



TPO Connect

Broker

How-To Guide

Version 1.2

Table of Contents

1.	Overview.....	2
2.	Logging In to Legions Capital TPO Connect.....	3
3.	Add a New Loan.....	4
4.	Registering a Loan.....	6
5.	Completing the URLA.....	8
	A. Linking Liabilities to REO.....	9
6.	Issuing / Re-issuing Credit.....	10
7.	Pricing a Loan.....	12
8.	Adding Fees.....	18
9.	Uploading Documents.....	20
10.	Submitting a Loan.....	22
11.	Re-Submitting a File.....	23
12.	Request Changed Circumstance.....	24
13.	Submitting Conditions.....	25
14.	Version History.....	25

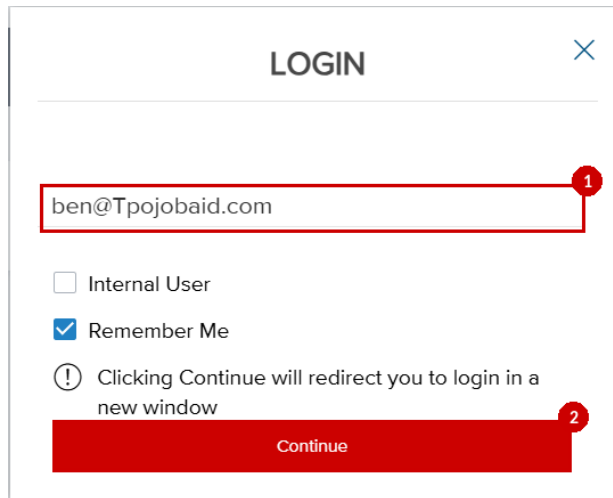
1. Overview

The purpose of this user guide is to provide instructions to brokers on how to register, price and submit a new loan to Legions Capital using the Legions Capital TPO Connect portal. It applies to all Legions Capital Core and Legions Capital Maximus products.

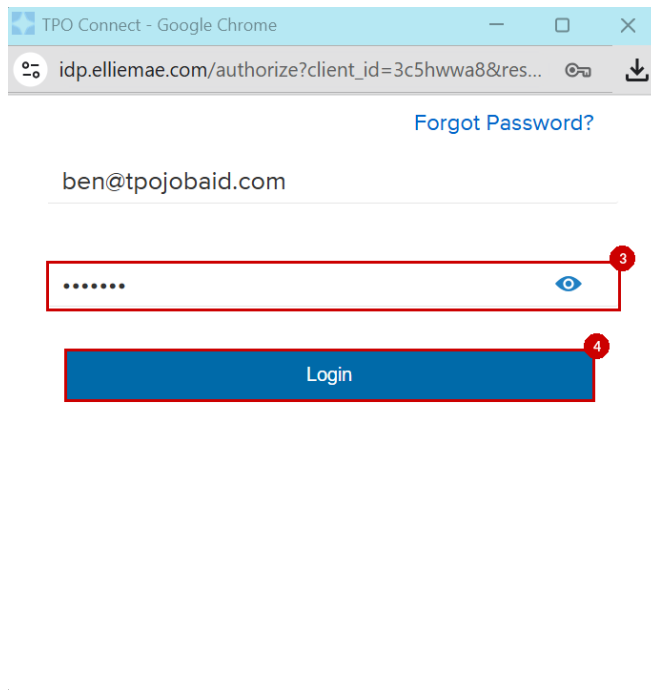
Every loan moves from the **Broker** to your **Account Executive (AE)** and then to the Legions **Setup Desk**. Your AE reviews the package before Setup; incomplete packages are returned to you in TPO Connect and are never moved forward “subject to”.

2. Logging In to Legions Capital TPO Connect

1. Open your web browser and go to the Legions Capital TPO Connect site (your Account Executive will provide the link).
2. Type in your **Username** (email address) and click **Continue**. A new login window will open.

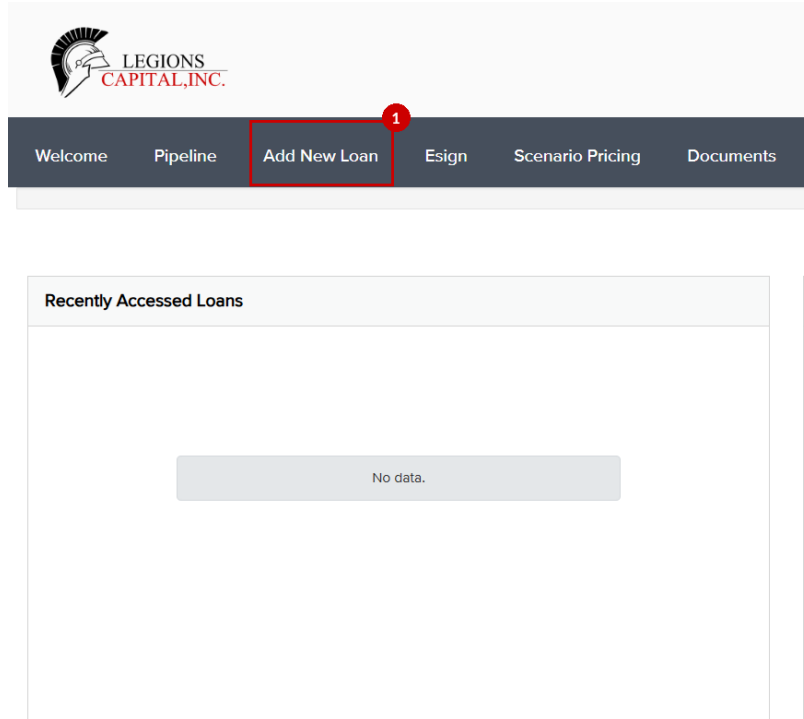


3. Enter your **Password** and click **Login**.

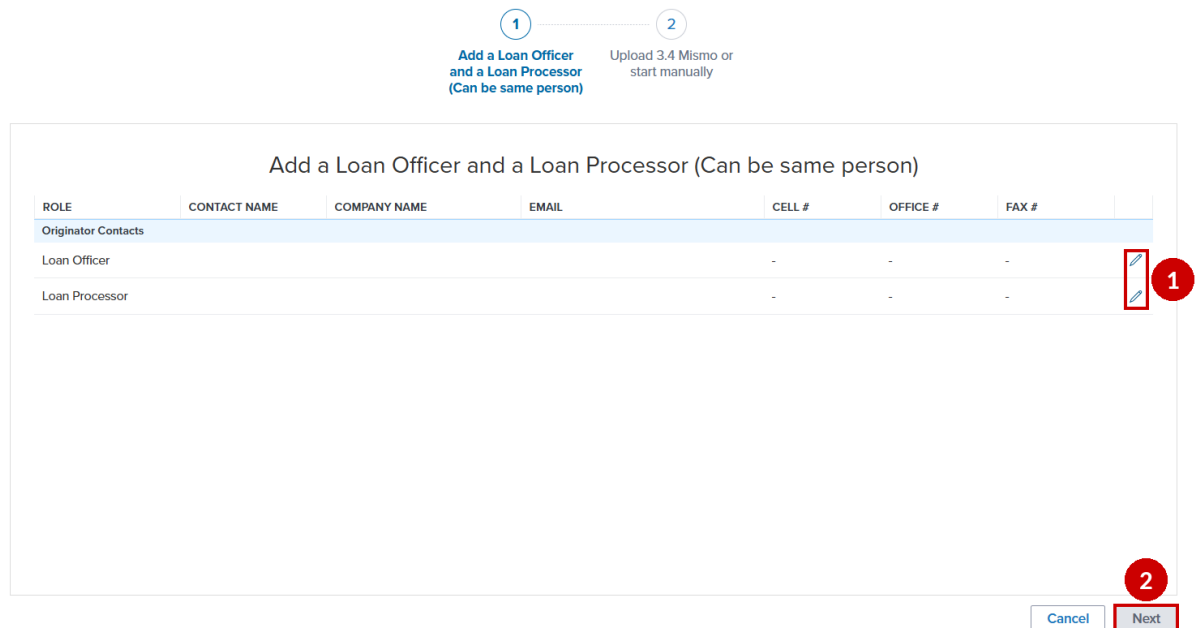


3. Add a New Loan

1. Select **Add New Loan** on the top navigation bar.



2. On the **Add a Loan Officer and a Loan Processor** screen, click the pencil icon to choose your **Loan Officer** and **Loan Processor** (they can be the same person) and click **Next**. The processor you choose receives the Setup Desk emails.



The screenshot shows the 'Add a Loan Officer and a Loan Processor (Can be same person)' screen. At the top, there are two numbered steps: 1. 'Add a Loan Officer and a Loan Processor (Can be same person)' and 2. 'Upload 3.4 Mismo or start manually'. Below this is a table with columns: ROLE, CONTACT NAME, COMPANY NAME, EMAIL, CELL #, OFFICE #, and FAX #. The table has two rows: 'Loan Officer' and 'Loan Processor'. A red box with a pencil icon and a red circle with the number '1' is next to the 'Loan Processor' row. At the bottom right, there are 'Cancel' and 'Next' buttons. A red box with the number '2' is next to the 'Next' button.

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #
Loan Officer				-	-	-
Loan Processor				-	-	-

3. On the **Upload 3.4 Mismo or start manually** screen, do the following:
 1. The **Import Loan Data From Data File** radio button is selected by default (choose **Manual** only if you do not have a file).
 2. Either drag and drop a ULAD/iLAD (MISMO 3.4) file into **Drop Files here to upload** or select **LOCAL DRIVE** to browse for the file.

