



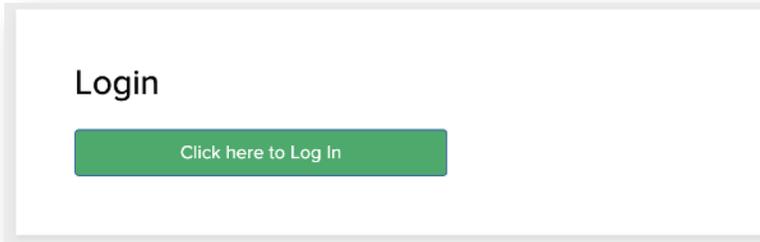
Incompass **USER GUIDE**
DISCLOSE & SUBMIT A LOAN with ACC

Step 1

Log into ACC Encompass TPO Portal

<https://www.accwholesaleportal.com/>

Select Login (Click Here to Log In) located in the lower center section of the landing page.

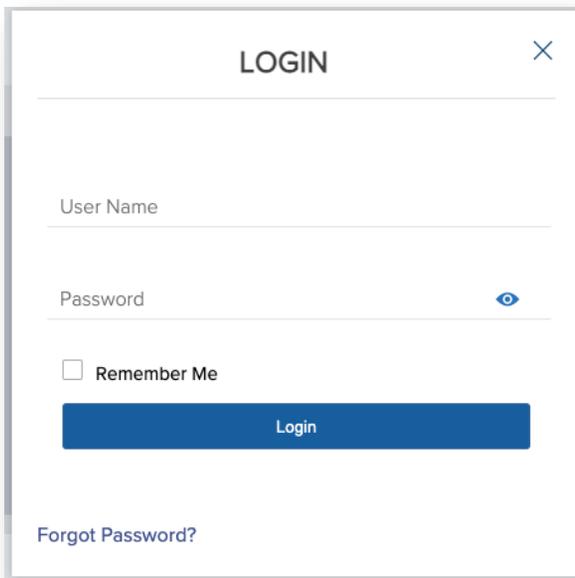


A screenshot of a white rectangular box with a drop shadow. Inside the box, the word "Login" is written in bold black text. Below it is a green rectangular button with the text "Click here to Log In" in white.

Step 2

Enter your credentials.

(located in the upper right corner)



A screenshot of a login form titled "LOGIN" in a window. The form has a close button (X) in the top right corner. It contains the following elements: a "User Name" input field, a "Password" input field with an eye icon for toggling visibility, a "Remember Me" checkbox, a blue "Login" button, and a "Forgot Password?" link at the bottom left.

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Step 3

Click on TPO User and search for the Loan Officer

The screenshot shows the ACCMortgage 'TPO CONTACTS' search page. At the top left is the ACCMortgage logo with the tagline 'Leading the Way'. Below the logo is a search section with the following elements:

- 'Search by:' with two radio buttons: 'TPO Company' (unselected) and 'TPO User' (selected).
- An unchecked checkbox labeled 'Include Branch Loans'.
- A search table with columns: 'TPO Company Name', 'TPO Branch Name', 'TPO User First Name', 'TPO User Last Name', 'TPO User Email', and 'TPO User Phone'.

TPO Company Name	TPO Branch Name	TPO User First Name	TPO User Last Name	TPO User Email	TPO User Phone
1st Financial, Inc.	333 Palermo Ave	Joseph	Rodriguez	Joseph.rodriguez@1stfinancialinc.com	305 392 3181
1st Financial, Inc.	302 NW 179 Ave	Processor	User	userprocess@accmortgage.com	

Step 4

Click on "Add New Loan"

The screenshot shows the ACCMortgage dashboard. At the top left is the ACCMortgage logo. Below the logo is a navigation bar with the following items: 'TPO CONTACTS', 'WELCOME', 'PIPELINE', 'ADD NEW LOAN' (circled in blue), 'CONTACT US', and 'DOCUMENTS'. Below the navigation bar is a section titled 'Recently Accessed Loans' which contains a grey box with the text 'No data'.

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Step 5

Select the Loan Officer and Loan Processor from the drop down menus

The screenshot shows a web form titled "Register Wholesale Loan". Under the heading "Choose Contacts", there are two sections: "LOAN OFFICER" and "LOAN PROCESSOR". Each section has two dropdown menus: "Organization" and "User Name". In the "LOAN OFFICER" section, the "Organization" dropdown is set to "301 North Cattlemen - Sarasota" and the "User Name" dropdown is set to "Claudia Caminiti". In the "LOAN PROCESSOR" section, the "Organization" dropdown is set to "301 North Cattlemen - Sarasota" and the "User Name" dropdown is set to "Processor User". At the bottom right of the form, there are two buttons: "Cancel" and "Next".

