

Broker Partner Welcome Package

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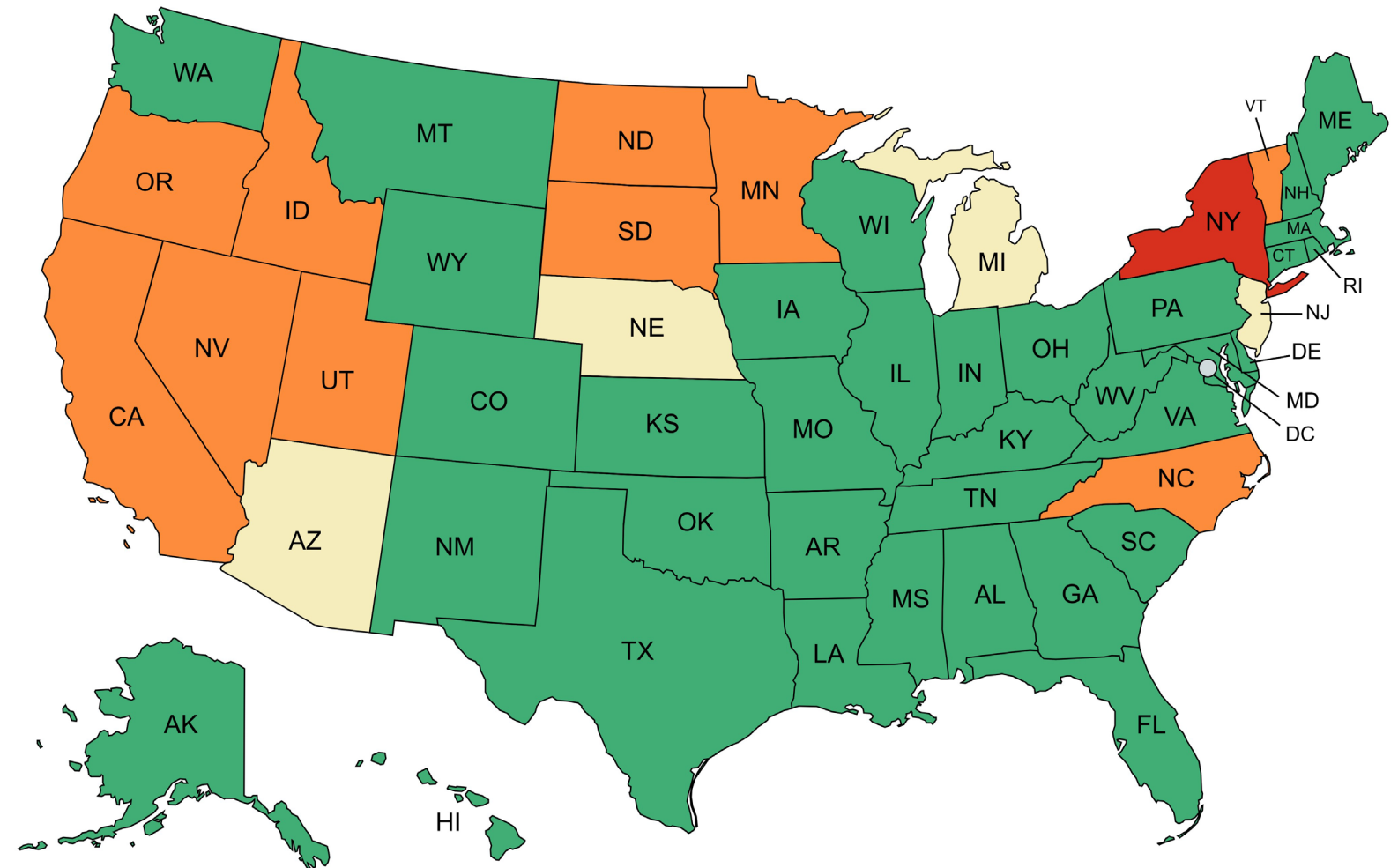
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State Licenses

- Licensed in 45 states plus D.C.
- Unlicensed Brokers can originate business purpose loans (DSCR), except in the following states:
 - Arizona (AZ)
 - California (CA)
 - Idaho (ID)
 - Michigan (MI)
 - Minnesota (MN)
 - Nebraska (NE)
 - Nevada (NV)
 - New Jersey (NJ)
 - New York (NY)*
 - North Carolina (NC)
 - North Dakota (ND)
 - Oregon (OR)
 - South Dakota (SD)
 - Utah (UT)
 - Vermont (VT)

*Brokers Advantage Mortgage does not lend in New York.

DSCR/Business Purpose Loan - Lending Map



Business Purpose Loan - License Requirements for Wholesale

- No License Required
- Broker Company & MLO License Required
- Only Broker Company License Required
- Vista Point Not Approved

Licensing Chart

- Broker Company & MLO License Required
- Only Broker Company License Required

Wholesale Restrictions:

- We can lend in HI, MA, MO, VA **only on Business Purpose/DSCR.**
- We **DO NOT LEND** in NY

We **CANNOT LEND** in the states below, unless the following licensing requirements are met.

States Requiring Licensing - Business Purpose Loans			
State		Broker Company License Required	MLO License Required
AZ	Arizona	Yes	No, but only if company is licensed.
CA	California	Yes	Yes
ID	Idaho	Yes	Yes
MI	Michigan	Yes	No
MN	Minnesota	Yes	Yes
NC	North Carolina	Yes	Yes, but only if the Broker Company's loans in NC totaled \$1,000,000 or less in the preceding calendar year.
ND	North Dakota	Yes	Yes
NE	Nebraska	Yes	No
NJ	New Jersey	Yes	No
NV	Nevada	Yes	Yes
OR	Oregon	Yes	Yes
SD	South Dakota	Yes	Yes
UT	Utah	Yes	Yes
VT	Vermont	Yes, but only if loan is less than \$1,000,000.	Yes, but only if loan is less than \$1,000,000.

Chart Updated 7.7.2025

1st Lien PPP Penalty Chart

Prepayment penalties are only allowed on business purpose loans.

1st Lien Prepayment Penalty Chart						
State		PPP Permitted	PPP Calculation	PPP Max Term	PPP Applicability	Other Restrictions
AL	Alabama	Yes	No restrictions	None	Refinance or sale	
AK	Alaska	No	N/A	N/A	N/A	
AR	Arkansas	Yes	No restrictions	None	Refinance or sale	
AZ	Arizona	Yes	No restrictions	None	Refinance or sale	
CA	California	Yes	No restrictions	None	Refinance or sale	
CO	Colorado	Yes	No restrictions	None	Refinance or sale	
CT	Connecticut	Yes	No restrictions	None	Refinance or sale	
DC	District of Columbia	Yes	2 months interest on prepaid amt that exceeds 1/3 of original UPB	36 Months	Refinance or sale	
DE	Delaware	Yes	No restrictions	None	Refinance or sale	
FL	Florida	Yes	No restrictions	None	Refinance or sale	
GA	Georgia	Yes	No restrictions	None	Refinance or sale	
HI	Hawaii	Yes	No restrictions	None	Refinance or sale	
IA	Iowa	Yes	No restrictions	None	Refinance or sale	
ID	Idaho	Yes	No restrictions	None	Refinance or sale	
IL	Illinois	Yes	No restrictions	None	Refinance or sale	Borrower must be corporation if APR is > 8%
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	Yes	No restrictions	6 months	Refinance or sale	
KY	Kentucky	Yes	No restrictions	None	Refinance or sale	
LA	Louisiana	Yes	No restrictions	None	Refinance or sale	
MA	Massachusetts	Yes	No restrictions	None	Refinance or sale	
MD	Maryland	Yes	2 months interest on prepaid amt that exceeds 1/3 of original UPB	36 Months	Refinance or sale	
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	Yes	1% of amount prepaid	36 Months	Refinance or sale	
MN	Minnesota	Yes	Lesser of (i) 2% of UPB or (ii) 60 days of interest	42 Months	Refinance only	PPP restrictions only apply to loans within conforming limits
MO	Missouri	Yes	No restrictions	None	Refinance or sale	
MS	Mississippi	Yes	5% of UPB if prepaid in months 1-12 4% of UPB if prepaid in months 13-24 3% of UPB if prepaid in months 25-36 2% of UPB if prepaid in months 37-48 1% of UPB if prepaid in months 49-60	60 Months	Refinance or sale	
MT	Montana	Yes	No restrictions	None	Refinance or sale	

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1st Lien PPP Penalty Chart Cont.

