# WHOLESALE LOAN PORTAL USER GUIDE

Updated August 2025

# INTRODUCTION

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.**

# PORTAL ACCESS

**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.

# BEST PRACTICES

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 or click on the Pipeline tab* instead of simply closing the browser window.
  Failure to log off or navigate to the Pipeline tab 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 before submittal. 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:


**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.

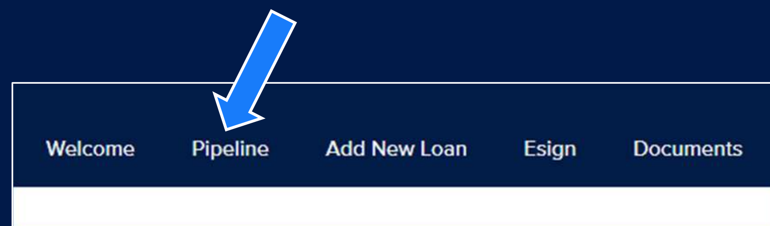
DOCUMENTS – Find and download documents and forms* *(currently under construction)*

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

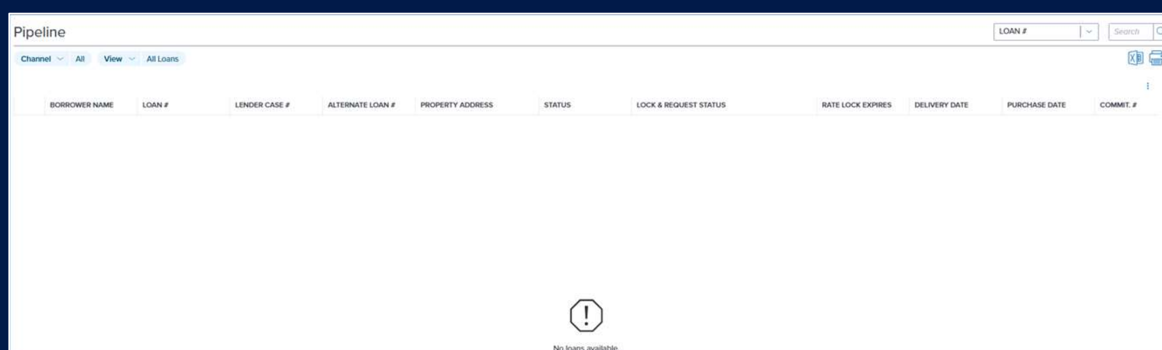
# VIEWING YOUR PIPELINE

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.