✓ — 2
Add a Loan Officer and a Loan Processor (Can be same person) **Upload 3.4 Mismo or start manually**

Upload 3.4 Mismo or start manually

Data Format

☒ Import Loan Data From Data File 1

☐ Manual

Upload

Browse: LOCAL DRIVE 2


 Drop Files here to upload

Back
Go to Register Loan Form

3. After the file has been selected click **Go to Register Loan Form**.

✓ — 2
Add a Loan Officer and a Loan Processor (Can be same person) **Upload 3.4 Mismo or start manually**

Upload 3.4 Mismo or start manually

Data Format

☒ Import Loan Data From Data File

☐ Manual

Upload

Browse: LOCAL DRIVE


 Drop Files here to upload

Back
Go to Register Loan Form 3

4. Registering a Loan

After adding a new loan you will be directed to the **Quick Register Wholesale Loan** screen. (We suggest double-checking that the borrowers' names are correct because after the loan has been registered you will not be able to change the last names.)

1. Review the **Borrower and Property Information** for accuracy – borrower name, Social Security Number, subject property address, property type, number of units and occupancy.
2. Click **Register** to save the loan. An Encompass loan number will be assigned – use it on every email and document.

Quick Register Wholesale Loan

2 [Register](#)

Borrower and Property Information

Borrower First Name *

John

Borrower Middle Name

M

Borrower Last Name *

Homeowner

Suffix

Social Security Number *

Street Address *

21800 Burbank Boulevard

Unit Number

City *

Los Angeles

State *

California

Zip *

91367-6470

County

Los Angeles County

Property Type

Select an Option

Number of Units *

1

Occupancy Type *

Primary

1

NOTE: Registered loans populate in the Legions system right away. Once the file has all six application items (borrower name, income, SSN, property address, estimated value and loan amount), the Legions Setup Desk sends initial disclosures within 3 business days – even before the AE review. Do not register a loan until the borrower has applied. Loans cannot be locked until these disclosures have been issued.

- You will be taken to the **Product Information** screen. Use the pencil icon under **Select Borrower Pair** to review the borrowers, then complete the **Estimated Closing Date**, **Loan Documentation Type** and the **Additional Fields** – **Program Selection**, **Prepayment Penalty Selection**, **PPP Months**, **Business Purpose Loan**, rent, taxes, insurance and HOA. Click **Save**, then **Next**.

Product Information

Select Borrower Pair
Job ald M homeowner


1

2
Save Next

Estimated Closing Date
MM / DD / YYYY

Loan Documentation Type
Select an Option

Additional Fields

Program Selection
DSCR 1.0 Ratio

Prepayment Penalty Selection
Declining PPP

PPP Months
60 Months

Business Purpose Loan
Business Purpose

Subject Gross Rent
2000

Monthly Pymt (P&I)
2661.21

Proposed Haz Ins Per Mo
520.83

Proposed Tax Per Mo
145.83

Proposed HOA Per Mo

Proposed Flood Ins Per Mo

Proposed Total Housing
3327.87

Debt Service Ratio
0

Short Term Rental
Select an Option

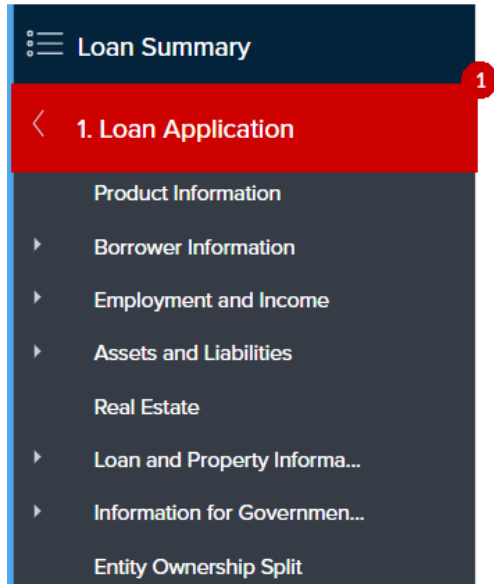
Vacant Property
Select an Option

Save Next

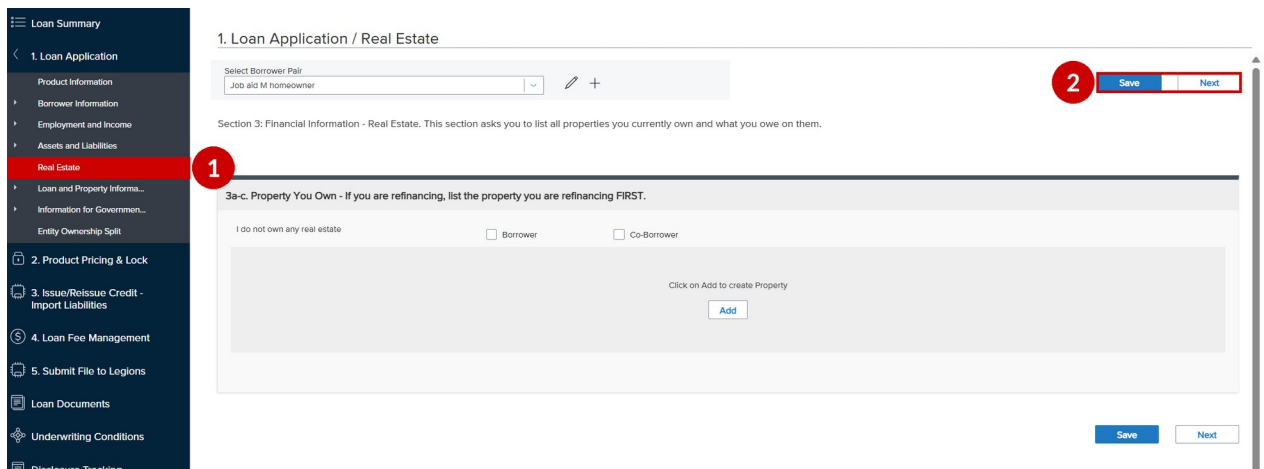
5. Completing the URLA

Follow the steps below to edit/complete the URLA in Legions Capital TPO Connect.

1. There are two ways to navigate through the URLA:
 - a. The first way is to use the Navigation menu on the left side of the screen. Click the arrow next to **1. Loan Application** to open the URLA screens (Product Information, Borrower Information, Employment and Income, Assets and Liabilities, Real Estate, Loan and Property Information, Information for Government Monitoring and Entity Ownership Split).



- b. The second way is to use the **Next** button at the top right corner of the screen. After completing the desired fields, click the **Save** button before clicking the **Next** button to move to the next screen.



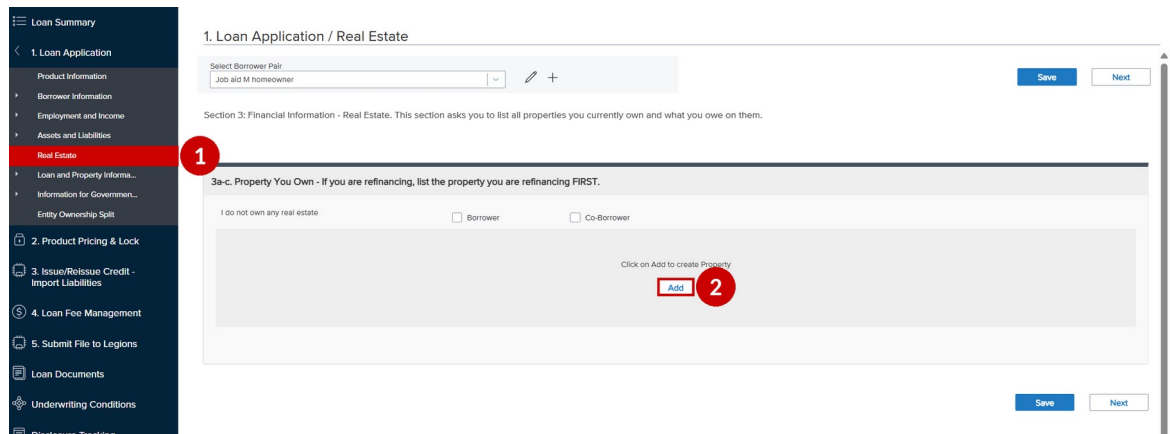
NOTE: The Setup Desk needs, for every borrower / guarantor: SSN, date of birth, phone, email, a 2-year residence history, employment or entity, assets that match the most recent statements, every property

owned with its mortgage, and the demographic information. Missing items trigger a missing-items email to you and your AE.

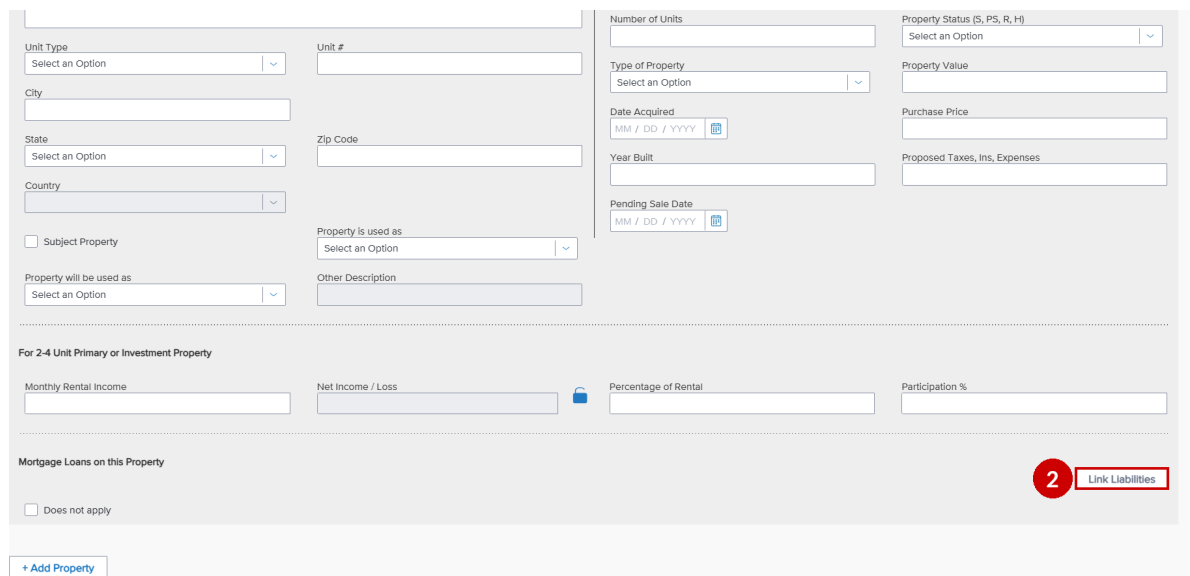
A. Linking Liabilities to REO

Follow the steps below to link liabilities to Real Estate Owned.

