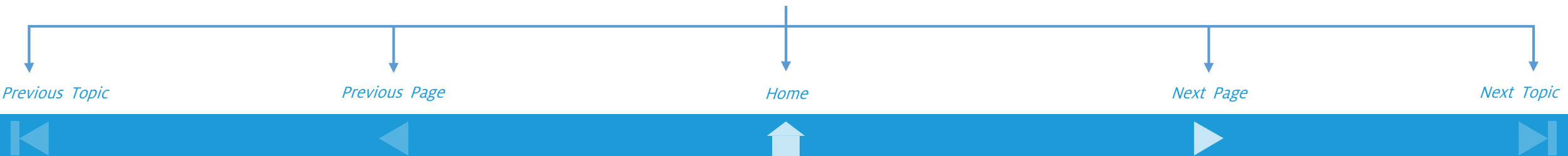


# WELCOME

We are very excited to work with you and to make your experience the best it can be.

This guide will help you get started

(Use these buttons for quick navigation throughout this guide.)



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Contents (click to jump)

**1 Contact Info / Quick Links**

**2 Welcome**

**3 Esign Loans**

**4 Add a New Loan**

**5 Scenarios**

**6 Order Appraisals**

**7 Underwriting Allregs Site**

**8 Documents**

**9 Pipeline**

**10 Optimal Blue**



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

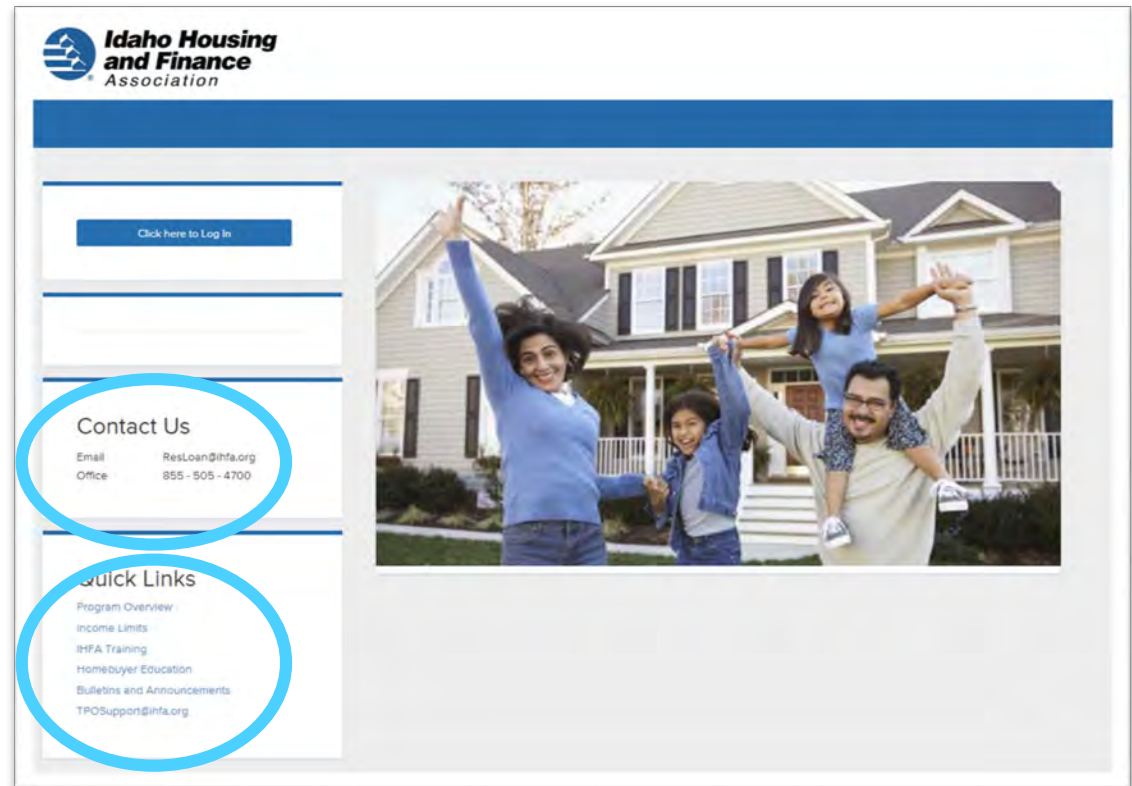
## Contact Information – Quick Links

### Contact Us

- Use this email and phone number for any [loan product questions](#).

### Quick Links

- [Program Overview](#) - Overview of loan programs.
- [Income Limits](#) - Provides current income and sales price limit chart by county.



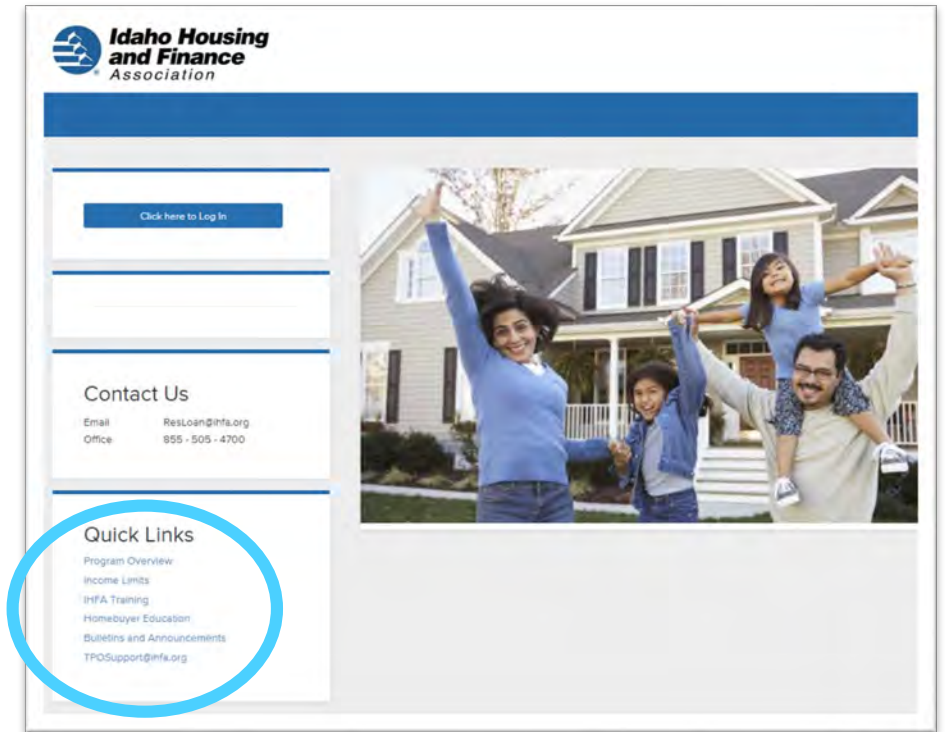
# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Contact Information – Quick Links

### Quick Links (continued)

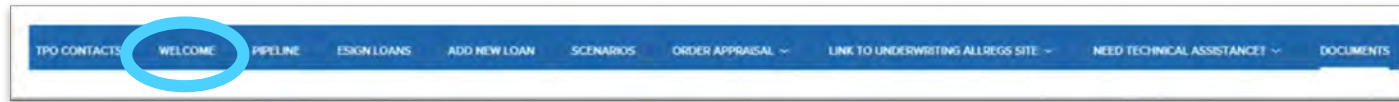
- **IHFA Training** - Lists product trainings currently available.
- **Homebuyer Education** - Links to our Finally Home! Programs including Homebuyer Education and free housing counseling.
- **Bulletins and Announcements** - Links to a list of available resources, including emailed program bulletins and marketing material for cobranding.
- **TPO Support** - Opens an email to contact our TPO support directly (please attach a screenshot of any errors you encounter).



# TPO Training

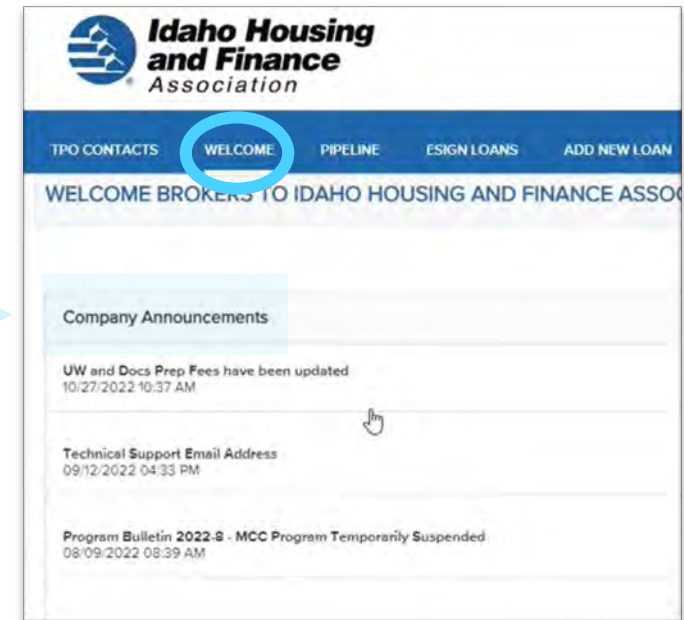
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Welcome



### Welcome

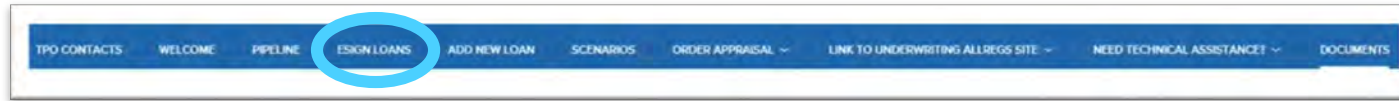
- Includes recent *Company Announcements*.



# TPO Training

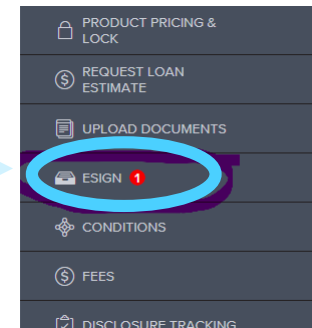
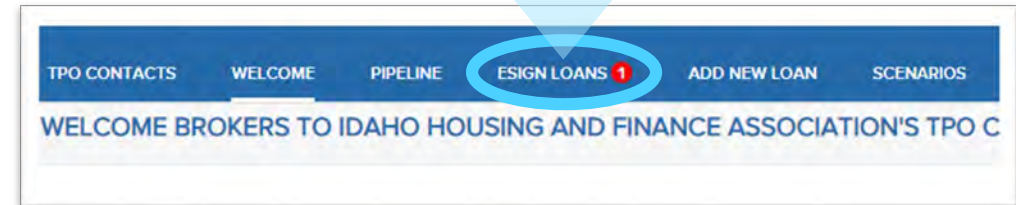
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Esign Loans



### Esign Loans

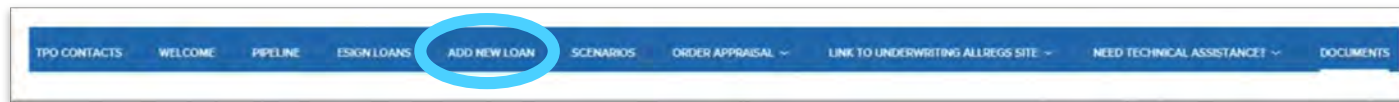
- A red dot indicates signatures are needed.
- If you need a copy of any of your documents, you can download them here.
- If there is no red dot, you are good.



