THIRD PARTY LENDING PORTAL

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Getting Started

This section explains how you can start using the TPL Portal and includes a brief description of the main tools available on the Portal.

Gaining Initial Access to the Third Party Lending Portal

All employees that will require access to our portal will need to request login credentials by sending an email to productionassistant@goamplify.com Please include the following information: Name, Title, Email, Phone Number, NMLS (if applicable), Role (Loan Origination, Loan Processing, Both, Other), Company Name, and Branch Address.

Credentials will be sent within 24-48 hours from receipt of your email.

All loan originators and individuals submitting loans and conditions must be registered in order to be able to successfully submit a loan.

For password resets, send a request to productionassistant@goamplify.com

Best Practices

Amplify's Third Party Lending Portal will provide you with 24/7 access to view your pipeline, submit a new loan, monitor loan status, download submission forms and training materials, and manage your user account.

1)The portal is best accessed through the latest versions of Google Chrome and Microsoft Edge

2)Account sharing is not supported. All users must have their own account.

3)You can only have 1 instance of the portal open at a time. If you have multiple instances open, you will encounter issues.

4)Be sure to log off and not just close the browser window. If you do not log off our access to your loans will be delayed and there may be issues with the automated notifications.

5)You cannot re-import a MISMO 3.4 .XML file. If you have edits that need to be made, please complete them before registering your loan or contact the Production Assistant team at productionassistant@goamplify.com

Introduction

This guide is intended to help you work with our Third Party Lending Portal (TPO Connect), which connects directly to our loan origination system (LOS). You will find instructions for logging into the Third Party Lending Portal, uploading your loan file and submitting the documentation needed to decision and close loans.

Web Address : www.goamplify.com/2ndliens

If you experience any technical difficulties with the site, or require assistance with your loan submission, please contact a member of our Production Assistant Team by email : productionassistant@goamplify.com or via phone : 512-874-7181. Our Production Assistant Team is available to assist you between the hours of 8:30 am – 5:30 pm Monday –Friday.

Portal Navigation

Once you have logged in, you will be able to navigate to the following tabs :

WELCOME - You will be able to find contact information for our Third Party Lending Management Team and current turn times in this section.

**PIPELINE** – You will be able to view and manage your pipeline in this section.

ADD NEW LOAN – You will be able to submit your loan in this section.

SCENARIOS – Not currently active. If you have a scenario you need to discuss please email tplscenarios@goamplify.com or contact your Account Executive.

DOCUMENTS – Announcements, Forms, and Guidelines are found in this section.

Viewing Your Pipeline

To view your pipeline, click the **Pipeline** tab on the Welcome page . Here you can check loan status, view conditions, and upload required documentation for all active loans, or view any loans that have been archived by your company Admin.
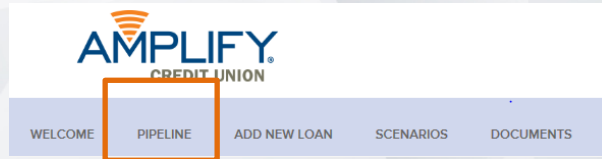
Depending on your assigned role and permissions, you may be able to view all loans that your team has submitted through TPO Connect.

Forms and Documents

Once logged in, you may access the following documents under the **Documents** section of the Portal.

- Announcements
- Lending Guides
    - Loan Product Guidelines
    - New User Guide
    - Helpful Hints
- Training Materials
- Lending Forms

All approved Wholesale Brokers must use the Wholesale Lending Forms as applicable for all loans . To view, print, or save a document, simply click on the document name.

Submission Documents- Wholesale

We recommend submitting a full file whenever possible

Wholesale 1st Lien Loan Products
- ✓ 1003 (must be dated within 2 days of submission) (required)
- ✓ 1008 (required)
- ✓ AUS Findings (required)
- ✓ Credit Report (reissued in the TPL Portal) (required)
- ✓ Fee Sheet (or similar document that itemizes the closing costs and prepaid amounts shown on the 1003) (required)
- ✓ Wholesale Loan Submission Form (required)
- ✓ Income Documents and Income Calculation (optional, can follow with conditions)
- ✓ Assets (optional, can follow with conditions)
- ✓ Property Documents (optional, can follow with conditions)
- ✓ Broker Anti-Steering Disclosure (optional, can follow with conditions)
- ✓ Authorization to Pull Credit (optional, can follow with conditions)

Wholesale 2nd Lien Loan Products
- ✓ 1st Lien 1003 (required)
- ✓ 1st Lien 1008 (required)
- ✓ 2nd Lien 1003 (must be dated within 2 days of loan submission) (required)
- ✓ 1st Lien AUS Findings (required)
- ✓ Credit Report (reissued in the TPL Portal) (required)
- ✓ Fee Sheet (or comparable document that itemizes the closing costs and prepaid amounts shown on the 2nd lien 1003) (required)
- ✓ Wholesale Loan Submission Form (required)
- ✓ Income Documents and Income Calculation (optional, can follow with conditions)
- ✓ Assets (optional, can follow with conditions)
- ✓ Property Documents (optional, can follow with conditions)
- ✓ Broker Anti-Steering Disclosure (optional, can follow with conditions)
- ✓ Authorization to Pull Credit (optional, can follow with conditions)

Amplify will send initial disclosures to the Borrower within 24 hours from receipt of a complete loan submission. Loans that have been disclosed by the Broker on behalf of Amplify will not be accepted. We recommend appraisals for all 1st lien and standalone 2nd lien products be ordered through our approved AMCs. Appraisal transfers can be accepted on a case-by-case basis.

