

WHOLESALE LOAN PORTAL USER GUIDE

This guide is designed to help you navigate our Wholesale Loan Portal (TPO Connect), which seamlessly integrates with our loan origination system (LOS). Inside, you'll find step-by-step instructions for logging in, uploading your loan file, and submitting the necessary documentation for loan processing and closing.

Wholesale Lending Portal: TPO Connect

If you encounter technical difficulties or need assistance with your loan submission, our **Production Assistant Team** is here to help. You can reach them via email at **productionassistant@goamplify.com** or by phone at **512-836-5901**.

Our team is available Monday through Friday from **8:30 AM to 5:30 PM**.

Requesting Access to the Portal

Employees who require access to the portal must request login credentials sending a completed

New User Registration Form or emailing the information below to: productionassistant@goamplify.com .

Please include the following details in your request:

- **Full Name**
- **Title**
- **Email Address**
- **Phone Number**
- **NMLS ID (if applicable)**
- **Role (Loan Origination, Loan Processing, Both, Other)**
- **Company Name**
- **Branch Address**

Login credentials will be provided within **24 hours** of receiving your request.

Registration Requirements

All loan originators and individuals submitting loans or conditions must be registered to ensure successful loan submissions.

Password Resets

If you need to reset your password, please email productionassistant@goamplify.com for assistance.

Amplify's Wholesale Loan Portal provides **24/7 access** to view your pipeline, submit a new loan or loan conditions, monitor loan status, download submission forms and training materials, and manage your user account.

To ensure a seamless experience, follow these best practices:

- **Use the Recommended Browsers** – For optimal performance, access the portal using the latest versions of **Google Chrome** or **Microsoft Edge**.
- **Individual User Accounts** – Account sharing is not supported. **Each user must have their own login credentials** to maintain security and compliance.
- **Single Active Session** – Only **one instance** of the portal should be open at a time. Running multiple sessions can result in system errors.
- **Proper Logout Procedure** – Always **log off** instead of simply closing the browser window. Failure to log off may delay loan access and disrupt automated notifications.
- **MISMO 3.4 .XML File Imports** – Once registered, you **cannot re-import** a MISMO 3.4 .XML file. Ensure all necessary edits are completed beforehand. If adjustments are needed, contact the **Production Assistant Team** at **productionassistant@goamplify.com** for assistance.

Portal Navigation

After logging in, you can explore the following tabs:



Contact Us Broker Test ▾

Welcome Pipeline Add New Loan Esign Documents

WELCOME - Access contact information for the Wholesale Lending Management Team and view current turn times and announcements.

PIPELINE – Monitor and management your loan pipeline.

ADD NEW LOAN – Submit new loans seamlessly.

ESIGN – Loan Originators can electronically sign loan applications in this section.

DOCUMENTS – Find and download documents and forms* (**currently under construction**)

*Please email productionassistant@goamplify.com for questions related to documents and forms.

Viewing Your Pipeline

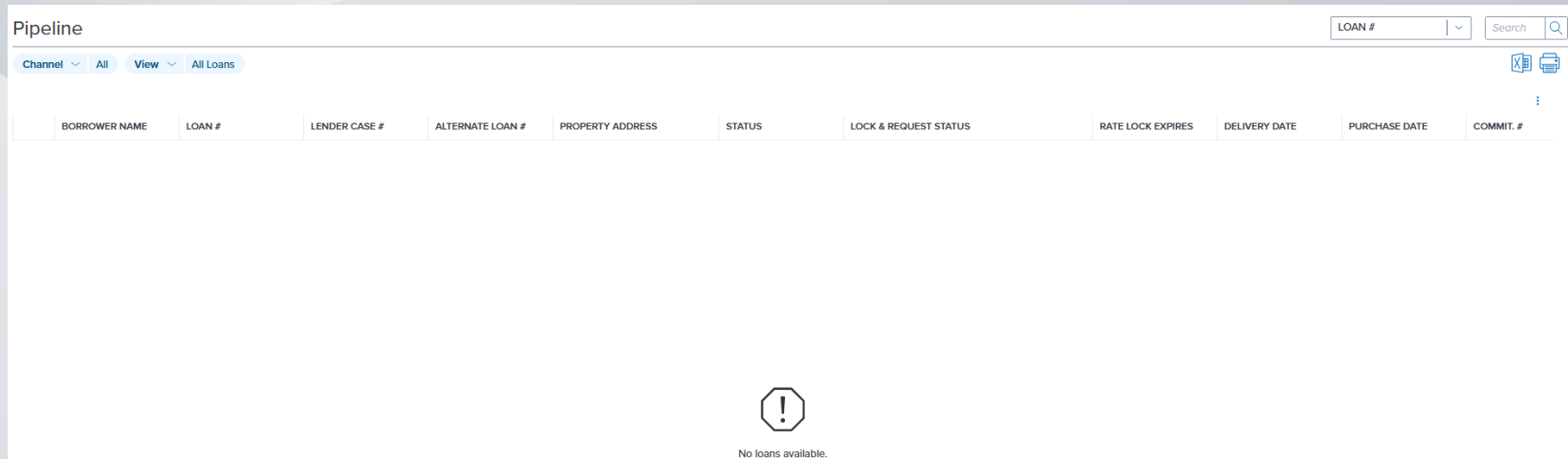
To access your loan pipeline, navigate to the **Pipeline** tab on the **Welcome** page.

