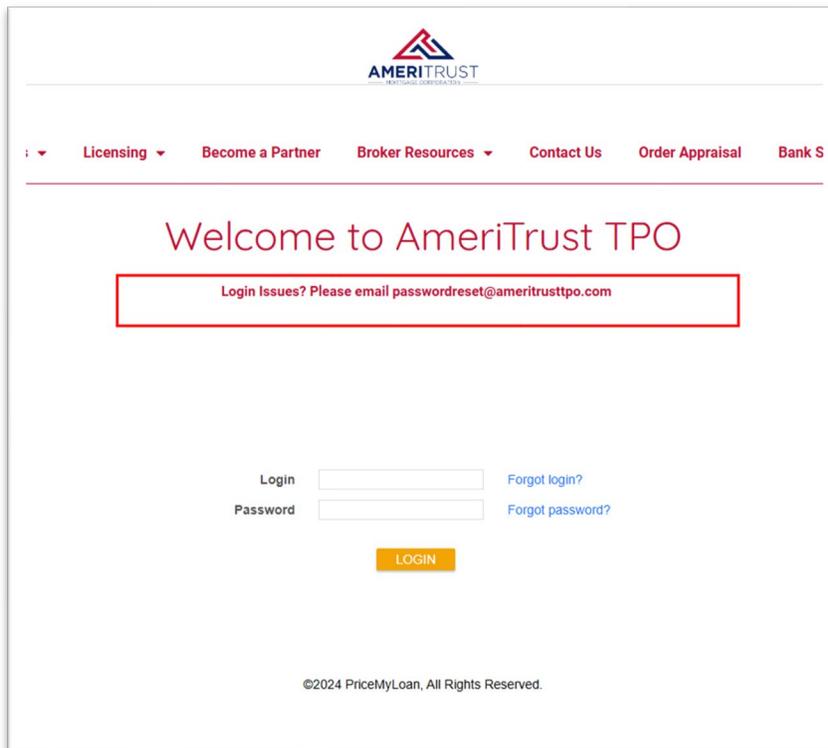


Step 1: Accessing the Broker Portal

Go to [Partner Login - AmeriTrust TPO](#) and login in with your ID & Password. Your welcome email will include a **temporary password**, the system will ask you to choose a permanent password when you first login.

Tip: We recommend using Microsoft Edge browser on the first login to set up your permanent password and 3 security questions. Then switch back to Chrome or your browser of choice.



The screenshot shows the AmeriTrust TPO login page. At the top, there is the AmeriTrust logo and a navigation menu with links for Licensing, Become a Partner, Broker Resources, Contact Us, Order Appraisal, and Bank S. The main heading reads "Welcome to AmeriTrust TPO". Below this, a red-bordered box contains the text "Login Issues? Please email passwordreset@ameritrusttpo.com". The login form includes fields for "Login" and "Password", with links for "Forgot login?" and "Forgot password?". A yellow "LOGIN" button is positioned below the password field. At the bottom of the page, the copyright notice "©2024 PriceMyLoan, All Rights Reserved." is visible.

Step 2: Complete 2-Factor Authentication

You will be asked to verify your ID with two-factor authentication using an SMS-text message to your corresponding mobile phone. This process will register your computer to be used in the future.

If you are locked out from your account, contact your company Admin to reset. If you are the company Admin, contact passwordreset@ameritrusttpo.com or your Account Executive.

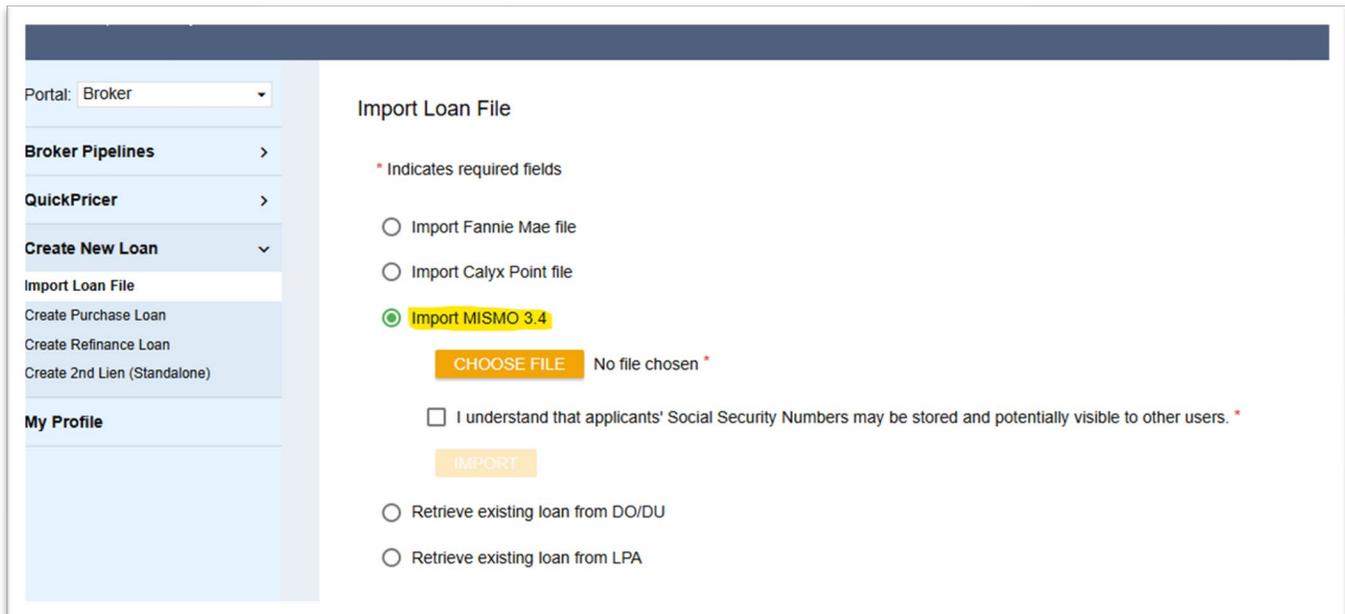
Step 3: Importing a Loan from a MISMO 3.4 File

