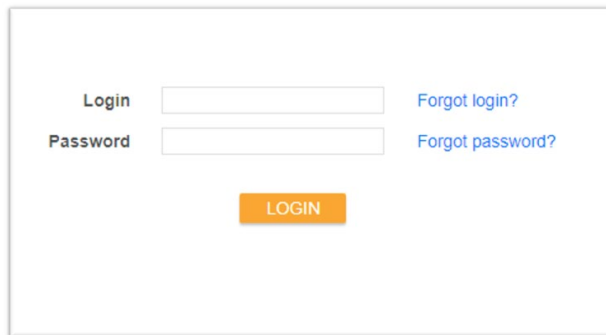


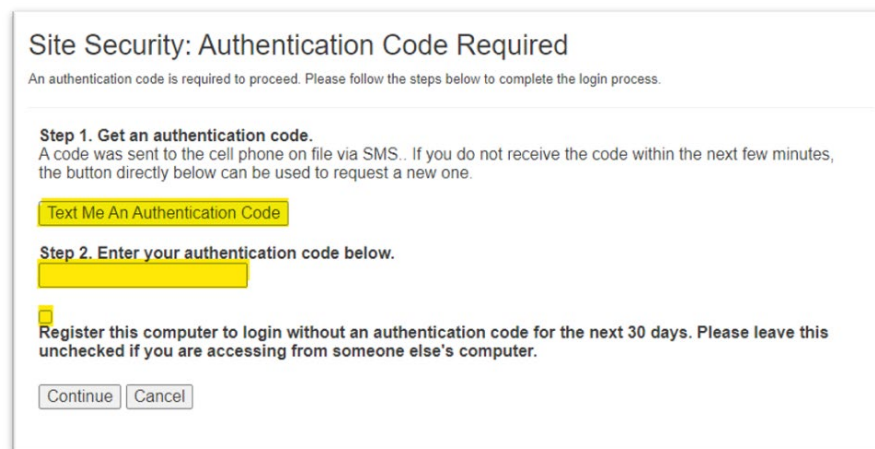
Step 1: Access the Broker Portal

1. Go to <https://ameritrusttpo.com/partner-login/> and login in with your ID & Password. You should have received an automated email from: Brokerapproval@ameritrusttpo.com



The screenshot shows a login form with two input fields: "Login" and "Password". To the right of each field is a blue link: "Forgot login?" and "Forgot password?". Below the fields is an orange "LOGIN" button.

2. You will be asked to verify your ID with two-factor authentication using an SMS-text message to your corresponding mobile phone. This process will register your computer to be used in the future.



The screenshot shows a page titled "Site Security: Authentication Code Required". Below the title is a message: "An authentication code is required to proceed. Please follow the steps below to complete the login process." The page is divided into two steps:

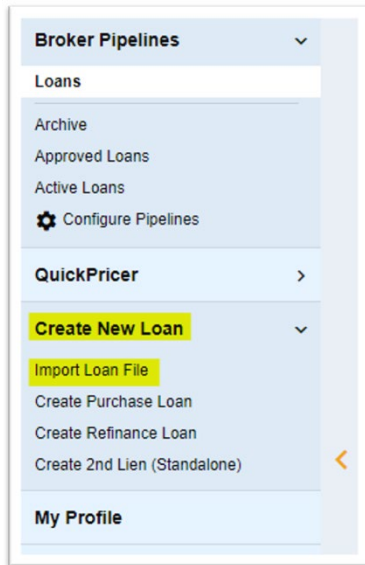
- Step 1. Get an authentication code.** A code was sent to the cell phone on file via SMS. If you do not receive the code within the next few minutes, the button directly below can be used to request a new one. Below this text is a yellow button labeled "Text Me An Authentication Code".
- Step 2. Enter your authentication code below.** Below this text is a yellow input field.

At the bottom of the page, there is a checkbox with the text: "Register this computer to login without an authentication code for the next 30 days. Please leave this unchecked if you are accessing from someone else's computer." Below the checkbox are two buttons: "Continue" and "Cancel".