NC	North Carolina	Yes	No restrictions	None	Refinance or sale	
ND	North Dakota	Yes	No restrictions	None	Refinance or sale	
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NH	New Hampshire	Yes	No restrictions	None	Refinance or sale	
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale	Borrower must be corporation if interest rate is > 6%
NM	New Mexico	No	N/A	N/A	N/A	
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York	Yes	No restrictions	None	Refinance or sale	
OH	Ohio	Yes	1% of original UPB	60 Months	Refinance or sale	Not permitted at all for loans less than \$112,957 in 2025
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR	Oregon	Yes	No restrictions	None	Refinance or sale	
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale	Not permitted at all for loans less than \$319,777 in 2025
RI	Rhode Island	Yes	1-4 Purchase: 2% during first year only. Otherwise, no restrictions	Purchase: 12 months Refinance: 60 months		
SC	South Carolina	Yes	No restrictions	None	Refinance or sale	
SD	South Dakota	Yes	No restrictions	None	Refinance or sale	
TN	Tennessee	Yes	No restrictions	None	Refinance or sale	
TX	Texas	Yes	No restrictions	None	Refinance or sale	
UT	Utah	Yes	No restrictions	None	Refinance or sale	
VA	Virginia	Yes	No restrictions	None	Refinance or sale	
VT	Vermont	No	N/A	N/A	N/A	
WA	Washington	Yes	No restrictions	PPP on ARM cannot extend beyond 60 days prior to the initial rate change date	Refinance or sale	
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARMS
WV	West Virginia	Yes	No restrictions	None	Refinance or sale	
WY	Wyoming	Yes	No restrictions	None	Refinance or sale	

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Junior Lien PPP Penalty Chart

Junior Lien Prepayment Penalty Chart						
State		PPP Permitted	PPP Calculation	PPP Max Term	PPP Applicability	Other Restrictions
AL	Alabama	Yes	No restrictions	None	Refinance or sale	
AK	Alaska	No	N/A	N/A	N/A	
AR	Arkansas	Yes	No restrictions	None	Refinance or sale	
AZ	Arizona	Yes	No restrictions	None	Refinance or sale	
CA	California	Yes	No restrictions	None	Refinance or sale	
CO	Colorado	Yes	No restrictions	None	Refinance or sale	
CT	Connecticut	Yes	No restrictions	None	Refinance or sale	
DC	District of Columbia	Yes	2 months interest on prepaid amt that exceeds 1/3 of original UPB	36 Months	Refinance or sale	
DE	Delaware	Yes	No restrictions	None	Refinance or sale	
FL	Florida	Yes	No restrictions	None	Refinance or sale	
GA	Georgia	Yes	No restrictions	None	Refinance or sale	
HI	Hawaii	Yes	No restrictions	None	Refinance or sale	
IA	Iowa	Yes	No restrictions	None	Refinance or sale	
ID	Idaho	Yes	No restrictions	None	Refinance or sale	
IL	Illinois	Yes	No restrictions	None	Refinance or sale	Borrower must be corporation if APR is > 8%
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	Yes	No restrictions	6 months	Refinance or sale	
KY	Kentucky	Yes	No restrictions	None	Refinance or sale	
LA	Louisiana	Yes	No restrictions	None	Refinance or sale	
MA	Massachusetts	Yes	No restrictions	None	Refinance or sale	
MD	Maryland	Yes	No restrictions	36 Months	Refinance or sale	
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	Yes	No restrictions	None	Refinance or sale	
MN	Minnesota	Yes	Lesser of (i) 2% of UPB or (ii) 60 days of interest	42 Months	Refinance only	PPP restrictions only apply to loans within conforming limits
MO	Missouri	Yes	No restrictions	None	Refinance or sale	
MS	Mississippi	Yes	5% of UPB if prepaid in months 1-12 4% of UPB if prepaid in months 13-24 3% of UPB if prepaid in months 25-36 2% of UPB if prepaid in months 37-48 1% of UPB if prepaid in months 49-60	60 Months	Refinance or sale	
MT	Montana	Yes	No restrictions	None	Refinance or sale	

Junior Lien PPP Penalty Chart Cont.

NC	North Carolina	Yes	2% of UPB	36 Months	Refinance or sale	Restrictions only apply to loans of \$100,000 or less
ND	North Dakota	Yes	No restrictions	None	Refinance or sale	
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NH	New Hampshire	Yes	No restrictions	None	Refinance or sale	
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale	Borrower must be corporation if interest rate is > 6%
NM	New Mexico	No	N/A	N/A	N/A	
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York	Yes	No restrictions	None	Refinance or sale	
OH	Ohio	Yes	1% of original UPB	60 Months	Refinance or sale	No PPP permitted at all for loans less than \$112,957 in 2025
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OR	Oregon	Yes	No restrictions	None	Refinance or sale	
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale	Not permitted at all for loans less than \$319,777 in 2025
RI	Rhode Island	Yes	1-4 Purchase: 2% of UPB Otherwise, no restrictions	Purchase: 12 months Refinance: 60 months	Refinance or sale	
SC	South Carolina	Yes	No restrictions	None	Refinance or sale	
SD	South Dakota	Yes	No restrictions	None	Refinance or sale	
TN	Tennessee	Yes	No restrictions	None	Refinance or sale	
TX	Texas	Yes	No restrictions	None	Refinance or sale	PPP not permitted on 50(a)(6) loans
UT	Utah	Yes	No restrictions	None	Refinance or sale	
VA	Virginia	Yes	2% of the principal repaid	None	Refinance or sale	PPP not permitted on partial prepayments OR if loan is being refinanced by same lender
VT	Vermont	No	N/A	N/A	N/A	
WA	Washington	Yes	No restrictions	PPP on ARM cannot extend beyond 60 days prior to the initial rate change date	Refinance or sale	
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARMS
WV	West Virginia	Yes	No restrictions	None	Refinance or sale	
WY	Wyoming	Yes	No restrictions	None	Refinance or sale	

Disclosure Submission Requirements

1003 Application

Credit Report

Submission Form

3rd party processing invoice (if applicable)

Anti-Steering Disclosure

- Only applicable to files with lender paid comp (LPC)
-

Pricer must be accompanied with Sub Form from brokersadvantagemortgage.com if Lender Credit is being requested to be on LE at time of set up. Or if choosing Lender Paid Comp (LPC) on a program that allows LPC.

All Business Purpose Cash Out Refinances require a cash out letter

Underwriting Submission Requirements

Income Documents

- Bank Statements, Paystubs, W2s, P&Ls, etc.
-

Business Narrative

(Self-Employed / Bank Statement / P&L Only loan)

- We may proceed without a business narrative if we can define the type of business, such as Dean's Construction Company vs. Dean's LLC.
-

1st TD Mortgage Statement for all properties required on 2nds mortgages.

Evidence of PITIA on other REO's

Purchase Contract (purchase only), pulled property profile if prelim is NOT available at submission.

Loan Submission Form & Expectations

Once Loan Submission form is completed, please save as a PDF document

Upload the PDF version of submission form and supporting/required documentation

Setup will issue disclosures or notify you of missing information necessary to disclose

Setup will submit to UW as soon as necessary items are uploaded

Turn time: Same day-24 hours

- Required criteria:
 - Submitted before 3:00pm PST
 - All required disclosure documents are uploaded

Conditional Loan Approval



The Loan will be
Conditionally
Approved, Suspended,
Countered, or Denied



Underwriter will Issue
the decision and email
the Broker, Account
Executive, and Account
Manager with the
information.



Turn times:
24-48 hours



For any questions the
AE or AM on file will be
available to help

Wholesale Lock Info

All loans must be funded on or before the lock expiration date.

- If lock is set to expire before funding, locks may be EXTENDED up to a maximum of 15 days (initial lock period + 15 days). Extension requests must be done prior to lock expiration.
Extension fee = .015% per day
- Request must be sent to lockdesk@brokersadvantagemtg.com by 4 pm PST on or before the lock expiration date listed on the Lock confirmation in order to be extended.
- Expired locks or locks that have exceeded maximum extension period may be relocked with worst case pricing and a lock term of 15 days.
- Relock fee 0.125

Lock Desk Information

Lock desk email: lockdesk@brokersadvantagemtg.com
Hours: 8am – 4pm PT

Rate Sheets

Rate sheet pricing is uploaded to the Brokers Advantage website daily.

