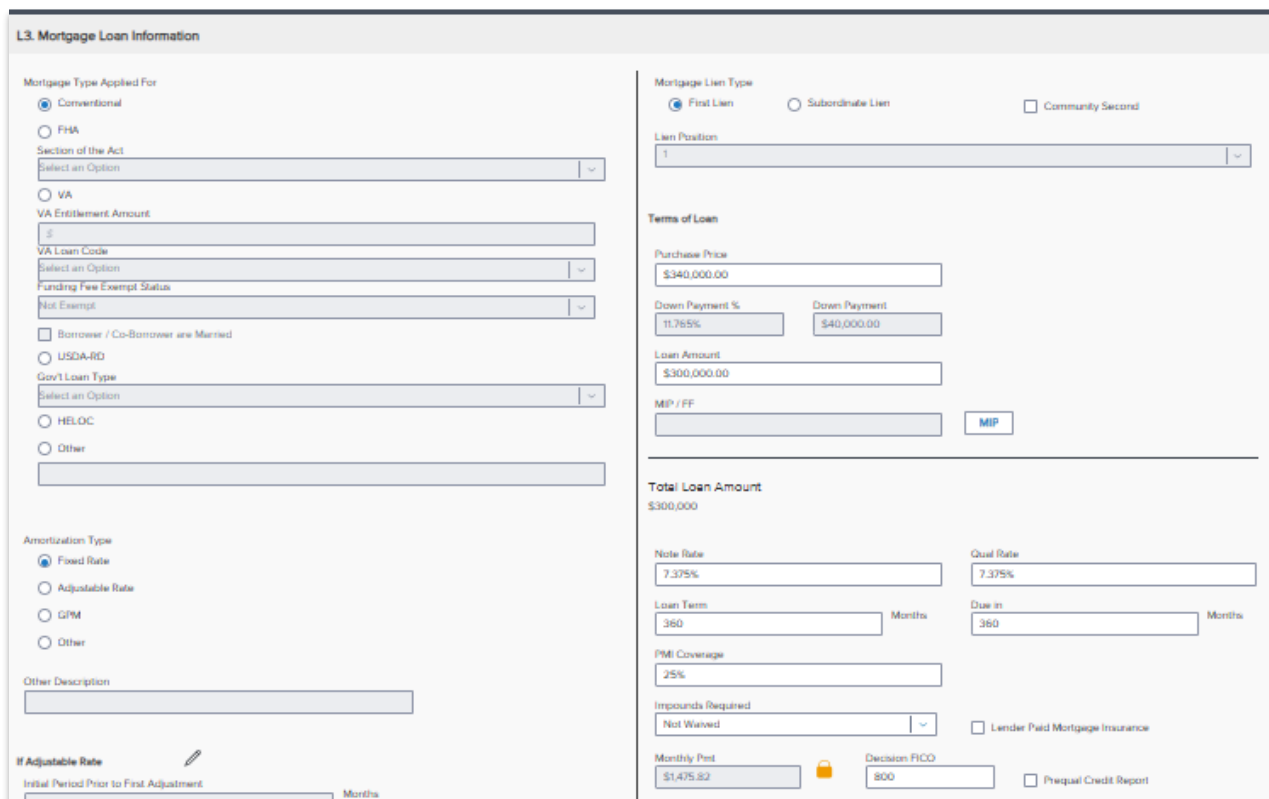


The screenshot shows a software interface with a dark navigation menu on the left and a light-colored form on the right. The menu includes items like 'Loan Summary', 'URLA', '1003 URLA Lender', '1003 URLA Page 1-4', 'Declarations', 'URLA Continuation', 'Reissue Credit', 'Order AUS', 'Product Pricing & Lock', 'Fees & Disclosures', 'eSign 1003', 'Appraisal Payment', and 'Loan Documents'. The main form is titled 'URLA / 1003 URLA Lender' and contains fields for 'Select Borrower Pair' (Troy Barthel & Kevin Nelson), 'Select an Option' dropdown, 'City' (KANSAS CITY), 'County' (Jackson), 'Community Property State' (checked), and 'Purpose of Loan' (Purchase selected).

- Under **URLA – Lender - L1. Property and Loan Information, Purpose of Loan** must be selected.

- Under **URLA – Lender Loan Information – L3.**

Mortgage Loan Information they will need to make sure the **Mortgage Type** applied for is the right **Type (Conventional, FHA, VA, Etc. and Mortgage Lien Type is First Lien.**



The screenshot shows the 'L3. Mortgage Loan Information' form. It is divided into several sections:

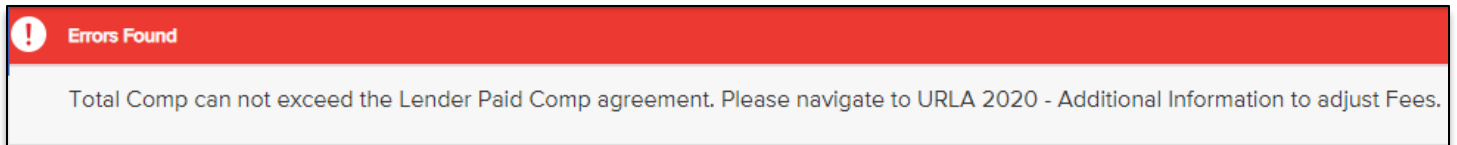
- Mortgage Type Applied For:** Includes radio buttons for Conventional (selected), FHA, VA, USDA-RD, HELOC, and Other. There are also dropdown menus for 'Section of the Act', 'VA Loan Code', and 'Funding Fee Exempt Status'.
- Mortgage Lien Type:** Includes radio buttons for First Lien (selected), Subordinate Lien, and Community Second.
- Terms of Loan:** Includes fields for 'Purchase Price' (\$340,000.00), 'Down Payment %' (11.765%), 'Down Payment' (\$40,000.00), and 'Loan Amount' (\$300,000.00). There is also a 'MIP / FF' field with a 'MIP' button.
- Total Loan Amount:** \$300,000.
- Note Rate:** 7.375%
- Qual Rate:** 7.375%
- Loan Term:** 360 Months
- Due in:** 360 Months
- PMI Coverage:** 25%
- Impounds Required:** Not Waived
- Monthly Pmt:** \$1,475.82
- Decision FICO:** 800

Total Comp Cannot Exceed the Lender Paid Comp Agreement

ERROR:

After registering the loan and pricing out the loan file, if you receive this error message pop up, it means that the total compensation is exceeding the Lender Paid Compensation.

Note: You will not receive this error message until the loan has been registered and pricing has been completed.



