



FNBA TPOC

Wholesale Systems Training

Updated October 2021

Signing into TPOC

Accessing the Website

IMPORTANT: For best performance, please use Chrome to access TPOC. Internet Explorer is no longer supported.

Dear MicheleBroker,

A new Administration website account has been created for you. You may now manage your Administration loans electronically through our online portal using the account information included below.

- Company: Z TPOC Broker
- Administration Account Executive : BrokerOfficer User (mvickers@fnba.com)

Account Details:

- Email Address: newuser@testme.com
- Password: 12xcv8l23k

You will have access to the following site(s) with your login information:

<https://tpo.fnba.com>

Thank you,
Administration

Look for your welcome email with the subject "Administration-New User Account". It provides you with your login ID (your email address), temporary password and a link to the TPOC login page.

Log in using the email address and temporary password provided to you in your welcome email

Logging in for the first time



The screenshot shows the bank's login interface. On the left is a white login form with a blue "Login" button. On the right is a dark banner with chess pieces and the text "we're CHANGING the GAME. Non-QM Done Better". Below the banner are several lines of text providing updates on lending, FNM3.2 uploads, and browser support.

[Click here to Log In](#)

LOGIN ×

Remember Me

Login

[Forgot Password?](#)

we're CHANGING the GAME.
Non-QM Done Better

Effective March 1, 2021 - Nationwide lending has resumed! Max LTV is 80% in CA, CT, IL, NJ and NY. Please reach out to your designated Account Executive for more details.

Effective 3/22/21 FNM3.2 uploads will no longer be accepted for all wholesale registrations. Correspondent Lenders may still upload FNM3.2 files for loans that have an application date prior to 3/1/21 closed on the 2009 application format.

TPO Connect will stop supporting IE 11 starting March 31st 2021 in order to prepare for these changes and minimize end user impact prior to Microsoft's official date of August 17th 2021.

Supported browsers:

- Microsoft Edge
- Chrome
- Firefox
- Safari

Changing your password

IMPORTANT: When logging in with a temporary password you must change your password to a permanent password



CONTACT US LauraTEST GuzmanTEST ▾

WELCOME PIPELINE ADD NEW LOAN PROGRAMS ▾ PRICING ENGINE ▾ DOCUMENTS

LauraTEST GuzmanTEST ▾

- Manage Account
- Change Password
- Logout

Click on the down arrow next to your name in the upper right corner and select change password

Password must be minimum 15 characters and contain at least 1 upper case, 1 lower case and 1 numeral

Change Password

Email

* Current Password

* New Password

* Re-enter New Password

User Rights

All new user setups need to be requested through your AE. Please remember to let your AE know when users leave the company

Personas set the user rights to the loan file:

- **TPOC Ext Processor**
 - Access to whichever branch assigned to. If Processor requires access to all company files, request assignment to Corporate office
 - Processor access must be requested for Loan Officers that processes their own loans.
- **TPOC Ext Company Mgr**
 - If setup in a branch access to all branch loans, setup in Corporate office access to all loans at all locations
- **TPOC Ext Loan Officer**
 - Access only to their own pipelines



Navigation Pane

Navigation Pane

The **Navigation Pane** helps you navigate different areas of our TPOC website

The screenshot shows the First National Bank of America TPOC website. The navigation pane is a dark green bar at the top with the following items: WELCOME (highlighted with a red box), PIPELINE, ADD NEW LOAN, PROGRAMS (with a dropdown arrow), PRICING ENGINE (with a dropdown arrow), and DOCUMENTS. The main content area is divided into three columns:

- Recently Accessed Loans:** A box containing a grey bar with the text "No data."
- Company Announcements:** A list of announcements including:
 - Effective March 1, 2021 (02/28/2021 10:03 AM)
 - Changes Effective September 24, 2020 (09/24/2020 02:10 PM)
 - Effective Immediately: Loan Paramete (03/24/2020 01:07 PM)
 - FNBA News and Announcements (11/12/2019 12:58 PM)
 - ATR Express (03/20/2019 1:36 PM)
- Lender Key Contacts:** A box listing contact information for Keith Hall - Primary (517-324-8417, khall@fnba.com).

Your landing page, the **Welcome screen** offers you a list of recently accessed loans and recent company announcements

Pipeline

Selecting the All loans radio button will allow you to view all loans you have access to. Selecting My Loans, will only display the loans you are assigned to.

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First National Bank of America

Choose **pipeline** to see all your loans in a list format

WELCOME **PIPELINE** ADD NEW LOAN PROGRAMS PRICING ENGINE DOCUMENTS

Find Loan

LOAN OPTIONS	Loan Number	Borrower Name	Current Status	Loan Amount	Note Rate	Loan Term	Loan Purpose	Subject Pro Address
VIEW	191212991	1AppTEST, 1BorrTEST	Pre-Qualified	130,000.00	7.00	360	Purchase	TBD
<input checked="" type="radio"/> All loans	191212960	1AppTEST, 2BorrTEST	Pre-Qualified	225,000.00	7.00	360	Purchase	TBD
<input type="radio"/> My Loans	191213000	2AppDiTEST, 2BorrHmdeTEST	Pre-Qualified	100,000.00	7.50	240	Purchase	TBD
LOAN STATUS	191212990	2AppTEST, 2BorrTEST	Pre-Qualified	225,000.00	7.00	360	Purchase	TBD
<input checked="" type="radio"/> Current	191212926	3AppTEST, 3BorrTEST	Pre-Qualified	20,000.00	6.00	240	Purchase	TBD
<input type="radio"/> Archived	191212928	4AppTEST,	Pre-Qualified	100,000.00	7.00	240	Purchase	TBD

Select Archived to access closed loans

Quick Tip:

To ensure the Portal works smoothly, make sure Pop-Ups are enabled in your browser.

Add New Loan

Choose **Add New Loan** to get started and add your loans.

