



## WELCOME!

Thank you for choosing Quorum as your wholesale lending partner! We are excited to be partnered with you. Our commitment is to offer competitive products, along with a seamless loan process from submission to funding. Our Partner Portal is powered by TPO Connect, an integrated ICE Mortgage Technology system.

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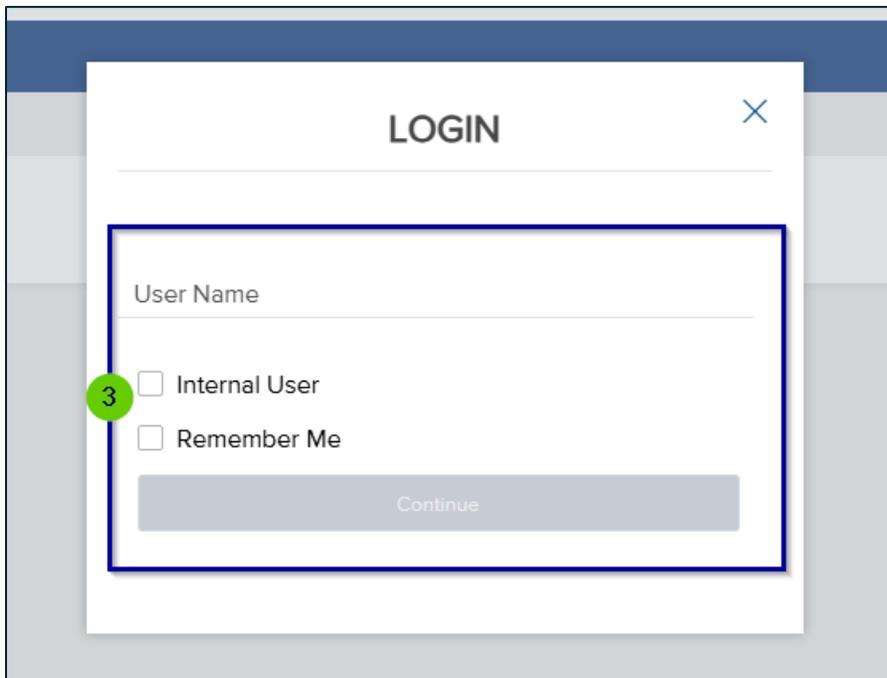
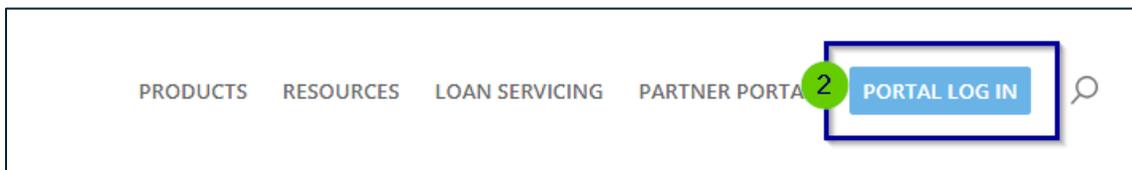
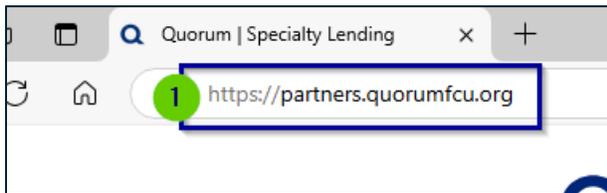
# QUORUM PARTNER PORTAL

## ACCESSING TPO

1. Access our wholesale website: <https://partners.quorumfcu.org/>

### Quick Tip!

- Use Google Chrome or Microsoft Edge internet browsers
  - Do **not** check the “Internal User” box
2. Click **Portal Log In** located at the top right corner
  3. Within the **Login** box, enter your credentials. If you forgot your password, select **Forgot Password?** (after entering User Name and clicking Continue, Forgot Password option will appear in the upper left corner of the Login box).