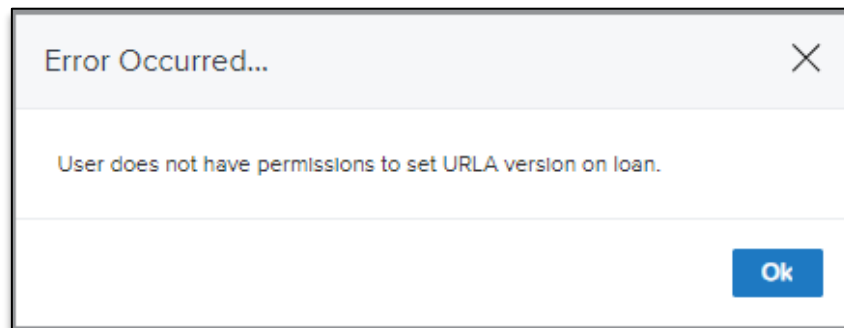
SOLUTION:

- Under **URLA – Additional Loan Information**, you must **update one or more of the following fields** so that the total compensation does not exceed the Lender Paid Comp agreement. Select **Save** once complete and try to submit the loan again.
 - Broker Fee %, Borrower Paid Processing Fee, or Application Fee

User Does Not Have Permissions to set URLA Version on Loan

ERROR:

The error below means that you are set up as TPO Manager, but not as a Loan Officer or Processor.



SOLUTION:

Contact your AE to have the Loan Officer or Processor roles added to your profile.

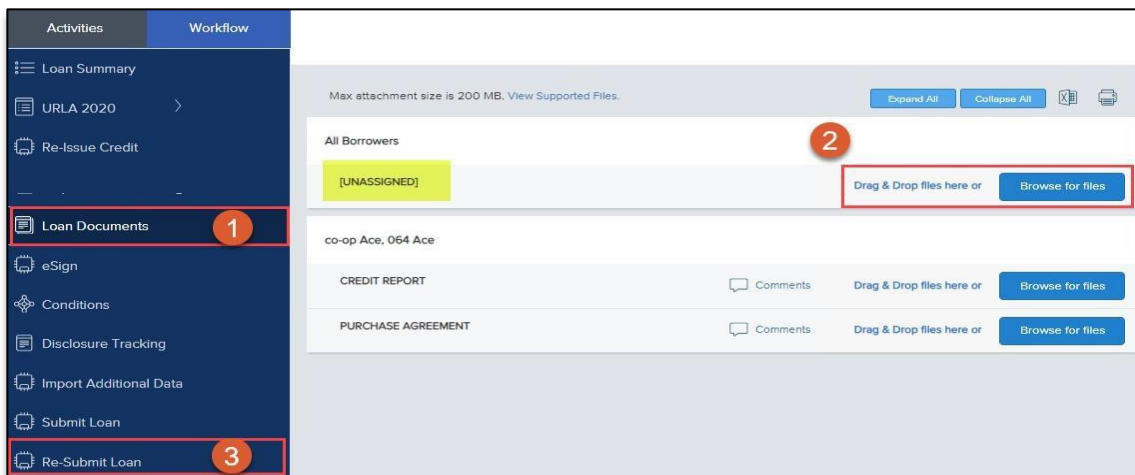
Submit Loan Conditions

Follow the steps below to review conditions and submit documents for review. **Once conditions have been submitted, you must click 'Re-Submit Loan' to send the file back to Windsor Mortgage via TPO.**

Assign All Documents to the Unassigned Bucket (Recommended)

You can upload all loan documents to the Unassigned bucket, and Windsor Mortgage via TPO will review and assign the documents for you.

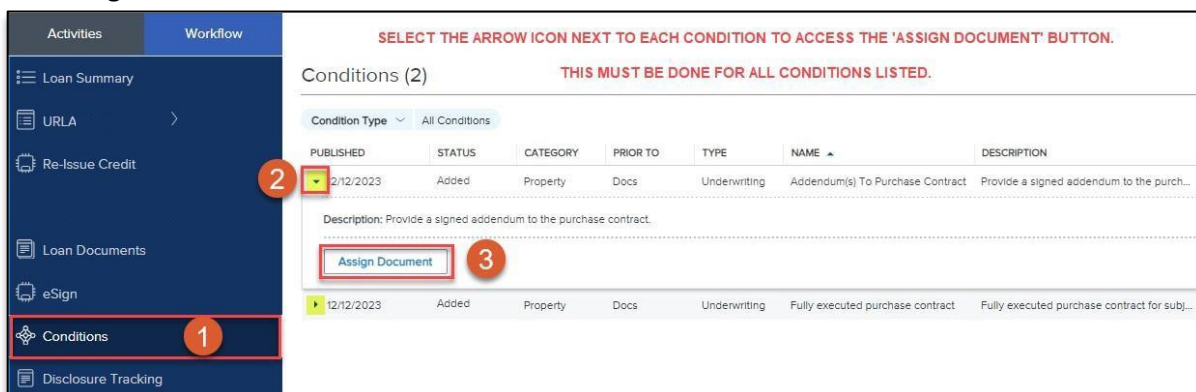
1. Select **Loan Documents** from the left navigation menu.
2. **Drag and drop the files or Browse for Files** and add all loan documents to the **[Unassigned]** bucket.
3. Select **Re-Submit Loan**. Only click 'Re-Submit Loan' **once** after uploading all documents.



Assign All Documents to a Specific Bucket

If you would like to upload documents to the specific condition, complete the steps below. Please note that you must upload to the correct bucket or the unassigned bucket to ensure that Windsor Mortgage via TPO can review the documents correctly.

1. Select **Conditions** from the left navigation menu.
2. Click the **arrow** on the left of each condition. This will provide you with a description of the condition and allow you to assign your uploaded document to the condition.
 - If you do not see the applicable condition bucket, choose **Unassigned**.
3. Select **Assign Document**.



4. Select the **check box** next to the applicable folder for the condition, then select **Assign**.

Conditions

Assign Document(s) to Condition (0 selected)

- Bank Statement - Asset (0)
ARM OO Margin Customer and 098 Ace
- Appraisal (0)
ARM OO Margin Customer and 098 Ace
- Bank Statement - Income (0)
ARM OO Margin Customer and 098 Ace
- CDA (0)
ARM OO Margin Customer and 098 Ace
- Credit Report (1)
ARM OO Margin Customer and 098 Ace
- Flood Certificate (0)
ARM OO Margin Customer and 098 Ace
- Fraud (0)
ARM OO Margin Customer and 098 Ace
- Paystub (0)
ARM OO Margin Customer and 098 Ace
- Payoff Statement (0)
ARM OO Margin Customer and 098 Ace
- Preliminary Title Commitment (0)
ARM OO Margin Customer and 098 Ace
- Purchase Agreement (1)
ARM OO Margin Customer and 098 Ace
- Lock Confirmation Document (1)
All

Cancel Assign

SELECT THE CHECK BOX NEXT TO THE APPLICABLE FOLDER NAME FOR THE CONDITION, THEN SELECT ASSIGN.

