TPO Connect: FAQ

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*Most common reported section*
## TPO Connect System Requirements

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<td>Mac OS X (current version)</td>
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<td>Tablets</td>
<td>Not Supported</td>
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<td>Not Supported</td>
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### 1003 Loan Info

**Q:** The Get MI button is not calculating the VAFF factor correctly, how do I get this button to properly calculate?

**A:** VA Loans: After a loan has been registered, a calculator icon appears in the Loan Info screen > MI Coverage data field. The end-user must select the calculator icon and manually enter the VAFF factor. Do NOT use the [Get MI] button feature at this time.

![MI Guarantee Fee Calculation](image-url)
Q: I have reviewed the data integrity of my loan and can confirm the input is correct, why then, is the CLTV not reflecting correctly on the top ribbon of the webpage?

A: When the loan has a subordinate 2nd TD or new 2nd TD, the CLTV will not reflect correctly on the ribbon at the top of the webpage. This is a known issue and PRMG is working on a resolution. However, in the meantime, when the loan is submitted to PRMG, rest assured, it will reflect correctly in our FastTrac360° system.

**Borrower Info (Common Area)**

Q: The portal is auto-filling other fields that I haven’t input anything into yet. How do I fix this?

A: This occurs because of the Auto-Fill settings within your web-browser. To correct the issue, you will need to reset your settings accordingly, log out and back into the portal.

**Chrome**

Auto-fill settings should be turned off.

**Internet Explorer**

**Internet Explorer: How to Delete AutoComplete/Forms History**

1. In Internet Explorer, select the Tools button, and then select Internet options.

2. On the Content tab, under AutoComplete, select Settings, and then select Delete AutoComplete history.
3. In the Delete Browsing History dialog box, select **Form data** and **Passwords**. To clear web address entries, you must select the **History** check box, which also deletes your browsing history.

4. Select **Delete** to clear your AutoComplete history. Select **OK**, and then select **OK** again.

**Q:** **How can I add another borrower (pair) to the existing loan in the portal?**

**A:** While the initial borrower pair can be uploaded using a FNMA 3.2 file format, any other borrower pairs must be manually entered (no 3.2 uploads). Ensure, while updating the new borrower(s) information, each screen is saved prior to moving on to another screen. When adding a second borrower pair, two issues have been identified:

- After adding a new borrower pair, returning to the Loan Information page, and selecting the new pair from the dropdown, (It defaults back to the first borrower pair), this may or may not “freeze” the screen. **Workaround:** Go to Pipeline and then back into the loan.

- When navigating from the Employer screen to the Income & Expenses screen on the second borrower pair (for the first time), the borrower pair remains as the selected pair however; the income and expenses reflected belong to the first borrower pair. **Workaround:** Use the dropdown menu to reselect the second borrower pair.

**Q:** **After selecting the “Copy from Present Address” button, why am I unable to locate the same button so I can edit/update their present address again?**

**A:** When initially adding Borrower and/or CoBorrower mailing address, there is a "Copy from Present Address" button. Once this button is selected it goes away. If you click [Edit], you are required to manually update the information, there will not be another opportunity to use the copy button.

**Q:** **On my VA loan, the AUS findings are returning an Approve/Ineligible due to the Veteran’s marital status. How do I get the AUS to reflect Eligible vs. Ineligible?**

**A:** If/when the Veteran has a spouse on the 1003 and the Borrower Info section reflects the Veteran as Married, the AUS findings may return an Ineligible finding due to the Veteran’s marital status not being recognized. This issue must be correct by a PRMG associate once the loan has been submitted until the issue can be resolved with a systems update, which is being worked on.
**Employer History**

**Q:** The Employed From date is not formatted correctly, how do I get the date to format correctly?

**A:** When entering a date in the Employer History screen, either use the calendar or manually enter a date and hit the enter key. Using the tab key will not set the correct date format.