1. Under **1. Loan Application** in the left navigation menu, select **Real Estate**. Click **Add** to create each property the borrower owns (if refinancing, list the subject property first).



2. Under each property scroll to the **Mortgage Loans on this Property** section and click **Link Liabilities**.



3. Check the box to the left of all the mortgage liabilities attached to the property.
4. Click **OK**. If the property is owned free and clear, click **OK** without selecting a liability.

Link Liabilities ✕

If you do not see the liability for this mortgage, add the liability to the VOL worksheet first. Or, if this property is owned free and clear, click OK without selecting a liability.

	LIEN HOLDER	BALANCE	PAYMENT	TYPE
☒	BEST EVER MORTGAGE	\$2,000,000	\$1,691	MortgageLoan
☐	ALLEN BANK CARD	\$4,665	\$133	Revolving
☐	RELENTLESS BANK	\$1,554	\$46	Installment
☐	BURSTING CREDIT	\$1,357	\$27	Revolving
☐	PRIME VISA	\$450	\$40	Revolving
☐	CAPITAL BANK	\$29	\$10	Revolving
☐	ALLEN BANK CARD	\$4,665	\$133	Revolving
☐	BURSTING CREDIT	\$1,357	\$27	Revolving
☐	PRIME VISA	\$450	\$40	Revolving
☐	CAPITAL BANK	\$29	\$10	Revolving

Cancel OK

6. Issuing / Re-issuing Credit

Follow the steps below to issue or re-issue a credit report.

1. Select **3. Issue/Reissue Credit - Import Liabilities** from the left navigation menu and click **Order Credit**.

Loan Summary

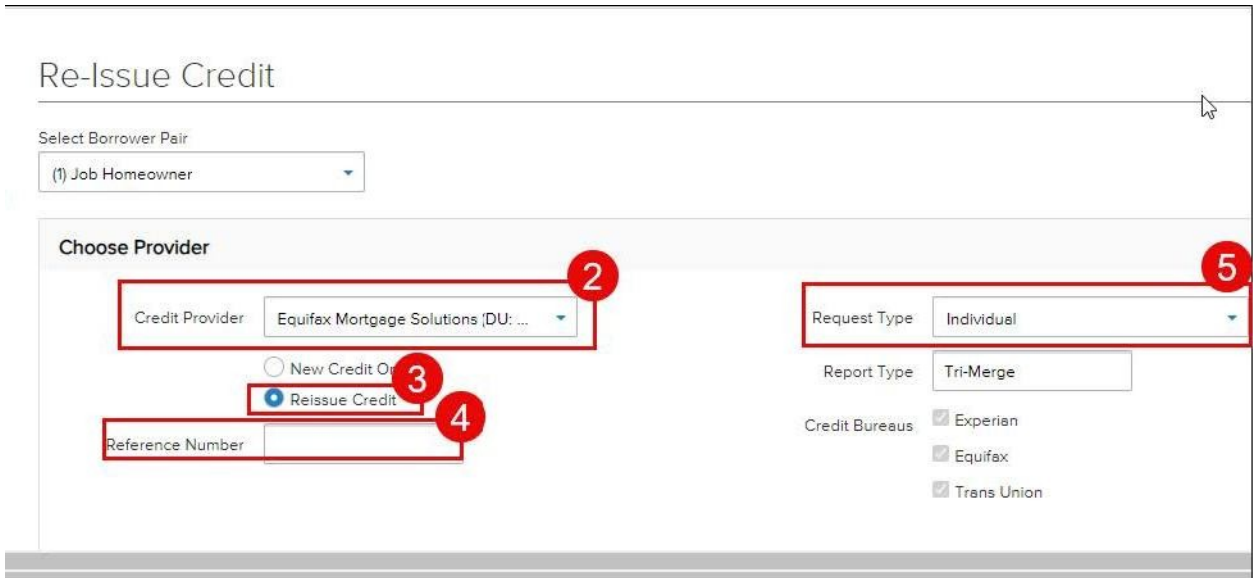
- 1. Loan Application >
- 2. Product Pricing & Lock
- 3. Issue/Reissue Credit - Import Liabilities
- 4. Loan Fee Management
- 5. Submit File to Legions
- Loan Documents
- Underwriting Conditions
- Disclosure Tracking

3. Issue/Reissue Credit - Import Liabilities

Order Credit
VIEW CREDIT REPORT

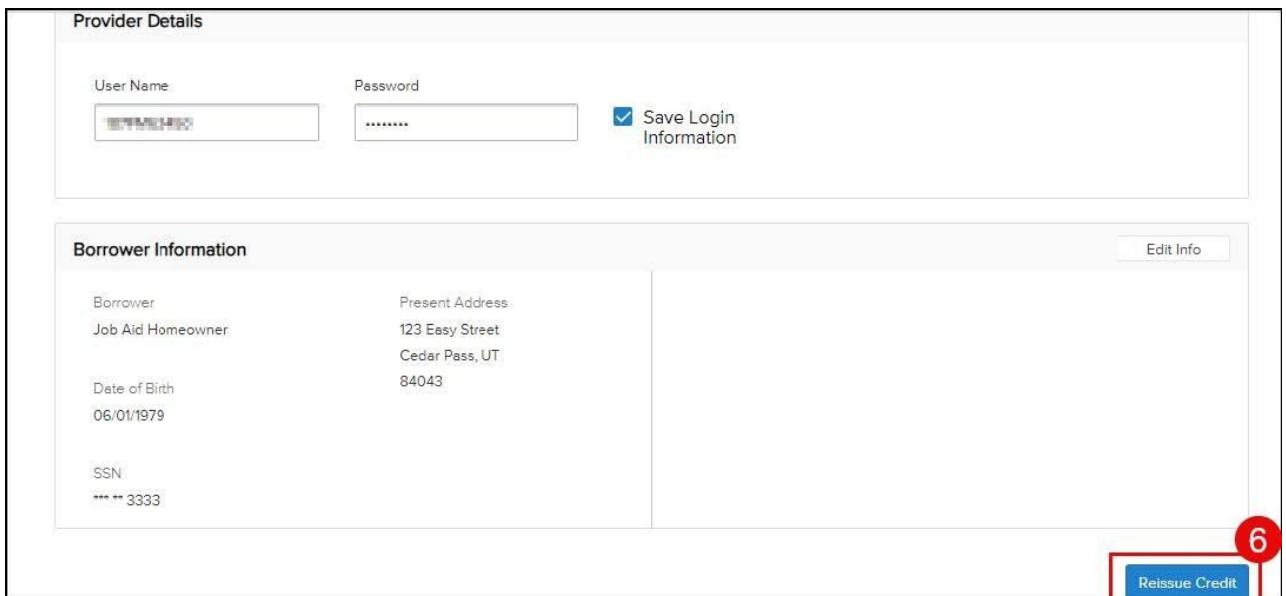
AUS Preference
No Preference

2. Select your credit vendor from the **Credit Provider** drop-down menu.
3. Click the radio button next to **Reissue Credit** (or **New Credit Order** for a new report).
4. Enter the existing credit report reference number into the **Reference Number** field.
5. Choose either **Individual** or **Joint** from the **Request Type** drop-down menu.



The screenshot shows the 'Re-Issue Credit' form. At the top, there is a 'Select Borrower Pair' dropdown menu with '(1) Job Homeowner' selected. Below this is the 'Choose Provider' section. It contains a 'Credit Provider' dropdown menu with 'Equifax Mortgage Solutions (DU: ...)' selected, a radio button for 'New Credit Order', and a selected radio button for 'Reissue Credit'. There is a 'Reference Number' text input field. To the right of these fields is a 'Request Type' dropdown menu with 'Individual' selected, a 'Report Type' dropdown menu with 'Tri-Merge' selected, and a 'Credit Bureaus' section with checkboxes for 'Experian', 'Equifax', and 'Trans Union', all of which are checked. Red numbered callouts are placed over the form: '2' over the 'Credit Provider' dropdown, '3' over the 'Reissue Credit' radio button, '4' over the 'Reference Number' field, and '5' over the 'Request Type' dropdown.

6. Make sure that the **User Name** and **Password** are entered, and the **Borrower Information** is correct. Click **Reissue Credit**.



The screenshot shows the 'Provider Details' and 'Borrower Information' sections of the form. The 'Provider Details' section has a 'User Name' field with '*****' entered, a 'Password' field with '*****' entered, and a 'Save Login Information' checkbox that is checked. The 'Borrower Information' section has an 'Edit Info' button and a table with the following information: Borrower: Job Aid Homeowner, Present Address: 123 Easy Street, Cedar Pass, UT 84043, Date of Birth: 06/01/1979, and SSN: *** ** 3333. A red numbered callout '6' is placed over the 'Reissue Credit' button at the bottom right of the form.

