

Step 1: Accessing the Broker Portal

Go to <u>Partner Login - AmeriTrust TPO</u> 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.

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

	AMERITRUST										
•	Licensing 👻 Become a Partner Broker Resources 👻 Contact Us Order Appraisal	Bank S									
	Welcome to AmeriTrust TPO										
	Login Issues? Please email passwordreset@ameritrusttpo.com										
	Login Forgot login?										
	Password Forgot password?										
	©2024 PriceMyLoan, All Rights Reserved.										

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"

Portal: Broker	•
Broker Pipelines	>
QuickPricer	>
Create New Loan	~
Import Loan File	
Create Purchase Loan Create Refinance Loan	
Create 2nd Lien (Standalone)	
My Profile	

Click the radio button for "Import MISMO 3.4" then click "CHOOSE FILE"

Select the checkbox and click "IMPORT"

Portal: Broker	•	Import Loan File
Broker Pipelines	>	* Indicates required fields
QuickPricer	>	O Import Fannie Mae file
Create New Loan	~	
Import Loan File		
Create Purchase Loan		Import MISMO 3.4
Create Refinance Loan Create 2nd Lien (Standalone)		CHOOSE FILE No file chosen *
My Profile		I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *
		Retrieve existing loan from DO/DU
		O Retrieve existing loan from LPA
	_	

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

E Pipeline	Loan Number: W24060239	Borrower Name Alice Firstimer	e: Loan Amoun \$455,000.00	t: DTI: 66.334%	LTV: 70.000%	CLTV: 70.000%	HC 70
Status and Agents Application Information	Pricing Prod UniSource Res	Ware Submit to DU (Seamles	ss)	Alert Messages			
Closing Costs	Horizon of borrower	interest: 60 month	s (<u>explain</u>)	Credit has not been ord	ered for Application:	Firstimer, Alice. Please	order cr
Pricing	Applications (1) Pro	operty & Loan Info PM	L Options				
Loan Information	Loan Program O Term	ptions					
Rate Lock 🕤	 10 Year 15 Year 	20 Year 25 Year	30 Year Other				
Disclosures	Amortization						
E-docs	Fixed 3 Year ARM	5 Year ARM 7 Year ARM	 10 Year ARM Other 				
Conditions (0)	Product						
Order Services	Conventional HomeReady	Home Possible	USDA				
	Payment P&I Advanced Options	□ I/O					
	<	Run Price My Loan Number of Programs: 3	28				

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

Pricing		Applications (1)	Property & Loan Info	PMI Options
rnung		Remove this a	nolication	Add New 1003 Application
Loan Information		Applications (1)	Firsting Alice to	Nuo new 1005 Application
Rate Lock of		Applications (1)	r insumer, Alice V	
		Applicant Inf	0	
Disclosures		Middle Name	Alice	
E-docs		Last Name	Firstimer	
		Suffix		
Conditions (0)		SSN	991-91-9991	
Order Services		E-mail	alice@mailinator.com	
		Citizenship	US Citizen	~
		Monthly Income	\$8,000.00	Self Employed?
		Explain		0
		First Time Home Buyer?	Explain Explain	Has Housing History?
	1	Is Eligible for VA	Determine	
	`	Loan?		
		Has Co-Applicant		
			Second Part and No. 11 and	
		Please select	an option	
		All Borrowers Have Authorized	Determine	
		Credit Check		
		Total Payment	\$0.00	/ month
		Liquid Appets	Edit Liabilitie	es Franksia
		Liquid Assets	\$165,701.57	Explain
		Flow from Other	\$0.00	Explain
		Order New Cr	dit Report	
		Re-Issue Cred	it Report	
		Upgrade Existi	ing Credit Report to Tri-	Merge Report
		Enter	Credit Revis	e Property & Loan Info



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.