- As market conditions change, an intra-day change may occur. Locking during this time will not be permitted and will resume once rate sheets are updated and reposted.

Lock Desk Info:

<https://brokersadvantagemortgage.com/uploads/BecomeAPartner/lockTerms/BrokersAdvantgae-Lock-Desk-Information.pdf>

Price out all loan lock requests on our website

<https://brokersadvantagemortgage.com/Pricing>

Change Of Circumstance (COC) & Initial Closing Disclosure (CD)

Once loan is locked, we will issue a COC/Revised LE

Initial CD can be sent 24 hours after the Locked LE was sent

Required documents for an Initial CD to be released:

- Satisfactory appraisal report - signed off by the underwriter
 - Value must be established and entered in LOS
- Satisfactory hazard insurance & RCE/flood insurance
- Estimated Closing Statement (with correct loan amount and combined closing statement required for purchases)
- Escrow instructions, vesting and title
- Loan must be locked
- Last LE must be sent 24 hours prior to CD. Confirm LE has been signed, wet signed, viewed, or valid use of mailbox rule days (note: LE & CD cannot go out same day)
- CD/Doc Order with ALL invoices
- Intent to Proceed
- Flood Cert (if property is located in a flood zone)

Condition Upload

1 Conditions are initially reviewed by the Account Manager. If conditions are acceptable, the Account Manager will mark them as received and will forward to the underwriter.

2 File will be resubmitted to underwriting when any of the following criteria are met:

- 5+ Conditions satisfied
- Appraisal is received
- Change of Circumstance (COC)
- Credit/Income Docs are provided for review

3 Once the underwriting review is complete, and all conditions are met, the loan will be final approved.

4 If conditions are not met, the Underwriter will send out a revised conditional approval to the Account Manager, Account Executive and the Broker.

5 For suspended files, Account Manager and the assigned Account Executive will be available to assist with questions.

6 The Account Executive will work closely with the broker to overcome the suspense.

7 Account Executives are able to contact underwriters directly, and the Account Manager will be CC'ed in any communication to provide support.

Condo Requirements

For Condominiums, a questionnaire will be required, per guidelines

Brokers Advantage recommends utilization of the Brokers Advantage Mortgage Condominium Project Questionnaire Form. Both long and short form versions are available for download on the resource page of this guide and on the resource page of our website.

All Condo reviews will be conducted internally by our Condo Desk.

Resources

Brokers Advantage Website

<https://brokersadvantagemortgage.com/>

TPO-Connect

<https://encompasstpoconnect.com/>

Rate Sheet and Pricer Tool

brokersadvantagemortgage.com/Pricing/Index

Product Matrices

<https://brokersadvantagemortgage.com/Products>

Loan Submission Form

<https://brokersadvantagemortgage.com/uploads/Resources/Loan%20Submission/Loan%20Submission%20Package%201-08-2025.pdf>

Lock Desk Info

https://brokersadvantagemortgage.com/uploads/BecomeAPartner/lockTerms/BrokersAdvantage_LockDesk_Information.pdf

Condo Questionnaire (Long Form)

https://brokersadvantagemortgage.com/uploads/Resources/Forms/Condo%20Cert%20Full%20Form_20250206.pdf

Condo Questionnaire (Short Form)

https://brokersadvantagemortgage.com/uploads/Resources/Forms/Condo%20Cert%20Limited%20Form_20250206.pdf

Lender's Mortgagee Clause

HOI

Carrington Mortgage Services, LLC.
Its Successor's and/or Assigns
P.O. Box 692408
San Antonio, TX 78269-2408

CPL's, Escrow Amendments Only
Vista Point Mortgage, ISAOA,
1920 Main St., Suite 200 Irvine, CA 92614

CPL'S

Vista Point Mortgage, LLC dba Brokers Advantage Mortgage,
ISAOA, 1920 Main St., Suite 200, Irvine, CA 92614

TPO Connect

Start A New Loan Submission

How To Start A New Loan Submission

Step 1: On the Encompass TPO Connect home page, click the "**Add New Loan**" button to begin the process. In the subsequent pop-up window (shown on the right).

Select the "pencil icon" next to Loan Officer and select the Loan Officer info in the drop down on the next screen. Do the same to select the Loan Processor.

Step 2: Click "**Next**" to proceed.

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #
Originator Contacts						
Loan Officer						✓
Loan Processor						✓

Loan Officer Company
01-TEST COMPANY

Loan Officer
Select contact

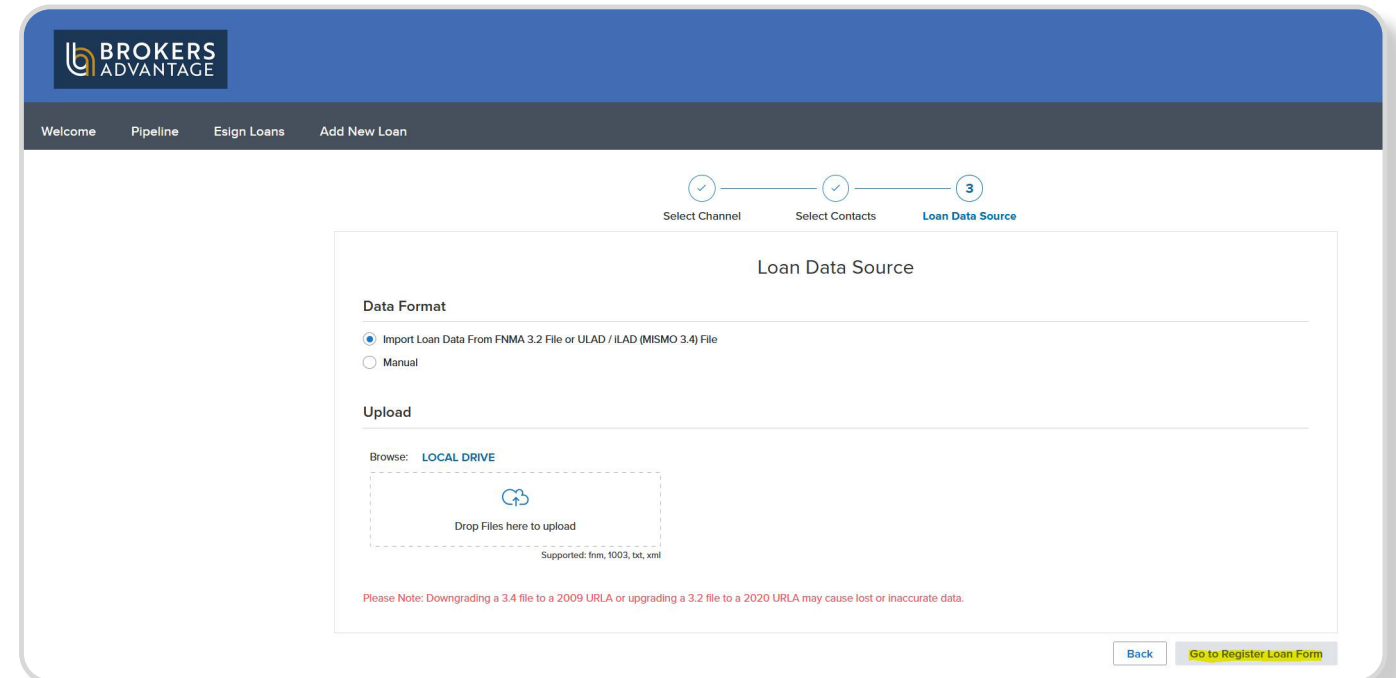
01-TEST COMPANY
Company

Loan Officer
Cell:
Office:
Fax:

Step 3: In the next pop-up window, you have the option to upload a 3.4 file.fnm, or manually input the loan data using the 1003 form.

- To import a 3.4 file, simply drag and drop the file from your computer into the popup window or click **"Click to Browse"**, and then select the file.
- If you prefer to enter the loan manually, select the **"Manual"** option.

Step 4: Click **"Next"** to continue.