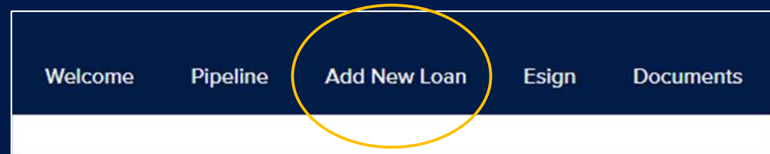


# STARTING A NEW LOAN

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 | - | - | - |

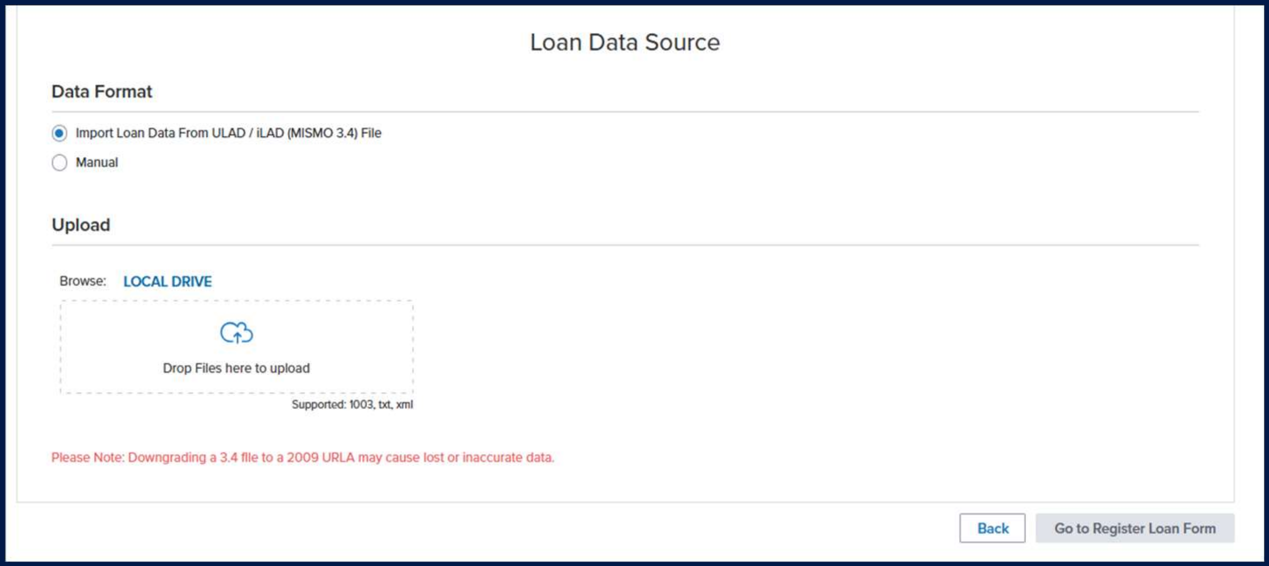
AMPLIFY®

# 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.



# REISSUING CREDIT

Step 4:

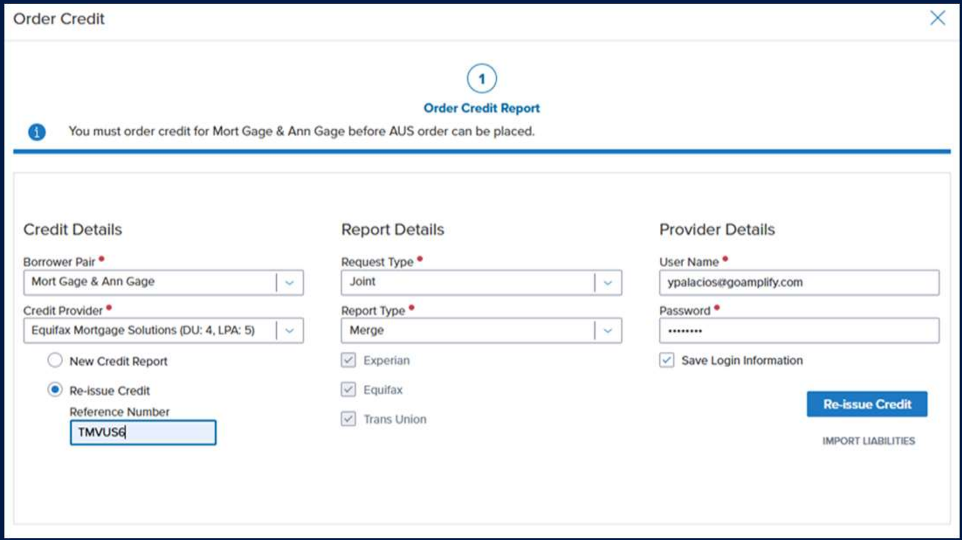
Reissue Credit Report

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.