# QUORUM PARTNER PORTAL

## **SUBMITTING A LOAN**

### **Adding/Registering a New Loan**

1. Click **Add New Loan**
2. Select your **Contacts** by selecting the pencil icon to the right. Both Loan Officer and Loan Processor required. Click **Next** to proceed.
3. Drop Files or Browse your local drive for your Fannie Mae **3.4 File**. Click **Go to Register Loan Form** to import the data.

*\*Do not select Manual Data Format, contact your Account Executive if you are having trouble uploading 3.4 File.*

#### **Quick Tip!**

- If your file name includes numbers, e.g., “Test123.xml” you will receive an error. To correct this, re-name the file to remove the numbers, e.g., “Test.xml”.
  - File name must end in exactly “.xml”. You will receive an error otherwise.
4. **Review** the Submission Verification page. Review loan information pre-populated from your Fannie Mae 3.4 file, **update** as needed, and **fill in** empty fields.
  5. Click **Step 1 – Start Submission**.

#### **Quick Tip!**

- If you have multiple Borrower Pairs and the Occupancy selection is not saving, complete the following: Once completing all required fields, change the Borrower Pair drop down to the second borrower pair, click Step 1 – Start Submission, fill in any missing fields in the pop-up box, click Complete/Save. Then change the Borrower Pair drop down back to the first borrower pair, click Step 1 – Submission again, fill in any missing fields in the pop-up box, click Complete/Save, and click Step 1 – Start Submission a final time.

