

# Non-Delegated Correspondent Training Guide

Revised 08/24/2025



**ACCMortgage**  
— CORRESPONDENT —



## Key Contacts

**Client Relationship Manager**

**Katie McLeod**

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(240) 410-3054

**Correspondent National Sales**

**James Cappello**

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(215) 718-6661

## Important Email Addresses

**Correspondent Support**

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

**Lock Desk**

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

**Purchase Team**

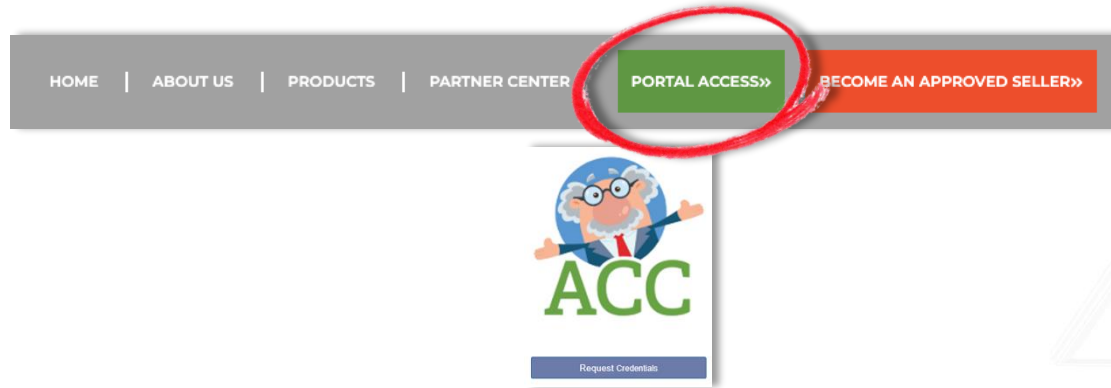
[purchasereview@accmortgage.com](mailto:purchasereview@accmortgage.com)

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:

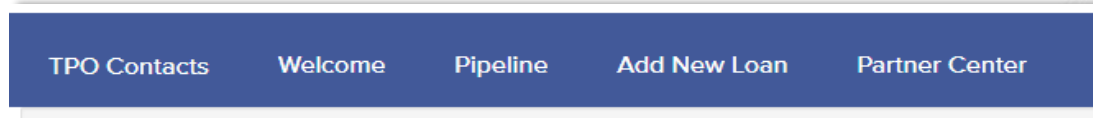
- View access to team's loans
- Edit team's loans



## Home Screen | Pipeline & Loan Access

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

- Once the user is selected, you can:



- 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 “Submission 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





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.

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 Show Best per Investor/Lender  
 Admin Fee

Search Rate: 100,000  
 Price Points  
 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 \$0.00	30 Yr. Fixed	ACC Mortgage: Correspondent Prime	\$2,269.76	?		Save to Loan Request Lock
9.250%		100,000	30 Yr. Fixed IO	ACC Mortgage: Correspondent				Save to Loan

Request Exception View Ineligible Products

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”

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	?		Save to Loan Request Lock
6.625%	30 Days	101.430	\$10,725.00	30 Yr. Fixed IO (10 Yr. IO)	ACC Mortgage: Correspondent DSCR	\$4,140.62	?		Save to Loan Request Lock

This box will populate—complete the reason for download:

**Download Scenario details PDF**

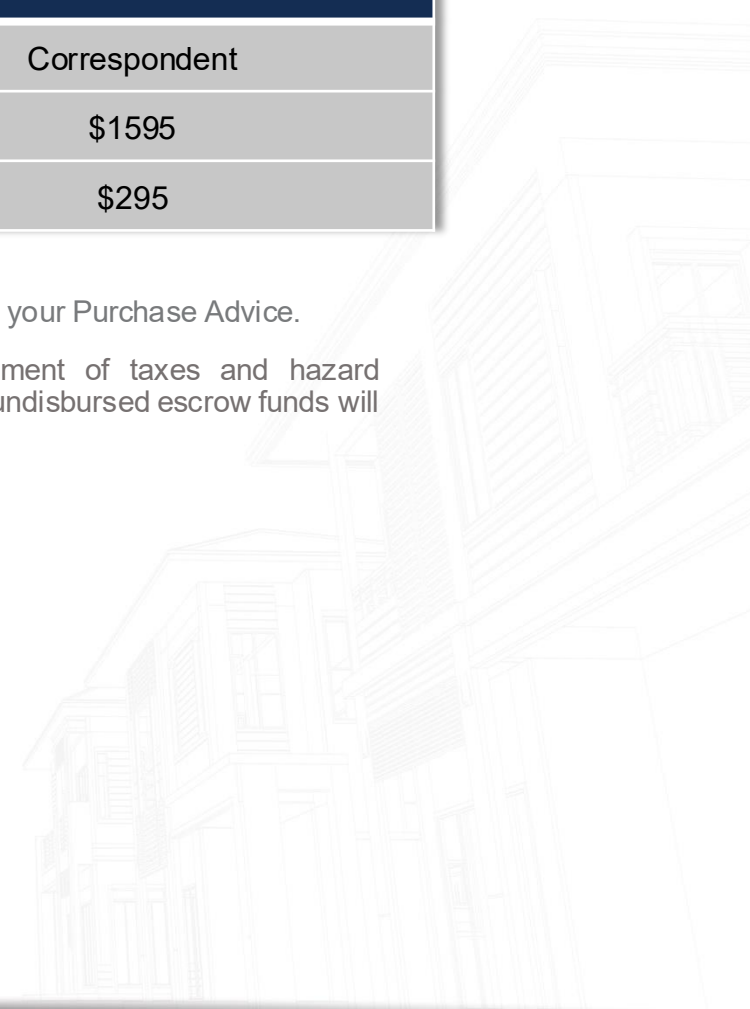
Reason for Download:  
New loan

Cancel Download



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

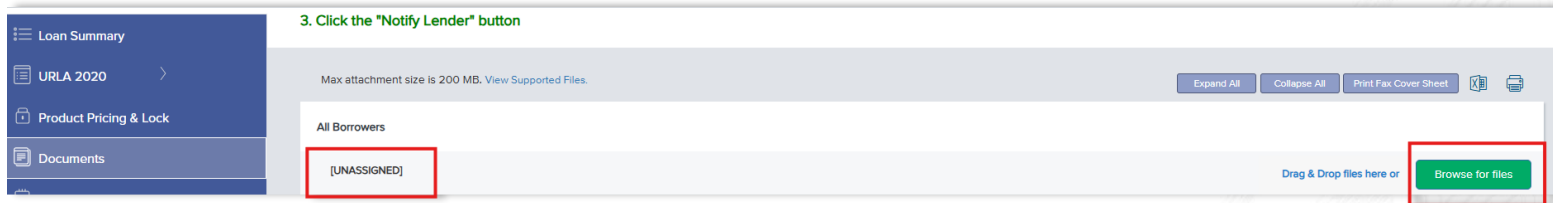
- Fees due to ACC Mortgage will be net funded from your Purchase Advice.
- The Correspondent is responsible for the payment of taxes and hazard insurance prior to ACC's loan purchase date. Any undisbursed escrow funds will be netted from the Purchase Advice.





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

ACC requires a copy of the Closed Loan Package, Note, Bailee, Allonge, wiring instructions and Compliance package to be uploaded into our online portal at [www.acccorrespondent.com](http://www.acccorrespondent.com) prior to overnighting the originals.”



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.

For any questions, please contact [purchasereview@accmortgage.com](mailto:purchasereview@accmortgage.com).