This section allows you to:

- Check loan status
- Review conditions
- Upload conditions
- View archived loans



Your ability to view loans depends on your assigned role and permissions. If permitted, you may be able to see all loans submitted by your team through the loan portal.



Starting A New Loan

Log in to the Wholesale Lending Portal and follow these steps to complete your loan submission:



Step 1: Start a New Loan

Log in to the Loan Portal and select **Add New Loan** from the top menu.



Step 2: Select Company Contacts

Ensure both the **Loan Officer (LO)** and **Loan Processor (LP)** are registered so they can be selected from the contacts menu. Then click Next.

Select Contacts							
ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #	
Originator Contacts							
Loan Officer	Broker Test	ABC MORTGAGE	ypalacios@goamplify.com	-	-	-	
Loan Processor	Dulce Test	ABC MORTGAGE	dtorres@goamplify.com	-	-	-	



Import MISMO File

Step 3: Upload the Loan Application

Submit your MISMO 3.4 file or manually enter the application details. Follow the prompts to **Register** the loan.

Loan Data Source


Data Format

☒ Import Loan Data From ULAD / iLAD (MISMO 3.4) File

☐ Manual

Upload

Browse: [LOCAL DRIVE](#)



Drop Files here to upload

Supported: 1003, txt, xml

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

Back

Go to Register Loan Form

Reissuing Credit

Step 4: Reissue Credit Report

In the **Dual AUS screen** (left-side menu), select **Order Credit** (loan actions) then **Reissue Credit** and select your **credit provider**. Enter your reference number from your credit pull. ***Please note you will need your credit provider login information to complete this step.*** After reissuing the credit report, click **Import Liabilities** (select option on popup to delete existing to avoid having any duplicate entries).

Note: You only need to reissue credit—AUS runs are not currently available through our portal and may not be required for all loan products. Please check guidelines for AUS requirements.

The screenshot shows a web application window titled "Order Credit" with a close button (X) in the top right corner. Below the title bar, there is a blue header area with a circled "1" and the text "Order Credit Report". Below this, a blue bar contains an information icon (i) and the text: "You must order credit for Mort Gage & Ann Gage before AUS order can be placed."

The main form area is divided into three columns:

- Credit Details:**
 - Borrower Pair: Dropdown menu with "Mort Gage & Ann Gage" selected.
 - Credit Provider: Dropdown menu with "Equifax Mortgage Solutions (DU: 4, LPA: 5)" selected.
 - Radio buttons: "New Credit Report" (unselected) and "Re-issue Credit" (selected).
 - Reference Number: Text input field containing "TMVUS6".
- Report Details:**
 - Request Type: Dropdown menu with "Joint" selected.
 - Report Type: Dropdown menu with "Merge" selected.
 - Checkboxes: "Experian" (checked), "Equifax" (checked), and "Trans Union" (checked).
- Provider Details:**
 - User Name: Text input field containing "ypalacios@goamplify.com".
 - Password: Text input field with masked characters "*****".
 - Checkbox: "Save Login Information" (checked).
 - Buttons: "Re-issue Credit" (blue) and "IMPORT LIABILITIES" (grey).