NOTE: Credit must be issued or re-issued through your own credit reporting agency here in TPO Connect. Legions Capital does not accept uploaded copies of a credit report or a report pulled by another lender – this protects you and the borrower from fraud. If you have not pulled credit, upload the signed **Borrower Certification Authorization** from legionscapital.com/documents-forms (the Legions Capital version, or the

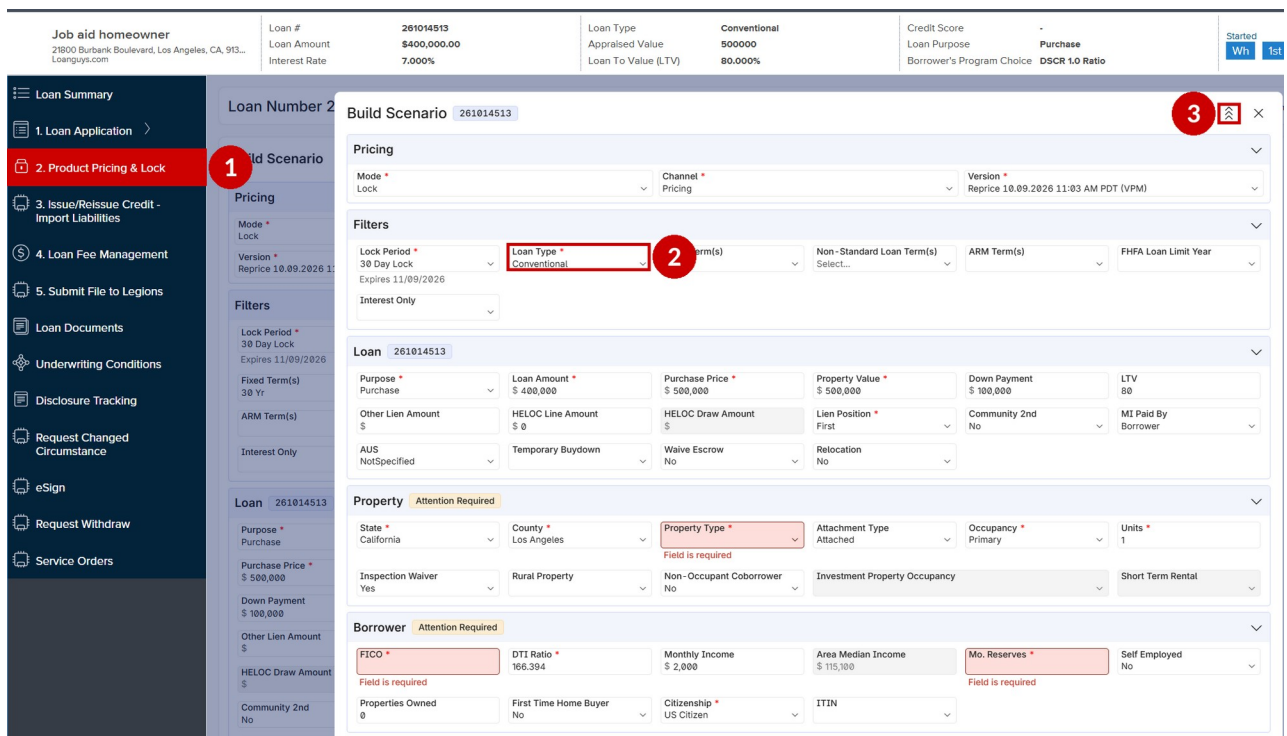
IMPORTANT NOTICE: This document is confidential. It is intended only for Legions Capital, Inc. and its approved broker partners. Access to this document by anyone else is unauthorized. Any disclosure, copying or distribution of its contents, or any action taken in reliance on it, by anyone other than the intended recipients is unauthorized and may be unlawful.

Commercial Business Purpose Lender version for business-purpose loans) and Legions will pull it. The report must be a tri-merge with no frozen bureaus, no older than 120 days at closing (180 days for repeat customers). Use **VIEW CREDIT REPORT** to confirm the liabilities imported.

7. Pricing a Loan

Follow the steps below to price a loan in Legions Capital TPO Connect.

1. Select **2. Product Pricing & Lock** from the left navigation menu.
2. In **Build Scenario**, under **Filters** select the **Loan Type (NonQM for Legions Capital Core and Maximus products)**. You may also select a **Lock Period, Fixed Term, ARM Term or Interest Only**.
3. Click the arrow at the top to expand the **Build Scenario** screen.



Job aid homeowner
21800 Burbank Boulevard, Los Angeles, CA, 913...
Loanguys.com

Loan # 261014513
Loan Amount \$400,000.00
Interest Rate 7.000%

Loan Type Conventional
Appraised Value 500000
Loan To Value (LTV) 80.000%

Credit Score -
Loan Purpose Purchase
Borrower's Program Choice DSCR 1.0 Ratio

Started
Wh
1st

Loan Summary

1. Loan Application

2. Product Pricing & Lock

3. Issue/Reissue Credit - Import Liabilities

4. Loan Fee Management

5. Submit File to Legions

Loan Documents

Underwriting Conditions

Disclosure Tracking

Request Changed Circumstance

eSign

Request Withdraw

Service Orders

Loan Number 2

Build Scenario 261014513

Pricing

Mode * Lock
Channel * Pricing
Version * Reprice 10/09/2026 11:03 AM PDT (VPM)

Filters

Lock Period * 30 Day Lock
Expires 11/09/2026

Loan Type * Conventional

Term(s) *
Non-Standard Loan Term(s) *
ARM Term(s) *
FHFA Loan Limit Year *

Interest Only

Loan 261014513

Purpose * Purchase
Loan Amount * \$ 400,000
Purchase Price * \$ 500,000
Property Value * \$ 500,000
Down Payment \$ 100,000
LTV 80

Other Lien Amount \$
HELOC Line Amount \$
HELOC Draw Amount \$
Lien Position * First
Community 2nd
MI Paid By Borrower

AUS NotSpecified
Temporary Buydown
Waive Escrow
Relocation

Property Attention Required

State * California
County * Los Angeles
Property Type *
Field is required

Attachment Type Attached
Occupancy * Primary
Units * 1

Inspection Waiver Yes
Rural Property
Non-Occupant Coborrower
Investment Property Occupancy
Short Term Rental

Borrower Attention Required

FICO *
Field is required

DTI Ratio * 166.394
Monthly Income \$ 2,000
Area Median Income \$ 115,100
Mo. Reserves *
Field is required

Self Employed No

Properties Owned 0
First Time Home Buyer
Citizenship * US Citizen
ITIN

4. Update any missing or incorrect fields. Fields marked **Attention Required** / **Field is required** must be completed – for example **Property Type**, **FICO**, **Mo. Reserves**, **DSCR Ratio** and **Investor Experience** – and select the **PPP Term** and **PPP Structure Type** in the **Non QM** section.

Lock Period * 30 Day Lock Expires 11/09/2026	Loan Type * NonQM	Fixed Term(s) 30 Yr	Non-Standard Loan Term(s) Select...	ARM Term(s)	FHFA Loan Limit Year
Interest Only					

Loan 261014513					
Purpose * Purchase	Loan Amount * \$ 400,000	Purchase Price * \$ 500,000	Property Value * \$ 500,000	Down Payment \$ 100,000	LTV 80
Other Lien Amount \$	HELOC Line Amount	HELOC Draw Amount \$	Lien Position * First	Community 2nd No	MI Paid By Borrower
AUS NotSpecified	Temporary Buydown	Waive Escrow No	Relocation No		

Property Attention Required					
State * California	County * Los Angeles	Property Type * Field is required	Attachment Type Attached	Occupancy * Primary	Units * 1
Inspection Waiver Yes	Rural Property	Non-Occupant Coborrower No	Investment Property Occupancy	Short Term Rental	

Borrower Attention Required					
FICO * Field is required	DTI Ratio * 166.394	Monthly Income \$ 2,000	Area Median Income \$ 115,100	Mo. Reserves * Field is required	Self Employed No
Properties Owned 0	First Time Home Buyer No	Citizenship * US Citizen	ITIN		

Non QM Attention Required LTV 80.00 TLTV 80.00 CLTV 80.00 HCLTV 80.00					
Verification Method * Debt Service Coverage Ratio	Asset Amount \$	DSCR Ratio * Field is required	Investor Experience * Field is required	Credit Grade	Non-Trad Credit
PPP Term 5	PPP Structure Type Gradual Decline	Gift Funds	Residual Income	Short-Term Rental	Entity Type

5. Select **Get Pricing** at the bottom of the screen.

Derogatory Event History
[+ Add Event](#)

Late Payment History
[+ Add Occurrence](#)

Get Pricing

6. If the product you want is not on the **Eligible** tab, click the **Ineligible** tab and click the product name to see what the disqualifiers are.

Products
Sort By Price: 100 | ☯

7 Eligible **18 Ineligible** 1

Product

Legions Capital: Core Bank Statement 30 Yr Fixed ITIN 2

Legions Capital: Core Enhanced Alt Doc (Asset Depletion) 30 Yr Fixed

Legions Capital: Core Enhanced Alt Doc 30 Yr Fixed

Legions Capital: Core Full Doc 30 Yr Fixed

Legions Capital: Core Full Doc 30 Yr Fixed ITIN

Legions Capital: Core Second NOO: 30 yr Fixed

Legions Capital: Core Second OO: 30 yr Fixed

7. Click on a disqualifier for more details. The **Eligibility Rule Statement** shows the rule the loan did not meet.

Products
Sort By Price: 100 | ☯

7 Eligible **18 Ineligible**

Product

Legions Capital: Core Bank Statement 30 Yr Fixed ITIN

Disqualifiers:

- [ITIN: Max DTI](#)
- [ITIN: Investment Ineligible](#)
- [ITIN: Prepayment Penalties, Ineligible](#)
- [ITIN: Bank Statement Only](#)
- [ITIN: Self Employed Required](#)
- [ITIN - Eligible](#)
- [ITIN: LTV Eligibility Matrix](#)

Eligibility Rule Statement

If

Borrower DTIRatio is greater than 50

Or

Borrower DTIRatio is greater than 45

And

Product LTV is greater than 75

Then

The connected product is ineligible.

8. Update the **Build Scenario** again if needed and repeat steps 4 and 5.
9. If the loan is eligible for the product that you want, click the name of that product on the **Eligible** tab.

