

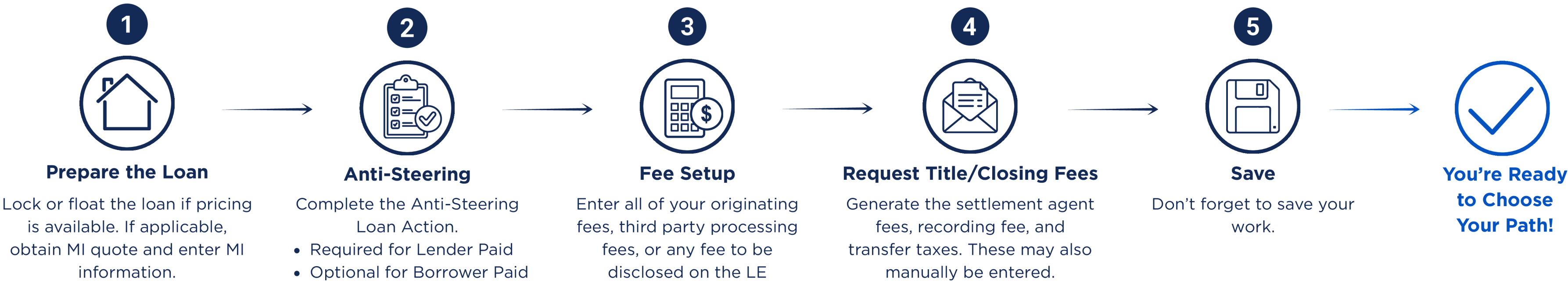
Initial Disclosures Request: Start Here, Then Choose Your Path

IMB Loans

PWR PLAY

Loans where the IMB is responsible for sending thier own disclosures (not using PwrTPO’s disclosures) will need to upload a copy of their initial disclosures at the time of underwriting request.

There are two ways to complete initial disclosures with PwrTPO.
1) Start with the same loan and fees setup, then choose whether you want PwrTPO to complete the disclosure process or; 2) send disclosures directly from the portal.



WHO WILL SEND THE DISCLOSURES?



Option 1 - Have PwrTPO Send My Disclosures

PwrTPO reviews the fees, prepares the Loan Estimate (LE), and sends you the LE for approval. Once approved PwrTPO will send the full disclosures package to your borrower.

OR



Option 2 - Send Disclosures Myself On The PwrTPO Portal

You complete the setup of the initial disclosures, review the Loan Estimate (LE) and send the full initial disclosures package to your borrowers directly from the PwrTPO Portal.



Option 2 - Send Disclosures Myself On the PwrTPO Portal **is not available on the following loans:** TX Refinances, NonQM programs, Jumbo loan programs, DPA programs requiring a second lien, and loans with a purpose of “other”.

This document is intended solely for the information and use of Third-Party Originators (TPO), Brokers, and Independent Mortgage Bankers (IMB). It is not for borrower use or distribution. Information is subject to change without notice.

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Initial Disclosures Request: Prepare the Loan for Initial Disclosures

- Step 1:** Follow the steps to “**Float or Lock** a New Loan”; while not required this will simplify the disclosure process.
- Step 2:** If your loan has **Mortgage Insurance**, follow the “Mortgage Insurance Quote” process to get your quote. You will need to enter the Mortgage Insurance into the URLA.
- Go to URLA > Lender > Mortgage Loan Information and click on the “MIP” button
 - Enter the “Monthly Premium Rate” and the number of months the Mortgage Insurance will be collected
 - Click “Done”
 - The Mortgage Insurance will be added to your loan

The screenshots illustrate the following steps:

- Accessing the **URLA 2020 / Lender Loan Information** tab and clicking the **MIP** button.
- Reviewing the **Monthly** mortgage insurance quote table, which shows a **Monthly Premium Rate** of 0.27%.
- Entering the **Monthly Premium Rate** (0.27%) and the number of months (120) in the **Calculate MIP/Funding/Guarantee Fee** dialog box.
- Entering the mortgage insurance details in the **URLA 2020 / Lender Loan Information** form, including the **P&I Coverage** and **Proposed Monthly Payment for Property**.

MI Quote

PWR PLAY

Upload a copy of your MI Quote to “Documents” > “*TPO - Initial Submission” to assist your underwriter with the the MI certificate.