No attachments in the document

5. Upload documents to the folder within the condition.

6. Select **Re-Submit Loan** once all conditions have been uploaded. Only click '**Re-Submit Loan**' **once** after uploading all documents.

Conditions (2)

Condition Type All Conditions

PUBLISHED	STATUS	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION
12/12/2023	Added	Property	Docs	Underwriting	Addendum(s) To Purchase Contract	Provide a signed addendum to the purch...

Description: Provide a signed addendum to the purchase contract.

PURCHASE AGREEMENT

Browse LOCAL DRIVE UNASSIGNED FILES

Fair Credit Reporting Act.pdf - 12/12/2023 - 59.79 KB - Beth Bastian

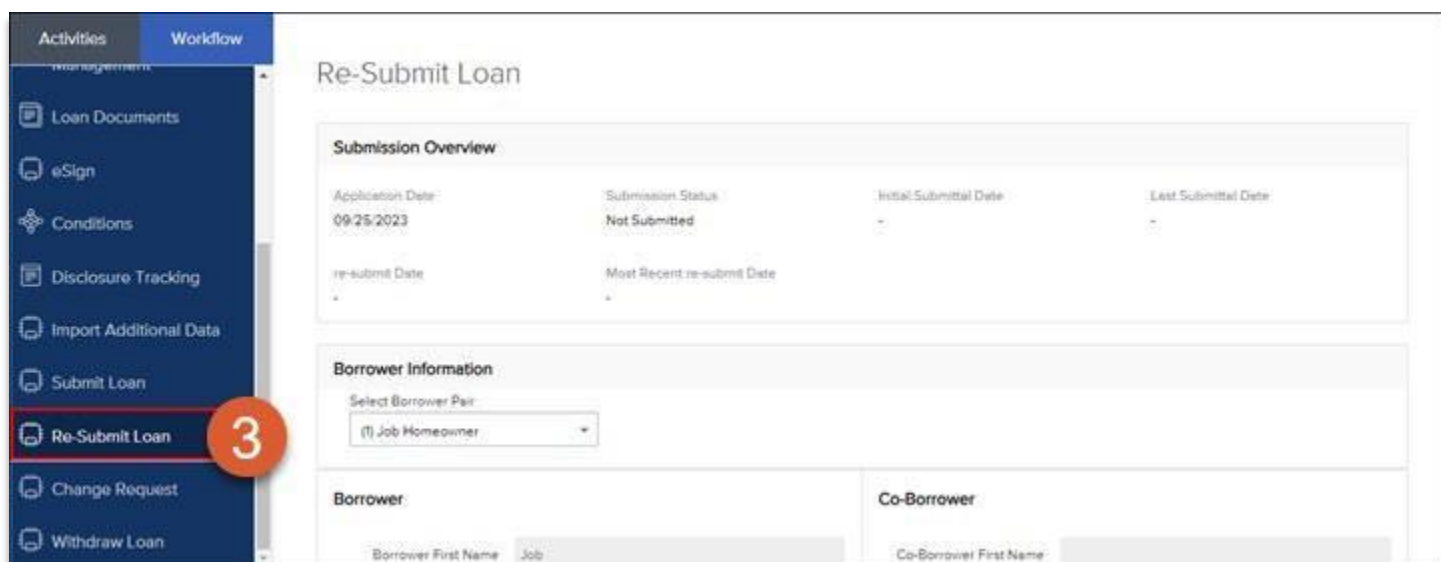
Assign Document

12/12/2023	Added	Property	Docs	Underwriting	Fully executed purchase contract	Fully executed purchase contract for subj...
------------	-------	----------	------	--------------	----------------------------------	--

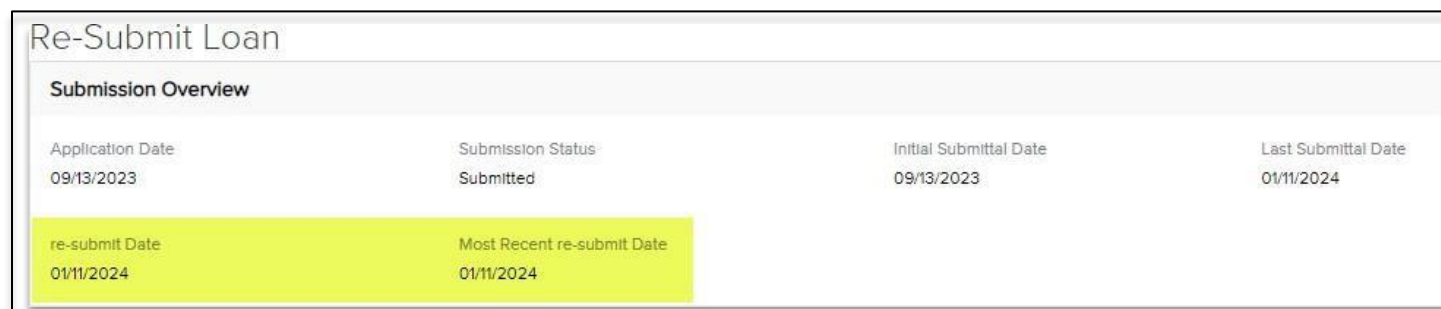
How to Resubmit a File (Not Yet Submitted to Underwriting)

Follow the steps below to re-submit a file that has not yet been submitted to Underwriting.

- If your loan file cannot be processed at the time of submission, you will receive an email with a list of missing items.
- Upload the missing documentation for the loan file. Refer to [How to Upload Loan Documents](#) in this document.
- Once you have uploaded all the required documents, select **Re-Submit** from the left navigation menu.



- Click **Continue** when you are asked, “**Are you sure you want to re-submit this loan at this time?**”
- The **Submission Overview** will list the re-submit date as well as the most recent re-submit date.



Application Date	Submission Status	Initial Submittal Date	Last Submittal Date
09/13/2023	Submitted	09/13/2023	01/11/2024
re-submit Date	Most Recent re-submit Date		
01/11/2024	01/11/2024		