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Add a New Loan



1. Select the **CORRECT loan officer** and **loan processor** before clicking **Next**.

NOTE: If an incorrect person is selected, you will need to contact our [Encompass administrator](#) for assistance.

A screenshot of the 'LOAN PROCESSOR' selection dialog. The title 'LOAN PROCESSOR' is circled in blue. Below the title are two dropdown menus: 'Organization' with '01-Test Company' selected, and 'User Name' with 'Select' selected. At the bottom right are 'Cancel' and 'Next' buttons.

2. Load MISMO files.

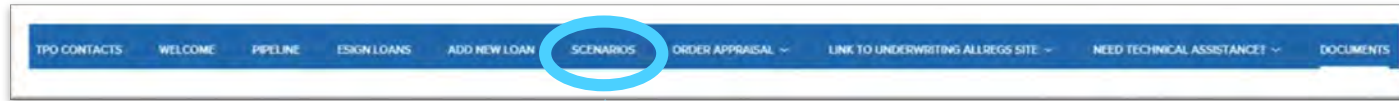
- Drag and drop
- Or “Click to Browse”

A screenshot of the 'Register Wholesale Loan' dialog. It shows two radio buttons: 'Import Loan Data From ULAD / ILAD (MISMO 3.4) File' (selected) and 'Manual'. Below the radio buttons is a large rectangular area for file upload. At the bottom of this area is a button labeled 'Click to Browse'. A blue arrow points from the 'Click to Browse' text in the previous step to this button.

# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Scenarios



### Select Scenarios to launch Optimal Blue

- This will allow you to run scenarios for loans not yet in the system.

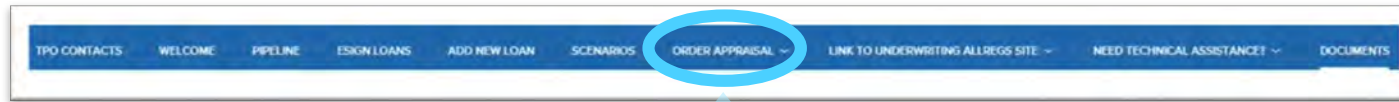
A screenshot of the 'Optimal Blue' loan input form. The form is divided into several sections: 'Lien Information', 'Loan Information', 'Borrower Information', and 'Property Information'. Each section contains various input fields, dropdown menus, and checkboxes. The 'Lien Information' section includes fields for '1st Mgt Loan Amt (Base)', '2nd Mgt Loan Amt', 'HELOC Line Amt', and 'HELOC Drawn Amt'. The 'Loan Information' section includes fields for 'Price/Estimated Value', 'LTV', 'Appraisal Amount', 'CLTV New', 'Loan Purpose', 'Months of Reserves', and 'Cash-Out Amount'. The 'Borrower Information' section includes fields for 'Borrower First Name', 'Borrower Last Name', 'FICO', 'Self Employed', 'Income Documentation', 'Asset Documentation', 'Employment Documentation', 'Citizenship', 'First Time Home Buyer', 'Non-Occupant Coporrower', 'DTI Ratio', and 'Properties Financed'. The 'Property Information' section is partially visible at the bottom. The form also features a 'Save As Prospect' button and a 'Submit' button.



# TPO Training

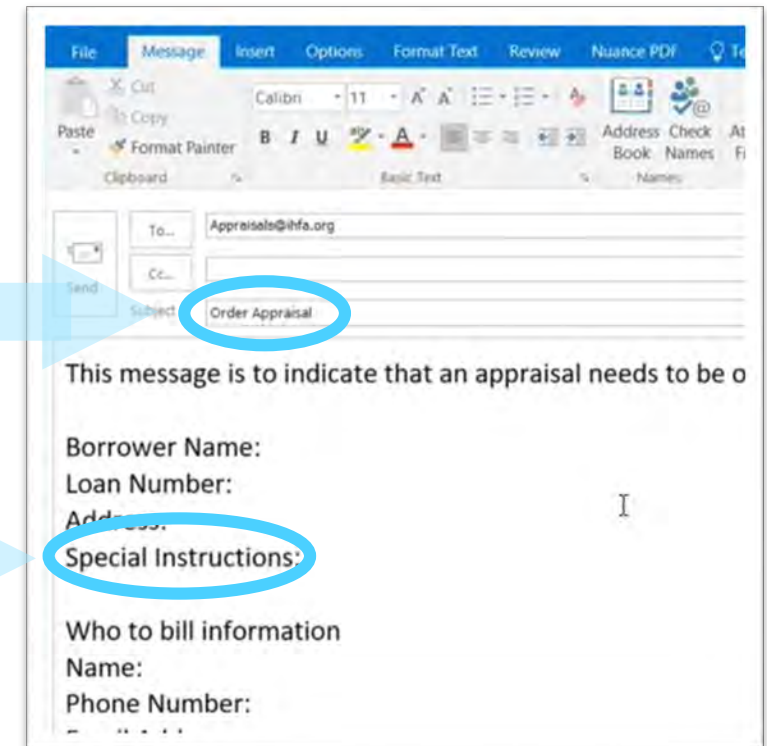
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Order Appraisals



Select to order an **Appraisal**.

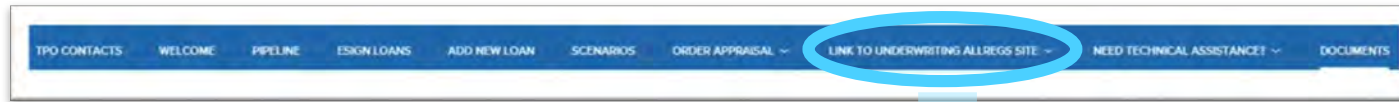
- Selecting will auto-launch an **Order Appraisal** email.
- Fill out ALL required information.
- Include specific contact information under **“Special Instructions:”**.
- Appraisal fees are not collected upfront. (Fees for Loans that do not close will be paid by the broker).
- Borrower payments for appraisals can be made directly to IHFA and credit will be given towards the down payment.
- Appraisals will be disclosed to borrower and a receipt will be provided.



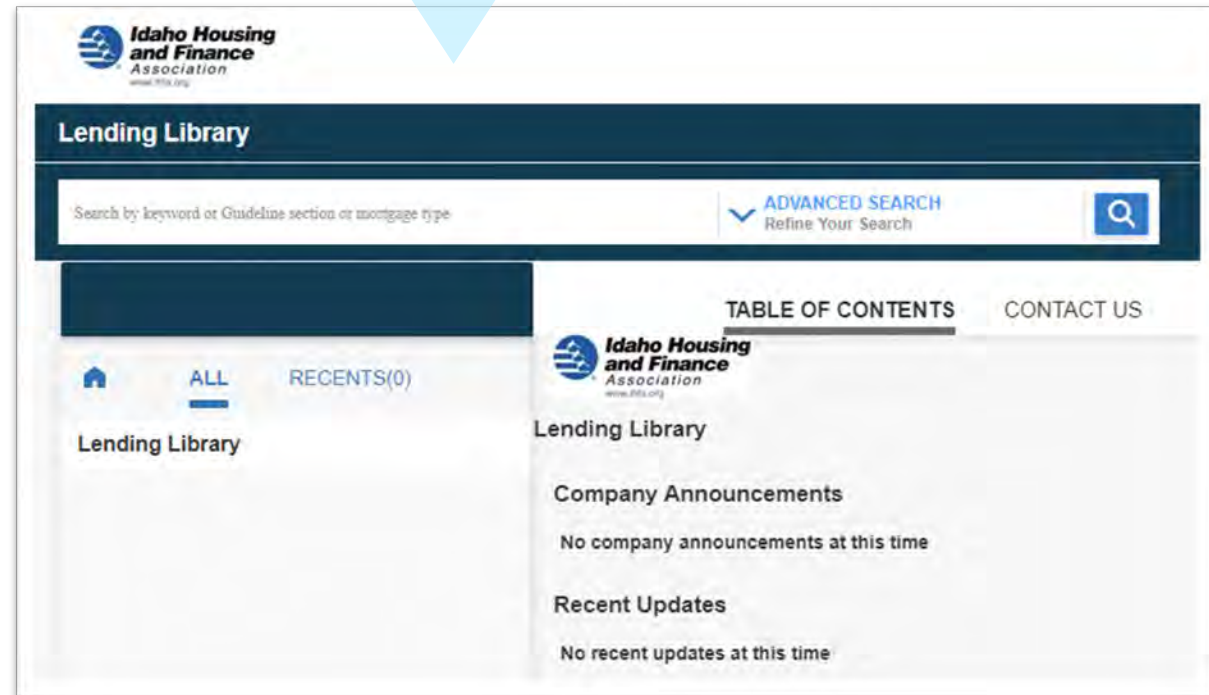
# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Underwriting ALLRegs Site



Link to [ALLRegs](#).



