

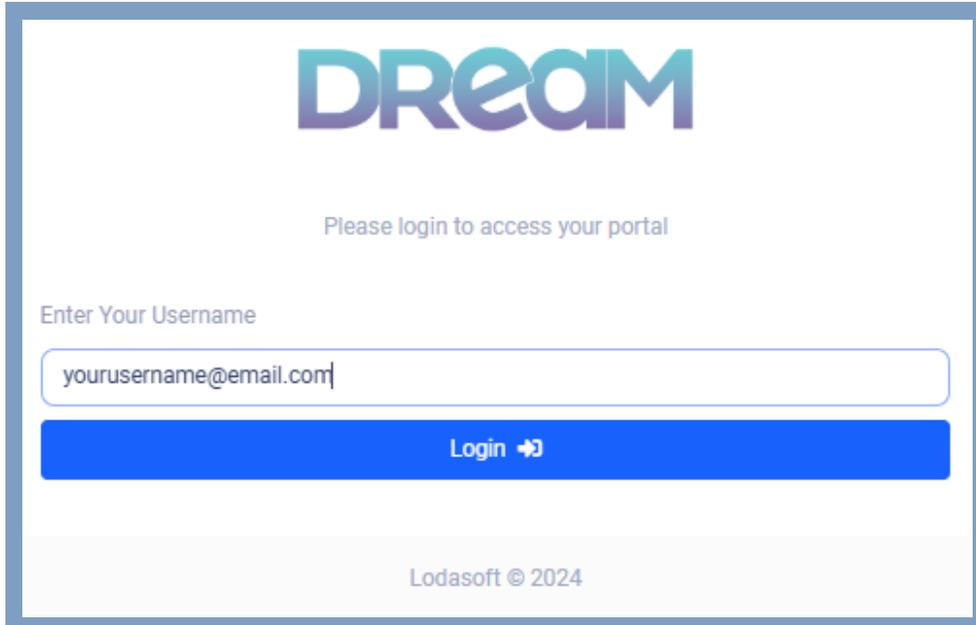


# DREAM

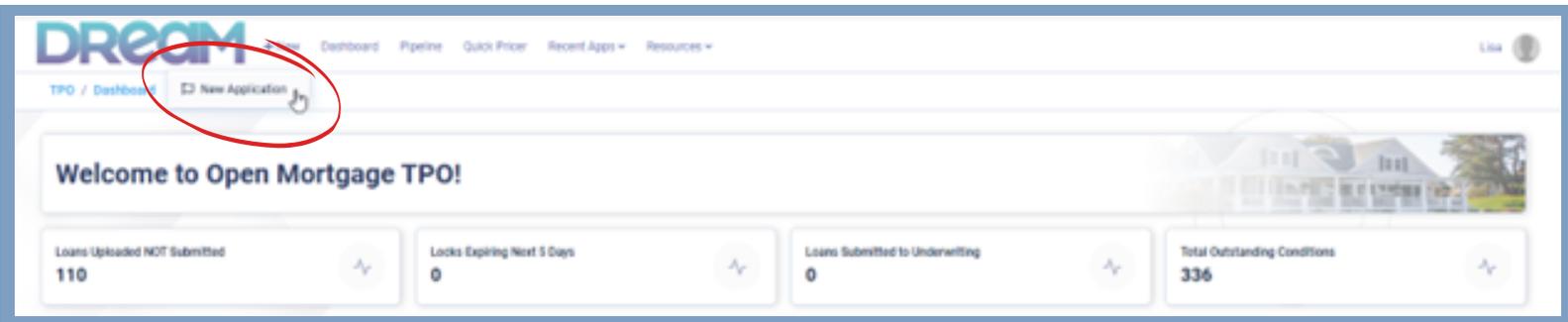
## TPO Portal User Guide

Last Updated 11/8/2024

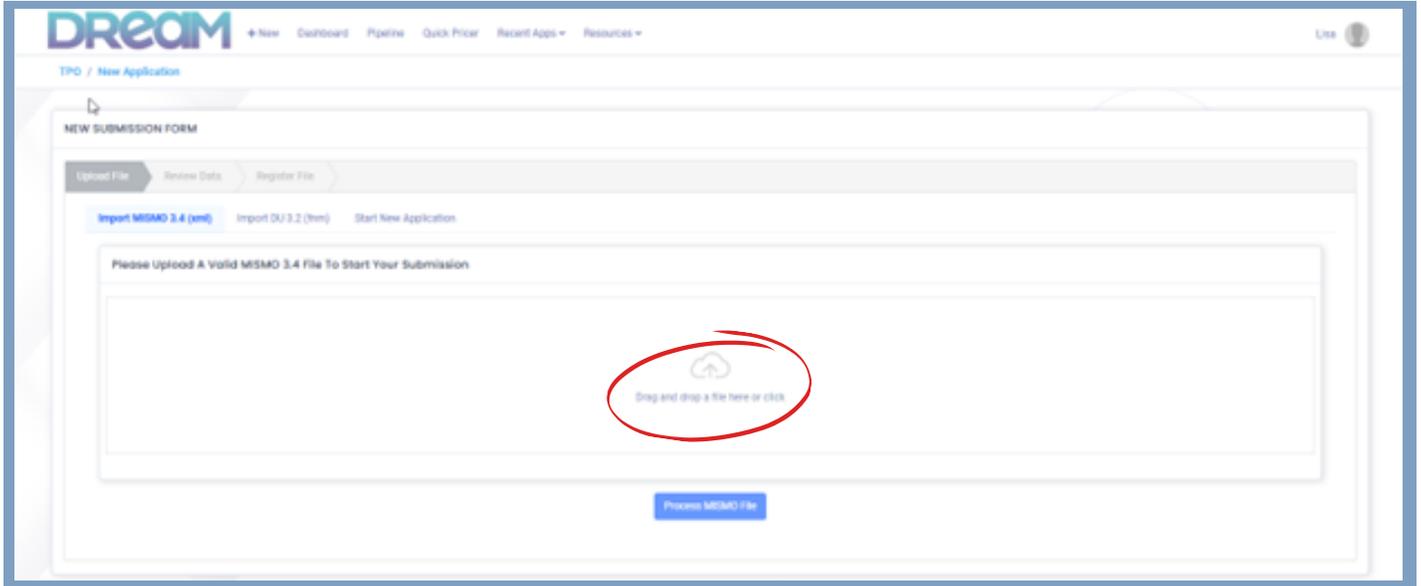
- 1 Log on to the DREAM Portal at [dream.openwholesale.com](https://dream.openwholesale.com)