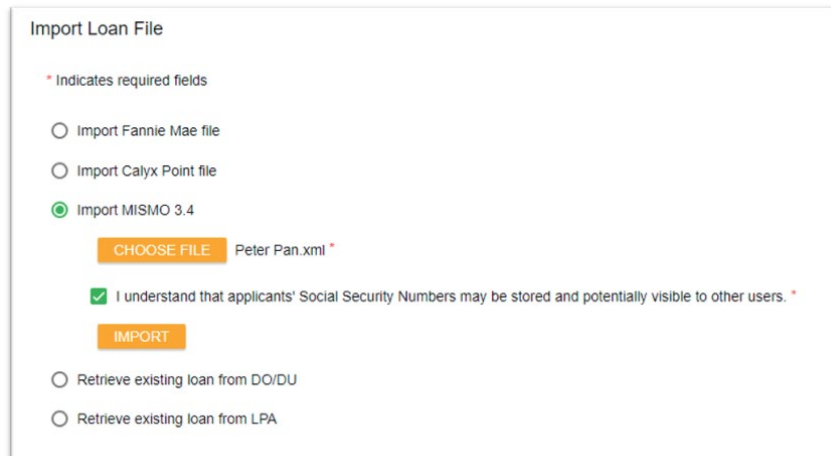
3. Please answer the secret questions as this will enable "automated" password resets. If you skip this step, you will be reminded to complete it the next time you log in.
4. If you are locked out from your account, you can email your Account Executive to have it unlocked and a fresh email will be sent to you within 24 business hours.

Step 2 Import your Loan

1. From the blue menu column on the left, select “Create a New Loan File”, then select “Import Loan File”, then you will be directed to select from a list to the right.

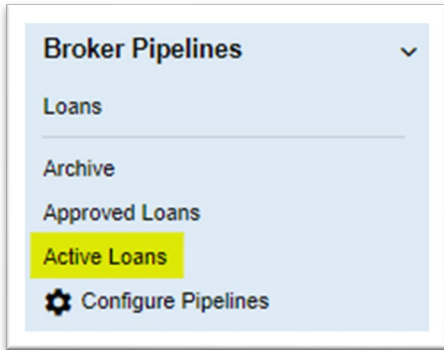


2. Select the radio button for “MISMO 3.4” and select “CHOOSE FILE.” You will then navigate to the file you have exported from your LOS, click the check box, and press the “IMPORT” button.



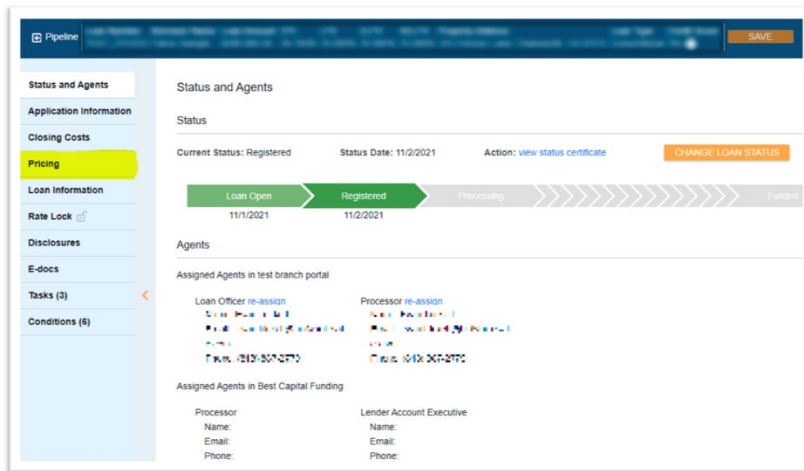
3. Now that you have created an “Active Loan,” that file is ready for you to price. Navigate and click on the “Broker Pipelines” then click on “Active Loans.”



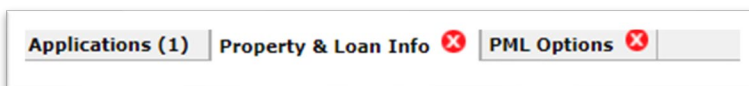


Step 3: Price, Register & Lock

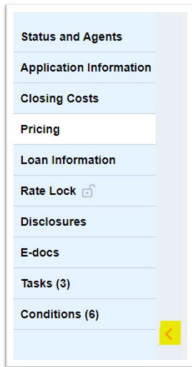
1. You now have an active loan in the pipeline and should be on the first screen of that loan file. Select the "Pricing" option in the left-hand menu column.