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Documents



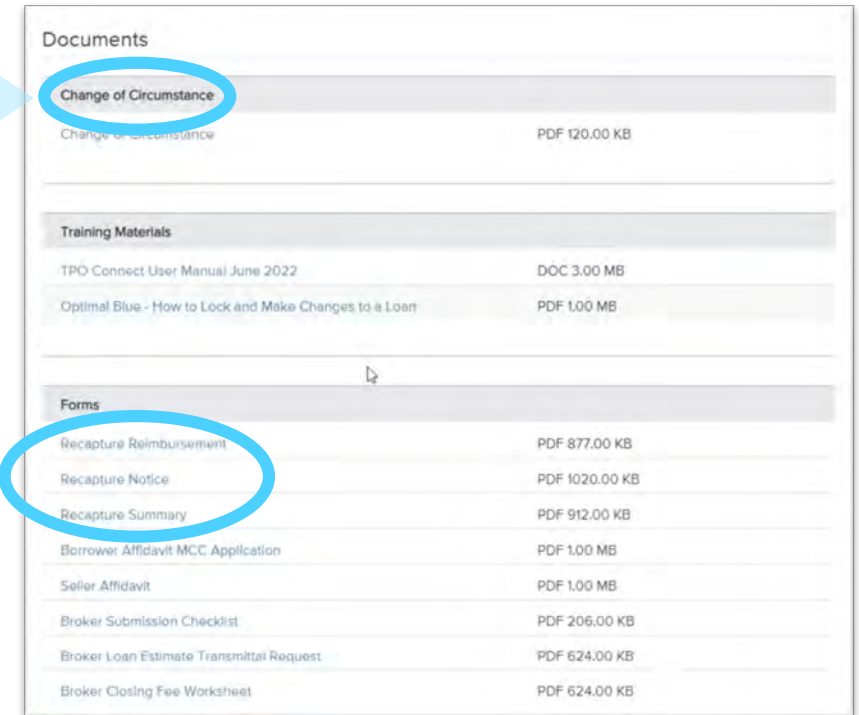
### Change of Circumstance

- [Watch this short video](#)

### Forms – Recapture Reimbursement Recapture Notice Recapture Summary

- [Watch this short video](#)

NOTE: IHFA requires 3 years of tax returns per IRS rules.  
Be sure to include any 2<sup>nd</sup> jobs that could potentially disqualify the applicant for the tax credit.



# TPO Training


FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Documents



### Broker Submission Checklist

- Please Watch this [short video](#).



<strong>Change of Circumstance</strong>	
Change of Circumstance	PDF 120.00 KB
<strong>Training Materials</strong>	
TPO Connect User Manual June 2022	DOC 3.00 MB
Optimal Blue - How to Lock and Make Changes to a Loan	PDF 1.00 MB
<strong>Forms</strong>	
Recapture Reimbursement	PDF 877.00 KB
Recapture Notice	PDF 1020.00 KB
Recapture Summary	PDF 912.00 KB
Borrower Affidavit MCC Application	PDF 1.00 MB
Seller Affidavit	PDF 1.00 MB
<b>Broker Submission Checklist</b>	PDF 206.00 KB
Broker Loan Estimate Transmittal Request	PDF 624.00 KB
Broker Closing Fee Worksheet	PDF 624.00 KB



# TPO Training

## FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

### Documents



#### Forms – Borrower Affidavit/MCC Allocation

- This form must be completed at the time of submission.
- A notarized signature is not necessary at the time of submission.
- This form can be signed and notarized at closing by an escrow officer.

A screenshot of the IDAHO HOUSING AND FINANCE ASSOCIATION AFFIDAVIT AND LENDER/BROKER CERTIFICATION form. The form is titled "IDAHO HOUSING AND FINANCE ASSOCIATION AFFIDAVIT AND LENDER/BROKER CERTIFICATION". It includes checkboxes for "MORTGAGE REVENUE BORROWERS APPLICATION (Section 143, Internal Revenue Code)" and "TAX CREDIT APPLICATION (Section 25, Internal Revenue Code)". The form also includes fields for "STATE OF IDAHO", "COUNTY OF", "Social Security #", "City", "State", "Zip", "Phone (work)", and "Phone (home)". A red circle highlights the "Borrower Affidavit MCC Application" link in the top navigation bar, and a red arrow points from this link to the form.

# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

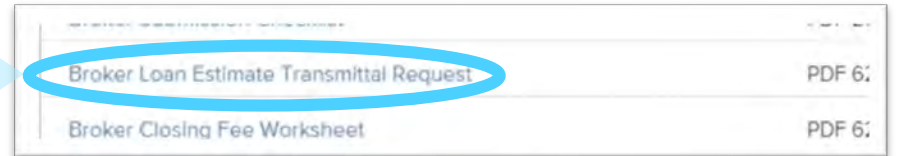
## Documents



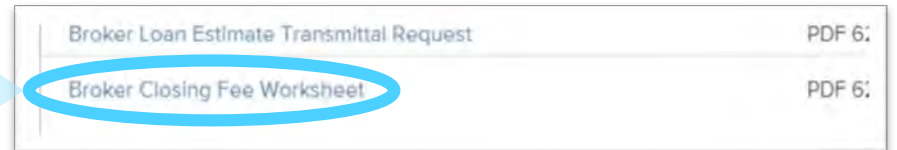
Forms – Seller Affidavit



Forms – Broker Loan Estimate



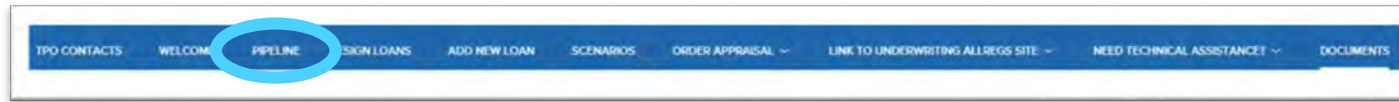
Forms – Broker Closing Fee Worksheet



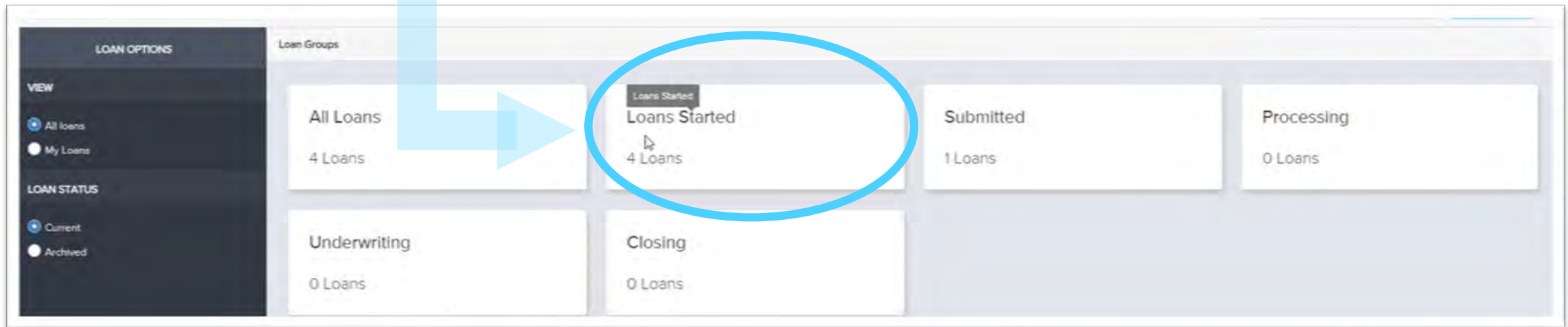
# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline



1. Select **Loans Started** to edit loans that have been started.

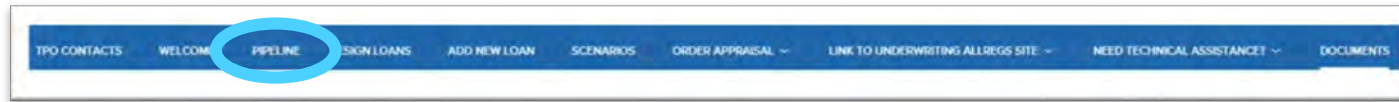




# TPO Training

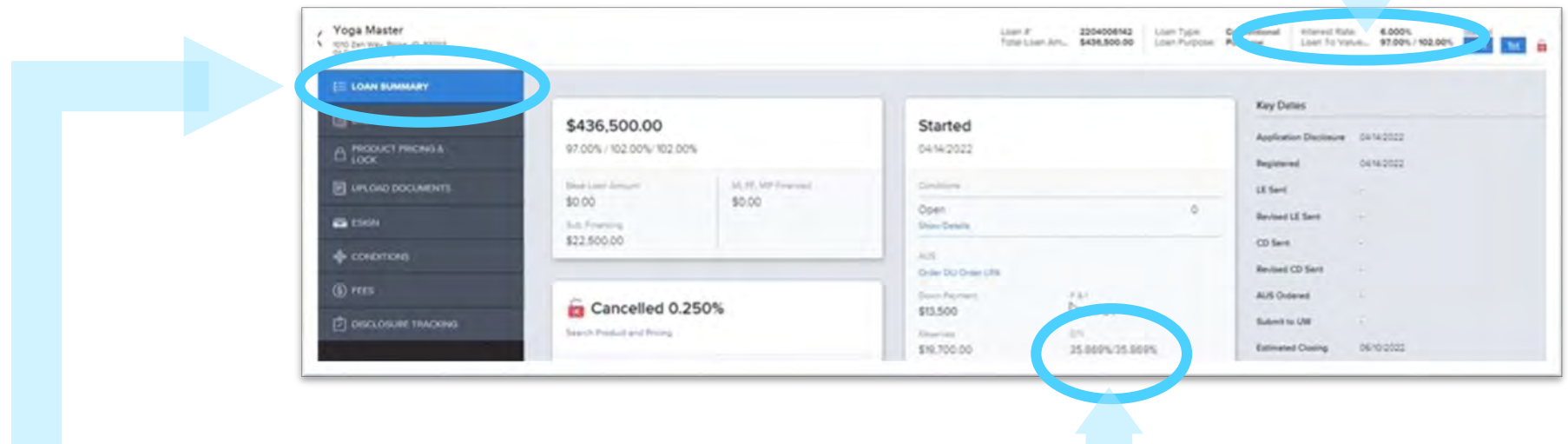
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan Summary



2. Select the loan you want to edit to see the **Loan Summary**.

- Check for **Loan Payment Assistance** and make sure **LTV** is displaying correctly.



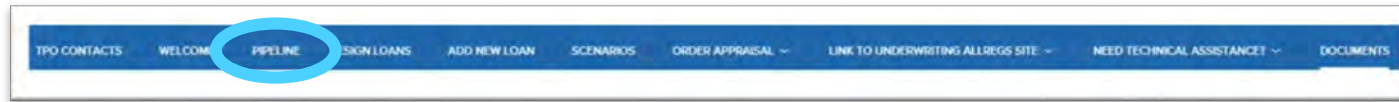
Note: The **Loan Summary** screen is the only screen that shows the **Debt to Income Ratio**



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline –Additional Information



3. Click on **URLA** to bring up the **Additional Information** screen.

A screenshot of the URLA Additional Information screen. On the left is a dark sidebar with a list of menu items: 'URLA', 'Additional Information', 'Lender Loan Information', 'Borrower Information', 'Employment and Income', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information', 'Information for Government Mon...', and 'URLA Continuation'. The 'URLA' item is circled in blue. The main content area is titled 'Additional Information' and contains a form. At the top of the form is a dropdown menu for 'Select Borrower For' with 'Yoga Master' selected. Below this are several input fields: 'Agency Case No.', 'Lender Case No.' (with value '2204006142'), 'NER's MIN' (with value '100967000000008260'), 'Alternate Loan Number', 'Collateral Tracking Number', 'Application Date' (with value '04 / 14 / 2022'), 'Estimated Closing Date' (with value '04 / 14 / 2022'), 'Loan Documentation Type' (with value '(F) Full Documentation'), 'Universal Loan ID' (with value '5893002WM3NYE8L0B744220400614208'), 'Closing Type' (with value 'Info Only'), 'Freddie Mac Offering Identifier' (with value 'Select an Option'), 'Freddie Mac Income Basis' (with value 'Select an Option'), and 'Freddie Mac CHOICE ON type'. The 'Freddie Mac Offering Identifier' field is circled in blue.

