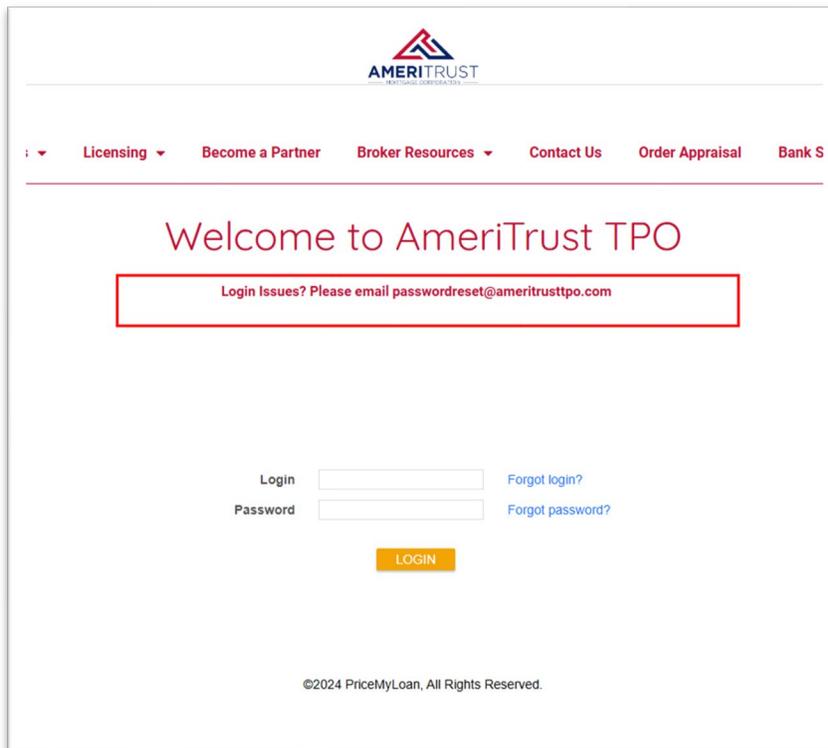# Step by Step Broker Portal Instructions

Step 1: Accessing the Broker Portal

Go to [Partner Login - AmeriTrust TPO](#) and login in with your ID & Password. Your welcome email will include a **temporary password**, the system will ask you to choose a permanent password when you first login.

Tip: We recommend using Microsoft Edge browser on the first login to set up your permanent password and 3 security questions. Then switch back to Chrome or your browser of choice.

Step 2: Complete 2-Factor Authentication

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.