Submission Overview

Log in to our Third Party Lending Portal and follow the steps below.

1. Upload your MISMO 3.4 file (*further info on next page*) or complete an online application manually through the site.
2. Credit must be reissued **before** uploading your submission documents. Please review the Importing Credit slide (Pg 12) for instructions on how to reissue credit.
3. Upload all required submission documents in the **Documents** tab in the lefthand menu, under **Loan Actions**. Please refer to the Submission Documents slide for the list of required documents.
4. Select the **Submit Loan** in the lefthand menu , under **Loan Actions** to complete your loan submission.

Submission Tips / Additional Information:

*   Loan submitted through our Wholesale Lending Program should be submitted with the Wholesale Lending Submission Form. Please ensure that all required documents are uploaded with your submission to avoid delays. The loan cannot proceed to our disclosure and underwriting teams without the required submission documents.
*   A copy of the initial disclosure package sent to the Borrower(s) will be available for download in the Documents section of the loan once it is sent. You can view key disclosure dates in the Disclosure Tracking section of the loan.
*   A copy of the Lock will be available for download in the Documents section of the loan once the loan is locked. See Lock Information for additional information regarding rate locks.
*   All changes after loan submission will need to be documented on the Change Request Form found in the Documents tab in the Portal.
*   A member of our Processing Team will be assigned to the loan file at submission. Our Loan Processor will serve as your liaison between our Underwriting and Closing teams and can provide you with status updates and assist you with any questions you may have throughout the loan process.

Import MISMO 3.4 XML File

To Upload a MISMO 3.4 File

- Once you have saved the MISMO 3.4 File on your computer, go to the Pipeline page and click the **Add New Loan** button.

- Add the contacts for your loan, then click Next. You must then select the Loan Officer as listed on your 1003 as well as select the applicable Loan Processor . If your Company has several Branch locations you will need to select the applicable location for the Loan Officer in the Organization dropdown. If you do not see the Loan Originator or Loan Processor listed please contact our Production Assistant Team for additional assistance.

- Select the **Click To Browse** button and navigate to the location where you saved the 3.4 file and select the file or drag and drop your 3.4 file to import.

To Manually Enter- You may skip the 3.4 file option to be directed to the 1003 screen

- Click the Import button; you may see a progress bar on the screen (briefly).

- An electronic 1003 form displays, populated with the data form the loan that you imported.

Note: Please ensure that the information on the imported 3.4 file (or manually entered information) is accurate based on the loan you are submitting

- Register/Save your loan data: After all information is imported/manually entered, please click

Uploading Required Documents

1. Once you have uploaded the MISMO 3.4 file or completed an application manually and Registered the loan application, you may upload the necessary documents.

2. In the Documents section, you may either Drag & Drop files or Browse to select the corresponding documents for each placeholder option.

3. Once the document has uploaded successfully, you will see the document next to the placeholder name.

Please upload any documents that do not have corresponding placeholders in TPL-Additional Documents

Submitting the Loan File

1. After reissuing and importing your credit report and liabilities and uploading your loan documents, you are ready to submit your loan file.

2. The Broker credit import will not be accepted after submission. You must complete this step prior to submitting your loan file.

3. Review loan file information for accuracy, make sure lien position has been changed to Subordinate if the loan being submitted is a 2nd lien. Click on **Submit Loan** on the lefthand menu of the page under **Loan Actions**. You will see a progress bar on the screen until the transmission is complete.
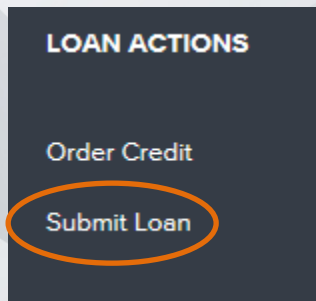
4. A confirmation message will display on the screen .

A member of our Disclosure Desk Team will review within 24 hours of submission. If you have any questions, please email Disclosures@goamplify.com

Viewing Your Loan Approval

An email will be sent to the contacts listed on the loan submission form indicating that a loan approval has been issued. You will be able to view conditions and download the Underwriting Approval form at that time within the loan file in the TPL Portal.

