Step 1:   Access the Broker Portal

1. Go to https://ameritrusttpo.com/partner-login/ and login in with your ID & Password. You should have received an automated email from: Brokerapproval@ameritrusttpo.com

2. **You will be asked to verify your ID with two-factor authentication using an SMS-text message to your corresponding mobile phone**. This process will register your computer to be used in the future.

3. Please answer the secret questions as this will enable "automated" password resets. If you skip this step, you will be reminded to complete it the next time you log in.
4. If you are locked out from your account, contact your company Admin to reset. If you are the company Admin, contact IT@ameritrusttpo.com or your Account Executive.
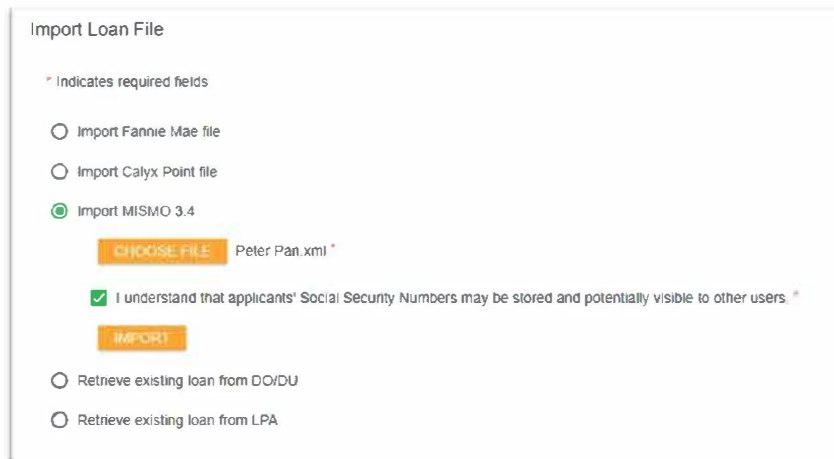
EQUAL HOUSING
OPPORTUNITY

Ameritrust Mortgage
Corporation 04/2023

Step 2: Import your Loan

1. From the blue menu column on the left, select "Create a New Loan File", then select "Import Loan File", then you will be directed to select from a list to the right.
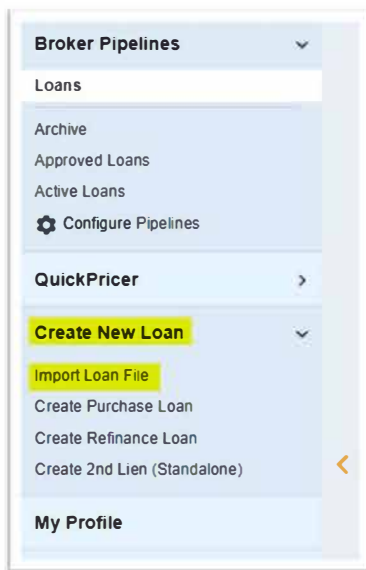
2. Select the radio button for "MISMO 3.4" and select "CHOOSE FILE." You will then navigate to the file you have exported from your LOS, click the check box, and press the "IMPORT" button.

3. Now that you have created an "Active Loan," that file is ready for you to price. Navigate and click on the "Broker Pipelines" then click on "Active Loans."
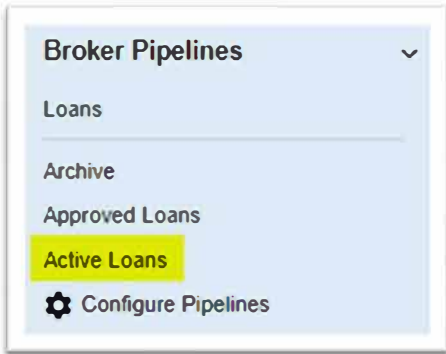
Step 3:   Price, Register & Lock

1.   You now have an active loan in the pipeline and should be on the first screen of that loan file. Select the "Pricing" option in the left-hand menu column.
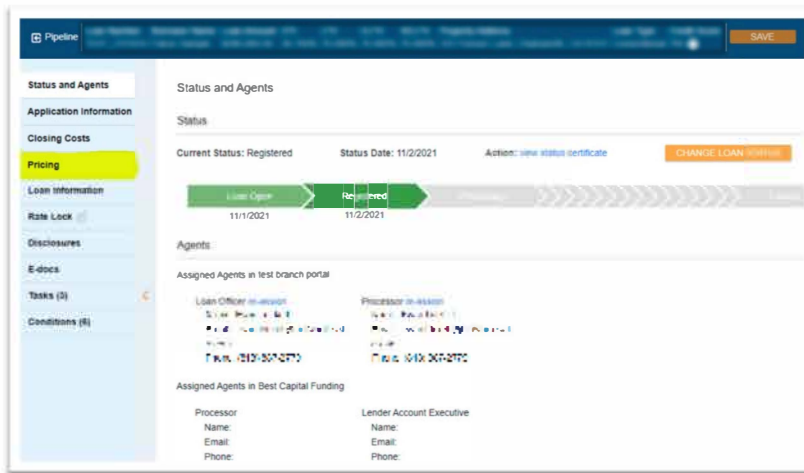
2.   The "Pricing Menu" is broken into 3 tabs: Application (credit), Property & Loan Info, & PML Options (loan program options).

