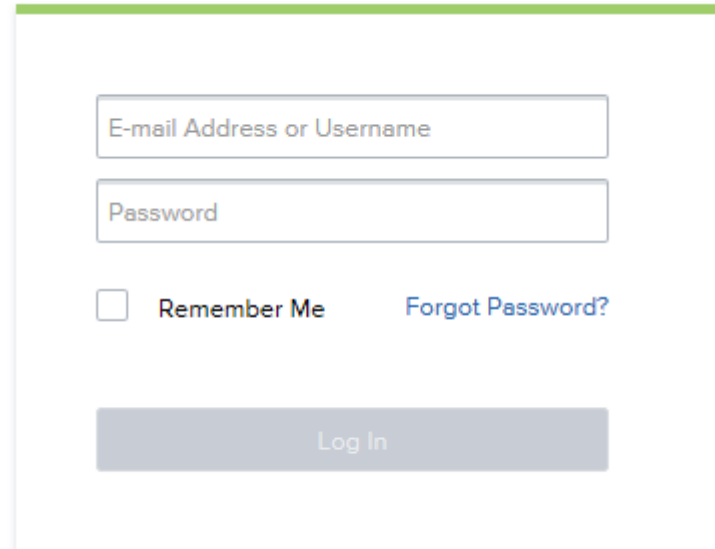




IMPORTING 3.2 & LOCKING CORRESPONDENT LENDING

LOGIN TO TPO CONNECT USING THE LINK BELOW. YOUR USER NAME WILL ALWAYS BE YOUR EMAIL ADDRESS.

<https://1663022307.encompasstpoconnect.com>



A login form with a light green header bar. It contains two input fields: "E-mail Address or Username" and "Password". Below the fields are a checkbox labeled "Remember Me" and a link "Forgot Password?". At the bottom is a "Log In" button.

E-mail Address or Username

Password

Remember Me [Forgot Password?](#)

Log In



AFTER SUCCESSFULLY LOGGING IN, YOU WILL LAND ON THE PAGE BELOW.



The screenshot shows the Human Mortgage website interface. At the top left is the logo for "human mortgage™ by First Community Mortgage". At the top right are links for "CONTACT US" and "Rhonda Hahn". Below the logo is a navigation bar with the following items: "WELCOME", "PIPELINE", "ADD NEW LOAN", "SCENARIOS", "FCM KNOWLEDGE CENTER", "NEW USER REQUEST", "RESOURCES", and "DOCUMENTS". The main content area features a large blue graphic with the text "HUMAN MORTGAGE" and several circular icons containing illustrations of people and a dog. Below the graphic is a paragraph of text: "At FCM, teamwork is at the heart of what we do and this extends to our partnership with your organization. We appreciate the value our partners add to our business and we work hard to build and maintain those relationships. Simply put, we are designed to help your business grow."

human mortgage™
by First Community Mortgage

CONTACT US Rhonda Hahn

WELCOME PIPELINE ADD NEW LOAN SCENARIOS FCM KNOWLEDGE CENTER NEW USER REQUEST RESOURCES DOCUMENTS

HUMAN MORTGAGE

At FCM, teamwork is at the heart of what we do and this extends to our partnership with your organization.
We appreciate the value our partners add to our business and we work hard to build and maintain those relationships.
Simply put, we are designed to help your business grow.



CLICK ON ADD NEW LOAN

WELCOME

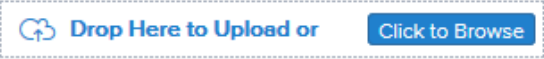
PIPELINE

ADD NEW LOAN



DRAG THE 3.2 FILE FROM THE DESKTOP AND RELEASE OVER **DROP HERE TO UPLOAD** OR **CLICK TO BROWSE** AND SELECT THE 3.2 FILE YOU SAVED.

Import Loan Data Accepted File Type(s): FNMA 3.2


 Drop Here to Upload or [Click to Browse](#)




THIS IS THE TOP OF THE SCREEN THAT APPEARS ONCE THE 3.2 FILE IS DROPPED OR UPLOADED. REVIEW FOR ACCURACY AND SCROLL TO THE BOTTOM OF THE PAGE.