Request Borrower eConsent link or Password Reset

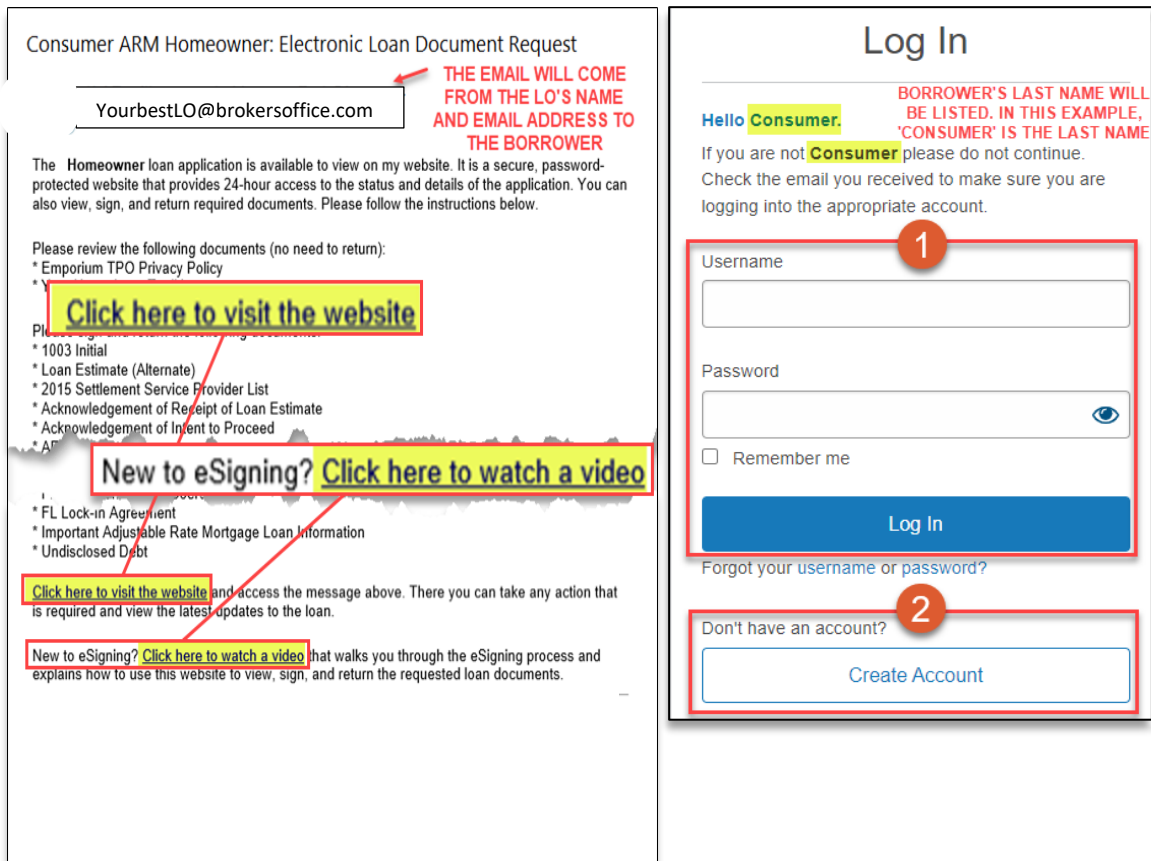
If your borrower needs their eConsent link re-sent or needs a password reset to complete e-signing disclosures, email windsoronboarding@windsormortgage.com. Please include the loan number and borrower's last name with the request.

Signing Disclosures

How the Borrower eSigns the Disclosures

Portal to complete their e-signatures. The screenshot shows a sample email, and the email will also have a link with a video tutorial on how to complete eSigning if the Borrower is new to eSigning.

1. If the Borrower already has an account created from previously signing disclosures for the loan, they can enter in their Username and Password.



The image shows two side-by-side screenshots. The left screenshot is an email titled "Consumer ARM Homeowner: Electronic Loan Document Request" with the recipient "YourbestLO@brokersoffice.com". It contains a list of documents to review and two call-to-action buttons: "Click here to visit the website" and "New to eSigning? Click here to watch a video". Red arrows point from these buttons to the login page on the right. The right screenshot is a "Log In" page with a "Username" field (marked with a red circle '1'), a "Password" field with an eye icon, a "Remember me" checkbox, and a "Log In" button. Below the login fields is a link for "Forgot your username or password?". At the bottom, there is a "Create Account" button (marked with a red circle '2') for users who do not have an account.

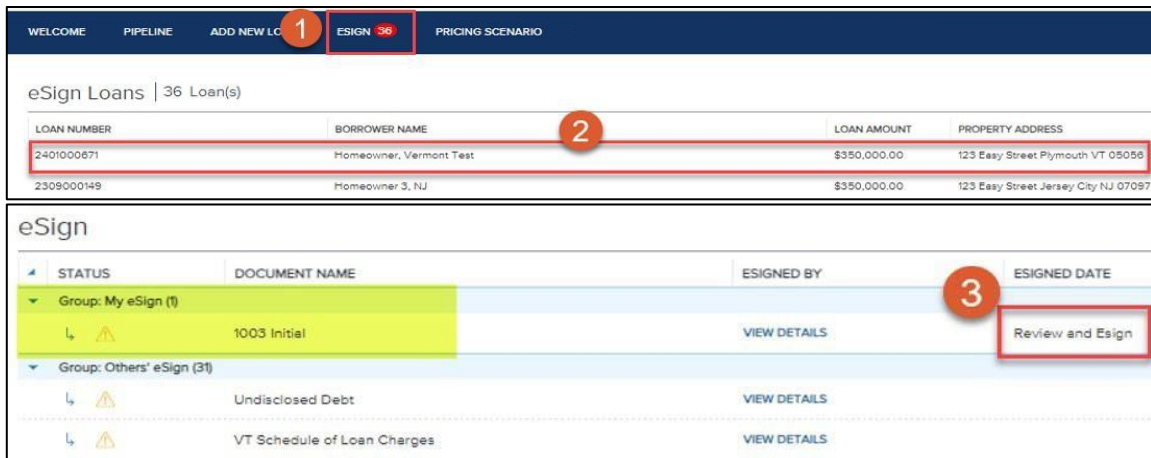
2. If this is the Borrower's first time eSigning disclosures for the loan, they will click Create Account.

How the Loan Officer eSigns the Disclosures

The Loan Officer must sign the 1003 for the loan file. After logging into Encompass TPOC, complete the following steps below.

1. Click **ESIGN** on the top navigation bar.
2. Click on the loan.

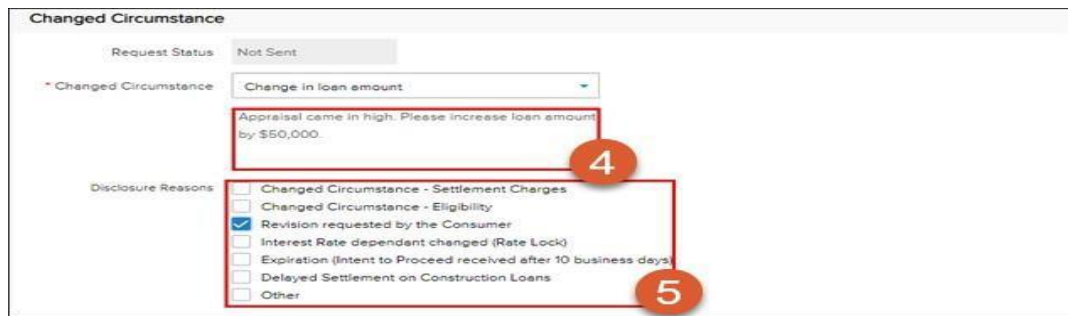
3. Under **Group: My eSign**, click **Review and Esign** to sign the 1003.