3. Complete information next to the red x's as the data next to these fields is required for accurate pricing

4. You may want to press the orange tick pointing at the light blue menu bar to maximize screen space and view all loan pricing info without scrolling horizontally.
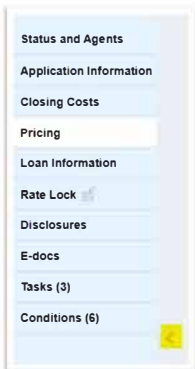
5. Make sure your loan has a Property Address, Purchase or Refinance Type, Rate Lock Period, Loan Originator is Paid By LP/BP, Loan PMI Type, Term, Amortization, & Product.

6. You will need to Manually enter all 3 credit scores OR "Re-issue Credit Report" by electronically attaching your credit pull under the "Application" tab (one of three tabs listed in the pricing screen).

7. Now that credit info is in the file you can select the blue button "Run Price My Loan."

Select the Loan Program Options to the left then click
"Run Price My Loan" to find available loan programs

Run Price My Loan
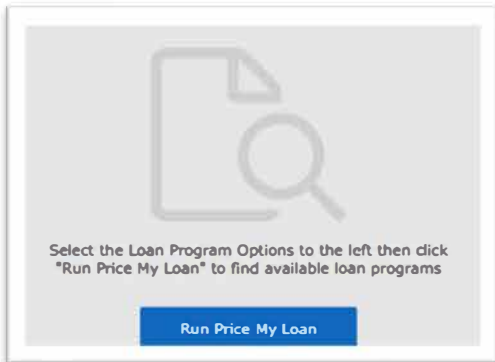
Please Note: Gold Program is NOT in the Pricing Engine currently. Do not complete this step. Instead please go to EDOCS and upload your SUBMISSION FORM, which will show your product and upload your complete file for submission.
Once completed Email ACCOUNTMANAGER@ AMERITRUSTTPO.COM. Please include your AE as well to ensure the AE is able to manually register your loan and move it to Disclosure/Underwriting Queue. When completed, the AE will notify you that the loan has been registered.

8. Register or lock your loan at a specific Rate, Points, & Lock Period. NON-QM LOANS MAY NOTE BE LOCKED UNTIL LOAN HAS BEEN UNDERWRITTEN.

9. To view the Loan Level Price Adjustors for a specific rate, click on the name of the program (matching each rate) in the last right-hand column marked in yellow below.

RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	

10. AmeriTrust TPO offers 15, 30, and 45- & 60-day lock periods, please note: ONLY the best pricing will appear for any price group -

The following steps are for 5+ unit properties and Mixed Use Only

Property & Loan Info ❌ | PML Options

Property Information

Zip Code	❌ State ▾ ❌
County	▾ ❌
City	❌
In Rural Area?	☐ Yes explain
Property Use	Investment ▾
Gross Rent	$0.00 Occupancy Rate (%) 100.000%
Has Non-Occupant Co-Borrower?	☐ Yes
Property Type	SFR ▾
Structure Type	Detached ▾
New Construction?	☐ Yes
Additional Monthly Housing Expenses	$0.00 calculate
Owner's Title Insurance	● Use estimated title cost.
	○ Use cost quoted by borrower/realtor.
Area Median Income	$0.00

Fill out all applicable and relevant loan information to obtain an accurate price. Those marked with a ❌ are required to price.

Once occupancy is updated to investment, another box will appear for gross rent. Enter gross rent and occupancy % for calculation of Debt Service Coverage Ratio.

For the purpose of pricing a DSCR Multi loan (5-8 Resi or 2-8 Mixed), ignore the property type and structure type here. You can leave as shown (SFR, Detached).

