



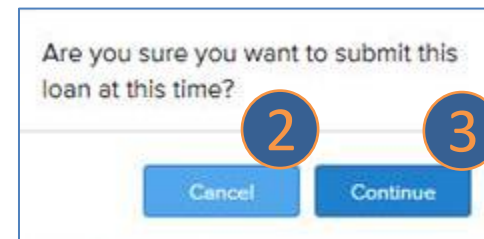
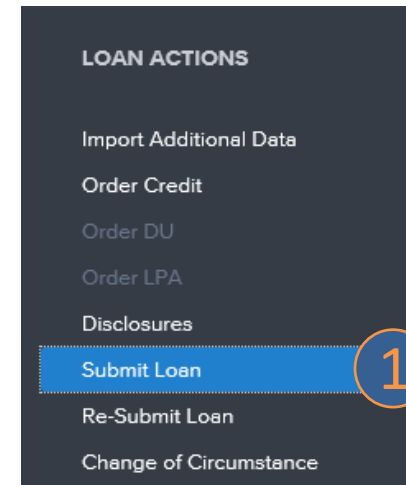
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# Submitting Your Loan Change of Circumstance Reviewing Closing Fees

Rev. 8/21/2018

## Submit Loan:

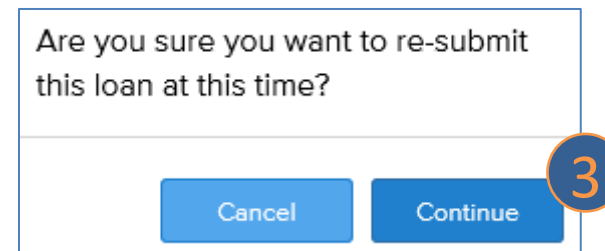
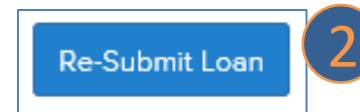
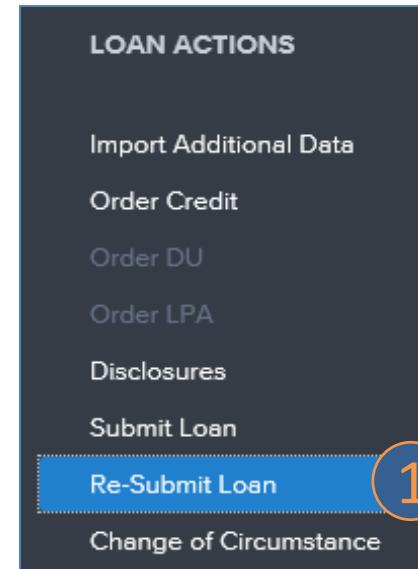
- ❖ Once you have completed processing the loan and uploading the submission documents to **A. TPO Initial Submission Pkg/PBM LE Request** under **Documents**, use the **Submit Loan** action to notify the lender that the loan submission is complete and ready for their review.
- **To submit the loan:**
  1. Click **Submit Loan** in the menu on the left.
  2. If you would like to review the information on the **Submit Loan** page, click **Cancel** on the pop-up box. Then Click **Submit Loan** on the menu on the left to submit loan.
  3. Click **Continue** on the pop-up.



**Please NOTE:** Product and Rate must be run in Product, Pricing & Lock and in a float or locked status prior to submitting the loan.

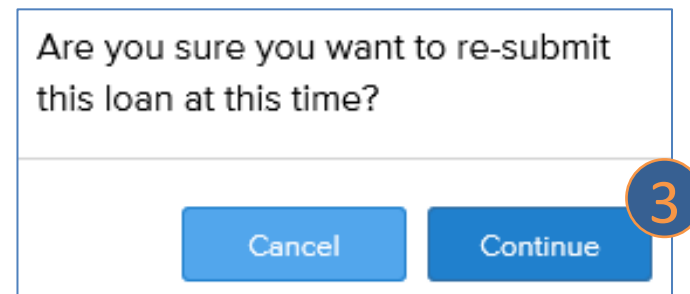
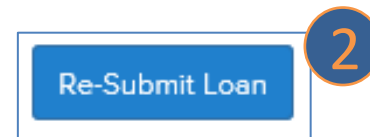
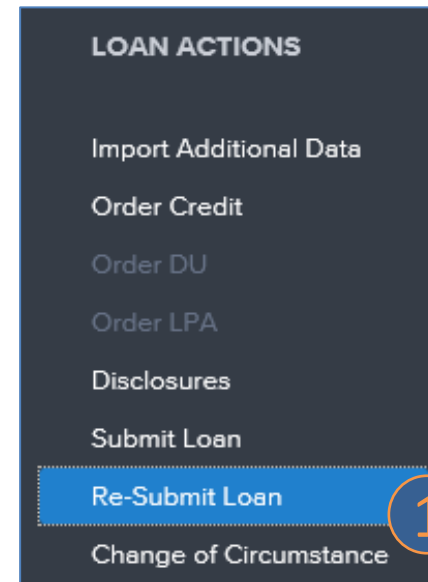
## Re-Submitting Loan:

- ❖ After submitting the loan, you may have to provide additional information to the lender. Once you have uploaded this new information to **A. TPO Re-Submit Items** under **Documents**, you can use the **Re-Submit** action to ensure that the loan is submitted to the underwriter.
- **To Re-Submit the loan to underwriter:**
  1. Click the **Re-Submit Loan** link from the menu on the left.
  2. Click on the **Re-Submit Loan** on the top or bottom of the page.
  3. A pop-up window will appear to confirm, click **Continue** to re-submit.



## Sending Conditions:

- ❖ Once you are ready to provide **Conditions** to the lender and have uploaded them to **A. TPO Conditions** under **Documents**, you can use the **Re – Submit Loan Action** to ensure that the Lender is notified and that the Conditions are ready for review.
- **To Re –Submit Conditions to the Underwriter:**
  1. Click the **Re – Submit Loan** link from the menu on the left.
  2. Click on the **Re – Submit Loan** on the top or bottom of the page.
  3. A pop window will appear to confirm, click **Continue** to re-submit.



## Change of Circumstance:

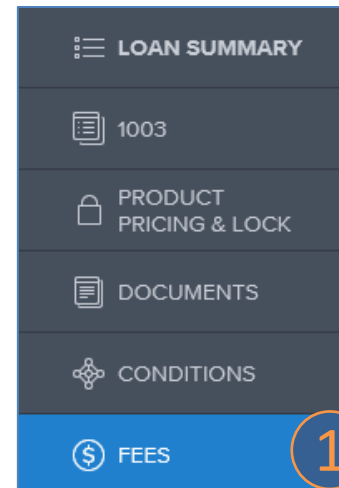
- ❖ This action is disabled by your administrator and is not available. **Please contact your loan coordinator to request a change of circumstance.**

The screenshot displays the Wholesale TPO Connect interface. On the left is a dark sidebar with a menu. The top of the sidebar is labeled 'LOAN SUMMARY' and contains items: '1003', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'CONDITIONS', 'FEES', and 'DISCLOSURE TRACKING'. Below this is a section titled 'LOAN ACTIONS' with items: 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit Loan', 'Re-Submit Loan', and 'Change of Circumstance' (which is highlighted in blue). The main content area has an orange warning banner at the top that reads: 'Warning: You are unable to perform this action because of the following reasons:'. Below the banner, the title 'Change of Circumstance' is followed by the message: 'Please contact your coordinator to request a change of circumstance.' The form below is titled 'Borrower Information' and includes a 'Select Borrower Pair' dropdown menu with '(1) Alice Firstimer' selected. The 'Changed Circumstance' section has a 'Request Status' dropdown set to 'Not Sent' and a '\* Changed Circumstance' dropdown set to 'Select One'. Below these is a large empty text area. At the bottom, under 'Disclosure Reasons', there are several unchecked checkboxes: 'Changed Circumstance - Settlement Charges', 'Changed Circumstance - Eligibility', 'Revision requested by the Consumer', 'Interest Rate dependant changed (Rate Lock)', and 'Expiration (Intent to Proceed received after 10 business days)'.

**NOTE: Future enhancements are coming for change of circumstance.**

## Reviewing Closing Fees:

1. On the menu on the left, click the **Fees** link.
2. To sort the fees, click the column header.
3. Click the **Export to Excel** icon to export the current list to an excel spreadsheet.
4. Click the **Print** icon to print the current list of fees.
5. Enter any comments at the bottom, if necessary, click **Accept Fees** to accept the fees listed or **Reject Fees** to reject the fees listed.



**Closing Fees**  
Use the 1003 Loan Application for conventional, FHA, and VA loans.

Accept Fees Reject Fees

Closing and Document Details

Closing Fees Review Status	Last Disclosure	UW Clear to Close	Note
Ready for Review	-	10/28/2016	-
	Est. Closing	Documents Ordered	Funded
	-	-	-

Fees

CD Section	HUD Line	Fee Description	Payee	Paid By	Paid To	Amount	POC Broker	PAC Broker
B.01	804.	Appraisal F...		Broker	Lender/OT...	100		100
B.02	805.	Credit Rep...	EQUIFAX ...	Lender	Lender/OT...	30		
B.04	806.	Tax Service		Other	Lender/OT...	50		
B.03	902.	Mortgage I...		Broker	Lender/OT...	2345.25		2345.25

**Special NOTE:** Fees cannot be edited and are read only.