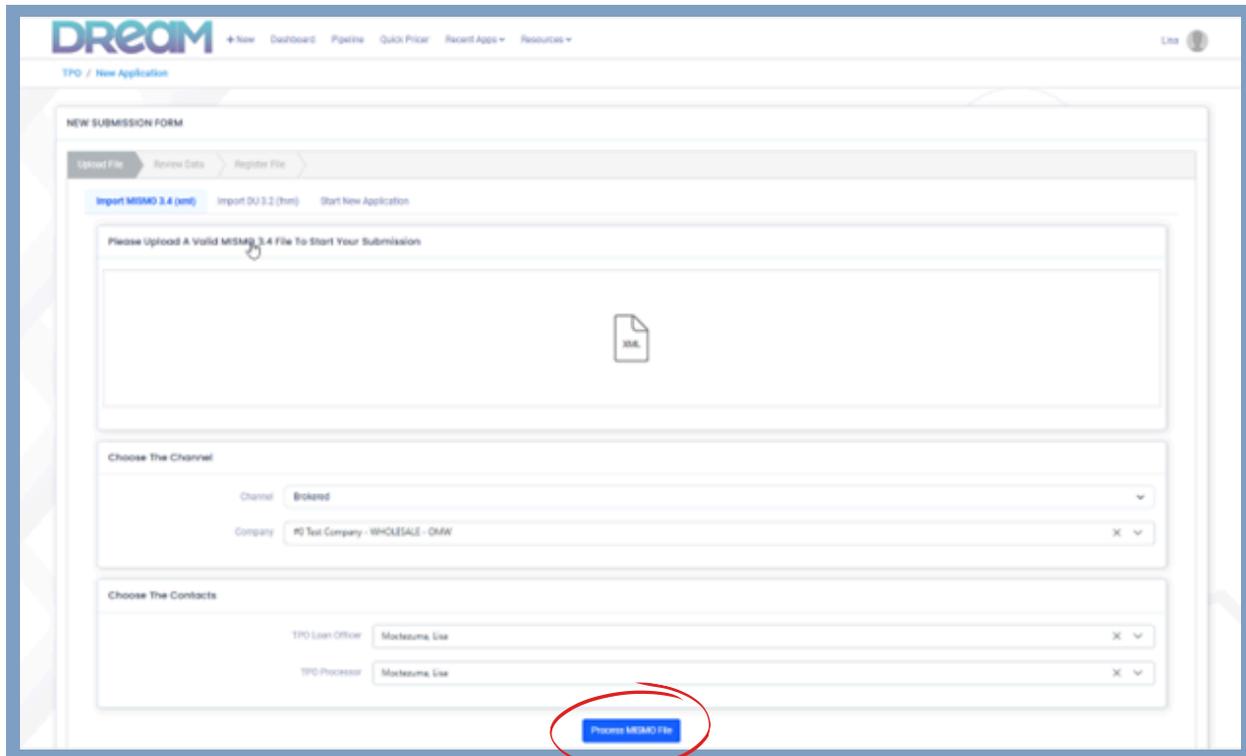
- 2 Click on **+New** then **New Application**



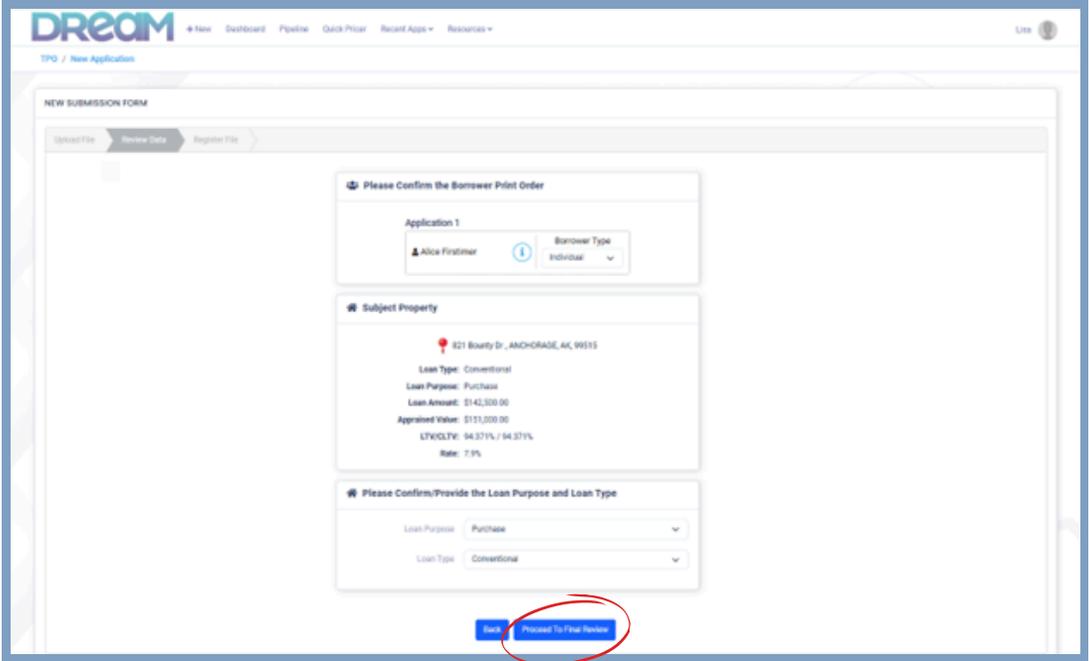
3 Upload MISMO 3.4 by either dragging and dropping the file, or clicking in the box to browse for the file



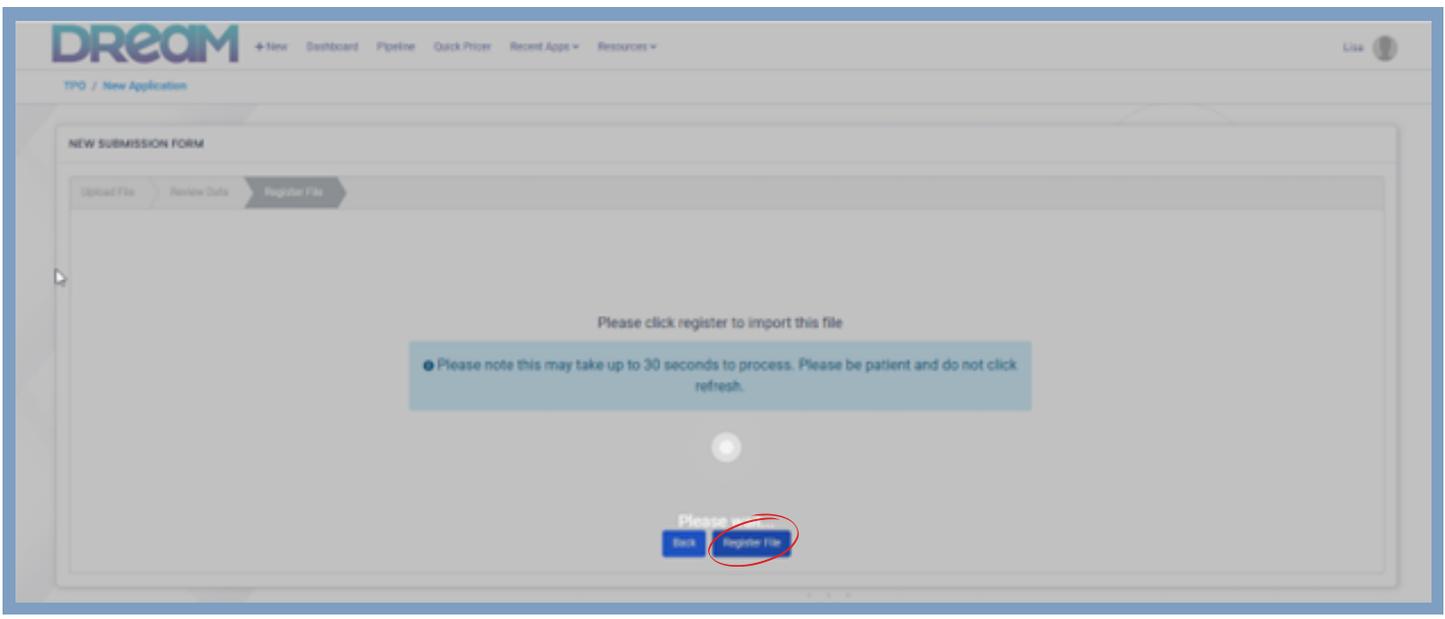
4 Ensure you have the correct channel selected and contacts entered, then click **Process MISMO File**