LOAN OFFICER

Organization: Z TPOC Broker

User Name: Select

LOAN PROCESSOR

Organization: Z TPOC Broker

User Name: Select

Cancel Next

Loan Number	Subject Pro Address
191212991	TBD
191212960	TBD
191213000	TBD
191212990	TBD
191212926	TBD
191212928	TBD

Programs

The screenshot shows the First National Bank of America website. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'PROGRAMS', 'Personal', 'Business', 'About', 'Contact Us', and 'Login'. The 'PROGRAMS' menu is highlighted with a red box, and a dropdown menu shows 'Loan Programs'. A hand cursor points to the 'Loan Programs' link. The main content area displays 'Non-QM Loan Programs' with a description: 'First National Bank of America has been a full service residential lender for over 60 years specializing in Non-QM Loans. All of our loan programs are available to SSN or ITIN borrowers using any of our [income documentation](#) methods. We say YES when other banks say NO!'. Below this, there are two program cards: 'ALT-A Loan Program' and 'Near Miss Mortgage', each with a corresponding button. At the bottom, there is a call to action: 'Want to talk to a member of our team? Call 1-800-400-5451'.

Click on the **Programs** link to open our website to view our loan programs

The **Pricing Engine** link is where you can sign into LoanNEX to check eligibility and get pricing for different scenarios. If you don't have a LoanNEX user name, click the **Register** button

Pricing Engine

The screenshot displays the top navigation bar of the First National Bank of America website. The 'PRICING ENGINE' link is highlighted with a red box. Below the navigation bar is the 'LoanNEX' logo. A sign-in form is visible, featuring a 'Sign In' title, a prompt to enter username and password, and a 'Register' link. The form includes input fields for 'Username' and 'Password', a green 'Sign In' button, and links for 'Contact Us', 'Forgot Your Password?', and 'Register'. Red arrows point to the 'Sign In' button and the 'Register' button.

Lending Guide and Rate Sheets
are located under Documents

Documents



WELCOME

PIPELINE

ADD NEW LOAN

PROGRAMS ▾

PRICING ENGINE ▾

DOCUMENTS

Documents

Product Information

Wholesale Lending Guide

PDF 520.00 KB

Rate Sheets

Rates

PDF 424.00 KB

Registering a New Loan

Add New Loan

Quick Tip: If the pop up box to choose contacts does not open when clicking Add New Loan, click Pipeline first and then Add New Loan. Also, make sure pop-ups are enabled in your browser.

NOTE: If a user is not in the list, reach out to your AE to have them added



WELCOME

PIPELINE

ADD NEW LOAN

PROGRAMS ▾

PRICING ENGINE ▾

DOCUMENTS

To Register a new loan, choose **Add New Loan** and use the **Organization** dropdown to choose the branch the Loan Officer and Processor are located in. Once the Organization is selected choose the **User Name** of the LO and LP.

A screenshot of a web application window titled "Register Wholesale Loan". The window has a grey title bar with a close button. Below the title bar, there's a section titled "Choose Contacts". Under this section, there are two main categories: "LOAN OFFICER" and "LOAN PROCESSOR". Each category has two fields: "Organization" and "User Name", both marked with a red asterisk. The "Organization" dropdown for both categories is open, showing "Z TPOC Broker" selected and "Z TPOC Broker - R2 B1" as an option. The "User Name" dropdown for both categories is also open, showing "Select" as the current selection and a list of users: "EM TEST user" and "LauraTEST GuzmanTEST". At the bottom right of the form, there are two buttons: "Cancel" and "Next".

Importing the MISMO 3.4

Import the MISMO 3.4 file by either browsing for the document or using the drag and drop feature

Register Wholesale Loan

Import Loan Data From ULAD (DU MISMO 3.4) File ⓘ

.fnm files cannot be uploaded

Manual



 mismo TEST-10112021.xml 24 KB 10/11/2021 02:54 PM

If preferred, you can also use the **Manual** option and enter the loan request information directly

 Drop Here to Upload or

[Click to Browse](#)

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

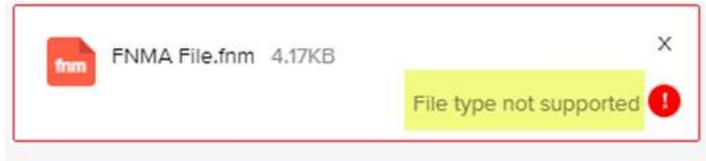
Back

Cancel

Next

MISMO 3.4 File Tips

A clean MISMO file will make for a smooth registration. Here are some important tips



Fannie Mae 3.2 exported files are not supported. A MISMO file will contain a .xml extension

Loan Action Completion Errors

FNBA does not accept loans to be Registered with RESPA triggered. This file is a Purchase. Please remove the Estimated Value or the Subject Property Street Address before creating the MISMO 3.4 file and upload / Register the file again.

On **Purchase Transactions** prior to exporting your MISMO file from your LOS remove the estimated value or enter TBD as the Subject Property Street Address (Property State must remain in MISMO file)

Loan Action Completion Errors

FNBA does not accept loans to be Registered with RESPA triggered. This file is a Refinance. Please remove all income (including any rental income) before creating the MISMO 3.4 file and upload / Register the file again.

On **Refinance Transactions** prior to exporting your MISMO file from your LOS remove ALL income, including any rental income

Licensing Issues Error

When doing a manual registration, or if your MISMO file is missing the property state you will always immediately receive this error

Quick Tip: Always report any Company or LO State Licensing changes so we can keep your records up to date.

Error Occurred...



Our records indicate there are licensing issues that exist for this loan. Please contact your Account Executive for assistance.

The steps to correct are:

Click **OK** on message **1**

Go to **L1** Property and Loan Information **2**

Select from the dropdown the **subject property state** **3**

Click **Save/register** **4**

The screenshot shows the 'URLA / Lender Loan Information' form. On the left is a navigation menu with 'URLA' selected. The main form area contains fields for 'Select Borrower Pair', 'License Error', 'Subject Property', 'Street Address', 'Unit Type', 'Unit #', 'City', 'County', 'Subject Property State', 'Zip Code', 'Number of Units', and 'Year Built'. An 'Error Occurred...' dialog box is overlaid on the form, displaying the message: 'Our records indicate there are licensing issues that exist for this loan. Please contact your Account Executive for assistance.' The dialog has an 'Ok' button. In the top right corner of the form, there is a 'Save / Register' button and a 'Next' button. Red numbered callouts (1, 2, 3, 4) are placed on the dialog, the 'L1. Property and Loan Information' menu item, the 'Subject Property State' dropdown, and the 'Save / Register' button respectively.