- This is where you will find the **Freddie Mac Identifier**.

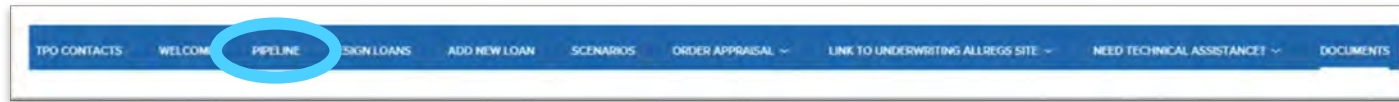
Note: Be sure to compare **Freddie** and **Fannie** pricing for lowest rate. Sometimes they differ.



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Additional Information



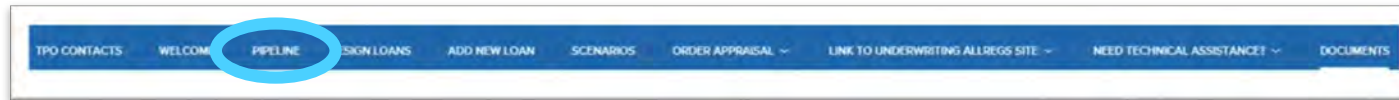
- For *Freddie Mac* loans, use the dropdown and select **HFA Advantage**

A screenshot of the TPO Pipeline form. The form contains various input fields for loan information. A dropdown menu for 'Freddie Mac Offering Identifier' is open, showing options: 'HFA Advantage', 'Select an Option', 'Home Possible', and 'HFA Advantage'. A blue arrow points from the text in the list item above to this dropdown menu. The form also includes fields for Agency Case No, Lender Case No, MBE's MRs, Estimated Closing Date, Alternate Loan Number, Loan Documentation Type, and Freddie Mac Income Basis.

# TPO Training

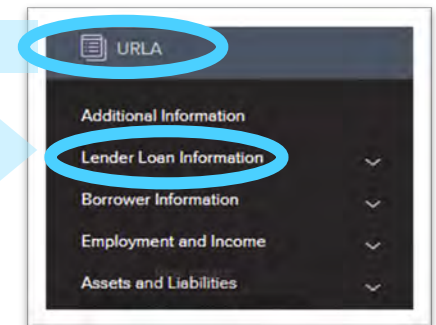
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Lender Loan Information *(Mortgage Insurance)*



3. In the URLA tab, select Lender Loan Information.

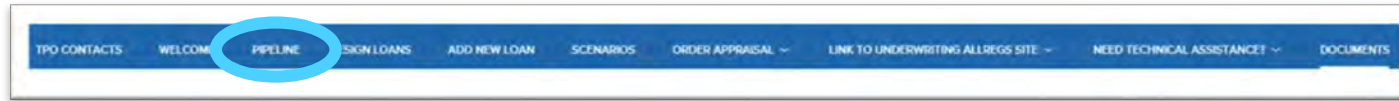
- For **Mortgage Insurance**, Scroll down and select **MIP**.

A screenshot of the URLA / Lender Loan Information form. The form is titled 'URLA / Lender Loan Information'. It has a sidebar on the left with a list of categories: Additional Information, Lender Loan Information (selected), Borrower Information, Employment and Income, Assets and Liabilities, Real Estate, Loan and Property Information, Information for Government Mon..., and URLA Continuation. Below the sidebar are links for 'PRODUCT PRICING & LOCK' and 'UPLOAD DOCUMENTS'. The main form area has a 'Select Borrower Part' dropdown with 'Yoga Master' selected. Below this is a 'Mortgage Type Applied For' section with radio buttons for 'Conventional' (selected), 'FHA', and 'VA'. The 'FHA' section has a 'Section of the Act' dropdown with '203B' selected. The 'VA' section has a 'VA Entitlement Amount' field with '\$' and a 'VA Loan Code' dropdown with 'Select an Option'. At the bottom is a 'Funding Fee Exempt Status' field. To the right is a 'Mortgage Lien Type' section with radio buttons for 'First Lien' (selected) and 'Subordinate Lien'. Below this is a 'Lien Position' field with '1' selected. The 'Terms of Loan' section has a 'Purchase Price' field with '\$450,000.00' and an 'MP / FF' field. A red circle highlights the 'SUB' button at the bottom right of the form.

# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Lender Loan Information *(Mortgage Insurance)*



- The **Calculate MIP/Funding/Guarantee Fee** box will open.
- If you are working on an **FHA** loan, click **GET MI**.

NOTE: Clicking on **GET MI** will open a small dialogue box within which you can check “Done”.

A screenshot of the 'Calculate MIP/Funding/Guarantee Fee' dialog box. The 'Base Loan Amount' is entered as \$426,500.00. The 'Monthly Mortgage Insurance' section has a 'Calculated Based On' dropdown set to 'Loan Amount'. The 'GET MI' button is circled in blue. A message at the bottom states: 'This loan does not match any criteria'.

- If you are working on a **Conventional** loan, simply fill in all applicable factors.
- Select “Done” when finished.

A screenshot of the 'Calculate MIP/Funding/Guarantee Fee' dialog box for a Conventional loan. The 'Base Loan Amount' is \$426,500.00. The 'MIP / Funding / Guarantee' is set to 95%. The 'Amount Paid in Cash' is \$0.00. The 'Upfront MIP/Funding/Guarantee Fee Financed' is \$406,500.00. The 'Loan Amount with Upfront MIP/Funding Fee' is \$406,500.00. The 'Monthly Mortgage Insurance' section has a 'Calculated Based On' dropdown set to 'Loan Amount'. The 'GET MI' button is circled in blue. The 'Number of Months being Collected' is set to 36. The 'Prepaid Amount' is \$0.00.

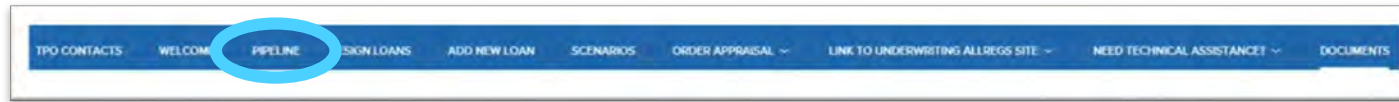
NOTE: Numeric fields cannot begin with a decimal point. Begin with a zero.



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Lender Loan Information *(Proposed Monthly Payment)*



- **Proposed Monthly Payment** section

Enter any applicable fees such as homeowners insurance and property taxes.

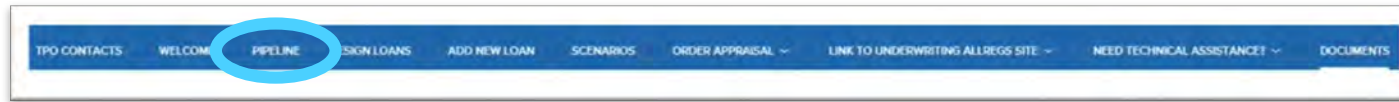
If any of the lock icons are gold in color, click them to turn them blue (off).

A screenshot of a web form titled "Proposed Monthly Payment for Property". The form is divided into two columns. The left column contains: First Mortgage P&I (\$2,677.04), Hazard Insurance (65.00), Property Taxes (154.00), Association Project Dues (Condo, Co-Op, PUD) (\$15.00), and a Total field. The right column contains: Subordinate Lien(s) P&I (\$143.19), Supplemental Property Insurance (\$), Mortgage Insurance (\$203.70), and Other (\$0.00). There are blue lock icons next to the First Mortgage P&I, Subordinate Lien(s) P&I, and the Total field. A blue line connects the "If any of the lock icons are gold in color, click them to turn them blue (off)." text to the lock icon on the Total field. Another blue line connects the "Proposed Monthly Payment" section header to the top of the form.

# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Lender Loan Information *(Loan Features)*



- **Loan Features** section

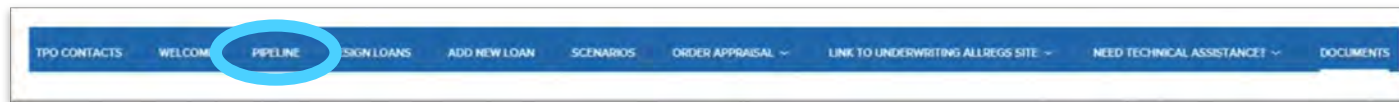
Click on the **Affordable Loan** box.

A screenshot of a 'Loan Features' form. It contains various checkboxes and input fields. The 'Affordable Loan' checkbox at the bottom is circled in blue. Other visible options include 'Ballroom / Ballroom Term', 'Interest Only', 'Negative Amortization', 'Prepayment Penalty', 'Temporary Interest Rate Buydown/Initial Buydown rate', 'Boreality', 'Payment Deferred for First Five Years', and 'Other'. There are also input fields for 'Interest Only Term', 'Repayment Type Code', 'Prepayment Penalty Term', 'Buydown Initial Interest Rate', and 'Other Description'.

# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Lender Loan Information *(Total Credit)*



- **Total Credits** section

Initially, the **Seller Credit** box will be greyed out.

Scroll down to **Add Another Credit** to add **Seller Credits**.

Note: Dropdown choices are **Seller Credit**, **Property Sale** and **Other Credits**.

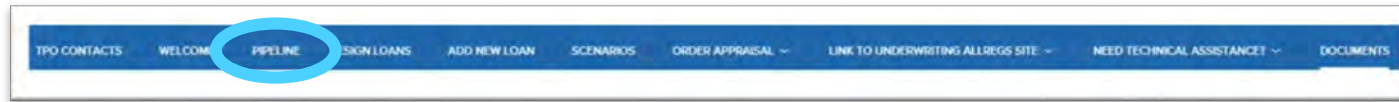
A screenshot of the 'Total Credits' section in the TPO Pipeline. The section has a title 'Total Credits' and a checkbox labeled 'Item'. Below the title, there are two input fields: 'L. Seller Credits' and 'M. Other Credits'. The 'L. Seller Credits' field is currently empty and has a blue lock icon to its right. The 'M. Other Credits' field contains the value '\$27,730.00' and also has a blue lock icon to its right.A screenshot of the dropdown menu for adding a new credit. The menu is open, showing a list of options: 'Borrower Paid Fees (FNMA Retired)', 'Cash Deposit on sales contract', 'Employer Assisted Housing (FNMA/FRE)', 'Lease Purchase Fund (FNMA/FRE)', 'Lender Credit', 'Lot Equity (FNMA/FRE)', 'MI Premium Refund', 'Other (FNMA/FRE)', 'Relocation Funds (FNMA/FRE)', and 'Seller Credit'. The 'Seller Credit' option is highlighted with a blue circle. Below the dropdown, there is a button labeled '- Remove' and a section labeled 'Other Credits' with the value '\$3,000.00'.



