



PORTAL USER GUIDE

July 2026v1

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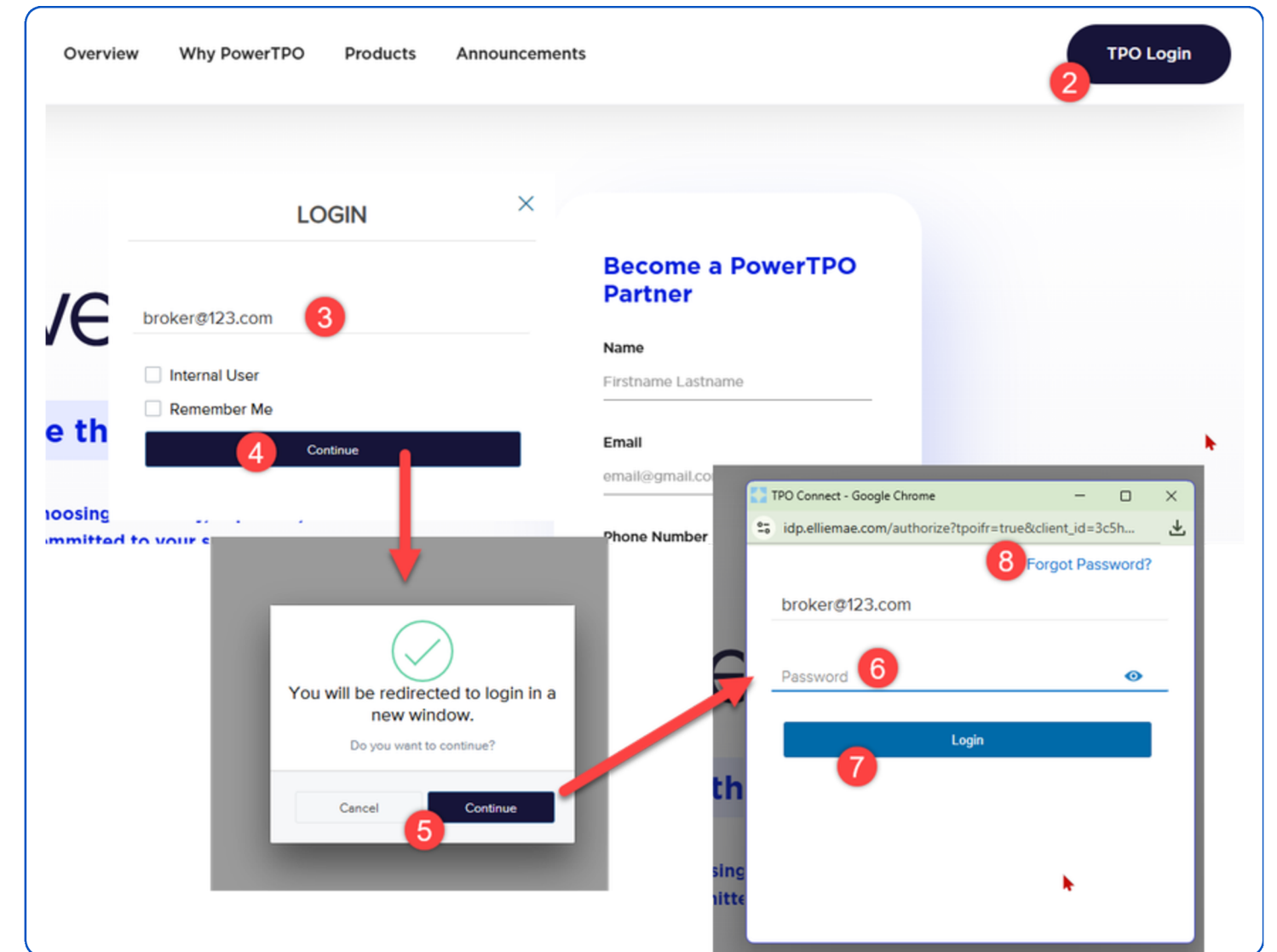
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Portal Access

Thank you for choosing PwrTPO!

Once you have been set up to access the PwrTPO portal, you will receive an email with your credentials. Please contact your Account Executive if you need credentials or are have issues logging into the PwrTPO portal.

1. Go to [PwrTPO](https://www.PwrTPO.com/) - <https://www.PwrTPO.com/>
2. Click on “TPO Login”
3. Enter your “User Name” - **Do NOT click the box for “Internal User”**
4. Click “Continue”
5. Select “Continue” in the popup window letting you know you are being redirected
6. Enter your password
7. Click “Login”
8. If you forgot your password, click on “Forgot Password?” and follow the prompts



Trouble Logging In?

PWR PLAY

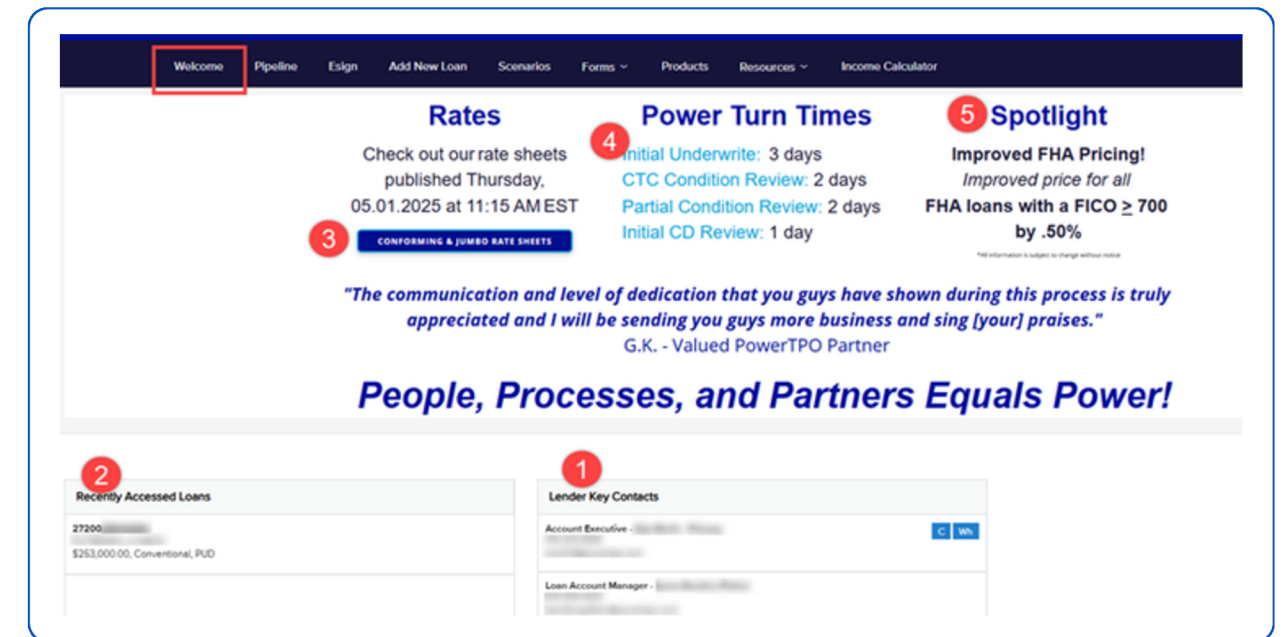
- Do not check the box for “Internal User”
- Do not check the box for “Remember Me”
- First time logging in or have you reset your password?
 - Manually type your password
 - Confirm you can log in, then update your browser’s saved password
 - Chrome: Go to Profile > Passwords > Edit
 - Edge: Go to Settings > Profiles > Passwords > Edit
 - Log out and confirm you can log in again

Toolbar Navigation

Welcome

Once you log into the PwrTPO portal, the first screen you will see is the “Welcome” page. This page contains:

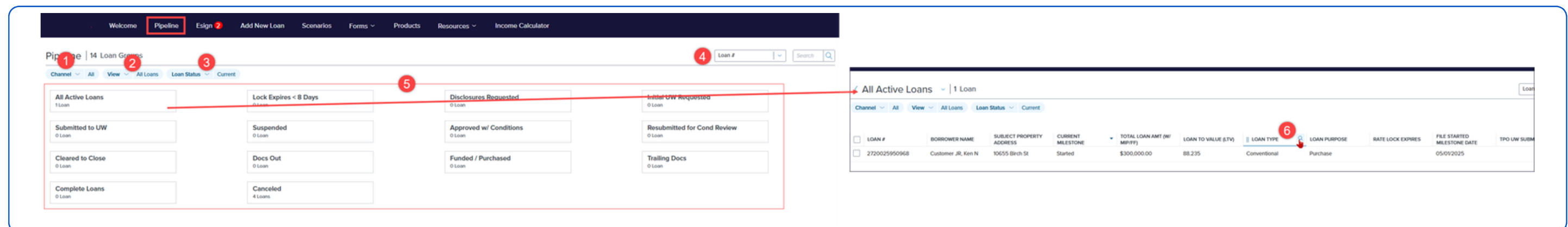
1. “Key Contacts” - your Account Executive and Loan Account Manager
2. “Recently Accessed Loans” - if you’ve previously been in the loan, you can find the loan here instead of needing to view your pipeline to see it
3. Most recent published rate sheets
4. Turn times
5. Featured programs, pricing, etc. under “Spotlight”



Pipeline

The pipeline view allows you to access your loans and see where loans are in the process.

1. If you are both Broker Partner and an Independent Mortgage Banker (IMB) Partner, you can select the channel to view each channel or both of your channels
2. Depending on your access, you may have the ability to see all loans for your company or just the loans you are assigned to
3. Loans that have been canceled may be “archived”, you can update the “Loan Status” to see any archived loans
4. Search loans by Loan #, Borrower Name, Lender Case # (this is the PwrTPO Loan #), or if you are an IMB – use the “Alternate Loan Number: to search by your own loan # (please note, you would need to provide this loan number for our portal to recognize it)
5. Each bucket is designed to show loans in certain status to help you identify what actions may be necessary to move the loan forward; we also call out any loans where there is a lock that is expiring in less than 8 days
6. Once in a pipeline view you will be able to click on the column header to sort; and by hovering over the column name – you can click on the magnifying glass icon to filter your pipeline view further



Toolbar Navigation

Esign

The loan officer can easily click here to complete the required e-signing of specific disclosures. The number next to “Esign” will indicate the number of loans that require the LO to complete the e-signing of their disclosures. To start the e-signing process, click on the loan and follow the DocuSign process. Note: The number shown next to “Esign” shows all loans without standing e-disclosures to be signed by the LO regardless of the loan status. If for any reason, a loan is not appearing for e-signing here, go directly into the loan, click on Initial Disclosures > eSign, and complete the e-signing process.

Add New Loan

This feature allows you to register a new loan with PwrTPO. We will cover more about this feature in the section “Register a New Loan”.

Scenarios

PwrTPO leverages Optimal Blue for pricing scenarios allowing you to find the right product/rate for your borrowers without starting a full TRID application. You are unable to start a new loan with PwrTPO from a saved scenario.

Forms

“Forms” is where you can find all necessary disclosures/forms to work with PwrTPO. This includes the loan submission checklist/guide, Condo forms, as well as state and product forms.

Products

All of our PwrTPO product guides and matrices will be found here.

Resources

The resources include specific information as it relates to Brokers, IMBs, polices, closing, MI companies, AUS, Appraisals, Buydowns, training guides, job aides, and more.

Income Calculator

PwrTPO encourages you to use FNMA's income calculator to determine monthly qualifying income from self-employment, business ownership or rental income.

Register a New Loan

- Step 1:** Log into the PwrTPO portal
- Step 2:** Click on “Add New Loan” located in the toolbar at the top of the page
 - a. If you are approved to both Wholesale and IMB (Correspondent Non-Delegated), select your channel and click “Next”
- Step 3:** Select the Loan Officer by clicking on the pencil icon, select the loan officer from the drop down, and click “Save”
- Step 4:** Repeat the steps above to select the Loan Processor
- Step 5:** Click “Next” once you have selected both the Loan Officer and the Loan Processor

3rd Party Processors

- If a 3rd Party Processor is set up directly under your company, the 3rd Party Processor will act as part of your company and the process flow remains the same as outlined in the guide
- 3rd Party Processors set up outside of your company’s profile *AND* assigned to work with your company will have a different process flow
 - 3rd Party Processors cannot register/start new loans
 - After the loan is registered, the 3rd party processor will need to update the loan contacts and assign themselves as the “Loan Processor”
 - 3rd Party Processors cannot select a loan program or pricing, this must be done by the Loan Officer or someone from within your company

PWR PLAY

Register a New Loan

- Step 6:** Choose how you want to provide the loan data to PowerTPO:
- a. Select “Import Loan Data From ULAD / ILAD (MISMO 3.4) file, then drag and drop or upload your DU MISMO 3.4 file
 - b. Select “Import from DO Casefile ID” and enter the Casefile ID (Findings must be assigned to PowerTPO)
 - c. Select “Import from LPA ID” and enter the LPA ID (Findings must be assigned to PowerTPO)
 - d. Select “Manual” if you don’t have a 3.4 file or DO Casefile ID (Follow the “Quick Registration” steps in the next section of this guide.)
- Step 7:** Then select “Go to Registration Loan Form”
- Step 8:** Once your data is imported, you’ll be taken to the Quick Registration screen
- Step 9:** Complete the “Loan Documentation Type” under “Loan Details
- Step 10:** Click “Save” in the top right corner of your screen to complete the registration

After successfully saving, your loan registration is complete, and you will be directed to the “Additional Information” page.

Follow the “DPA 2nd Lien Process Guide” if your loan requires a 2nd lien.

Updating a Loan Contact



If the Loan Officer is changed, notify your Loan Account Manger and Account Executive
to ensure the loan has been updated and disclosed correctly

- Step 1:** If a contact needs to be updated *after* the loan is registered, click on the “contact” icon in the top right hand of your loan
- Step 2:** Then click on the pencil icon to update the contact (you can only update the Loan Officer and the Loan Processor)

Ken Customer
10655 Birch St, Burbank, CA, 91502-1234
Power TPO - Wholesale

Loan Number
Interest Rate
Total Loan Amount

2720025951188
4.250%
\$300,000.00

Loan Type
Loan Purpose
DTI

Conventional
Purchase
14.325%

Loan to Value
Est. Closing Date
Lock Expiration Date

88.235%
-
-

Started
Wh
🔒
✉️
👤

1

Ken Customer
10655 Birch St, Burbank, CA, 91502-1234
Power TPO - Wholesale

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Est. Closing Date
Lock Expiration Date

88.235%
-
-

Started
Wh
🔒
✉️
👤

Activities

Workflow

Loan Summary

Documents

Product Pricing & Lock

Contacts

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #	
Originator Contacts							
Loan Officer	Test Loan Officer	Power TPO - Wholesale		-		-	2
Loan Processor	Test Processor	Power TPO - Wholesale		-		-	
Lender Contacts							
Account Executive		-		-		-	

Nov. 2025 | Updating a Loan Contact | 4

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.

Quick Registration

The PwrTPO portal gives you the ability to register a loan with minimum information. Once you have entered the minimum information, you can upload your 3.4 file prior to running AUS or Requesting Initial Disclosures.