Additional Information

After a successful upload or when doing a manual registration, entry of the subject property state, you will land on the Additional Information screen. **INPUT** the Missing Required Fields and click **Save** and then **Save/Register** again.

REQUIRED FIELD NAME	FORM	FIELD
Loan Documentation Type	Additional Information	Select an Option
Borr Date Authorized Credit Report	Not available on Form	MM / DD / YYYY
Please select how the appraisal will be obtained	Not available on Form	Select an Option

Cancel Save

Save / Register

Additional Missing Required Fields

Depending on the completeness of your MISMO file or if you are doing a manual registration, there will be a series of Missing Required Fields for which you will select responses from the drop downs click **Save** and then **Save/Register** again.

The screenshot displays the 'Missing Required Fields' interface. It features a table with the following columns: FIELD ID, REQUIRED FIELD NAME, FORM, and FIELD. Two rows are visible, each with a 'FIELD' dropdown menu. Red callouts are placed over the interface: '1' is over the dropdown arrow, '2' is over the 'Save' button, and '3' is over the 'Save / Register' button. The first row shows '1041' for FIELD ID, 'Property Type' for REQUIRED FIELD NAME, 'Lender Loan Information' for FORM, and 'Detached' for FIELD. The second row shows 'CX.IS.VACA...' for FIELD ID, 'Is this Vacant Land?' for REQUIRED FIELD NAME, 'Not available on Form' for FORM, and 'Select an Option' for FIELD.

FIELD ID	REQUIRED FIELD NAME	FORM	FIELD
1041	Property Type	Lender Loan Information	Detached
CX.IS.VACA...	Is this Vacant Land?	Not available on Form	Select an Option

Once all Required Fields have been completed, the system will give you a **Success** notification

Successful Registration



Tester Testing
TBD, McDonough, GA, 30253
Z TPOC Broker

Loan #:	211057408	Loan Type:	Conventional	Interest Rate:	0.000%	Registered
Total Loan Am...	\$224,000.00	Loan Purpose:	Purchase	Loan To Value...	80.00% / 80.00%	Wh 1st



Your Banner will now reflect the file as **Registered** and provide you the registered Loan # along with other file details.

Exit the Registration



CONTACT US LauraTEST GuzmanTEST

WELCOME **PIPELINE** ADD NEW LOAN PROGRAMS ▾ PRICING ENGINE ▾ DOCUMENTS

Tester Testing
TBD, McDonough, GA, 30253
Z TPOC Broker

Loan #: 211057408
Total Loan Am...: \$224,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 0.000%
Loan To Value...: 80.00% / 80.00%

Registered
Wh 1st

LOAN SUMMARY

URLA

Additional Information

Additional Information

Lender Loan Information

L1. Property and Loan Information

L2. Title Information

L3. Mortgage Loan Information

Additional Information

Select Borrower Pair

Tester Testing



Save

Next

Loan Documentation Type

Full Documentation - W2s, 1040's, Non-Taxable

Once you have successfully registered your file, immediately **EXIT** the loan by clicking on **Pipeline** to return to your **Pipeline** view. Your AE will now receive your Registration and begin the prequalification.

Next Steps

IMPORTANT: Do not edit any fields within the TPOC Portal until you receive your pre-qual email from your AE

Watch for your **email Loan Registration confirmation.**

Your Account Executive will contact you to discuss your scenario should any questions come up.

Dear MicheleBroker DeYoungTest,

Thank you for uploading the Joe SmithTEST loan to First National Bank of America!

I will review your registered loan and will provide the qualificaion terms as soon as possible.

Thank you,
BrokerOfficer User
Account Executive
First National Bank of America

Loan Submission

Once **Prequalified**, your loan status will change and you will receive an email with the prequalification details and next steps

Prequalified!

WELCOME PIPELINE ADD NEW LOAN PROGRAMS RATES DOCUMENTS									
LOAN OPTIONS									
VIEW									
<input checked="" type="radio"/> All Loans <input type="radio"/> My Loans									
Loan #	Borrower Name	Current Status	Amount	Rate	Term	Product			
210242947	2009TEST, TpocTEST	Registered							
210243324	DemoTEST, 2020UrlaTEST	Registered							
210243329	DemoTEST,	Registered							
210243339	DemoTEST, 2020UrlaTEST	Submission review	162,750.00	7.000	360	Purchase			
210243333	DemoTEST, DemoTEST	Pre-Qualified	75,000.00	7.000	360	Cash-Out Refinanc			
210243325	test, test	Registered	40,000.00	7.000	360	Purchase			
210242942	TpocTEST, 2009TEST	Registered	124,000.00	8.375	180	Purchase			

Subject: Z TPOC Broker - Pre-Qualification Results for TEST TESTER

Dear Broker Test,
 Congratulations! We have pre-qualified TEST TESTER with the following terms:

Loan Amount*: \$130,000.00 (Based on 56% of Purchase Price or Value)
 Rate*: 7.000% (Borrower Paid Broker Compensation)
 Term*: 240 months

- These terms are subject to change and are currently based on a credit score of 780

Loan Number: 1234567890

Please log in to <https://tpo.fnba.com> to complete the application by entering the Subject property street address (if Purchase) or the borrower's income (if Refinance) and upload any outstanding documents.