Correspondent Loan Registration

Import Loan Data Accepted File Type(s): FNMA 3.2

 John Homeowner.fnm 8668k null Rhonda Hahn

You can upload new file to replace loan data

 Drop Here to Upload or [Click to Browse](#)

Loan Information

COMPLETE FILE CONTACT INFORMATION AND CLICK REGISTER LOAN.

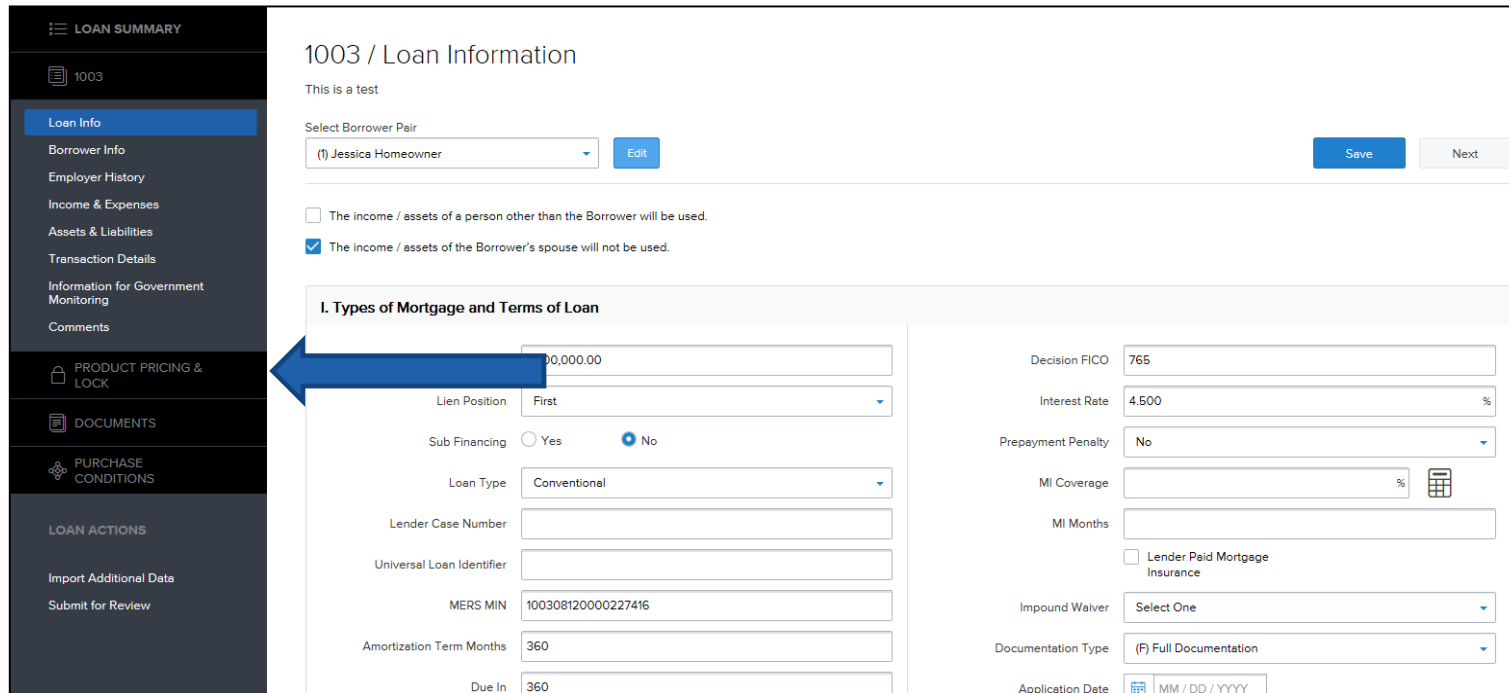
| | | | |
|-----------------|------------|--------------------------|------------------------|
| State | Alabama | Documentation Type | (F) Full Documentation |
| Zip | 35645 | Purpose of Loan | No Cash-Out Refi |
| County | LAUDERDALE | Loan Amount | \$ 200,000.00 |
| Property Type | Detached | Purchase Price | \$ |
| Number of Units | 1 | Appraised Value | \$ 250,000.00 |
| Occupancy Type | Secondary | Loan Term / Due in | 360 / 360 |
| | | LTV / CLTV | / |
| | | DTI (front) / DTI (back) | 13.873 / 37.125 |