Products Sort By Price: 100 | ☺

7 Eligible **1** Ineligible

Product	Rate	Final Price	APOR	
Legions Capital Maximus: DSCR Diamond 30 Yr Fixed	7.750	100.059	7.370	>
Legions Capital Maximus: DSCR Platinum 30 YR Fixed	7.750	100.047	7.370	>
Legions Capital Maximus: DSCR Gold 30 YR Fixed	7.875	100.305	7.370	>
Legions Capital Core: DSCR 30 Year Fixed	7.990	100.550	7.370	>
Legions Capital Maximus: DSCR Bronze 30 Yr Fixed	8.000	100.522	7.370	>
Legions Capital Maximus: DSCR Silver 30 Year Fixed	8.125	100.220	7.370	>
Legions Capital Maximus: DSCR Copper 30 Yr Fixed	8.250	100.305	7.370	>

10. The rate table for that product will open.

Legions Capital Maximus: DSCR Diamond 30 Yr Fixed						7.750	100.059	7.370	⌵
	Rate ⬆	Final Price ⬆	P&I ⬆	Credit / Cost ⬆	Lock Period ⬆				
☐	7.000	95.465	\$2,661	4.535 (\$18,140)	30				
☐	7.125	96.090	\$2,694	3.910 (\$15,640)	30				
☐	7.250	96.715	\$2,728	3.285 (\$13,140)	30				
☐	7.375	98.164	\$2,762	1.836 (\$7,344)	30				
☐	7.500	98.852	\$2,796	1.148 (\$4,592)	30				
☐	7.625	99.462	\$2,831	0.538 (\$2,152)	30				
☐	 7.750	100.059	\$2,865	-0.059 (-\$236)	30				
☐	7.875	100.501	\$2,900	-0.501 (-\$2,004)	30				
☐	8.000	100.795	\$2,935	-0.795 (-\$3,180)	30				
☐	8.125	100.735	\$2,969	-0.735 (-\$2,940)	30				
☐	8.250	100.735	\$3,005	-0.735 (-\$2,940)	30				
☐	8.375	100.735	\$3,040	-0.735 (-\$2,940)	30				
☐	8.500	100.735	\$3,075	-0.735 (-\$2,940)	30				
☐	8.625	100.735	\$3,111	-0.735 (-\$2,940)	30				
☐	8.750	100.735	\$3,146	-0.735 (-\$2,940)	30				
☐	8.875	100.735	\$3,182	-0.735 (-\$2,940)	30				
☐	9.000	100.735	\$3,218	-0.735 (-\$2,940)	30				

11. Click the check box next to the rate of your choice.
12. After choosing the rate, click **Request** then **Float**. Choose **Lock** only after initial disclosures have been issued – lock requests submitted before disclosures go out will not be processed.

☐	7.625	99.462	\$2,831	0.538 (\$2,152)	30
☒	7.750	100.059	\$2,865	-0.059 (-\$236)	30
☐	7.875	100.501	\$2,900	-0.501 (-\$2,004)	30
☐	8.000	100.795	\$2,935	-0.795 (-\$3,180)	30
☐	8.125	100.735	\$2,969	-0.735 (-\$2,940)	30
☐	8.250	100.735	\$3,005	-0.735 (-\$2,940)	30
☐	8.375	100.735	\$3,040	-0.735 (-\$2,940)	30
☐	8.500	100.735	\$3,075	-0.735 (-\$2,940)	30
☐	8.625	100.735	\$3,111	-0.735 (-\$2,940)	30
☐	8.750	100.735	\$3,146	-0.735 (-\$2,940)	30
☐	8.875	100.735	\$3,182	-0.735 (-\$2,940)	30
☐	9.000	100.735	\$3,218	-0.735 (-\$2,940)	30

Legions Capital Maximus: DSCR Platinum 30 YR Fixed	7.750	100.047	7.370	>
Legions Capital Maximus: DSCR Gold 30 YR Fixed	7.875	100.305	7.370	>
Legions Capital Core: DSCR 30 Year Fixed	7.990	100.550	7.370	>
Legions Capital Maximus: DSCR Bronze 30 Yr Fixed	8.000	100.522	7.370	>
Legions Capital Maximus: DSCR Silver 30 Year Fixed	8.125	100.220	7.370	>
Legions Capital Maximus: DSCR Copper 30 Yr Fixed	8.250	100.300	7.370	>

Lock

Float

Request

13. The **Lock History** will show **Float Request Processed** and the **Current Lock Status** will show **Processing**, then **Unlocked** (floating). Click **Refresh Status** to update.

Loan Number 261014513

Refresh Status

Loan Details

Current Lock Status

Processing

Loan Number

261014513

Borrower

homeowner

Property Address

21800 Burbank Boulevard

Product

Legions Capital Maximus: DSCR Diamond 30 Yr Fixed

Note Rate

7.750

Lock Period

30 Days

Final Price

100.059

Credit / Cost

0.000 (\$0)

Request

Lock History

Today

Float Request Processed

Fri Oct 9, 2026 at 11:30AM PDT

Loan Number 261014513
Refresh Status

Loan Details

Current Lock Status	Unlocked
Loan Number	261014513
Borrower	homeowner
Property Address	21800 Burbank Boulevard
Product	Legions Capital Maximus: DSCR Diamond 30 Yr Fixed
Note Rate	7.750
Lock Period	30 Days
Final Price	100.059
Credit / Cost	0.000 (\$0)

Request

Lock History

Today

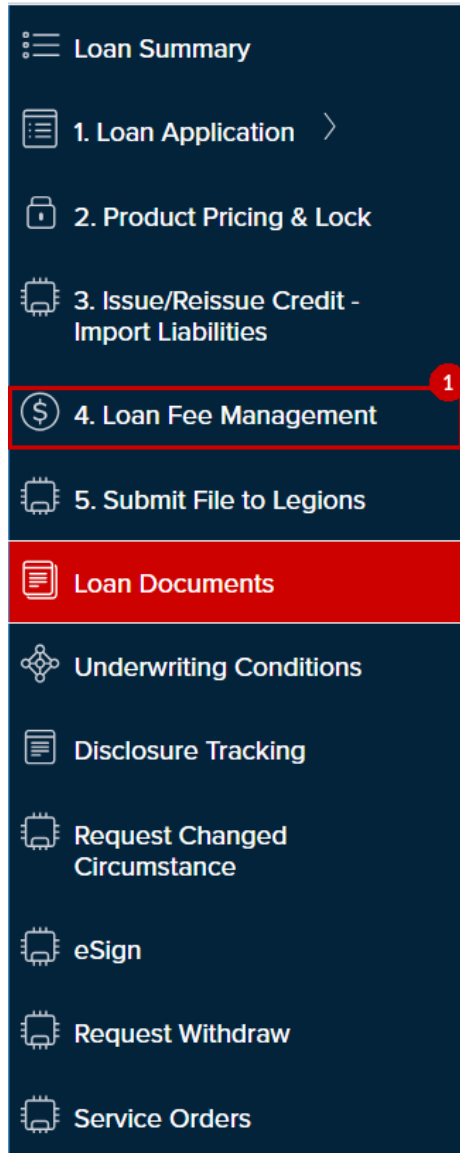
Float Request Processed
Fri Oct 9, 2026 at 11:30AM PDT

NOTE: Legions Capital does not lock loans until initial disclosures have been issued. Submit a **Float** request with the file. Once disclosures have gone out, return to **2. Product Pricing & Lock** and request the **Lock**. Consumer loans also require the signed intent to proceed and the signed initial Loan Estimate in the file before the lock is placed. See the Legions Capital Lock Desk Policy (lockdesk@legionscapital.com). Prepayment penalties apply to business-purpose investment loans only, never to consumer-purpose loans, and only in the structures the Legions prepayment penalty state table allows for the property state.

8. Adding Fees

Follow the steps below to add fees in Legions Capital TPO Connect.

1. Click on **4. Loan Fee Management** in the left navigation menu.



2. Input your fees under section **A. Origination Charges** – choose **Borrower Paid** or **Lender Paid Compensation** and enter your **Broker Compensation** – and enter the credit report fee under section **B. Services You Cannot Shop For**.
3. Click **Save**.