From the blue column select the dropdown "Create New Loan", then select "Import Loan File"



Click the radio button for "Import MISMO 3.4" then click "CHOOSE FILE"

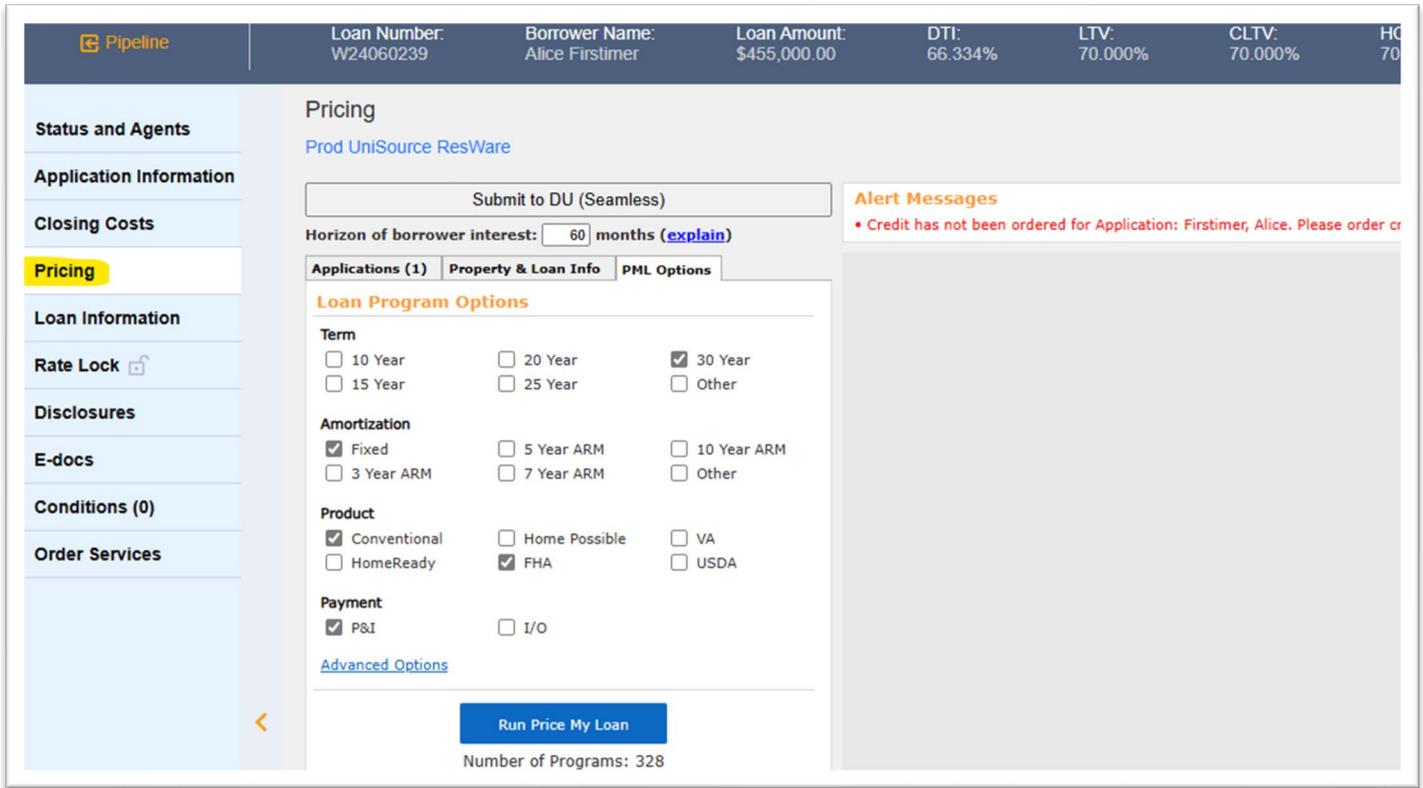
Select the checkbox and click "IMPORT"



