

Non-Delegated Correspondent Training Guide

Revised 12/02/2025



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

(215) 718-6661

Important Email Addresses

Correspondent Support

correspondentsupport@accmortgage.com

Lock Desk

secondary@accmortgage.com

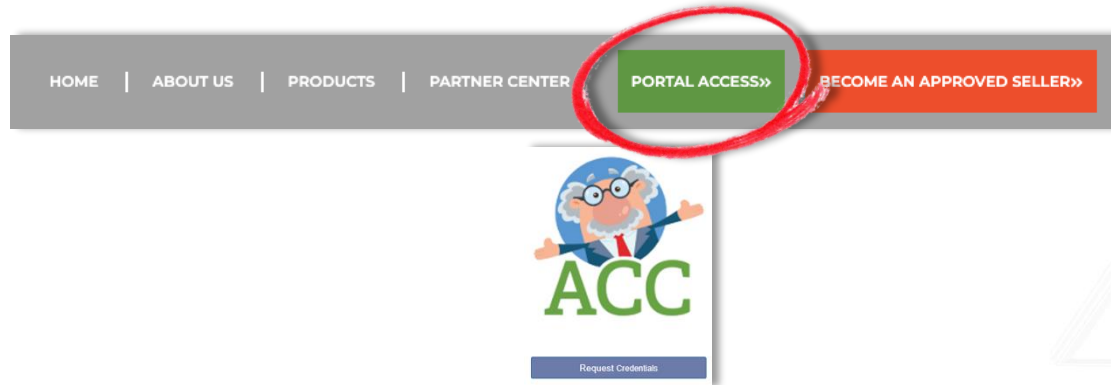
Purchase Team

purchasereview@accmortgage.com

Website: www.acccorrespondent.com



- The portal is accessed (via Chrome) at 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
- **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 Company

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 “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 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

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 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. 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.

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	1 st Price	2 nd 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

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: ☐ Request Exception

Search Rate: 100,000 Price Points Admin Fee: Exclude From Price ☐

Rate Lock Period	1% Price 2	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

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 X

Reason for Download:

New loan

[Cancel](#) [Download](#)



Fees	
Fee Description	Correspondent
Non-Delegated Underwriting Fee	\$1595
Second Mortgage Underwriting Fee	\$795
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.

** Not applicable on Detached Condos*



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 prior to overnighting the originals.”

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](#)

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.



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.



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*)

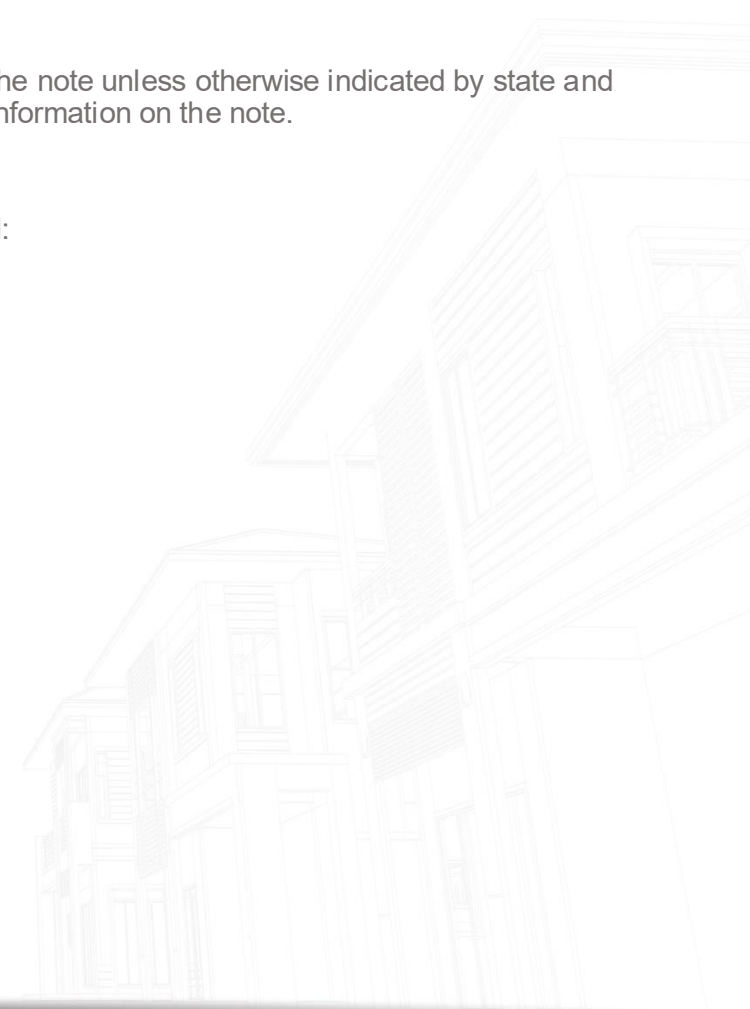
MERS

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