The screenshot shows the 'Loan Data Source' form in the Brokers Advantage Mortgage system. The form is part of a three-step process: 'Select Channel', 'Select Contacts', and 'Loan Data Source' (the current step). The 'Data Format' section has two radio buttons: 'Import Loan Data From FNMA 3.2 File or ULAD / ILAD (MISMO 3.4) File' (selected) and 'Manual'. The 'Upload' section shows a 'Browse: LOCAL DRIVE' button and a dashed box for dropping files, with the text 'Drop Files here to upload' and 'Supported: fnm, 1003, txt, xml'. A red note at the bottom states: 'Please Note: Downgrading a 3.4 file to a 2009 URLA or upgrading a 3.2 file to a 2020 URLA may cause lost or inaccurate data.' At the bottom right, there are 'Back' and 'Go to Register Loan Form' buttons.

Step 5: If you imported a file 3.4 file, the 1003 form will automatically populate with the loan data.

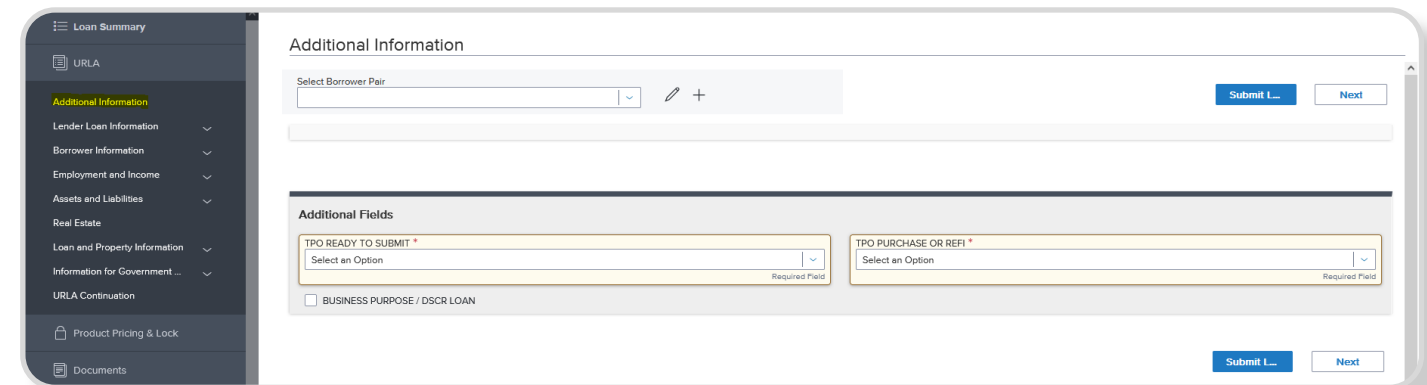
If you are entering the loan data manually, the 1003 form will appear in the left navigation panel, allowing you to input the necessary information.

Step 6: Once you have completed the data entry and are ready to save the loan, click "**Next**".

After uploading your 3.4 or clicking Manual to start your input, the first screen you will be presented with is shown to the right.

The purpose of this screen is to assess whether your loan is ready for submission to our setup team or if it should remain in the preliminary stages for further preparation.

This step effectively streamlines the loan submission process by identifying whether the file is a **Full Submission** or a **Flex Submission**.

The screenshot shows a web application interface for 'Additional Information'. On the left is a dark sidebar with a menu containing 'Loan Summary', 'URLA', 'Additional Information' (highlighted), 'Lender Loan Information', 'Borrower Information', 'Employment and Income', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information', 'Information for Government ...', 'URLA Continuation', 'Product Pricing & Lock', and 'Documents'. The main content area is titled 'Additional Information' and includes a 'Select Borrower Pair' dropdown menu with a plus icon and a 'Submit L...' button. Below this is a section titled 'Additional Fields' containing two required dropdown menus: 'TPO READY TO SUBMIT *' and 'TPO PURCHASE OR REFI *', both with 'Select an Option' text. A checkbox labeled 'BUSINESS PURPOSE / DSCR LOAN' is also present. At the bottom right are 'Submit L...' and 'Next' buttons.

Flex Submission Defined

A **Flex Submission** is a file that is not yet a complete application and is not ready for disclosures. These files are considered incomplete and will not be added to our Setup Queue for review or disclosure preparation upon submission. To streamline the loan submission process, we have introduced an additional step in the “**Add New Loan**” feature in TPO Connect, which helps identify whether a file is a Full Submission or a Flex Submission.

When using the Flex Submission option, the system grants 10 business days to provide the required information for a Full Submission. If the necessary information is not provided within this period, the file will be removed from the system, and you will need to start a new loan submission once the loan is ready.

When your Flex Submission file is complete and ready for submission, navigate to the “**Additional Information**” screen and change the “**TPO Ready to Submit**” dropdown to “**Yes**”. For a purchase, enter the property address; for a refinance, provide the estimated value in the Lender Loan Information screen. Your loan will then be moved to the Setup Queue for review or disclosure preparation.

TPO Ready To Submit: Yes (Full Submission) – Defined

Yes:

By choosing "**Yes**" in the TPO Ready to Submit drop down, you are indicating that your file is ready to be uploaded to our system and is a live file, ready to be disclosed and submitted to underwriting.

Once the file is submitted it will immediately populate to our setup queue, and our setup personnel will begin reviewing the file for disclosures and underwriting submission.

TPO Ready To Submit: No (Flex Submission) – Defined

No:

If you choose "**No**" in the TPO Ready to Submit drop down, you are indicating that the file is not yet a complete application and is not yet ready for disclosures. These files will be treated as an incomplete application and will not populate to our Setup Queue for review.

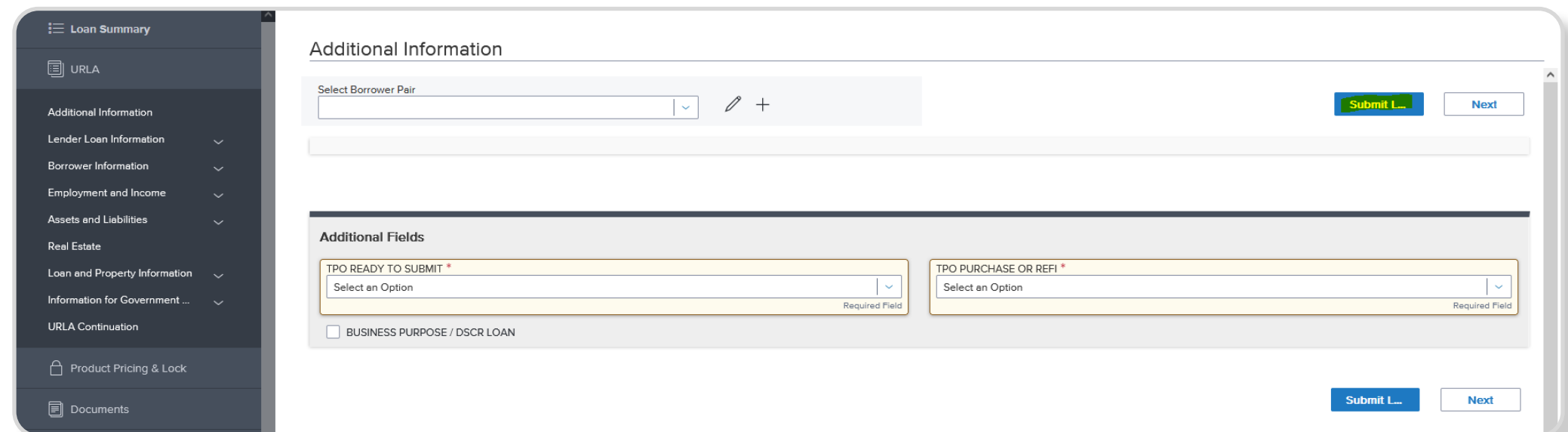
Once your Flex Submission file is ready to submit to us and is ready to be disclosed, you will need to return to the "**Additional Information**" screen and change the TPO Ready to Submit dropdown to "**Yes**", at which point you will input the address if a purchase, or estimated value if a refinance on the "**Lender Loan Information**" screen.

Completing Your Submission

Step 7: Navigate to the **"TPO Ready to Submit"** drop-down menu and choose the option that best aligns with your loan status:

"Yes" ready to submit or
"No" not ready to submit".