Step 1: Log into the [PwrTPO](#) portal

Step 2: Click on "Add New Loan" located in the toolbar at the top of the page

a. If you are approved to do both Wholesale and IMB (Correspondent Non-Delegated), select your channel and click "Next"

Step 3: Select the Loan Officer by clicking on the pencil icon, select the loan officer from the drop down, and click "Save"

Step 4: Repeat the steps above to select the Loan Processor

Step 5: Click "Next" once you have selected both the Loan Officer and the Loan Processor

Step 6: Pick "Manual" for your loan data source and select "Go to Registration Loan Form"

Step 7: Complete the following information

- Borrower First Name
 - Borrower Last Name
 - Borrower Social Security Number
 - Subject Property Street Address (enter "TBD" if unknown)
 - Subject Property City
 - Subject Property State
 - Subject Property Zip Code
 - Subject Property County
- Lien Position
 - Base Loan Amount
 - Loan Type
 - Purpose of Loan
 - Purchase Price (not required on Refinances)
 - Appraised Value
 - Loan Document Type

Step 8: Click "Save" in the top right corner of your screen to complete the registration

After successfully saving, your loan registration is complete, and you will be directed to the "Additional Information" page.

Error when Saving Quick Registration



- Check the information manually entered for the loan in Step 7
- Update any necessary information and click "Save" again
- If the information is valid, contact your Account Executive and include the Loan Type and State
- Your Account Executive will confirm your account is setup properly and confirm you have been able to register the loan

Float or Lock a New Loan



- A product must be selected prior to the initial underwrite
- Loan must be locked prior to Clear to Close
- Lock must be valid through the disbursement date
- Changes to the lock require a Change of Circumstance

Step 1: Log into the [PwrTPO](#) portal

Step 2: Go to your loan and select “Product Pricing & Lock”

Step 3: Click on “Search Product & Pricing”

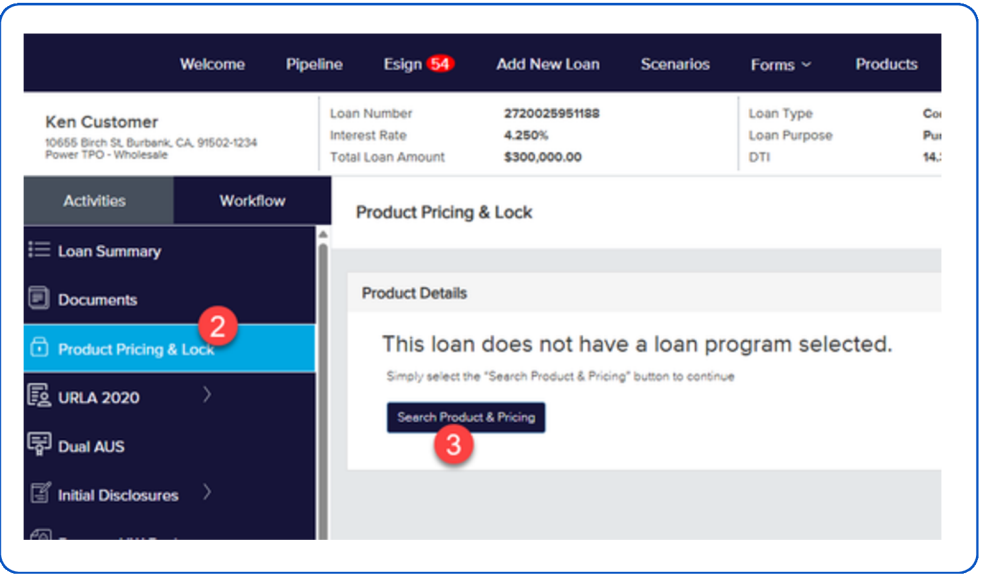
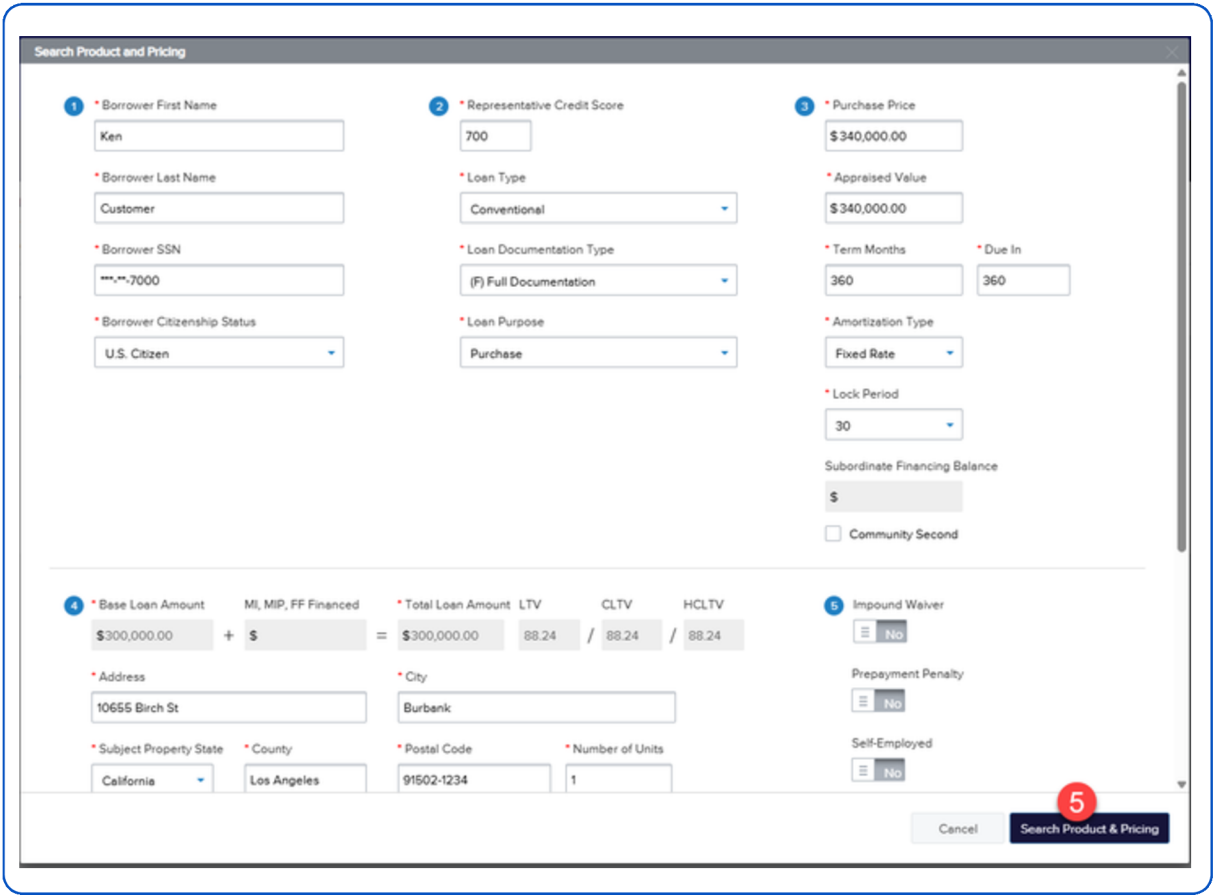
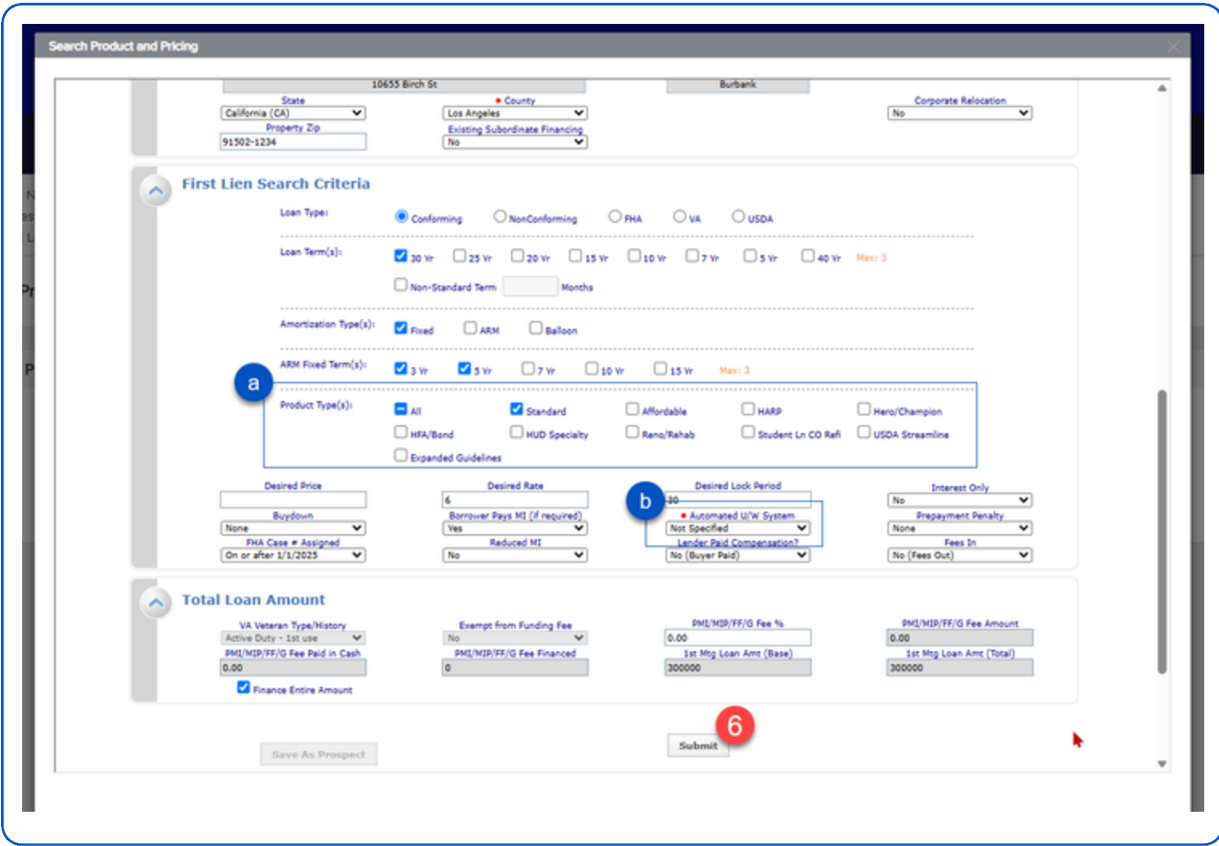
Step 4: Complete all required fields denoted by the red asterisk

Step 5: Select “Search Product & Pricing”

Step 6: Review the loan information and click “Submit”

a. If you are wanting to find a DPA program, select “HFA/Bond” for “Product Type(s)”

b. To show both FNMA and FMHLC products/pricing, set the “Automated U/W System” to “Not Specified”

Float or Lock a New Loan

- Step 7:

Review the returned products
- a.

If you aren't seeing a product, you can update the "Resubmit Options" and click "Re-Submit", OR
- b.

Click on "Revise Search" to update the loan/lock information to match the parameters for your loan program
- Step 8:

Click on "Show" to view the details of the loan program
- Step 9:

To float or lock the loan, click on the lock icon for the rate/price you want
- Step 10:

Click "Update Encompass" to float the lock or click "Request Lock" to initiate the lock request
- Step 11:

"Close" the blue pop up window when prompted
- Step 12:

Wait for the "Search Product and Pricing" window to automatically close once the loan has been updated - If you close this window, your loan may not fully update with the product and pricing information you selected

Pipeline

Search Results

New Search

Consumer

RateSheet

Selected Loan: Loan ID: 712391

Status: Registered

Borrower: Customer

Re-Submit Options

Re-Submit

MORTGAGECOACH

(0 of 4 selected)

Revise Search

Logout

1st Mtg Loan Amt (Base)
300000

LTV
88.24

CLTV New

Desired Rate
6

Desired Price

Desired Lock
30

Interest Only
No

Waive Escrows
No

AUS
Not Specified

Buydown
None

Prepayment Penalty
None

DTI Ratio
14.325

Property Zip
91502-1234

1st Mtg Loan Amt (Total)
300000

Loan Type: Conforming

Loan Term(s): 30 Yr

Amortization Type(s): Fixed

ARM Fixed Term(s): 3 Yr, 5 Yr

Exp. App. Level(s): N/A

Product Type(s): Standard

Print

Full(Orig)

Best(Orig)

Links	Eligible Product	Rate	Price	P&I	Discount/Rebate(€/%)	Lock	Detail
	PowerTPO - Wholesale - Fannie 30 Yr Fixed (FN30)	6.000	98.282	\$1,799	1.718% (\$5154)	30	Show
	PowerTPO - Wholesale - Fannie 30 Yr Fixed >\$275k<=\$300K (FN30S10)	6.000	98.178	\$1,799	1.822% (\$5466)	30	Show
	PowerTPO - Wholesale - Freddie 30 Yr Fixed (FH30)	6.000	98.090	\$1,799	1.910% (\$5730)	30	Show
	PowerTPO - Wholesale - Freddie 30 Yr Fixed >\$275k<=\$300K (FH30S10)	6.000	97.819	\$1,799	2.181% (\$6543)	30	Show

Links

Ineligible Product

Detail

	PowerTPO - Wholesale - Fannie 30 Yr Fixed <=\$85k (FN30S1)						Show
	PowerTPO - Wholesale - Fannie 30 Yr Fixed >\$110k <=\$125k (FN30S3)						Show

Print

Full(Orig)

Best(Orig)

Links	Eligible Product	Rate	Price	P&I	Discount/Rebate(€/%)	Lock	Detail
	PowerTPO - Wholesale - Fannie 30 Yr Fixed (FN30)	6.000	98.282	\$1,799	1.718% (\$5154)	30	Hide

View Pricing for lock period: 15 30 45 60 | Expiration: 06/05/25

Pricing Last Updated: 05/07/25 9:58 AM
Search Timestamp: 05/07/25 12:57 PM

Rate	Price	P&I	MI	Discount/Rebate(€/%)	Lock	Select
5.125	94.143	\$1633		5.857% (\$17571)	30	
5.250	94.706	\$1657		5.294% (\$15882)	30	
5.375	95.373	\$1680		4.627% (\$13881)	30	
5.500	96.016	\$1703		3.984% (\$11952)	30	
5.625	96.644	\$1727		3.356% (\$10068)	30	
5.750	97.049	\$1751		2.951% (\$8853)	30	
5.875	97.669	\$1775		2.331% (\$6993)	30	
6.000	98.282	\$1799		1.718% (\$5154)	30	
6.125	98.814	\$1823		1.186% (\$3558)	30	
6.250	98.927	\$1847		1.073% (\$3219)	30	
6.375	99.460	\$1877		0.540% (\$1620)	30	

Pipeline

Lock Form New

New Search

Consumer

ID: 712391

Status: Registered

Borrower: Customer

Version

Update Encompass

Request Lock

Save

Changes made on the Lock Form will not be evaluated by the product and pricing engine.

10

Information

Borrower First Name
Ken

Borrower Last Name
Customer

FICO
700

DTI Ratio
14.325

Self Employed
No

Citi
U.S.

Loan Number

Amortization Data

Lock Expiration

Duration

Update Encompass

Request Lock

11

Close

Your loan has been registered and data was pushed to your LOS.

Please continue your work on this loan within your LOS.

Search Product and Pricing

12

Search Product and Pricing

Transaction in progress. Please wait..

Do NOT close this window.

The window will automatically close once your product and pricing information has been received back into the loan.