To View the Loan Approval

1.	Click the **Pipeline** button on the Welcome page and select your loan file.

2.	Select on the **Documents** tab from the lefthand menu
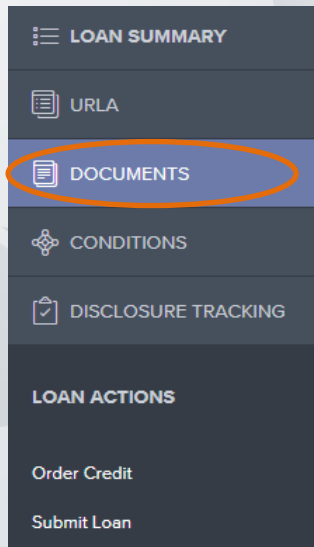
3.	Go to the UW Approval placeholder and click on the document to view and save.
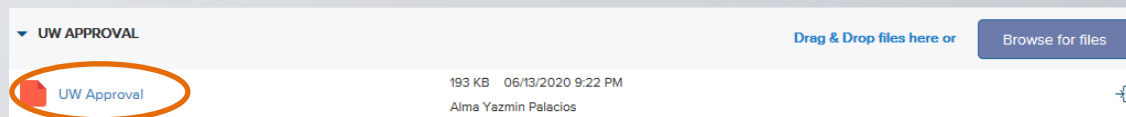
Note: You can also view conditions via the **Conditions** tab in the lefthand menu.

To Submit UW Conditions

1. Click the **Pipeline** tab and select your file.

2. Select the **Documents** tab and upload conditions to either the **Conditions** placeholder by browsing for files or Drag and Drop. You may upload as many attachments to this placeholder as necessary.

CONDITIONS	Drag & Drop files here or	Browse for files
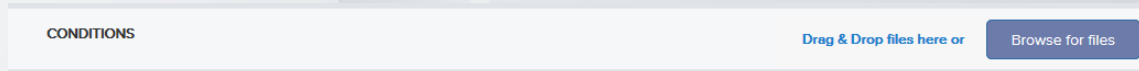
An email will be sent to our Processing Team notifying them that a new conditions has been uploaded for review as soon as a document is uploaded.

Only one person can be in the loan file at a time. You will receive a message indicating that the Lender is currently reviewing the loan file if a member of the Amplify Processing Team is in the loan file. Once the documents are indexed our loan origination system, you will no longer see the documents you uploaded in the Conditions placeholder. If you have any questions regarding condition or if you would like to verify that they have been received, please contact the Amplify Loan Processor assigned to the loan.

CD's are sent once the loan is cleared to close. Please see current turn times for CD delivery to the Borrower(s).

Lock Information

Wholesale Loans

If you would like to lock the loan on initial submission you will need to complete and upload a Lock Request Form with your submission. Any loan that is received without this form will be assumed to be floating the rate.

Rates will only be honored for the date the form is received. Forms received after hours (12am to 8:29am on a regular business day or any time on a weekend or holiday) will be subject to rates in effect as of the 8:30am opening on the next business day.

You have the option to lock a loan rate with minimal documentation and have disclosures sent to the borrower(s). Please note that other documentation will be required for submission and underwriting review (see page 9):

1) Import your MISMO 3.4 .XML file or complete a manual entry and click Register
2) Upload your 1st lien and/or 2nd lien 1003 as applicable (an application date MUST be present)
3) Upload a completed Lock Request Form
4) Upload your itemized fee sheet
5) Import your credit report
6) Click Submit

Please contact our Disclosure Desk with any questions regarding locks via email: Disclosures@goamplify.com. Our Disclosure Team is available Monday – Friday 8:30 am – 5:30 pm.

Disclosures

Wholesale Loans

You have the option for us to disclose with minimal documentation. Please note that other documentation will be required for submission and underwriting review (see page 9). See Lock information on page 21

1) Import your MISMO 3.4 .XML file or complete a manual entry and click Register

2) Upload your 1st lien and/or 2nd lien 1003 as applicable (an application date MUST be present)

3) Upload a completed Lock Request Form

4) Upload your itemized fee sheet

5) Import your credit report

6) Click Submit

Please contact our Disclosure Desk with any questions regarding locks via email: Disclosures@goamplify.com.
Our Disclosure Team is available Monday – Friday 8:30 am – 5:30 pm.

Disclosure Tracking

Select Disclosure Tracking from the right hand menu of the loan file to view a Compliance Timeline, LE Tracking, CD Tracking and other key compliance dates.

A copy of the unsigned initial disclosure package is available in the Portal for download as soon as disclosures are sent. Once the signed disclosure package is received a signed copy will be available for download.
A copy of the signed closing package will be available for download in the Portal 1 week after loan funding.

Contacts

Scenarios Email : tplscenarios@goamplify.com

Production Assistant Team :

Email: **productionassistant@goamplfy.com**

Phone : 512-874-7181

Third Party Lending Account Management Team

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