

## *Emporium TPO LLC*

### *LendingPad Brokers operating with LendingPad Wholesale Lenders*

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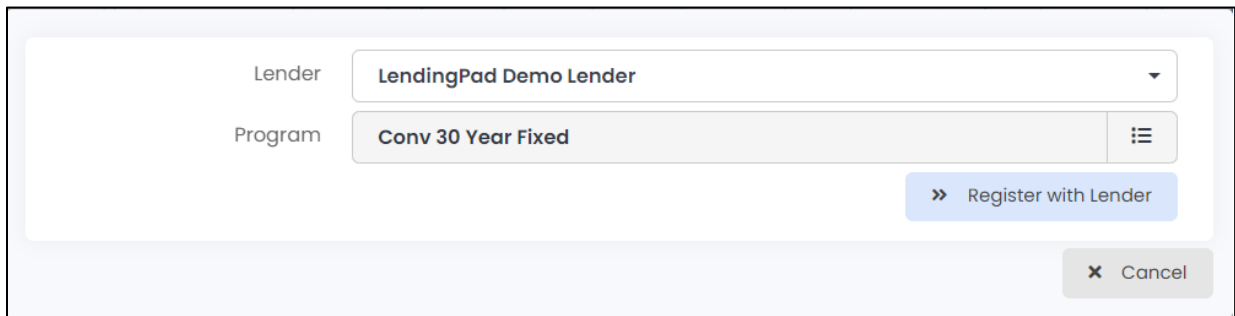
# Emporium

## 1. Introduction

Emporium clients can utilize this tutorial on the key differences when submitting a loan when they are current LP users.

## 2. Lender Loan Information

Once the client has submitted the broker application and has been approved, Emporium will be added to the brokers lender options in the Lender loan Information section of LendingPad. Broker will then be ready to submit loans to Emporium

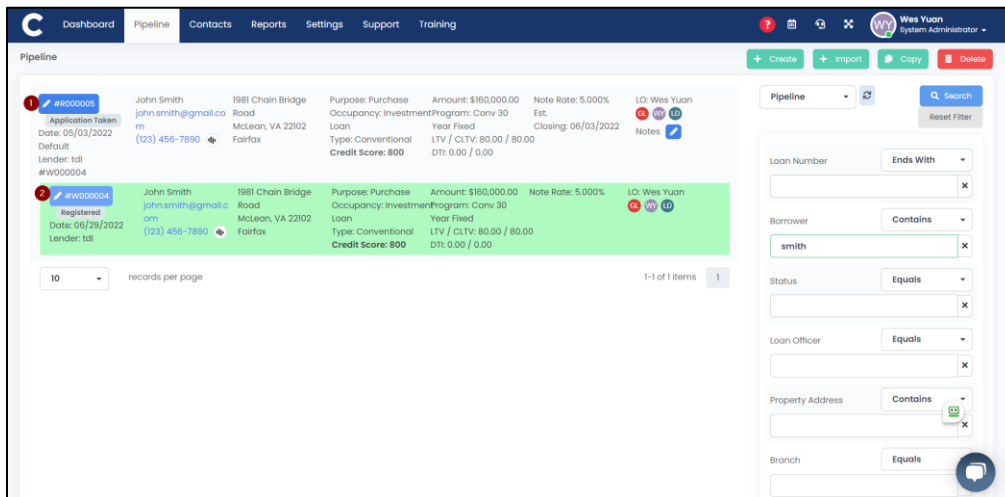


## 3. Register with Lender

All data should be completed in the file before selecting Emporium in the Lender drop-down and clicking register with Lender. After the loan is submitted, broker cannot edit data.

## 4. Clone of loan

The loan will clone and there will be two records. One is for the broker's record. Emporium does not have access to the broker's record. Second record is the 'Emporium record' and both Emporium and Broker will have access.



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## 5. Emporium Record

Broker must go to their pipeline to see the 'Emporium record'. The 'Emporium record' is where the broker will see the Emporium status throughout the process, Emporium conditions, make applicable document upload for Emporium's review, etc. Note that any updates Emporium does will only make changes to the clone that we are calling 'Emporium record'. Any updates that the broker does to the original file will only make changes to that file and Emporium cannot see it.

The Emporium Record is highlight green and the blue rectangle will reflect an Emporium loan number.

The screenshot displays the 'Pipeline' view in the Emporium system. The top navigation bar includes 'Dashboard', 'Pipeline', 'Contacts', 'Reports', 'Settings', 'Support', and 'Training'. The user is identified as 'Wes Yuan, System Administrator'. The main area shows a list of pipeline items. The second item, with ID '#W000004', is highlighted in green. This record details a loan for John Smith, with a purpose of 'Purchase', amount of '\$160,000.00', and a note rate of '5.000%'. The record also shows the loan type as 'Conventional' and a credit score of '800'. The sidebar on the right contains search and filter options for various fields like Loan Number, Borrower, Status, Loan Officer, Property Address, and Branch.

ID	Name	Address	Purpose	Amount	Note Rate	LO
#R000005	John Smith	1981 Chain Road	Purchase	\$160,000.00	5.000%	Wes Yuan
#W000004	John Smith	1981 Chain Bridge Road	Purchase	\$160,000.00	5.000%	Wes Yuan