Float or Lock a New Loan: How to Price a Non-Warrantable Condo

This guide highlights the critical steps required specifically for Non-Warrantable Condo pricing. *The standard process for running a scenario or selecting a program and price remains the same.*

Step 1: Property Information

Select “Non-Warrantable Condo” as the “Property Type”

Step 2: Product Type

Under “First Lien Search Criteria” > “Property Type(s)”, select “Non-Conforming” *and* “Expanded Guidelines”

Step 3: Expanded Guideline Eligibility and Pricing

Choose the appropriate “Income Verification Type”

- Full Doc

• Written VOE

• 1099: 1 Year
- No Income Verification

• 1099: 2 Year



The selected “Income Verification Type” directly impacts the Non-Warrantable – Expanded Prime Pricing & LLPAs.

Float or Lock a New Loan: How to Price a DSCR Loan

This guide highlights the critical steps required specifically for DSCR pricing.
The standard process for running a scenario or selecting a program and price remains the same.

Step 1: Product Type

Under “First Lien Search Criteria” > “Property Type(s)”, select “Non-Conforming” *and* “Expanded Guidelines”. Indicate if there is a prepayment penalty.

First Lien Search Criteria

Loan Type:

☐ Conforming ☒ NonConforming ☐ FHA ☐ VA ☐ USDA

Loan Term(s):

☒ 30 Yr ☐ 25 Yr ☐ 20 Yr ☐ 15 Yr ☐ 10 Yr ☐ 7 Yr ☐ 5 Yr ☐ 40 Yr Max: 3

☐ Non-Standard Term Months

Amortization Type(s):

☒ Fixed ☐ ARM ☐ Balloon

ARM Fixed Term(s):

☒ 3 Yr ☒ 5 Yr ☐ 7 Yr ☐ 10 Yr ☐ 15 Yr Max: 3

Product Type(s):

☒ All ☐ Standard ☐ Affordable ☐ HARP ☐ Hero/Champion ☐ LHA/Rehab ☐ HUD Specialty ☐ Reno/Rehab ☐ Student Ln CO Refi ☐ USDA Streamline

☒ Expanded Guidelines

Desired Price

Buydown None FHA Case # Assigned On or after 1/1/2026

Desired Rate

7 Borrower Pays MI (if required) Yes Reduced MI No

Desired Lock Period

30 Automated U/W System Not Specified Lender Paid Compensation? No (Buyer Paid)

Interest Only

Prepayment Penalty None No (Fees Out)

Step 2: Expanded Guideline Eligibility and Pricing

Select “Investor - DSCR” as the “Income Verification Type” *and* complete the DSCR amount.

Expanded Guideline Eligibility and Pricing (Not Evaluated for other Product Types)

Mtg Lates x30 (12 Mos)

0

Mtg Lates x30 (13-24 Mos)

0

Income Verification Type

Investor - DSCR

None

None

Housing Event Type

None

Mtg Lates x60 (12 Mos)

0

Mtg Lates x60 (13-24 Mos)

0

DSCR

Not Applicable

Not Applicable

Housing Event Seasoning

Not Applicable

Mtg Lates x90 (12 Mos)

0

Mtg Lates x90 (13-24 Mos)

0

Bankruptcy Seasoning

Not Applicable

Mtg Lates x120 (12 Mos)

0

Mtg Lates x120 (13-24 Mos)

0

Unique Property

No

!

The selected Prepayment Penalty option will directly impact pricing.

Float or Lock a New Loan: How to Price a Bank Statement and IRS Form 1099 Loan

This guide highlights the critical steps required specifically for Bank Statement and IRS Form 1099 product pricing.
The standard process for running a scenario or selecting a program and price remains the same.

Step 1: Product Type

Under “First Lien Search Criteria” > select “Non-Conforming” and “Expanded Guidelines”.

Step 2: Expanded Guideline Eligibility and Pricing

Select the “Income Verification Type” as one of the following:

- 1099: 1 Year
- 1099: 2 Year
- Business Bank Stmt: 24 Mos
- Business Bank Stmt: 12 Mos
- Personal Bank Stmt: 24 Mos
- Personal Bank Stmt: 12 Mos

Reminder “Self Employed” must by “Yes” for these programs.

Mortgage Insurance Quotes

- Step 1:** Log into the PwrTPO portal and go into your loan
- Step 2:** Go to your loan and select “Product Pricing & Lock”
- Step 3:** Click on “Search Product & Pricing”
- Step 4:** Complete all required fields denoted by the red asterisk
- Step 5:** Select “Search Product & Pricing”
- Step 6:** Review the loan information and click “Submit”
- Step 7:** Click on the “MI” button next to the eligible product
- Step 8:** Complete all required information for the MI quote and click “Order Quotes”
- Step 9:** Select the MI Type and the MI Partner you want to use
- Step 10: Click on “Print Quote” to save the quote and then upload with initial submission file**
- Step 11:** Click the “X” to close out the MI quotes

MI quotes & the Loan File

PWR PLAY

Generating a MI quote will NOT update the loan file.
Upload copy of the quote with your initial underwriting submission.



Mortgage Insurance Quote

MI Provider

Best Ex (All Providers)

Property Zip Code

91502

HTI without MI

35

DTI without MI

16.61

☐ First Time Home Buyer(s)

☐ Multiple Borrowers

FICO entered for Borrowers is used for this Mortgage Insurance Quote. If the FICO is overridden below, it is not sent back to the LOS.

Attributes

FICO

700

Self-Employed

☐

Foreclosure (7 Yrs)

☐

Bankruptcy (7 Yrs)

☐

AU Result

None

Coverage Type

Standard GSE

8

Order Quotes

Wholesale - Fannie 30 Yr Fixed High Balance (FN30HB)

Mortgage Insurance Quote

MI Search Results - 5/7/2025, 1:39:48 PM EST

Search Criteria

Provider

Best Ex

Zip

91502

HTI

35%

DTI

16.61%

FTHB

No

FICO

700

Self-Empl.

No

Foreclosure

No

Bankruptcy

No

AU Result

None

Coverage

Standard

Modify Search

Monthly

Split/Buydown

Single Premium

Lender Paid

Single Company

Quote Details

9

radian

National

Enact

MGIC

ES

Monthly Premium	\$87.50	\$92.50	\$95.00	\$95.00
Monthly P&I	\$1,799.00	\$1,799.00	\$1,799.00	\$1,799.00
P&I + MI Premium	\$1,886.50	\$1,891.50	\$1,894.00	\$1,894.00
Monthly Premium Rate	0.35%	0.37%	0.38%	0.38%
Quote ID	IC831WH	M512763588360ENX	EQ10AA133	DPVTCJK
Contact	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	10 Print Quote	Print Quote	Print Quote	Print Quote
Provider Info	View	View	View	View
Master Policy Number	A291700	01103-0001	B22222c5PJ	1905846307

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides 25% coverage. For years 11-Term, the rate is reduced to the lesser of the minimum rate.

Order AUS

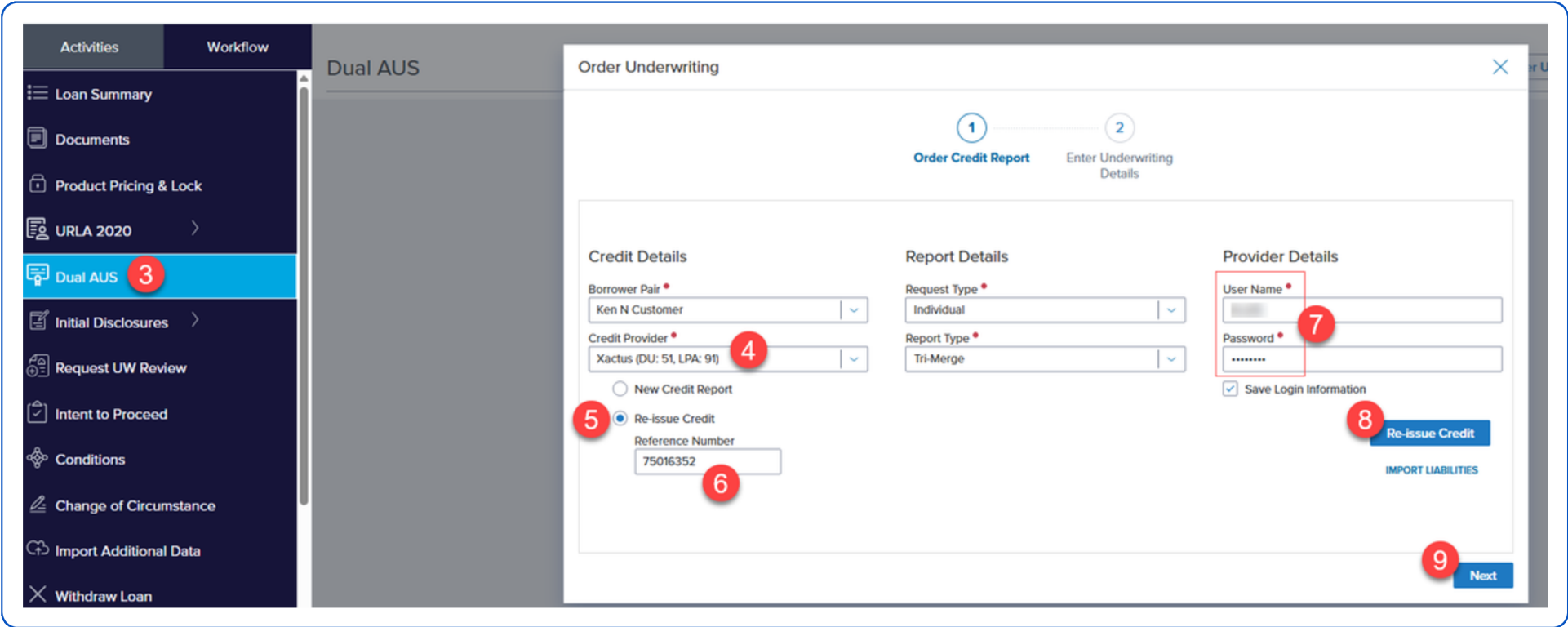
DU and LPA can be run in the [PwrTPO](#) portal, from your LOS, or directly with the GSE. If DU/DO or LPA was run outside the portal, please be sure to *final release/assign them to PwrTPO before submitting the loan for underwriting*. Refer to Fannie Mae’s and Freddie Mac’s guides for assistance in releasing or assigning the findings to PwrTPO.



AUS is required before the loan can be submitted to underwriting.

The AUS findings must be included as part of the initial submission documentation (if not run in the PwrTPO portal).

- Step 1:** Log into the [PwrTPO](#) portal and go into your loan
- Step 2:** Select Dual AUS
- Step 3:** Click “Order Underwriting”
- Step 4:** Select your credit provider
- Step 5:** Choose “Re-issue Credit” - **DO NOT** select “New Credit Report”, this will pull a new credit report and create issues for DU and LPA because PwrTPO is not approved to pull new credit from all credit vendors
- Step 6:** Enter the reference number for your credit report
- Step 7:** Enter your credit provider user name and password
- Step 8:** Click “Re-issue Credit”
- Step 9:** Click “Next” after a successful credit re-issue



The screenshot shows the 'Order Underwriting' form in the PwrTPO portal. The form is divided into three main sections: Credit Details, Report Details, and Provider Details. The steps are numbered as follows:

- Step 1:** Order Credit Report (indicated by a blue circle with the number 1)
- Step 2:** Enter Underwriting Details (indicated by a blue circle with the number 2)
- Step 3:** Dual AUS (indicated by a red circle with the number 3 in the left sidebar)
- Step 4:** Credit Provider (indicated by a red circle with the number 4 next to the dropdown menu)
- Step 5:** Re-issue Credit (indicated by a red circle with the number 5 next to the radio button)
- Step 6:** Reference Number (indicated by a red circle with the number 6 next to the input field)
- Step 7:** User Name (indicated by a red circle with the number 7 next to the input field)
- Step 8:** Re-issue Credit (indicated by a red circle with the number 8 next to the button)
- Step 9:** Next (indicated by a red circle with the number 9 next to the button)

Credit Reports & Importing Liabilities

PWR PLAY

- If you have more than 1 borrower pair, be sure to re-issue the credit report for each borrower pair
- If you import the liabilities from your credit report you will need to the following prior to running AUS
- Reassociate any REOs to the appropriate mortgage liability
 - Update any liabilities that were previously marked to be paid off or paid at close

Order AUS

Step 10: If there are any missing required fields, DU and/or LPA will show a red “X” at the top, click on “Show Details” to see and clear the missing data

- a. DU and LPA can still be requested with the missing data, however, will most likely return errors or warnings;
- b. *NOTE:* FHA may ask for the CAIVRs and Case Number, findings will still run without this information

Step 11: Select “Order Underwriting”

- c. Both “Order DU” and “Order LPA” boxes will be defaulted to being checked; If you do not want to run the loan through one of the AUS engines, uncheck the box

After DU and/or LPA have successfully been run, the findings can be found in the Underwriting folder under Documents. You can also view the AUS findings by clicking on the “Certificate Details” PDF on the Dual AUS screen.

AUS by loan type:

- FHA: DU is recommended. LPA will require an exception and second (2nd) level review.
- VA and Conventional: DU and/or LPA can both be used without exception.
- USDA: DU and LPA are not permitted, GUS findings are required.



Your loan will be underwritten based on the loan program.
Make sure that if you have chosen a FNMA product, you have DU findings; a FHMLC product, LPA findings; or a USDA/RD product, you have GUS findings.

Guaranteed Underwriting System (GUS)



GUS findings can not be run in the PwrTPO portal and must be run directly with USDA. PwrTPO will run GUS on your behalf. Please refer to Resources > AUS Resources > GUS Resources for instructions on how to obtain Lender Agent Access to GUS.

Initial Disclosures Request

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

- Step 3:** Click on “Request Title/Closing Fees” to run SmartFees to generate your settlement agent fees, recording fee, transfer taxes, and stamp(s) fees; you are not required to use SmartFees and can manually enter these fees - if no fees are present, PwrTPO will run SmartFees on your behalf
- Step 4:** Enter your fees and any 3rd party fees
- Step 5:** 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 6:** Complete any required fields
- Step 7:** 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 8:** Click “Save”

PwrTPO will review the fees 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 - Disclosure Request.