### **Uploading Documents**

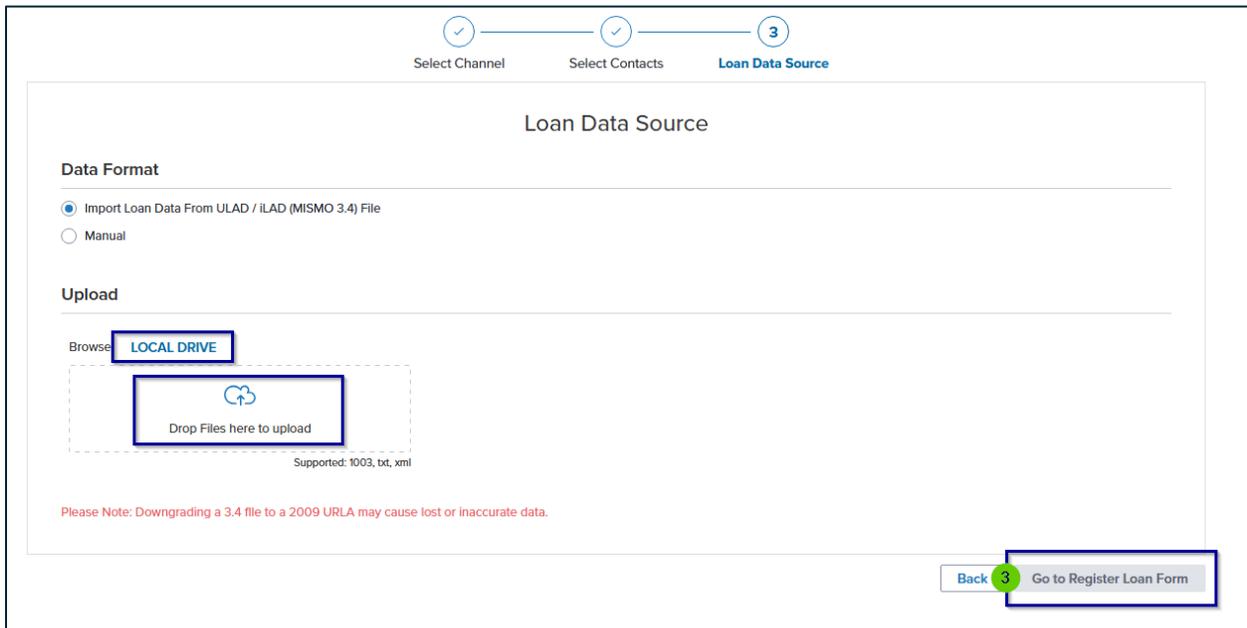
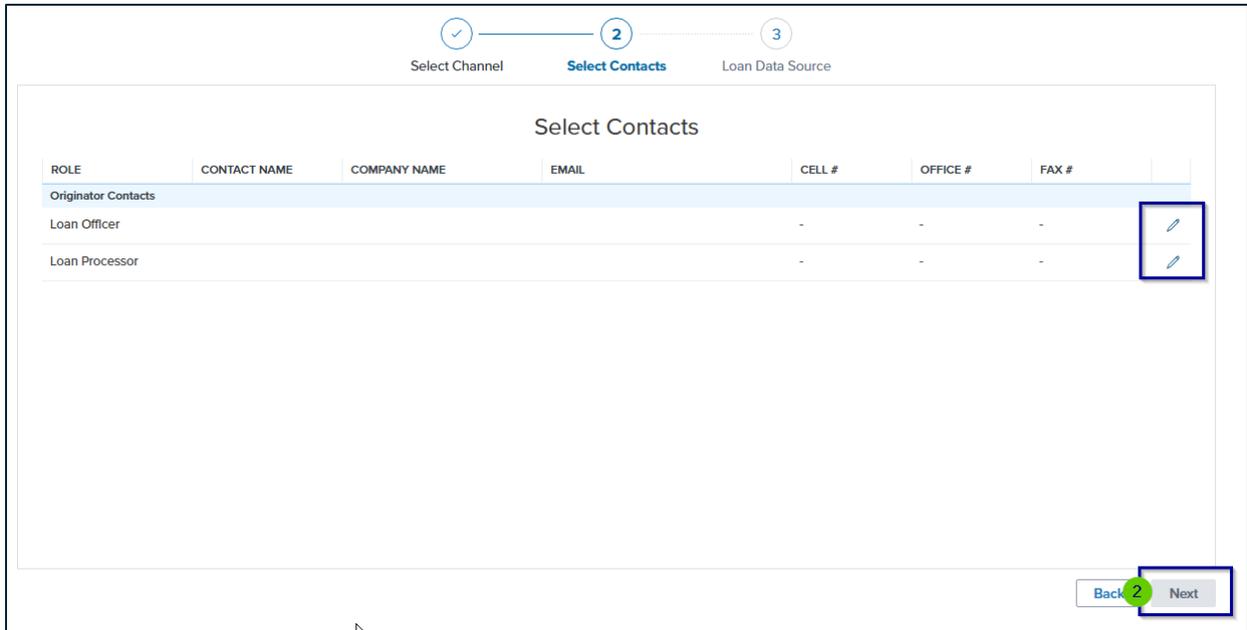
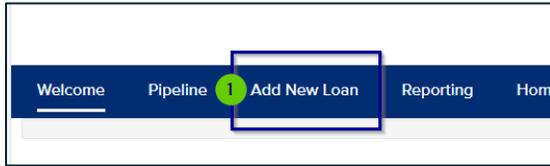
6. On the left menu, select **Documents**. Upload the signed and completed **Certification and Acknowledgement Form** to the **Quorum – HELOC Acknowledgement** folder. If eSigned, include a copy of the eSign certificate.
7. Upload **all other submission documents** to the **[UNASSIGNED]** folder.

### **Submitting the Loan**

8. On the left menu, click **Step 2 – Submit Loan**. In the upper right of the screen, click **Confirm**.



# QUORUM PARTNER PORTAL





# QUORUM PARTNER PORTAL

**4 Submission Verification**

Select Borrower Pair  
John Homeowner

**Step 1 - Start Submission**

**IMPORTANT!** Please review/update the below and upload initial documents at time of submission.

Loan Type * Select an Option <small>Required Field</small>	Subject Property Occupancy Status * Primary
Product Selection * Select an Option <small>Required Field</small>	Lien Position * Subordinate
Loan Amount * 125000	HELOC Initial Advance
Loan Purpose * Cash-Out Refi	HELOC Purpose Select an Option
Subject Property Appraised Value * 500000	Subject Property Estimated Value * 500000
Subject Property Type Fannie Mae * Select an Option <small>Required Field</small>	Subject Property Type * Select an Option <small>Required Field</small>