**5** Select Loan Purpose and Loan Type, then click **Proceed to Final Review**

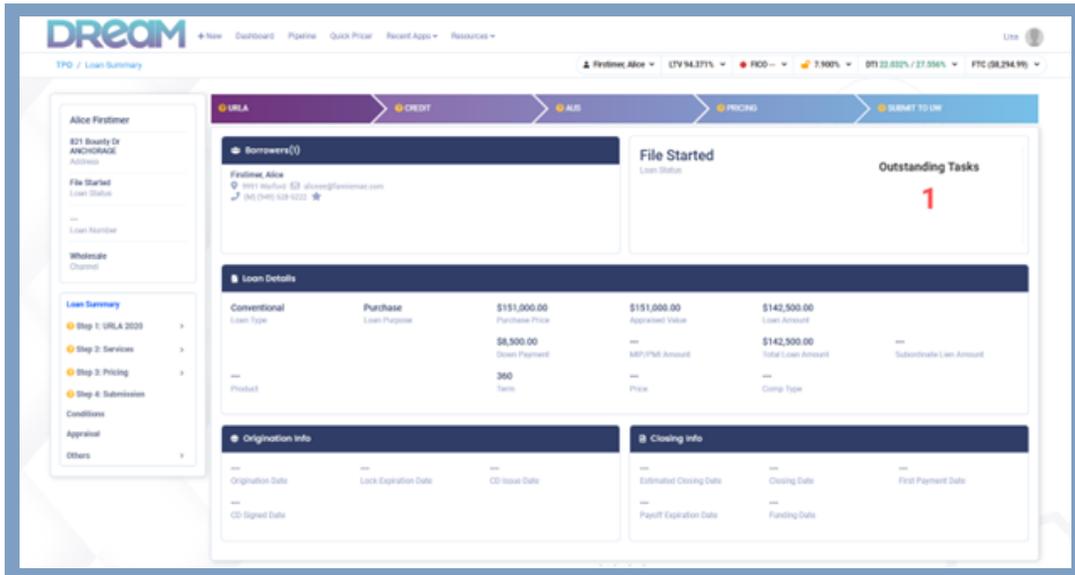


**6** Click **Register File**



7

You will now be redirected to the **Loan Summary** page, where you will find the Loan Summary panel on the left hand side

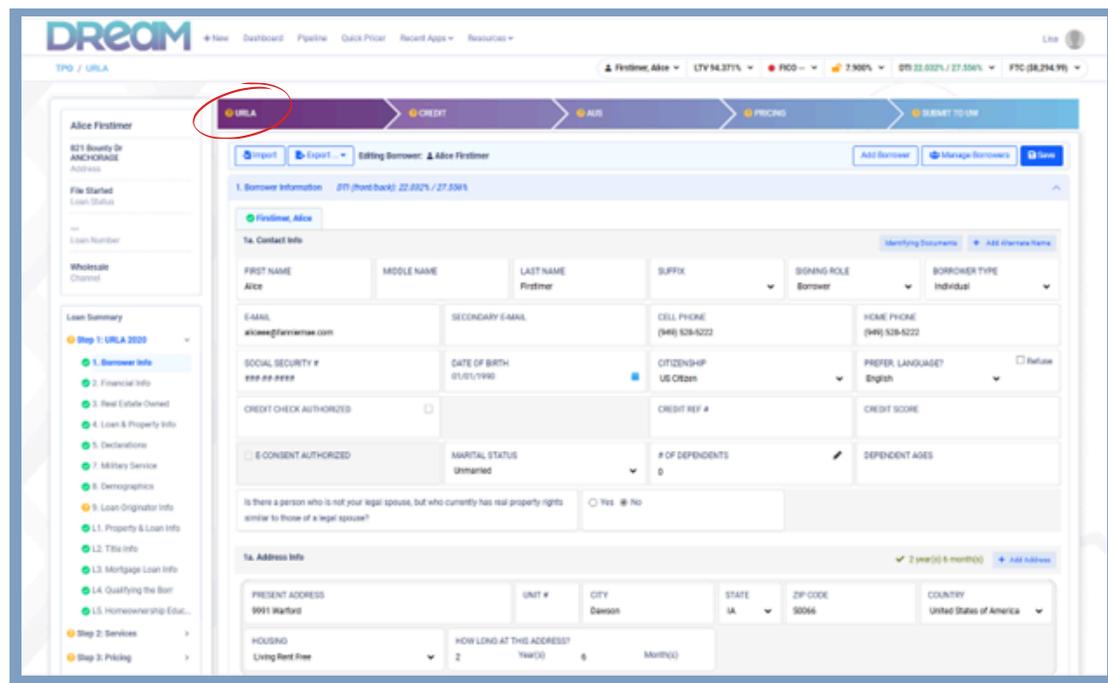


8

Complete the steps in order, starting with **Step 1: URLA 2020**, making sure to complete all fields that are red for all borrowers, and click **Save**

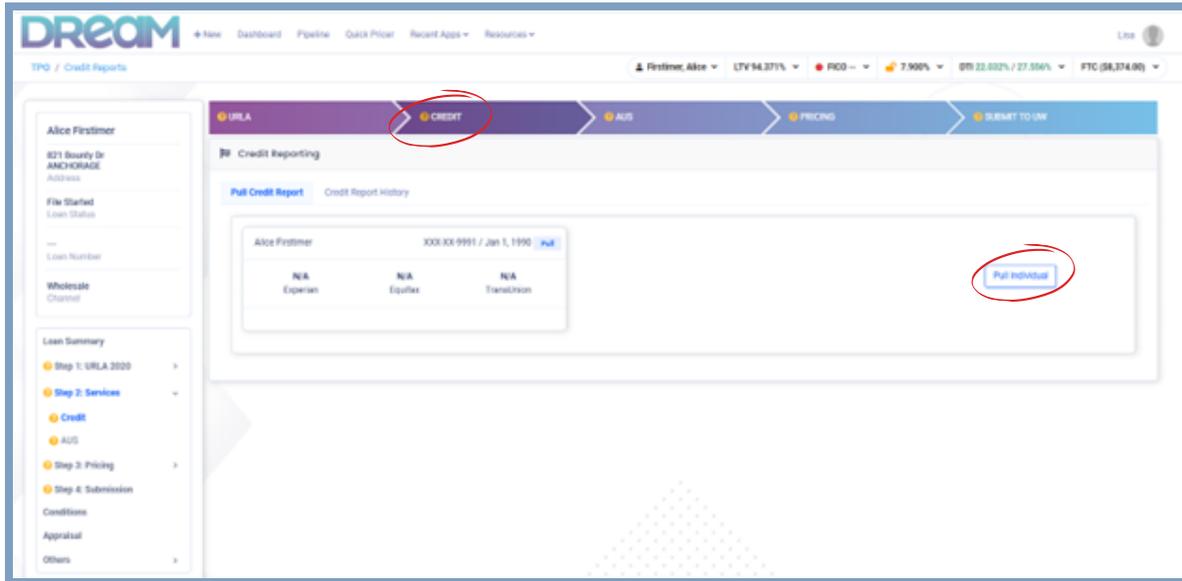
*Note: Although fields that are yellow will not cause a hard stop for submission, it is recommended that you complete them*

*Note: If B1 and B2 are using a shared email address, please leave blank for B2; The system will not accept duplication, but it will accept an empty field for B2*