If you are locked out from your account, contact your company Admin to reset. If you are the company Admin, contact **passwordreset@ameritrusttpo.com** or your Account Executive.
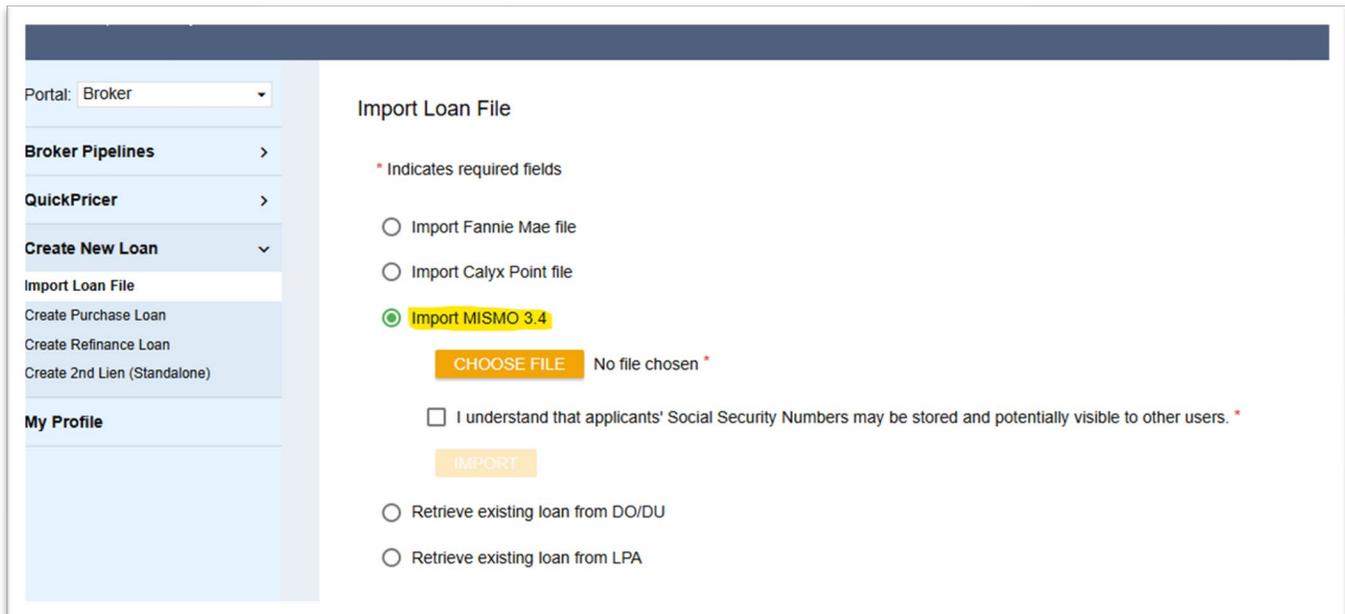
Step 3: Importing a Loan from a MISMO 3.4 File

From the blue column select the dropdown "**Create New Loan**", then select "**Import Loan File**"