The screenshot shows the 'eSign Loans' interface. At the top, a navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LC', 'ESIGN 36', and 'PRICING SCENARIO'. A red circle with the number '1' highlights the 'ESIGN 36' button. Below this is a table titled 'eSign Loans | 36 Loan(s)'. The table has columns for 'LOAN NUMBER', 'BORROWER NAME', 'LOAN AMOUNT', and 'PROPERTY ADDRESS'. A red circle with the number '2' highlights the first row of the table. Below the table is another section titled 'eSign'. It contains a table with columns for 'STATUS', 'DOCUMENT NAME', 'ESIGNED BY', and 'ESIGNED DATE'. Under the 'Group: My eSign (1)' section, the document '1003 Initial' is highlighted in yellow. A red circle with the number '3' highlights the 'ESIGNED DATE' column, and a red box highlights the 'Review and Esign' button in the 'ESIGNED DATE' column for the '1003 Initial' document. Below this, there are two other documents under 'Group: Others' eSign (3)': 'Undisclosed Debt' and 'VT Schedule of Loan Charges', each with a 'VIEW DETAILS' link.

LOAN NUMBER	BORROWER NAME	LOAN AMOUNT	PROPERTY ADDRESS
2401000871	Homeowner, Vermont Test	\$350,000.00	123 Easy Street Plymouth VT 05056
2309000149	Homeowner 3, NJ	\$350,000.00	123 Easy Street Jersey City NJ 07097

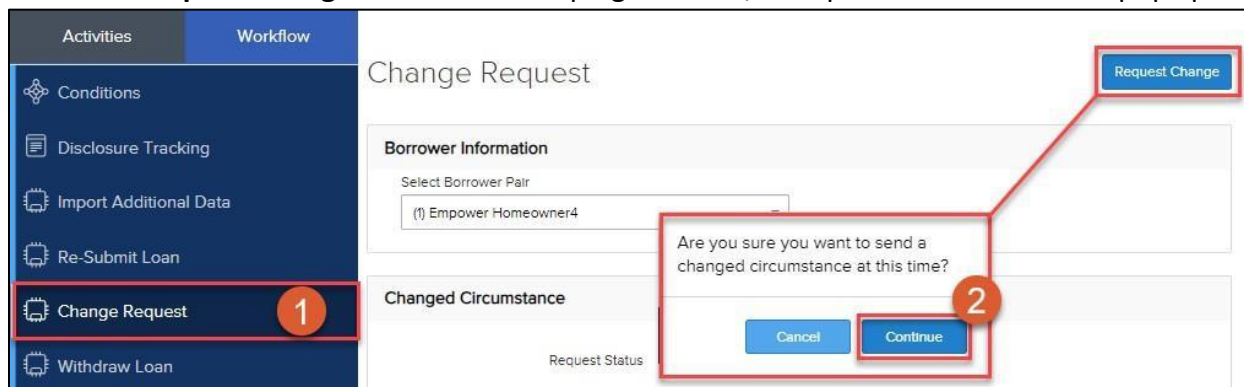
STATUS	DOCUMENT NAME	ESIGNED BY	ESIGNED DATE
Group: My eSign (1)			
	1003 Initial	VIEW DETAILS	Review and Esign
Group: Others' eSign (3)			
	Undisclosed Debt	VIEW DETAILS	
	VT Schedule of Loan Charges	VIEW DETAILS	



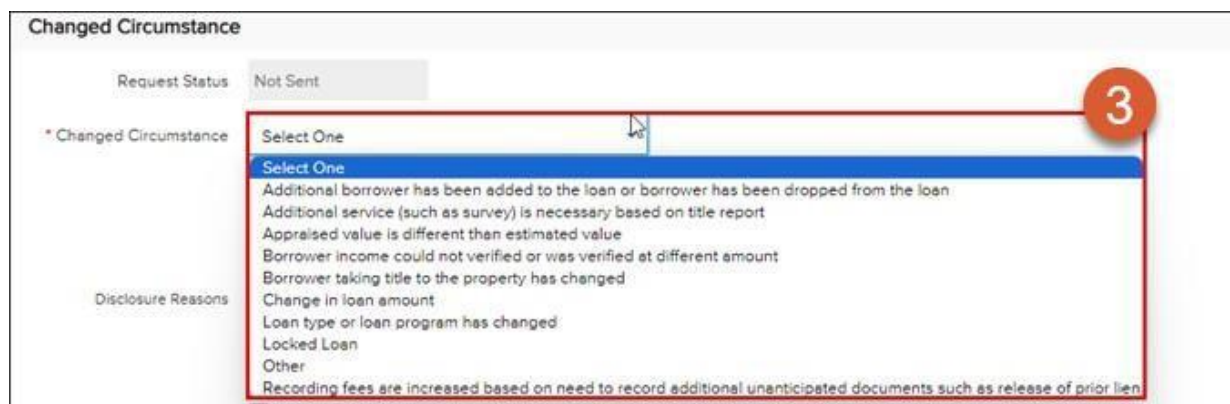
Change of Circumstance

You must have the initial disclosures sent before you can request a Change of Circumstance (COC). Follow the steps below to make a change request in Windsor Mortgage via TPO Connect.

1. Select **Change Request** from the left navigation menu.
2. Select the **Request Change** button on the top right corner, then press **Continue** on the pop up.



3. Select a reason from the **Change Circumstance** drop-down menu.
4. Write a detailed description of your change request in the space provided.
5. Check the appropriate box(es) next to **Disclosure Reasons**.
6. Click the **Request Change** button at the top or bottom of the right corner.



Loan Statuses

You can view the status of the loan on the top navigation bar. Below is a description of what each status means.