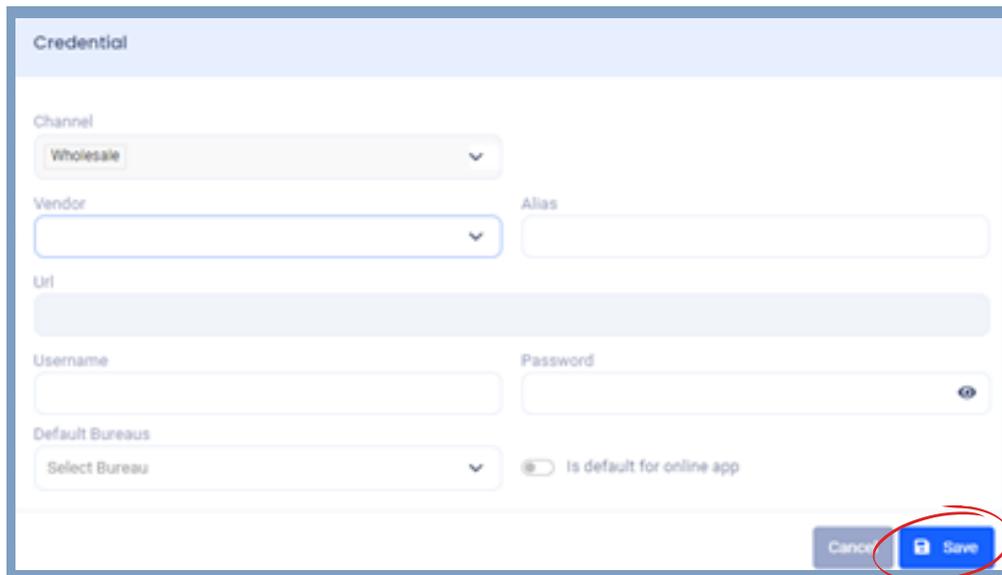
9

Proceed to **Step 2: Services > Credit** and click **Pull Credit Report** to re-issue (recommended) or pull a new credit report for individual or joint



10

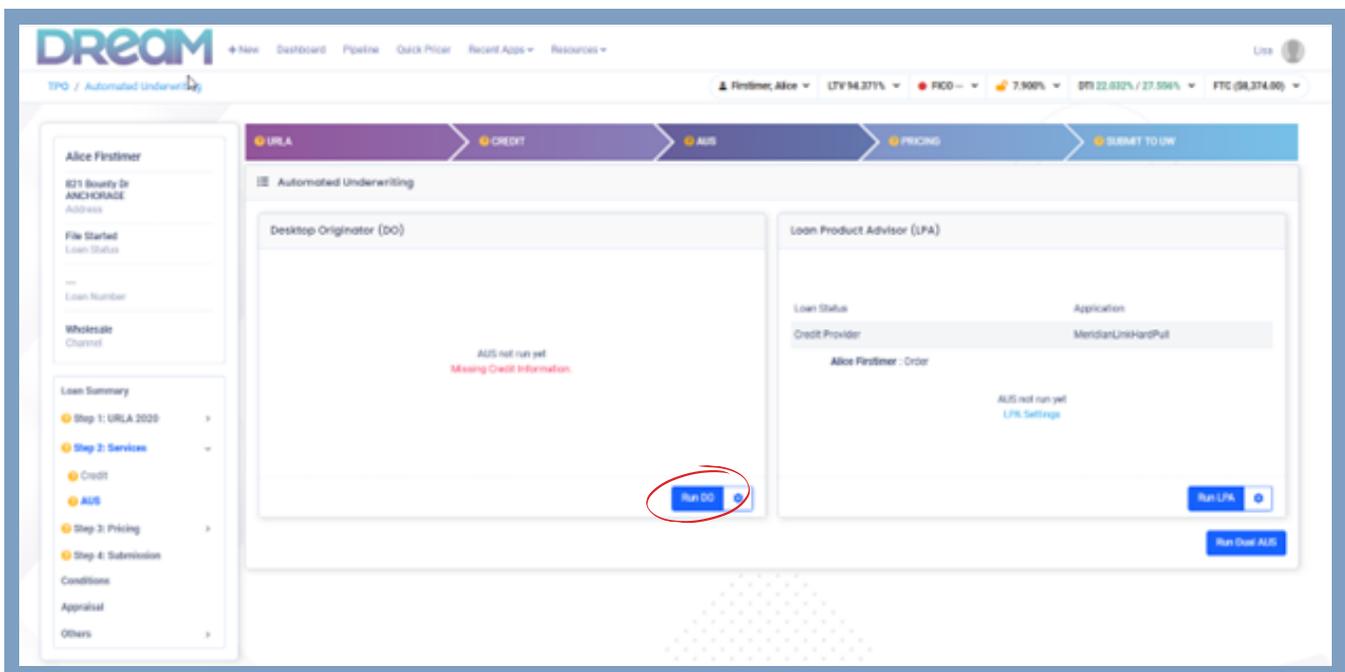
If this is your first time in the DREAM Portal, a popup will appear prompting you to select your vendor and enter your login credentials; enter and click **Save**



- 11 To re-issue, click to enable the **Re-issue?** toggle, then enter Credit Reference # and click **Re-issue Credit**; For a new report, do not enable the toggle and just click **Pull Credit**

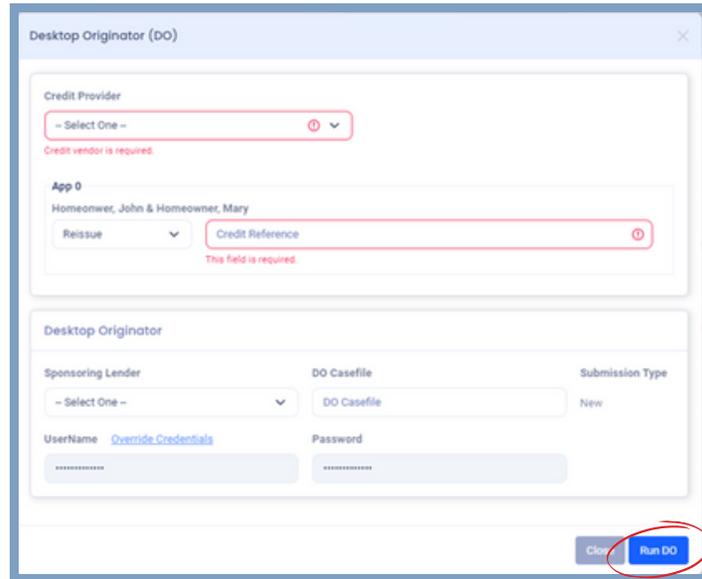
*Note: Do NOT run AUS on Manual Underwrite, VA IRRRL, Streamline, and NonQM*

- 12 Once credit has been reissued, proceed to **Step 2: Services > AUS** and click **Run DO**



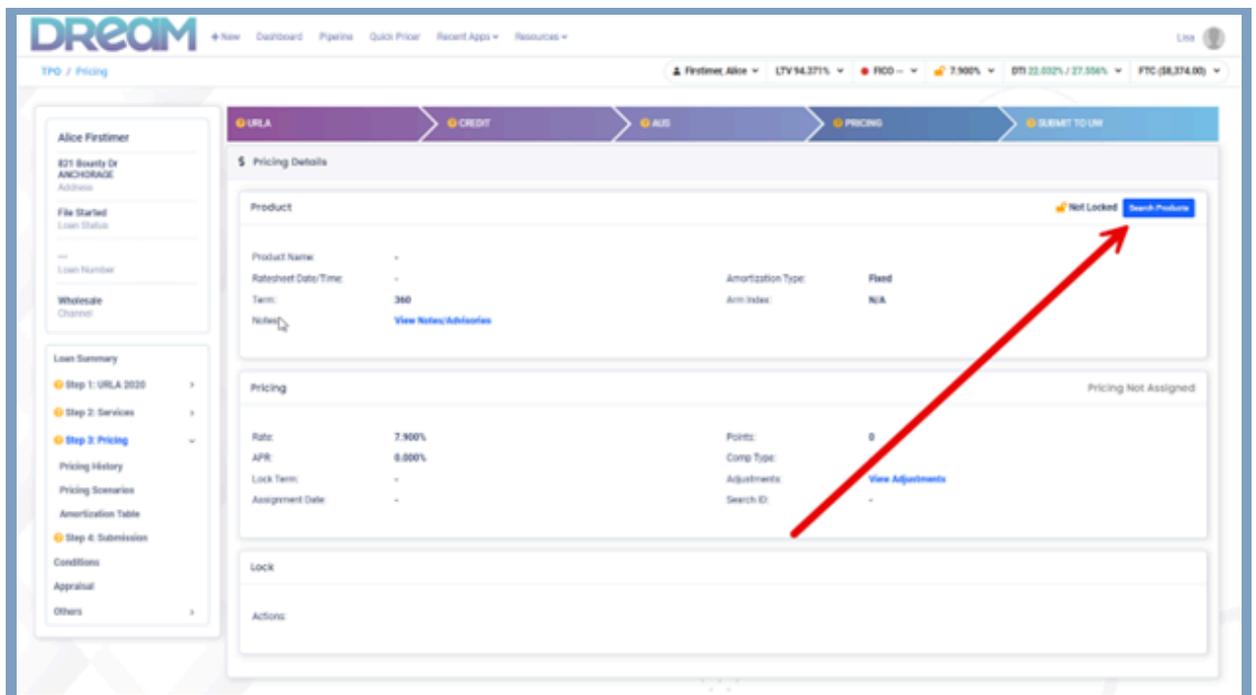
13

A popup will appear with the Credit Provider and Credit Reference number pre-filled; select Sponsoring Lender from the dropdown and click **Run DO**