## 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

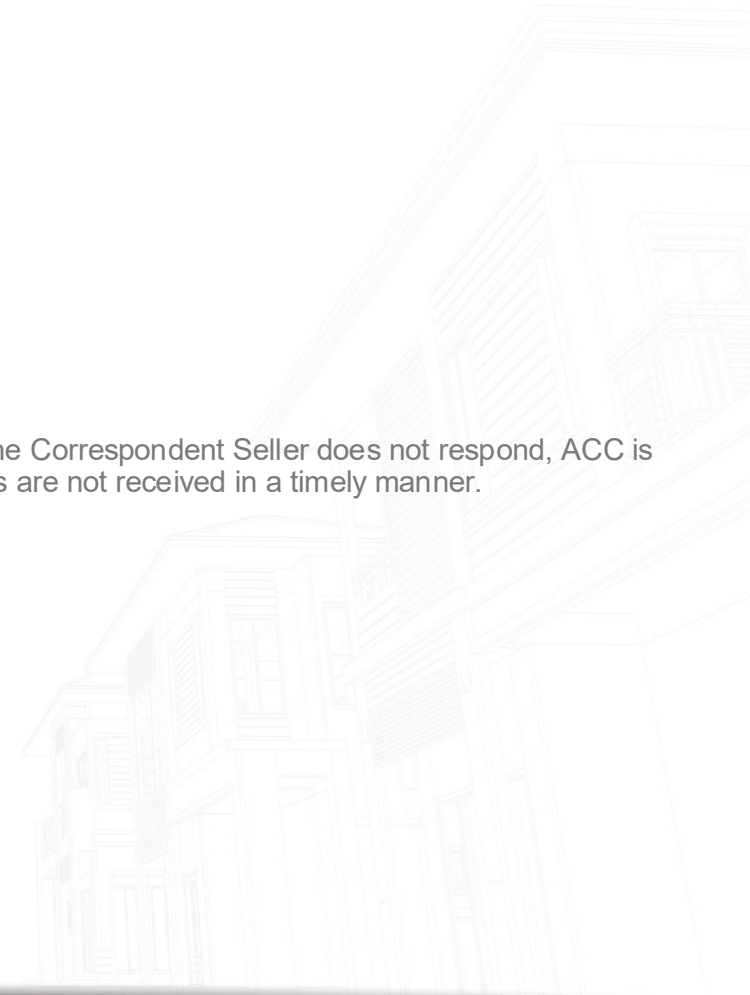
St. Paul, MN 55108

## 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

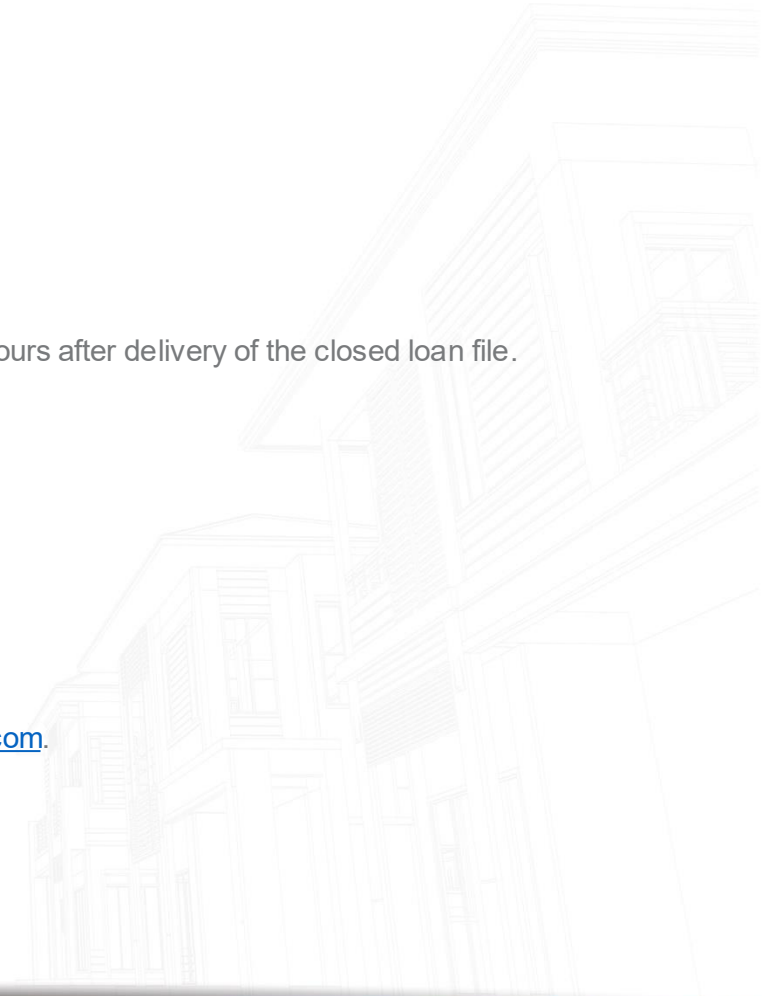
St. Paul, MN 55108

## Collateral Package Requirements:

The Correspondent must provide the original Collateral Package within 24 hours after delivery of the closed loan file. The package should include the following:

- Original Note (Signed by all borrowers, WET signed)
- An endorsement or Allonge to ACC Mortgage
- Bailee Letter
- A Certified True Copy of the Mortgage (Deeds)
- Guaranty (If closing in an LLC)
- POA (If applicable)
- Prelim Title report

Tracking information should be provided to [purchasereview@accmortgage.com](mailto:purchasereview@accmortgage.com).