Product Pricing & Lock

Step 5: For all products except Jumbo, proceed to the **Product Pricing & Lock** tab on the loan menu and click Search Product & Pricing. Complete all the information in the highlighted sections below, including choosing Manual Underwriting in the Engine section then Search Product & Pricing. **For Jumbo products, skip to page 12.**

Search Product and Pricing

1 * Borrower First Name <input type="text" value="Mort"/>	2 * Representative Credit Score <input type="text"/>	3 * Appraised Value <input type="text" value="\$"/>
* Borrower Last Name <input type="text" value="Gage"/>	* Loan Type <input type="text" value="Select One"/>	* Term Months <input type="text"/>
* Borrower SSN <input type="text" value="***-**-0002"/>	* Loan Documentation Type <input type="text" value="Select One"/>	* Due In <input type="text"/>
* Borrower Citizenship Status <input type="text" value="Select One"/>	* Loan Purpose <input type="text" value="Select One"/>	* Amortization Type <input type="text" value="Select One"/>
	* Purpose of Refinance <input type="text" value="Select One"/>	* Lock Period <input type="text" value="Select One"/>
		Subordinate Financing Balance <input type="text" value="\$"/>
		<input type="checkbox"/> Community Second

4 * Base Loan Amount <input type="text" value="\$285,000.00"/>	MI, MIP, FF Financed <input type="text" value=""/>	* Total Loan Amount <input type="text" value="\$285,000.00"/>	LTV <input type="text" value="48.72"/>	CLTV <input type="text" value="48.72"/>	HCLTV <input type="text" value="48.72"/>
* Address <input type="text"/>					
* City <input type="text"/>					
* Subject Property State <input type="text" value="Texas"/>	* County <input type="text"/>	* Postal Code <input type="text"/>	* Number of Units <input type="text"/>		
* Property Type <input type="text" value="Select One"/>					
* Occupancy Type <input type="text" value="Select One"/>					
Front End DTI <input type="text" value="16.63"/>	Back End DTI <input type="text"/>	Total Monthly Income <input type="text" value="\$15,090.44"/>			
AUS Findings Engine <input type="text" value="Select One"/>					
FHA Total Scorecard <input type="text" value="Select One"/>					

5 Impound Waiver <input type="text" value="No"/>
Prepayment Penalty <input type="text" value="No"/>
Self-Employed <input type="text" value="No"/>
Interest Only <input type="text" value="No"/>
* LO Compensation Paid By <input type="text" value="Select One"/>
* Target <input checked="" type="radio"/> Rate <input type="radio"/> Price <input type="text"/>
Channel <input type="text" value="Wholesale"/>

If everything looks good on the next screen, click Submit.

Product Pricing & Lock

Choose the product the borrower is wanting under the Eligible Product Section then click on the actual product (In the blue).

Search Product and Pricing

Pipeline Search Results New Search Consumer RateSheet

Selected Loan: Loan ID: 29656 Status: Registered Borrower: Gage

Re-Submit Options

Re-Submit Revise Search

CLTV New: 48.72
Desired Rate: 7
Desired Price: 30
Desired Lock: 30
2nd Mtg Loan Amt: 285000
Loan Type: Second Mortgage
Amort. Type: Any
ARM Fixed Term: Any
Interest Only: No
AUS: Not Specified
Buydown: None
Prepay Penalty: None

Print

Full Product Listing Top Products ByType Side by Side Blended Comparison Best Pricing

Links	Eligible Product	Lock	Rate	Discount/Lender Credit (\$/%)	P&I	APR	Detail	Compare
	Amplify Portfolio - Home Equity 15 Yr Fixed 2nd Lien- Wholesale B	45	8.350	0.000% (-\$0)	\$2,782	8.350	Show	<input checked="" type="checkbox"/>
	Amplify Portfolio - Home Equity 20 Yr Fixed 2nd Lien- Wholesale B	45	8.950	0.000% (-\$0)	\$2,555	8.950	Show	<input type="checkbox"/>

Links	Ineligible Product	Exception Request	Detail
	Amplify Portfolio - Home Equity 15 Yr Fixed 2nd Lien- Wholesale A		Show
	Amplify Portfolio - Home Equity 20 Yr Fixed 2nd Lien- Wholesale A		Show
	Amplify Portfolio - Second Lien Fixed Rate 15 Year- Wholesale A		Show
	Amplify Portfolio - Second Lien Fixed Rate 15 Year- Wholesale B		Show
	Amplify Portfolio - Second Lien Fixed Rate 30 Year w/15 Yr Balloon- Wholesale A		Show
	Amplify Portfolio - Second Lien Fixed Rate 30 Year w/15 Yr Balloon- Wholesale B		Show

Click on the lock icon to select then Click on Request Lock.