Loan Information

Loan Purpose	● Purchase ○ Refinance
First Time Home Buyer?	☐ explain
Impound?	☑ Yes
Doc Type	Debt Service Coverage (DSCR) ▾
Appraised Value	$0.00
Sales Price	$0.00 ❌
Down Payment	0.000% $0.00
1st Lien	0.000% $0.00 ❌
2nd Financing?	● No ○ Yes
Rate Lock Period	30 ▾ days
	Rate Lock Expiration Date: 3/31/2023 (Assumes a 30-day lock.)

Doc Type must reflect DSCR.

Other Information

Loan Originator is Paid By	● Lender ○ Borrower
Lender Fee Buyout Requested?	No ▾
Expected AUS Response	None/Not Submitted ▾
Estimated Credit Score	0 ❌ Total Monthly Income $0.00
Number of Financed Properties	1 explain
Reserve Months	Calculate per rate ▾
Total Liquid Assets	$0.00 explain
Present Housing Expense	$0.00
Prior Sales Date	mm/dd/yyyy explain
Conv Loan PMI Type	No MI ▾
Is UFMIP/FF Financed?	☑ Yes Override Auto-Calculated UFMIP/FF? ☐ Yes
FHA UFMIP	1.750% VA Funding Fee 0.000%
	USDA Rural Guarantee Fee 1.000%
NonQM PPP Structure	N/A ▾
DSCR Multi-Unit	N/A ▾
	No Selection
	N/A
	2-8 Mixed
	5-8 Resi

Number of Programs: 442

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

Run Price My Loan

Number of Programs: 442

Utilize the drop down "DSCR Multi-Unit" to indicate what type of property you are looking to price.

-N/A = Not DSCR Multi unit type
-2-8 Mixed
-5-8 Resi

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Step 4: Request Initial Loan Estimate Disclosure (LE)

1. Select "E-docs" in the light blue navigation column, then select "Upload Docs"

- ○ Upload your Fee Sheet(s)
- ○ 1003 or URLA signed by loan officer
- ○ PDF copy of credit report
- ○ AmeriTrust TPO Submission Form
- ○ Anti Steering
- ○ Borrowers Authorization

2. Enter a brief description of the file in the box labeled "Description" i.e., 1003, fee sheet, credit report, submission form

3. "Select Doctype" for each file A pop-up window will appear and select "INITIAL DISCLOSURE PACKAGE"
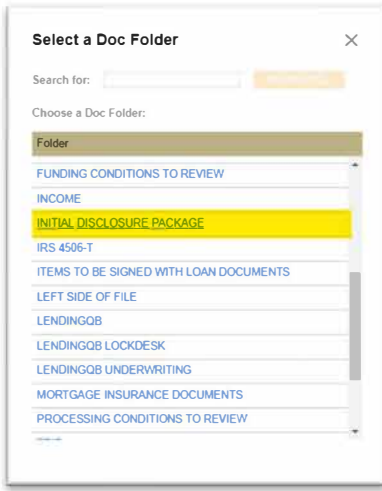
4. The AmeriTrust TPO 'Disclosure Desk' will use your fees for your initial disclosure upon receipt and will reach out to you if items are missing.

Step 5:   AUS

1. Please review the list of Credit Vendors in the drop down to re-issue credit or ask your AE.
2. AmeriTrust TPO uses both Fannie Mae (DU) and Freddie (LP) - please submit with file. Ameritrust will re-run in underwriting. Our system will support shortly but under construction.

3. An "Eligible Accept Approval" is required to be reviewed by underwriting on conventional loan programs. For FHA files/may be downgraded to manual with AUS "refer" min. fico score of 600
4. AUS findings can be downloaded from the "Document List" section within the "E-docs" of each loan file.

Step 6:   Ordering & Delivering Appraisals

1. We do not monopolize the appraisal process and enable you to research ones best serving your region with turn times matching your borrower's timeline. Our AMCs are listed on our website at www.ameritrusttpo.com – Appraisal Order Request tab. For fees and turn times, please contact the AMC directly. You can follow the link provided and set up your own login/password with the vendor. Appraisal Transfers are allowed with met criteria on web.
2. Order the appraisal directly through an approved AMC and ultimately upload the certificates, XML, and Appraisal's PDF into your loan file. You will receive directly from the AMC a request for payment which will be sent to you and your borrower. Once payment is made, order will be processed.

3. If your loan has a PIW you will need to have the borrower sign and upload this [PIW Acknowledgment](#)
4. Appraisal will need to be ordered in the name below.