Estimated Closing Date \*      Is the Borrower's current principal residence address also? \*

**Submission Verification**

Select Borrower Pair  
John Homeowner

**5 Step 1 - Start Submission**

**Activities** | **Workflow**

- Loan Summary
- URLA
- Submission Verification
  - Documents**
  - Conditions
- LOAN ACTIONS
  - Step 2 - Submit Loan

Max attachment size is 200 MB. View Supported Files. Expand All Collapse All Add Document Print Fax Cover Sheet

**All Borrowers**

[UNASSIGNED]	Drag & Drop files here or <b>7</b> Browse for files
CTC MORTGAGE LOAN COMMITMENT - 2ND MORTGAGES	Comments   Drag & Drop files here or Browse for files
FLOOD CERTIFICATE	Comments   Drag & Drop files here or Browse for files
FLOOD CERTIFICATE	Comments   Drag & Drop files here or Browse for files
MORTGAGE COMMITMENT - 2ND MORTGAGES	Comments   Drag & Drop files here or Browse for files
TITLE REPORT	Comments   Drag & Drop files here or Browse for files

**John Homeowner**

QUORUM - HELOC ACKNOWLEDGMENT	Comments   Drag & Drop files here or <b>6</b> Browse for files
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**Activities** | **Workflow**

- Loan Summary
- URLA
- Submission Verification
  - Documents
  - Conditions
- LOAN ACTIONS
  - Step 2 - Submit Loan**

**Step 2 - Submit Loan**

**Quick Tips!**  
You will receive an **initial confirmation email** once your submission is successfully started and will receive a **second confirmation email** once it is successfully completed.

**8 Confirm**

**Overview**

Application Date 05/09/2025	Submission Status -	Initial Step 2 - Submit Loan Date -	Last Step 2 - Submit Loan Date -
--------------------------------	------------------------	--	-------------------------------------

Borrower		Co-Borrower	
First Name	John	First Name	-
Middle Name	-	Middle Name	-
Suffix	-	Suffix	-
Last Name	Homeowner	Last Name	-
Cell Phone Number	555-123-4567	Cell Phone Number	-
Email Address	Test@quorum.com	Email Address	-



# QUORUM PARTNER PORTAL

## TPO CONNECT VISIBILITY

### Accessing the Pipeline

1. **View Pipeline** by clicking **Pipeline** in the top menu. You may search your pipeline using several methods including changing filters at the top, sorting/searching by a specific column, searching a specific loan number, or searching a specific key word.
2. **Archive (hide) loans** by selecting the checkbox next to the desired loan and clicking Archive.

CURRENT LOAN STATUS	APPLICATION DATE	LOAN #	BORROWER NAME	UNDERWRITING APPROVAL DATE	LOAN AMT	HELOC INITIAL ADVANCE	SUBJECT PROPERTY ADDRESS	SUBJECT PROPERTY CITY	SUBJECT PROPERTY STATE	LOAN PROGRAM	HELOC PURPOSE	L
Active Loan	05/09/2025	250548144	Homeowner, John		\$125,000.00	50,000.00	175 13th Street	Washington	DC	HELOC Express	Stand Alone	S

CURRENT LOAN STATUS	APPLICATION DATE	LOAN #	BORROWER NAME	UNDERWRITING APPROVAL DATE	LOAN AMT	HELOC INITIAL ADVANCE	SUBJECT PROPERTY ADDRESS	SUBJECT PROPERTY CITY	SUBJECT PROPERTY STATE	LOAN PROGRAM	HELOC PURPOSE	L	
<input checked="" type="checkbox"/>	Active Loan	05/09/2025	250548144	Homeowner, John		\$125,000.00	50,000.00	175 13th Street	Washington	DC	HELOC Express	Stand Alone	S

### View/Download Documents

1. View and download **Approval Letter**, **Disclosures**, and other documents by selecting **Documents** from left menu, clicking on the desired document, and clicking the document link (to view) or clicking the down arrow to the right (to download and save a copy locally).