Click the radio button for "**Import MISMO 3.4**" then click "**CHOOSE FILE**"
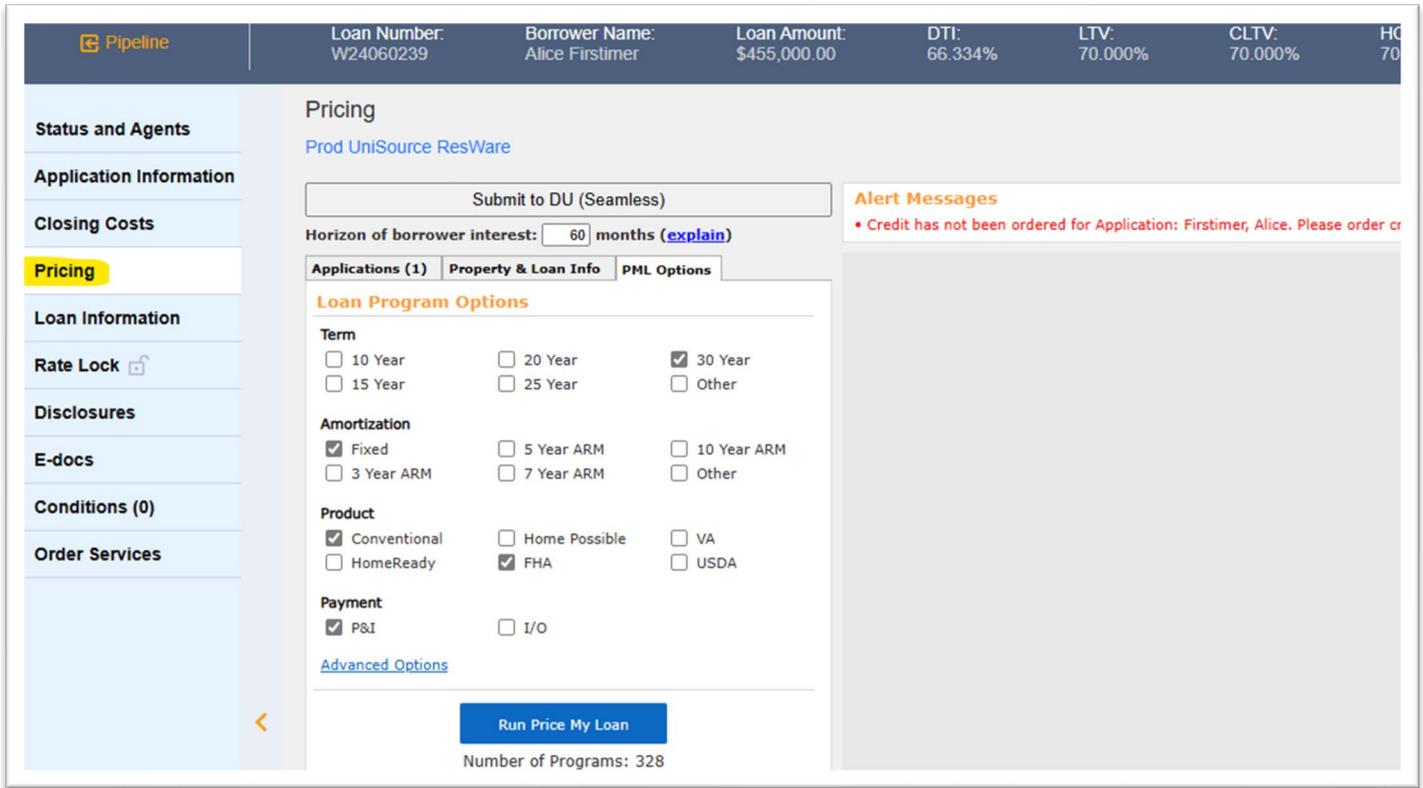
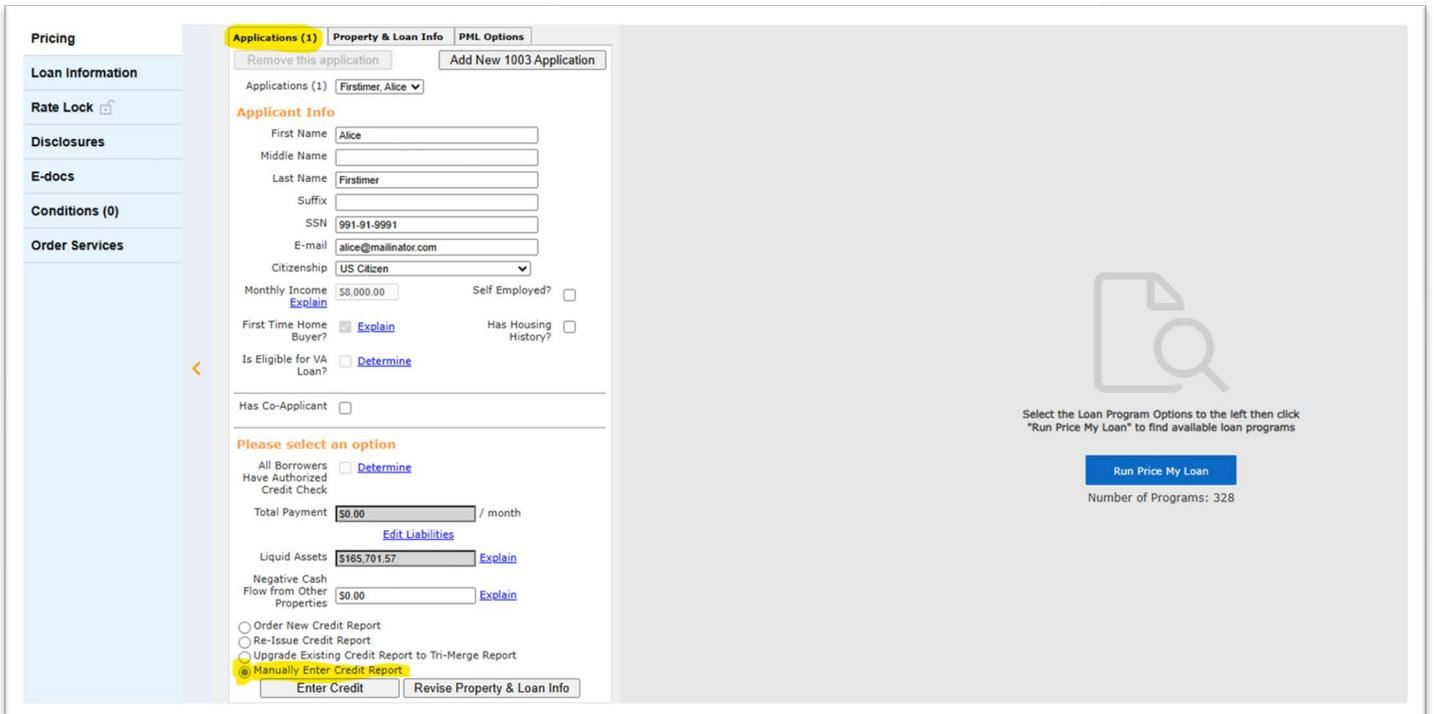Select the checkbox and click "**IMPORT**"