Loan Estimate Fee Management

Activities Workflow

Initial Disclosures

4506C

Anti-Steuering Disclosure

Loan Estimate Fee Management

Request Disclosures

eSign

Disclosure Tracking

Request UW Review

Intent to Proceed

Conditions

Change of Circumstance

Import Additional Data

Withdraw Loan

Request CD

Title/Closing Fees

Requested 05/07/2025 05:16 PM

Status SUCCEEDED 05/07/2025 05:17 PM

Loan Estimate

Requested

Loan and Property Data

Loan Program Fannie 30 Yr Fixed

Interest Rate 6.000%

Base Loan Amount \$300,000.00

MI, MP, FF Financed \$0.00

Total Loan Amount \$300,000.00

Impound Waiver Not Waived

Appraised Value \$340,000.00

LTV 88.23%

Loan Term 360

Loan Type Conventional

Loan Purpose Purchase

A. Origination Charges

Total: \$8,375.00

Loan Origination Fees % or \$

Required Fields

FIELD ID	FIELD NAME	FORM	FIELD
325	Term Due In	Lender Loan Information	
	Not Available on Form (1)		
CX.TPO.FEES	TPO Fees have been Verified	Not Available on Form	☐

Save Cancel

Fees

- PwrTPO will default certain fees based on current market trends; upload your invoices to “Documents” > “*TPO - Disclosure Request” to the most accurate fees on the initial loan estimate
- PwrTPO will disclose the transfer taxes as being paid for by the borrower unless a purchase contract has been provided showing all or a portion of the transfer taxes paid for by the seller



Initial Disclosures: Self-Service Guide

The “Self-Service” option is currently available with the exception of the following loan parameters: TX Refinances, NonQM programs that do not require AUS, Jumbo loan programs, if the purpose of loan is “Other”, and any DPA programs that require a 2nd lien. This process allows you to send all of the initial disclosures to your borrower with out the review by PwrTPO. If loans are disclosed incorrectly or not within the TRID timing requirements, the loan will be considered non-compliant and the loan will not be able to move forward as is. **Contact your Account Executives for any questions.**

- 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.

a. Go to URLA > Lender > Mortgage Loan Information and click on the “MIP” button

b. Enter the “Monthly Premium Rate” and the number of months the Mortgage Insurance will be collected

c. Click “Done”

d. The Mortgage Insurance will be added to your loan
- Step 3: 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 4: Complete the required fields and click “Submit”

Activities

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URLA 2020

Dual AUS

Initial Disclosures

Anti-Steering Disclosure

Loan Estimate Fee Management

eSign

Disclosure Tracking

Type of Transaction

☒ Fixed Rate

☐ Adjustable Rate

		Interest Rate	Total origination points or fees and discount points
☐ 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			\$

4

Submit

URLA 2020

Additional Information

Lender Loan Information

L1. Property and Loan Inf...

L2. Title Information

L3. Mortgage Loan Informa...

L4. Qualifying the Borrow...

L5. Homeownership Educat...

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informa...

Conventional

Section of the Act

Purchase

VA Entitlement Amount

VA Loan Code

Funding Fee Exempt Status

Not Exempt

Borrower / Co-Borrower are Married

USDA/RD

Gov't Loan Type

Select an Option

HELOC

First Lien

Subordinate Lien

Community Second

Lien Position

1

Terms of Loan

Down Payment %

Down Payment

2

Loan Amount

\$245,000.00

MP / FP

MP

Total Loan Amount

Monthly

Monthly Premium

\$55.13

Monthly P&I

\$1,671.00

P&I + MI Premium

\$1,726.13

Monthly Premium Rate

0.27%

Quote to

Master Policy Number

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides 12% coverage. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate.

Calculate MIP/Funding/Guarantee Fee

Upload Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount

\$245,000.00

MIP / Funding / Guarantee

Amount Paid in Cash

Upload MIP/Funding/Guarantee Fee

Loan Amount

\$245,000.00

Loan Amount

\$245,000.00

Refund provided upfront

Round to nearest \$50

Charges for the insurance are added to your loan payments

Charges for the insurance are collected upfront at loan closing

Lender Paid Mortgage Insurance

VA Factor Paid Locked

Monthly Mortgage Insurance

Calculated Based On

Base Loan Amount

1

0.27%

120

Months

Calculate based on remaining balance

Select an Option

Midpoint payment cancellation

Select an Option

Declining Renewals

Number of Months being Collected

Prepaid

Prepaid Amount

Mortgage Insurance (P&I and VA)

Type of Veteran

Select an Option

Is this the first use of the VA loan program?

URLA 2020 / Lender Loan Information

Select Borrower Pair

Andy America & Amy America

PMI Coverage

1

Impounds Required

Not Wanted

Lender Paid Mortgage Insurance

Monthly PMI

\$1,629.99

Decision PICO

700

Prequal Credit Report

Proposed Monthly Payment for Property

First Mortgage P&I

\$1,629.99

Subordinate Lien(s) P&I

\$

PMI Insurance

\$5.00

Supplemental Property Insurance

\$

Property Taxes

\$0.00

Mortgage Insurance

\$0.00

Association/Project Dues (Condo, Co-Op, PUD)

\$0.00

Other

\$0.00

Total

Initial Disclosures: Self-Service Guide

- Step 5:** Navigate to “Loan Estimate Fee Management” under “Initial Disclosures”
- Step 6:** Click on “Request Title/Closing Fees” to run SmartFees to generate your settlement agent fees, recording fee, transfer taxes, and stamp(s) fees; you are not required to use SmartFees and can manually enter these fees
- Step 7:** Enter your fees and any 3rd party fees and click “Save”

STOP DO NOT click on “Request Loan Estimate”

Ken Customer

10655 Birch St, Burbank, CA, 91502-1234

03 UAT TEST

Loan Number

2720026007668

Loan Type

Conventional

Loan to Value

88.235%

Interest Rate

4.250%

Loan Purpose

Purchase

Est Closing Date

-

Total Loan Amount

\$300,000.00

DTI

14.804%

Lock Expiration Date

-

Started

Wh

Activities

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Product Pricing & Lock

URLA 2020

Dual AUS

Initial Disclosures

Anti-Steering Disclosure

Loan Estimate Fee Management

Send Disclosures

eSign

Disclosure Tracking

Fee Entry Screen

6 Request Title/Closing Fees

Request Loan Estimate

7 Save

Title/Closing Fees

Requested 01/02/2026 01:04 PM

Status SUCCEEDED 01/02/2026 01:04 PM

Loan Estimate

Requested -

Loan and Property Data

Loan Program

Interest Rate 4.250%

Base Loan Amount \$300,000.00

MI, MIP, FF Financed \$0.00

Total Loan Amount \$300,000.00

Appraised Value \$340,000.00

LTV 88.23%

Loan Term 360

Loan Type Conventional

Loan Purpose Purchase

PwrTPO is here to help you if you get stuck, have questions, or are just not ready to do disclosures on your own.
The “Request Loan Estimate” feature is available until it is completed or you have completed the “Send Disclosures” loan action.

Fees

PwrTPO will default certain fees based on current market trends; upload your invoices to “Documents” > “*TPO - Disclosure Request” to the most accurate fees on the initial loan estimate. **Either complete the “Request Loan Estimate” action or contact disclosuresptpo@PwrTPO.com to review and update the loan.**

PwrTPO will disclose the transfer taxes as being paid for by the borrower unless a purchase contract has been provided showing all or a portion of the transfer taxes paid for by the seller

PWR PLAY

Initial Disclosures: Self-Service Guide

- Step 8:** Select “**Send Disclosures**” under “Initial Disclosures”
- Step 9:** Complete the “Self Disclosure Attestation” and save
- Step 10:** Click on “Package Status”
- Step 11:** Click on “Send Disclosures” to begin to follow the prompts
- Step 12:** Complete any missing required fields and click “Send Disclosures” once done



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.

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URLA 2020

Dual AUS

Initial Disclosures

Anti-Steering Disclosure

Loan Estimate Fee Management

Send Disclosures 8

eSign

Disclosure Tracking

Send Disclosures

9 Save

SELF DISCLOSURE ATTESTATION PACKAGE STATUS

Self Disclosure Attestation

Self Disclosure Attestation - I understand that I am sending the initial disclosures directly to the borrower(s) and accept responsibility for their accuracy and compliance. If the disclosures are determined to be incorrect or non-compliant, the loan will be deemed invalid and will not move forward in the loan process.

☐ Self Disclosure Attestation

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URLA 2020

Dual AUS

Initial Disclosures

Anti-Steering Disclosure

Loan Estimate Fee Management

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Send Disclosures

10 Send Disclosures

SELF DISCLOSURE ATTESTATION PACKAGE STATUS

Warning Don't forget to send disclosures for Ken N Customer

Package(s) | 0

SEND DATE/TIME

PACKAGE STATUS

SIGNING STATUS

11 Send Disclosures

PwrTPO is here to help you if you get stuck, have questions, or are just not ready to do disclosures on your own.
The “Request Loan Estimate” feature is available until it is completed or you have completed the “Send Disclosures” loan action.

Initial Disclosures: Self-Service Guide

Step 13: Select the “Plan Code” (the one you want will be at the top of this list) and click “Next”

Step 14: Clear all data audits and click “Next”

Step 15: 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 - Disclosure Request” and ither complete the “Request Loan Estimate” action or contact disclosuresptpo@PwrTPO.com to review and update the loan.
- e. Click on the “X” to exit the viewing of the document

Step 14: Click “Next”

Send Disclosures

Order Info

Loan Audit

Documents

Stacking Template
Lower Conventional 2018

Disclosures

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

Print

Search

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

APPLICANTS

PROPERTY

SALE PRICE
\$340,000

Loan Terms

LOAN TERM
30 years

PURPOSE
Purchase

PRODUCT
Fixed Rate

LOAN TYPE
☒ Conventional ☐ FHA ☐ VA

LOAN ID #

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

Can this amount increase after closing?

Anti-Steering Disclosure

PWR PLAY

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	

PwrTPO is here to help you if you get stuck, have questions, or are just not ready to do disclosures on your own.
The “Request Loan Estimate” feature is available until it is completed or you have completed the “Send Disclosures” loan action.

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.

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Dual AUS

Initial Disclosures

Anti-Steering Disclosure

Loan Estimate Fee Management

Send Disclosures

eSign

Disclosure Tracking

Request UW Review

Intent to Proceed

Conditions

Change of Circumstances

Send Disclosures

Package(s) | 1

SEND DATE/TIME

01/02/2026 1:36:35PM

Package Details

FROM

Sender: [redacted] Email: [redacted] Sent Date/Time: 01/02/2026 1:36:35PM

TO

Borrower

Email: [redacted]

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

Originator

Email: [redacted]

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

Sender

Role: Current User

Name: [redacted] Email: [redacted]

Notify Sender

☐ When borrower receives disclosures

☐ When borrower does not access by MM / DD / YYYY

Recipients

15

RECIPIENT TYPE	FULL NAME	EMAIL	PHONE	CONSENT STATUS
☒ Borrower	[redacted]	[redacted]	M: [redacted]	☐ Not Sent
☒ Originator	[redacted]	[redacted]	W: [redacted]	N/A

Cancel

Back

16

Send

Loan Officer

17

Success!

Your package was sent successfully.

This package includes one or more documents that you must eSign before you can retrieve the borrower-signed documents. As a result, it is recommended that you sign prior to the borrowers.

Click **Yes** to eSign your documents now or **No** to eSign later.

You can eSign later by using the link in the email sent previously during the package creation which will take you to a secure website where you can eSign

Originator eSignable Documents:

Uniform Residential Loan Application (2020)

No Yes

Not the Loan Officer

17

Success!

Your disclosure package was sent successfully.

Exit

PwrTPO is here to help you if you get stuck, have questions, or are just not ready to do disclosures on your own.
The “Request Loan Estimate” feature is available until it is completed or you have completed the “Send Disclosures” loan action.

E-Signing Disclosures

- Step 1:

Your borrower(s) and Loan Officer will receive an email from **noreply-mortgagetechn@ice.com** when disclosures have been sent for signing
- Step 2:

You can assist your borrower(s) through the e-sign process by referencing the **“Borrower eSign & Disclosure Guide”**
- Step 3:

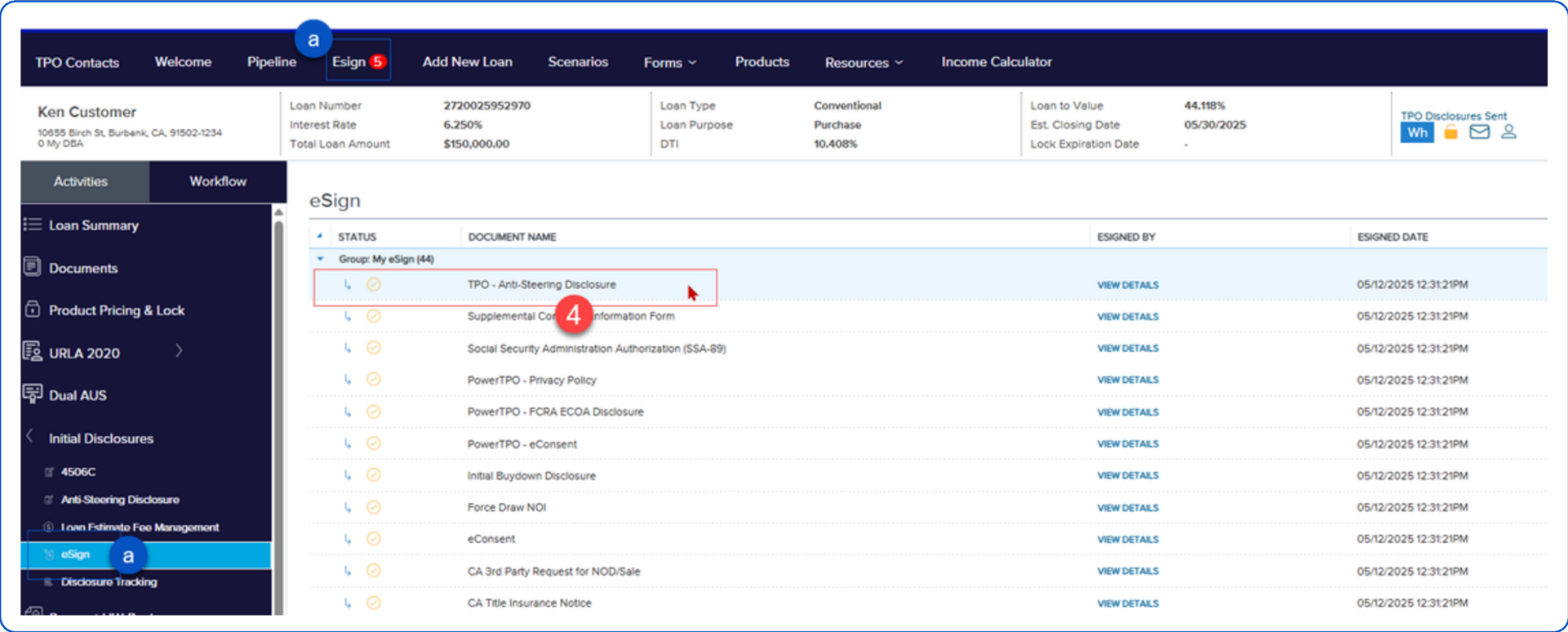
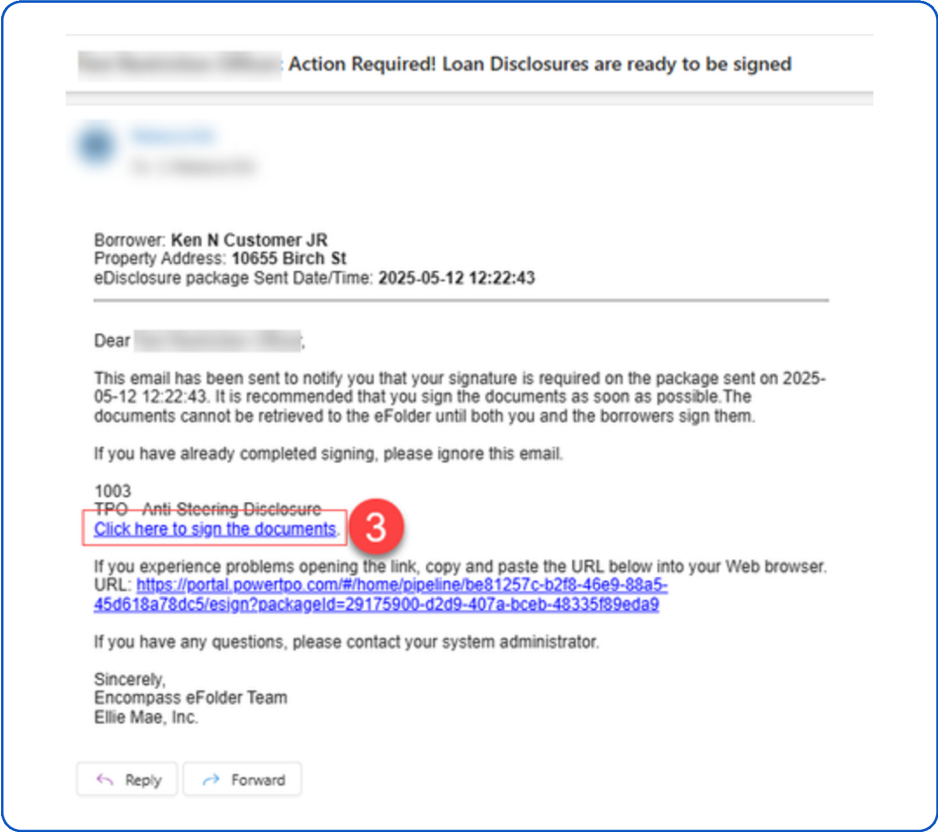
Loan Officer clicks on the link in the email they receive or can log directly into the PwrTPO portal to sign

a. If logging directly into the portal (not using the link on the email), click on “eSign” at the top of the page OR go into the loan > “Initial Disclosures” > “esign”
- Step 4:

Loan officer selects a document to begin the eSign process
- Step 5:

Loan officer follows the prompts to completes the e-signing for all required documents on that loan
- Step 6:

Once all parties have completed the e-signing of the disclosure package, the fully signed disclosures will appear in “Documents” in their appropriate folders



!