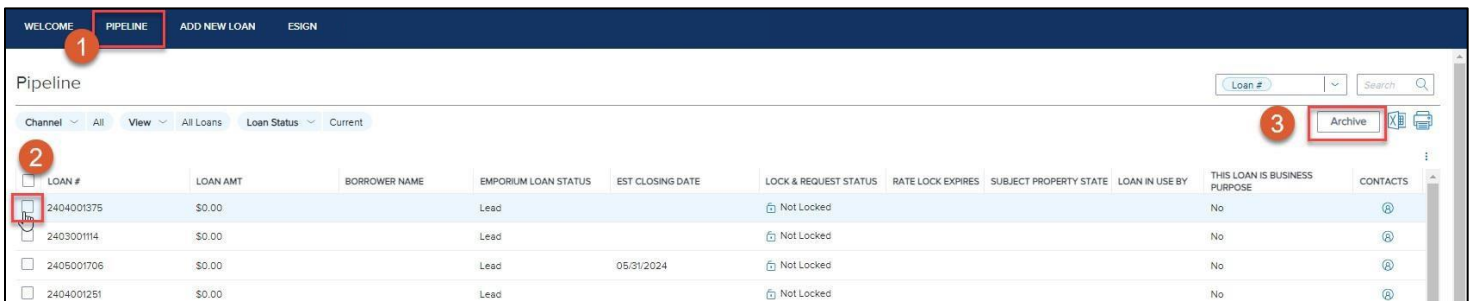
WELCOME	PIPELINE	ADD NEW LOAN	ESIGN			
ARM OO Customer	DSC Ratio	0.000	Loan Amount	\$350,000.00	Loan Number	2311000408
April Test Broker	DTI	12.966%	Loan Status	Approved	Loan Program	Empower Full Doc NON QM 5/6 ARM
	LTV	70.000%	Est. Closing Date	11/30/2023	Lock Expiration	12/11/2023

Loan Status	What does the status mean?
Lead	Loan Status before submitted to Windsor Mortgage via TPO
Application Submitted	File submitted to Windsor Mortgage via TPO's Registration Team
Application On Hold	Initial submission on hold due to pending info. or documentation
Application Withdrawn	Borrower Withdrawn
Submitted to UW	Filed submitted for initial review
Application closed for incompleteness	The requested information/documents were not provided
Lead not accepted	If we need to cancel the loan
Approved	
Suspended	
Decline	
Counteroffer	
Condition Review	Submitted to the Underwriter for review
Clear to Close Review	Underwriter is reviewing for clear to close
Clear to Close	
Docs Out	
Docs Back	
Funded	

Archived Loans

How to Archive a Loan

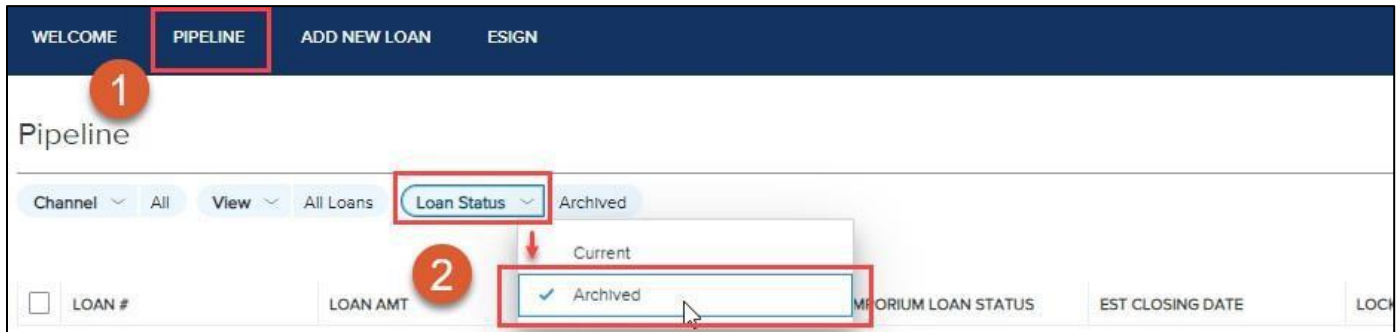
1. Select **Pipeline** on the navigation bar.
2. Select the **checkbox** next to the loan you would like to archive.
3. Select **Archive** on the top right corner.



Channel	All	View	All Loans	Loan Status	Current			
<input type="checkbox"/>	2404001375	\$0.00		Lead	Not Locked	No	CONTACTS	
<input type="checkbox"/>	2403001114	\$0.00		Lead	Not Locked	No	CONTACTS	
<input type="checkbox"/>	2405001706	\$0.00		Lead	05/31/2024	Not Locked	No	CONTACTS
<input type="checkbox"/>	2404001251	\$0.00		Lead	Not Locked	No	CONTACTS	

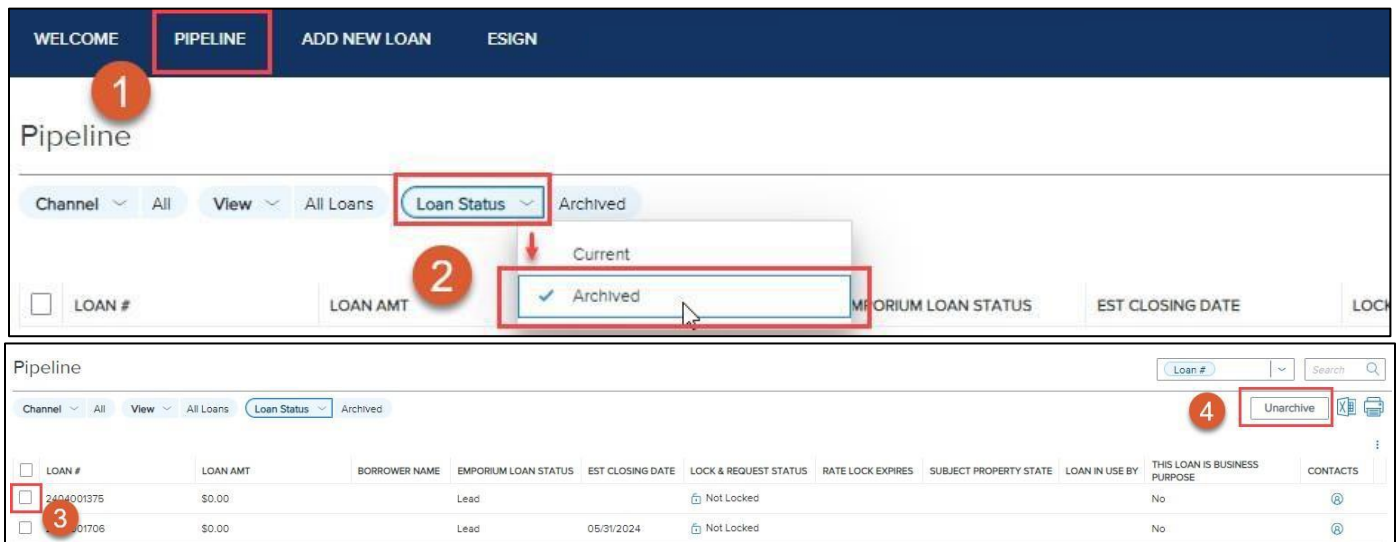
How to View Archived Loans

1. Select **Pipeline** on the navigation bar.
2. Select the **Loan Status** drop-down, then select **Archived**. You will now see a list of your archived loans.



How to Unarchive a Loan

1. Select **Pipeline** on the navigation bar.
2. Select the **Loan Status** drop-down, then select **Archived**.
3. Select the **check box** next to the loan you want to unarchive.
4. Select **Unarchive** in the top right corner.