Thank you,
 BrokerOfficer User
 Account Executive
 First National Bank of America

Entering Subject Property and Borrower Income

Open the loan file and enter **property street address** if purchase; borrower **income** if refi and click **Save**

URLA expands for you to edit your application details prior to submission

The screenshot shows the 'URLA / Lender Loan Information' form. On the left is a dark green sidebar with a menu. The main content area is titled 'URLA / Lender Loan Information' and contains a 'Select Borrower Pair' dropdown with 'DemoTEST DemoTEST' selected. Below this is the 'L1. Property and Loan Information' section. A red box highlights the 'Subject Property' section, which includes fields for 'Street Address' (containing 'TBD'), 'Unit Type' (a dropdown menu), 'Unit #', 'City' (containing 'Indianapolis'), 'State' (a dropdown menu with 'Indiana' selected), and 'Zip Code' (containing '46219'). A red arrow points from the 'Street Address' field to a callout box that says 'subject property street address (if Purchase)'. Another red box highlights the 'Gross Monthly Income' section, which includes fields for 'Base' (containing '\$2,903'), 'Overtime', 'Bonuses', 'Commissions', and 'Military Entitlements' (containing '\$0'). A red arrow points from the 'Gross Monthly Income' section to a callout box that says 'borrower's income (if Refinance)'. The sidebar menu has 'L1. Property and...' highlighted with a red box and a red circle with the number '1'. Another red box and red circle with the number '2' highlight 'Current Employ...'. A red arrow points from the top of the sidebar to the 'URLA' menu item. At the top right of the form, there are 'Save' and 'Next' buttons, with a hand cursor hovering over the 'Save' button.

1

2

subject property street address (if Purchase)

borrower's income (if Refinance)

After completing the subject property information or borrower income Click **SUBMIT LOAN**

Submit Loan

Tester Testing
1 House, Mcdonough, GA, 30253
Z TPOC Broker

Missing required fields and documents

Required Fields

FIELD ID	DESCRIPTION
URLA.X263	Borrower Country Of Citizenship is a required field

Review Loan Update

URLA / Lender Loan Information

Select Borrower Pair
Tester Testing

L1. Property and Loan Information

Subject Property

Street Address
1 House

Unit Type Unit #

Submit Loan

Any missing info or errors will appear at the top of the screen. Complete the fields within the text box and click update

If your MISMO file did not contain **monthly proposed property taxes**, or if you did not complete the field during your manual registration you will get this message

Missing Required Fields

Missing required fields and documents

Required Fields

FIELD ID	DESCRIPTION	
1405	Expenses Proposed Taxes is a required field	This field is not currently available for data entry. Please contact Lender/Investor for assistance.

To resolve click on Review Loan



Review Loan

Update

Select **L1** Property and Loan Information and scroll down to the Proposed Monthly Payment section. Enter your proposed monthly Property Taxes and Hazard Insurance and **Save and Submit** your file.

URLA

Additional Information

Additional Information

Lender Loan Information

L1. Property and Loan ...

L2. Title Information

L3. Mortgage Loan Inf...

L4. Qualifying the Borr...

Proposed Monthly Payment for Property

First Mortgage P&I

\$1,860.12

Hazard Insurance

\$

Property Taxes

\$

Association/Project Dues (Condo, Co-Op, PUD)

\$33.33

Successful Submission

Once all required fields and errors are addressed and you clicked on **Submit** Loan, the system will ask you to confirm your submission

Are you sure you want to submit this loan at this time?

Cancel

Continue



A message will flash that Your loan was submitted successfully and your banner will now read **Submission Review** status

Loan #: 211057408
Total Loan Am... \$224,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 5.750%
Loan To Value... 80.00% / 80.00%

Submission review

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Now that your submission is complete you can now upload documents

DOCUMENTS allows you to view and upload all loan documents and disclosures

Documents

Max attachment size is 200 MB. [View Supported Files.](#) [Expand All](#) [Collapse All](#) [Print Fax Cover Sheet](#)

All Borrowers			
Tester Testing			
01 BROKER - UPLOAD DOCS	Comments	Drag & Drop files here or	Browse for files
BROKER DOCS TO REVIEW	Comments	Drag & Drop files here or	Browse for files



Upload **all DOCUMENTS** into “01Broker – Upload Docs”

Broker-Upload Docs

Drag and drop or **Browse** for your loan documents into the document folder **01 Broker – Upload Docs**.

The screenshot displays the '01 BROKER - UPLOAD DOCS' section of a loan management system. A file explorer window is open, showing a folder named 'Package 1' selected. Below the explorer, a text overlay reads 'Your documents will begin downloading'. A red box highlights the 'Drag & Drop files here or Browse for files' area. At the bottom, two progress bars are shown: one for 'Package 1.pdf' at 33% (labeled 'Uploading') and another for 'Package 1.pdf' at 100% (labeled 'Completed'). A 'Close and Refresh' button is visible at the bottom right.

Note: Large packages may take a few minutes to upload. After successful upload (look for the green checkmark) be sure to **Close and Refresh** before exiting the loan.

EXIT the loan by returning to your **Pipeline** view.

Exit the Submission

CONTACT US MicheleBroker DeYoungTest --

WELCOME **PIPELINE** ADD NEW LOAN PROGRAMS ▾ PRICING ENGINE ▾ DOCUMENTS

Find Loan  

LOAN OPTIONS	Loan #	Borrower Name	Current Status	Loan Amt.	Interest Rate	Loan Term	Loan Purpose	Subject Pro Address
VIEW	 210242947	2009TEST, ToocTEST	Registered	50,000.00	0.000		Purchase	TBD
<input checked="" type="radio"/> All Loans	 210243524	DemoTEST, 2020UnaTEST	Registered	162,750.00	7.000	360	Purchase	TBD
<input type="radio"/> My Loans	 210243329	DemoTEST, 2020UnaTEST	Registered	162,750.00	7.000	360	Purchase	123 Main
LOAN STATUS	 210243338	DemoTEST, 2020UnaTEST	Submission review	162,750.00	7.000	360	Purchase	123 Main
<input checked="" type="radio"/> Current	 210243553	DemoTEST, DemoTEST	Submission review	75,000.00	7.000	360	Cash-Out Refinance	123 Training
<input type="radio"/> Archived	 210243325	test, test	Registered	40,000.00	7.000	360	Purchase	Ln Amt Test
	 210242943	ToocTEST, 2009TEST	Registered	124,000.00	8.375	180	Purchase	TBD
	 210243551	URLA2020TEST, ToocTEST	Registered	50,000.00	0.000		Purchase	TBD

Special Note for Brokers

FNBA expects Brokers to submit loan applications on the same day the loan application (as defined by TRID) is received by the Broker. Documents submitted to FNBA which evidence an application was received by the Broker prior to the date submitted to FNBA may result in rejection of the loan submission, and/or termination of the Broker agreement.