	Add New 1003 A	To proceed, please answer the following questions:	
plications (1)	Firstimer, Alice 🗸	Credit Information	
licant Info		Applicant Credit Scores XP: 0 TU <mark>: 0 EF: 0</mark>	
First Name	Alice	Has Co-Applicant? Yes	
Middle Name		Co-Applicant Credit Scores XP: 0 TU: 0 EF: 0	
Last Name	Firstimer	Mortgage Delinguency 12 Month Look-Back	
Suffix		How many mortgage lates does the applicant have? (Assume rolling lates are not allowed.) Explain	
SSN	991-91-9991	$0 \lor x30$ $0 \lor x60$ $0 \lor x90$ $0 \lor x120$ $0 \lor x150$	
E-mail	alice@mailinator.com	Hew many mentages lates would there he if colling lates were allowed? Evaluate	
Citizenship	US Citizen 🗸	0 v x30	
thly Income Explain	\$8,000.00 Self Employe	0 v x60 0 v x90	
Time Home Buver?	Explain Has Housi		
ligible for VA	Determine	Public Records	
Loan?		(Use the most current public record only) Check if applicable File Date Status Satisfied Date	
Co-Applicant	~	Foreclosure/NOD:	
co Applicant		Chapter 7: V / V Not satisfied V / V	to the left then click able loan programs
ise select a	an option	Chapter 13:	
ll Borrowers e Authorized Credit Check	Determine	Enter Credit Close	an an
otal Payment	S0.00 / month		15, 520
iquid Assets	\$165,701.57 Explain		
gative Cash			

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

	Submit to DU (Seamless)	Alert Messages
lorizon of borrower i	interest: 60 months (explain)	Credit has not been ordered for Application: Firstimer, Alice. Please order credit for more accurate results.
Applications (1) Proj	perty & Loan Info PML Options	
Property Informa	ation	
Street Address	3249 E Del Mar Boulevard	
Zip Code	91107 State CA 🗸	
County [Los Angeles 🗸	
City	Pasadena	Confirm all Property Information is correct
In Rural Area?	Ves explain	
Property Type	SFR ¥	
Structure Type	Detached V	
Is Seasonal		
Property?		
Additional Monthly		Click the coloulate link to optor Taxon Insurance HOA ato
Housing Expenses	\$1,355.69 calculate	Click the <u>calculate</u> link to enter laxes, insulance, HOA, etc.
Insurance	Use estimated title cost.	
	 Use cost quoted by borrower/realtor. 	
Area Median		
Income [\$0.00	Select the Loan Program Options to the left then click
Loan Information		"Run Price My Loan" to find available loan programs
Has Property	tax and insurance escrow	
Inspection Waiver?	🗆 Yes	Select Impound Type and Choose the correct Doc Type
Doc Type	Full Document	······································
Appraised Value	5650,000,00	
Down Payment	30.000% \$195.000.00	
1st Lien	70.000% \$455,000.00	Confirm Values and Batios are correct
2nd Financing?	● No ○ Yes	
Rate Lock Period [30 V days	
7/22/	Rate Lock Expiration Date: /2024 (Assumes a 30-day lock.)	
Other Informatio		





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	1 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 Possibl	e 🗌 VA
HomeReady	FHA	USDA
Payment		
P&I	□ I/O	
Advanced Options	5	
	Run Price My Loa	in
	Number of December	