AMPLIFY®

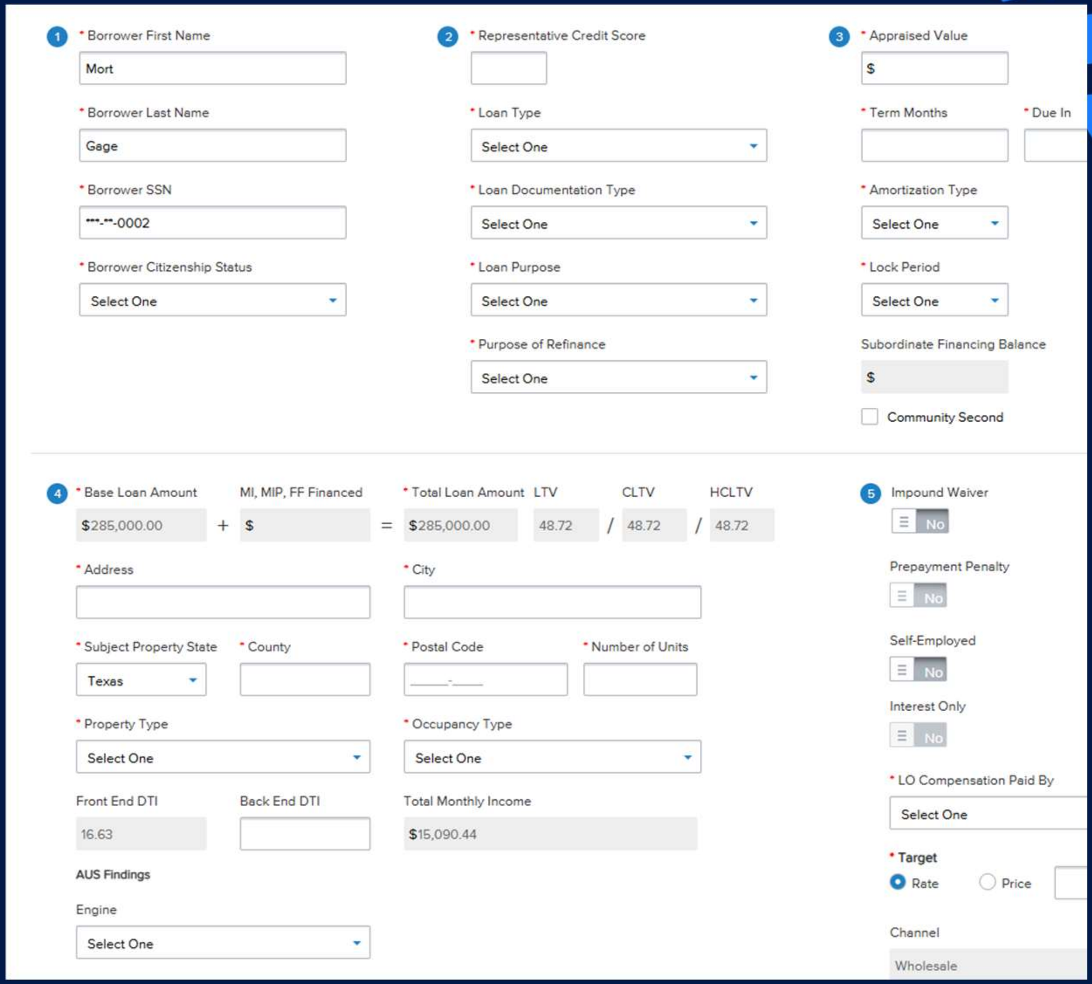
# PRODUCT PRICING & LOCK

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 asterisked (*) sections shown, including choosing Manual Underwriting in the Engine section then Search Product & Pricing.