What Comes Next?

Submission Review

A status of **Submission Review** indicates your AE will get the file ready for submission for eligibility approval

WELCOME PIPELINE ADD NEW LOAN PROGRAMS ▾ PRICING ENGINE ▾ DOCUMENTS								
Find Loan: <input type="text" value="Loan #"/> <input type="button" value="Advanced Filter"/> <input type="button" value="Print"/>								
LOAN OPTIONS	Loan #	Borrower Name	Current Status	Loan Amt	Interest Rate	Loan Term	Loan Purpose	Subject Pro Address
VIEW	210242947	ToocTEST, ToocTEST	Registered	50,000.00	0.000		Purchase	TBD
<input checked="" type="radio"/> All loans	210243324	DemoTEST, 2020UnrTEST	Registered	152,750.00	7.000	360	Purchase	TBD
<input type="radio"/> My Loans	210243329	DemoTEST, 2020UnrTEST	Registered	152,750.00	7.000	360	Purchase	123 Main
LOAN STATUS	210243339	DemoTEST, 2020UnrTEST	Submission review	152,750.00	7.000	360	Purchase	123 Main
<input checked="" type="radio"/> Current	210243333	DemoTEST, DemoTEST	Submission review	75,000.00	7.000	360	Cash-Out Refinance	123 Training
<input type="radio"/> Archived	210243325	test, test	Registered	40,000.00	7.000	360	Purchase	Ln Amt Test
	210242942	ToocTEST, 2009TEST	Registered	124,000.00	5.375	180	Purchase	TBD
	210243331	URLA2020TEST, ToocTEST	Registered	50,000.00	0.000		Purchase	TBD

Submission Review

When the AE completes the submission for credit review, you will receive an email confirmation. Watch for your loan status for updates on the decision

The below loan file has been submitted for Eligibility / Credit Decision.

Borrower: TESTER TEST

Subject Property: 123 Training St, Brigham, UT 84302

Requested terms for approval:

Loan Amount*: \$135,300.00

Rate*: 7.000%

Term*: 240 months

* These terms are subject to change

Thank you,

BrokerOfficer User

First National Bank of America

Your FNBA processor will now begin to review the file for submission to underwriting. Watch your conditions for missing items and requirements

Conditions

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

FILTER BY

Type

All

Expand All

Collapse All

Max attachment size is 200 MB. View Supported Files.

Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
Income	Eligibility - Income Documentation	Purchase	10/19/21		4	Tester Testing	Added	10/19/21	0 Ready for Review

Borrower to provide Income Documents to verify income for the program type selected.

As you gather any **conditions** upload them as **01 Broker-Upload Docs** in the Documents area

Condition Uploads



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WELCOME PIPELINE ADD NEW LOAN PROGRAMS PRICING ENGINE DOCUMENTS

Tester Testing

1 House, McDonough, GA, 30253
Z TPOC Broker

Loan #: 211057408
Total Loan Am... \$224,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 5.750%
Loan To Value... 80.00% / 80.00%

Submission Review
Wh 1st

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Max attachment size is 200 MB. View Supported Files.

