



## MR. COOPER FHA TPO SPONSORSHIP

Increasing FHA production has never been easier.

Mr. Cooper's Correspondent lending program is one of the most flexible in the market today, offering Sponsored Third-Party Originator and Principal Authorized Agent Non-Delegated underwriting options to help you maximize your FHA purchase and refinance opportunity.

FHA Correspondent Program Advantages	Sponsored Originator (STPO)	Principal Authorized Agent
Correspondent has <b>FHA Title II Approval</b> HUD Approved for single family homes; not Unconditional DE Approved	●	
Correspondent has <b>UNCONDITIONAL DE TITLE II APPROVAL</b> Designates Mr. Cooper as Authorized Agent to underwrite and/or insure	●	●
Correspondent <b>ORDERS</b> case number Correspondent = Originator Mr. Cooper = Sponsored Agent	●	●
Mr. Cooper <b>UNDERWRITES</b> loan (Certain Reps & Warranties)	●	●
Correspondent <b>CLOSES</b> and <b>FUNDS</b> loan	●	●
Mr. Cooper <b>INSURES</b> loan	●	●
Mr. Cooper and Correspondent share <b>COMPARE SCORE</b> impacts		●



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