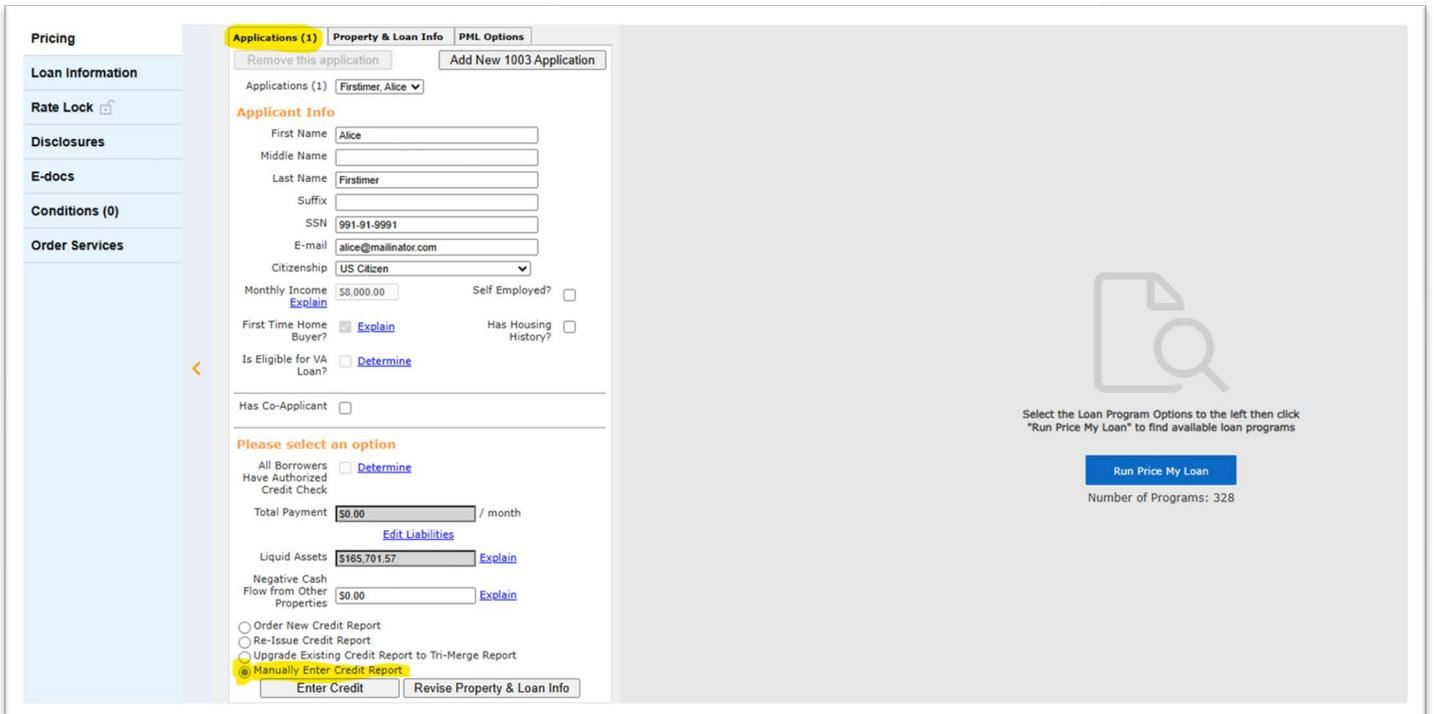
Your loan file is now uploaded to the system and ready to Price, Register and Submit.

Step 4: Price and Register your Loan

Select “Pricing” in the left-hand column



Click the “Applications (1)” tab and select the radio button next to “Manually Enter Credit Report”



Step by Step Broker Portal Instructions

Click the **“Enter Credit”** button and manually enter scores. If you have an existing Credit Report it can be uploaded later under **“E-Docs”** and our team will re-issue to the file after your loan is submitted.

You must manually enter Credit Scores; we are not allowing reports to be re-issued before submission. Our team will handle this for you.

Select the tab for **“Property & Loan Info”** and confirm all pricing parameters

Other Information

Rate Lock Expiration Date: 7/22/2024 (Assumes a 30-day lock.)

Loan Originator is Paid By: Lender Borrower

Lender Fee Buyout Requested?: No

Expected AUS Response: **DU Approve/Eligible**

Number of Financed Properties: 1

Reserve Months: Calculate per rate

Prior Sales Date: mm/dd/yyyy

Conv Loan PMI Type: No MI

Override Auto-Calculated UFMIP/FF? Yes No

FHA UFMIP: 1.750%

VA Funding Fee: 0.000%

USDA Rural Guarantee Fee: 1.000%

NonQM PPP Structure: N/A

DSCR Multi-Unit P&L/1099: N/A

Run Price My Loan

Number of Programs: 328

Callouts:

- The pricer gives raw pricing, lender/borrower paid selection has no effect.
- Choose "None/Not Submitted" for ALL Non-QM Programs
- Pick from these dropdown options to override the Doc Type field above to see pricing for P&L, 1099 programs, 4+ Unit DSCR, Etc.

Select the tab for **"PML Options"** to filter any desired settings for Term, Amortization, Product or Payment.