Document Name	Comments	Actions
[UNASSIGNED]		Drag & Drop files here or <a href="#">Browse for files</a>
CTC MORTGAGE LOAN COMMITMENT - 2ND MORTGAGES	<a href="#">Comments</a>	Drag & Drop files here or <a href="#">Browse for files</a>
FLOOD CERTIFICATE	<a href="#">Comments</a>	Drag & Drop files here or <a href="#">Browse for files</a>
<input checked="" type="checkbox"/> LOOD CERTIFICATE	<a href="#">Comments</a>	Drag & Drop files here or <a href="#">Browse for files</a>
<a href="#">Certificate.pdf</a> 550 KB 05/09/2025 3:08 PM <a href="#">partnerconnect</a> User		<a href="#">Download</a>
MORTGAGE COMMITMENT - 2ND MORTGAGES	<a href="#">Comments</a>	Drag & Drop files here or <a href="#">Browse for files</a>
TITLE REPORT	<a href="#">Comments</a>	Drag & Drop files here or <a href="#">Browse for files</a>
John Homeowner		
<input type="checkbox"/> CREDIT REPORT	<a href="#">Comments</a>	Drag & Drop files here or <a href="#">Browse for files</a>



# QUORUM PARTNER PORTAL

## Managing Conditions

1. **View Conditions** and status of each by selecting **Conditions** from the left menu. Here you may sort the Conditions as desired by changing the filters at the top and sorting/searching by a specific column. Some helpful ways to sort include, by Status (to view which conditions are Cleared or outstanding) and by Type (to view conditions that are Broker Responsibility)

### Quick Tip!

- **Fulfilled:** Status indicates documentation was received and is pending review by Underwriting.
  - **Requested:** Status indicates we have ordered the necessary service and are pending receipt.
  - **Rejected:** Status indicates documentation was received and reviewed by Underwriting but does not satisfy the condition.
2. **Add Comments** to Conditions by clicking on the speech bubble icon next to the desired condition. The icon will show a number if there are any prior comments, click it to view. Once done adding a comment, click the **Notify Lender** button in the upper left of the screen to notify us.
  3. **Upload documents** for outstanding Conditions by selecting **Documents** from the left menu and uploading to the **[UNASSIGNED]** folder.

Conditions (16)

PUBLISHED	STAT...	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION			DISPOSITION
05/09/2025	Added	Property	Approval	Broker Responsibility	Property - Homeowners Insuranc...	Property - Homeowners Insurance Policy...			
05/09/2025	Fulfilled	Income	Approval	Broker Responsibility	Income - Paystub Most Recent (B...	Income - Paystub Most Recent (Borrower)...			
05/09/2025	Rejected	Income	Approval	Broker Responsibility	Income - W2 One Year (Borrower)	Income - W2 One Year (Borrower) Provid...			
05/09/2025	Added	Property	Approval	Broker Responsibility	Property - Retained Properties Ve...	Property - Retained Properties Verificatio...			
05/09/2025	Added	Miscellaneous	Approval	Broker Responsibility	Membership - Application Form	Membership - Application Form: Provide ...			
05/09/2025	Added	Property	Docs	Broker Responsibility	(PTD) Title - Vesting Confirmation	(PTD) Title - Vesting Confirmation: Provid...			
05/09/2025	Cleared	Miscellaneous	Approval	Broker Responsibility	Membership - Identification	Membership - Identification: Provide valid...			
05/09/2025	Added	Credit	Approval	Broker Responsibility	Loan Application (1003)	Loan Application (1003): Provide copy of L...			
05/09/2025	Added	Property	Approval	Broker Responsibility	Property - Flood Insurance Policy	Property - Flood Insurance Policy: Provid...			
05/09/2025	Added	Property	Approval	Quorum Responsibility	Valuation - AVM	Valuation - AVM: Quorum obtain satisfact...			
05/09/2025	Added	Property	Approval	Quorum Responsibility	Title - Property Report	Title - Property Report: Quorum obtain an...			
05/09/2025	Added	Miscellaneous	Approval	Quorum Responsibility	Rate Validation (Recent Index Cha...	Rate Validation (Recent Index Changed): Q...			
05/09/2025	Added	Property	Approval	Quorum Responsibility	Property - Flood Certification	Property - Flood Certification: Quorum ob...			
05/09/2025	Added	Miscellaneous	Approval	Quorum Responsibility	Approved Terms	Approved Terms: The terms are as follow...			