14

Proceed to **Step 3: Pricing** and click **Search Products**



15

## Complete all fields on the left hand side of the **Products & Pricing** page

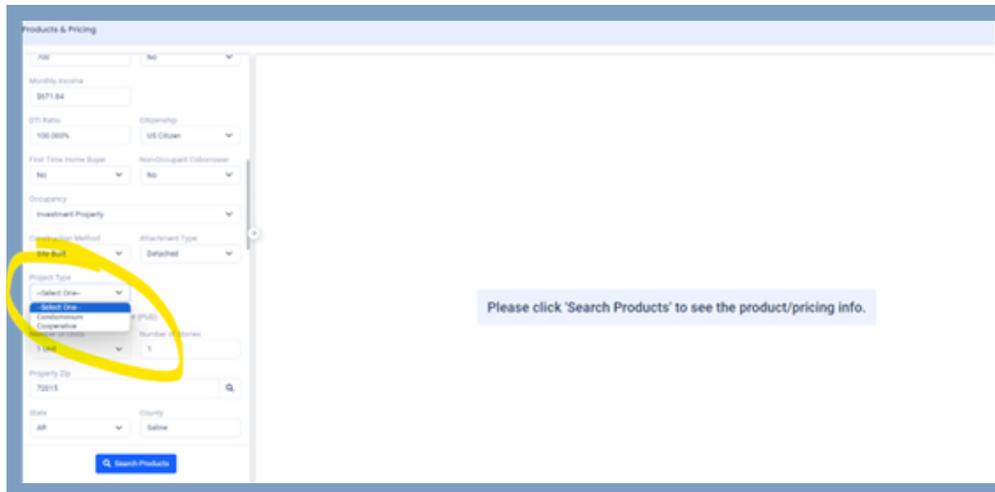


- Select Automated U/W system - **Any** for full product offering
- Comp Type is Lender Paid or Borrower Paid, recommended on NonQM
- Prepayment Penalty, Investment range 6mo to 5 years, State rules may apply
- Select Self-Employed if applicable
- Confirm Citizenship and Occupancy type
- Foreign National no score, 2nd home and investment assumes 700 FICO (enter 500 FICO to reflect NO SCORE pricing adjustments)
- Product and Pricing – FICO review
  - Agency and Govt use the lowest mid score of all borrowers on a transaction
  - NonQM Full doc and Alt Doc, will use the primary income earner middle score
  - DSCR loans use the lower of the middle scores for each borrower DSCR Employment and Income should be blank; At this time, the system will require employment history, so please enter 01/01/1901 to bypass the requirement



16

You do not have to make a selection for Project Type if the property is not a Condominium or Cooperative; check if PUD; Non-Warrantable and Condotels subject to NonQM requirements



17

For Loan Term(s), you can select all or choose specific terms in the dropdown menu



**18** For NonQM loans, click Expanded Guidelines and select Income Verification Type

**19** Click **Search Products**

20

At the top of the page, you can select **All**, **Eligible Only**, or **Ineligible** products; click the product to view any ineligible features/parameters and update if needed

The screenshot shows the 'Products & Pricing' interface. On the left, there are filters for Amortization Type (Fixed), Product Type (Standard Products), Desired Price, and Desired Rate (8.500%). A dropdown menu is open, showing options: 'All', 'Eligible Only', and 'Ineligible Only'. The main table displays mortgage products with columns: Rate, Price, Lock Period, PMI, PITD, Discount/Rebate, and Apply to Loan.

Product Name	Rate	Price	Lock Period	PMI	PITD	Discount/Rebate	Apply to Loan
Open Mortgage - Wholesale - FHMA Conforming 15 Yr Fixed	7.500%	100,496	30	\$2,145.53	\$2,375.66	0.488 / \$876.00	Apply
Open Mortgage - Wholesale - FHMA Conforming 15 Yr Fixed	7.500%	100,480	30	\$1,673.37	\$1,905.72	0.480 / \$868.00	Apply
Open Mortgage - Wholesale - FHMA Conforming 30 Yr Fixed	7.625%	100,191	30	\$1,276.34	\$1,509.49	0.191 / \$345.00	Apply
Open Mortgage - Wholesale - FHMA Conforming 20 Yr Fixed	7.625%	99,943	30	\$1,488.96	\$1,709.11	0.207 / (\$100.00)	Apply
Open Mortgage - Wholesale - FHMA Conforming 25 Yr Fixed	7.625%	99,907	30	\$1,350.46	\$1,589.61	0.360 / (\$168.00)	Apply

21

Select an eligible program of your choice

The screenshot shows the 'Products & Pricing' interface with various filters applied on the left: Occupancy (No/Yes), Investment Property, Construction Method (Site Built), Attachment Type (Detached), Project Type, Planned Unit Development (PUD), Number of Units (1 Unit), Number of Stories (1), Property Zip (72015), State (AR), County (Saline), Loan Type (Conventional), Loan Term (1, 3, 5 months), and Amortization Type. The table from the previous screenshot is shown, with the first row highlighted in yellow.

