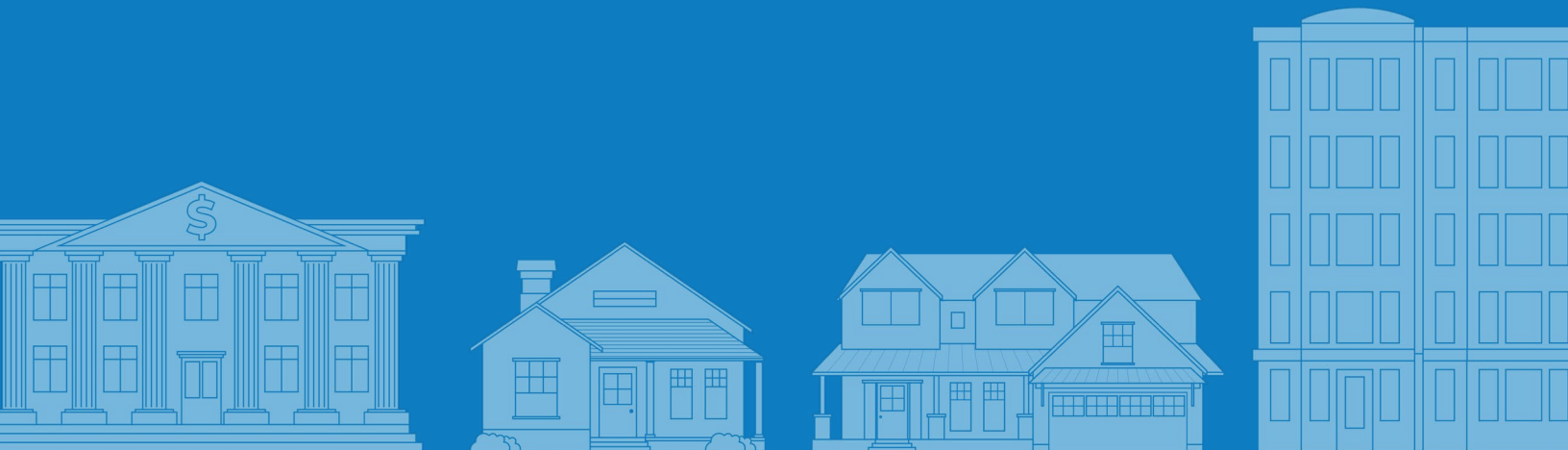


TPO CONNECT

BROKER PORTAL GUIDE



CONTENT

WELCOME	3
ACCESSING TPO	4
SUBMITTING A LOAN	5
Adding a New Loan	5
Ordering/Reissue Credit Report.....	7
Product & Pricing	9
Lock Details	14
Ordering DU	15
Uploading Documents	15
TPO Submission Form	16
Submitting the Loan.....	20
TPO CONNECT VISIBILITY	21
Loan Summary	21
Disclosure Tracking	21
Milestone Review.....	22
Accessing the Pipeline.....	23
Managing Conditions.....	25
Pricing & Products Scenarios.....	26
Manage Users	27
Ordering an Appraisal.....	29
Veri-Tax.....	30
Request DU Sponsorship	31
Helpful Links and Resources.....	32



WELCOME

INTRODUCTION TO TPO

Thank you for choosing IMPAC as your wholesale lending partner! We are excited to be partnered with you. Our commitment is to offer competitive products, along with a seamless loan process from submission to funding. Third Party Origination (TPO) Connect is a website that integrates directly to the Ellie Mae Encompass system.

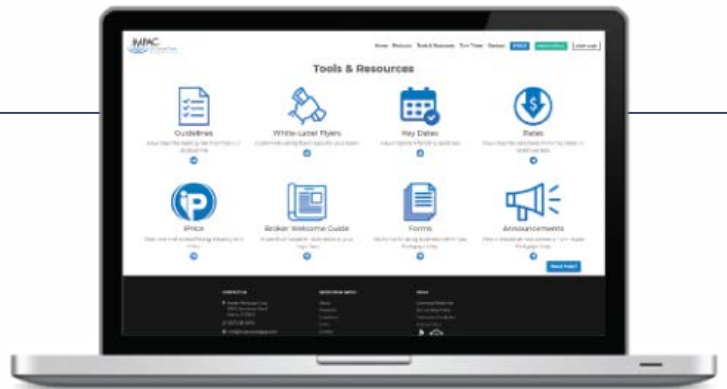
OBJECTIVES

The intent of this guide is to assist you with using Impac's TPO Portal when submitting loans as well as managing your pipeline. Our user friendly technology allows you to:

1. Submit loans & receive approvals 24/7
2. Access loan programs and information
3. Obtain real-time loan status
4. Upload conditions
5. View and manage your pipeline
6. View disclosures, uploaded conditions, appraisals, etc.

WEBSITE

Our Wholesale website allows easy access to our Tools & Resources center which includes our Guidelines, Rate Sheets, Forms and iPrice to help assist with loan submissions.

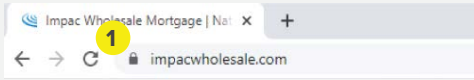


ACCESSING THE TPO

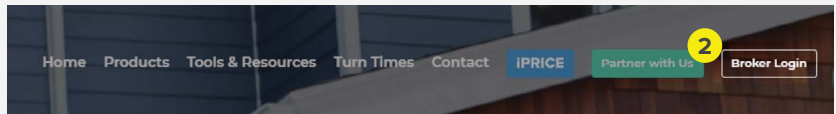
LOGGING INTO TPO CONNECT

IMPAC ID AND PASSWORD: You should have already received your **IMPAC ID** and **Password**. If you are an Impac approved partner, your company TPO Portal Admin will be responsible for adding and removing employees at the branch level. Credentials will be sent to the newly added employees once your Admin adds the user in TPO Connect.

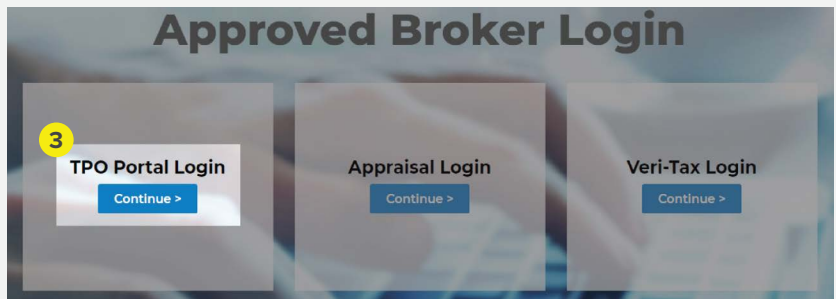
1. Utilizing Google Chrome, access our wholesale website: <http://impacwholesale.com>



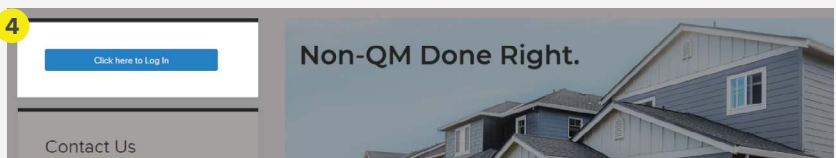
2. Click **Broker Login** located at the top right corner



3. Within the **TPO Portal Login** box, select Continue

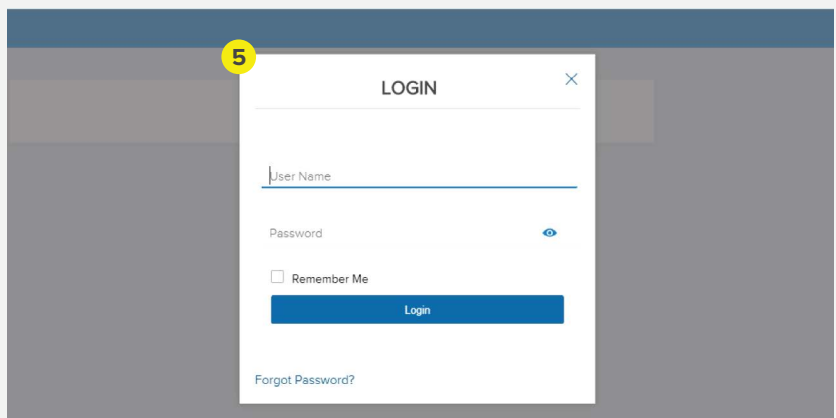


4. On the left side, select **Click here to Log In**



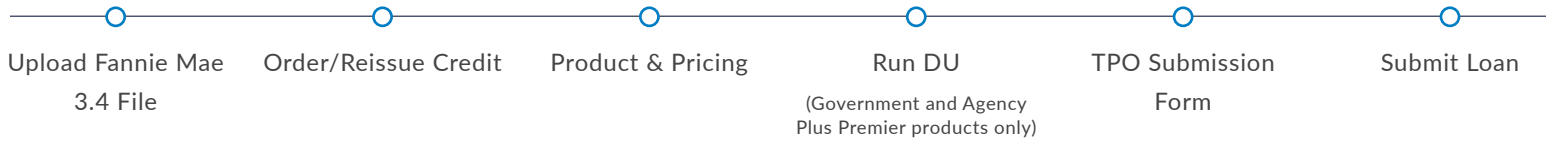
5. Enter your credentials when prompted to **Login**

If you are having issues or need assistance logging in, contact our **Client Administration Department** at **(888) 681-7982**.