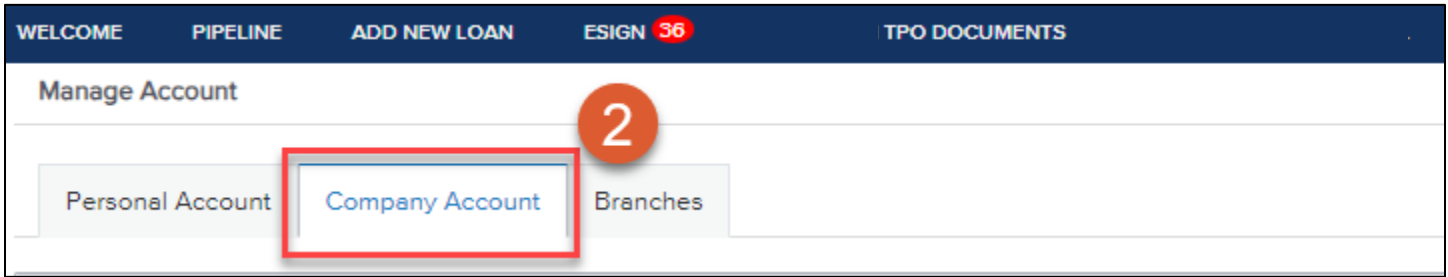
Adding or Deactivating Users (Completed by TPO Manager, if applicable)

The below steps can be completed by a TPO Manager only.

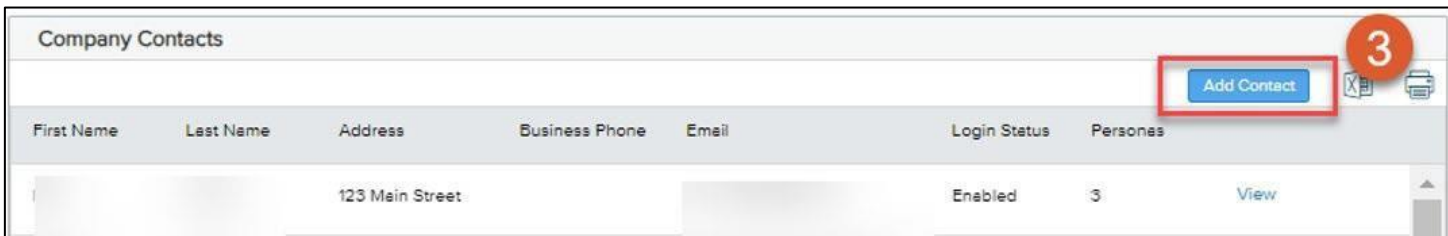
Adding a User in TPOC

1. Select **your name** on the top right corner, then select **Manager Account**.

2. Select **Company Account**.



3. In the **Company Contacts** section, select **Add Contact**.



4. Enter in all fields as applicable. Any fields with an asterisk (*) is required. Select **Save** once completed. Refer to the screenshot on the next page.

- **Organization:** Select **Choose**, then select your Organization Name.
- **Personas:** Select **Add Persona**, then select the appropriate persona (descriptions are listed below). You may choose more than one persona if required. **Do not select any personas 'w/o pricing.'**
 - **TPO Loan Officer with Pricing:** LO role with pricing access
 - **TPO Processor with Pricing:** LP role with pricing access
 - **TPO Manager:** Can be assigned to the LO or LP roles, has access to pricing, can create or disable users, can view all loans in the Company Pipeline
- **If the user needs access to view or edit the team's loans**, you must click the following under **Personas**. (highlighted in yellow in the screenshot). If they will need both view and edit access, select both options.
 - **View access to team's loans:** The user can view (not edit) any loan in the team's pipeline.
 - **Edit team's loans:** The user can edit any loan in the team's pipeline.

Create New Contact

* Email Address

* First Name

Middle Name

* Last Name

Login Status **Enabled**

* Login Email Address

NMLS ID

Social Security #

* Organization Choose

Use Company Address

Address

City

* State

Zip -

Business Phone Ext.

Business Fax Ext.

Cell Phone

* Personas Add Persona

View access to team's loans

Edit team's loans

Assigned AE **Test AccountExecutive**

Record Last Updated **2/28/24 4:58:22**

Contact Organization

Organization

- ▼ April Test Broker
 - Aprils Branch
 - Test Branch Job Aid

Your Selection: April Test Broker/

Cancel
Save

Contact Persona

Kel Zorrilla

Personas

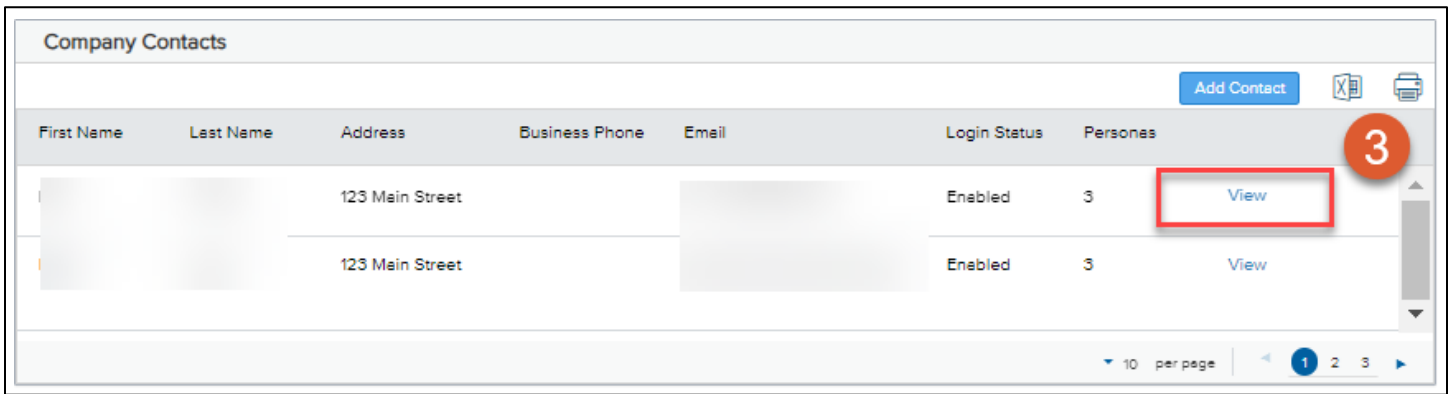
- TPO Loan Officer with Pricing
- TPO Processor with Pricing
- ~~TPO Loan Officer w/o Pricing~~ DO NOT SELECT THE W/O PRICING OPTIONS
- ~~TPO Processor w/o Pricing~~
- TPO Manager

Cancel
Save

IF THE USER NEEDS TO VIEW OR EDIT THE TEAM'S LOANS, SELECT THE APPROPRIATE OPTION. IF THEY NEED ACCESS TO VIEW AND EDIT, SELECT BOTH.

