

# Portal User Guide

# Submitting a Loan

Revised 07/15/2025



**ACCMortgage**  
— CORRESPONDENT —



## Introduction:

This quick reference guide outlines the new file submission process through the TPO portal.

## Submitting a loan through the Correspondent Portal:

**Step 1:** Log into the ACC Encompass Correspondent portal. [www.acccorrespondent.com](http://www.acccorrespondent.com)

Login

[Click here to Log In](#)

LOGIN

User Name

☐ Internal User

☐ Remember Me

Continue

**DO NOT click  
"Internal User"**



**Step 2:** Click on TPO User, search for the LO and click on the LO Name.

TPO Contacts

Search By ▼ TPO User

TPO Company

TPO COMP

✓ TPO User

**Step 3:** Click on “Add New Loan”

ACCMortgage  
CORRESPONDENT

TPO Contacts Welcome Pipeline **Add New Loan** Partner Center



**Step 4:** Select the LO, processor and purchase contact from the drop-down menu then click “Next”.

1 Select Contacts 2 Loan Data Source

Select Contacts

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #	
Seller Contacts							
Loan Officer				-	-	-	
Loan Processor				-	-	-	
Purchase Contact				-	-	-	

Cancel Next

Add Loan Officer Contact

Loan Officer Company \*  
02 Test Correspondent Company

Loan Officer \*  
Katie McLeod

02 Test Correspondent Company  
Company

Katie McLeod  
Loan Officer  
[katie.mcleod@accmortgage.com](mailto:katie.mcleod@accmortgage.com)  
Cell:  
Office:  
Fax:

Cancel Save



## Step 4: Continued

Add Loan Processor Contact

Loan Processor Company \*

02 Test Correspondent Company

Loan Processor \*

Katie McLeod

02 Test Correspondent Company  
Company

Katie McLeod  
Loan Processor  
[katie.mcleod@accmortgage.com](mailto:katie.mcleod@accmortgage.com)  
Cell:  
Office:  
Fax:

Cancel

Save

Add Purchase Contact

Purchase Contact Company \*

! NON DEL TEST

Purchase Contact \*

Katie McLeod

! NON DEL TEST  
Company

Katie McLeod  
Purchase Contact  
  
Cell:  
Office:  
Fax:

Cancel

Save



## Step 5: Import the FNMA 3.4 file

Progress: ✓ Select Channel — ✓ Select Contacts — 3 Loan Data Source

### Loan Data Source

**Data Format**

☒ Import Loan Data From ULAD / iLAD (MISMO 3.4) File

☐ Manual

**Upload**

Browse: LOCAL DRIVE

Drop Files here to upload

Supported: 1003, txt, xml

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

[Back](#) [Go to Register Loan Form](#)

Click “Go to Register Loan form”



**Step 6:** Complete Registration: add/correct application date and add estimated closing date then click “Next”

Loan Summary  
URLA 2020  
Product Pricing & Lock  
Documents  
Submit for Non Delegated Review  
Conditions  
Purchase Advice  
Import Additional Data

Additional Information

Select Borrower Pair  
Aldeci Test Non Del

Lender Case No  
222503978

Alternate Loan Number

Application Date  
03 / 26 / 2026

Estimated Closing Date  
MM / DD / YYYY

Register Next

You will continue to navigate through the URLA 2020 - please review each screen for accuracy and add any additional information which may not have transferred with the 3.4 file.

Loan Summary  
URLA 2020  
Product Pricing & Lock  
Documents

URLA 2020 / Lender Loan Information

Select Borrower Pair  
Aldeci Test Non Del

1a. Property and Loan Information

Register Next

Loan Summary  
URLA 2020  
Product Pricing & Lock  
Documents

URLA 2020 / Borrower Information

Select Borrower Pair  
Aldeci Test Non Del

1a. Personal Information

Register Next

Loan Summary  
URLA 2020  
Product Pricing & Lock  
Documents

URLA 2020 / Employment and Income

Select Borrower Pair  
Aldeci Test Non Del

Current Employment/Self Employment and Income

Register Next





## Step 6: URLA 2020 (continued)

Loan Summary  
URLA 2020  
Product Pricing & Lock  
Documents

URLA 2020 / Assets and Liabilities

Select Borrower Pair  
Aldeci Test Non Del

Register Next

Assets - Bank Accounts, Retirement, and Other Accounts You Have

Loan Summary  
URLA 2020  
Product Pricing & Lock  
Documents  
Submit for Non-Delegated Review

URLA 2020 / Real Estate

Select Borrower Pair  
Aldeci Test Non Del

Register Next

3a-c. Property You Own - If you are refinancing, list the property you are refinancing FIRST.