   Ameritrust Mortgage Corporation
   17341 Irvine Blvd, Suite 285 Tustin, CA 92780-3010

5. Broker/Processor to provide a PDF copy of the "sent" email to the borrower that documents a completed appraisal being delivered.
6. Broker/Processor is responsible for uploading all appraisal documents into the loan file under the "E-Docs" section. Make sure to press "Select Doctype" and a pop-up window will appear. Next select "UNDERWRITING CONDITIONS TO REVIEW".
7. Last, enter a brief description into the free text box labeled "Description" i.e., appraisal, XML, AMC certificate, etc.


Step 7:   Submit to Underwriting

1. Your Initial Disclosure Package and LE will need to be signed by all parties electronically or with a wet signature.
2. Navigate to the "E-docs" section and upload all required asset and income documents.
3. PLEASE NOTE: a PDF of the initial credit report pulled needs to be uploaded.
4. Upload no more than 12 files in a batch and 100 MB total.
5. For each file press [Select Doctype] and in the pop-up window select "INITIAL DISCLOSURE PACKAGE" or "UNDERWRITING CONDITIONS TO REVIEW
6. When you are ready for the Underwriter to review the file, Email the Account Manager and notify them. This AM will also reach out if anything is missing for a thorough underwriting review.

Step 8:   Uploading Conditions

1. Only use the "E-docs" section within the broker portal to upload and retrieve all documents including submitting documents to clear conditions. Do not use the 'Conditions' section of the system.
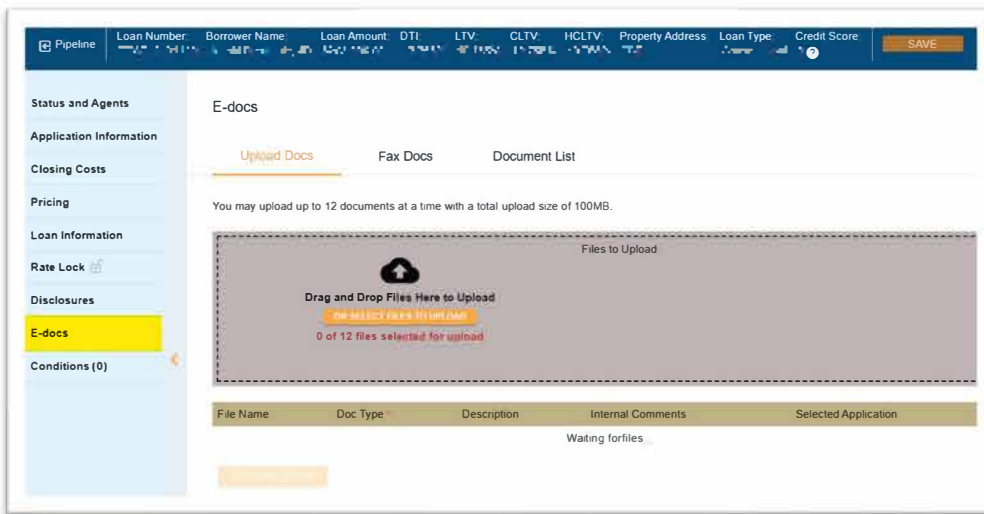

2. Drag your files to the gray box "OR SELECT FILES TO UPLOAD"
3. Follow the same labeling process as before and press [select Doctype] to label correctly

4. Select "UNDERWRITING CONDITIONS TO REVIEW" (2 times) within the pop-up window.
   - Next, enter the Condition Number matching the file you are uploading i.e., Condition #3
   - Press "Upload" and be patient as larger files can take a minute plus to upload
   - Confirm that every file you intended to upload made it into the file by reviewing the latest list of files under "Document List"
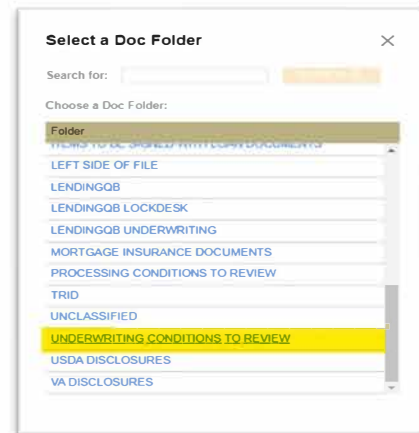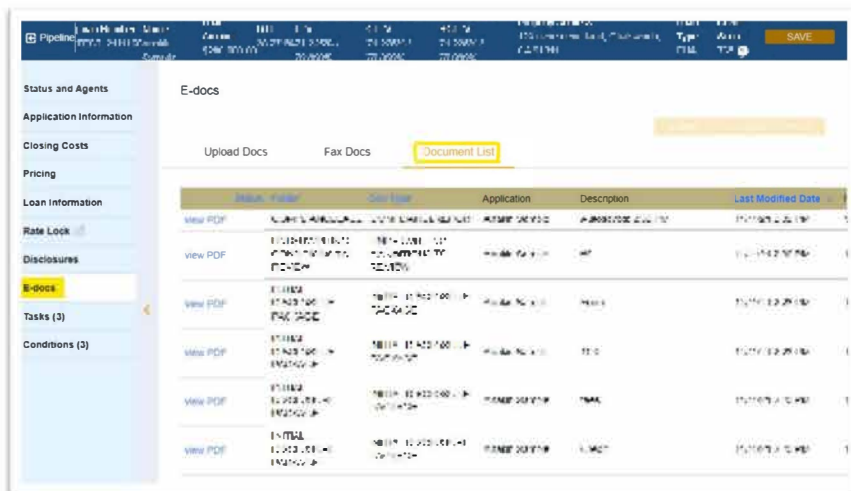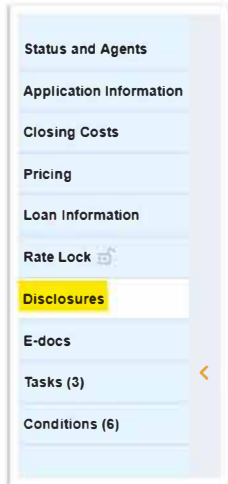