Initial Disclosures Request: Anit-Steering Disclosure

Step 1: If this is a Lender Paid transaction, click on “**Anti-Steering Disclosure**” under “Initial Disclosures”;
Borrower Paid transactions can still complete the disclosure, but are not required to

Step 2: Complete the required fields and click “Submit”

Activities

Workflow

Loan Summary

Documents

Product Pricing & Lock

URLA 2020

Dual AUS

Initial Disclosures

Anti-Steering Disclosure

1

Loan Estimate Fee Management

eSign

Disclosure Tracking

Type of Transaction

☒ Fixed Rate☐ Adjustable Rate

☐ Option 1	Loan with the lowest Interest Rate	%	\$
☐ Option 2	Loan with the lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation	%	\$
☐ Option 3	Loan with the lowest total dollar amount for origination points or fees and discount points	%	\$
You are applying for a loan with the following terms		%	\$

2

Submit

Initial Disclosures Request: Fee Setup

Step 1: Go to “Initial Disclosures” > “**Loan Estimate Fee Management**”

Step 2: If you have not floated or locked your loan, select your compensation method (borrower or lender paid) and save the loan

a. If you have already floated or locked your loan and would like to change your compensation method, contact lockdesk@pwrtpo.com

b. If you select borrower paid, update your compensation if necessary

Note: If you selected “Borrower Paid” and do not have the option to add fees to section A, please save and then reload the page (refresh or go to a different page and come back)

Step 3: If you floated your rate, you can enter in the discount for the rate. To see the credit on a floated rate, email sales@pwrtpo.com and ask them to enter the amount you are providing (this will appear in section J)

Step 4: If you are charging a **processing fee**, please add the fee. Is the processor with your company and **there is not a seperate invoice**? Add the fee to “Processing Fees” in section A. **Is (or will there be) an invoice** from a 3rd Party Processor? Add the fee to “3rd Party Processing Fee” in section B.

Step 5: Add any additional origination fees, 3rd party fees (see the next page for settlement agent fees), prepaids, escrow amounts, or other fees to be disclosed to the borrower on the LE

Step 6: Save the loan (we recommend saving often)

The screenshot shows the 'Fee Entry Screen' with a sidebar on the left containing a menu. Red annotations are as follows:

- 1:** Points to 'Loan Estimate Fee Management' in the sidebar menu.
- 2:** Points to the 'Borrower Paid Compensation' radio button in the 'A. Origination Charges' section.
- 3:** Points to the 'Origination/Discount Points' input field.
- 4:** Points to the 'Processing Fees' input field.
- 5:** Points to the 'Save' button at the top right.
- 6:** Points to the 'Save' button at the bottom right.

This is a more detailed view of the 'Fee Entry Screen'. Red annotations are as follows:

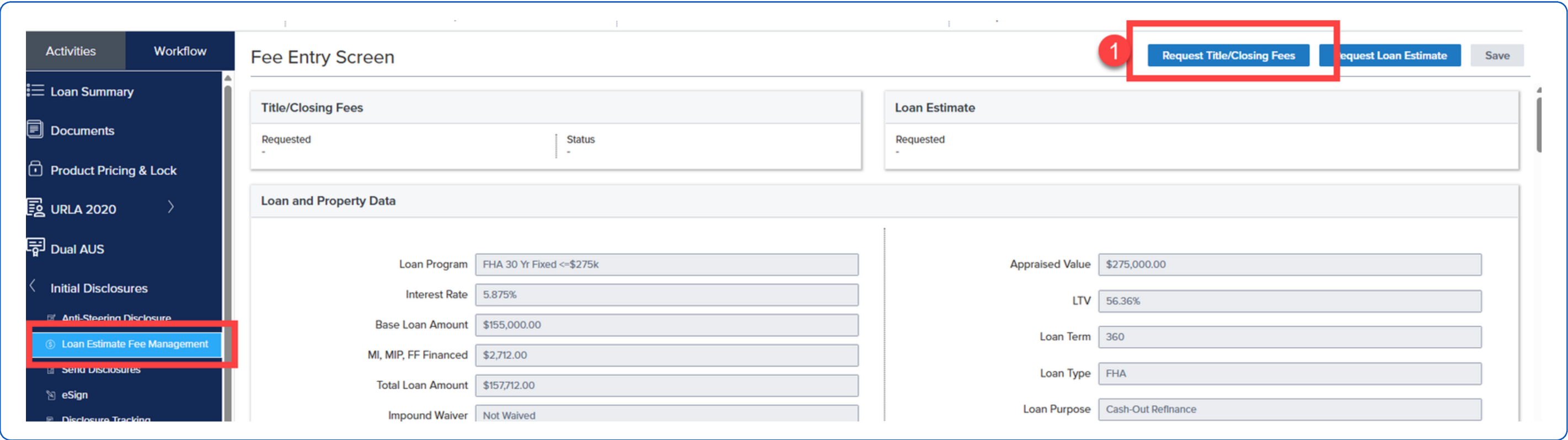
- 1:** Points to the 'Loan Estimate Fee Management' option in the sidebar.
- 2:** Points to the 'Borrower Paid Compensation' radio button.
- 3:** Points to the 'Origination/Discount Points' field.
- 4:** Points to the 'Processing Fees' field in section A.
- 5:** Points to the 'Save' button at the top right.
- 6:** Points to the '3rd Party Processing Fee' field in section B.