SUBMITTING A LOAN

To submit a loan, you will need to follow these steps (discussed more in-depth in this packet)

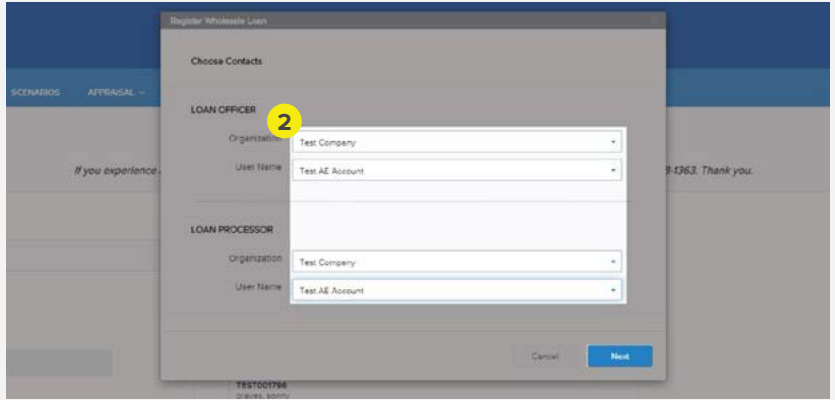


UPLOAD FANNIE MAE 3.4 FILE

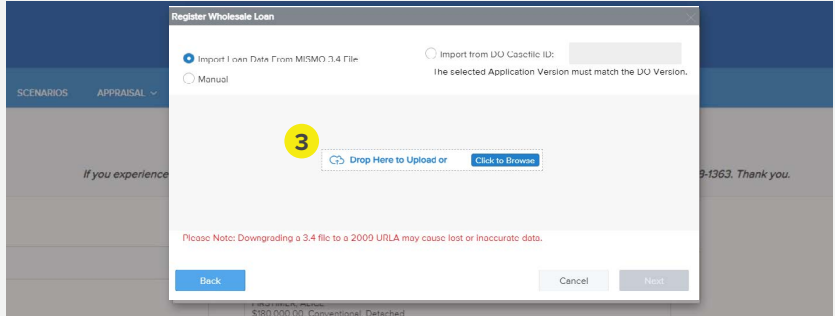
1. Click **Add a New Loan**



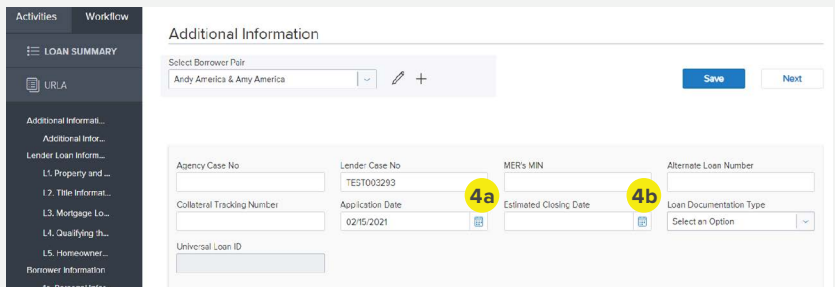
2. Choose your Contacts. Select the correct **Organization** to ensure accurate Account Executive Assignment. Click **Next** to proceed.



3. **Click and Drag** or **Browse** for your Fannie Mae 3.4 File. Click **Next** to import the data



4. Review loan information and enter the borrower's **Estimated Closing Date** and **Loan Documentation Type**.



5. Click **Next** to proceed through the rest of the loan application. Click **Save** to Register your loan. This will generate the **Loan Number** once saved.

Saving your loan does not mean submitting

1003 / Loan Information
NOTE: Application date must be within 24 hours of submission date.

Select Borrower Plan: [BANKING PROGRAM] [Go]

The income / assets of a person other than the Borrower will be used.
 The income / assets of the Borrower's spouse will not be used.

Save Next

Loan Number: TEST001847
Total Loan Amt: \$180,000.00

Loan Type: Conventional Purchase
Rate: 4.000%
LTV/CLTV: 72,000.00% / 72,000.00%

Wh 1st Started

Loan Number: TEST001847

! Error Messages

When a required field is not filled out properly, or there is conflicting data, an error message will appear

Missing Required Fields

FIELD ID	REQUIRED FIELD NAME	FORM	FIELD
1041	Property Type	Lender Loan Information	Select an Option

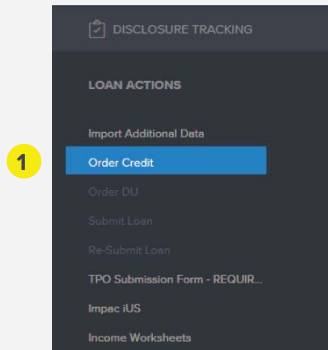
- Error reasons will be displayed under the **Description** field
- You can either **Review the Loan** or choose/enter the **correct information** utilizing the drop down arrows
- Once you cured the error, click **Update**



ORDER/REISSUE CREDIT

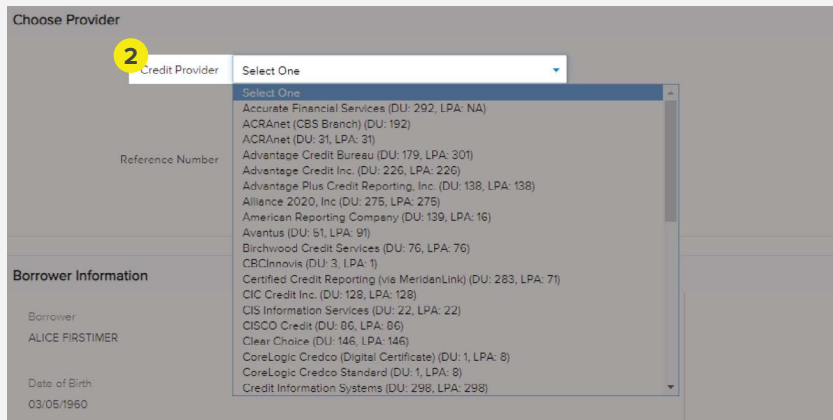
Once the loan is saved, you must Order/Reissue Credit to be able to price out the loan.

1. Click **Order Credit** in the left hand menu tab under Disclosure Tracking

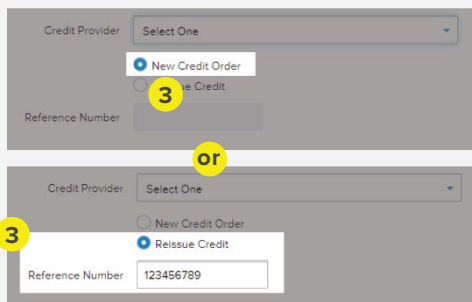


2. Select the **Credit Provider** from the list provided.

If the Credit Provider is not displayed please contact cst@impacmail.com or call **(866) 888-1363**



3. Select either **New Credit Order** or **Reissue Credit**



Select **New Credit Order** to pull a brand new report

Select **Reissue Credit** to pull a previously pulled report using the report's **Reference Number**

Upload Fannie Mae
3.4 File

Order/Reissue Credit

Product & Pricing

Run DU
(Government and Agency
Plus Premier products only)

TPO Submission
Form

Submit Loan

4. Enter your Credit Provider **Login Credentials** and click **Order Credit** to complete the order.

Tip: Click **Save Login Information** for the portal to remember your credentials

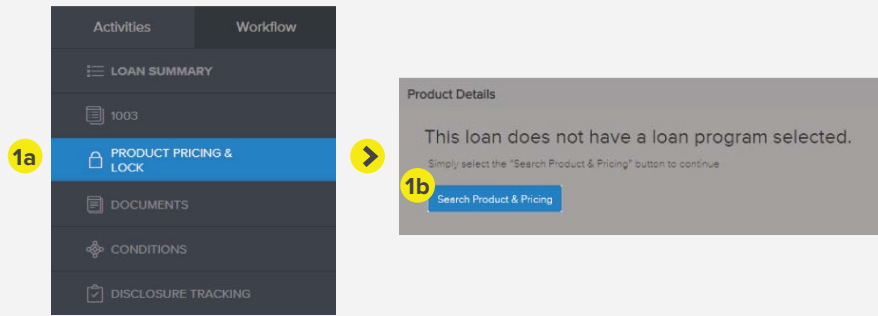
5. **If loan has separate borrowers, credit must be ordered separately.** Click **Select Borrower Pair** to toggle between borrowers being ordered. Choose the borrower you are ordering the report for.

- If a loan has more than one 1003 or the borrowers are not married, credit must be ordered separately.

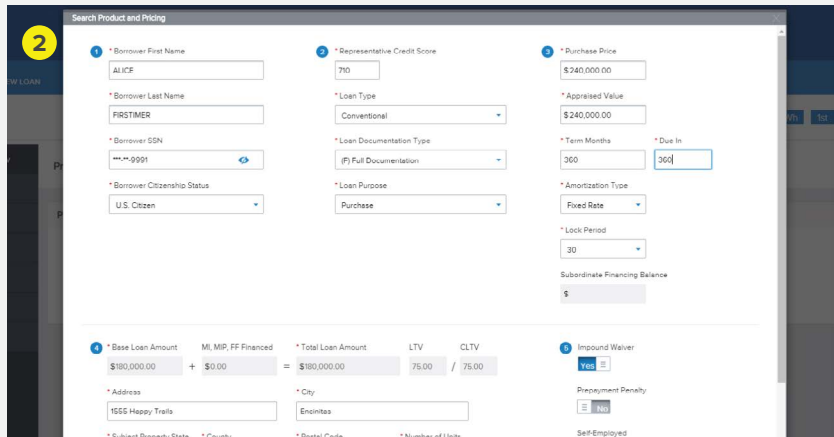


PRODUCT & PRICING

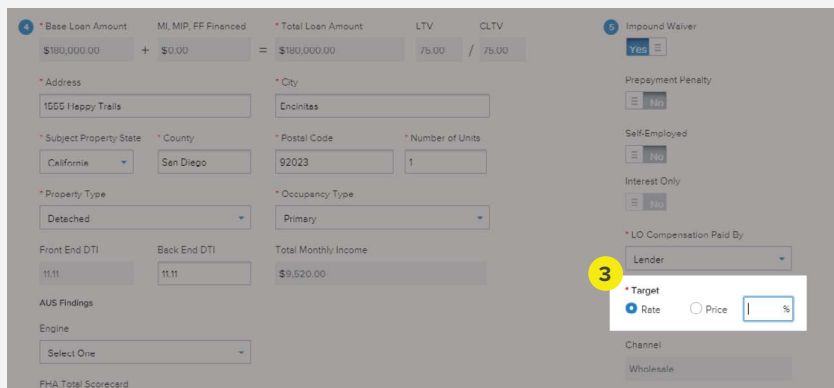
- In the left menu tab, select **Product Pricing & Lock** to register the loan. Select **Search Product & Pricing** to open the pricing engine.



