

# Non-Delegated Correspondent Training Guide

Revised 06/17/2025



**ACCMortgage**  
— CORRESPONDENT —



## Key Contacts

**Client Relationship Manager**

**Katie McLeod**

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(240) 410-3054

**Correspondent National Sales**

**James Cappello**

[james.cappello@accmortgage.com](mailto:james.cappello@accmortgage.com)

(215) 718-6661

## Important Email Addresses

**Correspondent Support**

[correspondentsupport@accmortgage.com](mailto:correspondentsupport@accmortgage.com)

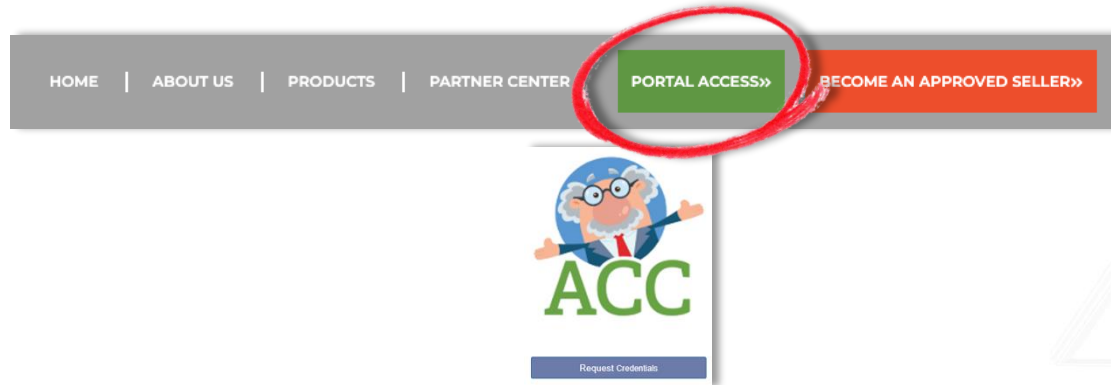
**Lock Desk**

[secondary@accmortgage.com](mailto:secondary@accmortgage.com)

Website: [www.acccorrespondent.com](http://www.acccorrespondent.com)



- The portal is accessed (via Chrome) at [www.acccorrespondent.com](http://www.acccorrespondent.com)
- To request log in information, click “Portal Access”. You will be redirected to another page where you will click “request credentials”.



- Then Complete the information on the “ACC Mortgage Correspondent Portal Access Request Form”.
- Once completed, you will receive an email with your credentials.
- For Password Reset/Portal assistance please email Correspondent Support at [correspondentsupport@accmortgage.com](mailto:correspondentsupport@accmortgage.com)
- **NOTE:** Credentials can be requested prior to the Non-Delegated Correspondent Package approval. Loans can be submitted while waiting on ACC Approval.



## Persona Roles

- ☐ TPO C Loan Officer – this role allows the user to create and manage their existing loans (this does not need to be the loan officer, but will be on all communication from registration to CTC)
- ☐ TPO C Processor – this role allows the user access to register loans, ability to submit files for review and multiple LO pipelines. This should be your post closer, processor (they will be on all communication from registration to CTC)
- ☐ TPO C Contact – this is the contact for any purchase related items
- ☐ TPO C Manager – this role allows the user to create other users through the portal
- ☐ TPO Client Admin LoanNEX – this role allows the user to view/manage LoanNEX (LoanNEX Sell Side Agreement must also be completed)

## Note to Admin(s)

In order for the user to have access to the entire pipeline, the Admin will need to check off the following 2 boxes:

- ☒ View access to team's loans
- ☒ Edit team's loans



## Home Screen | Pipeline & Loan Access

- From the Home Screen- search by TPO User, then select the person's name you would like to view.