Only the Loan Officer is able to can eSign disclosures.

If you are not the Loan Officer, you can still see that items on the loan need to be eSigned and clicking on “View Details” will tell you which party has not completed their task.

Request Underwriting Review

- Step 1:** Log into the PwrTPO portal and go into your loan
- Step 2:** Go to “Documents” and upload your initial submission documents to the “*TPO - Initial Submission” folder
- Step 3:** Click on “Request UW Review”
- Step 4:** Complete the required fields, if any
- Step 5:** Click “Confirm”

Your loan will now be reviewed by PwrTPO to ensure all necessary information has been provided for the Underwriter to review.

Activities Workflow

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URLA 2020

Dual AUS

Initial Disclosures

Request UW Review

Intent to Proceed

Max attachment size is 200 MB. View Supported Files.

Expand All Collapse All

All Borrowers

SMARTFEES TRANSACTION DETAILS

Comments Drag & Drop files here or Browse for files

Ken Customer

*TPO - DISCLOSURE REQUEST

Comments Drag & Drop files here or Browse for files

*TPO - INITIAL SUBMISSION

Comments Drag & Drop files here or Browse for files

1003

Comments Drag & Drop files here or Browse for files

Activities Workflow

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URLA 2020

Dual AUS

Initial Disclosures

Request UW Review

Intent to Proceed

Conditions

Change of Circumstance

Request UW Review

Overview

Application Date 05/04/2022

Submission Status -

Initial Request UW Review Date -

Last Request UW Review Date -

Borrower

First Name Ken

Middle Name N

Suffix JR

Last Name Customer

Cell Phone Number 818-444-1234

Email Address ken.c@fanniemae.com

SSN ###-##-7000

Co-Borrower

First Name -

Middle Name -

Suffix -

Last Name -

Cell Phone Number -

Email Address -

SSN ###-##-####

Subject Property Address

Street Address 10655 Birch St

City Burbank

State CA

Zip 91502-1234

County Los Angeles

Property Type

Occupancy Type

Number Of Units

Attached OwnerOccupied 1

Confirm

Is your loan ready for Underwriting?

- AUS must be in the loan file;** if AUS was run outside PwrTPO portal, confirm that the AUS has been released/assigned to PwrTPO
- Review the “Submission Checklist” found under “Forms” in the PwrTPO portal; the checklist is not required
- Provide a letter of explanation to clarify any unique loan characteristics



Intent to Proceed

The Intent to Proceed must be completed prior to ordering the appraisal or requesting the closing disclosure (CD).

- Step 1:** Log into the PwrTPO portal and go into your loan
- Step 2:** Click on “Intent to Proceed”
- Step 3:** Enter the “Intent to Proceed” date
- Step 4:** Choose the “Received Method”
- Step 5:** Click on Submit

Activities

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Product Pricing & Lock

URLA 2020

Dual AUS

Initial Disclosures

Intent to Proceed

Intent To Proceed

Order Appraisal

Loan Estimate sent on

05/12/2025

Received By

Intent To Proceed Date

mm/dd/yyyy

Received Method

Submit

Can't Complete the Intent to Proceed?



The Intent to Proceed can be completed at anytime *after* the initial disclosures have been sent to your borrower(s) and you have received their intent to proceed (in person, verbally, in writing, etc.). For IMB loans where PwrTPO did not do the initial disclosures, confirm that there is an LE sent date present. If there is not an LE sent date, contact your Account Executive. If PwrTPO did provide your borrower(s) the initial disclosures (Wholesale and IMB transactions), confirm that they were sent and that they were disclosed electronically.

Appraisal Management



- Appraisals should not be ordered until the Intent to Proceed has been provided by your borrower(s).
- **FHA Appraisals:** FHA Case Number must be ordered prior to the appraisal order.
- **VA Appraisals:** Must be ordered in WebLGY.
- **PwrTPO will accept transferred appraisals that meet our guidelines.**

Orders Completed in the PwrTPO Portal / Non-VA Appraisals

Order Appraisal

- Step 1:** Log into the PwrTPO portal and go into your loan
- Step 2:** Click on “Order / Manage Appraisal”
- Step 3:** Review the “Property and Loan Information” for accuracy
- Step 4:** Confirm the “Borrower Information” is correct
- Step 5:** Enter the “Buyer & Seller Contact Information” (Purchases only)
- Step 6:** Click “Order Appraisal”

Activities

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URLA 2020

Dual AUS

Initial Disclosures

Intent to Proceed

Conditions

Change of Circumstance

Request CD

Order / Manage Appraisal

Property and Loan Information

Street Address

City

State

Zip

County

10655 Birch St

Burbank

CA

91502-1234

Los Angeles

Loan Purpose

Occupancy

Number Of Units

Purchase

PrimaryResidence

1

Borrower Information

First Name

Last Name

Email

Ken

Customer

ken.c@fanniemae.com

Buyer & Seller Contact Information

Buyer's Agent Contact

Buyer's Agent Phone

Buyer's Agent Email

Seller's Agent Contact

Seller's Agent Phone

Seller's Agent Email

6

Order Appraisal

Purchase Transactions



To prevent possible delays, **upload a copy of the sales contract prior to ordering the appraisal.**

The sales contract may be uploaded to Documents > *TPO - Initial Submission if the loan has not been underwritten yet; *OR* if the loan has been underwritten, upload it directly to the condition or to Documents > **TPO - Conditions for UW Review

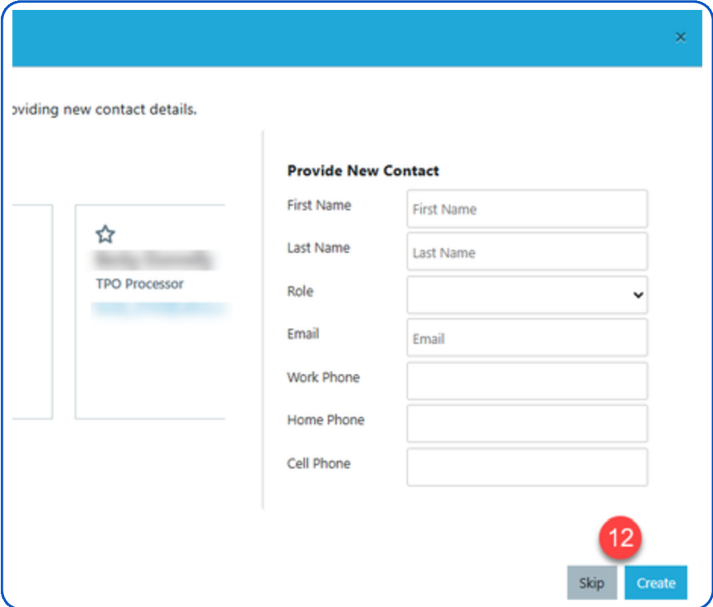
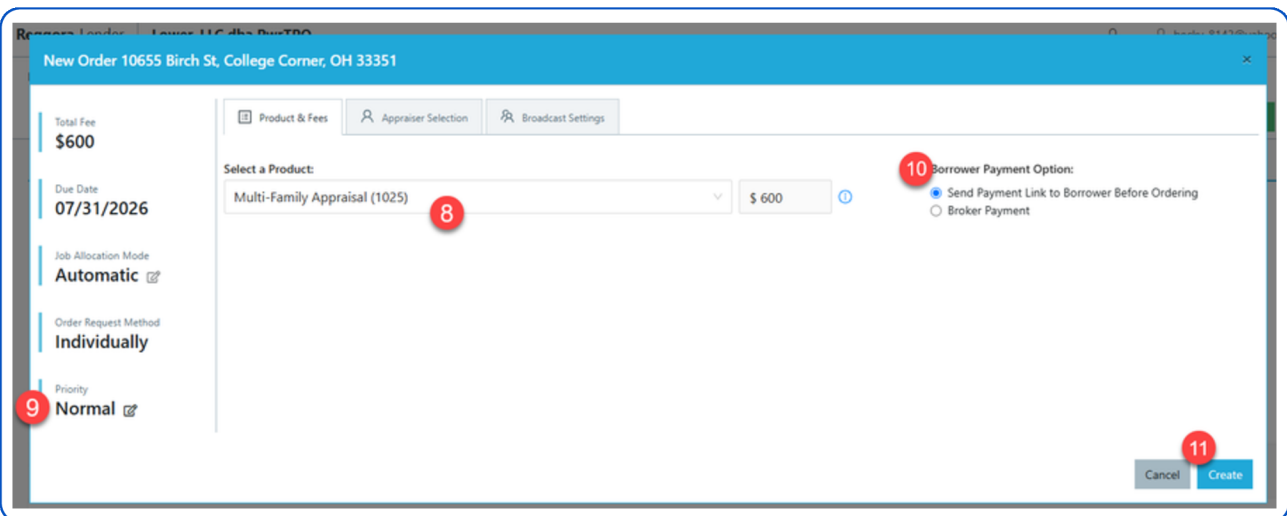
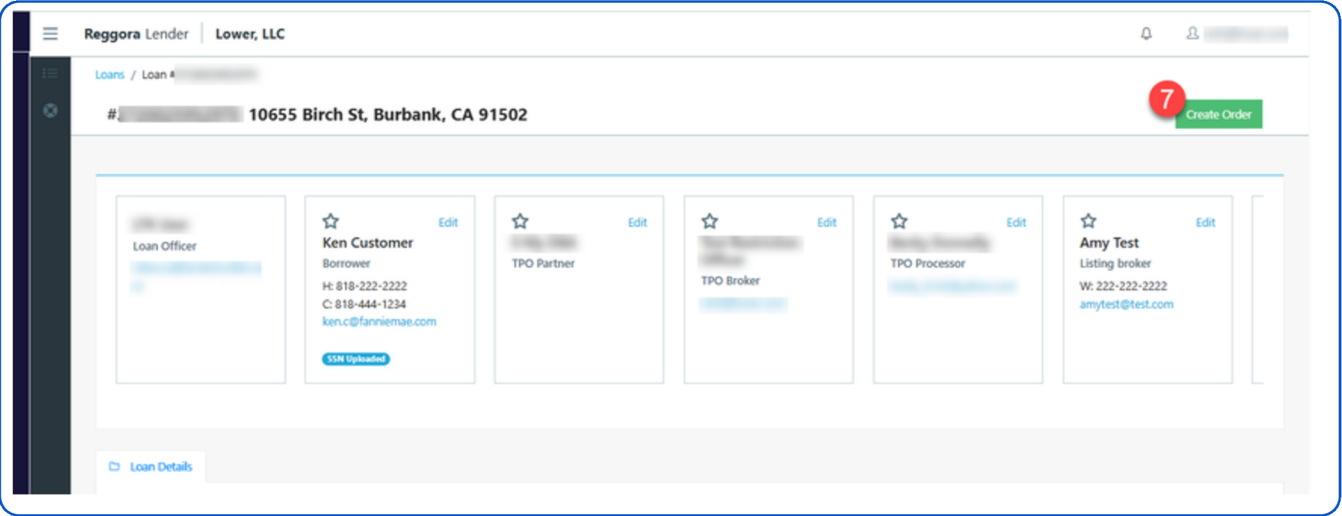
Appraisal Management

Orders Completed in the PwrTPO Portal / Non-VA Appraisals

Order Appraisal (continued)

- Step 7:** You will be taken to the order screen for Reggora, click “Create Order”
- Step 8:** The appraisal product will default based on the loan criteria; once reviewed if you need to change it, click on the “Select a Product” drop down and change the product
- Step 9:** Priority - If a “Rush” is needed, click on the pencil icon next to “Priority” and select “Rush”
- Step 10:** Borrower Payment Options - the “Total Fee” is subject to change and will be confirmed when the order is approved by PwrTPO; **payment is required prior to the assignment of the order**
- a. “Send Payment Link to Borrower Before Ordering” - once the order has been approved by PwrTPO, your borrower will receive the payment link to enter their credit card information
 - b. “Broker Payment” - will allow you to complete the payment information in the portal once PwrTPO has approved the order
- Step 11:** Click “Create”
- Step 12:** You can add a new contact or click on “skip” to proceed

The appraisal order will be moved to “Waiting for Payment”. If the any of the following apply to the appraisal order (1) Product type is ACE+PDR, (2) FHA Condo property type, (3) FHA Appraisal orders without a case number, or (4) PwrTPO has not received your recommended AMCs; then order will move to “Pending Approval”. Once approved by PwrTPO, the order will move to “Waiting for Payment”.



Appraisal Management

Orders Completed in the PwrTPO Portal / Non-VA Appraisals



Payment is due prior to appraisal assignment.
The appraisal status will show “Waiting for Payment” if the order has been approved by PwrTPO and the payment has not been made.

Appraisal Payment - Broker Payment

- Step 1:** Navigate to “Order / Manage Appraisal” in the PwrTPO portal
- Step 2:** Go to the “Payment” tab
- Step 3:** Select “Create Payment”
- Step 4:** Choose the “Payment Type”
 - a. If you are sending the payment link, pick the “Payment Contact” or click on “+ Create Custom Contact” in the “Payment Contact” drop down to add a new contact for the payment
 - b. If you are paying it with a credit card, pick the corporate card on file OR click on “+ Corporate Card”
- Step 5:** Click “Submit”
- Step 6:** Complete the payment information (all credit card information and payment processing is managed by Reggora)

Conditions

Change of Circumstance

Request CD

Order / Manage Appraisal 1

Order Details ⓘ

Loan Details

eVault Documents ⓘ

Payment 2

Total Due: \$725.00

Total Paid: \$0.00

Total Refunded: \$0.00

Download Payment Summary

Payments Received

Create Payment

 3

Payer	Amount	Refunds	Errors	Sent	Captured	Paid	Receipt
-------	--------	---------	--------	------	----------	------	---------

Creating Payment

Amount: 725

Payment Type: Send Payment Link a

Payment Contact: Choose the consumer this payment will be sent to.