- Complete all fields notated with an asterisk (*) within Section 1 - 5

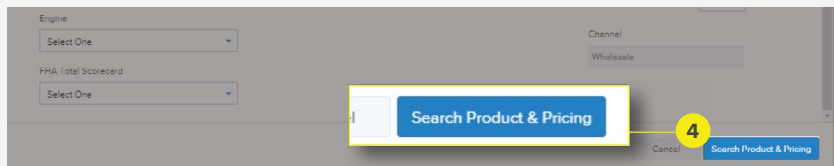


- Under the **Target** field in Section 5, you must put in either a rate or price.



- Select **Search Product & Pricing** when completed.

*The button will not appear until all required fields are inputted



Upload Fannie Mae
3.4 File

Order/Reissue Credit




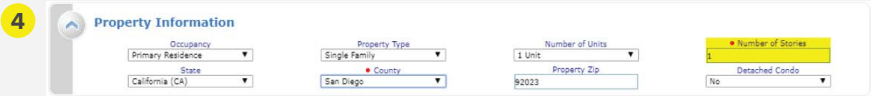
Product & Pricing

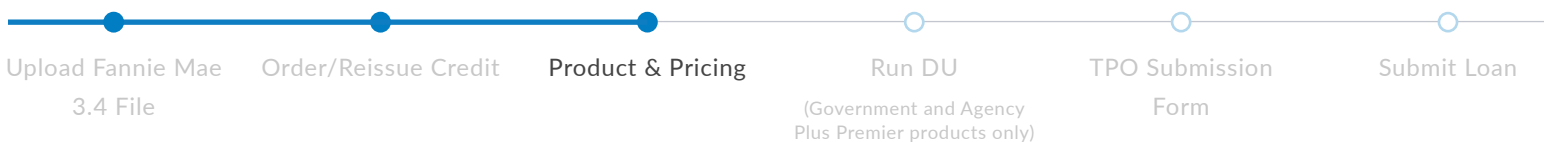
Run DU
(Government and Agency
Plus Premier products only)

TPO Submission
Form

Submit Loan

Optimal Blue (OB) should launch. Most of the fields will be pre-populated based on what was imported from the Fannie Mae 3.4 file and the previous screen. Ensure all fields are notated with an asterisk (*) are completed. Commonly missed fields are highlighted

<p>1. Confirm Lien Information. Ensure the First Lien Amt. matches the loan amount.</p>	
<p>2. Confirm Loan Information is accurate</p>	 <ul style="list-style-type: none"> Select if Lender Fees should be included in pricing. Select Lender Paid or Borrower Paid compensation. Will Cash Out be used for reserves? (Cash out for reserves is not allowed for premier products)
<p>3. Confirm Borrower Information is accurate</p>	 <ul style="list-style-type: none"> Enter Borrower's middle FICO. Input Mortgage History X30 for the last 12 months by using 0 or 1 (24 months for premier). Confirm # of Financed Properties including subject as 1 <p style="text-align: center;">INVESTOR</p> <p><i>Investor products must have the following</i></p> <ul style="list-style-type: none"> Income Documentation: None Asset Documentation: Verified Employment Documentation: None
<p>4. Confirm Property Information is accurate</p>	



5. Enter **First Lien Search Criteria**

Confirm the following:

- **Loan Type:** Conforming = Conforming Loans, NonConforming = Non-QM products
- **ARM Fixed Term:** Impac does not offer a 3 year ARM
- **Product Types:** Standard, Expanded Guidelines must be checked for NQM Loans
- **Automated U/W System:** LP, DU, or Manual for Non-QM

INVESTOR

Investor products only

- Choose **Prepayment Penalty**

6. When **Expanded Guidelines** is selected, an additional section will appear. Confirm **Expanded Guidelines Eligibility and Pricing**.

- Select the correct **Income Verification Type:**

BANK STATEMENT

Business Bank Stmt.

INVESTOR

Investor DSCR

AGENCY PLUS

Full Doc

ASSET QUALIFICATION

Asset Related

Upload Fannie Mae
3.4 File

Order/Reissue Credit

Product & Pricing

Run DU
(Government and Agency
Plus Premier products only)

TPO Submission
Form

Submit Loan

6. Cont'd

JUMBO

First Lien Search Criteria

Loan Type: Conforming NonConforming FHA VA USDA

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr 40 Yr Max: 3

Amortization Type(s): Fixed ARM

ARM Fixed Term(s): 3 Yr 5 Yr 7 Yr 10 Yr Max: 3

Product Type(s): All Standard Affordable Hero/Champion HFA/Bond
 HUD Specialty Reno/Rehab Student Ln CO Refi USDA Streamline Expanded Guidelines

Confirm the following:

- **Jumbo Loan Type:** Non-Conforming
- **Product Type:** Standard
- **Automated U/W System:** Manual

VA

First Lien Search Criteria

Loan Type: Conforming NonConforming FHA VA USDA

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr 40 Yr Max: 3

Amortization Type(s): Fixed ARM

ARM Fixed Term(s): 3 Yr 5 Yr 7 Yr 10 Yr Max: 3

Product Type(s): All Standard Affordable Hero/Champion HFA/Bond
 HUD Specialty Reno/Rehab Student Ln CO Refi USDA Streamline Expanded Guidelines

Desired Price: Desired Rate: Desired Lock Period: Interest Only:

Confirm the following:

- **Loan Type:** VA
- **Product Type:** Standard
- **Automated U/W System:** DU or LP

7. Click **Submit** to run the pricing. Optimal Blue will provide results based on your data input

Eligibility and Pricing (Not Evaluated for other P

Mtg Lates x60 (12 Mos)

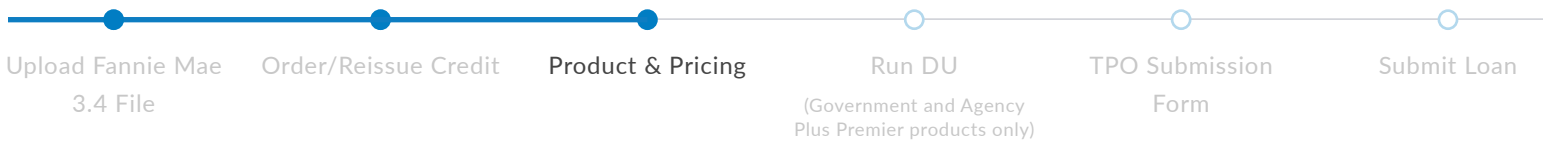
Mtg Lates x60 (13-24 Mos)

Bankruptcy Type

Housing Event Seasoning

Submit

Submit 7





Ineligible Products are highlighted in **RED**

- To see why the loan is ineligible for a certain product, click on **Show**
- To revise your search:
 - Edit the information under **Re-Submit Option** and click **Re-Submit**
 - OR click **Revise Search** to go back to the previous screen



Eligible Products are highlighted in **GREEN**

Links	Eligible Product	Rate	Price	Lock	Lender Compensation(\$)	Lender Compensation(%)	P&I	Detail
<input type="checkbox"/>	Impac - Wholesale - NQM Agency Plus 5/1 LIBOR ARM Premier - EG (IAS1APPR)	5.500	101.500	30	\$0	.000	\$1,022	Show
<input type="checkbox"/>	Impac - Wholesale - NQM Agency Plus 5/1 LIBOR ARM - EG (IAS1AP)	5.500	101.250	30	\$0	.000	\$1,022	Show
<input type="checkbox"/>	Impac - Wholesale - NQM Agency Plus Fixed Rate 30 Yr Premier - EG (IF30APPR)	5.500	101.125	30	\$0	.000	\$1,022	Show
<input type="checkbox"/>	Impac - Wholesale - NQM Agency Plus 30 Yr Fixed Rate - EG (IF30AP)	5.500	100.875	30	\$0	.000	\$1,022	Show

Rate	Price	Lock	Lender Compensation(%)	Lender Compensation(\$)	Lender Credit(%)	P&I	Select
4.250	99.000	30	.000	\$0	1.000% (\$1800)	\$885	<input type="checkbox"/>
4.375	99.250	30	.000	\$0	0.750% (\$1350)	\$899	<input type="checkbox"/>
4.500	99.500	30	.000	\$0	0.500% (\$900)	\$912	<input type="checkbox"/>
4.625	99.750	30	.000	\$0	0.250% (\$450)	\$925	<input type="checkbox"/>
4.750	100.000	30	.000	\$0	0.000% (-\$0)	\$939	<input type="checkbox"/>
4.875	100.250	30	.000	\$0	-0.250% (-\$450)	\$953	<input type="checkbox"/>
4.990	100.500	30	.000	\$0	-0.500% (-\$900)	\$965	<input type="checkbox"/>
5.125	100.750	30	.000	\$0	-0.750% (-\$1350)	\$980	<input type="checkbox"/>
5.250	101.000	30	.000	\$0	-1.000% (-\$1800)	\$994	<input type="checkbox"/>
5.375	101.250	30	.000	\$0	-1.250% (-\$2250)	\$1008	<input type="checkbox"/>
5.500	101.500	30	.000	\$0	-1.500% (-\$2700)	\$1022	<input checked="" type="checkbox"/>
5.625	101.750	30	.000	\$0	-1.750% (-\$3150)	\$1036	<input type="checkbox"/>
5.750	102.000	30	.000	\$0	-2.000% (-\$3600)	\$1050	<input type="checkbox"/>

Selecting the blue box does not lock the loan

- Click **Show** to view pricing
- Once pricing is displayed, click the **Blue Box** under **Select** for the Pricing and Rate

Upload Fannie Mae
3.4 File

Order/Reissue Credit

Product & Pricing

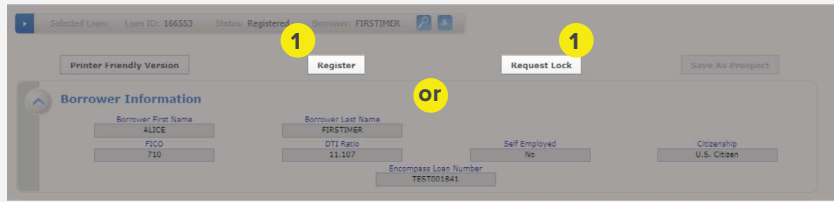
Run DU
(Government and Agency
Plus Premier products only)