Initial Disclosures Request: Reqeust Title/Closing Fees

This step will generate the settlement agent fees, recording fee, transfer taxes, and stamp(s) fees, showing them to be paid for by the borrower. You are not required to use SmartFees and can manually enter these fees.

- Step 1:** In “Initial Disclosures” > “Loan Estimate Fee Management”, click on “Request Title/Closing Fees” to run SmartFees
- a. You will receive a pop up asking if you are sure you want to save and request title/closing fees at this tme. Clicking “Continue”, will save the loan and run SmartFees. Clicking “Cancel” will exit the popup, SmartFees will not run and the loan will not be saved.
- Step 2:** If any required fields are missing, you will receive a pop up to complete those fields. Complete the fields and click “Save”

If SmartFees fails or does not return fees, please email sales@pwrtpo.com and copy your AE.



The screenshot shows the 'Fee Entry Screen' interface. On the left, the 'Workflow' tab is active, and 'Loan Estimate Fee Management' is selected in the sidebar. The main content area has a top bar with three buttons: 'Request Title/Closing Fees' (highlighted with a red box and a red circle with the number 1), 'Request Loan Estimate', and 'Save'. Below this, there are two columns: 'Title/Closing Fees' and 'Loan Estimate', each with a 'Requested' status field. The bottom section is 'Loan and Property Data', which contains two columns of input fields. The left column includes 'Loan Program' (FHA 30 Yr Fixed <=\$275k), 'Interest Rate' (5.875%), 'Base Loan Amount' (\$155,000.00), 'MI, MIP, FF Financed' (\$2,712.00), 'Total Loan Amount' (\$157,712.00), and 'Impound Waiver' (Not Waived). The right column includes 'Appraised Value' (\$275,000.00), 'LTV' (56.36%), 'Loan Term' (360), 'Loan Type' (FHA), and 'Loan Purpose' (Cash-Out Refinance).



Please **do not modify fees returned from SmartFees**. If the seller is paying for the fee and not the borrower, upload the purchase contract showing the seller is paying the fee to “Documents” > “*TPO - Initial Submission” for review.

Initial Disclosures Request: Important Details

PwrTPO is working to improve the process and also wants to ensure that there are no unexpected closing delays when it comes to fees and cures. Below are important details for how fees are showing Loan Estimate that will help with our current process.

- ❗ **Certain fees are defaulted** based on current market trends; upload your invoices to “Documents” > “*TPO - Initial Submission” for PwrTPO to review and update these fees on the initial loan estimate
- ❗ The **VA Funding Fee** is defaulted to the highest amount. To change this amount, upload a copy of the Certificate of Eligibility (COE) to “Documents” > “*TPO - Initial Submission”
- ❗ The **LE will only show the fees being paid for by the borrower**. To adjust any borrower paid fees to account for the amount the seller is paying (transfer taxes, prorations, etc.), upload a copy of the executed purchase contract to “Documents” > “*TPO - Initial Submission”
- ❗ Buying out the **PwrTPO Admin Fee** (lock and float): If you have bought out the PwrTPO Admin Fee, the fee will still show on the Loan Estimate until it has been manually reviewed by PwrTPO
- ❗ The “**Deposit**” listed under “Calculating Cash to Close” on the “Loan Estimate Fee Management” screen may show incorrectly. It will show correctly on the Loan Estimate. If PwrTPO is completing the disclosure request on your behalf, be sure to review the amount listed on the Loan Estimate. If you are completing the disclosure request on the PwrTPO, preview the LE prior to sending the disclosures to your borrower to confirm the deposit amount.