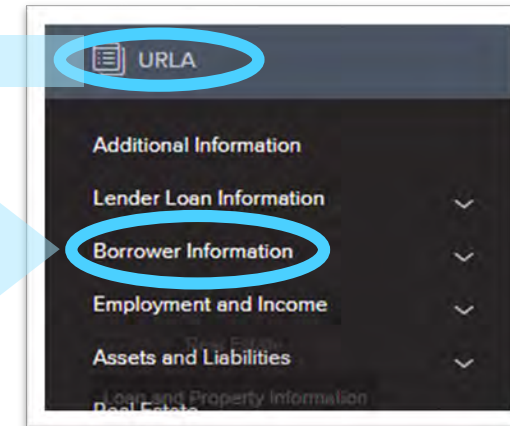
# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Borrower Information



4. In the URLA tab, select Borrower Information.

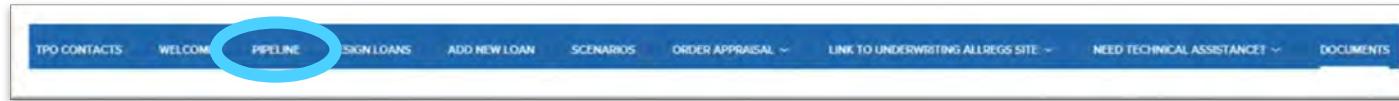




# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Borrower Information *(Current Address)*



- **Current Address** section

It is important that borrowers get credit for the rent they are paying.

To report rent that is being paid, click on **Present and Proposed Housing**.

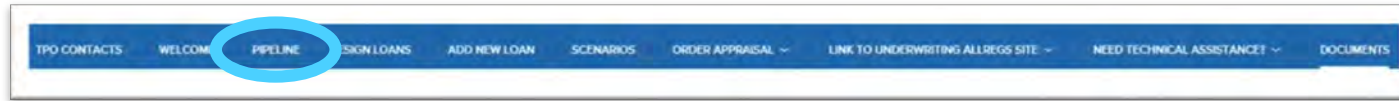
A new dialogue box will open.

A screenshot of a web form titled 'Current Address'. It contains fields for Street Address (7777 Namaste Way), Unit Type (Select an Option), Unit # (1), City (Eagle), State (Idaho), Zip Code (83416), Country (US), and How Long at Current Address? (Years: 5, Months: 6). There are radio buttons for Housing: No primary housing expense, Own, and Rent (selected). A Monthly Payment field shows \$1,500.00. At the bottom, a button labeled 'Present and Proposed Housing' is circled in blue. A blue arrow points from the 'Current Address' section header to the top of the form, and another blue arrow points from the 'Present and Proposed Housing' button to the text 'A new dialogue box will open.'

# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Borrower Information *(Current Rent)*



- **Present and Proposed Housing** dialogue box.

Insert the borrower's current **rent payment**.

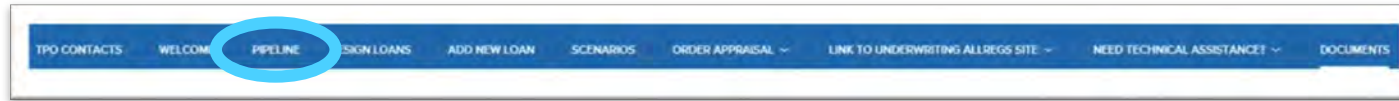
**IMPORTANT!** You must add the borrower's rent here. DU and LP will pull data for paid rent credit from this field.

A screenshot of the 'Present and Proposed Housing' dialogue box. The box is divided into two columns: 'Present Monthly Payment' and 'Proposed Monthly Payment'. The 'Present Monthly Payment' column has a 'Rent' field with a value of '\$1500' circled in blue. The 'Proposed Monthly Payment' column has a 'First Mortgage (P&I)' field with a value of '\$2,817.04'. Other fields include 'Other Financing (P&I)', 'Hazard Insurance', 'Supplemental Property Insurance', 'Property Taxes', 'Mortgage Insurance', 'Association/Project Dues (Condo, Co-Op, PUD)', and 'Other'. A 'Total' field at the bottom shows '\$3,296.83'.

# TPO Training

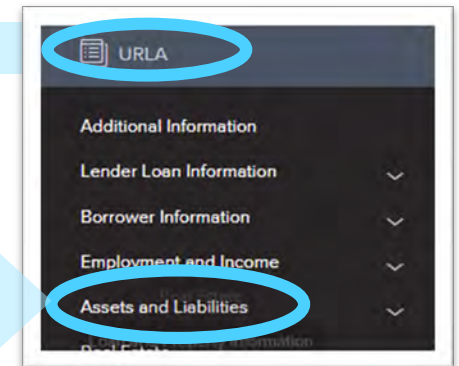
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Assets and Liability *(Account Number)*



### 5. In the URLA tab, select Assets and Liability.

- Scroll down and make sure the **Account Number** is included.

A screenshot of the 'URLA / Assets and Liabilities' form. It features a 'Select Borrower Pair' dropdown set to 'Yoga Master'. Below this are four rows of input fields. The first row is for a 'Checking Account' in the name of 'Yoga Master' with 'Account Number' '2901'. The second row is for a 'Savings Account' in the name of 'Yoga Master' with 'Account Number' '2902'. The third row is for a 'Savings Account' in the name of 'Yoga Master' with an empty 'Account Number' field. The fourth row is for a 'Select an Option' in the name of 'Yoga Master' with an empty 'Account Number' field. A blue circle highlights the 'Account Number' field in the first row, with a blue arrow pointing to it from the instruction above.

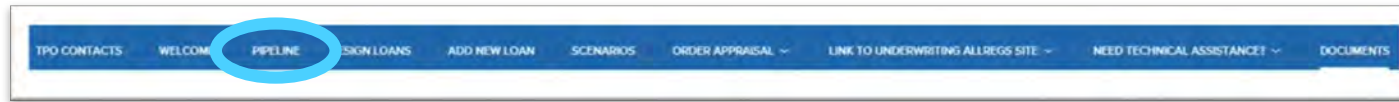
**IMPORTANT!** If you don't know the **Account Number**, use “1234”. DU will not read the assets without an account number.



# TPO Training

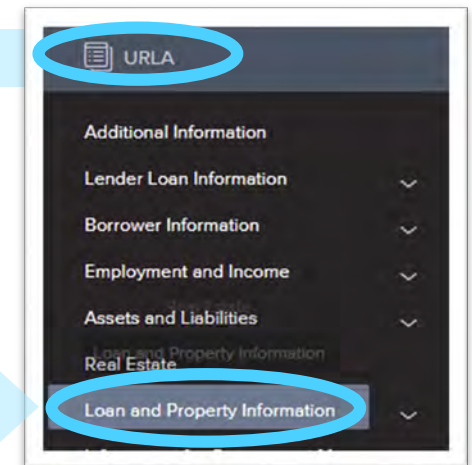
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan and Property Information *(DPA Source)*



6. In the **URLA** tab, select **Loan and Property Information**.

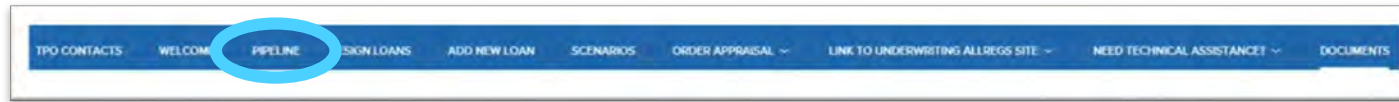
- Select **Secured Borrower Funds** as the **Source of Down Payment** if you are using **DPA**.

A screenshot of the 'URLA / Loan and Property Information' form. The form contains several input fields. The 'Source of Down Payment' field is highlighted with a blue circle and contains the text 'Secured Borrower Funds'. Other fields include 'Purchase Price' (\$450,000.00), 'Property Value' (\$450,000.00), 'Down Payment %' (3%), 'Down Payment' (\$13,500.00), 'Base Loan Amount' (\$436,500.00), and 'Total Loan Amount' (\$436,500.00). A blue arrow points from the instruction text to the 'Source of Down Payment' field.

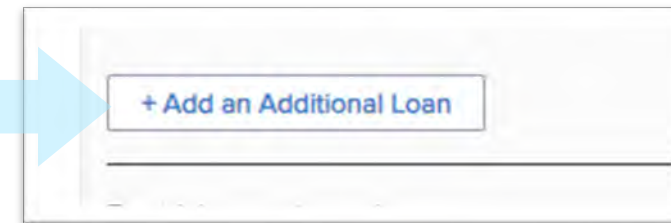
# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan and Property Information



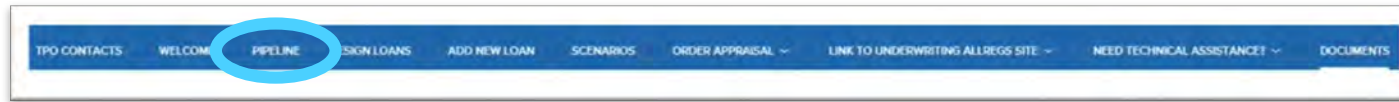
- Scroll down to **Other New Mortgage Loans on the Property You are Buying or Refinancing.**
- Click **Add** and select **Additional Loan.**



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan and Property Information *(2<sup>nd</sup> Loan)*



- Fill in the **2<sup>nd</sup> Loan** information.

Account Owner is **Borrower** for single borrower and **Both** for two borrowers.

The **Creditor** is **IHFA**.

The **Account Type** is **Mortgage**.

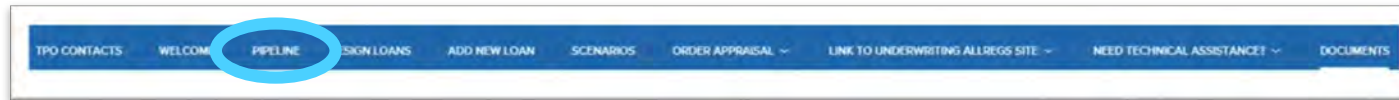
The **Loan Position** is **2**

A screenshot of a loan input form. The 'Account Owner' dropdown is set to 'Borrower'. The 'Creditor Name' dropdown is set to 'IHFA'. The 'Account Type' dropdown is set to 'Mortgage'. The 'Loan Position' dropdown is set to '2'. The form also includes fields for 'Street Address', 'City', 'State', 'Zip Code', 'Monthly Principal and Interest' (\$143.19), 'Loan Amount/HELOC Credit Limit' (\$13,500.00), and 'Amount Applied to Down Payment' (\$13,500.00). There is a checkbox for 'Payment Deferred for First Five Years'.

# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan and Property Information



Put in full loan amount prior to DPA.

In **Source of Funds** select **Community NonProfit (FNMA/FRE)** from the dropdown.

Calculate your payment over 180 months at 7% and then click the **Affordable Loan** box.

Account Type Mortgage	Lien Position 2
Monthly Principal and Interest \$143.19	Maximum Principal and Interest Within 5 years
Loan Amount/HELOC Credit Limit \$13,500.00	HELOC Initial Draw
Amount Applied to Down Payment \$13,500.00	Source of Funds Community NonProfit (FNMA/FRE)
<input type="checkbox"/> Payment Deferred for First Five Years	<input checked="" type="checkbox"/> Affordable Loan

You can couple this loan with a **Forgivable Loan**. To do this, once again select **Add Additional Loan** and enter all of the **Forgivable Loan** information. This loan will be in the **3<sup>rd</sup>** position. Since this loan is forgivable, put **zero** for the **Payment**. Select both **Affordable Loan** and **Payment Deferred for First Five Years**.

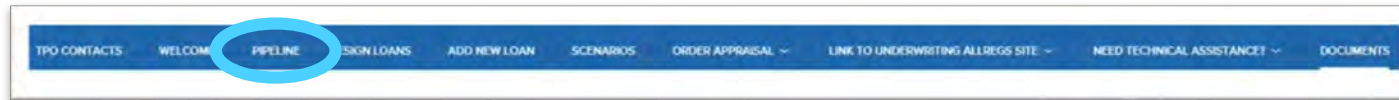
**NOTE:** You can get up to 10% DPA. CLTV caps at 105%



# TPO Training

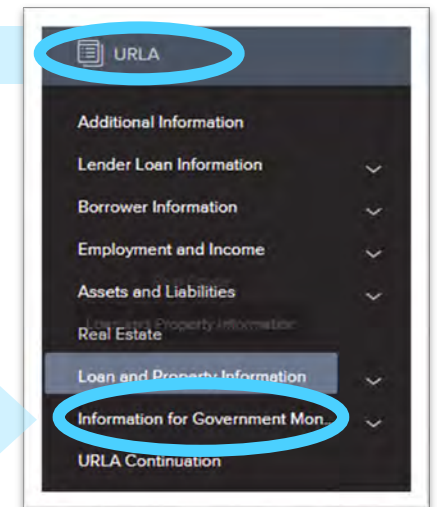
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Information for Government Monitoring



### 6. In the URLA tab, select Information for Government Monitoring.

- Drop down to letter C.
- Select Yes
- Put accumulative money amount in the box.
- If the **Husband and Wife** answer is **Both**, put the accumulative money amount here as well. It will not be counted twice.

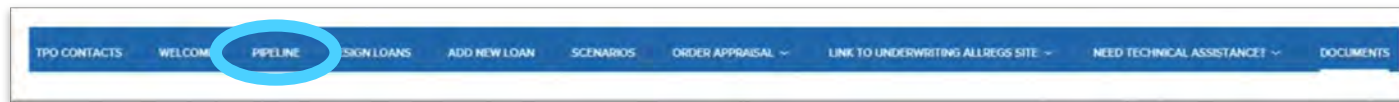




# TPO Training

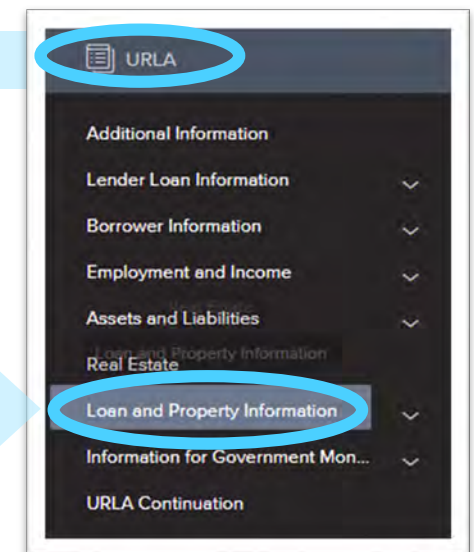
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan and Property Information *(DPA Source)*



6. In the **URLA** tab, select **Loan and Property Information**.

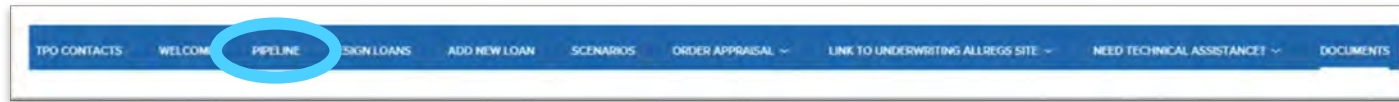
- Select **Secured Borrower Funds** as the **Source of Down Payment** if you are using **DPA**.

A screenshot of the 'URLA / Loan and Property Information' form. The form contains several input fields. The 'Source of Down Payment' field is circled in blue and has a dropdown arrow next to it. The dropdown menu is open, showing 'Secured Borrower Funds' as the selected option. Other fields include 'Purchase Price' (\$450,000.00), 'Property Value' (\$450,000.00), 'Down Payment %' (3%), 'Down Payment' (\$13,500.00), 'Base Loan Amount' (\$436,500.00), and 'Total Loan Amount' (\$436,500.00). A blue arrow points from the instruction text to the 'Source of Down Payment' field.

# TPO Training

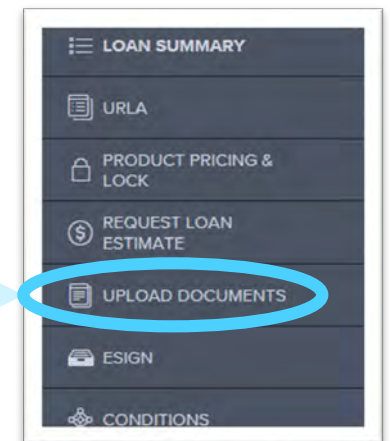
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Upload Loan Documents



### 7. Select the **Upload Loan Documents** tab (initial & trailing docs for underwriting).

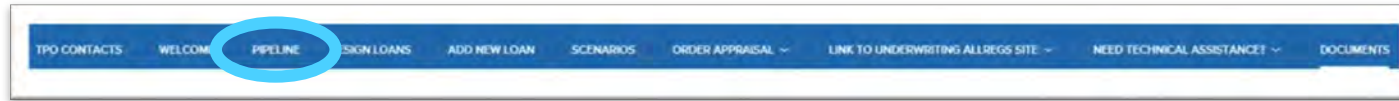
- **Browse** to select documents or simply **drag and drop** the files to upload.
- Uploading to **Unassigned** is preferred.
- You can upload PDF's with combined files. We will sort them out.



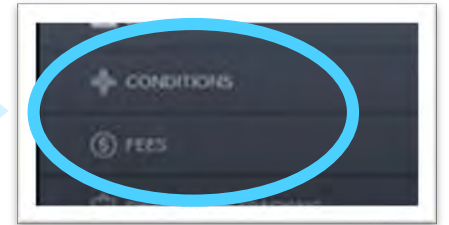
# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan Actions *(Reissue Credit)*

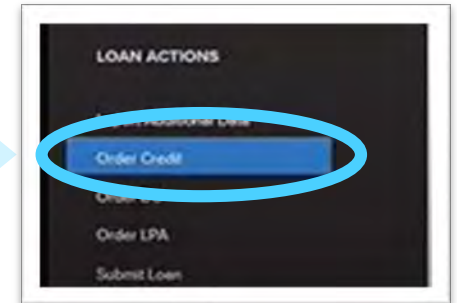


8. The **Conditions** and **Fees** tabs are not utilized.



9. **Reissue Credit** in the **Loan Actions** tab.

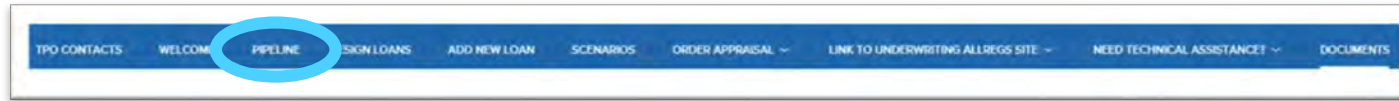
- Please [watch this short video](#) on reissuing credit.



# TPO Training

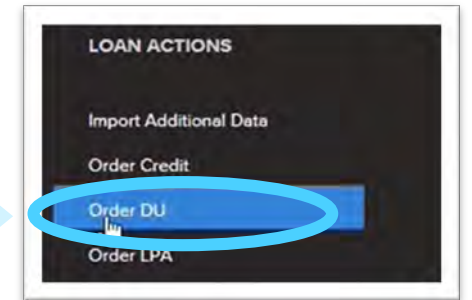
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan Actions *(Order DU – Change of Circumstance)*



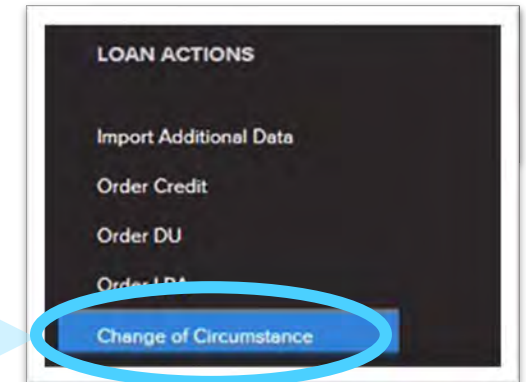
### 10. Order DU in the Loan Actions tab.

- Please [watch this short video](#) on *Order DU*.



### 11. Change of Circumstance in the Loan Actions tab.

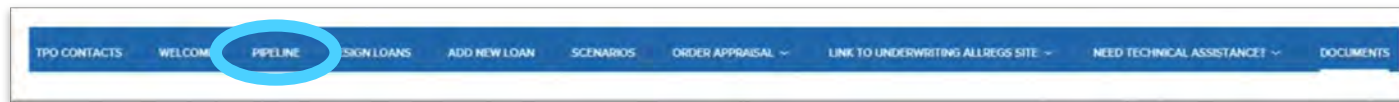
- Please [watch this short video](#) on *Change of Circumstance*.