Your loan file is now uploaded to the system and ready to Price, Register and Submit.

Step 4: Price and Register your Loan

Select "**Pricing**" in the left-hand column

Click the "**Applications (1)**" tab and select the radio button next to "**Manually Enter Credit Report**"

Click the "**Enter Credit**" button and manually enter scores. If you have an existing Credit Report it can be uploaded later under "E-Docs" and our team will re-issue to the file after your loan is submitted.

You must manually enter Credit Scores; we are not allowing reports to be re-issued before submission. Our team will handle this for you.

Select the tab for "**Property & Loan Info**" and confirm all pricing parameters

Confirm all Property Information is correct

Click the calculate link to enter Taxes, Insurance, HOA, etc.

Select Impound Type and Choose the correct Doc Type

Confirm Values and Ratios are correct

Rate Lock Expiration Date:
7/22/2024 (Assumes a 30-day lock.)

Other Information

Loan Originator is Paid By ◉ Lender ○ Borrower

The pricer gives raw pricing, lender/borrower paid selection has no effect.

Lender Fee Buyout Requested? No

Expected AUS Response DU Approve/Eligible

Choose "None/Not Submitted" for ALL Non-QM Programs

Requested? No
Expected AUS Response None/Not Submitted
Number of Financed Properties 1 explain

Number of Financed Properties 1 explain
Reserve Months Calculate per rate
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
P&L/1099 N/A

Pick from these dropdown options to override the Doc Type field above to see pricing for P&L, 1099 programs, 4+ Unit DSCR, Etc.

Run Price My Loan

Number of Programs: 328

Select the tab for "**PML Options**" to filter any desired settings for Term, Amortization, Product or Payment.

Applications (1) | **Property & Loan Info** | **PML Options**

Loan Program Options

Term
☐ 10 Year ☐ 20 Year ☑ 30 Year
☐ 15 Year ☐ 25 Year ☐ Other

Amortization
☑ Fixed ☐ 5 Year ARM ☐ 10 Year ARM
☐ 3 Year ARM ☐ 7 Year ARM ☐ Other

Product
☑ Conventional ☐ Home Possible ☐ VA
☐ HomeReady ☑ FHA ☐ USDA

Payment
☑ P&I ☐ I/O

Advanced Options

Run Price My Loan

Number of Programs: 328

Click the "**Run Price My Loan**" button to view rate and program options

Term
☐ 10 Year ☐ 20 Year ☑ 30 Year
☐ 15 Year ☐ 25 Year ☐ Other

Amortization
☑ Fixed ☐ 5 Year ARM ☐ 10 Year ARM
☐ 3 Year ARM ☐ 7 Year ARM ☐ Other