Expand All

Collapse All

Print Fax Cover Sheet



All Borrowers

Tester Testing

01 BROKER - UPLOAD DOCS

Comments

Drag & Drop files here or

Browse for files

BROKER DOCS TO REVIEW

Comments

Drag & Drop files here or

Browse for files

Privacy Policy Statement

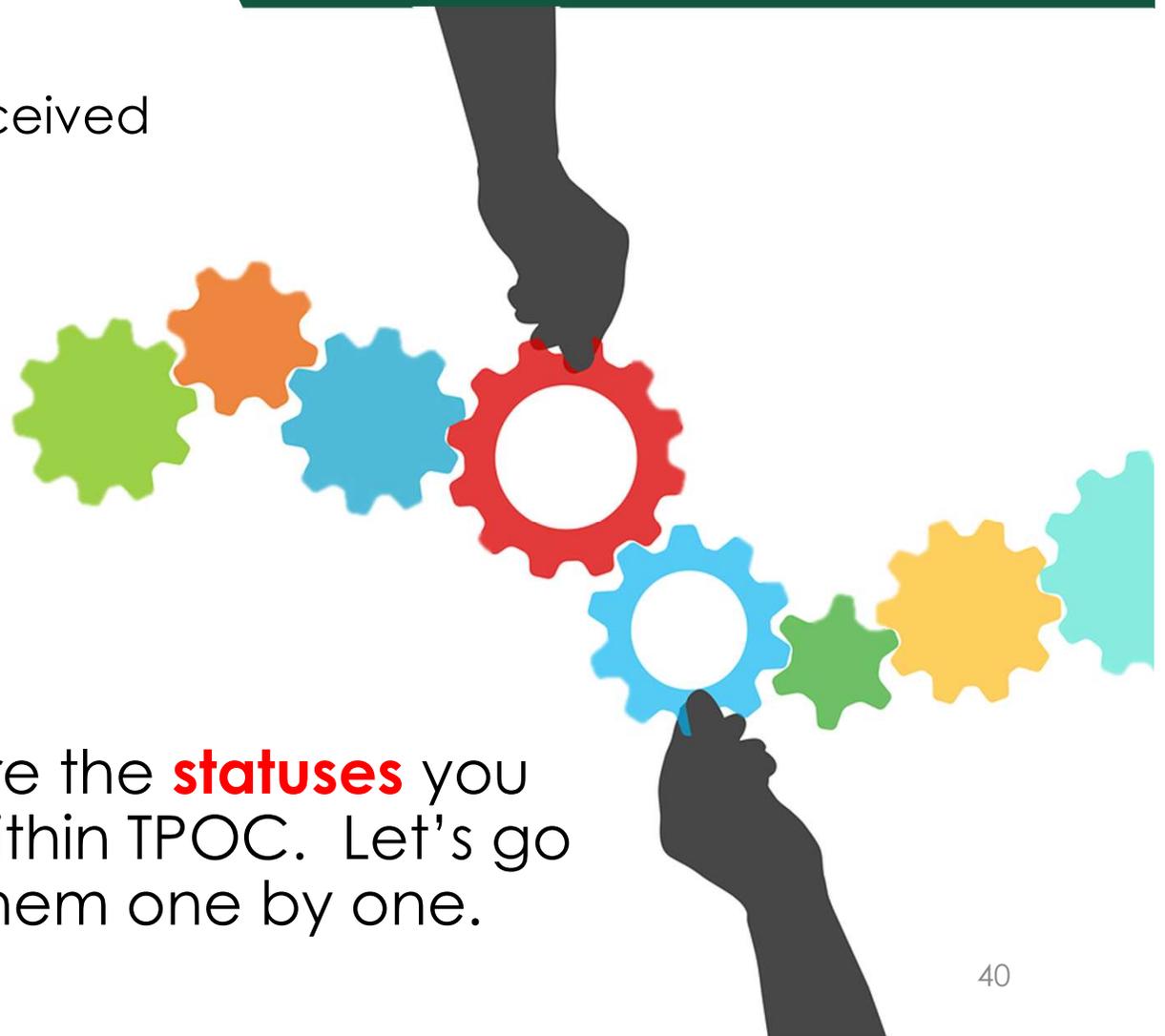


What's My Loan
Status?

Follow your loan status changes to help you stay aware of where your loan is in the process.

- Registered
- Pre-Qualified
- Submission Review
- Intent to Proceed Received
- UW Doc Review
- Received in UW
- Conditional Approval
- Re-Submitted to UW
- Cleared to Close
- Received in Closing
- Docs Out
- Funded

These are the **statuses** you will see within TPOC. Let's go over them one by one.



Registered

All loans begin here automatically when a new file is Registered in TPOC. Your FNBA AE may contact you for details to begin pre-qualification

Pre-Qualified

Your loan request is Pre-Qualified! If you accept the loan terms offered, you can submit your loan for eligibility/credit review

Submission Review

Your loan documents have been received and are being reviewed for final submission to credit underwriting

Intent to Proceed Received

Borrower has returned the intent to proceed. Appraisal may now be ordered. Contact your AE if you want FNBA to order appraisal

Submitted to UW and Received in UW

Confirmation that your FNBA processor has submitted your loan and it has been received for final underwriting

Conditional Approval

Your loan has been conditionally approved. Check any outstanding conditions online with TPOC

Resubmitted to UW

Conditions have been received and have been re-submitted to underwriting for clear to close review

Cleared to Close

Your loan is clear to close! Our FNBA Closing Coordinator will be contacting you to schedule closing

Received in Closing and Docs Out

Your closing has been scheduled and an FNBA Closer will be working with Title on the final closing package

Funded

Your loan is funded! Thanks for working with FNBA! We look forward to doing more loans together!

Details of the Loan Summary

The **Loan Information Panel** gives you high level details of the loan

Loan Summary

The screenshot displays a web application interface for loan management. At the top right, there are links for 'CONTACT US' and a user profile 'MicheleBroker DeYoungTest'. Below this is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'PROGRAMS', and 'DOCUMENTS'. A red arrow points to the 'DOCUMENTS' tab. The main content area is titled 'TEST OrtegaTEST' and includes loan details: 'Loan #: 210243345', 'Total Loan Am... \$525,000.00', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Interest Rate: 7.000%', and 'Loan To Value... 77.21% / 77.21%'. There are also 'Pre-Qualified' buttons for 'Wh' and '1st'. A red box highlights this information panel. Below the main content is a green sidebar with 'LOAN SUMMARY' selected, and other options like 'URLA', 'DOCUMENTS', 'CONDITIONS', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'. An orange notification banner at the top of the main content area reads: 'The lender is currently working in this loan file. You can view the file, but you cannot make any edits at this time.' A red arrow points to this banner. A large text overlay at the bottom states: 'THIS AREA holds your information windows!' with arrows pointing to the main content area. The page number '43' is in the bottom right corner.

CONTACT US MicheleBroker DeYoungTest

WELCOME PIPELINE ADD NEW LOAN PROGRAMS DOCUMENTS

TEST OrtegaTEST

TBD, Baltimore, IL, 21215
Z TPOC Broker

Loan #: 210243345
Total Loan Am... \$525,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 7.000%
Loan To Value... 77.21% / 77.21%

Pre-Qualified
Wh 1st

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Submit Loan

The lender is currently working in this loan file. You can view the file, but you cannot make any edits at this time.

If the lender is currently accessing the loan, you will be in **“view only”** and unable to edit the loan

THIS AREA holds your information windows!

43

Loan Summary

WELCOME PIPELINE ADD NEW LOAN PROGRAMS ▾ PRICING ENGINE ▾ DOCUMENTS

1 BorrTEST 1AppTEST
TBD, Clinton, CT, 06413
Z TPOC Broker

Loan Number: 191212991
Total Loan Amt: \$130,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Rate: 7.000%
LTV/CLTV: 56.52% / 56.52%

Wh 1st    Pre-Qualified

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Submit Loan

\$525,000.00	
77.21% / 77.21% / 0.00%	
Base Loan Amount \$525,000.00	MI, FF, MIP Financed \$0.00
Sub. Financing \$0.00	

TBD, Baltimore, IL 21215	
Primary 1 unit Condominium	
Estimated Value \$680,000	Appraised Value
Purchase Price \$680,000	

The two windows on the left show you information such as:

- Loan amount and LTV and
- Property address and value

Loan Summary

The screenshot shows a web application interface for a loan summary. At the top right, there are links for 'CONTACT US' and the user name 'MicheleBroker DeYoungTest'. Below this is a dark green navigation bar with menu items: 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'PROGRAMS', 'PRICING ENGINE', and 'DOCUMENTS'. The main header area displays 'TEST OrtegaTEST' and 'TBD, Baltimore, IL, 21215' with 'Z TPOC Broker' below it. To the right of the header, loan details are shown: 'Loan #: 210243345', 'Total Loan Am... \$525,000.00', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Interest Rate: 7.000%', and 'Loan To Value... 77.21% / 77.21%'. There are also 'Pre-Qualified' status indicators for 'Wh' and '1st' with icons for a lock, envelope, and user profile. A sidebar on the left is highlighted with a red box around the 'LOAN SUMMARY' menu item. Other sidebar items include 'URLA', 'DOCUMENTS', 'CONDITIONS', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS' with a 'Submit Loan' button. The main content area is divided into four panels: 1) Loan Amount: '\$525,000.00' with '77.21% / 77.21% / 0.00%' below it. A table shows 'Base Loan Amount \$525,000.00' and 'MI, FF, MIP Financed \$0.00'. 'Sub. Financing \$0.00' is also listed. 2) Property: 'TBD, Baltimore, IL 21215' with 'Primary 1 unit Condominium' below it. A table shows 'Estimated Value \$680,000' and 'Appraised Value' (blank). 'Purchase Price \$680,000' is also listed. 3) Pre-Qualified: '02/27/2021'. A table shows 'Open 0' and 'Ready for Review 0' with a 'Show Details' link. Another table shows 'Down Payment \$155,000' and 'P & I \$3,492.84'. A third table shows 'Reserves -\$112,366.41' and 'DTI 78.164%/78.164%'. 4) Decision FICO 741. A table shows 'Borrower Experian/TransUnion/Equifax' and 'Tester Testing - 741 -'.

LOAN SUMMARY

URLA

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

LOAN ACTIONS

Submit Loan

\$525,000.00
77.21% / 77.21% / 0.00%

Base Loan Amount	MI, FF, MIP Financed
\$525,000.00	\$0.00

Sub. Financing
\$0.00

TBD, Baltimore, IL 21215
Primary 1 unit Condominium

Estimated Value	Appraised Value
\$680,000	

Purchase Price
\$680,000

Pre-Qualified
02/27/2021

Open	0
Ready for Review	0

Show Details

Down Payment	P & I
\$155,000	\$3,492.84

Reserves	DTI
-\$112,366.41	78.164%/78.164%

Decision FICO 741

Borrower	Experian/TransUnion/Equifax
Tester Testing	- 741 -

The next windows provide you with:

- Loan status, down payment and reserves, as well as
- The credit score used for the loan decision

Loan Summary

The screenshot shows a web application interface for loan management. At the top, there is a navigation bar with links: WELCOME, PIPELINE, ADD NEW LOAN, PROGRAMS, PRICING ENGINE, and DOCUMENTS. Below this, the user's name 'MicheleBroker DeYoungTest' and a 'CONTACT US' link are visible. The main header area displays the loan name 'TEST OrtegaTEST' and various loan details: Loan #: 210243345, Total Loan Am...: \$525,000.00, Loan Type: Conventional, Loan Purpose: Purchase, Interest Rate: 7.000%, and Loan To Value...: 77.21% / 77.21%. A 'Pre-Qualified' badge is also present.

A central callout box with a green border contains the text: 'Finally, never guess what status your loan is in with the **Key Dates** window!'. The 'Key Dates' window is highlighted with a red border and contains the following table:

Key Dates	
Application Disclosure	-
Registered	02/27/2021
LE Sent	-
Revised LE Sent	-
CD Sent	-
Revised CD Sent	-
AUS Ordered	-
Submit to UW	-
Estimated Closing	-
UW Suspended	-
UW Approval	-
UW Clear to Close	-
Funds Released	-

Other visible elements include a left sidebar with 'LOAN SUMMARY' highlighted, and various data cards for loan details such as 'Estimated Value \$680,000', 'Purchase Price \$680,000', and 'Decision FICO 680'.

DOCUMENTS allows you to view all disclosures and is where you upload **all documents/conditions**.

Loan Navigation Panel

The screenshot displays the Loan Navigation Panel on the left and the main document management area on the right. The navigation panel includes sections for LOAN SUMMARY, URLA, DOCUMENTS (highlighted with a red box), CONDITIONS, DISCLOSURE TRACKING, and LOAN ACTIONS. The main area shows document upload options for 'All Borrowers' and 'Tester Testing'. Under 'All Borrowers', the 'DISCLOSURES' folder is highlighted with a red box. Under 'Tester Testing', the '01 BROKER - UPLOAD DOCS' folder is highlighted with a red box and a red exclamation mark, and the 'BROKER DOCS TO REVIEW' folder is also highlighted with a red box. The interface includes buttons for 'Expand All', 'Collapse All', 'Print Fax Cover Sheet', 'Comments', 'Drag & Drop files here or', and 'Browse for files'. A file named 'Disclosures' (9.87 MB) and 'Broker Requested Doc to Review.docx' (6 KB) are listed with their respective upload dates and user names.



Upload **all DOCUMENTS** into “**01 Broker – Upload Docs**” Folder

CONDITIONS are used by FNBA team members to advise of missing docs and approval conditions

Loan Navigation Panel

Changing your **Filter** can help you easily identify outstanding conditions that have not been received yet

Use **COLLAPSE ALL** to view conditions in more of a 'list' manner.

- LOAN SUMMARY
- URLA
- DOCUMENTS
- CONDITIONS**
- DISCLOSURE TRACKING
- LOAN ACTIONS

FILTER BY Type All Expand All Collapse All

Max attachment size is 200 MB. View Supported Files.

Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
Assets	Eligibility - Asset Statements	Approval	10/23/21		0	Tester Testing	Added	10/23/21	Ready for Review
Borrower to provide 2 months most recent consecutive Asset Statements.									
Link Document to Condition									
Legal	Eligibility - Borrower's Cert & Auth	Approval	10/23/21		0	Tester Testing	Added	10/23/21	Ready for Review
Broker to provide Borrower's Certification & Authorization signed and dated by borrower.									
Link Document to Condition									
Income	Eligibility - Income Documentation	Purchase	10/19/21		1	Tester Testing	Added	10/19/21	Ready for Review

Look here to identify **condition status**

Do not Link Documents to the Condition. Upload all conditions into the 01Broker - Upload Docs Folder in the Documents section

Easily track your early disclosures, CD's and consent with **DISCLOSURE TRACKING!**

Loan Navigation Panel

☰ LOAN SUMMARY

📄 URLA

📄 DOCUMENTS

⚙️ CONDITIONS

📄 DISCLOSURE TRACKING

LOAN ACTIONS

Disclosure Tracking

Compliance Timeline
Application Date 10/19/2021
LE Due 10/22/2021
eConsent -
Intent to Proceed -
Earliest Fee Collection -
Estimated Closing -

LE Tracking
LE Sent 10/23/2021
LE Received 10/27/2021
Revised LE Sent -
Revised LE Received -
SSPL Sent -
Safe Harbor Sent -

CD Tracking
CD Sent -
CD Received -
Revised CD Sent -
Revised CD Received -
Post Consumption Disclosure Sent -
Post Consumption Disclosure Received -

Other Tracking
Affiliated Business Disclosure Provided -
CHARM Booklet Provided -
Special Info Booklet Provided -

eConsent Tracking
Tester Testing -
-
-
-

eSigned Tracking
Tester Testing -
-
-
-

Remember: You can view the disclosures sent in the Documents area once completed

Loan Navigation Panel



CONTACT US MicheleBroker DeYoungTest ▾

WELCOME PIPELINE ADD NEW LOAN PROGRAMS ▾ PRICING ENGINE ▾ DOCUMENTS

TESTER TEST

123 Training St, Brigham, UT, 84302
Z TPOC Broker

Loan Number: **200113412** Loan Type: **Conventional** Rate: **7.000%**
Total Loan Amt: **\$135,300.00** Loan Purpose: **Purchase** LTV/CLTV: **71.21% / 71.21%**

Wh 1st Submission Review

☰ LOAN SUMMARY

📄 URLA

📄 DOCUMENTS

⚙️ CONDITIONS

📄 DISCLOSURE TRACKING

LOAN ACTIONS

Submit Loan

Finally, if your loan is prequalified, **LOAN ACTIONS** will open the option to **Submit Loan**. Once you have successfully submitted your loan this Action will no longer appear

TIPS and TRICKS

Reassigning a Loan File

The **reassignment of a Loan file** to another Loan Officer or Loan Processor can be done from either your Pipeline or while you are in the file

From your **Pipeline View** click on the person icon under Contacts

<input type="checkbox"/>	Loan #	Borrower Name	Current Status	Loan Amt	Interest Rate	Loan Term	Loan Purpose	Subject Property Address	Subject Property State	Contacts
<input type="checkbox"/>	211057408	Testing, Tester	Submission Review	224,000.00	5.750	180	Purchase	1 House	GA	

Or while **in the loan file** click on the person icon at the top far right

Tester Testing
1 House, Mcdonough, GA, 30253
Z TPOC Broker

Loan #: **211057408**
Total Loan Am... **\$224,000.00**

Loan Type: **Conventional**
Loan Purpose: **Purchase**

Interest Rate: **5.750%**
Loan To Value... **80.00% / 80.00%**

Submission Review
Wh 1st

Upon clicking the icon, **Key Loan Contacts** will open up. Click on the pencil icon next to the LO or LP contact you wish to change

Key Loan Contacts

Originator Contacts

Loan Officer	Loan Processor
LauraTEST GuzmanTEST Z TPOC Broker laura.guzman@fnba.com Cell Office 517-203-7360 Fax	LauraTEST GuzmanTEST Z TPOC Broker laura.guzman@fnba.com Cell Office 517-203-7360 Fax

Select the location the LO or LP is in

Loan Processor

Z TPOC Broker

Z TPOC Broker

Z TPOC Broker - Branch 1

Z TPOC Broker - Branch 2

Then select the new contact and click **Save**

Loan Processor

Z TPOC Broker - Branch 1

LauraTEST GuzmanTEST
Z TPOC Broker

AeTpacTEST FnbaTEST

AeTpacTEST FnbaTEST

KeithTPO HellExtCoMgr

MelissaTEST RegionalTEST

Forgotten Passwords

Minimum **Password Requirements** are:
15 characters in length, 1 UPPER case letter, 1 lower case letter and a numeral

If you can't remember your password click on **Forgot Password?** Enter the email associated with your login and **SUBMIT**

LOGIN

laura.guzman@fnba.com

Password

Remember Me

Login

Forgot Password?

FORGOT PASSWORD

PLEASE ENTER THE LOGIN EMAIL ADDRESS FOR THE ACCOUNT.

LOGIN EMAIL ADDRESS

laura.guzman@fnba.com

SUBMIT

Check your email for **FNBA TPOC Reset Password** and click the link to complete the steps to reset your password (please check spam folders if you cannot locate email in your inbox)

Reset Password

Email laura.guzman@fnba.com

* New Password

* Re-enter New Password

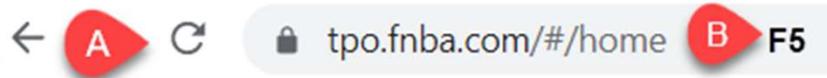
Reset Password

Browser Tips

CHROME is the **recommended Browser** when utilizing the FNBA TPOC Portal. Other supported browsers are Firefox and Microsoft Edge for Windows and Safari for Mac.

Browser settings must allow for Pop-ups and redirects.

Many times a simple refresh of your browser will resolve issues. You can refresh your web page by either clicking the circular arrow (A), or clicking F5 while in the browser address bar (B).



When a simple refresh doesn't do anything you may need to exit the portal and Clear Browsing Data history / cached images and files.

If you are not having success after refreshing your browser and clearing history/cache attempt using another supported Browser.

When reaching out to your AE for troubleshooting assistance, please explain in detail what the issue is, what steps were taken and provide snippets of any error messages you are receiving.