# TPO Training

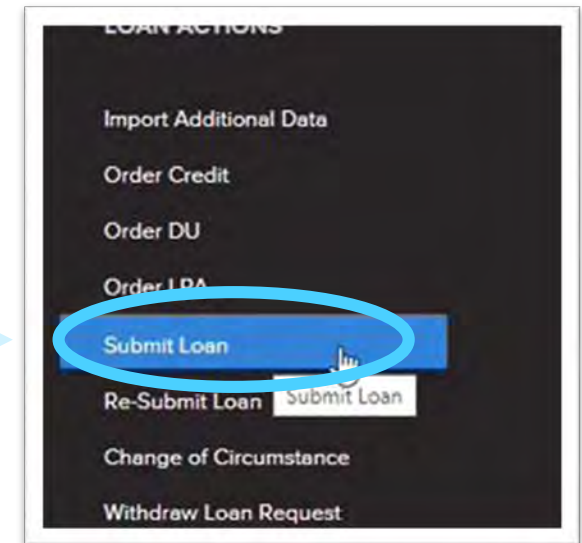
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan Actions *(Submit Loan)*



### 12. Submit Loan in the Loan Actions tab.

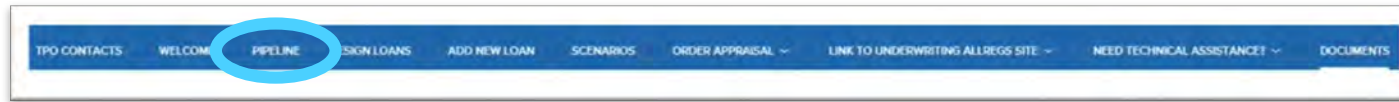
- Select and you will be prompted: “Are you sure you want to submit this loan at this time?”. Click **Continue**.
- Your loan will be sent to processing (not underwriting).
- Underwriting will be notified.
- It usually takes 24 to 48 hours to underwrite the loan after it has been submitted.



# TPO Training

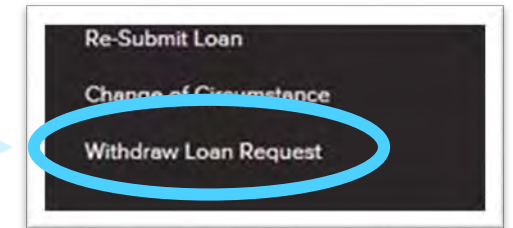
FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Pipeline – Loan Actions *(Withdraw Loan)*



### 13. Withdraw Loan in the Loan Actions tab.

- Select if you need to withdraw a loan.
- Click **Continue** when prompted.
- The loan will be withdrawn.



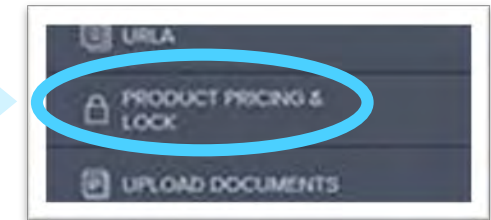
# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

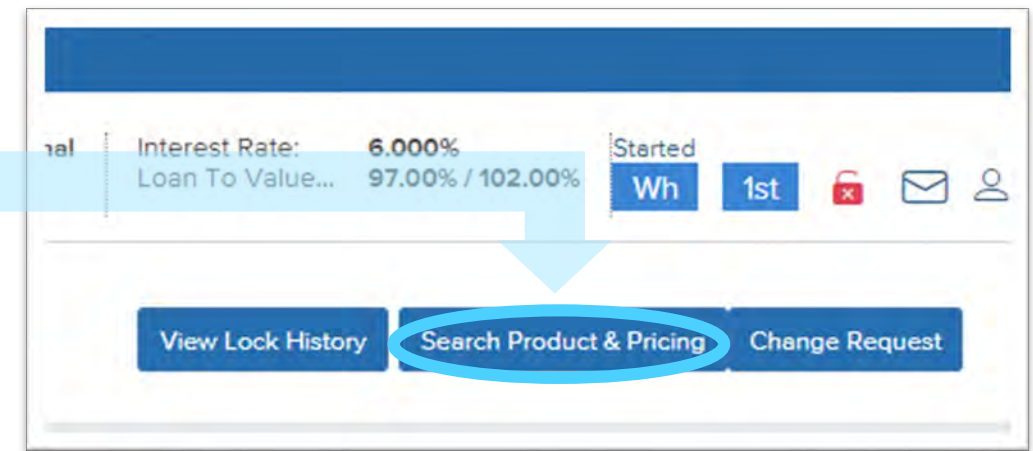
## Optimal Blue

IHFA utilizes **Optimal Blue** a little differently than other companies.

1. Click on **Product Pricing & Lock**.



- Select **Search Product and Pricing Lock**.

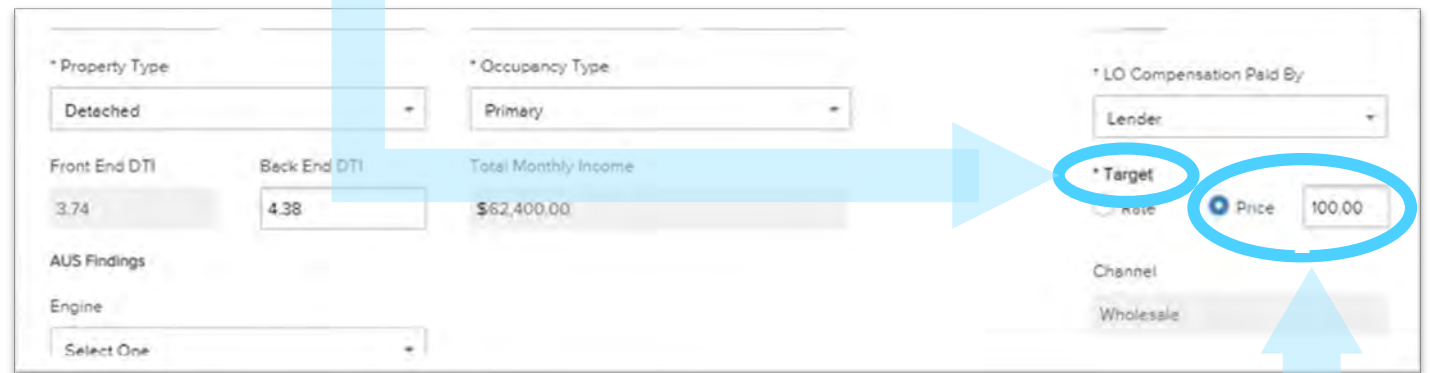


# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Optimal Blue

- Scroll down to **Target**.



The screenshot shows a form with several fields. A light blue arrow points from the 'Target' label in the 'LO Compensation Paid By' section to the 'Price' radio button and its associated value box. Another light blue arrow points from the 'Price' radio button to the '100.00' value box. The form fields include:

* Property Type		* Occupancy Type		* LO Compensation Paid By	
Detached		Primary		Lender	
Front End DTI	Back End DTI	Total Monthly Income			
3.74	4.38	\$62,400.00			
AUS Findings					
Engine					
Select One					
				* Target	
				Note	
				Price 100.00	
Channel					
Wholesale					

- Select **Price** and put **100** percent in the box.
- Make sure everything is complete.





# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Optimal Blue

- Click Search **Product and Pricing**.
- A **new screen** will pop up.

The screenshot shows the 'Product Search' tab in the TPO Training interface. The top navigation bar includes 'Pipeline', 'Product Search', 'New Search', and 'RateSheet'. Below this, there's a 'Search' button highlighted with a blue arrow. The main form is divided into three sections: 'Lien Information', 'Loan Information', and 'Borrower Information'. The 'Lien Information' section has three tabs: 'Search for First Lien', 'Search for Second Lien', and 'Search for HELOC Second Lien'. The 'Loan Information' section has fields for 'Price/Estimated Value', 'Appraisal Amount', 'Loan Purpose', 'Cash-Out Amount', 'LTV', 'CLTV New', 'Months of Reserves', and 'Com/Alt Second'. The 'Borrower Information' section is partially visible at the bottom.

The screenshot shows the 'Product and Pricing' modal window. It has a 'Target' section with 'Rate' and 'Price' radio buttons, and a 'Channel' dropdown menu. The 'Price' radio button is selected, and the 'Channel' dropdown is set to 'Wholesale'. At the bottom, there are 'Cancel' and 'Save Product & Pricing' buttons. A blue arrow points to the 'Cancel' button, which is circled in blue.



# TPO Training

## FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

### Optimal Blue

- Make sure the drop down under **Com/Aff Second** says **Yes**.

The screenshot displays a form with the following fields and values:

Field	Value
1st Mtg Loan Amt (Base)	\$36500
2nd Mtg Loan Amt	22500
HELOC Line Amt	0
HELOC Drawn Amt	0
<b>Information</b>	
Price/Estimated Value	450000
Appraisal Amount	450000
Loan Purpose	Purchase
Cash-Out Amount	0.00
LTV	97.00
CLTV New	102.00
HCLTV	
Waive Escrows	No
Months of Reserves	36
Com/Aff Second	Yes

- All programs come up under HFA (HFA or bond). This is the default.

You can change to the automated system you like but you don't have to.

Click **Submit** at the bottom of the window.

Another window will pop up.

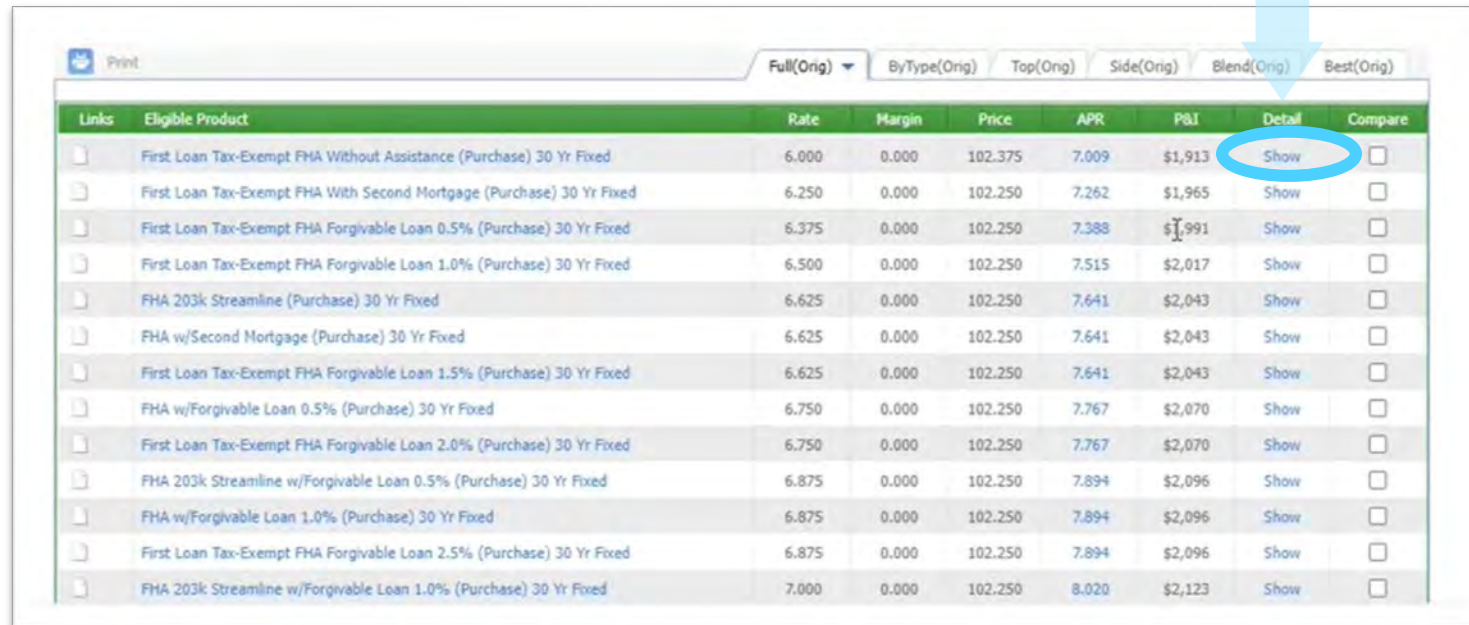


# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Optimal Blue

- Select the loan you want and click **Show**.