TPO Submission
Form

Submit Loan

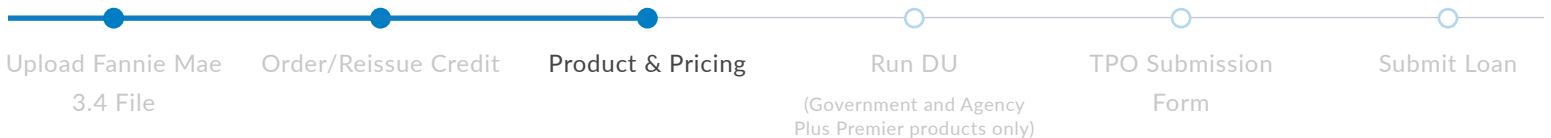
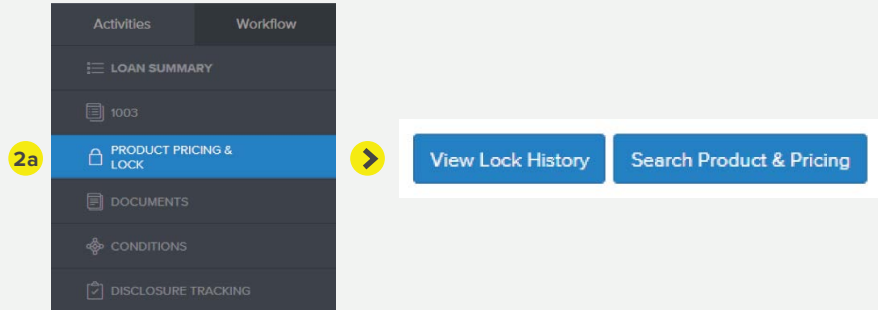
1. **Register** or **Lock** your loan by clicking the respective button at the top

Locking your loan does not mean submitting



- Loans must be registered prior to locking. Once you register or lock your product and pricing, a confirmation pop-up will appear. Click **Close**.

2. To review lock details, select **Product Pricing & Lock** in the left menu tab. Click **View Lock History** to review and/or request changes.

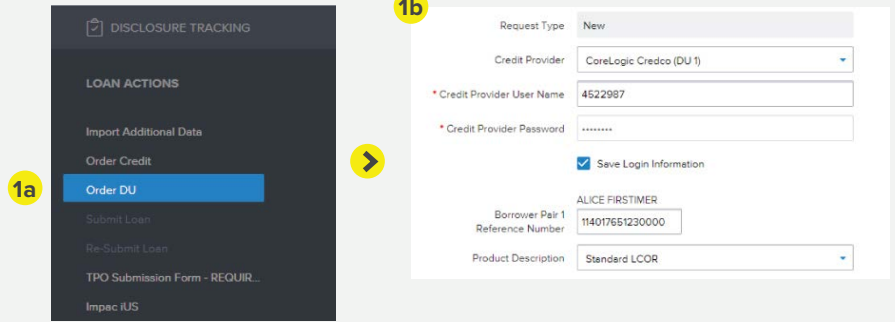


ORDERING DESKTOP UNDERWRITER

This step is required only for Government, Conforming, and Agency Plus Premier Products

1. Click **Order DU** under the **Disclosure Tracking** menu tab. Input the necessary information

*The **Order DU** button will be highlighted once Product and Pricing is completed

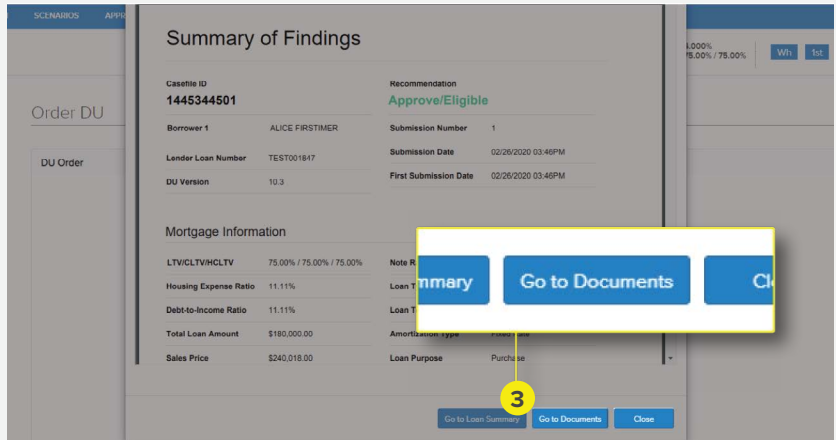


- Request **New** or **Reissued** in **Request Type**
- Select your **Credit Provider**
- Input your **DU Credentials** (May differ from your credit provider credentials)

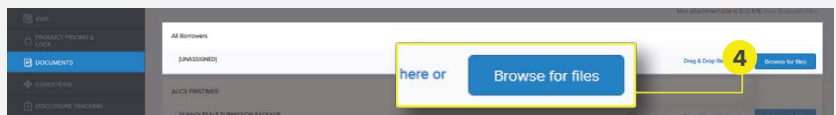
2. Select the **Order DU** to request Automated Desktop System (AUS)



3. A pop-up window will appear confirming the order. Click on **Go to Documents** or **Close**



4. Upload documents (Drag and Drop or Browse) applicable to initial submission package as well as conditions to the **Unassigned Folder**



- Upload documents in the **UNASSIGNED FOLDER ONLY!** DO NOT USE ANY OTHER FOLDER!
- To access this page, click **Documents** in the left menu tab

Upload Fannie Mae
3.4 File

Order/Reissue Credit

Product & Pricing

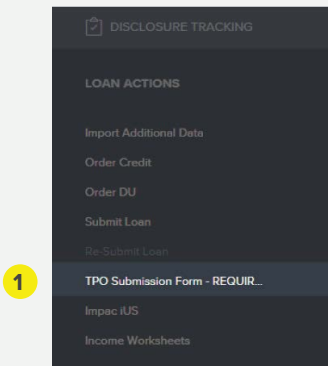
Run DU
(Government and Agency
Plus Premier products only)

TPO Submission
Form

Submit Loan

TPO SUBMISSION FORM

1. On the left menu tab, select **TPO Submission Form - REQUIRED** under the **Disclosure Tracking** tab



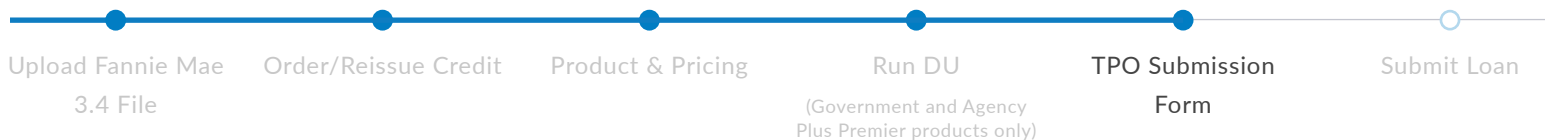
2. Review the loan information under **Submission Checklist**

A screenshot of a 'Submission Checklist' form. It contains two columns of input fields. The left column includes: Loan Number (TEST001847), Product Type (Conventional), Term (360), Arm Type (empty), Loan Purpose (Purchase), Loan Amount (\$ 180000.00), and Property Type (-Select-). The right column includes: Borrower Last Name (FIRSTIMER), Product Code (IF30APR-Agency Plus Premier), Interest Rate (4.000 %), Interest Only (radio button), Occupancy Type (Primary/Residence), and Close of Escrow Date (3/27/2020).

3. Complete fields under **Broker Compensation**

A screenshot of a 'Broker Compensation' form. It features several input fields and radio buttons. The first section has a radio button for 'Lender Paid Comp' (selected) and another for 'Borrower Paid Comp'. The 'Borrower Paid Comp' section has fields for percentage and flat fee, followed by an equals sign and a total BPC field. Below this are three more sections: 'Lock Lender Fees to Rate?' with 'Yes' and 'No' radio buttons, 'Are you charging a Broker Processing fee?' with 'Yes' and 'No' radio buttons, and 'What is your credit report fee?' with a dollar sign and an input field.

- Select **Lender Paid Comp** or **Borrower Paid Comp**
 - If **Borrower Paid Comp**: Enter % and Flat Fee Amount
- If **Lock Lender Fees to Rate** is marked Yes, the underwriting fee will not be disclosed
- If you **Are charging a Broker Processing Fee**, then:
 - Select either **Internal Processing Fee** or **3rd party Processing Fee**
 - 3rd Party Processor must hold a separate NMLS license
 - Invoice for 3rd Party Processing Fee must be received in order to submit to underwriting
 - Enter the **Processing Fee** being charged



bank statement

This section is for **Bank Statement Program** ONLY. Proceed to the next page if your loan does not apply.

1. Select **What type of bank statements are being used?**

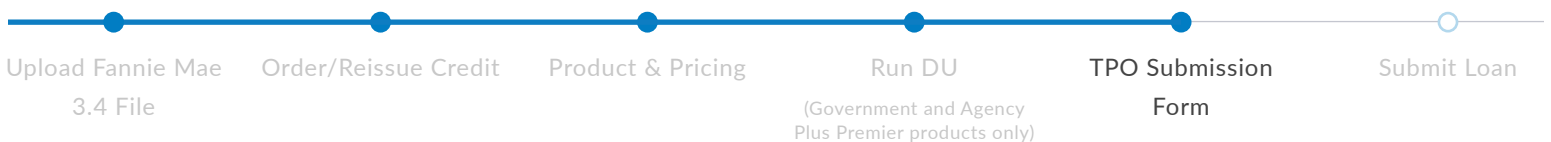
- If **Business/Co-Mingled** is marked yes, enter the **Proposed Expense Factor**
 - Submission checklist will default at 50%. If using a different expense factor, indicate the correct amount (an expense factor lower than 50% will need to be supported with an expense factor letter.)