WHO WILL SEND THE DISCLOSURES?

Option 1 - Have PwrTPO Send My Disclosures



The uploaded purchase contract, COE, lock confirmation, and invoices will be reviewed by our Disclosures Desk prior to sending you the LE for approval. Questions or changes should be directed to **disclosuresptpo@pwrtpo.com** and your **Account Executive (AE)** should be copied on the email.

OR

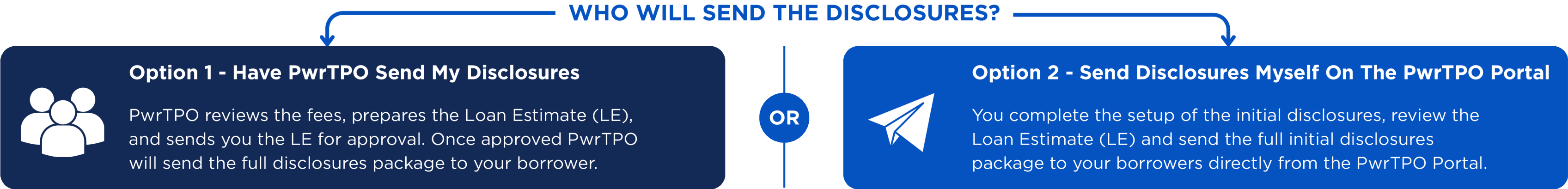
Option 2 - Send Disclosures Myself On The PwrTPO Portal



After uploading your documents (purchase contract, COE, or invoices), contact **sales@pwrtpo.com** and **copy your AE** with the requested fee changes. **If this step is bypassed** fees may not be updated until a revised LE or Closing Disclosure (CD) is sent. **REMINDER:** some fee changes require a valid Change of Circumstance (COC) and can impact your borrowers APR and cause a delay in closing.

Initial Disclosures Request: Follow Your Path

You’ve complete the same setup steps needed for all disclosure requests. Now follow the steps based on how you want to handle disclosures.





Option 2 - Send Disclosures Myself On the PwrTPO Portal **is not available on the following loans:** TX Refinances, NonQM programs, Jumbo loan programs, DPA programs requiring a second lien, and loans with a purpose of “other”.

Initial Disclosures Request: Option 1 - Have PwrTPO Send My Disclosures



DO NOT click on “Request Loan Estimate” on the “Loan Estimate Fee Management” loan action if you intend to send disclosures yourself on the portal. Go to the next page.

- Step 1:** In “Initial Disclosures” > “Loan Estimate Fee Management”, click on “Request Loan Estimate”; you will receive a pop up asking if you are sure you want to request the loan estimate at this time - click “continue”
- Step 2:** Complete any required fields
- Step 3:** Check the box in the required fields pop up for “TPO Fees have been Verified” - this is your attestation that you have completed the fee entry based on your knowledge of the fees on the loan at this time
- Step 4:** Click “Save”. Once the save is successful, you will get a “success” popup on the right that you can close out telling you that the “Loan estimate requested successfully” and the status in the top right will now show “Disclosures Requested”

You have completed the request for disclosures. **PwrTPO will review the fees, documents uploaded, and send you the LE to review prior to sending the initial disclosures package to your borrowers).** Any important information that may be helpful for the disclosures team can be uploaded to “Documents” > “*TPO - Initial Submission”.