Cancel Submit

 5

Creating Payment

Amount: 725

Payment Type: Pay with Credit Card b

Corporate Card: Select the card for payment

Cancel Submit

 5

Appraisal Management

Orders Completed in the PwrTPO Portal / Non-VA Appraisals



Payment is due prior to appraisal assignment.
The appraisal status will show “Waiting for Payment” if the order has been approved by PwrTPO and the payment has not been made.

Appraisal Payment - Borrower Payment

- Step 1:** Borrower will receive an email from **delivery@reggora.com** with the subject line “Lower, LLC dba PwrTPO Appraisal Fee Payment Request”
- Step 2:** Borrower will click on “Continue”
- Step 3:** Borrower receives a welcome prompt and clicks “continue”
- Step 4:** Borrower completes the payment information (all credit card information and payment processing is managed by Reggora) and submits payment

1

PowerTPO dba of Lower, LLC Appraisal Fee Payment Request

Hi Test Restriction Officer
PowerTPO dba of Lower, LLC would like you to complete your payment for your Appraisal Fee at 10655 Birch St, Burbank CA 91502 (Los Angeles County).

2

Please click the link below to continue.

CONTINUE

Thank You.

1

Welcome

2

Payment

3

Done

Hi Test Restriction Officer

PowerTPO dba of Lower, LLC would like you to complete the payment for your Appraisal Fee.

Let's get started

3

Continue

1

Welcome

2

Payment

3

Done

Your Appraisal Fee is **\$725.00**
All payments must be made before proceeding with the appraisal

Cardholder First Name	Cardholder Last Name	Cardholder Email	
John	Smith	email@example.com	
Card Number	Expiration Date	CVC	
1234 1234 1234 1234	MM / YY	CVC	
Billing Street	Billing City	Billing State	Billing Zip
123 Main St.	Boston	MA	12345

4

Submit Payment

Appraisal Management

Orders Completed in the PwrTPO Portal / Non-VA Appraisals

Appraisal Management

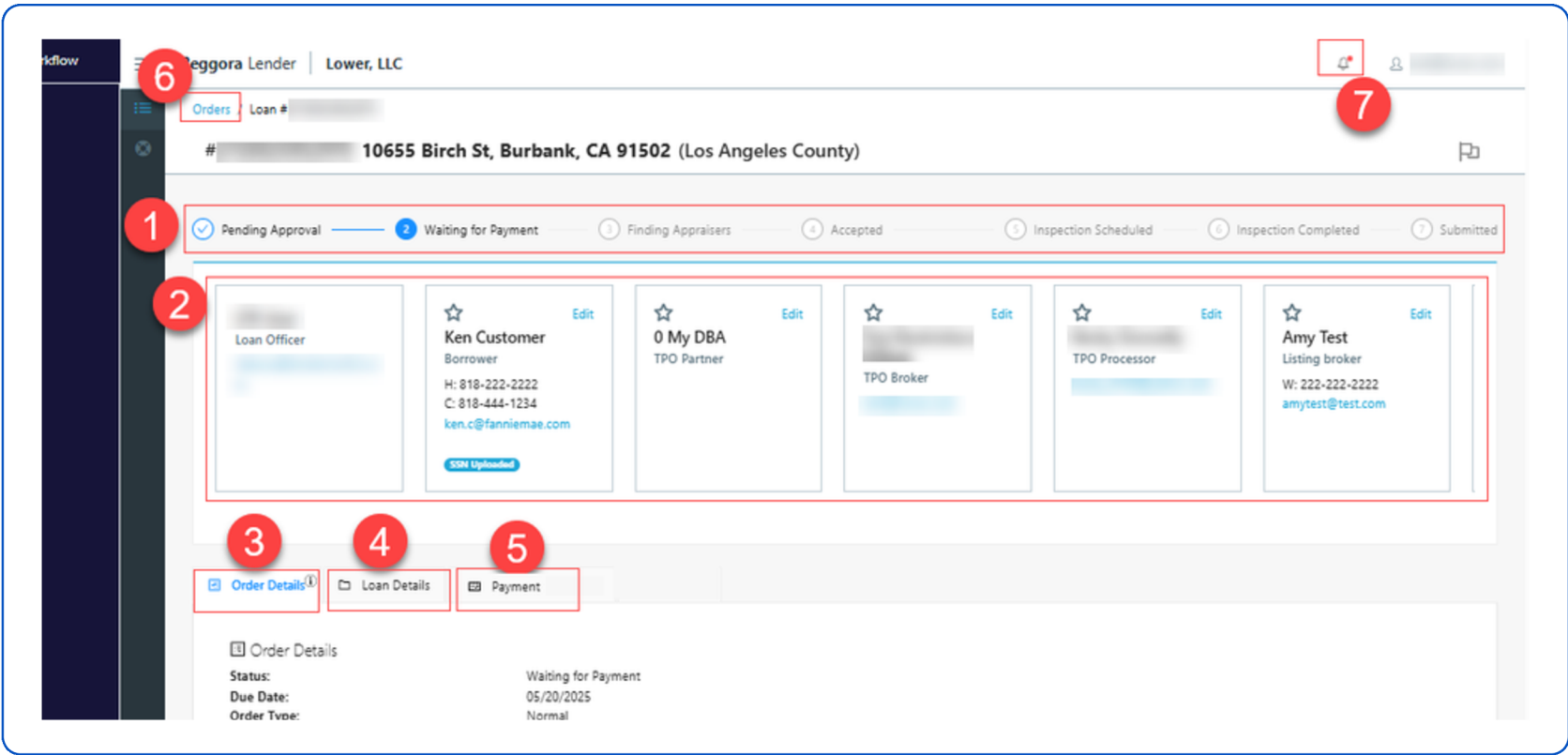
All inspections and additional appraisal orders will be placed by PwrTPO.



All communication to the AMC must come through PwrTPO.

To manage any appraisal you are assigned to, go to “Order / Manage Appraisal” within the loan. If you are not assigned to the appraisal, you will not be able to view the appraisal order. **Contact appraisals@PwrTPO.com if you need to be assigned to the appraisal order or questions about the appraisal order.**

- 1. Status - Each order will show a real time status tracker
- 2. Contacts - View and add additional contacts
- 3. Order Details - View basic appraisal information along with the order time that includes status and any communication to and from the AMC
- 4. Loan Details - Offers specifics regarding the loan itself
- 5. Payment - Refer to the “Appraisal Payment” section
- 6. You can access all of your appraisal orders by clicking on “Orders” at the top left of the page
- 7. Notifications - along with the emails you will receive, the notification icon at the top right of the page will show a red dot if you have any outstanding notifications to view for any of your appraisal orders



Appraisal Updates/Notifications

If you have not received a status email OR this is the first appraisal order your team has made, navigate to “Order / Manage Appraisal” and open the order. You should not need to take any additional steps to receive status emails as long as you are already on the appraisal order.



Appraisal Management

Orders Completed in the PwrTPO Portal / Non-VA Appraisals

Appraisal Management - Communication

Effective for appraisals ordered on or after 7/27/2026, **PwrTPO partners can send appraisal messages in the PwrTPO Portal or Reggora.** On the “Order Details” tab, you have two options: 1) “Select Pre-Approved Template”, or 2) “Write Custom Message”.

“Select Pre-Approved Template”

These are message templates that have been approved by PwrTPO. If you select one of the message templates, the message will automatically be sent to all necessary parties for the appraisal. If you select a pre-approved template and then modify it, the message will go to the PwrTPO appraisal team to review and approve. Once approved, the message will be sent to all necessary parties for the appraisal.

“Write Custom Message”

These messages will go to the PwrTPO appraisal team to review and approve. Once approved, the message will be sent to all necessary parties for the appraisal.

Appraiser Assignment
Jul 20th 2026 03:33 pm

Order Claim Time Approaching Reminder Sent
Jul 20th 2026 05:34 pm

Appraiser Accepted
Jul 20th 2026 05:43 pm

Property Contact Notified
Jul 20th 2026 05:43 pm

There are no messages for this order yet.
Type in the box below and click 'Send' to send a message.

Select Pre-Approved Template

Write Custom Message

If there is a message template you would like to have added, please contact your Account Executive. You may also contact appraisals@pwrtpo.com with any questions.

!

All communication to the AMC must come through PwrTPO.

Appraisal Management

Orders Completed in the PwrTPO Portal / Non-VA Appraisals



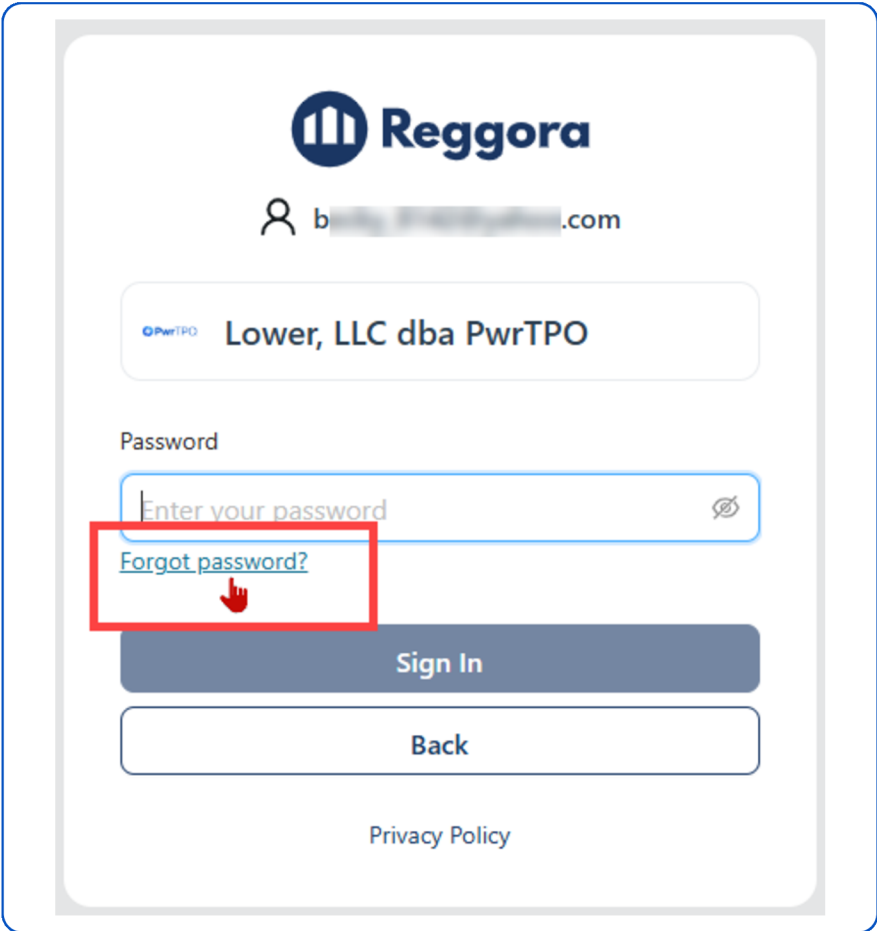
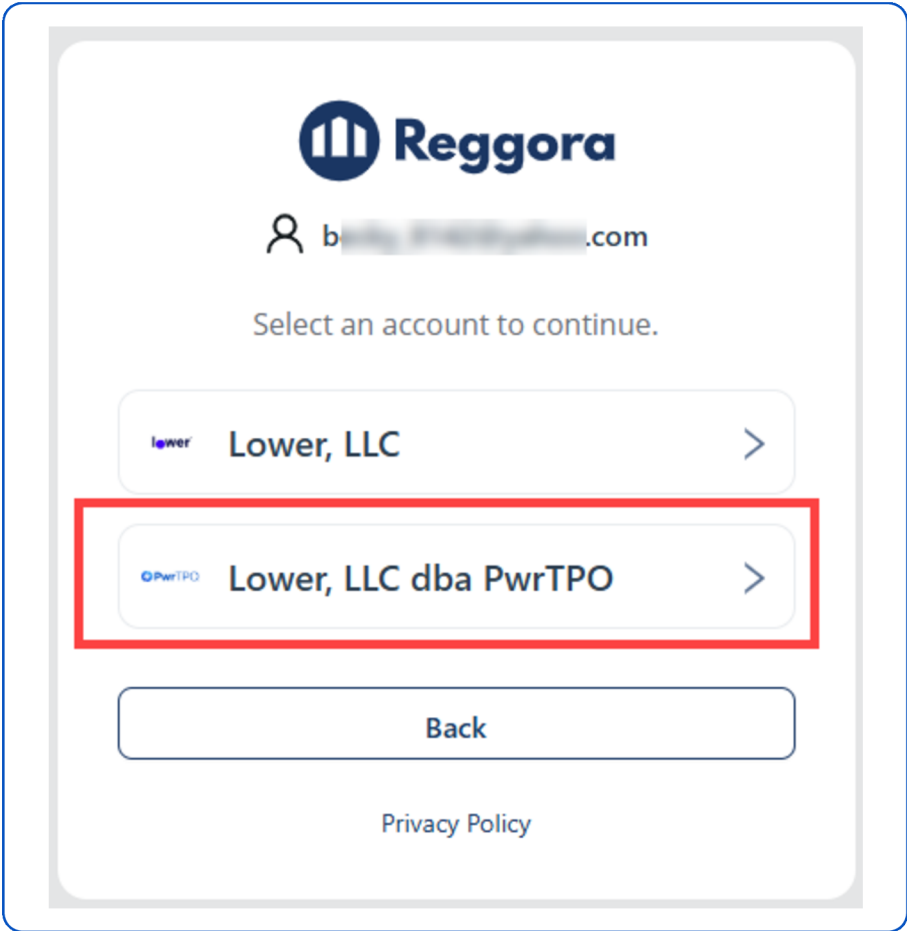
All Non-VA Appraisal must be ordered in the PwrTPO portal. Appraisals cannot be ordered in Reggora via the web.

Appraisal Management - Accessing Reggora Directly

PwrTPO partners can manage their appraisal ordered outside of the PwrTPO portal by logging in directly to Reggora. All appraisal orders must be started in the PwrTPO portal. To gain access Reggora, take the following steps.

- 1.Go to Lender.Reggora.com
- 2.Enter the email address you use to log into PwrTPO.com
- 3.Choose “Lower, LLC dba PwrTPO”*
- 4.Click “Forgot Password” and follow the steps to get your password

Next time you log in to Lender.Reggora.com, you will be able to use the password you just created to manage appraisal orders in Reggora via the web.