File Contact

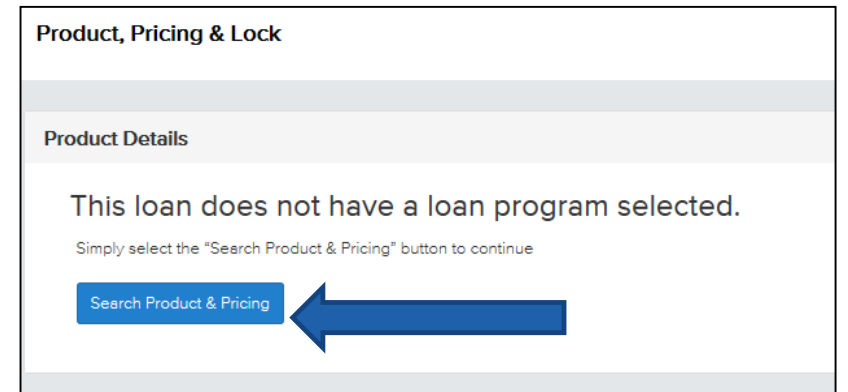
| | |
|--------------------|---------------|
| Submission Contact | 02 DC Connect |
| | Rhonda Hahn |

[Register Loan](#) [Cancel](#)

ONCE REGISTERED, YOU WILL BE TAKEN TO THE 1003/LOAN INFORMATION SCREEN SHOWN BELOW. ON THE LEFT SIDE OF THE SCREEN, **CLICK PRODUCT PRICING & LOCK.**



A message will appear indicating the loan does not have a program selected. From that message screen, click “Search Product & Pricing”.



THE SCREEN BELOW APPEARS. ALL FIELDS WITH “*” MUST BE COMPLETED. ONCE ALL NEEDED INFORMATION IS ENTERED, THE **SEARCH PRODUCT & PRICING** BUTTON WILL TURN BLUE – CLICK WHEN IT TURNS BLUE.

Search Product and Pricing

1 * Borrower First Name: John

2 * Representative Credit Score: 726

3 * Appraised Value: \$250,000.00

* Borrower Last Name: Homeowner

* Loan Type: Conventional

* Term Months: 360

* Due In: 360

* Borrower SSN: ***-5000

* Loan Documentation Type: (F) Full Documentation

* Amortization Type: Fixed Rate

* Borrower Citizenship Status: U.S. Citizen

* Loan Purpose: No Cash-Out Refi

* Lock Period: 30

* Purpose of Refinance: No Cash-Out Other

Subordinate Financing Balance: \$

4 * Base Loan Amount: \$200,000.00 + \$ = \$200,000.00

MI, MIP, FF Financed: \$

* Total Loan Amount: \$200,000.00

LTV: 80.00 / CLTV: 80.00

5 Impound Waiver: No

* Subject Property State: Alabama

* County: LAUDERDALE

* Postal Code: 35645

* Number of Units: 1

* Property Type: Detached

* Occupancy Type: Secondary

Front End DTI: 13.87

Back End DTI: 38.77

* Total Monthly Income: \$8,650.00

Self-Employed: No

Interest Only: No

* LO Compensation Paid By: Lender

* Target: Rate Price 4.500 %


Channel: Delegated

AUS Findings: Engine: Select One

FHA Total Scorecard: Select One

Search Product & Pricing

WHEN THE **SEARCH PRODUCT & PRICING** BUTTON HAS BEEN CLICKED THE SCREEN BELOW WILL APPEAR. REVIEW FOR ACCURACY, MAKE ANY NEEDED CHANGES, THEN CLICK **SUBMIT**. THERE IS A **SUBMIT** BUTTON AT THE TOP AND BOTTOM OF THE PAGE, EITHER MAY BE SELECTED.

Save As Prospect Submit 

Lien Information

• First Lien Amt. Search for First

• Second Lien Amt. Search for Second

• HELOC Line Amt. Search for HELOC

• HELOC Drawn Amt.