*For Jumbo products, skip to page 12.*

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



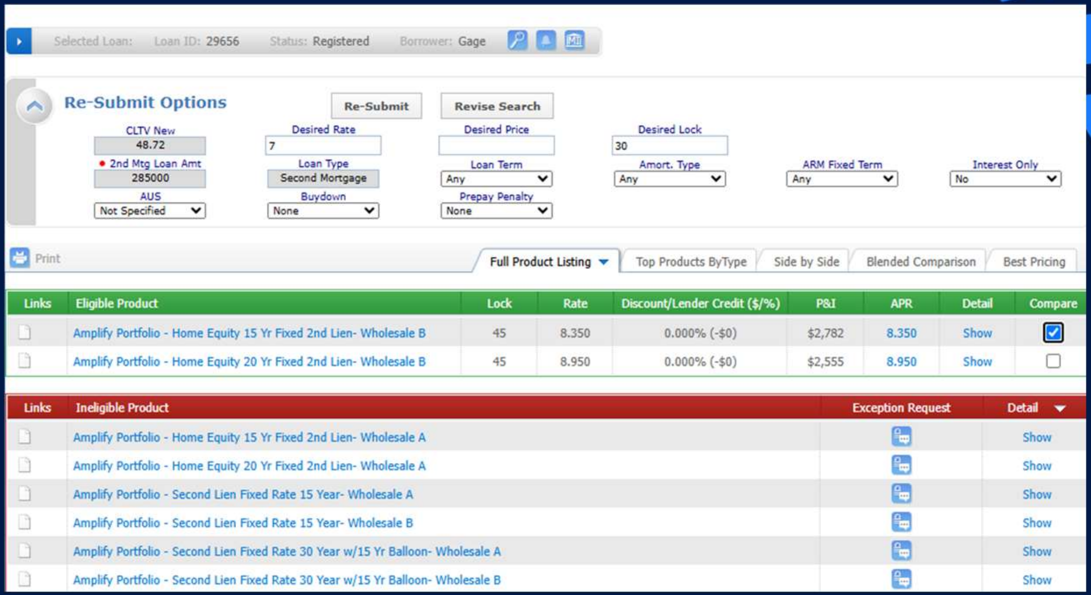

AMPLIFY®

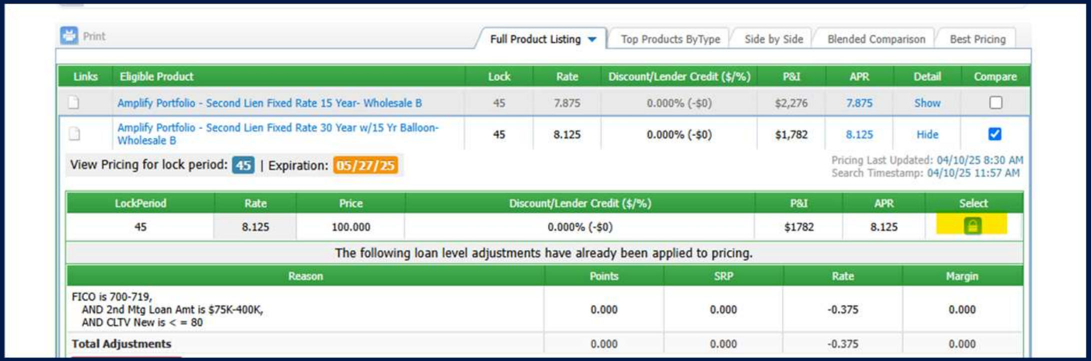
# PRODUCT PRICING & LOCK

**Step 5 (cont):**

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

Click on the **Lock Icon** to select then click on **Request Lock**.




Note- Rate buydowns cannot be processed via our online portal and must be applied manually . To request a lock with a buydown, please email your request to : Productionassistant@goamplfy.com.

# PRODUCT PRICING & LOCK

Step 5 (cont):

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 and specify if it's *Lender Paid* or *Borrower Paid* on the drop down.

AMPLIFY

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

*0.125% Buydown / 0.50% Fee*
*0.250% Buydown / 1.00% Fee*

Select Broker Comp.

**Notes**

# LOCK INFORMATION

## 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.



AMPLIFY®

# LOCK INFORMATION

## 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.**

AMPLIFY®

# LOCK INFORMATION

## 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.

AMPLIFY®

# LOCK INFORMATION

## Changes to Locked Loans & Relocks

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.*

AMPLIFY®

# 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

AMPLIFY®

# UPLOADING DOCUMENTS

Step 6:

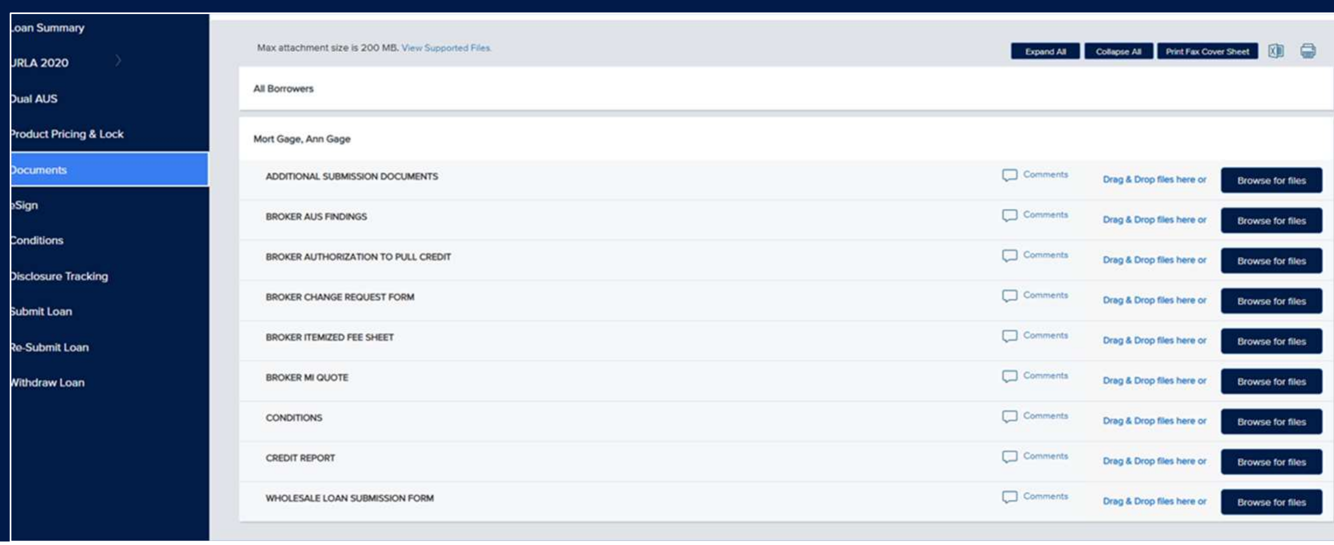
Upload Required Documents

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**



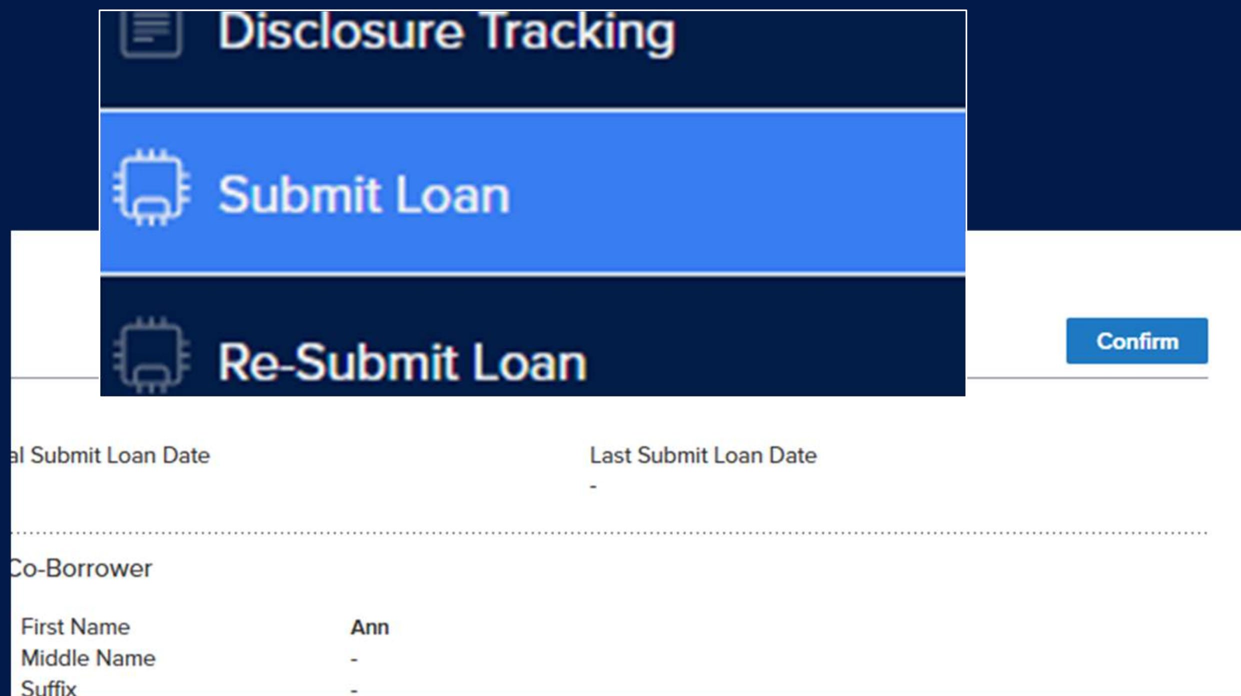
# FINALIZING THE LOAN SUBMISSION

Step 7:

Submission

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