2. Enter the **Nature of the Self-Employment Business**

- Be as descriptive as possible in regards to the nature of the business
 - Example: Borrower is a real estate appraiser with a home office

3. **Is any debt on credit reporting being excluded due to business making most recent months payment?**
If Yes, provide explanation

4. **Will Cashout be used for reserves?**
*This is not applicable to Bank Statement Premier



INVESTOR

This section is for **Investor Program** ONLY. Proceed to the next section if your loan does not apply.

1. Is there currently a rental agreement in place?

If yes, indicate the Rental Amount

1

Investor Programs

Is there currently a rental agreement in place? Yes No Rental Amount \$

Will the property be vesting in an LLC? Yes No

2. Will the property be vesting in an LLC?

If yes, the Article of Organization and Operating Agreement (along with any amendments or modifications to the Agreement) will be required

2

Investor Programs

Is there currently a rental agreement in place? Yes No Rental Amount \$

Will the property be vesting in an LLC? Yes No

FHA

This section is for **FHA Program** ONLY. Proceed to the next page if your loan does not apply.

1. Is there an FHA case number assigned from a different lender already?

If yes, enter the **FHA Case Number**

1

FHA Programs

Is there an FHA case number assigned from different lender already? Yes No Case number :

Upload Fannie Mae
3.4 File

Order/Reissue Credit

Product & Pricing

Run DU
(Government and Agency
Plus Premier products only)

TPO Submission
Form

Submit Loan

1. Complete the following questions

1 Impound/Escrowed? Yes No

Will gifted funds be used for funds to close? Yes No

Are you using transferred appraisal? Yes No

- NQM Loans may be locked at submission for a minimum of 45 days
- If **Impounds/Escrowed** is marked yes, confirm property taxes and home owner's insurance were entered in 1003
- If gift funds will be used for funds to close, the **gift funds letter** will be required
- If you are using a transferred appraisal, provide **Appraisal Management Company's (AMC)** info and/or copy of the **completed appraisal**

2. Confirm the contact information

2

Loan Officer Name	<input type="text" value="Test Name"/>	Loan Officer E-Mail	<input type="text" value="TestName@impacmail.com"/>
Loan Processor's Name	<input type="text" value="Test Name"/>	Loan Processor's E-Mail	<input type="text" value="TestName@impacmail.com"/>
Additional Broker Name	<input type="text"/>	Additional Broker E-Mail	<input type="text"/>
Borrower Email	<input type="text"/>	Co-Borrower Email	<input type="text"/>

3. Click **Save** to go back. Click **Send** to finalize

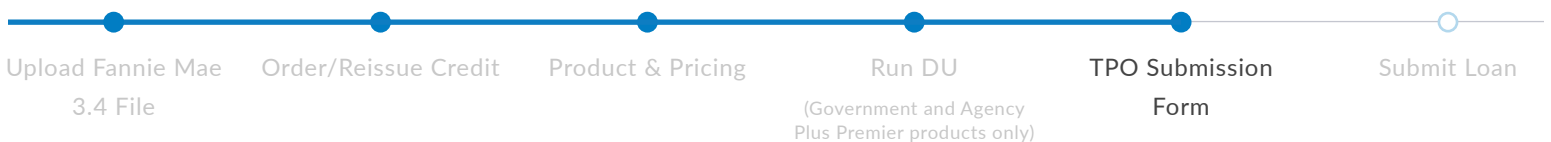
3

Required Documents to Disclose

- 1) 1003, signed by Borrowers and Loan Officer w/ NMLS
- 2) 1003 - Demographic Addendum
- 3) Broker Fee Sheet

Required Documents to Submit Loan to Underwriting

- 1) Credit Authorization
- 2) Purchase Contract (Purchase Only)
- 3) Anti-Steering Disclosure (Lender Paid Compensation Only)
- 4) 2 months bank statements (for cash-to-close and/or reserves)
- 5) Credit Report (under 90 days)
- 6) Salaried - Current Paystubs & W2's (per AUS)
- 7) DU (approve/ineligible or refer)
- 8) Previous 2 years tax returns
- 9) Retired = SS/Fixed Income Award letters, 1099, verified deposits

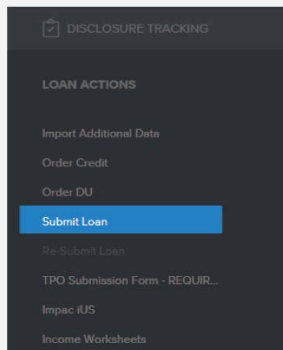


SUBMITTING A LOAN

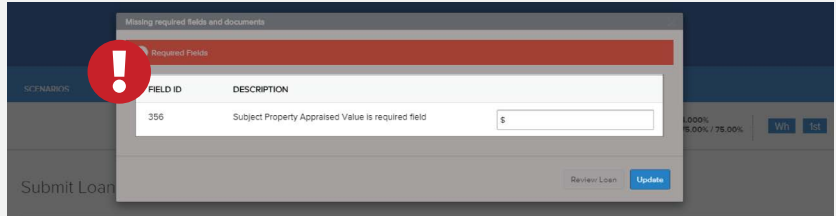
1. On the left menu tab, select **Submit Loan** under the **Disclosure Tracking** menu tab.

*This button will only highlight after all required steps have been completed

1

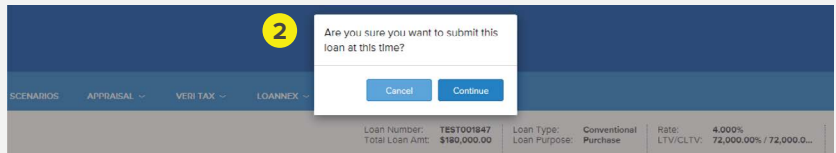


An error message will appear for missing or incomplete required information



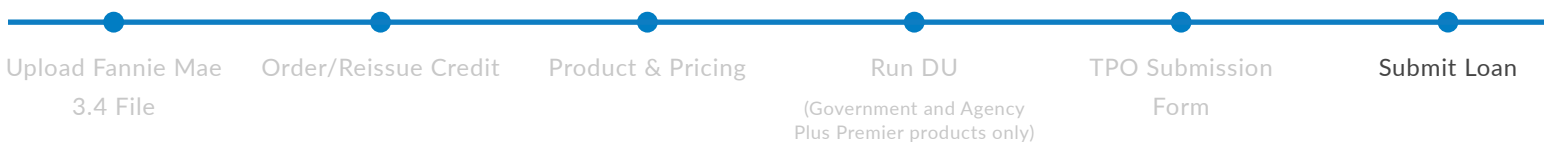
2. Select **Continue** to proceed with the loan submission

2



CONGRATULATIONS!

You have successfully submitted a loan



TPO CONNECT VISIBILITY

LOAN SUMMARY

Within the left menu navigation, select **Loan Summary** to view loan highlights

\$180,000.00
72,000.00% / 72,000.00%

Base Loan Amount: \$180,000.00 | MIP, FF, MIP Financed: \$0.00
Sub. Financing: \$0.00

Not Locked 4.000%
Search Product and Pricing

Amortization Type: Fixed Rate | Amortization Term: 360
Loan Program: IF30APFR

1555 Happy Trails, Encinitas, CA 92023
Primary 1 unit Detached

Estimated Value: \$240,000 | Appraised Value: \$250

Decision FICO 710
Credit Ordered 02/26/2020

02/26/2020

Conditions	
Open	0
Ready for Review	0
Show Details	

AUS
DU: Approve Eligible

Down Payment	P.S.I.
\$60,000	\$859.35
Reserve	DTI
\$40,704.00	11.107%/11.107%

Borrower	Experian/TransUnion/Equifax
ALICE FIRSTIMER	703 710 715

DISCLOSURE TRACKING

Within the left menu navigation, select **Disclosure Tracking** to review important dates

Compliance Timeline

- Application Date
- LE Due
- eConsent
- Intent to Proceed
- Earliest Fee Collection
- Estimated Closing: 03/27/2020

LE Tracking

- LE Sent
- LE Received
- Revised LE Sent
- Revised LE Received
- SSPL Sent
- Sale 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

- ALICE FIRSTIMER

eSigned Tracking

- ALICE FIRSTIMER

MILESTONE REVIEW

To view the different milestones around the loan, click on the **envelope** located next to the loan information

Loan Number: TEST001847 Loan Type: Conventional Rate: 4.000%
Total Loan Amt: \$180,000.00 Loan Purpose: Purchase LTV/CLTV: 72,000.00% / 72,000.0... Wh 1st Started

Loan Messages

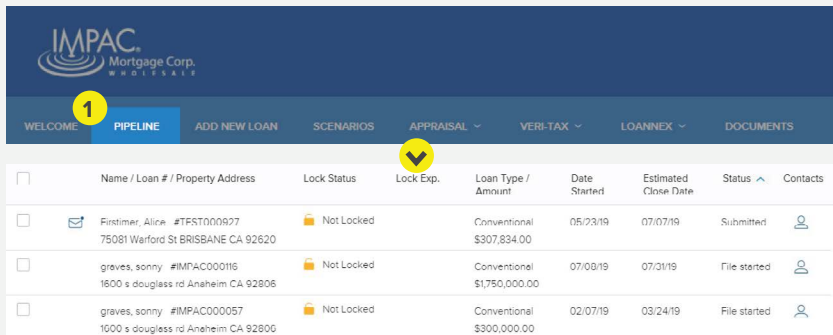
ALICE FIRSTIMER
#EST001847

Your CD has been completed Your CD has been completed	10/24/2019
Your Conditions have been submitted for CTC An e-mail has been sent to the LO and Proc on this loan with details about your updated approval and items needed for your CTC. Please see the 'Documents & Conditions' section of this loan for a complete updated list of items cleared and items outstanding for CTC.	10/21/2019
Your loan has been submitted to Underwriting An e-mail has been sent to the LO and Processor of record indicating the loan has been sent to Underwriting for review.	09/20/2019
Intent to Proceed Notification	09/19/2019
Your LE has been completed Your LE has been completed	09/19/2019