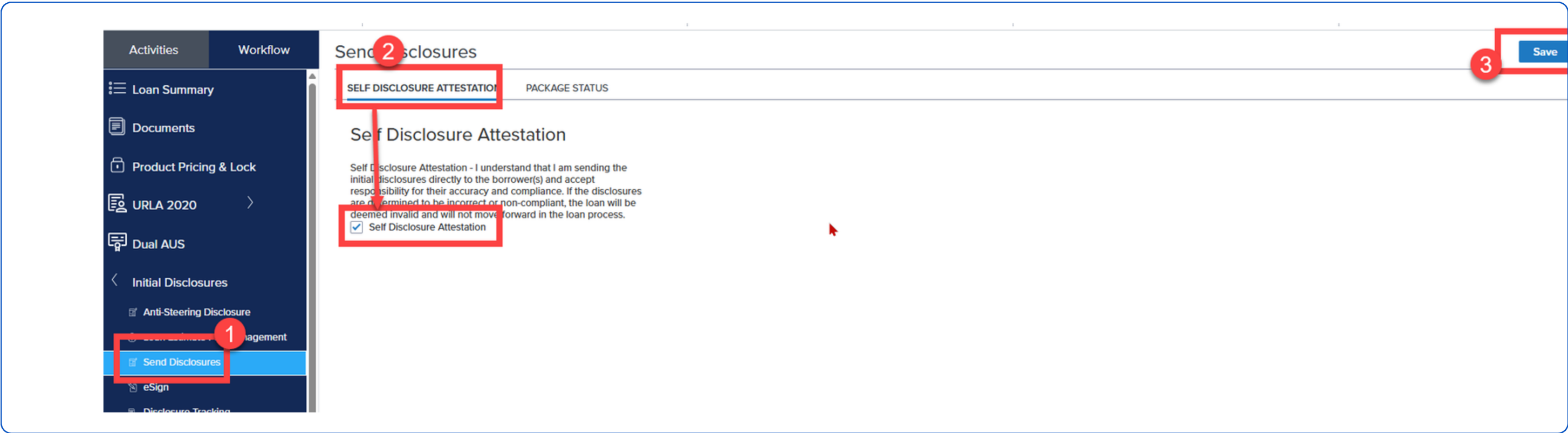
Initial Disclosures: Option 2 - Send Disclosures Myself on the PwrTPO Portal

You will commonly see this option referenced as “Self Serve” or “Self Service” disclosures process.



If you have already completed the “Request Loan Estimate” steps on the previous page, you will not be able to send disclosures yourself on the PwrTPO Portal.

- Step 1: Under “Initial Disclosures”, click on “Send Disclosures”
- Step 2: Complete the “Self Disclosure Attestation”
- Step 3: Click “Save”





Option 2 - Send Disclosures Myself On the PwrTPO Portal **is not available on the following loans:** TX Refinances, NonQM programs, Jumbo loan programs, DPA programs requiring a second lien, and loans with a purpose of “other”.

Initial Disclosures: Option 2 - Send Disclosures Myself on the PwrTPO Portal

You will commonly see this option referenced as “Self Serve” or “Self Service” disclosures process.



Each Borrower Pair will need to be disclosed separately. You will be asked to follow the steps starting on Step 4 for each borrower pair. Once initial disclosures have been sent on 1 borrower pair, the system will not let you move forward until disclosures for all borrower pairs have been sent.
The loan will be considered out of compliance if disclosures are NOT sent on all borrower pairs within three (3) days of the application date.

- Step 4:** Click on “Package Status”; this will trigger the Home Counseling Provider search
- Step 5:** Click on “Send Disclosures” in the top right; this will do a check of all required fields to send the disclosures
- Note:* You may need to click this box more than once to continue the process if you have required fields to complete
- Step 6:** Complete all required fields
- Step 7:** Click Save

Repeat steps 5 - 7 until you have cleared all required fields. Once all required fields have been completed, clicking on “Send Disclosures” in the top right will redirect you to the next page to select a plan code.

Initial Disclosures: Option 2 - Send Disclosures Myself on the PwrTPO Portal

You will commonly see this option referenced as “Self Serve” or “Self Service” disclosures process.

- Step 8:** Select the first available plan code in the list of plan codes
- Step 9:** Scroll down and click “Next” (it will be at the bottom right of the page)
- Step 10:** Clicking “Next” in the step above will trigger the audit/compliance run