4. Loan Fee Management 4 Save

A. Origination Charges Total: \$1,995.00

Loan Origination Fees % or \$

Application Fees \$

Processing Fees \$

Underwriting Fees \$1,995.00

☐ Borrower Paid Compensation ☒ Lender Paid Compensation

Broker Compensation % + \$ = \$ 2

Origination/Discount Points ☐ Bona Fide 0.000% + \$ = \$0.00

Underwriting Fee... \$

Broker Fee - to \$

B. Services You Cannot Shop For Total: \$799.79

Amount

Appraisal Fee \$750.00

Credit Report Fee \$49.79 3

Tax Service Fee \$

Flood Certification Fee \$

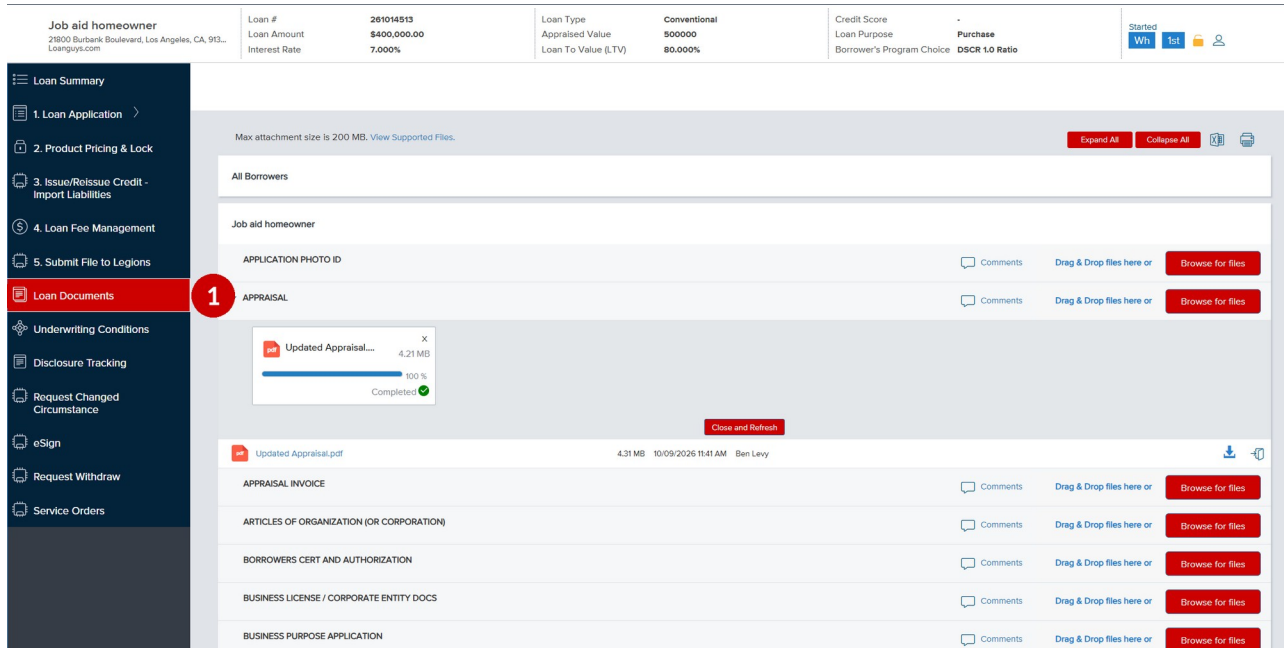
VA Funding Fee \$

NOTE: Fees must match your broker agreement and the lock. The Setup Desk checks them before disclosures are sent.

9. Uploading Documents

Follow the steps below to upload documents in Legions Capital TPO Connect.

1. Select **Loan Documents** from the left navigation menu.



Job aid homeowner
21800 Burbank Boulevard, Los Angeles, CA, 913...

Loan # 261014513
Loan Amount \$400,000.00
Interest Rate 7.000%

Loan Type Conventional
Appraised Value 500000
Loan To Value (LTV) 80.000%

Credit Score -
Loan Purpose Purchase
Borrower's Program Choice DSCR 1.0 Ratio

Started
Wh It

Max attachment size is 200 MB. [View Supported Files.](#) [Expand All](#) [Collapse All](#)

All Borrowers

Job aid homeowner

APPLICATION PHOTO ID [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

APPRaisal [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

Updated Appraisal... 4.21 MB 100 % Completed

[Close and Refresh](#)

Updated Appraisal.pdf 4.31 MB 10/09/2026 11:41 AM Ben Levy [Download](#)

APPRaisal INVOICE [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

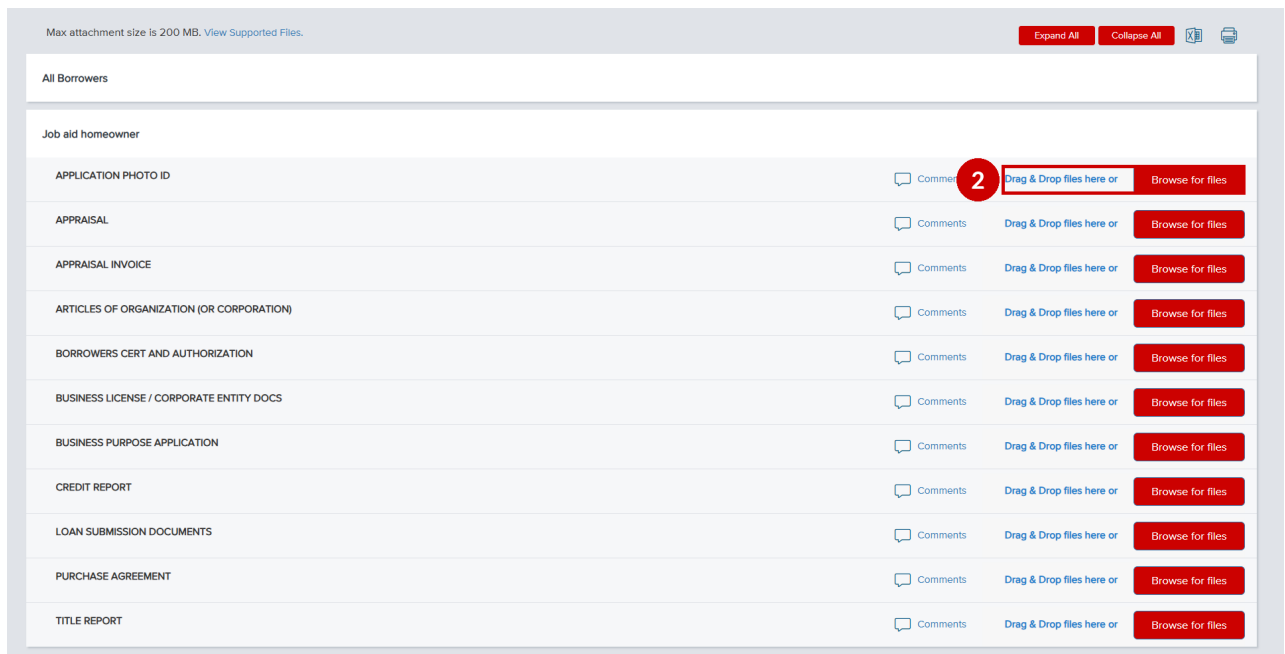
ARTICLES OF ORGANIZATION (OR CORPORATION) [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

BORROWERS CERT AND AUTHORIZATION [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

BUSINESS LICENSE / CORPORATE ENTITY DOCS [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

BUSINESS PURPOSE APPLICATION [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

2. Drag & drop files onto a document folder, or click **Browse for files**, to add documents to the file. Upload every document on the Legions Broker Submission Checklist into its matching folder. When the upload shows **Completed**, click **Close and Refresh**.



Max attachment size is 200 MB. [View Supported Files.](#) [Expand All](#) [Collapse All](#)

All Borrowers

Job aid homeowner

APPLICATION PHOTO ID [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

APPRaisal [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

APPRaisal INVOICE [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

ARTICLES OF ORGANIZATION (OR CORPORATION) [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

BORROWERS CERT AND AUTHORIZATION [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

BUSINESS LICENSE / CORPORATE ENTITY DOCS [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

BUSINESS PURPOSE APPLICATION [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

CREDIT REPORT [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

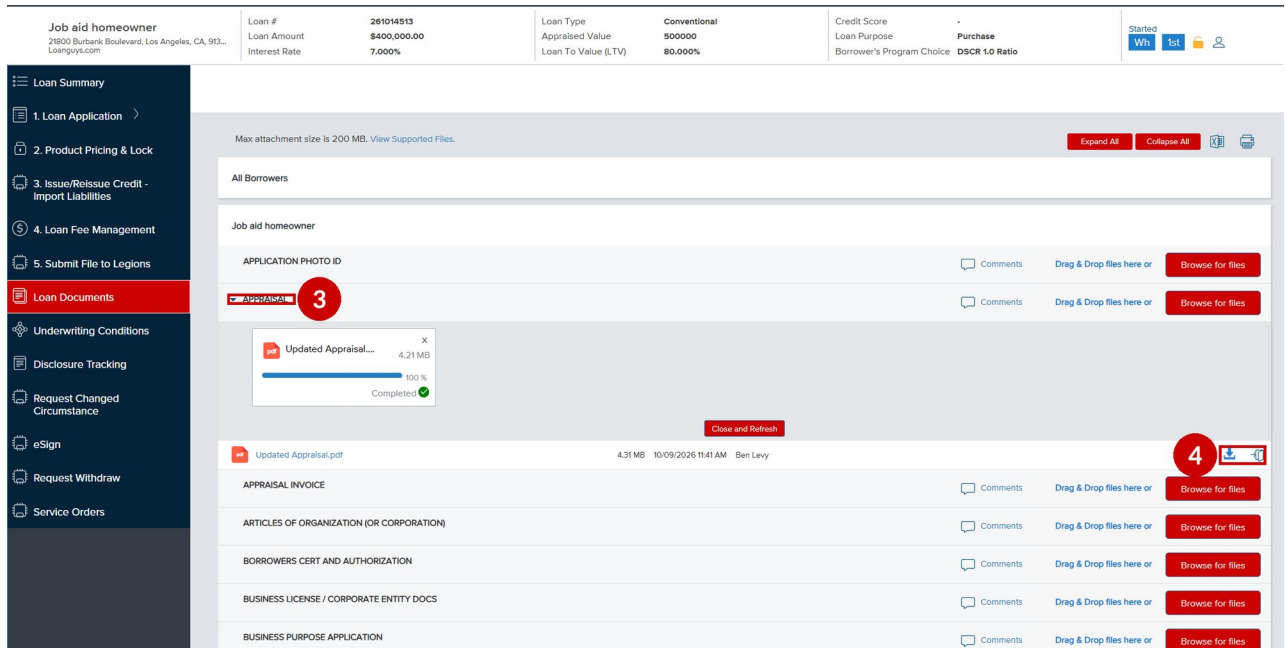
LOAN SUBMISSION DOCUMENTS [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

PURCHASE AGREEMENT [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

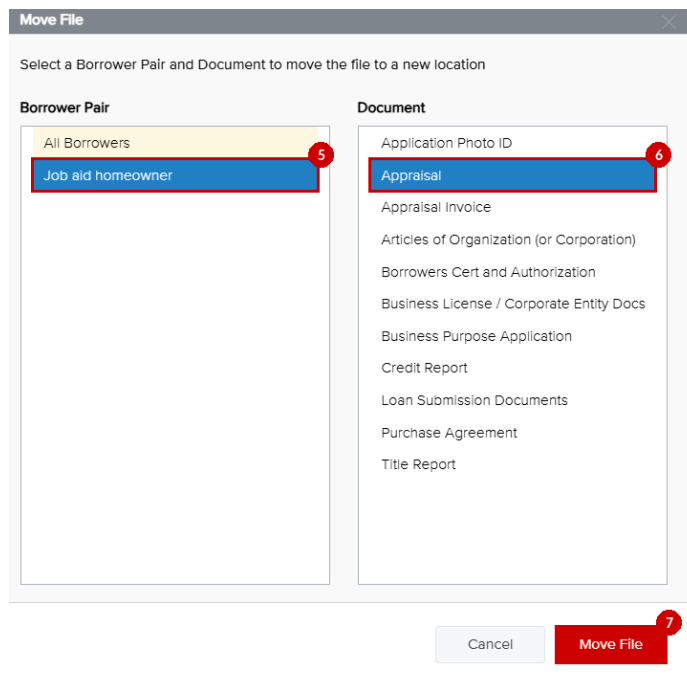
TITLE REPORT [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

IMPORTANT NOTICE: This document is confidential. It is intended only for Legions Capital, Inc. and its approved broker partners. Access to this document by anyone else is unauthorized. Any disclosure, copying or distribution of its contents, or any action taken in reliance on it, by anyone other than the intended recipients is unauthorized and may be unlawful.