** 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.**

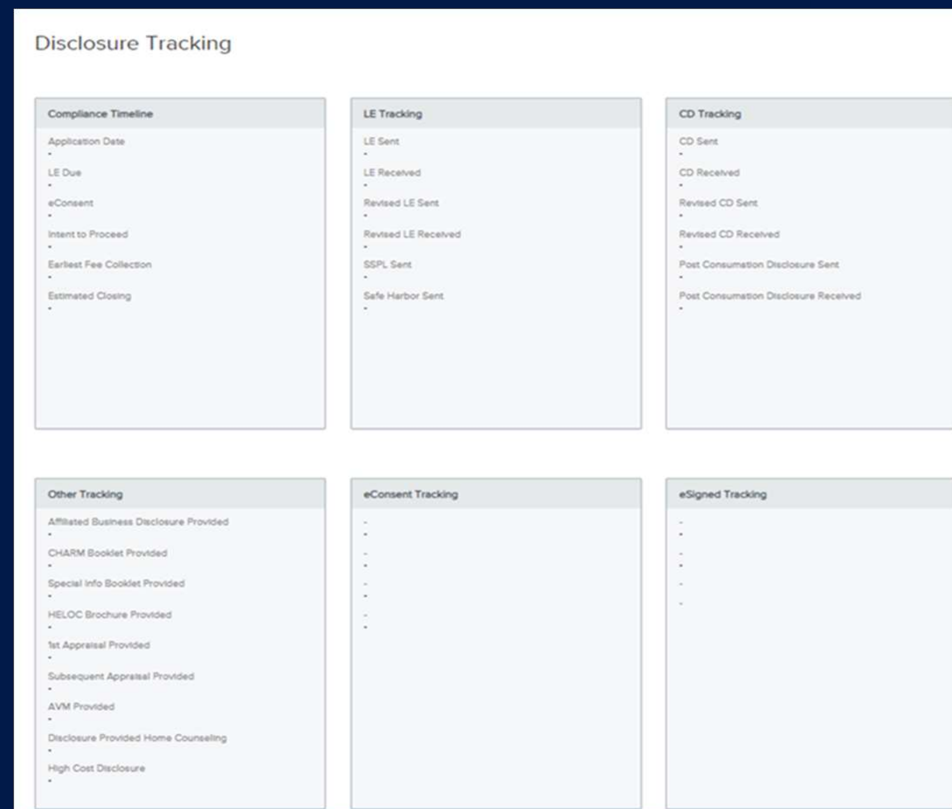
Please contact your assigned Amplify Loan Processor for CD delivery timelines.

*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.