## 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*)

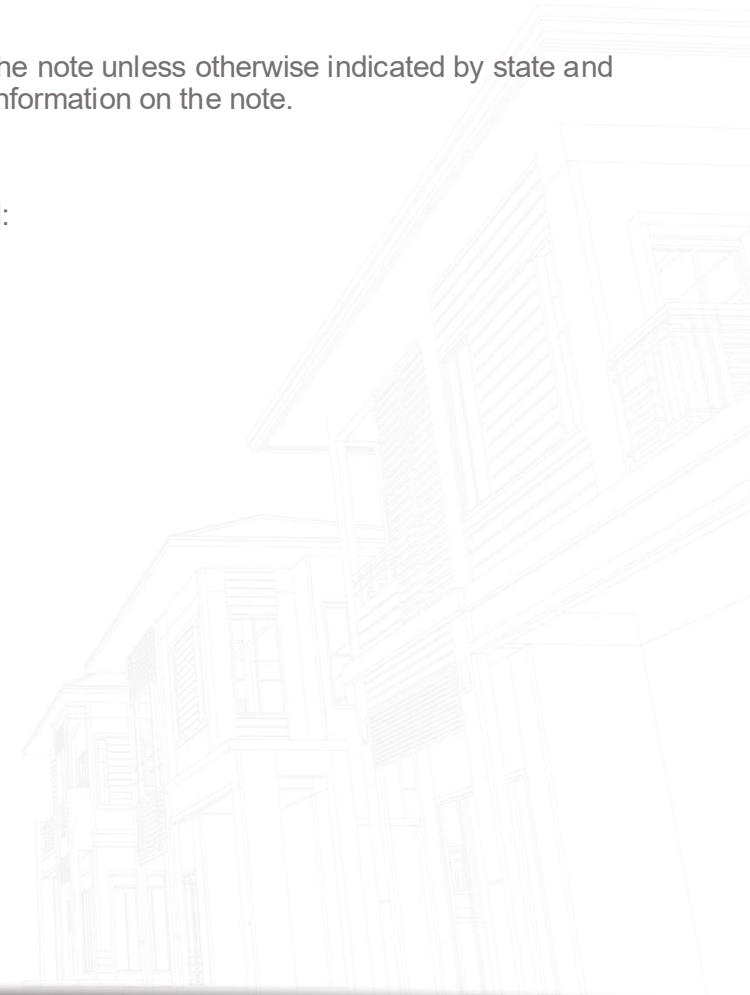
## MERS

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

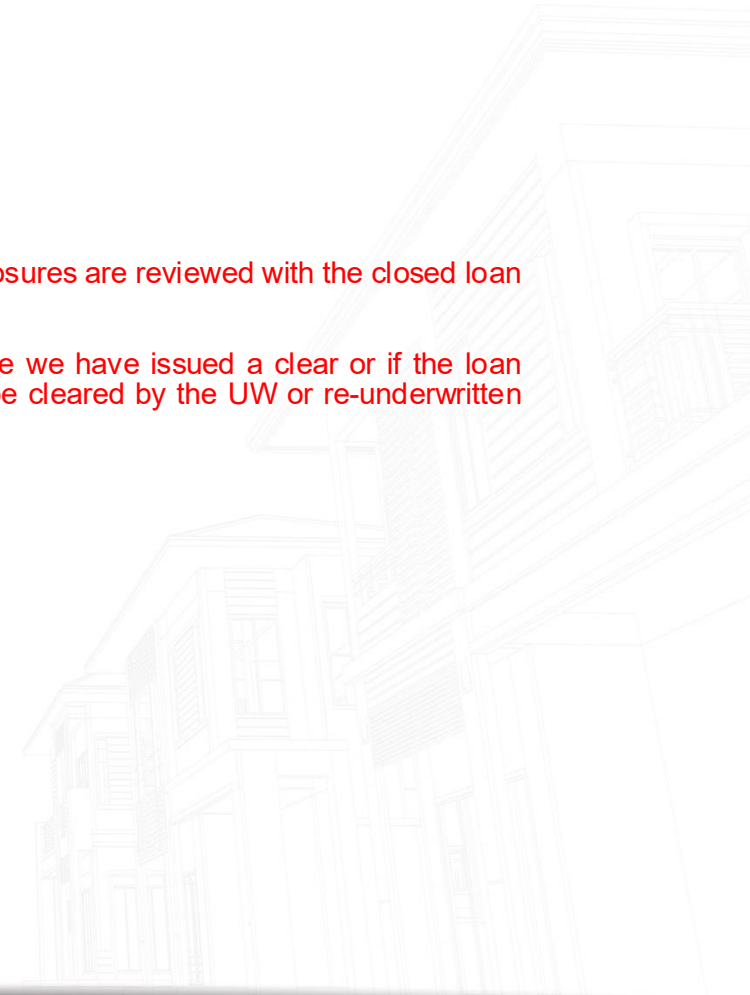




- ACC completes a guideline review on each transaction to confirm if it follows our guidelines
- ACC will complete HMDA reporting for credit decision/origination
- The ULI will be provided by the client prior to purchase.
- If the transaction is declined, this would be reported by the ACC

**\*\*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