- Clicking the arrow next to the folder name will allow you to view all the documents attached to that folder.
- The icons on the right will allow you to either download or move a document to another folder.



- To move a file to another folder, click the move icon on the far right to open the **Move File** dialog box.
- In the **Move File** dialog box click the borrower's name.
- Click the name of the folder that you want to move the document to and click **Move File**.

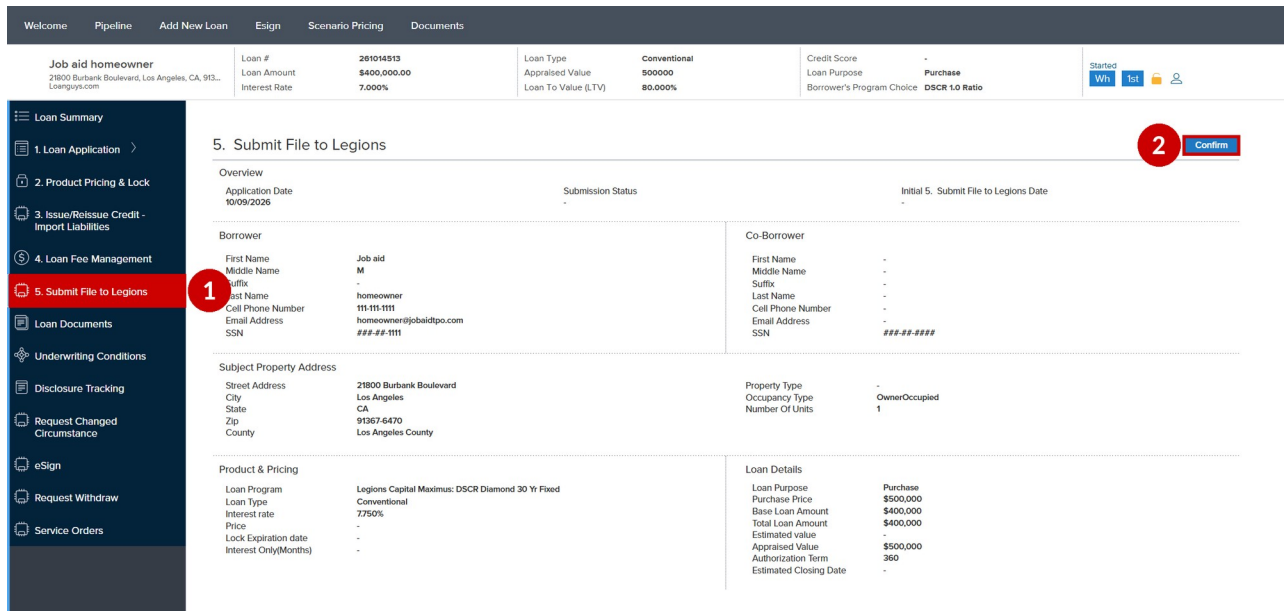


IMPORTANT NOTICE: This document is confidential. It is intended only for Legions Capital, Inc. and its approved broker partners. Access to this document by anyone else is unauthorized. Any disclosure, copying or distribution of its contents, or any action taken in reliance on it, by anyone other than the intended recipients is unauthorized and may be unlawful.

10. Submitting a Loan

Follow the steps below to submit a loan to Legions Capital.

1. Select **5. Submit File to Legions** from the left navigation menu, review the borrower, property, product and loan details, and click **Confirm**.



5. Submit File to Legions

Overview

Application Date: 10/09/2026 | Submission Status: - | Initial 5. Submit File to Legions Date: -

Borrower

First Name: Job aid | Middle Name: M | Suffix: - | Last Name: homeowner | Cell Phone Number: 111-111-1111 | Email Address: homeowner@jpbaidtpo.com | SSN: ###-##-1111

Co-Borrower

First Name: - | Middle Name: - | Suffix: - | Last Name: - | Cell Phone Number: - | Email Address: - | SSN: ###-##-####

Subject Property Address

Street Address: 21800 Burbank Boulevard | City: Los Angeles | State: CA | Zip: 91367-6470 | County: Los Angeles County

Property Type: - | Occupancy Type: - | Number Of Units: 1 | OwnerOccupied: 1

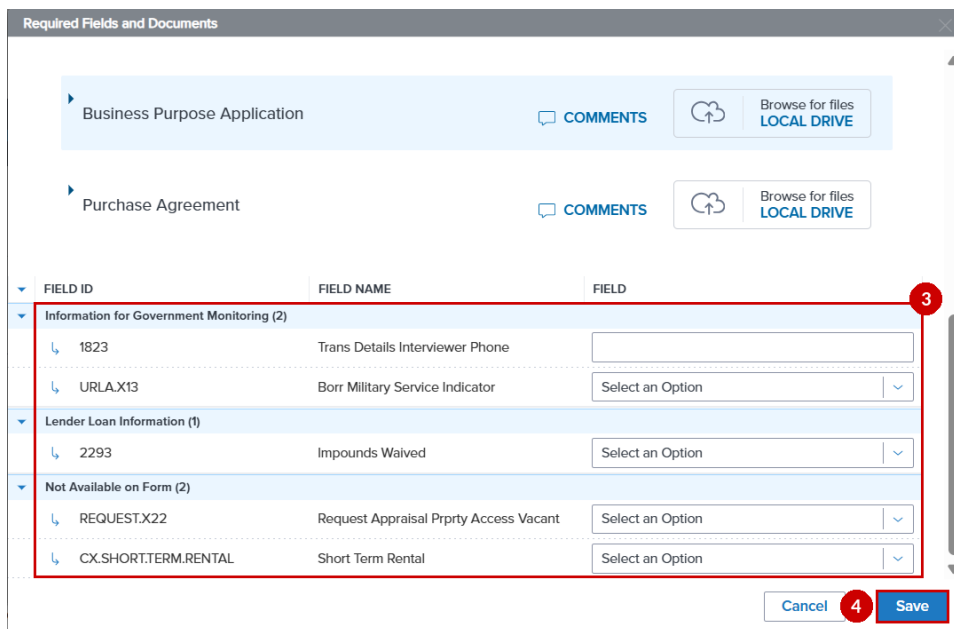
Product & Pricing

Loan Program: Legions Capital Maximum: DSCR Diamond 30 Yr Fixed | Loan Type: Conventional | Interest rate: 7.750% | Price: - | Lock Expiration date: - | Interest Only(Months): -

Loan Details

Loan Purpose: Purchase | Purchase Price: \$500,000 | Base Loan Amount: \$400,000 | Total Loan Amount: \$400,000 | Estimated value: \$500,000 | Appraised Value: \$500,000 | Authorization Term: 360 | Estimated Closing Date: -

2. If there are any missing required fields or documents the **Required Fields and Documents** dialog box will appear. Upload any listed documents, complete the missing fields and click **Save**.



Required Fields and Documents

Business Purpose Application | COMMENTS | Browse for files LOCAL DRIVE

Purchase Agreement | COMMENTS | Browse for files LOCAL DRIVE

FIELD ID	FIELD NAME	FIELD
Information for Government Monitoring (2)		
1823	Trans Details Interviewer Phone	
URLA.X13	Borr Military Service Indicator	Select an Option
Lender Loan Information (1)		
2293	Impounds Waived	Select an Option
Not Available on Form (2)		
REQUEST.X22	Request Appraisal Prprty Access Vacant	Select an Option
CX.SHORT.TERM.RENTAL	Short Term Rental	Select an Option

Cancel | **Save**

- The loan's **Submission Status** will change to **Submitted**.

5. Submit File to Legions

[Confirm](#)

Overview

Application Date
10/09/2026

Submission Status
Submitted

Initial 5. Submit File to Legions Date
10/09/2026

NOTE: Every new loan must be submitted with a completed and signed application – the 1003 (URLA) for consumer loans or the Legions Capital DSCR Loan Application (or the Commercial Business Purpose Lender Loan Application) for business-purpose loans – all published at legionscapital.com/documents-forms – and with credit issued through TPO Connect (Section 6). Submitting the file through **5. Submit File to Legions** is the broker's responsibility; loans sent by email or outside the portal are not registered.

Your AE reviews the package against the Legions guideline and matrix, completes the AE Submission Review and moves it to the Setup Desk. If anything is missing, the file is returned to you in TPO Connect with the list.

11. Re-Submitting A File

Follow the steps below to re-submit a file that has not yet been submitted to underwriting.

