

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

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

Not accepting Business Purpose loans in following states:

- Alaska
- Nevada
- Vermont

States Business Purpose - must be licensed

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

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

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](#)