Applications (1) | Property & Loan Info | PML Options

Loan Program Options

Term

10 Year 20 Year 30 Year

15 Year 25 Year Other

Amortization

Fixed 5 Year ARM 10 Year ARM

3 Year ARM 7 Year ARM Other

Product

Conventional Home Possible VA

HomeReady FHA USDA

Payment

P&I I/O

[Advanced Options](#)

Run Price My Loan

Number of Programs: 328

Click the **"Run Price My Loan"** button to view rate and program options

Eligible Loan Programs

Rates s
* - The costs displayed are the borrower's non-financ
** - exceeds th

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED CONFORMING										
rin register request lock	8.625	-3.148	3,538.94	**61.183	8.696	1	\$9,590.86	\$204,590.86	-8.0	30 YR FIXED CONFORMING FHMA
rin register request lock	8.500	-2.776	3,498.56	**60.678	8.570	1	\$9,575.07	\$204,575.07	-8.1	30 YR FIXED CONFORMING FHMA
rin register request lock	8.375	-2.399	3,458.23	**60.175	8.444	1	\$9,559.27	\$204,559.27	-8.1	30 YR FIXED CONFORMING FHMA
rin register request lock	8.250	-2.018	3,418.26	**59.674	8.318	1	\$9,543.47	\$204,543.47	-8.2	30 YR FIXED CONFORMING FHMA
rin register request lock	8.125	-3.529	3,378.36	**59.176	8.192	2	\$9,527.67	\$204,527.67	-8.3	30 YR FIXED CONF FHMA ATM
rin register request lock	8.125	-2.981	3,378.36	59.175	8.192	2	\$9,527.67	\$204,527.67	-8.3	30 YR FIXED FHMA 1ST CONF ATM
rin register request lock	8.000	-3.408	3,338.63	**58.679	8.066	2	\$9,511.87	\$204,511.87	-8.3	30 YR FIXED CONF FHMA ATM
rin register request lock	8.000	-2.677	3,338.63	58.679	8.066	2	\$9,511.87	\$204,511.87	-8.3	30 YR FIXED FHMA 1ST CONF ATM
rin register request lock	7.990	-3.383	3,335.46	**58.639	8.056	2	\$9,510.61	\$204,510.61	-8.3	30 YR FIXED CONF FHMA ATM
rin register request lock	7.875	-2.965	3,299.07	**58.184	7.940	2	\$9,496.07	\$204,496.07	-8.4	30 YR FIXED CONF FHMA ATM
rin register request lock	7.875	-2.388	3,299.07	58.184	7.940	2	\$9,496.07	\$204,496.07	-8.4	30 YR FIXED FHMA 1ST CONF ATM
rin register request lock	7.750	-2.571	3,259.63	**47.607	7.814	2	\$9,480.77	\$204,480.77	-8.5	30 YR FIXED CONF FHMA ATM

Run Price My Loan

Number of Programs: 328

Please Note: Gold/Platinum/ITIN Programs are NOT in the Pricing Engine.

Instead, please go to EDOCS and upload your SUBMISSION FORM and make note on the form of the desired program.

Email your AE and submission@ameritrusttpo.com. Please include your Loan Number and Last Name of file to register your loan and move it to the Disclosure/Underwriting Queue.

Click the **“Register”** link for your desired Rate/Program. NON-QM LOANS MAY NOTE BE LOCKED UNTIL LOAN HAS BEEN UNDERWRITTEN.

Program	Rate	APR	Points	Rate Lock	Program	Rate	APR	Points	Rate Lock	Program
register	8.125	-3.529	3,378.36	**\$9.176	8.192	✓	\$9,527.67	\$204,527.67	-8.3	30 YR FIXED CONF FNMA ATM
register	8.125	-2.981	3,378.36	\$9.176	8.192	✓	\$9,527.67	\$204,527.67	-8.3	30 FIXED FNMA 1ST CONF ATM
register	8.000	-3.408	3,338.63	**\$8.679	8.066	✓	\$9,511.87	\$204,511.87	-8.3	30 YR FIXED CONF FNMA ATM
register	8.000	-2.677	3,338.63	\$8.679	8.066	✓	\$9,511.87	\$204,511.87	-8.3	30 FIXED FNMA 1ST CONF ATM
register	7.990	-3.383	3,335.46	**\$8.639	8.056	✓	\$9,510.61	\$204,510.61	-8.3	30 YR FIXED CONF FNMA ATM
register	7.875	-2.965	3,299.07	**\$8.184	7.940	✓	\$9,496.07	\$204,496.07	-8.4	30 YR FIXED CONF FNMA ATM

Review and check the “I Agree” box to Register your loan

Borrower Name: Alice Firstimer
Loan Amount: \$455,000

Address: [Redacted], Pasadena, CA 91107

Program Options:

- 20 Year
- 30 Year
- 25 Year
- Other
- 5 Year ARM
- 10 Year ARM
- 7 Year ARM
- Other
- Home Possible
- VA
- FHA
- USDA
- 1/O

Run Price My Loan
Number of Programs: 328

Product Name: 30 FIXED FNMA 1ST CONF ATM
Rate Lock Expiration Date: 7/22/2024 (Assumes a 30-day lock.)