To save your input and get a loan number after entering your data, you can click on the Submit Loan button (upper right side to the left of the NEXT button)



The screenshot displays a web application interface for loan submission. On the left is a dark sidebar with a menu. The main content area is titled 'Additional Information'. At the top of this section is a 'Select Borrower Pair' dropdown menu with a pencil icon and a plus sign. Below this is a horizontal separator. The 'Additional Fields' section contains two required dropdown menus: 'TPO READY TO SUBMIT *' and 'TPO PURCHASE OR REFI *', both with 'Select an Option' as the current selection. Below these is a checkbox labeled 'BUSINESS PURPOSE / DSCR LOAN'. At the bottom right of the form are two buttons: 'Submit L...' (highlighted in green) and 'Next'.

Loan Summary

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Information for Government ...

URLA Continuation

Product Pricing & Lock

Documents

Additional Information

Select Borrower Pair

Submit L...

Next

Additional Fields

TPO READY TO SUBMIT *

Select an Option

Required Field

TPO PURCHASE OR REFI *

Select an Option

Required Field

☐ BUSINESS PURPOSE / DSCR LOAN

Submit L...

Next

Step 8: Navigate to the
“**TPO Purchase or Refi**”
drop down and choose the
option that applies to your
loan scenario, once option
is selected click “**Next**”.

The screenshot displays the 'Additional Information' step in a mortgage application. On the left is a dark sidebar with a menu. The main content area is titled 'Additional Information' and contains a 'Select Borrower Pair' dropdown, a 'Submit L...' button, and a 'Next' button. Below this is the 'Additional Fields' section, which includes two dropdown menus. The first dropdown is labeled 'TPO READY TO SUBMIT *' and has a 'Required Field' label. The second dropdown is labeled 'TPO PURCHASE OR REFI *' and has a dropdown menu open showing three options: 'Select an Option' (with a checkmark), 'Purchase', and 'Refinance'. At the bottom of the 'Additional Fields' section is a checkbox labeled 'BUSINESS PURPOSE / DSCR LOAN'. At the bottom right of the main content area are 'Submit L...' and 'Next' buttons.

Loan Summary

- URLA
- Additional Information
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Information
- Information for Government ...
- URLA Continuation
- Product Pricing & Lock
- Documents
- ESIGN
- Fees
- Dual AUS
- LOAN ACTIONS

Additional Information

Select Borrower Pair

Submit L... Next

Additional Fields

TPO READY TO SUBMIT *
Select an Option Required Field

TPO PURCHASE OR REFI *
Select an Option
✓ Select an Option
Purchase
Refinance

☐ BUSINESS PURPOSE / DSCR LOAN

Submit L... Next

TPO Connect Pipeline View

In order to be able to see, at a quick glance, which of your files have been submitted vs. the files that are still pending submission, two additional columns have been added to your pipeline view.

The columns are titled "**TPO Ready to Submit**" and "**Ready to Submit Date**". If a "Y" appears in the TPO Ready to Submit column, then your file has been successfully submitted and the date it was submitted will appear in the "**Ready to Submit Date**".

If the file is still pending information required to submit, the "**TPO Ready to Submit**" column will populate with a "N" and the Ready to Submit Date field will be blank. Files that have a "N" in the TPO Ready to submit column, will need to be completed within 10 business days, otherwise they will be removed from the system and a new loan submission will need to be started when the loan is ready to submit.

(See Screenshot below)

Pipeline												Loan #	Search
Channel ▾ Wholesale View ▾ All Loans Loan Status ▾ Current												Archive	X Print
LOAN #	STREET - SUBJECT PROPERTY	CITY - SUBJECT PROPERTY	STATE - SUBJECT PROPERTY	ZIP - SUBJECT PROPERTY	LOCK STATUS	RATE LOCK EXPIRES	LOAN TYPE	LOAN AMT	FILE STARTED MILESTONE DATE	EST CLOSING DATE	TPO READY TO SUBMIT	TPO READY TO SUBMIT DATE	CONTACTS
11100000533	1234 T Street	Costa Mesa	CA	92626	NotLocked		Conventional	\$800,000.00	04/25/2023				ⓘ
11100000532	test 12 road	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	04/25/2023				ⓘ
000000366	test 12 road	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	04/25/2023	06/27/2023			ⓘ
000000367	1234 Test Street	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	04/25/2023	06/28/2023			ⓘ
11100000531	1234 Test Street	Carrolton	CA	92887	Cancelled		Conventional	\$500,000.00	04/25/2023	09/21/2023			ⓘ
1110000049	TBD	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	07/22/2024		N		ⓘ
1110000053	TBD	Costa Mesa	CA	92626	NotLocked		Conventional	\$800,000.00	07/22/2024	09/15/2024	N		ⓘ
1110000004	12345 Test Street	Carrolton	TX	75011	Expired	09/22/2023	Conventional	\$600,000.00	05/25/2023	08/31/2023			ⓘ
1110000026	1234 Test Street	Carrolton	HI		NotLocked		Conventional	\$800,000.00	02/21/2024	08/13/2024			ⓘ
1110000032	1234 Test Street	Carrolton	HI	75011	NotLocked		Conventional	\$800,000.00	02/21/2024				ⓘ
1110000056	TBD	Costa Mesa	CA	92626	NotLocked		Conventional	\$800,000.00	08/16/2024		Y	08/16/2024	ⓘ
1110000027	1234 Test Street	Carrolton	HI		NotLocked		Conventional	\$800,000.00	02/21/2024				ⓘ
1110000047	TBD	Costa Mesa	CO	92626	NotLocked		Conventional	\$800,000.00	07/11/2024		N		ⓘ
1110000055		Costa Mesa	CA	92626	NotLocked		Conventional	\$800,000.00	07/24/2024		N		ⓘ
1110000051	1234 Test Street	Carrolton	TX	75011	NotLocked		Conventional	\$800,000.00	07/22/2024		Y	08/16/2024	ⓘ
1110000057	tytytyuytu	Watsonville	CA	95076	NotLocked		Conventional	\$100,000.00	08/20/2024		Y	08/20/2024	ⓘ