The screenshot shows a web application interface for TPO training. At the top, there are tabs: 'Full(Orig)', 'ByType(Orig)', 'Top(Orig)', 'Side(Orig)', 'Blend(Orig)', and 'Best(Orig)'. Below the tabs is a table with columns: 'Links', 'Eligible Product', 'Rate', 'Margin', 'Price', 'APR', 'PBI', 'Detail', and 'Compare'. The first row of the table is highlighted, and the 'Show' button in the 'Detail' column is circled in blue. A blue arrow points from the text 'Select the loan you want and click Show.' to this button.

Links	Eligible Product	Rate	Margin	Price	APR	PBI	Detail	Compare
	First Loan Tax-Exempt FHA Without Assistance (Purchase) 30 Yr Fixed	6.000	0.000	102.375	7.009	\$1,913	Show	<input type="checkbox"/>
	First Loan Tax-Exempt FHA With Second Mortgage (Purchase) 30 Yr Fixed	6.250	0.000	102.250	7.262	\$1,965	Show	<input type="checkbox"/>
	First Loan Tax-Exempt FHA Forgivable Loan 0.5% (Purchase) 30 Yr Fixed	6.375	0.000	102.250	7.388	\$1,991	Show	<input type="checkbox"/>
	First Loan Tax-Exempt FHA Forgivable Loan 1.0% (Purchase) 30 Yr Fixed	6.500	0.000	102.250	7.515	\$2,017	Show	<input type="checkbox"/>
	FHA 203k Streamline (Purchase) 30 Yr Fixed	6.625	0.000	102.250	7.641	\$2,043	Show	<input type="checkbox"/>
	FHA w/Second Mortgage (Purchase) 30 Yr Fixed	6.625	0.000	102.250	7.641	\$2,043	Show	<input type="checkbox"/>
	First Loan Tax-Exempt FHA Forgivable Loan 1.5% (Purchase) 30 Yr Fixed	6.625	0.000	102.250	7.641	\$2,043	Show	<input type="checkbox"/>
	FHA w/Forgivable Loan 0.5% (Purchase) 30 Yr Fixed	6.750	0.000	102.250	7.767	\$2,070	Show	<input type="checkbox"/>
	First Loan Tax-Exempt FHA Forgivable Loan 2.0% (Purchase) 30 Yr Fixed	6.750	0.000	102.250	7.767	\$2,070	Show	<input type="checkbox"/>
	FHA 203k Streamline w/Forgivable Loan 0.5% (Purchase) 30 Yr Fixed	6.875	0.000	102.250	7.894	\$2,096	Show	<input type="checkbox"/>
	FHA w/Forgivable Loan 1.0% (Purchase) 30 Yr Fixed	6.875	0.000	102.250	7.894	\$2,096	Show	<input type="checkbox"/>
	First Loan Tax-Exempt FHA Forgivable Loan 2.5% (Purchase) 30 Yr Fixed	6.875	0.000	102.250	7.894	\$2,096	Show	<input type="checkbox"/>
	FHA 203k Streamline w/Forgivable Loan 1.0% (Purchase) 30 Yr Fixed	7.000	0.000	102.250	8.020	\$2,123	Show	<input type="checkbox"/>

**NOTE:** Ignore the shown pricing. You will get the one and only price.

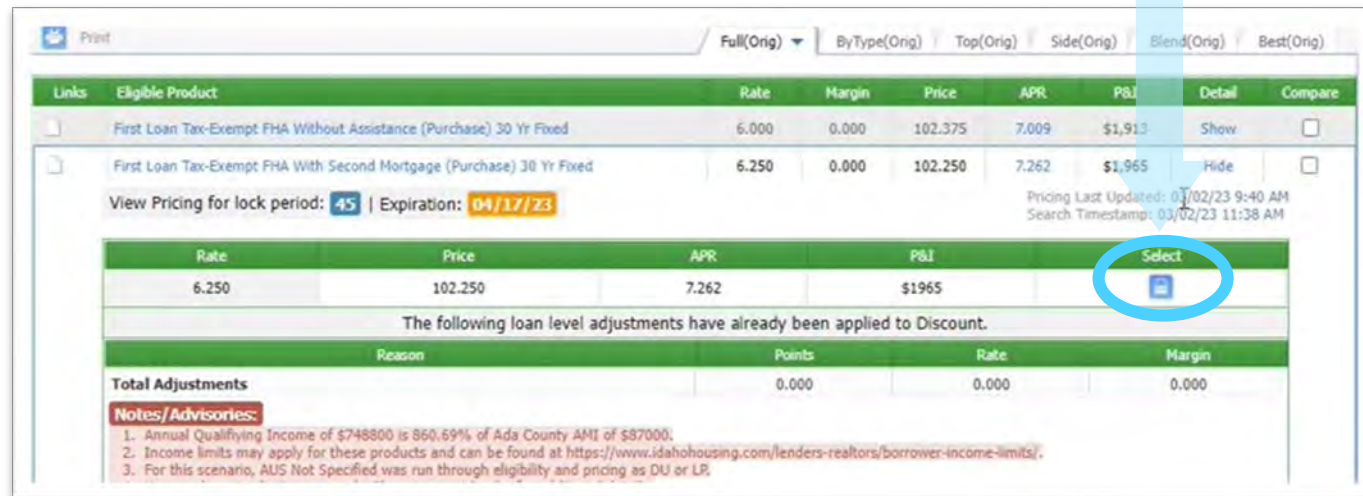


# TPO Training

## FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

### Optimal Blue

- Simply click the **Lock** icon under **Select**.



The screenshot displays a web application interface for TPO training. At the top, there are tabs for 'Full(Orig)', 'ByType(Orig)', 'Top(Orig)', 'Side(Orig)', 'Blend(Orig)', and 'Best(Orig)'. Below these is a table with columns: 'Links', 'Eligible Product', 'Rate', 'Margin', 'Price', 'APR', 'P&I', 'Detail', and 'Compare'. The first two rows of data are visible. The second row is highlighted, and a blue box with a 'Lock' icon is overlaid on the 'Select' column for this row. Below the table, there is a section for 'View Pricing for lock period: 45 | Expiration: 04/17/23'. This section contains a table with columns: 'Rate', 'Price', 'APR', 'P&I', and 'Select'. The 'Select' column for this table also has a blue box with a 'Lock' icon. Below this table, there is a note: 'The following loan level adjustments have already been applied to Discount.' followed by a table with columns: 'Reason', 'Points', 'Rate', and 'Margin'. The 'Total Adjustments' row shows 0.000 for all columns. At the bottom, there is a 'Notes/Advisories' section with three numbered items.

Links	Eligible Product	Rate	Margin	Price	APR	P&I	Detail	Compare
	First Loan Tax-Exempt FHA Without Assistance (Purchase) 30 Yr Fixed	6.000	0.000	102.375	7.009	\$1,913	Show	<input type="checkbox"/>
	First Loan Tax-Exempt FHA With Second Mortgage (Purchase) 30 Yr Fixed	6.250	0.000	102.250	7.262	\$1,965	Hide	<input type="checkbox"/>

View Pricing for lock period: 45 | Expiration: 04/17/23

Pricing Last Updated: 03/02/23 9:40 AM  
Search Timestamp: 03/02/23 11:38 AM

Rate	Price	APR	P&I	Select
6.250	102.250	7.262	\$1965	

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

Reason	Points	Rate	Margin
Total Adjustments	0.000	0.000	0.000

**Notes/Advisories:**

1. Annual Qualifying Income of \$748800 is 860.59% of Ada County AMI of \$87000.
2. Income limits may apply for these products and can be found at <https://www.idahohousing.com/lenders-realtors/borrower-income-limits/>.
3. For this scenario, AUS Not Specified was run through eligibility and pricing as DU or LP.

- Review the information and the click **Request Lock** at the top.



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Optimal Blue – Buy Downs

2. If you want to do a **Buy Down**, send an email.

- Send your email to our **Lock Desk** at [lockdesk@ihfa.org](mailto:lockdesk@ihfa.org).
- Request the price to buy the loan down to a certain percent.
- You will receive a reply with the cost to get the desired rate.
- Click **Request Lock** at the bottom.
- Reply to the **Lock Desk** email.

*In the email, let the Lock Desk know that you have sent the Lock and that the borrowers would like the rate on the buy down.*

*The Lock Desk will take care of the buy down on the back end.*



# TPO Training

FAQ's and Inputting 2<sup>nd</sup>'s/Running DU and LP

## Optimal Blue – Exceptions / Ancillary Items

### 3. Exceptions

- We can provide loans with credit scores lower than 620 with AVS approval.  
*NOTE: There is an adverse credit fee of 1% added to the loan that needs to be disclosed.*

### 4. Ancillary Items that need to be emailed for inclusion.

**Home Inspections** – There is not a place to add home inspections. Home inspections do not need to be disclosed. However, if the borrower needs to apply the inspection fee towards the .5% of required borrower funds, attach a copy of the paid invoice to the email.

**Foundation Certification** from an engineer for **Manufactured Homes**.

**HOA Set Up and Transfer Fees.**

- Email Ancillary Items to Bayle, Kelly and Terri at [broker@ihfa.org](mailto:broker@ihfa.org).
- Ancillary Items will be added to the initial LE.