Request Type: Register Loan Lock Rate

Message to Lender: [Empty text box]

Warning:

*****THIS DECISION/PRICING WAS RENDERED WITHOUT A CREDIT REPORT. ANOTHER EVALUATION WITH A TRI MERGE CREDIT REPORT IS REQUIRED TO SUBMIT FILE*****

OPEN JUDGMENTS, GARNISHMENTS, AND ALL OUTSTANDING LIENS THAT ARE IN THE PUBLIC RECORDS SECTION OF THE CREDIT REPORT WILL BE IDENTIFIED AND MUST BE PAID OFF PRIOR TO CLOSING

THE LOAN OFFICER MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.

THE ORIGINATING COMPANY MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.

Agreement:

All locks must be received between 7:00 a.m. and 3:30 p.m. PST on normal business days to be accepted. Pricing indicated in PriceMyLoan should not be interpreted as a commitment in any way. Pricing is subject to change at any time. LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY THE AMERITRUST LOCK DESK. LOAN MUST COMPLY WITH

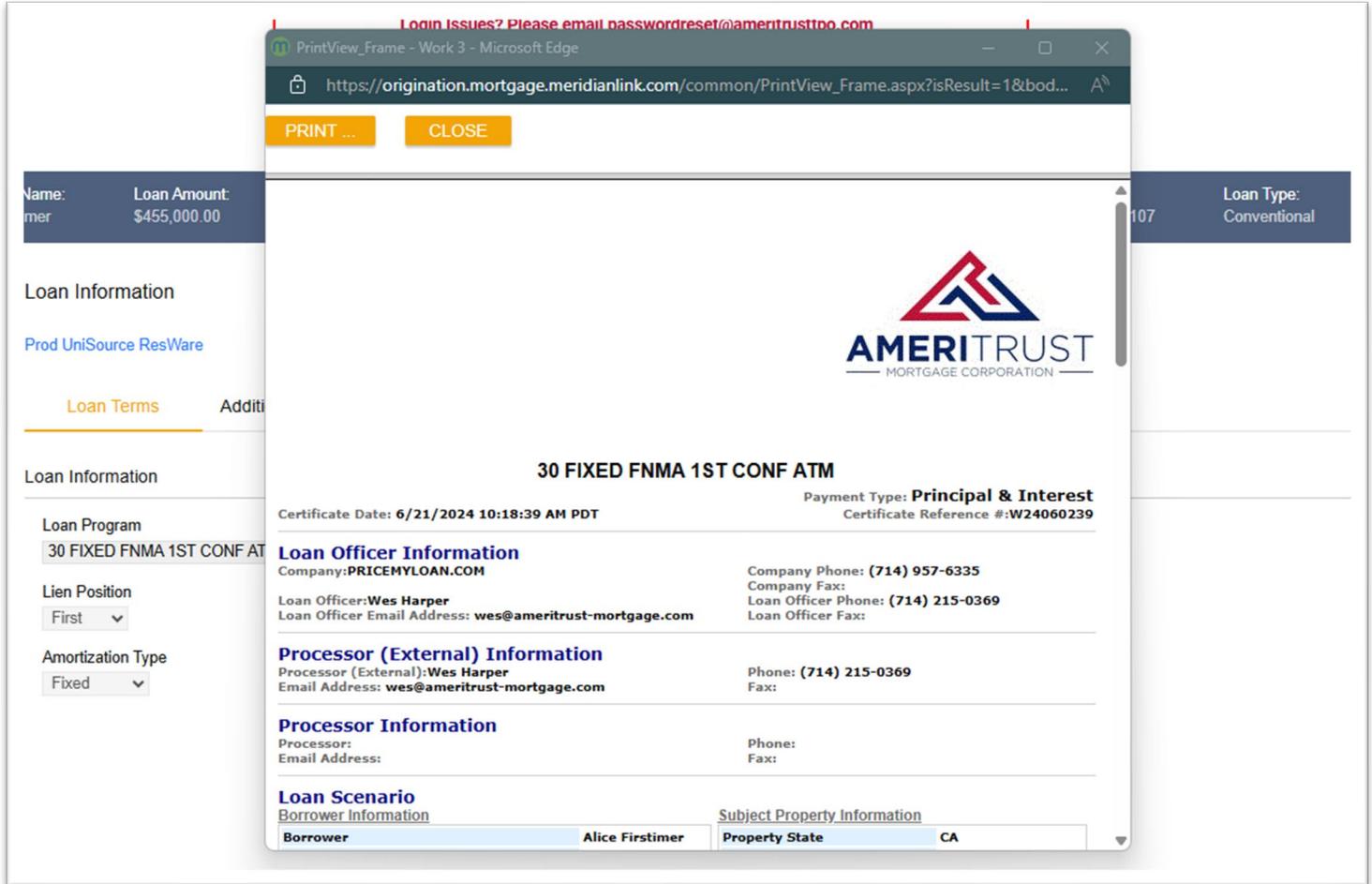
I Agree

Confirm **Cancel**

Programs to Compare: 0 **Generate Comparisor**

TO CLOSE	RESERVE MONTHS	Program
204,590.86	-8.0	30 YR FIXED CONFORMING FI
204,575.07	-8.1	30 YR FIXED CONFORMING FI
204,559.27	-8.1	30 YR FIXED CONFORMING FI
204,543.47	-8.2	30 YR FIXED CONFORMING FI
204,527.67	-8.3	30 YR FIXED CONF FNMA ATM
204,527.67	-8.3	30 FIXED FNMA 1ST CONF AT
204,511.87	-8.3	30 YR FIXED CONF FNMA ATM
204,511.87	-8.3	30 FIXED FNMA 1ST CONF AT

Your loan is now Registered



PrintView_Frame - Work 3 - Microsoft Edge
 https://origination.mortgage.meridianlink.com/common/PrintView_Frame.aspx?isResult=1&bod...