Loan Information

• Price/Estimated Value • Appraisal Amount

• LTV • CLTV

Waive Escrows Current Servicer

Loan Purpose • Cash-Out Amount

HCLTV (Line Amt) HCLTV (Drawn Amt)

• Months of Reserves

Borrower Information

Borrower First Name Borrower Last Name

Income Documentation Asset Documentation

Citizenship First Time Home Buyer

• FICO Self Employed

Employment Documentation DTI Ratio

Non-Occupant Coborrower

Property Information

Occupancy Property Type

State • County

Number of Units • Number of Stories

Corporate Relocation Property Zip

First Lien Search Criteria

Loan Type(s): Conforming NonConforming FHA VA USDA Max: 3

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr Max: 3

Amortization Type(s): Fixed ARM

ARM Fixed Term(s): 3 Yr 5 Yr 7 Yr 10 Yr Max: 3

Exp. App. Level(s): n/a

Desired Price


Desired Rate Borrower Pays MI (if required)

Desired Lock Period Automated U/W System

Interest Only

Buydown Portfolio Retention

FHA Case # Assigned Prepayment Penalty

Save As Prospect Submit 

SELECT YOUR PRODUCT BY CLICKING **SHOW** TO THE RIGHT. REVISE YOUR SEARCH IF DESIRED PRODUCT IS NOT ELIGIBLE.

Print

Full(Orig) ▾ ByType(Orig) Top(Orig) Side(Orig) Blend(Orig) Best(Orig)

| Eligible Product | Rate | Price | Discount/Rebate(\$) | P&I | Closing Cost (\$) | APR | APOR | Detail | Compare |
|---|-------|---------|---------------------|---------|-------------------|-------|-------|----------------------|--------------------------|
| FCMRWMA DU Refi Plus 30 Year (DURP30) | 4.500 | 101.520 | -\$3,040 | \$1,013 | \$0 | 4.500 | 4.59% | Show | <input type="checkbox"/> |
| FCMRWMA LP Relief Refinance 30 Year (LPRR30) | 4.500 | 101.210 | -\$2,420 | \$1,013 | \$0 | 4.500 | 4.59% | Show | <input type="checkbox"/> |
| FCMRWMA Conforming Fixed 30 Year (CF30) | 4.500 | 101.020 | -\$2,040 | \$1,013 | \$0 | 4.500 | 4.59% | Show | <input type="checkbox"/> |
| FCMRWMA Home Possible (HP30) | 4.500 | 101.020 | -\$2,040 | \$1,013 | \$0 | 4.500 | 4.59% | Show | <input type="checkbox"/> |
| FCMRWMA HomeReady (HR30) | 4.500 | 101.020 | -\$2,040 | \$1,013 | \$0 | 4.500 | 4.59% | Show | <input type="checkbox"/> |
| [Expired] FCMRWMA HomeStyle (HS30) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Show | <input type="checkbox"/> |
| Ineligible Product | | | | | | | | | Detail ▾ |
| FCMRWMA FHLMC Super Conforming 30 Year Fixed (SC30) | | | | | | | | | Show |
| FCMRWMA FNMA High Balance 30 Year (HB30) | | | | | | | | | Show |

ONCE YOU HAVE SELECTED SHOW, THE PRICING WILL APPEAR. CLICK THE PADLOCK ON THE ROW OF THE RATE YOU WISH TO LOCK.

Print

Full(Orig) ByType(Orig) Top(Orig) Side(Orig) Blend(Orig) Best(Orig)


| Eligible Product | Rate | Price | Discount/Rebate(\$) | P&I | Closing Cost (\$) | APR | APOR | Detail | Compare |
|--|-------|---------|---------------------|---------|-------------------|-------|-------|----------------------|--------------------------|
| FCMRWMA DU Refi Plus 30 Year (DURP30) | 4.500 | 101.520 | -\$3,040 | \$1,013 | \$0 | 4.500 | 4.59% | Show | <input type="checkbox"/> |
| FCMRWMA LP Relief Refinance 30 Year (LPRR30) | 4.500 | 101.210 | -\$2,420 | \$1,013 | \$0 | 4.500 | 4.59% | Show | <input type="checkbox"/> |
| FCMRWMA Conforming Fixed 30 Year (CF30) | 4.500 | 101.020 | -\$2,040 | \$1,013 | \$0 | 4.500 | 4.59% | Hide | <input type="checkbox"/> |

View Pricing for lock period: [15](#) **[30](#)** [45](#) | Expiration: **08/02/18**