Print

Full Product Listing Top Products ByType Side by Side Blended Comparison Best Pricing

Links	Eligible Product	Lock	Rate	Discount/Lender Credit (\$/%)	P&I	APR	Detail	Compare
	Amplify Portfolio - Second Lien Fixed Rate 15 Year- Wholesale B	45	7.875	0.000% (-\$0)	\$2,276	7.875	Show	<input type="checkbox"/>
	Amplify Portfolio - Second Lien Fixed Rate 30 Year w/15 Yr Balloon- Wholesale B	45	8.125	0.000% (-\$0)	\$1,782	8.125	Hide	<input checked="" type="checkbox"/>

View Pricing for lock period: 45 | Expiration: 05/27/25

Pricing Last Updated: 04/10/25 8:30 AM
Search Timestamp: 04/10/25 11:57 AM

LockPeriod	Rate	Price	Discount/Lender Credit (\$/%)	P&I	APR	Select
45	8.125	100.000	0.000% (-\$0)	\$1,782	8.125	

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

Reason	Points	SRP	Rate	Margin
FICO is 700-719, AND 2nd Mtg Loan Amt is \$75K-400K, AND CLTV New is <= 80	0.000	0.000	-0.375	0.000
Total Adjustments	0.000	0.000	-0.375	0.000

Product Pricing & Lock

For Jumbo loans, a lock request form will need to be emailed to

productionassistant@goamplify.com.

The form will be sent to you along with the Jumbo package once you have signed up for Jumbo products.

Please, include any important notes at the bottom of the form & specify if it's Lender Paid or Borrower Paid on the drop down.



WHOLESALE LOCK REQUEST FORM JUMBO ARM

This form should be completed to request a lock for JUMBO ARM loan products only. Lock requests for all other loan products must be submitted via our online loan portal. Please submit the completed form via email to: productionassistant@goamplify.com

Contact Name:		Request Date:	
Borrower Name:		Loan Number:	
LOAN INFORMATION			
Product/Term:	Select Loan Product	Loan Amount:	
Loan Purpose:	Select Loan Purpose	Property Type:	Select Property Type
Escrows:	Select One	Occupancy:	Select Occupancy
Credit Score:		LTV:	
Questions? Please email our Production Assistant Team: productionassistant@goamplify.com or call 512-836-5901. **Rates will only be honored for the date the form is received. Forms received after hours (12:00AM to 8:29AM on a regular business day or any time on a weekend/holiday) will be subject to rates in effect as of the 8:30AM opening on the next business day. Rate lock term: 45 days. Rate sheet reflects rates for Lender Paid Compensation, contact lockdesk@goamplify.com for rates for Borrower Paid Compensation**		Rate and Broker Compensation Information:	Par Rate Per Rate Sheet: % Buydown and Broker Comp: Select One <i>0.125% Buydown / 0.50% Fee</i> <i>0.250% Buydown / 1.00% Fee</i> Select Broker Comp.

Notes

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Amplify Wholesale Lock Guidelines

Pricing Distribution and Pricing Changes

Daily rates/pricing are available within the Product and Pricing Engine (Optimal Blue) integration within our Loan Portal. Unless otherwise noted, all lock requests will be submitted here as well, as shown above. Rates and pricing will only be honored for the date and time the lock request is submitted. Locks may be submitted until 11:59 p.m. Central Time on a regular business day and receive that day's pricing. Loans submitted after hours (defined as between 12:00 a.m. and 8:29 a.m. Central Time on a regular business day, or any time on a Weekend or Holiday) will be subject to rates in effect as of the 8:30 a.m. opening on the next business day.

- Please note that distributed rate sheets are for indicative pricing only; rates and/or pricing may be subject to change without notice at Amplify's discretion.

Lock Requirements

Prior to requesting a rate lock, the following **minimum requirements** must be met:

- Completed loan Application (as defined by RESPA) including property address (no TBDs)
- Current credit report
- Broker/ Originator's 1003 form
- Agency Loans only: Current AUS findings (with Approve/Eligible recommendation)
- Copy of purchase contract (when applicable).

Originally requested rates/pricing may not be honored on locks denied for failing to meet minimum requirements.

Lock Terms, Expirations, & Extensions

For Portfolio products, currently the standard rate lock term offered is **30 days**. A 45-day lock may be requested at initial lock, to be treated as a lock extension, at a cost of 0.125% in price for the additional 15 days. Afterwards, standard extension fees will apply. Agency products may have a variety of lock terms offered. Loans should have a reasonable certainty of closing within the original lock term. Locks submitted with closing dates beyond original lock term may be subject to additional lock extension fees (see below) or may be required to float.

If a lock expires on a weekend or federal holiday, the expiration date will roll to the next business day. All loans must close and fund on or before the lock expiration date, or else be subject to lock extension or relock guidelines below.

Amplify Portfolio products: Lock extensions will be permitted up to a maximum of 30 days. After this maximum has been reached, the loan is subject to worst-case pricing, including any applicable extension fees. Extensions of over 30 days may be considered on a case-by-case basis. Loan must be shown to have a reasonable and timely expectation of closing.