PRINT ... CLOSE

Name: [redacted] Loan Amount: \$455,000.00
 Loan Type: Conventional

Loan Information
 Pro UniSource ResWare

Loan Terms Additi

Loan Information

Loan Program
 30 FIXED FNMA 1ST CONF AT

Lien Position
 First

Amortization Type
 Fixed

30 FIXED FNMA 1ST CONF ATM
 Certificate Date: 6/21/2024 10:18:39 AM PDT
 Payment Type: **Principal & Interest**
 Certificate Reference #: **W24060239**

Loan Officer Information
 Company: PRICEMYLOAN.COM
 Loan Officer: **Wes Harper**
 Loan Officer Email Address: **wes@ameritrust-mortgage.com**
 Company Phone: (714) 957-6335
 Company Fax:
 Loan Officer Phone: (714) 215-0369
 Loan Officer Fax:

Processor (External) Information
 Processor (External): **Wes Harper**
 Email Address: **wes@ameritrust-mortgage.com**
 Phone: (714) 215-0369
 Fax:

Processor Information
 Processor:
 Email Address:
 Phone:
 Fax:

Loan Scenario
 Borrower Information: **Alice Firstimer**
 Subject Property Information: **Property State CA**

Step 5: Upload Submission Docs

Select “E-Docs” in the left column. Then **Drag & Drop** your files or click the **Select Files to Upload** button.

Please Upload:

- Fee Sheet(s)
- 1003 or URLA
- PDF copy of credit report
- Ameritrust TPO Submission Form
- Anti Steering Form
- Borrowers Authorization

Drag and Drop Files Here to Upload
OR SELECT FILES TO UPLOAD
1 of 12 files selected for upload

File Name	Doc Type *	Description
Instructions for Broker Admins to add Users.pdf	[select Doctype] scan barcodes	

UPLOAD DOCS

Click the “[select Doctype](#)” link, Choose “[TPO SUBMISSION](#)” Then “[SUBMISSION DOCUMENTS](#)”

Select a Doc Folder

Search for: [input] SEARCH Q

Choose a Doc Folder:

- Folder
- INCOME
- INVOICES
- LEFT SIDE OF FILE
- LENDINGQB
- LOCK DESK
- SUBJECT PROPERTY
- TPO CONDITIONS FOR REVIEW
- TPO FUNDING CONDITIONS
- TPO SUBMISSION**
- UNCLASSIFIED
- VA

Select a Doc Type

Folders > TPO SUBMISSION

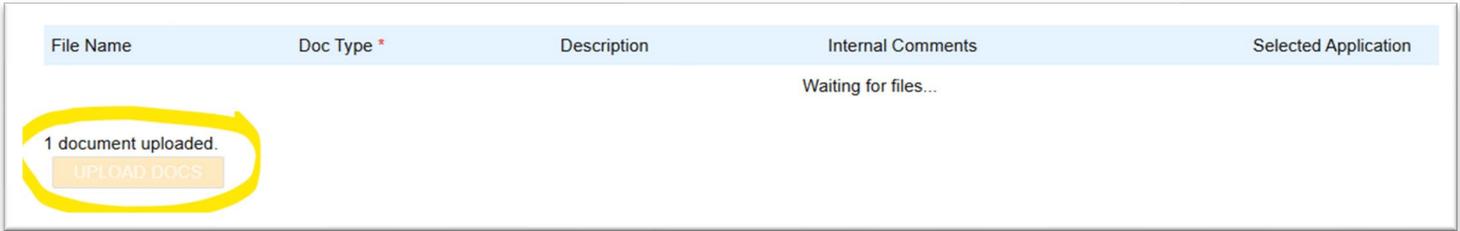
Search for: [input] SEARCH Q

Choose a Doc Type:

- Doc Type
- BROKER SUBMISSION FORM
- FHA/VA/USDA CASE # REQUEST
- INITIAL CREDIT PACKAGE UPLOAD
- SUBMISSION DOCUMENTS**
- TPO APPRAISAL

