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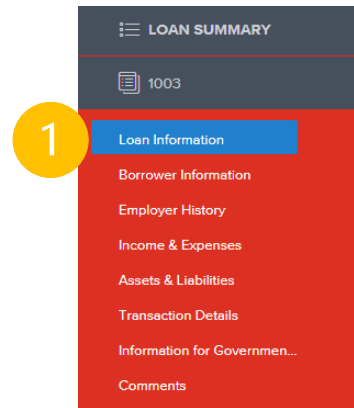
WESTGEN LENDING

TPO Portal & FHA
Streamlines

FHA Streamline Refinance

In order for the TPO Portal to work correctly with FHA Streamline Refinance transactions, the following fields need to be completed as indicated:

1. Locate where it says 1003 in the left-hand side navigation and select Loan Information
2. Documentation Type:
 - (B) Streamline Refinance
3. Purpose of Loan needs to be set to:
 - No Cash-out Refi
4. Purpose of Refinance:
 - No Cash-Out FHA Streamlined
5. Refinance Type:
 - Streamline Without Appraisal





Working with the TPO Portal

FHA Streamline Refinance

Entry of the previous fields within the Loan Information section of the 1003 will automatically populate in the Search Product and Pricing screen as shown:

Search Product and Pricing

1 * Borrower First Name
Kokeina

* Borrower Last Name
Anderson-Test

* Borrower SSN
***-**-6369

* Borrower Citizenship Status
U.S. Citizen

2 * Representative Credit Score
702

* Loan Type
FHA

* Loan Documentation Type
(B) Streamline Refinance

* Loan Purpose
No Cash-Out Refi

* Purpose of Refinance
No Cash-Out FHA Streamlined

3 * Appraised Value
\$285,000.00

* Term Months
360

* Amortization Type
Fixed Rate

* Lock Period
30

Subordinate Financing Balance
\$

4 * Base Loan Amount MI, MIP, FF Financed * Loan Amount LTV CLTV
\$275,025.00 + \$4,812.00 = \$280,837.00 96.50 / 96.50

* Address
12806 Oak Pleze Dr.

* City
Cypress

* Subject Property State * County * Postal Code * Number of Units
Texas Harris 77429 1

* Property Type
Detached

* Occupancy Type
Primary

5 Impound Waiver
No

Prepayment Penalty
No

Self-Employed
No

Interest Only
No

* LO Compensation Paid By

Front-End-DTI Back-End-DTI Total Monthly Income

Cancel Search Product & Pricing



Working with the TPO Portal

FHA Streamline Refinance

Additionally, Optimal Blue's product Search page will accurately indicate that an FHA Streamline Refinanced loan is being priced/locked

Search Product and Pricing

Pipeline | Product Search | New Search | Consumer | RateSheet

Selected Loan: Loan ID: 143 Status: Registered Borrower: Anderson-Test

Submit

Lien Information

Search for First Lien Search for Second Lien Search for HELOC Second Lien

1st Mtg Loan Amt (Base) 275025	2nd Mtg Loan Amt 0	HELOC Line Amt 0	HELOC Drawn Amt 0
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Loan Information

Price/Estimated Value 285000	Appraisal Amount 285000	Loan Purpose FHA Streamline Refi	Cash-Out Amount 0.00
LTV 96.50	CLTV New	HCLTV	
Waive Escrows No	Lender Paid Compensation? Yes (Fees In)	Months of Reserves 36	Properties Financed 1
Lender Fee Buyout Yes (Fees In)	Lender Paid Compensation? Yes (Lender Paid)	Borrower Paid Comp Amount	

Borrower Information

Borrower First Name Kokeina	Borrower Last Name Anderson-Test	FICO 702	Self Employed No
Income Documentation Stated w/o IRS Form	Asset Documentation Verified	Employment Documentation Verified	DTI Ratio 50.639
Citizenship U.S. Citizen	First Time Home Buyer Yes	Non-Occupant Coborrower No	

Property Information

Occupancy Primary Residence	Property Type Single Family	Number of Units 1 Unit	Number of Stories 1
State Texas (TX)	County Harris	Corporate Relocation No	Zip 77429



Working with the TPO Portal

FHA Streamline Refinance

The FHA Streamline Refinance products that coincide with the search term entered will appear as eligible for pricing and locking

Search Product and Pricing

Pipeline Search Results New Search Consumer RateSheet

Selected Loan: Loan ID: 143 Status: Registered Borrower: Anderson-Test

Re-Submit Options

Re-Submit **Revise Search**

1st Mtg Loan Amt (Base): 275025 LTV: 96.5 CLTV New: [] Desired Rate: 3.3 Desired Price: [] Desired Lock: 30
Interest Only: No Waive Escrows: No Buydown: None Prepayment Penalty: None DTI Ratio: 50.639
Property Zip: 77429 1st Mtg Loan Amt (Total): 279837 DU: AUS

Loan Type: FHA Loan Term(s): 30 Yr Amortization Type(s): Fixed ARM Fixed Term(s): 3 Yr, 5 Yr Exp. App. Level(s):
Product Type(s): Standard

Print Full(Orig)

Links	Eligible Product	Rate	Price	Lock	Discount/Rebate(\$/%)	Compensation(%)	Compensation(\$)	Total Credit (\$)	QM	APR	Detail
	[Expired] WestGen FHA Advantage 30-Year Fixed Streamline	N/A	N/A	N/A	N/A	N/A	N/A	\$3,288	N/A	N/A	Show
	[Expired] WestGen FHA 30-Year Fixed Streamline	N/A	N/A	N/A	N/A	N/A	N/A	\$641	N/A	N/A	Show

Links	Ineligible Product	Detail
	[Expired] WestGen FHA 30-Year Fixed	Show
	[Expired] WestGen FHA 30-Year Fixed High Balance Streamline	Show
	[Expired] WestGen FHA 30-Year High Balance Fixed	Show
	[Expired] WestGen FHA Advantage 30-Year Fixed	Show
	[Expired] WestGen FHA Advantage 30-Year Fixed High Balance Streamline	Show
	[Expired] WestGen FHA Advantage 30-Year High Balance Fixed	Show
	[Expired] WestGen Harbor FHA 30-Year Fixed	Show
	[Expired] WestGen Harbor FHA 30-Year Fixed High Balance	Show

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WESTGEN LENDING

Questions?

clients@westgenloans.com