Loan Summary  
URLA 2020  
Product Pricing & Lock  
Documents

URLA 2020 / Loan and Property Information

Select Borrower Pair  
Aldeci Test Non Del

Register Next

Loan and Property Information

Loan Summary  
URLA 2020  
Product Pricing & Lock  
Documents

URLA 2020 / Information for Government Monitoring

Select Borrower Pair  
Aldeci Test Non Del

Register Next

Declarations





## Step 6: URLA 2020 (continued)

Loan Summary

URLA 2020

Product Pricing & Lock

Documents

Submit for Non-Delegated Review

Conditions

Purchase Advice

Import Additional Data

Withdraw Loan

URLA Continuation

Select Borrower Pair:  
Aldeci Test Non Del

Register

Borrower Additional Information

Co-Borrower Additional Information

Once you have reviewed each screen for accuracy, please click “Register”

**NOTE:** This does not mean the loan has been submitted to ACC underwriting.  
Please continue to follow the steps in this guide to fully submit the loan for underwrite.



**Step 7:** Click on the Product pricing and Lock tab

**NOTE:** Some information will automatically fill in from the 3.4 file, please add any additional information required for pricing. Each section with a \* is a required field.

URLA 2020

Product Pricing & Lock

Documents

Submit for Non-Delegated Review

Conditions

Purchase Advice

Loan Type \* First Lien

Citizenship \* Non-Perm. Resident

ITIN ☐ Income Doc \* Bank Stmt: 12 Mo. Personal

Self-Employed ☒ Purpose \* Purchase

First Time Homebuyer ☐ Occupancy \* Primary

Property Type \* SFR

Appraised Value \* \$ 330,000

Purchase Price \* \$ 327,990

First Lien Amount \* \$ 295,191

LTV 90 %

Secondary Financing \* None

State \* FL

County \* Polk County

Rural Property ☐ FICO \* 800

No FICO ☐ DTI \* 46.18 %

Months Reserves 9

Mortgage Lates \* 0x30x24

Bankruptcy \* None

Foreclosure \* None

Deed-in-Lieu \* None

Short Sale \* None

Escrows \* Yes

Temporary Buydown \* None

Get Price

By clicking “Get Price” this will pull up a list of eligible products. From this screen you can adjust the product/pricing information to see various options.

You can also view any ineligible product information here.

Product Pricing & Lock

Documents

Submit for Non-Delegated Review

Conditions

Purchase Advice

Import Additional Data

Withdraw Loan

Eligible Products

☐ Select all Fixed

15 Yr. Fixed

30 Yr. Fixed

40 Yr. Fixed

Request Exception

View Ineligible Products

Amortizing Type Fully Am & IO

Lock Period 30

Investor/Lender All

Program All

Show Best per Investor/Lender ☐

Search Rate 100.000

Price

Points

Admin Fee

Exclude From Price ☐

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
8.500%	30 Days	100.000	30 Yr. Fixed	ACC Mortgage: Correspondent Prime	\$2,269.76			<a href="#">Save to Loan</a> <a href="#">Request Lock</a>
9.250%		100.000	30 Yr. Fixed IO	ACC Mortgage: Correspondent				<a href="#">Save to Loan</a>

Once you have chosen the product/pricing you may lock from this screen or float and just save the pricing information to the loan. (see next screen for how to save the pricing document)

**NOTE:** You will need to choose one of these options to proceed.



The Prequal/pricing information must be saved and uploaded to the loan.

To save this document to the loan click “Scenario Details”

**Eligible Products**

☐ Select all Fixed    15 Yr. Fixed    **30 Yr. Fixed**    40 Yr. Fixed

Amortizing Type: Fully Am & IO    Lock Period: 30    Investor/Lender: All    Program: All    Show Best per Investor/Lender: ☐

Search Rate: 100.000    **Price**    Points    Admin Fee: Exclude From Price    ☐

[Request Exception](#)

Rate	Lock	Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
6.625%	30 Days	101.500	\$11,250.00	30 Yr. Fixed	ACC Mortgage: Correspondent DSCR	\$4,802.33	?		<a href="#">Save to Loan</a> <a href="#">Request Lock</a>
6.625%	30 Days	101.430	\$10,725.00	30 Yr. Fixed IO (10 Yr. IO)	ACC Mortgage: Correspondent DSCR	\$4,140.62	?		<a href="#">Save to Loan</a> <a href="#">Request Lock</a>

Pricing as of 7/8/2025, 10:16 AM EDT    Showing 2 of 12 available prices

This box will populate—complete the reason for download:

**Download Scenario details PDF**

Reason for Download:

New loan

[Cancel](#)    [Download](#)



Once downloaded the prequal will need to be uploaded into the documents tab along with the rest of the required submission docs.