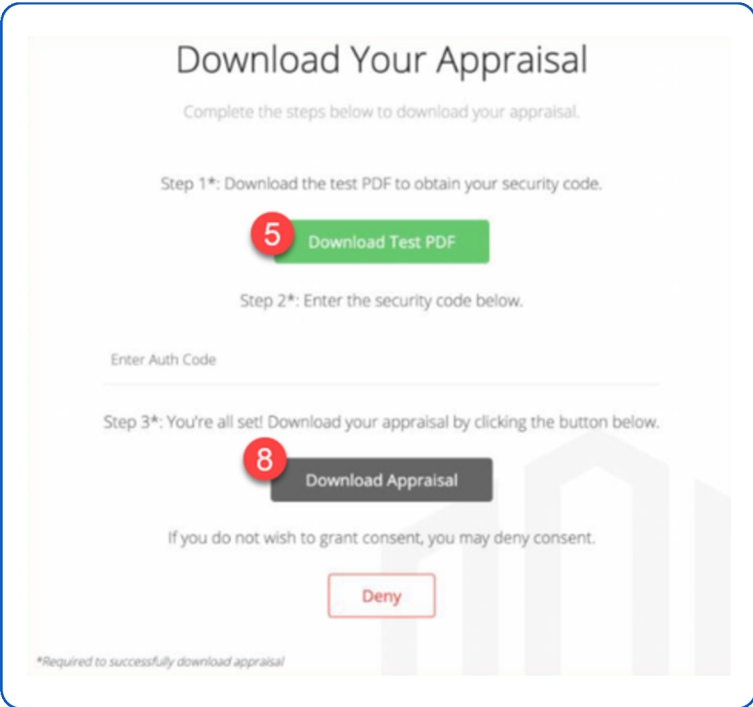
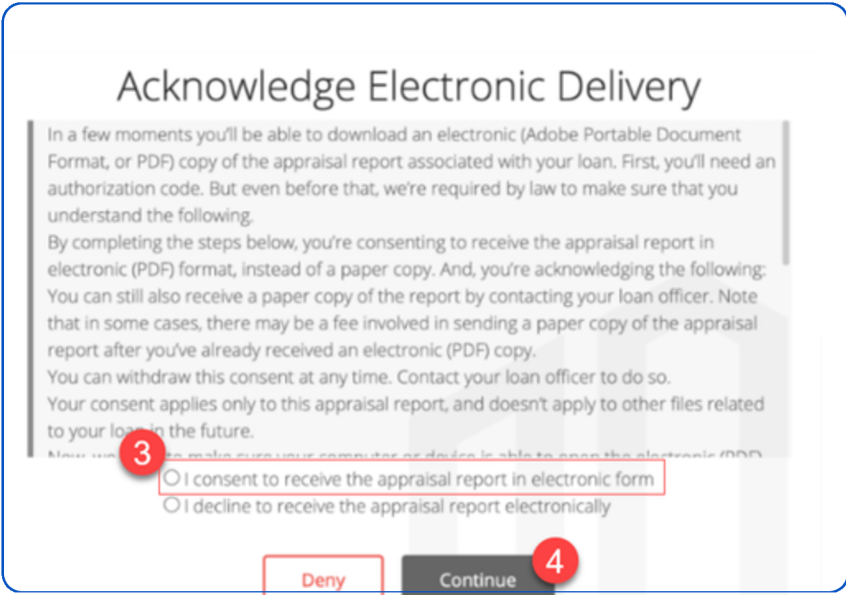
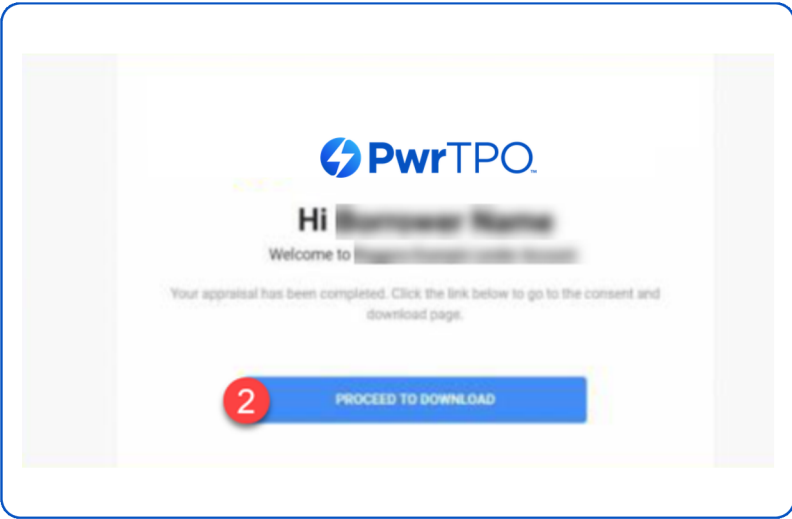
Appraisal Management

Orders Completed in the PwrTPO Portal / Non-VA Appraisals

Appraisal Delivery

PwrTPO will send the appraisal to your borrowers electronically.

1. Borrower will receive an email from **delivery@reggora.com**
2. Borrower clicks on “Proceed to Download”
3. Borrower selects the option that states “I consent to receive the appraisal report in electronic form
4. Borrower clicks on “Continue”
5. Borrower will click on “Download Test PDF”
6. Borrower will receive a security code
7. Borrower will enter the security code
8. Borrower will be able to click on “Download Appraisal” to retrieve their appraisal report



Potential Impact to Closing

PWR PLAY

If the borrower did not waive their rights to review the appraisal three (3) days prior to closing, the delivery of the appraisal may impact the closing. Communicate any concerns with the timing of the delivery of the appraisal to your Loan Account Manger.

Appraisal Management

VA Appraisal Orders



- Certificate of Eligibility (COE) must be requested prior to the appraisal order
- Purchases: Fully executed purchase contract & VA Amendatory/Escape Clause must be provided
- Condo projects must be on the VA approved condo list
- A new appraisal cannot be requested if there is a valid VA value determination on the property

Step 1: Log into [WebLGY](#)

Step 2: Navigate to Request Appraisal

Step 3: Select “LAPP - Lender Appraisal Processing Loans” as the appraisal type

Step 4: Click “Submit”

Step 5: Enter PwrTPO’s VA Lender ID, 659728000, for the Sponsor’s Identification Number under the “Requestor Information”

Step 6: Add **LAM@PwrTPO.com** for the “E-mail Address” under the “Requestor Information”

Step 7: Enter PwrTPO’s loan number as the “Institution Case Number” under the “Requestor Information”

Step 8: Enter in the property address and verify the property address

Step 9: Complete all other required fields

Step 10: Review and accept the terms of responsibility

Step 11: Click “Submit”

Step 12: Purchases only - upload a copy of the purchase contract to the appraisal order in WebLGY (a copy must also be uploaded to PwrTPO)

Step 13: Upload a copy of the “Request for Appraisal” (VA Form 26-1805) into documents on the [PwrTPO](#) portal for your loan

Appraisal Management

Transferred Appraisals



Appraisal transfers are acceptable to PwrTPO provided they meet all the requirements outlined in this section. **Meeting these requirements solely does not constitute acceptability of the report or supported value, appraisal content and property eligibility is subject to review. PwrTPO reserves the right to reject a transferred appraisal.**

PwrTPO will accept transferred appraisals for FHA, USDA, and Conventional loan products.

Appraisals transferred to PwrTPO must adhere to the AIR and HUD Appraiser Independence guidelines.

For VA loan files, the appraisal is not considered a transfer. The VA appraisal must exist in WebLGY and be completed by a VA appraiser. If so, the appraisal can be transferred to another lender within WebLGY. There are no XML files or SSR reported needed with a VA appraisal transfer.

Required transfer documentation:

- Transfer letter from original lender releasing the appraisal to PwrTPO
- Color copy of the PDF appraisal report
- Appraiser Independence Certification (AIR Cert)
- XML appraisal file (must be emailed to ***transferredappraisals@PwrTPO.com***)
- Fannie Mae and Freddie Mac SSRs for Conventional and USDA loans
- Fannie Mae and Freddie Mac SSRS for Conventional loans; FHA SSR for FHA loans
- AMC invoice submitted to original lender when appraisal was completed
- Evidence of delivery of receipt of the appraisal
 - Note: The three-day delivery requirement applies unless a waiver is provided. Appraisal must still be delivered to the Borrower.
- Borrower “Reconsideration of Value” Disclosure

Appraisal Management

Transferred Appraisals

The Appraisal Transfer Letter must include:

- Letterhead of the Original Transferring Financial Institution;
- Current Date;
- Borrower(s) Name;
- Property Address;
- A statement transferring ownership of the appraisal to:
 - The Client for Non-Delegated transactions, or
 - PwrTPO for Wholesale transactions.
- The following statement or similar: “(Original Transferring Financial Institution) certifies and warrants that the referenced appraisal was prepared in accordance with, and is compliant with, the Appraisal Independence Requirements (AIR), Truth in Lending regulations, and all applicable laws;
- Signature of a person transferring financial institution.
- Note: Loan Officers, LO assistants, etc. are not eligible to sign the transfer letter;
- Compliancy of ordering and processing according, but not limited to, Dodd Frank, FIRREA,
- Appraiser Independence Requirements, and Consumer Protection Acts; and
- Assurance of most recent complete appraisal assignment (i.e. 1004, 1025, 1073, 1004, Desktop etc., but not 1004D, 1075, 2000, 2000A, 2055, 2070, 2075, 2095, or any “Subject To” or Recertification of Value assignments).

PwrTPO will review the appraisal in the same manner as an appraisal ordered through PwrTPO’s platform. If upon review of the appraisal, the appraisal does not appear to be satisfactory due to inadequate selection of comparables, incomplete or inaccurate information, or lack of appraisal analysis to support the value, the appraisal may be rejected and a new appraisal required. The appraiser may perform an update of a transferred appraisal. Additionally, the original lender name may appear on the appraisal report.

Condition Upload

There are three (3) main types of conditions:

- Initial CD Conditions (Prior to Docs)
- Final Approval Conditions (Prior to Approval)
- Funding Approval Conditions (Prior to Funding)

PwrTPO gives you two (2) options on how to upload conditions:

1. Directly to the condition; OR
2. As a bulk upload to documents

Uploading Documents Directly to the Condition

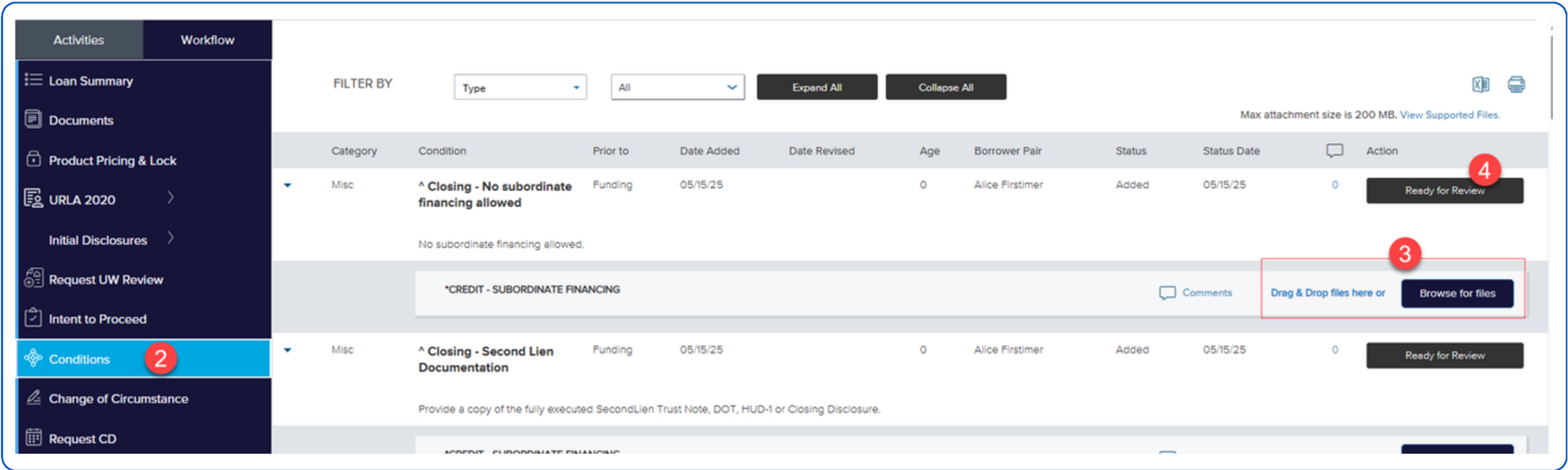
- Step 1:** Log into the [PwrTPO](#) portal and go into your loan
- Step 2:** Click on “Conditions”
- Step 3:** “Drag & Drop” or “Browse for files” to upload the document(s) you want to use to satisfy that condition
- Step 4:** Click on “Ready for Review”

Your Loan Account Manager (LAM) will review the uploads and escalate the loan to the appropriate team to review. Your LAM will notify you if anything is missing to assist in the loan review.

Filtering Conditions

PWR PLAY

- **Looking for any unsatisfied conditions?** Change the “Category” to “Status” and then check the boxes for “Added”, “Requested”, and “Rerequested”. Uncheck the box for “All”. Click outside of the drop down box, and the conditions will filter.
- **Looking for a specific type of condition?** Change the “Category” to “Type” and then select the condition type(s) you want to view. Uncheck the box for “All”. Click outside of the drop down box and the conditions fill filter.



Condition Upload

Bulk Condition Upload

- Step 1:** Log into the [PwrTPO](#) portal and go into your loan
- Step 2:** Click on “Documents”
- Step 3:** Go to the folder for “**TPO - Conditions for UW Review”
- Step 4:** “Drag & Drop” or “Browse for files” to upload the document(s)
- Step 5:** Go to “Conditions”
- Step 6:** Tell us what conditions are are wanting to satisfy by clicking on the “Ready for Review” button for each condition you have provided

Your Loan Account Manager (LAM) will review the uploads and escalate the loan to the appropriate team to review. Your LAM will notify you if anything is missing to assist in the loan review.

Activities

Workflow

Loan Summary

Documents2

Product Pricing & Lock

URLA 2020

Initial Disclosures

Request UW Review

Intent to Proceed

Conditions5

Change of Circumstance

Max attachment size is 200 MB. [View Supported Files.](#)

All Borrowers

Alice Firstimer

3**TPO - CONDITIONS FOR UW REVIEW

Comments

4Drag & Drop files here orBrowse for files

*ASSET MISC

Comments

Drag & Drop files here orBrowse for files

Activities

Workflow

Loan Summary

Documents

Product Pricing & Lock

URLA 2020

Initial Disclosures

Request UW Review

Intent to Proceed

Conditions5

Change of Circumstance

FILTER BYTypeAllExpand AllCollapse All

Max attachment size is 200 MB. [View Supported Files.](#)

Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date		Action
Misc	^ Closing - No subordinate financing allowed	Funding	05/15/25		0	Alice Firstimer	Added	05/15/25	0	Ready for Review6
	No subordinate financing allowed.									
Misc	^ Closing - Second Lien Documentation	Funding	05/15/25		0	Alice Firstimer	Added	05/15/25	0	Ready for Review
	Provide a copy of the fully executed SecondLien Trust Note, DOT, HUD-1 or Closing Disclosure.									
Assets	^ Closing - Seller Contribution FHA/USDA	Funding	05/15/25		0	Alice Firstimer	Added	05/15/25	0	Ready for Review

!

Bulk condition uploads to documents may take longer for your file to be assigned back to the appropriate party for review.