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

													Term
										Eligible Loan Programs	30 Year	20 Year	10 Year
Ra											Other	25 Year	15 Year
red are the borrower's non- ** - excer	e costs display	* - The											Amortization
	DECEDVE										10 Year ARM	5 Year ARM	Fixed
	MONTHS	CASH TO CLOSE	CLOSING COSTS	QM	APR	DTI	PAYMENT	POINTS	RATE		Other	7 Year ARM	3 Year ARM
							I		RMING	- 30 YR FIXED CONFO			Product
30 YR FIXED CONFORMING F	-8.0	\$204,590.86	\$9,590.86	0	8.696	**61.183	3,538.94	-3.148	8.625	pin register request lock		Home Possible	Conventional
30 YR FIXED CONFORMING F	-8.1	\$204.575.07	\$9.575.07	0	8.570	**60.678	3,498.56	-2.776	8.500	pin register request lock	USDA	FHA FHA	U HomeReady
30 YR FIXED CONFORMING F	-8.1	\$204,559.27	\$9,559.27	0	8.444	**60.175	3,458.33	-2.399	8.375	pin register request lock		-	Payment
30 YR FIXED CONFORMING F	-8.2	\$204,543.47	\$9.543.47	0	8.318	**59.674	3,418.26	-2.018	8.250	pin register request lock		□ I/O	P&I
30 YR FIXED CONF FNMA ATH	-8.3	\$204,527.67	\$9,527.67	0	8.192	**59.176	3,378.36	-3.529	8.125	pin register request lock			Advanced Options
30 FIXED FNMA 1ST CONF AT	-8.3	\$204,527.67	\$9,527.67	0	8.192	59.176	3,378.36	-2.981	8.125	+ pin register request lock			
30 YR FIXED CONF FNMA ATH	-8.3	\$204,511.87	\$9,511.87	0	8.066	**58.679	3,338.63	-3.408	8.000	pin register request lock		Run Price My Loan	-
30 FIXED FNMA 1ST CONF AT	<u>-8.3</u>	\$204,511.87	\$9,511.87	0	8.066	58.679	3,338.63	-2.677	8.000	+ pin register request lock	28	Number of Programs: 328	
30 YR FIXED CONF FNMA ATH	-8.3	\$204,510.61	\$9,510.61	0	8.056	**58.639	3,335.46	-3.383	7.990	pin register request lock			
30 YR FIXED CONF FNMA ATN	-8.4	\$204,496.07	\$9,496.07	0	7.940	**58.184	3,299.07	-2.965	7.875	pin register request lock			
30 FIXED FNMA 1ST CONF AT	-8.4	\$204,496.07	\$9,496.07	0	7.940	58.184	3,299.07	-2.388	7.875	+ pin register request lock			
			+0.400.07	•	7.045	*****	0.050.00	0.000	7 750	and and the second had			

Step by Step v.1 | Ameritrust Mortgage Corporation | Last Updated: 6/25/2024



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 <u>submission@ameritrusttpo.com</u>. 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.

CONTRACTOR OF A DESCRIPTION		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
Des Drive He Leve	+	pin register request lock	8.125	-2.981	3,378.36	59.176	8.192	0	\$9,527.67	\$204,527.67	-8.3	30 FIXED FNMA 1ST CONF ATM
Number of Brograms, 228		pin register request lock	8.000	-3.408	3,338.63	**58.679	8.066	٧	\$9,511.87	\$204,511.87	-8.3	30 YR FIXED CONF FNMA ATM
Number of Programs: 526	+	pin register request lock	8.000	-2.677	3,338.63	<u>58.679</u>	8.066	0	\$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	0	\$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	0	\$9,496.07	\$204,496.07	<u>-8.4</u>	30 YR FIXED CONF FNMA ATM