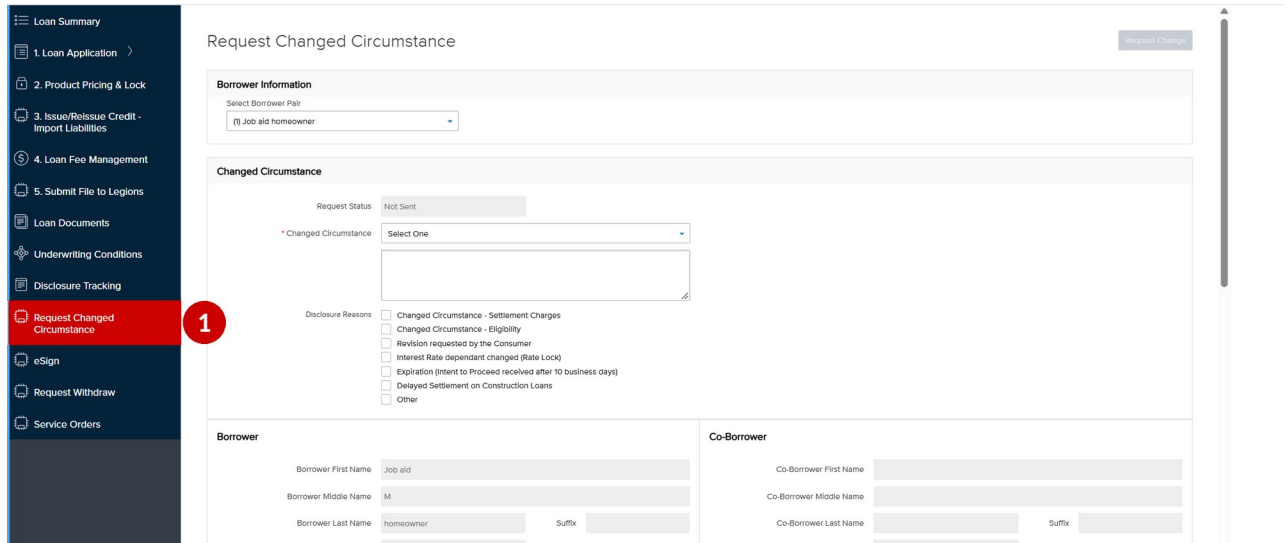
- After your initial submission, your file will be reviewed by your AE and the Legions Setup Desk. If your file cannot be set up at the time of submission, you and your AE will receive a missing-items email from the Setup Desk (setup@legionscapital.com) listing what is needed.
- Follow the steps in the **Uploading Documents** section of this guide to upload the requested documents to the file.
- Once you have uploaded all the required documents, return to **5. Submit File to Legions** and click **Confirm** to re-submit, and reply to the missing-items email so the Setup Desk knows the file is ready.

Send everything on the list in one re-submission – partial re-submissions go back in the queue.

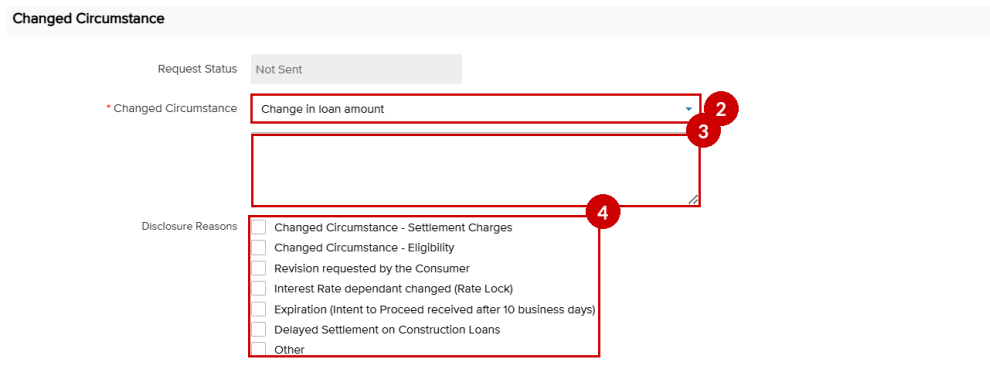
12. Request Changed Circumstance

Follow the steps below to request a change in Legions Capital TPO Connect.

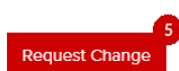
1. Select **Request Changed Circumstance** from the left navigation menu.



2. Make a selection from the **Changed Circumstance** drop-down menu.
3. Write a detailed description of your change request in the space provided – what changed, from what, to what (for example, “Loan amount from \$400,000 to \$425,000”).
4. Check the appropriate box(es) next to **Disclosure Reasons**.



5. Upload the supporting documents (amended purchase contract, invoice, updated credit, borrower request) in **Loan Documents**, then click the **Request Change** button at the top right corner of the screen.



NOTE: Every change of circumstance must be requested by the broker here in TPO Connect – Legions does not re-disclose without a TPO request. If Legions learns of a change first (for example, a higher appraisal invoice or a new required service), your Account Executive will ask you to submit the request the same day.

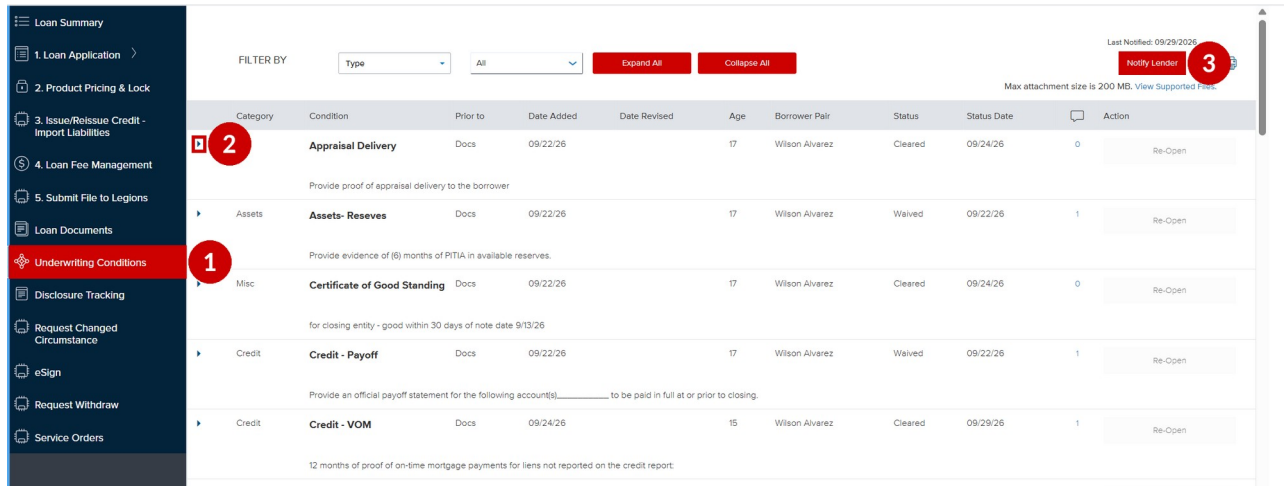
IMPORTANT NOTICE: This document is confidential. It is intended only for Legions Capital, Inc. and its approved broker partners. Access to this document by anyone else is unauthorized. Any disclosure, copying or distribution of its contents, or any action taken in reliance on it, by anyone other than the intended recipients is unauthorized and may be unlawful.

Valid changes on a consumer loan are re-disclosed within 3 business days. Pricing changes (lock, rate, loan amount, sales price, program, credit score) are reviewed by the Lock Desk first.

13. Submitting Conditions

Follow the steps below to review conditions and submit documents for review.

1. To view the file's conditions, select **Underwriting Conditions** from the left navigation menu.
2. Click the arrow on the left of each condition to view more detailed information (or click **Expand All**).



The screenshot shows the 'Underwriting Conditions' screen. The left navigation menu has 'Underwriting Conditions' selected. The main area displays a table of conditions for a loan. A red circle '2' highlights the 'Expand All' button. A red circle '1' highlights the expand arrow next to the 'Assets-Reserves' condition. A red circle '3' highlights the 'Notify Lender' button in the top right corner.

Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
	Appraisal Delivery	Docs	09/22/26		17	Wilson Alvarez	Cleared	09/24/26	0 Re-Open
	Provide proof of appraisal delivery to the borrower								
Assets	Assets-Reserves	Docs	09/22/26		17	Wilson Alvarez	Waived	09/22/26	1 Re-Open
	Provide evidence of (6) months of PITIA in available reserves.								
Misc	Certificate of Good Standing	Docs	09/22/26		17	Wilson Alvarez	Cleared	09/24/26	0 Re-Open
	for closing entity - good within 30 days of note date 9/13/26								
Credit	Credit - Payoff	Docs	09/22/26		17	Wilson Alvarez	Waived	09/22/26	1 Re-Open
	Provide an official payoff statement for the following account(s) _____ to be paid in full at or prior to closing.								
Credit	Credit - VOM	Docs	09/24/26		15	Wilson Alvarez	Cleared	09/29/26	1 Re-Open
	12 months of proof of on-time mortgage payments for liens not reported on the credit report								

3. Review the **Uploading Documents** section of this guide to upload the documents needed to fulfill the conditions.
Note: You will be using the Underwriting Conditions screen only for reviewing conditions. Documents will be uploaded to the **Loan Documents** screen.
4. Once you have uploaded all the documents needed to fulfill the conditions, click the **Notify Lender** button to let your Account Executive and underwriting know the file is ready for review.

14. Version History

Version	Revision Date	Section(s) Reviewed	Reviewed By	Approved By	Approval Date	Effective Date
1.2	10.10.2026	6. Credit re-issue rule; 10. Signed application requirement; 8. Prepayment penalty note				
1.1	10.09.2026	12. Request Changed Circumstance				
1.0	10.09.2026	All				

IMPORTANT NOTICE: This document is confidential. It is intended only for Legions Capital, Inc. and its approved broker partners. Access to this document by anyone else is unauthorized. Any disclosure, copying or distribution of its contents, or any action taken in reliance on it, by anyone other than the intended recipients is unauthorized and may be unlawful.

--	--	--	--	--	--	--