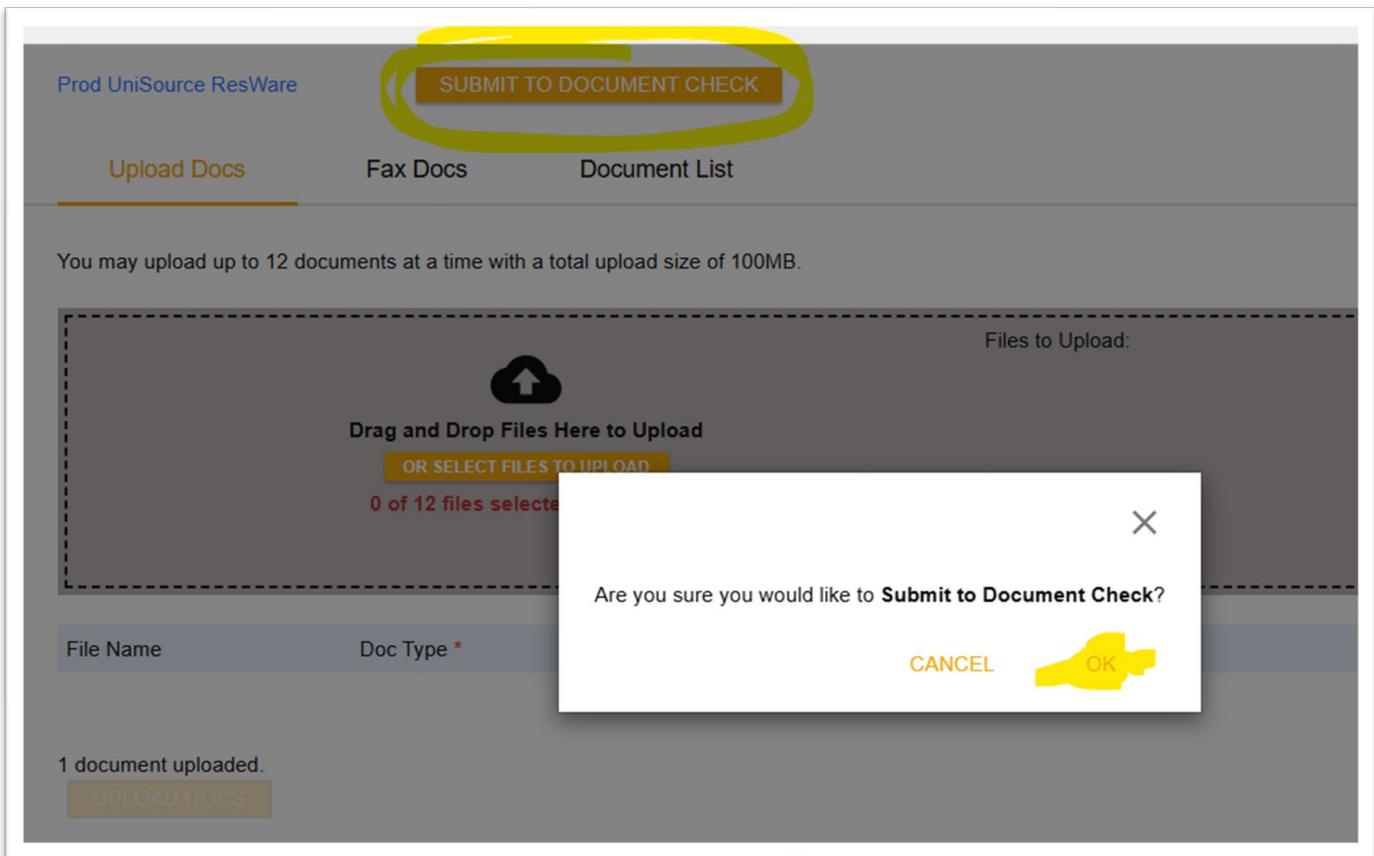
Step by Step Broker Portal Instructions

Once all Docs are uploaded and Coded please click the “**UPLOAD DOCS**” button

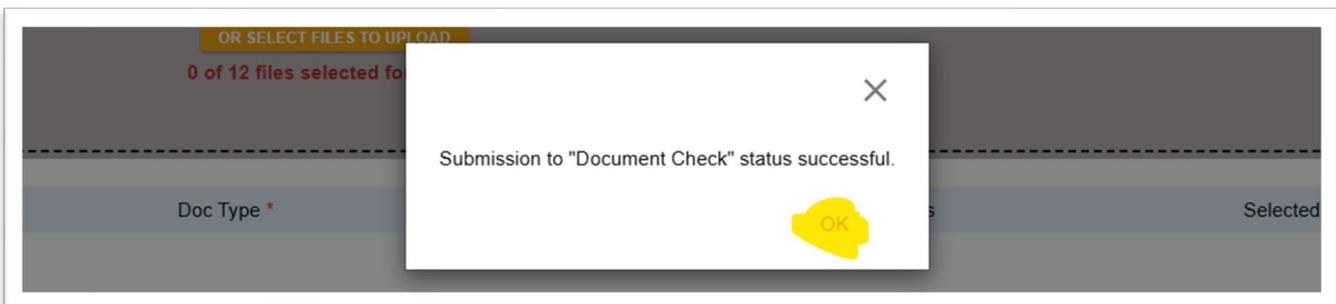


Finally click the “**SUBMIT TO DOCUMENT CHECK**” to submit your file for initial UW review

Please note: If unable to Register (ITIN/GOLD/Platinum) this button will be greyed out. Please refer to above instructions for submitting your loan.