2. The "Pricing Menu" is broken into 3 tabs: Application (credit), Property & Loan Info, & PML Options (loan program options).



3. Complete information next to the red x's as the data next to these fields is required for accurate pricing
4. You may want to press the orange tick pointing at the light blue menu bar to maximize screen space and view all loan pricing info without scrolling horizontally.



5. Make sure your loan has a Property Address, Purchase or Refinance Type, Rate Lock Period, Loan Originator is Paid By LP/BP, Loan PMI Type, Term, Amortization, & Product.
6. You will need to Manually enter all 3 credit scores OR "Re-issue Credit Report" by electronically attaching your credit pull under the "Application" tab (one of three tabs listed in the pricing screen).



Please select an option

All Borrowers Have Authorized Credit Check [Determine](#)

Total Payment / month
[Edit Liabilities](#)

Liquid Assets [Explain](#)

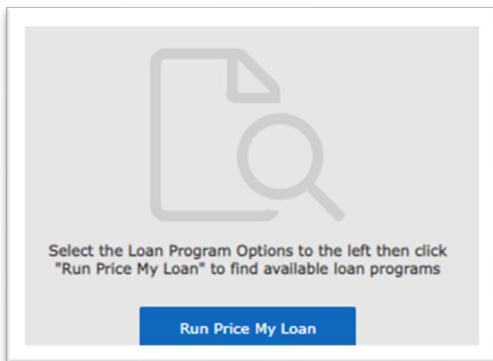
Negative Cash Flow from Other Properties [Explain](#)

Order New Credit Report
 Re-Issue Credit Report
 Upgrade Existing Credit Report to Tri-Merge Report
 Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

7. Now that credit info is in the file you can select the blue button "Run Price My Loan."



8. Register or lock your loan at a specific Rate, Points, & Lock Period.
9. To view the Loan Level Price Adjustors for a specific rate, click on the name of the program (matching each rate) in the last right-hand column marked in yellow below.



RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
------	--------	---------	-----	-----	---------------	---------------	----------------	--

10. AmeriTrust TPO offers 15, 30, and 45- & 60-day lock periods

Step 4: Request Initial Loan Estimate Disclosure (LE)

1. Select “E-docs” in the light blue navigation column, then select “Upload Docs”

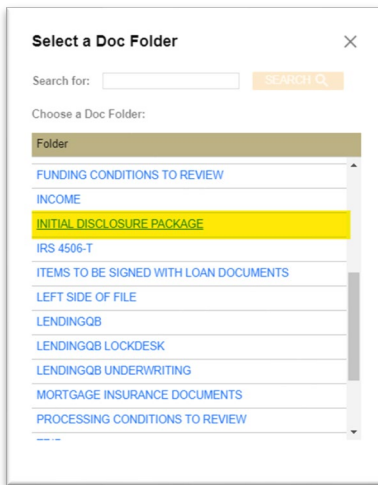
File Name	Doc Type	Description	Internal Comments	Selected Application
1003.pdf	[select Doctype] scan barcodes INITIAL DISCLOSURE PACKAGE : INITIAL DISCLOSURE PACKAGE	1003 4 of 200 characters	0 of 200 characters	Anakin Sample

- Upload your Fee Sheet(s)
 - 1003 or URLA signed by loan officer
 - PDF copy of credit report
 - [AmeriTrust TPO Submission Form](#)
 - [Anti Steering](#)
 - [Borrowers Authorization](#)
2. Enter a brief description of the file in the box labeled “Description” i.e., 1003, fee sheet, credit report, submission form

File Name	Doc Type	Description	Internal Comments	Selected Application
	[select Doctype] scan barcodes			



3. “Select Doctype” for each file A pop-up window will appear and select “INITIAL DISCLOSURE PACKAGE”



4. The AmeriTrust TPO 'Disclosure Desk' will use your fees for your initial disclosure upon receipt and will reach out to you if items are missing.