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**Income & Expenses**

**Q:** How do I enter negative income for either borrower?

**A:** On page 2 of the 1003, the income section will not allow data entry of negative income. If/when it’s required to enter a negative income amount, i.e., 2106 expenses, this will need to be corrected once the loan is submitted to PRMG by an associate.

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**Assets & Liabilities (Common Area)**

**Q:** How do I input FHA gift funds into the portal?

**A:** For FHA loans with gift funds, the data points dependent for FHA Total Scorecard are both the Source of Down Payment code together with the gift dollar amount. Please follow these steps for gift funds in the portal:

**Step 1:** 1003 > Loan Info > Source of Down Payment = Gift Funds

**Step 2:** 1003 > Assets & Liability > Add Asset (do not reference account type as a gift) and dollar amount of the asset.

**Example:**
Source of Down Payment: Gift Funds
Assets: Example > Checking > Dollar amount of Asset $12,000
AUS Results: Approved/*Eligible
Sample of AUS Finding

If a gift is being used, the full amount of the gift must be entered in the Source of Downpayment Section with a valid FHA Down Payment Type Code, to ensure that the correct information is sent to the FHA TOTAL Mortgage Scorecard. Additionally, the gift must be entered in the Assets section as verified. If the gift has been deposited into a depository account, it should not be entered separately as a gift asset to avoid double counting of the gift funds. If the gift has not been deposited into a depository account, it must be shown separately as a gift asset.

Note: PRMG Branch will be responsible for correcting the data integrity of the gift funds and re-running the AUS for the client.

Q: *When I open a sub-page, for example, from the Assets & Liabilities screen, adding to the Schedule of Real Estate Owned popup window, clicking save, and then moving to the next screen, why did the new REO not save?*

A: As you move through the loan, making changes to the different screens and perhaps clicking save on the sub-page, it’s important, prior to leaving the main page, to click the [Save] button. Or, if using the left side panel to move around the portal, each time updates/changes are made to the screen, click [Save] on the main page prior to moving away from the screen.

Q: *When I attempt to link the REO to the correct Liability, I’m seeing duplicate liabilities. How do I correct this?*

A: On page 2 of the 1003, ensure all liabilities have been entered and are accurate, then click [Save] on the main page. After liabilities have been save, the end-user can go to the schedule of real estate and link the liability to the appropriate REO.

Q: *How to I change the status of the property in the REO screen after the record has been saved?*

A: When initially uploading your FNMA 3.2 file and from the Assets & Liabilities screen > Schedule of Real Estate Owned, ensure the Status field reflects the correct option prior to the first time around of saving:

- Select One or Blank = Owner Occupied or Second Home
- PS = Pending Sale
- R = Rental
- S = Sold

If there is an error in the data input, for example: R = Rental reflecting as the status and the property status should be blank, there is no way to correct it. The end-user must delete the record and re-enter the record manually leaving the Status field blank.
**Documents (Common Area)**

**Q:** *I am clicking on the link to view document and nothing is happening. How do I see the PDF documents uploaded in the portal?*

**A:** Ensure “Pop-Up Blockers” has been deactivated within the web browser you’re using. The sample screen shot provided below is from Chrome.
Conditions
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Fees
*left blank intentionally

Loan Actions

Import Additional Data
*left blank intentionally

Order / Reissue Credit
*left blank intentionally

Order DU (Common Area)

Q: *left blank intentionally

A: *left blank intentionally

Disclosures

Q: *left blank intentionally

A: *left blank intentionally
To request for PRMG to generate initial disclosures, please utilize the Disclosure Request option located at the top of the webpage ribbon.

Submit Loan

Q: How do I get the Submit Loan button to enable when I'm ready to submit the loan?

A: To enable the Submit Loan button, the end-user must upload their initial loan submission package. To upload the initial submission package, either scroll down to the TPO-Initial Submission Package or go to the Documents screen and Browse & Attach (or drag/drop) into the placeholder named: TPO-Initial Submission Package.

Re-Submit Loan

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Change of Circumstance

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