TPO Contacts

Search By ▼ TPO User ☐ Include Branch Loans ☐ Show User Persona(s)

TPO COMP ▼ TPO User TPO BRANCH NAME TPO USER FIRST NAME

- Once the user is selected, you can:

TPO Contacts Welcome Pipeline Add New Loan Partner Center

- View the pipeline
- Add a new loan
- Upload conditions, Trailing docs and closed loan packages
- View product and pricing
- Manage accounts
- View documents (Including Rate sheets, Matrices, and Guides)

Please refer to the “Quick Reference Guide” under “Partner Center” for a step-by-step guide on how to submit a new loan as well as uploading conditions and closed loan packages.





All credit documents & conditions must be uploaded into the **Unassigned Folder**.

**NOTE:** Splitting out documents and labeling according to the condition will result in a faster review time through processing.

The main components needed to register and submit a loan are outlined below:

1. Upload the 3.4 or Manually register the loan. *(recommend importing the 3.4)*
2. Register the loan
3. Select Product and Pricing
4. Upload Minimum Submission Documents: [Loan Submission Form](#)
5. Select Submit *(Each time conditions are uploaded you must select submit)*
6. Quick reference guide can be located at [www.acccorrespondent.com](http://www.acccorrespondent.com) under the “Partner Center” tab.

## Important Information:

- Guideline Approvals will be sent by the CRM via email and located in the Underwriting Approval Folder
- Your assigned CRM is the Main point of contact for UW questions related to conditions.
- Anything uploaded after 3pm EST will be considered received the next Business day
- All loans must be locked prior to CTC
- Rush requests are Accommodated on a case-by-case basis—Reasoning must be included and sent to your assigned Account Executive
- Please be sure to always click “SUBMIT” or the file will not be delivered for review



## Lock Desk Operating Hours

**Monday – Friday**  
11:00AM – 7:00PM Eastern

## Locking Hours

**Monday – Friday**  
11:00AM – 7:00PM Eastern

## Lock Desk Contact

[secondary@accmortgage.com](mailto:secondary@accmortgage.com)

Any lock requests received after 7:00 p.m. Eastern Time may be subject to the next day's pricing.

All Lock Change Requests are placed using the CIC tab on the bottom left of the menu. Please contact lock desk for pricing questions. For more information regarding lock policies please refer to the ACC Mortgage – seller guide

Sellers will be responsible for clearing all credit, compliance, collateral, or any other due diligence conditions by the earlier of (a) 15 calendar days after the lock expiration date, or (b) 30 calendar days after the date of the initial review results are released via the ACC Seller Portal (the "Cure Period Expiration Date").

## Lock Periods:

- 30-day Lock
- 45-day Lock (@ 0.15 cost)

## Lock Extensions:

All extensions should be requested via email to [secondary@accmortgage.com](mailto:secondary@accmortgage.com) and must be approved by the lock desk.

Lock Extensions are the responsibility of the Seller and must be requested no later than 7:00 PM EST, Monday through Friday, except holidays.

- 0.125 for 5 days
- 0.250 for 10 days
- 0.375 for 15 days
- 0.625 for 30 days



## Lock Requests:

All initial lock requests must be generated through [www.acccorrespondent.com](http://www.acccorrespondent.com). Non-system generated emails to the Lock Desk requesting initial rate locks will not be processed and the loans will not be locked

## Lock Expiration:

Closed loan packages must be received on or before the lock expiration date. If the rate lock expires on the same day as delivery, loans must be delivered prior to 3pm Eastern





In order to submit a loan to ACC Mortgage, a loan must have Product Pricing completed. The submit button will be greyed out until this is complete. 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.

Once you have chosen the product/pricing you may lock from this screen or float and just save the pricing information to the loan.

Rate Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
6.500%	100,000	30 Yr. Fixed	ACC Mortgage: Correspondent Prime	\$2,269.76			Save to Loan
30 Days	\$0.00	30 Yr. Fixed	ACC Mortgage: Correspondent Prime				Request Lock
9.250%	100,000	30 Yr. Fixed IO	ACC Mortgage: Correspondent				Save to Loan

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

Once you click "save to loan" you will see the below screen. Answer the questions to the best of your ability and click "Save".

**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

Cancel Save

Once you have selected the rate, you can either update encompass or request lock. You do not need to request lock at submission or lock prior to submission

Additional information can be found in the Quick Reference Guide located under the "Partner Center" tab.