TPO Connect

Order Credit Reissue Credit

Order Credit

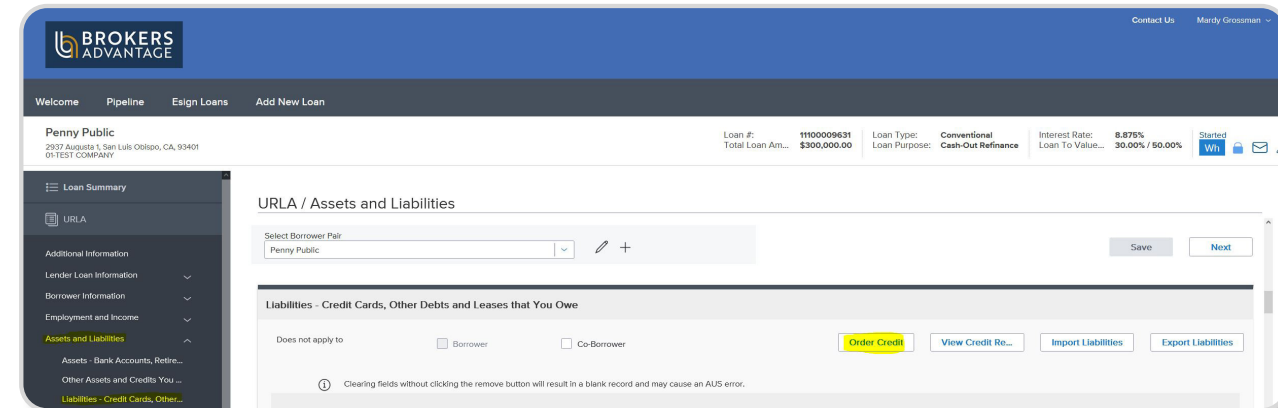
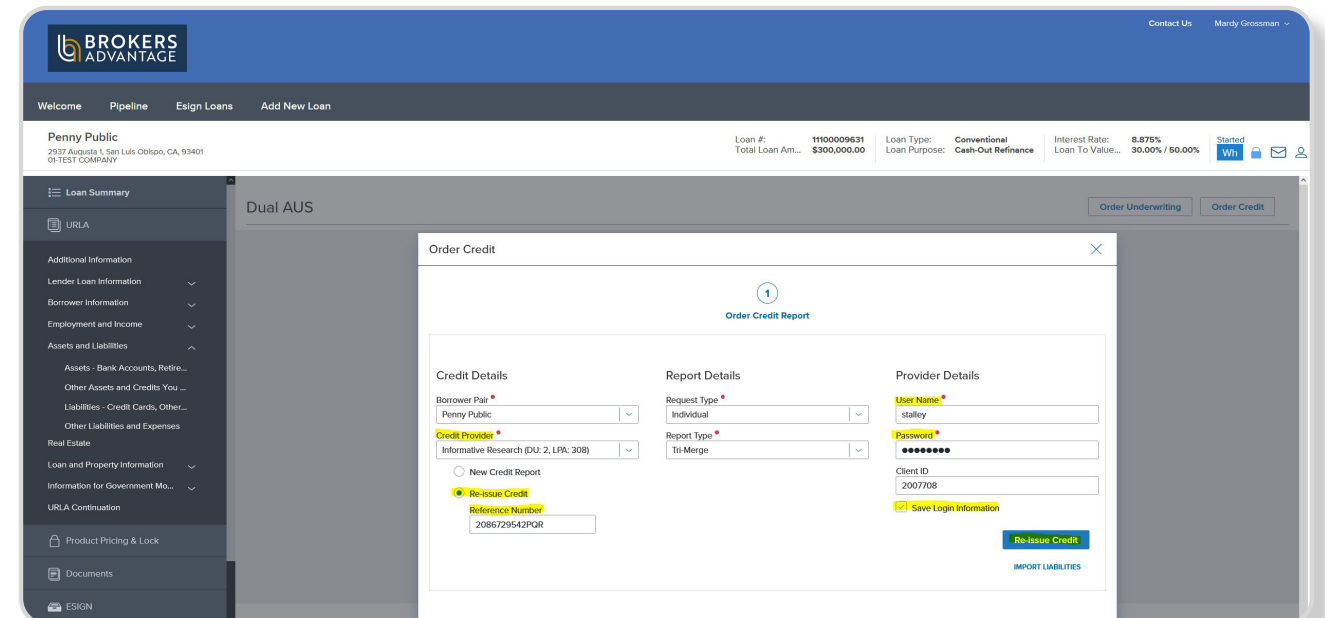
Using the Order Credit action, you can order or reissue your credit report and import the credit report into Encompass TPO Connect. If the loan includes more than one borrower pair, you must use the same credit provider to order credit for each borrower pair.

To Order or Reissue the Credit Report

Step 1: Navigate to the liabilities page of the URLA and click order credit.

Step 2: On the Order Credit page, select the credit provider you want to use. If ordering credit, leave the radio button on ORDER CREDIT. If re-issuing credit, choose that option and complete the File Reference Number.

NOTE: Use issuer's logins to avoid any issues when reissuing credit

Order Credit

Step 3: Once the credit report is received, a confirmation message displays.

Step 4: Click the **Import Liabilities** button to import liabilities.

NOTE: When a credit report has already been ordered for the loan file, select **Reissue Credit** option.

Step 5: Click the **URLA** button, proceed to the REO section and link any mortgage lien(s) to its associated property.

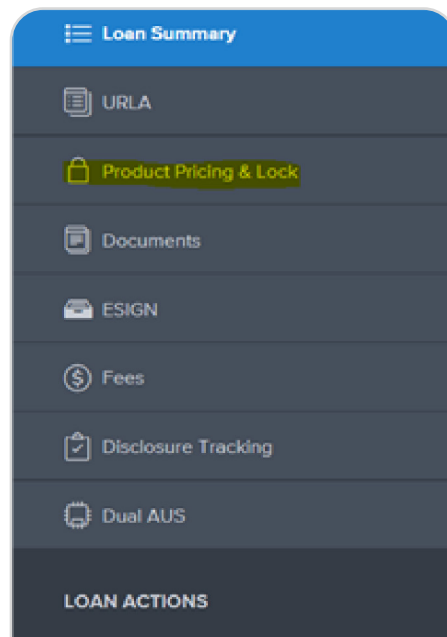
Pricing & Locking a Loan through TPO Connect

Product & Pricing with Optimal Blue

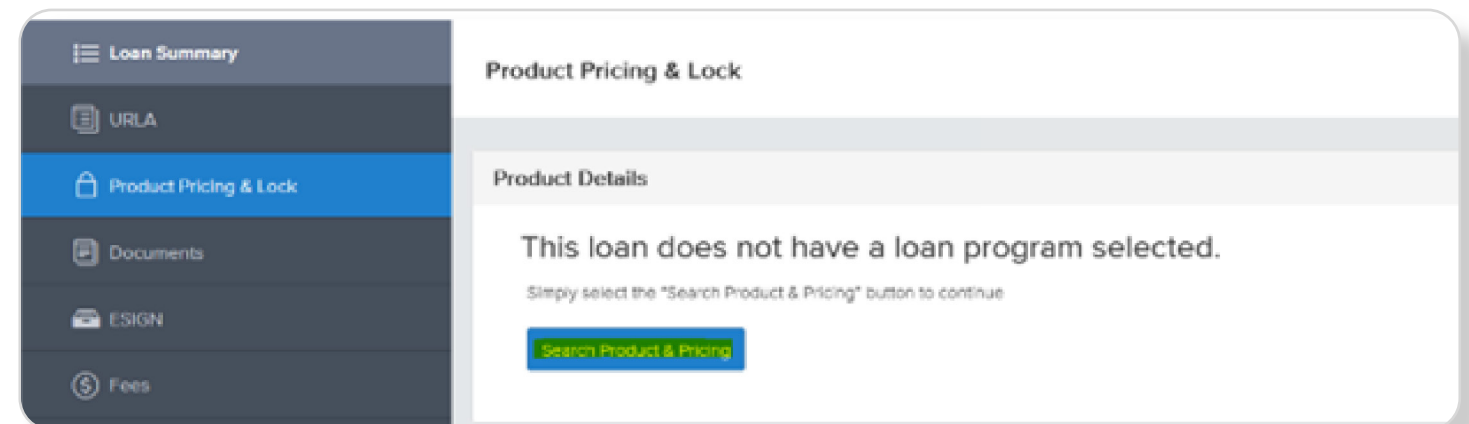
Use the Product & Pricing link to run your registered loan through the product and pricing engine.

To Search Product & Pricing:

Step 1: Click the Product Pricing & Lock link on the left menu



Step 2: Click the Search Product & Pricing button.



Pricing & Locking a Loan through TPO Connect

Step 3: Review all pre-populated data for accuracy AND Enter the required information. Required fields are marked with a red asterisk. (*)