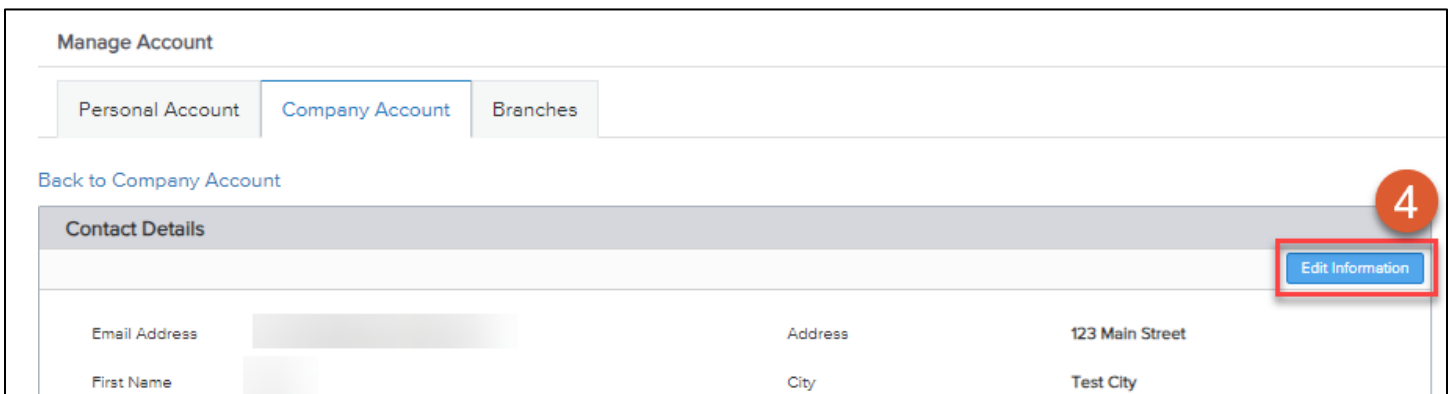
Deactivating a User in TPOC

1. Select **your name** on the top right corner, then select **Manager Account**.
2. Select **Company Account**.
3. In the **Company Contacts** section, locate the user you would like to deactivate, then select **View**.



First Name	Last Name	Address	Business Phone	Email	Login Status	Personas	
		123 Main Street			Enabled	3	View
		123 Main Street			Enabled	3	View

4. Select **Edit Information**.



Manage Account

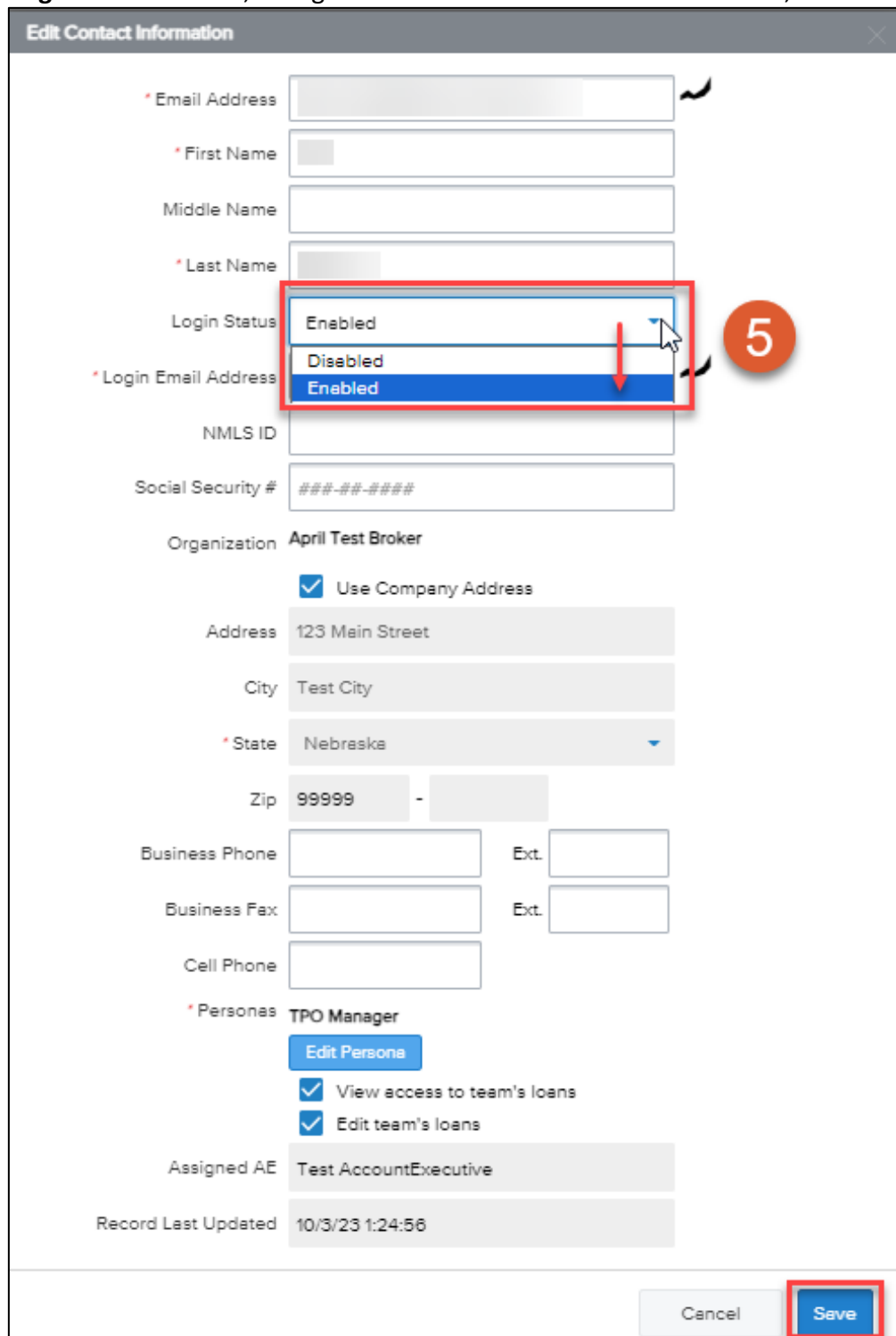
Personal Account **Company Account** Branches

[Back to Company Account](#)

Contact Details

Email Address		Address	123 Main Street
First Name		City	Test City

- From the **Login Status** section, change the selected from Enabled to **Disabled**, then select **Save**.



Edit Contact Information

* Email Address

* First Name

Middle Name

* Last Name

Login Status **Enabled**
Disabled
Enabled

* Login Email Address

NMLS ID

Social Security #

Organization **April Test Broker**

Use Company Address

Address

City

* State

Zip -

Business Phone Ext.

Business Fax Ext.

Cell Phone

* Personas **TPO Manager**

View access to team's loans

Edit team's loans

Assigned AE

Record Last Updated