# QUORUM PARTNER PORTAL

PUBLISHED	STAT.	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION	DISPOSITION
05/09/2025	Added	Property	Approval	Broker Responsibility	Property - Homeowners Insuranc...	Property - Homeowners Insurance Policy...	[Comment Icon]
05/09/2025	Fulfilled	Income	Approval	Broker Responsibility	Income - Paystub Most Recent (B...	Income - Paystub Most Recent (Borrower...	[Comment Icon]
05/09/2025	Rejected	Income	Approval	Broker Responsibility	Income - W2 One Year (Borrower)	Income - W2 One Year (Borrower); Provid...	[Comment Icon]
05/09/2025	Added	Property	Approval	Broker Responsibility	Property - Retained Properties Ve...	Property - Retained Properties Verificatio...	[Comment Icon]
05/09/2025	Added	Miscellaneous	Approval	Broker Responsibility	Membership - Application Form	Membership - Application Form: Provide ...	[Comment Icon]
05/09/2025	Added	Property	Docs	Broker Responsibility	(PTD) Title - Vesting Confirmation	(PTD) Title - Vesting Confirmation; Provid...	[Comment Icon]
05/09/2025	Cleared	Miscellaneous	Approval	Broker Responsibility	Membership - Identification	Membership - Identification: Provide valid...	[Checkmark]
05/09/2025	Added	Credit	Approval	Broker Responsibility	Loan Application (1003)	Loan Application (1003): Provide copy of L...	[Comment Icon]
05/09/2025	Added	Property	Approval	Broker Responsibility	Property - Flood Insurance Policy	Property - Flood Insurance Policy; Provid...	[Comment Icon]
05/09/2025	Added	Property	Approval	Quorum Responsibility	Valuation - AVM	Valuation - AVM: Quorum obtain satisfact...	[Comment Icon]
05/09/2025	Added	Property	Approval	Quorum Responsibility	Title - Property Report	Title - Property Report: Quorum obtain an...	[Comment Icon]
05/09/2025	Added	Miscellaneous	Approval	Quorum Responsibility	Rate Validation (Recent Index Cha...	Rate Validation (Recent Index Change); Q...	[Comment Icon]
05/09/2025	Added	Property	Approval	Quorum Responsibility	Property - Flood Certification	Property - Flood Certification: Quorum ob...	[Comment Icon]
05/09/2025	Added	Miscellaneous	Approval	Quorum Responsibility	Approved Terms	Approved Terms: The terms are as follow...	[Comment Icon]

Max attachment size is 200 MB. View Supported Files. [Expand All] [Collapse All] + Add Document [Print Fax Cover Sheet]

All Borrowers

[UNASSIGNED] [Drag & Drop files here or Browse for files]

CTC MORTGAGE LOAN COMMITMENT - 2ND MORTGAGES [Comments] [Drag & Drop files here or Browse for files]

## HELPFUL LINKS AND RESOURCES

### Helpful Links:

Visit our wholesale website, <https://partners.quorumfcu.org/>, to access:

- Guidelines
- Documents and Forms
- Loan Servicing FAQs
- Turn Times
- Contact Us

### Submission Requirements:

- Executed Home Equity Acknowledgement Form (wet signed or eSigned with eSign certificate)
- In addition to the 3.4 upload, a completed 1008/1003 (PDF versions, unsigned)
- Income documents (as per product guidelines)
- Copy of mortgage statement(s)
- Copy of Homeowners Insurance
- DU, Approval Letter, Purchase Contract (simultaneous transactions only)
- Executed Mortgage Brokerage Agreement (Tier 3 Brokers only)