Close Print

ACCESSING THE PIPELINE

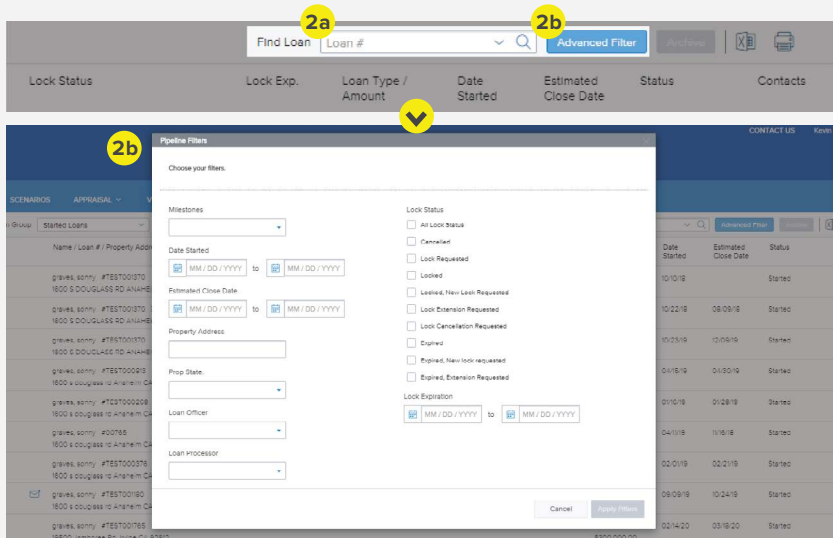
1. Select **Pipeline** in the top bar navigation to access loans in the pipeline



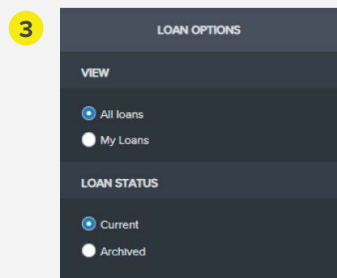
- Click on **Status** at the top to sort through loan status (approved, file started, Docs Out, etc.)

- 2a. To find a specific loan, enter the **Loan Number** of **Borrowers Name** in the search function.

- 2b. **Advanced Filter** provides additional options to search if necessary.



3. To adjust the pipeline view, select the applicable options under **Loan Options** in the left menu navigation.



- All Loans:** View all active loans
- My Loans:** View all loans assigned the user
- Current:** View all active loans
- Archived:** View all archived loans in the pipeline (more info in next step)

- 4a. To archive a loan, select the loan you want to archive (click on the check box next to the loan)

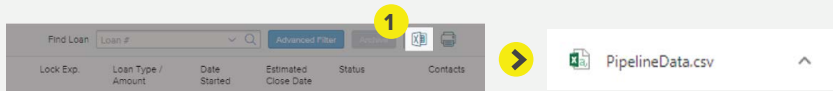
- 4b. After selecting the loan, click on **Archive**



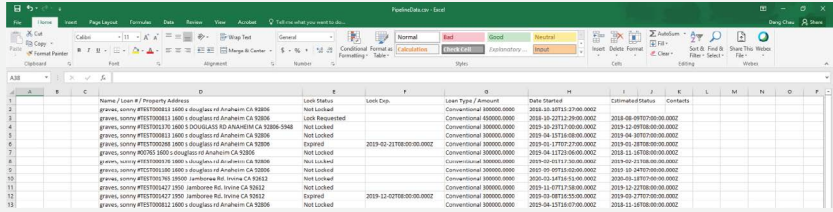


To export the Pipeline View to Excel:

1. Select the **Excel Icon** next to the search function. This will download a CSV file titled **Pipeline Data**.

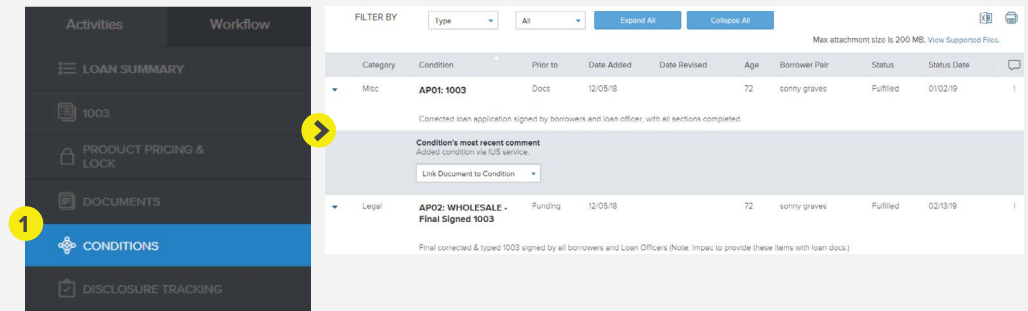


2. Save the file to your computer and open in Microsoft Excel



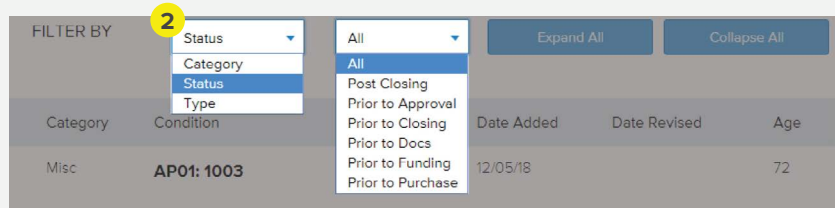
MANAGING CONDITIONS

1. Select **Conditions** in the left menu navigation to view the list of underwriting conditions



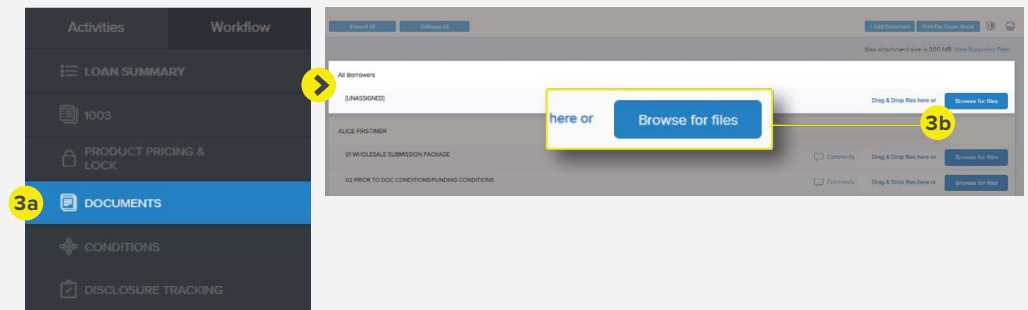
- You can also **Export to Excel** or **Print** using the two icon on the top right

2. Use the two **Dropdown Menus** to filter through conditions



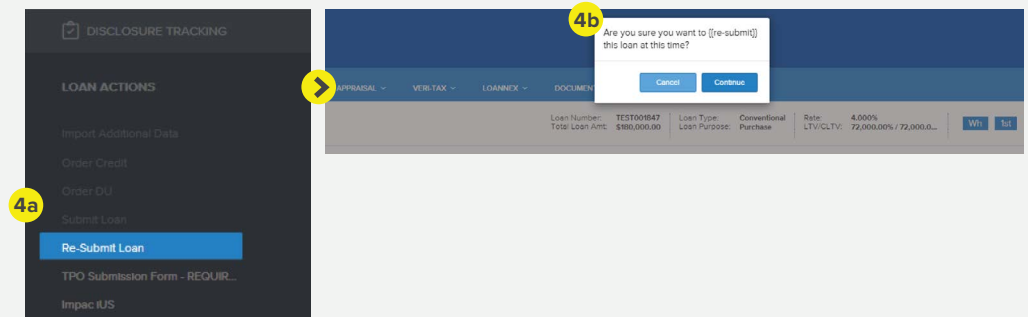
To Upload Documents for Conditions:

- 3a. To upload documents for conditions, select **Documents** in the left menu navigation.
- 3b. Upload documents (Drag and Drop or Browse) to the **Unassigned Folder ONLY**



- Upload documents in the **UNASSIGNED FOLDER ONLY!** DO NOT USE ANY OTHER FOLDER!
- To access this page, click **Documents** in the left menu tab

- 4a. Once documents have been uploaded, click **Re-Submit Loan** on the left menu navigation conditions.



- 4b. Confirm by clicking **Continue**

PRODUCT & PRICING SCENARIOS

1. To perform product and pricing scenarios, select **Scenarios** on the top navigation bar.



2. Optimal Blue will launch. Complete all fields notated with an asterisk (*).

See **Product & Pricing: Optimal Blue** beginning on **Page 10** to view more in-depth instructions to filling out the fields.