Product
☑ Conventional ☐ Home Possible ☐ VA
☐ HomeReady ☑ FHA ☐ USDA

Payment
☑ P&I ☐ I/O

Advanced Options

Run Price My Loan

Number of Programs: 328

Eligible Loan Programs

Rates s
* - The costs displayed are the borrower's non-finan
** - exceeds th

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
– 30 YR FIXED CONFORMING										
pin register request lock	8.625	-3.148	3,538.94	**61.183	8.696	⚠	$9,590.86	$204,590.86	-8.0	30 YR FIXED CONFORMING FNMA
pin register request lock	8.500	-2.776	3,498.56	**60.678	8.570	⚠	$9,575.07	$204,575.07	-8.1	30 YR FIXED CONFORMING FNMA
pin register request lock	8.375	-2.399	3,458.33	**60.175	8.444	⚠	$9,559.27	$204,559.27	-8.1	30 YR FIXED CONFORMING FNMA
pin register request lock	8.250	-2.018	3,418.26	**59.674	8.318	✅	$9,543.47	$204,543.47	-8.2	30 YR FIXED CONFORMING FNMA
pin register request lock	8.125	-3.529	3,378.36	**59.176	8.192	✅	$9,527.67	$204,527.67	-8.3	30 YR FIXED CONF FNMA ATM
+ pin register request lock	8.125	-2.981	3,378.36	59.176	8.192	✅	$9,527.67	$204,527.67	-8.3	30 FIXED FNMA 1ST CONF ATM
pin register request lock	8.000	-3.408	3,338.63	**58.679	8.066	✅	$9,511.87	$204,511.87	-8.3	30 YR FIXED FNMA 1ST CONF ATM
+ pin register request lock	8.000	-2.677	3,338.63	58.679	8.066	✅	$9,511.87	$204,511.87	-8.3	30 FIXED FNMA 1ST CONF ATM
pin register request lock	7.990	-3.383	3,335.46	**58.639	8.056	✅	$9,510.61	$204,510.61	-8.3	30 YR FIXED CONF FNMA ATM
pin register request lock	7.875	-2.965	3,299.07	**58.184	7.940	✅	$9,496.07	$204,496.07	-8.4	30 YR FIXED CONF FNMA ATM
+ pin register request lock	7.875	-2.388	3,299.07	58.184	7.940	✅	$9,496.07	$204,496.07	-8.4	30 FIXED FNMA 1ST CONF ATM
pin register request lock	7.750	-2.622	3,259.68	**57.692	7.815	✅	$9,480.27	$204,480.27	-8.5	30 YR FIXED CONF FNMA ATM

Please Note: Gold/Platinum/ITIN Programs are NOT in the Pricing Engine.

Instead, please go to EDOCS and upload your SUBMISSION FORM and make note on the form of the desired program.

Email your AE and submission@ameritrusttpo.com. Please include your Loan Number and Last Name of file to register your loan and move it to the Disclosure/Underwriting Queue.

Click the "**Register**" link for your desired Rate/Program. NON-QM LOANS MAY NOTE BE LOCKED UNTIL LOAN HAS BEEN UNDERWRITTEN.

Review and check the "I Agree" box to Register your loan

Your loan is now Registered

Step 5: Upload Submission Docs

Select "**E-Docs**" in the left column. Then **Drag & Drop** your files or click the **Select Files to Upload** button.

Click the "select Doctype" link, Choose "TPO SUBMISSION" Then "SUBMISSION DOCUMENTS"

Once all Docs are uploaded and Coded please click the "**UPLOAD DOCS**" button

File Name	Doc Type *	Description	Internal Comments	Selected Application
		Waiting for files...		

1 document uploaded.