5. Good Practice to notify your Account Manager with an email when final conditions have been uploaded to move the file to "Clear to Close".

Step 9: Change of Circumstance

1. Select the "Disclosures" section, then press the "REQUEST COC/REDISCLOSE

1. In the main window of the Disclosures section, you will find two buttons.

2. After clicking 'REQUEST COC/REDISCLOSURE' you will be presented with a pop-up window to download a prefilled PDF. Document your changes in this PDF within the blue fields, save the file to your computer, and upload it into the same pop-up window.
3. Any pricing variances resulting from the 'Change of Circumstance,' or 'Initial Closing Disclosure' request will be communicated with the broker, processor, and AM by the Disclosures Desk.

Step 10:   Request Closing Disclosures (ICD)

1. Once the loan is locked, approved, and Ameritrust TPO is in receipt of a signed LE, the Closing Disclosure can be requested.
2. Within the "Disclosures" section of the loan file press the "REQUEST INITIAL CLOSING

DISCLOSURE"
3. After clicking 'REQUEST INITIAL CLOSING DISCLOSURE' you will be presented with a pop-up window to download a prefilled PDF. Document your changes in this PDF within the blue fields, save the file to your computer, and upload it into the same pop-up window.
4. Required document before an ICD will be delivered to the borrower:
   o Appraisal or a signed PIW
   o Appraisal report (XML) uploaded to the file within the Broker Portal
   o Tax cert (vesting, tax installments, etc.)
   o Preliminary title report
   o Invoices (appraisal, property tax, hazard insurance/homeowner's insurance, HOA, flood, credit report, VOE, tax cert, broker processing fee, etc.)
   o Purchase Contract – if purchase file and all addendums that accompany

- o   If a refinance, Payoff dated within 30 days of closing for all demands being paid off at closing or before closing
5.   NOTE: if an active Closing Disclosure has already ready been issued to the borrower you cannot request a second. Please download a COC form from the [Resource Center](#) and upload it with your changes to the eDocs section of the loan. Lastly, communicate this update with your Ameritrust TPO Account Manager so this can be processed by the disclosures desk.

Step 11:   Schedule Your Closing

1.   Once your file is in CTC Closing Documents can be available within 24-48 business hours.
2.   A Closing agent will be assigned to your loan, and you will be notified with an email of their name & contact info.
3.   Communicate with the AM to validate this scheduling of closing with Title & Borrower.

Step 12:   Requesting Lock Extensions

1.   Please see our detailed [Lock Policies](#).
     - o   Extensions are available in 5-day increments at a cost of .125% each 5-day block.
     - o   Max lock extension is 15 days and 5 days on a 60-day lock.
     - o   Relock fees: 30-day relock with worse case pricing plus a .25% relock fee.
2.   Lock extension must be requested on or before the rate lock is set to expire.
3.   Email your request for an extension or re-lock to [Ameritrusttpo.com](#)
4.   Our broker Portal is not configured to request extensions.
5.   Lock will always expire on a "business day" and locks that fall on a weekend or holiday will be rolled to the 'previous' business day.
6.   If a lock expires, the file will need a 15 or 30-day re-lock at "worse case pricing" plus a .25% re-lock fee.
7.   Please always consult your Account Manager to best estimate lock extensions.