Click OK and then OK again. Your File will now be in line for Doc Review and Initial Disclosures.



Step 6: For all Files that require AUS approval

Please upload a copy of your AUS Findings under “E-Docs” if applicable.

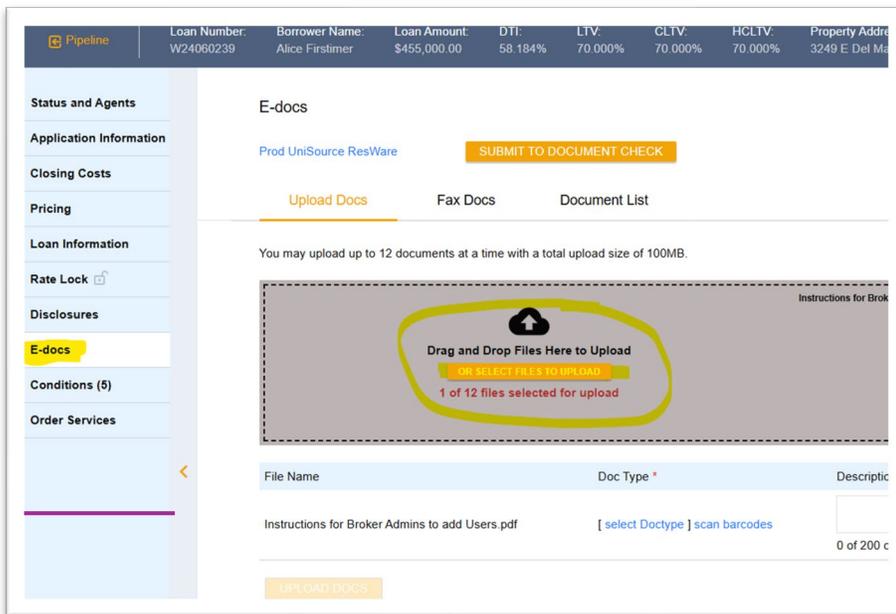
Step 7: Ordering and Delivering Appraisals

Please review our appraisal policy here: [Approved AMCs - Ameritrust TPO](#)

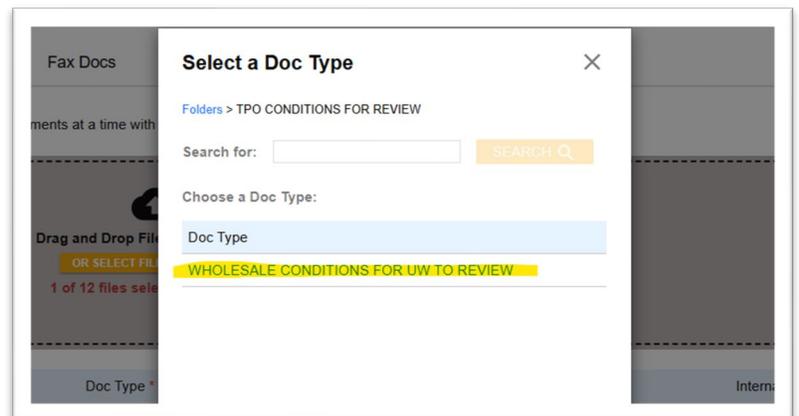
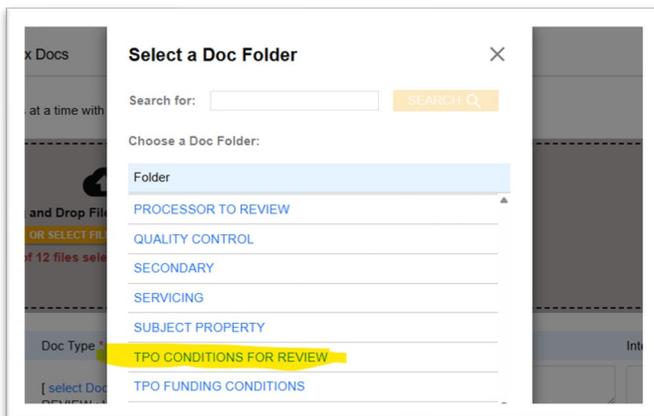
Step 8: Uploading Conditions

Please upload conditions to the “E-Docs” section of the left-hand menu.

Please DO NOT upload conditions under the “Conditions” tab.



Click the “[select Doctype](#)” and choose “[TPO CONDITIONS FOR REVIEW](#)” then “[WHOLESALE CONDITIONS FOR UW TO REVIEW](#)”



Step 9: Change of Circumstances

For any changes of circumstance to your loan please complete the COC form here: [COC Request Form - Ameritrust.pdf \(ameritrusttpo.com\)](#) and upload to “E-Docs”. Please notify your AE & Account Manager of the requested Loan Change and be sure to make note of your Loan Number and Borrower Last Name.

Step 10: Requesting a Rate Lock

Please ensure you have uploaded an accurate Escrow Fee sheet. Then email locks@ameritrusttpo.com to request your rate lock.

Please review our Lock policy here. [Microsoft Word - AMC_TPO Lock Policies_2022 \(ameritrusttpo.com\)](#)

For any further questions regarding your loan please contact your AE and Account Manager.