Pricing Last Updated: 07/03/18 9:13 AM
Search Timestamp: 07/03/18 9:30 AM

| Rate | Price | Discount/Rebate(\$) | P&I | APOR | Compensation(\$) | Select |
|-------|---------|---------------------|--------|-------|------------------|--------|
| 3.750 | 97.253 | \$5,494 | \$926 | 4.59% | \$0 | |
| 3.875 | 97.835 | \$4,330 | \$940 | 4.59% | \$0 | |
| 4.000 | 98.467 | \$3,066 | \$955 | 4.59% | \$0 | |
| 4.125 | 99.247 | \$1,506 | \$969 | 4.59% | \$0 | |
| 4.250 | 99.911 | \$178 | \$984 | 4.59% | \$0 | |
| 4.375 | 100.415 | -\$830 | \$999 | 4.59% | \$0 | |
| 4.500 | 101.020 | -\$2,040 | \$1013 | 4.59% | \$0 | |
| 4.625 | 101.724 | -\$3,448 | \$1028 | 4.59% | \$0 | |

BELOW IS THE NEXT SCREEN THAT APPEARS. CLICK **REQUEST LOCK** AT THE TOP OR BOTTOM OF THE PAGE.

Printer Friendly Version Update Encompass Request Lock  View As Prospect

Borrower Information

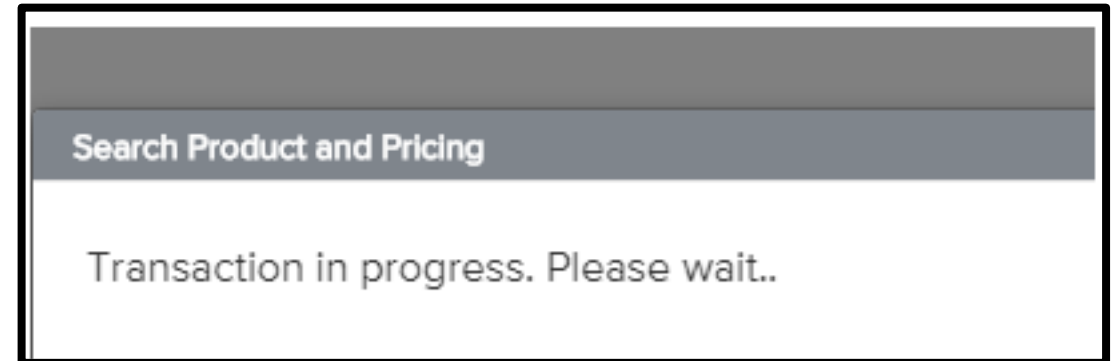
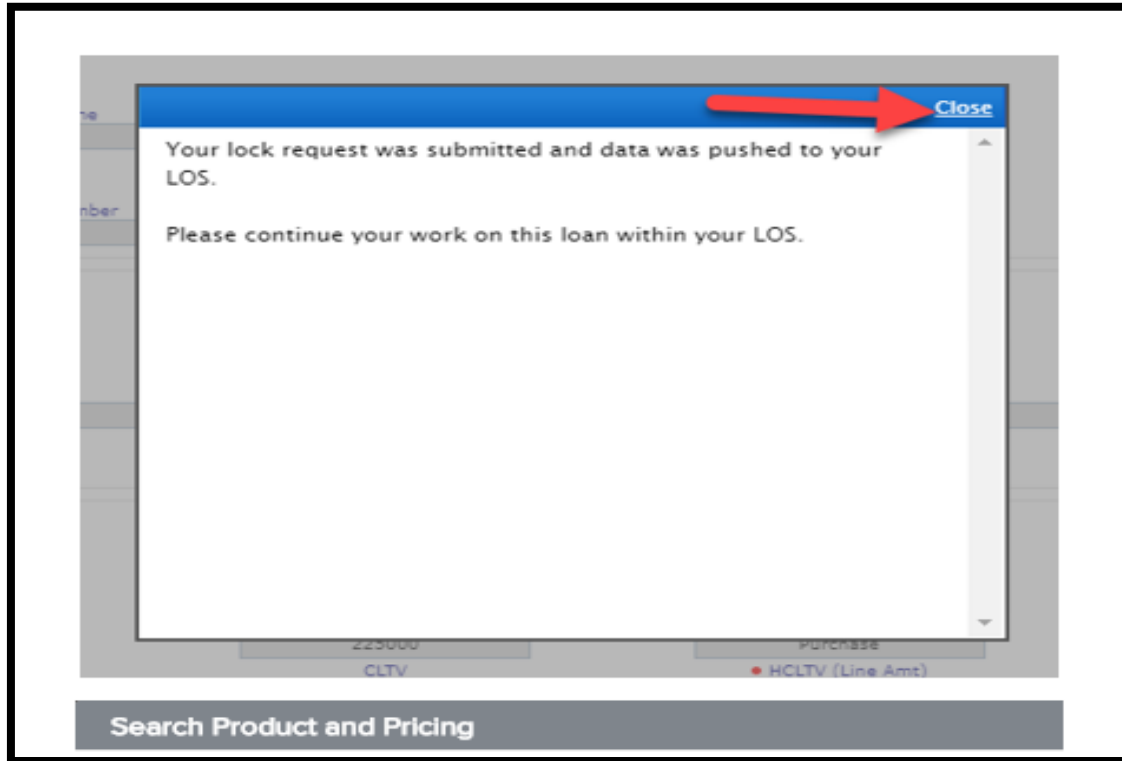
| | | |
|--|---------------------------------|-----------------------------|
| Borrower First Name John | Borrower Last Name Homeowner | Borrower SSN 999-40-5000 |
| FICO 726 | DTI Ratio 38.768 | Self Employed No |
| Encompass Loan Number 1001807023035 | Application Date | Citizenship U.S. Citizen |
| | | Lock Expiration |