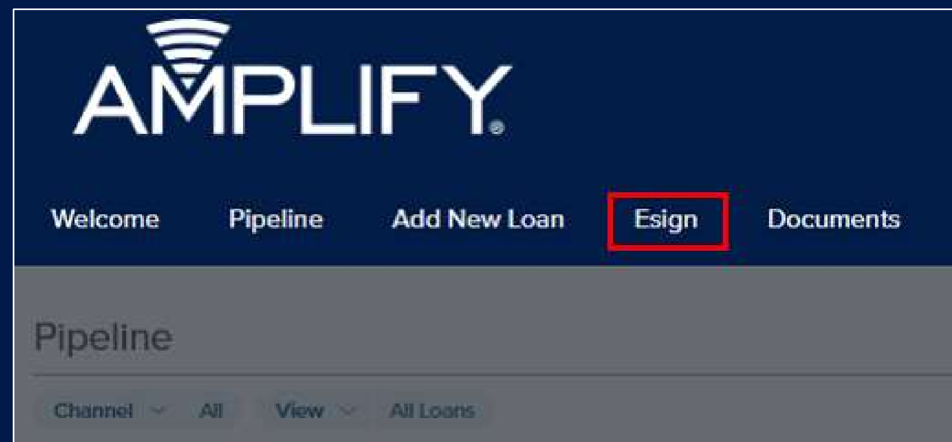
# ESIGNING THE LOAN APPLICATION

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.




AMPLIFY

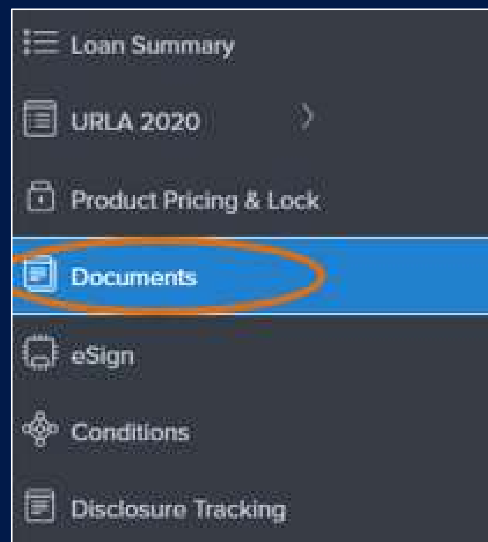
# VIEWING YOUR LOAN APPROVAL

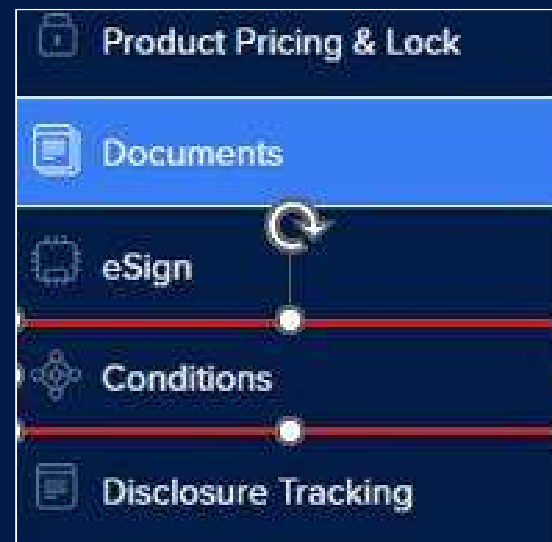
*Note:* *You can also view conditions via the Conditions tab in the lefthand menu.*

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.