Step 6

Import the Fannie Mae 3.2 file

The screenshot shows the same "Register Wholesale Loan" form. The "Import Loan Data From FNM 3.2" radio button is selected, and the "Manual" radio button is unselected. Below the radio buttons is a large dashed box containing the text "Drop Here to Upload or" and a "Click to Browse" button. At the bottom of the form, there are three buttons: "Back", "Cancel", and "Next".

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Step 7

Fill in the application date and save the loan

1003 / Loan Information

Select Borrower Pair
K2 Luis Cruz Lopez [Edit] [Save] [Next]

The income/assets of a person other than the Borrower will be used.
 The income/assets of the Borrower/Co-borrower will be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	\$161,000.00	Decision FICO	
Loan Position	First	Interest Rate	7.99%
Sub Financing	<input type="radio"/> Yes <input checked="" type="radio"/> No	Prepayment Penalty	<input type="radio"/> Yes <input checked="" type="radio"/> No
Loan Type	Non-QM	<input type="checkbox"/> Lender Paid Mortgage Insurance	
Amortization Term Months	300	Impound Waiver	No Waiver
Term in Months	360	Documentation Type	Full Documentation
Interest Only Months		Application Date	12/11/2020
Amortization Type	Fixed Rate	Estimated Closing Date	12/31/2020

Step 8

Click on Documents tab and upload the required items

LOAN SUMMARY

1003

Loan Information
Borrower Information
Employer History
Income & Expenses
Assets & Liabilities
Transaction Details
Information for Government Mon...
DOCUMENTS
UNDERWRITING CONDITIONS
DISCLOSURE TRACKING

LOAN ACTIONS
Submit for Disclosures
Import Updated 3.2 File

To submit Conditions for ACC review please:
1. Upload your supporting documents directly to the Condition to be reviewed.
2. Use the Submit Conditions Loan Action to notify ACC that all conditions are ready for review.

Max attachment size is 200 MB. View Supported Files. [Expand All] [Collapse All] [Print]

All Borrowers

Maria Quezada Perez

ACC SUBMISSION FORM	<input type="checkbox"/> Comments	Drag & Drop files here or	Browse for files
ASSET DOCUMENTATION (OPTIONAL)	<input type="checkbox"/> Comments	Drag & Drop files here or	Browse for files
CREDIT REPORT	<input type="checkbox"/> Comments	Drag & Drop files here or	Browse for files
INCOME DOCUMENTATION (NOT REQUIRED FOR DSCR AND PML LOANS)	<input type="checkbox"/> Comments	Drag & Drop files here or	Browse for files
LOANEX (ROB)	<input type="checkbox"/> Comments	Drag & Drop files here or	Browse for files
PROPERTY PURCHASE SALES CONTRACT	<input type="checkbox"/> Comments	Drag & Drop files here or	Browse for files

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Step 9

Click on "Submit for Disclosures" and then continue by submitting the loan

The screenshot displays the ACC Mortgage Incompass interface. At the top, a navigation bar includes links for TPO CONTACTS, WELCOME, PIPELINE, ADD NEW LOAN, CONTACT US, and DOCUMENTS. A modal dialog box is centered, asking "Are you sure you want to submit this loan at this time?" with "Cancel" and "Continue" buttons. Below the navigation, the user's name "Maria Quezada Perez" and address are shown. A summary of loan details is provided: Loan # 132012882, Loan Amount \$151,000.00, Loan Type Conventional, Loan Purpose Purchase, Interest Rate 7.990%, and Loan To Value 64.26% / 64.26%. The left sidebar contains a menu with LOAN SUMMARY, 1003, DOCUMENTS, UNDERWRITING CONDITIONS, DISCLOSURE TRACKING, LOAN ACTIONS, and Submit for Disclosures. A blue arrow points to the "Submit for Disclosures" button. The main content area is titled "Submit Loan" and contains a "Submission Overview" section with a table showing Application Date (12/11/2020), Submission Status (Not Submitted), and Submission Date (-). Below this is the "Borrower Information" section, which includes a dropdown menu for "Select Borrower Pair" with "(1) Maria Quezada Perez" selected. At the bottom, there are columns for "Borrower" and "Co-Borrower".

Your loan file is now ready for disclosures to be created and distributed!