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

Borrower Name: Loan / Alice Firstimer \$455,0	Login Issues? Please email basswordreset@ameritrusttoo.com Image: Comparison of the system of th	ulevard, l	Pasadena, (Loa CA 91107 Con
Irce ResWare	Message to Lender			
Submit to DU (Seamless)				
(1) Property & Loan Info	la de la constante	-		
aram Options	*****THIS DECISION/PRICING WAS RENDERED WITHOUT A CREDIT REPORT. ANOTHER EVALUATION	Its to Com	pare : 0	Generate Comparison
	WITH A TRI MERGE CREDIT REPORT IS REQUIRED TO SUBMIT FILE*****	-		
· 🗌 20 Year 🛛 30 Year	OPEN JUDGMENTS, GARNISHMENTS, AND ALL OUTSTANDING LIENS THAT ARE IN THE PUBLIC RECORDS SECTION OF THE CREDIT REPORT WILL BE IDENTIFIED AND MUST BE PAID OFF PRIOR TO CLOSING			
· 25 Year Other	THE LOAN OFFICER MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.	* - Th	e costs displa	Ra lyed are the borrower's non-f
	THE ORIGINATING COMPANY MAY NOT HAVE A VALUE LICENSE FOR THE SUBJECT PROPERTY STATE			** - excee
ARM 7 Year ARM 0ther	PLEASE VERIFY.	TO CLOSE	RESERVE MONTHS	
	Agreement		1	
tional 🗌 Home Possible 🗌 VA	days to be accepted. Pricing indicated in PriceMyLoan should not be interpreted as	204,590.86	-8.0	30 YR FIXED CONFORMING F
eady 🗹 FHA 🗌 USDA	a commitment in any way. Pricing is subject to change at any time. LOCK REQUESTS	204,575.07	-8.1	30 YR FIXED CONFORMING F
		204,559.27	-8.1	30 YR FIXED CONFORMING P
□ 1/0	Confirm	204,543.47	-8.2	30 YR FIXED CONFORMING F
<u>ptions</u>		204,527.67	-8.3	30 YR FIXED CONF FNMA ATM
Run Price My Loan		204,527.67	-8.3	30 FIXED FNMA 1ST CONF AT
Number of Programs: 228		204,511.87	-8.3	30 YR FIXED CONF FNMA ATM
Number of Programs, 520		204,511.87	<u>-8.3</u>	30 FIXED FNMA 1ST CONF AT



Your loan is now Registered

	Login Issues? Pl PrintView_Frame - Work 3 - Micros	ease email basswordres oft Edge	et@ameritrusttpo.com	- 0	×
	ttps://origination.mortga	ge.meridianlink.com/co	mmon/PrintView_Frame.asp	x?isResult=1&bod	AN
	PRINT CLOSE				
Name: Loan Amount: mer \$455,000.00					Loan Type: 107 Conventional
Loan Information Prod UniSource ResWare			AMI		
Loan Terms Additi			MOR	IGAGE CORPORATION	-
Loan Information	Certificate Date: 6/21/2024 10:18:	30 FIXED FNMA 1 39 AM PDT	ST CONF ATM Payment Type: I Certificate	Principal & Interest Reference #:W24060239	t
30 FIXED FNMA 1ST CONF AT Lien Position First V	Loan Officer Information Company:PRICEMYLOAN.COM Loan Officer:Wes Harper Loan Officer Email Address: wes@ai	meritrust-mortgage.com	Company Phone: (714) Company Fax: Loan Officer Phone: (71 Loan Officer Fax:	957-6335 4) 215-0369	_
Amortization Type Fixed V	Processor (External) Info Processor (External):Wes Harper Email Address: wes@ameritrust-mo	ormation ortgage.com	Phone: (714) 215-0369 Fax:		-
	Processor Information Processor: Email Address:		Phone: Fax:		_
	Loan Scenario Borrower Information		Subject Property Information	<u>n</u>	
	Borrower	Alice Firstimer	Property State	CA	-



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.

E Pipeline	Loai W24	n Number: 1060239	Borrower Name: Alice Firstimer	Loan Am \$455,00	nount: D 0.00 58	TI: 8.184%	LTV: 70.000%	CLTV: 70.000%	HCLTV: 70.000%	Property Addre 3249 E Del Mai
Status and Agents			E-docs							
Application Informat	tion		Prod UniSource ResV	Vare	SUBN	AIT TO DO	CUMENT CH	ECK		
Closing Costs	Die		loodu							
Pricing	<u>Ple</u>	ase op	<u>load:</u>	1	Fax Docs	[Document Li	st		
Loan Information	:	Fee She	eet(s) r URLA	me	nts at a time	with a total	upload size o	f 100MB.		
Rate Lock 🖻	•	PDF co	py of credit rep	ort 🖳						Instructions for Broke
Disclosures	•	AmeriT	rust TPO			6				Instructions for Broke
E-docs		Submis	ssion Form	Dr	ag and Drop	Files Her	e to Upload			
Conditions (5)	•	Anti Ste Borrow	eering Form ers Authorizati	on	OR SELECT	r files to u selected f	PLOAD or upload			
Order Services		_								
	~		File Name				Doc Typ	be *		Descriptio
			Instructions for Broke	er Admins to	add Users.po	df	[select	Doctype] scar	n barcodes	0 of 200 cl
			UPLOAD DOCS							0012000