OB Scenario

Selected Loan: Loan ID: 166949 Status: PreProspect Borrower: N/A

Lien Information

- * First Lien Amt: 0
- * Second Lien Amt: 0
- * HFI/DC Lien Amt: 0
- * HFI/DC Drawn Amt: 0

Loan Information

- * Price/Estimated Value: 0
- * Appraisal Amount: 0
- Loan Purpose: Purchase
- * Cash-Out Amount: 0
- * LTV: 0
- * HCLTV (Like Amt): 0
- * HCLTV (Drawn Amt): 0
- Wave Escrows: No
- * Include Fees in Pricing: -- None Selected --
- * Include Compensation in Pricing: -- None Selected --
- CIO as Reserves: No

Borrower Information

- Borrower First Name: [Field]
- Borrower Last Name: [Field]
- * FICO: 0
- # of Financed Properties: [Field]
- Income Documentation: Verified
- Asset Documentation: Verified
- Employment Documentation: Verified
- DYI Ratio: [Field]
- Citizenship: U.S. Citizen
- First Time Home Buyer: No
- Self Employed: No
- Non-Occupant Co-borrower: No

Property Information

- Occupancy: Primary Residence
- Property Type: Single Family
- Number of Units: 1 Unit
- * Number of Stories: 1
- State: Alabama (AL)
- * Country: -- None Selected --
- Property Zip: [Field]
- Detached Condo: No

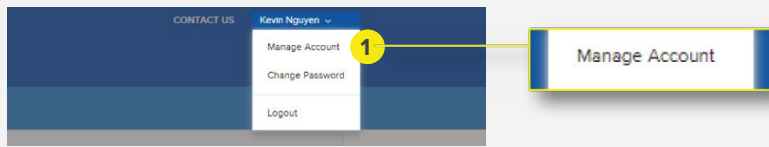
First Lien Search Criteria

- Loan Type(s): Conforming Non-Conforming FHA VA USDA **Max: 3**
- Loan Term(s): 30 yr 25 yr 20 yr 15 yr 10 yr 40 yr **Max: 3**
- Amortization Type(s): Fixed ARM
- ARM Fixed Term(s): 3 yr 5 yr 7 yr 10 yr **Max: 3**
- Product Type(s): All Standard Affordable Hero/Champion HFA/Bond HUD Specialty Home/Relax Student Lst CO Refi USDA Streamline Expanded Guidelines

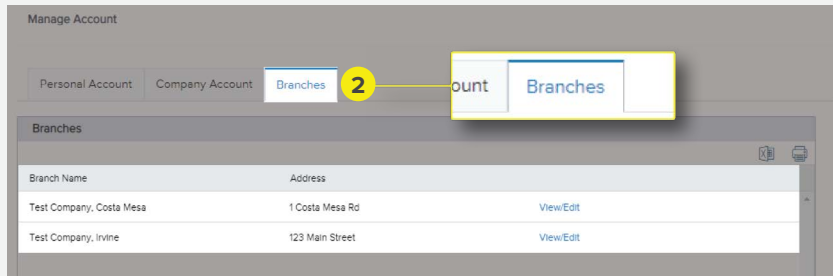
MANAGING USERS

Each company will have an assigned **Administrator User** assigned who is able to add, remove, or modify users.

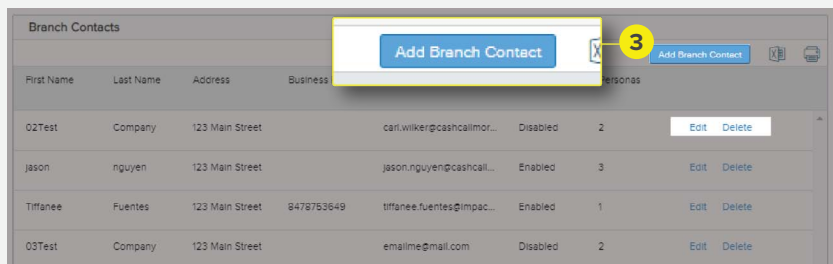
- Once logged in, click on the drop down menu beside your name and select **Manage Account**



- Select **Branches** on the secondary navigation bar. Select the **View/Edit** button within the branch you wish to view

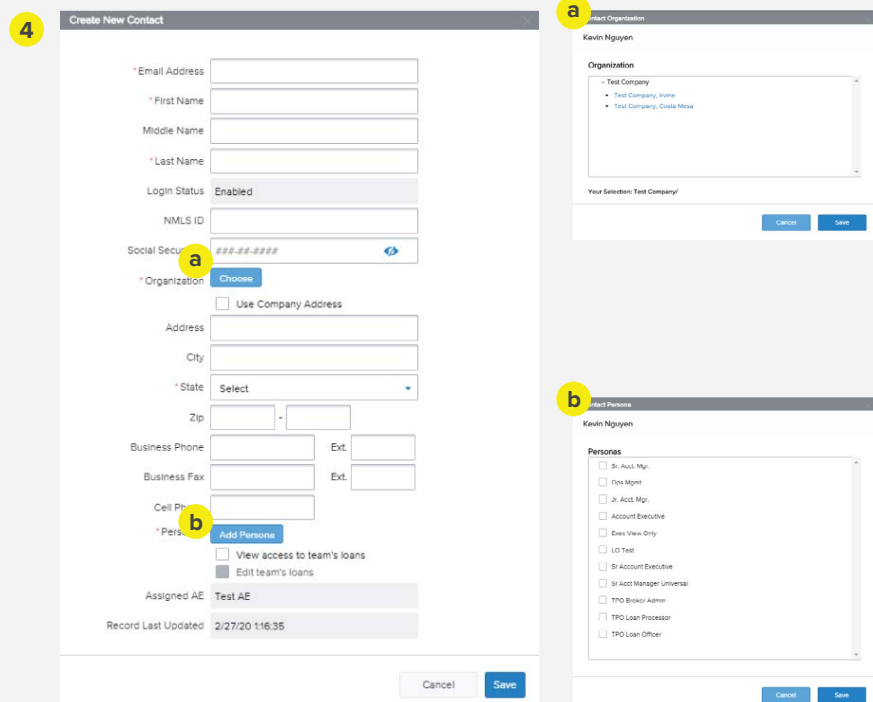


- Scroll down to find **Branch Contact**. Select **Add Branch Contact** to add a new user. You can also edit or remove pre-existing contacts as well.

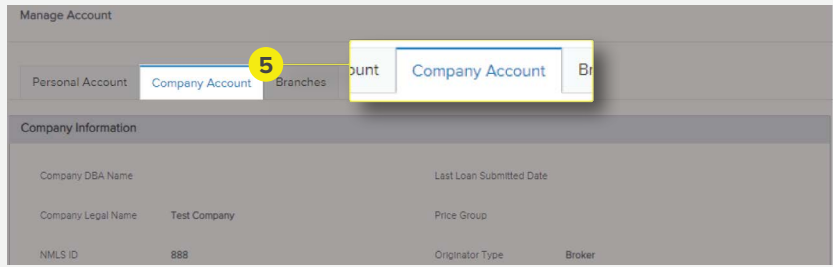


- Fill out all required field texts under **Create new Contact**.

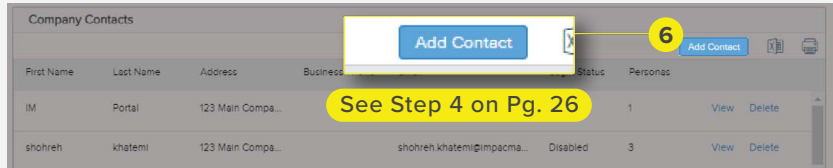
- When selecting **Organization**, select the branch the user will be associated with
- When selecting **Persona**, select the access level the user will have



5. To manage Company Contacts, select **Company Account** in the secondary navigation bar.

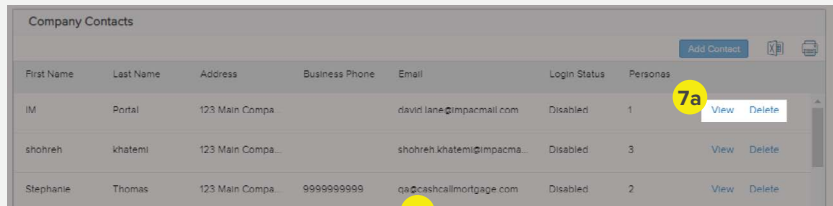


6. Scroll down to the **Company Contacts** section. To add a new user to the portal, select **Add Contact**, and follow the instructions in **Step 4 on page 26**.

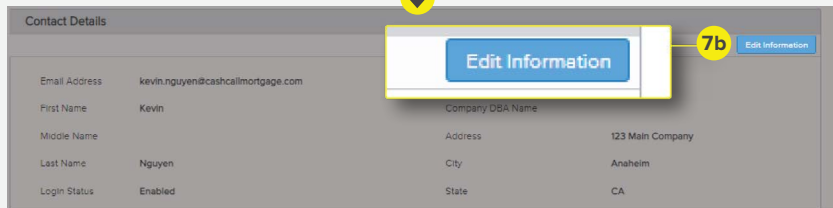


- Do not use Account Executive persona when filing out the new contact!

7a. To edit a pre-existing user, select the **View** button within the box with their name

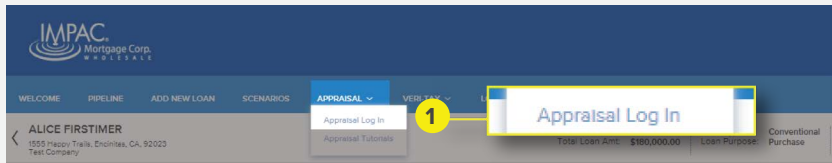


7b. This will bring up the user's profile. Click on **Edit Information**

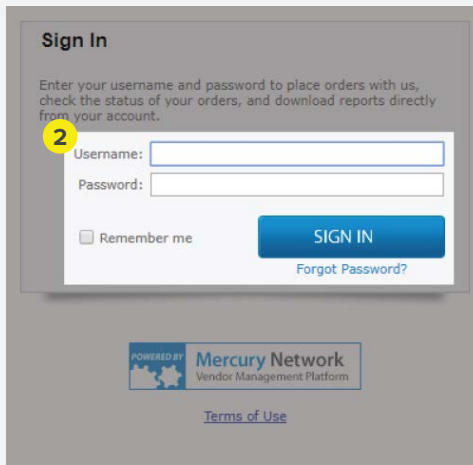


ORDER AN APPRAISAL

1. Within the **Appraisal** drop down menu on the top navigation bar, click **Appraisal Login**



2. Enter your **Mercury Network Login Credentials** to access

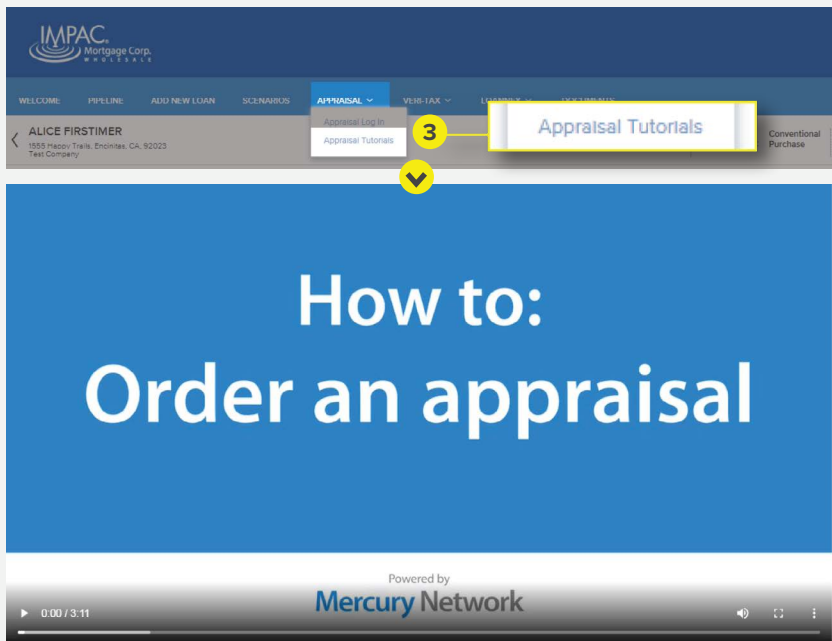


- To obtain your Mercury Network credentials, email **Client Admin** at: clientadmin@impacmail.com (include your name and email)
- Any issues or challenges with your appraisal order, please email the **Appraisal Desk** at: appraisalorders@impacmail.com

3. For a tutorial on how to order an appraisal, click **Appraisal Tutorial** under the **Appraisal** drop down menu. This will launch a video tutorial.

