

Broker Portal:

Emporium.EncompassTPOConnect.com

Bank Statement Portal:

EmPortalConnect.EmporiumTPO.com/Login

Emporium Matrix

EmporiumTPO.com/Product-Matrix

Loan Submission & Portal Help

Client.Support@Emporiumtpo.com

Emporium TPO Fees

\$1,795	Underwriting	(\$1,895 Underwriting Fee RI Only) (\$1,920 Commitment Fee NJ Only) (\$2,000 Commitment Fee IA Only)
\$16	Flood Cert	
\$99	Tax Service	(+\$10/100k over \$1m)
\$123	Collateral Desktop	(N/A in NJ)
\$140	Borrower VOE	
\$135	Attorney Review	(GA, SC, TX, VA)
\$95	Attorney Review	(DE, KY)

Loan Submission Requirements

Items needed for a Successful Loan Submission

1. Login Credentials
2. MISMO 3.4
3. Valid Credit Re-Issue Credentials
4. Intended Program Name
5. Required Docs **see below**

Documents Requirements

Documents needed for all programs

1. Sales contract on purchase loans
2. Asset Documentation for Reserves/Cash to Close
3. If non-US citizen, status documentation.
4. Mortgage Liabilities on Credit must be linked to REO
5. Appraisal if loan has transferred appraisal

Alt Doc

- P&L
 - Signed and dated by CPA, Independent Licensed Accountant &/or Certified tax preparer
 - Must cover most recent previous 12 months
- 1099
 - For previous Tax Year
- Written VOE
- Asset Depletion/Utilization
 - Provide most recent six (6) months bank/asset statements to be considered
- Bank Statements (12 or 24 months) - already run through Emporium Analyzer

Full Doc

- Pay Stubs and W-2's
- Tax Returns (Personal and Business if applicable - Self Employed)
- YTD P&L (Self Employed)

DSCR

- Property Lease Agreement if Applicable

Escrow Is Required When:

- Primary Residence HPML loans
- LTV >= 80%
- Flood Insurance is required
- Debt Consolidation Refinances

Mortgagee Clause for Hazard, CPL, and Title

Emporium TPO LLC
ISAOA/ATIMA
P.O. Box 7050
Troy, MI 48007-7050
Loan Number: XXXXXXXX

Consumer Non-QM States Accepted

- | | | | |
|------|------|------|------|
| • AL | • IA | • NC | • RI |
| • AR | • IL | • ND | • SC |
| • AZ | • IN | • NE | • SD |
| • CA | • KS | • NH | • TN |
| • CO | • KY | • NJ | • TX |
| • CT | • LA | • NM | • UT |
| • DC | • MD | • OH | • VA |
| • DE | • ME | • OK | • WA |
| • FL | • MI | • OR | • WI |
| • GA | • MN | • PA | • WV |

Not accepting Business Purpose loans in following states:

- Alaska
- Nevada
- Vermont
- Idaho

States Business Purpose - must be licensed

- Arizona
- California
- Iowa
- Minnesota
- North Dakota
- Oregon
- South Dakota

Can't find us on Loansifter?

- Have your Loansifter administrator turn pricing from hidden to shown.
- If help is needed, contact loansifter@optimalblue.com for guidance.

Emporium TPO LLC Wholesale

Hidden

Manage Products

For further questions, please contact your Emporium TPO AE or reach out to one of the groups below:

Emporium Scenario Desk

EmporiumScenarioDesk@emporiumtpo.com

Lock Desk

LockDesk@emporiumtpo.com

Additional Client Support Resources:

[Training Video](#)

[Schedule with Client Support](#)