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

Select a Doc Folder	Select a Doc Type ×
Search for: SEARCH	Folders > TPO SUBMISSION
Choose a Doc Folder:	Search for: SEARCH Q
Folder	Choose a Doc Type:
INCOME	Doc Type
INVOICES	BROKER SUBMISSION FORM
LEFT SIDE OF FILE	FHA/VA/USDA CASE # REQUEST
LENDINGQB	INITIAL CREDIT PACKAGE UPLOAD
LOCK DESK	SUBMISSION DOCUMENTS
SUBJECT PROPERTY	TPO APPRAISAL
TPO CONDITIONS FOR REVIEW	
TPO FUNDING CONDITIONS	
TPO SUBMISSION	
UNCLASSIFIED	
VA	

/



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

File Name	Doc Type *	Description	Internal Comments	Selected Application
1 document uploaded. UPLOAD DOCS			Waiting for files	

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

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

Prod UniSource ResWare	SUBMIT TO	DOCUMENT CHECK
Upload Docs	Fax Docs	Document List
You may upload up to 12 do	cuments at a time with a t	otal upload size of 100MB.
	^	Files to Upload:
	Drag and Drop Files	Here to Upload
	0 of 12 files selecte	
L		Are you sure you would like to Submit to Document Check?
File Name	Doc Type *	CANCEL OK CANCEL
1 document uploaded.		

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

OR SELECT FILES TO UP (0 of 12 files selected fo	oao -	
	Submission to "Document Check" status successful.	
Doc Type *	<mark>or</mark>	s 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.

G Pipeline	Loan Number: W24060239	Borrower Name: Alice Firstimer	Loan Amount: \$455,000.00	DTI: 58.184%	LTV: 70.000%	CLTV: 70.000%	HCLTV: 70.000%	Property Addre 3249 E Del Ma
Status and Agents		E-docs						
Application Information		Prod UniSource ResW	are	SUBMIT TO D	OCUMENT CH	ECK		
Closing Costs			5 . 5					
Pricing		Upload Docs	Fax Do	CS	Document Li	st		
Loan Information		You may upload up to	12 documents at a	time with a tot	al upload size o	of 100MB.		
Rate Lock 🖻		[Instructions for Brok
Disclosures				6				
E-docs			Drag and	Drop Files He	ere to Upload			
Conditions (5)			1 of 12 1	files selected	for upload			
Order Services		[
	<	File Name			Doc Ty	pe *		Descriptic
	-	Instructions for Broker	r Admins to add Use	ers.pdf	[select	Doctype] sca	n barcodes	0 of 200 c

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

x Docs	Select a Doc Folder X		Fax Docs	Select a Doc Type Folders > TPO CONDITIONS FOR REVIEW	×
	Choose a Doc Folder:		ments at a time with	Search for: SEARCH O	
C.	Folder				
and Drop File	PROCESSOR TO REVIEW		E C	Choose a Doc Type:	
OR SELECT FIL	QUALITY CONTROL		Drag and Drop File	Doc Type	
of 12 files sele	SECONDARY		OR SELECT FIL	WHOLESALE CONDITIONS FOR UW TO REVIEW	
	SERVICING		1 of 12 files sele		_
	SUBJECT PROPERTY				
Doc Type *	TPO CONDITIONS FOR REVIEW	Inte			
[select Doc	TPO FUNDING CONDITIONS		Doc Type *		Interna



Step 9: Change of Circumstances

For any changes of circumstance to your loan please complete the COC form here: <u>COC Request Form -</u> <u>AmeriTrust.pdf (ameritrusttpo.com)</u> 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 <u>locks@ameritrusttpo.com</u> 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.