Video Link:

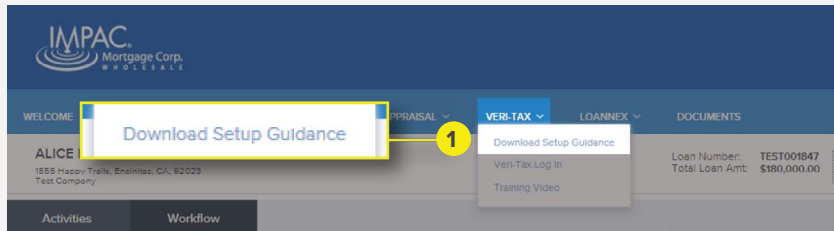
impacwholesale.com/appraisal-training





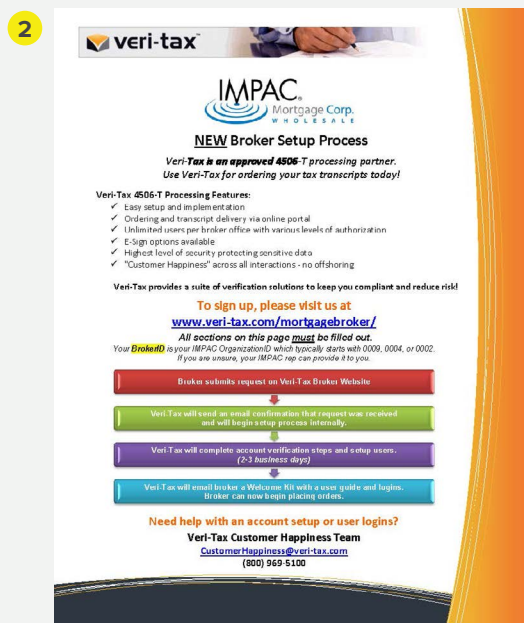
With Impac, you're in charge of ordering **4506-T**. This will make submissions more accurate and will reduce processing time for smoother closings. Turnaround times are typically 3-4 business days.

1. To access the setup process:
Within the **Veri-Tax** drop down menu on the top navigation bar, click **Download Setup Guidance**



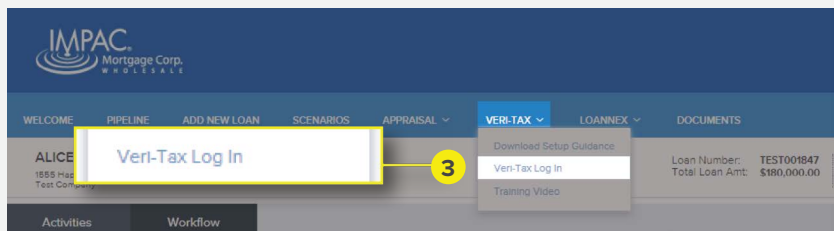
2. Follow the instructions on the guide to set-up your account.

To sign up, visit:
veri-tax.com/mortgagebroker/



- If the link does not re-direct you, you can click on this image to download the document

3. After your account has been set up, click **Veri-Tax Login** within the **Veri-Tax** drop down menu to log in



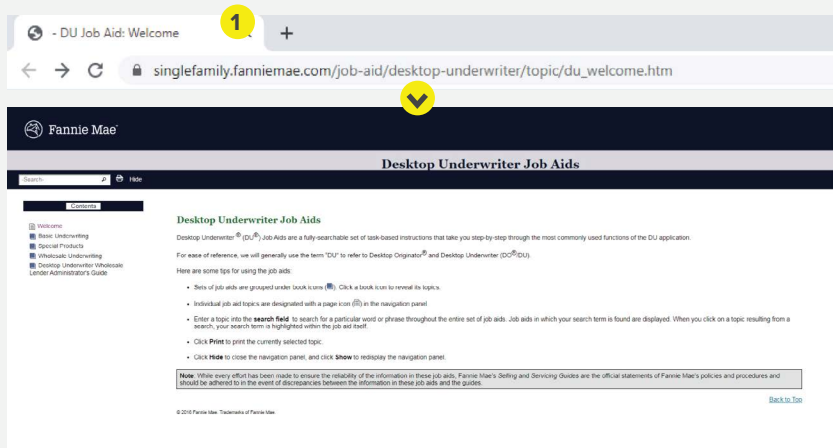
4. Input your **Login Credentials** to proceed



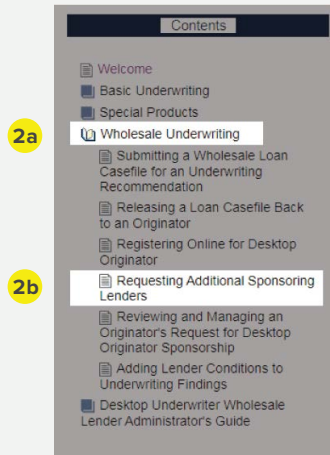
REQUEST DU SPONSORSHIP

To get DU Sponsorship (get Impac added to the dropdown list on DU), you must request sponsorship.

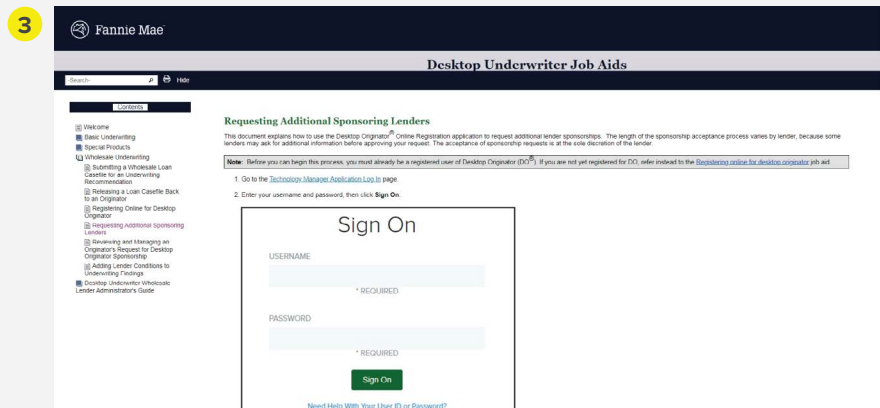
1. To access Desktop Underwriter Job Aids, go to:
singlefamily.fanniemae.com/job-aid/desktop-underwriter/topic/du_welcome.htm
or click the link above



2. Within the Content Menu, select **Wholesale Underwriting**. Then, select **Requesting Additional Sponsoring Lender**



3. Follow the instructions on the page to request DU sponsorship



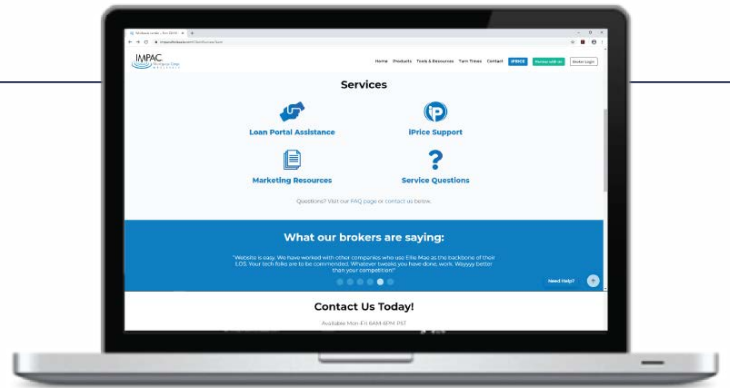
Client Success Team

Our Client Success Team is a dedicated team committed to your success, and ready to help!

 (866) 888 - 1363

 CST@impacmail.com

 **Mon. - Fri.**
7 AM - 5 PM P.S.T



Links

1. Client Success Team: impacwholesale.com/ClientSuccessTeam
2. FAQ Page: impacwholesale.com/FAQ
3. Products: impacwholesale.com/Products
4. Turn Times: impacwholesale.com/TurnTimes
5. Desktop Underwriter Job Aid: singlefamily.fanniemae.com/job-aid/desktop-underwriter/topic/du_welcome.htm
6. Veri-Tax : veri-tax.com

TPO Loan Submission Checklist (must be completed in sequential order)

- Upload Fannie Mae 3.4 File
- Order/Reissue Credit
- Product & Pricing
- Run Desktop Underwriter (if applicable)
- TPO Submission Form
- Submit Loan



impacwholesale.com



© 2021 Impac Mortgage Corp. NMLS #128231. www.nmlsconsumeraccess.org. Rates, fees and programs are subject to change without notice. Other restrictions may apply. Information is intended solely for mortgage bankers, mortgage brokers, financial institutions and correspondent lenders. Not intended for distribution to consumers, as defined by Section 1026.2 of Regulation Z, which implements the Truth-In-Lending Act. Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act (License #4131083). All states (including DC) are eligible except DE, MA, ME, MO, WY. In the state of New York, Impac Mortgage Corp. dba Excel Mortgage. Equal Housing Lender.