UPLOAD DOCS
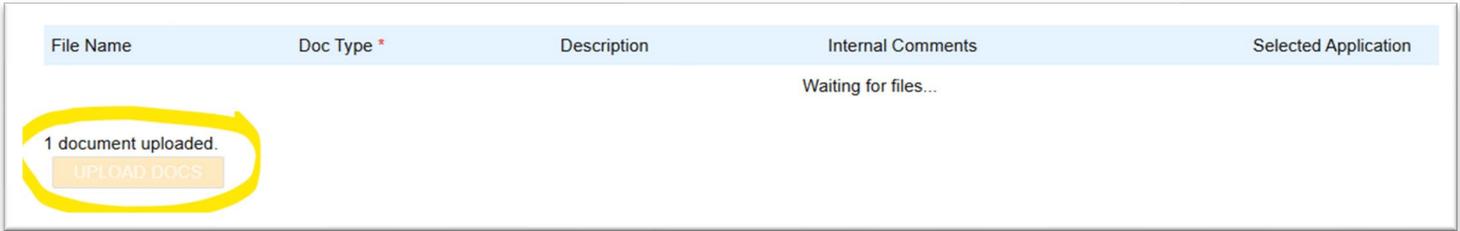
Finally click the "**SUBMIT TO DOCUMENT CHECK**" to submit your file for initial UW review

Please note: If unable to Register (ITIN/GOLD/Platinum) this button will be greyed out. Please refer to above instructions for submitting your loan.

Prod UniSource ResWare

SUBMIT TO DOCUMENT CHECK
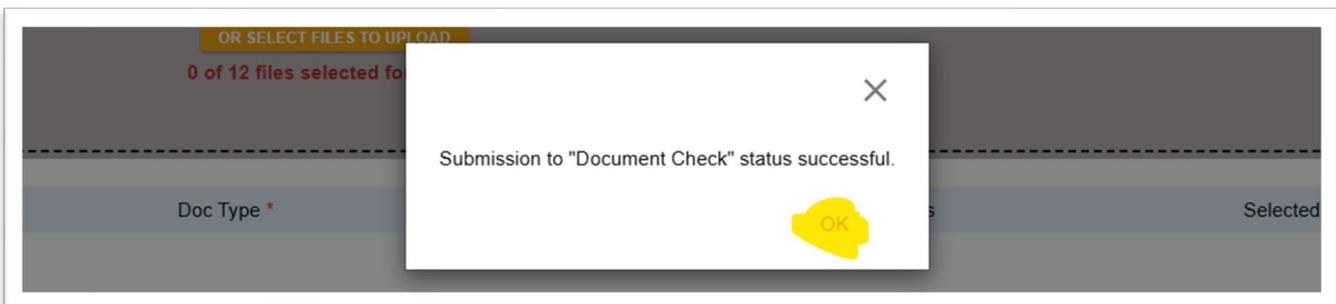
Upload Docs   Fax Docs   Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Files to Upload:

Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

0 of 12 files selected

×

Are you sure you would like to **Submit to Document Check**?

CANCEL   OK

File Name	Doc Type *

1 document uploaded.

UPLOAD DOCS

Click OK and then OK again. Your File will now be in line for Doc Review and Initial Disclosures.

OR SELECT FILES TO UPLOAD

0 of 12 files selected fo

×

Submission to "Document Check" status successful.

OK

Doc Type *   Selected

Step 6: For all Files that require AUS approval

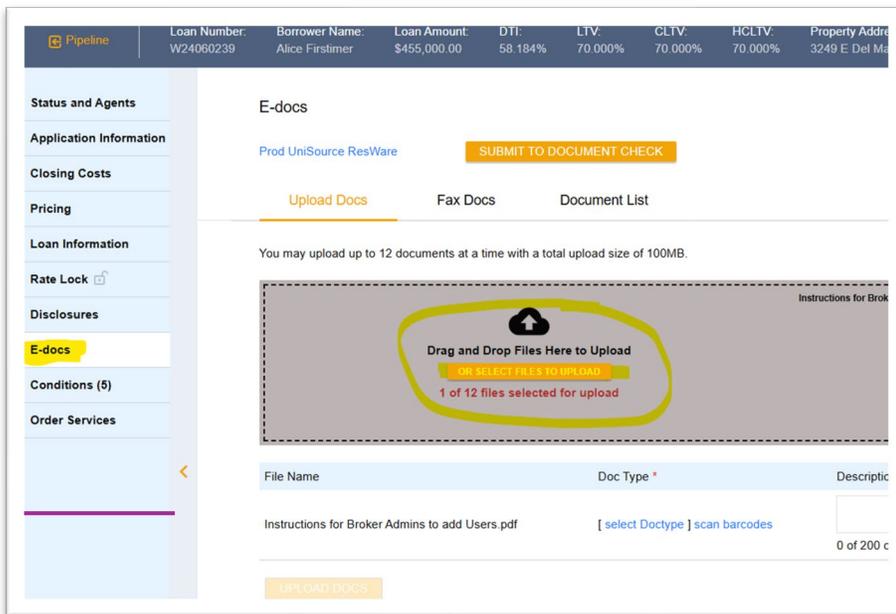Please upload a copy of your AUS Findings under "E-Docs" if applicable.