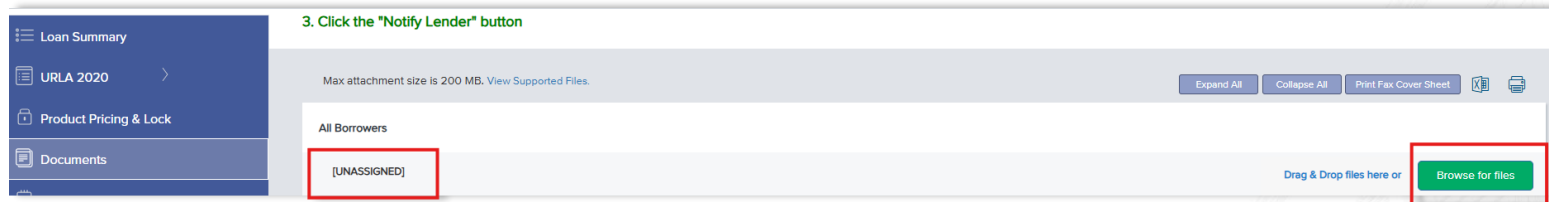
Fees	
Fee Description	Correspondent
Non-Delegated Underwriting Fee	\$1595
Condo Underwriting Fee	\$295

- Fees due to ACC Mortgage will be net funded from your Purchase Advice.
- The Correspondent is responsible for the payment of taxes and hazard insurance prior to ACC's loan purchase date. Any undisbursed escrow funds will be netted from the Purchase Advice.



The Client Relationship Manager will provide the CTC at closing along with any additional docs needed to be signed.

Once closed and funded, please upload the closed loan package to the Unassigned Folder.



The loan will be reviewed and moved to the loan set up team for data entry and document review. Upon submission to the TPR firm, the team will reach out informing you of delivery and ETA.

Our DILIGENCE (DD) TEAM will reach out for any outstanding conditions providing a PA suspense. Our warehouse banks used for Correspondent are Banc of California, NEXBank. If you use these warehouse banks we can have a shelf-to-shelf transfer.

Once all conditions are cleared, including collateral, the loan will be directed to our Purchasing Department.



## Goodbye Letter & Borrower's First Payment

Ref: Borrower Name and Loan #  
1801 Research Blvd., Suite 410  
Rockville, MD 20850

## Payment Received by Correspondent

ACC Mortgage Corporation  
Ref: Borrower Name and Loan #  
1801 Research Blvd., Suite 410  
Rockville, MD 20850

## Collateral

Indecomm Global Services  
**Attn: POST CLOSING PC-ACCM-2000**  
1427 Energy Park Drive  
St. Paul, MN 55108

## Trailing Documents

**Mail Stop: FD-ACC-8000**  
Indecomm Global Services  
1427 Energy Park Drive  
St. Paul, MN 55108



## Documents Should be Overnighted to:

Mail Stop: FD-ACC-8000 (*This must be included on the shipping label*)  
Indecomm Global Services  
1427 Energy Park Drive  
St. Paul, MN 55108

## Trailing Documents Requirements:

Trailing documents must be delivered within 90 days to ACC mortgage. If the Correspondent Seller does not respond, ACC is able to exercise the right to issue a repurchase demand if trailing documents are not received in a timely manner.

Trailing documents must include (*but not limited to*) the following:

- Original recorded security instrument,
- Original recorded assignments to ACC, and
- Original Final Title Policy, and
- Any additional documentation specified by ACC.





## Collateral Documents:

Indecomm Global Services

**Attn: POST CLOSING PC-ACCM-2000**

1427 Energy Park Drive

St. Paul, MN 55108

## Collateral Package Requirements:

The collateral package must be shipped over night to the above address and include:

- Complete, Executed settlement package
- The Original Note executed by the borrowers (wet signed)
- An Endorsement or Allonge to ACC Mortgage
- Note Endorsement:
  - Pay to the order of All Credit Considered Mortgage without recourse (Correspondent Seller's Business name) By:  
(Signature of Authorized Officer on Endorsement) Officer's name and Title
- Certified Copy of the Security instrument (including all applicable riders)
- Guaranty (if closing in an LLC)
- POA (if applicable)
- Prelim Title

**NOTE:** Additional items may be required dependent on program type.



## Allonge

ACC will require an Endorsement when there is not enough space available on the note unless otherwise indicated by state and locate legislation. The information on the Allonge must be an exact match to all information on the note.