Showing 1 to 3 of 3 entries

22 Select pricing by rate and lock period, then click **OK**

Rate	15 day	30 day	45 day	60 day
6.500	<input type="checkbox"/> \$9,726 - \$2,892.38 (3,274) / (\$495.00)	<input checked="" type="checkbox"/> \$9,699 - \$2,892.38 (3,375) / (\$495.00)	<input type="checkbox"/> \$9,493 - \$2,892.38 (3,307) / (\$494.00)	<input type="checkbox"/> \$9,379 - \$2,892.38 (3,421) / (\$492.00)
6.625	<input type="checkbox"/> \$9,575 - \$2,863.89 (3,426) / (\$475.00)	<input type="checkbox"/> \$9,489 - \$2,863.89 (3,515) / (\$474.00)	<input type="checkbox"/> \$9,444 - \$2,863.89 (3,536) / (\$473.00)	<input type="checkbox"/> \$9,409 - \$2,863.89 (3,591) / (\$470.00)
6.750	<input type="checkbox"/> \$9,468 - \$2,875.45 (3,555) / (\$458.00)	<input type="checkbox"/> \$9,384 - \$2,875.45 (3,645) / (\$458.00)	<input type="checkbox"/> \$9,341 - \$2,875.45 (3,696) / (\$455.00)	<input type="checkbox"/> \$9,304 - \$2,875.45 (3,746) / (\$453.00)
6.875	<input type="checkbox"/> \$9,309 - \$2,887.03 (3,695) / (\$444.00)	<input type="checkbox"/> \$9,225 - \$2,887.03 (3,785) / (\$444.00)	<input type="checkbox"/> \$9,180 - \$2,887.03 (3,836) / (\$441.00)	<input type="checkbox"/> \$9,140 - \$2,887.03 (3,886) / (\$439.00)
6.990	<input type="checkbox"/> \$9,089 - \$2,897.73 (3,834) / (\$430.00)	<input type="checkbox"/> \$9,005 - \$2,897.73 (3,924) / (\$430.00)	<input type="checkbox"/> \$8,953 - \$2,897.73 (3,975) / (\$427.00)	<input type="checkbox"/> \$8,919 - \$2,897.73 (4,025) / (\$425.00)
7.000	<input type="checkbox"/> \$9,097 - \$2,898.66 (3,847) / (\$430.00)	<input checked="" type="checkbox"/> \$9,015 - \$2,898.66 (3,937) / (\$430.00)	<input type="checkbox"/> \$8,970 - \$2,898.66 (3,988) / (\$427.00)	<input type="checkbox"/> \$8,935 - \$2,898.66 (4,038) / (\$425.00)
7.125	<input type="checkbox"/> \$8,919 - \$2,910.32 (3,978) / (\$416.00)	<input type="checkbox"/> \$8,836 - \$2,910.32 (4,068) / (\$416.00)	<input type="checkbox"/> \$8,801 - \$2,910.32 (4,119) / (\$413.00)	<input type="checkbox"/> \$8,769 - \$2,910.32 (4,169) / (\$411.00)
7.250	<input type="checkbox"/> \$8,769 - \$2,922.02 (4,108) / (\$402.00)	<input type="checkbox"/> \$8,686 - \$2,922.02 (4,198) / (\$402.00)	<input type="checkbox"/> \$8,634 - \$2,922.02 (4,249) / (\$399.00)	<input type="checkbox"/> \$8,603 - \$2,922.02 (4,299) / (\$397.00)
7.375	<input type="checkbox"/> \$8,639 - \$2,933.76 (4,238) / (\$388.00)	<input type="checkbox"/> \$8,557 - \$2,933.76 (4,328) / (\$388.00)	<input type="checkbox"/> \$8,505 - \$2,933.76 (4,379) / (\$385.00)	<input type="checkbox"/> \$8,470 - \$2,933.76 (4,429) / (\$383.00)
7.500	<input type="checkbox"/> \$8,519 - \$2,945.53 (4,368) / (\$374.00)	<input checked="" type="checkbox"/> \$8,436 - \$2,945.53 (4,458) / (\$374.00)	<input type="checkbox"/> \$8,382 - \$2,945.53 (4,509) / (\$371.00)	<input type="checkbox"/> \$8,341 - \$2,945.53 (4,559) / (\$369.00)
7.625	<input type="checkbox"/> \$8,418 - \$2,957.34 (4,498) / (\$360.00)	<input type="checkbox"/> \$8,335 - \$2,957.34 (4,588) / (\$360.00)	<input type="checkbox"/> \$8,281 - \$2,957.34 (4,639) / (\$357.00)	<input type="checkbox"/> \$8,241 - \$2,957.34 (4,689) / (\$355.00)

23 View pricing adjustments by clicking **Adjustments**

Amount	Reason	Type
-1.250	LTV is 70.01-75, And Non-Standard Loan Term (Months) is > 15 Years, And FICO is 700 - 719, And Loan Purpose is Rate-Term Refinance	Point
-2.125	LTV is 70.01-75, And Loan Purpose is Rate/Term Refi, And Occupancy is Investment Property	Point

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Click **Apply**; this will update your DTI and confirm "Pricing is Valid" rate is floating

The screenshot shows a loan pricing interface with a progress bar at the top: URLA → CREDIT → AUS → PRICING → SUBMIT TO LHM. The left sidebar shows the user 'Leonard Tester' and a 'Loan Summary' with steps: Step 1: URLA 2020, Step 2: Services, Step 3: Pricing (highlighted), and Step 4: Submission. The main area is titled '\$ Pricing Details' and contains sections for Product, Pricing, and Lock. The Pricing section shows a rate of 7.625%, APR of 7.789%, and a lock term of 30. A red circle highlights the text 'Pricing is Valid' in the top right of the Pricing section. The Lock section has an action button 'Renewal Rate Lock'.



Example of where to **Apply** pricing:

The screenshot shows the 'Products & Pricing' interface. On the left is a form for loan details including 'Vendor' (Optimal Blue), 'Loan Purpose' (Purchase), 'Loan Type' (Fixed Loan), and 'Loan Amount' (\$142,500). The main area is a table of products. The first row is 'Open Mortgage - Wholesale - FNMA Conforming 30 Yr Fixed' with a status of 'Unavailable'. The table columns include Product Name, Rate (7.000%), Price (96,888), Lock Period (30), PBI (896.38), MI (92.63), PCTG/M (1,175.01), Discount/Rebate ((-1.12) / (-1,305.00)), and Apply to Loan. A red arrow points to the 'Apply' button in the 'Apply to Loan' column.



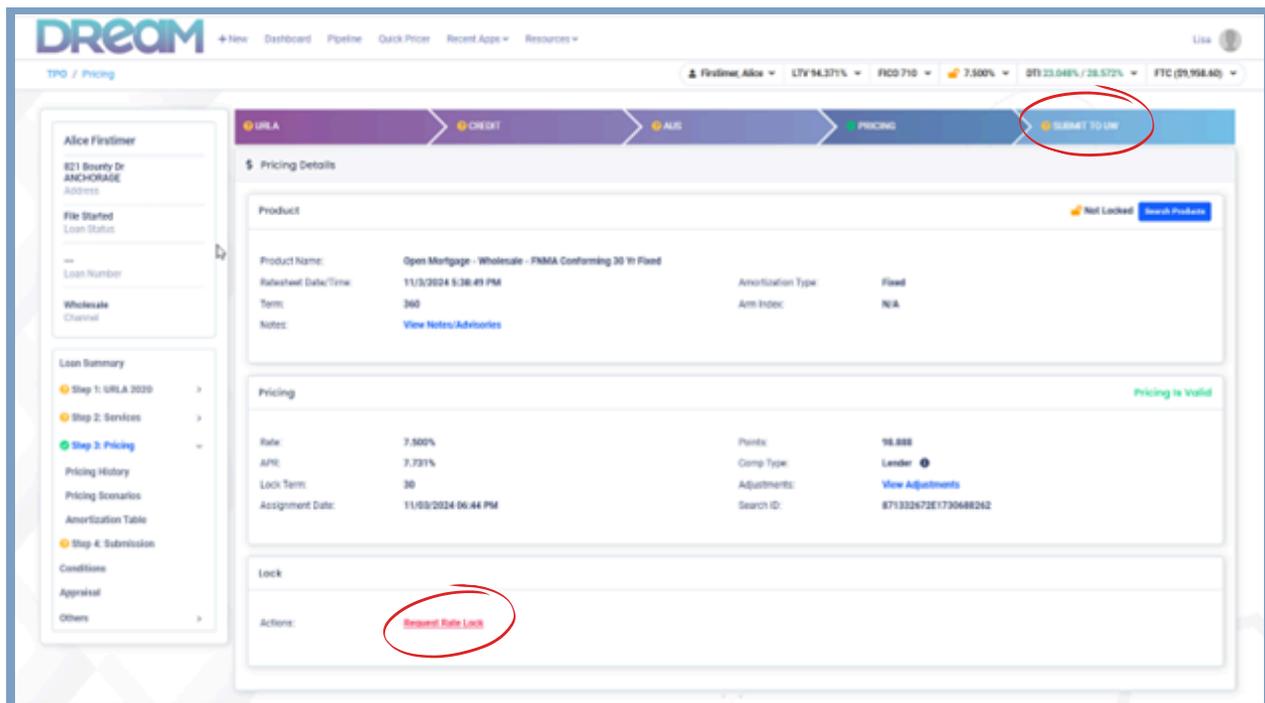
25

If you have made any changes to the loan during the pricing from what was previously entered in the URLA, you will get a pop-up to **Apply Product Confirmation**; Click **Apply** to accept the changes you have made