**Documents Tab:**  
Please upload all documents to the [Unassigned] section.

**Conditions Tab:**  
1. Review Conditions  
2. Upload supporting documents directly to the [Unassigned] section on the Documents Tab.  
3. Click the "Notify Lender" button

Max attachment size is 200 MB. View Supported Files.

Expand All Collapse All Add Document Print Fax Cover Sheet

All Borrowers

[UNASSIGNED]

Drag & Drop files here or [Browse for files](#)

To lock the loan, click “request lock”

**NOTE:** it is recommended you contact your AE for assistance with this process.

State: CA County: Sacramento County FICO: 800 No PICO: 1 DSCR: 1 Months Reserves: 113

Mortgage Lates: 0x3024 Bankruptcy: None Foreclosure: None Dead-in-Lies: None Short Sale: None Escrows: Yes Temporary Buydown: None

Get Price

Ms. Rental Income: \$ 36,796.91 Property Expenses: \$ 2,262.16 Liabilities: \$ 6,887.67 Reserves: \$ 800,164.65 # of Financed Properties: 1

Get Qualified Price

What is Qualified Price?

Eligible Products

Select all Fixed 15 Yr. Fixed 30 Yr. Fixed 40 Yr. Fixed

Request Exception

Amortizing Type: Fully Am B.I.O. Lock Period: 30 Investor/Lender: All Program: Show Best per Investor/Lender

Search Rate: 100,000 Price Points Admin Fee: Exclude from Price

Rate Lock Period	1% Price	JP Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
6.625% 30 Days	101.500	\$11,250.00	30 Yr. Fixed	ACC Mortgage: Correspondent DSCR	\$4,802.33	?		<a href="#">Save to Loan</a> <a href="#">Request Lock</a>
6.625% 30 Days	101.430	\$10,725.00	30 Yr. Fixed IO (10 Yr. IO)	ACC Mortgage: Correspondent DSCR	\$4,140.62	?		<a href="#">Save to Loan</a> <a href="#">Request Lock</a>

Pricing as of 7/8/2025, 10:25 AM EDT

Showing 2 of 12 available prices



This screen will populate, answer the questions to the best of your ability and click “Save”.

ACC will provide you with a lock confirmation.

### Eligibility Q&A

The transaction is subject to a declining market per appraisal.  
☐ Yes ☒ No

The transaction includes Non-Occupant Co-Borrowers.  
☐ Yes ☒ No

Is the borrower utilizing P&L Only documentation?  
☐ Yes ☒ No

Borrower is able to comply with the acreage requirement (Primary/SH Max 20 Acres & NOO Max 2 Acres).  
☐ Yes ☒ No **Not Eligible, Request Exception**

Is the property subject to Prepayment Penalty?  
☐ Yes ☒ No

CancelSave



**Step 8:** Click on the documents tab and upload the minimum required documents for submission as listed on the submission checklist.

[Non-Del-Submission-Form-v03.27.2025-fillable.pdf](#)

**NOTE:** ALL documents should be split out/labeled and uploaded to the “unassigned” section.

3. Click the "Notify Lender" button

Max attachment size is 200 MB. View Supported Files.

Expand All Collapse All Print Fax Cover Sheet

All Borrowers

[UNASSIGNED]

Drag & Drop files here or [Browse for files](#)

**Step 9:** Click “Submit for Non-Delegated review” and ensure the information on the screen is accurate. (You can toggle back to previous screens by clicking on the blue list of forms on the left side of the screen.)

Click “Confirm”

Submit for Non-Delegated Review

Overview

Application Date	Submission Status	Initial Submit for Non-Delegated Review Date	Last Submit for Non-Delegated Review Date
8/26/2025			

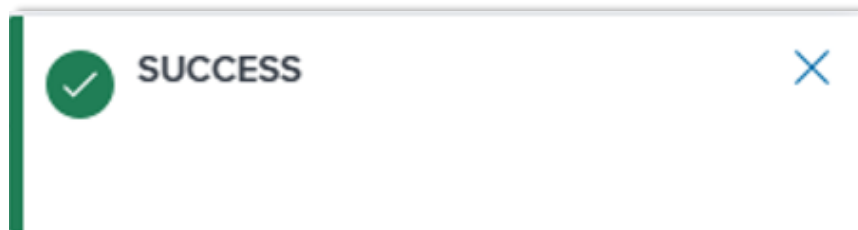
Borrower		Co-Borrower	
First Name	Last Name	First Name	Last Name

[Confirm](#)

**NOTE:** Failing to complete this step will result in the loan not being submitted to underwriting



You will receive this confirmation in the right-hand corner of the screen:



**Congratulations!** You have successfully submitted your loan to ACC!