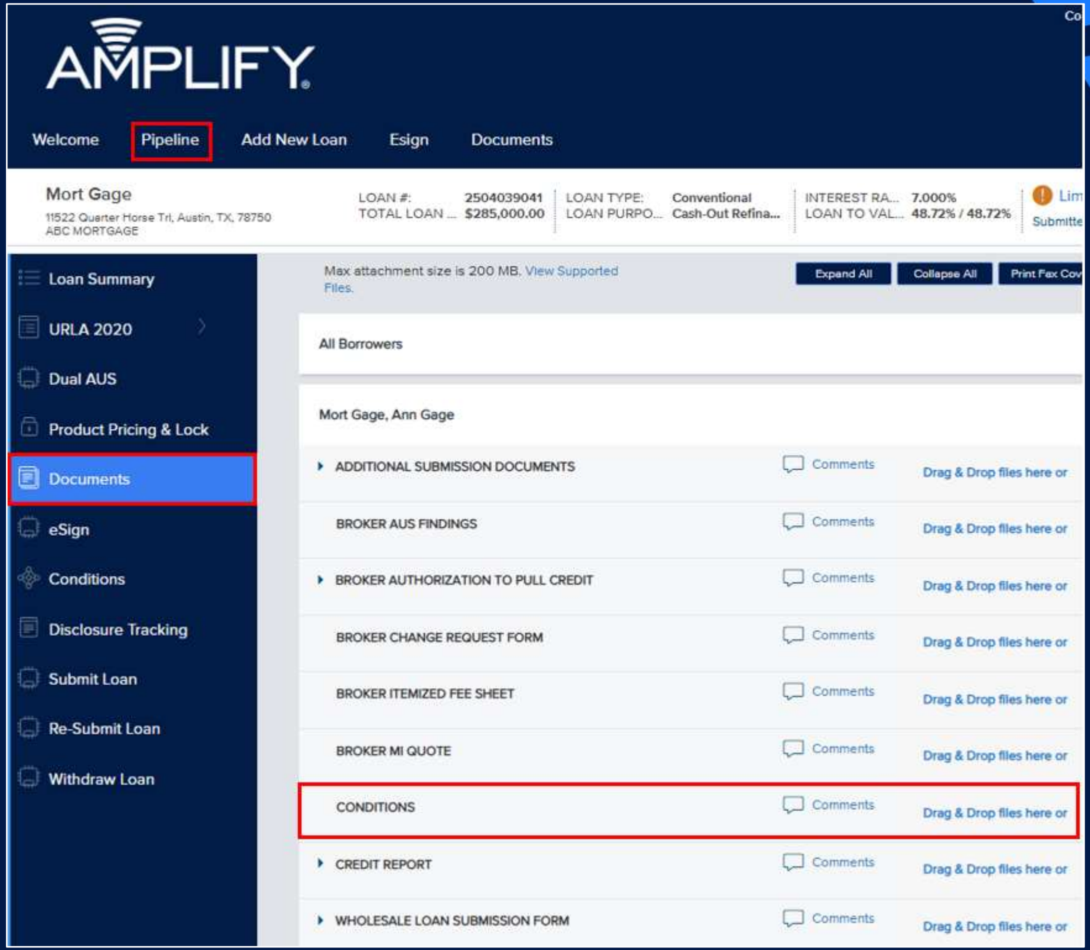
AMPLIFY

# CONDITIONS

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.




AMPLIFY

# CONDITIONS

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.*

AMPLIFY®

# 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 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.*

AMPLIFY®

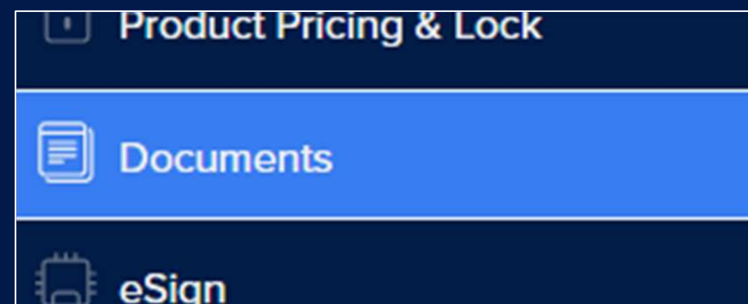
# POST-CLOSING

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.




AMPLIFY®

# CONTACTS

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

**Bob Almand**

- Sr. Account Executive – Real Estate Lending
- NMLS #1930196
- balmand@goamplify.com
- 512-848-5107 [m]

**Colby Kochwelp**

- Real Estate Operations Manager
- NMLS #1417347
- ckochwelp@goamplify.com
- 512-519-5429 [p]

**Dulce Torres**

- Production Assistant Team Lead
- NMLS #952553
- dtorres@goamplify.com
- 512-519-5442 [p]

**Adria Daniels**

- Post Production Operations Manager
- adaniels@goamplify.com
- 512-904-2428 [p]

**Yazmin Palacios**

- Vice President- Real Estate Operations
- NMLS #1138754
- ypalacios@goamplify.com
- 512-904-2473 [p] 512-554-8808

AMPLIFY®

THANK YOU | **Amplify Credit Union**