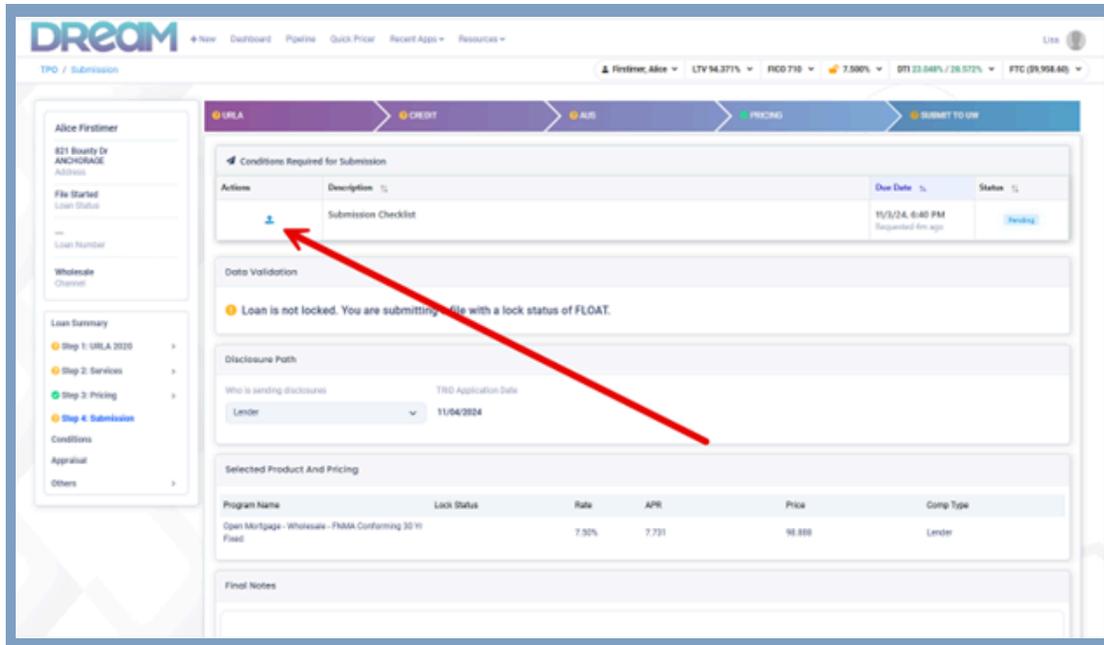
26

From the **Pricing** screen, you can see that Pricing is Valid. You have the option to **Request Rate Lock** from here or proceed to the **Step 4: Submission**



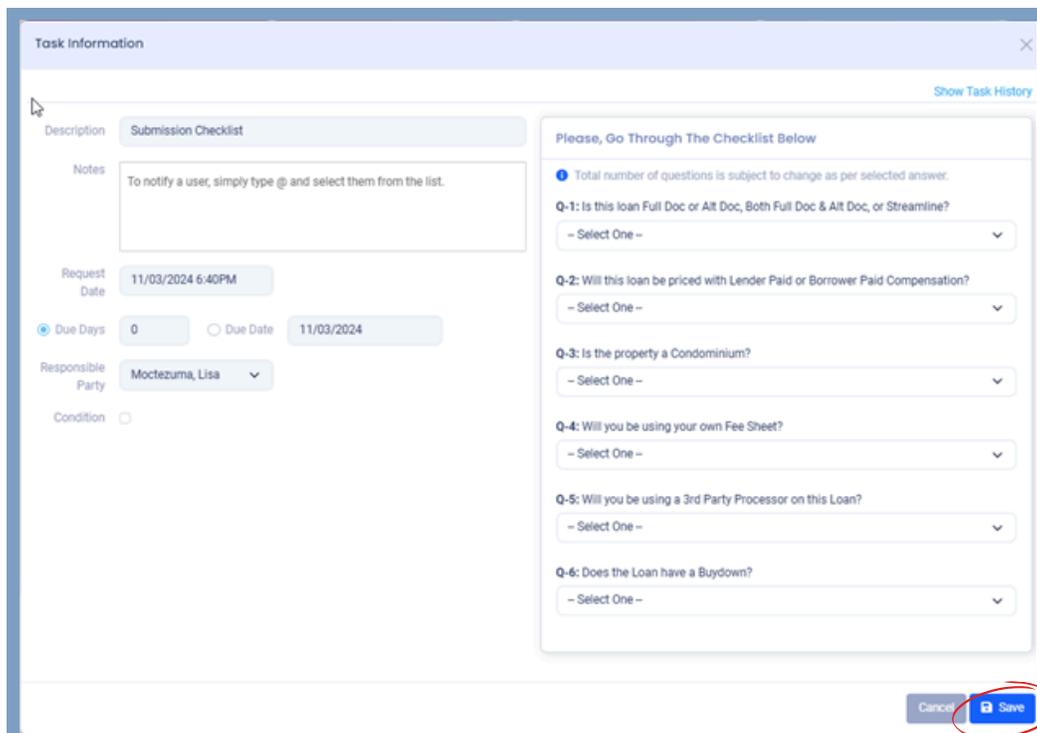
27

Click on the **blue arrow icon** on the left hand side of the **Submission Checklist**



28

Complete the submission checklist questions and add any notes as needed, then click **Save**





Conditions Required for Submission are the minimum docs for Lender Disclosures; Optional Conditions are required prior to Underwriting

Actions	Description	Due Date	Status
	Borrower's Authorization Signed & Dated Prior to Credit Report	10/24/24, 3:02 PM <small>Requested 3 seconds ago</small>	<span>Pending</span>
	Purchase Contract and All Addendums	10/24/24, 3:02 PM <small>Requested 3 seconds ago</small>	<span>Pending</span>

Actions	Description	Due Date	Status
	Most Recent 2 Years of W2s	10/24/24, 3:02 PM	<span>Pending</span>
	Borrower Identification	10/24/24, 3:02 PM	<span>Pending</span>
	Borrower Identification	10/24/24, 3:02 PM	<span>Pending</span>
	Most Recent 2 Years of W2s	10/24/24, 3:02 PM	<span>Pending</span>
	Borrower Identification	10/24/24, 3:02 PM	<span>Pending</span>
	Borrower Identification	10/24/24, 3:02 PM	<span>Pending</span>



To upload conditions, click the blue arrow icon to the left of the condition, then add documents by clicking **Add New File** or drag or drop in the box ,then click **Save**

Task Information

Description: Borrower's Authorization Signed & Dated Prior to Credit Report

Notes: To notify a user, simply type @ and select them from the list.

Request Date: 10/24/2024 3:02PM

Due Days:  0  Due Date: 10/24/2024

Responsible Party: Digiacomo, John

Condition:

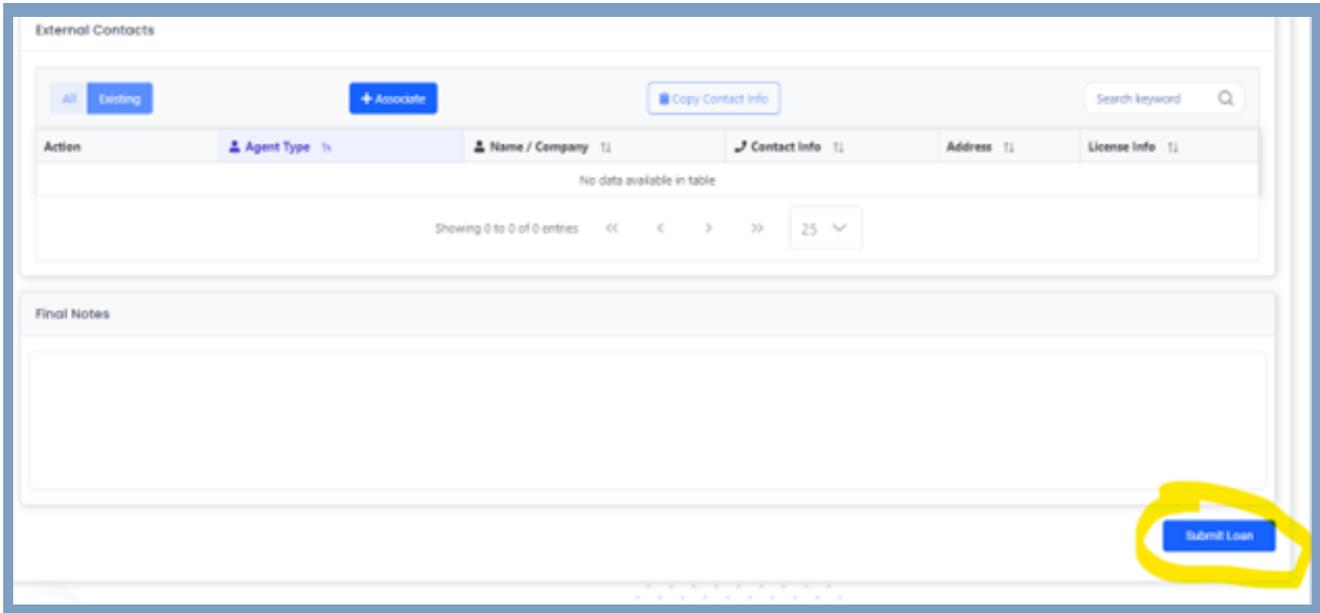
Upload/View: **Add New File** Link Documents

Drag and drop files or click here

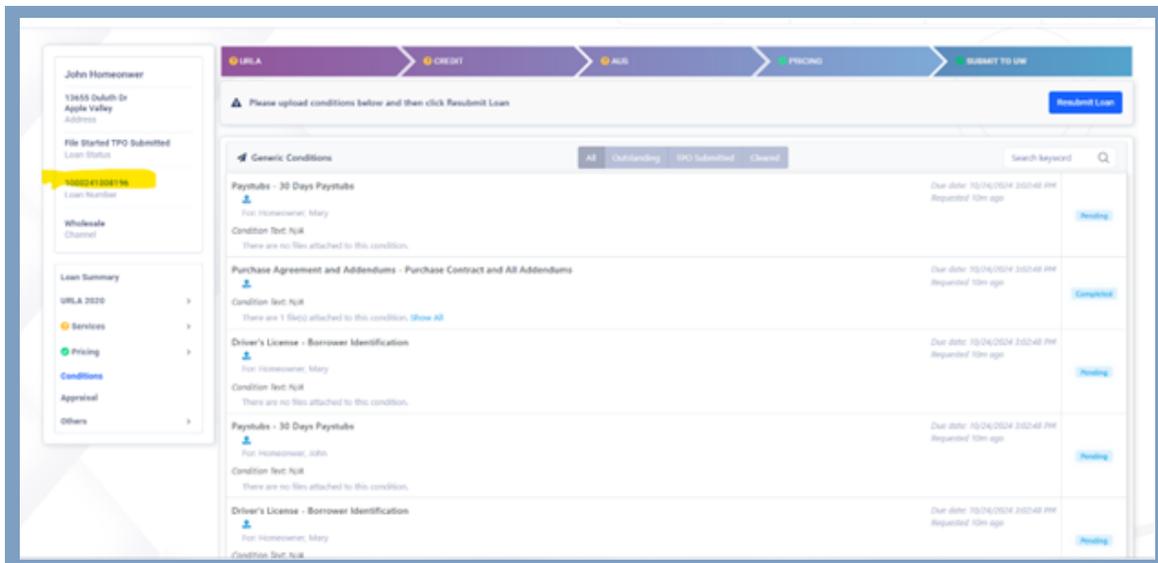
Cancel Save



**30** Once documents are uploaded, click **Submit Loan**

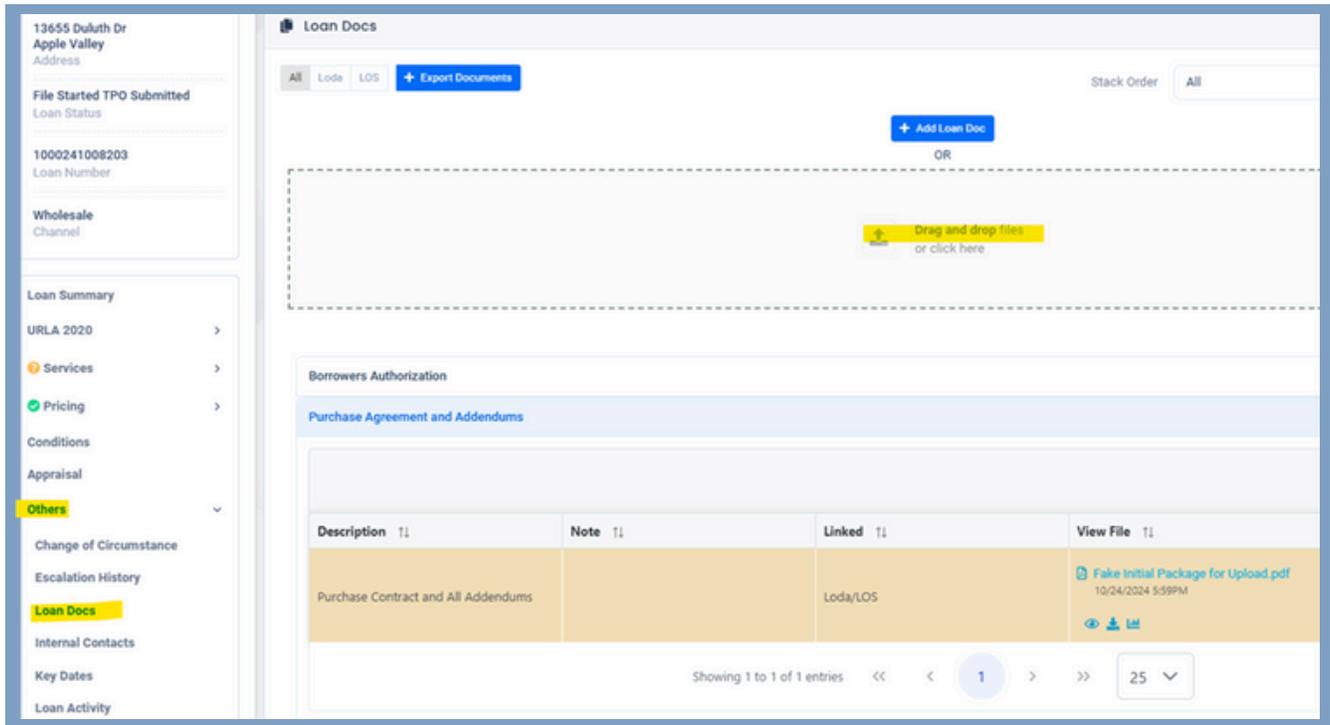


**31** Your loan is now Submitted, and your loan number is on the left hand side of the page. You will also see a list of conditions that will be needed prior to the loan being assigned to Underwriting



32

Upload a Processor LOE for any conditions that do not apply. You may upload additional docs to **Others** > **Loan Docs** section





## Additional Information:

### Change of Circumstances

To submit a Change of Circumstance, please download the **Change in Circumstance Form** under **Disclosure Forms** in our [Resource Center](#). Email your completed form to your Account Manager to be processed. The COC process is a future-state enhancement coming soon!

### Conditions

You will be able to manage your conditions from inside the **Conditions** page of your loans in the DREAM portal. Please follow the intuitive screens to upload and identify the status of conditions throughout the loan process.

### Need Assistance?

Please contact your Account Executive or [clientsuccess@openwholesale.com](mailto:clientsuccess@openwholesale.com)





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