Property Information

| | | | |
|---------------------------------------|--------------------------------|---------------------------|------------------------|
| Property Type Single Family | Occupancy Primary Residence | Number of Units 1 Unit | Number of Stories 1 |
| 2505 S Creek St • Property Address | | | |
| Property City KILLEN | State Alabama (AL) | Property Zip 35645 | County Lauderdale |

Loan Information

ONCE THE REQUEST LOCK IS PROCESSED, CLICK **CLOSE** AND LET OB SEND YOU BACK TO THE PRODUCT & PRICING PAGE IN CONNECT.



THIS REQUEST WILL PROCESS WITHIN A FEW MOMENTS. WHILE PROCESSING, CURRENT LOCK STATUS WILL SHOW AS LOCK REQUESTED, AS SHOWN BELOW.

Product, Pricing & Lock

[View Lock History](#)

[Change Request](#)

Product & Lock Details

Current Lock Status

 Lock Requested


FHA 30 Year Fixed

ADJUSTMENTS

PRICE(\$)

ONCE THE STATUS SHOWS AS LOCKED, YOU MAY CLICK THE PRINT ICON

Product, Pricing & Lock


[View Lock History](#) [Change Request](#) 


Product & Lock Details

FCMRWMA FHA 30 Year Fixed

ADJUSTMENTS

PRICE(\$)


Current Lock Status
 Locked



YOUR CONFIRMATION WILL APPEAR FOR VIEWING/PRINTING.

Print
Total: 2 sheets of paper

Print **Cancel**

Destination  Adobe PDF
Change...

Pages All
 e.g. 1-5, 8, 11-13

Layout **Portrait**


Color **Color**


+ More settings

[Print using system dialog... \(Ctrl+Shift+P\)](#)

6/27/2018 TPO Connect

Lock Confirmation 6/27/2018 7:03:33 AM | 1001805022901



Product & Lock Details **Current Lock Status**  **Locked**

FCMRWMA FHA 30 Year Fbxd **Ratesheet ID:**
Effective Date: EST

| ADJUSTMENTS | RATE | PRICE | PRICE(\$) |
|-------------|--------------|----------------|------------------|
| Base | 4.125 | 102.120 | \$1227.48 |
| Net | 4.125 | 102.120 | \$1227.48 |

| | | | | | |
|-----------------------------------|--|-----------------------------------|------------------------------------|------------------------|--------------------------|
| Lock Requested Date 06/27/2018 | Delivery Type Individual Best Efforts | Lock Effective Date 06/27/2018 | Lock Expiration Date 07/27/2018 | Lock Period 30 days | New Lock Expiration Date |
|-----------------------------------|--|-----------------------------------|------------------------------------|------------------------|--------------------------|

CONTACT FCM

Specific lock questions? Contact FCM's Lock Desk at 615-624-5295 or email LockDesk@fcmpartners.com

Other questions? Contact your assigned Client Manager or

Mark Wood

AVP, Correspondent Lending Sales

Mark.Wood@fcmpartners.com

Rhonda Hahn

Correspondent Lending Sales

Rhonda.Hahn@fcmpartners.com