Activities

Workflow

Loan Summary

Documents

Product Pricing & Lock

URLA 2020

Dual AUS

Initial Disclosures

Anti-Steering Disclosure

Loan Estimate Fee Management

Send Disclosures

eSign

Disclosure Tracking

Request UW Review

Send Disclosures

1

2

3

4

Order Info

Loan Audit

Documents

Sender & Recipients

Order Info

Borrower Pair

Borrower Signing Options

Data Type

Ken Customer

eSign + Ink Sign

Loan Data

Plan Code

8

Loan type

Conventional

Amortization type

Fixed

Lien position

FirstLien

CLEAR

	PLAN CODE	ENCOMPASS PLAN ID	ORDER TYPE	LOAN TYPE	LIEN POSITION	AMORTIZATION TYPE	BALLOON	INTEREST ONLY
☐ Generic	All Fixed Rate Conventional 1st Lien Loans	00000001	Both	Conventional	FirstLien	Fixed	No	No
☐ Generic	TX Home Equity Fixed First 50(a)(6) (FNMA)	00000076	Both	Conventional	FirstLien	Fixed	No	No
☐ Generic	CA 30 Year Fixed 1st Lien Conventional (Fixed Rate)	00000007	Both	Conventional	FirstLien	Fixed	No	No

PwrTPO is here to help you if you get stuck, have questions, or are just not ready to do disclosures on your own.
Contact sales@pwrtpo.com OR complete the steps for “Option 1 - Have PwrTPO Send My Disclosures”.

Initial Disclosures: Option 2 - Send Disclosures Myself on the PwrTPO Portal

You will commonly see this option referenced as “Self Serve” or “Self Service” disclosures process.

Step 11: Satisfy any audit types that show “**Required**”; an audit “Type” that shows “Recommended” does not prevent you from moving the loan forward.

Step 12: Click “Next” on the bottom right of your screen (you may have to scroll down)

If you receive an **audit “Type” for “Required”, this must be solved for before you can move to the next step.** Revise any required fields in the URLA or on the “Loan Estimate Fee Management” page to satisfy a “Required” audit type.

If you are **unable to satisfy the required field**, contact sales@pwrtpo.com OR complete the steps for “Option 1 - Have PwrTPO Send My Disclosures”.

Send Disclosures

⚠ All required fields must be completed

✓

2

3

4

Order Info

Loan Audit

Documents

Sender & Recipients

▼ Data Audits

TYPE	FIELD ID	AUDIT DESCRIPTION
⚠ Recommended		eConsent not received from 1 or more borrowers.

▼ Compliance Audit

TYPE	FIELD ID	AUDIT DESCRIPTION
⚠ Required		The NMLS ID (1234) of the loan originator does not exist.
⚠ Recommended	11	There is no geocode data for the property address. Please verify the address is correc
⚠ Recommended		When we received your HMDA 2018 data, the Action Taken Date was not present. As e
⚠ Recommended		Please verify that the entered address is correct, as the Geocode data could not be fo
⚠ Recommended		An invalid Action Taken was reported. Please review the information below and update

When the "Type" is "Required", it must be satisfied prior to moving the loan forward.

Compliance Report

PwrTPO is here to help you if you get stuck, have questions, or are just not ready to do disclosures on your own.
Contact sales@pwrtpo.com OR complete the steps for “Option 1 - Have PwrTPO Send My Disclosures”.

Initial Disclosures: Option 2 - Send Disclosures Myself on the PwrTPO Portal

You will commonly see this option referenced as “Self Serve” or “Self Service” disclosures process.



Do not change the “Stacking Template” at the top of the page. All required disclosures will be sent to your borrower and the stacking template does not impact which disclosures are sent to your borrower.

- Step 13:** You have the option to view the Loan Estimate (LE) or any other disclosure prior to sending disclosures
- a. click on the disclosure hyper link to view the document
 - b. If changes are needed, exit the “Send Disclosures” loan action and go back to the appropriate loan action to make the update
 - c. Reminder: if defaulted fees need to be reviewed, upload the invoice(s) or any supporting documentation to “Documents” > “*TPO - Initial Submission” and and contact sales@PwrTPO.com to review and update the loan.
 - e. Click on the “X” to exit the viewing of the document
- Step 14:** Scroll down and click “Next”

Send Disclosures

Order Info

Loan Audit

Documents

Stacking Template
Lower Conventional 2018

Disclosures

13	DOCUMENT TITLE	SIGNATURE TYPE
	Borrower's Certification & Authorization	eSignable
	Loan Estimate	eSignable
	2015 Settlement Service Provider List	Informational
	Acknowledgement of Receipt of Loan Estimate	eSignable

Disclosures

Document Name

Borrower's Certification & Authorization

Loan Estimate

2015 Settlement Service Provider List

Acknowledgement of Receipt of Loan Estimate

Acknowledgement of Intent to Proceed

Notice of Furnishing Negative Information

IVES Request for Transcript of Tax Return (IRS 4506-C)