Note: AUS FINDINGS SECTION IS NOT APPLICABLE

Search Product and Pricing

1 * Borrower First Name: Noah

* Borrower Last Name: Spellman NEW

* Borrower SSN: ***-**-9999

* Borrower Citizenship Status: U.S. Citizen

2 * Representative Credit Score: 760

* Loan Type: Conventional

* Loan Documentation Type: Select One

* Loan Purpose: Cash-Out Refi

* Purpose of Refinance: Cash-Out Other

3 * Appraised Value: \$400,000.00

* Term Months: 360

* Due In: 360

* Amortization Type: Fixed Rate

* Lock Period: 30

Subordinate Financing Balance: \$

☐ Community Second

4 * Base Loan Amount: \$300,000.00 + \$ = \$300,000.00

MI, MIP, FF Financed: \$

* Total Loan Amount: \$300,000.00

LTV: 75.00 / CLTV: 75.00 / HCLTV: 75.00

* Address: 1920 Main Street 560

* City: Irvine

* Subject Property State: California

* County: Orange

* Postal Code: 92614

* Number of Units: 1

* Property Type: Detached

* Occupancy Type: Primary

Front End DTI: 17.25

Back End DTI: 17.25

Total Monthly Income: \$16,000.00

AUS Findings

Engine: Select One

FHA Total Scorecard: Select One

5 * Impound Waiver: No

Prepayment Penalty: No

Self-Employed: No

Interest Only: No

* LO Compensation Paid By: Lender

* Target: Rate 8.875%

Channel: Wholesale

Cancel Submit

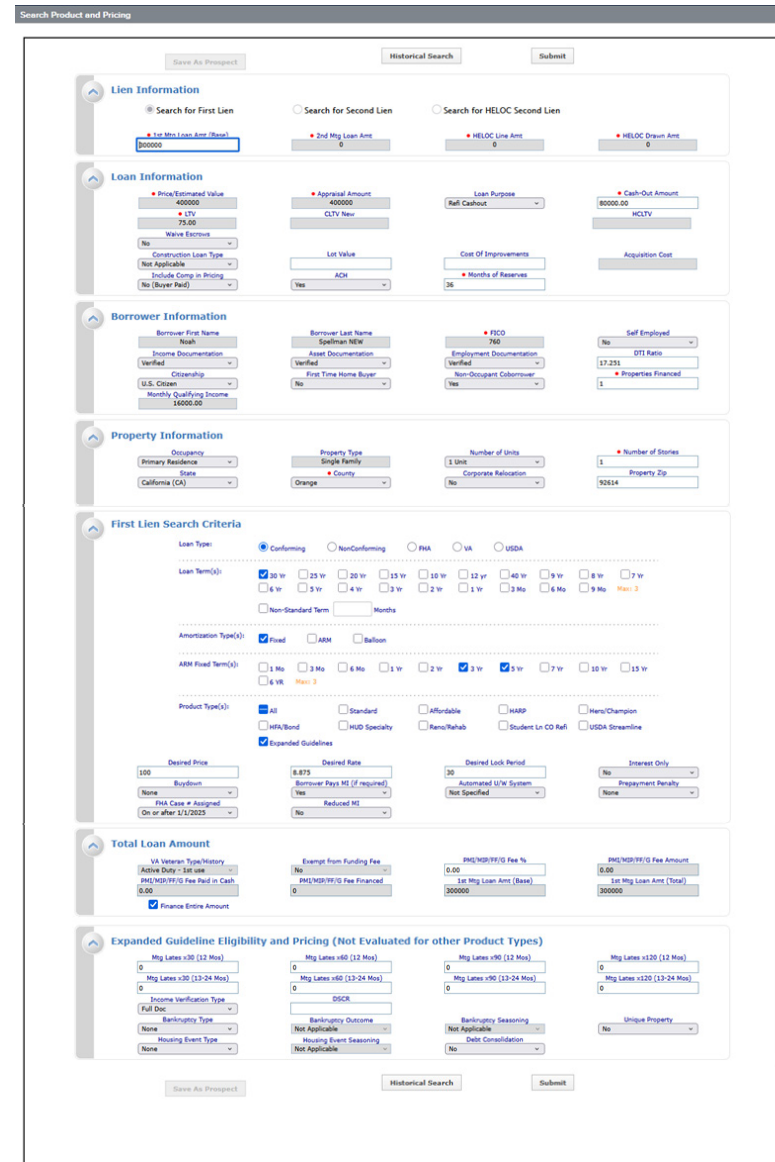
Pricing & Locking a Loan through TPO Connect

Step 4: The Optimal Blue product search page will display. Review all of the information for accuracy and click Submit. Most of your data will Pre-populate, however, please pay particular attention to the following fields:

Cash Out Amount, ACH, Months of Reserves, Non-Occupant Co-borrower, and the Expanded Guideline and Eligibility & Pricing

Section at the bottom. You will need to fill in the Documentation Type and if a DSCR loan, be sure to fill in the DSCR ratio. You'll also want to ensure to put in any lates if applicable in this section.

CLICK SUBMIT once everything is reviewed for accuracy and all data input points are updated.



The screenshot displays the 'Search Product and Pricing' interface for the Optimal Blue product. The form is organized into several sections:

- Lien Information:** Includes search options for First Lien, Second Lien, and HELOC Second Lien. Fields for Loan Amount, HELOC Line Amt, and HELOC Drawn Amt are present.
- Loan Information:** Contains fields for Price/Estimated Value, Appraisal Amount, Loan Purpose (e.g., Refi Cashout, HCLTV), Cash-Out Amount, Wave Election, Construction Loan Type, Lot Value, Cost Of Improvements, Acquisition Cost, and Months of Reserves.
- Borrower Information:** Includes Borrower First Name, Borrower Last Name, Asset Documentation, Employment Documentation, U.S. Citizen, First Time Home Buyer, Non-Occupant Co-borrower, Self Employed, DTI Ratio, and Properties Financed.
- Property Information:** Includes Property Type, State, County, Number of Units, Corporate Relocation, Number of Stories, and Property Zip.
- First Lien Search Criteria:** Features checkboxes for Loan Type (Conforming, Non-Conforming, Risk, VA, USDA), Loan Term(s), Amortization Type(s), ARM Fixed Term(s), Product Type(s), and Expanded Guidelines. It also includes fields for Desired Price, Desired Rate, Desired Lock Period, and Interest Only.
- Total Loan Amount:** Includes fields for VA Veteran Type/History, Active Duty - 541 rate, ARM/MSR/IS Fee Paid in Cash, ARM/MSR/IS Fee Financed, ARM/MSR/IS Fee % (Base), ARM/MSR/IS Fee % (Total), and Finance Entire Amount.
- Expanded Guideline Eligibility and Pricing (Not Evaluated for other Product Types):** Contains multiple input fields for Mortgage Lates (e.g., <30, <60, <90, <120 days), Income Verification Type, Bankruptcy Type, Bankruptcy Outcome, Moving Event Type, Moving Event Seasoning, Bankruptcy Seasoning, Date Consultation, and Unique Property.

At the bottom of the form, there are buttons for 'Save As Prospect', 'Historical Search', and 'Submit'.

Pricing & Locking a Loan through TPO Connect

Step 5: The product and pricing search results will display. To view details of an eligible product, click the name of the product or click Show in the detail column of the corresponding line item you wish to view.

All ineligible products are also displayed below the eligible products.. If the program you were expecting to price under shows ineligible, you can click on “Show” under the last Column titled DETAIL and it will show you the reasons why it is ineligible.

Search Product and Pricing

Pipeline Search Results New Search Ratesheet

Selected Loan: Loan ID: 1313 Status: Registered Borrower: Bates

Re-Submit Options

Re-Submit: Desired Rate: 7.85% Desired Price: 100 Desired Lock: 30

Loan Type: Second Mortgage Loan Term: Any Amort. Type: Any ARM Fixed Term: Any Interest Only: No

Print Full(Orig)

Link	Eligible Product	Rate	Price	P&L	Discount/Rebate(%)	Lock	QM	Detail
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 10 Yr Fixed (Piggyback) - EG (PT10F)	8.875	100,000	\$8,795	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 10 Yr Fixed (Standalone) - EG (PT10F)	8.875	100,000	\$8,795	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 15 Yr Fixed (Piggyback) - EG (PT15F)	8.875	100,000	\$7,028	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 15 Yr Fixed (Standalone) - EG (PT15F)	8.875	100,000	\$7,028	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 20 Yr Fixed (Piggyback) - EG (PT20F)	8.875	100,000	\$6,224	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 20 Yr Fixed (Standalone) - EG (PT20F)	8.875	100,000	\$6,224	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 30 Yr Fixed (Piggyback) - EG (PT30F)	9.125	100,250	\$5,679	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 30 Yr Fixed (Standalone) - EG (PT30F)	9.125	100,250	\$5,679	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 30/15 Yr Balloon (Piggyback) - EG (PT30B)	9.250	100,250	\$5,742	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 30/15 Yr Balloon (Standalone) - EG (PT30B)	9.250	100,250	\$5,742	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 40/15 Yr Balloon (Piggyback) - EG (PT40B)	9.375	100,250	\$5,586	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 40/15 Yr Balloon (Standalone) - EG (PT40B)	9.375	100,250	\$5,586	-0.250% (-\$1745)	30		Show

Ineligible Product

Link	Ineligible Product	Detail
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 10 Yr Fixed (Piggyback) - EG (TT10F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 10 Yr Fixed (Standalone) - EG (TT10F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 15 Yr Fixed (Piggyback) - EG (TT15F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 15 Yr Fixed (Standalone) - EG (TT15F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 20 Yr Fixed (Piggyback) - EG (TT20F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 20 Yr Fixed (Standalone) - EG (TT20F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 30 Yr Fixed (Piggyback) - EG (TT30F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 30 Yr Fixed (Standalone) - EG (TT30F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 30/15 Yr Balloon (Piggyback) - EG (TT30B)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 30/15 Yr Balloon (Standalone) - EG (TT30B)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 40/15 Yr Balloon (Piggyback) - EG (TT40B)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 40/15 Yr Balloon (Standalone) - EG (TT40B)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 10 Yr Fixed (Piggyback) - EG (TT10F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 10 Yr Fixed (Standalone) - EG (TT10F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 15 Yr Fixed (Piggyback) - EG (TT15F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 15 Yr Fixed (Standalone) - EG (TT15F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 20 Yr Fixed (Piggyback) - EG (TT20F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 20 Yr Fixed (Standalone) - EG (TT20F)	Show

Pricing & Locking a Loan through TPO Connect

Step 6: After clicking SHOW on the applicable program line, review the pricing grid & click the Blue Lock icon on the line

corresponding to the rate/price you wish in
Order to select your product and pricing. This
does not yet lock the loan.

Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage
OO/2nd Home - 30 Yr Fixed (Standalone) - EG (PT30F)

9.125100.250\$5,679-0.250% (-\$1745)30✖Hide

View Pricing for lock period: 30 45 60 | Expiration: 07/23/25

Pricing Last Updated: 06/24/25 10:06 AM
Search Timestamp: 06/24/25 12:51 PM

Rate	Price	P&L	Discount/Rebate(\$/%)	QM	QM Trace	Select
7.750	94.000	\$5001	6.000% (\$41880)	✖	BRO GSM	PDF
7.875	94.750	\$5061	5.250% (\$36645)	✖	BRO GSM	PDF
8.000	95.500	\$5122	4.500% (\$31410)	✖	BRO GSM	PDF
8.125	96.250	\$5183	3.750% (\$26175)	✖	BRO GSM	PDF
8.250	97.000	\$5244	3.000% (\$20940)	✖	BRO GSM	PDF
8.375	97.500	\$5305	2.500% (\$17450)	✖	BRO GSM	PDF
8.500	98.000	\$5367	2.000% (\$13960)	✖	BRO GSM	PDF
8.625	98.500	\$5429	1.500% (\$10470)	✖	BRO GSM	PDF
8.750	99.000	\$5491	1.000% (\$6980)	✖	BRO GSM	PDF
8.875	99.500	\$5554	0.500% (\$3490)	✖	BRO GSM	PDF
9.000	99.875	\$5616	0.125% (\$872)	✖	BRO GSM	PDF
9.125	100.250	\$5679	-0.250% (-\$1745)	✖	BRO GSM	PDF
9.250	100.625	\$5742	-0.625% (-\$4362)	✖	BRO GSM	PDF
9.375	101.000	\$5806	-1.000% (-\$6980)	✖	BRO GSM	PDF
9.500	101.375	\$5869	-1.375% (-\$9598)	✖	BRO GSM	PDF
9.625	101.500	\$5933	-1.500% (-\$10470)	✖	BRO GSM	PDF

The following loan level adjustments have already been applied to pricing.

Reason	Points	SRP	Rate	Margin
Occupancy is not Investment Property, AND CLTV New is 70.01-75, AND Income Verification Type is Banks Statements/1099, AND FICO is 700 - 719	-4.250	0.000	0.000	0.000
Total Adjustments	-4.250	0.000	0.000	0.000

Notes/Advisories:
1. Annual Qualifying Income of \$184628.64 is 143.12% of the Orange County FFIEC June 2024 MFI of \$129000.

Pricing & Locking a Loan through TPO Connect

Step 7: On the Lock Form, review the product information once more to ensure everything is accurate and then click

Update Encompass to save the details if you do not want to lock the loan. If you want to lock, click Request Lock

to submit a lock request for this program. Both options are at the bottom of the page.

Step 8: Once lock is requested, the lock desk will be notified and will need to complete the request. A lock confirmation will be sent separately. Typical lock desk turn times are 2 hours or less.

NOTE: You must exit the loan file once the lock request has been processed in order for our lock desk to update the loan file .

How to Access and E-Sign your 1003 Electronically

Step 1: Log into the TPO

- Navigate to the TPO Portal login page.
- Enter your username and password, then click **"Login."**

Step 2: Navigate to the "Esign Loans" link in the top Menu Bar

- Click on the Esign Loans link
- All loans that have a 1003 requiring your signature will appear, simply click on the line item corresponding to the borrower you want to e-sign for

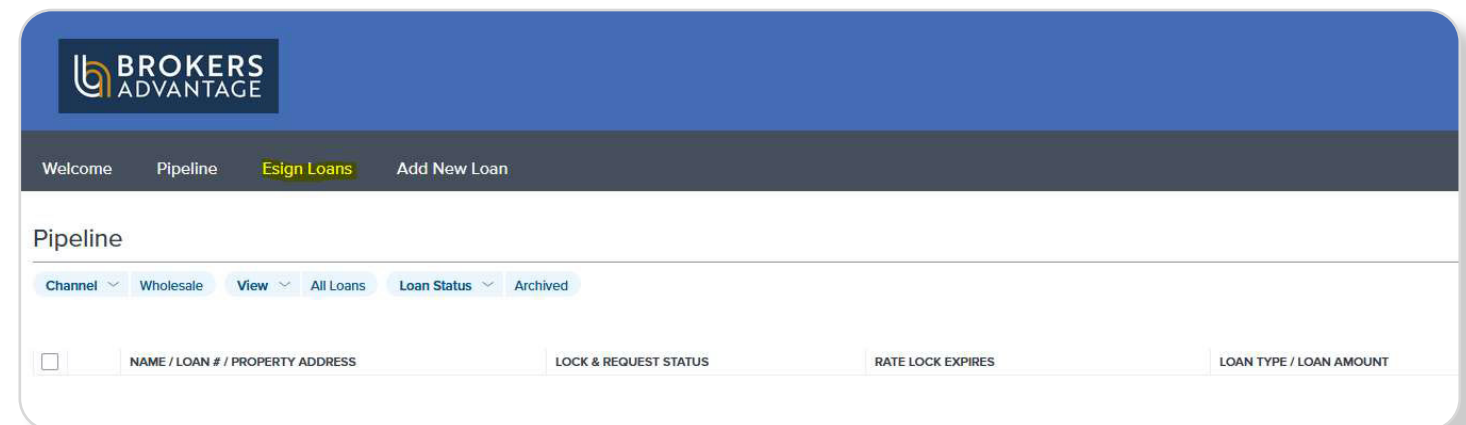
Step 3: Electronically Sign the Disclosures

- Click on the "Start" or "Sign" button to begin the e-signing process.
- Follow the prompts to apply your electronic signature where required.

Step 4: Submit the Signed Documents

- Once all required signatures are completed, click "Finish" or "Submit" to send the signed disclosures back to the lender.

**For any questions or technical issues, please contact your Account Executive for further support



How to Access and Sign your Initial Disclosures Electronically

Step 1: Receive the Disclosure Notification Email

- You will receive an email from our set up team (i.e., Erica_White-noreply-mortgagetechn@ice.com with a subject line similar to **"Action Required: Review and Sign Your Loan Disclosures."**
- Open the email and click on the secure link provided to access your disclosures.

Step 2: Create or Log Into Your Account

- If this is your first time accessing the disclosure portal, you may need to create an account by setting up a username and password.
- If you already have an account, log in using your credentials.

Step 3: Authenticate Your Identity

- The system may require you to answer security questions or enter a verification code sent to your email or phone.

Step 4: Review Your Loan Disclosures

- Once logged in, you will be presented with your loan disclosure package.

How to Access and Sign your Initial Disclosures Electronically

Step 5: Electronically Sign the Disclosures

- Click on the “Start” or “Sign” button to begin the e-signing process.
- Follow the prompts to apply your electronic signature where required.
- Some documents may require additional actions, such as checking a box or providing initials.

Step 6: Submit the Signed Documents

- Once all required signatures are completed, click **“Finish”** or **“Submit”** to send the signed disclosures back to the lender.

Step 7: Electronically Sign the Disclosures

- You will receive a confirmation email indicating that your disclosures have been successfully signed and submitted.
- You may also have the option to download a copy for your records.

For any questions or technical issues, please contact your loan officer or the lender’s support team.

We Empower Brokers to Serve Borrowers Beyond Traditional Incomes Types

Here at Brokers Advantage, we provide brokers with everything they need to offer multiple Non-QM loan products for borrowers of varied financial backgrounds.