The cost for lock extensions will be **0.125% in price per 7 days, or 0.02% (2bps) in price per single day**.

Agency Products: Lock extensions will be permitted up to a maximum of 30 days. After this maximum has been reached, the loan is subject to worst-case pricing, plus all applicable extension fees. Extensions of over 30 days may be considered on an exception basis. Loan must be shown to have a reasonable and timely expectation of closing

The cost for lock extensions will be as follows (total cumulative # of days extended):

First 1-7 days: No Cost

15 days: 0.125% in price (i.e., second instance of 7-day extension)

21 days: 0.25% in price

30 days: 0.375% in price

Single day extension: 0.02% (2bps) in price per day

Additional extensions past 30 days total: 0.125% in price per 7 days or 0.02% (2bps) in price per single day.

Unless otherwise documented and approved in the loan file, the cost of extensions will be charged to the borrower.

Changes to Locked Loans & Relocks

For most changes to loan parameters, any resulting pricing change will be made based on the pricing in effect at the time of original lock, and original lock term still applies.

Changes from Portfolio product to Agency product, and other changes to Loan Type, may be subject to worst-case pricing between original lock and current market.

In the case that a lock is cancelled and later needs to be re-locked, pricing will be the following:

- If the lock has been cancelled for at least 30 days, a subsequent lock will be considered a new lock and subject to current pricing.
- If a lock has been cancelled for 30 days or less, worst case pricing applies.

It is not permissible to cancel and re-lock the same borrower and property address for the sole purpose of obtaining better pricing.

Concessions and Renegotiations

Amplify does not currently offer any rate matching or other competitive concessions on the Wholesale channel. Concessions for customer service issues may be considered on a case-by-case basis.

Requests for rate lock renegotiations (float-downs) should be limited in nature and used only in cases where the loan may be lost due to market changes. Requests will be reviewed on a case-by-case basis and must be approved by Amplify.

Lock Information

To be eligible for a renegotiation, the following minimum conditions must be met:

- The loan must be conditionally approved by Underwriting.
- Appraisal (or equivalent) must be in the file, if required.
- The loan must be no more than 14 days from closing.
- Maximum one renegotiation per loan.

If eligible, the following will be used to determine renegotiated rate/ pricing offered to borrower:

- The renegotiation must result in a minimum .125% improvement in rate to the borrower
- For Portfolio products, new rate is calculated as current applicable rate minus 0.125%. For Agency products, price is calculated as current applicable 30-day price minus 0.5 points.
- The final price to the borrower cannot improve, only the rate.
- The lock expiration date will remain unchanged; standard lock extension fees will apply

Please contact our Production Assistant team with any questions via email:
productionassistant@goamplify.com. Our PA Team is available Monday – Friday 8:30 am – 5:30 pm.

Documentation Requirements

Minimum Documentation Required for Loan Submission – All Loans

- Completed Loan Submission Form. Please ensure you are using the correct form for the loan product selected.
- Credit Report (must be reissued in the Portal)
- Income Documentation per AUS Findings and/or Product Guidelines
- Purchase Contract (if applicable)

Additional Documents Required for Purchase Money 2nd Liens :

- 1st Lien 1003 / 1008
- 1st Lien AUS Findings

Additional Documents Required for Jumbo ARMs:

- 1008
- AUS Findings for doc relief (if eligible per guidelines)
- Fee Sheet or comparable document that itemizes the closing costs and prepaids reflected on the 1003

Uploading Documents

Step 6: Upload Required Documents

Navigate to the **Documents** tab (left-side menu) and upload:

- Completed applicable **Loan Submission Form**
- **Income documentation** per guidelines
- **Additional supporting or required documents**, see **pg. 11** for document requirements

You may either **Drag & Drop files** or **Browse** to select the corresponding documents for each placeholder option. 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 the Additional Submission Documents placeholder

The screenshot displays a web application interface for loan submission. On the left is a dark blue sidebar menu with the following items: Loan Summary, URLA 2020, Dual AUS, Product Pricing & Lock, Documents (highlighted in blue), eSign, Conditions, Disclosure Tracking, Submit Loan, Re-Submit Loan, and Withdraw Loan. The main content area has a light gray header with the text 'Max attachment size is 200 MB. View Supported Files.' and three buttons: 'Expand All', 'Collapse All', and 'Print Fax Cover Sheet'. Below the header, the section is titled 'All Borrowers' and lists 'Mort Gage, Ann Gage'. A table titled 'ADDITIONAL SUBMISSION DOCUMENTS' follows, with columns for document names, comments, and upload actions. The documents listed are: BROKER AUS FINDINGS, BROKER AUTHORIZATION TO PULL CREDIT, BROKER CHANGE REQUEST FORM, BROKER ITEMIZED FEE SHEET, BROKER MI QUOTE, CONDITIONS, CREDIT REPORT, and WHOLESALE LOAN SUBMISSION FORM. Each row includes a 'Comments' link and a 'Drag & Drop files here or Browse for files' button.