IVES Request for Transcript of Tax Return (IRS 4506-C), 2

Borrower Consent to the Use of Tax Return Information

1 / 3

100%

Download

Lower, LLC

5950 Symphony Woods Rd Suite 312 - Columbia, MD 21044

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
1/2/2026

LOAN TERM
30 years

PURPOSE
Purchase

PRODUCT
Fixed Rate

LOAN TYPE
☒ Conventional ☐ FHA ☐ VA

LOAN ID #
[REDACTED]

RATE LOCK
☒ NO ☐ YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 1/16/2026 at 5:00 PM EST

PROPERTY

SALE PRICE
\$340,000

Loan Terms

Can this amount increase after closing?

Anti-Steering Disclosure



The Anti-Steering Disclosure (ASD) is only required on Lender Paid Compensation (LPC) transactions. It is optional for Borrower Paid Compensation (BPC) transactions. **IF you did not complete the ASD on a BPC transaction, you will see a “Loan Form Printing Rule”.** This rule is to inform you that **ASD will NOT be included in the initial disclosures package.** The rule will not prevent you from moving forward in the process.

Loan Form Printing Rules Results		
TYPE	FIELD ID	AUDIT DESCRIPTION
Public:\Companywide\PowerTPO\PowerTPO - Anti-Steering Disclosure.DOC	CX.TPO.ASD.SELECTED.ORIGIN	

Initial Disclosures: Self-Service Guide

- Step 15:** Review the contact information; to update the borrower’s contact information go to URLA 2020 > Borrower Information
- Step 16:** Click “Send” and the initial disclosures package will be process
- a. Your borrower(s) and the Loan Officer will receive emails prompting them to complete the eSigning process.
- Step 17:** You will get a pop up that the disclosures were sent successfully. If you are the LO, your popup will include the ability to esign. If you are not the LO, you will not be able to sign the disclosures on their behalf.

You now have more transparency into disclosure status.
Go to Initial Disclosures > Send Disclosures and clicking on the package. You can see when all parties have viewed and completed any disclosure task.

The screenshot shows the 'Send Disclosures' workflow. On the left is a sidebar with navigation options: Loan Summary, Documents, Product Pricing & Lock, URLA 2020, Dual AUS, Initial Disclosures (with sub-items: Anti-Steering Disclosure, Loan Estimate Fee Management, Send Disclosures, eSign, Disclosure Tracking, Request UW Review, Intent to Proceed, Conditions), and Change of Circumstances. The main area is titled 'Send Disclosures' and shows a list of packages. One package is selected, showing details: FROM (Sender: [redacted], Email: [redacted], Sent Date/Time: 01/02/2026 1:36:35PM) and TO (Borrower: [redacted], Email: [redacted]). Below this is a table of tasks:

TASK	STATUS	VIEWED DATE/TIME	COMPLETED DATE/TIME
ESign	Incomplete	-	-
Review	Incomplete	-	-

Below the table, there is another section for the Originator with similar task details.

This screenshot shows the 'Send Disclosures' form. At the top, there is a 'Sender' section with fields for Role (Current User), Name, and Email. To the right is a 'Notify Sender' section with checkboxes for 'When borrower receives disclosures' and 'When borrower does not access by' (with a date field MM/DD/YYYY). Below this is a 'Recipients' table with columns: RECIPIENT TYPE, FULL NAME, EMAIL, PHONE, and CONSENT STATUS. A red box labeled '15' highlights the 'Borrower' and 'Originator' rows. At the bottom right, there are 'Cancel', 'Back', and 'Send' buttons. A red callout '16' points to the 'Send' button.

Two side-by-side success pop-up messages. The left one is titled 'Loan Officer' and shows a green checkmark with the text 'Success! Your package was sent successfully.' Below this is a paragraph of instructions and a 'Yes' button. The right one is titled 'Not the Loan Officer' and shows a green checkmark with the text 'Success! Your disclosure package was sent successfully.' Below this is an 'Exit' button.

Each Borrower Pair will need to be disclosed separately. You will be asked to follow the steps starting on Step 11 for each borrower pair. Once initial disclosures have been sent on 1 borrower pair, the system will not let you move forward until disclosures for all borrower pairs have been sent.