The Allonge must reference the borrower name, property address, note date and:

- Match the information on the note
- Be permanently affixed to the note
- Be an original copy
- Be correctly endorsed (*see endorsement section in slide 13*)

## MERS

All Credit Considered Mers ID: **1013372**

All correspondent sellers must be a MERS member

MER's must be registered at the time of delivery

MER's transfers must be initiated within 24 hours of purchase

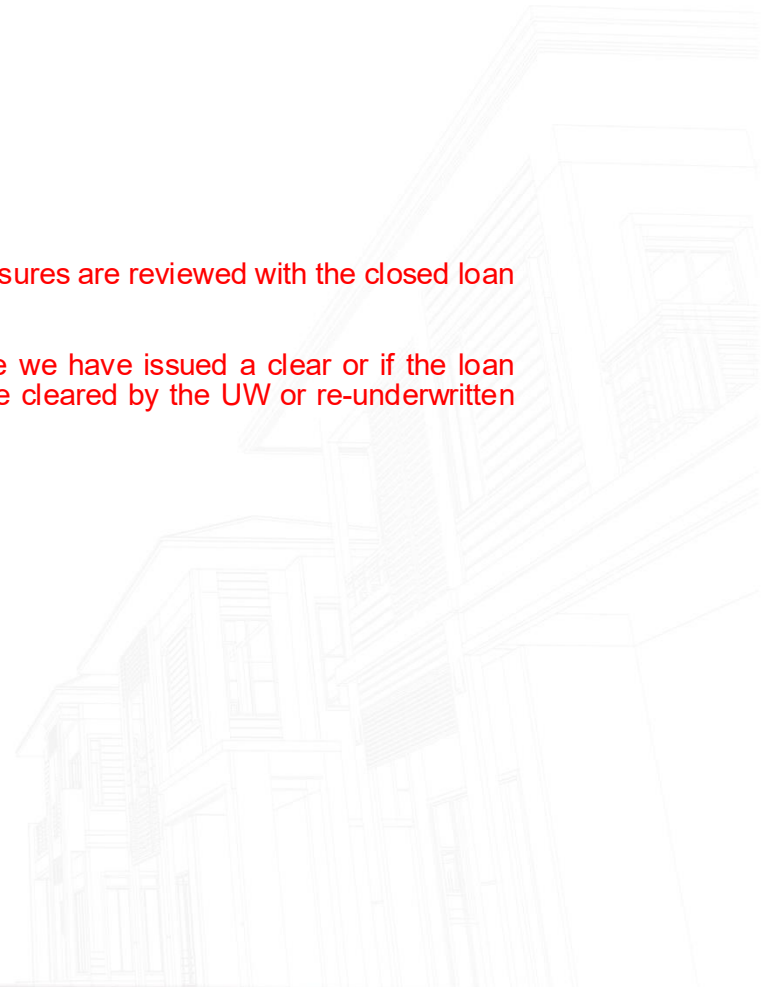




- ACC completes a guideline review on each transaction to confirm if it follows our guidelines
- ACC will complete HMDA reporting for credit decision/origination
- The ULI will be provided by the client prior to purchase.
- If the transaction is declined, this would be reported by the ACC

**\*\*ACC will not offer compliance/TRID guidance throughout the process. Disclosures are reviewed with the closed loan package, during the purchase review.**

**\*\*ACC will not guaranty the purchase of the loan if the client closes it before we have issued a clear or if the loan closes outside the terms ACC has approved. In such cases, the loan must be cleared by the UW or re-underwritten under new terms before we will accept the closed loan package\*\***





# any QUESTIONS