Step 5: AUS

1. Please review the list of approved credit vendors provided by your AE .
2. AmeriTrust TPO uses both Fannie Mae (DU) through our LOS however, if you need Freddie Mac (LPA), please contact your Account Manager.
3. An “Eligible Accept Approval” is required to be reviewed by underwriting on conventional loan programs.
4. AUS findings can be downloaded from the “Document List” section within the “E-docs” of each loan file.

Step 6: Ordering & Delivering Appraisals

1. We do not monopolize the appraisal process and enable you to research ones best serving your region with turn times matching your borrower’s timeline. Our AMCs are listed on our website at www.ameritrusttpo.com – Appraisal Order Request tab. For fees and turn times, please contact the AMC directly. You can follow the link provided and set up your own login/password with the vendor.
2. Order the appraisal directly through an approved AMC and ultimately upload the certificates, XML, and Appraisal's PDF into your loan file. You will receive directly from the AMC a request for payment which will be sent to you and your borrower. Once payment is made, order will be processed.



3. If your loan has a PIW you will need to have the borrower sign and upload this [PIW Acknowledgment](#)
4. Appraisal will need to be ordered in the name below.
 Ameritrust Mortgage Corporation
 17341 Irvine Blvd, Suite 285
 Tustin, CA 92780-3010
5. Broker/Processor to provide a PDF copy of the “sent” email to the borrower that documents a completed appraisal being delivered.
6. Broker/Processor is responsible for uploading all appraisal documents into the loan file under the “E-Docs” section. Make sure to press “Select Doctype” and a pop-up window will appear. Next select “UNDERWRITING CONDITIONS TO REVIEW”.
7. Last, enter a brief description into the free text box labeled “Description” i.e., appraisal, XML, AMC certificate, etc.

File Name	Doc Type	Description	Internal Comments	Selected Application
	[select Doctype] scan barcodes			

Step 7: Submit to Underwriting

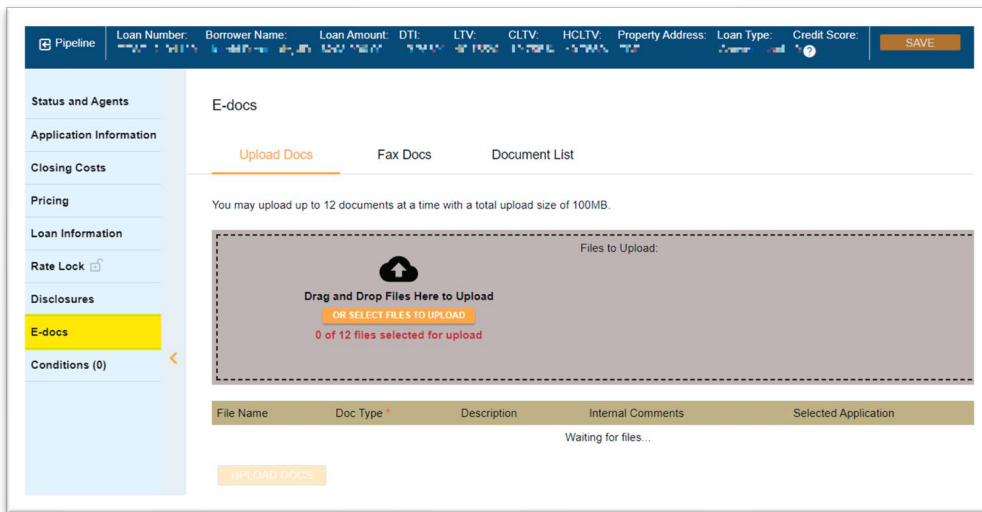
1. Your Initial Disclosure Package and LE will need to be signed by all parties electronically or with a wet signature before the file can be presented to an Underwriter.
2. Navigate to the “E-docs” section and upload all required asset and income documents.
3. PLEASE NOTE: a PDF of the initial credit report pulled needs to be uploaded.
4. Upload no more than 12 files in a batch and 100 MB total.
5. For each file press [Select Doctype] and in the pop-up window select “INITIAL DISCLOSURE PACKAGE” or “UNDERWRITING CONDITIONS TO REVIEW”
6. Next enter a brief description of the file in the free type of box labeled “Description” i.e., assets, W2, license, mortgage statement, HOI, etc.
7. When you are ready for the Underwriter to review the file, **Email the Account Manager and** notify them. This AM will also reach out if anything is missing for a thorough underwriting review.