Document Name	Comments	Upload Action
ADDITIONAL SUBMISSION DOCUMENTS	Comments	Drag & Drop files here or Browse for files
BROKER AUS FINDINGS	Comments	Drag & Drop files here or Browse for files
BROKER AUTHORIZATION TO PULL CREDIT	Comments	Drag & Drop files here or Browse for files
BROKER CHANGE REQUEST FORM	Comments	Drag & Drop files here or Browse for files
BROKER ITEMIZED FEE SHEET	Comments	Drag & Drop files here or Browse for files
BROKER MI QUOTE	Comments	Drag & Drop files here or Browse for files
CONDITIONS	Comments	Drag & Drop files here or Browse for files
CREDIT REPORT	Comments	Drag & Drop files here or Browse for files
WHOLESALE LOAN SUBMISSION FORM	Comments	Drag & Drop files here or Browse for files

Finalizing The Loan Submission

Step 7: Submission

Once all required documents are uploaded, select **Submit Loan**, then **Confirm** to finalize submission. Upon successful submission of the loan, a loan confirmation message will display.

The screenshot displays a web interface for loan submission. On the left is a dark sidebar with three menu items: 'Disclosure Tracking' (with a document icon), 'Submit Loan' (with a computer icon and highlighted in blue), and 'Re-Submit Loan' (with a computer icon). The main content area is white. At the top right of this area is a blue 'Confirm' button. Below it is a horizontal line. Further down, there are two columns of labels: 'Initial Submit Loan Date' and 'Last Submit Loan Date', each followed by a hyphen. A dotted line separates this from the 'Co-Borrower' section. Under 'Co-Borrower', there are three rows of labels: 'First Name', 'Middle Name', and 'Suffix', each followed by a hyphen. To the right of these labels, the name 'Ann' is visible next to the 'First Name' label.

Please refer to the Product Pricing and Lock section for additional information regarding rate locks

Loan Disclosures

Amplify will send all required lender loan disclosures to the borrower(s) upon loan registration in the **Wholesale Loan Portal**, initiating the disclosure compliance timeline.

A **Production Assistant Team** member will reach out to the Broker contacts to verify loan details and request any additional documentation necessary for initial disclosures. All required documents must be submitted within **48 hours** of loan registration. Loans that are incomplete or missing essential information after this timeframe may be withdrawn.

Once all necessary documentation is received, disclosures will be issued within **24 hours**.

- A **copy of the unsigned initial disclosure package** will be available for download in the **Wholesale Loan Portal** as soon as disclosures are sent.
- Once signed disclosures are received, a **signed copy** will also be available for download.

If you would like to review the Loan Estimate or Closing Disclosure prior to Borrower delivery, please indicate this on your loan submission form.

Please contact your assigned Amplify Loan Processor for CD delivery timelines.

A **Change of Circumstance Form (COCF)** must be submitted for all loan changes. Please allow 24 hours for COCF review and redisclosure as needed.

For assistance, please contact our **Production Assistant Team** at **productionassistant@goamplify.com**. Our team is available **Monday – Friday from 8:30 AM to 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.

Disclosure Tracking

Compliance Timeline

- Application Date
-
- LE Due
-
- eConsent
-
- Intent to Proceed
-
- Earliest Fee Collection
-
- Estimated Closing
-

LE Tracking

- LE Sent
-
- LE Received
-
- 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
-
- HELOC Brochure Provided
-
- 1st Appraisal Provided
-
- Subsequent Appraisal Provided
-
- AVM Provided
-
- Disclosure Provided Home Counseling
-
- High Cost Disclosure
-