Step 7: Ordering and Delivering Appraisals

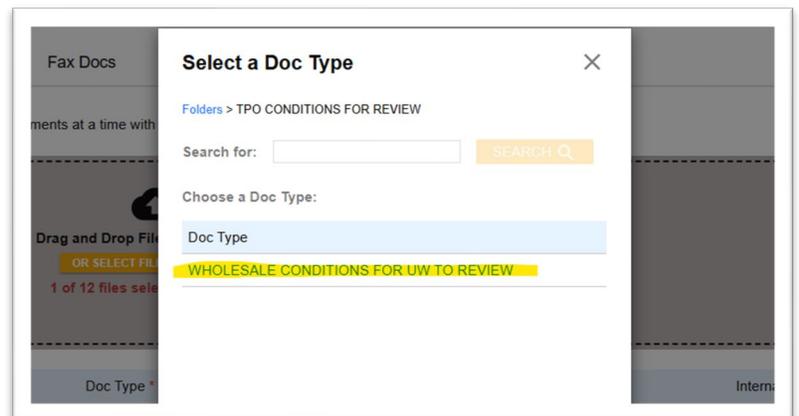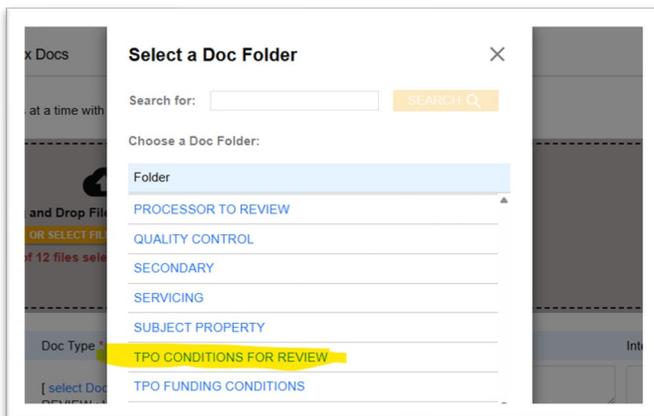Please review our appraisal policy here: Approved AMCs - AmeriTrust TPO

Step 8: Uploading Conditions

Please upload conditions to the "E-Docs" section of the left-hand menu.

Please DO NOT upload conditions under the "Conditions" tab.

Click the "**select Doctype**" and choose "**TPO CONDITIONS FOR REVIEW**" then "**WHOLESALE CONDITIONS FOR UW TO REVIEW**"

Step 9: Change of Circumstances

For any changes of circumstance to your loan please complete the COC form here: COC Request Form - AmeriTrust.pdf (ameritrusttpo.com) and upload to "E-Docs". Please notify your AE & Account Manager of the requested Loan Change and be sure to make note of your Loan Number and Borrower Last Name.

Step 10: Requesting a Rate Lock

Please ensure you have uploaded an accurate Escrow Fee sheet. Then email locks@ameritrusttpo.com to request your rate lock.

Please review our Lock policy here. Microsoft Word - AMC_TPO Lock Policies_2022 (ameritrusttpo.com)

For any further questions regarding your loan please contact your AE and Account Manager.