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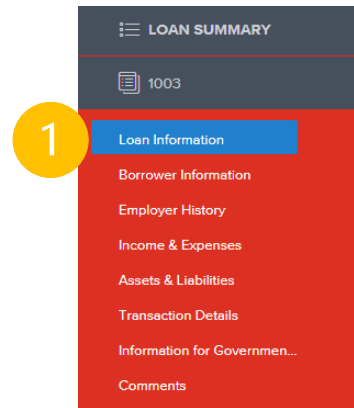
WESTGEN LENDING

TPO Portal & VA Interest Rate  
Reduction Refinance Loan (IRRRL)

## VA Interest Rate Reduction Refinance Loan

In order for the TPO Portal to work correctly with a VA IRRRL Refinance transaction, 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 Streamlined
5. Refinance Type:
  - Interest Rate Reduction Refinance Loan





# Working with the TPO Portal

## VA Interest Rate Reduction Refinance Loan

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  
James

\* Borrower Last Name  
Kirk

\* Borrower SSN  
\*\*\*-\*\*-1919

\* Borrower Citizenship Status  
U.S. Citizen

2 \* Representative Credit Score  
710

\* Loan Type  
VA

\* Loan Documentation Type  
(B) Streamline Refinance

\* Loan Purpose  
No Cash-Out Refi

\* Purpose of Refinance  
No Cash-Out Streamlined

3 \* Appraised Value  
\$500,000.00

\* Term Months  
360

\* Amortization Type  
Fixed Rate

\* Lock Period  
30

Subordinate Financing Balance  
\$

4 \* Base Loan Amount    MI, MIP, FF Financed    \* Total Loan Amount    LTV    CLTV  
\$500,000.00    +    \$10,750.00    =    \$510,750.00    102.15    /    102.15

\* Address  
1701 Enterprise Way

\* City  
LAGUNA NIGUEL

\* Subject Property State    \* County    \* Postal Code    \* Number of Units  
California    ORANGE    92677    1

\* Property Type    \* Occupancy Type  
Detached    Primary

5 Impound Waiver  
No

Prepayment Penalty  
No

Self-Employed  
No

Interest Only  
No

\* LO Compensation Paid By

Front-End DTL    Back-End DTL    Total Monthly Income

Cancel    Search Product & Pricing



# Working with the TPO Portal

## VA Interest Rate Reduction Refinance Loan

Additionally, Optimal Blue's product Search page will accurately indicate a VA Interest Rate Reduction Refinance Loan is being priced/locked

Search Product and Pricing

Pipeline | Product Search | New Search | Consumer | RateSheet

Selected Loan: Loan ID: 1143 Status: Registered Borrower: Kirk

**Submit**

**Lien Information**

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

• 1st Mtg Loan Amt (Base) 500000 • 2nd Mtg Loan Amt 0 • HELOC Line Amt 0 • HELOC Drawn Amt 0

**Loan Information**

• Price/Estimated Value 500000 • Appraisal Amount 500000 • Loan Purpose VA Rate Reduction (highlighted) • Cash-Out Amount 0

• LTV 100.00 CLTV New • Months of Reserves 36

Waive Escrows No • Lender Fee Buyout No (Fees Out) • Lender Paid Compensation? Yes (Lender Paid) • Borrower Paid Comp Amount • Properties Financed 1

**Borrower Information**

Borrower First Name James Borrower Last Name Kirk • FICO 710 Self Employed No

Income Documentation Stated w/o IRS Form Asset Documentation Verified Employment Documentation Verified DTI Ratio

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 California (CA) County Orange Corporate Relocation No Zip 9267



# Working with the TPO Portal

## VA Interest Rate Reduction Refinance Loan

The VA Interest Rate Refinance Loan 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: 1143 Status: Registered Borrower: Kirk

### Re-Submit Options

**Re-Submit** **Revise Search**

1st Mtg Loan Amt (Base): 500000  
Interest Only: No  
Property Zip: 92677

LTV: 100  
Waive Escrows: No  
1st Mtg Loan Amt (Total): 510750

CLTV New: AUS  
Not Specified

Desired Rate: 3.5  
Buydown: None

Desired Price: [ ]  
Prepayment Penalty: None

Desired Lock: 30  
DTI Ratio: 15.3

Loan Type: VA  
Product Type(s): Standard

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

Print Full(Orig)

Links	Eligible Product	Rate	Price	Lock	Discount/Rebate(\$/%)	Compensation(%)	Compensation(\$)	Total Credit (\$)	QM	APR	Detail
	WestGen VA Advantage 30-Year Fixed IRRRL	3.500	101.461	30	-1.461% (-\$7462)	2.098	\$10,715	\$7,462	✓	3.693	Show
	WestGen VA 30-Year Fixed IRRRL	3.500	100.584	30	-0.584% (-\$2983)	2.098	\$10,715	\$2,983	✓	3.693	Show

Links	Ineligible Product	Detail
	WestGen VA 30-Year Fixed	Show
	WestGen VA 30-Year Fixed High Balance IRRRL	Show
	WestGen VA 30-Year High Balance Fixed	Show
	WestGen VA Advantage 30-Year Fixed	Show
	WestGen VA Advantage 30-Year Fixed High Balance IRRRL	Show
	WestGen VA Advantage 30-Year High Balance Fixed	Show

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WESTGEN LENDING

**Questions?**

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