eConsent Tracking

-
-
-
-
-
-
-

eSigned Tracking

-
-
-
-
-

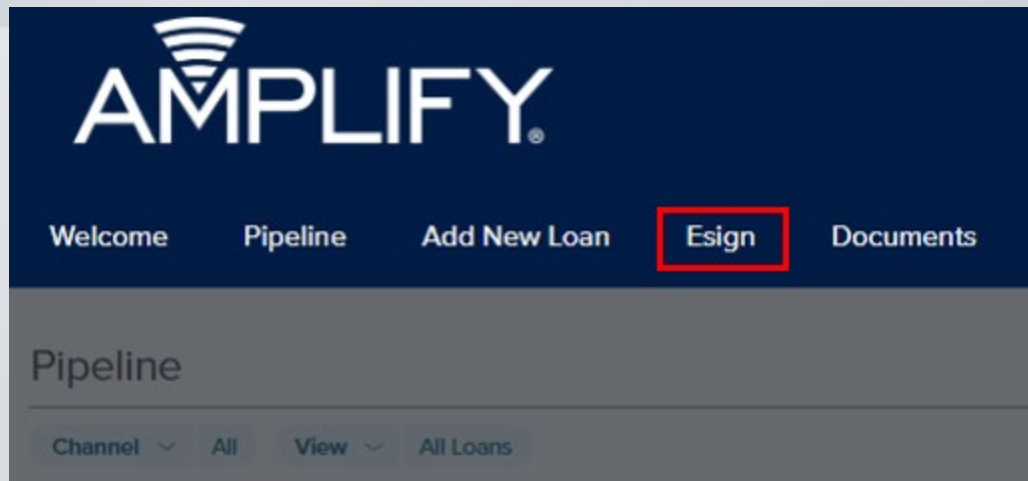
ESigning The Loan Application

The Loan Officer will electronically sign the loan application within the Wholesale Loan Portal.

Once the loan application has been sent to the borrower(s), the Loan Officer will receive an email notification indicating that the loan application is available for eSignature. The email will include a link to the Wholesale Loan Portal login page.

Steps to Electronically Sign the Loan Application:

- Click the link in the email notification to log in to the Wholesale Loan Portal.
- Navigate to **ESIGN LOANS**.
- Select the loan package, review the document, and follow the prompts to complete the electronic signature process.

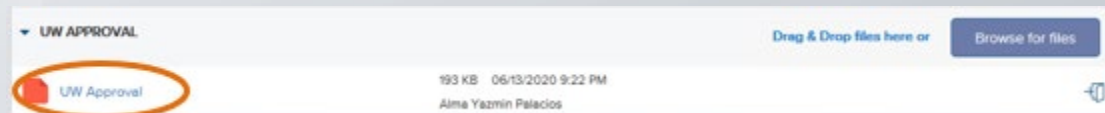
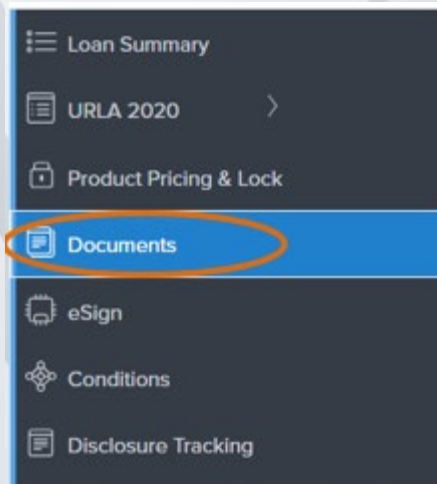


Viewing Your Loan Approval

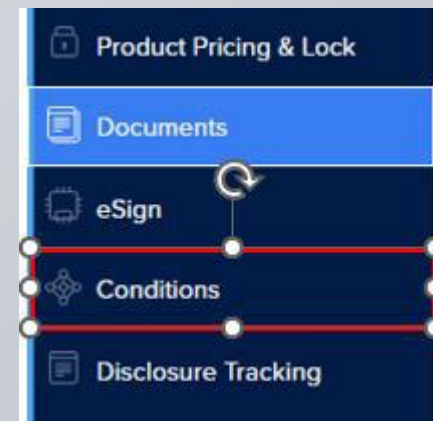
Once a loan approval is issued, an email will be sent to the contacts listed on the **Loan Submission Form** notifying them of the approval. At this time, you can view any conditions and download the **Underwriting Approval Form** within the loan file in the **Wholesale Loan Portal**.

Steps to View the Loan Approval:

- Click the **Pipeline** button on the **Welcome** page and select your loan file.
- Navigate to the **Documents** tab in the left-hand menu.
- Locate the **UW Approval** placeholder and click the document to view or save.



Note: You can also view conditions via the **Conditions** tab in the lefthand menu.



Follow these steps to upload and submit underwriting conditions:

1. Log in to the Wholesale Loan Portal, then click the **Pipeline** tab and select your loan file.
2. Navigate to the **Documents** tab and upload conditions to the **Conditions** placeholder. You can browse for files or use drag-and-drop functionality, and multiple attachments can be uploaded as needed.