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Step 8: Uploading Conditions

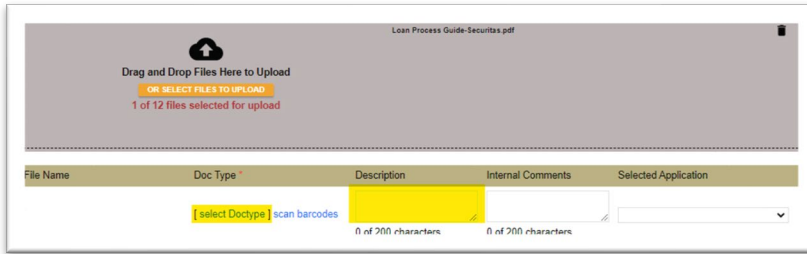
1. Only use the “E-docs” section within the broker portal to upload and retrieve all documents including submitting documents to clear conditions. Do not use the ‘Conditions’ section of the system.



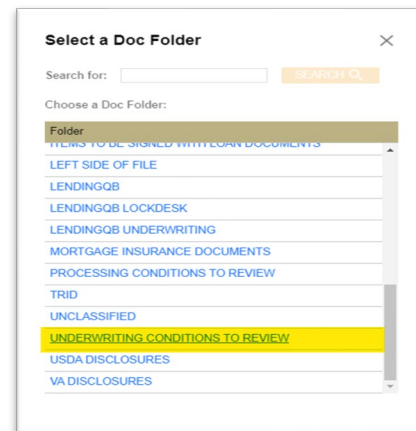
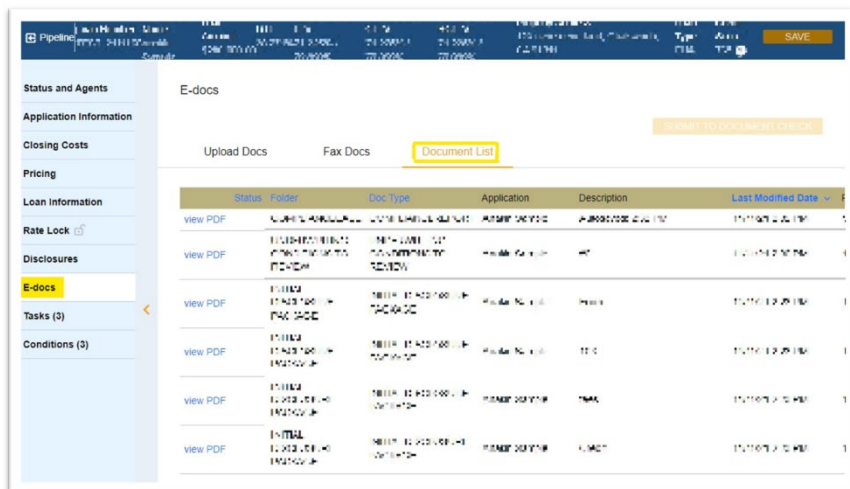
The screenshot shows a web interface for uploading documents. At the top, there is a header bar with fields for Loan Number, Borrower Name, Loan Amount, DTI, LTV, CLTV, HCLTV, Property Address, Loan Type, and Credit Score, along with a SAVE button. On the left, a sidebar menu lists various sections: Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock, Disclosures, E-docs (highlighted in yellow), and Conditions (0). The main content area is titled 'E-docs' and has three tabs: Upload Docs (active), Fax Docs, and Document List. Below the tabs, a message states: 'You may upload up to 12 documents at a time with a total upload size of 100MB.' A large gray dashed box contains a cloud icon and the text: 'Files to Upload: Drag and Drop Files Here to Upload OR SELECT FILES TO UPLOAD 0 of 12 files selected for upload'. Below this box is a table with columns: File Name, Doc Type, Description, Internal Comments, and Selected Application. The table is currently empty and has the text 'Waiting for files...' below it. An 'UPLOAD DOCS' button is located at the bottom left of the main content area.