Change of Circumstance

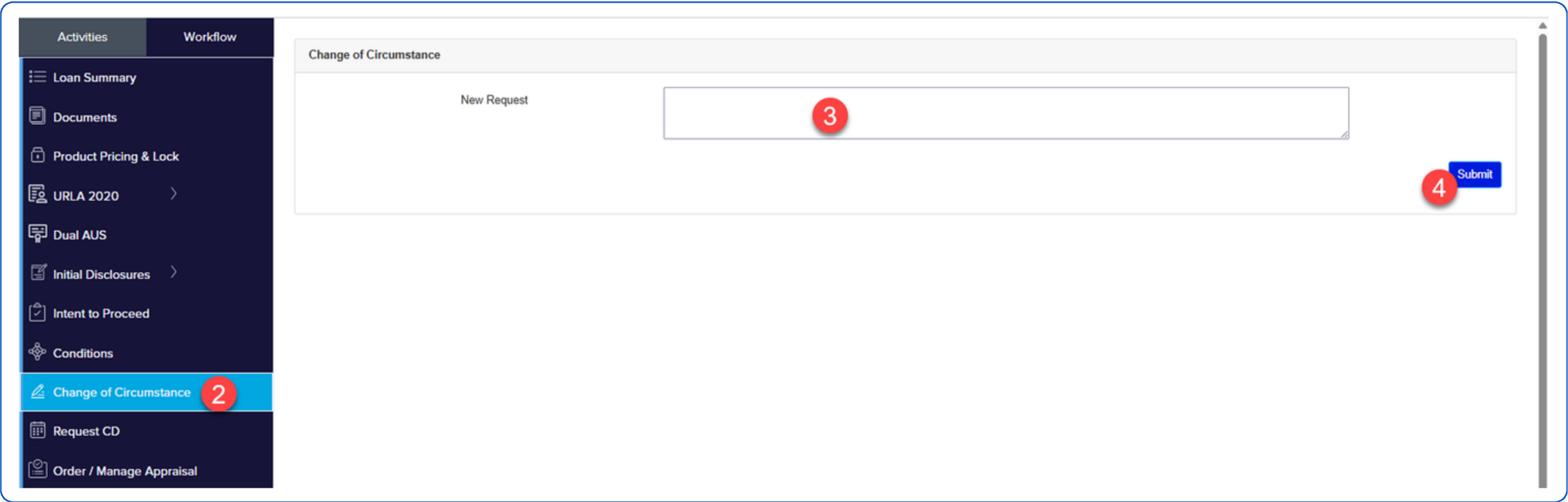


IMB Loans Only

If the change impacts the pricing (credit or discount) or compensation disclosed on the LE/CD, please communicate the new amount as part of the Change of Circumstance request.

- Step 1:** Log into the PwrTPO portal and go into your loan
- Step 2:** Click on “Change Circumstance”
- Step 3:** Provide PwrTPO information about the change(s) you need to make
- Step 4:** Click “Submit”
- Step 5:** If a change of circumstance has been previously submitted, click on “Change of Circumstance” > “Add New Request”; provide the information; click “Submit”

Your Loan Account Manager (LAM) will receive the request.
PwrTPO will send out a revised Loan Estimate (LE) or Closing Disclosure (CD) to your borrower(s) if applicable.



Can't Request a Change of Circumstance?

PWR PLAY

- PwrTPO is sending the initial disclosures - feature is not available until the initial disclosures have been sent
- PwrTPO is not sending the initial disclosures - feature is not available until after the request for underwriting has been made
- The portal limits you to seven (7) change circumstance requests per loan

Contact your Loan Account Manager (LAM) with the change needed when the “Change of Circumstance” feature is not available or you have maxed out the requests in the portal. The LAM will help facilitate the request to ensure updates are made and a revised LO or CD is sent when applicable.

Request Initial Closing Disclosure (CD)

- Step 1:** Log into the PwrTPO portal and go into your loan
- Step 2:** Click on “Request CD”
- Step 3:** Indicate if any of the following apply to the closing: “Mail Away Closing”, “Power of Attorney”, and/or “Trust”
- Step 4:** Add any important notes for the closer
- Step 5:** Update/enter the “Est Close Date” and click “Confirm Est Close Date”
- Step 6:** Click “Request CD”



- The CD cannot be requested until**
- The loan is conditionally approved; AND
 - “Intent to Proceed” has been provided (completed in the portal); AND
 - All Initial CD Conditions (Prior to Doc) have been received; AND
 - The loan has been locked; AND
 - The lock does not expire prior to the estimated closing date; AND
 - The estimated closing date is not prior to the earliest closing date; AND
 - The estimated closing date is at least three (3) business days from the current date

The Closing Coordinator will review the documents and dates prior to assigning your loan to a closer.

PwrTPO does *not* balance the fees with the settlement agent until the loan has been cleared for closing.

Refer to the “[Borrower eSign & Disclosure Guide](#)” if your borrower needs assistance receiving the Closing Disclosure (CD).

Activities

Workflow

Loan Summary

Documents

Product Pricing & Lock

URLA 2020

Initial Disclosures

Request UW Review

Intent to Proceed

Conditions

Change of Circumstance

Request CD

Order / Manage Appraisal

Estimated Closing Date updated.

Before the CD request can be completed, you must provide the following:

- Estimated closing date must be at least three business days out.

Request CD

CD Sent

Initial CD Received Date

Earliest Closing Date

Est Close Date

☐ Mail Away Closing

☐ Power of Attorney

☐ Trust

Notes to Closer

Request CD

Confirm Est Closing Date

Initial CD Conditions

^ Insurance - Hazard Policy with Invoice or Paid Receipt

^ Title - Preliminary CD

^ Title - Wiring Instructions

^ Title - CPL

^ Title - Property Tax Certification

Estimated Closing Date updated.

Request CD

CD Sent

Initial CD Received Date

Earliest Closing Date

Est Close Date

☐ Mail Away Closing

☐ Power of Attorney

☐ Trust

Notes to Closer

Request CD

Confirm Est Closing Date

Initial CD Conditions

^ Insurance - Hazard Policy with Invoice or Paid Receipt

^ Title - Preliminary CD

^ Title - Wiring Instructions

^ Title - CPL

^ Title - Property Tax Certification

Initial CD Conditions

The “Initial CD Conditions” will show on the “Request CD” feature. If any are missing, they will show in **red** - all that have been received will show in **green**. For guidance on how to upload the “Initial CD Conditions, please refer back to the steps outlined in the “Condition Upload” section.

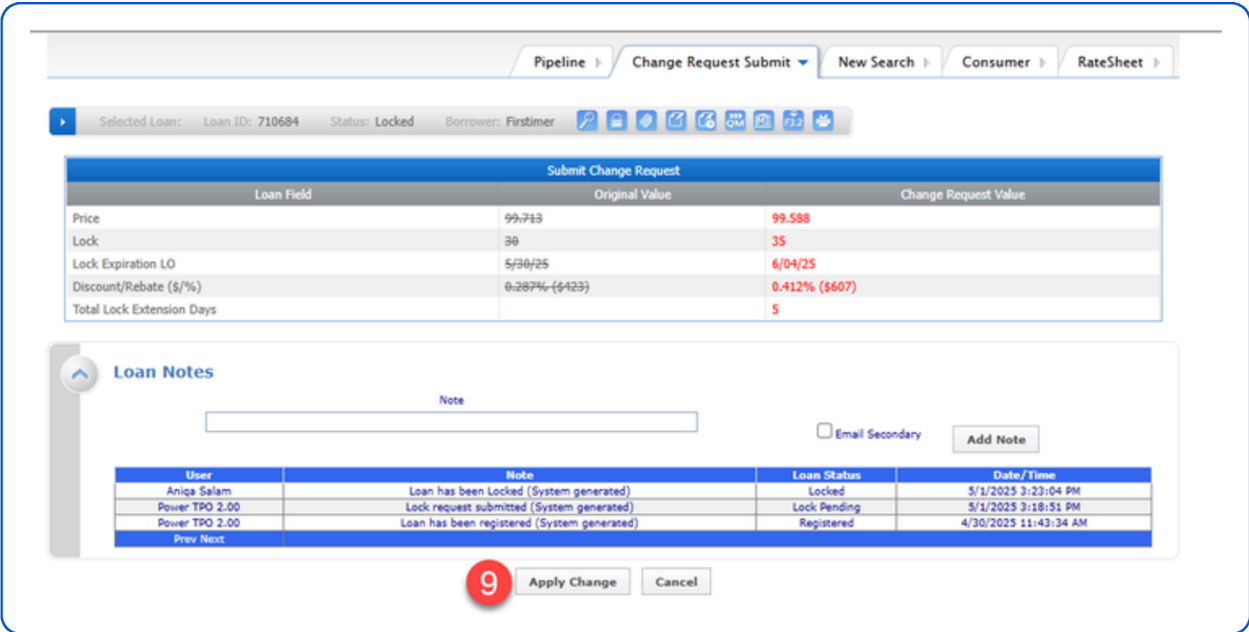
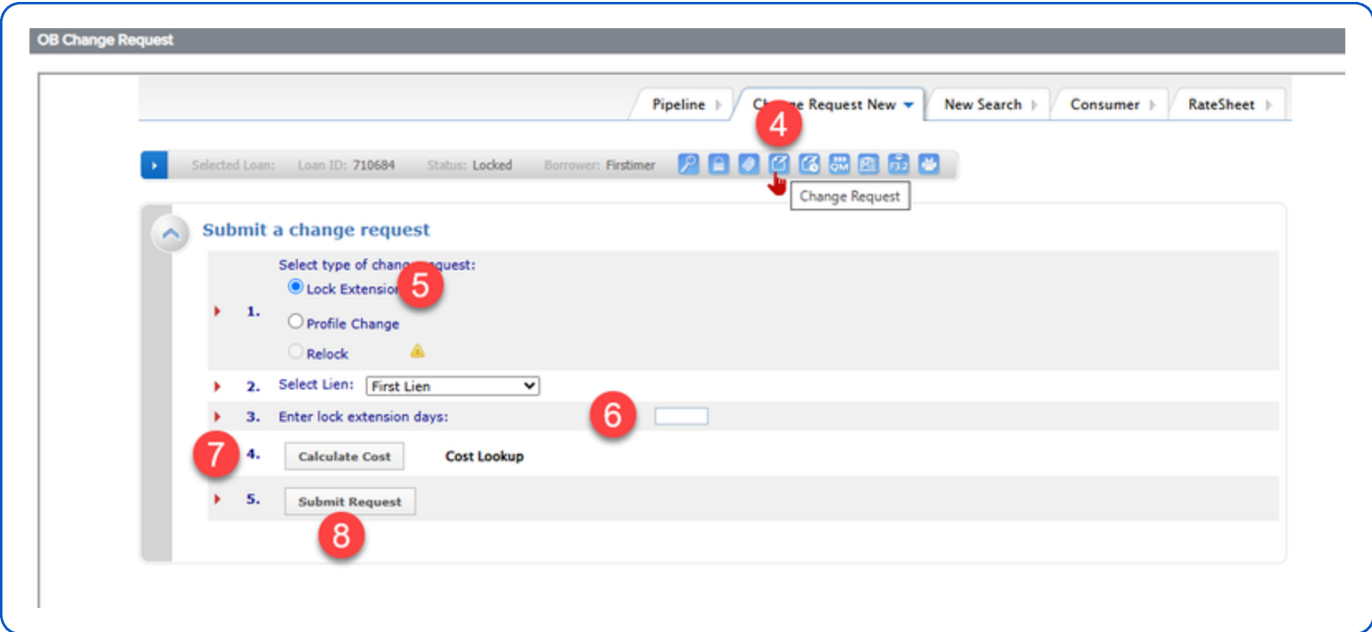
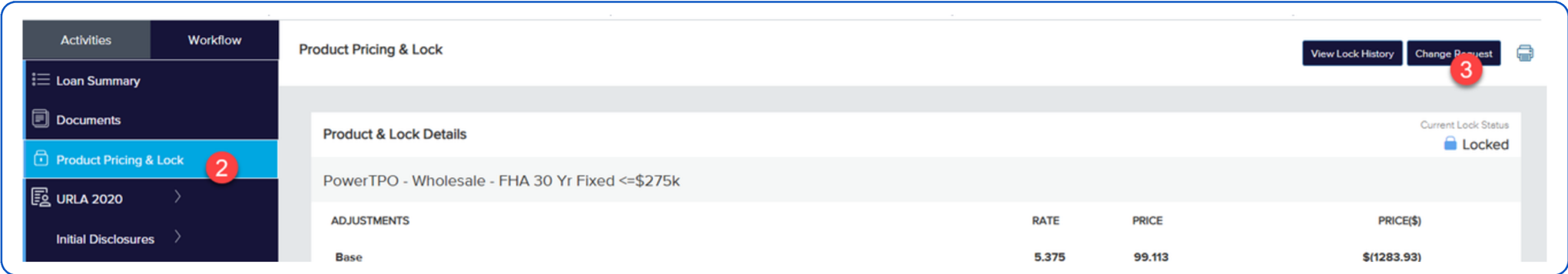


Lock Extensions

A lock extension may be completed with a “Change of Circumstance” request or through “Product Pricing & Lock” feature in the portal. Below will only cover a request made though the “Product Pricing & Lock” feature. Refer to the PwrTPO Lock Policy for more information regarding lock extensions.

- Step 1: Log into the PwrTPO portal and go into your loan
- Step 2: Click on “Product Pricing & Lock”
- Step 3: Select “Change Request”
- Step 4: Click on the fourth (4th) icon from the right for “Change Request” in the “OB Change Request” window
- Step 5: Choose “Lock Extension”
- Step 6: Enter the number of days you want to extend the lock
- Step 7: Calculate the cost (not required)
- Step 8: Submit your request and review your change reuest
- Step 9: Click “Apply”

The lock desk will receive your request will update the lock accordingly.
A revised Loan Estimate (LE) or Closing Disclosure CD) will be sent to your borrowers with a change of circumstance if applicable.



IMB Purchase Review

- Step 1:** Log into the [PwrTPO](#) portal and go into your loan
- Step 2:** Click on “Request Purchase Review”
- Step 3:** Upload the “*Post Closing - Executed Closing Package” if not already previously uploaded under “Documents” > “*Post Closing - Executed Closing Package”
- Step 4:** Click “Confirm” and follow the prompts
- Step 5:** Email abullard@PwrTPO.com and jgarman@PwrTPO.com



Send the Collateral Package to:
Attention: Collateral Intake
5950 Symphony Woods Rd., Ste. 312
Columbia, MD 21044

Allonges and Bailee Letters must include the Lender Address:
Attention: Collateral Intake
Lower, LLC dba IASOA/ATIMA
5950 Symphony Woods Rd., Ste. 312
Columbia, MD 21044

The PwrTPO post-closing team will review the closed loan documents and contact you for any additional items.
Refer to the “Independent Mortgage Banker Lender Guide” under “Independent Mortgage Banker (IMB) - Resources” for additional guidance.

Activities

Workflow

Loan Summary

Documents

Product Pricing & Lock

URLA 2020

Initial Disclosures

Intent to Proceed

Conditions

Change of Circumstance

Request CD

Request Purchase Review

Request Purchase Review

Overview

Application Date
04/28/2025

Submission Status
Submitted

Initial Request Purchase Review Date
05/01/2025

Last Request Purchase Review Date
05/01/2025

Borrower

First Name
Middle Name
Suffix
Last Name
Cell Phone Number
Email Address
SSN

Co-Borrower

First Name
Middle Name
Suffix
Last Name
Cell Phone Number
Email Address
SSN

Subject Property Address

Street Address
City
State
Zip
County

Property Type
Occupancy Type
Number Of Units

Detached
OwnerOccupied
1

Product & Pricing

Loan Details

4

Confirm

Collateral Tracking

Upload or email the tracking information for your Collateral Package to help us better assist in the receipt and review of your closed oan file.