Once a document is uploaded, an email notification will be sent to our Processing Team, informing them that new conditions are available for review.

The screenshot displays the AMPLIFY Wholesale Loan Portal interface. The top navigation bar includes 'Welcome', 'Pipeline' (highlighted with a red box), 'Add New Loan', 'Esign', and 'Documents'. Below this, the loan details for 'Mort Gage' are shown, including the address '11522 Quarter Horse Trl, Austin, TX, 78750', 'ABC MORTGAGE', 'LOAN # 2504039041', 'TOTAL LOAN ... \$285,000.00', 'LOAN TYPE: Conventional', 'LOAN PURPO... Cash-Out Refina...', 'INTEREST RA... 7.000%', and 'LOAN TO VAL... 48.72% / 48.72%'. A 'Submit' button is visible in the top right corner.

The left sidebar contains a list of navigation options: 'Loan Summary', 'URLA 2020', 'Dual AUS', 'Product Pricing & Lock', 'Documents' (highlighted with a red box), 'eSign', 'Conditions', 'Disclosure Tracking', 'Submit Loan', 'Re-Submit Loan', and 'Withdraw Loan'.

The main content area shows the 'All Borrowers' section. Under the 'Mort Gage, Ann Gage' borrower, there is a list of documents. The 'CONDITIONS' document is highlighted with a red box. Each document entry includes a 'Comments' link and a 'Drag & Drop files here or' link. The list of documents includes: 'ADDITIONAL SUBMISSION DOCUMENTS', 'BROKER AUS FINDINGS', 'BROKER AUTHORIZATION TO PULL CREDIT', 'BROKER CHANGE REQUEST FORM', 'BROKER ITEMIZED FEE SHEET', 'BROKER MI QUOTE', 'CONDITIONS', 'CREDIT REPORT', and 'WHOLESALE LOAN SUBMISSION FORM'.

Important Notes

- **Single User Access** – Only one person can be in the loan file at a time. If a member of the **Amplify Processing Team** is currently reviewing the file, you will receive a notification indicating that the lender is in the loan file.
- **Document Indexing** – Once documents are indexed into our loan origination system, they may no longer be visible in the **Conditions** placeholder.
- **Verification & Assistance** – If you have any questions regarding a condition or need confirmation that documents have been received, please contact the **Amplify Loan Processor** assigned to the loan.

Appraisal / Valuation

Purchase Money 2nd Liens

Amplify will accept the first lien lender's appraisal, provided it meets all underwriting guidelines and compliance requirements.

Home Equity & Jumbo ARMs

Amplify will order the required valuation report in accordance with product guidelines. Once the valuation report is completed and available in the Wholesale Loan Portal, a notification will be sent to all file contacts.

Appraisal/Valuation Delivery

A copy of the appraisal/valuation report will be delivered to the borrower, along with the Reconsideration of Value disclosure, as applicable.

Appraisal Transfers

Amplify **does not** accept appraisal transfers at this time.

For assistance, please contact our **Production Assistant Team** at productionassistant@goamplify.com. Our team is available **Monday – Friday from 8:30 AM to 5:30 PM**.

Home Equity Closings

Home Equity Closing Process

Home Equity closings and their locations are coordinated directly by Amplify's selected title search provider once the loan is cleared to close and a completed document order form has been received.

Once the closing is scheduled, a confirmation—including the time, date, and location—will be sent to the borrower(s) and all file contacts.

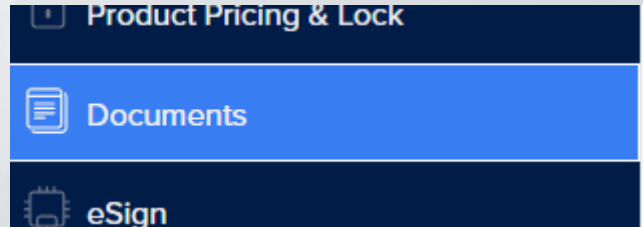
Note: Home Equity loan products do not require title insurance. Amplify will order a property title search once the loan receives conditional approval.

For assistance, please contact our **Production Assistant Team** at productionassistant@goamplify.com. Our team is available **Monday – Friday from 8:30 AM to 5:30 PM**.

Closing Documents

The entire closing package will be available for download in the portal three days after funding.

The window to download loan documents is limited to 30-days



The post-closing team may be reached at refunding@goamplify.com for any funding or post-closing related questions.

For technical assistance, general questions, loan scenarios , or to request Portal access or forms:

Production Assistant Team

Email: productionassistant@goamplify.com

For rate questions:

Lock Desk

Email: lockdesk@goamplify.com

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