2. Drag your files to the gray box “OR SELECT FILES TO UPLOAD”
3. Follow the same labeling process as before and press [select Doctype] to label correctly





4. Select “UNDERWRITING CONDITIONS TO REVIEW” (2 times) within the pop-up window.
 - o Next, enter the Condition Number matching the file you are uploading i.e., Condition #3
 - o Press “Upload” and be patient as larger files can take a minute plus to upload
 - o Confirm that every file you intended to upload made it into the file by reviewing the latest list of files under “Document List”



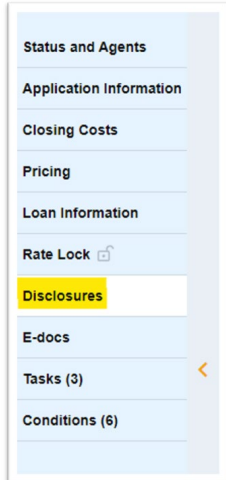
5. Good Practice to notify your Account Manager with an email when final conditions have been uploaded to move the file to “Clear to Close”.

Step 9: Change of Circumstance

1. Select the “Disclosures” section, then press the “REQUEST COC/REDISCLOSE



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1. In the main window of the Disclosures section, you will find two buttons.



2. After clicking 'REQUEST COC/REDISCLASURE' you will be presented with a pop-up window to download a prefilled PDF. Document your changes in this PDF within the blue fields, save the file to your computer, and upload it into the same pop-up window.
3. Any pricing variances resulting from the 'Change of Circumstance,' or 'Initial Closing Disclosure' request will be communicated with the broker, processor, and AM by the Disclosures Desk.

Step 10: Request Closing Disclosures (ICD)

1. Once the loan is locked, approved, and Ameritrust TPO is in receipt of a signed LE, the Closing Disclosure can be requested.
2. Within the "Disclosures" section of the loan file press the "REQUEST INITIAL CLOSING



- DISCLOSURE"
3. After clicking 'REQUEST INITIAL CLOSING DISCLOSURE' you will be presented with a pop-up window to download a prefilled PDF. Document your changes in this PDF within the blue fields, save the file to your computer, and upload it into the same pop-up window.
4. Required document before an ICD will be delivered to the borrower:
 - o Appraisal or a signed PIW
 - o Appraisal report (XML) uploaded to the file within the Broker Portal
 - o Tax cert (vesting, tax installments, etc.)
 - o Preliminary title report
 - o Invoices (appraisal, property tax, hazard insurance/homeowner's insurance, HOA, flood, credit report, VOE, tax cert, broker processing fee, etc.)
 - o Purchase Contract – if purchase file and all addendums that accompany



- If a refinance, Payoff dated within 30 days of closing for all demands being paid off at closing or before closing
5. NOTE: if an active Closing Disclosure has already been issued to the borrower you cannot request a second. Please download a COC form from the [Resource Center](#) and upload it with your changes to the eDocs section of the loan. Lastly, communicate this update with your Ameritrust TPO Account Manager so this can be processed by the disclosures desk.

Step 11: Schedule Your Closing

1. Once your file is CTC Closing Documents can be available within 24-48 business hours.
2. A Closing agent will be assigned to your loan, and you will be notified with an email of their name & contact info.
3. Communicate with the AM to validate this scheduling of closing with Title & Borrower.

Step 12: Requesting Lock Extensions

1. Please see our detailed [Lock Policies](#).
 - Extensions are available in 5-day increments at a cost of .125% each 5-day block.
 - Max lock extension is 15 days and 5 days on a 60-day lock.
 - Relock fees: 30-day relock with worse case pricing plus a .25% relock fee.
2. Lock extension must be requested on or before the rate lock is set to expire.
3. Email your request for an extension or re-lock to [Ameritrusttpo.com](mailto:ameritrusttpo.com)
4. Our broker Portal is not configured to request extensions.
5. Lock will always expire on a "business day" and locks that fall on a weekend or holiday will be rolled to the 'previous' business day.
6. If a lock expires, the file will need a 15 or 30-day re-lock at "worse case pricing" plus a .25% re-lock fee.
7. Please always consult your Account Manager to best estimate lock extensions.

